



WELFORD ON AVON HOUSING NEEDS SURVEY

**Commissioned by
Welford on Avon Parish Council
in partnership with
Warwickshire Rural Community Council**

**Analysis by Charles Barlow
Rural Housing Enabler for
Warwickshire Rural Community Council**

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1. Summary of results

Approximately 580 Housing Needs Survey forms were distributed and 265 forms were returned. This equates to a response rate of 46%, which is exceptionally high for a survey of this type.

22 survey respondents expressed a need for alternative housing, although 5 of these were subsequently discounted. The remaining 17 housing needs are for:

Rented from a housing association

4 x 2 bedroom bungalows
8 x 2 bedroom flats or houses
1 x 2 bedroom house
2 x 3 bedroom houses

Shared ownership

2 x 3 bedroom houses

2. Introduction

Welford on Avon Parish Council commissioned a local Housing Needs Survey in February 2008. This was in response to an 'Action Point' in the Welford on Avon Parish Plan 2007.

The aim of the survey was to collect accurate housing needs information for Welford on Avon Parish. This information can be used in a number of ways, but perhaps the most important is to help justify a small scheme of new homes for people with a local connection.

A survey form and covering letter were designed with input from Welford on Avon Parish Council and the Rural Housing Enabler for Warwickshire Rural Community Council.

A copy of the survey form was delivered to every home in the Parish. A copy was also posted to all people on Stratford on Avon District Council's Housing Register who had a local connection to Welford on Avon, 33 in number. Additional copies of the form were available from the Parish Clerk for people not currently living in Welford on Avon (and not on the Housing Register), as well as for households in which more than one alternative housing need existed, e.g. households with two adult children needing independent accommodation. A copy of the survey form can be seen as Appendix A to this Report.

All households were requested to fill out part 1 of the survey form. The first segment in part 1 was designed to collect information on household composition and property tenure, type and size. The second segment was an opportunity for residents to comment on specific issues, in order to build up a profile of positive and negative aspects to life in the Parish. The final segment asked whether any member of the household had left the Parish to find affordable or suitable accommodation and whether or not they would be in favour of a small scheme of new homes to meet locally identified housing needs.

Only households with or containing a specific housing need were asked to complete part 2 of the survey form. This asked for respondents' names and addresses and other sensitive information, e.g. financial details. Respondents were assured that any information they disclosed would be treated in strict confidence.

Completed survey forms were posted to the Rural Housing Enabler via a 'Freepost' envelope. Analysis of all the information provided took place in August 2008.

3. Planning context

Planning policy at all levels {national, regional and local} imposes considerable restraint on the development of new homes in rural areas. There is, however, capacity for this restraint to be relaxed, but only where new homes are intended to meet locally identified needs.

Policy COM.1 of the Stratford on Avon District Local Plan 1996-2011 provides the policy mechanism to deliver new 'local needs' housing in Local Centre Villages and Main Rural Centres. Welford on Avon is classified as a Local Centre Village.

Policy COM.1 is a tool for use by rural communities to deliver new homes and other facilities. The rationale of the policy is to give rural communities the opportunity to address their own local needs, as opposed to the traditional 'top-down' approach to planning.

Policy COM.1 describes the circumstances in which a small scheme of new homes might achieve planning consent. Such schemes are referred to as 'Local Choice' schemes and can include both affordable housing and market housing.

There are a number of useful definitions in this context:

1. **'Local need'** refers to need originating or relating to the settlement in question, i.e. Welford on Avon.

2. A household is considered to have a local connection if it meets one or more of the following **'Local connection criteria'**:

- An individual who was born in the Parish
- An individual who currently lives in the Parish and has done so for at least 12 months
- An individual who was resident in the Parish for at least 3 continuous years but has left in order to find suitable accommodation
- An individual who works full time in the Parish and has done so for at least 12 months
- An individual with a close family member resident in the Parish for at least 3 continuous years

3. **'Affordable housing'** is defined as homes available to rent through a housing association at a low (subsidised) rent or homes available on a shared ownership basis. Shared ownership (also known as 'HomeBuy') is a middle ground between renting a property and full ownership. A 'shared owner' buys a share of the property, typically 50% initially, and pays rent to a housing provider, usually a housing association, on the remaining share. A 'shared owner' can usually increase their share of the property up to a certain limit, but they are not able to buy the property outright (under current legislation).

4. **'Market housing' or 'Owner-occupier housing'** is defined as homes available to buy outright.

5. All new homes provided under Policy COM.1 would be subject to a planning obligation, referred to as a **'Section 106 Agreement'**. This would limit occupation of the homes, including any owner-occupier homes, to people with a local connection, at least in the first instance. It would also seek to ensure that any affordable homes remained affordable in perpetuity.

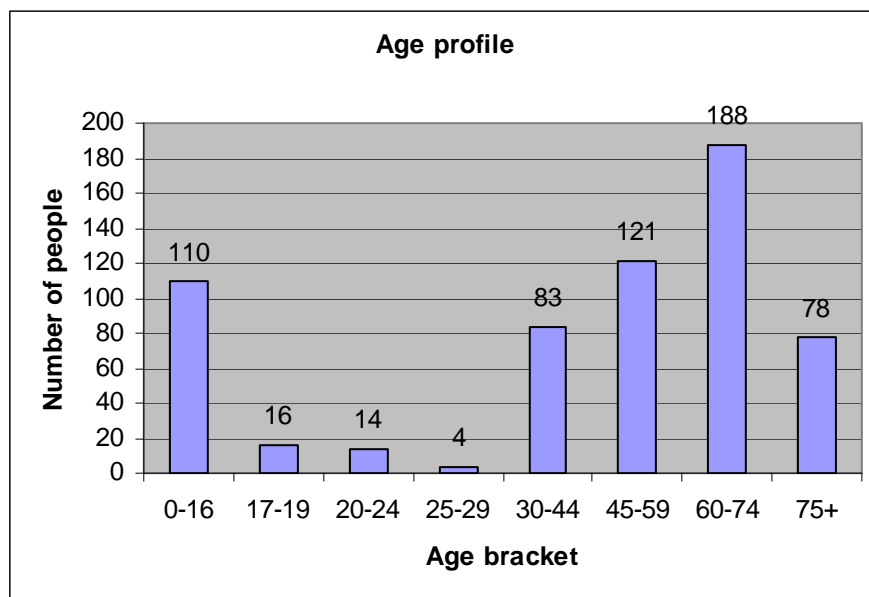
4. Results – Contextual information

A total of 265 survey forms were returned equating to a response rate of 46%. This level of response is exceptionally high for a survey of this type, in fact the highest recorded so far in Warwickshire. In general people respond to a survey of this type for one of three reasons:

1. To express a housing need.
2. To offer support in principle to the idea of a small housing scheme to meet local needs.
3. To state opposition to the idea of a housing scheme.

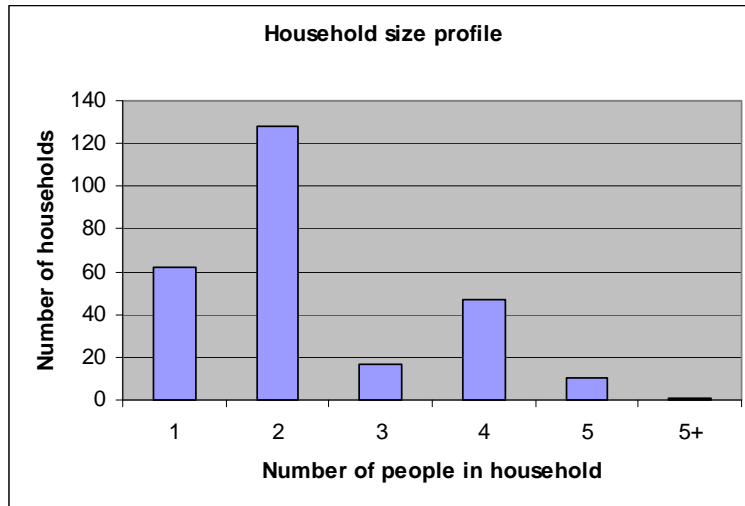
i) Age profile (265 responses representing 614 people)

The following chart shows the age profile captured by the survey returns. In common with many Warwickshire parishes, the chart shows an ageing population, with 63% of people aged 45 years or over. Encouragingly though, the number of children in the age bracket 0–16 years and adults in the age bracket 30–44 years indicates a relatively high number of young families. In terms of the future sustainability of the Parish, this is a healthy sign.



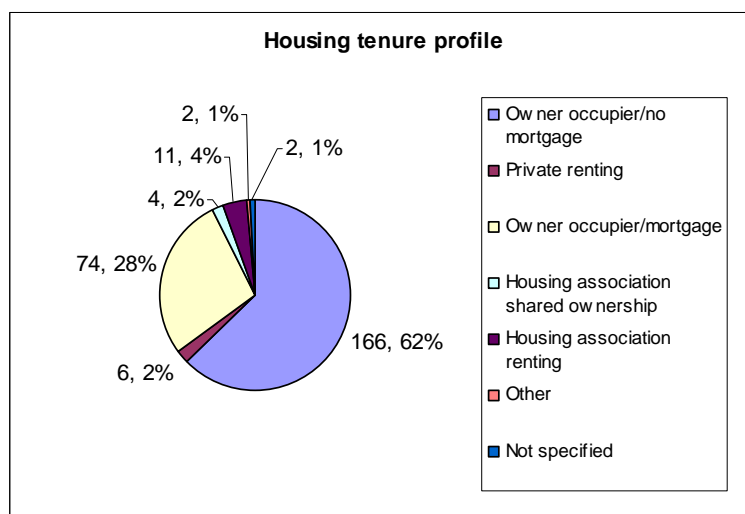
ii) Household size profile (265 responses)

The information collected from the age profile can also be used to create a profile of household size, as shown in the following chart. The chart shows a dominance of 2 person households as indeed do the majority of local Housing Needs Surveys. The mean average household size is 2.32 people; slightly lower than the Census 2001 figure for Welford on Avon Parish, 2.41 people.



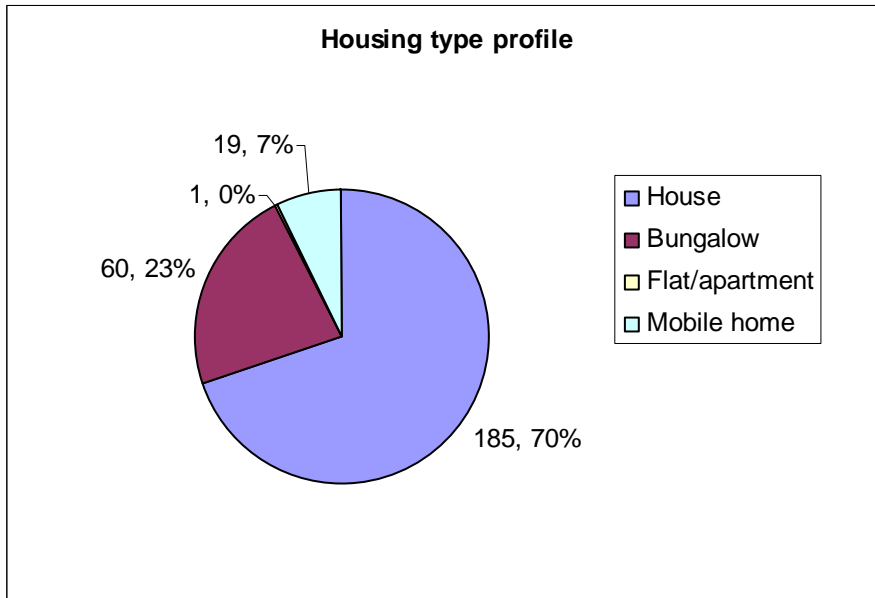
iii) Housing tenure profile (265 responses)

The following chart shows the housing tenure profile for the survey respondents. In a pattern typical for villages in south Warwickshire, owner-occupiers represent 90% of the total. Tenures traditionally considered to be within the 'social sector' represent just 6% of the total.



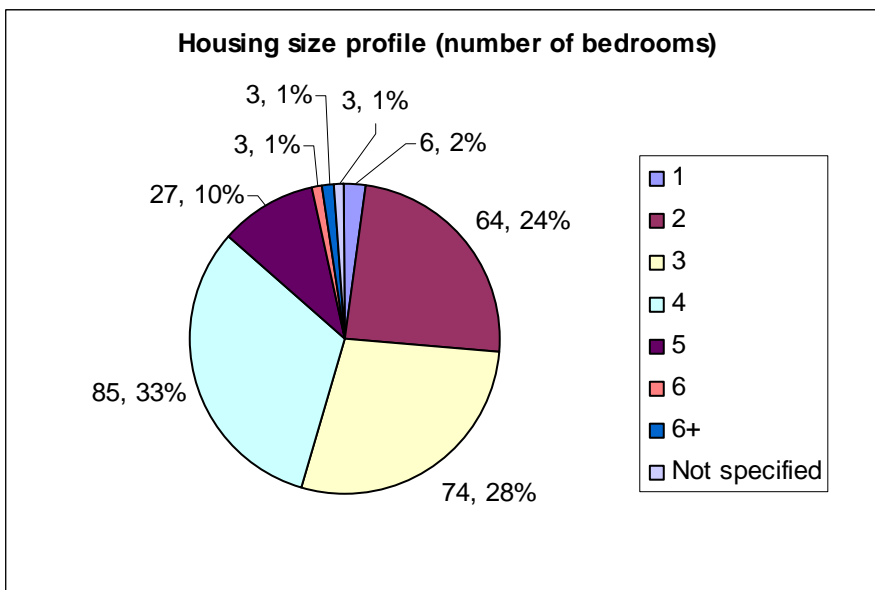
iv) Housing type profile (265 responses)

The following chart shows the types of homes that the survey respondents live in.



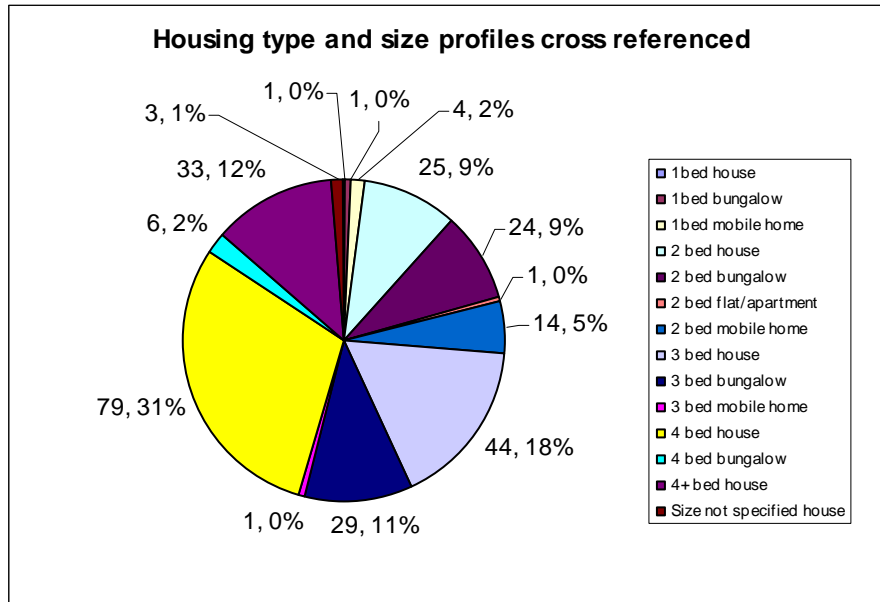
v) Housing size profile (265 responses)

The following chart shows the sizes of homes that the survey respondents live in. 4 bedroom homes represent a third of the total.



vi) Housing type and size profiles cross referenced (265 responses)

Cross-referencing the data from 4.iv and 4.v provides a combined profile of type and size. 4 bedroom houses emerge as the largest single factor.

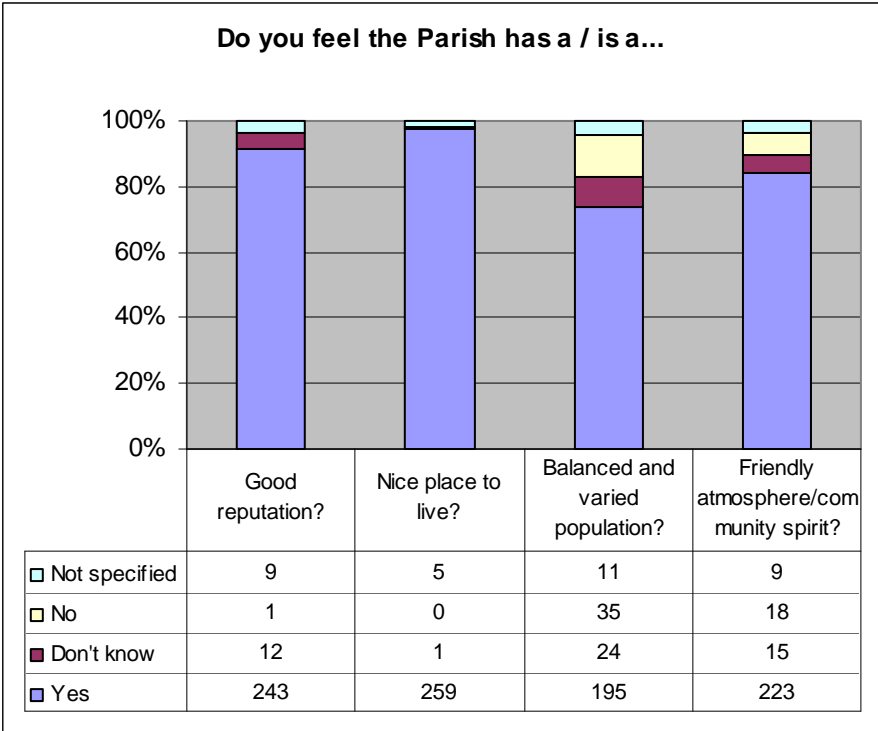


vii) Life in the Parish: positive and negative aspects (265 responses)

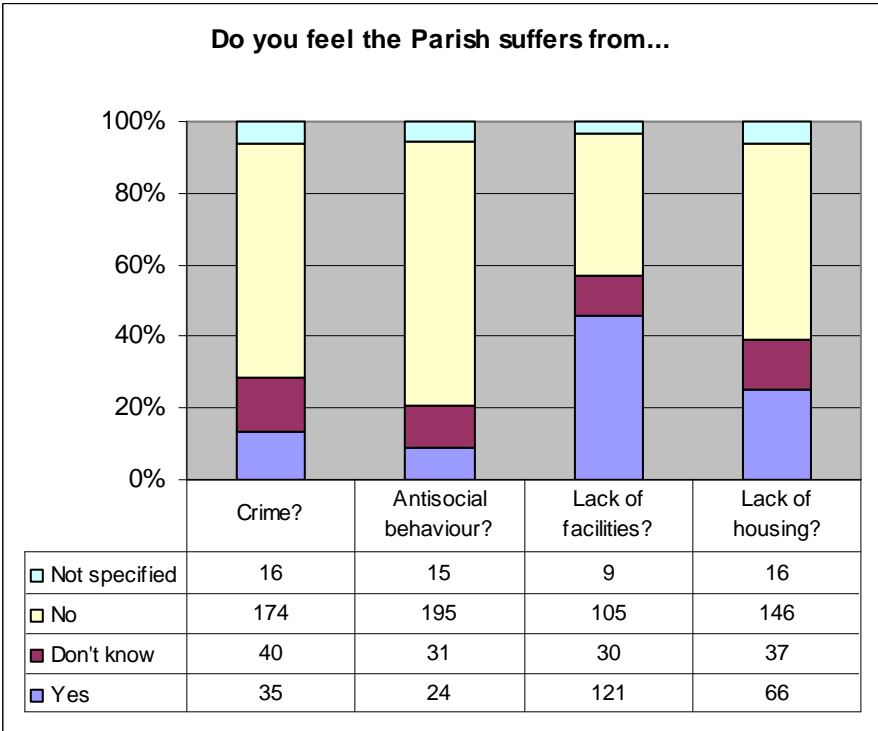
The survey respondents were asked a series of questions in respect of the perceived positive and negative aspects to life in Welford on Avon Parish.

Information relating to the sustainability of a parish is important to assess whether any affordable homes that are subsequently provided will be 'sustainable'. Ensuring that people will take up tenancies is a crucial consideration when proposing new affordable homes.

The first chart shows respondents' views on the benefits to living in Welford on Avon. The vast majority of respondents thought the Parish had a good reputation, was a nice place to live, had a balanced and varied population and a friendly spirit.



The second chart shows the survey respondents' views on negative issues that might exist in the Parish. A minority of people perceived there to be an issue with crime and antisocial behaviour. A more significant number of people perceived there to be a lack of facilities and / or a lack of housing



The survey respondents were asked to elaborate on their views regarding a lack of facilities and a lack of housing. Certain key issues emerged as described in the following tables:

Lack of facilities

Key issue	Number of respondents' comments
Need a Post Office	57
Need activities for teenagers / youth club	24
Need for better sports facilities	17
Need a doctor's surgery	14
Need a better bus service	7
Need better play facilities for young children	7
Need a chemist	5

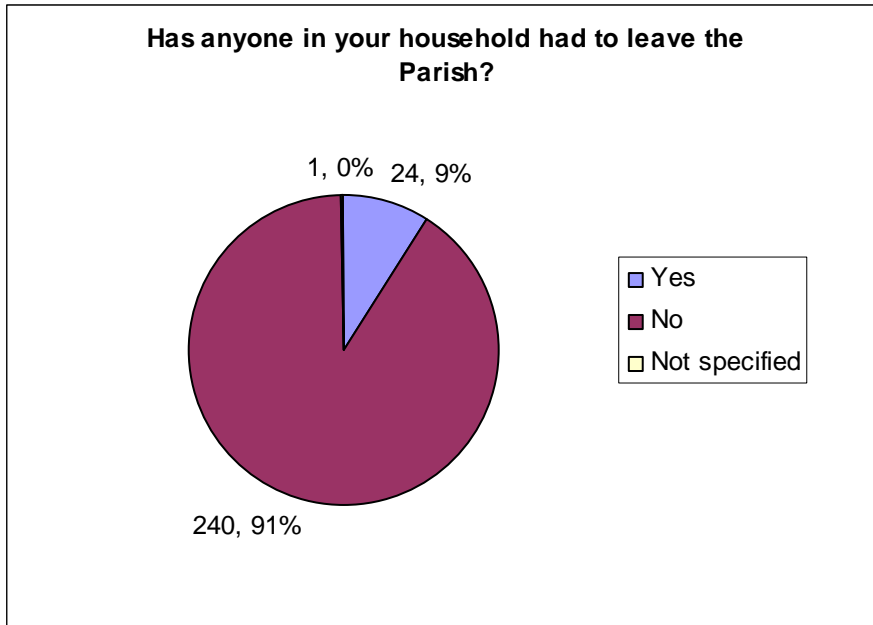
Lack of housing

Key issue	Number of respondents' comments
Affordable housing - general	28
Affordable housing - for younger people specifically	17
Older persons housing/bungalows/sheltered housing	14
Starter homes	5

N.B. - Some of the respondents who made reference to 'starter homes' may actually have been referring to housing association rented and shared ownership homes. Although starter homes have traditionally been considered to be owner-occupied housing, this perception is now changing.

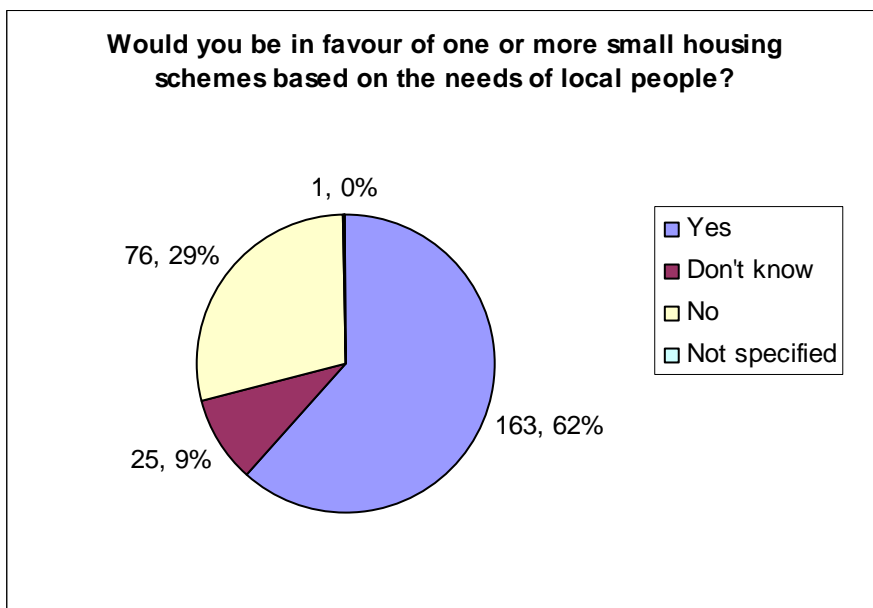
viii) Outward migration from the Parish (265 responses)

The survey respondents were asked whether anyone in their household had had to leave the parish in the last 5 years because no affordable / suitable housing was available. The following chart shows the overall response.



ix) Support for one or more small housing schemes based on local needs (265 responses)

The chart below shows the level of support amongst survey respondents for one or more small housing schemes to meet the needs of local people being built in the Parish. The chart shows there is a high level of support amongst respondents for one or more small schemes. Only 29% of respondents would oppose such development. Comments received from respondents in respect of this matter are reproduced as Appendix B to this Report.



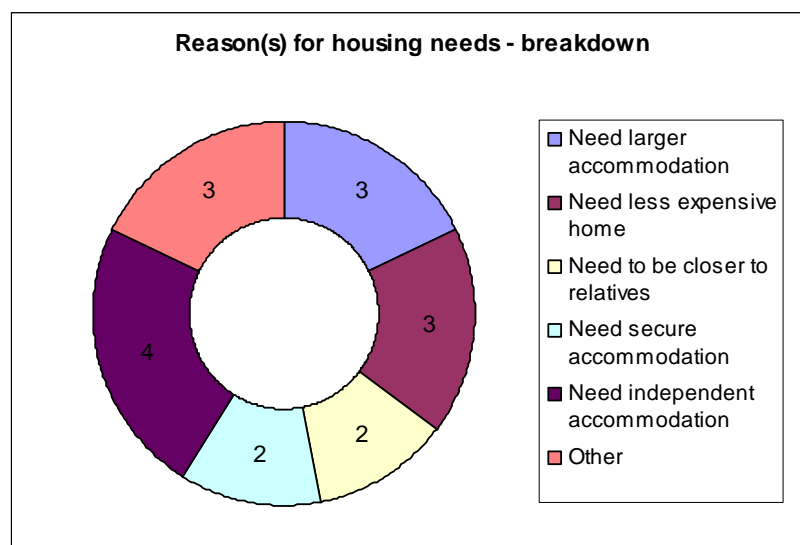
5. Results – Housing needs information

Out of the 265 responses to the survey, 22 individuals or households expressed a need for alternative housing. However, 5 of these housing needs were discounted, 4 because the respondents could meet their needs from the turnover of existing owner-occupier homes in the Parish and 1 because insufficient information was provided to determine a specific housing need.

Section 5 provides a detailed breakdown of information from the remaining 17 respondents.

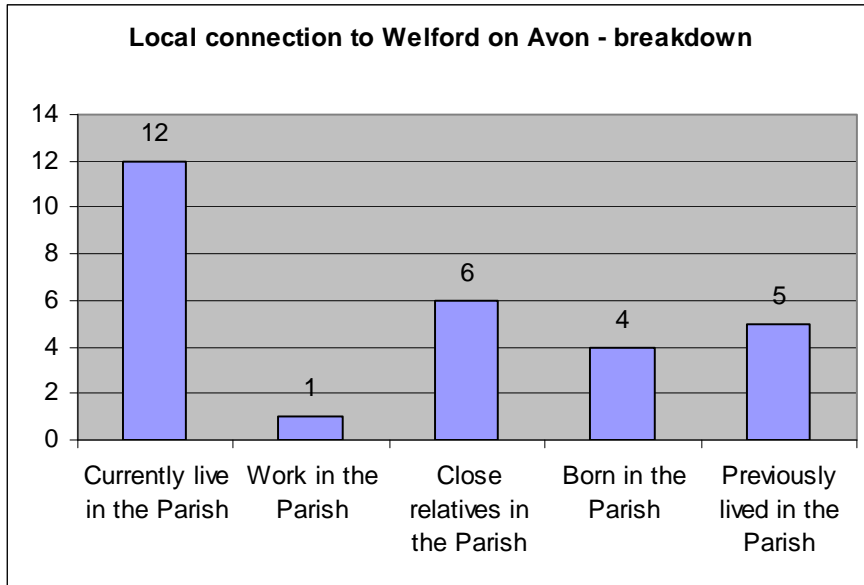
i) Reason(s) for housing needs – breakdown (17 responses)

The following chart shows the reasons for the 17 respondents' housing needs. Where more than one reason was specified, the first reason shown on the survey form was counted.



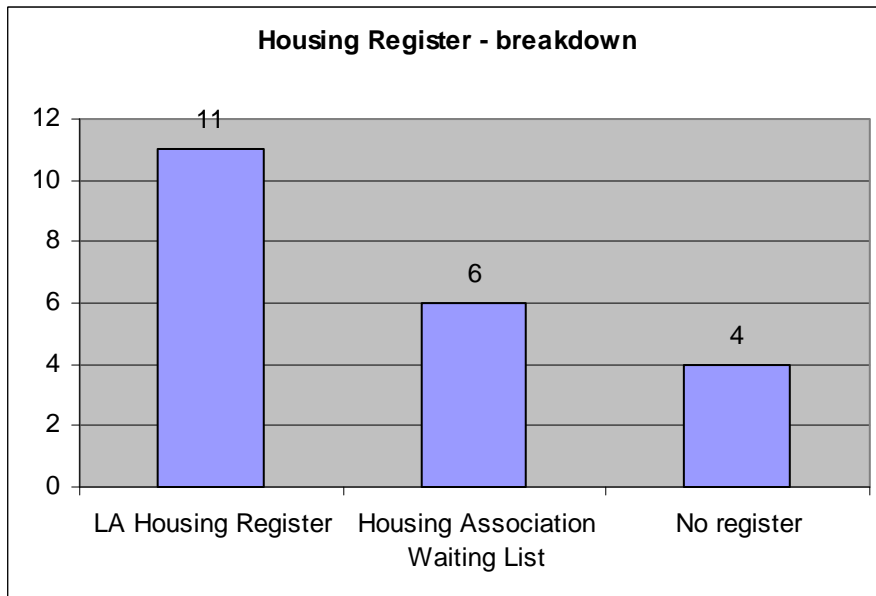
ii) Local connection – breakdown (17 responses)

The following chart shows the types of local connection that the 17 respondents have. All 5 of the respondents that were not currently living in the Parish had previously lived in Welford on Avon.



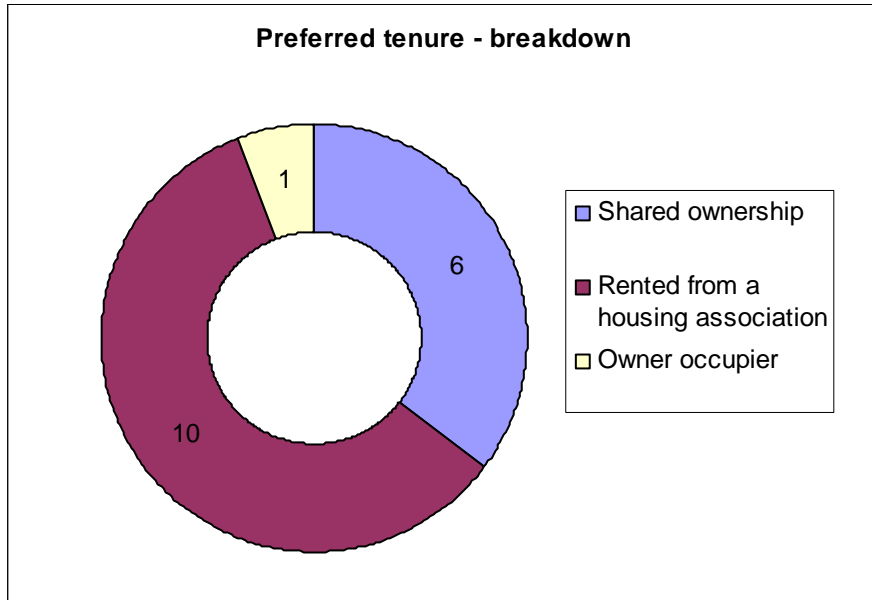
iii) Housing Register / Waiting List – breakdown (17 responses)

The following chart shows the number of respondents registered on the Local Authority Housing Register and/or a Housing Association Waiting List. The number of non-registered respondents is not untypical.



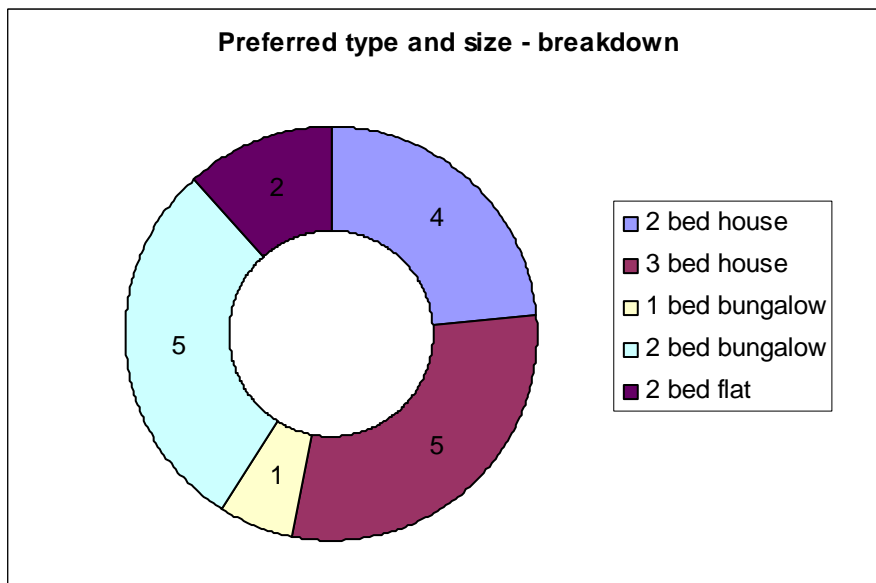
iv) Preferred tenure – breakdown (17 responses)

The preferred tenures of the 17 respondents are shown in the following chart.



v) Preferred type and size – breakdown (17 responses)

The preferred types and sizes of accommodation expressed by the 17 survey respondents are shown in the following chart.



6. Determination of specific housing needs

The following table shows the specific housing needs of the 17 respondents. A number of rules were used to compile this table:

- Where a respondent indicated a preference for a 1 bedroom affordable home they were classified as being in need of a 2 bedroom home. There are three reasons for this: 1.) The possibility of a 1 bedroom home sitting vacant for a period of time, 2.) The extra flexibility that a 2 bedroom home provides and 3.) The possibility that a household will grow and require additional space in the future.

Past experience of providing 1 bedroom affordable homes in rural areas has often proved to be problematic. The needs that exist in the short term may change significantly in the medium and long term. The consequence of these changes is that 1 bedroom homes, especially older homes, can be difficult to let and therefore sit vacant for periods of time.

In reality a 1 bedroom home can accommodate only a single person or a couple, whereas a 2 bedroom home can also accommodate a small family. This increased flexibility, weighed up against the relatively small extra cost and extra space associated with building a 2 bedroom home, is a strong argument for providing the larger unit.

1 housing need was classified as being for 2 bedroom accommodation, even though the respondent's original preference was for a 1 bedroom home.

- Where a respondent indicated a preference for owner-occupied housing their ability to afford this was checked using the income and mortgage capacity information they provided. Research was carried into the turnover and prices of existing owner-occupier housing in the Welford on Avon area and this can be seen as Appendix C to this Report. If a respondent could not afford owner-occupied housing then they were reclassified as being in need of shared ownership housing.

1 housing need was classified as being for shared ownership accommodation even though the respondents' original preference was for an owner-occupied home.

- Where a respondent indicated a preference for shared ownership their ability to enter into a shared ownership arrangement was assessed. The mortgage the respondent could raise was compared against a 50% share (the usual starting % for shared ownership) of a comparable owner-occupied property, as demonstrated through the research shown in Appendix C to this Report. Having assessed whether the respondent could afford to enter into a shared ownership arrangement, if they could

not do so they were re-classified as being in need of rented accommodation from a housing association.

5 respondents who expressed a preference for shared ownership accommodation were re-classified as having a need for a rented home

- Information was acquired from Stratford on Avon District Council regarding the turnover of existing affordable homes in Welford on Avon Parish, to ascertain whether any of the 17 housing needs could be met through the turnover of existing affordable homes.

On the basis of a very low number of reallocations, no discount was applied to the number of affordable homes needed by respondents.

Local connection verified	Preferred tenure	Preferred type/size	Actual tenure	Actual type/size
Yes	Rented from a HA	1 bed bungalow	Rented from a HA	2 bed bungalow
Yes	Rented from a HA	2 bed bungalow	Rented from a HA	2 bed bungalow
Yes	Rented from a HA	2 bed bungalow	Rented from a HA	2 bed bungalow
Yes	Shared ownership	2 bed bungalow	Rented from a HA	2 bed bungalow
Yes	Rented from a HA	2 bed bungalow	Rented from a HA	2 bed flat or house
Yes	Shared ownership	2 bed bungalow	Rented from a HA	2 bed flat or house
Yes	Rented from a HA	2 bed flat	Rented from a HA	2 bed flat or house
Yes	Shared ownership	2 bed flat	Rented from a HA	2 bed flat or house
Yes	Rented from a HA	2 bed house	Rented from a HA	2 bed flat or house
Yes	Rented from a HA	2 bed house	Rented from a HA	2 bed flat or house
Yes	Shared ownership	2 bed house	Rented from a HA	2 bed flat or house
Yes	Shared ownership	2 bed house	Rented from a HA	2 bed flat or house
Yes	Rented from a HA	3 bed house	Rented from a HA	2 bed house
Yes	Rented from a HA	3 bed house	Rented from a HA	3 bed house
Yes	Rented from a HA	3 bed house	Rented from a HA	3 bed house
Yes	Owner occupier	3 bed house	Shared ownership	3 bed house
Yes	Shared ownership	3 bed house	Shared ownership	3 bed house

A full breakdown of the needs can be seen as Appendix D to this Report.

7. Conclusions

There is need for 17 new homes in Welford on Avon for people with a local connection. The specific needs are for:

Rented from a housing association

4 x 2 bedroom bungalows
8 x 2 bedroom flats or houses
1 x 2 bedroom house
2 x 3 bedroom houses

Shared ownership

2 x 3 bedroom houses

8. Recommendations

It is recommended that the current exercise to identify suitable pieces of land to meet the 17 housing needs identified through this survey should continue through to a logical conclusion. The Welford on Avon Parish Plan 2007 identified a strong desire within the community for any new homes to be provided on 'small scale sites'. To accommodate 17 new homes and meet the community's desire for small scale development will ideally require the identification of 3 similarly sized pieces of land.

Partners in this exercise should continue to include:

- The Parish Council
- Stratford on Avon District Council
- A housing association selected by the Parish Council
- Local landowners
- The Rural Housing Enabler for Warwickshire Rural Community Council

Any new homes that are intended to meet the needs described in Section 7 should be accompanied by an appropriate planning obligation to restrict occupancy of the homes to people with a local connection, as described in Section 3 of this Report.

9. Acknowledgements

Gratitude is expressed to all those who helped to deliver survey forms.

10. Contact information

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Appendix B

Respondents were invited to provide any additional comments. Although intended to focus on housing issues, the comments relate to a range of subjects. The comments are reproduced below, whole and verbatim, except where a reference was made that could identify an individual or in the case of defamatory remarks.

- 75% of people who responded to the Parish Plan would support up to 5 units per scheme, not an average of 6.
- 75% of respondents to our recent Parish Plan prefer developments up to 5 homes, not 6!
- All the young people have to leave to find accommodation. There should be places for people to rent in Welford. Low income single people should be allowed to stay in their own Village.
- As long as new 'small' homes do go to locals and they are not used for Council Waiting Lists or undesirables. Welford does not have access to many facilities, e.g. doctors, PO and bus services. It is important to think if people will fit in to existing population and the ambience of the Village which whether we like it is dominated by As, Bs, not C1s, C2s and Ds.
- Both daughters left in last ten years or so because of housing costs.
- Broadly in favour but would like to see these as 'infill' rather than impinging on green belt outside Village bounds.
- Bus timetables fixed to bus drop off points.
- By bringing more people into the Village it would help the small businesses - i.e. butchers, growers to grow.
- Depends where / location?
- Design of housing should be compatible with surrounding properties.
- Don't build 'affordable' housing unless you really can meet the TRUE meaning of the word 'affordable'. Don't call it affordable unless it actually is.
- Everything is good in Welford. We're happy living here. Lived here all my life. Only thing missing is our Post Office.
- Far too many houses already!! Also far too many built or extensions

being granted and spoiling the Village.

- Far too often planning permission is being granted for the demolition of perfectly good houses to be replaced by houses only for millionaires - or multi millionaires. This is not good for the Village.
- For retired/disabled person who need to 'downsize'. Bungalows/social housing. Large 5/6 bedroom houses are not required.
- House prices rising even above the national average and a lack of alternatives have led to the Village becoming more of a dormitory or retirement community than the inclusive community it used to be. To become a community we would also need small scale local industries to provide work for an inclusive community.
- Houses that are being built are not small. Most are five bedrooms. They are not suitable for first time buyers.
- How many will depend on the outcome of the Survey.
- I / we would not be in favour of any development the size proposed for Barton Road.
- I am not in favour of any more development in Welford, as the developers are only interested in profits not affordability. If people start selling off their gardens the village will be spoilt for good. Also I do not trust planners to take proper care over traffic/existing residents views etc. The school is at capacity.
- I believe some development is necessary if the Village is not to stagnate. It is important to keep families with children and young adults in the community.
- I don't believe there is a requirement.
- I don't necessarily think the housing has to be only for local people - this is narrow minded. Most of the people I know are from out of the area and still have a community spirit.
- I have 3 daughters who are married or have partners and will all have problems getting housing association homes. Seems very unfair when they have all contributed to tax and national insurance, yet foreign nationals seem to get priority when housing is allocated!!!
- If Parish Council did a Survey of social housing they would find many occupied by people from outside Welford / the area - some of these are undesirable.
- If say 36 homes were required would that mean six sites? Joint head

of household therefore different views. Unbalanced survey. Furthermore my 18 year old daughter has completely different requirements and answers to this survey, so she is excluded.

- If the developments were allowed instead of being stopped by all the rich people we would have a much friendlier Village.
- If they are for local people, restricted to small units.
- In principle not opposed but would need to see plans.
- Inadequate electricity supply to existing residents. Further development would compound this problem.
- It would have to be housing that was rented or really affordable, not the great big mansions that are being built on small housing plots. The previous Council houses have been bought and sold and built on and are now no longer viable for young families to afford.
- Keep Welford as it is. Do not let the "planners" wreck it as they have Stratford.
- Must be small. Not Barton Road type proposal.
- New housing would not go to first time buyers - they couldn't afford them unless they were rich. £200,000 plus is still big money.
- No more house building in Welford - Please!
- No more housing in Welford. We cannot cope with the cars etc.
- No more large expensive housing. This has grown out of all proportion. Our young people should be encouraged to look on this beautiful village with a sense of pride. Vandalism and graffiti should be avoided.
- No more than 6 units per development
- One development of 10-20 affordable houses would be best to keep disruption to a minimum.
- One small housing scheme might escalate into more and more. We have lost so many open spaces over the years. We do need some cheaper homes for the young. Also, too many dwellings are allowed to extend.
- Only one small housing scheme for local people only.
- Priced at an affordable price, i.e. less than £200,000.

- Q2 and Q3 (except last question) are irrelevant. Q2 even borders on being offensive! More relevant questions by far were asked in the Parish Plan Questionnaire about housing needs!! Final question should be much more detailed, regarding what sort of housing and size of developments we might favour.
- Really affordable houses needed for the younger generation of the Village, not the 4 and 5 bedroom houses that seem to be built in the Village at present.
- Small development of bungalows for residents wishing to relocate to smaller retirement properties. Would not support rented or shared ownership or affordable housing. Already have Holland Meadow which is not used by locals.
- Small housing scheme - not high density and in keeping with the character of the Village. Sheltered accommodation perhaps.
- Smaller houses which come up for sale often demolished to build large new houses. Creates further imbalance in house types available.
- Starter homes and bungalows for elderly to rent. Stop speculators buying up old houses (affordable), knocking them down and building million pound mansions, disrupting village life in the process.
- Subject to those needs being clearly evidenced.
- Thank you.
- The housing scheme we have in the Village already is difficult to fill with local people at the moment, so more would be an even bigger problem.
- The present 68 affordable homes in Welford (12% of total) should be adequate if properly managed.
- The present policy of the Parish and District Council appears to be geared to raising the cost of housing in the Village. The £1,000,000 house appears acceptable at the loss of more affordable homes and new developments. The backlands and useless open areas should be developed.
- The proposed Eco Town of 6000 homes in Long Marston (3 miles from Welford) will be a blight on the area for ever. This Survey appears pointless.
- The Village is large enough, taking into account normal progress / enlargement through usual planning applications. The roads are busy,

facilities are fully taken. Enough is enough!!

- There are enough houses in Welford already - soon it will be too big for a village.
- There have been lots of smaller homes on the market which have been bought by prospectors, then enlarged to bigger dwellings, then sold on. Our daughter would have liked to live in her birth village, but even affordable housing was beyond her means. Social housing - to our knowledge the last few houses to be available have not gone to local people.
- There is apparently huge resistance within the village to change - any change (e.g. the after school/pre school facility which is now very well used and popular). The Village must accept some sympathetic change in order to remain vibrant and attract new blood which will keep it alive.
- There is some (too much) antisocial behaviour and we would not object to small development, max 6 units, being built in the Parish.
- This bungalow has been on the market for 9 months, completely refurbished - no takers.
- This is a village and I would like it to stay that way.
- We already have part/shared ownership affordable housing which is not fully occupied.
- We are in favour of small houses or bungalows being built if kept small. If not, you're back to expensive housing which young and old can't afford.
- We feel strongly that an un-biased person should be dealing with a Housing Needs Survey and not a Rural Housing Enabler.
- We have an overloaded drainage system. Flooding comes from manhole covers, i.e. surface water combined with sewage system. Park homes replacing little used caravans with no extra facilities to the drainage system.
- We have lived in Welford for 40 years and would like to stay in the Village after retirement - if affordable.
- Welford has grown a lot over the past 4/5 years. Much more traffic and new housing. Any future developments should be limited to no more than 6 units and only 1 such development granted.
- Welford on Avon is a village and "one or more" developments, all be it small, risk it losing its village character. Moreover there is not the

infrastructure to support an increased population with all that implies.

- What is local??? I cannot accept that there is a queue of 'locals' needing housing.
- Would depend on design including height and style. Plus location as some available land would not be as favourable, e.g. access. Would be best phased rather than all built same/similar time to provide for market and avoid pressure on school - need to seek contributions for education and public transport. Also 6 units not necessarily trigger affordable homes on-site requirement so would be way to avoid such provision by incremental development.
- Would like to see very basic housing at low price for young people to buy (i.e. not part own) so they can put in extra facilities as and when they can afford them.
- Would not wish to see further 'executive' houses - the Village has far too many.
- Yes' if less than 6 units but 'No' if more than 10 units. The schemes need to be small. Average implies that more than 6 units could be built in one or more schemes.
- Young people have no opportunity to stay local if they wish to live and work here.

Appendix D

Local connection verified	Household composition	Reason for need	Need support	Preferred tenure	Preferred type/size	Actual tenure	Actual type/size
Yes	Older couple	Other	Possibly	Rented from a HA	1 bed bungalow	Rented from a HA	2 bed bungalow
Yes	Couple	Other	Possibly	Rented from a HA	2 bed bungalow	Rented from a HA	2 bed bungalow
Yes	Two older singles sharing	Need less expensive home	Possibly	Rented from a HA	2 bed bungalow	Rented from a HA	2 bed bungalow
Yes	Older couple	Need secure accommodation	Possibly	Shared ownership	2 bed bungalow	Rented from a HA	2 bed bungalow
Yes	Older couple	Other	No	Rented from a HA	2 bed bungalow	Rented from a HA	2 bed flat or house
Yes	Family of 3 (1 child)	Need secure accommodation	No	Shared ownership	2 bed bungalow	Rented from a HA	2 bed flat or house
Yes	Single person	Need less expensive home	No	Rented from a HA	2 bed flat	Rented from a HA	2 bed flat or house
Yes	Single person	Need independent accommodation	No	Shared ownership	2 bed flat	Rented from a HA	2 bed flat or house
Yes	Single older person	Need independent accommodation	No	Rented from a HA	2 bed house	Rented from a HA	2 bed flat or house
Yes	Single person	Need independent accommodation	Yes	Rented from a HA	2 bed house	Rented from a HA	2 bed flat or house
Yes	Single person	Need independent accommodation	No	Shared ownership	2 bed house	Rented from a HA	2 bed flat or house
Yes	Couple	Need larger accommodation	No	Shared ownership	2 bed house	Rented from a HA	2 bed flat or house
Yes	Family of 3 (2 children, same sex)	Need less expensive home	No	Rented from a HA	3 bed house	Rented from a HA	2 bed house
Yes	Family of 4 (2 children, different sex)	Need to be closer to relatives	No	Rented from a HA	3 bed house	Rented from a HA	3 bed house
Yes	Family of 3 (2 children, different sex)	Need to be closer to relatives	No	Rented from a HA	3 bed house	Rented from a HA	3 bed house
Yes	Family of 4 (2 children, different sex)	Need larger accommodation	No	Owner occupier	3 bed house	Shared ownership	3 bed house
Yes	Family of 3 (1 child) (household likely to grow)	Need larger accommodation	No	Shared ownership	3 bed house	Shared ownership	3 bed house