SWANLEY HOUSING NEEDS SURVEY - NOVEMBER 2023







In partnership with Swanley Town Council

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INTRODUCTION

Kent's Rural and Community Housing Enabling service (RACE) undertook a local Housing Needs Survey in the Swanley Town Council area which covers the electoral Wards of Swanley Christchurch and Swanley Village, Swanley St Mary's and Swanley White Oak. The survey was undertaken as part of Sevenoaks District Council's 5 year district wide programme of local housing needs surveys being carried out by RACE.

Housing Needs Surveys investigate the affordable housing needs of people who live in or have close ties to a parish, town or rural area and provide an independent report of that need, using a transparent and robust methodology. In addition they investigate the needs of older households of any tenure needing to downsize or move to more suitable housing for their needs.

The Swanley Housing Needs Surveys is valid for 5 years, to October 2028.

BACKGROUND INFORMATION

The 2021 <u>'Parish Councillors' Guide to Rural Affordable Housing'</u> 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.' Due to high property prices within the Sevenoaks District, the same challenges arise in more urban settlements and towns.

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 communities continue to thrive and prosper.'

Small developments of local needs housing can provide affordable homes for local people, thereby enabling them to stay in their community, benefit from family and friends' networks and contribute to local life. This can make a real difference to the sustainability of communities and the vitality of local services and amenities.

The housing needs of older people has been a subject of concern given the growing numbers in that age group whose needs are not being met by the market. A nine month enquiry starting in 2017 on Housing and Care for Older People concluded in their report¹ that 'policy makers must recognise the growing housing needs of older people living in the countryside. It recommends that Local Planning Authorities ensure provision of new homes for older people, noting the value of both the building of small village developments "perhaps six bungalows on an unused scrap of land" or larger scale retirement schemes in towns close by.'

RACE is an independent service for Kent, delivered through the <u>Kent Housing Group</u> and is supported by Local Authorities across Kent and Medway, including Sevenoaks District Council. RACE's Rural Housing Enablers (RHE) will undertake a housing needs survey, analyse the results and where appropriate, help identify potential suitable sites for the development of new local needs housing, ie Rural Exceptions Sites, or to secure a proportion of the affordable housing to be provided on larger sites to meet the needs of local people, ie Local Lettings Plans.

¹ <u>Rural Housing for an Ageing Population</u>: Preserving Independence. Happi 4- The Rural HAPPI Inquiry. April 2018. Jeremy Porteus

If new local needs housing is to be developed on a Rural Exceptions Site, a partnership will be established between the Parish and or Town Council, the preferred housing provider, eg Housing Association, and the Local Authority. Proposals for new local needs housing will be developed and the community consulted. The independent role of the RHE helps to ensure any eventual local needs housing scheme proceeds smoothly and for the benefit of the community.

HOUSING IN SWANLEY

The Census 2021 tells us 64% of households in the Swanley area are owner occupiers, 26% live in social housing and 10% live in private rented housing or are living rent free. The housing stock comprises 18% flats and 82% houses or bungalows.

There are a total of 1,840 social housing properties in the Swanley area, with the majority owned by West Kent Housing Association. This follows the transfer of the Sevenoaks Council housing stock in 1989. Social housing is let in accordance with the Sevenoaks District Allocation Policy or direct by the landlord Housing Association. There are currently no local needs housing schemes in the area where priority would be given to those with a strong local connection to Swanley. This means social housing vacancies are allocated to those with a connection to the Sevenoaks District, ie the new tenant is unlikely to necessarily have a local connection to Swanley.

High property prices mean that some local people are unable to afford a home in Swanley. At the time of writing the report the cheapest 1 bedroom property for sale was a maisonette for £180,000; for a first time buyer to afford this property an estimated 10% deposit of £18,000 would be required along with an income of approximately £36,000 based on a mortgage of 4.5 x income. The cheapest 2 bedroom property available were an apartment for £175,000; a deposit of £17,500 and an income £35,000 would be required. There was a 2 bedroom apartment for £250,000 which would require a deposit of £25,000 and income of £50,000. The cheapest available private rented sector property was a 1 bedroom apartment for £995 per calendar month; an income of approximately £39,800 would be required to afford this property (affordability is based on rent being no more than 30% gross income). There were no 2 bedroom properties available to rent. The cheapest 3 bedroom was a detached house for £2,250 per calendar month which would require an income of £90,000 to be affordable.

SURVEY METHODOLOGY

An A5 postcard providing information and online links for completion of the survey was posted to every household in Swanley in October 2023. Only residents with a housing need were asked to respond; options were provided for those unable to use the online method. 7,569 surveys were distributed with 38 completed surveys returned.

SUMMARY

Of the 38 returns, a need for up to 32 affordable homes, for the following local households was identified:

- 7 single people
- 5 couples without children
- 20 families with children
- 7 of the 32 households include older people
- 27 of the households live in Swanley and 5 live outside and have indicated they have a local connection to Swanley.

In addition to the above, there was a requirement for 2 properties for older homeowners

ANALYSIS AND RESULTS

38 surveys were completed. 3 surveys were disallowed for the following reasons:

- 1 x incomplete survey so an assessment could not be completed.
- 2 x did not want to stay in Swanley.
- 1 x no local connection to Swanley indicated.

Identified need for Affordable Housing

Total Number of Affordable Homes Required	32
Respondent Current Location	27 x live in Swanley.
	5 x live outside Swanley
Respondent Current Housing	13 x private rented sector
	10 x living with relatives
	4 x renting from Housing Association
	1 x Shared Ownership
	4 x other (Sofa surfing. Sofa surfing and living
	in a tent. Living in temporary accommodation.
	Lodging with people)
Household Composition	7 x single people
	5 x couples
	20 x families
Tenure Preference (more than one choice allowed)	28 x Affordable Rent
	5 x Shared Ownership Low-cost home
	6 x First Homes ownership
	1 x Open market
Level Access Housing Required	4
Interest in cohousing for older people indicated	1
Number of older people requiring affordable housing	7

Analysis shows that only 3 respondents indicated having a deposit towards a low-cost home ownership option. This indicates that the majority need is for rented affordable housing, i.e. social housing.

Number of Self-Builds Required	0

Identified need for alternative housing for older homeowners

Total Number of Homes Required	2
Respondent Current Location	1 x lives in Swanley
	1 x lives outside Swanley
Respondent Current Housing	2 x owner occupier
Household Composition	2 x couples
Tenure Preference (more than one choice allowed)	1 x Open Market
	1 x Shared Ownership
Level Access Housing Required	0
Type of housing required (more than one choice	1 x flat
allowed)	1 x house
	1 x bungalow
	1 x cohousing for older people

ADDITIONAL INDICATION OF LOCAL HOUSING NEEDS

Information obtained from the Sevenoaks District Housing Register shows that of the 891 active applicants currently registered, 222 have indicated they have a local connection to Swanley, requiring the following social housing: 62×1 bedrooms, 89×2 bedrooms, 55×3 bedroom and 16×4 bedrooms.

CONCLUSION

The Swanley Housing Needs Survey demonstrates that at least **32 new affordable homes** are required to meet the needs of local people. From the responses received it demonstrates at least 2 open market properties for older homeowners wanting to downsize or move to more suitable housing, are required.

The housing needs survey is an important source of evidence in measuring the housing needs of local people. Complementary indicators of housing need, including data from the Sevenoaks District Housing Register, verified local registrations of interest held by partner Housing Associations and data captured through ongoing engagement within the local community, can also provide suitable robust evidence. The Housing Needs Survey together with complementary indicators, ensure local housing needs data remains valid over a five-year period. All such evidence may be used to support the delivery of new affordable homes to meet the needs of local people.



The Rural and Community **Housing Enabling Service**

SWANLEY HOUSING NEEDS SURVEY

The Rural and Community Housing Enabling service (RACE) is working with Swanley Town Council and Sevenoaks District Council to establish whether there is a need for affordable housing and/or housing for older residents including current homeowners, in Swanley.

It is widely recognised that people living on low or even average incomes can face real difficulties trying to find a secure and affordable home in the place they live and/or work in. That's why RACE are working with Swanley Town Council to understand what the local housing need is and how local people can be supported to stay close to their support networks, work or education. We also know that some older people, including homeowners, can struggle to find alternative housing that better suits their needs whilst enabling them to remain in their community.

This survey is designed to see if such housing is needed in Swanley for people with strong local connections (the local connection criteria can be seen at Q5).

Details on how to return the survey are at the end of this form.

If you or anyone in your household has a housing need, even if they've had to move away to find housing elsewhere, please complete this survey by 15th November 2023. Households might be single people, couples or families. It is only necessary to complete this survey if you feel you are in housing need. Please complete one survey per household in housing need. The survey should take around 15 mins to complete.

The findings of this survey will be produced in a report and published on the Swanley Town Council website in the new year at www.swanleytowncouncil.gov.uk. To find out more about RACE go to www.kenthousinggroup.org.uk/race. If you are unable to access these websites but would like to know more, please use the contact details at the end of this form.

Rural and Community Enabling (RACE) is the data controller for any personal information collected in this survey. Your

informa under th share y about y	tion will be used to understand the housing need in the surveyed area. Collection and processing is being conducted ne public task lawful basis. We will always anonymise your data before using it in any publically available reports. We won't our personal information with any third parties unless we are required or permitted to do so by law. For more information our data protection rights please see our data protection pages Privacy Policy Kent Housing Group or contact the Data on lead at RACE@ashford.gov.uk
1.	Are you in need of affordable housing? (Housing Association rented housing at 50%-80% of open market costs. Shared ownership (part rent/part buy). First Homes - purchase with a minimum 30% discount) Yes No

	housing for your needs? Yes No
3.	If you currently live in Swanley, do you wish to stay there? Yes No N/A
4.	If you live outside of Swanley, do you wish to return? Yes No N/A
5.	What is your connection with Swanley? Please tick any that apply *immediate family = mother/father, children, brother/sister. Extended family will only be considered if they have played an important role in the applicant's upbringing. **The applicant's place of work must be located in the parish
	I currently live in Swanley and have done so continuously for the last 3 years I have previously lived in Swanley and have immediate* family who currently live there and have done so continuously for the last 10 years I have lived in Swanley for a total of 5 out of the last 10 years I am in permanent full time** employment in Swanley I need to move to Swanley to take up permanent full time** employment I am full time self-employed and the majority of my work is in Swanley I provide an important service in Swanley that requires me to live locally e.g. unpaid carer, school crossing patrol etc.
6.	What is your current housing situation? Private rented Renting from Local Authority Renting from housing association Shared ownership Owner occupier Living with relatives Other Please specify

4 5+			
Sin	ngle person puple mily her	e living in the new accommoda	ation?
people		be in the new accommodation 5 people 6 people 7 people 8 people	n (total number of
	the boxes below to st new accommodation	ate the age and gender of eatingline (include yourself).	ach person who will be
			ach person who will be Gender
living in the	new accommodation	(include yourself).	
living in the	new accommodation	(include yourself). 11.	
living in the 10. Person 1	new accommodation	(include yourself). 11. Person 1	
living in the 10. Person 1 Person 2	new accommodation	(include yourself). 11. Person 1 Person 2	
living in the 10. Person 1 Person 2 Person 3	new accommodation	(include yourself). 11. Person 1 Person 2 Person 3	
living in the 10. Person 1 Person 2 Person 3 Person 4 Person 5 Person 6	new accommodation	(include yourself). 11. Person 1 Person 2 Person 3 Person 4 Person 5 Person 6	
living in the 10. Person 1 Person 2 Person 3 Person 4 Person 5 Person 6 Person 7	new accommodation	(include yourself). 11. Person 1 Person 2 Person 3 Person 4 Person 5 Person 6 Person 7	
living in the 10. Person 1 Person 2 Person 3 Person 4 Person 5 Person 6	new accommodation	(include yourself). 11. Person 1 Person 2 Person 3 Person 4 Person 5 Person 6	

	Indicate any options that apply
	Affordable Rent - rent levels are between 50%-80% of open market rent
	Shared ownership - part rent/part buy First Hamps - purchase with a minimum 20% discount. Maximum price after discount is
	First Homes - purchase with a minimum 30% discount. Maximum price after discount is £250,000
	Open Market
	Self-Build - see your local authority self and custom build register. Call Sevenoaks District Council on 01732 227000
3.	What type of housing would you prefer? Indicate any options that apply
	Flat
	House
	Bungalow
	Level access accommodation suitable for older persons/persons with disabilities without support
	Level access accommodation suitable for older persons/persons with disabilities with support e.g. extra care
	Cohousing for older people - a small development of self-contained homes for older people that includes shared spaces e.g. communal vegetable garden. The group will influence the design of the development and control its on-going management
	Other
	Please specify
4.	
	policy will determine how many bedrooms you would be eligible for.
	Please note - If you need affordable rented housing, your local authority housing register allocation policy will determine how many bedrooms you would be eligible for. 1 2
	Please note - If you need affordable rented housing, your local authority housing register allocation policy will determine how many bedrooms you would be eligible for. 1 2 3
	Please note - If you need affordable rented housing, your local authority housing register allocation policy will determine how many bedrooms you would be eligible for. 1 2
5.	Please note - If you need affordable rented housing, your local authority housing register allocation policy will determine how many bedrooms you would be eligible for. 1 2 3 4 Do you or a member of your household have any particular or specialised housing requirements e.g. due to a disability or special need?
5.	Please note - If you need affordable rented housing, your local authority housing register allocation policy will determine how many bedrooms you would be eligible for. 1 2 3 4 Do you or a member of your household have any particular or specialised housing requirements e.g. due to a disability or special need? No
5.	Please note - If you need affordable rented housing, your local authority housing register allocation policy will determine how many bedrooms you would be eligible for. 1 2 3 4 Do you or a member of your household have any particular or specialised housing requirements e.g. due to a disability or special need? No Yes
5.	Please note - If you need affordable rented housing, your local authority housing register allocation policy will determine how many bedrooms you would be eligible for. 1 2 3 4 Do you or a member of your household have any particular or specialised housing requirements e.g. due to a disability or special need? No
5.	Please note - If you need affordable rented housing, your local authority housing register allocation policy will determine how many bedrooms you would be eligible for. 1 2 3 4 Do you or a member of your household have any particular or specialised housing requirements e.g. due to a disability or special need? No Yes
5.	Please note - If you need affordable rented housing, your local authority housing register allocation policy will determine how many bedrooms you would be eligible for. 1 2 3 4 Do you or a member of your household have any particular or specialised housing requirements e.g. due to a disability or special need? No Yes
5.	Please note - If you need affordable rented housing, your local authority housing register allocation policy will determine how many bedrooms you would be eligible for. 1 2 3 4 Do you or a member of your household have any particular or specialised housing requirements e.g. due to a disability or special need? No Yes
5.	Please note - If you need affordable rented housing, your local authority housing register allocation policy will determine how many bedrooms you would be eligible for. 1 2 3 4 Do you or a member of your household have any particular or specialised housing requirements e.g. due to a disability or special need? No Yes
5.	Please note - If you need affordable rented housing, your local authority housing register allocation policy will determine how many bedrooms you would be eligible for. 1 2 3 4 Do you or a member of your household have any particular or specialised housing requirements e.g. due to a disability or special need? No Yes

6.	Please state the total gross income of the couple). Do not include housing benefit or	
	Under £10,000	
	£10,000 - £15,000	
	£15,000 - £20,000 £20,000 - £25,000	
	£25,000 - £30,000	
	£30,000 - £35,000	
	£35,000 - £40,000 £40,000 - £50,000	
	£50,000 - £60,000	
	£60,000 - £80,000	
	£80,000 +	
	If you are interested in Shared Ownership money you can raise towards a deposit or	
	Why are you seeking a new home? Tick a	ny that apply
	_	
	Current home in need of major repair	Current home too expensive
	Current home affecting health	Setting up home with partner
	Alternative accommodation due to age/infirmity	To move to a better/safer environment
	Homeless/threatened with homelessness	To be nearer family
	Need smaller home	Other
	Disability/disabled	Access problems
	Employment	Private tenancy ending
	Retirement	Increased security
	Divorce/separation	First independent home
	Difficulty maintaining current home	Need larger home
	Please specify	
	Are you registered on your local authority	housing register?
-	Yes	
	No	

	If you are happy to do so, These will not be passed	to any third parties.
	Name:	
	Email, home address or phone number:	
Thai	nk you for completing this	s survey.
RAC Mon	E Survey, to - Swanley Lin -Fri 9am-5.30pm and Sat 9a	e following ways: Hand deliver in an envelope marked nk, London Road, Swanley, BR8 7AE - opening hours are am-1pm. Post back to - RACE, Kent Housing Group, Civic TN23 1PL. Call RACE on 07880 151872 for help.
Hous		ousing you must register on Sevenoaks District Council's like to register go to www.kenthomechoice.org.uk or contact 1732 227000
		Ownership and/or First Homes, please call Sevenoaks
	u are interested in Shared C rict Council on 01732 22700	