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# **Chiddingstone Housing Needs Survey**

## **May 2018**

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[www.ruralkent.org.uk](http://www.ruralkent.org.uk)

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## **1. EXECUTIVE SUMMARY**

The Rural Housing Enabler (RHE) undertook a parish wide housing needs survey in order to update the findings of a survey undertaken in 2015. This report provides overall information as well as analysis of housing need of those who responded.

A survey was posted to every household within the parish of Chiddingstone in April 2018. Only those with a housing need were asked to respond. Approximately 517 surveys were distributed with 19 forms being returned.

High property prices and a predominance of privately owned homes means that some local people are unable to afford a home in the parish of Chiddingstone. At the time of writing the report the cheapest property available was a 2 bedroom house for £345,000. For a first time buyer to afford to buy this property a deposit of approximately £51,750 is required along with an income of approximately £83,786. The cheapest (and only) property found available to rent was a 3 bed house for £2195pcm; an income of approximately £87,800 would be required in order to afford this property if affordability is based on rent being no more than 30% gross income.

A need for up to 18 affordable homes, for the following local households was identified:

- 6 x single people
- 5 x couples without children
- 2 x 2 siblings sharing
- 5 x families

An additional need for 1 self-build property was also identified for:

- 1 x family

Our analysis has also identified that:

- A total of 31 adults and 12 children have a housing need.
- All 19 households indicated strong connections to Chiddingstone parish; 16 currently live there and 3 live outside

## **2. INTRODUCTION TO THE CHIDDINGSTONE HOUSING NEEDS SURVEY**

The Rural Housing Enabler from Action with Communities in Rural Kent worked with Chiddingstone Parish Council and Sevenoaks District Council to undertake a housing needs survey in the parish in order to update the findings of a survey undertaken in December 2015.

The intention of this second stage survey is to update the levels of housing need by taking details such as names, addresses, income, housing need and local connection of individuals requiring a home. Only those with a housing need were asked to respond to the survey.

## **3. BACKGROUND INFORMATION**

In a report published in December 2014, the Rural Housing Alliance has stated that 'For many rural households, finding somewhere affordable in their local community remains a barrier, with homes costing over eight times the average salary in 90% of rural local authority areas. This is an affordability gap which, in many areas, is even more extreme given low paid rural employment.'<sup>1</sup>

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.

In 2007 Matthew Taylor, then MP for Truro and St Austell, was asked by the then Prime Minister to conduct a review on how land use and planning can better support rural business and deliver affordable housing. Many rural communities are faced by a combination of higher than average house prices and lower than average local wages. This can create challenges for individual families, the local economy and the wider sustainability of the community.

On July 23<sup>rd</sup> 2008 Matthew Taylor presented his Review to the Government. The then Government issued their response to the review in March 2009 where they accepted the majority of Matthew Taylor's recommendations (Department of Communities and Local Government 2009).

The Government believe that the Community Right To Build will shift power from them to allow local people to deliver homes that are needed in their communities so that villages are vibrant places to live and younger people are not forced to move away because of a shortage of affordable homes.<sup>2</sup> The Community Right to Build forms part of the neighbourhood planning provisions contained in the Localism Act 2011.

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.

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<sup>1</sup> Affordable Rural Housing: A practical guide for parish councils. December 2014. Rural Housing Alliance

<sup>2</sup> <http://www.communities.gov.uk/publications/planningandbuilding/neighbourhoodplansimpact>

#### **4. METHOD**

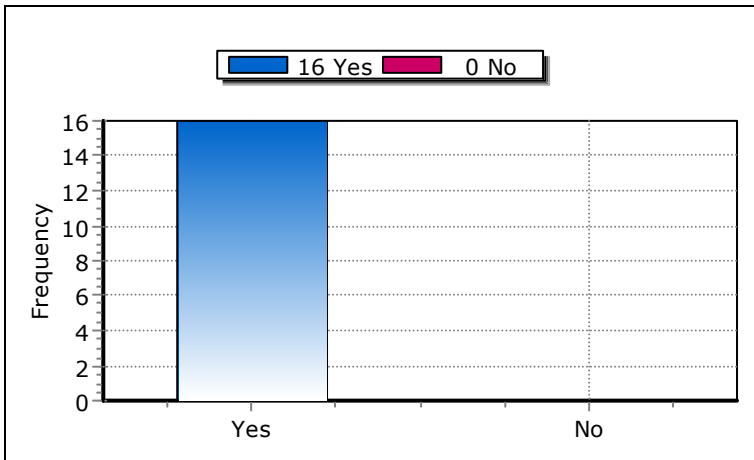
The Rural Housing Enabler from Action with Communities in Rural Kent agreed the format of the survey and covering letter with the Parish Council and Sevenoaks District Council; a survey was posted to every household in the parish in April 2018. Only those households who deemed themselves in need of affordable housing were asked to respond to the survey.

Surveys were returned in pre paid 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 16<sup>th</sup> May 2018. The RHE then extended the return-by date to the 28<sup>th</sup> May to ensure all residents were able to respond. All surveys received at Action with Communities in Rural Kent by the 28th May are included in this report. Approximately 517 surveys were distributed with 19 returned by this date.

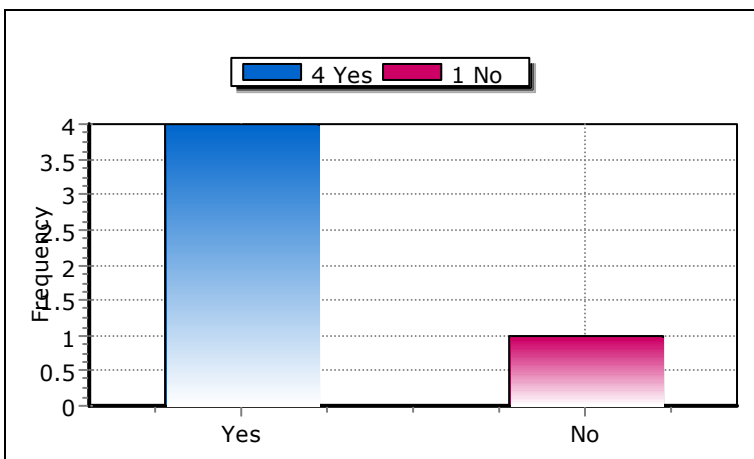
Some surveys were not fully completed therefore the results are shown for the total answers to each question.

## 5. RESULTS

**Question 1. If you live in the Parish of Chiddingstone, which includes Chiddingstone, Chiddingstone Causeway, Chiddingstone Hoath and Bough Beech, do you wish to stay there?**



**Question 2. If you live outside Chiddingstone Parish do you wish to return?**

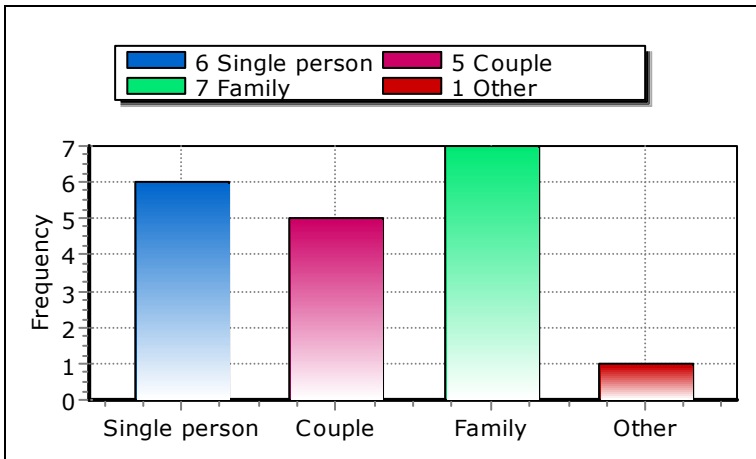


**Question 3. What is your connection with Chiddingstone Parish?** Respondents were asked to indicate all connections that applied to them.

Local connection	FREQUENCY
I currently live in the parish and have done so continuously for the last 3 years to date	11
I have lived in the parish for a total of 5 out of the last 10 years	12
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	4
I am in permanent full time employment in the parish	4
I need to move to the parish to take up permanent full time employment	0
I provide an important service in the parish that requires me to live locally	6
I need to move to the parish to give or receive support to or from an immediate family member	1

**Question 4. Personal details:** Personal details are not included in this report.

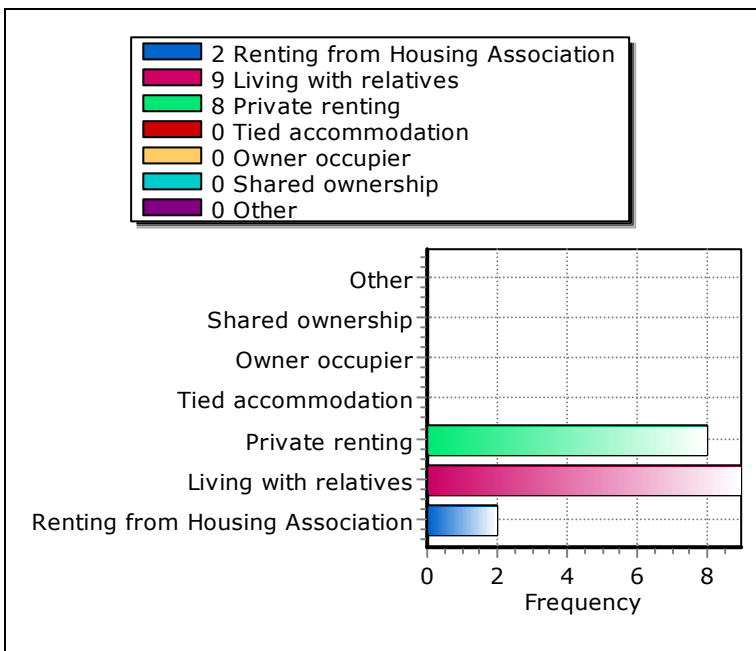
**Question 5. What type of household will you be in alternative accommodation?**



**Question 6. Please state age and sex of children that currently live with you/will be living with you on a permanent basis.**

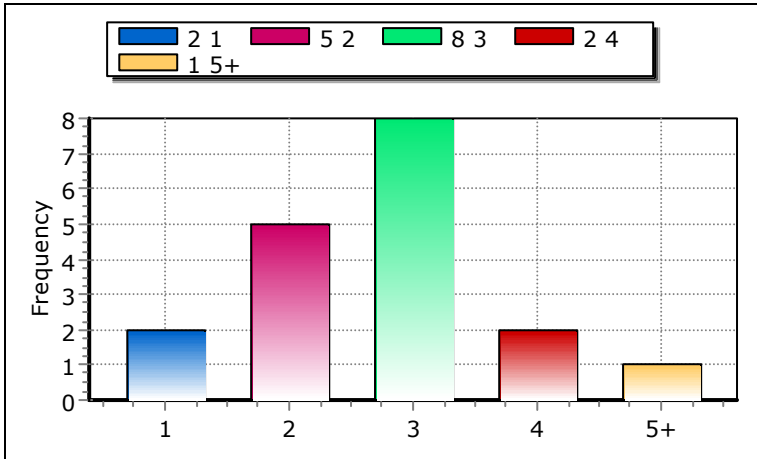
There were a total of 12 children.

**Question 7. What is your current housing situation?**

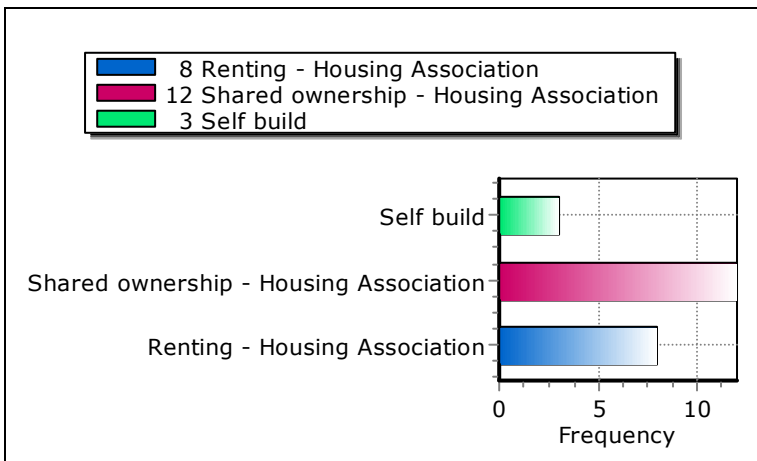


**Question 8. If you are an owner occupier, please state why you need affordable housing.** There were no responses to this question.

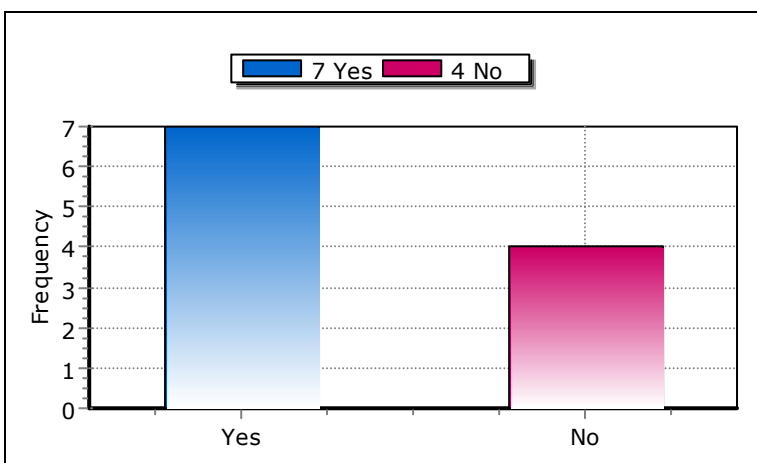
**Question 9. How many bedrooms does your current home have?**



**Question 10. Which tenure would best suit your housing need?**



**Question 11. If you have only ticked shared ownership above and only rented units are built, would this be of interest to you?**

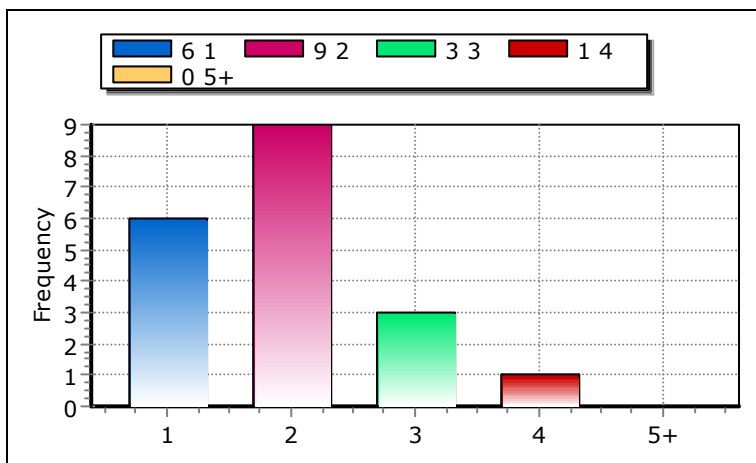




**Question 12. What type of housing do you need?** The answers given relate to the type of housing respondents sought/preferred rather than an assessment of their need.

Type of Housing	Frequency
Flat	7
House	19
Level access accommodation for older persons/people with a disability without support	1
Level access accommodation for older persons/people with a disability with support	0

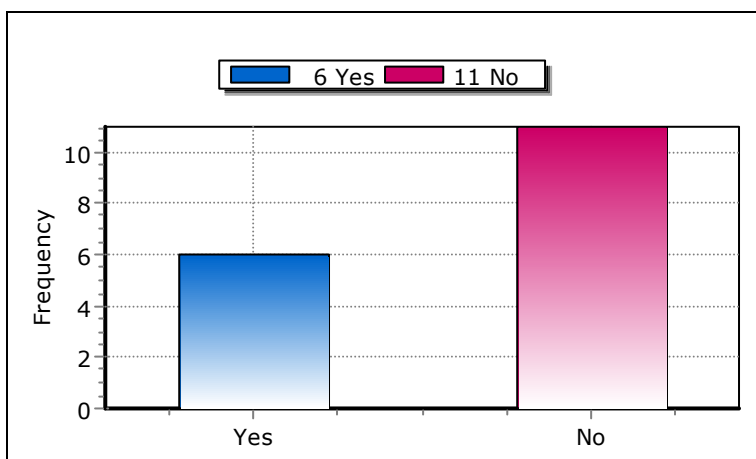
**Question 13. How many bedrooms will you need?** The answers given relate to the number of bedrooms respondents sought/preferred rather than an assessment of their need



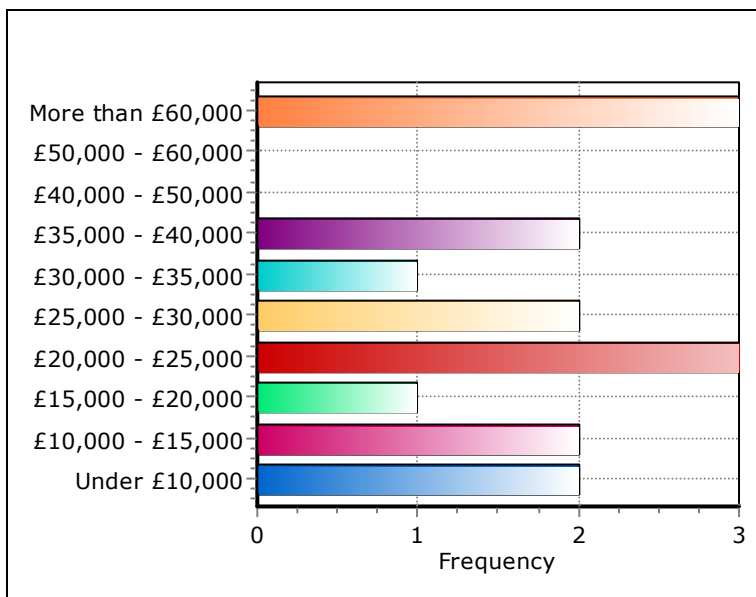
**Question 14. Do you have any particular or specialised housing requirements?** The following 2 answers were given:

- Ideally no stairs as I have a lot of health problems mainly with breathing; I'm chronic asthmatic and have COPD. In current house I have a stair lift. Need a parking space or a drive as can't walk far due to breathing.
- Our youngest child is autistic.

**Question 15. Are you registered on the Sevenoaks District Council Housing Register?**



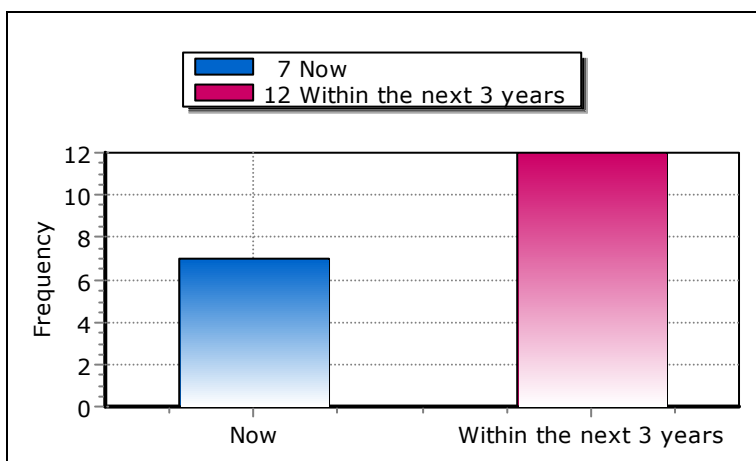
**Question 16. Please indicate the total gross annual income of the household in housing need.**



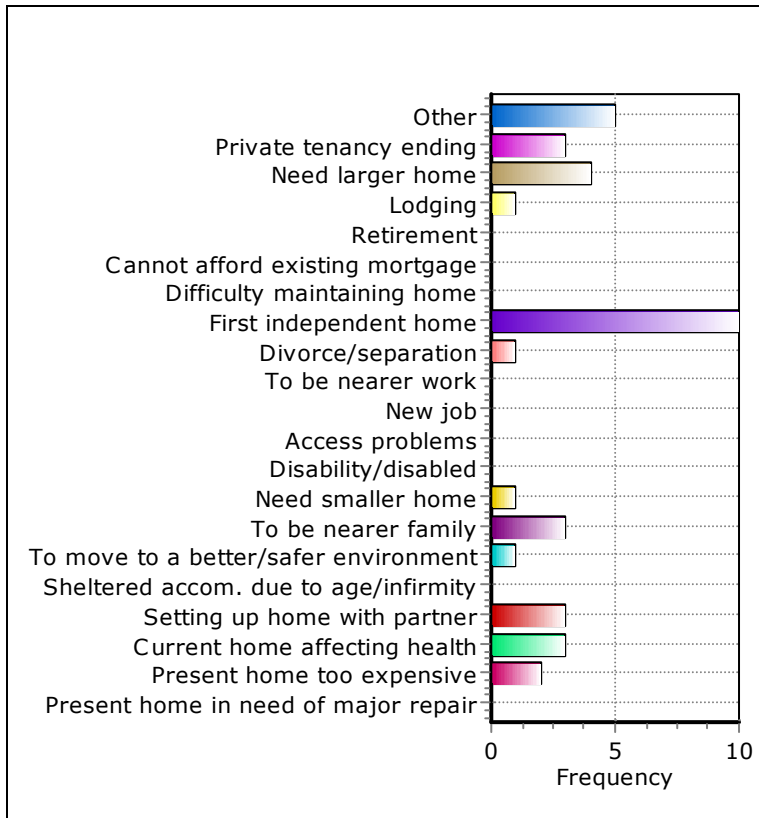
**Question 17. How much money would you be able to raise as a deposit towards buying your own home?** The following responses were given:

- 2 x £10,000
- 1 x £12,000
- 1 x £15,000
- 3 x £20,000
- 1 x £30,000
- 1 x £45,000
- 1 x £100,000

**Question 18. When do you need a new home?**



**Question 19. Why are you seeking a new home (please tick all that apply)**



## **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](http://www.rightmove.co.uk) which markets property for a number of leading local estate agents, in May 2018, showed the following cheapest properties for sale in Chiddingstone parish under £500,000:

<b>Type of Property</b>	<b>Number of Bedrooms</b>	<b>Price £</b>
Semi-detached house	2	345 000
Semi-detached house	3	400 000
Detached house	3	410 000

### **Property to rent**

A similar search for rental property found only one property available to rent privately:

<b>Type of Property</b>	<b>Number of Bedrooms</b>	<b>Price £pcm.</b>
Manor house	3	2195

### **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 3.5 x gross income. Monthly repayment is based on a 2 year fixed standard with HSBC at 3.94% (May 2018) 25 year mortgage term and is calculated using HSBC's mortgage calculator.

It should be noted that in the current economic climate lenders have made the borrowing criteria for potential mortgagees far stricter by requiring at least a 15% deposit, making securing a mortgage difficult for some first time buyers, especially those on lower incomes. Although there are now higher LTV mortgages available, they tend to attract a higher interest rate.

<b>Type of Property</b>	<b>Price £</b>	<b>Deposit (15%)</b>	<b>Gross Income Level</b>	<b>Monthly Repayment</b>
2 bed semi-detached house	345 000	51 750	83 786	1179
3 bed semi-detached house	400 000	60 000	97 143	1366
3 bed detached house	410 000	61 500	99 571	1401

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 £
3 bed house	2195	87 800

Using HM Land Registry data on house sales ([www.mouseprice.com](http://www.mouseprice.com)) using postcode area TN8 which lies within or includes part of the following towns, counties, localities, electoral wards and stations: Bough Beech, Brasted, Chevening and Sundridge, Chiddingstone, Chiddingstone Hoath, Cowden, Cowden and Hever, Crockham Hill, Den Cross, Dormansland and Felcourt, East Sussex, Edenbridge, Edenbridge North and East, Edenbridge South and West, Forest Row, Four Elms, Hever, Kent, Leigh and Chiddingstone Causeway, Limsfield, Lingfield and Crowhurst, Mark Beech, Marsh Green, Penshurst, Fordcombe and Chiddingstone, Surrey, Toys Hill, Westerham and Crockham Hill, the average house prices in the last 3 months are –

1 bed properties £235,900  
 2 bed properties £342,300  
 3 bed properties £420,200  
 4 bed properties £767,800  
 5+ bed properties £1,221,600

To afford the average cost of a 1 bed property using the mortgage calculation shown above, a salary of £57,290 would be required. To afford the average cost of a 2 bed property a salary of £83,130 would be required.

Information provided by 'mouseprice' states that the average property in the TN8 area costs £521,000 with average earnings being £26,786. This means that the average property costs over 19 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	587
2 bed	765
3 bed	967
4 bed	1460

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.

<b>Property</b>	<b>Price £ pcm</b>	<b>Gross annual Income £</b>
1 bed	587	23 480
2 bed	765	30 600
3 bed	967	38 680
4 bed	1460	58 400

### **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% and 40% share of a property with estimated values of £235,900 for a 1 bed property, £342,300 for a 2 bed property and £420,200 for a 3 bed. Calculations are made using the Homes and Communities Agency's market assessment calculator and assume a 10% deposit of mortgage share. These values are taken from information found at [www.mouseprice.co.uk](http://www.mouseprice.co.uk)

Property price £	Share	Deposit Required £	Monthly mortgage £	Monthly rent £	Monthly Service charge	Monthly total £	Gross Income required
235 900	25%	5898	281	405	95	781	28 173
235 900	40%	9436	450	324	95	869	32 789
342 300	25%	8558	408	588	95	1091	39 336
342 300	40%	13 692	653	471	95	1219	47 578
420 200	25%	10 505	501	722	95	1318	47 508
420 200	40%	16 808	802	578	95	1475	58 406

## **7. ASSESSMENT OF HOUSING NEED**

19 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. At this stage, some respondents may be excluded because they do not qualify for or do not want affordable housing in the parish of Chiddingstone.

7 respondents said they had a housing need now and 12 said they will have one within the next 3 years.

### **Assessment of the 7 households seeking housing now**

#### **The 7 households in need of affordable housing now are –**

- 2 x single people
- 1 x siblings sharing
- 4 x families

**Single person** there were 2 single people

<b>Age</b>	<b>Frequency</b>
23	1
30	1

#### **Current housing:**

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

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

<b>Current Beds</b>	<b>Frequency</b>
3	2

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

<b>Tenure</b>	<b>Frequency</b>
Shared ownership	1
Renting HA/Shared ownership	1

The respondent would be interested in rented housing if no shared ownership units are built.

**Type of housing needed:** The answers given relate to the type of housing respondents sought/preferred rather than an assessment of their need.

<b>Type of housing</b>	<b>Frequency</b>
Flat/house	2

**Number of bedrooms needed:** 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 29.

**Particular or specialised housing requirements:** None

**Registered on Sevenoaks District Council's Housing Register:**

Housing Register	Frequency
Yes	1
No	1

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

Income	Frequency
£20,000 - £25,000	2

**How much money would you be able to raise as a deposit towards buying your own home?** The following answer was given:

- £12,000

**Reason for seeking new home:**

Reason	Frequency
First independent home	2
Current home affecting health	1
To be nearer family	1
Divorce/separation	1
Lodging	

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

The following table shows the respondents' ability to afford the various forms of tenure available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances.

Shared ownership has only been assessed where a desire for it has been indicated.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
£20,000 - £25,000	2	1	0	0	0



**Siblings sharing** there were 2 siblings who wanted to share a house together

Age	Frequency
49	1
56	1

**Current housing:**

Current Housing	Frequency
Renting from HA	1

**Current number of bedrooms:**

Current Beds	Frequency
3	1

**Tenure best suited:**

Tenure	Frequency
Renting HA	1

**Type of housing needed:** The answers given relate to the type of housing respondents sought/preferred rather than an assessment of their need.

Type of housing	Frequency
House/level access accommodation for older persons/people with a disability without support	1

**Number of bedrooms needed:** 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 29.

**Particular or specialised housing requirements:** The respondent gave the following answer

- Ideally no stairs as I have a lot of health problems mainly with breathing; I'm chronic asthmatic and have COPD. In current house I have a stair lift. Need a parking space or a drive as can't walk far due to breathing.

**Registered on Sevenoaks District Council's Housing Register:**

Housing Register	Frequency
Yes	1

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

Income	Frequency
£10,000 - £15,000	1

**The respondents said they could not raise any money towards a deposit.**

**Reason for seeking new home:**

<b>Reason</b>	<b>Frequency</b>
Need smaller home	1
Other – tenancy in parent’s name and they have moved to a care home and not allowed to transfer the tenancy	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 available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances.

Shared ownership has only been assessed where a desire for it has been indicated.

<b>Income</b>	<b>Number of respondents</b>	<b>Affordable rent</b>	<b>Private rent</b>	<b>Shared ownership</b>	<b>Open market</b>
£10,000 - £15,000	1	1 with HB	0	0	0

It is assumed that respondents who cannot afford the affordable rent levels will be eligible for Housing Benefit (HB).

**Families** there were 4 families

### **Ages**

	<b>Adult Age</b>	<b>Adult Age</b>	<b>Child Age</b>	<b>Child Age</b>	<b>Child Age</b>
<b>Family 1</b>	39	45	F 7	F 6	
<b>Family 2</b>	30	37	F 3	F 1	
<b>Family 3</b>	45		F 1		
<b>Family 4</b>	64	43	M 9	M 12	M 22

### **Current housing:**

<b>Current Housing</b>	<b>Frequency</b>
Private renting	3
Living with relatives	1

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

<b>No of bedrooms</b>	<b>Frequency</b>
2	1
3	3

### **Tenure best suited:**

<b>Tenure</b>	<b>Frequency</b>
Renting HA/self-build	1
Shared ownership	2
Self-build	1

The above respondents who indicated shared ownership only, would consider renting if only rented units were built.

**Type of housing needed:** The answers given relate to the type of housing respondents sought/preferred rather than an assessment of their need.

<b>Type of housing</b>	<b>Frequency</b>
House	4

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

<b>No of bedrooms</b>	<b>Frequency</b>
2	1
3	2
4	1

Number of bedrooms respondents are eligible for is dependent upon tenure and Sevenoaks District Council's allocation policy. See summary on page 29.

**Particular or specialised housing requirements:** One respondent gave the following answer:

- Our youngest child is autistic

**Registered on Sevenoaks District Council's Housing Register:**

Housing Register	Frequency
Yes	1
No	3

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

Income	Frequency
Under £10,000	1
£35,000 - £40,000	1
£60,000 +	2

**Three respondents said they could raise the following amounts as a deposit:**

- £10,000
- £30,000
- £100,000

**Reason for seeking new home:**

Reason	Frequency
Need larger home	1
First independent home	1
To move to a better/safer environment	1
Current home affecting health	1
Private tenancy ending	2
Other (We want to buy – stop renting)	1

The respondents indicated at least one of the local connection criteria; 3 currently live in the parish and 1 lives there and provides an important service in the parish that requires them to live locally.

The following table shows the respondents' ability to afford the various forms of tenure available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances.

Shared ownership has only been assessed where a desire for it has been indicated.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
Under £10,000	1	1 with HB	0	0	0
£35,000 - £40,000	1	1	0	1 x 2 bed	0
£60,000 +	2	2	2	1 x 2 bed	1 x self-build

## **Assessment of the 12 households seeking housing in the next 3 years**

### **The 12 households in need of affordable housing in the next 3 years are –**

- 4 x single people
- 5 x couples
- 1 x siblings sharing
- 2 x families

**Single people** there were 4 single people

<b>Age</b>	<b>Frequency</b>
23	2
28	1
30	1

### **Current housing:**

<b>Current Housing</b>	<b>Frequency</b>
Private renting	1
Living with relatives	3

**Current number of bedrooms:** One respondent did not answer this question

<b>Current Beds</b>	<b>Frequency</b>
2	1
4	1
5+	1

### **Tenure best suited:**

<b>Tenure</b>	<b>Frequency</b>
Shared ownership	3
Renting HA/shared ownership	1

**Type of housing needed:** The answers given relate to the type of housing respondents sought/preferred rather than an assessment of their need.

<b>Type of housing</b>	<b>Frequency</b>
House	3
Flat/house	1

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

<b>No of bedrooms</b>	<b>Frequency</b>
1	3
2	1

Number of bedrooms respondents are eligible for is dependent upon tenure and Sevenoaks District Council's allocation policy. See summary on page 29.

**Particular or specialised housing requirements:**

None

**Registered on Sevenoaks District Council's Housing Register:**

Housing Register	Frequency
No	4

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

Income	Frequency
£20,000 - £25,000	2
£25,000 - £30,000	2

**Amount available towards a deposit:**

- £15,000
- £20,000 x 2

**Reason for seeking new home:**

Reason	Frequency
First independent home	4
To be nearer family	1
Present home too expensive	1
Other (Wants to stay living in village)	1

The respondents indicated at least one of the local connection criteria; 3 currently live in the parish and 1 provides an important service in the parish that requires them to live locally.

The following table shows the respondents' ability to afford the various forms of tenure available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances.

Shared ownership has only been assessed where a desire for it has been indicated.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
£20,000 - £25,000	2	2	0	0	0
£25,000 - £30,000	2	2	0	2 x 1 bed	0

**Couples** there were 5 couples – one respondent did not indicate their partner’s age

Age	Frequency
19	2
20	1
30	2
38	2
43	1
48	1

**Current housing:**

Current Housing	Frequency
Private renting	3
Living with relatives	2

**Current number of bedrooms:**

Current Beds	Frequency
1	2
2	1
3	1
4	1

**Tenure best suited:**

Tenure	Frequency
Shared ownership	2
Renting HA	1
Renting HA/shared ownership	1
Self-build	1

The respondents who indicated shared ownership only would be interested in rented housing if no shared ownership units are built

**Type of housing needed:** The answers given relate to the type of housing respondents sought/preferred rather than an assessment of their need.

Type of housing	Frequency
House	2
Flat/house	3

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

No of bedrooms	Frequency
1	2
2	3

Number of bedrooms respondents are eligible for is dependent upon tenure and Sevenoaks District Council’s allocation policy. See summary on page 29.

**Particular or specialised housing requirements:**

None

**Registered on Sevenoaks District Council's Housing Register:**

Housing Register	Frequency
Yes	2
No	3

**Household's joint gross annual income:** One respondent did not answer the question

Income	Frequency
£10,000 - £15,000	1
£15,000 - £20,000	1
£35,000 - £40,000	1
More than £60,000	1

**Three respondents said they could raise the following amounts towards a deposit:**

- £10,000 - £15,000
- £40,000 - £50,000
- Don't know

**Reason for seeking new home:**

Reason	Frequency
Present home too expensive	1
First independent home	2
Setting up home with partner	1
Need larger home	1
Other (Want to own/buy but cannot afford it even on £60k per annum)	1

The respondents indicated at least one of the local connection criteria; 4 currently live in the parish and 1 has lived there for a total of 5 out of the last 10 years.

The following table shows the respondents' ability to afford the various forms of tenure available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances.

Shared ownership has only been assessed where a desire for it has been indicated.



Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
£10,000 - £15,000	1	1 with HB	0	0	0
£15,000 - £20,000	1	1 with HB	0	0	0
£35,000 - £40,000	1	1	0	1 (No deposit stated)	0
More than £60,000	1	1	1	1 x 2 bed	0

**Siblings sharing** there were 2 siblings who wanted to share a house together

Age	Frequency
20	1
22	1

**Current housing:**

Current Housing	Frequency
Living with relatives	1

**Current number of bedrooms:**

Current Beds	Frequency
3	1

**Tenure best suited:**

Tenure	Frequency
Shared ownership	1

**Type of housing needed:** The answers given relate to the type of housing respondents sought/preferred rather than an assessment of their need.

Type of housing	Frequency
Flat/house	1

**Number of bedrooms needed:** 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 29.

**Particular or specialised housing requirements:** None

**Registered on Sevenoaks District Council's Housing Register:**

Housing Register	Frequency
No	1

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

Income	Frequency
£30,000 - £35,000	1

**The respondents said they could raise the following amount towards a deposit:**

- £20,000

**Reason for seeking new home:**

Reason	Frequency
First independent home	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 available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances.

Shared ownership has only been assessed where a desire for it has been indicated.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
£30,000 - £35,000	1	1	0	Possible 2 bed	0

**Families** there were 2 families

**Ages**

	<b>Adult Age</b>	<b>Adult Age</b>	<b>Child Age</b>	<b>Child Age</b>	<b>Child Age</b>	<b>Child Age</b>
<b>Family 1</b>	41	37	M 3			
<b>Family 2</b>	27	26	M 2	M 4	M 5	

**Current housing:**

<b>Current Housing</b>	<b>Frequency</b>
Private renting	1
Renting from HA	1

**Current number of bedrooms:**

<b>No of bedrooms</b>	<b>Frequency</b>
2	2

**Tenure best suited:**

<b>Tenure</b>	<b>Frequency</b>
Renting HA	1
Renting HA/shared ownership	1

**Type of housing needed:** The answers given relate to the type of housing respondents sought/preferred rather than an assessment of their need.

<b>Type of housing</b>	<b>Frequency</b>
House	2

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

<b>No of bedrooms</b>	<b>Frequency</b>
2	1
3	1

Number of bedrooms respondents are eligible for is dependent upon tenure and Sevenoaks District Council's allocation policy. See summary on page 29.

**Particular or specialised housing requirements:**

None

**Registered on Sevenoaks District Council's Housing Register:**

<b>Housing Register</b>	<b>Frequency</b>
Yes	1
No	1

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

<b>Income</b>	<b>Frequency</b>
Under £10,000	1
£25,000 - £30,000	1

**The respondents did not indicate the ability to afford a deposit**

**Reason for seeking new home:** One respondent did not answer this question

<b>Reason</b>	<b>Frequency</b>
Current home affecting health	1
To be nearer family	1
Need larger home	2

The respondents indicated at least one of the local connection criteria; 1 currently lives in the parish and 1 previously lived there and has immediate family living there.

The following table shows the respondents' ability to afford the various forms of tenure available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances.

Shared ownership has only been assessed where a desire for it has been indicated.

<b>Income</b>	<b>Number of respondents</b>	<b>Affordable rent</b>	<b>Private rent</b>	<b>Shared ownership</b>	<b>Open market</b>
Under £10,000	1	1 with HB	0	0	0
£25,000 - £30,000	1	1 with HB	0	0	0

## **8. SUMMARY OF FINDINGS**

The survey has found a need for up to 18 homes for local people who are in need of affordable housing; they are 6 single people, 2 x 2 siblings sharing, 5 couples and 5 families. 6 of those households need housing now and 12 in the next 3 years. A need for 1 self-build property for 1 family was also identified; they need housing now.

The 19 respondents in need of affordable and self-build housing indicated strong local connections to Chiddingstone parish; 16 currently live there and 3 live outside but have either previously lived there or provide a service there that requires them to live locally.

In total there are 31 adults and 12 children who have a need for affordable and self-build housing.

8 respondents are currently renting privately, 9 are living with relatives and 2 are housing association tenants.

When asked how many bedrooms respondents sought/preferred, the following answers were given: 6 x 1 bed, 9 x 2 beds and 4 x 3 beds. Actual size of property will depend upon the council's allocation policy and Help to Buy eligibility, see below.

In total, 12 respondents indicated an interest in shared ownership; 7 of these households indicated that they may be able to afford a share of a 1 or 2 bed property. More detailed analysis of their income, amount of deposit they have available and actual cost of the shared ownership property would be required to confirm affordability.

Taking into account, the council's allocation policy, the impact of the Welfare Reform Act and Help to Buy eligibility the mix of accommodation that respondents would be eligible for is:

### **Rented accommodation:**

- 7 x 1 bed
- 3 x 2 bed
- 1 x 3 bed

### **Shared ownership:**

- 3 x 1 bed (Note that 1 of these respondents had sufficient income for this tenure £35k-£40k but were not sure how much deposit they would have available)
- 4 x 2 bed

### **Self-Build:**

- 1 x 4 bed

## CHIDDINGSTONE PARISH COUNCIL Second Stage Housing Needs Survey

April 2018

Dear Householder

Chiddingstone Parish Council is carrying out a survey of housing needs in our parish. If you have a need for affordable housing please complete the survey form and return it using the FREEPOST envelope by 16<sup>th</sup> May 2018. Affordable housing is housing rented from a housing association or shared ownership homes (part rent, part buy). It can include homes designed for older people.

### *Why is the survey needed?*

Owing to the high cost of housing in the Chiddingstone area, the Parish Council is concerned that residents who cannot afford to buy or rent locally are being forced to move away. You may remember completing a housing needs survey in 2015 which identified a need for affordable housing for people who have a strong local connection to Chiddingstone parish. In partnership with Sevenoaks District Council, we want to find out if this need still exists. The reason for providing local needs affordable housing is to help local people of all ages who would like to stay or return to the Parish and contribute to the village services that still exist. This letter has therefore been sent to all households in the parish.

### *How will the survey be carried out?*

Tessa O'Sullivan, the Rural Housing Enabler from Action with Communities in Rural Kent, is assisting us with this survey. She will analyse the responses, **with all information given being kept confidential. The Parish Council will only see a summary of the results.**

### *Affordable housing need*

To qualify for local needs housing, people would have to have a connection with, or work in, the parish. For example, you may be the son or daughter of a villager or you may have other close family ties with villagers. You may want to downsize from your current home in the Chiddingstone parish as it is too large and no longer suitable for your needs. You or a member of your family may have moved away from the parish because you had been unable to find housing within the parish, or you may work in the parish but live elsewhere. If you or a member of your family is interested in affordable housing please complete the attached survey form and return it in the enclosed freepost envelope. Completing the survey will not commit you to anything but will help us to understand the housing needs in the parish.

### *The short listed sites*

The Parish Council and English Rural Housing Association have considered many different sites in the parish. These have largely been discounted, either because they are unavailable or because they do not satisfy the necessary criteria for rural affordable housing. The final three sites on the short list were subject to public consultation during March, and details of these sites can be found on our website [www.chiddingstone.org](http://www.chiddingstone.org). The short listed sites are considered to be deliverable, sustainable and suitable for a small scheme of rural affordable housing. The Parish Council would always be pleased to hear from landowners and residents who might like to suggest sites for possible future consideration. Once the site(s) has been agreed, taking into account the feedback received from the public consultation, English Rural Housing Association will commence feasibility studies and start drawing up plans of the scheme.

*Right to Buy*

You might have heard about the voluntary Right to Buy, where Housing Association tenants may be eligible to buy their homes. Housing Associations can decide if any of their homes are to be excluded from sale. Organisations such as English Rural Housing Association have already taken the decision to exclude all rural homes from the voluntary Right to Buy, in order to prevent this scarce resource being lost to the open market. Also, through the Sevenoaks District Council Local Plan and subsequent planning permission, any homes developed would be bound by a legal agreement, which would require the homes to be kept available to meet local housing needs in perpetuity.

This is a very important issue, so please take time to fill in this survey if you require affordable housing. If you need any further information or more questionnaires please contact the Rural Housing Enabler on 01303 813790 or email [tessa.osullivan@ruralkent.org.uk](mailto:tessa.osullivan@ruralkent.org.uk)

If you do not have a need for affordable housing, there is no need to complete and return this form.

Yours sincerely



Richard Streatfeild  
Chairman  
Chiddingstone Parish Council

## HOUSING NEEDS IN THE PARISH OF CHIDDINGSTONE

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

**Q1. If you live in the Parish of Chiddingstone, which includes Chiddingstone, Chiddingstone Causeway, Chiddingstone Hoath and Bough Beech, do you wish to stay there?**  Yes  No

**Q2. If you live outside of Chiddingstone Parish do you wish to return?**  Yes  No

**Q3. What is your connection Chiddingstone Parish? Please tick all that apply:**

- I currently live in the parish and have done so continuously for the last 3 years to date
- I have lived in the parish for a total of 5 out of the last 10 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 am in permanent full time employment in the parish\*\*
- I need to move to the parish to take up permanent full time employment\*\*
- I provide an important service in the parish that requires me to live locally\*\*
- I need to move to the parish to give or receive support to or from an immediate\* family member

\*Close family = adult children, brothers, sisters, parents. 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 of Chiddingstone.

### **Q4. PERSONAL DETAILS**

Please enter details of yourself and your partner if you have one. Enter details of any children who live with you on the next page.

#### **APPLICANT ONE - ADULT**

Surname \_\_\_\_\_

Other names \_\_\_\_\_

Title  
 Mr  Mrs  Miss  Ms

Address  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Email  
 \_\_\_\_\_

Your age \_\_\_\_\_

#### **APPLICANT TWO - ADULT**

Surname \_\_\_\_\_

Other names \_\_\_\_\_

Title  
 Mr  Mrs  Miss  Ms

Address  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Email  
 \_\_\_\_\_

Your age \_\_\_\_\_

**Q5. What type of household will you be in alternative accommodation?**

- Single person  Couple  Family  Other \_\_\_\_\_



**Q6. Please state age and sex of children that currently live with you/will be living with you on a permanent basis e.g. Male aged 5.**

Q1. Child 1.	
Q1. Child 2.	
Q1. Child 3.	
Q1. Child 4.	
Q1. Child 5.	
Q1. Child 6.	

**Q7. What is your current housing situation?**

- Renting from Housing Association*                       *Tied accommodation*  
 *Living with relatives*                                       *Owner occupier*  
 *Private renting*     *Shared ownership*  
 *Other* \_\_\_\_\_

**Q8. If you are an owner occupier, please state why you need affordable housing:**

------------------

**Q9. How many bedrooms does your current home have?**

- 1       2       3       4       5+

**Q10. Which tenure would best suit your housing need?**

- Renting - Housing Association*       *Shared ownership - Housing Association*  
  
 *Self build*

**Q11. If you have only ticked shared ownership above and only rented units are built, would this be of interest to you?**

- Yes       No

**Q12. What type of housing do you need? Please tick any that apply.**

- Flat*                       *House*  
 *Level access accommodation suitable for older persons/people with a disability (without support services)*  
 *Level access accommodation suitable for older persons/people with a disability (with on-site support services e.g. Extra Care)*

**Q13. How many bedrooms do you need?**

- 1     2     3     4     5+

**Q14. Do you have any particular or specialised housing requirements e.g. to assist with a disability or special need? (Please provide details.)**

**Q15. Are you registered on the Sevenoaks District Council Housing Register?**

- Yes     No

**Q16. Please indicate the total gross income (joint if a couple) of the household in housing need, excluding housing benefit and council tax benefit.**

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

**Q17. How much money would you be able to raise as a deposit towards buying your own home?**

\_\_\_\_\_

**Q18. When do you need a new home?**

- Now     Within the next 3 years

**Q19. Why are you seeking a new home. Please tick any that apply**

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

PTO

**To be considered for affordable housing you must also register on Sevenoaks District Council's Housing Register.**

**If you would like to register contact the Housing Options Team at West Kent Housing Association which acts on behalf of Sevenoaks District Council on 01732 749433 or go to [www.kenthomechoice.org.uk](http://www.kenthomechoice.org.uk)**

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



**PLEASE RETURN THIS FORM IN THE FREEPOST ENVELOPE PROVIDED BY  
16th MAY 2018**