Stoke Gabriel Community Land Trust Questionnaire (March 2018)

Hello! This has been written by Tom Morris, Marie Howard and Rachel Bond, from the Stoke Gabriel Community Land Trust (**SGCLT**). We have made a questionnaire to help us to find out more about your need for affordable local housing and your potential interest in a community initiative. This is when local people in need of affordable homes, get together and work as a team to deliver new homes they can live in and solve a local housing problem themselves!

So, we’d like to know more about **WHO** may want to do this.

We hope that as you fill it in you also find out some more of what this could involve.

All information submitted will be treated as confidential and only disclosed to third parties with your express permission.

Thank you!

Please return your form to Marie Howard, 8 Mill Hill Court, Stoke Gabriel, TQ96SU (the top of Mill Hill, the steep road down to the Mill Pond, on the right) 01803 782149.

1. **Your Name**:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. **Your Date of birth**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. **Are you interested as an**: Individual Family Couple (please circle one)
4. **Names and ages of others who would be living/applying with you**:

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1. **Your Contact Tel Number:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. **Contact Email:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
3. **What’s your current address**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***This section is about the housing you have and what you need:***

1. **Are in need of a permanent, long term home in the village?** **Yes or No**
2. **Do you already own a home?** **Yes or No**
3. **Can you afford to buy locally on the open market? Yes or No**
4. **What type of a home do you live in at present?**

Please circle which applies to you:

rent privately rent housing association live with family

Other please state \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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1. **Have you lived in the village full-time for more than 2 years from the current date**?

**Yes or No**

If Other please explain:

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1. **How long have you lived in the village overall?** (Since when/approx. dates?) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. **Do you have family connections to the village?** **Yes or No**
3. **Who in your family lives in the village** (Relation to you, mum, sister etc) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. **How long have your family members lived in the village**?

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1. **Do you have family connections to the South Hams**? **Yes or No**
2. **How long have you lived in the South Hams area overall**? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***Your Work.***

1. **Do you work in the village**? **Yes or No**
2. **If not, where do you work?**

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1. **How many hours a week do you work in the village**?\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. **What is your job/role/profession**? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. **What skills could you potentially bring to a housing project like this?**

Please **CIRCLE BELOW** skills that apply to you!

Architectural, construction, legal, building skills, IT, Project Management, financial planning, secretarial/minute taking, facilitating groups, leadership, PR, creative/artistic, DIY, painting/decorating

Extra info… please elaborate or add your own if not listed! \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. **Do other members of your family have skills we could call on as a group? Yes or No**
2. **If so who and what are their skills?**

Comments:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. **Are you involved in activities that contribute to the local community, or have done so in the last 5 years? (e.g. groups, services, tourism, anything..)** **Yes or No**

Please explain: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***This section is about Affordability of the housing solutions offered by the SGCLT***

Please read the **estimate** below about the housing costs and solutions we are offering. This is based on the current needs of our members so far, various community land trust projects that we have visited and advise from our technical advisor at the CLT network.

1. **To be eligible for SGCLT housing you must first be registered with Devon Home Choice.** [**www.devonhomechoice.com**](http://www.devonhomechoice.com) **and go to the ‘how it works’. Once you have completed the online forms they will send you a letter putting you into a “Band”**

What Band are you in? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. **To ensure that the property is affordable for your own circumstances we need you to talk to an Independent Financial Advisor (IFA) and mortgage lender.**

Are you willing to do this? **Yes or No**

Depending on your circumstances the SGCLT is proposing to offer two different housing solutions. Please select which one fits your circumstances best. (This can always change in the future).

**Rent to Buy.** This option allows you to move into a SGCLT home under a rental agreement (maybe as you are now). This could be around £600 month for a 2 bed. The difference from private renting is that the £600 is split by the SGCLT. One portion will go on paying the interest on the loan that was used to build the house and managing it. The second portion will be held by the SGCLT.

By demonstrating over the first two to five years that you pay the rent on time and look after the property, then you will have the option to change from renting to buying your home. The money held by the SGCLT over the last two years will then be given back to you to use as a deposit.

Does this solution best suit your needs?

**Buy – Shared Ownership**

If you can get a mortgage and have a deposit (£6000) then this option allows you to buy the property. However, to keep the property affordable in perpetuity the resale value is set at a % of market value.

e.g. We build a 2 bed house for £100,000 (50%) of the open market value at £200,000.

In ten years’ time if you want to move than the open market value could have risen to £300,000, but you will only be able to sell at 50% of this (£150,000) to maintain the affordability for future villagers in need. The person buying the home will also have to match the allocation policy. (Lives and works in village etc).

Does this solution best suit your needs?

1. **Do you understand that this type of housing cannot be sold on the open market. This means the affordable houses would always be part of a village asset and could only be sold back to someone in need of affordable housing locally?** **Yes or No**

Any comments: **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Design of Homes:

1. **One way to get the cost of the houses affordable is to make them in pairs or terraces. Would you be open to this? Yes or No**

Comments:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. **What size house would you need? 2, 3, 4 bed? Please give details:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. **What ideas do you have for the environment around the affordable homes, e.g. community orchard, wildlife areas, play area, picnic tables/communal space, other village facilities?**

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How interested are you now?

1. **Do you wish to move forward to be seriously considered as a homebuilder? Yes or No**

Can you say why: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. **On a scale of 1 to 10 how interested in you in the affordable housing options at Kings Orchard the Cavanna new development?** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**We need to help the wider village community understand our need for building affordable homes, please could you write a short statement/quote explaining the difference this could make for you.**

**We may need to have this in literature and advertising supporting our plans and influencing the Parish Council, Neighbourhood Plan. This quote could be anonymous and we would ask your permission before anything was used.**

1. **Please write your account on the back on this page.**

Here’s a (real) example:

“I’ve been renting in the village for over 10 years, there’s just me and my son. It’s expensive here, but I was born in the area and the South Hams has been my home for nearly all of my life.

The cost of rent for a 2 bedroom house is around £800 in Stoke Gabriel and you’re doing well to find somewhere cheaper.

Renting is ok, but you don’t really feel it’s your own home, and me and my son always fear that you can be told to leave with only one month’s notice that’s a lot of uncertainty to live with.

Financially it’s really hard. Over 10 years I’ve paid approx. £96,000 to a landlord, with multiple rental properties in the village. None of this money is going into a secure long-term home that is ours.

I work long hours, I am self-employed (full-time) and work solely from the village providing a mental health service for people in the village and the South Hams, but I still cannot get a mortgage as a single woman, and feel trapped in this cycle without affordable housing.

Trying to save towards a deposit to get on the housing ladder or pay into a pension is virtually impossible. I worry about the future, how to keep a roof over our heads and what I will do in my old age, if I can’t get my own permeant home soon.

I want to be involved in a community affordable build, and to work with others in the same situation to do something positive to help ourselves and future generations of villagers to have affordable homes. “

We REALLY NEED Your Involvement:

1. **What would be the best evening(s) for you to meet as part of the Affordable Community Build Group?**

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1. **What other questions or concerns (to do with this!) do you have that you would like a response to, or to be explained at a future meeting?**

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