

# Eynsford Housing Needs Survey January 2021

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www.ruralkent.org.uk

With the support of: Eynsford Parish Council Sevenoaks District Council

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#### 1. EXECUTIVE SUMMARY

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

A survey was posted to every household within the parish in November 2020. 845 surveys were distributed with 167 surveys being returned, representing a 20% response rate.

Analysis of the returned survey forms identified that 92% of respondents are owner occupiers. 75% of respondents have lived in the parish for over 10 years.

High property prices and a predominance of privately owned homes means that some local people are unable to afford a home within the parish. At the time of writing the report the cheapest property for sale in the parish was a 2-bed apartment (retirement) for £200,000 or a 2 bedroom studio flat for £200,000; to afford to buy these homes deposits of approximately £30,000 would be required and an income of £48,571. The cheapest property for rental was a 2-bedroom terraced house for £1,400 pcm; to afford to rent this property an income of approximately £56,000 would be required.

Overall, a need for 5 affordable homes, for the following local households was identified:

- 2 single people
- 2 couples
- 1 family
- 4 of the households currently live in the parish and 1 lives outside but used to live there and has family members currently living there.

The survey also identified a requirement for 11 homes for older households:

- 7 single people
- 4 couples
- 11 of the households currently live in the parish.
- 8 of the households want to buy an alternative property on the open market, 3 of the households want an affordable rented property.

The survey has identified a total need for 8 affordable homes; 3 of which are for older households. In addition there is a requirement for 8 open market properties suitable for older households who want to downsize/move to more suitable housing for their needs.

#### 2. INTRODUCTION TO THE EYNSFORD HOUSING NEEDS SURVEY

The Rural Housing Enabler worked with Sevenoaks District Council and Eynsford Parish Council to undertake a housing needs survey within the parish. The survey was undertaken as part of Sevenoaks District Council's Local Housing Needs Surveys, 5-year programme.

Rural Housing Needs Surveys aim to investigate and establish the affordable housing needs of people who live in or have close ties to a parish or rural area, and provide an independent report of that need, if any, using a transparent and robust methodology. They also investigate the needs of older households of any tenure needing alternative housing.

The aim of this survey is to identify in general terms if there is, or is not, 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 identified, then a further Registration of Interest survey may be undertaken to update the levels of housing need. At this stage, further details such as name and address, income, housing need and details of local connection will be taken.

#### 3. BACKGROUND INFORMATION

In a report published in June 2018 by the Institute for Public Policy Research (IPPR) it is stated that: 'The affordability gaps in rural areas are high compared to urban areas. The average rural house price is around £19,000 above the average for England as a whole, at £320,700 compared to £301,900, and is more than £87,000 higher than the urban average excluding London (£233,600) $^1$ 

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

The housing needs of older people in rural areas has also been a subject of concern given the growing numbers in that age group whose needs are not being met by the market. A nine-month enquiry starting in 2017 on Housing and Care for Older People concluded in their report<sup>2</sup> that 'policy makers must recognise the growing housing needs of older people living in the countryside. It recommends that Local Planning Authorities ensure provision of new homes for older people, noting the value of both the building of small village developments – "perhaps six bungalows on an unused scrap of land" – or larger scale retirement schemes in towns close by.'

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.

<sup>1</sup> A New Rural Settlement: Fixing the affordable housing crisis in rural England <a href="https://www.ippr.org/files/2018-06/1530194000">https://www.ippr.org/files/2018-06/1530194000</a> a-new-rural-settlement-june18.pdf

<sup>&</sup>lt;sup>2</sup> <u>Rural Housing for an Ageing Population</u>: Preserving Independence. Happi 4- The Rural HAPPI Inquiry. April 2018. Jeremy Porteus

The RHE will assist with carrying out a housing needs survey, analyse the results and when appropriate 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 housing association and the local authority to develop a scheme, the independent role of the RHE helps to ensure the project proceeds smoothly and to the benefit of the community.

#### 4. METHOD

The Rural Housing Enabler worked with Sevenoaks District Council to determine the format of the housing needs survey to be used in the Sevenoaks area for the 5 year local needs survey programme; this was sent to Eynsford Parish Council who agreed the format of the covering letter. A copy of the survey was posted to every household in the parish in November 2020.

Surveys were returned in prepaid envelopes to Action with Communities in Rural Kent. Copies of the survey were available to complete for anyone who had left the parish and wished to return, these were held by the Rural Housing Enabler. It was asked that completed survey forms were returned by 25<sup>th</sup> November. All surveys received at Action with Communities in Rural Kent by that date are included in this report.

845 surveys were distributed with 167 returned by this date representing a return rate of 20%.

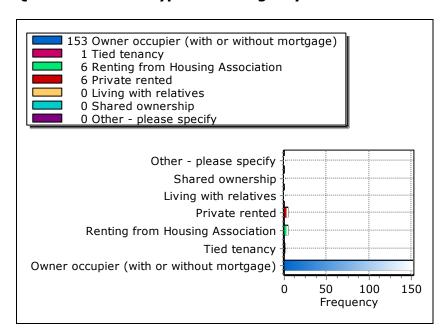
Some surveys were not fully completed therefore the results are shown for the total answers to each question.

#### 5. RESULTS

# Section 1

Listed below are the results of each question asked by the housing needs survey.

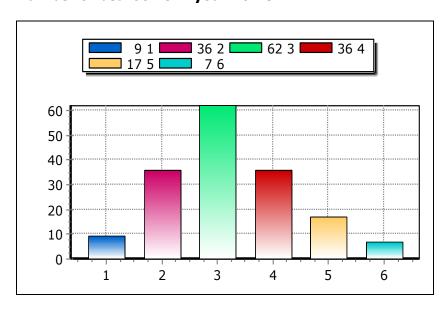
Question 1. What type of housing do you live in?



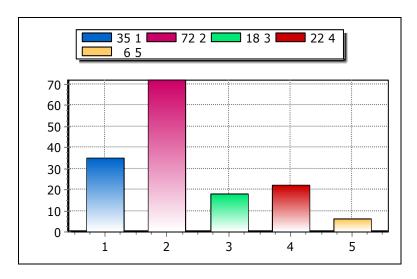
92% of respondents are owner occupiers

Question 2.

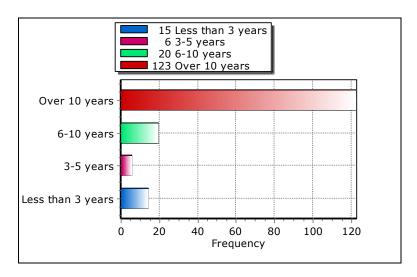
#### Number of bedrooms in your home?



# Number of people that currently live in the property?

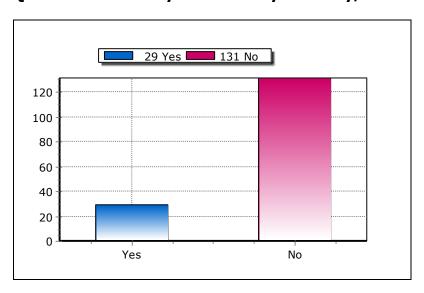


Question 3. How long have you lived in Eynsford?

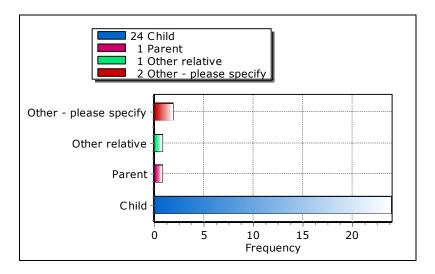


123 respondents (75%) have lived in the parish for over 10 years.

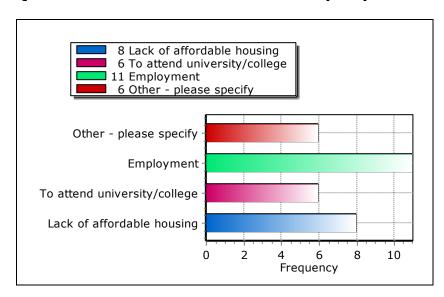
Question 4. Have any members of your family/household left Eynsford in the last 5 years?



Question 5. If you answered yes to question 4, please state what relationship they have to you.

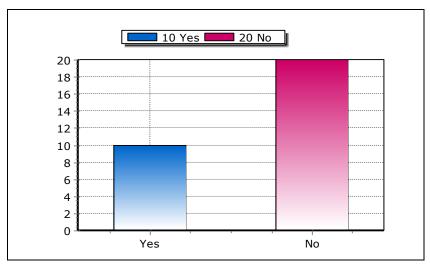


Question 6. Please indicate the reason why they left.

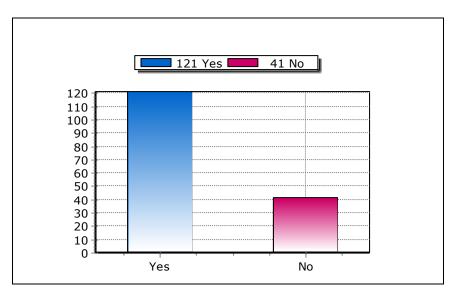


'Other' reasons include: For employment, marriage and moved abroad.

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



Question 8. Would you support a small development of affordable housing e.g. 6-10 homes if there was a proven need for people with a genuine local connection to Eynsford?



75% of respondents who answered the question (72% of all respondents) said they would support a development of affordable housing for local people.

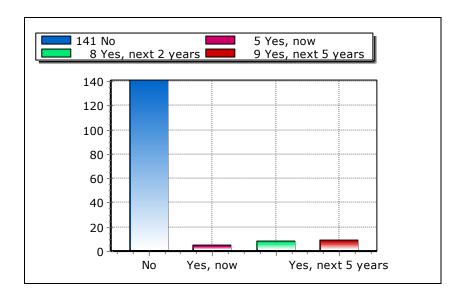
# Question 9. Please use this space if you wish to explain your answer to Q8.

There were 82 responses to this question; a full list of responses can be found in Appendix E1.

# Question 10. Please state any sites you think might be suitable for a local needs housing development in Eynsford.

There were 23 responses to this question; a full list of responses can be found in Appendix E2

Question 11. Do you or a member of your household need separate or alternative accommodation either now or in the next 2 or 5 years?

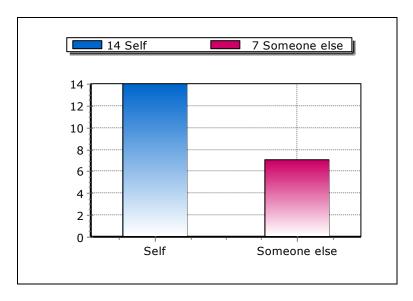


#### Section 2 - Housing Needs

# Only those respondents who deemed themselves in need of alternative housing were asked to complete Section 2.

22 respondents completed section 2

Question 12. Are you completing this form for yourself or someone else?

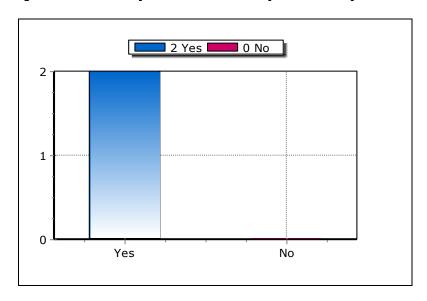


Question 13. If you are completing this form for someone else, please state their relationship to you and where they currently live.

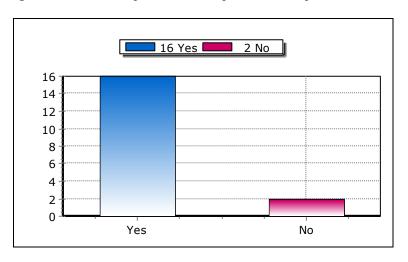
Respondents were mainly completing the form for their adult children living in the parental home.

**Question 14.** Personal details of respondents are not included in this report.

Question 15. If you live outside Eynsford do you wish to return?



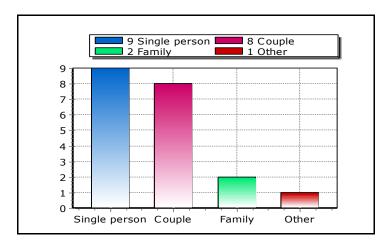
Question 16. If you live in Eynsford do you wish to stay there?



**Question 17. What is your connection with Eynsford?** Respondents were asked to indicate all connections that applied to them.

Local connection	FREQUENCY
I currently live in Eynsford and have done so continuously for the last 3 years	16
I have previously lived in Eynsford and have immediate family who currently live there and done so continuously for the last 10 years	5
I have lived in Eynsford for a total of 5 out of the last 10 years	9
I need to move to Eynsford to take up full time permanent employment	0
I am in full time permanent employment in Eynsford	1
I am full time self-employed and the majority of my work is in Eynsford	1
I provide an important service requiring me to live locally	0

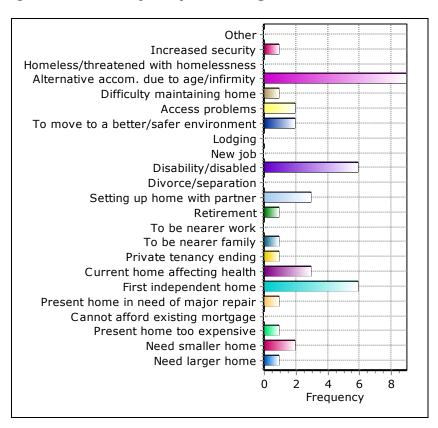
Question 18. What type of household will you be in alternative accommodation?



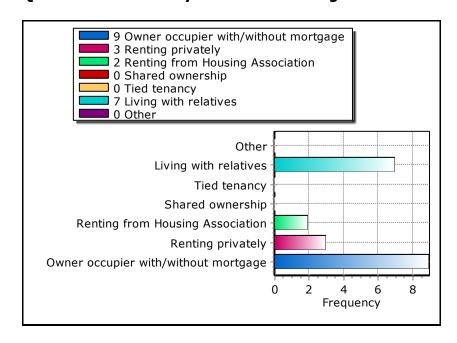
Question 19. How many people in each age group need alternative accommodation?

AGE	0 – 9	10 -15	16 - 19	20 -24	25 – 44	45 - 59	60 - 74	75+
Male	1	0	0	3	4	2	3	2
Female	2	0	0	3	3	2	5	4
Total	3	0	0	6	7	4	8	6

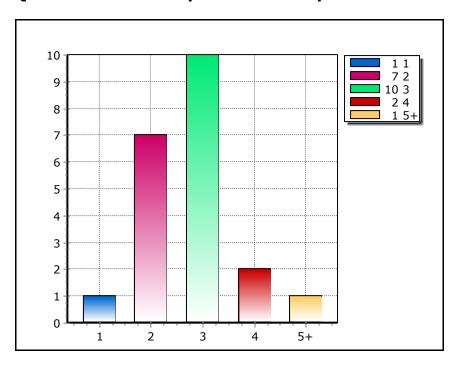
Question 20. Why are you seeking a new home?



Question 21. What is your current housing situation?



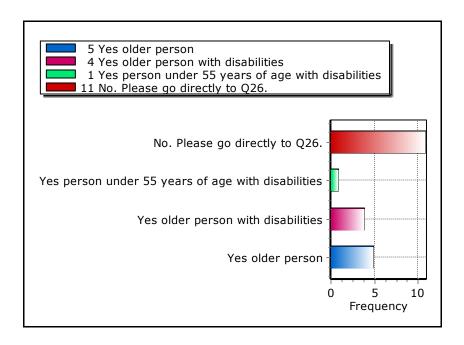
Question 22. How many bedrooms does your current home have?



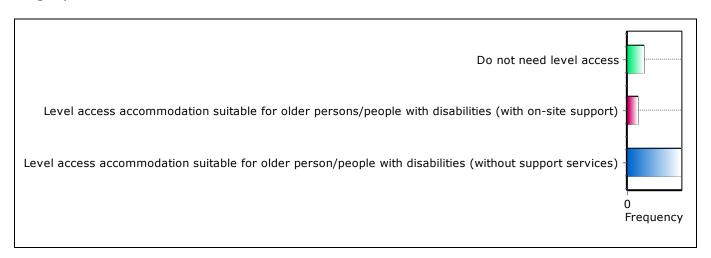
Question 23. Please tell us in your own words why you need to move and what prevents you from doing so.

There were 16 responses to this question. A full list of responses can be found in Appendix E3

Question 24. Are you an older person or person with disabilities wanting to downsize/move to more suitable housing?



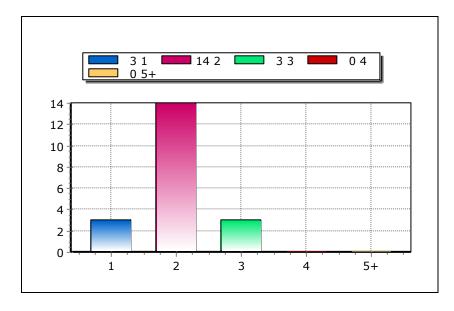
**Question 25. What type of housing do you need?** Only those respondents who answered Yes to Q24 were required to answer this question. The answers given relate to the type of housing respondents sought/preferred rather than an assessment of their need.



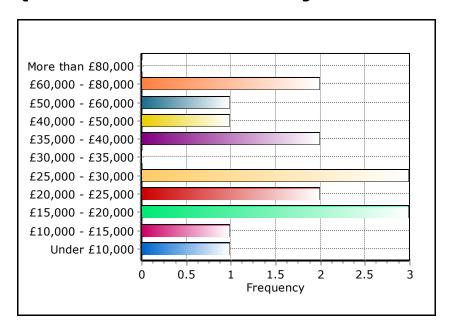
Question 26. Which tenure would best suit your housing need?

Tenure	Frequency
Affordable Rented – rent is 50%-80% of open market	7
rents	
Shared Ownership – part rent/part buy	5
First Homes – homes for owner occupation by first	5
time buyers, that are discounted in perpetuity	
Self-Build	1
Owner Occupation	13

**Question 27. How many bedrooms will you need?** The answers given relate to the number of bedrooms respondents sought/preferred rather than an assessment of their need



Question 28. Please indicate the total gross annual income of the household in housing need.



Question 29. How much money would you be able to raise towards buying your own home?

The following answers were given:

Don't know value of current house

1 x £7,000

2 x £20,000

2 x £25,000

1 x £30,000

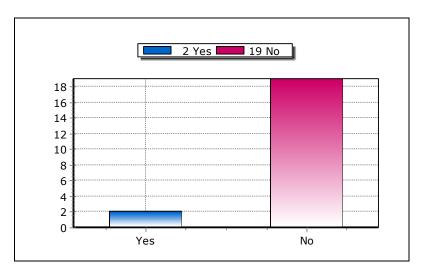
1 x £180,000

1 x £400,000

1 x £440,000

1 x £500,000

Question 30. Are you registered on the Council's Housing Register or the Help to Buy Register?



#### 6. LOCAL HOUSING COSTS

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

#### **Property for sale**

Searches of <a href="https://www.rightmove.co.uk">www.rightmove.co.uk</a> which markets property for a number of leading local estate agents, in December 2020, found the following cheapest properties for sale (under £500,000) in Eynsford.

Type of Property	Number of Bedrooms	Price £
Semi-detached bungalow	3	475 000
House (retirement property)	2	330 000
Apartment	2	270 000
Apartment (retirement property)	2	210 000
Flat (retirement property)	2	210 000
Studio flat	Studio	200 000
Apartment (retirement property)	2	200 000

#### **Property to rent**

At the time of writing the report, there were no properties to rent in Eynsford; the nearest properties within 1/2 mile of the parish were found in Farningham:

Type of Property	Number of Bedrooms	Price £pcm.
Terraced house	2	1,400
House share	1	850

#### Household income required to afford current market prices

Using local information, the table below shows gross income level needed to purchase a property in the area. The figures are calculated assuming a 15% deposit and using 4.5 x gross income. Monthly repayment is based on a 2-year fixed standard with HSBC at 3.54% (December 2020) 25-year mortgage term and is calculated using HSBC's mortgage calculator.

Type of Property	Price £	Deposit (15%)	Gross Income Level	Monthly Repayment
3 bed semi-detached bungalow	475 000	71 250	89 722	1,882
2 bed house (retirement)	330 000	49 500	62 333	1,307
2 bed apartment	270 000	40 500	51 000	1.070
2 bed apartment (retirement)	210 000	31 500	39 666	832
2 bed flat (retirement)	210 000	31 500	39 666	832
Studio flat	200 000	30 000	37 777	792
2 bed apartment (retirement)	200 000	30 000	37 777	792

To gauge the income level required to afford to rent privately the following calculations assume that 30% gross income is spent on housing. (A household is considered able to afford market rented housing in cases where the rent payable would constitute no more than 30% of gross income). At the time of writing there were no properties available to rent in Eynsford and 2 properties to rent in Farningham, ¼ mile from Eynsford.

Type of Property	Price	Approx. Gross Annual income £
	£ pcm	
2 bed terraced house	1,400	56 000
1 bed house share	850	34 000

Using HM Land Registry data on house sales (<a href="www.mouseprice.com">www.mouseprice.com</a>) using postcode area DA4 which lies within or includes part of the following towns, counties, localities, electoral wards and stations: Bean and Darenth, Dartford, Eynsford, Farningham, Farningham, Horton Kirby and South Darenth, Horton Kirby, Kent, South Darenth, Sutton at Hone and Hawley, West Hill; the average house prices in the last 3 months are:

1 bed properties £223,900 2 bed properties £340,000 3 bed properties £445,000 4 bed properties £648,000 5+ bed properties £895,800

To afford the average cost of a 1 bed property using the mortgage calculation shown above, a salary of £42,292 would be required. To afford the average cost of a 2-bed property a salary of £82,751 would be required.

Information provided by 'mouseprice' states that the average property in the DA4 area costs £446,600 with average earnings being £26,233. This means that the average property costs over 17 times more than the average salary. The source used by 'mouseprice' to assess price to earnings ratio is Calnea Analytics proprietary price data and earnings data - updated quarterly.

#### **Affordable Rent**

The Government has introduced changes relating to rents charged to new tenants of social housing from April 2011. Affordable Rent properties allow landlords to set rents anywhere between current social rent levels and up to 80% of local market rents. The following table shows housing benefit levels (known as Local Housing Allowance (LHA)) for the High Weald area; Sevenoaks District Council have an agreement with their Housing Association partners to calculate, in the first instance where overall scheme cost permit, Affordable Rent at 80% of market rents or 100% LHA whichever is lower. Affordability of the rent can be achieved through the input of Housing Benefit where eligible.

Size of Property	LHA Levels £pcm/Affordable Rent levels £pcm
1 bed	693
2 bed	897
3 bed	1127
4 bed	1496

The table below shows income needed to afford the affordable rent levels using 30% of gross income as the indicator of what is affordable, for those who are not in receipt of housing benefit.

Property	Price	Gross annual
	£ pcm	Income £
1 bed	693	27 720
2 bed	897	35 880
3 bed	1127	45 080
4 bed	1496	59 840

#### **Shared ownership**

To give an indication of respondents' ability to afford shared ownership, levels of income and rent/mortgage have been taken into consideration on purchasing a 25% share of a property with estimated values of £223,000 for a 1 bed property, £340,000 for a 2 bed property and £445,000 for a 3 bed property. Calculations are made using the Homes England's target incomes calculator and assume a 10% deposit of mortgage share. These values are taken from information found at www.mouseprice.co.uk

Property price £	Share	Deposit Required £	Monthly mortgage £	Monthly rent	Monthly Service Charge	Monthly total	Gross Income required
223 900	25%	5,598	274	385	80	739	26 630
340 000	25%	8,500	416	584	80	1080	38 944
445 000	25%	11,125	544	765	80	1389	50 080

#### **First Homes**

The tables below show the amount of deposit and income required to afford this tenure based on 30% and 50% discounts. Homes are sold with a standard discount of 30% below local market value; it can be possible for the Local Authority to seek discounts of up to 50% but this must be set out in evidenced Local Plan policy. The homes must not cost more than £250,000 after discount (this is shown below as the price after discount being either "eligible" or "not eligible"). Calculations are based on a minimum 10% deposit (it should be noted many lenders are now requiring deposits of 15% or more); eligibility includes having a household income not exceeding £80,000. Gross income required is based on x 4.5 salary. The full market values used are taken from information found at <a href="https://www.mouseprice.co.uk">www.mouseprice.co.uk</a>; £223,900 for a 1 bed property, £340 000 for a 2 bed property and £445 000 for a 3 bed property.

Property	Price after discount of	Minimum deposit	Gross
price £	30% £	required - 10% of	Income required
		discounted price £	
223 900	156 730	15 673	31 346
(1 bed)	Eligible		
340 000	238 000	23 800	47, 600
(2 bed)	Eligible		
445 000	311 500	N/A	N/A
(3 bed)	Not Eligible		

Property price £	Price after discount of 50% £	Minimum deposit required -10% of discounted price £	Gross Income required
223 000	111, 500	11 150	22,300
(1 bed)	Eligible		
340 000	170,000	17 000	34,000
(2 bed)	Eligible		
445,000	222,500	22 250	89,000
(3 bed)	Eligible		

#### 7. ASSESSMENT OF HOUSING NEED

This section is divided into two categories: the need for affordable housing and the needs of older people in the parish requiring alternative housing, either affordable or open market. There was a total of 22 responses.

#### 7.1 Assessment of the need for affordable housing

This analysis is divided into categories of those who need housing now, in the next 2 years and in the next 5 years.

At this stage some respondents might be excluded if they do not want/are not eligible for affordable housing or if they do not provide sufficient information for an assessment of their eligibility to be made.

In total 10 respondents said they need affordable housing in the following timescales:

- Now x 3
- In the next 2 years x 4
- In the next 5 years x 3

#### Assessment of the 3 households seeking affordable housing now

One family was excluded for the following reason: they have lived in Eynsford for less than three years. One couple was excluded for the following reason: they did not specify their income.

#### The 1 household in need of affordable housing now is:

• 1 family

Families - there was 1 family

#### <u>Age</u>

	Adult	Adult	Child	Child	Child	Child
	Age	Age	Age	Age	Age	Age
Family 1	25-44 M	25-44 F	0-9M			

#### Reason for seeking new home:

Reason	Frequency
Current home affecting health	1
To be nearer family	1
Disability/disabled	1

#### **Current housing:**

<b>Current Housing</b>	Frequency
Renting from Housing	1
Association	

#### **Current number of bedrooms:**

<b>Current Beds</b>	Frequency	
2	1	

#### Tenure best suited:

Tenure	Frequency	
Affordable rented	1	

**Number of bedrooms required:** The answers given relate to the number of bedrooms respondents sought/preferred rather than an assessment of their need.

No of bedrooms	Frequency	
2	1	

Number of bedrooms respondents are eligible for is dependent upon tenure and Sevenoaks District Council's allocation policy. See summary on page 35.

# Household's joint gross annual income:

Income	Frequency
Under £10,000	1

#### Amount available towards purchase of a property: None

#### Registered on the Council's Housing Register or the Help to Buy Register:

Housing Register	Frequency
Yes	1

The respondent indicated at least one of the local connection criteria; they currently live away from the parish and wish to return.

The following table shows the respondent's ability to afford the various forms of tenure they said they require plus affordability of open market housing to buy and rent.

It should be noted that actual affordability of the various forms of tenure required depends on income and the ability to pay the required deposit and other finances necessary to buy a home.

Income	Number of respondents	Affordable Rented	Shared Ownership	First Homes	Open market purchase	Private rent
Under	1	2 bed with	0	0	0	0
£10,000		HB				

It is assumed that respondents who cannot afford the housing association rent (affordable rent) will be eligible for housing benefit (HB)

#### Assessment of the 4 households seeking affordable housing in the next 2 years

One respondent was excluded for the following reason: they did not provide details of their income.

# The 3 households in need of affordable housing in the next 2 years are:

- 2 single people
- 1 couple

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

Age	Frequency
20-24	2

#### Reason for seeking new home:

Reason	Frequency
First independent home	2

#### **Current housing:**

<b>Current Housing</b>	Frequency
Living with relatives	2

#### **Current number of bedrooms:**

<b>Current Beds</b>	Frequency
3	1
4	1

#### **Tenure best suited:**

Tenure	Frequency
Shared Ownership	1
First Homes	2
Owner Occupation	1

**Number of bedrooms required:** The answers given relate to the number of bedrooms respondents sought/preferred rather than an assessment of their need.

No of bedrooms	Frequency
1	1
2	1

Number of bedrooms respondents are eligible for is dependent upon tenure and Sevenoaks District Council's allocation policy. See summary on page 35.

#### Household's joint gross annual income:

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

#### Amount available towards the purchase of a property:

- £25,000
- £20,000

#### Registered on the Council's Housing Register or Help to Buy Register:

Housing Register	Frequency
No	2

The respondents indicated at least one of the local connection criteria; the 2 respondents currently live in the parish.

The following table shows the respondent's ability to afford the various forms of tenure they said they require plus affordability of open market housing to buy and rent.

It should be noted that actual affordability of the various forms of tenure required depends on income and the ability to pay the required deposit and other finances necessary to buy a home.

Income	Number of respondents	Affordable Rented	Shared ownership	First Homes	Open market purchase	Private rent
£10,000 - £15,000	1	1 bed with HB	0	0	0	0
£15,000 - £20,000	1	1 bed with HB	0	0	0	0

The two respondents were both interested in First Homes but their incomes are not sufficient, they also cannot afford Shared Ownership, they have been assessed for Affordable Rent.

It is assumed that respondents who cannot afford the housing association rent (affordable rent) will be eligible for housing benefit (HB)

**Couples** - there was 1 couple

#### <u>Age</u>

Age	Frequency
45-59	2

#### Reason for seeking new home:

Reason	Frequency
Setting up home with partner	1
To move to a better/safer	1
environment	
Private tenancy ending	1
First independent home	1

#### **Current housing:**

Current Housing	Frequency
Private renting	1

#### **Current number of bedrooms:**

<b>Current Beds</b>	Frequency
2	1

#### **Tenure best suited:**

Tenure	Frequency
Affordable rented	1
Shared ownership	1

**Number of bedrooms required:** The answers given relate to the number of bedrooms respondents sought/preferred rather than an assessment of their need.

No of bedrooms	Frequency
2	1

Number of bedrooms respondents are eligible for is dependent upon tenure and Sevenoaks District Council's allocation policy. See summary on page 35.

#### Household's joint gross annual income:

Income	Frequency
£60,000 - £80,000	1

#### Amount available towards purchase of a property:

• £20,000

#### Registered on the Council's Housing Register or the Help to Buy Register:

Housing Register	Frequency
No	1

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

The following table shows the respondent's ability to afford the various forms of tenure they said they require plus affordability of open market housing to buy and rent.

It should be noted that actual affordability of the various forms of tenure required depends on income and the ability to pay the required deposit and other finances necessary to buy a home.

Income	Number of respondents	Affordable Rented	Shared Ownership	First Homes	Open market purchase	Private rent
£60,00 - £80,000	1	0	2 bed	0	0	0

#### Assessment of the 3 households seeking affordable housing in the next 5 years

Two respondents were excluded for the following reasons: one respondent did not wish to stay in the parish and one respondent wanted to buy on the open market.

#### The 1 household in need of affordable housing in the next 5 years are:

• 1 couple

#### **Couples** – there was 1 couple

Age	Frequency
20-24	2

#### Reason for seeking new home:

Reason	Frequency
Setting up home with partner	1

#### **Current housing:**

<b>Current Housing</b>	Frequency
Living with relatives	1

#### **Current number of bedrooms:**

<b>Current Beds</b>	Frequency
3	1

#### **Tenure best suited:**

Tenure	Frequency
First Homes	1
Self build	1
Owner occupation	1

**Number of bedrooms required:** The answers given relate to the number of bedrooms respondents sought/preferred rather than an assessment of their need.

No of bedrooms	Frequency
2	1

Number of bedrooms respondents are eligible for is dependent upon tenure and Sevenoaks District Council's allocation policy. See summary on page 35.

#### Household's joint gross annual income:

Income	Frequency
50,000 - 60,000	1

#### Amount available towards the purchase of a property:

• £30,000

#### Registered on the Council's Housing Register or Help to Buy Register:

Housing Register	Frequency
No	1

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

The following table shows the respondent's ability to afford the various forms of tenure they said they require plus affordability of open market housing to buy and rent.

It should be noted that actual affordability of the various forms of tenure required depends on income and the ability to pay the required deposit and other finances necessary to buy a home.

Income	Number of respondents	Affordable Rented	Shared ownership	First Homes	Open market purchase	Private rent
£50,000 - £60,000	1	0	0	2 bed	0	0

The respondent was also interested in self build.

#### 7.2 Assessment of the housing needs of older households

Householders were asked to respond to the survey if they were older people who needed to downsize and/or move to more suitable housing for their needs; this included owner occupiers.

The analysis is divided into categories of those who require alternative housing now, within the next 2 years and within the next 5 years.

In total, 12 respondents said they were older households wanting to downsize/move to more suitable housing for their needs in the following timescales:

- Now x 2
- Next 2 years x 4
- Next 5 years x 6

#### Assessment of the 2 households who require alternative housing now

#### The 2 households seeking alternative housing now are:

• 2 x single people

<u>Single people</u> – there were 2 single people

Age	Frequency
75+	2

# Reason for seeking new home:

Reason	Frequency
Alternative accommodation	2
due to age / infirmity	
Current home affecting health	1
Disability/disabled	1
Increased security	1

#### **Current housing:**

Current Housing	Frequency
Renting from housing	1
association	
Owner occupier with/without	1
mortgage	

#### **Current number of bedrooms:**

Current No.	Frequency
1	1
2	1

# Type of housing needed:

Type of housing	Frequency
Level access accommodation	2
suitable for older	
person/people with disabilities	
without support	
Level access accommodation	1
suitable for older persons with	
disabilities (with on site	
support)	

#### **Tenure best suited:**

Tenure	Frequency
Affordable rented	1
Affordable rented / shared	1
ownership/owner occupier	

# **Number of bedrooms required:**

No of bedrooms	Frequency
1	1
2	1

#### Income:

Income	Frequency
£15,000 - £20,000	1

One respondent did not specify their income

# Amount available towards purchase of a property:

£180,000

One respondent did not answer

# Registered on the Council's Housing Register or the Help to Buy Register:

Housing Register	Frequency
No	2

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

# Assessment of the 4 households who require alternative housing within the next 2 years

One person was excluded as they did not provide sufficient information

# The 3 households who require alternative housing within the next 2 years are:

- 1 x single person
- 2 x couples

**Single people** – there was 1 single person

Age	Frequency
60- 74	1

# Reason for seeking new home:

Reason	Frequency
Alternative accommodation	1
due to age/infirmity	
Need smaller home	1
Retirement	1

# **Current housing:**

<b>Current Housing</b>	Frequency
Owner occupier	1

#### **Current number of bedrooms:**

Current No.	Frequency
3	1

# Type of housing needed:

Type of housing	Frequency
Level access accommodation	1
suitable for older	
persons/people with	
disabilities (without support	
services)	

#### **Tenure best suited:**

Tenure	Frequency
Owner occupation	1

#### Number of bedrooms required:

No of bedrooms	Frequency
2	1

**Income:** Not answered

# Amount available towards purchase of a property:

Not answered

# Registered on the Council's Housing Register or the Help to Buy Register:

Housing Register	Frequency
No	1

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

# **Couples** – there were 2 couples.

Age and Gender	Frequency
45-59	2
60-74	2

# Reason for seeking new home:

Reason	Frequency
Alternative acccomodation due	1
to age/infirmity	
Access problems	1
Present home in need of major	1
repair	
Present home too expensive	1
Disability/disabled	1

# **Current housing:**

<b>Current Housing</b>	Frequency
Owner occupier	1
Renting privately	1

#### **Current number of bedrooms:**

Current No.	Frequency
2	1
3	1

# Type of housing needed:

Type of housing	Frequency
Level access acccomodation	2
suitable for older	
persons/people with	
disabilities (without support	
services)	

#### **Tenure best suited:**

Tenure	Frequency
Owner occupation	1
Affordable rented	1

## **Number of bedrooms required:**

No of bedrooms	Frequency
2	1
3	1

#### Income:

Income	Frequency
£40,000 - £50,000	1
£60,000 - £80,000	1

# Amount available towards purchase of a property:

Not answered

The respondent currently does not know the value of their property

#### Registered on the Council's Housing Register or Help to Buy Register:

Housing Register	Frequency
No	2

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

# Assessment of the 6 households who require alternative housing within the next 5 years

# The 6 households who require alternative housing within the next 5 years are:

- 4 single people
- 2 couples

**Single** – there were 4 single people.

Age and Gender	Frequency
60-74	4

#### **Reason for seeking new home:**

Reason	Frequency
Alternative acc.due to	4
age/infirmity	
Disability	1
Current home affecting health	1
To move to better / safer	1
environment	
Disability	1
Access problems	1
Difficulty maintain home	1

# **Current housing:**

<b>Current Housing</b>	Frequency
Owner occupier	4

#### **Current number of bedrooms:**

Current No.	Frequency
2	1
3	3

# Type of housing needed:

Type of housing	Frequency
Level access accommodation	3
suitable for older person with	
disabilities (without support	
services)	
Level access accommodation	1
suitable for older	
persons/people with	
disabilities (with on-site	
support)	
Do not need level access	1

# **Tenure best suited:**

Tenure	Frequency
Owner occupation	4

# **Number of bedrooms required:**

No of bedrooms	Frequency
2	4

#### **Income:**

Income	Frequency
£15,000 - £20,000	1
£20,000 - £25,000	1
£35,000 - £40,000	1

One respondent did not specify their income

# Amount available towards purchase of a property:

£400,00

£440,000

£500,000

Value of property on sale (currently unknown)

# Registered on the Council's Housing Register or Help to Buy Register:

Housing Register	Frequency
No	4

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

# **Couples** – there were 2 couples.

Age and Gender	Frequency
60-74	1
75+	3

# Reason for seeking new home:

Reason	Frequency
Need smaller home	1
Alternative accommodation	1
due to age/infirmity	

# **Current housing:**

<b>Current Housing</b>	Frequency
Owner occupier	2

#### **Current number of bedrooms:**

Current No.	Frequency
2	1
3	1

# Type of housing needed:

Type of housing	Frequency
Level access acccomodation	2
suitable for older	
persons/people with	
disabilities (without support	
services)	

#### **Tenure best suited:**

Tenure	Frequency
Owner occupation	2

# **Number of bedrooms required:**

No of bedrooms	Frequency
2	2

#### **Income:**

Income	Frequency
£25,000 - £30,000	1
£35,000 - £40,000	1

# Amount available towards purchase of a property:

Value of property on sale Not answered

# Registered on the Council's Housing Register or Help to Buy Register:

Housing Register	Frequency
No	2

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

#### 8. SUMMARY OF FINDINGS

The summary is divided into two sections: summary of the need for affordable housing and summary of the need for alternative housing for older households.

# 8.1 Summary of the need for Affordable Housing

The survey has identified a need for up to 5 homes for local people who are in need of affordable housing; they are 2 single people, 2 couples and 1 family. 1 of the households needs housing now, 3 households in the next 2 years and 1 household in the next 5 years.

The 5 respondents in need of affordable housing indicated strong local connections to the parish; 4 currently live in the parish and 1 lives outside.

3 respondents are currently living with relatives, 1 is renting privately and one is renting from a Housing Association.

When asked how many bedrooms respondents sought/preferred, the following answers were given:  $1 \times 1$  bed and  $4 \times 2$  beds. Actual size of property will depend upon the council's allocation policy and Help to Buy criteria, see below.

In total, 3 respondents indicated an interest in First Homes but 2 respondents did not indicate sufficient income to afford that tenure.

Taking into account, the council's allocation policy and Help to Buy criteria the mix of accommodation that respondents would be eliqible for is:

#### **Rented accommodation:**

- 2 x 1 bed
- 1 x 2 bed

#### **Shared ownership**

• 1 x 2 bed

#### **First Homes**

1 x 2 bed (this respondent is also interested in self build).

#### 8.2 Summary of the housing needs of older households

The survey has found a need for 11 homes for older people who require more suitable housing; they are 7 single people and 4 couples. All 11 households currently live in the parish.

- 2 households require housing now, 3 in the next 2 years and 6 in the next 5 years.
- 9 households are owner occupiers, 1 is private rented and 1 is renting from a Housing Association.

The most frequently given reason for seeking an alternative home was due to age and infirmity and disability.

8 of the respondents want to buy an alternative property on the open market, 3 of the households want an affordable rented property.

7 respondents required level access accommodation without support services, 2 respondents required level access accommodation (with or without on-site support services), 1 respondent did not need level access accommodation, 1 respondent did not specify.

#### 9. APPENDIX E1

#### Question 9. Please use this space if you wish to explain your answer to Q8.

Will not support any further development that will affect the green belt or AONB, given what is being suggested under local planning development in Swanley

Local sheltered accommodation (or care home) could free up housing for younger residents with Eynsford connection

This village is overcrowded now - traffic and parking have become unacceptable.

Yes, but with the caveat that this did not mean any loss of green field land

The existing Fountain Court development was intended for Eynsford residents but not anymore.

There should also be affordable housing for people on lower incomes.

Affordable only for local people, but doubt that be allowed!!

Older people - only if people were downsizing and they could support/care for themselves.

Definitely not 'warden controlled'!! as the area is not served by buses etc for those in need. Excess of old people currently

There is already affordable housing for people with a local connection - Knights Field. Also many small 2 bed houses and developments throughout the village - no more development, please!

Think affordable homes more for families/low income workers.

This in village is very limited - rather then free up 'large houses' (older residents) who'll move into the small places, presumably having sold their home for large amounts.

Depending on location.

It is not fair for local people to be forced out by increasing house prices created by London sprawl.

If a suitable site can be found which won't be easy.

Living in Eynsford is expensive. Real accommodation for local people would be welcome EPC and/or Sevenoaks DC would not be able to accurately determine who resides/occupies premises beyond the initial application.

It would ideally be for older people as they struggle with affordable housing and the focus seems to be for young people.

I also think transport links, e.g roads would not support more traffic.

But I think the emphasis should be on affordable housing for younger people who have grown up in the area.

This is vital. There are far too many very large houses already. We need some smaller ones Brown field site only. NOT on green belt.

As an older person, in future I would probably want to downsize, to a 2-bed house or preferably flat.

I feel that Eynsford needs another 'Old Mill Close' type settlement.

To enable downsizing for older people who have resided in the village for years. The need for a mix of housing.

Building more houses would use up the green space so crucial to keeping Eynsford green and rural.

Younger people and therefore children of school age are denied a residence in the village, eventually the primary school population will be from outside the village.

But it would depend where this development was to be planned. I would be very much against building on green belt/AONB/white belt or agricultural land.

Do not need more housing. Need less people!

If it was a genuine development for English people and from Eynsford. Not a dumping ground for foreigners.

If people cannot afford to live in the parish they should move to where they can afford to live.

To maintain as much green space for our quality, to prevent more traffic in area.

Only if brown field site used and no destruction of green belt. Some housing (eg West Kent) is unsuitable for people as 50% access is via stairs

We live in Saddlers Park, very few social houses remain

Some older people with a long connection to the village may want to downsize to remain in Eynsford. There is a lack of smaller properties, suitable for older residents. A lot of bungalows have been converted to houses.

There is already housing available in the village.

You should care about this stuff.

Lose the village atmosphere and the lanes are too narrow for large heavy vehicles.

Provided the infrastructure can support.

Definitely if it was for older/elderly people.

The village struggles with traffic, parking and infrastructure with the houses currently in the village, adding housing of any kind will make this worse.

Dependent on the location within the parish, parking issues and public transport improved.

Affordable housing is very important for elderly people who have lived in Eynsford, as the property prices are very high, and you would not want to have to move away.

If this is needed then would support this, but isn't there enough housing already for older people? My brother has learning difficulties and currently lives with my elderly mother in Medway. It would be fantastic if there was somewhere local, he could move to so we could keep an eye on him when my mother passes on.

I do not want to see Eynsford over developed. It is a beautiful historic village and I want it to stay that way.

Couldn't afford to buy a house.

Only if a small development.

Provided it was small as this is a village and if too many houses built it will no longer be a village and have increased traffic and noise.

Location means a lot to keep connected with family and friends.

In my opinion I believe Eynsford wouldn't benefit from such a development, considering the wealth of the area. There'll be a clear divide between those that have money and those that don't. Is the demand big enough for the need for social housing/sheltered?

Eynsford mainly consists of larger family dwellings, when the time comes to downsize there is very little choice.

As long as it is small. Does not open the door for bigger and outside Eynsford people.

I don't think there is any where to build in our village (apart from green belt which would be bad).

There are options for downsizing in village (Mill Close). Plenty of affordable housing in Ebbsfleet, not far.

The village already has too many houses and the infrastructure is insufficient to support more.

The area is also green belt.

Would support an affordable housing development for working age people.

The elderly should be well looked after.

Houses for young singles, or young families born in Kent need affordable homes within our area.

A small mixed development is needed!

Eynsford already has housing that covers all requirements from flats, maisonnettes and small houses for 1st time/retirement buyers, through to medium and larger properties for middle/high range buyers.

More bungalows or flats

Because we already have provision for this at Bower Lane and Old Mill Close. Old Mill Close would be better if it offered a social hub as would Fountain Court.

The village should remain as it is, we are in danger of spoiling it by cramming more houses in.

I believe it is important for people, young and old, who have lived and contributed to the Eynsford.

Community to have the opportunity to live in and remain part of Eynsford once their housing requirements change.

Only within guidance re brown site, not green belt and protected land.

It's not good to have to move away from your community. I'd have thought there's an equal if not greater need for this housing for young people.

No 2 bed being built in Eynsford.

Lack of trust of any genuine help.

I think we need housing for younger people.

There is an aging population some of whom are on low incomes.

We believe that the longer families remain in Eynsford the stronger the village becomes as a community. We completely agree with the Chair of EPC that if more homes are built they should remain available in perpetuity to meet local housing needs, and would add that the equity that is realised change in land use to be held by the community and equity in more homes.

Not specifically for older people - young people struggle with housing costs and bring much to the community.

Not sure - would want to see the plans.

A village like Eynsford has to start being more welcoming and inclusive. This applies to immigrants, people on low incomes, etc as much as it does to the elderly.

I have lived here nearly 17 years and became a widow last year and being physically challenged with rheumatoid arthritis I am finding my current house difficult to manage. I cannot be the only one locally in this position.

A small development for older residents only as the infrastructure for Eynsford is not suitable for a large development.

Difficult to find small accommodation in the village. It would need to be very central.

I have spoken to quite a few people over the years who have wanted to downsize on retirement.

We have lived in Eynsford for 19 years. We joined a number of groups in the village and contributed to the community. When we have to move it would be good to move to a development built for older people with genuine connection to the village.

Lonliness in old age when mobility and wellness may be an issue is important to avoid mental health deterioration.

There are already housing developments for older people, I would support new housing for local young people/families.

There are already housing developments for older people, I would support new housing for local young people/families.

Older people should be supported to remain in their local area if this is what they wish. Yes comfortable places in quiet areas.

There is enough housing for rich people in Eynsford. Ordinary working-class people are being pushed out of the village with an influx of wealthy Londoners who don't respect the village or our way of life. Our children cannot afford to live here, and we cannot afford to move or free up our house for a young family.

10. APPENDIX E2
Question 10. Please state any sites you think might be suitable for a local needs housing development in Eynsford.
ite at bottom of Crockenhill Lane (near Riverside) in green belt and therefore not available for lousing as owner would wish. Old Nurseries by the cricket ground
42

Village hall site.
Any most potential sites seem to be privately owned farmland, so I have no helpful suggestion to this question.
None.
Village hall, when demolished.
Any land near the station/bus stop.
Austin Lodge.
None.
Village hall site? Not sure what other land council own? but any brown field type sites available?
Not in favour of green belt developments
Where the bottle bank is - on the A225
Not sure
Meadow View (opposite the highland cattle, if unoccupied, and the adjacent office site; the L-shaped plot from Sparepenny Lane round to Riverside. Unoccupied house bottom of Eynsford
Rise (no. 3?)
None
None, no suitable sites exist
None
Ask the farmer!
Not aware of any
NONE
Current village hall site?

Field between primary school and lane to 'Little Mote'; plot at Eynsford end of Sparepenny Lane bought and had several planning applications refused; Page Gardens in Slane St, Martins Drive and Eynsford Rise

Austin Lodge

## 11. APPENDIX E3

# Question 23. Please tell us in your own words why you need to move and what prevents you from doing so.

I need to be one level. 200-year-old staircase and cellar steps are now difficult.

Need to move for independence and to get on to housing ladder. Love the village but nothing is affordable.

Rental cost too high, house in poor repair and disability of partner.

Need large flat to improve mobility issues, lift; daughter needs affordable house in village.

I do not need to move at the moment, my house is very small 3 bed. I do have some shared caring responsibilities. I have no idea what my situation may be. At the moment coping well.

Need to move because of my husband's needs after a stroke. Need to find appropriate one level accommodation, a bungalow.

Five-year-old daughter is deaf and having assessments for ADHD and ASD. Due to complex night time needs, she needs her own room as supported by letter from paediatric doctor. Cannot afford to rent privately a 3-bed house.

Need to move to one level accommodation. Costs involved staying in Eynsford.

Old age.

I would like to move closer to my mum and brothers for support as I have disabilities and need more help. I had to move out when I had my son due to overcrowding. I would also like to move due to an old domestic abusive relationship and I have tried to move with West Kent but they wouldn't move me, even though I have depression and anxiety and PTSD due to this situation. My mum has really helped me try and get my life back together this past year. She also helps me with my son, helps me by being my carer.

Looking to move out in next 5 years. Born in Farningham, live in Eynsford and work in Eynsford but do not drive, unable to afford locally, but need to be near to work so will stay with parents.

At age of 24 it seems to be the right time. Saving for a mortgage.

Already answered Q9 and lack of suitable alternative accommodation locally. Support network is in village for me but affordable housing to buy as an alternative very limited.

When first widowed looked a lot for a smaller/easier house but nothing came up. Staying where I am for now but worry about future repairs, etc.

We have a large garden which requires plenty of maintenance as we get older it will be difficult to maintain so we will probably need to move to a smaller house, ideally in Eynsford.

Wish to buy first independent home, currently unable to afford it.

I want to move away from my parents and an independent adult. I cannot afford to buy a house and will be forced to move away in order to leave home.

# **Eynsford Parish Council**

2<sup>nd</sup> November 2020

Dear Resident,

#### **Housing Needs Survey**

Eynsford Parish Council is working with Sevenoaks District Council to assess whether there might be a need for "local needs" housing in the parish so that residents who cannot afford to buy or rent locally, are not forced to move away. It also helps those who have already had to move away make a return to their family support networks and contribute to the local community.

We also want to know if there are older people and/or people with disabilities in the parish, who would like to downsize and/or move to housing more suitable for their needs. This includes people who are owner-occupiers, as well as any other current living arrangements.

We are sending out this Housing Needs Survey to assess the need and gauge the level of support a small scheme of local needs housing might have in our parish. Rosemary Selling, the Rural Housing Enabler from Action with Communities in Rural Kent, is assisting us in carrying out this survey. All personal information will be kept confidential. Once the results have been analysed, Rosemary will provide a summary report to the Parish Council and this will then be made publically available.

Depending on the outcome of the survey, we may look for suitable sites within the parish where we could build new local needs homes. We hope local landowners would be willing to work with us on such a worthwhile project. If new homes were built:

- applicants with a genuine, strong local connection to the parish would have top priority at all times, and
- homes would remain available, in perpetuity, to meet local housing needs.

Please take a few minutes to answer the survey. We would like to know your views even if you do not need alternative housing. THANK YOU. If you have family members who live elsewhere but who would like to return to live in the parish, please make them aware of the survey. Further copies can be obtained from Rosemary. Telephone: 01303 765645 or Email: rosemary.selling@ruralkent.org.uk.

If you have any other queries, please do contact Rosemary.

Please return your completed survey form in the freepost envelope provided by 25<sup>th</sup> November 2020. It's really important we hear from as many residents as possible, so that the results give us an accurate picture of housing need in the parish.

Yours faithfully,

Philip Ward Chair of Eynsford Parish Council

The survey includes space for you to declare you have a housing need, and, if you wish, to identify yourself. Under terms of the General Data Protection Regulation, Action with Communities in Rural Kent requires consent to hold and process such personal data - and even if you provide that consent you have the right to withdraw it at any time. Further information is provided in a 'privacy notice' available from Action with Communities in Rural Kent, The Old Granary, Penstock Hall Farm, Canterbury Road, Brabourne, Kent TN25 5LL. Email <a href="info@ruralent.org.uk">info@ruralent.org.uk</a>

# HOUSING NEEDS IN THE PARISH OF EYNSFORD



### Please complete this survey on behalf of your household.

SECTION 1
Q1. What type of housing do you live in?
Renting from Housing Association Shared ownership Owner occupier (with or without mortgage)
Other - please specify
Q2. Please enter the following information -
Number of bedrooms in your home Number of people that currently live in the property
Q3. How long have you lived in the parish?
Less than 3 years 3-5 years 6-10 years Over 10 years
Q4. Have any members of your family/household left the parish in the last 5 years?    Yes   No   No   No   No   No   No   No   N
Q5. If you answered yes to Q4, please state what relationship they have to you.
Child Parent Other relative Other - please specify
Q6. Please indicate the reason why they left
Lack of affordable housing To attend university/college Employment
Other - please specify
Q7. Would they return if more affordable accommodation could be provided?
If they would like to return they can complete Section 2 of this survey or request a new form by emailing rosemary.selling@ruralkent.org.uk or phoning 01303 765645
Q8. Would you support a small development of affordable housing/housing for older people if there was an identified need for people with a genuine local connection to Eynsford?
Yes No
Q9. Please use this space if you wish to explain your answer to Question 8.
Q10. Please state any sites you think might be suitable for a local needs housing development in Eynsford.
Q11. Do you or a member of your household need separate or alternative accommodation either now or in the next 2 or 5 years?
No Yes, now Yes, next 2 years Yes, next 5 years Yes, next 5 years
IF YOU HAVE ANSWERED YES PLEASE CONTINUE WITH SECTION 2. IF YOUR ANSWER WAS NO PLEASE NOW RETURN THE FORM IN THE ENVELOPE PROVIDED

#### **SECTION 2**

### **HOUSING NEEDS**

If you or anyone else living in your house is in need of alternative housing, please continue with the questionnaire. Please complete one form per household in housing need e.g. if you have two adult children who want to move to a new home separately from each other they must complete one form per person. If you need another form please contact the Rural Housing Enabler on 01303 765645 or email rosemary.selling@ruralkent.org.uk

Postcode:	email rosemary.selling@ruralkent.org.uk	irui riousing Enai.	SICI OII 01303 703043 01
Q13. If you are completing this for someone else please state their relationship to you and where they currently live eg. with parents, private renting etc.  Please continue to complete this form by answering the questions in respect of the person/household in need of alternative accommodation.  Q14. It would be useful if you could provide your contact details, as we may wish to contact you again to advise you of local housing opportunities. However, you are not obliged to do so. Any information you do give will remain confidential to Action with Communities in Rural Kent. Please also see statement below  Name:  Address:  Phone No:  Email Address:  I consent for my personal date to be held and processed by Action with Communities in Rural Kent solely for the purpose of enabling development of housing to meet local needs. This personal date will not be shared with any person or organisation external to Action with Communities in Rural Kent (please tick box)  Q15. If you live outside the parish do you wish to return?  Q16. If you live in the parish do you wish to stay in the parish?  Q17. What is your connection with Eynsford? Please tick all that apply	Q12. Are you completing this form for yourself or someone else?	?	
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In need of alternative accommodation.		ir relationship to y	ou and where they currently
In need of alternative accommodation.	<u> </u>		
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an important role in the applicant's upbringing	I provide an important service requiring me to live locally e.g. unpaid care	er, school crossing pat	trol, etc.
	an important role in the applicant's upbringing		lered if that relative has played

Single person Couple	Family	Other	
Q19. How many people in each age gro	un nood alternative accom	madation?	
MALE	up need alternative accomi	nodation :	
0-9 10-15 18-19	20-24 25-44	45-59 60-74	75+
FEMALE			
0-9 10-15 16-19	20-24 25-44	45-59 60-74	75+
Q20. Why are you seeking a new home	(please tick all that apply)	1	
Present home in need of major repair	To be nearer family	To be nearer work	New job
Present home too expensive	Need smaller home	Divorce/separation	Lodging
Current home affecting health	Private tenancy ending	First independent home	
Setting up home with partner	Need larger home	Difficulty maintaining home	
To move to a better/safer environment	Disability/disabled	Cannot afford existing mort	gage
Alternative accom. due to age/infirmity	Access problems	Increased security	
Homeless/threatened with homelessness	Retirement	Other	
Owner occupier with/without mortgage  Renting from Housing Association	Living with relatives  Tied tenancy	Renting privately	Shared ownership
Q22. How many bedrooms does your o	surrent home have?		
	4		
<u> </u>			
Q23. Please tell us in your own words v	why you need to move and	what prevents you from doing	<b>j 50</b> .
Q24. Are you an older person or perso	n with disabilities wanting	to downsize/move to more su	itable housing?
No. Please go directly to Q26.			
Yes older person Yes older pe	rson with disabilities	Yes person under 55 years of age	with disabilities
Q25. What type of housing do you ne	ed? Please tick any that a	pply.	
Level access accommodation suitable for o	older person/people with disabil	ities (without support services)	
Level access accommodation suitable for o	older persons/people with disab	ilities (with on-site support)	

Affordable Rented - rent is 50%-80% of open i	market rents Shared Ownership - part rent/part buy
	first time buyers that are discounted, in perpetuity. Maximum price after discount tof at least £25,000 plus other savings to cover the cost of moving
Self-build Owner occupation	
Q27. How many bedrooms will you need?	
<b>□</b> 1	3 4 5+
Q28. Please indicate the total <u>gross annual</u> couple). Do not include housing ber	al income (before tax) of the household in housing need (joint if a nefit or council tax benefit.
Under £10,000	£30,000 - £35,000
£10,000 - £15,000	£35,000 - £40,000
£15,000 - £20,000	£40,000 - £50,000
£20,000 - £25,000	£50,000 - £60,000
£25,000 - £30,000	£60,000 - £80,000
Q29. How much money would you be able money and/or equity from the sale of	More than £80,000  to raise towards buying your own home? This can include gifted f your current home.
	to raise towards buying your own home? This can include gifted
money and/or equity from the sale of	to raise towards buying your own home? This can include gifted
Q30. Are you registered on the Council's I  To be considered for Affordable I Council's Housing Register. If you	to raise towards buying your own home? This can include gifted f your current home.  Housing Register or the Help to Buy Register? Yes No  Rented housing you must register on Sevenoaks District would like to register contact Sevenoaks District Council
Q30. Are you registered on the Council's I  To be considered for Affordable I Council's Housing Register. If you	to raise towards buying your own home? This can include gifted f your current home.  Housing Register or the Help to Buy Register? Yes No
Q30. Are you registered on the Council's I  To be considered for Affordable I Council's Housing Register. If you on 01732 227000	to raise towards buying your own home? This can include gifted f your current home.  Housing Register or the Help to Buy Register? Yes No  Rented housing you must register on Sevenoaks District would like to register contact Sevenoaks District Council
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