

Action *with* Communities in Rural Kent



HOUSING NEEDS SURVEY FOR THE PARISH OF
CLIFFE AND CLIFFE WOODS

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CONTENTS

	Page
1. Summary	3
2. Local housing costs	3
3. Introduction to the Cliffe and Cliffe Woods housing needs survey	4
4. Method	4
5. Results	5
Section 1	5
Section 2	9
6. Assessing the housing need	14
7. Findings	16

1. Summary

The Rural Housing Enabler (RHE) assisted Medway Council and Cliffe and Cliffe Woods 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 March 2009. 2200 surveys were distributed with 289 surveys being returned to Action with Communities in Rural Kent, representing a 13% response rate.

Analysis of the survey identified that 89% of respondents are owner occupiers with 77% 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 £38,000 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 16 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 Cliffe -

Type of property	Number of bedrooms	Price £
Bungalow	1	150 000
Terraced house	2	130 000
Cottage	3	140 000
Semi detached house	3	159 995

Property to rent

A similar search for rental property found the following available -

Type of property	Number of bedrooms	Price £ pcm
Apartment	1	550
Cottage	1	575
Apartment	2	575
Detached House	3	650

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	Gross Income Level	Monthly repayment 6.14%
1 bed bungalow	150 000	38 570	829
2 bed terrace	130 000	33 428	718
3 bed cottage	140 000	36 000	774
3 bed semi detached	159 995	41 142	884

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
Apartment	550	27 499
Cottage	575	28 749
Apartment	575	28 749
Detached House	650	32 499

3. Introduction to the Cliffe and Cliffe Woods 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.

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 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 15th April 2009. All surveys received at Action with Communities in Rural Kent are included in this report. 289 surveys were returned representing a return rate of 13%.

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

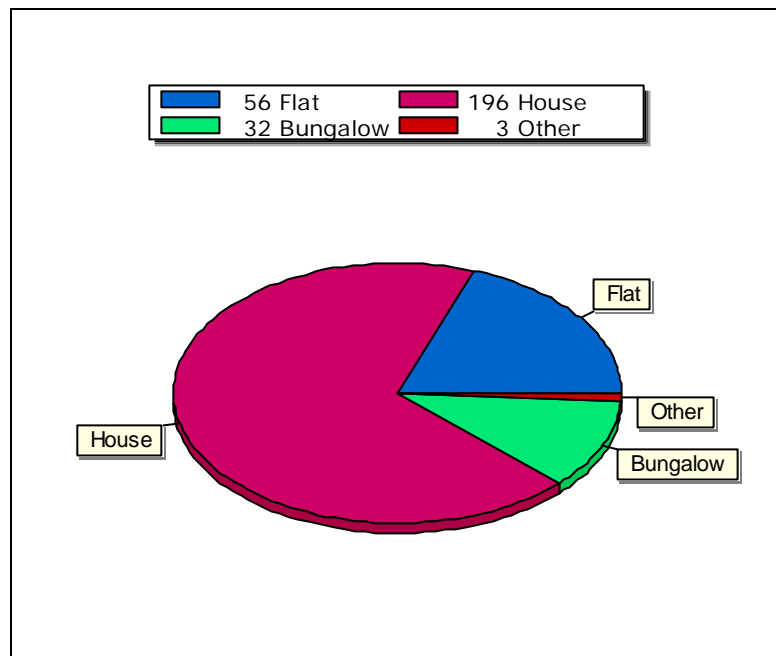
Question 1. How many people of each age group currently in your home?

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

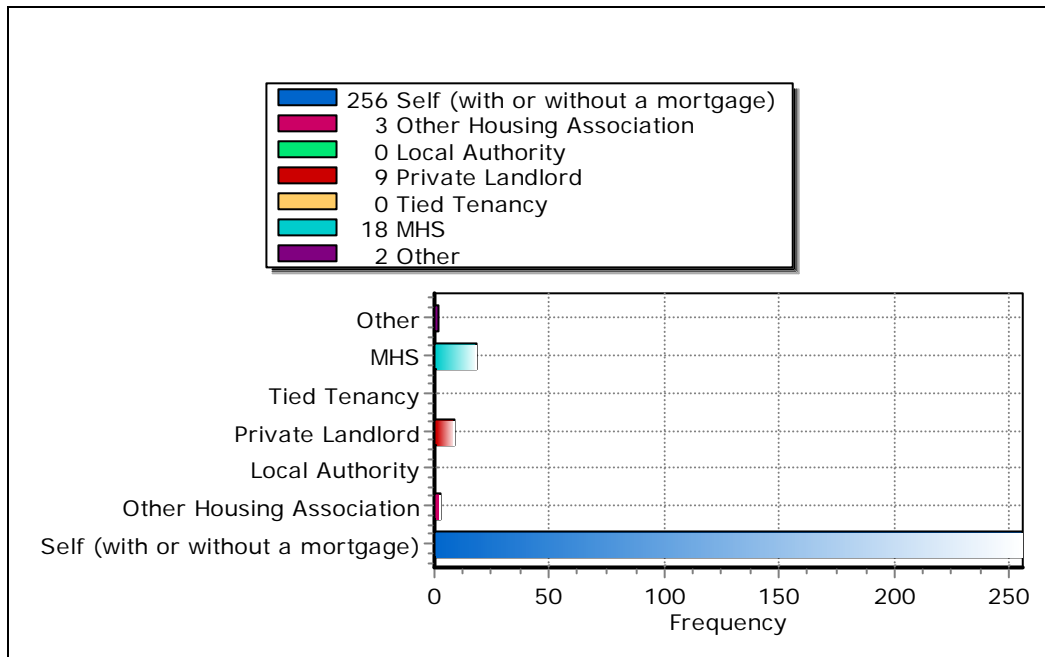
	0 - 15	16 - 24	25 - 34	35 - 54	55 - 64	65-74	75+
Male	69	37	26	106	67	37	29
Female	66	23	28	104	74	44	29
Total	135	60	54	210	141	81	58

The returned surveys represent a total of 739 people.

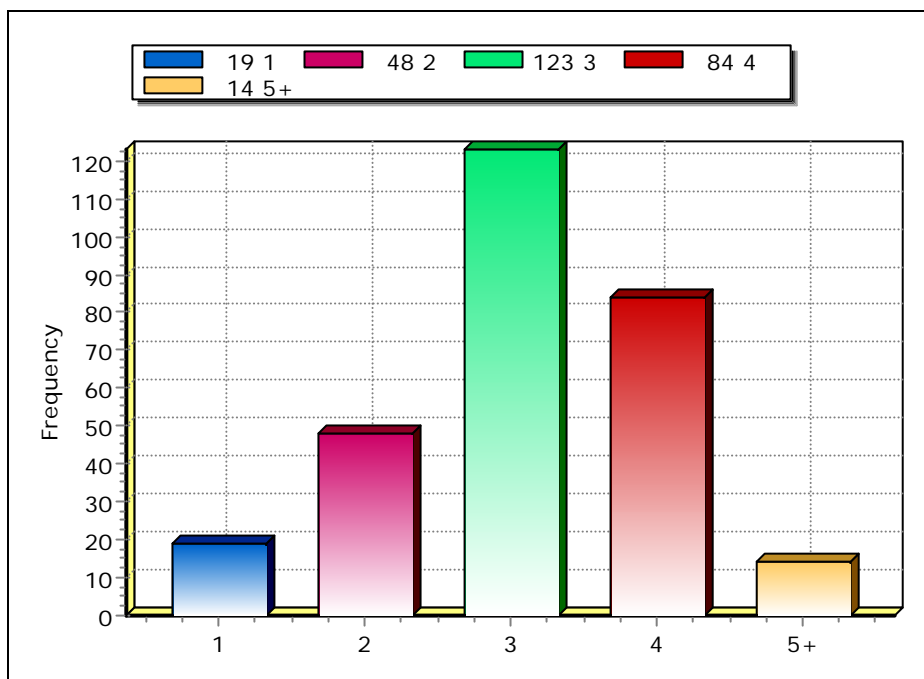
Question 2. Is your current home:-



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	2
6 months – 1 year	3
1-5 years	45
6-10 years	45
11-15 years	30
16-25 years	53
26+ years	111

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

72 respondents said that members of their household had left the parish; a total of 110 people.

The reasons for leaving are listed in the table below

Reason for leaving	Number
Lack of affordable housing	14
To attend college or university	15
Employment	19
Other	39

Many respondents gave marriage as a reason under 'Other', along with divorce, death, independence, emigration, fed up of Cliffe, lack of transport, relationship breakdown and moving in with partner.

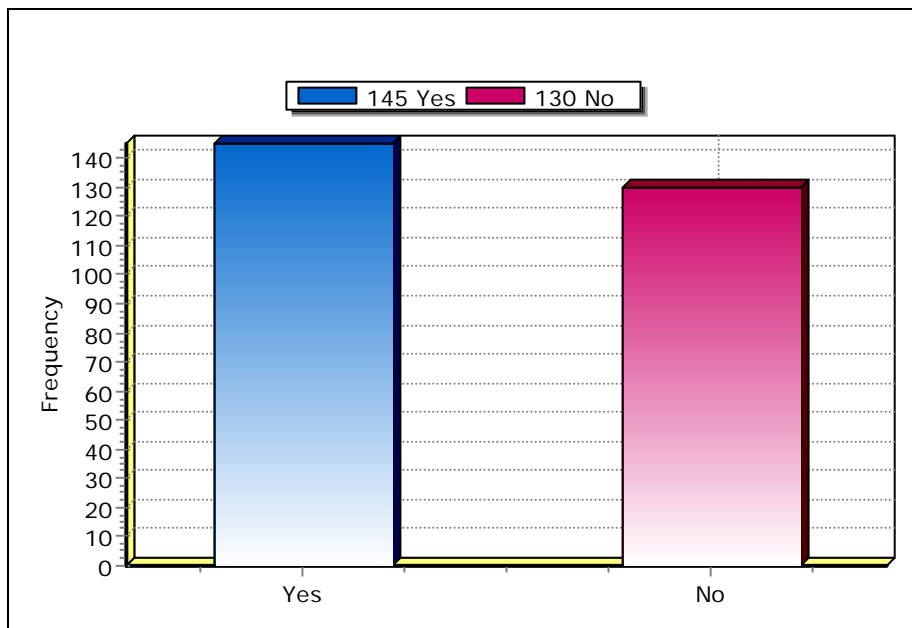
Question 7. Would they return if affordable accommodation could be provided?

In total 21 respondents indicated that family members would return if cheaper accommodation was available. 53 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	63
Housing for older people	60
Sheltered housing	26
Flats/bedsits	8
Family homes	51
Housing for sale	24
Rented social housing	8
Rented private housing	8
Shared ownership	22
None	121
Housing adapted for disabilities	21
Other	4

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



In total 275 respondents answered this question. 53% of these respondents said yes they would object to a development and 47% said they would not object.

Question 10. If yes, please briefly explain your concern

There were a total of 147 responses to question 10. A full list of responses are found in appendix C1.

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

There were a total of 84 responses to question 11; they can be found in appendix C2.

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

There were a total of 81 comments; they can be found in appendix C3.

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 289 responses to question 23 (8%) respondents indicated they had a housing need.

Housing need	Total
Yes Now	6
Yes, in next 3 years	17
No	266
Total	289

SUMMARY TO SECTION 1

The 2001 Census shows Cliffe and Cliffe Woods as having a population of 5361 people with 1650 people (31%) aged 45 or more.

The survey indicates that owner occupier properties account for 89% of the housing stock. The 2001 census indicates 15% rented accommodation available in the parish with 8% social rented and 7% private rented/other tenure. The survey shows that 77% of the housing stock has 3 or more bedrooms.

66% of the respondents have lived in the parish for more than 11 years.

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 28% responded yes.

53% of respondents who answered the question (50% 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 23 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	6	9	7	4	1	0	0
Female	8	7	4	4	0	1	0
Total	14	16	11	8	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	9
Child of the head of the household	13
Other relation to head of household	2
Not related to head of household	0
Total	

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

Type of Household	
Single person	11
Couple	6
Family	6
Other	0

Question 17. Why are you seeking a new home?

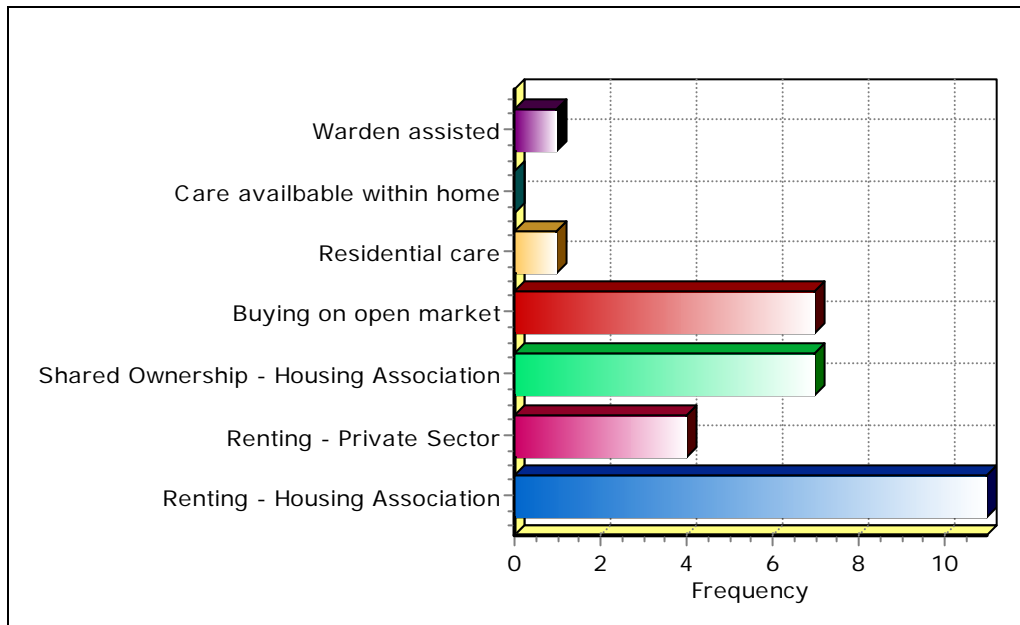
Reason for needing new home	Responses	Percentage
Need larger home	5	22
Need smaller home	1	4
Present home too expensive	0	0
Present home in poor condition	0	0
First independent home	10	43
Lodging/separate accommodation	1	4
Private tenancy ending	1	4
To be nearer family	0	
To be nearer work	0	
Retirement	1	4
Setting up home with partner	3	13
Divorce/separation	1	4
Disability/disabled	0	
New job	0	
Sheltered accom due to age/infirmity	0	
Total	23	

56% of respondents are new forming households.

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

Type of home	Responses
Flat	7
House	18
Bungalow	2
Other	2

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	3
No	19

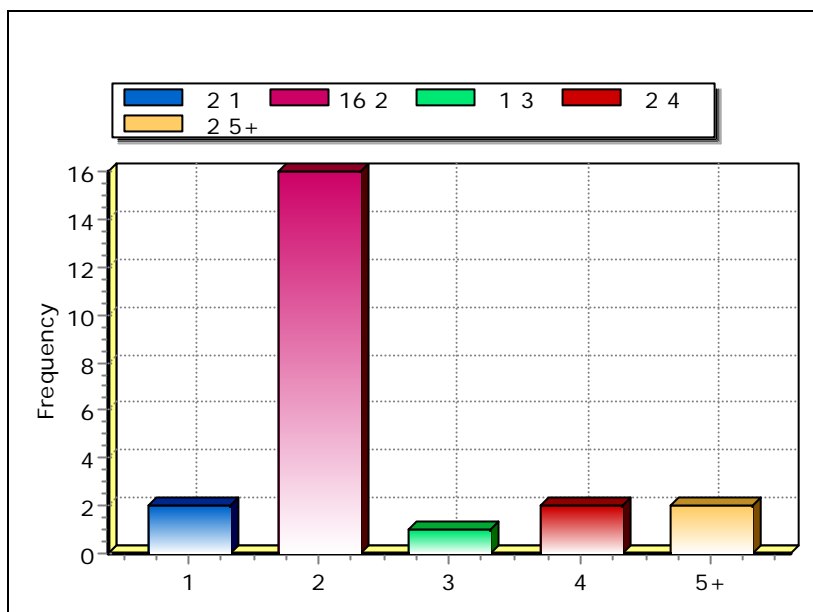
Disabilities/special needs were described as –

Parkinsons

Hospitalised for 3 years, unable to move at all

Dyslexia

Question 21. How many bedrooms would you need?



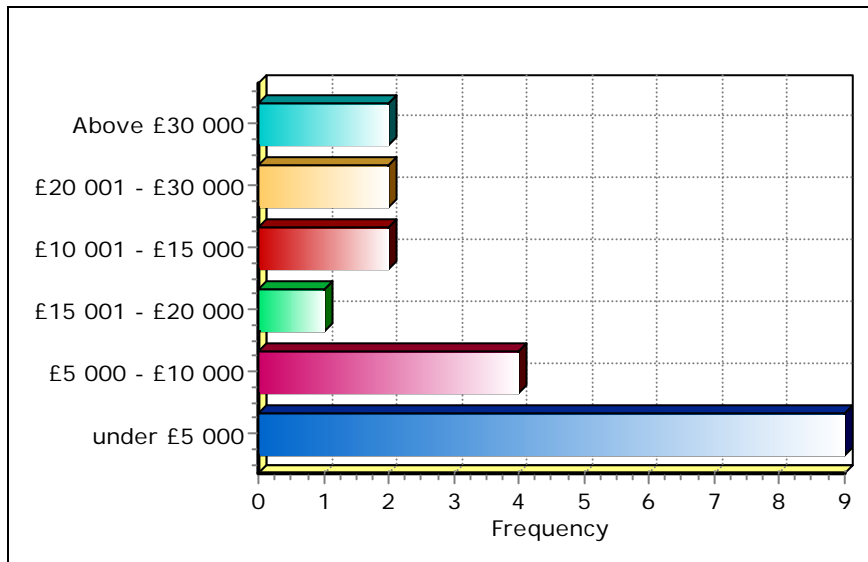
Question 22. Would you prefer to stay in the village?

Would you prefer to stay in the village?	
Yes	15
No	7

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

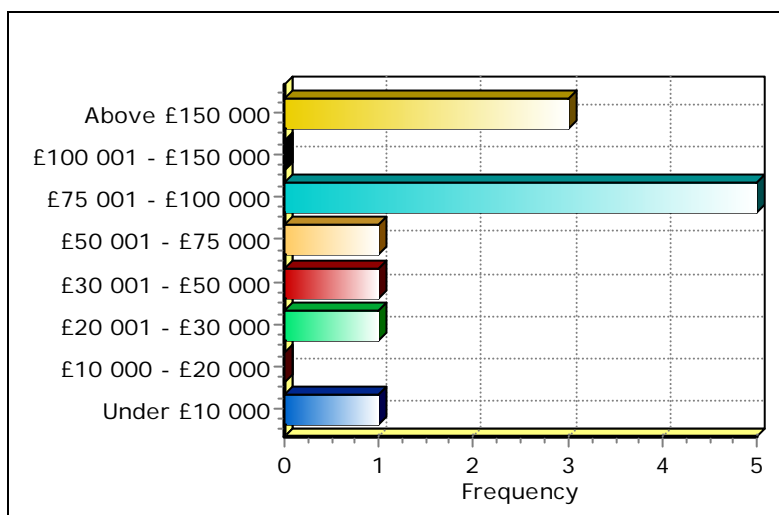
0-4 miles	12
5-10 miles	7
11-20 miles	2
21-30 miles	2
31-50 miles	0
50+ miles	0

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

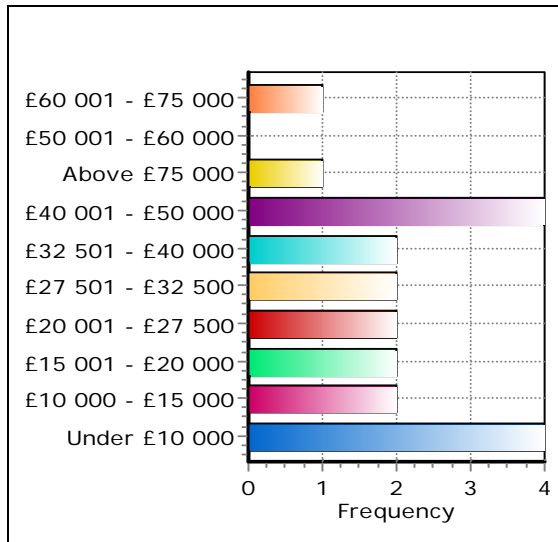


45% of respondents have savings of £5000 or less.

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?

23 households live in the parish and 1 does not; they were able to complete the survey because they have family living in the parish.

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

Employment	0
Family	1
Previous Resident	0

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

7 households are registered and 16 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 6 respondents seeking housing now:

The 6 households are -

- 3 x single people
- 3 x families
 - 2 x adult and 1 child
 - 2 x adult and 2 children
 - 2 x adult and 5 children

All 6 households currently live in the parish.

4 of the households are registered on the Council's housing register.

Single people –

Ages:

All aged 25-34

Reason for seeking a new home:

First independent home x 2. Divorce/separation

Disability: None

Number of bedrooms: 3 x 2 beds

Choice of home:

2 x any option. 1 x house

Choice of tenure:

1 x renting HA/private sector. 1 x shared ownership. 1 x renting HA/shared ownership.

Families –

Ages: Adults aged 25-36 and 3 children aged 0-15.

Adults aged 25-34 and 1 child aged 0-15.

Adults aged 25-34/35-54 and 5 children aged 0-15

Reason for seeking a new home: Setting up home with partner. Need larger home x 2

Choice of home: House x 3

Choice of tenure: Renting HA/renting private sector. Renting HA x 2

Disability: Dyslexia

Number of bedrooms: 1 x 2. 1 x 3. 1 x 4 or 5+

None of the respondents who expressed an interest in shared ownership options have indicated sufficient income to afford it.

Assessing the 16 respondents who have a housing need in the next 3 years.

5 respondents were excluded. 2 respondents only wanted to buy on the open market. 1 respondent was already an owner occupier who wanted to buy a larger home on the open market. 1 respondent only wanted to rent from the private sector.

1 respondent was excluded because they were an owner occupier and as such do not qualify for affordable housing. However, they are an elderly resident and have been assessed separately at a later stage in this report (see page 17)

The remaining 11 households are –

- 6 x single people
- 4 x couples
- 1 x family
2 x adults and 5 children

10 of the households currently live in the parish and one does not; they have family living in the parish.

2 of the households are registered on the Council's housing register and 9 are not.

Single people

Ages: 6 x 16-24. 1 x 35-54. 1 x 55-64

Reason for seeking a new home: Need larger home. Present home too expensive.

First independent home x 3. Lodging/separate accommodation x 1

Choice of home: 2 x flat. 3 x house. 1 x flat/house/maisonette

Choice of tenure: 3 x renting HA. 1 x renting private sector/shared ownership. 1 x shared ownership. 1 x shared ownership/buying on open market

Disability: Hospitalised for the last 3 years, unable to move at all.

Number of bedrooms: 1 x 1 bed. 5 x 2 beds

Couples

Ages:

2 x 16-24. 2 x 25-34

Reason for seeking a new home:

4 x first independent home

Choice of home:

2 x house. 2 x flat/house

Choice of tenure:

1 x renting HA/shared ownership. 2 x shared ownership/open market buying. 1 x renting HA.

Disability: None

Number of bedrooms: 3 x 1 bed. 1 x 2 beds

Families –

Ages:

2 x adults 35-54, 2 x children 16-24, 1 child 0-15

Reason for seeking a new home:

Need larger home

Choice of home: House

Choice of tenure: Renting HA

Disability: None

Number of bedrooms: 5+

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

Total housing need:

17 households meet the criteria for a local needs housing scheme. This represents a total of 38 people in housing need.

	Total households
Single people	9
Couples	4
Families	4
Total	17

Three of the above households have indicated sufficient income to purchase a share of their home.

Assessing the excluded respondent who has a housing need in the next 3 years

A single person who is an owner occupier and is seeking a new home because they need sheltered accommodation due to age/infirmity. They live in the parish and wish to remain.

Age: 65-74

Choice of home: Bungalow or flat.

Choice of tenure: Buying on open market/residential care/warden assisted

Disability: Parkinson's disease, difficulty with walking and stairs

Number of bedrooms: 2

Savings: £15,001-£20,000

Equity: Above £150,000

Income: £10,000 - £15,000

7. Findings

The housing needs survey has found that 17 homes are needed for local people who are unable to rent or purchase on the open market. At the time of writing, three people who expressed an interest in shared ownership indicated sufficient income to afford it.

