

# HOUSING YOUNG HOME SEEKERS ON EXMOOR

*Exmoor Young Voices recommendations summarised*

## THE ESSENTIAL CHANGES NEEDED

### Context

- Local young adults need absolute priority for housing.
- Action is needed on second and holiday homes; access to existing local housing should be safeguarded.

### 1. RENTING AND REGISTRATION

1. Affordable housing ***designed by local young adults for rural work***
2. Affordable rents linked to local wages
3. Exmoor wide eligibility criteria for local residents and workers
4. Relevant authorities design a three step process from first application to a key in the door
5. A one page initial registration form, ***designed with local young adults***, registering housing need and local connection
6. Evening and weekend registration support eg Talking Cafe and Rural Housing Enabler
7. Reduce and simplify detailed evidence required; letters of support from relevant parish councils or other respected bodies could replace some of it
8. Remove intrusive questions about gender and other deeply personal questions
9. Recognise the inability to produce some documents because of circumstances eg living with parents who do not wish to share their own information

### 2. BUYING AND MORTGAGES

- Scrap the savings restrictions altogether
- Create an Exmoor Young Mortgage scheme with all partners

### 3. SELF-BUILD AND CONVERSIONS

- a) Much greater flexibility re conversions, particularly where unused or eyesore property is involved
- b) Reduce the importance of minor details, particularly in planning, which costs so much in time, effort and motivation for young people. Get broad agreement from the outset and be prepared to flex when the first idea proves problematic
- c) Convince site owners that any changes to price or permissions must be made before the other paperwork starts ie at the very start
- d) A more widely-publicised call for offers of land, finance and materials.
- e) Discuss a discount for young self builders re outrageous fees and requirements charged by utilities for installation
- f) Convince government to allow a larger footprint for rural dwellings and gardens, to allow modern living. 59% of EYV want 3 bed homes and most want space for equipment and vehicles, let alone for children to play and vegetables to grow
- g) An end to 'already adequately housed' restrictions on self-builders
- h) A policy of insistence that ***every*** applicant should succeed, not just the bright and determined ones with family support. Extra help needed here.
- i) A brokerage service which brings together all the available sources of funding on behalf of each applicant
- j) Every parish council and Local Community Network (in the new Unitary Authority) is asked to sign up to actively support, not hinder, the housing of local young adults in their area.

**These recommendations are based on EYV Members' research and discussions which follow in the attached paper.**

# THE RESEARCH: *what young residents say*

## *Exmoor Young Voices Discussions of the last five years*

### *The blocks and barriers they face*

EYV calculated, four years ago, that there are 960, 18 to 30-year-olds, living in the Park; approximately 2/3 live at home. 300+ are in the North Devon section of ENP.  
There are 5,500 homes of which 1,000 are empty.

#### **1. RENTING**

- Prices are prohibitive, linked to spiralling house prices rather than local wages.
- *"I am aware of more evictions as landlords get rid of tenants to create holiday lets."*
- *"We are not necessarily in the right parish, but would take anywhere on Exmoor if that was possible."*
- *"...only 'affordable' stuff is built and no one can afford that sort of rent on the local wages we get here."*
- *"We have to rent a below standard house privately to facilitate the running of an agricultural/forestry business. Social housing are purely unsuitable for a country way of living let alone space to have two vehicles, two trailers, a tractor, a shed/workshop and possibly kennels. Prices for purchase are simply unattainable especially when having to rent and pay for high living/running costs."*
- *"Rented, affordable homes are not suitable for people with rural agricultural occupations with working dogs, tools storage, parking needed."*
- *Partner, wife and two children, son of long established, local family, ineligible for Exmoor housing because they were lodging outside the parish, 4 miles away.*
- Couple and baby, mid 20s - living with one set of parents outside Exmoor, working on Exmoor, 60 miles for work each day, ineligible because of living away.
- Disabled, young single, successfully housed following EYV intervention requiring 12 documents, 119 emails, three professional references, and involved 7 professional advisors.
- 22 yr old, ineligible because, although being thoroughly local, starting a business, and contributing to the local economy *"I have not lived here for 10 of the last 20 years."*
- *"We are blocked by professionals saying there is no housing need and existing homes cannot be let."*
- *"Exmoor planning makes it very difficult as the applicants may be outside the boundary of the place where land is available."*
- *"I think the situation has got worse recently because I am now seeing a lot of evictions where landlords are fixing up the homes."*

#### **2. AFFORDABLE HOUSING AND REGISTRATION**

- Problems continue with Homefinder and North Devon Home Choice.
- Homefinder registration takes eight weeks.
- Too much detailed evidence, rather than simple references, is required e.g. bills, doctors note, certificates, including for a young established resident of a local family, currently renting outside the area who had none of these.
- *"Try completing a Local Connection Registration, or a Self Build Registration. You need to be confident with forms, or have a degree, or a good advisor who is free.."*
- Completing local and affordable evidence forms is difficult.
- A simple A4 initial registration, in a narrative to suit the applicant, would be considerably cheaper and faster than conducting a housing needs survey.
- Parents split, one partner is the registered tenant and therefore retains the property, leaving a local young worker homeless
- One Homefinder applicant asked why the registration asks for the gender and criminality of her nine-year-old
- Talking Cafes to help applicants complete these need to be available weekends and evenings.
- The Rural Housing Enabler also has the opportunity to offer evening and weekend shared meetings.

- There are too many restrictions involving where you live because of unhelpful and difficult to understand parish boundary requirements. An Exmoor-wide scheme is needed for local home seekers.
- As local wages continue to be considerably lower than the national average, affordable rents are not always affordable at all.
- *"The documentation required is daunting. In one case: a utility bill - too young to have one! Doctor's document but she had changed local practices. Passport, driving licence, bank statements, baptism certificate, land registry for parents' property; parents' utility bill. Character reference, a professional reference, and Postmaster confirmation of local residency."*
- *"We've just heard that the rent on our cottage might be going up to £800. We can't afford that. What do we do? I tried to do Homefinder but it wasn't clear where to show my children and they sent it back anyway, saying it wasn't filled in right."*
- *"Homefinder is SO hard to understand. It asks for information I haven't got, like my young son's National Insurance number."*
- *"Falcon sent me a nice easy paper form just to register on but then they wanted me to do Homefinder."*
- *"It's pointless me contacting Magna direct – all they do is refer you to bloody Homefinder."*
- *"The housing registration forms - they're almost worded in a way that makes you feel like you're doing something wrong by being in a position where you need help finding housing."*
- One respondent suggests, in order to discover true housing need, an introductory form which asks two questions:
  - What is your housing need?
  - What is your local connection?
- A 'one size fits all' form is always difficult when housing need is so variable.
- An accompanying letter could also be an option for respondents to indicate future need eg currently away on armed or voluntary service or education, but planning to return soon.
- EYV members also advise that genuine, sometimes deep, local connections can be misinterpreted by 'distant' housing authorities, or not articulated clearly enough by the applicant.
- *"An Exmoor form would simplify several questions."* This respondent suggests that regulations are different in the Park and affect young housing need differently.
- *"The form fulfils the needs of Councils, but not applicants in need."*
- *"Most applicants will need active, face-to-face support to cope with this form. It does not work as an initial registration of need."*
- *"Exmoor young residents living at home (well into their 20s and 30s), young workers and young families, need a higher priority if balanced communities are to be sustainable."*

### **3. BUYING LOCAL AND MORTGAGES**

- *"I am self-employed. My income fluctuates making me less desirable for a mortgage."*
- *"Exmoor is not affordable to anyone under the age of 50 who isn't fortunate enough to have parents able to buy them a house."*
- *"..... we need to cut down on second homes...."*
- With house prices and self-build costs going through the roof, any question that applicants may have too many savings is out of date and has been a major barrier.
- Design and space in affordable houses is seen as inappropriate. Without the necessary spaces for working life, 2 cars, a quad bike, working dogs, a downstairs cloakroom for wet clothes and boots, with shower, and enough room to allow for children, (all of which was possible with the old council houses) it is not a sensible option.
- Even for young professionals, the current practice of 'auctioning' has pushed prices forever beyond their reach, so they will be forced to leave – or not come here to work at all vis teachers, medics, vets, Park.
- The only hope, for people with wealthy parents, is a family loan.
- *"Both buying or renting are too expensive once you factor in farmworker needs, i.e. parking for farm vehicles, garden for farm dogs, proximity to work. Suitable properties are almost always sold to retirees or folks from the city with far more money than locals could ever make."*
- The Park's succession farming flexibility has helped.

**4. SELF-BUILD** is rapidly becoming the only viable route towards home ownership. Barriers are numerous and high:

- *"We are incredibly fortunate that my partner's parents own an old stable block which we had initial chats with ENP to be told we would not get planning, why? We are both local people looking for housing."*
- Planning procedures are time-consuming, daunting and expensive.
- Devon Home Choice has registered one of the pilot self builders as such low priority the couple are put off.
- A site at Parracombe has been blocked by the National Trust.
- *"Going backwards and forwards to Park Planning cost me £20,000."* Young self builder.
- Cost of land, even when restricted.
- Cost of ground clearing.
- Excellent plot for a self build; made architect's drawings and calculated building costs with professional advisors for free, but land registry problems have so far blocked development of an eyesore site which badly needs converting.
- Cost of design help and production of drawings. EYV's Self Build Pilot Project is helping with these. See Section 8 below.
- *"The size of house allowed is a deterrent in itself. People want a home for life, a forever home, and a family. A cramped rabbit hutch crushed into a scruffy scrap of land no-one else wants is a poor start. How can we grow our own veg on that?"*
- *"Negotiating with Highways, Wessex Water, Development Control Team, and Area Highways Manager means our self build will require three applications for three separate road closures. The first will cost £6439 including £2387 for a road closure normally charged at £1250. We have to use a contractor separately for this part of our self build. Doing the work ourselves does not fit the Department's expectations. Some of these departments, like Highways, you can't really speak to anyone. We are told the Development Control Team are extremely busy at present. So many forms to fill in, people to notify, wait for people to get back to you, admin costs on top of service costs etc, and the fear of putting a foot wrong, receiving a fine, upsetting someone or not meeting the planning conditions. Taking part of our hedge out for the driveway we have to pay an ecologist to check for dormice. Highways also need another application form for a license to carry out the minor works."*
- The time taken to produce a design acceptable to all concerned.
- Legal costs where specialist help is needed to clarify issues such as land ownership and unhelpful restrictions
- A self build on an approved plot in an Exmoor village for a young couple, next to their parents, has been turned down because the young couple, who want to start a family, are already 'adequately housed' in a two bedroom property.
- Difficulties coordinating funding from several sources – our own, a Lendology grant and loan, family money to plug the gaps, a small mortgage where possible – for land purchase, deposits, materials and advice and with all of it, far too many ifs and buts, no sense whatever of society actually wanting to help, despite many kind and encouraging words. Always the onus falls back on the applicant.
- It continues to appear that self-build is really only an option for bright and persistent young people, with the potential for financial help from family in the background, if only as guarantors.
- *"We will have to leave or spend our lives in an unsuitable affordable."*
- The appropriate price for a site, self build or contract built, is £10,000 for an affordable home. Recently quoted £37,000 each for two sites which are too small to be realistic for local workers.
- Self building needs substantial confidence, creativity, and your own problem-solving skills. Even a single block or barrier can diminish these very quickly.
- *"Have tried to get planning for a house on the farm for some time; the neighbours were supportive, Parish Council very unsupportive; it would be great to see support for young locals trying to build a house where they have always lived i.e. houses to solve housing needs rather than more holiday homes."*
- *"...planning permission and house prices are pushing both us and my company away from Exmoor."*
- *"My mobile home currently has an enforcement notice, my parents are hoping to build me an affordable home to rent from them."*
- ENP's free pre-planning advice is a great encouragement.

## 5. An EYV Housing Needs Survey - 40 Members' responses

- 36% want to rent
- 87% are not registered on Homefinder
- 38% wish to buy
- 89% are willing to make an affordable self build commitment
- Priority housing needs? 3 bed house 59%; parking vital 77%; rural work space 43%
- Housing wishes by location?
  - 8 in Dulverton,
  - 5 Cutcombe/Wheddon Cross,
  - 5 Anywhere,
  - 4 Porlock,
  - 3 East Exmoor,
  - 3 Lynton and Lynmouth,
  - 3 Exford,
  - 3 Winsford,
  - 1 each: 'on our own farm', Challacombe, Simonsbath, Parracombe, Treborough, Luxborough, Luccombe, Hawkridge, Withypool, Sampford Brett, Brompton Regis.

## 6. Why are local young people important to Exmoor?

Benefits identified by EYV Members

- Environment – less travel, less pollution
- Shop locally – keep infrastructure alive
- Schooling locally – sustain education, reduce travel to school
- Retain Exmoor's local knowledge, commitment, and skills
- Develop some semblance of population balance

## 7. A Homefinder Story.

A social housing property in Exford was empty. EYV was asked to publicise it. There were 12 individuals/couples/families, all local, who felt they had need for this house and wished to live there.

Some chose not to apply because:

- The forms were too long and complicated.
- The waiting time for banding was over 8 weeks.
- There was a general feeling that a number of local properties had been given to people from miles away rather than to the people who live and work here.

The property was advertised briefly. It was reported that there were "No local applicants" so it was given to a family from away.

Stories like this from local young adults, believing that there will be nothing available for them, are frequent. Exmoor Young Voices Members have been saying for seven years that there needs to be an initial registration form, one side of A4, giving an initial indication of housing need. Falcon have something similar? Caractacus use a hands on, simplified process?

Can we create a process which encourages applications and raises aspirations for local young adults about the possibilities and opportunities for them?

## 8. Exmoor Young Voices Self Build Pilot Project

*Offers everything short of building it for you! We'll help you:*

- Get in touch with the right people to make an offer on land - the target price for a plot is around £12k - £15k per plot, but because they're privately owned we have no control over that ...though the owners will be aware of your expectations.

- Get a handle on the process of DIY building, and the order in which things happen.
- Find sources of funding.
- Design your house, and make a planning application. Plannings drawings are mainly to do with the appearance of the proposed property.
- Complete drawing for building regulations approval. Regulations drawings are mainly to do with the safety of the proposed property.
- Source affordable materials.
- And we'll be there to bounce ideas off and offer advice at all stages of the build, and at any time of night or day. (Well ...almost any :))

***You can find EYV's original 2015 Research for Exmoor National Park and the 2019 Housing Needs Survey at:***

<https://www.exmooryoungvoices.org/eyv-original-research-2015.html>

<https://www.exmooryoungvoices.org/exmoor-housing-needs-survey.html>

<https://www.exmooryoungvoices.org/>