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# Wye with Hinxhill Housing Needs Survey

## Registration of Interest

### January 2013

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With the support of:  
Wye with Hinxhill Parish Council  
Ashford Borough Council

Wye2030  
*Neighbourhood  
Plan*



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## **1. EXECUTIVE SUMMARY**

The Rural Housing Enabler (RHE) undertook a parish wide housing needs survey so that local people could register an interest in a potential local needs housing scheme in the parish. Wye with Hinxhill Parish Council wanted to assess the need for affordable housing as part of their Neighbourhood Plan (NP); the outcome of the survey would be included in the NP Evidence Base and would feed through to subsequent NP Documents. This report provides overall information as well as analysis of housing need of those who responded.

A survey was distributed to every household within the parish of Wye with Hinxhill. Only those with a housing need were asked to respond. Approximately 1192 surveys were distributed with 38 forms being returned. The survey was advertised in the local press and on parish noticeboards.

Prior to this the Wye 2030 Neighbourhood Plan household survey in July 2012 identified the level of local support for the principle of affordable housing. The responses showed that 75.3% of households considered that it was 'very important' (43.9%) or 'important' (31.4%) to provide affordable housing, whereas 7% considered it to be 'unimportant', and 4.3% 'very unimportant'. The remaining 13.5% were neutral. Of the 795 households who returned the survey, 773 answered this question. Over 75% of all occupied households responded to the survey.

High property prices and a predominance of privately owned homes means that some local people are unable to afford a home within the parish. This problem is exacerbated at present as tighter restrictions are being placed on mortgages by lenders; the result of the current economic climate. For a first time buyer an income of approximately £34,000 per annum and a deposit of £21,000 is needed to buy the cheapest property available within the parish, which, at the time of writing the report, was a 1 bedroom cottage for £140,000. To be able to afford to rent privately an income of approximately £26,400 is required to rent a 1 bedroom stable conversion for £550 per calendar month.

Our analysis has also identified that:

- A total of 50 adults and 33 children have a housing need.
- 15 (54%) of those in housing need were families.
- In total 24 respondents with a housing need currently live in Wye with Hinxhill Parish and 4 live outside the parish but have all stated at least one local connection.

A need for up to 28 affordable homes, for the following local households was identified:

- 4 single people
- 9 couples without children
- 15 families

## **2. INTRODUCTION TO THE WYE WITH HINXHILL HOUSING NEEDS SURVEY, REGISTRATION OF INTEREST**

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

The Parish Council wanted to assess the need for affordable housing as part of their Neighbourhood Plan (NP). The outcome of the survey would be included in the NP Evidence Base and would feed through to subsequent NP Documents.

A full survey was previously undertaken in the parish in 2009 when 21 households met the criteria for a local needs housing scheme, but at that time no suitable site could be found.

The intention of the Registration of Interest survey is to update the levels of housing need identified in 2009 by taking details such as names, addresses, income, housing need and local connection of individuals requiring a home. It will help to ensure that any properties developed are of the correct size to meet the local need.

## **3. BACKGROUND INFORMATION**

In a report published in October 2010, the National Housing Federation's Rural Housing Alliance has stated that 'The average rural house price in England is now more than twelve times the average salary of people living in rural areas. In order to obtain a mortgage, a person living and working in the countryside would need to earn £66,000 per year'.<sup>1</sup> They state that the average rural salary is approximately £20,000.

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

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

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

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

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

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<sup>1</sup> Affordable Rural Housing: A practical guide for parish councils. October 2010. National Housing Federation

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

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

The RHE will assist with carrying out a housing needs survey, analyse the results and 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 distributed to every household in the parish in November 2012. The survey was advertised in the local press and on parish noticeboards.

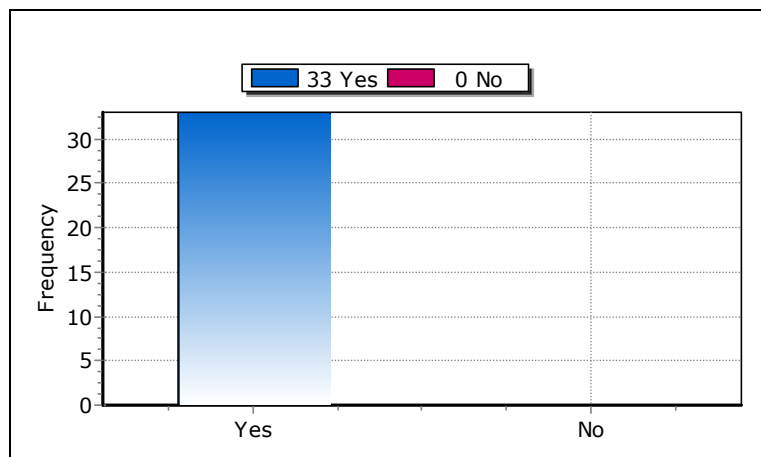
Surveys were returned in pre paid envelopes to Action with Communities in Rural Kent. Copies of the survey were available to complete for anyone who had left the parish and wished to return, these were held by the Rural Housing Enabler. It was asked that completed survey forms were returned by 19<sup>th</sup> December 2012. At the request of the Parish Council, the date was extended to 3<sup>rd</sup> January 2013 and this was publicised in the village by the Parish Council. All surveys received at Action with Communities in Rural Kent by the 3<sup>rd</sup> January 2013.

Approximately 1192 surveys were distributed with 38 returned by this date.

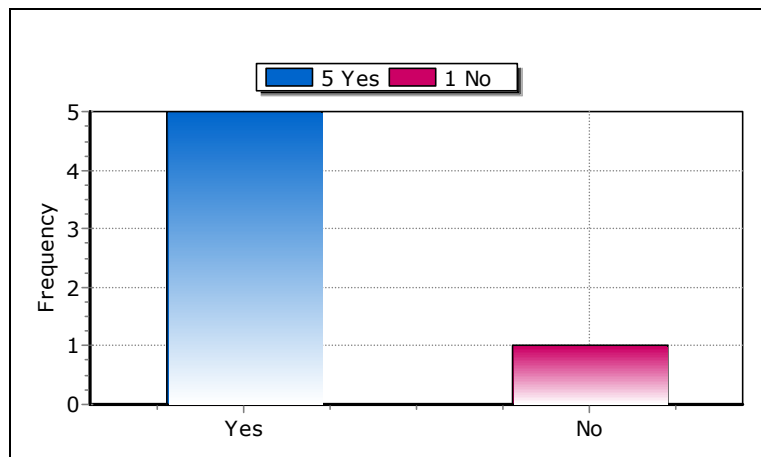
Some surveys were not fully completed therefore the results are shown for the total answers to each question.

## 5. RESULTS

### Question 1. If you live in Wye Parish do you wish to stay there?



### Question 2. If you live outside Wye Parish do you wish to return?

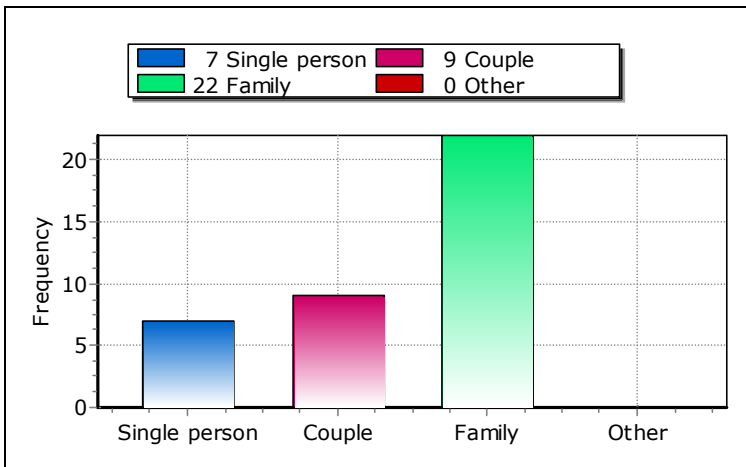


**Question 3. What is your connection with the parish?** Respondents were asked to indicate all connections that applied to them.

| Local connection   | FREQUENCY |
|--|-----------|
| I currently live in the parish and have done so continuously for the last 5 years  | 27        |
| 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 | 9         |
| I have lived in the parish for a total of 7 out of the last 10 years   | 13        |
| I am in full time or part time employment in the parish  | 11        |
| I need to move to the parish to take up full time or part time employment  | 1         |
| I need to move to the parish to give or receive support to or from an immediate family member  | 2         |

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

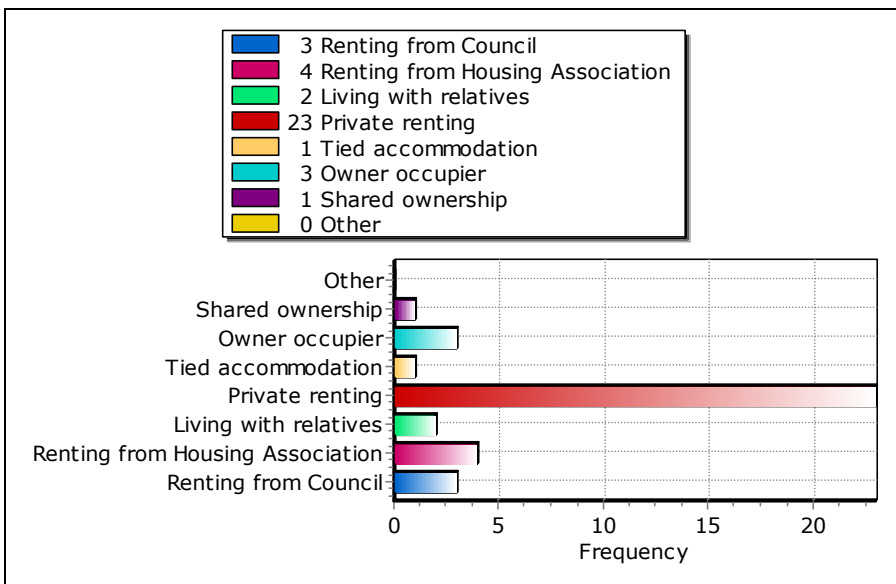
**Question 5. What type of household will you be in alternative accommodation?**



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

There were a total of 45 children.

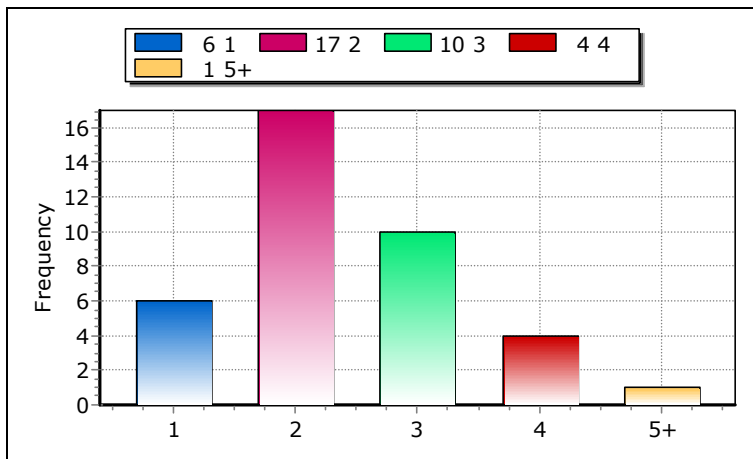
**Question 7. What is your current housing situation?**



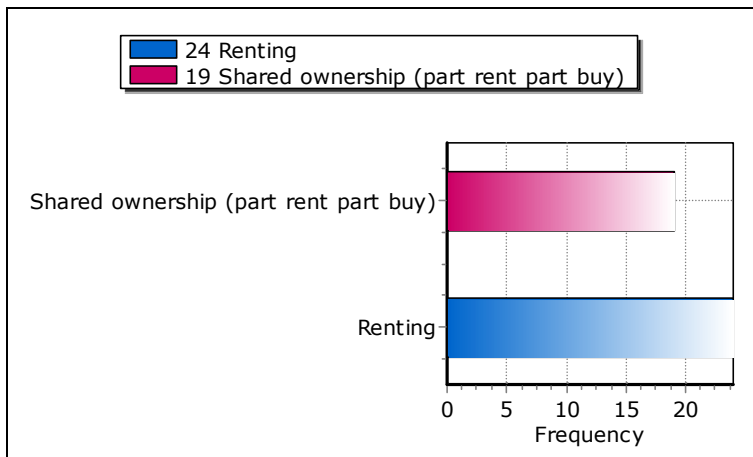
**Question 8. If you are an owner occupier, please state why you need affordable housing.** The following three responses were given:

- I do not need affordable housing but I may need sheltered housing or a care home.
- Currently we are living in a 2 bed house which we bought out after shared ownership. Now we have 2 kids and expecting a third one, the house is very small for all our needs.
- House too big, too expensive to run.

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

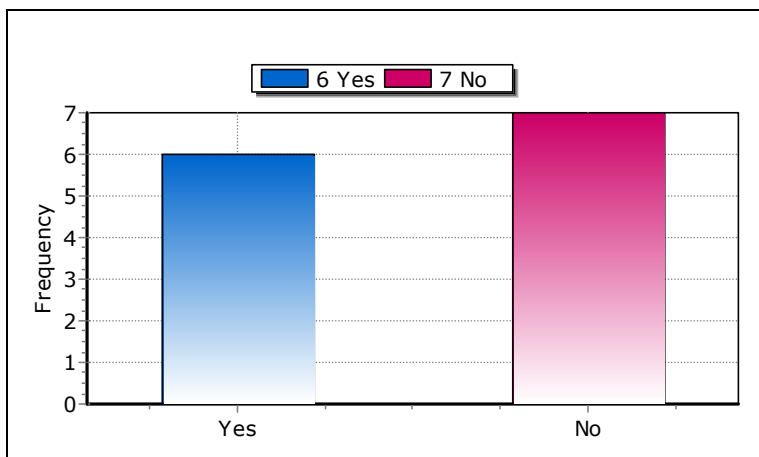


**Question 10. Which tenure would best suit your housing need?**





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

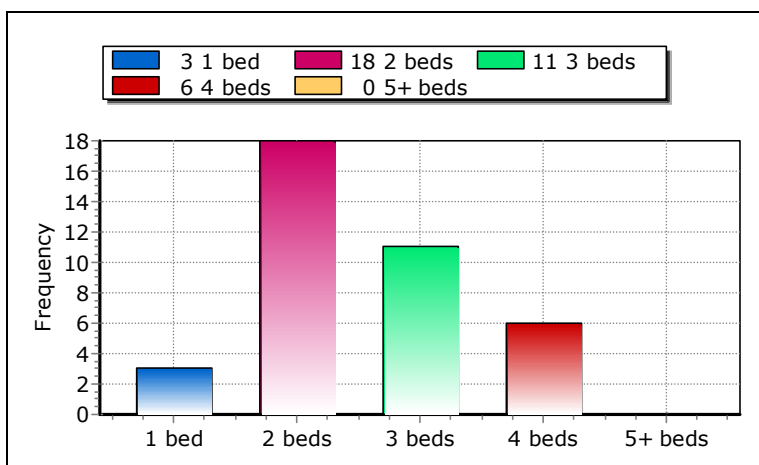


**Question 12. What type of housing do you need? Please tick only TWO options that apply:**

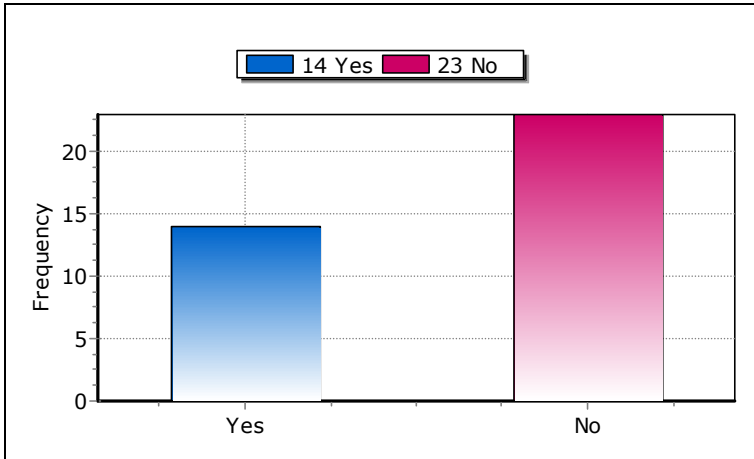
| Type of Housing   | Frequency |
|---|-----------|
| Flat  | 5         |
| House   | 33        |
| Bungalow  | 14        |
| Sheltered housing                                       | 3         |
| Extra care housing                                      | 1         |
| Accommodation suitable for older people without support | 2         |
| Other   | 1         |

The respondent who answered 'Other' stated 'With land'.

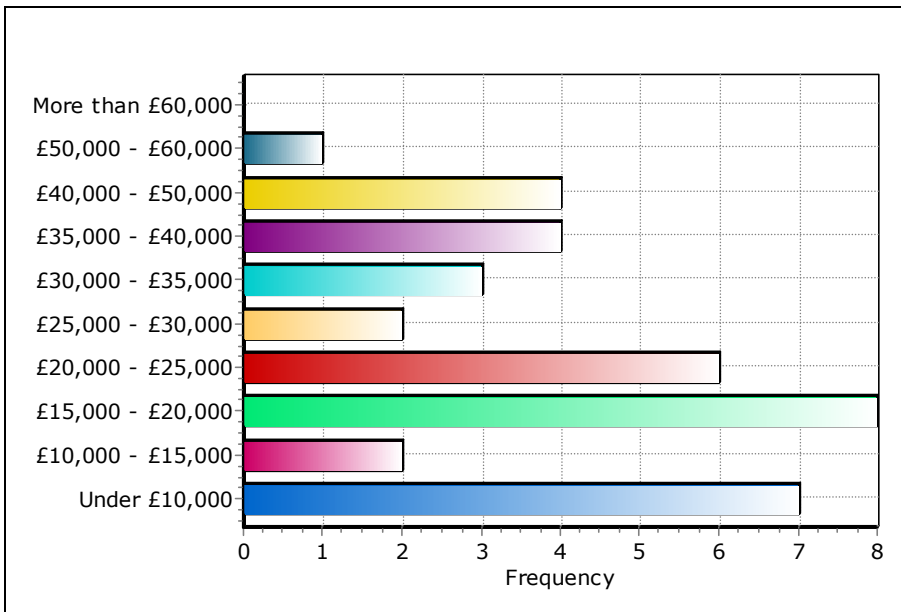
**Question 13. How many bedrooms will you need?**



**Question 14. Are you registered on Ashford Borough Council’s Housing Register?**



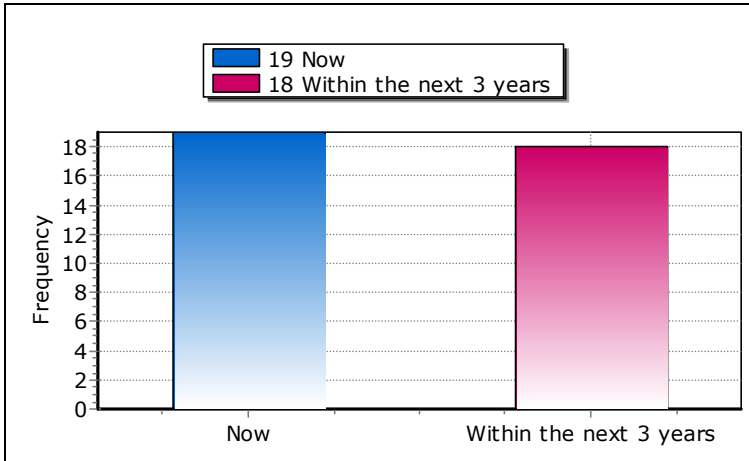
**Question 15. Please indicate the total gross annual income of the household in housing need.**



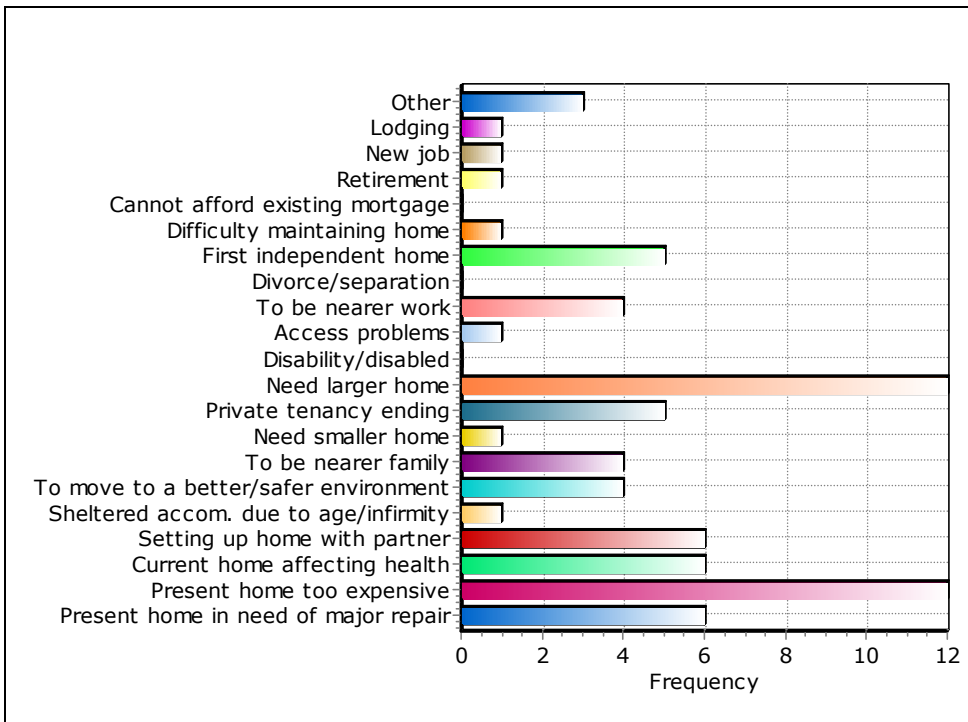
**Question 16. How much money would you be able to raise as a deposit towards buying your own home? The following answers were given:**

- 1 x £1500
- 1 x £3000
- 1 x £4000
- 2 x £5000
- 1 x £10,000
- 1 x £12,000
- 3 x £15,000
- 2 x £20,000
- 2 x £40,000
- 1 x £50,000
- 1 x £90,000

**Question 17. When do you need a new home?**



**Question 18. Why are you seeking a new home (please tick all that apply)**



Respondents who answered 'Other' said; 'Lots of steps in current flat, may not be suitable in future', 'Need garden' and 'Modern amenities, double glazing etc.'

## **6. LOCAL HOUSING COSTS**

To fully assess local housing need it is important to look at open market prices in the private sector of houses both to rent and buy.

### **Property for sale**

Searches of [www.rightmove.co.uk](http://www.rightmove.co.uk) which markets property for a number of leading local estate agents, in January 2013, showed the following cheapest properties for sale in Wye parish:

| <b>Type of Property</b> | <b>Number of Bedrooms</b> | <b>Price £</b>       |
|-------------------------|---------------------------|----------------------|
| Cottage                 | 1                         | Offers over £140,000 |
| End of terrace house    | 2                         | £163,000             |
| Mid terrace cottage     | 2                         | £186,995             |
| Semi detached house     | 3                         | £249,999             |
| Semi detached house     | 3                         | £295,000             |
| Detached house          | 4                         | £415,000             |
| Terraced house          | 4                         | £445,000             |

### **Property to rent**

A similar search for rental property found the following properties to rent in Wye parish:

| <b>Type of Property</b> | <b>Number of Bedrooms</b> | <b>Price £pcm.</b> |
|-------------------------|---------------------------|--------------------|
| Studio flat             | 1 bedroom/sitting room    | 450                |
| Stable conversion       | 1                         | 550                |
|                         |                           |                    |
| Apartment               | 2                         | 695                |
| Cottage                 | 2                         | 850                |
|                         |                           |                    |
| Semi detached house     | 3                         | 650                |
| End of terrace house    | 3                         | 850                |

### **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 4.19% (January 2013) 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.

| Type of Property | Price £ | Deposit (15%) | Gross Income Level | Monthly Repayment |
|------------------|---------|---------------|--------------------|-------------------|
| 1 bed cottage    | 140 000 | 21 000        | 34 000             | 627               |
| 2 bed house      | 163 000 | 24 450        | 39 586             | 730               |
| 2 bed cottage    | 186 995 | 28 049        | 45 413             | 837               |
| 3 bed house      | 249 999 | 37 500        | 60 714             | 1119              |
| 3 bed house      | 295 000 | 44 250        | 71 643             | 1321              |
| 4 bed house      | 415 000 | 62 250        | 100 786            | 1858              |
| 4 bed house      | 445 000 | 66 750        | 108 071            | 1992              |

To gauge the income level required to afford to rent privately, Government guidance states that a household can be considered able to afford market house renting in cases where rent payable was up to 25% of their gross household income (*DCLG Strategic Housing Market Assessment Guide 2007*)

| Type of Property        | Price £ pcm | Approx. Gross Annual income £ |
|-------------------------|-------------|-------------------------------|
| Studio flat             | 450         | 21 600                        |
| 1 bed stable conversion | 550         | 26 400                        |
| 2 bed apartment         | 695         | 33 360                        |
| 2 bed cottage           | 850         | 40 800                        |
| 3 bed house             | 650         | 31 200                        |
| 3 bed cottage           | 850         | 40 800                        |

Using HM Land Registry data on house sales ([www.mouseprice.com](http://www.mouseprice.com)) using postcode area TN25 which lies within or includes part of the following towns, counties, localities, electoral wards and stations: Aldington, Ashford, Bilsington, Bilting, Bockhanger, Bodsham, Bonnington, Boughton Aluph, Boughton Aluph and Eastwell, Boughton Lees, Brabourne Lees, Brook, Challock, Charing, Downs North, Downs West, East Brabourne, Eastwell, Elmstead, Elmsted, Godinton, Hastingleigh, Hinxhill, Hothfield, Kennington, Kent, Lympe and Stanford, Mersham, Monks Horton, North Downs West, Romney Marsh, Saxon Shore, Sellindge, Smeeth, Stanford, Stowting, Stowting Common, Victoria, Weald East, West Brabourne, Westwell, Wye, the average house prices in the last 3 months are –

1 bed properties £132,200  
 2 bed properties £213,800  
 3 bed properties £267,700  
 4 bed properties £373,300  
 5+ bed properties £494,400

To afford the average cost of a 1 bed property using the mortgage calculation shown above, a salary of £32,106 would be required. To afford the average cost of a 2 bed property a salary of £51,923 would be required.

Information provided by 'mouseprice' states that the average property in the TN25 area costs £295,700 with average earnings being £28,564. This means that the average property costs over 10 times more than the average salary. The source used by 'mouseprice' to assess price to earnings ratio is Calnea Analytics proprietary price data and earnings data – updated quarterly.

## **Affordable Rent**

The Government has introduced changes relating to rents charged to new tenants of social housing from April 2011. Affordable Rent properties allow landlords to set rents anywhere between current social rent levels and up to 80% of local market rents. The following table shows average open market rent levels for the Ashford area and affordable rent levels.

| <b>Size of Property</b> | <b>Open Market Rent Levels £</b> | <b>Affordable Rent Levels £</b> |
|-------------------------|----------------------------------|---------------------------------|
| 1 bed                   | 490                              | 392                             |
| 2 bed                   | 636                              | 509                             |
| 3 bed                   | 750                              | 600                             |
| 4 bed                   | 968                              | 775                             |
| 5 bed                   | 1367                             | 1093                            |

The table below shows income needed to afford the affordable rent levels using 25% of gross income as the indicator of what is affordable.

| <b>Property</b> | <b>Price £ pcm</b> | <b>Gross annual Income £</b> |
|-----------------|--------------------|------------------------------|
| 1 bed           | 392                | 18 768                       |
| 2 bed           | 509                | 24 432                       |
| 3 bed           | 600                | 28 800                       |
| 4 bed           | 775                | 37 200                       |
| 5 bed           | 1093               | 52 464                       |

## **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 40% and 70% share of a property with estimated value of £114,950 for a 1 bed apartment, £157,500 for a 2 bed house, £165,000 for a 3 bed property and £254,995 for a 4 bed property. These values are taken from costs found for newbuild shared ownership properties at the nearest developments to TN25 area. Affordability is calculated using Moat's mortgage and rent calculator - <http://homebuyoptions.co.uk/calculator/index.html> and are approximate.

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 |
|------------------|-------|--------------------|--------------------|----------------|------------------------|-----------------|-----------------------|
| 114,950          | 40%   | 4598               | 222                | 158            | 80                     | 463             | 16 438                |
| 114,950          | 70%   | 8047               | 393                | 79             | 80                     | 552             | 24 232                |
| 157,500          | 40%   | 6300               | 311                | 220            | 80                     | 611             | 21 588                |
| 157,500          | 70%   | 11 025             | 547                | 110            | 80                     | 737             | 32 432                |
| 165,000          | 40%   | 6600               | 320                | 227            | 80                     | 627             | 22 162                |
| 165,000          | 70%   | 11 550             | 563                | 113            | 80                     | 756             | 33 339                |
| 254,995          | 40%   | 10 200             | 498                | 351            | 80                     | 929             | 32 463                |
| 254,995          | 70%   | 17 850             | 869                | 175            | 80                     | 1124            | 47 026                |

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

One respondent did not indicate whether they need housing now or within the next 3 years; they were excluded from this final assessment because they did not fully complete the form, therefore an assessment of their need could not be made.

### **Assessment of the 19 households seeking housing now**

Three respondents were excluded from this final assessment for the following reasons:

- One respondent is a family currently living in a 3 bedroom housing association property. They would like to rent a 4 bedroom house from a housing association. However, they have 4 children under 8 years old and would not be eligible for a 4 bedroom house due to the council's allocation policy.
- One respondent is a family renting a 2 bedroom property from the council. They can only afford rented accommodation and want a 2 bedroom property with a garden. As they are currently adequately housed, they would be unlikely to be eligible for a new property.
- One respondent is a family who are owner occupiers in a 2 bedroom house. They need a larger home as they are expecting their third child. They have an income of £50,000 - £60,000 and a large deposit available so may be able to meet their needs on the open market.

### **The 16 households in need of affordable housing now are –**

- 1 single person
- 6 couples
- 9 families

**Single people** there was 1 single person

| <b>Age</b> | <b>Frequency</b> |
|------------|------------------|
| 45 -59     | 1                |

### **Reason for seeking new home:**

| <b>Reason</b>                         | <b>Frequency</b> |
|---------------------------------------|------------------|
| Need larger home                      | 1                |
| Setting up home with partner (future) | 1                |

### **Current housing:**

| <b>Current Housing</b> | <b>Frequency</b> |
|------------------------|------------------|
| Private renting        | 1                |

### **Type of housing needed:**

| <b>Type of housing</b> | <b>Frequency</b> |
|------------------------|------------------|
| House/bungalow         | 1                |

### **Tenure best suited:**

| <b>Tenure</b>            | <b>Frequency</b> |
|--------------------------|------------------|
| Renting/shared ownership | 1                |

**Number of bedrooms needed:**

| No of bedrooms | Frequency |
|----------------|-----------|
| 2              | 1         |

In terms of rented accommodation the respondent would only be eligible for 1 bedroom due to the council's allocation policy.

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

| Income            | Frequency |
|-------------------|-----------|
| £15,000 - £20,000 | 1         |

The respondent did not indicate being able to raise any amount towards a deposit.

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

The respondent is registered on Ashford Borough Council's Housing Register.

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

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

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

| Income            | Number of respondents | Affordable rent | Private rent | Shared ownership | Open market |
|-------------------|-----------------------|-----------------|--------------|------------------|-------------|
| £15,000 - £20,000 | 1                     | 1               | 0            | 0                | 0           |



**Couples** – there were 6 couples

| Age     | Frequency |
|---------|-----------|
| 20 - 24 | 2         |
| 25 - 44 | 5         |
| 45 - 59 | 3         |
| 60 - 74 | 2         |

**Reason for seeking new home:**

| Reason  | Frequency |
|---|-----------|
| Present home in need of major repair                | 2         |
| Present home too expensive                          | 2         |
| Current home affecting health                       | 2         |
| Setting up home with partner                        | 2         |
| Private tenancy ending                              | 1         |
| First independent home                              | 1         |
| To move to a better/safer environment               | 2         |
| To be nearer family                                 | 2         |
| New job   | 1         |
| To be nearer work                                   | 1         |
| Need larger home                                    | 1         |
| Other (elderly parents in the village needing help) | 1         |

**Current housing:**

| Current Housing       | Frequency |
|-----------------------|-----------|
| Private renting       | 5         |
| Living with relatives | 1         |

**Type of housing needed:**

| Type of housing | Frequency |
|-----------------|-----------|
| House           | 1         |
| House/bungalow  | 4         |
| Flat/house      | 1         |

**Tenure best suited:**

| Tenure                   | Frequency |
|--------------------------|-----------|
| Renting                  | 2         |
| Shared ownership         | 1         |
| Renting/shared ownership | 3         |

The respondent who indicated shared ownership only said they would not be interested in rented accommodation if no shared ownership units were built.

**Number of bedrooms needed:**

| No of bedrooms | Frequency |
|----------------|-----------|
| 2              | 6         |

In terms of rented accommodation, couples may not be eligible for a 2 bedroom property due to the council's allocation policy.

**Household's joint gross income:**

| Income          | Frequency |
|-----------------|-----------|
| Under £10,000   | 1         |
| £15,000-£20,000 | 1         |
| £20,000-£25,000 | 1         |
| £35,000-£40,000 | 1         |
| £40,000-£50,000 | 2         |

Three respondents indicated that they could raise the following amounts towards a deposit:

- £1500
- £12,000
- £15,000

All respondents indicated at least one of the local connection criteria; four currently live in the parish and two live outside; they have both previously lived in the parish and have immediate family who currently live there. One respondent has also lived in the parish for 7 out of the last 10 years and is in employment there.

Two respondents are registered on Ashford Borough Council's Housing Register.

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

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

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

| Income            | Number of respondents | Affordable rent | Private rent | Shared ownership       | Open market |
|-------------------|-----------------------|-----------------|--------------|------------------------|-------------|
| Under £10,000     | 1                     | 0               | 0            | 0                      | 0           |
| £15,000 - £20,000 | 1                     | 1               | 0            | 0                      | 0           |
| £20,000 - £25,000 | 1                     | 1               | 1            | 1 x 40% share<br>2 bed | 0           |
| £35,000 - £40,000 | 1                     | 1               | 1            | 0                      | 0           |
| £40,000 - £50,000 | 2                     | 2               | 2            | 2 x 40% share<br>2 bed | 0           |

**Families** there were 9 families

**Ages**

|                 | <b>Adult Age</b> | <b>Adult Age</b> | <b>Child Age</b> | <b>Child Age</b> | <b>Child Age</b> |
|-----------------|------------------|------------------|------------------|------------------|------------------|
| <b>Family 1</b> | 25 - 44          | 25 - 44          | 0 - 9            | Baby due         |                  |
| <b>Family 2</b> | 25 - 44          | 25 - 44          | 0 - 9            |                  |                  |
| <b>Family 3</b> | 25 - 44          |                  | 10 - 15          |                  |                  |
| <b>Family 4</b> | 45 - 59          | 25 - 44          | 10 - 15          | 10 - 15          | 10 - 15          |
| <b>Family 5</b> | 25 - 44          | 45 - 59          | 20 - 24          | 10 - 15          |                  |
| <b>Family 6</b> | 20 - 24          | 25 - 44          | 0 - 9            | 0 - 9            |                  |
| <b>Family 7</b> | 25 - 44          | 25 - 44          | 10 - 15          | 0 - 9            | 0 - 9            |
| <b>Family 8</b> | 25 - 44          | 25 - 44          | 0 - 9            | 0 - 9            | 0 - 9            |
| <b>Family 9</b> | 25 - 44          | 25 - 44          | 10 - 15          | 0 - 9            | 16 - 19          |

**Reason for seeking new home:**

| <b>Reason</b>                        | <b>Frequency</b> |
|--------------------------------------|------------------|
| First independent home               | 1                |
| Private tenancy ending               | 1                |
| Present home too expensive           | 4                |
| Current home affecting health        | 2                |
| Need larger home                     | 4                |
| To be nearer family                  | 3                |
| Present home in need of major repair | 2                |

**Current housing:**

| <b>Current Housing</b>           | <b>Frequency</b> |
|----------------------------------|------------------|
| Renting from council             | 2                |
| Renting from housing association | 1                |
| Private renting                  | 6                |

**Type of housing needed:**

| <b>Type of housing</b> | <b>Frequency</b> |
|------------------------|------------------|
| House                  | 8                |
| House/bungalow         | 1                |

**Tenure best suited:**

| <b>Tenure</b>    | <b>Frequency</b> |
|------------------|------------------|
| Renting          | 8                |
| Shared ownership | 1                |

The above respondent who indicated shared ownership only, stated that they would be interested in renting if no shared ownership units were built.

**Number of bedrooms needed:**

| No of bedrooms | Frequency |
|----------------|-----------|
| 2              | 3         |
| 3              | 4         |
| 4              | 2         |

In terms of rented accommodation, families will only be entitled to the amount of bedrooms they are eligible for under the council's allocation policy.

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

| Income            | Frequency |
|-------------------|-----------|
| Under £10,000     | 2         |
| £10,000 - £15,000 | 1         |
| £15,000 - £20,000 | 2         |
| £20,000 - £25,000 | 3         |
| £40,000 - £50,000 | 1         |

Two respondents said they could raise the following amount as a deposit:

- Up to £4000
- £40,000

All respondents indicated at least one of the local connection criteria. 7 currently live in the parish and 2 live outside; they have both previously lived in the parish and have immediate family living there and they both need to move to the parish to give or receive support to or from an immediate family member.

Seven respondents are currently registered on Ashford Borough Council's Housing Register.

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

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

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

| Income            | Number of respondents | Affordable rent | Private rent | Shared ownership    | Open market |
|-------------------|-----------------------|-----------------|--------------|---------------------|-------------|
| Under £10,000     | 2                     | 0               | 0            | 0                   | 0           |
| £10,000 - £15,000 | 1                     | 0               | 0            | 0                   | 0           |
| £15,000 - £20,000 | 2                     | 0               | 0            | 0                   | 0           |
| £20,000 - £25,000 | 3                     | 2 x 2 beds      | 0            | 0                   | 0           |
| £40,000 - £50,000 | 1                     | 1               | 1            | 1 x 70% share 4 bed | 0           |

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

6 respondents were excluded from this final assessment for the following reasons:

- One respondent is a family with one child living in a 2 bedroom shared ownership property; they said they want a 4 bed shared ownership property but under Homebuy's criteria they would not be eligible for a 4 bed property.
- Two respondents did not meet the local connection criteria.
- One respondent is a single older person who is an owner occupier who says they do not need affordable housing but may need sheltered housing or a care home.
- One respondent is a family with 2 children who currently rent a 2 bed house from a housing association; they want to rent a 3 bed house but as the children are aged 1 year and 5 years, they would not be eligible for a 3 bedroom home due to the council's allocation policy.
- One respondent are a two person family who own a 4 bedroom house but say it is too big and expensive to run. They may have equity in their home so may not be eligible for affordable housing.

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

- 3 single people
- 3 couples
- 6 families

**Single People** there were 3 single people

| <b>Age</b> | <b>Frequency</b> |
|------------|------------------|
| 25 – 44    | 1                |
| 45 – 59    | 1                |
| 60 - 74    | 1                |

## **Reason for seeking new home:**

| <b>Reason</b>  | <b>Frequency</b> |
|--|------------------|
| Private tenancy ending   | 1                |
| First independent home   | 1                |
| Lodging  | 1                |
| Retirement   | 1                |
| Present home too expensive   | 1                |
| Other (lots of steps in current flat, may not be suitable in future) | 1                |

## **Current housing:**

| <b>Current Housing</b> | <b>Frequency</b> |
|------------------------|------------------|
| Renting privately      | 2                |
| Renting from HA        | 1                |

**Type of housing needed:**

| Type of housing   | Frequency |
|---|-----------|
| Flat/house  | 1         |
| Bungalow  | 1         |
| Bungalow/flat/accommodation suitable for older people without support/sheltered housing | 1         |

**Tenure best suited:**

| Tenure           | Frequency |
|------------------|-----------|
| Shared ownership | 2         |
| Renting          | 1         |

Respondents who indicated shared ownership only said they would be interested in renting if no shared ownership units were built.

**Number of bedrooms needed:**

| No of bedrooms | Frequency |
|----------------|-----------|
| 1              | 2         |
| 2              | 1         |

In terms of rented accommodation, the respondent may not be eligible for 2 beds due to the council's allocation policy.

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

| Income            | Frequency |
|-------------------|-----------|
| Under £10,000     | 1         |
| £20,000 - £25,000 | 1         |
| £35,000 - £40,000 | 1         |

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

- £10,000
- £40,000

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

One respondent is registered on Ashford Borough Council's Housing Register.

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

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

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

| <b>Income</b>     | <b>Number of respondents</b> | <b>Affordable rent</b> | <b>Private rent</b> | <b>Shared ownership</b> | <b>Open market</b> |
|-------------------|------------------------------|------------------------|---------------------|-------------------------|--------------------|
| Under £10,000     | 1                            | 0                      | 0                   | 0                       | 0                  |
| £20,000 - £25,000 | 1                            | 1                      | 0                   | 1 x 70% 1 bed           | 0                  |
| £35,000 - £40,000 | 1                            | 1                      | 1                   | 1 x 40% share 2 bed     | 0                  |

**Couples** there were 3 couples:

One respondent did not give their partner's age.

| <b>Age</b> | <b>Frequency</b> |
|------------|------------------|
| 20 - 24    | 1                |
| 25 - 44    | 4                |

**Reason for seeking new home:**

| <b>Reason</b>                | <b>Frequency</b> |
|------------------------------|------------------|
| To be nearer work            | 1                |
| Setting up home with partner | 2                |
| First independent home       | 2                |

**Current housing:**

| <b>Current Housing</b> | <b>Frequency</b> |
|------------------------|------------------|
| Living with relatives  | 1                |
| Private renting        | 2                |

**Type of housing needed:**

| <b>Type of housing</b> | <b>Frequency</b> |
|------------------------|------------------|
| House                  | 1                |
| Flat/house             | 1                |
| House/bungalow         | 1                |

**Tenure best suited:**

| <b>Tenure</b>    | <b>Frequency</b> |
|------------------|------------------|
| Shared ownership | 3                |

Two of the above respondents said they would not be interested in renting if no shared ownership units were built and one respondent said they would.

**Number of bedrooms needed:**

| No of bedrooms | Frequency |
|----------------|-----------|
| 2              | 3         |

In terms of rented accommodation, the couples may only be eligible for 1 bedroom due the council's allocation policy.

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

| Income            | Frequency |
|-------------------|-----------|
| £30,000 - £35,000 | 1         |
| £35,000 - £40,000 | 2         |

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

- £2000 - £5000
- £5000
- £15,000

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

None of the respondents are registered on Ashford Borough Council's Housing Register.

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

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

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

| Income            | Number of respondents | Affordable rent | Private rent | Shared ownership    | Open market |
|-------------------|-----------------------|-----------------|--------------|---------------------|-------------|
| £30,000 - £35,000 | 1                     | 1               | 1            | 1 x 70% share 2 bed | 0           |
| £35,000 - £40,000 | 2                     | 1               | 1            | 2 x 40% share 1 bed | 0           |



**Families** there were 6 families

**Ages**

|                 | <b>Adult Age</b> | <b>Adult Age</b> | <b>Child Age</b> | <b>Child Age</b> | <b>Child Age</b> | <b>Child Age</b> |
|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Family 1</b> | 25 - 44          | 25 - 44          | 0 - 9            |                  |                  |                  |
| <b>Family 2</b> | 45 - 59          | 45 - 59          | 16 - 19          | 10 - 15          |                  |                  |
| <b>Family 3</b> | 25 - 44          | 25 - 44          | 0 - 9            | 0 - 9            |                  |                  |
| <b>Family 4</b> | 25 - 44          | 45 - 59          | 20 - 24          | 20 - 24          | 10 - 15          | 10 - 15          |
| <b>Family 5</b> | 25 - 44          | 25 - 44          | 0 - 9            | 0 - 9            |                  |                  |
| <b>Family 6</b> | Not given        |                  | 0 - 9            | 0 - 9            |                  |                  |

**Reason for seeking new home:**

| <b>Reason</b>                                 | <b>Frequency</b> |
|---|------------------|
| Need larger home                              | 1                |
| Present home too expensive                    | 3                |
| First independent home                        | 1                |
| Private tenancy ending                        | 1                |
| To move to a better/safer environment         | 1                |
| Other (modern amenities, double glazing etc.) | 1                |
| Current home affecting health                 | 1                |

**Current housing:**

| <b>Current Housing</b> | <b>Frequency</b> |
|------------------------|------------------|
| Private renting        | 5                |
| Tied accommodation     | 1                |

**Type of housing needed:**

| <b>Type of housing</b> | <b>Frequency</b> |
|------------------------|------------------|
| House                  | 2                |
| House/bungalow         | 4                |

**Tenure best suited:**

| <b>Tenure</b>            | <b>Frequency</b> |
|--------------------------|------------------|
| Renting                  | 3                |
| Shared ownership         | 2                |
| Renting/shared ownership | 1                |

The respondents who indicated shared ownership only said they would not be interested in renting if no shared ownership units were built.

**Number of bedrooms needed:**

| No of bedrooms | Frequency |
|----------------|-----------|
| 3              | 5         |
| 4              | 1         |

In terms of rented accommodation, two of the families wanting 3 beds may only be eligible for 2 bedrooms due to the council's allocation policy.

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

| Income            | Frequency |
|-------------------|-----------|
| Under £10,000     | 1         |
| £15,000 - £20,000 | 1         |
| £20,000 - £25,000 | 1         |
| £25,000 - £30,000 | 1         |
| £30,000 - £35,000 | 2         |

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

- £3000
- £15,000
- £16,000 - £20,000

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

One respondent is currently registered on Ashford Borough Council's Housing Register.

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

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

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

| Income            | Number of respondents | Affordable rent | Private rent | Shared ownership    | Open market |
|-------------------|-----------------------|-----------------|--------------|---------------------|-------------|
| Under £10,000     | 1                     | 0               | 0            | 0                   | 0           |
| £15,000 - £20,000 | 1                     | 0               | 0            | 0                   | 0           |
| £20,000 - £25,000 | 1                     | 1               | 0            | 0                   | 0           |
| £25,000 - £30,000 | 1                     | 1               | 0            | 1 x 40% share 3 bed | 0           |
| £30,000 - £35,000 | 2                     | 2               | 2            | 1 x 70% 3 bed       | 0           |

## **8. SUMMARY OF FINDINGS**

The survey has found a need for up to 28 homes for local people who are in need of affordable housing; they are 4 single people, 9 couples and 15 families. 16 of those households need housing now and 12 in the next 3 years.

The 28 respondents in need of affordable housing indicated strong local connections to Wye parish; 24 currently live in the parish and 4 live outside.

In total there are 50 adults and 33 children who have a need for affordable housing.

21 respondents are currently renting privately, 2 are living with relatives, 2 are council tenants, 2 are housing association tenants and 1 lives in tied accommodation.

In total, 13 respondents indicated an interest in shared ownership; 11 of these households indicated that they may be able to afford a share of a property. More detailed analysis of their income, amount of deposit they have available and actual cost of the shared ownership property would be required to confirm affordability.

A mix of the following types of housing can be identified from the findings of the survey:

5 x 1 bed – rented

3 x 1 bed – shared ownership

6 x 2 bed – rented

5 x 2 bed – shared ownership

5 x 3 bed – rented

2 x 3 bed – shared ownership

1 x 4 bed - rented

1 x 4 bed – shared ownership



Action *with* Communities in Rural Kent

## WYE WITH HINXHILL PARISH COUNCIL - AFFORDABLE HOUSING NEEDS SURVEY

Dear Householder,

As part of our Neighbourhood Plan (NP), the Parish Council is assessing the need for affordable housing. The housing envisaged, known as local needs housing, consists of homes that can be rented or part bought (shared ownership) from a Housing Association. It provides for the needs of local people only, and helps those of all ages who would like to continue living in or return to live in Wye.

Wye with Hinxhill Parish Council have engaged Action with Communities in Rural Kent (ACRK) to carry out this survey independently. It is being run by Tessa O'Sullivan.

If someone from your household (including those who have left to find housing elsewhere) is interested in affordable housing please complete the accompanying survey form. You should fill in a separate form for every household that requires affordable housing (additional forms are available from any Parish Councillor or by phoning Tessa O'Sullivan on the number below). Completing the survey will not commit you to anything, but will help us to understand the housing needs.

Affordable Housing Summary:

- Only people with a genuine local connection are eligible
- Housing will either be for rent or part-sold (shared ownership) to tenants
- There will be no Right-to-Buy so homes will always remain available for local people only

The outcome of this survey will be included in the NP Evidence Base and will feed through to subsequent NP Documents.

**Please return the accompanying survey form using the FREEPOST envelope provided as soon as possible and by 19th December 2012 at the latest.** It is important that all sections of the form are filled in. All information you give will be kept confidential.

For further information or if you have any questions please contact the Parish Council Clerk, any Parish Councillor or Tessa O'Sullivan from ACRK.

Yours Sincerely,

Tony Shoults (Chairman of Wye with Hinxhill Parish Council)

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**Contact Details:** Councillors can be contacted via the email links on the Parish Council website [www.wyeparish.info](http://www.wyeparish.info) and their details are on the Parish Council notice board outside the Village Hall. You can contact the Parish Clerk by post: Wye with Hinxhill Parish Council, Brook Chapel, The Street, Brook, Ashford TN25 5PF 01233 812459 (answer phone) [clerk@wyeparishcouncil.plus.com](mailto:clerk@wyeparishcouncil.plus.com) . Tessa O'Sullivan can be contacted by telephone on 01303 813790.

The Parish Council thanks Ashford Borough Council for its funding support for this survey.

## HOUSING NEEDS IN THE PARISH OF WYE WITH HINXHILL

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

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

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

Q3. What is your connection with Wye 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 immediate family member*

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

\*Part time = minimum of 10 hours per week

### Q4. PERSONAL DETAILS

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

#### APPLICANT ONE - ADULT

Surname \_\_\_\_\_

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

Title

Mr  Mrs  Miss  Ms

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

Telephone no. \_\_\_\_\_

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

#### APPLICANT TWO - ADULT

Surname \_\_\_\_\_

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

Title

Mr  Mrs  Miss  Ms

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

Telephone no. \_\_\_\_\_

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.**

Child 1. \_\_\_\_\_

Child 2. \_\_\_\_\_

Child 3. \_\_\_\_\_

Child 4. \_\_\_\_\_

Child 5. \_\_\_\_\_

Child 6. \_\_\_\_\_

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

- |  |  |
|--|--|
| <input type="checkbox"/> <i>Renting from Council</i>             | <input type="checkbox"/> <i>Tied accommodation</i> |
| <input type="checkbox"/> <i>Renting from Housing Association</i> | <input type="checkbox"/> <i>Owner occupier</i>     |
| <input type="checkbox"/> <i>Living with relatives</i>            | <input type="checkbox"/> <i>Shared ownership</i>   |
| <input type="checkbox"/> <i>Other</i> _____                      | <input type="checkbox"/> <i>Private renting</i>    |

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

\_\_\_\_\_

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

- 1     2     3     4     5+

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

*Renting*     *Shared ownership (part rent part buy)*

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

Yes     No

**Q12. What type of housing do you need? Please tick only TWO options that apply**

- |   |  |  |   |
|---|--|--|---|
| <input type="checkbox"/> <i>Flat</i>  | <input type="checkbox"/> <i>House</i>  | <input type="checkbox"/> <i>Bungalow</i> | <input type="checkbox"/> <i>Sheltered housing (suitable for older persons with limited support via a warden or lifeline system)</i> |
| <input type="checkbox"/> <i>Accommodation suitable for older people without support</i> | <input type="checkbox"/> <i>Extra Care housing (suitable for elderly people with range of support options)</i> |  |   |
| <input type="checkbox"/> <i>Other</i> _____   |  |  |   |

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

- 1 bed     2 beds     3 beds     4 beds     5+ beds

**Q14. Are you registered on Ashford Borough Council's Housing Register?**

Yes     No

**Q15. Please indicate the total gross annual income (joint if a couple) of the household in housing need, excluding housing benefit and council tax benefit.**

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

**Q16 How much money would you be able to raise as a deposit towards buying your own home?**

\_\_\_\_\_

**Q17. When do you need a new home?**

Now  Within the next 3 years

**Q18. Why are you seeking a new home (please tick all 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"/> Private tenancy ending | <input type="checkbox"/> First independent home          |
| <input type="checkbox"/> Setting up home with partner          | <input type="checkbox"/> Need larger home       | <input type="checkbox"/> Difficulty maintaining home     |
| <input type="checkbox"/> Sheltered accom. due to age/infirmity | <input type="checkbox"/> Disability/disabled    | <input type="checkbox"/> Cannot afford existing mortgage |
| <input type="checkbox"/> To move to a better/safer environment | <input type="checkbox"/> Access problems        | <input type="checkbox"/> Retirement                      |
| <input type="checkbox"/> Other _____                           | <input type="checkbox"/> New job                | <input type="checkbox"/> Lodging                         |

**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 email [housing@ashford.gov.uk](mailto:housing@ashford.gov.uk)**

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



**PLEASE RETURN THIS FORM IN THE FREEPOST ENVELOPE PROVIDED**