



Staplehurst Housing Needs Survey

November 2016

Tessa O'Sullivan – Rural Housing Enabler

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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 Staplehurst Parish 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 Staplehurst in September 2016. 2433 surveys were distributed with 83 surveys being returned; 60 of those surveys stated a housing need.

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 £135,000; to afford to buy this home a deposit of approximately £20,250 would be required and an income of £32,786. To afford to rent privately an income of approximately £31,800 would be required to afford the cheapest property found available to rent in the parish which was a 1 bedroom semi-detached house for £795 pcm.

Overall, a need for up to 23 affordable homes, for the following local households was identified:

- 8 single people
- 6 couples
- 9 families
- 21 currently live in Staplehurst and 2 live outside but have local connections

Our analysis has also identified a need for alternative housing for 25 older households, they are:

- 10 single people
- 15 couples
- 7 of these households need affordable housing
- All 25 households currently live in Staplehurst

2. INTRODUCTION TO THE STAPLEHURST HOUSING NEEDS SURVEY

The Rural Housing Enabler worked with Staplehurst Parish Council, Neighbourhood Plan Team to undertake a housing needs survey within the parish. The survey was undertaken in order to build an accurate picture of current housing needs in the parish in the context of the emerging Maidstone Local Plan and Staplehurst Neighbourhood Plan. The survey sought to identify the need for affordable housing and for older households 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 September 2016.

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 7th October 2016. All surveys received at Action with Communities in Rural Kent by the 7th October are included in this report.

2433 surveys were distributed with 83 returned by that date; 60 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

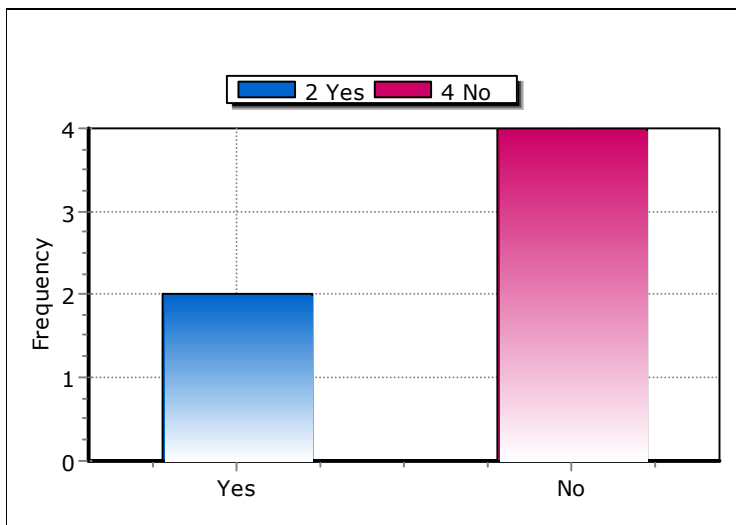
Section 1

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

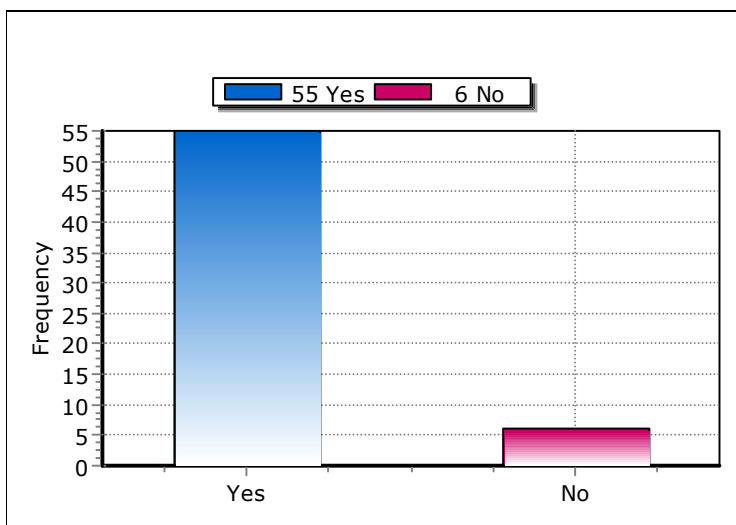
Only those respondents who deemed themselves in need of alternative housing were asked to complete the survey.

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

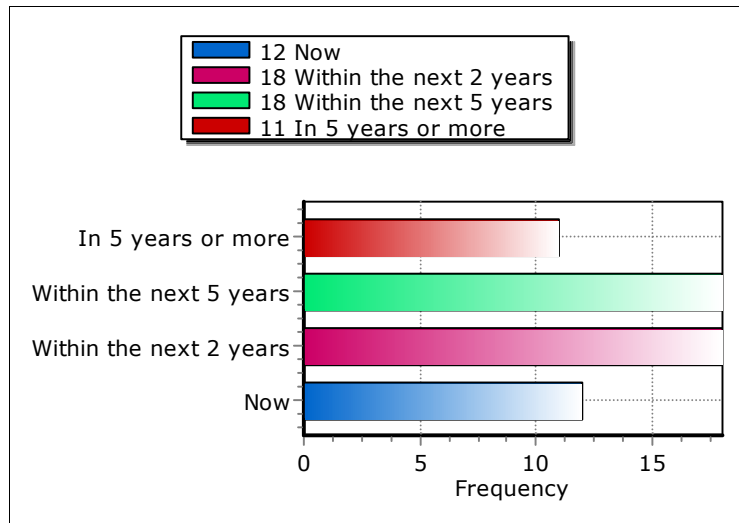
Question 2. If you live outside Staplehurst do you wish to return?



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



Question 4. When do you need to move?



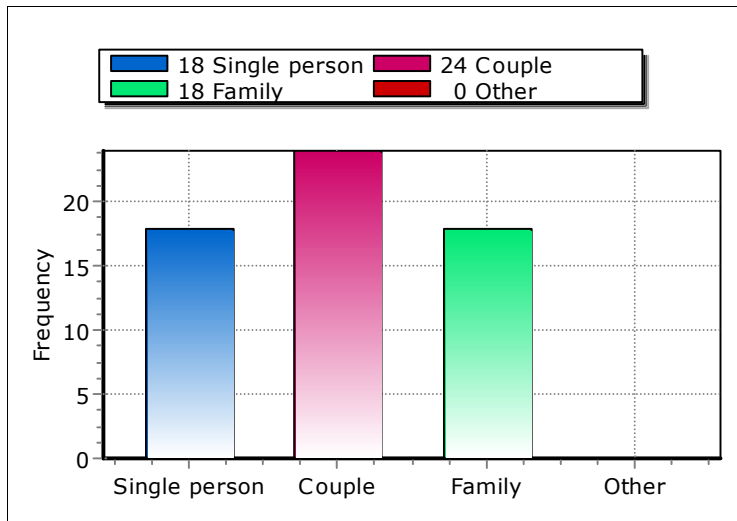
Question 5. What is your connection with Staplehurst parish? Respondents were asked to indicate all connections that applied to them.

Local connection	FREQUENCY
I currently live in the parish and have done so continuously for the last 2 years	58
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	1
I am currently permanently employed in the parish	6
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	4
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	8
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	3
My current housing is unsuitable due to a medical condition (including physical disability, mobility need, mental or learning disabilities) or welfare grounds	4

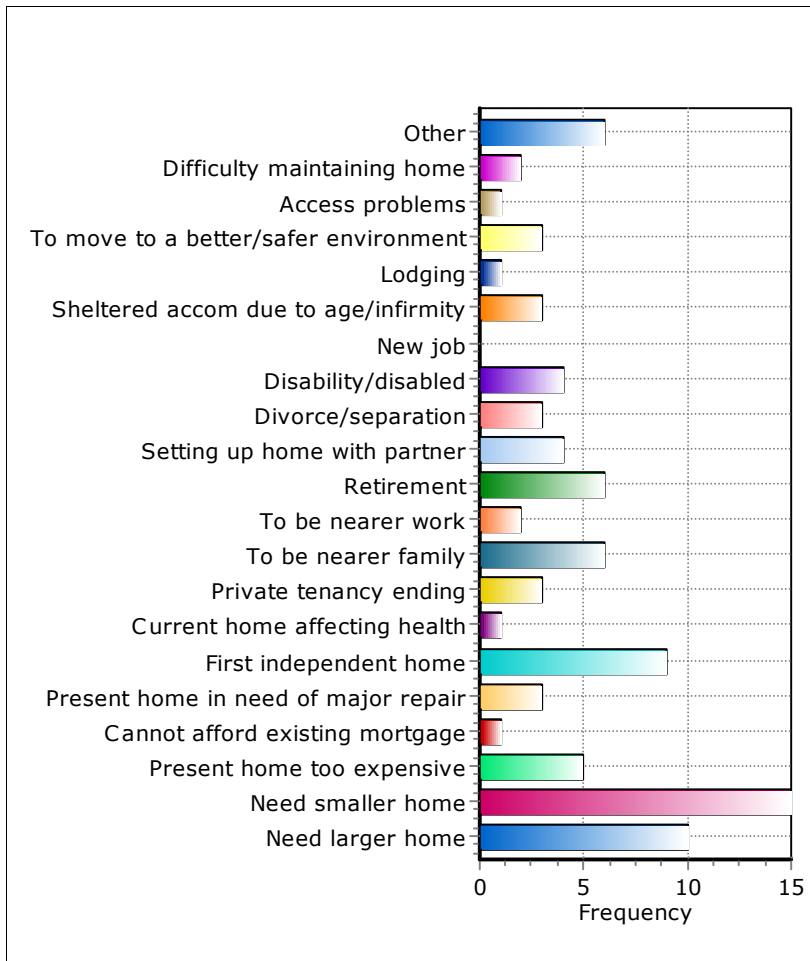
Question 7. What type of household will you be in alternative accommodation?



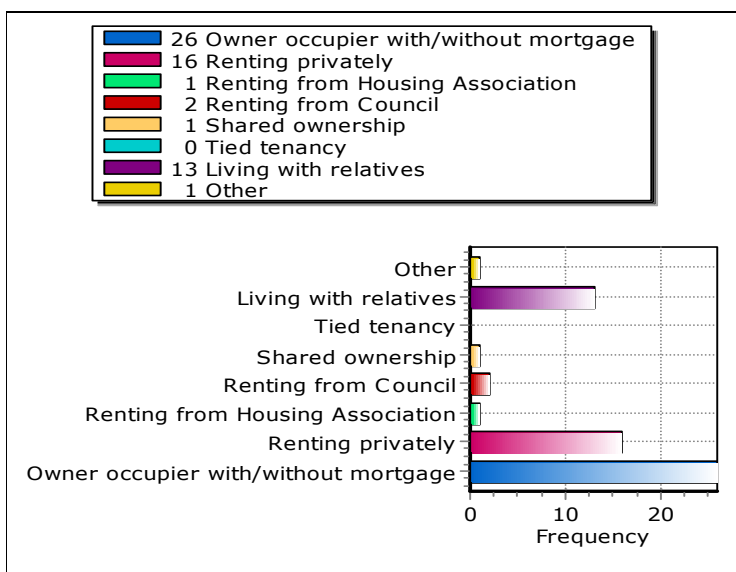
Question 8. How many people in each age group need alternative accommodation?

AGE	0 - 9	10 -15	16 - 19	20 -24	25 - 44	45 - 59	60 - 74	75+
Male	7	3	0	3	19	5	11	7
Female	7	5	1	6	14	9	15	7
Total	14	8	1	9	33	14	26	14

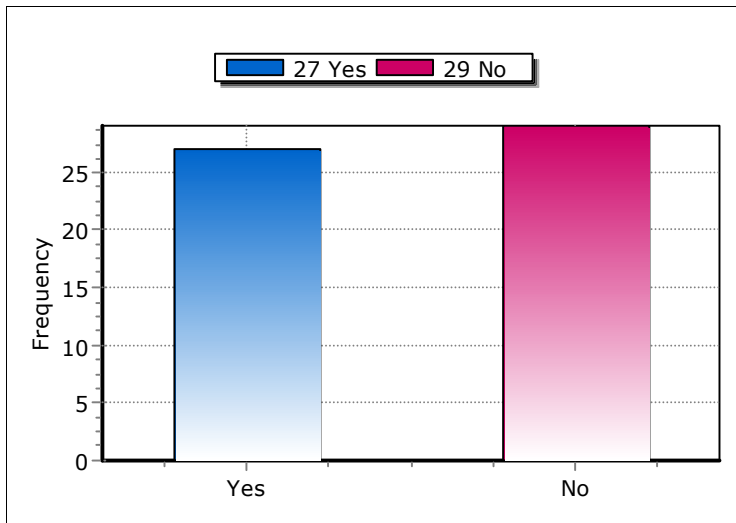
Question 9. Why are you seeking a new home?



Question 10. What is your current housing situation?



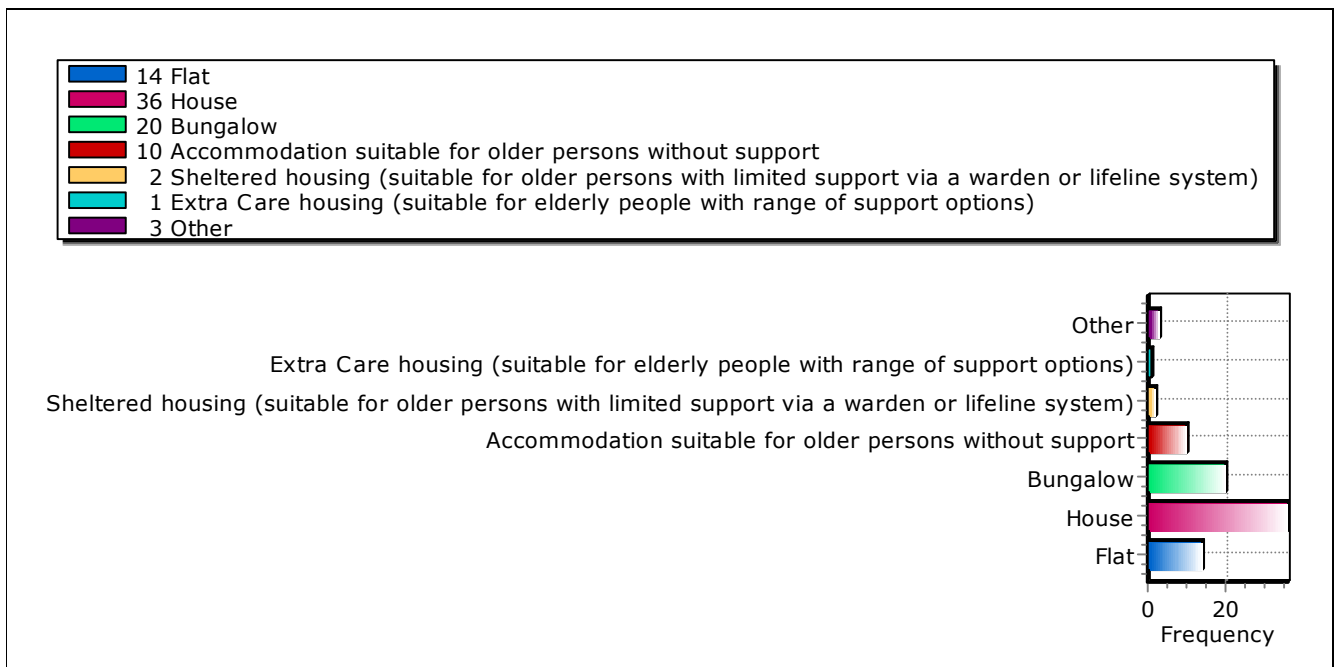
Question 11. Are you an older person/household that wants to downsize/move to more suitable housing for your needs?



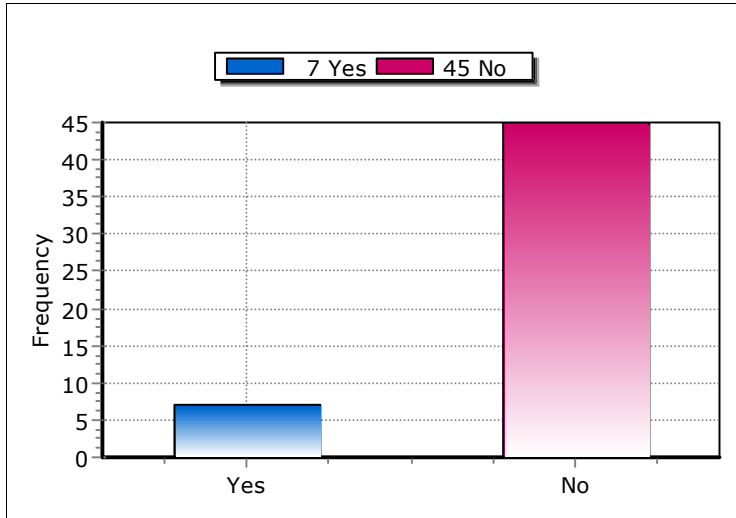
Question 12. Please tell us in your own words why you need to move and what prevents you from doing so:

There were 49 responses to this question; a full list of responses can be found in Appendix S1.

Question 13. What type of housing do you need?



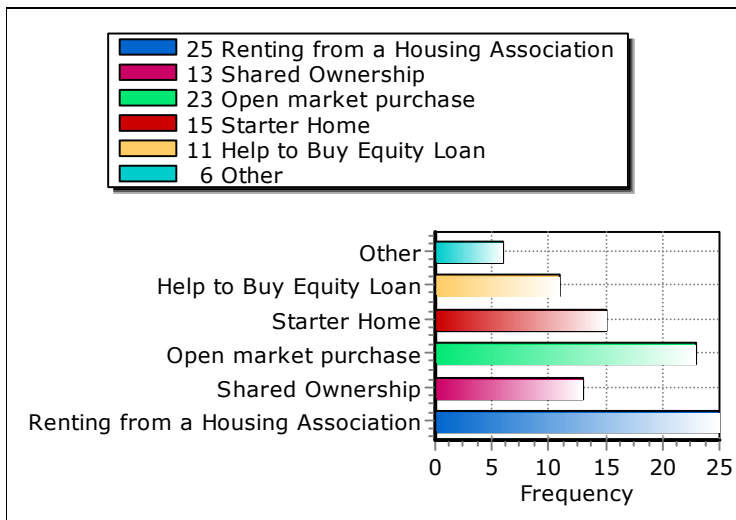
Question 14. Does anyone requiring alternative accommodation have specific housing needs?



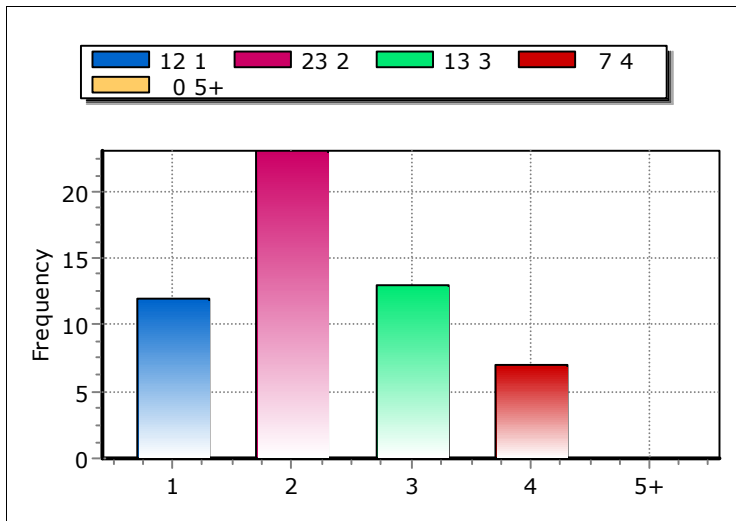
Four respondents said they had the following needs:

- Shower, not bath. No stairs
- Anticipation of access compliant. Adjacent to transport and a garden
- My granddaughter occasionally needs a wheelchair, also my 90 year old mother is becoming increasingly unstable
- Wheelchair

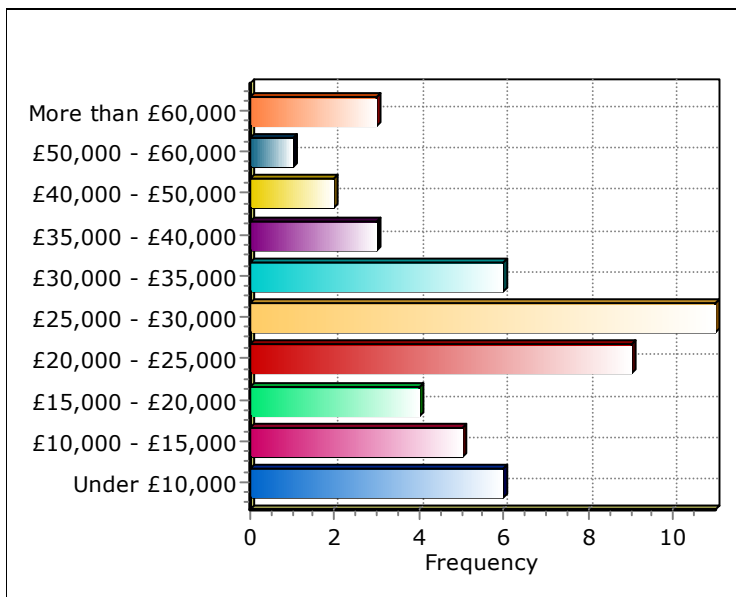
Question 15. Which tenure would best suit your housing need?



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

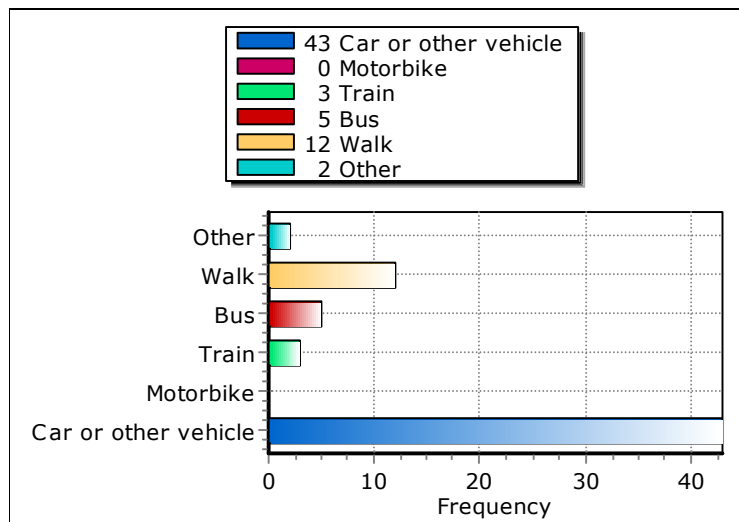
- 3 x £10,000
- 1 x £15,000
- 2 x £20,000
- 1 x £30,000
- 1 x £100,000
- 1 x £150,000

- 1 x £200,000
- 2 x £300,000
- 1 x £320,000
- 1 x £750,000

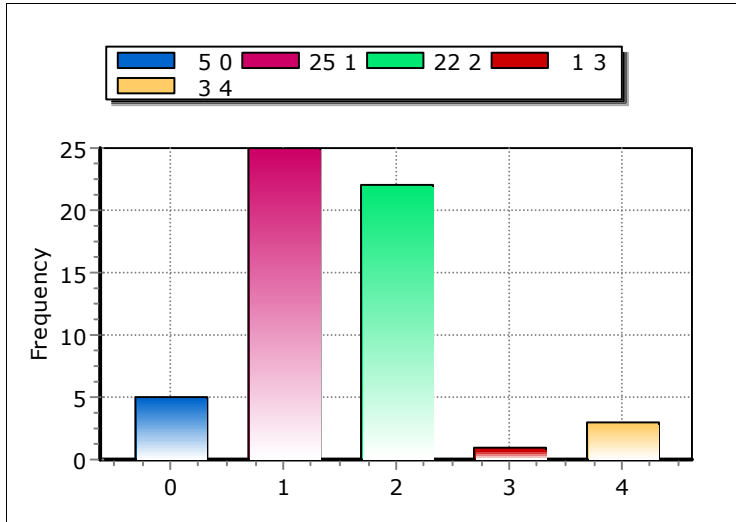
Question 19. How much money would you be able to raise as a deposit towards buying your own home? The following answers were given:

- 1 x £1000
- 1 x £2000
- 1 x £3000
- 1 x £5000
- 1 x £6000
- 5 x £10,000
- 1 x £13,000
- 1 x £15,000
- 1 x £20,000
- 2 x £30,000
- 1 x £200,000
- 1 x £220,000
- 1 x £250,000
- 1 x £300.000

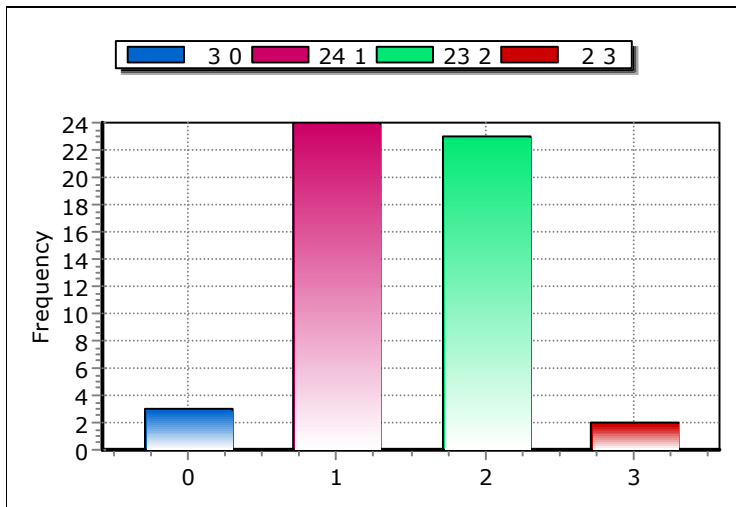
Question 20. Please could you indicate which is your primary means of daily transport:



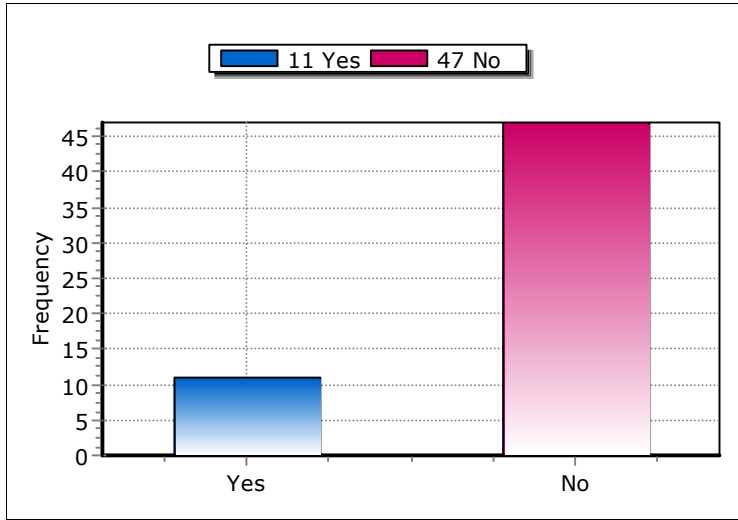
Question 21. How many vehicles does your household have in total?



Please indicate the number of vehicles you have that would need a parking space:



Question 22. 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 October 2016, found the following cheapest properties for sale in Staplehurst:

Type of Property	Number of Bedrooms	Price £
Apartment	2	135 000
Terraced house	2	245 000
Semi-detached bungalow	2	270 000
Semi-detached house	3	185 000
Semi-detached house	3	246 000
Semi-detached bungalow	3	270 000
Semi-detached house	4	280 000
Detached house	4	395 000
Detached house	4	396 500

Property to rent

A similar search for rental property found the following:

Type of Property	Number of Bedrooms	Price £pcm.
Semi-detached house	1	795
End of terrace house	2	820
Terraced house	3	950
Semi-detached house	3	1050
Detached house	4	2000

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 3.4% (October 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.

Type of Property	Price £	Deposit (15%)	Gross Income Level	Monthly Repayment
2 bed apartment	135 000	20 250	32 786	458
2 bed terraced house	245 000	36 750	59 500	832
2 bed semi-detached bungalow	270 000	40 500	65 571	917
3 bed semi-detached house	185 000	27 750	44 929	668
3 bed semi-detached house	246 000	36 900	59 743	835
3 bed semi-detached bungalow	270 000	40 500	65 571	917
4 bed semi-detached house	280 000	42 000	68 000	951
4 bed detached house	395 000	59 250	95 929	1341
4 bed detached house	396 500	59 475	96 293	1347

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 semi-detached house	795	31 800
2 bed end of terrace house	820	32 780
3 bed terraced house	950	37 800
4 bed semi-detached house	1050	42 000
4 bed detached house	2000	80 000

Using HM Land Registry data on house sales (www.mouseprice.com) using postcode area TN12 which lies within or includes part of the following towns, counties, localities, electoral wards and stations: Boughton Monchelsea and Chart Sutton, Brenchley, Brenchley and Horsmonden, Capel, Collier Street, East Peckham, East Peckham and Golden Green, Five Oak Green, Hawkenbury, Headcorn, Horsmonden, Kent, Marden, Marden and Yalding, Matfield, Medway, Paddock Wood, Paddock Wood East, Paddock Wood West, Staplehurst, Sutton Valence and Langley, Tonbridge., the average house prices in the last 3 months are –

1 bed properties £210,500
 2 bed properties £285,700
 3 bed properties £358,500
 4 bed properties £574,200

5+ bed properties £842,800

To afford the average cost of a 1 bed property using the mortgage calculation shown above, a salary of £51,121 would be required. To afford the average cost of a 2 bed property a salary of £69,384 would be required.

Information provided by 'mouseprice' states that the average property in the TN12 area costs £401,400 with average earnings being £25,263. This means that the average property costs over 15 times more than the average salary. The source used by 'mouseprice' to assess price to earnings ratio is Calnea Analytics proprietary price data and earnings data – updated quarterly.

Affordable Rent

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

The following table shows average open market rent levels of cheapest properties found at www.rightmove.co.uk within 3 miles of Staplehurst. Affordable rent is calculated at 80% market rents.

Size of Property	Open Market Rent Levels £	Affordable Rent Levels £
1 bed	748	598
2 bed	848	678
3 bed	938	750
4 bed	1216	973

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	598	23,920
2 bed	678	27,120
3 bed	750	30,000
4 bed	973	38,920

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 £210,500 for a 1 bed property, £285,700 for a 2 bed property and £358,500 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
210 500	25%	5263	324	362	80	766	27 581
210 500	40%	8420	518	289	80	887	31 969
285 700	25%	7142	439	491	80	1010	36 404
285 700	40%	11 428	703	393	80	1176	42 360
358 500	25%	8963	551	616	80	1247	44 946
358 500	40%	14 340	882	493	80	1455	52 420

The following table shows finances necessary to afford **Help to Buy equity loan**. Property prices are taken from the averages in the TN12 area found by mouseprice. Affordability of mortgage is based on 3.5 x gross income. The 20% Government loan is also repayable. Help to Buy equity loan is for open market new builds with a 5% purchaser deposit, a 20% government loan and a 75% mortgage.

Property price £	Deposit Required 5%	Government Loan 20%	Mortgage 75%	Gross Income required £
1 bed £210,500	10 525	40 340	159 635	45 610
2 bed £285,700	14 285	57 140	214 275	61 221
3 bed £358,500	17 925	71 711	268 864	76 818

The following table shows finances necessary to afford a **Starter Home**. Property prices are taken from the average in the TN12 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 £	Deposit Required 5% of discounted price	20% discount	Mortgage required	Gross Income required £
1 bed £210,500	8420	42 100	159 980	45 709
2 bed £285,700	11 428	57 140	217 132	62 038

6. ASSESSMENT OF HOUSING NEED

This section is divided into two categories; the need for affordable housing and Help to Buy equity loans and the needs of older people in the parish requiring alternative housing, either affordable or open market. There were a total of 60 responses.

6.1 Assessment of the need for affordable housing – rented, shared ownership and starter homes and for Help to Buy equity loan

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

At this stage some 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 32 respondents said they had a need for affordable/intermediate housing in the following timescales:

- Now x 8
- Within the next 2 years x 14
- Within the next 5 years x 6
- In 5 years or more x 4

Assessment of the 8 households seeking affordable housing and Help to Buy equity loan now

Two respondents were excluded for the following reasons

- One indicated that the only tenure they wanted was open market purchase
- One was an owner occupier who wanted shared ownership; they may not be eligible for this tenure because they already own a property

The 6 households in need of affordable housing/Help to Buy now are –

- 1 single person
- 2 couples
- 3 families

Single people – there was 1 single person.

Age	Frequency
25-44	1

Reason for seeking new home:

Reason	Frequency
Lodging	1

Current housing:

Current Housing	Frequency
Living with relatives	1

Number of bedrooms required:

No of bedrooms	Frequency
1	1

Type of housing needed:

Type of housing	Frequency
Flat/house	1

Tenure best suited:

Tenure	Frequency
Renting HA	1

Household's joint gross annual income:

Income	Frequency
£20,000 - £25,000	1

Amount available towards purchase of a property:

There was no response to this question.

Amount available towards a deposit:

There was no response to this question.

Particular or specialised housing requirements:

None

Primary means of transport:

Transport	Frequency
Car or motor vehicle	1
Motorbike	0
Train	0
Bus	0
Walk	0
Other	0

Number of vehicles in household:

Number of vehicles	Frequency
1	0
2	1

Number of vehicles needing a parking space:

No of parking spaces	Frequency
1	1

Registered on Maidstone Borough's Housing Register:

Housing Register	Frequency
No	1

The respondent did not indicate a category of housing need (Q6).

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

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
£20,000-£25,000	1	1	0	0	0	0	0

Couples – there were 2 couples.

Age	Frequency
20-24	2
25-44	2

Reason for seeking new home:

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

Current housing:

Current Housing	Frequency
Living with relatives	2

Type of housing needed:

Type of housing	Frequency
House	1
Flat/house/bungalow	1

Tenure best suited:

Tenure	Frequency
Starter home	1
Renting HA/shared ownership/starter home/help to buy equity loan	1

Number of bedrooms required:

No of bedrooms	Frequency
2	2

Household's joint gross annual income:

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

Amount available towards purchase of a property:

- Not sure
- £20,000

Amount available towards a deposit:

- £20,000

Particular or specialised housing requirements:

None

Primary means of transport:

Transport	Frequency
Car or other vehicle	2
Motorbike	0
Train	0
Bus	0
Walk	0
Other	0

Number of vehicles in household:

Number of vehicles	Frequency
1	0
2	1
3	1

Number of vehicles needing a parking space:

No of parking spaces	Frequency
1	0
2	2
3	0

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
Yes	0
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 Staplehurst.

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	Help to Buy equity loan	Starter home	Open market purchase	Private rent
£20,000-£25,000	1	1	0	0	0	0	0
£35,000-£40,000	1	1	1	0	0	0	1

Families – there were 3 families

Age

	Adult Age	Adult Age	Child Age	Child Age	Child Age
Family 1	45-59		10-15 M		
Family 2	20-24	20-24	0-9 M		
Family 3	25-44	25-44	0-9 M		

Reason for seeking new home:

Reason	Frequency
Need larger home	1
Private tenancy ending	2
To be nearer work	2
Present home too expensive	1
To be nearer family	1
To move to better/safer environment	1

Current housing:

Current Housing	Frequency
Renting privately	3

Type of housing needed:

Type of housing	Frequency
House	2
Flat/house	1

Tenure best suited:

Tenure	Frequency
Renting HA	2
Renting HA/shared ownership/starter home/help to buy equity loan	1

Number of bedrooms required:

No of bedrooms	Frequency
2	3

Household's joint gross annual income:

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

Amount available towards purchase of a property:

- 0
- None
- £8000 - £10,000

Amount available towards a deposit:

- 0
- None
- £8000 - £10,000

Particular or specialised housing requirements:

None

Primary means of transport:

Transport	Frequency
Car or other vehicle	3
Motorbike	0
Train	0
Bus	0
Walk	0
Other	0

Number of vehicles in household:

Number of vehicles	Frequency
1	1
2	2

Number of vehicles needing a parking space:

No of parking spaces	Frequency
1	1
2	2

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	1
Yes	2

All 3 respondents indicated a category of housing need (Q6).

The respondents indicated at least one of the local connection criteria; two currently live in Staplehurst and one does not but they previously lived there for 2 out of the last 5 years.

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	Help to Buy equity loan	Starter home	Open market purchase	Private rent
£10,000-£15,000	2	2 with HB	0	0	0	0	0
£25,000-£30,000	1	1	0	0	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 14 households seeking affordable housing and Help to Buy within the next 2 years

Two respondents were excluded for the following reasons:

- One respondent did not indicate sufficient information to make an assessment of their needs
- One respondent was an owner occupier who wanted to buy a cheaper property on the open market

The 12 households in need of affordable housing/Help to Buy within the next 2 years are:

- 4 single people
- 2 couples
- 6 families

Single people – there were 4 single people

Age	Frequency
20-24	1
25-44	3

Reason for seeking new home:

Reason	Frequency
First independent home	2
To be nearer family	1
Current home affecting health	1

Current housing:

Current Housing	Frequency
Living with relatives	2
Rented privately	1
Renting from Council	1

Number of bedrooms required:

No of bedrooms	Frequency
1	2
3	2

Type of housing needed:

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

Tenure best suited:

Tenure	Frequency
Starter home	2
Renting HA/shared ownership	1
Renting HA/shared ownership/starter home/Help to buy equity loan	1

Income: One respondent did not answer the question

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

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

- £10,000 x 2
- £15,000

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

- £10,000
- £15,000
- £19,000

Particular or specialised housing requirements:

None

Primary means of transport: One respondent did not answer the transport questions

Transport	Frequency
Car or other vehicle	3
Motorbike	0
Train	1
Bus	0
Walk	0
Other	0

Number of vehicles in household:

Number of vehicles	Frequency
1	2
2	1

Number of vehicles needing a parking space:

No of parking spaces	Frequency
1	1
2	2

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	3
Yes	1

1 respondent 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.

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	Help to Buy equity loan	Starter home	Open market purchase	Private rent
£20,000-£25,000	2	2	0	0	0	0	0
£30,000-£35,000	1	1	1	0	0	0	1

Couples – there were 2 couples.

Age and Gender	Frequency
25-44	2
45-59	2

Reason for seeking new home:

Reason	Frequency
Disability/disabled	1
Present home too expensive	1
First independent home	1
Present home in need of major repair	1
Other (Can barely afford what we pay, also bills)	1

Current housing:

Current Housing	Frequency
Living with relatives	1
Renting privately	1

Type of housing needed:

Type of housing	Frequency
Flat	1
House/bungalow	1

Tenure best suited:

Tenure	Frequency
Renting HA	1
Renting HA/shared ownership/starter home	1

Number of bedrooms required:

No of bedrooms	Frequency
1	2

Household's joint gross annual income:

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

Amount available towards purchase of a property: One respondent did not answer the question

- Nil

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

- 5%
- Nil

Particular or specialised housing requirements:

None

Primary means of transport:

Transport	Frequency
Car or other vehicle	2
Motorbike	0
Train	1
Bus	0
Walk	0

Number of vehicles in household:

Number of vehicles	Frequency
1	1
2	1

Number of vehicles needing a parking space:

No of parking spaces	Frequency
1	1
2	1

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	1
Yes	1

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	Help to Buy equity loan	Starter home	Open market purchase	Private rent
£25,000-£30,000	1	1	0	0	0	0	0
£30,000-£35,000	1	1	1	0	0	0	1

Families- there were 6 families

	Adult Age	Adult Age	Child Age	Child Age	Child Age	Child Age
Family 1	45-59	25-44	16-19 M	16-19 M	0-9 F	
Family 2	25-44	25-44	0-9 F	0-9 F	0-9 F	
Family 3	25-44	25-44	0-9 M			
Family 4	25-44	25-44	0-9 F	0-9 M		
Family 5	25-44	25-44	0-9 F	0-9 M	0-9 M	0-9 M
Family 6	75+	60-74	25-44	10-15		

Reason for seeking new home:

Reason	Frequency
To be nearer family	1
Need larger home	4
First independent home	2
Private tenancy ending	1
Present home too expensive	2

Current housing:

Current Housing	Frequency
Renting privately	4
Living with relatives	2

Type of housing needed:

Type of housing	Frequency
House	5
House/bungalow/sheltered housing	1

Tenure best suited:

Tenure	Frequency
Renting HA	2
Starter home	1
Starter home/help to buy equity loan	1
Shared ownership/starter home/help to buy equity loan	1
Help to buy equity loan/open market purchase	1

Number of bedrooms required:

No of bedrooms	Frequency
3	2
4	4

Household's joint gross annual income:

Income	Frequency
Under £10,000	2
£25,000 - £30,000	1
£30,000 - £35,000	2
£35,000 - £40,000	1

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

- None
- Zero
- Unsure
- £30,000
- £300,000

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

- None
- Zero
- £5000
- £20,000
- £30,000

Particular or specialised housing requirements:

None

Primary means of transport:

Transport	Frequency
Car or other vehicle	5
Bus	1
Walk	3

Number of vehicles in household:

Number of vehicles	Frequency
1	3
2	3

Number of vehicles needing a parking space: Two respondents did not answer the question

No of parking spaces	Frequency
1	2
2	1
3	1

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	5
Yes	1

3 respondents indicated a category of housing need (Q18).

The respondents indicated at least one of the local connection criteria; 5 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 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
Under £10,000	2	2 with HB	0	0	0	0	0
£25,000-£30,000	1	1	0	0	0	0	1
£30,000-£35,000	2	2	0	0	0	0	0
£35,000-£40,000	1	1	0	0	0	0	1

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

It should be noted that the family with the highest income did not indicate sufficient deposit available to purchase an affordable home.

Assessment of the 6 households seeking affordable housing and Help to Buy equity loan within the next 5 years

Two respondents were excluded for the following reasons:

- One respondent was an owner occupiers wanting to buy a larger property on the open market
- One respondent did not indicate sufficient information for an assessment of their needs to be made

The 4 households in need of affordable housing/Help to Buy between 2 and 5 years are:

- 3 single people
- 1 couple

Single people – there were 3 single people

Age	Frequency
20-24	1
25-44	2

Reason for seeking new home:

Reason	Frequency
First independent home	3

Current housing:

Current Housing	Frequency
Living with relatives	3

Number of bedrooms required:

No of bedrooms	Frequency
1	1
2	1
3	1

Type of housing needed:

Type of housing	Frequency
Flat	1
House	2

Tenure best suited:

Tenure	Frequency
Starter home	1
Shared ownership/starter home/ Help to buy equity loan	1
Renting HA/shared ownership/starter home/Help to buy equity loan	1

Income:

Income	Frequency
£20,000 - £25,000	1
£25,000 - £30,000	1
£35,000 - £40,000	1

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

- Not known at present
- A few thousand pounds

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

- £1000
- £13,000
- A few thousand pounds

Particular or specialised housing requirements:

None

Primary means of transport:

Transport	Frequency
Car or other vehicle	2
Motorbike	0
Train	1
Bus	0
Walk	0
Other	0

Number of vehicles in household:

Number of vehicles	Frequency
1	3

Number of vehicles needing a parking space:

No of parking spaces	Frequency
1	3

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	3
Yes	0

The respondents indicated at least one of the local connection criteria; they all 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	Help to Buy equity loan	Starter home	Open market purchase	Private rent
£20,000-£25,000	1	1	0	0	0	0	0
£25,000-£30,000	1	1	0	0	0	0	1
£35,000-£40,000	1	1	0	0	0	0	1

Couples – there was 1 couple.

Age and Gender	Frequency
20-24	1

Reason for seeking new home:

Reason	Frequency
Setting up home with partner	1

Current housing:

Current Housing	Frequency
Living with relatives	1

Type of housing needed:

Type of housing	Frequency
House	1

Tenure best suited:

Tenure	Frequency
Shared ownership/starter home/help to buy equity loan	1

Number of bedrooms required:

No of bedrooms	Frequency
2	1

Particular or specialised housing requirements:

None

Household's joint gross annual income:

Income	Frequency
£25,000 - £30,000	1

Amount available towards purchase of a property:

- £20,000

Amount available towards a deposit:

- £20,000

Primary means of transport:

Transport	Frequency
Car or other vehicle	1

Number of vehicles in household:

Number of vehicles	Frequency
4	1

Number of vehicles needing a parking space:

No of parking spaces	Frequency
2	1

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
Yes	1

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

The following table shows the respondent's ability to afford the various forms of tenure 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
£25,000-£30,000	1	1	1	0	0	0	1

Assessment of the 4 households seeking affordable housing and Help to Buy equity loan in 5 years or more

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

- Two were owner occupiers who do not want to stay in Staplehurst
- One is an owner occupier who said they will move away from Staplehurst if facilities do not improve

The 1 household in need of affordable housing/Help to Buy in the next 5 years is:

- 1 couple

Couples – there was 1 couple.

Age and Gender	Frequency
45-59	2

Reason for seeking new home:

Reason	Frequency
Retirement	1

Current housing:

Current Housing	Frequency
Renting privately	1

Type of housing needed:

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

Tenure best suited:

Tenure	Frequency
Renting HA	1

Number of bedrooms required:

No of bedrooms	Frequency
2	1

Household's joint gross annual income:

Income	Frequency
£35,000 - £40,000	1

Amount available towards purchase of a property:

- 0

Amount available towards a deposit:

- 0

Particular or specialised housing requirements:

None

Primary means of transport:

Transport	Frequency
Walk	1
Other (Cycle)	1

Number of vehicles in household:

Number of vehicles	Frequency
1	1

Number of vehicles needing a parking space:

No of parking spaces	Frequency
1	1

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
Yes	1

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

The following table shows the 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	Help to Buy equity loan	Starter home	Open market purchase	Private rent
£35,000-£40,000	1	1	0	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, within the next 5 years and in 5 years or more.

In total, 28 respondents said they were older households wanting to downsize/move to more suitable housing for their needs.

- Now x 3
- Within the next 2 years x 7
- Within the next 5 years x 12
- In 5 years or more x 6

Assessment of the 3 households who require alternative housing now:

Two respondents were excluded for the following reasons:

- One respondent wanted to move out of Staplehurst to be nearer family members elsewhere
- One respondent wanted to downsize to more affordable housing but did not want to stay in Staplehurst

The 1 household requiring alternative housing now is:

- 1 x single person

Single people – there was 1 single person

Age	Frequency
60-74	1

Reason for seeking new home:

Reason	Frequency
To be nearer family	1
Need smaller home	1
Difficulty maintaining home	1
Divorce/separation	1
Cannot afford existing mortgage	1
Retirement	1

Current housing:

Current Housing	Frequency
Living with relatives	1

Number of bedrooms required:

No of bedrooms	Frequency
2	1

Type of housing needed:

Type of housing	Frequency
Bungalow/extra care housing	1

Tenure best suited:

Tenure	Frequency
Renting from HA	1

Particular or specialised housing requirements:

Disabilities due to stairs

Income:

Income	Frequency
£10,000-£15,000	1

Amount available towards purchase of a property:

- None

Amount available towards a deposit:

- None

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

The respondent indicated two categories of housing need (Q6)

Primary means of transport:

Transport	Frequency
Walk	1

Number of vehicles in household:

Number of vehicles	Frequency
0	1

Number of vehicles needing a parking space:

No of parking spaces	Frequency
0	1

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
Yes	1

Assessment of the 7 households who require alternative housing within the next 2 years.

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

The 6 households seeking alternative housing within the next 2 years are:

- 3 single people
- 3 couples

Single people – there were 3 single people

Age and Gender	Frequency
60-74	1
75+	2

Reason for seeking new home:

Reason	Frequency
Sheltered accom due to age/infirmity	2
Other (I need to be closer to shops)	1

Current housing:

Current Housing	Frequency
Renting privately	3

Number of bedrooms required:

No of bedrooms	Frequency
1	3

Type of housing needed:

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

Tenure best suited:

Tenure	Frequency
Renting from HA	3

Particular or specialised housing requirements: One respondent answered this question

- Shower not bath

Income:

Income	Frequency
Under £10,000	1
£10,000-£15,000	2

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

- Nothing

Amount available towards a deposit: One respondent answered this question

- My only income is my pension

One respondent 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.

Primary means of transport:

Transport	Frequency
Walk	2
Bus	1

Number of vehicles in household:

Number of vehicles	Frequency
0	3

Number of vehicles needing a parking space:

No of parking spaces	Frequency
0	3

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
Yes	1
No	2

Couples – there were 3 couples.

Age and Gender	Frequency
60-74	1
75+	5

Reason for seeking new home:

Reason	Frequency
Need smaller home	2
Other (Anticipate disability need due to age)	1

Current housing:

Current Housing	Frequency
Owner occupier without mortgage	3

Number of bedrooms required:

No of bedrooms	Frequency
2	1
3	2

Type of housing needed:

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

Tenure best suited:

Tenure	Frequency
Open market purchase	3

Particular or specialised housing requirements: One respondent answered this question

- Mainly wheel chair

Income:

Income	Frequency
£20,000 - £25,000	1
£25,000 - £30,000	2

Amount available towards purchase of a property:

- Would hope to purchase in full
- Must sell own home
- £20,000

Amount available as a deposit:

- Would hope to purchase in full
- Prefer that own home is sold
- £10,000

2 respondents indicated a category of housing need (Q6)

Primary means of transport:

Transport	Frequency
Walk	1
Car or other vehicle	2

Number of vehicles in household:

Number of vehicles	Frequency
0	1
1	2

Number of vehicles needing a parking space:

No of parking spaces	Frequency
0	1
1	2

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	3

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

Assessment of the 12 households who require alternative housing within the next 5 years

The 12 households who require alternative housing within the next 5 years are:

- 4 x single people
- 8 x couples

Single people – there were 4 single people

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

Reason for seeking new home:

Reason	Frequency
Present home in need of major repair	1
Present home too expensive	2
Need smaller home	2
Other (Partner's illness)	1

Current housing:

Current Housing	Frequency
Owner occupier	2
Renting privately	1
Other (Living with partner)	1

Number of bedrooms required:

No of bedrooms	Frequency
2	4

Type of housing needed:

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

Tenure best suited:

Tenure	Frequency
Open market purchase	2
Renting HA/shared ownership	2

Particular or specialised housing requirements:

None

Income: One respondent did not answer this question

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

Amount available towards purchase of a property:

- £100,000

Amount available as a deposit:

- Whole cost
- £10,000

One respondent 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.

Primary means of transport:

Transport	Frequency
Car or other vehicle	2
Train	1
Bus	2
Walk	2
Other (bicycle)	1

Number of vehicles in household:

Number of vehicles	Frequency
0	2
1	2

Number of vehicles needing a parking space:

No of parking spaces	Frequency
0	2
1	2

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	4

Couples – there were 8 couples. One couple did not state their age but said they were older persons wanting to downsize/move to more suitable housing for their needs.

Age and Gender	Frequency
45-59	3
60-74	8
75+	3

Reason for seeking new home:

Reason	Frequency
Need smaller home	5
Retirement	2
Access problems	1
Divorce/separation	1
Present home too expensive	1
To move to a better/safer environment	1
Disability/disabled	2

Current housing:

Current Housing	Frequency
Owner occupier	6
Renting privately	2

Number of bedrooms required:

No of bedrooms	Frequency
2	5
3	2
4	1

Type of housing needed:

Type of housing	Frequency
House	2
Bungalow	4
Bungalow/accommodation for older persons without support	2

Tenure best suited:

Tenure	Frequency
Open market purchase	6
Renting HA	1
Renting HA/help to buy equity loan	1

Particular or specialised housing requirements:

None

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

Income	Frequency
£15,000 - £20,000	2
£20,000 - £25,000	1
£30,000 - £35,000	2
£40,000 - £50,000	1

Amount available towards purchase of a property:

- Sale of present house
- 100%
- 100%
- Not needed

Amount available towards a deposit:

- £6000
- 100%
- 100%
- Not needed

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 Staplehurst.

Primary means of transport:

Transport	Frequency
Car or other vehicle	6
Train	1
Bus	1
Walk	1

Number of vehicles in household:

Number of vehicles	Frequency
0	1
1	2
2	5

Number of vehicles needing a parking space:

No of parking spaces	Frequency
0	1
1	3
2	4

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	7
Yes	1

Assessment of the 6 households who require alternative housing in 5 years or more

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	Frequency
60-74	1
75+	1

Reason for seeking new home:

Reason	Frequency
To be nearer family	1
Need smaller home	2

Current housing:

Current Housing	Frequency
Owner occupier	2

Number of bedrooms required:

No of bedrooms	Frequency
2	1
3	1

Type of housing needed:

Type of housing	Frequency
Bungalow	1
House/bungalow	1

Tenure best suited:

Tenure	Frequency
Open market purchase	2
Other (Retirement complex)	1
Other (New property i.e. bungalow or house)	1

Particular or specialised housing requirements:

None

Income: One respondent did not answer this question

Income	Frequency
£20,000-£25,000	1

Amount available towards purchase of a property:

- All of it

Amount available as a deposit:

- Payment in full
- £30,000

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

Primary means of transport:

Transport	Frequency
Car or other vehicle	2
Bus	1
Walk	1

Number of vehicles in household:

Number of vehicles	Frequency
1	2

Number of vehicles needing a parking space:

No of parking spaces	Frequency
2	1
3	1

Registered on Maidstone Borough Council's Housing Register:

Housing Register	Frequency
No	2

Couples – there were 4 couples

Age	Frequency
60-74	8

Reason for seeking new home:

Reason	Frequency
Need smaller home	3
Sheltered accom due to age/infirmity	1

Current housing:

Current Housing	Frequency
Owner occupier	4

Number of bedrooms required:

No of bedrooms	Frequency
2	3
3	1

Type of housing needed:

Type of housing	Frequency
House/bungalow	1
Accommodation suitable for older persons without support	1
Bungalow/accommodation for older persons without support	2

Tenure best suited:

Tenure	Frequency
Open market purchase	4

Particular or specialised housing requirements:

None

Household's joint gross annual income:

Income	Frequency
£15,000 - £20,000	1
£25,000 - £30,000	1
£40,000 - £50,000	1
£50,000 - £60,000	1

Amount available towards purchase of a property:

- Sale of existing house – amount unknown at this time
- £300,000
- Full cost
- £20,000

Amount available towards a deposit:

- Sale of existing house
- £20,000
- Full cost
- All from sale proceeds
-

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

Primary means of transport:

Transport	Frequency
Car or other vehicle	4

Number of vehicles in household:

Number of vehicles	Frequency
1	2
2	2

Number of vehicles needing a parking space:

No of parking spaces	Frequency
1	2
2	2

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/Help to Buy equity loan and summary of the need for alternative housing for older households.

7.1 Summary of the need for Affordable Housing and Help to Buy equity loan

The survey has identified a need for up to 23 homes for local people who are in need of affordable housing; they are 8 single people, 6 couples and 9 families. 6 of the households need housing now, 12 within the next 2 years, 4 within the next 5 years and 1 in 5 years or more.

The 23 respondents in need of affordable housing indicated strong local connections to the parish of Staplehurst; 21 currently live in the parish and 2 live outside but want to return.

12 respondents are currently living with relatives, 10 are renting privately and 1 is a council tenant.

In total there are 38 adults and 17 children who have a need for affordable housing.

Respondents said they needed the following amount of bedrooms:

- 4 x 1 bed
- 7 x 2 bed
- 8 x 3 bed
- 4 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, starter homes, help to buy equity loans. Analysis of income and deposit available showed the following households could currently afford the following tenures:

- 4 x shared ownership

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

Rented accommodation (HA):

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

Shared ownership:

- 2 x 1 bed
- 2 x 2 bed

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. The majority of respondents who need this type of housing are not currently registered and they would have to fulfil the council's criteria to be able

to register. 10 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.

18 respondents said their primary means of daily transport was a car or other vehicle, 4 said walk, 3 said train, 1 said bus and 1 said other (cycling) (some respondents indicated more than one answer).

11 respondents said they had a total of 1 vehicle, 9 said 2 vehicles, 1 said 3 vehicles and 1 said 4 vehicles.

10 respondents said they would need 1 parking space, 9 said they would need 2 spaces and 1 said they would need 3 spaces.

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 older people from 25 households; they are 10 single people and 15 couples. All 25 households currently live in Staplehurst.

1 household requires housing now, 6 within the next 2 years, 12 within the next 5 years and 6 in 5 years or more.

17 of the households are owner occupiers, 6 are private tenants, 1 is living with relatives and 1 is living with their partner.

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

7 of the households need affordable housing rented from a housing association. They said they needed the following type and size of housing:

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

It should be noted that in terms of the size of property an older person/couple needing affordable rented housing is likely to be eligible for is one bedroom only. 4 of the households indicated a category of housing need (Q6).

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

- 2 bed bungalow x 5
- 2 bed house x 1
- 2 bed accommodation for older persons without support x 1
- 2 bed house/accommodation for older persons without support x 1
- 2 bed bungalow/accommodation for older persons without support x 3
- 3 bed bungalow x 1
- 3 bed house x 1
- 3 bed house/bungalow x 2
- 3 bed accommodation for older persons without support x 1
- 3 bed sheltered housing x 1
- 4 bed house x 1

16 respondents said their primary means of daily transport was a car or other vehicle, 8 said walk, 5 said bus, 2 said train, 1 said other (cycling).

8 respondents said they had 0 vehicles, 9 respondents said they had a total of 1 vehicle and 7 said they had 2 vehicles.

7 respondents said they would not need a parking space, 7 said they would need 1 parking space, 7 said they would need 2 spaces and 1 said they would need 3 spaces.

8. APPENDIX S1

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

Need a house and my kids need a bedroom for themselves as my son needs his own space.

Overcrowded, but renting too expensive.

We are a family of 4, soon to be 5. Our 2 bedroom home is a squeeze. Currently the cost of renting is too high to move.

Need to release equity and find cheaper home. Getting into debt as can't afford to run home.

I need somewhere without stairs and with shower facilities. I cannot afford a higher private rent.

My daughter and granddaughter live in Dartford so close; my grandson and family live in Dartford. They will be able to visit me more. I will be having another operation, another knee cap replacement, so that is why I live in a bungalow I am on the Dartford housing list, my life will be a lot better.

Not sure where I would like to live.

Couple with young male at home, he needs a place of his own and we (couple) need a smaller place. Cost and no deposit are preventing us.

No suitable affordable property.

The cost of housing in the private sector is too expensive - both rent and mortgage

Although we are not in immediate need, in the future we will probably be unable to afford to rent privately when we retire. This is when we will be in need of affordable housing within the parish where we have lived for over 30 years.

My wife and I would like to move into our own home. We live with parents at the moment, as we cannot get a mortgage to buy a house as too expensive on what we earn. We would like to get a part buy/part rent.

We need a smaller house. We have yet to find a home suited for our needs.

Both my wife and I have trouble with the stairs, plus my wife needs help with her mobility.

In need of a larger family home but house prices prevent this.

None available of single storey property at affordable prices and access to appropriate infrastructure.

Would like my own home. Prevention is money/price of property.

I am living in temporary accommodation (mobile home)

Cost of own accommodation; having to live with parents still

We need to downsize to more affordable accommodation.

Ms Brice was wrong decision over she wanted more new houses in Staplehurst because there are full employment and I need new bigger supermarket first.

We will move when our children are older, in about 5 years we estimate, when they have left education and working and both driving. I have lived in the village for 49 years, it has become too big. Before you build new houses you must improve the infrastructure, roads, shops, you can't even get a doctor's appointment.

We don't need to move yet but considering our ages (78 and 75) there will come a time when it is necessary.

Suitable retirement accommodation difficult to find

We will need to downsize as the house is a large family home and our family have moved away.

Need a garden for baby.

Need own house. Presently in small house owned by partner's parents rent free but too small with new baby.

Not enough houses being built in Staplehurst due to blocking of planning applications by Cllr John Perry, Chairman Planning. Very biased and against all planning.

On JSA, cannot afford

I suffer from depression and other health problems. My husband threw me out and no one takes DSS for rent - don't quality for housing.

We have two children, boy 8 and girl 2. They share a bedroom and I wish for them to have their own bedrooms, especially as my son is getting older.

We have a very small 2 bed house and have recently had a baby. We also have a 10 year old daughter with a tiny bedroom. We are struggling financially and that is stopping us getting a bigger house.

I have health problems and my partner has disabilities. We are renting privately and landlord has sold all the other houses around us. We will be the next to be sold and no guarantee of another home because private renting is so expensive. We will have nowhere to go as we can barely afford the rent now.

I will possibly need to move because current home is too large. But it is in an ideal position on the flat, close to bus stop, walking distance of shops and station.

Housing in Staplehurst is not affordable for first time buyers.

Too expensive.

I need something suitable for my 90 year old mother, myself 67, my daughter and granddaughter who suffers from osteochondritis and Oscar schlatters disease. When my husband died I lost everything, the business, the house and income. There was no insurance so I have survived on pension and savings plus some home from mum. My savings have almost run out and the rent is more than my state pension.

Lack of housing of suitable quality at a reasonable price. I have never seen a new build small house suitable for a downsizer with a bit of breathing space.

We will move if the facilities in Staplehurst continue to decline i.e. no more pubs, restaurants, no supermarket, old garage site a mess. Doctors rubbish.

I have lived with my parents in Staplehurst all my life and now I am 28 I really need to move to my own home and independence but housing in Staplehurst is so expensive to rent or buy. I am a self-employed carpenter and most of my work is local.

Partner has cancer. Will need to move when he dies and house is sold.

Affordability

I would like to be close to shops because I do not have any transport of my own it takes me 90 mins or more to do my shopping.

We may need to move should one of us be left alone

Cost

Lack of suitable accommodation to downsize to.

I'm still living at home with parent as I can't afford rent and to save for a mortgage deposit. There is no affordable housing in Staplehurst. I need to be on a mainline station to London for work. The cost of rail tickets also make saving/renting difficult.

I am 62; I have a daughter of 17 who lives with me some of the time and a son of 19 likewise. I need to find a cheaper place to live, so that I can retire at 65.

Still living with mother, need to be independent but close, and Private rental very high for my income.

STAPLEHURST PARISH COUNCIL

September 2016

A Letter to Staplehurst Residents

Parish Office
Staplehurst Village Centre
High Street, Staplehurst
TONBRIDGE, Kent
TN12 0BJ

Parish Clerk
Mr MJ Westwood

Tel
01580 891761

email
clerk@staplehurstvillage.org.uk

website
www.staplehurstvillage.org.uk

Dear Staplehurst Resident

Housing Survey 2016

In the context of the emerging Maidstone Local Plan and Staplehurst Neighbourhood Plan and likely development of new housing in Staplehurst, the Parish Council believes it is important to build an accurate picture of current housing needs in the parish.

The last formal housing survey carried out in 2010 is out of date. The Parish Council has engaged Tessa O'Sullivan of Action with Communities in Rural Kent to conduct a new survey to assess our community's need for alternative housing; this includes affordable housing (as defined in Q15 of the enclosed survey) and the needs of older people including owner occupiers who want to downsize/move to more suitable housing.

If you or anyone else living at your address is in need of alternative housing, please take the time to work through all the questions in the survey. It asks questions about you (Q1-5 and Q17-22) and your housing needs (Q6-16). Responses will also be welcome from family members who have moved away from Staplehurst but are looking to return. All responses will receive equal and serious consideration and be treated in strict confidence.

The results of the survey will be published on the Parish Council website and hard copies will be made available in the Library and Parish Office. The results will inform the Parish Council in its consideration of planning applications and in shaping its own policies for dealings with developers and Maidstone Borough Council.

Please post your completed survey in the enclosed Freepost envelope to arrive by 7th October 2016. If you have any questions please contact the Parish Office (details above).

Yours faithfully

Mick Westwood

Parish Clerk

THE PARISH OFFICE IS OPEN 0900-1300 MONDAY-FRIDAYS EXCEPT THURSDAYS

HOUSING NEEDS IN STAPLEHURST

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

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 Staplehurst do you wish to return? Yes No

Q3. If you live in Staplehurst do you wish to stay in Staplehurst? Yes No

Q4. When do you need to move?

Now Within the next 2 years Within the next 5 years In 5 years or more

Q5. What is your connection with Staplehurst 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 Lodging

Setting up home with partner Need larger home Difficulty maintaining home

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

To move to a better/safer environment Access problems 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)
- Starter Home - exclusively available to first time buyers aged 23-40 yrs old and sold at a 20% discount of the market price
- Help to Buy Equity Loan - open market new builds with a 5% purchaser deposit, a 20% government loan and a 75% mortgage
- Open market purchase
- 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"/> Under £10,000 | <input type="checkbox"/> £30,000 - £35,000 |
| <input type="checkbox"/> £10,000 - £15,000 | <input type="checkbox"/> £35,000 - £40,000 |
| <input type="checkbox"/> £15,000 - £20,000 | <input type="checkbox"/> £40,000 - £50,000 |
| <input type="checkbox"/> £20,000 - £25,000 | <input type="checkbox"/> £50,000 - £60,000 |
| <input type="checkbox"/> £25,000 - £30,000 | <input type="checkbox"/> More than £60,000 |

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. Please could you indicate which is your primary means of daily transport i.e. the method of transport you use most often to travel to work, school, to visit shops etc.

- Car or other vehicle Motorbike Train Bus Walk Other _____

Q21. How many vehicles does your household have in total?

Please indicate the number of vehicles you have that would need a parking space:

Q22. 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 Staplehurst. Personal information will remain confidential to Action with Communities in Rural Kent

PLEASE RETURN THIS FORM IN THE FREEPOST ENVELOPE PROVIDED BY 7th OCTOBER

