

From: 270313-3
Sent: 23 April 2013 16:40

Subject: Building of new open market and shared ownership housing

Colwall is a beautiful village with, I believe, a close-knit community. Our family have lived here for generations; with my grandmother from my mother's side arriving here in 1908 and my father's side in 1940's. Since then, Colwall has always been our home. Having my own family, I endeavor to live and raise my child (and future children) in this memorable place.

However, in this current financial problem, we find it difficult to buy our own property here in the village; much more, even applying for a social housing is proving just as hard. We have been in the social housing list for more than two years and still waiting. Some properties have come up in Brookside but unfortunately we were not able to have. What saddens me the most, is that Brookside is the actual place I was born but most of the flats that have been advertised (which we applied for) have been given to families living outside Colwall (some of them are EU Nationals). At the moment, we are renting privately in a flat not really suitable for a family with a two-year old son.

Last year we were offered a property for a Shared Ownership at Covent Gardens. It is supposed to be an "alternative to renting and affordable way to buy your own home". But still, we find it expensive. For a two-bed semi-detached house, the details of the sale include:

*Cost of 40% share £64,000.00

*Monthly rent of £220.00

*Monthly service charge £32.14

As with any buying a property, you have to consider additional expenses such as the 10% deposit monthly mortgage payments, and other charges and legal fees. On top of these, all repairs, decorations and maintenance costs are shouldered by the share owners, not the Festival Housing. The monthly payment for for this "affordable housing" would be roughly £700-800 and this only pays for the monthly mortgage, rent and service charge. This does not include everyday living costs of Council tax; gas, electricity, water and telephone charges; other normal household bills (e.g. TV license), contents insurance and mortgage protection policy. Also, this property is available for sale on a "restricted stair casing", meaning we will only be able to purchase a maximum of 80% - we will never own the property. Likewise, we were required to accept this off-plan offer within 7 working days and needed to pay a non-refundable reservation fee of £250 to secure the plot.

After thorough considerations, me and my wife have decided not accept this as we won't be able to manage it financially. This means all our savings would be spent, we need to work longer hours, and if unexpected expenditures come up (e.g. car breaking down, appliances need repairing, etc.), we will really find it a struggle.

With all these thoughts, we have to ask ourselves- are these really "affordable housing"? As an average working couple, what we earn is enough to provide for our family. We do not disagree for the building of new open market and shared ownership housing; what we ask is if there's any possibility of building more social housing which would definitely be more affordable for families like us.

My wife and I are working hard for our family; especially for our son. But when the place you live in hasn't got enough space for him to play around; nor he hasn't got his own room for his supposedly bedroom is used as laundry area as there is no place to dry the washings even in summer; nor the flat is freezing cold in winter because no matter how hard you try to make it warm is still impossible as the insulation is poor, sometimes these things get you down. I question myself, do I ask too much considering we have enough food to eat, clothes to wear and have a happy and loving family? Maybe not, because as a husband and a father, like any other head of the family, all I want is the best for my family...and that includes a decent and modest place to live in.

As a councillor and representative of our parish, we pray that you understand our circumstances and give voice to our opinion and sentiments. We do hope that one day, God willing, what we ask will be answered.

Sincerely yours,