

Action *with* Communities in Rural Kent



HOUSING NEEDS SURVEY FOR THE PARISH OF
HOO ST WERBERGH

SEPTEMBER 2009

Tessa O'Sullivan - Rural Housing Enabler



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1. Summary

The Rural Housing Enabler (RHE) assisted Medway Council and Hoo St Werbergh 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 August 2009. 3600 surveys were distributed with 147 surveys being returned to Action with Communities in Rural Kent, representing a 4% response rate.

Analysis of the survey identified that 90% 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 1 bedroom property for sale at the time of writing the report, a gross income in excess of £23,000 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, a net income of over £21,000 is required.

From the analysis of section 2 a housing need from 19 households was identified.

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 showed the following cheapest properties for sale in September 2009. There were a number of park homes for sale at cheaper prices but they have not been included as some are not available to live in all year round.

| Property | Price £ |
|---------------------------|---------|
| 1 bed flat | 89 995 |
| 2 bed flat | 95 000 |
| 3 bed semi detached house | 151 950 |

Property to rent

A similar search for rental property found the following available -

| Property | Price £ pcm |
|----------------------|-------------|
| 1 bed flat | 540 |
| 2 bed terraced house | 550 |
| 3 bed house | 725 |

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 6.34% (Halifax fixed rate September 2009).

| Property | Price | Deposit | Gross Income Level | Monthly repayment 6.34% |
|---------------|---------|---------|--------------------|-------------------------|
| 1 bed flat | 89 995 | 8999 | 23 142 | 513.50 |
| 2 bed terrace | 95 000 | 9500 | 24 429 | 542 |
| 3 bed house | 151 950 | 15195 | 39 072 | 867 |

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 |
|----------|------------|------------------|
| 1 bed | 540 | 21 600 |
| 2 bed | 550 | 22 000 |
| 3 bed | 725 | 29 000 |

3. Introduction to the Hoo St Werburgh 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 August 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 August 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 4th September 2009. All surveys received at Action with Communities in Rural Kent are included in this report. 147 surveys were returned representing a return rate of 4%.

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

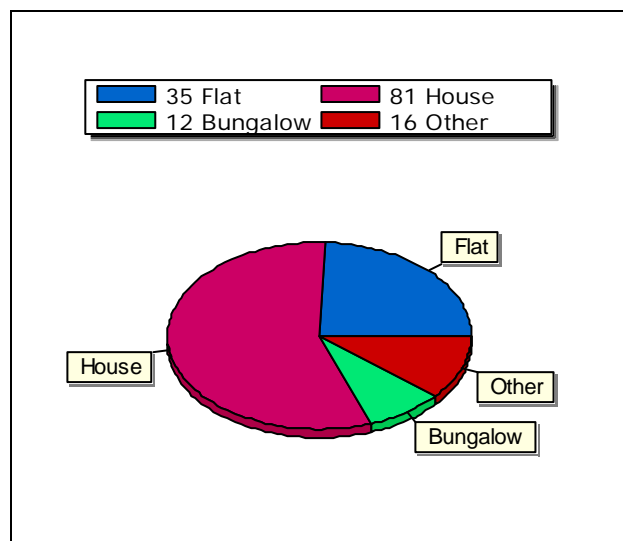
Question 1. How many people of each age group currently in your home?

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

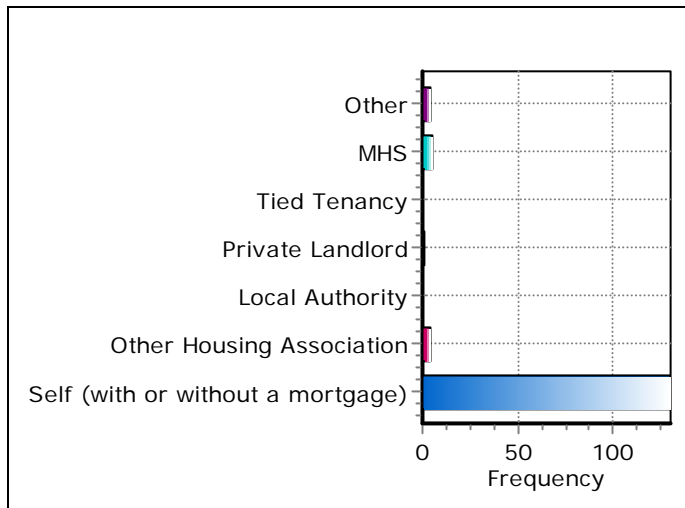
| | 0 - 15 | 16 - 24 | 25 - 34 | 35 - 54 | 55 - 64 | 65-74 | 75+ |
|--------|--------|---------|---------|---------|---------|-------|-----|
| Male | 22 | 12 | 23 | 36 | 35 | 26 | 18 |
| Female | 19 | 10 | 13 | 36 | 35 | 30 | 16 |
| Total | 41 | 22 | 36 | 72 | 70 | 56 | 34 |

The returned surveys represent a total of 331 people.

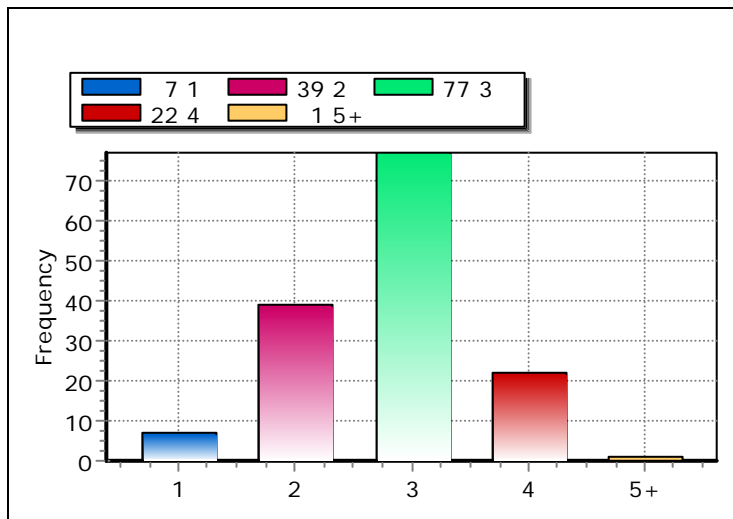
Question 2. Is your current home:-



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 | 1 |
| 1-5 years | 32 |
| 6-10 years | 24 |
| 11-15 years | 7 |
| 16-25 years | 18 |
| 26+ years | 59 |

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

45 respondents said that members of their household had left the parish; a total of 68 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 | 8 |
| Employment | 11 |
| Other | 21 |

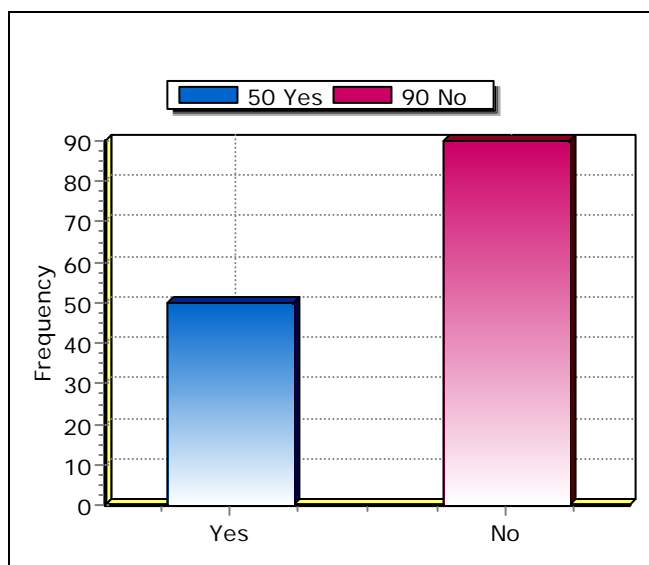
Question 7. Would they return if affordable accommodation could be provided?

17 respondents indicated that family members would return if cheaper accommodation was available.

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 | 35 |
| Sheltered housing | 22 |
| Flats/bedsits | 13 |
| Family homes | 21 |
| Housing for sale | 12 |
| Rented social housing | 23 |
| Rented private housing | 7 |
| Shared ownership | 14 |
| None | 50 |
| Housing adapted for disabilities | 21 |
| Other | 3 |

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



In total 140 respondents answered this question. 64% of these respondents said they would not object to a development.

Question 10. If yes, please briefly explain your concern

There were a total of 53 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 57 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 44 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 21 responses to question 2 (6%) respondents indicated they had a housing need.

| Housing need | Total |
|----------------------|--------------|
| Yes Now | 13 |
| Yes, in next 3 years | 14 |
| No | 120 |
| Total | 147 |

SUMMARY TO SECTION 1

The 2001 Census shows Hoo St Werbergh as having a population of 7356 people with 3215 people (44%) aged 45 or more.

The survey indicates that owner occupier properties account for 90% of the housing stock. The 2001 census indicates 22% rented accommodation available in the parish with 14% social rented and 8% private rented/other tenure. The survey shows that 69% of the housing stock has 3 or more bedrooms.

60% of the respondents have lived in the parish for more than 11 years.

64% of respondents who answered the question (61% 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 | 2 | 6 | 7 | 4 | 0 | 1 | 1 |
| Female | 5 | 3 | 9 | 4 | 0 | 0 | 1 |
| Total | 7 | 9 | 16 | 8 | 0 | 1 | 2 |

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 | 9 |
| Child of the head of the household | 15 |
| Other relation to head of household | 1 |
| Not related to head of household | 1 |
| Total | 26 |

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

| Type of Household | |
|-------------------|----|
| Single person | 15 |
| Couple | 8 |
| Family | 4 |
| Other | 1 |

Question 17. Why are you seeking a new home?

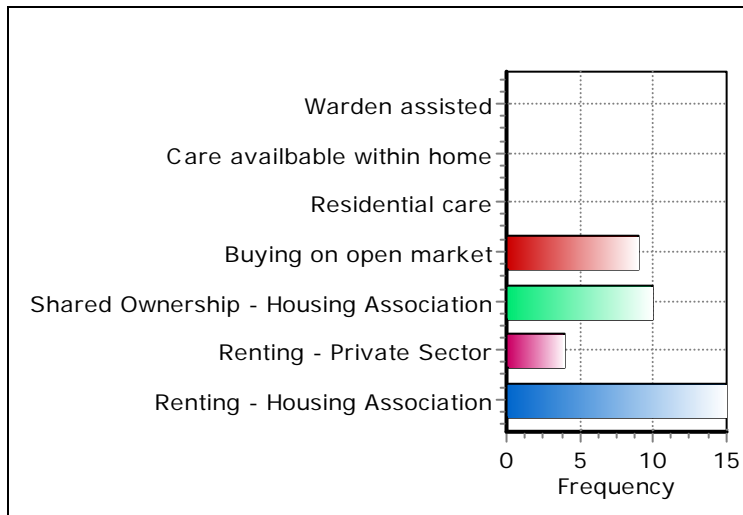
| Reason for needing new home | Responses | Percentage |
|--------------------------------------|-----------|------------|
| Need larger home | 2 | 7 |
| Need smaller home | 3 | 11 |
| Present home too expensive | 0 | 0 |
| Present home in poor condition | 0 | 0 |
| First independent home | 13 | 48 |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

70% of respondents are new forming households.

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

| Type of home | Responses |
|--------------|-----------|
| Flat | 16 |
| House | 17 |
| Bungalow | 2 |
| Other | 0 |

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

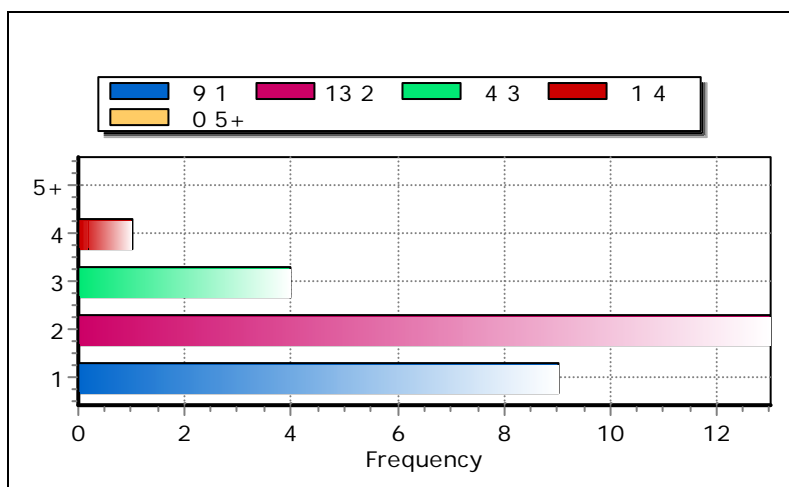


Question 20. Does anyone in your household who needs alternative accommodation have a disability or any special needs?

| | |
|-----|----|
| Yes | 2 |
| No | 24 |

Disabilities were described as arthritis and brain injury due to car accident.

Question 21. How many bedrooms would you need?



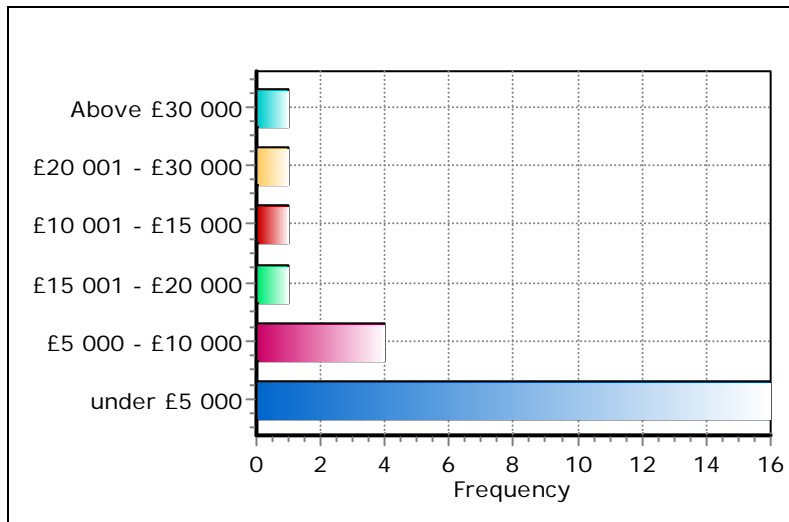
Question 22. Would you prefer to stay in the village?

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

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

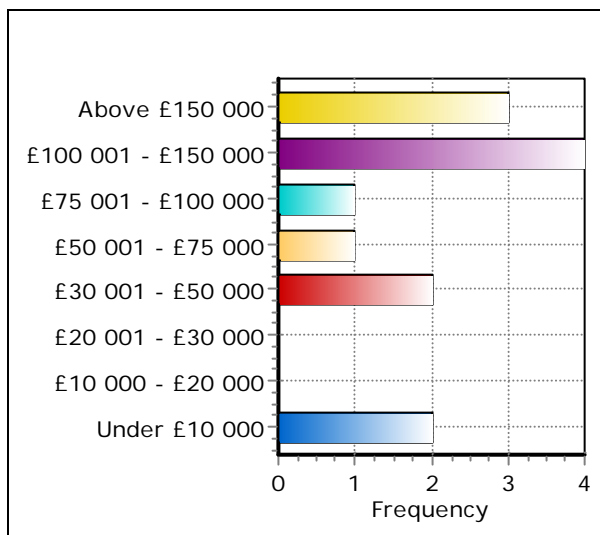
| | |
|-------------|---|
| 0-4 miles | 9 |
| 5-10 miles | 9 |
| 11-20 miles | 3 |
| 21-30 miles | 1 |
| 31-50 miles | 1 |
| 50+ miles | 0 |

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

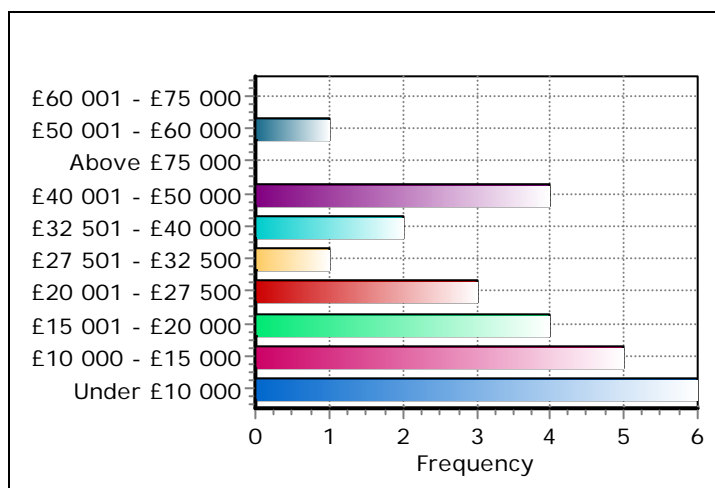


67% of respondents have less than £5000 savings.

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?

All 27 households currently live in the parish.

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

There were no responses to this question.

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

7 households responded that they are registered and 18 are not.

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 13 respondents seeking housing now:

3 respondents were excluded; the only tenure they wanted was to buy on the open market and one of them did not wish to stay in the parish.

The remaining 10 households are

- 6 x single people
- 2 x couples
- 2 x families
 - 1 adult and 3 children
 - 1 adult and 3 children

All households currently live in the parish.

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

Single people

Ages: 1 x 16-24. 2 x 25-34. 3 x 35-54

Reason for seeking new home: 1 x divorce. 3 x first independent home. 1 x disability. 1 x present home too expensive.

Choice of home: 4 x flat. 1 x flat or house. 1 x house

Choice of tenure: 4 x renting housing association. 1 x renting housing association/shared ownership. 1 x renting housing association/private rent/shared ownership

Disability: 1 response – brain injury due to car accident

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

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

Couples

Ages: All aged 16-24

Reason for seeking new home: 1 x first independent home. 1 x setting up home with partner

Choice of home: 2 x flat or house

Choice of tenure: 2 x renting housing association

Disability: None

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

Families

Ages:

Both adults aged 25-34. All 6 children aged 0-15.

Reason for seeking new home: 1 x private tenancy ending. 1 x divorce/separation

Choice of home: 2 x house

Choice of tenure: 1 x renting housing association. 1 x renting housing association/private renting

Disability: None

Number of bedrooms: 2 x 3 beds

Assessing the 14 respondents seeking housing in the next 3 years:

5 respondents were excluded for the following reasons –

2 respondents wanted to stay in the village but the only tenure they wanted was buying on the open market.

2 respondents preferred not to stay in the village and the only tenure they wanted was buying on the open market.

1 respondent preferred not to stay in the village; the tenure they wanted was shared

ownership or buying on the open market.

The 9 remaining households are

- 5 x single people
- 3 x couples
- 1 x family
2 adults and 1 child

All households currently live in the parish.

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

Single people

Ages: 2 x 16-24. 2 x 25-34. 1 x 35-54

Reason for seeking a new home: 5 x first independent home

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

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

Disability: None

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

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

Couple

Ages: 2 x 25-34. 1 x 35-54

Reason for seeking a new home: 2 x setting up home with partner. 1 x disability

Choice of home: 2 x flat or house. 1 x bungalow

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

Disability: 1 response – rheumatoid arthritis

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

One of the above households indicated sufficient income to afford shared ownership.

Family

Ages: Adults aged 25-34 and 35-54, child aged 0-15

Reason for seeking new home: Setting up home with partner

Choice of home: House

Choice of tenure: Renting housing association/shared ownership

Disability: None

Number of bedrooms: 3

The above respondents did not indicate sufficient income to afford shared ownership.

Total housing need:

19 households meet the criteria for a local needs housing scheme. This represents a total of 32 people in housing need.

| | Total households |
|---------------|------------------|
| Single people | 11 |
| Couples | 5 |
| Families | 3 |
| Total | 19 |

8. Findings

Using the above results the housing needs survey has found that 19 homes are needed for local people who are unable to purchase on the open market. At the time of writing, three households indicated sufficient income to afford a shared ownership property.

