

Action *with* Communities in Rural Kent

An outline map of the county of Kent, England, positioned to the right of the text 'Rural Kent' in the logo.

West Kingsdown

Housing Needs Survey – Registration of Interest

October 2009

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Rural Housing Enabler

With the support of
West Kingsdown Parish Council
&
Sevenoaks District Council

Contents	Page
Introduction	3
Local Housing Costs	3
Results	5
Assessing the housing need	8
Findings	13
Appendix 1 – Survey form	14

INTRODUCTION

Action with Communities in Rural Kent worked with Sevenoaks District Council and West Kingsdown Parish Council to undertake a Registration of Interest in order to update information on the level of housing need in the parish of West Kingsdown. This follows a Housing Needs Survey which was undertaken in the parish in 2004.

Surveys were distributed to all households during September 2009; Registrations of Interest require only those with a housing need to respond. It was asked that surveys were returned by 23rd October 2009. Freepost envelopes were provided.

Approximately 2370 surveys were distributed with 57 being returned to Action with Communities in Rural Kent.

Local needs housing schemes are small developments of affordable accommodation for people with a connection to the parish, who are unable to meet their housing needs through open market rent or purchase.

These schemes are normally built on exception sites; sites where the local planning authority will grant planning permission, for affordable housing for local people, where other development would not normally be allowed. An agreement which forms part of the planning permission ensures that the homes cannot be sold on the open market.

LOCAL HOUSING COSTS

To fully assess local housing need it is necessary to look at open market prices in the private sector of houses both to rent and to buy.

Property for sale

Searches of www.rightmove.co.uk which markets property for a number of local estate agents and www.nestoria.co.uk found the following cheapest properties for sale in October 2009 -

Type of Property	Number of bedrooms	Price £
Apartment	1	110 000
Bungalow	2	165 000
Terraced house	3	179 995
Detached house	4	239 995

Property to rent

A similar search for rental properties found the following available

Type of Property	Number of bedrooms	Price £pcm
Studio flat	1 bed/lounge	450
Semi detached house	2	771
Semi detached house	3	900
Bungalow	4	1150

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 x gross income. Monthly repayment is based on a 2 year fixed rate with HSBC at 5.99% (October 2009).

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.

Property	Price	Income level	Deposit required £	Monthly repayment 5.99%
Apartment	110 000	33 000	11 000	598
Bungalow	165 000	49 500	16 500	890
Terraced house	179 995	53 999	17 999	970
Detached house	239 995	71 999	23 999	1294

To gauge the income level required to afford to rent privately, government guidance suggests a threshold level of 25 – 30% net income may be adopted. (*Department of transport, Local Government and Regions – Local Housing Needs Assessment: A guide to good practice, July 2000*).

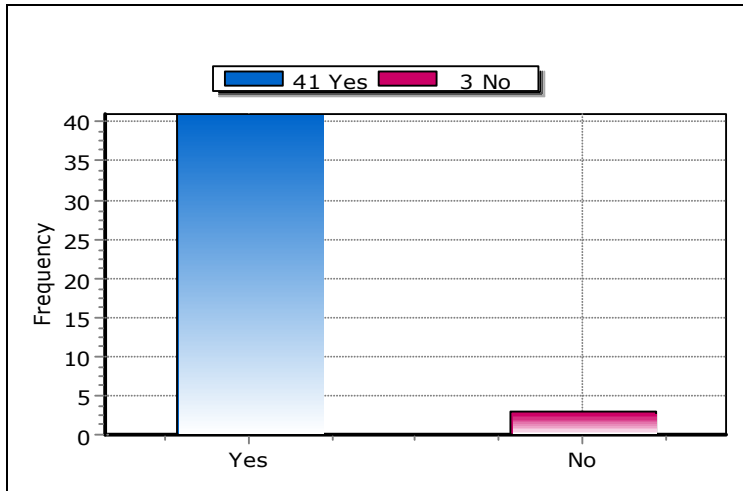
Property	Price £ pcm	Gross annual Income £
Studio flat	450	22 500
Semi detached house	771	38 550
Semi detached house	900	45 000
Bungalow	1150	57 500

Results

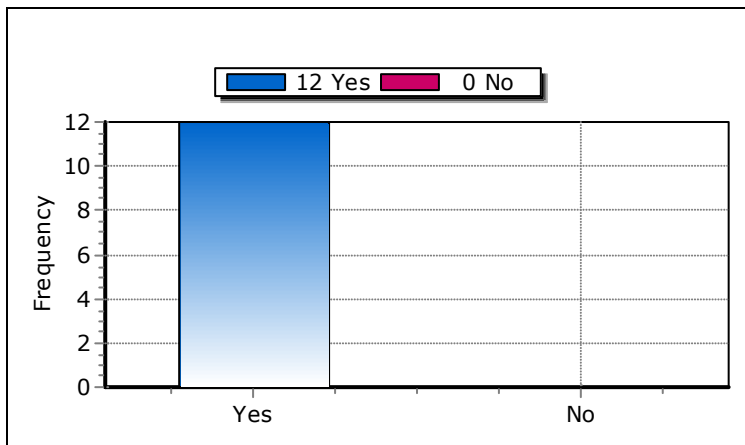
Listed below are the results of questions asked by the survey.

Questions asking personal details – name/address/telephone number are not included.

If you live in West Kingsdown do you wish to stay there?



If you live outside West Kingsdown do you wish to return?



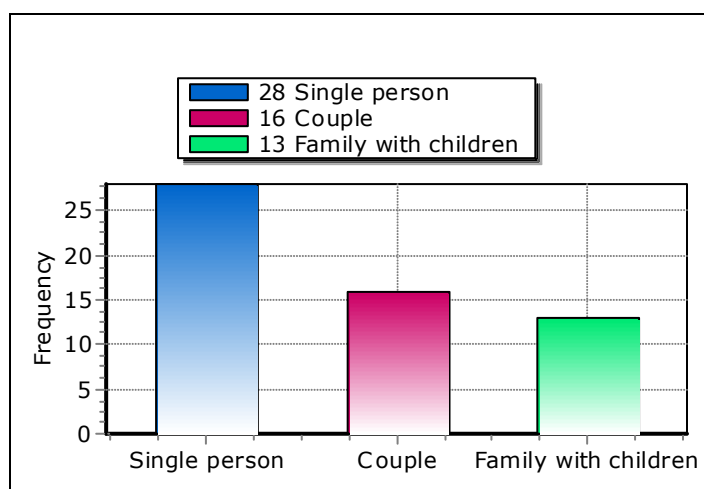
What is your connection to West Kingsdown?

LOCAL CONNECTION	FREQUENCY
I currently live in the parish and have done so continuously for the last 3 years	23
I currently live in the parish and have done so for a total of at least 5 out of the last 10 years	29
I do not live in the parish but have been a member of a household which still lives there and have done so continuously for the last 3 years or more	5
I do not live in the parish but have been a member of a household which still lives there and have done so for a period of 5 out of the last 10 years	9
In the past I have lived in the parish continuously for 5 out of the last 10 years	9
I have immediate family which has lived continuously in the parish for at least 10 years	31
I am in permanent full time employment or about to take up permanent full time employment in the parish	9

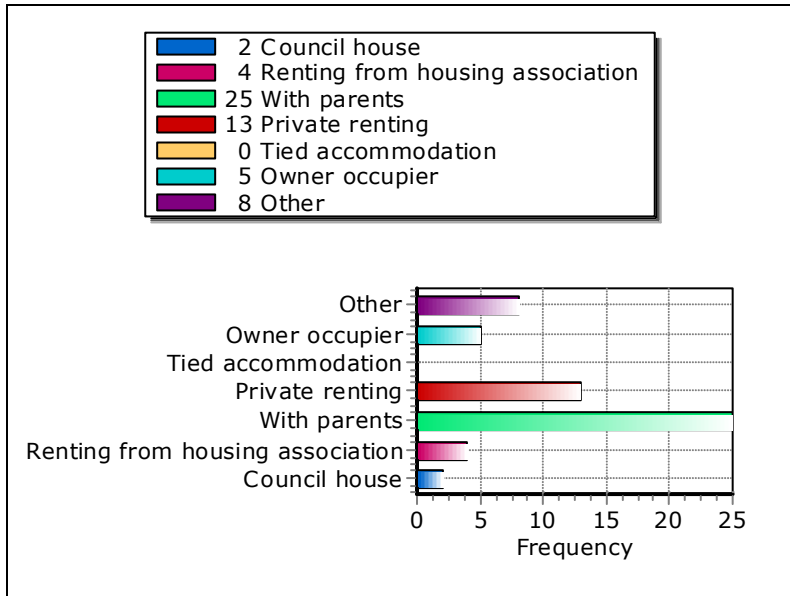
Ages of respondents

AGE GROUP	FREQUENCY
18 - 20	10
20 - 30	22
31 - 40	13
41 - 50	7
51 - 60	6
61 - 70	12
71 - 80	9

Status of respondents

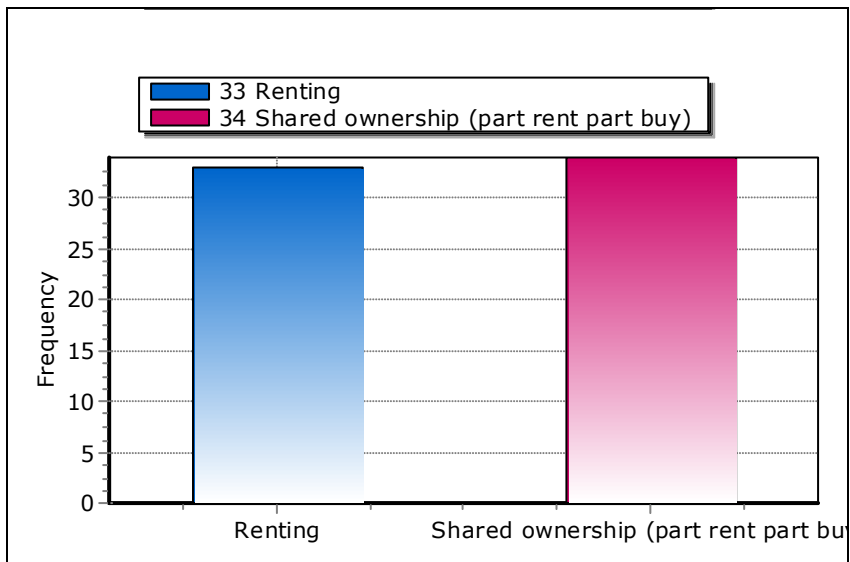


Where do you currently live?

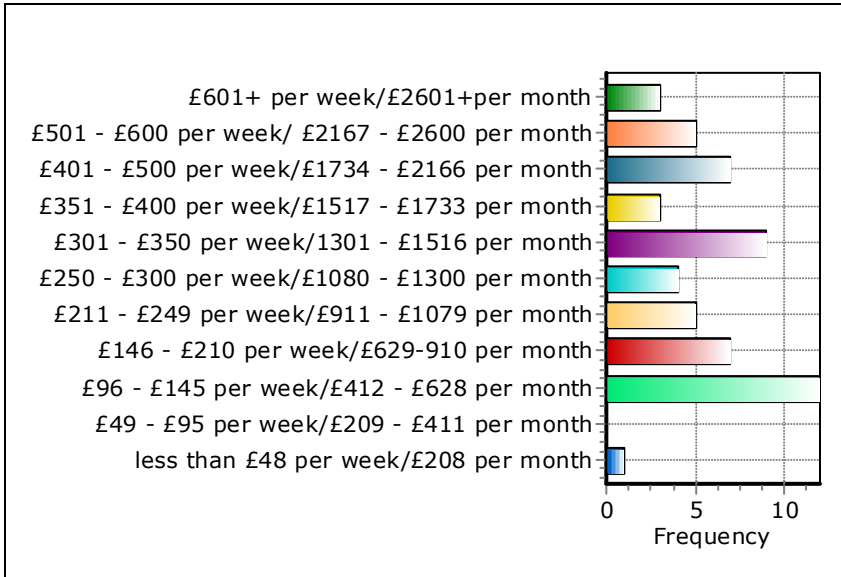


What type of housing would you prefer?

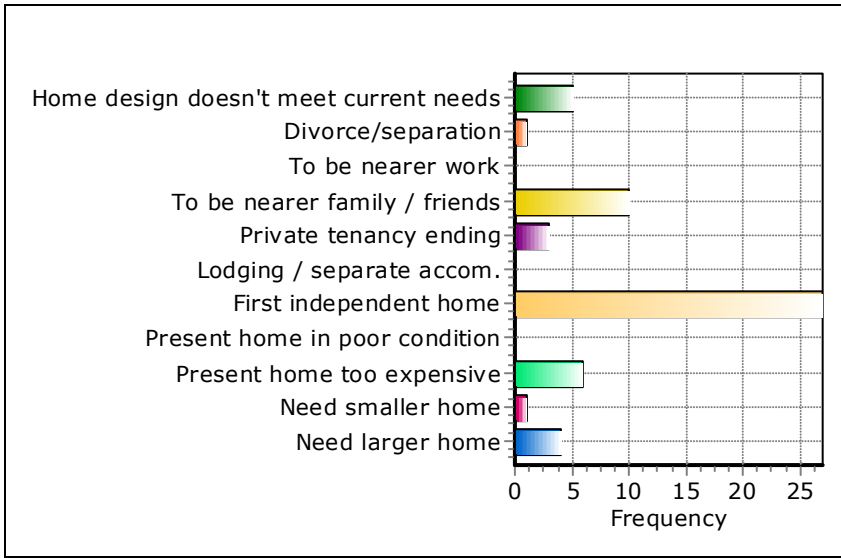
Some respondents indicated both options.



What is your household's joint income?



Question 34. Why are you seeking a new home?



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.

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 £145 000 for a 1 bed flat, £165 000 for a 2 bed property and £185 000 for a 3 bed property.

(Monthly mortgage/rent/total figures calculated using Moat Housing Associations shared ownership mortgage calculator. Please note that property prices are taken from the Homebuy website for the Sevenoaks area. 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 57 respondents seeking housing in West Kingsdown:

There were 57 responses to the West Kingsdown Registration of Interest for affordable housing.

6 of these respondents were excluded from this final analysis; one respondent was an owner occupier living outside of West Kingsdown. They did not state which type of housing they would prefer and were seeking a new home to be nearer family/friends. 1 respondent was a single owner occupier who needed a larger home; they were excluded as this is more likely to be an aspiration rather than a need. 2 respondents were elderly owner occupiers who said their present homes were too expensive but as no assessment of their equity/financial situation could be made, they were also excluded as they may be able to address their housing needs through their own resources. The other 2 respondents currently live in West Kingsdown but do not wish to stay there.

The 51 remaining households are –

- 26 single people
- 13 couples
- 12 families

Single people

Ages: (One respondent did not give their age)

Age Group	Frequency
18-20	6
21-30	10
31-40	1
41-50	1
51-60	2
61-70	2
71-80	3

Current housing:

Current Housing	Frequency
With parents	18
Housing Association	1
Private renting	2
Other	5

4 of the above respondents who answered 'other' are living in park homes or mobile homes and one is living with their cousin.

Preferred tenure:

Tenure	Frequency
Renting	7
Shared Ownership	12
Renting/shared ownership	7

Reason for seeking new home:

Reason	Frequency
First independent home	20
To be nearer family/friends	3
Present home too expensive	1
Home design doesn't meet current needs	1
Need larger home	1

5 of the above respondents are currently registered on the Sevenoaks District Housing Register.

23 of the above respondents currently live in West Kingsdown and 3 wish to return; all respondents have all indicated at least one of the local connection statements.

None of the single people indicated sufficient income to rent or buy on the open market locally.

9 of the single people who expressed a preference for shared ownership indicated sufficient income to purchase at least a 25% share of a one bedroom property with a full market value of £145,000, 4 of these single people could possibly afford a two bedroom property. Actual affordability would depend on the property prices of a specific scheme.

Couples

Ages:

Age Group	Frequency
18-20	4
21-30	7
31-40	1
41-50	1
51-60	2
61-70	7
71-80	4

Current housing:

Current Housing	Frequency
With parents	4
Council House	1
Renting Housing Association	1
Private renting	4
Other	3

The above 3 respondents who indicated 'other' all live in mobile homes.

Preferred tenure:

Tenure	Frequency
Renting	7
Shared Ownership	4
Renting/shared ownership	2

Reason for seeking new home:

Reason	Frequency
First independent home	4
Need larger home	1
Private tenancy ending	1
Home design doesn't meet current needs	3
To be nearer family/friends	4

9 of the above respondents are registered on the Sevenoaks District Housing Register.

8 of the couples currently live in West Kingsdown and 5 wish to return; all respondents have indicated at least one of the local connection criteria.

None of the couples indicated the ability to rent or buy on the open market locally.

4 of the couples who expressed an interest in shared ownership indicated the ability to afford a 25% share of a one or a two bed property and 2 indicated the ability to afford a one bed property only. Actual affordability would depend on the property prices of a specific scheme.

Families

Ages:

	Adult age	Adult Age	Child Age	Child Age	Child Age
Family 1	42		16	16	
Family 2	25	32	18 weeks		
Family 3	39		14	19	
Family 4	23	35	4		
Family 5	39	35	4	9	
Family 6	40		7		
Family 7	40	42	12	14	
Family 8	38	38	4	9	
Family 9	25		3		
Family 10	47	44	19	19	15
Family 11	35		4		
Family 12	27	29	2		

Current housing:

Current Housing	Frequency
With parents	3
Renting Housing Association	1
Private renting	6
Owner Occupier	1
Council house	1

The above owner occupier is seeking a new home due to divorce/separation

Preferred tenure:

Tenure	Frequency
Renting	4
Shared Ownership	1
Renting/shared ownership	7

Reason for needing new home:

Reason	Frequency
Need larger home	1
First independent home	3
Private tenancy ending	2
Present home too expensive	3
To be nearer friends/family	2
Divorce/separation	1

2 of the above households are registered on the Sevenoaks District Housing Register.

7 of the families currently live in West Kingsdown and 5 wish to return; all respondents indicated at least one of the local connection statements.

None of the families indicated sufficient income to afford to buy on the open market locally.

1 of the families who expressed an interest in shared ownership indicated the ability to afford a 25% share of a 2 bedroom property, 4 families indicated the ability to afford a 25% share of a 3 bedroom property. Actual affordability would depend on the property prices of a specific scheme.

FINDINGS

The Registration of Interest has found a need for up to 51 homes for local people who are in need of affordable housing. They are 26 single people, 13 couples and 12 families.

17 of the households may be able to afford at least a 25% share of a relevant sized shared ownership property but more detailed analysis of their income and actual cost of properties would need to be made to establish the exact need.

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

WEST KINGSDOWN PARISH COUNCIL

September 2009

Dear Parishioner

Rural Affordable Housing

You may remember completing a housing needs survey in 2004. The Rural Housing Enabler from Action with Communities in Rural Kent has been asked to update the findings of that survey. In partnership with Sevenoaks District Council, we want to find out if there is still a need for affordable housing for people who have a strong connection to West Kingsdown. This letter has therefore been sent to all households in the parish.

To qualify for this sort of housing people would have to have a connection with or work in the parish. For example, you may be the son or daughter of a villager or you may have other close family ties with villagers. You or a member of your family may have moved away from the parish because you had been unable to find housing within West Kingsdown, or you may work in the parish but live elsewhere.

If you or a member of your family is interested in affordable housing in the parish please complete the attached form and return it in the enclosed freepost envelope provided by the **23rd October 2009**. The return address is printed on the back page of this survey; please fold the form as indicated so that the address shows through the envelope's window and post it back.

This will not commit you to anything but will help us to understand the housing needs in the parish. When completing the form, please note that if you are a couple you should complete both the APPLICANT ONE and APPLICANT TWO parts of the form. If you are a single person simply complete APPLICANT ONE. If you need any other help or information please call the Parish Clerk on 01474 853286 or the Rural Housing Enabler at Action with Communities in Rural Kent on 01303 813790 who will be pleased to advise you.

Any information you pass on to the Action with Communities in Rural Kent (which is an independent body) will be confidential and will not be made available to us in the Parish Council but will be used as part of the general information gathering exercise.

If you decide to fill in this form you will also need formally to register (if you haven't already) on the Sevenoaks District Housing Register. Telephone the Housing Options Team on 01732 749433 (this will take you through to West Kent Housing Association who manage the Register on behalf of Sevenoaks District Council).

If you would like to comment but not register a need then please do so on a separate sheet of paper.

Yours sincerely

Ian Bosley
Chairman

REGISTRATION OF INTEREST IN AFFORDABLE HOUSING IN WEST KINGSDOWN

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

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

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

Q3. What is your connection with West Kingsdown? Please tick all that apply

I currently live in the parish and have done so continuously for the last 3 years

I currently live in the parish and have done so for a total of at least 5 out of the last 10 years

I do not live in the parish but have been a member of a household which still lives there and have done so continuously for the last 3 years or more

I do not live in the parish but have been a member of a household which still lives there and have done so for a period of 5 out of the last 10 years

In the past I have lived in the parish continuously for 5 out of the last 10 years

I have immediate family which has lived continuously in the parish for at least 10 years*

I am in permanent full time employment or about to take up permanent full time employment in the parish

* immediate = Mother, Father, Children over 18, Brother or Sister over 18

APPLICANT ONE - ADULT

PERSONAL DETAILS

Q5. Surname _____

Q6. Other names _____

Q7. Title
Mr *Mrs* *Miss* *Ms*

Q8. Address

Q9. Telephone no. _____

Q10. Your age _____

Q11. Your status
Single person *Couple* *Family with children*

Q12. Number and sex and age of children

APPLICANT TWO - ADULT

PERSONAL DETAILS

Q19. Surname _____

Q20. Other names _____

Q21. Title
Mr *Mrs* *Miss* *Ms*

Q22. Address

Q23. Telephone no. _____

Q24. Your age _____

Q25. Your status
Single person *Couple* *Family with children*

Q26. Number and sex and age of children

APPLICANT ONE**HOUSING DETAILS****Q13. Where do you currently live?**Council house Private renting Renting from housing association Tied accommodation With parents Owner occupier Other _____**Q14. Which type of housing would you prefer?**Renting Shared ownership (part rent part buy) **Q15. Are you registered on the Sevenoaks District Housing Register?**Yes No **APPLICANT TWO****HOUSING DETAILS****Q30. Where do you currently live?**Council house Private renting Renting from housing association Tied accommodation With parents Owner occupier Other _____**Q31. Which type of housing would you prefer?**Renting Shared ownership (part rent part buy) **Q32. Are you registered on the Sevenoaks District Housing Register?**Yes No **Q33. What is your household's joint weekly or monthly income? (including benefits but not housing benefit or council tax benefit) - please tick one box.**less than £48 per week/£208 per month £49 - £95 per week/£209 - £411 per month £96 - £145 per week/£412 - £628 per month £146 - £210 per week/£629-910 per month £211 - £249 per week/£911 - £1079 per month £250 - £300 per week/£1080 - £1300 per month £301 - £350 per week/£1301 - £1516 per month £351 - £400 per week/£1517 - £1733 per month £401 - £500 per week/£1734 - £2166 per month £501 - £600 per week/ £2167 - £2600 per month £601+ per week/£2601+per month **Q34. Why are you seeking a new home? (PLEASE TICK ONE BOX ONLY)**Need larger home Need smaller home Present home too expensive Present home in poor condition First independent home Lodging / separate accom. Private tenancy ending To be nearer family / friends To be nearer work Divorce/separation Home design doesn't meet current needs **To be considered for affordable housing you must register on the Sevenoaks District Housing Register. If you would like to register contact the Housing Options Team on 01732 749433**

Please return this survey in the envelope provided. Information you have given may be shared with Sevenoaks District Council and West Kent Housing Association, Housing Options Team for the purpose of allocating affordable housing.