A DETAILED INVESTIGATION INTO THE HOUSING NEEDS OF WOLSTON



PRODUCED BY MIDLANDS RURAL HOUSING

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1. Introduction

Rural house prices have doubled over the last decade¹ forcing many local residents to move away from their towns and villages in order to find suitable and affordable homes. House prices in the countryside are now up to £40,000 higher than in urban areas, despite average wages being lower. The number of people on waiting lists for affordable homes in rural England has soared to around 750,000.². Increasing house prices and the limited availability of appropriate properties has resulted in local people being unable to find a home within their community, and this may be happening in Wolston.

Midlands Rural Housing (MRH) work with local authorities, town and parish councils, registered providers (housing associations/registered social landlords), and private developers in order to investigate the need for, and provide, affordable homes in towns and villages throughout the Midlands. The first step in this research is to undertake a Housing Needs Survey which will give an overview of the current housing situation in a parish and provide details of the need for local affordable housing.

The Wolston Housing Needs Survey questionnaires were delivered to every household in the Parish by the local scout group during the second week of June. The return date for the survey was 1st July and returns were made via a postage paid envelope directly to MRH. Survey forms were distributed to all households as well as to those who contacted MRH to say that they had moved away from Wolston, or had a strong connection to the Parish and wished to complete a form. In total 1,104 survey forms were distributed.

2. Purpose of the Survey

The survey was conducted in order to obtain clear evidence of any local housing need for a range of affordable housing tenures for Wolston residents. This evidence will be made available to Rugby Borough Council and Wolston Parish Council; used to inform Housing Strategy; and provide clarity on what type and tenure of housing is required to meet local needs.

In addition, the information can be used positively in the planning process. It provides a foundation on which to negotiate 'planning gain' opportunities with developers. In short, it gives the planners evidence that can be used to obtain an element of 'local needs' housing in negotiations with house builders, should such possibilities arise in the village.

The information obtained from a Housing Needs Survey is also invaluable at the local level, particularly in relation to the Local Authority and Parish Council activities. Such information can be acted upon locally and taken on board in the decision making process when housing issues arise.

¹ Halifax Rural Housing Review 2010 - "the average house price in rural Great Britain rose by 96%, or £102,722, from £107,250 in 2000 to £209,972 in 2010 - equivalent to a weekly increase of £198"



² National Housing Federation, Rural housing research report, March 2010

3. Respondent details

A total of 1,104 survey forms were distributed and 300 were received in return, giving a return rate of 27% against the number distributed. In our experience this is an average level of response for a survey of this kind; it should be noted that only those who have a housing need or are interested in a local needs development are likely to respond.

i) Household type

The questionnaire asked village residents to indicate the type of household they are. This enabled the charts below (fig 1.1), to be produced:





Fig 1.1 on page 3 shows the age range breakdown of households that responded to the survey.

The largest number of responses were from those living in two parent family homes; a total of 140 responses were received from this type of household. The parents of these households were mostly aged between 25-64 years old (88%). The remaining 12% of parents were aged 65 years and over. The offspring living in the two parent family households were of varying ages. 62% of the offspring were under 16 years old; 23% were 17-24 years old; and 15% were aged 25-64.

124 responses came from couple only households. 63% of people in those households were 25-64 years old and 37% were 65 years and over.

There were 68 responses from one person households. 63% of them were from those 65 and over. 35% of responses were from people aged 25-64 and the remaining 2% of one person household responses were from those 17-24 years old.

22 responses were from lone parent family households. 91% of the parents were 25-64 years old and the remaining 9% were aged 65 and over. Lone parent family children had a range of age groups. 59% were under 16; 38% were aged between 17-24; and 3% were 25-64 years old.



ii) Tenure of all respondents

Owner Occ - Mortgage
Owner Occ - No Mortgage
Owner Occ - No Mortgage
Private Renting
HA Renting
Rented Council House
Living with family
Other

The current household tenure of respondents is given in the chart below (fig 1.2):

It shows that owner-occupiers were by far the largest tenure group accounting for 85% of replies (47% of total survey respondents have no outstanding mortgage on their property and 38% have a mortgage on their home).

14% of respondents live in rented accommodation (3% rent privately, 4% rent from a housing association and 7% rent from the council).

iii) Property Types

The following chart (fig 1.3) details the type of property that respondents currently reside in:



Those living in 3 bedroom houses were the largest group (45% of responses), followed by those living in 4 bedroom houses (18%) and 2 bedroom houses (15%). 7% of responses were from people living in a flat and 4% were from those living in bungalows.



iv) Length of residence in Parish

The length of time that respondents have lived in Wolston is given in the chart below (fig 1.4):



It shows that nearly two thirds of respondents (63%) have lived in the Parish for in excess of 15 years.

16% of respondents have lived in Wolston for between 5 and 10 years, and 8% have been there for between 10 and 15 years.

v) Anticipated next home move - tenure

The following chart (fig 1.5) shows the tenure that respondents expect to move into in their next home move:



59% of completed questionnaires came from villagers who do not expect to move home again. 28% of people anticipate their next property being a privately owned home and 6% believe they will move into retirement housing.

Anticipated moves into affordable housing (affordable rented and shared ownership) totalled 3%.



vi) Anticipated next home move - time

The timescale for the anticipated next move for respondents is detailed below (fig 1.6):



70% of responses came from households that expect their next home move to be in more than 10 years or not at all.

12% anticipate moving in 5-10 years time, whilst 10% of respondents expect to move within 2 years.



vii) Life in the Parish

The following two charts detail respondents' answers to the 'life in the Parish' questions.

The views expressed allow a picture of life within the Parish to be built up. This information can help assess whether any homes that are subsequently provided in the village will be 'sustainable'. Ensuring that people will want to take up tenancies and live in a village both now and in the future are important factors when considerations around the provision of new homes take place.

The first question asked Parish residents how they felt about the 'positive' factors of life in the Parish.



Fig 1.7 - Life in the Parish - positive factors

From fig 1.7, above, it can be seen that the majority of respondents are very positive about life in Wolston. 75% believed that the Parish has a good reputation and 93% thought that it is a nice place to live.

76% of completed questionnaires came from those who believed that Wolston enjoys a balanced and varied population, whilst 86% said that the Parish has a friendly spirit.



The second question sought village residents' perceptions on the potentially negative aspects of life in the Parish.



Fig 1.8 - Life in the Parish - negative factors

As can be seen from fig 1.8, above, 56% of respondents believed that <u>there is not</u> a lack of adequate housing in Wolston whilst 19% of returned surveys felt that <u>there is</u>. 25% of completed questionnaires came from people who did not know or did not respond with regard to this question.

Villager's perception on whether Wolston is well served by facilities saw a greater majority (70%) stating that <u>there is not</u> a lack of facilities in the Parish whilst only 20% of responses said that <u>there is</u>.

Comments detailing respondents perceived problems in the Parish (besides housing) were not great in terms of numbers but some of the examples stated were fairly consistent. They were based around the subjects of:

- Poor transport links (20 comments)
- Lack of shops (chemist, butchers, bank, café, garage, quality pub)/ variety of shops (10 comments)
- Lack of car parking (3 comments)
- Lack of park / youth and children's activities (3 comments)



viii) Migration

The survey also asked whether respondents knew of people who had been forced to leave the Parish because of a lack of suitable, affordable accommodation.



Fig 1.9 shows that only 19% of Parish residents who returned questionnaires were aware of others who have had to leave the Parish in the last 5 years due to a lack of suitable affordable accommodation.

However, these 58 respondents knew of some 125 people in total who have had to leave Wolston for this reason. Obviously some of these 'leaving' people/families may have been duplicated within this figure, but the figure is still noteworthy considering the timescale involved.

ix) Support for affordable housing scheme for local people

One of the fundamental questions in the survey is that which asks whether people are in favour of a small scheme of affordable homes in the village for local people.



Fig 2.0, above, shows that 57% of respondents <u>are in favour</u> of an affordable housing scheme for local people, while 31% said that they <u>are not in favour</u>.

10% of respondents did not know whether they would be in favour or not, and 2% did not give a response.



x) Respondents' comments

Many respondents made additional comments on their returned form. They are summarised below:

(It is not appropriate to include certain comments which make specific reference to particular areas of the village or to identifiable elements of the community)

Supportive of affordable housing development to meet local needs

There were <u>41</u> general comments highlighting a lack of affordable / low cost / rented / shared ownership / council housing; for the young / elderly / families / disabled / first-time buyers and those on low and average incomes.

Not supportive of affordable housing development to meet local needs

"Wolston already has a large council/social housing presence, no need for anymore"

"Wolston does not need affordable housing; site was identified after our last survey some 4 years ago"

"There are already properties for sale in the parish which remain unsold/empty. Therefore no need for further build but need for purchase of existing for shared ownership"

"There are plenty of homes, some for sale at a variety of prices, some are very cheap"

Other comments regarding housing, development and life in Wolston

"No more housing whatever kind, village is too small for more properties" "Wolston is a rural village; we do not want to become an overspill of Rugby or Coventry"

"Wolston has had enough new build in past 10 years"



"The village is already losing its character because of overcrowding. It is turning into just another tedious suburb. A great shame"

"Village is big enough; it could mean problems with more cars"

"There are adequate amenities for present population, no further housing needed; Schools, facilities, roads would all suffer with additional housing"

"Think we are losing the village if we keep building, the villages will end up merging"

"We don't need any more homes; it soon won't be a village"

"Village is big enough - too much traffic and losing community spirit"

"More houses cause more strain on the facilities the village has. Expansion will cause more problems"

"Don't make our village grow"

"Please make sure any future development is not detrimental in appearance"

"Large housing developments are not integrated into the village and it is fast becoming a commuter village"

"Congestion within the village is a problem and a hazard"

"Think council don't consider people who have lived here and give housing to people from outside. Now there is no proper list"

"There are less available rented properties due to private ownership now"

"Development has ruined our outlook and impacted on the enjoyment of our home"



4. Housing Need Analysis

Of the 300 returns, 281 were from people who felt that they were adequately housed or would be in a position to meet their own needs without support. These respondents completed a form primarily to offer their support, objection or thoughts towards 'local needs' housing as well as to give their comments regarding life in the Parish. These were, therefore, discounted from the rest of the analysis.

As far as the requirement for housing, 19 returns indicated a need for affordable housing either within the next two years or in two to five years time.

i) Local Connection

The survey form is made available to those who currently live in the Parish and those who have a previous residency or a strong local connection to the Parish, such as a job or close family in the Parish. Of the 19 respondents who indicated a housing need all but one of them satisfy Rugby Borough Council's local connection criteria (5 year permanent residency in the Parish; 5 out of the past 20 years permanent residency in the Parish; requirement to live close to another person who satisfies the previous criteria and is in essential need of frequent attention and/or care due to age, ill health and/or infirmity; essential functional need to live close to work in the Parish).



The local connection links are shown in the chart below (fig 2.1):

15 returns were from people who currently live in Wolston and have done for over five years (the other has lived there for 1-2 years). 3 respondents have previously lived in the Parish for 5 years out of the last 20; 11 have immediate family in the Parish and 1 respondent has permanent work in the Parish.

In total, there were 33 local connections given by the 19 respondents. This is more than the total number of responses in housing need as most households had more than one connection to Wolston.



ii) Reasons for housing need

Respondents were asked to state why they felt they were in need of alternative accommodation. The chart below (fig 2.2), shows the reasons that were given:



Fig 2.2 - Reasons for housing need

It can be seen that the reasons for seeking alternative accommodation are varied. The most popular reasons are the need for a first home (8 counts) and the need for certainty of tenancy (6 counts).



iii) Respondent analysis

The following table lists details of those respondents who stated that they are in housing need. Respondents were asked to identify what they felt is needed in terms of property type and size together with a preferred tenure type. In reality it may not be possible to meet the aspirations of each respondent. Incomes and likely property prices are considered in order to ensure that any proposed scheme would indeed meet the needs of those to be housed. Therefore a 'reality tenure' is suggested to outline realistic provision.

Those marked with a * indicate that the respondent has been suggested a 'reality tenure' of a two bed property, but this could be changed to a one bed property dependant upon the Local Authority's 'under-occupation' policies. A two bed property means that a single person or a couple would not be 'filling' the property, but in reality the homes built need to be sustainable over a period of years. Building one bed properties may limit their use in terms of future lettings. It is often felt that it is better to house a single person/couple who can benefit from a spare room so that the property is more 'flexible' when it comes to a change in their circumstance or for future residents and their circumstances.

Those marked with a ** indicate that the respondent is currently housed in Housing Association/Council accommodation which would be available to other people in need on waiting lists if the current residents were able to be re-housed in a more suitable property.

Within next 2 years

Ref	RESPONDENT	WHAT REQUIRED	REALITY TENURE
11	Two parent family household (2 adults, 25-64 years old), with child, 0-16 years old), currently living in Housing Association rented home away from the Parish. Have previously lived in the Parish for 15+ years and have immediate family in the Parish. Need larger accommodation, security of tenancy and to be closer to employment.	3 bed house - Social rented home / Shared ownership home / Market rent level home	2 bed house - Social rented home **
104	Couple household (1 adult, 25-64 years old, and 1 pensioner 65+ years old), currently living in home with no mortgage in the Parish (have lived in the Parish for 15+ years). Need physically adapted home.	2 / 3 bed bungalow - Open market home	2 / 3 bed bungalow - Open market home



122	One person household (1 adult, 25-64 years old), currently living with family in the Parish (has lived in the Parish for 15+ years). Needs first home and independent accommodation.	2 bed house - Market rent level home	2 bed house - Social rented home *
124	Lone parent family (1 adult, 25-64 years old, with 1 child, 0-16 years old), currently living in rented council house in the Parish (has lived in the Parish for 5-10 years). Need larger home and to avoid harassment.	2 bed house / bungalow - Social rented home	2 bed house - Social rented home **
146	One person household (1 adult, 25-64 years old), currently living in private rented home in the Parish (has lived in the Parish for 15+ years). Needs first home a change of tenure and security of tenancy.	2 bed house - Social rented home	2 bed house - Social rented home *
153	Two parent family household (2 adults, 17-24 years old, with 1 child, 0-16 years old), currently living in private rented home away from the Parish (has previously lived in the Parish for 15+ years and has immediate family in the Parish). Need first home.	2 / 3 bed house / flat - Social rented home / Market rent level home / Open market home	2 bed house - Social rented home
154	Couple household (2 adults, 25-64 years old), currently living in private rented home in the Parish (have lived in the Parish for 5-10 years). Need larger home.	2 bed house - Shared ownership home / Market rent level home	2 bed house - Shared ownership home
162	One person household (1 adult, 17-24 years old), currently living in Housing Association rented home in the Parish (has lived in the Parish for 5-10 years). Needs larger home and a change of tenure.	1 / 2 bed flat / 2 / 3 bed house - Social rented home / Shared ownership home / Market rent level home / Open market home	2 bed house - Shared ownership home
165	One person household (1 adult, 17-24 years old), currently living with family in the Parish (has lived in the Parish for 15+ years). Needs independent accommodation.	2 bed house / bungalow / flat - Social rented home	2 bed house - Social rented home *

171	Two parent family household (2 adults, 25-64 years old, with 1 young adult, 17-24 years old), currently living in private rented home away from the Parish (has previously lived in the Parish for 5 years and has immediate family in the Parish). Need physically adapted property, a change of tenure and security of tenancy.	2 / 3 bed house / flat / bungalow - Social rented home / Shared ownership home / Market rent level home / Open market home	2 bed bungalow - Shared ownership home
175	One person household (1 adult, 25-64 years old), currently living with family in the Parish (has lived in the Parish for 15+ years). Needs security of tenancy and independent accommodation.	2 bed house / flat - Social rented home	2 bed house - Social rented home *
187	Couple household (2 adults, 25-64 years old), currently living in home with no mortgage away from the Parish (have immediate family in the Parish). Need to be closer to carer and need physically adapted home.	3/4 bed bungalow - Shared ownership home / Open market home	2 bed bungalow - Shared ownership home
212	Couple household (2 adults, 25-64 years old), currently living in private rented home in the Parish (have lived in the Parish for 15+ years). Need first home.	2 bed house - Shared ownership home / Open market home	2 bed house - Shared ownership home
221	Couple household (2 adults, 17-24 years old), currently living with family in the Parish (have lived in the Parish for 15+ years). Need first home.	3 bed house - Open market home	2 bed house - Market rent level home
279	One person household (1 adult, 17-24 years old), currently living with parents in the Parish (has lived in the Parish for 15+ years). Needs first home.	2 bed house / flat - Social rented home / Shared ownership home / Open market home	2 bed house - Shared ownership home



In 2 to 5 years

Ref	RESPONDENT	WHAT REQUIRED	REALITY TENURE		
RESPONDENTS BELOW MEET THE LOCAL CONNECTION CRITERIA BUT DO NOT HAVE AN IMMEDIATE HOUSING NEED; THEIR NEED WILL ARISE IN 2-5 YEARS.					
76	Couple household (2 pensioners, 65+ years old), currently living in home with no mortgage in the Parish (have lived in the Parish for 15+ years). Need smaller, cheaper home.	2 bed flat / bungalow - Shared ownership home	Able to meet needs through own means (leasehold retirement properties could be an option)		
133	One person household (1 adult, 17-24 years old), currently living with family in the Parish (has lived in the Parish for 15+ years). Needs first home.	2 bed house - Social rented home / Shared ownership home / Market rent level home	2 bed house - Social rented home *		
284	Couple household (2 pensioners, 65+ years old), currently living in home with no mortgage in the Parish (have lived in the Parish for 15+ years). Need smaller accommodation.	3 bed bungalow - Open market home	3 bed bungalow - Open market home		
RESPONDENTS BELOW HAVE AN IMMEDIATE HOUSING NEED BUT DO NOT MEET THE LOCAL CONNECTION CRITERIA AT THE PRESENT TIME.					
202	One person household (1 adult, 25-64 years old), currently living in Housing Association home in the Parish (has lived in the Parish for 1-2 years). Needs cheaper home.	2 bed bungalow - Social rented home	2 bed bungalow - Social rented home * / ** In 3 years time when satisfies local connection criteria		



iv) House price data

The tables, below (figs 2.3 and 2.4), detail the house prices and household type breakdown for the CV8 area. They are taken from <u>www.landregistry.gov.uk</u> and <u>www.upmystreet.com</u>. Unfortunately more detailed data at Parish level is not available but further local context is given on page 21 with regard to properties that are for sale and rent in Wolston itself.

Quarter	Property type			
Quarter	Flats	Terraced	Semi	Detached
Apr-Jun	£157,500	£120,000	£164,650	£382,500
2011	(2 sales)	(1 sales)	(3 sales)	(5 sales)
Jan-Mar	£O	£214,863	£148,667	£396,500
2011	(0 sales)	(4 sales)	(8 sales)	(8 sales)
Oct-Dec	£O	£165,857	£225,444	£304,000
2010	(O sales)	(7 sales)	(9 sales)	(10 sales)
Jul-Sep	£O	£95,695	£182,071	£275,000
2010	(O sales)	(2 sales)	(7 sales)	(8 sales)

Fig 2.3 - Average property prices for CV8 Warwickshire - Jul 2010-Jun 2011

Average property prices for CV8



Fig 2.4 - Average property prices for CV8 Warwickshire - 1999-2011



The charts on the previous page (figs 2.3 and 2.4) show that property prices in Warwickshire and CV8 have, overall, increased over the past decade despite a general fall /stagnation over the past few years. Entry level housing (i.e. terraced properties or flats/maisonettes) has an average price of £149,000 (terraced) and £157,500 (flat) in the last year (it should be noted that the postcode CV8 does include areas other than the Parish of Wolston: house prices in he surrounding area may be higher or lower than those in Wolston itself).

Affordability is calculated using a mortgage multiplier of 3.5 times household income with a 10% deposit. Based on the average local house price data for CV8 over the past year it would mean:

- a household wanting to access an average priced flat in the CV8 area over the last 12 months would require a deposit in excess of £15,500 and an income level in excess of £40,000 per annum. (It should be noted that only 2 flat sales occurred during the last 12 months).
- a household wanting to access an average priced terraced property in the CV8 area over the last 12 months would require a deposit in excess of £14,500 and an income level in excess of £38,000 per annum.

It should be noted that these affordability figures are based on prices for the CV8 area as a whole as more localised house price data for Wolston itself is not available in this format (please see page 21 for local context).

It should also be noted that the availability of mortgages at 3.5 times income with a 10% deposit may be limited in the current bank lending climate. Finally, property prices are beginning to rise again so the income and deposit levels will also be rising. These two factors mean that more people may realistically be priced out of meeting their housing needs on the open market.



v) Local context

By way of local context, the table, below, shows prices of properties that were for sale or rent in Wolston in July 2011 (source: <u>www.rightmove.co.uk</u>). The table shows all properties that were offered for sale in Wolston priced under £400,000 and includes all properties that were available to rent under £1,000pcm.

Property	Price (£)	Property	Price (£)
4 bed detached bungalow	375,000	1 bed cottage	625 pcm
5 bed detached house	250,000	2 bed flat	625 pcm
4 bed detached house	229,950		
4 bed semi detached house	209,950		
3 bed semi detached house	205,000		
2 bed detached bungalow	200,000		
3 bed semi detached house	200,000		
4 bed semi detached house	190,000		
3 bed semi detached house	190,000		
3 bed detached house	189,950		
3 bed semi detached house	189,950		
3 bed terraced house	174,950		
2 bed apartment	169,950		
2 bed terraced house	165,000		
3 bed semi detached house	150,000		
3 bed terraced house	149,950		
3 bed terraced house	142,500		
2 bed cottage	140,000		
2 bed terraced house	140,000		
3 bed terraced house	139,950		
2 bed semi detached house	137,950		
2 bed terraced house	134,995		
2 bed semi detached house	134,995		
3 bed terraced house	130,000		
2 bed terraced house	107.500		
1 bed flat	75,000		

It can be seen that the cheapest available property is a 1 bed flat which is on the market for offers in excess of £75,000. Based on the affordability criteria explained earlier these would require a deposit of £7,500 and an income of £19,000 per annum. This is the only property available under £100,000.



The cheapest available house is a 2 bed terraced property which is on the market for £107,500. Based on the affordability criteria explained earlier these would require a deposit of £10,750 and an income of £27,500 per annum. This is the only house available under £130,000.

The private rental market is currently only offering two properties and they are priced at $\pounds 625$ per calendar month.

With regard to actual recent sales, the table below shows properties that have been sold in Wolston over the past 12 months.

Year	Property	Price (£)
2011	Terraced	120,000
2011	Flat/Maisonette	215,000
2011	Semi detached	124,999
2011	Semi detached	136,000
2011	Terraced	114,950
2011	Detached	286,500
2011	Detached	285,000
2011	Semi detached	149,000
2011	Terraced	127,500
2010	Terraced	153,000
2010	Terraced	207,000
2010	Semi detached	150,000
2010	Terraced	195,000
2010	Terraced	139,000
2010	Detached	450,000
2010	Detached	294,000
2010	Semi detached	136,000
2010	Terraced	165,000
2010	Semi detached	217,500
2010	Detached	305,000
2010	Semi detached	190,000
2010	Semi detached	227,000
2010	Semi detached	172,500
2010	Semi detached	190,000
2010	Detached	238,000
2010	Detached	272,000



The lower quartile property price for actual sales since July 2010 is £137,500. Based on the affordability criteria explained earlier this would require a deposit of £13,750 and an income in excess of £35,000 per annum.

It should be noted that there were only eight properties sold for less than £150,000 during the last twelve months.



5. Conclusion

MRH has conducted a detailed study of the housing needs of Wolston. This study has not only investigated the actual affordable housing need of the Parish, but also for market rent level housing and open market housing. In addition, the survey ascertained residents' views with regard to living in the Parish and support for affordable housing to help sustain local communities.

The survey has identified a need for properties of a mixed tenure to meet the immediate (i.e. those with a need within 2 years) affordable housing needs of those with a local connection. (It should be noted that many more households will be on housing registers wanting an affordable property in Wolston, but this survey ascertained those in need who have a local connection to the Parish).

The survey has also highlighted the needs for market level rent housing and open market housing as well as needs that will arise in two to five years time.

Of the 15 respondents who indicated a housing need within the next two years:

- 13 were assessed as being in need of affordable housing •
 - 7 x 2 Bed house social rented home
 - 4 x 2 Bed house shared ownership home
 - 2 x 2 Bed bungalow (physically adapted) shared ownership home
- 2 were assessed as being in need of open market housing
 - 1 x 2 bedroom house market rent
 - 1 x 2/3 bedroom bungalow (physically adapted) open market
- 1 does not yet meet the local connection criteria yet (currently lived in the Parish • for less than 5 years)

There were 4 respondents who will require a range of housing options in 2 to 5 years time; 3 are not currently in immediate housing need and 1 does not yet meet the local connection criteria. They were discounted from the analysis at this time.





6. Contact information

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