

Action *with* Communities in Rural Kent



HOUSING NEEDS SURVEY FOR THE PARISH OF
CUXTON

JULY 2009

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1. Summary

The Rural Housing Enabler (RHE) assisted Medway Council and Cuxton Parish Council to undertake a parish wide survey to ascertain if there are imbalances in the local housing market including shortfalls in the provision of affordable housing. This report provides overall information as well as analysis of housing need.

A survey was posted to every household in the parish during June 2009. 1050 surveys were distributed with 221 surveys being returned to Action with Communities in Rural Kent, representing a 21% response rate.

Analysis of the survey identified that 94% of respondents are owner occupiers with 76% of properties having 3 or more bedrooms. Medway Council's housing needs survey 2006/07 identified 74% owner occupiers with 52.5% having 3 bedrooms.

For a first time buyer to purchase the cheapest property for sale at the time of writing the report, an income in excess of £24,000 per annum is required. In the current financial climate it is also necessary for a first time buyer to have at least a 10% deposit. To be able to afford to rent the cheapest property found in the parish at the time of writing the report, an income of £33,000 is required.

From the analysis of section 2 a need is shown for 13 affordable homes, for local people.

2. Local Housing Costs

To fully assess local housing need it is important to look at open market prices in the private sector of houses both to rent and to buy.

Property for sale

Searches of www.rightmove.co.uk and www.nestoria.co.uk which market the property of a number of local estate agents, in July 2009, showed the following cheapest properties for sale in Cuxton -

Type of property	Number of bedrooms	Price £
1 bed average price June 2009 (Nestoria)	1	97,000
2 bed average price June 2009 (Nestoria)	2	138,000
Semi detached house (Rightmove)	3	160,000
End of terrace house (Rightmove)	4	200,000

Property to rent

A similar search for rental property using www.rightmove.co.uk to search for properties found only the following cheapest accommodation available -

Type of property	Number of bedrooms	Price £ pcm
Semi detached bungalow	2	680
Semi detached house	3	900

Household income required to afford current market prices

Using local information the table below shows income level needed to purchase a property in the area. The figures are calculated assuming a 10% deposit and using 3.5 x gross income. Monthly repayment is based on a 5 year fixed rate at 6.14% (Halifax fixed rate May 2009).

Property	Price	Deposit	Gross Income Level	Monthly repayment 6.14%
1 bed	97 000	9 700	24 943	536
2 bed	138 000	13 800	35 486	763
3 bed semi detached	160 000	16 000	41 143	884
4 bed end of terrace	200 000	20 000	51 429	1105

It should be noted that in the current economic climate lenders have made the borrowing criteria for potential mortgagees far stricter. This has been achieved mainly through asking for higher levels of deposits. As the figures above illustrate this requires potential purchasers to find a large sum of money in the first instance, making securing a mortgage difficult for some first time buyers, especially those on lower incomes.

To gauge the income level required to afford to rent privately government guidance suggests a threshold level of 25 – 30% net income may be adopted. (*Department of transport, Local Government and Regions –Local Housing Needs Assessment: A guide to good practice, July 2000*)

Property	Price £pcm	Net Income Level
2 bed bungalow	680	33 999
3 bed semi	900	45 000

3. Introduction to the Cuxton housing needs survey

The Rural Housing Enabler worked with Medway Council and the Parish Council to undertake a housing needs survey. This was posted to every household in the parish during June 2009.

The aim of this survey is to identify in general terms if there is a housing need from local people. Its purpose is not to provide a list of names and addresses of individuals requiring a home. It aims to help Medway Council to develop housing and planning policies to meet the needs of people in rural areas in the coming years.

4. Method

The Rural Housing Enabler met with Medway Council to discuss the detail of undertaking a housing needs survey.

The format of the survey and covering letter were agreed and a copy of the survey distributed to every household in the parish during June 2009.

Surveys were returned in pre paid envelopes to Action with Communities in Rural Kent.

It was asked that completed survey forms were returned by 29th June 2009. All surveys received at Action with Communities in Rural Kent are included in this report. 221 surveys were returned representing a return rate of 21%.

Some surveys were not fully completed therefore the results are shown for the total answers to each question.

5. Results

Listed below are the results of each question asked by the housing needs survey.

SECTION 1

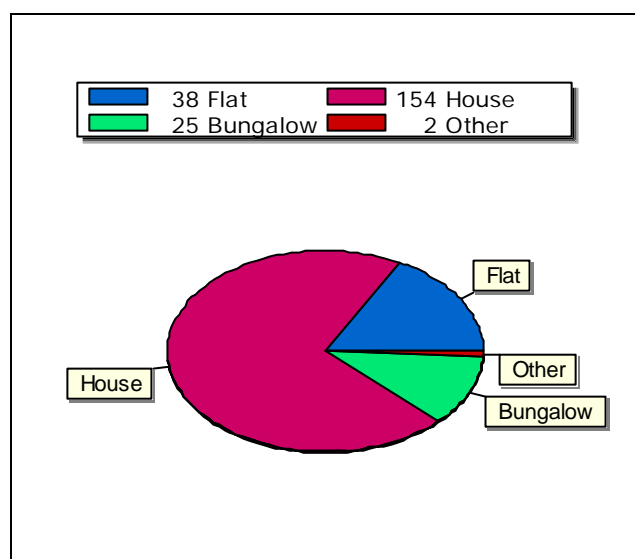
Question 1. How many people of each age group currently in your home?

The total number of people living in respondents' homes are –

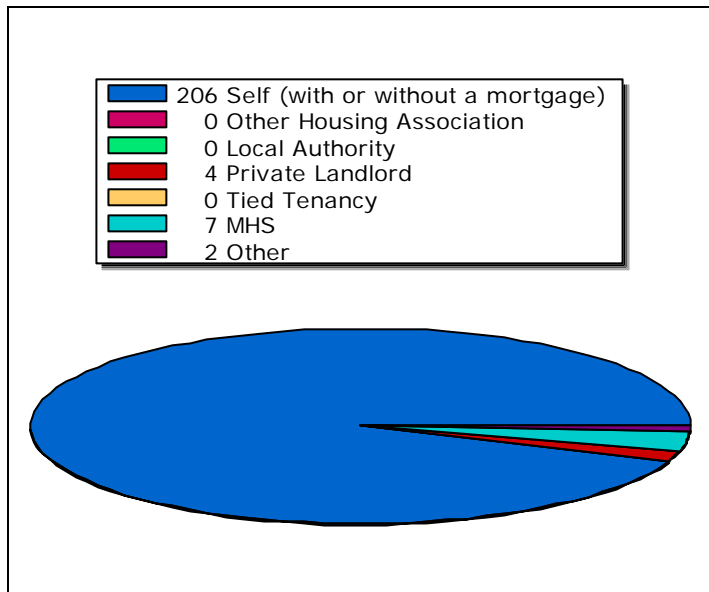
	0 - 15	16 - 24	25 - 34	35 - 54	55 - 64	65-74	75+
Male	35	31	18	82	35	44	11
Female	37	14	20	72	43	46	19
Total	72	45	38	154	78	90	30

The returned surveys represent a total of 507 people.

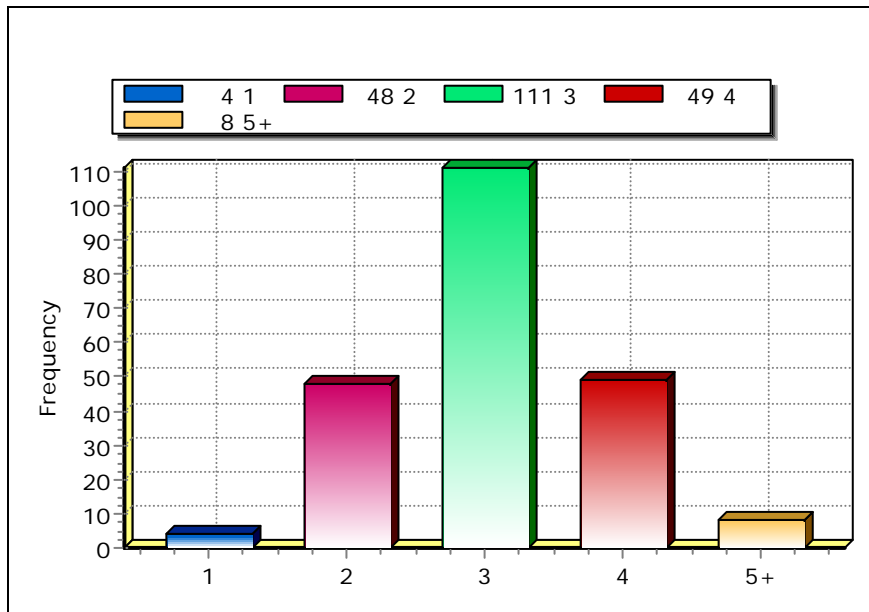
Question 2. Is your current home:-



Question 3. Who owns the property?



Question 4. How many bedrooms does your property have?



Question 5. How long have you lived in the parish?

Years in Parish	Count
Less than 6 months	3
6 months – 1 year	0
1-5 years	42
6-10 years	28
11-15 years	16
16-25 years	32
26+ years	96

Question 6. Have any members of your household left the parish in the last few years?

59 respondents said that members of their household had left the parish; a total of 89 people.

The reasons for leaving are listed in the table below

Reason for leaving	Number
Lack of affordable housing	19
To attend college or university	8
Employment	13
Other	30

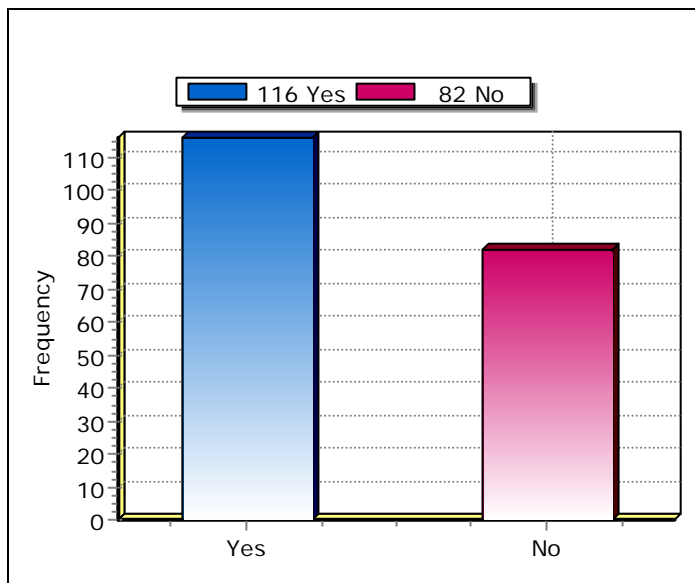
Question 7. Would they return if affordable accommodation could be provided?

In total 19 respondents indicated that family members would return if cheaper accommodation was available. 46 respondents indicated their family members would not return.

Question 8. What types of housing do you think are needed in the parish?

TYPES OF HOUSING	NUMBER
Housing for young people	52
Housing for older people	44
Sheltered housing	25
Flats/bedsits	7
Family homes	35
Housing for sale	12
Rented social housing	14
Rented private housing	7
Shared ownership	8
None	91
Housing adapted for disabilities	11
Other	2

Question 9. Would you object to a development which would help to meet local needs?



In total 198 respondents answered this question. 59% of these respondents said yes they would object to a development and 41% said they would not object.

Question 10. If yes, please briefly explain your concern

There were a total of 121 responses to question 10. A full list of responses are found in appendix C1.

Question 11. Can you suggest where such a development might be situated?

There were a total of 67 responses to question 11; they can be found in appendix C2.

Question 12. Have you any other comments you would like to make about the housing needs of your parish?

There were a total of 54 comments; they can be found in appendix C3.

Question 13. Are you, or any members of your household, in housing need or requiring separate accommodation either now or in the next 3 years?

Of the 221 responses to question 28 (12%) respondents indicated they had a housing need.

Housing need	Total
Yes Now	12
Yes, in next 3 years	16
No	193
Total	221

SUMMARY TO SECTION 1

The 2001 Census shows Cuxton as having a population of 2570 people with 1188 people (46%) aged 45 or more.

The survey indicates that owner occupier properties account for 94% of the housing stock. The 2001 census indicates 5% rented accommodation available in the parish with 11% social rented and 4% private rented/other tenure. The survey shows that 76% of the housing stock has 3 or more bedrooms.

66% of the respondents have lived in the parish for more than 11 years.

Lack of affordable housing and 'other' were the most frequently given reasons for leaving the parish. When asked if family members would return if cheaper accommodation was available 29% responded yes.

52% of respondents who answered the question (59% of all respondents) indicated that they would object to a development that would help meet local housing needs.

SECTION 2 – HOUSING NEED

Those households or family members of the household, looking for housing either now or in the next 3 years, completed Section 2 of the survey.

In total 28 households answered questions in section 2. In some instances not all the questions were completed by each respondent therefore results are for the actual response to each question.

Question 14. How many people in each age group are in housing need?

	0 - 15	16 - 24	25 - 34	35 - 54	55 - 64	65-74	75+
Male	6	12	2	4	0	1	0
Female	5	10	2	6	0	2	3
Total	11	22	4	10	0	3	3

Question 15. How are you related to the person whose home is described in Question 2?

Relationship to head of household	Total responses
Head of the household	7
Child of the head of the household	16
Other relation to head of household	4
Not related to head of household	0
Total	27

Question 16. What type of household will you be in alternative accommodation?

Type of Household	
Single person	11
Couple	10
Family	8
Other	0

Question 17. Why are you seeking a new home?

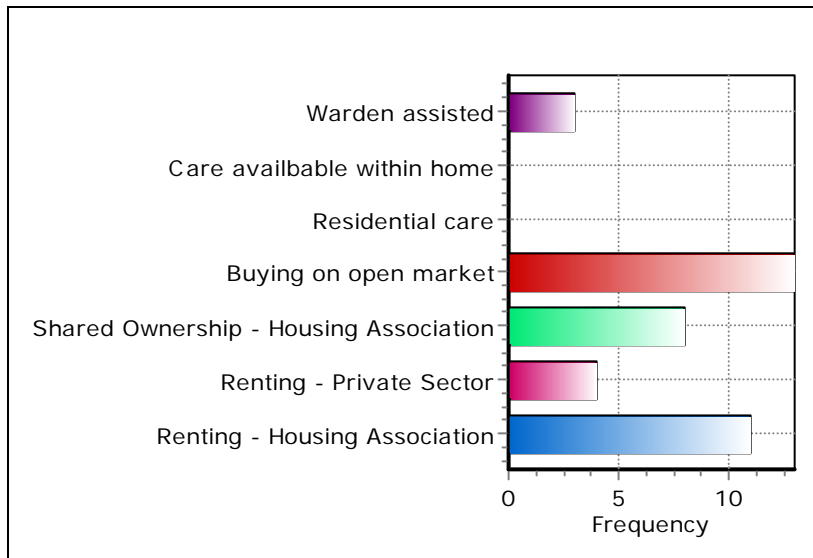
Reason for needing new home	Responses	Percentage
Need larger home	2	7
Need smaller home	2	7
Present home too expensive	2	7
Present home in poor condition	0	0
First independent home	13	48
Lodging/separate accommodation	0	0
Private tenancy ending	0	0
To be nearer family	3	11
To be nearer work	0	0
Retirement	0	0
Setting up home with partner	2	7
Divorce/separation	1	4
Disability/disabled	0	0
New job	0	0
Sheltered accom due to age/infirmity	2	7
Total	27	

59% of respondents are new forming households.

Question 18. What type of house are you looking for?

Type of home	Responses
Flat	13
House	23
Bungalow	9
Other	0

Question 19. Which tenure would best suit your housing need?



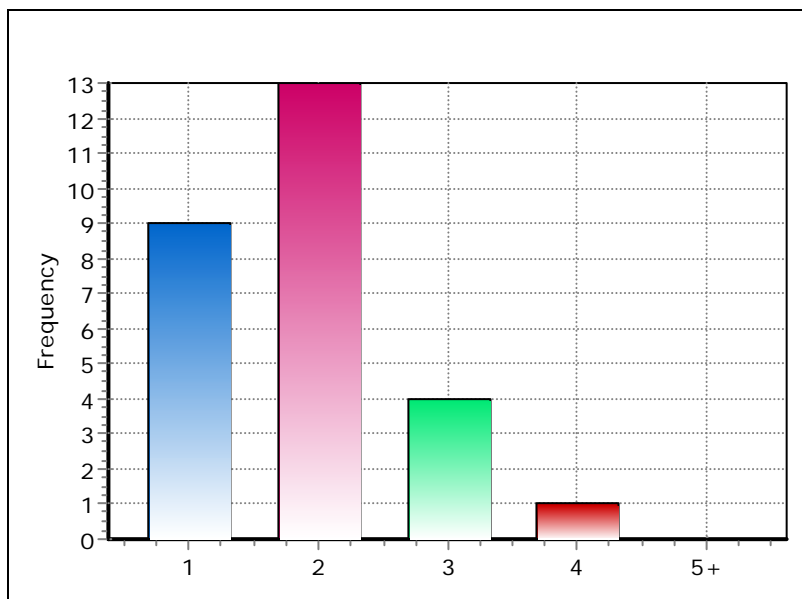
Question 20. Does anyone in your household who needs alternative accommodation have a disability or any special needs?

Yes	2
No	23

These were described as –

Arthritis
Osteoarthritis

Question 21. How many bedrooms would you need?



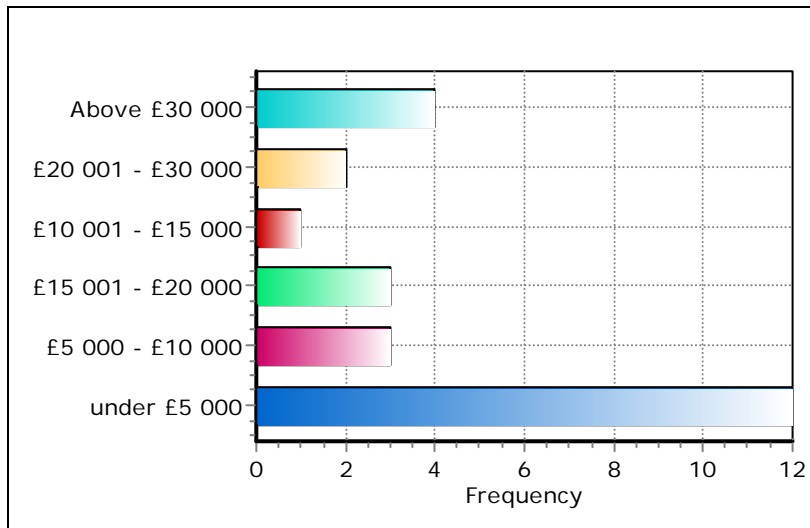
Question 22. Would you prefer to stay in the village?

Would you prefer to stay in the village?	
Yes	23
No	4

Question 23. How far would you be willing to move away?

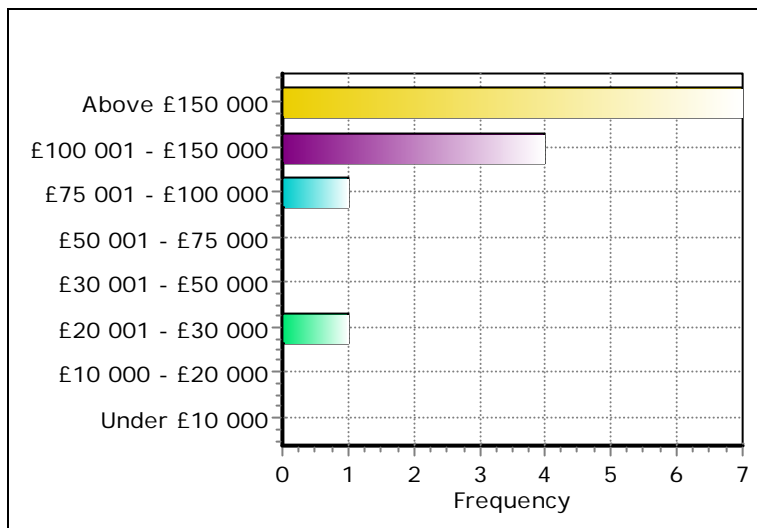
0-4 miles	14
5-10 miles	7
11-20 miles	3
21-30 miles	0
31-50 miles	0
50+ miles	0

Question 24. How much does your household have in savings?

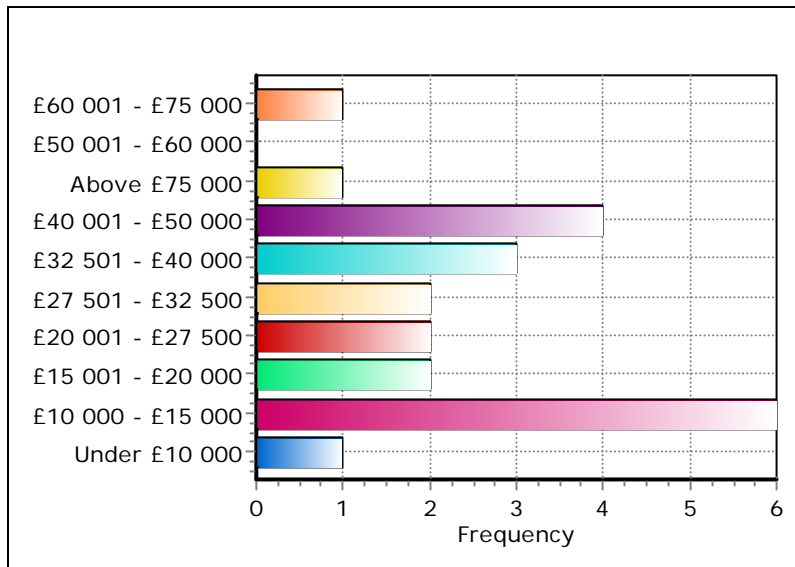


48% of respondents have savings of less than £5000.

Question 25. If you are a home owner, roughly how much equity value do you own?



Question 26. Please give the total income of combined self and partner only.



Question 27. Where do you live now?

24 households live in the parish and 4 do not. Respondents not living in the parish were able to complete a survey because they have family living in the parish.

Question 28. If you do not live in the parish, what is your connection?

Employment	0
Family	4
Previous Resident	1

Question 29. Are you registered on the local authority housing register?

9 households are registered and 18 are not.

6. Assessing the housing need

Affordable housing schemes provide rented, shared ownership or other affordable home ownership schemes for those who cannot afford to buy on the open market.

The respondents who completed section 2 of the survey have been assessed to ascertain if they are eligible for an affordable housing scheme.

To give an indication of respondents ability to afford shared ownership the average price of shared ownership properties in the area have been taken into account along with the average income necessary to afford it. Properties can be bought at a minimum of a 25% share and a maximum of 60% for a 1 bed and 70% for larger properties.

Type of Property	Average Price £	Average Income Required
1 bed	135 222	22 019
2 bed	173 846	30 667
3 bed	203 400	33 080

Assessing the 12 respondents seeking housing now:

6 respondents were excluded; 3 were owner occupiers and the only tenure they wanted was buying on the open market. 2 were also owner occupiers but were elderly residents who wanted warden assisted accommodation due to age/infirmity. 1 respondent had completed the survey twice.

The remaining 6 households are –

- 1 x single person
- 2 x couples
- 3 x family
 - 1 x adult and 1 child
 - 1 x adult and 1 child
 - 2 x adults and 2 children

3 households currently live in the parish and 3 do not; 1 has family living in the parish, 1 has family and is a previous resident, 1 is a previous resident.

4 of the households are registered on the Council's housing register.

Single person

Age: 16-24

Reason for seeking new home: First independent home

Disability: None

Number of bedrooms: 1 bed

Choice of home: Flat/house

Choice of tenure: Shared ownership/buying on open market

The above respondent has indicated sufficient income to purchase a shared ownership property.

Couples –

Ages: 2 x 16-24/25-35

Reason for seeking a new home:

1 x setting up home with partner. 1 x to be nearer family

Disability: None

Number of bedrooms: 2 x 2 bedrooms

Choice of home: 1 x house. 1 x flat/house

Choice of tenure:

1 x renting housing association/shared ownership. 1 x renting housing association/private renting/shared ownership

Both couples indicated sufficient income to afford shared ownership.

Families –

Ages: Adult aged 35-54 + 1 child aged 0-15. 2 adults aged 16-24 + 2 children aged 0-15.

1 adult aged 16-24 + 1 child aged 0-15

Reason for seeking a new home: 1 x divorce/separation. 1 x to be nearer family. 1 x first independent home.

Choice of home: 2 x house. 1 x house/bungalow

Choice of tenure: 1 x renting housing association. 1 x shared ownership. 1 x renting housing association.

Disability: None

Number of bedrooms: 2 x 2 bedrooms. 1 x 3 bedrooms

The respondent who expressed an interest in shared ownership did not indicate sufficient income to afford it.

Assessing the 16 respondents who have a housing need in the next 3 years.

9 respondents were excluded. 5 respondents were all children of the head of household who only wanted to buy on the open market.

1 respondent was an owner occupier who wanted to buy on the open market because they needed a larger home.

2 respondents were elderly residents who were owner occupiers that wanted to buy alternative housing on the open market because they needed a smaller home.

1 respondent did not give enough information for an assessment of their housing need to be made.

The remaining 7 households are –

- 2 x single people
- 4 x couples
- 1 x family
2 x adults and 2 children

All 8 households currently live in the parish.

1 of the households is registered on the Council's housing register and 6 are not.

Single people

Age: 2 x 16-24.

Reason for seeking a new home: 2 x first independent home.

Choice of home: 1 x flat/house. 1 x flat/house/bungalow

Choice of tenure: 1 x renting housing association. 1 x renting housing association/private sector/shared ownership/open market buying

Disability: None

Number of bedrooms: 2 x 1 bedroom

The respondent who expressed an interest in shared ownership did not indicate sufficient income to afford it.

Couples

Ages:

16-24 x 3. 35-54 x 1

Reason for seeking a new home:

3 x first independent home. 1 x private tenancy ending.

Choice of home:

2 x flat/house. 1 x any option. 1 x flat/bungalow

Choice of tenure:

2 x renting housing association. 1 x shared ownership. 1 x renting housing association/private sector/shared ownership/open market buying

Disability: 1 x osteoarthritis

Number of bedrooms: 2 x 1 bedroom. 2 x 2 bedrooms

The respondents who expressed an interest in shared ownership did not indicate sufficient income to afford it.

Family –

Ages:

2 x adults aged 35-54 + 2 children aged 0-15

Reason for seeking a new home: Present home too expensive.

Choice of home: House

Choice of tenure: Renting housing association

Disability: None

Number of bedrooms: 3 bedrooms

Savings: Under £5000

Equity: £20,001-£30,000

Income: £10,000-£15,000

The above family is an owner occupier but their present home is too expensive.

Total housing need:

13 households meet the criteria for a local needs housing scheme. This represents a total of 27 people in housing need.

	Total households
Single people	3
Couples	6
Families	4
Total	13

Three of the above households have indicated sufficient income to purchase a share of their home.

7. Findings

Using the above results the housing needs survey has found that 13 affordable homes are needed for local people. At the time of writing, three people who expressed an interest in shared ownership indicated sufficient income to afford it.