

Faversham Housing Needs Assessment

We commissioned¹ arc⁴ to undertake a Housing Needs Survey for the CLT to determine local housing need and to inform the Swale Local Plan and the Faversham Neighbourhood Plan. Anecdotally we had heard of people born in Faversham sofa surfing and people delaying having children into their forties, living apart and back with their parents while; they saved a deposit. We needed hard evidence to persuade Swale to allocate more housing land to meet the needs of local people. The entry-level key workers we need for our health service, schools, the fire service, and policing, are unable to afford accommodation in the town.

The survey identified 211 people currently sofa surfing in Faversham and many Faversham people wanting to find accommodation to raise their family.

Over the next five years, 1,881 **really** affordable housing units are needed, 376 every year. The need is mostly for 1 and 2 bedroom units.

The arc⁴ report provides evidence that more housing units are needed for people who are **already** living in Faversham but are in housing need. Their needs for health, social care and education are already being met. The FCLT wants to enable Faversham to maintain the large extended families which make it a great place to live and which provide child support and social care in our community. People being forced to delay having children into their forties in order first to secure a house is undesirable.

Copies of the report and the executive summary can be downloaded from our website at www.favershamcommunitylandtrust.org when they are available. There was a high response rate to the survey, which makes the results very reliable. This is a summary of their key findings.

arc⁴ concluded that

- Faversham needs a significant additional supply of affordable housing to meet the requirements of its existing households and households that are likely to form over the next 5-years for current Faversham residents.
- Entry-level market housing in Faversham is not affordable for many households. Average house prices in Faversham are higher than the average prices in the rest of Swale. In particular, junior key worker households would struggle to become homeowners because of local prices. Only households with more than one income or with significant savings would be able to afford entry-level prices or market rents. Families that need to upsize also face difficulty as the cost of buying a house with an additional bedroom would require a larger mortgage than most families can afford.
- There is an undersupply of 1 and 2-bedroom flats and bungalows for older people and younger households that have delayed having children.
- Few 4-bedroom homes come onto the market in Faversham and Faversham people leave the town to find them. Because of the high price of four-bedroom houses they are snapped up by incomers.

¹ Grant from Swale Borough Council, Swale Housing was consulted on the HNA survey.

Working Families

Any low-income household eligible for housing benefit would be unlikely to have enough benefit to secure a house with more than one bedroom. House prices at the lower end of the market are higher than elsewhere in Swale.

On a like for like basis, a household would have to find an additional £6,557 p.a. income for a lower-priced purchase to service the mortgage for a purchase in the town, compared to elsewhere in Swale.

Ageing Population

The number of people over 65 living in Faversham is expected to grow by 47.7% by 2043

Housing Stock

Faversham has a larger stock of terraced 2&3 bed roomed houses than elsewhere in Swale. Think of St Jon's Rd, St Mary's Rd and Park Rd, but, they are more expensive than elsewhere in Swale.

What do residents think about what kind of housing is needed??

% of all respondents saying that it is a High Priority

Small family homes – 2/3 bedrooms	70%
Small homes for single people/couples	52%
Smaller homes to enable older people to downsize	43%

What are Faversham residents' priorities?

Q9. Priority that should be given to household types in the future?

	High Priority %
First time buyers	79.4
Private rent affordable to average incomes	32.6
Social rent affordable to low income households	60.8
Housing suited to frail elderly or disabled people	52.2
People seeking shared ownership (part buy/part rent)	25.3
First Home scheme	57.7
Discounted sale	43.0

Who wants to move?

In July 2020, there were 552 households living in Faversham who would like to move but reported that they can't.

There were 2,113 households planning to move. The most frequent reasons cited were about rightsizing: 'need a larger house' (28.7%) and 'need a smaller house' (16.8%).

Main reasons for wanting to moving home in July 2020		
	Number	%
Need a smaller house	480	16.8
Need a larger house	817	28.7
Cannot afford rent or mortgage payments	97	3.4
Health problems and/or need housing suitable for older/disabled person	341	12.0
Current house is in severe disrepair	47	1.6
Living in temporary accommodation and need permanent accommodation	27	1.0
Need to re-locate for employment	25	0.9
Forced to move (e.g. eviction, repossession or tenancy ending)	49	1.7
Suffering harassment, the threat of harassment, crime or domestic abuse	30	1.0
Current house is overcrowded	77	2.7
Claiming housing benefit and have to move due to the 'bedroom tax.'	28	1.0
None of the above	834	29.3
TOTAL	2,850	100.0

Those in housing need in July 2020

Obviously, people say they want to move because they need a house and some because they want a better house in a better area. The survey identified 187 cases where

- indicated an intention to move home in the next 5 years;
- in housing need (aspirational moves were not included);
- could not afford entry level market renting or home ownership;
- were seeking their home in Faversham; and
- were seeking to rent from a housing association.

Gross affordable rent need by type and number of bedrooms and age of respondent								
Age	1- bedroom bungalow	2- bedroom bungalow	1- bedroom flat	2- bedroom flat	2- bedroom house	3- bedroom house	4- bedroom house	TOTAL
Under 65	0	33	44	9	34	13	9	142
Over 65	24	4	0	0	13	4	0	45
Total	24	37	44	9	47	17	9	187

Of those 187 68 needed a one bedroom place, 93 needed a two bedroom place, 61 wanted a bungalow, 53 a flat and 73 a house.

Newly Forming Households in July 2020

Characteristics of newly forming households		
	Number	Percent
Single person household	1,146	65.6
Couple or 2 people with dependent children	406	23.3
Single person or couple planning to have children	105	6.0
Single person or couple with or expecting children	89	5.1
TOTAL	1,746	100.0

Newly Forming Households wanting to buy

775 newly forming households would potentially be able to buy. 60% were interested in discounted sales and 40% shared ownership

Newly Forming Households requiring rented accommodation

Of those 1, 746 newly forming household, 79 households met the requirements for affordable rented.

- They were not already living in a place of their own;
- They were seeking a place of their own as opposed to permanently moving in with someone else;
- They could not afford entry level market renting or home ownership;
- They were seeking their home in Faversham; and
- They were seeking to rent from a housing association.

Affordable rented requirements of newly forming households		
Type	Number	%
3-bedroom semi-detached house	33	41.8
1-bedroom flat	22	27.8
2-bedroom flat	12	15.2
1 or 2-bedroom bungalow	4	5.1
2-bedroom terraced house	8	10.1
Total	79	100.0

So how many affordable houses need to be built in Faversham each year?

Summary of affordable need in Faversham	
5-year EXISTING household need for affordable rented housing	187
5-year EXISTING household need for affordable home ownership	840
5-year NEWLY FORMING household need for affordable rented housing	79
5-year NEWLY FORMING household need for affordable home ownership	775
5-year total affordable need	1,881
Total gross affordable need per annum	376

Of the 266 in need of rented accommodation

Gross affordable rented bedroom requirement		
Bedrooms	Number	Percent
1	92	34.6
2	115	43.2
3	50	18.8
4	9	3.4
Total	266	100.0

15/09/2020