

Action *with* Communities *in* Rural Kent

(Charity No. 212796)



**HOUSING NEEDS SURVEY FOR THE PARISH OF
COWDEN**

March 2009

Richard Hall - Rural Housing Enabler

With the support of

Cowden Parish Council

Sevenoaks District Council

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1. Summary

The Rural Housing Enabler (RHE) assisted Cowden Parish Council to undertake a housing needs survey in the parish, to ascertain if there are shortfalls in affordable housing provision within the parish.

The survey was distributed to every household within the parish of Cowden during January 2009. Approximately 343 surveys were distributed with 81 surveys being returned to Action with Communities in Rural Kent, representing approximately a 24% response rate. Of the surveys returned 16% (accounting for households with more than one person in housing need) indicated a housing need.

Analysis of the returned survey forms identified that 84% of respondents are owner occupiers with 71% of properties having 3 or more bedrooms.

High property prices and a predominance of privately owned homes means that some local people are unable to afford a home within the parish. For a first time buyer a deposit of over £52 000 and an income of nearly £85 000 per annum is needed to purchase the cheapest property currently on the open market, based on current market prices.

2. Background Information

In 2007 Matthew Taylor, MP for Truro and St Austell, was asked by the 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 and it was duly welcomed. Caroline Flint, Housing Minister, indicated that the Government agrees with the core principles of the report and will take further measures to boost rural enterprise and affordable housing.

Caroline Flint said:

"Matthew Taylor has provided a comprehensive and authoritative report into the issues that our rural communities face, as well as a number of practical recommendations. He has been talking to people right across the country and his report will have a lasting impact on policy that will help their communities prosper. I thank him for that hard work."

"It's simply not fair that people in rural communities struggle to afford a place of their own. I am determined that we do everything we can to further help people in rural communities into home ownership, by for example helping landowners to establish community land trusts and by ensuring councils deliver the sustainable homes their communities need."

Rural Affairs Minister Jonathan Shaw said:

"Everyone should have the chance of a decent home at a price they can afford in a place they want to live and work in, and that goes for rural people too."

Ministers will look at the recommendations in detail and give them careful consideration before publishing a full response.

(Department of Communities and Local Government 2008)

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 Sevenoaks 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 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.

Sevenoaks District Council supports the provision of affordable housing for local people in rural communities as set out in Policy H9 Sevenoaks District Local Plan, Adopted March 2000.

Policy H9 The Local Planning Authority may, under special circumstances, give favourable consideration to proposals from private developers, housing associations, charities and other registered organisations, for the provision of suitable housing to meet proven local housing needs at settlements away from the urban areas and rural towns.

The criteria listed below must all be satisfied:

1) The proposal meets a specific local housing need (i.e. additional to general housing provision), as agreed with and verified by the District Council, for affordable, shared equity, or rented accommodation, arising from the particular settlement or adjoining parishes within which the scheme would be located.

- 2) The identified local housing need cannot be met through development on allocated sites or other land under Policy H10A or H10C within the defined confines of villages.**
- 3) The type and number of units proposed directly correlates to the identified local need and will be available at an affordable price or rent. Schemes which propose an element of cross subsidy will not be acceptable.**
- 4) Such legal agreements and contracts, as are deemed necessary by the Local Planning Authority, are completed prior to the grant of planning permission and that these agreements contain an undertaking that the housing provided will not pass into the general market for housing on subsequent disposal.**
- 5) The identified site is within or well related to an existing settlement and is acceptable in landscape, environmental and highway terms. Sites within 'green wedges' will not be acceptable.**
- 6) The developer meets the full cost of providing all necessary highway, drainage, other infrastructure and services.**
- 7) The proposal is accompanied by a financial appraisal proving the scheme will meet the defined need.**
- 8) Preference will be given to the use of suitable derelict land or buildings. This policy does not alter the presumption against inappropriate development in the Green Belt. Proposals for affordable housing in the Green Belt will be regarded as formal departures from the approved Development Plan and determined in accordance with the guidance set out in Planning Policy Guidance Notes 2 and 3.**

For the purpose of Policy H9, Local Housing Need shall be defined as follows:

- (i) Households resident in the settlement or adjoining parishes currently occupying accommodation deemed as unsatisfactory by the District Council;
 - (ii) First-time purchasers from the settlement or adjoining parishes;
 - (iii) Persons who are close dependants of households living in the settlement or adjoining parishes;
 - (iv) Households which include persons employed full-time in the settlement or in adjoining parishes and living elsewhere;
 - (v) Households which include persons about to commence employment in the settlement or in adjoining parishes and whose employment requires them to live locally;
 - (vi) Such other very special cases as the District Council may deem appropriate.
- A residential qualification is interpreted as three years continuous residence in the parish or alternatively any five years out of the last ten. A household with local connections is defined as one having immediate family resident within the area for a minimum of ten years.

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 buy.

Property for sale

Using information from the website www.ourproperty.co.uk which uses data collected by the Land Registry, the following table shows average prices paid for properties sold during the 2 year period between February 2007 and the end of January 2009 in Cowden. The table shows the breakdown of property prices by property type.

TYPE OF PROPERTY	PRICE RANGE £	VOLUME OF SALES	AVERAGE PRICE £
Detached	<i>300 250 – 2 375 000</i>	<i>12</i>	<i>844 146</i>
Semi-Detached	<i>145 000 – 452 500</i>	<i>5</i>	<i>331 900</i>
Terraced	<i>86 000 – 480 000</i>	<i>5</i>	<i>206 580</i>
Flat	<i>-</i>	<i>1</i>	<i>76 000</i>

Searches of www.rightmove.co.uk which markets property for a number of leading local estate agents, in March 2009, showed the following property for sale in Cowden.

TYPE OF PROPERTY	NUMBER OF BEDROOMS	AVERAGE PRICE £
Detached	<i>5</i>	<i>1 235 000</i>
Detached	<i>4</i>	<i>797 475</i>
Semi-Detached	<i>3</i>	<i>395 000</i>
Terrace	<i>3</i>	<i>349 950</i>

It should be noted that a 3 bed terraced house for sale at £349 950 was the cheapest property available for sale within the Parish of Cowden.

Due to the small number of properties currently available on the open market in Cowden and the current economic situation, please note that the prices given above may not be entirely representative of average property prices, especially within the lowest quartile, within the area.

In light of this, information from the West Kent Strategic Market Housing Assessment, Sevenoaks District - Rural South Villages (December 2008), has been included to give the average of the lowest quartile prices to better ascertain entry level property prices in the area.

PROPERTY TYPE	PRICE £
1 bed flat	155 000
2 bed flat	189 950
2 bed terraced	220 000
3 bed terraced	279 995

Property to rent

A similar search for rental property in the Parish of Cowden returned the following results: -

TYPE OF PROPERTY	NUMBER OF BEDROOMS	AVERAGE PRICE £PCM.
Detached	4	2 950
Detached Bungalow	3	995

It should be noted that a 3 bed detached bungalow available for £995 per calendar month was the cheapest rental property available in the Parish of Cowden.

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 **15% deposit** and using **3.5 x gross income**. Monthly repayment is based on a 25 year term with a Nationwide 3 year fixed FTB (first time buyer) mortgage – 6.68% (including £745 reservation fee – March 2009)

TYPE OF PROPERTY	PRICE £	DEPOSIT £	INCOME LEVEL	MONTHLY REPAYMENT *
5 Bed Detached	1 235 000	<i>No FTB mortgage available without 40% deposit - £494 000</i>		
4 Bed Detached	797 475	<i>No FTB mortgage available without 40% deposit - £318 990</i>		
3 Bed Semi Detached	395 000	59 250	95 929	2163.93
3 Bed Terraced	349 950	52 493	84 988	1917.68

*(*Monthly repayments for first 3 years as mortgage rate is fixed for 3 years only)*

To gauge the income level required to afford rent privately, government guidance suggest 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*).

TYPE OF PROPERTY	PRICE £ PCM	APPROX. NET MONTHLY INCOME £	APPROX. NET ANNUAL INCOME £
4 Bed Detached	2 950	9 833	118 000
3 Bed Detached Cottage	995	3 317	39 800

4. Introduction to the Cowden housing needs survey

The Rural Housing Enabler worked with Cowden Parish Council to undertake a parish wide housing needs survey.

The aim of this survey is to identify in general terms if there is a housing need from local people. **It is not to provide a list of names and addresses of individuals requiring a home.** If a need is proven and a project is established to develop a local needs housing scheme, then once a suitable site has been identified and funding obtained and the project is at an advanced stage there will be opportunities for local people to register their interest for one of the properties by completing a Sevenoaks District Housing Register form.

5. Method

The Rural Housing Enabler from Action with Communities in Rural Kent met with the Parish Council in August 2008 to discuss local needs housing and the detail of undertaking housing needs survey.

The format of the survey and covering letter were agreed and a copy of the survey was delivered to every household in the Parish. The survey form was accompanied by a free post envelope for direct return to Action with Communities in Rural Kent.

In total approximately 343 surveys were distributed. It was asked that completed survey forms were returned by 13th February 2009. A total of 81 surveys were returned representing an approximate return rate of 24%.

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. Please note that not every respondent answered all questions so results shown are for actual responses given.

6.1 Section 1

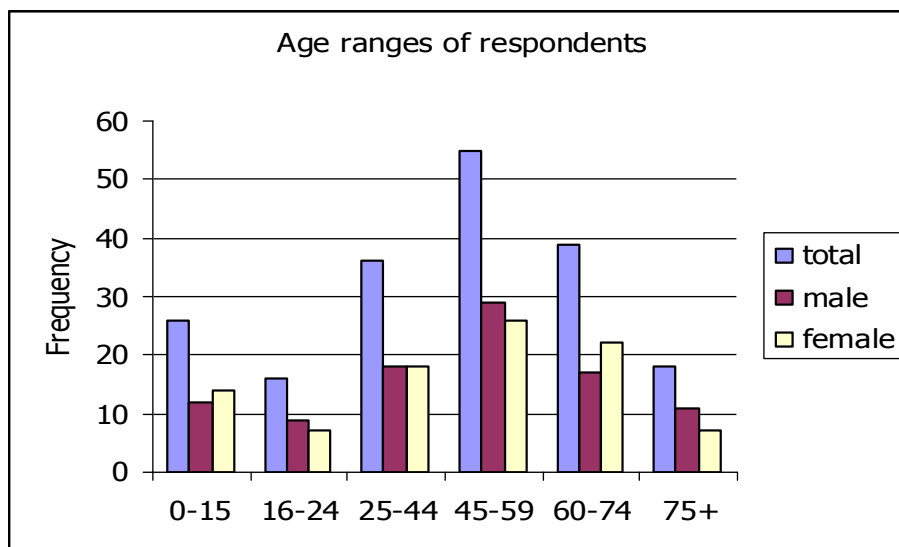
Question 1. How many people live in your home?

The number of people living in each household is shown in the following summary table.

NUMBER OF PEOPLE IN HOUSEHOLD	NUMBER OF RESPONSES	TOTAL NUMBER OF PEOPLE
1	19	19
2	34	68
3	15	45
4	9	36
5	3	15
6	1	6
Total	81	189

The 81 surveys returned represent a total of 189 people. Respondents were asked to give details of the members of their household in terms of numbers of adults and children and their ages.

The following bar chart shows the age ranges of respondents.

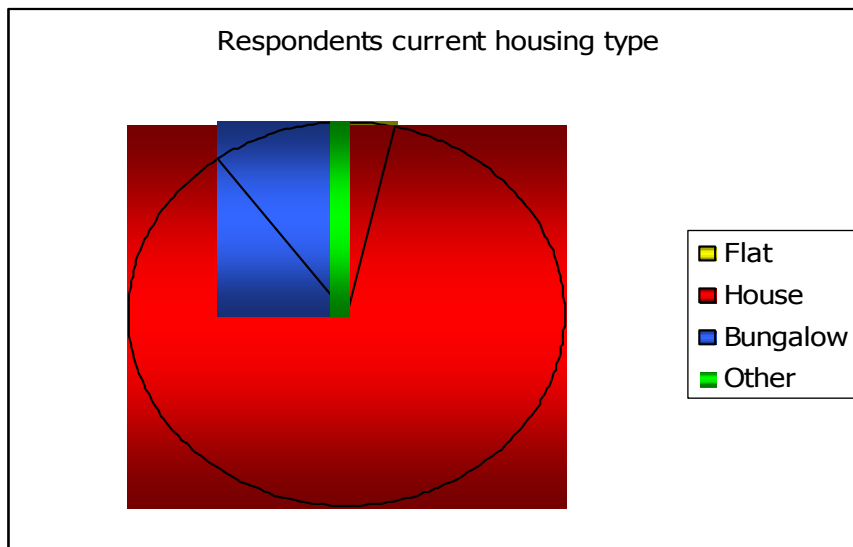


Question 2. Please describe your current housing

The current type of housing that respondents are living in is summarised in the table below and illustrated in the pie chart.

TYPE OF HOUSING	FREQUENCY	PERCENTAGE %
Flat	3	4
House	70	86
Bungalow	7	9
Other	1	1
Total	81	100

Respondents specified 'Mobile Home' under Other.



Question 3. Who owns the property?

Ownership of respondents' property is summarised in the table below.

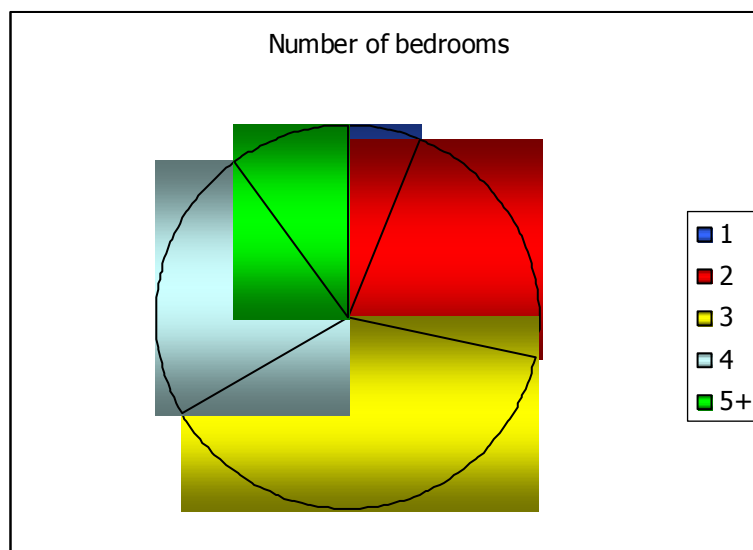
TYPE OF TENURE	FREQUENCY	PERCENTAGE %
Self (with or without mortgage)	68	84
Housing Association	5	6
Local Authority	0	0
Private landlord	7	9
Tied tenancy	0	0
Other	1	1
Total	81	100

Respondent who entered 'other' stated part buy, part rent.

Question 4. How many bedrooms does your property have?

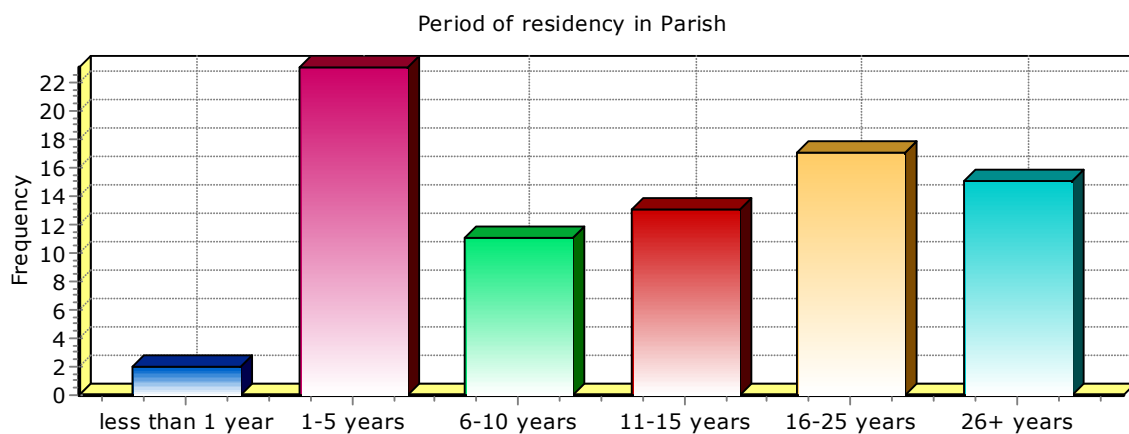
The number of bedrooms in respondent's homes is illustrated in the chart and table below.

NUMBER OF BEDROOMS	FREQUENCY	PERCENTAGE %
1	5	6
2	18	22
3	31	38
4	19	23
5+	8	10
Total	81	100



Question 5. How long have you lived in the parish?

The following bar chart and summary table shows how long respondents have lived in the parish of Cowden.



LENGTH OF RESIDENCY IN PARISH	FREQUENCY	PERCENTAGE %
Less than 1 year	2	2
1 – 5 years	23	28
6 – 10 years	11	14
11 – 15 years	13	16
16 – 25 years	17	21
26 + years	15	19
Total	81	100

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

In total of the 81 respondents to question 6, 59 (73%) respondents indicated no members of their family had left. 22 (27%) respondents have had family members leave, accounting for a total of 41 people.

The reasons for leaving are listed below. Some respondents indicated more than one reason so figures shown are for actual responses given.

REASON FOR LEAVING	FREQUENCY	PERCENTAGE %
Lack of affordable housing	4	14
Employment	8	29
To attend University or college	9	32
Other	7	25
Total	28	100

Respondents specified relocation, preference for larger towns, no facilities, with partner and death as reasons under 'other'.

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

Of the 22 respondents who stated that family members had left 81% said they would not return if cheaper accommodation were available and 19% stated that they would.

Question 8. What types of housing do you think are needed in the parish?

The following table shows the types of housing residents of the parish believe are needed, as a percentage of all responses. Some respondents ticked more than one box.

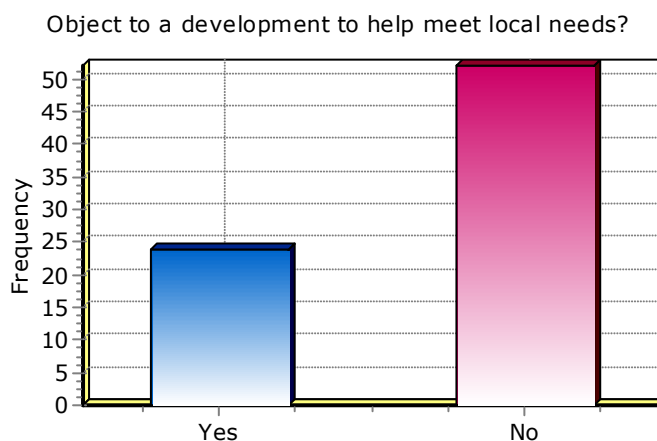
TYPE OF HOUSING	FREQUENCY	PERCENTAGE OF TOTAL RESPONSES %
Housing for young people	29	20
Housing for older people	15	10
Sheltered Housing	12	8
Flats/Bedsits	5	3

Family homes	16	11
Housing for sale	8	5
Rented housing	17	12
Shared ownership	19	13
None	25	17
Other	1	1
Total	147	100

Respondent who entered 'other' stated a mixture of homes.

As you can see from the table above housing for young people is perceived as being most needed.

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



OBJECT TO DEVELOPMENT TO HELP MEET LOCAL NEEDS	PERCENTAGE %
YES	32
NO	68
Total	100

68 % of respondents indicated that they would **not** object to any development that would help to meet local housing needs.

Question 10. If yes, briefly explain your concern.

32 responses were given to question 10. Some respondents indicated that they would not object to a development which would help to meet local housing needs as long as certain factors were taken into consideration, such as site location, the size of the development and the environmental impacts of any such development.

Concerns were raised surrounding the lack of services and amenities, the impact of the extra traffic and also the impact of any development on the surrounding Area of Outstanding Natural Beauty.

A full list of reasons given for any objections can be found in Appendix A1.

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

There were 41 responses to question 11. 6 respondents answered 'no', 'nowhere' or similar. A range of possible sites were suggested; land near Spode Lane, on the allotments and near the golf course were amongst those suggested.

The full list of suggested possible sites, on which a local needs housing scheme could perhaps be developed, 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?

A complete list of general comments can be found in Appendix A3. There were 23 responses to question 12. 1 respondent answered 'no land'.

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?

There were 82 respondents to Question 13 (accounting for households with more than one person in housing need). Of the 82 respondents to question 13, 13 (16%) households indicated that they had a housing need. 3 (4%) respondents indicated their housing need as now and 10 (12%) respondents indicated their housing need as in the next 3 years.

HOUSING NEED	FREQUENCY	PERCENTAGE %
No	69	84
Yes Now	3	4
Yes in next 3 years	10	12
Total	82	100

Summary to Section 1

From the results of question 1 it can be seen that of those who responded to the survey 59% are aged 45 years old or over and therefore 41% are aged 44 years old or younger. The 2001 census data shows a population of 765 for the Parish of Cowden, with 390 (51%) aged 45 years or over.

The survey indicates that owner occupiers account for 84% of the housing stock in the parish. The 2001 census data indicates a lower level of owner occupied properties, 65%. Evidence from the survey illustrates a lower level of rented or other tenure accommodation available in the parish, 16% compared to the 2001 Census data which indicates that 29% (12% social and 17% private rented) of accommodation within the parish is rented.

The survey shows that 71% of properties within the parish have 3 or more bedrooms.

Over half of the respondents (56%) have lived in the parish for over 11 years.

To attend university or college (32%) was the most commonly given reason for people having left the parish in the last few years.

The greatest housing need was perceived as being; housing for young people (20%). 17% of respondents did not wish to see any further housing in the parish.

Overall **68%** of respondents said they would **not** object to a development which would help to meet local housing needs.

6.2. Section 2 – Housing Need

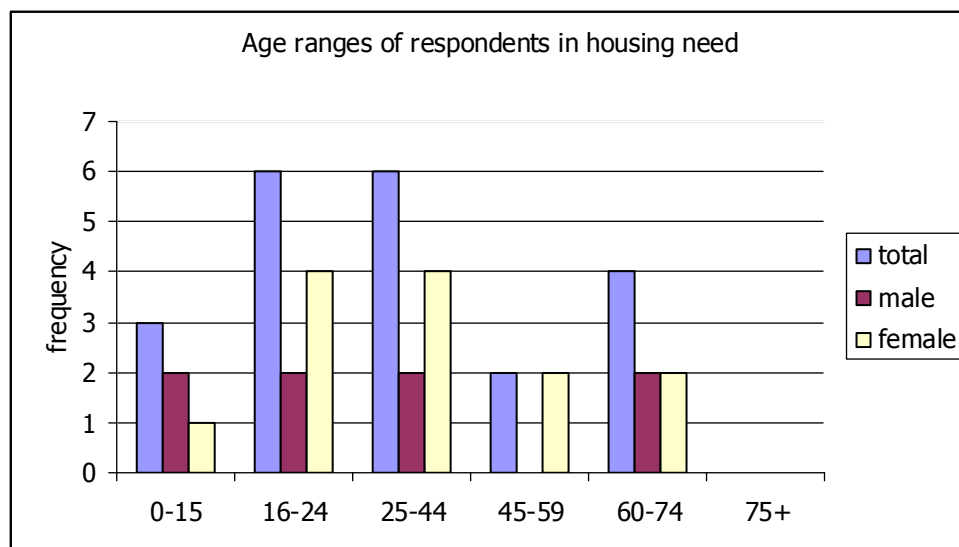
Those households or family members of the household, looking for housing either now or in the next 3 years, completed Section 2 of the survey. In some instances not all the questions were completed by each respondent therefore results are for the actual response to each question.

In total 13 households answered questions in section 2 (16% of all returned surveys) indicating a housing need. 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?

The following bar chart show the age ranges of those in housing need.

A total of 21 people were identified from the 13 households that answered questions in section 2, as being in housing need either now or within the next 3 years.



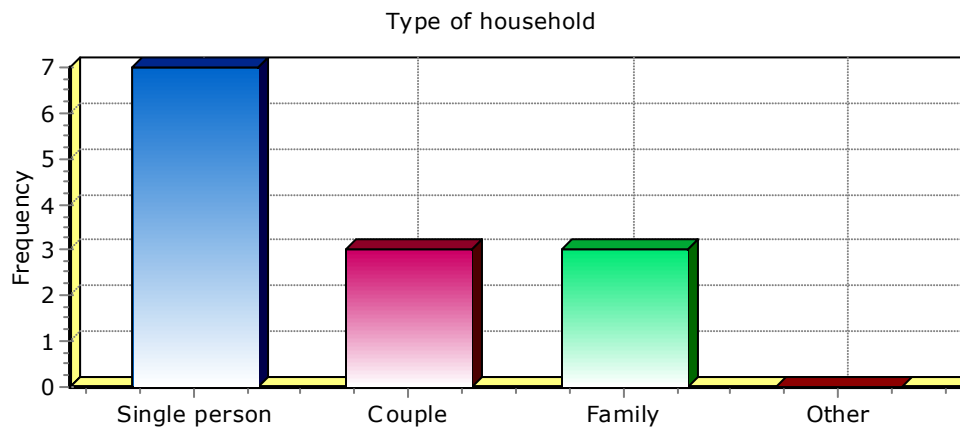
Question 15. How are you related to the head of the household?

The following table shows the relationship of the person seeking a new home, to the head of the household.

RELATIONSHIP TO HEAD OF HOUSEHOLD	FREQUENCY	% TOTAL RESPONSES
I am the head of the household	5	38
Child of the head of the household	7	54
Other relation to the head of the household	1	8
Total	13	100

Question 16. What type of household are you?

The following bar chart shows the types of household's, respondents to section 2 would be.



Question 17. Why are you seeking a new home?

The following table shows the reasons given for needing a new home. The 13 responses fell into 6 of the 15 categories given on the form.

REASON FOR NEEDING NEW HOME	FREQUENCY	% TOTAL RESPONSES
First independent home	7	54
Need larger home	1	8
Present home too expensive	1	8
Retirement	2	15
Divorce/separation	1	8
Setting up home with partner	1	8
Total	13	100

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

The following table shows the respondents choice of housing type. Some respondents entered more than one type of housing so results shown represent the actual responses to the question.

TYPE OF PROPERTY	FREQUENCY	% TOTAL RESPONSES
House	7	50
Bungalow	2	14
Flat	5	36
Other	0	0
Total	14	100

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

The following table identifies the type of tenure which would best suit the housing needs of each respondent. Some respondents stated more than one type of tenure so results shown represent the actual responses to the question.

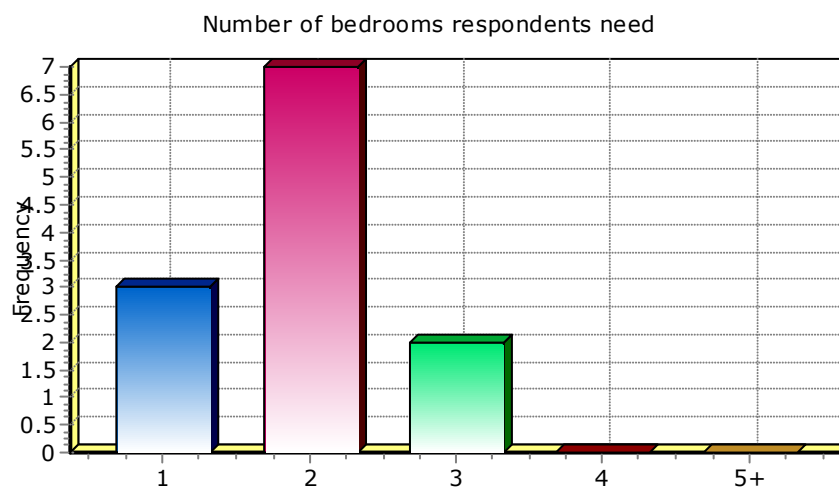
TYPE OF TENURE	FREQUENCY	% TOTAL RESPONSES
Renting – Housing Association	4	31
Renting – Private Sector	2	15
Buying on the open market	3	23
Shared ownership	4	31
Warden assisted	0	0
Residential Care	0	0
Care available within home	0	0
Total	13	100

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

Of the 12 respondents to question 20, none identified members of their households as having a disability or special need.

Question 21. How many bedrooms do you need?

The following bar chart shows the number of bedrooms that respondents indicated they need. Please note that these are aspirational values and do not necessarily indicate the number of bedrooms respondents actually need.

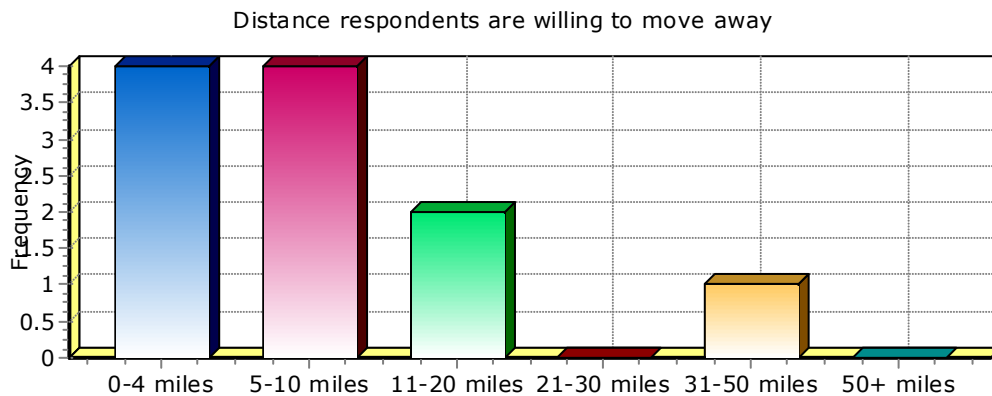


Question 22. Would you prefer to stay in the village?

10 (77%) of the 13 respondents to question 22 indicated that they did wish to remain within the village. 3 (27%) indicated they did not wish to remain living in the Parish.

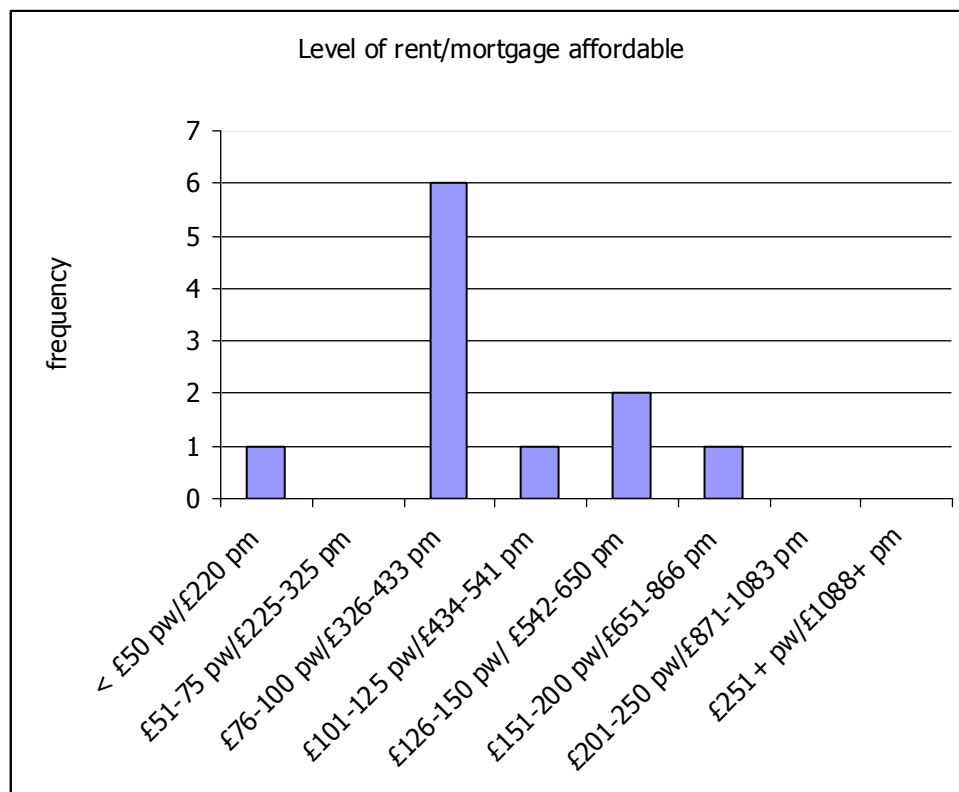
Question 23. How far would you be willing to move away?

The following bar chart illustrates how far respondents would be willing to move away from the parish.



Question 24. How much rent/mortgage can you afford to pay?

The bar chart below shows the amount of rent/mortgage respondents could afford to pay. There were 22 respondents to question 24.



Question 25. What is your weekly net income (including benefits, except housing benefits) or equating gross annual income? For couples please give the total of both incomes.

The following table shows respondents gross annual income. Not all respondents answered this question; there were a total of 11 responses to this question.

GROSS ANNUAL INCOME	FREQUENCY	% TOTAL RESPONSES
< £2 500	0	0
£5 000	0	0
£7 500	0	0
£10 000	0	0
£13 000	2	18
£16 000	1	9
£18 000	2	18
£21 000	4	36
£26 000	1	9
£31 000	1	9
£31 000+	0	0
Total	11	100

Please note that respondents were asked to enter either their weekly net income or gross annual income. Information given regarding weekly net incomes has been converted into the equivalent gross annual income and all responses have been compiled into the one table above for ease of analysis and interpretation.

Question 26. Where do you live now?

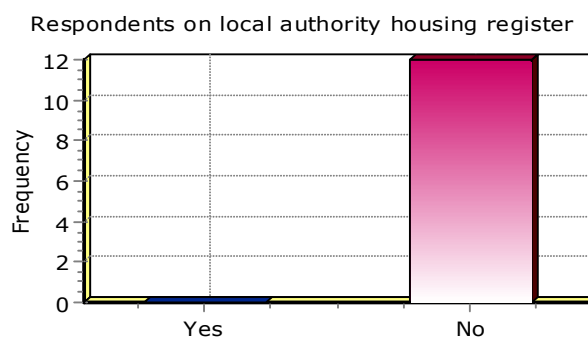
100% (12) of respondents who answered Question 26 currently live within the parish.

Question 27. If you do not live in the parish, what is your connection?

None of the respondents currently live outside of the parish.

Question 28. Are you registered on the local authority housing register?

The following bar chart illustrates how many respondents are currently registered on the Sevenoaks District Housing Register.



7. Assessing the housing need

Local needs housing schemes provide rented and/or intermediate housing (which includes shared ownership) options for those with a strong connection to the parish who wish to remain living in the parish and are unable to rent or purchase a home suitable for their needs on the open market. The respondents who completed section 2 of the survey have been assessed if they are eligible for a local needs housing scheme.

To give an indication of respondents ability to afford shared ownership, levels of income, rent/mortgage without a deposit have been taken into consideration on purchasing a 25% or greater share of a property with an estimated value of £155 000 for a 1 bed flat, £220 000 for a 2 bed property and £279 995 for a 3 bed property.

PROPERTY PRICE £	SHARE	MONTHLY MORTGAGE £	MONTHLY RENT £	MONTHLY TOTAL £
155 000	25%	249.67	242.19	491.86
155 000	50%	499.33	161.46	660.79
155 000	75%	749.00	80.73	829.73
220 000	25%	354.37	343.75	698.12
220 000	50%	708.73	229.17	937.90
220 000	75%	1 063.10	114.58	1 177.68
279 995	25%	451.00	437.49	888.49
279 995	50%	902.01	291.66	1 193.67
279 995	75%	1 353.01	145.83	1 498.84

(Monthly mortgage/rent/total figures calculated using Moat Housing Associations shared ownership mortgage calculator. Please note that property prices are taken from the West Kent Strategic Housing Market Assessment Final Report – Sevenoaks District Rural Villages South, December 2008. Please also note that property prices vary greatly from area to area and are dependant on a number of factors, the property prices given above are only estimations and intended to be used as a guide.

Assessing the 3 respondents who are in need of housing now:

Of the 3 respondents completing section 2 in need of housing now, all currently live within the parish and would prefer to stay in the parish.

1 respondent is an owner occupier with an unknown level of equity in their home looking for a shared ownership property or to buy on the open market

The 2 remaining households are

- 1 x single person
- 1 x family
2 x adults and 2 x children (1 x male and 1 x female)

Neither of the above 2 respondents are registered on the local authority housing register.

1 respondent is the head of their current household and 1 respondent is the child of the head of their current household.

Single Person

Residency: The respondent is currently resident within the parish.

Age: The respondent is aged between 16 and 24 years old.

Reason for seeking new home: The respondent is seeking their first independent home.

Choice of home: The respondent would prefer a flat.

Choice of Tenure: The respondent would prefer renting whether through a housing association or the private sector.

Disabilities: The respondent did not indicate any disabilities or special needs.

Family

Residency: The family is currently resident within the parish

Age: The children are aged between 0 and 15 years old and the parents are both aged between 25 and 44 years old.

Reason for seeking new home: The family are seeking a larger home.

Choice of home: The family would prefer a house.

Choice of tenure: The family have indicated a preference for shared ownership.

Disabilities: The family have not indicated any disabilities or special needs.

The family have indicated insufficient income to afford a share in a property big enough to accommodate their family, based on the examples given above.

Assessing the 10 respondents seeking housing in the next 3 years:

1 respondent stating a need for housing within the next 3 years has provided insufficient information for an analysis of their housing need to be conducted and will therefore be eliminated from any further analysis.

All of the remaining 9 respondents completing section 2 in need of housing in the next 3 years currently live within the parish.

7 of the respondents wish to live within the parish, 2 do not.

2 respondents have indicated a need for open market housing.

The 5 remaining households are

- 3 x single people
- 1 x couple
- 1 x family
2 x adults and 1 x (adult) child

None of the remaining 5 households are registered on the local authority housing register.

2 of the 5 remaining respondents are the children of the head of their current household, 2 respondents are the head of their current household and 1 respondent is another relation to the head of their current household.

Single People

Residency: All 3 respondents are currently resident within the parish.

Age: 2 respondents are aged between 16 and 24 years old and 1 respondent is aged between 45 and 59 years old.

Reason for seeking new home: 2 respondents are seeking their first independent homes and 1 respondent is seeking a new home as a result of divorce/separation and has indicated insufficient equity/income to buy outright.

Choice of home: 1 respondent would prefer a flat, 1 respondent would prefer a house and 1 respondent indicated that they did not have a specific preference.

Choice of Tenure: 1 respondent would prefer to rent from a housing association, 1 respondent would prefer shared ownership or renting from a housing association and 1 respondent would prefer shared ownership or to buy on the open market.

The respondent interested in shared ownership or renting from a housing association has indicated insufficient income to afford this type of tenure. The respondent expressing an interest in shared ownership or buying on the open market has indicated sufficient income to afford a 75% share of a 1 bed property, based on the examples given above.

Couple

Residency: The couple is currently resident within the parish.

Age: The couple are aged between 60 and 74 years old.

Reason for seeking new home: The couple are seeking new accommodation as their present home is too expensive and in poor condition.

Choice of home: The couple would prefer a bungalow.

Choice of tenure: The couple would prefer to rent from a housing association.

Disabilities: The couple have not indicated any disabilities or special needs.

Family

Residency: The family is currently resident within the parish.

Age: The (adult) child is aged between 25 and 44 years old and the parents are aged between 45 and 74 years old.

Reason for seeking new home: The family are seeking new accommodation due to retirement.

Choice of home: The family would prefer a bungalow.

Choice of tenure: The family would prefer to rent, whether from a housing association or privately.

Disabilities: The family have not indicated any disabilities or special needs.

Total housing need:

7 households meet the criteria for a local needs housing scheme

	HOUSING NEED NOW	HOUSING NEED IN NEXT 3 YEARS	TOTAL
Single People	1	3	4
Couples	0	1	1
Families	1	1	2

3 of the above households have expressed an interest in purchasing at least a share of their property if this option is available, 2 single people and 1 family. However from the information provided, 1 single person and the family have indicated insufficient income to afford this tenure.

The other single person has indicated sufficient income to afford up to a 75% share of a 1 bed property.

All the above are based on the examples given at the beginning of section 7.

8. Recommendation

Given the information provided in the housing needs survey forms the maximum number of households requiring affordable local needs housing is **7**.

In order to forecast the number of affordable homes required in a parish to meet local need in perpetuity, an indicator used by some local authorities is that the level of need should be approximately two to three times the number of units eventually built. With this in mind it is recommended that a scheme of approximately **3** properties would meet the existing and future needs of Cowden residents.

Based on the information provided in the housing needs survey forms possibly 1 property could be offered for shared ownership. However, this is a very low level of

need on which to base a scheme and affordability of shared ownership generally is fairly low within the parish. It is therefore recommended that **all** units be made available for affordable rent to ensure the need for such housing continues in perpetuity.

A mix of 1, 2 and 3 bed properties, predominantly 1 bed, would best meet the requirements of local people in housing need.

APPENDICES - All the comments and site suggestions included in the appendices are as received from individual respondents. Appendix A2 - site suggestions may or may not be accurate in their descriptions.

APPENDIX A1

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

- If we are to have housing development it needs to be near the main road as parking is becoming a problem in Cowden. No more council owned houses as allocated families have caused significant problems in the past.
- There are very few facilities in the village and I am very afraid that more housing will completely spoil the village and its rural surround.
- When Chestnut Close was built there were problems of sewage disposal as the sewage works could not cope with extra capacity. There are no facilities and public transport is very poor, would anyone want to live here?
- Would not always be for local young people would be for sale after first tenant, no facilities.
- There is already a good mix of housing in most price ranges, but with no local (i.e. Cowden) shops or employers there can be no 'need' for further development, only a 'choice' involving commuting of some kind to work elsewhere.
- We have no employment or shops in the village. It would necessitate more vehicles damaging the environment.
- This is a rural parish and more development would place increased pressure on greenbelt and limited services and amenities available. Plus inevitably traffic increase.
- Because with the mews we have had no trouble in the village but the building of Chestnut has continually brought trouble to our lovely village.
- Cowden is a small village and should stay this way.
- Infrastructure of the villages would not be able to cope with very much development, i.e. sewers, roads etc.
- Over crowding – would lose the village status – loss of greenbelt. Many people who live in the village came here to live in Cowden because they liked the way it is at present. We do not want to be an extension of Edenbridge.
- Concern for the type of house and village without amenities such as shop.
- There is already a significant proportion of affordable property in Cowden comparative to other nearby villages.
- Location within village, number of homes, criteria for allocation, sympathetic architecture/design.
- Village should remain a community, more housing loses this.
- The village already provides sheltered accommodation for the elderly (Chantlers Mead) and rural starter homes (Chestnut Place). There are no shops, or post office so I see no reason to compulsorily purchase green field sites/land to develop new homes in such a small pretty village. Edenbridge is a far better location which will serve all the needs of these people.
- It would probably be an eyesore in an area of outstanding natural beauty. Traffic would increase. No shop/post office to support extra housing.
- No facilities in village for new development and an area of outstanding beautiful buildings that would be ruined by new development.
- Dependant on where the development would be situated.

- I do not feel there is a need for Cowden village to get any larger or lose its character. We have no facilities for anymore growth in population of the village.
- No school, not a bus service, not many fields left. Old people already catered for and as far as I know rental accommodation available already.
- Affordable social housing is generally tiny 1 bed terrace house/flat that are too small and will end up as tomorrows slums. In addition there are no facilities for families, no schools, doctors. Shops nearer Edenbridge, more cars, more pollution.
- This is an area of outstanding natural beauty and there are already a huge amount of new builds in nearby Edenbridge. Too many for high demands with many vacant.
- Because inevitably people find ways around the clauses put in place to protect housing for locals and then the prices go up again.
- Local housing is expensive. Affordable housing required for local workers.
- There would appear to be plenty of new builds and aged housing being built locally.
- If the area is to remain rural the countryside needs protecting against excessive development. Many new dwellings have been/being built just down the road in Edenbridge, in fact too many. Why have so many flats for the elderly, i.e. expensive homes been allowed to b built? Affordable housing should have been included in these developments.
- Approval would depend on specific application.
- If the housing was for local people that would be fine, however councils put people in who do not have the village at heart. Plus, what about parking – you can't park now.
- No more houses on greenbelt land.
- More housing requires more infrastructure. The parish is too small to provide this when facilities should be substantially improved in Edenbridge and East Grinstead.
- No room for development without destroying village character.

APPENDIX A2

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

- Around the station, northern end of Sweetwoods golf course.
- At the top end of the allotments – this is owned by the parish council so would help lower costs if access is unsuitable the field that backs onto Priors Way. The allotments have not been fully used for many years.
- No.
- If it had to happen, then it should be infill rather than expansion, e.g. the fields north of the playing field and behind Priors way.
- On the allotments on the south side of the village centre. On the fields WE and NW of the road through the centre. On the field opposite my home, Butterwell Hill.
- East of the old Crown pub.
- Spode Lane.
- The field behind the east side of North Street.
- On the outskirts of towns with employment and transport systems.
- Nowhere.
- The old barn, Spode Lane.
- Tunbridge Wells or similar which have enough amenities to accommodate increases in population.
- Golf course next to old school house.
- Dependant on drainage and available land. Adjacent to the railway station might be best or Butterwell.
- Green space rear of Chestnut Place, some properties in the village have sizeable gardens sufficient to accommodate a small development.
- Mark Beech
- Edenbridge or next door to the Chairman of the housing committee of Sevenoaks District Council.
- On the road leading to the village or out the other side.
- Edenbridge.
- No obvious place – from recent surveys and lack of facilities, i.e. school, shop, public transport.
- Spode Lane on edge of village.
- Station side of the village.
- Not in the village centre as there is enough trouble with parking, cars etc as it is.
- Nowhere!
- Near village.
- Maybe in one of the fields around that are not being used for anything.
- On edge of golf club.
- No.
- Between school house and Kitford Bridge.
- NOT in an area of outstanding natural beauty.
- At the rate we are going there will be no countryside left.
- No.
- Adjacent to village facilities.
- Part of playing field, Cowden.
- In-fill on road side between existing properties.
- In fill in other towns.
- Not in the parish of Cowden.

- Near Cowden station.
- Within the village boundary – should also include shop/general store – on bus route.
- In fill, brown field sites.

APPENDIX A3

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

- If purpose is to retain the housing for the young it must be 3 bed, suitable for families even if occupants don't have children. There are no facilities. Families need 2 cars to access work and be able to go to doctors etc as public transport is very poor, i.e. not even everyday. Would properties be fully occupied? Houses must be in keeping with rest of village – not flats which no one really wants.
- No.
- There is no point building more homes in small villages like Cowden which can not support increased traffic and which offer no facilities apart from one pub. This might be regarded as 'nimbyism' but it's a valid viewpoint.
- There are literally dozens of pieces of land where housing could be built without spoiling the village. But do provide enough parking for both present and future. The High Street is already choked by parked cars.
- Small houses and large houses, but very few intermediate homes, i.e. small detached or large semi detached.
- Am surprised that you have asked this question as a similar one in recent questionnaire gave a majority answer as NO to more housing in Cowden.
- A shop would serve the village.
- Staircasing or progress payment has proved successful in rural housing.
- Lack of transport for the elderly.
- To sustain the Cowden community, all range of age, with or without children need to be accommodated. Many people will know folk who have had to move elsewhere due to a lack of housing. Some seniors thought of future needs – 5, 10, 15 years has to take place.
- Village needs to remain a village not get bigger.
- None, as they are sufficient and proportionate to other local villages. If they develop around Cowden then it will be spoilt forever. Moat Housing have already put dysfunctional families into this community who neither appreciate it or contribute to it and their foul mouths, undisciplined kids ruin it for others.
- We have enough already.
- The village has no real facilities for young people, I therefore do not think that it is what is needed in terms of housing.
- Do not think we have sufficient knowledge to make a comment really.
- Make sure that what housing is available goes to locals first.
- Adequate parking needs to be met.
- Affordable housing is needed for first time buyers.
- The parking on the High Street, the whole length and Chantlers Road, North Street and Chestnut Place needs to be addressed. The village is already over crowded/lacks facilities.
- Seems adequate, provides affordable housing per parish.
- More rented accommodation, shared ownership. Properties are needed but not sure of any suitable sites in boundary of Cowden.
- More housing for young families.