



Halstead Housing Needs Survey

August 2021

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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 July 2018. 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 Halstead in June 2021. Only those with a housing need were asked to respond. Approximately 708 surveys were distributed with 24 forms stating a need 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 Halstead. At the time of writing the report the cheapest property available was a 3 bedroom house for £470,000, which was the only property for sale under £500,000. For a first time buyer to afford this property a deposit of approximately £47,000 is required along with an income of approximately £94,000. The cheapest (and only) property found available to rent was a 2 bed bungalow for £1750pcm; an income of approximately £70,000 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 13 affordable homes, for the following local households was identified:

- 5 x single people
- 3 x couples without children
- 5 x families
- 5 of the 13 households are older people who are not owner occupiers
- 12 of the households currently live in Halstead and 1 lives outside but has previously lived there.

The survey also identified the need for the following 6 older owner occupiers wanting to downsize/move to more suitable housing for their needs:

- 5 single people
- 1 couple
- 5 of the households currently live in Halstead and 1 lives outside but has previously lived there.

2. INTRODUCTION TO THE HALSTEAD HOUSING NEEDS SURVEY

The Rural Housing Enabler from Action with Communities in Rural Kent worked with Halstead Parish Council to undertake a housing needs survey in the parish, in order to update the findings of a survey undertaken in July 2018.

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 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

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

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

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

¹ [Rural Housing for an Ageing Population](#): Preserving Independence. Happi 4- The Rural HAPPI Inquiry. April 2018. Jeremy Porteus

The RHE will assist with carrying out a housing needs survey, analyse the results and when appropriate help identify suitable sites in conjunction with the local authority and others, for a local needs housing scheme. Once a partnership has been established between the Parish Council, the housing association and the local authority to develop a scheme, the independent role of the RHE helps to ensure the project proceeds smoothly and to the benefit of the community.

4. METHOD

The Rural Housing Enabler from Action with Communities in Rural Kent agreed the format of the survey and covering letter with the Parish Council; a survey was posted to every household in the parish in June 2021. Only those households who deemed themselves in need of affordable housing and/or who were older households of any tenure seeking to downsize/move to more suitable housing, were asked to respond to the survey.

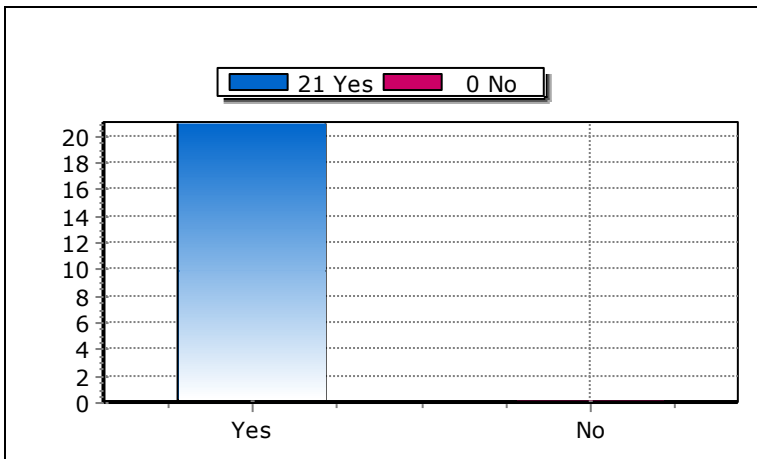
Surveys were returned in prepaid envelopes to Action with Communities in Rural Kent. Copies of the survey were available to complete for anyone who had left the parish and wished to return, these were held by the Rural Housing Enabler. It was asked that completed survey forms were returned by 14th July 2021. At the request of the Parish Council this date was extended to 23rd July 2021. All surveys received at Action with Communities in Rural Kent by the 23rd of July are included in this report. Approximately 708 surveys were distributed with 24 stating a housing need returned by this date.

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. If low-cost home ownership is aspired to but not afforded, the respondent will be assessed for affordable rented housing. 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.

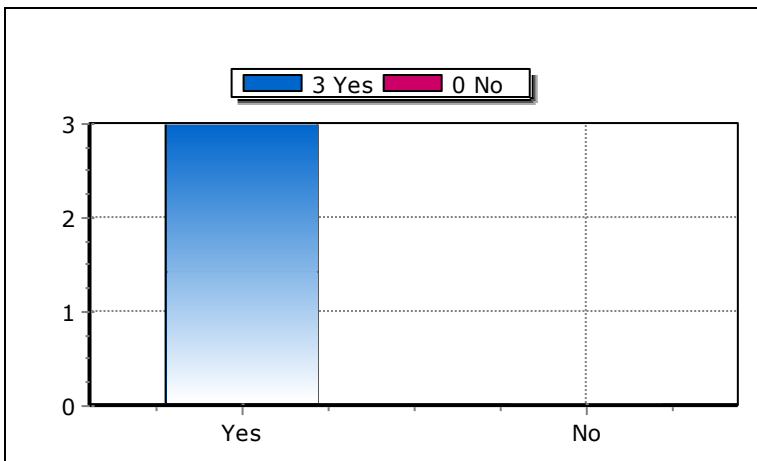
Some surveys were not fully completed therefore the results are shown for the total answers to each question.

5. RESULTS

Question 1. If you live in Halstead Parish, do you wish to stay there?



Question 2. If you live outside Halstead Parish, do you wish to return?

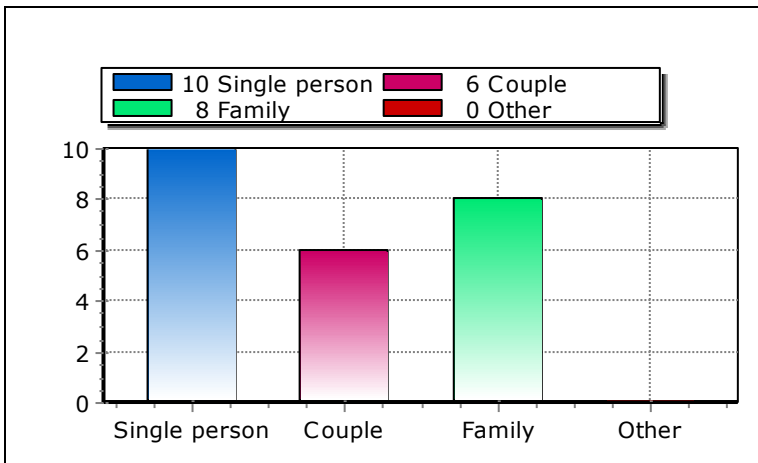


Question 3. What is your connection with Halstead Parish? Respondents were asked to indicate all connections that applied to them.

Local connection	FREQUENCY
I currently live in the parish and have done so continuously for the last 3 years to date	20
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	3
I have lived in the parish for a total of 5 out of the last 10 years	8
I am in permanent full time employment in the parish	0
I am full time self-employed and the majority of my work is in the parish	0
I need to move to the parish to take up permanent full time employment	1
I provide an important service in the parish that requires me to live locally	1

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

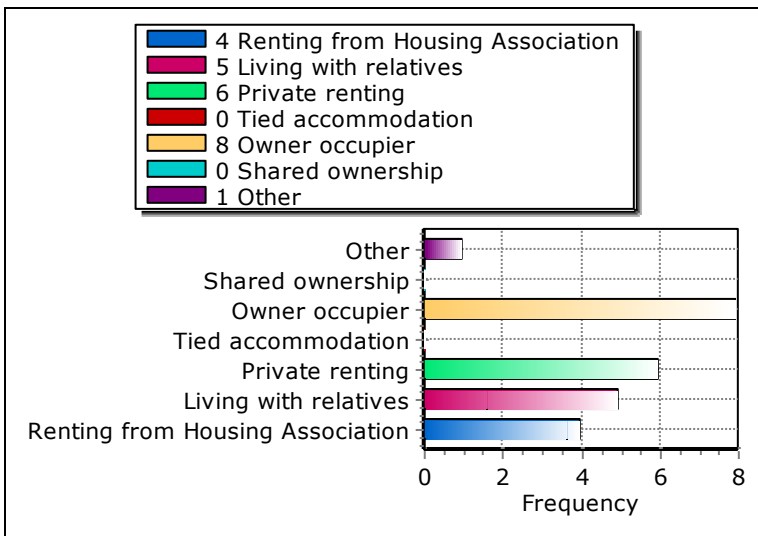
Question 5. What type of household will you be in alternative accommodation?



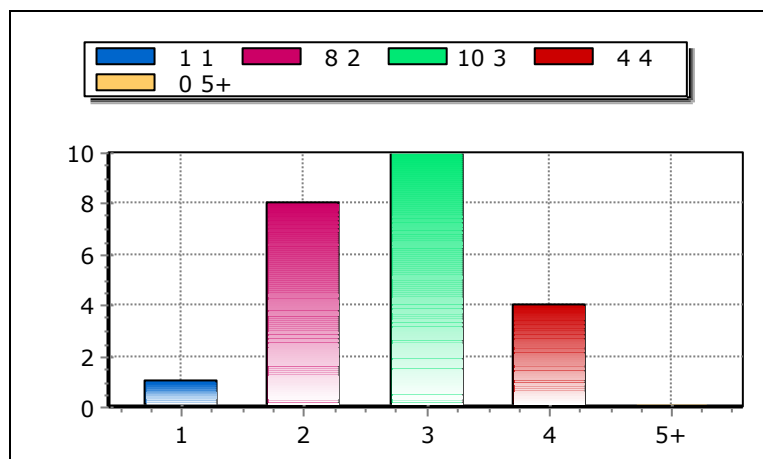
Question 6. Please state age and sex of children that currently live with you/will be living with you on a permanent basis.

There were a total of 9 children.

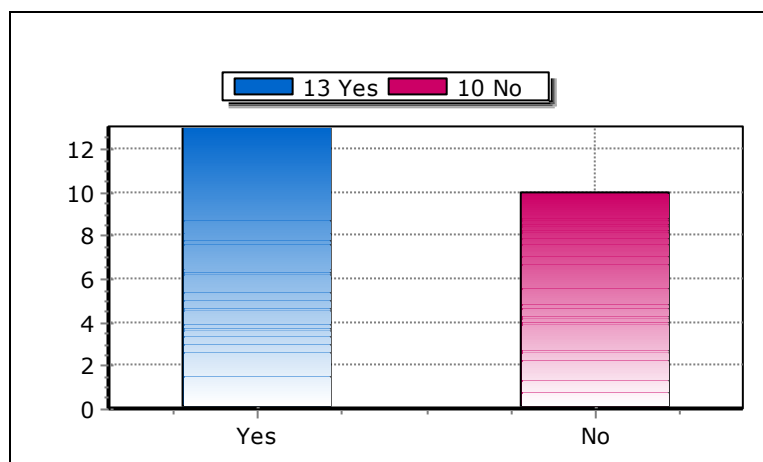
Question 7. What is your current housing situation?



Question 8. How many bedrooms does your current home have?



Question 9. Are you an older person/household wanting to downsize/move to more suitable housing for your needs?



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

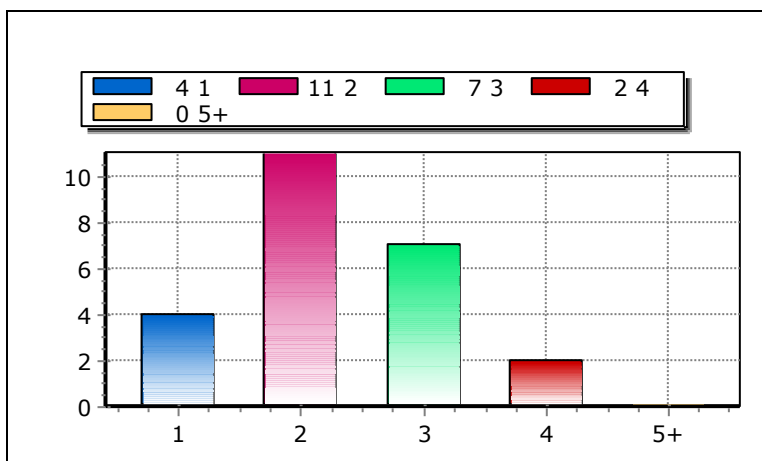
Tenure	Frequency
Affordable Rented	10
Shared Ownership	3
Owner Occupation	12

Question 11. 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	5
House	19
Level access accommodation for older persons/people with a disability without support services	5
Level access accommodation for older persons/people with a disability with on-site support services	1
Other	4

Respondents who answered 'Other', wanted bungalows.

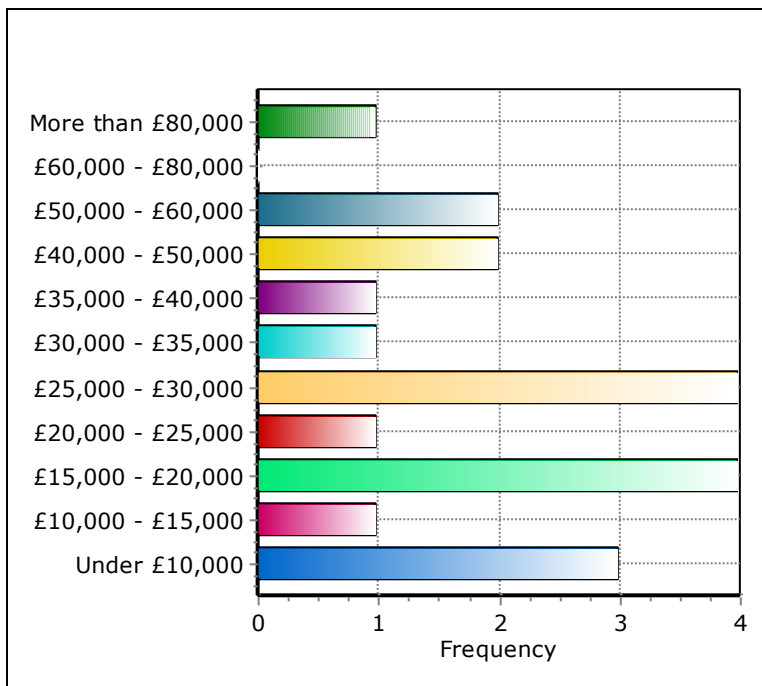
Question 12. How many bedrooms do you need? The answers given relate to the number of bedrooms respondents sought/preferred rather than an assessment of their need



Question 13. Do you have any particular or specialised housing requirements? The following 2 answers were given:

- I suffer with mental health problems and need to live independently from family but still close to them
- My son has autism, so would need a property with parking as he tends to run into the road with no fear
- Son has autism so we are trying to give him his own space so he can manage his symptoms
- Walk-in shower in bathroom
- Bad back, need ground floor

Question 14. Please indicate the total gross annual income of the household in housing need.

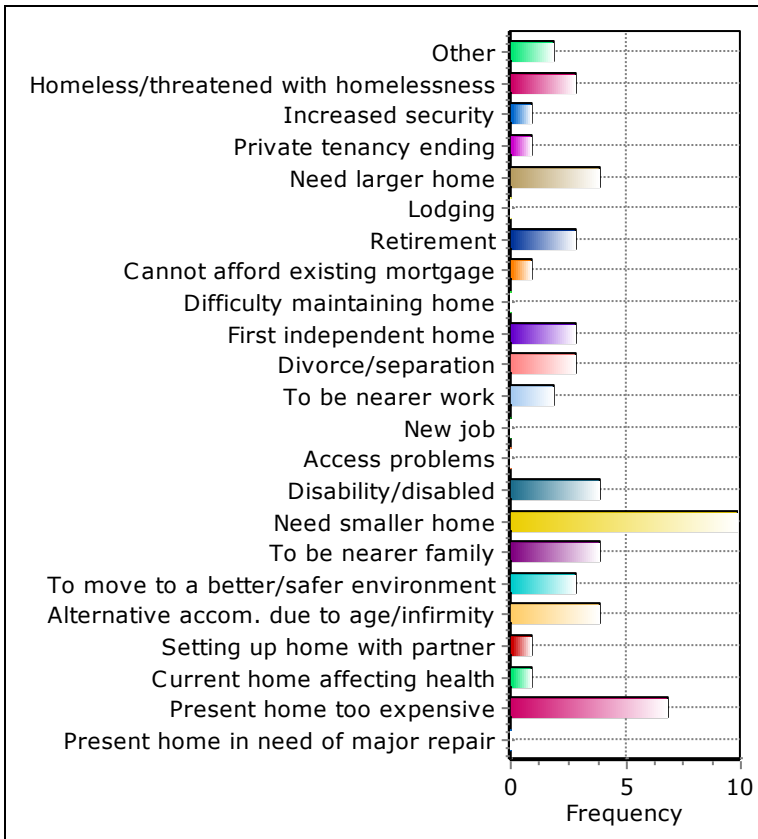


Question 15. How much money would you be able to raise as a deposit towards buying your own home?

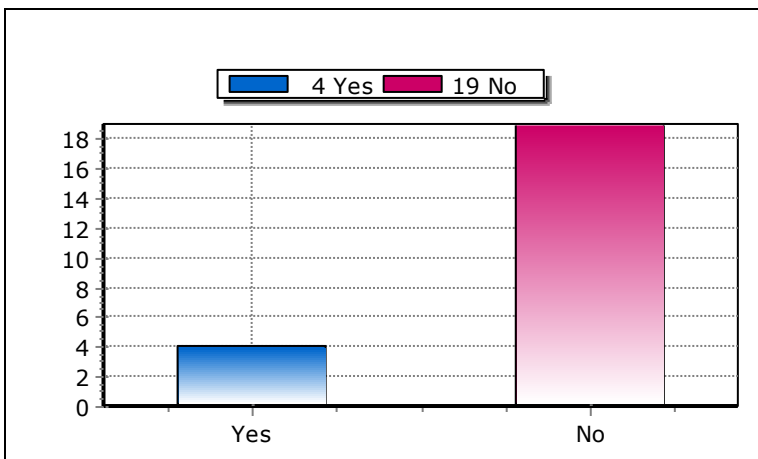
The following answers were given:

- 1 x £10,000
- 2 x £20,000
- 1 x £25,000
- 1 x £50,000
- 1 x £70,000
- 1 x £200,000

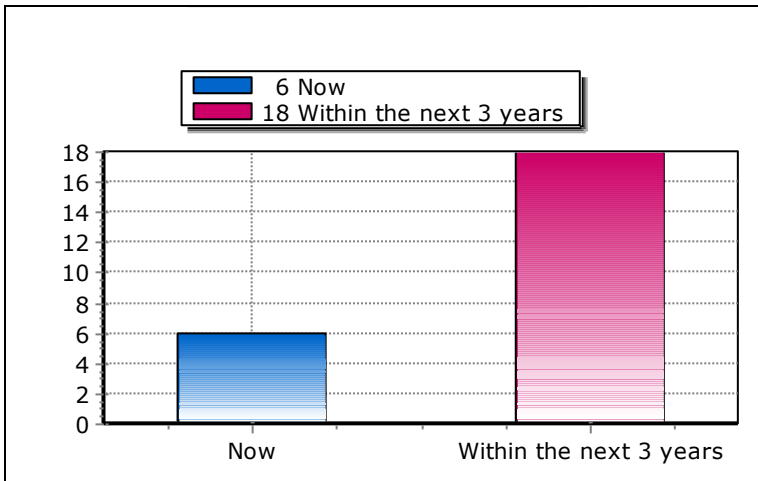
Question 16. Why are you seeking a new home?



Question 17. Are you registered on the Sevenoaks District Council Housing Register or the Help to Buy Register?



Question 18. When do you need a new home?



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 August 2021, showed the following cheapest properties for sale in Halstead parish under £500,000 (although 14 properties were found for sale, only one was offered under £500,000):

Type of Property	Number of Bedrooms	Price £
Semi-detached house	3	470 000

Property to rent

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

Type of Property	Number of Bedrooms	Price £pcm.
Bungalow	2	1750

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 3.4% (August 2021) 25 year mortgage term and is calculated using HSBC's mortgage calculator.

Type of Property	Price £	Deposit (10%)	Gross Income Level	Monthly Repayment
3 bed semi-detached house	470 000	47 000	94 000	1854

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 £
2 bed bungalow	1750	70 000

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. In the Halstead Neighbourhood area, the median house price is £467,500.

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 permits, 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	898
3 bed	1127
4 bed	1496

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

Property	Price £ pcm	Gross annual Income £
1 bed	693	27 720
2 bed	898	35 920
3 bed	1127	45 080
4 bed	1496	59 840

Shared ownership

To give an indication of respondents' ability to afford shared ownership, levels of income and rent/mortgage have been taken into consideration on purchasing a 25% share of a property with estimated values of £357,000 for a 1 bed property, £525,000 for a 2 bed property and £787,000 for a 3 bed. Calculations are made using the Homes England target incomes calculator and assume a 10% deposit of mortgage share. These values are taken from new build properties found at Quinton Court, Sevenoaks.

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.

7. ASSESSMENT OF HOUSING NEED

24 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 affordable housing, do not want to stay in Halstead or did not complete sufficient information for an assessment of their need to be made.

6 respondents said they had a housing need now and 18 said they will have one within the next 3 years.

Assessment of the 6 households seeking housing now

1 respondent was excluded because the only tenure they wanted was owner occupation and they were not an older household.

Details of the remaining 5 households are below.

Household Type:

1 x single person
2 x couples (one couple are an older household)
2 x families

Current Housing:

2 x private renting
2 x living with relatives
1 x owner occupier

Income (one respondent did not answer the question):

1 x £40,000 - £50,000
1 x £15,000 - £20,000
1 x £25,000 - £30,000
1 x Under £10,000

Tenure wanted:

1 x affordable rented/shared ownership
3 x affordable rented
1 x owner occupation

Deposit available:

1 x £50,000

Analysis of need:

2 x 1 bed affordable rented
2 x 2 bed affordable rented
1 x 2 bed bungalow open market for older owner occupier

Assessment of the 18 households seeking housing in the next 3 years

4 respondents were excluded because the only tenure they wanted was owner occupation and they were not older households.

Details of the remaining 14 households are below.

Household Type:

9 x single people
2 x couples
3 x families

Current Housing:

5 x owner occupiers
4 x private rented
4 x housing association
1 x living with relatives

Income (3 respondents did not answer the question):

2 x under £10,000
1 x £10,000-£15,000
3 x £15,000-£20,000
1 x £20,000-£25,000
1 x £25,000-£30,000
1 x £30,000 - £35,000
1 x £35,000 - £40,000
1 x £40,000 - £50,000

Tenure wanted:

7 x affordable rented
1 x affordable rented or shared ownership
1 x shared ownership
5 x owner occupation

Deposit available:

1 x £20,000
1 x £25,000

Analysis of need:

7 x 1 bed affordable rented – 5 are for older households
1 x 2 bed affordable rented
1 x 3 bed affordable rented
2 x 2 bed house for older owner occupiers
1 x 2 bed bungalow for older owner occupier
1 x 2 bed level access accommodation, without support for older owner occupier
1 x 3 bed house for older owner occupier

8. SUMMARY OF FINDINGS

This summary is in two sections: summary of the need for affordable housing and summary of the need for older owner occupiers

8.1 Summary of the need for affordable housing

The survey has identified a need for 13 affordable homes; they are for 5 single people, 3 couples and 5 families. 4 of the households need housing now and 9 within the next 3 years. 5 of the households are older people who are not owner occupiers.

The 13 respondents in need of affordable housing all indicated strong local connections to Halstead; 12 currently live there and 1 lives outside the parish but used to live there and provides an important service there.

6 respondents are currently renting privately, 3 are living with relatives and 4 are renting from a housing association.

3 of the households are currently registered on the Sevenoaks District Council Housing Register or the Help to Buy Register.

The 13 households said they require the following number of bedrooms: 4 x 1 bed, 6 x 2 bed and 3 x 3 bed. Actual size of property that respondents are eligible for in terms of rented housing will depend upon the council's allocation policy and affordability/eligibility of shared ownership. See below.

Taking into account the council's allocation policy and eligibility criteria/affordability of shared ownership, the mix of accommodation that respondents would be eligible for is:

Affordable Renting:

- 8 x 1 bed (5 of which are for older households)
- 3 x 2 bed
- 2 x 3 bed

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

The survey has identified a need for 6 homes for older owner occupiers wanting to downsize/move to more suitable housing for their needs; they are 5 single people and 1 couple. 1 of the households needs housing now and 5 within the next 3 years.

The 6 respondents all indicated strong local connections to Halstead; 5 currently live there and 1 lives outside but has previously lived there.

1 of the households said they are currently registered on the Sevenoaks District Council Housing Register or the Help to Buy Register.

All 6 respondents indicated their reason for needing to move was for a smaller home, other reasons given include retirement, present home too expensive, sheltered accommodation due to age/infirmity and to be nearer family.

The respondents wanted the following types of accommodation to purchase on the open market:

2 x 2 bed house

2 x 2 bed bungalow

1 x 2 bed level access accommodation, without support

1 x 3 bed house

Dear Resident,

Housing Needs Survey

Halstead Parish Council is working with English Rural Housing Association and Sevenoaks District Council to provide “local needs” housing in the parish so that residents who cannot afford to buy or rent locally, are not forced to move away. It also helps those who have already had to move away make a return to their family support networks and contribute to the local community.

This survey is to update the findings of the full survey undertaken in 2018. The project has progressed since then and the Parish Council is now considering a site behind Clarks Lane, which will enable the development of 8 affordable homes.

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

We are therefore asking everyone who needs to downsize or needs affordable housing and has a local connection to Halstead, to complete this form. Tessa O’Sullivan, the Rural Housing Enabler from Action with Communities in Rural Kent, is carrying out this survey. All personal information will be kept confidential. Once the results have been analysed, Tessa will provide a summary report to the Parish Council, and this will then be made publicly available.

If you have family members who live elsewhere but who would like to return to live in the parish, please make them aware of the survey. Further copies can be obtained from Tessa. Telephone: 07899 902 321. Email: tessa.osullivan@ruralkent.org.uk.

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

Please return your completed survey form in the freepost envelope provided by **14th JULY 2021**. It’s really important we hear from residents who need affordable/alternative housing, so that the results give us an accurate picture of housing need in the parish.

If, following the results of this survey, the scheme continues to progress, and prior to any planning application, there will be a consultation event in the village hall for all to attend to view the plans and make comments.

Yours faithfully,

Jean Peel
Chair of Halstead Parish Council

HOUSING NEEDS IN THE PARISH OF HALSTEAD

Please complete the following questions if you are in need of affordable housing or are an older person/household wanting to move to more suitable housing

Q1. If you live in Halstead Parish do you wish to stay there? Yes No

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

Q3. What is your connection with Halstead Parish? Please tick all that apply:

- I currently live in the parish and have done so continuously for the last 3 years
- I have previously lived in the parish and have immediate* family who currently live there and have done so continuously for the last 10 years
- I have lived in the parish for a total of 5 out of the last 10 years
- I am in permanent full time** employment in the parish
- I need to move to the parish to take up permanent full time** employment
- I am full time self-employed and the majority of my work is in the parish
- I provide an important service in the parish that requires me to live locally e.g. unpaid carer, school crossing patrol etc.

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

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

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. See statement below.

By completing my contact information 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.

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 Adult 2

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 Private renting Owner occupier
 Living with relatives Tied accommodation Shared ownership
 Other _____

Q8. How many bedrooms does your current home have?

- 1 2 3 4 5+

Q9. Are you an older person/household wanting to downsize/move to more suitable housing for your needs?

- Yes No

Q10. Which tenure would best suit your housing need?

- Affordable Rented - rent is 50%-80% of open market rents Shared ownership - part rent/part buy Owner occupation

Q11. What type of housing do you need? Please tick any that apply.

- Flat House Other _____
 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)

Q12. How many bedrooms do you need?

- 1 2 3 4 5+

Q13. Do you have any particular or specialised housing requirements e.g. to assist with a disability or special need? (Please provide details.)

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Q14. Please indicate the total gross income (joint if a couple) of the household in housing need, excluding housing benefit and council tax benefit.

- Under £10,000 £25,000 - £30,000 £50,000 - £60,000
 £10,000 - £15,000 £30,000 - £35,000 £60,000 - £80,000
 £15,000 - £20,000 £35,000 - £40,000 More than £80,000
 £20,000 - £25,000 £40,000 - £50,000

Q15. How much money would you be able to raise as a deposit towards buying your own home?

Q16. 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"/> Alternative accom. due to age/infirmary | <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"/> Homeless/threatened with homelessness | <input type="checkbox"/> Private tenancy ending | <input type="checkbox"/> Lodging |
| <input type="checkbox"/> Other _____ | <input type="checkbox"/> Increased security | |

Q17. Are you registered on the Sevenoaks District Council Housing Register or the Help to Buy Register?

- Yes No

Q18. When do you need a new home?

- Now Within the next 3 years

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

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

You can also register an interest for a home on the English Rural Housing Association website www.englishrural.org.uk/applying-for-a-home/register-online

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



**PLEASE RETURN THIS FORM IN THE FREEPOST ENVELOPE PROVIDED BY
14th July 2021**