

Action *with* Communities in **Rural Kent**



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St Margaret's at Cliffe Housing Needs Survey

July 2011

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With the support of:

St Margaret's at Cliffe Parish Council

Dover District Council

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1. EXECUTIVE SUMMARY

The Rural Housing Enabler (RHE) assisted St Margaret's at Cliffe Parish Council to undertake a parish wide survey to ascertain if there are shortfalls in affordable housing provision within the parish. This report provides overall information as well as analysis of housing need.

A survey was distributed to every household within the parish of St Margaret's at Cliffe in June 2011. Approximately 1262 surveys were distributed with 396 surveys being returned, representing a 31% response rate.

Analysis of the returned survey forms identified that 86% of all respondents are owner occupiers. 69% of all respondents have lived in the parish for over 10 years.

High property prices and a predominance of privately owned homes means that some local people are unable to afford a home within the parish. This problem is exacerbated at present as tighter restrictions are being placed on mortgages by lenders; the result of the current economic climate. For a first time buyer an income of over £37,000 per annum and a deposit of over £22,000 is needed to buy the cheapest property available within the parish, which, at the time of writing the report, was a 2 bedroom semi detached house for £155,000. To be able to afford to rent privately an income in excess of £22,000 is required for a one bedroom flat.

Our analysis has also identified that:

- The majority (46%) of households needing affordable housing were single people
- The majority (54%) of adult respondents in housing need were in the age group 25-44
- 7 of the households had members who were over 60 years old

Overall, a need for up to 39 affordable homes, for the following local households was identified:

- 18 single people
- 12 couples without children
- 9 families (15 adults and 17 children)

2. INTRODUCTION TO THE ST MARGARET'S AT CLIFFE HOUSING NEEDS SURVEY

The Rural Housing Enabler worked with St Margaret's at Cliffe Parish Council and Dover District Council to undertake a housing needs survey within the parish.

The aim of this survey is to identify in general terms if there is a housing need from local people. It is not to provide a list of names and addresses of individuals requiring a home. When the project is at more advanced stage a further Registration of Interest survey will be undertaken to update the levels of housing need. At this stage, further details such as name and address, income, housing need and details of local connection will be taken.

3. BACKGROUND INFORMATION

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

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

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

On July 23rd 2008 Matthew Taylor presented his Review to the Government. Caroline Flint, Housing Minister at the time, indicated that the Government agreed with the core principles of the report and would take further measures to boost rural enterprise and affordable housing.

Caroline Flint said:

"Matthew Taylor has provided a comprehensive and authoritative report into the issues that our rural communities face, as well as a number of practical recommendations. He has been talking to people right across the country and his report will have a lasting impact on policy that will help their communities prosper. I thank him for that hard work."

"It's simply not fair that people in rural communities struggle to afford a place of their own. I am determined that we do everything we can to further help people in rural

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

communities into home ownership, by for example helping landowners to establish community land trusts and by ensuring councils deliver the sustainable homes their communities need."

Rural Affairs Minister Jonathan Shaw said:

"Everyone should have the chance of a decent home at a price they can afford in a place they want to live and work in, and that goes for rural people too."

The 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 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 Dover District 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 help identify suitable sites in conjunction with the local authority and others, for a local needs housing scheme. Once a partnership has been established between the Parish Council, the chosen housing association and the local authority to develop a scheme, the independent role of the RHE helps to ensure the project proceeds smoothly and to the benefit of the community.

4. METHOD

The Rural Housing Enabler from Action with Communities in Rural Kent agreed the format of the survey and covering letter with the Parish Council and a copy of the survey was posted to every household within the parish in June 2011.

Surveys were returned in pre paid envelopes to Action with Communities in Rural Kent. Copies of the survey were available for anyone who had left the parish and wished to return to complete, these were held by the Rural Housing Enabler. It was asked that completed survey forms were returned by 30th June 2011. All surveys received at Action with Communities in Rural Kent by the 30th June are included in this report.

Approximately 1262 surveys were distributed with 396 returned by this date representing a return rate of 31%.

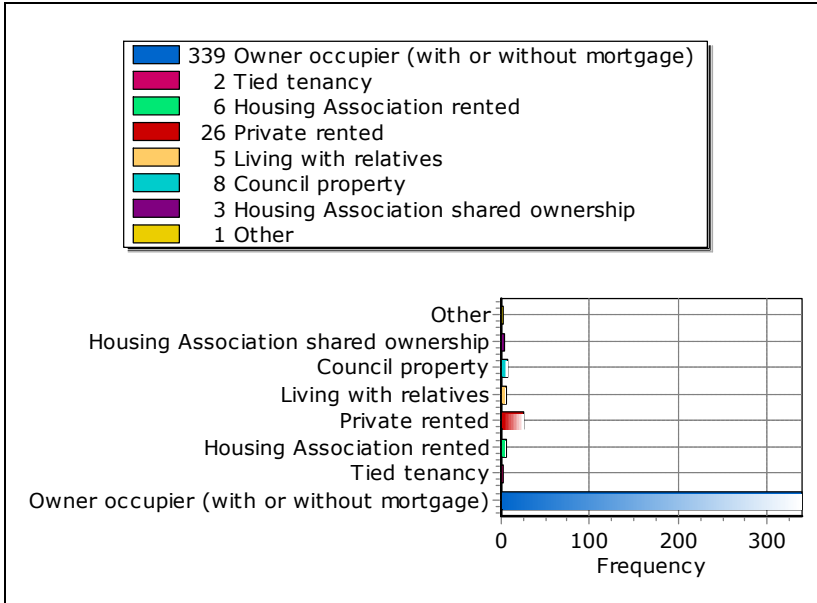
Some surveys were not fully completed therefore the results are shown for the total answers to each question.

5. RESULTS

Section 1

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

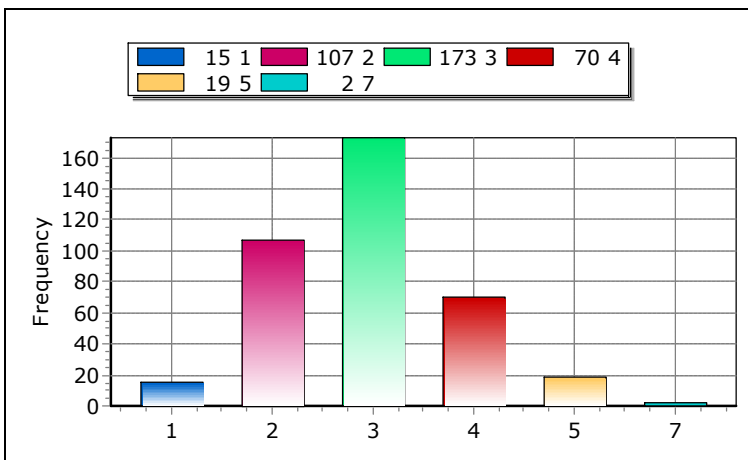
Question 1. What type of housing do you live in?



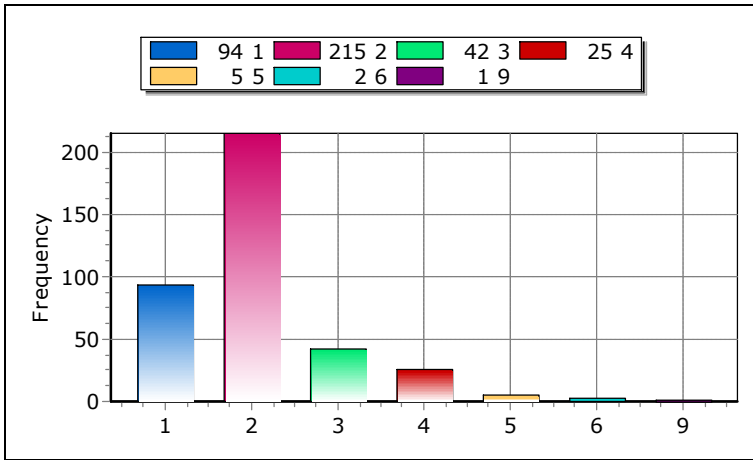
86% of respondents are owner occupiers.

Question 2.

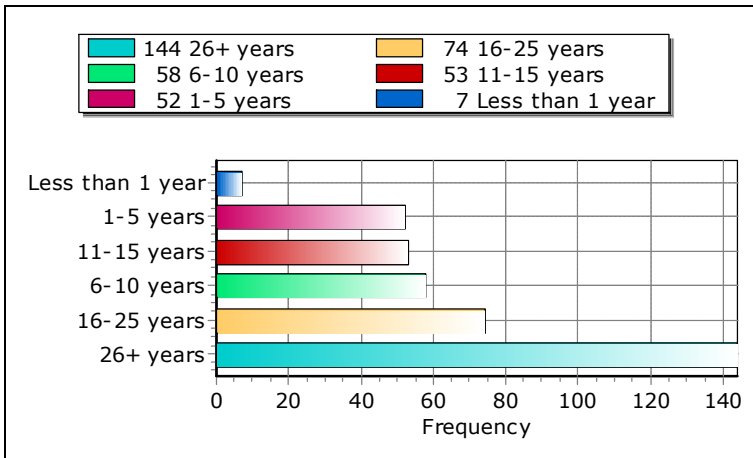
Number of bedrooms in your home



Number of people that currently live in the property

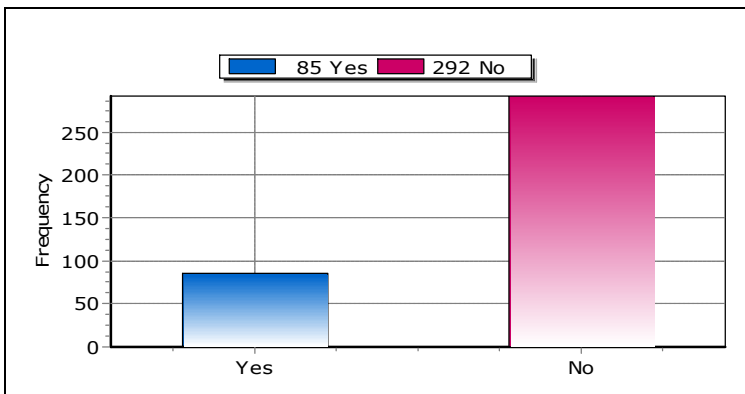


Question 3. How long have you lived in the parish?

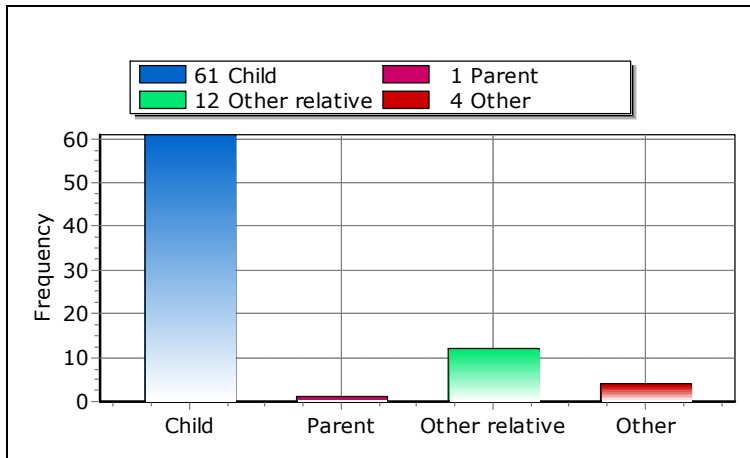


271 respondents (69%) have lived in the parish for over 10 years.

Question 4. Have any members of your household left the parish in the last 5 years?



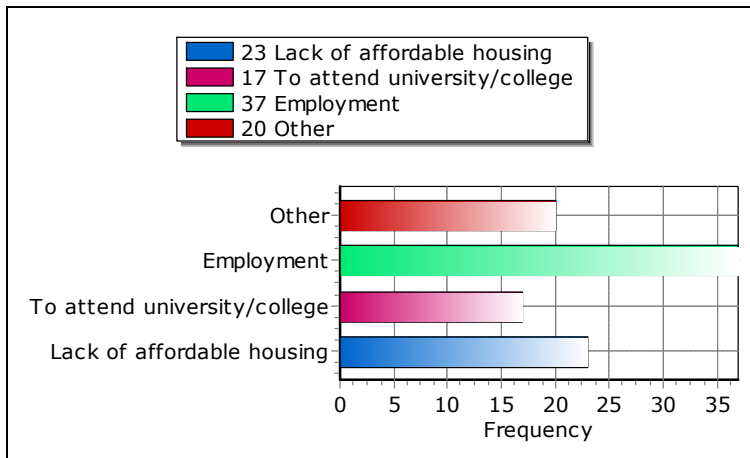
Question 5. If you answered yes to question 4, please state what relationship they have to you. Not all respondents who said yes to question 4, answered question 5.



The respondents who answered 'Other' said the people who left had the following relationships to them –

- 2 x husband
- 1 x grandson
- 1 x myself and partner

Question 6. Please indicate the reason why they left. Some respondents indicated more than one option.



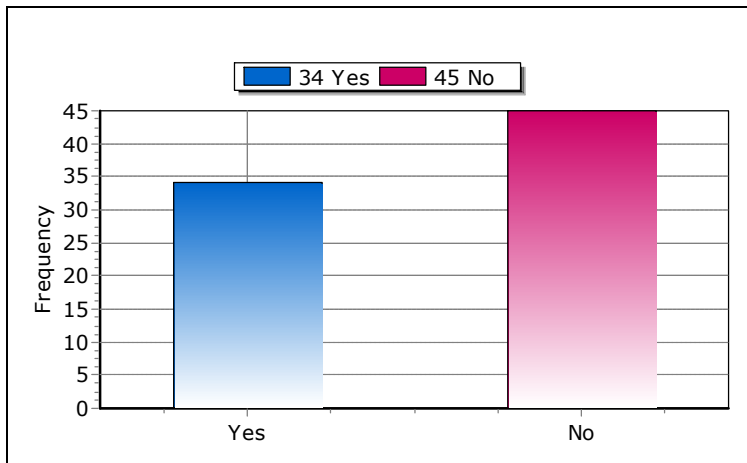
The most frequently given reason for leaving the parish was employment followed by lack of affordable housing.

Reasons for leaving given under 'other' were the following –

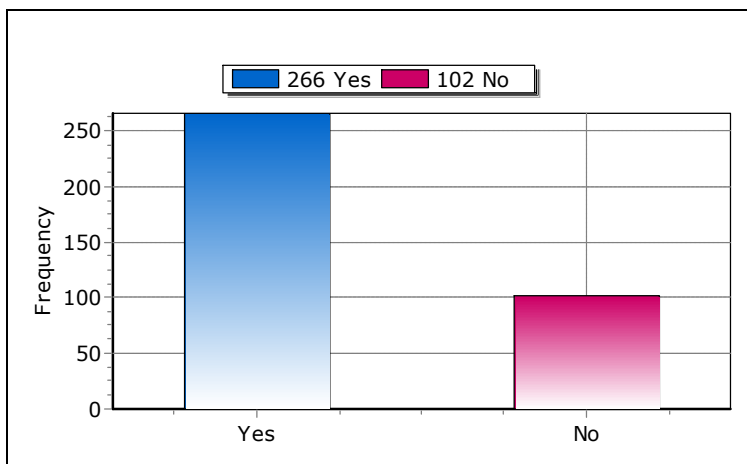
- 5 x death
- 3 x independence

4 x marriage
Residential care
Relocated
Moved away
To rent in Dover and Folkestone
To have children of their own
Hospital – long stay

Question 7. Would they return if more affordable accommodation could be provided?



Question 8. Would you support a small development of affordable housing if there was a proven need for people with a genuine connection to the parish?

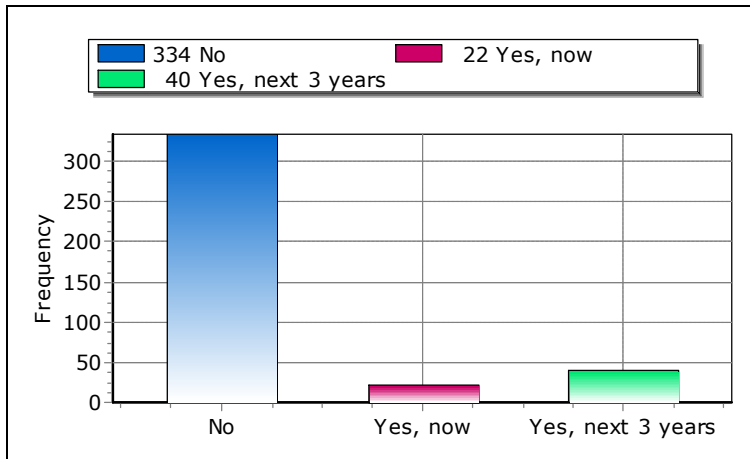


72% of respondents who answered the question (67% of all respondents) said they would support a small development of affordable housing.

Question 9. Please use this space if you wish to explain your answer to question 8.

There were 176 responses to this question; a full list of responses can be found in Appendix M1.

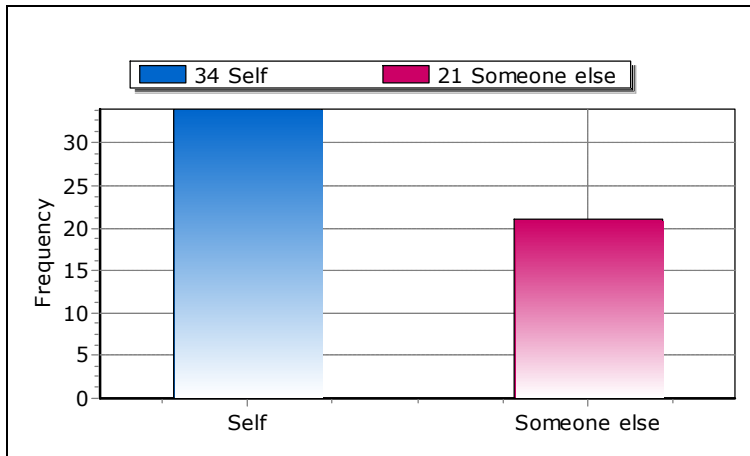
Question 10. Do you or a member of your household need separate or alternative accommodation either now or in the next 3 years?



62 (16%) respondents said they had a housing need either now or in the next 3 years.

Section 2 – Housing Needs

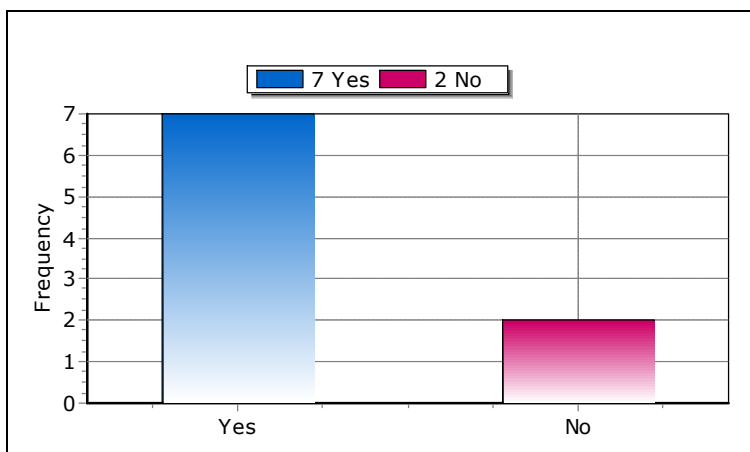
Question 11. Are you completing this form for someone else?



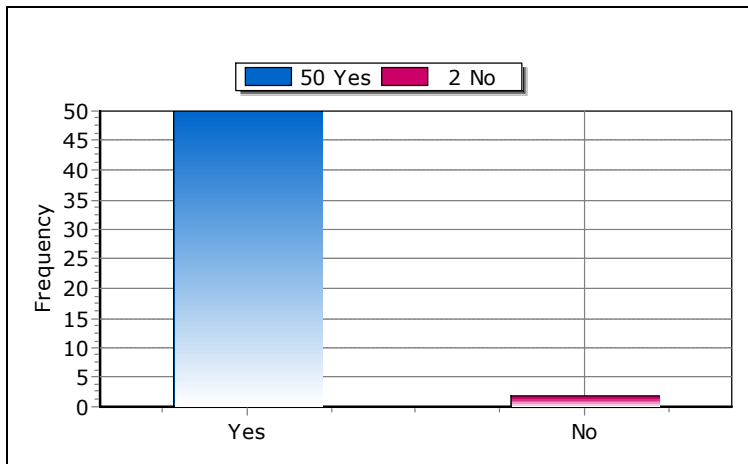
Question 12. If you are completing this for someone else please state their relationship to you and where they currently live e.g. with parents, private renting etc.

The respondents who completed the form for someone else were doing so for family members.

Question 13. If you live outside the parish do you wish to return?



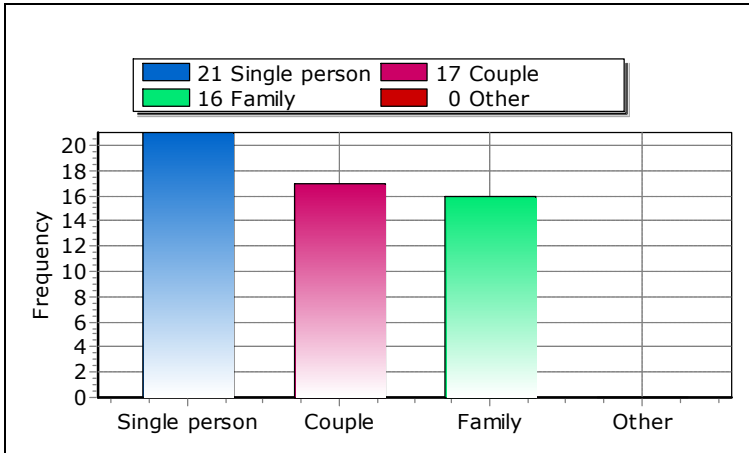
Question 14. If you live in the parish do you wish to stay in the parish?



Question 15. What is your connection with the parish? Respondents were asked to indicate all connections that applied to them.

Local connection	FREQUENCY
I currently live in the parish and have done so continuously for at least the last 3 years	29
I currently live in the parish and have done so for a total of at least 5 out of the last 10 years	31
I do not live in the parish but have been a member of a household that still lives there and have done so continuously for the last 5 years or more	7
In the past I have lived in the parish continuously for 5 years or more	22
I have immediate family which has lived continuously in the parish for at least 5 years	27
I am in permanent full time employment or about to take up permanent full time employment in the parish	9

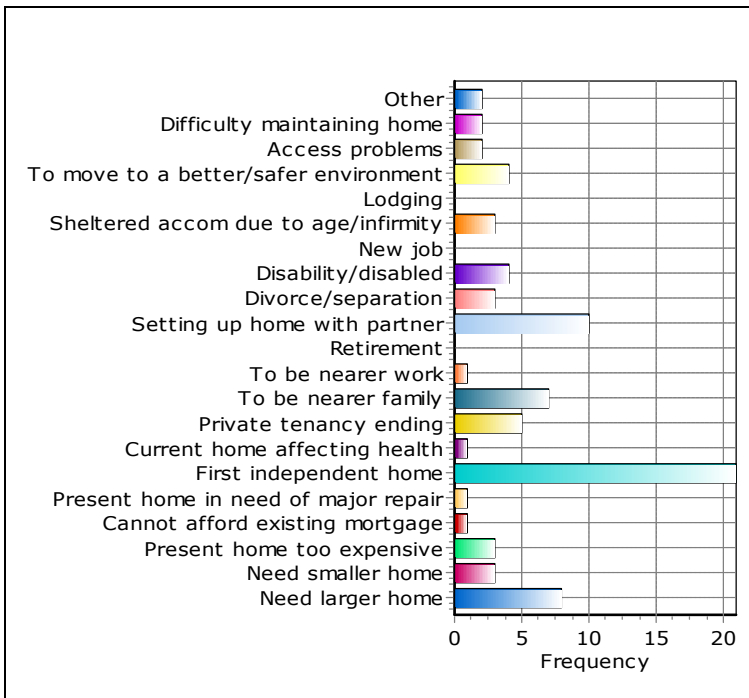
Question 16. What type of household will you be in alternative accommodation?



Question 17. How many people in each age group need alternative accommodation?

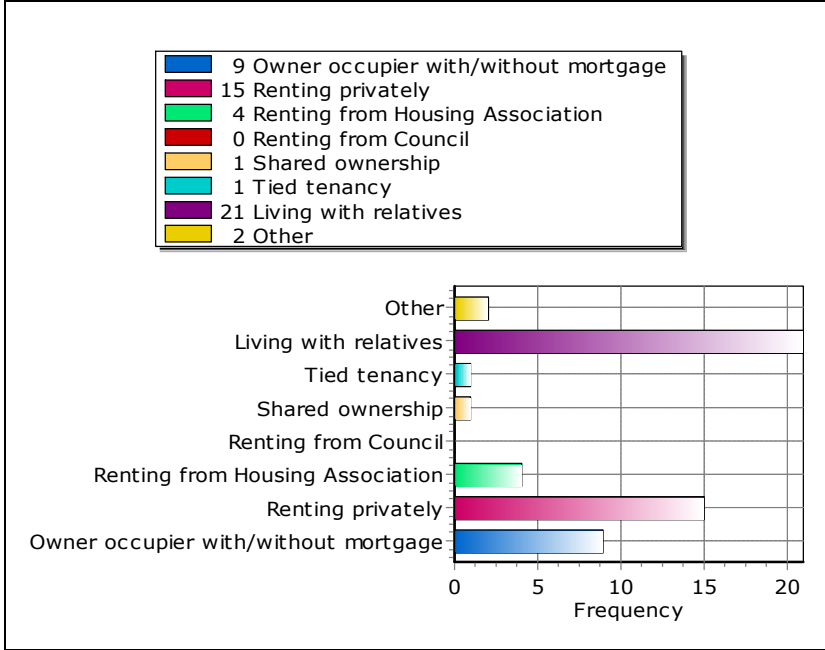
AGE	0 - 9	10 -15	16 - 19	20 -24	25 - 44	45 - 59	60 - 74	75+
Male	10	1	3	3	26	1	4	5
Female	6	5	1	8	16	4	3	3
Total	16	6	4	11	42	5	7	8

Question 18. Why are you seeking a new home?



Respondents were asked to indicate all options that applied to them.

Question 19. What is your current housing situation?



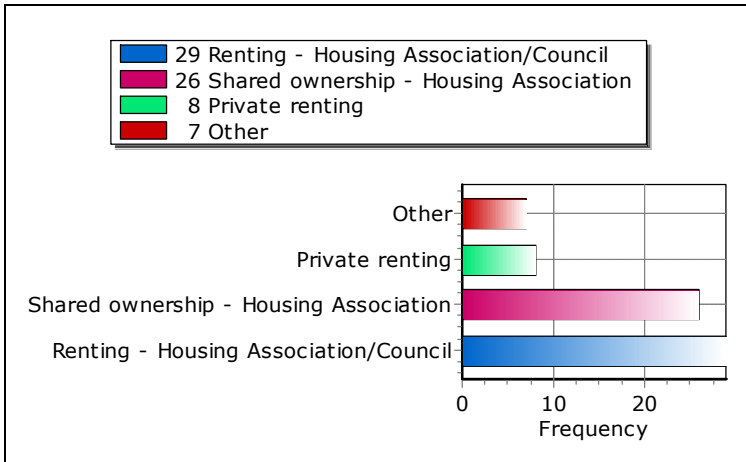
Question 20. Please tell us in your own words why you need to move and what prevents you doing so.

There were 43 responses to this question; a full list of responses can be found in Appendix M2.

Question 21. What type of housing do you need? Please tick any that apply

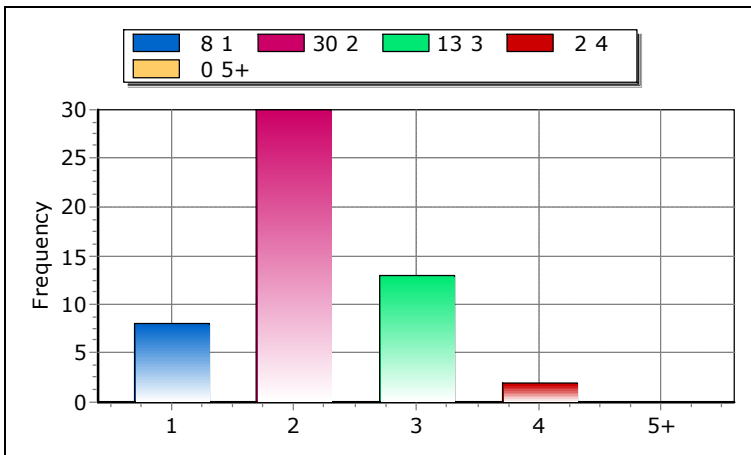
Type of Housing	Frequency
Flat	21
House	32
Bungalow	16
Accommodation suitable for older persons without support	3
Sheltered housing	2
Extra care housing	0
Other	0

Question 22. Which tenure would best suit your housing need?

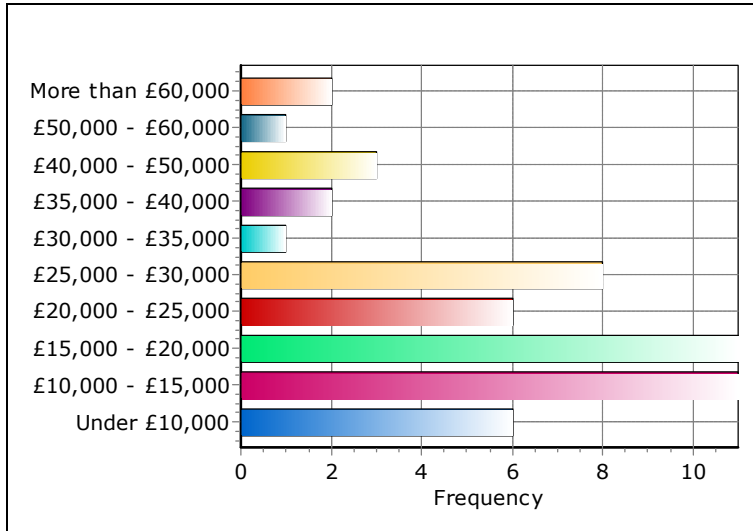


The respondents who answered 'Other' all want to buy on the open market

Question 23. How many bedrooms will you need?



Question 24. Please indicate the total gross annual income of the household in housing need.



Question 25. How much money could you raise toward the purchase of a property? 15 respondents said they could raise the following amounts –

- 1 x £3000
- 1 x £5000
- 1 x £6000
- 1 x £15,000
- 1 x £50,000
- 1 x £60,000
- 1 x £80,000
- 2 x £100,000
- 1 x £125,000
- 1 x £130,000
- 1 x £150,000
- 1 x £275,000
- 1 x £300,000
- 1 x £350,000

Question 26. How much money would you be able to raise as a deposit towards buying your own home? 22 respondents said they could raise the following amounts –

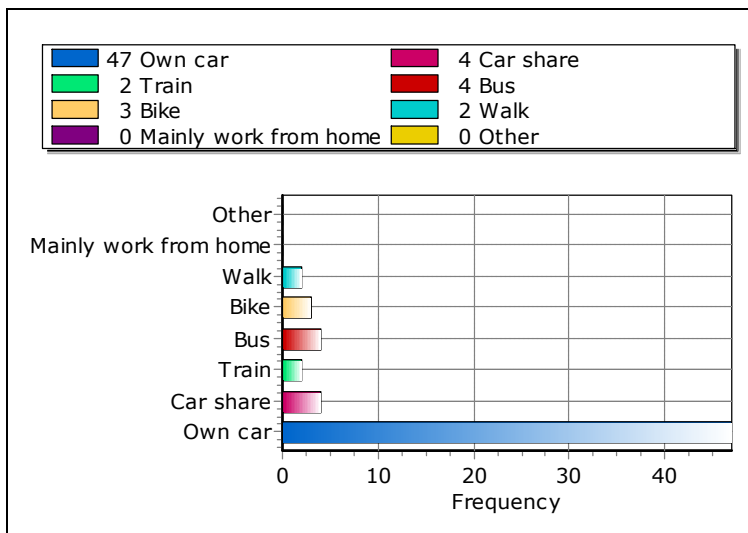
- 2 x £1000
- 1 x £2000
- 1 x £3000
- 2 x £5000
- 1 x £6000
- 1 x £7000

- 5 x £10,000
- 2 x £15,000
- 1 x £20,000
- 1 x £30,000
- 1 x £50,000
- 1 x £60,000
- 1 x £75,000
- 1 x £170,000
- 1 x £350,000

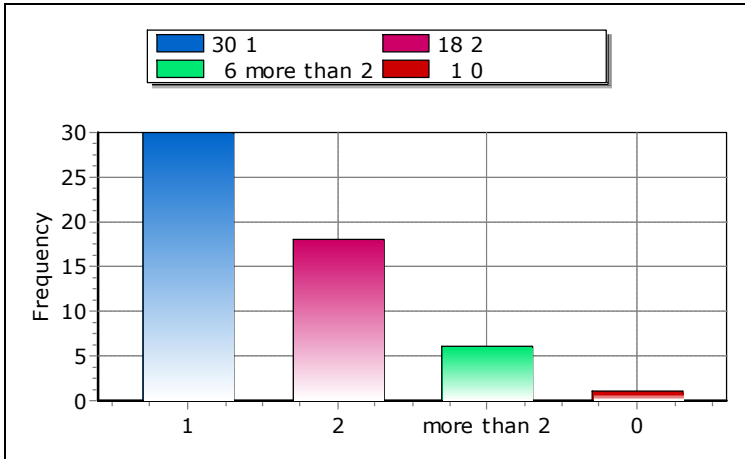
Question 27. Do you have any particular or specialised housing requirements? 8 respondents have the following requirements –

- 1 x level access required
- 4 x no stairs
- 1 x ground floor flat/maisonette
- 1 x I want a garden, freehold property, sea view or at least access
- 1 x suffers from COPD; bungalow would be really helpful later

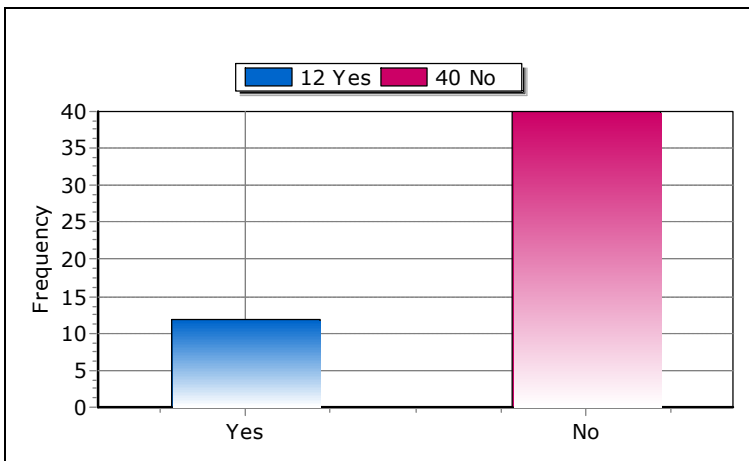
Question 28. Which method of transport is usually used by members of your household to travel to their place of work/study? Please tick all that apply



Question 29. How many vehicles are usually available for use by the household?



Question 30. Are you registered on the council's housing register?



6. LOCAL HOUSING COSTS

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

Property for sale

Searches of www.rightmove.co.uk which markets property for a number of leading local estate agents, in July 2011, showed the following cheapest properties for sale in St Margaret's at Cliffe.

Type of Property	Number of Bedrooms	Price £
Semi detached house	2	155 000
Semi detached cottage	2	192 500
Semi detached house	3	185 000
Semi detached house	3	199 995
Semi detached house	4	209 500
Detached house	4	285 000

Property to rent

A similar search for rental property found only two available.

Type of Property	Number of Bedrooms	Price £pcm.
Apartment	1	470
Semi detached bungalow	3	875

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 rate special with HSBC at 3.99% (July 2011) 25 year mortgage term and is calculated using HSBC's mortgage calculator.

It should be noted that in the current economic climate lenders have made the borrowing criteria for potential mortgagees far stricter by requiring at least a 15% deposit, making securing a mortgage difficult for some first time buyers, especially those on lower incomes.

Type of Property	Price £	Deposit (15%)	Gross Income Level	Monthly Repayment
2 bed semi detached house	155 000	23 250	37 643	695
2 bed semi detached cottage	192 500	28 875	46 750	863
3 bed semi detached house	185 000	27 750	44 983	829
3 bed semi detached house	199 995	30 000	48 570	895
4 bed semi detached house	209 500	31 425	50 879	939
4 bed detached house	285 000	42 750	69 214	1277

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

Type of Property	Price £ pcm	Approx. Gross Annual income £
1 bed flat	470	22 560
3 bed bungalow	875	42 000

Using HM Land Registry data on house sales (www.mouseprice.com) using postcode area CT15 which lies within or includes part of the following towns, counties, localities, electoral wards and stations: Alkham, Ashley, Aylesham, Barfreestone, Burgoyne Heights, Capel-le-Ferne, Church Hougham, Coldred, Dover, East Langdon, East Studdal, Eastry, Elvington, Ewell Minnis, Eythorne, Eythorne and Shepherdswell, Frogham, Guston, Hougham, Kent, Lydden, Lydden and Temple Ewell, Martin, Martin Mill, Maxton, Elms Vale and Priors, Maydensole, Nonington, North Downs East, Pineham, River, Selsted, Shepherdswell, Snowdown, St Margarets At Cliffe, St Margarets Bay, St Radigunds, Sutton, Swingate, Swingfield, Tower Hamlets, Waldershare, West Hougham, West Langdon, West Studdal, Westcliffe, Whitfield the average house prices in the last 3 months are -

1 bed properties £163,300
 2 bed properties £180,800
 3 bed properties £210,700
 4 bed properties £329,700
 5+ bed properties £465,100

To afford the average cost of a 1 bed property using the mortgage calculation shown above, a salary of £39,659 would be required. To afford the average cost of a 2 bed property a salary of £43,909 would be required.

Information provided by mouseprice states that the average property in the CT15 area costs £247,200 with average earnings being £25,524. This means that the average property costs over 9 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 recently 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.

Until more information is available on establishing open market rent levels in a rural area, this report has used Local Housing Allowance rates as a guide.

Size of Property	Open Market Rent Levels £pcm	Affordable Rent Levels £pcm
1 bed	375	300
2 bed	500	400
3 bed	600	480
4 bed	750	600

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

Property	Price £ pcm	Gross annual Income £
1 bed	300	14 400
2 bed	400	19 200
3 bed	480	23 040
4 bed	600	28 800

Shared ownership

To give an indication of respondents' ability to afford shared ownership, levels of income and rent/mortgage have been taken into consideration on purchasing a 50% share of a property with estimated values of £115,000 for a 1 bed apartment, £155,000 for a 2 bed house, £185,000 for a 3 bed and £209,000 for a 4 bed. These values are taken from the cheapest open market values found in St Margaret's at the time of writing the report except for the 1 bed flat which is the open market value of a shared ownership flat sold at the Ash Grove development in St Margaret's this year. Actual values of properties may be higher. Affordability is calculated using Moat's mortgage and rent calculator - <http://homebuyoptions.co.uk/calculator/index.html>

Figures are calculated assuming a 15% deposit of mortgage share.

Property price £	Share	Monthly mortgage £	Monthly rent £	Monthly Service charge	Monthly total £	Income required
115 000	50%	249	132	80	471	19 039
155 000	50%	348	178	80	606	24 522
185 000	50%	414	212	80	706	28 628
209 000	50%	472	241	80	793	32 058

7. ASSESSMENT OF HOUSING NEED

Assessment of the 22 households seeking housing now

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

- 3 x owner occupiers who wanted to buy alternative housing on the open market
- 1 x owner occupier who rents out their house and wanted to rent alternative housing in the private sector
- 1 x private rented tenant who only wanted to buy a property on the open market
- 1 x private rented tenant who wanted alternative housing in the private rented sector only

The 16 households in need of affordable housing now are –

- 5 single people
- 6 couples
- 5 families

Single People there were 5 single people

Age	Frequency
20-24	1
25-44	2
60-74	2

Reason for seeking new home:

Reason	Frequency
First independent home	1
Setting up home with partner	1
Current home affecting health	1
To move to a better/safer environment	1
Need smaller home	1
Disability/disabled	1
Access problems	1
Difficulty maintaining home	1
Divorce/separation	1
Other	1

Current housing:

Current Housing	Frequency
Living with relatives	5

Type of housing needed:

Type of housing	Frequency
House	3
Flat	2
Bungalow	2
Accommodation suitable for older persons without support	1
Sheltered housing	1

Tenure best suited:

Tenure	Frequency
Renting housing association	4
Shared ownership	3

Number of bedrooms needed

No of bedrooms	Frequency
1	2
2	3

Household's joint gross annual income: One respondent did not answer the question; they were an older person

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

The respondents did not answer Q25 or Q26; mortgage or deposit availability.

All 5 respondents currently live in the parish and indicated at least one of the local connection criteria.

One respondent indicated that they are registered on Dover District Council's Housing Register.

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

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances. In respect of 'Affordable rent' it is anticipated that housing benefit will be available to some households on a low income which will enable them to afford this tenure.

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

The respondent in income bracket £20k - £25k did not indicate that they wanted shared ownership and did not have any deposit money available.

Couples there were six couples.

One of the respondents did not indicate their partner's age

Age	Frequency
20-24	1
25-44	10

Reason for seeking new home:

Reason	Frequency
Setting up home with partner	5
First independent home	3
To be nearer family	1
Private tenancy ending	1
Retirement	1
To move to a better/safer environment	1

Current housing:

Current Housing	Frequency
Living with relatives	5
Renting privately	1

Type of housing needed:

Type of housing	Frequency
House	6
Flat	4
Bungalow	1

Tenure best suited:

Tenure	Frequency
Renting housing association	3
Shared ownership	5

Number of bedrooms needed

No of bedrooms	Frequency
2	6

Household's joint gross annual income:

Income	Frequency
£15,000 - £20,000	3
£20,000 - £25,000	1
£25,000 - £30,000	2

In response to Q25 one respondent said they could raise £5,000 towards the purchase of a property.

In response to Q26 respondents said they could raise the following amounts as a deposit towards buying their own home –

- 1 x £1000
- 1 x £5000
- 1 x £6000
- 1 x £10,000

Four respondents currently live in the parish and two live outside the parish and wish to return; they all fulfil at least one of the local connection criteria.

Two of the respondents indicated that they are registered on Dover District Council's Housing Register.

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

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances. In respect of 'Affordable rent' it is anticipated that housing benefit will be available to some households on a low income which will enable them to afford this tenure.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
£15,000 - £20,000	3	3	0	3 x 50% 1 bed	0
£20,000 - £25,000	1	1		1 x 50% 2 bed	0
£25,000 - £30,000	2	2		2 x 50% 2 bed	0

One of the respondents with income £15k - £20k did not indicate that they wanted shared ownership.

Families there were 5 families

Ages

	Adult Age	Adult Age	Child Age	Child Age	Child Age	Child Age
Family 1	25-44	25-44	0-9			
Family 2	20-24	25-44	0-9			
Family 3	25-44	25-44	0-9	0-9	10-15	10-15
Family 4	25-44	25-44	Baby due			
Family 5	25-44		0-9	0-9	0-9	

Reason for seeking new home:

Reason	Frequency
Setting up home with partner	2
To be nearer family	2
Need larger home	2
To move to a better/safer environment	1
Present home too expensive	1
Divorce/separation	1
First independent home	3
Other	1

Current housing:

Current Housing	Frequency
Renting from HA	1
Private renting	2
Living with relatives	2

Type of housing needed:

Type of housing	Frequency
House	5
Bungalow	1

Tenure best suited:

Tenure	Frequency
Renting housing association	2
Shared ownership	5

Number of bedrooms needed

No of bedrooms	Frequency
2	2
3	2
4	1

Household's joint gross annual income:

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

In response to Q25, one respondent said they could raise between £5000 - £7000 towards the purchase of a property.

In response to Q26 respondents said they could raise the following amounts as a deposit towards buying their own home –

- 1 x £10,000
- Between £5000 - £7000

Four respondents currently live in the parish and one lives outside the parish and wants to return; they all fulfil at least one of the local connection criteria.

3 of the respondents are currently registered on Dover District Council's Housing Register.

The following table shows the number of respondents who may be able to afford the various forms of tenure available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances. In respect of 'Affordable rent' it is anticipated that housing benefit will be available to some households on a low income which will enable them to afford this tenure.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
£10,000 - £15,000	1	0	0	0	0
£15,000 - £20,000	1	1	0	0	0
£20,000 - £25,000	1	1	0	1 x 50% share 2 bed	0
£25,000 - £30,000	2	2	0	1 x 50% share 2 bed	0

One of the respondents in the income bracket £25k-£30k needed a four bedroom home and did not have sufficient income to afford it.

Assessment of the 40 households seeking housing in the next 3 years

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

- 8 x did not complete Section 2
- 4 x owner occupiers who wanted to buy alternative housing on the open market or shared ownership – it should be noted that two of these respondents are elderly couples who need more suitable housing to meet their needs but feel there is none available locally
- 1 x shared ownership who wants a larger house
- 2 x respondents who only want to buy on the open market
- 2 x respondents who only want to rent from the private sector

The 23 households in need of affordable housing now are –

- 13 single people
- 6 couples
- 4 families

Single People there were 13 single people

Age	Frequency
16-19	4
20-24	2
25-44	4
45-59	1
60-74	1
75+	1

Reason for seeking new home:

Reason	Frequency
First independent home	8
Current home affecting health	1
Need smaller home	1
Disability/disabled	2
Divorce/separation	2
Other	1
Present home too expensive	1
Present home in need of major repair	1
Current home affecting health	1
Retirement	1

Current housing:

Current Housing	Frequency
Living with relatives	9
Renting housing association	1
Private renting	3

Type of housing needed:

Type of housing	Frequency
House	2
Flat	12
Bungalow	2

Tenure best suited:

Tenure	Frequency
Renting housing association	11
Shared ownership	4
Private rented	2

Number of bedrooms needed

No of bedrooms	Frequency
1	8
2	5

Household's joint gross annual income: Two respondents did not answer the question

Income	Frequency
Under £10,000	2
£10,000 - £15,000	6
£15,000 - £20,000	2
£20,000 - £25,000	0
£25,000 - £30,000	1

In response to Q25 only one respondent said they could raise £3000 towards the purchase of a property. The other respondents did not answer or said they did not know.

In response to Q26 three respondents said they could raise the following amounts as a deposit towards buying their own home –

- £1000
- £3000
- £10,000

11 respondents currently live in the parish and 2 live outside the parish and want to return; all respondents fulfilled at least one of the local connection criteria.

None of the respondents indicated that they are registered on Dover District Council's Housing Register.

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

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances. In respect of 'Affordable rent' it is anticipated that housing benefit will be available to some households on a low income which will enable them to afford this tenure.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
Under £10,000	2	0	0	0	0
£10,000 - £15,000	6	6	0	0	0
£15,000 - £20,000	2	2	0	2 x 50% 1 bed	0
£25,000 - £30,000	1	1	1	1 x 50% 2 bed	0

Neither of the respondents in income bracket £15k - £20k wanted shared ownership.

Couples there were six couples

Age	Frequency
20-24	5
25-44	1
45-59	1
60-74	3
75+	2

Reason for seeking new home:

Reason	Frequency
Setting up home with partner	2
First independent home	3
Need smaller home	1
To be nearer family	1
Divorce/separation	1
Present home too expensive	2
Private tenancy ending	1

Other	1
To be nearer work	1
Sheltered accommodation	1

Current housing:

Current Housing	Frequency
Renting privately	5
Tied tenancy	1

Type of housing needed:

Type of housing	Frequency
House	4
Flat	3
Bungalow	4
Accommodation suitable for older persons	1

Tenure best suited:

Tenure	Frequency
Renting housing association	4
Shared ownership	4
Private renting	1

Number of bedrooms needed

No of bedrooms	Frequency
2	6

Household's joint gross annual income:

Income	Frequency
Under £10,000	1
£10,000 - £15,000	1
£15,000 - £20,000	2
£20,000 - £25,000	0
£25,000 - £30,000	1
£30,000 - £35,000	1

In response to Q25 one respondent said they could raise the following amounts towards the purchase of a property –

- 1 x £50,000
- 1 x £80,000

In response to Q26 respondents said they could raise the following amounts as a deposit towards buying their own home –

- 1 x £5000
- 1 x £10,000
- 1 x £50,000

Five respondents currently live in the parish and one lives outside the parish and wishes to return; they all fulfil at least one of the local connection criteria.

One of the respondents indicated that they are registered on Dover District Council's Housing Register.

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

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances. In respect of 'Affordable rent' it is anticipated that housing benefit will be available to some households on a low income which will enable them to afford this tenure.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
Under £10,000	1	0	0	0	0
£10,000 - £15,000	1	1	0	0	0
£15,000 - £20,000	2	2	0	2 x 50% share 1 bed	0
£25,000 - £30,000	1	1	1	1 x 50% share 2 bed	0
£30,000 - £35,000	1	1	1	1 x 50% share 2 bed	0

One of the respondents in income bracket £15k - £20k did not indicate that they wanted shared ownership

Families there were 4 families

Ages

	Adult Age	Adult Age	Child Age	Child Age	Child Age	Child Age
Family 1	25-44	25-44	0-9	0-9		
Family 2	25-44	25-44	0-9	1 baby due		
Family 3	25-44		0-9	0-9		
Family 4	20-24		0-9			

Reason for seeking new home:

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

Current housing:

Current Housing	Frequency
Renting from HA	2
Private renting	2

Type of housing needed:

Type of housing	Frequency
House	4

Tenure best suited:

Tenure	Frequency
Renting housing association	4
Shared ownership	2
Private rented	1

Number of bedrooms needed

No of bedrooms	Frequency
2	1
3	3

Household's joint gross annual income:

Income	Frequency
£10,000 - £15,000	1
£15,000 - £20,000	0
£20,000 - £25,000	1
£25,000 - £30,000	1
£30,000 - £35,000	0
£35,000 - £40,000	1

In response to Q25, one respondent said they could raise approximately £100,000 towards the purchase of a property.

In response to Q26 one respondent said they could raise £7000 as a deposit towards buying their own home.

Three respondents currently live in the parish and one lives outside the parish and wants to return; they all fulfil at least one of the local connection criteria.

3 of the respondents are currently registered on Dover District Council's Housing Register.

The following table shows the number of respondents who may be able to afford the various forms of tenure available; private rent, affordable rent, shared ownership and open market.

It should be noted that actual affordability of open market purchase depends on the ability to pay at least a 15% deposit and other finances necessary to buy a home. Actual affordability of shared ownership also depends on having the necessary finances. In respect of 'Affordable rent' it is anticipated that housing benefit will be available to some households on a low income which will enable them to afford this tenure.

Income	Number of respondents	Affordable rent	Private rent	Shared ownership	Open market
£10,000 - £15,000	1	0	0	0	0
£20,000 - £25,000	1	1	0	0	0
£25,000 - £30,000	1	1	0	1 x 50% share 3 bed	0
£35,000 - £40,000	1	1	1	1 x 50% + share 3 bed	0

8. SUMMARY OF FINDINGS

The Housing Needs Survey has found a need for up to 39 homes for local people who are in need of affordable housing; they are 18 single people, 12 couples and 9 families.

16 of the households need housing now and 23 in the next 3 years.

A total of 57 adults and 17 children are in need of affordable housing; the majority of adult respondents (30) were in the age range 25-44. 9 of the adults were aged 60 years or over.

21 of the households are currently living with relatives, 13 are renting privately, 4 are renting from a housing association and 1 is living in tied accommodation.

The most frequently given type of housing needed was a house (24) followed by a flat (21). 10 respondents indicated a bungalow. 1 respondent wanted accommodation suitable for older people without support and one wanted sheltered accommodation. Respondents were asked to indicate any options that they would consider.

32 of the respondents currently live in the parish and 7 live outside the parish and wish to return; all respondents indicated strong local connections to St Margaret's at Cliffe.

10 of the respondents are currently registered on Dover District Council's housing register.

A need for 1, 2, 3 and a 4 bedroom property can be identified from the findings.

14 households who expressed an interest in shared ownership may be able to afford at least a 50% share of a suitably sized property. More detailed analysis of their income, available deposit and actual cost of the shared ownership property would be required to confirm affordability.

The most frequently used method of transport to work/study is by own car. The majority of respondents have one vehicle available for use by the household.

9. APPENDIX M1

Question 9. Please use this space if you wish to explain your answer to question 8.

Not on current farm land

The further development of this area of outstanding beauty is in our opinion detrimental for present and future generations. Vicarage flats development remain unoccupied there is a redundant care home site etc. We do not feel village greenfield sites should be considered for development.

Too much infilling already

Land unoccupied in this village appears to be owned by developers or the Bay Trust or is currently agricultural

As a general principle - in present economic climate affordable housing is always desirable, though not in our personal circumstances.

Yes, but only if concerns regarding pedestrian safety and traffic congestion through the village were fully addressed.

Not directly affected but supportive of broad principle of rural villages. Planning for affordable housing to sustain community.

Lack of space, parking, inefficient roads, outdated sewer system, over crowded primary school and school parking!

Small, privately owned starter homes are more appropriate; housing association attracts the wrong type of resident and will increase noise traffic and inevitably end up an eyesore. Once in, no incentive to move on or out so clearly will be a very short term solution for one generation only!

As long as it doesn't ruin local beauty

As well as affordable housing, warden assisted housing for the many elderly residents in St. Margaret's would help release other properties for younger people, an attached nursing home would be a bonus.

There has been too much development in this village already! We need to keep its village character and not be turned into a suburb of Dover!

If housing suits the style of the village and houses are not packed into small spaces, as we are currently seeing.

Housing not requiring access to high street

We need ground floor housing at the moment we live on 2nd floor; due to illness we need ground floor housing.

This is perpetuating the hand out society. No one has the right to live in an area because they were born, or lived there for a number of years, if they can't pay market prices.

My daughter applied the last time, not considered for housing, same with school, could not get her daughter in - look at all out of village who attend school

Both our children left the village for housing and employment. They could not afford to live here until they were earning sufficient money to afford houses here

Lack of roads, water; social housing will bring down an area of natural beauty that is very quiet and crime free

Yes I would support a small development; my only concern is the amount of extra traffic this would cause through the village. Also the problem of parking, which we have had since living here for the past 10 years.

The Ash Grove development is an asset to the village. However we would like to see the green fields between the village and bay preserved. Those living in the bay area have only a single route out and development here would create extreme problems, made worse by traffic and parking.

Because it was not done fairly last time and it won't be done this time.

Good idea, most people now cannot afford to get started with a mortgage with things as they are, and they look to be getting even worse

Subject to them not being rented to high income families. A site would have to be found that does not cause further traffic problems in the village, which we already have in Sea Street.

Problem is you don't give housing to local people

If there is a need for such homes I think a housing association should acquire existing properties in the parish and rent out or shared ownership, thus eliminating the need to house on mass in a new build development and therefore no stigma is attached to the residents

I'm only in support for people with a genuine local connection and would prefer it if any small development were for people who part-owned a property, thereby, hopefully, ensuring a certain amount of pride in their new home

I do not perceive that after speaking to all of the people I know that we have a need for further housing, plus there are many empty places in the village standing empty e.g. four cottages in Chapel Road, old people's homes, and cottages.

Would like to see local people able to remain in the village

Unless it was built on a brown field site, such as the ex retirement home in Sea Street currently up for sale

The housing would need to be affordable for my children to return and not require large initial deposits

Derelict and unoccupied housing should be brought up to date and occupied first

Daughter returned with 3 children following a divorce. The rent in the private sector is £850 per month. This is too much to keep young people here. Ash Grove is an excellent example of more affordable rural housing.

Difficult to justify "no" but only if small scale, follows criteria given i.e. not lost to right to buy and not used to allow expansion of village boundaries etc, i.e. has to be in right place and not to allow development by private commuters.

Young people single or otherwise need access to housing. Equally older people wanting to change down need better options too.

We think a few bungalows for the elderly.

I agree with the reasons set out by the Parish Council

As long as it did not spoil current open spaces and views and add traffic to already congested roads and limited village amenities

St Margaret's is a village with a lot of character which will be spoilt if developers of affordable housing or other types of housing are allowed to build. If this happens current residents may decide to leave

Avoid an ever increasing average age in community

When we moved to the village there were 2 banks, 2 post offices, pharmacy, baker, butcher and petrol station - all have now closed. Without more people all the facilities will close.

Should keep the village as it is

To give young people a chance to stay in the parish if they wanted to

St Margaret's is over developed - full up - no more!

Providing it is built on land previously used as buildings and not built on field. Don't let this village become a town like Whitfield.

We have our name on the affordable housing list - English Rural

This questionnaire is loaded towards more housing. What about quality of life, too much traffic, safety of children going to school etc, the environment, roads not suitable for too much traffic. More thought needed.

Affordable housing is an essential element in achieving a balanced, sustainable rural community

I have two grand daughters who need affordable housing

Provided this did not impact on price/location of privately owned property

The development should be appropriately sized (small) and shall maintain the character of the parish.

Provided it is on a suitable site where there is good access and additional local amenities

The village is already over populated, we have only one road in the out of the village, and at times it can be quite dangerous. We do not need cars in the road that cannot deal with the traffic that already uses it

Local infrastructure is not able to support additional development. Where planning is sought on basis of single infill development why not only allow on basis of affordable housing. In terms of larger development there is already planned housing to meet needs within 2-3 miles of village,

So that some of the locals both here could stay or come back if they wishes

We live in the Avenue and would be concerned if the planning field/recreation ground was ever used for building development

I feel the village is over sized already and the village will become more a town than a small rural village

The village is at capacity

In a coastal resort in which properties are increasingly bought up by weekenders it is vital that we provide lower cost housing to enable low income families to remain

We have one child who moved away fourteen years ago and who would have liked to stay on the area if affordable housing had been available at that time.

Depending on site of new development

We have our share

The young people of the parish need affordable homes so they don't have to leave the area and their families

The village is already fully developed with numerous gardens being used for infill development - no brown field land available

The future prosperity and viability of the village should rely more on long term residents and less on second home owners

We were conned by the housing trust last time and will be conned again by good talkers

Molly coddling nonsense. Get a job and work up the housing ladder like the rest of us.

More houses of any kind would lead to more cars/traffic in the village.

Providing the houses are built on the edge of the village

So long as all the conditions set out in the enclosed letter are adhered to and it is a small development of houses in keeping with the area

Access to and from, through the village and surrounding roads is very narrow and is already stretched with the amount of traffic (both residents and tourists vehicles) passing through. Bottlenecks often occur on the hill out of the bay where cars park by the school.

If in a suitable location, was only for local people with a local connection and the infrastructure of the village was reviewed (i.e. facilities for young people - bus routes etc)

St Margaret's is mainly residential - retirement and people who work outside village like to live here. Congestion on village roads already - school traffic blocks road

We should not lose our young people - otherwise school numbers drop

Important to enable villagers to remain in the village during this challenging housing climate

There are too many cars going through the village. Far too much infilling. Where will it all stop? Perhaps you wish to be joined to Dover!! It is so dangerous nowadays for the children. No footpaths, narrow roads and not enough street lights - please do not cause even more chaos

We would like to see young people, who have grown up in the village, stay in the village

Depending on the location and not to the detriment of village and facilities

Affordable housing is essential to the life of a community. St Margaret's will end up as a second home village with an aged population without suitable homes for young people.

I would like to see more young people in the village not over 50's in age

When I moved into this village it was a quiet country place, why spoil it by putting property on the fields or edge of village. Don't agree at all

The village is already allowing too much infill - it's supposed to be a village not suburbia.

As long as the housing is for the young and not retired.

Housing obviously very important, but people have to go where the work is.

Acceptance of the need for further houses being built increases the pressure on the infrastructure of the village. The proposed development on other sites that is already in the pipeline is too much without any extra pressures.

Because it is known that these properties go to the wrong people and they end up not doing what they should in helping those in need.

Only if it was guaranteed that locals were not used as a front to buy and then leave/rent out soon after arriving as what has happened in the past.

Is there any such housing here already? You should have given some background.

There is minimal employment in the village; surrounding towns where there is employment have plenty of accommodation. Not convinced that present housing is appropriately allocated.

If empty properties were used first and redeveloped, e.g. old people live on Sea Street, bungalow with land on the driveway.

Yes because so many 1 and 2 bedroom bungalows became 4/5 bedroom houses out of cost range. We need young to bring up families here and at the other end of the single, widowed to stay.

Our roads are already over crowded and dangerous to use. More houses will automatically increase the traffic levels to an unacceptable level. Owner cars, delivery vehicles, visitors etc, there will automatically have the knock on increase in parking.

I wouldn't support any development on Sea Street or on open green fields in Sea Street. Infrastructure isn't good enough.

There is very little or no work in the parish for anybody. Any development should be where there is work available, also traffic flow in the village is very heavy and further development would make the situation worse.

With due consideration to the traffic/parking and other facilities already in the village

Small, not large development. Dwelling design to be sympathetic to surroundings, eco friendly and energy efficient. Development site to be chosen with care, sensible road access, adequate service.

If you let someone buy a share, then you have to let them buy 100% at some time in the future. Once they have 100% they have the right to sell the house (and its unlikely the housing assoc. will want to buy it back) no one will buy a part share if they can't sell it on at some point in the future. So it would need to be either a rental scheme or one which over time will become part private housing.

Having 2 adult children who moved from the village, and knowing many of their generation, we understand the difficulties facing those trying to get on the housing ladder and believe a further a.h. development would enhance the diversity of the village and support community facilities.

We do not need more housing in St Margaret's as there is too much traffic coming through the village now also I'm now a widow and there are a lot like me rely on the bus service which isn't enough here in St Margaret's, we need at least 2 an hour and not one as we can't get a seat.

A desire for younger to have the opportunity of remaining in the community

To enable all sections of the community to reside in this parish if deemed the right to do so

To keep younger people in village

It would depend on size and placement

No more building, keep village as it is

The village is a good size for the available amenities and small roads.

Why should I pay for them to live in a nice parish! It's an exclusive village for us with money. I don't want normal people living here and ruining it!

Most people travel to work, and live where housing is available these days

The criteria are in my opinion, far too wide. Many people could claim "a genuine local connection" that would not be useful to the community. I would support people who do key jobs for low pay.

Whether or not we would support such a development would depend on a number of factors. In particular the size and the location and suitability of the site. We are concerned that a yes vote could be interpreted as support for a potentially inappropriate development. You need to establish the need first and then start looking at possible sites.

The youngsters of today will not be able to buy new houses and we need some sort of council houses as we had in the 60/70s. They should not have sold all the council houses

Survey as presented is biased and will not lead to objective results and decisions. It influences the person completing the form to believe that a need exists rather than determine the nature of their problem and alternative ways to address it.

Would only support small, unobtrusive development that was in keeping with the village.

Only if it was placed next to Ash Grove as I feel that the roads through the village are already too congested

Subject to environmental impact

I do not support a small scheme, but it will not address the disparity in prices between affordable houses and the rest of the village on the open market. People get trapped in housing schemes, unable to sell and move on as they have no substantial ownership rights.

I consider that it is extremely important to maintain rural village life

Affordable housing does not give people the opportunity to gain employment and restricts the scope of employment.

Danger of creating a ghetto of under privileged/low paid/part time/single parent families. The traffic in the village centre is a nightmare, and must be sorted before any development of multiple housing is allowed.

There is housing that could be brought up to standard

There is no requirement for anymore development in St Margaret's

Transparency in allocation of such housing would be highly desirable.

Does it need explaining? Seems obvious to me.

Not enough facilities in village - school/doctors over subscribed, local employment and transport problem

I think it very important to ensure that local people of limited means can still live in St. Margaret's
Would not support ad hoc development however not impossible if design/location was known
Traffic is a real problem in the village. More houses with 1 or 2 cars each will make the situation worse. Having had terrible housing needs in the past, I appreciate the need for housing, but not at a cost to the village. I would not object to building on the outskirts of the village.

Yes - if this survey finds that there is a need and provided that such housing is built at the outer edges of the village so that it does not add to the existing congestion i.e. not to the north of lighthouse road as was suggested last year.

Almost all social housing built in this village in the last 60 years, ends with tenants that have no affiliation locally

There is insufficient room for more houses, only farm land

We need to ensure special housing is a portion of housing not the norm

Families who have lived for many years, brought their children up in the village and cannot accommodate their children, I'm sure would like the chance for their offspring's living near

In such a beautiful area I do not feel building more housing is the answer when there are other places locally with more affordable housing

Because the people this would bring would increase crime and anti social behaviour

When does a hamlet become a village and a village become a town? Retain the village!

Social housing in the village is not being allocated to village people that should be the first priority. Secondly, there will be 1500 plus units built at Whitfield, a mixture of 1, 2 and 3 bedroom houses, some of these should be reserved for residents, returners of the surrounding villages, including St. Margaret's before we start using scarce local resources within the village envelope.

I would oppose any such development

We need a cross section of people living in the village. Young people need to be able to have access to housing within the environments that they know

Because there is not enough affordable accommodation in St Margaret's for young people who are starting out.

Providing tenants are genuine villagers

My husband and myself are now in our 50s, we have 2 adult children still living at home with us. Neither of them wants to live anywhere but here, and with no affordable rents for them, they could never leave home and become independent of us.

I have lived in the village since 7 but could not afford to buy in the village, therefore moved out of the village. I am currently back in rented accommodation, but live with my son and his girlfriend. Eventually, we would like to be able to afford separate housing in the village.

I agree with Q8 entirely, however my reservation is that the affordable housing solutions in the past, be they part ownership or via the trust have benefitted people with minimal or no prior village connection

For young people to stay in village

I applied on the first (Ash grove) to be considered, now my husband and 2 children do not want to move out of the village and this could be the only way we could stay

We are currently in rented accommodation because we can't afford to buy anything in this village

Support in signatures etc required to start development
Children left home over 5 years ago but now can't afford to return

I would like to see more affordable housing in the village but not like Ash Grove where people were selling their houses to move in.

My daughter, who is 23, is living with her boyfriend and his parents because they cannot find affordable housing. Both are working locally. My son is 18 and may also need housing in the near distant future.

Is very necessary

Not enough facilities or infrastructure

If a 4 bedroom property was to be built, I would consider moving from this house and also change from rent to shared ownership.

It's the only way I could afford to get a place of my own in this village and take the first step to home ownership

Only in the right place

I don't think it's right that young adults who were born here should be forced to live elsewhere because of the price of housing in St Margaret's. Also, it's wrong that the elderly have nowhere to live out their old age in a safe environment in St Margaret's. I think there's a dire need of affordable housing.

I am currently renting a property because I want to be in the village for family reasons as well as school for young children. We have built a social life within the community since our return over 4 years ago. We would like to move into more affordable housing, but locally.

I myself live in shared ownership accommodation

It would depend on many factors such as design, location, access, ownership criteria etc.

To maintain a truly local community

Affordable housing being built disturbs the natural beauty which St Margaret's has to offer, and further affordable houses will take away from the open spaces of Kent countryside which the village so elegantly boasts.

Our daughter was unable to afford the cost of housing in the village

Too many young local boys and girls are forced to leave as prices are too high.

Opposed to any development on green field sites, village is large enough already and no evidence of a decline in population. Also very little work in the village so no need to provide housing.

A brown fill policy may be the way forward

The housing association can buy empty/for sale properties and then rent or part sell them to tenants. Another new development is not needed and would put a strain in services in the parish.

To allow young people to live close to their family

Previously built affordable housing estate is an unpleasant area

I am in need of a home with easier access to local amenities, possibly a bungalow or ground floor flat as I am having difficulty with stairs and other health problems

I would like to see the provision of affordable housing to, in particular, support young members of the community so they don't have to move elsewhere and retired members with supported sheltered affordable housing.

We feel village has reached maximum size if its character has to be retained; any further development is the thin end of a large wedge. More development will certainly follow. Roads could not cope with further traffic.

10. Appendix M2

Question 22. Please tell us in your own words why you need to move and what prevent you doing so.

Current house is on 4 floors and is proving difficult to access as we get older

I currently house share with friends as my partner and I can't afford to live on our own, but hope in the next 3 years to possibly settle down on our own and start a family.

Future disability, would like a separate kitchen with door

Due to increasing mobility problems, it would be more comfortable not to have to climb stairs

Separated from husband, more expensive to rent as a single person. Cannot afford to live in St Margaret's and pay petrol to get to work - renting within walking distance of work.

No where available, in St Margaret's.

Would like to move to a newer home, health is deteriorating, out of work last 5 years due to accident at work. No central heating etc and is damp. Also applied before but didn't get anything even though I have lived here all my life.

Employed in low paid job in village but rent continues to rise

I need to move as I would like a smaller home, and my son and his girlfriend would like to set up a new home together. We would both like to stay in the village, but there is a lack of affordable housing that suits us both.

Fixed term tenancy, rising cost of housing and rent.

Currently having a baby and plan to have more in next 3-5 years.

Low paid work means local rents/mortgages are unaffordable.

We have been told that we may need to move as our landlord is thinking about selling our property. We will not be able to rent in the village as we won't be able to get a good size house for the money we have.

Would like to be able to afford our own home, rent very expensive and I am unable to work full time

We have a 1 bed flat in Dover; there is no prospect of affording a move to a bigger property. We would like to start a family but cannot due to housing.

We would like to buy a property but too expensive at the moment.

To establish own home with partner. Unable to do so at present due to high cost of accommodation.

Need own home, but cannot afford to rent alone.

Need to stay in the village for employment

I would like to stay in the village to be with my parents and friends as I was born in the village and can't afford a mortgage on the houses for sale

I'm a pensioner - have been living/caring for mother who has now gone into care - house owned by mother - house expenses too high.

Tenancy on current property is ending, property also in very poor condition and unsuitable in winter. Current rent is low and other properties of similar size in the village will be too expensive.

My daughter would like to buy a property, but houses in the village are unaffordable.

The house I live in now is in poor state of repair, suffers from damp, has no central heating (only storage heaters) the garden is all open and is not safe for toddlers. Very cold and drafty.

Rented accommodation at present as unable to raise money for a deposit on a mortgage. I have lived in the village all my life and would like to return to be near my direct family and friends - and would like my son to grow up in the village.

We can cope at the moment, but disability will get worse. No suitable accommodation available locally.

We would like to buy, but struggle to find 20% deposit.

Am back living with parents, cost of renting/mortgage for single person.

We have been saving for some time in order to purchase our first home, however a very unexpected pregnancy means that we now have to find a suitable property, close to relatives, a little sooner than anticipated. There is nothing available for us to rent in the interim, and private housing is too expensive at the present time.

My partner and I want our own place together; I need to stay in the village to be near my family to feel safe after my accident.

No where to move to

I need my own home with my children age 2, 5, 9

At the moment my partner and I are living with my parents. My partner has just left university and is to take up full time employment in the village. I have just finished training. We have no

savings - in fact we have student debt. We cannot obtain a mortgage to cover the cost of housing.

Lack of housing in the village

Independence and affordability

I am of an age to have more independence. Nothing is preventing me from moving and I would not want to live in affordable housing in the village.

We will need to move in the next 3 years as we only have a 2 bedroom house and are expecting a baby this year and hope to have at least one more child in the next few years, we would like to stay in St Margaret's but will not be able to unless we can move to a larger housing association property.

Need to move for growing family. Houses in St Margaret's too expensive

I suffer severe health problems and would like to stay in St Margaret's where I have lived for the past 20 years. I would need either a bungalow or ground floor flat as I have many stairs in my current home

At the moment I am living with my parents due to a broken long term relationship and I could no longer afford the rent and bills for the house we lived in.

Housing too expensive

Comments that referred to individuals or were deemed offensive could not be published.

St Margaret's at Cliffe Parish Council

Housing Needs Survey

June 2011

Dear Householder

Most of you will be aware of the Ash Grove development undertaken in the village several years ago, following a determined need at that time for Affordable Housing.

Owing to the high cost of housing in this area, the Parish Council is considering whether there might be a need for further additional affordable housing in St Margaret's at Cliffe Parish so that residents who cannot afford to buy or rent locally will not be forced to move away. Affordable housing means homes that can be rented or part bought (shared ownership) from a Housing Association. The reason for providing new affordable housing is to help local people of all ages who would like to stay or return to their parish and contribute to the village services that still exist.

We are sending out this Housing Needs Survey to assess the demand and gauge the level of support a small scheme might have in our community. We are doing so with the approval of St Margaret's at Cliffe Parish Council, who have approved this questionnaire. Tessa O'Sullivan, the Rural Housing Enabler from Action with Communities in Rural Kent is assisting us to carry out this survey. **The survey will be analysed by the Rural Housing Enabler, with all information given being kept confidential.** She will then give a summary report to the Parish Council.

Depending on the outcome of this survey, we may try to find a suitable site within the parish of St Margaret's at Cliffe.

The most likely type of site would be what is known as a 'Rural Exception Site', within or on the edge of the village whereby:

- All homes on the site are owned by a Housing Association (no homes can be sold privately)
- Houses are either rented or part-sold (shared ownership) to tenants
- Only households with a genuine local connection are eligible to be tenants
- There is no Right-to-Buy on these homes so they will always remain affordable for local people.

Once a site is found a village consultation event will be held so that residents of the parish can view and discuss the proposals and put their views forward.

This is a very important issue that we as a community have to face, so please take time to fill in this survey. Even if no one in your household has a housing need, we want to know your views.

Please return this form using the FREEPOST envelope provided by Action with Communities in Rural Kent by 30th June 2011.

If any further information or additional questionnaires are required please contact the Parish Clerk on 01304 821703 or the Rural Housing Enabler on 01303 813790.

Yours sincerely

Brenda Paul, Chairman

HOUSING NEEDS IN THE PARISH OF ST MARGARETS-AT-CLIFFE

Please complete this survey on behalf of your household.

SECTION 1

Q1. What type of housing do you live in? Council property Private rented Tied tenancy
 Housing Association rented Housing Association shared ownership Owner occupier (with or without mortgage)
 Other please specify _____ Living with relatives

Q2. Please enter the following information -
Number of bedrooms in your home Number of people that currently live in the property

Q3. How long have you lived in the parish?
 Less than 1 year 1-5 years 6-10 years 11-15 years 16-25 years 26+ years

Q4. Have any members of your family/household left the parish in the last 5 years? Yes No

Q5. If you answered yes to Q4, please state what relationship they have to you.
 Child Parent Other relative Other please specify _____

Q6. Please indicate the reason why they left
 Lack of affordable housing To attend university/college Employment
 Other please specify _____

Q7. Would they return if more affordable accommodation could be provided?
 Yes No

Q8. Would you support a small development of affordable housing if there was a proven need for people with a genuine local connection to the parish?
 Yes No

Q9. Please use this space if you wish to explain your answer to Question 8.

Q.10 Do you or a member of your household need separate or alternative accommodation either now or in the next 3 years?
 No Yes, now Yes, next 3 years

IF YOU HAVE ANSWERED YES PLEASE CONTINUE WITH SECTION 2.

SECTION 2

HOUSING NEEDS

If you or anyone else living in your house is in need of alternative housing, please continue with the questionnaire. Please complete one form per household in housing need. If you need another form please contact the Rural Housing Enabler on 01303 813790

Q11. Are you completing this form for yourself or someone else?

- Self Someone else

Q12. If you are completing this for someone else please state their relationship to you and where they currently live eg. with parents, private renting etc.

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

Q13. If you live outside the parish do you wish to return?

- Yes No

Q14. If you live in the parish do you wish to stay in the parish?

- Yes No

Q15. What is your connection with the parish? Please tick all that apply

- I currently live in the parish and have done so continuously for the last 5 years
- I have previously lived in the parish and have immediate* family who currently live there and have done so continuously for the last 10 years
- I have lived in the parish for a total of 7 out of the last 10 years
- I am in full time or part time* employment in the parish
- I need to move to the parish to take up full time or part time* employment
- I need to move to the parish to give or receive support to or from an immediate family member

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

*Part time = a minimum of 10 hours per week

Q16. What type of household will you be in alternative accommodation?

- Single person Couple Family Other _____

Q17. 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+

Q18. Why are you seeking a new home (please tick all that apply)

- | | | | |
|--|---|--|-------------------------------------|
| <input type="checkbox"/> Present home in need of major repair | <input type="checkbox"/> To be nearer family | <input type="checkbox"/> To be nearer work | <input type="checkbox"/> Retirement |
| <input type="checkbox"/> Present home too expensive | <input type="checkbox"/> Need smaller home | <input type="checkbox"/> Divorce/separation | <input type="checkbox"/> New job |
| <input type="checkbox"/> Current home affecting health | <input type="checkbox"/> Private tenancy ending | <input type="checkbox"/> First independent home | <input type="checkbox"/> Lodging |
| <input type="checkbox"/> Setting up home with partner | <input type="checkbox"/> Need larger home | <input type="checkbox"/> Difficulty maintaining home | |
| <input type="checkbox"/> Sheltered accom due to age/infirmity | <input type="checkbox"/> Disability/disabled | <input type="checkbox"/> Cannot afford existing mortgage | |
| <input type="checkbox"/> To move to a better/safer environment | <input type="checkbox"/> Access problems | <input type="checkbox"/> Other _____ | |

Q19. What is your current housing situation?

- | | | | |
|---|--|---|---|
| <input type="checkbox"/> Owner occupier with/without mortgage | <input type="checkbox"/> Living with relatives | <input type="checkbox"/> Renting from Council | <input type="checkbox"/> Shared ownership |
| <input type="checkbox"/> Renting from Housing Association | <input type="checkbox"/> Tied tenancy | <input type="checkbox"/> Renting privately | <input type="checkbox"/> Other _____ |

Q20. Please tell us in your own words why you need to move and what prevents you from doing so.

Q21. What type of housing do you need? Please tick any that apply.

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

Q22. Which tenure would best suit your housing need?

- | | | |
|--|---|--|
| <input type="checkbox"/> Renting - Housing Association/Council | <input type="checkbox"/> Shared ownership - Housing Association | <input type="checkbox"/> Private renting |
| <input type="checkbox"/> Other please specify _____ | | |

Q23. How many bedrooms will you need?

- | | | | | |
|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|
| <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input type="checkbox"/> 5+ |
|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|

Q24. 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 |

Q25. 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? _____

Q26. How much money would you be able to raise as a deposit towards buying your own home?

Q27. Do you have any particular or specialised housing requirements e.g. to assist with a disability or special need? (Please provide details).

Q28. Which method of transport is usually used by members of your household to travel to their place of work/study? Please tick all that apply

- Own car Car share Train Bus Bike Walk
 Mainly work from home Other please specify _____

Q29. How many vehicles are usually available for use by the household?

- 0 1 2 more than 2

Q30. Are you registered on the council's housing register?

- Yes No

To be considered for affordable housing you must also register on Dover District Council's Housing Register. If you would like to register contact Dover District Council on 01304 872265

If you are interested in Local Needs Housing and it is found there is sufficient demand, further survey work may be needed to establish the exact extent of the need.

If it is necessary to update this survey in the future and you are willing to be contacted again, please provide your name, address, telephone number and email address in the space below. All information will be treated as confidential.

PLEASE RETURN THIS FORM IN THE FREEPOST ENVELOPE PROVIDED