
Sellindge Housing Needs Survey

December 2013

Tessa O'Sullivan – Rural Housing Enabler

With the support of:
Sellindge Parish Council
Shepway District Council

Contents	Page
1. Executive Summary	3
2. Introduction	4
3. Background Information	4
4. Method	5
5. Results	6
6. Local Housing Costs	12
7. Assessment of Housing Need	15
8. Summary of Findings	26
9. Appendix S1 – Letter to householders and housing needs survey	27

1. EXECUTIVE SUMMARY

The Rural Housing Enabler (RHE) undertook a parish wide housing needs survey in order to provide information on the level of the need for affordable housing in the parish. The identified need will be used by the Parish Council to inform the proposed Taylor Wimpey development in the parish where 30% of the 250 homes planned will be affordable housing. The information could also be used to inform a separate local needs housing scheme if appropriate.

A survey was posted to every household within the parish of Sellindge in November 2013. Only those with a housing need were asked to respond. Approximately 720 surveys were distributed with 26 forms being returned.

High property prices and a predominance of privately owned homes means that some local people are unable to afford a home within the parish. This problem is exacerbated at present as tighter restrictions are being placed on mortgages by lenders; the result of the current economic climate. The Help to Buy Mortgage Guarantee Scheme is now available for some buyers where they may only need to provide a 5% deposit, however their mortgage repayments will be higher than for those providing a more substantial deposit. For a first time buyer an income of approximately £35,214 per annum and a deposit of £21,750 is needed to buy the cheapest property available within the parish, which, at the time of writing the report, was a 2 bedroom end of terrace house for £145,000. To be able to afford to rent privately an income of approximately £24,000 is required to rent a 1 bedroom apartment for £500 per calendar month. There were no 2 bedroom properties available to rent in the parish.

Our analysis has also identified that:

- A total of 25 adults and 11 children have a housing need.
- In total 14 respondents with a housing need currently live in Sellindge parish and 4 live outside the parish but have all stated at least one local connection.

A need for up to 18 affordable homes, for the following local households was identified:

- 6 single people
- 6 couples without children
- 6 families

2. INTRODUCTION TO THE SELLINDGE HOUSING NEEDS SURVEY

The Rural Housing Enabler from Action with Communities in Rural Kent worked with Sellindge Parish Council and Shepway District Council to undertake a housing needs survey in the parish in order to identify the number of local people who need affordable housing. This information will be used by the Parish Council to inform the proposed Taylor Wimpey development of up to 250 homes, 30% of which must be affordable housing. The information could also be used to inform a separate local needs housing scheme if appropriate.

The intention of this second stage survey is to identify levels of housing need by taking details such as names, addresses, income, housing need and local connection of individuals requiring a home. Only those with a housing need were asked to respond.

3. BACKGROUND INFORMATION

In a report published in October 2010, the National Housing Federation's Rural Housing Alliance has stated that 'The average rural house price in England is now more than twelve times the average salary of people living in rural areas. In order to obtain a mortgage, a person living and working in the countryside would need to earn £66,000 per year'.¹ They state that the average rural salary is approximately £20,000.

Small developments of local needs housing schemes can provide affordable housing for local people, thereby enabling them to stay in their community and contribute to village life. This can make a real difference to the vitality of village services.

In 2007 Matthew Taylor, then MP for Truro and St Austell, was asked by the then Prime Minister to conduct a review on how land use and planning can better support rural business and deliver affordable housing. Many rural communities are faced by a combination of higher than average house prices and lower than average local wages. This can create challenges for individual families, the local economy and the wider sustainability of the community.

On July 23rd 2008 Matthew Taylor presented his Review to the Government. The then Government issued their response to the review in March 2009 where they accepted the majority of Matthew Taylor's recommendations (Department of Communities and Local Government 2009).

The current Government believes that the Community Right To Build will shift power from Government to allow local people to deliver homes that are needed in their communities so that villages are vibrant places to live and younger people are not forced to move away because of a shortage of affordable homes.² The Community Right to Build forms part of the neighbourhood planning provisions contained in the Localism Act 2011.

The Rural Housing Enabler Programme, which is delivered in Kent through Action with Communities in Rural Kent – the Rural Community Council for Kent and Medway, is supported by Local Authorities across Kent and Medway including Shepway District Council.

Action with Communities in Rural Kent is a registered charity (No. 212796) whose purpose is to improve the quality of life of local communities, particularly for disadvantaged people, and to facilitate the development of thriving, diverse and sustainable communities throughout rural Kent. Since March 1998 Action with Communities in Rural Kent has employed a Rural Housing Enabler

¹ Affordable Rural Housing: A practical guide for parish councils. October 2010. National Housing Federation

² <http://www.communities.gov.uk/publications/planningandbuilding/neighbourhoodplansimpact>

whose role is to provide independent support, advice and information to Parish Councils and community groups concerned with the lack of local needs housing in their rural communities.

The RHE will assist with carrying out a housing needs survey, analyse the results and help identify suitable sites in conjunction with the local authority and others, for a local needs housing scheme. Once a partnership has been established between the Parish Council, the chosen housing association and the local authority to develop a scheme, the independent role of the RHE helps to ensure the project proceeds smoothly and to the benefit of the community.

4. METHOD

The Rural Housing Enabler from Action with Communities in Rural Kent agreed the format of the survey and covering letter with the Parish Council; a survey was posted to every household in the parish in November 2013.

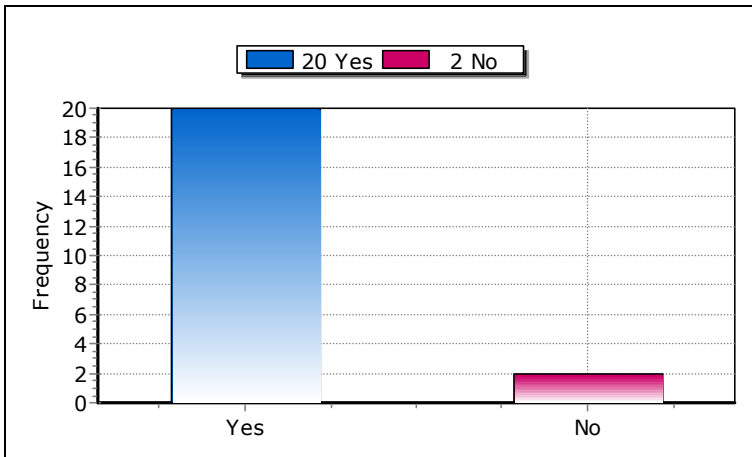
Surveys were returned in pre paid envelopes to Action with Communities in Rural Kent. Copies of the survey were available to complete for anyone who had left the parish and wished to return, these were held by the Rural Housing Enabler. It was asked that completed survey forms were returned by 27th November 2013. All surveys received at Action with Communities in Rural Kent by the 27th November are included in this report.

Approximately 702 surveys were distributed with 26 returned by this date.

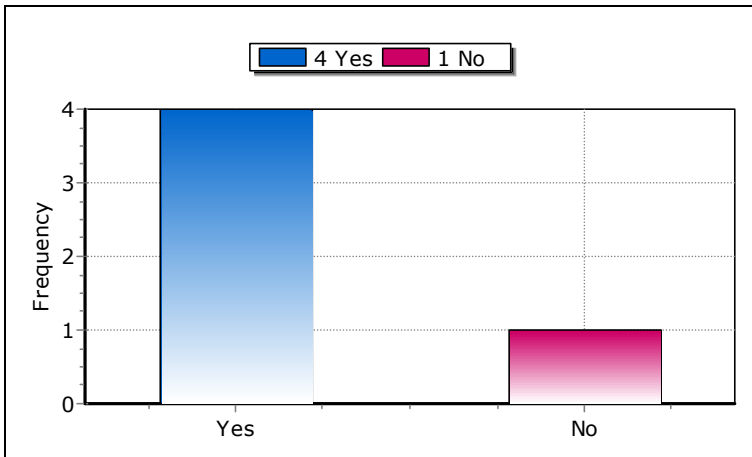
Some surveys were not fully completed therefore the results are shown for the total answers to each question.

5. RESULTS

Question 1. If you live in Sellindge do you wish to stay there?



Question 2. If you live outside Sellindge do you wish to return?

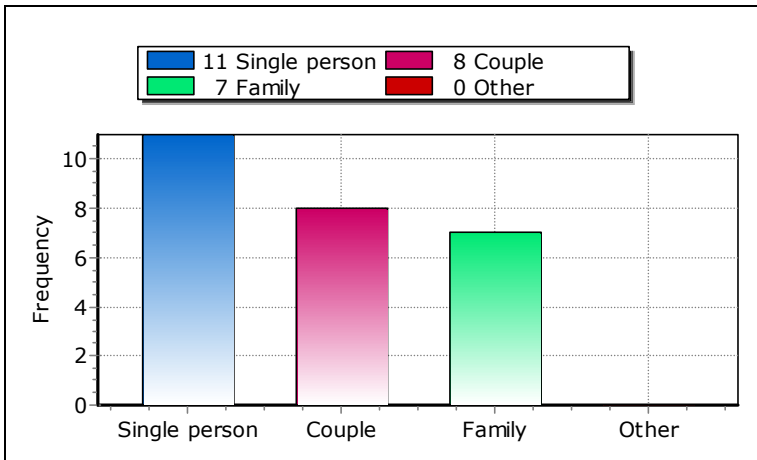


Question 3. What is your connection with the parish? Respondents were asked to indicate all connections that applied to them.

Local connection	FREQUENCY
I currently live in the parish and have done so continuously for the last 3 years	14
I have lived in the parish for a total of 5 out of the last 10 years	12
I have immediate family who have lived in the parish for the last 3 years	10
I have immediate family who have lived in the parish for a total of at least 5 out of the last 10 years	7
I am in full time employment in the parish	3
I need to move to the parish to take up permanent full time employment	0
I provide an important service in the parish that requires me to live locally	3

Question 4. Personal details: Personal details are not included in this report.

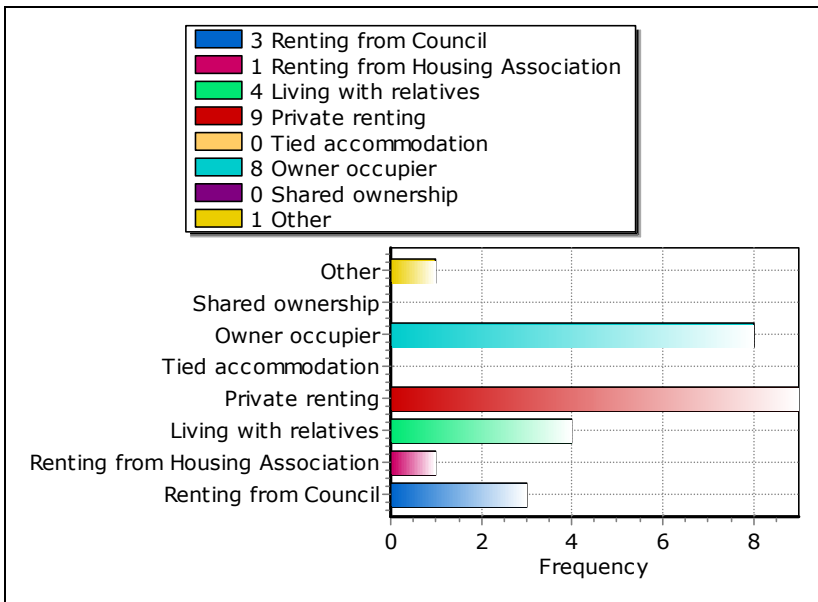
Question 5. What type of household will you be in alternative accommodation?



Question 6. Please state age and sex of children that currently live with you/will be living with you on a permanent basis.

There was a total of 20 children.

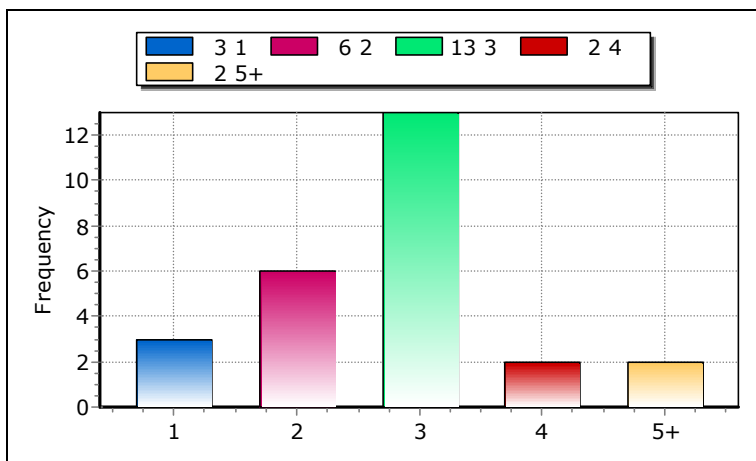
Question 7. What is your current housing situation?



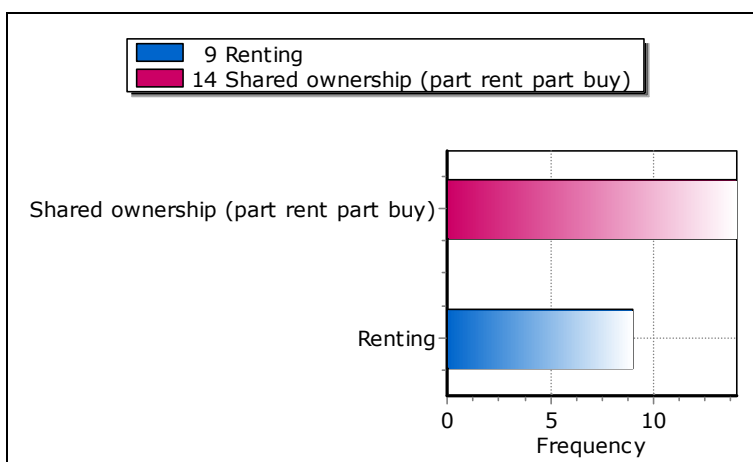
Question 8. If you are an owner occupier, please state why you need affordable housing. The following responses were given:

- To keep all our animals
- Possibly need to sell to repay mortgage
- Perhaps let existing house and downsize
- I may need access to a home
- My children will need it
- Since my divorce earlier this year I am the only earner and my current costs are high
- Looking to a time when I need to downsize

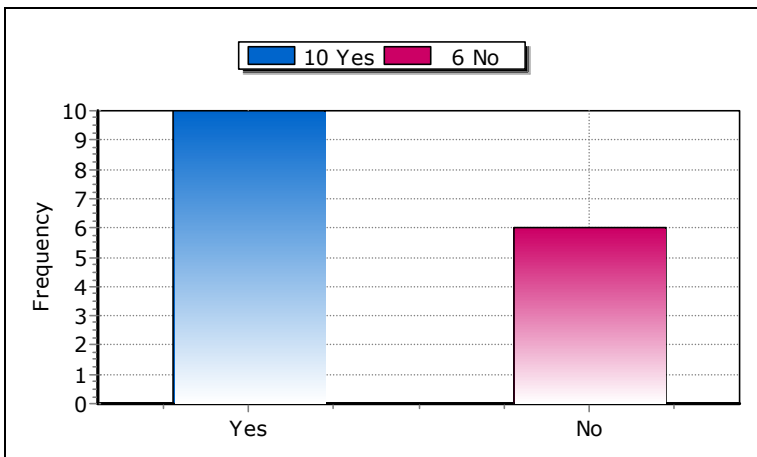
Question 9. How many bedrooms does your current home have?



Question 10. Which tenure would best suit your housing need?



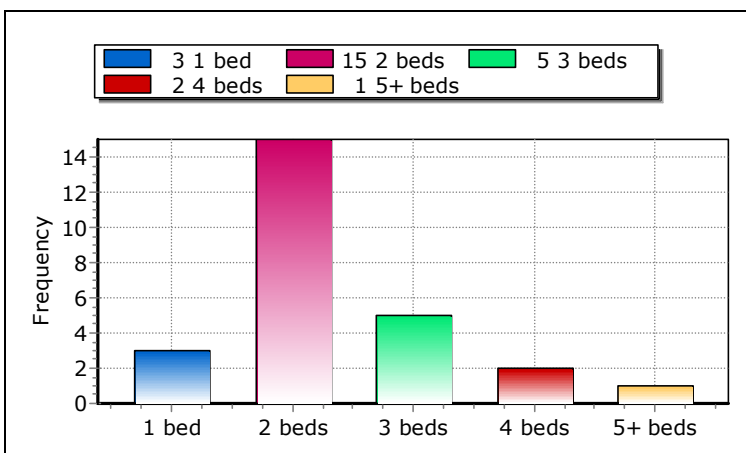
Question 11. If you have only ticked shared ownership above and only rented units are built, would this be of interest to you?



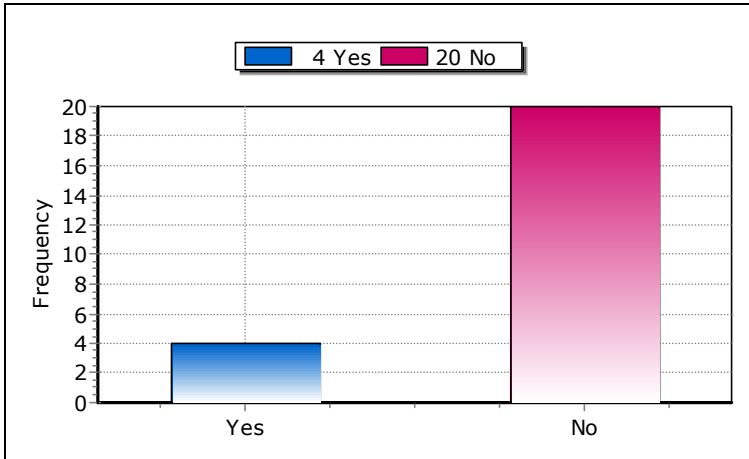
Question 12. What type of housing do you need? Please tick only TWO options that apply:

Type of Housing	Frequency
Flat	8
House	18
Bungalow	9
Sheltered housing	0
Extra care housing	0
Accommodation suitable for older people without support	4
Other	0

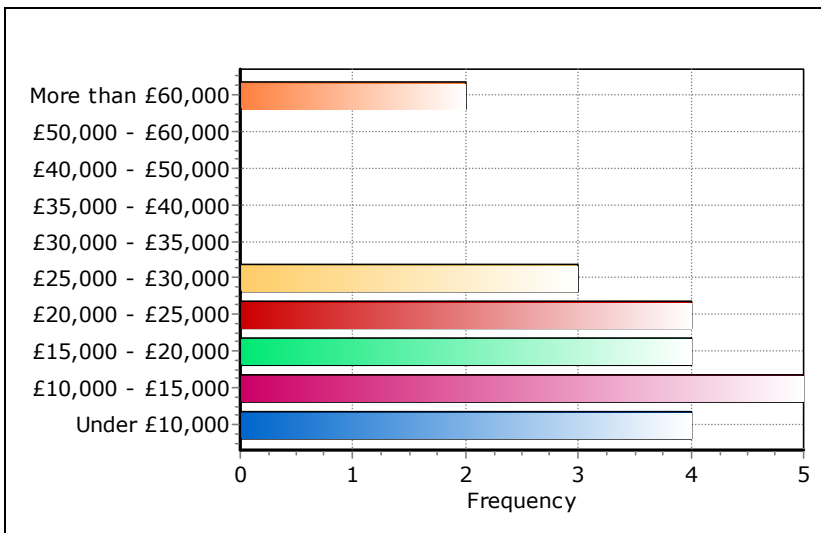
Question 13. How many bedrooms will you need?



Question 14. Are you registered on Shepway District Council’s Housing List?



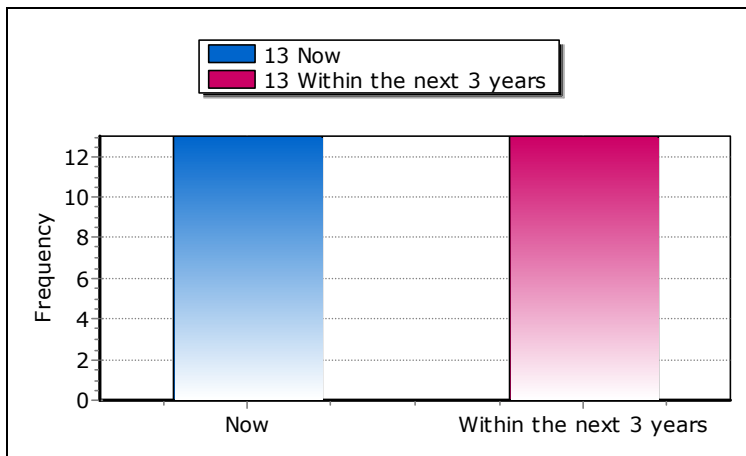
Question 15. Please indicate the total gross annual income of the household in housing need.



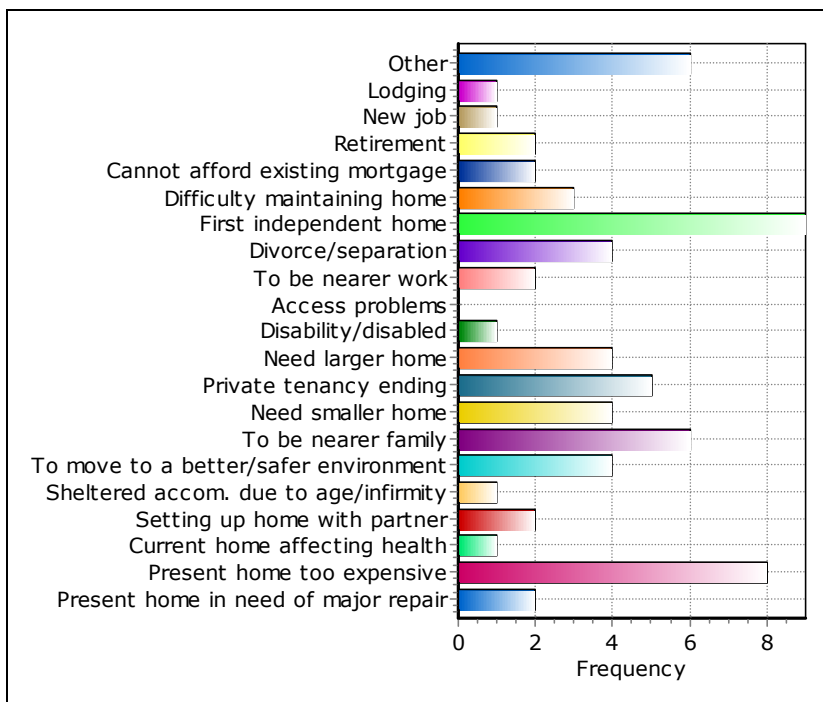
Question 16. How much money would you be able to raise as a deposit towards buying your own home? The following responses were given:

- 1 x £1000
- 2 x £3000
- 4 x £5000
- 1 x £15,000
- 1 x £20,000
- 2 x £50,000
- 1 x £300,000

Question 17. When do you need a new home?



Question 18. Why are you seeking a new home (please tick all that apply)



6. 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 buy.

Property for sale

Searches of www.rightmove.co.uk which markets property for a number of leading local estate agents, in December 2013, showed the following cheapest properties for sale in Sellindge parish:

Type of Property	Number of Bedrooms	Price £
End of terrace house	2	145 000
Apartment	2	150 000
Terraced house	3	200 000
Detached bungalow	3	200 000
Detached bungalow	2	265 000
Detached bungalow	3	390 000
Detached bungalow	4	390 000

Property to rent

A similar search for rental property found only the following properties to rent; there were no two beds available:

Type of Property	Number of Bedrooms	Price £pcm.
Studio Flat	1 bed studio	495
Apartment	1	500
Barn conversion	3	750
Detached house	6	3600

Household income required to afford current market prices

Using local information, the table below shows gross income level needed to purchase a property in the area. The figures are calculated assuming a 15% deposit and using 3.5 x gross income. Monthly repayment is based on a 2 year fixed standard with HSBC at 4.19% (December 2013) 25 year mortgage term and is calculated using HSBC's mortgage calculator.

It should be noted that in the current economic climate lenders have made the borrowing criteria for potential mortgagees far stricter by requiring at least a 15% deposit, making securing a mortgage difficult for some first time buyers, especially those on lower incomes. The Help to Buy Mortgage Guarantee Scheme is now available where purchasers only need to provide a 5% deposit; however, they will need to make repayments on a 95% mortgage so the income levels indicated on the table below are still relevant and may actually need to be higher if using this scheme; monthly repayments may also be higher. Eligibility for this scheme is based on a case by case basis and assessed by the lender.

Type of Property	Price £	Deposit (15%)	Gross Income Level	Monthly Repayment
2 bed end of terrace house	145 000	21 750	35 214	664
2 bed apartment	150 000	22 500	36 429	686
3 bed terraced house	200 000	30 000	48 571	915
2 bed detached bungalow	225 000	33 750	54 643	1030
3 bed detached bungalow	390 000	58 500	94 714	1785
4 bed detached bungalow	390 000	58 500	94 714	1785

To gauge the income level required to afford to rent privately, Government guidance states that a household can be considered able to afford market house renting in cases where rent payable was up to 25% of their gross household income (*DCLG Strategic Housing Market Assessment Guide 2007*)

Type of Property	Price £ pcm	Approx. Gross Annual income £
Studio Flat	495	23 760
1 bed apartment	500	24 000
3 bed barn conversion	750	36 000
6 bed detached house	3600	172 800

Using HM Land Registry data on house sales (www.mouseprice.com) using postcode area TN25 which lies within or includes part of the following towns, counties, localities, electoral wards and stations: Aldington, Ashford, Bilsington, Bilting, Bockhanger, Bodsham, Bonnington, Boughton Aluph, Boughton Aluph and Eastwell, Boughton Lees, Brabourne Lees, Brook, Challock, Charing, Downs North, Downs West, East Brabourne, Eastwell, Elmstead, Elmsted, Godinton, Hastingleigh, Hinxhill, Hothfield, Kennington, Kent, Lympne and Stanford, Mersham, Monks Horton, North Downs West, Romney Marsh, Saxon Shore, Sellindge, Smeeth, Stanford, Stowting, Stowting Common, Victoria, Weald East, West Brabourne, Westwell, Wye the average house prices in the last 3 months are –

1 bed properties £173,500
 2 bed properties £224,600
 3 bed properties £273,600
 4 bed properties £391,700
 5+ bed properties £510,700

To afford the average cost of a 1 bed property using the mortgage calculation shown above, a salary of £42,136 would be required. To afford the average cost of a 2 bed property a salary of £54,546 would be required.

Information provided by 'mouseprice' states that the average property in the TN25 area costs £298,300 with average earnings being £28,564. This means that the average property costs over 10 times more than the average salary. The source used by 'mouseprice' to assess price to earnings ratio is Calnea Analytics proprietary price data and earnings data – updated quarterly.

Affordable Rent

The Government has introduced changes relating to rents charged to new tenants of social housing from April 2011. Affordable Rent properties allow landlords to set rents anywhere between current social rent levels and up to 80% of local market rents. The following table shows average open market rent levels for properties found within a 3 mile radius of Sellindge in December 2013.

Size of Property	Open Market Rent Levels £pcm	Affordable Rent Levels £
1 bed	519	415
2 bed	668	534
3 bed	863	690

The table below shows income needed to afford the affordable rent levels using 25% of gross income as the indicator of what is affordable.

Property	Price £ pcm	Gross annual Income £
1 bed	415	19 920
2 bed	534	25 632
3 bed	690	33 120

Shared ownership

To give an indication of respondents' ability to afford shared ownership, levels of income and rent/mortgage have been taken into consideration on purchasing a 40% and 70% share of a property with estimated value of £114,950 for a 1 bed apartment, £157,500 for a 2 bed house, £165,000 for a 3 bed property and £254,995 for a 4 bed property. These values are taken from costs found for newbuild shared ownership properties at the nearest developments to TN25 area. Affordability is calculated using Moat's mortgage and rent calculator - <http://homebuyoptions.co.uk/calculator/index.html> and are approximate.

Calculations are made assuming a 15% deposit of mortgage share.

Property price £	Share	Deposit Required £	Monthly mortgage £	Monthly rent £	Monthly Service charge	Monthly total £	Gross Income required
114,950	40%	6897	206	158	80	444	16 438
114,950	70%	12 069	362	79	80	521	24 232
157,500	40%	9450	288	220	80	588	21 588
157,500	70%	16 538	504	110	80	694	32 432
165,000	40%	9900	296	227	80	603	22 162
165,000	70%	17 325	517	113	80	710	33 339
254,995	40%	15 300	457	351	80	888	32 463
254,995	70%	26 774	802	175	80	1057	47 026

7. ASSESSMENT OF HOUSING NEED

Assessment of the 13 households seeking housing now

Two respondents were excluded from this final assessment for the following reasons:

- One respondent was an older couple who own their own property and do not wish to stay in the parish.
- One respondent was a family who own their own property and did not state an alternative tenure; the information they gave indicated that they would not be eligible for affordable housing.

The 11 households in need of affordable housing now are –

- 5 single people
- 3 couples
- 3 families

Single people there were 5 single people

Age	Frequency
23	1
24	1
31	1
32	1
53	1

Reason for seeking new home:

Reason	Frequency
Present home too expensive	1
Current home affecting health	1
Need smaller home	2
Disability/disabled	1
Divorce/separation	1
Difficulty maintaining home	1
To be nearer family	3
First independent home	1
To move to a better/safer environment	2

Current housing:

Current Housing	Frequency
Living with relatives	2
Renting from council	2
Renting from HA	1

Number of bedrooms needed:

No of bedrooms	Frequency
2	5

In terms of rented accommodation the respondents would only be eligible for one bedroom due to the council's allocation policy.

Type of housing needed:

Type of housing	Frequency
Bungalow	1
Flat/house	4

Tenure best suited:

Tenure	Frequency
Shared ownership	2
Renting	3

Both respondents who indicated shared ownership only said they would be interested in renting if no shared ownership units were built.

Household's joint gross annual income:

Income	Frequency
Under £10,000	3
£10,000-£15,000	1
£20,000-£25,000	1

The respondents all indicated at least one of the local connection criteria; three currently live in the parish and two live outside but both have immediate family living there who have done so for the last 3 years.

None of the respondents indicated that they had any money available towards a deposit.

Two respondents are currently registered on Shepway District Council's Housing List.

The following table shows the respondent's ability to afford the various forms of tenure available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances.

Shared ownership has only been assessed where a desire for it has been indicated.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
Under £10,000	3	0	0	0	0
£10,000-£15,000	1	0	0	0	0
£20,000-£25,000	1	1	2	0	0

Couples there were 3 couples

Age	Frequency
30	1
35	1
36	1
49	1
68	1
70	1

Reason for seeking new home:

Reason	Frequency
Present home too expensive	1
Need larger home	1
Private tenancy ending	1
Need smaller home	1
To be nearer family	1
First independent home	1
To move to a better/safer environment	1
Other (Security of tenure)	1

Current housing:

Current Housing	Frequency
Renting from council	1
Private renting	2

Number of bedrooms needed:

No of bedrooms	Frequency
2	1
3	2

In terms of rented accommodation the respondents would only be eligible for one bedroom properties due to the council's allocation policy. One respondent can afford shared ownership and would be eligible for 2 bedrooms.

Type of housing needed:

Type of housing	Frequency
House	1
Bungalow/accommodation suitable for older persons without support	1
Flat/house	1

Tenure best suited:

Tenure	Frequency
Renting	1
Shared ownership	1
Renting/shared ownership	1

Household's joint gross annual income: One respondent did not answer the question; they were older people

Income	Frequency
Under £10,000	1
£25,000-£30,000	1

The respondents all indicated at least one of the local connection criteria; two currently live in the parish and one lives outside but has immediate family living there who have done so for the last 3 years.

One respondent is currently registered on Shepway District Council's Housing List.

The following table shows the respondent's ability to afford the various forms of tenure available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances.

Shared ownership has only been assessed where a desire for it has been indicated.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
Under £10,000	1	0	0	0	0
£25,000 - £30,000	1	1	1	1 x 40% share 2 bed	0

It is expected that those couples who cannot afford any tenure will be entitled to housing benefit.

Families there were 3 families

Ages

	Adult Age	Adult Age	Child Age	Child Age	Child Age
Family 1	36		16	9	3
Family 2	25		1		
Family 3	37		6	3	

Reason for seeking new home:

Reason	Frequency
New job	1
Present home too expensive	1
To be nearer family	1

Need larger home	1
First independent home	2
To move to a better/safer environment	1
Divorce/separation	2
Private tenancy ending	2
Other	1

Current housing:

Current Housing	Frequency
Private renting	2
Living with relatives	1

Type of housing needed:

Type of housing	Frequency
House	1
House/bungalow	2

Tenure best suited:

Tenure	Frequency
Renting	2
Renting/shared ownership	1

Number of bedrooms needed:

No of bedrooms	Frequency
2	1
3	1
4	1

In terms of rented accommodation actual size of property that the families would be eligible for are 2 x 2 beds and 1 x 3 beds due to the council's allocation policy. The family who wanted a 4 bed shared ownership property did not indicate sufficient income or deposit to afford it.

Household's joint gross annual income: One respondent did not answer this question.

Income	Frequency
£15,000 - £20,000	2

Two respondents said they could raise the following amounts as a deposit:

- £3000
- £5000

All respondents indicated at least one of the local connection criteria; they all currently live in the parish.

One respondent is currently registered on Shepway District Council's housing list.

The following table shows the respondents' ability to afford the various forms of tenure available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances.

Shared ownership has only been assessed where a desire for it has been indicated.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
£15,000 - £20,000	2	0	0	0	0

It is expected that those families who cannot afford any tenure, will be eligible for housing benefit.

Assessment of the 13 households seeking housing in the next 3 years

Six respondents were excluded from this final assessment for the following reasons:

- One were an older couple who were owner occupiers and want an alternative property to buy on the open market
- One was an older single person who is an owner occupier and wants to downsize and rent out their current property
- One form was completed incorrectly so that an assessment could not be made
- One was an older person who is an owner occupier wanting to downsize in the future and did not specify a tenure for alternative housing
- One was a recently divorced owner occupier who wants to rent a property but as they may have equity in their home might not be eligible for affordable housing
- One respondent indicated an income of £60,000+ which raises them above the level to be eligible for rented or shared ownership housing

The 7 households in need of affordable housing in the next 3 years are –

- 1 single person
- 3 couples
- 3 families

Single people there was 1 single person

Age	Frequency
33	1

Reason for seeking new home:

Reason	Frequency
First independent home	1

Current housing:

Current Housing	Frequency
Private renting	1

Number of bedrooms needed:

No of bedrooms	Frequency
2	1

In terms of rented accommodation the single person would only be eligible for one bedroom due to the council's allocation policy. They did not indicate sufficient deposit to afford shared ownership.

Type of housing needed:

Type of housing	Frequency
House/flat	1

Tenure best suited:

Tenure	Frequency
Shared ownership	1

The respondent said they would be interested in renting if no shared ownership units were built.

Household's joint gross annual income:

Income	Frequency
£20,000 - £25,000	1

The respondent said they could raise £5000 towards a deposit.

The respondent indicated one of the local connection criteria; they currently live in the parish.

The respondent is not registered on Shepway District Council's Housing List.

The following table shows the respondent's ability to afford the various forms of tenure available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances.

Shared ownership has only been assessed where a desire for it has been indicated.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
£20,000 - £25,000	1	1	1	0 Insufficient deposit	0

Couples there were 3 couples

Age	Frequency
20	1
21	1
23	1
25	1
58	1
62	1

Reason for seeking new home:

Reason	Frequency
Need larger home	1
To be nearer family	1
First independent home	2
Setting up home with partner	2
To be nearer work	1
Present home in need of major repair	1
Cannot afford existing mortgage	1
Retirement	1

Current housing:

Current Housing	Frequency
Living with relatives	2
Owner occupation	1

The above owner occupier has been included because they cannot afford existing mortgage and may need to sell their property; they would like shared ownership and might be eligible due to their current circumstances.

Number of bedrooms needed:

No of bedrooms	Frequency
2	3

In terms of rented accommodation the respondents would only be eligible for one bedroom properties due to the council's allocation policy. They may all afford 1 bed shared ownership properties due to the deposit amounts they have available.

Type of housing needed:

Type of housing	Frequency
House	2
Flat/bungalow	1

Tenure best suited:

Tenure	Frequency
Shared ownership	3

One respondent said they would consider renting if no shared ownership units were built.

Household's joint gross annual income:

Income	Frequency
£10,000 - £15,000	1
£25,000 - £20,000	2

The respondents said they had the following amounts available towards a deposit:

- £10,000 - £15,000
- £15,000 - £20,000
- £50,000

The respondents all indicated at least one of the local connection criteria; two currently live in the parish and one lives outside but is in full time employment in the parish.

None of the respondents are currently registered on Shepway District Council's Housing List.

The following table shows the respondents' ability to afford the various forms of tenure available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances.

Shared ownership has only been assessed where a desire for it has been indicated.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
£10,000-£15,000	1	0	0	1 x 40% share 1 bed	0
£15,000 - £20,000	2	1	1	2 x 40% share 1 bed	0

Families there were 3 families

Ages

	Adult Age	Adult Age	Child Age	Child Age	Child Age
Family 1	45	45	20	17	
Family 2	50		14		
Family 3	35		5	4	

Reason for seeking new home:

Reason	Frequency
Present home too expensive	3
Present home in need of major repair	1
First independent home	2
Lodging	1
To move to a better/safer environment	1
Difficulty maintaining home	1
Private tenancy ending	1
Other	2

Current housing:

Current Housing	Frequency
Private renting	3

Type of housing needed:

Type of housing	Frequency
House	1
House/bungalow	2

Tenure best suited:

Tenure	Frequency
Renting	1
Renting/shared ownership	2

Respondents who only indicated shared ownership said they would be interested in renting if no shared ownership units are built.

Number of bedrooms needed:

No of bedrooms	Frequency
2	1
3	2

In terms of rented accommodation actual size of property that the families would be eligible for are 2 x 2 beds and 1 x 3 beds due to the council's allocation policy.

Household's joint gross annual income:

Income	Frequency
£20,000 - £25,000	2
£25,000 - £30,000	1

Two respondents said they could raise the following amounts as a deposit:

- £3000
- £5000
- Flexible, with family support

All respondents indicated at least one of the local connection criteria; they all currently live in the parish.

None of the respondents are currently registered on Shepway District Council's housing list.

The following table shows the respondents' ability to afford the various forms of tenure available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances.

Shared ownership has only been assessed where a desire for it has been indicated.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
£20,000 - £25,000	2	0	0	0 1 x 40% share 3 bed	0
£25,000 - £30,000	1	0	0	Insufficient deposit available	0

8. SUMMARY OF FINDINGS

The survey has found a need for up to 18 homes for local people who are in need of affordable housing; they are 6 single people, 6 couples and 6 families. Eleven of those households need housing now and seven in the next 3 years.

The 18 respondents in need of affordable housing indicated strong local connections to Sellindge; 14 currently live in the parish and 4 live outside.

In total there are 25 adults and 11 children who have a need for affordable housing.

The average age of adult respondents is 39 years old. 8 adults are aged 30 and under. 10 are aged 31 – 45. 7 are aged 45 – 70.

8 respondents are currently renting privately, 5 are living with relatives, 3 are renting from a council, 1 is renting from a housing association and 1 is an owner occupier who has been included because they cannot afford their existing mortgage and need to sell their property.

When asked how many bedrooms respondents need, the following answers were given: 12 x 2 beds, 5 x 3 beds and 1 x 4 beds. In terms of rented accommodation actual size of property will depend upon the council's allocation policy which may not allow under-occupation.

Taking into account, the council's allocation policy and Homebuy eligibility, a need for a mix of 11 x 1 bed, 4 x 2 bed and 3 x 3 bedroom properties can be identified from the findings.

In total, 11 respondents indicated an interest in shared ownership; 5 of these households indicated that they may be able to afford a 40% or 70% share of the size of property they require; 3 x 1 beds, 1 x 2 beds, 1 x 3 beds. More detailed analysis of their income, amount of deposit they have available and actual cost of the shared ownership property would be required to confirm affordability.

The mix of accommodation that respondents would be eligible for is therefore:

Rented accommodation:

- 8 x 1 bed
- 3 x 2 bed
- 2 x 3 bed

Shared ownership: Based on figures shown on page 14

- 3 x 1 bed
- 1 x 2 bed
- 1 x 3 bed

SELLINDGE PARISH COUNCIL

Housing Needs Survey

November 2013

Dear Householder

Owing to the high cost of housing in this area, the Parish Council is considering whether there might be a need for additional affordable housing in Sellindge Parish so that residents who cannot afford to buy or rent locally will not be forced to move away. The proposed Taylor Wimpey development will need to provide a certain amount of affordable housing, and it may be that some of it can be prioritised for local people, if there is a proven need for it.

This type of affordable housing is rented or shared ownership (part rent, part buy) through a housing association.

We are sending out this Housing Needs Survey to assess the demand for this type of housing locally. We are doing so with the approval of Shepway District Council, whose housing strategy officers have approved this questionnaire. Tessa O'Sullivan, the Rural Housing Enabler from Action with Communities in Rural Kent is assisting us to carry out this survey. **The survey will be analysed by the Rural Housing Enabler, with all information given being kept confidential.** She will then give a summary report to the Parish Council.

This is a very important issue, so please take time to fill in this survey if you have a need for affordable housing.

Please return this form to Action with Communities in Rural Kent using the FREEPOST envelope provided by 27th November 2013.

If any further information or additional questionnaires are required please contact the Rural Housing Enabler on 01303 813790.

Yours sincerely

Stanley Bull
Chairman

HOUSING NEEDS IN THE PARISH OF SELLINDGE

Please complete the following questions to register your interest in affordable housing.

Q1. If you live in Sellindge do you wish to stay there? Yes No

Q2. If you live outside of Sellindge do you wish to return? Yes No

Q3. What is your connection with the parish? Please tick all that apply

- I currently live in the parish and have done so continuously for the last 3 years
- I have lived continuously in the parish for a total of 5 out of the last 10 years
- I have immediate family who have lived in the parish for the last 3 years
- I have immediate family who have lived in the parish for a total of at least 5 out of the last 10 years
- I am in full time employment in the parish
- I need to move to the parish to take up full time employment
- I provide an important service in the parish that requires me to live locally

*Immediate = mother, father, children or brother/sister

Q4. PERSONAL DETAILS

Please enter details of yourself and your partner if you have one. Enter details of any children who live with you on the next page.

APPLICANT ONE - ADULT

Surname _____

Other names _____

Title

Mr Mrs Miss Ms

Address _____

Telephone no. _____

Your age _____

APPLICANT TWO - ADULT

Surname _____

Other names _____

Title

Mr Mrs Miss Ms

Address _____

Telephone no. _____

Your age _____

Q5. What type of household will you be in alternative accommodation?

Single person Couple Family Other _____

Q6. Please state age and sex of children that currently live with you/will be living with you on a permanent basis e.g. Male aged 5.

Child 1.

Child 2.

Child 3.

Child 4.

Child 5.

Child 6.

Q7. What is your current housing situation?

- | | |
|--|--|
| <input type="checkbox"/> <i>Renting from Council</i> | <input type="checkbox"/> <i>Tied accommodation</i> |
| <input type="checkbox"/> <i>Renting from Housing Association</i> | <input type="checkbox"/> <i>Owner occupier</i> |
| <input type="checkbox"/> <i>Living with relatives</i> | <input type="checkbox"/> <i>Shared ownership</i> |
| <input type="checkbox"/> <i>Other</i> _____ | <input type="checkbox"/> <i>Private renting</i> |

Q8. If you are an owner occupier, please state why you need affordable housing:

Q9. How many bedrooms does your current home have?

- 1 2 3 4 5+

Q10. Which tenure would best suit your housing need?

- Renting* *Shared ownership (part rent part buy)*

Q11. If you have only ticked shared ownership above and only rented units are built, would this be of interest to you?

- Yes No

Q12. What type of housing do you need? Please tick only TWO options that apply

- | | | | |
|---|--|--|---|
| <input type="checkbox"/> <i>Flat</i> | <input type="checkbox"/> <i>House</i> | <input type="checkbox"/> <i>Bungalow</i> | <input type="checkbox"/> <i>Sheltered housing (suitable for older persons with limited support via a warden or lifeline system)</i> |
| <input type="checkbox"/> <i>Accommodation suitable for older people without support</i> | <input type="checkbox"/> <i>Extra Care housing (suitable for elderly people with range of support options)</i> | | |
| <input type="checkbox"/> <i>Other</i> _____ | | | |

Q13. How many bedrooms will you need?

- 1 bed 2 beds 3 beds 4 beds 5+ beds

Q14. Are you registered on Shepway District Council's Housing List?

- Yes No

Q15. Please indicate the total gross annual income (joint if a couple) of the household in housing need, excluding housing benefit and council tax benefit.

- | | | |
|--|--|--|
| <input type="checkbox"/> Under £10,000 | <input type="checkbox"/> £20,000 - £25,000 | <input type="checkbox"/> £35,000 - £40,000 |
| <input type="checkbox"/> £10,000 - £15,000 | <input type="checkbox"/> £25,000 - £30,000 | <input type="checkbox"/> £40,000 - £50,000 |
| <input type="checkbox"/> £15,000 - £20,000 | <input type="checkbox"/> £30,000 - £35,000 | <input type="checkbox"/> £50,000 - £60,000 |
| | | <input type="checkbox"/> More than £60,000 |

Q16 How much money would you be able to raise as a deposit towards buying your own home?

Q17. When do you need a new home?

Now Within the next 3 years

Q18. Why are you seeking a new home (please tick all that apply)

- | | | |
|--|---|--|
| <input type="checkbox"/> Present home in need of major repair | <input type="checkbox"/> To be nearer family | <input type="checkbox"/> To be nearer work |
| <input type="checkbox"/> Present home too expensive | <input type="checkbox"/> Need smaller home | <input type="checkbox"/> Divorce/separation |
| <input type="checkbox"/> Current home affecting health | <input type="checkbox"/> Private tenancy ending | <input type="checkbox"/> First independent home |
| <input type="checkbox"/> Setting up home with partner | <input type="checkbox"/> Need larger home | <input type="checkbox"/> Difficulty maintaining home |
| <input type="checkbox"/> Sheltered accom. due to age/infirmary | <input type="checkbox"/> Disability/disabled | <input type="checkbox"/> Cannot afford existing mortgage |
| <input type="checkbox"/> To move to a better/safer environment | <input type="checkbox"/> Access problems | <input type="checkbox"/> Retirement |
| <input type="checkbox"/> Other _____ | <input type="checkbox"/> New job | <input type="checkbox"/> Lodging |

To be considered for affordable housing, this includes shared ownership, you must also register on Shepway District Council's Housing List. If you would like to register contact the Housing Options Team on 01303 853300

Information on this form will be used to provide a summary of the level of housing need in Sellindge. Personal information will remain confidential to Action with Communities in Rural Kent.

PLEASE RETURN THIS FORM IN THE FREEPOST ENVELOPE PROVIDED