



Penshurst

Housing Needs Survey

August 2021

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www.ruralkent.org.uk

With the support of:
Penshurst Parish 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 Peshurst. This report provides overall information as well as analysis of housing need.

A survey was posted to every household within the parish in June 2021. 727 surveys were distributed with 160 surveys being returned, representing a 22% response rate.

Analysis of the returned survey forms identified that 73% of respondents are owner occupiers. 72% 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 mews house for £335,000. To afford to buy this property a deposit of £33,500 would be required and an income of £67,000. The cheapest property for rental was a 2-bedroom apartment for £2,650 pcm; to afford to rent this property an income of approximately £106,000 would be required.

Overall, a need for 16 affordable homes, for the following local households was identified:

- 8 single people
- 4 couples
- 4 families
- 12 of the households currently live in the parish and 4 live outside but have a local connection to the parish

The survey also identified a requirement for 7 homes for older households:

- 1 older person living with their carer
- 2 single people
- 4 couples
- All 7 households currently live in the parish.
- 5 of the households want to buy an alternative property on the open market, 2 of the households want an affordable rented property.

The survey has identified a total need for 18 affordable homes; 2 of which are for older households. In addition, there is a requirement for 5 open market properties suitable for older households who want to downsize/move to more suitable housing for their needs.

2. INTRODUCTION TO THE PENSHURST HOUSING NEEDS SURVEY

The Rural Housing Enabler worked with Penshurst Parish Council to undertake a housing needs survey within the parish.

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 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 Rural Housing Enabler Programme, which is delivered in Kent through Action with Communities in Rural Kent – the Rural Community Council for Kent and Medway, is supported by Local Authorities across Kent and Medway including Sevenoaks District Council.

Action with Communities in Rural Kent is a registered charity (No. 212796) whose purpose is to improve the quality of life of local communities, particularly for disadvantaged people, and to facilitate the development of thriving, diverse and sustainable communities throughout rural Kent. Since March 1998 Action with Communities in Rural Kent has employed a Rural Housing Enabler whose role is to provide independent support, advice and information to Parish Councils and community groups concerned with the lack of local needs housing in their rural communities.

The RHE will assist with carrying out a housing needs survey, analyse the results and 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, a housing association/Community Land Trust 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 and Penshurst Parish Council worked together to determine the format of the housing needs survey and the format of the covering letter. A copy of the survey was posted to every household in the parish in June 2021.

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 6th July. All surveys received at Action with Communities in Rural Kent by that date are included in this report.

The Rural Housing Enabler assesses each response in accordance with eligibility criteria for affordable housing including against the Local Authority allocation policy in terms of bedroom size. Affordability of low-cost home ownership tenures are also assessed. Local open market costs are also used as a measure of income needed to afford the open market locally along with Office for National Statistics data.

727 surveys were distributed with 160 returned by this date representing a return rate of 22%.

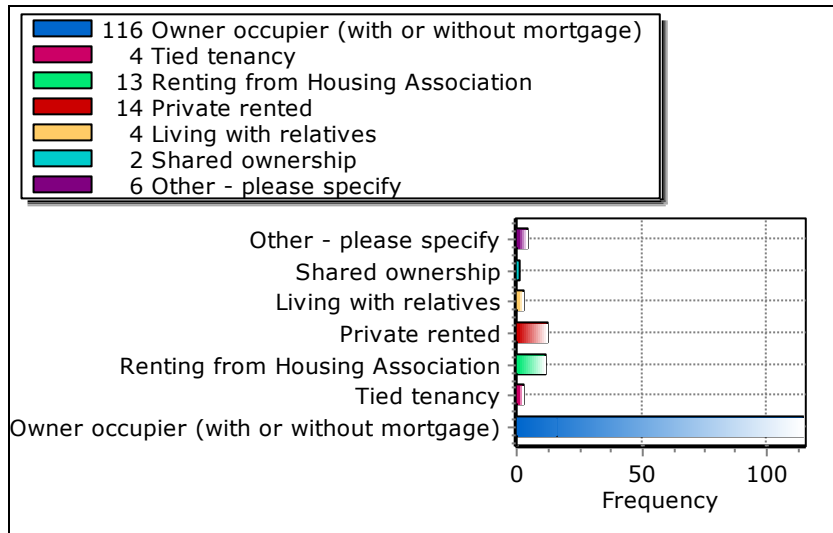
Some surveys were not fully completed therefore the results are shown for the total answers to each question.

5. RESULTS

Section 1

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

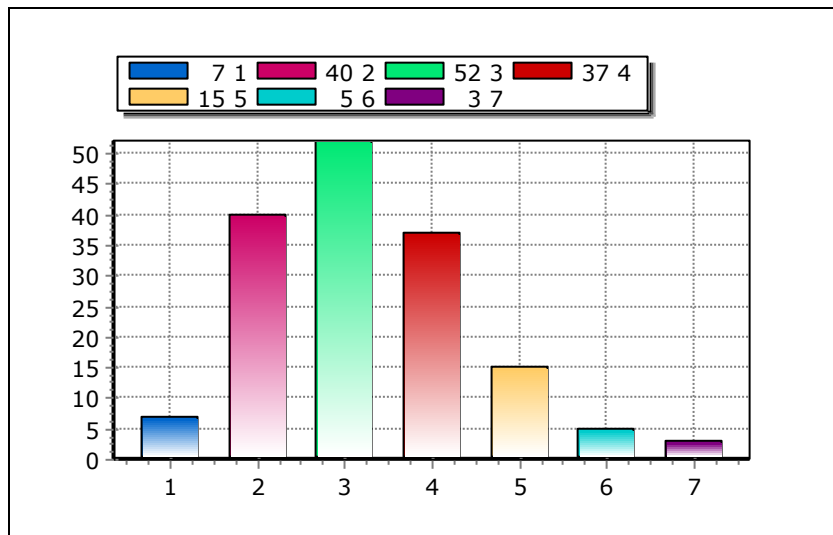
Question 1. What type of housing do you live in?



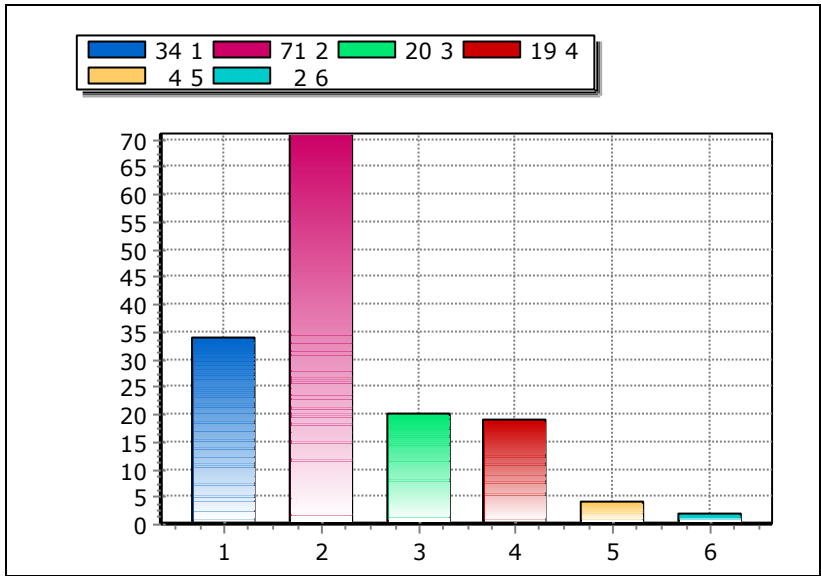
73% of respondents are owner occupiers

Question 2.

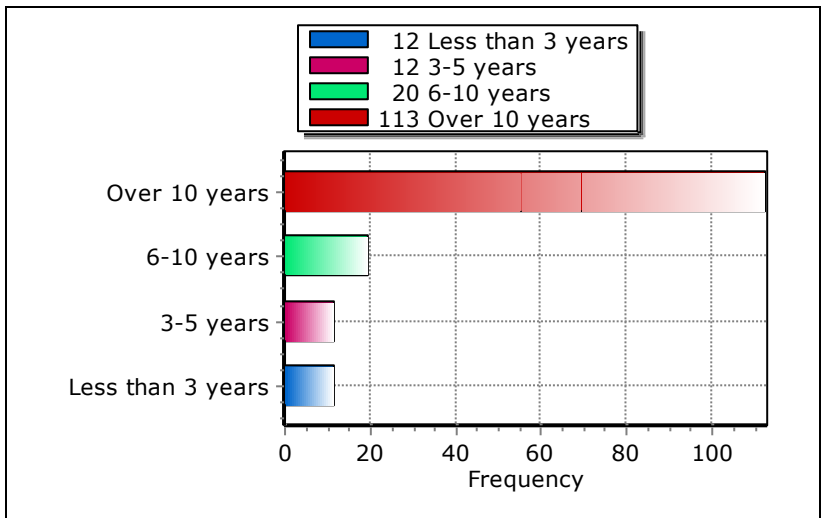
Number of bedrooms in your home?



Number of people that currently live in the property?

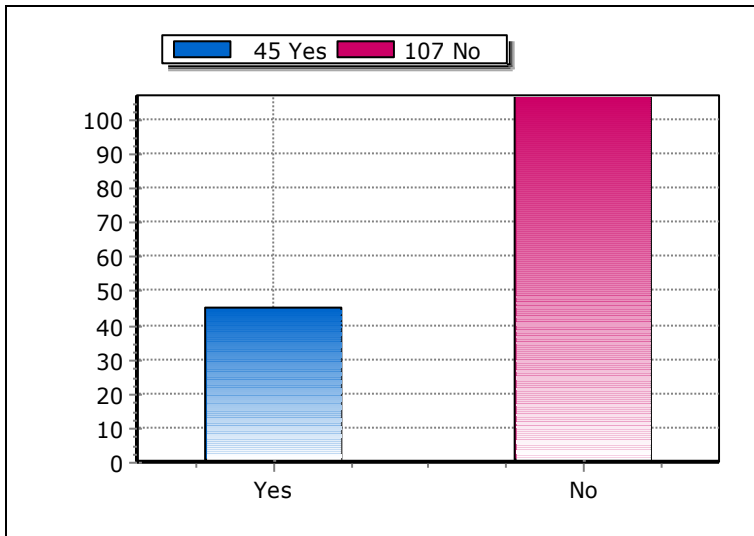


Question 3. How long have you lived in Penshurst?

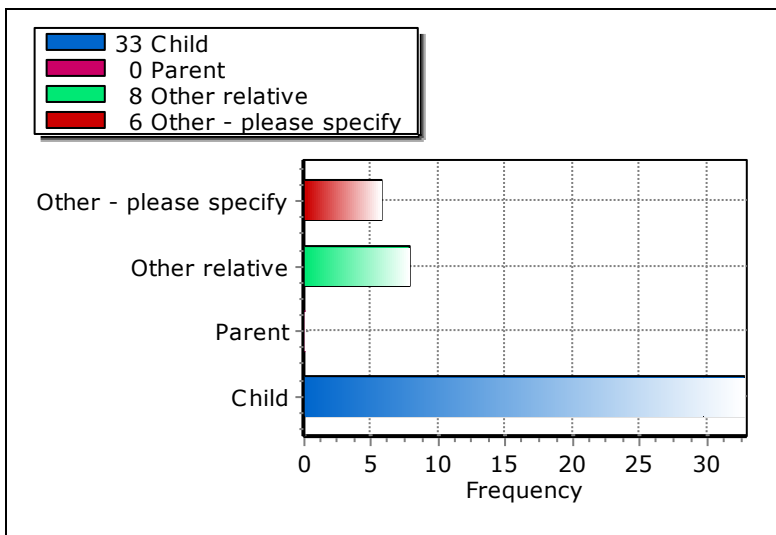


113 respondents (72%) have lived in the parish for over 10 years.

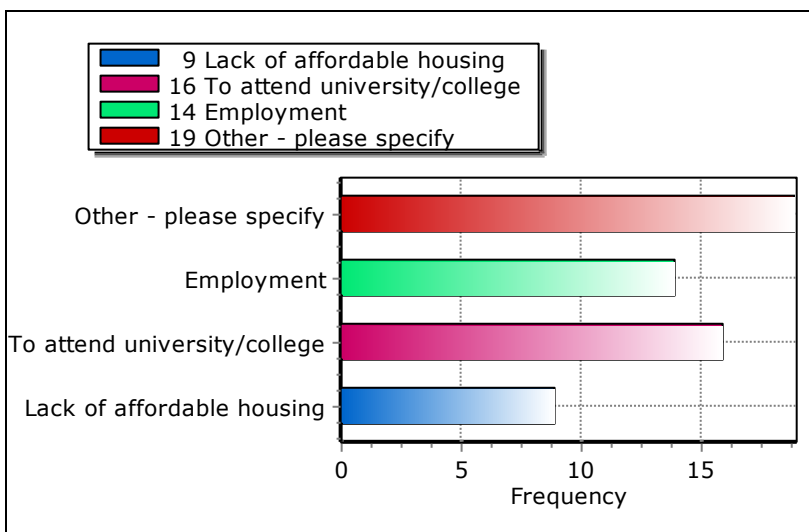
Question 4. Have any members of your family/household left Penshurst in the last 5 years?



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

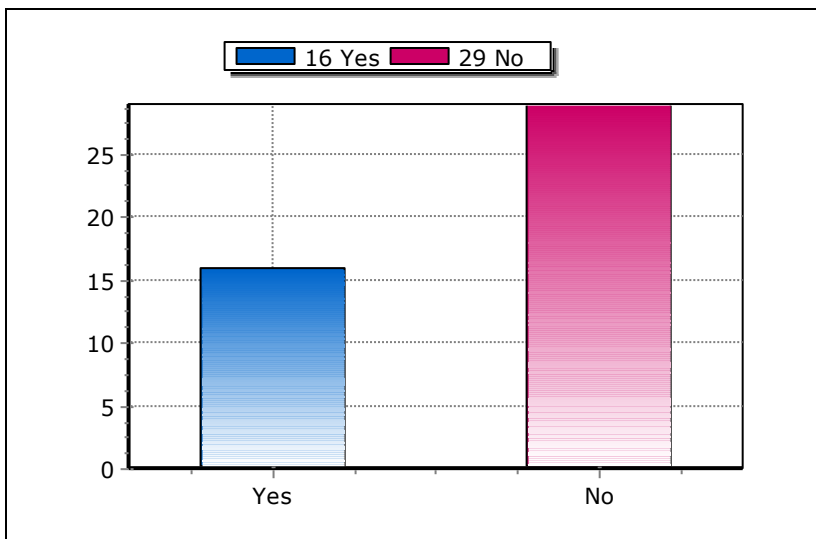


Question 6. Please indicate the reason why they left.

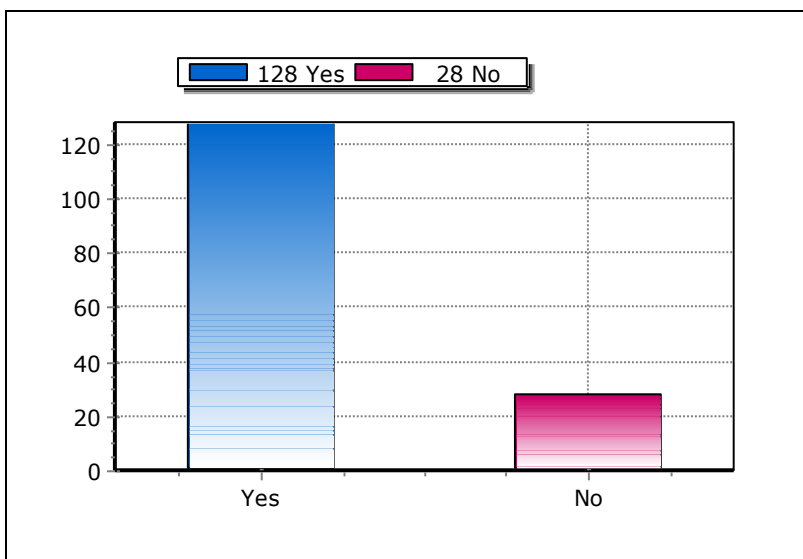


'Other' reasons include moved to a different area.

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 Penshurst?



82% of respondents who answered the question (80% of all respondents) said they would support a development of affordable housing for local people.

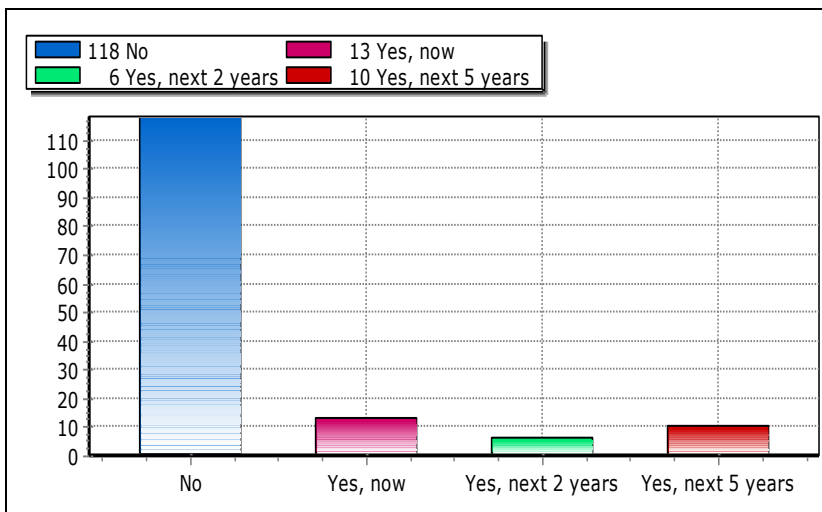
Question 9. Please use this space if you wish to explain your answer to Q8.

There were 64 responses to this question; a full list of responses can be found in Appendix P1.

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

There were 18 responses to this question; a full list of responses can be found in Appendix P2

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?

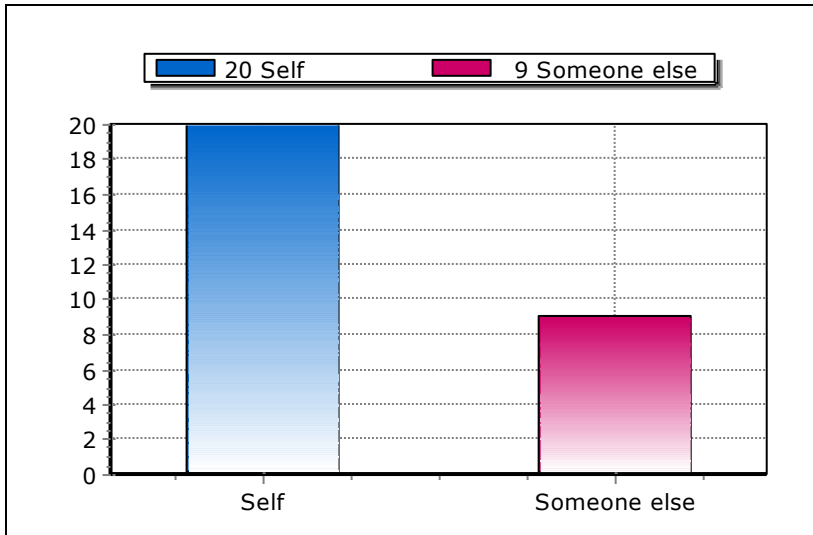


Section 2 – Housing Needs

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

29 respondents completed section 2

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

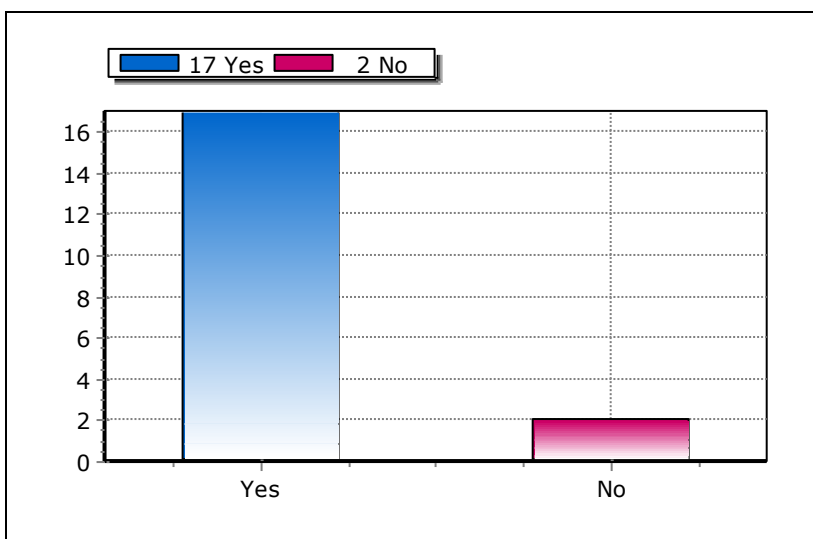


Question 13. If you are completing this form for someone else, please state their relationship to you and where they currently live.

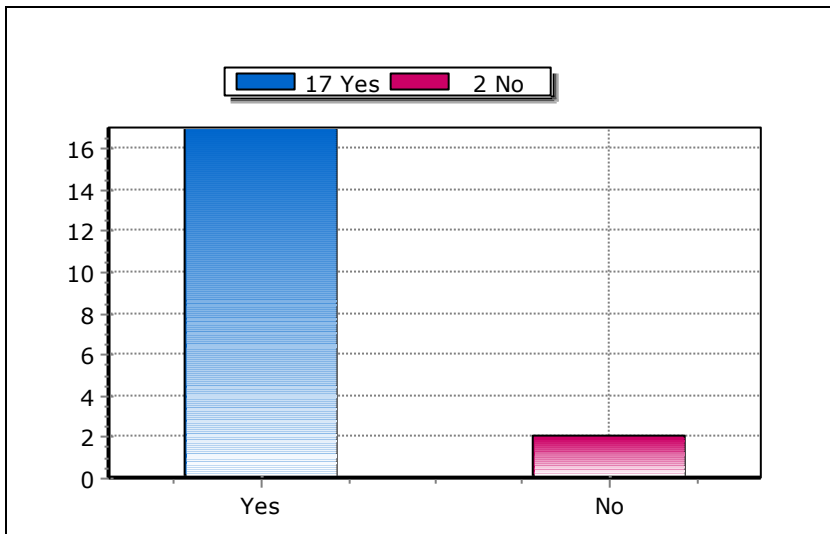
Respondents were mainly completing the form for their adult children living in the parental home.

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

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



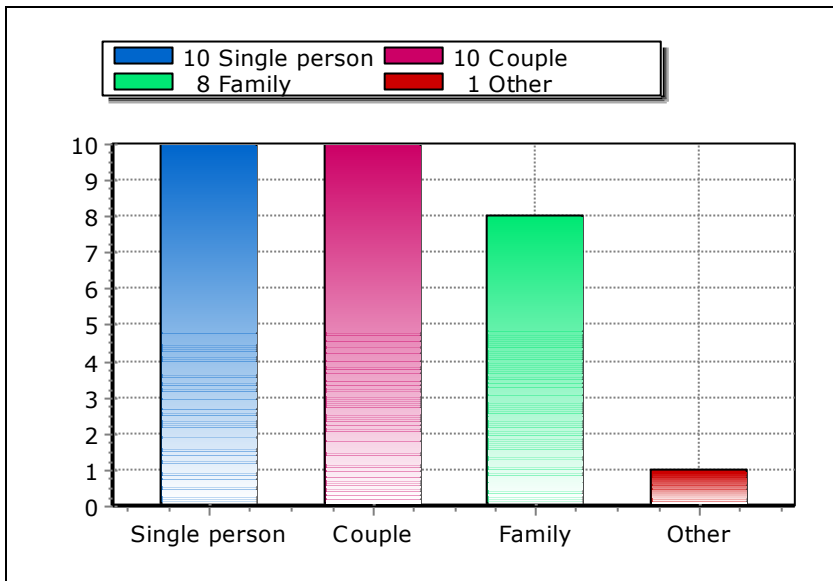
Question 16. If you live in Penshurst do you wish to stay there?



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

Local connection	FREQUENCY
I currently live in Penshurst and have done so continuously for the last 3 years	15
I have previously lived in Penshurst and have immediate family who currently live there and done so continuously for the last 10 years	7
I have lived in Penshurst for a total of 5 out of the last 10 years	7
I need to move to Penshurst to take up full time permanent employment	1
I am in full time permanent employment in Penshurst	2
I am full time self-employed, and the majority of my work is in Penshurst	2
I provide an important service requiring me to live locally	1

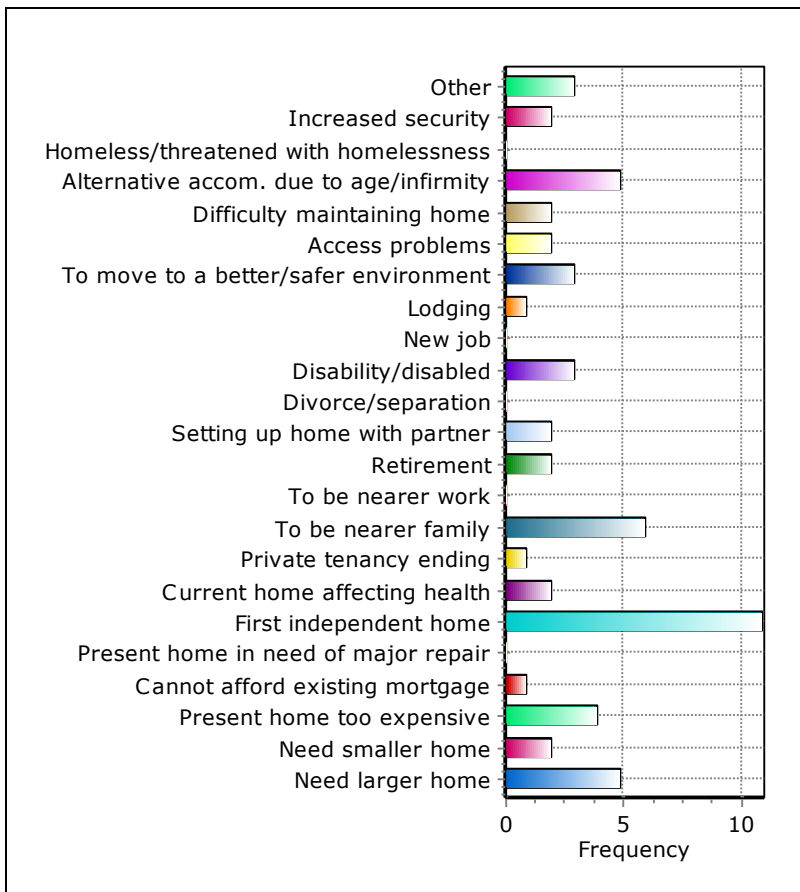
Question 18. What type of household will you be in alternative accommodation?



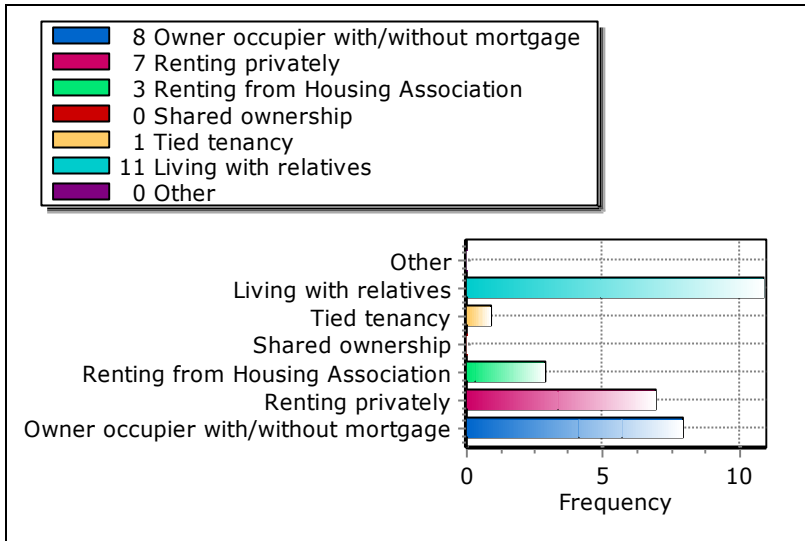
Question 19. How many people in each age group need alternative accommodation?

AGE	0 – 9	10 -15	16 - 19	20 -24	25 – 44	45 - 59	60 - 74	75+
Male	3	1	1	3	15	3	3	4
Female	0	1	1	0	3	1	5	4
Total	3	2	2	3	18	4	8	8

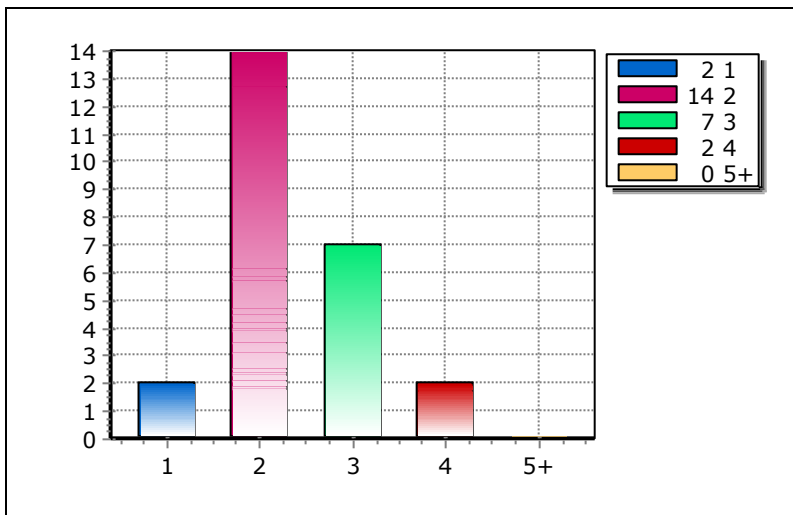
Question 20. Why are you seeking a new home?



Question 21. What is your current housing situation?



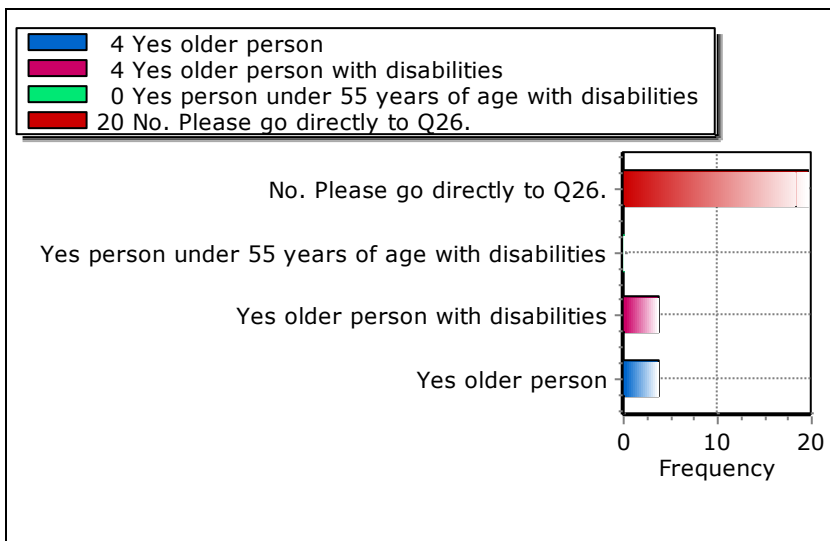
Question 22. How many bedrooms does your current home have?



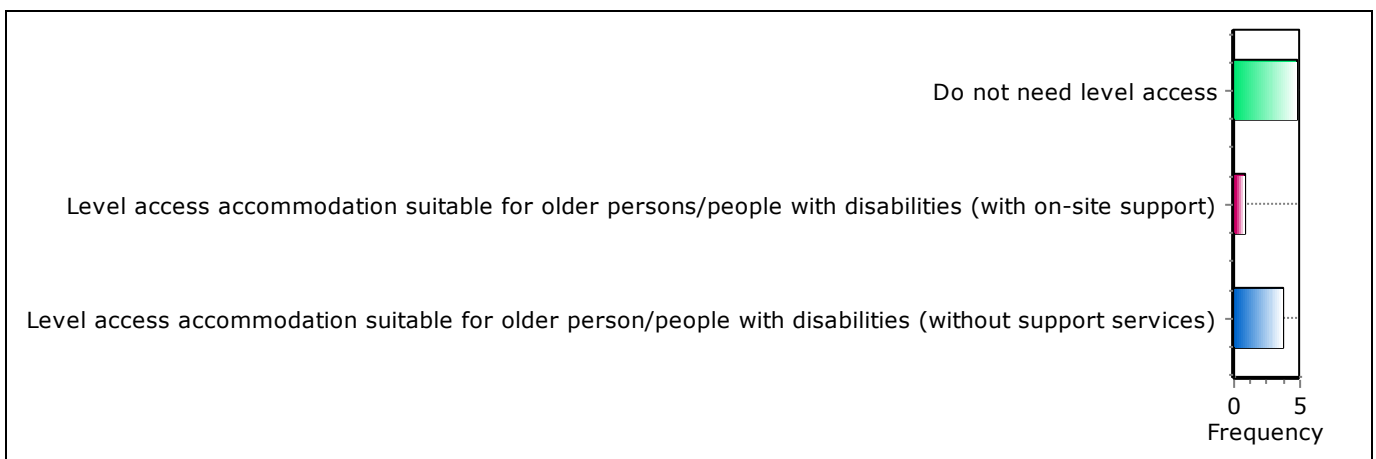
Question 23. Please tell us in your own words why you need to move and what prevents you from doing so.

There were 23 responses to this question. A full list of responses can be found in Appendix P3

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



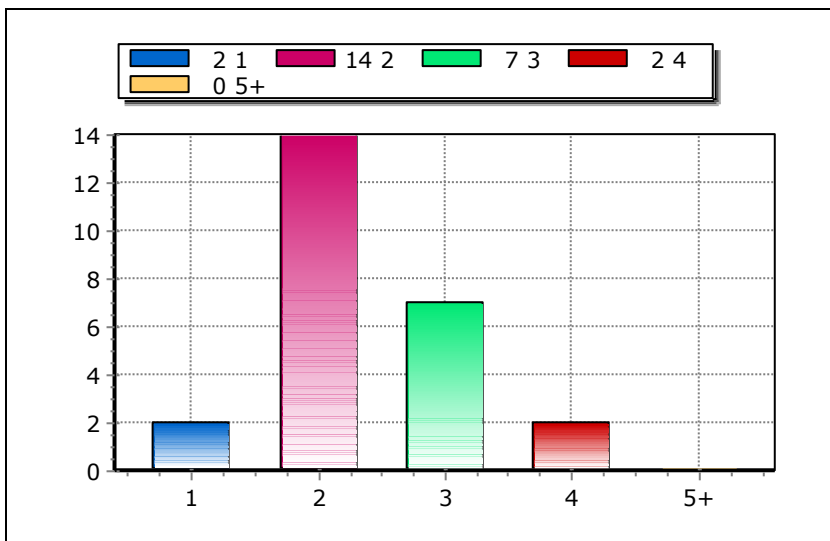
Question 25. What type of housing do you need? Only those respondents who answered Yes to Q24 were required to answer this question. The answers given relate to the type of housing respondents sought/preferred rather than an assessment of their need.



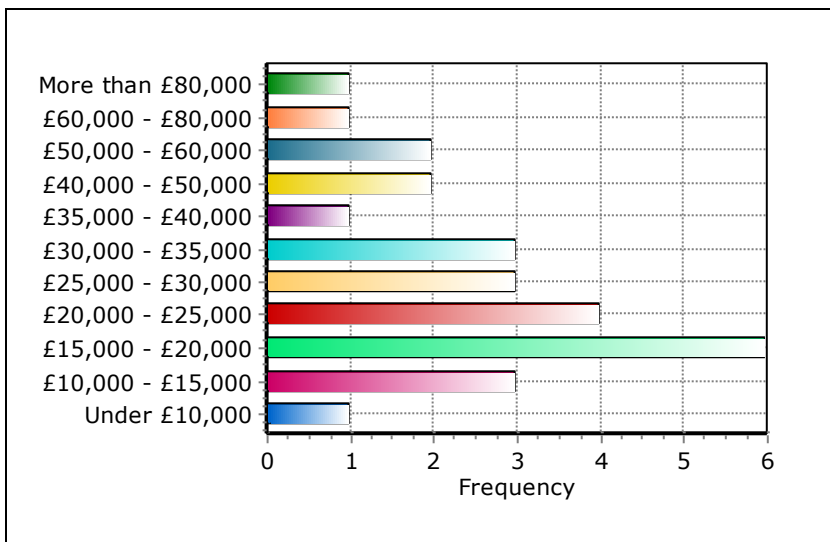
Question 26. Which tenure would best suit your housing need?

Tenure	Frequency
Affordable Rented – rent is 50%-80% of open market rents	17
Shared Ownership – part rent/part buy	4
First Homes – homes for owner occupation by first time buyers, that are discounted in perpetuity	8
Self-Build	0
Owner Occupation	6

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.

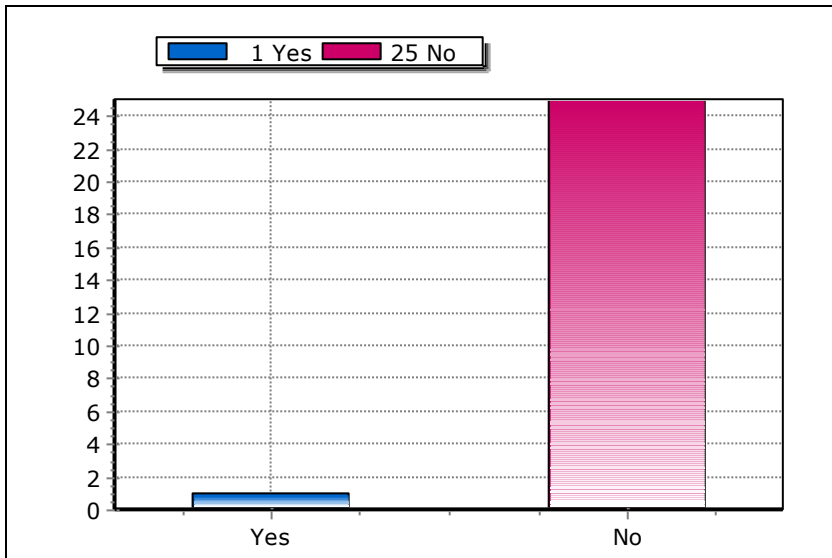


Question 29. How much money would you be able to raise towards buying your own home?

The following answers were given:

- 1 x £15,000
- 2 x £30,000
- 1 x £25,000
- 3 x £50,000
- 1 x £70,000
- 1 x £300,000
- 1 x £100,000
- 1 x £800,000

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 www.rightmove.co.uk which markets property for a number of leading local estate agents, in July 2021, found the following cheapest properties for sale (under £500,000) in Peshurst.

Type of Property	Number of Bedrooms	Price £
Terraced cottage	2	335,000
Mews House	2	450,000

Property to rent

At the time of writing the report, there was 1 property to rent in Peshurst.

Type of Property	Number of Bedrooms	Price £pcm.
Apartment	2	2650

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 10% deposit and using 4.5 x gross income. Monthly repayment is based on a 2-year fixed standard with HSBC at 3.54% (July 2021) 25-year mortgage term and is calculated using HSBC's mortgage calculator.

Type of Property	Price £	Deposit (10%)	Gross Income Level	Monthly Repayment
Terraced cottage	335,000	33,500	67,000	1351
Mews House	450,000	45,000	90,000	1815

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 was one property to rent in Peshurst.

Type of Property	Price £ pcm	Approx. Gross Annual income £
Apartment	2650	106,000

Information provided by [House of Commons Library, Constituency data: house prices](#), states that the median value of properties in the Sevenoaks constituency is £417,000 and the median salary is £33,900 (December 2020). This means the median property costs over 12 times the median salary.

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 £ pcm	Gross annual 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 £357,000 for a 1 bed property, £525,000 for a 2-bed property and £787,000 for a 3 bed. Calculations are made using Homes England's target incomes calculator and assume a 10% deposit of mortgage share. These values are taken from new build properties found at Quinton Court, Sevenoaks. Quinton Court is a recent new build development close to Penshurst.

Property price £	Share	Deposit Required £	Monthly mortgage £	Monthly rent £	Monthly Service charge	Monthly total £	Gross Income required
357 000	25%	8925	388	614	80	1082	38 986
525 000	25%	13 125	571	902	80	1553	55 976
787 000	20%	15 740	685	1143	80	1908	79 553

Note that the 3-bed property would need to be offered at least at a 20% share in order to bring the gross income required under the shared ownership eligibility threshold of £80,000.

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. Calculations are made using Homes England's target incomes calculator and assume a 10% deposit of mortgage share. These values are taken from new build properties found at Quinton Court, Sevenoaks. Quinton Court is a recent new build development close to Penshurst.

Property price £	Price after discount of 30% £	Minimum deposit required - 10% of discounted price £	Gross Income required
357,000 (1 bed)	249,900 Eligible	24,990	49,980
525,000 (2 bed)	367,500 Not Eligible	N/A	N/A
787,000 (3 bed)	551,400 Not Eligible	N/A	N/A

Property price £	Price after discount of 50% £	Minimum deposit required -10% of discounted price £	Gross Income required £
357,000 (1 bed)	178,500 Eligible	17,850	35,700
525,000 (2 bed)	262,500 Not Eligible – unless price capped at 250,000	N/A or 25,000	N/A or 50,000
787,000 (3 bed)	393,500 Eligible	N/A	N/A

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 29 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 21 respondents said they need affordable housing in the following timescales:

- Now x 13
- In the next 2 years x 5
- In the next 5 years x 3

Assessment of the 13 households seeking affordable housing now

One couple was excluded for the following reason: they did not wish to stay in the parish.

Two families were excluded for the following reasons: one respondent did not provide sufficient information and one respondent had lived in the parish for less than 3 years.

The 10 households in need of affordable housing now are:

- 4 single people
- 2 couples
- 4 families

Single people – there were 4 single people

Age	Frequency
20-24	2
25-44	2

Reason for seeking new home:

Reason	Frequency
First independent home	3
Present home too expensive	1
To move to a better / safer environment	1
To be nearer family	1

Current housing:

Current Housing	Frequency
Living with relatives	4

Current number of bedrooms:

Current Beds	Frequency
3	2
4	2

Tenure best suited:

Tenure	Frequency
Affordable rented	3
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	4

Number of bedrooms respondents are eligible for is dependent upon tenure and Sevenoaks District Council's allocation policy. See summary on page 37.

Household's joint gross annual income:

Income	Frequency
£10,000 - £15,000	2
£20,000 - £25,000	2

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	4

The respondents indicated at least one of the local connection criteria; 3 respondents currently live in the parish; one lives outside the parish.

The following table shows respondents' 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 x 1 bed with HB	0	0	0	0
£10,000 - £15,000	1	1 x bed HB with HB	0	0	0	0
£20,000 - £25,000	1	1 x 1 bed with HB	0	0	0	0
£20,000 - £25,000	1	1 x 1 bed with HB	0	0	0	0

The second respondent was interested in Shared Ownership but did not have sufficient income, so 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 were 2 couples

Age

Age	Frequency
20-24	2
25-44	2

Reason for seeking new home:

Reason	Frequency
Present home too expensive	1
Current home affecting health	1
To move to a better/safer environment	1
To be near family	1
Setting up home with partner	1

Current housing:

Current Housing	Frequency
Private renting	1
Living with relatives	1

Current number of bedrooms:

Current Beds	Frequency
2	1

One respondent did not specify number of bedrooms

Tenure best suited:

Tenure	Frequency
Affordable rented	1
First Homes	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
3	1

Number of bedrooms respondents are eligible for is dependent upon tenure and Sevenoaks District Council's allocation policy. See summary on page 37.

Household's joint gross annual income:

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

Amount available towards purchase of a property:

- £25,000

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 both currently live in the parish.

The following table shows the respondents' 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
£25,000 - £30,000	1	1 x 1 bed	0	0	0	0
£35,000 - £40,000	1	0	1 x 1 bed	0	0	0

The second respondent indicated an interest in First Homes but are not eligible, so they were assessed for Shared Ownership.

Families - there were 4 families

Age

	Adult Age	Adult Age	Child Age	Child Age
Family 1	25-44	45-59	0-9 M	
Family 2	25-44	25-44	0-9 M	
Family 3	25-44	25-44	0-9 F	
Family 4	25-44	25-44	0-9 M	0-9 M

Reason for seeking new home:

Reason	Frequency
Need smaller home	1
Increased security	1
Need larger home	3
To be nearer family	1

Current housing:

Current Housing	Frequency
Renting privately	3
Renting from housing association	1

Current number of bedrooms:

Current Beds	Frequency
2	2
3	2

Tenure best suited:

Tenure	Frequency
Affordable rented	3
Affordable rented / First Homes /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	2
3	2

Number of bedrooms respondents are eligible for is dependent upon tenure and Sevenoaks District Council's allocation policy. See summary on page 37.

Household's joint gross annual income:

Income	Frequency
£30,000 - £35,000	1
£40,000 - £50,000	1
£50,000 - £60,000	1

One respondent did not specify their income.

Amount available towards purchase of a property: None (all respondents)

Registered on the Council's Housing Register or the Help to Buy Register: One respondent did not answer this question

Housing Register	Frequency
Yes	3

The respondents indicated at least one of the local connection criteria; two respondents currently live in the parish and two respondents 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
Did not specify	1	1 x 2 bed with HB	0	0	0	0
£30,000 - £35,000	1	1 x 2 bed with HB	0	0	0	0
£40,000 - £50,000	1	1 x 2 bed	0	0	0	0
£50,000 - £60,000	1	1 x 2 bed	0	0	0	0

The first respondent did not specify their income, they indicated that they were interested in Shared Ownership or First Home, as they did not specify their income they have been assessed for Affordable Rent.

The two respondents with the higher income did not specify if they had a deposit available and therefore 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)

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

Two families were excluded for the following reason: they wished to buy on the open market only

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

- 1 single person
- 2 couples

Single there was 1 single person

Age	Frequency
25-44	1

Reason for seeking new home:

Reason	Frequency
First independent home	1

Current housing:

Current Housing	Frequency
Living with relatives	1

Current number of bedrooms:

Current Beds	Frequency
3	1

Tenure best suited:

Tenure	Frequency
First Homes	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 37.

Household's joint gross annual income:

Income	Frequency
£15,000 – £20,000	1

Amount available towards the purchase of a property:

- £50,000

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
£15,000 - £20,000	1	1 x 1 bed with HB	0	0	0	0

The respondent indicated an interest in First Homes, but they do not have a sufficient income so have been assessed for Affordable Rented.

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

Couples - there were 2 couples

Age

Age	Frequency
25-44	2

The respondents did not specify their partner's ages

Reason for seeking new home:

Reason	Frequency
First independent home	1
To be nearer family	1
Setting up home with partner	1

Current housing:

Current Housing	Frequency
Living with relatives	2

Current number of bedrooms:

Current Beds	Frequency
3	1
4	1

Tenure best suited:

Tenure	Frequency
First Homes / Shared ownership	1
First Homes	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	2

Number of bedrooms respondents are eligible for is dependent upon tenure and Sevenoaks District Council's allocation policy. See summary on page 37.

Household's joint gross annual income:

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

The first respondent indicated that they are currently students.

Amount available towards purchase of a property:

- £50,000

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.

The following table shows the respondents' 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 £10,000	1	1 x 1 bed with HB	0	0	0	0
£15,000 - £20,000	1	1 x 1 bed with HB	0	0	0	0

The first respondents indicated an interest in First Homes or Shared Ownership but they do not have sufficient income (they are students), they have been assessed for Affordable Rented.

The second respondent indicated an interest in First Homes but does not have a sufficient income, they have been assessed for Affordable Rented.

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

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

The 3 households in need of affordable housing in the next 5 years are:

- 3 single people

Single - there were 3 single people

Age	Frequency
16-19	1
20-24	2

Reason for seeking new home:

Reason	Frequency
First independent home	3
To be nearer family	1

Current housing:

Current Housing	Frequency
Living with relatives	2
Renting privately	1

Current number of bedrooms:

Current Beds	Frequency
2	1
3	1
4	1

Tenure best suited:

Tenure	Frequency
Affordable rented	1
Affordable rented / First Homes	2

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
3	1

Number of bedrooms respondents are eligible for is dependent upon tenure and Sevenoaks District Council's allocation policy. See summary on page 37.

Household's joint gross annual income:

Income	Frequency
£10,000 - £15,000	1
£20,000 - £25,000	1
£30,000 - £35,000	1

Amount available towards the purchase of a property:

- £15,000
- £50,000

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

Housing Register	Frequency
No	3

The respondents indicated at least one of the local connection criteria; 2 currently live in the parish and 1 lives outside and wishes to return.

The following table shows the respondents' 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 x 1 bed with HB	0	0	0	0
£20,000 - £25,000	1	1 x 1 bed with HB	0	0	0	0
£30,000 - £35,000	1	0	0	1 x 1 bed (50% discount)		0

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

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

- Now x 0
- Next 2 years x 1
- Next 5 years x 7

Assessment of the 1 household seeking alternative housing in the next two years:

- 1 x other (older person and family member; a carer)

Other (older person and family member, carer)

Age	Frequency
75+	1
45-59	1

Reason for seeking new home:

Reason	Frequency
To move to a better /safer environment	1
Alternative accommodation due to age/infirmity	1
Disability/disabled	1
Access problems	1

Current housing:

Current Housing	Frequency
Renting privately	1

Current number of bedrooms:

Current No.	Frequency
2	1

Type of housing needed:

Type of housing	Frequency
Level access accommodation suitable for older person/people with disabilities without support	1

Tenure best suited:

Tenure	Frequency
Affordable rented	<u>1</u>

Number of bedrooms required:

No of bedrooms	Frequency
2	1

Income:

Income	Frequency
£15,000 - £20,000	1

Amount available towards purchase of a property:

The respondent did not answer

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

Housing Register	Frequency
No	1

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

Assessment of the 7 households who require alternative housing within the next 5 years

One couple were excluded for the following reason: they wished to move away from the parish

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

- 2 x single people
- 4 x couples

Single people – there were 2 single people

Age	Frequency
60-74	1
75+	1

Reason for seeking new home:

Reason	Frequency
Alternative accommodation due to age/infirmity	2

Current housing:

Current Housing	Frequency
Owner occupier	2

Current number of bedrooms:

Current No.	Frequency
1	1
5+	1

Type of housing needed:

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

Tenure best suited:

Tenure	Frequency
Owner occupation	1
Affordable rented	1

Number of bedrooms required:

No of bedrooms	Frequency
2	1
3	1

Income: Not answered

Amount available towards purchase of a property:

£70,000

£800,000

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 both currently live in the parish.

Couples – there were 4 couples

Age and Gender	Frequency
60-74	2
75+	6

Reason for seeking new home:

Reason	Frequency
Current home affecting health	1
Alternative accom. due to age/infirmity	2
Disability / disabled	2
Difficulty maintaining home	1
Access problems	1
Present home too expensive	1
Need smaller home	1

Current housing:

Current Housing	Frequency
Owner occupier	3
Renting from Housing Association	1

Current number of bedrooms:

Current No.	Frequency
1	1
2	1
3	1
5+	1

Type of housing needed:

Type of housing	Frequency
Level access accommodation suitable for older persons/people with disabilities (without support services)	1
Level access accommodation suitable for older persons/people with disabilities (with on-site support)	1
Do not need level access accommodation	2

Tenure best suited:

Tenure	Frequency
Owner occupation	1
Affordable rented	2

One respondent did not specify their preferred tenure, they are currently an owner occupier

Number of bedrooms required:

No of bedrooms	Frequency
1	1
2	1
3	1
5+	1

Income:

Income	Frequency
£15,000 - £20,000	1
£25,000 - £30,000	1
More than £80,000	1

One respondent did not specify their income

Amount available towards purchase of a property:

1 x £200,000

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; they all 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 16 homes for local people who are in need of affordable housing; they are 8 single people, 4 couples and 4 families. 10 of the households need housing now, 3 households in the next 2 years and 3 households in the next 5 years.

The 16 respondents in need of affordable housing indicated strong local connections to the parish; 12 currently live in the parish and 4 live outside.

10 respondents are currently living with relatives, 5 are renting privately and 1 is renting from a Housing Association.

When asked how many bedrooms respondents sought/preferred, the following answers were given: 1 x 1 bed, 11 x 2 bed and 4 x 3 bed. Actual size of property will depend upon the council's allocation policy and Help to Buy criteria, see below.

In total, 6 respondents indicated an interest in First Homes, 4 respondents did not indicate sufficient income to afford that tenure, 2 respondents could not apply for a First Home (2 bed), with the discounts of 30% or 50% applied as the sale price is over £250,000. However, a development could provide First Homes if the sale price was capped at £250,000.

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

Rented accommodation:

- 10 x 1 bed
- 4 x 2 bed

Shared Ownership

- 1 x 1 bed

First Homes

- 1 x 1 bed (50% discount applied)

8.2 Summary of the housing needs of older households

The survey has found a need for 7 homes for older people who require more suitable housing; they are 1 older person living with their carer, 2 single people and 4 couples. All 7 households currently live in the parish.

No households required housing now, 1 household requires housing in the next two years and 6 in the next the next 5 years.

5 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 and difficulty maintaining home.

5 of the respondents want to buy an alternative property on the open market, 2 of the households want an affordable rented property.

3 respondents required level access accommodation without support services, 1 respondent required level access accommodation with on-site support services, 3 respondents did not need level access.

Total need

The survey has identified a total need for 18 affordable homes; 2 of which are for older households. In addition, there is a requirement for 5 open market properties suitable for older households who want to downsize/move to more suitable housing for their needs.

9. APPENDIX P1

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

Assisted housing may help older people remain in the village, move from bigger/unsuitable houses, and remain independent.

Only if a small development for local people and depending on where sited. Penshurst should remain a village, not develop into a small town.

Too much housing here already - this is the countryside!

It should not be limited to older people, simply people with a connection to the village.

Each time we complete this type of questionnaire and each year nothing is done. Hence what is the purpose of it. We would love to purchase though cannot afford to. Please cater for people like us.

Needs to be close to village facilities, and built to a high quality in the style of the village

Worried about the village expanding/traffic and countryside.

I live in a park home on a very well kept and maintained site. It is in the depth of the country, very quiet and buying a park home in later life releases money if you are selling a property.

Dependent on size and location.

I would support this but only if it were for people with a connection to Penshurst which hasn't been the case in the past with the housing association, etc.

We are farmers who need to house employees. We cannot afford to rent houses close enough to the farm as rents are too high in the area due to lack of housing and people moving out of London.

No building in Penshurst.

We have needed affordable housing for over 20 years and therefore have lost many of our local youngsters.

Villages are dynamic (or should be) and should change if needed.

Almshouse accommodation already exists.

Generally, I support modest development within villages although I would support housing for younger people.

Penshurst is one of the few villages I know that remains small and beautiful and unspoilt.

Only affordable as there is such a lack of it. There is not enough social housing in the village.

Development here will be concreting over our countryside. There are lots of perfectly local brownfield sites and retail conversion opportunities in Tunbridge Wells, Tonbridge, Southborough. These have transport links, close to jobs and amenities and no planning wars. Why split our community again trying to destroy countryside?

If it is in a location which is near to facilities, such as a shop and a doctor's surgery, and post-office services, bus stop, etc.

Lack of affordable housing at present.

Probably dependent on info at time.

Provided there were not too many and it was in a suitable location.

There are already two lots of affordable houses/almshouses in the village, adjacent to and opposite the Forge Stores, with more on the outskirts at Becketts Field and The Warren. That is enough for one small village seeking to optimise/maintain its image as a tourism destination in AONB?!

Any community should offer housing to elderly less well off.

Be nice if was for older or younger village residents.

We had that in Forge Place that is now for anyone up to Swanley.

Property in the area is very expensive. The village is a good place for older people because it has lots of amenities - shop, surgery, bus service, local open space.

While I support wholeheartedly development of accommodation for those downsizing this will not help the supply of affordable housing, given prices in the area. We need also new build low/medium cost housing for young families.

I would support any scheme that is trying to produce housing for young people that is affordable.

No.

It would enable older residents with large houses/gardens to relocate and remain in the area.

Only if small development can be on brown field site and in keeping with the local area.

It exists already, almshouse x 2.

So long as the properties build were in keeping with the area.

I am 83 years old; my wife is 77 years old.

Village could not cope with more cars.

Plenty of available land.

We live in a local park home which I would class as affordable housing as living here is much cheaper.

Greenbelt is being destroyed at an ever-accelerating level; traffic is ridiculous level. I would only support development of existing residential land/property by demolition.

Unfortunately, I could only support more housing for Penshurst if the infrastructure were to be upgraded. The road is too crowded, the parking inadequate, electricity unreliable, no gas, lack of pavements, telephone unreliable, etc.

Any new development comes with mountains of grief and generally upsets the local community Penshurst estate.

Many opportunities have been missed by West Kent Housing for local families i.e. New Road, Warren Cottages, and Forge Close where many people have been brought in from outside our area.

If this is a new plan for Forge Field then I strongly oppose.

There isn't sufficient affordable housing for low-income families nor suitable bungalows with small gardens for older people. Flats are not ideal because they isolate people in their 'little boxes'.

I want the area to remain rural. This is why I live here.

Too much building will ruin village.

No suitable land. Keep it green or build where they are dumping all the rubbish.

We would like to stay in Penshurst, and we are over 60. We have a teenage child and because of retirement we find it too expensive to cover mortgage, heating and electric. Therefore, we need to sell our house possibly. This would pay off the mortgage, give us some extra money and cheaper bills. We will need to move well out of this area. I doubt any new housing will be affordable enough. No mortgage, no rent to pay! However, if possible, we would like to stay in Penshurst

But it would have to be in a suitable style and in keeping with the environment.

I am very supportive of Government backed methods which aim to keep young and old people in the village they were raised in.

We live by St Peters Row; social housing is causing a lot of issues. Some tenants are antisocial.

There are too many people from London moving to Penshurst and raising property prices to the detriment of genuinely local people. In the past these incomers have voted against local affordable housing.

Forge Field.

There is enough new building already.

Penshurst Estate seems to own a lot of land around Penshurst which they don't seem to look after.

Urgent need for social housing for young people.

The village needs affordable housing for young people born and raised in the village.

We also urgently need housing for young people.

We need affordable rented local housing for young people as well as seniors.

Young people need housing

We need a small amount of starter accommodation. Local demand is low, we have a large amount of sheltered social housing in the village locally.

10. APPENDIX P1

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

Ford Place Lane, Grove Road.

Not known.

Warren Farm, Forge Field.

There are plentiful sites on the Penshurst Place estate.

Forge Field.

NOT on the flood plain of Eden or Medway, or in remote location, not near road. I think field opposite Penshurst Place, near tea rooms may be a good location. Could make a village green out of it as well.

Glebe Field.

Needs to be in walking distance of the village. Young marrieds with children need the facilities of village, also on bus route.

Fields opposite Penshurst Primary.

Forge Field.

No green belt, outstanding natural beauty.

Forge Field, opposite the school.

Forge Field.

Forge Field.

Field at Petyfield (?) behind our house.

Field next to Forge Stores, The Warren?

None that will not set off expensive, lengthy, divisive battles. As a community we do not need more lengthy battles. Build closer to jobs on brownfield sites.

1. Next to the Penshurst Shop. 2. Opposite Penshurst Place on the Leigh Road.

Land near the Doctor's surgery/village centre.

None known.

None. Interested to know why the emphasis is now on older people when it used to be low-income families? This doesn't make the prospect any more palatable.

Not opposite the school, traffic bad enough on the corner.

I'm not sure of specific sites but feel it would need to be in walking distance of village.

Forge Field.

Old Natwest/public conveniences site at junction of Latymers and Peshurst Road (B2176).

Lack of pavements and terrible parking make that difficult.

Forge Field.

Still favour Forge Field or Becketts Field.

Garages behind Peshurst School. NB the parish includes Fordcombe where land ownership is not concentrated in the hands of 1 or 2 families.

Forge Field, the area that is used for Peshurst fireworks.

Forge Field ideal location.

Bank Field, Enterprise Centre.

By the Primary School.

Behind the Post Office.

Forge Field.

I do not know much about the area so feel unable comment.

NO Greenfield development such as Forge Field

Already overcrowded for the infrastructure.

None - this is an AONB.

Forge Field.

Only sites close to the village would be viable for older people, i.e. proximity of shops/PO.

Anything suitable is prone to flooding which will get worse when the Leigh Barrier is altered.

None.

None.

Forge Field in village.

The councillor's son's farm dump.

Don't know.

Field by layby behind Latymers.

None to my knowledge.

None, too many people live around here already.

Forge Field.

None.

Field behind bus shelter at Smarts Hill, corner of field at junction of Smarts Hill and New Road.

Forge Field.

Forge Field is available still.

The Warren / Land behind Bottle House Pub / New Road / Land behind public toilets.

Forge Field still available.

Forge Field is available.

Forge Field / Warren Allotments.

Forge Field.

Randalls - Leigh Road, Enterprise Centre Rouges Hill, Bank Site - Leigh Road.

11. APPENDIX P2

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

Need a house better suited to caring for my elderly mother.

To set up own home, just finished university.

Finishing university. Wish to move back to my home village for first house and to find work.

My husband and I require a 2-3 bed home as we look to start a family. These are few and far between in the parish and rarely come up for rent/ownership.

Desire to have my own living space. Affordability.

Would like to purchase though too expensive.

They are looking to set up their own home. Lack of affordable housing makes this very difficult.

Wish to purchase not rent.

Just worried about being isolated and out in the sticks (countryside) away from shops, etc if I cannot drive any more.

Our son wants to set up his own household - he is 27.

Parking outside houses very dangerous. My other house was burgled twice. Downsize to a smaller house or better layout.

We might need to move to an alternative home which is easier for us to maintain and with a more level, smaller garden. Also, things have been made more difficult and dangerous in our area due to activities which have been allowed to go on with Horsford Building Services.

Need a larger house - would like another baby. Due to pricing we're sad but will have to move out of Penshurst.

Running own local business and cannot afford a mortgage as a single person for the expensive property in the village.

My neighbour has been abusive, and I feel threatened. Have tried Homeswapper for last 5 years. No help. Now need two bedrooms due to sleeping problems.

I do not need move yet but because of my age 84 I might need to do so in 10 years, possibly sooner.

I wish to buy my first home but despite having sufficient money for a deposit local house prices are too high to get a mortgage.

Lack of affordable housing.

Private rents / houses are too expensive.

Private renting too expensive and no other alternatives.

Expensive private rent and limited alternatives.

Need larger home, more affordable.

We would like to return to Peshurst but cannot afford it and want to be nearer parents.

PENSHURST PARISH COUNCIL

Housing Needs Survey

15th June 2021

Dear Resident

You may remember we commissioned a housing needs survey in 2014 to identify whether local people were having to move away from the Parish due to a lack of affordable housing. A housing need was identified in the Parish, but despite a lot of hard work and determination, we have not yet been unable to secure the development of any new homes for local people. As the survey will soon be out of date, the Parish Council wants to assess whether a housing need still exists.

We also want to know if there are older people in the Parish who would like to downsize and move to housing more suitable for their needs, but stay within the local area. This includes people who currently own their home or rent privately or through a housing association.

We are sending out this Housing Needs Survey to assess the current need and gauge the level of support for any small scheme that might be proposed within our community. We are doing so with the technical support of Sevenoaks District Council. Rosemary Selling, the Rural Housing Enabler from Action with Communities in Rural Kent, is assisting us to carry out this survey. **The survey will be analysed by the Rural Housing Enabler, with all information given being kept confidential.** She will then give a summary report to the Parish Council.

Depending on the outcome of this survey, we may continue to try to find a suitable site within the Parish for a local needs housing scheme. The most likely type of site would be what is known as a 'Rural Exception Site', whereby any social/affordable housing would be:

- Owned and/or managed by a selected housing association;
- Available to households with a genuine local connection to the Parish;
- Protected in perpetuity so it can continue to be available to house local people.

If a housing need is identified a fresh site search will be undertaken. A Parish information event will then be held to showcase the preferred sites so that residents can view and discuss the proposals and put their views forward.

This is a very important issue, so please take time to fill in this survey. Even if no one in your household has a housing need, we want to know your views.

Please return this form using the FREEPOST envelope provided by 3rd July 2021.

If any further information or additional questionnaires are required please contact the Rural Housing Enabler on 01303 765 645 or rosemary.selling@ruralkent.org.uk

Yours sincerely

Andy Campbell, Chairman

HOUSING NEEDS IN THE PARISH OF PENSHURST



Please complete this survey on behalf of your household.

SECTION 1

Q1. What type of housing do you live in? *Private rented* *Tied tenancy* *Living with relatives*
 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?
If your answer is No, please go directly to Q8 *Yes* *No*

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? *Yes* *No*

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 765 645

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 Penshurst?
 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 Penshurst.

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*

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 765 645 or rosemary.selling@ruralkent.org.uk

Q12. Are you completing this form for yourself or someone else?

 Self Someone else

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: _____

Postcode: _____ Phone No: _____

Email Address: _____

I consent for my personal data 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 data 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?

 Yes No

Q16. If you live in the parish do you wish to stay in the parish?

 Yes No

Q17. What is your connection with Penshurst? Please tick all that apply

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

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

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

I am in full time** permanent employment in Penshurst

I need to move to Penshurst to take up full time** permanent employment

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

I provide an important service requiring me to live locally e.g. unpaid carer, school crossing patrol, etc.

*Immediate = 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 Penshurst Parish

Q18. What type of household will you be in alternative accommodation?

- Single person Couple Family Other _____

Q19. How many people in each age group need alternative accommodation?

MALE

- 0-9 10-15 16-19 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)

- 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 mortgage
 Alternative accom. due to age/infirmity Access problems Increased security
 Homeless/threatened with homelessness Retirement Other _____

Q21. What is your current housing situation?

- Owner occupier with/without mortgage Living with relatives Renting privately Shared ownership
 Renting from Housing Association Tied tenancy Other _____

Q22. How many bedrooms does your current home have?

- 1 2 3 4 5+

Q23. Please tell us in your own words why you need to move and what prevents you from doing so.

Q24. Are you an older person or person with disabilities wanting to downsize/move to more suitable housing?

- No. Please go directly to Q26.
 Yes older person Yes older person with disabilities Yes person under 55 years of age with disabilities

Q25. What type of housing do you need? Please tick any that apply.

- Level access accommodation suitable for older person/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

Q26. Which tenure would best suit your housing need? Tick any that apply

- Affordable Rented - rent is 50%-80% of open market rents Shared Ownership - part rent/part buy
- First Homes - homes for owner occupation by first time buyers that are discounted, in perpetuity. Maximum price after discount is £250,000. NB. This would require a deposit of at least £25,000 plus other savings to cover the cost of moving
- Self-build Owner occupation

Q27. How many bedrooms will you need?

- 1 2 3 4 5+

Q28. 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"/> £30,000 - £35,000 |
| <input type="checkbox"/> £10,000 - £15,000 | <input type="checkbox"/> £35,000 - £40,000 |
| <input type="checkbox"/> £15,000 - £20,000 | <input type="checkbox"/> £40,000 - £50,000 |
| <input type="checkbox"/> £20,000 - £25,000 | <input type="checkbox"/> £50,000 - £60,000 |
| <input type="checkbox"/> £25,000 - £30,000 | <input type="checkbox"/> £60,000 - £80,000 |
| | <input type="checkbox"/> More than £80,000 |

Q29. 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.

Q30. 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 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 or First Homes you must be registered with the Help to Buy agent, please go to <https://helptobuyagent3.org.uk>

Information on this form will be used to provide a summary of the level of housing need in Penshurst 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
6th July 2021**