HOUSING VISION

Strategic Housing Market Assessment: Torridge and North Devon Update

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Strategic Housing Market Assessment: Torridge and North Devon Update

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Acronyms & Abbreviations

APS	Annual Population Survey
ASHE	Annual Survey of Hours and Earnings
BIS	Business Information & Skills
BRMA	Broad Rental Market Area
CLG	Communities and Local Government
CORE	COntinuous REcording of lettings and sales of social housing
CPI	Consumer Price Index
CT	Council Tax
CWCHV	Croyde Woolacombe Coastal High Value
DRA	Dispersed Rural Area
DRAND	Dispersed Rural Area North Devon
DRATR	Dispersed Rural Area Torridge
DWP	Department for Work and Pensions
ESA	Employment and Support Allowance
EU	European Union
EXDF	Exmoor and Downland Fringe and Exmoor National Park
GIS	Geographical Information System
GP	General Practitioner
HB	Housing Benefit
HESA	Higher Education Statistics Agency
HMO	House in Multiple Occupation
HOLS	Holsworthy Market Town Area
HSSA	Housing Strategy Statistical Appendix
ICLV	Ilfracombe Coastal Low Value
IMD	Index of Multiple Deprivation
JSA	Job Seekers Allowance
LAUN	Launceston Market Town Area
LFS	Labour Force Survey
LHA	Local Housing Allowance
MTA	Market Town Area
NHS	National Health Service
NHSCR	National Health Service Central Register
NINO	National Insurance Number
NOMIS	National Online Manpower Information System
NP	Northern Peninsula
NPPF	National Planning Policy Framework
ONS	Office for National Statistics
p.a.	Per Annum
PRDS	Patient Register Data Service
SHLAA	Strategic Housing Land Availability Assessment
SHMA	Strategic Housing Market Assessment
SM	South Molton
SMA	Sub-market Areas
TTTRF	Taw and Torridge: Towns and Rural Fringe
UA	Unitary Authority
UC	Universal Credit
VOA	Valuation Office Agency

1. Introduction

Context and approach

1.1 The National Planning Policy Framework (NPPF), Paragraph 159 establishes that Local Planning Authorities should have a clear understanding of housing requirements in their area. This should be achieved by means of a Strategic Housing Market Assessment (SHMA) which should identify over the plan period the scale and mix of housing and the range of tenures the local population is likely to require. The Assessment should:

- meet household and population projections, taking into account migration and demographic change;
- address the need for all types of housing, including affordable housing and the needs of different groups in the community;
- and cater for all types of housing demand.

1.2 The Northern Peninsula (NP) Strategic Housing Market Assessment, which included the two local planning authorities, was published in December 2008 and provided an insight into the operation of local housing markets at the time and in the future. Research subsequently undertaken by CLG to identify the geography of housing markets confirmed that, at a 77.5% commuting threshold, Torridge and North Devon are one housing market area [1]. This report provides, for the North Devon and Torridge District Council areas, an Update to the NP SHMA, and within the following policy context.

1.3 With the removal of the regional tier of planning and the signalled intention to revoke Regional [Spatial] Strategies, and under the auspices of Localism, a key change has been the opportunity for local planning authorities to establish the appropriate level of future housing to be delivered in their area. Additionally, the NPPF has reshaped the face of national planning policy. This has consequently altered the scope of what might need to be covered in the development plan. Significantly, it has also altered the approach to development plan preparation, moving to the preparation of a Local Plan rather than a Local Development Framework. In doing so, it has changed the expectations of what should be contained within, and covered by, the development plan; in particular intimating that authorities prepare a more comprehensive initial Local Plan document.

1.4 North Devon Council and Torridge District Council are working together to prepare the replacement to their existing development plans. The replacement development plan, the North Devon and Torridge Joint Local Plan will set out a vision and objectives on how the area should develop in the future, including locally derived housing figures, and offer planning policies,

[1] CLG (2010) Recommended housing market area boundaries: implications for spatial planning Geography of housing market areas in England – paper C https://www.gov.uk/government/publications/housing-market-areas

proposals and allocations to guide development across the two local planning authority areas up to 2031.

1.5 For North Devon, the existing local element of the development plan comprises the 'saved' policies of the North Devon Local Plan 1995-2011, adopted 5th July 2006. With the exception of policy HSG14 all of the policies of the North Devon Local Plan have been saved since September 2007 through powers contained in the Planning and Compulsory Purchase Act 2004.

1.6 For Torridge, the equivalent plan is the Torridge District Local Plan 1997-2011, adopted September 2004. With the exception of policy DVT23 and ECD9 all of the policies of the Local Plan have been saved since September 2007 through powers contained in the Planning and Compulsory Purchase Act 2004.

1.7 The significant majority of the saved policies of both the North Devon Local Plan 1995-2011 and Torridge District Local Plan 1997-2011 are considered to continue to hold significant weight for decision-taking due to their degree of consistency with the content of the NPPF. In line with paragraph 215 of the NPPF, the due weight to be applied to individual policies of the existing Local Plan for decision-taking is considered in relation to that policy's consistency with the policies of the NPPF.

1.8 As a consequence of the intended loss of the Regional Strategy, and so as to maintain the required minimum 15 year plan period from adoption for the development plan, the proposed plan period for the new Local Plan has been rolled forward from 2006-2026 to 2011-2031.

1.9 A pre-publication draft of the Joint Core Strategy was subject to public consultation in January 2010 with the housing policies contained within it were informed by the findings of the original Northern Peninsula Strategic Housing Market Assessment.

1.10 The preparation of the development plan needs to be supported by robust and credible evidence to demonstrate that the policies and proposals within it are 'sound'. To this end, the setting of any locally derived housing policies will need to be supported by up-to-date and proportionate evidence to demonstrate that the selected approach is sound. The North Devon and Torridge Update to the Strategic Housing Market Assessment will form a key piece of evidence to facilitate this.

1.11 The Update will constitute a key evidence document to support the preparation of future housing policies for the Joint Local Plan and to feed into other housing, planning, regeneration and economic strategies and interventions. It will inform strategic housing requirements for each district in the absence of strategic housing requirements imposed by a Structure Plan or a Regional Spatial Strategy.

1.12 The Update will form key evidence to support the Joint Local Plan and will be a pivotal contributor to demonstrating its soundness. National Practice Guidance also advocates that Strategic Housing Market Assessments are monitored and updated on a regular basis.

1.13 In accordance with government guidance on Housing Market Assessment, the approach adopted makes maximum use of existing and available demographic, social and housing data to identify the dynamics of the local housing market; the 'choices' available to local people; the imbalances between need, demand and supply which constrain those choices and the projected future requirement for housing.

1.14 The following table summarises the Core Outputs, which are drawn from CLG SHMA Practice Guidance, and the associated Key Questions which inform the structure of the Update.

Table 1.1: key research questions and CLG core outputs of the update

Chapter	Key Research Questions	CLG Core Outputs
2	Who lives in the area, how might this change over the next 20 years? What other key influences and drivers are at work in relation to the housing market?	Estimates of current and future population and household size and profile by age and type. Description of key drivers underpinning the housing market.
3	What choices do consumers have in the housing market?	Analysis of past and current housing market trends, including the balance between supply and demand in different sectors.
4	What is the current pattern of housing need and demand for housing? How affordable is housing?	Estimates of current number of households in housing need.
6	What is the future need and demand for affordable and market housing by type and tenure, and for those with different requirements?	Estimates of future households that will require affordable housing and the size they will require. Estimates of household groups who have particular requirements, for example, families, young people, older people, key workers, black and minority ethnic groups, disabled people, etc.

1.15 Housing Market Assessments have typically provided static outputs which are incapable of being amended as circumstances change. Completion of the Update has involved the development of a version of Housing Vision's dynamic and interactive Housing Requirements Toolkit which is capable of assessing the requirement for housing arising from household growth. The application of the Toolkit is fully described in Chapter 6. This dynamic approach to the Housing Market Assessment also includes the opportunity for affordability modelling through the application of a related Housing Options Toolkit. This allows for bespoke affordability testing of any housing option by type, bed space and tenure.

1.16 As the Local Plan is being prepared across the joint area, and the NPPF requires an understanding of sub-market areas, analysis has been undertaken in relation to:

- the combined North Devon and Torridge area, northern Devon;
- the two constituent local planning authority areas; and
- defined sub-market areas (SMA) identified in the 2008 SHMA as follows:
- SMAs North Devon:
    - Croyde Woolacombe Coastal High Value (CWCHV)
    - Dispersed Rural Area (DRA)
    - Exmoor and Downland Fringe and Exmoor National Park (EXDF)
    - Ilfracombe Coastal Low Value (ICLV)
    - South Molton (SM)
    - Taw and Torridge: Towns and Rural Fringe (TTTRF)
- SMAs in Torridge:
    - Dispersed Rural Area (DRA)
    - Holsworthy Market Town Area (HOLS)
    - Launceston Market Town Area (LAUN)
    - Taw and Torridge: Towns and Rural Fringe (TTRFTR)

1.17 The SMAs were identified in the 2008 NP SHMA using a combination of methods consisting of:

- An initial agenda setting e-survey providing a view of the housing markets based on local and professional knowledge;
- Mapping of home moves from the largest 150 local settlements applying a 75% self containment threshold;
- Detailed mapping of property sales recorded by the Land Registry in 2007;
- Detailed analysis and mapping of currently advertised new-build sales;
- 38 wide ranging interviews with property agents across the area to provide a ‘reality check’ against our emerging desk top analysis; and
- consultation with planning policy and housing strategy officers in the four districts, the three counties and the Exmoor National Park Authority area.

1.18 On the basis that there are unlikely to have been any major changes arising from the application of these indicators, the SMA boundaries have not been revised for this Update.

Consultation

1.19 An explanatory flier was produced in relation to the Update which invited views concerning:

1. the main housing issues and problems in the area - and whether they are changing; and

2. who they affect most; and where.

1.20 The flier was circulated to the following groups:

- Town and Parish Council Clerks/Chairs

- District Councillors;

- Strategic Housing Land Availability Assessment (SHLAA) Stakeholder Panel Representatives including planning agents, estate agents, house builders, Natural England and the Environment Agency.

1.21 Unfortunately, only two responses were received, from the chair and company secretary of the Holsworthy Community Property Trust and from a member of Woolfardisworthy Parish Council. Their comments have informed the conclusions and recommendations to this Update.

Data sources

1.22 The approach adopted in undertaking this Update places a primary reliance on secondary data. The benefit of such an approach is the opportunity it offers for continual updating, enabling the monitoring of housing markets directly in the future by housing and planning officers. The many data sources used are listed below accompanied by appropriate weblinks:

Please note: at the time of completion of this Update, the only data released from the 2011 Census were estimates of population totals, including by age band, and household totals. These are subject to revision. Further data will be released from November 2012 and this Update will be amended as appropriate, including the associated conclusions and recommendations. The tables and charts affected are clearly indicated.

Table 1.2: data sources consulted in order of use

Name of source	Origin	Web address
Census data 2001 and 2011	NOMIS	https://www.nomisweb.co.uk/Default.asp
ONS mid-year population estimates 2010, including components of population change	ONS	
ONS 2010-based subnational population projections	ONS	
Annual Population Survey for 2008 (commuting)	NOMIS	https://www.nomisweb.co.uk/articles/554.aspx
CLG 2008-based subnational population projections	CLG	https://www.gov.uk/government/collections/household-projections https://www.gov.uk/government/statistics/english-indices-of-deprivation-2010
English Indices of Multiple Deprivation 2010	CLG	
English Indices of Multiple Deprivation 2010	CLG	https://www.gov.uk/government/statistics/english-indices-of-deprivation-2010
Annual Survey of Hours and Earnings (ASHE)	NOMIS	https://www.nomisweb.co.uk/Default.asp
CACI PayCheck Profile data for gross household incomes by district and postcode	CACI	https://www.caci.co.uk/
Housing Benefit and Council Tax recipients	DWP	https://www.gov.uk/government/collections/housing-benefit-and-council-tax-benefit-caseload-stat
Patient Register Data Service (PRDS), the National Health Service Central Register (NHSCR) and Higher Education Statistics Agency (HESA)	ONS	
Labour Force Survey (LFS) 2001	Business Information & Skills (BIS)	https://webarchive.nationalarchives.gov.uk/20130323104247/http://www.education.gov.uk/researchandstatistics/statistics/a00193731/
Land Registry property price post-coded data	Land Registry	https://www.epsiplatform.eu/psi/
Valuation Office Agency (VOA) data on private rents	VOA	https://webarchive.nationalarchives.gov.uk/20141002135603/http://www.voa.gov.uk/corporate/statisticalReleases/120126_PrivateRentalMarket.html
Private rental data	findaproperty.com	https://www.zoopla.co.uk/
	rightmove.co.uk	http://www.yourrightmove.co.uk/
Housing Strategy Statistical Appendix (HSSA) data on affordable lettings, sales and completions	CLG	https://www.gov.uk/government/statistical-data-sets/housing-strategy-statistical-appendix-hssa-data-returns-for-2010-11
COntinuous REcording of lettings and sales of social housing in England (CORE)	CLG	

Name of source	Origin	Web address
Rough Sleeping Statistics	CLG	https://www.gov.uk/government/statistics/rough-sleeping-in-england-autumn-2011
Devon Home Choice affordable housing stock, applications and lettings data	Devon HomeChoice	https://www.devonhomechoice.com/useful-information-0
Registered provider housing stock, applications and lettings data	Affordable Housing UK Devon and Cornwall Housing Association Falcon Rural Housing Association Hastoe Housing Association Magna Housing Association North Devon Homes Sanctuary Housing Tarka Housing West Country Housing Association	
Housing completions and empty and second homes data	North Devon and Torridge District Councils	

Accuracy and rounding

1.23 Please note that where percentages have been rounded this is indicated in the text, and where applied, cumulative totals may slightly exceed or fall below 100%.

Boundaries

1.24 Data is collected and collated according to a range of boundaries which seldom conform to each other. The requirement is to achieve the best fit possible and the boundaries used in this Update are summarised in the table below.

Table 1.3: boundaries used in the SHMA Update

Boundary	Data	Source
North Devon and Torridge District Council areas	Population profile, internal migration, travel to work and housing stock profile data	ONS
	Household profile, deprivation and affordable lettings, sales and completions data	CLG
	Incomes data	CACI
	Property price data	Land Registry
	Private rental data	VOA, rightmove and findaproperty.com
	Affordable housing stock, applications and lettings data	Devon Home Choice
Constituent parishes	Population and housing stock profile data	ONS
	Household profile data	CLG
	Incomes data	CACI
	Property price data	Land Registry
	Private rental data	rightmove and findaproperty.com
	Affordable housing lettings data	Devon Home Choice
Constituent postcodes	Incomes data	CACI
	Property price data	Land Registry

1.25 Map 1.1 below identifies the constituent local authority areas.

Map 1.1: the North Devon and Torridge District Council areas

North Devon and Torridge

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2. Key Influences and Drivers

Introduction

2.1 This section reviews the key influences and drivers underpinning the housing market. It progresses from a demographic profile to a review of population and household projections and the factors influencing them including trends in international and internal migration and patterns of commuting. The completion of the Update has coincided with the release of initial 2011 Census estimates by local authority area of population by age band and of household totals. Further data has still to be released, in particular revised household projections. As a result, it has been necessary to use both 2011 Census data and estimates based on the 2001 Census as indicated below.

Demographic profile

Population and household totals

2.2 Initial estimates from the 2011 Census identify:

- a population of 93,700 in North Devon and 40,000 households which implies an average household size of 2.34; and
- a population of 63,800 people in Torridge and 28,000 households which implies a lower average household size of 2.28.

2.3 The area's population by age will influence household formation which in turn determines housing requirements. The following table provides Census estimates by age band for 2011.

Table 2.1: population estimates by age bands, 2011, 000s

Area	0 to 4 years		5 to 14 years		15 to 44 years		45 to 64 years		65 plus years		All Ages	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
North Devon	5.0	5.3	10.1	10.8	31.1	33.2	26.5	28.3	20.9	22.3	93.7	99.9
Torridge	3.2	5.0	6.6	10.3	19.7	30.9	19.4	30.4	15.0	23.5	63.8	100.2
N.Devon & Torridge	**8.2**	**5.2**	**16.7**	**10.6**	**50.8**	**32.3**	**45.9**	**29.1**	**35.9**	**22.8**	**157.5**	**100.0**
South West	296.1	5.6	569.6	10.8	1,963.3	37.1	1,424.8	26.9	1,035.4	19.6	5,288.9	100.0
England & Wales	3,318.5	6.3	6,053.5	11.4	21,530.7	40.6	1,3449.2	25.4	8,660.5	16.3	53,012.5	100.0

(Source: Table PO4, Usual Resident Population by 5 Year Age Group, 2011 Census data, ONS website, https://www.ons.gov.uk/census/2011census .
Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/)

Key findings:

- Compared with the region and nationally, the population in both districts is older, especially at 65 plus. The significance of this pattern is threefold:

    1. there will be a proportionately higher level of the under-occupation of family housing which will continue unless options to downsize are available;
    2. there will be a proportionately greater requirement for housing which meets the requirements of older households, including housing with care; and
    3. there will be a future increase in housing supply through turnover as the larger proportion of older people downsize, transfer to housing with care or reach the end of their lives.

- The proportionate distribution of population by age band is very similar between the 2 authorities, but Torridge has a slightly larger population aged 45+ and therefore, the trends identified above will be proportionately greater.

Ethnicity

2.4 This table provides experimental data to estimate the area's population by ethnicity.

Table 2.2: ethnic origin, 2009, 000s

Area	White		Mixed		Asian or Asian British		Black or Black British		Chinese or Other		All Groups	
	No	%	No	%	No	%	No	%	No	%	No	%
North Devon	87.4	95.5	0.9	1.0	1.3	1.4	0.9	1.0	1.0	1.1	91.5	100.0
Torridge	63.1	96.6	0.6	0.9	0.7	1.1	0.5	0.8	0.5	0.8	65.3	100.0
N.Devon & Torridge	**150.5**	**96.0**	**1.5**	**1.0**	**2.0**	**1.3**	**1.4**	**0.9**	**1.5**	**1.0**	**156.8**	**100.0**
South West	-	94.1	-	1.3	-	2.3	-	1.2	-	1.2	-	100.0
England and Wales	-	87.5	-	1.8	-	6.1	-	2.9	-	1.6	-	100.0

(Source: ONS Experimental Population Estimates Mid-2009, Office for National Statistics website, ~~https://www.ons.gov.uk/.~~
Contains public sector information licensed under the Open Government Licence v1.0 ~~http://www.nationalarchives.gov.uk/doc/open-government-licence~~/version/3/
.)

Key findings:

- The area has a very small non-White ethnic population estimated to amount to 4% of the total compared with 6% for the south west and 12.5% for England.

- The largest single ethnic group is Asian/Asian British resident in North Devon which is estimated to total only 1,300 people, a lower percentage than for the south west and less than one quarter of that for England.

- In circumstances of very low ethnic populations, their social, economic and housing circumstances can only be understood through detailed and localised analysis; it is not possible to generalise from studies undertaken with concentrated ethnic populations.

Gypsies and Travellers

2.5 The Devon-wide 'Gypsy and Traveller Housing Needs Assessment' of November 2006 identified 6 families on 5 sites in North Devon and 23 families on 12 sites in Torridge. The number of caravans tends to vary with the seasons with an increase over the summer, presumably related to the availability of seasonal work. The latest Counts of Gypsy and Traveller Caravans identified 3 caravans in North Devon in January 2012 and none in Torridge, and in July 2011, 20 in North Devon and one in Torridge.

Occupational profile

2.6. Profiling Occupation Groups is useful as it indicates from a hierarchy of skills and qualifications, the likely associated income levels of the employed population. Incomes are dealt with specifically in subsequent sections. The following table is drawn from the June 2011 Annual Population Survey.

Table 2.3: Occupation Groups for 16 to 74 year olds, June 2011

	North Devon		Torridge		N.Devon & Torridge		South West	England & Wales
	No	%	No	%	No	%	%	%
1. Managers and Senior Officials	5,600	13.2	4,200	15.4	**9,800**	**14.0**	16.2	16.0
2. Professional Occupations	2,700	6.2	2,000	7.4	**4,700**	**6.7**	13.0	14.2
3. Associate Professional and Technical Operations	4,600	10.7	2,200	7.9	**6,800**	**9.7**	14.8	14.9
4. Administrative and Secretarial Occupations	4,300	10.1	2,400	8.8	**6,700**	**9.5**	9.6	10.7
5. Skilled Trades Occupations	6,600	15.5	6,000	21.7	**12,600**	**17.9**	12.1	10.0
6. Personal Service Occupations	7,400	17.2	3,000	11.0	**10,400**	**14.8**	8.9	8.7
7. Sales and Customer Services Occupations	2,800	6.4	1,600	5.9	**4,400**	**6.3**	7.6	7.3
8. Process, Plant and Machines Operatives	3,000	7.0	2,800	10.2	**5,800**	**8.3**	6.2	6.4
9. Elementary Occupations	5,900	13.8	3,200	11.6	**9,100**	**13.0**	11.1	11.3
Total	42,800	100.1	27,400	99.9	**70,200**	**100.0**	99.5	99.5

(Source: Annual Population Survey, 2011, NOMIS website http://www.nomisweb.co.uk/. Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.

Key findings:

- The two districts have similar occupation profiles, North Devon has a higher proportion of Personal service occupations; slightly higher proportions of Associate professionals and Administrative and secretarial occupations and Torridge has slightly higher proportions of Skilled trades and Process, plant and machine operatives.

- No data is provided on incomes but, as the groups are presented as a hierarchy from higher to lower skills and qualifications, it can be assumed that income from earnings follows a similar pattern. In that case, North Devon and Torridge have lower proportions of higher skilled, qualified and salaried groups 1. to 3. than regionally or nationally, and substantially more in groups 5. - 6. This implies that local people are likely to be at a disadvantage in terms of their incomes in a high value housing market.

Household incomes from all sources

2.7 Household income is the most important factor in determining access to housing. The following table profiles the proportion of households receiving gross incomes across a range of income bands. It is important to emphasise that this profile includes income from all sources, including social security benefits, and is for all household types. This data has been applied in the Housing Requirements Toolkit.

Table 2.4: gross household income, percentages, May 2012

Income band	North Devon %	Torridge %
£0 - £5k	3.5	3.6
£5 – 10k	14.6	15.5
£10 - 15k	14.1	14.8
£15 – 20k	11.3	11.7
£20 – 25k	9.0	9.2
£25 - 30k	7.7	7.7
£30 – 35k	6.7	6.6
£35 - 40k	6.2	6.1
£40 - 45k	5.3	5.0
£45 - 50k	4.1	3.9
£50 - 55k	3.7	3.5
£55 – 60k	2.9	2.6
£60 - 65k	2.3	2.1
£65 - 70k	1.7	1.5
£70 - 75k	1.5	1.4
£75 - 80k	1.2	1.0
£80 - 85k	0.9	0.8
£85 - 90k	0.6	0.5
£90 - 95k	0.5	0.5
£95 - £100k	0.4	0.4
£100-120k	1.1	1.0
£120-140k	0.5	0.4
£140-160k	0.2	0.2
£160-180k	0.1	0.1
£180-200k	0.0	0.0
£200k +	0.0	0.0
Mean income	£30,366	£29,092
Median income	£23,571	£22,364
Lower quartile	£12,429	£11,979

(Source: PayCheck data, CACI, May 2012)

Key findings:

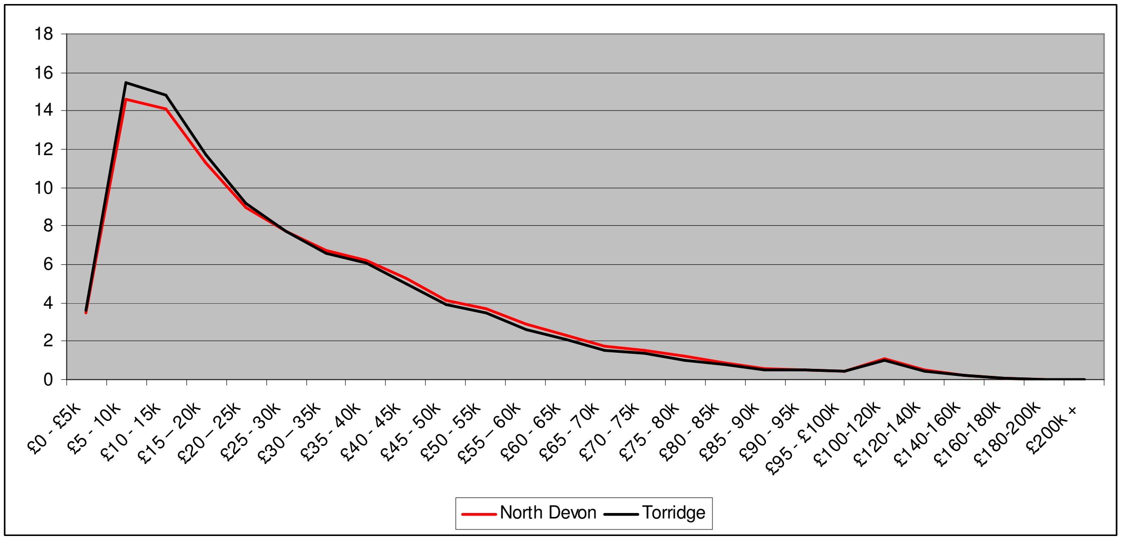
The following key findings and trends are identifiable:

- Both districts have similar and predominantly low income distributions. North Devon has the higher mean, median and lower quartile incomes. Income levels and the pattern of income distribution are most clearly seen in the following chart, especially the peaks at £10-15k at the lower end of the income distribution and at £100-120k at the upper end.

- For comparative purposes, CACI identified that the mean household income for North Devon was 15.6% below the Great Britain average and for Torridge was 19.2% below the average.

- Both findings indicate the extent to which there are high levels of dependence on low incomes in North Devon and Torridge.

Fig 2.1: gross household income, percentages, May 2012



(Source: PayCheck Data, CACI, May 2012)

Personal incomes from employment

2.8 The Annual Survey of Hours and Earnings (ASHE) identifies the gross weekly pay of full-time workers at mean and median levels and for each 10th percentile of the income range by local authority area and is produced annually. The following table summarises gross median weekly incomes for residents in North Devon and Torridge in 2011, the most recent year for which data is available.

Table 2.5: gross median weekly incomes for residents in North Devon and Torridge, 2011, £

Category of employee	North Devon	Torridge	South West	Great Britain
Full-time	391.2	373.1	473.4	503.1
Male full-time	435.6	439.9	518.5	541.7
Female full-time	372.6	322.9	411.0	446.3

(Source: ONS Annual Survey of Hours and Earnings – resident analysis, NOMIS website, http://www.nomisweb.co.uk/.
Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Key findings:

- Data on gross median incomes from employment confirm the pattern identified from CACI data of substantially lower incomes than the national or regional averages.

- Full-time incomes in North Devon are only 83% of the regional and 78% of the national average, in Torridge such incomes are only 79% and 74% of the averages respectively.

- Both findings reinforce the extent to which there are high levels of dependence on low incomes in North Devon and Torridge.

Personal incomes from benefits

2.9 The following table summarises the number and proportion of key working age benefit claimants, working age refers to the age group 16-64.

Table 2.6: residents in receipt of working age benefits, North Devon and Torridge, February 2012

		North Devon		Torridge		South West	Great Britain
Date	**Benefit**	**No.**	**%**	**No.**	**%**	**%**	**%**
February 2012	Total DWP benefit claimants	7,420	13.5	5,580	14.1	12.6	15.0
	Job Seekers Allowance (JSA) claimants	1,520	2.8	1,230	3.1	2.9	4.1
	Employment & Support Allowance & Incapacity Benefits	3,530	6.4	2,550	6.4	5.8	6.5
	Lone parents	610	1.1	420	1.0	1.1	1.5
	Carers	730	1.3	600	1.5	1.1	1.2
	Others on income related benefits	280	0.5	210	0.5	0.4	0.4
	Disabled	620	1.1	510	1.3	1.1	1.1
	Bereaved	130	0.2	70	0.2	0.2	0.2

(Source: DWP benefit claimants - working age client group, NOMIS website, http://www.nomisweb.co.uk/.
Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Key findings:

- This data identifies the higher proportion of DWP benefit claimants in both areas, which exceeds the regional average but is lower than the GB average.

- This pattern is evident for JSA and Disabled claimants in Torridge, and for ESA, Incapacity Benefits and Carers in both districts.

- Both findings reinforce the extent to which there are high levels of dependence on low incomes in North Devon and Torridge.

Relative levels of deprivation

2.10 The **English Indices of Deprivation** 2010 are a relative measure of deprivation showing whether one small area is more or less deprived than another small area in England but not by how much. It is based on ONS Lower Super Output Areas of which there are 32,482 in England. The National Rank is used in the maps throughout this section and ranks all the Domains of deprivation from 1 (most deprived) to 32,482 (least deprived). The English Indices of Deprivation are able to show where there are pockets of high relative deprivation within a local authority compared to other small areas in England. The English Indices of Deprivation 2010 is made up as follows:

- Index of Multiple Deprivation (IMD)

Domains

- Income Domain
- Employment Domain
- Health & Disability Domain
- Education, Skills and Training Domain
- Crime Domain
- Living Environment Domain
- Housing and Barriers to Services Domain

Sub-Domains

- Indoors Living Sub Domain
- Outdoors Living Sub Domain
- Wider Barriers Sub Domain
- Geographical Barriers Sub Domain
- Skills Sub Domain
- Children and Young People Sub Domain

Supplementary Income Indexes

- Income Deprivation for Older People Index
- Income Deprivation for Children Index

2.11 Although there is no single measure which enables England's 326 district local authorities to be compared, local authority District Summaries provide an indication of comparative deprivation. The following table provides the rank and scores of the LSOAs for each District and is population weighted.

Table 2.7: extract from local authority district summaries ID2010

District	Rank of Average Rank	Rank of Average Score
North Devon	126	137
Torridge	101	130

(Source: ID2010 District Summaries, CLG website, https://www.gov.uk/government/organisations/ministry-of-housing-communities-and-local-government. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Key findings:

- Both the Rank of Average Rank and Rank of Average Score show that Torridge is relatively more deprived than North Devon.
- Both local authorities are in the 40% relatively most deprived local authorities in England for the Rank of Average Ranks.
- Torridge is in the 40% relatively most deprived local authorities in England, and North Devon is in the relatively 50% most deprived.

2.12 The **Index of Multiple Deprivation** is a measure of multiple deprivation at the small area level and is based on the idea of distinct dimensions of deprivation which can be recognised and measured separately. People may be counted as deprived in one or more of the dimensions depending on the number of types of deprivation that they experience. The overall Index of Multiple Deprivation is a weighted area-level aggregation of these specific dimensions of deprivation (i.e. the seven Domains of Deprivation).

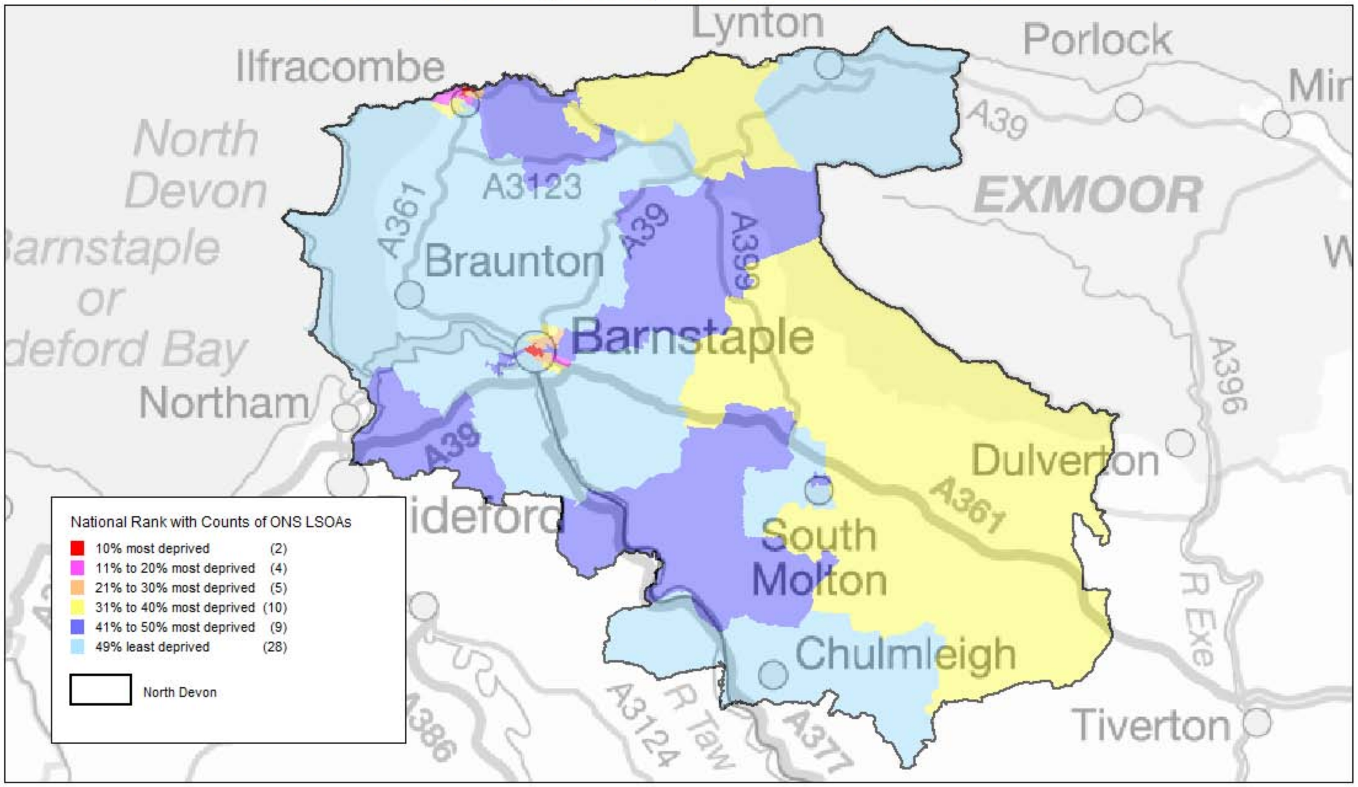
2.13 The following maps and tables examine patterns for those Domains and sub-Domains of most relevance to understanding the need and demand for housing, they are accompanied by maps highlighting specific locations of concern as appropriate in relation to the following:

- the overall Index of Multiple Deprivation;
- Income Domain (affecting affordability issues for housing);
- Living Environment Domain and Indoors Living Sub Domain which is concerned with measuring the quality of housing (stock condition and lack of central heating); and
- Barriers to Housing and Services Domain, and associated Geographical Barriers Sub-Domain, which shows access to services and the Wider Barriers Sub-Domain which includes housing indicators (overcrowding, homelessness and access to owner occupation)

2.14 The following maps identify small areas which are in the 10% most deprived nationally.

Map 2.1

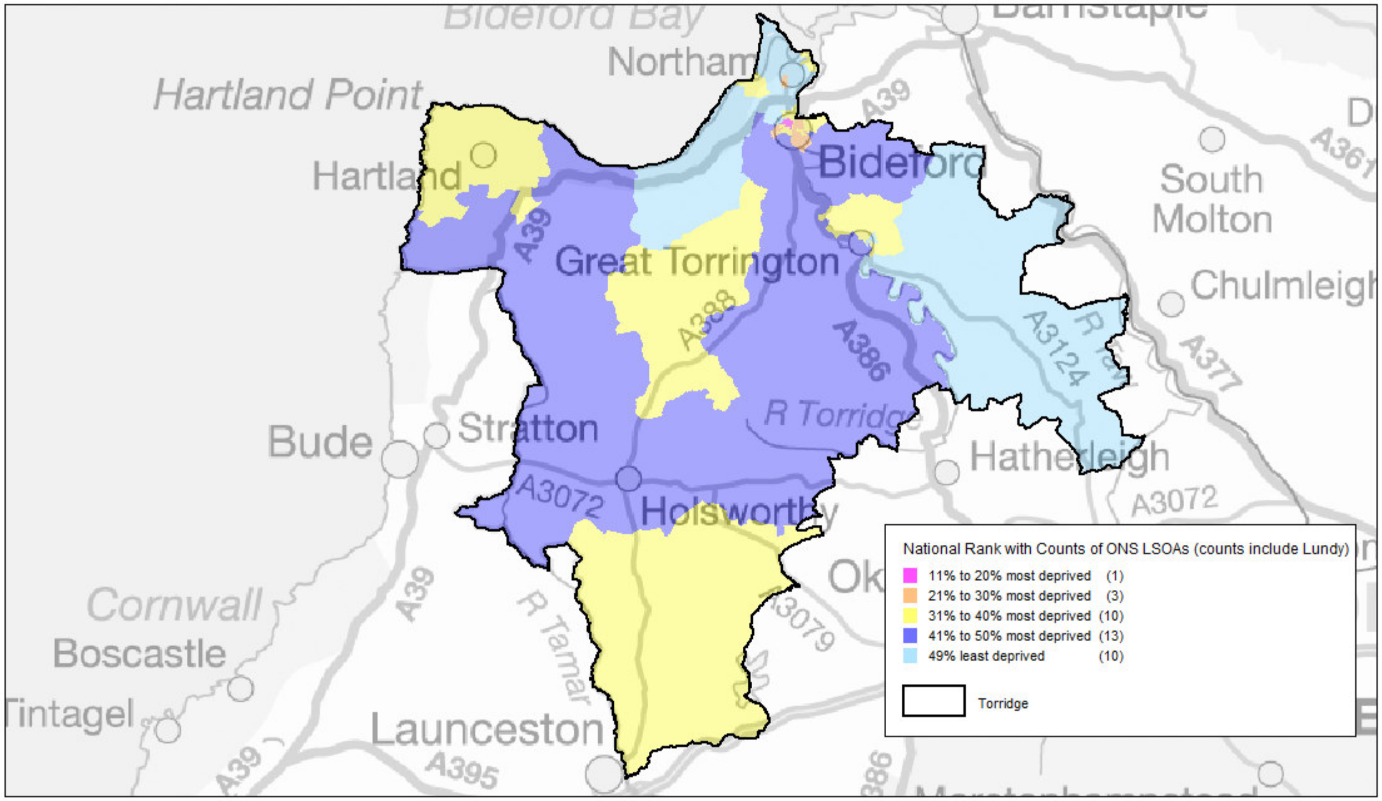
National Rank Index of Multiple Deprivation in ONS Lower Super Output Areas in North Devon



Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries. Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012.

Map 2.2

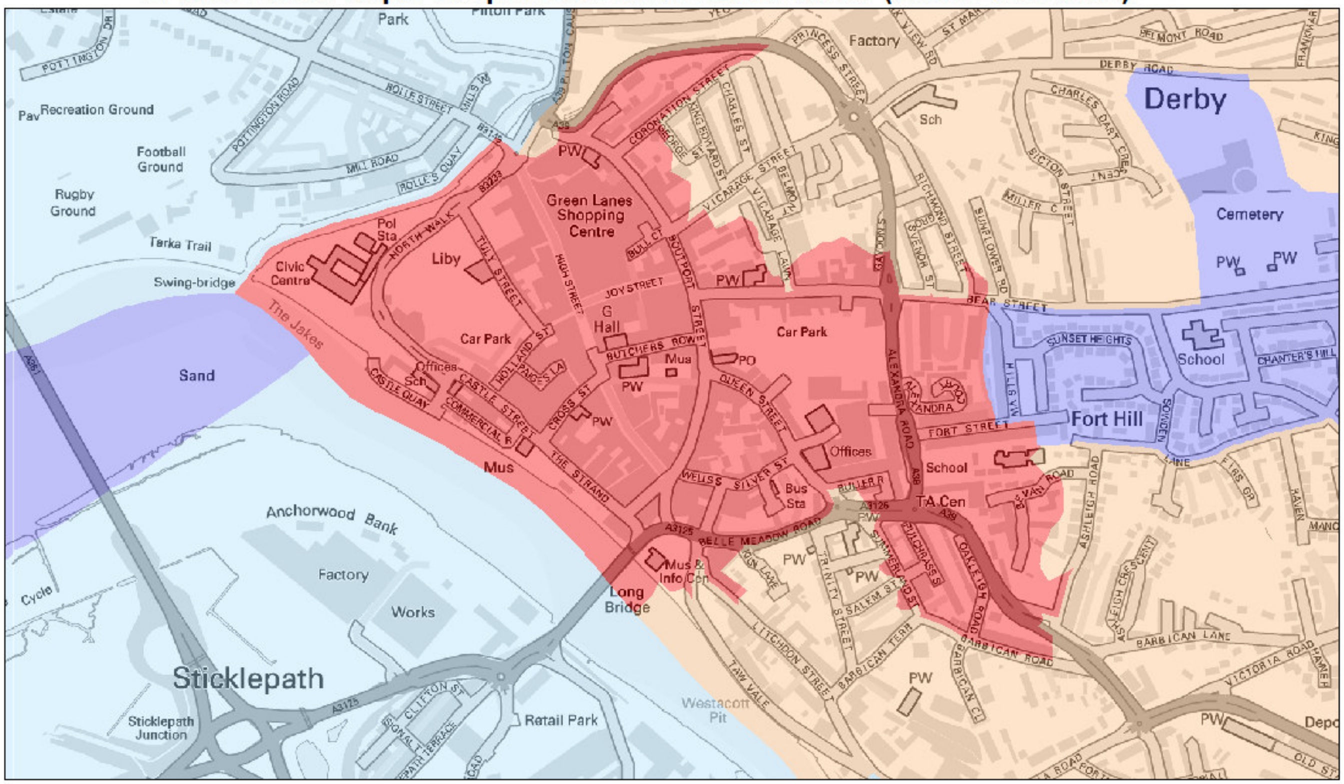
National Rank Index of Multiple Deprivation in ONS Lower Super Output Areas in Torridge (not showing Lundy)



Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries.
Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012.

Map 2.3

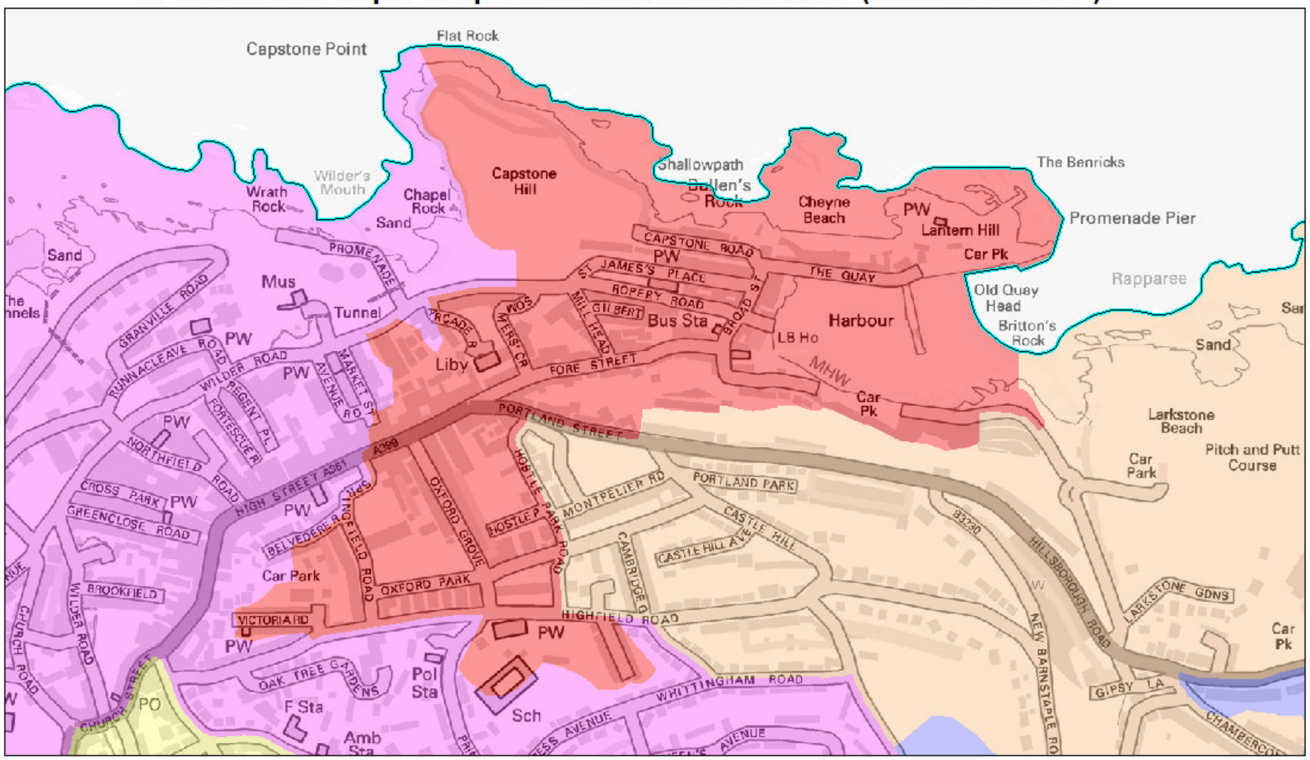
National Rank Index of Multiple Deprivation in Top 10%
in ONS Lower Super Output Area North Devon 008A (Code E01020094)



Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries. Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012.

Map 2.4

National Rank Index of Multiple Deprivation in Top 10%
in ONS Lower Super Output Area North Devon 001B (Code E01020112)



Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries.
Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012.

Key findings:

- North Devon has 2 small areas in the 10% most deprived nationally for the Index of Multiple Deprivation:

  - E01020112, Ilfracombe Harbour and Seafront, for IMD, Health and Disability, Income, Employment, Living Environment; and
  - E01020094, Barnstaple Town Centre, for IMD, Health and Disability, Employment and Living Environment.

- The map of North Devon identifies 11 small areas within the 30% most deprived nationally for the Index of Multiple Deprivation and that these are located within and around the urban areas of Barnstaple (TTTRF SMA) and Ilfracombe (ILFR SMA).

- The map of Torridge identifies 4 small areas within the 30% most deprived nationally for the Index of Multiple Deprivation and that these are located within or around the areas of Bideford and Northam (TTRFTR SMA).

2.15 The following table provides more detail concerning the small areas which are in the 10% most deprived nationally.

Table 2.8: small areas in North Devon and Torridge in the 10% most nationally deprived for Index of Multiple Deprivation, 2010

ONS Lower Super Output Area	Location	Local Authority	Score	Rank
E01020112	Ilfracombe Harbour and Seafront	North Devon	53.83	1,566
E01020094	Barnstaple Town Centre	North Devon	48.01	2,572

(Source: English Indices of Deprivation 2010, CLG website, https://www.gov.uk/government/organisations/ministry-of-housing-communities-and-local-government. Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

2.16 The following table identifies small areas which are in the 10% most deprived nationally for income. The income Domain measures the proportion of people within each LSOA that are income deprived using the following measures:

- Adults and children in Income Support families;
- Adults and children in income-based Jobseeker's Allowance families;
- Adults and children in Pension Credit (Guarantee) families;
- Adults and children in Child Tax Credit families (who are not claiming Income Support, income-based Jobseeker's Allowance or Pension Credit) whose equivalised income (excluding housing benefits) is below 60% of the median before housing costs; and

- Asylum seekers in England in receipt of subsistence support, accommodation support, or both.

Table 2.9: small areas in North Devon and Torridge in the 10% most nationally deprived for Income Domain, 2010

ONS Lower Super Output Area	Location	Local Authority	Score	Rank
E01020112	Ilfracombe Harbour and Seafront	North Devon	1.64	1,020
E01020103	Forches, Barnstaple	North Devon	1.46	1,591

(Source: English Indices of Deprivation 2010, CLG website https://www.gov.uk/government/organisations/ministry-of-housing-communities-and-local-government. Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

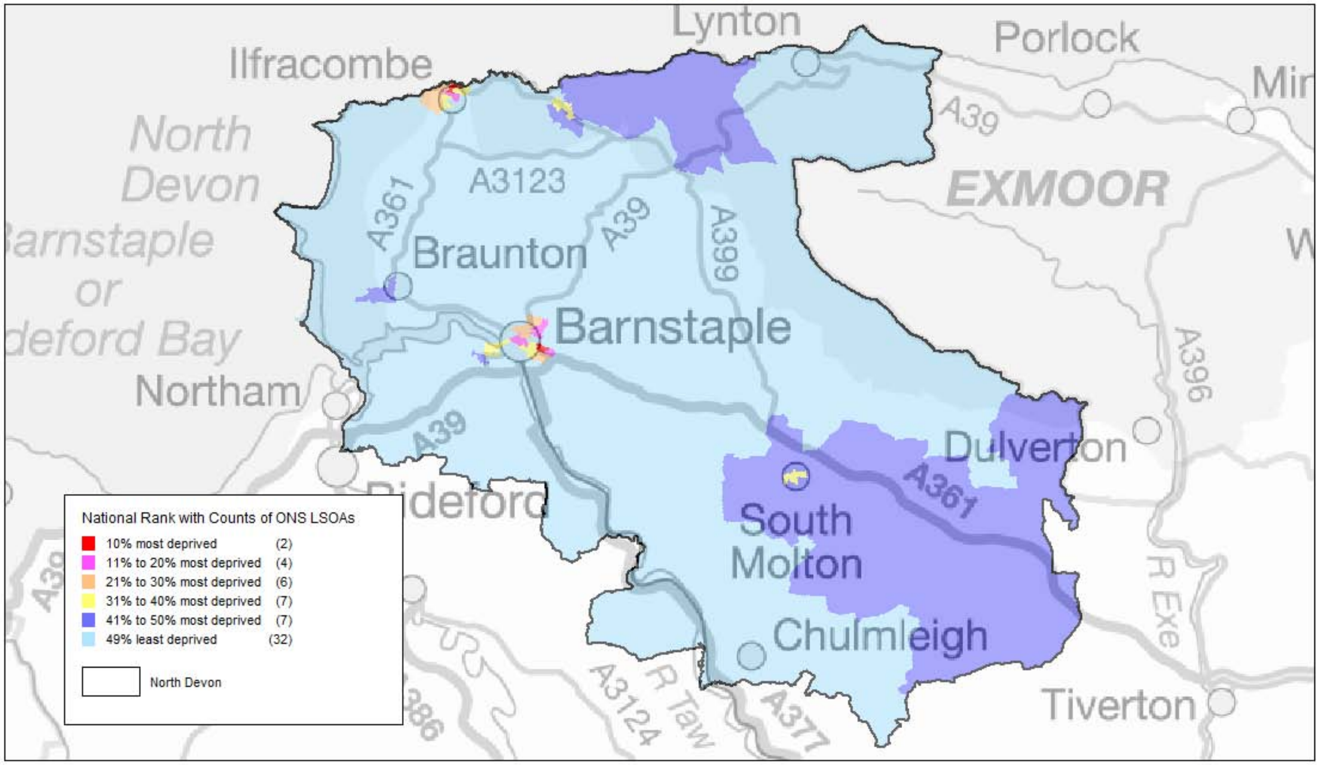
Key findings:

- North Devon has two areas in the 10% most deprived nationally

2.17 The following maps identify small areas which are in the 10% most deprived nationally for income.

Map 2.5

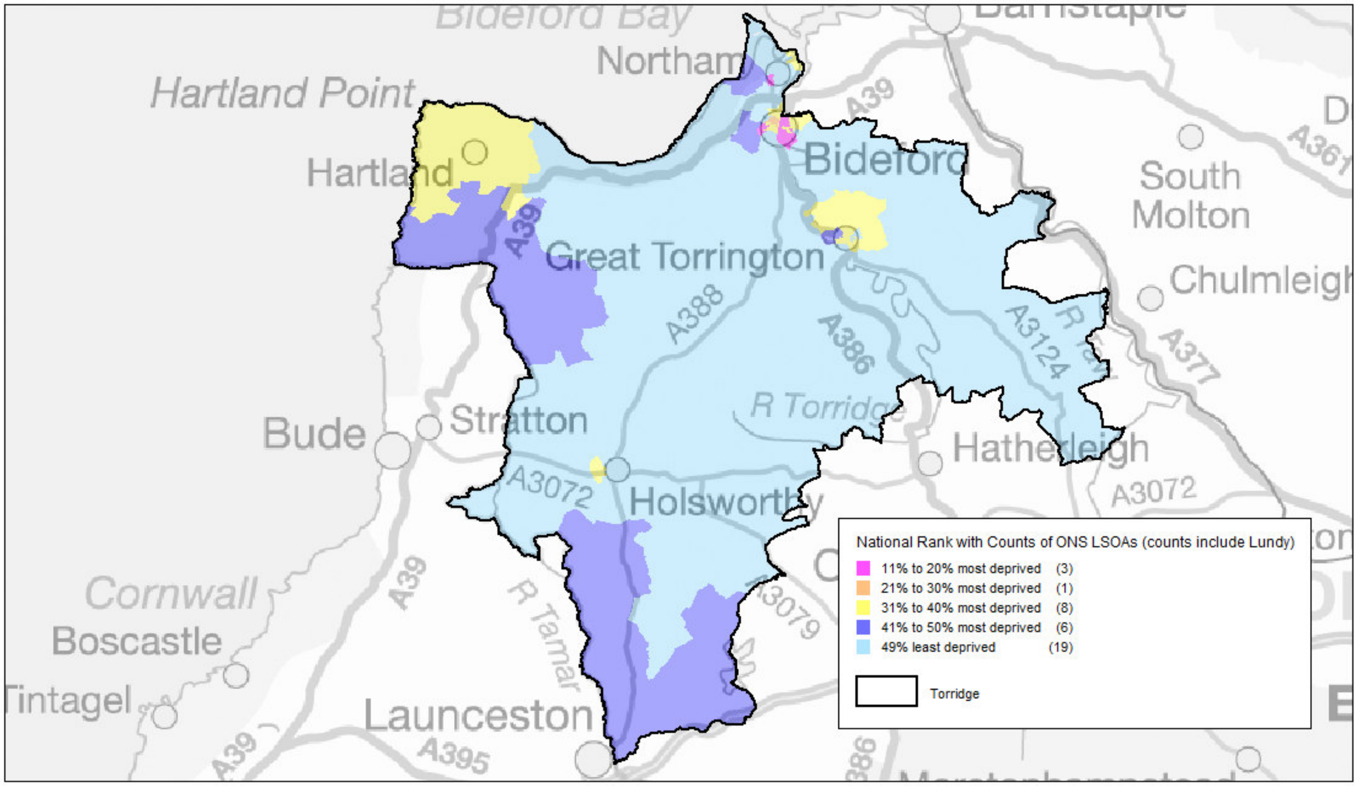
National Rank Income Domain in ONS Lower Super Output Areas in North Devon



Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries. Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012.

Map 2.6

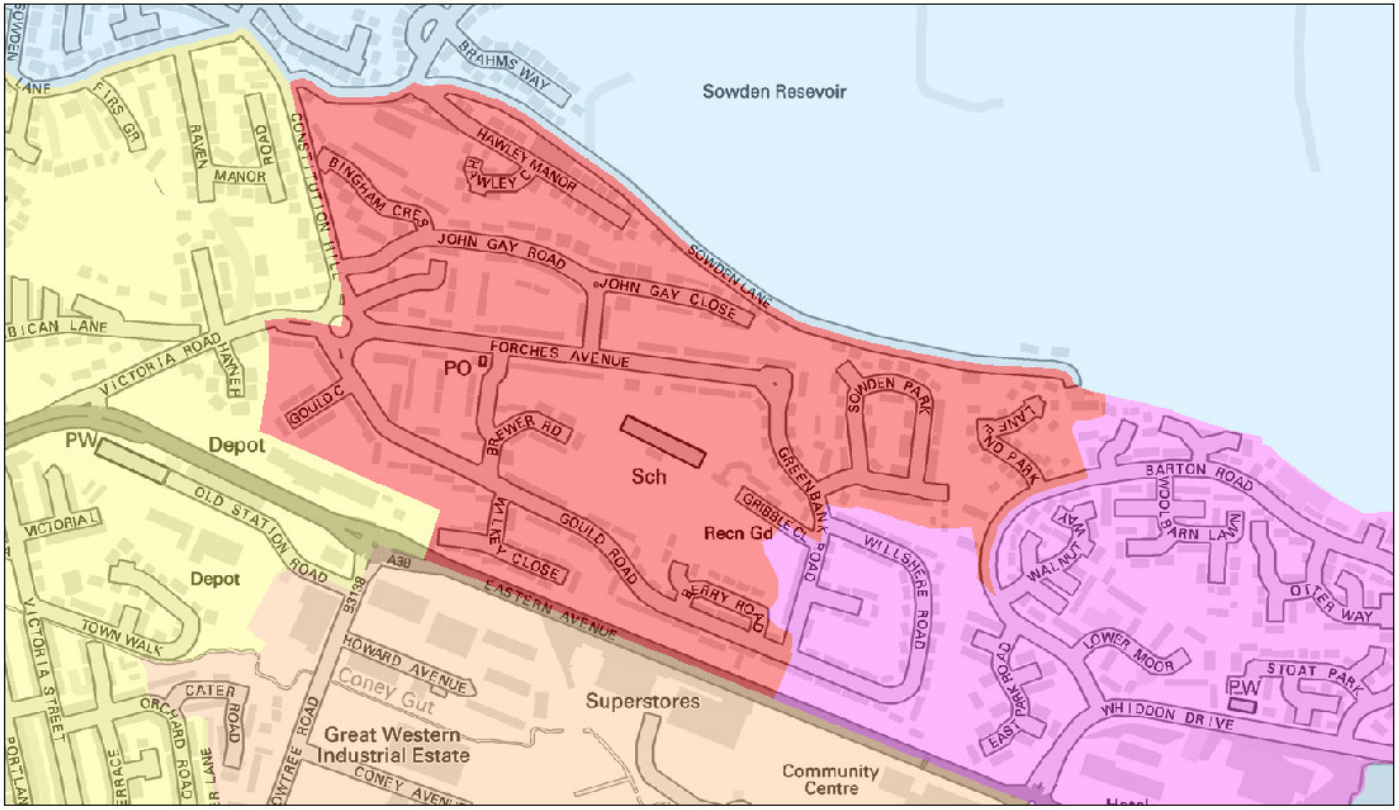
National Rank Income Domain
in ONS Lower Super Output Areas in Torridge (not showing Lundy)



Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries. Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012.

Map 2.7

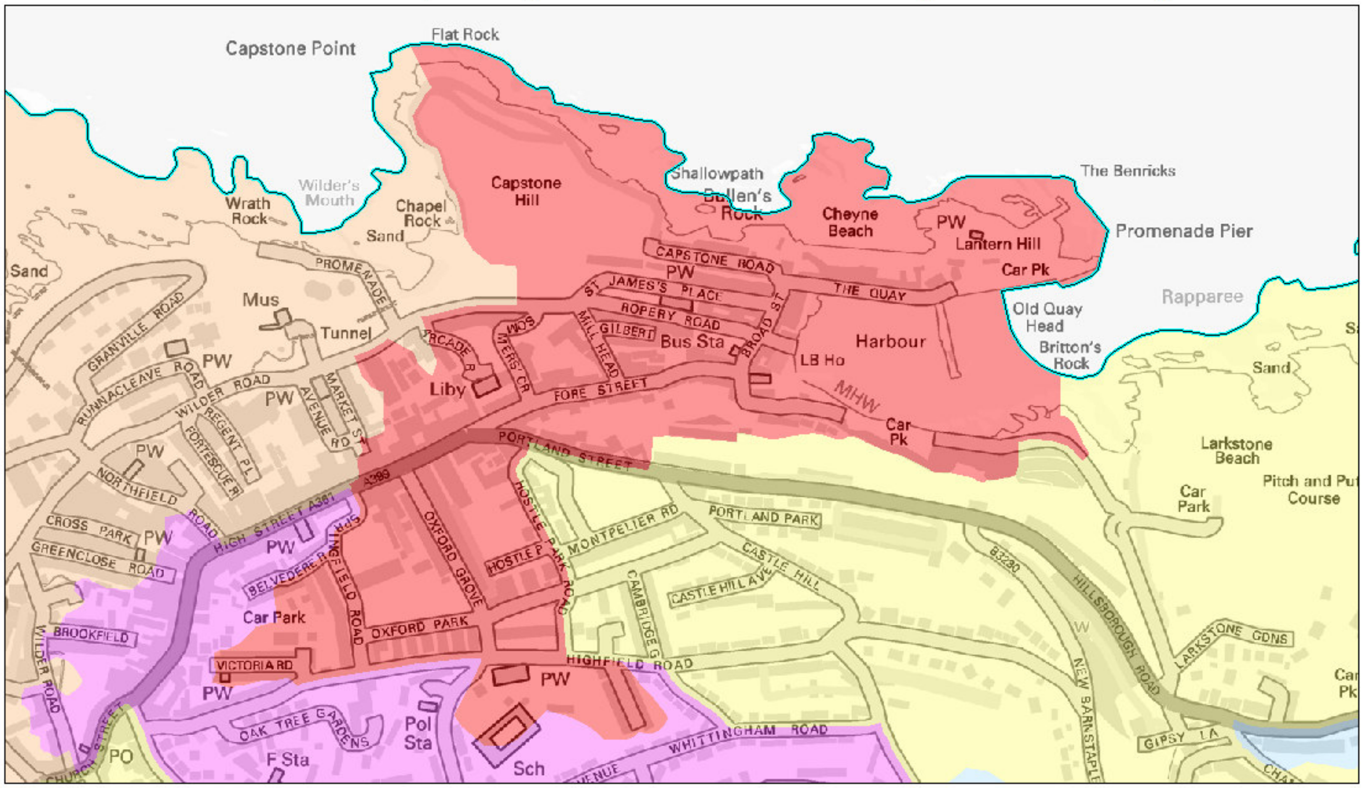
National Rank Income Domain in Top Ten 10% in ONS Lower Super Output Area North Devon 010B (Code E01020103)



Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries.

Map 2.8

National Rank Income Domain in Top Ten 10% in ONS Lower Super Output Area North Devon 001B (Code E01020112)



Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries.

Key findings:

- North Devon has 2 areas in the 10% most nationally deprived for the income Domain. One of these areas is in Ilfracombe near the coast and is the same LSOA that falls in the 10% most nationally deprived for the IMD. The other area is in Barnstaple but is not the same area as the one in the 10% most nationally deprived for the IMD. These areas are in the ILFR and TTTRF sub-market areas.

- The map of North Devon identifies 12 areas within the 30% most nationally deprived for the Income Domain and these are located in and around the urban centres of Barnstaple (TTTRF SMA) and Ilfracombe (ILFR SMA).

- The map of Torridge above shows that there are 4 areas within the 30% most nationally deprived for the Income Domain and that these are located in the Bideford and Northam areas (TTRFTR SMA)

2.18 The following table identifies small areas which are in the 10% most deprived nationally for Living Environment. The Living Environment Domain combines the Indoors Living Sub Domain and the Outdoors Living Sub Domain. The sub Domains are combined so that the Indoors Living Sub Domain has two thirds of the weighting and the Outdoors Living Sub Domain has one third of the weighting. The sub domains are as follows:

- Sub-domain: The ‘indoors’ living environment:

    - Housing in poor condition: The proportion of social and private homes that fail to meet the decent homes standard.
    - Houses without central heating: The proportion of houses that do not have central heating.

- Sub-domain: The ‘outdoors’ living environment

    - Air quality: A measure of air quality based on emissions rates for four pollutants.
    - Road traffic accidents: A measure of road traffic accidents involving injury to pedestrians and cyclists among the resident and workplace population.

Table 2.10: small areas in North Devon and Torridge in the 10% most nationally deprived for Living Environment Domain, 2010

ONS Lower Super Output Area	Location	Local Authority	Score	Rank
E01020112	Ilfracombe Harbour and Seafront	North Devon	61.92	905
E01020280	Bideford Town Centre	Torridge	61.20	971
E01020131	North Molton	North Devon	52.80	2021
E01020292	Hartland	Torridge	52.61	2047
E01020275	Appledore	Torridge	51.03	2332
E01020287	Rural area including Little Torrington, Merton, Petrockstowe and Taddiport	Torridge	47.47	3093

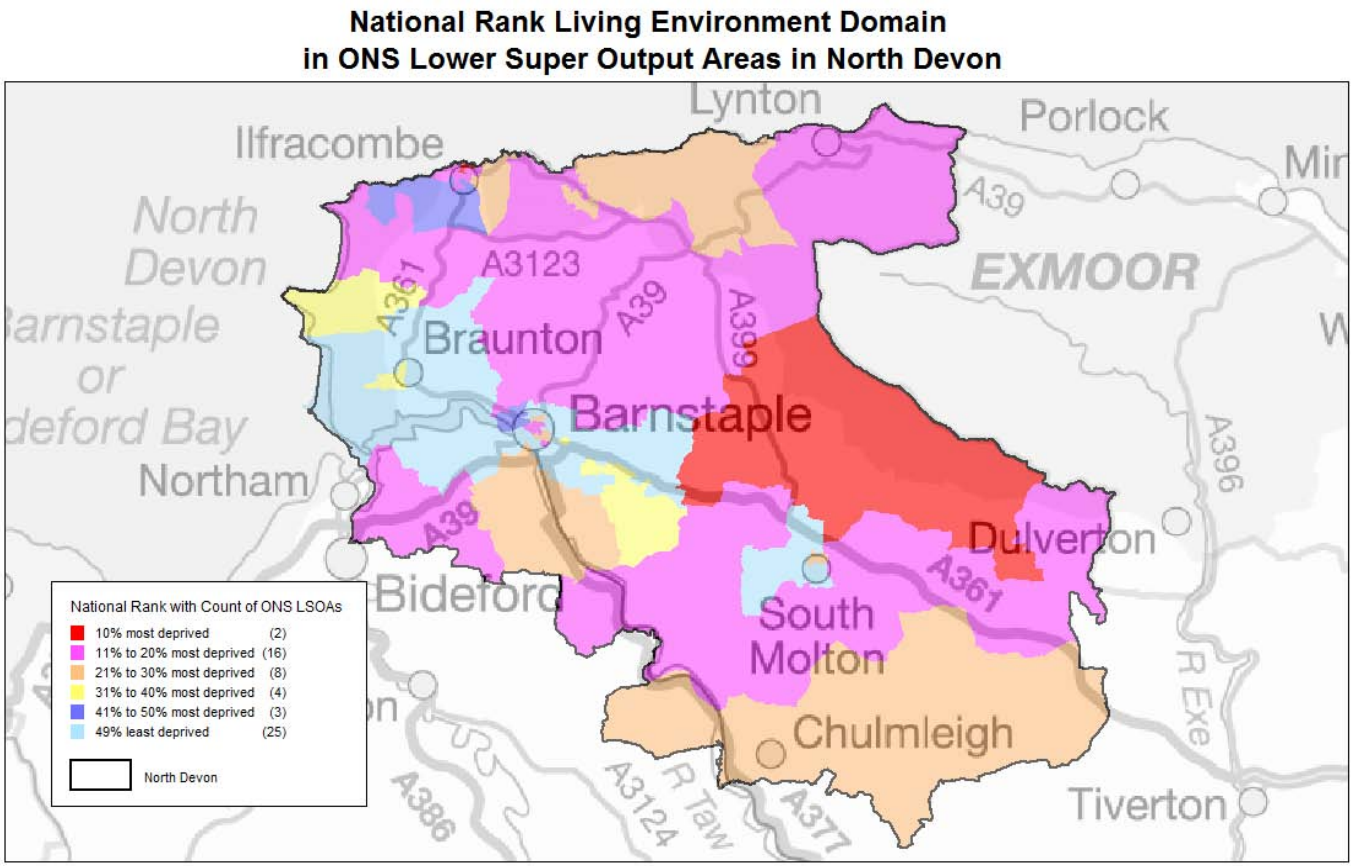
(Source: English Indices of Deprivation 2010, CLG website, https://www.gov.uk/government/organisations/ministry-of-housing-communities-and-local-government. Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Key findings:

- North Devon has two areas in the 10% most deprived nationally and Torridge has four areas as identified in the maps below.

2.19 The following maps identify small areas which are in the 10% most deprived nationally for the Living Environment Domain.

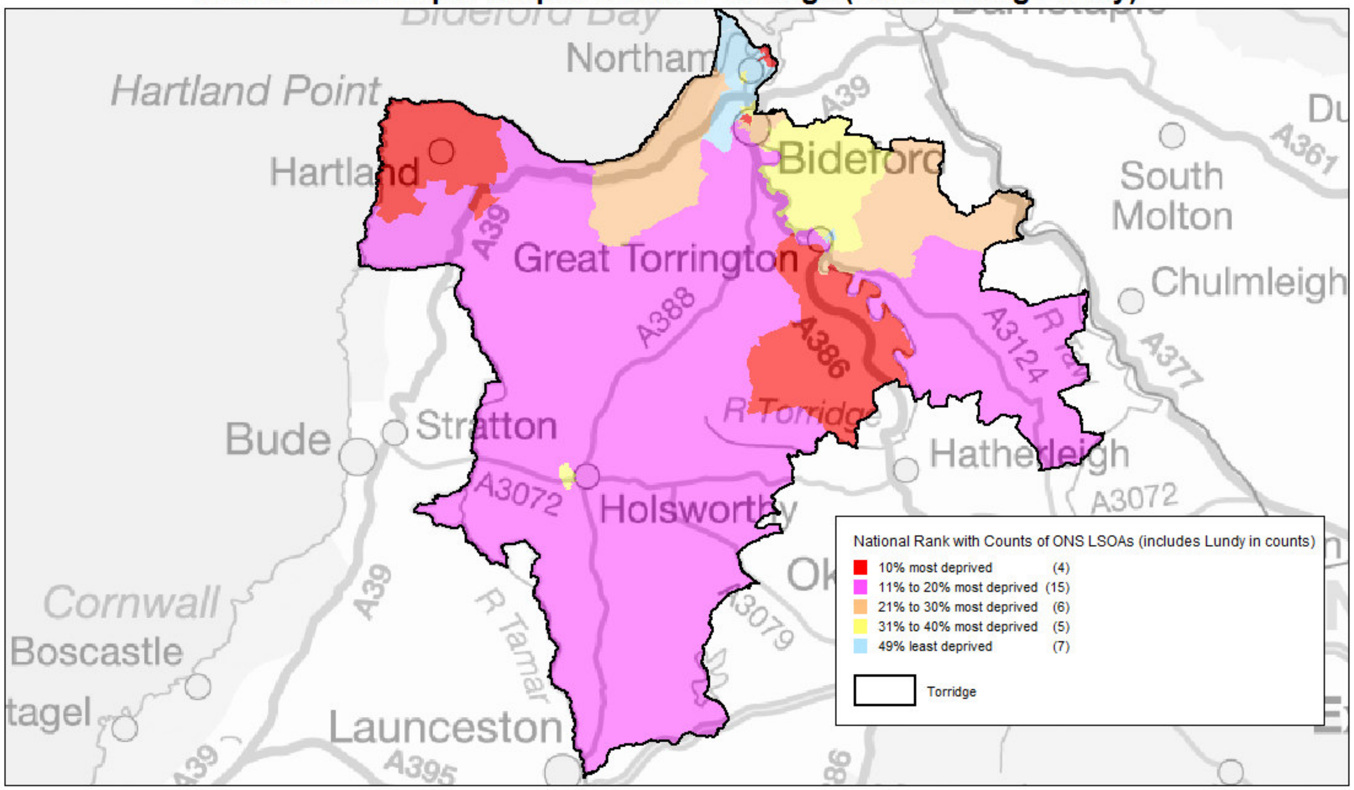
Map 2.9



Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries. Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012.

Map 2.10

National Rank Living Environment Domain in ONS Lower Super Output Areas in Torridge (not showing Lundy)



Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries. Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012.

Key findings:

- Torridge has 4 areas in the 10% most deprived nationally (Table 2.7) for the Living Environment Domain and a further 21 areas within the 30% most nationally deprived.

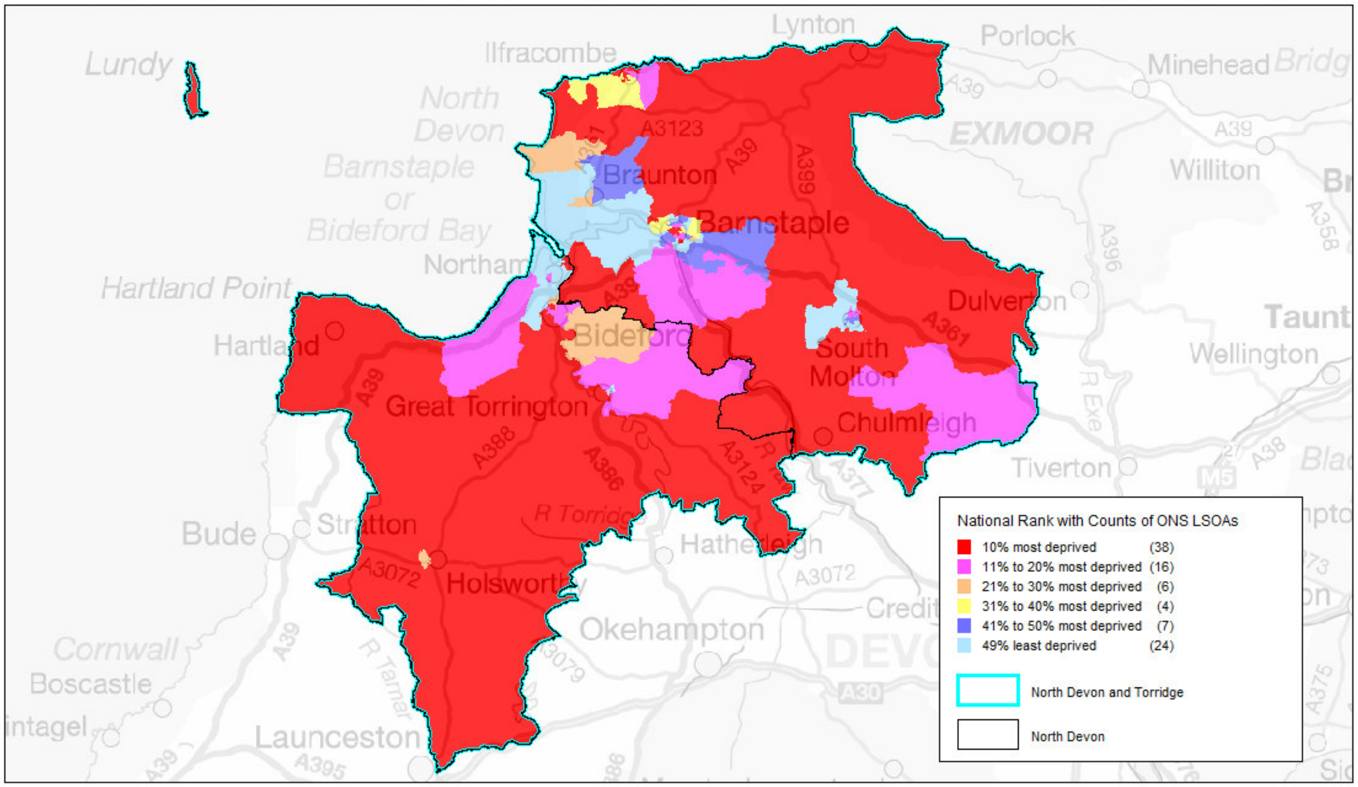
- North Devon has 2 areas in the 10% most nationally deprived (Table 2.7) for the Living Environment Domain and a further 22 areas within the 30% most nationally deprived.

- There appears to be both rural and urban deprivation for the Living Environment Domain.

2.20 The Indoors Living Sub Domain contains housing indicators, and has been included in this analysis partly to see where there may be sub-standard housing and in how many areas, and also to see whether the deprivation in the Living Environment Domain may be caused by housing indicators. It should be borne in mind that the data is based on the 2001 Census 'lack of central heating' and the 2005 English House Condition Survey for 'poor condition of housing.' The following map identifies small areas which are in the 10% most deprived nationally for the Indoors Living Sub-Domain.

Map 2.11

National Rank Indoors Living Sub Domain in ONS Lower Super Output Areas in North Devon and Torridge



Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries. Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012.

Key findings:

- There were 38 small areas in the North Devon and Torridge area combined within the 10% most nationally deprived for the Indoors Living Sub Domain, and a further 22 small areas in the 30% most nationally deprived areas indicating a high level of deprivation in relation to quality of housing.

2.21 The Housing and Services Domain is made up of two sub Domains:

- Sub-Domain: Wider Barriers

  - Household overcrowding: the proportion of all households in an LSOA which are judged to have insufficient space to meet the household's needs.
  - Homelessness: the rate of acceptances for housing assistance under the homelessness provisions of housing legislation.
  - Housing affordability: the difficulty of access to owner-occupation, expressed as a proportion of households aged under 35 whose income means that they are unable to afford to enter owner occupation.

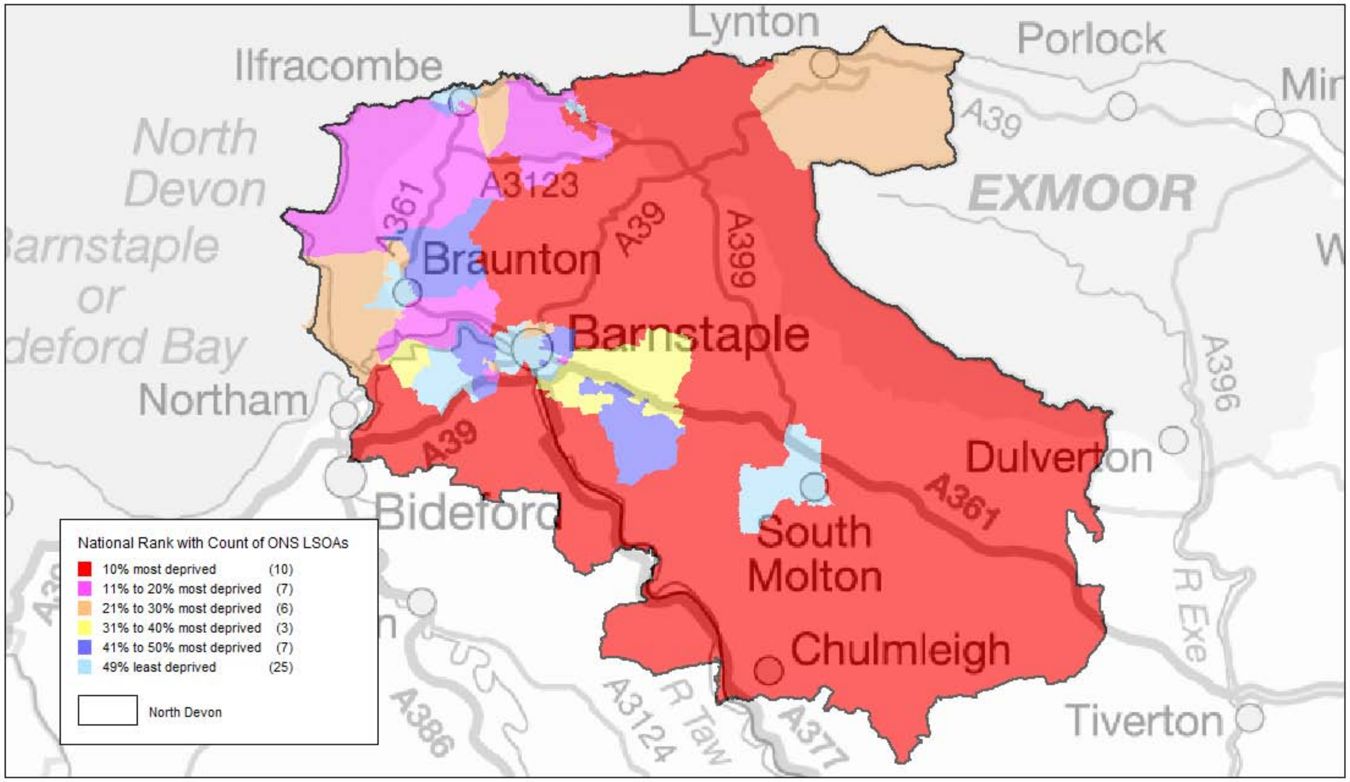
- Sub-Domain: Geographical Barriers

  - Road distance to a GP surgery: A measure of the mean distance to the closest GP surgery for people living in the LSOA.
  - Road distance to a food shop: A measure of the mean distance to the closest supermarket or general store for people living in the LSOA.
  - Road distance to a primary school: A measure of the mean distance to the closest primary school for people living in the LSOA.
  - Road distance to a Post Office: A measure of the mean distance to the closest post office or sub post office for people living in the LSOA.

2.22 The following maps identify where there is deprivation for the overall Barriers to Housing and Services Domain and for the wider Barriers and geographical Barriers Sub-Domains.

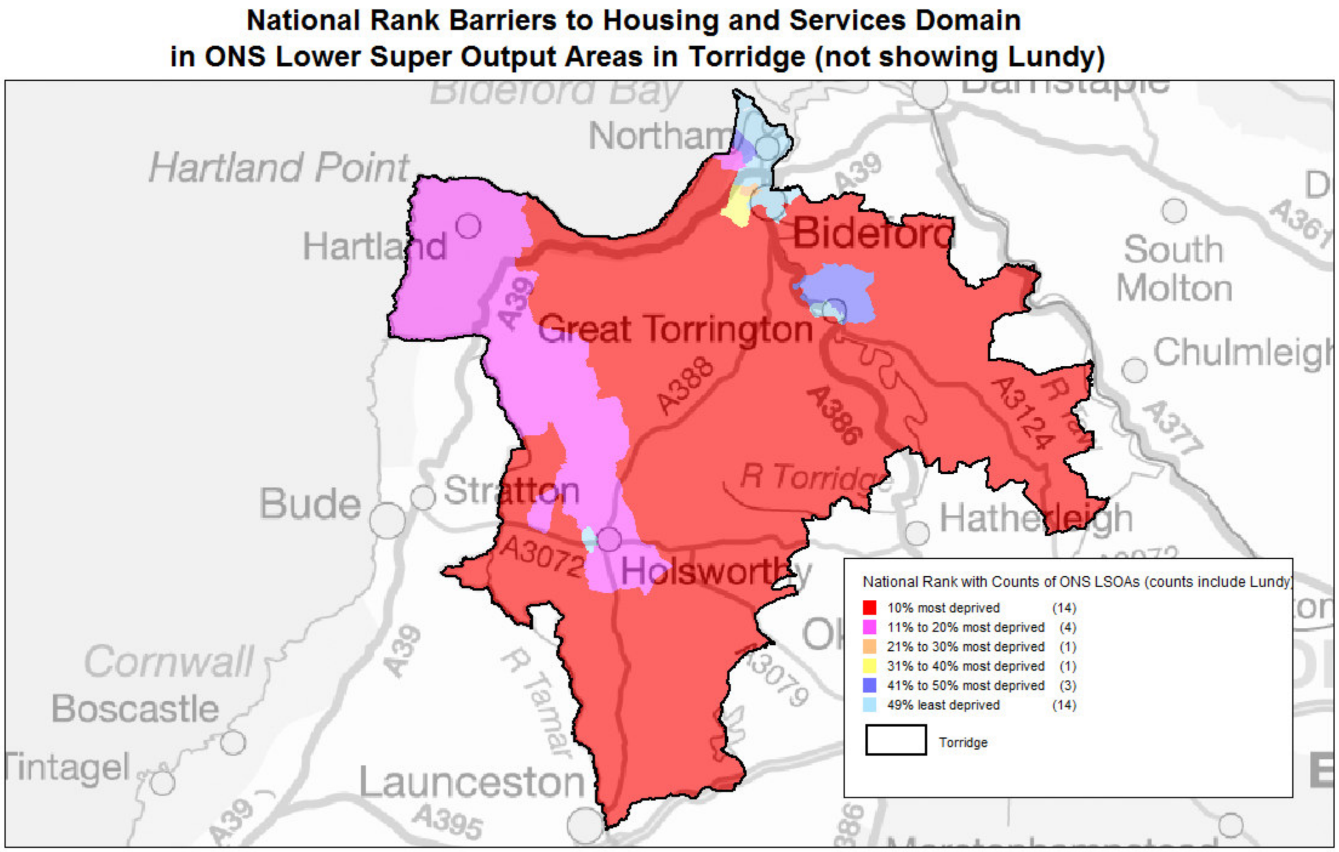
Map 2.12

National Rank Barriers to Housing and Services Domain in ONS Lower Super Output Areas in North Devon



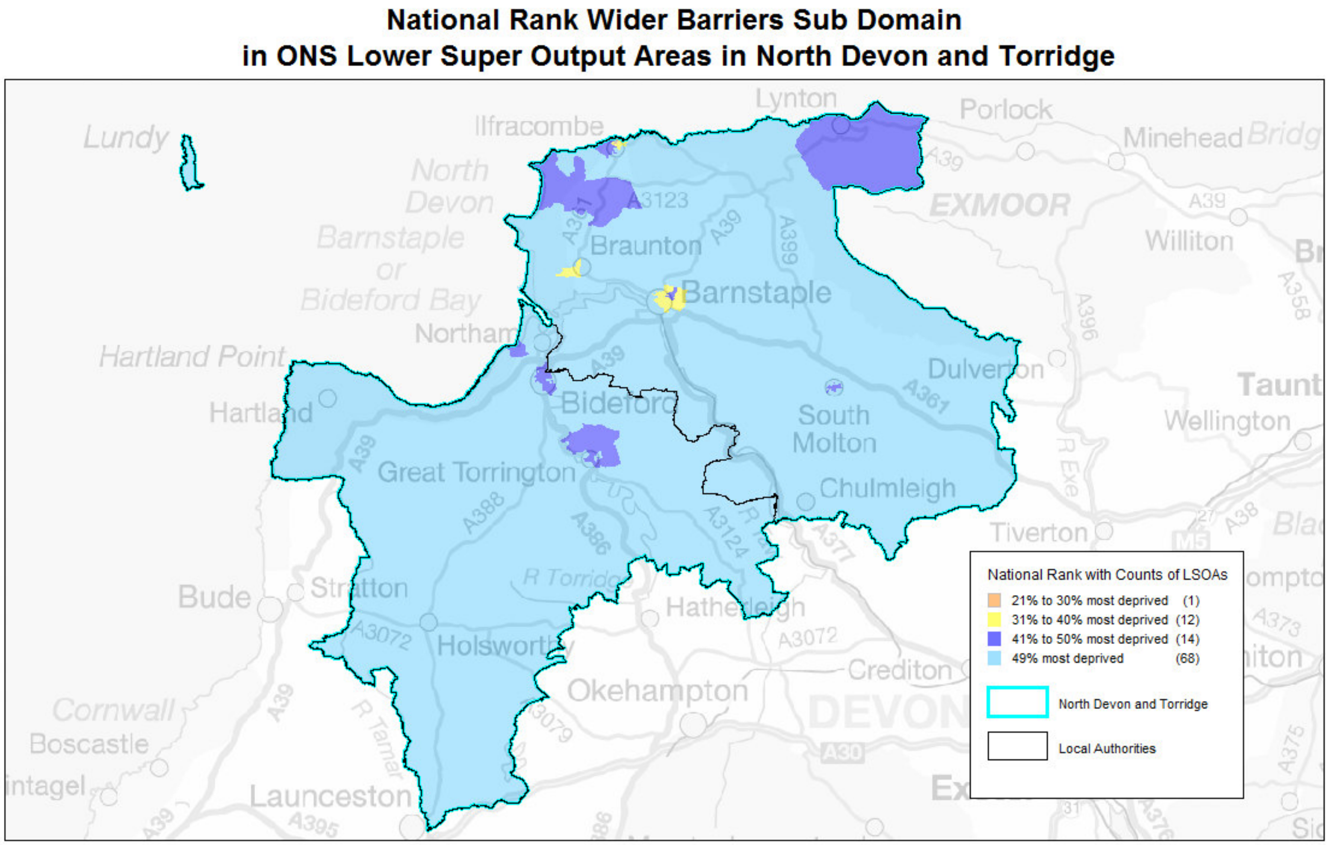
Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries. Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012.

Map 2.13



Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries. Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012.

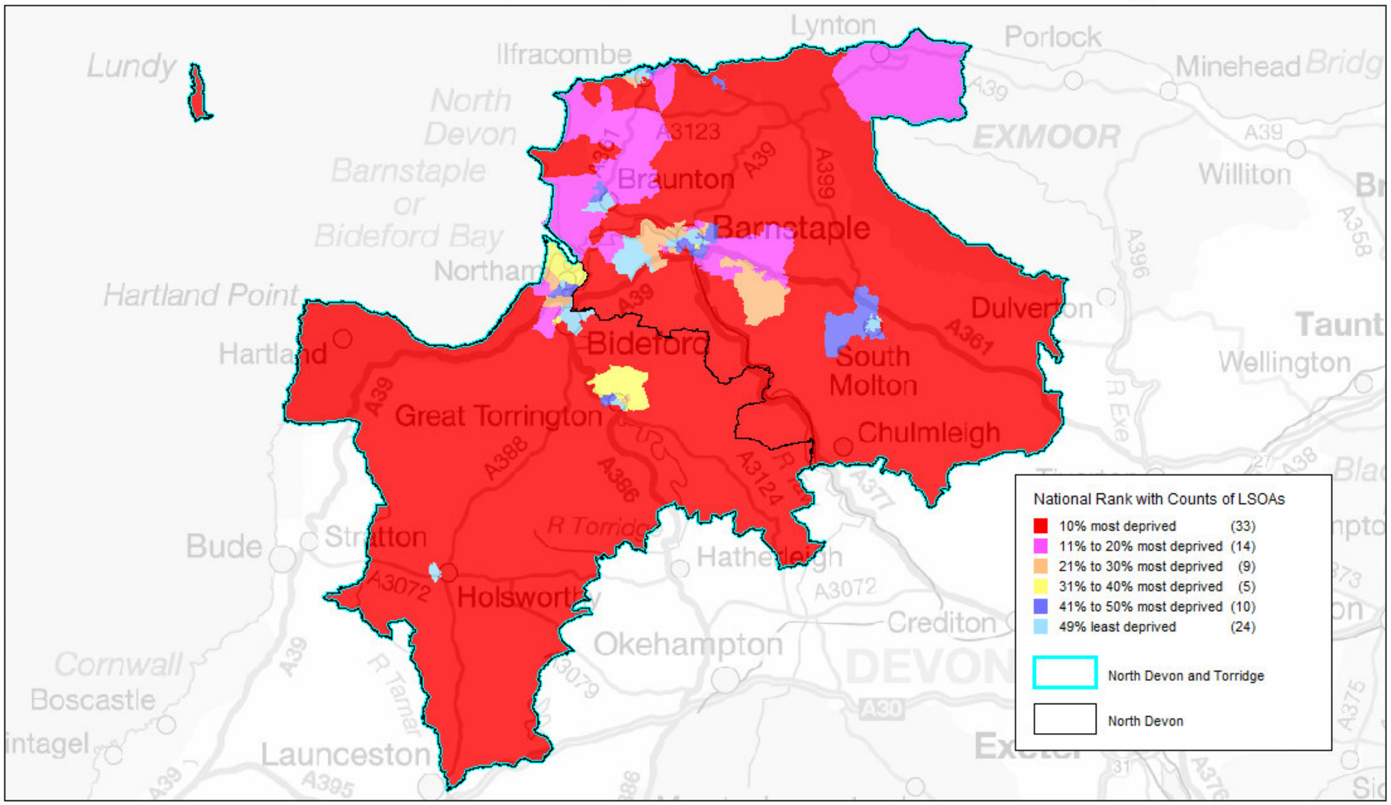
Map 2.14



Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries. Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012.

Map 2.15

**National Rank Geographical Barriers Sub Domain
in ONS Lower Super Output Areas in North Devon and Torridge**



Source: English Indices of Deprivation 2010, CLG website, http://www.communities.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Office for National Statistics Lower Super Output Area Boundaries.
Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012.

Key findings:

- The North Devon map shows that there were 10 small areas with high deprivation (10% most nationally deprived) for the Barriers to Housing and Services Domain, and a further 13 areas with fairly high deprivation (30% most nationally deprived).

- The Torridge map shows that there were 14 small areas with high deprivation (10% most nationally deprived) for the Barriers to Housing and Services Domain and a further 5 small areas with fairly high deprivation (30% most nationally deprived).

- The Wider Barriers map shows no areas with high levels of deprivation in small areas for the Housing Indicators (none in the 20% most nationally deprived). There is one small area with fairly high relative deprivation in the top 30% located in Ilfracombe. This is the same LSOA that has high multiple deprivation, income deprivation and living environment deprivation (E01020112 Ilfracombe Harbour and Seafront) in the ILFR SMA.

- There are a further 12 areas in the 40% most nationally deprived and another 14 areas in the 50% most nationally deprived.

- The Geographical Barriers map shows that there are 33 small areas with high deprivation (10% most nationally deprived) and a further 23 small areas with fairly high deprivation (30% most nationally deprived). This covers a large part of the geographical area including many rural areas. The areas with lowest deprivation for access to services are largely urban.

2.23 Pulling together data and information that has been collated on deprivation, it is possible to draw the following conclusions:

- Both the Rank of the Average Rank and the Rank of the Average Scores Indicators from the Local Authority District Summaries of the English Indices of Deprivation 2010 show that Torridge is relatively more deprived than North Devon.

- Torridge falls in the 40% most deprived local authorities in England and North Devon falls in the 50% most deprived using the Rank of Average Scores and Rank of Average Ranks in the Local Authority District Summaries for the English Indices of Deprivation 2010.

- Despite Torridge ranking higher than North Devon in the LA District Summaries, North Devon has more small pockets with higher levels of both multiple deprivation and income deprivation than Torridge.

- North Devon has 2 small pockets of high relative multiple deprivation (10% most nationally deprived) and some more pockets (a further 9 small areas) of fairly high relative multiple deprivation (30% most nationally deprived) in and around the urban areas of Barnstaple and Ilfracombe. These are in the TTTRF SMA and ILFR SMA respectively.

- Torridge has a small number pockets (4 small areas) of fairly high relative multiple deprivation (30% most nationally deprived) in and around the areas of Bideford and Northam (TTRFTR SMA).

- North Devon has 2 small pockets of high relative income deprivation (10% most nationally deprived) and a further 10 pockets of fairly high income deprivation in and around the urban areas of Barnstaple and Ilfracombe. There are in the TTTRF SMA and ILFR SMA respectively.

- Torridge has a small number of pockets (4 small areas) of fairly high relative income deprivation (30% most nationally deprived) in and around the areas of Bideford and Northam (TTRFTR SMA).

- The Indoors Living Sub Domain shows a large number of small areas (38) with high relative deprivation and a further 22 small areas with fairly high relative deprivation (30% most nationally deprived) across the North Devon and Torridge area. This is based on the 2005 House Condition Survey and 2001 Census and shows that at the time the data was compiled there were many small areas with high levels of deprivation in relation to quality of housing.

- The Wider Barriers Domain show no areas with high levels of deprivation in small areas for the Housing Indicators (none in the 20% most nationally deprived). There is one small area with fairly high relative deprivation in the top 30% located in Ilfracombe. This is in the ILFR SMA area.

Population and household projections

Projected population by age

2.24 This section uses ONS 2010-based population projections to identify trends over the 20 years from 2011. These estimates are released by ONS every 2 years and reflect in changes to the birth and death rates and to net migration. These inform household projections which are the key factor influencing the future requirement for housing. However, it should be noted that the release of 2011 Census estimates has called the accuracy of these projections into question. 2010-based population projections estimated a total population of 92,200 in North Devon compared with a Census estimate of 93,700. Consequently the projections presented below should be considered an underestimate until new projections are released later in 2012. In contrast, 2010-based population projections estimated a total population of 66,100 in Torridge compared with a Census estimate of 63,800. Consequently the projections presented below should be considered an overestimate until new projections are released later in 2012.

2.25 Population projections data has been expressed as both a table and bar chart which identifies the change in the area's and each districts population by age. They clearly demonstrate the real and proportionate increase in the oldest age groups over the next 20 years.

Table 2.11: projected change in the population of North Devon and Torridge by age band, 2011-2031, 000s

Area	Age Band	2011	2016	2021	2026	2031	2011-31	
							No.	% change
North Devon	0-14	15.2	15.9	16.3	16.3	15.8	0.6	3.95
	15-24	9.9	9	8.7	9.1	9.7	-0.2	-2.02
	25-34	8.4	9.2	9.3	8.7	8.4	0.0	0.00
	35-44	11.4	9.9	9.6	10.5	10.8	-0.6	-5.26
	45-54	13.2	13.2	12	10.6	10.6	-2.6	-19.70
	55-64	13.2	12.8	13.8	14.2	13	-0.2	-1.52
	65-74	11.1	12.9	12.8	12.5	13.8	2.7	24.32
	75-84	6.9	7.6	9.1	10.8	10.8	3.9	56.52
	85+	2.9	3.3	3.9	4.7	6.1	3.2	110.34
	All ages	92.2	93.7	95.6	97.5	99.1	6.9	7.48
Torridge	0-14	10	10.6	11.1	11.3	11	1	10.00
	15-24	6.6	6.1	5.8	6.1	6.7	0.1	1.52
	25-34	5.6	6.2	6.4	6	5.8	0.2	3.57
	35-44	8.1	7.2	7.2	7.9	8.1	0.0	0.00
	45-54	9.5	9.9	9.2	8.2	8.3	-1.2	-12.63
	55-64	10.5	10.2	11.3	11.9	11.1	0.6	5.71
	65-74	8.7	10.6	10.9	10.8	12	3.3	37.93
	75-84	4.9	5.7	7	8.7	8.9	4.0	81.63
	85+	2.1	2.4	2.9	3.5	4.6	2.5	119.05
	All ages	66.1	68.8	71.7	74.4	76.5	10.4	15.73
North Devon and Torridge	0-14	25.2	26.5	27.4	27.6	26.8	1.6	6.35
	15-24	16.5	15.1	14.5	15.2	16.4	-0.1	-0.61
	25-34	14	15.4	15.7	14.7	14.2	0.2	1.43
	35-44	19.5	17.1	16.8	18.4	18.9	-0.6	-3.08
	45-54	22.7	23.1	21.2	18.8	18.9	-3.8	-16.74
	55-64	23.7	23	25.1	26.1	24.1	0.4	1.69
	65-74	19.8	23.5	23.7	23.3	25.8	6.0	30.30
	75-84	11.8	13.3	16.1	19.5	19.7	7.9	66.95
	85+	5	5.7	6.8	8.2	10.7	5.7	114.00
	All ages	158.3	162.5	167.3	171.9	175.6	17.3	10.93

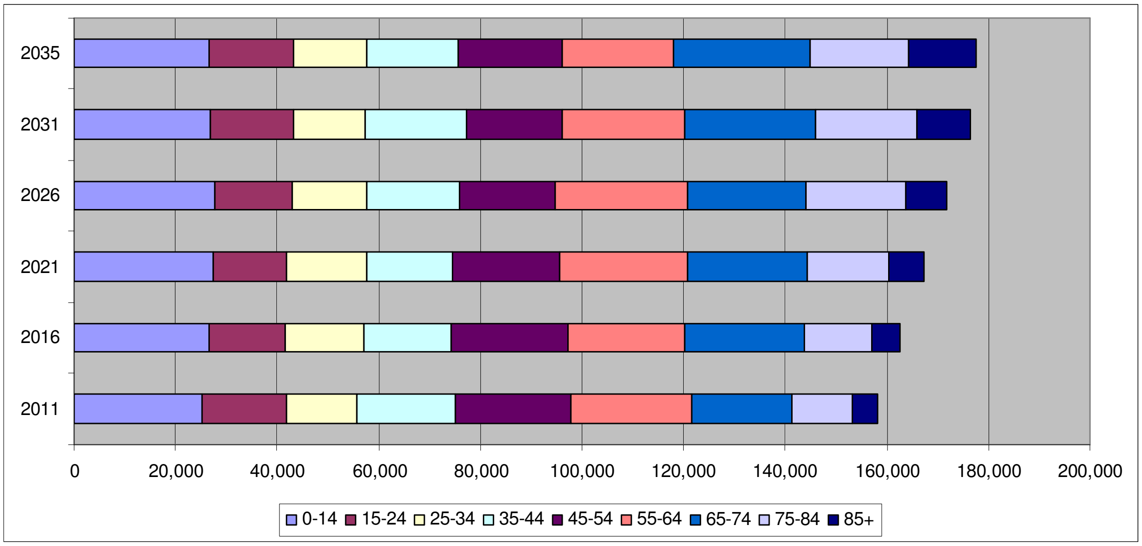
(Source: Sub-National Population Projections ONS 2010, Office for National Statistics website, https://www.ons.gov.uk/.
Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Key findings:

- The area's population is projected to increase by 17,300 (almost 11%) between 2011 and 2031, varying from 7.5% in North Devon to almost 16% in Torridge.
- However, the increase in the area's population to over 175,000 by 2031 is lower than the 188,000 provided by the earlier 2008-based projections. Just over 2,000 of the 13,000 decline can be accounted for by a change in the base estimate for 2011 from 160,400 to 158,300. Further examination of the components of the change in projections is provided below.
- The age profile of the population is expected to change dramatically;
    - Slight decline is projected overall and in North Devon in those aged 15-24 and 35-44;
    - Limited growth is projected in those aged under 15 (6%), and very small growth in those aged 25-34 and 55-64;
    - A high level of growth is projected in all those of pensionable age, especially in Torridge, ranging from 30% increase in those aged 65-74 (+6,000) and 67% in those aged 75-84 (+7,900) to 114% increase for those aged 85+ (+5,700) when the need for housing with care is the greatest.
    - The high projected growth in the older population will result in:
        - a proportionately higher level of the under-occupation of family housing unless options to downsize are available; and
        - a proportionately greater requirement for housing which meets the requirements of older households, including housing with care.

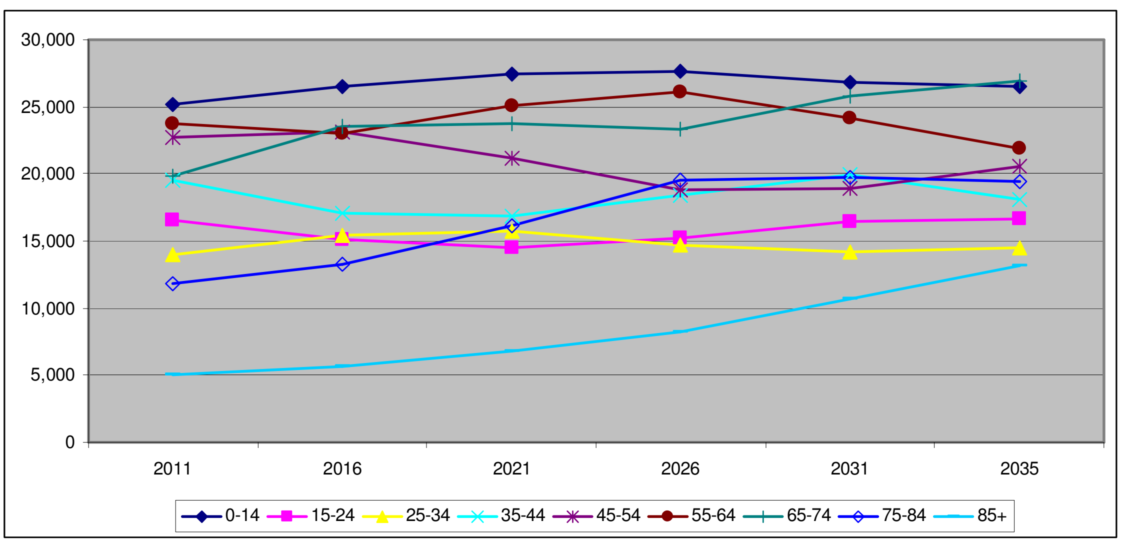
2.26 The following charts demonstrate graphically the changing age profile of the area's population between 2011 and 2031 as detailed above.

Fig 2.2: the effect of change in the population of North Devon and Torridge by age band, 2011-2035, 000s



*(Source: Sub-National Population Projections ONS 2010, Office for National Statistics website, https://www.ons.gov.uk/.
Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)*

Fig 2.3: the pattern of change in the population of North Devon and Torridge by age band, 2011-2035, 000s



*(Source: Sub-National Population Projections ONS 2010, Office for National Statistics website, https://www.ons.gov.uk/.
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Understanding the components of population change

2.27 Population projections form the basis of household projections which in turn inform the requirement for housing. 2010-based household projections are not available but significant variation has been established between 2008-based and 2010-based population projections. From ONS data, it is possible to identify the components of population change; the differences between 2008 and 2010 and the potential impact on household projections and housing requirements. The following tables summarise components of population change for the period 2011-2031 for the 2 authorities.

Table 2.12: 2010-based components of population change for North Devon, 2011-2031, 000s

	2011	2012-16	2017-21	2022-26	2027-31	Total 2012-31
Natural Change	**-**	**0.0**	**-0.4**	**-0.7**	**-1.2**	**-2.3**
Births	-	5.0	4.8	4.5	4.5	18.8
Deaths	-	5.0	5.0	5.4	5.7	21.1
All Migration Net	**-**	**1.7**	**2.3**	**2.6**	**3.0**	**9.6**
Internal Migration In	-	21.9	22.5	22.9	23.4	90.7
Internal Migration Out	-	19.4	19.0	19.0	19.4	76.8
International Migration In	-	2.0	2.0	2.0	2.0	8.0
International Migration Out	-	2.8	3.0	3.0	3.0	11.8
Cross Border Migration In	-	1.0	1.0	1.0	1.0	4.0
Cross Border Migration Out	-	1.0	1.0	1.0	1.0	4.0
Total population at end year	92.2	93.7	95.6	97.5	99.1	-

(Source: components of population change, 2010-based Sub-National population projections ONS, Office for National Statistics website, https://www.ons.gov.uk/.
Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Key findings:

- Migration and especially internal migration is the most significant single component of population increase for North Devon.

Table 2.13: 2010-based components of population change for Torridge, 2011-2031, 000s

	2011	2012-16	2017-21	2022-26	2027-31	Total 2012-31
Natural Change	**-**	**-0.5**	**-0.5**	**-0.9**	**-1.4**	**-3.3**
Births	-	3.2	3.0	3.0	3.0	12.2
Deaths	-	3.5	3.7	4.0	4.4	15.6
All Migration Net	**-**	**3.0**	**3.5**	**3.5**	**3.5**	**13.5**
Internal Migration In	-	18.2	18.7	19.0	19.5	75.4
Internal Migration Out	-	14.9	15.0	15.1	15.6	60.6
International Migration In	-	1.0	1.0	1.0	1.0	4
International Migration Out	-	1.0	1.0	1.0	1.0	4
Cross Border Migration In	-	0.5	0.5	0.5	0.5	2
Cross Border Migration Out	-	0.5	0.5	0.5	0.5	2
Total population at end year	66.1	68.8	71.7	74.4	76.5	-

(Source: components of population change, 2010-based Sub-National population projections, ONS, Office for National Statistics website, https://www.ons.gov.uk/.
Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Key findings:

- Migration and especially internal migration is also the most significant single component of population increase for Torridge.

2.28 The 2010-based population projections show a reduction in population growth over the next 20 years, and this in turn will influence household projections. The following table compares the 2008 and 2010 projections and identifies the scale of the reduction at 2031.

Table 2.14: projected population of North Devon and Torridge by age band at 2031, 2008-based and 2010-based projections compared, 000s and percentage change

Area	Age Band	2008-based	2010-based	Change (no.)	Change (%)
North Devon	0-14	16.2	15.8	-0.4	-2.5
	15-24	9.7	9.7	0	-0.0
	25-34	9.0	8.4	-0.6	-6.7
	35-44	11.9	10.8	-1.1	-9.2
	45-54	12.0	10.6	-1.4	-11.7
	55-64	14.1	13	-1.1	-7.8
	65-74	14.5	13.8	-0.7	-4.8
	75-84	11.1	10.8	-0.3	-2.7
	85+	6.5	6.1	-0.4	-6.2
	All ages	**105.0**	**99.1**	**-5.9**	**-5.6**
Torridge	0-14	11.6	11	-0.6	-5.2
	15-24	6.7	6.7	0	0.0
	25-34	6.2	5.8	-0.4	-6.5
	35-44	9.2	8.1	-1.1	-12.0
	45-54	9.7	8.3	-1.4	-14.4
	55-64	12.2	11.1	-1.1	-9.0
	65-74	12.8	12	-0.8	-6.3
	75-84	9.5	8.9	-0.6	-6.3
	85+	5.1	4.6	-0.5	-9.8
	All ages	**83.0**	**76.5**	**-6.5**	**-7.8**
North Devon and Torridge	0-14	27.8	26.8	-1.0	-3.6
	15-24	16.4	16.4	0	0.0
	25-34	15.2	14.2	-1.0	-6.6
	35-44	21.1	18.9	-2.2	-10.4
	45-54	21.7	18.9	-2.8	-12.9
	55-64	26.3	24.1	-2.2	-8.4
	65-74	27.3	25.8	-1.5	-5.5
	75-84	20.6	19.7	-0.9	-4.4
	85+	11.6	10.7	-0.9	-7.8
	All ages	**188**	**175.6**	**-12.4**	**-6.6**

(Source: Sub-National Population Projections 2008 and 2010, ONS, Office for National Statistics website, https://www.ons.gov.uk/.
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Key findings:

- Projected population size by 2031 has been reduced by almost 7%, almost 6% in North Devon and almost 8% in Torridge. However, 2011 Census estimates of population imply that the assumptions for North Devon have underestimated population growth and for Torridge, have overestimated population growth.

- Reductions in projected population are largest in the age bands 35-54, when people are most likely to have a home of their own, and which implies a lesser requirement for housing from this age group; and

- Reductions are projected to affect young families least.

Comparing the 2008-based and 2010-based population projections

2.29 The question arises of the reasons for the reduction in projected population growth and ONS breakdowns of the 'components of population change' enable this to be assessed. The following table compares the components of population change for the 2008-based and.2010-based projections.

Table 2.15: 2008 and 2010-based components of population change compared for North Devon and Torridge, cumulative totals, 2011 to 2031, 000s

	North Devon			Torridge		
	2008-based	2010-based	Change	2008-based	2010-based	Change
Natural Change	**-3.1**	**-2.3**	**+0.8**	**-3.9**	**-3.4**	**+0.5**
Births	18.9	19.8	-	12.6	12.8	-
Deaths	22.2	22.1	-	16.8	16.3	-
All Migration Net	**15.7**	**9.9**	**-5.8**	**20.4**	**14.1**	**-6.3**
Internal Migration In	103.5	95.0	-	87.7	79.0	-
Internal Migration Out	84.7	80.7	-	68.2	63.5	-
International Migration In	6.3	8.3	-	6.3	4.1	-
International Migration Out	10.4	12.2	-	4.2	4.2	-
Cross Border Migration In	4.2	4.2	-	2.1	2.1	-
Cross Border Migration Out	4.2	4.2	-	2.1	2.1	-
Net effect	**-**	**-**	**-5.**	**-**	**-**	**-5.8**

(Source: components of population change, 2008 and 2010-based subnational population projections, Office for National Statistics website, https://www.ons.gov.uk/.
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Key findings:

- The main reductions are in relation to internal migration with a slightly lower reduction due to natural change. However, 2011 Census estimates of population imply that the assumptions for North Devon have underestimated population growth and for Torridge, have overestimated population growth.

Household projections

2.30 This section uses CLG 2008-based household projections to identify trends for North Devon and Torridge from 2011-2031. As the projected total of households in North Devon at 2011 (42,000) is almost identical to the 2011 Census estimate (40,279), these projections have been applied in full. However, in the case of Torridge, the projected total of households in 2011 (30,034) is substantially above the 2011 Census estimate (28,000). As a result, the household projections have been recalibrated to the lower base level. This has had the effect of reducing the 2008-based projections by 6.77%. To take account of changes to projections in net internal migration explained at 2.44, further revisions have been made at 6.15 in determining the projected housing requirement.

Methodology

2.31 The following extracts explain the methodology underpinning household projections.

> "Household projections are based on the population projections produced by the Office for National Statistics (ONS). The number of people living in private households is estimated by taking the population projections for each year and subtracting the number of people living in communal establishments, such as student halls of residence, care homes or prisons.
>
> Household representative rates are projected using logistics time series trends from Census data, by age, marital status and gender. Household representative rates combined with the private household population provides the basic household projections.
>
> To estimate the number of households of each type, information on household type and age group is projected forward from the 1991 and 2001 Censuses, for each household type, age group and local authority area. This is constrained to the total number of households.
>
> Because the overall projections for England are believed to be more accurate than those for individual local authorities, the local authority figures are constrained to the England total".[2].

Population projections

2.32 The first main input into the household projections is population projections for England produced by the ONS. These are produced for England by local authority, sex and single year of age, using assumptions about births, deaths and migration. The relevant

[2] Technical Report, Households Across the United Kingdom, 30/8/2011, Published by Statistical Directorate Welsh Government January 2011 and Updated August 2011, page 3

population for household formation is taken to be the adult population, aged 16 or over.

2.33 The current methodology for producing the household projections has remained largely unchanged since the 1996 based household projections released in October 1999.

2.34 In the current method, projected household representative rates are applied to a projection of the private household population disaggregated by age, sex and marital/cohabitational status and summing the resulting projections of household representatives. The key data sources and methodological stages are:

- Population projections are taken from the latest release by the Office for National Statistics (ONS) at the national and subnational level.

- Marital status projections (de jure and de facto) at the national level are taken from the latest ONS release. Projections at subnational levels are assumed to follow the national pattern.

- The institutional population is deducted from the total population to give the private household population. The institutional population is assumed to stay at a constant level for younger age groups and at a constant share of the population for older age groups (as given in the 2001 Census).

- Household representative rates are extrapolated from Census data (1971, 1981, 1991, 2001), disaggregated by age, sex and marital status. Labour Force Survey (LFS) data are used to inform inter-Censual interpolations, post-Census estimates and future trends of household representative rates. The LFS and Census data are weighted together with the LFS data being given a lower weight than the Census.

- The resultant household representative rates are applied to the projected private household population and summed across the age/sex/marital status groups to give total household numbers.

- Projections are initially undertaken independently at the national, regional and sub-regional levels with regional projections then being constrained to the national projections and sub-regional projections being constrained to regional projections' [3].

[3] Consultation on Proposed Changes to the National Statistics on Household Projections, CLG 2010, page 6

2.35 A detailed description of the current methodology and data sources used is available at

https://www.gov.uk/government/collections/household-projections

2.36 Resulting household projections data can be broken down into different household types as follows:

- One person household
- Couple: no dependent children
- A couple and one or more other adults: no dependent children
- Couple + dependent child(ren)
- Lone parent + dependent child(ren)
- Couple + adult(s) +dependent child(ren)
- Lone parent + adult(s) +dependent child(ren)
- Other households: a multi person household that is neither a couple household nor a lone parent household. Examples include, lone parents with only non-dependent children, brothers and sisters and unrelated (and non-cohabiting) adults sharing a house or flat. This category does not include households with dependent children

2.37 The following tables and charts present the projections for North Devon and Torridge.

Table 2.16: projected change in households by type, North Devon, 2011-2031, 000s

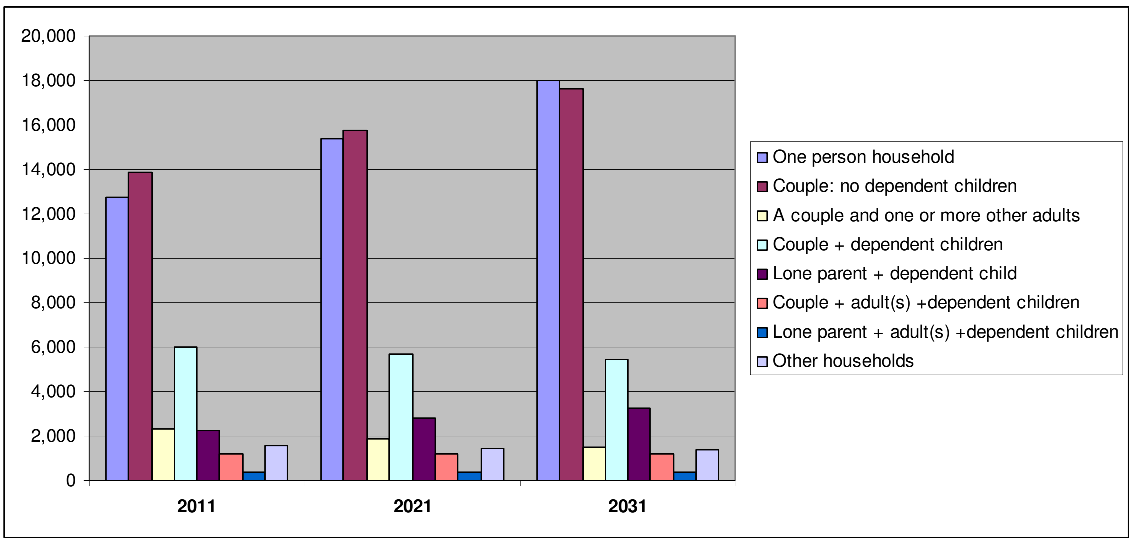
Household type	2011	2021	2031	Change 2011-31	% change 2011-31
One person household	12,761	15,383	17,970	5,209	40.82
Couple: no dependent children	13,903	15,770	17,623	3,720	26.76
A couple and one or more adults	2,290	1,885	1,522	-768	-33.54
Couple + dependent child(ren)	5,984	5,697	5,434	-550	-9.19
Lone parent + dependent child(ren)	2,243	2,810	3,258	1,015	45.25
Couple + adult(s) + dependent child(ren)	1,178	1,218	1,209	31	2.63
Lone parent + adult(s) + dependent child(ren)	345	370	385	40	11.59
Other households	1,574	1,430	1,390	-184	-11.69
Total	40,279	44,563	48,789	8,510	21.13

(Source: CLG 2008-based household projections, CLG website https://www.gov.uk/government/organisations/ministry-of-housing-communities-and-local-government. Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/)

Key findings for the period 2011-2031:

- Linear overall growth of 21% (8,510);
- One person households: 41% growth (+3,720);
- Couple households: 27% growth (+3,720);
- Couple and one or more adults: 34% decline (-768);
- Couple + dependent children households: 9% decline (-550);
- Lone parent+ dependent children households: a very large 45% growth (+1,015);
- Couple + 1 or more adults + dependent children: 3% growth (+31);
- Lone parent + 1 or more adults + dependent children: 12% growth (+40); and
- Other households: 12% decline (-184).

Fig 2.5: projected change in households by type for North Devon, 2011-2031



(Source: CLG 2008-based household projections, CLG website
https://www.gov.uk/government/organisations/ministry-of-housing-communities-and-local-government)
Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Table 2.17: projected change in households by type, Torridge, 2011-2031, 000s

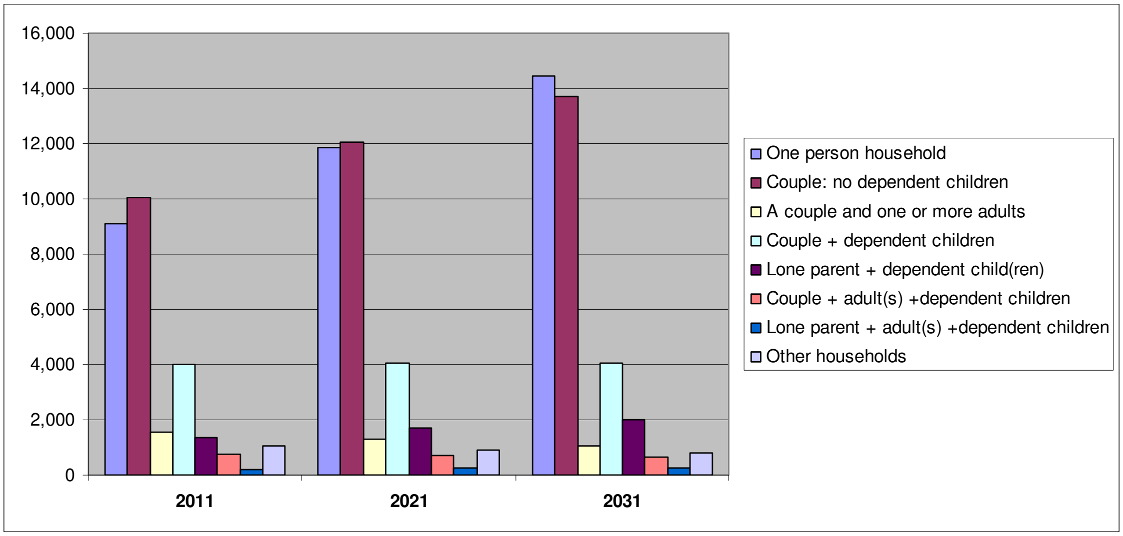
Household type	2011	2021	2031	Change 2011-31	% change 2011-31
One person household	9,077	11,836	14,445	5,368	59.14
Couple: no dependent children	10,028	12,037	13,690	3,662	36.52
A couple and one or more adults	1,563	1,307	1,075	-489	-31.25
Couple + dependent child(ren)	3,996	4,069	4,066	70	1.75
Lone parent + dependent child(ren)	1,352	1,721	2,024	672	49.72
Couple + adult(s) + dependent child(ren)	729	717	667	-62	-8.57
Lone parent + adult(s) + dependent child(ren)	225	245	270	46	20.33
Other households	1,030	899	782	-248	-24.07
Total	28,001	32,832	37,022	9,021	32.22

(Source: CLG 2008-based household projections recalibrated, CLG website https://www.gov.uk/government/organisations/ministry-of-housing-communities-and-local-government. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Key findings for the period 2011-2031:

- Linear overall growth of 32% (+9,021);
- One person households: 59% growth (+5,368)
- Couple households: 37% growth (+3,662);
- Couple and one or more adults: 31% decline (-489);
- Couple + dependent children households: 2% growth (+70);
- Lone parent+ dependent children households: a very large 50% growth (+672);
- Couple + 1 or more adults + dependent children: 9% decline (-62);
- Lone parent + 1 or more adults + dependent children: 20% growth (+46); and
- Other households: 24% decline (--248).

Fig 2.6: projected change in households by type for Torridge, 2011-2031



(Source: CLG 2008-based household projections recalibrated, CLG website https://www.gov.uk/government/organisations/ministry-of-housing-communities-and-local-government. Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

International migration

2.38 A potentially important component of population change is international immigration for employment. The registration of UK non-nationals for National Insurance (NINO) provides an invaluable source of data. Data identifies the local authority in which people first registered and they may have gone on to work anywhere in the country. Numbers are only recorded for ten or more migrant workers and therefore, the recorded total may be more than the sum of the entries. The following table summarises the extent of migration for the ten years since 2002.

Table 2.18: National Insurance Registration by Non-UK Nationals, 2002-2011, 000s

Year	North Devon	Torridge	N.Devon & Torridge	South West	England
2002/03	0.11	0.05	**0.16**	15.42	309.97
2003/04	0.13	0.04	**0.17**	16.07	331.98
2004/05	0.22	0.06	**0.28**	22.57	388.03
2005/06	0.32	0.19	**0.51**	34.06	579.52
2006/07	0.37	0.19	**0.56**	41.23	607.95
2007/08	0.31	0.17	**0.48**	38.90	636.88
2008/09	0.28	0.12	**0.40**	33.11	607.88
2009/10	0.28	0.09	**0.37**	23.67	515.12
2010/11	0.32	0.11	**0.43**	30.88	636.45
Total	2.34	1.02	**3.36**	256	4,614
Change 2002/03-2010-11	0.21	0.06	**0.27**	15	326
% change 2002/03-2010/11	190.9	120.0	**168.8**	100.3	105.3

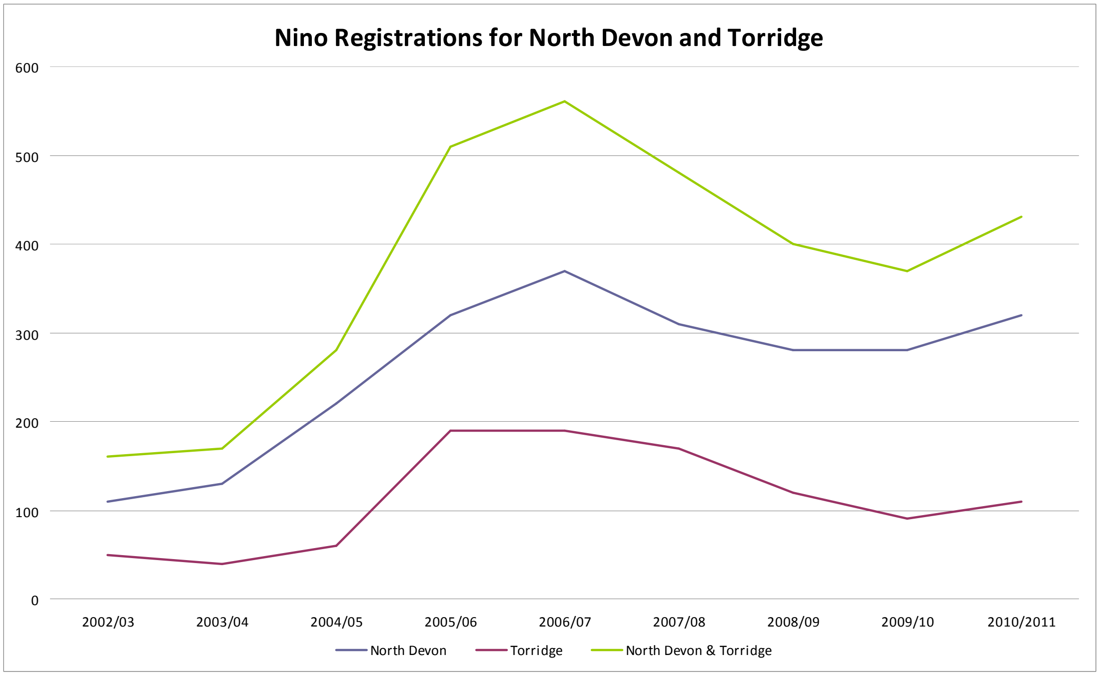
(Source: National Insurance Recording and Pay as You Earn System, Summary Tables, DWP website, https://www.gov.uk/government/organisations/department-for-work-pensions. Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Key findings:

- In relative terms, and comparing 2002/03 with 2010/11, there has been a more than doubling in registrations.
- However, the number of registrations is low across the area amounting to no more than 3,400 people between 2002 and 2011, the majority of which were in North Devon;
- Registrations peaked in 2006/07 before a decline in new registrations which may well reflect a fall from the surge in migration following the 2004 EU accession and the worsening economy; or
- It is important to note that 'returning home' is not measured so net gain may be much lower.

2.39 The following graph demonstrates the patterns of registrations more clearly.

Fig 2.7: NINO registrations for North Devon and Torridge



(Source: National Insurance Recording and Pay as You Earn System, Summary Tables, DWP website, https://www.gov.uk/government/organisations/department-for-work-pensions. Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

2.40 The following table identifies, from a total of 46 countries of origin, the main countries from which people have migrated Total numbers for the main countries are small, the main change over time is the increase in migration from the A8 central/east European countries which acceded to the EU in 2004 including Poland, Lithuania and Slovakia and the A2 countries, Bulgaria and Romania, which joined in 2007.

Table 2.19: NINO Registrations of 100 people or more in North Devon and Torridge from 1st January 2002 to September 2011

Area	Total	Australia	Bulgaria	India	Lithuania	Poland	Romania	Slovak Republic	South Africa	Spain	Philippines
North Devon	2,490	70	110	100	210	56	50	100	90	110	110
Torridge	1,070	30	10	10	30	43	50	30	30	10	20
North Devon & Torridge	3,560	100	120	110	240	99	100	130	120	120	130

(Source: DWP Tabulation Tool, DWP website, https://www.gov.uk/government/organisations/department-for-work-pensions.

Key findings:

- Lithuania was the largest single source of migrants but migration was most significant from A8 countries which joined the EU in 2004 and from the A2 countries in 2007, 469 from the former and 220 from latter.

2.41 The important question raised by such migration is the impact on the housing market. It is historically the case that migrants to the UK, especially the first wave of single people or those arriving without their family have, through their household composition and short residence, found difficulty in accessing social housing and home ownership has been too expensive. As a result, their initial housing requirements have been met by a combination of the 'informal market' of renting through family or friends and most significantly by the private rented sector. It is anticipated that migrants from EU accession countries would have followed this pattern, but further research would be required to confirm it.

Internal migration

2.42 Internal migration refers to population movement within England and can be an important factor in determining housing requirements. As identified in the 2008 SHMA, North Devon and Torridge have long experienced net in-migration and which places additional pressure on the housing market. Trends can be monitored using estimates of internal migration prepared using a combination of three administrative data sources, the Patient Register Data Service (PRDS), the National Health Service Central Register (NHSCR) and Higher Education Statistics Agency (HESA) data. Referred to as NHSCR data, it is reliant on people registering with a GP and those groups who are recognised to register at lower rates include students, especially male students and young men. Conversely, families and older people are more likely to register. Please note that figures are rounded to the nearest 10 or 100 by ONS and therefore, totals may vary from the sum.

2.44 However, NHSCR data prior to 1998/99 is only available at county level for Devon including North Devon and Torridge. This has been disaggregated to district level using the following method:

1. Net migration has been calculated for Devon for each year 1990/91-1997/98.

2. Net migration data has been calculated for each of the 10 district and unitary authorities in Devon for a sample year of 2000/01 and a total derived for Devon.

3. The proportion has been calculated of net migration for Devon for 2000/01 which is attributable to North Devon (9.71%) and Torridge (10.68%).

4. These proportions have been applied to Devon net migration data for 1990/91-1997/98.

2.45 The following tables show 5, 10 and 20 year trends in net migration to 2010/11 for the 2 districts as follows:

Table 2.20: internal migration, North Devon and Torridge, year ending June 2006-11, 000s

Area	2006/07	2007/08	2008/09	2009/10	2010/11	Total	Average
North Devon	0.5	0.5	0.3	0.1	0.5	1.9	0.38
Torridge	0.8	0.8	0.3	0.5	0.6	3.0	0.60
Total	1.3	1.3	0.6	0.6	1.1	4.9	0.98

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, https://www.ons.gov.uk/.
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Key findings

- The 5 year trend gives net migration annual averages of 380 for North Devon and 600 for Torridge, a total of 980. Whilst the housing market has been very depressed during this period, there has been an increase in 2010/11, mainly in relation to North Devon.

Table 2.21: internal migration, North Devon and Torridge, year ending June 2001-11, 000s

Area	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	Total	Average
North Devon	1.0	1.1	0.9	0.5	0.5	0.5	0.5	0.3	0.1	0.5	5.9	0.59
Torridge	1.1	1.3	1.3	0.8	1.0	0.8	0.8	0.3	0.5	0.6	8.5	0.85
Total	2.1	2.4	2.2	1.3	1.5	1.3	1.3	0.6	0.6	1.1	14.4	1.44

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, https://www.ons.gov.uk/.
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.)

Key findings:

- A 10 year trend gives net migration annual averages of 590 for North Devon and 850 for Torridge, a total of 1,440.

Table 2.22: internal migration, North Devon and Torridge, year ending June 1991-2011, 000s

Area	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/2000	2000/01
North Devon	0.6	0.6	0.6	0.6	0.6	0.8	0.8	0.6	1.1	0.9
Torridge	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.7	1.1	1.0
Total	1.3	1.3	1.3	1.3	1.3	1.6	1.6	1.3	2.2	1.9

Table 2.22 (continued)

Area	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	Total	Average
North Devon	1.0	1.1	0.9	0.5	0.5	0.5	0.5	0.3	0.1	0.5	13.3	0.66
Torridge	1.1	1.3	1.3	0.8	1.0	0.8	0.8	0.3	0.5	0.6	16.6	0.82
Total	2.1	2.4	2.2	1.3	1.5	1.3	1.3	0.6	0.6	1.1	29.9	1.48

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, https://www.ons.gov.uk/.
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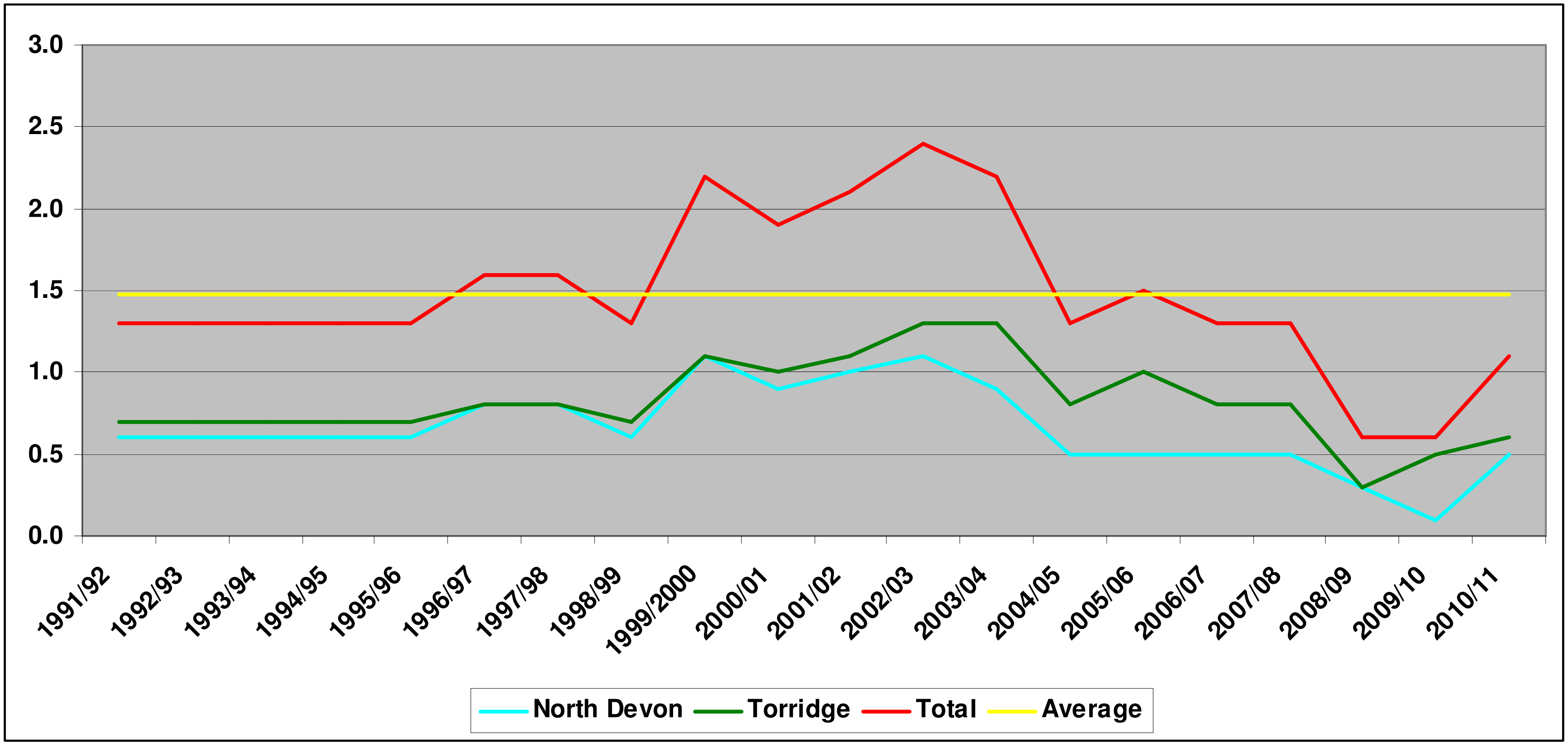
.)

Key findings:

- A 20 year trend gives net migration annual averages of 660 for North Devon and 820 for Torridge, a total of 1,480.
- Net migration was remarkably stable between 1991/92 and 1995/96 then began to vary.
- 10 and 20 year net migration annual averages are remarkably similar, large increases in 1999-2004 are counterbalanced by lower levels in earlier and later years.

2.46 The following chart identifies the 20 year trends for both districts.

Figure 2.8: internal migration, North Devon and Torridge, year ending June 1991-2011, 000s



2.47 The remainder of this section focuses on recent patterns and trends, the following table examines the movement of people into North Devon and Torridge by region, initially for the year to June 2010, the most recent year for which data is available, subsequent tables examine trends over the previous 3 years.

Table 2.23: internal migration into North Devon and Torridge from regions for the year ending June 2010

Origin	Number of In-migrants	Those moving within North Devon and Torridge	In-migrants Excluding those moving within North Devon and Torridge
North East	40		40
North West	350		350
Yorkshire and The Humber	130		130
East Midlands	280		280
West Midlands	420		420
East	450		450
London	490		490
South East	1,180		1,180
South West	3,830	1,220	2,610

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, https://www.ons.gov.uk/.
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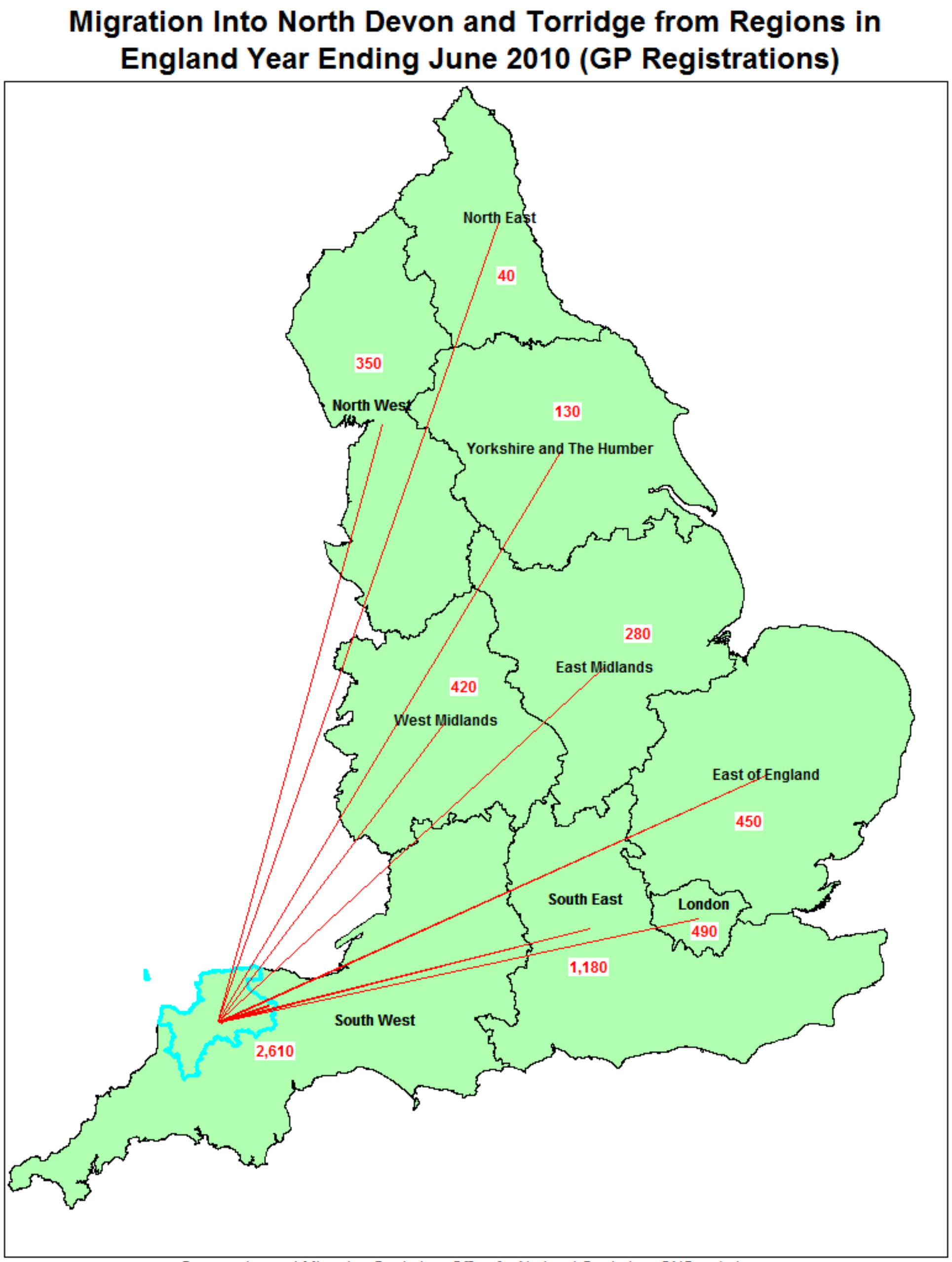
Key findings:

- The largest number of in-migrants originated from the South East, London, the East and the West Midlands. These patterns are more clearly seen on the following map.

Map 2.16



Source: Internal Migration Statistics, Office for National Statistics, ONS website, http://www.ons.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence).
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2.43 The following table reviews the movement of people out of North Devon and Torridge by region for the most recent year to June 2010.

Table 2.24: internal migration out of North Devon and Torridge to regions for the year ending June 2010

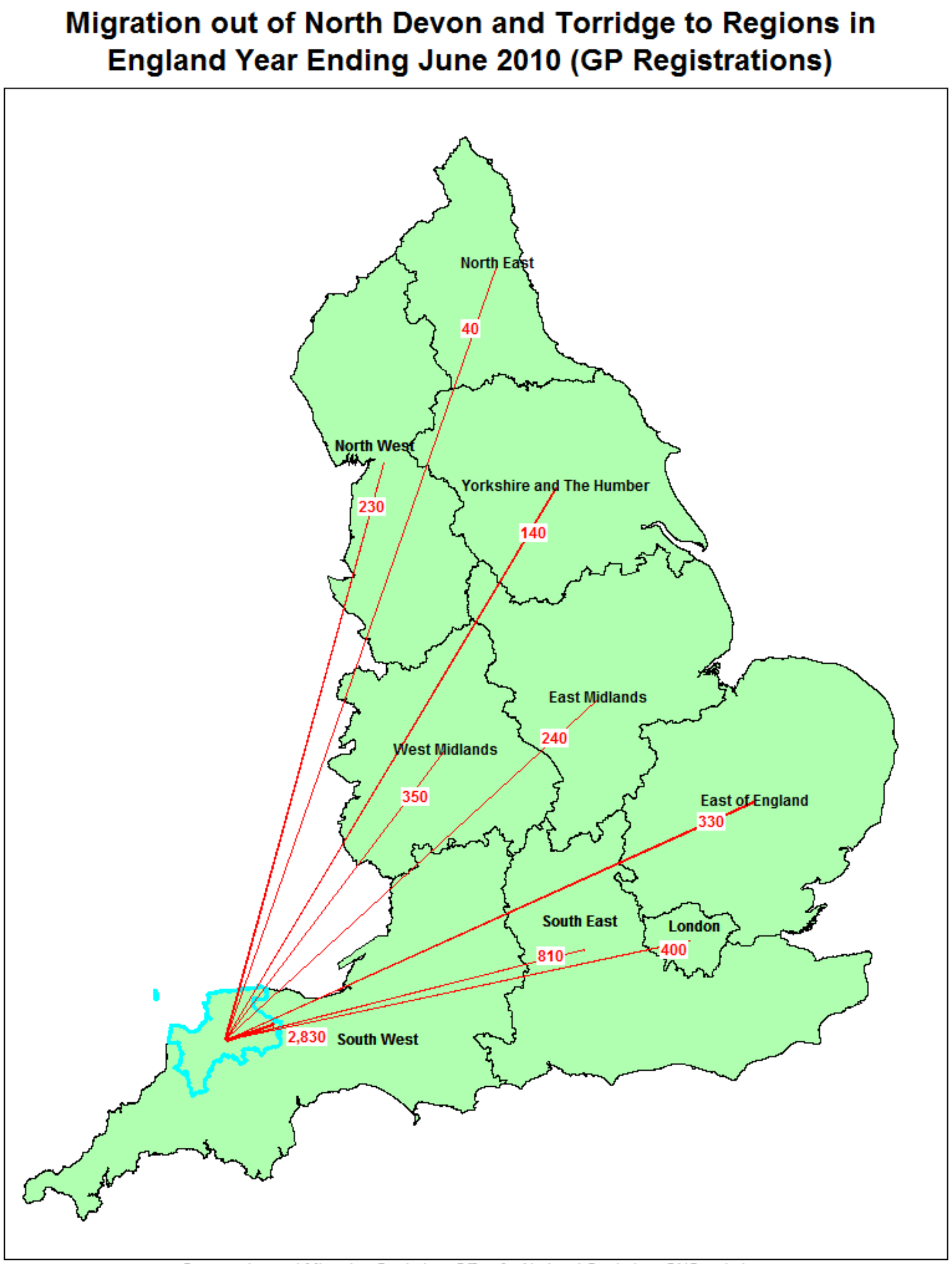
Destination	Number Out Migrants	Those Moving within North Devon and Torridge	Out Migrants Excluding those Moving within North Devon and Torridge
North East	40		40
North West	230		230
Yorkshire and The Humber	140		140
East Midlands	240		240
West Midlands	350		350
East	330		330
London	400		400
South East	810		810
South West	4,050	1,220	2,830

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, https://www.ons.gov.uk/

Key findings:

- The largest number of out-migrants was also to the South East, London, the East and the West Midlands. These patterns are more clearly seen on the following map.

Map 2.17



Source: Internal Migration Statistics, Office for National Statistics, ONS website, http://www.ons.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence).
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2.44 The following table and map identify the net effect of regional migration patterns for the three years ending June 2010.

Table 2.25: net migration into and out of North Devon and Torridge from/to regions for the three years ending June 2010

	In-migration			Outmigration			
Regions	**2008**	**2009**	**2010**	**2008**	**2009**	**2010**	**Net effect**
North East	30	50	40	60	60	40	**-40**
North West	290	240	350	200	200	230	**250**
Yorkshire & Humber	170	200	130	160	140	140	**60**
East Midlands	420	300	280	270	210	240	**280**
West Midlands	560	410	420	400	310	350	**330**
East	540	380	450	310	320	330	**410**
London	650	550	490	350	380	400	**560**
South East	1,640	1,060	1,180	870	730	810	**1,470**
South West	2,720	2,400	2,610	3,040	2,620	2,830	**-760**
Total	**7,020**	**5,590**	**5,950**	**5,660**	**4,970**	**5,370**	**2,560**

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, ~~https://www.ons.gov.uk/~~.
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Please note: this table excludes those moving within the North Devon and Torridge area

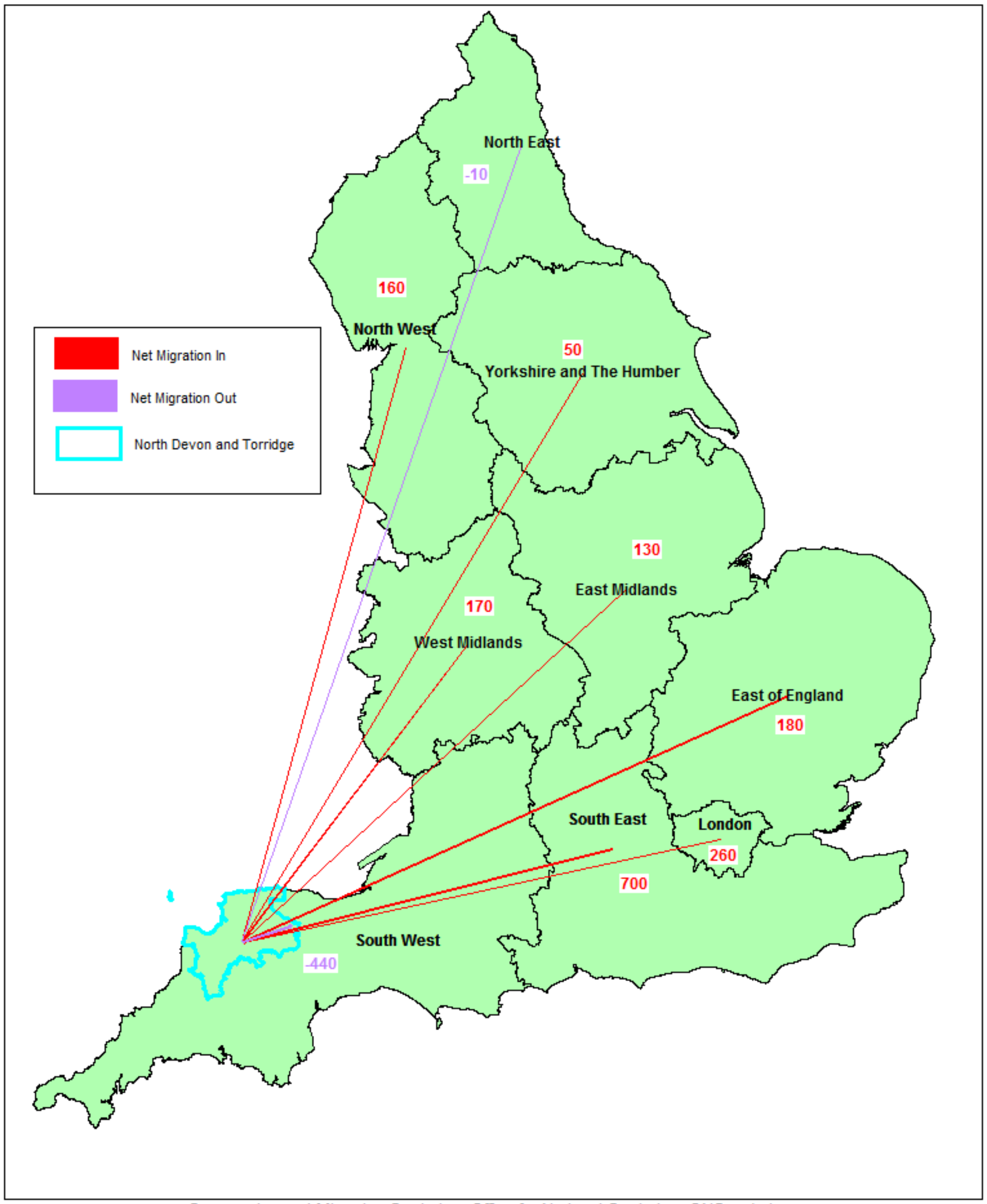
Key findings:

- The net effect of 3 years of migration to June 2010 was a gain of 2,560 people, mainly from the South East, London, the East and the West Midlands. There was a net loss of people to elsewhere in the south west. These patterns are more clearly seen on the subsequent map.

- It must be remembered that this is a measure of the movement of people and not households. Applying the most reliable average household size from the 2011 Census of 2.32 across the area implies a net gain in the region of 1,140 households over this period, or 380 households per annum and an equivalent demand on the housing market.

Map 2.18

Net Migration Into/Out of North Devon and Torridge from/to Regions in England in the Two Year Period Ending June 2010 (GP Registrations)



Source: Internal Migration Statistics, Office for National Statistics, ONS website, http://www.ons.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence).
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2.45 The following table considers internal migration at the local authority level and focuses on the net effect for North Devon and Torridge and constituent local authority areas for the three years 2007-10.

Please note that anomalies in the balancing figures are due to rounding.

Table 2.26: Internal Migration, year ending June 2007-2010

	2007-08			2008-09			2009-10		
	Persons (000s)			Persons (000s)			Persons (000s)		
Local Authority	**In**	**Out**	**Net Change**	**In**	**Out**	**Net change**	**In**	**Out**	**Net Change**
North Devon	4.7	4.3	0.5	3.9	3.6	0.3	4.2	4.1	0.1
Torridge	4.0	3.2	0.8	3.1	2.7	0.3	3.4	2.9	0.5
N. Devon & Torridge	**8.7**	**7.5**	**1.3**	**7.0**	**6.3**	**0.6**	**7.6**	**7.0**	**0.6**
South West	142.9	116.4	26.5	136.3	116.9	19.4	136.4	117.5	18.9

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, https://www.ons.gov.uk/.
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Key findings:

- North Devon and Torridge gained 1,300 people in 2007-08 but this fell to 600 in each of the following years, an overall gain of 2,500 people. This may well reflect the impact of the economic recession.

2.46 Data on internal migration by age enables limited profiling of the types of people and households moving in and out of North Devon and Torridge for example, those aged 0-15 can be associated with parents aged 25-44 to indicate families with children; those aged 16-24 will include students and those aged 65+ are pensioner households. The following table summarises patterns for the three years 2007-10.

Table 2.27: internal migration by broad ages in North Devon and Torridge, June 2007-June 2010

Area	Ages	2008 Persons (000s)			2009 Persons (000s)			2010 Persons (000s)		
		In	Out	Bal.	In	Out	Bal.	In	Out	Bal.
North Devon	0-15	4.7	4.3	0.5	3.9	3.6	0.3	4.2	4.1	0.1
	16-24	0.9	0.7	0.2	0.8	0.5	0.2	0.8	0.7	0.1
	25-44	0.9	1.1	-0.2	0.8	1.1	-0.3	0.8	1.2	-0.4
	45-64	1.6	1.4	0.2	1.3	1.1	0.2	1.3	1.2	0.1
	65+	0.9	0.7	0.2	0.7	0.6	0.1	0.9	0.7	0.2
	All ages	0.5	0.3	0.1	0.3	0.2	0.1	0.3	0.4	0.0
Torridge	0-15	4.0	3.2	0.8	3.1	2.7	0.3	3.4	2.9	0.5
	16-24	0.7	0.5	0.2	0.5	0.4	0.1	0.6	0.5	0.2
	25-44	0.6	0.8	-0.2	0.5	0.7	-0.2	0.6	0.8	-0.2
	45-64	1.2	0.9	0.3	0.9	0.8	0.1	1.0	0.7	0.3
	65+	1.1	0.7	0.4	0.8	0.5	0.3	0.8	0.6	0.2
	All ages	0.4	0.3	0.0	0.3	0.3	0.0	0.4	0.4	0.0
N. Devon & Torridge	0-15	**8.7**	**7.5**	**1.3**	**7.0**	**6.3**	**0.6**	**7.6**	**7.0**	**0.6**
	16-24	**1.6**	**1.2**	**0.4**	**1.3**	**0.9**	**0.3**	**1.4**	**1.2**	**0.3**
	25-44	**1.5**	**1.9**	**-0.4**	**1.3**	**1.8**	**-0.5**	**1.4**	**2.0**	**-0.6**
	45-64	**2.8**	**2.3**	**0.5**	**2.2**	**1.9**	**0.3**	**2.3**	**1.9**	**0.4**
	65+	**2**	**1.4**	**0.6**	**1.5**	**1.1**	**0.4**	**1.7**	**1.3**	**0.4**
	All ages	**0.9**	**0.6**	**0.1**	**0.6**	**0.5**	**0.1**	**0.7**	**0.8**	**0.0**
	0-15	142.9	116.4	26.5	136.3	116.9	19.4	136.4	117.5	18.9
South West	16-24	19.9	12.5	7.3	18.2	12.2	6.0	18.2	12.5	5.7
	25-44	45.5	45.8	-0.3	48.1	48.7	-0.6	46.8	47.5	-0.7
	45-64	46.3	38.3	8.0	43.8	38.0	5.8	42.1	36.8	5.3
	65+	21.9	13.2	8.6	18.6	12.3	6.3	20.1	13.4	6.7
	All ages	9.5	6.6	2.9	7.7	5.7	2.0	9.2	7.3	1.8

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, https://www.ons.gov.uk/.
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Key findings:

- The main patterns for North Devon and Torridge can be summarised as follows:

- a gain of 2,500 people aged 0-15 but a loss of 1,500 people aged 25-44 which mirrors the pattern across the south west. This is an unusual pattern as these two groups usually identify families with children and tend to coincide. What is implied here is that families with children are being attracted to the area but younger people, typically without children, are leaving. This may well be for economic reasons in search of employment. In terms of the implications for the housing market, this trend places additional pressure on the demand for family housing, especially in the home ownership sector.

- a gain of 1,000 people aged 16-24. Again, this is unusual as there are usually losses in this age to higher education and first work opportunities. Such gains may be explained by the in-migration of families with older children and, in the context of reduced graduate job opportunities in the economic downturn, by young people returning from higher education after their courses have been completed.

- a gain of 1,200 in those aged 45-64 - which may well be associated with families with children - and of 1,400 in those aged 65+ indicate that the area is also proving attractive to older age groups. In terms of the implications for the housing market, it is speculated this trend will place additional pressure on the demand for smaller homes, especially in the home ownership sector.

2.47 The following table takes the analysis further by identifying those local authorities from which 200 or more people moved into the area in any year over a 3 year period from 2007-2010. Local government reorganisation and the creation of unitary authorities have made direct comparisons difficult.

Table 2.28: internal migration into North Devon and Torridge from local authorities where 100 or more moved, year ending June 2007-2010, totals of 200+ highlighted

Local authority	2007-08	2008-09	2009-10	Totals
Mid Devon	270	220	270	760
Plymouth UA	220	230	270	720
West Devon	150	150	190	490
Bristol City of UA	180	140	150	470
Exeter	120	120	130	370
East Devon	120	110	90	320
Cornwall UA	n/a	420	450	*
North Cornwall	310	n/a	n/a	*
Wiltshire UA	n/a	110	80	*

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, https://www.ons.gov.uk/.
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.)

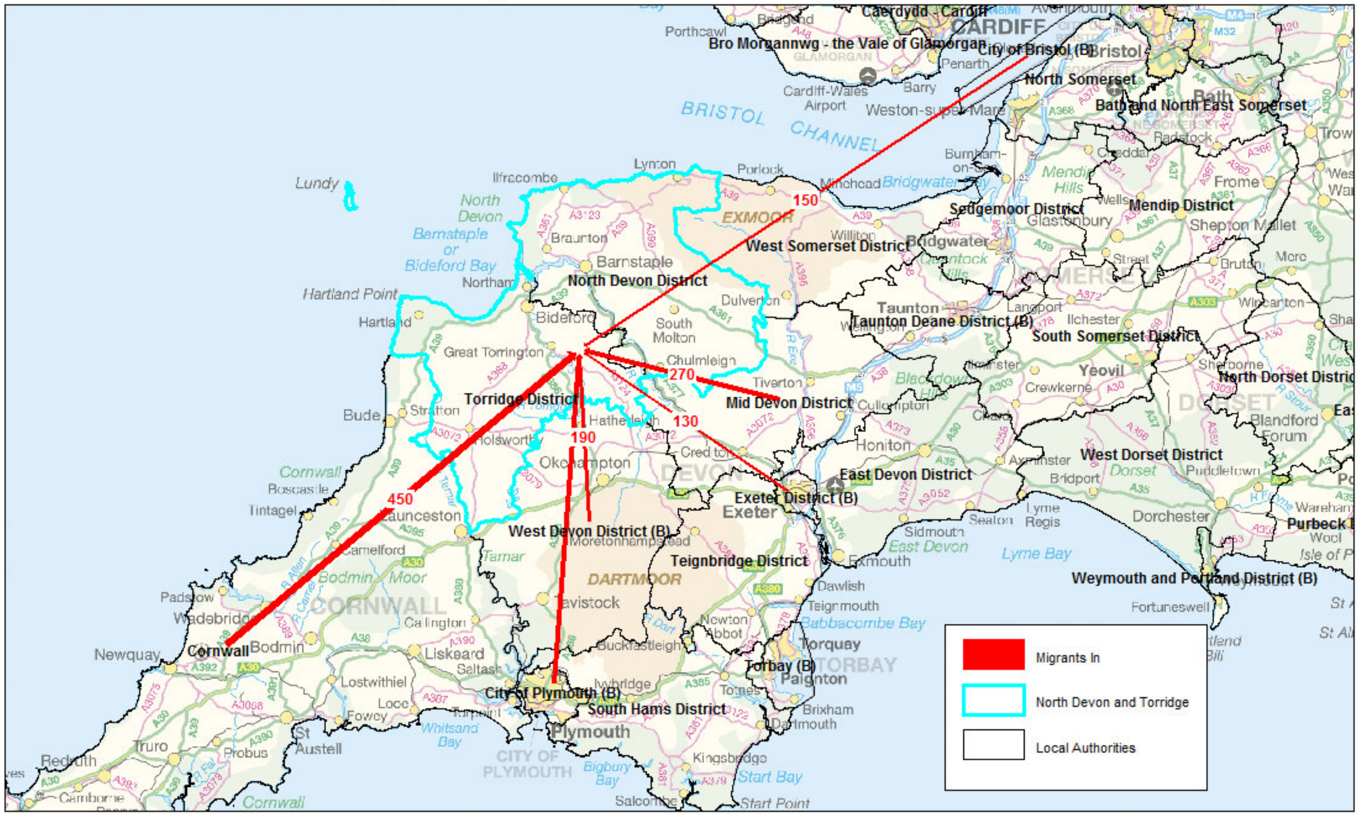
Please note: some data is not available due to boundary changes, in particular, North Cornwall is now part of the Cornwall Unitary Area.

Key findings:

- North Cornwall/Cornwall provided the largest number of migrants into North Devon and Torridge followed by Mid-Devon and Plymouth. These patterns are most clearly seen on the following map which focuses on the larger flows of 200 or more people.

Map 2.19

Migration into North Devon and Torridge from local authorities with more than 100 People Registering with a GP Year Ending June 2010



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2.48 The following table identifies those local authorities from which 200 or more people moved out of the area in any one year over a 3 year period from 2007-2010.

Table 2.29: internal migration out of North Devon and Torridge to local authorities where 100 or more moved, 2007-2010, totals of 200+ highlighted

Local Authority	2007-08	2008-09	2009-10	Totals
Mid Devon	350	240	290	880
Plymouth UA	220	210	260	690
West Devon	200	200	200	600
Exeter	170	170	160	500
Bristol, City of UA	150	180	140	470
East Devon	110	120	120	350
Taunton Deane	90	80	110	280
Teignbridge	110	80	70	260
Cornwall UA	n/a	550	440	*
North Cornwall	390	n/a	n/a	*
Wiltshire UA	n/a	80	110	*

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, https://www.ons.gov.uk/.
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.)

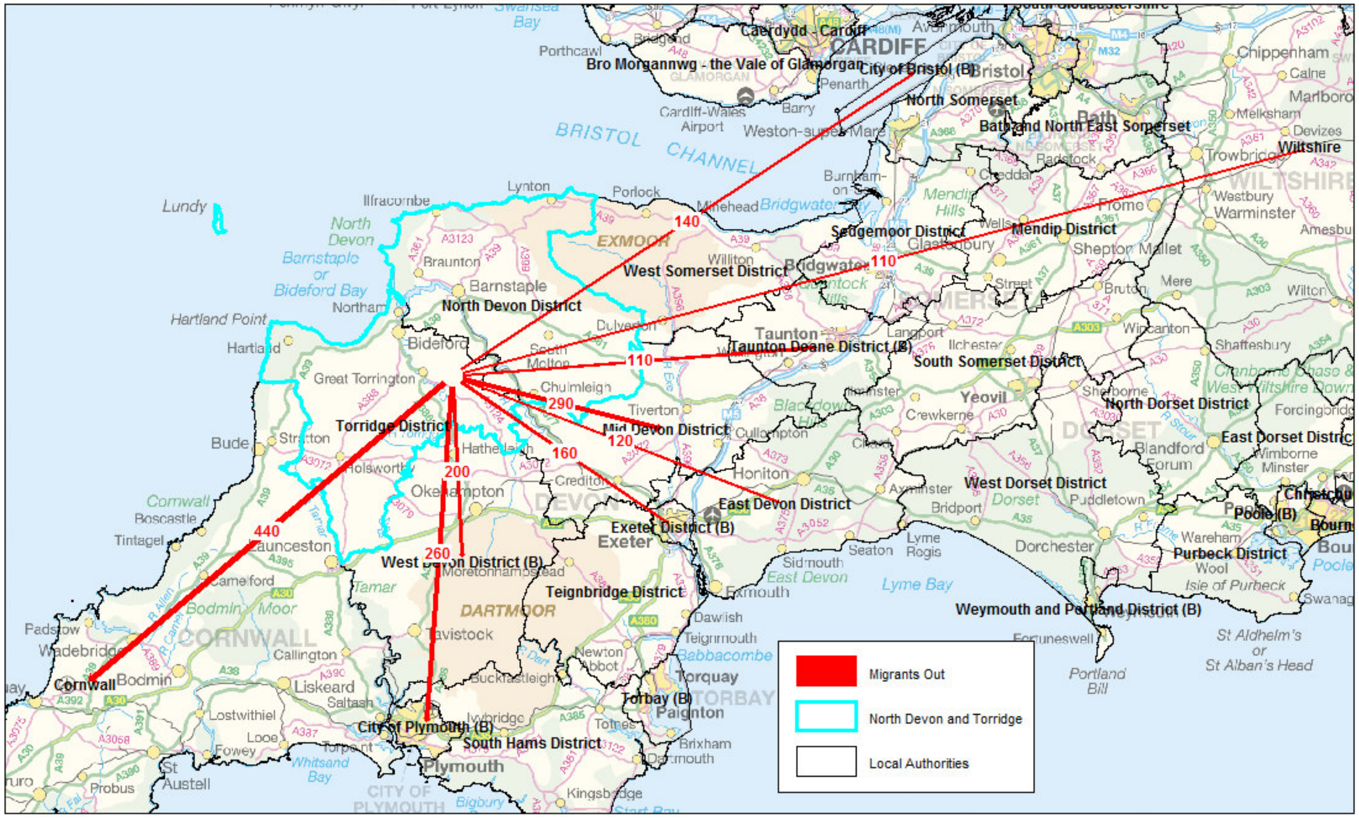
Please note: some data not available due to boundary changes

Key findings:

- North Cornwall/Cornwall, Mid Devon, Plymouth and West Devon were the main destinations for people leaving North Devon and Torridge. These patterns are most clearly seen on the following map which focuses on the larger flows of 100 or more people.

Map 2.20

Migration Out of North Devon and Torridge to local authorities with more than 100 People Registering with a GP Year Ending June 2010



Source: Internal Migration Statistics, Office for National Statistics, ONS website, http://www.ons.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012

2.49 The following table examines the net effect of movement in and out of the area by local authority from 2007-2010.

Table 2.30: net effect of internal migration in and out of North Devon and Torridge in 2007-2010 by main local authority areas, totals of 200+/- highlighted

Local authority	In-migration			Out migration			Net effect
	2007-08	2008-09	2009-10	2007-08	2008-09	2009-10	
Cornwall UA	n/a	420	450	n/a	550	440	*
Plymouth UA	220	230	270	220	210	260	**30**
Mid Devon	270	220	270	350	240	290	**-120**
West Devon	150	150	190	200	200	200	**-110**
Bristol City of UA	180	140	150	150	180	140	**0**
Exeter	120	120	130	170	170	160	**-130**
East Devon	120	110	90	110	120	120	**-30**
Wiltshire UA	n/a	110	80	n/a	80	110	*
North Cornwall	310	n/a	n/a	390	n/a	n/a	*

(Source: Estimates from NHS Patient Registration with GPs data, ONS Office for National Statistics website, https://www.ons.gov.uk/.
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.)
Please note: some data not available due to boundary changes

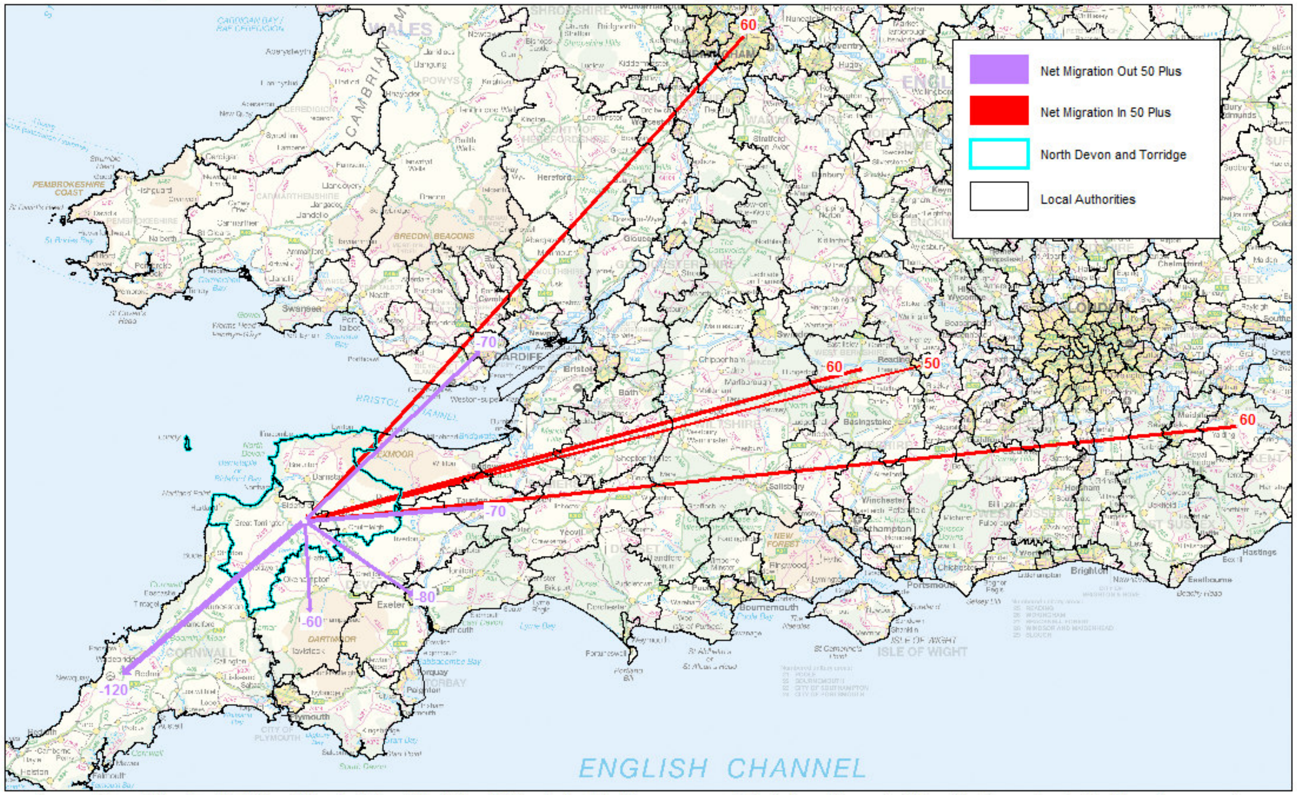
Key findings:

- It is not surprising that that the main flows are in relation to local authorities in the south west but, as identified in Table 2.20, the effect is mainly one of net loss. As it is not possible to track moving households, there may be a number of patterns at work here, for example, inmigration from across a wide area in relatively small numbers but outmigration to fewer areas in higher concentrations. In-migrants may then be dispersing out to adjoining areas or displacing the existing population to adjoining areas.

2.50 The following map highlights net migration of 50 or more people for the 2 years to June 2010 and clearly shows the longer moves of in-migrants and the more local moves of out-migrants.

Map 2.21

Net Migration 50 Plus - North Devon and Torridge for two year period ending June 2010



Source: Internal Migration Statistics, Office for National Statistics, ONS website, http://www.ons.gov.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012

2.51 The following tables review patterns of in and outmigration for each local authority area.

Table 2.31: internal migration into North Devon from local authorities where 30 or more moved, totals of 100+ highlighted

Local Authority	Years			
	2008	2009	2010	Totals
Torridge	660	510	540	1,710
Plymouth UA	140	160	180	480
Mid Devon	170	160	180	510
Bristol City of UA	100	100	90	290
Exeter	80	70	80	230
East Devon	80	60	60	200
West Somerset	70	70	50	190
Birmingham	50	70	60	180
South Gloucestershire UA	50	40	40	130
Taunton Deane	50	40	40	130
Bath and North East Somerset UA	40	30	40	110
Torbay UA	30	40	40	110
Teignbridge	30	40	40	110
North Somerset	40	40	20	100
Cardiff	30	30	30	90
West Devon	20	50	40	90
West Dorset	30	30	30	90
South Somerset	30	20	50	80
Sedgemoor	30	20	40	70
Swindon UA	30	10	30	70
Mendip	30	10	20	60
Reading UA	10	20	30	60
Aylesbury Vale	20	10	30	60
Bournemouth UA	10	20	30	60
South Hams	10	10	30	50
Cheltenham	10	10	30	50
Cornwall UA	n/a	120	140	*
North Cornwall	40	n/a	n/a	*
Carrick	30	n/a	n/a	*
Wiltshire UA	n/a	60	40	*

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, ~~https://www.ons.gov.uk/~~.

Please note: some data not available due to boundary changes

Key findings:

- Torridge provided the largest number of in migrants to North Devon followed by Plymouth and Mid Devon.

- Significant numbers of people are moving from cities outside Devon including Bristol, Birmingham, Cardiff and Swindon.

Table 2.32: internal migration <u>out of North Devon</u> to local authorities where 30 or more moved, totals of 100+ highlighted

Local Authority	Years			
	2008	2009	2010	Totals
Torridge	710	580	680	1,970
Mid Devon	230	180	190	600
Plymouth UA	140	130	170	440
Exeter	100	100	100	300
Bristol, City of UA	100	110	80	290
East Devon	60	70	70	200
Taunton Deane	60	60	70	190
Cardiff	50	40	70	160
Bath and North East Somerset UA	60	40	50	150
Teignbridge	70	40	40	150
West Devon	60	40	50	150
West Somerset	60	30	60	150
Birmingham	50	50	40	140
North Somerset UA	50	30	60	140
South Gloucestershire UA	50	30	40	120
Torbay UA	30	60	50	140
Sedgemoor	50	20	30	100
Brighton and Hove UA	30	30	30	90
South Somerset	30	20	40	90
Bournemouth UA	30	30	20	80
Cheltenham	30	20	30	80
South Hams	20	30	30	80
Mendip	30	20	20	70
Swansea	30	30	10	70
Coventry	30	10	20	60
Poole UA	30	20	10	60
Portsmouth UA	40	10	10	60
West Dorset	30	10	10	50
Gloucester	30	10	0	40
Carrick	40	n/a	n/a	*
Cornwall UA	n/a	130	130	*
Kerrier	30	n/a	n/a	*
North Cornwall	30	n/a	n/a	*
Restormel	30	n/a	n/a	*
Wiltshire UA	n/a	50	70	*

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, https://www.ons.gov.uk/.

Please note: some data not available due to boundary changes

Key findings:

- Torridge, Mid Devon, Plymouth, Exeter and Bristol were the main destinations for people leaving North Devon.

Table 2.33: internal migration into Torridge from local authorities where 30 or more moved, totals of 100+ highlighted

	Years			
Local Authority	**2008**	**2009**	**2010**	**Totals**
North Devon	710	580	680	1,970
West Devon	130	100	150	380
Mid Devon	100	60	90	250
Plymouth UA	80	70	90	240
Bristol City of UA	80	40	60	180
Exeter	40	50	50	140
East Devon	40	50	30	120
Teignbridge	40	40	40	120
Birmingham	40	20	30	90
North Somerset UA	30	30	30	90
South Somerset	50	20	20	90
South Gloucestershire UA	30	20	30	80
Southampton UA	30	20	20	70
Torbay UA	20	30	40	70
Hounslow	30	10	20	60
South Hams	20	30	10	60
Taunton Deane	20	10	30	60
Sedgemoor	30	10	10	50
West Oxfordshire	30	10	10	50
Cornwall UA	n/a	300	310	*
North Cornwall	270	n/a	n/a	*
Caradon	50	n/a	n/a	*
Wiltshire UA	n/a	50	40	*

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, https://www.ons.gov.uk/.
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.)
* Less than 30 In Migrants or not available due to boundary changes

Key findings:

- North Devon and Cornwall provided the largest number of in migrants to Torridge followed by West and Mid Devon.

Table 2.34: internal migration out of Torridge to local authorities where 30 or more moved, totals of 100+ highlighted

Local Authority	Years			
	2008	2009	2010	Totals
North Devon	660	510	540	1,710
West Devon	140	160	150	450
Mid Devon	120	60	100	280
Plymouth UA	80	80	90	250
Exeter	70	70	60	200
Bristol, City of UA	50	70	60	180
East Devon	50	50	50	150
Teignbridge	40	40	30	110
South Somerset	40	20	40	100
Torbay UA	40	30	30	100
Taunton Deane	30	20	40	90
North Somerset UA	40	20	20	80
South Gloucestershire UA	30	20	30	80
South Hams	20	20	30	70
Bath and North East Somerset UA	30	20	20	70
Cardiff	30	20	20	70
Cornwall UA	n/a	420	310	*
North Cornwall	360	n/a	n/a	*
Wiltshire UA	n/a	30	40	*

(Source: Estimates from NHS Patient Registration with GPs data, Office for National Statistics website, https://www.ons.gov.uk/.
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.)

Please note: some data not available due to boundary changes

Key findings:

- North, Mid and West Devon, Cornwall and Plymouth were the main destinations for people leaving Torridge

Commuting to work

2.52 Travel to work patterns can have an important impact on housing markets, especially where locations which are attractive to commuters as places to live. The following table summarises the extent of commuting in and out of North Devon and Torridge in 2001.

Table 2.35: travel <u>into and out of</u> North Devon and Torridge to work, 2001

Local Authority	North Devon	Torridge	North Devon and Torridge
Travel **in**	40,500	22,078	62,578
Travel **out**	39,205	25,399	64,604
Net effect	1,295	-3,321	-2,026

(Source: Table 107 UK Travel Flows, 2001 Census, NOMIS website, http://www.nomisweb.co.uk/.
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Key findings:

- In 2001, just over 2,000 more people travelled to work outside the combined area than travelled in.
- However, there are noticeable differences between the districts as over 3,000 more people travelled to work outside Torridge than travelled in whereas almost 1,300 more people travelled in to work in North Devon.

2.53 The following table and map address the question, *'where do people live who work in North Devon and Torridge'?* and identify the principal flows.

Table 2.36: <u>travel into work</u> to North Devon and Torridge from local authorities where 50 or more travel, 2001

Local Authority	Into North Devon	Into Torridge	Into North Devon & Torridge
Cornwall	143	595	**738**
Mid Devon	488	103	**591**
West Devon	112	269	**381**
Exeter	158	65	**223**
East Devon	157	45	**202**
West Somerset	96	8	**104**
Plymouth	63	15	**78**
Taunton Deane	50	6	**56**
Teignbridge	37	13	**50**
Total from all local authorities	40,500	22,078	**62,578**

(Source: Table 107 UK Travel Flows, 2001 Census, NOMIS website, http://www.nomisweb.co.uk/.
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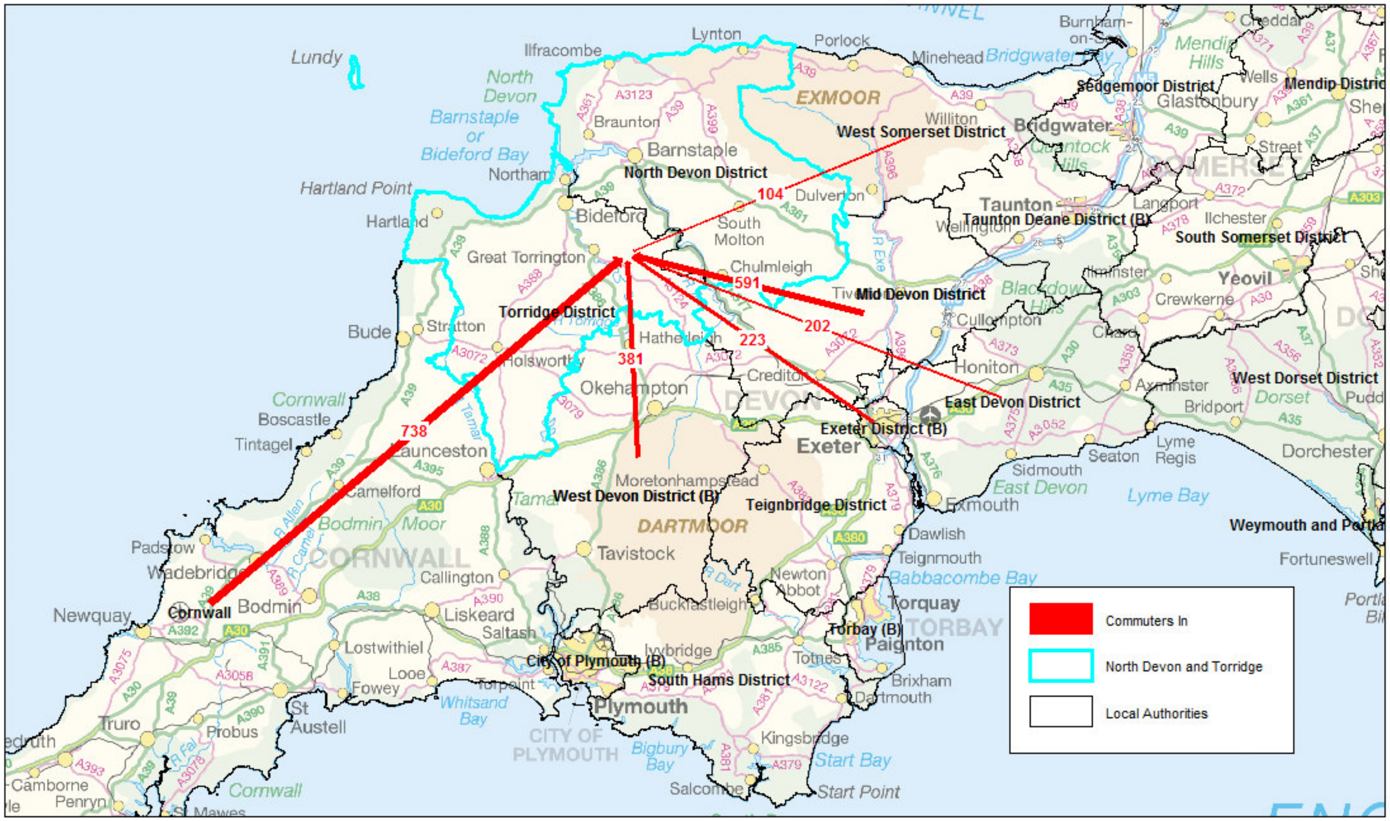
Key findings:

- The main local authorities from which people travel into work are Mid and West Devon, Exeter and East Devon. These flows are most clearly seen on the following map.

Map 2.22

Commuters from Local Authorities with more than 100 People Travelling to Work into North Devon and Torridge, 2001



Source: Travel to Work, 2001 Census Data, Office for National Statistics, NOMIS website, http://nomisweb.co.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012

2.54 The following table and map address the question, *'where do people work who live in North Devon and Torridge?* and identify the principal flows.

Table 2.37: <u>travel to work from</u> North Devon and Torridge to local authorities where 50 or more travelled out, 2001

Local Authority	From North Devon	From Torridge	From North Devon and Torridge
Cornwall	83	818	**901**
Exeter	485	327	**812**
Mid Devon	522	181	**703**
West Devon	77	571	**648**
East Devon	133	94	**227**
Taunton Deane	104	31	**135**
Teignbridge	50	67	**117**
Plymouth	48	68	**116**
West Somerset	93	10	**103**
Bristol, City of	43	28	**71**
Hillingdon	36	18	**54**
Westminster	34	19	**53**
Total from all local authorities	39,205	25,399	**64,604**

(Source: Table 107 UK Travel Flows, 2001 Census, NOMIS website, http://www.nomisweb.co.uk/.
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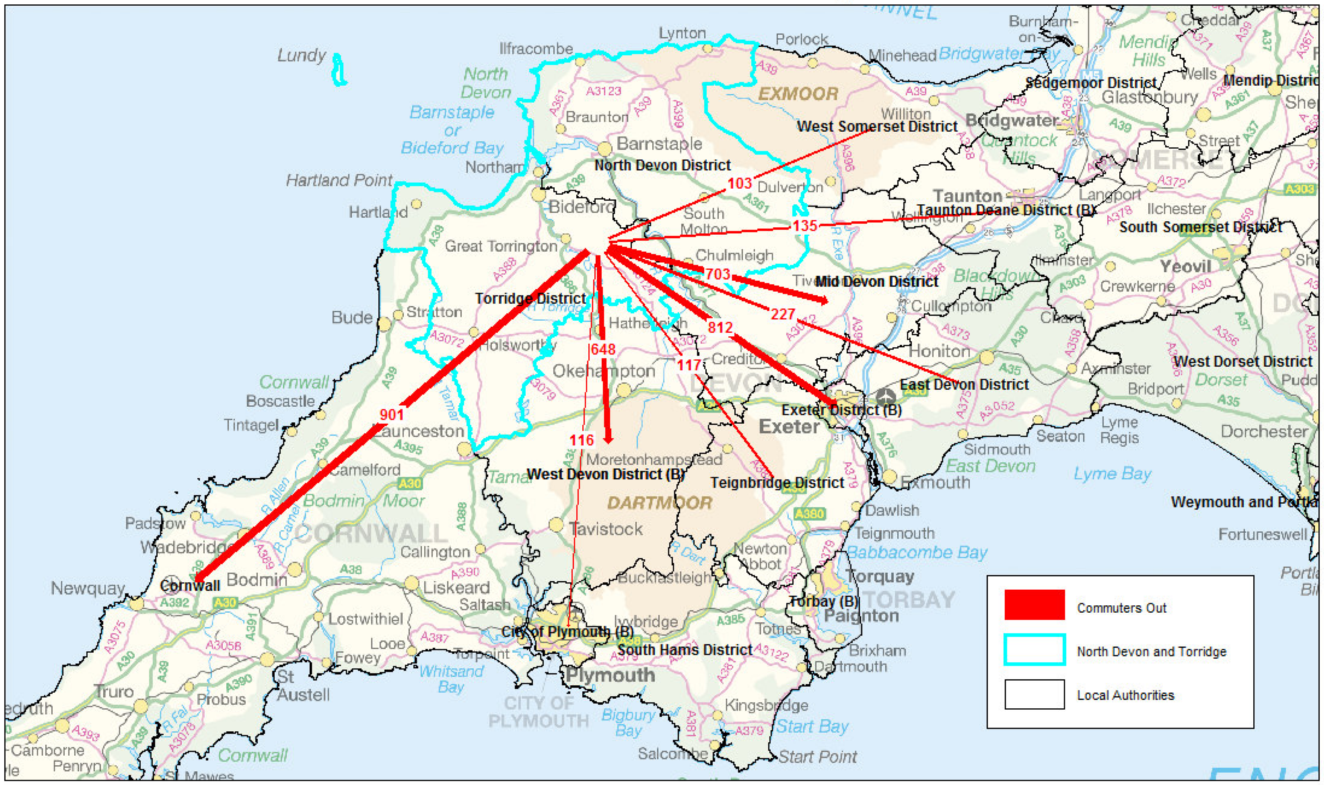
Key findings:

- Commuting out is more widely dispersed than commuting in
- The main local authorities to which people travelled to work outside North Devon and Torridge are Cornwall, Exeter, Mid and West Devon which implies a wide housing market area. These flows are most clearly seen on the following map.

Map 2.23

Commuters to Local Authorities with more than 100 People Travelling to Work from North Devon and Torridge, 2001



Source: Travel to Work, 2001 Census Data, Office for National Statistics, NOMIS website, http://nomisweb.co.uk. Contains public sector information licensed under the Open Government Licence v1.0 (http://www.nationalarchives.gov.uk/doc/open-government-licence). Contains Ordnance Survey Data (c) Crown Copyright and Database Right 2012

2.55 The Neighbourhood Statistics website provides an Annual Population Survey (APS) Commuting Tool which can sometimes provide more up to date information on commuting than is available from the 2001 Census. The tool incorporates a significance test to identify the extent of change in commuting patterns between the 2001 Labour Force Survey and 2008 APS. The final two tables consider this data but comparisons must be treated with caution as both rely on limited sample surveys. Whilst not statistically significant, they indicate slight increases in commuting from North Devon to Torridge.

Table 2.38: place of residence commuter flows: where do workers live? (commuters in), 2001 and 2008

	Workplace					
	North Devon			Torridge		
	2001	2008	Change Significant at 5% level	2001	2008	Change Significant at 5% level
Residence	%	%		%	%	
North Devon	79.6	78.9	No	6.2	10.8	No
Torridge	11.9	13.9	No	78.8	75.4	No
Plymouth				2.4	2.9	No

(Source: 2001 Labour Force Survey and 2008 Annual Population Survey, APS Commuter Flow, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/. Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Table 2.39: workplace commuter flows: where do residents work? (commuters out), 2001 and 2008

	Residence					
	North Devon			Torridge		
	2001	2008	Change Significant at 5% level	2001	2008	Change Significant at 5% level
Workplace	%	%		%	%	
North Devon	89.7	84.6	No	18.6	23.3	No
Torridge	3.7	6.0	No	65.1	66.1	No
Exeter	0.0	4.7	*			

**Test not able to be carried out*

(Source: 2001 Labour Force Survey and 2008 Annual Population Survey, APS Commuter Flow, Neighbourhood Statistics Website. http://www.neighbourhood.statistics.gov.uk/. Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Analysis and conclusions

Ethnic composition

2.56 In common with most predominantly rural areas, neither district experienced historically high levels of international migration and this is reflected in an estimated non-White ethnic population amounting to 4% in 2009, compared with 6% for the south west and 12.5% for England. The largest ethnic group consists of 1,300 Asian/Asian British residents located in North Devon, a lower percentage than for the south west and less than one quarter of that for England. No evidence is available of distinctive ethnic minority housing requirements in the area.

2.57 However, a population which has almost certainly a longer pattern of residence is Gypsies and Travellers. Numbers are not large and can vary seasonally amounting to over 20 caravans counted in the summer months of 2011. Their requirements tend to be for good quality pitches for which there remains a backlog as discussed.

2.58 North Devon and Torridge have not been immune from recent international migration associated with the movement of young people from the A8 and A2 countries. 3,400 people registered for work in the area from all countries between 2002 and 2011, the majority of whom registered in North Devon; as many as 700 were from central and eastern Europe. There is no evidence of longer term settlement but it is likely from comparable experience elsewhere that their requirements have been met by a combination of renting from family or friends and by the private rented sector. If migrants are settling in the area, It is likely that small communities have now been established accompanied by a shift from a demand for single or shared accommodation towards a demand for larger family homes. Research is required to confirm such patterns and their potential impact on demand in the housing market.

Income differences

2.59 North Devon and Torridge are characterised by generally lower incomes and by a polarisation between lower and higher income groups. Average gross household incomes are almost 16% below the Great Britain average for North Devon and over 19% below average for Torridge. Average full-time incomes from employment are in the region of 20% below regional and national averages, especially in Torridge.

2.60 In terms of income polarisation, the level of dependency on benefits is above the regional average and there are concentrations of high levels of relative deprivation. The Index of Multiple Deprivation placed both districts in the 40-50% most deprived. However, North Devon has more areas of concentrated deprivation. Ilfracombe Harbour and Seafront and Barnstaple Town Centre are consistently in the 10% most deprived nationally, with further urban locations recurrent in both towns. In Torridge, the main ‘hot spots’ are in

Bideford and Northam. Although based on the 2005 House Condition Survey and 2001 Census there were many small areas with high levels of deprivation in relation to quality of housing.

2.61 The implications of these patterns of low incomes in a high value housing market are clear, market housing will be unaffordable without support and there will be higher levels of need for affordable housing.

Population and household change

2.62 The principal drivers at work across the area are a very large increase in the oldest populations and a large projected growth in the number of households.

2.63 Those aged 65+ are projected to increase by almost 55% increase between 2001 and 2031, which represents almost 20,000 older people. The increases are much greater for older age groups including 114% growth in those aged 85+ (from 5,000-10,700) when the need for housing with care is the greatest. The same pattern is being experienced throughout the country as 'baby boomers' born immediately after the Second World War reach retirement age and older. The scale of the projected growth in the older population is dramatic, and coincides with improvements in health and well being which extend life expectancy.

2.64 There are three main implications for housing systems of this growth in the older population:

1. older people are increasingly likely to be home owners, to own their home outright and to occupy family housing. The growth in the older population is associated with a growth in owner occupation amongst the retirement population. Such home owners have the potential either to release equity or to move to a smaller dwelling as appropriate.

2. older people are least likely to move home. The 2009-10 Survey of English Housing recorded that only 1.7% of people aged 65+ moved home. Most older people continue to live in family housing and one of the central principles of social care is to support older people to live in their existing homes. The effect of low moving rates combined with support to live in existing homes is that many older people will be under-occupying homes which are too large to meet their requirements, and which may be difficult to manage. The end result will be a 'log jam' in the supply of family housing and a dramatic increase in the need for home-based care.

3. alternatives to conventional housing will be both desirable and necessary and the supply of designated, sheltered and extra-care housing will need to increase. There is no benchmark for the proportion of older people willing and able to 'downsize' though work undertaken by Housing Vision identifies a minimum of 10% are <u>willing</u> to downsize, a figure which may well increase as the choice of aspirational options improves. However, the

proportion of older people requiring designated, sheltered and extra-care housing is much clearer. The level of requirement is dealt with in Chapter 6 below.

2.65 The growth in the older population partly explains the projected growth in households, and especially smaller households. However, there are a number of other factors at work which include:

- people living independently for longer;
- a major shift from marriage to co-habitation resulting in earlier but less stable relationships;
- women delaying childbirth; and
- relationship breakdown which results in the requirement for 2 homes.

2.66 As can be seen, many factors underpin the projected increase in households, but other trends may have the reverse effect, including:

- the growth in multi-generational or other shared households through economic necessity or to provide care and support for those in need; and
- the growth in forms of communal or collaborative living among older people also to provide care and support.

2.67 It is too early to determine the scale of these trends but it is essential to monitor evidence of lifestyle change and its impact on housing requirements.

2.68 Between 2011 and 2031, the number of households is projected to increase by 21% in North Devon and 32% in Torridge with much larger increases for certain household types, including in relation to:

- single person households: a growth of 40% in North Devon and 59% in Torridge, most of whom will be older people;
- couple households: a growth of 27% in North Devon and 37% in Torridge, most of whom will be older people;
- family households: a 47% growth in lone parent households in North Devon and 50% in Torridge. This is less certain than for single or couple households as it is dependent on the continuation of recent trends of relationship breakdown.
- The only significant area of projected decline concerns couples with one or more adults estimated to fall by 34% in North Devon and 31% in Torridge. Ironically, this is the most uncertain projection as recent trends may reverse if more younger people live with parents for economic reasons.

2.69 Each of these trends has distinct implications for the housing system:

- for singles and couples: an increase in the requirement for smaller 2 bed properties; and

- for families: the small increase in the requirement for family housing is complicated by the projected large increase in lone parent households who have incomes typically around one third of the average. The implication of a substantial increase in the requirement for family housing affordable to lone parents is clear.

Internal migration and mobility

2.70 A key component of demographic change is internal migration which is included in population projections using trend-based analysis, and is measurable through ONS ‘Components of Population Change’ tables. Although 2011 data will be required to confirm this, it is very likely that the effect of internal migration has been overestimated for Torridge but underestimated for North Devon.

2.71 Both districts have continued to gain population through migration internal to England. A review of the 20 year trend between 1991 and 2011 identifies average annual net gains of 660 people for North Devon and 820 for Torridge, a total of 1,480. Net migration was remarkably stable between 1991/92 and 1995/96 then began to vary with peaks occurring between 1999 and 2005.

2.72 Not surprisingly, most internal and cross-regional migration takes place within the South West but there are significant population exchanges with the London, South East, East and West Midlands regions.

2.73 The net effect has been strong population gain from the London, the South East and East regions and the main losses to elsewhere in the South West especially to Cornwall, Plymouth, Mid and West Devon.

2.74 The limited data by age suggests that families with younger and older children are being attracted to the area, and to a lesser extent those aged 45-64. Whilst those aged 65+ continue to be attracted to the area, there is no evidence of high levels of in-migration at retirement. In contrast, there is a loss of those aged 25-44 which may reflect movement for employment.

2.75 In terms of the implications for the housing market, what is implied here is that families with children are being attracted to the area. This trend places additional pressure on the demand for family housing, especially in the home ownership sector. Net gains from older age groups are likely to place additional pressure on the demand for smaller homes, especially in the home ownership sector. The loss of younger people, typically without children, are leaving may well be for economic reasons in search of employment.

Commuting

2.76 Understanding such patterns is constrained by the limited data available. In 2001, 2,000 more people travelled to work outside the area than travelled in but this masks different patterns between the 2 districts with 1,300 more people travelling into North Devon than out and 3,300 more people travelling out of Torridge. The main local authorities to which people travelled to work included Mid and West Devon and Exeter. Data from the 2008 Annual Population Survey suggests some limited change in commuting patterns with a slight increase in commuting from North Devon to Torridge.

3. Housing Stock and Supply

Introduction

3.1 Using a wide variety of authoritative secondary sources, this section reviews patterns and trends in the housing market across the area since 2001 as the basis for understanding the balance between supply and demand and the future requirement for housing. A distinction is made between:

- housing stock - the number of dwellings; and
- housing supply - the number of dwellings available annually to rent or purchase due to turnover from the existing stock and from new supply resulting from construction, conversions and bringing empty homes back into use.

Setting the baseline: patterns and trends in the housing stock

Property type

3.2 The following table summarises the baseline position by accommodation type in 2001 and the sub-section closes with a detailed estimate of stock by tenure. Table 3.22 provides an estimate of the position at May 2012.

Table 3.1: accommodation type, 2001

	North Devon		Torridge		North Devon & Torridge		South West	England
Property Type	No	%	No	%	No	%	%	%
Whole house or bungalow: Detached	16,207	40.1	11,477	43.2	27,684	41.3	30.9	22.5
Whole house or bungalow: Semi-detached	8,660	21.4	5,700	21.4	14,360	21.4	27.9	31.6
Whole house or bungalow: Terraced (including end terrace)	9,366	23.2	6,711	25.2	16,077	24.0	23.8	25.8
Flat; maisonette or apartment: Purpose Built block of flats or tenement	2,786	6.9	1,289	4.8	4,075	6.1	10.0	14.0
Flat; maisonette or apartment: Part of a converted or shared house (including bed-sits)	2,161	5.4	855	3.2	3,016	4.5	5.2	4.6
Flat; maisonette or apartment: In commercial building	871	2.2	411	1.5	1,282	1.9	1.3	1.1
Caravan or other mobile/temporary structure	330	0.8	153	0.6	483	0.7	0.8	0.4
Total Dwellings	40,381	100.0	26,596	100.0	66,977	100.0	100.0	100.0

(Source: Table KS16 2001 Census; Neighbourhood Statistics Website. http://www.neighbourhood.statistics.gov.uk/.

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Key findings:

- Compared with the national pattern, the main differences are the much higher proportion of detached houses and the lower proportions of semi-detached houses and flats which are likely to be of lower value. Property prices are reviewed at 3.36.

- However, care must be taken in assuming that detached houses in rural areas are necessarily large, as many may be cottages with a small number of bedrooms. Properties by number of room and bedrooms are reviewed at 3.4 below.

Tenure

3.3 An estimate of the 2012 stock by tenure is provided at Table 3.22. The following table summarises the baseline position in 2001.

Table 3.2: tenure type, 2001

	North Devon		Torridge		North Devon & Torridge		South West	England
Property Type	**No**	**%**	**No**	**%**	**No**	**%**	**%**	**%**
Owner occupied: Owns outright	13,889	37.8	10,122	40.7	24,011	38.9	34.1	29.2
Owner occupied: with a mortgage or loan	13,037	35.4	8,163	32.8	21,200	34.4	38.4	38.9
Owner occupied: Shared ownership	148	0.4	139	0.6	287	0.5	0.6	0.7
Rented from: a local authority [4]	1,240	3.4	1,726	6.9	2,966	4.8	7.7	13.2
Rented from: housing association	2,712	7.4	670	2.7	3,382	5.5	5.8	6.1
Rented from: private landlord or letting agency	4,080	11.1	2,962	11.9	7,042	11.4	9.6	8.8
Rented from: other	1,670	4.5	1,088	4.4	2,758	4.5	3.8	3.2
All Households	**36,776**	**100.0**	**24,870**	**100.0**	**61,646**	**100.0**	**100.0**	**100.0**

(Source: Table KS18 2001 Census, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/.

[4] The transfer of North Devon District Council stock took place in February 2000 so there were no local authority homes in this district at the time of the 2001 Census. This is a common inaccuracy arising from former local authority tenants continuing to record themselves as local authority tenants.

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Key findings:

- Compared with the regional and especially the national pattern, there was a much lower proportion of social rented housing and slightly higher level of private renting.
- The lower proportion of social renting is an immediate concern in view of the lower incomes which typify the area.

Number of rooms and bedrooms

3.4 A key indicator when profiling the supply of housing is the number of bedrooms. Whilst this data will be available from the 2011 Census, only the number of habitable rooms was recorded in 2001, i.e. excluding bathrooms, toilets, halls or landings. The following table summarises the baseline position by number of rooms in 2001.

Table 3.3: number of rooms

Number of rooms	North Devon		Torridge		North Devon & Torridge		South West	England
	No	%	No	%	No	%	%	%
1 room	239	0.6	90	0.4	329	0.5	0.7	0.9
2 rooms	651	1.8	347	1.4	998	1.6	2.1	2.5
3 rooms	2,626	7.1	1,330	5.3	3,956	6.4	7.8	9.2
4 rooms	6,792	18.5	4,865	19.6	11,657	18.9	19.5	20.0
5 rooms	9,801	26.7	6,653	26.8	16,454	26.7	25.7	27.1
6 rooms	7,125	19.4	4,960	19.9	12,085	19.6	20.5	20.5
7 rooms	3,928	10.7	2,757	11.1	6,685	10.8	10.6	9.2
8 rooms	5,614	15.3	3,868	15.6	9,482	15.4	13.2	10.6
All Occupied Household Spaces	36,776	100.1	24,870	100.1	61,646	99.9	100	100

(Source: UV57 2001 Census; Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/.
Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Key findings:

- North Devon and Torridge have similar distributions of numbers of rooms;
- The number of rooms was close to the regional average but, when compared with the national pattern, there are fewer homes with a smaller number of rooms (3 or less) and a larger proportion with more rooms (7 or more).

3.5 The following table estimates the number of properties by bed size based on the assumption that:

- 1-2 rooms are 1 bed;
- 3-4 rooms are 2 bed;
- 5 rooms are 3 bed;
- 6-7 rooms are 4 bed, and,
- 8+ rooms are 5+ bed.

Table 3.4: number of bedrooms

Number of bedrooms	North Devon		Torridge		North Devon & Torridge		South West	England
	No	%	No	%	No	%	%	%
1 bed	890	2.4	437	1.8	1,327	2.1	2.8	3.4
2 bed	9,418	25.6	6,195	24.9	15,613	25.3	27.3	29.2
3 bed	9,801	26.7	6,653	26.8	16,454	26.7	25.7	27.1
4 bed	11,053	30.1	7,717	31	18,770	30.4	31.1	29.7
5 bed or more	5,614	15.3	3,868	15.6	9,482	15.4	13.2	10.6
All Occupied Household Spaces	36,776	100.1	24,870	100.1	61,646	99.9	100	100

(Source: Table UV57 2001 Census; Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/.
Contains public sector information licensed under the Open Government Licence v1.0 http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Key findings:

- The proportion of homes of different bedroom sizes is similar to the regional and national pattern for 3 and 4 bedroom homes, but there are fewer smaller (1 bed) homes and more larger (5+ bed) homes.

- The lower proportion of 1 bed properties is a concern in terms of access to the housing market in a lower income area.

Dwellings by Council Tax band

3.6 The following table summarises dwellings by Council Tax band in 2011.

Table 3.5: dwellings by Council Tax band, 2011

Band	North Devon		Torridge		North Devon & Torridge		South West	England
	No	%	No	%	No	%	%	%
A	9,799	22.5	7,796	25.7	17,595	23.8	17.6	24.3
B	10,557	24.3	6,597	21.8	17,154	23.2	24.5	19.7
C	9,270	21.3	6,201	20.5	15,471	21.0	23.0	21.8
D	7,399	17.0	5,225	17.2	12,624	17.1	15.8	15.4
E	4,110	9.4	3,029	10.0	7,139	9.7	10.5	9.7
F	1,735	4.0	1,046	3.5	2,781	3.8	5.3	5.2
G	614	1.4	372	1.2	986	1.3	3.1	3.5
H	39	0.1	27	0.1	66	0.1	0.3	0.6
Total	43,523	100.0	30,293	100.0	73,816	100.0	100.0	0.0

(Source: Dwellings by Council Tax Band; Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/.
Contains public sector information licensed under the Open Government Licence v1.0
https://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Key findings:

- The proportion of homes in different bands is similar to the regional and national pattern, but there are more lower Band homes (Band A) than regionally and less higher Band homes (F-H).

- However, it must be remembered that as the property values on which these bandings have been based have not been updated since 1st April 1991, they may no longer be a valid indication of current market values.

Under-occupation and overcrowding

3.7 Under-occupation and overcrowding are likely to be experienced at different stages of the life cycle. Under-occupation is more likely to affect older people living in family housing from which children have moved on. Overcrowding is more likely to affect younger people with dependent children who are in need of more bedrooms. Under-occupation and overcrowding can therefore, be two sides of the same coin, where a reduction in under-occupation by older people can increase the supply of family housing for younger households. The Occupancy Rating provides the formal measure of both under-occupation and overcrowding and is based on the concept of the Room Requirement which is calculated as follows:

- a one-person household is assumed to require three rooms (two common rooms and a bedroom); and

- where there are two or more residents, it is assumed that they require a minimum of two common rooms plus one bedroom for:

- each couple
- each lone parent
- any other person aged 16 or over
- each pair aged 10 to 15 of the same sex
- each pair formed from a remaining person aged 10 to 15 with a child aged under 10 of the same sex
- each pair of children aged under 10 remaining
- each remaining person (either aged 10 to 15 or under 10).

3.8 The Occupancy Rating relates the actual number of rooms in a property to the number of rooms ‘required’ by the members of that household (based on an assessment of the relationship between household members, their ages and gender) and provides the following outcomes which are used here as proxy indicators of under-occupation and overcrowding:

- An occupancy rating of +2 or more suggests there are 2 or more rooms more than are 'required' according to the definition, i.e. there is more than one spare room and there is under-occupation; and

- An occupancy rating of -1 suggests there is one less room than is 'required' according to the definition, i.e. there are not enough rooms for the number of people and there is overcrowding.

3.9 The following table summarises the level of under-occupation and overcrowding for all households and, in view of its greater incidence among older people, highlights households including one or more pensioners.

Table 3.6: under-occupation and overcrowding, 2001

Indicator	North Devon		Torridge		North Devon & Torridge		South West	England
	No.	%	No.	%	No.	%		
Under-occupation								
Occupancy rating +2 all households: no.	20,845	56.68	14,567	58.57	35,412	57.63	54.35	49.14
Under-occupation and pensioner households								
Occupancy rating +2 pensioner households: no.	8,795	62.90	6,080	63.88	14,875	63.39	60.24	55.52
Overcrowding								
Occupancy rating -1 all households: no.	1,637	4.45	928	3.73	2,565	4.09	1.20	2.11

(Source: Table UV59, 2001 Census, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/.
Contains public sector information licensed under the Open Government Licence v1.0
https://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/)

Key findings:

- It is estimated that over 35,400 of all households are under-occupying (58% of the total) with a slightly higher rate in Torridge. These rates are above the regional and national averages. This is unsurprising in view of the proportionately larger older population in both districts.

- Almost 15,000 pensioner households (63%) are under-occupying, the higher rate is again in Torridge. Rates in both districts are above the regional and national averages.

- It is estimated that over 2,500 households are overcrowded (4% of all households), the higher rate is in North Devon. These rates are substantially above regional and national averages and imply an inadequate supply of affordable family housing.

Vacant, second and holiday homes

3.10 Second and holiday homes, including those left empty for substantial parts of the year, are a highly contentious issue across the North Devon and Torridge areas, especially in those locations in which they are concentrated. Combined with the effects of in-migration, they place additional demands on the supply of housing and can reduce access to local residents.

3.11 The 2001 Census identified vacancy rates of 4.98% in North Devon (1,831 properties) and 3.35% in Torridge (834 properties). HSSA data enables the long term assessment of trends and identifies that at 1st April 2011, vacancy rates had declined to 3.43% in North Devon (1,495 properties) but increased slightly to 3.54% in Torridge (1,071 properties). These rates are slightly above the 2011 regional average of 2.72% and the England average of 3.03%.

3.12 The 2001 Census identified 4.82% second/holiday homes in North Devon (1,774) and 3.59% in Torridge (892). A more recent source is Council Tax data which can identify the number of empty or exempt properties including second homes. Whilst the most reliable source available, it is likely to provide an underestimate as some holiday homes will be operated as commercial enterprises subject to business rates rather than council tax. To qualify for business rates as a furnished holiday let, a property must be:

- in the UK or EEA;
- furnished;
- available for commercial letting to the public, as holiday accommodation, for at least 140 days a year (210 days for 2012-13);
- commercially let as holiday accommodation for at least 70 days a year (105 days for 2012-13) - the rent must be charged at market rate and not at cheap rates to friends and family; and
- a short term letting of no more than 31 days.

3.13 Whilst the scale of the potential underestimate is not currently quantifiable, it is likely to be limited and the information presented in the following table is considered to offer a reasonable approximation of the scale of this sector of the housing market.

Table 3.7: empty properties, Council Tax exempt and second homes in North Devon and Torridge, 2005-2012

Year	Total Number of Properties	Empty Properties with 10% discount: second homes	Empty Properties with 10% discount: long term empty class C	Exempt Properties	Total number of properties either empty or exempt	% second homes
North Devon						
2001	-	1,774	-	-	-	4.82
2005	41,522	1,446	446	1,277	3,169	3.48
2006	41,949	1,520	485	1,390	3,395	3.62
2007	42,373	1,540	445	1,458	3,443	3.63
2008	42,770	1,482	430	1,427	3,339	3.47
2009	43,051	1,578	457	1,585	3,620	3.67
2010	43,358	1,648	479	1,568	3,695	3.80
2011	43,598	1,623	523	1,526	3,672	3.72
2012	43,731	1,633	493	1,500	3,626	3.73
Torridge						
2001	-	892	-	-	-	3.59
2005	27,905	1,171	276	497	1,944	4.20
2006	28,349	1,110	295	636	2,041	3.92
2007	28,724	929	354	652	1,935	3.23
2008	29,107	908	401	655	1,964	3.12
2009	29,537	830	470	710	2,010	2.81
2010	29,932	903	462	775	2,140	3.02
2011	30,236	971	445	785	2,201	3.21
2012	30,579	1,003	344	792	2,139	3.28

(Source: Census 2001 and local authority Council Tax data)

Key findings:

- Data for North Devon identifies 1,633 second homes, 3.73% of the total. Whilst the number increased between 2008 and 2010, the net effect is a decrease of 141 second homes since 2001 when the second home rate was 4.82%

- The proportion of second homes exceeded the average in 27 out of 63 parishes in North Devon reaching 23% in Brendon and 24% in Mortehoe.

- Data for Torridge identifies 1,003 second homes, 3.28% of the total. The number and proportion of second homes increased between 2001 and 2005 (by 179 homes) then declined to 2009, the net effect is an increase of 121 second homes since 2001.

- The proportion of second homes exceeded the average in 23 of 64 parishes in Torridge reaching 10% in Woolsery and 22% in Welcombe.

- Data for both authorities identifies there are currently 2,636 second homes, 3.55% of the total compared with 2,666 in 2011, a decrease of 30 second homes since that year.

- The trend for both districts is best expressed in the following charts, categories are mutually exclusive.

3.14 Research undertaken in North Devon by Jenny Barnett at the University of Exeter has focused on the socio-economic impact of second homes on local communities, and initial findings have identified:

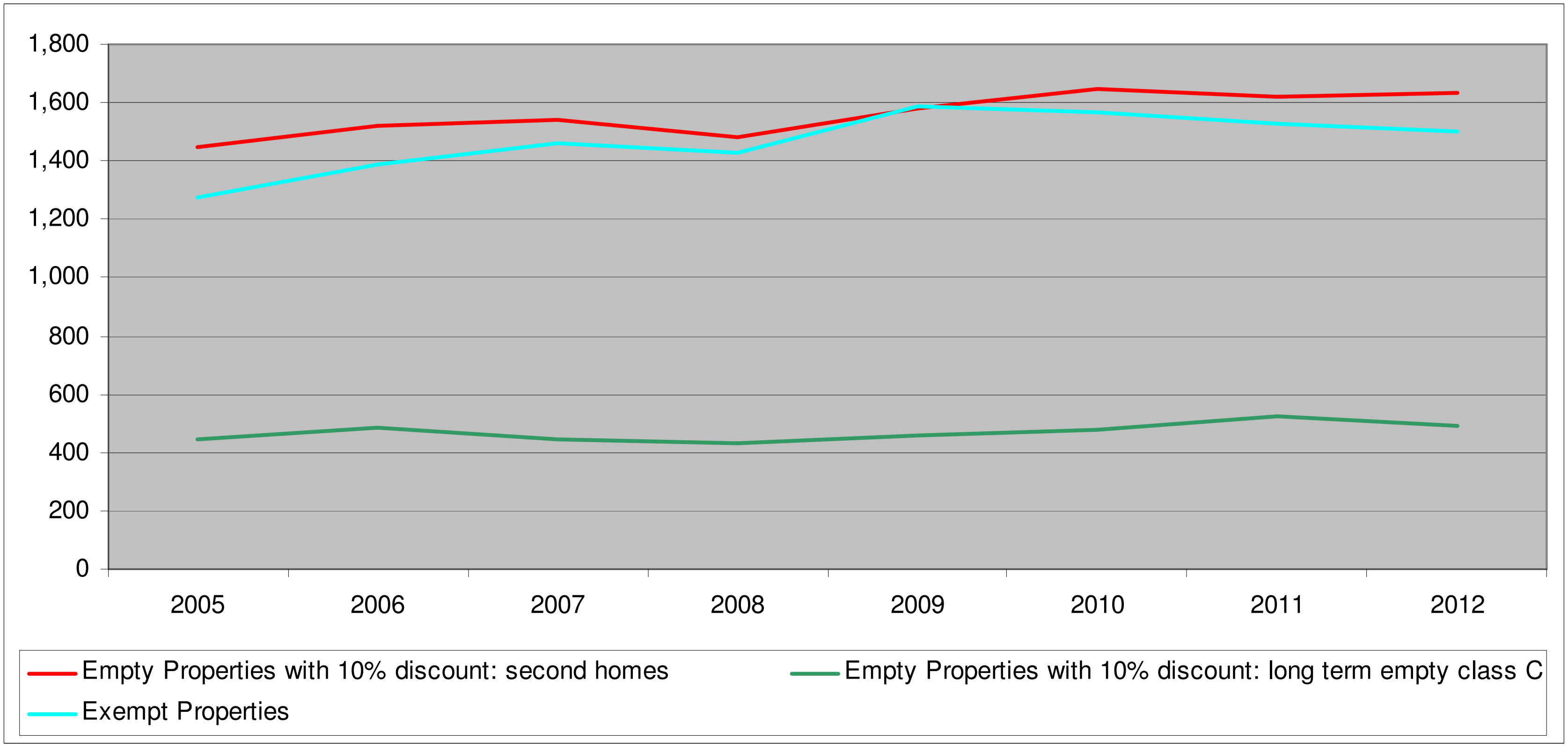
  - Positive contributions: income, potential employment, patronage of local services, upkeep of and investment in property.

  - Negative contributions: a perceived effect on increasing house prices; fewer permanent residents and concentrations of properties where residents are present for less than half the year; the presence of a 'party house' in a residential area and issues with refuse collection.

3.15 Further information is available at:

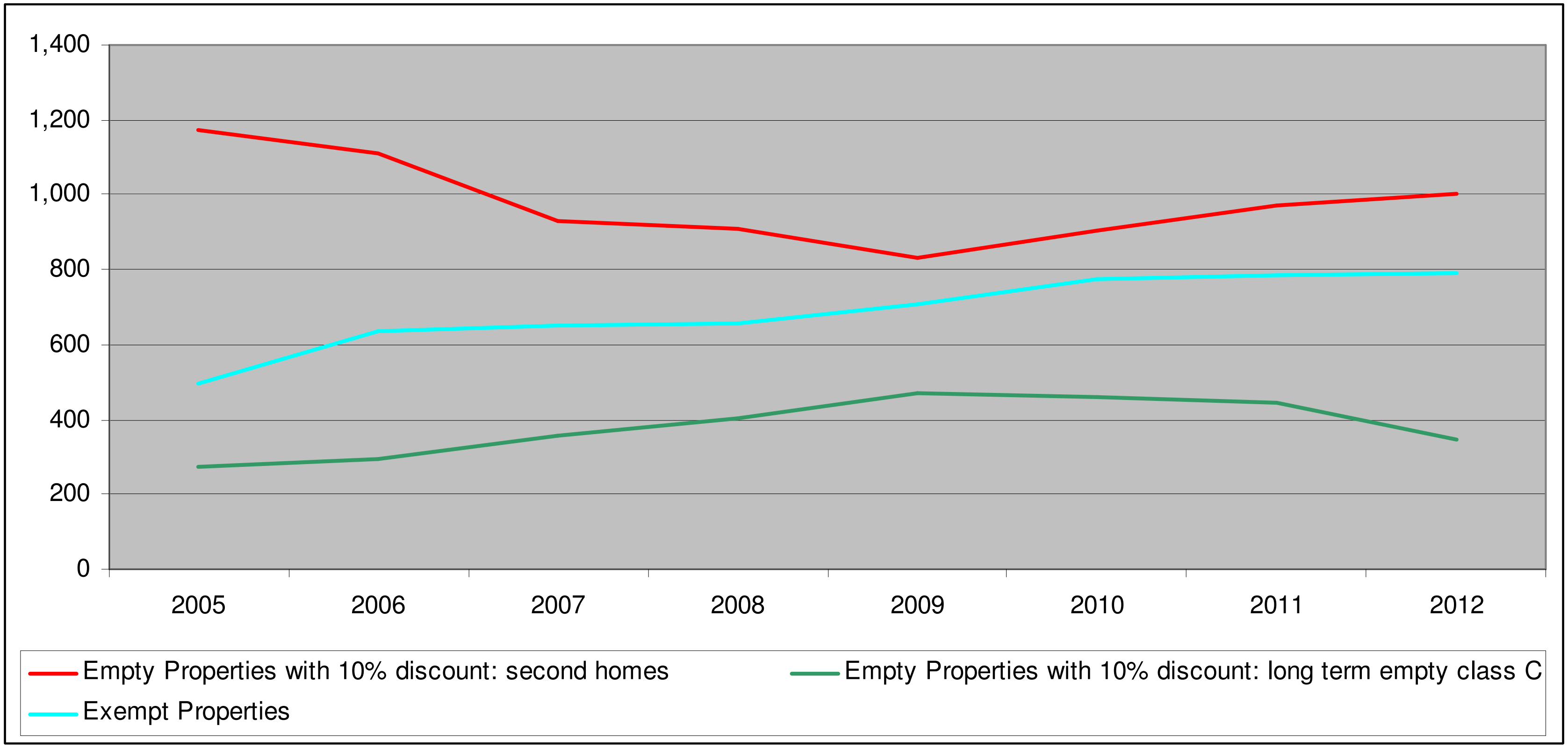
http://www.exeter.ac.uk/media/universityofexeter/centreforsportleisureandtourism/pdf/profiles/Jenny_Barnett.pdf

Fig 3.1: empty properties, Council Tax exempt and second homes in North Devon, 2005-2012



(Source: local authority Council Tax and housing completions data)

Fig 3.2: empty properties, Council Tax exempt and second homes in Torridge, 2005-2012



(Source: local authority Council Tax and housing completions data)

Trends in residential completions

Overall completions

3.16 Completions increase the supply of market and affordable housing, an essential contribution given the recent and projected increases in household numbers. This section reviews trends in residential completions in general, by sector and bedsize, no private sector demolitions were recorded over this period. The following table summarises trends between 2006 and 2012.

Table 3.8: all residential completions, 2006-2012

Area	2006/ 07	2007/ 08	2008/ 09	2009/ 10	2010/ 11	2011/ 12	Total No.	Total %
North Devon (excluding that part within Exmoor NP)	482	417	341	331	227	177	1,975	46.8
Torridge	550	378	498	320	205	291	2,242	53.2
North Devon & Torridge	**1,032**	**795**	**839**	**651**	**432**	**468**	**4,217**	**100%**

(Source: North Devon and Torridge local planning authority completions monitoring data)

Key findings:

- 4,217 properties have been completed since 2006, 1,975 in North Devon (47%) and 2,242 in Torridge (53%). Completions data may include a number of holiday homes;

- This compares closely with an estimated average requirement for 2006-11 from the 2008 NP SHMA for 1,758 new homes in North Devon and 2,365 in Torridge over this period; and

- Decline in completions since 2008/09 is likely to reflect depressed housing market conditions associated with the economic recession.

Completions by bedsize

3.17 Completions by bedsize are important as they enable monitoring of new housing against household requirements and growth in household numbers. The following table summarises trends in housing completions by bedsize between 2006 and 2012 for Torridge and from 1st April 2010 to 31st March 2012 for North Devon. **Please note:** care must be taken in using these figures, the data for both districts is subject to revision and should be treated as indicative only. The data for Torridge represents those dwellings that have been checked by local authority building control officers. As such, it omits a significant proportion of schemes in particular in larger developments and is considered by planning officers to under estimate 2 bed completions.

Table 3.9: residential completions by bedsize, 2006-12 for North Devon (excluding that part within Exmoor National Park) and Torridge

Year	North Devon no.	North Devon %	Torridge no.	Torridge %
1 bed				
2006	-		16	
2007	-		0	
2008	-		5	
2009	-		0	
2010-11	34		1	
2011-12	15		1	
Totals	***49***	***13.57***	***22***	***2.58***
2 bed				
2006	-		42	
2007	-		34	
2008	-		116	
2009	-		16	
2010-11	69		9	
2011-12	53		1	
Totals	***122***	***33.80***	***217***	***25.41***
3 bed				
2006	-		86	
2007	-		68	
2008	-		105	
2009	-		52	
2010-11	73		35	
2011-12	54		1	
Totals	***127***	***35.18***	***346***	***40.52***
4 bed				
2006	-		45	
2007	-		63	
2008	-		81	
2009	-		40	
2010-11	27		40	
2011-12	36		1	
Totals	***63***	***17.45***	***269***	***31.50***
Overall total	**361**		**854**	

(Source: North Devon and Torridge local authority data)

Key findings:

- Of 361 completions in North Devon between 2010 and 2012:
    - 14% were 1 bed;
    - 34% were 2 bed;
    - 35% were 3 bed; and
    - 18% were 4 bed or larger.

- Of 854 completions monitored by building control with respect to bedsize, in Torridge between 2006 and 2012:
    - 3% were 1 bed;
    - 26% were 2 bed;
    - 41% were 3 bed; and
    - 30% were 4 bed or larger.

- Whilst the limited quality of this data must be recognised, it suggests that the emphasis of new supply is being placed on 3 and 4 bed family homes, especially in Torridge, when these household types are in decline in the area. Household change is strongly in the direction of requiring more smaller homes.

Completions by tenure

3.18 The following table summarises trends in all and affordable housing completions between 2006 and 2012 in the context of affordable housing completion rates for the south west and England

Table 3.10: all and affordable residential completions, 2006-2012

Area	Type	2006/ 07	2007/ 08	2008/ 09	2009/ 10	2010/ 11	2011/ 12	Total No.	Total %
North Devon	All	482	417	341	331	227	177	1,975	-
	Afford.	75	85	99	43	46	1	349	-
	% affordable	15.56	20.38	29.03	12.99	20.26	0.56	-	17.67%
Torridge	All	550	378	498	320	205	291	2,242	-
	Afford.	18	41	103	93	44	129	428	-
	% affordable	3.27	10.85	20.68	29.06	21.46	44.33		18.43%
North Devon & Torridge	**All**	**1,032**	**795**	**839**	**651**	**432**	**306**	**4,217**	**-**
	Afford.	**93**	**126**	**202**	**136**	**90**	**130**	**777**	
	% affordable	**9.01**	**15.85**	**24.08**	**20.89**	**20.83**	**42.48**	**-**	**19.16%**
South West	% affordable	20.93	32.42	33.39	38.73	32.45	25.55	-	30.58%
England	% affordable	23.76	28.16	36.55	43.25	37.71	24.60	-	32.34%

(Source: North Devon and Torridge local authority housing completions data and CLG Live Table 253 Housebuilding: permanent dwellings completed by tenure and district. CLG website ~~https://www.gov.uk/government/organisati~~ons/ministry-of-housing-communities-and-local-government. Contains public sector information licensed under the Open Government Licence v1.0 ~~https://www.nationalarchives.gov.uk/doc/open-government-licence~~/version/3/ .)

Key findings:

- Of 4,055 dwelling completions between 2006 and 2012, 18% were affordable in North Devon and Torridge, ratios which were substantially below the regional and national averages of 31.6% and 33.9%.

- North Devon achieved only 58% of the regional and 55% of the national averages for affordable housing; and

- Torridge achieved only 62% of the regional and 59% of the national averages for affordable housing.

- The 2008 SHMA identified a requirement for 75% affordable housing in Torridge and 120% in North Devon. Whilst it is recognised that such levels would not be financially viable, the 2008 Strategic Viability Assessment estimated that an affordable housing requirement of 45% was achievable on larger sites. Whilst it is further recognised that, in current market conditions, this level might not be viable, the overall effect of a low level of affordable housing completions since 2006 will be an inadequate supply of affordable homes.

Affordable housing completions by sector

3.19 The following table uses local authority data to examine output by affordable housing sector for the period 2001-2012. A longer timescale has been used in this table to enable current Intermediate totals to be estimated in Table 3.22 below.

Table 3.11: affordable residential completions by type, 2001-2012

Year	All Affordable		Social Rent		Intermediate Rent		Intermediate Ownership	
	North Devon	Torridge	North Devon	Torridge	North Devon	Torridge	North Devon	Torridge
2001/02	32	6	32	5	0	0	0	1
2002/03	16	12	16	10	0	0	0	2
2003/04	10	6	10	5	0	0	0	1
2004/05	101	36	101	26	0	0	0	10
2005/06	65	38	32	36	0	0	33	2
2006/07	75	18	48	7	0	0	27	11
2007/08	85	41	54	30	0	4	31	7
2008/09	99	103	64	83	1	0	34	20
2009/10	43	93	20	63	1	0	22	30
2010/11	46	44	34	31	12	0	0	13
2011/12	1	129	0	68	0	9	1	52
Total no.	**573**	**526**	**411**	**364**	**14**	**13**	**148**	**149**
% of affordable	**-**	**-**	**71.73**	**69.20**	**2.44**	**2.48**	**25.83**	**28.33**

(Source: North Devon and Torridge local authority housing completions data)

Key findings:

- Of 1,099 affordable completions between 2001 and 2012, 52% were provided in North Devon and the remainder in Torridge;
- 72% of the total were social rented in North Devon and 69% in Torridge;
- 2.5% of the total were intermediate rented in both North Devon and Torridge; and
- 26% of the total were intermediate ownership in North Devon and 28% in Torridge.

The private rented sector

Introduction

3.20 The private rented sector has grown in size and significance since 2001 and this section profiles the sector across both districts by type of stock, the level of supply through turnover and rental levels. Modelling has been undertaken to estimate the size of the sector at May 2012 and the level of growth since 2001. Interviews with lettings agents have provided qualitative information concerning the dynamics of the private rental market. The section has used the following data sources:

- the 2008 Private Sector House Condition Survey for North Devon and the 2010 Private Sector House Condition Survey for Torridge;
- the property websites ‘rightmove’ and ‘findaproperty’; and
- the Valuation Office Agency database. The Valuation Office Agency (VOA) database holds lettings information collected as part of the VOA’s responsibility to administer the rent officer functions related to Housing Benefit (Local Housing Allowance and Local Reference Rents) on behalf of the Department for Work and Pensions (DWP). The Agency provides no information on the proportion of private rentals on which a decision is made, but Housing Vision’s working estimate is that it applies to the lower 40% of the market where rents are eligible for Local Housing Allowance (LHA). Consequently, VOA data is useful in profiling the private rented housing available to lower income households.

Stock and supply profile

3.21 The North Devon and Torridge Private Sector House Condition Surveys identified a total of 8,300 privately rented homes in North Devon in 2008, representing 20% of all housing, and 7,200 in Torridge in 2010, representing 23% of the total. Estimates of the size of the private rented sector as of 2012 are provided at Table 3.22. However they are broadly comparable with the levels indicated through these earlier surveys.

3.22 The following table estimates the supply of homes from the private rented sector by profiling the number of properties available for letting on a calendar month basis across the three months March to May 2012.

Table 3.12: the private rented sector by property type, average number of properties advertised for the three months March to May 2012

Type of accommodation	North Devon	Torridge	North Devon & Torridge average no.	North Devon & Torridge average %
Detached	24	26	50	25%
Semi-detached	10	10	20	10%
Terraced	19	21	40	20%
Mobile homes	1	0	1	0.5%
Flats/apartments	55	20	75	37.5%
Bungalows	4	10	14	7%
Total identified	113	87	200	100%
Sub-total %	56.5%	43.5%	100%	
Not identified	7	3		
Total advertised	**120**	**90**		
Total %	**57.1%**	**42.9%**		

(Source: rightmove.co.uk)

Key findings:

- An average of 200 properties were advertised in March, April and May 2012, 57% in North Devon and the remainder in Torridge

- The main property types advertised were flats (38%) compared with a 2001 stock of 13% (See Table 3.1); one quarter were detached compared with a 2001 stock of 41% and 20% were terraced houses, compared with a 2001 stock of 24%. Only 10% were semi-detached houses compared with a 2001 stock of 21%.

3.23 The following tables profile for each district the average monthly rentals of properties available by type for March, April and May 2012 using the property website https://www.zoopla.co.uk/. The number of properties, trend or series data are not available. The rental market sub-areas listed below equate most closely with the district's boundaries. No map of these sub-areas is available, but the boundaries can be viewed online at:

https://www.zoopla.co.uk/to-rent/property/devon/?price_frequency=per_month&q=devon&results_

It is interesting to note that rental ranges fall as property size increases which suggests more fragmented local markets for smaller properties.

3.24 The average rentals are also compared with the maximum Local Housing Allowance Rate for each location. Such Allowances are determined by the Valuation Office Agency with reference to the range of rents by bedsize for the relevant Broad Rental Market Area (BRMA). The situation affecting North Devon and Torridge is complex as parts of each district fall into 5 BRMAs as follows:

- North Devon: Mid and East Devon; North Devon; Taunton and West Somerset;

- Torridge: Exeter; North Cornwall and Devon Borders; North Devon.

3.25 Maps of the relevant BRMAs for North Devon are available at:

https://lha-direct.voa.gov.uk/DownloadHelper.aspx?file=%2fDocsTemp%2fMAPS%2fMAP%7e9%7eNorth%2bDevon%7e2011-10-01.pdf

and for Torridge are available at:

https://lha-direct.voa.gov.uk/DownloadHelper.aspx?file=%2fDocsTemp%2fMAPS%2fMAP%7e9%7eNorth%2bDevon%7e2011-10-01.pdf

Table 3.13: average private rented monthly rentals by property type and bedsize, North Devon, March, April and May 2012, rounded to £5, and LHA rates by number of bedrooms, May 2012

Type	LHA North Devon rate	Barnstaple	Braunton	Chulmleigh	Ilfracombe	Lynmouth	South Molton	Umberleigh	Average
Studio flats	Shared £270	£445	-	-	£450	-	£370	-	£425
1 bed flats	£400	£410	£470	-	£410	£410	£440	-	£430
1 bed houses	£400	£425	£530	£400	£435	-	£410	£420	£440
2 bed flats	£525	£555	£610	£510	£520	£550	£490	-	£540
2 bed houses	£525	£585	£615	£650	£585	£540	£655	£555	£600
3 bed flats	£650	£565	£625	-	£590	£570	£520	-	£575
3 bed houses	£650	£685	£735	£695	£715	£655	£720	£660	£700
4 bed houses	£835	£815	£895	£945	£825	-	£820	£1,020	£885
5 bed houses	Not eligible	£1,100	£1,195	-	£1,085	-	-	£1,215	£1,1450

(Source: findaproperty.com)

Key findings:

- Monthly rents are higher in North Devon for almost all types, rental ranges by bedsize were in the following ranges:
    - for a studio/bedsit property, from £370 in South Molton to £450 in Ilfracombe;
    - for a 1 bed property, from £410 in Barnstaple, Ilfracombe and Lynmouth to £530 in Braunton;
    - for a 2 bed property, from £490 in South Molton to £655 in South Molton;
    - for a 3 bed property, from ranging £520 in South Molton to £735 in Braunton;
    - for a 4 bed property, from £815 in Barnstaple to £1,020 in Umberleigh; and

- for a 5+ bed property, from £1,085 in Ilfracombe to Holsworthy to £1,215 in Umberleigh.

- Average rents are close to the Local Housing Allowance Rates only for 2 and 3 bed flats and for 4 bed houses mainly in Barnstaple, Ilfracombe and South Molton and in a few other locations.

Table 3.14: average private rented monthly rentals by property type and bedsize, Torridge, March, April and May 2012, rounded to £5, and LHA rates by number of bedrooms, May 2012

Type	Exeter LHA rate	Beaworthy	Winkleigh	North Cornwall & Devon Borders LHA rate	Holsworthy	Launceston	North Devon LHA rate	Bideford	Torrington	Average
Studio flats	Shared £318	£420	-	Shared £270	£440	£435	Shared £270	£440	£440	£350
1 bed flats	£495	-	-	£400	£360	£400	£400	£410	£440	£405
1 bed houses	£495	£485	£475	£400	£410	£445	£400	£425	£410	£440
2 bed flats	£600	-	-	£500	£470	£470	£525	£525	£490	£490
2 bed houses	£600	£640	£525	£500	£510	£560	£525	£545	£650	£570
3 bed flats	£700	-	-	£595	£545	£615	£650	£665	£550	£595
3 bed houses	£700	£695	£680	£595	£635	£655	£650	£665	£725	£675
4 bed houses	£950	£875	£865	£700	£880	£900	£835	£820	£815	£860
5 bed houses	Not eligible	£1,050	-	Not eligible	£955	£1,040	Not eligible	£955	-	£1,000

(Source: findaproperty.com)

Key findings:

- Average monthly rents by bedsize were in the following ranges:

  - for a studio/bedsit property, from £420 in Beaworthy to £440 elsewhere
  - for a 1 bed property, from £360 in Holsworthy to £440 in Torrington;
  - for a 2 bed property, from £470 in Holsworthy and Launceston to £525; in Bideford;
  - for a 3 bed property, from ranging £545 in Holsworthy to £665 in Bideford;
  - for a 4 bed property, from £820 in Bideford to £900 in Launceston; and
  - for a 5+ bed property, from £955 in Bideford and Holsworthy to £1,050 in Beaworthy.

- The fit between local rents and Local Housing Allowance Rates is much better in Torridge. Average rents are close to the LHA Rate for 1 bed flats in Holsworthy and Launceston; 1 bed houses in Beaworthy and Winkleigh; 2 bed flats in all locations; 2 bed houses in Winkleigh; 3 bed flats in Holsworthy and Torrington; 3 and 4 bed houses in Beaworthy and Winkleigh and 4 bed houses in Bideford and Torrington. Beaworthy and Winkleigh benefit from their inclusion in the higher priced Exeter BRMA.

3.26 The following table provides a range of monthly rental indicators for 3,800 properties assessed for LHA during 2011.

Table 3.15: the number, average, lower quartile, median and upper quartile market rents collected by the VOA, 2011

Area	Number of rents	% of rents	Average rent	Lower Quartile Rent	Median rent	Upper Quartile Rent
North Devon	2,244	59	£560	£450	£550	£650
Torridge	1,559	41	£534	£450	£525	£600
North Devon & Torridge	**3,803**	**100%**	**£547**	**£450**	**£538**	**£625**

(Source: VOA Residential Rental Market Statistics)

Key findings:

- Based on over 3,800 decisions in 2011, the lower value rental market is larger in North Devon, where 59% of rent determinations indicates a figure similar to the share of the overall housing stock;

- Rentals are higher in North Devon, the average rent across the area was £547, £534 in Torridge to £560 in North Devon.

3.27 The following table provides more detailed information concerning average rents by bedsize for properties assessed by the VOA for LHA in 2011. Rooms refers to rooms in shared properties.

Table 3.16: the number of market rents and averages by property type and bedsize, assessments for LHA, VOA, 2011

Number of rents	% of rents	Area	Average rent	Lower Quartile Rent	Median rent	Upper Quartile Rent
Rooms						
200	8.91	North Devon	£327.46	£300.00	£334.34	£350.00
56	3.59	Torridge	£349.35	£281.67	£342.50	£400.00
Studio						
64	2.85	North Devon	£346.22	£309.70	£340.17	£395.00
34	2.18	Torridge	£331.93	£295.00	£327.50	£368.33
1 bed						
338	15.06	North Devon	£419.99	£380.00	£425.00	£450.00
206	13.21	Torridge	£400.26	£375.00	£400.00	£425.00
2 bed						
867	38.64	North Devon	£548.86	£500.00	£550.00	£595.00
646	41.44	Torridge	£504.40	£475.00	£500.00	£540.00
3 bed						
594	26.47	North Devon	£664.11	£600.00	£650.00	£700.00
496	31.82	Torridge	£603.68	£550.00	£600.00	£650.00
4 bed						
181	8.07	North Devon	£866.18	£700.00	£825.00	£975.00
121	7.76	Torridge	£775.41	£690.00	£795.00	£850.00
All						
2,244	100%	North Devon	£560.04	£450.00	£550.00	£650.00
1,559	100%	Torridge	£533.93	£450.00	£525.00	£600.00
3,803		North Devon & Torridge	£546.99	£450.00	£537.50	£625.00

(Source: VOA Residential Rental Market Statistics)

Key findings:

- LHA determined properties are consistently more expensive in North Devon with the exceptions of Rooms, i.e., non self-contained single rooms with shared facilities. This may be indicative of either inadequate supply or higher quality.
- The LHA market is skewed towards smaller properties, 65% were 2 bed or less in North Devon and 60% in Torridge. This places lower income families requiring a 3 bed or larger home at a disadvantage.
- The differential between Rooms and bedsits is very small then increases substantially for 1 bed properties.

- Overall:
  - rooms constituted 6.7% of the total, but less than 4% in Torridge;
  - studios constituted 2.6%;
  - 1 bed constituted 14.3%;
  - 2 bed constituted 39.8%;
  - 3 bed constituted 28.7%; and
  - 4 bed constituted 7.9%.
- The small proportion of rooms is of particular concern in view of changes in LHA eligibility with the effect that single people under 35 can only gain support for shared housing.

Estimating the size of the private rented and owner occupied sectors

3.28 No official data is available to identify the size of the private rented sector at local authority level. The English Housing Survey 2010-2011 provides a national benchmark, estimating that private rented properties make up 16.52% of all dwellings. The Labour Force Survey 2007-08 includes a widely used estimate of the size of the private rented sector at regional level. For the South West region this was 14%, but this is now several years out of date. At the local authority level, the 2008 North Devon and 2010 Torridge Private Sector House Condition Surveys estimated 8,300 and 7,200 private rented dwellings respectively.

3.29 The following methodology has been applied to estimate the current size of the private rented sector in North Devon and Torridge:

1. estimating the number of properties currently available;
2. applying a multiplier which can estimate the total number of properties available per annum;
3. applying a multiplier which can estimate the total number of properties in the area.

3.30 All assumptions have been applied conservatively and therefore, the outcome may well be an underestimate.

Stage 1: estimating the number of private rented properties currently available

3.31 The property website rightmove.com enables bespoke maps to be created and the number of rented properties identified within a defined boundary. All properties are advertised on a per calendar month basis. Maps have been created for each local authority area and this calculation made between 8th March and 8th May 2012. Although widely used, not all rented properties will be advertised through this website and supply will vary throughout the year.

Stage 2: estimating the number of private rented properties available per annum

3.32 This has been estimated by applying the multiplier of the turnover of properties. There are a number of possible indicators of the time taken from advertising to letting a property this but the most recent is from findaproperty.com's Market Bulletin for the third quarter of 2011 which states:

'The average rental property spends 45 days on the market'.

3.33 However, this is equivalent to a property turning over 8 times per annum (365/45). Interviews with lettings agents in both districts have established that properties take, on average, only 2 weeks to let or 26.1 times per annum (365/14) and this ratio has been applied to the stock currently advertised to the Stage 1 estimate of the total number of properties available per annum.

Stage 3: estimating the total number of private rented properties

3.34 This has been estimated by applying the multiplier of the turnover of tenants. The English Housing Survey 2010-11 estimated that 35% of private renters had lived in their property for less than one year. Most tenancies are 6 months shorthold and a single property may have been rented twice in one year. However, interviews with lettings agents have established a lower turnover in the area in the region of 33% and a multiplier of 3.03 (100%/33%) has been applied to the Stage 2 estimated stock available per annum.

3.35 The outcomes of applying the above methodology and assumptions for North Devon and Torridge are provided overleaf in Table 3.14. The table summarises the outcome and provides:

1. the estimated size of the private rented sector at 2012;
2. the proportionate increase since 2001;
3. the private rented sector as a proportion of the estimated total and private sector stocks at 2011; and
4. the estimated size of the home ownership stock (all private sector less estimated private rented stock).

Table 3.17: estimating the size of the private rented and owner occupied sectors, May 2012

Area	Properties Available	Implied per annum (x 26.1)	Total PR (x 3.03) 2012	PR 2001	PR as % of total stock 2001	PR % increase since 2001	Total housing stock 2011	PR as % of total housing stock 2011	Total private stock 2011	PR as % of total private stock 2011	O/O as % of total stock 2001	Total O/O 2011	O/O as % of total stock 2011
North Devon	120	3,129	9,481	4,080	11.1	43.04	44,040	21.53	39,360	24.09	73.60	29,879	67.85
Torridge	90	2,346	7,110	2,962	11.9	41.66	30,350	23.43	27,830	25.55	74.10	20,720	68.27
North Devon & Torridge	210	5,475	16,591	7,042	11.50	42.35	74,390	22.30	67,190	24.69	73.85	50,599	68.02

(Source: Housing Vision estimate)

Key findings:

- The table identifies a private rented stock of 9,481 for North Devon and 7,110 for Torridge at May 2012. These estimates compare well with the findings of the North Devon and Torridge Private Sector House Condition Surveys which found comparable figures of 8,300 and 7,200 respectively.

- It is estimated that the private rented stock has grown by 236% since 2001 and now constitutes over 22% of all housing (22% in North Devon and 23% in Torridge) and 25% of the market sector (24% in North Devon and almost 26% in Torridge).

- These estimates compare with a combined private rented stock of 11.5% in 2001 and confirm the significance of the sector in terms of housing supply.

- Owner occupation has fallen substantially as a proportion of the total stock, from 74% in 2001 to 68% in 2011, with identical proportions in both districts; and

- Proportions by tenure are very similar between North Devon and Torridge.

The home ownership sector

3.36 In the previous sub-section, the owner occupied sector was estimated to constitute 29,879 properties in North Devon and 20,720 in Torridge, a total of 50,599 homes. This section uses Land Registry data and interviews with estate agents to profile the supply of housing from the home ownership sector. The following table summarises the number of sales and average property prices between 2009 and 2011.

Table 3.18: the volume of sales and average property prices by year, 01.01.09-31.12.11

	North Devon		Torridge		North Devon & Torridge	
Year	No.	Average Price	No.	Average Price	No.	Average Price
Annual average sales	1,333	-	1,059	-	2,392	-
1/1/2009 to 31/12/2009	1,308	£209,760	1,071	£199,352	2,379	£205,074
1/1/2010 to 31/12/2010	1,377	£223,563	1,064	£209,300	2,441	£217,346
1/1/2011 to 31/12/2011	1,314	£216,047	1,042	£199,784	2,356	£208,854
Totals and averages	3,999	£216,579	3,177	£202,825	7,176	£210,490

(Source: Land Registry)

Key findings:

- The number of transactions has remained remarkably stable at c.2,400, an annual average of 1,333 in North Devon and 1,059 in Torridge. This is in contrast to the national picture of decline and is obviously indicative of continuing demand;

- As a proportion of total stock, this is equivalent to a turnover rate of 4.84%, 4.56% in North Devon and 5.25% in Torridge;

- Average prices increased in 2010 but have since fallen to a position between averages in 2009 and 2010;

- Average prices remain substantially in excess of the regional average (£170,286 at December 2011) and England and Wales (£159,639 at December 2011), and which may be explained by the larger proportion of larger properties;

- For North Devon, 2011 average prices were 27% above the regional and 35% higher than the national average; for Torridge, 2011 average prices were 17% above the regional and 25% higher than the national average;

- Following the pattern for private rents, the higher average prices are in North Devon.

3.37 The following table summarises the number of sales and average price by property type by local authority area between January 2011 and 2012.

Table 3.19: average property price by type of dwelling by local authority area, 01.01.11 to 31.01.12

	North Devon			Torridge			North Devon & Torridge		
Type	**No.**	**%**	**Ave. Price**	**No.**	**%**	**Ave. Price**	**No.**	**%**	**Ave. Price**
Detached	467	35.5	£300,365	424	40.7	£262,142	891	37.8	£282,176
Semi-Detached	241	18.3	£201,840	161	15.5	£182,379	402	17.1	£194,046
Terraced	434	33.0	£164,601	350	33.6	£149,616	784	33.3	£157,911
Flats and Apartments	172	13.1	£136,829	107	10.3	£142,970	279	11.8	£139,184
Overall	1,314	100.0	£216,047	1,042	100.0	£199,784	2,356	100.0	£208,854

(Source: Land Registry)

Key findings:

- Detached properties made up 38% of total sales compared with a 2001 stock of 41%;

- flats and apartments made up 12% compared with a 2001 stock of 12.5% - which suggests a higher level of turnover for properties of this type;

- terraced houses made up 33%, compared with a 2001 stock of 24%; and

- semi-detached houses made up 17% compared with a 2001 stock of 21%

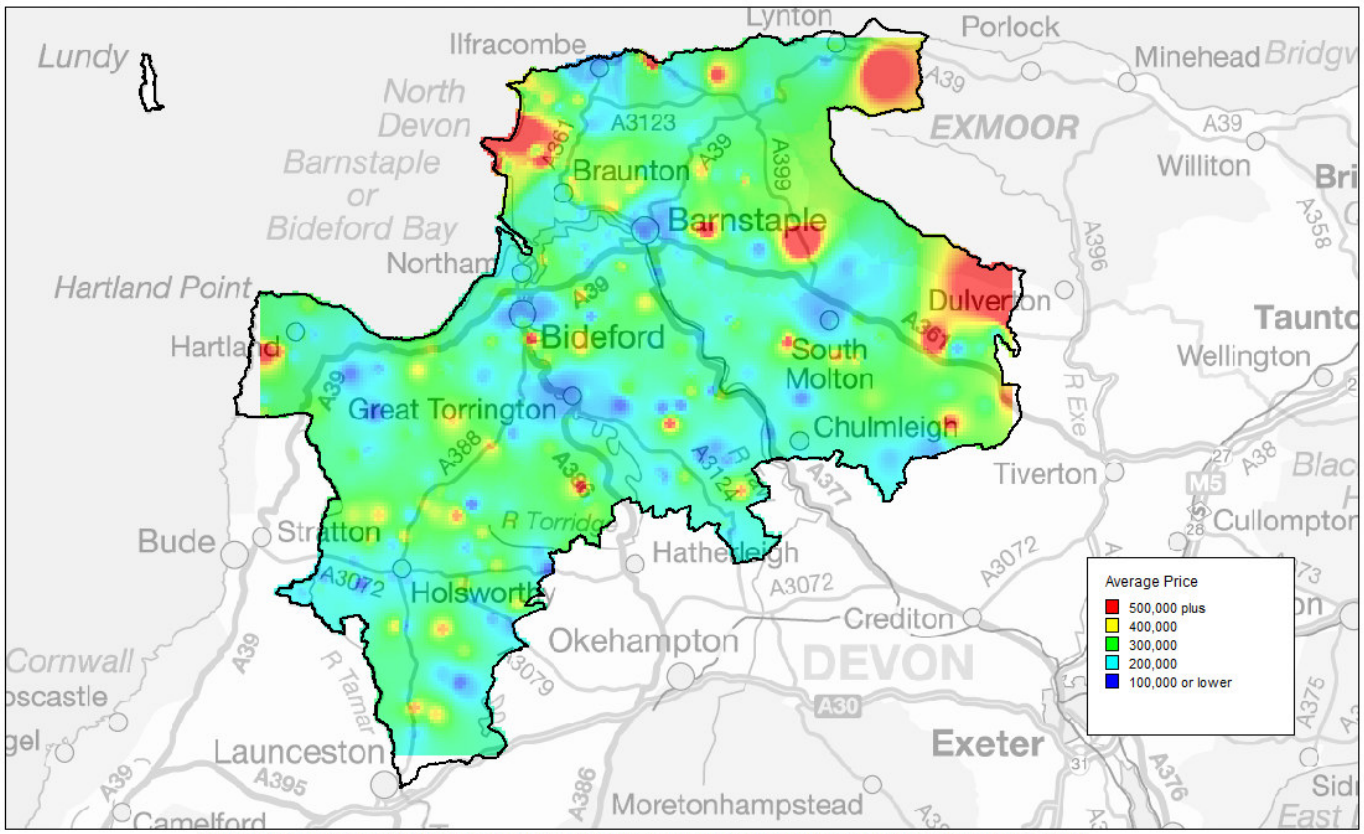
3.38 The following maps identify the spectrum of average sales prices and enable lower and higher prices hot spots to be identified for 1,314 properties sold in North Devon and 1,042 in Torridge between 1st January 2011 and 31st January 2012. Please note that the maps are constructed around price thresholds as indicated then shade colours applied according to the averages between them; the white fringe areas are a product of the software. The maps have been created using the inverse distance weighting method of interpolation in MapInfo thematic mapping options. This method is used for data values that produce arbitrary values over the grid and is especially suited to sparse data. Two strong patterns are evident:

- towns are generally cheaper than rural areas; and

- there are major house price hotspots around Croyde Woolacombe and adjacent to the Exmoor National Park.

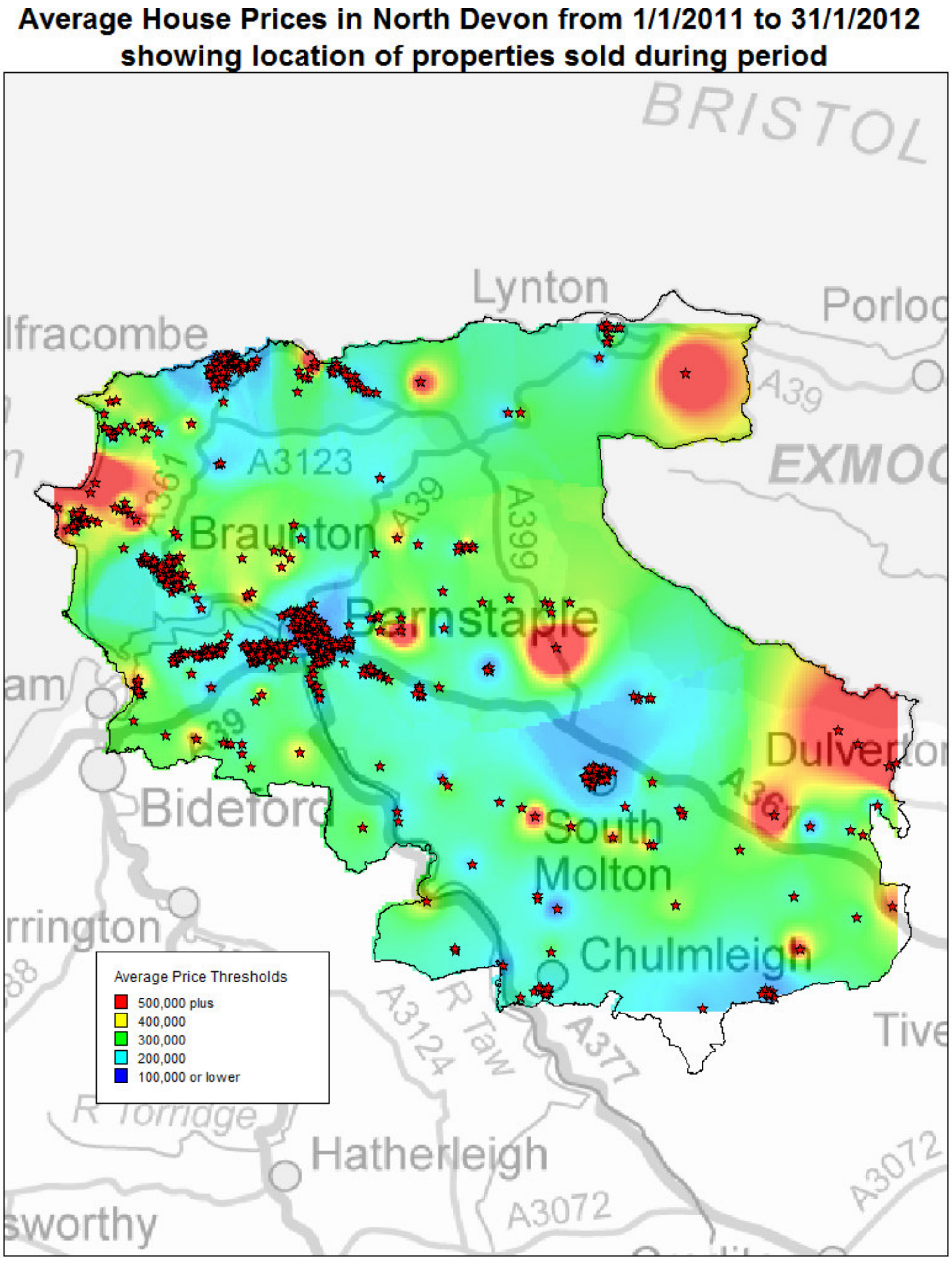
Map 3.1

Average House Prices in North Devon and Torridge from 1/1/2011 to 31/1/2012



Source: Land Registry Sales, Land Registry. Contains Ordnance Survey data (c) Crown copyright and database Right 2012.
Contains Royal Mail data (c)Royal Mail copyright and database right 2012. Contains National Statistics (c) Crown copyright and database right 2012.

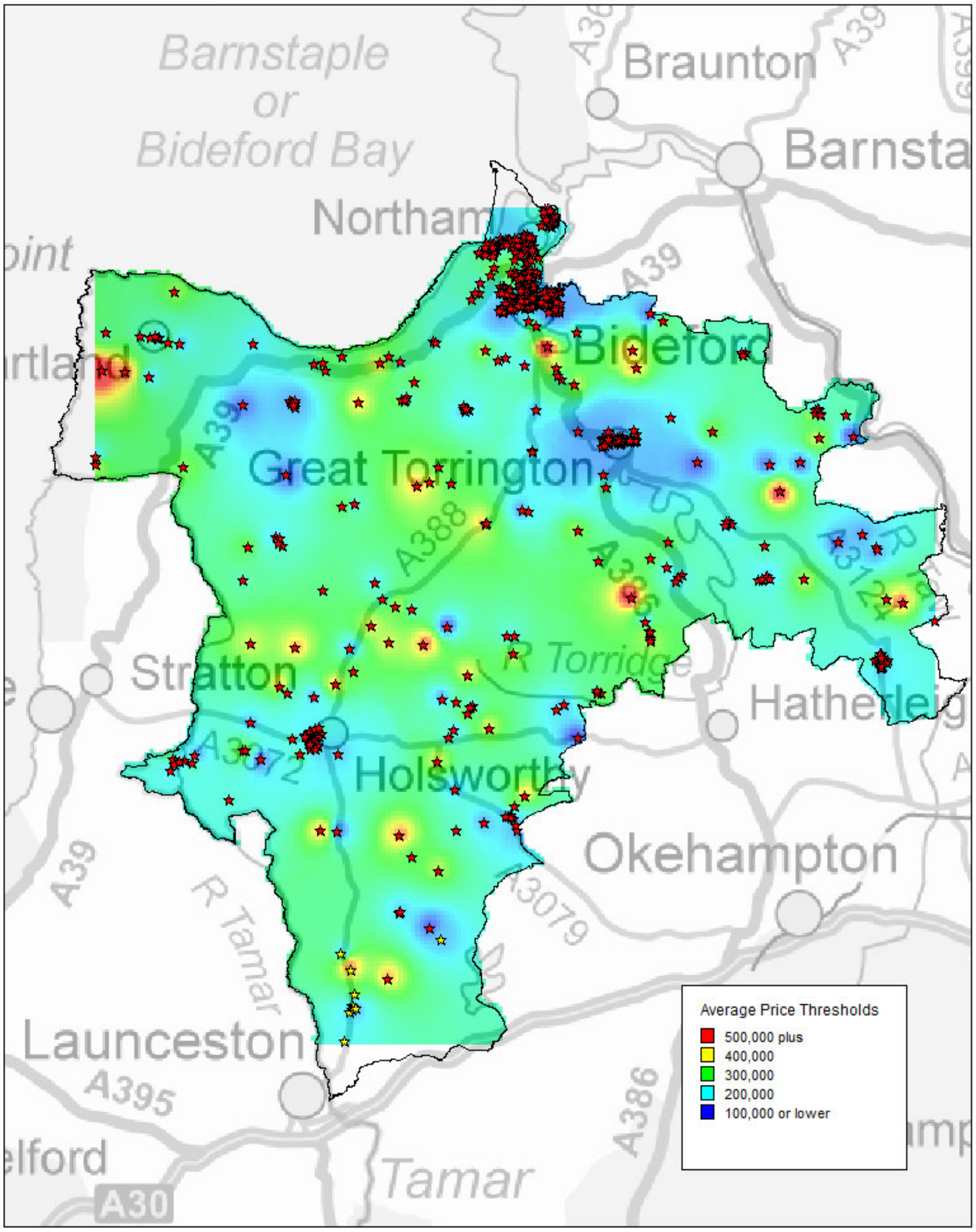
Map 3.2



Source: Land Registry Sales, Land Registry. Contains Ordnance Survey data (c) Crown copyright and database Right 2012.
Contains Royal Mail data (c)Royal Mail copyright and database right 2012.
Contains National Statistics (c) Crown copyright and database right 2012.

Map 3.3

Average House Prices in Torridge from 1/1/2011 to 31/1/2012 showing location of properties sold



Source: Land Registry Sales, Land Registry. Contains Ordnance Survey data (c) Crown copyright and database Right 2012.
Contains Royal Mail data (c)Royal Mail copyright and database right 2012.
Contains National Statistics (c) Crown copyright and database right 2012.

The intermediate housing sector

3.39 The intermediate housing sector consists of market housing provided at a discount to enable access to home ownership or market housing. Schemes have been variants of shared ownership or have provided sub-market rental such as Intermediate Rental. Several schemes are currently available as follows.

'HomeBuy' schemes for home owners

3.40 HomeBuy schemes aimed at helping people buy new homes and are only open to households who earn £60,000 a year or less and who can't afford to buy a home in their area. Loans are only available to first-time buyers or applicants renting from a council or housing association. There are three types of HomeBuy schemes for prospective home owners:

- 'shared ownership': enabling applicants to buy a share in their home and pay rent on the remaining share; and

- 'equity loan': providing a loan towards the home's purchase price which incurs no fees for five years. A mortgage and deposit must meet up to 70% of the purchase price with the remainder provided by the government and the housebuilder as an equity loan.

- The NewBuy scheme: this is aimed at raising the deposit to buy a new-build home costing no more than £500,000 enabling access to a mortgage of up to 95 per cent of the purchase price. There is no cap on income.

'HomeBuy' schemes for tenants

3.41 There are three types of Social HomeBuy schemes for tenants:

- The Right to Buy scheme allows council tenants in England to purchase their home at a discount of up to £75,000 dependent on location and length of tenancy.

- The Right to Acquire scheme allows housing association tenants in England to purchase their home at a discount of up to £9-16,000 dependent on location.

- Social HomeBuy enables council and housing association tenants to purchase their home on shared ownership terms at a discount of between £9,000 and £16,000 depending on the location. The amount of discount received will be in proportion to the share of the property bought. The tenant can then purchase further shares in the home and staircase up to a 100 per cent ownership of the home.

Shared ownership for older people

3.42 This scheme is only for people aged 55 or over and works in the same way as the shared ownership scheme. Applicants can only buy up to 75 per cent of their home but once they do so, they don't have to pay rent on the remaining share.

Affordable Home Ownership for people with disabilities

3.43 Home Ownership for People with Long Term Disabilities (HOLD) is a tailored product for purchasers whose specific needs are not met by the standard HomeBuy products. The scheme enables eligible applicants to select a home on the open market, which is then purchased by a housing association and sold to the applicant on a shared ownership basis with rent paid on the remaining share. Applicants can only apply for HOLD if the homes in the other HomeBuy schemes don't meet your needs, for example, a ground floor property is required.

3.44 The following table uses local authority data to summarise trends in intermediate housing completions between 2001 and 2012.

Table 3.20: intermediate housing completions, 2001-2012

	Intermediate Rent		Intermediate Ownership		All intermediate	
Year	**North Devon**	**Torridge**	**North Devon**	**Torridge**	**North Devon**	**Torridge**
2001/02	0	0	0	1	0	1
2002/03	0	0	0	2	0	2
2003/04	0	0	0	1	0	1
2004/05	0	0	0	10	0	10
2005/06	0	0	33	2	33	2
2006/07	0	0	27	11	27	11
2007/08	0	4	31	7	31	11
2008/09	1	0	34	20	35	20
2009/10	1	0	22	30	23	30
2010/11	12	0	0	13	12	13
2011/12	0	9	1	52	1	61
Total no.	**14**	**13**	**148**	**149**	**162**	**162**

(Source: North Devon and Torridge local authority housing completions data)

Key findings:

- 324 completions between 2001 and 2012 were equally divided between North Devon and Torridge, the majority of which were for shared ownership; and

- Combined with totals at the 2001 Census, these completions imply totals of 472 intermediate properties in North Devon and 301 in Torridge, a very small contribution to the housing stock.

3.45 The supply of Intermediate housing through turnover is notoriously low as, in the case of shared ownership, which constitutes the majority of the sector, staircasing to full ownership is not typical. Even if a 4% turnover rate is applied which is slightly less than for the full cost sector, this implies a supply of no more than 19 properties per annum in North Devon and 12 in Torridge, a total of 31 homes across the area.

Local context: the views of estate and lettings agents

Introduction

3.46 Ten interviews were undertaken with estate agents across both districts in May 2012. These were intended to add a practitioner perspective to understanding supply and demand. Views may be offered which contain factual inaccuracies, but as key actors in the housing market, it is essential to understand their perspective. The following section reviews agents' views of supply in the market in North Devon then Torridge.

North Devon

Introduction

3.47 In mid May 2012, 5 estate agents were interviewed, 3 in Barnstaple, one in Ilfracombe and one in South Molton. All dealt in all residential property types, though one specialised in agricultural property; 4 dealt with both sales and rental, and 1 with sales only. A summary of the main points is set out below, followed by a fuller analysis.

Summary of main points

How is the market performing? How has this changed recently?

3.48 The following are typical quotes in terms of the general state of the housing market:

> *"It's hard work at present".*
>
> *"More affordable housing is needed for first-time buyers; there is not the property around".*

3.49 The sales market is showing signs of improvement, with comments including "it has picked up" and "it's good at the lower end". Only one agent described it as "fragile" and thought that values had reduced. The other agents thought the market had stabilised and was unlikely to change in the near future.

3.50 The rental market is performing well with agents variously describing it as "mental" and "through the roof", with a high demand and properties going quickly. One agent thought rents were dropping back slightly, whilst another indicated they were increasing and a third thought landlords were taking advantage of the situation to push for higher rents.

What options are available for first time buyers? What rental options are available?

3.51 None of the agents thought there was much in the way of realistic options for first-time buyers; finance is the main problem with buyers needing help from their family or a substantial deposit. One agent mentioned the possibility of refurbishing properties in poor condition but, again, finance was key.

3.52 Most agents thought there were good rental options available, one indicating good quality property was available for rent as people couldn't sell. Two agents thought the rental options were not very good, with one saying a lot of money was needed to rent.

What are the gaps in the market - for sale or rent?

3.53 One agent identified a shortage of country properties for sale with land attached; one identified a shortage of properties for first-time buyers; two identified insufficient cheaper properties; and one a shortage of modern 2-3 bedroom homes for both sale and rent.

3.54 As for renting, there was a general shortage of properties, with one agent identifying a particular lack of two and three-bedroom homes.

Is there oversupply anywhere in the market - for sale or rent?

3.55 All but one of the agents thought there was no oversupply for sale or rent; the remaining agent said there are too many overpriced properties in poor condition.

3.56 The following represent the main points arising from the interviews:

- The sales market has improved slightly and agents do not expect it to change.
- Prices are generally stable.
- The rental market is very strong, with properties letting quickly.
- Demand for new homes has proved to be strong recently, although there have only been isolated developments.
- Demand for shared ownership/equity is strong, mainly from local people. Most agents thought it represented value for money.

- Options for first time buyers are few without parental help or a substantial deposit.

- Demand from investors for buy to let or holiday homes is still fairly buoyant from both investors and second home owners.

Torridge

Introduction

3.57 In mid May 2012, we interviewed 5 estate agents, 3 in Bideford; one in Holsworthy and one in Torrington. All dealt in all residential property types; 4 dealt with both sales and rental, and 1 with sales only. A summary of the main points is set out below, followed by a fuller analysis.

How is the market performing? How has this changed recently?

3.58 The following are typical quotes in terms of the general state of the housing market:

> *"The market could do with improving but that reflects the general economic situation".*
>
> *"The market remains very challenging and until lenders loosen up with their lending criteria it will remain so".*
>
> "*The media talk down the sales market and, as a result, people are staying put. The rental market changes all the time".*

3.59 The sales market is slow but not stagnant; two agents thought it particularly price sensitive. One agent reported that prices had fallen over the past year and thought the following 12 months would be even more difficult; the others reported a stable market but did not expect things to improve.

3.60 The rental market is performing well with agents variously describing it as "booming" and "buoyant", with a strong demand and properties going quickly. 3 thought the market had stabilised or slowed slightly over the past year, with rents stable, although the other agent reported that demand had increased.

What options are available for first time buyers? What rental options are available?

3.61 None of the agents thought there was much in the way of options for first-time buyers, with one agent mentioning the mismatch between local wages and mortgages to cover the cost of purchase.

3.62 Views were mixed on rental options. Two agents thought these were not very good, with one adding that prices could be prohibitive. In contrast, another agent thought there was a good choice of rentals.

What are the gaps in the market - for sale or rent?

3.63 Three agents identified a shortage of properties for sale with land attached, one of whom added a shortage of properties for first-time buyers; one identified the main problem as a lack of mortgage finance; and one a shortage of "the right sort of properties at the right price".

3.64 As for renting, there was a general shortage of properties, with one agent identifying a particular lack of two and three-bedroom homes.

Is there oversupply anywhere in the market - for sale or rent?

3.65 None of the agents thought there was any oversupply for sale or rent.

3.66 The following represent the main points arising from the interviews:

- The sales market is sluggish and agents are pessimistic about improvements.
- Prices are stable as sellers have become more realistic.
- The rental market is very strong, with properties letting quickly.
- Demand for new homes is hard to estimate as there are currently none available.
- Demand for shared ownership/equity would be strong if it was available, mainly from both local people. There were mixed views as to whether it represented value for money.
- Options for first time buyers are few, wages in the area are generally low, compared to mortgage requirements.
- Demand from investors for buy to let or holiday homes is still buoyant and seen as a better return on investment than most other options. One agent reported as many as 75% of sales going to investors.

The social rented sector

3.67 It has already been established that the social rented sector was proportionately smaller in both districts at 2001 when compared to that seen regionally or nationally (see Table 3.2). This section uses recent and current data provided by the choice based lettings scheme, Devon Home Choice, to provide a profile of the stock and supply of social rented homes. The following table identifies the total social rented stock by property type and bedsize.

Table 3.21: total number of social rented properties by type and bed size, January 2012

Type & Bedsize	North Devon No.	North Devon %	Torridge No.	Torridge %
Bedsit/ Studio	47	1.05	21	0.84
Sub-total	47	1.05	21	0.84
1 bed				
Bungalow	331	7.38	178	7.12
Flat	1,149	25.62	365	14.59
Maisonette	1	0.02	-	-
House	3	0.07	18	0.72
Sub-total	1,484	33.09	561	22.43
2 bed				
Bungalow	223	4.97	359	14.35
Flat	375	8.36	273	10.92
Maisonette	21	0.47	-	-
House	672	14.98	398	15.91
Sub-total	1,291	28.78	1,030	41.18
3 bed				
Bungalow	3	0.07	9	0.36
Flat	26	0.58	5	0.20
Maisonette	8	0.18	4	0.16
House	1,377	30.70	784	31.35
Sub-total	1,414	31.53	802	32.07
4 bed				
Bungalow	-		-	
Flat	1	0.02	-	-
Maisonette	3	0.07	-	-
House	64	1.43	77	3.08
Sub-total	68	1.52	77	3.08
5/6 bed				
House	5	0.11	3	-
Sub-total	5	0.11	0	0.00
Unknown	176	3.92	5	0.08
Total no.	**4,485**	**100%**	**2,506**	**100%**

(Source: Devon Home Choice and registered provider data)

Key findings:

- The table identifies a total of 6,991 social rented properties across the area, 64% of which are located in North Devon.
- There are variations in the proportions of stock in each district by bedsize for the smallest homes:

- 30% are 1 bed or less - 34% in North Devon (especially 1 bed flats) compared with 23% in Torridge;
- 33% are 2 bed - 29% in North Devon compared with 41% in Torridge;
- 32% are 3 bed, and
- 2% are 4+ bed.

- Over 90% of social rented properties are 1 to 3 bed properties

3.68 The following table identifies the number of social rented properties advertised/available by type, bed size and lettings type/priority between January 2010 and February 2012.

Table 3.22: annual average social rented properties available for letting by type and bed size, January 2010-February 2012

	North Devon			***Torridge***		
Type & bedsize	***Supply***	***Stock***	***Turnover %***	***Supply***	***Stock***	***Turnover %***
Bedsit/ studio	2	47	4.26	2	21	9.52
Sub-total	2	47	4.26	2	21	9.52
1 bed						
Bungalow	24	331	7.25	16	178	8.99
Flat	98	1,149	8.53	61	365	16.71
Maisonette	0	1	0.00	0	0	
House	1	3	33.33	1	18	5.56
Sub-total	123	1,484	8.29	78	561	13.90
2 bed						
Bungalow	11	223	4.93	18	359	5.01
Flat	29	375	7.73	29	273	10.62
Maisonette	0	21	0.00	0	0	
House	32	672	4.76	41	398	10.30
Sub-total	72	1,291	5.58	88	1,030	8.54
3 bed						
Bungalow	0	3	0.00	1	9	11.11
Flat	1	26	3.85	0	5	
Maisonette	0	8	0.00	0	4	
House	24	1,377	1.74	36	784	4.59
Sub-total	25	1,414	1.77	37	802	4.61
4 bed						
Bungalow	0	0	0.00	0	0	
Flat	0	1	0.00	0	0	
Maisonette	0	3	0.00	0	0	
House	1	64	1.56	6	77	7.79
Sub-total	1	68	1.47	6	77	7.79
5 bed						
House	1	5	20.00	1	0	
Sub-total	1	5	20.00	0	0	
Unknown	0	176	0.00	0	2	
Totals	**224**	**4,485**	**4.99**	**212**	**2,501**	**8.48**

(Source: Devon Home Choice)

Key findings:

- Based on Devon Home Choice data for the period from January 2010 to the end of February 2012, an average of 436 properties have been available annually across both districts, representing a turnover rate of 6.24%, ranging from 5% in North Devon to 9% in Torridge;

- The smaller the property the higher the turnover, ranging from 8% for 1 beds in North Devon to 14% in Torridge. By contrast, the turnover for 3 bed properties was only 2% in North Devon and 5% in Torridge; and

- Representing the make up of the stock, most lettings were of the smallest properties. 55% were 1 bed in North Devon and 37% in Torridge; 32% were 2 bed in North Devon and 42% in Torridge. 3 bed and larger family homes are the least available in terms of supply, making up 11% of lettings in North Devon and 20% in Torridge.

3.69 Introduced in 1980, the Right to Buy resulted in a contraction in the stock of local authority social rented housing, especially of houses. The scheme was extended to housing association tenants under the Right to Acquire in 1997. However, limitations on eligibility and reductions in purchase discounts introduced in 2005 have reduced the number of sales dramatically. CORE sales data records 5 Right to Buy and Right to Acquire sales in North Devon between 2007-08 and 2010-11 but none in Torridge.

3.70 The following table identifies the average rents charged for social rented properties in 2010-11.

Table 3.23: social rents by type and bed size, 2010-11

Type & Bedsize	North Devon	Torridge
1 bed	£60.60	£61.07
2 bed	£70.42	£64.28
3 bed	£80.42	£79.24
4 bed	£93.90	£97.06

(Source: CORE)

Key findings:

- Average rents charged are similar across the 2 districts.

Housing stock and supply: current profile

3.71 The following table summarises changes to the stock totals for the North Devon and Torridge area for the 10 years from 2002-2011.

Table 3.24: changes to the total housing stock, 2002 to 2011

Area	2002	2011	Net change	% change
North Devon	40,490	43,598	3,108	7.7
Torridge	26,898	30,236	3,338	12.4
North Devon & Torridge	67,388	73,834	6,446	9.6
South West	2,193,171	2,390,736	197,565	9.0
England	21,475,563	22,971,520	1,495,957	7.0

(Source: HSSA)

Key findings:

- Stock totals are estimated to have increased by 10% across the area, ranging from just under 8% in North Devon to over 12% in Torridge. Both districts exceeded the national growth rate (7%) and Torridge exceeded the regional average (9%).

3.72 The following table summarises the estimated current position by tenure. The table uses CLG estimates, which do not disaggregate market housing, and data for private renting and owner occupation derived as indicated in Table 3.14 and for Intermediate Housing in Table 3.17 above.

Table 3.25: estimated tenure breakdown at 2011-12

Area	Local authority		Housing association		Other Public Sector		Owner Occupied		Intermediate		Private rented		Total	
	No	%	No	%	No	%	No	%	No	%	No	%	No	%
North Devon	0	0.0	4,376	10.0	304	0.7	29,234	66.6	472	1.1	9,481	21.6	44,040	100.0
Torridge	4	0.0	2,520	8.4	0	0.0	20,181	67.0	301	1.0	7,110	23.6	30,350	100.0
North Devon & Torridge	**4**	**0.1**	**6,896**	**9.3**	**304**	**0.4**	**49,415**	**66.8**	**773**	**1.0**	**16,591**	**22.4**	**74,390**	**100.0**
South West	-	4.2	-	8.9	-	0.5	-	NK	-	NK	-	NK	-	100.0
England	-	7.9	-	9.9		0.3	-	NK	-	NK	-	NK	-	100.0

(Source: CLG Live Table 100, Dwelling Stock by District CLG website https://www.gov.uk/government/statistics/dwelling-stock-estimates-in-england-2010

Contains public sector information licensed under the Open Government Licence v1.0 https://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/ and Housing Vision estimates.)

Key findings:

According to Housing Vision estimates:

- the owner occupied sector is now estimated to constitute 67% of all dwellings, a decline from 73% in 2001 (see Table 3.2);

- The private rented sector has doubled in proportion from just over 11% in 2001 to over 22% in 2012. This is well above both the regional average (16% in 2009-10) and the national average (16.5% in 2010-11);

- The social rented sector has declined from just over 10% to just over 9% and remains significantly below regional (13.1%) and national (17.8%) averages; and

- The intermediate sector has grown from 0.5% to 1.0% but, despite the emphasis placed on its development in recent years, it constitutes a minority tenure.

3.73 The final table of this chapter summarises the current annual supply of housing through turnover by sector as follows.

Table 3.26: the current annual supply of housing through turnover in North Devon and Torridge, June 2012

Area	Indicator	Social rent	Private rent	Intermediate	Owner occupied	Total
North Devon	Supply	224	3,129	26	1,333	4,712
Torridge	Supply	212	2,346	22	1,059	3,639
North Devon & Torridge	Total supply	436	5,475	48	2,392	8,351
North Devon & Torridge	% of all supply of housing	5.2%	65.6%	0.4%	28.6%	100%
North Devon & Torridge	Total stock	6,986	16,591	1,184	49,415	74,390
North Devon & Torridge	Annual supply as % of stock by tenure	6.2%	33.0%	4.0%	4.8%	-

(Source: HSSA and Housing Vision estimates)

Key findings:

- According to Housing Vision estimates:

- The private rented sector is estimated to play the main role in the supply of housing, currently providing in the region of two thirds (65.6%) of available properties, although it constitutes only 22% of all housing stock;

- The home ownership sector provides almost 29% of housing supply although it represents 67% of total stock; and

- The social sector provides little more than 5% of available homes although it represents just over 9% of total stock.

- The intermediate sector has a very marginal role providing 0.4% of available supply and 1.0% of total stock.

Analysis and conclusions

Overall patterns and trends

3.74 In 2001, the area had fewer smaller (1 bed) and more larger (5 bed+) homes than the regional or national average with higher proportions of detached houses and lower proportions of semi-detached houses and flats. In terms of tenure, the area had a below average level of social renting and a slightly higher level of private renting.

3.75 Based on the 'occupancy rating' which identifies that there are 2 or more rooms more than are 'required' by households, an average of 58% of all households are under-occupying, rising to 63% for pensioner households. These rates are above the regional and national averages which is unsurprising in view of the proportionately larger older population in both districts.

3.76 Rates of overcrowding are substantially higher than regional or national averages which implies that the supply of affordable family housing is inadequate. It is estimated that 4% of all households are overcrowded with a higher rate approaching 5% in North Devon.

3.77 Second and holiday homes are sensitive issues in North Devon and Torridge but data for both authorities suggests that their effect on housing supply remains stable. Data for both authorities identifies there are currently 2,636 second homes, 3.55% of the total, a decrease of 30 second homes since 2001.

3.78 Data for North Devon identifies almost 4% of properties are second homes (1,633) but the number has decreased by 141 since 2001. The proportion of second homes exceeded the average in 27 out of 63 parishes in North Devon reaching 23% in Brendon and 24% in Mortehoe.

3.79 Data for Torridge identifies just over 3% of properties are second homes (1,003) an increase of 121 since 2001. The proportion of second homes exceeded the average in 23 of 64 parishes in Torridge reaching 10% in Woolsery and 22% in Welcombe. The net effect is that there are currently 2,636 second homes across both districts, 3.55% of the total, and a decrease of 30 second homes since 2001

3.80 4,217 new homes were completed between 2006 and 2012 at an average of 703 per annum. This compares closely with an estimated requirement from the 2008 NP SHMA for 4,123 new homes across the area over this period; 1,758 in North Devon and 2,365 in Torridge. Despite its smaller size in terms of population, households and dwelling stock, over half of all completions were in Torridge.

3.81 Mirroring the impact of the economic recession, the recent trend in completions has been one of decline and annual output fell by more than 50% over the period.

3.82 Data on completions by bedsize is provisional and indicative only. There has been a continued high output of larger family homes, especially in North Devon. The outputs of 3 and especially 4 bed homes run counter to the recommendations of the 2008 SHMA of the requirement for 1 and 2 bed homes and to the implications of continuing demographic trends.

3.83 Additions to the affordable housing stock between 2006 and 2012 amounted to 18% of new homes in North Devon and Torridge. North Devon achieved less than 60% of the regional and 55% of the national averages for affordable housing completions; and Torridge 62% of the regional and 59% of the national averages respectively.

3.84 Data on affordable completions across the area since 2001-02 indicates that 72% were social rented and the remainder were intermediate housing, including intermediate rent and shared ownership. This breakdown fits with the policy requirement of a 75%/25% social rent vs shared ownership split specified in Torridge planning policy.

The private rented sector

3.85 The private rented sector has grown hugely in significance since 2011. In the absence of official data, the size of the sector is difficult to determine, though the general trend has been one of steady growth. The English Housing Survey provides a benchmark, estimating that in 2010-2011, private rented properties made up almost 17% of total dwellings; the 2008 Labour Force Survey provides the most recent estimate for the South West region of 14% and the North Devon and Torridge Private Sector House Condition Surveys identified proportions of 20% and 23% respectively.

3.86 Estimates developed by Housing Vision indicate strong growth in private renting in North Devon and Torridge such that the sector has more than doubled in size since 2001 to reach over 22% of all housing. As a result, the scale of the private rented sector substantially exceeds the social rented sector's 9% of homes. Such growth resulted in a decline in home ownership as properties have been transferred between sectors.

3.87 The growth of the private rented sector has good and bad points. It has been important in extending flexibility and choice, and in maintaining a supply of housing when turnover has reduced in the home ownership and social rented sectors. However, homes purchased by investors - who are still active - are likely to be those accessible to first time buyers which has the effect of further excluding them from the market and placing an upward pressure on lower value prices.

3.88 With a turnover conservatively estimated at 33%, the private rented sector now makes a major contribution to housing supply. Compared with the home ownership sector, it has a different profile with flats the main property type advertised, though detached houses still make up one quarter of supply. Estate and lettings agents report that the rental market is very strong, with properties letting quickly.

3.89 Monthly rents are higher in North Devon for almost all types of accommodation. In terms of eligibility for housing support, average rents are only close to Local Housing Allowance Rates for 1 and 2 bed flats in both districts and for 3 bed flats in Torridge, and in all cases in few locations.

3.90 Valuation Office Agency data for 2011, which typically profiles the lower 40% of the market, identified that 2 bed properties or smaller made up over half of properties on which a rent determination was made; 29% were 3 bed and 18% were 4 bed. In the context of the application of the Local Housing Allowance shared accommodation rate to all single people under 35 years old, an estimated supply of 8% shared and bedsit accommodation will become more important.

3.91 Overall, the private rented sector is effective in meeting the requirements of single people and couples - whose numbers will continue to increase - and the requirements of smaller family households who are less well provided for in the home ownership sector.

The home ownership sector

3.92 Although the number of properties has increased by around 5,000, it is estimated that the growth in private renting has resulted in the home ownership sector falling in proportionate terms from 73% of all homes in 2001 to 67% in 2011. However, compared with the national picture which has generally seen a drop in completed sales, the sector has maintained sales volumes equivalent to a turnover rate in 2011 of almost 5%. However, by

June 2012, estate agents reported that the sales market was sluggish and they are pessimistic about any improvement. Prices remain stable as sellers have become more realistic.

3.93 Average prices increased in 2010 and fell in 2011 but are still above the level for 2009. Reflecting the profile of the housing stock, detached properties made up almost 40% of sales in 2011, terraced houses over 33% and flats and apartments only 12%. This pattern reflects both the historic low supply of smaller homes and the difficulty first time buyers are experiencing in entering the housing market. Towns are generally cheaper than rural areas and there are major house price hotspots around Croyde, Woolacombe and adjacent to the Exmoor National Park.

3.94 Overall, as most sales are of houses, the home ownership sector is currently more effective in meeting the requirements of families and is less effective for singles and couples, demand from whom will continue to increase.

The intermediate housing sector

3.95 According to Housing Vision estimates, the intermediate sector has grown from 0.5% to 1.0% but, despite the emphasis placed on its development in recent years, it constitutes a minority tenure.

3.96 324 completions between 2001 and 2012 were equally divided between the districts, the majority of which were for shared ownership. Combined with totals at the 2001 Census, these completions imply there are now 472 intermediate properties in North Devon and 301 in Torridge.

3.97 The supply of Intermediate Housing through turnover is notoriously low as staircasing to full from shared ownership is not typical. Even if a 4% turnover rate is applied - below the full cost rate - this implies an annual supply of no more than 31 homes across the area.

The social rented sector

3.98 According to Housing Vision estimates, the social rented sector has declined from just over 10% to just over 9% and remains significantly below regional (13.1%) and national (17.8%) averages.

3.99 There are currently almost 7,000 social rented properties across the area - a 9% increase since 2001 - with 64% located in North Devon. Due to the disproportionate impact of Right to Buy sales, the stock is heavily skewed towards sheltered housing and smaller properties; 30% are 1 bed or bedsits; 33% are 2 bed; 32% are 3 bed and only 2% are 4 bed properties or larger.

3.100 As a result of turnover, an average of 436 social rented properties are available each year which is less than 10% of those advertised in the private rented sector. Reflecting the composition of the stock, most lettings in 2010-

11 were of the smallest properties, 55% were 1 bed in North Devon and 37% in Torridge, 32% and 42% respectively were 2 bed and only 11% and 3% were 3 bed. It is clear that those renting family sized homes stay put.

3.101 The social rented sector is more effective in meeting the requirements of older people, and in common with the private rented sector, the requirements of singles, couples and smaller family households whose numbers will continue to increase. The low supply of 3 and 4 bed homes does not meet current need, a relationship explored in the next chapter.

4. The Need and Demand for Housing

Introduction

4.1 This chapter reviews evidence of the need and demand for housing with the emphasis on affordable housing. Whilst it is recognised that Devon Home Choice data may underestimate the underlying level of housing need, it provides the only comprehensive and consistent data identifying patterns of need. It is further recognised that in a high demand area, many people may be deterred from applying or may be allocated to the 'No housing need' category even though they are unable to afford open market housing. Research undertaken by housing officers in North Devon has estimated that as few as 1 in 7 people in need were on the housing register, and affordability modelling below and at Chapter 6 indicates that over half of all households are unable to afford market housing without support. The primary data sources used in this section are:

- Devon Home Choice in relation to social housing applications, advertisements and lettings (January 2010 to February 2012); and

- Core in relation to social housing lettings and intermediate housing sales (April 2009-March 2011).

4.2 Since January 2010, affordable housing providers in the 2 districts have participated in Devon Home Choice, a choice based lettings scheme. The following 5 Priority Bands are applied to applicants as follows:

Emergency Housing Need (Band A)

The following are examples of the type of situations that would qualify:

- urgent health/ wellbeing need;
- emergency housing defect;
- to escape violence or threat of violence, serious harassment or a traumatic; and
- an event where there is immediate and serious risk to a household living in Devon.

High Housing Need (Band B)

The following are examples of the type of situations that would qualify:

- statutorily homeless households;
- overcrowded lacking 2 or more bedrooms;
- overcrowded 2 children lacking a bedroom;
- under-occupying by 2 or more bedrooms;
- a high health/wellbeing need;

- a high housing defect;
- ready for move on from supported accommodation within Devon; and
- a Social need or to support the delivery of another service.

Medium Housing Need (Band C)

The following are examples of the type of situations that would qualify:

- overcrowded lacking 1 bedroom;
- under-occupying by 1 bedroom;
- children under 8 years old living on or above the third floor; and
- moves for work.

Low Housing Need (Band D)

The following are examples of the type of situations that would qualify:

- a non-statutory homeless household;
- applicants who are rough sleeping, have no fixed abode or are 'sofa surfing';
- low health/ wellbeing need;
- shared facilities (for example toilet, bath, shower or kitchen);
- staying access to children outside of the travel to work area of each Devon local authority;
- under notice to quit;
- households with a housing need but no local connection to Devon; and
- households who have been assessed as having deliberately worsened their circumstances

No Housing Need (E)

This will normally include the following:

- applicants who live in a property that is adequate to meet their housing need in terms of property type, size and facilities; and
- applicants who do not meet the housing need criteria within any of the other bands (Emergency, High, Medium or Low housing need).

Full details of the scheme can be found at:

https://www.devonhomechoice.com/useful-information-0

The need for affordable housing

4.3 This section opens with a profile of the total number of applicants registered for social housing by Priority Band. It should be noted that trend data is not available and that applicants are registered on Devon Home Choice by their current address.

Table 4.1: applicants for social housing by Priority Band, January 2012

Band	North Devon		Torridge		North Devon & Torridge no.	North Devon & Torridge %
	No.	%	No.	%		
A	0	0.00	1	0.09	1	0.03
B	151	5.52	108	9.42	259	6.67
C	441	16.12	278	24.26	719	18.52
D	739	27.01	261	22.77	1,000	25.76
E	1,405	51.35	498	43.46	1,993	51.34
Total no.	2,736	100%	1,146	100%	3,882	100%

(Source: Devon Home Choice data)

Key findings:

- Of almost 4,000 registered applicants across Northern Devon, 71% have an address in North Devon;
- There is a higher proportion of higher priority applicants (A+B) in Torridge, almost 10% compared with almost 6% in North Devon. This compares with a lower proportion of homeless households;
- There is also a higher proportion of medium priority (Band C) applicants in Torridge, 24% compared with almost 16% in North Devon; and
- Just over half of applicants in North Devon and overall are in the lowest priority band; almost 7% are in the highest priority bands A and B (260).

4.4 The following table profiles applicants registered for social housing by current bedsize required.

Table 4.2: applicants for social housing by current bedsize required, January 2012

Bed size required	North Devon		Torridge		North Devon & Torridge no.	North Devon & Torridge %
	No.	%	No.	%		
1	1,424	52.05	551	48.08	1,975	50.88
2	806	29.46	395	34.47	1201	30.94
3	374	13.67	145	12.65	519	13.37
4	103	3.76	49	4.28	152	3.92
5+	29	1.06	6	0.52	35	0.90
Total	2,736	100%	1,146	100%	3,882	100%

(Source: Devon Home Choice data)

Key findings:

- It is normal practice, and now a government requirement for eligibility for Housing Benefit, to 'fully occupy' properties, i.e. to allocate properties by bedsize according to applicants' household size and composition with no spare bedroom available. In general, this will mean that a 1 bed property will be allocated to a single person or a couple; a two bedroom property to a lone parent/couple and 1 or 2 children dependent on age and sex; a three bedroom property to a lone parent/couple and 2 or 3 children dependent on age and sex and a four bedroom property to a lone parent/couple and 3-5 children dependent on age and sex.

- There are similar proportions registered for 1 bed properties in each district (over half of all applicants); with requirements decreasing as property sizes increase);

- The main difference between the districts - though not a major one - is the greater proportion registered for 2 bed properties in Torridge (35%) compared with North Devon (30%).

Homelessness and rough sleeping

4.5 The following table identifies the pattern of households accepted as homeless and in Priority Need by each local authority since 2001-02.

Table 4.3: homeless accepted and in Priority Need, 2001-2012

Area	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
North Devon	154	130	240	165	73	72	85	24	31	33
Torridge	44	39	81	54	33	2	27	13	5	24
Totals	**198**	**169**	**321**	**219**	**106**	**74**	**112**	**37**	**36**	**57**

(Source: HSSA Returns, Table 784 and Table 627 Local Authorities Actions under Homeless Provisions of the Housing Acts CLG website https://www.gov.uk/government/statistical-data-sets/housing-strategy-statistical-appendix-hssa-data-returns-for-2010-11
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https://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/

Key findings:

- From a peak of 321 households in 2003-04, acceptances have fallen steadily to 2009-10 but have shown an increase to 57 in 2010-11 which is likely to be associated with economic recession and associated increases in repossessions and redundancy, etc.

4.6 The most recent rough sleeping count undertaken in autumn 2011 identified 16 rough sleepers in North Devon and 4 in Torridge.

The need for specialised housing

4.7 The following table profiles applicants requiring special accommodation, categories are mutually exclusive.

Table 4.4: applicants requiring special accommodation, August 2012

Type of accommodation	North Devon	Torridge	North Devon & Torridge no.	North Devon & Torridge %
Wheelchair accessible	38	10	48	8.42
Part wheelchair accessible	19	3	22	3.86
Lifetime homes	2	13	15	2.63
Step free	207	74	281	49.30
Maximum of 3 steps	126	78	204	35.79
Totals	392	178	570	100

(Source: Devon Home Choice data)

Key findings:

- 570 applicants identified special requirements, 69% of whom were registered in North Devon;
- Almost half required step free accommodation. The availability of appropriate accommodation could well free up other housing stock, especially larger family dwellings, to meet wider needs

The demand for affordable housing by property type

4.8 There are two common indicators of the demand for social housing, the time required to obtain a tenancy for the bedsize required and the ratio of applicants to turnover. The following table establishes the first by comparing the number of applicants registered for properties of different sizes with the annual supply.

Table 4.5: the number of years to house all applicants registered for social housing by bedsize required, May 2012

Bed size required	North Devon			Torridge		
	No. of applicants	Annual supply	Average years to house all applicants	No. of applicants	Annual supply	Average years to house all applicants
Bedsit/1	1,424	125	11.4	551	80	6.9
2	806	72	11.2	395	88	4.5
3	374	25	15.0	145	37	3.9
4	103	1	103.0	49	6	8.2
5+	29	1	29.0	6	1	6.0
Total	2,736	224	-	1,146	212	-

(Source: Devon Home Choice data)

Key findings:

- Ratios of applicants to supply were higher for all property sizes in North Devon.
- Due to very low supply, the ratios of applicants by bedsize were highest for 4 bed or larger properties in both districts. The next largest ratio in North Devon was for 3 bed properties, and in Torridge, for bedsits/1 bed properties.
- It would take a minimum of 11 years to clear the backlog of demand for any property type in North Devon (bedsit, 1 or 2 bed properties) and 4 years to clear any backlog in Torridge (for 3 bed properties).

The demand for affordable housing by property type and bedsize

4.9 This section considers the extent of demand for different types of housing by bedsize. It is important to emphasise that an applicant can bid for multiple properties and certain conditions may be placed on certain properties, for example, a local connection. The following table identifies the number of bids by property type and bed size for each letting advertised and, in order to increase the averaging effect and reduce the impact of multiple bidding and application of certain conditions, all lettings undertaken between January 2010 when Devon Home Choice started, and the end of February 2012 have been considered.

Table 4.6: ratio of bids to properties advertised for social rented properties by type and bed size, 01.10-02.12, bids of 50+ highlighted

Type & bedsize	North Devon			Torridge			Total		
	Properties advertised	Bids	Ratio of bids to each advert	Properties advertised	Bids	Ratio of bids to each advert	Properties advertised	Bids	Ratio of bids to each advert
ALL BIDS & LETTINGS									
Total nos.	547	19,665	-	507	18,517	-	1,054	38,182	-
SHELTERED									
Bedsit	27	65	2.4	4	18	4.5	31	83	2.7
Sub-total	27	65	2.4	4	18	4.5	31	83	2.7
1 bed									
Bungalow	37	1,000	27.0	33	780	23.6	70	1,780	25.4
Flat	152	1,600	10.5	97	1,227	12.6	249	2,827	11.4
House	0	0	-	2	51	25.5	2	51	25.5
Sub-total	189	2,600	13.8	132	2,058	15.6	321	4,658	14.5
2 bed									
Bungalow	13	475	36.5	18	503	27.9	31	978	31.5
Flat	6	70	11.7	23	211	9.2	29	281	9.7
Sub-total	19	545	28.7	41	714	17.4	60	1,259	21.0
Total nos.	234	3,208	13.7	177	2,790	15.8	411	5,998	14.6
Total as % of all bids & lettings	42.8%	16.3%	-	34.9%	15.1%	-	39.0%	15.7%	-
GENERAL NEEDS									
1 bed									
Bungalow	15	842	56.1	7	324	46.3	22	1,166	53.0
Flat	90	3,827	42.5	48	1,674	34.9	138	5,501	39.9
House	3	237	79.0	0	0	-	3	237	79.0
Sub-total	108	4,906	45.4	55	1,998	36.3	163	6,904	42.4
2 bed									
Bungalow	11	555	50.5	27	1,150	42.6	38	1,705	44.9

Type & bedsize	North Devon			Torridge			Total		
	Properties advertised	Bids	Ratio of bids to each advert	Properties advertised	Bids	Ratio of bids to each advert	Properties advertised	Bids	Ratio of bids to each advert
Flat	66	2,305	34.9	55	2,049	37.3	121	4,354	36.0
House	69	5,337	77.3	91	5,288	58.1	160	10,625	66.4
Sub-total	146	8,197	56.1	173	8,487	49.1	319	16,684	52.3
3 bed									
Bungalow	1	30	30.0	1	1	1.0	2	31	15.5
Flat	2	79	39.5	0	0		2	79	39.5
House	52	2,935	56.4	86	4,378	50.9	138	7,313	53.0
Sub-total	55	3,044	55.3	87	4,379	50.3	142	7,423	52.3
4 bed									
House	2	240	120.0	14	862	61.6	16	1,102	68.9
5 bed									
House	1	18	18.0	1	1	1.0	2	19	9.5
Total nos.	**313**	**16,457**	**52.6**	**330**	**15,727**	**47.7**	**643**	**32,184**	**50.1**
Total as % of all bids & lettings	**57.2%**	**83.7%**	**-**	**65.1%**	**84.9%**	**-**	**61.0%**	**84.3%**	**-**

(Source: Devon Home Choice data)

Key findings:

- The disproportionate contribution of the sheltered housing sector to social housing supply is immediately apparent, though demand for them is much less than for general needs lettings. Sheltered properties constituted 43% of those properties advertised in North Devon but only 16% of bids, and 35% of properties advertised in Torridge but only 15% of bids.

- Against that background, there is a similar pattern in the ratio of the number of bids to number of properties advertised between the districts but with some slight variations as follows:

  In relation to sheltered housing:

  - An average ratio of 15 bids for each property advertised, 14 in North Devon and 16 in Torridge;
  - A large proportion (61%) of total properties advertised were 1 bed flats, with a relatively low overall ratio of bids per advert
  - In relation to 1 bed properties, a ratio of 14:1 in North Devon and 16:1 in Torridge, but with a stronger demand for 1 bed bungalows; and
  - In relation to 2 bed properties, a ratio of 14:1 in North Devon and 16:1 in Torridge, but with a much stronger demand for 2 bed bungalows.

  In relation to general needs housing:

  - There was a higher ratio of 50 bids per general needs property, which was at its most extreme for 4 bed (family) housing;
  - There was an average ratio of 53 bids in North Devon and 48 in Torridge;
  - In relation to 1 bed properties, a ratio of 45:1 in North Devon and 36:1 in Torridge, but with a stronger demand for 1 bed bungalows and houses;
  - In relation to 2 bed properties, a ratio of 56:1 in North Devon and 49:1 in Torridge, but with a stronger demand for 2 bed bungalows and especially houses;
  - In relation to 3 bed properties, a ratio of 55:1 in North Devon and 50:1 in Torridge but with a stronger demand for 3 bed houses;
  - In relation to 4 bed properties, a ratio of 120:1 in North Devon and 62:1 in Torridge; and
  - The ratio of bids for housing was greater than for bungalow and flats.

Who is being housed in the social rented sector?

4.10 This section considers who is being housed in the social rented sector in the area. The first dimension considered is the type of households being housed and then their net weekly incomes.

Table 4.7: new lettings by type of household, April 2010-March 2011

Household type	North Devon No.	North Devon %	Torridge No.	Torridge %	North Devon & Torridge no.	North Devon & Torridge %
Single adult	19	10.50	11	9.57	30	10.14
Multi-adult (no children) - typically couples	54	29.83	23	20.00	77	26.01
Multi-adult (+ children) – families	22	12.15	16	13.91	38	12.84
Lone parent	38	20.99	33	28.70	71	23.99
Older people (not included above)	48	26.52	32	27.83	80	27.03
Total	181	100%	115	100%	296	100%

(Source: Core)

Key findings:

- There are broadly similar proportions of new lettings by household type between the districts; and
- If older people are excluded, there is an equal split in lettings to households with and without children (each 37%);
- However, lettings to couples with no children are 50% higher in North Devon and for lone parents are 37% higher in Torridge; and
- Older people made up 27% of all lettings which is unsurprising in view of the amount of sheltered housing available and its higher turnover rate.

4.11 The following table reviews net weekly income by type of households. This may be all or partly from benefits/pensions but not including child benefit, housing benefit, council tax benefit or interest from savings. It is compared with incomes from full-time earnings recorded by the Annual Survey of Hours and Earnings (ASHE) for 2011 which have been converted on the basis of the established multiplier of net incomes @ 74% of gross.

Table 4.8: lettings by average weekly net income by household type, April 2010-March 2011, and median annual net incomes from full-time employment, 2011

Household type	North Devon		Torridge		North Devon and Torridge	
	Weekly	Annual income implied	Weekly	Annual income implied	Average weekly	Annual income implied
Single adult	£170.30	£8,855.60	£123.95	£6,445.40	£147.13	£7,650.76
Multi-adult no children (typically couples)	£253.66	£13,190.32	£208.91	£10,863.32	£231.29	£12,027.08
Multi-adult + children (typically families)	£340.43	£17,702.36	£363.67	£18,910.84	£352.05	£18,306.60
Lone parents	£231.58	£12,042.16	£204.33	£10,625.16	£217.96	£11,333.92
Older people	£184.75	£9,607.00	£177.50	£9,230.00	£181.13	£9,418.76
No. of lettings for which data is available	105	-	89	-	194	-
Average	£247.87	£12,279.49	£226.55	£11,214.94	£237.21	£12,324.92
Median full-time net Earnings 2011	-	£15,084.00	-	£14,353.00	-	-

(Source: Core and ASHE)

Key findings:

- Average net weekly incomes for those renting a property were 9.4% higher in North Devon for all household types which partly reflects the 5.1% higher incomes from full-time earnings recorded by the Annual Survey of Hours and Earnings (ASHE) for 2011.

- The difference in tenants' incomes levels between the districts was especially noticeable for single adults whose income was over one third higher in North Devon and 'multi-adults with no children' who are typically couples, whose income was almost 20% higher in North Devon.

Age profile

4.12 The following table profiles social housing lettings by the age of the main applicant.

Table 4.9: lettings by age of main applicant, March 2010- April 2011

Age band (years)	North Devon No.	North Devon %	Torridge No.	Torridge %	North Devon & Torridge no.	North Devon & Torridge %
18-24	60	13.33	71	16.59	131	14.92
25-34	71	15.78	92	21.50	163	18.56
35-44	53	11.78	72	16.82	125	14.24
45-54	68	15.11	61	14.25	129	14.69
55-64	79	17.56	56	13.08	135	15.38
65-74	75	16.67	41	9.58	116	13.21
75+	44	9.78	35	8.18	79	9.00
Total	**450**	**100%**	**428**	**100%**	**878**	**100%**

(Source: Devon Home Choice data)

Key findings:

- Lettings by age are generally equally distributed between the age bands, with the largest proportion to those aged 25-34 (19% overall); and

- There were small differences between the districts in lettings to those aged 55-64 (13% of the total in Torridge and 18% in North Devon) and in those aged 25-34 (16% of the total in North Devon and 22% in Torridge).

Ethnicity

4.13 The following table profiles social housing lets by the ethnicity selected by the main applicant.

Table 4.10: lettings by ethnicity, March 2010- April 2011

Ethnic group	North Devon No.	North Devon %	Torridge		North Devon & Torridge no. No.	North Devon & Torridge no. %
Asian/Asian British	1	0.22	2	0.47	3	0.34
Black/Black British	0	0.00	0	0.00	0	0.00
Chinese/Other	2	0.43	3	0.70	10	1.14
Mixed	1	0.22	1	0.23	2	0.23
White British	432	93.91	407	95.09	839	95.56
White Irish	7	1.52	3	0.70	7	0.80
White Other	12	2.61	7	1.64	12	1.37
Not stated	5	1.09	5	1.17	10	1.14
Totals	**460**	**100%**	**428**	**100%**	**878**	**100%**

(Source: Devon Home Choice data)

Key findings:

- In 2010-11, 98% of lettings were to White applicants, 96% to people who identified themselves as White British; just over 2% to other White applicants, and just under 2% to other ethnic groups.

- This compares with a total White population in North Devon and Torridge estimated data to be 96% in 2009.

Who is being housed in the intermediate housing sector?

4.14 This section considers who is being housed in the intermediate housing sector in the area. Data is available for sales, typically of shared ownership or HomeBuy properties. The first dimension considered is the type of households being housed then their net weekly incomes.

Table 4.11: sales by type of household, April 2009-March 2011

Household type	North Devon	Torridge	North Devon & Torridge no.	North Devon & Torridge %
Single adult	8	8	16	53.33
Multi-adult no children (typically couples)	5	3	8	26.67
Multi-adult + children (families)	2	2	4	13.33
Lone parents	1	1	2	6.67
Older people (not included above)	0	0	0	0
Total	16	14	30	100%

(Source: Core)

Key findings:

- The data available is limited but identifies that shared ownership housing is working most effectively for single adults and couples whereas the pattern for new lettings is more balanced between households with and without children. This almost certainly reflects the type of housing provided.

- The largest single group currently being housed is single people (53%) followed by childless couples (27%). Couples represented a near identical proportion of social housing lettings in 2010-11 (26%) but single people made up only 10% of lettings.

- Two parent families (multi-adult with children) made up 13% of the total compared with 26% of social housing lettings and lone parents 7%, compared with 24% of lettings.

- Despite the potential for 'downsizing' and the existence of a designated scheme, no older people were housed in this way.

Incomes of purchasers

4.15 Incomes data is recorded for single income purchasers (Person 1) or joint purchasers (Person 1 and Person 2) as appropriate. The following table reviews average gross annual income by type of households, and includes joint income purchasers. This may be all or partly from benefits/pensions but not including child benefit, housing benefit, council tax benefit or interest from savings. The incomes distribution is compared with median gross annual incomes from full-time employment recorded in 2011 by the Annual Survey of Hours and Employment.

Table 4.12: sales by average gross annual income of Person 1and 2 combined, April 2009-March 2011, and median gross annual incomes from full-time employment, 2011

Income band	North Devon	Torridge	North Devon & Torridge no.	North Devon & Torridge %
Under £7.5k	0	0	0	0
£7.5-9,999	1	0	1	3.45
£10-13,999	0	1	1	3.45
£14-17,999	3	2	5	17.24
£18-21,999	1	2	3	10.34
£22-29,999	8	7	15	51.72
£30-39,999	3	1	4	13.79
£40k+	0	0	0	0
Total	16	13	29	100%
Median full-time gross earnings 2011	£20,384	£19,396	-	-

(Source: Core and ASHE 2011)

Key findings:

- 52% of purchasers earned £22-29,999 - which is in excess of median gross incomes from full-time work of £20,384 in North Devon and £19,396 in Torridge;

- 17% earned £14-17,999 which was below median gross incomes; and

- 10% £18-21,999 which includes median income level.

- No households had gross annual incomes above £40k which implies that they are able to access full cost market housing or do not believe they are eligible or will be successful.

- Generally gross incomes below £14k are inadequate to access intermediate housing (although will depend on deposit).

4.16 The following table reviews sales by previous tenure, data is provided for person 1 only.

Table 4.13: sales by previous tenure of Person 1, April 2009-March 2011

Previous tenure	North Devon	Torridge	North Devon & Torridge no.	North Devon & Torridge %
Social rented	1	1	2	6.67
Private rented	5	5	10	33.33
Tied home/renting with job	0	0	0	0
Owning/buying	0	1	1	3.33
Family/friends	9	6	15	50.00
Temporary	0	0	0	0
Other	1	1	2	6.67
Total	16	14	30	100%

(Source: Core)

Key findings:

- 50% of purchasers were previously living with family or friends and one third were renting privately. It can be assumed that such households were renting whilst saving money for their first purchase; and

- only 7% were previously renting from a housing association which implies that generally such households are unable to make the step to affording shared ownership. This is unsurprising in view of the low incomes recorded for social tenants as depicted in Table 4.8.

The demand for market housing: the views of estate and lettings agents

Introduction

4.17 Ten interviews were taken with estate agents across both districts in May 2012. These were intended to add a practitioner perspective to understanding supply and demand. Views may be offered which contain factual inaccuracies, but as key actors in the housing market, it is essential to understand their perspective. The following section reviews agents' views of demand in North Devon then in Torridge.

North Devon

Where does most demand come from?

4.18 All agents said demand is from a mix of households with no particular type dominant, although two agents mentioned retired people, one saying particularly those with family in the area. One thought the demand was a ratio of 50:50 between locals and incomers to the area; two 60:40; one 70:30 and one indicated they were mainly from the south east.

What's selling well/not so well?

4.19 Two agents found that "cheaper" properties up to £200K were selling well, with one indicating that these were suitable for investors. Another cited realistically priced property and land, a fourth good country properties sensibly priced, and the fifth two-bedroom houses and one-bedroom flats.

4.20 Two agents said overpriced property was not selling well; 2 others cited more rural or out of town property and homes in at the top end of the market; the fifth found 5-6 bedroom property difficult to sell.

What's renting well/not so well?

4.21 Two of the rental agents said everything was renting well, with nothing difficult to let; another cited modern three-bedroom houses; and the fourth just houses for families. Rural properties and 2 bedroom flats were mentioned as more difficult to let.

4.22 The typical time taken to rent a property varied between one to three weeks. All agents started with 6 month tenancies but quoted between one and three years as the typical length of a tenancy. Three agents estimated their monthly turnover, which ranged from 3-4 to 12-25 per month.

4.23 Three agents considered that the recent Local Housing Allowance changes had made landlords less willing to let to tenants in receipt of LHA; one indicated that paying benefits direct the tenant had driven this. Another agent indicated that a guarantor was required for under-35s, but this did not seem to be a change directly related to the single room rate.

What's the demand like for new homes?

4.24 There is currently little new development in Ilfracombe or South Molton; however, all the three Barnstaple agents had sold new build recently. One agent indicated that demand had been reasonable for a small development of eight homes. The other two indicated a high demand for their developments. There was demand from a variety of households, with local people in the majority and also some investor purchases. Whilst one agent reported getting "close to" 100% of the asking price with no other incentives, the other two reported up to 10% reductions, with one adding that carpets were also included.

Is there a market for shared ownership/equity in the area?

4.25 Although two agents said they did not deal with it, there seems to be a demand for shared ownership/equity, especially for local people. All three agents who commented thought shared ownership/equity represented value for money, although one indicated that this depended on the price. It is seen as a way of getting onto the housing ladder.

What's the extent of investor interest?

4.26 All the agents reported interest from investors with little change over the past 12 months. Estimates of the proportion of properties sold to investors ranged from 5% to 25%.

What's the extent of interest from second home owners?

4.27 There is quite a strong demand from second home owners, although one agent indicated they were more cautious now. Estimates of the proportion of properties sold to second home owners ranged from 5% to 30%

Torridge

Where does most demand come from?

4.28 All agents said demand is from a mix of households with no particular type dominant. 2 agents thought the demand was a ratio of 50:50 between locals and incomers to the area; one identified new local investors; and one agent thought that the demand was mainly from people moving to the area.

What's selling well/not so well?

4.29 One agent identified town properties under £200K as selling well, and one identified cheap properties at auction; another said anything with a sea view or a building plot was selling well; whilst another said property that was priced correctly or slightly different would sell.

4.30 One agent found that rural or village property was not selling well; another cited flats; one said overpriced property; and another found that property at the upper end of the market without land was difficult to sell.

What's renting well/not so well?

4.31 Two of the rental agents said everything was renting well, with nothing difficult to let; another cited town properties as renting well, but found 2-3 bedroom property more difficult to rent.

4.32 The typical time taken to rent a property varied between one week and one month. All agents started with 6 month tenancies but quoted between 1 and 3 years as the typical length of a tenancy. No agent could estimate their annual turnover.

4.33 Only one agent reported any impact from the recent LHA changes as tenants under 35 were trying to downsize to maintain their eligibility. Another agent hoped the changes would bring rents down.

What's the demand like for new homes?

4.34 This was a difficult question for the Bideford agents as there is currently little new development in the area and answers, where given, depended on historic information. One agent indicated that when new homes were available, there was a high demand from a variety of households. Any price reductions or incentives depended on the financial situation of the developer.

Is there a market for shared ownership/equity in the area?

4.35 Whilst current limitations on finance are having a constraining effect on the ability to purchase, there seems to be an underlying demand for shared ownership/equity. One agent commented that there would be a market "if we had any". Two other agents indicated that such properties sold well when they came on the market, mostly to local people.

4.36 Two agents thought shared ownership/equity represented value for money. One other indicated that it would be better if replacement social housing was being built to replenish the stock depleted by right to buy.

What's the extent of investor interest?

4.37 All the agents reported interest from investors ranging from a strong and increasing demand to a slight slowing over the past 12 months. Estimates of the proportion of properties sold to investors ranged from 10% to 75%.

What's the extent of interest from second home owners?

4.38 Demand was not as strong from second home owners, with one agent identifying financial difficulties as being the reason for this. One agent did report high interest in the coastal areas however. Estimates of the proportion of properties sold to second home owners ranged from 10% to 50%.

Determining the affordability of housing

4.39 There are two main approaches to determining the affordability housing:

1. The residual income approach which calculates how much income is left over for housing after relevant living expenses have been taken into account for different household types. If there is insufficient income left for housing costs, a household has an affordability problem. This approach requires calculations to be made for a very wide variety of household types and income levels and is more appropriate for middle to higher income groups.

2. The second approach involves setting an affordability threshold or benchmark which identifies the maximum proportion of a household's gross or net income which should be spent on housing costs. This is a straightforward approach which is considered more appropriate for lower to middle income groups.

4.40 In both cases, particular mention should be made of the disadvantaged position of families with children as their additional living expenses constrain what they can afford to spend on housing, including their ability to borrow to purchase market housing. An assessment of this can be obtained by consulting Equivalence Scales, see Table 2, University of York, Social Policy Research Unit's Minimum Income Standards paper:

4.41 In view of the complexity of developing a generic model capable of calculating residual incomes, an affordability threshold approach has been applied but there is no consensus over the affordability level to be adopted. For example:

- The National Housing Federation (NHF), the representative body for housing associations, had previously recommended rent levels were affordable when they were 25% or less of gross household income for new tenant households in work, equivalent to 34% of net income.

- The Homes and Communities Agency (HCA), the funding body for new affordable housing, recommended that 30 - 45% of net income is the acceptable range for housing costs. (Capital Funding Guide, HCA, 2011), please see: https://www.gov.uk/government/organisations/homes-and-communities-agency

- The CLG whose assessment of affordability for intermediate housing is that a household should use a maximum of 25% of gross income to pay for their mortgage and rent (Strategic Housing Market Assessment Practice Guide, 2007), please see: https://www.gov.uk/government/publications/strategic-housing-market-assessments-practice-g

- The Mayor of London: the London Plan states that for products where a rent is paid, the annual housing costs, including rent and service charge, should be no greater than 40% of net household income (London Plan

Annual Monitoring Report, February 2011), please see:
https://www.london.gov.uk

- Tenant referencing agencies provide affordability checks for private landlords. Based on experience and historic levels of rent defaults the standard level of rent to gross income acceptable to private landlords is 40%.

- A major review of data sources undertaken in 2010 concluded that a household can be considered able to afford market renting where the rent payable is up to 25 per cent of their gross household income. The 'rent payable' figure is defined as the entire rent due, even if it is partially or entirely met by housing benefit. Other housing-related costs, such as council tax and utility bills should not be included (Measuring Housing Affordability: A Review of Data Sources, CCHPR, 2010), please see: https://webarchive.nationalarchives.gov.uk/20100105044446/http://www.communities.gov.uk/keypub/publications/research/measuringhousingaffordability/
- Finally, 'the 30/40 rule' has been developed including Australia which takes 30% of gross income committed to housing costs as the benchmark and applies this either to all households or to the lower 40% of households by income.

4.42 Based on the above, and Housing Vision's experience in housing market and affordability assessment, a baseline affordability threshold has been applied of 25% of gross household income which is equivalent to 34% of net household income where net income is assumed to constitute 74% of gross. Applying a 25% Affordability Threshold (the percentage of household income that can sustainably be spent on housing costs), the affordability of all property types and sizes and can be modelled for all tenures.

4.43 The North Devon and Torridge 'Affordability and Housing Options' Toolkits designed by Housing Vision models have been used to assess affordability using:

- gross household income levels determined by CACI PayCheck profiles;

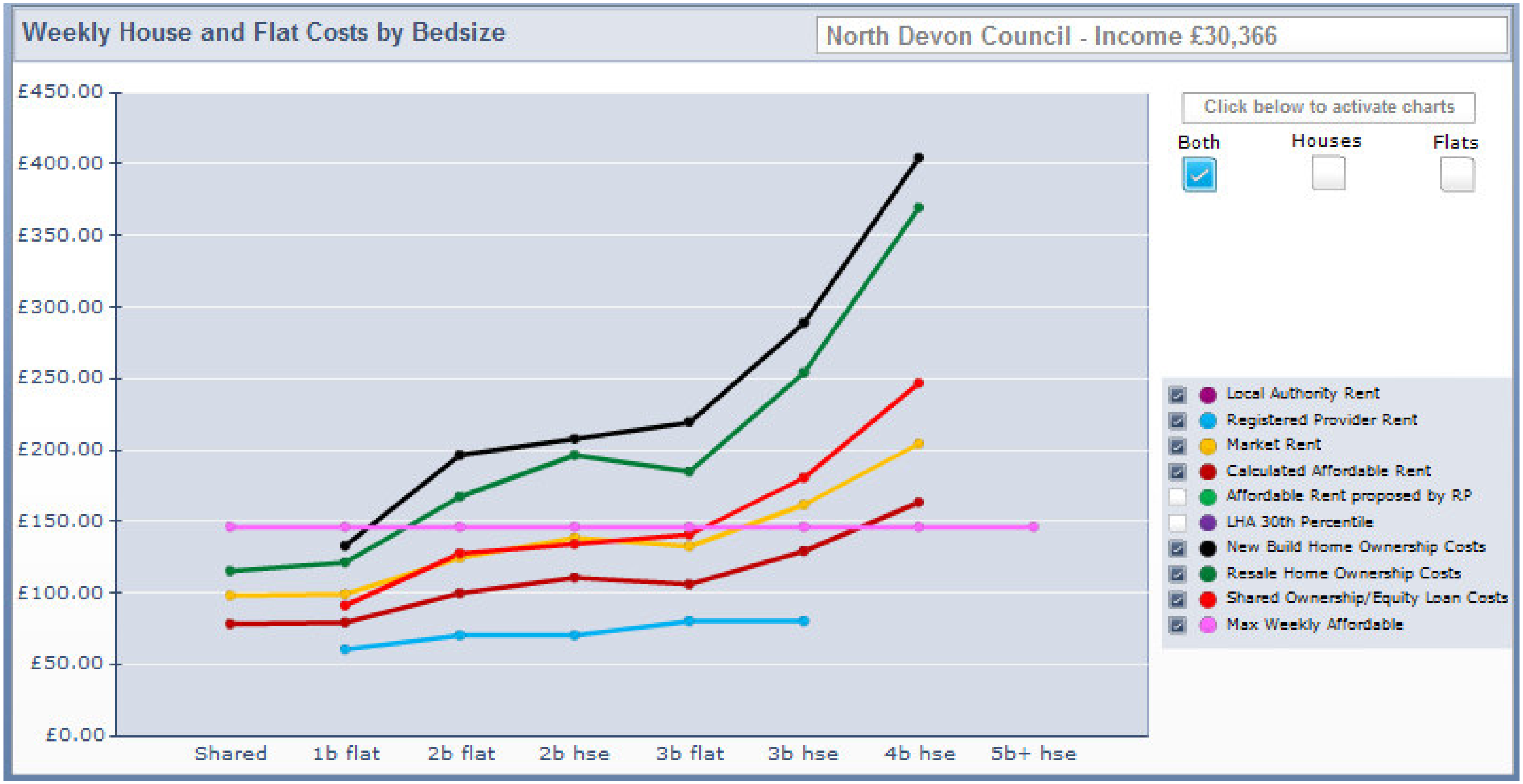
- rents and sales prices by property type and bed size;

- for shared ownership/equity loan, the share purchased, deposit, interest rate and period, the rental element and service charge; and

- for home ownership, the deposit, loan interest rate and period.

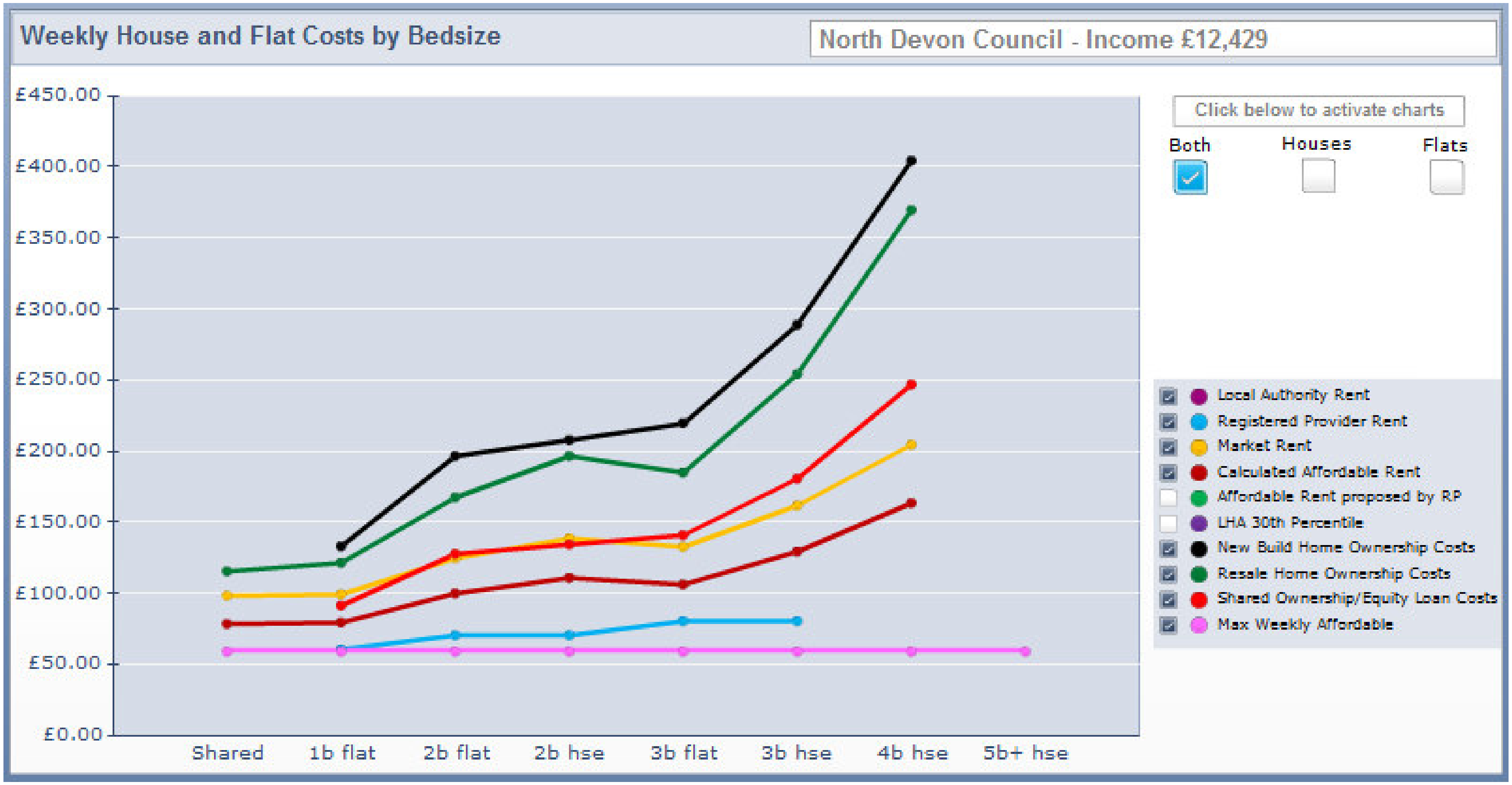
4.44 The following charts are taken from the Toolkit and demonstrate the extent to which housing options in North Devon and Torridge are affordable to those in receipt of either average or lower quartile gross incomes. Only those properties below the maximum weekly affordable threshold shown (in pink) are affordable.

Fig 4.1: the affordability of housing in North Devon for households in receipt of the average household income of £30,366



(Source: North Devon Affordability and Housing Options Toolkit)

Fig 4.2: the affordability of housing in North Devon for households in receipt of lower quartile household incomes of £12,429



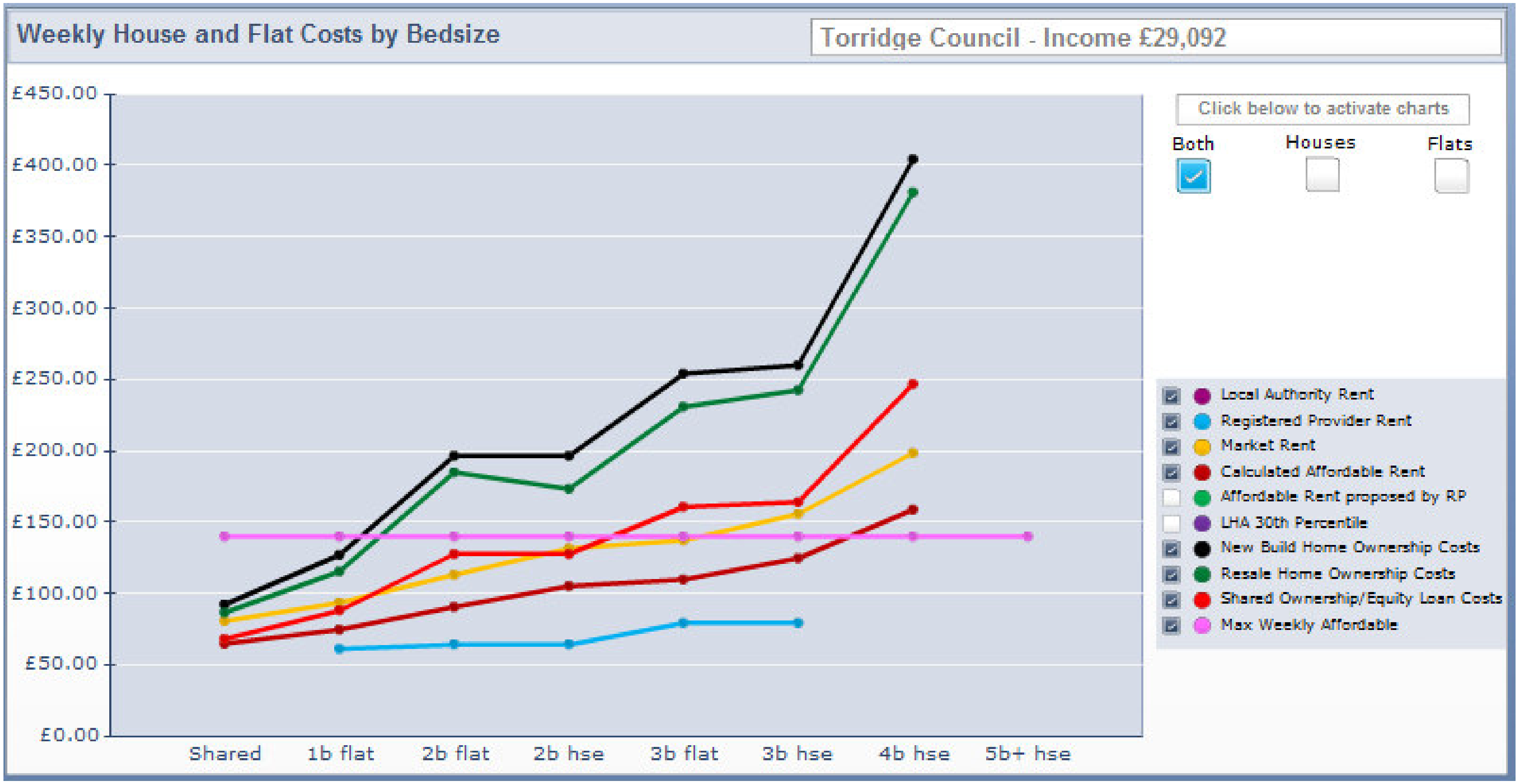
(Source: North Devon Affordability and Housing Options Toolkit)

Key findings:

- For those in receipt of average incomes without housing support, only the following properties are affordable:
    - social rent: shared to 3 bed houses;
    - Affordable Rent: shared to 3 bed houses;
    - market rent: shared to 3 bed homes;
    - shared ownership: 1-3 bed flats;
    - re-sale home ownership: shared to 1 bed flats; and
    - new-build home ownership: 1 bed flats.
- For those in receipt of lower quartile incomes no properties are affordable without housing support.

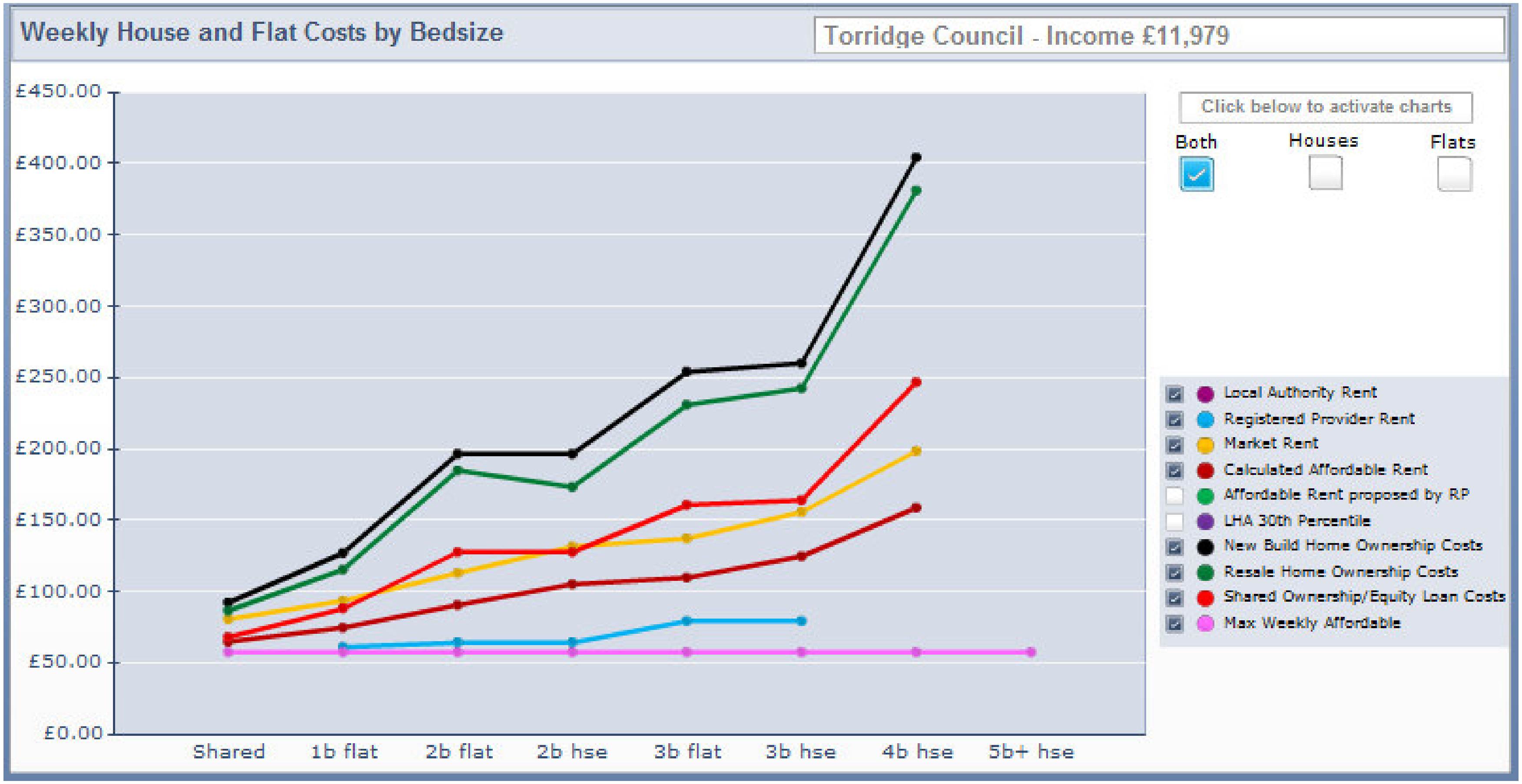
4.45 The following set of charts relate to affordability in Torridge.

Fig 4.3: the affordability of housing in Torridge for households in receipt of average household income of £29,092



(Source: Torridge Affordability and Housing Options Toolkit)

Fig 4.4: the affordability of housing in Torridge for households in receipt of lower quartile incomes of £11,979



(Source: Torridge Affordability and Housing Options Toolkit)

Key findings:

- For those in receipt of average incomes without housing support, only the following properties are affordable:
  - social rent: shared to 3 bed houses;
  - Affordable Rent: shared to 3 bed houses;
  - market rent: shared to 3 bed homes;
  - shared ownership: 1 bed flats to 2 bed houses;
  - re-sale home ownership: shared to 1 bed flats; and
  - new-build home ownership: 1 bed flats.
- For those in receipt of lower quartile incomes no properties are affordable without housing support.

The impact of housing and welfare reforms

4.46 The government's housing and welfare reform will have a profound effect on access to housing in the affordable and private rented sectors. Assessments are currently underway in both districts, including by registered providers, to assess their precise impact but their potential extent can be determined on the basis of the numbers of claimants in receipt of relevant benefits. The subsequent table summarises the main reforms of relevance and identifies the sector, the type of people affected and their likely impact.

4.47 In relation to Housing Benefit at May 2012:

- there were 6,820 claimants in North Devon (17% of all households), 3,190 in the social rented sector and 3,630 in the private rented sector; and
- over the year 2010-2011, Core recorded that 60.2% of all new tenants were eligible for Housing Benefit.
- There were 4,480 claimants in Torridge (16% of all households), 1,870 in the social rented sector and 2,600 in the private rented sector; and
- over the year 2010-2011, Core recorded that 73.9% of all new tenants were eligible for Housing Benefit.

4.48 In relation to Council Tax Benefit at May 2012:

- there were 8,710 claimants in North Devon (22% of all households) and 6,070 in Torridge (22% of all households).

4.49 There were 6,020 claimants in receipt of both Housing Benefit and Council Tax benefit in North Devon (15% of all households) and 3,970 in Torridge (14% of all households).

Table 4.14: the impact of current and proposed housing and welfare reforms

Date	Change	Housing sector	People affected	Impact
01.04.11	Reduction in Local Housing Allowance (LHA) rates from 50th to the 30th percentile. Abolition of the higher rate for 5 bed or larger properties.	Private rented	All in receipt of LHA	Reduction in the number of eligible properties – increased demand for lower cost properties.
01.01.12	LHA shared room rate for under 25s extended to 25-34 year olds	Private rented	Under 35s	Reduction in the size of eligible properties – greater demand for shared housing.
01.04.13	Council Tax (CT) Benefit abolished and replaced with a localised scheme funded from a fixed non-ring fenced grant payment.	All	Working age applicants	Unknown. The replacement scheme will be at the discretion of local authorities. Overall, CT benefit expenditure is to be reduced by 10%.
01.04.13	LHA rates to be uplifted on the basis of Consumer Price Index (CPI) rather than by reference to local rents.	Private rented	All in receipt of LHA	If rents increase at a rate above CPI then there will be a reduction in the number of eligible properties.
2012-13	LHA rates will be frozen (rates will be based on March 2012 figures)	Private rented	All in receipt of LHA	If rents increase at all, then there will be a reduction in the number of eligible properties.
01.04.13	Housing Benefit (HB) restrictions - Social Housing - Working Age. Size restrictions will be introduced for working age tenants on HB in the social sector. Customers who have one spare bedroom will experience a 14% reduction in the rent allowed for HB. Those with two or more spare bedrooms will see a 25% reduction in the rent allowed for calculating HB.	Social rented	Working age applicants	The potential local impact is currently being assessed by registered providers. The official assessment was that this would affect 32% of all HB claimants and 18% of all social housing tenants who will either have to pay a higher rent or downsize to a smaller home[5]. Greater pressure is likely to be placed on the demand for smaller homes.

[5] DWP, March 2011, Housing Benefit: Size Criteria for People Renting in the Social Rented Sector. Equality Impact Assessment.

Date	Change	Housing sector	People affected	Impact
01.04.13	Household Benefit Cap. There will be a total maximum amount that can be claimed in all benefits for working age non-working families. It is proposed that the threshold will be set at the median net earnings for working age households: £500 per week (£26,000 p.a.) for a couple and lone parent households A lower rate of £350 per week will apply for single adult households.	Social rented	Working age applicants	The potential local impact is currently being assessed by registered providers. This is likely to have the greatest impact on larger families living in larger homes which attract the highest rentals.
01.04.13	Community Care Grants and Crisis Loans for living expenses (Part of the Discretionary Social Fund) will be abolished and replaced with a locally-based non-ring fenced provision. There will be no new duties on local authorities to provide the new assistance.	All	All in receipt of emergency loans	Unknown, emergency provision will be at the discretion of local authorities.
01.04.13	Introduction of Universal Credit (UC). The aim of UC is to simplify the benefits system by bringing together a range of working-age benefits into a single streamlined payment. Payments will go to one member of the household, although it will be the whole household that claims. Payments will be calendar monthly and paid in arrears. Payments to go direct to the tenant unless vulnerable.	All	All in receipt of • Income related Job Seeker's Allowance • Income related Employment & Support Allowance • Income Support • Child Tax Credits • Working Tax Credits • Housing Benefit	Unknown.

Analysis and conclusions

What is the current pattern of need and demand for social rented housing?

4.50 Devon Home Choice data provides the only comprehensive and consistent data identifying patterns of need but research undertaken by housing officers in North Devon has estimated that as few as 1 in 7 people in need were on the housing register.

4.51 There are currently almost 4,000 registered applicants, just over 70% have an address in North Devon. However, there is a higher proportion of higher priority applicants in Torridge, almost 10% compared with almost 6% in North Devon.

4.52 51% of people across both districts registered for a 1 bed property; 31% for a 2 bed and numbers decreasing as bedsize increases. Other than matching requirement or preference, there may be a number of reasons why applicants register for smaller properties, including the greater likelihood of obtaining a tenancy. Care must also be taken in interpreting the figure of only 13% registering for a 3 bed and 5% for a larger home as indicative of low need or lesser preference when lack of supply may act as a disincentive to registering for homes of this size.

4.53 From a peak of 321 households in 2007-08, homeless acceptances fell steadily to 2009-10 but the trend reversed slightly in 2010-11 which is likely to be associated with the impact of the economic recession and associated increases in repossessions and redundancy etc. It is anticipated that this trend is likely to continue.

4.54 570 applicants identified special requirements, 69% of whom were registered in North Devon when compared to Torridge. Almost half required step free accommodation and the availability of appropriate accommodation could free up other stock, especially larger family dwellings, to meet wider housing needs.

4.55 Ratios of applicants to supply were higher for all property sizes in North Devon. Due to very low supply, the ratios of applicants by bedsize were highest for 4 bed or larger properties in both districts. The next largest ratio in North Devon was for 3 bed properties, and in Torridge, for bedsits/1 bed properties.

4.56 The seriousness of the mismatch between supply, need and demand in North Devon is evident from estimating the time required to house all those on the waiting list. On the basis of current turnover, it would take a minimum of 11 years to clear the backlog of demand for any property type in North Devon (bedsit, 1 or 2 bed properties) and 4 years to clear any backlog in Torridge (for 3 bed properties).

4.57 There are similar patterns in the ratio of bids to properties advertised across both districts with stronger demand for general needs rather than sheltered properties. An average of almost 15 bids was made for each sheltered letting, but sheltered bedsits and 1 and 2 bed flats registered the lowest demand. Despite its disproportionate contribution to the social rented stock, there is clear evidence of very low demand for some sheltered homes which had to be re-advertised several times. The strongest sheltered demand was for 1 and 2 bed bungalows which, in part, reflects the needs of an ageing population with mobility issues.

4.58 An average of 50 bids was made for each general needs letting, a ratio of almost 53 in North Devon and 48 in Torridge. Demand was strong for all property types, particularly for houses, reaching as high as 77-79 for 1 and 2 bed and 120 for 4 bed houses in North Devon - with lower patterns of demand for flats where ratios were in the range of 35-43 for each letting.

4.59 Data on applicants by household type would be required to assess whether or not lettings met proportionate need or demand, but in terms of access, 2010 and 2011 lettings data shows that the social rented sector is more effective in housing older people (27%); childless couples (26%) and lone parents (24%), and least effective in housing single adults (10%) and families with children (13%).

4.60 At £248, average net weekly incomes of households who were successful in letting a social rented property were 9.4% higher in North Devon for all household types compared with £227 in Torridge. This partly reflects the 5.1% higher incomes from full-time earnings in North Devon recorded by the Annual Survey of Hours and Earnings for 2011. The difference in incomes levels between the districts was especially noticeable for 'multi-adults with no children' who are typically couples, whose income was almost 20% higher in North Devon

4.61 Lettings by age are almost equally distributed between the age bands, with the largest proportion to those aged 25-34 (19% overall). There were small differences between the districts in lettings to those aged 55-64 (13% of the total in Torridge and 18% in North Devon) and in those aged 25-34 (16% of the total in North Devon and 22% in Torridge).

4.62 In 2010-11, 98% of lettings were to White applicants, 96% White British and just over 2% other White applicants, and just under 2% to other ethnic groups. This compares with a White population estimated to be 96% in 2009.

What is the current pattern of need and demand for intermediate housing?

4.63 Based on 2010 and 2011 sales, and almost certainly reflecting the type of stock available, the intermediate sector was most successful in housing single people (53%) followed by couples (27%). Two parent families made up 13% of the total and lone parents 17%. No older people were housed in this sector.

4.64 52% of purchasers earned £22-29,999 - which is in excess of median gross incomes from full-time work in either district - and a further 28% earned £14-21,999.

4.65 Information suggests that the intermediate housing sector is most successful in housing people who were previously living with family or friends (50%) and those who were previously renting privately (almost 33%). Only 7% were previously renting from a local authority or housing association, indicating a lack of access to this type of product by that applicant.

What is the current pattern of need and demand for market housing?

4.66 Looking to market intelligence, agents in North Devon reported that demand for homes for sale is from a mix of households with no particular type dominant, estimated ratios of locals to incomers to the area varied from 50:50 to 70:30. Cheaper properties of up to £200k were selling well especially where they were attractive to investors who account for 5% to 25% of sales; second home owners accounted for between 5% and 30% of sales. There is demand for new homes, including for shared ownership, but a very limited supply.

4.67 Everything was renting well with nothing difficult to let. Several agents considered that the recent Local Housing Allowance changes had made landlords less willing to let to tenants claiming the Allowance.

4.68 Agents in Torridge reported that demand is from a mix of households with no particular type dominant. There is continued interest from investors who account for between 10% and 75% of sales. Demand from second home owners was less strong, accounting for between 10% and 50% of sales. Where new homes are available, demand is strong from a variety of households and there is a latent demand for shared ownership/equity which sells well when available, and mostly to local people.

4.69 The rental market is strong with nothing difficult to let; only one agent reported any impact from the recent LHA changes as tenants under 35 were trying to downsize to maintain their eligibility.

What is the pattern of affordability?

4.70 Applying an affordability threshold of 25% of gross equivalent to 34% of net household income, most housing in both districts is unaffordable for those on average incomes and all housing is unaffordable to those on lower quartile incomes. In the market sector, only rented properties ranging from shared to 3 bed homes; 1-3 bed intermediate ownership flats; re-sale and new-build ownership 1 bed flats are affordable to those on average incomes.

The impact of housing and welfare reforms

4.71 Whilst the precise impact is currently being assessed by both local authorities and registered providers in the area, the government's housing and welfare reform will have a profound effect on access to housing in the affordable and private rented sectors, limiting choice and households to housing by bedroom requirement. Those most affected are of working age, especially young single people under 35, and in receipt of Council Tax or Housing Benefit. Some indication of the number of those affected can be gauged from the number of people currently claiming Housing Benefit alone, over 11,000 claimants across both districts, over 5,000 in the social sector and over 6,000 in the private rented sector.

5. Sub-Market Area Profiles

Introduction

5.1 The 2008 Northern Peninsula SHMA defined a series of housing Sub-Market Areas (SMA) that cover the two local planning authorities of North Devon and Torridge. This section provides GIS-based profiles of all the Sub-Market Areas. The abbreviations used in the text to identify the SMAs are shown in brackets:

- SMAs in North Devon:
    - Croyde Woolacombe Coastal High Value (CWCHV)
    - Dispersed Rural Area (DRA)
    - Exmoor and Downland Fringe and Exmoor National Park (EXDF)
    - Ilfracombe Coastal Low Value (ICLV)
    - South Molton (SM)
    - Taw and Torridge: Towns and Rural Fringe (TTTRF)
- SMAs in Torridge:
    - Dispersed Rural Area (DRA)
    - Holsworthy Market Town Area (HOLS)
    - Launceston Market Town Area (LAUN)
    - Taw and Torridge: Towns and Rural Fringe (TTRFTR)

5.2 These profiles are constrained by the data available at this level and its accessibility, but provide information on the following themes:

- Demographic:
    - population;
    - household composition; and
    - gross household incomes.
- Housing:
    - tenure;
    - accommodation type;
    - number of rooms and bedrooms;
    - property prices;
    - market rents;
    - social rents; and
    - completions.

Methodology

5.3 The totals for North Devon and Torridge 2001 Census data provided below have been derived from the SMAs combined. As a result, there may be some differences when compared with the district-wide figures included in the report.

5.4 Exmoor and Downland Fringe and Exmoor National Park have been combined into one Sub Market Area (EXDF).

5.5 Lundy has been largely excluded from the analysis. Lundy is not included because of its unique circumstances - i.e. it is owned and managed by a trust and is not open to general housing development. The Parish based analysis did not include Lundy as there appears not to be a Parish in Lundy. However, the analysis of Number of Rooms includes Lundy within the relevant Dispersed Rural Area (DRA) Sub-Market Area as it shares a Census Output Area with part of that Sub-Market Area. The House Price analysis and CACI analysis in this Sub-Market area report do not include Lundy.

5.6 In the interest of enabling appropriate analysis, the boundaries of the Sub-Market Areas have been aligned to fit precisely with Parish boundaries. The majority of the 2001 Census data included in this analysis of Sub-Market Areas is also based on the Parish Boundaries.

5.7 The exception to this is Number of Rooms as this was not available at a Parish level. The closest fit of Office for National Statistics (ONS) Census Output Areas has been used for Number of Rooms.

5.8 South Molton and Dispersed Rural Area Sub-Market Areas in North Devon do not fit precisely with the boundaries of the ONS Census Output Areas. There is one ONS Census Output Area made up of two Parishes; these being Meshaw and Romansleigh that crosses the boundaries of the two Sub-Market areas. The figures for Numbers of Rooms are estimated for these two Sub-Market Areas by taking the closest fit of ONS Census Output Areas less the number of households in the appropriate Parish. The Numbers of Rooms have been apportioned percentage-wise based on the percentages for the closest fit of ONS Census Output Areas (i.e. estimated for the one Parish).

5.9 There are also two Sub-Market Areas in Torridge which do not fit precisely with ONS Census Output Areas, Launceston Market Town Area (LAUN) and the Dispersed Rural Area (DRA). There is one ONS Census Output Area made up of two Parishes; these being, Northcott and St Giles on the Heath that crosses the boundaries of the two Sub-Market Areas. The figures for Number of Rooms are estimated for these two Sub-Market Areas by taking the closest fit of ONS Census Output Areas less the number of households in the appropriate Parish. The Numbers of Rooms have been apportioned percentage wise based on the percentages for the closest fit of Census Output Areas (i.e. estimated for the one Parish).

Presentation

5.10 Detailed tables presenting data comparatively by theme are followed by summary profiles of each SMA, first for North Devon then for Torridge.

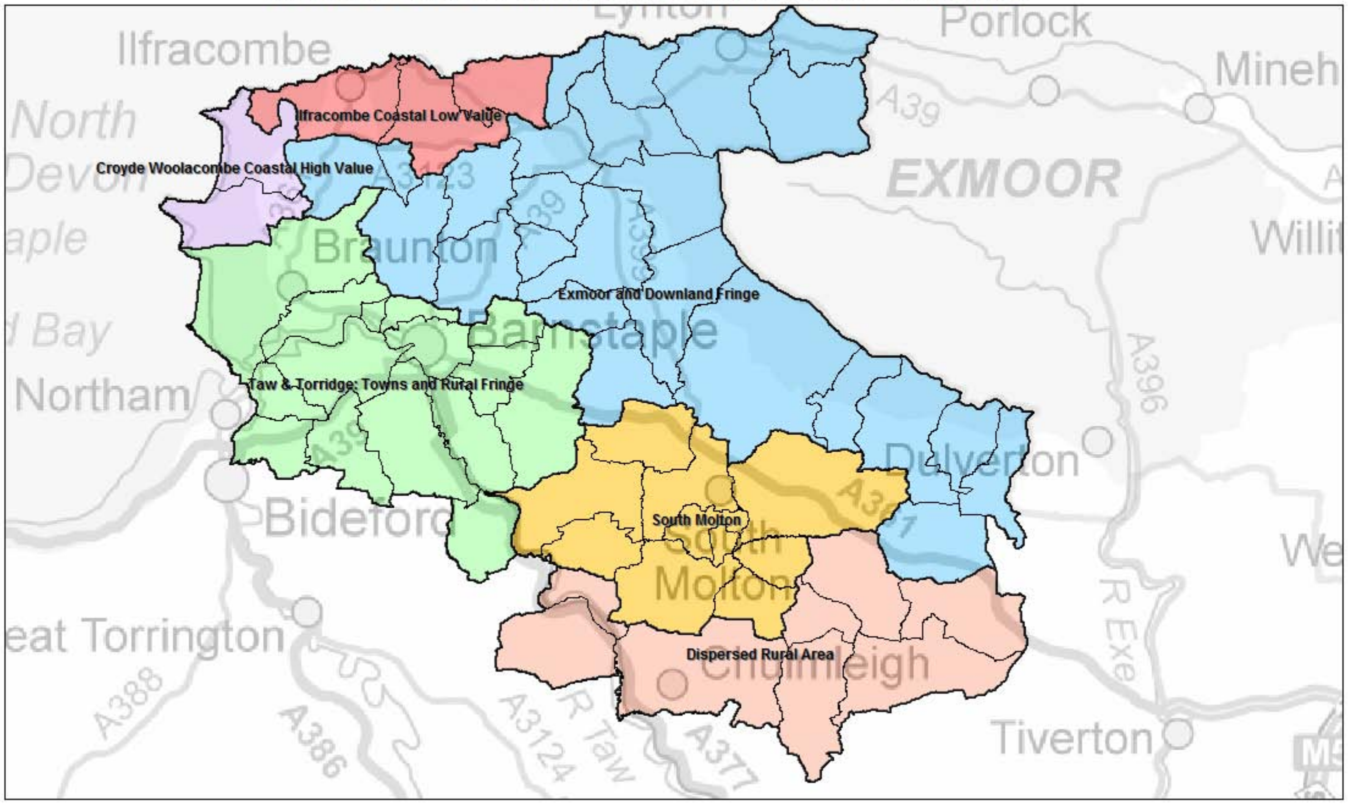
North Devon SMAs

Introduction

5.11 The SMAs in North Devon are identified in the map below.

Map 5.1

North Devon Sub Market Areas with Parish Boundaries



Comparative demographic profile

5.12 This section reviews the population and household numbers for each SMA; their age profile; household composition and patterns of gross household income. The first table provides information about the population and the number of households within each Sub Market Area.

Table 5.1: population and households in Sub-Market Areas in North Devon

	Population		Households	
SMA	**No.**	**%**	**No.**	**%**
CWCHV	2,993	3.4	1,293	3.5
DRA	4,190	4.8	1,745	4.7
EXDF	8,641	9.9	3,392	9.2
ICLV	14,239	16.3	5,997	16.3
SM	7,082	8.1	3,036	8.3
TTTRF	50,363	57.6	21,313	58.0
Total	87,508	100.0	36,776	100.0

(Source: Parish Headcounts, 2001 Census, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/.
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https://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)
Key findings:

- The total population of the combined Sub-Market areas in North Devon was 87,508 and the total number of households was 36,776 at the time of the 2001 Census.

- More than half the households (58%) and more than half of the population (57.6%) of North Devon reside in Taw and Torridge: Towns and Rural Fringe (TTTRF) Sub-Market Area.

- The second largest Sub-Market Area in terms of both households (16.3%) and population (16.3%) is Ilfracombe Coastal Low Value (ICLV).

- The smallest area in terms of both households (3.5%) and population (3.4%) is Croyde Woolacombe Coastal High Value (CWCHV) Sub-Market Area.

5.13 The table below provides population by age bands at the time of the 2001 Census.

Table 5.2: age bands in Sub-Market Areas in North Devon

Age Bands	CWCHV		DRA		EXDF		ICLV		SM		TTTRF		North Devon	
	No	%	No	%	No	%	No	%	No	%	No	%	No	%
0 to 4 years	116	3.9	202	4.8	383	4.5	703	4.9	328	4.7	2,736	5.4	4,468	5.1
5 to 15 years	336	11.2	543	13.0	1,212	14.2	1,952	13.7	981	13.9	7,048	14.0	12,072	13.8
16 to 24 years	250	8.4	306	7.3	684	8.0	1,230	8.6	521	7.4	4,502	8.9	7,493	8.6
25 to 44 years	668	22.3	920	22.0	2,009	23.5	3,323	23.3	1,666	23.6	13,122	26.1	21,708	24.8
45 to 64 years	942	31.5	1,262	30.1	2,737	32.0	4,132	29.0	1,934	27.4	13,023	25.9	24,030	27.5
65 to 74 years	365	12.2	494	11.8	891	10.4	1,482	10.4	793	11.2	5,030	10.0	9,055	10.4
75 years plus	316	10.6	463	11.1	643	7.5	1,417	10.0	827	11.7	4,902	9.7	8,568	9.8
Totals	2,993	100.0	4,190	100.0	8,559	100.0	14,239	100.0	7,050	100.0	50,363	100.0	87,394	100.0

(Source: Parish Profiles, 2001 Census data, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/.
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Key findings:

- More than one fifth of the population of SM (23.0%), CWCHV (22.8%) and DRA (22.8%) were 65 plus compared to one fifth (20.2%) in North Devon overall.

- One fifth (20.4%) in ICLV, nearly one fifth in TTTRF (19.7%) and 17.9% in EXDF were 65 plus years.

- Almost one fifth of the population of TTTRF were under 16 (19.4%) compared to 18.9% in North Devon overall.

- Only 15.1% of the population in CWCHV were under 16 and 17.8% of the population of DRA which was lower than for North Devon overall. The remaining three SMAs (EXDF, ICLV and SM) were similar to North Devon overall with 18.6% of their population being under 16.

- Nearly one third (32.0%) of the population of EXDF were 45 to 64 year olds, 31.5% in CWCHV, 30.1% in DRA and 29.0% in ICLV compared to 27.5% in North Devon overall. The remaining two SMAs had a lower percentage than in North Devon overall, these being SM (27.4%) and TTTRF (25.9%).

- TTTRF, had a higher percentage of 25 to 44 year olds (26.1%) than in North Devon overall (24.8%). The remainder of SMAs had lower percentages all being over one fifth of the population of the SMA.

- TTTRF, had a slightly higher percentage of 16 to 24 year olds (8.9%) than in North Devon overall (8.6%). ICLV had the same percentage (8.6%) and the remainder of SMAs had slightly lower percentage with SM and DRA having the lowest percentages of 7.4% and 7.3% respectively.

5.14 The table profiles household composition.

Table 5.3: household composition in Sub-Market Areas in North Devon

Household type	CWCHV		DRA		EXDF		ICLV		SM		TTTRF		North Devon	
	No	%	No	%	No	%	No	%	No	%	No	%	No	%
One Person Household: Pensioner	189	14.6	279	16.0	422	12.6	986	16.4	535	17.7	3,349	15.7	5,760	15.7
One Person Household: Other	131	10.1	154	8.8	335	10.0	882	14.7	351	11.6	2,629	12.3	4,482	12.2
One Family No Others: All Pensioners	203	15.7	268	15.4	403	12.0	652	10.9	400	13.2	2,572	12.1	4,498	12.2
One Family No Others: Couples No Children	300	23.2	353	20.2	798	23.8	1,135	18.9	576	19.1	4,286	20.1	7,448	20.3
One Family No Others: Couples with Dependent Children	202	15.6	330	18.9	746	22.3	1,046	17.4	599	19.8	4,347	20.4	7,270	19.8
One Family No Others: Lone Parents with Dependent Children	49	3.8	71	4.1	125	3.7	370	6.2	107	3.5	1,165	5.5	1,887	5.1
One Family No Others: All Children Non Dependent	105	8.1	173	9.9	311	9.3	486	8.1	293	9.7	1,736	8.1	3,104	8.5
One Family No Others: Other Households	114	8.8	116	6.7	209	6.2	440	7.3	162	5.4	1,229	5.8	2,270	6.2
Totals	1,293	100.0	1,744	100.0	3,349	100.0	5,997	100	3,023	100.0	21,313	100.0	36,719	100.0

(Source: Parish Profiles, 2001 Census, Neighbourhood Statistics Website. http://www.neighbourhood.statistics.gov.uk/. Contains public sector information licensed under the Open Government Licence v1.0 https://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/)

Key findings:

- Nearly one third (31.0%) of households within ICLV were single person households compared to 27.9% in North Devon overall. 29.3% of households in SM and 28.0% of households in TTTRF were single person households. These SMAs relate to the main towns and more urban areas.

- Only just over one fifth (22.6%) of households in EXDF were single person households, nearly one quarter (24.7%) in CWCHV and nearly one quarter (24.8%) in DRA. These SMAs relate to the predominantly rural areas.

- Almost one third (31.4%) of households in DRA were pensioner households compared to 27.9% in North Devon overall. 30.9% of households in SM were pensioners and 30.3% of households in CWCHV.

- Less than one quarter (24.6%) of households in EXDF were pensioners. More than one quarter (27.3%) of households in ICLV were pensioner households and 27.8% of households in TTTRF were pensioners.

- More than one quarter (26.0%) of households in EXDF and in TTTRF (25.9%) had dependent children compared to just under one quarter (24.9%) in North Devon.

- Less than one fifth of households (19.4%) in CWCHV had dependent children. 23.0% of households in DRA, 23.4% of households in SM and 23.6% of households in ICLV had dependent children.

5.15 Household income is an essential factor in identifying access to housing. The following table profiles household incomes for each SMA by income bands.

Table 5.4: gross working household income patterns in Sub-Market Areas in North Devon, percentages, May 2012

Income Bands	CWCHV %	DRA %	EXDF %	ICLV %	SM %	TTTRF %	North Devon %
Less than £10,000	12.5	17.4	15.3	20.4	20.2	18.2	18.2
£10,000-£19,999	23.5	25.8	24.2	26.5	26.6	25.2	25.4
£20,000-£29,999	17.3	17.0	16.9	16.6	16.6	16.6	16.7
£30,000-£39,999	14.0	13.0	13.5	12.5	12.5	12.9	12.9
£40,000-£49,999	10.5	9.1	9.8	8.9	8.8	9.4	9.3
£50,000-£59,999	7.6	6.5	7.3	6.0	6.1	6.6	6.6
£60,000-£69,999	4.9	3.9	4.5	3.5	3.5	4.0	4.0
£70,000-£79,999	3.5	2.8	3.2	2.3	2.3	2.7	2.7
£80,000-£89,999	2.1	1.5	1.7	1.2	1.2	1.5	1.4
£90,000-£99,999	1.3	1.0	1.1	0.8	0.8	1.0	1.0
£100,000 plus	3.0	2.0	2.4	1.4	1.5	1.9	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(Source: PayCheck data, CACI, May 2012*)*

Key findings:

The following key findings are identifiable:

- 46.9% of households in ICLV and 46.8% of working households in SM had gross annual incomes of less than £20,000 compared to 43.6% of those in North Devon overall.
- 36.0% of working households in CWCHV, 39.5% of households in EXDF, 43.2% of households in DRA and 43.4% of households in TTTRF had gross annual incomes of less than £20,000.
- 63.5% of households in ICLV and 63.4% of working households in SM had gross annual incomes of less than £30,000 compared to 60.2% of households in North Devon overall.
- 53.3% of working households in CWCHV, 56.5% in EXDF, 60.0% in TTTRF and 60.1% in DRA had gross annual incomes of less than £30,000.
- More than three quarters of working households in ICLV(76.0%) and also in SM (75.9%) had gross annual incomes of less than £40,000 compared to just under three quarters (73.2%) in North Devon overall.
- Just over two thirds (67.2%) of working households in CWCHV, 69.9% of working households in EXDF, 72.9% in TTTRF and 73.1% in DRA had gross annual incomes of less than £40,000.

Comparative housing profile

5.16 The table below provides a profile of the housing stock by type (includes empty dwellings).

Table 5.5: accommodation type within Sub-Market Areas in North Devon, 2001

Type	CWCHV		DRA		EXDF		ICLV		SM		TTTRF		North Devon	
	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Whole Detached House/Bungalows	1,083	57.4	1,103	57.6	2,133	54.8	1,884	27.7	1,319	40.6	8,634	38.2	16,156	40.1
Whole Semi Detached/Terraced Houses/ Bungalows	375	19.9	739	38.6	1,503	38.6	2,976	43.8	1,593	49.0	10,835	48.0	18,021	44.7
Flat, maisonette or apartment or caravan or temporary structure	429	22.7	72	3.8	258	6.6	1,934	28.5	337	10.4	3,112	13.8	6,142	15.2
Total	1,887	100.0	1,914	100.0	3,894	100	6,794	100	3,249	100	22,581	100	40,319	100

(Source: Parish Profiles, 2001 Census, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/.
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Key findings:

- More than half (57.6%) of dwellings in DRA, CWCHV (57.4%) and EXDF (54.8%) were detached compared to only just over two fifths (40.1%) in North Devon overall. These relate to the predominantly rural areas.

- Just over two fifths (40.6%) of dwellings in SM were detached, and lower percentages (38.2%) in TTTRF and 27.7% in ICLV were detached. These relate to more urban areas.

- Almost half (49.0%) of dwellings in SM and 48.0% of properties in TTTRF were semi detached or terraced compared to 44.7% in North Devon overall. These relate to more urban areas.

- Just under one fifth (19.9%) of dwellings in CWCHV were semi detached or terraced. This was a much lower percentage than in any of the other SMAs.

- ICLV had 43.8%, and both DRA and TTTRF had 38.6% semi detached or terraced dwellings.

- ICLV had 28.5% and CWCHV had 22.7% of its dwellings being flats, maisonettes, apartments, caravans or temporary structures compared to 15.2% in North Devon overall. These SMAs are primarily coastal and have included many conversions of hotels etc.

- DRA and EXDF had low percentages of dwellings being flats, maisonettes, apartments, caravans or temporary structures, these being, 3.8% and 6.6% respectively.

- TTTRF had 13.8% and SM 10.4% of dwellings being flats, maisonettes, apartments, caravans or temporary structures.

5.17 The following table summarises the baseline position by tenure in 2001.

Table 5.6: tenure type in sub-market areas in North Devon, 2001

Tenure	CWCHV		DRA		EXDF		ICLV		SM		TTTRF		North Devon	
	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Owner Occupied	1,089	84.2	1,340	76.8	2,554	75.9	4,126	68.8	2,206	73.0	15,715	73.7	27,030	73.6
Rented from Local Authority or Housing Association/Registered Social Landlord	23	1.8	168	9.6	238	7.1	565	9.4	322	10.7	2,645	12.4	3,961	10.8
Private Landlord or Letting Agency or Other Tenure	181	14.0	236	13.5	571	17.0	1,307	21.8	495	16.4	2,955	13.9	5,745	15.6
Total	1,293	100.0	1,744	100	3,363	100	5,998	100	3,023	100	21,315	100	36,736	100

(Source: Parish Profiles, 2001 Census, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/.
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Key findings:

- More than four fifths of households (84.2 %) in CWCHV and more than three quarters in DRA (76.8%) and EXDF (75.9%) were owner occupied compared to just under three quarters (73.6%) in North Devon overall.

- ICLV had the lowest level of owner occupation among SMAs in North Devon at more than two thirds (68.8%), SM and TTTRF had just under three quarters with 73.0% and 73.7% respectively.

- TTTRF had 12.4% social housing tenure compared to 10.8% in North Devon overall.

- CWCHV had only 1.8% social housing tenure, the other SMAs ranged from 7.1% to 10.7% local authority and RSL tenure.

- ICLV had more than one fifth (21.8%) private rented compared with 15.6% in North Devon overall.

- DRA had 13.5%, TTTRF had 13.9% and CWCHV had 14.0% with a private landlord, letting agency or other tenure.

5.18 A key indicator when profiling the supply of housing is the number of bedrooms. Whilst this data will be available from the 2011 Census, only the number of habitable rooms was recorded in 2001, i.e. excluding bathrooms, toilets, halls or landings. The following table summarises the baseline position by number of rooms in 2001.

Table 5.7: number of rooms in occupied household spaces in Sub-Market Areas in North Devon

Number	CWCHV		DRA		EXDF		ICLV		SM		TTTRF		North Devon	
	No	%	No	%	No	%	No	%	No	%	No	%	No	%
1 room	3	0.2	9	0.5	10	0.3	42	0.7	9	0.3	169	0.8	242	0.7
2 rooms	22	1.7	12	0.7	21	0.6	193	3.2	44	1.5	351	1.6	643	1.8
3 rooms	55	4.3	79	4.5	126	3.7	639	10.6	143	4.9	1577	7.4	2619	7.2
4 rooms	204	15.8	294	16.8	417	12.3	1138	19.0	582	20.0	4122	19.3	6757	18.4
5 rooms	293	22.7	412	23.6	701	20.7	1314	21.9	794	27.3	6237	29.3	9751	26.6
6 rooms	245	19.0	316	18.1	672	19.9	1,147	19.1	535	18.4	4,184	19.6	7,099	19.4
7 rooms	187	14.5	192	11.0	465	13.7	597	9.9	323	11.1	2145	10.1	3909	10.7
8 or more rooms	283	21.9	430	24.7	970	28.7	934	15.6	474	16.3	2520	11.8	5611	15.3
Total	1,292	100.0	1,743	100.0	3,382	100.0	6,004	100.0	2,904	100.0	21,305	100.0	36,630	100.0

(Source: Table UV57 2001 Census, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/.
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Key findings:

- More than one quarter (28.7%) of occupied household spaces in EXDF, more than one fifth (21.9%) in CWCHV and almost one quarter (24.7%) in DRA had more than 8 rooms (large homes) compared to 15.3% in North Devon overall. This mirrors Table 5.5 which showed a high proportion of detached homes in these SMAs.

- 11.8% in TTTRF had more than 8 rooms (large homes).

- More than one third (33.5%) of occupied household spaces in ICLV, and 29.2% in TTTRF lived in small homes (4 rooms or less) compared to 28.0% in North Devon overall.

- More than one quarter (26.8%) in SM, more than one fifth in DISPD (22.6%) and in CWCHV (22.0%) of occupied household spaces live in small homes (4 rooms or less) and less than one fifth in EXDF (17.0%) lived in small homes (4 rooms or less).

5.19 The following table estimates the number of properties by bed size based on the assumption that:

- 1-2 rooms are 1 bed;
- 3-4 rooms are 2 bed;
- 5 rooms are 3 bed;
- 6-7 rooms are 4 bed, and,
- 8+ rooms are 5+ bed.

Table 5.8: number of bedrooms

Number of bedrooms	CWCHV		DRA		EXDF		ICLV		SM		TTTRF		North Devon	
	No	%	No	%	No	%	No	%	No	%	No.	%	No.	%
1 bed	25	1.9	21	1.2	31	0.9	235	3.9	53	1.8	520	2.4	885	2.5
2 bed	259	20.1	373	21.3	543	16.0	1777	29.6	725	24.9	5,699	26.7	9,376	25.6
3 bed	293	22.7	412	23.6	701	20.7	1,314	21.9	794	27.3	6,237	29.3	9,751	26.6
4 bed	432	33.5	508	29.1	1,137	33.6	1744	29.0	858	29.5	6,329	29.7	11,008	30.1
5 bed or more	283	21.9	430	24.7	970	28.7	934	15.6	474	16.3	2,520	11.8	5,611	15.3
All Occupied Household Spaces	1,292	100	1,744	100	3,382	100	6,004	100	2,904	100	21,305	100	36,631	100.1

(Source: Table UV57 2001 Census, Neighbourhood Statistics Website. http://www.neighbourhood.statistics.gov.uk/.

Key findings:

- ICLV has a disproportionate proportion of small homes (1 and 2 bed) compared to other SMAs; and

- CWCHV, DRA and EXDF are exceptional in the high proportions of 4 and 5 bedroomed houses and correspondingly low proportions of smaller 1 and 2 bed homes.

The private rented sector

5.20 The following table profiles the average monthly rentals of properties available between February and May 2012 using the property website https://www.zoopla.co.uk/ . The sub-areas listed which equate most closely with the relevant SMA's boundaries.

Table 5.9: average private rented monthly rentals by property type and bedsize for SMAs in North Devon, March, April and May 2012, rounded to £5, and North Devon LHA rates by number of bedrooms, May 2012

		CWCHV	DRA	ICLV	EXDF	SM	TTRF	
Type	**LHA rate**	**Braunton**	**Chulmleigh**	**Ilfracombe**	**Lynmouth**	**South Molton**	**Barnstaple**	**Umberleigh**
Studio flats	Shared - £269	£680	-	£450	-	£370	£445	-
1 bed flats	£385	£470	-	£410	£410	£440	£410	-
2 bed flats	£495	£610	£510	£520	£550	£490	£555	-
3 bed flats	£595	£625	-	£590	£570	£520	£565	-
1 bed houses	£385	£530	£400	£435	-	£410	£425	£420
2 bed houses	£495	£615	£650	£585	£540	£655	£585	£555
3 bed houses	£595	£735	£695	£715	£655	£720	£685	£660
4 bed houses	£700	£895	£945	£825	-	£820	£815	£1,020
5 bed houses	n/a	£1,195	-	£1,085	-	-	£1,100	£1,215

(Source: findaproperty.com)

Key findings:

- CWCHV is consistently the most expensive SMA and ICLV typically one of the cheapest;

- There was only very limited data available for EXDF, which may well reflect limited supply;

- SM was cheaper for flats but more expensive for houses;

- TTRTF combined lower priced (Barnstaple) and higher priced locations.

The home ownership sector

5.21 This section uses Land Registry data to identify the number of sales and average property prices between 2009 and 2011.

Table 5.10: the volume of sales and average property prices by year in Sub-Market Areas in North Devon, 01.01.09-31.12.11

	CWCHV		DRA		EXDF		ICLV		SM		TTTRF		North Devon	
Dates	**No.**	**Ave. Price**	**No.**	**Ave. Price**	**No.**	**Ave. Price**	**No.**	**Ave. Price**	**No.**	**Ave. Price**	**No.**	**Ave. Price**	**No.**	**Ave. Price**
01.01 to 31.12.2009	72	£334,984.65	54	£227,080.56	91	£250,433.52	196	£172,455.58	115	£198,390.60	772	£203,196.26	1,300	£209,734.17
01.01 to 31.12.2010	80	£370,951.88	69	£269,595.93	86	£268,885.45	231	£186,413.28	109	£201,842.48	795	£211,951.90	1,370	£222,603.27
01.01.2011 to.31.01.2012	80	£381,987.51	54	£220,312.04	88	£278,523.24	211	£183,198.35	98	£192,896.57	775	£203,170.11	1,306	£215,912.29
Total and average	232	£363,595.03	177	£241,589.37	265	£265,749.60	638	£181,062.09	322	£197,887.00	2,342	£206,159.74	3,976	£216,197.77

(Source: Land Registry)

Key findings:

- Property prices confirmed CWCHV's 'High Value' status with a an average price over two thirds higher than the district average; Ilfracombe was the lowest price area with an average price 16% lower than the district average.

- The number of transactions within each sub-area has been relatively stable over the 3 year period.

- Four SMAs (CWCHV, DRA, ICLV, and TTTRF) had an increase in sales between Year One (2009) and Year Two (2010), and two SMAs (EXDF and SM) had a decrease.

- One SMA (EXDF) had an increase in sales between Year Two (2010) and Year Three (2011 to end January 2012), one remained the same (CWCHV) and 4 had a decrease (DRA, ICLV, SM, and TTTRF).

- Comparing Year One (2009) with Year Three (2011 to end of January 2012), 3 SMAs had an increase in sales over the two year period (CWCHV, ICLV and TTTRF), one remained the same (DISPTND) and two had a decrease (EXDF and SM).

- Average prices increased in all 6 SMAs between Year One (2009) and Year Two (2010); however, they decreased between Year Two (2010) and Year Three (2011 to end of January 2012) in four SMAs (DRA, ICLV, SM, TTTRF).

- Average prices increased in three of the SMAs (CWCHV, ICLV, and EXDF) when comparing Year One (2009) with Year Three (2011 to end of January 2012). Average Prices decreased in SM, DRA and TTTRF during this two year period; however, the overall decrease in TTTRF was small and this was the area with the largest number of sales in North Devon during the period.

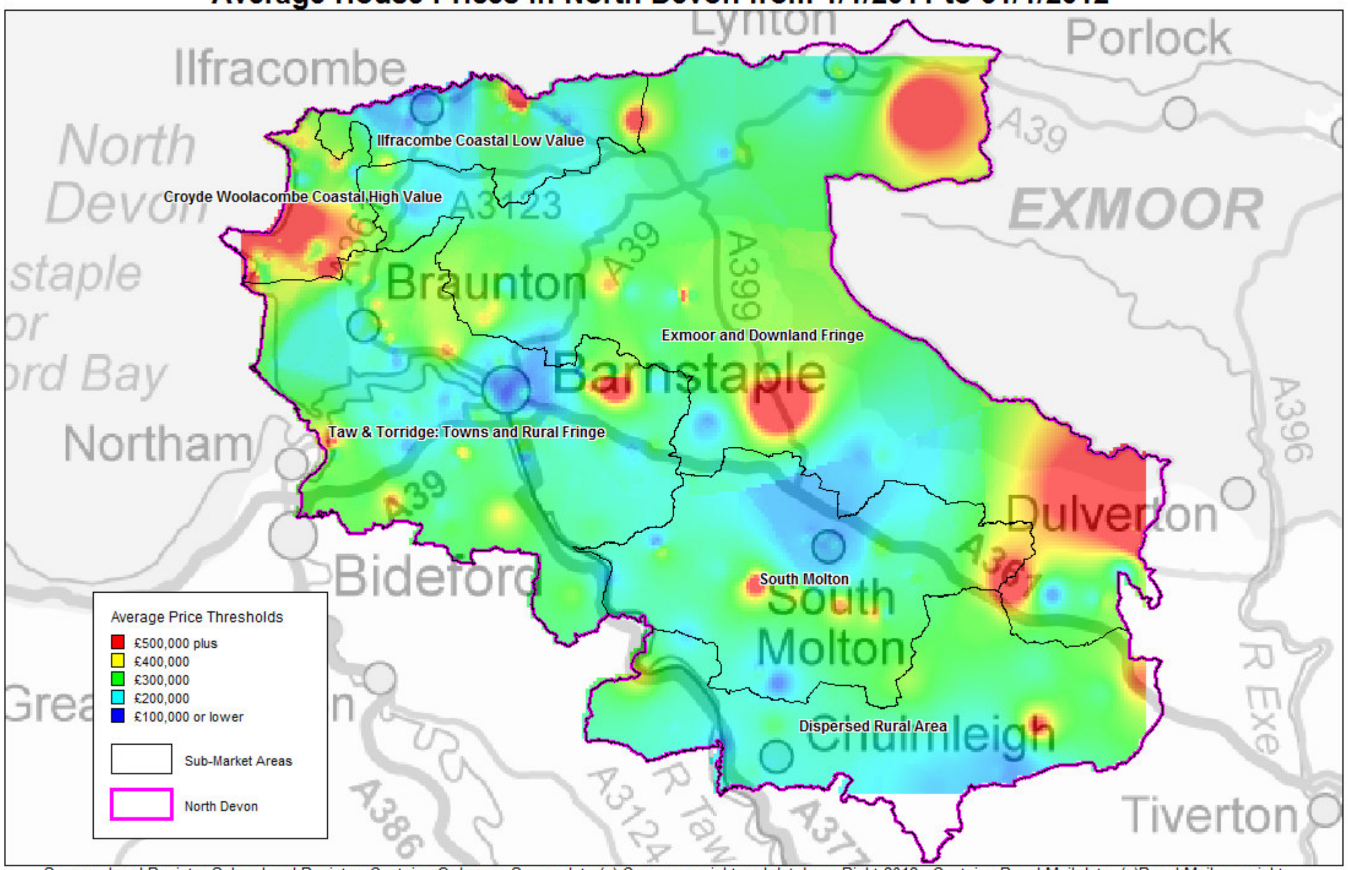
- Average prices increased in North Devon between Year One (2009) and Year Two (2010) but have since fallen to a position between averages in 2009 and 2010 during Year Three (2011 to end of January 2012).

5.22 Map 5.2 identifies the spectrum of average prices for properties sold between 1st January 2011 and 31st January 2012 and enable lower and higher prices hot spots and differentials across SMAs to be more clearly identified.

5.23 Table 5.11 summarises the number of sales and average price by property type by SMA between January 2011 and 2012.

Map 5.2

Average House Prices in North Devon from 1/1/2011 to 31/1/2012



Source: Land Registry Sales, Land Registry. Contains Ordnance Survey data (c) Crown copyright and database Right 2012. Contains Royal Mail data (c)Royal Mail copyright and database right 2012. Contains National Statistics (c) Crown copyright and database right 2012.

Table 5.11: average property price by type of dwelling in Sub-Market Areas in North Devon, 01.01.11 to 31.01.12

	CWCHV		DRA		EXDF		ICLV		SM		TTTRF		North Devon	
Type	%	Ave. Price	%	Ave. Price	%	Ave. Price	%	Ave. Price	%	Ave. Price	%	Ave. Price	%	Ave. Price
Detached	60.0	£454,858	53.7	£261,324	36.4	£433,623	23.2	£291,828	33.7	£276,146	35.2	£265,596	35.5	£300,016
Semi	13.8	£299,536	16.7	£177,722	21.6	£203,908	11.4	£217,902	21.4	£195,357	20.3	£194,540	18.5	£201,840
Terraced	5.0	£244,988	27.8	£175,263	34.1	£178,080	39.8	£153,586	28.6	£147,552	34.8	£166,577	33.0	£164,640
Flats	21.3	£261,821	1.9	£90,000	8.0	£202,493	25.6	£115,267	16.3	£97,319	9.7	£125,742	13.0	£136,297
All	100.0	£381,988	100.0	£220,312	100.0	£278,523	100.0	£183,198	100.0	£192,897	100.0	£203,170	100.0	£215,912

(Source: Land Registry)

Key findings:

- 60.0% of sales in CWCHV and 53.7% of sales in DRA were detached properties compared to just over one third (35.5%) in North Devon overall during the monitoring period of just over one year.

- 23.2% of sales in ICLV were detached properties. In the remaining three SMAs a similar percentage of sales to the North Devon figure were detached properties.

- More than one fifth of sales in EXDF (21.6%), SM (21.4%) and TTTRF (20.3%) were semi detached properties compared to 18.5% in North Devon overall.

- 11.4% of sales in ICLV, 13.8% in CWCHV and 16.7% in DRA were semi detached properties.

- Nearly two fifths (39.8%) of sales in ICLV, more than one third (34.8%) in TTTRF and in EXDF (34.1%) were terraced properties compared to one third (33.0%) in North Devon overall.

- 5% of sales in CWCHV were terraced properties. More than one quarter (28.6%) of sales in SM and DRA (27.8%) of were terraced properties.

- More than one quarter (25.6%) of sales in ICLV, more than one fifth (21.3%) in CWCHV and 16.3% in SM were flats compared to 13.0% overall.

- 1.9% of sales in DRA, 8.0% in EXDF and 9.7% in TTTRF were flats.

The social housing sector

5.24 The following table identifies the average rents charged for social rented properties across the district and therefore across all SMAs in 2011-12.

Table 5.12: social rents by type and bed size, 2010-11

Bedsize	North Devon
1 bed	£60.60
2 bed	£70.42
3 bed	£80.42
4 bed	£93.90

(Source: Core data)

Key findings:

- Average rents range from £61 for a 1 bed to £94 for a 4 bed property.

North Devon: summary profiles

Croyde and Woolacombe Coastal High Value (CWCHV)

5.25 Croyde and Woolacombe Coastal High Value Sub Market Area is a predominantly rural area, it has the smallest population and number of households of the SMAs in North Devon. It has a higher than average population aged 65+ and of pensioner households and a correspondingly lower number of under 16s and of households with dependent children. There are less households with gross annual incomes of less than £20,000 than in North Devon overall and more households with high gross annual incomes of £70,000 plus.

5.26 There is a higher proportion of detached homes and flats, apartments, maisonettes, caravans or temporary structures than in North Devon. It has the highest level of home ownership and the lowest level of social housing. There are more large homes (5 beds plus) and less small homes (1 to 2 beds) than in North Devon. It has the most expensive private rents of the North Devon SMAs and its high value status is confirmed by average property prices over the last 3 years two thirds higher than in North Devon during which time average property prices have increased. Sales remained steady with a higher proportion of detached houses sold than in other SMAs in most recent year. Completions made up a small proportion of the total for North Devon and decreased between 2006 and 2012 compared to the previous 5 year period.

Dispersed Rural Area North Devon (DRAND)

5.27 As the second smallest SMA, Dispersed Rural Area North Devon made up less than one twentieth of the population and households of North Devon. More than one fifth were 65 plus compared to one fifth in North Devon overall, and almost one third were pensioner households compared to more than one quarter overall. DRAND had the highest proportion of pensioner households in the North Devon SMAs along with SM. Less than one fifth of the population were under 16 which was slightly lower than for North Devon overall. Almost one quarter of households had dependent children which was slightly less than for North Devon. Nearly one quarter were single person households compared to more than one quarter in North Devon overall. More than two fifths of households had gross annual incomes of less than £20,000, the same as in North Devon overall. A small proportion of households had high gross annual incomes of £70,000 plus, which was similar to the proportion of households in North Devon.

5.28 More than half of properties were detached which was the highest proportion of detached homes in the North Devon SMAs, nearly two fifths were semis or terraced compared to more than two fifths in North Devon. The proportion of flats, apartments, maisonettes, caravans or temporary structures was the lowest of the North Devon SMAs. More than three quarters of homes were owner occupied, the highest proportion of the North Devon SMAs. Almost one tenth were social housing compared to just over one tenth in North Devon overall. More than one tenth were privately rented, lower than for North Devon overall. Almost one quarter of people lived in large homes (5 plus beds) which was more than for North Devon overall. More than one fifth lived in small homes (1 to 2 beds) compared to more than one quarter in North Devon overall. Average property prices over the past 3 years were just over one tenth higher than for North Devon overall. Average prices in the past year were higher for terraced houses but lower for detached, semis and flats than for North Devon overall. New completions made up a small proportion of those in North Devon between 2001 and 2012, and numbers had decreased slightly between 2006 and 2012 compared with the previous 5 year period.

Exmoor and Downland Fringe and Exmoor National Park (EXDF)

5.29 Exmoor and Downland Fringe combined with Exmoor National Park is a predominantly rural area, almost one tenth of population and households in North Devon live in this SMA. Less than one fifth were 65 plus, the lowest proportion in the North Devon SMAs and slightly less than one quarter were pensioner households, lower than in North Devon. Almost one fifth of the population was under 16, similar to North Devon, and more than one quarter of households had dependent children compared to just under one quarter in North Devon. Nearly one third of people were 45 to 64, higher than in the other SMAs in North Devon. Just over one fifth of households were single person which was less than in North Devon overall, and the lowest proportion in the North Devon SMAs. There was a lower proportion of working households with incomes of less than £20,000 compared to North Devon overall, and a higher proportion of working households with incomes of £70,000 plus.

5.30 More than half of properties were detached compared to two fifths in North Devon overall, only a small proportion were flats, apartments, maisonettes, caravans or temporary structures, less than in North Devon overall. Three quarters of homes were owner occupied which is similar to North Devon; almost one fifth were privately rented which is higher than in North Devon and the second highest among the SMAs. There was less than one tenth social housing compared to just over one tenth in North Devon overall, and the second lowest among the SMAs in North Devon. More than one quarter lived in large homes (5 beds plus), higher than in North Devon overall and the highest among the SMAs in North Devon. Less than one fifth lived in small homes (1 to 2 beds) compared to more than one quarter in North Devon overall, the lowest among the SMAs in North Devon. Average house prices were more than one fifth, higher than in North Devon overall in the past 3 years. Average prices increased slightly over the past 3 years, average prices were higher than in North Devon for all property types in the past year. Completions were a small proportion of those in North Devon between 2001 and 2012 and the number had increased during the more recent period 2006 to 2012 compared to the earlier 5 year period.

Ilfracombe Coastal Low Value (ICLV)

5.31 Ilfracombe Coastal Low Value is a predominantly urban area, it has the second largest population and number of households of the North Devon SMAs. More than one quarter are pensioner households and more than one fifth of the population were 65 plus which was similar to North Devon. Nearly one fifth were under 16 which was similar to North Devon. Almost one third were single person households which is the highest level for all North Devon SMAs. There was a higher proportion of low income households than for North Devon and along with South Molton, a higher proportion than in the other SMAs for those with gross incomes below £20,000. There was a lower proportion of very high income households earning more than £70,000 than in the other SMAs and North Devon overall.

5.32 ICLV had the lowest proportion of detached homes and the highest proportion of flats, apartments, maisonettes, caravans and temporary structures of the North Devon SMAs. More than one third of households lived in small homes (1 to 2 beds), the highest proportion for the North Devon SMAs. It had the lowest proportion of owner occupied and highest proportion of private renting for North Devon SMAs. It was one of the cheapest SMAs for private renting although not for all bed sizes and property types. Average property prices were the lowest in North Devon SMAs in the past three years and 16% lower than North Devon overall. It had a higher proportion of sales of terraced houses and flats than in North Devon overall and for other SMAs. Nearly one fifth of completions in North Devon between 2001 and 2012 were in ICLV and completions increased between 2006 and 2012.

South Molton (SM)

5.33 South Molton is a predominantly urban area, although less than one tenth of the population and of households lived in this SMA. More than one fifth of the population were 65 plus, compared to one fifth in North Devon, and a higher proportion than in the other North Devon SMAs. Three tenths were pensioner households compared to more than one quarter in North Devon. Less than one fifth of the population were under 16 years, almost one quarter of households had dependent children and over one quarter of were single person households, all of which were similar to North Devon. Almost half of all households had low gross annual incomes of less than £20,000 which was a higher proportion than in North Devon. A small proportion of working households earned an income of £70,000 plus, which was less than in North Devon.

5.34 Just over two fifths of dwellings were detached which is similar to North Devon; almost half were semi detached or terraced compared to more than two fifths in North Devon. Just over one tenth of dwellings were flats, maisonettes, apartments, caravans or temporary structures, which was less than in North Devon. Nearly three quarters were owner occupied and just over one tenth was social housing, both of which were the same as North Devon.

Private renting was less than one fifth which was slightly higher than North Devon. More than one quarter lived in small homes (1 or 2 beds), which was similar to North Devon, and less than one fifth lived in large homes (5 plus beds), which was slightly higher than for North Devon overall. Private rents were cheaper for flats but more expensive for houses. Average prices for all dwelling types were lower than in North Devon for the past year, there were slightly higher proportions of flats and semis sold than detached and terraced homes. Completions made up more than one tenth of those in North Devon from 2001 to 2012 with numbers increasing in the recent period from 2006 to 2012 compared to the previous 5 year period.

Taw and Torridge: Towns and Rural Fringe North Devon (TTTRF)

5.35 Taw and Torridge: Towns and Rural Fringe is a predominantly urban area, more than half of the population and more than half of households in North Devon live in this SMA. Nearly one fifth of people were 65 plus and more than one quarter were pensioner households, similar to the levels for North Devon overall. More than one quarter of households had dependent children compared to just under one quarter in North Devon. More than one quarter were 25 to 44 year olds, a higher proportion than in North Devon where there were just under one quarter, and a higher proportion than in the other SMAs in North Devon. There was a similar proportion of single person households as in North Devon. More than two fifths of households had incomes of less than £20,000, similar to North Devon overall.

5.36 Just under half of properties were semi detached or terraced, slightly higher than for North Devon overall, and there were slightly lower levels of detached homes and flats. Just under three quarters of housing was owner occupied compared to just under three quarters in North Devon. Social housing was slightly higher than for North Devon and private renting slightly lower. The proportion living in small homes (1 to 2 beds) was higher than for North Devon and the other SMAs, and the proportion living in large homes (5 beds plus) was lower.

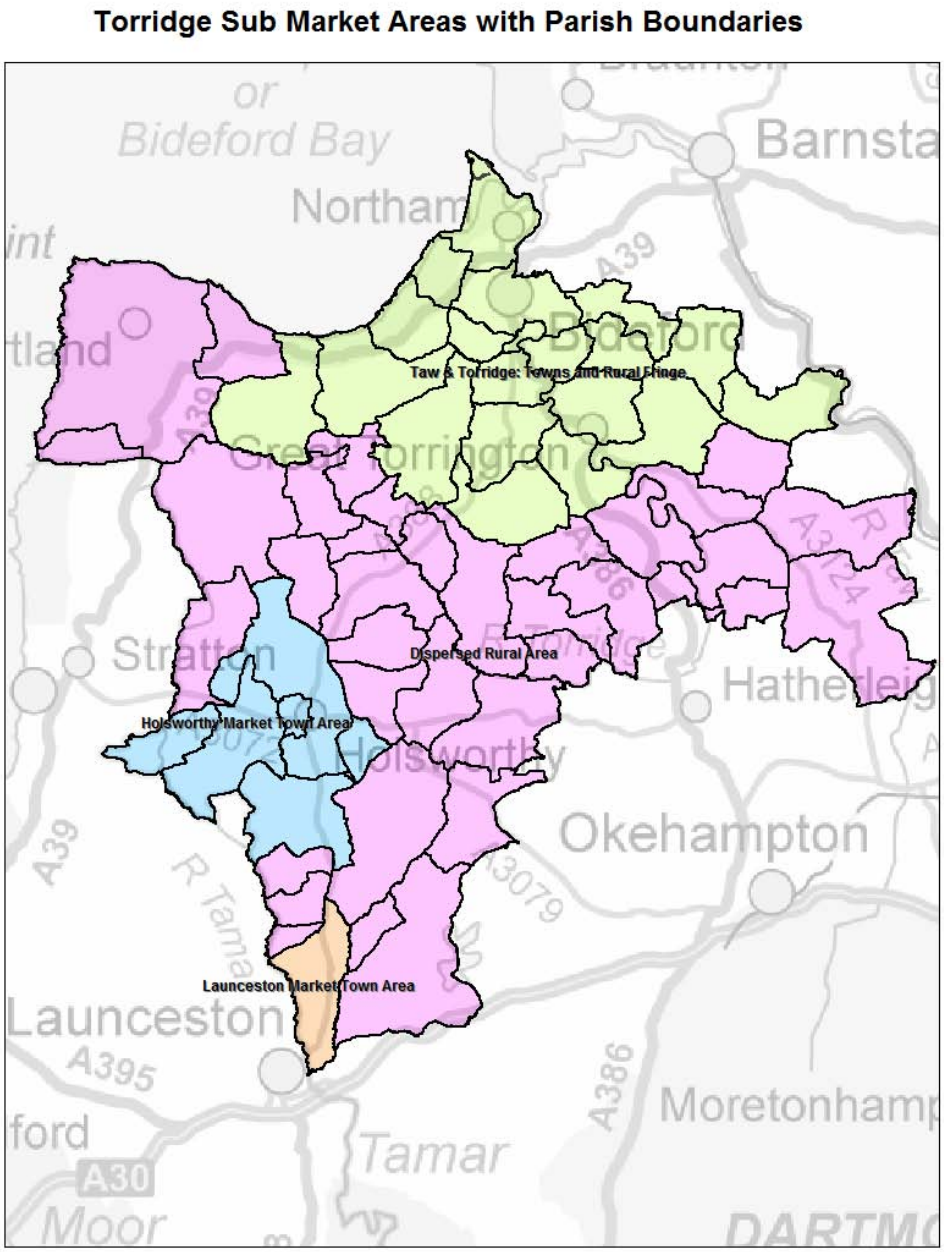
5.37 The area combines lower priced (Barnstaple) and higher priced locations for private renting, with average property prices slightly below the average for North Devon overall. Average property prices have decreased slightly over the 3 year period. There were slightly higher proportions of terraced and semi detached properties sold than in North Devon overall and a lower proportion of flats in the past year. Nearly half of North Devon completions between 2001 and 2012 were in this SMA with less completions taking place in the last 6 years from 2006 to 2012 than in the previous 5 year period.

Torridge SMAs

Introduction

5.38 The SMAs in Torridge are identified in the map below.

Map 5.3



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Comparative demographic profile

5.39 This section reviews the population and household numbers for each SMA; their age profile; household composition and patterns of gross household income. The first table provides information about the population and the number of households within each Sub Market Area.

Table 5.13: population and households in Sub-Market Areas in Torridge

SMA	Population		Households	
	No.	%	No.	%
DRA	14,226	24.1	5,810	23.4
HOLS	4,721	8.0	1,947	7.8
LAUN	617	1.0	242	1.0
TTRFTR	39,380	66.8	16,858	67.8
Torridge	58,944	100.0	24,857	100.0

(Source: Parish Headcounts, 2001 Census, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/)
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Key findings:

- The total population of the combined Sub-Market areas in Torridge was 58,944 and the total number of households was 24,857 at the time of the 2001 Census.

- Just over two thirds of the households (67.8%) and just over two thirds of the population (66.8%) of Torridge reside in Taw and Torridge: Towns and Rural Fringe (TTRFTR) Sub-Market Area. This Area contains Northam, Bideford and Great Torrington. Leaving only one town, Holsworthy, in a different SMA.

- Nearly one quarter of households (23.4%) and nearly one quarter of the population (24.1%) lived in Dispersed Rural Area (DRA).

- As would be expected from the smallest SMA, the smallest area in terms of both households (1.0%) and population (1.0%) is Launceston Market Town Sub Market Area.

5.40 The table below provides population by age bands at the time of the 2001 Census.

Table 5.14: age bands in Sub-Market Areas in Torridge

Age Bands	DRA		HOLS		LAUN		TTRFTR		Torridge	
	No	%	No	%	No	%	No	%	No	%
0 to 4 years	590	4.3	208	4.4	40	6.5	1,959	5.0	2,797	4.8
5 to 15 years	1,849	13.6	611	12.9	79	12.8	5,409	13.7	7,948	13.6
16 to 24 years	1,072	7.9	440	9.3	57	9.2	3,529	9.0	5,098	8.7
25 to 44 years	3,015	22.2	1,099	23.3	151	24.5	9,616	24.4	13,881	23.8
45 to 64 years	4,354	32.0	1,250	26.5	169	27.4	10,866	27.6	16,639	28.5
65 to 74 years	1,513	11.1	590	12.5	67	10.9	4,100	10.4	6,270	10.8
75 years plus	1,203	8.8	521	11.0	54	8.8	3,900	9.9	5,678	9.7
Totals	13,596	100.0	4,719	100.0	617	100.0	39,379	100.0	58,311	100.0

(Source: Parish Profiles, 2001 Census, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/.
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https://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Key findings:

- 23.5% of the population of HOLS were 65 plus compared to just over one fifth (20.5%) in Torridge overall.
- LAUN had just under one fifth (19.6%), DRA one fifth (20.0%) and TTRFTR just over one fifth (20.3%) of 65 plus years among their population.
- 19.3% of the population in LAUN and 18.7% of the population in TTRFTR were under 16 compared to 18.4% in Torridge overall.
- HOLS and DRA had slightly lower percentages of Under 16s than in Torridge overall, these being, 17.4% and 17.9% respectively.
- Nearly one third (32.0%) of the population of DRA were 45 to 64 year olds compared to 28.5% in Torridge overall. The remaining three SMAs had a slightly lower percentage than in Torridge overall, these being TTRFTR (27.6%), LAUN (27.4%) and HOLS (26.5%).
- Almost one quarter (24.5%) in LAUN and (24.1%) in TTRFTR of the population were in the 25 to 44 years age band compared to 23.8% in Torridge overall. 23.3% in HOLS and 22.2% in DRA of the population were in the 25 to 44 year age band, slightly lower than for Torridge overall.
- Three SMAs, HOLS (9.3%), LAUN (9.2%) and TTRFTR (9.0%) had a slightly higher percentage of 16 to 24 year olds than in Torridge overall (8.7%) whereas DRA had a slightly lower percentage (7.9%).

5.41 The table below profiles household composition.

Table 5.15: household composition in Sub-Market Areas in Torridge

Household Type	DRA		HOLS		LAUN		TTRFTR		Torridge	
	No	%	No	%	No	%	No	%	No	%
One Person Household: Pensioner	728	13.1	291	15.0	24	9.9	2,786	16.5	3,829	15.6
One Person Household: Other	564	10.2	226	11.6	22	9.1	2,227	13.2	3,039	12.4
One Family No Others: All Pensioners	753	13.6	295	15.2	38	15.7	2,039	12.1	3,125	12.7
One Family No Others: Couples No Children	1,326	23.9	366	18.8	60	24.8	3,387	20.1	5,139	20.9
One Family No Others: Couples with Dependent Children	1,130	20.3	397	20.4	52	21.5	3,215	19.1	4,794	19.5
One Family No Others: Lone Parents with Dependent Children	175	3.1	76	3.9	7	2.9	873	5.2	1,131	4.6
One Family No Others: All Children Non Dependent	510	9.2	185	9.5	22	9.1	1,411	8.4	2,128	8.6
One Family No Others: Other Households	370	6.7	109	5.6	17	7.0	922	5.5	1,418	5.8
Totals	5,556	100.0	1,945	100	242	100	16,860	100	24,603	100

(Source: Parish Profiles, 2001 Census, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/. Contains public sector information licensed under the Open Government Licence v1.0 https://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/ .)

Key findings:

- 29.7% of households within TTRFTR were single person households compared to 27.9% in Torridge overall. More than one quarter (26.6%) of households in HOLS, 23.3% of households in DRA and just under one fifth (19.0%) of households in LAUN were single person households.

- 30.1% in HOLS and 28.6% of households in TTRFTR were pensioner households compared to 28.3% in Torridge overall. More than one quarter (26.7%) of households in DRA and LAUN (25.6%) were pensioners.

- Percentages with dependent children were very similar in the four SMAs and Torridge overall at just less than one quarter of households; these being, LAUN (24.4%), HOLS (24.3%), TTRFTR (24.2%), DRA (23.5%) and Torridge overall (24.1%).

5.42 Household income is an essential factor in identifying access to housing. The following table profiles household incomes for each SMA by income bands.

Table 5.16: gross working household income patterns in Sub-Market Areas in Torridge, percentages, May 2012

	DRA	HOLS	LAUN	TTRFTR	Torridge
Income Bands	%	%	%	%	%
Less than £10,000	17.9	19.9	17.5	19.5	19.1
£10,000-£19,999	26.6	27.6	27.5	26.4	26.5
£20,000-£29,999	17.3	17.0	17.9	16.7	16.8
£30,000-£39,999	13.0	12.5	13.3	12.6	12.7
£40,000-£49,999	8.9	8.5	8.6	8.9	8.9
£50,000-£59,999	6.3	5.8	6.1	6.1	6.1
£60,000-£69,999	3.7	3.3	3.5	3.6	3.6
£70,000-£79,999	2.6	2.2	2.3	2.4	2.4
£80,000-£89,999	1.3	1.1	1.2	1.3	1.3
£90,000-£99,999	0.8	0.7	0.7	0.8	0.8
£100,000 plus	1.7	1.4	1.5	1.6	1.6
Total	100.0	100.0	100.0	100.0	100.0

(Source: PayCheck data, CACI, May 2012*)*

Key findings:

The following key findings are identifiable:

- 47.5% of households in HOLS and 45.8% of working households in TTRFTR had gross annual incomes of less than £20,000 compared to 45.6% of those in Torridge overall.

- 45.0% of working households in LAUN and 44.5% of households in DRA had incomes of less than £20,000 overall, therefore there was not a large difference between the 4 SMAs in terms of percentages of working households with incomes below £20,000.

- 64.5% of households in HOLS and 62.9% of working households in LAUN had gross annual incomes of less than £30,000 compared to 62.5% of households in Torridge overall.

- 62.5% of working households in TTRFTR had incomes of less than £30,000 (the same as for Torridge overall) and 61.7% of working households in DRA had incomes of less than £30,000, therefore there was not much difference between the 4 SMAS in terms of percentages of working households within incomes below £30,000.

- More than three quarters (77.0%) of working households in HOLS and 76.2% of working households in TTRFTR had gross annual incomes of less than £40,000 compared to just over three quarters (75.2%) in Torridge overall.

- More than three quarters (75.1%) of households in TTRFTR and almost three quarters of working households (74.7%) had incomes of less than £40,000, therefore there was not much differential between the 4 SMAs in terms of percentages of households with incomes of less than £40,000.

Comparative housing profile

5.43 The table below provides a profile of the housing stock by type.

Table 5.17: accommodation type within Sub-Market Areas in Torridge, 2001

	DRA		HOLS		LAUN		TTRFTR		Torridge	
Type	**No**	**%**	**No**	**%**	**No**	**%**	**No**	**%**	**No**	**%**
Whole Detached House/Bungalows	3,783	62.1	1,081	51.8	144	57.6	6,345	35.5	11,353	43.2
Whole Semi Detached/ Terraced Houses/ Bungalows	2,115	34.7	788	37.8	102	40.8	9,246	51.7	12,251	46.6
Flat, maisonette or apartment or caravan or temporary structure	189	3.1	218	10.4	4	1.6	2,290	12.8	2,701	10.3
Total	6,087	100.0	2,087	100.0	250	100.0	17,881	100.0	26,305	100.0

(Source: Parish Profiles, 2001 Census, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/)
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Key findings:

- 62.1% of properties in DRA, 57.6% of properties in LAUN and 51.8% of properties in HOLS were detached dwellings compared to only just over two fifths (43.2%) in Torridge overall.
- More than one third (35.5%) of dwellings in TTRFTR were detached dwellings, a lower percentage than in Torridge overall (43.2%).
- More than half (51.7%) of dwellings in TTRFTR were semi detached and 48.0% of dwellings were terraced compared to 46.6% in Torridge overall.
- Just over two fifths (40.8%) of properties in LAUN, 37.8% in HOLS and more than one third (34.7%) in DRA were semi detached or terraced dwellings. These percentages were lower than for Torridge overall (46.6%).
- 12.8% of properties in TTRFTR and 10.4% of properties in HOLS were flats, maisonettes, apartments, caravans or temporary structures compared to 10.3% in Torridge overall.
- DRA and LAUN had low percentages of properties being flats, maisonettes, apartments, caravans or temporary structures, these being, 3.1% and 1.6% respectively.

5.44 The following table summarises the baseline position by tenure in 2001.

Table 5.18: tenure type in Sub-Market Areas in Torridge, 2001

	DRA		HOLS		LAUN		TTRFTR		Torridge	
Tenure	**No**	**%**	**No**	**%**	**No**	**%**	**No**	**%**	**No**	**%**
Owner Occupied	4,281	77.1	1,389	71.3	200	82.6	12,464	73.9	18,334	74.5
Rented from Local Authority or Housing Association/ Registered Social Landlord	335	6.0	188	9.7	9	3.7	1,849	11.0	2,381	9.7
Private Landlord or Letting Agency or Other Tenure	940	16.9	370	19.0	33	13.6	2,545	15.1	3,888	15.8
Total	5,556	100.0	1,947	100	242	100	16,858	100	24,603	100

(Source: Parish Profiles, 2001 Census, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/.
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https://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/.)

Key findings:

- More than four fifths of households (82.6 %) in LAUN and more than three quarters in DRA (77.1%) were owner occupied compared to just under three quarters (74.5%) in North Devon overall.

- 73.9% of households in TTRFTR and 71.3% in HOLS were owner occupied, only a little lower percentage wise than Torridge overall.

- TTRFTR had 11.0% social housing tenure compared to 9.7% in Torridge overall. HOLS also had 9.7% of households in social housing tenure (the same percentage as Torridge overall).

- DRA had 6.0% of its households in social housing and LAUN had 3.7% of its households in social housing.

- Almost one fifth (19.0%) of households in HOLS, and 16.9% of households in DRA were with private landlords or letting agencies or another tenure compared to 15.8% of households in Torridge overall.

- 15.1% of households in TTRFTR and 13.6% of households in LAUN were with private landlords or lettings agencies or another tenure compared to 15.8% in Torridge overall.

5.45 A key indicator when profiling the supply of housing is the number of bedrooms. Whilst this data will be available from the 2011 Census, only the number of habitable rooms was recorded in 2001, i.e. excluding bathrooms, toilets, halls or landings. The following table summarises the baseline position by number of rooms in 2001.

Table 5.19: the number of rooms in occupied household spaces in Sub-Market Areas in Torridge

	DRA		HOLS		LAUN		TTRFTR		Torridge	
Number	**No**	**%**	**No**	**%**	**No**	**%**	**No**	**%**	**No**	**%**
1 room	14	0.2	9	0.5	0	0.0	66	0.4	89	0.4
2 rooms	61	1.1	35	1.8	3	1.2	269	1.6	368	1.5
3 rooms	176	3.0	99	5.1	6	2.4	1041	6.2	1,321	5.3
4 rooms	917	15.8	357	18.2	49	20.2	3549	21.1	4,871	19.6
5 rooms	1,342	23.1	550	28.1	75	31.2	4709	27.9	6,676	26.9
6 rooms	1,136	19.6	385	19.7	48	19.8	3378	20.0	4,946	19.9
7 rooms	801	13.8	199	10.2	26	10.7	1715	10.2	2,740	11.0
8 or more rooms	1,354	23.3	323	16.5	35	14.6	2127	12.6	3,840	15.4
Total	5,801	100.0	1,957	100.0	242	100.0	16,854	100	24,854	100.0

(Source: Table UV57 2001 Census, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/.

Key findings:

- 23.3% of occupied household spaces in DRA and 16.5% in HOLS had more than 8 rooms (large homes) compared to 15.4% in Torridge overall.
- 14.6% of occupied household spaces in LAUN and 12.6% in TTRFTR had more than 8 rooms (large homes) compared to 15.4% in Torridge overall.
- 29.2% of occupied household spaces in TTRFTR were in small homes (4 rooms or less) compared to 26.8% in Torridge overall.
- More than one quarter (25.5%) in HOLS, 23.7% in LAUN and one fifth (20.1%) in DRA of occupied household spaces were in small homes (4 rooms or less).

5.46 The following table estimates the number of properties by bed size based on the assumption that:

- 1-2 rooms are 1 bed;
- 3-4 rooms are 2 bed;
- 5 rooms are 3 bed;
- 6-7 rooms are 4 bed, and,
- 8+ rooms are 5+ bed.

Table 5.20: the number of bedrooms

Number of bed-rooms	DRA		HOLS		LAUN		TTRFTR		Torridge	
	No	%	No	%	No	%	No	%	No.	%
1 bed	75	1.3	44	2.3	3	1.2	335	2.0	457	1.9
2 bed	1,093	18.8	456	23.3	55	22.6	4590	27.3	6,192	24.9
3 bed	1,342	23.1	550	28.1	75	31.2	4,709	27.9	6,676	26.9
4 bed	1,937	33.4	584	29.9	74	30.5	5093	30.2	7,686	30.9
5 bed or more	1,354	23.3	323	16.5	35	14.6	2,127	12.6	3,840	15.4
All Occupied Household Spaces	5,801	100	1,957	100	242	100	16,854	100	24,851	100

(Source: Table UV57 2001 Census, Neighbourhood Statistics Website http://www.neighbourhood.statistics.gov.uk/.

Key findings:

- Dispersed Rural is exceptional in the high proportion of 4 and 5 bedroomed houses and correspondingly low proportions of smaller 1 and 2 bed homes.

The private rented sector

5.47 The following table profiles the average monthly rentals of properties available between March and May 2012 using the property website https://www.zoopla.co.uk/. The localities listed below each SMA are those which equate most closely with the relevant SMA's boundaries.

Table 5.21: average monthly cost of private rental properties by property type and bedsize, SMAs in Torridge, March, April and May 2012, rounded to £5, and North Devon LHA rates by number of bedrooms, May 2012

Type	LHA rate	DRA			HOLS MTA	LAUN MTA	TTRFTR
		Beaworthy	Torrington	Winkleigh	Holsworthy	Launceston	Bideford
Studio flats	Shared - £269	£420	£430	-	£440	£435	£440
1 bed flat	£385	-	£440	-	£360	£400	£410
2 bed flats	£495	-	£490	-	£470	£470	£525
3 bed flats	£595	-	£520	-	£545	£615	£665
1 bed houses	£385	£485	£410	£475	£410	£445	£425
2 bed houses	£495	£640	£650	£525	£510	£560	£545
3 bed houses	£595	£695	£725	£680	£635	£655	£665
4 bed houses	£700	£875	£815	£865	£880	£900	£820
5 bed houses	n/a	£1,050	-	-	£955	£1,040	£955

(Source: findaproperty.com)

Key findings:

- The Dispersed Rural Area had a limited supply of flats, houses were more expensive;
- Holsworthy and Launceston MTAs are relatively cheaper locations; and
- Bideford in the Taw and Torridge Town and Rural Fringe was a more expensive location than anticipated for a larger town.

The home ownership sector

5.48 This section uses Land Registry data to profile the home ownership sector. The following table summarises the number of sales and average property prices between 2009 and 2011.

Table 5.22: the volume of sales and average property prices by year in Sub-Market Areas in Torridge, 01.01.09-31.12.11

	DRA		HOLS		LAUN		TTRFTR		Torridge	
Dates	**No.**	**Ave. price**	**No.**	**Ave. price**	**No.**	**Ave. price**	**No.**	**Ave. price**	**No.**	**Ave. price**
01.01 to 31.12.2009	179	£253,045.08	68	£204,208.82	10	£209,050.00	811	£186,360.93	1,068	£198,886.22
01.01 to 31.12.2010	177	£227,093.95	75	£221,661.47	7	£212,571.43	804	£204,317.99	1,063	£209,388.44
01.01.2011 to.31.01.2012	158	£244,600.78	77	£213,358.32	11	£233,863.64	794	£188,733.13	1,040	£199,521.27
Total and average	514	£241,512.89	220	£213,360.91	28	£219,678.57	2,409	£193,135.94	3,171	£202,615.11

(Source: Land Registry)

Key findings:

- The number of transactions within each sub area has been relatively stable over the 3 year period.

- One SMA (HOLS) had an increase in sales between Year One (2009) and Year Two (2010), and the other three (DRA, LAUN and TTRFTR had a decrease.

- Two SMAs (HOLS and LAUN) had a small increase in sales between Year Two (2010) and Year Three (2011 to end January 2012) and two had a decrease (DRA and TTRFTR).

- Comparing Year One (2009) with Year Three (2011 to end of January 2012), two SMAs had a small increase in sales over the two year period (HOLS and LAUN), and two had a decrease in sales (DRA and TTRFTR) during the two year period.

- Average prices increased in three of the SMAs (HOLS, LAUN and TTRFTR) between Year One (2009) and Year Two (2010); and decreased in DRA.

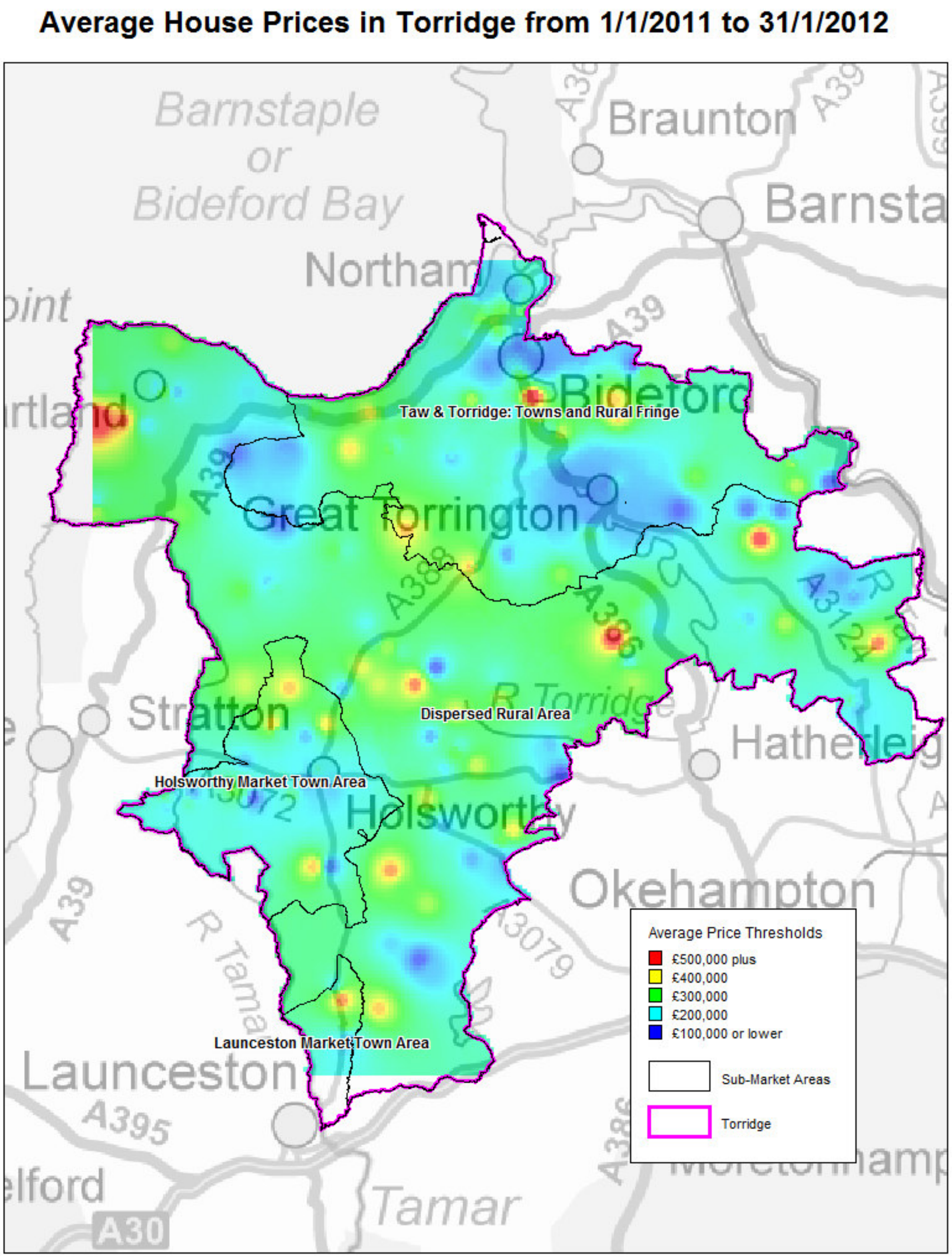
- Average prices increased in two SMAS (DRA and LAUN) between Year Two (2010) and Year Three (2011 to end of January 2012) and decreased in the other two SMAs (HOLS and TTRFTR).

- Average prices increased in three of the SMAs (HOLS, TTRFTR and LAUN) when comparing Year One (2009) with Year Three (2011 to end of January 2012). Average Prices decreased in DRA during this two year period to a lower level than the average in 2009.

- Average prices increased in Torridge between Year One (2009) and Year Two (2010) but have since fallen to a position slightly above the average for 2009.

5.49 The following map identifies the spectrum of average prices for properties sold between 1st January 2011 and 31st January 2012 and enables lower and higher price hot spots and differentials across SMAs to be identified

Map 5.4



Source: Land Registry Sales, Land Registry. Contains Ordnance Survey data (c) Crown copyright and database Right 2012.
Contains Royal Mail data (c)Royal Mail copyright and database right 2012.
Contains National Statistics (c) Crown copyright and database right 2012.

5.50 The following table summarises the number of sales and average price by property type by local authority area between January 2011 and 2012.

Table 5.23: average property price by type of dwelling in Sub-Market Areas in Torridge, 01.01.11 to 31.01.12

	DRA		HOLS		LAUN		TTRFTR		Torridge	
Type	**%**	**Ave. price**	**%**	**Ave. price**	**%**	**Ave. price**	**%**	**Ave. price**	**%**	**Ave. price**
Detached	61.3	£291,883.50	54.5	£263,046.40	72.7	£268,125.00	34.8	£251,869.86	40.7	£262,532.10
Semi	18.8	£187,149.83	19.5	£166,766.67	27.3	£142,500.00	14.2	£184,243.27	15.5	£182,378.79
Terraced	18.1	£165,098.10	23.4	£145,444.44	0.0	£0.00	38.4	£148,447.20	33.8	£149,665.46
Flats	1.9	£84,000.00	2.6	£130,571.00	0.0	£0.00	12.6	£144,271.37	10.1	£142,288.37
All	100.0	£245,368.27	100.0	£213,358.32	100.0	£233,863.64	100.0	£188,966.12	100.0	£199,903.18

(Source: Land Registry)

Key findings:

- 72.7% of sales in LAUN, 61.3% of sales in DRA and 54.5% of sales in HOLS were detached dwellings compared to just over two fifths (40.7%) in Torridge overall during the most recent period of just over one year.

- More than one third (34.8%) of sales in TTRFTR were detached dwellings compared with 40.7% in Torridge overall.

- More than one quarter (27.3%) of sales in LAUN, 19.5% in HOLS and 18.8% in DRA were semi detached dwellings compared to 15.5% for Torridge overall.

- 14.2% of sales in TTRFTR were semi detached dwellings, a lower percentage than for Torridge overall (15.5%).

- 38.4% of sales in TTRFTR, 23.4% in HOLS and 18.1% in DRA were terraced dwellings compared to 33.8% for Torridge overall, there were no sales of terraced homes in LAUN.

- 12.6% of sales in TTRFTR were flats compared to 10.1% for Torridge overall. Percentage sales of flats were very low in HOLS and DRA being 2.6% and 1.9% respectively. There were no sales of flats in LAUN during the most recent period of just over one year.

The social housing sector

5.51 The following table identifies the average rents charged for social rented properties across the SMAs in 2011-12.

Table 5.24: social rents by type and bed size, 2010-11

Bedsize	Torridge
1 bed	£61.07
2 bed	£64.28
3 bed	£79.24
4 bed	£97.06

(Source: Core data)

Key findings:

- Average rents range from £61 for a 1 bed to £97 for a 4 bed property.

Torridge: summary profiles

Dispersed Rural Area Torridge (DRATR)

5.52 Dispersed Rural Area, Torridge is a predominantly rural area. Almost one quarter of the area's population and households live in this SMA, making it the second largest. One fifth of people were 65 plus years and more than one quarter were pensioner households, both of which were slightly lower than in Torridge. Less than one fifth of people were under 16, similar to Torridge, and less than one quarter of households had dependent children, which was slightly lower than in Torridge. Nearly one third of people were aged 45 to 64 year, a higher proportion than in the other SMAs in Torridge. Less than one quarter of households were single person households compared to more than one quarter in Torridge overall. More than two fifths of working households had incomes of less than £20,000, slightly lower than in Torridge, and only a small proportion had incomes of £70,000 plus, which was similar to Torridge.

5.53 More than three fifths of homes were detached, the highest proportion in the Torridge SMAs, more than one third were semi detached or terraced dwellings which was lower than for Torridge. There was a very low proportion of flats, maisonettes, apartments, caravans or temporary structures. More than three quarters of homes were owner occupied compared to just under three quarters in Torridge. A small proportion was social housing compared to almost one tenth in Torridge. Less than one fifth were privately rented, slightly higher than in Torridge. Almost one quarter of households lived in large homes (5 beds plus), a higher proportion than in Torridge, and just over one fifth lived in small homes (1 to 2 beds) which was a lower proportion than in Torridge overall. There was a limited supply of flats for private renting, and houses were more expensive. Both average property prices and the number of sales decreased during the last 3 years, there was a higher proportion of detached and semis sold and a lower proportion of terraced homes and flats.

Holsworthy Market Town Area (HOLS)

5.54 Holsworthy Market Town Area is a predominantly rural area, less than one tenth of the district's population and households lived in this SMA. Almost one quarter were 65 plus years, higher than one fifth in Torridge overall and the highest proportion of the Torridge SMAs. More than three tenths were pensioner households, slightly higher than in Torridge overall and the highest among the Torridge SMAs. Less than one fifth were under 16, slightly less than in Torridge. Less than one quarter were households with dependent children, similar to Torridge overall. More than one quarter were single person households, less than in Torridge. Almost half of households had gross annual incomes of less than £20,000, slightly higher than the other Torridge SMAs. A small proportion of working households had high incomes of £70,000, slightly lower than the Torridge average.

5.55 More than half of dwellings were detached compared to only just over two fifths in Torridge. Nearly two fifths were semi detached or terraced dwellings which was less than for Torridge. Just over one tenth were flats, maisonettes, apartments, caravans or temporary structures, the same as in Torridge overall. Less than three quarters were owner occupied, slightly less than in Torridge overall. Almost one tenth were social housing, the same as for Torridge overall. Almost one fifth were privately rented, the highest rate for the Torridge SMAs, and this was a relatively cheaper location for private renting.

5.56 Less than one fifth lived in large homes (5 plus bedrooms), slightly higher than for Torridge overall. More than one quarter lived in small homes (1 to 2 beds), slightly lower than in Torridge overall. Average property prices increased over the most recent 3 year period but decreased between Years 2 and 3. Average prices over the past year were slightly higher for detached homes but lower for other property types. Completions made up almost one fifth of those for Torridge from 2001 to 2012 with numbers decreasing between 2006 and 2012 compared to the previous 5 year period.

Launceston Market Town Area (LAUN)

5.57 Launceston Market Town Area is a predominantly rural area, it is the smallest SMA making up only one percent of the area's population and households. Just under one fifth of people were 65 plus and just under one fifth were under 16 both of which were similar to Torridge. More than one quarter were pensioner households which was less than in Torridge, and less than one quarter had dependent children which is similar to Torridge. Just under one fifth were single person households compared to more than one quarter in Torridge. More than two fifths of working households had low incomes of less than £20,000 and only a small proportion had incomes of £70,000 plus, both of which were similar to Torridge.

5.58 More than half of homes were detached compared to only just over two fifths in Torridge. Just over two fifths were semi detached or terraced dwellings which was lower than for Torridge. Only a very small proportion were flats, maisonettes, apartments, caravans or temporary structures, the lowest proportion of the Torridge SMAs. More than four fifths of households were owner occupiers, the highest proportion in the Torridge SMAs. The area had the lowest proportion of social and private renting in the Torridge SMAs although it was a cheaper area for private renting. Compared with Torridge as a whole, a similar proportion of households lived in large homes (5 beds plus) but less lived in small homes (1 to 2 beds). Average prices increased over the most recent 3 year period, completions made up less than one percent of those for Torridge from 2001 to 2012.

Taw and Torridge: Towns and Rural Fringe Torridge (TTRFTR)

5.59 Taw and Torridge: Towns and Rural Fringe Torridge is predominantly a rural area containing a significant urban component in the form of Northam, Bideford and Great Torrington. Two thirds of population and households in Torridge lived in this SMA making it the largest SMA. Just over one fifth of people were aged 65 plus and nearly three tenths were pensioner households, the same levels as in Torridge. Less than one fifth of people were under 16 and less than one quarter of households had dependent children, the same levels as in Torridge. Nearly three tenths were single person households, the highest of the Torridge SMAs. More than two fifths of households had gross annual incomes of less than £20,000 and less than one tenth of £70,000 plus, the same levels as in Torridge.

5.60 More than one third of dwellings were detached dwellings, a lower proportion than in Torridge, more than half were semi detached or terraced compared to almost half in Torridge. More than one tenth of properties were flats, maisonettes, apartments, caravans or temporary structures which was slightly higher than in Torridge. Almost three quarters of homes were owner occupied, which was slightly lower than in Torridge, the level of social housing was slightly higher and the scale of privately renting was similar to Torridge as a whole. Bideford was a more expensive location for private renting than might have been anticipated for a larger town.

5.61 The lowest proportion of households in this SMA lived in large homes (5 beds plus) when compared to all Torridge SMAs, and nearly three tenths lived in small homes (1 to 2 beds), the highest proportion in the Torridge SMAs. Average property prices were lower for detached and terraced, and higher for semis and flats during the past year. Completions made up almost three quarters of those in Torridge between 2001 and 2012, with numbers increasing between 2006 and 2012 compared to the previous 5 year period.

6. Determining future housing requirements

Introduction

6.1 This chapter explains the approach adopted in determining future housing requirements for North Devon and Torridge, the detailed requirements are set out by tenure and bed size in the subsequent chapter providing Conclusions and Recommendations. The operation of housing markets is like a complex version of 'musical chairs' as people move between homes and sectors within the limits of the supply available. This process can be likened to a 'zero sum' game whereby a home becoming available through a household dissolving or moving home is matched by a home taken elsewhere by a forming or moving household. However, it is rare for housing markets to be in perfect balance such that all moves are internal to the market and static supply meets fixed demand. In the real world, populations change, increase or decrease; people move in and out of areas - not always in balance; some areas may be more or less popular and the 'fit' between people's requirements and the housing available may be poor, homes may be too large or too small, or just too expensive.

6.2 These are the dynamics against which future housing requirements are determined. All households have to fit around the housing available, but where projections indicate that numbers are set to grow, additional housing provision needs to be planned for on the basis of household type, size, age and income, all of which will shape their requirements.

Confidence and certainty in determining housing requirements

6.3 Any Update undertaken at the end of a Census period will be reliant on demographic and housing data which is almost 10 years out of date. This affects both confidence in data and certainty of outcome but the problem can be rectified once new Census data is released in December 2012 and January 2013.

6.4 More importantly, we are experiencing a unique coincidence of economic and financial problems, the outcome of which is unknown. Turnover and home moves have reduced dramatically, although property prices have not fallen as far as predicted, and there is growing evidence of the growth of two or even three generation households which would impact on housing requirements. The consequences of the economic and financial situation for households, housing markets and housing projections are uncertain.

6.5 In summary, we can be <u>confident</u> that we have the evidence to demonstrate that household numbers and housing requirements will grow, but in current circumstances, we cannot be <u>certain</u> of the precise pattern of growth and its housing consequences.

Applying the North Devon and Torridge Housing Requirements Toolkit

6.6 This Update adopts a new approach to determining those requirements. It moves away from static or scenario-based analyses by applying an interactive Housing Requirements Toolkit developed by Housing Vision to identify the requirements of new or additional households and enable them to be constantly modelled and monitored. The structure of the Toolkit is explained below, and guidance on its application is available through a separate User Manual.

6.7 The key principles are as follows:

- The Toolkit applies local data for household projections, incomes and housing costs to identify the basic housing requirements of households, i.e., the bedrooms required by size and composition of household; it does not assume the provision of 'spare' bedrooms. This is not to advocate the minimal provision of bedrooms and the provision of additional bedrooms can be modelled as preferred.

- the Toolkit allows any housing backlog from any sector to be included and its reduction to be modelled over any policy period;

- it estimates levels of under-occupation in older (65+) households and projects potential requirements for specialised housing for all older and projected additional older households.

The structure of the toolkit

6.8 The toolkit consists of 5 sections, each of which represents a stage in assessing the housing required to meet household growth as follows:

- **Household projections**: for any two years, this identifies the number of households by type and age, and changes between the start and finish years chosen in terms of absolute and proportionate change. A final table on the Households page identifies whether there is growth (red) or decline (green) in any household type and the outcome in terms of projected growth in households by type and age over the selected period.

- **Housing supply**: this enables constant monitoring of the local housing stock and housing supply as the context for understanding future housing requirements.

- **Housing costs and affordability**: this determines the cost of housing of different types, bedsizes and tenures, the income required to afford housing of different types and applies an affordability threshold to determine the proportion of households who are able to afford housing by tenure. Further detail of the approach to determining affordability has been provided at para 4.39 above.

- **Housing requirements**: the future housing requirements arising from new or additional households by bed size and tenure are derived by combining household projections with cost and affordability data. There is also the facility to assess the impact of a backlog in the requirement for affordable housing and of previous under-supply in any tenure.

- **Housing requirements by age**: separate consideration is given to the special housing requirements of all and additional older households in the context of the extent of under-occupation.

6.9 The toolkit is based on two types of data, fixed and variable.

- The fixed data will be constant until it is re-issued, for example, household projections and CACI incomes data although both the household projections and household incomes can be varied by +/- 100% using sliders within the Toolkit.

- The variable data can be input and changed by the user at any time and includes the start and finish years for projections, housing costs, housing supply; bedsize by household type, any affordable housing backlog and estimated levels of under-occupation in 65+ households.

6.10 The following sections explain the stages in assessing the housing requirements of new or additional households in North Devon and Torridge.

Components of household projections

6.11 Household projections take account of the effects of a number of factors:

- 'natural change': underpinned by the relationship between births and deaths, and which results in the formation of new households and the ending of existing ones;
- changes affecting existing households: for example relationship breakdown and movements through the life cycle; and finally
- in and out migration: and the relationship between them.

6.12 The CLG methodology for estimating household projections takes account of these factors which are based on the following 17 household types:

1. One person male
2. One person female
3. Other households
4. Couple no children

5. Couple 1 child
6. Lone parent 1 child
7. Couple 2 children
8. Couple and 1 or more adults no children
9. Lone parent 2 children
10. Couple and 1 or more adults 1 child
11. Lone parent 1 or more adults 1 child
12. Couple 3+ children
13. Couple and 1 or more adults 2 children
14. Lone parent 3+ children
15. Lone parent 1 or more adults 2 children
16. Couple and 1 or more adults 3+ children
17. Lone parent 1 or more adults 3+ children

6.13 The differences in many of these household types are very minor, and to make the process more manageable, these have been combined into 7 which match their bedsize/person requirements as set out in the following table. Where there are 2 or more children in a household, the bedroom requirement will be determined according to their age and sex. It is not possible to predict these with accuracy and therefore the minimum bedroom requirement has been assumed in all cases.

Table 6.1: derived household types and associated minimum bedsize

Derived household types	Household type	Bedsize	Persons	Minimum Bedsize
One person	One person male	0/1	1	1
	One person female	0/1	1	
	Other households	0/1	1	
Couple no children	Couple no children	1	2	1
Couple/lone parent and 1 child	Couple 1 child	2	3	2
	Lone parent 1 child	2	2	
Couple/lone parent and 2 children/couple and 1 or more adults no children	Couple 2 children	2/3	4	2
	Couple and 1 or more adults no children	2/3	3/4	
	Lone parent 2 children	2/3	3/4	
Couple/lone parent and 1 or more adults and 1 child	Couple and 1 or more adults 1 child	3	4/5	3
	Lone parent and 1 or more adults 1 child	3	3/4	
Couple/lone parent and 3+ children/ couple/lone parent and 1 or more adults and 2 children	Couple 3+ children	3/4	5/6	3
	Couple and 1 or more adults and 2 children	3/4	5/6	3
	Lone parent and 3+ children	3/4	4/5	
	Lone parent 1 or more adults 2 children	3/4	4/5	
Couple/lone parent and 1 or more adults 3+ children	Couple and 1 or more adults 3+ children	4/5	6/7	4
	Lone parent 1 or more adults 3+ children	4/5	5/6	

(Source: Housing Vision)

6.14 As a result of this exercise, the 7 derived household types applied in projecting housing requirements are:

- One person
- Couple no children
- Couple/lone parent and 1 child
- Couple/lone parent and 2 children/couple and 1 or more adults no children
- Couple/lone parent and 1 or more adults and 1 child
- Couple/lone parent and 3+ children/ couple/lone parent and 1 or more adults and 2 children
- Couple/lone parent and 1 or more adults 3+ children

Adjustment of household projections to take account of net migration trends

6.15 The base data source is CLG 2008-based subnational household projections. As these projections for North Devon of 40,279 conform at 2011 with the 2011 Census estimate of total households (40,000), these have been applied in projecting housing requirements. As CLG 2008-based projections for Torridge of 30,034 do not conform at 2011 with the 2011 Census estimate of total households (28,000), all the 2008-based projections have been reduced by the proportionate difference of 6.77%.

6.16 However, a further consideration in determining population and associated household projections in North Devon and Torridge is trends in net migration. The fundamental question is what levels of net migration should be incorporated into modelling when, as identified in Table 2.22 and Figure 2.8, these have varied widely over the 20 years to 2011? ONS Components of Population Change enable projections of net migration to be identified and the following table compares projections from the 2008-based and 2010-based Components for the period 2011-31. Also provided is a trend-based projection based on average annual net migration over the 20 years 1991-2011 of 660 people to North Devon and 820 to Torridge.

Table 6.2: net migration in 2008-based and 2010-based Components of Population Change compared with a 20 year trend-based projection for North Devon and Torridge, 2011-2031, 000s

Area	*Pattern*	*2008-based*	*2010-based*	*20 year trend-based projection*
North Devon	In	103.5	95.0	-
	Out	84.7	80.7	-
	Net	18.8	14.3	13.2
Torridge	In	87.7	79.0	-
	Out	68.2	63.5	-
	Net	19.5	15.5	16.4
Total	Net	38.3	29.8	29.6

(Source: components of population change, 2008, 2010 and 2011-based subnational population projections)

Key findings:

- It is clear that the 20 year trend-based projection is substantially lower than the projection from the 2008-based Components of Population Change - on which 2008-based household projections are based - but it is very close to the projection from the revised 2010-based Components of Population Change.

- However, whilst the application of a 20 year trend-based has the effect of lowering projected net migration to both districts, the greater impact is on North Devon.

6.17 In view of the uncertainty arising from the currently depressed economic and housing market situation, and in the context of its conformity with more recent and revised 2010-based Components of Population Change, a 20 year trend-based projection of net migration has been applied which has the following effect on household and associated housing projections:

1. Compared with the 2008-based population projections, net migration would be 5,600 lower for North Devon (18,800 according to the 2008-based projection less 13,200 according to the 20 year trend-based projection) and 3,100 lower for Torridge (19,500 according to the 2008-based projection less 16,400 according to the 20 year trend-based projection).

2. These population numbers need to be converted to household numbers which can be achieved most reliably by applying the current average household size of 2.34 for North Devon and 2.28 for Torridge.

   - For North Devon, reduction of 5,600 people/2.34 (average household size) = a reduction of 2,393 households.

   - For Torridge, 3,100 people/2.28 (average household size) = a reduction of 1,360 households.

3. The net effect is a 28.11% reduction in projected households in North Devon to 6,119 (8,512 less 2,393 households) over the 20 years 2011-2031 and a 15.10% reduction for Torridge to 7,661 (9,021 less 1,360 households).

4. The overall effect is a reduction in housing requirements in North Devon and Torridge to 13,780 homes (6,119 in North Devon and 7,661 in Torridge) <u>all of which has been applied in subsequent modelling of future housing requirements</u>.

Housing supply

6.18 This is the second section of the Toolkit and deals with the housing stock and housing supply. This page identifies the profile of the housing stock by bedsize and tenure and enables this to be continuously updated through stock gains and losses. Please note that shared accommodation can be an entire house, flat or converted building or any of the following:

- bedsits
- shared houses

- households with a lodger
- purpose-built HMOs
- hostels
- guesthouses - if rented out of season
- bed and breakfasts providing accommodation for homeless people
- some types of self-contained flats converted from houses

6.19 Supply information provides a context for understanding the type of housing becoming available for all households, including additional households, they do not inform the modelling of future housing requirements. The annual supply of housing can be modelled by applying a turnover rate, which will vary over time according to supply: demand issues; financial and economic considerations. Due to uncertainty over these factors, it is not possible to project stock turnover with precision but set out below is a list of possible approaches for determining turnover rates:

- For the home ownership sector: turnover is based on the number of properties recorded as sold by the Land Registry in the previous 12 months as a proportion of all owner occupied homes.

- For the shared ownership/equity sector: the home ownership turnover rate has been applied, or recognising the relatively low levels of staircasing to full ownership, a slightly lower rate can be applied.

- For the private rented sector: the turnover rate is based on the estimate in the English Housing Survey 2010-11 that 35% of private renters had lived in their property for less than one year. As most tenancies are 6 months shorthold and a single property may have been rented twice in one year, this figure has been reduced to 33% then cross-checked with the views of lettings agents (see Table 3.22).

- For the social rented sector: turnover is based on the number of lettings in the previous 12 months as a proportion of all stock.

Housing costs and affordability

6.20 Using the approach described at para 4.39 above, the Toolkit assesses the affordability of a typical entry level property, the default setting is a 2 bed house which is especially relevant to meeting the typical requirements of additional households, the majority of which are small, and can be considered an ‘average’ housing type. The cost of accessing this property for all tenures (local authority renting to new build home ownership and including Affordable Rent) is compared against the maximum housing costs available per household. The maximum costs affordable are based on the affordability threshold selected which is in turn determined in relation to the CACI PayCheck household incomes provided. The Toolkit calculates the household incomes required to access each tenure for an archetype 2 bed house and the absolute numbers and percentages of the households on the CACI profile that can afford each tenure. A column at the end of the housing costs inputs section of the Toolkit allows these costs to be changed so that they can reflect other bedsizes and property types as required, for example a 2 bed flat or a 5 bed house.

6.21 All tenures have been included in this Update in terms of a hierarchy of affordability. Affordable Rent has been treated as a full cost market product though access to Housing Benefit may make it more accessible to lower income groups. It is not possible to assess with any accuracy how many households on the CACI PayCheck Profile will be in receipt of sufficient Housing Benefit to be able to afford Affordable Rent but it does indicate the level of household income required to access an Affordable Rented product. Private rent has been separately identified as it now constitutes a major element of housing supply, though in terms of new housing required, this is likely to be provided by the home ownership sector then transferred to the private rental sector.

6.22 The Toolkit identifies the household income levels required to access each tenure at May 2012 and the proportion of households that can afford them. The following table lists the outcome for both districts. It provides a hierarchy of affordability from those who can only afford social rented housing to the additional percentages who can afford other options.

Table 6.3: affordability by sector, proportion of households who can afford each sector, May 2012

Sector	North Devon	Torridge
Social rent only	49.01%	47.49%
Affordable Rent	6.67%	5.52%
Shared equity/ownership	1.45%	4.90%
Private rent	16.01%	11.18%
Owner occupier	26.87%	30.91%

(Source: Housing Vision, North Devon and Torridge Housing Requirements Toolkits)

Key findings:

- The implication of this assessment is that there is:
  - an affordable housing requirement (social rent only of 49% in North Devon and 48% in Torridge;
  - an intermediate housing requirement (shared equity/ownership and Affordable Rent) of 8% in North Devon and 10% in Torridge; and
  - a market sector requirement (owner occupier and private rent) of 43% in North Devon and 42% in Torridge.

Determining housing requirements at the district level

6.23 Before identifying the housing required over the period 2011-2031, a number of factors need to be considered and assumptions made concerning bedsize, backlog and matching surpluses against deficits of housing required.

Additional bedrooms

6.24 The Toolkit identifies the requirements of additional households by number of bedrooms but it is not possible to determine this with precision for households with children as their requirements will be determined by the age and sex of the individual children. No assumptions have been applied in modelling concerning the provision of a spare bedroom which is additional to that required to meet a household's minimum requirement. However, this is not to advocate building housing to the minimum requirement. It is more sustainable to build housing with a spare bedroom, for example to give young families the opportunity to expand or enable older people to have a carer to stay. This is likely to be decided by providers for market housing but, as Housing Benefit is now only available for the number of bedrooms required, the provision of extra bedrooms is not an option in the social sector.

Housing backlog

6.25 The Toolkit can take account of any backlog or surplus of housing completions in any sector. No backlog of market completions has been identified but, as completions of affordable housing fell substantially below the very high requirements identified in the 2008 SHMA. An attempt has been made to quantify this requirement by identifying all those registered with Devon HomeChoice who had no permanent home of their own. These consisted of applicants in the following circumstances:

- in temporary accommodation/hostel;
- lodger;
- rough sleeping;
- sharing with family/friends; and
- sofa surfing/no fixed abode.

6.26 The following table identifies the number of applicants in each category and their bedsize requirement.

Table 6.4: social housing applicants with no permanent home of their own by bedsize required, North Devon and Torridge, July 2012

	North Devon					Torridge					North Devon & Torridge				
Housing circumstances	**1**	**2**	**3**	**4+**	**Total**	**1**	**2**	**3**	**4+**	**Total**	**1**	**2**	**3**	**4+**	**Total**
In temporary accommodation/ hostel	9	4	0	0	73	40	18	12	3	20	49	22	12	3	93
Lodger	9	2	0	0	81	69	10	2	0	11	78	12	2	0	92
Rough sleeping	11	0	0	0	12	12	0	0	0	11	23	0	0	0	23
Sharing with family/ Friends	97	46	3	1	337	202	121	11	3	147	299	167	14	4	484
Sofa surfing/ no fixed abode	15	1	0	0	39	30	8	1	0	16	45	9	1	0	55
Totals	353	157	26	6	542	141	53	10	1	205	494	210	36	7	747

(Source: Devon Home Choice)

Key findings:

- 767 applicants had no permanent home of their own, 71% of whom were in North Devon; and
- The main requirement was for one bed housing (66%).

Matching deficits and surpluses of housing required

6.27 The final stage is to identify whether there is a deficit or surplus of housing of different bedsizes and tenures. Surpluses of shared units are set off against the requirement for 1 bed housing in the modelling. Where they occur, surpluses of housing can be set against shortages of lower sized properties as follows:

- Surpluses of 1 bed units can be set against the requirement for shared units;
- Surpluses of 2 bed units can be set against the requirement for 1 bed units;
- Surpluses of 3 bed units can be set against the requirement for 2 bed units;
- Surpluses of 4 bed units can be set against the requirement for 3 bed units.
- Surpluses of shared units can only be set against the requirement for 1 bed units.

Housing requirements by age

6.28 The Housing Requirements Toolkit also enables requirements to be expressed by age band and this identifies that most additional requirement will arise from households aged 65+ as identified in the following tables.

Table 6.5: projected housing requirements by age and bedsize for North Devon, 2011-2031, without backlog

	Age								
Bedsize	**15-24**	**25-34**	**35-44**	**45-54**	**55-64**	**65-74**	**75-84**	**85+**	**Totals**
1 bed	-6	397	202	4	375	1,548	1,891	1,869	6,281
2 bed	15	-65	320	52	-14	17	2	0	328
3 bed	2	47	-198	-358	-246	-65	71	-4	-751
4 bed +	-3	-52	193	104	14	0	0	0	256
Totals	9	328	517	-198	129	1,500	1,964	1,865	6,114

(Source: Housing Vision, North Devon Housing Requirements Toolkit)

Table 6.6: projected housing requirements by age and bedsize for Torridge, 2011-2031, without backlog

Bedsize	Age								
	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	Totals
1 bed	-11	167	473	227	1,211	1,731	2,328	1,594	7,720
2 bed	-18	-38	239	173	102	-2	2	0	459
3 bed	2	-102	25	-150	-176	-70	63	-2	-410
4 bed +	7	-135	27	-25	8	2	6	-1	-110
Totals	-20	-107	765	225	1,145	1,661	2,399	1,591	7,659

(Source: Housing Vision, Torridge Housing Requirements Toolkit)

Key findings:

- Over 80% of the additional housing requirement in North Devon and over 70% in Torridge will arise from growth in the number of older households over the next 20 years.

6.29 <u>However, that most of the additional requirement for housing will arise from older households has major implications for meeting future housing requirements in North Devon and Torridge</u>. Although some growth in older households may be attributed to net migration, most is the result of more older people living longer who are already resident in the area. Most of these households will already be housed, typically in family-sized accommodation. More robust data determining the extent to which this is the case will be available when 2011 Census data is released, but Census data on under-occupation provides some indication of the extent to which older households live in family housing. In North Devon, 62.9% of households aged 65+ were under-occupying in 2001, and 63.9% in Torridge. This implies that in the region of 63-64% of older people are currently living in family housing, a proportion which will apply to those for whom additional - and smaller - housing is projected to be required. <u>If additional older households do not downsize to smaller homes, replacement family housing will be required to maintain existing levels of supply</u>.

6.30 The number of older households able and/or willing to downsize is not known, but, on the basis of studies of under-occupation and housing need, it is estimated that this does not currently exceed 10%. Applying estimates of under-occupation, as much as 57% (90% of 63-64%) of the requirement for housing for older people may need to be provided as family housing to replace supply ‘blocked’ by older people who do not downsize. Whilst the proportion willing to downsize may change, the estimate that 90% of underoccupying older households will not downsize has been applied in modelling the districts’ future housing requirement with the effect that replacement 3 bed housing will be required to compensate for the loss of supply.

6.31 Taking all the above considerations into account, the projected housing required by bedsize and tenure for the period 2011-2031 is set out in detail at 7.10 under Conclusions and Recommendations.

Determining housing requirements at sub-market area level

6.32 There are four methods of making small area household projections on which housing requirements are based as follows:

1. Apportionment

This is the simplest method which applies the proportionate change in household numbers at the local authority level to a sub-area such as a neighbourhood, parish or sub-market area. This method assumes that household composition is broadly the same for the small area and the local authority.

2. Ratio Change

The ratio change method applies a proxy indicator of change in the number of local authority households to the small area figure for the base year. Proxy indicators might include the rate of change in, for example:

- the total number of households registered for Council Tax; or
- the total of dwellings taking account of completions, conversions, vacant properties and second and holiday homes.

The rate of change can then be projected forward for future years. This method assumes a constant relationship in the ratio of change in the local authority and small area.

3. Additive Change

This is similar to ratio change but in this case, the proxy indicators are used to calculate the numerical effect of change in the small area then projected to future years, again it assumes that change will remain constant.

4. Cohort Survival

The cohort survival method is the most complex as it involves ageing forward the population then determining the resultant households. This method requires estimates of births, deaths and net migration but migration data is rarely available for small areas. It is then necessary to apply the local authority's household representative rates to the projected population structure, the statistical likelihood that a person will be representative of a household by age and sex.

6.33 There has been little systematic evaluation of these methods and their accuracy will depend on the quality of the input data, the time scale and the size of the small area - the smaller the area the lower the accuracy. In view of these factors, not least the time since base populations were calculated in 2001, the apportionment method has been applied for this Update and the outcome is set out at 7.14 under Conclusions and Recommendations below. Please note that a backlog figure has not been added to the SMA tables as the location of those affected will need to be confirmed with Devon Home Choice on a scheme by scheme basis.

Determining special housing requirements

The housing requirements of older households

6.34 In view of the significance of the projected growth in older households, the Toolkit enables projections to be made of the numbers of pensioner households requiring designated, sheltered or extra-care housing. Following extensive research undertaken by Housing Vision, these have been calculated using the following methodology:

- Stage 1: Needs Groups established within the wider older person's population;
- Stage 2: Need adjusted according to local conditions;
- Stage 3: housing options linked to Needs Groups;
- Stage 4: estimate of the proportion within each Needs Group that in any one year is likely to want to make use of these different options; and
- Stage 5: the need for housing translated into the number of units of service required.

6.35 The requirement for 3 types of specialised housing has been determined:

- Designated: housing, such as private sector retirement apartments, which includes the following features:
    - fully adapted accommodation;
    - integrated alarm with staff response when required;
    - facilitation of mutual support; and
    - opportunities for social activities.
- Sheltered or Supported: as Designated Housing above but providing personal support to residents as required;

- Extra Care: housing which crosses the boundary between high-level support needs and high-level care needs, with a larger proportion in the latter category.

6.36 The estimated number of under-occupying pensioner households and the specialised housing required between 2011 and 2031 have been detailed at 7.13 under Conclusions and Recommendations below.

Extra care housing for older people

6.37 The 2009 Commissioning Strategy for Extra Care Housing combines North Devon and Torridge into a 'Northern Locality'. A table at paragraph 4.5 identifies an existing supply of 45 units in Barnstaple, a current requirement for 50 units and for 50 units in Ilfracombe. According to modelling undertaken at 7.14 below, these totals compare with an estimated requirement for 443 extra care units in the Taw and Torridge SMA, which includes Barnstaple, and for 125 units in the Ilfracombe SMA. No supply was identified in the Strategy for Torridge but a requirement for 50 units. This compares with an estimated requirement at 7.13 for 525 extra care units in Torridge. Where an extra care housing scheme is not sustainable due to the dispersed nature of the population, a close care service was advocated providing housing for older people in clusters of up to 10 units within existing Residential Care Homes. A requirement was identified for 11 units in each of Torrington and Holsworthy in Torridge, and 17 in South Molton in North Devon.

Housing for people in need of accommodation and support

6.38 For the purposes of the 2008 Devon Joint Strategic Needs Assessment, North Devon and Torridge are identified as the Northern Locality. The 2010 Accommodation and Support Joint Strategic Needs Assessment for Mental Health identified 277 people in need in North Devon and 131 in Torridge. Taking into account existing supply, the Assessment identified a net need for accommodation-based services for 24 people in the Northern Locality.

Gypsies and Traveller accommodation

6.39 It is intended to commission additional work on Traveller needs independently of this Update, and therefore such considerations are set aside in terms of this Update report. The traveller communities have unique housing needs and demands and that it will be necessary to plan specifically to meet any future identified needs and demands, allocating sites if appropriate.

6.40 The most recent 2006 Devon-wide Gypsy and Traveller Housing Needs Assessment identified a requirement for 5 extra pitches in North Devon between 2005 and 2011 and 24 in Torridge. The January 2012 Count of Gypsy and Traveller Caravans identified no public or private provision of sites in either North Devon or Torridge.

7. Conclusions and Recommendations

Introduction

7.1 This section draws together the key issues and problems facing the housing market in North Devon and Torridge and the interventions appropriate to responding to them. In conformity with the original SHMA, and with the exception of projected housing requirements, the recommendations are strategic in nature.

Issues and problems

An unaffordable housing market

7.2 The fundamental problems in North Devon and Torridge are that market housing is overvalued relative to incomes and that there is a wholly inadequate supply of affordable housing, especially for families. These are not problems unique to the Northern Devon area but they are exacerbated by a historically low supply of affordable housing and net migration which places additional pressures on housing demand in the market sector. Problems have worsened since 2008 due to problems accessing personal finance.

7.3 The extent of the current problem can be demonstrated on the basis that lower quartile incomes would have to increase more than threefold for a 2 bedroomed re-sale house to be affordable in North Devon and almost threefold in Torridge. Alternatively, property prices would need to fall by 69% in North Devon and 66% in Torridge to achieve affordability. There are currently over 10,000 households in North Devon in receipt of lower quartile incomes and 7,000 in Torridge.

7.4 It is not possible to predict with any confidence likely future patterns of inmigration, but even if rates are depressed in line with economic conditions, demand will simply be pent up and accelerate once conditions improve. The imperative, in such circumstances is to increase the supply of affordable and lower cost market homes as discussed below.

An imbalanced housing market

7.5 The area has historically a larger stock and supply of larger homes and a lower stock and supply of smaller homes. This places the housing market at a disadvantage in adjusting to changing demographics within the existing population and from new and additional households - both of which identify a requirement for more smaller homes. Whilst this Update is focused on meeting the requirements arising from household growth, it is important to ensure that best use is made of existing housing, for example by encouraging older households to downsize, or by the adaptation of homes to meet changing requirements.

7.6 However, it is essential not to lose sight of the requirements of families, especially those dependent on lower incomes. There is clear evidence in terms of supply and affordability that local families are at a serious disadvantage in the housing market and that supply needs to be increased to meet their needs.

The growth in the older population

7.7 The greatest challenge facing the housing market arises from the dramatic increase in the size of the older population and in the number of older households which have a number of related implications:

1. Most older households already live in the area in family housing but, as health and mobility are impaired with age, many older people will find that their homes and/or their location are increasingly unsuitable. This creates the dilemma for many older people of either staying put and being supported in their existing homes - which is the principle informing heath and social care - or moving to a more suitable or suitably located including downsizing.

2. The decision to stay or move will be determined by a combination of personal choice and the viability and practicality of providing home-based care and support, especially in dispersed rural areas. However, if older households do not move and downsize, a growing number of older households will under-occupy existing housing and this will have the effect of 'home blocking' family housing. In such a situation, replacement family housing will be required to ensure that the current supply of this type is maintained.

3. If housing more suitable to meeting the requirements of older households is provided, it will have to be of the right type and quality in the right locations, for example providing 2 bedroomed bungalows in villages. This may create a dilemma in terms of acceptability to communities and there is also a need to market test the acceptability of such options in North Devon and Torridge by consultation with elected members, town and parish councils, representative and lobbying bodies for older people and with affordable and market sector providers.

4. There will also be a requirement for an expansion in housing which provides support and/or care including designated, sheltered and extra-care housing, the detail of which has been provided in the previous chapter.

The 'problem' of second and holiday homes

7.8 Second and holiday homes are a contentious issue but it is necessary to view this sector of the housing market in historical perspective. Whilst the demand for such homes remains strong, there has been virtually no growth in the size of this sector in the past 11 years. Whilst high incidence may have a strong effect in a small number of locations, second and holiday homes are not contributing to any reduction in supply of housing for local people, this is a largely self-contained sector of the housing market and should not detract from the wider and more structural problems of unaffordability.

Interventions

Increasing supply

7.9 It is essential that housing supply is increased to provide additional housing in line with housing projections and to meet the backlog of housing need as detailed in the following section. Increased supply does not only mean building new homes but can be achieved from the existing stock, for example by applying polices to reduce under-occupation and empty homes. Increasing the supply of affordable housing is the absolute priority and every means, however radical, should be explored to increase its supply. This is a particular imperative in North Devon where, by every indicator of need, the situation is more acute and is worsening. The lowest priority is building large family housing in the market sector, a type of supply which may well support or stimulate inmigration. The following section identifies how much housing needs to be provided in North Devon and Torridge between 2011 and 2031.

The projected requirement for housing in North Devon and Torridge, 2011-2031

7.10 Applying the principles of modelling explained in the previous chapter, the following tables identify the projected housing required by bedsize and tenure for the period 2011-2031.

Table 7.1: projected housing requirements for North Devon 2011-2031, without backlog

Tenure	Sector	1 bed	2 bed	3 bed	4+ bed	Total No.	Total %
Affordable	Social Rent	1,599	160	1,112	126	2,996	49.01%
	Affordable Rent	216	22	153	17	408	6.67%
Intermediate	Shared Ownership	55	5	25	4	88	1.45%
Market	Private Rent	522	52	364	41	979	16.01%
	Owner Occupier	876	88	610	69	1,643	26.87%
Total no.	All sectors	3,267	327	2,263	257	6,114	-
Total %	All sectors	53.43	5.35	37.01	4.20	-	100.00%

(Source: Housing Vision, North Devon Housing Requirements Toolkit)

Table 7.2: projected housing requirements for Torridge 2011-2031, without backlog

Tenure	Sector	1 bed	2 bed	3 bed	4+ bed	Total No.	Total %
Affordable	Social Rent	2,051	211	1,303	73	3,637	47.49%
	Affordable Rent	238	25	151	8	423	5.52%
Intermediate	Shared Ownership	211	22	134	8	375	4.90%
Market	Private Rent	483	49	307	17	856	11.17%
	Owner Occupier	1,335	137	848	48	2,368	30.92%
Total no.	All sectors	4,319	443	2,746	154	7,659	-
Total %	All sectors	56.39	5.78	35.85	2.01	-	100.00%

(Source: Housing Vision, Torridge Housing Requirements Toolkit)

Key findings:

- There is a requirement - without backlog - for 6,114 additional homes in North Devon (306 per annum); and
- 7,659 additional homes in Torridge (383 per annum).
- A total requirement of 13,773 (689 per annum)
- There is a projected large growth in the requirement for 1 bed housing but please note that this is based on the minimum bedsize requirement. In view of restrictions imposed on eligibility for Housing Benefit, it is likely that affordable housing will be limited to this bedsize but in the market sector, there is likely to be a preference by consumers and providers for an additional bedroom which, in terms of the greater flexibility achieved, should be encouraged. The 1 bed housing also includes 807 designated, sheltered and extra-care housing for older people as detailed at 7.13 below The Housing Requirements Toolkit enables the transfer of 1 bed to 2 bed properties to be modelled.

Table 7.3: projected housing requirements for North Devon 2011-2031, with backlog

Tenure	Sector	1 bed	2 bed	3 bed	4+ bed	Total No.	Total %
Affordable	Social Rent	1,952	317	1,138	132	3,538	53.16%
	Affordable Rent	216	22	153	17	408	6.12%
Intermediate	Shared Ownership	55	5	25	4	88	1.33%
Market	Private Rent	522	52	364	41	979	14.71%
	Owner Occupier	876	88	610	69	1,643	24.68%
Total no.	All sectors	3,620	484	2,289	263	6,656	-
Total %	All sectors	54.39	7.27	34.39	3.95	-	100.00%

(Source: Housing Vision, North Devon Housing Requirements Toolkit)

Table 7.4: projected housing requirements for Torridge 2011-2031, with backlog

Tenure	Sector	1 bed	2 bed	3 bed	4+ bed	Total No.	Total %
Affordable	Social Rent	2,192	264	1,313	74	3,842	48.86%
	Affordable Rent	238	25	151	8	423	5.38%
Intermediate	Shared Ownership	211	22	134	8	375	4.77%
Market	Private Rent	483	49	307	17	856	10.88%
	Owner Occupier	1,335	137	848	48	2,368	30.11%
Total no.	All sectors	4,460	496	2,753	155	7,864	-
Total %	All sectors	56.71	6.31	35.01	1.97	-	100.00%

Source: Housing Vision, Torridge Housing Requirements Toolkit)

Key findings:

- There is a requirement - with backlog – for 6,656 additional homes in North Devon (333 per annum); and

- 7,864 additional homes in Torridge (393 per annum).

Housing requirements at sub-market area level

7.12 The following table identify the housing requirement by bedsize and tenure for sub-market areas in North Devon and Torridge.

For SMAs in North Devon

Table 7.5: projected housing requirements for Croyde Woolacombe Coastal High Value (CWCHV), 2011-2031

Tenure	Sector	1 bed	2 bed	3 bed	4+ bed	Total No.	Total %
Affordable	Social Rent	68	11	40	5	124	53.16%
	Affordable Rent	8	1	5	1	14	6.12%
Intermediate	Shared Ownership	2	0	1	0	3	1.33%
Market	Private Rent	18	2	13	1	34	14.71%
	Owner Occupier	31	3	21	2	57	24.68%
Total no.	All sectors	127	17	80	9	233	100.00%

(Source: Housing Vision, North Devon Housing Requirements Toolkit)

Table 7.6: projected housing requirements for Dispersed Rural Area (DRA), 2011-2031

Tenure	Sector	1 bed	2 bed	3 bed	4+ bed	Total No.	Total %
Affordable	Social Rent	92	15	53	6	166	53.16%
	Affordable Rent	10	1	7	1	19	6.12%
Intermediate	Shared Ownership	3	0	1	0	4	1.33%
Market	Private Rent	25	2	17	2	46	14.71%
	Owner Occupier	41	4	29	3	77	24.68%
Total no.	All sectors	170	23	108	12	313	100.00%

(Source: Housing Vision, North Devon Housing Requirements Toolkits)

Table 7.7: projected housing requirements for Exmoor and Downland Fringe and Exmoor National Park (EXDF), 2011-2031

Tenure	Sector	1 bed	2 bed	3 bed	4+ bed	Total No.	Total %
Affordable	Social Rent	180	29	105	12	326	53.16%
	Affordable Rent	20	2	14	2	38	6.12%
Intermediate	Shared Ownership	5	0	2	0	8	1.33%
Market	Private Rent	48	5	33	4	90	14.71%
	Owner Occupier	81	8	56	6	151	24.68%
Total no.	All sectors	333	45	211	24	612	100.00%

(Source: Housing Vision, North Devon Housing Requirements Toolkit)

Table 7.8: projected housing requirements for Ilfracombe Coastal Low Value (ICLV), 2011-2031

Tenure	Sector	1 bed	2 bed	3 bed	4+ bed	Total No.	Total %
Affordable	Social Rent	318	52	185	21	577	53.16%
	Affordable Rent	35	4	25	3	66	6.12%
Intermediate	Shared Ownership	9	1	4	1	14	1.33%
Market	Private Rent	85	9	59	7	160	14.71%
	Owner Occupier	143	14	99	11	268	24.68%
Total no.	All sectors	590	79	373	43	1,085	100.00%

(Source: Housing Vision, North Devon Housing Requirements Toolkit)

Table 7.9: projected housing requirements for South Molton (SM), 2011-2031

Tenure	Sector	1 bed	2 bed	3 bed	4+ bed	Total No.	Total %
Affordable	Social Rent	162	26	94	11	294	53.16%
	Affordable Rent	18	2	13	1	34	6.12%
Intermediate	Shared Ownership	5	0	2	0	7	1.33%
Market	Private Rent	43	4	30	3	81	14.71%
	Owner Occupier	73	7	51	6	136	24.68%
Total no.	All sectors	300	40	190	22	552	100.00%

(Source: Housing Vision, North Devon Housing Requirements Toolkit)

Table 7.10: projected housing requirements for Taw and Torridge: Towns and Rural Fringe (TTTRF), 2011-2031

Tenure	Sector	1 bed	2 bed	3 bed	4+ bed	Total No.	Total %
Affordable	Social Rent	1,132	184	660	76	2,052	53.16%
	Affordable Rent	125	13	89	10	236	6.12%
Intermediate	Shared Ownership	32	3	14	2	51	1.33%
Market	Private Rent	303	30	211	24	568	14.71%
	Owner Occupier	508	51	354	40	953	24.68%
Total no.	All sectors	2,100	281	1,328	152	3,861	100.00%

(Source: Housing Vision, North Devon Housing Requirements Toolkit)

For SMAs in Torridge

Table 7.11: projected housing requirements for Dispersed Rural Area (DRA) Torridge, 2011-2031

Tenure	Sector	1 bed	2 bed	3 bed	4+ bed	Total No.	Total %
Affordable	Social Rent	513	62	307	17	899	48.86%
	Affordable Rent	56	6	35	2	99	5.38%
Intermediate	Shared Ownership	49	5	31	2	88	4.77%
Market	Private Rent	113	12	72	4	200	10.88%
	Owner Occupier	313	32	198	11	554	30.11%
Total no.		1,044	116	644	36	1,840	100.00%

(Source: Housing Vision, Torridge Housing Requirements Toolkit)

Table 7.12: projected housing requirements for Holsworthy Market Town Area (HOLS), 2011-2031

Tenure	Sector	1 bed	2 bed	3 bed	4+ bed	Total No.	Total %
Affordable	Social Rent	171	21	102	6	300	48.86%
	Affordable Rent	19	2	12	1	33	5.38%
Intermediate	Shared Ownership	16	2	10	1	29	4.77%
Market	Private Rent	38	4	24	1	67	10.88%
	Owner Occupier	104	11	66	4	185	30.11%
Total no.		348	39	215	12	613	100.00%

(Source: Housing Vision, Torridge Housing Requirements Toolkits)

Table 7.13: projected housing requirements for Launceston Market Town Area (LAUN), 2011-2031

Tenure	Sector	1 bed	2 bed	3 bed	4+ bed	Total No.	Total %
Affordable	Social Rent	22	3	13	1	38	48.86%
	Affordable Rent	2	0	2	0	4	5.38%
Intermediate	Shared Ownership	2	0	1	0	4	4.77%
Market	Private Rent	5	0	3	0	9	10.88%
	Owner Occupier	13	1	8	0	24	30.11%
Total no.		45	5	28	2	79	100.00%

(Source: Housing Vision, Torridge Housing Requirements Toolkit)

Table 7.14: projected housing requirements for Taw and Torridge: Towns and Rural Fringe (TTRFTR), 2011-2031

Tenure	Sector	1 bed	2 bed	3 bed	4+ bed	Total No.	Total %
Affordable	Social Rent	1,486	179	890	50	2,605	48.86%
	Affordable Rent	162	17	103	6	287	5.38%
Intermediate	Shared Ownership	143	15	91	5	254	4.77%
Market	Private Rent	327	33	208	12	580	10.88%
	Owner Occupier	905	93	575	32	1,605	30.11%
Total no.		3,024	336	1,867	105	5,332	100.00%

(Source: Housing Vision, Torridge Housing Requirements Toolkit)

Specialised housing requirements for older people

7.13 The following tables summarise the specialised housing required for older people between 2011 and 2031, and the number of under-occupying pensioner households. Please note that these tables are a sub-set of the overall housing requirements and have been included in the requirement for 1 bed properties. Whilst providers may well decide to provide larger accommodation, all of this housing meets a minimum 1 bed requirement.

Table 7.15: projected specialised housing requirements of older households for North Devon, 2011-2031

65+ Households	65+ totals	Designated	Sheltered	Extra Care	Total	Under-occupying (62.9%)
2011	13,898	874	417	764	2,055	8,742
2031	20,273	1,275	608	1,115	2,998	12,752
Increase	6,375	401	191	351	943	4,010

(Source: Housing Vision, North Devon Housing Requirements Toolkit)

Table 7.16: projected specialised housing requirements of older households for Torridge, 2011-2031

65+ Households	65+ totals	Designated	Sheltered	Extra Care	Total	Under-occupying (63.9%)
2011	9,544	600	286	525	1,411	6,097
2031	15,389	968	462	846	2,276	9,830
Increase	5,845	368	176	321	865	3,733

(Source: Housing Vision, Torridge Housing Requirements Toolkit)

Key findings

- Between 2011 and 2031, there is a projected requirement for 943 units of specialised housing for older people in North Devon and 865 in Torridge, a total of 1,808 units. All of this housing has been included in the requirement for 1 bed accommodation.

7.14 The following tables identify the specialised housing required and the number of under-occupying pensioner household in SMAs for the period 2011-2031.

For SMAs in North Devon.

Table 7.17: projected specialised housing requirements of older households for Croyde Woolacombe Coastal High Value (CWCHV), 2011-2031

65+ Households	65+ totals	Designated	Sheltered	Extra Care	Total	Under-occupying (62.9%)
2011	486	31	15	27	72	306
2031	710	45	21	39	105	446
Increase	223	14	7	12	33	140

(Source: Housing Vision, North Devon Housing Requirements Toolkit)

Table 7.18: projected specialised housing requirements of older households for Dispersed Rural Area (DRA), 2011-2031

65+ Households	65+ totals	Designated	Sheltered	Extra Care	Total	Under-occupying (62.9%)
2011	653	41	20	36	97	411
2031	953	60	29	52	141	599
Increase	300	19	9	16	44	188

(Source: Housing Vision, North Devon Housing Requirements Toolkit)

Table 7.19: projected specialised housing requirements of older households for Exmoor and Downland Fringe and Exmoor National Park (EXDF), 2011-2031

65+ Households	65+ totals	Designated	Sheltered	Extra Care	Total	Under-occupying (62.9%)
2011	1,279	80	38	70	189	804
2031	1,865	117	56	103	276	1,173
Increase	587	37	18	32	87	369

(Source: Housing Vision, North Devon Housing Requirements Toolkit)

Table 7.20: projected specialised housing requirements of older households for Ilfracombe Coastal Low Value (ICLV), 2011-2031

65+ Households	65+ totals	Designated	Sheltered	Extra Care	Total	Under-occupying (62.9%)
2011	2,265	142	68	125	335	1,425
2031	3,305	208	99	182	489	2,079
Increase	1,039	65	31	57	154	654

(Source: Housing Vision, North Devon Housing Requirements Toolkit)

Table 7.21: projected specialised housing requirements of older households for South Molton (SM), 2011-2031

65+ Households	65+ totals	Designated	Sheltered	Extra Care	Total	Under-occupying (62.9%)
2011	1,154	73	35	63	171	726
2031	1,683	106	50	93	249	1,058
Increase	529	33	16	29	78	333

(Source: Housing Vision, North Devon Housing Requirements Toolkit)

Table 7.22: projected specialised housing requirements of older households for Taw and Torridge: Towns and Rural Fringe (TTTRF), 2011-2031

65+ Households	65+ totals	Designated	Sheltered	Extra Care	Total	Under-occupying (62.9%)
2011	8,061	507	242	443	1,192	5,070
2031	11,759	740	352	646	1,739	7,396
Increase	3,698	233	111	203	547	2,326

(Source: Housing Vision, Torridge Housing Requirements Toolkit)

For SMAs in Torridge

Table 7.23: projected specialised housing requirements of older households for Dispersed Rural Area (DRA) North Devon 2011-2031

65+ Households	65+ totals	Designated	Sheltered	Extra Care	Total	Under-occupying (63.9%)
2011	2,233	140	67	123	330	1,427
2031	3,601	227	108	198	533	2,300
Increase	1,368	86	41	75	202	874

(Source: Housing Vision, Torridge Housing Requirements Toolkit)

Table 7.24: projected specialised housing requirements of older households for Holsworthy Market Town Area (HOLS), 2011-2031

65+ Households	65+ totals	Designated	Sheltered	Extra Care	Total	Under-occupying (63.9%)
2011	744	47	22	41	110	476
2031	1,200	76	36	66	178	767
Increase	456	29	14	25	67	291

(Source: Housing Vision, Torridge Housing Requirements Toolkit)

Table 7.25: projected specialised housing requirements of older households for Launceston Market Town Area (LAUN), 2011-2031

65+ Households	65+ totals	Designated	Sheltered	Extra Care	Total	Under-occupying (63.9%)
2011	95	6	3	5	14	61
2031	154	10	5	8	23	98
Increase	58	4	2	3	9	37

(Source: Housing Vision, Torridge Housing Requirements Toolkit)

Table 7.26: projected specialised housing requirements of older households for Taw and Torridge: Towns and Rural Fringe (TTRFTR), 2011-2031

65+ Households	65+ totals	Designated	Sheltered	Extra Care	Total	Under-occupying (63.9%)
2011	6,471	407	194	356	957	4,134
2031	10,434	656	313	574	1,543	6,665
Increase	3,963	250	119	218	586	2,531

(Source: Housing Vision, Torridge Housing Requirements Toolkit)

Measures to increase the supply of additional housing

Adopting a radical approach

7.15 Conventional approaches to securing supply, even in times of strong economic performance, have produced relatively low rates of affordable housing production. Less conventional approaches need to be explored with registered providers and private landlords including:

- The provision of temporary housing, including mobile homes. This is usually anathema to registered providers but it is an established sector within the local housing market and may provide a more rapid approach to meeting acute need, especially in rural locations.

- Encouraging the conversion of commercial premises to residential use, an approach which may be more appropriate in rural locations;

- The active encouragement of self-building and community-based initiatives such as community land and asset trusts which may be more appropriate in more rural locations. An example drawn to the attention of the Update is the Holsworthy Community Property Trust. Such initiatives are currently receiving strong support from the government through the HCA, see for example:

  https://www.gov.uk/government/publications/community-led-project-support-applying-for-fundi

  They include the 'community right to build':

  https://www.gov.uk/regional-and-local-government/localism

  Community Land Trusts:

  https://www.communitylandtrusts.org.uk/

  and self-build pilots:

  https://www.insidehousing.co.uk/

7.16 We would strongly advise organising a 'Northern Devon Affordable Housing Summit' to bring together all stakeholders to explore and agree an approach to improving supply across the 2 districts, including developers and housebuilders; estate and lettings agents; registered providers and private sector landlords; and relevant voluntary and community sector agencies.

Providing family housing

7.17 Families, especially larger families, are at a huge disadvantage in the housing market and it is essential that affordable housing supply is increased. Devon HomeChoice data, which is likely to be an underestimate, indicates a current requirement for 130 4 and 5 bed homes in North Devon and 55 in Torridge.

Providing housing suitable for older households

7.18 Housing will need to be provided to meet the housing requirements of older households; to meet their growing support and care needs and to encourage downsizing. This is a priority for the area and will require the construction of substantial numbers of suitable homes. New housing should ideally be mixed tenure so that all older people have more opportunities to meet their housing requirements. Mixing the tenures on a site also enables cross-subsidy to provide social rented homes. Consideration should therefore be given to mixed tenure retirement communities providing housing capable of meeting the widest range of support and care need.

7.19 Good standard, accessible two bedroom accommodation offers a sustainable housing solution as it provides housing options for people across a broad age range and demand will not be an issue as the older population decreases in the long term.

Developing and promoting bespoke shared equity/shared ownership housing

7.20 Local households, especially families, are at a considerable disadvantage in accessing home ownership. Very limited amounts of intermediate ownership have been developed in the two districts and accessing personal finance is currently a massive constraint affecting those entering the market for home ownership. However, interviews with estate agents have confirmed the potential market for shared equity/ownership properties which are in short supply. Further consultation is required with them to identify the potential to develop bespoke products, and with providers and potential purchasers, details of which will be held by the HomeBuy Agent South West Homes. The Affordability and Housing Options Toolkit can be used to model the affordability of bespoke products for households in receipt of local incomes and which might be procured through Planning Agreements. The existing web pages HomeBuy in North Devon and HomeBuy in Torridge provide the opportunity to undertake consultation with potential purchasers and promote bespoke options:

https://www.sharetobuy.com/properties/
https://www.sharetobuy.com/properties/

Working with the private rented sector

7.21 There are positive and negative sides to the expansion of the private rented sector. It has increased the supply of affordable rented housing but it may also have had the impact of reducing the supply of financially accessible homes for first time buyers. However, the private rented sector has and will continue to have a major role in the supply of housing and especially affordable housing. Close co-operation with landlords is essential in securing and steering the pattern of supply and existing landlord fora could form the basis for developing a more strategic approach to investment by client group and location. This is particularly necessary for younger single people where there is a need to develop suitable shared accommodation options, to monitor supply and to reassess attitudes towards tenants in receipt of Housing Benefit. The alternative might be an increase in poorly managed, poor condition, houses in multiple occupation.

Measures to increase supply from the existing stock

Dealing with under-occupation and overcrowding

7.22 Under-occupation and overcrowding are 2 sides of the same coin, a reduction in under-occupation may have the effect of tackling overcrowding by increasing the supply of family homes.

7.23 In the affordable sector, it may be appropriate to develop with registered providers a flexible under-occupation policy which provides a personalised approach to reviewing housing issues and possible responses, and which includes the options of both staying in existing or moving to another home. Further market testing would be required to ‘fine tune’ an ‘under-occupation’ policy. Options might include:

- making use of in-house data and information to identify households who may benefit from advice, guidance and support (both over crowded and under-occupying households); and

- developing a comprehensive home-mover package that provides advice and information, practical support and financial assistance in relation to moving and replacement costs of new carpets and curtains and the cost of minor improvements to the new home. A cash payment to move to a home with fewer bedrooms tends to have a lesser priority for movers.

Dealing with empty homes

7.24 Both districts have established or emerging Empty Homes Strategies which are essential to bring into use the empty housing identified from Council Tax records. Options available include:

- Developing an Empty Homes Strategy and Action Plan: a robust strategy underpinned by an action plan setting out clear targets. It is good practice to review and refresh these annually.

- Employing a dedicated Empty Homes Officer or Coordinator specialising in empty homes: they are then able to offer advice and assistance and individually tailored solutions.

- Maximise awareness of empty homes through the local authority's website, information leaflets, press releases and community forums.

- Encouraging community-led initiatives: local community and voluntary organisations can play a key role in bringing empty houses back into use with the support of their Local Authority.

- Making use of landlords' forum: regular meetings with landlords, some of whom may own empty homes, to raise awareness, distribute information and provide assistance.

- Landlord accreditation scheme: a local authority scheme which encourages good practice and recognises and rewards landlords who manage their properties to a good standard.

- Develop clear enforcement procedures: these can improve the efficiency of enforcement action by understanding the relevant processes.

- Empty Dwelling Management Order and Final Management Orders: the Residential Property Tribunal can authorise local authorities to take over the management of an empty property on a temporary basis to have it renovated and reoccupied, where the owner has no plans to bring that property back into use. The cost of the works is then recovered via rent.

- Delegated officer powers to serve notices: legislation allows local authorities to require repairs to a property to improve its appearance and condition including the Building Act 1984, Town and Country Planning Act 1990 and Environmental Protection Act 1990.

- Compulsory Purchase Order (CPO) and Enforced Sales: local authorities can use CPOs or apply to the Land Registry or magistrate's court to force the sale of empty homes with a condition to bring them back into use or recover debt (e.g. land charges for the cost of repair works carried out).

- Consider the use of Demolition Orders: legislation allows Local Authorities to issue an order where the owner is required to demolish a property that is beyond repair at their own expense.

- Bid for funding from the Affordable Homes Programme: £100m capital funding was available from April 2012 through the HCA's Empty Homes 2012-15 programme to target long term empty properties.

- Improve and Lease schemes: a housing association carries out work on a property and is able to let the property to a household in housing need at a lower rent to reflect the investment required for repairs. An alternative to this approach is to encourage accredited lettings agents to improve and lease empty properties (this adds to choice for the empty home owner).

- Equity loan schemes: local authorities either use their own resources or work with a loans company to provide finance (based on the equity in the building) to carry out works on an empty property which can be repaid when the property is sold.

- Private Sector Leasing Schemes: the owner leases the home to the local authority, or a housing association or charity for them to manage.

- Feasibility grants: small grants to overcome barriers to making a planning application for example to make adaptations to an empty house.

- Homesteading: an empty property is made available to people in housing need at a discounted cost conditional on them renovating the property.

- Rent Deposit and Home Bond Schemes: providing a tenancy introduction service and bond guarantee.

- Abolish the empty homes Council Tax discount: local authorities have individual discretion concerning council tax discounts on empty properties.

Dealing with low demand social rented housing

7.25 There is clear evidence of low demand for some housing in the social sector, principally flats and bedsits. In order to deliver homes that meet the needs and aspirations of older people it may be necessary to take action to deal with the social rented properties that are unpopular with and unsuitable for older people. Reasons for unpopularity vary but are likely to include quality, design, accessibility, space standards and location. The reasons for low demand need to be determined through a full sustainability appraisal and the following options are of relevance, some of which are currently being implemented:

1 Opening up 'designated' properties to a wider age range (locations that are difficult for older people may be fine for younger age groups);

2 Demolition, and the site used for either re-provision of homes that match older people's needs and aspirations or other general needs social housing;

3 Remodelling, for example, two smaller properties joined to make one suitable home to offer homes that older people want and need; and

4 Disposal through sale on the open market and the proceeds used towards building the right homes elsewhere

7.26 These measures may reduce the number of social rented homes designated for older people but remaining homes could provide good standards and quality in the right locations. Land and resources released through the above actions can provide the subsidy necessary for new affordable housing.

The requirement for further research and intelligence

7.27 The following priorities have been identified:

1. identifying where problems are concentrated

7.28 Initial profiling of Sub-Market Areas has been undertaken but further analysis of the housing stock and supply is required, especially in the social sector, and of patterns of affordability.

2. assessing the impact of housing and welfare reforms

7.29 It is essential that detailed analysis and continual monitoring is undertaken of the current and proposed changes.

3. second and holiday homes

7.30 Further analysis is required of the performance of this sub-sector of the housing market, in particular:

- the extent to which this sector is self-contained in terms of sales or whether homes are moving in and out of the sector; and
- the extent to which second and holiday homes become permanent homes, either for their existing owners or at sale.

7.31 It is essential that second and holiday homes are not considered as residential completions and are not included in monitoring

4. monitoring and review

7.32 Whilst housing strategy and planning policy officers will already be monitoring a number of indicators, it is essential to:

- research the extent of downsizing, the types of housing which older people are buying - both existing and new residents - and the housing which will encourage downsizing;

- revise the 2008 Strategic Viability Assessment to take account of changed housing market conditions;

- research the status of minority ethnic communities, include recent migrants from central and eastern Europe, identify their current and future housing requirements and their impact on the housing market;

- revise the Devon-wide Gypsy and Traveller Housing Needs Assessment (Plymouth University, November 2006);

- continue to monitor the supply of new housing by type, size, tenure and location;

- monitor the number of residential conversions to inform housing supply data; and

- begin to monitor changes in the number of households using, for example, Council Tax data and/or housing completions.