ST MARGARET'S AT CLIFFE HOUSING NEEDS SURVEY
MAY 2024

RACE

The Rural and Community Housing Enabling Service

St Margaret's at-Cliffe Parish Council

In partnership with St Margaret's at Cliffe Parish Council

Contents Page

Introduction	3
Background Information	3
Housing in the village	4
Survey Methodology	5
Summary	5
Analysis and Results	6 - 7
Additional Indication of Local Housing Needs	7
Conclusion	7
Appendix 1 – Housing Needs Survey	8 – 12
Appendix 2 - Survey data	13 - 21

INTRODUCTION

Kent's Rural and Community Housing Enabling service (RACE) undertook a local Housing Needs Survey in the parish of St Margaret's at Cliffe. The survey was commissioned by St Margaret's at Cliffe Parish Council.

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

The St Margaret's at Cliffe Housing Needs Surveys is valid for 5 years, to April 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 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 local life. This can make a real difference to the sustainability of communities and the vitality of local services and amenities.

The housing needs of older people has 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 Dover District 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, i.e. Rural Exceptions Sites, or to secure a proportion of the affordable housing to be provided on larger sites to meet the needs of local people, i.e. Local Lettings Plans.

If new local needs housing is to be developed on a Rural Exceptions Site, a partnership will be established between the Parish and or Town Council, the preferred housing provider, e.g. Housing Association, and the Local Authority. Proposals for new local needs housing will be developed and

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

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.

HOUSING IN ST MARGARET'S AT CLIFFE

The Census 2021 tells us there are 1200 households in St Margaret's at Cliffe. 81% of households are owner occupiers, 6.8% live in social housing and 12.1% live in private rented housing or are living rent free. The housing stock comprises 12.1% flats and 87.4% houses or bungalows. 6.6% of the housing stock have a second address indicator (where census respondents said they stayed at another address for 30 days a year or more).

There is one local needs housing scheme in St Margaret's at Cliffe, which is managed by English Rural Housing Association. Local needs housing is where priority is given to those with a strong local connection to the parish. It provides 7 rented homes and 7 shared ownership homes. These homes are prioritised for people with strong local connections to St Margaret's at Cliffe. In the past 5 years there have been two vacancies for the rented properties; one 2 bed house and one 3 bed house. The remaining social rented homes in the parish are available to people registered on the wider Dover District Council housing register.

High property prices mean that some local people are unable to afford a home in St Margaret's. At the time of writing the report the cheapest property for sale was a 2-bed flat for £225,000; for a first-time buyer to afford this property an estimated 10% deposit of £22,500 would be required along with an income of approximately £45,000 based on a mortgage of 4.5 x income. There was also a 2-bed bungalow for sale at £300,000; a deposit of £30,000 and an income £60,000 would be required. Only one property was found available in the private rented sector, it was a 5-bedroom house for £2,600 per calendar month; an income of approximately £104,000 would be required to afford this property (affordability is based on rent being no more than 30% gross income).

The table below shows the median private rental cost for the CT15 area obtained from www.home.co.uk compared to the Local Housing Allowance (LHA) for the area. LHA rates show the maximum amount of housing benefit a household would be entitled to. Actual amount a household is entitled to depends on income. The table demonstrates the disparity between private rental costs and the maximum amount of housing benefit that can be claimed. The shortfall between the two must be made up by the tenant; for those on full benefits or low incomes, this can prohibit them from accessing the private rented sector including the amount of deposit and rent-in-advance payments required.

Size of Property	Median Private Rental Cost pcm	Maximum LHA pcm
1 bed	£750 (Dover town figures as not available for CT15)	£509
2 bed	£925	£693
3 bed	£1325	£862
4 bed	£2000	£1196

SURVEY METHODOLOGY

An A5 postcard providing information and online links for completion of the survey was posted to every household in St Margaret's at Cliffe in February 2024. The Parish Council widely promoted the survey via social media, their website and by displaying posters. The primary school emailed the online survey links to parents. Only those people with a housing need were asked to respond; options were provided for those unable to use the online method. 1,261 surveys were distributed with 58 completed surveys returned.

SUMMARY

Of the 58 returns, a need for up to 29 affordable homes, for the following local households was identified:

- 8 single people
- 9 couples without children
- 12 families
- 2 of the 29 households include an older person
- 20 of the households currently live in St Margaret's at Cliffe and 9 live outside but have local connections to the parish.

In addition to the above, there was a requirement for 19 properties for older homeowners needing to downsize/move to more suitable housing for their needs. They are:

- 7 single people
- 11 couples
- 1 family
- They require a mix of 1, 2 and 3-bedroom properties with many specifying a bungalow/level access.

ANALYSIS AND RESULTS

58 surveys were completed. 10 surveys were disallowed for the following reasons:
4 x respondent did not want affordable housing and were not older people.
6 x insufficient information given to assess housing need/no housing need indicated.

Identified need for Affordable Housing

Total Number of Affordable Homes Required	29
Respondent Current Location	20 x live in St Margaret's at Cliffe 9 x live outside St Margaret's at Cliffe
Respondent Current Housing	15 x private rented sector 2 x local authority 2 x renting from Housing Association 9 x living with relatives 1 x shared ownership
Household Composition	8 x single people 8 x couples 12 x families 1 x other ('Couple with plans of becoming a family')
Tenure Preference (more than one choice allowed)	17 x Affordable Rent 10 x Shared Ownership } Low-cost home ownership 13 x First Homes } 1 x Open market 1 x Self-Build
Level Access Housing Required	6
Number of older households requiring affordable housing	2
Indication of specialised housing requirement e.g. due to disability or special need	• Osteoarthritis, bipolar, neurodiverse. • COPD, ankylosing spondylitis • Mental health issues. • ASD • Level access, wider doorways, wet room. • Walk with stick, unable to climb stairs.

Analysis shows that 8 respondents indicated having a deposit towards a low-cost home ownership option. This indicates that the majority need is for rented affordable housing.

In terms of bedroom size, single people and couples needing rented housing are eligible for 1 bedroom. Analysis shows that in total, the families required 4 x 2 bedrooms and 8 x 3 bedrooms (in accordance with local authority allocation criteria).

Of the 29 affordable homes required, there is potential for 8 low-cost home ownership properties (1 and 2 beds). Further investigation would need to be undertaken to confirm actual cost of the properties and affordability.

Identified need for alternative housing for older homeowners.

Total Number of Homes Required	19
Respondent Current Location	18 x live in St Margaret's at Cliffe 1 x lives outside St Margaret's at Cliffe
Respondent Current Housing	18 x owner occupier 1 x living with relatives
Household Composition	11 x couples 7 x single people 1 x family
Tenure Preference (more than one choice allowed)	19 x Open Market 1 x Self-Build
Type of housing required (more than one choice allowed)	14 x bungalow 4 x house 5 x flat 9 x cohousing for older people 6 x level access without support 2 x level access with support
Number of Bedrooms Required	2 x 1 bed 10 x 2 bed 7 x 3 bed
Indication of specialised housing requirement e.g. due to disability or special need	• Hearing impairment – need visual/vibrating smoke alarm/doorbell. • Disabled bathroom and no stairs.

ADDITIONAL INDICATION OF LOCAL HOUSING NEEDS

Information obtained from Kent Homechoice shows that 3 households stating a local connection to St Margaret's at Cliffe are currently registered on the local authority housing register, requiring 1 x 2 bed and 2 x 3 bed accommodation. There are 9 applications pending, requiring 3 x 1 bed, 4 x 2 bed and 2 x 3 bed.

CONCLUSION

The St Margaret's at Cliffe Housing Needs Survey demonstrates that at least **29 new affordable homes** are required to meet the needs of local people. From the responses received it demonstrates at least **19 open market properties for older homeowners** wanting to downsize or move to more suitable housing, are required.

The housing needs survey is an important source of evidence in measuring the housing needs of local people. Complementary indicators of housing need, including data from the Local Authority Housing Register and data captured through ongoing engagement within the local community, can also provide suitable robust evidence. The Housing Needs Survey together with complementary indicators, ensure local housing needs data remains valid over a five-year period. All such evidence may be used to support the delivery of new affordable homes to meet the needs of local people.

Appendix 1 - Paper Version of Housing Needs Survey

February 2024

Dear St Margaret's at Cliffe Resident

The Rural and Community Housing Enabling service (RACE) is working with **St Margaret's at Cliffe Parish Council** to establish whether there is a need for affordable housing **and/or** housing for older residents including current homeowners, in the parish.

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 in. RACE is working with the Parish Council to understand what the local housing need is and how local people can be supported to stay close to their support networks, work or education.

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.

This survey is designed to see if such housing is needed in the parish for people with strong local connections (the local connection criteria can be seen at Q6 of the survey form).

If you or anyone in your household has a housing need, even if they've had to move away to find housing elsewhere, please return this survey by **13th March 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. Please complete one survey per household in housing need. The survey should take no more than 15 mins to complete.

If you require assistance with this survey, please call the Parish Council Helpline on 01304 892535.

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

Instructions for returning the paper survey are at the end of the form.

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

ST MARGARET'S AT CLIFFE 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 years

4. **If you currently live in St Margaret's at Cliffe, do you wish to stay there?**

   ☐ Yes ☐ No ☐ N/A

5. **If you live outside of St Margaret's at Cliffe, do you wish to return?**

   ☐ Yes ☐ No ☐ N/A

6. **What is your connection with St Margaret's at Cliffe? Please tick any that apply**

   *immediate family = mother/father, children over 18, brother/sister over 18

   ☐ I currently live in the parish and have done so continuously for the last 3 years
   ☐ I currently live in the parish and have done so for at least 5 out of the last 10 years
   ☐ I do not live in the parish but have been a member of a household which still lives there and have done so continuously for the past 5 years
   ☐ I have immediate* family which has lived continuously in the parish for at least 5 years
   ☐ In the past I have lived in the parish continuously for 5 years or more
   ☐ I am in permenant full time employment, or about to take up permenant full time employment in the parish

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. **What type of household will be living in the new accommodation?**

☐ Single person ☐ Couple ☐ Family ☐ Other

If other, please specify

10. **What size will your household be in the new accommodation (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

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

☐ Open Market

☐ Self-Build - see your local authority self and custom 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**

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.

You can return this form in the following ways: Deliver to the Village Hall postbox. Call the Parish Council helpline 01304 892535 (including for help to complete the survey). Alternatively you can call RACE on 07880 151872 for assistance.

To apply for affordable rented housing you must register on Dover Council's Housing Register. If you would like to register go www.kenthomechoice.org.uk or call Dover District Council on 01304 872265.

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

Appendix 2 – survey data, included respondents (all questions answered by respondents who were not excluded from the findings see page 6).

ST MARGARET'S AT CLIFFE - HNS DATA OF INCLUDED RESPONDENTS

The following charts are restricted to the top 12 codes. Lists are restricted to the most recent 100 rows.

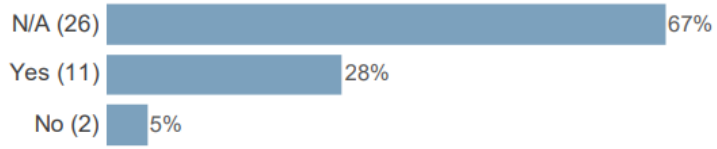
Are you in need of affordable housing? (Housing Association rented housing at 50%-80% of open market costs. Shared ownership (part rent/part buy). First Homes - purchase with a minimum 30% discount)

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

When do you need new housing?

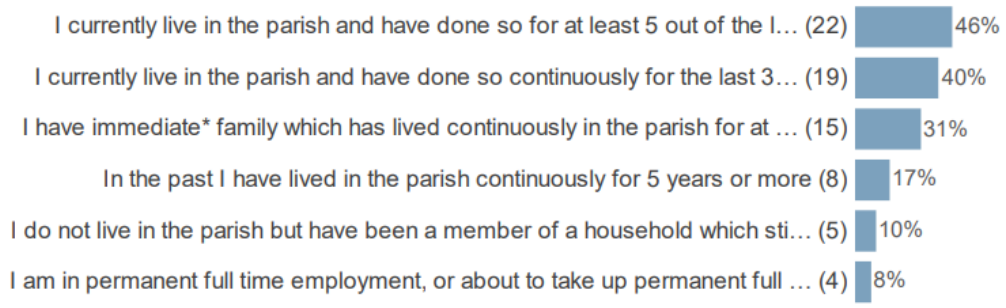
If you currently live in St Margaret's at Cliffe, do you wish to stay there?

If you live outside of St Maraget's at Cliffe, do you wish to return?

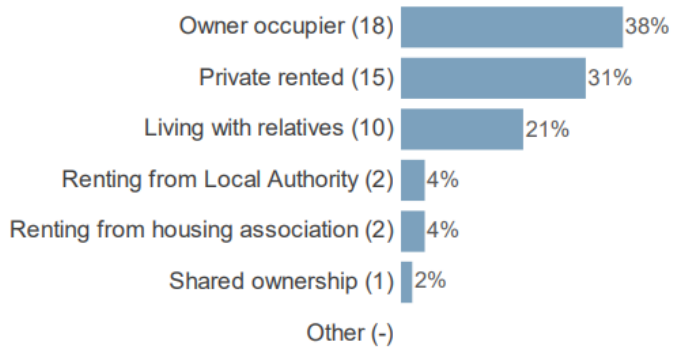


What is your connection with St Maraget's at Cliffe? Please tick any that apply

**immediate family = mother/father, children over 18, brother/sister over 18*



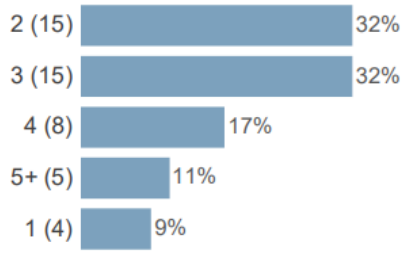
What is your current housing situation?



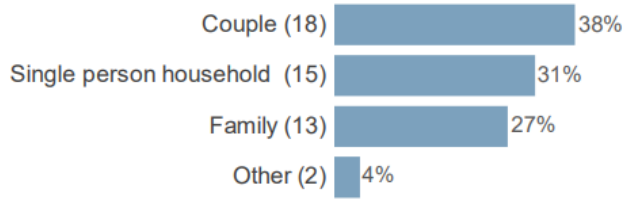
Please specify

English Rural
Living with parents
I live in a 20x 10 cabin in my landlady's back garden, have no flushing toilet or a shower and the kitchen is the bedroom!
Semi
Both I and girlfriend living with mum and dad.
Parents
Renting father in laws house
Dover council

How many bedrooms does your current home have?



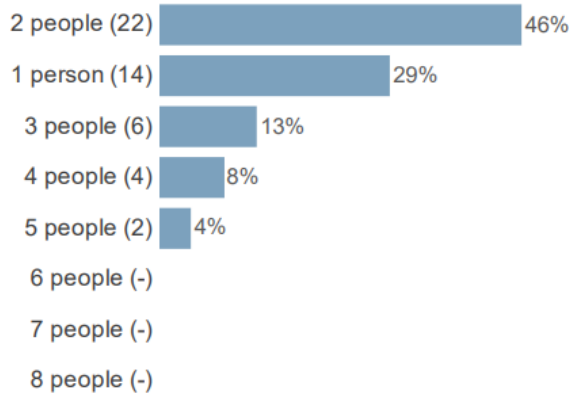
What type of household will you be in new accommodation?



Please specify

I would like somewhere with a seperate bedroom so I don't have to sleep with the fridge humming next to me, and it would be REALLY nice to have a living room so I can have normal things like a couch and a desk.
Couple, with plans of becoming a family
We are a married couple however require at least a 3 bed property to downsize
Married couple with one child wishing to extend family
2 adults and a baby

What size of household will you be in new accommodation (total number of people)?



Age (Person 1)

34	64	33	27	17	60	37	70	47	86	42	38	22	32
36	38	41	42	58	81	42	31	61	41	78	69	28	52
67	57	76	60	65	19	40	65	49	41	60	68	35	76
87	63												

Age (Person 2)

11	32	59	36	26	58	41	37	23	12
59	60	20	7	69	43	22	68	28	47
82	69	43	62	45	61	24	67	35	74
36									

Age (Person 3)

6	23	11
15	15	10
17	7	13
9	1	

Age (Person 4)

3	7
14	6
20	11

Age (Person 5)

0
8

Gender

Female	Male	Female	Female	Female	Male	Male	male	Female	Female
Female	Female	Female	female	Male	Female	female	female	Male	Female
M	Female	none	Female	Female	Female	Female	Male	F	Male
male	Male	Female	f	Male	M	male	Female	Female	female
Male	male	Male	Female						

Gender

Male	Female	male	Male	Female	Male	female	Male	M	Male
Male	Female	male	Female	Female	F	female	Male	Male	Female
female	Male	Male	Female	Male	Female	female	Female	Male	male

Gender

Male	female	Male
Male	male	Male
Male	Female	Male
Male	Female	

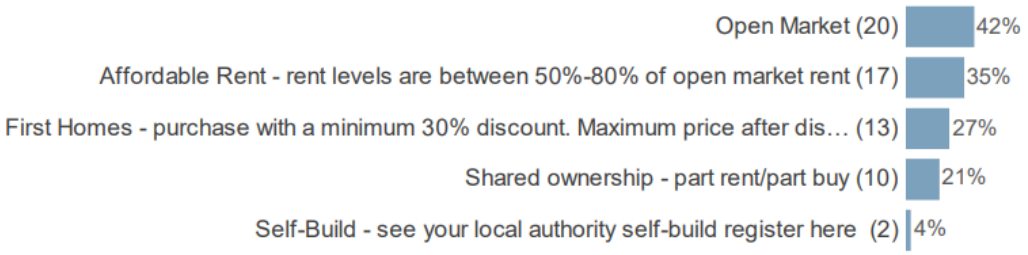
Gender

Female	Female
Female	Male
female	Male

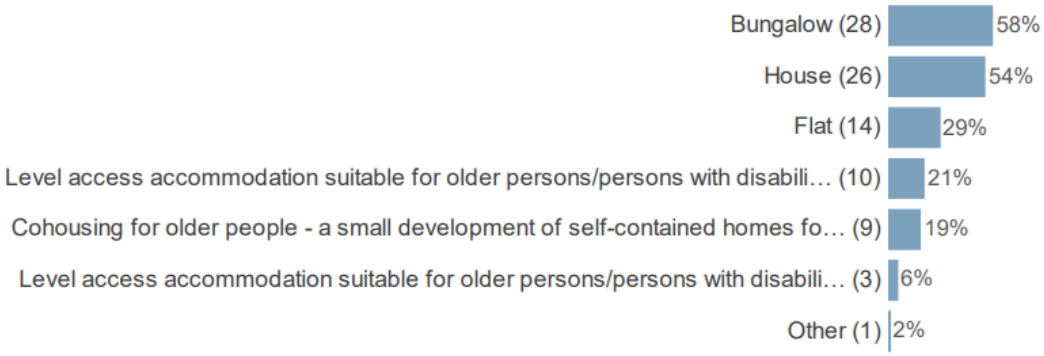
Gender

Male
Female

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



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

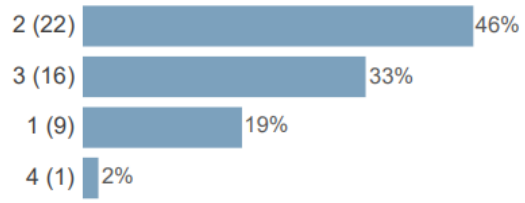


Please specify

3 bed bungalow for my debilitating health being so young I need a hip replacement and this will be a lifelong struggle so I really need a bungalow and also have a child with neurodiverse needs who needs their own bedroom.

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.

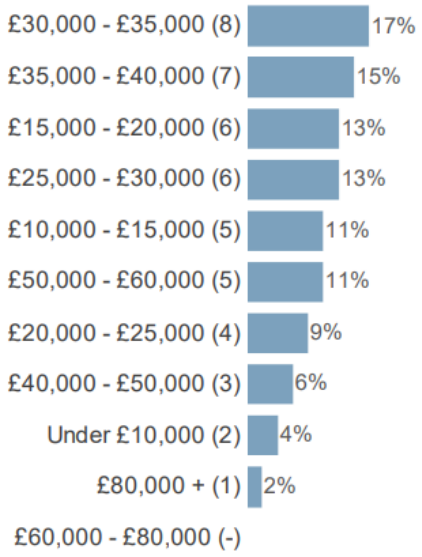


Do you or a member of your household have any particular or specialised housing requirements e.g. due to a disability or special need

If you answered Yes, please state what they are

I have osteoarthritis, Ed's syndrome, bipolar II syndrome. My son is waiting to be assessed for his neurodiverse needs.
COPD, ankylosing spondylitis
I can't have a flat with people stomping around upstairs or banging on my walls again at all hours. Not just because it's annoying [which it is] but I've been dealing well recently with some mental health issues since being isolated and being too close to others like that again would set me right back to square one in all the progress made so far.
ASD so will need assistance from family
Level access, wider doorways, possible wet room in future with bath and shower
Disabled bathroom and no stairs
Hearing impairment needing visual/vibrating smoke alarms/doorbell
Walk with stick and unable to climb stairs

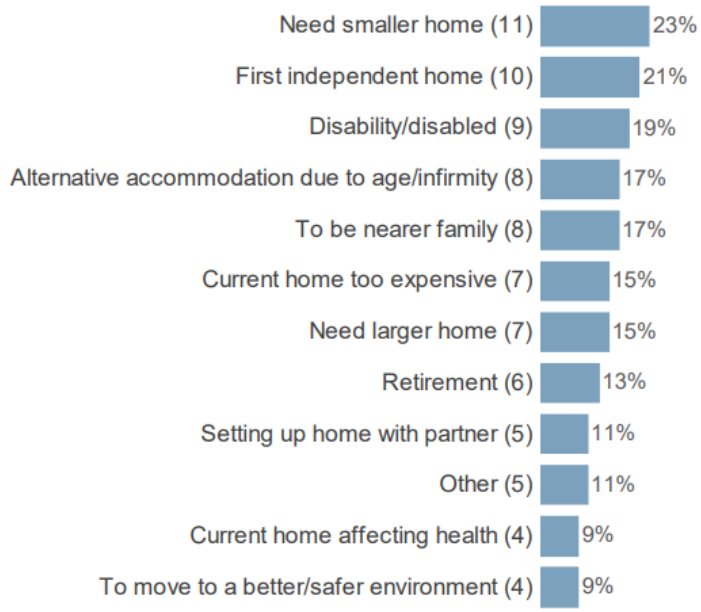
Please state the total gross income of the household in housing need (joint if a couple). Do not include housing benefit or council tax benefit.



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

5000	Unsure	20k
£20000	Dependent on inheritance	£10k
10 000	50,000	£30000
£85,000	£10,000	

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



Please specify

Awful landlord
gently to downsize with amenities, eg bus service, nearby
I want to move out of my parents' home and be independent
The roof and walls in here are starting to get moldy which can't be good for the health, as well as just really wanting to have somewhere with basic amenities such as a flushing toilet and a shower. It would also be nice to have somewhere to put my belongings. I am currently paying nearly 100 pounds a month to keep my things in storage even though I can't really afford it.
Starter home for children moving out
Looking to downsize in the future
Would like to own our home, and stop making someone else rich
Need larger home in order to extend family and not rent from family
Had to move into town to afford 1st home
Forced to leave rented accommodation in St. Margaret's Bay recently after renting for 14 years; no appropriate rental accommodation in St. Margaret's, due in large part to factors such as Airbnb and second homes, plus doubling in house prices in just a few years; currently in short-term let.

Are you registered on your local authority housing register?