

CHICHESTER DISTRICT COUNCIL

Housing Need Survey Report

Westbourne Parish

December 2018

Housing Delivery Team
Chichester District Council
Tel: (01243) 521028

Contents

1.0	Introduction	5
1.1	Key findings	6
2.0	Relevant secondary data	7
2.1	Chichester District household projections	7
2.2	Westbourne's geographic and population profile	7
2.3	Westbourne's affordable housing profile	10
2.4	Westbourne's market housing profile and affordability.....	12
3.0	Methodology and structure	14
4.0	Survey response and analysis.....	15
4.1	Respondent's' residency period	15
4.2	Respondents support for development	16
4.3	Respondents' age range	17
4.4	Respondents who are likely to move; time scales and locations.....	18
4.5	Respondents' reasons for needing to move	19
4.6	Composition of the households who wish to move within Westbourne	22
4.7	Respondents' housing need by bedroom numbers, dwelling preference & tenancy type.....	23
4.8	Respondents' comments	35
5.0	Conclusion	36

Appendices

Appendix 1 – Housing needs survey sample	38
Appendix 2 – Housing register banding system explanation	44

Figures

Fig 1.	Westbourne parish boundary	8
Fig 2.	Age profile comparison; Westbourne Parish, Chichester District & South East England, 2011	9
Fig 3.	Household tenure comparison; Westbourne Parish, Chichester district & South East England, 2011	10

Tables

Table 1.	Households on the housing register with a local connection to Westbourne; bedroom need & banding.....	11
Table 2.	Households on the housing register with a local connection to Westbourne; banding, age grouping & local connection	11
Table 3.	Westbourne's affordable rented housing stock and turnover	12
Table 4.	Westbourne's total housing stock by numbers of bedrooms, 2011	12
Table 5.	Chichester district average house prices, 2018	13
Table 6.	Respondents residency period in Westbourne	16
Table 7.	Respondents support for different types of development	17
Table 8.	Respondents support for different development combinations	17
Table 9.	Respondents households age range composition	18
Table 10.	Results from questions 4, 6 & 8	18
Table 11a.	Results of why respondents want / need to move outside of Westbourne ...	20
Table 11b.	Results of "other" reasons why respondents want / need to move outside of Westbourne	20
Table 12a.	Results of why respondents may want / need to move within Westbourne..	21
Table 12b.	Results of "other" reasons why respondents may want / need to move within Westbourne	22
Table 13.	Households who want / need to move within Westbourne age range composition	22

Table 14.	Respondents who want / need to move within Westbourne: minimum required bedrooms, dwelling preference & main tenure preference	24
Table 15.	Respondents who want / need to move within Westbourne: minimum required bedrooms, dwelling preference & secondary tenure preference	25
Table 16.	Respondents who want / need to buy on the open market within Westbourne: minimum bedroom requirement & household income comparison	26
Table 17.	Respondents who want / need to buy shared ownership housing within Westbourne: minimum bedroom requirement & gross annual income comparison	27
Table 18.	Respondents who want / need to buy a discounted market sale property within Westbourne: minimum bedroom requirement & gross annual income comparison	28
Table 19.	Respondents who want / need to buy a starter home property within Westbourne: minimum bedroom requirement & gross annual income comparison	29
Table 20.	Respondents who want / need to purchase a home through the Rent to Buy scheme in Westbourne: minimum bedroom requirements & affordability comparison	30
Table 21.	Respondents who want / need to build their own home within Westbourne: minimum bedroom requirements & gross annual income comparison	30
Table 22.	Respondents who want / need affordable rented accommodation within Westbourne: minimum bedroom requirement & affordability comparison ..	32
Table 23.	Westbourne's indicative projected future housing needs	33

Abbreviations

CDC	Chichester District Council
MHCLG	Ministry of Housing, Communities and Local Government
DNA	Did Not Answer
LPA	Local Planning Authority
WPC	Westbourne Parish Council
NPPF	National Planning Policy Framework
NPPG	National Planning Practice Guidance
SDNP(A)	South Downs National Park (Authority)
SHMA	Strategic Housing Market Assessment

1.0 Introduction

In October 2018 Westbourne Parish Council commissioned Chichester District Council's (CDC) Housing Delivery Team to comprehensively assess the housing needs of the parish.

The methodology for establishing future need for housing is not an exact science and no single approach will provide a definitive answer. It is common practice in rural areas to undertake a housing needs survey to assess the local housing requirements, given the lack of granularity provided by secondary sources of information.

In October 2018, a housing needs survey¹ was sent to every residential address on the council tax list within the parish. The hamlets of Aldsworth and Woodmancote were not included within the initial postage of the survey. Once this error was raised, the survey with an extended deadline was sent to each address within Aldsworth and Woodmancote. This report summarises the key findings from the survey, whilst taking into account the secondary information that is available.

This report has been based on a total of **339** valid returns, equivalent to a **31% response rate of total households in the surveyed area** (in relation to council tax information). It represents a total of **704** people (household members), equivalent to **30% of the parish population**, as defined by the 2011 Census. The gender split of respondents comprised 52% female, 47% male and 1% did not answer.

On this basis, the Housing Delivery Team recommends that the survey be considered statistically significant and illustrative of a significant proportion of the local community.

¹ See appendix 1 for a sample of the survey

1.1 Key findings

The survey has demonstrated a number of interesting facts and correlations; principally, that there is a greater need for affordable housing in the parish area than had been identified by the council's housing register. The survey results have identified a housing need of 53 units, of which the tenure breakdown is shown below:

- Market units - 7
- Affordable rent units -32
- Shared Ownership - 10
- Starter Homes -1
- Rent to Buy - 3

Listed below is a summary of the main housing need that has been identified:

- Younger household needs:
 - For affordable rented tenure:
 - 1 bedroom flats/houses
 - 2 bedroom houses
 - For first time buyers
 - 2/3 bedroom houses
- Downsizing accommodation
 - For affordable rented tenure:
 - 1/2 bedroom bungalow's
 - Private market housing
 - 2/3 bedroom houses/bungalows

2.0 Relevant secondary information

2.1 Chichester District household projections

The National Planning Practice Guidance (NPPG) advocates that the household projections published by the Ministry of Housing, Communities & Local Government (MHCLG) should provide the starting point for estimating overall housing need. Although this guidance is for local authorities (LAs) to plan for their strategic housing needs, the figures provide a good insight into future trends of local populations.

MHCLG live table 425² estimates the number of households in the district will increase by 26% by 2039. It is estimated that the average household size in the district will decrease from 2.21 to 2.05 (live table 427) by 2039. The population of people aged 75+ is estimated to increase from 21% to 31%, and people aged 25-64 in the district will decrease from 58% to 49% during the same period (live table 414). The district of Chichester has an aging population and the projections illustrate that the division is set to increase, with household sizes decreasing.

Westbourne Parish lies within two planning authorities; South Downs National Park Authority (SDNPA) and CDC. Due to the size and rural nature of the parish, the national figures cannot simply be applied to the parish figures. However, the trends of smaller household formations and ageing populations are likely to apply.

2.2 Westbourne's geographical and population profile

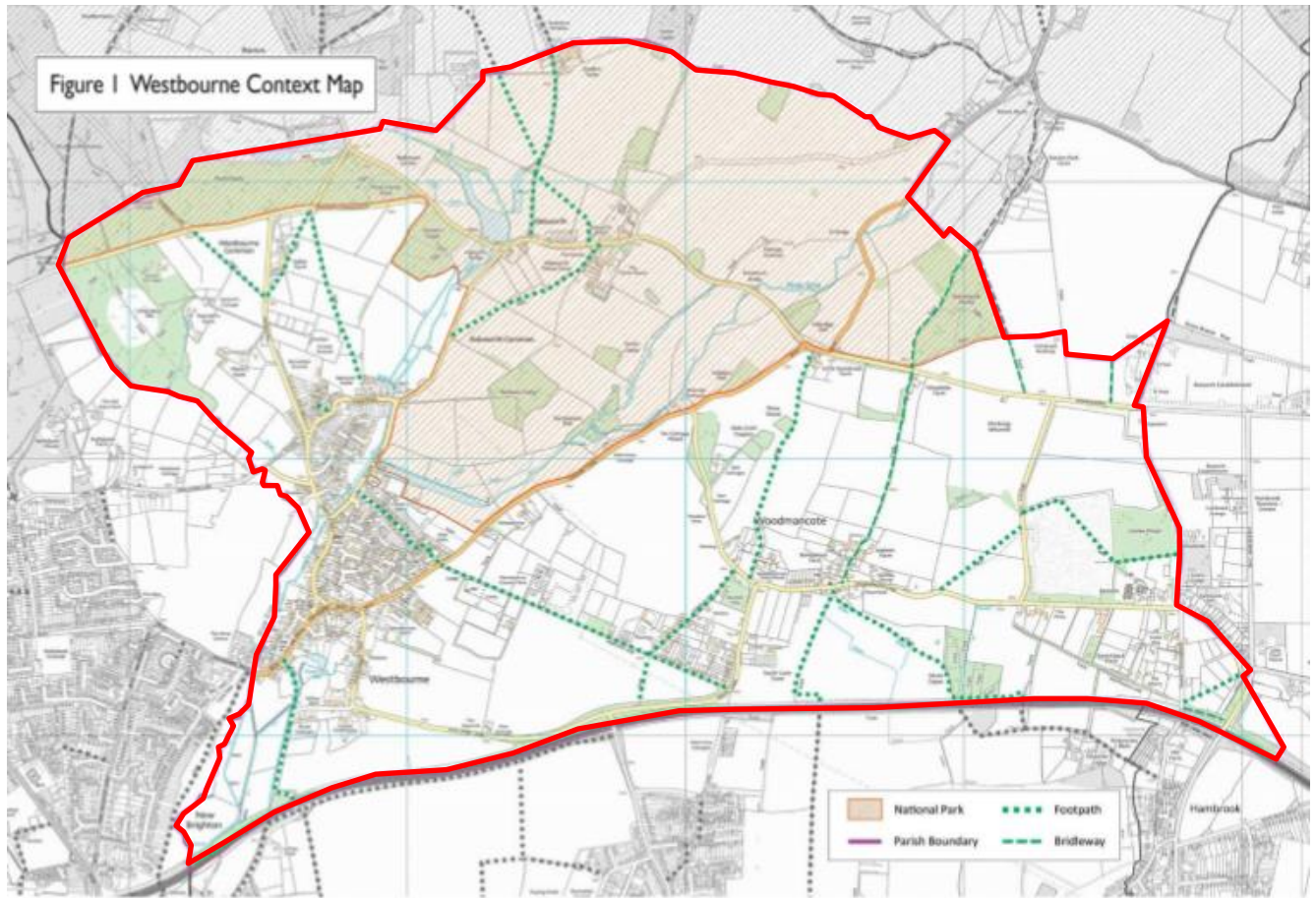
Westbourne is a historic rural village and Parish in West Sussex, west of Chichester and just east of the county border with Hampshire. Whilst a large majority of residents live in the main village, the Parish also includes the hamlets of Aldsworth and Woodmancote.

The parish is uniquely located within Chichester District and the South Downs National Park. It covers an area of approximately 7.5 km². The B2147 (Foxbury Lane) intersects the parish at the South connecting the main village to Emsworth and the A27. The Parish is home to over 60 listed buildings with several local businesses adding to the rural charm of the village. These

² Total change, average change, and percentage change in household projections for local authority districts, England 2014-2039.

include the Cricketers village pub, the White Horse and the Stags Head, as well as the medieval church of St John the Baptist which is famous for its fine yew avenue and walled graveyard.

Figure 1 – Westbourne Parish Boundary

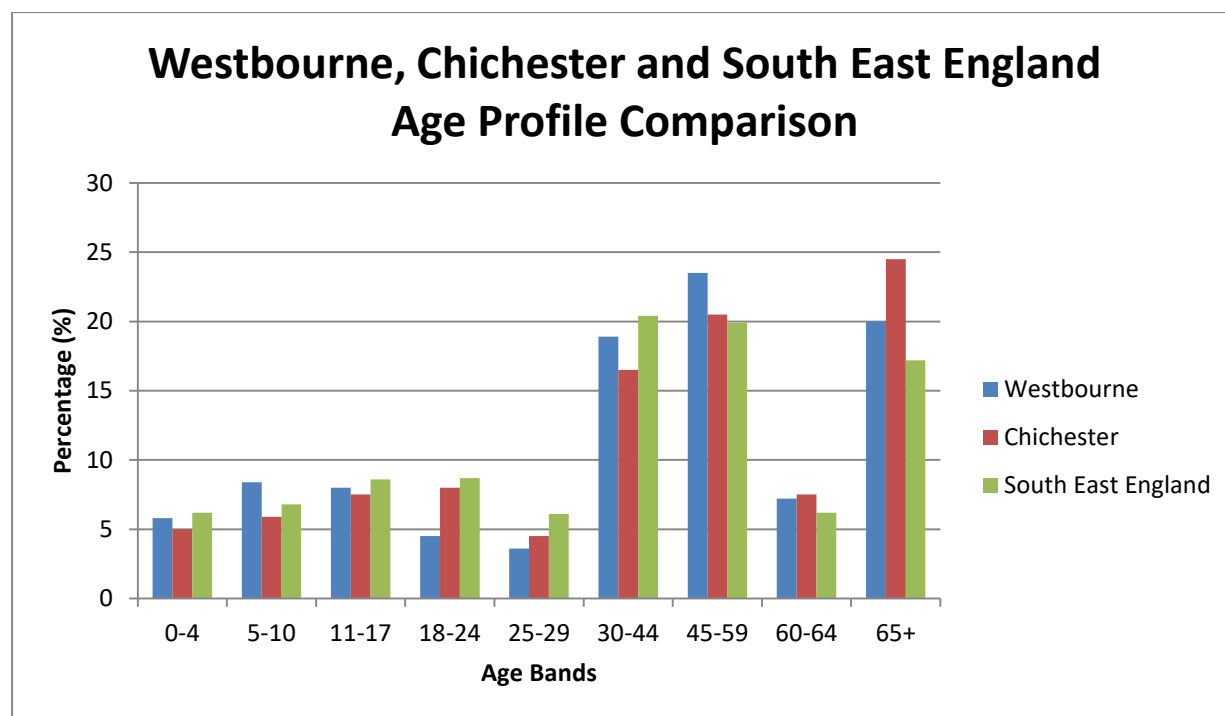


Westbourne parish has a population of 2309³ usual residents which make up 1096⁴ usual households. Figure 2 illustrates the age banding of the residents in comparison to Chichester District and South East England:

³ 2011 Census

⁴ CDC Council Tax database

Figure 2 – Age profile comparison; Westbourne, Chichester District and South East England, Census 2011



It is evident that there are fewer residents aged 18-29 and a larger proportion aged 5-10 and 45-59 compared to the rest of Chichester District and the South East.

Figure 3 - Household tenure comparison: Westbourne Parish, Chichester District and South East England, Census 2011

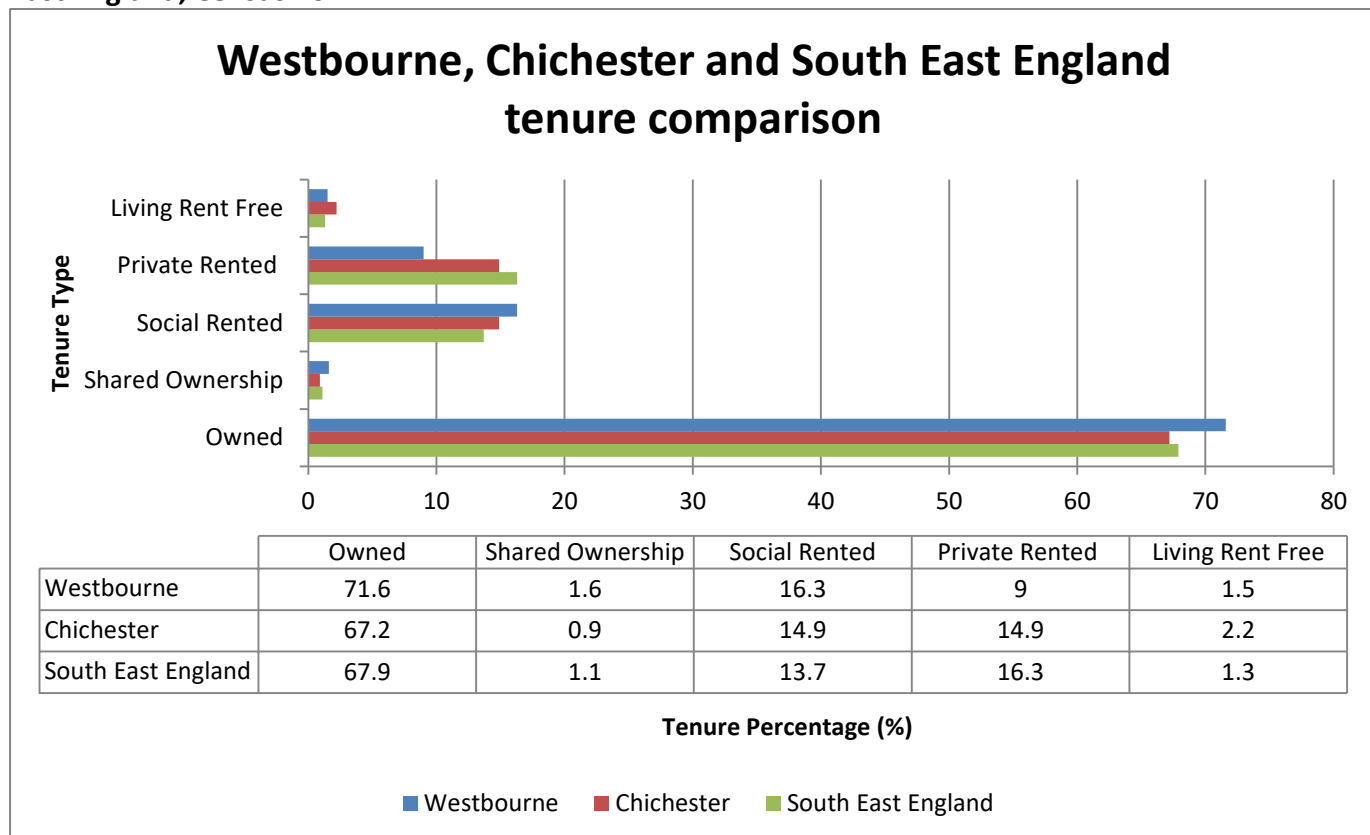


Figure 3 illustrates that Westbourne parish has a larger proportion of owner occupied housing and social rented housing than the rest of the district and the South East but a lower proportion of private rented housing.

2.3 Westbourne's affordable housing profile

Table 1 shows that there are currently 21 households on the council's housing register who have claimed a local connection to Westbourne parish, of which 40% are in bands A-C⁵. Households placed in bands A-C are considered as having a high priority need for housing. It shows that 57% of all households are currently in need of a 1 bedroom property.

⁵ See Appendix 3 for further information relating to the housing register banding system.

Table 1 – Households on the housing register with a local connection to Westbourne; bedroom need & banding

Households on the housing register with a local connection to Westbourne: bedroom need and banding as at December 2018					
Band	1 Bedroom Need	2 Bedroom Need	3 Bedroom Need	4 Bedroom Need	Total
A-C	6	3	1	2	12
D	6	2	1	-	9
Total	12	5	2	2	21

Table 2 demonstrates that the 21 households currently on the register⁶ make up a total of 43 people. All households are residents of the parish. The age profiles with the greatest housing need are people aged between 30 and 44.

Table 2 – Households on the housing register with a local connection to Westbourne: banding, age grouping and local connection

Households on the housing register with a local connection to Westbourne: Banding, age grouping and local connection (December 2018)									
Banding and local Connection	Age Bands								Total
	0-10	11-17	18-24	25-29	30-44	45-59	60-64	65+	
Bands A-C total	5	4	5	1	7	2	2	1	27
Currently residing in Westbourne	5	4	5	1	7	2	2	1	27
Other local connection	-	-	-	-	-	-	-	-	-
Band D Total	3	2	1	2	2	2	1	3	16
Currently residing in Westbourne	3	2	1	2	2	2	1	3	16
other local connection	-	-	-	-	-	-	-	-	-
Overall Total	8	6	6	3	9	4	3	4	43

Table 3 illustrates Westbourne's affordable rented housing stock and average yearly turnover⁷;

Table 3 - Westbourne's affordable rented housing stock and turnover

Westbourne's affordable rented housing stock and turnover		
No. of Bedrooms	Total no. units (as at March 2018)	Allocations Since 2007
1 Bedroom	37	37
2 Bedrooms	96	45
3 Bedrooms	40	12
4 bedrooms	1	1

The highest affordable rented demand is for 1 bedroom properties. The average turnover over the past 11 years for a 1 bed unit is 3.4 a year. The 3 and 4 bedroom units have an even lower average turnover; therefore households who require larger properties usually have to wait longer before a suitable one becomes available.

Since 1980, a total of 95 social rented homes have been lost to the 'Right to Buy' in Westbourne parish.

2.4 Westbourne's market housing profile and affordability

Table 4, from the 2011 census, shows Westbourne's property stock by bedroom number and includes both market and affordable dwellings.

Table 4 – Westbourne's total housing stock by number of bedrooms, 2011

Westbourne's Bedroom Stock Profile, 2011 Census					
	Studio / 1 bed	2 Bed	3 Bed	4+ Bed	Total
Total	59 (6%)	321 (32%)	411 (41%)	209 (21%)	1000

When the affordable rented housing stock figures are subtracted from the figures in Table 4 it shows that the market stock is made up of;

⁷ Figures held by CDC on New/Re-lets of affordable/social rented properties from March 2007 to March 2018.

- 22 (3%) studio / 1 bedroom dwellings;
- 225 (27%) 2 bedroom dwellings;
- 371 (45%) 3 bedroom dwellings and;
- 208 (25%) 4(+) bedroom dwellings

This shows that there is a good variety of market housing stock within the parish. Although, there is a low supply of 1 bedroom units in Westbourne parish, which are more affordable for young people wishing to get onto the property ladder and for older people wishing to downsize.

There are currently 21 properties for sale in Westbourne parish, the most expensive being a 5 bedroom semi-detached house with an asking price of £1,195,000, and the cheapest being a 3 bedroom age restricted terraced house with an asking price of £198,500⁵. 39 properties were sold in the last year within Westbourne parish with an average sold price of £376,307. It should be noted that the average price only reflects these particular sales in 2017/18 and may not represent the housing values generally across the parish.

Table 5 illustrates the difference between values of first time buyers' homes, lower quartile values, (i.e. the least expensive 25% of market homes) and those purchased by people who previously owned a home in the Chichester district. First time buyers on average have to enter the market at a higher level than the average lower quartile cost, since lower quartile market homes may include unsuitable properties such as age restricted flats. Undersupply of affordable housing affects employers' ability to attract and retain staff.

Table 5 – Chichester average house prices 2018⁸

	Lower Quartile	1st Time Buyer Mean	Former Owner Occupier Mean
Chichester	£270,000	£296,184	£437,631
Mid Sussex	£277,000	£288,521	£435,332
West Sussex	£245,000	£259,074	£376,836

⁸ Source: Land Registry Price Paid Data 2018

The lower quartile house price to lower quartile resident earnings ratio in the Chichester District is 12.98⁹. The ratio of lower quartile house price to lower quartile employment earnings (i.e. taking account of people who live in the district but work outside it) is 14.19. These figures can only be obtained on a district, not parish, basis. The affordability ratio has risen in the last year, and is still considered to be one of the highest ratios anywhere in the country outside London. It is evident that Westbourne's housing stock attracts a high value, which therefore impacts affordability even more. This illustrates the notable affordability pressures at the lower end of the market.

A combination of the deteriorating affordability of market homes, restricted access to mortgages and a lack of social housing has resulted in fewer households being able to buy and thus increased pressures on the existing affordable housing stock.

3.0 Methodology and structure

The purpose of this survey was to gain an understanding of the parish's 'hidden' local housing need (households that have a need for affordable housing, but are not listed on the council's housing register) and to provide an understanding of the local market housing need. It must be noted that people's aspirations regarding market housing may be unrealistic, and this must be taken into account when considering the survey responses.

At the beginning of October 2018 a survey was posted to every residential address in Westbourne parish. An error with the mailing list meant that the hamlets of Aldsworth and Woodmancote were not included within the first postal round. Once the Housing Delivery Team was notified of the error, the deadline was extended and surveys were sent to each address within Aldsworth and Woodmancote.

The survey asked respondents to identify whether they or household members are, or likely to be in the near future, in need of alternative housing. Respondents were asked to return their completed forms in the supplied pre-paid envelope and return to the council by the 21st

⁹ Source: ONS House price to residence/work placed earnings 2018

October 2018. The Aldsworth and Woodmancote survey had an extended deadline until 28th October 2018 to reflect the posting error.

This report has been based on a total of **339** valid returns, equivalent to a **31% response rate of total usual households in the surveyed area** (in relation to the CDC amount of surveys sent out). It represents a total of **704** people (household members), equivalent to **30% of the parish population**, as defined by the 2011 census. The gender split of respondents comprised 52% female, 47% male and 1% did not answer.

On this basis, CDC housing delivery team recommends that the survey be considered statistically demonstrative of the local community.

Whilst all valid data have been included in this analysis, not all questions have been individually evaluated in this report. This is because some questions were included purely to support information in other questions.

It is understood that the methodology for establishing future need for housing is not an exact science; no single approach will provide a definitive answer. As such, reasonable judgements are made on the data provided, but will be subjective to the author of the report.

Please note: references throughout this report to 'DNA' denotes 'Did Not Answer'

4.0 Survey response and analysis

4.1 Respondents residency period

Survey Question:

(1) - How many years have you/your household lived in Westbourne parish?

This question received a 94% response rate. A breakdown of the residency of the respondents is listed below:

Table 6 – Respondents residency period in Westbourne

Respondents residency period	
Duration	Frequency
5 Years or less	68
Between 6-10 years	48
Between 11-19 years	70
Between 20-29 years	38
Between 30-39 years	28
Between 40-49 years	26
Between 50-59 years	14
Between 60-69 years	7
70+ years	17
Total	316
DNA	23

The average length of a respondent's residency in Westbourne is 23 years.

4.2 Respondents support for development

Survey questions:

(2a) – do you support the principle of building good quality affordable rental properties somewhere within the parish to meet local housing need? (Affordable rented properties are let at no more than 80% of market value and are managed and owned by a housing association)

(2b) – do you support the principle of building good Low Cost Home Ownership properties somewhere within the parish to meet local housing need? (Housing provided for sale that provides a route to home ownership for those who could not achieve home ownership through the market. This includes shared ownership, shared equity, other low cost homes for sale, and rent to buy. Further information on the different types of low cost home ownership can be found at www.chichester.gov.uk/housingtobuy)

(2c) – would you support the principle of building a small number of new, market priced, private houses somewhere within your parish to meet local housing need?

The responses for the above questions have been combined to assess the combination of support for different types of development. The results found that 40% of respondents would support some form of development within the parish, the highest support is for low cost home ownership housing for local people as shown in table 7.

Table 7 – Respondents support for different types of development.

Support for different types of development			
Support	Affordable rented housing	Low Cost Home Ownership housing	Market housing
Yes	223 (66%)	235 (69%)	176 (52%)
No	106 (31%)	93 (27%)	149 (44%)
DNA	10 (3%)	11 (3%)	14 (4%)

Table 8 provides a summary of the most favourable development combinations to identify a clearer view of the different types of support:

Table 8 – Respondents support for different development combinations

Development Combinations	Frequency	
Support all tenure types (market, affordable rented and shared ownership) for local households needs	137	40%
Would not support any development.	60	18%
Support for only affordable rented and shared ownership housing	65	19%
Support only affordable rented and market housing	3	1%
Support only shared ownership and market housing	15	4%
Support only affordable rented housing	11	3%
Support only market housing.	18	5%
Support only shared ownership	12	4%
DNA any.	18	5%

4.2 Respondents age range

Survey Question: (3) – Please indicate the age & gender of every person living at this address.

This question was devised to ascertain the demographic breakdown of each respondent. The gender split of respondents comprised 52% female, 47% Male and 1% did not answer. Table 9 provides a breakdown of the respondent's age bands.

Table 9 – Respondent household age range composition

	Age bracket							Total	DNA
	0-17	18-29	30-44	45-59	60-64	65-74	75+		
Frequency	104	59	96	139	52	133	104	704	17

This demonstrates that:

- There is a broad sample of age ranges, which is representative of the population in Westbourne.
- The largest age group of residents in Westbourne is between the ages of 45 and 59.

4.4 Respondents who are likely to move: timescales and locations

Survey Questions:

- (4) – *Is there anyone living in your household now who is likely to want/need to move into alternative accommodation in the next 5 years?*
- (6) – *When will you/they likely to want/need to move from this home?*
- (8) – *Would you/they want/need to stay in Westbourne?*

These questions have been grouped together to fully understand the housing need within the parish. The results of those households who have indicated they need/wish to move are shown below in Table 10.

Table 10 – Response to questions 4, 6 & 8.

Questions 6, 8 & 10 - Do you need to move? Do you wish to stay in Westbourne? When do you need to move?									
Households who want/need to move	Do you wish to stay in Westbourne		Time scale						
			Within 1 years	Within 2 years	Within 3 years	Within 4 years	Within 5 years	In 5 or more years	DNA
78 Households (23%)	Yes	42	5	12	5	3	12	3	2
	No	31	4	9	4	2	7	2	3
	Not Sure/ DNA	5	1	-	-	-	-	2	2

78 respondents (29%) stated that they or someone in their household needs to move within the next 5 years. The main findings from these results are:

- **42 (12%)** of the responding households expressed that they / someone in their household needs / wishes to **move within Westbourne**
- **31 (9%)** of the responding households expressed that they / someone in their household needs / wishes to **move outside of Westbourne**
- **1 (0%)** of the responding households expressed that they / someone in their household needs / wishes to move but was **unsure if they wished to stay** in Westbourne
- **4 (1%)** of the responding households expressed that they / someone in their household wants / needs to move **did not answer** whether they wanted / needed to stay in the parish

4.5 Respondents' reasons for needing to move

Survey Question: (9) - *What are your / their reasons for wanting / needing to move?*

This question will be analysed in two ways;

- *The main, and other reasons for people wanting/needing to **move outside of Westbourne***
- *The main, and other reasons for people wanting/needing to **move within Westbourne***

Respondents were asked to state one main reason why they needed to move and state any other reasons that may apply. Table 11a summarises the reasons as to why the 31 respondents stated they need / wish to **move outside** of Westbourne:

Table 11a – Results of why respondents want/need to move outside of Westbourne

Results of why respondents want/need to move outside of Westbourne				
Reason	Main Reason		Other Reasons*	
	Frequency	%	Frequency	%
Need larger accommodation	1	3%	-	-
Need smaller accommodation	4	13%	1	13%
Need specially adapted housing (i.e. physical disability) or sheltered housing	1	3%	1	13%
Need to be closer to family or other support	4	13%	1	13%
Need to set up home for the first time	8	26%	-	-
Moving to university / college	3	10%	1	13%
Unable to afford current accommodation	-	-	1	13%
Need to be closer to employment	2	6%	2	26%
Need to avoid harassment (e.g. anti-social behaviour)	-	-	-	-
Other (please specify)	6	19%	1	13%
DNA	2	6%	-	-

**the “other reasons” column of question 9 of the survey allowed for respondent households to specify more than one option for why they want/need to move outside of Westbourne Parish.*

Table 11b – Results of “other” reasons why respondents want/need to move outside Westbourne

Other Reasons
Too much garden and other land to look after
May need to move into a care home
Village is over populated with too many new houses and associated traffic. Westbourne has lost its village feel.
Lease on land will expire
Need for easier access to amenities and facilities i.e. retail, medical and transport facilities
No buses, no shops, no doctor

Question 9 of the survey demonstrates that:

The dominant reasons for households wishing to move outside of the parish are:

- To leave their family home to form a new household (8 households)
- Household members needing to move to smaller accommodation (4 households).
- To be closer to family or other support networks

Table 12a highlights the reasons as to why the 42 households expressed why they and/or a member of their household may need / wish to **move within** Westbourne. Table 12b provides a breakdown of the “other reasons” provided:

Table 12a – Results of why respondents want/need to move within of Westbourne

Results of why respondents want/need to move within Westbourne				
Reason	Main Reason		Other Reasons*	
	Frequency	%	Frequency	%
Need larger accommodation	9	21%	4	20%
Need smaller accommodation	7	17%	-	-
Need specially adapted housing (i.e. physical disability) or sheltered housing	4	10%	2	10%
Need to set up home for the first time	1	2%	3	15%
Need to be closer to family or other support	12	29%	4	20%
Need to leave family home	1	2%	1	5%
Moving to university / college	1	2%		
Unable to afford current accommodation	-	-	4	20%
Need to be closer to employment	-	-	-	-
Sub-standard accommodation (e.g. safety hazards, damp)	-	-	1	5%
Other (please specify)	7	17%	1	5%
DNA	-	-	-	-

**the “other reasons” column of question 9 of the survey allowed for respondent households to specify more than one option for why they want or need to move outside of Westbourne Parish.*

Table 12b – Results of “other” reasons why respondents want/need to move within Westbourne

Other Reasons	Main Reason Frequency	Other Reason Frequency
End of pub tenancy	1	-
Currently renting but would like to buy own home	2	-
Would like to be closer to public transport	1	-
Need a garden for emotional support dog	1	-
Would like to get on the property ladder	1	-
Need accommodation without stairs	1	-
Would like to start a family.	-	1

The above information illustrates that the main reasons for needing to move is:

- To be closer to family support
- Need larger accommodation; and
- Need smaller accommodation

4.6 Composition of the households who need to move within Westbourne

Survey Question: (7) - *Please tell us the makeup of the household which is likely to want to move into alternative accommodation in the next 5 years.*

Table 13 – Households who want / need to move within Westbourne; age range composition.

	Age bracket							Total	DNA
	0-17	18-29	30-44	45-59	60-64	65-74	75+		
Frequency	23	35	20	13	5	16	16	140	12

The results from this question illustrates that 58 of the 140 (30%) people who want / need accommodation within the parish are under the aged of 30 who are more commonly looking to set up home for the first time, and 32 (23%) of the households are aged 65+.

4.7 Respondents' housing need and affordability by; bedroom numbers, dwelling preference and tenure type

Tables 14 and 15 analyse the results from the following survey questions:

- *(10a) – What is the minimum number of bedrooms that would be needed?*
- *(10b) – Which type of accommodation would you/they prefer?*
- *(10c) – Which type of accommodation would you/they consider? (tick all that apply)*
- *(11a) – Which type of tenure would you/they prefer? (tick one)*
- *(11b) – Would you consider any other tenure? (tick all that apply)*

Table 14 shows the combined results of Q10a, Q10b & Q11a from the 42 households who wish / need to move within Westbourne. This establishes what type of tenure would be required, in relation to property type and bedroom need. Respondents could indicate a primary tenure preference and whether they would consider any other type of accommodation. These have been outlined below:

Table 14 - Respondents who want / need to move within Westbourne: minimum required bedrooms, dwelling preference and main tenure preference

No. Bedrooms required	Dwelling preference		Tenure preference								
			Buying on the open market	Private Rent	Affordable rent ¹⁰	Rent to Buy	Shared ownership ¹¹	Discounted Market Sale	Starter Homes	Open Market Self Build	Affordable Self Build
1 Bedroom 13 households	5	Flat / bedsit	-	-	-	2	-	-	1	-	2
	5	House	-	-	2	1	-	-	2	-	-
	3	Bungalow	-	-	2	1	-	-	-	-	-
2 bedroom 15 households	2	Bungalow	1	-	1	-	-	-	-	-	-
	12	House	8	-	1	-	-	1	2	-	-
	1	Adapted/ sheltered	-	-	-	-	-	1	-	-	-
3 bedroom 10 households	9	House	5	-	2	-	2	-	-	-	-
	1	Bungalow	-	-	1	-	-	-	-	-	-
4 bedroom 4 households	3	House	3	-	-	-	-	-	-	-	-
	1	Adapted/ Sheltered	-	-	1	-	-	-	-	-	-
Total	42		17	0	10	4	2	2	5	-	2

The main findings from table 14 are:

- 10 out of the 42 respondents who want or need to move within Westbourne would choose affordable rented tenure. 60% of those requiring this tenure would need a 1 or 2 bedroom property.
- 17 out of the 42 respondents who want or need to move within Westbourne would buy on the open market. 53% of those requiring an open market property would need a 2 bedroom property.

¹⁰ This includes renting from a housing association or Community Land Trust

¹¹ For the purpose of the survey the term “shared ownership” was used to incorporate all other forms of affordable home ownership such as; discounted equity and shared equity models as well.

- 5 households stated that their preferred tenure preference was starter homes. The breakdown of this requirement showed that the greatest starter home need was for 1 bedroom properties.
- The overall tenure type preference is;
 - 29% (12 households) indicated a preference for a 2 bedroom house.
 - 21% (9 households) indicated a preference for a 3 bedroom house.
 - 12% (5 households) indicated a preference for a 1 bedroom flat / bedsit.
 - 12% (5 households) indicated a preference for a 1 bedroom house

Responding households were able to pick multiple options for their secondary tenure preference. This has been displayed as a range within table 15

Table 15 - Respondents who want / need to move within Westbourne: minimum required bedrooms, dwelling preference and secondary tenure preference

No. Bedrooms required	Secondary Dwelling Type	Tenure preference									
		Buying on the open market	Private Rent	Affordable rent ¹²	Buy to Rent	Shared ownership	Discounted Market Sale	Starter Homes	Open Market Self Build	Affordable Self Build	DNA
1 Bedroom 13 households	Flat / bedsit	0-2	0-3	0-3	1-3	0-3	0-2	0-3	0-3	0-3	-
	House	1-2	0-2	1	0-1	-	0-1	-	-	-	1
	Bungalow	-	0-3	0-1	-	-	-	-	-	-	-
2 bedroom 15 households	Bungalow	-	0-1	-	0-1	-	-	-	-	-	1
	House	0-1	1-3	0-1	1-5	0-2	0-4	1-4	0-1	1-3	2
	Adapted/sheltered	-	-	-	-	-	-	-	-	-	1
3 bedroom 10 households	House	0-1	0-1	1	0-2	0-2	2-3	0-2	0-3	0-3	1
	Bungalow	-	-	-	0-1	0-1	-	-	0-1	-	-
4 bedroom 4 household	House	1	-	-	-	-	-	-	-	-	2
	Adapted	-	-	-	-	0-1	-	0-1	-	-	-
Total		2-7	1-13	2-7	2-13	0-9	2-10	1-10	0-8	1-9	8

¹² This includes renting from a housing association or Community Land Trust

The above table illustrates that the cohort would look to alternative tenure types if available / suitable for their needs. It is particularly noticeable that the majority would look to alternative homeownership options such as; affordable self-build, discounted market sales, starter homes and shared ownership. This indicates that there is a strong aspiration for homeownership within Westbourne Parish.

This next section analyses bedroom requirements (identified in Q10a), in relation to gross household incomes (identified in Q12). A total of 25 households provided this information. Each tenure response will be assessed individually to assess their affordability. This is to help establish whether the respondents would actually be able to afford the tenure types they stated.

Table 16 sets out the incomes of those households who wish to buy on the open market. 13 of the 17 households provided affordability information:

Table 16 - Respondents who want / need to buy on the open market within Westbourne: minimum bedroom requirement & household income comparison

Size	Open Market							
	Up to £14,999	£15,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £59,999	£60,000 - £69,000	£70,000 +
2 Bed	2	2	-	1	-	-	-	1
3 Bed	-	-	3	-	1	-	-	-
4 bed	-	-	-	-	-	-	-	3

Main findings:

- The greatest open market demand is for 2 bedroom properties. 6 households indicated a preference towards this size and type of tenure. The last 2 bedroom property that sold in Westbourne (July 2018) achieved a value of £340,000. Assuming a mortgage lending rate of 4.5 times the household annual salary, 5 respondents who indicated a 2 bedroom preference may be unable to access a mortgage, if they have minimal savings and have no equity within an existing property. 1 household was a home owner (owned with or

without a mortgage), of which the sale would contribute to the purchase of property through the open market.

- There are at the time of writing this report, eight 2 bedroom properties for sale in Westbourne Parish. All properties have a market value greater than £275,000, so it is unlikely that the households with a gross annual income less than £39,999 will be able to access the open market properties, unless they have considerable saving/existing equity. 5 households rent privately or live with family, so the likelihood of these household members having substantial savings towards a higher deposit would be remote.

2 of the 17 households declared they are on the housing register held by CDC. Of the 17 households, 8 would be unable to afford to purchase a property through the open market. 4 households were identified as being in an affordable rented need, with the remaining 4 being able to purchase between a 25-40% share in a shared ownership property.

2 households indicated they would buy a shared ownership property as their primary tenure preference, of which both households provided affordability information. This information is set out in Table 17 below.

Table 17 - Respondents who want / need to buy a shared ownership property within Westbourne: minimum bedroom requirement & gross annual income comparison

Shared Ownership								
Size	Up to £14,999	£15,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £59,999	£60,000 - £69,000	£70,000 +
3 Bed	-	-	-	1	1	-	-	-

Main findings:

- Initial shares on shared ownership properties are usually between 25% and 40%. Based on an average asking price for a 2 bedroom property in Westbourne of £300,000, both households in table 14 would be able to afford a minimum required share in a property. 1 of these households declared they were on the housing register held by CDC and have been already been identified in an affordable rented need.

Other affordable homeownership options such as Discounted Market Sale and Starter Homes gathered some interest from respondents. The information is set out in tables 18 and 19 below:

Table 18 - Respondents who want / need to buy a discounted market sale property within Westbourne: minimum bedroom requirement & gross annual income comparison

Discounted Market Sale								
Size	Up to £14,999	£15,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £59,999	£60,000 - £69,000	£70,000 +
2 Bed	-	1	1	-	-	-	-	-

The main findings from table 18 show:

- 2 households indicated a primary tenure preference for discounted market sale and had a household income of between £15,000 and £29,999.

Discounted Market Sale properties are usually marketed at 60-70% of the open market value. Based on the average sold price of £300,000 for a 2 bedroom property, these two households would be unable to afford this type of tenure unless they have a significant deposit. Furthermore, there are no discounted market sale properties available in Westbourne, so the likelihood of accessing this type of property is very unlikely.

1 household stated that they were on the housing register held by CDC. The household who indicated an affordability of £20,000 to £29,999, whilst not able to afford a discounted market sale property; would be able to afford a shared ownership property.

5 households were identified as wanting a starter home as their primary tenure preference. The information set out in table 19 below shows their bedroom need and their affordability.

Table 19 - Respondents who want / need to buy a Starter Home property within Westbourne: minimum bedroom requirement & gross annual income comparison.

Starter Homes								
Size	Up to £14,999	£15,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £59,999	£60,000 - £69,000	£70,000 +
1 Bed	-	1	1	-	1	-	-	-
2 Bed	-	1	-	-	-	-	-	1

The NPPG advises starter homes should be sold at a discount of at least 20%, up to a maximum discounted price of £250,000, and be made available to first time buyer under the age of 40. This would mean that with a 5% deposit (£12,500), the purchaser would need at least an annual income of £53,000.

There are currently no starter homes being developed in Westbourne Parish or the District. As these respondents indicated that they wanted/needed to stay within the parish, this is not feasible.

1 household would not be eligible for a starter home as they are above the age restriction for this tenure. This household, however, would be able to afford an affordable rented tenure. 3 households do not have sufficient income to attain a mortgage for such a property, unless they had substantial deposits. Based on the assumption that they do not have substantial deposits, the 3 households would be able to access shared ownership accommodation through purchasing a lower share. None of these households are on the housing register held by CDC.

2 of the 4 households who stated that they wanted/needed to purchase a home through the rent to buy scheme provided affordability information.

Table 20 – Respondents who want / need to purchase a home through the rent to buy scheme in Westbourne: Minimum bedroom requirement and gross annual income comparison.

Rent to Buy									
Size	Up to £350 pm	£350 - £500 pm	£500 - £600 pm	£600 - £750 pm	£750 - £900 pm	£900 - £1000 pm	£1000 - £1200 pm	£1200 - £1500 pm	£1500+ pm
1 Bed	-	-	1	1	-	-	-	-	-

The Rent to Buy scheme is a government initiative aimed at people who would be eligible to buy a property, but who are not in a position to do so at present, as they don't have the deposit needed. Landlords / housing associations will make the properties available for rent below the market level and the tenant has the opportunity to purchase after an agreed period.

The LHA rate for a 1 bedroom property is £582, which is likely to be the rent set for such a property. This indicates that 1 household would be able to access such a property, and the other household might be able to, subject to rent levels.

2 households indicated that they would build their own homes. The details of their bedroom need and affordability are outlined in table 21 below.

Table 21 - Respondents who want / need to build their own home within Westbourne: minimum bedroom requirement & gross annual income comparison

Self-Build								
Size	Up to £14,999	£15,000 - £19,999	£20,000 - £29,999	£30,000 - £39,999	£40,000 - £49,999	£50,000 - £59,999	£60,000 - £69,000	£70,000 +
1 Bed	-	1	1	-	-	-	-	-

The main findings from table 21 show:

- The greatest self-build demand is for 1 bedroom houses
- Both of the above households indicated a preference for affordable self-build properties, meaning they would work with a developer or registered provider to keep the costs as low as possible whilst retaining the design they wanted.

The National Custom and Self Build Association (NaCSBA) advises that building or commissioning someone to build your own home can be as cheap or as expensive as you desire. Prospective self-builders must take into account land values; build costs, and planning application costs. The two households with a household income less than £30,000 may struggle to finance the project unless they have considerable capital. 1 household is a home owner (with/without a mortgage) and may have existing equity to deliver a self-build property.

No households indicated renting privately as primary tenure preference. It was specified 5 times as an alternative tenure preference. The likelihood of accessing a private rented property to meet residents need is slim. At present there is only 2 properties advertised for market rent in Westbourne (December, 2018)¹³.

There is limited comparable evidence in Westbourne for assessing the affordability of households for market and affordable rented properties. As such, the Local Housing Allowance (LHA) rates will be used to assess a household's affordability. LHA is the housing benefit paid to most tenants who rent from private landlords. The LHA rate from April 2018 in the Chichester District is:

- 1 bedroom - £582.99 pcm,
- 2 bedroom - £730.80 pcm,
- 3 bedroom - £861.78 pcm,
- 4 bedroom - £1,165.93 pcm

9 (83%) of the 10 households who indicated they would consider affordable renting within Westbourne provided affordability information as set out in Table 22 below

Table 22 - Respondents who want / need affordable rented accommodation within Westbourne: minimum bedroom requirement & affordability comparison

Affordable Rent									
Size	Up to £350pm	£350 - £500 pm	£500 - £600 pm	£600 - £750 pm	£750 - £900 pm	£900 - £1000 pm	£1000 - £1200 pm	£1200 - £1500 pm	£1500 +
1 Bed	1	2	-	1	-	-	-	-	-
2 Bed	-	1	1	-	-	-	-	-	-
3 Bed	-	-	-	1	1	-	-	-	-
4+ Bed	-	-	-	-	-	-	1	-	-

Table 22 shows;

- 3 of the 4 households who indicated a preference towards a 1 bedroom affordable rented property had an affordability less than £500, which is below the current LHA rate.
- The remaining 1 household who indicated a preference for a 1 bedroom affordable rented property would be able to afford as they are above the LHA rate.
- 2 households that had a preference for a 2 bedroom property and had an affordability less than £600 would not be able to afford a property within the parish as it is below the current LHA rate.
- The one household with an affordability of £750 and £900 for a 3 bedroom property would need to be assessed further to see if they were above or below the LHA rate and whether they could afford the relevant property. The same statement can be applied to the 1 household with a 4 bedroom affordable rented need.

5 (50%) of the 10 households who preferred an affordable rented tenure and who stated they wished / needed to move within Westbourne declared they are already on a housing register. 3 households have been identified for affordable rented as these households would only be able to afford an affordable rented property , based on the information they have provided.

To summarise, the findings indicate that there is a 5 year identified local housing need within Westbourne, for both affordable and market units. Table 23 sets out the identified housing need and adjustments that have been made from the findings of the survey.

Table 23 – Westbourne’s indicative projected future housing need based on residents

Tenure Type		Primary tenure preference	Affordability Amendment Calculations	Identified Need
Market		17	Less 2 (housing register members) Less 4 (identified affordable rented need) Less 4 (identified shared ownership need)	7
Affordable Housing	Affordable Rented	10	Add 2 (identified market households on the housing register) Add 4 (identified market households with an affordable rented need) Add 1 (identified discounted sale households who are on the housing register) Add 1 (identified rent to buy households on the housing register) Add 1 (identified shared ownership households on the housing register) Add 1 (identified self-build households with an affordable rented need) Add 1 (identified starter home household with an affordable rented need) Add 11 (additional housing register households not identified within the survey ¹⁴)	32
	Shared Ownership	2	Less 1 (housing register members) Add 4 (identified market households with a shared ownership need) Add 1 (identified discounted market sale households with a shared ownership need) Add 1 (identified self-build households with a shared ownership need) Add 3 (identified starter home households with a shared ownership need)	10
	Starter Homes	5	Less 1 (identified ineligible household but able to obtain an affordable rented property) Less 3 (identified households with a shared ownership need)	1
	Rent to Buy	4	Less 1 (housing register member)	3
	Discounted Market Sale	2	Less 1 (housing register member) Less 1 (identified household with a shared ownership need)	0
Self-Build		2	Less 1 (identified household with an affordable rented need) Less 1 (identified household with a shared ownership need)	0
Total		42	-	53

¹⁴ There were 21 households on the housing register, of which 10 households completed the survey. Therefore, 11 additional households have been added to the affordable rented need.

It has been identified that the highest need is for 1 and 2 bedroom affordable rented housing. The turnover of existing stock for all properties is low. It is not known when they will come forward and those households may possibly have to look outside of the parish for alternative housing.

Listed below is a summary of the main housing issues that have been identified within Westbourne:

- Younger household needs:
 - For affordable rented tenure:
 - 1 bedroom flats/houses
 - 2 bedroom houses
 - For first time buyers
 - 2/3 bedroom houses
- Downsizing accommodation
 - For affordable rented tenure:
 - 1/2 bedroom bungalow's
 - Private market housing
 - 2/3 bedroom houses/bungalows

The above findings are in-line with the SHMA report findings; which indicates there is a significant need for smaller housing, as the District struggles to retain and attract younger working households, due to the high house prices. By delivering smaller units it may free up larger family units elsewhere in the parish.

4.8 Respondent comments

Question 15 - Please use the space below to provide any further comments

A total of 23 comments were received. A summary of some of the key comments are set out below;

- Respondent households living in renting accommodation but in future, they or family or member would like to own a property.
- Cannot currently afford the high market prices that exist within Westbourne
- Preference to downsize into bungalows/specially adapted accommodation but cannot move as nothing is available.
- Want to set up home for the first time as living with parents is no longer suitable
- Respondent took retirement early and is not in receipt of state pension. Household would need to buy outright as unable to afford to rent based on current income.
- Children forced to move outside of the parish due to work location and prices of properties are cheaper elsewhere.
- Lack of affordable accommodation coming forward in the area.

NB. A comprehensive breakdown of all responses has been placed in a technical appendix (this is not attached but can be made available upon request).

5.0 Conclusion

31% of the total usual households in Westbourne responded to the housing need survey. The survey has demonstrated a number of interesting facts and correlations; principally, that there is a greater affordable housing need in the parish area than what has been identified by the council's housing register. The numbers of units and types sought by respondents are:

- Market units - 7
- Affordable rent units -32
- Shared Ownership - 10
- Starter Homes -1
- Rent to Buy - 3

Listed below is a summary of the main housing issues that have been identified:

- Younger household needs:
 - For affordable rented tenure:
 - 1 bedroom flats/houses
 - 2 bedroom houses
 - For first time buyers
 - 2/3 bedroom houses
- Downsizing accommodation
 - For affordable rented tenure:
 - 1/2 bedroom bungalow's
 - Private market housing
 - 2/3 bedroom houses/bungalows

The Housing Delivery Team recommends further work is done to identify sites which could be brought forward for new affordable housing. We also recommend discussing the findings from this report with the Local Planning Authorities (LPA) for the area; CDC & SDNPA. This will allow the community to understand from the outset, which locations the LPA is likely to consider appropriate for development.

This survey has been undertaken by the Housing Delivery Team at CDC. All conclusions and recommendations are based on the information provided by local people in response to the survey of September to October 2018, with additional supporting information from: the council's housing register, 2011 census, and CDC's local stock information and housing market data.

Housing Delivery Team

Chichester District Council



Westbourne Parish Housing Needs Survey

Westbourne Parish Council has commissioned Chichester District Council's Housing Delivery Team to conduct and assess the local housing needs of the parish. To help build an accurate picture of the local housing needs in the parish we need to hear from as many residents as possible. Everyone's views are important.

Confidentiality

Please put your completed survey in the prepaid envelope provided to ensure that your answers remain confidential and return to Chichester District Council by **28th October 2018**. The survey is anonymous and respondents are unidentifiable. The Council works hard to take care of your information in accordance with the General Data Protection Regulations. You can find out more through the council's data protection and freedom of information webpage.

If you require assistance in filling out the survey, please contact the Housing Enabling Officer

(bajones@chichester.gov.uk or 01243 521028)

For clarity, a 'Local Connection' is defined below:

- Resident
- People employed in the parish for a minimum of 12 months for at least 20 hours per week – paid or unpaid
- At least one of the adult members have family (defined as grandparents, parents, siblings or children) who currently live in the parish and have done so continually for 5 years or more
- Ex-residents of the parish who were forced to move away due to a lack of affordable housing in the parish.

QUESTIONS 1-5 ARE TO BE COMPLETED BY ALL HOUSEHOLDS

REGARDLESS OF WHETHER YOU HAVE A HOUSING NEED

1. How many years have you/your household lived in Westbourne?

(Please write in)

2a. Do you support the principle of building good quality affordable rental properties somewhere within the parish to meet local housing need? (*affordable rented properties are let at no more than 80% of market value and are managed and owned by a Housing Association*)

Yes.....☐1 No.....☐2

2b. Do you support the principle of building good Low Cost Home Ownership properties somewhere within the parish to meet local housing need? (*Housing provided for sale that provides a route to homeownership for those who could not achieve homeownership through the market. This includes shared ownership, shared equity, other low cost homes for sale, and rent to buy*) Further information on the different types of low cost home ownership can be found at: www.chichester.gov.uk/housingtobuy)

Yes.....☐1 No.....☐2

2c. Would you support the principle of building a small number of new, market priced, private houses somewhere within your parish to meet local housing need?

Yes.....☐1 No.....☐2

3. Please indicate in the table below, the age & gender of every person living at your address:

Household member	Age	Gender (<i>delete as appropriate</i>)
You - member 1		Male / Female
Other - member 2		Male / Female
Other - member 3		Male / Female
Other - member 4		Male / Female
Other - member 5		Male / Female
Other - member 6		Male / Female
Other - member 7		Male / Female

4. Is there anyone living in your household now who is likely to want/need to move into alternative accommodation in the next 5 years?

Yes.....☐1

No.....☐2

If YES, the household or persons needing to move should complete questions 6 to 16.

If No, please complete question 5 and thank you for taking the time to complete this questionnaire

5. Please use the space below to provide any further comments:

6. When will you/they be likely to want/need to move from this home?

(Tick one box only)

Within 1 year.....☐1

Within 2 years.....☐2

Within 3 years.....☐3

Within 4 years.....☐4

Within 5 years.....☐5

In 5 or more years from now...☐6

7. Please tell us the makeup of the household which is likely to want to move into alternative accommodation in the next 5 years:

Household member	Age	Gender (<i>delete as appropriate</i>)
You - member 1		Male / Female
Other - member 2		Male / Female
Other - member 3		Male / Female
Other - member 4		Male / Female
Other - member 5		Male / Female
Other - member 6		Male / Female
Other – member 7		Male / Female

8. Would you/they want/need to stay in the parish?

Yes.....☐1

No.....☐2

9. What are your/their reasons for wanting/needing to move?

	MAIN REASON (Tick <u>one</u> box ✓)	OTHER REASON (Tick <u>all</u> that apply✓)
Need larger accommodation	<input type="checkbox"/> 1	<input type="checkbox"/> 11
Need smaller accommodation	<input type="checkbox"/> 2	<input type="checkbox"/> 12
Need specially adapted housing (i.e. physical disability) or sheltered housing	<input type="checkbox"/> 3	<input type="checkbox"/> 13
Need to be closer to family or other support	<input type="checkbox"/> 4	<input type="checkbox"/> 14
Need to set up home for the first time	<input type="checkbox"/> 5	<input type="checkbox"/> 15
Moving to university/college	<input type="checkbox"/> 6	<input type="checkbox"/> 16
Unable to afford current accommodation	<input type="checkbox"/> 7	<input type="checkbox"/> 17
Need to be closer to employment	<input type="checkbox"/> 8	<input type="checkbox"/> 18
Sub-standard accommodation (e.g.. safety hazards, damp)	<input type="checkbox"/> 9	<input type="checkbox"/> 19
Other (please specify):	<input type="checkbox"/> 10	<input type="checkbox"/> 20

10a. What is the minimum number of bedrooms that would be needed?

(Tick one box only✓)

One bedroom.....☐1 Two bedrooms.....☐2

Three bedrooms.....☐3 Four or more bedrooms....☐4

10b. Which type of accommodation would you/they prefer?

(Tick one box only✓)

Flat/Bedsit.....☐1 House.....☐2

Bungalow.....☐3 Annexe.....☐4

Adapted/Sheltered accommodation.....☐5

10c. Would you consider any other type of accommodation

(Tick all that apply✓)

Flat/Bedsit.....☐1 House.....☐2

Bungalow.....☐3 Annexe.....☐4

Adapted/Sheltered accommodation.....☐5

11a. Which type of tenure would you/they prefer?

- Buying on the open market.....☐1
- Private Market Rent.....☐2
- Rent to Buy.....☐3
- Affordable Housing to Rent.....☐4
- Shared Ownership.....☐5

(Tick one ✓)

- Discounted Market Sale.....☐6
- Starter Homes☐7
- Open Market Self-Build.....☐8
- Affordable Self-Build.....☐9
- Shared Equity☐10

11b. Would you consider any other tenure?

- Buying on the open market.....☐1
- Private Market Rent.....☐2
- Rent to Buy.....☐3
- Affordable Housing to Rent.....☐4
- Shared Ownership.....☐5

(Tick all that apply ✓)

- Discounted Market Sale.....☐6
- Starter Homes☐7
- Open Market Self-Build.....☐8
- Affordable Self-Build.....☐9
- Shared Equity☐10

Affordable Housing to Rent – Rents for these properties are set in accordance with the governments rent policy for social rent or affordable rent, or is at least 20% below local market rents

Shared Ownership – You buy a share of your home, between 25% and 75% from a registered provider. You also have to pay a reduced rent to the registered provider. The larger the share you own, the less rent you have to pay. You can buy more shares later so eventually you own the property and pay no rent.

Rent to Buy – homes for rent by a registered provider discounted around 20% less than the typical open market rent value, with the option to purchase share in your rented home in the future using the shared ownership scheme.

Discounted Market Sale – a home which is sold at least 20% below the local market value. The discount is calculated to account for local incomes and house prices.

Open Market – housing which is sold through conventional means at 100% of its value i.e. homes purchased through estate agents or direct from developers.

Private Market Rent – Rents at 100% let by individual landlords, buy to let landlords and letting agencies.

Self-Build - housing commissioned and built by individuals or groups for their own use, either by building it themselves or working with builders, developers or registered providers.

Starter Homes – aimed at first time buyers aged between 23 and 40, they should be sold at a discount of at least 20% up to a maximum discounted cost of £250,000

Shared Equity – Similar to discounted market sale but an approved provider retains an interest in the unpurchased share and no rent is charged. This scheme enables an owner to purchase more shares and eventually own the whole property.

12. What is your/their gross household income? (joint income where applicable)

- up to £14,999.....☐1 £15,000 – £19,999..☐2 £20,000 – £29,999..☐3
£30,000 – £39,999..☐4 £40,000 – £49,999..☐5 £50,000 – £59,999..☐6
£60,000 – £69,999..☐7 £70,000+..☐8

13. what monthly repayments could you/they afford on accommodation?

- Up to £350..☐2 £350 – £500 ..☐3 £500 – £600..☐4 £600 – £750.....☐
£750 – £900..☐6 £900 – £1000..☐7 £1000 – £1200..☐8 £1200 – £1350..☐9
£1500+.....☐10

14. Are you/they on the housing register held by Chichester District Council?

- Yes.....☐1 No.....☐2

15. What are your current living circumstances?

- a. Own with/without a mortgage.....☐1 Rent from a private landlord.....☐2
Own a shared ownership home.....☐3 Rent from a housing association.....☐4
Living with parents.....☐5

- b. House.....☐1 Flat.....☐2 Bungalow.....☐3

- c. 1 bedroom.....☐1 2 bedrooms.....☐2 3
bedrooms.....☐3 4+ bedroom.....☐4

16. Please provide any details to help explain your circumstances

Please place your completed questionnaire in the pre-paid envelope and return before **28th**

October 2018

Thank you for taking the time to complete this questionnaire. All responses are confidential and individuals cannot be identified.

Appendix 2 – Housing register banding system explained

Choice based lettings – Banding Criteria

Band A - Emergency, urgent priority to move. This could include; homeless households, households with a high medical need, under occupancy of an affordable home by 2 or more rooms.

Band B - High housing need. This could include; households over occupying a home by 2+ rooms, households who current housing situation is having an impact on the medical condition of an applicant, households under occupying by 1 bedroom.

Band C - Identified housing need. This could include households lacking 1 bedroom, low medical priority for rehousing, households living in unsatisfactory housing conditions, applicants who are threatened with homelessness.

Band D - People with no identified prioritised housing need (as identified in bands A-C) but who still want to register are placed in this band. These are usually young people living at home with parents.

Further explanation can be found in the Council's Allocation Policy:

<http://www.chichester.gov.uk/article/24494/Applying-for-the-housing-register>