



Tenterden Housing Needs Survey

June 2020

With the support of:
Ashford Borough Council
Tenterden Community Land Trust

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1. EXECUTIVE SUMMARY

The Rural Housing Enabler (RHE) undertook a housing needs survey to ascertain if there are shortfalls in affordable housing provision within Tenterden and St Michaels, and to identify the needs of older residents seeking 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 Tenterden and St Michaels in March 2020. Only those with a housing need were asked to complete the survey. Approximately 3960 surveys were distributed with 143 surveys being returned, representing a 4% response rate. The low-level response rate reflects that no engagement was required from households who did not have a housing need, but the response may be lower due to lockdown measures relating to the Covid-19 pandemic which began shortly after the survey was distributed.

High property prices and a predominance of privately-owned homes means that some local people are unable to afford a home in Tenterden. At the time of writing the report the cheapest property for sale in the town was a 1 bed apartment for £175,000; to afford to buy this home a deposit of approximately £26,250 would be required and an income of £42,500. The cheapest 2-bedroom property found was £225,000; a deposit of £33,750 and income of £54,643 would be required to buy this home. To afford to rent privately an income of approximately £25,000 would be required to afford the cheapest property found available to rent in Tenterden which was a 1 bed flat for £625 pcm.

From responses received, the survey identified a need for 46 affordable homes, for the following local households:

- 15 single people
- 8 couples
- 23 families
- 35 households currently live in Tenterden and 11 live outside but have local connections to the town
- 50% of households are families
- 55% are in the age group 25-39 years
- 46% currently live in private rented housing and 33% are living with relatives
- 64% earn less than £30,000 per annum
- 74% are not registered on Ashford Borough Council's housing register

The survey also identified a requirement for 60 homes for older households:

- 25 single people
- 30 couples
- 5 families
- All 60 households currently live in Tenterden
- 13 of the older households need affordable housing. These affordable homes are required in addition to the 46 affordable homes identified above.

Overall, the survey has identified a total need for a minimum of 59 affordable homes; 13 of which are for older households. In addition, there is a requirement for at least 47 open market properties suitable for older households who want to downsize/move to more suitable housing for their needs.

In addition, there were 9 respondents from younger households who indicated only wanting to buy on the open market, however none of them appeared to be able to afford that option; 7 of them indicated the ability to afford the shared ownership tenure and 2 the rented tenure.

2. INTRODUCTION TO THE TENTERDEN HOUSING NEEDS SURVEY

The Rural Housing Enabler worked with Tenterden Community Land Trust (TCLT) and Ashford Borough Council to undertake a housing needs survey within the parish.

Tenterden Community Land Trust is a charitable Community Benefit Society whose aim is to provide genuinely affordable homes in the town for residents and workers who need it. TCLT is a community based organisation which is open to membership to all who support its aims.

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. If the project proceeds to a more advanced stage a further Registration of Interest survey may be undertaken to update the levels of housing need.

3. BACKGROUND INFORMATION

Community Land Trusts (CLT) are a form of community-led housing that can deliver the type and tenure of housing that is required by people locally. CLTs act as long term stewards of the housing, ensuring that it remains genuinely affordable in perpetuity. The Government are supportive of community-led housing including with financial support through the Community Housing Fund.

The National CLT Network provides funding, resources, training and advice for CLTs and work with Government, local authorities, lenders and funders to establish the best conditions for CLTs to grow and flourish. It was established in September 2010 and initially hosted by the National Housing Federation. It became a registered charity in June 2014. It has created a partnership with UK Cohousing, Locality and the Confederation of Co-operative Housing to form [Community Led Homes](#).

The housing needs of older people in rural areas has also been a subject of concern given the growing numbers in that age group whose needs are not being met by the market. A nine-month enquiry starting in 2017 on Housing and Care for Older People concluded in their report¹ that 'policy makers must recognise the growing housing needs of older people living in the countryside. It recommends that Local Planning Authorities ensure provision of new homes for older people, noting the value of both the building of small village developments – "perhaps six bungalows on an unused scrap of land" – or larger scale retirement schemes in towns close by.'

The Rural Housing Enabler Programme, which is delivered in Kent through Action with Communities in Rural Kent – the Rural Community Council for Kent and Medway, is supported by Local Authorities across Kent and Medway including Ashford Borough Council. The Programme works with Parish and Town Councils and Community-Led Housing groups to bring forward local needs housing of all types.

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 if required in conjunction with the local authority and others, for a local needs housing scheme.

¹ [Rural Housing for an Ageing Population](#): Preserving Independence. Happi 4- The Rural HAPPI Inquiry. April 2018. Jeremy Porteus

4. METHOD

The Rural Housing Enabler from Action with Communities in Rural Kent agreed the format of the survey and covering letter with TCLT and Ashford Borough Council; a copy of the survey was posted to every household in the town in March 2020. Only those people in need of affordable housing or older households wanting to move to alternative housing were asked to respond to the survey.

The survey was promoted at public information events held by TCLT, on their website, leaflets and social media.

Surveys were returned in prepaid envelopes to Action with Communities in Rural Kent. Copies of the survey were available to complete for anyone who had left the town and wished to return, these were held by the Rural Housing Enabler. It was asked that completed survey forms were returned by 2nd April 2020. On 23rd March 2020, the UK went into lockdown due to the Covid-19 pandemic, thus affecting the ability for some residents to respond to the survey. The deadline for returns of the surveys was therefore extended to the 22nd May 2020; other options to respond to the survey were created included the ability to download a form from the TCLT website and an online survey sent to staff at Homewood School, the secondary school in the town.

All surveys received by Action with Communities in Rural Kent by the 22nd May are included in this report.

Approximately 3960 surveys were distributed with 143 returned by this date.

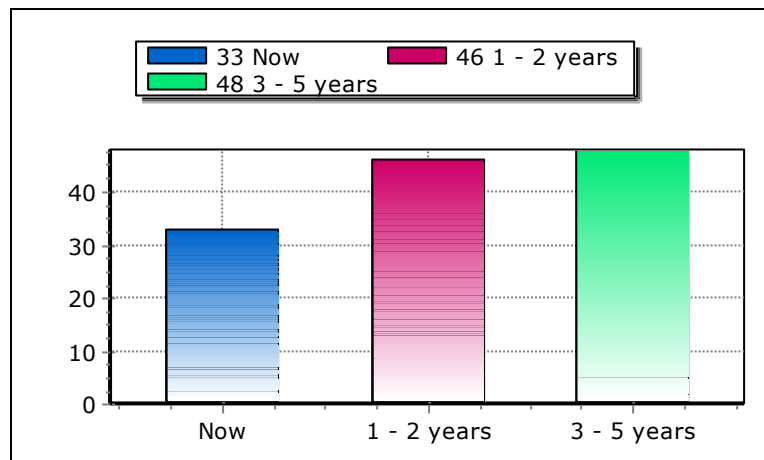
5. RESULTS

Section 1

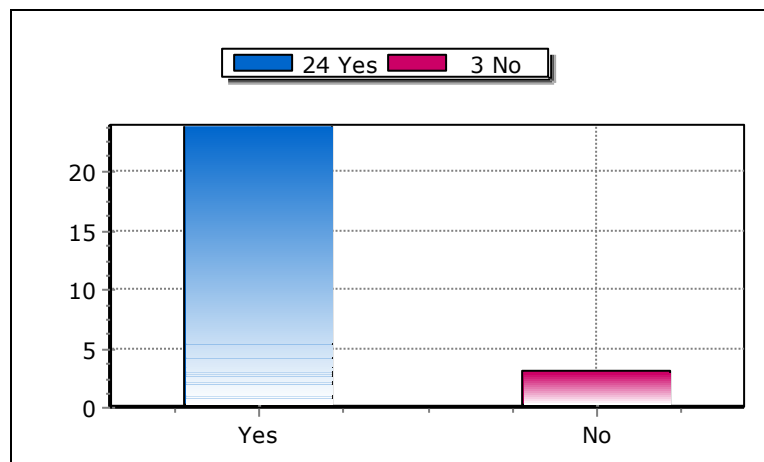
143 surveys were returned but 16 of those returned were immediately excluded from analysis as they did not indicate sufficient information and/or did not appear to need alternative housing.

Listed below are the results for each question asked by the housing needs survey from the remaining 127 respondents.

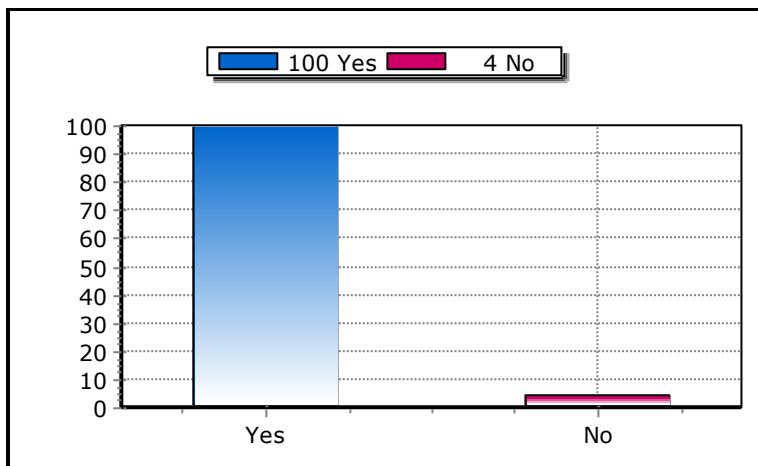
Question 1. When do you think you will need to move?



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



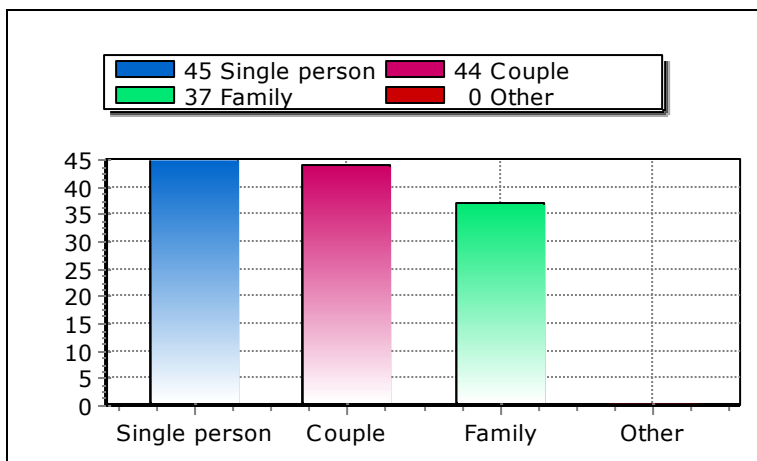
Question 3. If you live in Tenterden do you wish to stay there?



Question 4. What is your connection with Tenterden? 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 5 years	87
I have previously lived in the parish and have immediate family who currently live there and done so continuously for the last 10 years	23
I have lived in the parish for a total of 7 out of the last 10 years	24
I am in full time or part time employment in the parish	31
I need to move to the parish to take up full time or part time employment	3
I need to move to the parish to give or receive support to or from an immediate family member	11

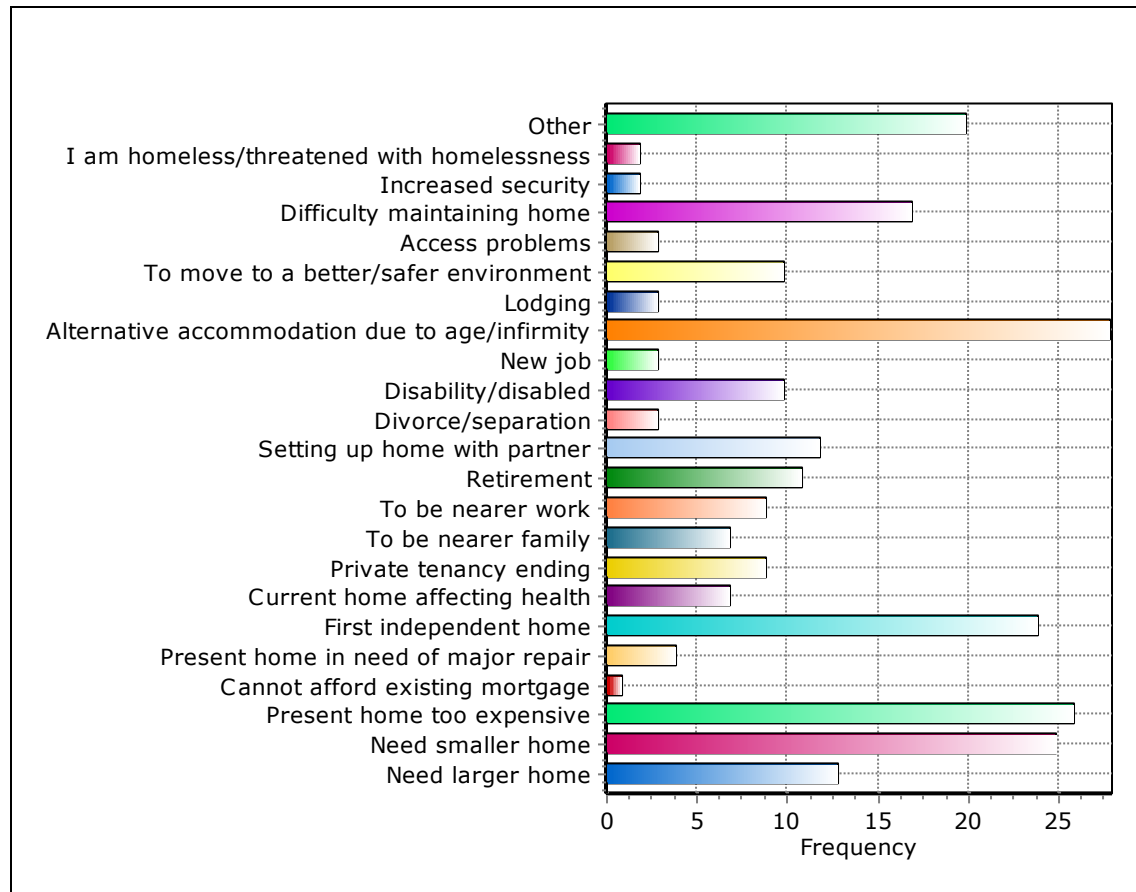
Question 5. What type of household will you be in alternative accommodation?



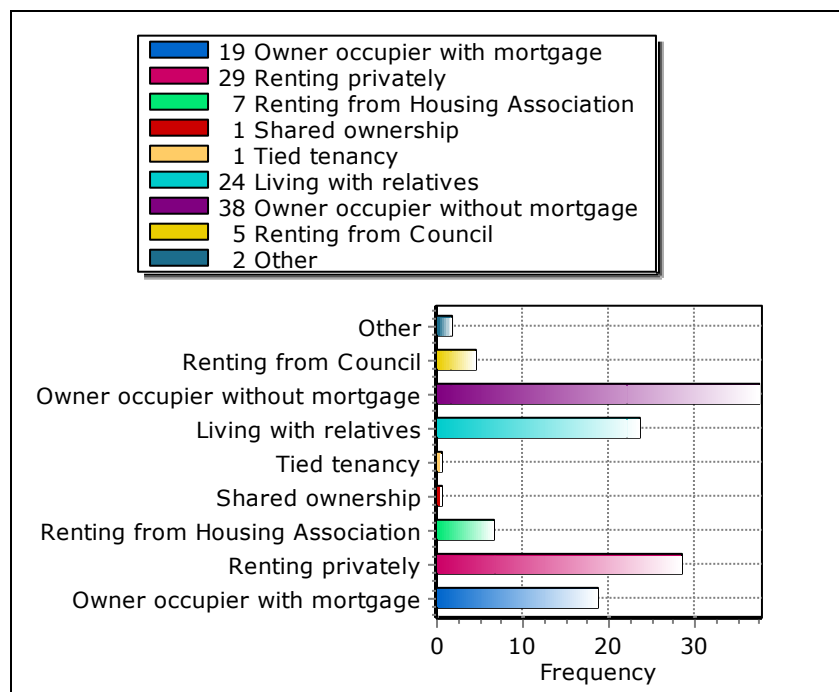
Question 6. How many people in each age group need alternative accommodation?

AGE	0 - 9	10 -15	16-19	20-24	25-39	40-50	50-54	55-64	65-74	75-84	85+
Male	15	7	3	14	23	8	6	14	11	11	3
Female	10	6	5	13	18	9	5	15	17	19	5
Total	25	13	8	27	41	17	11	29	28	30	8

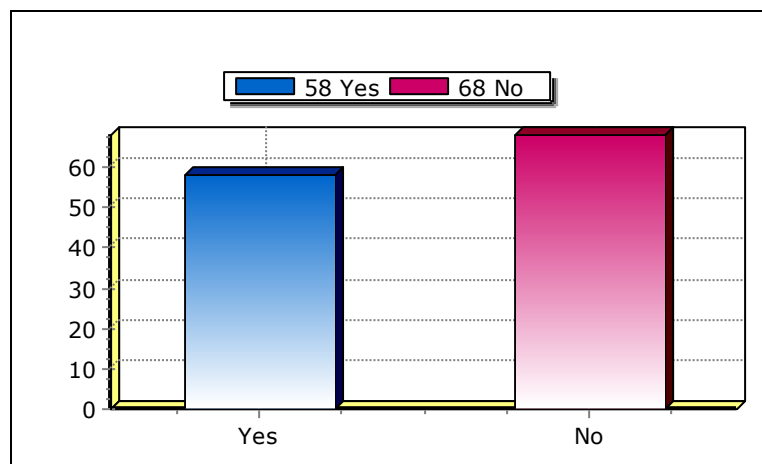
Question 7. Why are you seeking a new home?



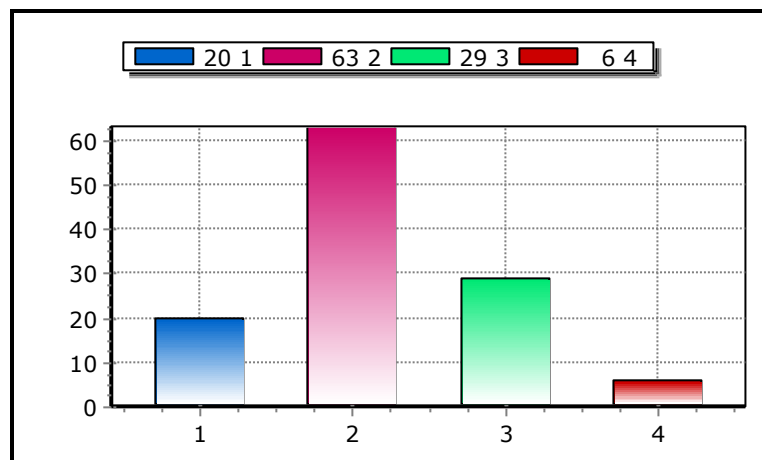
Question 8. What is your current housing situation?



Question 9. Are you an older person/household wanting to downsize/move to more suitable housing?



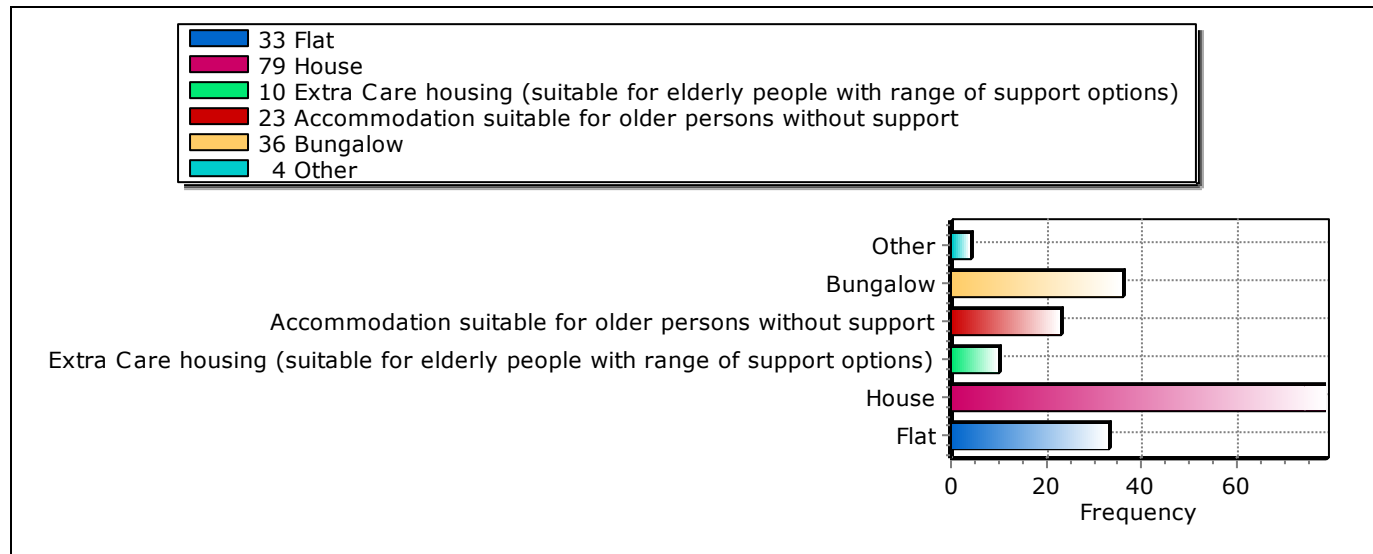
Question 10. How many bedrooms does your current home have?



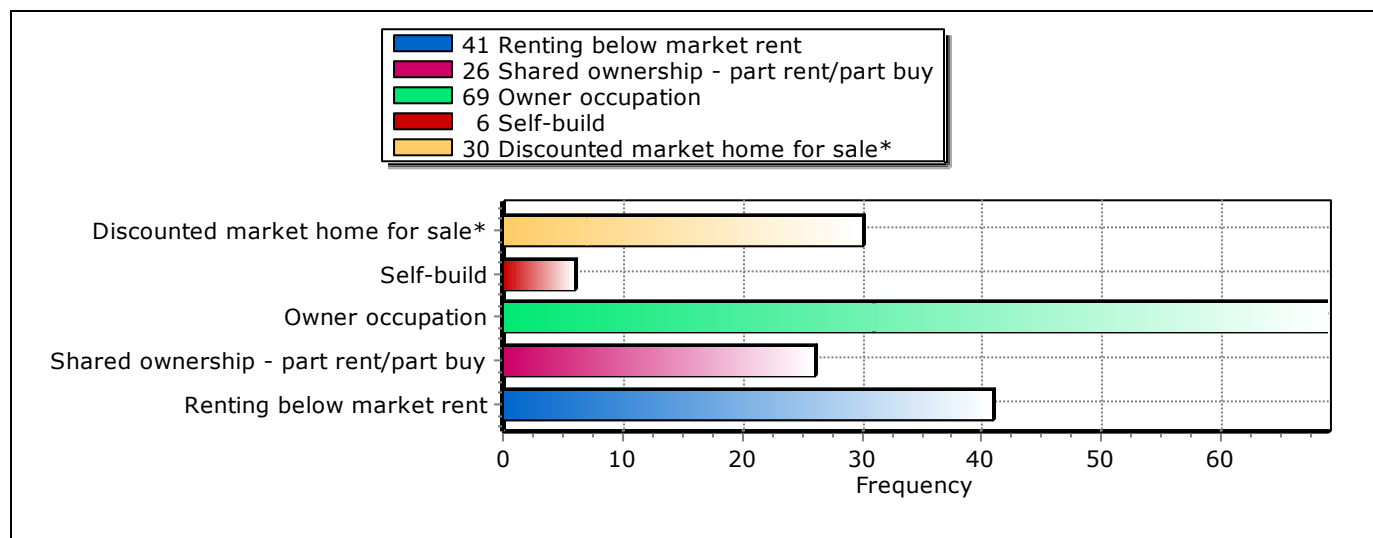
Question 11. Please tell us in your own words why you need to move and what prevents you from doing so.

There were 107 responses to this question. A full list of responses can be found in Appendix T1

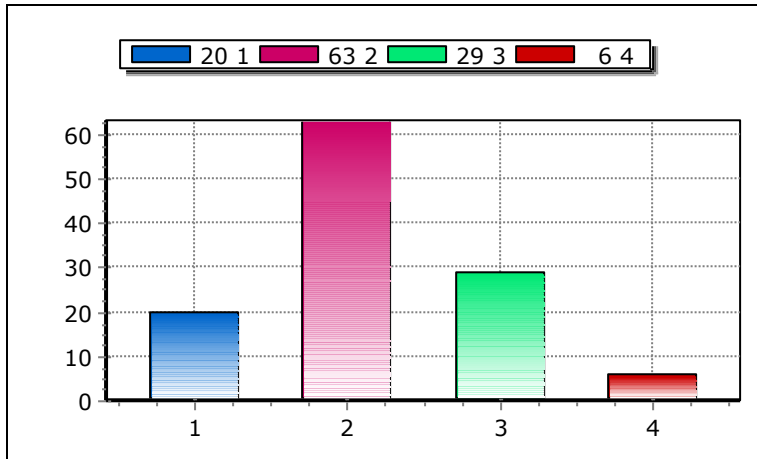
Question 12. What type of housing do you need? Respondents could indicate more than one option.



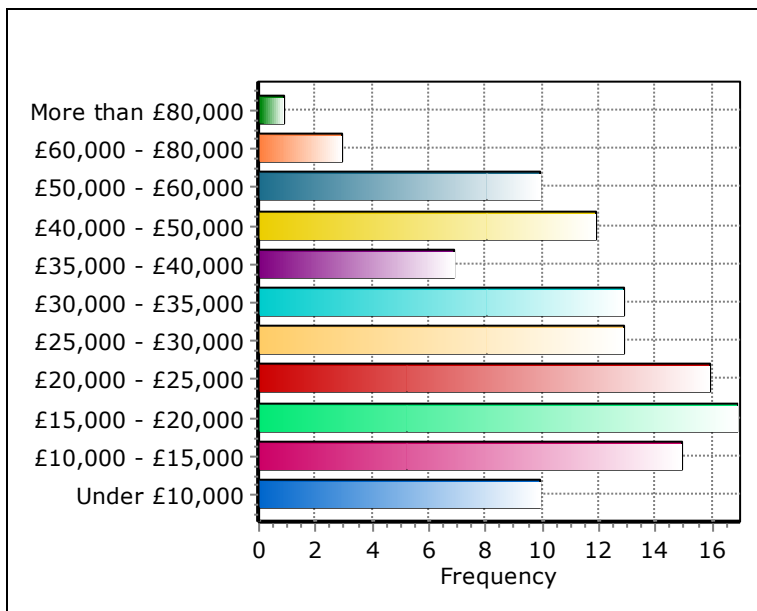
Question 13. Which tenure would best suit your housing need? Respondents could indicate more than one option.



Question 14. How many bedrooms will you need? The answers given relate to the number of bedrooms respondents sought/preferred rather than an assessment of their need



Question 15. Please indicate the total gross annual income of the household in housing need.



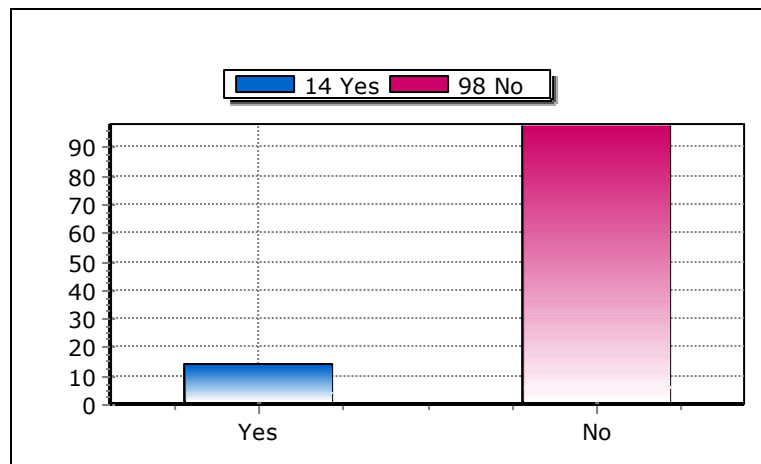
Question 16. If you already own a home and wish to move to move to more suitable housing for your needs, please tell us the approximate valuation of your current home:

The responses to this question are contained within Section 7, Assessment of Housing Need.

Question 17. How much money would you be able to raise as a deposit towards buying your own home?

The responses to this question are contained within Section 7, Assessment of Housing Need.

Question 18. Are you registered on the Council's housing register?



Question 19. Do you have any particular or specialised housing requirements? The following responses were given:

- Just age and arthritis. NB I would not like to move into the tiny retirement homes on offer at the moment. Rooms too small, kitchen tiny little storage too few bedrooms (for office/craft etc). I want to live not exist!
- No stairs
- No stairs, level accommodation
- Walking aids
- Old age infirmities
- Own garden / bathroom
- Just housing that is within walking distance of shops, Drs etc and public transport.
- A small garden would be nice but nothing specialised
- I have diabetes. About to lose job £8,000 pension.
- Yes, special needs / extra support needs
- No stairs. shower, rails
- Specialist need anxiety disorder, unable to travel, difficulty to get out of house, panic attacks.
- Renting a workshop / studio to continue creating sculpture for my sanity! I have M.E / CFS
- we will register on the housing register on 18th March. We need a walk-in shower.
- Both children need study areas in their bedrooms. Child with mental health issues.
- I have Crohns disease and need two toilets + I also need a garden
- Diabetes - causes swellings in legs, hard to manage stairs lack of access in an emergency.
- Prefer ground floor or require lift

- Just clean, new functioning + no damp laundry. I also have an OT report that due to a lot of bedding garden to dry.
- Dog
- Clean. Currently off sick.
- I would like a bungalow as I have arthritis and find it very difficult going up and down stairs.
- No stairs and minimum steps.
- Flush floor shower.

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 May 2020, found the following cheapest properties for sale in Tenterden.

Type of Property	Number of Bedrooms	Price £
Apartment	1	175 000
Cottage	1	215 000
End of terrace house	2	225 000
Terraced house	2	230 000
Terraced house	3	250 000
Terraced house	3	385 000

Property to rent

A similar search for rental property found the following cheapest properties available:

Type of Property	Number of Bedrooms	Price £pcm.
Apartment	1	625
Apartment	1	675
Apartment	2	700
Apartment	2	750
House	3	1100
House	3	1250

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 3.54% (May 2020) 25-year mortgage term and is calculated using HSBC's mortgage calculator.

Type of Property	Price £	Deposit (15%)	Gross Income Level	Monthly Repayment
1 bed apartment	175 000	26 250	42 500	594
1 bed cottage	215 000	32 250	52 214	730
2 bed house	225 000	33 750	54 643	764
2 bed house	230 000	34 500	55 857	781
3 bed house	250 000	37 500	60 714	849
3 bed house	385 000	57 750	93 500	1158

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 apartment	625	25 000
1 bed apartment	675	27 000
2 bed apartment	700	28 000
2 bed apartment	750	30 000
3 bed house	1100	44 000
3 bed house	1250	50 000

Using HM Land Registry data on house sales (www.mouseprice.com) using postcode area TN30 which lies within or includes part of the following towns, counties, localities, electoral wards and stations: Biddenden, Isle of Oxney, Kent, Rolvenden and Tenterden West, St Michaels, Stone, Tenterden, Tenterden North, Tenterden South, Weald Central, Wittersham, the average house prices in the last 3 months are –

1 bed properties £244,600
 2 bed properties £331,900
 3 bed properties £400,600
 4 bed properties £588,200
 5+ bed properties £824,500

To afford the average cost of a 1 bed property using the mortgage calculation shown above, a salary of £59,403 would be required. To afford the average cost of a 2-bed property a salary of £80,604 would be required.

Information provided by 'mouseprice' states that the average property in the TN30 area costs £467,900 with average earnings being £25,478. This means that the average property costs over 18 times more than the average salary. The source used by 'mouseprice' to assess price to earnings ratio is Calnea Analytics proprietary price data and earnings data – updated quarterly.

Affordable Rent

The Government has introduced changes relating to rents charged to new tenants of social housing from April 2011. Affordable Rent properties allow landlords to set rents anywhere between current social rent levels and up to 80% of local market rents. The following table shows housing benefit levels (known as Local Housing Allowance (LHA)) for the Ashford area. These figures are used to estimate affordable rent levels.

Size of Property	LHA Levels £pcm/Affordable Rent levels £pcm
1 bed	623
2 bed	728
3 bed	898
4 bed	1127

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

Property	Price £ pcm	Gross annual Income £
1 bed	623	24 920
2 bed	728	29 120
3 bed	898	35 920
4 bed	1127	45 080

It is of note that the 2020 Affordable Housing Commission report Making Housing Affordable Again: Rebalancing the Nation's Housing System has adopted a basic tenet: "Your housing costs should not exceed 33% of your net income".

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% share of a property with estimated values of £205,00 for a 1 bed apartment, £320,000 for a 2 bed house and £350,000 for a 3 bed house. Calculations are made using the Homes England's target incomes calculator and assume a 10% deposit of mortgage share. These values are taken from information found relating to current new-build sales at the Three Fields development in Tenterden.

Property price £	Share	Deposit Required £	Monthly mortgage £	Monthly rent £	Monthly Service charge	Monthly total £	Gross Income required
205 000	25%	5125	249	352	101	702	25 297
320 000	25%	8000	388	550	44	982	37 447
350 000	25%	8750	423	602	44	1069	43 845

Discounted market sale

The table below shows the amount of deposit and income required to afford this tenure. Homes are sold with a discount at least 20% below local market value. The values found at Three Fields development in Tenterden have been used to estimate full market values (see above). Calculations are based on a 10% deposit; eligibility includes having a household income not exceeding £80,000. Gross income required is based on x 3.5 salary.

Property price £	Discounted price (20%) £	Deposit Required £10%	Gross Income required
205 000	164 000	16 400	42 171
320 000	256 000	25 600	65 829
350 000	280 000	28 000	72 000

7. ASSESSMENT OF HOUSING NEED

This section is divided into two categories; the need for affordable housing and the needs of older people requiring alternative housing, either affordable or open market. There was a total of 127 responses; 65 were for general affordable housing and 62 were for older households.

7.1 Assessment of the need for affordable housing

When assessing the housing needs of respondents, affordability is considered in terms of people wanting the shared ownership and discounted market sale products. Many people indicate those options, but their income/deposit restrictions often mean they cannot afford home ownership. The tables at the end of each household group, indicate what they can afford. The tables also indicate whether respondents are likely to need housing benefit in order to afford the estimated affordable rent levels. In terms of size of property respondents say they want; this section also assesses affordability where relevant, and uses Ashford Borough Council's allocation criteria to determine what size of property a household would be eligible for in terms of rented housing. Actual size of property that respondents would be eligible for and tenure in terms of affordability are shown in the summary on page 55.

This analysis is divided into categories of those who need housing now, in the next 1 - 2 years and in the next 3 - 5 years.

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

In total 65 respondents said they need affordable housing in the following timescales:

- Now x 23
- In the next 1-2 years x 32
- In the next 3-5 years x 10

Assessment of the 23 households seeking affordable housing now

Five respondents were excluded for the following reasons:

- 2 x did not want to stay in Tenterden
- 3 x the only tenure option they indicated was to buy on the open market

The 18 households in need of affordable housing now are:

- 5 Single people
- 2 Couples
- 11 families

Single people – there were 5 single people

Age	Frequency
20-24	1
25-39	2
40-50	1
51-54	1

Reason for seeking new home:

Reason	Frequency
First independent home	1
Current home affecting health	1

Private tenancy ending	1
Present home too expensive	1
Other (Mental health issues)	1
Difficulty maintaining home	1

Current housing:

Current Housing	Frequency
Renting privately	2
Living with relatives	2
Tied tenancy	1

Type of housing needed: Some respondents indicated more than one option

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

Tenure best suited: Some respondents indicated more than one option

Tenure	Frequency
Renting below market rent	4
Shared ownership	1
Discounted market sale	1

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

No of bedrooms	Frequency
1	4
2	1

Number of bedrooms respondents are eligible for will be dependent upon Tenterden CLT's allocation policy; in the absence of a current policy, the Ashford Borough Council allocation policy has been used to assess bedroom sizes. See summary on page 55.

Household's joint gross annual income:

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

Amount available towards a deposit: Two respondents answered the question:

- £1000
- £10,000

Particular or specialised housing requirements: None

Registered on the Council's Housing Register:

Housing Register	Frequency
Yes	0
No	5

The respondents indicated at least one of the local connection criteria; 4 currently live in Tenterden and 1 lives outside but is in employment 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 (Affordable Rent)	Shared Ownership	Discounted market sale	Open market purchase	Private rent
Under £10,000	1	1 with HB	0	0	0	0
£10,000 - £15,000	1	1 with HB	0	0	0	0
£15,000 - £20,000	2	2 with HB	0	0	0	0
£25,000-£30,000	1	1	0	0	0	0

It is assumed that respondents who cannot afford the affordable rent will be eligible for housing benefit (HB). Letting the properties at a social rent would make them more affordable and in some cases without the need for housing benefit.

Couples – there were 2 couples. The table below shows the ages of both members of the household

Age	Frequency
25-39	2
40-50	1
51-54	1

Reason for seeking new home:

Reason	Frequency
Present home too expensive	1
Current home affecting health	1
Private tenancy ending	1
Other (ill health and rent increases)	1

Current housing:

Current Housing	Frequency
Renting privately	2

Type of housing needed:

Type of housing	Frequency
Flat	1
House/bungalow	1

Tenure best suited:

Tenure	Frequency
Renting below market rent	2

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

No of bedrooms	Frequency
1	1
2	1

Number of bedrooms respondents are eligible for will be dependent upon Tenterden CLT's allocation policy; in the absence of a current policy, the Ashford Borough Council allocation policy has been used to assess bedroom sizes. See summary on page 55.

Household's joint gross annual income:

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

Amount available towards a deposit: Not answered

Particular or specialised housing requirements: There was one response:

- Diabetes – causes swellings in legs, hard to manage stairs, lack of access in emergency.

Registered on the Council's Housing Register:

Housing Register	Frequency
No	1
Yes	1

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

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 (Affordable rent)	Shared Ownership	Discounted market sale	Open market purchase	Private rent
Under £10,000	1	1 with HB	0	0	0	0
£10,000 - £15,000	1	1 with HB	0	0	0	0

It is assumed that respondents who cannot afford the affordable rent will be eligible for housing benefit (HB). Letting the properties at a social rent would make them more affordable and in some cases without the need for housing benefit.

Families - there were 11 families

Age

	Adult Age	Adult Age	Child Age	Child Age	Child Age
Family 1	25-39	25-39	0-9M	0-9M	0-9F
Family 2	25-39		0-9M	0-9F	
Family 3	40-50		10-15M	10-15F	
Family 4	40-50	25-39	10-15M	10-15F	0-9F
Family 5	25-39		0-9		
Family 6	Not given		10-15M	10-15F	
Family 7	25-39	25-39	0-9		
Family 8	40-50		10-15		
Family 9	40-50	40-50	0-9		
Family 10	25-39	25-39	0-9		
Family 11	25-39	25-39	0-9M	0-9F	

Reason for seeking new home:

Reason	Frequency
Need larger home	2
Difficulty maintaining home	1
To be nearer family	5
To be nearer work	2
First independent home	2
Disability/disabled	
Present home too expensive	4
Present home in need of major repair	1
Current home affecting health	1
Private tenancy ending	2
Divorce/separation	2
To move to a better/safer environment	3
Disability/disabled	2
Lodging	1
I am homeless/threatened with homelessness	2
Other	4

Current housing:

Current Housing	Frequency
Living with relatives	2
Renting from HA	4
Renting privately	4
Owner occupier	1

The above owner occupier was included as they are getting divorced and need alternative housing.

Type of housing needed:

Type of housing	Frequency
House	10
Flat/house	1

Tenure best suited: Some respondents indicated more than one option

Tenure	Frequency
Renting below market rent	6
Shared ownership	5
Discounted market sale	3
Self-build	1

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

No of bedrooms	Frequency
2	5
3	5
4	1

Number of bedrooms respondents are eligible for will be dependent upon Tenterden CLT's allocation policy; in the absence of a current policy, the Ashford Borough Council allocation policy has been used to assess bedroom sizes. See summary on page 55.

Household's joint gross annual income:

Income	Frequency
Under £10,000	2
£10,000-£15,000	1
£15,000-£20,000	1
£20,000-£25,000	1
£25,000-£30,000	1
£30,000-£35,000	3
£35,000-£40,000	1
£50,000-£60,000	1

Amount available towards a deposit: Four respondents indicated the following amounts:

- £2000
- £10,000
- £20,000
- £50,000

Particular or specialised housing requirements:

- Own garden/bathroom
- Both children need study areas in their bedrooms. Child with mental health issues
- I have Chrons disease and need two toilets. I also need a garden
- Just clean, new functioning and no damp laundry. I also have an OT report that due to a lot of bedding, garden to dry it in.

Registered on the Council's Housing Register:

Housing Register	Frequency
Yes	6
No	5

The respondents indicated at least one of the local connection criteria; 7 currently live in Tenterden and 4 currently live outside.

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 (Affordable rent)	Shared Ownership	Discounted market sale	Open market purchase	Private rent
Under £10,000	2	2 with HB	0	0	0	0
£10,000-£15,000	1	1 with HB	0	0	0	0
£15,000-£20,000	1	1 with HB	0	0	0	0
£20,000-£25,000	1	1 with HB	0	0	0	0
£25,000-£30,000	1	1	0	0	0	0
£30,000-£35,000	3	2	1 x 2 bed	0	0	0
£35,000-£40,000	1	N/A	1 x 2 bed	0	0	0
£50,000-£60,000	1	N/A	1 x 4 bed	0	0	0

It is assumed that respondents who cannot afford the affordable rent would be eligible for housing benefit (HB). Letting the properties at a social rent would make them more affordable and in some cases without the need for housing benefit.

Assessment of the 32 households seeking affordable housing in the next 1-2 years

11 respondents were excluded for the following reasons:

- 1 respondent did not wish to stay in Tenterden
- 10 respondents only wanted to purchase a home on the open market

The 21 households in need of affordable housing in the next 2 years are:

- 9 single people
- 5 couples
- 7 families

Single people – there were 9 single people. One respondent did not indicate their age.

Age	Frequency
20-24	2
25-39	4
40-50	1
55-64	1

Reason for seeking new home:

Reason	Frequency
First independent home	8
Need smaller home	1
Present home too expensive	1
To be nearer family	1
Disability/disabled	1
Lodging	1

Current housing:

Current Housing	Frequency
Living with relatives	6
Renting privately	3

Type of housing needed: Some respondents indicated more than one option

Type of housing	Frequency
House	7
Flat	6
Bungalow	1

Tenure best suited: Some respondents indicated more than one option

Tenure	Frequency
Renting below market rent	3
Shared ownership	6
Owner occupation	5
Self-build	1
Discounted market sale	4

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

No of bedrooms	Frequency
1	3
2	6

Number of bedrooms respondents are eligible for will be dependent upon Tenterden CLT's allocation policy; in the absence of a current policy, the Ashford Borough Council allocation policy has been used to assess bedroom sizes. See summary on page 55.

Income:

Income	Frequency
Under £10,000	1
£10,000-£15,000	1
£15,000-£20,000	2
£20,000-£25,000	2
£30,000-£35,000	3

Amount available towards a deposit: Four respondents gave the following answers:

- 2 x £10,000
- 1 x £30,000
- As much as needed

Particular or specialised housing requirements: None

Registered on the Council's Housing Register:

Housing Register	Frequency
No	7
Yes	2

The respondents indicated at least one of the local connection criteria; 7 currently live in Tenterden and 2 live outside.

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 (Affordable rent)	Shared ownership	Discounted market sale	Open market purchase	Private rent
Under £10,000	1	1 with HB	0	0	0	0
£10,000-£15,000	1	1 with HB	0	0	0	0
£15,000-£20,000	2	2 with HB	0	0	0	0
£20,000-£25,000	3	0	3 x 1 bed	0	0	0

£30,000- £35,000	2	1	1 x 2 bed			
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It is assumed that respondents who cannot afford the affordable rent will be eligible for housing benefit (HB). Letting the properties at a social rent would make them more affordable and in some cases without the need for housing benefit.

Couples – there were 5 couples. The table below shows the ages of all members of the household. One respondent did not indicate their partner's age.

Age	Frequency
20-24	5
25-39	4

Reason for seeking new home:

Reason	Frequency
Setting up home with partner	3
Private tenancy ending	1
First independent home	4
To be nearer work	1
Need larger home	1
New job	1

Current housing:

Current Housing	Frequency
Living with relatives	2
Renting privately	3

Type of housing needed:

Type of housing	Frequency
House	5

Tenure best suited: Some respondents indicated more than one option

Tenure	Frequency
Discounted market home	2
Shared ownership	2
Owner occupation	3
Renting below market rent	1

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

No of bedrooms	Frequency
2	3
3	2

Number of bedrooms respondents are eligible for will be dependent upon Tenterden CLT's allocation policy; in the absence of a current policy, the Ashford Borough Council allocation policy has been used to assess bedroom sizes. See summary on page 55.

Household's joint gross annual income:

Income	Frequency
£30,000 - £35,000	1
£35,000 - £40,000	1
£40,000 - £50,000	2
£50,000 - £60,000	1

Amount available towards a deposit:

£10,000 x 3

£20,000

£40,000

Particular or specialised housing requirements: None

Registered on the Council's Housing Register:

Housing Register	Frequency
No	4
Yes	1

The respondents indicated at least one of the local connection criteria; 4 currently live in Tenterden and 1 lives outside.

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.

<u>Income</u>	<u>Number of respondents</u>	<u>Renting (Affordable rent)</u>	<u>Shared ownership</u>	<u>Discounted market sale</u>	<u>Open market purchase</u>	<u>Private rent</u>
<u>£30,000 - £35,000</u>	<u>1</u>	<u>1</u>	<u>N/A</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>£35,000 - £40,000</u>	<u>1</u>	<u>0</u>	<u>1 x 2 bed</u>	<u>0</u>		
<u>£40,000 - £50,000</u>	<u>2</u>	<u>0</u>	<u>1 x 3 bed</u> <u>1 x 2 bed</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>£50,000 - £60,000</u>	<u>1</u>	<u>0</u>	<u>1 x 2 bed</u>	<u>0</u>	<u>0</u>	<u>0</u>

All but one of the above respondents indicated an interest in the discounted market sale tenure. None could afford it using the calculations on page 16 (Local Housing Costs). However, if lower sale prices can be achieved, those with the higher incomes above may have sufficient income. (Bedroom sizes used are those that the respondents requested).

Families - there were 7 families

Age

	Adult Age	Adult Age	Child Age	Child Age
Family 1	40-50	40-50	10-15	
Family 2	20-24		0-9	
Family 3	25-39	25-39	0-9M	0-9M
Family 4	20-24	25-39	0-9	
Family 5	40-50		10-15M	16-19M
Family 6	50-54	50-54	0-9	
Family 7	25-39		10-15	

Reason for seeking new home:

Reason	Frequency
Access problems	1
Setting up home with partner	3
New job	1
Need larger home	1
To move to a better/safer environment	1
First independent home	3
Other (Currently private renting and would like to buy)	1
Present home too expensive	1
Present home in need of major repair	1

Current housing:

Current Housing	Frequency
Private renting	4
Living with relatives	2
Renting from HA	1

Type of housing needed: Some respondents indicated more than one option

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

Tenure best suited: Some respondents indicated more than one option

Tenure	Frequency
Renting below market rent	3
Discounted market sale	5
Shared ownership	3
Self-build	1
Owner occupation	1

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

No of bedrooms	Frequency
2	3
3	4

Number of bedrooms respondents are eligible for will be dependent upon Tenterden CLT's allocation policy; in the absence of a current policy, the Ashford Borough Council allocation policy has been used to assess bedroom sizes. See summary on page 55.

Household's joint gross annual income:

Income	Frequency
£10,000 - £15,000	2
£20,000 - £25,000	1
£25,000 - £30,000	2
£40,000 - £50,000	1
£50,000 - £60,000	1

Amount available towards a deposit. The following answers were given:

None

A few thousand

£5000

£10,000

£15,000 x 2

£20,000

Particular or specialised housing requirements:

- None

Registered on the Council's Housing Register:

Housing Register	Frequency
Yes	1
No	6

The respondents indicated at least one of the local connection criteria; 5 currently live in Tenterden and 2 live outside.

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 (Affordable rent)	Shared Ownership	Discounted market sale	Open market purchase	Private rent
£10,000 - £15,000	2	2 with HB	0	0	0	0
£20,000 - £25,000	1	1 with HB	0	0	0	0
£25,000 - £30,000	2	2	0	0	0	0
£40,000 - £50,000	1	N/A	1 x 3 bed	0	0	0
£50,000 - £60,000	1	1	0 No deposit	0 No deposit	0	0

It is assumed that respondents who cannot afford the affordable rent will be eligible for housing benefit (HB). Letting the properties at a social rent would make them more affordable and in some cases without the need for housing benefit.

Assessment of the 10 households seeking affordable housing in the next 3 - 5 years

Three respondents were excluded because they only tenure they wanted was to buy on the open market.

The 7 households in need of affordable housing in the next 3 - 5 years are:

- 1 single person
- 1 couple
- 5 families

Single people there was 1 single person

Age	Frequency
20-24	1

Reason for seeking new home:

Reason	Frequency
First independent home	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/Discounted market sale/Owner occupation	1

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

No of bedrooms	Frequency
2	1

Number of bedrooms respondents are eligible for will be dependent upon Tenterden CLT's allocation policy; in the absence of a current policy, the Ashford Borough Council allocation policy has been used to assess bedroom sizes. See summary on page 55.

Income:

Income	Frequency
£15,000 - £20,000	1

Amount available towards a deposit:

- £20,000

Particular or specialised housing requirements:

- None

Registered on the Council's Housing Register:

Housing Register	Frequency
No	1

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

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 (Affordable rent)	Shared ownership	Discounted market sale	Open market purchase	Private rent
£15,000 - £20,000	1	1 with HB	0	0	0	0

It is assumed that respondents who cannot afford the affordable rent will be eligible for housing benefit (HB). Letting the properties at a social rent would make them more affordable and in some cases without the need for housing benefit.

Couples – there was 1 couple. The table below shows the ages of both members of the household.

Age	Frequency
25-39	2

Reason for seeking new home:

Reason	Frequency
Need larger home	1

Current housing:

Current Housing	Frequency
Renting from HA	1

Type of housing needed:

Type of housing	Frequency
House/Flat	1

Tenure best suited: Some respondents indicated more than one option

Tenure	Frequency
Renting below market rent	1

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

No of bedrooms	Frequency
2	1

Number of bedrooms respondents are eligible for will be dependent upon Tenterden CLT's allocation policy; in the absence of a current policy, the Ashford Borough Council allocation policy has been used to assess bedroom sizes. See summary on page 55.

Household's joint gross annual income:

Income	Frequency
£15,000 - £20,000	1

Amount available towards a deposit: Not answered

Particular or specialised housing requirements:

- Yes, special needs/extra support needs

Registered on the Council's Housing Register:

Housing Register	Frequency
No	1

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

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 (Affordable rent)	Shared ownership	Discounted market sale	Open market purchase	Private rent
£15,000 - £20,000	1	1 with HB	0	0	0	0

It is assumed that respondents who cannot afford the affordable rent will be eligible for housing benefit (HB). Letting the properties at a social rent would make them more affordable and in some cases without the need for housing benefit.

Families - there were 5 families

Age

	Adult Age	Adult Age	Child Age	Child Age
Family 1	25-39		10-15M	10-15F
Family 2	25-39		0-9F	0-9F
Family 3	50-54		10-15	
Family 4	25-39	40-50	20-24	
Family 5	25-39	25-39	0-9	

Reason for seeking new home:

Reason	Frequency
Private tenancy ending	1
To move to a better/safer environment	1
Need larger home	1
To be nearer work	2
Current home affecting health	1
Need smaller home	1
Divorce/separation	1
Present home too expensive	1
Other (I would love to buy my own home)	1

Current housing:

Current Housing	Frequency
Private renting	3
Renting from HA	1
Renting from the council	1

Type of housing needed:

Type of housing	Frequency
House	3
Bungalow	1
House/bungalow	1

Tenure best suited: Some respondents indicated more than one option

Tenure	Frequency
Renting below market rent	4
Shared ownership	3
Discounted market sale	2
Self-build	2
Owner occupation	1

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

No of bedrooms	Frequency
2	2
3	3

Number of bedrooms respondents are eligible for will be dependent upon Tenterden CLT's allocation policy; in the absence of a current policy, the Ashford Borough Council allocation policy has been used to assess bedroom sizes. See summary on page 55.

Household's joint gross annual income:

Income	Frequency
£10,000 - £15,000	2
£20,000 - £25,000	1
£35,000 - £40,000	1
£60,000 - £80,000	1

Amount available towards a deposit: 2 respondents answered this question

- £5000 - £10,000
- £30,000

Particular or specialised housing requirements:

- No stairs

Registered on the Council's Housing Register:

Housing Register	Frequency
No	4
Yes	1

The respondents indicated at least one of the local connection criteria; 4 currently live in Tenterden and 1 lives outside.

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 (Affordable rent)	Shared Ownership	Discounted market sale	Open market purchase	Private rent
£10,000 - £15,000	2	2 with HB	0	0	0	0
£20,000 - £25,000	1	1 with HB	0	0	0	0
£35,000 - £40,000	1	1	0	0	0	0
£60,000 - £80,000	1	N/A	1 x 3 bed	1 x 3 bed	0	0

It is assumed that respondents who cannot afford the affordable rent will be eligible for housing benefit (HB). Letting the properties at a social rent would make them more affordable and in some cases without the need for housing benefit.

7.2 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 majority of respondents were owner occupiers without a mortgage, wanting to downsize/move to more suitable housing for their needs by purchasing on the open market. This section does not assess affordability of alternative open market housing required. There were 13 respondents who do not own a property and need affordable housing. The summary on page 56 details the total size, type and tenure of properties required by older households.

The analysis is divided into categories of those who require alternative housing now, within the next 1-2 years and within the next 3-5 years.

In total, 62 respondents said they were older households wanting to downsize/move to more suitable housing for their needs in the following timescales:

- Now x 10
- Within the next 1-2 years x 15
- Within the next 3-5 years x 37

Assessment of the 10 households who require alternative housing now:

The 10 households requiring alternative housing now are:

- 5 single people
- 4 couples
- 1 family

Single people – there were 5 single people

Age	Frequency
55-64	2
65-74	1
75-84	2

Reason for seeking new home:

Reason	Frequency
Need smaller home	2
Alternative accom due to age/infirmity	1
Present home too expensive	1
Difficulty maintaining home	2
Retirement	1
Current home affecting health	2
Present home in need of major repair	1
Access problems	1
Cannot afford existing mortgage	1
New job	1

Current housing:

Current Housing	Frequency
Renting privately	1
Owner occupier with mortgage	2
Owner occupier without mortgage	1
Renting from the council	1

Current number of bedrooms:

Current No.	Frequency
2	3
3	1
4	1

Type of housing needed: Some respondents indicated more than one option

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

Tenure best suited:

Tenure	Frequency
Renting below market rent	2
Owner occupation	3

Number of bedrooms required:

No of bedrooms	Frequency
1	3
2	2

Particular or specialised housing requirements:

- I have diabetes
- Prefer ground floor or require lift
- I would like a bungalow as I have arthritis and find it very difficult going up and down stairs

Income: One respondent could not answer as they are facing redundancy

Income	Frequency
Under £10,000	1
£15,000-£20,000	3

Approximate value of current home:

- £160,000
- £350,000
- £475,000 -£500,000

Amount available towards a deposit:

- £20,000
- £160,000
- Don't know

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

Registered on the Council's Housing Register:

Housing Register	Frequency
Yes	1
No	4

Couples – there were 4 couples

Age	Frequency
55-64	2
65-74	2
75-84	1
85+	3

Reason for seeking new home:

Reason	Frequency
Need smaller home	2
Current home affecting health	
Alternative accom due to age/infirmity	1
Present home too expensive	4
Private tenancy ending	2
Difficulty maintaining home	2

Current housing:

Current Housing	Frequency
Owner occupier without mortgage	1
Renting privately	3

Current number of bedrooms:

Current beds	Frequency
3	3
4	1

Type of housing needed: Some respondents indicated more than one option

Type of housing	Frequency
House	3
Bungalow	2
Flat	1

Tenure best suited: Some respondents indicated more than one option

Tenure	Frequency
Renting below market rent1	3
Shared ownership	1
Discounted market sale	1
Owner occupation	1

Number of bedrooms required:

No of bedrooms	Frequency
2	3
3	1

Particular or specialised housing requirements:

- Walk-in shower
- Dog

Income:

Income	Frequency
Under £10,000	1
£10,000-£15,000	1
£20,000-£25,000	1
£60,000-£80,000	1

Approximate value of current home:

There were no responses to this question

Amount available towards a deposit:

- £10,000
- £40,000

Registered on the Council's Housing Register:

Housing Register	Frequency
No	4

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

Families – there was 1 family

Age	Frequency
20-24	1
55-64	1
65-74	1

Reason for seeking new home:

Reason	Frequency
Present home too expensive	1
Current home affecting health	1
To move to a better/safer environment	1

Current housing:

Current Housing	Frequency
Renting from HA	1

Current number of bedrooms:

Current No.	Frequency
3	1

Type of housing needed:

Type of housing	Frequency
House	1

Tenure best suited:

Tenure	Frequency
Renting below market rent	1

Number of bedrooms required:

No of bedrooms	Frequency
3	1

Particular or specialised housing requirements:

None

Income:

Income	Frequency
Under £10,000	1

Approximate value of current home:

N/A

Amount available towards a deposit:

- None

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

Registered on the Council's Housing Register:

Housing Register	Frequency
No	1

Assessment of the 15 households who require alternative housing within the next 1-2 years.

One response was excluded as it appeared to be a duplicate.

The 14 households seeking alternative housing within the next 2 years are:

- 5 single people
- 7 couples
- 2 families

Single people – there were 5 single people. One respondent did not indicate their age

Age	Frequency
75-84	3
85+	1

Reason for seeking new home:

Reason	Frequency
Retirement	1
Alternative accom due to age/infirmity	4
Difficulty maintaining home	1

Current housing:

Current Housing	Frequency
Owner occupier without mortgage	4
Renting from council	1

Current number of bedrooms:

Current beds	Frequency
1	1
2	3
3	1

Type of housing needed: Some respondents indicated more than one option

Type of housing	Frequency
Extra care	2
Accommodation suitable for older persons without support	2
Flat	2
Bungalow	2
Other (Residential care)	1

Tenure best suited:

Tenure	Frequency
Owner occupation	2
Discounted market sale	1
Renting below market rent	2

Number of bedrooms required:

No of bedrooms	Frequency
1	4
2	1

Income: One respondent did not answer the question

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

Approximate value of current home:

- £150,000
- £300,000
- £500,000 - £550,000

Amount available towards a deposit: No responses to this question

Registered on the Council's Housing Register:

Housing Register	Frequency
No	4
Yes	1

Particular or specialised housing requirements:

- Old age infirmities

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

Couples – there were 7 couples. One respondent did not indicate age

Age	Frequency
50-54	2
65-74	5
75-84	5

Reason for seeking new home:

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

Alternative accom due to age/infirmity	5
Present home too expensive	1
Difficulty maintaining home	2
Other (I don't own a property or can afford rent)	1

Current housing:

Current Housing	Frequency
Owner occupier without mortgage	6
Living with relatives	1

Current number of bedrooms:

Current No.	Frequency
2	1
3	3
4	2
5+	1

Type of housing needed: Some respondents indicated more than one option

Type of housing	Frequency
House	5
Accommodation suitable for older persons without support	1
Bungalow	3

Tenure best suited: Some respondents indicated more than one option

Tenure	Frequency
Owner occupation	7
Renting below market rent	2
Shared ownership	2
Discounted market rent	1

Number of bedrooms required:

No of bedrooms	Frequency
2	5
4	2

Particular or specialised housing requirements:

- No stairs and minimum steps
- Large bedrooms, some garden/outdoor space. Proximity to middle of Tenterden or St Michaels. Within walking distance of services and amenities. Not existing new houses with open plan, no garage.

Income:

Income	Frequency
£10,000 - £15,000	1
£15,000 - £20,000	1
£20,000 - £25,000	2
£25,000 - £30,000	1
£40,000 - £50,000	2

Approximate value of current home:

- £265,000
- £300,000 +
- £500,000
- £525,000
- £575,000
- £850,000

Amount available as a deposit:

- Full amount
- £50,000
- Would buy outright
- £300,000

Registered on the Council's Housing Register:

Housing Register	Frequency
No	7

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

Families – there were 2 families

Age	Frequency
20-24	1
40-50	1
55-64	1
65-74	1

Reason for seeking new home:

Reason	Frequency
Present home too expensive	2
Need smaller home	1
Difficulty maintaining home	1
Other (need to downsize to pay off mortgage within borrowing term)	1

Current housing:

Current Housing	Frequency
Owner occupier with mortgage	1
Owner/lease hold property	1

Current number of bedrooms:

Current No.	Frequency
2	1
4	1

Type of housing needed: Respondents indicated more than one option

Type of housing	Frequency
House	2
Flat	1
Bungalow	1

Tenure best suited:

Tenure	Frequency
Owner occupation	2

Number of bedrooms required:

No of bedrooms	Frequency
2	2

Particular or specialised housing requirements:

None

Income:

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

Approximate value of current home:

- £17,500
- £375,000

Amount available towards a deposit:

- £17,500
- £200,000

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

Registered on Ashford Borough Council's Housing Register:

Housing Register	Frequency
No	2

Assessment of the 37 households who require alternative housing in the next 3 – 5 years:

1 respondent was excluded as they did not wish to stay in Tenterden

The 36 households requiring alternative housing now are:

- 15 single people
- 19 couples
- 2 families

Single people – there were 15 single people. 3 respondents did not indicate their age.

Age	Frequency
65-74	3
75-84	6
85+	3

Reason for seeking new home:

Reason	Frequency
Need smaller home	4
Alternative accom due to age/infirmity	8
To move to a better/safer environment	1
Present home too expensive	2
Difficulty maintaining home	3
Retirement	1
Disability/disabled	2
Access problems	1

Current housing:

Current Housing	Frequency
Renting privately	2
Owner occupier with mortgage	2
Owner occupier without mortgage	9
Renting from the council	1
Other (Property is leasehold)	1

Current number of bedrooms: One respondent did not answer the question

Current No.	Frequency
1	1
2	5
3	5
4	3

Type of housing needed: Some respondents indicated more than one option

Type of housing	Frequency
Flat	5
House	4
Bungalow	3
Extra care	5
Accommodation suitable for older persons without support	10

Tenure best suited:

Tenure	Frequency
Renting below market rent	5
Owner occupation	9
Discounted market sale	1

Number of bedrooms required:

No of bedrooms	Frequency
1	5
2	9
3	1

Particular or specialised housing requirements:

- Just age and arthritis. I would not like to move into the tiny retirement homes on offer at the moment, rooms too small, kitchen tiny, little storage, too few bedrooms (for office/craft etc.). I want to live, not exist!
- Just housing that is within walking distance of shops, doctors etc. and public transport.
- No stairs, shower rails

Income:

Income	Frequency
Under £10,000	3
£10,000-£15,000	3
£15,000-£20,000	4
£20,000-£25,000	3
£50,000-£60,000	2

Approximate value of current home:

- £200,000
- £240,000
- £250,000 x 2
- £315,000
- £400,000 x 2
- £450,000
- £500,000
- £550,000
- £3,500,000

Amount available towards a deposit: The following answers were given

- £50,000

- £300,000

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

Registered on the Council's Housing Register:

Housing Register	Frequency
Yes	1
No	14

Couples – there were 19 couples. 2 respondents did not indicate age.

Age	Frequency
40-50	1
55-64	7
65-74	14
75-84	12

Reason for seeking new home:

Reason	Frequency
Need smaller home	8
Alternative accommodation due to age/infirmity	8
Retirement	4
Present home too expensive	3
Private tenancy ending	
Difficulty maintaining home	3
Disability/disabled	2
Present home in need of major repair	1
Increased security	1

Current housing:

Current Housing	Frequency
Owner occupier without mortgage	13
Owner occupier with mortgage	4
Renting privately	1
Shared ownership	1

Current number of bedrooms:

Current beds	Frequency
2	2
3	6
4	9
5+	2

Type of housing needed: Some respondents indicated more than one option

Type of housing	Frequency
House	6
Bungalow	8
Accommodation suitable for older persons without support	7
Flat	3
Extra care	3

Tenure best suited: Some respondents indicated more than one option

Tenure	Frequency
Renting below market rent	3
Shared ownership	1
Discounted market home for sale	4
Owner occupation	17

Number of bedrooms required:

No of bedrooms	Frequency
2	13
3	6

Particular or specialised housing requirements:

- Walking aids

Income: One respondent did not answer the question

Income	Frequency
£10,000-£15,000	2
£15,000-£20,000	1
£20,000-£25,000	2
£25,000-£30,000	4
£30,000-£35,000	1
£35,000-£40,000	2
£40,000-£50,000	3
£50,000-£60,000	2
£60,000-£80,000	1

Approximate value of current home:

- £175,000
- £350,000 x 4
- £395,000
- £400,000 x 2
- £500,000 x 3
- £600,000
- £750,000
- £850,000

Amount available towards a deposit:

- £100,000
- £200,000
- £250,000
- £300,000
- £350,000
- £450,000

Registered on the Council's Housing Register:

Housing Register	Frequency
No	19

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

Families – there were 2 families

	Adult Age	Adult Age	Child Age	Child Age
Family 1	50-54	50-54	16-19F	16-19F
Family 2	50-54	55-64	16-19F	20-24

Reason for seeking new home:

Reason	Frequency
Present home too expensive	1
Need smaller home	2
Disability/disabled	1
Retirement	1

Current housing:

Current Housing	Frequency
Owner occupier with mortgage	1
Owner occupier without mortgage	1

Current number of bedrooms:

Current No.	Frequency
3	1
4	1

Type of housing needed:

Type of housing	Frequency
Bungalow	2

Tenure best suited:

Tenure	Frequency
Owner occupation	2

Number of bedrooms required:

No of bedrooms	Frequency
2	1
3	1

Particular or specialised housing requirements:

- No stairs. Level accommodation

Income: One respondent did not answer the question

Income	Frequency
£40,000-£50,000	1
£50,000-£60,000	1

Approximate value of current home:

- Under £300,000
- £330,000

Amount available towards a deposit:

- Money from current house sale
- £40,000

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

Registered on the Council's Housing Register:

Housing Register	Frequency
No	2

7.3 ASSESSMENT OF ADDITIONAL INFORMATION ON THE REQUIREMENT FOR HOUSING LOCALLY

Sixteen surveys received from younger households were excluded from the above analysis as the only tenure option they indicated was to buy on the open market. The table below details those responses:

TYPE OF HOUSEHOLD	CURRENT HOUSING	SIZE OF PROPERTY WANTED	INCOME	DEPOSIT AVAILABLE
Family	Owner occupier with mortgage	4 bed house	More than £80,000	Not stated
Family	Owner occupier with mortgage	4+ bed house	£40,000-£50,000	Not stated
Family	Owner occupier with mortgage	3 bed house	£50,000-£60,000	£110,000
Single person	Owner occupier without mortgage	2 bed house	Not stated	Not stated
Couple	Owner occupier with mortgage	2 bed house	£40,000-£50,000	10%
Family	Owner occupier with mortgage	3 bed house	£50,000-£60,000	£50,000
Couple	Owner occupier without mortgage	2 bed bungalow	£30,000-£35,000	£100,000
Single person	Living with relatives	2 bed flat or house	£30,000-£35,000	£30,000
Single person	Living with relatives	2 bed house	£15,000-£20,000	Not stated
Family	Renting privately	3 bed flat or house	£40,000-£50,000	£20,000
Single person	Living with relatives	1 bed house	£30,000-£35,000	£10,000
Couple	Living with relatives	2 bed house	£20,000-£25,000	£5000
Couple	Living with relatives	3 bed house	£25,000-£30,000	£15,000
Couple	Living with relatives	2 or 3 bed house	£30,000-£35,000	£20,000-£30,000
Single person	Renting privately	2 bed house	£35,000-£40,000	£10,000
Couple	Living with relatives	2 bed house	£30,000-£35,000	5%

The above table includes 9 respondents who do not currently own a home but indicated wanting to buy on the open market only (no affordable options were indicated). Considering the local housing costs identified in Section 6, none of those respondents indicated the financial ability to afford the open market tenure; 7 of the respondents may be able to afford shared ownership properties of the following sizes:

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

8. SUMMARY OF FINDINGS

The summary is divided into two sections; summary of the need for affordable housing and summary of the need for alternative housing for older households.

8.1 Summary of the need for Affordable Housing

Amongst those who responded to the survey, 46 local households require affordable housing; they are 15 single people, 8 couples and 23 families. 18 of the households need housing now, 21 in the next 1 - 2 years and 7 in the next 3 - 5 years.

The 46 respondents in need of affordable housing indicated strong local connections to Tenterden; 35 currently live there and 11 live outside.

21 respondents are currently renting privately, 15 are living with relatives, 7 are housing association tenants, 1 is a tied tenant, 1 is a council tenant and 1 is an owner occupier who was included in the assessment as they are getting divorced and will be unable to afford another purchase.

When asked how many bedrooms respondents sought/preferred, the following answers were given: 8 x 1 bed, 23 x 2 beds, 14 x 3 beds and 1 x 4 beds. However, this report uses Ashford Borough Council's allocation policy to determine size of property respondents are actually eligible for in terms of the policy's size criteria for rented housing (see below). The size criteria is based on the number of people living in a household including children and whether they can share a bedroom based on their age and gender. The policy can be found [here](#). Therefore, the size of property respondents sought/preferred may differ from the size of property they are eligible for in terms of rented housing or can afford in terms of low cost home ownership. The report states sizes of property needed in terms of eligibility.

The tenure option for Shared Ownership and/or Discounted Market Sale was indicated 39 times (some respondents indicated more than one tenure option); analysis of income/affordability indicates that 12 households may be able to afford a share of a property and 1 respondent indicated the ability to afford Shared Ownership or Discounted Market sale. More detailed analysis of their income, amount of deposit they have available and actual cost of the Shared Ownership/Discounted Market Sale properties would be required to confirm affordability.

Taking into account, Ashford Borough Council's allocation policy, Help to Buy and Discounted Market Sale eligibility the mix of accommodation that respondents would be eligible for is:

Rented accommodation:

- 15 x 1 bed
- 13 x 2 bed
- 5 x 3 bed

Shared ownership:

- 3 x 1 bed
- 6 x 2 bed
- 3 x 3 bed (1 x 3 bed could be a discounted market sale property)
- 1 x 4 bed

8.2 Summary of the requirement for housing for older households

Amongst those who responded to the survey a requirement for more suitable housing for older people from 60 households has been identified; they are 25 single people, 30 couples and 5 families. All 60 households currently live in Tenterden.

10 household requires housing now, 14 within the next 1-2 years and 36 within the next 3-5 years.

35 of the households are owner occupiers without a mortgage, 10 are owner occupiers with a mortgage, 7 are private tenants 3 are council tenants, 2 are leaseholders, 1 is a housing association tenant, 1 is a shared ownership occupier and 1 is living with relatives.

The most frequently given reasons for needing an alternative home were needing alternative accommodation due to age/infirmity and needing a smaller home; other reasons include present home too expensive, difficulty maintaining home and retirement.

13 of the households said they need affordable housing, 12 renting below market rent and 1 shared ownership. 7 respondents are currently renting privately, 3 are council tenants, 1 is a housing association tenant, 1 is a shared owner and 1 is living with relatives. They said they need the following type and size of housing:

- 1 bed house/bungalow
- 1 bed extra care housing
- 1 bed bungalow
- 1 bed accommodation suitable for older persons without support
- 1 bed flat/accommodation for older persons without support/extra care
- 1 bed flat/accommodation for older persons without support
- 2 bed house/bungalow
- 2 bed house
- 2 bed bungalow/accommodation suitable for older persons without support
- 2 bed flat/house/accommodation for older persons without support
- 2 bed house (shared ownership)
- 3 bed house x 2

It should be noted that in relation to Ashford Borough Council's allocation policy, single people and couples may only be eligible for one bedroom.

The 47 older households who were owner occupiers and wanted to buy alternative housing on the open market mainly wanted 2-bedroom properties. The most frequently given types of housing wanted were bungalows, accommodation suitable for older persons without support and houses.

8.3 Summary of total housing need

The housing needs survey has identified a need for at least 59 affordable homes, 13 of which are for older households. There is also a requirement for at least 47 homes for older households wanting to downsize/move to more suitable housing for their needs that can be purchased on the open market.

In addition, there are 9 households who indicated that they only wanted to buy on the open market, but none could afford that tenure; 7 indicated that they could afford the shared ownership option and 2 the renting below market rent option, should they desire affordable housing options.

Analysis of the responses demonstrate that although a number of younger households would like some form of low-cost home ownership option, the majority, 72% of respondents could afford only the rented tenure.

There was a total need for 45 rented properties (33 for younger households and 12 older households). Only 12 (26%) of these households said they were registered on Ashford Borough Council's housing register. The majority of these respondents were living in private rented housing. Some households classed as 'adequately housed' by the council e.g. live in private rented housing that is suitable for them, are ineligible to join the housing register. These households who cannot afford the open market or low-cost home ownership options but are also not eligible for social housing, can become trapped in the private rented sector, which is often expensive and insecure, sometimes resulting in frequent moving. The Office of National Statistics reported in 2018 that the number of people living in private rented housing had increased from 2.8 million in 2007 to 4.5 million in 2017. 62% of people living in private rented housing had spent under 3 years in the same accommodation and only 4% had been in the same residence for 20 years or more².

The findings of the survey identify a need for smaller more affordable properties in the town for those who cannot afford the open market and, in many cases, low-cost home ownership. Likewise, older households of all tenures also require smaller housing that is more suitable for their needs as their circumstances change.

² Office for National Statistics, UK private rented sector: 2018
<https://www.ons.gov.uk/economy/inflationandpriceindices/articles/ukprivaterentedsector/2018>

9. APPENDIX T1

Question 11. Please tell us in your own words why you need to move and what prevents you from doing so.

Editorial Note

Some information has been removed from these comments and some have been removed entirely where it appeared what was said might identify the writer.

Would like to sell and rent somewhere near High Street, have not started looking.

My wife has Alzheimer's

Too expensive landlords charge services in rent which are not done. Need somewhere, council preferably. Repairs are never done.

Would like to move nearer to the town to be able to walk into the shops and stay independent in later life when we will be unable to use our car.

I am a widow aged 81 and expect that I may have to move in a few years' time.

We need to downsize to a small quality home preferably detached close to amenities and town centre.

Need bigger garden / home. Money!

We are a family of 4 living in a 2-bedroom terrace with our 6-year-old son. Our house is very small, we can't have visitors. We can afford a 3-bedroom house.

Getting older, will move if unable to drive car

For independence, and affordability prevents me from doing so.

I work in Appledore. My mother lives in Tenterden and supports me with childcare and emotional support.

Would have to up the lease to 125 years at present years of lease 54 years. I am 80 years old and in good health. I may or may not downsize so long as I can manage the stairs.

Adult male renting privately, would like to buy an affordable home in Tenterden to be near elderly parents, cannot afford housing cost, would share a house if necessary, with a friend.

We privately rent from a couple that is very elderly and our rent agreement is coming to end very soon.

Would like to get onto the housing ladder and buy our first home. Currently saving up for a deposit.

I am still very active and do not wish to move yet, but I do not require the space which is offered at my property. I would consider downsizing in 5 years' time as I get older, or my health deteriorates.

Possible increasing difficulty with steps in back garden. Also, garden is very large and needs constant maintenance. there's no affordable housing

We'll be looking for a bungalow and somewhere with a small garden and storage space.

Currently do not want to move but circumstances may change

Husband has disabilities that are ongoing / deteriorating. Need to retire early. Need bungalow but prices in Tenterden exclude selling and moving here. Garden too big - maintenance. Work locally and need to work.

There is very limited affordable housing for older people in and around Tenterden and St Michaels.

Lack of suitable alternative property, cost of selling and re purchase i.e. fees and taxes

At present we are okay, but in 3-5 years as rental increases we won't be. We are paying the maximum of what we can afford at the moment.

Renting is expensive and difficult to find more affordable option. Unable to buy due to high prices in local region.

Private tenant and wish to buy, do not have a large deposit as a down payment - partner would like to move in but current house not big enough

Lack of affordable flats to rent.

Lack of suitable accommodation in the rural area within my price range, also need to be close to family and friends to help with access to children's school and leisure facilities as I have to move away from the area because of lack of suitable housing.

Would prefer a property with lower running and maintenance costs. Cost is the factor preventing us from doing so.

We are living in a private rental and whilst we have a deposit for a mortgage, we are outpriced of Tenterden. Our current tenancy runs out at the end of May.

Planning for future.

Old age increasing mental and physical infirmity

We are adequately housed but would love a private garden (gardening helps my anxiety/depression) and my daughter could play outside safely and securely. We also have a wet room which isn't ideal with a young child.

When there is a vacancy in Danemore.

I have grown up, independent children and no longer need a 3 bedroomed house. I also need housing where I can walk to the shops, Drs facilities and I do not want to rely on driving. I have looked for smaller accommodation without success, basically it is all too expensive and I be losing money by moving.

I need to move out to live independently. I am prevented from doing so at the moment as we do not have currently have a required mortgage deposit.

Living with mum and dad would like my independence at 24 years of age.

I'm alright at the moment but as I get older stairs may become difficult and toilet etc are upstairs. Access to my house is up 3 steep steps back and front. in future if my needs change and ground floor flat or one accessible by lift would probably be better for me.

Need more space as only living in a one-bedroom studio flat, also thinking of starting a family.

We are not ready yet, but I can foresee a time when we will need sheltered accommodation all on one level and a short walk to the town.

Cost of housing for a single person.

We are currently renting a house in Tenterden with family members. We have two-year-old son and a new baby. We have some deposit money for a house but not enough. We would like our own family home but are struggling to raise enough deposit and savings.

I can't find a decent property to downsize to.

Can't sell my house. I'm 61 and have £125,000 mortgage and £35,000 in debt.

Being retired we need a smaller more affordable home rather than a private rental which is taking our savings quicker than we would like.

All rooms are occupied, currently sharing a bedroom with my 3-year-old son who needs his own room. I am working 2 jobs and with cost of childcare cannot afford private renting.

We need to move because our flat is tiny and very cramped. We do not have enough points to move.

Need to move because have 1,5 acres of garden etc too much to care for.

Have no funds to move.

I would prefer no stairs and though needing to be nearer the town centre, it would be beyond my means for what is available.

I am unable to buy a home at a lower enough value to enable me to downsize and remain in Tenterden.

No affordable private rents.

Currently living with parents would like to be independent but cannot housing in this area.

Due to husband's health issues we are finding our outgoings rapidly increasing. We have no quality of life now and are struggling to make ends meet.

Would like to move out of my parents' house to set up home with my partner and family. Would like to stay in Tenterden to be nearer to family and friends but the houses are very expensive, therefore this would not be possible.

To have a bigger house for growing family.

Finding a suitable home, downsize doesn't mean small rooms.

Unable to afford a mortgage due to lack of affordable housing.

I am awaiting a divorce.

Cost and lack of affordable housing. Not on benefits or eligible for housing scheme.

Cannot afford to privately rent, married and new baby, I have long term disability and have frequent hospital admissions.

I live in Tenterden already but would like to buy. I can afford a mortgage but have no deposit. I feel my financial income could pay a mortgage so my house can be given to someone more in need.

I live with my parents and so does my partner and we work in Tenterden. House prices are so high here and surrounding areas and we do not earn enough to buy.

Grade II listed leasehold property - cost to renew lease. Plus, cost of maintenance and no parking.

Renting in Tenterden is way too expensive. I am a single mum and need a three bedroomed house. There is a huge gap between social housing (I don't qualify) and the cost of private renting (too expensive). I would also love to have security and a family home of our own.

I am ok with where I am ~~le~~ive for now but when I end up retiring feel I might need more affordable accommodation and safer place. Have been in Tenterden for over 20 years. Do not want to move until more to do with old age.

Need sheltered accommodation need to bid and can't.

I will almost certainly need to move once my mum is no longer living here (either in a home /passed away). I won't be able to afford the upkeep of this home (assume I am allowed to stay here) and desperately want to stay here - alternative would be Ashford or Hastings - where I have no friends or family + further from my place of work.

My house needs renovation / repair.

Getting older and worried about coping with stairs.

Private landlord does not repair / maintain property it is becoming damp and fixtures and fittings perishing. Rent is more than mortgage. Many reasons!

Not yet ready to move.

No cheaper rentals available in Tenterden - too competitive. I am self-employed not liked by landlords as my income varies.

I have been saving for 3 years to move into my own property however with my job in London it is very tough to save enough to move quickly. I would love to live in Tenterden and surrounding areas as I have lived here for 25 years.

We pay and have done for 10 years to privately rent in Tenterden / St Michaels because this is where we wish to live. Out of preference as well as family and now our daughter is at the Tenterden junior school.

6-month notice clause

To find somewhere on one floor and smaller, no garden only just started to be able to think about a move.

Want to purchase - have large deposit but low income.

Both in 70s cannot manage gardens and house maintenance.

Age.

I am a woman with mental health issues that has to live with her mother because the council don't help single people with jobs that can't afford private renting.

My desire to move has been triggered by having a now very noisy (music) and anti-social behaviour. This triggered a review of my needs and to be in a setting with others the same age possibly with warden support when I reach a time that is necessary.

We would love to move back to Tenterden to be closer to work family and to purchase a larger home. We currently live in Ashford away from there as we couldn't afford in Tenterden. Affordable housing would be amazing please!

We need to move as our home is too big for us. Would like to be nearer amenities.

I want to buy my first home but house prices make this difficult.

I am 84 years old, living in a 3-bed house, the house is too big for me, I live on my own, I have arthritis. find it difficult going up the stairs and I can't manage the front or back garden as too big. I need a one bed bungalow.

I need to move house as I am looking for my first home as I am for the first time financially stable to move out of my parents.

I currently live with my parents; I am single and cannot afford to move out on my own. I have lived in Tenterden all my life, it is convenient for my lifestyle and work and I want to stay here.

Want to move out of home with my parents and set up on my own, can't afford the housing in Tenterden currently.

I would want to move to live independently and buy my first home in an area that is close to many facilities. However, the cost of homes in Tenterden is unaffordable for a single, working professional, even with a deposit.

I would love to own a house. We love Tenterden, have a number of friends there and I have a full-time job in Tenterden. My husband's commute would be the same time as it is currently.

Private renting is very expensive and affecting my income and overall mental health. My landlords are harassing me.

Currently waiting for daughter to finish her A Levels (not at Homewood).

Currently C-19 but monitoring the housing market in other areas further north to release equity for retirement.

Cost and deposit for a housing here is too expensive.

Stairs. Finance.

I live in a sheltered scheme which is what I need but need to have train access so that I can visit my family. I would like to live closer to Ashford train station or Wye.

Our equity release agreement includes a zero-penalty clause if we sell after 5 years (2023). We will then want to buy/rent a smaller property in the centre of Tenterden.

I need a place to rent for cheaper. I am currently under 1-year contract. The places advertised are too expensive.

Need to upsize to accommodate grown up children and family living distant to Kent, visiting regularly for weekends and holidays. We cannot sell the house after 2 years on the market.

TCLT

PROVIDING GENUINELY
AFFORDABLE HOMES FOR THE
LOCAL COMMUNITY



TENTERDEN COMMUNITY LAND TRUST

Dear Resident

Housing Needs Survey for Tenterden

I am chairman of the Tenterden Community Land Trust (TCLT), a charitable Community Benefit Society formed to try to provide genuinely affordable homes in Tenterden for local people and workers, and make these affordable homes available forever. TCLT is a growing community-based organisation with membership open to all – for details, and to join, please visit our website: www.tenterdenclt.org

To help fulfil our objectives, this Housing Needs Survey – paid for by Ashford Borough Council – has been commissioned from Action with Communities in Rural Kent (ACRK), to gather evidence of the exact affordable housing needs of local residents, their families and local workers. We want to help local people of all ages who would like to stay in or return to Tenterden, and key local workers, to find genuinely affordable accommodation here. We also want to know whether there are older people locally who would like to downsize or move into accommodation more suitable for their needs, while staying in the local community. This applies to older residents who own their own home or rent, whether privately or through the borough council or a housing association.

With this evidence, future development in the town could be appropriate to our community's needs, rather than ignoring local needs in the pursuit of profit alone.

If you need affordable housing in Tenterden, or if you want accommodation that is more suitable for you, please complete and return this freepost survey. If you know someone else in either situation, please pass the survey on to them (if you don't need it yourself) or get a further copy from the Rural Housing Enabler at ACRK on 01303 813790 or by email: info@ruralkent.org.uk

The survey results will be collated and analysed completely confidentially by ACRK, and the summary report used to guide policy and actions for the local councils and TCLT, as well as being made publicly available.

Please do complete the survey – it is very important it – and return the completed form to ACRK as soon as possible, but no later than 2 April 2020 using the FREEPOST envelope provided

Yours sincerely

Mark Ellender, Chairman
Tenterden Community Land Trust

CONTACT TENTERDEN CLT:

tenterdencommunitylandtrust@gmail.com
www.TenterdenCLT.org

Registered Office: Bell House, Bells Lane,
Tenterden, Kent TN30 6ES

Tenterden Community Land Trust Limited
is a Community Benefit Society
Registration No. 8246



HOUSING NEEDS IN TENTERDEN

Please complete this survey if you are in need of affordable housing. Please also complete it if you are an older person/household that needs to downsize/move to more suitable housing for your needs, of any tenure.

Please complete one form per household in housing need e.g. if you have more than one adult child who needs separate housing, please complete one form each.

If you need another form including for someone who has already moved away please contact the Rural Housing Enabler on 01303 813790 or email info@ruralkent.org.uk

Q1. When do you think you will need to move?

☐ Now ☐ 1 - 2 years ☐ 3 - 5 years

Q2. If you live outside Tenterden do you wish to return?

☐ Yes ☐ No

Q3. If you live in Tenterden do you wish to stay there?

☐ Yes ☐ No

Q4. What is your connection with Tenterden? Please tick all that apply

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

*Immediate = mother, father, children, brother/sister, grandparent/grandchild

**Part time = a minimum of 10 hours per week

Q5. What type of household will you be in alternative accommodation?

☐ Single person ☐ Couple ☐ Family ☐ Other _____

Q6. How many people in each age group (who will be living together as one household) need alternative accommodation?

MALE

0-9	10-15	16-19	20-24	25-39	40-50	50-54	55-64	65-74	75-84	85+
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FEMALE

0-9	10-15	16-19	20-24	25-39	40-50	50-54	55-64	65-74	75-84	85+
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q7. 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"/> To move to a better/safer environment | <input type="checkbox"/> Disability/disabled | <input type="checkbox"/> Cannot afford existing mortgage | |
| <input type="checkbox"/> Alternative accommodation due to age/infirmity | <input type="checkbox"/> Access problems | <input type="checkbox"/> Increased security | |
| <input type="checkbox"/> Other _____ | | <input type="checkbox"/> I am homeless/threatened with homelessness | |

Q8. What is your current housing situation?

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

Q9. Are you an older person/household wanting to downsize/move to more suitable housing?

- ☐ Yes ☐ No

Q10. How many bedrooms does your current home have?

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5+

Q11. Please tell us in your own words why you need to move and what prevents you from doing so.

Q12. What type of housing do you need? Please tick any that apply.

- | | | |
|---|-----------------------------------|---|
| <input type="checkbox"/> Flat | <input type="checkbox"/> House | <input type="checkbox"/> Extra Care housing (suitable for elderly people with range of support options) |
| <input type="checkbox"/> Accommodation suitable for older persons without support | <input type="checkbox"/> Bungalow | |
| <input type="checkbox"/> Other _____ | | |

Q13. Which tenure would best suit your housing need? Please tick any that apply

- | | | |
|--|--|---|
| <input type="checkbox"/> Renting below market rent | <input type="checkbox"/> Shared ownership - part rent/part buy | <input type="checkbox"/> Owner occupation |
| <input type="checkbox"/> Self-build | <input type="checkbox"/> Discounted market home for sale* | |

*Housing sold at a discount of at least 20% below local market values. Eligibility is determined with regard to local incomes and local house prices. Whenever the home is resold, the discount will continue to apply in perpetuity.

Q14. How many bedrooms will you need?

☐ 1☐ 2☐ 3☐ 4

Q15. 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.

☐ Under £10,000

☐ £30,000 - £35,000

☐ £10,000 - £15,000

☐ £35,000 - £40,000

☐ £15,000 - £20,000

☐ £40,000 - £50,000

☐ £20,000 - £25,000

☐ £50,000 - £60,000

☐ £25,000 - £30,000

☐ £60,000 - £80,000

☐ More than £80,000

Q16. If you already own a home and wish to move to more suitable housing for your needs, please tell us the approximate valuation of your current home:

Q17. How much money would you be able to raise as a deposit towards buying your own home?

Q18. Are you registered on the council's housing register?

☐ Yes

☐ No

Q19. Do you have any particular or specialised housing requirements e.g. to assist with a disability or special need? (Please provide details).

To be considered for affordable housing you must also register on Ashford Borough Council's Housing Register. If you would like to register contact the Housing Services Team on 01233 330688 or go to www.kenthomechoice.org.uk

To be considered for shared ownership housing you must register with the Help to Buy agent www.helptobuyagent3.org.uk

Q20. It would be useful if you could provide your contact details, as we may wish to contact you again in relation to this survey. However, you are not obliged to do so. Any information you do give will remain confidential to Action with Communities in Rural Kent. Please also see statement below.

Name: _____

Address: _____

Postcode: _____

Email Address: _____

I consent for my personal data to be held and processed by Action with Communities in Rural Kent solely for the purpose of enabling development of housing to meet local needs. This personal data will not be shared with any person or organisation external to Action with Communities in Rural Kent (please tick box)

☐

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