

Parish of Stoke Gabriel Housing Needs Report



Produced by: Devon Communities Together

On behalf of: The Devon Rural Housing Partnership

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This document is available in large print and alternative formats upon request. Please ring 01392 248919

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1 Executive Summary

Principal Conclusions

The survey identified a need for 18 affordable homes within the next 5 years:

Key findings

Affordability

- The survey found 17 households in housing need who could not afford to buy in the open market.
- 2 could afford to rent in the open market.
- 3 additional replies were received by households on Devon Home Choice who had not completed the survey but were eligible for affordable housing in the village.

Tenure

- 15 of the households in need qualified for affordable rent, 3 may be able to afford a shared ownership property.

Size of Property Required

- 6 x 1 or 2 bedroom properties for singles or couples
- 8 x 2 bedroom properties for families
- 4 x 3 bedroom properties for families.

Other Findings

- The survey achieved its aim of identifying actual households in need. 680 surveys were delivered and 246 survey forms were returned. The response rate was 36% which is a very good response rate based on previous surveys.
- 85% of those who answered the question said they would be in favour of a small development of affordable housing for local people. 61 households did not answer this question.
- A total of 38 households showed an interest in self-build. 24 expressed an interest in individual self-build housing and 23 expressed an interest in group self-build housing.

2. Aims of the Survey

- To investigate the affordable housing need, tenure and house size for local people in the Parish of Stoke Gabriel, those wishing to return, and those who work in the Parish.
- To establish the general level of support for a small development of affordable housing for local people with housing needs

3. Survey history, methodology and response

3.1 History

Stoke Gabriel Parish Council decided to carry out a survey to assess the level of local housing need. Survey forms were agreed and 680 forms were posted out to every household in the village (from South Hams Council Tax Records). Parishioners were able to return the survey in a reply paid envelope. The deadline for the return of the survey was 30th June 2015.

3.2 Methodology

The survey was carried out using a standard methodology approved by local planners. Background notes on the methodology can be obtained from the Rural Housing Enabler.

The survey form was in 3 parts. The first section asked a limited number of questions about the type of household and their support for affordable housing. All residents were invited to respond to this part of the survey. The second section was aimed at parishioners aged over 55 to gauge the specific needs of older residents. The third part of the survey was designed to be completed by households who believe they have a need for affordable housing and wish to remain living in the village. A reminder was also sent to those on the Devon Home Choice register who did not complete a survey form.

3.3 Response

- 246 surveys were returned, which is a response rate of 36% of all dwellings surveyed.
- The survey achieved its aim of identifying actual households in need. Out of the 246 returned surveys, 22 were returned with Part 3 completed.
- All but five of the respondents live in Stoke Gabriel with these five living in Paignton (1), Waddeton (2), Rattery (1) and Kingskerswell (1).

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

4. Introduction and Information about Stoke Gabriel

4.1 Overview of Stoke Gabriel

Stoke Gabriel is a picturesque village located on a creek of the River Dart and lies equidistant between the two larger towns of Totnes and Paignton. The South Hams area as a whole is extremely popular with visitors and boasts numerous attractive villages, beaches and tourist attractions, as well as being in close proximity to Dartmoor National Park and Torbay.

Village amenities include a village hall, two places of worship - the Parish Church and Baptist Chapel, a primary and pre-school, two pubs, three shops including a post office and several garages / car repair workshops. There are also bed and breakfast premises, cafes, restaurants and caravan sites, all based around the tourist industry. The village is visited by a mobile library every other week. The community boasts several organisations including bell-ringers, poetry group, wildlife group, art group, Friends of the Church, Women’s Institute, boating association, gents and ladies Probus clubs and several sports and leisure clubs.

The village has a weekday bus service linking it with Paignton and the community bus from Totnes visits the village every Friday.

There are no large employers within the parish and the majority of people travel to the larger surrounding towns to work or work in the tourist industry.

4.2 Population Figures

In the 2011 census the usually resident population of Stoke Gabriel was recorded as 1254 in 618 households. The census also records that there were 53 dwellings which were empty properties, second homes or holiday lets. Recent information from South Hams District Council gave a figure of 680 households which has been used for this survey.

4.3 Council Tax Bandings

A breakdown of Council Tax bandings in Table 1 shows that there are only 77 properties (12% of all dwellings) in the lower two bandings out of a total of 630. These represent the entry level properties that people on lower incomes would be able to afford. This is a good indication of the lack of smaller, more affordable properties in Stoke Gabriel.

Table 1

Band A	Band B	Band C	Band C	Band E	Band F	Band G	Band H	Total
12	65	93	140	137	74	101	8	630

4.4 Property Prices and Rent

In the last 2 years the Land Registry has recorded 44 property sales in the parish. The average price of properties whose value was shown was £333,000. Prices ranged from £99,500 for a one bedroom flat to £785,000 for a 5 bedroom house.

There are currently 20 property listings on the Rightmove website. The cheapest house on the market at the moment is a 2 bedroom property for £242,000. There are only 3 houses for sale under £300,000.¹

To assess whether a household can afford to buy in the open market it is necessary to look at the cost of an entry level property in the local market. This is done by comparing information on local private rents gained from the housing needs survey with rents of properties currently on the market. From this information, we can establish typical rents to assess affordability. There were no one bedroom properties for rent on the open market at the time of writing this report therefore data has been taken from surrounding rural areas.

¹ As of 02/07/15

The figures used to assess affordability are set out in Table 2 below.

Table 2

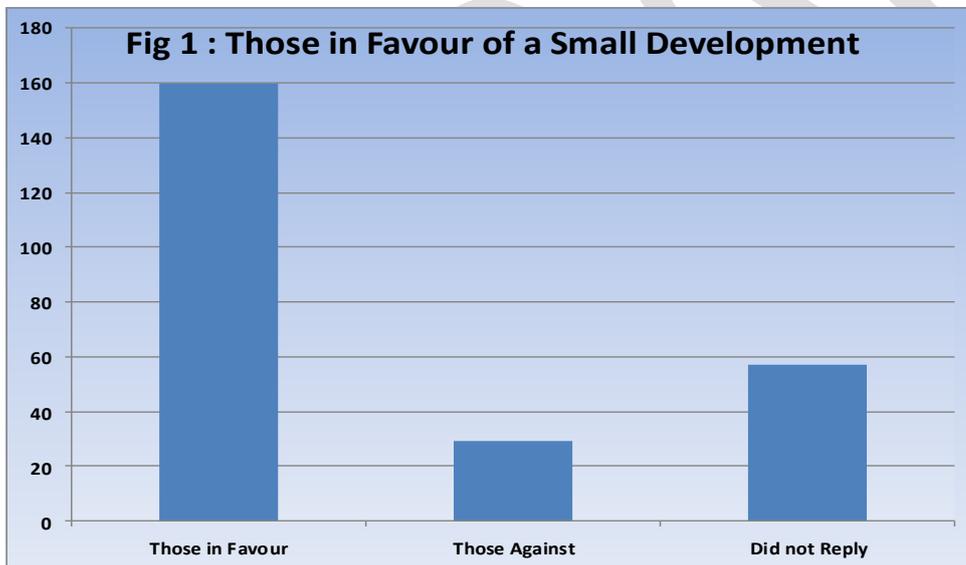
Size	Property price	Weekly rent
1 bedroom	£130,000	£130
2 bedroom	£200,000	£180
3 bedroom	£230,000	£260

There are currently 38 council/housing association owned properties in Stoke Gabriel. 18 of these are in a relative new development at Aish Road and were all let in 2013 so the likelihood is that few of these will come up for re-letting in the foreseeable future. 11 of the remaining homes are designated for older persons, leaving only 9 general needs homes which could become available for re-letting. Therefore lettings of current affordable housing stock will have little impact on future need figures.

5. General Survey Findings

5.1 In favour of a small local development

Respondents were asked if they would be in favour of a small number of homes for local people being built if the need for affordable housing were proven. 85% of those answering the question said they would be in favour. 15% said they were against any development. It should be noted that 60 households did not respond to this question. Fig.1 below shows the breakdown.



5.2 Suggestions where a development could be sited.

58 individuals made suggestions. Of these, Paignton Road and the V & A Car Park were the most popular suggestions. The full list will be made available to the Parish Council.

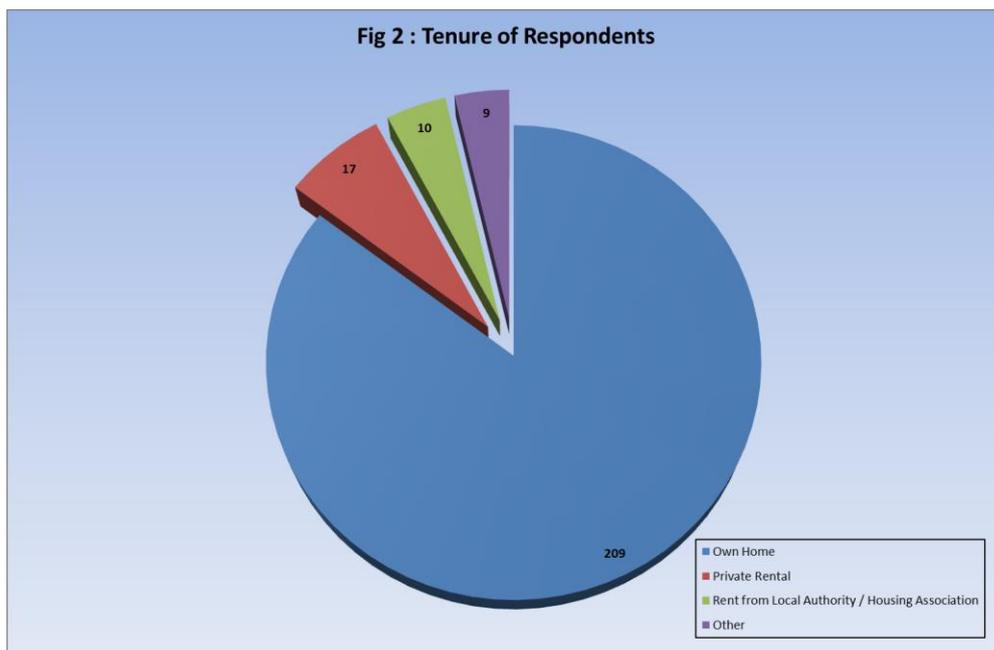
Additional comments were made more generally about the provision of new housing; these comments will also be made available to the Parish Council.

5.3 Main or second home

5 of the responders were second home owners.

5.4 Current tenure

Of the 245 respondents who provided details, 209 (85%) own their own home, 17 (7%) rent from a private landlord and 10 (4%) rent from a housing association. The remaining 9 households (4%) are made up of 4 shared ownership properties, 3 people living with relatives and 2 living in tied property. Figure 2 below shows the breakdown of tenure.



5.5 Interest in self-build

Respondents were asked whether they would be interested in a self-build project either individually or part of a group if a site were available. 34 households showed an interest in one or more types of self-build project (households were able to tick both types if they wished). As self-building is very popular at the moment and is being encouraged by local and central government, this may be something for the Parish Council to consider further.

- 24 households stated they may be interested in an individual self-build project.
- 23 households stated they may be interested in a group self-build project.

6. Housing needs and aspirations of older residents

Part 2 of the questionnaire was directed at residents over the age of 55. The number of people over the age of 55 is set to rise significantly across the UK over the next 20 years. The Office for National Statistics predicts that by 2034 the percentage of people over the age of 55 will increase by 23% across Devon and by 19% across South Hams.

288 people answered Part 2 of the survey from 180 households with at least one member over the age of 55. This is 73% of the total respondents.

6.1 Age of Respondents to Part 2 survey

Respondents were asked to give their age in 10 year bands. As can be seen in Table 3 below, the majority of those who replied (75%) were aged between 55 and 75.

Table 3

Age Group	55-65	66-75	76-85	Over 85
Number	101	116	44	27

6.2 Future Housing Plans

Households were asked about their future housing plans.

- 33 households plan to move within the next five years. Of these, 18 would like to remain in Stoke Gabriel.
- 6 of these households expect to need affordable housing.
- 23 further households expect to move after five years.
- 121 have no plans to move at the moment.
- 3 households did not answer the question.

6.3 Reasons for moving home in next 5 years

Households were asked to list the reasons they may wish to move home in the next 5 years. They could give more than one reason. The reasons are listed below in Table 4.

Table 4

Reason for Moving	Number
Need to downsize to a smaller more manageable home	45
Expect health to deteriorate	19
Need to be nearer family / carers	18
Need to reduce running costs i.e. Fuel Bills	12
Cannot manage stairs / need level access	8

The largest single reason for wanting to move (44% of respondents who answered the question) was that they wished to move to a smaller property as they cannot manage their current home.

When asked how many bedrooms they would need if they downsized, the responses were as follows:-

Table 5

Bedrooms Required	Number of Households
1	7
2	49
3	18
4	2

As can be seen, the majority were interested in downsizing to a 2 bedroom property.

6.4 Type of Housing Preferred

Respondents were asked if they would prefer a house, bungalow or flat.

- 60 would prefer a bungalow
- 27 would prefer a house
- 17 would prefer a flat

6.4 Type of Accommodation preferred by older persons

Older households were asked what type of accommodation they may need in the future. The majority preferred a home better suited to their needs but not designed for older people. Preferences are shown in Table 6 below.

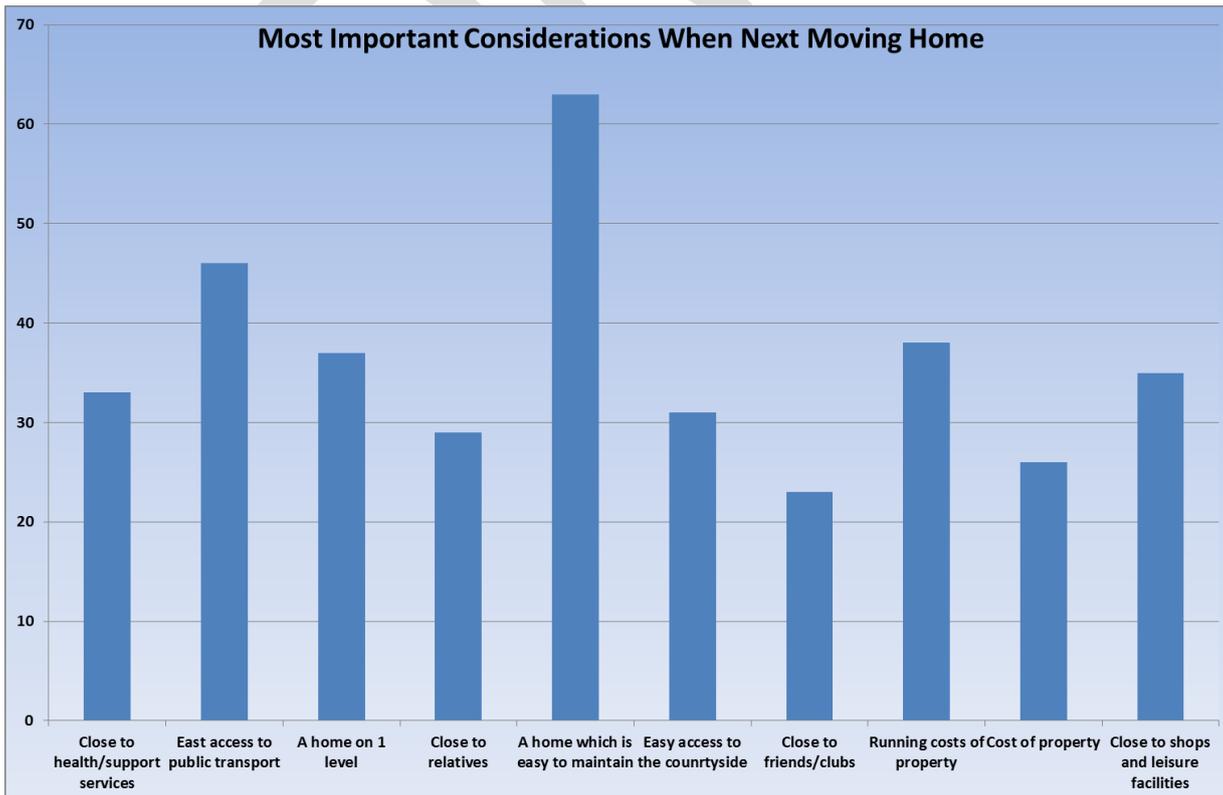
Table 6

Type of Accommodation Preferred by Older Persons	Number
Home better suited to needs but not specifically designed for older people	61
Home specially designed for older people	15
Warden controlled scheme for older people	8
Residential / nursing home	1

6.5 What reasons would be most important when choosing a new home

Older households were asked to give the three most important considerations when choosing their next home. The results are shown in Figure 3 below. The most popular reason is ease of maintenance followed by access to public transport and running costs.

Fig3



6.6 Conclusion - Older Persons Needs

The older persons' survey shows that the majority of households (67%) have no plans to move home. However, Stoke Gabriel does have a number of older households who wish to downsize to smaller accommodation that is easier to maintain, has lower running costs and is close to amenities and support.

5 of the 18 households that expect to move home within the next 5 years and remain in Stoke Gabriel believe they will need affordable housing. The remaining 13 households would require open market housing. Small open market bungalows, flats and houses can be built, however, developers who build open market homes do not usually attach any kind of local connection covenant as this reduces the value of the homes. This means that any open market properties cannot be guaranteed for local people.

Meeting the housing needs of this group of people should be given further consideration.

7. Assessment of those in need - Part 3 survey

22 households indicated a need to move and returned part 3 of the survey.

Of the 22 cases being assessed 4 have been excluded for the following reasons

- 1 respondent stated they had sufficient funds to buy on the open market.
- 3 respondents gave insufficient information to assess.

This section refers to the remaining 18 households.

7.1 Housing need

Households completing this part of the form were asked to identify why they had a housing need and when they would need to move. They could give more than one reason.

- 8 households indicated a current need to move.
- 8 households indicated a need to move within the next 1 - 3 years.
- 2 households indicated a need to move within the next 5 years.

Table 7 shows why households need to move within the next 12 months

Table 7

Reason for current need	No of respondents
Need to move to a home with more bedrooms	2
Share facilities with someone who is not going to be rehoused with you	2
Homeless or at risk of becoming homeless	1
Struggling to afford current home	1
Other	3

Table 8 shows the reasons why people expect to need to move in the future.

Table 8

Reason for future need	No of respondents
Expect family to grow	1
Expect to leave home and cannot afford to buy or rent privately	4
Will need a smaller property	1
Expect health to deteriorate	2
Have a private tenancy ending and expect to need affordable housing	4
Other (need to cut running costs)	1

7.2 Local Connection

The definition of local connection for South Hams District Council is set out below:

- (i) The person has lived in the parish/town for 3 out of the 5 years preceding the allocation.
- (ii) The person has immediately prior to the allocation lived in the parish/town for 6 out of 12 months preceding the allocation.
- (iii) Immediate family have lived in the parish/town themselves for 5 years preceding the allocation. For avoidance of doubt the Local Government Association guidelines define immediate family as parents, siblings and non-dependent children.
- (iv) The person has permanent employment in the parish/town with a minimum contract of 16 hours per week which has continued for the 6 months preceding the allocation without a break in employment of more than 3 months such employment to include self-employment. This should not include employment of a casual nature
- (v) Any periods of (ordinary) residence of the person in the Parish/Town.

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

On reviewing the circumstances 17 of the households in need were found to meet the local connection requirement as set out above. 1 did not.

7.3 Housing Options

The housing options available to the 17 households in need with a local connection are now given consideration.

Respondents provided information on income and savings which allows an assessment of what the household can afford to pay for their accommodation.

Taking into account the income, savings and assets of the 17 households in housing need, 2 of them can afford to rent in the open market so have been discounted from the final figures. This leaves 15 households that would require affordable housing - 3 may be able to afford to buy a shared ownership property but the only affordable option for the remaining 12 households is subsidised rented housing.

The survey also asked households who had a housing need which type of housing they were interested in. Respondents could give more than one option. The responses are listed in Table 9 below.

Table 9

Type of housing	Interested
Shared ownership/equity	7
Affordable rented	12
Self-build	6

7.4 Other evidence of housing need

As well as this survey other evidence of housing need should be considered. The housing waiting list or register for South Hams is called Devon Home Choice. Applicants are given a banding from A to E depending on their level of need. There are 14 households resident in Stoke Gabriel registered on Devon Home Choice. Details are set out below.

Table 10

Devon Home Choice band	1 bed	2 bed	3 bed	4 bed	Total
Band A (Emergency need)	0	0	0	0	0
Band B (High)	0	0	0	0	0
Band C (Medium)	0	0	0	0	0
Band D (Low)	1	0	0	0	1
Band E (No Housing Need)	1	6	5	1	13
Total	2	6	5	1	14

Only 4 of the households who are registered on Devon Home Choice completed the survey. Due to this apparent disparity, all those who are registered with Devon Home Choice and living within the parish were contacted separately by letter and a further 3 replies were received. These have been added to the final numbers, giving a total need of **18**.

7.5 Housing Mix

The suggested mix of housing is shown in Table 11 below. This takes account of the family makeup as declared on the survey form and the type of housing required.

Table 11

Type of Property	Affordable Rent	Shared Ownership	Totals
1 or 2 bedroom property for single people	5	1	6
1 or 2 bedroom property for couples	0	0	0
2 bedroom property for families	7	1	8
3 bedroom property for families	3	1	4
Totals	15	3	18

1 household requires a property adapted for a wheelchair, 2 require level access and 1 requires a maximum of 3 steps.

8. Conclusion - Future Housing Need for Stoke Gabriel

Overall, it must be remembered that this Housing Needs Survey represents a snapshot in time. Personal circumstances are constantly evolving. Any provision of affordable housing, would, by necessity, need to take account of this. However, given the level of response to the survey, and in spite of the potential for circumstances to change, the Parish Council can feel confident in the results of this survey. The survey has identified a need in the near future for 18 units of affordable housing.

As the needs of households are constantly evolving the level and mix of need in this report should be taken as a guide. In particular it may be appropriate to vary the mix of sizes provided. This report remains appropriate evidence of need for up to five years. However if there is a significant development of affordable housing in the parish which is subject a local connection requirement and substantially meets the need identified in the report it will normally be necessary to re-survey the parish before any further development to address local needs is considered.

Recommendation

It is recommended that the Parish Council:

- **Note this report**
- **Consider the options for addressing the need for 18 affordable homes.**

Stoke Gabriel Parish Housing Needs Survey - Part 1

This survey form has been sent to every known household in the Parish. Please complete Part 1 of the form, even if you do not have a housing need, and return it in the envelope provided.

Completed forms must be received by 30th June 2015

If you require extra forms or have any questions, please contact Janice Alexander on 01392 248919

Confidentiality and Data Protection: This information is collected by Devon Communities Together (DCT) as data controller in accordance with the data protection principles in the *Data Protection Act 1998* to provide information for the Housing Needs Survey Report and summary information on rural housing need. No data will be published which can identify an individual and no sensitive information will be passed to any other organisation or agency without your permission, including the parish council. Personal data will be retained for 5 years and then destroyed.

1) Please tick one of the following. Do you:

- Own your own home Live in a shared ownership property
Rent from a private landlord Live in housing tied to a job
Rent from a housing association / local authority Live with relatives
Other, please specify

2) Is this your: Main Home Second Home

3) In which parish do you live?

4) How many bedrooms does your current home have ?

- 1 bedroom 2 bedrooms 3 bedrooms 4 bedrooms +

5) If you rent privately how much rent do you pay per month ?

- Under £400 £400-£500 £500-£600 £600-£700
£700-£800 £800-£900 £900-£1000 £1000 +

6) Self-Build Opportunities

Would you be interested in Self-build either individually or as part of a group if a site was available within your area ? Please tick relevant box below.

- Individual Self Build Group Self-Build

Housing aspirations of older residents

7) Are any members of your household aged over 55 ? YES/NO

If you have answered Yes to this question, please also complete Part 2 of the questionnaire which refers to older persons' housing needs and expectations.

What do we mean by affordable housing?

SHARED OWNERSHIP- this is where you part buy, part rent your home. In a typical housing association example, you would start off owning 40% of the equity and paying rent on the remaining 60% with the option of buying a greater share of the equity when you can afford to do so. You need either to have the cash to buy the equity share or be able to raise a mortgage. If you need a mortgage you will need a deposit plus your buying costs.

SHARED EQUITY - there are a number of types of shared equity housing. Often you will own the freehold, and another party will also have an interest in the value of the home such as through an equity loan arrangement (you will have paid less than the market value of the home). Where such housing is provided as affordable housing, there will be a restriction on price, occupation and resale. If you need to raise a mortgage you will need a deposit plus your buying costs to do so.

AFFORDABLE RENTED - this is where you pay a less than market rent to a housing association or similar organisation. The rent is no more than 80% of current market rents. Affordable rented housing has replaced “social housing” where rents were 50-60% of market rents although some existing council or housing association properties are still rented at the lower level.

SELF BUILD- this is where you are directly involved in the construction of your home, this can be individually or as a group. The extent of your involvement will be decided by the type of scheme. Self build normally involves some form of ownership (either shared ownership or shared equity) but can also be used to provide rented housing. If the home is considered as affordable you must have an affordable housing need. If you require a mortgage you will need a deposit plus your buying costs.

All households should answer the following three questions on affordable housing

10) If a need for affordable housing is identified, would you support a small (up to 15 homes) development of affordable homes for local people? **Yes/No**

11) Do you have any suggestions for a suitable site for affordable housing within the parish?

.....

12) Do you have any other comments regarding affordable housing (attach extra sheets if needed):

.....
.....

If you believe you or any member of your household has a need for affordable housing either now or sometime within the next 5 years you should complete part 3 of this form.

PLEASE NOTE: You should complete part 3 of the form even if you are already registered with Devon Home Choice or Right to Buy South West, or already live in Council or Housing Association property and need to move.

Thank you for taking the time to complete this form.

Stoke Gabriel Parish Housing Needs Survey - Part 2 Housing needs of older people

Population projections for Devon show an increase of 23% in people over 55 by 2034 with figures in South Hams set to rise by 19%. This section looks at the impact of this increase on Stoke Gabriel and should only be completed by those households with at least one member over 55.

1) How many people of each age group are there in your household?

Age 55 -65		Age 66-75		Age 76-85		Age 86 or above	
------------	--	-----------	--	-----------	--	-----------------	--

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

I have no plans at the moment to move home I expect to move home in the next 5 years

I have thought about moving home in the future but do not expect to do so in the next 5 years

3) What are the reasons you may need to move home in the next 5 years?

Need to be nearer family / carers Need to reduce running costs i.e. fuel bills

Expect your health to deteriorate Cannot manage stairs / need level access

Need to downsize to a smaller more manageable home

4) If you need to downsize, how many bedrooms would you require in your new home ?

5) If you expect to move, what type of accommodation do you think you will need?

A home which better meets your needs but is not specially designed for older people

A home which has been specially designed for older people

A warden controlled scheme for older people A residential or nursing home

6) If you expect to move, what type of home would you be interested in moving to?

House Flat Bungalow

7) Where do you want to move to when you next move home?

Remain in parish Elsewhere in Mid Devon Elsewhere in Devon Away from Devon

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

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

9) If you need to move within 5 years, will you need one of the types of affordable housing as described in Part 1? Yes/No

If you need to move to affordable housing in the next 5 years please complete Part 3 of the form

Stoke Gabriel Parish Housing Needs Survey - Part 3

PLEASE ONLY COMPLETE THIS FORM IF YOU THINK YOU MAY NEED TO MOVE TO AN AFFORDABLE HOME IN STOKE GABRIEL WITHIN THE NEXT FIVE YEARS.

All questions must be answered as fully as possible in order to ensure that your housing need can be accurately assessed. Please return the completed form in the envelope provided.

A separate form for each household in need of housing must be completed. For example, each grown up child (over 18) in a family, who wants to set up their own home, should complete a separate form, giving their own financial details and personal circumstances, not that of the main household. If you require extra forms or have any queries, please contact Janice Alexander on 01392 248919

In order to accurately assess housing need, we have to ask for some sensitive information.

Confidentiality and Data Protection: This information is collected by Devon Communities Together (DCT) as data controller in accordance with the data protection principles in the *Data Protection Act 1998* to provide information for the Housing Needs Survey Report and summary information on rural housing need. No data will be published which can identify an individual and no sensitive information will be passed to any other organisation or agency without your permission, including the parish council. Personal data will be retained for 5 years and then destroyed.

- 1) Please complete the table below listing all persons who would need to live in the new affordable housing including the person completing the form? (Please continue on a separate sheet if needed)

Name and relationship to person completing the form	Age	Gender	Wheelchair accommodation needed	Level access needed
		M/F	Y/N	Y/N
		M/F	Y/N	Y/N
		M/F	Y/N	Y/N
		M/F	Y/N	Y/N
		M/F	Y/N	Y/N
		M/F	Y/N	Y/N

If you have a specific need which is not covered above please provide details on a separate sheet.

- 2) What is the current tenure of the household needing to move?

- | | |
|---|---|
| Private rented <input type="checkbox"/> | Rent from a housing association or local authority <input type="checkbox"/> |
| Owner occupier <input type="checkbox"/> | Living with relatives <input type="checkbox"/> |
| Sharing a house <input type="checkbox"/> | Tied accommodation <input type="checkbox"/> |
| Lodger <input type="checkbox"/> | Other - please describe: <input type="checkbox"/> |
| Shared ownership <input type="checkbox"/> | |

- 3) How many bedrooms does your current property have?

If you consider that your household is in affordable housing need, you should register with Devon Home Choice at www.devonhomechoice.com
 If you are interested in a shared ownership property you should register with Help to Buy South West at www.helptobuysw.org.uk

- 4) a) Have you registered your need with Devon Home Choice? YES/NO
 b) Have you registered your need with Help to Buy South West? YES/NO

5) a) If you are registered with Devon Home Choice what Band has been allocated to you?

Band A Band B Band C Band D Band E

b) What is your Devon Home Choice reference number?

6) When do you think you will need to move to affordable housing? Please tick one box

Now or within the next 12 months Within 1 - 3 years Within 3 - 5 years

If you have indicated you need to move now or within the next 12 months please answer question 7

If you have indicated you need to move within 1 - 5 years, please answer question 8

7) Current housing need

If you need to move now or within 12 months, why do you need to move? Please tick any that apply to you

You need to move to a larger home because your current home doesn't have enough bedrooms for your household	<input type="checkbox"/>
You share a kitchen, toilet or bathroom with someone who is not going to be rehoused with you i.e. parents, grandparents	<input type="checkbox"/>
You are homeless or at risk of becoming homeless	<input type="checkbox"/>
Your health or well-being is made worse by your present home and a move would improve it	<input type="checkbox"/>
You cannot manage stairs	<input type="checkbox"/>
You need to move to escape violence or harassment	<input type="checkbox"/>
Your current home is in very poor condition	<input type="checkbox"/>
You are struggling to afford your current home	<input type="checkbox"/>
You are a council or housing association tenant looking to move to a smaller home	<input type="checkbox"/>
Other -please detail	<input type="text"/>

8) Future housing need

If you expect to move in 1 - 5 years time, why do you need to move? Please tick any that apply to you

You expect your family to grow	<input type="checkbox"/>
You expect to leave home and do not expect to be able to rent or buy privately	<input type="checkbox"/>
You are in tied accommodation and will be retiring in the next 5 years	<input type="checkbox"/>
You are being discharged from the Armed Services in the next 5 years	<input type="checkbox"/>

You will be leaving care	
You will need a smaller property	
You expect your health to deteriorate which will make you need to move home in the next 5 years	
You have a private tenancy ending and are likely to need affordable housing	
You want to move back to Stoke Gabriel Parish because you have a strong local connection (please specify)	
Other - please detail	

9) What type of affordable housing are you interested in?

In Part 1 of this form the different types of affordable housing are described. The information you provide in the survey will allow an assessment of what is the most appropriate affordable housing for you. However it would be helpful to know what type of housing you are interested in. Please tick the appropriate boxes.

Shared Ownership / Equity Affordable /Social Rent Self Build

IMPORTANT

Please note we can only assess your eligibility for affordable housing if we have full income and financial details. Without these, we will not be able to process this form or include your household in the need figures.

As per our confidentiality and data protection statement, this financial information will remain confidential and will not be seen or passed on to any other organisation including the Parish Council.

10) Do you believe that you have enough income and savings (including equity in your existing home) to be able to buy a suitable property on the open market in the parish? YES/NO

If you have answered YES to this question then you need not answer questions 10 and 11

11) Income
What is your household's **gross annual income?** (before deductions) including benefits and pensions. This should be the combined income for couples.

Less than £10,000 <input type="checkbox"/>	£10,001 - £15,000 <input type="checkbox"/>	£15,001 - £20,000 <input type="checkbox"/>	£20,001 - £25,000 <input type="checkbox"/>
£25,001 - £30,000 <input type="checkbox"/>	£30,001 - £35,000 <input type="checkbox"/>	£35,001 - £40,000 <input type="checkbox"/>	£40,001 - £45,000 <input type="checkbox"/>
£45,001 - £50,000 <input type="checkbox"/>	£50,001 - £55,000 <input type="checkbox"/>	£55,001 - £60,000 <input type="checkbox"/>	Over £60,000 <input type="checkbox"/>

12) Savings, investments and assets

Please give the amount of any savings and investments you have to the nearest £500

£

Do you potentially have access to a deposit in addition to any savings? If so how much?

If you own a home we need the following information to make a proper assessment of whether you could potentially qualify for an affordable home

What is your estimate of the current value of your home?

What is your estimate of how much you still owe on your mortgage?

Please note: Single people wishing to set up a new home alone i.e. children moving out of family home, should give their income and financial details only, not that of their parents or other household members who will not be re-housed with them.

Do you have a local connection to Stoke Gabriel Parish ?

If any affordable homes are provided in Stoke Gabriel, they will be for people living or working in the Parish, or for those who can show that they have a long-term connection with the area

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

Is a member of the household currently resident in the parish, if so for how long in years?

Is a member of the household currently employed in the parish, if so for how long in years?

Do you have other strong local connection with the parish for example by upbringing?
Please give details in the box below

Contact Details.

Please provide your contact details below in case any clarification is required. It may also be necessary for the Rural Housing Enabler to stay in touch to ensure that you have the best chance of receiving an offer of housing if your need is verified. These details will not be passed on to any other organisation without your permission as per our confidentiality and data protection statement at the beginning of the survey.

Name	
Address	
Postcode	
Telephone Number:	Email:

Please sign the following declaration if you are happy for your details to be shared with our partners.

I confirm that I agree to the Rural Housing Enabler sharing my contact information on this form with the local authority and any other relevant organisations where this is to assist in helping me to access affordable housing.

Signed..... Date.....

Name.....

If you know someone who has moved away from the parish because of the lack of affordable housing and may wish to return, please ask them to contact Janice Alexander who will send them a form.

Thank you for taking the time to complete this survey.

Please return the survey form in the envelope provided by 30th June 2015

Rural Housing Enabler
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