

# **KINGSTON HOUSING NEEDS REPORT June 2007**



**Produced by: The Community Council of Devon**

**On behalf of: The Devon Rural Housing Partnership**

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# Kingston Housing Needs Report 2007

## Executive Summary

- 8 surveys were returned
- 8 households were found to be in need of affordable housing and had a local connection with Kingston.
- The largest group requiring housing are single people and couples, three of whom are living in existing Housing Association rented accommodation, two within the Parish
- The most realistic tenure is social renting (based on an analysis of income). This is the option 5 respondents preferred.
- 8 households require housing within the next 3 years. There is a backlog of need of 2 households who need to move within the next year and a forecast need of 6 households who need to move between 1-3 years time.
- There are clear indications of high turnover rates and instability, which faces some of the existing Social Rented properties. This could possibly be addressed by considering a local lettings policy. This would in turn alleviate some or all of the housing need identified within the indicated time frames of when households need to move.

The number of affordable homes identified as required by the housing need survey is 8 within the next three years. It should be noted that three of the households with an identified need already occupy social housing, two within the Parish and therefore if these households' needs are addressed vacancies will be created to meet further need, if a local lettings policy is in place. The need is therefore for 5 within the next three years.

## RECOMMENDATION

1. It is normal to recommend that additional affordable housing be built to meet the identified need for five new homes. There is merit here however in considering an alternative option to address the need by considering a specific local lettings way forward for the village of Kingston to address the existing high turnover rate and subsequent instability of the existing social housing. If this suggested policy had a focus on applicants who have an established local connection and commitment to Kingston it may address some or all of the housing need identified.

# **1. Aim and methodology**

## **1.1 Aim**

- To investigate the affordable housing need, tenure and house size for local people in the parish of Kingston and its environs and those wishing to return and those who work in the village.

“Housing Need” can be defined as the need for an individual or household to obtain housing which is suitable to their circumstances. It implies that there are problems or limitations with the household’s current housing arrangements and that the household is unable to afford or to access suitable accommodation in the private sector. Such problems may be concerned with housing costs, size, location, and layout, state of repair or security of tenure. This need may be immediate or anticipated in the near future.

This report complements the Parish Plan survey and will confirm the demand for low cost affordable homes for local people in the area. The information gathered informs the affordable housing need, tenure and house size for local people in the village of Kingston.

## **1.2 Survey history, methodology, and response**

The Rural Housing Enabler for Devon attended a Parish Housing Group meeting in Kingston in June 2006. The Parish Council decided to carry out a second part survey in conjunction with the Parish Plan because of the perceived lack of affordable housing for local people and to be able to provide independent evidence to act as a base to argue the required need.

Survey forms (appendix 1) were delivered by hand to every household in the parish, accompanied by a letter from the Rural Housing Enabler. The deadline for the return of the survey was the week commencing the 4<sup>th</sup> June 2007. If a household considered itself in need, it was invited to complete the form. This section was designed to gather details of the reasons for which the current accommodation failed to meet its needs and the type of accommodation, which might be required in the future. A postage-paid envelope was supplied with each survey in order that they could be returned direct to the Community Council for analysis. This ensured confidentiality and anonymity for respondents. Extra survey forms were available from the Rural Housing Enabler and Parish Clerk.

The Rural Housing Enabler also attended the Parish Planning Results consultation on Saturday 2<sup>nd</sup> June 2007 to give advice and assist with completing the survey forms.

There were a total of 8 surveys completed. No independent auditing of the survey responses was undertaken and answers were taken on face value.

## **2 Housing Market and Context**

### **2.1 Population**

According to the 2006 Family Health Services Authority data there are 393 people living in the Parish of Kingston. There were 198 households registered according to South Hams District Council Source July 2005.

### **2.2 Land Registry sale records**

Investigation of the Land Registry: Residential Property prices web site showed that in the South Hams District area the average house price in 2006 was £261,926. However, in Kingston parts of the TQ7 4 postcode area the average in the last year from sales was £243,800 although projected sales in the current market for sale indicate far higher price expectations.

### **2.3 Social Housing in Kingston**

There are 34 Social housing properties in Kingston consisting of 2 two bed bungalows, 13 two bed houses, 19, three bed houses these are provided by two Registered Social Landlords. A total of 1750 households are registered on the South Hams District Housing Register. Of these 3 applicants had specifically asked for Kingston as first choice.

### **2.4 Impact of turnover in Social Housing**

One of the housing providers, Guinness Trust has experienced a significantly high turnover of their 14 properties since the initial lets in 1992 and 1993. This equates to 32% per year, and has resulted in only 9 of the current tenants having lived on the estate since 2004. This leaves little opportunity for the estate to achieve any amount of stability.

Interestingly, Tor Homes 20 properties are generally more stable with relatively fewer relet properties and therefore a more stable development. There were two vacancies in the last financial year.

The general opinion of one of the Registered Social Landlords and Parish Council is that the current provision of Social Housing would be better able to address the current identified need if a "local lettings policy" or other type of initiative, which prioritised local residents, was enabled.

## **3. Households wishing to move**

8 households completed the survey. The graphs in this section reflect these replies.

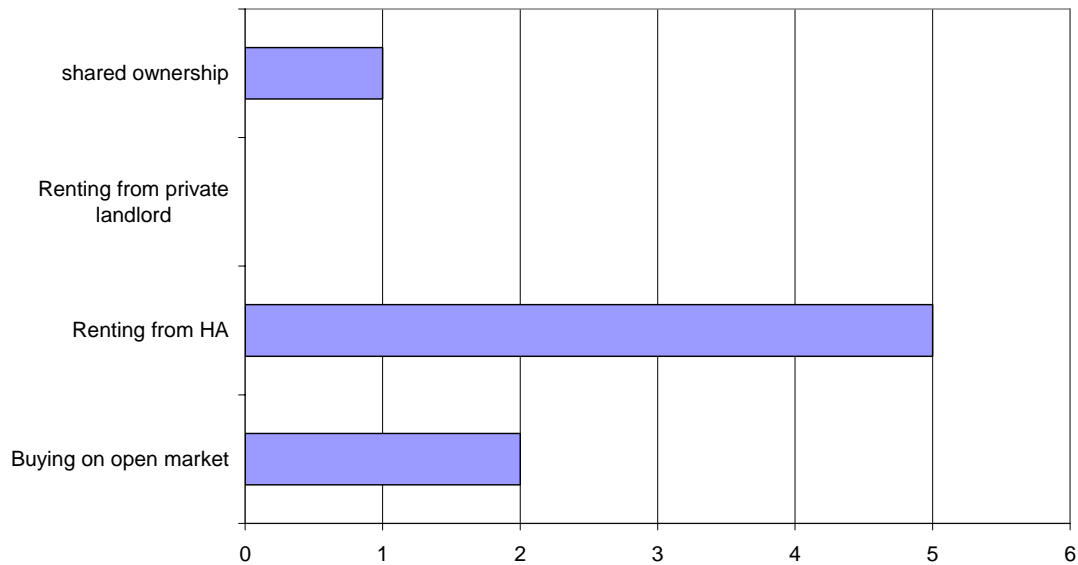
### **3.1 Where does household live**

7 of the 8 respondents were living as individual households in the parish. One respondent wishes to return to Kingston.

### 3.2 Preferred tenure

The information provided in Figure 1 relates to the type of tenure preferred by respondents in housing need. Clearly there is an aspiration from two respondents to have preferred to buy a property on the open market. However 5 of the respondents would consider renting from a registered social landlord; 1 respondent would choose shared ownership (intermediate) housing.

**Fig 1 - Preferred tenure**



### 3.3 Type of accommodation preferred

Households were asked to identify the type of accommodation they would prefer. The majority would prefer a house although 1 respondent preferred a flat.

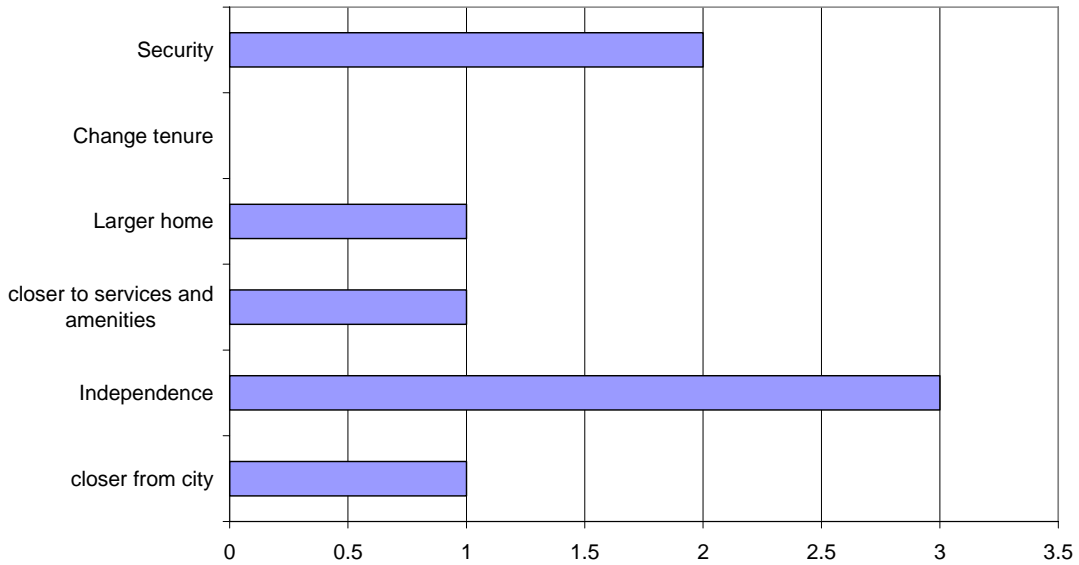
### 3.4 On Local Authority Housing Register

It is interesting that only 4 out of the 8 respondents stated that they are registered on the Local Authority Housing Register as needing accommodation. This may be because many people do not realise that they can register their housing need if they are working or in some sort of housing (however unsuitable) and others do not do so as they are aware of the shortage of social housing and the length of waiting times.

### 3.5 Reasons for needing to move

Figure 2 shows that the main reason for households wishing to move is for independence, two require security.

**Fig 2 - Reasons for needing to move**



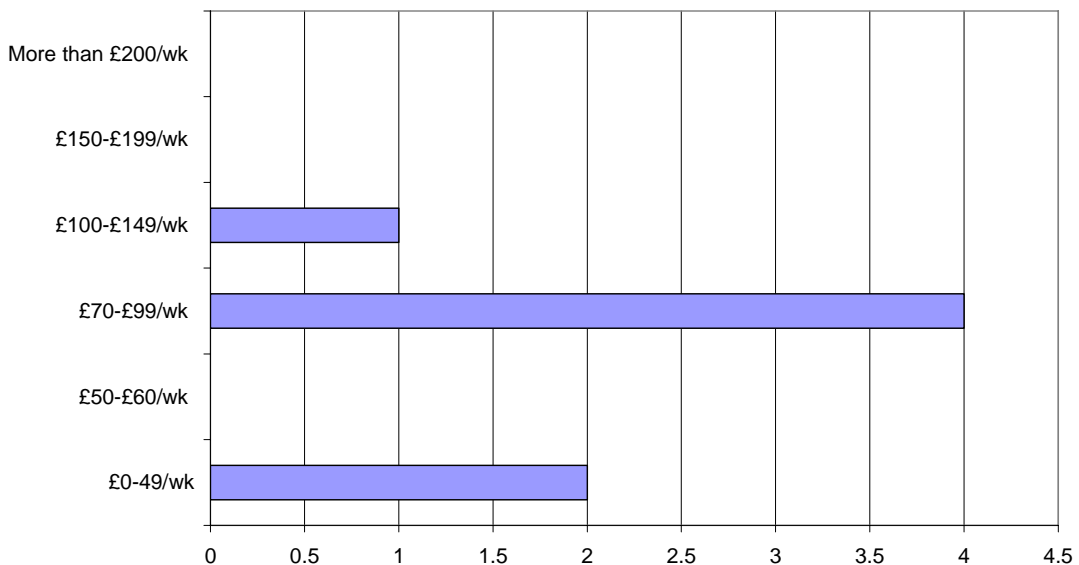
**4 Assessment of affordability**

This section assesses whether households were able to afford to resolve their own housing need in the private sector either through renting or buying. The charts and tables below indicate that affordability is a major factor prohibiting access to more suitable housing in Kingston.

**4.1 Ability to Rent**

Those people who considered themselves in need of affordable rented accommodation were asked about the levels of rent that they felt able to afford. Of those who wished to rent, the majority felt able to afford £70 to £99 per week, two respondents could not afford more than £50 per week, and one respondent felt able to afford up to £150 per week.

**Fig 3 - Maximum rent**





An alternative way to assess rent affordability is to use the measure used in the district wide housing needs survey. This works on the principal that there is a maximum percentage of income that a household can afford to pay for housing costs. It then compares this to rent levels. Appendix 2 (Households expressing need) shows this calculation for all respondents who it is assessed cannot meet their needs by open market purchase.

Table 1 contains information on rent levels in Kingston obtained from the Exeter Rent Office. These figures demonstrate that only 2 of the respondents may be able to afford any market price rented property in Kingston.

**Table 1 - Rent levels in Kingston**

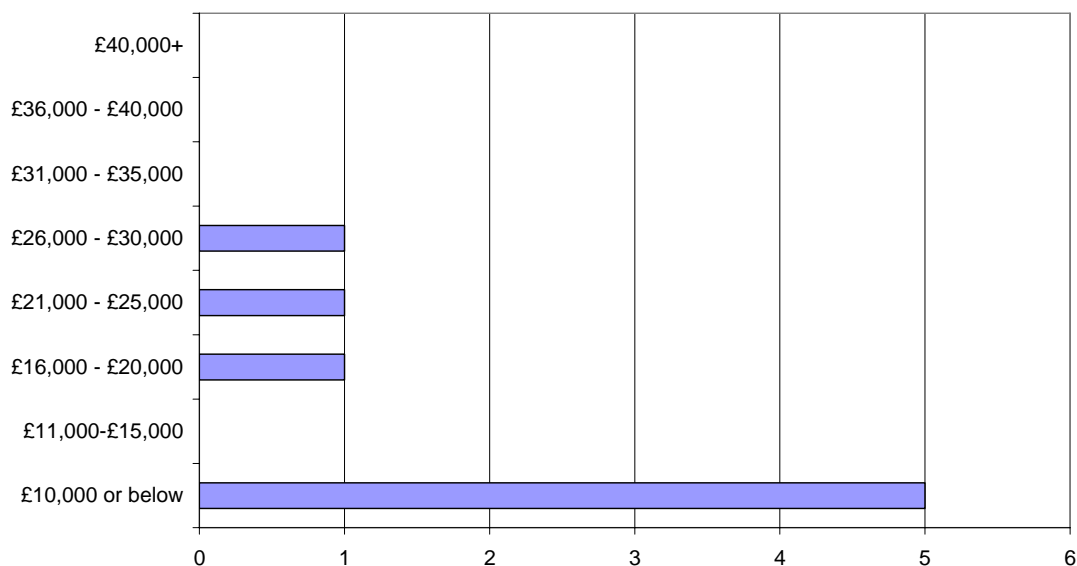
Size of accommodation	£ per week
1 bed room flat	105
2 bed room house	135
3 bed room house	165

Exeter Rent Office: Average rent charges

#### 4.2 Household Income data

The chart below shows the income data for total weekly take home income of the person responsible for paying the rent or mortgage (total joint incomes where applicable). There was a range of incomes but overall the incomes recorded were low. The South West Regional average is £26,221 per annum (around £500 per week). The majority of respondents are earning significantly less than this. Only 1 responding household is earning wages above the average for the South West and 5 of respondents are earning below £10,000.

**Fig 3 - Annual income of household**



### 4.3 Ability to Buy

Affordability is always difficult to assess but it is possible to estimate using a multiplier of 3.5 in relation to income. Most mortgage lenders will lend an average of 3.5 times a household's income, although some are prepared to lend more.

By comparing the income levels of respondents in housing need (Fig 4) and the most up to date house-price information for the area available (Table 1), it is clear that none of the respondents expressing a housing need will be likely to resolve their housing needs by buying on the open market in the near future.

**Table 2 – House prices in Kingston 2006**

<b>Property Type</b>	<b>Average Price</b>
Terraced	228,000
Semi	294,000
Detached	410,000

Source Land Registry

One respondent indicated they would be interested in shared ownership and would also possibly have adequate resources. 'Shared ownership' models of property ownership can allow lower income families access to the 'housing ladder' by allowing them to buy a proportion of the equity within a property, the remaining share being retained by a Housing Association or developer.

## 5. Local connection

5.1 In order to find out whether households have a local connection to Kingston a number of questions were asked. Of the 8 respondents who completed the survey 7 have lived in the Parish for over 1 year. The remaining respondent has lived in the Parish prior to leaving and complies with the local connection criteria.

## 6. Final Analysis of Assessed Housing Need

The following information provides a final analysis of the 8 households who have been assessed as "in need of affordable housing", "in housing need" and with a "local connection" to Kingston.

### 6.1 Household Composition

The survey asked a number of questions in order to identify the composition of respondent households.

The respondent households were made up of 4 singles, 2 couples and 2 lone parents.

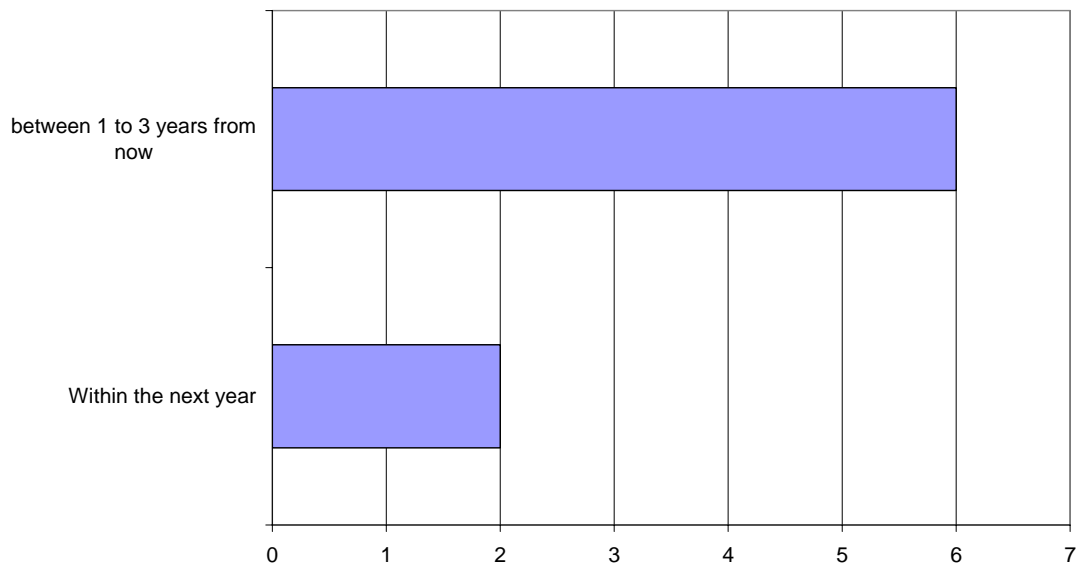
### 6.2 Number of bedrooms required

The survey showed that there was demand for four one bedroom flats/houses, 2 two bedroom houses and 2 three bedroom houses there was no evidence of respondents requiring additional bedrooms for any specific needs.

### 6.3 Urgency of move

Looking at the urgency of the need for alternative accommodation two respondents answered that they need to move to new accommodation within the next year and the remaining six needs to move between 1 to 3 years time. Therefore there is a need to act immediately to ensure that provision is available and to prevent these households leaving the parish.

**Fig 4 - When need to move**



### 7. Conclusion - Future Housing Need for Kingston

Overall, it must be remembered that this Housing Needs Survey represents a snapshot in time. Personal circumstances are constantly evolving. Any provision of affordable housing, would, by necessity, need to take account of this.

It is not usual to provide specifically and exactly for the total identified need as some households may not be eligible for affordable housing provision and some respondents may withdraw, move away, or be housed by other means. It should be noted that two of the households with an identified need already occupy social housing within the Parish and a further household outside. Therefore when these households are rehoused a vacancy will be created to meet another need. The overwhelming demand is for social rented accommodation although a shared-ownership accommodation may be possible.

Finally there are clear indications of the turnover rates and instability of unsettled households, which face some of the existing Social Rented properties. This could be addressed by discussing the merits and practicalities of considering a local lettings policy which may in turn alleviate some or all of the housing need identified within the indicated time frames of when currently identified households need to move.

## Housing Needs Survey for the Parish of Kingston 2007

Please complete this form if you are likely to need to move to another home in the parish of Kingston now or in the next few years and if you feel you need help to obtain a local affordable home. Please use the prepaid envelope enclosed.

Do you know of any household or someone with a connection to this parish through family, relatives or work who needs to live in Kingston separately from you and needs help to obtain a local affordable home? Please ask them to complete their own survey forms. Extra copies can be obtained from the Clerk to the Parish Council on 01548 810065 or the Rural Housing Enabler on 01392 383419

### 1. Where does your household live?

Together as a household within this Parish

Within another household in this Parish

Outside the Parish

**By household we mean a single person/group of people who have the address as their only/main residence and who would normally expect to live together. You may have more than one household living in the same house because they are unable to find separate dwellings e.g. grown up children etc. Each household should fill in a separate survey. Please contact the Clerk to the Parish Council on 01548 810065 or the Rural Housing Enabler on 01392 383419 for a separate form.**

### 2. What is your current tenure

Owned outright by a household member

Rented from a Housing Association

Owned with mortgage by a household member (s)

Rented from a private landlord

Shared Ownership (part owned/part rented)

Tied to job

Rented from a Local Authority

Other – for example living with relatives (specify)

### 3. When does the household need to move from this home?

Within the next year

Between 1 to 3 years from now

### 4. Has anyone from your family moved away from the parish in the last 5 years, due to difficulties in finding a suitable home locally?

Family means your children, parents, brothers and sisters

Yes  No

If you answered 'Yes' to this question and the family members wish to move back to Kingston, please ask them to contact the Clerk to the Parish Council on 01548 810065 or the Rural Housing Enabler on 01392 383419 for a copy of this survey.

### 5. Which tenure would you prefer? (Tick one box only ✓)

Buying on the open market

Renting from a private landlord

Renting from Council/Housing Association

Shared Ownership/Intermediate\*

\* Allowing you to buy a share of your home, usually from a housing association, and pay rent on the remaining share you do not own.

### 6. Are you on the Local Authority register or waiting list? Yes No

7. **What type of accommodation would you consider? (Tick one box only ✓)**
- House  Bungalow   
 Flat/maisonette/apartment
8. **Does anyone in your household require the following?**
- Accommodation on the ground floor   
 Sheltered housing with support services provided   
 Other housing with support services provided   
 Residential care   
 Retired without support
9. **Has your current home been adapted to increase physical accessibility \* because of the disability of someone in your household?** Yes  No
- \* Layout and design is suitable for any member requiring adapted accommodation, e.g. wheelchair access

10. **Please list down all those people who need to find new accommodation in your household, including you.**

Relationship to person completing the form	Age	Any specific needs

11. **How many bedrooms do you require? (Tick one box only ✓)**
- One bedroom  Two bedrooms   
 Three bedrooms  Four or more bedrooms
12. **What are your main reasons for needing to move? (Tick one box only ✓)**
- Need larger accommodation   
 Need smaller accommodation – present home is difficult to manage   
 Need to set-up independent accommodation   
 Need physically adapted accommodation   
 Need cheaper home   
 Need to be closer to employment   
 Need to be closer to a carer or dependent, to give or receive support   
 Need to be closer to services/amenities e.g. healthcare, school, shop etc   
 Need to avoid harassment   
 Need secure accommodation   
 Need to change tenure   
 Your accommodation is affecting your health adversely   
 Your accommodation is of an unfit standard   
 Other (specify) \_\_\_\_\_

**13. If you selected renting in Q5, what is the maximum rent you could afford, including any service charges? (Tick one box only ✓)**

- |                |                          |                   |                          |
|----------------|--------------------------|-------------------|--------------------------|
| £0 - £49/wk    | <input type="checkbox"/> | £50 - £60/wk      | <input type="checkbox"/> |
| £70 - £99/wk   | <input type="checkbox"/> | £100 - £149/wk    | <input type="checkbox"/> |
| £150 - £199/wk | <input type="checkbox"/> | More than £200/wk | <input type="checkbox"/> |

**In order to fully assess whether you have a need for affordable housing in the parish of Kingston it is necessary to know whether you are able to access the housing market (rented or ownership) with your current income, savings ,capital and investments. With your savings you may be able to afford to part buy a property even if your income is low. Therefore the following information is necessary in order to consider you for any affordable housing provision.**

**14. Do you have any savings, equity, investments, capital, stocks, shares and/or financial interests and assets?** Yes  No

**Please state the total amount that you have including any equity in your home if you have a mortgage (round up or down to the nearest £1000)**

£

**15. Please indicate your annual income (if you are a couple please combine your incomes) (Tick one box only ✓)**

£10,000 or below	<input type="checkbox"/>	£26,000 - £30,000	<input type="checkbox"/>
£11,000 - £15,000	<input type="checkbox"/>	£31,000 - £35,000	<input type="checkbox"/>
£16,000 - £20,000	<input type="checkbox"/>	£36,000 - £40,000	<input type="checkbox"/>
£21,000 - £25,000	<input type="checkbox"/>	£40,000+	<input type="checkbox"/>

**Do you have a local connection with Kingston?** (This information is needed for planning reasons)

**16. Do you live in the parish of Kingston now?** Yes  No

How many years?

**17. If you don't live in the parish now, have you lived here or in any of the adjoining parishes in the last 5 years?** Yes  No

Name of parish

**18. Do you live in an adjoining parish to Kingston now?** Yes  No

Name of parish

**19. Where do you work?**

**20. Please describe the nature of the employment**

**21. Has any adult member of your household been offered a job in Kingston or an adjoining parish but was unable to take up the offer due to a lack of affordable housing?**

Yes  No

**22. Do you have relatives living in Kingston?**

Yes  No

**If this survey shows that there is a need for affordable housing for local people, we may want to get back in contact with you. Therefore, it would be helpful if you include your name and address below**

Name \_\_\_\_\_

Address \_\_\_\_\_

Tel. No. \_\_\_\_\_ E-mail \_\_\_\_\_

**Thank you for taking the time to complete this questionnaire. The results of this survey will be available in the coming months, and will help the parish to decide on its future plans.**

**Confidentiality and Data Protection: The information you provide will be used by CCD to provide information for the Housing Needs Survey Report only. No data will be published which can identify an individual.**

**Thank you for completing this form.**