MERSHAM HOUSING NEEDS SURVEY – NOVEMBER 2024

In partnership with Mersham Parish Council and Ashford Borough Council

Ashford Borough Council

RACE

The Rural and Community Housing Enabling Service

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INTRODUCTION

Kent's Rural and Community Housing Enabling service (RACE) undertook a parish wide Housing Needs Survey in the parish of Mersham. The survey was agreed by Mersham Parish Council and undertaken as part of Ashford Borough Council's service level agreement with RACE to undertake two surveys per year.

Housing Needs Surveys investigate the affordable housing needs of people who live in or have close ties to a parish or rural area and provide an independent report of that need, using a transparent and robust methodology. They also investigate the needs of older households of any tenure needing to downsize or move to more suitable housing for their needs.

The Mersham Housing Needs Survey is valid for 5 years, to November 2029.

BACKGROUND INFORMATION

The 2021 'Parish Councillors' Guide to Rural Affordable Housing' states that 'Across the country there is a lack of affordable housing to rent or buy in many villages, in some there is none at all. This causes hardship for people across the generations, young people just starting out on an independent life, families trying to provide for their children and older people who have lived in the village for most of their lives but whose growing frailty means they can no longer manage in their current home.'

The Kent Rural Housing Protocol 'A Guide to Developing Affordable Homes in Rural Communities' states that 'Within the County of Kent, most land (85%) is classed as "rural" and over 40% of businesses in Kent are based in rural areas. KHG recognise that provision of affordable housing is vital to ensure that rural communities continue to thrive and prosper.'

Small developments of local needs housing can provide affordable homes for local people, thereby enabling them to stay in their community, benefit from family and friends' networks and contribute to village life. This can make a real difference to the sustainability of rural communities and the vitality of village services and amenities.

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 report[1] 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.'

RACE is an independent service for Kent, delivered through the Kent Housing Group and is supported by Local Authorities across Kent and Medway, including Ashford Borough Council. RACE's Rural Housing Enablers (RHE) will undertake a housing needs survey, analyse the results, and where appropriate, help identify potential suitable sites for the development of new local needs housing. In such cases, a partnership will be established between the Parish Council, the preferred housing provider, e.g. housing association, and the local authority. Proposals for new local needs housing will be developed and the community consulted. The independent role of the RHE helps to ensure any eventual local needs housing scheme proceeds smoothly and for the benefit of the community.

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

EXISTING HOUSING IN THE PARISH

The Census 2021 tells us 78.5% of households in the parish are owner occupiers, 7.7% live in social housing and 13.9% live in private rented housing or are living rent free. The housing stock comprises 8.5% flats or maisonettes, 90.7% houses or bungalows and 0.9% caravan or other mobile or temporary structure.

Census information indicates there are a total of 44 social rented homes in the parish, of which 8 are provided as local needs housing. Local needs housing is where priority is given to those with a strong local connection to the parish. All other social housing is let in accordance with the Ashford Borough Council Housing Register, or direct by the landlord housing association, i.e. a new tenant may not have a local connection to the parish.

There is one local needs housing scheme at Quarry View, Mersham which is managed English Rural Housing Association. In total it provides 8 rented homes. In the past 5 years there has been only one relet at Quarry View.

High property prices mean that some local people are unable to afford a home in the parish of Mersham. At the time of writing the report, searches undertaken on www.rightmove.co.uk show that the cheapest property for sale was a 3-bed bungalow for £700,000; for a first-time buyer to afford this property an estimated 10% deposit of £70,000 would be required along with an income of approximately £140,000 based on mortgage of 4.5 x income. The nearest cheaper properties were found at Finberry. A similar search for private rental properties found no such homes available in Mersham at the time of writing the report.

SURVEY METHODOLOGY

A housing needs survey was posted to every household in the parish of Mersham in October 2024. Only residents with a housing need were asked to respond; options were also provided for completion of the survey online. 531 surveys were distributed with 45 surveys returned. 12 of those surveys were immediately discounted because 11 respondents did not have a need for alternative housing and 1 survey was a duplicate. 33 completed surveys, expressing a housing need were received.

SUMMARY

Of the 33 returns, a need for up to 25 affordable homes, for the following local households was identified:

- 8 x single people
- 12 x couples without children
- 5 x families with children
- 7 of the 25 households were older people
- 20 of the households live in Mersham and 5 live outside but indicated local connections.

In addition to the above, there was a requirement for 5 open market properties for the following older homeowners seeking to downsize/move to more suitable housing for their needs:

- 1 x single person
- 4 x couples
- 4 of the households live in Mersham and 1 lives outside but indicated local connections.

ANALYSIS AND RESULTS

33 surveys were completed. 3 surveys were disallowed for the following reasons:

- 3 x respondents did not wish to remain living in Mersham.

Identified need for Affordable Housing

Total Number of Affordable Homes Required	25
Respondent Current Location	20 x live in Parish 5 x live outside Parish
Respondent Current Housing	12 x living with relatives 8 x private rented 2 x renting from housing association 2 x homeowner (older households wanting shared ownership) 1 x renting from local authority
Household Composition	12 x couples 8 x single people 5 x families
Tenure Preference (more than one choice allowed)	21 x Affordable Rented 12 x Shared Ownership 12 x First Homes 2 x Homeownership 2 x Self-build } Low-cost home ownership
Type of housing required (more than one choice allowed)	22 x House 12 x Flat 14 x Bungalow 3 x Level access without support
Number of older households requiring affordable housing	7
Number of bedrooms required (for rented housing the number of bedrooms a household is eligible for would be in accordance with the local authority housing register allocation policy)	9 x 1 bed 13 x 2 bed 2 x 3 bed 1 x 4 bed
Specialised housing requirement	1 x need help around the home 1 x heart conditions 1 x my child has SEN and is at an age where they need their own room 1 x Polymyalgia rheumatica. Degenerative changes to spine. Vertebrae fracture. Osteopenia
Analysis shows that nine respondents indicated the ability to afford a low-cost home ownership option. This indicates that the majority need is for affordable/social rented housing,	

Identified need for alternative housing for older homeowners.

Total Number of Homes Required	5
Respondent Current Location	4 x live in Parish 1 x lives outside Parish
Respondent Current Housing	5 x owner occupier
Household Composition	3 x couples 1 x family 1 x single person
Tenure Preference (more than one choice allowed)	5 x open market homeownership 2 x self-build
Type of housing required (more than one choice allowed)	4 x house 2 x bungalow 1 x flat 1 x level access with support 1 x cohousing for older people
Number of bedrooms required	1 x 1 bed 4 x 3 beds
Specialised housing requirements	1 x care home/assisted living 1 x adapted bathroom, garden, bedroom for wheelchair user.
In terms of why respondents were seeking a new home, the most frequent responses were the need for a smaller home, the need for alternative accommodation due to age/infirmity, disability/disabled, retirement, difficulty maintaining current home.	

ADDITIONAL INDICATION OF LOCAL HOUSING NEEDS

Information obtained from Ashford Borough Council's Housing Register indicates there are currently 16 households registered who have indicated a local connection to Mersham, requiring the following social housing: 9 x 1 bedroom, 4 x 2 bedrooms and 3 x 3 bedrooms.

CONCLUSION

The Mersham Housing Needs Survey November 2024 demonstrates that at least **25 new affordable homes** are required to meet the needs of local people. It also demonstrates that at least **5 open market properties** for older homeowners wanting to downsize or move to more suitable housing, are required

Appendix 1. Paper version of housing needs survey

RACE

The Rural and Community Housing Enabling Service

ARE YOU, OR A MEMBER OF YOUR FAMILY STRUGGLING TO FIND AFFORDABLE HOUSING LOCALLY?

OR

ARE YOU AN OLDER PERSON NEEDING TO MOVE FROM YOUR CURRENT HOME?

October 2024

Dear Mersham Resident

MERSHAM HOUSING NEEDS SURVEY

The Rural and Community Housing Enabling service for Kent (RACE) is working with **Mersham Parish Council** and **Ashford Borough Council** to establish whether there is a need for affordable housing for people of all ages with strong connections to the parish. Affordable housing is housing for rent at between 50% - 80% of private rents or low-cost home ownership.

We also want to know whether there are older homeowners who need to downsize/move to more suitable housing for their needs but want to remain living locally.

It is widely recognised that people living on low or even average incomes can face real difficulties trying to find a secure and affordable home in the area where they live and/or work.

We also know that some older people, including homeowners, can struggle to find alternative housing that better suits their needs whilst enabling them to remain in their community.

There is currently one very successful, small local needs housing scheme at Quarry View in Mersham and there is potential of available land to provide more homes **if** they are needed; the homes would **only** be available for people with local connections to Mersham. Local connection includes people who currently live here, have family living here, used to live here or are employed here (see Q6).

If you or anyone in your household has a housing need, even if they have had to move away to find housing elsewhere, please complete and return this survey in the pre-paid envelope provided by **27th November 2024**. Households might be single people, couples or families. It is only necessary to complete this survey if you feel you are in housing need.

The findings of the survey will be produced in a report and published on the Parish Council website.

You can also complete the form online at https://online1.snapsurveys.com/mersham or by using the QR code below. Please only complete **either** the paper survey **or** the online survey.

Thank you. Your input is important and appreciated.

RACE (Rural and Community Housing Enabling)

www.kenthousinggroup.org.uk/race 07825 967570

The Rural and Community Housing Enabling Service

MERSHAM HOUSING NEEDS SURVEY

1. **Are you in need of affordable housing?** (Housing Association rented housing at 50%-80% of open market costs. Shared ownership (part rent/part buy). First Homes - purchase with a minimum 30% discount)

   ☐ Yes ☐ No

2. **Are you an older person/household wanting to downsize/move to more suitable housing for your needs?**

   ☐ Yes ☐ No

3. **When do you need new housing?**

   ☐ Now ☐ Within the next 3-5 years

4. **If you currently live in Mersham, do you wish to stay there?**

   ☐ Yes ☐ No ☐ N/A

5. **If you live outside of Mersham, do you wish to return?**

   ☐ Yes ☐ No ☐ N/A

6. **What is your connection with Mersham? Please tick any that apply**

   *immediate family = mother/father, children, brother/sister.
   **Part-time = a minimum of 10 hours per week

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

7. **What is your current housing situation?**

   ☐ Private rented
   ☐ Renting from Local Authority
   ☐ Renting from housing association
   ☐ Shared ownership
   ☐ Owner occupier
   ☐ Living with relatives
   ☐ Other

   If other, please specify

8. **How many bedrooms does your current home have?**

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5+

9. **If you move to a new home, what type of household will you be?**

☐ Single person ☐ Couple ☐ Family ☐ Other

If other, please specify

10. **What size will your household be in a new home (total number of people)?**

☐ 1 person ☐ 3 people ☐ 5 people ☐ 7 people

☐ 2 people ☐ 4 people ☐ 6 people ☐ 8 people

Please use the boxes below to state the age and gender of each person who will be living in the new accommodation (include yourself).

11.	Age	12.	Gender
Person 1		Person 1	
Person 2		Person 2	
Person 3		Person 3	
Person 4		Person 4	
Person 5		Person 5	
Person 6		Person 6	
Person 7		Person 7	
Person 8		Person 8	

13. **Which tenure would best suit your housing need?**
Indicate any options that apply

☐ Affordable Rent - rent levels are between 50%-80% of open market rent

☐ Shared ownership - part rent/part buy. **Deposit required**

☐ First Homes - purchase with a minimum 30% discount. Maximum price after discount is £250,000. **Deposit required**

☐ Open Market homeownership

☐ Self-Build - see Ashford Borough Council's Self-Build Register

14. **What type of housing would you prefer?**
Indicate any options that apply

- ☐ Flat
- ☐ House
- ☐ Bungalow
- ☐ Level access accommodation suitable for older persons/persons with disabilities without support
- ☐ Level access accommodation suitable for older persons/persons with disabilities with support e.g. extra care
- ☐ Cohousing for older people - a small development of self-contained homes for older people that includes shared spaces e.g. communal vegetable garden. The group will influence the design of the development and control its on-going management
- ☐ Other

Please specify

15. **How many bedrooms would you need in new accommodation?**
Please note - If you need affordable rented housing, your local authority housing register allocation policy will determine how many bedrooms you would be eligible for.

☐ 1 ☐ 2 ☐ 3 ☐ 4

16. **Do you or a member of your household have any particular or specialised housing requirements e.g. due to a disability or special need?**

☐ No ☐ Yes

If you answered Yes, please state what they are

17. **Please state the total gross annual income of the household in housing need (joint if a couple). Do not include housing benefit or council tax benefit.**

- ☐ Under £10,000
- ☐ £10,000 - £15,000
- ☐ £15,000 - £20,000
- ☐ £20,000 - £25,000
- ☐ £25,000 - £30,000
- ☐ £30,000 - £35,000
- ☐ £35,000 - £40,000
- ☐ £40,000 - £50,000
- ☐ £50,000 - £60,000
- ☐ £60,000 - £80,000
- ☐ £80,000 +

18. **If you are interested in Shared Ownership or First Homes, please tell us how much money you can raise towards a deposit on a new home** (we need this information to assess whether this option is affordable to you)

19. **Why are you seeking a new home? Tick any that apply**

- ☐ Current home in need of major repair
- ☐ Current home too expensive
- ☐ Current home affecting health
- ☐ Setting up home with partner
- ☐ Alternative accommodation due to age/infirmity
- ☐ To move to a better/safer environment
- ☐ Homeless/threatened with homelessness
- ☐ To be nearer family
- ☐ Need smaller home
- ☐ Other
- ☐ Disability/disabled
- ☐ Access problems
- ☐ Employment
- ☐ Private tenancy ending
- ☐ Retirement
- ☐ Increased security
- ☐ Divorce/separation
- ☐ First independent home
- ☐ Difficulty maintaining current home
- ☐ Need larger home

If other, please specify

20. **Are you registered on your local authority housing register?**

- ☐ Yes
- ☐ No

21. **We may wish to contact you again to update you on any local housing opportunities. If you are happy to do so, please provide your name and email or phone number. These will not be passed to any third parties.**

Name:

Email, home address or phone number:

Thank you for completing this survey. Please now return it in the pre-paid envelope provided. You can call RACE on 07880 151872 for assistance.

To apply for affordable rented housing you must register on Ashford Borough Council's Housing Register. If you would like to register go to www.kenthomechoice.org.uk or contact the Lettings Team via email cbl@ashford.gov.uk or by calling 01233 331111

Rural and Community Enabling (RACE) is the data controller for any personal information collected in this survey. Your information will be used to understand the housing need in the surveyed area. Collection and processing is being conducted under the public task lawful basis. We will always anonymise your data before using it in any publically available reports. We won't share your personal information with any third parties unless we are required or permitted to do so by law. For more information about your data protection rights please see our data protection pages Privacy Policy Kent Housing Group or contact the Data Protection lead at RACE@ashford.gov.uk