

Action *with* Communities in Rural Kent



HOUSING NEEDS SURVEY FOR THE PARISH OF
UPNOR

OCTOBER 2009

Tessa O'Sullivan - Rural Housing Enabler



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1. Summary

The Rural Housing Enabler (RHE) assisted Medway Council and Frindsbury Extra Parish Council to undertake a survey in Upnor 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 delivered to every household in Upnor during September 2009. Approximately 350 surveys were distributed with 73 surveys being returned to Action with Communities in Rural Kent, representing a 21% response rate.

Analysis of the survey identified that 92% of respondents are owner occupiers with 76% 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 2 bedroom property for sale at the time of writing the report, a gross income in excess of £59,000 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 £29,000 is required.

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 and www.nestoria.co.uk showed the following cheapest properties for sale in October 2009.

Property	Price £
2 bed cottage	229 995
4 bed detached house	229 995
4 bed detached house	595 000

Property to rent

A similar search for rental property found the following available. No one bed room properties were found –

Property	Price £ pcm
2 bed flat	598
2 bed house	650
3 bed house	749

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%
2 bed cottage	229 995	22 999	59 141	1312
4 bed detached house	229 995	22 999	59 141	1312
4 bed detached house	595 000	59 500	153 000	3342

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	Gross Income Level
2 bed flat	598	29 899
2 bed house	650	32 499
3 bed house	749	37 449

3. Introduction to the Upnor 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 parish during September 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 September 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 2nd October 2009, this deadline

was extended to 9th October due to a later than anticipated delivery of the surveys. All surveys received at Action with Communities in Rural Kent are included in this report. 73 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

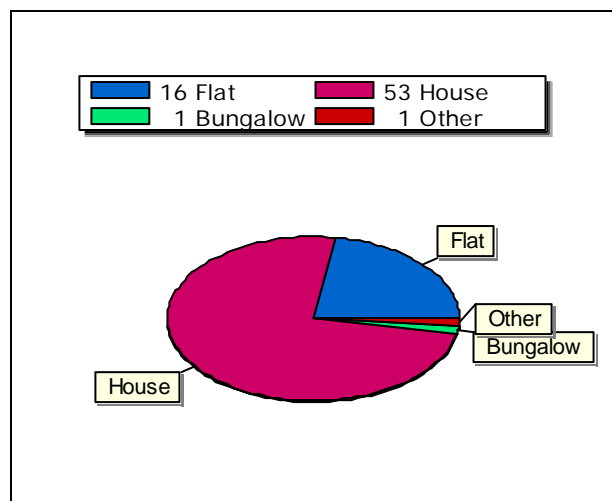
Question 1. How many people of each age group currently in your home?

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

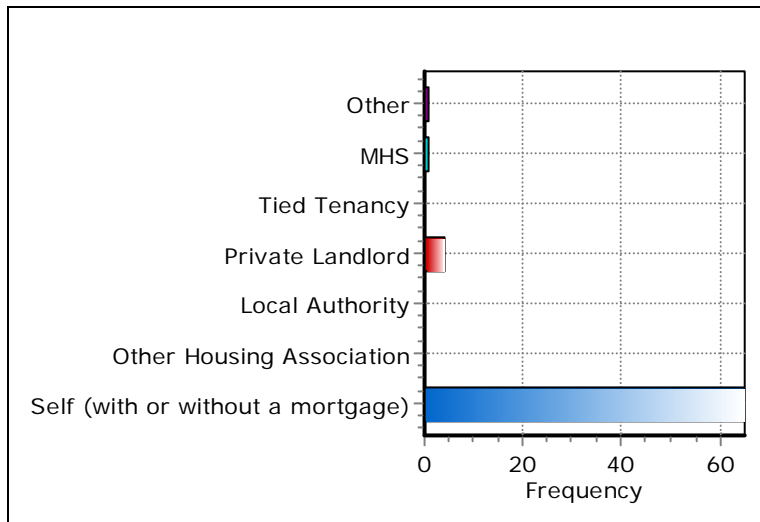
	0 - 15	16 - 24	25 - 34	35 - 54	55 - 64	65-74	75+
Male	11	7	8	29	13	10	5
Female	17	5	6	22	15	8	6
Total	28	12	14	51	28	18	11

The returned surveys represent a total of 162 people.

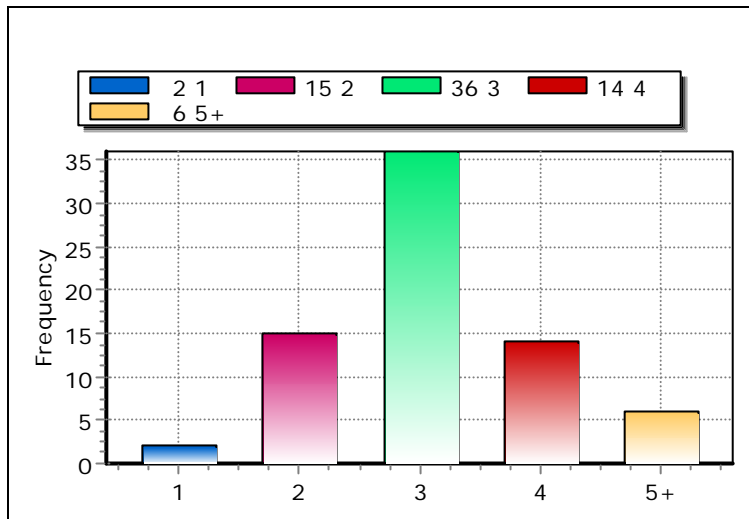
Question 2. Is your current home:-



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	3
1-5 years	22
6-10 years	15
11-15 years	7
16-25 years	14
26+ years	10

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

19 respondents said that members of their household had left the parish; a total of 27 people.

The reasons for leaving are listed in the table below

Reason for leaving	Number
Lack of affordable housing	2
To attend college or university	2
Employment	5
Other	11

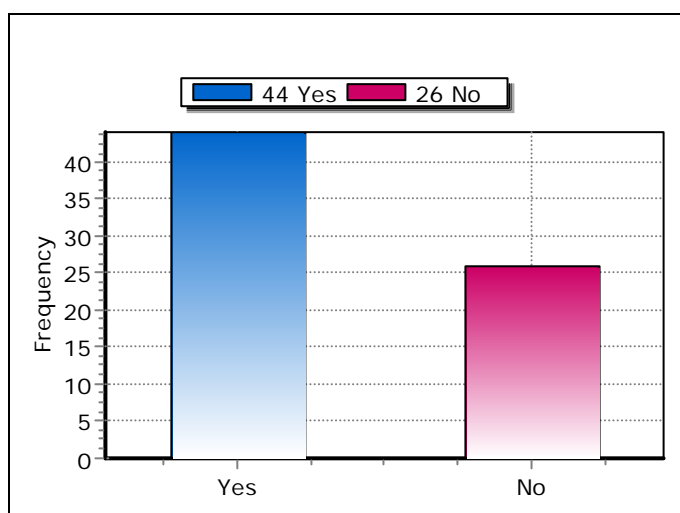
Question 7. Would they return if affordable accommodation could be provided?

4 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	10
Housing for older people	11
Sheltered housing	6
Flats/bedsits	2
Family homes	10
Housing for sale	6
Rented social housing	3
Rented private housing	4
Shared ownership	4
None	40
Housing adapted for disabilities	5
Other	0

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



In total 70 respondents answered this question. 60% of these respondents said they would object to a development.

Question 10. If yes, please briefly explain your concern

There were a total of 40 responses to question 10. A full list of responses are found in appendix U1.

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

There were a total of 37 responses to question 11; they can be found in appendix U2.

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

There were a total of 22 comments; they can be found in appendix U3.

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 73 responses to question 2, 5 (7%) respondents indicated they had a housing need.

Housing need	Total
Yes Now	0
Yes, in next 3 years	5
No	68
Total	73

SUMMARY TO SECTION 1

The survey indicates that owner occupier properties account for 92% of the housing stock and that 76% of the housing stock has 3 or more bedrooms.

43% of the respondents have lived in the parish for more than 10 years.

63% of respondents who answered the question (60% 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 5 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	1	1	0	0	0	0	0
Female	1	2	1	0	0	0	0
Total	2	3	1	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	2
Child of the head of the household	2
Other relation to head of household	1
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	3
Couple	2
Family	0
Other	0

Question 17. Why are you seeking a new home?

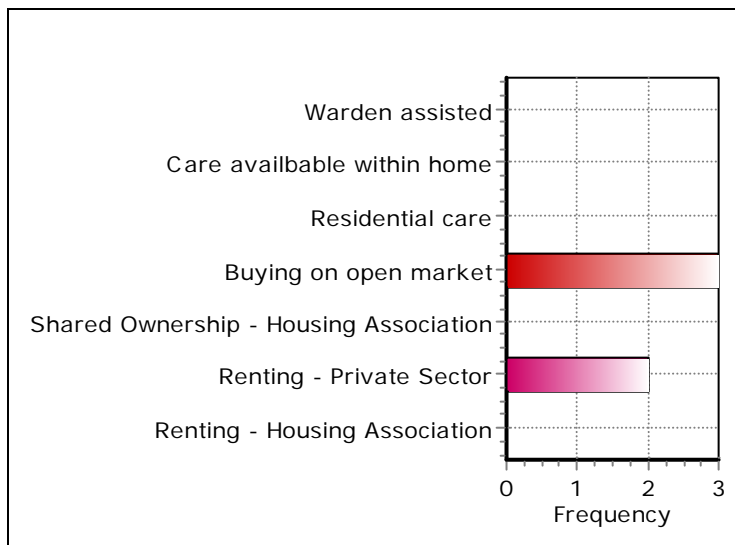
Reason for needing new home	Responses	Percentage
Need larger home		
Need smaller home	1	20
Present home too expensive		
Present home in poor condition		
First independent home	2	40
Lodging/separate accommodation		
Private tenancy ending		
To be nearer family		
To be nearer work		
Retirement		
Setting up home with partner	1	20
Divorce/separation	1	20
Disability/disabled		
New job	0	0
Sheltered accom due to age/infirmity		
Total	6	

80% of respondents are new forming households.

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

Type of home	Responses
Flat	2
House	2
Bungalow	1
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	1
No	4

The above disability was described as cerebral palsy.

Question 21. How many bedrooms would you need?

Number of bedrooms	Frequency
1 bed	2
2 beds	2
3 beds	0
4 beds	1
5+ beds	0

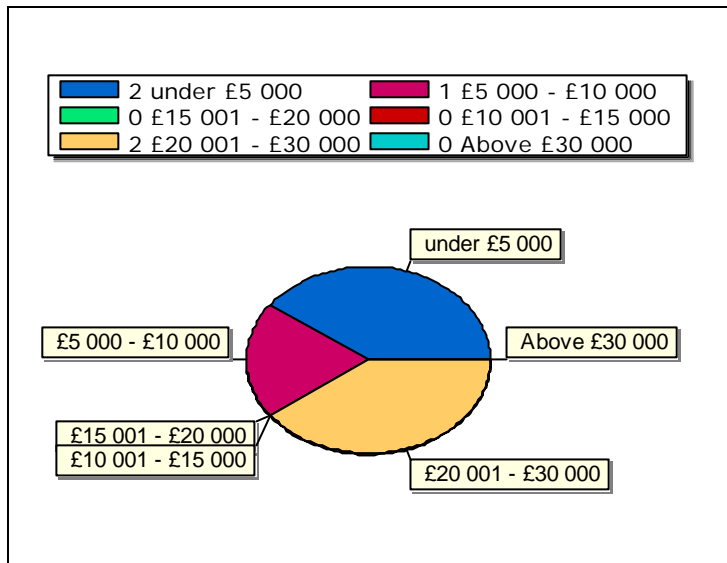
Question 22. Would you prefer to stay in the village?

Would you prefer to stay in the village?	Frequency
Yes	1
No	4

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

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

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



33% of respondents have less than £5000 savings.

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

1 respondent answered, £100,001 - £150,000
 1 respondent answered, above £150,000

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

Total Income	Frequency
Under £10,000	
£10,000 - £15,000	
£15,001 - £20,000	1
£20,001 - £27,500	
£27,501 - £32,500	
£32,501 - £40,000	1
£40,001 - £50,000	1
£50,001 - £60,000	1
£60,001 - £75,000	
Above £75,000	1

Question 27. Where do you live now?

4 respondents currently live in the parish and 1 does not. The respondent who does not live there was able to complete the survey because they have family members in the parish.

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

The respondent not currently living in the parish has family living there.

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

1 respondent indicated that they are registered and 4 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

No respondents indicated that they had a housing need now.

Assessing the 5 respondents seeking housing in the next 3 years:

All the 5 respondents were excluded because they did not want any form of affordable housing.

3 respondents only wanted to buy on the open market, 2 of those respondents currently live in the parish and 1 does not but has family living there. The two respondents who currently live in the parish do want to stay there.

The remaining 2 respondents only wanted to rent from the private sector; they both currently live in the parish but do not want to stay there.

8. Findings

The housing needs survey undertaken in Upnor has not identified a need for affordable housing in the village.