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# **Seal Housing Needs Survey**

## **October 2010**

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With the support of  
Seal Parish Council  
Sevenoaks District Council

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## **1. Summary**

The Rural Housing Enabler (RHE) assisted Seal Parish Council to undertake a parish wide survey to ascertain if there are shortfalls in affordable housing provision within the parish. This report provides overall information as well as analysis of housing need.

A survey was distributed to every household within the parish of Seal during September 2010. Approximately 1000 surveys were distributed with 342 surveys being returned, representing a 34% response rate.

Analysis of the returned survey forms identified that 83% of respondents are owner occupiers with 74% 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. This problem is exacerbated at present as tighter restrictions are being placed on mortgages by lenders; the result of the current economic climate. For a first time buyer an income in excess of £47,000 per annum and a deposit of £18,500 is needed to buy the cheapest 2 bed property available within the parish. To be able to afford to rent privately an income in excess of £41,000 is needed for a 2 bedroom house.

A need for up to 19 homes for local people was identified from the survey.

## **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 23<sup>rd</sup> 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."*

The Government issued their response to the review in March 2009 where they accepted almost all Matthew Taylor's recommendations.

(Department of Communities and Local Government 2009)

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.

### **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**

Searches of [www.rightmove.co.uk](http://www.rightmove.co.uk) which markets property for a number of leading local estate agents, in October 2010, showed the following cheapest properties available for sale in Seal.

<b>TYPE OF PROPERTY</b>	<b>NUMBER OF BEDROOMS</b>	<b>PRICE £</b>
Retirement flat	1	115 000
End of terrace house	2	185 000

Terraced house	3	255 000
Detached house	4	495 000

### Property to rent

A similar search for rental property found the following available in the area -

TYPE OF PROPERTY	NUMBER OF BEDROOMS	PRICE £PCM.
Terraced house (Kemsing)	1	795
End of terrace house	2	825
Detached house	3	1850

### 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 2 year fixed rate with HSBC at 5.09% (October 2010) on a 25 year mortgage term. Repayments are 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 10% deposit, making securing a mortgage difficult for some first time buyers, especially those on lower incomes.

TYPE OF PROPERTY	PRICE £	DEPOSIT (10%)	INCOME LEVEL	MONTHLY REPAYMENT £
Retirement flat	115 000	11 500	29 571	610
End of terrace house	185 000	18 500	47 571	982
Terraced house	255 000	25 500	65 571	1354
Detached house	495 000	49 500	127 286	2627

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. GROSS ANNUAL INCOME £
Terraced house (Kemsing)	795	38 250
End of terrace house	825	41 250
Detached house	1850	92 500

Using HM Land Registry data on house sales in the parish ([www.mouseprice.com](http://www.mouseprice.com)) using postcode area TN15, the average house prices in the last 3 months are –

1 bed properties	£187,800
2 bed properties	£229,600
3 bed properties	£297,100
4 bed properties	£489,200
5+ bed properties	£887,800

To afford the average cost of a 1 bed property using the mortgage calculation shown on page 5, a salary of £48,921 would be required. To afford the average cost of a 2 bed property a salary of £59,040 would be required.

Information provided by mouseprice states that the average property in the TN15 area costs £428,400 with average earnings being £28,918. This means that the average property costs over 14 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

#### **4. Introduction to the Seal housing needs analysis**

The Rural Housing Enabler worked with Seal Parish Council and Sevenoaks District Council to undertake a housing needs survey within the parish.

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, a more detailed second stage survey will ask local people to register their interest for one of the properties. This survey will include names, addresses and full personal details including income.

#### **5. 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 and a copy of the survey was distributed to every household in the parish during September 2010. Surveys were hand delivered by members of the Parish Council along with parish plan, village design statement questionnaires.

The parish plan questionnaires were collected by the Parish Council and the housing need surveys were returned in pre paid envelopes to Action with Communities in Rural Kent.

Copies of the survey were available for anyone who had left the parish and wished to return to complete, these were held by the clerk to the Parish Council and the Rural Housing Enabler. It was asked that completed survey forms were returned by 5<sup>th</sup> October 2010. All surveys received at Action with Communities in Rural Kent by the 5<sup>th</sup> October are included in this report. 342 surveys were returned by this date representing a return rate of 34%.

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.

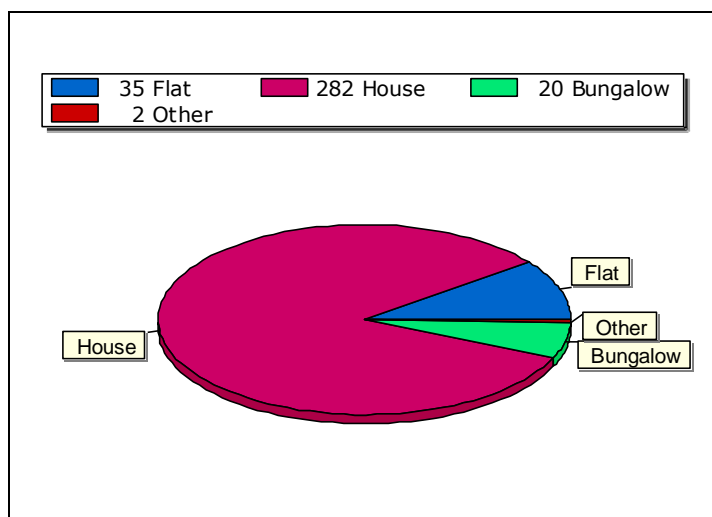
### **Section 1**

#### **Question 1. How many people of each age group live in your home?**

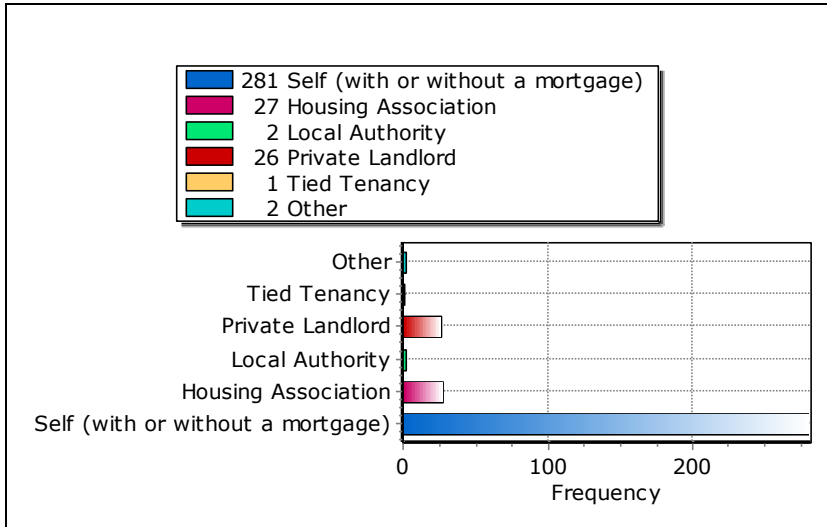
	0 - 5	16-24	25-44	45-59	60-74	75+
Male	94	48	79	104	77	43
Female	63	32	78	91	92	46
<b>Total</b>	<b>157</b>	<b>80</b>	<b>157</b>	<b>195</b>	<b>169</b>	<b>89</b>

The 342 surveys returned represent a total of 847 people.

#### **Question 2. Is your current home?**

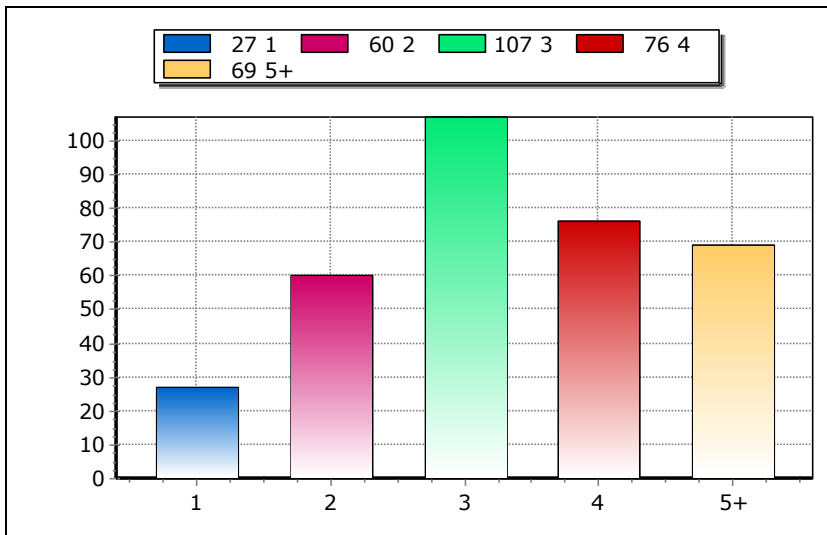


### Question 3. Who owns the property?

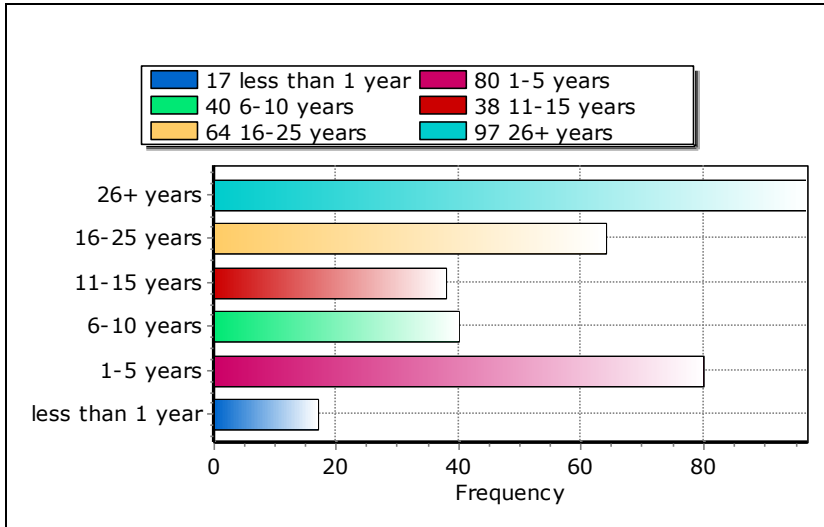


### Question 4. How many bedrooms does your property have?

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



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



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

82 respondents indicated that members of the household had left the parish; a total of 144 people (some respondents had more than 1 member of their household leave the parish).

The reasons for leaving are listed below. Not all respondents who said that members of their household had left the parish gave a reason for doing so.

REASON FOR LEAVING	FREQUENCY
To attend University/college	26
Employment	26
Lack of affordable housing	24
Other	25

Reasons given under 'other' include separation, moved to Sevenoaks, marriage and death.

**Question 7. Would they return if affordable accommodation could be provided?** Not all respondents who answered question 6 indicated whether members of their household would return.

Answer	Number of respondents	Percentage
Yes	27	35%
No	51	65%

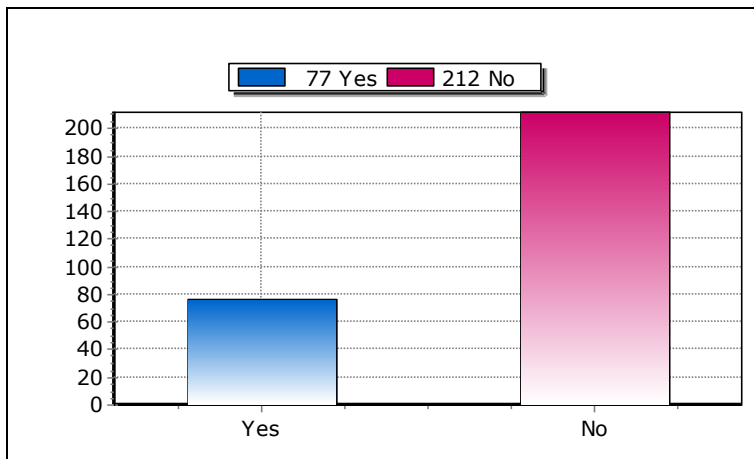
**Question 8. What types of housing do you think are needed in the parish?**

The following table shows the types of housing residents of the parish believe are needed. Some respondents ticked more than one box.

TYPE OF HOUSING	FREQUENCY	PERCENTAGE OF TOTAL RESPONSES %
Housing for young people	149	25
Housing for older people	66	11
Sheltered housing	52	9
Flats/bedsits	39	7
Family homes	74	12
Housing for sale	31	5
Rented housing	72	12
Shared ownership	53	9
None	60	10
Other	0	0

The majority of respondents thought that housing for young people was the most needed type of housing in the parish.

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



73% of the respondents who answered the question said they would **not** object to a development that would help to meet local needs.

**Question 10. If yes, briefly explain your concern.**

There were 91 responses to this question. A full list of concerns can be found in Appendix S1.

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

There were 76 responses to this question. A full list of suggestions can be found in Appendix S2.

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

There were 43 responses to this question. A full list of comments can be found in Appendix S3.

**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 342 responses to question 13, 37 (11%) respondents indicated that they had a housing need.

<b>HOUSING NEED</b>	
Yes, now	11
Yes, in next 3 years	26
No	305

**Summary to Section 1**

The 2001 Census shows Seal as having a population of 2491 people with 42% aged 45 or more.

The survey indicates that owner occupier properties account for 83% of the housing stock and that 74% of the housing stock has 3 or more bedrooms.

58% of respondents have lived in the parish for over 10 years.

The most frequently given reasons for leaving the parish were evenly distributed between employment, to attend university, lack of affordable housing and 'other' reasons. When asked if family members would return if more affordable housing was available 35% said they would and 65% said they would not.

The greatest housing need was perceived as being housing for young people.

73% of people who answered the question (62% of all respondents) said they would not object to a development which would help to 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 37 households answered questions in section 2 (11% of all returned surveys). 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	25-44	45-59	60-74	75+
Male	4	17	17	1	2	1
Female	6	6	10	2	0	1
<b>Total</b>	<b>10</b>	<b>23</b>	<b>27</b>	<b>3</b>	<b>2</b>	<b>2</b>

**Question 15. How are you related to the person whose home is described in Question 2?**

RELATIONSHIP TO HEAD OF HOUSEHOLD	FREQUENCY
I am the head of the household	16
Child of the head of the household	17
Other relation to the head of the household	2
Not related to the head of the household	2

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

TYPE OF HOUSEHOLD	
Single person	16
Couple	10
Family	9
Other	2

One of the households who described themselves as 'Other' were two siblings wishing to share a home. The second household were two people currently sharing a private rented home and wishing to share a shared ownership property.

**Question 17. Why are you seeking a new home?**

REASON FOR NEEDING NEW HOME	FREQUENCY	PERCENTAGE
First independent home	20	54
Setting up home with partner	5	14
Retirement	1	3
Private tenancy ending	0	0
Sheltered accom due to age/infirmity	3	8
Disability/disabled	0	0
Lodging/separate accommodation	1	3
To be nearer family	0	0
Present home too expensive	1	1

Present home in poor condition	0	0
Divorce/separation	1	3
Need smaller home	1	3
Need larger home	3	8
To be nearer work	1	3
New job	0	0

The majority of respondents were seeking their first independent home.

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

The following table shows the respondents choice of housing type. Some respondents ticked more than one box; results show actual numbers of responses.

TYPE OF PROPERTY	FREQUENCY
House	27
Bungalow	7
Flat	14
Other	1

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

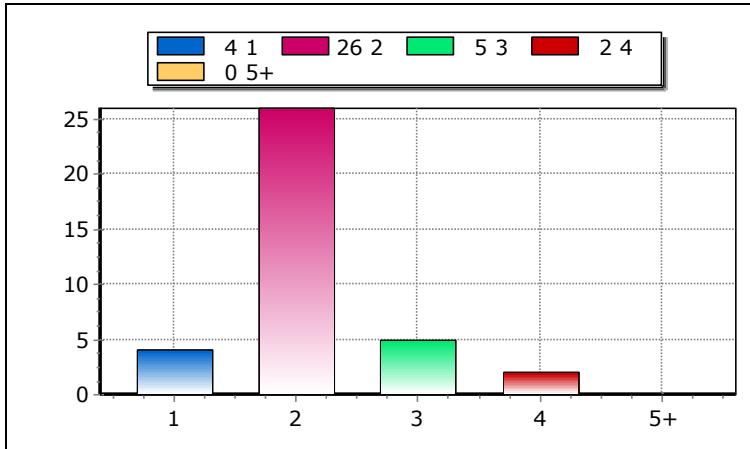
The following table identifies the type of tenure which would best suit the housing needs of each respondent.

TYPE OF TENURE	FREQUENCY	PERCENTAGE
Renting – Housing Association	13	25
Renting – Private Sector	7	13
Buying on the open market	14	27
Shared ownership	14	27
Accommodation suitable for older people without support	2	4
Sheltered housing (suitable for older people with limited support)	1	2
Extra care (suitable for older people with range of support options)	1	2

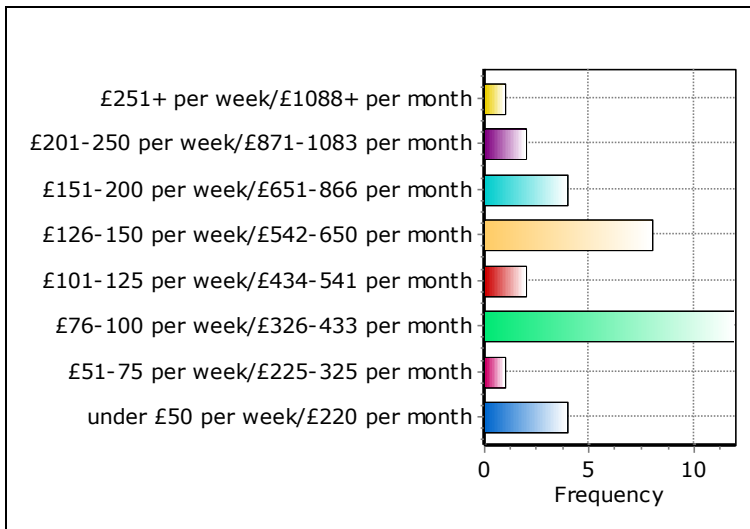
**Question 20. Does anyone who lives/would be living with you have a disability or any special needs?**

Of the 36 responses to question 20, 1 identified a member of their household as having a disability or special need which was described as 'age related immobility'.

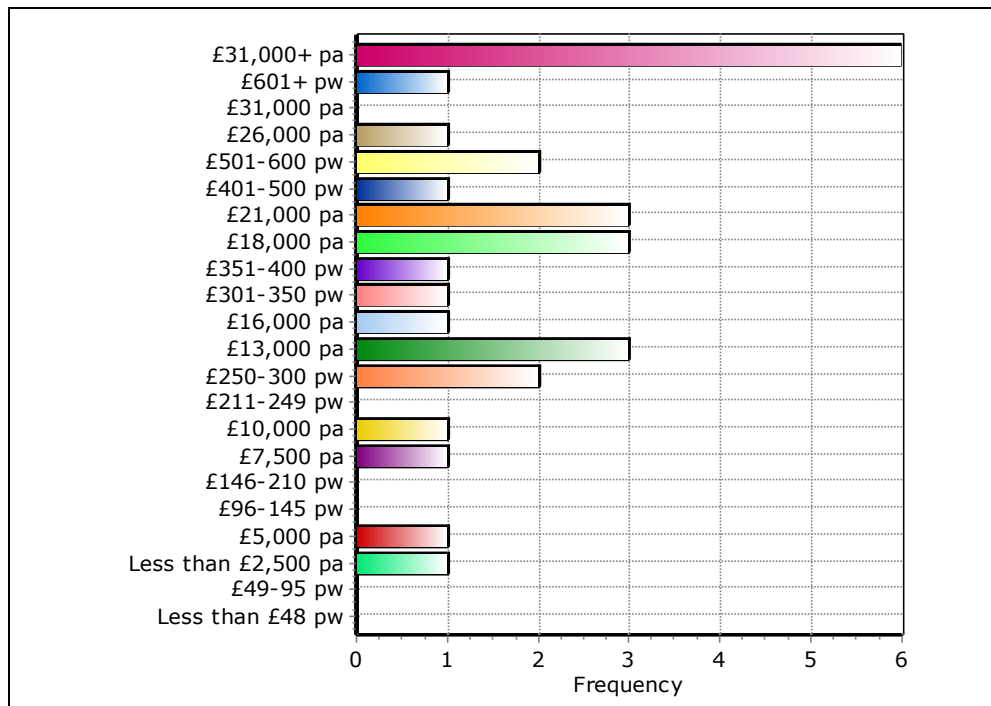
**Question 21. How many bedrooms would you need?**



**Question 22. How much rent/mortgage can you afford to pay?**



**Question 23. What is your weekly net income or gross annual income?**



**Question 24. Where do you live now?**

34 respondents currently live in the parish and 3 do not.

**Question 27. If you do not live in the parish, what is your connection?** Some respondents indicated more than one connection to the parish.

Employment	1
Family	4
Previous resident	2

**Question 28. Are you registered on the Sevenoaks District Housing Register?**

9 households indicated that they are registered on the Sevenoaks District Housing Register.

**7. Assessing the housing need**

Local needs housing schemes provide rented and/or 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 to ascertain if they are eligible for a local needs housing scheme.

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 25% and 50% share of a property with estimated value of £117,100 for a 1 bed property, £184,000 for a 2 bed property and £216,200 for a 3 bed property. These values are taken from the average prices in the TN15 area found on the Land Registry by mouseprice. Affordability is calculated using Moat's mortgage and rent calculator - <http://homebuyoptions.co.uk/calculator/index.html>

Deposits are not taken into consideration.

Property price £	Share	Monthly mortgage £	Monthly rent £	Monthly Service charge	Monthly total £	Income required
187,800	25%	277	318	80	675	22,824
187,800	50%	554	212	80	846	28,628
229,600	25%	345	395	80	820	27,727
229,600	50%	689	264	80	1033	34,929
297,100	25%	442	507	80	1029	34,794
297,100	50%	884	338	80	1302	44,025

### **Assessing the 11 respondents who are in need of housing now:**

**2 respondents were excluded;** one were a couple who are owner occupiers and want to buy a larger home on the open market. The other respondents were a family of two who are owner occupiers in a 3 bed house; they said their present home was too expensive and wanted another 3 bed home to rent or for shared ownership. It is possible that they could afford to buy a smaller home on the open market.

### **The 9 remaining households are –**

- 2 x single people
- 3 x couples
- 4 x families
  - 1 x adult and 1 child
  - 2 x adult and 1 child
  - 2 x adult and 1 child
  - 2 x adult and 1 child

**Single people –** there were 2 single people

**Ages:** 1 x 45-59. 1 x 16-24

**Reason for seeking a new home:** 1 x retirement. 1 x first independent home

**Choice of home:** 1 x flat or bungalow. 1 x flat or house

**Choice of tenure:** 1 x renting housing association. 1 x renting housing association or shared ownership

**Disability:** None

**Number of bedrooms:** 2 x 1 bedroom

**Income:** 1 x £5000pa. 1 x £7,500pa

One of the single people currently lives in the parish; the other does not live in the parish but has family living there. One of the respondents is registered on the Sevenoaks District housing register.

The respondent who wanted shared ownership did not indicate a high enough income to afford a one bedroom property.

**Couples** – there were 3 couples

**Ages:** 3 x 25-44. 1 x 16-25 (two respondents did not give their partner's age)

**Reason for seeking new home:** 2 x setting up home with partner. 1 x first independent home.

**Choice of home:** 3 x flat/house.

**Choice of tenure:** 2 x shared ownership. 1 x renting HA/shared ownership/open market

**Disability:** None

**Number of bedrooms:** 3 x 2 bedrooms

**Income:** 1 x £351-£400pw. 1 x £31,000+pa (one respondent did not answer)

All 3 couples currently live in the parish. They are all registered on the Sevenoaks District Housing Register.

One of the respondents who wanted shared ownership indicated the ability to afford a 25% or possibly 50% share of a 2 bed property

**Families** – there were 4 families

**Ages:** Adult aged 25-44 and child aged 0-15.

2 x adults aged 25-44 and child aged 0-15

2 x adults aged 25-44 and child aged 0-15

2 x adults aged 16-24 and 25-44 and child aged 0-15

**Reason for seeking new home:** 1 x setting up home with partner. 3 x first independent home

**Choice of home:** 2 x flat/house. 1 x flat/house/bungalow. 1 x house/bungalow

**Choice of tenure:** 2 x renting HA/private renting. 1 x shared ownership. 1 x renting HA/shared ownership/open market

**Disability:** One respondent said a member of their household had a disability/special need but did not state what it was

**Number of bedrooms:** 3 x 2 bedrooms. 1 x 3 bedrooms

**Income:** 1 x £250-£300pw. 1 x £10,000pa. 1 x £26,000pa. 1 respondent did not answer

3 of the above families currently live in the parish. 1 respondent does not live in the parish but are employed there and have family living there. Three respondents are registered on the Sevenoaks District Housing Register.

One of the above respondents who wanted shared ownership may be able to afford a 25% share of a 2 bed property.

### **Assessing the 26 respondents who are in need of housing in the next 3 years.**

**16 respondents were excluded.** 9 respondents wanted to buy on the open market only. 2 respondents wanted to rent privately only. 1 respondent only wanted to rent privately or buy on the open market. 1 respondent only wanted to rent from a housing association or privately; they had an income of £31,000+ so may be able to afford to rent privately. Three respondents were excluded because they were owner occupiers who were older people in need of alternative accommodation; it is possible that they could acquire this accommodation on the open market.

### **The 10 remaining households are-**

- 5 x single people
- 2 x couples
- 1 x other
- 2 x family
  - 2 x adults and 3 children
  - 2 x adults and 1 child

**Single people** – there were 5 single people

**Ages:** 2 x 16-24. 2 x 25-44. 1 x 60-74

**Reason for seeking a new home:** 4 x first independent home. 1 x needs smaller home

**Choice of home:** 2 x flat. 1 x bungalow. 1 x house. 1 x flat/house/bungalow

**Choice of tenure:** 3 x renting housing association. 1 x shared ownership. 1 x renting housing association/private renting/shared ownership

**Disability:** None

**Number of bedrooms:** 2 x 1 bedroom. 3 x 2 bedrooms

**Income:** 1 x £301-£350pw. 2 x £13,000pa. 1 x £16,000pa. 1 respondent did not answer the question.

4 of the above respondents currently live in the parish and one does not; they have family living there and are a previous resident. 2 of the respondents are registered on the Sevenoaks District housing register.

None of the respondents who wanted shared ownership, indicated the ability to afford it.

**Couples** – there were 2 couples

**Ages:** 3 x 16-24 (one of the respondents did not give their partner's age)

**Reason for seeking a new home:** 1 x first independent home. 1 x setting up home with partner

**Choice of home:** 2 x house

**Choice of tenure:** 2 x shared ownership

**Disability:** None

**Number of bedrooms:** 2 x 2 bedrooms

**Income:** 1 x £250-£300pw. 1 x £401-£500pw

The above respondents currently live in the parish. They are not registered on the Sevenoaks District Housing Register.

One of the couples who wanted shared ownership indicated the ability to afford at least a 25% share of a 2 bedroom property.

**Other** – The respondent who described their type of household as 'other' are two adults currently living in a 2 bedroom privately rented property.

**Ages:** 25-44 and 45-59

**Reason for seeking a new home:** Divorce/separation

**Choice of home:** House

**Choice of tenure:** Shared ownership

**Disability:** None

**Number of bedrooms:** 2 bedrooms

**Income:** £601+pw

The respondents currently live in the parish. They are not registered on the Sevenoaks District Housing Register.

The respondents indicated the ability to buy at least a 50% share of a 2 bedroom shared ownership property.

**Families** – there were 2 families

**Ages:** 2 x adults aged 25-44 and 3 children aged 0-15

2 x adults aged 25-44 and 1 child aged 0-15

**Reason for seeking a new home:** 1 x need larger home. 1 x first independent home

**Choice of home:** 2 x house

**Choice of tenure:** 1 x shared ownership. 1 x renting housing association

**Disability:** None

**Number of bedrooms:** 1 x 4 bedrooms. 1 x 3 bedrooms

**Income:** 1 x £31,000+pa. 1 respondent did not answer the question

Both of the families currently live in the parish. They are not registered on the Sevenoaks District Housing Register.

The family who wanted shared ownership may be able to afford a percentage share of a 4 bedroom property

**Total housing need:**

19 households meet the criteria for a local needs housing scheme. This represents a total of 37 people.

Household	Housing need now	Housing need in next 3 years	<b>Total number of households</b>
Single	2	5	<b>7</b>
Couple	3	2	<b>5</b>
Family	4	2	<b>6</b>
Other		1	<b>1</b>
<b>Total</b>	<b>9</b>	<b>10</b>	<b>19</b>

**8. Summary to Section 2**

The 19 respondents who are in need of affordable housing indicated strong local connections to Seal; 16 currently live in the parish and 3 do not; their connections to the parish include, employment, family and previous residency.

The adult respondents are aged between 16-24 to 60-74. The majority of adults are in the age group 25-44.

The average cost of a house in the Seal area compared to the average salary is over 14 times higher. Along with the necessity of providing at least a 10% deposit this demonstrates the difficulty that those on even an average wage face when trying to secure housing.

The majority of respondents wanted to rent from a housing association or shared ownership.

In total, 2 households said they would need 1 bedroom, 14 said they would need 2 bedrooms, 2 said they would need 3 bedrooms and 1 would need 4 bedrooms. The majority of single people and couples wanted two rather than one bedroom.

9 households need housing now and 10 need housing in the next 3 years.

11 respondents indicated an interest in shared ownership. A total of 5 respondents indicated the ability to afford a share of a relevant sized property: 3 indicated the ability to afford at least a 25% share of a 2 bed property with a value of £229,600 and one indicated the ability to afford at least a 50% share of the same property. 1 family indicated that could possibly afford a share of a 4 bedroom property.

## **9. Findings**

The Housing Needs survey has found a need for up to 19 homes for local people who are in need of affordable housing. They are 7 single people, 5 couples, 6 families, and 1 other type of household.

A need for a mix of 1, 2, 3 and a 4 bedroom property can be identified from the findings.

## APPENDIX S1

### **Question 10. If you would object to a local needs housing development, please briefly explain why.**

My concerns will always be any increase in traffic in the area, especially if smaller roads are involved.

There are already enough houses in the area.

Depends on design and location, needs to be near facilities and public transport.

Local needs may be transient only - whilst clear results of over zealous expansion of dwellings will affect us forever.

Ideally it should replace some currently unsuitable housing. Seal has enough houses Development in Underriver would be inappropriate. Development in Seal village similar to recent projects would be acceptable.

Don't want to see more development in the area. Preserve green belt and countryside, modern housing = poor design.

Area of outstanding natural beauty, would need to be in keeping.

We do not need more development. Be realistic! It is expensive for a reason!

We live in a rural green belt area, quiet and peaceful.

Not enough affordable housing for young families. The elderly (I'm one of them!) are well catered for.

Parking

Most of the types of housing are out of character with the area, there should be affordable housing for older people so they can stay here - it is mainly a family and single dwelling environment - people in their 20s should want to live elsewhere.

Overcrowding

It would generate more traffic on very narrow roads as it would cause even more danger to walkers, cyclists and horse riders. As I live in Underriver I cannot speak for Seal.

There should be more in Underriver.

We could only object if development area was so large that it would have a huge impact on the infrastructure such as that proposed for Church Farm

Previous experience where development occurred and brought in people from outside area who weren't suitable or local people which brought down the area and standards (ie lowlife!!)

So much would depend on type, size and specific location of any proposed development in an area that is in extreme danger of suburbanisation. History has shown that councils and developers act together for profit and only by resisting does any community achieve a balanced outcome.

That areas of green belt are used, so wider abuse becomes more of an issue. It would be inappropriate in Stone Street.

Not enough affordable housing for young 1st time buyers.

I am not aware of any specific housing needs in this area of the Parish.

Privacy and seclusion. AONB and conservation.

Bat & Ball already has this type of housing and has generated anti social behaviour and crime. This type of housing is not suitable for Seal. I, along with my wife, would strongly object to any such plan.

Sevenoaks town better suited for affordable housing closer to trains/public transport.

There are not enough facilities eg pre schools, clubs etc for the people already in the area. Transport and roads would also be a problem.

As long as it did not infringe on the green belt.

Not where we live we would not be able to see out of the windows.

The Parish is in danger of losing its semi-rural nature. I would not object to a brownfield development.

Must be affordable or rental, not on green belt land agricultural land.

Too many houses have gone up already, so many people have moved into the district and have caused a lot of trouble.

From previous experience when living in other areas this only lowers the quality of where we live at the moment (hence why we moved 3 years ago)

Yes because I wouldn't wish to give carte blanche to any development - it all depends on the specifics of the proposal.

Seal seems to have a bad reputation - we seem to be in the Chronicle every week for negative reasons - more people with financial problems means increased crime etc.

We moved here due to the villages 'rural feel' and feel new developments would spoil this, reduce property values and spoil the character of the area, the area has considerable charm, which it should strive to retain.

Yes, if this was on existing fields, gardens or green belt. Existing brownfield sites, such as the few empty buildings in the area could be sensitively converted or developed. There must be no increase in the density of housing.

Bentleys Meadow was under subscribed for locals, area has suffered since this was built. Green belt land needs protecting, not sufficient facilities for expansion in the village. Too built up already, wish to maintain semi-rural area.

Developments are often built in areas that affect existing local people - be it directly - built so close to house or indirectly - pressure on services, increased traffic etc.

It would need to be in keeping with area.

Affordable housing devalues house prices and changes to local demographics which will lead to the area being less attractive to live in. We are currently looking to buy but will look elsewhere if the demographic is expected to change.

Anti social behaviour will increase

Roads are already busy enough, it would alter the feel of the surrounding villages if there were more houses.

More houses would mean more cars and traffic through the narrow lanes of the village and on A25.

Any new housing needs to be near facilities such as bus route, local shop, schools. Isolated villages would not be suitable.

We moved to Seal in order to escape developments and urban life. To create a development in or close to the village will significantly impact on the village culture.

Would depend upon where and how many - roads already overcrowded - Seal already polluted.

There is sufficient social housing in Seal already. No guarantee this will be available for local Seal people.

I would not object provided the appropriate infrastructure is made available for new people in the Parish.

Seal is becoming overcrowded - infrastructure needs investment to substantiate an increase in population, plus where do you position such a development?

We feel this already has a village feel and that it has reached maximum capacity. More development would tarnish the aesthetics of the village.

Our concern is that cheaper housing may bring people to the area that are not working or contributing to the community, or worse - are disruptive to it.

Loss of green belt

It would depend on size and location etc.

Number of houses versus facilities to support.

Please ensure any development is not on the doorstep of rural houses, obstructing views etc.

The infrastructure is already unable to cope, eg roads and railways are already full; schools, doctors and dentists already have long waiting lists. Also there are often water shortages. These concerns are rarely addressed as individual building projects are too small but they all add up.

Depends on size and location and will crime increase?

Overcrowding on roads, increased noise.

Having a definitive definition of 'local' is hard. Is it by postcode, by length of time lived here? Why should someone who has lived here have more or less priority than others.

Wouldn't want to ruin countryside.

The old Crown public house (irrespective of listing)

The roads around Seal are already busy, it would put too much pressure on the local community.

I don't think there is anywhere locally where more houses could be built. Land values are too high here for them to be viable.

There is already significant cheap housing and local authority housing in Seal. If shared ownership is required - existing housing stock should be purchased by the association to fulfil the requirement.

I don't want to see historical homes destroyed for new development or countryside farms cleared for homes.

Our wish to remain a village, not become a part of a great metropolis.  
I despise high density housing.

Roads and services not able to cope, loss of more green spaces.

Depends on what it is.

The Parish has very strict views on building these apply to private and affordable housing. If permission is given to the project, others may follow.

No objection if within boundary of Seal village itself.

We think affordable housing is wrong for this area. Especially if you consider the development at the old storage area and Badgers Mount.

We feel any development would increase traffic in village, air pollution is already above EU regulations.

I have more than one concern. Cheaper housing on Bentleys Meadows Estate has brought social problems, sometimes needing police to be called. It will bring down the value of private property. It would also put more cars on the road is something Seal does not need. I have a problem every morning getting out of Seal.

Increase load on already limited infrastructure. No wish to see further urbanisation.

House pricing is relative and this area does not materially differ from the rest of the country and the issues faced by the cost of housing.

We do not want to see Seal being heavily developed and the semi-rural feel being spoilt by new housing, nor do we want Seal to become a Council estate and full of people who are unemployed.

## **APPENDIX S2**

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

Needs to be close to efficient transport facilities for college, work and shopping.

Close to public transport - Seal Village environs?

Not on the green belt!

Should be 'extension' of village - not in isolated location.

Close to facilities and public transport.

Childsbridge Lane

On some of the brown belt

Ideally should replace such as a mansion that is underused.

Outside Seal village.

Within the village envelope, such as opposite the Old Forge.

Depends on the aim of a development - suggest close to schools/shops if it's young people, also close to bus route.

On village margins of Underriver.

No

Near public transport links, shops, village centres.

No - there is a lack of space in Seal. Maybe a small development on Green in Zambra Way or small green in Childsbridge Lane.

Bottom part of Seal Recreation Ground?

Near main road and bus stop.

Land on the edge of Seal parish.

Seal, as there are reasonable transport links.

Seal town.

An extension to the line of houses along the west end of Underriver House Road at the bottom of the hill. This would need the lease of some green belt.

This type of housing is clearly available in nearby Bat & Ball. Seal is a small village and should not be subject to any new development.

Land between Church Farm and Churchfields.

Perhaps on the field that borders the Main Road into Seal from Kemsing or the Church Road.

Any unused land

Field behind No 13, Meadowlands.

On a bus route to station, schools and shops.

Sevenoaks town/Tonbridge/Hildenborough.

Seal Village to replace disused pubs.

The disputed site at Church Farm/Childsbridge Lane

That is the awkward question.

Where large houses & plots are sold for development.

Church Farm, around the rec area.

Cut some of the woodlands down that would make fine housing land.

Church Farm

On Childbridge Lane

To the rear of Sunnyside, off High Street. Seal Laundry. Five Bells Pub. Chinese restaurant.

In the back gardens of the estates owned by the mega wealthy who now dominate our area.

Alongside Robinwood?

Ashford.

Deserted pub on main A25.

I think Underriver could easily sustain some affordable family housing.

Behind the former Crown Pub

Given green belt restrictions, no obvious areas.

Seal Chart, possibly.  
Wilderness Avenue

Outskirts of Underriver.

Wilderness Golf Club

Thames Estuary as this is a development area.

New houses to purchase would be very difficult to build without reducing green belt area further.

Within village envelope

Southside of A25.

On any land which has not been used for years and is just standing idle.

Prime site between Seal Church and Childsbridge Lane, north side of recreation ground.

Grubbed up orchard near Broadheat/Marchants quarry once decommissioned. Small developments on any unoccupied sites.

Close to local shops, school, bus stop.

Behind Chaucer Estate, site of current derelict public house on main street (A25)

The SE has already achieved its housing targets - the south east is already too overdeveloped.

Various sites including the ability of house/land owners to sell land for development.

Agree totally with the suggestions made in paragraphs 4 and 5 on the first page of this survey.

Church Farm

Nearer to Orpington.

Anywhere that vehicles won't need to access the Seal High Street to set anywhere, it's already very congested.

Kemsing area

Outside Seal and Sevenoaks.

I think if Cygnet Clinic can expand at the rate it is with the consequent traffic increase - there are many areas in and around Seal/Godden Green.

Childsbridge Lane

Central Underriver between Valley Farm and council cottages.

Within walking distance of a town providing all amenities. Where there is already a development of similar size and nature.

Robinwood Drive, Childsbridge Lane (already identified by SDC as part of LDF consultation)

Would St Dunstons sell or provide a suitable site in the area of Park Lane opposite the pond?

Not sure but what with the land fill site and tarmacs quarry being extended, surely we have had enough!

Brown field sites

Brown field site - quarry?

Dependent on location

No

### **APPENDIX S3**

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

The key is affordability. We are losing all our next generation community, who have grown up in the area and possess sound community spirit.

Sevenoaks district as a whole is heavily protected in planning terms and there does not appear to be any available potential site in or around Seal village.

Should be less expensive to encourage younger villagers to remain in location.

Any development must not neglect the need of facilities and public transport to support a thriving village.

Parish Council did not object to replacement of neighbours £900,000 house with one which will no doubt cost much more and will be even less affordable.

Maybe the rich in private roads should be required to take lodgers in the upstairs quarters of their huge garages.

Artificially expanding the current housing demographics will simply put strain on other Parish reserves and infrastructure, not designed to cope with such an expansion.

There is a large housing development off Childsbridge Lane (West Kent Housing?) local people should have priority.

As a young couple with a small child we cannot afford any houses in the parish, the flat we live in is attached with my job which we would have to leave if my work finished.

New affordable housing would be good so we could stay in the area and raise our family.

Definitely need cheaper housing.

All housing development requires investment in infrastructure. Given the mess our government has put us all in I would rather see my tax (local + general) spent on other more pressing issues eg with the exception of Sevenoaks hospital, hospitals that serve the area are poor.

Affordable housing required.

I would like to add that we are a growing family and may want to build an extension one day so that we can stay in the area so it would be fantastic if the Parish Council take people like us into consideration too.

Need some relief of green belt and AONB restrictions to accommodate the release of land for this purpose.

Not enough three bed family houses for purchase. We go from two bed terrace - large 5 bed houses which forces young families out of village.

All my sons moved away because no affordable homes in this area in the 80s

Many a field here and there where nothing has been grown for ages.

I think there should be more affordable housing available to the children who have lived in the parish rather than them having to move away to a cheaper area.

Everything is far too loaded in favour of the wealthy but I cannot see how it can effectively be redressed.

Enabling younger people/families to stay should be a priority.

Ideally there should be more affordable part buy/part rent, or affordable housing for sale for young working couples.

I would like to make sure that any new development has a good mix of housing to suit all age groups.

I have not answered Q8 as I do not feel I am qualified to know whether there is a need or not.

Over development/density will lead to social behaviour problems and traffic congestion.

Too many houses are being made bigger after it seems above the 50% even on a moderate house 50% is a lot extra.

Types of development should be balanced to maintain a healthy vibrant community.

Parking facilities within Church Road needs further attention - resident only permits would be high on my agenda.

Needs and wants are not identical.

At the present time we rent our home, because we are not able to afford to buy a home in our own parish.

Traffic congestion and speed along Childsbridge Lane should be considered when looking at situation of new development.

The housing needs should not be given greater priority over protection of precious green belt land.

Would like the village design statement to be respected.

The needs of the country are changing and our Parish cannot be immune to this.

People who require housing association assistance will not be large spenders or users of 'cost' services.

As long as anything that is considered keeps the village image.

Maintain restrictions and inhibit further expansion.

Why is the world fixated with people staying where they were born all their life? There is a big wide world out there - maybe some people might like to see what it looks like. I have lived in many counties and chose Kent to live - other people might like other counties if they had a look at them instead of housing being "provided" for them.

Most new estates are subject to passing residents as employment will determine whether they remain or not.

This is a beautiful area and any developments must be suitable in size and design so as not to spoil our beautiful parish.

Where are the play areas for our children? Cycling track, ponds that are near?

No more affordable housing.

No

I think planning consents for existing homes should be carefully considered. We have lots of lovely neighbours who wanted to bring up young families in our community because they have been separately refused permission to extend to make a more family suitable house and more space. No neighbours objected by the PC seems to have a limited view of this property in spite of the fact that no development would be visible from any public space.

# SEAL PARISH COUNCIL

Clerk to the Parish Council

*Mrs Lorna J. Talbot*

Telephone and Fax Number 01732 763488

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Office hours: Monday, Tuesday, Thursday and Friday 9am-1pm

Website [www.sealparishcouncil.org.uk](http://www.sealparishcouncil.org.uk)

Clerk's Office  
Weald Height,  
Fawke Common,  
Sevenoaks,  
Kent TN15 0SP

## Housing Needs Survey

Dear Householder

Owing to the high cost of housing in this area, the Parish Council is considering whether there is a need for additional affordable housing in Seal village so that residents who cannot afford to buy or rent locally will not be forced to move away. We are carrying out this survey so that we can make an informed decision and are doing so with the support of Sevenoaks District Council.

Affordable housing means homes that can be rented or part bought (shared ownership) from a Housing Association.

We are sending out this Housing Needs Survey to assess the demand and gauge the level of support a small scheme might have in our community. 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 and District Council.

Depending on the outcome of this survey, we may try to find a suitable site within the parish of Seal. The scheme would only proceed if we can find a suitable site in the village or on the edge of the village where we feel that a small and sensitively-designed housing development would be for the benefit of the village as a whole. The homes would be owned by a Housing Association and would only be rented or part sold to residents with a genuine local connection. There is no Right-to-Buy for these homes and any shared ownership homes could not be bought outright. This means the homes would be available for local people in perpetuity.

The tenants could be young people who are still living at home because they cannot afford their own home or families living in homes that are too small or too expensive. If younger families are forced to leave Seal this is bound to have an adverse effect on the life of our community and its ability to maintain shops, services and facilities. There may also be a need for homes for elderly or disabled people who are in housing that no longer meets their needs, or people who work or want to locally.

If you know of anyone who has already had to leave the Parish and would like to return or if there is more than one household/individual with a housing need, please contact the Rural Housing Enabler on 01303 813790, or Lorna Talbot, the Parish Clerk on 01732 763488 for a further copy of the survey.

**Please return this form using the FREEPOST envelope provided by Tuesday 5<sup>th</sup> October.**

**To reach the correct decision we need your help: please complete section 1 of this survey, even if you do not feel you have a housing need yourself.**

Yours sincerely

Robin Watson - Chairman

CODE \_\_\_\_\_

## HOUSING SURVEY IN THE PARISH OF SEAL

Please complete this survey on behalf of your household. Please tick in the appropriate box or as directed.

### **SECTION 1**

**Q1. How many people of each age group currently live in your home?** Please write the number in each age group, for each sex, in the relevant box.

**Male:-**

0-15       16-24       25-44       45-59       60-74       75+

**Female:-**

0-15       16-24       25-44       45-59       60-74       75+

**Q2. Is your current home:-**

*Flat*       *House*       *Bungalow*

*Other*  \_\_\_\_\_

**Q3. Who owns the property?**

*Self (with or without a mortgage)*       *Housing Association*       *Local Authority*

*Private Landlord*       *Tied Tenancy*       *Other*  \_\_\_\_\_

**Q4. How many bedrooms does your property have?**

1       2       3       4       5+

**Q5. How long have you lived in the parish?**

*less than 1 year*       *1-5 years*       *6-10 years*       *11-15 years*       *16-25 years*       *26+ years*

**Q6. Have any members of your household left the parish in the last few years? If so, please state how many and indicate the reason why.**

How many

**Reason for leaving**      *Lack of affordable housing*       *To attend university/ college*       *Employment*

*Other*  \_\_\_\_\_

**Q7. Would they return if affordable accommodation could be provided?**

Yes       No

**Q8. What types of housing do you think are needed in the parish?**

*Housing for young people*       *Housing for older people*       *Sheltered housing*

*Flats/bedsits*       *Family homes*       *Housing for sale*

*Rented housing*       *Shared ownership*       *None*

*Other*

**Q9. Would you object to a development which would help to meet local needs?**

Yes       No



**Q18. What type of housing are you looking for?**  
 Flat  House  Bungalow  Other

**Q19. Which tenure would best suit your housing need?**

Renting - Housing Association	<input type="checkbox"/>	Accommodation suitable for older people without support	<input type="checkbox"/>
Renting - Private Sector	<input type="checkbox"/>	Sheltered housing (suitable for older people with limited support via a warden or lifeline system)	<input type="checkbox"/>
Shared Ownership - Housing Association	<input type="checkbox"/>	Extra care (suitable for older people with range of support options)	<input type="checkbox"/>
Buying on open market	<input type="checkbox"/>		

**Q20. Does anyone in your household who needs alternative accommodation have a disability or any special needs?**  
 Yes  No  If yes please state \_\_\_\_\_

**Q21. How many bedrooms would you need?**  
 1  2  3  4  5+

**Please tell us your financial details as without them we are unable to assess your housing need**

**Q24. How much rent/mortgage can you afford to pay?**

under £50 per week/£220 per month	<input type="checkbox"/>	£51-75 per week/£225-325 per month	<input type="checkbox"/>
£76-100 per week/£326-433 per month	<input type="checkbox"/>	£101-125 per week/£434-541 per month	<input type="checkbox"/>
£126-150 per week/£542-650 per month	<input type="checkbox"/>	£151-200 per week/£651-866 per month	<input type="checkbox"/>
£201-250 per week/£871-1083 per month	<input type="checkbox"/>	£251+ per week/£1088+ per month	<input type="checkbox"/>

**Q25. What is your weekly net income (including benefits except housing benefit) or your gross annual income. For couples please give the total of both incomes. Please tick one box only**

WEEKLY		ANNUALLY	
Less than £48 pw	<input type="checkbox"/>	Less than £2,500 pa	<input type="checkbox"/>
£49-95 pw	<input type="checkbox"/>	£5,000 pa	<input type="checkbox"/>
£96-145 pw	<input type="checkbox"/>	£7,500 pa	<input type="checkbox"/>
£146-210 pw	<input type="checkbox"/>	£10,000 pa	<input type="checkbox"/>
£211-249 pw	<input type="checkbox"/>	£13,000 pa	<input type="checkbox"/>
£250-300 pw	<input type="checkbox"/>	£16,000 pa	<input type="checkbox"/>
£301-350 pw	<input type="checkbox"/>	£18,000 pa	<input type="checkbox"/>
£351-400 pw	<input type="checkbox"/>	£21,000 pa	<input type="checkbox"/>
£401-500 pw	<input type="checkbox"/>	£26,000 pa	<input type="checkbox"/>
£501-600 pw	<input type="checkbox"/>	£31,000 pa	<input type="checkbox"/>
£601+ pw	<input type="checkbox"/>	£31,000+ pa	<input type="checkbox"/>

**Q26. Where do you live now?**  
 In the parish  Not in the parish

**Q27. If you do not live in the parish, what is your connection?**  
 Employment  Family  Previous resident

**Q28. Are you registered on the Sevenoaks District Housing Register?**  
 Yes  No

To be considered for affordable housing you must register on the Sevenoaks District Council Housing Register. If you would like to register contact the Housing Options Team at West Kent Housing Association which acts on behalf of Sevenoaks District Council on 01732 749433

THANK YOU FOR TAKING THE TIME TO COMPLETE THIS QUESTIONNAIRE