

Action *with* Communities in Rural Kent



HOUSING NEEDS SURVEY FOR THE PARISH OF
HALLING

JUNE 2009

Tessa O'Sullivan - Rural Housing Enabler

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1. Summary

The Rural Housing Enabler (RHE) assisted Medway Council and Halling 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 February 2009. 1400 surveys were distributed with 224 surveys being returned to Action with Communities in Rural Kent, representing a 16% response rate.

Analysis of the survey identified that 85% of respondents are owner occupiers with 69% 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 £27,000 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 £27,000 is required.

From the analysis of section 2 a need is shown for up to 22 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.nestoria.co.uk which markets the property of a number of local estate agents, showed the following average housing prices in Halling for May 2009 -

Type of property	Average Price £
1 bedroom	107 000
2 bedrooms	147 000
3 bedrooms	197 000
4 bedrooms	302 000

Property to rent

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

Type of property	Number of bedrooms	Price £ pcm
Terraced house	2	546
Terraced house	3	693
Semi detached	4	750

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	Average Price	Deposit	Gross Income Level	Monthly repayment 6.14%
1 bed house	107 000	10 700	27 514	
2 bed house	147 000	14 700	37 800	
3 bed house	197 000	19 700	50 657	
4 bed house	302 000	30 200	77 657	

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 house	546	27 300
3 bed house	693	34 650
4 bed house	750	37 500

3. Introduction to the Halling 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 February 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.

5. 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 February 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 23rd March 2009. All surveys received at Action with Communities in Rural Kent are included in this report. 224 surveys were returned representing a return rate of 16%.

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

6. Results

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

SECTION 1

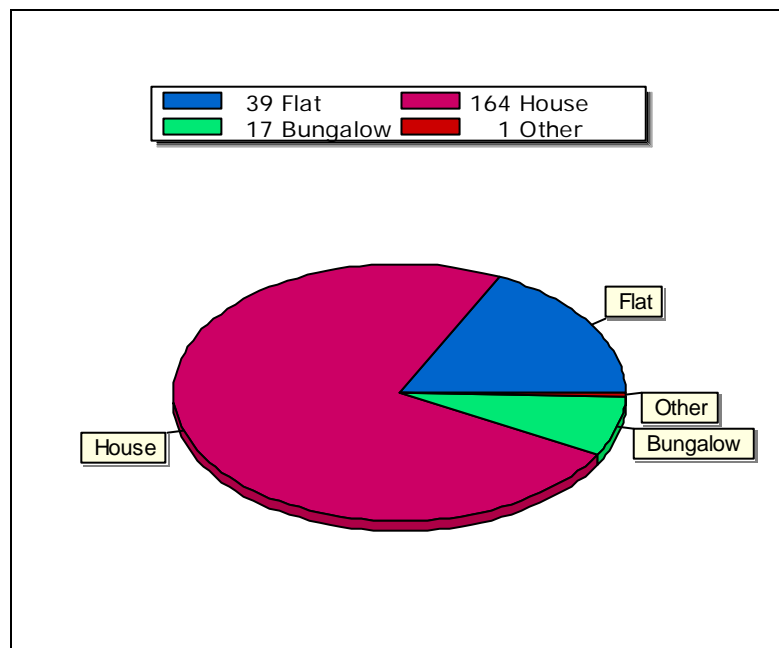
Question 1. How many people of each age group currently in your home?

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

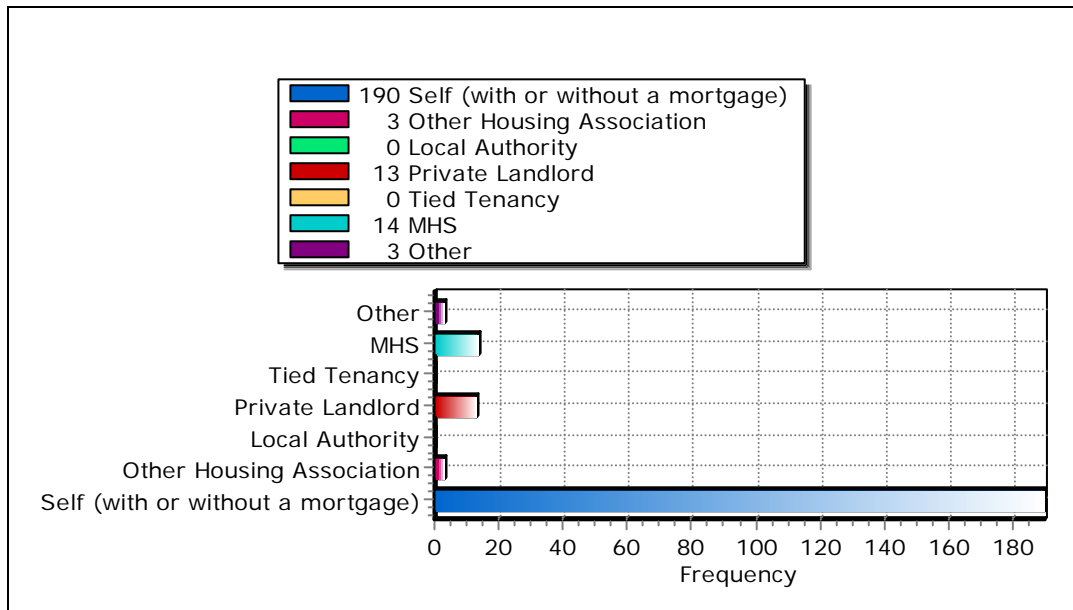
	0 - 15	16 - 24	25 - 34	35 - 54	55 - 64	65-74	75+
Male	40	17	20	82	46	25	11
Female	36	20	24	77	48	25	19
Total	76	37	44	159	94	50	30

The returned surveys represent a total of 490 people.

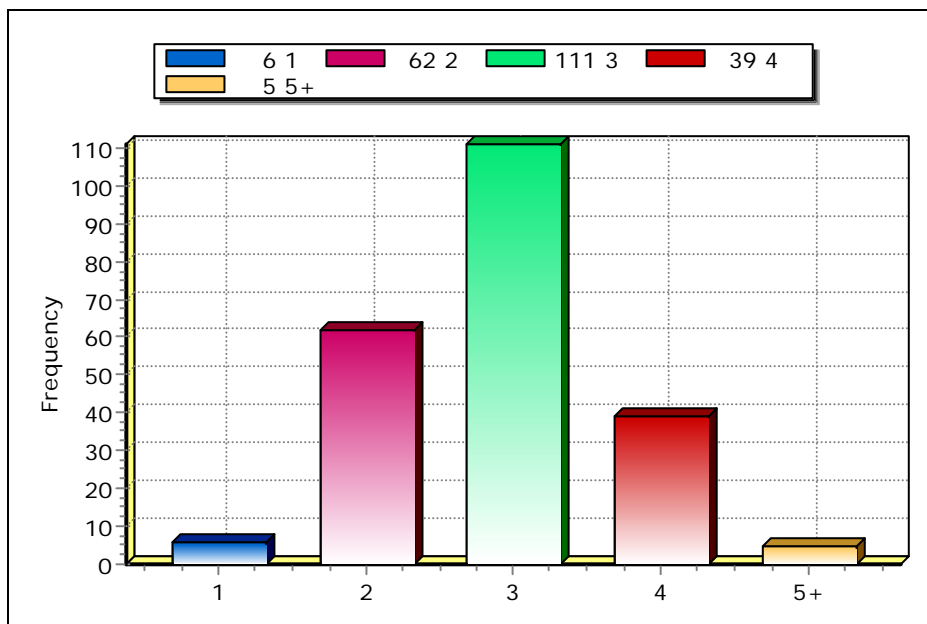
Question 2. Is your current home:-



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	Frequency
Less than 6 months	1
6 months – 1 year	5
1-5 years	48
6-10 years	43
11-15 years	37
16-25 years	31
26+ years	58

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

51 respondents said that members of their household had left the parish; a total of 78 people.

The reasons for leaving are listed in the table below

Reason for leaving	Number
Lack of affordable housing	15
To attend college or university	10
Employment	15
Other	25

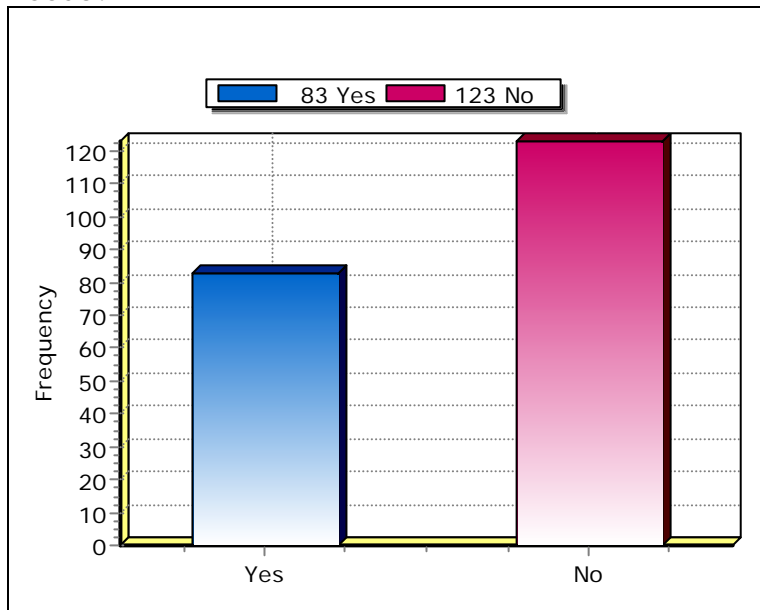
Question 7. Would they return if affordable accommodation could be provided?

In total 20 respondents indicated that family members would return if cheaper accommodation was available. 38 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	44
Housing for older people	92
Sheltered housing	51
Flats/bedsits	12
Family homes	53
Housing for sale	20
Rented social housing	22
Rented private housing	13
Shared ownership	24
None	64
Housing adapted for disabilities	35
Other	4

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



In total 206 respondents answered this question. 40% of these respondents said yes they would object to a development and 60% said they would not object.

Question 10. If yes, please briefly explain your concern

There were a total of 92 responses to question 10. A full list of responses are found in appendix H1.

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

There were a total of 82 responses to question 11; they can be found in appendix H2.

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

There were a total of 81 comments; they can be found in appendix H3.

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 224 responses to question 30 (14%) respondents indicated they had a housing need.

Housing need	Total
Yes Now	10
Yes, in next 3 years	20
No	193
Total	224

SUMMARY TO SECTION 1

The 2001 Census shows Halling as having a population of 2698 people with 936 people (35%) aged 45 or more.

The survey indicates that owner occupier properties account for 85% of the housing stock. The 2001 census indicates 19% rented accommodation available in the parish with 9% social rented and 10% private rented/other tenure. The survey shows that 69% of the housing stock has 3 or more bedrooms.

57% of the respondents have lived in the parish for more than 11 years.

'Other', employment and lack of affordable housing were the most frequently given reasons for leaving the parish. When asked if family members would return if cheaper accommodation was available 34% responded yes.

60% of respondents who answered the question (55% of all respondents) indicated that they would not 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 30 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	5	10	10	4	1	0	1
Female	2	6	3	6	2	1	3
Total	7	16	13	10	3	1	4

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	14
Child of the head of the household	14
Other relation to head of household	1
Not related to head of household	1
Total	30

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

Type of Household	
Single person	8
Couple	11
Family	8
Other	1

Question 17. Why are you seeking a new home?

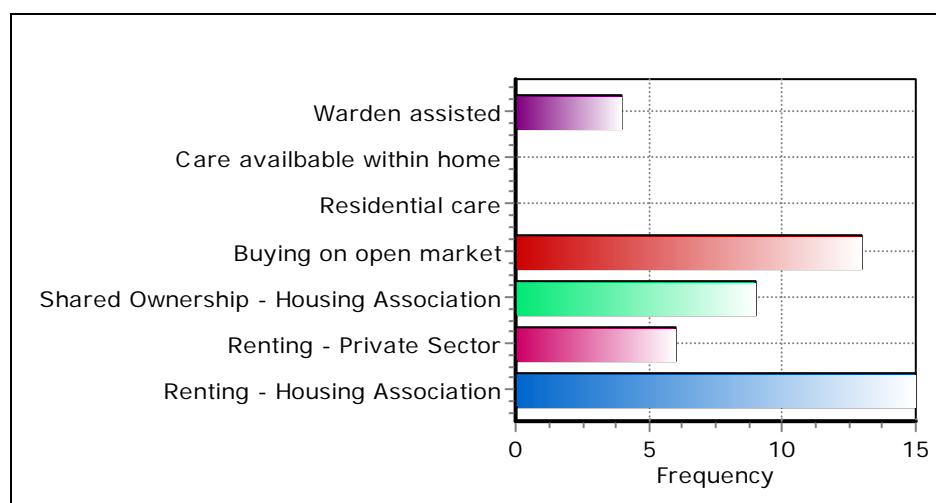
Reason for needing new home	Responses	Percentage
Need larger home	5	16
Need smaller home	1	3
Present home too expensive	4	13
Present home in poor condition	0	0
First independent home	12	39
Lodging/separate accommodation	1	3
Private tenancy ending	0	0
To be nearer family	1	3
To be nearer work	0	0
Retirement	0	0
Setting up home with partner	3	10
Divorce/separation	1	3
Disability/disabled	2	6
New job	0	0
Sheltered accom due to age/infirmity	1	3
Total	31	

49% of respondents are new forming households.

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

Type of home	Responses
Flat	13
House	19
Bungalow	9
Other	0

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



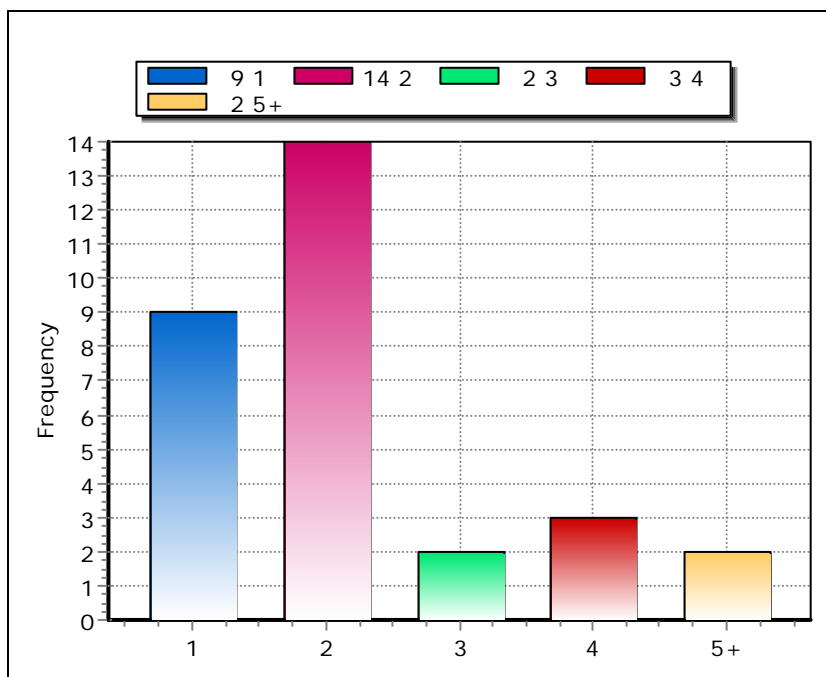
Question 20. Does anyone in your household who needs alternative accommodation have a disability or any special needs?

Yes	7
No	22

These were described as –

- Diabetes
- Autism, aspergers, ADHD and epilepsy
- Multiple Sclerosis x 2
- ADHD
- Alzheimers

Question 21. How many bedrooms would you need?



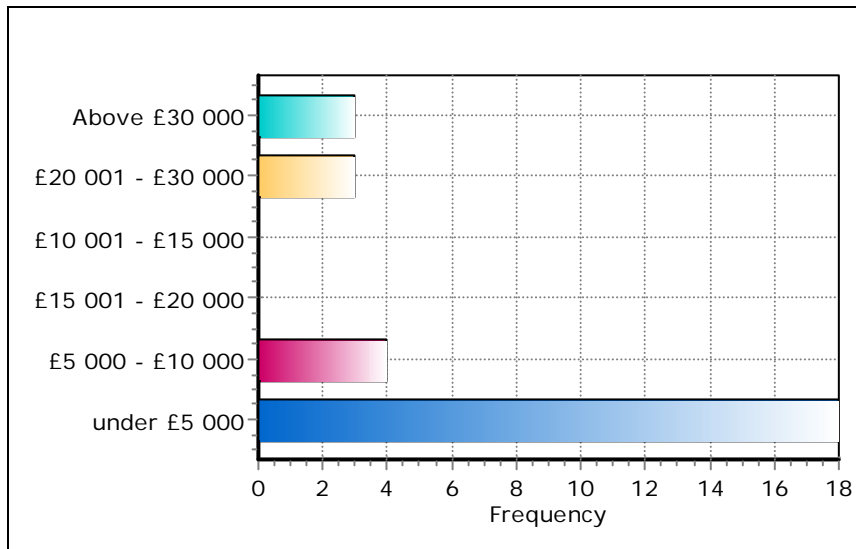
Question 22. Would you prefer to stay in the village?

Would you prefer to stay in the village?	
Yes	29
No	1

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

0-4 miles	16
5-10 miles	6
11-20 miles	5
21-30 miles	0
31-50 miles	0
50+ miles	0

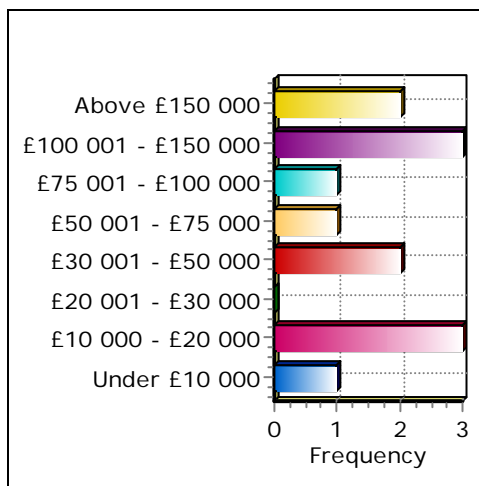
Question 24. How much does your household have in savings?



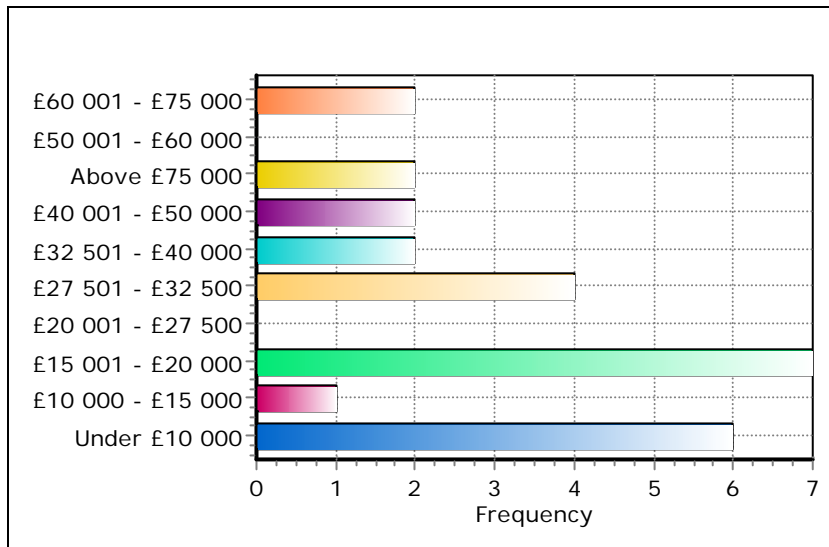
64% of respondents have savings of £5000 or less.

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

There were 13 responses to this question -



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



Question 27. Where do you live now?

26 households live in the parish and 4 do not. The respondents who do not live in the parish were able to complete a survey because they have family members living in the parish.

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

Employment	0
Family	4
Previous Resident	0

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

9 households are registered and 21 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 10 respondents seeking housing now:

3 respondents were excluded; two were owner occupiers and the only tenure they wanted was buying on the open market. One were living with family but only want to buy on the open market.

The 7 remaining households are –

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

5 households currently live in the parish and 2 do not; they both have family who have lived in the parish for over 26 years.

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

Single people –

Ages: 16-24, 25-34

Reason for seeking a new home: Disability/disabled. Lodging/separate accommodation

Choice of home: Flat. Flat/house

Choice of tenure: Renting HA. Renting HA/renting private sector/shared ownership

Disability: Autism, aspergers, ADHD, epilepsy.

Number of bedrooms: 2 x 1 bedroom

Couples –

Ages: 16-24. 25-34

Reason for seeking a new home: First independent home. Setting up home with partner

Choice of home: Flat. House

Choice of tenure: Renting HA/renting private sector. Shared ownership/buying on open market

Disability: Diabetes

Number of bedrooms: 2 x 2 bedrooms

Families –

Ages:

2 adults aged 25-54 and 3 children aged 0-15

2 adults aged 16-24 and 1 child aged 0-15

1 adult aged 35-54 and 2 children aged 16-24

Reason for seeking a new home: Need larger home. First independent home. Setting up home with partner.

Choice of home: 2 x house. 1 x any option

Choice of tenure: Renting HA/shared ownership. Renting HA/renting private/shared ownership/buying on open market. Renting HA

Disability: ADHD

Number of bedrooms: 1 x 4 beds. 2 x 2 beds

3 of the above respondents who expressed an interest in shared ownership indicated sufficient income to afford it.

Assessing the 20 respondents who have a housing need in the next 3 years.

3 respondents were excluded because they are owner occupiers and only tenure they wanted was buying on the open market. As such they do not qualify for affordable housing.

2 respondents were excluded because they are owner occupiers and as such do not qualify for affordable housing. However, they are both elderly residents and have been assessed separately at a later stage in this report (see page 17)

The remaining 15 households are –

- 6 x single people
- 7 x couples
- 2 x families
 - 1 x adult and 4 children
 - 1 x adults and 2 children

14 of the households currently live in the parish and one do not; they are a previous resident who family living in the parish.

5 of the households are registered on the Council's housing register and 10 are not.

Single people

Ages: 16-24 x 3, 25-34, 55-64 65-74

Reason for seeking a new home: First independent home x 4, present home too expensive, divorce/separation

Choice of home: Flat/house x 2, flat/bungalow x 1, any option x 2, flat x 1

Choice of tenure: 2 x shared ownership/open market, 1 x renting HA, 1 x renting HA/shared ownership/open market, 1 x renting private sector/shared ownership, 1 x renting HA/private sector

Disability: None

Number of bedrooms: 4 x 1 beds, 2 x 2 beds

Couples

Ages: 16-24 x 3, 16-24/25-34, 35-54 x 2, 65-74/75+

Reason for seeking a new home: Present home too expensive x 2, first independent home x 3, setting up home with partner x 1

Choice of home: 3 x house, 1 x flat/bungalow, 2 x bungalow, 1 x flat

Choice of tenure: Renting HA x 4, renting private sector/buying on open market x 1, shared ownership/buying on open market x 1, warden assisted x 1

Disability: Multiple sclerosis

Number of bedrooms: 5 x 2 bedrooms, 2 x 1 bedroom

Families –

Ages:

Adult aged 35-54 and 2 x children aged 0-15.

Adult aged 35-54, 2 children aged 16-24, 1 child aged 0-15

Reason for seeking a new home: present home too expensive. Disabled/disability

Choice of home: 2 x house

Choice of tenure: Renting HA x 2

Disability: Multiple sclerosis

Number of bedrooms: 1 x 3 bed. 1 x 5+ beds

2 of the above respondents who expressed an interest in shared ownership indicated sufficient income to afford it.

Total housing need:

22 households meet the criteria for a local needs housing scheme. This represents a total of 45 people in housing need.

	Total households
Single people	8
Couples	9
Families	5
Total	22

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

1 single person and one couple. Both are owner occupiers and wish to stay in the parish.

Ages: All 75+

Reason for seeking new home: Sheltered accommodation due to age/infirmity x 2

Choice of home: Bungalow x 2

Choice of tenure: Warden assisted x 2

Disability: Alzheimer's

Number of bedrooms: 1 x 2 bed, 1 x 2 beds

Savings: Under £5000. £5000-£20,000

Equity: £10,000-£20,000. £50,000-£75,000

Income: Not given. Under £10,000

7. Findings

Using the above results the housing needs survey has found that 22 homes are needed for local people who are unable to rent or purchase on the open market. At the time of writing, five people who expressed an interest in shared ownership indicated sufficient income to afford it.

There is also a need from elderly owner occupiers for some form of sheltered/elderly accommodation.

ADDITIONAL LATE RETURNS

The Rural Housing Enabler was contacted at the beginning of July by a resident of Halling who claimed that some residents had not received a survey form to complete. She asked for additional forms which she gave to residents to complete and emailed them back to the RHE. Their comments (Questions 10, 11, 12) have been added to the main report.

6 forms were returned, all having a housing need now. They were –

5 couples

1 single person

Couples

Ages: All aged 16-24

Reason for seeking new home: 1 x to be nearer family. 3 x setting up home with partner. 1 x first independent home.

Choice of home: 5 x house

Choice of tenure: 2 x renting housing association. 2 x renting housing association/private sector. 1 x renting housing association/shared ownership.

Disability: None

Number of bedrooms: 5 x 2 bedrooms

4 of the couples currently live in the parish. 1 couple do not live in the parish but have previously done so and have family currently living there which is how they were able to complete the survey form.

3 of the couples are registered on the local authority housing register.

The couple who wanted shared ownership indicated sufficient income to afford it.

Single person

Age: 16-24

Reason for seeking new home: First independent home

Choice of home: House

Choice of tenure: Renting HA/renting private sector

Number of bedrooms: 2 bedrooms

The above person currently lives in the parish. They are not registered on the local authority housing register.