

BOUGHTON

MONCHELSEA

**BOUGHTON MONCHELSEA
NEIGHBOURHOOD
DEVELOPMENT PLAN
FOR THE PERIOD UP TO 2031**

**SUBMISSION VERSION
MARCH 2020**

**HOUSING NEEDS SURVEY
JANUARY 2018**



Boughton Monchelsea Housing Needs Survey

January 2018

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1. EXECUTIVE SUMMARY

The Rural Housing Enabler (RHE) undertook a parish wide survey to find out if there are shortfalls in affordable housing provision for households with local connections to Boughton Monchelsea and whether there is a requirement for older people to downsize/move to more suitable housing for their needs. This report provides overall information as well as analysis of housing need.

A survey was posted to every household within the parish of Boughton Monchelsea in November 2017. 1466 surveys were distributed with 35 surveys being returned; 29 of those surveys stated a housing need. Only households with a housing need were asked to respond to the survey.

An assessment of local house prices for entry level first time buyers found that the cheapest property for sale in the parish at the time of writing the report was a 2 bedroom flat for £179,995; to afford to buy this home a deposit of approximately £27,000 would be required and an income of £43,713. To afford to rent privately an income of approximately £32,000 would be required to afford the cheapest property found available to rent in the parish which was a 2 bedroom flat for £800pcm.

A need for up to 14 affordable homes, for the following local households was identified:

- 4 single people
- 4 couples
- 6 families
- 13 households currently live in Boughton Monchelsea and 1 lives outside but has local connections to the parish

Our analysis has also identified a need for alternative housing for 10 older households, they are:

- 4 single people
- 6 couples
- 2 of these households need affordable housing
- All 10 households currently live in Boughton Monchelsea

In total, the survey identified a need for 16 affordable homes, 2 of which were for older households and 8 homes for older owner occupiers needing to downsize/move to more suitable housing for their needs.

2. INTRODUCTION TO THE BOUGHTON MONCHELSEA HOUSING NEEDS SURVEY

The Rural Housing Enabler worked with Boughton Monchelsea Parish Council and Maidstone Borough Council to undertake a housing needs survey within the parish. The survey sought to identify the need for affordable housing and for older households of any tenure requiring alternative housing to meet their needs.

3. 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 November 2017.

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 18th December. Due to the Christmas period, all surveys received at Action with Communities in Rural Kent by the 8th January 2018 are included in this report.

1466 surveys were distributed with 35 surveys being returned by that date; 29 of those surveys stated a housing need.

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

4. RESULTS

Section 1

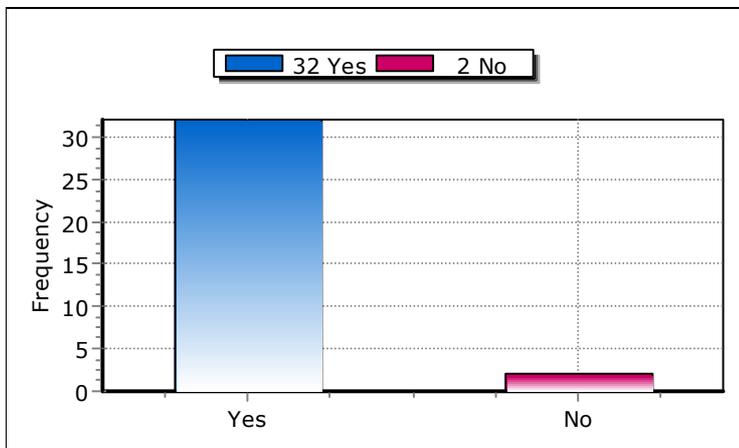
Listed below are the results of each question asked by the housing needs survey. The results are taken from all 35 surveys returned.

Question 1. Personal details of respondents are not included in this report.

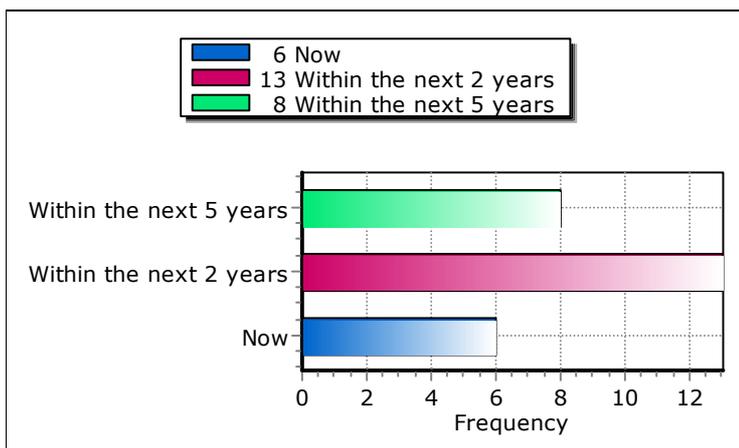
Question 2. If you live outside Boughton Monchelsea do you wish to return?

There were no responses this question

Question 3. If you live in Boughton Monchelsea do you wish to stay there?



Question 4. When do you need to move?



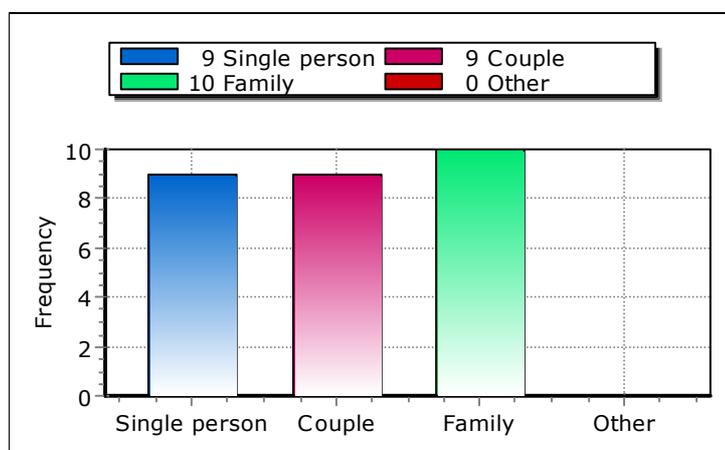
Question 5. What is your connection with Boughton Monchelsea parish? Respondents were asked to indicate all connections that applied to them.

Local connection	FREQUENCY
I currently live in the parish and have done so continuously for the last 2 years	32
I do not live in the parish but have previously lived there for 2 out of the last 5 years	1
I do not live in the parish but have immediate family members living there who have done so for at least the last 2 years	2
I am currently permanently employed in the parish	1
I currently have or am about to take up an offer of permanent employment within the parish	0

Question 6. Please indicate which categories of housing need apply to you, if any:

Local connection	FREQUENCY
I am homeless/threatened with homelessness	2
I am homeless and occupying temporary accommodation provided by Maidstone Borough Council	0
I am living in unsatisfactory housing due to overcrowding, insanitary or hazardous conditions/risk to health and safety	1
I will suffer hardship if I don't move because I need to give or receive care or to take up an employment, education or training opportunity	1
My current housing is unsuitable due to a medical condition (including physical disability, mobility need, mental or learning disabilities) or welfare grounds	4

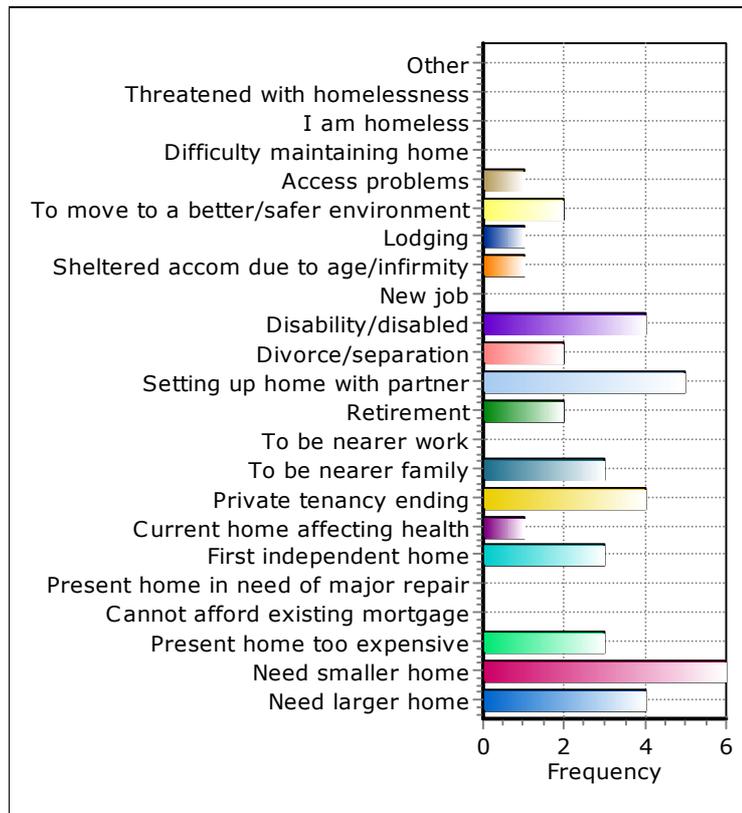
Question 7. What type of household will you be in alternative accommodation?



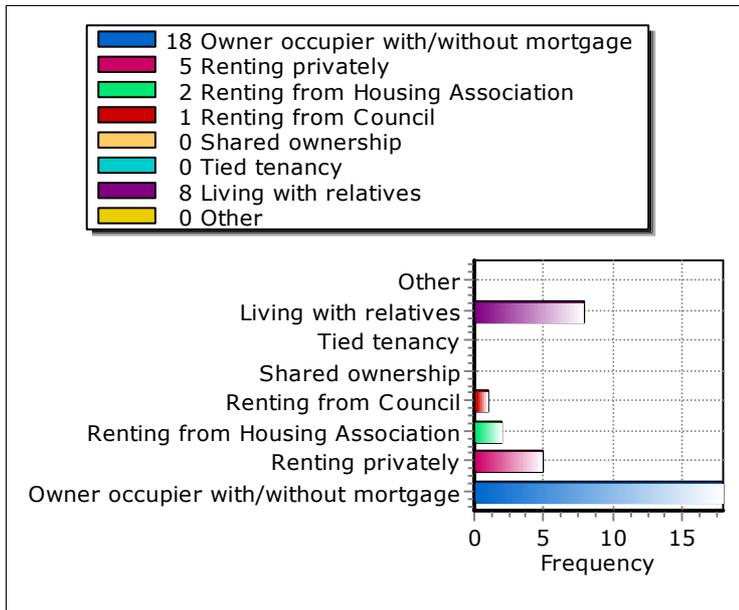
Question 8. How many people in each age group need alternative accommodation?

AGE	0 - 9	10 -15	16 - 19	20 -24	25 - 44	45 - 59	60 - 74	75+
Male	2	3	2	4	5	3	4	2
Female	2	2	1	5	4	4	4	5
Total	4	5	3	9	9	7	8	7

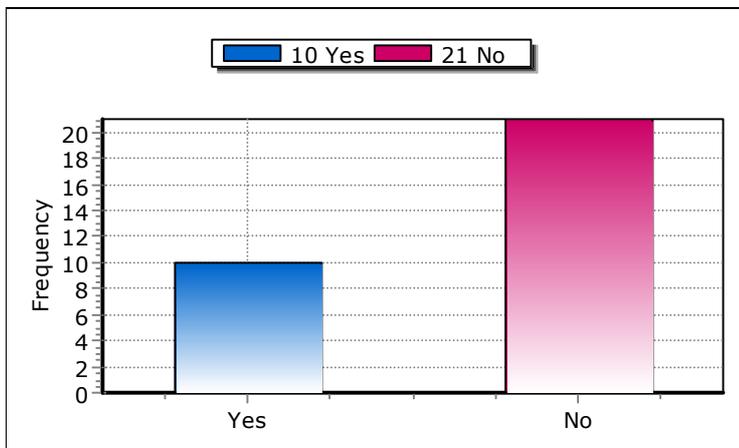
Question 9. Why are you seeking a new home?



Question 10. What is your current housing situation?



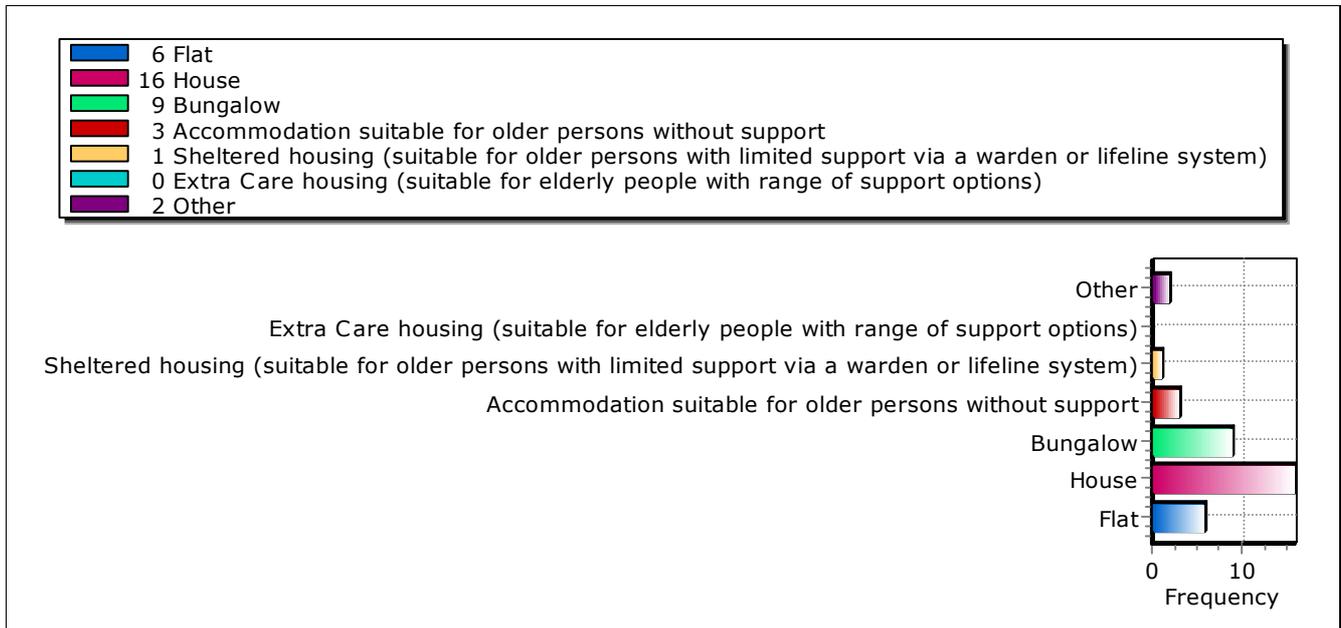
Question 11. Are you an older person/household that wants to downsize/move to more suitable housing for your needs?



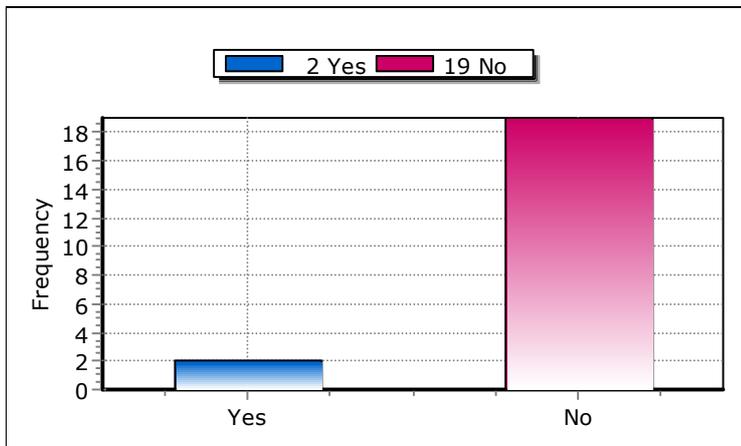
Question 12. Please tell us in your own words why you need to move and what prevents you from doing so:

There were 22 responses to this question; a full list of responses can be found in Appendix B1.

Question 13. What type of housing do you need?



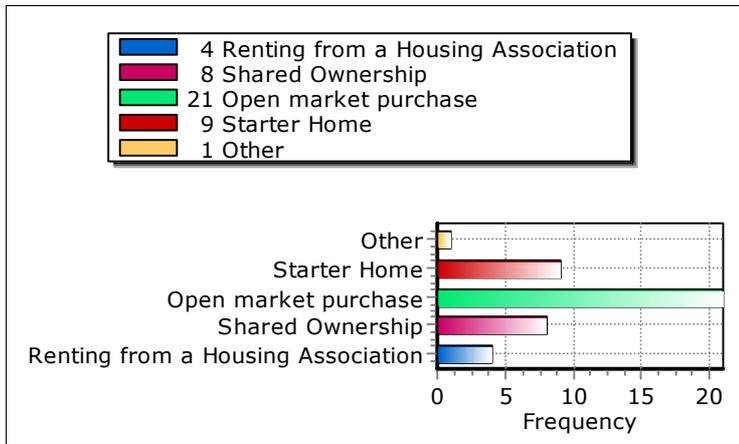
Question 14. Does anyone requiring alternative accommodation have specific housing needs?



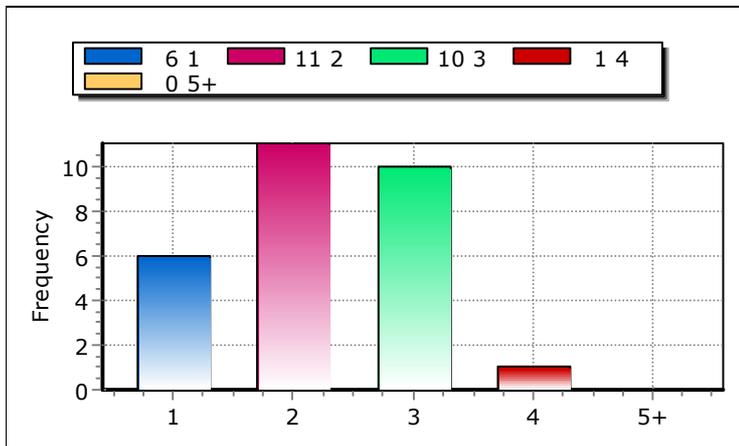
One respondent said they had the following needs:

- Wheelchair users, need wet room and suitable kitchen for wheelchair use

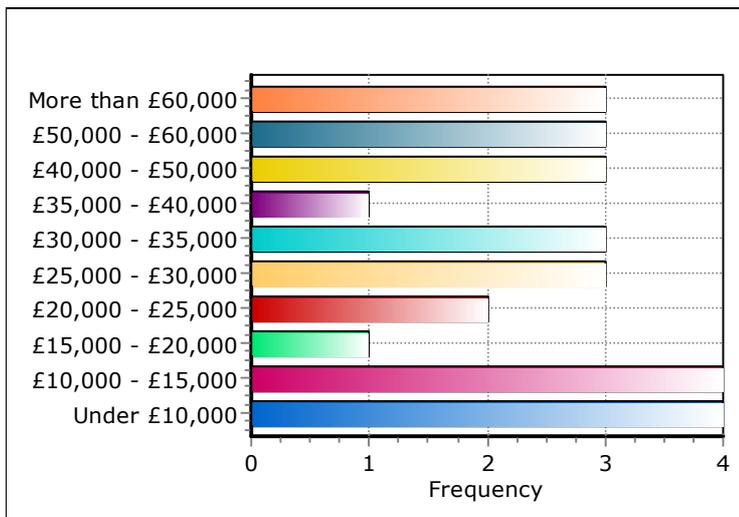
Question 15. Which tenure would best suit your housing need?



Question 16. How many bedrooms will you need?



Question 17. Please indicate the total gross annual income of the household in housing need.



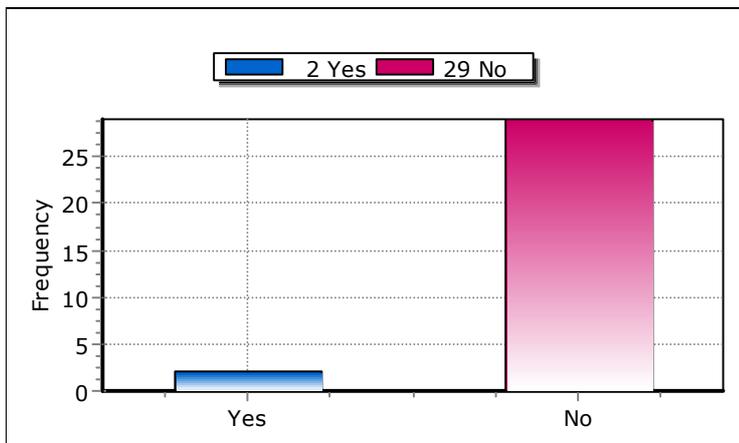
Question 18. How much money could you raise towards the purchase of a property? The following answers were given

- 1 x £6000
- 1 x £10,000
- 1 x £15,000
- 2 x £20,000
- 1 x £40,000
- 2 x £120,000
- 1 x £150,000
- 1 x £160,000
- 2 x £180,000
- 1 x £200,000
- 2 x £250,000
- 1 x £295,000
- 1 x £300,000
- 2 x £400,000

Question 19. How much money would you be able to raise as a deposit towards buying your own home? The following answers were given:

- 1 x £5000
- 3 x £10,000
- 1 x £15,000
- 3 x £20,000
- 1 x £25,000
- 1 x £30,000
- 1 x £50,000
- 1 x £60,000
- 1 x £130,000
- 1 x £200,000
- 1 x £400,000

Question 20. Are you registered on Maidstone Borough Council's housing register?



5. 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 January 2018, found the following cheapest properties for sale in Boughton Monchelsea:

Type of Property	Number of Bedrooms	Price £
Apartment	2	179 995
Terraced house	2	220 000
Terraced house	2	240 000
End of terrace house	3	275 000
Semi-detached house	3	285 000
Semi-detached house	4	385 000
Detached house	4	415 000

Property to rent

A similar search for rental property found the following:

Type of Property	Number of Bedrooms	Price £pcm.
Apartment	2	800
Apartment	2	850
House	2	950
Detached house	4	1650
Detached house	4	1800

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% (January 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 now 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 apartment	179 995	27 000	43 713	608
2 bed terraced house	220 000	33 000	53 429	743
2 bed terraced house	240 000	36 000	58 286	810
3 bed end of terrace house	275 000	41 250	66 786	928
3 bed semi-detached house	285 000	42 750	69 214	962
4 bed semi-detached house	385 000	57 750	93 500	1300
4 bed detached house	415 000	62 250	100 785	1400

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 apartment	800	32 000
2 bed apartment	850	34 000
2 bed house	950	38 000
4 bed detached house	1650	66 000
4 bed detached house	1800	72 000

Using HM Land Registry data on house sales (www.mouseprice.com) using postcode area ME17 which lies within or includes part of the following towns, counties, localities, electoral wards and stations: Boughton Monchelsea, Boughton Monchelsea and Chart Sutton, Broomfield, Chart Sutton, Coxheath, Coxheath and Hunton, Detling and Thurnham, Downswood and Otham, East Sutton, Grafty Green, Harrietsham, Harrietsham and Lenham, Headcorn, Hollingbourne, Huckling, Kent, Kingswood, Langley, Leeds, Lenham, Lenham Heath, Linton, Loose, Maidstone, North, North Downs, Park Wood, Platts Heath, Sandway, Sutton Valence, Sutton Valence and Langley, Ulcombe, Warren Street, Weald Central, the average house prices in the last 3 months are –

1 bed properties £234,000
2 bed properties £280,700
3 bed properties £344,200
4 bed properties £518,000
5+ bed properties £784,000

To afford the average cost of a 1 bed property using the mortgage calculation shown above, a salary of £56,829 would be required. To afford the average cost of a 2 bed property a salary of £68,170 would be required.

Information provided by 'mouseprice' states that the average property in the ME17 area costs £414,600 with average earnings being £25,673. This means that the average property costs over 16 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 housing benefit levels (known as Local Housing Allowance (LHA)) for the Maidstone BRMA (Broad Rental Market Area). These levels have been used in the absence of information regarding average private rents in the area. Affordability of the rent can be achieved through the input of Housing Benefit where eligible.

Size of Property	LHA Levels £pcm/Affordable Rent levels £pcm
1 bed	536
2 bed	683
3 bed	782
4 bed	1020

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

Property	Price £ pcm	Gross annual Income £
1 bed	536	21 440
2 bed	683	27 320
3 bed	782	31 280
4 bed	1020	40 800

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 £234,000 for a 1 bed property, £280,700 for a 2 bed property and £344,200 for a 3 bed property. These values are taken from average costs found at www.mouseprice.co.uk 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
234 000	25%	5850	279	402	80	761	27 433
234 000	40%	9360	447	322	80	849	32 525
280 700	25%	7018	335	482	80	897	32 332
280 700	40%	11 228	536	386	80	1002	39 016
344 200	25%	8605	411	592	80	1083	39 004
344 200	40%	13 768	657	473	80	1210	47 842

Starter Homes

The following table shows finances necessary to afford a Starter Home. Property prices are taken from the average in the ME17 area found by mouseprice. 3 bed properties cannot be included as they exceed the £250k limit after discount. Affordability of mortgage is based on 3.5 x gross income. Starter homes are available to first time buyers aged 23-40 years old and sold at a 20% discount of the market price.

Property price £	20% discount £	Discounted price £	Deposit Required 5% of discounted price	Mortgage required	Gross Income required £
1 bed £234,000	46 800	187 200	9360	177 840	50 811
2 bed £280,700	57 140	223 560	11 178	212 382	60 681

6. ASSESSMENT OF HOUSING NEED

This section is divided into two categories; the need for affordable housing including Starter Homes and the needs of older people in the parish requiring alternative housing, either affordable or open market. A total of 35 surveys were returned, 6 of which did not indicate any type of housing need. 11 of the remaining 29 surveys were from older households wanting to downsize/move to more suitable housing.

6.1 Assessment of the need for affordable housing – rented, shared ownership and starter homes

Four respondents were excluded because they did not want any form of affordable housing as defined; it should be noted that 3 respondents wanted to buy on the open market and 1 respondent wanted to self-build.

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

In total 14 respondents said they had a need for affordable housing in the following timescales:

- Now x 2
- Within the next 2 years x 9
- Within the next 5 years x 3

Assessment of the 2 households seeking affordable housing now

The 2 households in need of affordable housing now are:

- 2 families

Families – there were 2 families

Age

	Adult Age	Adult Age	Child Age	Child Age	Child Age
Family 1	25-44	25-44	10-15 M	10-15 M	
Family 2	60-74	45-59	0-9 M	10-15 M	

Reason for seeking new home:

Reason	Frequency
Need larger home	2
Private tenancy ending	1
Disability/disabled	1

Current housing:

Current Housing	Frequency
Renting privately	1
Owner occupier	1

The above owner occupier has been included because they need a larger home to accommodate a family member's disability and cannot afford to do so on the open market; they may be eligible for shared ownership.

Type of housing needed:

Type of housing	Frequency
House	2

Tenure best suited:

Tenure	Frequency
Starter home	1
Shared ownership/open market	1

Number of bedrooms required:

No of bedrooms	Frequency
3	2

Household's joint gross annual income:

Income	Frequency
£50,000-£60,000	2

Amount available towards purchase of a property:

- £200,000
- £20,000 (deposit)

Amount available towards a deposit:

- £200,000
- £20,000

Particular or specialised housing requirements:

Space needed for family member with disability

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	2

1 respondent indicated a category of housing need (Q6).

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

The following table shows the respondents' ability to afford the various forms of tenure they said they require plus affordability of open market housing to buy and rent.

It should be noted that actual affordability of the various forms of tenure required depends on income and the ability to pay the required deposit and other finances necessary to buy a home.

Income	Number of respondents	Renting HA	Shared Ownership	Starter home	Open market purchase	Private rent
£50,000-£60,000	2	N/A	2 x 3 beds (40% share)	0	0	2

Assessment of the 9 households seeking affordable housing within the next 2 years

The 9 households in need of affordable housing within the next 2 years are:

- 2 single people
- 4 couples
- 3 families

Single people – there were 2 single people

Age	Frequency
20-24	2

Reason for seeking new home:

Reason	Frequency
First independent home	2

Current housing:

Current Housing	Frequency
Living with relatives	2

Number of bedrooms required:

No of bedrooms	Frequency
1	1
2	1

Type of housing needed:

Type of housing	Frequency
Flat/house	2

Tenure best suited:

Tenure	Frequency
Starter home	1
Starter home/open market	1

Income:

Income	Frequency
£25,000 - £30,000	1

Amount available towards purchase of a property: The following responses were given:

- £120,000
- £140,000

Amount available towards a deposit: The following responses were given:

- £15,000 - £18,000
- £20,000

Particular or specialised housing requirements:

None

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	2

No respondents indicated a category of housing need (Q6).

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

The following table shows the respondents' ability to afford the various forms of tenure.

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
£25,000-£30,000	2	2	2 x 1 bed (25% share)	0	0	1

Couples – there were 4 couples.

Age and Gender	Frequency
20-24	7
25-44	1

Reason for seeking new home:

Reason	Frequency
Setting up home with partner	4
First independent home	1
Disability/disabled	1
To be nearer family	1
Private tenancy ending	1

Current housing:

Current Housing	Frequency
Living with relatives	4

Type of housing needed:

Type of housing	Frequency
House	2
Bungalow	1
Flat/house	1

Tenure best suited:

Tenure	Frequency
Renting HA	1
Renting HA/shared ownership/starter home/open market	1
Shared ownership/starter home/open market	1
Starter home/open market	1

Number of bedrooms required:

No of bedrooms	Frequency
1	1
2	3

Household's joint gross annual income:

Income	Frequency
Under £10,000	1
£35,000 - £40,000	1
£40,000 - £50,000	2

Amount available towards purchase of a property:

- £6000
- £10,000
- £120,000
- £295,000

Amount available towards a deposit:

- £6000
- £10,000 x 2
- £30,000 - £40,000

Particular or specialised housing requirements:

None

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	4

1 respondent indicated a category of housing need (Q6).

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

The following table shows the respondents' ability to afford the various forms of tenure.

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
Under £10,000	1	1 with HB	0	0	0	0
£35,000-£40,000	1	1	1 x 1 bed (25% share)	0	0	1
£40,000-£50,000	2	N/A	1 x 1 bed (40% share) 1 x 2 bed (40% share)	1	0	1

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

Families- there were 3 families

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

Reason for seeking new home:

Reason	Frequency
To be nearer family	1
Need larger home	2
Divorce/separation	1
Private tenancy ending	2
Present home too expensive	2
Setting up home with partner	1
Lodging	1

Current housing:

Current Housing	Frequency
Renting privately	3

Type of housing needed:

Type of housing	Frequency
House	1
House/bungalow	2

Tenure best suited:

Tenure	Frequency
Shared ownership/open market	1
Shared ownership/starter home/open market	1
Shared ownership/starter home	1

Number of bedrooms required:

No of bedrooms	Frequency
2	1
3	2

Household's joint gross annual income:

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

Amount available towards purchase of a property: The following responses were given:

- No details at present
- £20,000 - £30,000
- £40,000

Amount available towards a deposit: The following responses were given:

- Unknown at present
- £5000
- £20,000

Particular or specialised housing requirements:

None

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	3

None of the respondents indicated a category of housing need (Q6).

The respondents indicated at least one of the local connection criteria; 2 currently live in the parish and 1 lives outside but used to live there and has family members currently living there.

The following table shows the respondents' 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
£10,000-£15,000	1	1 with HB	0	0	0	0
£25,000-£30,000	1	1	0	0	0	0
£30,000-£35,000	1	1	0 (No details of deposit)	0	0	0

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

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

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

- 2 single people
- 1 family

Single people – there were 2 single people

Age	Frequency
16-19	1
25-44	1

Reason for seeking new home:

Reason	Frequency
First independent home	1
Need smaller home	1
Disability/disabled	1

Current housing:

Current Housing	Frequency
Living with relatives	1
Renting HA	1

Number of bedrooms required:

No of bedrooms	Frequency
1	2

Type of housing needed:

Type of housing	Frequency
Flat	1
Flat/bungalow	1

Tenure best suited:

Tenure	Frequency
Renting HA	1
Shared ownership/starter home	1

Income: One respondent did not answer this question

Income	Frequency
Under £10,000	1

Amount available towards purchase of a property: The following response was given:

- Unknown

Amount available towards a deposit: The following response was given:

- Unknown

Particular or specialised housing requirements:

None

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	2

One of the respondents indicated a category of housing need (Q6).

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

The following table shows the respondents' ability to afford the various forms of tenure.

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
Under £10,000	1	1 with HB	0	0	0	0

Families – there was 1 family

	Adult Age	Adult Age	Child Age	Child Age	Child Age	Child Age
Family 1	45-59		16-29 M	16-19 M	10-15 F	10-15 F

Reason for seeking new home:

Reason	Frequency
Divorce/separation	1

Current housing:

Current Housing	Frequency
Renting privately	1

Type of housing needed:

Type of housing	Frequency
House	1

Tenure best suited:

Tenure	Frequency
Shared ownership/open market	1

Number of bedrooms required:

No of bedrooms	Frequency
4	1

Particular or specialised housing requirements:

None

Household's joint gross annual income:

Income	Frequency
£50,000 - £60,000	1

Amount available towards purchase of a property:

- £160,000

Amount available towards a deposit:

- £50,000

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	1

The respondent did not indicate a category of housing need.

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	Help to Buy equity loan	Starter home	Open market purchase	Private rent
£50,000-£60,000	1	N/A	1 x 4 bed (25% share)	0	0	0	1

6.2 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, 11 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:

- Within the next 2 years x 5
- Within the next 5 years x 6

Assessment of the 5 households who require alternative housing within the next 2 years.

One respondent was excluded because they did not want to stay in Boughton Monchelsea.

The 4 households seeking alternative housing within the next 2 years are:

- 2 single people
- 2 couples

Single people – there were 2 single people

Age and Gender	Frequency
75+	2

Reason for seeking new home:

Reason	Frequency
Disability/disabled	1
Need smaller home	1
Retirement	1

Current housing:

Current Housing	Frequency
Renting from council	1
Owner occupier	1

Number of bedrooms required:

No of bedrooms	Frequency
1	1
2	1

Type of housing needed:

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

Tenure best suited:

Tenure	Frequency
Renting from HA	1
Open market purchase	1

Particular or specialised housing requirements:

- One respondent indicated that they did have a specific need but did not state what it was

Income: One respondent did not answer this question

Income	Frequency
£10,000-£15,000	1

Amount available towards purchase of a property: One respondent answered this question

- Full amount

Amount available towards a deposit: One respondent answered this question

- Full amount

One respondent indicated a category of housing need (Q6)

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

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
Yes	1
No	1

Couples – there were 2 couples.

Age and Gender	Frequency
60-74	2
75+	2

Reason for seeking new home:

Reason	Frequency
Need smaller home	2
Disability/disabled	1

Current housing:

Current Housing	Frequency
Owner occupier	2

Type of housing needed:

Type of housing	Frequency
Bungalow	2

Particular or specialised housing requirements:

- None

Tenure best suited:

Tenure	Frequency
Open market purchase	2

Number of bedrooms required:

No of bedrooms	Frequency
2	2

Income: One respondent did not answer the question

Income	Frequency
£20,000 - £25,000	1

Amount available towards purchase of a property:

- £250,000
- £180,000?

Amount available as a deposit: One respondent answered the question

- £10,000

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	2

No respondents indicated a category of housing need (Q6)

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

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

- 2 x single people
- 4 x couples

Single people – there were 2 single people

Age and Gender	Frequency
60-74	2

Reason for seeking new home:

Reason	Frequency
Need smaller home	1
Sheltered accom due to age/infirmity	1

Current housing:

Current Housing	Frequency
Owner occupier	1
Renting HA	1

Type of housing needed:

Type of housing	Frequency
House/accommodation suitable for older persons without support	1
Flat/bungalow/sheltered housing	1

Particular or specialised housing requirements:

None

Tenure best suited:

Tenure	Frequency
Open market purchase	1
Renting HA	1

Number of bedrooms required:

No of bedrooms	Frequency
1	1
3	1

Income: One respondent did not answer this question

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

Amount available towards purchase of a property: There were no responses to this question**Amount available as a deposit:** There were no responses to this question

One respondent indicated a category of housing need (Q6)

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

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
Yes	1
No	1

Couples – there were 4 couples.

Age and Gender	Frequency
45-59	1
60-74	3
75+	2

Reason for seeking new home:

Reason	Frequency
Need smaller home	4
Retirement	1

Current housing:

Current Housing	Frequency
Owner occupier	4

Type of housing needed:

Type of housing	Frequency
House/bungalow	1
Bungalow/flat	1
Accommodation for older persons without support	1
Bungalow/sheltered housing	1

Particular or specialised housing requirements:

None

Tenure best suited:

Tenure	Frequency
Open market purchase	4

Number of bedrooms required:

No of bedrooms	Frequency
2	3
3	1

Household's joint gross annual income: Two owner occupiers did not indicate their household income

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

Amount available towards purchase of a property:

- £250,000 - £280,000
- £400,000 x 2
- 100% cash buyer

Amount available towards a deposit:

- £25,000
- £400,000 x 2
- 100% cash buyer

2 respondents indicated a category of housing need (Q6)

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

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	4

7. 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.

7.1 Summary of the need for Affordable Housing

The survey has identified a need for up to 14 homes for local people who are in need of affordable housing; they are 4 single people, 4 couples and 6 families. 2 of the households need housing now, 9 within the next 2 years and 3 within the next 5 years.

The 14 respondents in need of affordable housing indicated strong local connections to the parish of Boughton Monchelsea; 13 currently live in the parish and 1 lives outside but wants to return.

7 respondents are currently living with relatives, 5 are renting privately, 1 is a housing association tenant and 1 is an owner occupier.

Respondents said they needed the following amount of bedrooms:

- 4 x 1 bed
- 5 x 2 bed
- 4 x 3 bed
- 1 x 4 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.

A number of respondents indicated an interest in shared ownership and/or starter homes. Analysis of income and deposit available identified that the following households could currently afford the following tenures:

- 7 x shared ownership
- 1 x shared ownership or starter home

Taking into account, the council's allocation policy and affordability of other tenures the mix of accommodation that respondents require is:

Rented accommodation (HA):

- 3 x 1 bed
- 3 x 2 bed

Shared ownership:

- 3 x 1 bed (25% share)
- 1 x 1 bed (40% share)
- 1 x 2 bed (40% share) or 1 x 2 bed starter home
- 2 x 3 bed (40% share)
- 1 x 4 bed (25% share)

To be able to apply for affordable rented housing from a housing association, it is necessary for applicants to be registered on the Maidstone Borough Council housing register. None of the respondents who need this type of housing are currently registered and they would have to fulfil the council's eligibility criteria to

be able to register. 3 of the respondents indicated a category of housing need listed in Q6 of the survey. All respondents would need to apply to the register for an assessment of eligibility.

7.2 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 10 older households; they are 4 single people and 6 couples. All 10 households currently live in Boughton Monchelsea.

4 households require alternative housing within the next 2 years and 6 within the next 5 years.

8 of the households are owner occupiers and 2 are housing association tenants.

4 of the respondents indicated a category of housing need (Q6).

The most frequently given reason for needing an alternative home was the need for a smaller property; other reasons include retirement, disabled/disability and sheltered accommodation due to age/infirmity.

2 of the households who are housing association tenants and need alternative affordable housing said they needed the following type and size of housing, they both indicated a category of housing need (Q6):

- 1 bed bungalow
- 1 bed flat/bungalow/sheltered housing

The older households who were owner occupiers said they require the following type and size of housing:

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

Two of the respondents (who require rented housing) are registered on Maidstone Borough Council's housing register.

8. APPENDIX B1

Question 12. Please tell us in your own words why you need to move and what prevents you from doing so

I'm 23 years old, a first time buyer working in Maidstone currently. Housing in the area is currently too expensive and unsuitable (4/5 bedrooms). Affordable housing is too far away from work and my family

My family and I live in a small terraced property. Although it has 3 bedrooms these lead one into the other, with no landing. Downstairs is a small lounge and dining room and very small kitchen and bathroom. My son has autism and there is no space in our home to create a sanctuary space, however small where he can escape from sensory overload etc and calm down when he is feeling overwhelmed. We are unable to move due to lack of larger affordable homes in the village and would not be able to remortgage to any significant degree due to my husband's age and me not being able to work more than part time due to my son's needs.

Not able to find a house at the right price in the area

Due to the poor bus service I would have to move if i was no longer able to drive

We wish to downsize but to stay in the village

Getting older, need to live nearer shops and regular bus route. House too big. I love Boughton and will be sad to leave after 30+ years

Looking to move out from parents' home. However it's too expensive at the moment to live independently

House costs too much to run, getting son into Maidstone when he starts secondary school in 2 years' time, will be difficult, as he has special needs. House needs repairs

There are not many smaller homes in the village

Move out of family home, not financially able to get a mortgage despite a reasonable wage

There are already enough houses in the area. The traffic cannot cope with more!

To set up home independently. Housing costs very high in village

We have lived in the village for last 15 years and both children went to school here. My daughter and husband are being evicted from private rental as owner is selling. They are expecting first child in May, money is tight even though they are both working full time. Son wishes to move in with partner but can't afford to

I am unsure why I have been sent this questionnaire

Will need my first home but will struggle to get deposit together for mortgage

We need to downsize to 2 bed home from 4 bed. Nothing suitable in the area

We may need a suitable flat or bungalow as we grow older

The village is jammed with cars not parked on their own car park, but in the road, stopping traffic flowing in and out of village

We have a growing family and need more room. Cannot afford a bigger home

Need to be in my own home but need to be in village to look after my elderly mother. Lack of funds and too old to get large mortgage

Boughton Monchelsea Parish Council

Chairman: Cllr Stephen Munford

Dear Parishioner

THE NEED FOR AFFORDABLE HOUSING

The Parish Council is aware that, particularly in the current housing market, many people find it difficult or impossible to buy or rent property in the community where they were born or have family and social connections. We have decided to explore the possibility of promoting affordable local-needs housing in Boughton Monchelsea. This would be aimed at:-

- Young people living at home and unable to afford their first independent home;
- Families living in accommodation that is too small or expensive;
- Older people living in unsuitable housing not meeting their current needs.

LOCAL PEOPLE ONLY

The intention is that the dwellings would be available only to people who can demonstrate a suitable connection with Boughton Monchelsea such as already living in the village or having close relatives in the village. These developments are regulated by a planning agreement to ensure that they remain affordable and reserved for local people in perpetuity.

QUESTIONNAIRE – WE WANT TO HEAR FROM YOU

The first step is to find out if a need for affordable housing exists. The Parish Council is working with a not-for-profit organisation called Action with Communities in Rural Kent (Rural Kent). Their Rural Housing Enabler is helping us by arranging a housing needs survey.

- We invite you to complete the questionnaire and return it in the pre-paid envelope by **18TH December 2017**
- The results will be analysed by Rural Kent and only they will see the completed forms.
- Please include anyone who has already left the parish but would like to return*.

ONGOING CONSULTATION

This is the first stage in an ongoing consultation process. Local involvement and the opinions of residents will be key elements in the evaluation and planning of any scheme.

If villages are to remain sustainable, balanced and viable communities, they need a range of skills, income groups and age groups, representing a diversity of interests and abilities. Boughton Monchelsea is no exception.

Thank you for your help.

Stephen Munford (Chairman, Boughton Monchelsea Parish Council)

**If you need further copies of the form or have any questions please contact the Parish Clerk on 01622 744969 or bmpcclerk@outlook.com*

HOUSING NEEDS IN BOUGHTON MONCHELSEA

If you or anyone else living in your house is in need of alternative housing, please complete this 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

Please continue to complete this form by answering the questions in respect of the person/household in need of alternative accommodation.

Q1. It would be useful if you could provide your name and address as we may wish to contact you again if we need to update the findings of this survey in the future. However, you are not obliged to do so. Any information you do provide will remain confidential to Action with Communities in Rural Kent.

Name: _____

Address: _____

Postcode: _____

Email Address: _____

Q2. If you live outside Boughton Monchelsea do you wish to return? Yes No

Q3. If you live in Boughton Monchelsea do you wish to stay there? Yes No

Q4. When do you need to move?

Now Within the next 2 years Within the next 5 years

Q5. What is your connection with Boughton Monchelsea parish? Please tick all that apply

I currently live in the parish and have done so continuously for the last 2 years

I do not currently live in the parish but have previously lived there for 2 out of the last 5 years

I do not live in the parish but have immediate* family members living there who have done so for at least the last 2 years

I am currently permanently employed* in the parish

I currently have or am about to take up an offer of permanent employment* within the parish

*Immediate = mother, father, sister, brother, husband/wife or partner

*Employment = for a minimum of 6 months and for more than 16 hours per week

Q6. Please indicate below which categories of housing need apply to you, if any:

I am homeless/threatened with homelessness

I am homeless and occupying temporary accommodation provided by Maidstone Borough Council

I am living in unsatisfactory housing due to overcrowding, insanitary or hazardous conditions/risk to health and safety

I will suffer hardship if I don't move because I need to give or receive care or to take up an employment, education or training opportunity

My current housing is unsuitable due to a medical condition (including physical disability, mobility need, mental or learning disabilities) or welfare grounds

Q7. What type of household will you be in alternative accommodation?

Single person Couple Family Other _____

Q8. 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+

Q9. 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 New job

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/infirmary Disability/disabled Cannot afford existing mortgage

To move to a better/safer environment Access problems Lodging

Threatened with homelessness I am homeless Other _____

Q10. 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 _____

Q11. Are you an older person that wants to downsize/move to more suitable housing for your needs?

Yes No

Q12. Please tell us in your own words why you need to move and what prevents you from doing so.

Q13. What type of housing do you need? Please tick any that apply.

Flat House Bungalow Sheltered housing (suitable for older persons with limited support via a warden or lifeline system)

Accommodation suitable for older persons without support Extra Care housing (suitable for elderly people with range of support options)

Other _____

Q14. Does anyone requiring alternative accommodation have specific housing needs, for example, layout and design adapted for access e.g. wheelchair access, ground floor etc.

Yes No

If Yes, please give brief details:

Q15. Which tenure would best suit your housing need? Please tick any that apply.

- Renting from a Housing Association (Registered Provider)*
- Help to Buy Shared Ownership - part rent/part buy from a Housing Association (Registered Provider)*
- Open market purchase*
- Starter Home - exclusively available to first time buyers aged 23-40 yrs old and sold at a 20% discount of the market price*
- Other _____*

Q16. How many bedrooms will you need?

- 1 2 3 4 5+

Q17. Please indicate the total gross annual income (before tax) of the household in housing need (joint if a couple). Do not include housing benefit or council tax benefit.

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

Q18. 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?

Q19. How much money would you be able to raise as a deposit towards buying your own home?

Q20. Are you registered on Maidstone Borough Council's housing register?

- Yes No

To be considered for affordable rented housing you must also register on Maidstone Borough Council's Housing Register. If you would like to register go to www.kenthomechoice.org.uk or phone the council on 01622 602440

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

**PLEASE RETURN THIS FORM IN THE FREEPOST ENVELOPE PROVIDED BY
18th DECEMBER 2017**