Parish of Beer local housing needs report



Produced by: The Community Council of Devon

On behalf of: The Devon Rural Housing Partnership

July 2013











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1 Findings and Recommendations

Principal Conclusions

The survey identified a need for twenty seven affordable homes within the next 5 years:

Current: fourteen households Future (within 5 years): thirteen households

Recommendations

- 1) A provision of additional affordable housing is needed to meet local needs in the parish of Beer.
- 2) The need is for twenty four rented homes and three shared ownership home.
- 3) Seventeen rented homes are needed for single people and couples, five 2 bedroom, and two 3 bedroom rented homes are needed for families with children. Two single people need a shared ownership home, and one 3 bedroom shared ownership home is needed for a family.

Key findings

Affordability

 The survey found twenty seven respondents in housing need who could not afford to buy or rent in the open market. Three may be able to afford a shared ownership property.

Local connection

• One household in need failed to meet the East Devon District Council local connection requirement. They are not included in the numbers above.

Other Findings

- The survey achieved its aim of identifying actual households in need. 770 surveys were delivered and 188 survey forms were returned. The response rate was 24.4%.
- 95.9% of those replying said they would be in favour of a small development of affordable housing for local people. 67 households did not answer this question on the survey.
- At the time of the census 26.7% of all dwellings did not have a usual resident (vacant, a second home or holiday letting).

Introduction and Information about Beer.

Beer is a small seaside village built around a natural cove, with a shingle beach nestling below the chalk cliffs. Many miles of the surrounding coast and countryside are an Area of Outstanding Natural Beauty and the village is part of the Jurassic Coast World Heritage Site.

Beer remains a fishing village and the surrounding countryside is farmed. Tourism plays a significant element of economic activity. The village is well served with shops and community facilities compared with many villages of a similar size.

In the 2011 census the usually resident population of Beer was 1317 in 591 households. The latest population figures show that there are 1323 people resident in Beer (Patient and Practitioner Services Agency 2012). In the 2011 census there were 215 dwellings with no usual resident (empty properties, second homes or holiday lets).

In recent years there has been a number of property transactions registered through the Land Registry in the parish. The Land Registry records nineteen sales in 2012 at an average of £248,684. The average of the lowest 25% of properties was £147k; this includes 2 flats at the Barnards Farm development.

There are currently 31 property listings on the Rightmove website. The cheapest 8 properties are on the Barnards Farm development. Retirement accommodation tends to be priced below properties which are available to the general market.

To assess whether a household can afford to buy in the market it is necessary to look at the cost of an entry level property in the local market. Evidence of sales within the parish suggests that £150k is a reasonable figure for a 1 bedroom general use property. The cheapest property on the market other than Barnards Farm is a 2 bedroom house for £209k. Evidence from sales suggests that properties sell from £175-250k. The second cheapest property on the Rightmove site is a 3 bedroom house for £219k. Sales evidence suggests a very wide range of prices from £180k upwards. Values for affordability assessment taking account of this evidence are set out in Table 1 below.

There is one rented property currently being marketed on the Rightmove website. This is a 3 bedroom flat for a rent of £625 per month. Other web sites show three 2 bedroom properties for £595-650 per month, and a three bedroom house for £725 per month. Information from the housing needs survey and the above has been assessed to calculate typical rents which are listed in Table 1.

Table 1 Rents and property prices used to assess affordability.

Size	Property price	Weekly rent
1 bedroom	£150,000	£100.38
2 bedroom	£190,000	£118.33
3 bedroom	£225, 000	£141.67

There are 67 council and 10 housing association owned properties in Beer. Four of the housing association properties are for shared ownership use. During the last year there has not been a single letting in this stock. Given this very low level of turnover it would not be reasonable to assume any reduction in the need identified in this report to take account of vacancies.

3. Aims of the Survey

- To investigate the affordable housing need, tenure and house size for local people in the parish of Beer, those wishing to return, and those who work in the parish.
- To establish the general level of support for a small development of affordable housing for local people with housing needs

4. Survey history, methodology, distribution and response.

The survey was carried out using a standard methodology approved by local planners. Background notes on the methodology can be obtained from the Rural Housing Enabler.

Steps have been taken to form a Community Land Trust in Beer. Following discussions, Beer Parish Council decided to carry out a survey to assess the level of local housing need. Survey forms (Appendix 1) were delivered by hand to every household in the agreed area. Parishioners were able to return the letter in a reply paid envelope. The deadline for the return of the survey was the 30th June 2013. A letter was also sent to residents on the housing register (Devon Home Choice) who did not respond to the initial survey.

The survey form was in 2 parts. The first part asked a limited number of questions about the type of household and support for affordable housing. All residents were invited to respond to this part of the survey. The second part of the survey was designed to be completed by households with a need to move home within the next 5 years.

188 surveys were returned, which is a response rate of 24.4%. The survey achieved its aim of identifying actual households in need. Out of the 188 surveys 42 were returned with part two filled in.

Statistics referred to in this report were published in 2012 unless stated otherwise.

It should be noted that whilst apparent inconsistencies in responses are followed up, the information given is taken at face value.

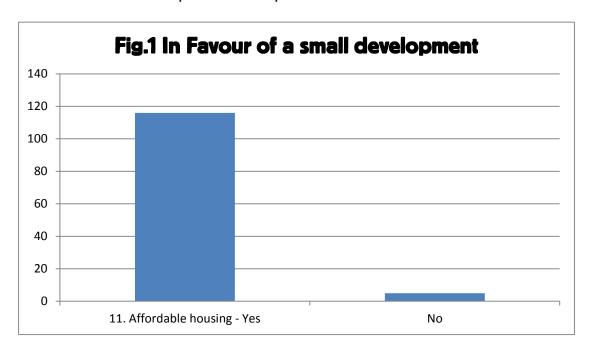
5. General Survey Findings

5.1 Location of respondents

All of the respondents to the survey live in Beer, apart from one who lives in Seaton.

5.2 Favour a small local development

Respondents were asked if the need for affordable housing were proven would they be in favour of a small number of homes for local people being built. 95.9% of those answering the question said they would be in favour. It should be noted that 67 households did not respond to this question.



5.3 Suggestions of where a development could be sited.

Respondents were asked to suggest small sites and identify any empty properties or redundant buildings which could be used for affordable housing.

Sixty seven individuals made suggestions. The list will be made available to the Parish Council.

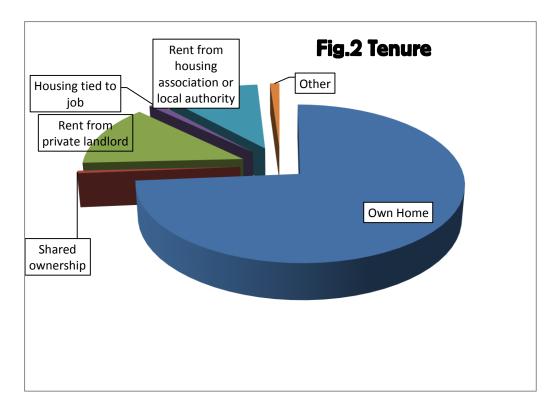
Additional comments were made more generally about the provision of new housing; these comments are listed in Appendix 2.

5.4 Main or second home

Fifteen responses were from second home owners in the parish. It should be noted that there were 215 dwellings without a usual resident at the time of the census in 2011. This represents 26.7% of all dwellings. It is likely that the great bulk of these properties are either second homes or holiday lets.

5.5 Current tenure

73.7% of respondents own their own home; twenty of the households were occupying an affordable rented home rented from the Council or a housing association. Figure 2 below shows the breakdown of tenure.



5.6 Respondents who need to move.

Forty nine households expected that they or someone in their household would have to move as a household now or within the next five years. Forty two households completed part 2 of the form. Twenty six households said that they either would or may need to move to affordable housing in the parish.

6. Housing needs and aspirations of older residents

A section of the questionnaire was directed at residents over the age of 55. The population projections for Devon show a massive increase in the numbers of older people in the next 20 years. There is little information on the housing needs and aspirations of older residents in rural Devon.

Two hundred and twenty two older residents responded to the survey from one hundred and forty three separate households.

Households were asked about their future housing plans. Twenty eight households plan to move and they would like to do so in the next 5 years. Seven said they expected to move but not for 5 years.

Of the twenty seven people who expect to move in the next 5 years, ten (37%) said they expected to remain in Beer parish.

7. Assessment of those in need

Forty two households indicated a need to move and returned part 2 of the survey.

Of the forty two cases being assessed twelve have been excluded for the following reasons

- Two respondents indicated a desire to buy in the private sector and indicated that they had the resources to do this (both are over 65)
- Three provided insufficient information to assess their needs
- Five identified no need.
- One is under 16 and it is considered too early to assess their circumstances
- One plans to move away

This section refers to the remaining thirty households.

Housing need

Households completing this part of the form were asked to identify why they had a housing need and when they would need to move.

Figure 3 below shows the reasons for needing to move if they had a current need to move. Respondents could give more than one reason. Where the household was registered with Devon Home Choice they were not required to give details of their reason for wishing to move.

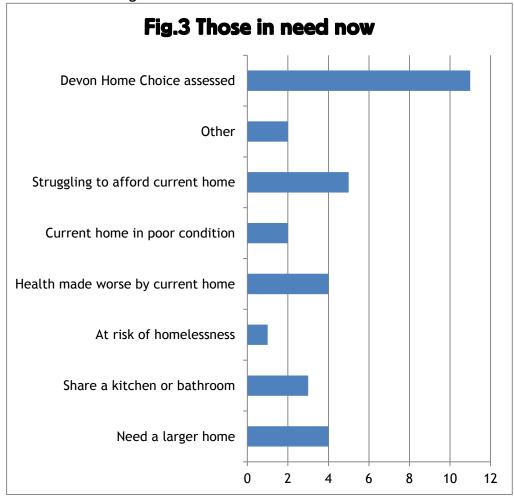
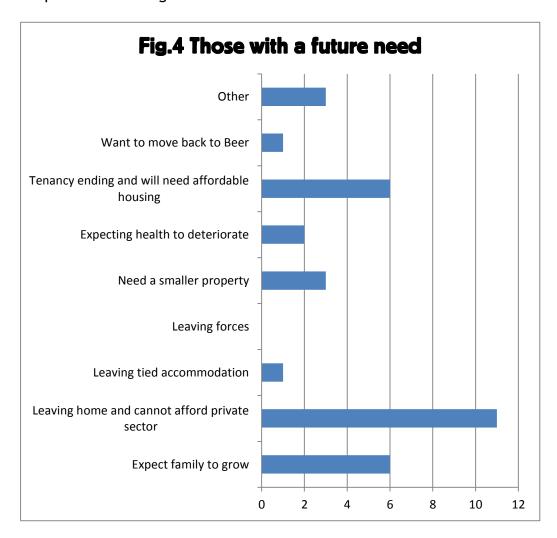


Figure 4 shows the reasons why people expect to need to move in the future. Respondents could give more than one reason.



Local Connection

The definition of local connection in East Devon is set out below:

A resident of that Parish group, or has a local connection with that Parish group because of family ties or a need to be near their workplace.

Each of those completing part 2 of the form was asked to show how they met these criteria. This information has been compared to the criteria above to establish whether respondents meet the test.

On reviewing the circumstances one of the households in need was found not to meet the local connection requirement as set out above.

This report now considers the options for the remaining twenty nine households.

Housing Options

The housing options available to the households in need with a local connection are now given consideration.

Respondents provided information on income and savings which allows an assessment of what the household can afford to pay for their accommodation. Notes on the methodology are available from the Rural Housing Enabler.

Other evidence of housing need

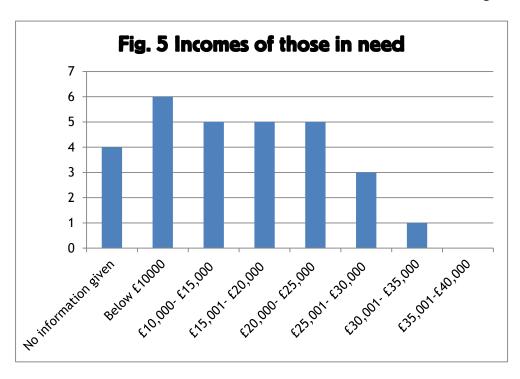
As well as this survey other evidence of housing need should be considered. The housing waiting list or register for East Devon is called Devon Home Choice. Table 2 below shows the number of households in each band on Devon Home Choice with a Beer postal address. Band A is the highest level of need, and Band E is described as "no need". Band E does however include cases where the household is physically adequately housed but who are struggling to pay a high rent. These cases can on occasions be placed in Band D on more detailed assessment.

Table 2 Devon Home Choice cases (in bracket the number of these responding to the survey)

	1 bed	2 bed	3 bed
Band A (Emergency)	0	0	0
Band B (High Need)	0	1	0
Band C (Medium)	0	2(1)	0
Band D (Low)	5(4)	3(3)	0
Band E (No Housing Need)	6(4)	1(1)	1
Totals	11(8)	7(5)	1(0)

Type of housing needed

The income of households in housing need is shown in Figure 5 below. Four respondents did not provide income information but are registered with Devon Home Choice and therefore meet the income test for affordable housing.



Taking into account the income, savings and assets of the households, none of the remaining households can afford to buy in the open market. However it is also assessed that two have sufficient income to rent in the open market. Three may be able to afford to buy a shared ownership property. The only affordable option for the remaining twenty four households is subsidised rented housing.

The suggested mix of housing is shown in Table 3 below. This takes account of the family makeup as declared on the survey form. This table takes account of whether the householder states they have a current or future need.

Table 3 Housing mix needed

Type of property	Rent		Shared ov	vnership
	Current	Future	Current	Future
1 or 2 bedroom property for single people	6	7	0	2
1 or 2 bedroom property for couples	2	2	0	0
2 bedroom property for families	5	0	0	1
3 bedroom property for families	1	1	0	0
Totals	14	10	0	3

Two of those requiring accommodation in the future require level access accommodation and one wheelchair accommodation.

8. Conclusion - Future Housing Need for Beer

Overall, it must be remembered that this Housing Needs Survey represents a snapshot in time. Personal circumstances are constantly evolving. Any provision of affordable housing, would, by necessity, need to take account of this. However, given the level of response to the survey, and in spite of the potential for circumstances to change, the Parish Council can feel confident in the results of this survey. The survey has identified a need, in the near future for twenty seven units of affordable housing.

As the needs of households are constantly evolving the level and mix of need in this report should be taken as a guide. In particular it may be appropriate to vary the mix of sizes provided. This report remains appropriate evidence of need for up to 5 years. However if there is a significant development of affordable housing in the Parish which is subject a local connection requirement and substantially meets the need identified in the report it will normally be necessary to re-survey the parish before any further development to address local needs is considered.

Recommendation

It is recommended that this report is noted and that the Parish Council consider further action to address the need for twenty seven affordable homes.

Beer Parish Housing Needs Survey - Part 1

This survey form has been sent to every known household in the Parish. Please complete Part 1 of the form, even if you do not have a housing need, and return it in the envelope provided.

Completed forms must be received by 30th June 2013.

If you require extra forms or have any questions, please contact John Scott on 01392 248919 .

Confidentiality and Data Protection: The information you provide will be used by CCD to provide information for the Housing Needs Survey Report and summary information on rural housing need. No data will be published which can identify an individual.

1) Do y	ou:	•
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Own your own home	Live in a shared ownership property	
Rent from a private landlord	Live in housing tied to job	
Rent from a housing association or local authority	Other, please specify	

2)	Is this your:			
_,	is this your.	Main Home	Second Home	

3)	Where do you l	ive (for example Beer)?	

4)	How many	bedrooms does	your h	nome have (tick t	he apı	propriate box)?	
1 bedro	om	2 bedrooms		3 bedrooms		4 or more bedrooms	

5) If you rent privately how much rent do you pay each month (tick box)?

Under £400 per month	£400 to £500 per month	£500 to £600 per month	
£600 to £700 per month	£700 to £800 per month	£800 to £900 per month	
£900 to £1000 per month	Over £1000 per month		

6) Do you as an entire household or some part of your household expect to move in the next 5 years? Yes/No

Housing aspirations of older residents

7) How many people of each age group are there in your household?

Age 55 -65	Age 66-75	Age 76-85	Age 86 or above	
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8) Which of these statements best describes the future housing plans of those aged 55 and above in your household? Please tick one box.

I have no plans	I expect to move in the next 5	I will move but not for 5	
	years	years	

9) If you plan to move which of these choices is to top preference?

, ,	• •	
To remain in Beer Parish	To move away from Beer Parish	

If you plan to move please complete Part 2 of this form if you wish to remain in Beer Parish

What do we mean by affordable housing?

There are a number of different types of housing which meet the definition of affordable housing for planning purposes.

SHARED OWNERSHIP- this is where you part buy, part rent your home. In a typical housing association example, you would start off owning 40% of the equity and paying rent on the remaining 60% with the option of buying a greater share of the equity when you can afford to do so. You need either to have the cash to buy the equity share or be able to raise a mortgage. If you need to raise a mortgage you will need a deposit plus your buying costs to do so.

SHARED EQUITY - there are a number of types of shared equity housing. Often you will own the freehold, and another party will also have an interest in the value of the home such as through an equity loan arrangement (you will have paid less than the market value of the home). Where such housing is provided as affordable housing, there will be a restriction on price, occupation and resale. If you need to raise a mortgage you will need a deposit plus your buying costs to do so.

AFFORDABLE RENTED - this is where you pay a less than market rent to a housing association or similar organisation. The rent is no more than 80% of current market rents. Affordable rented housing has replaced "social housing" where rents were 50-60% of market rents. Some existing council or housing association properties are still rented at these levels.

SELF BUILD- this is where you are directly involved in the construction of your home, this can be individually or as a group. The extent of your involvement will be decided by the type of scheme. Self build can be for rented housing, but is normally some form of ownership. If the home is considered as affordable you will need to have an affordable housing need. If you need to raise a mortgage you will need a deposit plus your buying costs to do so.

10) If you expect to move in the next 5 years do you expect to need one of the types of "affordable housing"

Yes/No/Perhaps

If you have answered "Yes" or "Perhaps" to this question you should complete part 2 of this form.

PLEASE NOTE: You should complete part 2 of this form even if you are already registered with Devon Home Choice or South West Homes, or live in Council or Housing Association property (and need to move).

Questions about affordable housing

11)	If there is a need for affordable housing, would you support a sma	ill (up to 15
	homes) development of affordable homes for local people?	Yes/No

12) Do you have any suggestions for a suitable site for affordable housing?
13) Any other comments regarding affordable housing (attach extra sheets if needed):

Thank you for taking the time to complete this form.

Beer Parish Housing Needs Survey - Part 2

Please complete this form if you think you may have to move to an affordable home in Beer Parish within the next five years. Please return the completed form in the envelope provided.

A separate form for each household in need of housing must be completed. For example, each grown up child in a family, who wants to set up their own home, should complete a separate form. If you require extra forms or have any questions, please contact John Scott on 01392 248919

In order to accurately assess housing need, we have to ask for some sensitive information.

Confidentiality and Data Protection: The information you provide will be used by the Community Council of Devon to prepare the Housing Needs Survey Report and provide summary information on rural housing need. No data will be published which can identify an individual.

1) Please complete the table below listing all family members who would need to live in the new affordable housing? (Please continue on a separate sheet if needed)

Relationship to person completing the form	Age	Gender	Wheelchair accommodation needed	Level access needed
Respondent		M/F	Y/N	Y/N
		M/F	Y/N	Y/N
		M/F	Y/N	Y/N
		M/F	Y/N	Y/N
		M/F	Y/N	Y/N
		M/F	Y/N	Y/N

If you have a specific need which is not covered above please provide details on a separate sheet.

2) What is the current tenure of the household needing to move? (tick appropriate box)

()			
Private rented	Rent from a housing association or local authority		
Owner occupier	Living with relatives		
Sharing a house	Tied accommodation		
Lodger	Other - please		
Shared ownership	describe:		

3)	How many bedrooms does your current property have?	
4)	a)Have you registered your need with Devon Home Choice?	YFS/NO

b)Have you registered your need with South West Homes?

If you consider that your household is in affordable housing need, it is essential that you are registered with Devon Home Choice. Visit www.devonhomechoice.com . If you are looking for a shared ownership you should register with South West Homes at www.southwesthomes.org.uk

YES/NO

a) If you are registered with Devon Home Choice what Band has been allocated to you? Please tick.

	Band A	Band B	Band C	Band D	Band E	
b) What	is your Devo	on Home Choic	ce reference nu	umber?		

If you completed this question please go to QUESTION 8

Complete question 6 if you need to move to a new home **NOW**.

Complete question 7 if you do not need to move immediately but expect to have to in the **next 5 years**.

6) Current housing need

If you need to move now why do you need to move? Please tick any that apply to you

a) You need to move to a larger home because your current home doesn't have enough bedrooms for	
your household	
b) You share a kitchen, toilet or bathroom with someone who is not going to be rehoused with you.	
c) You are homeless or at risk of becoming homeless	
d) Your health or well-being is made worse by your present home and a move would improve it	
e) You cannot manage stairs	
f) You need to move to escape violence or harassment	
g) Your current home is in very poor condition	
h) You are struggling to afford your current home	
i) You are a council or housing association tenant looking to move to a smaller home	
j) Other -please state	

7) Future housing need

If you do not have a need to move immediately but expect to have so in the next five years please tick any of these reasons which apply.

a) You expect your family to grow				
b) You expect to leave home and do not expect to be able to rent or buy privately				
c) You are in tied accommodation and will be retiring in the next 5 years				
d) You are being discharged from the Armed Services in the next 5 years				
e) You will be leaving care				
f) You will need a smaller property				
g) You expect your health to deteriorate which will make you need to move home in the next 5 years				
h) You have a private tenancy ending and are likely to need affordable housing.				
i) You want to move back to Beer Parish because you have strong local connection (please complete				
Question 13				
j) Other - please state				

8) What type of affordable housing are you interested in?

In Part 1 of this form the different types of affordable housing are described. The information you provide in the survey will allow an assessment of what is the most appropriate affordable housing for you. However it would be helpful to know what type of housing you are interested in

	Very interested	Quite interested	No opinion	Not interested
Shared Ownership Property?	YES/NO	YES/NO	YES/NO	YES/NO
Shared Equity Property?	YES/NO	YES/NO	YES/NO	YES/NO
Affordable Rented Property? (including social rented)	YES/NO	YES/NO	YES/NO	YES/NO
Self Build Property?	YES/NO	YES/NO	YES/NO	YES/NO

It will help us to assess the type of a housing you can afford if you tell us your level of income and any assets, savings or investments.

9) Do you believe that you have enough income and savings (including equity in your existing home) to be able to buy on the open market? YES/NO

If you have answered YES to this question then you need not answer questions 10 and 11

10) Income

What is your household's **annual income**? (Gross income before deductions - including benefits and pensions) This should be the combined income for couples. Please tick the appropriate box.

Less than £10,000	£10,000- £15,000	£15,001- £20,000
£20,001- £25,000	£25,001- £30,000	£30,001- £35,000
£35,001- £40,000.	£40,001 - £45,000	£45,001 - £50,000
£50,001- £55,000	£55,001 - £60,000	Over £60,000

11) Savings, investments and assets

Please give the amount of savings and investments to the nearest £500

£

If you own a home we need the following information to make a proper assessment of whether you could potentially qualify for an affordable home

What is your estimate of the value of your home?

£

What is your estimate of the balance outstanding on your mortgage?

£

Do you potentially have access to a deposit in addition to any saving? If so how much?

£

Do you have a local connection to Beer Parish?

If any affordable homes are provided in Beer Parish, they will be for people living or working in the Parish, or for those who can show that they have a long-term connection with the area

12)	Please answer the following of	questions, if they do	not apply please put "n/a"
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Is a member of the household currently resident in the parish, if so for how long in years?	
Is a member of the household employed in the parish, if so for how long?	
Do you have other strong local connection with the parish for example by	
upbringing – please describe in Q13 below.	

13)	Do you have any o	other specia	ıl reason t	o live ir	n Beer	Parish?	(Continue	on
separat	te sheet if needed))						

	,

Contact Details.

It would be very helpful if you could provide your contact details below. It may be necessary for the Rural Housing Enabler to stay in touch to ensure that you have the best chance of receiving an offer of housing if your need is verified.

Name		
Address	ddress	
Postcode		
Telephone Number:	Email:	

Confidentiality and Data Protection: The information you provide will be used by CCD to provide information for the Housing Needs Survey Report and summary information on rural housing need. No data will be published which can identify an individual.

It may be helpful to pass your contact details to our development partners. Please sign the following declaration if you are happy for this detail to be passed on.

If you know someone who has moved away from the parish because of the lack of affordable housing and may wish to return, please ask them to contact John Scott who will send them a form.

Thank you for taking the time to complete this survey form.

Please return the survey form in the envelope provided by 30th June 2013

Local Rural Housing Officer

Community Council of Devon, First Floor 3/4 Cranmere Court, Lustleigh Close, Matford Business Park,

Exeter EX2 8PW

Tel: (01392) 248919 Email:john@devonrcc.org.uk

Comments on housing.

Appendix 2

2nd homes should being paying full council tax which could be used to support affordable housing - see sheet for more info.

A great pity that one has to move away due to high housing costs

Affordable housing needs to be for local residents only - if (like us) you choose to move to the area you should pay on the open market

All houses should have covenants that for Beer residents, occupied by Beer residents and resale to Beer residents in perpetuity

Any homes built for such a scheme should be used as main homes only, with a restriction preventing them being let as holiday homes

Build more than 15 and 3 bedrooms

Control of affordable housing should remain in Beer. Central Governments recently gave local authorities the option to buy their council houses - districts should pass this option onto parishes. Beer needs affordable housing for locals

Every area should cater for affordable housing needs

High quality eco design

I think it is important that a limited number of homes are built in beer to meet the needs of existing residents. They must not be holiday homes.

I think it would be better to develop more than one site - I would rather see fewer houses on more sites than one large site. This would be more attractive both to look at and to live in and avoids the need for a choice of site to be made. All present sites have their advantages and disadvantages but I feel people are objecting to sites irrationally based on how it will affect them personally and not the village as a whole

I wish there was affordable housing when my four children needed it.

If there is finance available to build affordable housing why not consider lending the money to those in need for less interest to enable them to buy on the open market

Important that affordable housing should only be available to local residence and should not be made available for the purpose of second homes

Important to keep young families in village

In a decent area

It is essential to keep young people born in Beer in the village to maintain the village lines of the families

It should be just that affordable and stay that way not move out of affordable when it is sold on.

It would be a good idea to build them as homes for life that way the homes can be suitable for all ages with very little adaptation

Leave Beer alone

More 3 beds and above if you want families to remain in Beer

Need to keep them for locals forever. Look at Ash Hill Court, affordable housing 1989 now nearly all holiday homes

no

No

No more housing in Park Road - too much traffic in summer and houses would look down into the ones opposite

None

None

raise funds at Assetz.co.uk and invite our community to invest

Seriously necessary

Should be for Beer people only. Affordable housing should remain affordable for future families not like the Ash Hill development which is now mainly holiday homes.

The biggest problem in Beer is not having one bedroom accommodation for the over 60's for local people. Peason flats were originally built for this purpose no longer is available to the likes of me. I do not want to have to move when my family are all here.

The powers that be seem to be determined to destroy every village in England by saturating the country with gross blots on the landscape laughingly called "housing"

There is a big need for 3 bedroom affordable housing in the village

There is a great need in my opinion for affordable housing in Beer. Both for young couples, families and older residents with pets

There must be a proven need for the housing and equally there has to be a limit otherwise the character of the village changes and too much pressure is put on the local facilities.

There needs to be water-tight provision that such housing does not become available as second or holiday homes at any stage

To be developed by CLT

Townsend side is better as it is already quite built up

Very much in support of affordable rented as this meets an immediate need for people in genuine financial distress. Not so concerned about making homes affordable to buy

We cannot afford the price of private rental so have been stuck living with my mother (with my fiancé and 2 children) now for 6 years

We don't want affordable housing all over Beer it should be kept at the same site that's if there is a need for it.

Would like to see compulsory purchase of unused homes. House opposite practically derelict and also any 2nd homes that are occupies for less than 2/3 months of the year! I have no issue with those used regularly