



Housing Association



# HALBERTON HOUSING NEEDS SURVEY REPORT

January 2004

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# HALBERTON HOUSING NEEDS SURVEY REPORT

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# Halberton Housing Needs Survey Report January 2004

## 1. Summary and key findings

### 1.1. Aim

**To investigate the affordable housing need, tenure and accommodation size for local people in the Parish of Halberton and those wishing to return or those that work in the Parish.**

### 1.2 Survey history, distribution and response

This Housing Needs Survey was part of the Parish Plan Survey, which was delivered to every household in the Parish of Halberton at the end of October 2003. Cathrine Simmons attended three meetings on 29th July, 18<sup>th</sup> August, and 25<sup>th</sup> September 2003. The first two meetings were with the Housing Working Group where the questions were formulated and the last meeting was with the Parish Plan Steering Group. General questions concerning housing in Halberton were asked as part of the Parish Plan Survey.

The Housing Needs Surveys were delivered with the Parish Plan Survey but on a separate form, which was returned to Cathrine Simmons, The Rural Housing Development Officer for Mid Devon District Council for reasons of confidentiality. Extra copies were available from Halberton Post Office and the deadline for the return of the survey was as soon as possible.

There were a total of 700 surveys delivered and 139 were returned. Out of the 139 surveys returned 108 households answered the first question "Are you in need, or likely to be in need, of another home in this parish?" by ticking the "no" box. The remaining 31 households completed the rest of the Survey. The return rate is hard to compare with other housing needs surveys because the Parish Plan Survey was personally collected and we only wanted those in housing need to return forms. In Hemyock recently the return rate was 26.9% and in The Exmoor National Park area, the return rate has been between 45% and 39%.

### 1.3 Methodology

Mid Devon District has been surveyed for Housing Need by Fordham Research in 2001/2002 with an update report in December 2003. The Fordham Housing Needs Survey was based on 2,001 postal survey responses drawn from the Council Tax Register. This universal report found an annual requirement of 353 units over the Mid Devon District area.

The survey for Halberton needed to decide whether or not to include households who are in need of affordable housing. This was done by assessing their income, availability to housing and whether they have a local connection. The survey asks many detailed questions which some households have chosen not to answer. The Survey Form is shown in Appendix 8.1

### 1.4 Key findings

- **31 forms were returned**
- **The average price of a semi-detached house in Halberton during July to September 2003 was £160,207**
- **27 households were found to need affordable housing**

- All 27 households had a local connection with regard to the Local Plan and Emerging Plan
- The preferred tenure was low cost ownership (20%) with housing association rented a close second (19%)
- The preferred bed size was a 2 bed-house
- 13 households were single (40%)
- 14 households wish to be housed within the next 3 years
- There were a wide range of incomes and those at the top of the range (7 households) could afford a private rent if this was available.

It is not usual to provide specifically and exactly for the total identified need. In order to achieve a provision that is appropriate and sustainable it is usual to aim to provide for 33% of the final need. The adoption of this method enables an actual provision appropriate to meet the affordable housing needs of the Parish now and in perpetuity, allowing for the changing circumstances that can occur. It must be noted that this does not mean that the total need should not be addressed; the suggested formula provides an initial target for a successful provision.

**Recommended target should be 5 low cost ownership or shared ownership houses and 5 for rent from a housing association. There should be a range of sizes including one-bed houses or flats and possibly a 3-bed disabled unit.**

## **2 Context and Housing Market**

### **2.1 Characteristics of Halberton**

Halberton is located three miles to the east of Tiverton. This linear village has developed along both sides of the main road with growth at Lower Town and along Crown Hill. A large part of the village is within a conservation area.

The village has some retail facilities, including a post office. There is a Village Hall, a Church and a Primary School. There is a public car park. It is understood the sewage treatment capacity is adequate.

Source: Mid Devon Local Plan

### **2.2 Housing Information from Parish Plan results**

The highest percentage (39.3%) of the residents of Halberton have lived in the parish for longer than 20 years but the new residents are the next highest group (26.8%) who have lived in Halberton for 4 years or less. Of those who filled in the questionnaire 75% are homeowners, 9.5% rent from a private landlord and the remaining residents either rent from Mid Devon District Council, Hastoe Housing Association, have tied accommodation or lodge with parents or another households.

There are very few one-bedroom properties in the parish the majority being two and three bedroom houses. Twenty-two people had a second home. Twenty-three people thought that they would be likely to need to move to another home in the parish now or in the next five years.

The question 'why did members of your household move away from the parish?' provided six people who had left because of lack of affordable housing and one person due to lack of suitable housing. Ten people wished to return to Halberton.

The answer to the question “How important is it to provide the following types of housing in the village?” showed a large majority of residents in favour of housing for young people 40.4%, housing for families 38% and housing for the elderly 26.7%. Residents’ views about the “no further homes” question resulted in 15.1% saying this was of high importance to them. Sixty three per cent of those questioned were in favour of a small number of new homes in the parish, which would help the needs of local people.

The majority surveyed wanted the conversion of redundant buildings to provide additional housing in answer to the question about what type of housing should be developed. There was a positive answer to the sustainable features in new houses with 71.1% wanting eco-home standards (energy and water saving features fitted as standard).

## **2.3 Population**

According to the 2001 census there are 1616 people living in the Parish of Halberton. There are approximately 1400 electors living in approximately 600 households.

## **2.4 Social Housing in Halberton**

There are 74 Social Housing units in Halberton. Hastoe Housing Association own 12 and Mid Devon District Council own 62. There are no sheltered units or low cost housing properties in Halberton. There are 130 households on the council housing waiting list. There have been 4 empty properties in the last two years, one bungalow, one 3-bed house, one 2-bed house and three housing association houses.

## **2.5 Land Registry sale records**

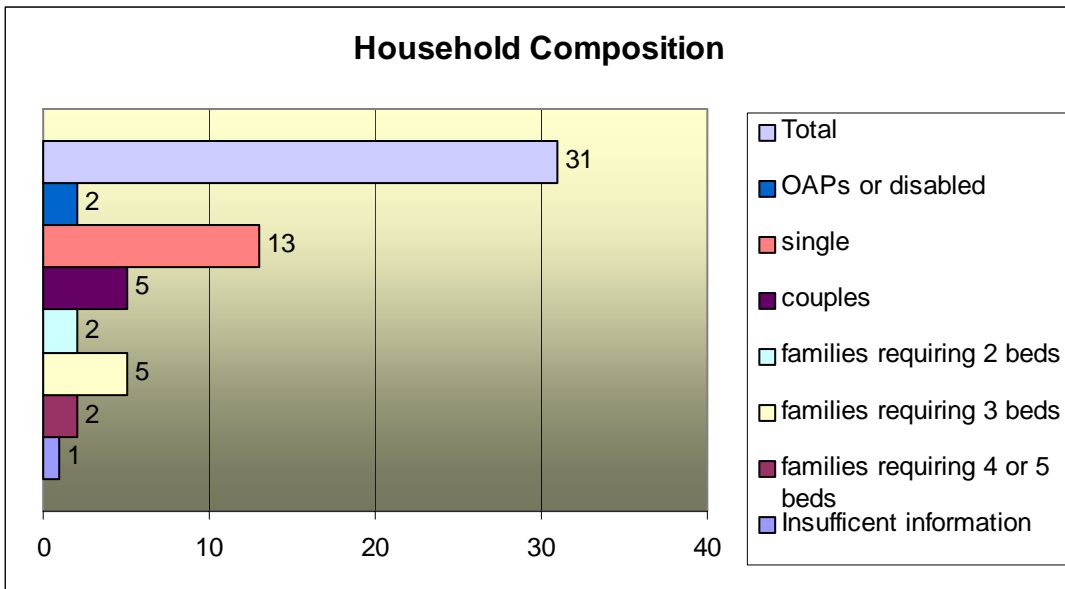
Investigation of The Land Registry: Residential Property prices web site showed that 29 sales took place for the last period available July – September 2003 for the post code of EX16 7. The average price was £208,754, with semi-detached properties averages at £160,207 and terraced properties at £181,600.

## **3 Households wishing to move**

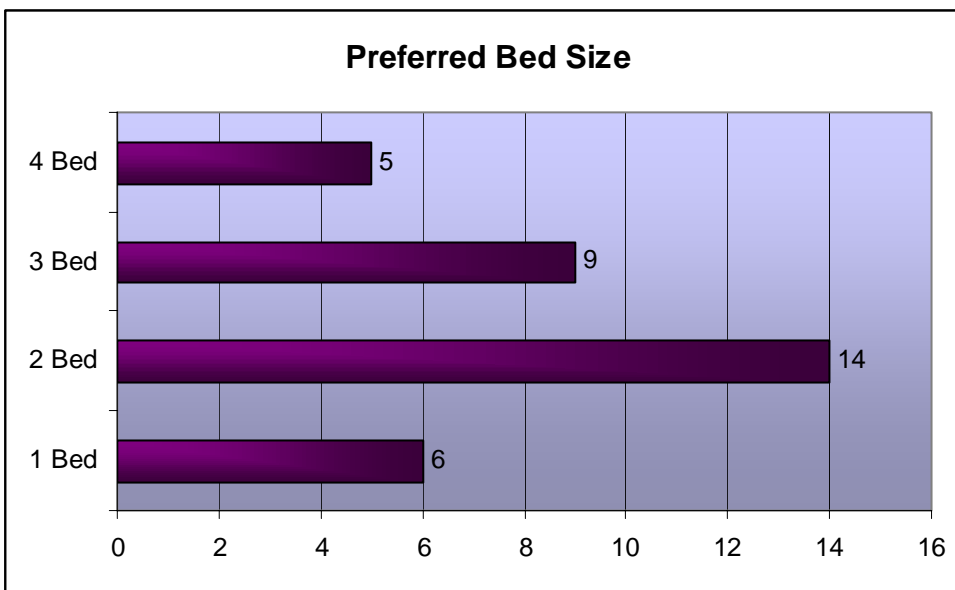
Survey forms were received from 31 households, indicating a need to move to another home in Halberton. The following three charts provide an overview of those who returned the survey and their requirements. In the next section an assessment will be made of those who are considered to be in local affordable housing need, and these will be analysed in depth.

The household composition of those returning the survey is shown below as follows: -

- 1 - 1 with insufficient information – 3%
- 2 - 2 families with 4 children requiring a home of 4 or 5 bedrooms – 6%
- 3 - 6 families with 2 or 3 children - 18%
- 4 - 2 families with one child or households with adults sharing – 6%
- 5 - 5 couples – 15%
- 6 - 13 single – 40%
- 7 - 2 households with pensioners or requiring disabled facilities – 6%



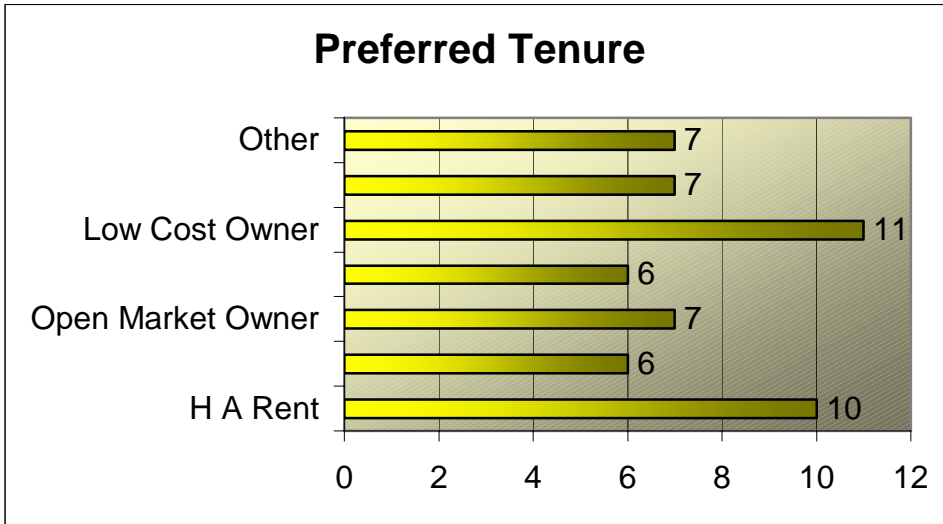
Households were asked to identify the type of housing they preferred. This is summarised in the following chart and it is shown by bed size rather than type (i.e. house, bungalow, flat). Some households ticked more than one bed size. The chart reveals that there is a preference for two-bed accommodation. The majority of households ticked the boxes for houses although there was demand for flats and bungalows. Most households often prefer accommodation larger than their need.



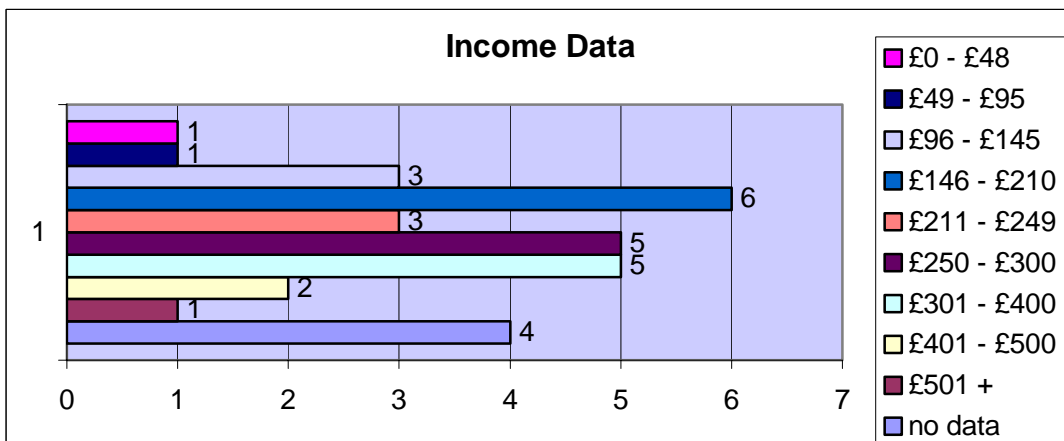
The next chart shows the type of tenure preferred and here again households were able to tick more than one box. The mostly popular tenures are Low Cost Ownership and Housing Association Rented. Those who ticked the 'other' box either wanted council accommodation or had no preference.

- Other – 12%
- Self Build – 12%
- Low Cost Ownership - 20%
- Shared Ownership - 11%
- Open Market Ownership - 12%
- Private Rented - 11%

- Housing Association Rented - 19%



The final chart in this section shows the income data for total weekly take home income (total joint incomes where applicable). It includes all benefits except housing benefit and council tax benefit. The majority of households (six) had a weekly income of between £146 and £210, which only equates to £10,920 a year. This is well below the national average of £26,200 per annum.



#### 4 Assessing Local Affordable Housing Need

It is now necessary to determine those households to be considered to be in local affordable housing need. The criteria to be used will be: -

**Affordability** - Can households afford to satisfy their housing need in Owner Occupation or in the Private Rented Sector?

**Accessibility** – Is housing, which is suitable for their needs, of the right tenure and size available in Halberton?

**Local Connection** – Do the households have a local connection in accordance with planning policies (adopted and emerging Local Plans)?

#### **4.1 Are households in need of Affordable Housing?**

The report will assess whether all households are able to afford to resolve their own housing need in the private sector either through renting or buying. The income, savings and value of existing property will be taken into account. Of the 31 survey forms completed four households had savings, and assets, which would discount them from the affordability criteria. None of the households' incomes allowed them to access private rented accommodation without help from Housing Benefit. Local markets rents for Tiverton, which is 3 miles away, are £350 for one bed accommodation, £450 for 2-bed accommodation and £525 for 3-bed accommodation. It is generally accepted that a household should not spend more than 25% of their income on rent.

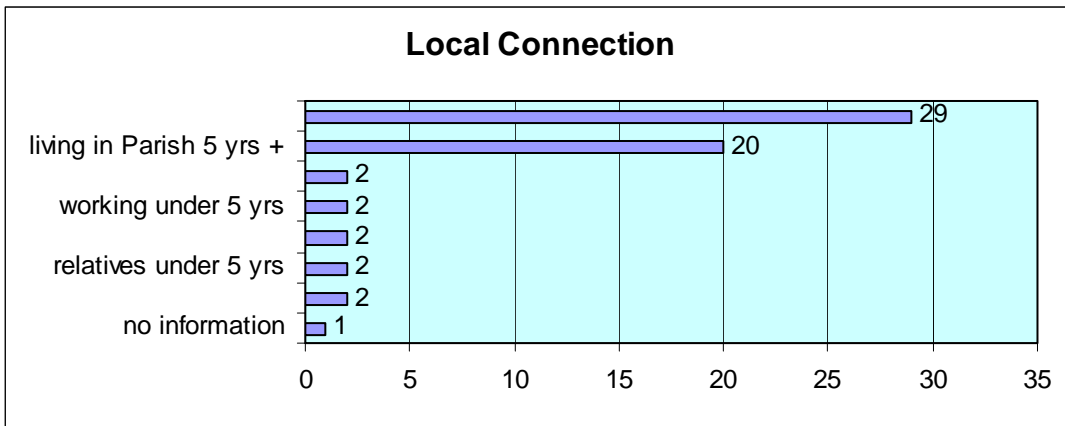
#### **4.2 Do households have access to housing suitable for their needs?**

One household has special needs and their house is too small. There is no disabled adapted low cost ownership housing in Halberton. Two households will require care in the future. There is no sheltered housing with a Warden in Halberton. There are thirteen single people requiring accommodation and there is no rented social housing in Halberton, which is suitable for a single people. The nearest suitable accommodation is in Tiverton where there is a high demand. There are 130 households on the council housing waiting list, of which 3 households are old age pensioners, 30 single households, 20 couples and 77 families and there was only 4 vacancies in the social housing stock in the last two years. There are no low cost ownership properties in Halberton. Therefore there is no access to suitable housing for the remaining twenty-seven households who completed the Housing Needs Survey.

#### **4.3 Do the households have a local connection?**

In order to find out whether households have a local connection various questions were asked. For the purpose of illustrating the information a level of importance was given to those households, which have lived in Halberton for longer than five years. The remaining eleven households were divided into whether they lived in the adjoining parishes for longer than 5 years or whether they worked locally or whether they had relatives living locally. The local connection information from the survey is shown as follows: -

- 29 – 93% of households live in the Halberton at present
- 20 – 64% of households have lived in Halberton for over 5 years
- 2 - 6% of households have lived in an adjoining parish to Halberton for longer than 5 years
- 2 - 6% of households have worked in Halberton for under 5 years
- 2 - 6% of households have worked in Halberton for over 5 years
- 2 - 6% of households have relatives who have lived in Halberton for under 5 years
- 2 – 6% of households have relatives who have lived in Halberton for over 5 years
- 1 – 3% of households provided no information

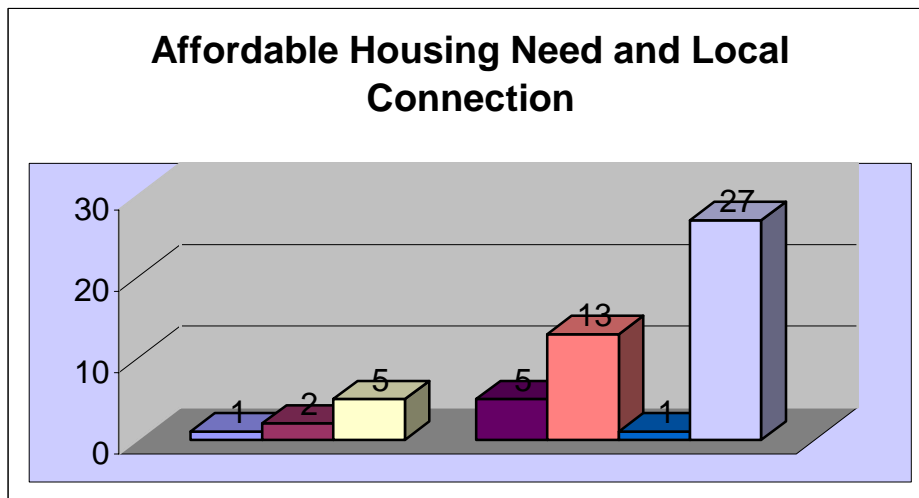


## 5. Final Analysis of assessed Housing Need

The following information provides a final analysis of all 27 households that have been assessed as 'in need of affordable housing', 'in housing need' and with 'local connection' to Halberton.

### 5.1 Household Composition

The final household composition for all twenty-seven households is as follows: -

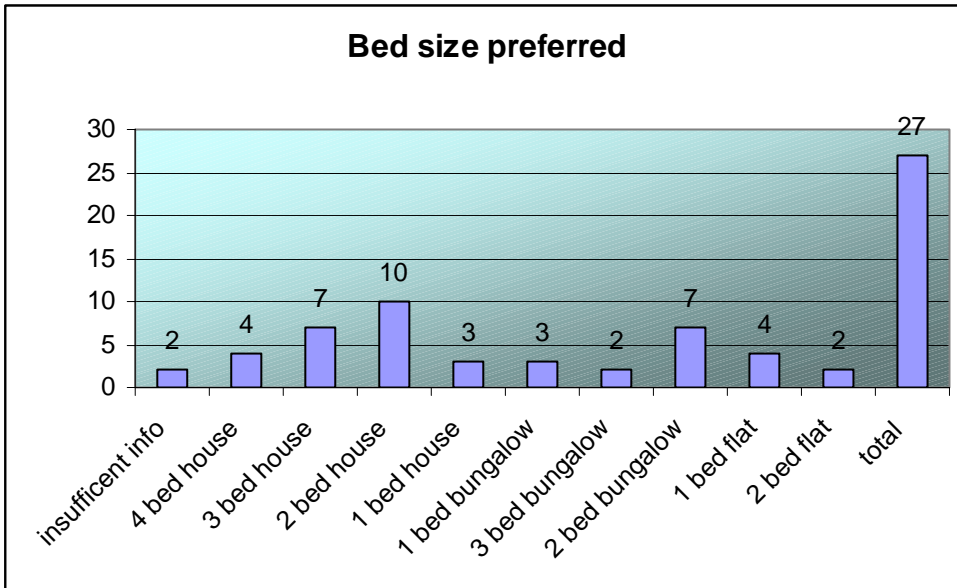


- 13 single households
- 5 couple households
- 5 families with 2 or 3 children requiring a 3-bed house
- 2 households with 4 children requiring a 4 -bed house
- 1 household requiring disabled facilities
- 1 household insufficient information

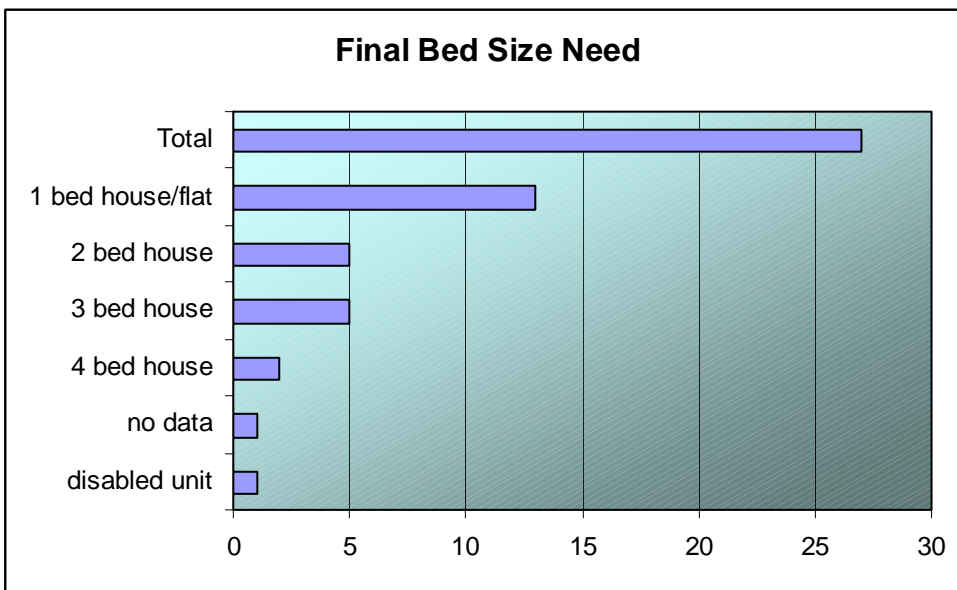
### 5.2 Bed Size Required

Of the total households requiring affordable housing some ticked a number of boxes and some ticked just one. The chart below does give an idea of household requirements. There

was a request for bungalows but these would only be provided where there was a disabled need. Interestingly there was some demand for flats.

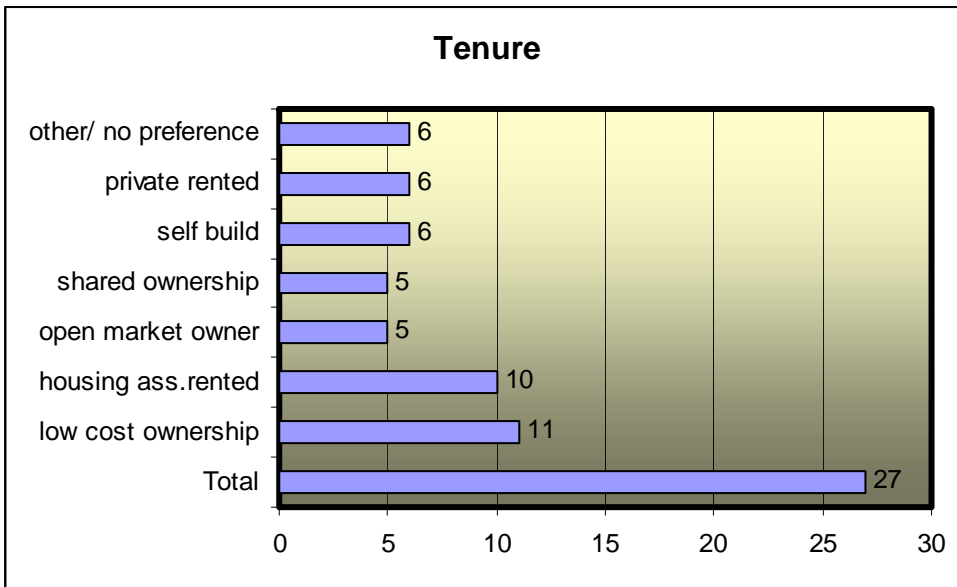


The next chart shows the Bed Size Need with couples being offered 2-bed houses and children of the same sex being expected to share unless there is a large age difference.



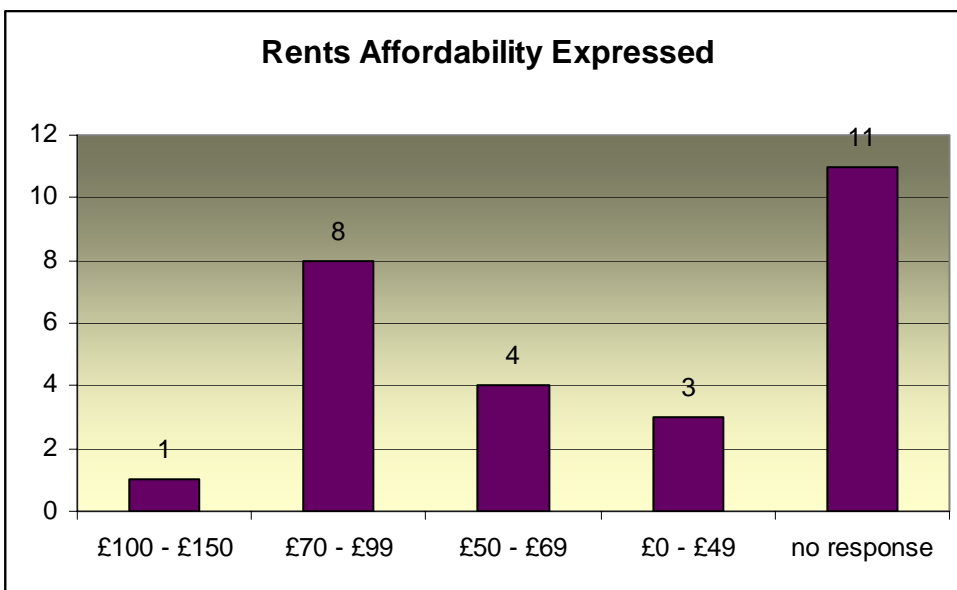
### 5.3 Tenure

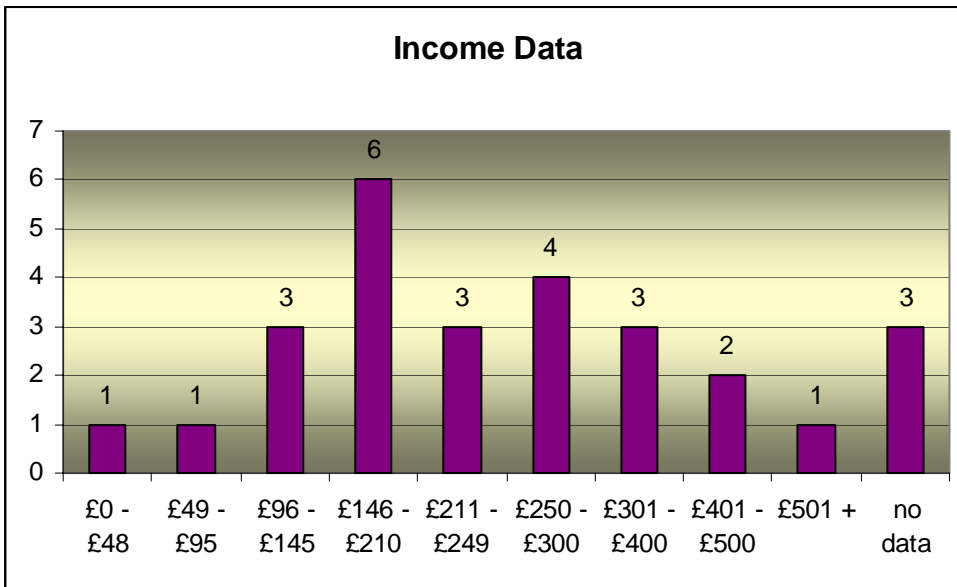
Households were able to tick more than one tenure box and overall there was a preference for the ownership tenures.



#### 5.4 Affordable Rents, Mortgages and Income Levels

Of the twenty-seven households requiring affordable housing, eleven households did not fill in the affordable rent section of the questionnaire. The remaining sixteen households indicated a range from £49 a week to £150. Tiverton private rents range from £81 to £121 depending on the size of the property. It is noted from Parish Plan information that there are 37 people renting from a private landlord. So there are private rented properties available from time to time.

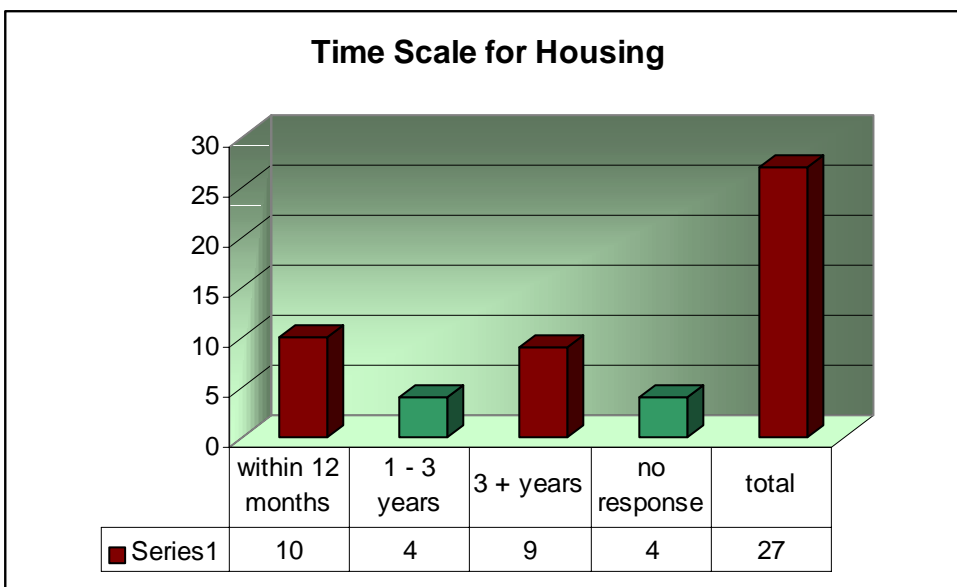




Six households could afford private rents if those rented properties were available, although one household needs disabled accommodation. Five households expressed a level of rent that they could afford. But these income figures would only fund a mortgage below £90,000. Information via the Land Registry indicates that the average cheapest house sold in Halberton was well above £90,000.

### 5.5 Time Scales for Housing

Interestingly those who wanted accommodation in the long term were single either young or older nearing retirement age. It would seem that they are planning ahead but feel satisfactorily housed at present.



## 6. Conclusion

It has been impossible to judge the response rate as only those with an expressed housing need have been investigated. Those who ticked the 'no' box were logged. The remaining thirty-one households were analysed and four were found not to be in housing need.

According to the Parish Plan there are a range of different tenures in Halberton but property prices are well beyond the reach of the twenty-seven households. Therefore a range of different sizes, tenures and types would fulfil the affordable housing need in Halberton.

## **7. Recommendation**

**It is recommended that a site on the edge of the village should be found and 5 low cost ownership or shared ownership houses and 5 for rent from a housing association should be built. There should be a range of sizes built including one-bed houses or flats and possibly a 3-bed disabled unit.**

*Please return as soon as possible*

**PART TWO - HOUSING NEEDS SURVEY - HALBERTON**

Please complete this form if you are likely to need to move to another home in this Parish now or in the next few years and feel you need help to obtain a **local affordable home**. If you know of a Halberton person, or someone with a connection to the Parish through family, relatives or work, who needs to live in the Parish separately from you, and needs help to obtain a local affordable home, they should complete their own survey forms. **Extra copies** are available from Halberton Post Office. **If you need information or require help** with filling in the form and extra copies contact Cathrine Simmons, Rural Housing Development Officer, Mid Devon District Council, 33/35 Bampton Street, Tiverton EX16 6AH. Telephone Number 01884 234 284

**A. HOUSING NEED**

1 Are you in need, or likely to be in need, of another home in this parish?

- Yes                       No – **You do not need to complete the rest of this form.**

2 When will you need to move?

- Now     within 12 months     1 - 3 years (yrs)     3- 5 yrs     5+ yrs

3 Why do you need to move (you can give more than one reason)?

- |                              |                                     |                              |                                |
|------------------------------|-------------------------------------|------------------------------|--------------------------------|
| (a) <input type="checkbox"/> | First independent home              | (i) <input type="checkbox"/> | Family break up                |
| (b) <input type="checkbox"/> | Couple setting up home together     | (j) <input type="checkbox"/> | Cannot manage stairs           |
| (c) <input type="checkbox"/> | Present home too small              | (k) <input type="checkbox"/> | Present home in poor condition |
| (d) <input type="checkbox"/> | Present home too large              | (l) <input type="checkbox"/> | Renting, but would like to buy |
| (e) <input type="checkbox"/> | Present home too expensive          | (m) <input type="checkbox"/> | Moved away and wish to return  |
| (f) <input type="checkbox"/> | Private tenancy ending shortly      | (n) <input type="checkbox"/> | Need specially adapted home    |
| (g) <input type="checkbox"/> | Private tenancy, need more security | (o) <input type="checkbox"/> | For family support             |
| (h) <input type="checkbox"/> | In tied housing, need more security | (p) <input type="checkbox"/> | To be near work                |
| (q) <input type="checkbox"/> | Other (please explain)              |                              |                                |

4 Which, of the above, is your main reason (please insert the letter from above)?

5 Could you remain in your present home if your home was altered or if you were given support?

- Yes                       No

6 What alterations or support would you need? .....

**B. YOUR HOUSEHOLD**

7. Please provide the following information for everyone who will need to move with you:

Relationship to you (e.g. husband, son, daughter, partner etc.)	Age	Male/ Female (M/F)	Living with you now? (Y/N)	Living with you in next home? (Y/N)
YOURSELF				

**C. LOCAL CONNECTION**

8 **Do you live** in Halberton Parish now?

Yes                       No

9 Do you **have a need to live** in Halberton Parish?

Yes                       No

10 Please give your reasons .....

.....

11 **Have you lived** continuously in Halberton Parish continuously for the last 5 years or more?

Yes                       No

12 How many years have you lived continuously in Halberton Parish?

13 Within the last 5 years, have you lived continuously in any of the adjoining parishes of Bickleigh, Butterleigh, Burlescombe, Cullompton, Sampford Peverell, Silverton, Uffculme, Uplowman, Tiverton or Willand?

Yes                       No

14 How many years have you lived continuously in that (or those) Parish(es)?

15 **Do you work** in Halberton Parish or any of the adjoining Parishes of Bickleigh, Butterleigh, Burlescombe, Cullompton, Sampford Peverell, Silverton, Uffculme, Uplowman, Tiverton or Willand?

Yes                       No

16 How many years have you worked continuously in Halberton Parish?

17 How many years have you worked continuously in the adjoining Parish(es)?

18 Do you have **relatives who live** in Halberton Parish or any of the adjoining parishes of Bickleigh, Butterleigh, Burlescombe, Cullompton, Sampford Peverell, Silverton, Uffculme, Uplowman, Tiverton or Willand?

Yes                       No

19 a) How many years have they lived continuously in Halberton Parish?

b) Please state their relationship to you (e.g. mother): .....

20 a) How many years have they lived continuously in the adjoining Parish(es)?

b) Please state their relationship to you (e.g. mother):

21 **Do you need to live close** to someone else in Halberton Parish?

Yes

No

22 a) How many years have they lived continuously in Halberton Parish?

b) Why do you need to live close to them? : .....

**D. TYPE OF HOUSING REQUIRED**

23 What type of home do you need?

	1 bed	2 bed	3 bed	4 bed	5 bed or more
House	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bungalow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (please explain) : .....

24 What type of accommodation would you prefer (you can tick more than one)?

- Housing Association Rented     Open Market Ownership     Low Cost Ownership\*  
 Private Rented     Shared Ownership\*     Self Build\*  
 Other (Please specify) .....    \* see 'Scheme Types' at 'J'

25 If you wish to rent, please indicate the most you could afford to pay in rent per week:

- £0-£49     £50-£69     £70-£99     £100-£150     £150-£200     £200+

26 If you wish to buy, what price range do you think you could afford?

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Below £20,000     | <input type="checkbox"/> £50,001 - £60,000 | <input type="checkbox"/> £90,001 - £100,000  |
| <input type="checkbox"/> £20,001 - £30,000 | <input type="checkbox"/> £60,001 - £70,000 | <input type="checkbox"/> £100,001 - £120,000 |
| <input type="checkbox"/> £30,001 - £40,000 | <input type="checkbox"/> £70,001 - £80,000 | <input type="checkbox"/> £120,001 - £130,000 |
| <input type="checkbox"/> £40,001 - £50,000 | <input type="checkbox"/> £80,001 - £90,000 | <input type="checkbox"/> Over £130,001       |

27 Does anyone in the household wishing to move need the following:

- Access for wheelchair     Accommodation on one Level  
 Sheltered housing with warden     Help with personal care  
 Residential Care

Please use this space to tell us more about any health or disabilities which affect your housing needs:

.....  
.....

28 a) Are you currently registered on the Local Authority waiting list?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

b) Please say why you have not registered on the Local Authority Waiting List?

.....

**E. INCOME & EMPLOYMENT**

29 Please indicate the total weekly take home income, (total joint incomes, where applicable). Include all sources of income including: earning(s), pension(s), Child Benefit, Working Families' Tax Credit, Jobseekers' Allowance, etc., but please **do not include** housing benefit or council tax benefit.

<input type="checkbox"/> £0 - £48 per week	<input type="checkbox"/> £146 - £210 per week	<input type="checkbox"/> £301 - £400 per week
<input type="checkbox"/> £49 - £95 per week	<input type="checkbox"/> £211 - £249 per week	<input type="checkbox"/> £401 - £500 per week
<input type="checkbox"/> £96 - £145 per week	<input type="checkbox"/> £250 - £300 per week	<input type="checkbox"/> £501 or more per week

30 How many people in the household wishing to move are:  
(Please enter the number of people in each category in the appropriate box)

<input type="checkbox"/> Working Full Time (30+ hours a week)	<input type="checkbox"/> Working Part Time
<input type="checkbox"/> Unemployed and seeking work	<input type="checkbox"/> Retired
<input type="checkbox"/> Unemployed but not seeking work	<input type="checkbox"/> Other
<input type="checkbox"/> In full time further/higher education	

31 If you, or your partner, are employed, please describe the nature of the employment?

(i) Your employment: .....

(ii) Your partner's employment: .....

32 How would you describe the employment:

	Your employment	Your partner's employment
Permanent	<input type="checkbox"/>	<input type="checkbox"/>
Casual	<input type="checkbox"/>	<input type="checkbox"/>
Seasonal	<input type="checkbox"/>	<input type="checkbox"/>
Other e.g. short term contract, please explain .....		

33 If you are employed, how far do you travel to work?  
(Please enter the number of people in each category in the appropriate box)

<input type="checkbox"/> Work from home	<input type="checkbox"/> Travel 5 - 10 miles	<input type="checkbox"/> Travel 20 - 25 miles
<input type="checkbox"/> Work elsewhere in the parish	<input type="checkbox"/> Travel 10 - 15 miles	<input type="checkbox"/> Travel 25 - 30 miles
<input type="checkbox"/> Travel under 5 miles	<input type="checkbox"/> Travel 15 - 20 miles	<input type="checkbox"/> Travel over 30 miles

34 In which village/town do you, or your partner work?

.....

**F. HOME OWNERS**

35 If you own your current home, please indicate how much you think your property is worth:

<input type="checkbox"/>	Less than £50,000	<input type="checkbox"/>	£76 - £85,000	<input type="checkbox"/>	£121 - £140,000
<input type="checkbox"/>	£50 - £60,000	<input type="checkbox"/>	£86 - £100,000	<input type="checkbox"/>	£141 - £160,000
<input type="checkbox"/>	£61 - £75,000	<input type="checkbox"/>	£101 - £120,000	<input type="checkbox"/>	More than £160,000

Please state estimated value: £.....

36 Do you have a mortgage on your current home?

Yes  No

37 a) How much do you still owe? £ .....

and

b) How long does it still have to run? ..... years

**G. SAVINGS**

In order to fully assess whether you have a need for affordable housing in this Parish it is necessary to know whether you are able to access the housing market (rented or ownership) with your current income, savings, capital and investments. Therefore, the following information is necessary in order to consider you for any affordable housing provision.

38 Do you have any of savings, investments, capital, stocks, shares and/or financial interest(s)?

Yes  No

39 Please state the total amount that you have (round up or down to nearest £1000):

£

Do not include the amount of equity in your current home if you have already provided this information at Section G above.

**H. FORMER RESIDENTS**

40 Are you a former resident of this parish who wishes to return?

Yes  No

41 Please tell us why you originally left:

<input type="checkbox"/>	Lack of affordable housing	<input type="checkbox"/>	Lack of effective public transport system
<input type="checkbox"/>	Lack of employment opportunities	<input type="checkbox"/>	To take up further/higher education
<input type="checkbox"/>	Other (please explain) .....		

**I. CONTACT DETAILS**

**It is important that you provide your name, address and contact details.** Please be assured that the information provided on your individual survey forms will only be available to the Rural Housing Development Officer and other official agencies, as described in the next paragraph. Initially, I shall prepare a report for the Parish Council based on the results of the information provided. This report will only provide general numbers, trends, percentages, comments and housing needs. **The report will not include any names or addresses and will avoid any unnecessary information that could identify a particular respondent.**

When the report has been considered, if there is a need for affordable housing for local people, Mid Devon District Council, Housing Association(s) and/or other agencies may need to access relevant details from your survey form. You will need to give me permission to pass your details on to those relevant agencies. **Please note that your personal details will only be used for the purpose of providing affordable housing.**

**Please tick this box to give permission for your details to be used for the purpose of providing affordable housing.**

Name(s): .....

Address: .....

..... Postcode: .....

Daytime Tel. No.(s): ..... Email address : .....

**Thank you for taking the time to complete this form**

If you have any questions you can contact Cathrine Simmons, contact details as above.

**J. SCHEME TYPES**

**Shared Ownership** is particularly suitable for people with a regular income who want to buy a home of their own but cannot afford to buy a home outright. Shared Ownership allows you to buy a share of your home, on a long lease, and pay rent on the remaining share, which is normally owned by a Housing Association. The lease details each party's responsibilities and other relevant information, e.g. rent/repair/maintenance issues. Shared Ownership schemes vary, most allow you to buy further shares in the property (with the rent reducing accordingly), some allow you to progress to outright ownership. Others restrict outright ownership to allow the Housing Association to ensure that future sales are to someone with a local need.

**Low cost ownership** can be provided when the land, development costs and/or available grant(s) enable this provision. Various models exist around the Country and some Housing Associations are considering their merits locally, where appropriate, to resolve housing needs. Low cost ownership housing could allow you to own the property outright, with a mortgage. These schemes could involve a Housing Association, who may retain some equity in the property, this assures that future sales are provided for local people and can reduce the overall required mortgage by you. Most schemes are restricted to local people and this assists the reduction of the value of the property and keep it within an affordable level for local people.

**Self Build Schemes** vary according to local circumstances, but usually involve a group of people who live in the same area building their homes. Some schemes intend to train the group but not necessarily provide homes for them all. Working with a housing association enables access to experience of building, borrowing and public subsidy. Working as a group means that everyone's input is 'pooled' and could count as a contribution towards the cost of building.