

Action *with* Communities in Rural Kent



HOUSING NEEDS SURVEY FOR THE PARISH OF
ALLHALLOWS

JUNE 2009

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1. Summary

The Rural Housing Enabler (RHE) assisted Medway Council and Allhallows 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 February 2009. 1065 surveys were distributed with 105 surveys being returned to Action with Communities in Rural Kent, representing a 10% response rate.

Analysis of the survey identified that 92% of respondents are owner occupiers with 74% 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 bed property for sale 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 £23,000 is required.

From the analysis of section 2 a need is shown for up to 14 affordable homes, for local people.

3. 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 which markets the property of a number of local estate agents, showed the following average housing prices in Allhallows for May 2009 -

Type of property	Average Price £
1 bedroom	43 000
2 bedrooms	94 000
3 bedrooms	177 000
4 bedrooms	235 000

Property to rent

A similar search for rental property also using www.rightmove.co.uk to search for properties found only one rental property available in Allhallows. The following table shows that property and the nearest rental properties available in the area -

Type of property	Number of bedrooms	Price £ pcm
Flat (Hoo)	1	465
Terraced house (Allhallows)	2	550
Terraced house (Lower Stoke)	3	598
Semi detached (Middle Stoke)	4	1200

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	Average Price	Deposit	Gross Income Level	Monthly repayment 6.14%
1 bed house	43 000	4 300	11 057	238
2 bed house	94 000	9 400	24 171	519
3 bed house	177 000	17 700	45 514	978
4 bed house	235 000	23 500	68 143	1299

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 flat (Hoo)	465	23 250
1 bed house (Allhallows)	550	27 499
3 bed house (Lower Stoke)	598	29 899
4 bed house (Upper Stoke)	1200	60 000

4. Introduction to the Allhallows 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 27th April 2009. All surveys received at Action with Communities in Rural Kent are included in this report. 105 surveys were returned representing a return rate of 10%.

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

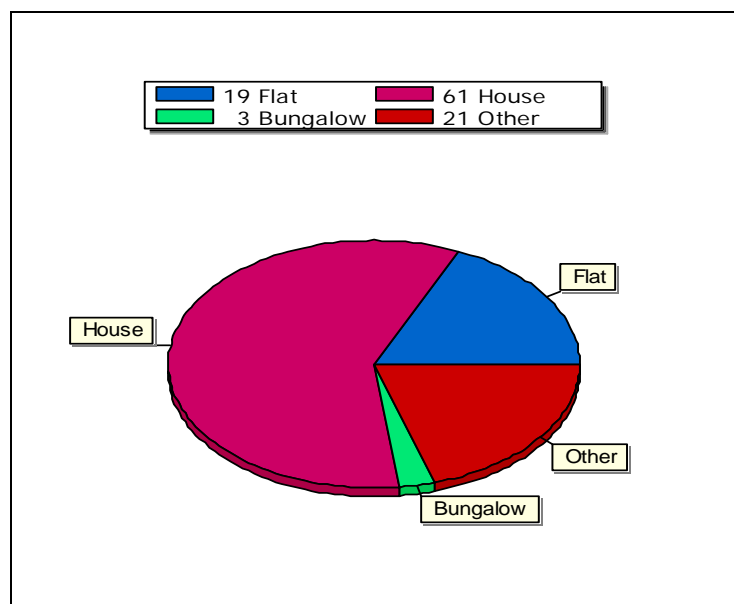
Question 1. How many people of each age group currently in your home?

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

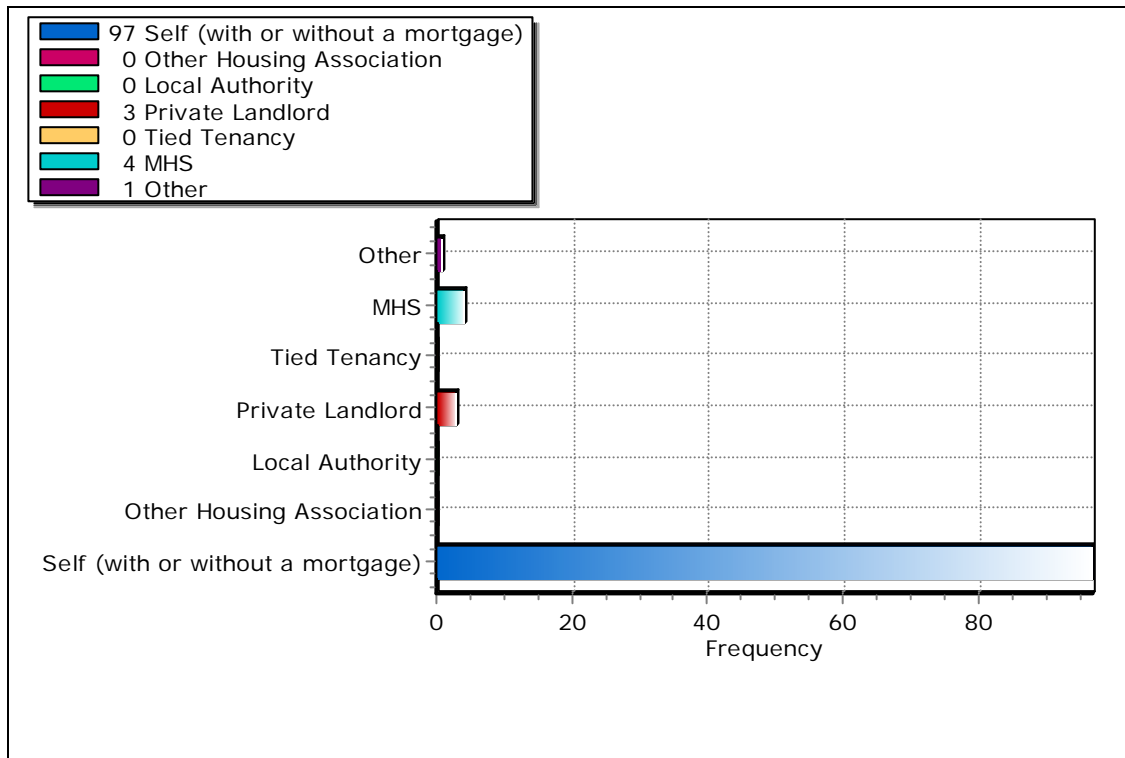
	0 - 15	16 - 24	25 - 34	35 - 54	55 - 64	65-74	75+
Male	10	12	7	30	27	20	5
Female	10	8	11	23	27	21	14
Total	20	20	18	53	54	41	19

The returned surveys represent a total of 225 people.

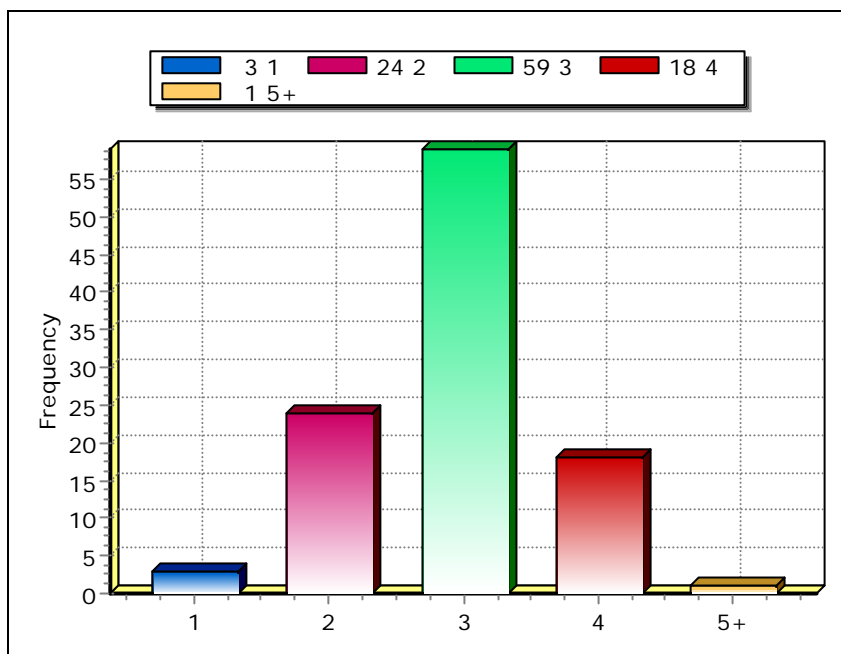
Question 2. Is your current home:-



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	3
6 months – 1 year	9

1-5 years	16
6-10 years	13
11-15 years	9
16-25 years	16
26+ years	44

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

23 respondents said that members of their household had left the parish; a total of 43 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	4
Employment	9
Other	14

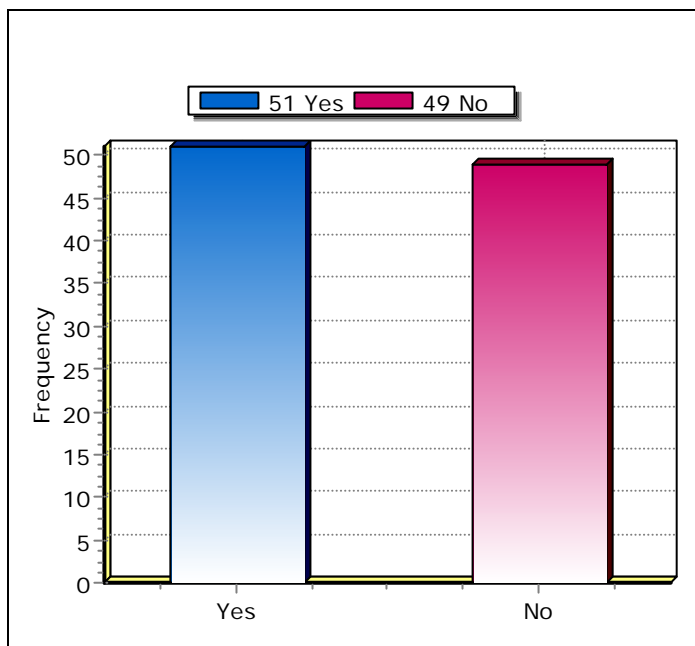
Question 7. Would they return if affordable accommodation could be provided?

In total 9 respondents indicated that family members would return if cheaper accommodation was available. 20 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	27
Housing for older people	28
Sheltered housing	12
Flats/bedsits	9
Family homes	13
Housing for sale	4
Rented social housing	15
Rented private housing	3
Shared ownership	10
None	42
Housing adapted for disabilities	7
Other	0

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



In total 100 respondents answered this question. 51% of these respondents said yes they would object to a development and 49% said they would not object.

Question 10. If yes, please briefly explain your concern

There were a total of 48 responses to question 10. A full list of responses are found in appendix A1.

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

There were a total of 35 responses to question 11; they can be found in appendix A2.

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 A3.

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 105 responses to question 20 (19%) respondents indicated they had a housing need.

Housing need	Total
Yes Now	6
Yes, in next 3 years	14
No	85
Total	105

SUMMARY TO SECTION 1

The 2001 Census shows Allhallows as having a population of 1649 people with people (49%) aged 45 or more.

The survey indicates that owner occupier properties account for 92% of the housing stock. The 2001 census indicates 11% rented accommodation available in the parish with 4% social rented and 7% private rented/other tenure. The survey shows that 74% of the housing stock has 3 or more bedrooms.

68% of the respondents have lived in the parish for more than 11 years.

'Other' and employment were the most frequently given reasons for leaving the parish. When asked if family members would return if cheaper accommodation was available 31% responded yes.

49% of respondents who answered the question (51% 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 20 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	5	0	0	4	4	1
Female	1	6	3	1	2	1	0
Total	1	11	3	1	6	5	1

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	12
Child of the head of the household	6
Other relation to head of household	
Not related to head of household	
Total	18

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

Type of Household	
Single person	12
Couple	6
Family	2
Other	0

Question 17. Why are you seeking a new home?

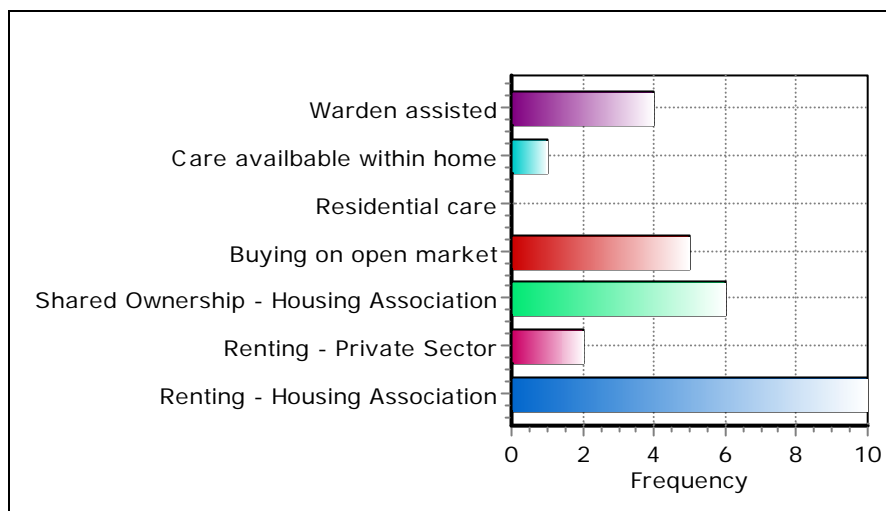
Reason for needing new home	Responses	Percentage
Need larger home	0	
Need smaller home	2	11
Present home too expensive	1	5
Present home in poor condition		
First independent home	10	53
Lodging/separate accommodation		
Private tenancy ending	1	5
To be nearer family		
To be nearer work		
Retirement	2	11
Setting up home with partner		
Divorce/separation	1	5
Disability/disabled		
New job		
Sheltered accom due to age/infirmity	2	11
Total	19	

53% of respondents are new forming households.

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

Type of home	Responses
Flat	12
House	11
Bungalow	8
Other	1

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



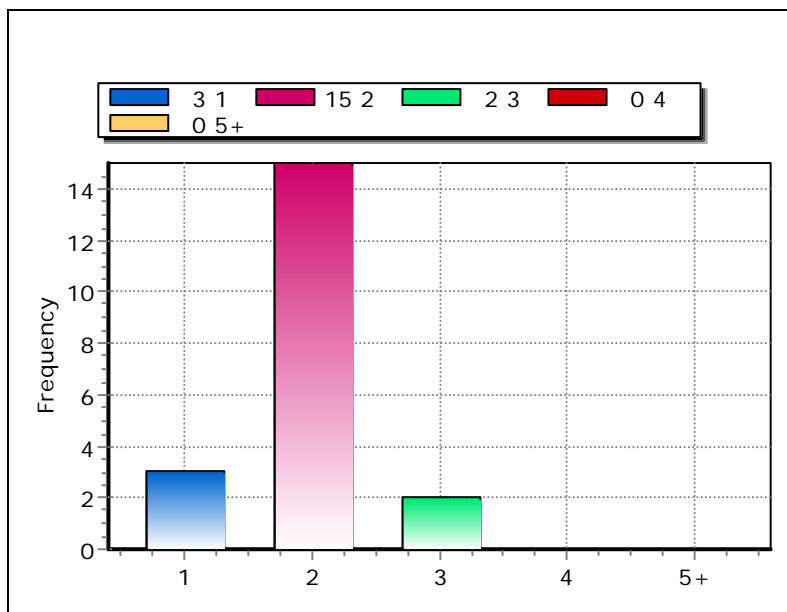
Question 20. Does anyone in your household who needs alternative accommodation have a disability or any special needs?

Yes	5
No	15

These were described as –

- Diabetes and double heart bypass
- Osteoporosis
- Feet problems (blue badge holder)
- Disabled
- Spinal stenosis causing walking difficulties

Question 21. How many bedrooms would you need?



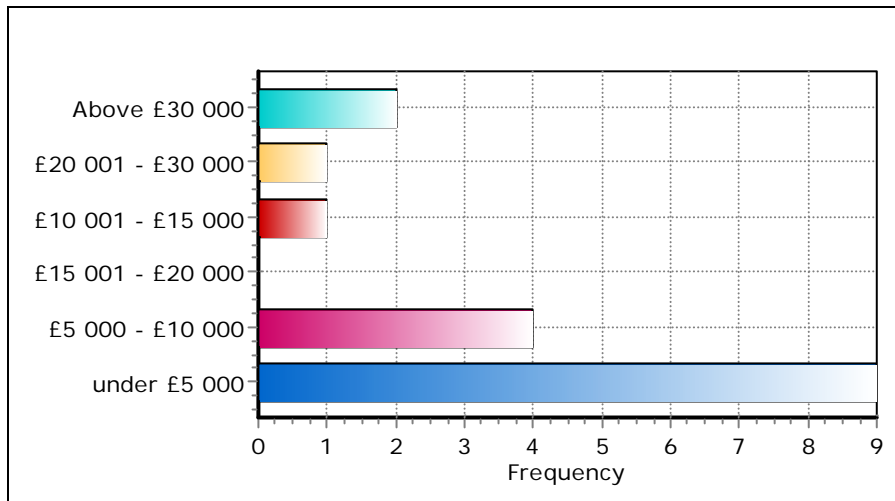
Question 22. Would you prefer to stay in the village?

Would you prefer to stay in the village?	
Yes	11
No	6

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

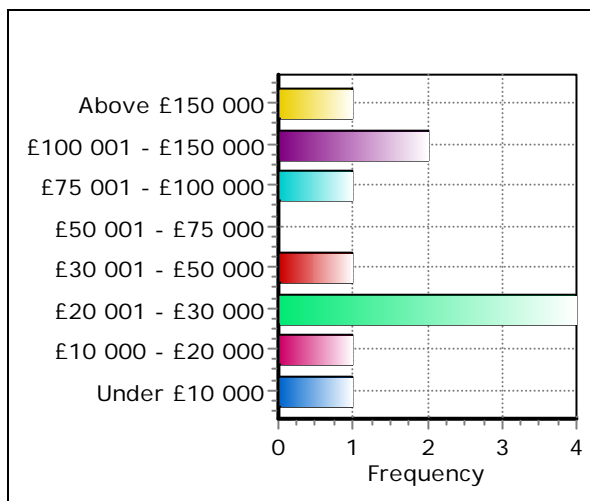
0-4 miles	2
5-10 miles	9
11-20 miles	3
21-30 miles	3
31-50 miles	1
50+ miles	0

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

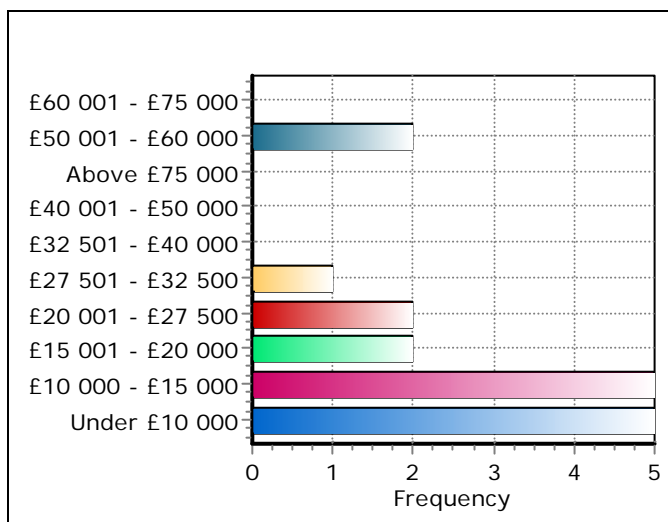


53% of respondents have savings of £5000 or less.

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?

19 households live in the parish and 1 does not. The respondent who does not live in the parish was able to complete a survey because they have family living in the parish.

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

Employment	1
Family	1
Previous Resident	0

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

9 households are registered and 11 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 –

- 4 x single people
- 1 x couple
- 1 x family
1 x adult and 1 x child

All 6 households currently live in the parish.

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

Single people –

Ages: 25-34 x 1, 55-64 x 1, 65-74 x 2

Reason for seeking a new home: First independent home. Retirement. Sheltered accommodation due to age/infirmity.

Choice of home: 1 x house. 3 x flat/bungalow

Choice of tenure: Renting HA x 2. Shared ownership x 1. Care within home x 1

Disability: Feet problems. Disabled and other disabilities + health.

Number of bedrooms: 4 x 2 beds

Couple –

Ages: 55-65/65-74

Reason for seeking a new home: Present home too expensive/sheltered accom due to age/infirmity

Choice of home: Flat

Choice of tenure: Warden assisted

Disability: Diabetes and double heart bypass

Number of bedrooms: 2

Family –

Ages: Adult aged 35-54 and child aged 16-24
Reason for seeking a new home: Divorce/separation
Choice of home: Flat/house
Choice of tenure: Renting HA/Shared ownership
Disability: None
Number of bedrooms: 2

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

Assessing the 14 respondents who have a housing need in the next 3 years.

6 respondents were excluded. 2 were owner occupiers who wanted to buy alternative open market housing. 1 were a couple who did not give enough information for an assessment of their housing needs to be made.

3 respondents were excluded because they are owner occupiers and as such do not qualify for affordable housing. However, they are elderly residents and have been assessed separately at a later stage in this report (see page 17)

The remaining 8 households are –

- 5 x single people
- 2 x couples
- 1 x family
1 x adult and 1 child

7 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 6 are not.

Single people

Ages: 4 x 16-24. 1 x 75+
Reason for seeking a new home: 4 x first independent home. 1 x sheltered accommodation due to age/infirmity.
Choice of home: 1 x flat/house. 1 x any option. 1 x flat. 1 x house. 1 x bungalow
Choice of tenure: 1 x renting HA/shared ownership. 2 x renting HA. 1 x renting HA/renting private/shared ownership/open market buying. 1 x warden assisted
Disability: Osteoporosis
Number of bedrooms: 3 x 2 bedrooms. 2 x 1 bedroom

Couples

Ages: 16-24. 55-64
Reason for seeking a new home: First independent home. Private tenancy ending/retirement
Choice of home: 1 x any option. 1 x flat
Choice of tenure: Shared ownership/buying on open market. 1 x renting HA
Disability: None
Number of bedrooms: 2 x 2 beds

Families –

Ages: Adult aged 16-24 and child aged 0-15

Reason for seeking a new home: First independent home

Choice of home: Flat/house

Choice of tenure: Renting HA/renting private sector

Disability: None

Number of bedrooms: 2

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

Total housing need:

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

	Total households
Single people	9
Couples	3
Families	2
Total	14

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

1 couple and 2 single people. They are all are owner occupiers and wish to stay in the parish.

Ages: 55-65/65-74. 55-64. 65-74

Reason for seeking new home: 2 x need smaller home. 1 x retirement

Choice of home: 2 x bungalow. 1 x retirement home

Choice of tenure: 2 x warden assisted. 1 x renting HA

Disability: None

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

Savings: Under £5000. £20,001-£30,000. Above £30,000

Equity: £30,001-£50,000. £20,001-£30,000. Under £10,000

Income: £27,501-£32,000. £10,000-£15,000. Under £10,000

7. Findings

Using the above results the survey has found that 14 homes are needed for local people who are unable to rent or purchase on the open market. One of the households who expressed an interest in shared ownership indicated sufficient income to afford it.

There is also a need from elderly owner occupiers for some form of sheltered/elderly accommodation.