

Appendix A to Tiverton Neighbourhood Plan

Neighbourhood Area Profile

Note: Yet to be proofed and edited.

March 2020

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1. Introduction

- 1.1. Tiverton is a large parish located in mid Devon, comprising the main market town of Tiverton, with a population of around 21,000 people, and a very rural hinterland, spreading from Bickleigh Bridge in the south to beyond Cove in the north, and from west of Withleigh to East Mere. The parish is roughly shaped as a backwards capital L with Washfield parish cutting deeply into it. Other hamlets include Bolham, Chettiscombe and Chevithorne. The River Exe flows south through the western part of the parish, carving out the river valley, with steep, wooded sides. Apart from the lowland areas to the east, and the flood plains, the greater part of the parish comprises rolling farmland and wooded hilltops and valleys.
- 1.2. The town stands at the confluence of the rivers Exe and Lowman; the name 'Tiverton' derives from "Twy-ford-ton" or "Twyverton", meaning "the town on two fords", and was historically referred to as "Twyford".
- 1.3. Tiverton is located to the south of the A361, which provides direct access five miles to the east to the M5 and to Tiverton Parkway Railway Station. This is on the region's main line, with frequent trains to Bristol, London, the Midlands and the North, as well as Exeter, Plymouth and Cornwall. Beyond the A361, the road system comprises narrow, often single-track lanes bordered by hedgerows and trees.
- 1.4. To inform the emerging Neighbourhood Plan, it is helpful to prepare a detailed profile of the neighbourhood area. This includes statistical information about the local population, economy, housing and health.
- 1.5. The profile helps in forming an understanding of the challenges and opportunities facing Tiverton, which in turn will inform the development of the vision and objectives for the Neighbourhood Plan, which the policies contained in the Neighbourhood Plan will seek to deliver. Unless stated otherwise, figures are taken from the 2011 Census (Nomisweb).
- 1.6. Figures 1.1 and 1.2 show maps of the neighbourhood area and the main settlement of Tiverton within that.

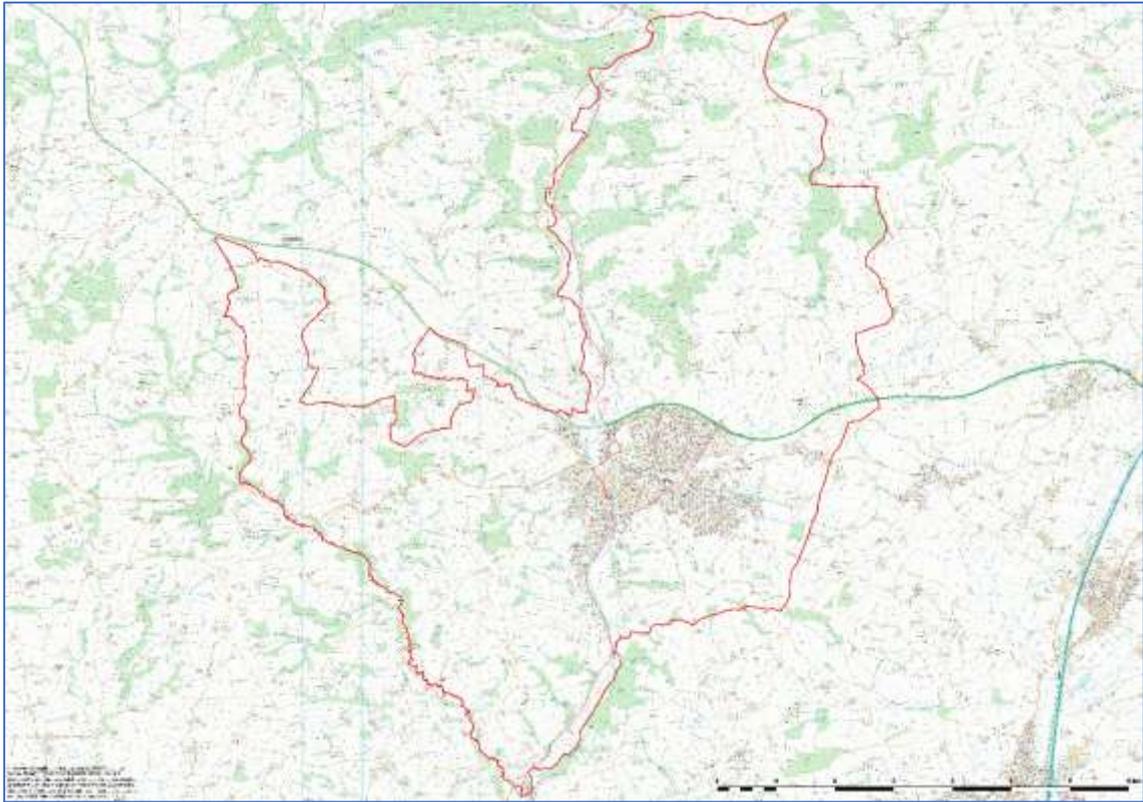


Figure 1.1: Neighbourhood Plan Area



Figure 1.2: Inset showing Tiverton town

Summary

- 1.7. The key aspects of the profile of the neighbourhood area, as they relate to the Neighbourhood Plan, are as follows:
 - *To complete – summarise the key aspects once the entire profile is complete – these will help us to consider the main challenges and opportunities facing Tiverton which in turn will help us to shape the draft vision and objectives for the parish. It will be the neighbourhood plan policies (and any associated community actions) that serve to deliver those objectives*
- 1.8. The following paragraphs set out the detailed statistics and trend data for the neighbourhood area.

2. Population

Age structure

2.1. The 2011 Census recorded that the usual population of the parish was 21,335 people and there were 9,471 household spaces (9,182 of these with usual residents). The population of Mid Devon district as a whole was 77,750, so the parish of Tiverton represents approximately 27% of the overall population of the district. The majority of residents live within the settlement of Tiverton itself.

2.2. Figure 2.1 below shows the age breakdown of the population for Tiverton in 2011, compared to that for the district and the south west region. The figures for Tiverton reveal a slightly larger population size among those aged 25 to 44, and 0 to 15, suggesting that the parish is popular with younger families. There were significant numbers of older people, aged 65+, in 2011 and a large cohort of those in the 45 to 65 bracket, many of whom in 2020, will have reached the older age group.

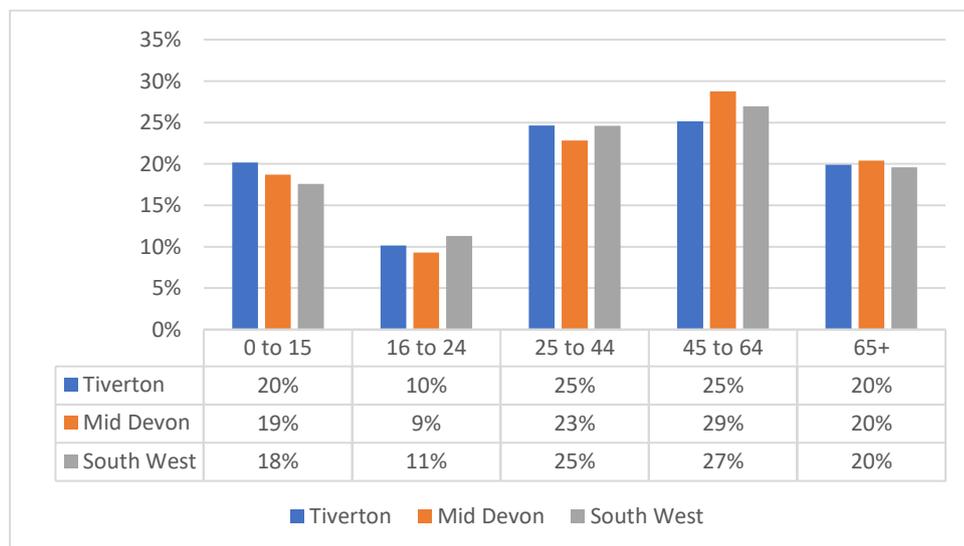


Figure 2.1: Age profile of Tiverton residents, 2011

2.3. It's interesting to consider how the population is evolving and Figure 2.2 reveals the change in age profile of the population between 2001 and 2011. The total population of the parish increased by 2,714 people (from 18,621 to 21,335), which is approximately a 15% increase. This is significantly higher than the growth across mid Devon district (11%) and the south west region (7%).

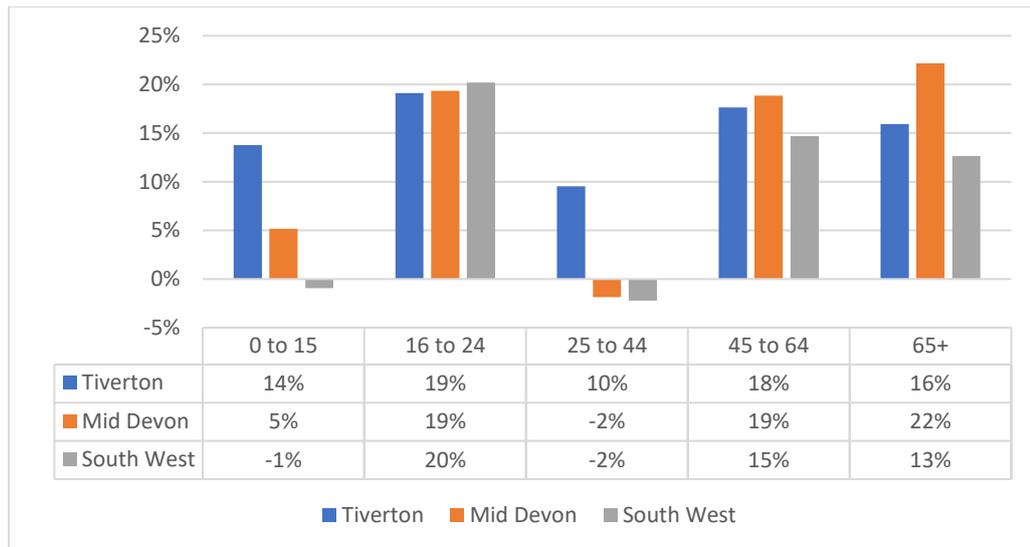


Figure 2.2: Change in age profile of Tiverton residents, 2001 to 2011

2.4. Over the course of the 10 years between 2001 and 2011, the number of people aged across all age groups increased quite dramatically, although it is the younger cohort and families in particular that has grown the most when compared to the wider geographic areas. In contrast, the number of those approaching retirement grew significantly. The growth in those aged 45 and over is significant as these will, in 2020, be approaching the final bracket.

Implications for the Neighbourhood Plan

The housing and care needs of the older generation, particularly those aged 85 and over, should be considered within the neighbourhood plan in terms of the sorts of housing and community services they might require.

Equally, it will be important to ensure that the full range of services and facilities to cater for a growing number of younger people and families is provided.

3. Housing

- 3.1. As part of the Neighbourhood Plan process, a Local Housing Needs Assessment (HNA) for Tiverton was undertaken, which explored four topics: Tenure and affordability; Type and Size of housing; Housing for Newly-forming households and first time buyers; and Specialist Housing for older people. The report reviewed census data and also looked at trends that might impact on population growth, in order to provide detail on the housing need within the parish and how this might be most effectively met.
- 3.2. In parallel to the HNA, the Neighbourhood Plan Housing Focus Group also investigated data about housing in Tiverton. Whilst the HNA is largely based on historic census data, the work of the Housing Group sought to understand what has happened in the period since the 2011 Census.
- 3.3. A summary of the key findings of both the HNA and the work of the Housing Group is provided below and a commentary on implications for the neighbourhood plan is included in the purple boxes.

Type and Size of Housing

Dwelling Type

- 3.4. There were 9,471 household spaces in the parish in 2011 and Figure 2.3 breaks these down by type, compared to those in Mid Devon district and across the south west region.

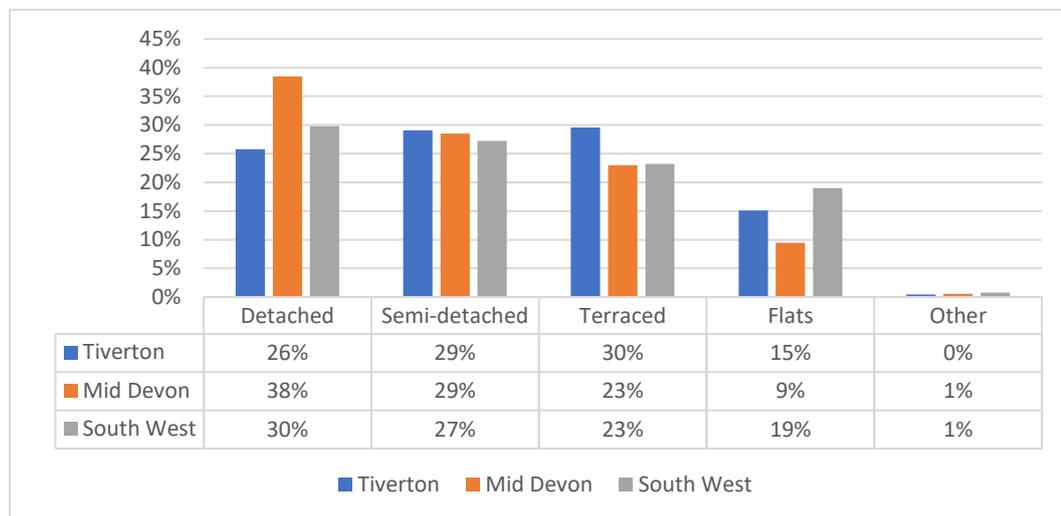


Figure 2.3 – Type of housing in the parish

- 3.5. The majority of homes in Tiverton parish are terraced, the number being significantly higher than the other types. In contrast, the parish has a lower proportion of detached housing compared to the wider area. The parish has a high number of flats compared to the district, although there is concern locally that some town centre flats above shops may lie vacant.

Empty properties

In 2011, of the 9,471 homes in the parish, 3% had no usual resident (289 homes), compared to 4% across Mid Devon and 6% across the South West. The figures for the region are likely to include a proportion of second homes, which are not usually occupied throughout the year.

An update provided from the Mid Devon District Council (MDDC) Communities Team suggests that there are approximately 350 empty homes (across the district). In Tiverton, at Jan 2020 there were 107 empty homes targeted by MDDC to assist owners to bring them back into use. This reveals that the number of empty homes has reduced since 2011.

Second home ownership is not, however, a significant factor for Tiverton. Rather the reason for homes being vacant is that they are not in a fit state for habitation or do not meet current fire regulations. This is certainly the case for many of the flats above retail units in Tiverton Town Centre.

When considering how to bring flats above shops back into use, there are a number of issues:

- i. Many shops are franchises with leases, so they are only interested in the business premises (and in fact may only lease these, not the upper floors);
- ii. Access in the past has usually been by a separate door at street level going to the upper floors, but a number of these have been blocked up to widen the ground floor, so the only route is through the commercial premises;
- iii. Some flats above the shops can be accessed from nearby properties, though this leads to long corridors;
- iv. Making upper floor flats safe in case of fire, with suitable exits, is difficult.

The Neighbourhood Plan should encourage close working with MDDC and other partners to continue to find ways to bring vacant properties back into use.

- 3.6. Figure 2.4 shows the difference in types of homes between 2001 and 2011. Overall during this period, there was a 15% increase in the number of homes in Tiverton, compared to 13% and 10% increase across the district and region respectively. All types of housing have increased, but most significantly, the number of flats and semi-detached properties.

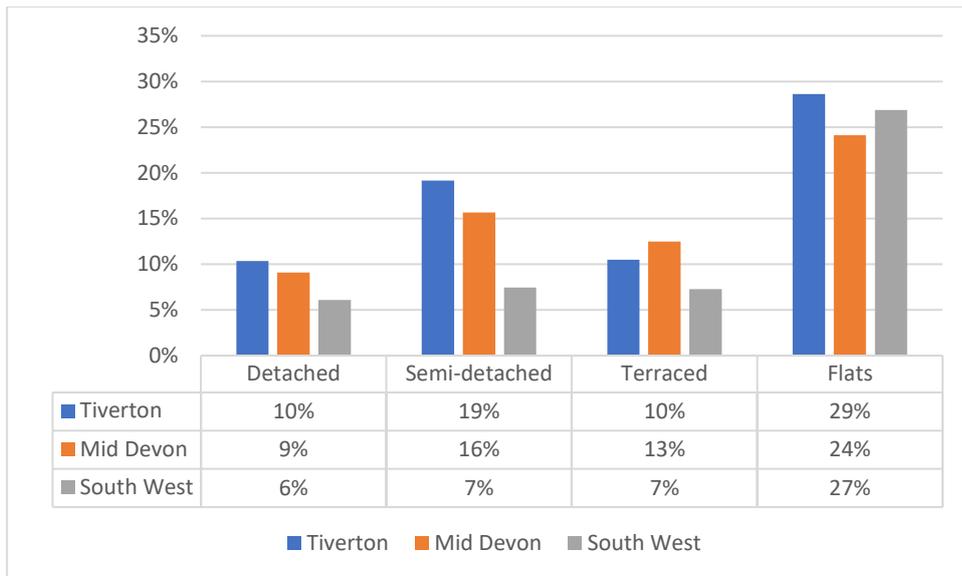


Figure 2.4: Change in % of types of property

Number of bedrooms

3.7. Figure 2.5 sets out the proportion of occupied dwellings by number of bedrooms in Tiverton and respective geographies. The data reveals that the majority of homes in 2011 in Tiverton had two or three bedrooms, with one bedroom properties also above average for the area. This is perhaps unsurprising given the larger percentage of terraced houses and flats/apartments in the parish.

3.8. On the other hand, the proportion of larger properties – with four or more bedrooms – is less than across the region and wider area, suggesting that there could be a deficit of homes for those with larger or extended families.

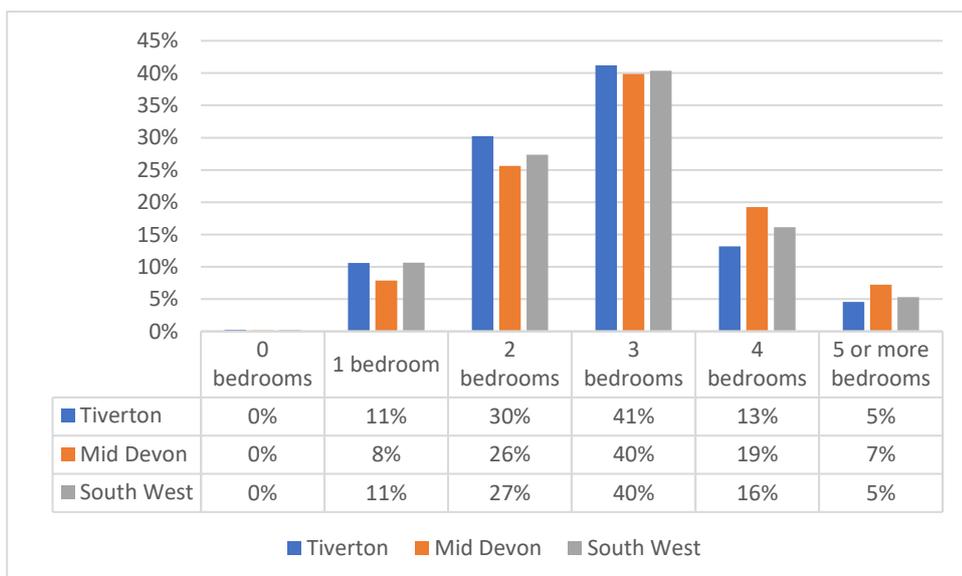


Figure 2.5: Number of bedrooms

Household composition

3.9. Household composition is a fundamental factor driving the size of housing needed in the parish in the future. Figure 2.12 sets out the household composition by age in the parish compared to the district and wider region.

		Tiverton	Mid Devon	South West
One person household	Total	30%	27%	30%
	Aged 65 and over	15%	14%	14%
	Other	16%	14%	16%
One family only	Total	64%	67%	63%
	All aged 65 and over	11%	11%	10%
	With no children	19%	21%	20%
	With dependent children	26%	26%	25%
	All children non-dependent	8%	9%	9%
Other household types	Total	6%	6%	7%

Figure 2.12: Household composition by age

3.10. The figures for the parish largely mirror that of the district and region, with just under one third of homes occupied by a single person, of which half are aged 65 years and over. Approximately two-thirds of homes are occupied by a single family. As seen previously, the majority of homes in the parish have two or three bedrooms, which could present a problem for families wishing to upsize and also for singletons wishing to downsize.

Household occupancy rates

3.11. Figure 2.13 shows the average number of people living in a home in Tiverton parish compared to the district and wider region. There were 9,182 households (occupied) in Tiverton and 21,335 usual residents. This means that the average number of people living in a dwelling was 2.3, which is marginally lower than across Mid Devon and the south west.

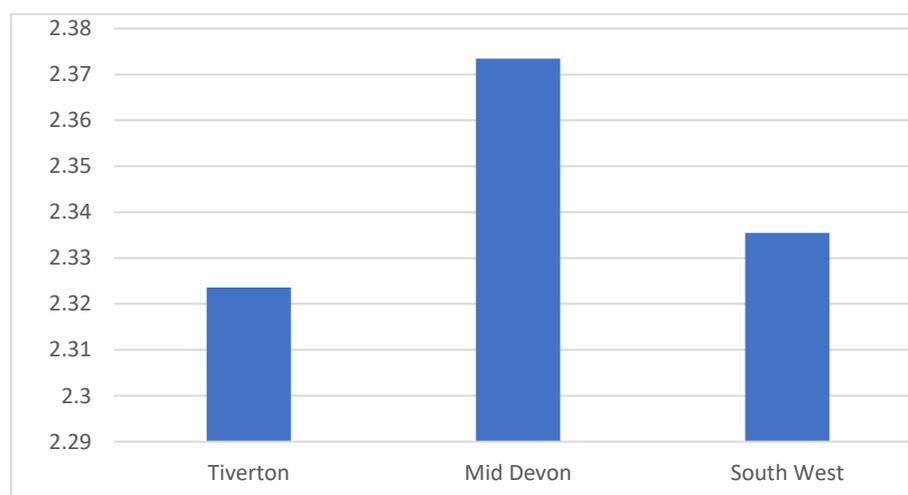


Figure 2.13: Average number of people per dwelling.

- 3.12. It is helpful to drill down further to explore the extent to which households are either over- or under-occupied. Over-occupation may occur where there are a larger number of people living in a dwelling with a smaller number of rooms and vice versa for under-occupation. Over-occupation can lead to detrimental living conditions and is therefore not desirable. On the other hand, while under-occupancy might suggest that housing is effectively tied-up and not available for growing or extended families, many people choose to remain in their larger family home when their children move out, in order to retain that property for space, value or sentimental purposes. If however, the reason for under-occupation is because there are insufficient local properties to downsize into, then this can indicate a challenge that can be addressed via the planning system.
- 3.13. Figure 2.14 provides this detail, showing the percentage of dwellings in Tiverton and the wider geographies that are either under- or over-occupied, in the context of number of bedrooms. The data reveals 35% of dwellings in the parish are under-occupied by two bedrooms or more and a further 36% by one bedroom. The data is somewhat in line with the district and region, but shows that under-occupation of housing is not uncommon in Tiverton, and perhaps leads to the conclusion that additional numbers of smaller homes are required.

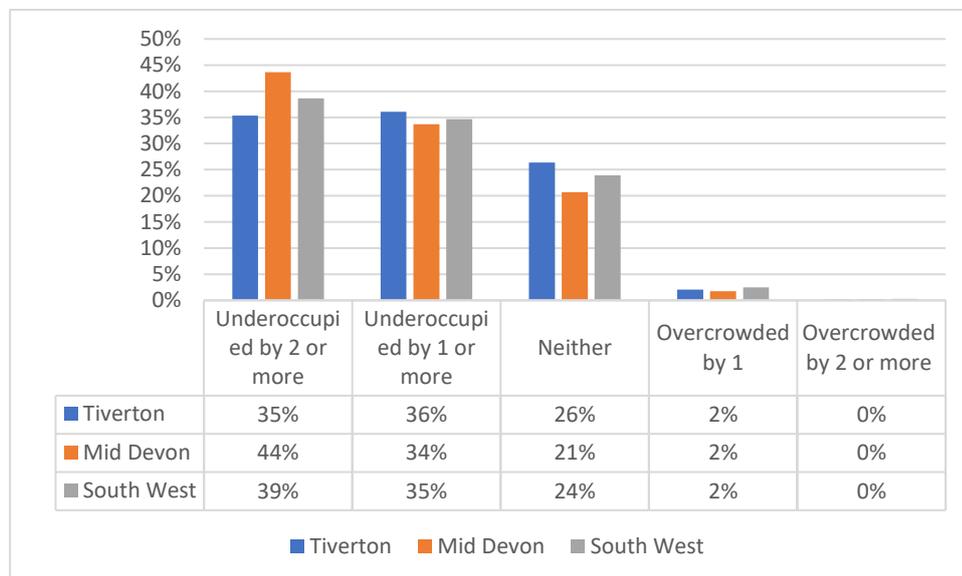


Figure 2.14: Percentages of properties either over- or under-occupied.

Size of property by tenure

- 3.14. Figure 2.10 shows the dwellings by number of bedrooms across the parish by tenure at the time of the Census 2011. Both the social rented and private rented sectors have a significantly higher proportion of 1-bedroom dwellings (c28% and c18% respectively) compared to 3% of owner-occupied properties. This is important as it means that for those on median to lower incomes, seeking smaller properties, the rental sector provides the main route for them. Equally, anyone wishing to downsize to a smaller property may find it difficult unless they wish to rent.
- 3.15. The same is true for 2-bedroom dwellings, where numbers in both the social and private rented sectors are also significantly higher than that of the owner-occupied properties at c39% and c40% respectively.
- 3.16. 3-bedroom dwellings form the highest percentage across the owned tenure category, but significantly, the number is reduced for the rental sector. Approximately 25% of the owner-

occupied dwellings comprise larger (4+ dwellings) in contrast to the social rented sector, which sits at just 3%. This could mean that larger or extended lower income families will struggle to find affordable accommodation in the parish.

	All ownership (inc. shared ownership)		Social rented		Private rented/ rent free	
	Number	%	Number	%	Number	%
1 bed dwellings	180	3%	469	28%	349	18%
2 bed dwellings	1,365	24%	642	39%	769	40%
3 bed dwellings	2,665	48%	497	30%	622	32%
4+ bed dwellings	1,377	25%	43	3%	204	10%
Total	5,587		1,651		1,944	

Figure 2.10: Dwellings by bedroom number by tenure in Tiverton

What type (terrace, semi, bungalows, flats and detached) and size (number of habitable rooms) of housing is appropriate for the Plan area over the Neighbourhood Plan period?

3.17. The HNA concluded the following:

- The housing stock in Tiverton is currently characterised by small to medium size dwellings of 4-6 rooms (67%), followed by larger dwellings of 7+ rooms (22%), and finally small dwellings consisting of 1-3 rooms (11%).
- Tiverton has a slightly higher percentage of one person households than families when compared to Mid Devon as a whole. There is also high number of families and older people currently living in the parish.
- Over the period from 2011 to 2033, however, the 65+ age groups is expected to increase dramatically by 66.4% while most other age groups tend to contract.
- By 2033, medium sized dwellings should form for the majority of Tiverton’s housing stock such as 3 bedroom homes (40%), 2 bedroom homes (27%) and 4 bedrooms homes (18%).
- If local circumstance suggests smaller homes would be more appropriate for the purpose of downsizing, this should be given greater weight.

3.18. The report suggests that combining projections with current preferences between household age and dwelling size at district level indicates how many properties of each size will be needed by the end of Tiverton’s Plan period. This results in the following dwelling size split, although this should be flexible to changing circumstances.

- 1 bedroom (8.8%)
- 2 bedroom (27.1%)
- 3 bedroom (39.5%)

- 4 bedroom (18%)
 - 5+ bedroom (6.7%)
- 3.19. The Neighbourhood Plan Housing Group, however, has explored this further, considering additional and more recent evidence at the very local level. It is concerned that the findings of the HNA do not go far enough in recommendations to deliver smaller, one- and two- bedroom properties, particularly for those requiring affordable housing. The HNA largely relies on the 2011 Census figures, which are now somewhat out of date, and recommend that its findings should be subject to more local evaluation and evidence.
- 3.20. The following more recent evidence has been considered by the Housing Group:
- 3.21. The **Exeter Strategic Housing Market Assessment (in 2015)** estimated that 45% of the need for social and affordable rented housing was for one bedroom properties, and 40% for two bedroom.
- 3.22. The **Housing Strategy for Mid Devon District Council (2015-2020)** noted that 51% of current applicants registered with Devon Home Choice in Bands A to D in Mid Devon were in need of one bedroom accommodation, and 29% in need of two bedroom accommodation. It also noted that approximately 260 tenants in 2015 were subject to a reduction in their housing benefit (Universal Credit) through the removal of the Spare Bedroom Subsidy (more usually known as the Bedroom Tax); it is likely that many of these tenants may want, or be forced by lack of income, to downsize.
- 3.23. Figures supplied by **Devon Home Choice** (June 2019) show that, in Tiverton, in Bands A to D, the percentage of applicants needing one bedroom was even higher than in the district as a whole, at 54%, while those needing two bedrooms was lower at 21%.

Implications for the Neighbourhood Plan

Size of Home: The additional detail provided at the very local level supports strongly a need to ensure that the new developments include adequate numbers of smaller (one- and two-bedroom) homes, particularly in the affordable rented sector. This will enable those wishing to get onto the housing ladder to do so, while also providing adequate numbers of properties for those people wishing to downsize. This latter provision is significant given the growing number of older people in the parish, who may want to remain independent but in a more manageably sized home.

Type of Home: The type of home (detached, semi-detached, terraced or flat) is more a matter of taste than need and was therefore of secondary importance in the context of a Housing Needs Assessment. Notwithstanding this, the housing types that the report recommended as most likely to meet local needs, based on the current stock transaction data from the land registry, was detached homes. Additionally, bungalows appeal to the elderly population and this particular type should be promoted so as to meet the demand of a growing elderly population.

In the context of the need for more affordable and smaller-sized homes, however, clearly there will be a strong justification for higher density housing, which makes more efficient use of land, thereby keeping costs to a minimum. There is a strong desire locally to ensure that new housing is also designed in the most sustainable manner, which will not only serve to minimise negative impacts on climate change, but will also help to reduce running costs to the homeowner. This topic is explored in more detail later on in this report.

Empty Homes: As noted above, there is a significant number of empty homes, largely flats above town centre retail units that could be brought back into habitable use. This is a project that the Neighbourhood Plan should support.

Tenure and affordability of housing

3.24. The tenure of housing refers to the legal status of the occupier in relation to the property in which they live. The key tenures for the purpose of this analysis are:

Owner occupier	Where the occupier owns the property on a freehold or long leasehold basis with or without a mortgage.
Private rent	Where the tenant rents the property from a private individual or organisation usually at a rent dictated by market conditions, but in any event free from statutory or other regulatory rent controls.
Affordable housing for rent	Where the tenant rents the property from a registered provider of social housing (Registered Provider) and the property is let at a below market level rent and controlled by statute or other regulatory power. A Registered Provider is usually a local authority landlord or housing association.
Affordable housing for sale	Where the occupier owns or part owns the property and has received some form of subsidy in order to do so. The property will usually be bound by some form of condition or covenant that ensures that the subsidy remains vested in the property.

3.25. The tenure of housing at the time of the 2011 Census is illustrated in Figure 2.6, revealing that a large majority of homes in the parish were owned by their occupants, either outright or with a mortgage, but that this was a significantly lower percentage than in Mid Devon or the South West. The percentage of Local Authority housing was double the percentage in the region, and the private rented sector was slightly larger. Other social rented (mainly housing association) was relatively lower.

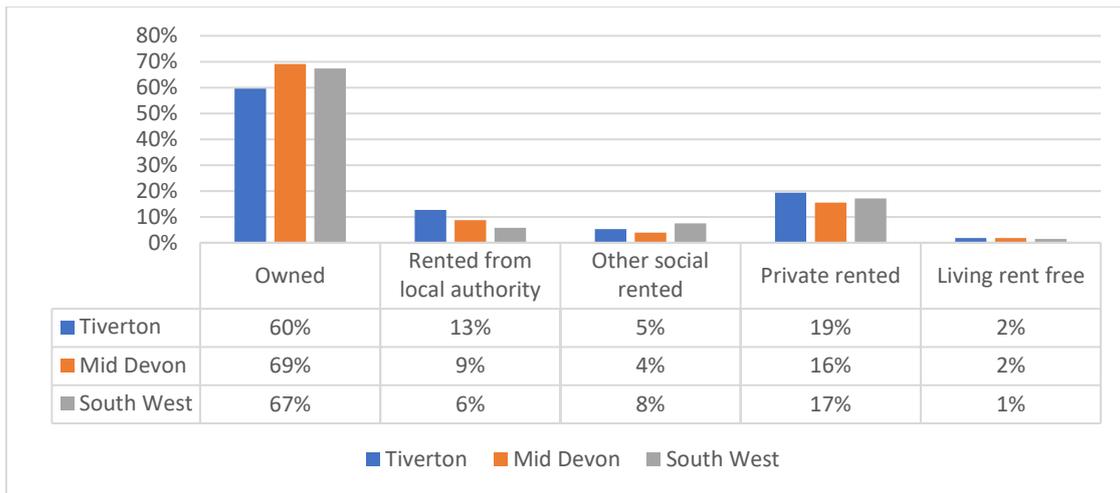


Figure 2.6: Tenure of housing

3.26. When viewed against the figures for 2001, as shown in Figure 2.7, it is clear that the number of properties available to rent from the local authority reduced significantly over the ten year period from 2001 to 2011. This could have a detrimental impact on the availability of homes at more affordable rents, although the number of other social rented homes (for instance through housing associations) has increased.



Figure 2.7: Tenure change between 2001 and 2011

3.27. The HNA investigated affordability of housing in the parish, exploring the levels of income required to afford different tenures. Figure 2.8 shows the findings, based on average incomes in Mid Devon, which is displayed in chart form in Figure 2.9.

Tenure	Cost of purchase	Annual rent	Income required
Entry-level market sale	£144,000	N/A	£41,143
Shared ownership (75%)	£108,000	£4,000	£34,857
Starter homes	£115,200	N/A	£32,914
Entry-level market rent	N/A	£6,608	£26,432
Shared ownership (50%)	£72,000	£8,000	£28,571
Shared ownership (25%)	£36,000	£12,000	£22,286
Affordable rent	N/A	£5,286	£21,146
Social rent - 3 bed dwelling	N/A	£5,137	£20,548
Social rent - 2 bed dwelling	N/A	£4,556	£18,225

Source: AECOM Calculations

Figure 2.8: Affordability thresholds in Tiverton

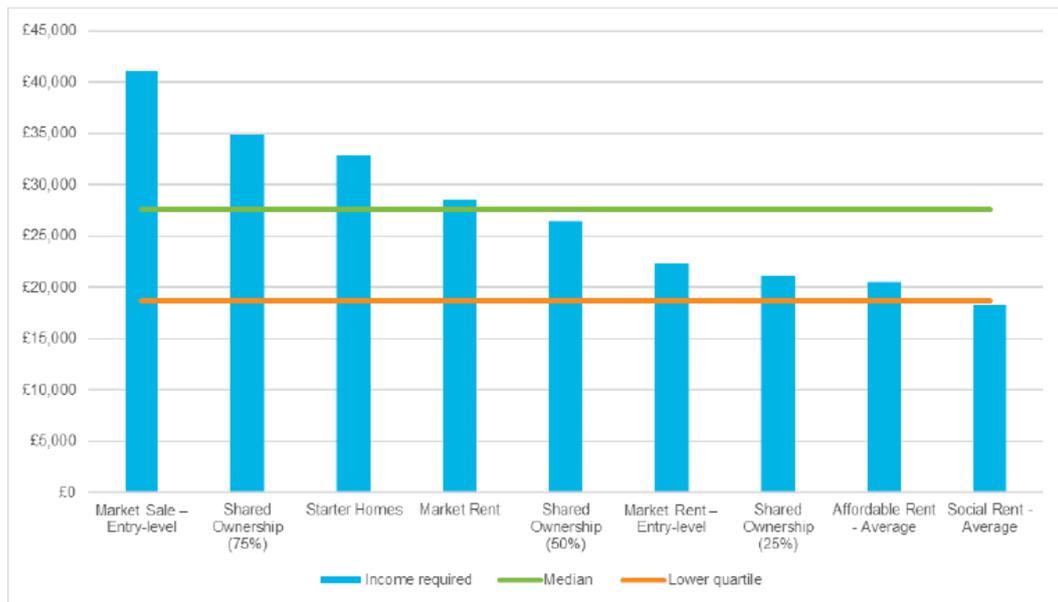


Figure 2.9: Income required to afford different tenures of home

Implications for the Neighbourhood Plan

The data reveals that the income required to buy an entry-level market home for sale is insufficient for those on median or lower quartile household incomes.

The most affordable forms of tenure in Tiverton are Social Rent, Affordable Rent and Shared Ownership at 25% and 50%. The only potentially affordable tenure for those in the lower income quartile is social rent.

The Neighbourhood Plan, therefore, needs to encourage the provision of lower cost housing options, across all tenures, but particularly for affordable purchase and rent.

Market Housing

3.28. At present home ownership is the most popular form of tenure in Tiverton. Figure 2.10 shows changes in the number of properties sold each month in the EX16 postcode area and their average price.

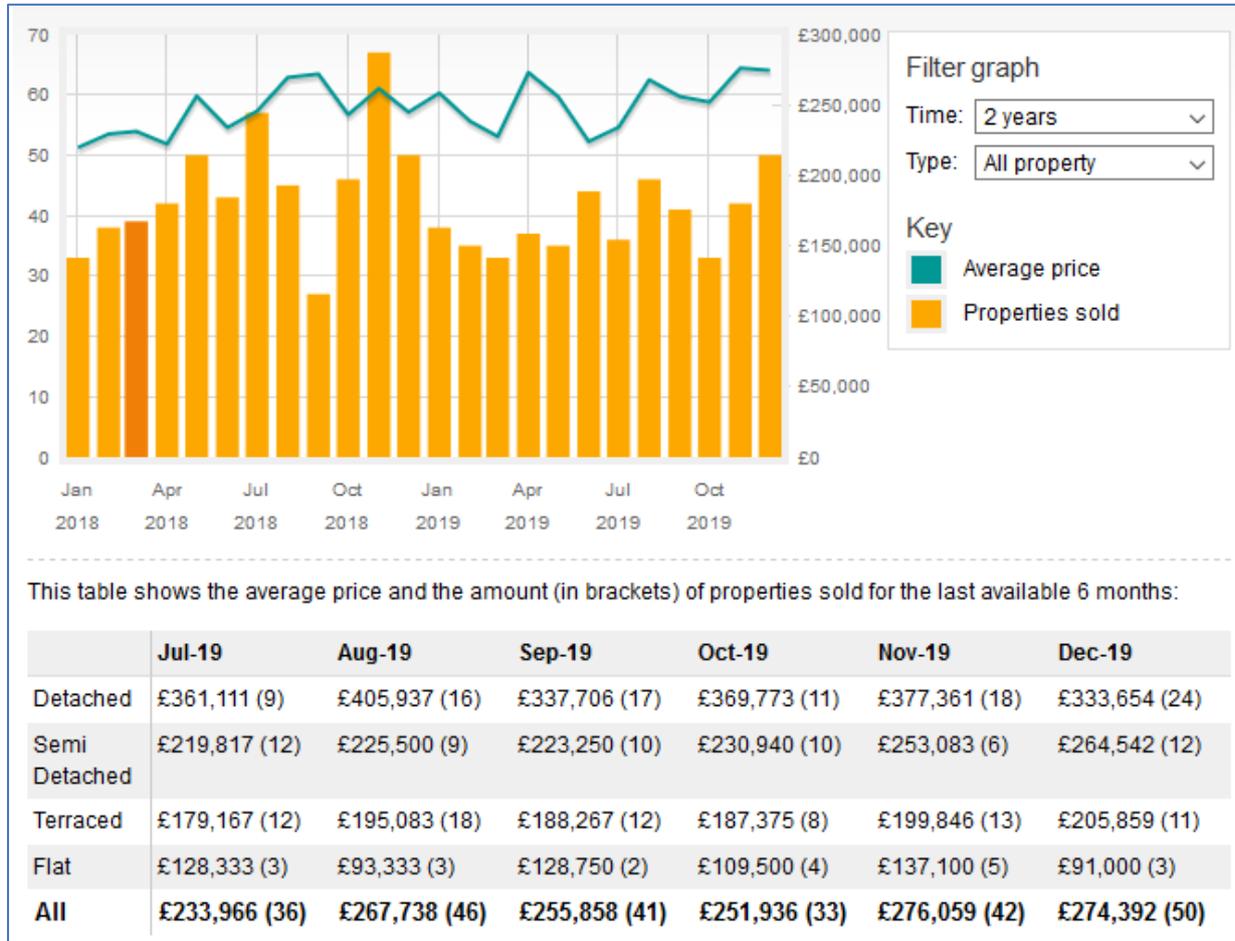


Figure 2.10: Average house prices in EX16 postcode area between July 2019 and October 2019 (source: www.rightmove.co.uk)

3.29. A comparison of house price sales by type and value with nearby settlements between April 2019 to April 2020 is provided in Figure 2.11 below (data source: www.rightmove.co.uk).

3.30. Compared to the other locations, on the whole house prices in Tiverton appear to be more modestly priced. This includes in comparison to the neighbouring larger settlements. Homes in more rural areas, on the other hand, tend to be more expensive. This is not to say that market house prices in Tiverton are 'affordable', as shown previously, where realistically only those with a median or higher income is able to afford an entry-level market house.

Settlement	Average sold price			
	Detached	Semi-detached	Terraced	All properties
Tiverton	£311,956	£228,231	£178,964 (most sold)	£220,763 (256 sold)

Cullompton	£288,701	£236,685	£179,629 (most sold)	£220,629 (136 sold)
East Mere	£478,828 (most sold)	£247,429	£209,700	£367,291 (29 sold)
Halberton	£335,000	£212,500	£213,250 (most sold)	£253,667 (9 sold)
Exeter	£442,689	£293,461	£261,396 (most sold)	£297,094 (1,617 sold)
Barnstaple	£313,932	£227,027	£176,749 (most sold)	£227,968 (394 sold)
Taunton	£351,938	£238,891	£190,394 (most sold)	£238,218 (940 sold)

Figure 2.11: Average sold house prices in Tiverton compared to neighbouring settlements (source: www.rightmove.co.uk)

- 3.31. The HNA revealed that house prices in Tiverton have grown at a steady rate between 2009 and 2018, increasing by an average of 28%, higher than both district and national rates. Semi-detached homes within the parish have seen the most significant increase in price, followed by terraced and detached homes.
- 3.32. The median and lower quartile annual household income within the Neighbourhood Plan area are £27,567 and £18,709 respectively. Comparing these affordability thresholds with costs of each tenure, it is clear that the most affordable forms of tenure in Tiverton are Social Rent, Affordable Rent and Shared Ownership at 25% and 50%.

Affordable housing for sale

- 3.33. The latest definition of affordable housing is defined in Annex 2 of the NPPF 2018 (updated Feb. 2019). The main 'affordable housing for sale' tenures are:
- **Starter Homes** - these are sold at 80% of the market value of the dwelling to qualifying first time buyers up to the age of 40. After five years of occupation the unowned equity is gifted to the owner. The Starter Homes programme requires secondary legislation to be enacted before the programme can begin and this has yet to happen. It also appears that First Homes will in effect replace Starter Homes as the key government initiative to help first time buyers.
 - **Discounted market sales housing** - similar to Starter Homes, these are dwellings sold at up to 80% of their market value. However this tenure differs to Starter Homes in that dwellings can sold at less than 80% of their value. Buyers are not restricted by age and they are not discounted if they have purchased a property before, although they cannot continue to own another property. Unlike Starter Homes the discounted element remains in perpetuity.
 - **Shared ownership housing** – this is the most common form of Affordable Housing for Sale. The buyer acquires a share of the dwelling of between 25% and 75% and pays a subsidised rent (usually 2.5% to 2.75%) of the unowned value of the dwelling. Buyers usually have the option to acquire the unowned proportion after a period of occupation. This is known as staircasing.

MDDC's policy (in the Local Plan and its new version) is that unless otherwise stated in a site allocation policy, on open market housing sites the targets for affordable dwellings should be:

- In Tiverton, on sites of 11 dwellings or more: 28%
- Outside Tiverton and the other main towns, on sites of 6 dwellings or more: 30%, although if the sites are between 6 and 10 dwellings, a financial contribution can be made to build the housing elsewhere.

3.34. Policy TIV1 notes that the Masterplan for the Eastern Urban Extension includes a target for affordable housing of 35% 'subject to further assessment of viability'.

3.35. The table below provides a summary of the numbers of affordable homes delivered (or to be delivered) in recent Tiverton developments:

	No of homes	Policy % ¹	Policy number	Negotiated %	Negotiated No.	Gain or shortfall
Barrett David Wilson Homes Outline	330	35%		21.5%		
Barrett David Wilson Homes Reserve	248 plus 78 affordable	35%	114	24%	78	36
Chettiscombe Trust Land	700	35%	245	22.5%	157	88
36 Post Hill	18	35%	6	11%	2	4
Farleigh Meadows	255	35%		25.4%	65	24
Palmerston Park						26
Tiverton EUE total Area A	1044²	35%	365		237	128

3.36. The figures demonstrate a trend in the undersupply of affordable homes against the policy requirements.

¹ Subject to viability

² Outline permission is for 1048 total, but Barrett/David Wilson reduced by 4 at Reserve Matters

- 3.37. In Tiverton, between 2001 and 2011, Shared Ownership in the parish increased significantly thanks to a government-backed scheme relaunched in the last 10 years. That said, only Shared Ownership at 25% can be considered a viable option for those on a lower quartile income seeking home ownership.
- 3.38. The Exeter Housing Market SHMA advises building more low cost market housing within the District to assist first time buyers, although it weights the tenure mix balance in favour of Social rent over Affordable housing for sale (75:25), to account for those unable to afford Private Rent.

Implications for the Neighbourhood Plan

Mid Devon District Council provides a quantity figure of 2,358 dwellings to be provided in Tiverton over the Neighbourhood Plan period. Local Policy requires that 30% of these or 707 homes should be affordable.

In terms of a tenure split, the HNA recommends that 40% offer routes to home ownership (10% Starter Homes and 30% Shared Ownership at 25% and 50%) and 60% offer Affordable Housing for rent in the form of Social Rent. The rationale for this % split is explored more in the social rent section of this report, where the Housing Focus Group consider that the split should in fact be weighted more toward Social Rent.

Another consideration, however is the proposed introduction of First Homes as a form of discounted market housing. The government consultation on First Homes proposes that the minimum discount is 30% off the market sale value, as opposed to the 20% minimum required of discounted market homes. The MHCLG consultation paper February 2020 (para. 18) states that “Local Authorities have the discretion to set higher discounts on properties on a site-by-site basis, and we expect them to seriously consider this when determining local discounts”.

It is also proposed that Local Authorities (LA) also set criteria for eligibility, which enables LAs to prioritise local residents and essential workers, although this shall be time limited.

As mentioned, it is anticipated that the Starter Homes programme will be effectively disbanded and that First Homes will become the Government’s flagship affordable home ownership tenure.

Given the lack of affordability of Affordable Houses for Sale in the parish, the Neighbourhood Plan should strongly encourage higher discounts to be applied to First Homes, to tackle this.

Social Rented Housing

- 3.39. The HNA examines the affordability of housing to local people, by taking the median annual household income (£27,567) and the lower quartile household income (£18,709) for the neighbourhood plan area, and comparing these to the income needed to buy or rent a home at entry level market sale, shared ownership, starter homes and various types of renting.
- 3.40. The report concludes that *‘surprisingly half of these tenure forms (such as Starter Homes and Shared Ownership at 75% and 50%) are out of reach for most people on both lower quartile and median incomes. Only Shared Ownership at 25% can be considered a viable option for younger buyers seeking home ownership in the neighbourhood area.’*

- 3.41. On renting, the report concludes that *'it is evident that market rents are unaffordable for most people, edging just over the median income. Affordable renting can be considered just about viable for those on a lower quartile income. Social rent is the most affordable tenure option in Tiverton, falling below the lower quartile and well below the median.'*

The need – evidence from Devon Home Choice

- 3.42. Devon Home Choice is the organisation which administers lettings on behalf of local councils and housing associations. People who want housing need to register with the organisation, who then assess their need and then place them in a Band – A to E - with A being the most in need, and band E assessed as not in need.

- 3.43. Devon Home Choice does not keep statistics at parish level, however in Mid Devon it records that at the end of each of the last three years, the number of households registered were:

As at end	A	B	C	D	Total A to D	E
Mar-19	0	110	262	503	875	1081
Mar-18	0	104	270	517	891	1031
Mar-17	0	150	270	474	894	844

Figure x: Households registered with Devon Home Choice (Source: Devon Home Choice)

From this table it can be seen that the numbers of people in need of housing (in bands A to D) reduced by 2% in two years.

The need – homelessness evidence from Mid Devon District Council and the Churches Housing Action Team (CHAT)

- 3.44. MDDC received 599 approaches for advice or assistance from potentially or actually homeless households during the financial year 18/19³.

- 3.45. CHAT provides support and advice to people who are homeless, or threatened with homelessness. In the year to March 2019 they supported 442 households, over 300 of whom registered with an EX16 post-code, and 50% of whom were aged between 17 and 34⁴.

The supply

- 3.46. At 2018, there were 1,396 social rented housing association homes in Mid Devon⁵. A breakdown of these is shown in Figure x (the difference in totals may be explained by the date and source of the data).

³ Source: Claire Fry, Housing Manager, MDDC, June 2019

⁴ Source: CHAT

⁵ Regulator of Social Housing statistical data Table SDR 2018

	Housing Association stock at April 2019 (Private Registered Provider (PRP) is the current legal term for a housing association).	Total Social Stock in Mid Devon	General needs self-contained units	Supported housing units	Housing for older people units	Low cost home ownership
	Mid Devon					
	All units:	1,699	1,128	36	284	251
1	Advance Housing and Support Limited	3	-	-	-	3
2	Aster Communities	11	6	-	-	5
3	Clarion Housing Association Limited	20	20	-	-	-
4	Cornerstone Housing Limited	19	19	-	-	-
5	Falcon Rural Housing Limited	28	28	-	-	-
6	Guinness Care and Support Limited	73	-	21	52	-
7	Hastoe Housing Association Limited	113	79	-	-	34
8	Heylo Housing Registered Provider Limited	1	-	-	-	1
9	Housing 21	39	-	-	39	-
10	LiveWest Homes Limited	315	254	2	-	59
11	Progress Housing Association Limited	3	-	3	-	-
12	Sanctuary Housing Association	62	33	-	28	1
13	South Devon Rural Housing Association Limited	2	2	-	-	-
14	South Western Housing Society Limited	83	83	-	-	-
15	Sovereign Housing Association Limited	299	222	6	-	71
16	Stonewater (5) Limited	31	31	-	-	-
17	Stonewater Limited	24	20	-	-	4
18	The Abbeyfield Tiverton Society Limited	10	-	-	10	-
19	The Guinness Partnership Limited	25	25	-	-	-
20	Tiverton Almshouse Trust	83	-	-	83	-
21	Westmoreland Supported Housing Limited	4	-	4	-	-
22	Westward Housing Group Limited	325	227	-	72	26
23	Yarlington Housing Group	126	79	-	-	47

Figure x: Housing Association Housing Stock in Tiverton, 2019. Source: Regulator of Social Housing

- 3.47. In addition, at 20th May 2019, MDDC owned 2,878 homes, both flats and houses (plus 122 flats where the council is only the freeholder)⁶. Of these, 1,236 Council dwellings were located in Tiverton Parish (of which 52 are leasehold flats) and the vast majority of these are in Tiverton town⁷. Within Tiverton parish, the number of social rent homes (from LA) in 2011 was 1,164, therefore there has been a 6% rise in local authority rented housing.
- 3.48. This 6% rise should be treated with caution however, as although the MDDC has been building recently (after several decades when they weren't allowed to), the numbers are very small, and will have been at least partly offset by further Right-to-Buys. Additionally, while the Census is a good place to look for relative percentages, it should not be regarded as completely accurate in terms of the number of Council houses in existence because it relies on people knowing who their landlord is, and it is not uncommon for people to think they are in a Council house but in fact are in a housing association house.
- 3.49. The figures today should also be set against the longer term context. Since 1980, when the 'Right to Buy' at a substantial discount was given to Council tenants, 2,846 homes have been sold under this scheme. Council owned homes in the rural parts of the parish have been particularly attractive for sitting tenants to purchase. Initially this would make little difference to meeting housing need, but as the sitting tenants of those properties either sold or died, the properties would be sold at market value, putting them out of reach of the next generation in need of low-cost housing.
- 3.50. Therefore whilst the number of Local Authority and housing association social/affordable rent houses has risen very modestly in the last ten years, when considered over the longer period, it can be clearly demonstrated that this tenure has been severely eroded, and this needs to be redressed. The Devon Home Choice statistics (para 2.21 of this report) show households of all sizes are needed. To be accepted into Band A to D on Devon Home Choice you have to demonstrate a level of need, not just desire: for Mid Devon this was 1,081 households at March 19, a figure that has actually risen over the last three years.

Delivering new social housing - financing social rented housing

- 3.51. New social rented housing can only be built with a subsidy, as the lower rents cannot fully pay for the costs of management, maintenance and loan finance for construction. This subsidy comes either in the form of a capital sum, provided by government (through Homes England), by local authorities or housing associations from their own funds; or from developers, as part of a Section 106 agreement⁸ as a condition of the planning agreement.

The supply – funding social housing through planning agreements

- 3.52. MDDC policy is set out in the Local Plan Review S3, unchanged from the Local Plan. It says that, unless otherwise stated in a site allocation policy, on open market housing sites the targets for affordable dwellings should be

- In Tiverton, on sites of 11 dwellings or more: 28%

⁶ Source: 'Overview of the Housing Service' report to Homes Policy Development Group 13/8/19

⁷ Information from Claire Fry, Housing Manager, MDDC, in June 2019, at a meeting with the focus group

⁸ Section 106 of the 1990 Town and Country Planning Act (as amended)

- Outside Tiverton and the other main towns, on sites of 6 dwellings or more: 30%, although if the sites are between 6 and 10 dwellings, a financial contribution can be made to build the housing elsewhere.
- 3.53. Policy DM6 enables the development of a site for predominantly affordable housing to meet proven local need in *rural* areas, under certain conditions.
- 3.54. Policy TIV1 notes that the Masterplan for the Eastern Urban Extension includes a target for affordable housing of 35% 'subject to further assessment of viability'.
- 3.55. Supplementary Planning Document: Meeting Housing Needs, approved in 2012, states that the Council will seek the provision of affordable housing in approximately the following proportions:
- Social Rented Housing 60%
 - Intermediate and Affordable Rent Housing 40%
- 3.56. This, despite a Housing Needs Assessment which concluded that the overall affordable housing tenure mix balance to address local need could be set at 70% for social rent and 30% intermediate housing, but should be subject to a wider range of social stock supply and other planning, regeneration and development viability factors at local area level.

The effect of Planning Policy on social housing provision

3.57. The effect of these policies for social housing on sites of various sizes means that:

Number of dwellings on a site	Number of affordable homes (28% on sites above 10 homes)	Number of social rented (60% of 28%)
10	zero	zero
20	6	3
50	14	8
100	28	17

3.58. The Local Plan Review includes a target of 7,860 houses to be built by 2032/33. With the existing policy, this would produce 1,321 social rented homes, which, together with the housing association stock built to date would almost equal the number lost through the Right to Buy, i.e. take us back to the supply position of 1980, some 50 years earlier, despite the substantial population increase, to date and projected. The situation could then only be improved by the development of social rented housing funded through capital grants by MDDC or housing associations.

Implications for the Neighbourhood Plan

In the light of the housing need figures above, we recommend that:

- MDDC policy is changed to require 35% affordable housing on all sites of six or more dwellings
- MDDC policy is changed to require a 75%/25% split of affordable housing into social rented/other affordable housing
- MDDC renews its efforts to attract capital grant into the district, to develop more social rented housing.

The Neighbourhood Plan should strongly encourage the highest levels of affordable social rented accommodation to be delivered in the parish.

Private rented housing

- 3.59. Between 2001 and 2011, the number of people renting privately in Tiverton has increased dramatically. This could be down to several reasons such as potential buyers being priced out of home ownership, younger generations seeking the greater flexibility associated with Private Rent and an increase in buy-to-let investors.
- 3.60. The Housing Focus Group discussed the private rental sector with private rented Sector Tanya Wenham, Team Leader of the Communities Team in January 2020, who was able to share the following information:
- 3.61. The 2011 Census revealed that there are about 8,500 houses in the parish, of which about 1,900 (approximately 19%) are privately rented. MDDC do not hold information on how many of these are 'buy to let' landlords, who more commonly are renting out relatively modern properties. It is thought that most landlords in the town have relatively small portfolios, for instance 5 to 6 properties.
- 3.62. Private rented accommodation (including entry-level) is affordable only to those with median or above incomes in Tiverton.
- 3.63. As expressed earlier in the report, there are approximately 107 empty properties in Tiverton, the majority of which are thought to have potential for private rental, and ways to bring these back into use should be explored.
- 3.64. There are currently 13 properties defined as Houses in Multiple Occupation (HiMOs) in Tiverton. These are defined as at least five people in at least two households. Need to be licensed (costs £800)

Implications for the Neighbourhood Plan

The NPPF 2018 acknowledges that build-to-rent dwellings have a role to play in providing affordable market homes and may meet affordable housing need where they include a component of affordable private rent.

In Tiverton, however, the majority of private rental properties, including entry-level, are out of the reach of many earners. It should therefore form part of the housing mix, but not a

fundamental one, if the aim is to enable more people to be able to have their own home (be it rented or owned).

Housing for Newly-forming households and first time buyers

What provision should be made in terms of housing for newly forming households/first-time buyers over the Neighbourhood Plan period?

- In 2011, 17% of all 9,182 households in Tiverton had a head of household aged 35 or less. A further 331 households like this could potentially be formed, based on the 2011 demographics.
- Those aged 24 and under tend to live within rented accommodation or live rent free (86.1%). Meanwhile, those aged 25 to 49 tend to be more equally split, with 53.2% owning their own homes and 46.8% renting or living rent free.
- At the Mid Devon level, those aged 25 or younger are much more likely to be in private rented accommodation than older age groups, and less than half as likely to be on a path to home ownership as those over 30. In addition, a much higher proportion of social rented tenants tend to be under 25, potentially indicating a lack of affordable homes for young people in the area.
- The Exeter Strategic Housing Market Assessment predicts an increase in the population across the younger economically active age groups from 2013-2033.

Implications for the Neighbourhood Plan

New-build homes should meet the specific tenure needs of newly forming households, to include both entry-level market sales (including affordable routes to home ownership) and private rent. The Assessment suggested that 36% of new homes should be offered for social rent.

Again, the emerging First Homes government policy may provide opportunities to maximise this figure, at the discretion of the local authority.

Specialist Housing for older people

What provision should be made for specialist housing for older and disabled people over the Neighbourhood Plan period?

- Data for Mid Devon suggests that the majority of those over age 55 own their homes outright. 13% rent their accommodation, primarily within the social rented tenure.
- There are 12 specialist accommodation establishments in Tiverton, excluding communal establishments (which are outside the scope of the study). These collectively provide 316 bed spaces. The rate of provision in Tiverton is therefore close to 155 dwellings per 1,000 of the population aged 75+.
- The elderly population in Tiverton is expected to grow by 5.5%, in line with that of Mid Devon. By 2033, 15% of Tiverton’s population is projected to be elderly (Tiverton is forecast to have an over-75 population of 3,557 by the end of the Plan period), which will likely increase the demand for homes that meet the needs of aging people. The projected tenures required to accommodate this growing demographic are shown in Figure 2.16.

Owned	Owned outright	Owned with a mortgage or loan or shared ownership	All rented	Social rented	Private rented	Living rent free
3085	2200	885	472	412	51	9

Source: Census 2011, ONS SNPP 2013, AECOM Calculations

Figure 2.16: Projected tenure of households aged 75+ in Tiverton to the end of the Plan period

- This cohort of the population can be further sub-divided into those whose day-to-day activities are limited a lot and will need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services); and those with their day to day activities are limited only a little and may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services.

The number of households falling into potential need for specialist accommodation is 1,672, which is 47% of the 3,557 households in total aged 75 and above projected to live in Tiverton by the end of the Plan period.

Implications for the Neighbourhood Plan

Given the existing provision of 316 bed spaces in specialist accommodation combined with the projected growth in the over 75 years age group, and considering those who might require extra care, there is potentially a need for an additional (i.e. net) 62 specialist units (378 – 316 bed spaces) over the Plan period. Based on current supply, the net additional supply might be delivered as follows:

	Affordable	Market	Total
Extra care housing	45	60	105
Sheltered housing or adaptations	91 - 316 = 0	182	182
Total	45	242	287

Source: Housing LIN, <https://housingcare.org>, AECOM Calculations

It is considered that 25% of all specialist housing for the elderly should comprise AH tenures is reasonable and realistic, midway between the tenure-led and Housing LIN projections. This midpoint target should be monitored for viability as it is implemented, with neighbourhood planners seeking a higher proportion where appropriate.

Tiverton itself is considered the most sustainable location for such provision, as it is the most accessible.

Cost effectiveness and economies of scale. This can be achieved by serving the specialist elderly housing needs arising from a number of different locations and/or neighbourhood plan areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).

4. Energy efficiency in social rented (LA) Housing

- 4.1. A core principle of the Neighbourhood Plan is to ensure that development mitigates, as far as possible, its impact on climate change. The Housing Focus Group has engaged with MDDC⁹ to understand the extent to which the 1,254 local authority-owned properties in the parish are addressing sustainability issues. The findings are set out below:

Solar panels

- 4.2. Of the council dwellings in Tiverton parish, 476 (39%) have solar panels. (1,175 of the properties in Mid Devon district). This is illustrated in Figure 4.1.

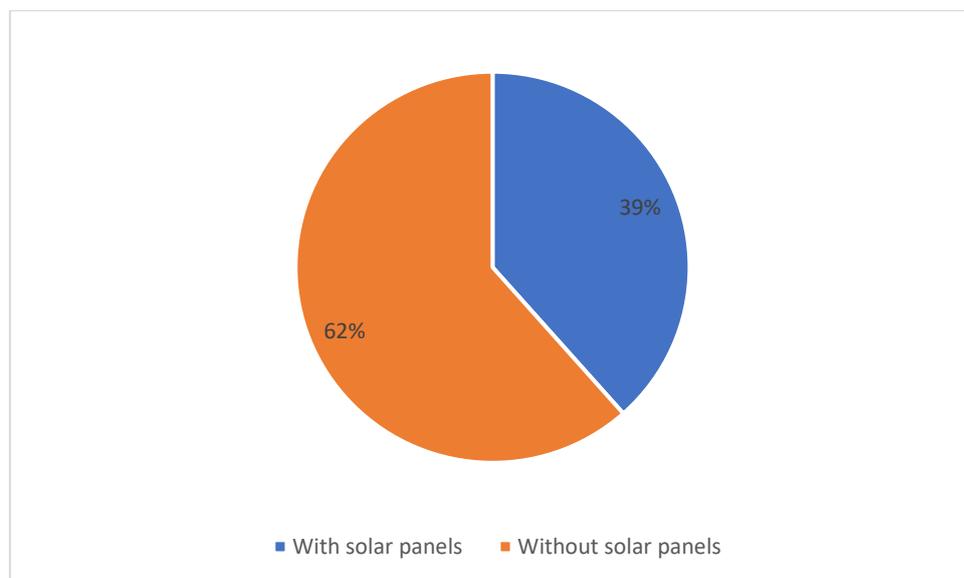


Figure 4.1: Local authority-owned properties with solar panels

- 4.3. The panels were installed in 2012 by Anesco. The tenants get free use of the electricity generated (worth an average of approximately £180 pa to each tenant). The Council receives a rent for the use of its roofs, amount and duration unknown (the Feed in Tariff payments, which presumably are paid to Anesco, last for 25 years).
- 4.4. This rent is used (possibly ring-fenced?) for further energy efficiency improvements to Council housing.
- 4.5. MDDC confirm that it is unlikely that further panels will be fitted, as the properties need to be of a suitable roof area and orientation to the sun, and not to be overshadowed by trees.

Maintenance

- 4.6. Accommodation owned by social housing landlords must meet the Decent Homes Standard. Landlords must continue to maintain homes to at least this standard. A decent home must:

⁹ Mark Baglow, Group Manager for Building Services

- meet the current minimum standard for housing, that is, that the property must be free of Category 1 hazards under the Housing Health and Safety Rating System;
- be in a reasonable state of repair;
- have reasonably modern facilities and services; and
- provide a reasonable degree of thermal comfort - this is about insulation and heating.

4.7. 100% of MDDC-owned homes meet the Decent Homes Standard and in October 2019, 99.96% of properties had a valid gas safety certificate.

Energy efficiency

4.8. Insulation in Council properties is a standard 200mm. The latest MDDC Housing Strategy says that ‘where possible’ all Council-owned open-flued gas appliances have been removed, together with central heating boilers rated D to G. 95% of properties with a gas supply have an A rated boiler. It is unclear how many properties do not have a gas supply. Figure 4.2 shows how properties are heated.

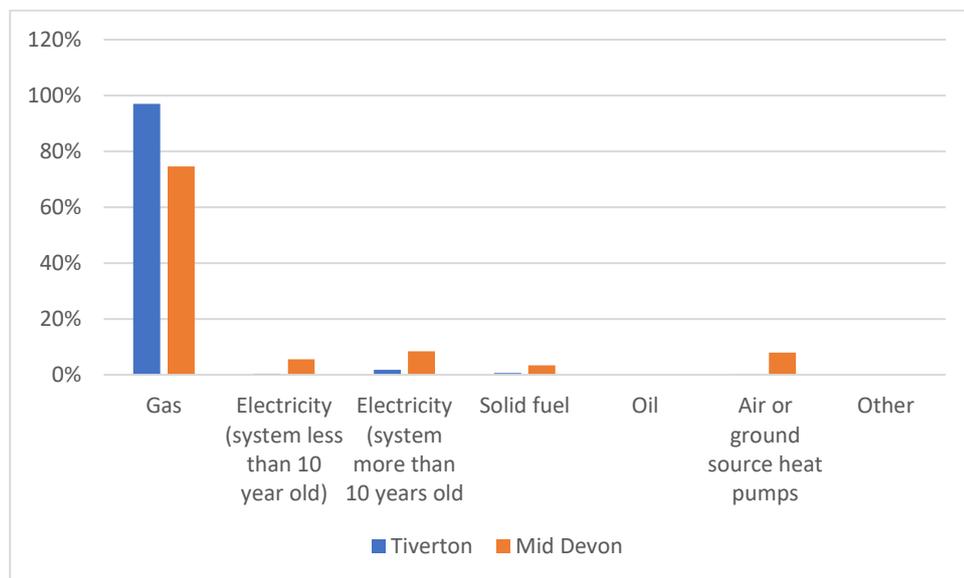


Figure 4.2: How local authority owned properties are heated

- 4.9. Some (number unknown) smaller flats and bungalows without gas have had efficient Quantum electric storage heaters installed. Two properties have been fitted with Air Source Heat Pumps (160 across Mid Devon district).
- 4.10. Three properties have been fitted with Solar Thermal roof panels for water heating (67 in Mid Devon district), mainly properties with electric storage heaters.
- 4.11. No properties in Tiverton, but four in Mid Devon, have been fitted with Air to Air heat pumps which distribute heat via fans in each room.

4.12. All properties have an Energy Performance Certificate, and the ratings, as at 2019, are shown in Figure 4.3.

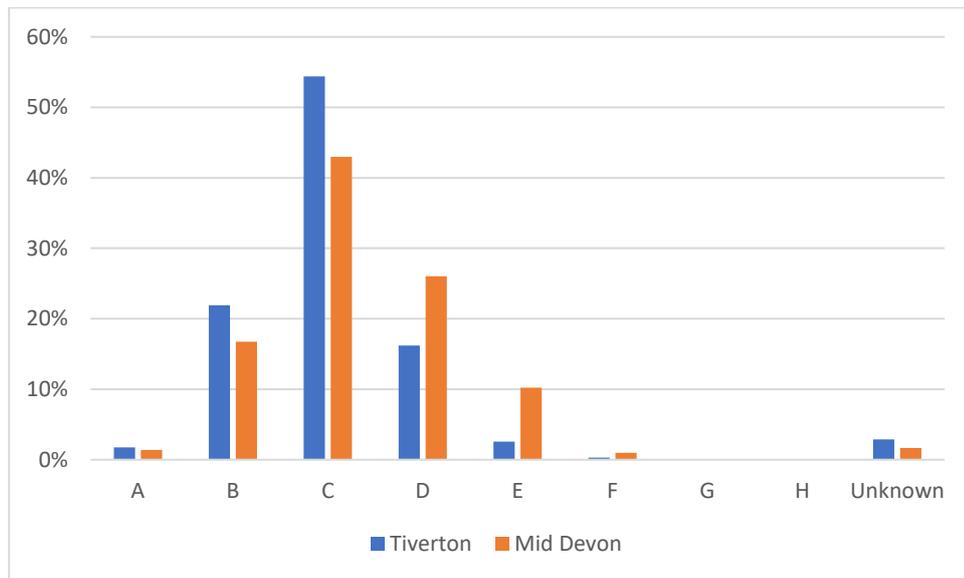
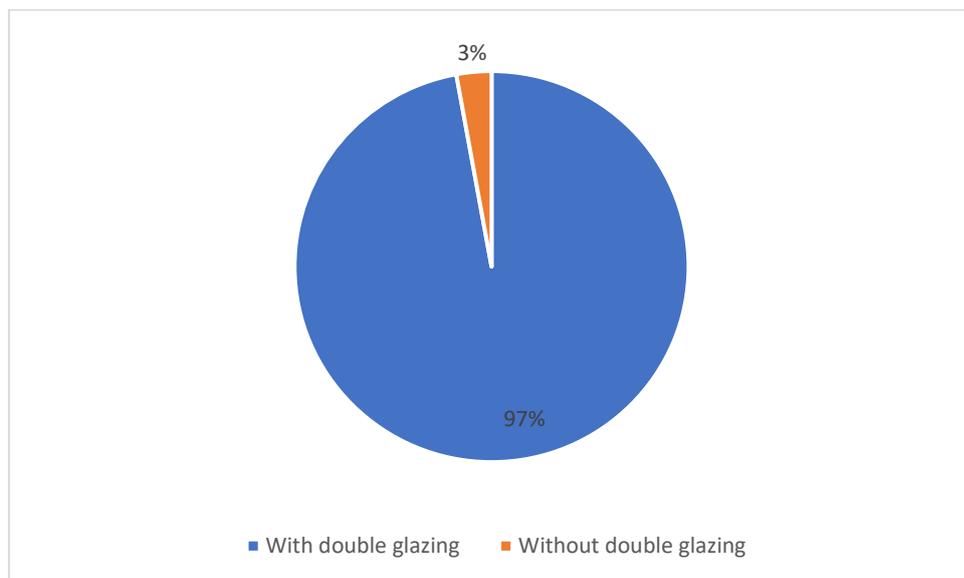


Figure 4.3: Energy Performance Certificate Ratings

4.13. Almost all properties have had double glazing installed, as shown in Figure 4.4.



4.14. MDDC does not currently produce a periodic report on maintenance and energy efficiency improvement in its homes. It also does not yet have a costed plan to bring its homes up to EPC level 3. Finally, MDDC does not currently compare the state of repair and energy efficiency of its stock with other neighbouring councils.

4.15. Additional Information provided by Mark Lowman, Building Services Manager at MDDC, however, stated the following in relation to Council houses and the baseline carbon survey/net zero plans: *“Given the age and make up of our housing stock an across the board strategy of ‘Retro fitting homes to enable a zero-carbon standard’ is not feasible. But what we are*

undertaking in a planned schedule of works are improvements to our properties to both improve the thermal rating and reduce energy bills and avoid fuel poverty:

- Roofing Contract, we have a yearly planned maintenance programme of renewing roofs to our properties where we renew the tiles and fit high performance felt*
- Installation of high performance upvc doors and windows*
- Installation of additional loft insulation*
- Installation of a number of forms of renewable heating or energy sources, such as Solar PV, Solar Thermal, ASHP. On properties that aren't suitable for renewable heating we are installing additional items such as opti-immersions which interrupt any energy made from a PV system and send it to an immersion heater to provide the tenant with free hot water.*
- The removal of solid fuel appliances and heating systems.*
- The removal of redundant chimneys.*

5. Work and skills

Economically active residents

5.1. Of the 14,990 residents in the parish, who are aged between 16 and 74 years, 70% are classified as economically active. Of these, 77% are employed and a further 15% are self-employed, with 5% being unemployed. 30% of residents are classified as economically inactive, of which 55% are retired. The remainder are divided between students, those looking after home or family, and those who are long-term sick or disabled.

5.2. Figure 2.17 provides a fuller breakdown of those classified as economically active. Whilst the majority of those who are economically active work as an employee, there is a fairly significant number of people who are self-employed (15%); self-employed people can often be more likely to work from home, hence this highlights a need to ensure that the facilities and infrastructure – e.g. effective broadband and mobile connectivity and speed – is in place. Unemployment is marginally higher in Tiverton than across Mid Devon as a whole.

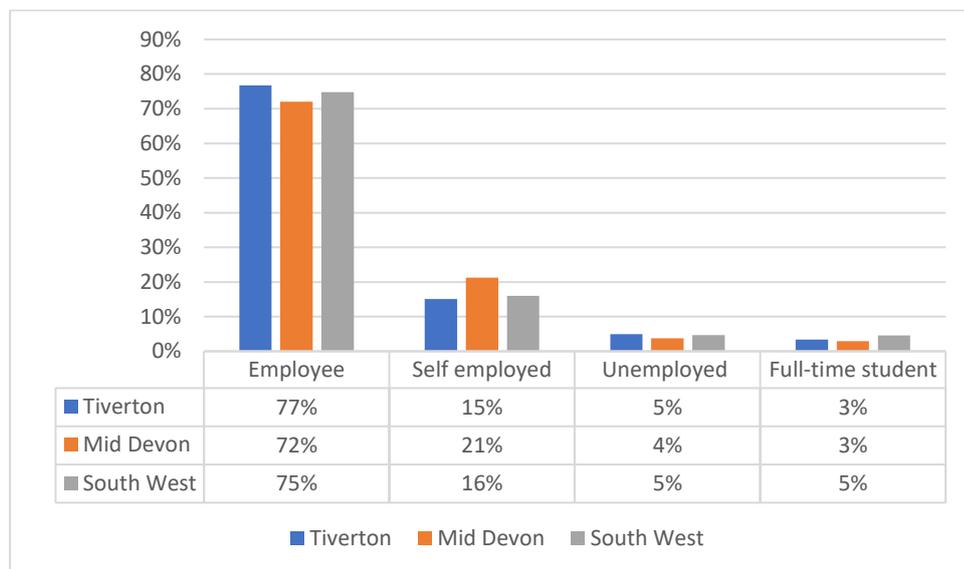


Figure 2.17: Breakdown of the economically active

Mode of travel to work

5.3. Understanding how people reach their place of work is helpful when considering the potential impact that commuting has on the local transport infrastructure. Figure 2.18 shows that of those residents in employment, the vast majority, 68%, are commuting by car to their place of work. This is perhaps unsurprising in a more rural area, where people may live in more remote areas, or be working in nearby towns. There may be scope, however, to explore whether those living in Tiverton and working in Tiverton might be encouraged to use more sustainable modes of transport. For instance, the next highest performing mode of transport is by foot, and there may be an opportunity to increase this segment, as well as by bike, which is low at the moment.

5.4. Only 1% of workers are using the train to get to work, which is in line with the district figure. There is no station within walking distance of Tiverton, therefore it might be reasonable to

suggest that anyone who might have used the train would most probably drive. Equally, people may be put off by rail fares and issues such as punctuality.

- 5.5. There are 6% of people working from home, which is somewhat lower than the figure for Mid Devon. In light of the recent lockdown as a result of the Coronavirus, this figure may be expected to rise in future, and it will therefore be an important consideration in the Neighbourhood Plan. Those walking, and to a lesser extent cycling, to work is higher than the district and wider region, suggesting that local jobs are an important source of work. Again the impact of the Coronavirus, particularly on retail outlets, must be considered carefully.

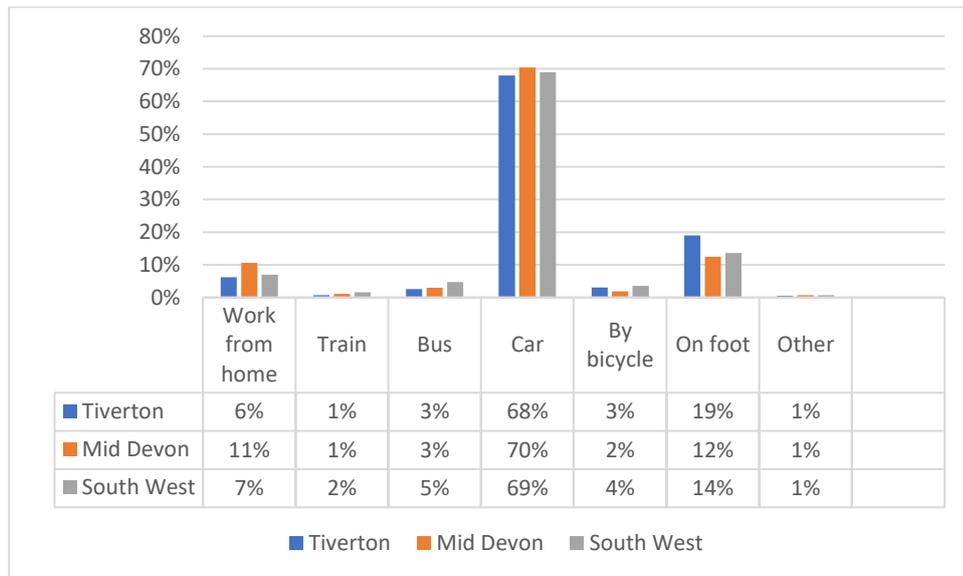


Figure 2.18: Mode of transport to work

Distance travelled to work

- 5.6. Exploring how far people are travelling to reach their place of work is interesting as it can shed light on whether there might be alternative modes of transport that could be used, and also provide weight to arguments to safeguard existing employment in the parish and also to create more.
- 5.7. Of those commuting to work, as shown in Figure 2.19, the majority are travelling less than 2km to reach their place of work. This suggests that most journeys are very local in nature. This is interesting, given the numbers using their cars, and strengthens the argument to say that alternative, more sustainable, modes of transport should be encouraged where possible.
- 5.8. For those travelling further, Figure 2.20 illustrates the locations reachable by distance, which for 2km would largely include the town of Tiverton itself. 20km to 30km would just about reach Exeter and Taunton.

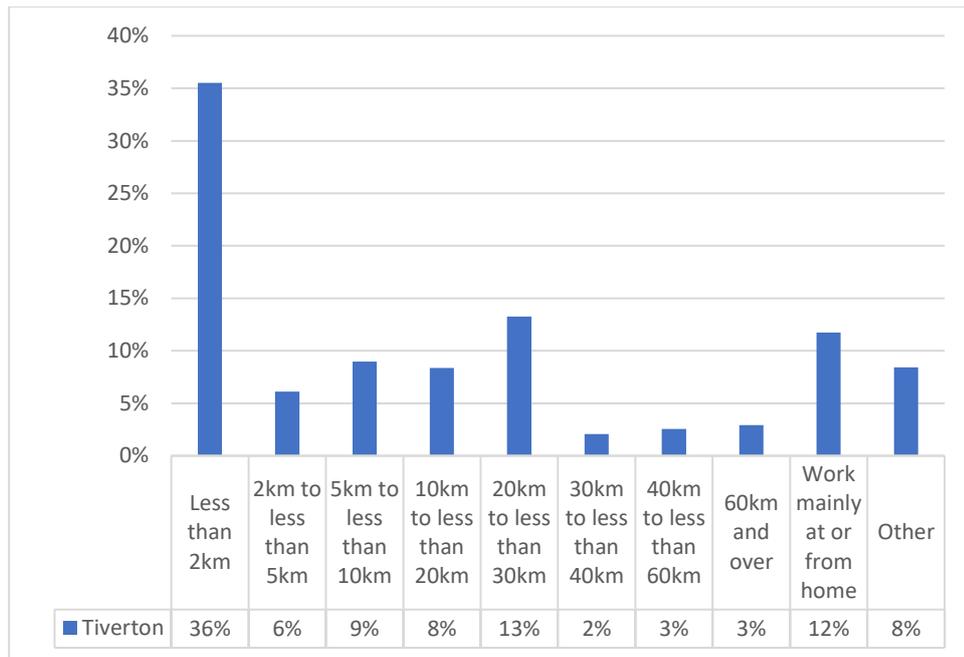
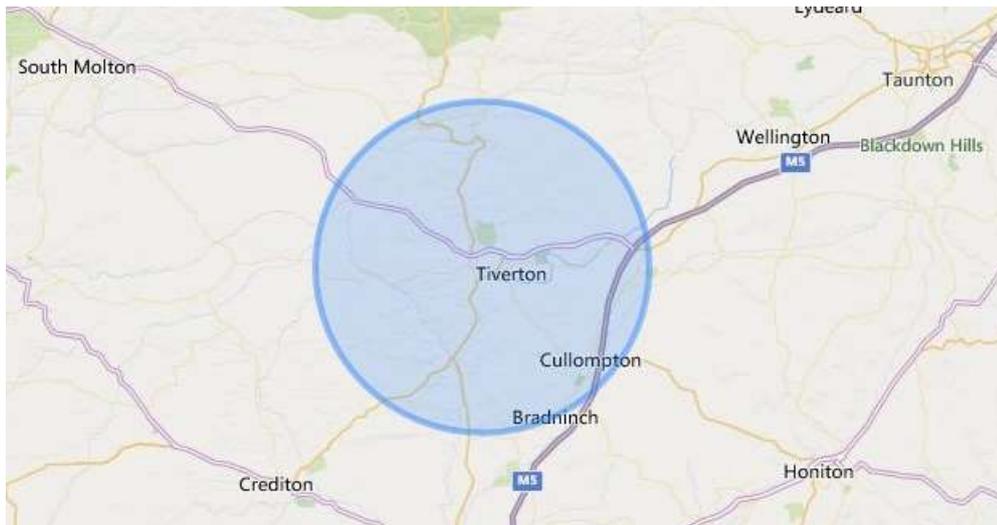


Figure 2.19: Distance travelled to place of work



2km distance



10km distance



30km distance

Figure 2.20: Distances from the centre of Tiverton

Access to a car

5.9. The number of cars available per household is 1.2, slightly lower than for the district and the south west region as a whole. Figure 2.21 shows the number of cars per household; whilst the majority of households have access to at least one car, a significant number (22%) have access to no vehicle. This is significantly higher than for Mid Devon as a whole and illustrates the need to ensure that alternative, accessible, reliable and sustainable modes of transport, to enable people to get about, are offered. This is particularly the case in a rural area, which has no immediate railway station.



Figure 2.21: Number of cars per household

Qualifications and industry

5.10. A significant percentage of Tiverton’s population (aged 16 and over) have no qualifications, as shown in Figure 2.22. This is higher than for Mid Devon and significantly higher than for the wider region. The number of people with Level 1 to Level 3 qualifications is reflective of the broader geography, however Level 4+ is again lower. This might explain the high number of people who work very locally, possibly in lower paid jobs. This in turn could on impact the ability for a cohort of Tiverton residents to be able to access the housing ladder – in line with the data revealed in the housing section.

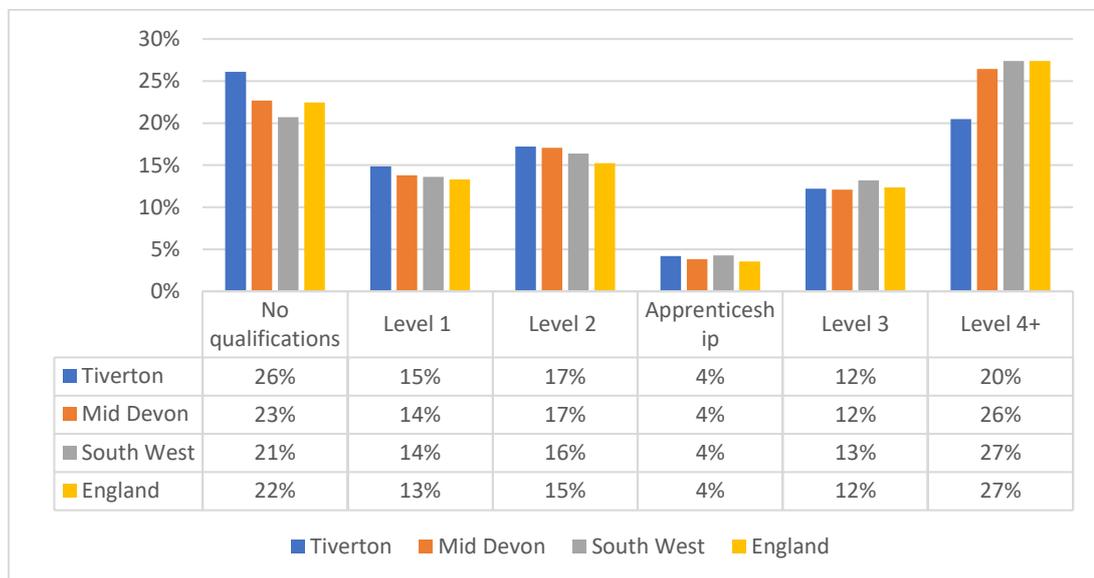


Figure 2.22: Highest level of qualifications

5.11. In terms of the sorts of jobs that people are doing, this is illustrated in Figure 2.23. This shows that the predominant industries that people are employed in are retail, manufacturing and social work/health roles.

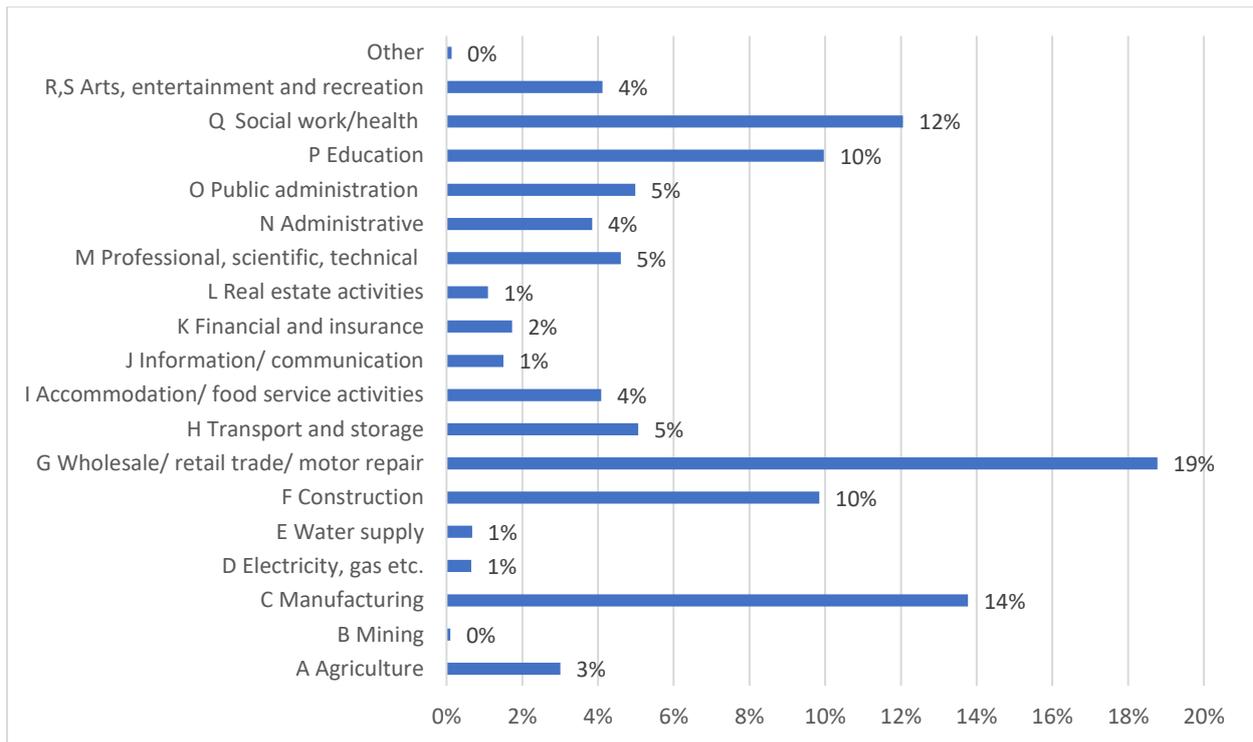


Figure 2.23: Key occupation types of those aged 16 and over in employment

6. Health

6.1. Residents in the parish enjoy a good level of health overall, as illustrated in Figure 2.24.

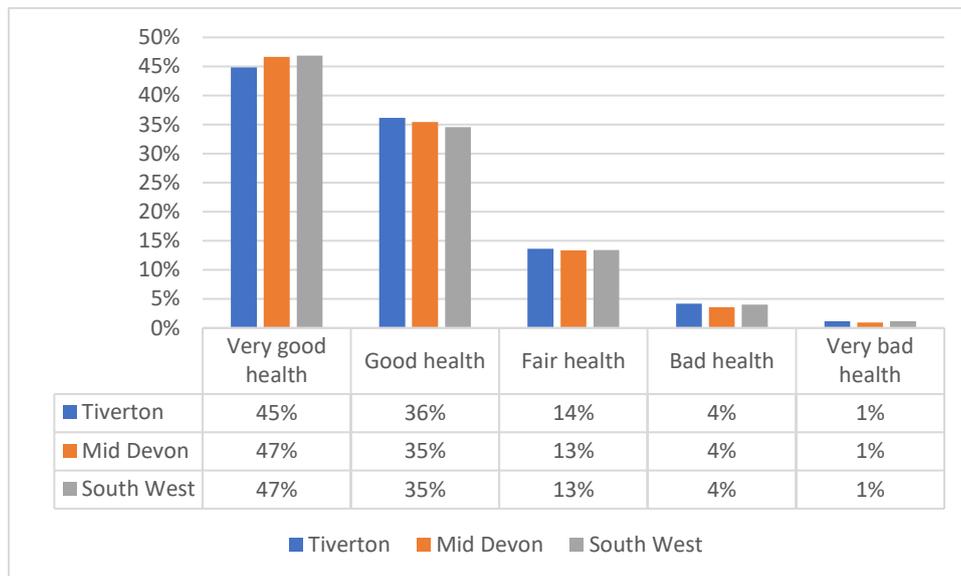


Figure 2.24: Level of health

I think it would be helpful to say something about the deprivation statistics, which I suspect will support the findings on low qualifications, low paid jobs, lack of affordability. This would also be somewhere to add you detail on fuel and water poverty etc.