



STRETTON-ON-FOSSE HOUSING NEEDS SURVEY

**Commissioned by Stretton-on-Fosse Parish Council
in partnership with
Warwickshire Rural Community Council**

**Analysis by Phil Ward
Rural Housing Enabler
Warwickshire Rural Community Council**

May 2011

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1. Summary of Results

Approximately 200 Housing Needs Survey forms were distributed and 70 forms were returned. This equates to a response rate of 35%, which is considered to be good for a Survey of this type.

Five respondents expressed a need for alternative housing.

The specific housing needs are for ;

Rented from a Housing Association

2 x 2 bedroom houses
1 x 2 bedroom bungalow
2 x 3 bedroom houses

2. Introduction

Stretton-on-Fosse Parish Council commissioned a local Housing Needs Survey in April 2011.

The aim of the Survey was to collect accurate housing needs information for Stretton-on-Fosse Parish. This information can be used in a number of ways, but perhaps the most important is to help justify a small scheme of affordable homes for people with a local connection. This type of scheme is referred to as a 'Rural Exception' scheme, because the development of new homes in rural areas is an exception to normal planning policy.

The Survey form was essentially a standard document used in Parishes across Warwickshire. A copy of the Survey form was delivered to every home in the Parish. Additional copies of the form were available for people not currently living in Stretton-on-Fosse Parish. A copy of the 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, eg financial details. Respondents were assured that any information they disclosed would be treated in the strictest confidence.

Completed Survey forms were posted via a 'Freepost' envelope to the Rural Housing Enabler. Analysis of all the information provided took place in April and May 2011.

3. Planning Context

Planning policy at all levels (national, regional and local) imposes considerable restraint on new housing development in rural areas. There is, however, capacity for this restraint to be relaxed in exceptional circumstances, but only where new housing meets an identified local need for affordable homes.

Policy CTY.5 of the Stratford-on-Avon District Local Plan 1996-2011 provides the local planning policy mechanism for 'Rural Exception' schemes. The policy states ;

"The development, in exceptional circumstances, of affordable dwellings to meet local housing need in perpetuity may be permitted in settlements where residential development is normally resisted.

Such schemes will be supported within or adjacent to existing settlements provided that ;

- It has been demonstrated that there is a local and long-term need for affordable housing
- The content of the scheme reflects and can reasonably be expected to meet identified local need
- The scheme has been initiated from within the local community and has the support of the relevant Parish Council, or is identified in an adopted Parish Plan (or equivalent)
- Satisfactory prior arrangements for the management and occupation of the properties have been made to ensure that the homes to be provided will meet identified local housing needs, both initially and in perpetuity, and
- The need to ensure that other relevant policies of the Plan are not undermined in the location and design of the scheme"

'Local need' refers to need originating or relating to a particular village. For Parishes that contain more than one village, the housing needs of each village must be considered separately.

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, ie mother, father, brother or sister, son or daughter resident in the Parish for at least 3 continuous years.

'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 (sometimes 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).

All new affordable homes provided as part of a 'Rural Exception' scheme are subject to a planning obligation, referred to as a **'Section 106 Agreement'**. This limits occupation of the homes to people with a local connection in the first instance and ensures that the homes remain 'affordable' in perpetuity.

4. Results – Contextual Information

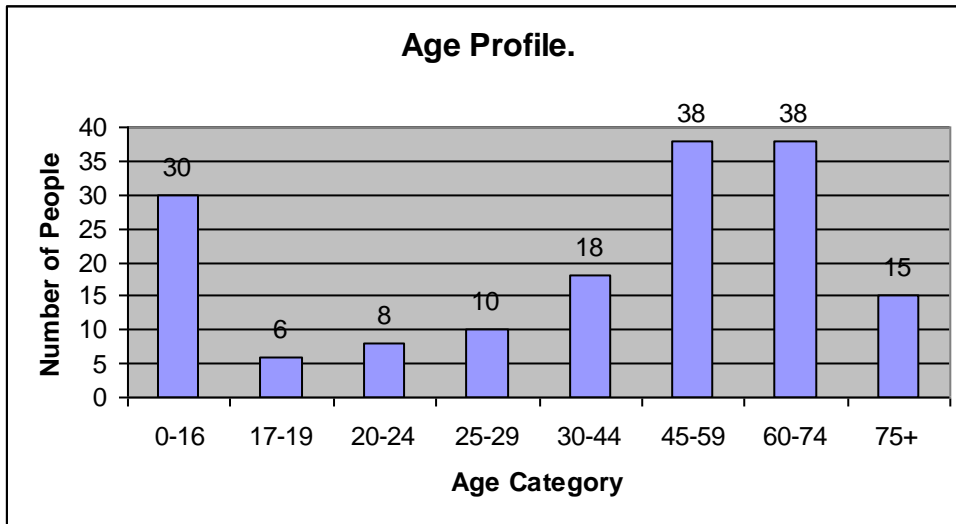
A total of 70 Survey forms were returned equating to a response rate of 35%.

This level of response is considered to be a good achievement for a Survey of this type because people generally respond 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.

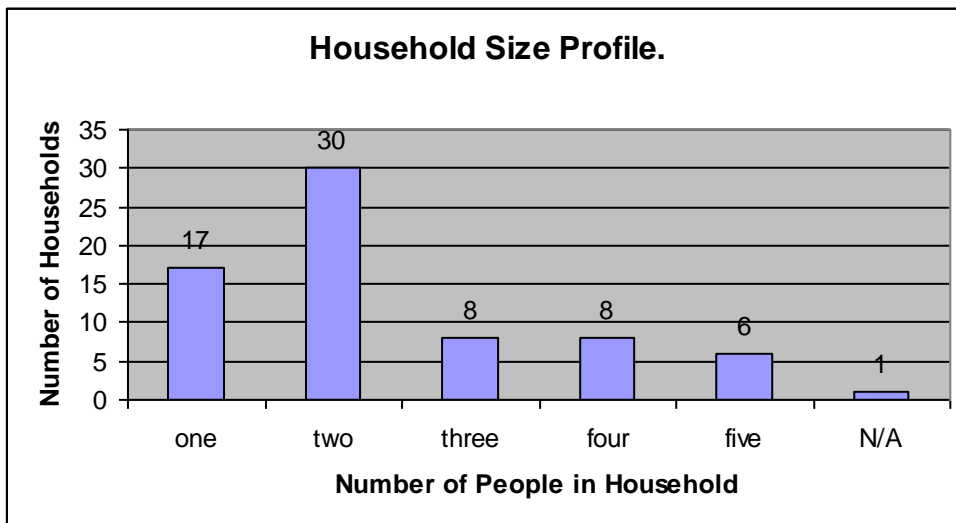
i) Age Profile (70 responses, 163 people)

The following chart shows the age profile captured by the Survey returns. The chart shows an ageing population, with 91 out of the 163 people aged 45 years and above. 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.



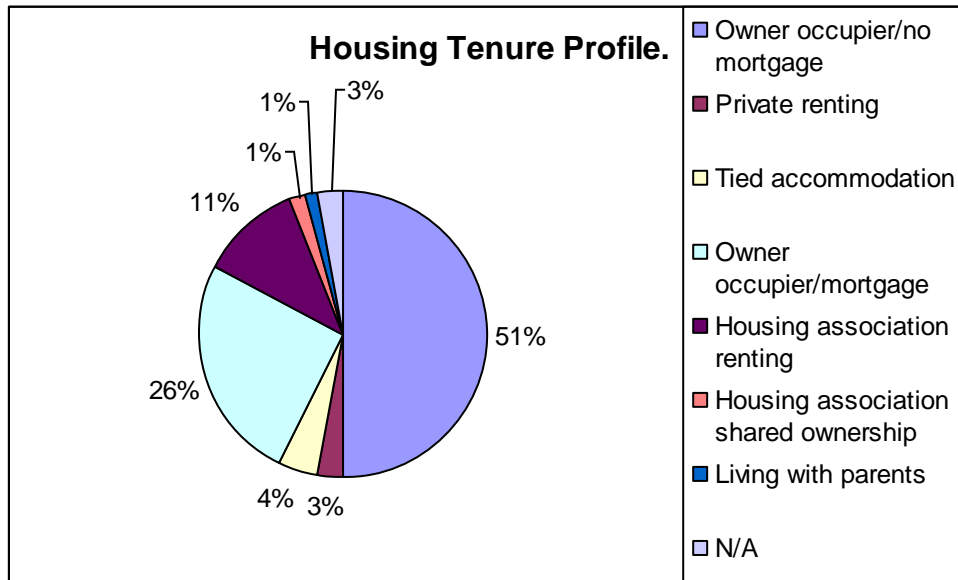
ii) Household Size Profile (70 responses)

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 Parish Housing Needs Surveys. The mean average household size is 2.33 people, slightly higher than the 2001 Census figure of 2.28 people.



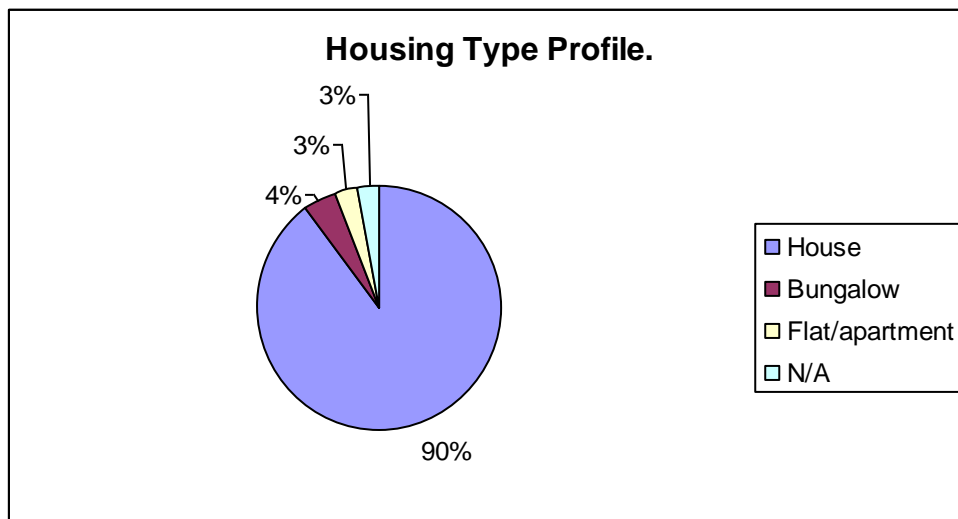
iii) Housing Tenure Profile (70 responses)

The following chart shows the housing tenure profile for the Survey respondents. In a pattern typical for villages in south Warwickshire, owner-occupiers represent 77% of the total. Tenures traditionally considered within the 'social sector' represent 12% of the total.



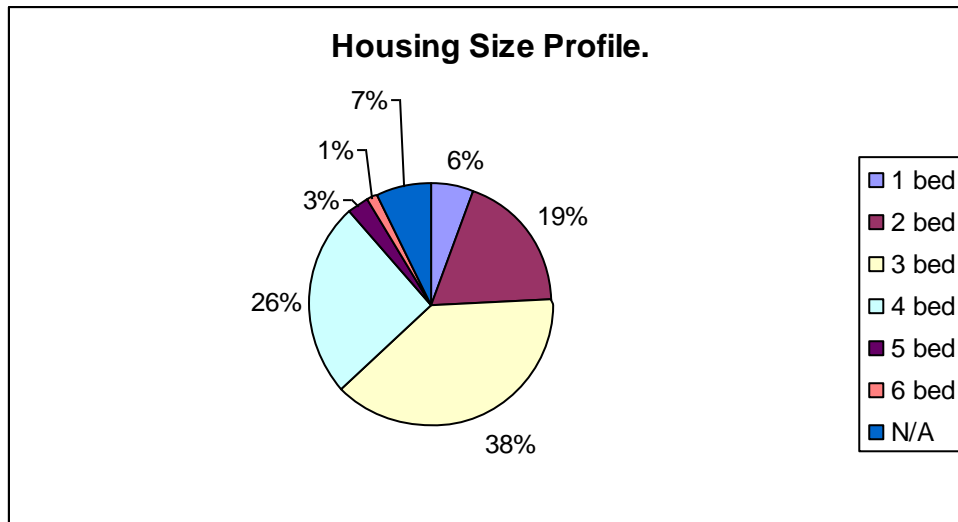
iv) Housing Type Profile (70 responses)

The chart below shows the types of homes that the Survey respondents live in. Perhaps unsurprisingly, houses represent the largest factor.



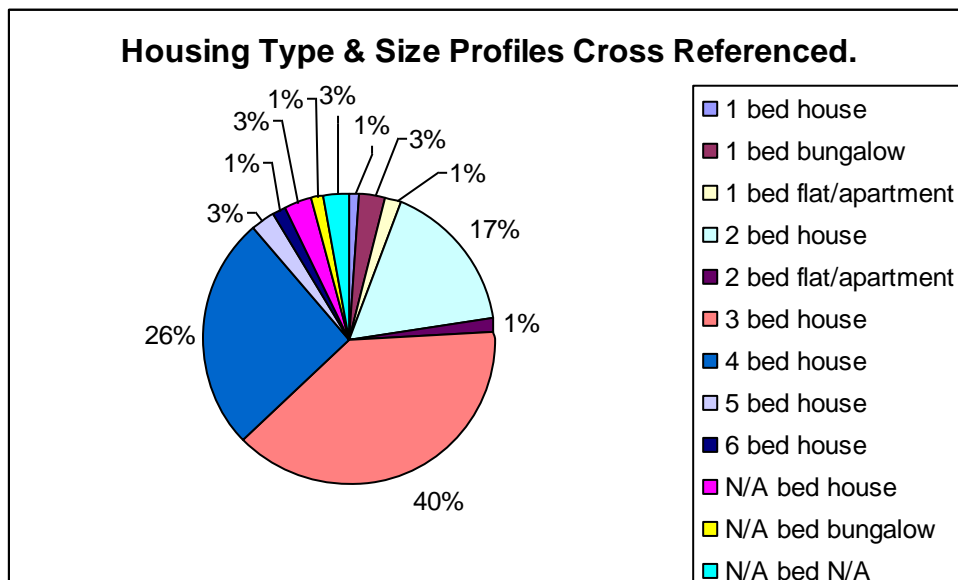
v) Housing Size Profile (70 responses)

The following chart shows the sizes of homes that the Survey respondents live in.



vi) Housing Type and Size Profiles Cross Referenced (70 responses)

Cross-referencing the data from 4.iv and 4.v provides a combined profile of type and size. 3 bedroom houses emerge as the largest factor. When compared to 4.ii above, ie a dominance of 2 person households, these results may suggest an issue of dwelling under-occupation in the Parish.

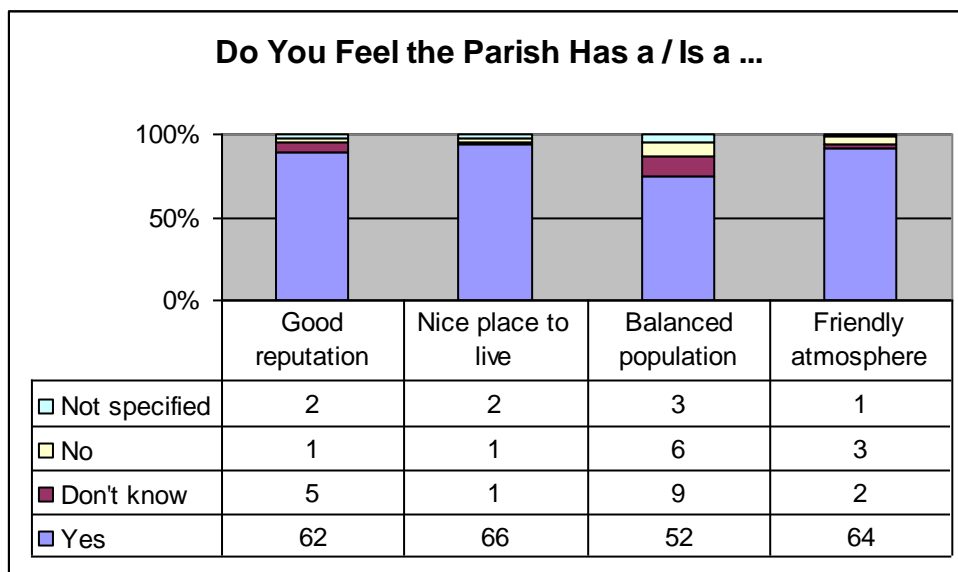


vii) Life in the Parish ; Positive and Negative Aspects (70 responses)

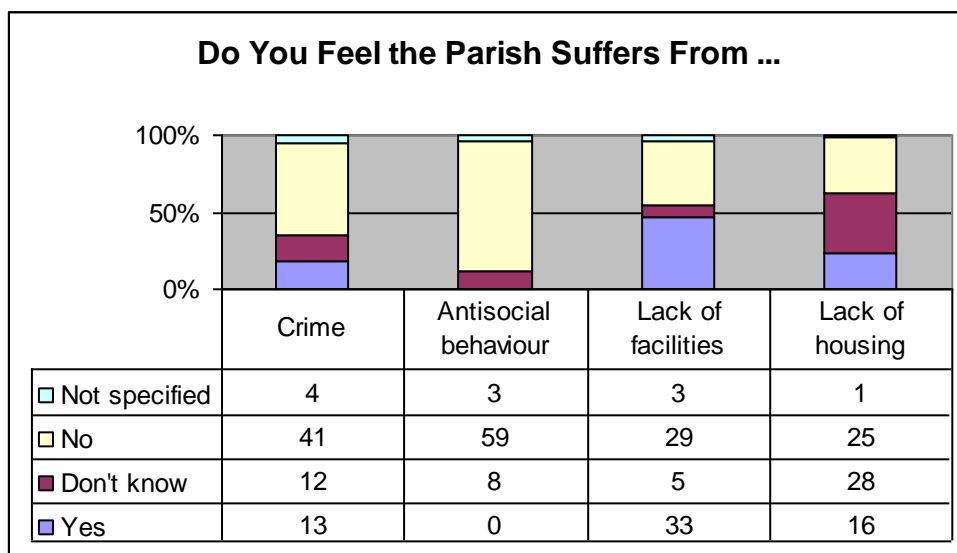
The Survey respondents were asked a series of questions in respect of the perceived positive and negative aspects to life in Stretton-on-Fosse Parish.

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 Stretton-on-Fosse Parish. The 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 respondents' views on negative issues that exist in the Parish. The majority of respondents thought there was not an issue with crime or anti-social behaviour. The largest group of respondents thought there was a lack of facilities. The largest group of respondents did not know if there was 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 Comments ;

Key issue	Number of Comments
Shop	23
Bus Service	12
Post Office	4
School	3

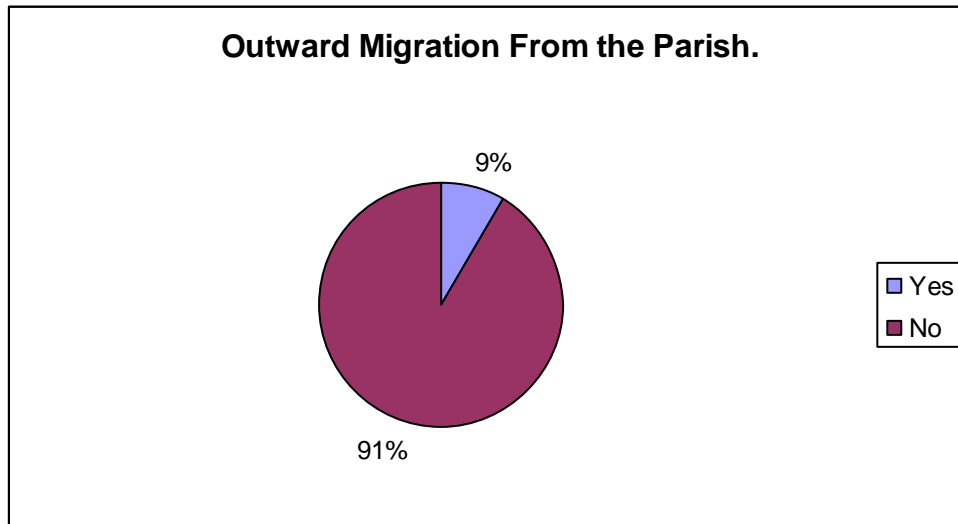
Lack of Housing Comments ;

Given the range of comments received it seems more appropriate to reproduce them below, whole and verbatim.

Comments
<ul style="list-style-type: none"> • Affordable. • Affordable. • Affordable. • Affordable housing for young people. • Affordable housing. • More affordable houses for young couples - 3 houses burgled in April (in our area). • Flats, affordable housing, single person housing. • Social. • Social / rental. • Starter homes which are affordable for young people. • Reasonable priced starter homes or rented homes. • For first time buyers. • I feel the village could support a larger population - it could do with more small rental / owner housing, plus other larger houses. • Moderately priced properties. • Small two bed houses (private) or shared ownership. • No housing for refugees and no ethnic minorities.

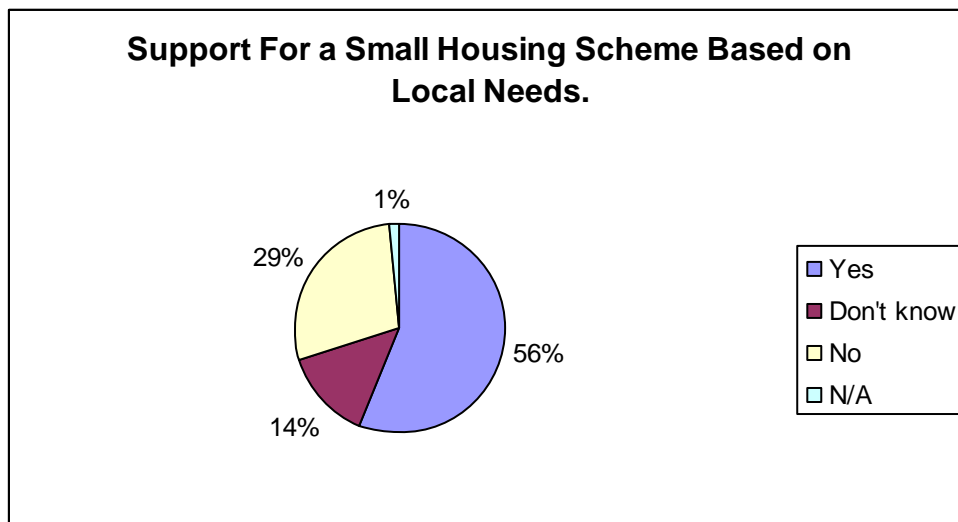
viii) Outward Migration from the Parish (70 responses)

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 chart shows that this has occurred in 9% of respondents' households.



ix) Support for a Small Housing Scheme Based on Local Needs (70 responses)

The chart below shows the level of support amongst Survey respondents for a small housing scheme to meet the needs of local people being built in the Parish. The chart shows there is a level of support, 56%, amongst respondents for a small housing scheme. 29% of respondents were against such a scheme. Comments received from respondents in respect of this matter are reproduced as Appendix B to this Report.



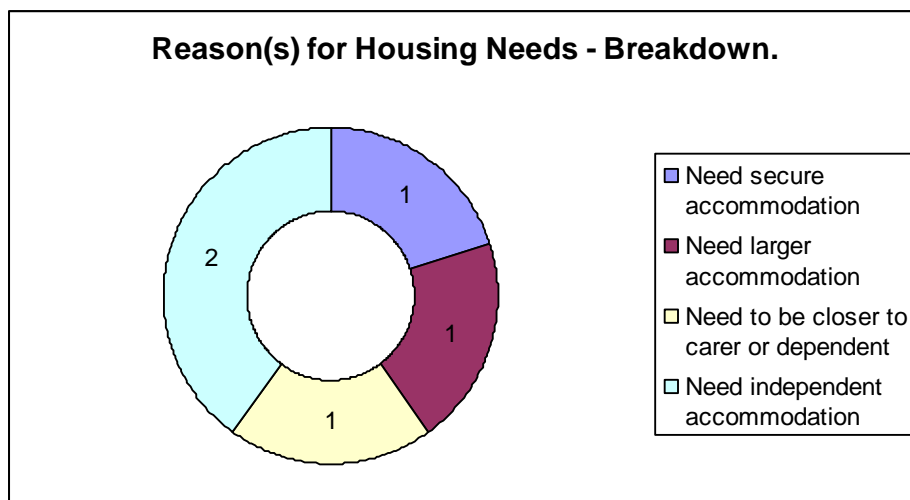
5. Results – Housing Needs Information

Out of the 70 responses to the Survey, 5 individuals or households expressed a need for alternative housing.

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

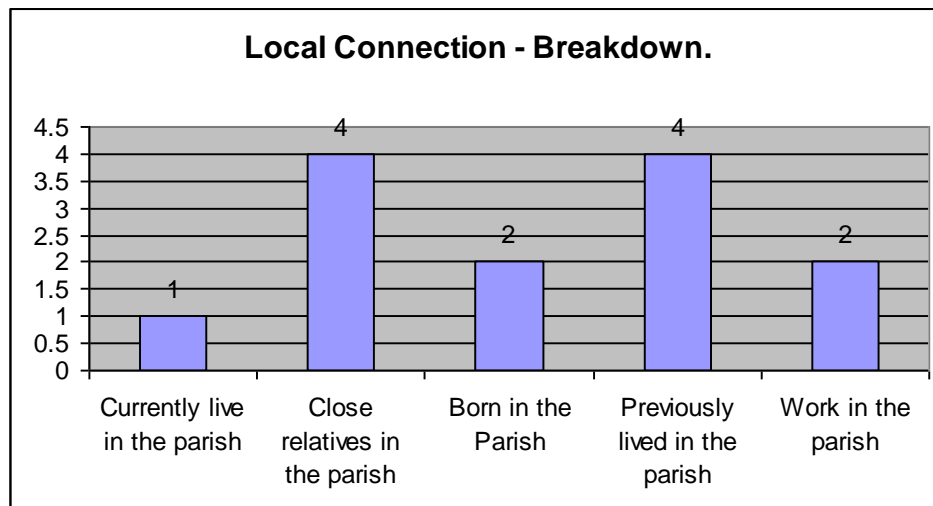
i) Reason(s) for Housing Needs – Breakdown (5 responses)

The following chart shows the reasons for the 5 respondents' housing needs. Where more than one reason was specified, the first reason shown on the Survey form was counted.



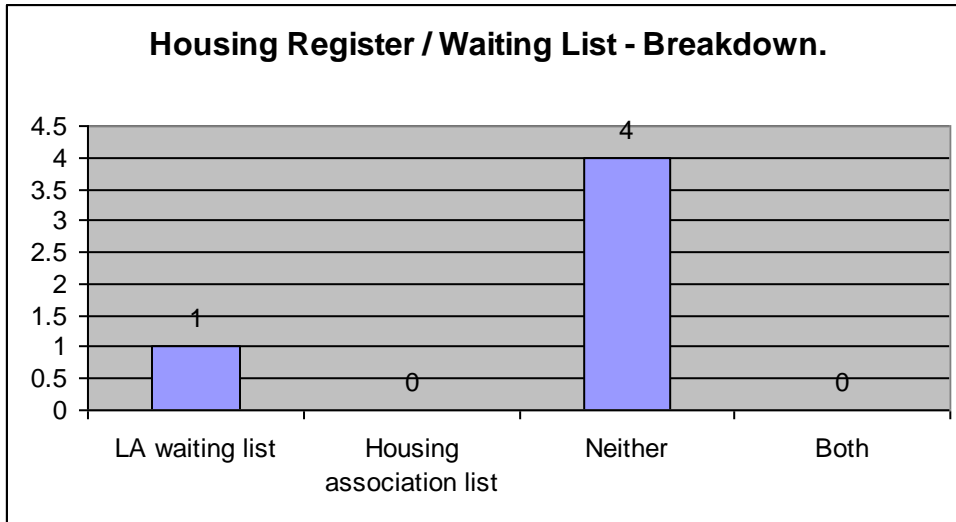
ii) Local Connection – Breakdown (5 responses)

The chart below shows the types of local connection that the respondents have. Respondents were able to indicate more than one type of local connection.



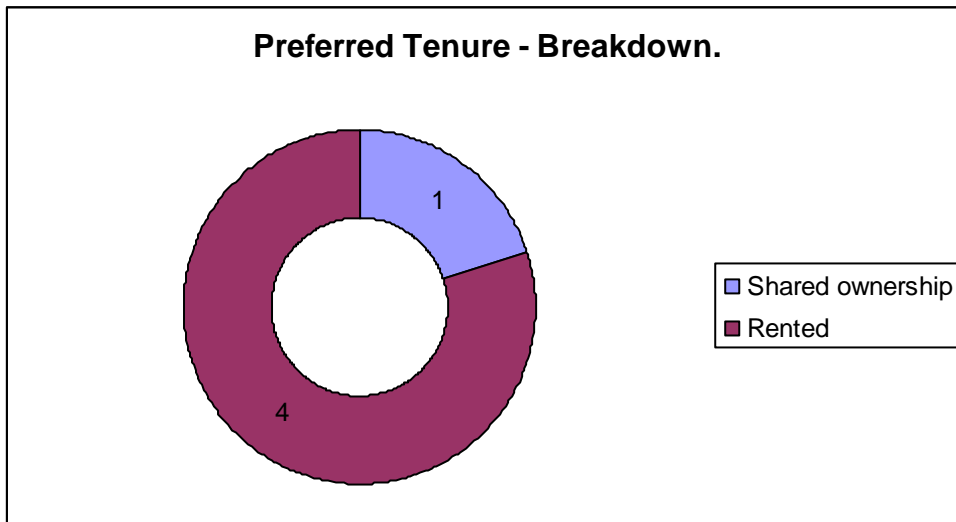
iii) Housing Register / Waiting List – Breakdown (5 responses)

The following chart shows the number of respondents registered on the Local Authority Housing Register and / or a Housing Association Waiting List.



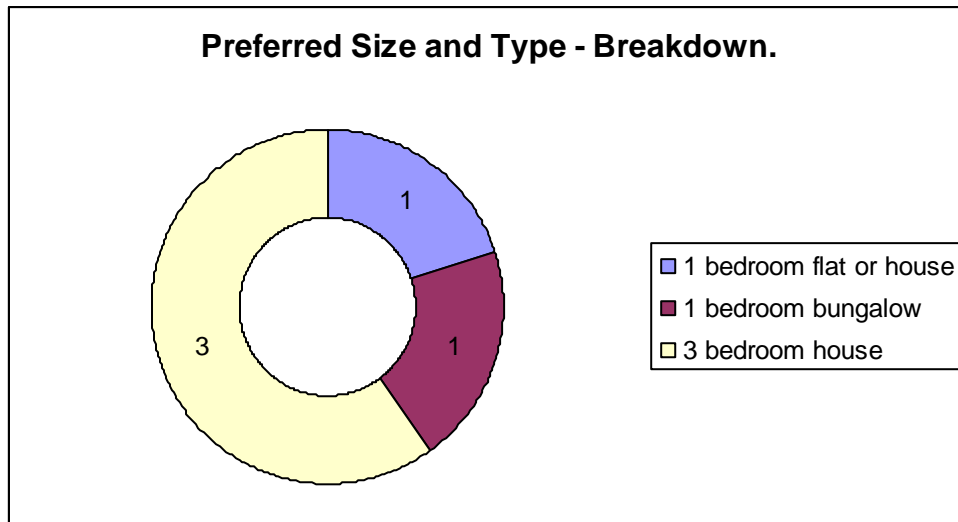
iv) Preferred Tenure – Breakdown (5 responses)

The preferred tenures of the 5 respondents are shown in the chart below.



v) Preferred Size and Type – Breakdown (5 responses)

The preferred sizes and types of accommodation expressed by the 5 respondents are shown in the following chart.



6. Determination of Specific Housing Needs

The following table shows the specific housing needs of the 5 respondents. A number of rules were used to compile this table ;

- Where a respondent indicated a preference for 1 bedroom accommodation they were reclassified 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.

- 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 reclassified as being in need of rented accommodation from a Housing Association.

Local connection verified	Preferred tenure	Preferred size/type	Actual tenure	Actual size/type
Yes	Rent	1 bed flat or house	Rent	2 bed house
Yes	Rent	3 bed house	Rent	3 bed house
Yes	Shared ownership	3 bed house	Rent	2 bed house
Yes	Rent	1 bed bungalow	Rent	2 bed bungalow
Yes	Rent	3 bed house	Rent	3 bed house

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

7. Conclusions

There is a need for 5 new homes in Stretton-on-Fosse Parish for people with a local connection. The specific needs are for ;

Rented from a Housing Association

2 x 2 bedroom houses
 1 x 2 bedroom bungalow
 2 x 3 bedroom houses

8. Recommendations

It is recommended that an exercise is carried out to identify a suitable piece of land to meet the 5 housing needs identified by this Survey.

Partners in the land identification exercise should include ;

- The Parish Council
- Stratford on Avon District Council
- Warwickshire Rural Housing Association
- Local landowners
- 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 Councillor Isobel Hazelwood, Chairman of Stretton-on-Fosse Parish Council and to all those who helped distribute Survey forms.

10. Contact Information

Phil Ward
Rural Housing Enabler
Warwickshire Rural Community Council
Warwick Enterprise Park
Wellesbourne
Warwick
CV35 9EF

Telephone: 01789 472610

Ms S Finlay
Parish Clerk
Rowborough Farm
Stretton-on-Fosse
Moreton-in-the-Marsh
Gloucestershire
GL56 9RE

Telephone: 01608 661157

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 the individual concerned or in the case of defamatory remarks.

- I think the answer to the above would depend on where the houses were to be situated.
- Stretton could benefit from population growth making it a far more viable community.
- Too many small houses are now holiday lets or second homes.
- I wouldn't want to see the Parish constantly adding new housing. We have only just completed 4. If we continue to add 4 every couple of years we will not only lose farm land but expand too much in my opinion.
- It would be more beneficial to the village if more £1m houses were built. This would attract wealth which would benefit the Church, Village Hall and Pub. Why turn the village into a council estate ?
- For local people only NOT for distant relatives of local residents - nor divorcees of local residents.
- No facilities for asylum seekers at present - could be an embracing community to support such needs.
- Stretton is a lovely village, so second homes are popular. This affects the value of properties. Where would the affordable houses be built ? On green belt or farmland ?
- Another 4 house development at Harolds Orchard would be ideal (available and with all services in place). Both past schemes have been extremely good for Stretton.
- Preferably shared ownership to help people get onto the property ladder. Rent on shared ownership houses possibly lower so they are more appealing - recent properties built have a high rent eg Shipston on Stour.
- More houses needed for first time buyers.

- No more housing. It brings down the village. We want to make it look as nice as Ilmington. Put the housing in another village. We have enough and it looks poor as it is. 7 houses for sale in village - one very affordable and it is not sold as yet so why the need for council houses ? No way !
- Have had to give up rented accommodation in Campden as couldn't afford it (£700 a month). Temporarily living with elder daughter at [address], Evesham which she owns. Have been offered Almshouse in Campden but that is single occupancy only.
- If there is a constant need for cheap housing which results in constant development, in 150 years this will turn into Coventry and Coventry is a big slum. We DO NOT want our village to keep growing.
- There is an acute shortage of affordable housing in the area. Private rented property is way above the level considered 'average' for housing benefit.
- Those of modest means should realistically not expect to secure low cost accommodation within idyllic villages but should cut their cloth according to their income and be prepared to live in towns. I firmly believe that small villages such as Stretton on Fosse should retain their current balance in so far as housing supply is concerned. Those in 'housing need' should secure rental or purchased accommodation in nearby townships and should not expect an infinite supply of new low cost housing within a small village community. A small village cannot successfully fill the role of being all things to everyone - it is always a fact of life that more affordable housing is to be found within townships - these lower cost units provide the housing needs of usually young individuals and couples and as these persons mature and save more then they can aspire to moving back to smaller communities (rural villages) where prices are understandably higher but quality of life is better.
- There needs to be a balance between the need for housing and the character of the village.
- Would be in favour if needed, but as there are non local people being housed in "local" housing, there is obviously no need ?!!

Appendix C.

Property Search on 11 April 2011 for Stretton-on-Fosse (excluding character properties, properties in need of repair, and properties over £350,000).

Agent	Street	Settlement	Beds	Type	Price (£)
R A Bennett	Manor Farm Cottages	Stretton-on-Fosse	2	House	189,950
R A Bennett		Stretton-on-Fosse	3	House	275,000
Andrew Greenwood		Stretton-on-Fosse	3	House	310,000
Victoria Jeffs		Stretton-on-Fosse	4	House	250,000
Harrison & Hardie	The Green	Stretton-on-Fosse	4	House	339,950

Type	Average (£)	Average - 5% (£)
2 bedroom houses	189,950	180,453
3 bedroom houses	292,500	277,875
4 bedroom houses	294,975	280,226

Appendix D.

ID	Local Connection Verified	Household Composition	Reason for Need	Support Needed	Preferred Tenure	Preferred Type/Size	Actual Tenure	Actual Type/Size
1	Yes	Single person	Need independent accommodation	No	Rent	1 bed flat or house	Rent	2 bed house
21	Yes	Couple with 2 children	Need secure accommodation	No	Rent	3 bed house	Rent	3 bed house
22	Yes	Couple	Need larger accommodation	No	Shared ownership	3 bed house	Rent	2 bed house
59	Yes	Couple	Need to be closer to a carer or dependent	No	Rent	1 bed bungalow	Rent	2 bed bungalow
61	Yes	Single person with 2 children	Need independent accommodation	No	Rent	3 bed house	Rent	3 bed house

APPENDIX A STRETTON-ON-FOSSE PARISH HOUSING NEEDS SURVEY

PART 1 – TO BE COMPLETED BY THE HEAD OF THE HOUSEHOLD

Q1 YOUR HOUSEHOLD

Number of people in your household that fall into each age category (Please specify the number for each category)	0-16 years		30-44 years	
	17-19 years		45-59 years	
	20-24 years		60-74 years	
	25-29 years		75 + years	

Q2 YOUR HOUSING CIRCUMSTANCES

Housing tenure (Please tick)	Tied accommodation <input type="checkbox"/>	Owner occupier/ no mortgage <input type="checkbox"/>
	Private renting <input type="checkbox"/>	Owner occupier/mortgage <input type="checkbox"/>
	Living with parents <input type="checkbox"/>	Housing association shared ownership <input type="checkbox"/>
	Living with friends <input type="checkbox"/>	Housing association renting <input type="checkbox"/>
	Other <input type="checkbox"/>	
(please specify):		
Housing type (Please tick)	House <input type="checkbox"/> Bungalow <input type="checkbox"/> Flat/apartment <input type="checkbox"/> Mobile home <input type="checkbox"/>	
	Other <input type="checkbox"/>	
(please specify):		
No. of bedrooms (Please tick)	1 Bed <input type="checkbox"/> 2 Bed <input type="checkbox"/> 3 Bed <input type="checkbox"/> 4 Bed <input type="checkbox"/> 5 bed <input type="checkbox"/> 6 Bed <input type="checkbox"/> 6+ bed <input type="checkbox"/>	

Q3 LIFE IN THE PARISH

Do you feel the Parish (Please tick)	Has a good reputation?	Yes <input type="checkbox"/> Don't know <input type="checkbox"/> No <input type="checkbox"/>
	Is a nice place to live?	Yes <input type="checkbox"/> Don't know <input type="checkbox"/> No <input type="checkbox"/>
	Has a balanced and varied population?	Yes <input type="checkbox"/> Don't know <input type="checkbox"/> No <input type="checkbox"/>
	Has a friendly atmosphere/community spirit?	Yes <input type="checkbox"/> Don't know <input type="checkbox"/> No <input type="checkbox"/>
Do you feel the Parish (Please tick)	Suffers from crime?	Yes <input type="checkbox"/> Don't know <input type="checkbox"/> No <input type="checkbox"/>
	Suffers from anti-social behaviour	Yes <input type="checkbox"/> Don't know <input type="checkbox"/> No <input type="checkbox"/>
	Suffers from a lack of facilities?	Yes <input type="checkbox"/> Don't know <input type="checkbox"/> No <input type="checkbox"/>
	If 'YES', what facilities?	
	Suffers from a lack of housing?	Yes <input type="checkbox"/> Don't know <input type="checkbox"/> No <input type="checkbox"/>
If 'YES', what type of housing?		

Has anyone in your household had to leave the Parish in the last 5 years because no affordable/suitable housing was available? (Please tick)	Yes <input type="checkbox"/> No <input type="checkbox"/>
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Would you be in favour of one or more SMALL (average 4 units) housing schemes based on the needs of LOCAL people being built in the Parish? (Please tick)	Yes <input type="checkbox"/> Don't know <input type="checkbox"/> No <input type="checkbox"/>
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ADDITIONAL COMMENTS

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PART 2 – TO BE COMPLETED ONLY IF YOU HAVE AN UNMET HOUSING NEED

IF THERE IS MORE THAN ONE HOUSING NEED IN YOUR HOUSEHOLD PLEASE CONTACT PHIL WARD, RURAL HOUSING ENABLER (CONTACT DETAILS ON BACK PAGE) SO THAT EXTRA FORMS CAN BE SENT TO YOU

Q1 YOUR DETAILS

Name	
Address	
Telephone no. (Home)	
Telephone no. (Work)	
Date of Birth	
Current housing tenure (Please tick)	Tied accommodation <input type="checkbox"/> Owner occupier/ no mortgage <input type="checkbox"/> Private renting <input type="checkbox"/> Owner occupier/mortgage <input type="checkbox"/> Living with parents <input type="checkbox"/> Housing assoc. shared ownership <input type="checkbox"/> Living with friends <input type="checkbox"/> Housing association renting <input type="checkbox"/> Other <input type="checkbox"/> (please specify):
Current housing type (Please tick)	House <input type="checkbox"/> Bungalow <input type="checkbox"/> Flat/apartment <input type="checkbox"/> Mobile home <input type="checkbox"/> Other <input type="checkbox"/> (please specify):
Current number of bedrooms (Please tick)	1 Bed <input type="checkbox"/> 2 Bed <input type="checkbox"/> 3 Bed <input type="checkbox"/> 4 Bed <input type="checkbox"/> 5 bed <input type="checkbox"/> 6 Bed <input type="checkbox"/> 6+bed <input type="checkbox"/>

Q2 THE REASON FOR YOUR HOUSING NEED

Why do you need alternative accommodation? (Please tick)	Need larger accommodation <input type="checkbox"/> Need smaller accommodation <input type="checkbox"/> Need physically adapted accommodation <input type="checkbox"/> Need less expensive home <input type="checkbox"/> Need to be closer to relatives <input type="checkbox"/> Need to be closer to employment <input type="checkbox"/> Need to be closer to a carer or dependent <input type="checkbox"/> Need secure accommodation <input type="checkbox"/> Need supported accommodation <input type="checkbox"/> Need independent accommodation <input type="checkbox"/> Other <input type="checkbox"/> (please specify):
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Q3 YOUR LOCAL CONNECTION

Do you / have you / were you (Please tick all boxes that apply)	Currently live in the Parish? <input type="checkbox"/> If so, for how long? years Work in the Parish? <input type="checkbox"/> Close relatives in the Parish? <input type="checkbox"/> Born in the Parish? <input type="checkbox"/> Previously lived in the Parish? <input type="checkbox"/> If so, for how long? years
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Q4 HOUSING REGISTER

Are you on a housing register? (Please tick all boxes that apply)	Local Authority Housing Register <input type="checkbox"/>
	Housing Association Housing Register <input type="checkbox"/>

(You are recommended to register with the Local Authority, if you have not done so already)

Q5 YOUR FAMILY DETAILS (IF THEY ARE ALSO SEEKING HOUSING WITH YOU)

Title	Surname	First name	Relationship to you	Date of Birth

Q6 SPECIFIC HOUSING NEEDS

Please specify any specific housing needs (e.g. disability requirements)	
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Q7 TYPE OF HOUSING NEEDED

Tenure of housing needed (Please tick)	Shared Ownership* <input type="checkbox"/>	Rented <input type="checkbox"/>	
Type of housing needed (Please tick)	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Flat <input type="checkbox"/>
No. of bedrooms needed (Please tick)	1 Bed <input type="checkbox"/> 2 Bed <input type="checkbox"/> 3 Bed <input type="checkbox"/> 4 Bed <input type="checkbox"/> 5 bed <input type="checkbox"/> 6 Bed <input type="checkbox"/> 6+bed <input type="checkbox"/>		

*See back page for definition of shared ownership

Q8 FINANCIAL INFORMATION

Basic annual income, 'joint income' where applicable (Please tick)	Up to £14,999 <input type="checkbox"/>	£15,000-£19,999 <input type="checkbox"/>	£20,000-£29,999 <input type="checkbox"/>
	£30,000-£39,999 <input type="checkbox"/>	£40,000-£49,999 <input type="checkbox"/>	£50,000-£59,999 <input type="checkbox"/>
	£60,000-£69,999 <input type="checkbox"/>	£70,000-£79,999 <input type="checkbox"/>	£80,000-£89,999 <input type="checkbox"/>
	£90,000-£99,999 <input type="checkbox"/>	£100,000+ <input type="checkbox"/>	
If you need a shared ownership or owner-occupied home, what is the maximum amount you could afford to pay for this?	Maximum mortgage	£	(assume 3x joint income) +
	Equity in existing home	£	+
	Savings	£	+
	Other	£	=
	Total	£	

Q9 ETHNICITY MONITORING

Please specify the number of people in each group			
White		Asian or Asian British	
British		Indian	
Irish		Pakistani	
Other White background		Bangladeshi	
Mixed		Other Asian background	
White and Black Caribbean		Black or Black British	
White and Black African		Caribbean	
White and Asian		African	
Other Mixed background		Other Black background	
Chinese		Other (please state below)	
Chinese			

**THANK YOU FOR COMPLETING THIS FORM.
PLEASE RETURN IT IN THE FREEPOST ENVELOPE BY 29 APRIL 2011**

If you have any questions regarding this Survey or you require additional forms, please contact Phil Ward, Rural Housing Enabler for Warwickshire Rural Community Council.

Address: 25 Stoneleigh Deer Park Business Centre, Abbey Park,

Stareton, Kenilworth. CV8 2LY

Telephone: (024) 7621 7391

Email: philw@wrccrural.org.uk

ADDITIONAL INFORMATION ON PROPERTY TYPES

Any small-scale scheme would probably include a mixture of property types and sizes. Some homes might be available for rent and some for shared ownership.

Rented properties would be available to people with a strong local connection and at an affordable rent. A Housing Association would retain ownership of the rented properties and there would be no 'Right To Buy' available to tenants.

Shared ownership 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 Association on the remaining share. The Housing Association always retains a share of the property and in this way can uphold any local occupancy restrictions.

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. If the property is later sold, it is valued and the shared owner receives their share of the sale price, therefore benefiting from any increase in the value, should this occur.