



HOUSING ASSESSMENT

BOUGHTON AND DUNKIRK HOUSING SURVEY

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Action with Communities in Rural Kent

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Contents	Page
1. Executive Summary	3
2. Method	4
3. Local Housing Costs	5
4. Assessment of Housing Need	9
4.1 Assessment of the need for affordable housing	9
4.2 Assessment of the need for open market housing	23
4.3 Assessment of the need for private rented housing	32
5. Summary of Findings	34
5.1 Summary of the need for affordable housing	34
5.2 Summary of the need for open market housing	35
5.3 Summary of the need for private rented housing	36

1. EXECUTIVE SUMMARY

The Rural Housing Enabler (RHE) from Action with Communities in Rural Kent was commissioned by the Boughton and Dunkirk Neighbourhood Plan Group to assess the findings of a housing survey they undertook in October 2014.

The Neighbourhood Plan Group asked the RHE to assess 37 surveys that had been returned to them with Section 2 completed; respondents were asked to complete this section if they or anyone living in their home was in need of alternative housing.

Analysis of the surveys identified the following:

- 11 households need affordable housing (rented from a housing association and shared ownership) – a total of 5 single people, 2 couples, 4 families
- 3 of the households requiring affordable housing are older people who want more suitable housing for their needs
- 11 households require housing to purchase on the open market – a total of 4 single people, 4 couples and 3 families
- 4 of the households requiring open market purchase are older people who want more suitable housing for their needs
- 2 households require housing to rent privately – a total of 2 single people

2. METHOD

The RHE received 37 housing needs surveys from the Boughton and Dunkirk Neighbourhood Plan to assess. Respondents of these surveys had completed Section 2; they were asked to complete this section if they or anyone living with them was in need of alternative housing.

The assessments were divided into the requirement for affordable housing and open market housing, including private renting.

Some surveys were excluded because the respondents did not indicate sufficient information on which to make an assessment and/or because they were not eligible for affordable housing.

Affordable housing was assessed with regard to Swale Borough Council's allocation policy for affordable rented housing in terms of eligibility including size of property. Shared ownership was assessed in accordance with Help to Buy criteria. Affordability was assessed using local house prices found by Rightmove www.rightmove.co.uk and Mouseprice www.mouseprice.co.uk websites.

3. LOCAL HOUSING COSTS

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

Property for sale

Searches of www.rightmove.co.uk which markets property for a number of leading local estate agents, in April 2016, found the following cheapest properties for sale of various sizes in Boughton and Dunkirk:

Type of Property	Number of Bedrooms	Price £
Ground floor flat (Boughton)	1	200 500
Ground floor flat (Boughton)	1	299 995
Semi-detached house (Boughton)	2	210 000
Terraced house (Boughton)	2	239 995
Semi-detached house (Dunkirk)	3	317 000
Semi-detached house (Boughton)	3	320 000
Town house (Boughton)	4	315 000
Terraced house (Boughton)	4	350 000
Detached house (Dunkirk)	4	595 000

Property to rent

A similar search for rental property only found available properties in Boughton (no 3 beds were found):

Type of Property	Number of Bedrooms	Price £pcm.
Annexe	1	500
Apartment	2	840
Detached bungalow	2	975
Terraced house	4	1375

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 3 year fixed standard with HSBC at 3.94% (April 2016) 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. The Help to Buy Mortgage Guarantee Scheme is available where purchasers only need to provide a 5% deposit; however, they will need to make repayments on a 95% mortgage so the income levels indicated on the table below are still relevant and may actually need to be higher if using this scheme; monthly repayments may also be higher. Eligibility for this scheme is based on a case by case basis and assessed by the lender.

Type of Property	Price £	Deposit (15%)	Gross Income Level	Monthly Repayment
1 bed Ground floor flat (Boughton)	200 500	30 075	48 692	738
1 bed Ground floor flat (Boughton)	299 995	44 999	72 856	1236
2 bed Semi-detached house (Boughton)	210 000	31 500	51 000	773
2 bed Terraced house (Boughton)	239 995	35 999	58 285	934
3 bed Semi-detached house (Dunkirk)	317 000	47 500	76 985	1236
3 bed Semi-detached house (Boughton)	320 000	48 000	77 714	1179
4 bed Town house (Boughton)	315 000	47 250	76 500	1160
4 bed Terraced house (Boughton)	350 000	52 500	85 000	1364
4 bed Detached house (Dunkirk)	595 000	119 000 20% dep required	136 000	2027

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 £
1 bed Annexe	500	20 000
2 bed Apartment	840	33 600
2 bed Detached bungalow	975	39 000
4 bed Terraced house	1375	55 000

Using HM Land Registry data on house sales (www.mouseprice.com) using postcode area ME13 which lies within or includes part of the following towns, counties, localities, electoral wards and stations: Abbey, Badlesmere, Badlesmere Lees, Boughton and Courtenay, Boughton Under Blean, Boughton-under-Blean, Buckland, Charing, Dargate, Davington Priory, Downs West, Dunkirk, East Downs, Eastling, Faversham, Goodnestone, Graveney, Hernhill, Kent, Leaveland, Luddenham, North Downs, Norton, Oare, Ospringe, Otterden, Painters Forstal, Selling, Sheldwich, Sheldwich Lees, St Ann's, Stalisfield, Teynham and Lynsted, Throwley, Throwley Forstal, Watling, the average house prices in the last 3 months are –

1 bed properties	£167,800
2 bed properties	£230,600
3 bed properties	£285,400
4 bed properties	£444,000
5+ bed properties	£623,200

To afford the average cost of a 1 bed property using the mortgage calculation shown above, a salary of £40,751 would be required. To afford the average cost of a 2 bed property a salary of £56,000 would be required.

Information provided by 'mouseprice' states that the average property in the ME13 area costs £270,200 with average earnings being £22,873. This means that the average property costs over 11 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. It is expected that Housing Benefit will support those on a lower income who are unable to pay Affordable Rents although this is not guaranteed.

Figures are calculated using average values found for private rental within 3 miles of Boughton.

Size of Property	Open Market Rent Levels £pcm	Affordable Rent Levels £pcm
1 bed	592	473
2 bed	658	526
3 bed	850	680
4 bed	1375	1100

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

Property	Price £ pcm	Gross annual Income £
1 bed	473	18 920
2 bed	526	21 040
3 bed	680	27 200
4 bed	1100	44 000

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 40% share of a property with estimated value of £167,800 for a 1 bed property, £230,600 for a 2 bed property and £285,400 for a 3 bed property. Calculations are made using the Homes and Communities Agency's market assessment calculator and assume a 10% deposit of mortgage share. These values are taken from information on average prices found at www.mouseprice.co.uk

Property price £	Share	Deposit Required £	Monthly mortgage £	Monthly rent £	Monthly Service charge	Monthly total £	Gross Income required £
167 800	25%	4195	258	288	80	626	22 571
167 800	40%	6712	413	231	80	724	26 069
230 600	25%	5765	354	396	80	830	29 939
230 600	40%	9224	567	317	80	964	34 747
285 400	25%	7135	439	491	80	1010	36 369
285 400	40%	11 461	702	392	80	1174	42 319

4. ASSESSMENT OF HOUSING NEED

This section is divided into three categories; the need for affordable housing, the need for open market housing to purchase and the need for private rented housing.

The Rural Housing Enabler was asked to assess a total of 37 surveys; 6 of these were excluded for the following reasons:

Five respondents answered No to Q17 'Are you considering moving in the next 5 years within the parish and why'. They also answered No to Q26. 'Do you or a member of your household, need separate or alternative accommodation now or in the foreseeable future'. They did go on to complete Section 2 but details were incomplete. One of the surveys was Section 1 only.

Therefore a total of 31 surveys were assessed; 13 were for affordable housing, 16 for open market housing and 2 for private rented housing.

4.1 Assessment of the need for affordable housing

This analysis is divided into categories of those who have an immediate need for housing, a need in the next 12 months and a need within 2-5 years' time.

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

In total 13 respondents said they had a need for affordable housing in the following timescales:

- Immediately x 4
- In the next 12 months x 1
- Within the next 2-5 years x 8

Assessment of the 4 households with an immediate need for affordable housing

The 4 households with an immediate need for affordable housing are

- 2 single people
- 2 families

Single people – there were 2 single people

Age and Gender	Frequency
25-44 M	1
60-74 F	1

Completing for self/someone else:

Completion	Frequency
Self	1
Someone else	1

One respondent was a parent who completed the form on behalf of their son who was living with them.

Reason for seeking new home:

Reason	Frequency
First independent home	1
Retirement	1
Disability/disabled	1

Current housing:

Current Housing	Frequency
Living with family	1
Housing association (rented)	1

Number of bedrooms required: Answers given relate to the number of bedrooms respondents sought/preferred rather than an assessment of their need.

No of bedrooms	Frequency
1	2

Type of housing needed:

Type of housing	Frequency
Any available	1
Ground floor housing/housing for older person without support	1

Tenure best suited:

Tenure	Frequency
Renting – Housing Association	2

Household's joint gross annual income: One respondent did not answer this question but they currently live in a housing association property and are aged 60-74

Income	Frequency
Under £10,000	1

Amount available towards purchase of a property:

The respondents were unable to raise any money towards the purchase of a property.

Particular or specialised housing requirements:

Specific housing needs	Frequency
No	1
Yes	1

Details of particular or special requirements:

Ground floor, or lift, shower

Could current home be adapted?

No

Own another property not lived in:

Residential property	Frequency
No	2

The respondents currently live in the parish.

Registered on Swale Borough Council's Housing Register: One respondent did not answer the question

Housing Register	Frequency
No	1

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

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	1 with HB	0	0	0

It is assumed that respondents who cannot afford the affordable rent levels will be eligible for Housing Benefit (HB).

The respondent who did not indicate their income details was included in the assessment because they are an older person already living in a housing association property but requiring more suitable housing for their needs.

Families there were 2 families

Ages

	Adult Age	Adult Age	Child Age	Child Age	Child Age	Child Age
Family 1	20-24 F		0-9 F			
Family 2	25-44 F	25-44 M	0-9 M	0-9M	0-9 M	10-15 M

Completing for self/someone else:

Completion	Frequency
Self	1
Someone else	1

One respondent completed the form on behalf of their friend who was living with them.

Reason for seeking new home:

Reason	Frequency
First independent home	1
Need larger home	1

Current housing:

Current Housing	Frequency
Other – friends and their family, sofa surfing	1
Housing Association (rented)	1

Type of housing needed:

Type of housing	Frequency
Any available	2

Tenure best suited:

Tenure	Frequency
Renting HA/private renting	1
Renting HA	1

Number of bedrooms required: Answers given relate to the number of bedrooms respondents sought/preferred rather than an assessment of their need.

No of bedrooms	Frequency
2	1
3	1

Household's joint gross annual income:

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

Particular or specialised housing requirements:

Specific housing needs	Frequency
No	2

Own another property not lived in:

Residential property	Frequency
No	2

The respondents currently live in the parish.

Registered on Swale Borough Council's Housing Register:

Housing Register	Frequency
Yes	2

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

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	1 with HB	0	0	0
£15,000 - £20,000	1	1 with HB	0	0	0

It is assumed that respondents who cannot afford the affordable rent levels will be eligible for Housing Benefit (HB).

Assessment of the 1 household seeking affordable housing in the next 12 months.

The 1 household in need of affordable housing in the next 12 months is:

- 1 family

Family – there was one family

Ages

	Adult Age	Adult Age	Child Age	Child Age	Child Age	Child Age
Family 1	20-24 M	20-24F	0-9 M			

Completing for self/someone else:

Completion	Frequency
Self	0
Someone else	1

The respondent was a parent who completed the form on behalf of their son and family who were living with them.

Reason for seeking new home:

Reason	Frequency
First independent home	1
Other (girlfriend has had child)	1

Current housing:

Current Housing	Frequency
Living with family	1

Type of housing needed:

Type of housing	Frequency
Any available	1

Tenure best suited:

Tenure	Frequency
Shared ownership	1

Number of bedrooms required: Answers given relate to the number of bedrooms respondents sought/preferred rather than an assessment of their need.

No of bedrooms	Frequency
2	1

Household's joint gross annual income:

Income	Frequency
Under £10,000	1

Amount available towards purchase of a property:

There was no response to this question

Particular or specialised housing requirements:

Specific housing needs	Frequency
No	1

Own another property not lived in:

Residential property	Frequency
No	1

The respondent currently lives in the parish.

Registered on Swale Borough Council's Housing Register: One respondent did not answer the question

Housing Register	Frequency
No	1

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 for the size of property they are eligible for.

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	1 with HB	0	0	0

It is assumed that respondents who cannot afford the affordable rent levels will be eligible for Housing Benefit (HB).

Assessment of the 8 households who need affordable housing within the next 2 – 5 years

One respondent was excluded because they did not indicate sufficient information for an assessment of their need to be made.

The 7 households who need affordable housing within the next 2 – 5 years are:

- 3 single people
- 2 couples
- 2 families

Single people – there were 3 single people

Age and Gender	Frequency
16-19 F	1
45-59 M	1
75+	1

Completing for self/someone else:

Completion	Frequency
Self	1
Someone else	2

Two respondents were parents completing the forms on behalf of their children; one was living in the family home and one was living in shared private rented accommodation outside the area.

Reason for seeking new home:

Reason	Frequency
First independent home	1
To be nearer family	1
Need smaller home	
Sheltered accom due to age/infirmity	1
To move to a better/safer environment	1

Current housing:

Current Housing	Frequency
Living with family	1
Private renting	2

Number of bedrooms required: Answers given relate to the number of bedrooms respondents sought/preferred rather than an assessment of their need.

No of bedrooms	Frequency
1	2
2	1

Type of housing needed:

Type of housing	Frequency
Any available	2
Ground floor housing	1

Tenure best suited:

Tenure	Frequency
Renting HA	1
Renting HA/private renting	1
Renting HA/shared ownership/open market purchase	1

Household's joint gross annual income:

Income	Frequency
Under £10,000	2
£20,000-£25,000	1

Amount available towards purchase of a property:

£5000 – deposit only answered

Particular or specialised housing requirements:

Specific housing needs	Frequency
No	2
Not at present. I am over 75 so I may have future needs	1

Own another property not lived in:

Residential property	Frequency
No	3

Two respondents currently live in the parish and one does not but they lived there within the past 5 years and have parents and/or grandparents still living there.

Registered on Swale Borough Council's Housing Register:

Housing Register	Frequency
No	3

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

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	2 with HB	0	0	0
£20,000 - £25,000	1	1	0	1 x 25% share 1 bed	0

It is assumed that respondents who cannot afford the affordable rent levels will be eligible for Housing Benefit (HB).

Couples – there were 2 couples

Age and Gender	Frequency
25-44 F	1
25-44 M	1
60-74 F	1
60-74 M	1

Completing for self/someone else:

Completion	Frequency
Self	1
Someone else	1

One respondent was a parent completing the forms on behalf of their child who was living in private rented accommodation outside the area.

Reason for seeking new home:

Reason	Frequency
Private tenancy ending	1
To be nearer work	1
Present home too expensive	1
To be nearer family	1
Sheltered accom due to age/infirmity	1
Retirement	1
Need smaller home	1

Current housing:

Current Housing	Frequency
Tied tenancy/agricultural tenancy	1
Private renting	1

Number of bedrooms required: Answers given relate to the number of bedrooms respondents sought/preferred rather than an assessment of their need.

No of bedrooms	Frequency
1 or 2	2

Type of housing needed:

Type of housing	Frequency
Any available	1
Housing for older people without support	1

Tenure best suited:

Tenure	Frequency
Renting HA	1
Renting HA/shared ownership/private renting	1

Household's joint gross annual income:

Income	Frequency
£15,000-£20,000	2

Amount available towards purchase of a property:
£5000 – deposit only answered

Particular or specialised housing requirements:

Specific housing needs	Frequency
No	2

Own another property not lived in:

Residential property	Frequency
No	2

One respondent currently lives in the parish and one does not but they lived there within the past 5 years and have parents and/or grandparents still living there.

Registered on Swale Borough Council's Housing Register:

Housing Register	Frequency
No	2

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

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	2	2	0	0	0

It is assumed that respondents who cannot afford the affordable rent levels will be eligible for Housing Benefit (HB).

Families there were 2 families

Ages

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

Completing for self/someone else:

Completion	Frequency
Self	1
Someone else	1

One respondent was a parent completing the forms on behalf of their child and family who were living in a housing association property outside the area.

Reason for seeking new home:

Reason	Frequency
First independent home	2
Setting up home with partner	1
Present home too expensive	1
New job	1
To be nearer work	2
Need larger home	1
To be nearer family	1
To move to a better/safer environment	1

Current housing:

Current Housing	Frequency
Housing Association (rented)	2

Type of housing needed:

Type of housing	Frequency
Any available	2

Tenure best suited:

Tenure	Frequency
Shared ownership/open market purchase	2

Number of bedrooms required: Answers given relate to the number of bedrooms respondents sought/preferred rather than an assessment of their need.

No of bedrooms	Frequency
3	2

Household's joint gross annual income:

Income	Frequency
£10,000-£15,000	1
£20,000-£25,000	1

Amount available towards purchase of a property:

£5000 – deposit answered only

£10,400 – deposit and mortgage per month

Particular or specialised housing requirements:

Specific housing needs	Frequency
No	2

Own another property not lived in:

Residential property	Frequency
No	2

One respondent currently lives in the parish and one lives elsewhere but has lived there within the last 5 years and has parents/grandparents living there still.

Registered on Swale Borough Council's Housing Register:

Housing Register	Frequency
Yes	1
No	1

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

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
£10,000-£15,000	1	1 with HB	0	0	0
£20,000-£25,000	1	1	0	0	0

It is assumed that respondents who cannot afford the affordable rent levels will be eligible for Housing Benefit (HB).

The family with an income of £20,000 - £25,000 live in the parish in a 2 bed housing association property. They wanted a 3 bed shared ownership or open market purchase but did not indicate sufficient finances to afford those tenures. They have two female children aged 0-9 so are only entitled to a 2 bed housing association rented property which they already live in. The family will therefore not be included in the final summary of need.

4.2 Assessment of the need for Open Market Housing

The analysis is divided into categories of those who require open market housing immediately, in the next 12 months and within 2 – 5 years.

In total, 16 respondents said they require open market housing in the parish and would like to move in the following time scales:

- Immediately x 4
- In the next 12 months x 0
- Within the next 2 – 5 years x 12

Assessment of the 4 households who have an immediate need for open market housing:

Two respondents were excluded because they did not indicate sufficient information to make an assessment of their housing requirements.

The 2 households that require open market housing immediately are:

- 1 x couple
- 1 x family

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

Age and Gender	Frequency
20 – 24 M	1

Completing for self/someone else:

Completion	Frequency
Self	1

Reason for seeking new home:

Reason	Frequency
First independent home	1

Current housing:

Current Housing	Frequency
Owner occupier	1

Number of bedrooms required:

No of bedrooms	Frequency
3	1

Type of housing needed:

Type of housing	Frequency
Any available	1

Tenure best suited:

Tenure	Frequency
Open market purchase	1

Income:

Income	Frequency
£35,000-£40,000	1

Amount available towards purchase of a property:

£3000 (deposit only stated)

Particular or specialised housing requirements:

Specific housing needs	Frequency
No	1

Own another property not lived in:

Residential property	Frequency
No	1

The respondent currently lives in the parish.

Families there was 1 family

Age and Gender

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

Completing for self/someone else:

Completion	Frequency
Self	1

Reason for seeking new home:

Reason	Frequency
Need larger home	1

Current housing:

Current Housing	Frequency
Owner occupier	1

Type of housing needed:

Type of housing	Frequency
Any available	1

Tenure best suited:

Tenure	Frequency
Open market purchase	1

Number of bedrooms required:

No of bedrooms	Frequency
4	1

Income:

Income	Frequency
More than £60,000	1

Amount available towards purchase of a property:

Not answered

Particular or specialised housing requirements:

Specific housing needs	Frequency
No	1

Own another property not lived in

Residential property	Frequency
No	1

The respondent currently lives in the parish

Assessment of the 12 households who require open market housing within the next 2 – 5 years

Three respondents were excluded from this assessment because they did not provide sufficient information to make an assessment of their housing requirements; one of these respondents wanted to move away from the area.

The 9 respondents who require open market housing within the next 2 – 5 years are:

- 4 single people
- 3 couples
- 2 families

Single people – there were 4 single people. One respondent did not indicate their age but it is assumed they are an older person as the type of housing they require is housing for older person without support.

Age and Gender	Frequency
20-24 F	1
25-44 M	1
60-74 F	1

Completing for self/someone else:

Completion	Frequency
Self	2
Someone else	2

Two respondents were parents completing the forms on behalf of their children.

Reason for seeking new home:

Reason	Frequency
First independent home	2
To be nearer family	2
Retirement	1

Current housing:

Current Housing	Frequency
Owner occupier	2
Living with family	1
Renting privately	1

Number of bedrooms required:

No of bedrooms	Frequency
2	3
3	1

Type of housing needed:

Type of housing	Frequency
Any available	2
Housing for older person (without support)	1
Housing for older person (without support)/ground floor housing	1

Tenure best suited:

Tenure	Frequency
Open market purchase	4

Income: One respondent did not answer this question

Income	Frequency
£15,000-£20,000	1
£20,000-£25,000	2

Amount available towards purchase of a property:

£3000 (deposit only stated)

£150,000 (£50,000 deposit)

£200,000 (equity in existing property only stated)

Particular or specialised housing requirements:

Specific housing needs	Frequency
No	3
Yes	1

Details of particular or special requirements:

Bungalow

Could current home be adapted?

Adaptation	Frequency
Not sure	1

Own another property not lived in: One respondent did not answer this question

Residential property	Frequency
No	3

The respondents all currently live in the parish.

Couples - there were 3 couples.

Age and Gender	Frequency
20-24 F	1
20-24 M	1
60-74 F	2
60-74 M	2

Completing for self/someone else:

Completion	Frequency
Self	2
Someone else	1

One respondent was a parent completing the form on behalf of their child who was living with them.

Reason for seeking new home:

Reason	Frequency
Retirement	1
Present home too expensive	1
Difficulty maintaining home	1
Setting up home with partner	1
First independent home	1
New job	1
Sheltered accom due to age/infirmity	1
Disability/disabled	1

Current housing:

Current Housing	Frequency
Owner occupier	2
Living with family	1

Number of bedrooms required:

No of bedrooms	Frequency
2	2
3	1

Type of housing needed:

Type of housing	Frequency
Any available	1
Housing for older persons without support/sheltered housing with limited support	1
Housing for older persons without support/Other (depends on health and mobility in 3-5 yrs time, prefer to be closer to village centre and bus stop)	1

Tenure best suited:

Tenure	Frequency
Open market purchase	1
Open market purchase/private renting	1
Open market purchase/HA renting	1

Income: One respondent did not answer this question

Income	Frequency
£20,000 - £25,000	1
£35,000 - £40,000	1

Amount available towards purchase of a property:

£10,000 (deposit only stated)

£350,000 (equity in existing property only stated)

Particular or specialised housing requirements:

Specific housing needs	Frequency
Yes	1
No	2

Details of special requirements:

Property needs to be suitable for a person with Ru.

Can current home be adapted:

No

Own another property not lived in:

Residential property	Frequency
No	3

The respondents currently live in the parish

Families there were 2 families

Age and Gender

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

Completing for self/someone else:

Completion	Frequency
Self	2
Someone else	0

Reason for seeking new home:

Reason	Frequency
Need larger home	1
Cannot afford existing mortgage	1

Current housing:

Current Housing	Frequency
Owner occupier	2

Type of housing needed:

Type of housing	Frequency
Any available	2

Tenure best suited:

Tenure	Frequency
Open market purchase	2

Number of bedrooms required:

No of bedrooms	Frequency
3	1
4	1

Income:

Income	Frequency
£15,000-£20,000	1
£50,000-£60,000	1

Amount available towards purchase of a property:

£125,000 (mortgage only stated)

£240,000 (£20,000 deposit, £70,000 equity, £150,000 mortgage)

Particular or specialised housing requirements:

Specific housing needs	Frequency
No	2

Own another property not lived in

Residential property	Frequency
No	2

The respondents currently live in the parish

4.3 Assessment of the 2 households who require private rented housing

The 2 respondents who require private rented housing indicated they will need it within 2 – 5 years. They are;

- 2 single people

Single people – there were 2 single people

Age and Gender	Frequency
20-24 F	1
20-24 F	1

Completing for self/someone else:

Completion	Frequency
Self	0
Someone else	2

Both respondents were parents completing the forms on behalf of their children who were living with them.

Reason for seeking new home:

Reason	Frequency
First independent home	2
Setting up home with partner	1

Current housing:

Current Housing	Frequency
Living with family	2

Number of bedrooms required:

No of bedrooms	Frequency
2	2

Type of housing needed:

Type of housing	Frequency
Any available	2

Tenure best suited:

Tenure	Frequency
Private renting	1

Income:

Income	Frequency
£15,000-£20,000	2

Amount available towards purchase of a property:

Not answered

Particular or specialised housing requirements:

Specific housing needs	Frequency
No	2

Own another property not lived in

Residential property	Frequency
No	2

The respondents currently live in the parish

5. SUMMARY OF FINDINGS

The summary is divided into three sections; summary of the need for affordable housing, summary of the need for open market housing to purchase and summary of the need for private rented housing.

5.1 Summary of the need for Affordable Housing and Help to Buy (Shared Ownership)

The survey has identified a need for up to 11 homes for local people who are in need of affordable housing; they are 5 single people, 2 couples and 4 families. 4 of those households need housing immediately, 1 in the next 12 months and 6 within 2 – 5 years.

Three of the households are older people who require more suitable housing for their needs for reasons including retirement, disability/disabled, sheltered accommodation due to age/infirmary, present home too expensive and need smaller home; they are 2 single people and 1 couple and need the following type of housing:

- 1 x housing for older person without support
- 1 x housing for older person without support – ground floor
- 1 x ground floor housing

The remaining 8 households said the type of housing they needed was 'Any available'.

The 11 respondents in need of affordable housing indicated strong local connections to the parishes of Dunkirk and Boughton; 8 currently live in the parishes and 3 live outside.

In total there are 16 adults and 8 children who have a need for affordable housing.

3 respondents are currently living with family, 3 are renting from a housing association, 3 are renting privately, 1 has a tied tenancy and 1 is sofa-surfing.

When asked how many bedrooms respondents needed, the following answers were given: 4 x 1 bed, 2 x 1 or 2 beds, 3 x 2 beds and 2 x 3 beds. Actual size of property will depend upon the council's allocation policy and Help to Buy eligibility, see below.

In total, 4 respondents indicated an interest in shared ownership; 1 of these households indicated that they may be able to afford a share of a 1 bed 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.

Taking into account the council's allocation policy and Help to Buy eligibility the mix of accommodation that respondents would be eligible for is:

Rented accommodation:

- 6 x 1 bed (3 for older people – 2 single people, 1 couple)
- 3 x 2 bed
- 1 x 3 bed

Shared ownership:

- 1 x 1 bed

5.2 Summary of the requirement for Open Market Housing

The Housing Needs Survey has found a requirement for open market housing from 11 households; they are 4 single people, 4 couples and 3 families.

2 household need open market housing immediately and 9 need it within the next 2 – 5 years.

8 of the households are currently owner occupiers, 2 are living with family and 1 is renting privately.

4 of the households include members 60 years old and over and/or need more suitable housing due to older age; other reasons for their need to move include retirement, difficulty maintaining their current home, disability/disabled, present home too expensive and sheltered housing due to age/infirmity. They require the following type and size of housing:

- 1 x housing for older person without support -bungalow. 1 x 2 bed
- 2 x housing for older person without support. 2 x 3 beds
- 1 x housing for older person without support/sheltered housing. 1 x 2 beds

The remaining 7 households said the type of housing they require is 'Anything available'. They require the following size property:

- 3 x 2 beds
- 2 x 3 beds
- 2 x 4 beds

All respondents currently live in the parishes of Dunkirk or Boughton.

In total the requirement for open market housing is the following:

- 5 x 2 beds (2 for older people)
- 4 x 3 beds (2 for older people)
- 2 x 4 bed
-

In terms of the respondents' ability to afford the open market housing they require, at least 4 of the households may not have the necessary finances to afford that tenure at present.

5.3 Summary of the requirement for Private Rented Housing

The Housing Needs Survey has found a requirement for private rented housing from 2 households; they are 2 single people. They will need the housing within the next 2 – 5 years.

The 2 households are currently living with family.

They would like any type of housing available of the following size:

- 2 x 2 beds