

# Parish of Diptford LOCAL HOUSING NEEDS REPORT



Produced by: The Community Council of Devon

On behalf of: The Devon Rural Housing Partnership

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# 1 Findings and Recommendations

## Principal Conclusions

The survey identified need for 9 affordable homes within the next 5 years:

- Immediately 1 households
- 1-3 years 5 households
- 3-5 years 3 households

## Recommendations

- 1) A provision of additional affordable houses is needed to meet local needs in the parish of Diptford.
- 2) The need is for 6 rented homes and 3 intermediate properties (shared ownership or sub market rented).
- 3) One of the homes should have 3 bedrooms, the remainder 2 bedrooms.

## Key findings

### Affordability

- The survey found that nine respondents in housing need could not afford to buy or rent in the open market, three may be able to afford to buy a shared ownership property.
- The survey also found that four older people who were in housing need but had sufficient resources to meet their need in the open market.

### Local connection

- The survey found all those in housing need meet the South Hams District Council local connection requirement

## Other Findings

- The survey achieved its aim of identifying actual households in need. 230 surveys were delivered and 84 survey forms were returned. The response rate was 36.5% which was a good response.
- 86% of those replying said they would be in favour of a small development of affordable housing for local people.

## 2. Introduction and Information about Diptford

Diptford is situated in the South Hams District of Devon. It sits on a hill above the Avon valley in the South Devon Area of Outstanding Natural Beauty.

The parish has a part time post office, church, village hall and a primary school. There is pre-school provision. There is also a sports field and play area. Children attend secondary school in Totnes or occasionally Ivybridge or Kingsbridge.

The 2001 census shows that there were 503 people resident in Diptford living in 201 households. Since that date the population has grown to 578 (Devon PCT 2008). In the census there were 9 second homes or holiday lets in the parish.

In 2007 the average house price in Diptford was just over £337,146 compared with £315,614 in all of South Hams. The figures for Diptford should be treated with caution as they represent only 6 property sales. The average price in 2008 rose to £444k based on only 3 transactions. In 2007 and 2008 the lowest property transaction was for £210k. Having checked the current price of properties on the market (Rightmove website) there are no properties on the market for less than £280k. For the purposes of assessing affordability a figure of £230k is used to assess whether households can afford to buy in the market.

There is a very limited rental market in Diptford and there is currently only one property on the market, a three bedroom property for £750 per calendar month. Given the attractiveness of the area it is likely that a family size property will command a rent of £170 per week or more.

There are 2 housing association properties in Diptford. Both are 1 bedroom bungalows. There have been no vacancies since April 2007 It is not likely that such a small stock of properties will make any impact on the level of housing need in the parish over the next 5 years. There is only 1 person on the South Hams Housing Register expressing an interest in living in Diptford, they are resident in Diptford.

## 3. Aims of the Survey

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

“Housing Need” is defined in Planning Policy Statement 3 as “The quantity of housing required for households who are unable to access suitable housing without financial assistance”.

## **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.

The Rural Housing Officer for Devon attended the Parish Council on 17<sup>th</sup> March 2009. The Parish Council decided to carry out a survey to assess if there was a lack of affordable housing for local people. Survey forms (Appendix 1) were delivered by hand to every household in the parish, accompanied by a letter from the Parish Council. The deadline for the return of the survey was the 26<sup>th</sup> June 2009

The survey form was in 3 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 for completion by households where one member was over the age of 55, and was intended to gather information on the long term housing aspirations of older people. The third part of the survey was designed to be completed by households with a need to move home within the next 5 years.

There were a total of 84 surveys returned, which is a response rate of 36.5%. The survey achieved its aim of identifying actual households in need. Out of the 84 surveys, 16 were returned with part two filled in. This is 19% of all returned surveys and similar to other housing surveys carried out by the Community Council.

In this report where statistics are used they were published in 2007 unless stated otherwise.

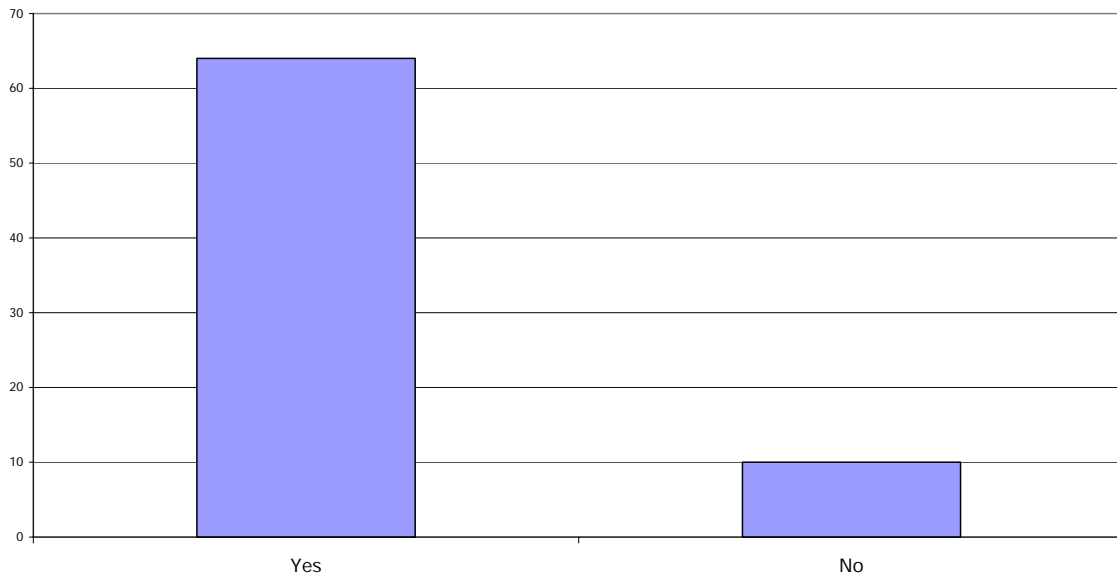
It should be noted that whilst apparent inconsistencies in responses are followed up, the information given is taken at face value.

## **5. General Survey Findings**

### **5.1 Favour a small local development**

Respondents were asked that if the need for affordable housing were proven would they be in favour of a small number of homes for local people. 86% of respondents said they would be in favour.

**Fig. 1 In favour of a small scheme**



**5.2 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.

19 separate suggestions were made, no location was prominent amongst the suggestions. A full copy of the list of sites will be provided to the Parish Council.

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

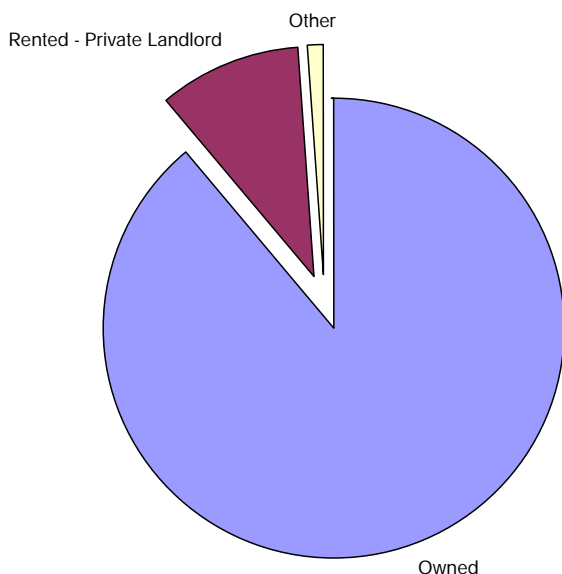
**5.3 Main or second home**

None of the responses were from people who have second homes in the parish. In the 2001 Census the parish recorded 4.1% of second homes and holiday lets. This compares with 11.1% recorded for South Hams as a whole at the time.

**5.4 Current tenure**

89% of respondents are owner occupiers. None of the households were occupying affordable rented homes rented from a housing association.

Fig. 2 Tenure of Respondents



### 5.5 Respondents who need to move.

Twenty two households expected that they or someone in their household would have to move as a household now or within the next five years. Sixteen households completed part 3 of the form.

## 6. Housing needs and aspirations of older residents

Part 2 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.

Sixty two older residents responded to the survey from 43 separate households. Table 1 below shows the age breakdown of the respondents compared to the population estimates of the parish provided by the Devon Primary Care Trust. The table also shows the projected increase in population of each age group taking account of the projected growth in population in South Hams.

Table 1 Residents responding to the survey

Age	PCT Estimate for parishes (2008)	Number responding to survey	% of estimated population	Projected population of Diptford in 2021
55-65	107	29	27.1%	113
65-75	64	17	26.6%	93
75-85	28	12	42.9%	37
85+	10	4	40%	15

Households were asked about their future housing plans. Ten households plan to move and they would like to do so in the next 5 years. A further 12 have thought about moving but do not plan to do so in the next 5 years.

Households were then asked what type of accommodation they would need. Most said they wanted accommodation which was more suited to their needs, two said they wanted accommodation with low level support provided, one said they needed an apartment with high support provision and one said they expected to move into some form of residential care.

When asked where they wished to live nine households wished to remain in Diptford however ten said they would move to elsewhere in South Hams, four to elsewhere in Devon and three away from Devon.

Residents were also asked to set out the reasons which were most important in choosing their next home. The three most important factors were it should be an easy to maintain home, have easy access to public transport and be close to shops and leisure facilities.

## **7. Assessment of those in need**

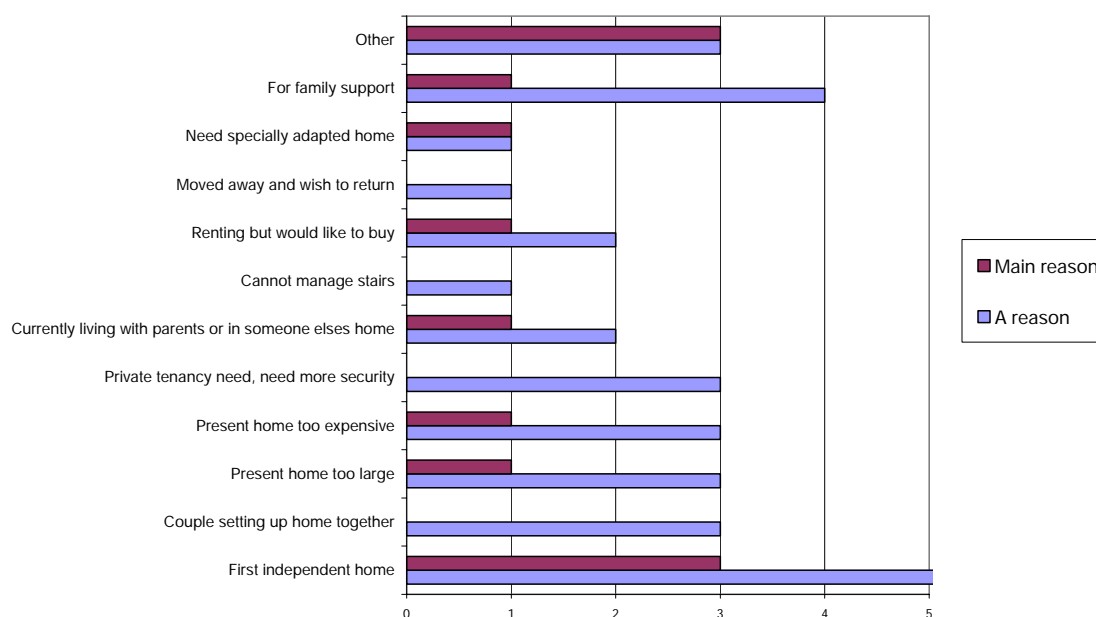
Sixteen households indicated a need to move and returned part 3 of the survey. This section refers to the households who returned this part of the form.

One of the survey forms identified 2 separate households needing accommodation, therefore 17 cases have been considered. Of these cases being assessed four have been excluded. Two surveys gave insufficient information to assess their circumstances and either gave no contact information or failed to respond to requests for information. Two surveys identified no need.

### **Housing need**

Households completing this part of the form were asked to identify their reason for wanting to move. Figure 3 shows the reasons for households wishing to move, and the main reason given. This shows that reasons around setting up a first home are an important reason for wanting to move to a new home.

**Fig 3 Reasons for needing to move**



## Local Connection

The definition of local connection is set out in the South Hams Affordable Housing Development Plan Document below.

*Applicant to have lived in the parish for a minimum of 12 months;*

*Applicant previously lived in parish for 3 out of the last 5 years or 7 out of the last 20 years;*

*Applicant's parent or child to be currently resident in the parish, and to have at least 10 years' continuous residence;*

*Applicant has worked full time for 2 years in the parish, or equivalent in part time (this may include voluntary work), and there is evidence of continuing commitment to work in the parish.*

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

On reviewing the circumstances all seventeen of the households were found to have a housing need and meet the local connection requirement as set out above.

## Housing Options

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

Respondents provide 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 if required.

The assessment shows that four of the households have sufficient savings/assets and income to meet their needs in the open market. However these are older owner occupiers and there may be difficulties in meeting their specific needs in the existing housing stock.

The remaining households were considered to be in need of affordable housing. The households were asked to express a preference for the type of affordable housing they would like to live in.

The options are listed below

- **Social rented** - housing owned and managed by Registered Social Landlords (housing associations) or local authorities. There is currently statutory control of rent levels.
- **Shared ownership (or Homebuy)** – housing owned (normally) by housing associations. A percentage share of the property is sold on a long lease. The household pays a rent on the remaining share, as well as in some cases a service charge. The household will normally have a mortgage on the share they purchase.
- **Self Build** – An option for intermediate earners. In some areas it is possible for households to build their own house but the future use of the property is controlled by a legal planning agreement. This controls the re-sale price to keep the property affordable for local people in housing need.
- **Low cost home ownership** – a form of low cost open market purchase
- **Private rented housing**
- **Owner occupation**

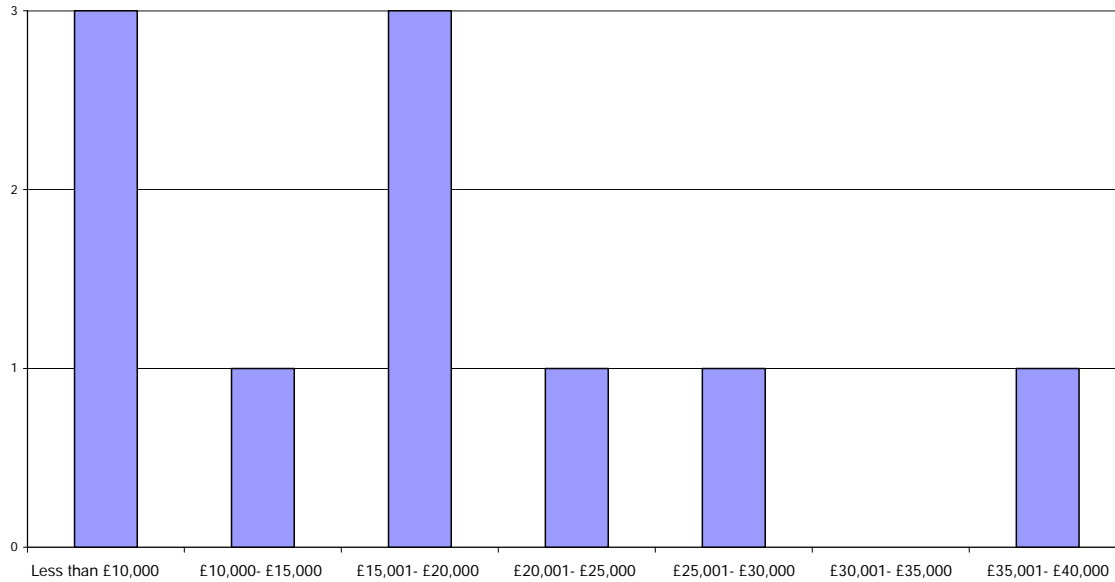
The preferred option of those households in need with a local connection and unable to meet their needs in the open market is shown in Table 2 below.

**Table 2 Type of housing preferred (respondents could choose more than one options)**

Type of housing	Number of households
Owner occupation	8
Private renting	2
Renting a home probably from a housing association	5
Low cost home ownership	7
Shared ownership home	4
Self build home	4

This table clearly shows a high aspiration for home ownership. Figure 4 below shows the income of those needing a new home. Two of those in housing need state they are registered on the South Hams Housing Register.

**Fig. 4 Annual income of those in need**



Taking into account the income, savings and assets of the households none of the households can afford to buy in the open market. Three of the households may be able to buy a shared ownership property. The remaining 6 households can only afford social 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.

**Table 3 Housing mix needed**

Type of property	Rent	Shared ownership
1 or 2 bedroom property for single people	5	0
1 or 2 bedroom property for couples	0	2
2 bedroom property for families	0	1
3 bedroom property for families	1	0

One of those concerned identified a need for level access accommodation.

The survey also assessed when those in need required accommodation. One needs housing within the next 12 months, five within 1-3 years and three in 3 to 5 years time.

## 8. Conclusion - Future Housing Need for Diptford

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 9 units of affordable housing.

It is not usual to provide specifically and exactly for the total identified need as some households may not be eligible for affordable housing provision and some respondents may withdraw, move away, or be housed by other means. "In-situ" solutions (e.g. extending property) may resolve some of the housing need. For these reasons housing providers may provide a percentage of the final need. It must be noted that this does not mean that the total need should not be addressed.

In rural environments it is not always viable or sensible to construct one bedroom properties, the likelihood of single people forming relationships and having children needs to be taken into account as does the likelihood that development of future affordable housing cannot be guaranteed. We therefore propose that two bedroom properties should be constructed rather than single bedroom dwellings.

### **Older peoples housing needs**

The survey also looked at the short and longer term needs for older people in the parish. The survey identified that five older households need to move within Diptford. Four of these households are owner occupiers who have resources to be suitable accommodation if it is available.

The more detailed survey showed that some older residents may consider moving away from Diptford when they need alternative accommodation. Access to public transport, shops and leisure facilities is clearly an important factor in forming this view.

### **Effect of the economic down turn**

The economic downturn is affecting house prices which have fallen 20% in the past year. However this has not helped make housing more affordable. In order to buy the cheapest property (£280,000) on the market in Diptford an income of £80,000 per annum is needed (based on obtaining a mortgage of 3.5 times income). In addition to this it is becoming more difficult to obtain a mortgage as lenders tighten their lending criteria. Lenders are also charging much higher rates where borrowers do not have a substantial deposit.

In the market conditions pertaining in July 2009 we are reluctant to recommend the construction of shared ownership properties. Currently lenders are taking a very cautious approach to risk and expect large deposits. Equally there is reluctance from most lenders to give mortgages on properties where there is no option to acquire the full equity.

In this case the information provided would suggest three of the respondents could afford shared ownership we are recommending the provision of an intermediate housing product, this could be shared ownership or shared equity but could also be

intermediate or social renting or a rent to mortgage product which is currently being developed.

It is recommended that this report is noted and that the Parish Council consider further action to address the need for 9 affordable homes.

**Diptford 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 26<sup>th</sup> June 2009.**

If you require extra forms or have any questions, please contact John Scott on 01392 383419.

**A. Your Current Home**

1) Do you:

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:

Main Home		Second Home	
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**B. Housing Required (including housing for older people)?**

3) As the main householder, do you expect to move house within the next 5 years?  
**Yes/No**

4) Are there other people currently living in your household who will need their own housing within the next five years? **Yes/No**

**If you have answered Yes to Q3 or Q4, please complete Part 3 of this form**

**C. Your View of Affordable Housing**

6) If there is a need for affordable housing, would you support a small development of affordable homes for local people? **Yes/No**

7) Do you have any suggestions for a suitable site for affordable housing? .....

.....

8) Any other comments regarding affordable housing (attach extra sheets if needed): .....

**D. Your contact details (optional)**

Name..... Telephone number.....

Address.....

**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.**

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

## Diptford Housing Needs Survey - Part 2

### Housing needs of older people in Diptford

**The population projections for Devon show a massive increase in the numbers of older people in the next 20 years. Please complete this part of the form if one or more of your household is over 55.**

**1)** 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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**2)** Which of these statements best describes your future housing plans? Please tick one box.

I have no plans at the moment to move home.	
I have thought about moving home in the future but do not expect to do so in the next 5 years.	
I expect to have to move home in the next 5 years. <b>(please complete part 3 of this survey)</b>	

**3)** If you expect to move, what type of accommodation do you think you will need. (Please tick no more than 2 boxes, and circle the type of property preferred.)

A home which better meets your needs but is not specially built for older people		House Apartment Bungalow
A home which has been specially designed for older people but does not come with any support services		House Apartment Bungalow
A home in a development for older people with some limited support services (for example a community alarm service)		House Apartment Bungalow
A home in a development for older people with a more extensive range of support services (for example assistance with bathing, meals, access to care staff)		House Apartment Bungalow
A Residential or Nursing home		

**4)** Where do you want to move to when you next move home?

Diptford		Elsewhere in South Hams
Elsewhere in Devon away from South Hams.		Away from Devon

**5)** Which 3 reasons listed below will be the most important when you choose your next home?

Close to health services		Easy access to public transport
A home on one level		Close to relatives
A home which is easy to maintain		Easy access to the countryside
Close to friends and clubs		Close to support services
Cost of property		Close to shops and leisure facilities
Running costs of property		

**Thank you for completing this part of the form.**

**If you need to move in the next 5 years please complete Part 3.**

**Diptford Housing Needs survey – Part 3**

**Please complete this form if you think you may have to move to another home in Diptford 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 e.g. for each grown up child in a family, who wants to set up their own home.**

If you require extra forms or have any questions, please contact John Scott on 01392 383419.

In order to accurately assess housing need, we have to ask for some sensitive information. Please be assured that the information you provide will be used by CCD 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.

**A. Your Housing Need**

**1)** Please complete the table below listing all family members who would need to live in the new affordable housing?

Name	Age	Male/Female	Any specific needs

**2)** Does anyone in your household need the following? Please tick any that apply;

Access for a wheelchair	
Sheltered housing with a warden	
Residential care	
Accommodation on one level	
Help with personal care	
Other, please state	

**3)** Could you remain in your present home if alterations, adaptations or **Yes/No** support were provided?

If **Yes**, please describe what would be needed: .....

.....

.....

- 4) 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 describe:	

- 5) Why do you need to move? Please tick any that apply to you

a) First independent home		k) Currently homeless	
b) Couple setting up home together		l) Cannot manage stairs	
c) Present home too small		m) Present home in poor condition	
d) Present home too large		n) Renting but would like to buy	
e) Present home too expensive		o) Moved away and wish to return	
f) Private tenancy ending shortly		p) Need specially adapted home	
g) Private tenancy, need more security		q) For family support	
h) In tied housing, need more security		r) To be near work	
i) Family break up		s) Other please explain	
j) Currently living with parents or in someone else's home			

- 6) Which of the above is your main reason? Please state one only

- 7) When will you need to move? Tick one only

Within 12 months	
1 – 3 years	
3 – 5 years	

- 8) Depending on affordability, which of the following would you be interested in? Tick all that apply

Owning your own home	
Renting a home from a private landlord	
Renting a home from a Housing Association	
Low cost home ownership	
Shared ownership (part buy/part rent – through a Housing Association)	
Self build	

- 9) Is your household on the Council's Housing Register? **YES/NO**

**If you consider that your household is in affordable housing need, it is essential that you are on the Council Housing Register. For an application form, please contact South Hams District Council.**

**B. What can you afford?**

**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.**

10) 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**

11) **Income**

What is your household's **annual income**? (Gross income before deductions). 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	

12) **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?

£

**C. Do you have a local connection to Diptford?**

If any affordable homes are provided in Diptford, 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

13) Please answer the following questions, if they do not apply please put "n/a"

Has a member of the household lived in the parish for the past 12 months	
Has a member of the household lived in the parish for a period of three of the past five years, or seven of the last twenty years	
Has a parent or child of the household currently resident in the parish and lived continuously in the parish for at least ten years	
Has a member of the household been employed in the parish for a continuous period of two years (including voluntary work) and have evidence of continuing commitment to work in the parish?	

14) If you are claiming previous residence please provide addresses and approximate dates of residence. Please continue on a separate sheet if needed.

Address	From (month/year)	To (month/year)

15) Do you have any other special reason to live in Diptford?

**F. 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.

<b>Name</b>	
<b>Address</b>	
<b>Postcode</b>	
<b>Telephone Number:</b>	<b>Email:</b>

In order to provide new affordable housing, it is useful to be able to share information with our development partners. Please sign the following declaration to confirm that you are happy to share the information on this Part 3 form with these development partners.

I confirm that I agree to the Rural Housing Enabler sharing the information on this form with the housing authority and development partners, where this is to assist in helping me to access affordable housing.	
Signed.....	Date.....
Name.....	

**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 26<sup>th</sup> June 2009**

<p><u>Local Rural Housing Officer</u> John Scott, Community Council of Devon County Hall Topsham Road Exeter EX2 4QB</p> <p>Tel: 01392 383419 Email:john@devonrcc.org.uk</p>
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## Comments on housing.

A transport service to allow people to commute
Any of the surrounding farmland around Diptford. There is a definite need, but shared ownership is not what most people want. People want housing to own at a sensible price (140-160k)
As long as access roads are improved
As long as it remains SMALL-maximum 10 households. As well as considering young couples & families, we would like considered a residential home for the elderly, so that local aged can stay & be cared for with a warden, near their friends of long standing
Avonwick-to meet the need of Diptford & Avonwick as there is no suitable site in Diptford & Avonwick has also the addition facilities that Diptford does not have. We consider that my mother will need to move from her current accommodation.
Covenants on properties for people who have worked locally for 5years or lived in the immediate area for last 10 years. Can sewage cope with additional housing? We were always informed it was full
Diptford not suitable as totally opposite to above
Does Diptford have the infra structure to support an increase in population
I agree with building low cost housing (small plots) but must be available to all-not just locals whoever they may be.
I think a rural community should encourage local people to live locally. I strongly support affordable housing. I think it is vital we encourage more local people & young people to live locally
I think affordable housing is vital to rural areas but Diptford does not really meet the need of potential residents. We have no local shops, no transport links & no facilities for younger adults.
Infrastructure not suitable for any further development, particularly in village
It is essential as young people are being priced out of the market. We were fortunate to build on our own home as we would not of been able to afford a similar size house
It is very expensive for people on low incomes to live in a parish where there is no public transport and no shops. A car is essential, maybe two
It must remain available for local people living full time, i.e. owned 100% by housing association
It would be better if second home owners were given an incentive to relinquish their houses, i.e. any property sold to a local resident could be exempt from C.G.T
Must have access to public transport & suitable jobs in the area
My 2 children both live at home as they cannot afford to move out as the cost of accommodation is too prohibitive. They would not be interested in affordable housing in Diptford because of the lack of opportunities for younger people.
My work is skilled country work and it is not brilliant pay. I need to be able to live where my work is.
Needs to be kept affordable for future owners
No bus service so residents very reliant on own transport
No local transport
No more than 2 or 3 homes together-no 'ghettos'
Our son did not re-locate with us due to not being able to have his own home. All young people deserve a decent house
Problem with Diptford - no public transport or shops
Property in Diptford is almost entirely privately owned houses. There is a need for more mixed provision including flats / 1 bed properties, either affordable to buy, including shared ownership, or with security in housing association. I have a chronic
I need family home for babies arrival

Better location at South Brent (5mils) or Ivybridge (10mils) where there is also public transport. There is no effective public transport at Diptford which young families or elderly would need, also Diptford is a small village, no shops.

Road access completely inadequate to this Village

Stress should be on LOCAL needs

The affordable housing should include smaller homes for couples as well as larger family homes.

It should actually be affordable. Too many affordable homes end up being too expensive and out of the price range of the people who really need them

We / I support affordable housing

We have property let out to local young couples-and we are often asked by other locals-'when will one be coming free'-so there is a need!

Where possible the homes should not be identical but reflect local mix, and if at all possible not all on the same site, perhaps 2 small sites, or interspersed, so as not to create an affordable housing 'clique'. Difficult I know!