

**Action *with* Communities in Rural Kent**



HOUSING NEEDS SURVEY FOR THE PARISH OF  
St MARY HOO

JULY 2009

Tessa O'Sullivan - Rural Housing Enabler

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## 1. Summary

The Rural Housing Enabler (RHE) assisted Medway Council and St Mary Hoo 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. 100 surveys were distributed with 21 surveys being returned to Action with Communities in Rural Kent, representing a 21% response rate.

Analysis of the survey identified that 95% of respondents are owner occupiers with 86% 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, an income in excess of £18,000 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 £26,000 is required.

From the analysis of section 2 no housing need was identified in St Mary Hoo. Two respondents did have a housing need but did not wish to stay in the parish.

## 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](http://www.rightmove.co.uk) showed only 5 and 6 bedroom properties for sale in excess of £595,000. Searches of [www.nestoria.co.uk](http://www.nestoria.co.uk) gave the following average prices in June 2009.

Number of bedrooms	Average Price £ June 2009
1 bed	70 000
2 bed	132 000
3 bed	209 000
4 bed	298 000

### **Property to rent**

A similar search for rental property found none currently available but found average rental prices for June 2009 from [www.nestoria.co.uk](http://www.nestoria.co.uk) -

Number of bedrooms	Price £ pcm
1 bed	531
2 bed	708
3 bed	765

## 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	70 000	7 000	18 000	387
2 bed	132 000	13 200	33 943	729
3 bed	209 000	20 900	53 743	1155
4 bed	298 000	29 800	76 629	1647

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 Epcm	Net Income Level
1 bed	531	26 550
2 bed	708	35 400
3 bed	765	38 350

### 3. Introduction to the St Mary Hoo 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 29<sup>th</sup> June 2009. All surveys received at Action with Communities in Rural Kent are included in this report. 21 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

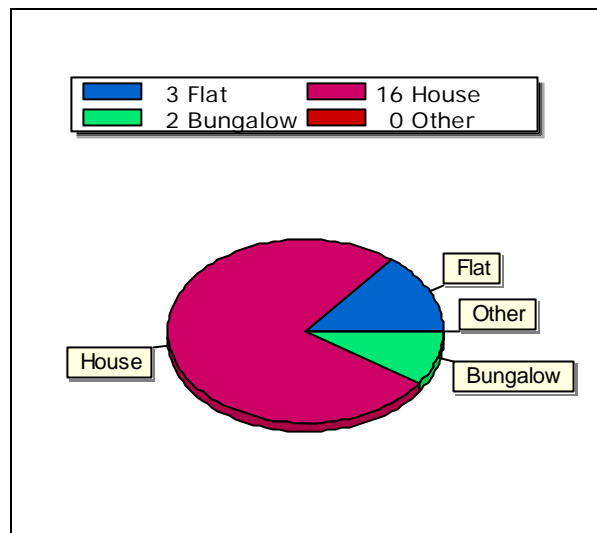
#### **Question 1. How many people of each age group currently in your home?**

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

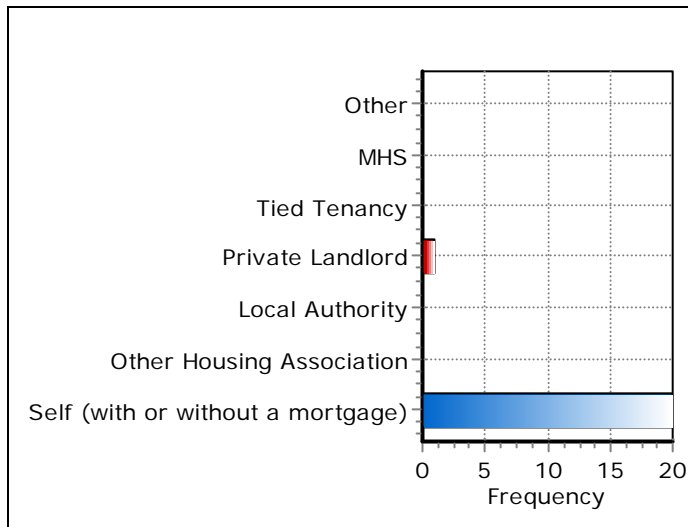
	0 - 15	16 - 24	25 - 34	35 - 54	55 - 64	65-74	75+
Male	6	3	3	9	5	3	0
Female	8	4	1	6	8	4	2
Total	14	7	4	15	13	7	2

The returned surveys represent a total of 62 people.

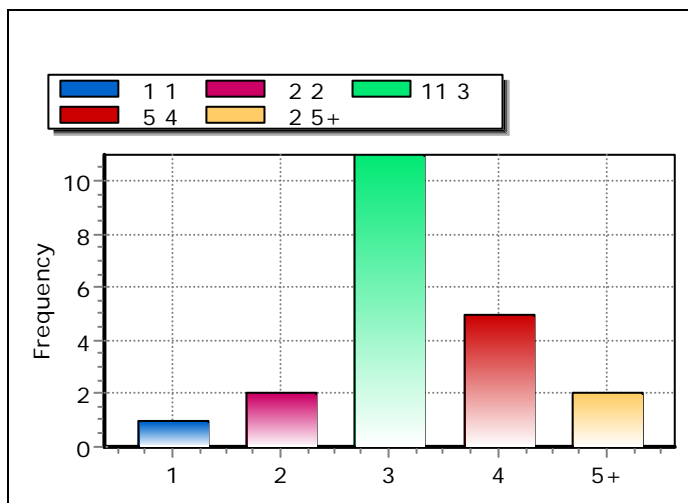
#### **Question 2. Is your current home:-**



**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	0
6 months – 1 year	0
1-5 years	2
6-10 years	5
11-15 years	4
16-25 years	5
26+ years	5

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

5 respondents said that members of their household had left the parish; a total of 8 people.

The reasons for leaving are listed in the table below

Reason for leaving	Number
Lack of affordable housing	0
To attend college or university	2
Employment	2
Other	3

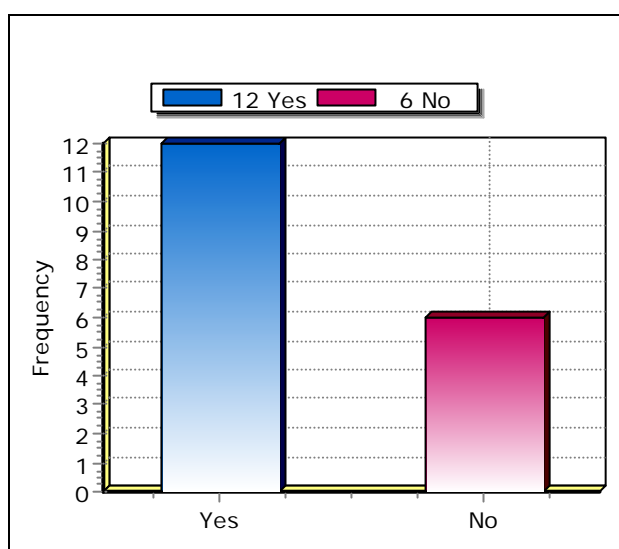
**Question 7. Would they return if affordable accommodation could be provided?**

None of the 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	4
Housing for older people	4
Sheltered housing	0
Flats/bedsits	0
Family homes	4
Housing for sale	2
Rented social housing	0
Rented private housing	0
Shared ownership	1
None	15
Housing adapted for disabilities	0
Other	0

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



In total 18 respondents answered this question. 66% of these respondents said yes they would object to a development and 34% said they would not object.

**Question 10. If yes, please briefly explain your concern**

There were a total of 12 responses to question 10. A full list of responses are found in appendix S1.

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

There were a total of 7 responses to question 11; they can be found in appendix S2.

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

There were a total of 9 comments; they can be found in appendix S3.

**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	0
Yes, in next 3 years	2
No	19
Total	21

**SUMMARY TO SECTION 1**

The 2001 Census shows St Mary Hoo as having a population of 244 people with 117 people (48%) aged 45 or more.

The survey indicates that owner occupier properties account for 95% of the housing stock. The 2001 census indicates 13% rented accommodation available in the parish with 3% social rented and 10% private rented/other tenure. The survey shows that 86% of the housing stock has 3 or more bedrooms.

67% of the respondents have lived in the parish for more than 11 years.

67% of respondents who answered the question (57% 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 2 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	0	2	0	0	0	0	0
Female	0	0	0	0	0	0	0
Total	0	2	0	0	0	0	0

**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	0
Child of the head of the household	2
Other relation to head of household	0
Not related to head of household	0
Total	2

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

Type of Household	
Single person	2
Couple	0
Family	0
Other	0

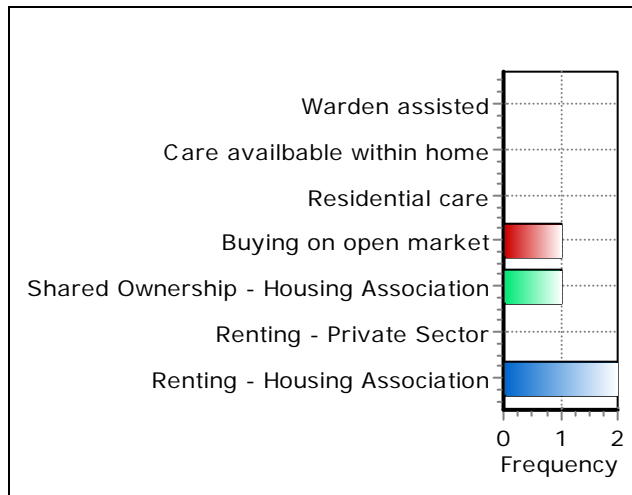
**Question 17. Why are you seeking a new home?**

Reason for needing new home	Responses	Percentage
Need larger home		
Need smaller home		
Present home too expensive		
Present home in poor condition		
First independent home	2	100
Lodging/separate accommodation		
Private tenancy ending		
To be nearer family		
To be nearer work		
Retirement		
Setting up home with partner		
Divorce/separation		
Disability/disabled		
New job		
Sheltered accom due to age/infirmity		
Total	2	

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

Type of home	Responses
Flat	2
House	1
Bungalow	
Other	

**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	0
No	2

**Question 21. How many bedrooms would you need?**

Both respondents need 1 bedroom

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

Would you prefer to stay in the village?	
Yes	0
No	2

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

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

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

Both respondents have under £5000 savings

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

There were no responses to this question

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

One respondent has an income of under £10,000; the other respondent did not answer the question.

**Question 27. Where do you live now?**

Both of the respondents 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?**

1 respondent is registered on the housing register, the other is not.

### **Assessing the housing need**

**Assessing the 2 respondents seeking housing in the next 3 years:**

As neither respondent wanted to stay in the parish they are both excluded from this section.

### **7. Findings**

Using the above results the housing needs survey has not found a need for affordable housing in St Mary Hoo. The only two respondents who said they had a housing need do not wish to stay in the parish.