



WHICHFORD & ASCOTT HOUSING NEEDS SURVEY

**Commissioned by Whichford & Ascott Parish Council
in partnership with
Warwickshire Rural Community Council**

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

May 2011

CONTENTS

1. **Summary of Results**
 2. **Introduction**
 3. **Planning Context**
 4. **Results – Contextual Information**
 - i) Age Profile
 - ii) Household Size Profile
 - iii) Housing Tenure Profile
 - iv) Housing Type Profile
 - v) Housing Size Profile
 - vi) Housing Type and Size Profiles Cross Referenced
 - vii) Life in the Parish : Positive and Negative Aspects
 - viii) Outward Migration from the Parish
 - ix) Support for One or More Small Housing Schemes Based on Local Needs
 5. **Results - Housing Needs Information**
 - i) Reason(s) for Housing Needs - Breakdown
 - ii) Local Connection – Breakdown
 - iii) Housing Register / Waiting List - Breakdown
 - iv) Preferred Tenure - Breakdown
 - v) Preferred Size and Type - Breakdown
 6. **Determination of Specific Housing Needs**
 7. **Conclusions**
 8. **Recommendations**
 9. **Acknowledgements**
 10. **Contact Information**
- Appendices A, B and C**

1. Summary of Results.

Approximately 150 Housing Needs Survey forms were distributed and 69 forms were returned. This equates to a response rate of 46%, which is considered to be excellent for a Survey of this type.

One respondent expressed a need for alternative housing.

The specific housing need is for ;

Shared Ownership

1 x 2 bedroom house

2. Introduction.

Whichford & Ascott Parish Council commissioned a local Housing Needs Survey in February and March 2011.

The aim of the Survey was to collect accurate housing needs information for Whichford & Ascott 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 Whichford & Ascott 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, e.g. 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, i.e. 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.

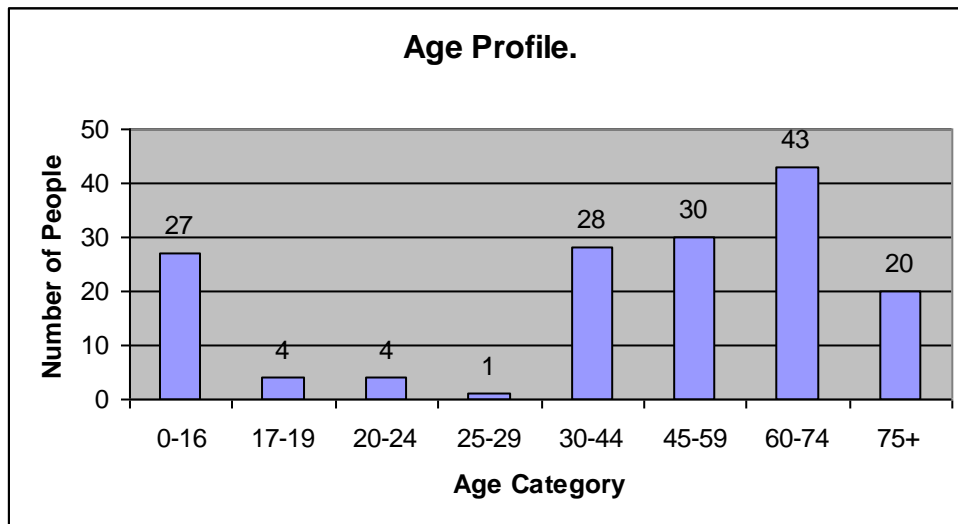
4. Results – Contextual Information.

A total of 69 Survey forms were returned equating to a response rate of 46%. This level of response is considered to be an excellent 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.

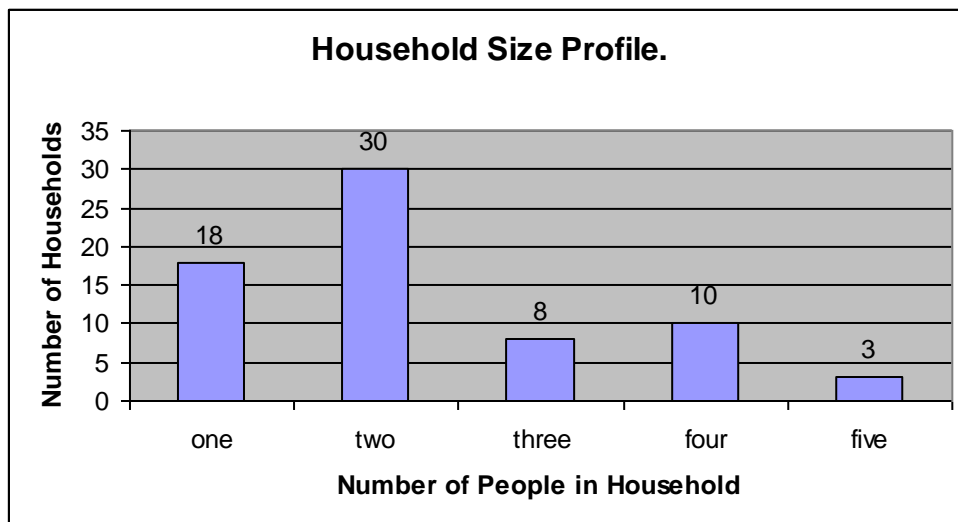
i) Age Profile (69 responses, 157 people).

The following chart shows the age profile captured by the Survey returns. The chart shows an ageing population, with 93 out of the 157 people aged 45 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.



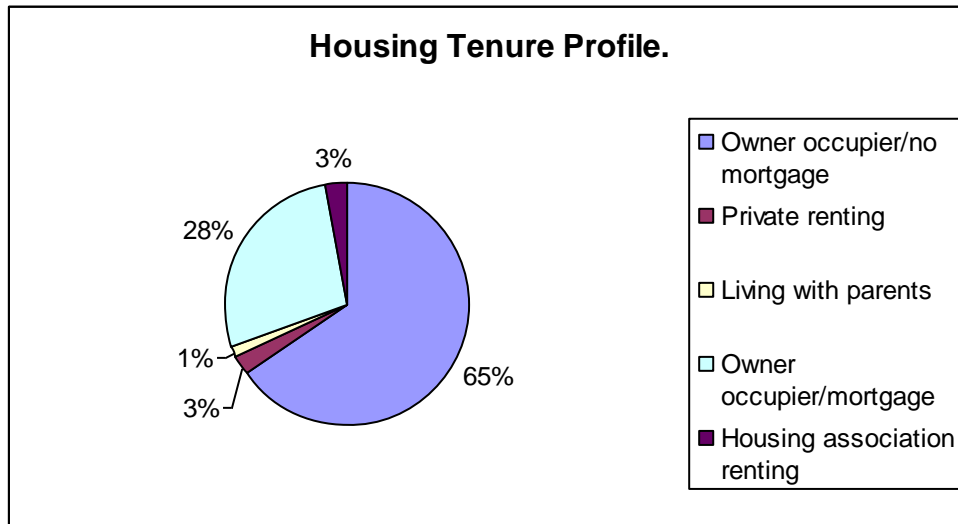
ii) Household Size Profile (69 responses).

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 2.28 people, slightly higher than the 2001 Census figure, which was 2.21 people.



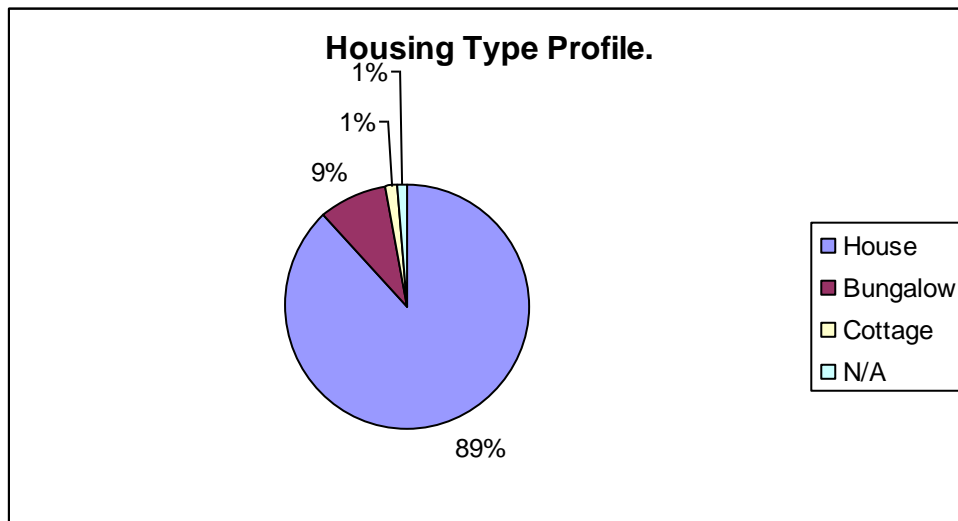
iii) Housing Tenure Profile (69 responses).

The following chart shows the housing tenure profile for the Survey respondents. In a pattern typical for villages in south Warwickshire, owner-occupiers represent 93% of the total. Tenures traditionally considered within the 'social sector' represent just 3% of the total.



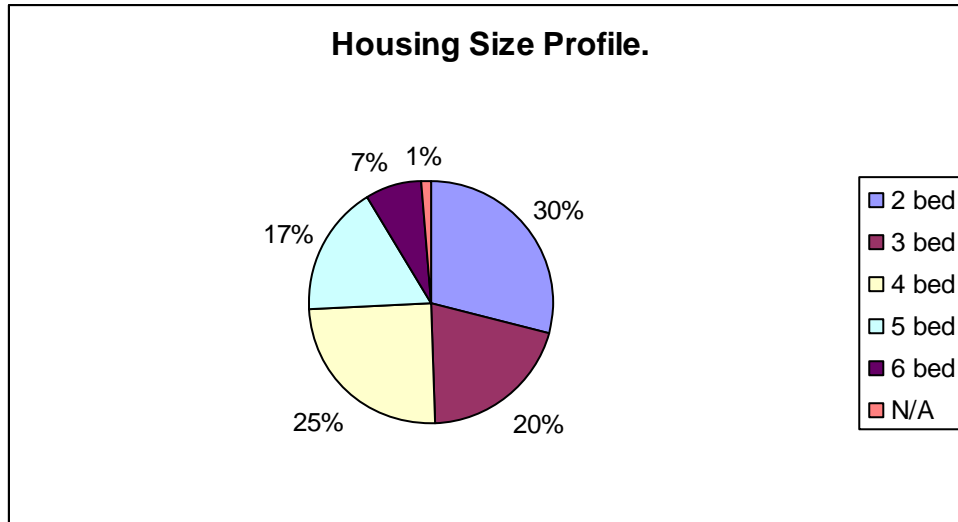
iv) Housing Type Profile (69 responses).

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



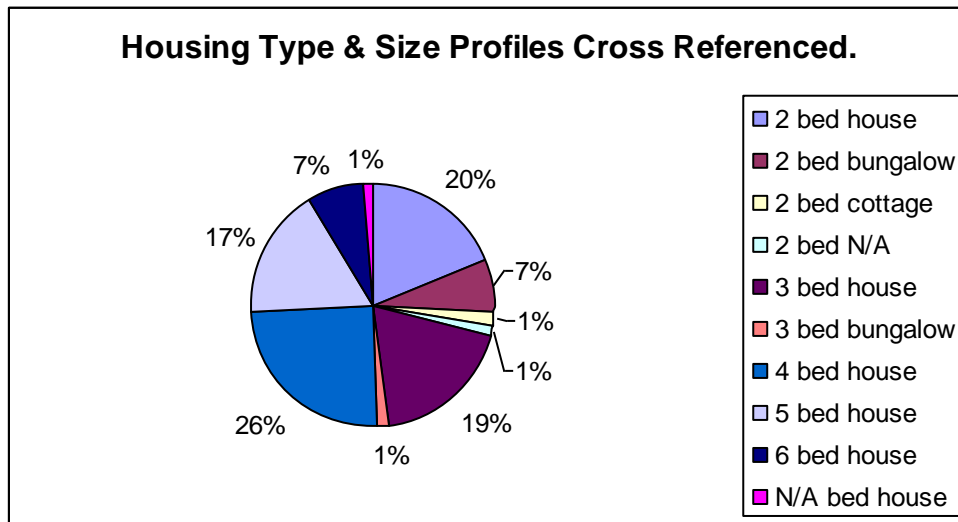
v) Housing Size Profile (69 responses).

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



vi) Housing Type and Size Profiles Cross Referenced (69 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 factor. When compared to 4.ii above, i.e. a dominance of 2 person households, these results may suggest an issue of dwelling under-occupation in the Parish.

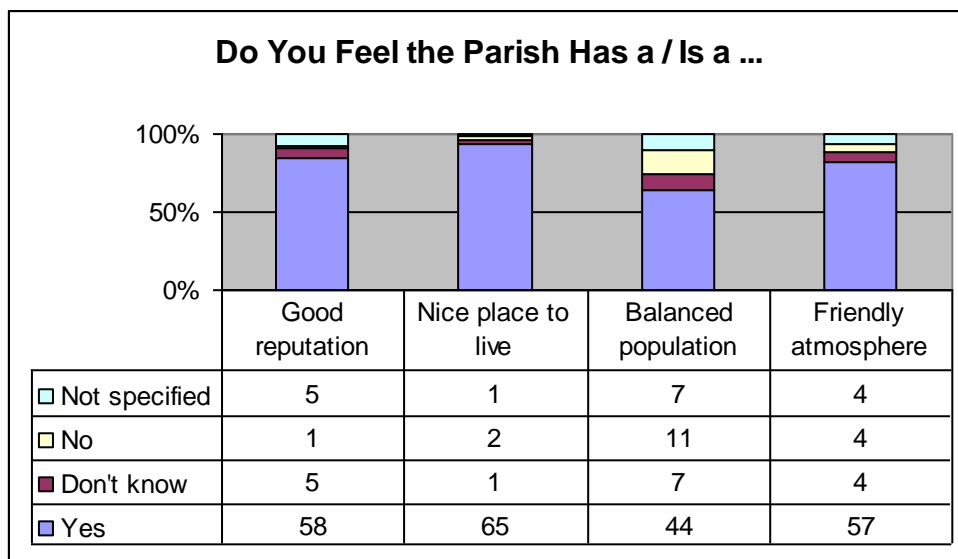


vii) Life in the Parish : Positive and Negative Aspects (69 responses).

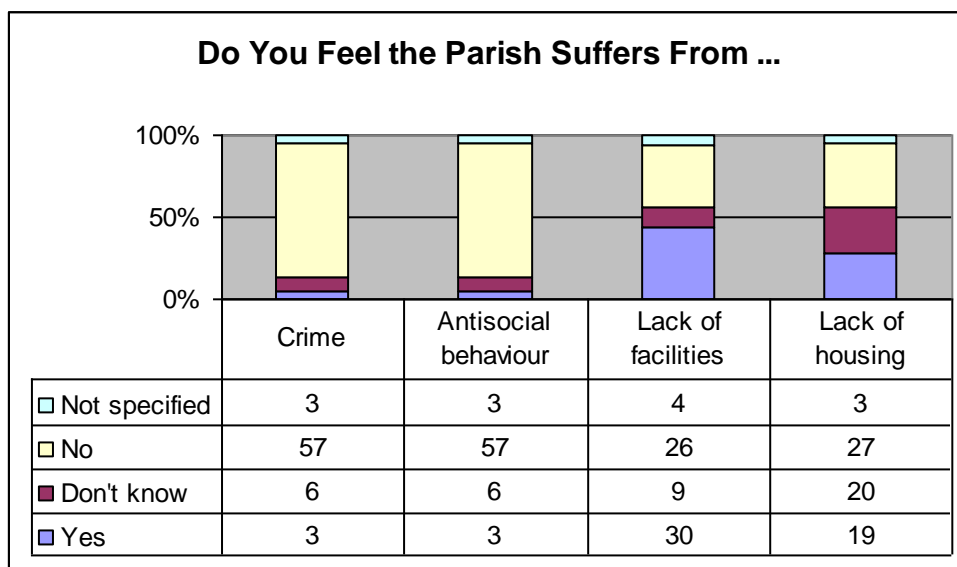
The Survey respondents were asked a series of questions in respect of the perceived positive and negative aspects to life in Whichford & Ascott Parish.

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 Whichford & Ascott 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 thought that there was not a lack of housing.



The Survey respondents were asked to elaborate on their views regarding a lack of facilities and a lack of housing. The comments are described in the following tables ;

Lack of Facilities Comments :

Key issue	Number of comments
Shop	26
Village Hall	11
Post Office	10
Public Transport	4
School	3
Youth Facilities	2
Doctor	2

Lack of Housing Comments :

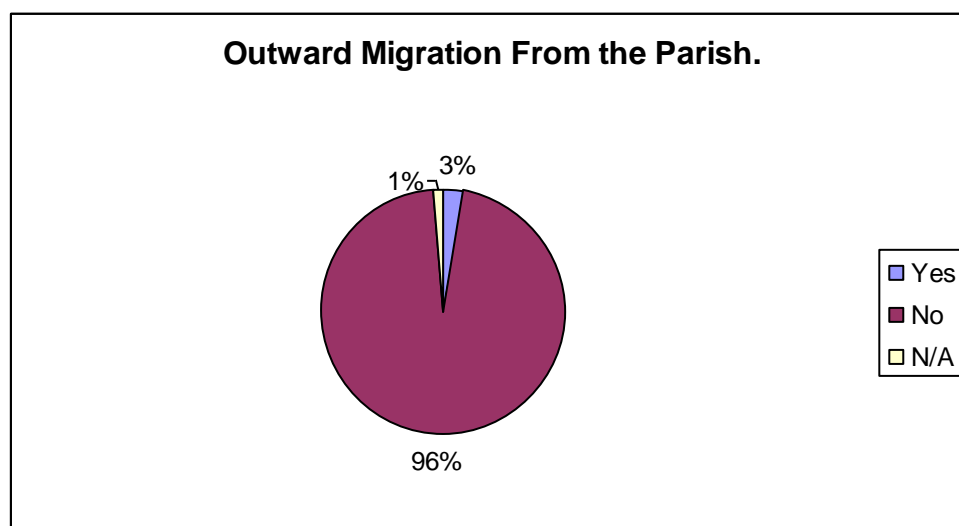
The comments are reproduced below, whole and verbatim.

Comments
<ul style="list-style-type: none"> • Affordable. • "Affordable". • Affordable so that it is not a retired wealthy ghetto. • Affordable smaller properties. • Affordable small family houses. • Affordable housing for people on lower incomes. • Affordable housing for young couples. • Affordable for younger people. • Affordable housing for younger people / local people etc. • Young people. • Smaller properties. • Smaller units, 2-4 beds.

- Low cost !
- Low cost starter homes.
- Housing association type.
- First time buyers.
- Possibly lack of public transport and high cost of housing has lead to a less diverse population - shame.
- High quality family housing for purchase.
- No housing for families in the £200-£380k region. This type of housing benefits schools etc and there is a lack in South Warwickshire of houses for the average family.
- Because of lack of employment and poor transport facilities.
- No more metropolitan sub-urban developments please.

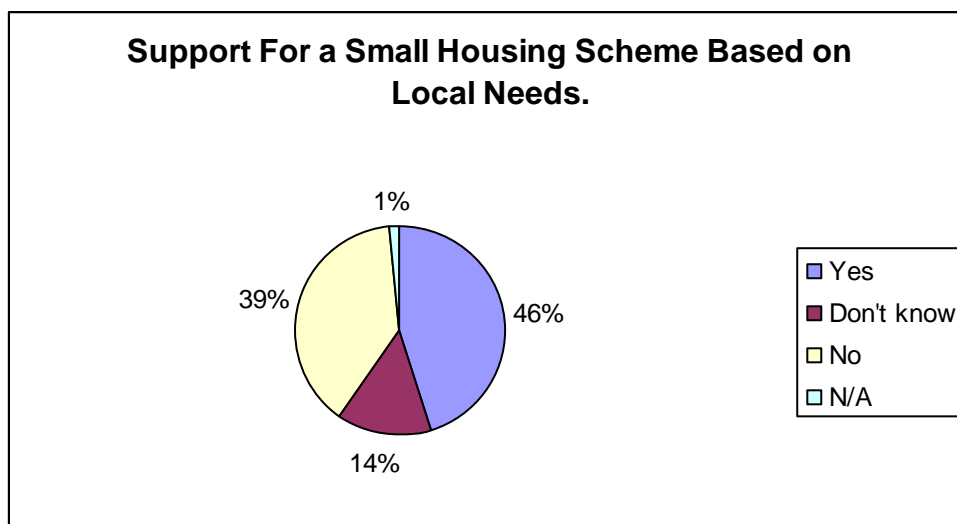
viii) Outward Migration from the Parish (69 responses).

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. Two of the respondents stated this had happened in their household.



ix) Support for One or More Small Housing Schemes Based on Local Needs (69 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 level of support, 46% amongst the Survey respondents for a small housing scheme. 39% of respondents were against such a scheme. Comments received from respondents in respect of this matter are reproduced as Appendix B.



5. Results – Housing Needs Information.

Out of the 69 responses to the Survey, 1 individual or household expressed a need for alternative housing. Section 5 provides a more detailed breakdown of information relating to this respondent.

i) Reason(s) for Housing Needs – Breakdown (1 response).

The respondent's housing need is for secure accommodation.

ii) Local Connection – Breakdown (1 response).

The respondent currently lives in the Parish.

iii) Housing Register / Waiting List – Breakdown (1 response).

The respondent is not registered on either the Local Authority Housing Register or a Housing Association Waiting List.

iv) Preferred Tenure – Breakdown (1 response).

The respondent would prefer shared ownership.

v) Preferred Size and Type – Breakdown (1 response).

The respondent would prefer a 1 bedroom house.

6. Determination of Specific Housing Needs.

The following table shows the specific housing needs of the respondent.

A number of rules are used to compile this type of table ;

- Where a respondent indicates a preference for a 1 bedroom affordable home they are 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.

- Where a respondent indicates a preference for shared ownership their ability to enter into a shared ownership arrangement is assessed. The mortgage the respondent could raise is compared against a 50% share (the usual starting % for shared ownership) of the value 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 can not do so they are re-classified 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	Shared ownership	1 bed house	Shared ownership	2 bed house

7. Conclusions.

There is a need for 1 new home in Whichford & Ascott Parish for a person with a local connection. The specific need is for ;

Shared Ownership

1 x 2 bedroom house

8. Recommendations.

Stratford-on-Avon District Council expects affordable housing to meet the needs of the Parish in which it is located.

Regrettably, a scheme to develop just a single affordable property in Whichford & Ascott Parish would not be financially viable.

However, the Parish Council may wish to note that Housing Needs Surveys in Cherington and Stourton Parishes in 2010 identified a housing need for 5 new homes in Cherington and for 2 new homes in Stourton. A further home is required even though the respondent did not specify which of the Parishes it had a local connection to.

Stratford-on-Avon District Council would, therefore, normally require two separate affordable housing schemes to meet the identified housing needs for Cherington and Stourton Parishes.

As the development of just 2 affordable homes in Stourton would not normally be financially viable, Stratford-on-Avon District Council has indicated that, under the circumstances, it would consider a proposal to meet the combined housing need for both Cherington and Stourton Parishes in a single location.

It is recommended, therefore, that the Parish Council approaches Cherington & Stourton Parish Council about including the housing need identified in this Report in an exercise to identify a suitable piece of land in Cherington or Stourton to meet the housing needs identified in its own Housing Needs Surveys.

Such a scheme would then meet the combined housing needs for Cherington, Stourton and Whichford & Ascott Parishes within a single location.

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 Frances Lee, Chairman of Whichford & Ascott 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

Tel ; (024) 7621 7391

Mr C Tebbs
Clerk to Whichford & Ascott Parish Council
Coppice View
Ascott
Shipston on Stour
Warwickshire
CV36 5PP

Tel ; (01608) 684604

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.

- In a village such as Whichford, housing must be built in local materials to blend sensitively into the existing environment. Not to do so marks the occupants adversely from the start.
- Have asked many neighbours in village if aware of any relatives (close) in need of housing. General response is NO so why needed ! DO NOT WANT NON LOCALS PUSHED INTO VILLAGE.
- I would only be in favour of a small scheme if it were suitably sited.
- In our previous parish a similar scheme for low cost housing was introduced after a parish appraisal. No houses were taken up by local families. In the end a nearby City used it to rehouse problem families. They were extremely unhappy saying there were no facilities in the village and wanted to return to the City. It changed the nature of the village, crime increased, original residents complained and the new families complained. Council regretted the policy but it was too late.
- We believe that a similar survey was carried out for the Parish Plan approximately 4 years ago. Therefore, given the cuts in front line services and increases in taxation, we would question if the cost of this survey is a good use of taxpayers' money.
- If there is shown to be a need it would be good to have more families with children and young people but there is a real lack of facilities for the young, (social, transport, sport) that they can get to without being driven around by parents.
- See points re lack of housing (affordable) - "Because of lack of employment and poor transport facilities".
- Strongly in favour of small housing schemes to try to keep local people in the Parish.
- I would be in favour if they were in keeping with village architecture, sadly other local developments I have seen are not.
- It is an area of "outstanding national beauty". We have enough dwellings in the area.

- The houses have to be totally in keeping with the village style.
- For size of village and facilities / roads etc the addition of further housing will put extra pressure on already stretched facilities.
- Separate letter – summarised as “I can see very little call for additional housing in Whichford.....What we don't want is for Whichford to become merely a commuter village.”
- It would depend upon quantity and location.
- Affordable housing was available in the village in the form of council houses, they have been sold in many cases to private individuals. There is also a limit to the number of houses that can be built without spoiling the village.
- Our children left to go to university but they can't afford to come back to live and there are only holiday cottages to rent.
- I strongly support any scheme providing that 1) suitable site and design, 2) Local community can retain some long term control over ownership / residence.
- I would be in favour of, say, up to 4 houses, but not of a larger number, so I cannot answer the question as it stands because "yes" to "one or more small schemes" is an endorsement of a potentially large number.
- England now has 2,000,000 too many people, not too few houses.

Appendix C.

Property Search on 11 April 2011 (2 bedroom houses excluding character properties, properties in need of repair, and properties over £300,000).

Agent	Street	Settlement	Beds	Type	Price (£)
Harrison & Hardie		Little Compton	2	House	165,000
Seccombes	Roman Row	Whichford	2	House	175,000
Your Move	Rectory Lane	Lower Brailes	2	House	220,000
Seccombes	The Long Close	Stourton	2	House	235,000

Type	Average (£)	Average - 5% (£)
2 bedroom houses	198,750	188,813

APPENDIX A WHICHFORD & ASCOTT 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? If 'YES', what type of housing?	Yes <input type="checkbox"/> Don't know <input type="checkbox"/> No <input type="checkbox"/>

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"/>
---	--

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"/>
--	--

ADDITIONAL COMMENTS

--

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):
---	--

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
--	---

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)	
---	--

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 14 MARCH 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.