Exmoor, Young People, and Housing – are they a waste of space?

In the last two years Exmoor Young Voices, supported by the National Park, and EYV's local professional advisors, have:

- delivered a self build seminar in a self built property for 30 young delegates, 17 of whom registered an interest in self build as a result of the inspiring presenters;
- · organised a self build tour of five properties in Cutcombe and Wheddon Cross;
- worked to help 17 cases of young, locally resident individuals, couples, and families obtain housing, having met too many blocks and barriers themselves to proceed, each requiring personal approaches and organisations flexing their normal procedures;
- conducted a Housing Needs Survey with 40 EYV members;
- organised six network meetings of young adults exploring housing needs, digital inclusion (also surveyed with 59 members), planning procedures, childcare, work and business opportunities, travel and transport.

This report is the results of that work.

There are 940, 18 to 30-year-olds resident on Exmoor. The majority live at home, or are supported by parents, other siblings, or live on the family farm.

Of the 5,500 homes in the Park, 1,000 are empty.

The 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,

'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,' a list of requirements submitted by a parent.

Magna, Falcon, Caractacus, LiveWest Housing Associations have all reported difficulties filling properties in the last two years.

THE LOCAL PICTURE - EYV's Recent Experience

 18 new houses were built in Dulverton in 2020. All affordable, 12 for rent, 6 shared ownership. Advertised in October 2020 there was little take up initially, not least because it takes two months to register on Homefinder. Homefinder is a national registration programme for housing which Magna in Somerset, as a result of the Exmoor Young Voices/SWT/ENP Summit, are seeking to simplify.

- 2. BARRY. Partner, wife and two children son of well-known, long established, local family, substantial community contributors, lodging with a branch of the family in a parish on edge of Exmoor. They were told they were ineligible for Exmoor housing because they were lodging outside the parish, 4 miles away. *Personal intervention by a local councillor* changed that and a house was allocated.
- 3. LINDA. Couple and baby, mid 20s living with one set of parents outside Exmoor, working on Exmoor, 60 miles for work each day, costing £135 and 10 hours per week. Seven generations of family on Exmoor. Registered on Homefinder. Told ineligible because of living away and completing Homefinder incorrectly for Exmoor housing, despite wanting to be near work and family. EYV intervention with a local charity enabled them to be housed near their work and Exmoor families. 84 emails, 3 months, 12 professional advisors consulted and involved.
- MEREDITH. Disabled, young single, successfully housed following EYV intervention which required 12 documents, 119 emails, three professional references, and involved 7 professional advisors - "It's an endurance test for only the fittest" Mother.
- 5. MIKE. Successful self build. Output: evidence supported by EYV Chair a day off work.
- 6. MAISIE. Seeking to escape expensive rented property, decided to purchase local housing. Couple, both Exmoor workers, children at local schools. The first three properties, just about within their price range, went before they could organise funding. Now attempting affordable, local connection, self build, with support from ENP and EYV. Output to date: emails 32; professional advisors involved 13; policies, registrations, costings, projections, outline plans 11; advisor hours 56.
- 7. SHANE. Purchase: young local family awaiting submission

STEPHEN: What would you advise in his situation?

'I was born and brought up on Exmoor. My parents split up when I was nine. Dad went to live in Combe Martin (off Exmoor) and Mum back with her parents near Watchet (off Exmoor). I was able to carry on at school locally, eventually going away to college, and then doing VSO in Africa and South America for five years. Dad died and and left me enough money to put a rental deposit, on a small shop in an Exmoor town, to open a local business in order to meet an essential local need. The rest of the inheritance, plus a small business loan, have been needed to stock the new business. To reduce travel expenses and ensure that the new business is successful I needed to rent housing locally. I could not afford open market rent so I needed social housing to help me and my partner. It seems from Homefinder that I was excluded - 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. If only mum and dad had stayed married another year that might have swung it. I've heard of other locals being ineligible for similar, minor, inflexible reasons.'

One EYV solution for maintaining the stock of young people in the National Park:

Make 'Young and Local' a qualification for Gold Banding.

These are not isolated cases. Each time it happens considerable time and resource are used making a special case, often creating difficulties for the negotiators who are keen to do their best but unable to flex. Some lack of coordination and communication also lowers expectations for local people. Filling existing properties and facilitating more conversions would ease the pressure on Exmoor's environment, and reduce the demand for more newbuilds in a Park specifically noted for its peace and tranquillity.

Professionals are keen to make Homefinder work. Locals find it inaccessible. There is a defensiveness about Homefinder; a belief that it must be made to work, regardless of the problems it poses to local hopefuls. EYV has suggested a simplified, one side of A4, initial registration, to create a more effective picture of housing need among young adults. Historically their expectations are low. These have a negative effect on aspirations. They say that it is very easy for somebody from away, with no local knowledge, experience, business or skill to offer, to buy a house on Exmoor with no restriction other than price. Young locals say that there are too many hurdles for people with essential local knowledge, skills, and deep experience, of value to the National Park, to achieve the same access and outcome.

Young resident. 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.

Young resident. 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.

Young resident. 'Rented, affordable homes are not suitable for people with rural agricultural occupations with working dogs, tools storage, parking needed.'

SELF BUILD

Having tried to get planning for a house on the farm for some time now, it has become clear that there isn't much support for us out there. Though the neighbours were supportive, the Parish Council was very unsupportive, despite claiming to want more young local housing. The parks have also been, as yet, not that helpful. We appreciate that many people have bent and broken the planning rules in the past, so caution should be taken. But 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. Young resident.

1. Exmoor Young Voices' self build seminar for 30 delegates resulted in 17 local residents registering their interest in proceeding to self build. None have progressed yet.

Me and my partner live on Exmoor. We both have a passion for the park and both work on the park. We'd love to purchase a property here or land to build our own but planning permission and house prices are pushing both us and my company away from Exmoor. Young resident.

2. EYV is currently supporting 6 projects, none able to start so far, at Winsford, Wheddon Cross, Kingsbrompton, Exford, Cutcombe, Simonsbath and has an offer of land nr Wootton Courtney.

Young resident. More ways of building log cabins in communities with land but shared eco-credentials would be amazing.

3. Finance, land, mortgages, and planning are the challenges. The National Park has identified 19 potential self build plots, and is investigating mortgage lenders in other national parks, with EYV's housing specialist.

Young resident. My mobile home currently has an enforcement notice, my parents are hoping to build me an affordable home to rent from them.

4. EYV is also exploring, with Lendology (Wessex Resolutions) and Somerset independent Partnership, how affordable housing and self build can be made more accessible to young renters and buyers, in pilot projects, with loans and grants.

Young resident. Currently living with my partner's parents, we both have successful full-time jobs, I work in South Molton and my Partner works throughout Exmoor, Minehead, and Taunton. Given our jobs, one would think we could afford to purchase but no. Recently in our village a three bed semi similar design to ex-council property sold for £270,000. The housing situation on Exmoor needs addressing. How can young people afford to buy with such high property prices? 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. The parks do not seem interested in helping....unless you have multiple millions then you can knock down a house and build whatever you like.

Planning procedures are time-consuming and, many report, daunting and expensive, even though the National Park Planners offer pre-application advice free and wish to be flexible in the interests of local people, wherever the legislation allows.

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

AFFORDABILITY - what Members say

Suitable properties are too expensive to buy and being self-employed my income fluctuates making me less desirable for a mortgage. I have moved back in with my mother until I can find somewhere suitable. After the last overpriced place my girlfriend and I rented we agreed we wouldn't go for anywhere, renting or buying, unless it's what we wanted. Young resident.

Young resident. There is nothing affordable for young people on zero hours or part time minimum wage, I have to live at home because I can't afford anywhere on my own, there are virtually no buses I can use to get to Minehead, the nearest town, and those that there are cost £5 each way – there are no full-time jobs, only minimum wage part time or zero hours, I can't afford the bus fair on the wages you get round here. We need SOCIAL housing for young people here, only 'affordable' stuff is built and no one can afford that sort of rent on the local wages we get here.

Young resident. My partner and I are currently living with my mum as it was proving too expensive to rent and be able to save enough money for a house at the same time. Having moved in with my mum we are managing to save well although it is taking longer than we would like as house prices are so expensive we are having to save more and the types of houses for first time buyers don't come on the market very often.

Young resident. We were living in a housing association property. It was a tiny (!) two bedroom bungalow, there are four of us. After months of waiting for a larger property to come up – which it did – they were given to families that had absolutely no ties to Exmoor or even the surrounding area. We had to move out of our home village to a neighbouring one. Our children's school is in the village, at the time I was also working there. We are now in a charity property which yes it's bigger but it hasn't been well looked after. The children can't play outside as it's dangerous apparently. 'We' as the tenant are meant to fix the issues of previous tenants which is absurd! So we are going to be £2000/£3000 out of pocket for someone else's mistake. Unbelievable.

Young resident. I have had to move away from Exmoor in order to get on the property ladder. I couldn't afford a single place to buy anywhere in the areas of Dulverton, Brushford, Winsford, Exford and anywhere in between. I've had to move 45 minutes away to Dunkeswell, where you can buy a two bed bungalow for £120,000. Affordable. 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.

Young resident. I feel we need to cut down on second homes as that is what hikes up the housing price. I also feel estate agents need to take into account young local people buying homes.

Local resident. 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.

Young resident. I own a property but you're competing against second home buyers from affluent areas. The area will lose young families and highly valued skills unless the National Park don't look at each local application on its own merits rather than a blanket policy.

Housing Advisor. Could the Park look further afield at what other Parks are doing so that we can pool resources between Parks to create a more sustainable policy and funding nationally for affordability projects?

Health Warning

There is no criticism of any person or organisation in the findings of this Young Voices research.

BUT

After 7 years of EYV seeking accommodation for young adults, they ask

"Will anything change?"
Is the EYV Charity wasting its time?



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