

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



HOUSING NEEDS SURVEY FOR THE PARISH OF  
STOKE

JUNE 2009

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## 1. Summary

The Rural Housing Enabler (RHE) assisted Medway Council and Stoke 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 distributed to every household in the parish during March 2009. 450 surveys were distributed with 48 surveys being returned to Action with Communities in Rural Kent, representing an 11% response rate.

Analysis of the survey identified that 77% of respondents are owner occupiers with 73% 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 (1 bedroom) at the time of writing the report, an income in excess of £11,000 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 3 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](http://www.nestoria.co.uk) which markets the property of a number of local estate agents, showed the following average house price in Stoke in May 2009 -

Type of property	Average Price £
1 bedroom	43 000
2 bedrooms	92 000
3 bedrooms	183 000
4 bedrooms	269 000

### **Property to rent**

A similar search for rental property found the following average prices for May 2009 -

Type of property	Price £ pcm
1 bed	550
2 beds	550
3 beds	680

### **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 bedroom	43 000	4 300	11 057	238
2 bedrooms	92 000	9 200	23 657	508
3 bedrooms	183 000	18 300	47 057	1011
4 bedrooms	269 000	26 900	69 171	1486

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	550	27 499
2 beds	550	27 499
3 beds	680	34 000

### **3. Introduction to the Stoke 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 March 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 March 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 6<sup>th</sup> April 2009. All surveys received at Action with Communities in Rural Kent are included in this report. 48 surveys

were returned representing a return rate of 11%.

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

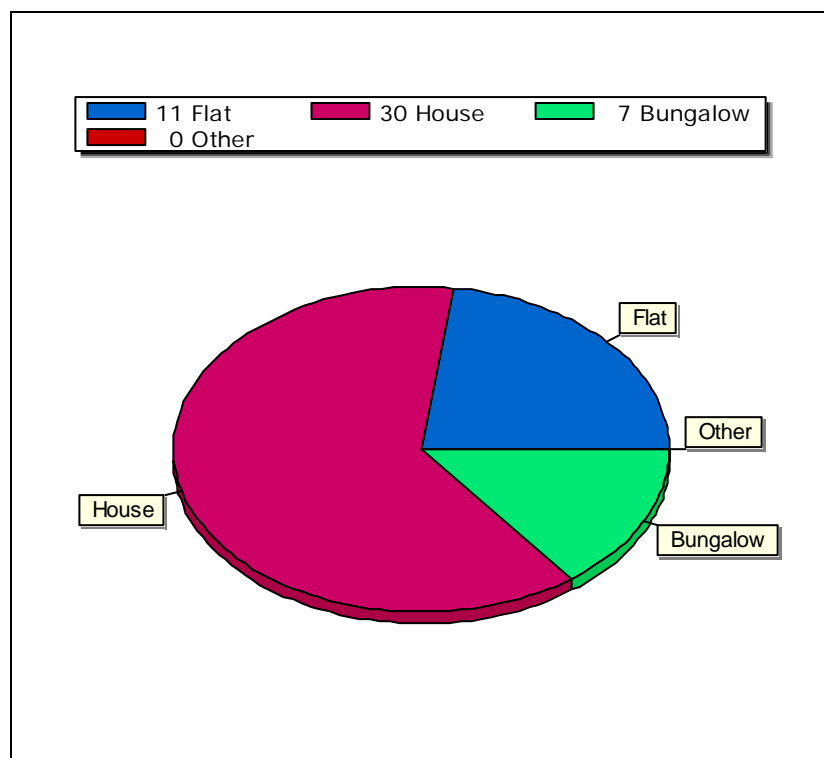
#### **Question 1. How many people of each age group currently in your home?**

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

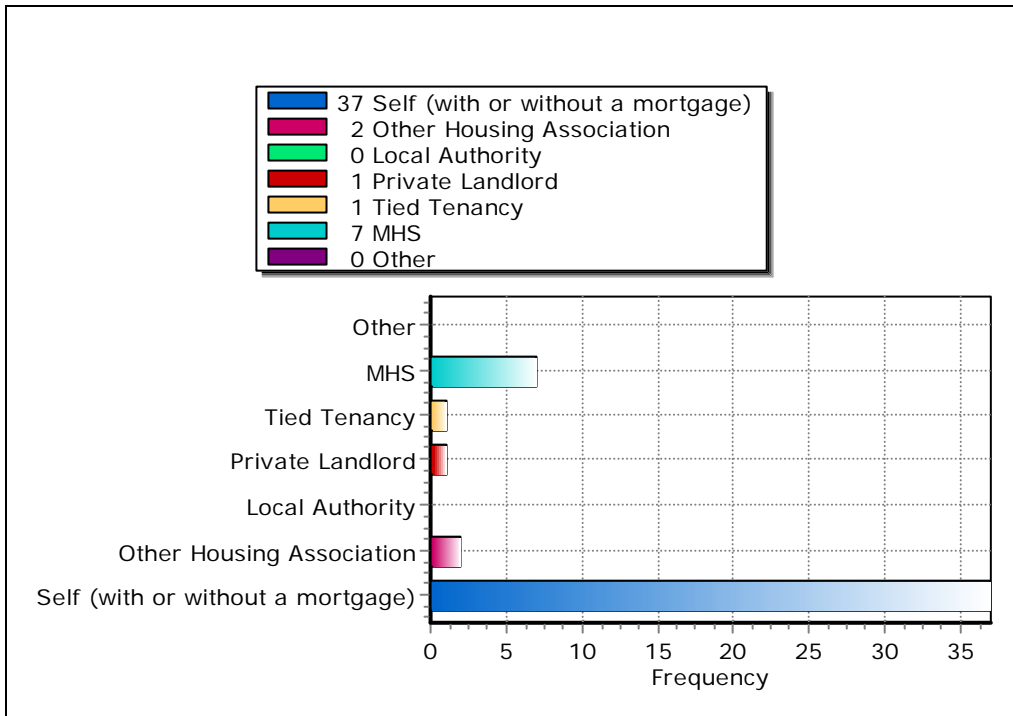
	0 - 15	16 - 24	25 - 34	35 - 54	55 - 64	65-74	75+
Male	13	5	0	17	11	10	1
Female	5	4	2	18	9	7	5
Total	18	9	2	35	20	17	6

The returned surveys represent a total of 107 people.

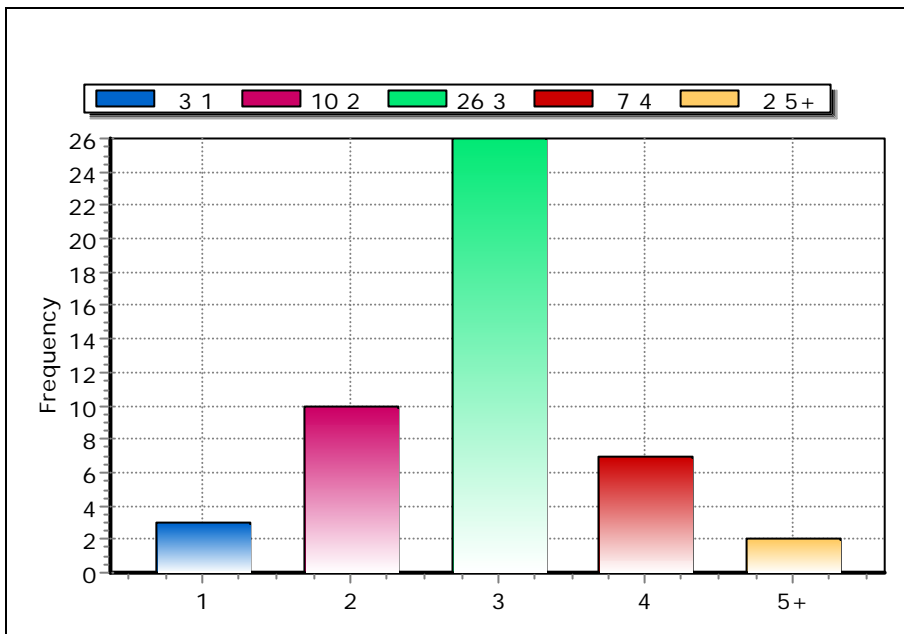
#### **Question 2. Is your current home:-**



**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	
Less than 6 months	1
6 months – 1 year	3
1-5 years	12
6-10 years	7
11-15 years	5
16-25 years	7
26+ years	13

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

13 respondents said that members of their household had left the parish; a total of 21 people.

The reasons for leaving are listed in the table below

Reason for leaving	Number
Lack of affordable housing	1
To attend college or university	3
Employment	3
Other	9

Reasons given under 'other' include marriage, death, independence, setting up home with partner, to live in London and care home.

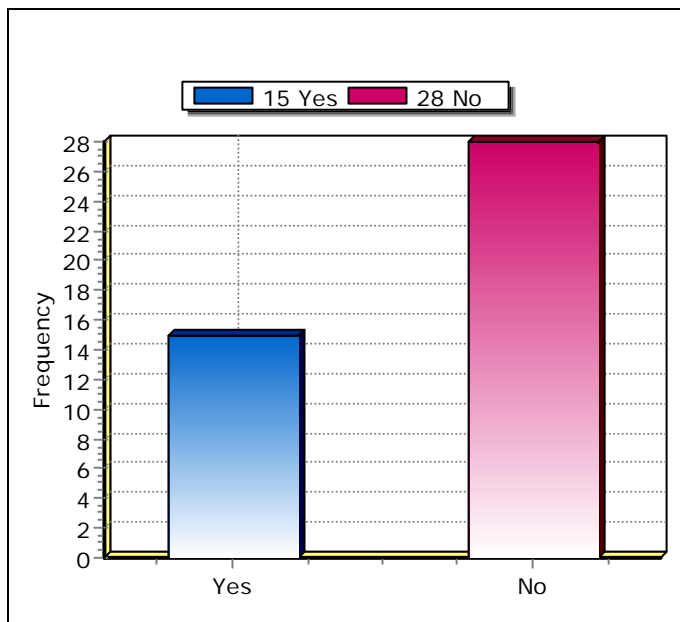
**Question 7. Would they return if affordable accommodation could be provided?**

In total 4 respondents indicated that family members would return if cheaper accommodation was available. 11 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	11
Housing for older people	6
Sheltered housing	5
Flats/bedsits	1
Family homes	9
Housing for sale	7
Rented social housing	7
Rented private housing	0
Shared ownership	7
None	21
Housing adapted for disabilities	6
Other	0

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



In total 43 respondents answered this question. 35% of these respondents said yes they would object to a development and 65% said they would not object.

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

There were a total of 16 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 15 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 12 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 48 responses to question 14 (21%) respondents indicated they had a housing need.

Housing need	Total
Yes Now	2
Yes, in next 3 years	3
No	43
Total	48



## **SUMMARY TO SECTION 1**

The 2001 Census shows Stoke as having a population of 1063 people with 394 people (37%) aged 45 or more.

The survey indicates that owner occupier properties account for 77% of the housing stock. The 2001 census indicates 30% rented accommodation available in the parish with 22% social rented and 8% private rented/other tenure. The survey shows that 73% of the housing stock has 3 or more bedrooms.

52% of the respondents have lived in the parish for more than 11 years

To attend university/college, 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 26% responded yes.

65% of respondents who answered the question (58% 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 14 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	1	0	0	1	0	0
Female	0	1	0	2	0	1	0
Total	0	2	0	2	1	1	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	4
Child of the head of the household	1
Other relation to head of household	0
Not related to head of household	0
Total	5

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

Type of Household	
Single person	2
Couple	2

Family	1
Other	0

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

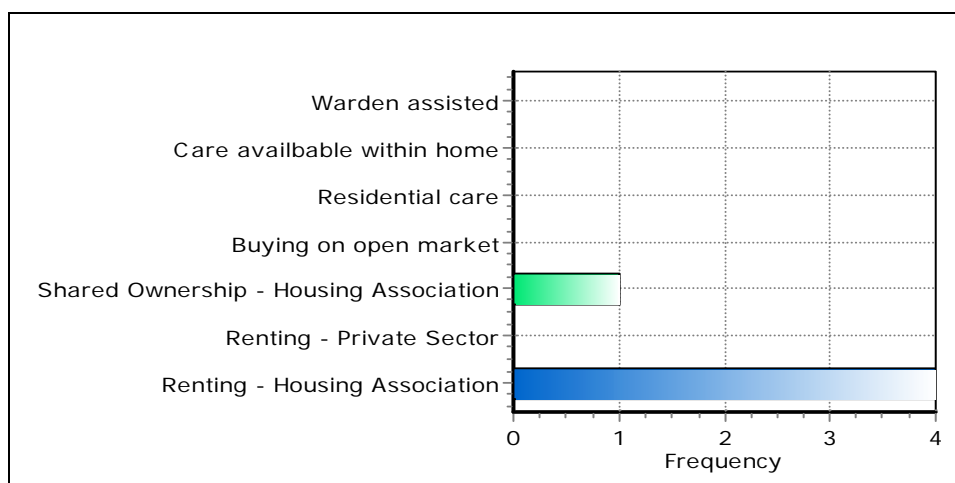
Reason for needing new home	Responses	Percentage
Need larger home	1	20
Need smaller home	2	40
Present home too expensive	0	
Present home in poor condition	0	
First independent home	1	20
Lodging/separate accommodation	0	
Private tenancy ending	0	
To be nearer family	0	
To be nearer work	0	
Retirement	0	
Setting up home with partner	1	20
Divorce/separation	0	
Disability/disabled	0	
New job	0	
Sheltered accom due to age/infirmity	0	
Total		

40% of respondents are new forming households

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

Type of home	Responses
Flat	0
House	2
Bungalow	3
Other	0

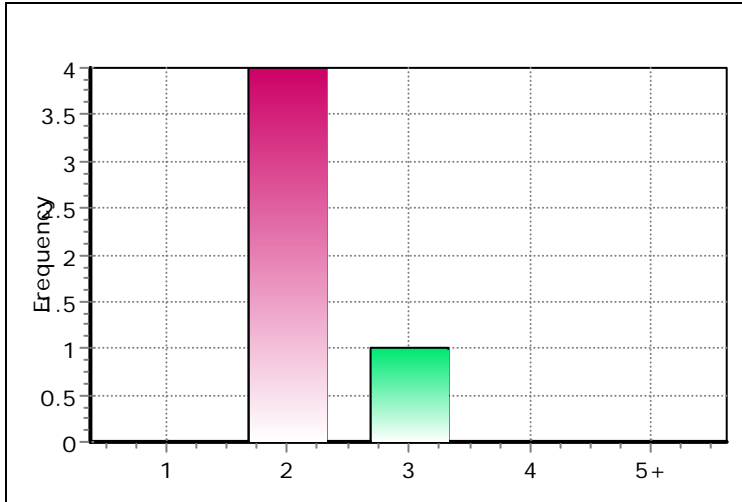
**Question 19. Which tenure would best suit your housing need?**



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

Yes	0
No	5

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



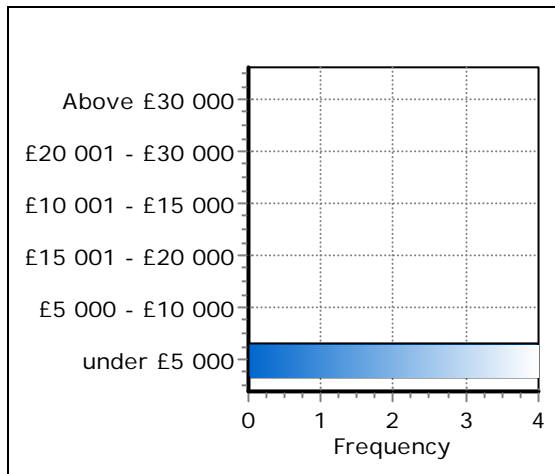
**Question 22. Would you prefer to stay in the village?**

Would you prefer to stay in the village?	
Yes	2
No	3

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

0-4 miles	1
5-10 miles	1
11-20 miles	2
21-30 miles	3
31-50 miles	0
50+ miles	1

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

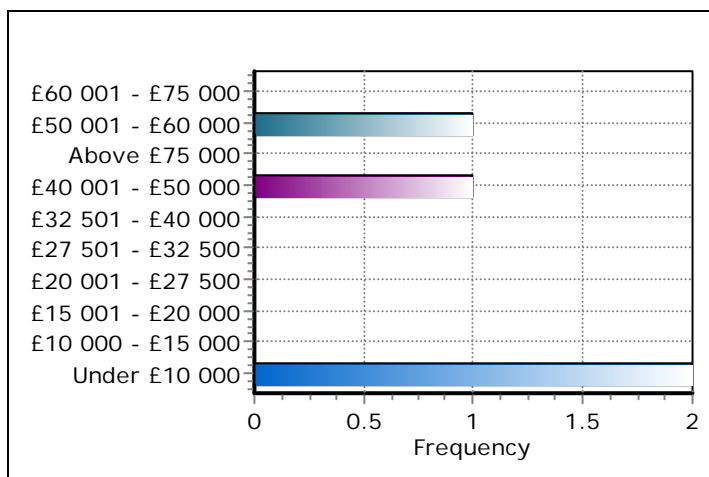


All four respondents have savings of less than £5000.

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

One respondent indicated that they have equity of £30,001 - £50,000.

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



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

All 5 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?**

4 households are registered and 1 is 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 2 respondents seeking housing now:**

**The 2 households are -**

- 1 x single person
- 1 x family  
1 adult and 2 children

Both households currently live in the parish.

1 of the households is registered on the Council's housing register.

**Single person –**

**Age:** 16-24

**Reason for seeking a new home:**

First independent home

**Disability:** None

**Number of bedrooms:** 2

**Choice of home:** House

**Choice of tenure:** Renting Housing Association.

### **Family –**

**Ages:** Adult aged 35-54 and two children ages not given

**Reason for seeking a new home:** Needs larger home

**Choice of home:** House

**Choice of tenure:** Renting Housing Association

**Disability:** None

**Number of bedrooms:** 3

This family does not wish to stay in the parish and would move 5-10 miles away.

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

#### **The 3 households are –**

- 1 x single person
- 2 x couples

All 3 households currently live in the parish.

All 3 households are registered on the Council's housing register.

#### **Single person**

**Age:** 65-74

**Reason for seeking a new home:** Need smaller home

**Choice of home:** Bungalow

**Choice of tenure:** Renting housing association

**Disability:** None

**Number of bedrooms:** 2

This respondent does not wish to stay in the parish and would move 21-30 miles away.

#### **Couples**

**Ages:**

16-24/35-54. 55-64

**Reason for seeking a new home:**

1 x needs smaller home. 1 x divorce/separation

**Choice of home:**

2 x bungalow

**Choice of tenure:**

1 x shared ownership. 1 x renting housing association

**Disability:** None

**Number of bedrooms:** 2 x 2 beds

**Total housing need:**

3 households meet the criteria for a local needs housing scheme. This represents a total of 5 people in housing need.

	Total households
Single people	1
Couples	2
Total	3

## **8. Findings**

Using the above results the housing need survey has found that 3 homes are needed for local people who are unable to purchase on the open market. At the time of writing, one household who wanted shared ownership indicated sufficient income to afford it.

