



Egerton Housing Needs Summary January 2019

HOUSING NEEDS SURVEY

1. EXECUTIVE SUMMARY

The Rural Housing Enabler (RHE) from Action with Communities in Rural Kent undertook a parish wide survey to ascertain if there are shortfalls in housing provision within the parish of Egerton; this includes the need for affordable housing and older households needing to downsize or move to more suitable housing for their needs. This report provides overall information as well as analysis of housing need.

A survey was hand delivered to every household within the parish in October 2018. 483 surveys were distributed with 191 surveys being returned, representing a 40% response rate.

Analysis of the returned survey forms identified that 85% of respondents are owner occupiers. 79% of respondents have lived in the parish for over 10 years and 49% have lived there for 26 years and over. High property prices and a predominance of privately owned homes means that some local people are unable to afford a home within the parish. At the time of writing the report the cheapest property for sale in the parish was a 3 bed semi-detached house for £300,000; to afford to buy this home a deposit of approximately £45,000 would be required and an income of £72,857. The cheapest 2 bedroom property was for sale at £325,000; a deposit of £48,750 and income of £78,928 would be required to afford this home. To afford to rent privately an income of approximately £50,000 would be required to rent the cheapest property found available to rent in the parish which was a 4 bed house for £1250 pcm. There was only one other property available at the time of writing the report, a 2 bed house for £1350; an income of approximately £54,000 would be required to afford to rent this home.

Overall, a need for up to 9 affordable homes, for the following local households was identified:

- 2 single people
- 3 couples
- 4 families

Of these 8 households currently live in Egerton and 1 lives outside and wants to return

Analysis of incomes for affordable housing resulted in a need for 8 rented properties and 1 shared ownership home. 88% of respondents were in favour of a small development of affordable housing if there was approved local need.

The survey also identified a requirement for 12 homes for older households:

- 6 single people
- 6 couples
- The 12 households all currently live in Egerton

3 of the older households need affordable housing. These affordable homes are required in addition to the 9 affordable homes identified above.

A need for 6 open market homes (excluding older households) was identified for:

- 2 single people
- 1 couple
- 3 families
- One of the households would like to self-build

Overall the survey has indicated a need for 27 additional dwellings over the next 5 years. Included in the 27 are 12 affordable homes; 3 of which are for older households, 9 open market properties suitable for older households who want to downsize/move to more suitable housing for their needs and 6 open market properties including one self-build for younger households. A further 7 households said they had a housing need; 6 were excluded from the final analysis because they did not provide sufficient information for an assessment of their need to be made and one respondent did want to stay in the parish.

2. INTRODUCTION TO THE EGERTON HOUSING NEEDS SURVEY

The Rural Housing Enabler worked with the Egerton Neighbourhood Plan Group and Egerton Parish Council to undertake a housing needs survey within the parish.

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

housing need.

3. BACKGROUND INFORMATION

In a report published in June 2018 by the Institute for Public Policy Research (IPPR) it is stated that: 'The affordability gaps in rural areas are high compared to urban areas. The average rural house price is around £19,000 above the average for England as a whole, at £320,700 compared to £301,900, and is more than £87,000 higher than the urban average excluding London (£233,600).

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 with a combination of higher than average house prices and lower than average local wages. This can create challenges for individual families, the local economy and the wider sustainability of the community.

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

The Government believe that the Community Right To Build will shift power from the centre to allow local people to deliver homes that are needed in their communities so that villages are vibrant places to live and younger people are not forced to move away because of a shortage of affordable homes.² The Community Right to Build forms part of the neighbourhood planning provisions contained in the Localism Act 2011. The housing needs of older people in rural areas has also been a subject of concern given the growing numbers in that age group whose needs are not being met by the market. A nine month enquiry starting in 2017 on Housing and Care for Older People concluded in their report³ that 'policy makers must recognise the growing housing needs of older people living in the countryside. It recommends that Local Planning Authorities ensure provision of new homes for older people, noting the value of both the building of small village developments – "perhaps six bungalows on an unused scrap of land" – or larger scale retirement schemes in towns close by.'

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

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

The RHE will assist with carrying out a housing needs survey, analyse the results and when appropriate help identify suitable sites in conjunction with the local authority and others, for a local needs housing scheme.

4. METHOD

The Rural Housing Enabler from Action with Communities in Rural Kent agreed the format of the survey and covering letter with members of the Egerton Neighbourhood Plan group; a copy of the survey was hand-delivered by the group, to every household in the parish in October 2018. Survey forms were also available on the Neighbourhood Plan web site at egertonnp.co.uk.

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 12th November 2018. All surveys received at Action with Communities in Rural Kent by that date are included in this report.

483 surveys were distributed with 191 returned by this date representing a return rate of 40%. Some surveys were not fully completed therefore the results are shown for the total answers to each

question.

8. 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 (excluding older households) and the summary of the need for alternative housing for older households.

8.1 Summary of the need for Affordable Housing

The survey has identified a need for up to 9 homes for local people who are in need of affordable housing; they are 2 single people, 3 couples and 4 families. 1 of the households needs housing now, 5 in the next 2 years and 3 in the next 5 years.

The 9 respondents in need of affordable housing indicated strong local connections to the parish of Egerton; 8 currently live in the parish and 1 lives outside but wants to return.

4 respondents are currently living with relatives, 3 are renting privately and 2 are renting from a housing association.

In total there are 15 adults and 6 children who have a need for affordable housing.

When asked how many bedrooms respondents sought/preferred, the following answers were given: 2 x 1 bed, 5 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, 5 respondents indicated an interest in shared ownership (some respondents indicated more than one option). Only 1 of those households indicated that they may be able to afford a shared ownership 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:

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

Shared ownership:

- 1 x 1 bed

In addition to the above, there were 3 respondents who could not be assessed for eligibility for affordable housing as they did not state their income, they are;

- 1 x single person aged 45-59 currently renting privately; wants to rent from a housing association/council
- 1 x single person aged 20-24 currently working abroad; wants shared ownership
- 1 x family may need shared ownership property

There was a further 1 respondent who is currently studying away from the village and would like a shared ownership property when they return; income details cannot be predicted.

8.2 Summary of the need for open market housing (excluding older households)

The survey has found a need for 6 open market properties for 2 single people, 1 couple and 3 families. 1 of the respondents need housing now, 2 in the next 2 years and 3 in the next 5 years.

Three of the households are currently living with relatives and 3 are owner occupiers.

The respondents require the following type of housing on the open market:

- 1 x 1 or 2 bed flat or house
- 1 x 2 bed flat
- 1 x 2 or 3 bed house
- 1 x 3 bed house
- 1 x 3 bed self-build house
- 1 x 4 bed house

4 respondents currently live in Egerton and 2 live outside but would like to return.

It is not known whether all the respondents can afford the open market tenure.

8.3 Summary of the housing needs of older households

The survey has found a need for 12 homes for older people who require more suitable housing; they are 6

single people and 6 couples. All 12 households currently live in the parish of Egerton.

2 households require housing now, 4 in the next 2 years and 6 in the next 5 years.

9 of the households are owner occupiers, 1 is a council tenant, 1 is a private tenant and 1 is living with relatives.

The most frequently given reasons for needing an alternative home were the need for a smaller home/downsizing followed by difficulty maintaining current home and access problems; other reasons include sheltered housing due to age/infirmary, retirement, disabled/disability and present home in need of major repair.

3 of the households said they need affordable housing:

- 1 single person currently rents from the council and would like a 1 bed bungalow or accommodation suitable for older or disabled persons without support. They want to rent from a housing association/council
- 1 single person currently lives with relatives and needs extra care or sheltered housing. They want to rent from a housing association/council or a private landlord
- 1 couple are currently private tenants and would like a 3 bed bungalow. They want to rent from a housing association/council or a private landlord

In terms of Ashford Borough Council's allocation policy the older households may only be eligible for 1 bedroom unless their circumstances specifically require 2 bedrooms.

The 9 older households who were owner occupiers said they require the following type and size of housing; they all want to buy on the open market:

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