

Action *with* Communities in Rural Kent



HOUSING NEEDS SURVEY FOR THE PARISH OF
HIGH HALSTOW
and
THE PARISH OF COOLING

JUNE 2009

Tessa O'Sullivan - Rural Housing Enabler

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1. Summary

The Rural Housing Enabler (RHE) assisted Medway Council, High Halstow Parish Council and Cooling Parish Council to undertake a parish wide survey to ascertain if there are shortfalls in affordable housing provision within the parish. 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. 900 surveys were distributed (800 in High Halstow and 100 in Cooling) with 171 surveys being returned to Action with Communities in Rural Kent, representing a 19% response rate.

Analysis of the survey identified that 92% of respondents are owner occupiers with 80% 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 £42,000 per annum is needed. 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 privately an income of £37,500 is required.

From the analysis of section 2 a need is shown for 8 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 which markets the property of a number of local estate agents, in May 2009, showed the following cheapest properties for sale in High Halstow -

Type of property	Number of bedrooms	Price £
Apartment	2	164 995
Semi detached house	2	140 000
Terraced house	3	222 995
Bungalow	3	240 000

Property to rent

A similar search for rental property found the following available -

Type of property	Number of bedrooms	Price £ pcm
Bungalow	2	750
Detached house	3	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	Price £	Deposit 10%	Gross Income Level	Monthly repayment 6.14%
2 bed semi detached	140 000	14 000	36 000	774
2 bed apartment	164 995	16 499	42 427	912
3 bed terrace	222 995	22 299	57 342	1232
3 bed bungalow	240 000	24 000	61 714	1326

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 Epcm	Net Income Level
3 bed detached	750	37 500
2 bed bungalow	750	37 500

3. Introduction to the High Halstow and Cooling housing needs survey

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

This 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 by the 23rd March are included in this report. 171 surveys were returned by this date representing a return rate of 19%.

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

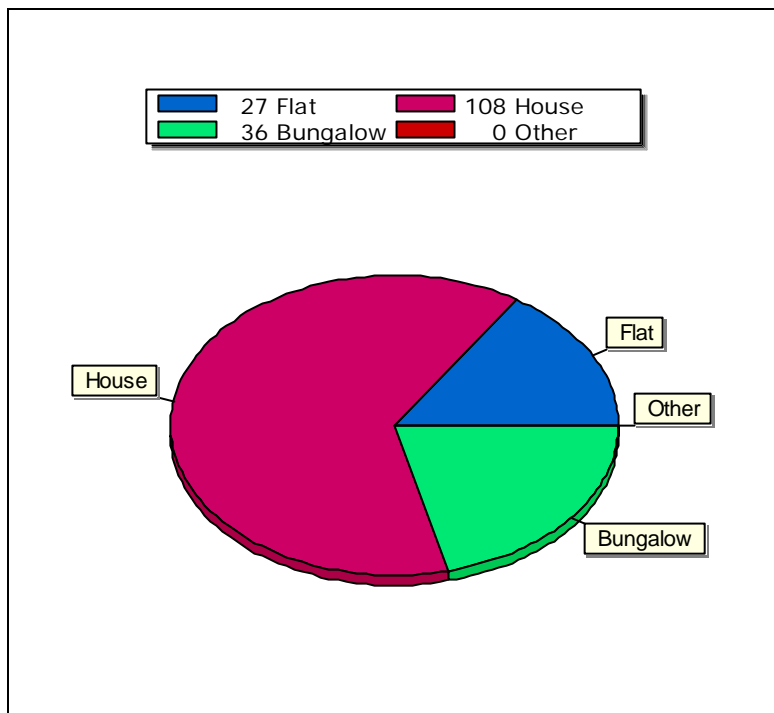
Question 1. How many people of each age group currently in your home?

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

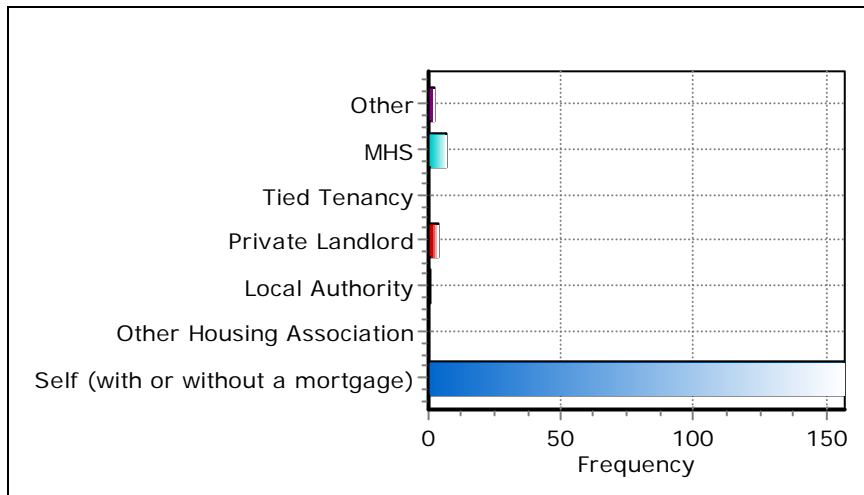
	0 - 15	16 - 24	25 - 34	35 - 54	55 - 64	65-74	75+
Male	21	11	11	50	41	23	17
Female	34	19	7	62	38	31	24
Total	55	30	18	112	79	54	41

The returned surveys represent a total of 362 people.

Question 2. Is your current home -

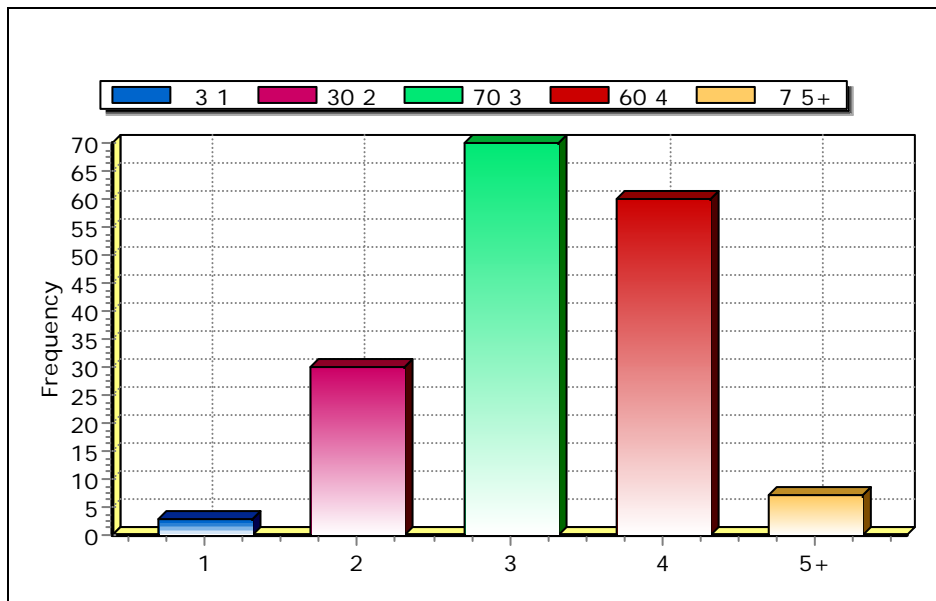


Question 3. Who owns the property?



Self 92%. Local Authority 1%. Private Landlord 2%. mhs 4%. Other 1%. Tied Tenancy 0%. Other HA 0%.

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	1
1-5 years	31
6-10 years	49
11-15 years	16
16-25 years	24
26+ years	46

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

47 respondents said that members of their household had left the parish; a total of 75 people.

The reasons for leaving are listed in the table below. Some respondents gave more than one answer

Reason for leaving	Percentage
Lack of affordable housing	16
To attend college or university	15
Employment	27
Other	42

The reasons given under 'Other' include, marriage, setting up home with partner, divorce, children moved out, death.

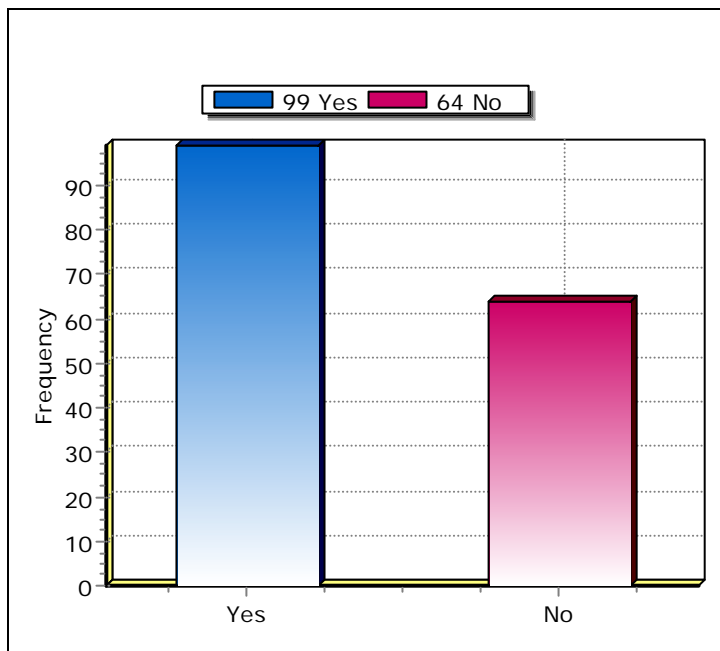
Question 7. Would they return if affordable accommodation could be provided?

In total, 11 respondents indicated that family members would return if cheaper accommodation was available. 35 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	32
Housing for older people	29
Sheltered housing	25
Flats/bedsits	6
Family homes	18
Housing for sale	11
Rented social housing	11
Rented private housing	3
Shared ownership	8
None	90
Housing adapted for disabilities	15
Other	1

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



In total 163 respondents answered this question. 61% of these respondents said yes they would object to a development and 39% said they would not object.

Question 10. If yes, please briefly explain your concern

There were a total of 95 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 48 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 40 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 171 responses to question 13, 27 (16%) respondents indicated they had a housing need.

Housing need	Total
Yes Now	10
Yes, in next 3 years	16
No	155
Total	171

SUMMARY TO SECTION 1

The 2001 Census shows High Halstow as having a population of 1781 people with 713 people (40%) aged 45 or more. Cooling has a population of 209 people with 36% aged 45 or more.

The survey indicates that owner occupier properties account for 92% of the housing stock. The 2001 census indicates High Halstow as having 11% rented accommodation available in the parish with 4% social rented and 7% private rented/other tenure. Cooling has 19% rented accommodation with 5% social rented and 14% private rented/other tenure. The survey shows that 80% of the housing stock has 3 or more bedrooms.

41% of the respondents have lived in the parishes for 16 years or more

Employment and 'Other' were the most frequently given reasons for leaving the parish. When asked if family members would return if cheaper accommodation was available 24% responded yes.

39% of respondents who answered the question (37% 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 27 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	4	5	7	5	1	3	1
Female	6	7	5	3	2	5	2
Total	10	12	12	8	3	8	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	16
Child of the head of the household	8
Other relation to head of household	2
Not related to head of household	0
Total	26

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

Type of Household	Frequency
Single person	7
Couple	10
Family	9
Other	0

Question 17. Why are you seeking a new home?

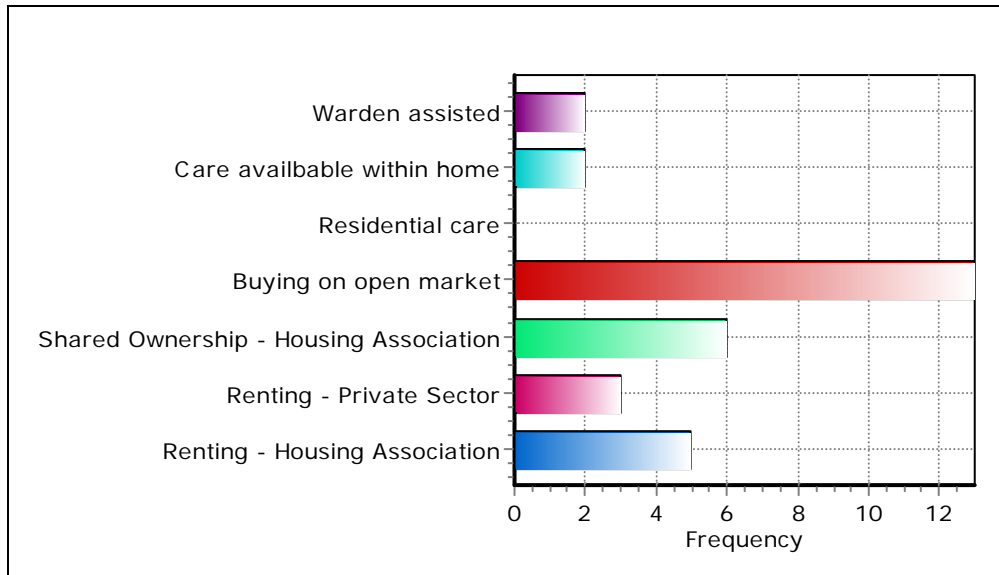
Reason for needing new home	Responses	Percentage
Need larger home	4	15
Need smaller home	5	19
Present home too expensive	1	4
Present home in poor condition	0	
First independent home	7	27
Lodging/separate accommodation	0	
Private tenancy ending	0	
To be nearer family	1	4
To be nearer work	1	4
Retirement	2	8
Setting up home with partner	2	8
Divorce/separation	0	
Disability/disabled	1	4
New job	0	
Sheltered accom due to age/infirmity	2	8
Total	26	

35% of respondents are new forming households.

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

Type of home	Responses
Flat	7
House	14
Bungalow	11

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



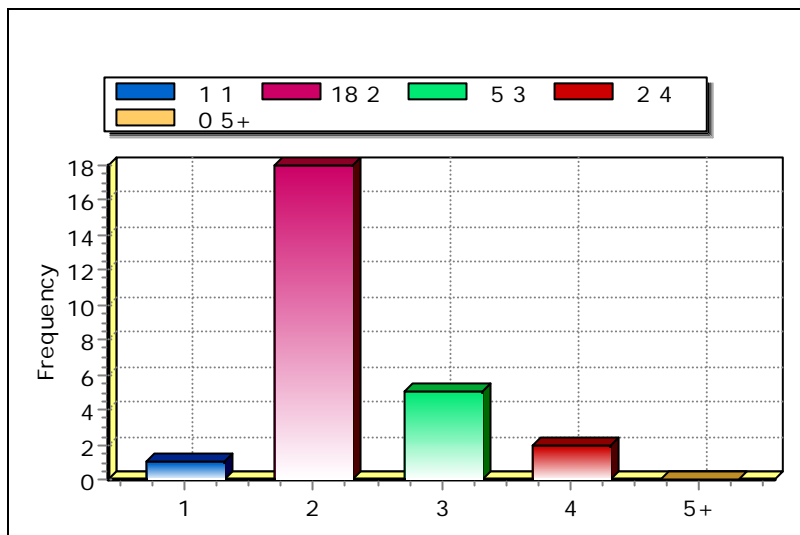
Question 20. Does anyone in your household who needs alternative accommodation have a disability or any special needs?

Yes	6
No	21

Disability/special needs were described as follows –

- Arthritis
- Partially sighted and hard of hearing
- Walking disability
- Chronic arthritis
- Old age infirmity

Question 21. How many bedrooms would you need?



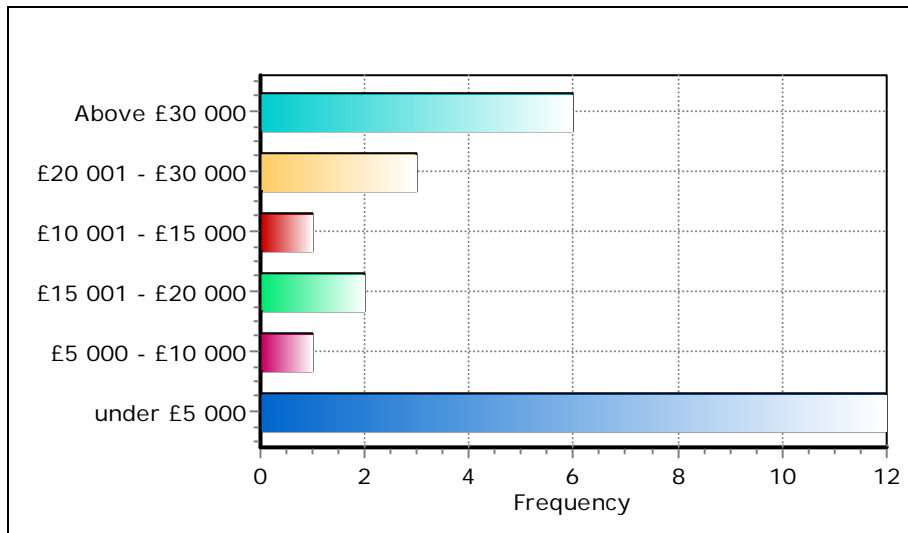
Question 22. Would you prefer to stay in the village?

Would you prefer to stay in the village?	
Yes	21
No	5

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

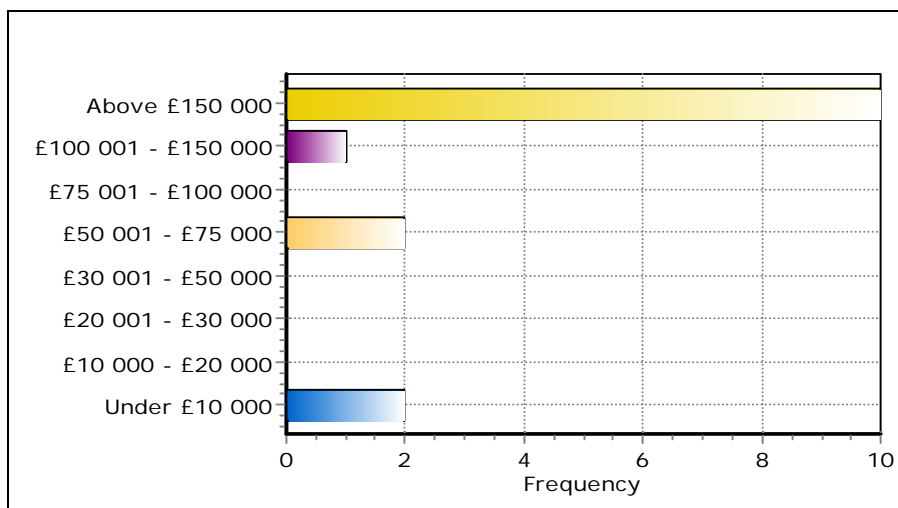
0-4 miles	14
5-10 miles	4
11-20 miles	3
21-30 miles	3
31-50 miles	0
50+ miles	0

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

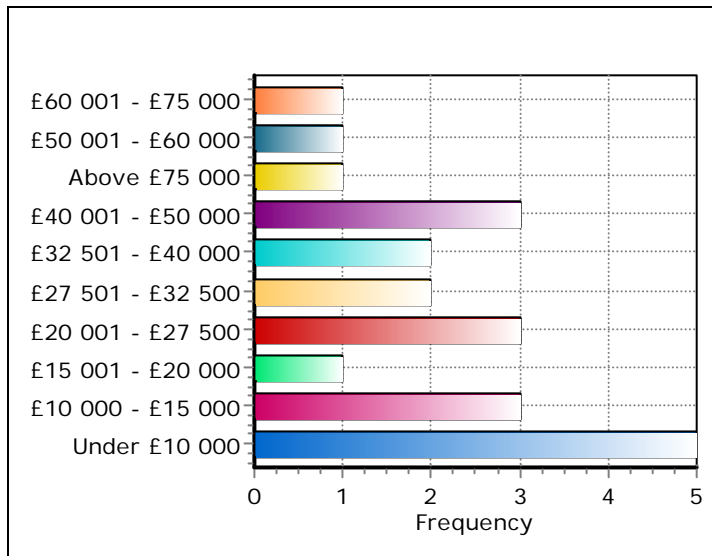


48% of respondents have savings of less than £5000.

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 3 do not. The respondents who do not live in the parish were able to complete a survey because one is employed in the parish and two have family living there.

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

One household is employed in the parish and 2 have family living in the parish.

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

3 households are registered and 23 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:

6 respondents were excluded; 3 were owner occupiers who wanted to buy on the open market. They were all elderly households who wanted to buy a bungalow. 2 were families who were owner occupiers and wanted to buy on the open market only. 1 respondent was excluded because they did not give enough information to make an assessment of their housing needs.

The 4 households are

- 1 x single person
- 2 x couples
- 1 x family
2 adults and 2 children

3 households currently live in the parish. 1 household does not live in the parish but are employed there, have family living in the parish and are a previous resident.

2 of the above households are registered on the local authority's housing register.

Single person

Ages: 25-34

Reason for seeking new home: First independent home

Choice of home: Flat

Choice of tenure: Renting Housing Association

Disability: None

Number of bedrooms: 1 bed

Couples

Ages: 35-54. 35-54/65-71

Reason for seeking new home: Need smaller home. Retirement

Choice of home: 2 x bungalow

Choice of tenure: 2 x renting HA

Disability: Partial sighted/hard of hearing/back complaint. Chronic arthritis

Number of bedrooms: 2 x 2 beds

Family

Ages:

2 x adults aged 16-24 and 2 x children aged 0-15

Reason for seeking new home: To be nearer family/to be nearer work

Choice of home: Flat or house

Choice of tenure: Renting HA or shared ownership

Disability: None

Number of bedrooms: 2 beds

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

Assessing the 16 respondents seeking housing in the next 3 years:

12 respondents were excluded for the following reason –

1 respondent does not live in the parish, they have family living there but they do not want housing in the parish.

3 respondents are owner occupiers who want to buy alternative housing on the open market.

2 respondents did not give enough information for an assessment of their housing needs to be made.

3 respondents only wanted open market buying

3 respondents were elderly residents who wanted alternative accommodation or care within the home. They will be assessed separately (see page 16).

The 4 remaining households are

- 2 x single people
- 1 x couple
- 1 x family
 - 1 adult and 1 child

4 households currently live in the parish. 1 does not but has family living in the parish.

None of the households are registered on the Council's housing register.

Single people:

Ages: 2 x 16-24

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

Choice of home: 1 x flat. 1 x any option

Choice of tenure: 1 x shared ownership. 1 x renting HA/renting privately/shared ownership

Disability: None

Number of bedrooms: 2 x 2 beds

Couple

Ages: 25-34

Reason for seeking a new home: First independent home

Choice of home: House

Choice of tenure: Shared ownership

Disability: None
Number of bedrooms: 3

Family

Ages: Adult aged 25-34, child aged 0-15
Reason for seeking new home: First independent home
Choice of home: House
Choice of tenure: Shared ownership
Disability: None
Number of bedrooms: 2

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

Total housing need:

8 households meet the criteria for a local needs housing scheme. This represents a total of 15 people in housing need.

	Total households
Single people	3
Couples	3
Families	2
Total	8

There were also 3 elderly residents who were excluded because they are owner occupiers and as such do not qualify for affordable housing. They are all single people and gave the following information –

Ages: 2 x 65-74. 1 x 75+
Reason for seeking new home: 1 x retirement. 2 x sheltered accommodation due to age/infirmity.
Type of home: 2 x bungalow. 1 x flat
Choice of tenure: 2 x warden assisted. 1 x care available within home
Disability: Old age infirmity
Number of bedrooms: 3 x 2 beds

8. Findings

Using the above results the housing needs survey has found that 8 homes are needed for local people who are unable to purchase on the open market. At the time of writing, one household indicated sufficient income to afford a shared ownership property.

