

Parish of Sampford Peverell Housing Needs Report



Produced by: Devon Communities Together

On behalf of: The Devon Rural Housing Partnership

April 2015



Contents

1. Executive summary
2. Aims of the survey
3. Survey history, methodology and response.
4. Introduction and information about Sampford Peverell
5. General survey findings
6. Housing aspirations of older people
7. Assessment of those in need
8. Conclusions - Future Housing Need for Sampford Peverell

Appendix 1 Survey form

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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 nine affordable homes within the next 5 years:

Current:	four households
Future (within 5 years):	five households

Recommendations

That the Parish Council should:

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

Key findings

Affordability

- The survey found six respondents in housing need who could not afford to buy in the open market. However, one of these may be able to afford a shared ownership property.
- A further three households in need of affordable housing were identified from Devon Home Choice applicants who were contacted separately to the survey.

Local connection

- All of the households in need met the local connection criteria.

Other Findings

- The survey achieved its aim of identifying actual households in need. 554 surveys were delivered and 192 survey forms were returned. The response rate was 35%.
- 86% of those who answered the question said they would be in favour of a small development of affordable housing for local people.
- Thirty-three households expressed an interest in some form of 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 Sampford Peverell, 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

Sampford Peverell Parish Council decided to carry out a survey to assess the level of local housing need. Rural Housing Enablers attended a Parish Council meeting on 26th August 2014 and a follow up meeting with representatives from the Parish Council on 7th November 2014 and terms were agreed. 554 survey forms (Appendix 1) were delivered to every household in the agreed area. Parishioners were able to return the letter in a reply paid envelope. The deadline for the return of the survey was 30th March 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 reply paid envelope was provided. A reminder was sent to those on the Devon Home Choice register who did not complete a survey form.

3.3 Response

- 192 surveys were returned, which is a response rate of 35% of all dwellings in the parish.
- The survey achieved its aim of identifying actual households in need. Out of the 192 surveys 15 were returned with part three filled in.
- All but two of the respondents lived in Sampford Peverell with the other two living in Westleigh and Holcombe Rogus.

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 Sampford Peverell

4.1 Overview of Sampford Peverell

Sampford Peverell is a small parish located between Wellington in Somerset and Tiverton in Devon. It falls within the Mid-Devon local authority area. It is minutes from J27 of the M5

and has a mainline railway station, Tiverton Parkway, on the outskirts of the village and hourly bus services to Exeter and Tiverton, giving extremely good transport connections to other local towns and beyond. The Grand Western Canal also runs through the village and is a popular tourist attraction.

Village amenities include a village hall, two places of worship - the Parish Church and Methodist Chapel, a primary and pre-school, GP surgery, two pubs, a convenience store and a farm shop . The community boasts several organisations including a local history society, garden club, Twinning Association, Royal British Legion, senior citizens club and football, skittles, cycling and tennis clubs.

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

4.2 Population Figures

In the 2011 census the usually resident population of Sampford Peverell was 1302 in 559 households. The census also records that there were 22 dwellings which were empty properties, second homes or holiday lets.

4.3 Council Tax Bandings

A breakdown of Council Tax bandings in Table 1 shows that there are 149 properties (27% of all dwellings) in the lower two bandings out of a total of 553. These represent the entry level properties that people on lower incomes would be able to afford. This is a fairly high ratio compared to some rural areas and shows that there is already some provision of smaller, more affordable properties in Sampford Peverell.

Table 1

Band A	Band B	Band C	Band C	Band E	Band F	Band G	Band H	Total
54	95	140	105	94	50	15	0	553

4.4 Property Prices and Rent

Since 1st April 2013 the Land Registry has recorded forty-two property sales in the parish. The average price of properties whose value was shown was £252,000. Prices ranged from £75,000 to £470,000.

There are currently 5 property listings on the Rightmove website. The cheapest property on the market at the moment is a 2 bedroom flat for £99,950. The other three properties are all in excess of £189,000¹

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. The figures used to assess affordability are set out in Table 1 below.

The housing need survey produced information on local private rents. We have compared these rents with properties currently on the market and have established typical rents for assessing affordability. There are currently no one bedroom properties for rent on the open market at the moment therefore data has been taken from surrounding rural areas.

¹¹ As of 09/04/15

Table 2

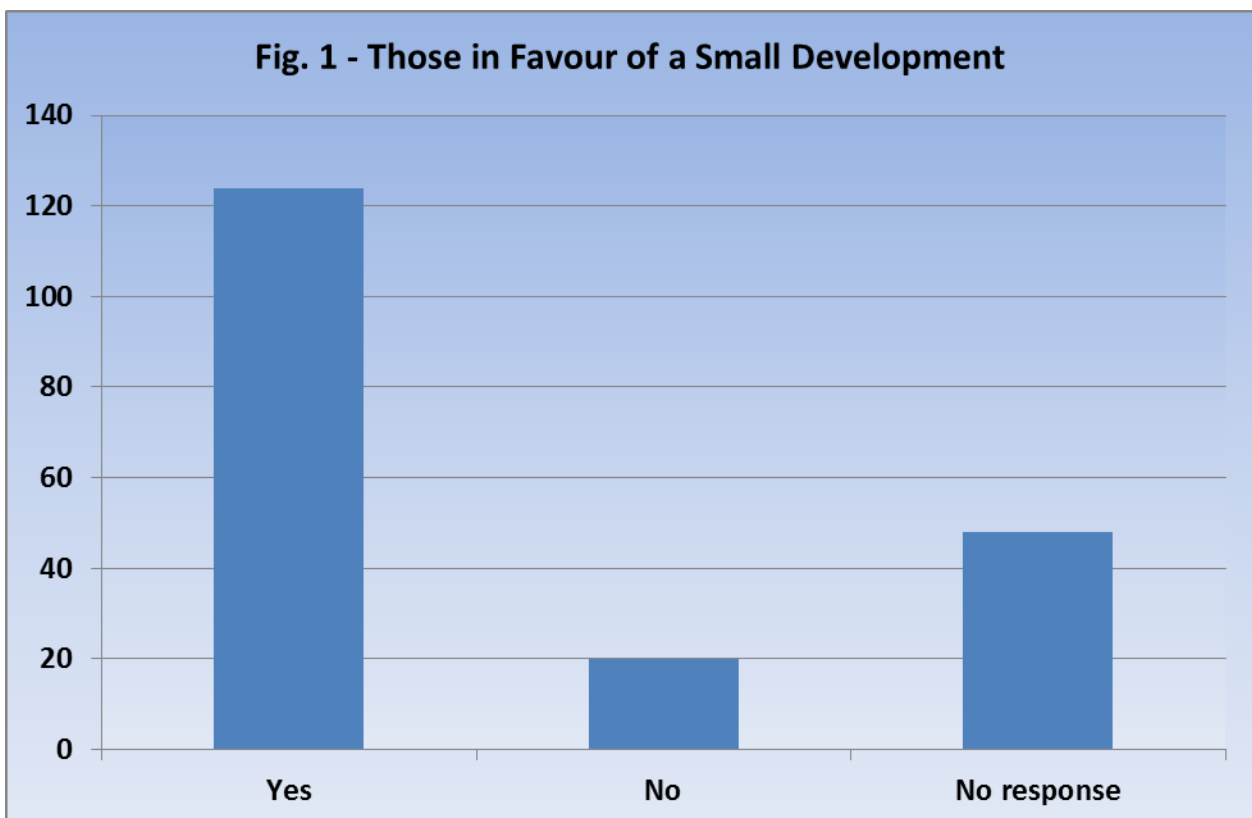
Size	Property price	Weekly rent
1 bedroom	£122,000	£115.00
2 bedroom	£190,000	£130.00
3 bedroom	£225,000	£180.00

There are currently 36 council/housing association -owned properties in Sampford Peverell. Mid Devon District Council has advised that there have only been four re-lets in the village since January 2013, so 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. 86% of those answering the question said they would be in favour. 14% said they were against any development. It should be noted that 48 households did not respond to this question. Fig.1 below shows the breakdown.



5.2 Suggestions where a development could be sited.

Sixty-five individuals made suggestions. Of these, the old Parkway Hotel site and Whitnage Road were the most popular suggestions. The full list will be made available to the Parish Council.

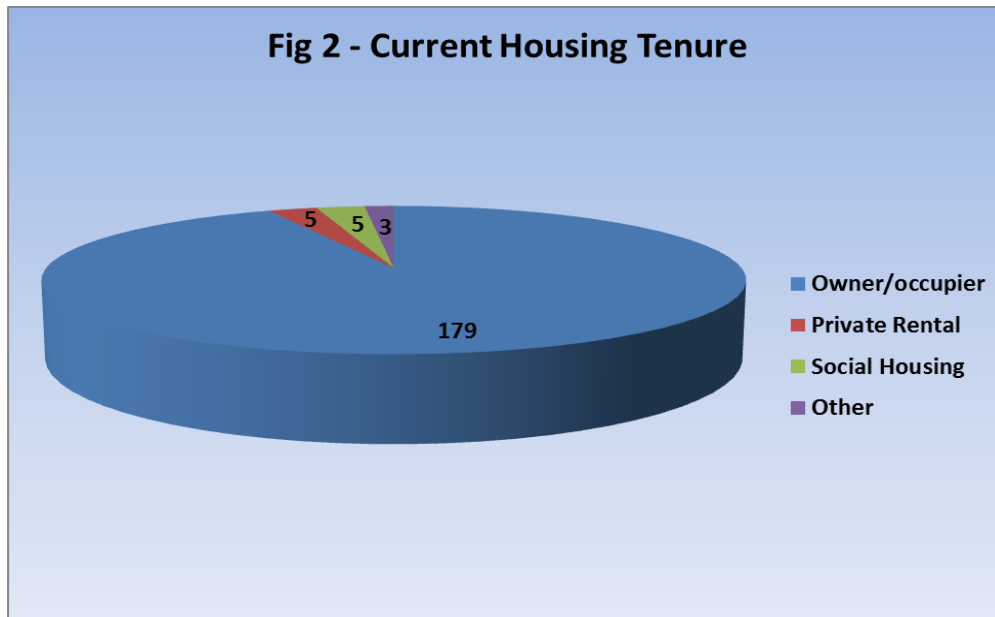
Additional comments were made more generally about the provision of new housing; these comments will also be made available to the Parish Council.

5.3 Main or second home

One of the responders was a second home owner.

5.4 Current tenure

Of the 192 respondents who provided details, 93% own their own home, 2.6% rent from a private landlord and 2.6% rent from a housing association. The remaining 1.8% consists of one shared ownership property, one person sharing with family and one unspecified. Figure 2 below shows the breakdown of tenure.



5.5 Respondents who need to move

- Fifty-five households stated that they or someone in their household expect to move within the next five years.
- Eleven of those fifty-five said they may need affordable housing when they moved.
- Sixteen households completed part 2 of the form.

5.6 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. Thirty-three households showed an interest in one or more types of self-build project. 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.

- 19 households stated they may be interested in an individual self-build project
- 10 households stated they may be interested in a group self-build project
- 12 households stated they may be interested in an affordable self-build project

6. Housing needs and aspirations of older residents

Part two 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 24% across Mid Devon.

202 people answered Part 2 of the survey from 124 households with at least one member over the age of 55.

6.1 Age of Respondents to Part 2 survey

Respondents were asked to give their age in 10 year bands. The results are shown below in Table 3. As can be seen, the majority of those who replied (74%) were between 55 and 75.

Table 3

Age	Number of Respondents
55-65	88
66 -75	65
76 - 85	38
Over 85	11

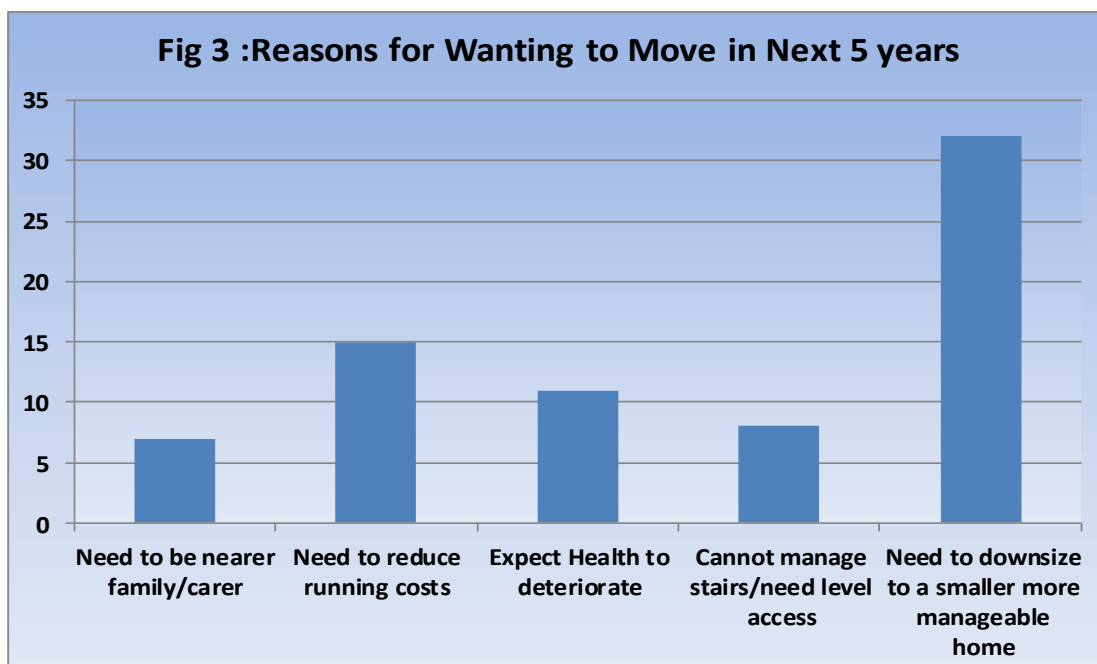
6.2 Future Housing Plans

Households were asked about their future housing plans. Twenty-four households plan to move within the next five years. Of these, fourteen would like to remain in Sampford Peverell. None expect to require affordable housing.

Fourteen further households expect to move after five years and ninety-four have no plans to move at the moment.

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 Figure 3.



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.

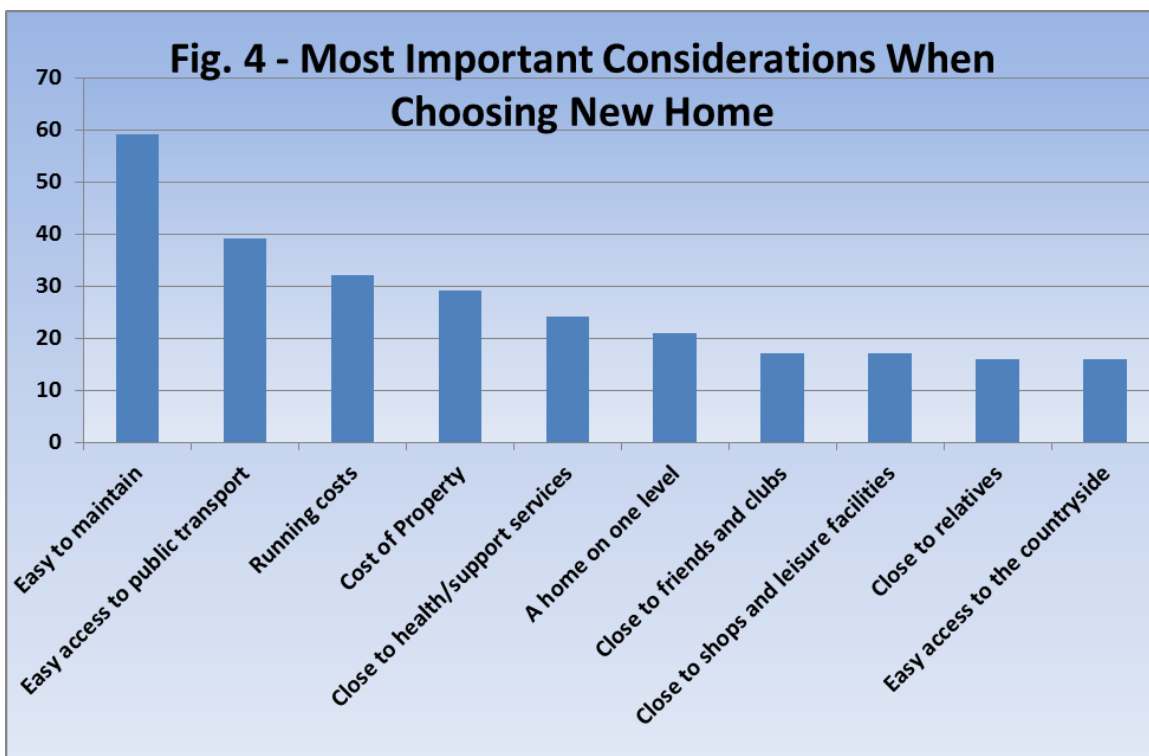
6.4 Type of Accommodation preferred by older persons

Older households were asked what type of accommodation they may need in the future.

- Thirty-five stated they would need a home which better meets their needs but is not specially designed for older people
- Six stated they would like a home which is specially designed for older people.

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 4 below. The most popular reason is ease of maintenance followed by access to public transport and running costs/cost of property.



6.6 Conclusion - Older Persons Needs

The older persons' survey shows that the majority of households (71%) have no plans to move home. However, Sampford Peverell 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.

None of the fourteen households that expect to move home within the next 5 years and remain in Sampford Peverell believe they will need affordable housing. This causes a problem when considering the provision of suitable housing for them. Although smaller open market bungalows, flats and houses can be built it is not possible to place a local connection covenant on them as it is with affordable housing so when they are sold anyone from outside of the village has the right to purchase them. Developers who build open market homes do

not like to attach any kind of local connection covenant as it immediately reduces the value of the homes and eats into their profit margins. This means that any open market properties cannot be guaranteed for local people.

7. Assessment of those in need - Part 3 survey

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

Of the fifteen cases being assessed nine have been excluded for the following reasons

- Six respondents were owner/occupiers with sufficient funds/income to remain as such.
- Three respondents gave insufficient information to assess.

This section refers to the remaining six 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.

- One household indicated that a current need to move.
- One household indicated a need to move within the next 1 - 3 years.
- Four households indicated a need to move within the next 5 years.

The household that needs to move currently need is living with relatives and cannot afford to move out and rent in the private sector.

Table 4 shows the reasons why people expect to need to move in the future.

Table 4

Reason for future need	No of respondents
Sharing facilities with other members of family who will not be re-housed with them	1
Need a smaller property	1
Leaving home and cannot afford private sector	3
Would like to buy own home	1
Total	6

7.2 Local Connection

The definition of local connection for Mid Devon District Council is set out below:

- residents or a household including someone living or working in a parish or nearby parish currently in overcrowded or otherwise unacceptable accommodation.
- newly formed households with a person living or working in the parish or nearby parish.
- households including a retired or disabled person who has lived or worked in the parish or nearby parish for a total of 5 years or more, and
- former residents of the parish or nearby parish with strong local connections;

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 all of the households in need were found to meet the local connection requirement as set out above.

7.3 Housing Options

The housing options available to the 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. Notes on the methodology are available from the Rural Housing Enabler.

Taking into account the income, savings and assets of the six households in housing need, none of them can afford to buy in the open market, however one may be able to afford to buy a shared ownership property. The only affordable option for the remaining five 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 5 below.

Table 5

Type of housing	Interested
Shared ownership/ Shared equity	2
Affordable rented	3
Self Build	3

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 Mid Devon is called Devon Home Choice. Applicants are given a banding from A to E depending on their level of need. There are nine households resident in Sampford Peverell registered on Devon Home Choice. Details are set out below.

Table 6

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	1	0	0	1
Band C (Medium)	1	0	1	1	3
Band D (Low)	1	0	0	0	1
Band E (No Housing Need)	2	1	1	0	4
Total	4	2	2	1	9

It appears that none 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 four further replies were received. One of these no longer requires affordable housing which leaves three extra households that have been added to the final figures.

7.5 Housing Mix

The suggested mix of housing is shown in Table 7 below (this includes the extra Devon Home Choice households). This takes account of the family makeup as declared on the survey form and whether the householder has a current or future housing need.

Table 7

Type of property	Affordable Rent		Shared ownership	
	Current need	Future need	Current need	Future need
1 or 2 bedroom property for single people	1	2	0	0
1 or 2 bedroom property for couples	1	0	0	0
2 bedroom property for families	0	2	1	0
3 bedroom property for families	1	0	0	1
Totals	3	4	1	1

8. Conclusion - Future Housing Need for Sampford Peverell

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 **nine** 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 nine affordable homes.

Sampford Peverell 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 XXXX 2014

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

Confidentiality and Data Protection: The information you provide will be used by Devon Communities Together 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.

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

- | | | | |
|--|--------------------------|-------------------------------------|--------------------------|
| Own your own home | <input type="checkbox"/> | Live in a shared ownership property | <input type="checkbox"/> |
| Rent from a private landlord | <input type="checkbox"/> | Live in housing tied to a job | <input type="checkbox"/> |
| Rent from a Housing Association /
Local Authority | <input type="checkbox"/> | Live with relatives | <input type="checkbox"/> |

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

The following 3 questions should only be answered by those households with members aged over 55

7) 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

8) Which of these statements best describes the future housing plans of those aged 55 and above in your household?

I have no plans I expect to move in the I will move but not for
5 years next 5 years
to move

9) If you are over 55 and plan to move from your present home within the next 5 years, which of these is your preference?

To remain in Sampford Peverell To move away from Sampford Peverell

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 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 2 of this form.

PLEASE NOTE: You should complete part 2 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.

Sampford Peverell Housing Needs Survey - Part 2

Please complete this form if you think you may need to move to an affordable home in Sampford Peverell 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. 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: The information you provide will be used by Devon Communities Together to prepare the Housing Needs Survey Report and provide 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.

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"/> | | <input type="checkbox"/> |
| | | Rent from a housing association or local authority | |
| 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

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

Band A Band B Band C Band D Band

5b) 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		
You expect to leave home and do not expect to be able to rent or buy privately		
You are in tied accommodation and will be retiring in the next 5 years		
You are being discharged from the Armed Services in the next 5 years		
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 Template 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 / Equi

Affordable / Social Ren

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

£10,000- £20,000

£20,000 - £30,000

£30,000 - £40,000

£40,000 - £50,000

£50,000 - £60,000

Over £60,000

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?

Do you have a local connection to Sampford Peverell ?

If any affordable homes are provided in Sampford Peverell, 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 XXXX 2014

Rural Housing Enabler Devon Communities Together, First Floor 3/4 Cranmere Court, Lustleigh Close, Matford Business Park, Exeter EX2 8PW Tel: (01392) 248919	Email:janice@devoncommunities.org.uk
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