



Cowden Housing Needs Survey

December 2022

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1. EXECUTIVE SUMMARY

The Rural Housing Enabler (RHE) from Action with Communities in Rural Kent undertook a parish wide survey to ascertain if there are shortfalls in affordable housing provision within the parish of Cowden. The survey also sought to identify the needs of older residents seeking to downsize/move to more suitable housing for their needs, of any tenure. This report provides overall information as well as analysis of housing need.

A survey was posted to every household within the parish in November 2022. 370 surveys were distributed with 55 surveys being returned, representing a 15% response rate.

Analysis of the returned survey forms identified that 84% of respondents are owner occupiers. 73% 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 terraced house for £390,000; to afford to buy this home a deposit of approximately £19,500 would be required and an income of £82,333. The cheapest and only property found available to rent was a 4 bed cottage for £2595pcm; to afford to rent this property an income of approximately £103,000 would be required. The nearest alternative and smaller property found to rent outside the parish was in Edenbridge, it was a 1 bedroom flat for £950pcm; to afford to rent this property an income of approximately £38,000 would be required.

A need for 2 affordable homes, for the following local households was identified:

- 1 single person
- 1 couple
- The respondents currently live in the parish

The survey also identified a requirement for 1 open market property for an older owner occupier wanting to downsize/move to more suitable housing for their needs in the future, they are:

- 1 couple
- They currently live in the parish

In total, the survey has identified a need for 2 affordable homes and 1 open market property suitable for older households wanting to downsize/move to more suitable housing for their needs.

2. INTRODUCTION TO THE COWDEN HOUSING NEEDS SURVEY

The Rural Housing Enabler worked with Sevenoaks District Council and Cowden 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

The 2021 ['Parish Councillors' Guide to Rural Affordable Housing'](#) states that 'Across the country there is a lack of affordable housing to rent or buy in many villages, in some there is none at all. This causes hardship for people across the generations, young people just starting out on an independent life, families trying to provide for their children and older people who have lived in the village for most of their lives but whose growing frailty means they can no longer manage in their current home.'

The Kent Rural Housing Protocol ['A Guide to Developing Affordable Homes in Rural Communities'](#) states that 'Within the County of Kent, most land (85%) is classed as "rural" and over 40% of businesses in Kent are based in rural areas. KHG recognise that provision of affordable housing is vital to ensure that rural communities continue to thrive and prosper.'

Small developments of local needs housing schemes 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 report¹ 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.

¹ Rural Housing for an Ageing Population: 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, 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 Cowden 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 2022.

Respondents could choose whether to return the surveys in prepaid envelopes to Action with Communities in Rural Kent or online using the links provided. 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 7th December 2022. All surveys received at Action with Communities in Rural Kent by that date are included in this report.

370 surveys were distributed with 55 returned by this date representing a return rate of 15%. 21 surveys (39%) were completed online.

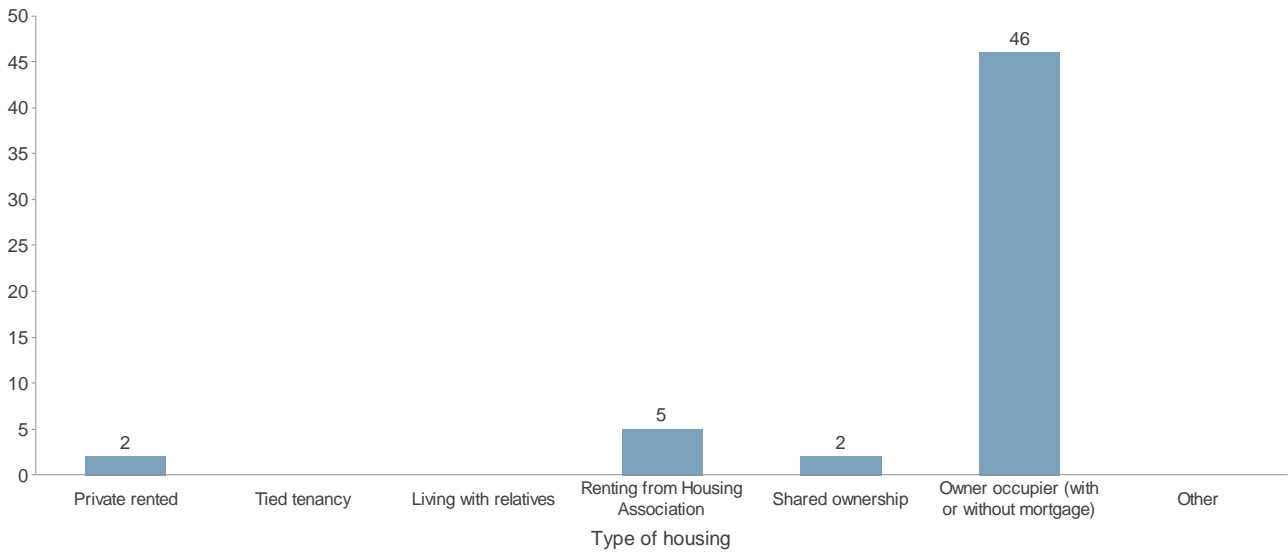
Some surveys were not fully completed therefore the results are shown for the total answers to each question.

5. RESULTS

Section 1

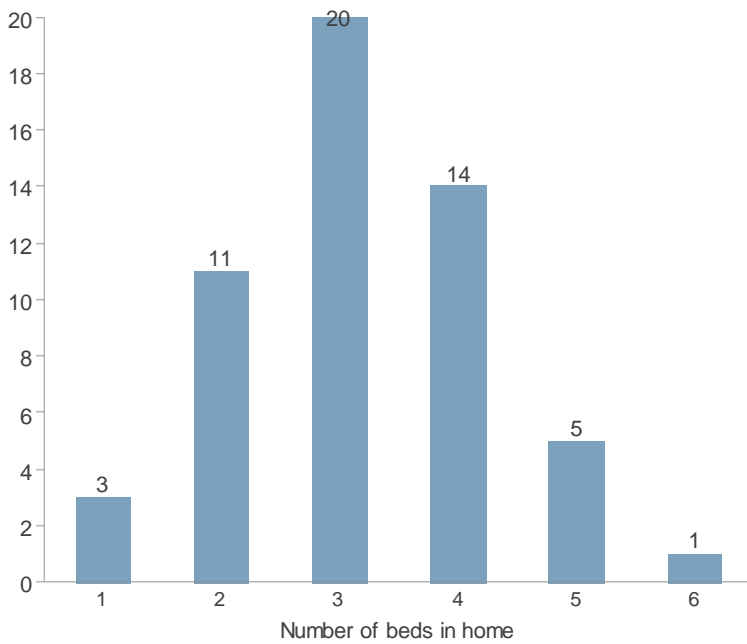
Listed below are the results of each question asked by the housing needs survey.

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

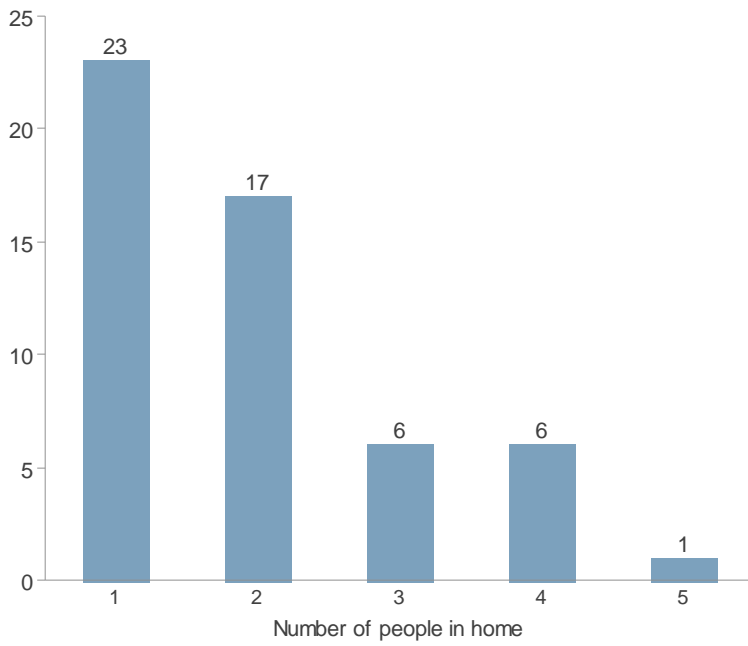


84% of respondents are owner occupiers.

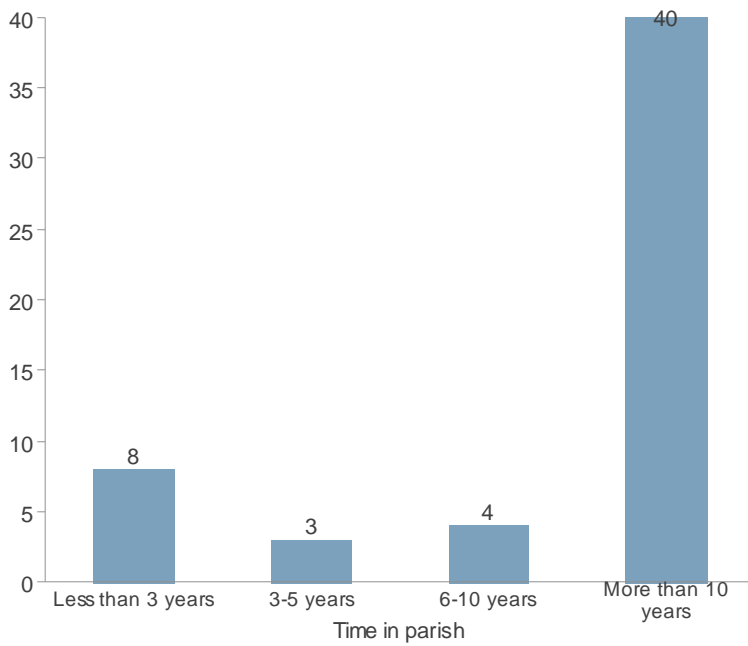
Question 2. How many bedrooms does your home have?



Question 3. How many people live in your home?

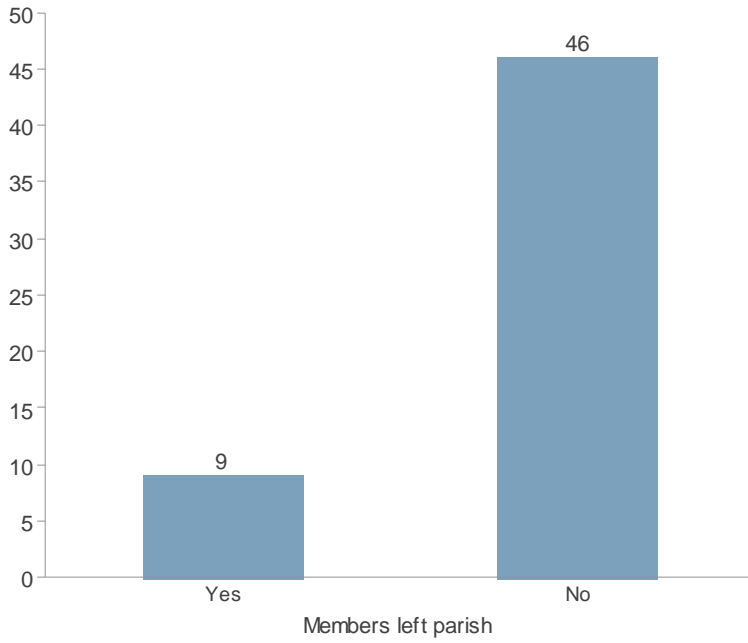


Question 4. How long have you lived in the parish?

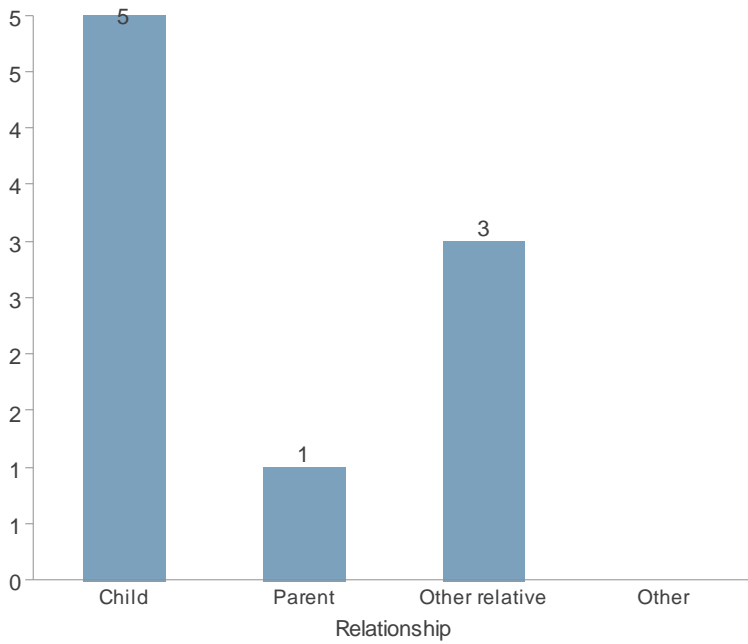


40 respondents (73%) have lived in the parish for over 10 years.

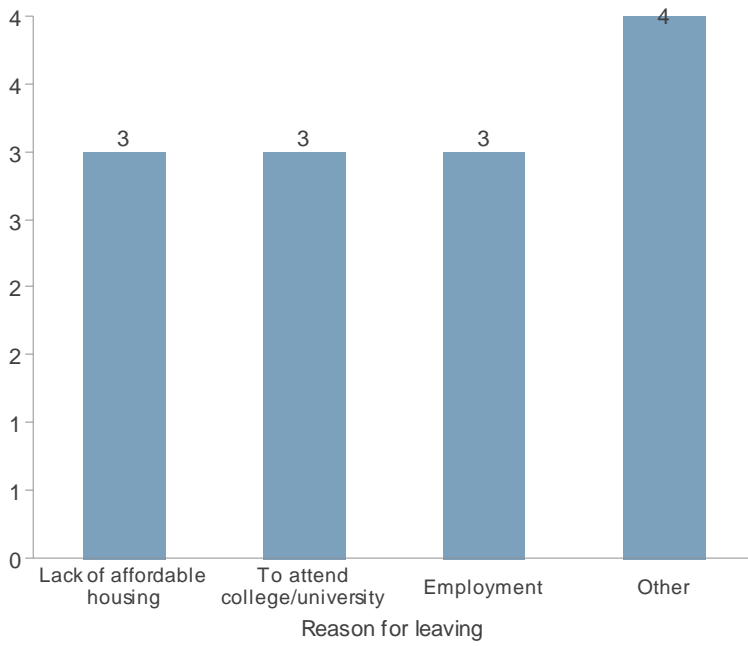
Question 5. Have any members of your family/household left the parish in the last 5 years?



Question 6. If you answered yes to question 5, please state what relationship they have to you.

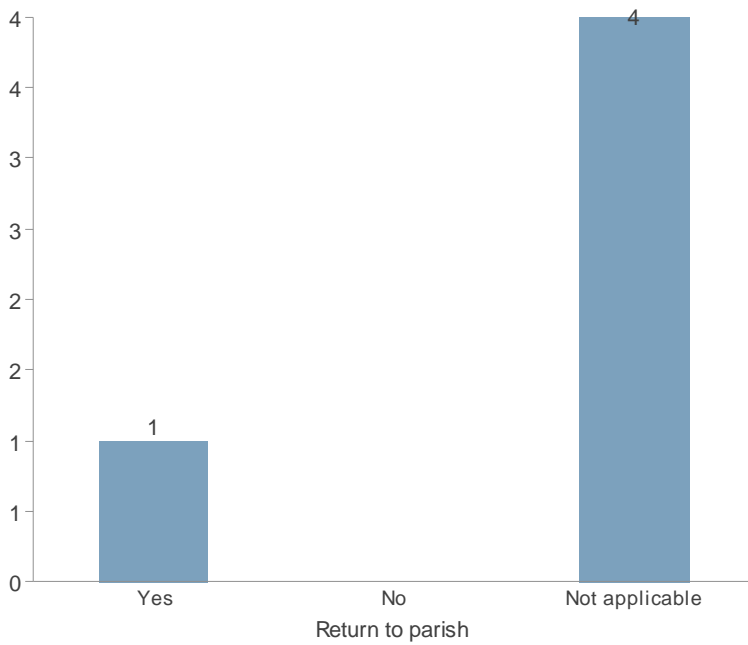


Question 7. Please indicate the reason why they left.

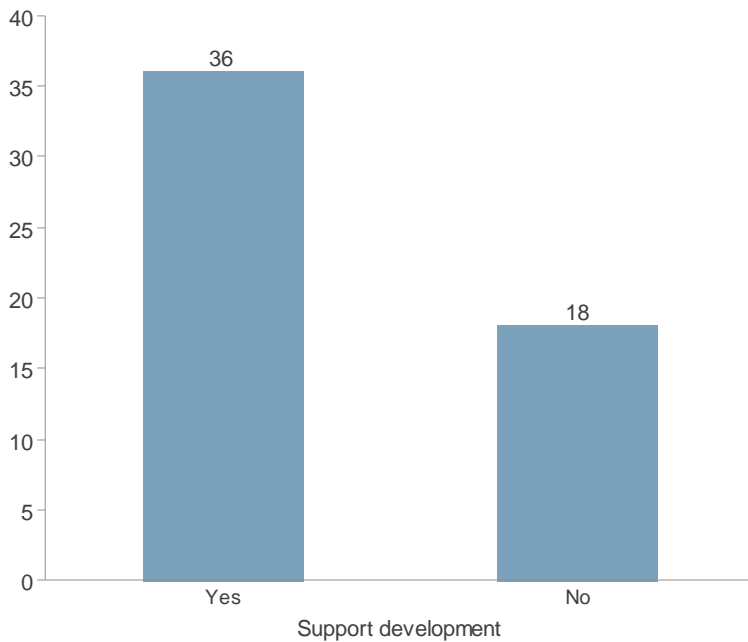


'Other' reasons include retirement, marriage, death.

Question 8. Would they return if more affordable accommodation could be provided?



Question 9. Would you support a small development of affordable housing/housing for older people if there was an identified need for people with a genuine connection to Cowden?



67% of respondents who answered the question (65% of all respondents) said they would support a development of affordable housing/housing for older people.

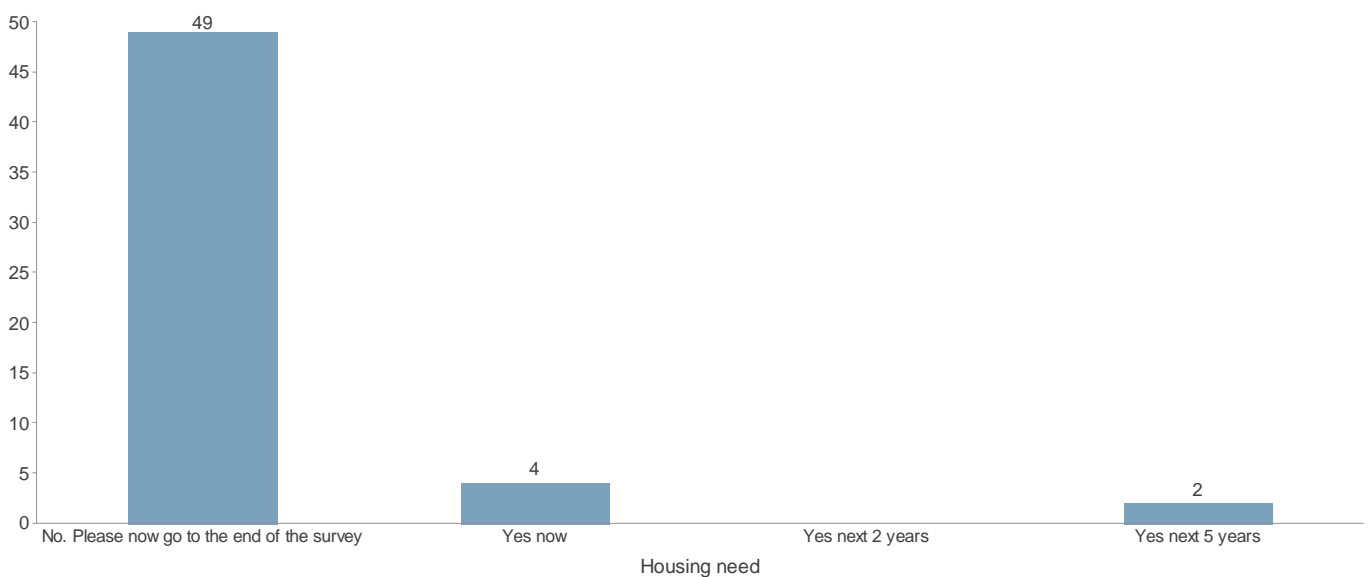
Question 10. Please use this space if you wish to explain your answer to Question 9.

There were 27 responses to this question; a full list of responses can be found in Appendix C1.

Question 11. Please state any sites you think might be suitable for a local needs housing development in Cowden.

There were 13 responses to this question; a full list of responses can be found in Appendix C2.

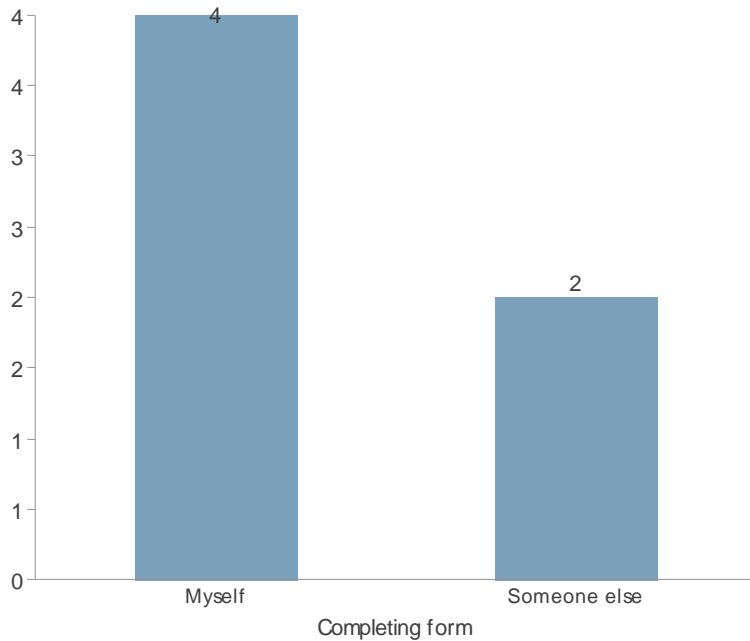
Question 12. Do you or a member of your household need separate or alternative accommodation either now or in the next 2 or 5 years?



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

Six respondents completed section 2

Question 13. Are you completing this form for yourself or someone else?

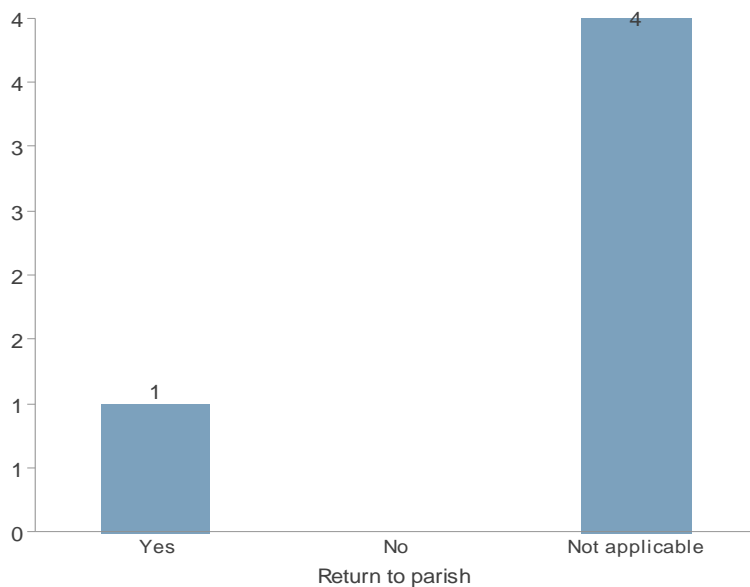


Question 14. If you are completing this form for someone else, please state their relationship to you and where they currently live.

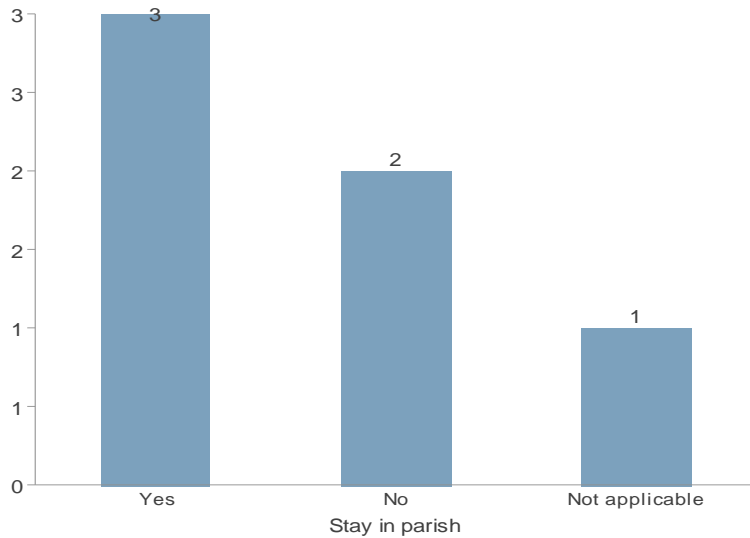
Respondents were completing the form for their adult children or grandchildren living in the parental home or elsewhere.

Question 15 - 17. Personal details of respondents are not included in this report.

Question 18. If you live outside the parish, do you wish to return?



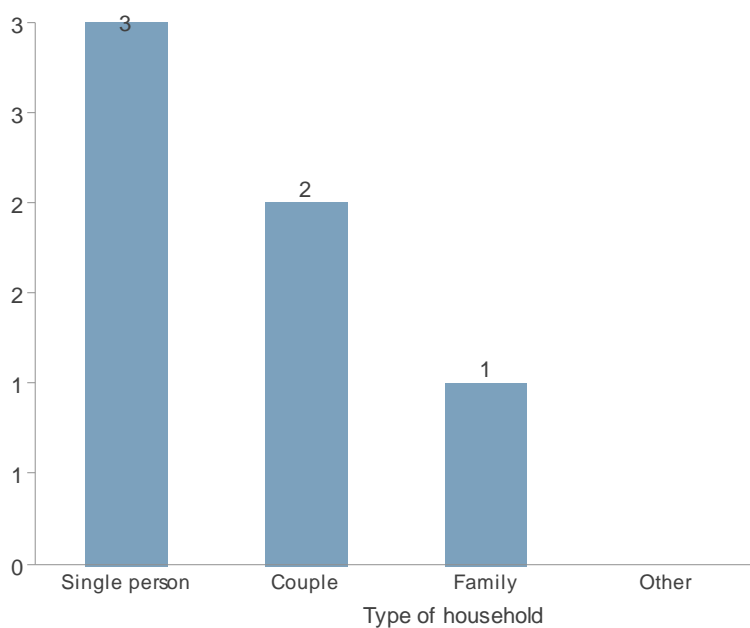
Question 19. If you live in the parish, do you wish to stay there?



Question 20. What is your connection with Cowden Parish? Respondents were asked to indicate all connections that applied to them.

Local connection	FREQUENCY
I currently live in the Parish and have done so continuously for the last 3 years	5
I have previously lived in the Parish and have immediate family who currently live there and done so continuously for the last 10 years	2
I have lived in the Parish for a total of 5 out of the last 10 years	4
I need to move to the Parish to take up full time permanent employment	0
I am in full time permanent employment in the Parish	0
I am full time self-employed, and the majority of my work is in the Parish	0
I provide an important service requiring me to live locally	0

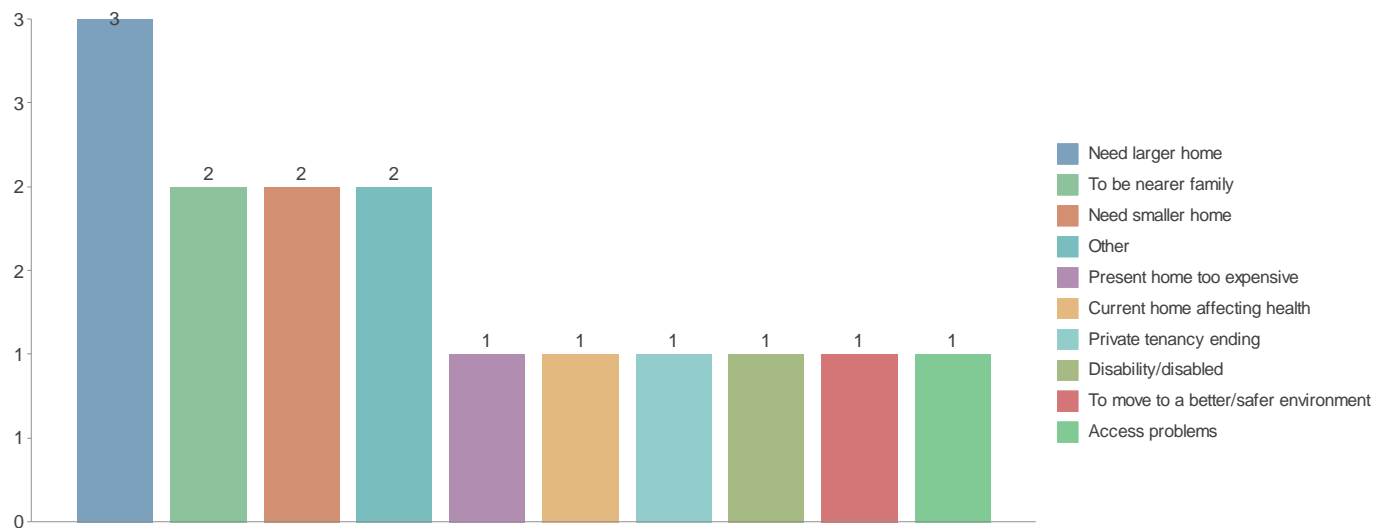
Question 21. What type of household will you be in alternative accommodation?



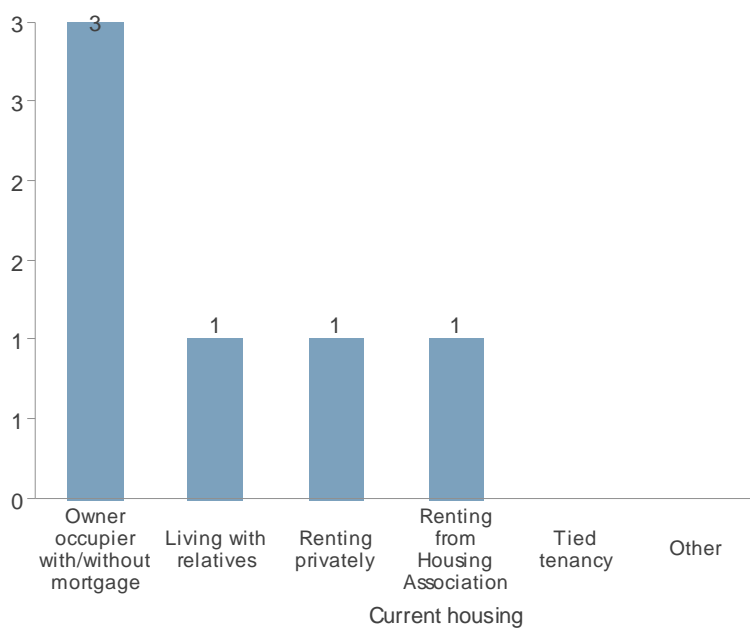
Question 22 and 23. How many people in each age group need alternative accommodation?

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

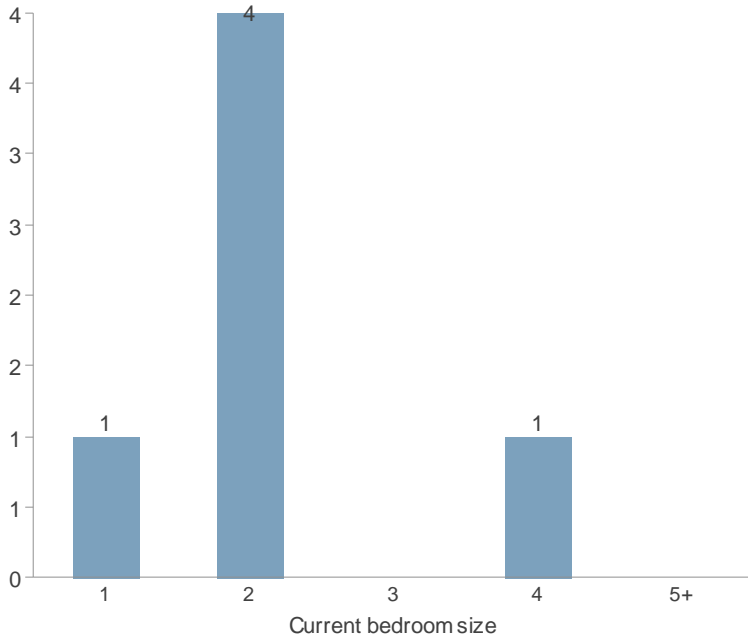
Question 24. Why are you seeking a new home?



Question 25. What is your current housing situation?

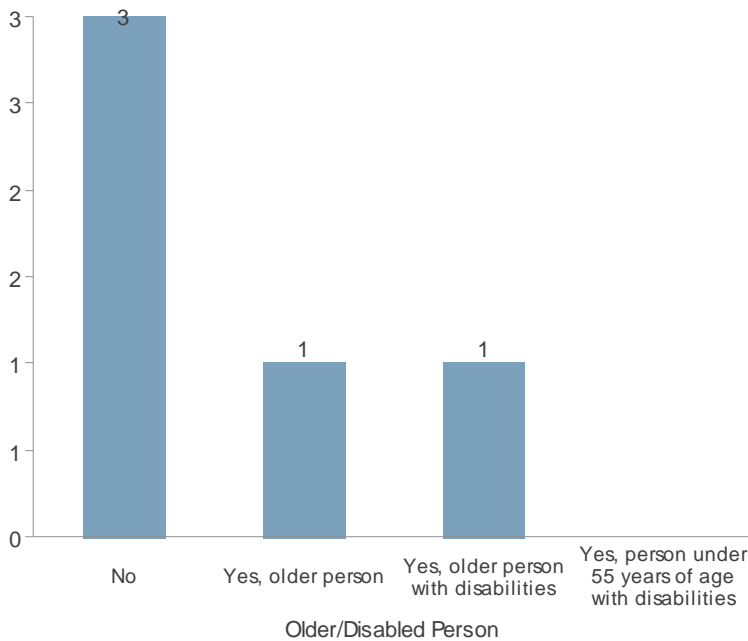


Question 26. How many bedrooms does your current home have?

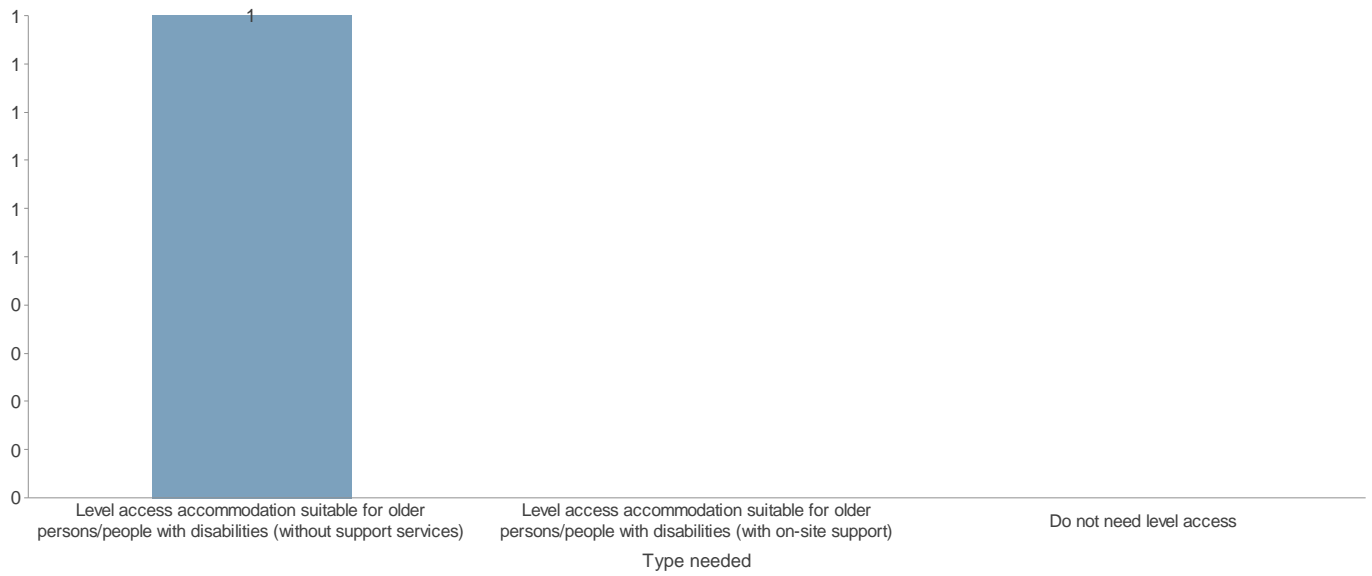


Question 27. Please tell us in your own words why you need to move and what is preventing you doing so.
There were 6 responses to this question. A full list of responses can be found in Appendix C3.

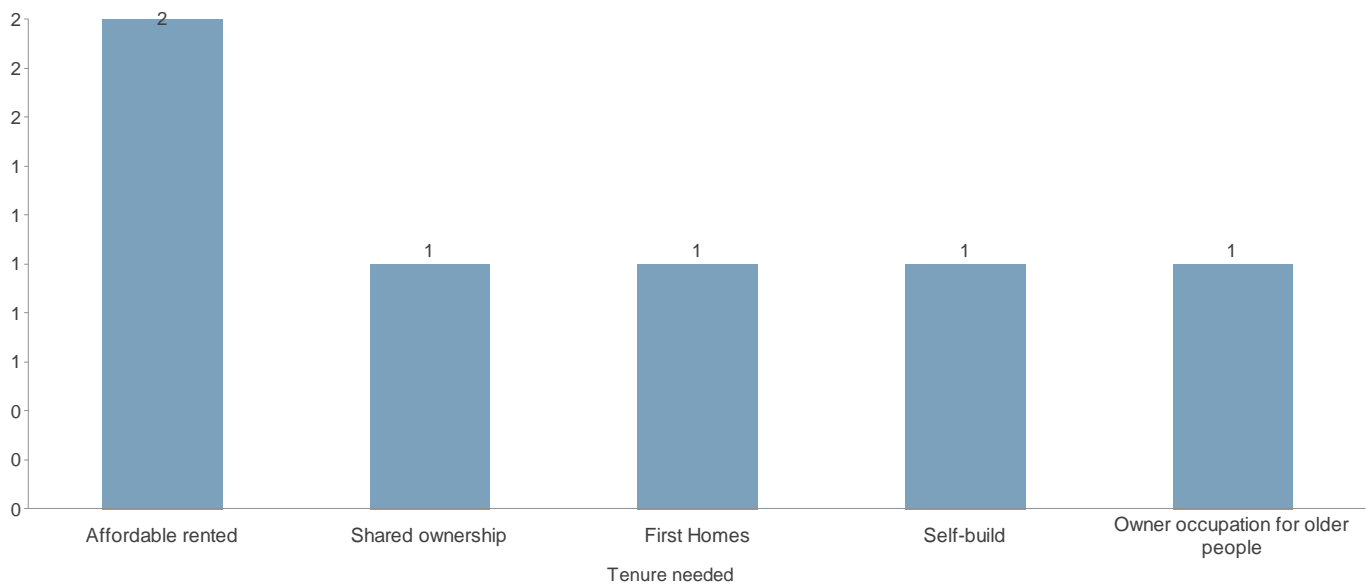
Question 28. Are you an older person or person with disabilities wanting to downsize/move to more suitable housing?



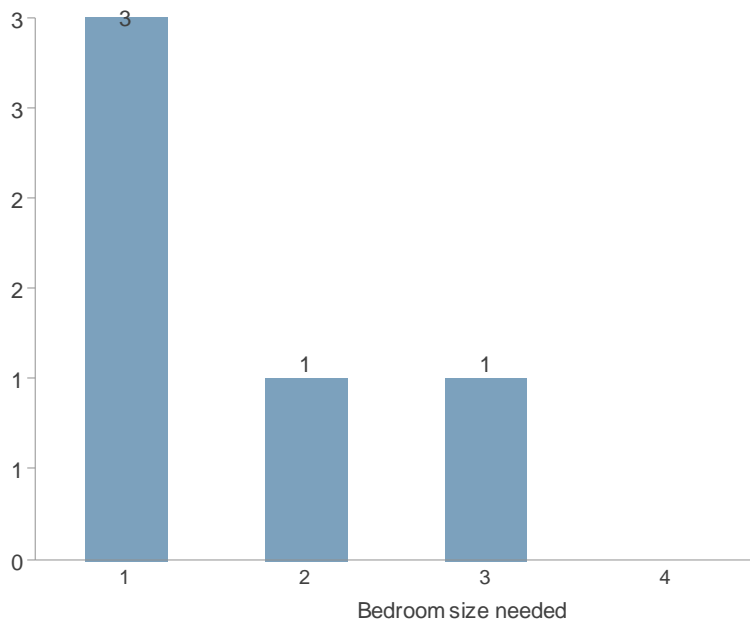
Question 29. What type of housing do you need? Only those respondents who answered Yes to Q28 were required to answer this question. The answers given relate to the type of housing respondents sought/preferred rather than an assessment of their need.



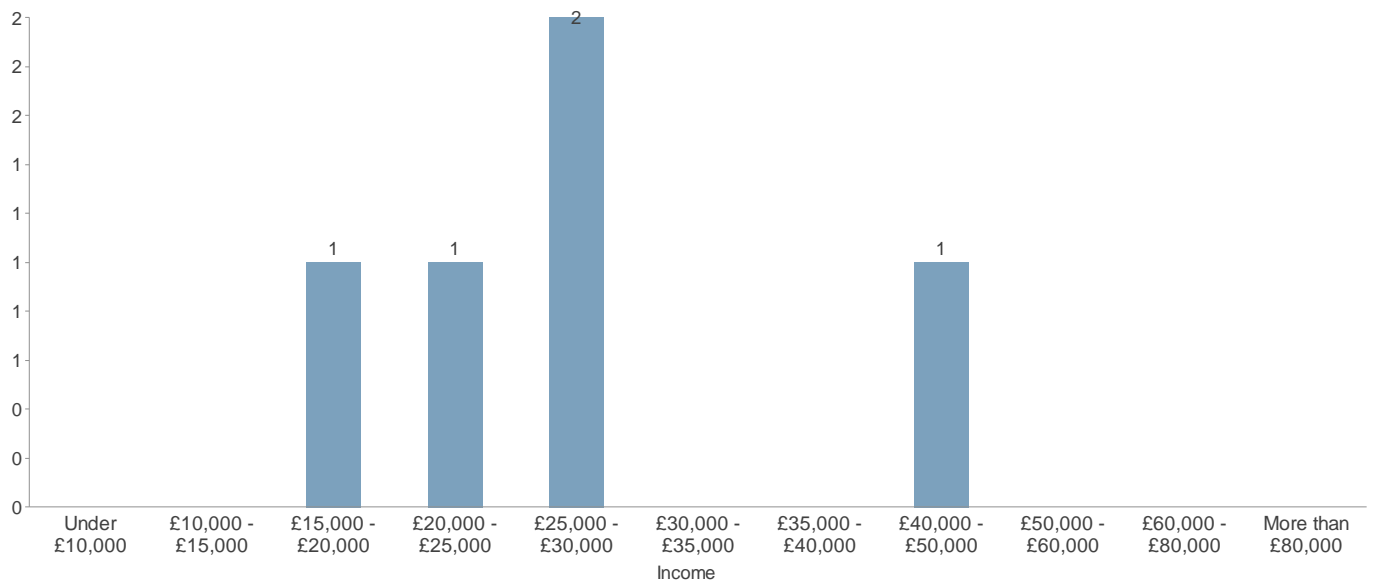
Question 30. Which tenure would best suit your housing need?



Question 31. 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



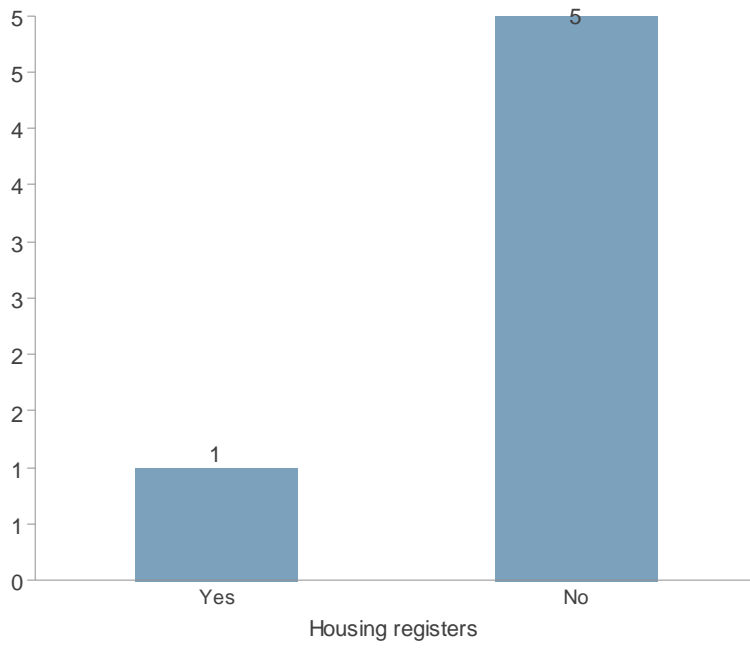
Question 32. Please indicate the total gross annual income of the household in housing need.



Question 33. How much money would you be able to raise towards buying your own home?

2 respondents said they had no money for a deposit, 1 respondent said 'will be downsizing from a larger home' and 3 respondents did not answer the question

Question 34. 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 www.rightmove.co.uk which markets property for a number of leading local estate agents, in November 2022, found the following cheapest properties for sale in the parish under £500,000:

Type of Property	Number of Bedrooms	Price £
Terraced house	2	390 000
Cottage	4	450 000

Property to rent

A similar search for rental properties found only one property available in Cowden; the search was therefore widened, and found the following:

Type of Property	Number of Bedrooms	Price £pcm.
Detached cottage - Cowden	4	2595
Flat - Edenbridge	1	950
Maisonette - Edenbridge	2	1100

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 5% deposit and using 4.5 x gross income. Monthly repayment is based on a 2-year fixed saver with HSBC at 6.19% (Nov 2022) 25-year mortgage term and is calculated using HSBC's mortgage calculator.

Type of Property	Price £	Deposit (5%)	Gross Income Level £	Monthly Repayment £
2 bed terraced house	390,000	19,500	82,333	2432
4 bed cottage	450,000	22,500	95,000	2806

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).

Type of Property	Price £ pcm	Approx. Gross Annual income £
4 bed cottage - Cowden	2595	103,800
1 bed flat - Edenbridge	950	38,000
1 bed maisonette - Edenbridge	1100	44,000

Information provided by [House of Commons Library, Constituency data: house prices](#), states that the median value of properties in the Neighbourhood area of Westerham and Brasted is £530,000 (March 2022).

Affordable Rent

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 Broad Rental Market Area (BRMA). Sevenoaks District Council's December 2021 update to its Affordable Housing Supplementary Planning Document (SPD) requires homes to be provided at rents that do not exceed the relevant Local Housing Allowance, inclusive of service charges and fees. This is to ensure the homes are affordable to those reliant on Universal Credit/housing benefit.

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	898
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 working or not in receipt of full Universal Credit/ housing benefit.

Property	Price £ pcm	Gross annual Income £
1 bed	693	27,720
2 bed	898	35,920
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 £357,000 for a 1 bed flat (Quinton Court, Sevenoaks), £420,000 for a 2 bed house (Gardner's Cottages, Halsted) and £520,000 for a 3 bed house (Dunton Green). Calculations are made using the Homes England's Target Income calculator and assume a 5% deposit of mortgage share. Due to a lack of information on current new builds in the area, the full market value of these properties are taken from information previously found on the Help to Buy Agent's website in June 2022 www.helptobuyagent3.org.uk

Property price £	Share	Deposit Required £	Monthly mortgage £	Monthly rent £	Monthly Service Charge	Monthly total £	Gross Income required
357,000	25%	4463	461	614	80	1155	41,622
420,000	25%	5250	452	722	80	1254	48,458
520,000	25%	6500	672	894	80	1646	59,309

First Homes

The table below shows the amount of deposit and income required to afford this tenure. Sevenoaks District Council's local policy allows a 50% discount on a home and a household income not exceeding £56,250. The homes must not cost more than £250,000 at first sale. Calculations are based on a minimum 5% deposit. Gross income required is based on 4.5 x salary. The full market values used are as above.

Property price £	Discounted price (50%) £	Deposit Required 5%	Gross Income required
357,000	178,500	8,925	37,683
420,000	210,000	10,500	44,333
520,000	260,000	Not eligible	Not eligible

7. ASSESSMENT OF HOUSING NEED

Six surveys were returned to Action with Communities in Rural Kent by respondents who said they had a housing need. This section further analyses the housing needs of respondents who completed the survey.

4 respondents said they need housing now and 2 in the next 5 years.

At this stage, some respondents may be excluded because they do not qualify for affordable housing, they do not want to stay in the parish or did not complete sufficient information for an assessment of their need to be made.

Assessment of the 4 households seeking housing now

Three respondents were excluded for the following reasons:

- One respondent was an older owner occupier who did not want to stay in the parish
- One respondent was an older housing association tenant who did not want to stay in the parish
- One respondent was a younger owner occupier who lived outside the parish and wished to buy an open market property in the parish

The 1 household seeking housing now is:

Household type:

1 x single person

Current housing:

1 x living with relatives

Income:

1 x £25,000 - £30,000

Tenure wanted:

1 x Shared ownership

Money available towards buying home:

1 x 'None'

Analysis of need:

1 x 1 bed Affordable Rent

Assessment of the 2 households seeking housing in the next 5 years

The 2 households seeking housing in the next 5 years are:

Household type:

2 x couples (one is an older household)

Current housing:

1 x living with relatives

1 x owner occupier (older household)

Income:

1 x £20,000 - £30,000

1 x £25,000 - £30,000

Tenure wanted:

1 x Affordable Rent

1 x owner occupation for older households/Self-build

Money available towards buying home:

1 x £0

1 x 'will be downsizing from a larger home'

Analysis of need:

1 x 1 bed Affordable Rent

1 x 2 bed Owner Occupation for older household or Self-build

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 open market housing for older households.

8.1 Summary of the need for affordable housing

The survey has identified a need for 2 affordable homes for 1 single person and 1 couple. One respondent needs affordable housing now and one in the next 5 years. The respondents indicated strong local connections to Cowden and currently live there. They are both currently living with relatives. They are not registered on the Council's housing register or the Help to Buy Register.

Taking into account the council's adopted Allocations policy and eligibility criteria/affordability of Shared Ownership and First Homes, the mix of accommodation that respondents would be eligible for is:

Affordable Rent

2 x 1 bed

8.2 Summary of the need for alternative housing for older owner occupiers

The survey has identified a need for 1 home for an older owner occupier wanting to downsize/move to more suitable housing for their needs in the next 5 years. They currently live in Cowden

Their reason for needing to move was the need for a smaller home.

The respondent wants the following type of accommodation to purchase on the open market:

1 x 2 bed owner occupier property/Self-build.

9. Appendix C1

Q10. Please use this space if you wish to explain your answer to Q9

Affordable housing is desperately required throughout the country and, I assume, Cowden would be no different. Why just older people? What about younger people?

No bus service, limited train service. Why would old people want to be trapped in Cowden?

Why older people? They need to live closer to amenities, it is young people who need help with affordable housing so I would say yes to that.

I think there is already enough, and I do not want more building going on than is absolutely necessary.

Yes, but only if the development is sympathetic to the AONB and older style housing in and around the village, not a Chestnut Place/St Andrews type of bland characterless housing

Many locals may want to downsize

Access to and from the village is impossible without a car. There is no shop or bus route. Place is too remote for elderly.

Yes, but equally for young families

We already have housing for older people

Too many other charities needing support

Complete lack of facilities (shops, medical etc). No public transport (buses) to/from the village including for schools. Currently highly congested narrow village roads with no parking available

If really required but Cowden is remote and not really suitable for housing for older people

We have what used to be bungalows for old people, but some now are being used by young people!

Dependent on where, accessibility etc. Lots of factors to consider. Not only older people, what about young people.

Local people are in need of this type of housing and have been for a long time. One to three bed homes are in short supply.

If the need were great enough and residents of Cowden were consulted re location etc.

I do not support building in areas which are - green belt, areas of outstanding natural beauty, special landscape area. Cowden is in all 3. We have lost too much natural habitat.

Not on the allotments

Why should the locals be forced out of the area they grew up in, because there is no way they can afford the house prices.

Question 9 has two very different responses for 2 very different sets of clients. There is absolutely no point building for older people. There is no shop and no public transport. For younger people again, no shop or transport, no toddler group etc.

It's important that a community has a range of ages - but they also need the support services e.g. bus, activities etc. I don't feel there is a need for any more development.

It's a good idea but Cowden would really need better facilities, better parking and the return of a bus service. Prefer to maintain small village community.

More affordable housing for young families who have lived in Cowden their whole lives.

And for younger people. The older residents could have lived at the nursing home. St Andrews on Stick Hill, but that was closed and now all those new houses built in the greenbelt could only be bought by people living outside Cowden as they were so expensive.

10. Appendix C2

Q11. Please state any sites you think might be suitable for a local needs housing development in Seal.

Any of the fields adjacent to Cowden village would be suitable. For new housing to be affordable, i.e. for those in most need and therefore with the least, any new development MUST be within walking distance of existing amenities. Affordable housing cannot be 'hidden away' from the idyll of village life. NIMBY-ism cannot be countenanced in this regard.

I would knock down 5 North Street - Mowbray (currently for sale) and also knock down the W Kent Housing garages behind this property. This would create a considerable amount of space. Another idea would be to knock down the Memorial Hall and the Sports Hall, build one hall and build some sheltered housing on that site. Is all the playing field used? I don't know as don't live near it - but perhaps a small development at the opposite end of the Memorial Hall.

None, we don't want any more housing.

The field behind the Old Barn on Spade Lane, backing on to the sports field

Centre of village

Do not know of any

Don't know of any

Spode Lane

None, in the years I have lived here there has been at least 2 public discussions about this and it has never been resolved.

Next to golf course. Queens Arms - near St Andrews. Field adjacent to School Lane

There are loads but I don't know how to describe them.

Farm up on the main road. Claydene Farm would have been better left as a farm because of the land but if it must be made into houses then just for locals.

Vic Harnetts farm on the main road. All empty barns.

11. Appendix C3

Q27. Please tell us in your own words why you need to move and what is preventing you doing so.

Thinking of future years when we are 80+

No affordable housing to rent

Been wanting to move for 15 years as I do not drive now (disabilities) and totally isolated in Cowden. Can't see friends or socialise, cannot go shopping etc etc. All I can do is walk my doggie.

I wish to buy a larger house. At the moment my house in on the market and is not selling.

Need to move back to Cowden to be nearer family.

More room, own house, lack of money.

Cowden Parish Council

November 2022

Dear Resident,

Housing Needs Survey

Cowden Parish Council is working with Sevenoaks District Council (SDC) 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.

As part of this activity SDC 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 any requirement for local needs housing in our parish on the basis that:

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

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 publicly available.

Please take a few minutes to complete the survey. We would like to know your views even if you do not need alternative housing. 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 SDC via Rosemary. Telephone: 01303 765 745 or Email: rosemary.selling@ruralkent.org.uk.

Completing the survey online

1. Use this link to access the survey <https://RuralKent.welcomesyourfeedback.net/cowden> or scan the QR code below
2. To start the survey type in your unique reference number found on the top right hand corner of the paper survey enclosed
3. If you have completed the survey online, we ask you not to post the paper copy back.

Please complete your survey online or post your paper survey form by **7th December**. It's really important we hear from as many residents as possible, so that the results provide an accurate indication of housing needs in the parish and ultimately the district.

Yours faithfully,

Glyn Henley
Chair of Cowden Parish Council



HOUSING NEEDS IN THE PARISH OF COWDEN

Section 1. Please complete this survey on behalf of your household

1. What type of housing do you live in?			
<input type="checkbox"/> Private rented	<input type="checkbox"/> Shared ownership		
<input type="checkbox"/> Tied tenancy	<input type="checkbox"/> Owner occupier (with or without mortgage)		
<input type="checkbox"/> Living with relatives	<input type="checkbox"/> Other		
<input type="checkbox"/> Renting from Housing Association			
If Other, please specify	<input type="text"/>		
2. How many bedrooms does your home have?			
	<input type="text"/>		
3. How many people live in your home?			
	<input type="text"/>		
4. How long have you lived in the parish?			
<input type="checkbox"/> Less than 3 years	<input type="checkbox"/> 6-10 years		
<input type="checkbox"/> 3-5 years	<input type="checkbox"/> More than 10 years		
5. Have any members of your family/household left the parish in the last 5 years?			
<input type="checkbox"/> Yes	<input type="checkbox"/> No Go straight to Q9		
6. If you answered Yes to the previous question, please state what relationship they have to you?			
<input type="checkbox"/> Child	<input type="checkbox"/> Parent	<input type="checkbox"/> Other relative	<input type="checkbox"/> Other
If Other, please specify	<input type="text"/>		
7. Please indicate the reason why they left			
<input type="checkbox"/> Lack of affordable housing	<input type="checkbox"/> Employment		
<input type="checkbox"/> To attend college/university	<input type="checkbox"/> Other		
If Other, please specify	<input type="text"/>		
8. Would they return if more affordable accommodation could be provided?			
<input type="checkbox"/> Yes	<input type="checkbox"/> No		
9. Would you support a small development of affordable housing/housing for older people if there was an identified need for people with a genuine connection to the Cowden?			
<input type="checkbox"/> Yes	<input type="checkbox"/> No		
10. Please use this space if you wish to explain your answer to the above question			
<input type="text"/>			
11. Please state any sites you think might be suitable for a local needs housing development in Cowden			
<input type="text"/>			
12. Do you or a member of your household need separate or alternative accommodation either now or in the next 2 or 5 years?			
<input type="checkbox"/> No. Please now go to the end of the survey	<input type="checkbox"/> Yes next 2 years		
<input type="checkbox"/> Yes now	<input type="checkbox"/> Yes next 5 years		

Section 2. Housing Needs

If you or anyone living in your home is in need of alternative housing, please continue with this survey. Please complete one survey 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 survey per person. If another survey is required either paper or online, please contact the Rural Housing Enabler on 01303 765 645 or rosemary.selling@ruralkent.org.uk

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

Myself

Someone else

14. If you're completing this form for someone else, please state their relationship to you and where they currently live e.g. son/daughter living 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 housing.

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 given will remain confidential to Action with Communities in Rural Kent.

By completing my contact information I consent for my personal data to be held by Action with Communities in Rural Kent (ACRK) solely for the purpose of enabling development of housing to meet local needs. This personal data will not be shared with any person or organisation external to ACRK.

15. Name

16. What is your full address?

17. What is your email address?

18. If you live outside the parish do you wish to return?

Yes

No

Not applicable

19. If you live in the parish do you wish to stay there?

Yes

No

Not applicable

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

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

I have previously lived in the parish and have immediate* family who currently live there and have done so continuously for the last 10 years

I have lived in the parish for a total of 5 out of the last 10 years

I am in permanent full time**employment in the parish

I need to move to the parish to take up permanent full time** employment

I am full time self-employed and the majority of my work is in the parish

I provide an important service in the parish that requires me to live locally e.g. unpaid carer, school crossing patrol etc

* Immediate family = mother, father, children or brother/sister. Extended family will only be considered if that relative has played an important role in the applicant's upbringing

** The applicant's place of work/service must be located in the parish

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

Single person

Family

Couple

Other

If Other, please specify

How many people in each age group need alternative accommodation? For example, if you have 2 boys aged 0-9, put 2 in the box labelled 0-9 under Males

22. Males

0-9	10-15	16-19	20-24	25-44	45-59	60-74	75+
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23. Females

0-9	10-15	16-19	20-24	25-44	45-59	60-74	75+
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24. Why are you seeking a new home? Please tick all that apply

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

If Other, please specify

25. What is your current housing situation?

- | | |
|---|---|
| <input type="checkbox"/> Owner occupier with/without mortgage | <input type="checkbox"/> Renting from Housing Association |
| <input type="checkbox"/> Living with relatives | <input type="checkbox"/> Tied tenancy |
| <input type="checkbox"/> Renting privately | <input type="checkbox"/> Other |

If Other, please specify

26. How many bedrooms does your current home have?

- 1 2 3 4 5+

27. Please tell us in your own words why you need to move and what is preventing you doing so

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

- | | | | |
|--|--------------------|--|-----------|
| <input type="checkbox"/> No | Go directly to Q30 | <input type="checkbox"/> Yes, person under 55 years of age with disabilities | Go to 29. |
| <input type="checkbox"/> Yes, older person | Go to 29. | | |
| <input type="checkbox"/> Yes, older person with disabilities | Go to 29. | | |

29. What type of housing do you need? Please tick any that apply

- Level access accommodation suitable for older persons/people with disabilities (without support services)
 Level access accommodation suitable for older persons/people with disabilities (with on-site support)
 Do not need level access

30. Which tenure would best suit your housing need? Please tick any that apply

- Affordable rented - rent is 50% - 80% of open market rents
- Shared ownership - part rent/part buy
- First Homes - owner occupation for first time buyers with a discount of 50% in perpetuity. At initial sale maximum price after discount is £250,000. Annual household cap of £56,250. A deposit of at least 5% would be needed plus other savings to cover the cost of moving
- Self-build
- Owner occupation in homes designated for older people

31. How many bedrooms will you need? Please note that for affordable rented housing, the size of property you will be eligible for is set out in the District Council's Housing Register Allocation Policy.

- 1 2 3 4

32. Please indicate the total **gross annual income** (before tax) of the household in housing need (joint if a couple). Do not include housing benefit or council tax benefit.

- | | | |
|--|--|--|
| <input type="checkbox"/> Under £10,000 | <input type="checkbox"/> £25,000 - £30,000 | <input type="checkbox"/> £50,000 - £80,000 |
| <input type="checkbox"/> £10,000 - £15,000 | <input type="checkbox"/> £30,000 - £35,000 | <input type="checkbox"/> £60,000 - £80,000 |
| <input type="checkbox"/> £15,000 - £20,000 | <input type="checkbox"/> £35,000 - £40,000 | <input type="checkbox"/> More than £80,000 |
| <input type="checkbox"/> £20,000 - £25,000 | <input type="checkbox"/> £40,000 - £50,000 | |

33. How much money would you be able to raise towards buying your own home? This can include gifted money and/or equity from the sale of your current home

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

- Yes No

To be considered for Affordable Rented housing you must also register on Sevenoaks District Council's Housing Register. If you would like to register contact Sevenoaks District Council on 01732 227000 or go to www.kenthomechoice.org.uk

To be considered for Shared Ownership you must be registered with the Help to Buy agent. Please go to www.helptobuyagent3.org.uk

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



THANK YOU FOR TAKING THE TIME TO COMPLETE THIS SURVEY. PLEASE NOW RETURN IT IN THE FREEPOST ENVELOPE PROVIDED BY 7TH DECEMBER 2022