



High Halden Housing Needs Survey

April 2018

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With the support of:

High Halden Parish Council
Ashford Borough 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 High Halden. The survey also sought to identify the needs of older households of all tenures needing to downsize/move to more suitable accommodation. This report provides overall information as well as analysis of housing need.

A survey was posted to every household within the parish in February 2018. Approximately 822 surveys were distributed with 141 surveys being returned, representing a 22% response rate.

Analysis of the returned survey forms identified that 87% of respondents are owner occupiers. 62% 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 bungalow for £350,000; to afford to buy this a deposit of approximately £52,500 would be required and an income of £85,000. To afford to rent privately an income of approximately £38,000 would be required to afford the cheapest property found in the village which was a 2 bed cottage for £950 pcm.

Overall, a need for up to 5 affordable homes, for the following local households was identified:

- 1 single person
- 1 couple
- 3 families

Our analysis has also identified that:

- The 5 households indicated strong connections to the parish; they all currently live there
- 1 of the households need housing now, 3 within the next 2 years and 1 within the next 5 years

The survey also identified the following type of housing need:

- 6 older owner occupiers need to downsize/move to more suitable housing
- They are 4 single people and 2 couples
- All 6 households currently live in the parish

The overall local housing need was for 5 affordable homes and 6 open market homes for older owner occupiers needing to downsize/move to more suitable accommodation.

It should also be noted that while 4 respondents were excluded from the final assessment because the only tenure they wanted was owner occupation, 3 of those respondents did not indicate sufficient income and/or deposit to afford that tenure locally.

2. INTRODUCTION TO THE HIGH HALDEN HOUSING NEEDS SURVEY

The Rural Housing Enabler worked with High Halden Parish Council and Ashford Borough Council to undertake a housing needs survey within the parish.

The aim of this survey is to identify in general terms if there is a housing need from local people. It is not to provide a list of names and addresses of individuals requiring a home. When the project is at more advanced stage a further Registration of Interest survey may be undertaken to update the levels of housing need.

3. BACKGROUND INFORMATION

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

Small developments of local needs housing schemes can provide affordable housing for local people, thereby enabling them to stay in their community and contribute to village life. This can make a real difference to the vitality of village services.

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

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

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

The Rural Housing Enabler Programme, which is delivered in Kent through Action with Communities in Rural Kent – the Rural Community Council for Kent and Medway, is supported by Local Authorities across Kent and Medway including Ashford Borough 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 Affordable Rural Housing: A practical guide for parish councils. December 2014. Rural Housing Alliance

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

The RHE will assist with carrying out a housing needs survey, analyse the results and 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 chosen 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 and a copy of the survey was posted to every household in the parish in February 2018.

Surveys were returned in pre paid envelopes to Action with Communities in Rural Kent. Copies of the survey were available to complete for anyone who had left the parish and wished to return, these were held by the Rural Housing Enabler. It was asked that completed survey forms were returned by 5th March 2018. All surveys received at Action with Communities in Rural Kent by the 5th March are included in this report.

Approximately 822 surveys were distributed with 180 returned by this date representing a return rate of 22%.

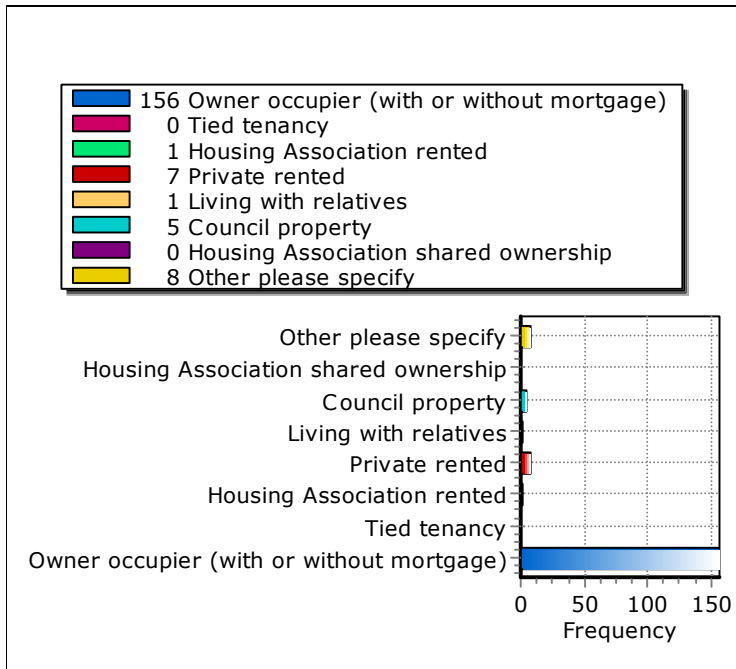
Some surveys were not fully completed therefore the results are shown for the total answers to each question.

5. RESULTS

Section 1

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

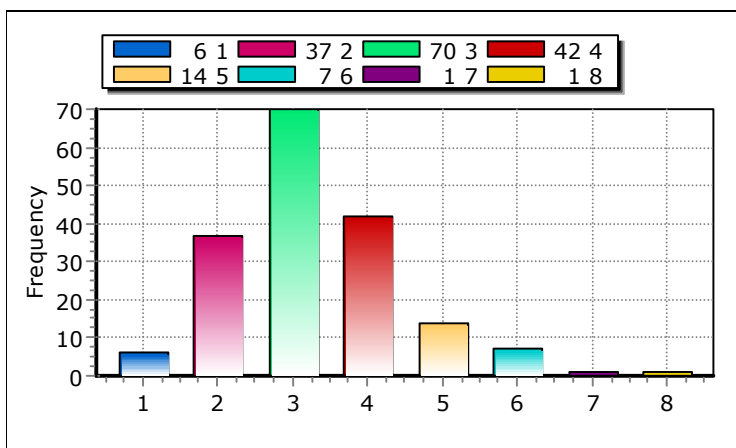
Question 1. What type of housing do you live in?



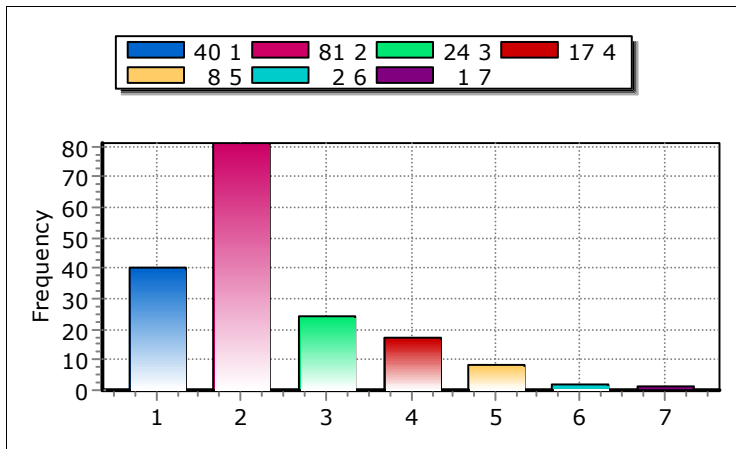
87% of respondents are owner occupiers.

Question 2.

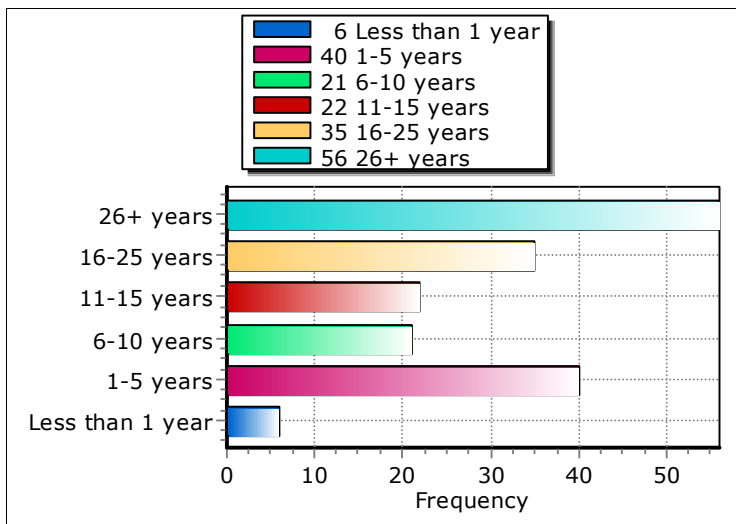
Number of bedrooms in your home



Number of people that currently live in the property

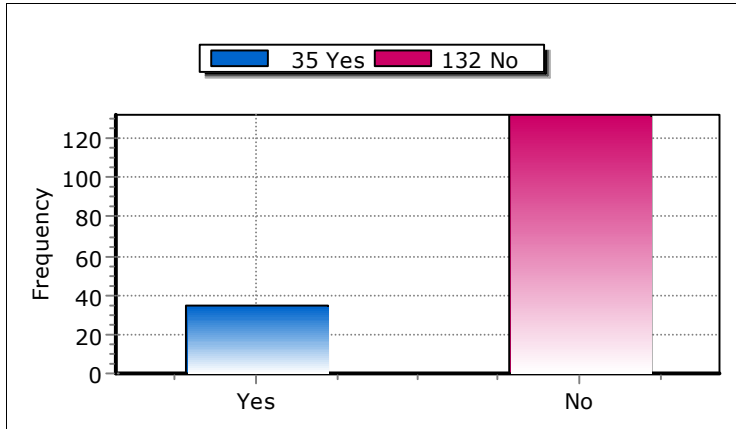


Question 3. How long have you lived in the parish?

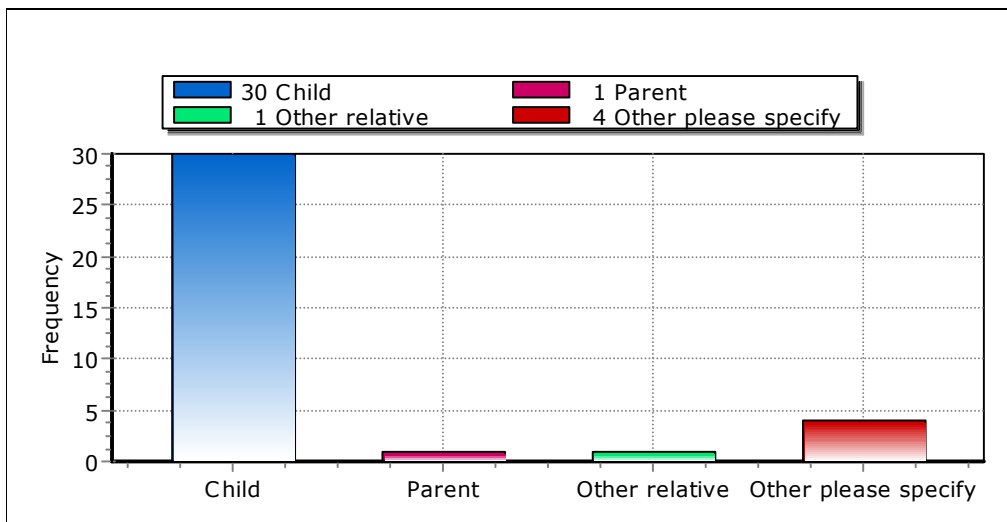


113 respondents (62%) have lived in the parish for over 10 years.

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

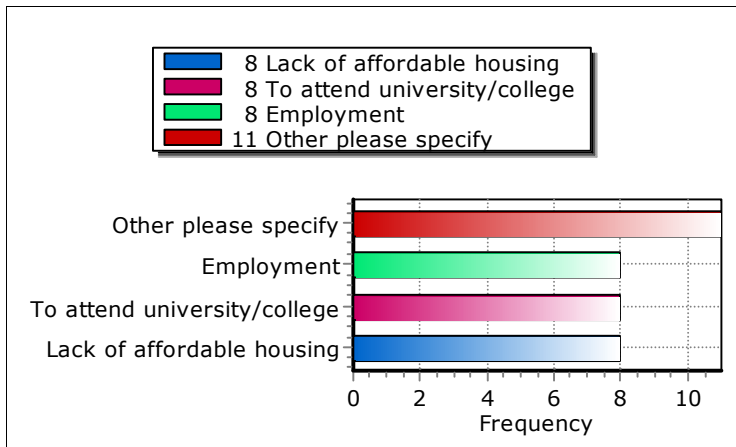


Question 5. If you answered yes to question 4, please state what relationship they have to you.



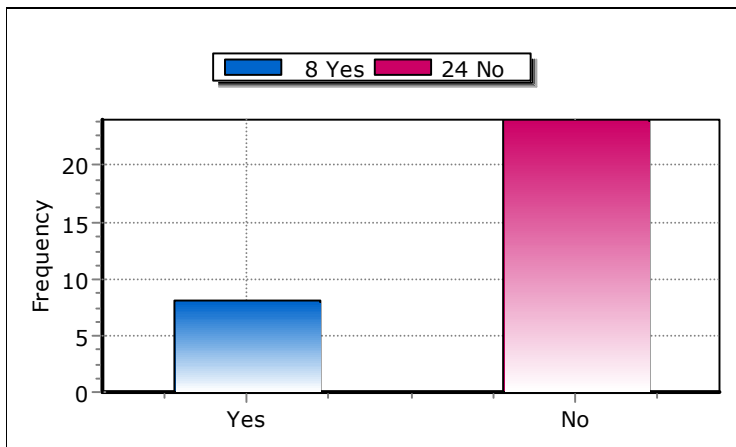
Answers given under 'Other' include, husband, wife and ex-spouse.

Question 6. Please indicate the reason why they left.

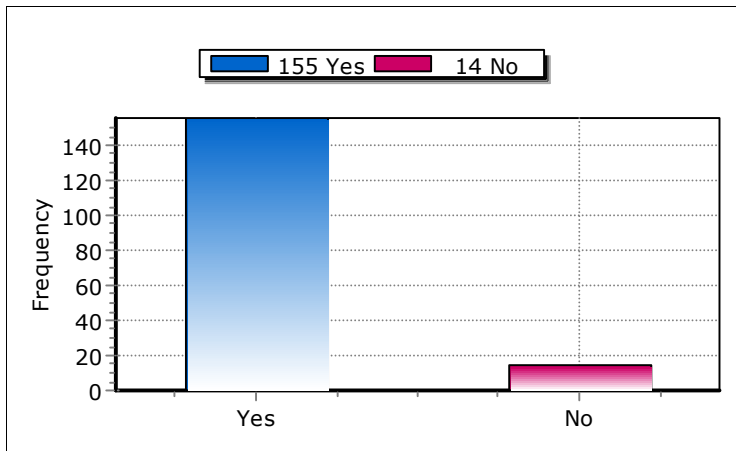


Answers given under 'Other' include, to live with partner, deceased, left family home, acquired own property, moved abroad, married, personal reasons.

Question 7. Would they return if more affordable accommodation could be provided?



Question 8. Would you support a small development of affordable housing if there was a proven need for people with a genuine local connection to the parish?

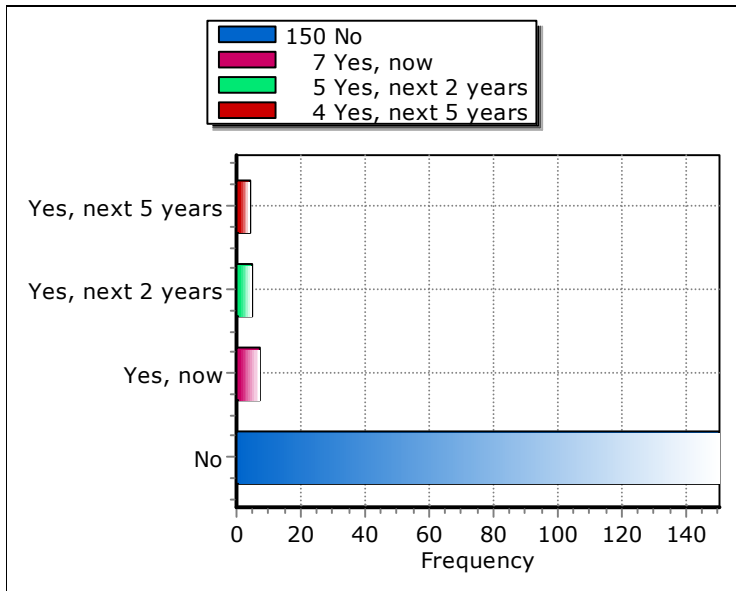


92% of respondents who answered the question (86% of all respondents) said they would support a small development of affordable housing.

Question 9. Please use this space if you wish to explain your answer to question 8.

There were 68 responses to this question; a full list of responses can be found in Appendix H1.

Question 10. Do you or a member of your household need separate or alternative accommodation either now or in the next 2 or 5 years?

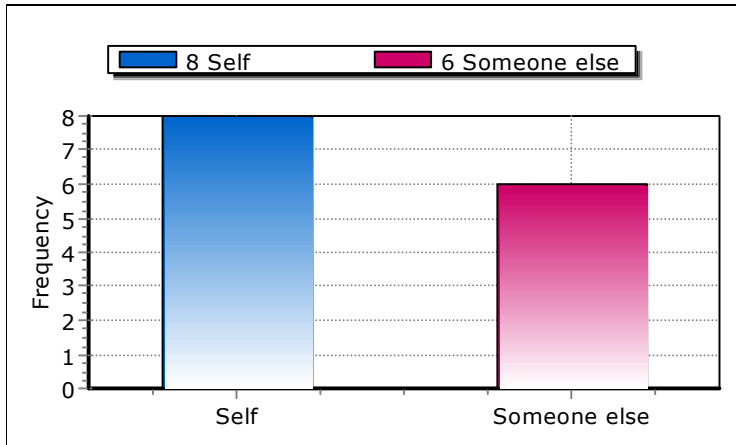


16 (9%) respondents said they had a housing need either now or in the next 2 or 5 years.

Section 2 – Housing Needs

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

Question 11. Are you completing this form for yourself or someone else?

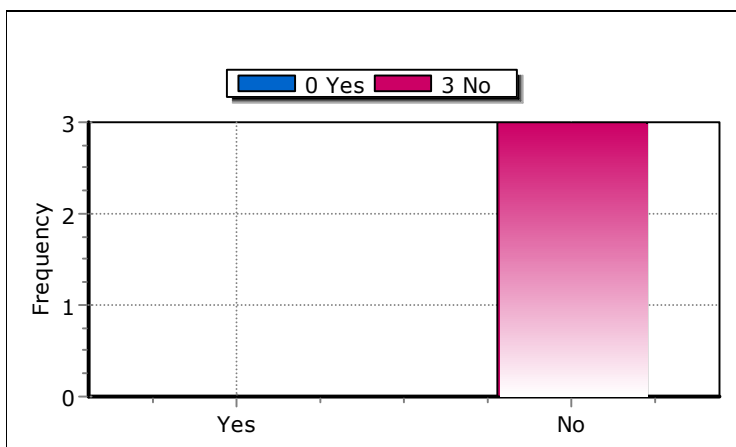


Question 12. If you are completing this for someone else please state their relationship to you and where they currently live e.g. with parents, private renting etc.

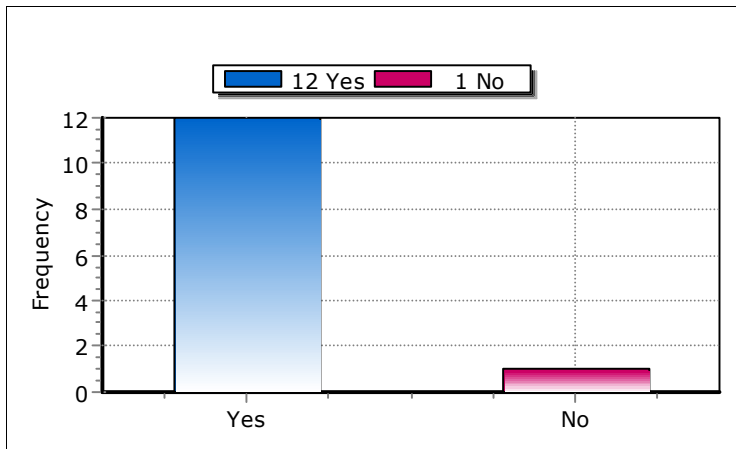
The respondents who completed the form for someone else were doing so mainly for their adult children who were living at home with parents.

Question 13. Personal details are not included in this report.

Question 14. If you live outside the parish do you wish to return?



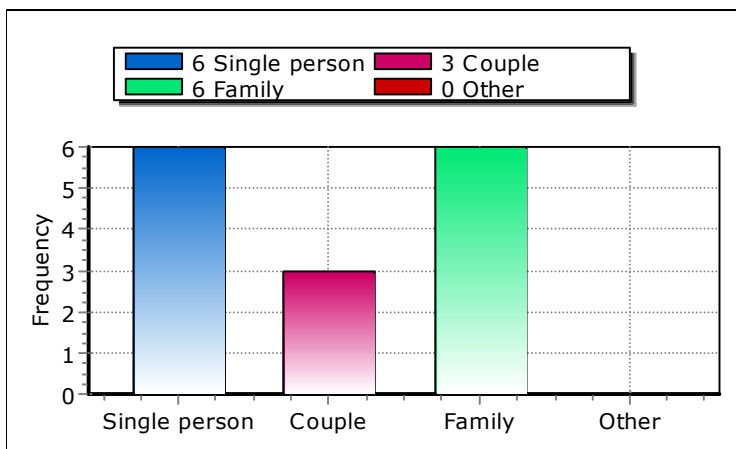
Question 15. If you live in the parish do you wish to stay in the parish?



Question 16. What is your connection with the 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 5 years	15
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	1
I have lived in the parish for a total of 7 out of the last 10 years	6
I am in full time or part time* employment in the parish	3
I need to move to the parish to take up full time or part time* employment	0
I need to move to the parish to give or receive support to or from an immediate family member	0

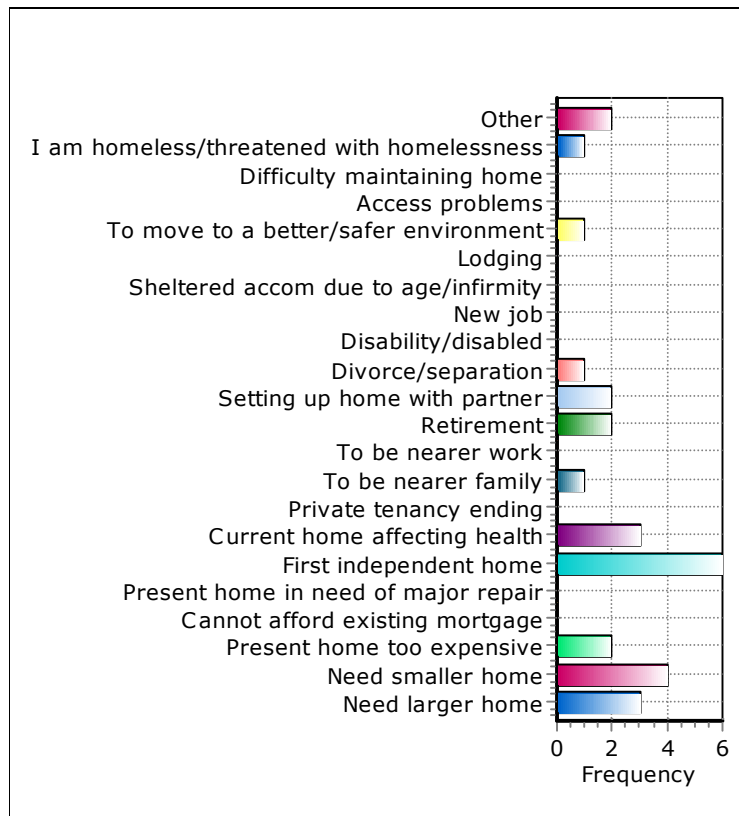
Question 17. What type of household will you be in alternative accommodation?



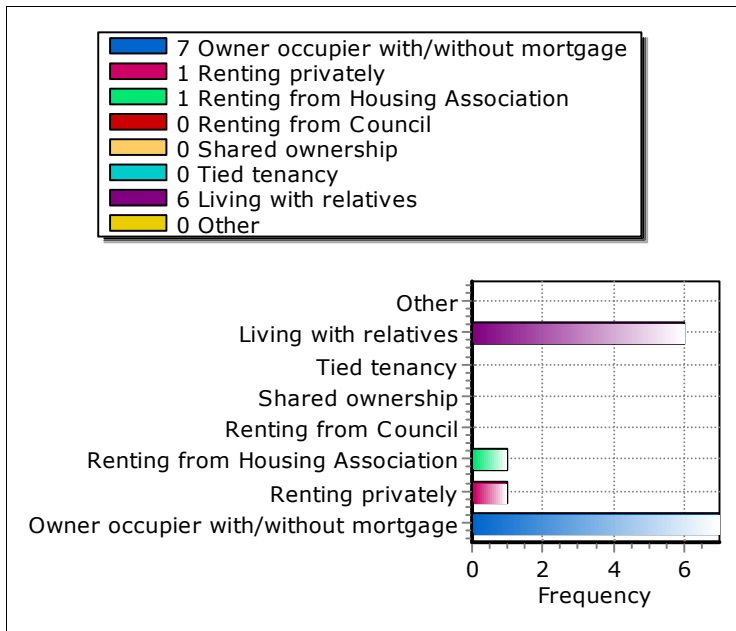
Question 18. How many people in each age group need alternative accommodation?

AGE	0 - 9	10 -15	16 - 19	20 -24	25 - 44	45 - 59	60 - 74	75+
Male	4	1	0	3	4	4	0	2
Female	1	0	0	2	1	2	5	3
Total	5	1	0	5	5	6	5	5

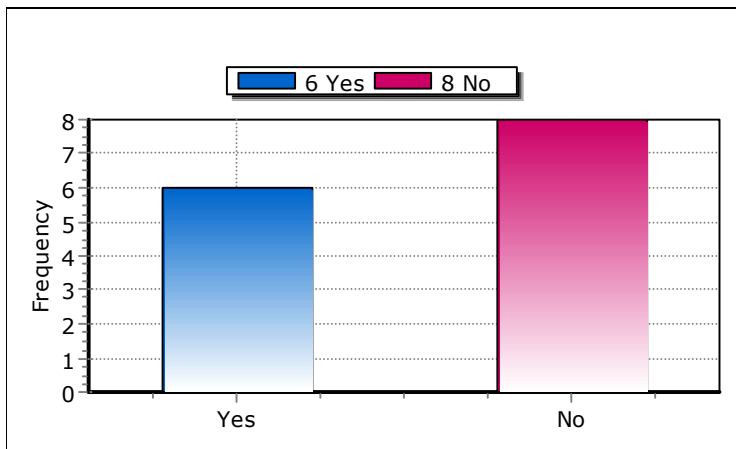
Question 19. Why are you seeking a new home?



Question 20. What is your current housing situation?



Question 21. Are you an older person/household wanting to downsize/move to more suitable housing for your needs.



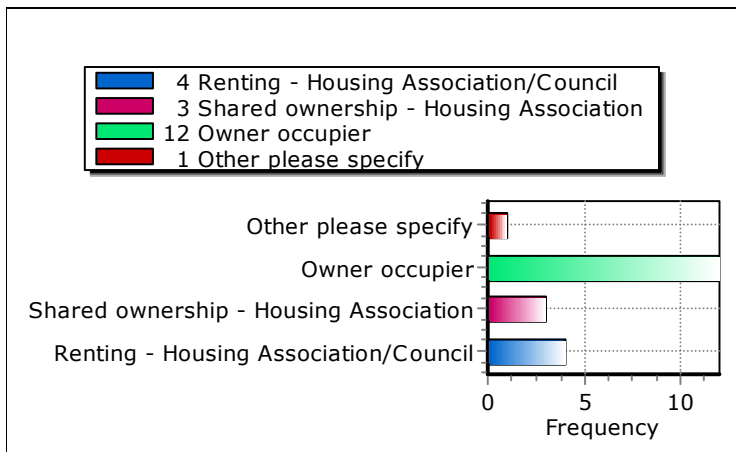
Question 22. Please tell us in your own words why you need to move and what prevents you from doing so.

There were 12 responses to this question; a full list of responses can be found in Appendix H2.

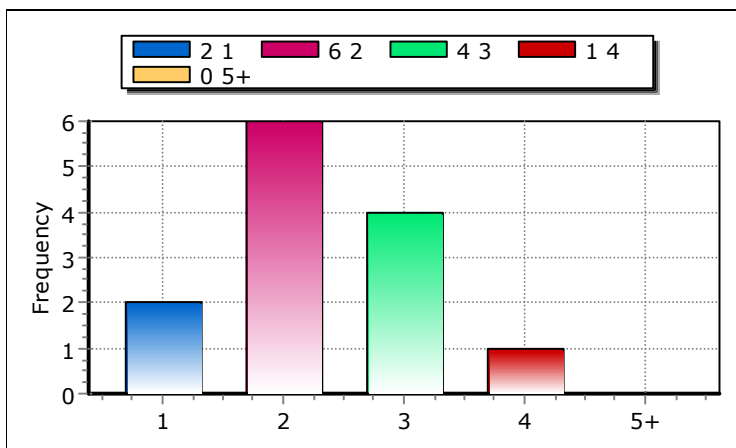
Question 23. What type of housing do you need? Please tick any that apply

Type of Housing	Frequency
Flat	3
House	8
Bungalow	7
Accommodation suitable for older persons without support	3
Extra care housing	3
Other	1

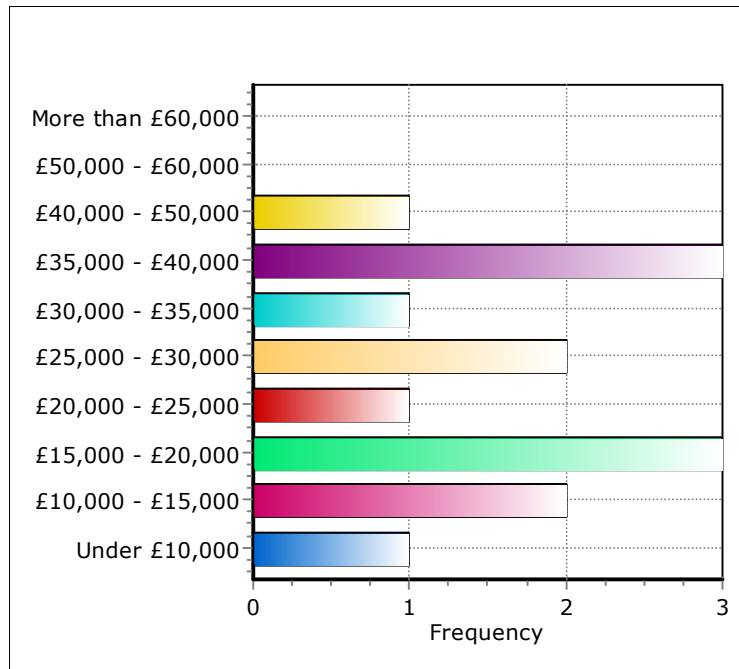
Question 24. Which tenure would best suit your housing need?



Question 25. How many bedrooms will you need?



Question 26. Please indicate the total gross annual income of the household in housing need.



Question 27. How much money could you raise towards the purchase of a property? The following answers were given:

- 2 x £10,000
- 1 x £25,000
- 1 x £30,000
- 1 x £100,000
- 1 x £240,000

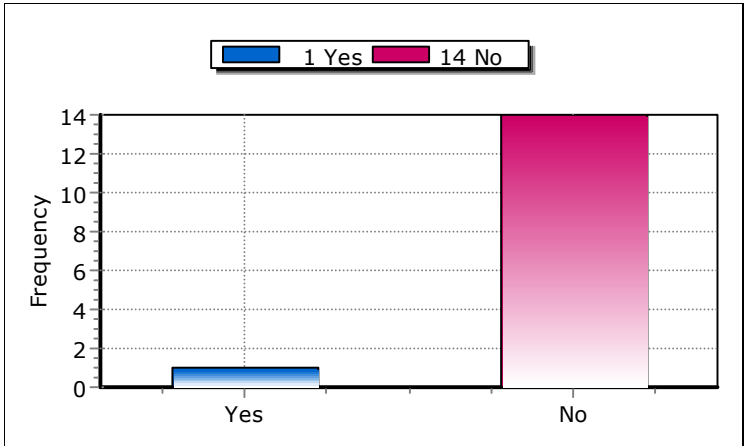
Question 28. How much money would you be able to raise as a deposit towards buying your own home? The following answers were given:

- 1 x £25,000
- 1 x £30,000

Question 29. Do you have any particular or specialised housing requirements? The following responses were given:

- Mum needs downstairs living and more space for us as live-in care
- One has had a stroke
- Mum has rheumatoid arthritis/vertigo and more, sometimes struggles. I have osteoarthritis, back, knees hands, fibromyalgia (arthritis) and lupus. Mum was needing a wheelchair after a collapse a year ago, has good days and bad
- Access to a garden, safety rails on bath, downstairs toilet

Q30. Are you registered on the council's housing 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 April 2018, showed the following cheapest properties for sale in High Halden. There were only 3 properties for sale at £500,000 or under.

Type of Property	Number of Bedrooms	Price £
Detached bungalow	2	350 000
Detached bungalow	5	363 500
Detached house	4	500 000

Property to rent

A similar search for rental property found only the following available:

Type of Property	Number of Bedrooms	Price £pcm.
Cottage	2	950
Detached bungalow	2	1000
Detached house	5	2200

Household income required to afford current market prices

Using local information, the table below shows gross income level needed to purchase a property in the area. The figures are calculated assuming a 15% deposit and using 3.5 x gross income. Monthly repayment is based on a 2 year fixed standard with HSBC at 3.94% (April 2018) 25 year mortgage term and is calculated using HSBC's mortgage calculator.

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

Type of Property	Price £	Deposit (15%)	Gross Income Level	Monthly Repayment
2 bed bungalow	350 000	52 500	85 000	1189
5 bed bungalow	363 500	54 525	88 279	1235
4 bed house	500 000	100 000 (20% dep required)	114 286	1599

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 cottage	950	38 000
2 bed bungalow	1000	40 000
5 bed house	2200	88 000

Using HM Land Registry data on house sales (www.mouseprice.com) using postcode area TN26 which lies within or includes part of the following towns, counties, localities, electoral wards and stations: Appledore, Ashford, Bethersden, Biddenden, Boughton Aluph, Boughton Aluph and Eastwell, Downs West, Eastwell, Great Chart, Great Chart with Singleton North, Hamstreet, High Halden, Hothfield, Isle of Oxney, Kenardington, Kent, Kingsnorth, Romney Marsh, Ruckinge, Saxon Shore, Shadoxhurst, Snave, St Michaels, Stubbs Cross, Victoria, Warehorne, Weald Central, Weald East, Weald North, Weald South, Woodchurch , the average house prices in the last 3 months are –

1 bed properties £231,700
2 bed properties £309,800
3 bed properties £365,400
4 bed properties £577,000
5+ bed properties £743,200

To afford the average cost of a 1 bed property using the mortgage calculation shown above, a salary of £56,270 would be required. To afford the average cost of a 2 bed property a salary of £75,237 would be required.

Information provided by 'mouseprice' states that the average property in the TN26 area costs £463,900 with average earnings being £24,516. This means that the average property costs over 18 times more than the average salary. The source used by 'mouseprice' to assess price to earnings ratio is Calnea Analytics proprietary price data and earnings data – updated quarterly.

Affordable Rent

The Government has introduced changes relating to rents charged to new tenants of social housing from April 2011. Affordable Rent properties allow landlords to set rents anywhere between current social rent levels and up to 80% of local market rents.

Due to a lack of information available on average private rent levels in the area, affordable rent levels are assessed as Local Housing Allowance (housing benefit) levels for the High Halden area.

The table below shows income needed to afford the affordable rent levels using 30% of gross income as the indicator of what is affordable.

Property	LHA £ pcm	Gross annual Income £
1 bed	531	21 240
2 bed	630	25 200
3 bed	749	29 960
4 bed	969	38 760

Shared ownership

To give an indication of respondents' ability to afford shared ownership, levels of income and rent/mortgage have been taken into consideration on purchasing a 25% and a 40% share of a property with estimated values of £231,700 for a 1 bed property, £309,300 for a 2 bed property and £365,400 for a 3 bed property. These values have been taken from average values found at www.mouseprice.com. Affordability is calculated using the Homes and Communities Agency's target incomes calculator.

Calculations are made assuming a 10% deposit of mortgage share.

Property price £	Share	Deposit Required £	Monthly mortgage £	Monthly rent £	Monthly Service charge	Monthly total £	Gross Income required
231 700	25%	5793	276	398	95	769	27 732
231 700	40%	8110	442	319	95	856	29 802
309 800	25%	7745	369	532	95	996	40 077
309 800	40%	12 392	591	426	95	1112	35 928
365 400	25%	9135	436	628	95	1159	41 759
365 400	40%	14 616	697	502	95	1294	46 655

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. A total of 16 respondents said they had a housing need; 7 of those were older households.

7.1 Assessment of the need for affordable housing – rented and shared ownership

This analysis is divided into categories of those who need housing now, within the next 2 years and within the next 5 years.

At this stage respondents might be excluded if they do not provide sufficient information for an assessment of their needs to be made, do not want affordable housing or are not eligible for affordable housing.

In total 9 respondents said they had a need for affordable housing in the following timescales:

- Now x 2
- Within the next 2 years x 3
- Within the next 5 years x 4

Assessment of the 2 households seeking affordable housing now

1 respondent was excluded because they only tenure they wanted was owner occupier housing

The 1 household in need of affordable housing now is:

- 1 family

Families – there was 1 family

Age

The family includes 2 adults aged 45-59 and 1 adult aged 75+

Reason for seeking new home:

Reason	Frequency
Current home affecting health	1
Other (Council and planning issues)	1

Current housing:

Current Housing	Frequency
Shared ownership	1

Type of housing needed:

Type of housing	Frequency
Bungalow/extra care/accommodation suitable for older persons without support	1

Tenure best suited:

Tenure	Frequency
Renting HA/Shared ownership/owner occupier	1

Number of bedrooms required:

No of bedrooms	Frequency
2	1

Household's joint gross annual income:

Income	Frequency
£30,000-£35,000	1

Amount available towards purchase of a property:

- Don't know

Amount available towards a deposit:

- Don't know

Particular or specialised housing requirements:

One person has rheumatoid arthritis/vertigo and more, sometimes struggles. One person has osteoarthritis – back, knees, hands, fibromyalgia (arthritis) and lupus. Was needing a wheelchair after a collapse a year ago, has good days and bad.

Registered on the council's Housing 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	Renting HA	Shared Ownership	Open market purchase	Private rent
£30,000-£35,000	1	1	1 x 2 bed (providing sufficient deposit available)	0	0

Assessment of the 3 households seeking affordable housing within the next 2 years

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

- 1 single person
- 1 couple
- 1 family

Single people – there was 1 single person

Age	Frequency
20-24	1

Reason for seeking new home:

Reason	Frequency
First independent home	1

Current housing:

Current Housing	Frequency
Living with relatives	1

Number of bedrooms required:

No of bedrooms	Frequency
1	1

Type of housing needed:

Type of housing	Frequency
Flat	1

Tenure best suited:

Tenure	Frequency
Renting HA	1

Income:

Income	Frequency
£15,000 - £20,000	1

Amount available towards purchase of a property: There was no response to this question

Amount available towards a deposit: There was no response to this question

Particular or specialised housing requirements:

None

Registered on the council's Housing Register:

Housing Register	Frequency
Yes	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.

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	Renting HA	Shared Ownership	Starter home	Open market purchase	Private rent
£15,000-£20,000	1	1 with HB	0	0	0	0

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

Couples – there was 1 couple. The respondent did not indicate their partner’s age

Age and Gender	Frequency
20-24	1

Reason for seeking new home:

Reason	Frequency
Setting up home with partner	1
First independent home	1

Current housing:

Current Housing	Frequency
Living with relatives	1

Type of housing needed:

Type of housing	Frequency
Flat	1

Tenure best suited:

Tenure	Frequency
Renting HA/Shared ownership	1

Number of bedrooms required:

No of bedrooms	Frequency
1	1

Household’s joint gross annual income:

Income	Frequency
£35,000 - £40,000	1

Amount available towards purchase of a property:

- 0

Amount available towards a deposit:

- 0

Particular or specialised housing requirements:

None

Registered on the council’s Housing 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.

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	Renting HA	Shared Ownership	Open market purchase	Private rent
£35,000-£40,000	1	1	0 (No deposit available)	0	1

Families- there was 1 family

	Adult Age	Adult Age	Child Age	Child Age
Family 1	25-44	25-44	0-9 F	0-9 M

Reason for seeking new home:

Reason	Frequency
Need larger home	1
Other (Children's school)	1

Current housing:

Current Housing	Frequency
Renting HA	1

Type of housing needed:

Type of housing	Frequency
House	1

Tenure best suited:

Tenure	Frequency
Renting HA	1

Number of bedrooms required:

No of bedrooms	Frequency
3	1

Household's joint gross annual income:

Income	Frequency
£30,000 - £35,000	1

Amount available towards purchase of a property: There was no response to this question

Amount available towards a deposit: There was no response to this question

Particular or specialised housing requirements:

- Access to a garden. Safety rails on bath. Downstairs toilet

Registered on the council's Housing 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.

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	Renting HA	Shared Ownership	Open market purchase	Private rent
£30,000-£35,000	1	1	0	0	0

Assessment of the 4 households seeking affordable housing within the next 5 years

3 respondents were excluded because the only tenure they wanted was owner occupier housing

The 1 household in need of affordable housing within the next 5 years is:

- 1 family

Families – there was 1 family

	Adult Age	Adult Age	Child Age
Family 1	45-59	45-59	20-24 F

Reason for seeking new home:

Reason	Frequency
Present home too expensive	1

Current housing:

Current Housing	Frequency
Renting privately	1

Type of housing needed:

Type of housing	Frequency
House/Bungalow/Other – with land/buildings for job	1

Tenure best suited:

Tenure	Frequency
Shared ownership	1

Number of bedrooms required:

No of bedrooms	Frequency
2	1

Particular or specialised housing requirements:

None

Household's joint gross annual income:

Income	Frequency
£15,000 - £20,000	1

Amount available towards purchase of a property:

- £30,000

Amount available towards a deposit:

- £30,000

Registered on the council's Housing 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	Renting HA	Shared Ownership	Open market purchase	Private rent
£15,000-£20,000	1	1 with HB	0	0	1

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

7.2 Assessment of the requirement for housing for 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. Respondents may be excluded if they did not indicate sufficient information for an assessment of their need to be made.

In total, 7 respondents said they were older households wanting to downsize/move to more suitable housing for their needs. They wanted to move in the following timescales:

- Now x 5
- Within the next 2 years x 2

Assessment of the 5 households who require alternative housing now.

One respondent was excluded because they were resolving their housing problem so did not need alternative housing

The 4 households seeking alternative housing within the now are:

- 3 x single people
- 1 x couple

Single people – there were 3 single people

Age and Gender	Frequency
60-74	2
75+	1

Reason for seeking new home:

Reason	Frequency
Need smaller home	1
Present home too expensive	1
To be nearer family	1
I am homeless/threatened with homelessness	1
Divorce/separation	1

Current housing:

Current Housing	Frequency
Owner occupier	3

Number of bedrooms required:

No of bedrooms	Frequency
1	1
2	2

Type of housing needed:

Type of housing	Frequency
House	1
Flat/house/bungalow	1
Accommodation suitable for older persons without support	1

Tenure best suited:

Tenure	Frequency
Owner occupation	3

Particular or specialised housing requirements:

None

Income:

Income	Frequency
Under £10,000	1
£10,000-£15,000	1
£40,000-£50,000	1

Amount available towards purchase of a property: 2 respondents gave the following answers:

- £100,000 approx.
- Enough

Amount available towards a deposit: One respondent answered this question

- Enough

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

Registered on the council's Housing Register:

Housing Register	Frequency
No	3

Couples – there was 1 couple.

Age and Gender	Frequency
75+	2

Reason for seeking new home:

Reason	Frequency
Need smaller home	1

Current housing:

Current Housing	Frequency
Owner occupier	1

Type of housing needed:

Type of housing	Frequency
Bungalow/Extra care	1

Tenure best suited:

Tenure	Frequency
Open market purchase	1

Number of bedrooms required:

No of bedrooms	Frequency
2	1

Income:

Income	Frequency
£10,000 - £15,000	1

Amount available towards purchase of a property: Not answered

Amount available as a deposit: Not answered

Particular or specialised housing requirements:

- Had a stroke so need somewhere on the level to move to – also other person has trouble walking very far. Haven't been able to move as bungalows are more expensive than houses

Registered on Council's Housing Register:

Housing Register	Frequency
No	1

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

Assessment of the 2 households who require alternative housing within the next 2 years

The 2 households who require alternative housing within the next 2 years are:

- 1 x single person
- 1 x couple

Single people – there was 1 single person

Age and Gender	Frequency
60-74	1

Reason for seeking new home:

Reason	Frequency
Need smaller home	1

Current housing:

Current Housing	Frequency
Owner occupier	1

Type of housing needed:

Type of housing	Frequency
House/bungalow	1

Tenure best suited:

Tenure	Frequency
Owner occupation	1

Number of bedrooms required:

No of bedrooms	Frequency
3	1

Income:

Income	Frequency
£20,000-£25,000	1

Amount available towards purchase of a property: This question was not answered

Amount available as a deposit: This question was not answered

Particular or specialised housing requirements:

None

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

Registered on the council's Housing Register:

Housing Register	Frequency
No	1

Couples – there was 1 couple.

Age and Gender	Frequency
60-74	2

Reason for seeking new home:

Reason	Frequency
Need smaller home	1
Retirement	1
Present home too expensive	1
Current home affecting health	1
To move to a better/safer environment	1

Current housing:

Current Housing	Frequency
Owner occupier	1

Type of housing needed:

Type of housing	Frequency
Bungalow/Accommodation for older persons without support	1

Tenure best suited:

Tenure	Frequency
Owner occupation	1

Number of bedrooms required:

No of bedrooms	Frequency
2	1

Household's joint gross annual income: This question was not answered

Amount available towards purchase of a property: This question was not answered

Amount available towards a deposit: This question was not answered

Particular or specialised housing requirements:

None

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

Registered on the council's Housing Register: This question was not answered

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 5 homes for local people who are in need of affordable housing; they are 1 single person, 1 couple and 3 families. 1 of the households needs housing now, 3 within the next 2 years and 1 within the next 5 years.

The 5 respondents in need of affordable housing indicated strong local connections to the parish of High Halden; they all currently live in the parish.

2 respondents are currently living with relatives, 1 is renting privately, 1 is a housing association tenant and 1 is a shared owner.

Respondents said they needed the following amount of bedrooms:

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

Actual number of bedrooms respondents would be eligible for in a housing association rented property will depend upon the council's allocation policy, see below.

3 respondents indicated an interest in shared ownership. Analysis of income and finance available indicated that 1 household might be able to afford a 2 bed shared ownership property.

Taking into account the council's allocation policy and affordability of shared ownership the mix of accommodation that respondents require is:

Rented accommodation (HA):

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

Shared ownership:

- 1 x 2 bed

Actual cost of the shared ownership property and amount household has towards costs and through a mortgage would need to be verified to confirm affordability.

8.2 Summary of the requirement for older people wishing to downsize/move to more suitable housing for their needs

The survey has found a requirement for more suitable housing for 6 older households; they are 4 single people and 2 couples. All 6 households currently live in High Halden.

4 households require alternative housing now and 2 within the next 2 years.

All 6 households are owner occupiers and would like to buy an alternative property on the open market.

The most frequently given reason for needing an alternative home was the need for a smaller home; other reasons include present home too expensive, retirement, current home affecting health and to move to a better/safer environment.

The 6 older owner occupiers said they require the following type and size of housing:

- 1 x 1 bed flat/house/bungalow
- 1 x 2 bed house
- 1 x 2 bed accommodation suitable for older persons without support
- 1 x 2 bed bungalow/extra care
- 1 x 2 bed bungalow/accommodation suitable for older persons without support
- 1 x 3 bed house/bungalow

9. APPENDIX H1

Question 9. Please use this space if you wish to explain your answer to question 8.

We have advocated for some while that there is a need in the Parish for smaller properties, both for those first time buyers and particularly bungalows for those retired wishing to downsize to more manageable properties

Everyone deserves to have a roof over their head. However I also feel very strongly that these homes must be for people with a real connection to the Parish

People have to live somewhere. It will give the village more chance of keeping shop and pub, etc.

Should be affordable housing for local people if they wish to stay in the parish

No building on green belt

8-10 homes are probably not enough. Affordable should be based around incomes of 20K-25K, not a % cheaper than market prices

To give local people the chance to buy property in their own parish, thus giving them no reason to leave their family and friends

It's important that young people from the local area have the opportunity to live here as adults

Like myself my two nieces were born in the village. When the time came for them to own their own homes they had to move away because there were no affordable homes in the village. If these houses are built they need to be starter homes for the next generation in the village, not big 4 or 5 bedrooms

Any development should be affordable housing only and installed on brownfield sites, such as the old garage or old council yard. Not in Church Field

Local needs housing should be only for local use in perpetuity

Dependent on location

Housing appropriate for 1st time buyers would be good for those growing up in the parish

Very badly needed are bungalows and flats also 2 and 3 bedroom houses

A mixture of 1-3 bedroom homes for young and older single people and young families

Depending on where it was

Local children need to get on the housing ladder

No more than 10 - for local families not from outside the village

Very difficult for young couples to get a home of their own, and have to leave the area to rent

Because this lovely village must not become another dormitory suburb

Because of the shortage of housing

We have plenty of brown field sites that could support affordable housing in HH

It would of course depend on where proposed homes were situated

High Halden is a small village. There isn't the capacity to cope with more volume - school, doctors, shops etc. If we continue to build on/around the green belt our beautiful countryside there will be no more left. If agreed once, it will be pushed for more and with time the area will be a mini Ashford

Only if they have a genuine local connection

What concerns me is that on most developments there are more 4/5 bedroom properties instead of affordable

We moved to the village because of the size of the village and precisely the type of housing already in the village. If such houses are built then we would probably move away

Affordable to purchase and rent (social housing)

Affordable housing is used by developers as a payoff to build lots of expensive housing driven by people with money leaving London. The solution is to build, removing the profit element. The council should build 6/7 small well designed houses that are rented to locals only. No other houses for profit! Rent & payment towards limited ownership up to 10% of the house which can be sold to the next tenant when moving

It's a con. How can you guarantee it'll go to local people? So fed up with all the development in Kent. It is being ruined just as Essex has been

I don't want more housing being built in the village as moved here partly due to rural feel

As long as the village has suitable amenities and it is positioned near a main road, not in a rural area

Very necessary but location must take account of access to village facilities and preserve the village environment and traditions. Infrastructure must keep pace with housebuilding

Yes, badly needed but no more than 15 homes!

At some point my children are going to want their own homes but would like to stay in the area that they grew up in

Lack of hope is this area

I am paying £700 and heating per calendar month and are finding the stairs are becoming a problem at 74 years old. I get help from my partner and Ashford Borough Council. As I only get about £80.00 pension per week. Need 2 bedroom property really

We have a duty to ensure our growing population can get on the property ladder

Been misold because very soon we may need some help. Council state we are in breach, our landlord doesn't have necessary planning, council want us out. We can't sell our home because of the issue. Landlord will offer us £90, we bought 3 years ago £165K

My daughter lives with me because she can simply not afford to buy a house. She has a partner and 2 young children

Must be proven need

Please make sure these affordable homes go to genuine British families who really need these homes as long as they're not sold to someone already owning a property (who then lets them). Only young married couples

It is absolutely essential to enable people to continue to live in rural communities and this area should be supported and encouraged in every possible way, housing being just one way

Local people need houses. It seems fundamentally unfair to me for people with houses to block development of houses to those who don't have houses

I don't support affordable housing for people without a genuine village connection. I don't support any development of the field behind the church in High Halden. I think a scheme like they use on the Channel Islands might work (whereby one needs to have 'qualifications' to purchase the affordable housing). Qualification might be that you were born in the area/attended the local school?

We would support a small development if it was genuinely going to people with village connections and in the appropriate area

We strongly support this for genuine cases. We would not agree to the building of more and more homes just to suck in more people

I personally feel the need for local needs housing as I am currently living in one but need a bigger house as I have two children (a girl and boy) sharing. But we need to stay in the village due to my daughter with special needs attending the village school

I do not see the need to stop anyone with a genuine connection with the parish from coming to live. But do object to new housing being built for newcomers

Provided the style of properties was in keeping with the area and not detrimental to the look and feel of the existing village

"One off houses UNABLE TO READ"

I think the village is big enough already

All current plans are not affordable or small developments. Building for the need of the village is not met via developers getting rich!

Cannot downsize until eldest child can afford to leave home

My information is that when it goes wrong it's left to the taxpayer to pick up the difference

With the emphasis on 'affordable' and 'local connection'

Given the amount of plans being submitted in the village currently I am not prepared to answer this because the developers are not to be trusted!

While I don't want a massive housing estate to be built some actually affordable housing would be good as I have friends that grew up in High Halden and had to move to Ashford to afford homes

I have no objection to additional housing, so long as there is significant investment in roads, schools, doctors etc. I also believe the placement of such developments needs to be seriously considered.

This is dependent on where it would be but I certainly support affordable housing for youngsters and for families and the elderly living alone.

Provided that it was in the right location and services were available to support an increase as residents. Could these properties be made available to key workers - doctors, nurses, police, fire personnel etc.?

I support affordable housing development provided it is for local people and done sympathetically to the area.

Yes. Providing that the housing remains affordable i.e. the house value only increases to rate of inflation.

Small developments support the community better than large ones.

Young people are needed in the village.

The only developments are to make profit, not to meet needs of local people. Land is used to maximise profit by bigger more expensive housing - not for smaller and housing association or social housing.

I would like to see more council house accommodation for social housing as distinct from 'affordable'. But I support affordable development.

10. Appendix H2

Question 22. Please tell us in your own words why you need to move and what prevent you doing so.

My mum can't live alone so we have moved in to support her. We are adapting and renovating the property to make it our long term home

I've had a stroke so need somewhere on the level to move to, also other person has trouble walking very far. Haven't been able to move as bungalows are more expensive than houses

Need a bungalow/house prices

Family home becoming too small, want independence, local rents too high

Self-employed so difficulty in getting a mortgage. Want a smaller property with land/buildings for present job but all farm buildings seem to be being converted

To be nearer to family after my wife's death. Uncertainty as to what action Ashford Borough Council may take regarding my present home

We sold our lovely home in their part exchange scheme. Miss-sold, so upsetting

Two young children and partner - not enough space causing tension

Time to start a first home away from parents home. I want my own independence but wish to live close to family. The cost of housing prevents me from moving out

We need an extra bedroom for my daughter who has ASD. Sharing with her brother is affecting her schooling but we need to stay in the village. There isn't enough 3 bedroom housing available in the village

Currently looking to try removing agricultural covenant on house preventing us to realise actual market value of house. Unable therefore to buy something affordable

Need own space

High Halden Parish Council

Housing needs survey

February 2018

Dear householder

Owing to the high cost of housing in this area the Parish Council is considering how best to make additional affordable housing available in the village so that residents who cannot afford to buy or rent locally, will not be forced to move away. This type of affordable housing is also known as local needs housing; they are homes that can be rented or part bought (shared ownership) from a Housing Association. The reason for providing local needs housing is to help local people of all ages who would like to stay, or return to the village, so they can contribute to the village community.

We also want to know if there are older people who would like to downsize to more suitable housing for their needs, but stay in the village. This includes people who own their property, or rent privately or through Ashford Borough Council, or a housing association.

There are several developments currently under consideration in the village and all of them include affordable housing as required under current legislation. High Halden Parish Council will use its influence to ensure this affordable housing is provided using the results of this survey. There is also the possibility that another scheme such as Maple Cottages off Greenside could be developed as a separate venture, if the survey finds a need and if there is a suitable site available. If this does become a possibility, the village will be fully involved in its development.

Defining 'affordable' is very difficult as there are several definitions. We can assume that a 1 bedroom flat is going to be more affordable than a 4 bedroom house. Smaller flats and bungalows have been mentioned in some of the larger planned developments but we have no control over tenure or rents to be charged. We know that a 1 bedroom flat in High Halden was advertised for private rental at £750 per calendar month, and something similar in Tenterden at around the same figure. Affordable rents set by a housing association are charged at around 80% of open market rents.

Tessa O'Sullivan, Rural Housing Enabler from the Action with Communities in Rural Kent is assisting us to carry out this survey. **THE SURVEY WILL BE ANALYSED BY HER WITH ALL INFORMATION BEING KEPT CONFIDENTIAL.** She will then give a summary report to the Parish Council.

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 5th March 2018.

If any further information or additional questionnaires are required please contact the Rural Housing Enabler on 01303 813790

Yours sincerely
John Audsley
Chairman



HOUSING NEEDS IN THE PARISH OF HIGH HALDEN

Please complete this survey on behalf of your household.

SECTION 1

Q1. What type of housing do you live in? Council property Private rented Tied tenancy
 Housing Association rented Housing Association shared ownership Owner occupier (with or without mortgage)
 Other please specify _____ Living with relatives

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 1 year 1-5 years 6-10 years 11-15 years 16-25 years 26+ years

Q4. Have any members of your family/household left the parish in the last 5 years? If you 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 form or request a new form by contacting the Rural Housing Enabler on 01303 813790 or email tessa.osullivan@ruralkent.org.uk

Q8. Would you support a small development of affordable housing if there was a proven need for people with a genuine local connection to the parish? (Average size of local needs housing schemes are 8 - 10 homes)
 Yes No

Q9. Please use this space if you wish to explain your answer to Question 8.

Q10. 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 YOU ANSWERED NO PLEASE NOW RETURN THIS 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. If you need another form please contact the Rural Housing Enabler on 01303 813790 or email tessa.osullivan@ruralkent.org.uk

Q11. Are you completing this form for yourself or someone else?

Self Someone else

Q12. 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.

Q13. Please provide the name of address of the head of the household in housing need. Your details will remain confidential to the Rural Housing Enabler at Action with Communities in Rural Kent. We may use this information to contact you again if we need to update the findings of this survey in the future.

Name: _____
Address: _____

Postcode: _____
Email Address: _____

Q14. If you live outside the parish do you wish to return? Yes No

Q15. If you live in the parish do you wish to stay in the parish? Yes No

Q16. What is your connection with the parish? Please tick all that apply

- I currently live in the parish and have done so continuously for the last 5 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 7 out of the last 10 years
- I am in full time or part time* employment in the parish
- I need to move to the parish to take up full time or part time* employment
- I need to move to the parish to give or receive support to or from an immediate family member

*Immediate = mother, father, children or brother/sister

*Part time = a minimum of 10 hours per week

Q17. What type of household will you be in alternative accommodation?

Single person Couple Family Other _____

Q18. 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+

Q19. 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 Retirement

Present home too expensive Need smaller home Divorce/separation

Current home affecting health Private tenancy ending First independent home

Setting up home with partner Need larger home Difficulty maintaining home

Sheltered accom due to age/infirmity Disability/disabled Cannot afford existing mortgage

To move to a better/safer environment Access problems I am homeless/threatened with homelessness

Lodging New job Other _____

Q20. What is your current housing situation?

Owner occupier with/without mortgage Living with relatives Renting from Council Shared ownership

Renting from Housing Association Tied tenancy Renting privately Other _____

Q21. Are you an older person/household wanting to downsize/move to more suitable housing for your needs?

Yes No

Q22. Please tell us in your own words why you need to move and what prevents you from doing so.

Q23. What type of housing do you need? Please tick any that apply.

Flat House Bungalow Extra Care housing (suitable for elderly people with range of support options)

Accommodation suitable for older persons without support

Other please specify _____

Q24. Which tenure would best suit your housing need?

Renting - Housing Association/Council Shared ownership - Housing Association Owner occupier

Other please specify _____

Q25. How many bedrooms will you need?

 1 2 3 4 5+

Q26. 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.

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

Q27. How much money could you raise towards the purchase of a property; taking into account any access you have to capital (e.g. equity in your home or savings) as well as the amount you could borrow on a mortgage?

Q28. How much money would you be able to raise as a deposit towards buying your own home?

Q29. Do you have any particular or specialised housing requirements e.g. to assist with a disability or special need? (Please provide details).

Q30. Are you registered on the council's housing register?

 Yes No

To be considered for affordable housing you must also register on Ashford Borough Council's Housing Register. If you would like to register contact the Housing Services Team on 01233 330688 or go to www.kenthomechoice.org.uk

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

**PLEASE RETURN THIS FORM IN THE FREEPOST ENVELOPE PROVIDED BY
5th MARCH 2018**