

# **Housing Needs Survey**

# Stansted Mountfitchet

**June 2017** 

Robert Horn Rural Housing Enabler

**RCCE** (Rural Community Council of Essex) is an **independent charity** helping people and communities throughout rural Essex build a sustainable future.

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#### Background

The Rural Community Council of Essex (RCCE) is an independent charity helping people and communities throughout rural Essex build a sustainable future.

RCCE's mission is to provide local communities with the skills, resources and expertise necessary to achieve a thriving and sustainable future.

This means helping communities come together to identify their own needs and priorities, and provide them with advice and support in developing practical solutions. We strive to provide a voice for rural communities, representing their interests to government at local, regional and national level.

RCCE employs a Rural Housing Enabler (RHE) to work with rural communities, usually through the parish council, to identify if there is a need for a small development of affordable housing for local people.

#### **Context and Methodology**

In April 2017 Stansted Mountfitchet Neighbourhood Development Plan Steering Group, worked with the Parish Council and RCCE's Community Officers to carry out a Housing Needs Survey as part of the Neighbourhood Plan. The aim of this survey was to determine the existing and future levels of housing need for local people. The survey was delivered to each dwelling in the parish. The survey pack included a covering letter, a questionnaire and a freepost envelope for forms to be returned directly to the RHE at no cost to the respondent.

The survey form was divided into two sections. Part 1 of the survey form contained questions on household composition & property type and was completed by everyone regardless of housing need. Households which were experiencing or expecting to be in housing needs in the future were asked to also complete Part 2 of the survey, which gave the opportunity to provide more detailed information. Additional forms were made available on request from the RHE.

The closing date for the survey was 31<sup>st</sup> May 2017. 3,500 forms were distributed. 595 forms were returned and there were 73 online responses. This gives a total number of replies as 668 giving the survey a 19% response rate. This is below the rural average of 25%, but above the level of many other semi urban settlements.

90 respondents indicated that there was a need to move to alternative accommodation. 2 of these respondents were planning to move away. 81 of these respondents went on to complete or partially complete Part 2 of the survey, giving more information about their housing need.

The full table of results can be seen in Appendix 6. Percentages shown are percentages of returned forms (668=100%) unless otherwise stated. Please note that the percentages have been individually rounded and therefore may not total 100.

### **Recommendation Summary for Affordable Housing**

The indicated need was assessed from all of the forms and online responses and reduced in accordance with standard practice. The recommendation is for:

- 2 x 1 bed units for shared ownership
- 2 x 2 bed units for shared ownership
- 2 x 3bed units for shared ownership
- 4 x 1 bed units for rental
- 3 x 2 bed units for rental

### **The Parish of Stansted Mountfit**chet

Stansted Mountfitchet is a village and civil parish situated in the Uttlesford district that is listed in the Domesday Book and dates back to Saxon times. It is situated approximately three miles to the north of Bishop's Stortford. Covering approximately 6.5 square miles the parish had an estimated population of 6011 according to the 2011 census. The village continues to expand and the population is now estimated to be around 7,000.

One of the major factors leading to the continued expansion of the village has been the development of a former Air Force base into Stansted Airport and the accompanying improvement to the transport infrastructure.



Stansted Mountfitchet has an active village life with an interest in the future as evidenced by the Parish Council's Community Plan of 2011 and the current Neighbourhood Plan. There is a well-used community centre which serves meals to the over 55s three times a week. Also in the village is a leisure centre, a sports ground with both cricket and football pitches as well as tennis courts. The village is well served with a library and a wide range of shops, a petrol station, pharmacy and mini supermarkets. It is a popular destination with tourists as there is a Toy Museum and a reconstructed Norman castle which help to boost the number of pubs and cafés. There are many lively clubs catering to a wide range of interests for all ages.

There are four schools in the village. Three are primaries: St Mary's C. of. E. (OFSTED rating "Good" 2015); Bentfield (OFSTED rating "Good" 2014) and a newly opened Magna Carta Primary Academy. Forest Hall High school provides secondary education and was rated "Good" by Ofsted in 2013.

The parish is served by three churches, St John's (C of E), St Therese (RC) and a free church which is an amalgamation of the Methodist and URC churches.

#### PART 1 - You and Your Household

Six hundred and ten respondents (91%) stated that the property to which the survey was delivered and in relation to was their main home, two (0%) said that it was their second home and fifty-six (8%) did not answer this question.

#### **Property Type and Size**

The majority of respondents five hundred and eighty-six (88%) described their home as a house, forty-one (6%) described their home as a bungalow and thirty-two (5%) as a flat/maisonette/bedsit. One person (0%) described their house as other and eight (1%) did not answer the question.

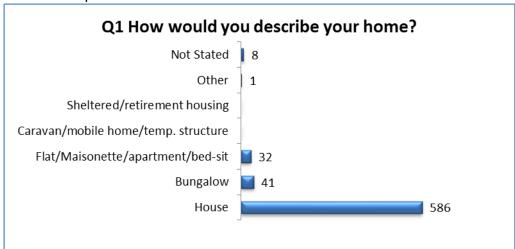


Figure 1: Property type

Twenty-three respondents (3%) live in a property with one bedroom, one hundred and twelve (17%) have two bedrooms. Two hundred and thirty-nine respondents (36%) reported having three bedrooms, but the most common number of bedrooms was four or more, with two hundred and eighty-four people (43%) in this category. Ten respondents (1%) did not answer this question.

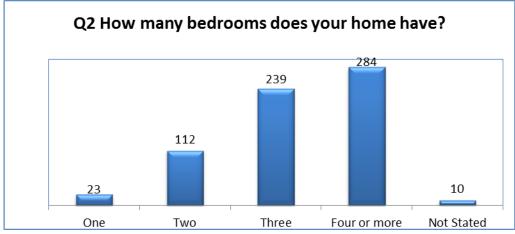


Figure 2: Size of property

#### **Tenure**

The majority of respondents, three hundred and eight (46%) stated that their property was owned outright by a household member, and two hundred and seventy-six (41%) stated that the property was owned with a mortgage. Twelve respondents (2%) rent from a housing association and, twenty-two (3%) rent from the local council and thirty-three (5%) from a private landlord. Four people (1%) described their tenure as shared ownership. Three people (0%) live in a tied property, and two (0%) described their tenure as "other". Eight respondents (1%) declined to answer the question.

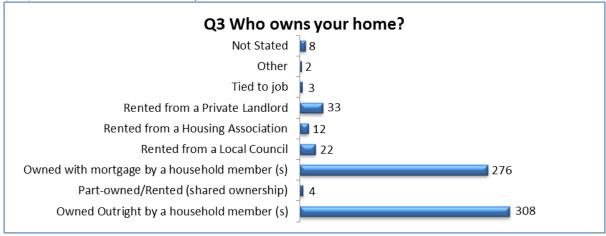


Figure 3: Tenure

#### Years in the parish

One hundred and seventy-four respondents (26%) had lived in the parish for 0-5 years and one hundred and thirteen (17%) for 6-10 years. One hundred and eleven people (17%) had been in the parish for 11-20 years, eighty-four (13%) for 21-30 years and one hundred and forty-one (21%) for 31-50 years. Twenty-five respondents (4%) have lived in the parish for 51-70 years and another ten (1%) for over 70 years. Ten (1%) did not answer this question.

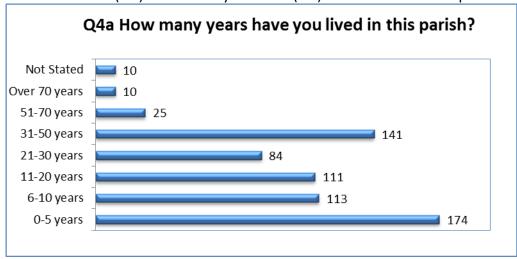


Figure 4: Years of residence in the parish

Respondent were asked where they had moved from if they had lived in the parish for less than 7 years. The responses covered a wide range of places but seventy-three (25%) of the two hundred and eighty-seven who had lived in the parish for less than 7 years had come from Bishop's Stortford.

#### **Location in parish**

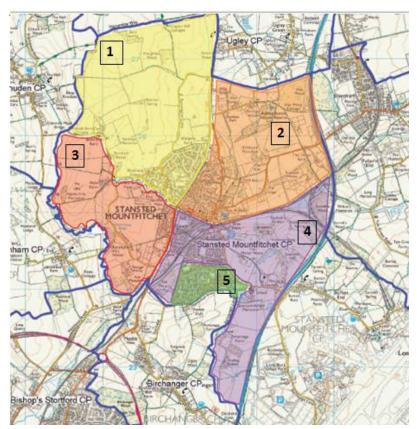


Figure 5: Location map

One hundred and twenty-nine respondents (19%) live in area 1 (north west). One hundred and five respondents (16%) live in area 2 (north east). Sixty-seven (10%) live in area 3 (south/west) and two hundred and six (31%) live in area 4 (south/east). Ninety-eight (15%) live in area 5 (near St Mary's C. of E. Primary School). Two respondents (0%) live in Burton End which was not identified on the map. Sixty-one people (9%) did not answer this question.

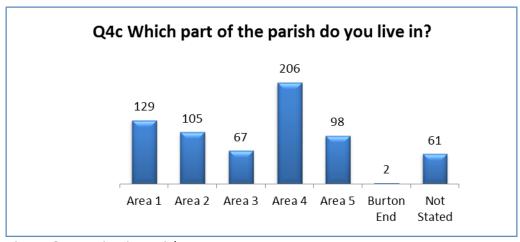


Figure 6: Location in parish

#### Number of people living in the property

One hundred and forty respondents (21%) live alone but the majority of two hundred and eighty-five respondents (43%) live with one other person. Ninety-six (14%) households have three people, one hundred and eleven (17%) have four people and twenty-three (3%) households have five people living in the property. Three households (0%) reported having six people living in the property. Ten people (1%) did not answer this question.

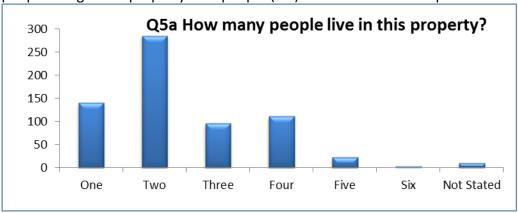


Figure 7: Size of Households

#### **Age and Gender**

The total number of people within the households responding to the survey was 1585. For the purposes of the question relating to age and gender the percentages used are of 1585 i.e. 1585=100%.

There were one hundred and sixteen recorded children (7%) aged 5 and under, eighty-one (5%) between 6-10 years, and seventy (4%) were between 11-15 years old. One hundred and twenty-one (8%) were between 16-24 years and one hundred and thirty-seven (9%) were between 25-35 years old. Two hundred and seventeen respondents (14%) were aged 36-45, but the largest age group was the 46-59 year olds with three hundred and twenty-eight people (21%). Two hundred and seventy-three people (17%) were between 60-70 years old and two hundred and nineteen people (14%) were aged 71 and over. Twenty-three people (1%) did not declare their age.

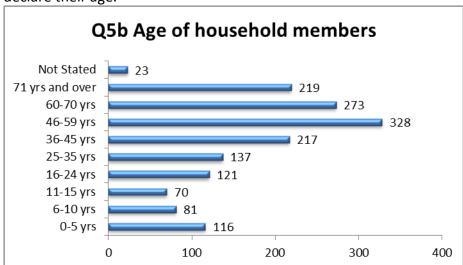


Figure 8: Age of residents

The responding population is made up of eight hundred and two (51%) females and seven hundred and fifty-nine (48%) males. There were twenty-four people (2%) whose gender was not recorded.

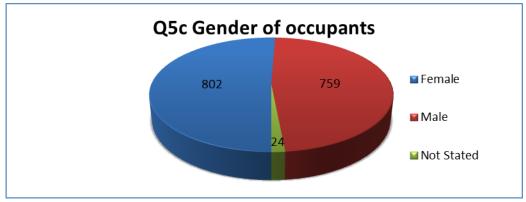


Figure 9: Gender of respondents

#### Members of family who have moved away

The survey asked if any members of the family had moved away in due to not being able to find a suitable local property. Thirty-two respondents (5%) answered "Yes within 5 years" and twenty-two (3%) answered "Yes, in more than 5 years". Six hundred and two people (90%) respondents answered "No" and twelve (2%) did not answer the question.

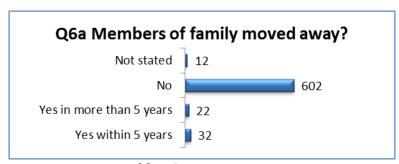


Figure 10: History of family moving away

#### **Downsizing**

One hundred and two respondents (15%) said that they felt there was a need for downsizing or they themselves were interested in downsizing. Four hundred and forty-six (67%) people said they were not interested, or would move for another reason. One hundred and twenty people (18%) did not answer this question.

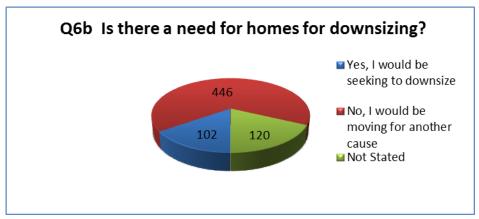


Figure 11: Support for Downsizing

#### **In Housing Need**

When asked if anyone in the household needed to move to alternative accommodation seventy respondents (10%) answered "Yes, within 5 years", and twenty-one (3%) answered "Yes, in more than 5 years". Five hundred and sixty-one (84%) said no. Sixteen respondents (2%) did not answer this question.

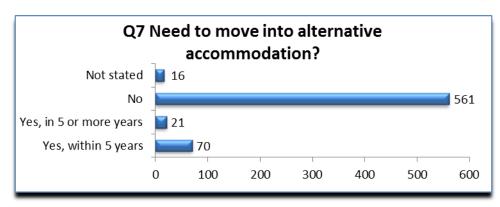


Figure 12: Need to move to alternative accommodation

#### **PART TWO – Housing Need**

90 households indicated they had a need for alternative accommodation by answering questions 6a or 7 in part 1 of the form. For the purposes of Part 2 the percentage shown is the percentage of the ninety respondents in housing need who completed or partially completed Part 2 (90=100%) unless otherwise stated.

#### **Timescale**

Sixty-six respondents (73%) wished to move within the next five years and nineteen (21%) in five years or more. Five people (6%) did not answer this question.

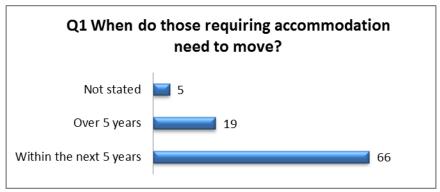


Figure 13: Timeframe for moving

#### **Current Tenure**

Twenty-four respondents (27%) stated that they currently live with their parents and thirty-five (39%) stated that the owner(s) were members of the household. Nineteen (21%) rent from a private landlord and two (2%) rent from a housing association / local authority. One respondent (1%) is living in accommodation that is tied to their employment. Four people (4%) live in a shared ownership property. Five people (6%) did not answer the question.

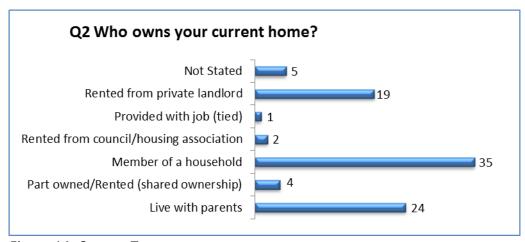


Figure 14: Current Tenure

#### **Preferred Tenure**

Thirteen respondents (14%) indicated that they would prefer to rent from a housing association / local council. The most popular option, to purchase a property on the open market, was chosen by fifty-two (58%) of the respondents. Nine (10%) would prefer shared ownership, one (1%) would prefer to rent privately and two (2%) would prefer an alternative option. Thirteen respondents (14%) did not answer this question.

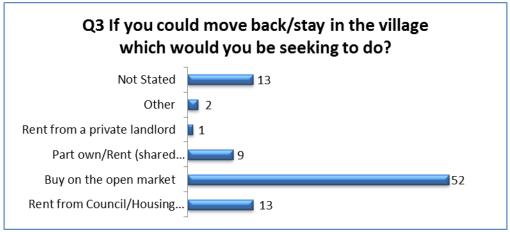


Figure 15: Preferred Tenure

#### **Housing Register**

Only five (6%) of the households that completed part 2 are currently on either the local authority housing register or any Housing Association register. Seventy-seven (86%) are not the register. Eight people (9%) did not answer the question



Figure 16: Registered on a housing register waiting list

#### **Accommodation Required**

The majority of respondents, thirty-seven (41%) stated that they require a house, and fifteen (17%) would prefer a bungalow. Twenty-one respondents (23%) indicated a need for a flat and eight (9%) wanted sheltered/retirement housing. One person (1%) indicated that they wanted some other form of accommodation and eight respondents (9%) did not answer this question

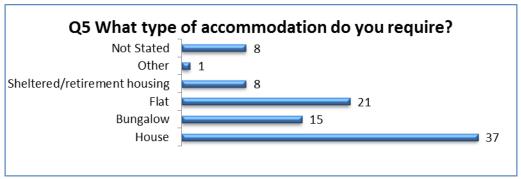


Figure 17: Types of Accommodation Required

Eighteen people (20%) wanted a 1 bedroom property, while the majority, thirty-seven (41%) wanted a 2 bedroom property. Another eighteen (20%) wanted a 3 bedroom house and eight (9%) wanted 4 bedrooms. Nine people (10%) did not answer this question.

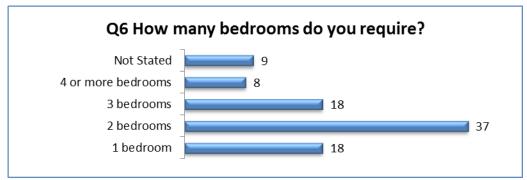


Figure 18: Number of Bedrooms Required

### **Special Needs and Adaptations**

When asked if they would have any specific special needs or required adaptations to the property seventy-one respondents (79%) said no, but six (7%) indicated that they had some special needs. Thirteen people (14%) did not answer the question.

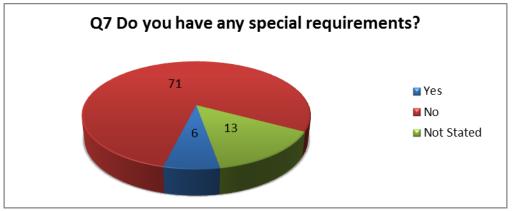


Figure 19: Special Needs & Adaptations

#### Reason for requiring alternative accommodation

Twenty-six respondents (29%) said that they were setting up a first / independent home. The second biggest reason for wanting to move was downsizing (i.e. a smaller home): Twenty-five households (28%) gave this as their main reason. Twelve households (13%) said that they needed larger accommodation and seven (8%) were looking for a cheaper home. One respondent (1%) was looking to change tenure Three (3%) needed a physically adapted home to cope with special needs and another three (3%) needed shelter / retirement housing. One (1%) needed to be nearer to work. Five (6%) described their need as "other" and seven (8%) did not answer the question.

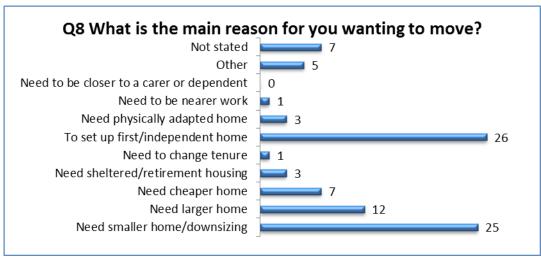


Figure 20: Reason for moving to alternative accommodation

#### **Age and Gender**

The total number of people needing to move to a new household was one hundred and fifty-one in the following age groups (percentage figure for age and gender are of total people i.e. 151 = 100%)

Eleven people (7%) needing to move were children between 0-5 years old. Six more children (4%) were between 6-10 years old and five (3%) were between 11-15 years. Twenty-six (17%) were between 16-24 years old. Thirty-four respondents (23%) were in the 25-40 year category and sixteen (11%) were in the 41-55 year old range. Twenty-three people (15%) were between 56-70 years and twenty-one (14%) were over 70 years old. Nine respondents (6%) did not answer this question

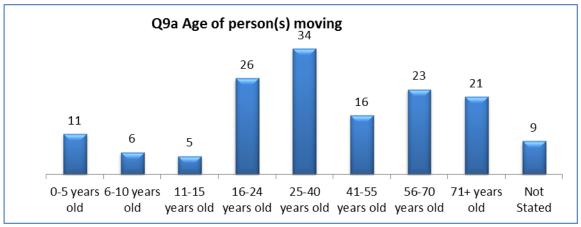


Figure 21: age of respondents in housing need

Eighty-two people (54%) needing to move were male, and fifty-nine (39%) were female. Ten respondents (7%) did not answer this question.

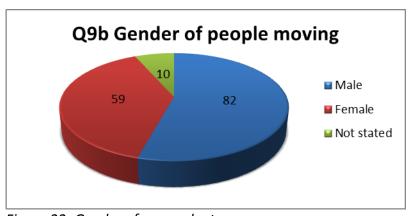


Figure 22: Gender of respondents

#### Type of household

Most of the new households, twenty-eight (31%) would comprise just a single person, and seventeen (19%) would be described as older. Fifteen (17%) would be a parent(s) with child(ren) household, and another seventeen (19%) would be a couple. Two respondents (2%) indicated that their household would be brothers/sisters sharing, and another two (2%) indicated "other" to describe the new household. Nine people (10%) did not answer this question.

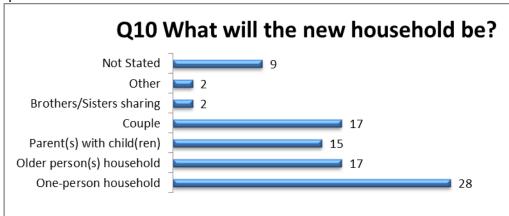


Figure 23: New household composition

#### **Housing benefit**

Just one of the new households (1%) expected to claim housing benefits, while another one (1%) expected to be getting partial benefits. Sixty-one respondents (68%) would not be claiming. Nineteen (21%) did not know and eight (9%) did not answer this question.

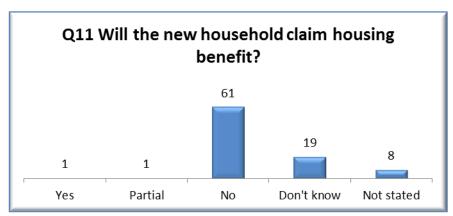


Figure 24: Housing Benefit

#### **Affordability**

#### <u>Income</u>

Respondents were asked to indicate the gross monthly income available for the new household living costs.

Four respondents (4%) said that they had a monthly income of less than £500, seven (8%) said between £751-£1,000 and five (6%) between £1,001-£1,500. Seventeen people (19%) declared their household income to be between £1,501-£2,000 and six (7%) people said between £2,001-£2,500 per month. Eleven (12%) said that their income was between £2,501-£3,000 and eighteen respondents (20%) said their monthly income was over £3001. Twenty-two people (24%) did not answer this question.

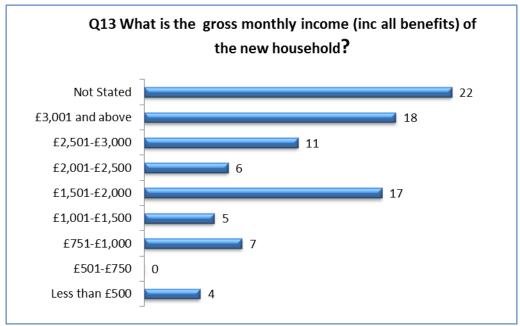


Figure 25: Gross monthly income

#### Savings

Respondents were asked if they had any savings or equity which could be used towards outgoings for a home. This is particularly relevant to those seeking affordable housing as high levels of savings can prevent an applicant being able to access this type of housing.

It is also important for those respondents seeking shared ownership or purchasing their own property on the open market since they will most likely require a mortgage and will need savings to cover the deposit and legal costs.

Sixteen respondents (18%) indicated that they had no savings. Eight respondents (9%) indicated that they have some savings below £5,000 and fourteen (16%) have between £5001-£10,000. Ten respondents (11%) have between £10,001-£20,000 and one (1%) has between £20,001-£30,000. One (1%) person has savings between £40,001-£50,000. Twenty-two (24%) have savings above £50,001. Eighteen respondents (20%) did not answer this question.

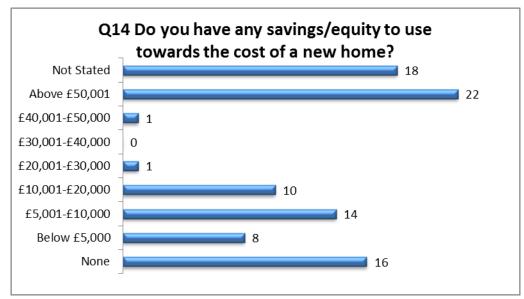


Figure 26: Savings

#### **PART THREE: Assessment of Need**

Analysis has been carried out to assess the levels of affordability of open market and affordable housing from the information provided by the respondents. The assessment of need notes the preferred accommodation type and tenure, however, whilst analysing the results to provide a recommendation practical considerations were also taken into account, such as the current age of respondents and income levels.

Some respondents aspire to own a share of their home but in reality cost may still be prohibitive and renting is likely to be the only available option at this time.

The tables below show the preferred tenure type selected by each respondent and the recommendations based on a number of factors including income levels and savings.

Indicated Tenure					
Туре	Number				
Open Market	51				
Sheltered Housing	9				
Housing Association /	11				
Council rented					
Shared Ownership	9				
Private rent	1				
Insufficient data	9				

Recommended Tenure				
Туре	Number			
Open Market	39			
Sheltered Housing	9			
Housing Association	14			
rented				
Shared Ownership	13			
Private rent	1			
Insufficient data OR	14			
income to move				

The table overleaf sets out the size of units required based on the Uttlesford District Council's Allocations Policy for affordable homes. These criteria cannot be applied to those whose needs can be met on the open market or respondents under the heading of "Not Enough Information". The number of bedrooms stated is based on current household composition. The timescales provided on the below table are as stated on the completed housing needs survey.

Table 2: Size & Timescales

SIZE	Open Market	Shared	HA / Council	Sheltered	Other
		Ownership	Rented	Housing	
Identified No.	39	13	14	9	1
of units					
	1 x 1 bed bungalow	4 x 1 bed	8 x 1 bed	4 x 1 bed	1 x 2 bed
Size	13 x 2 bed	5 x 2 bed	1 x 1 bed bungalow	5 x 2 bed	private rent
Breakdown	8 x 2bed bungalow	4 x 3 bed	4x 2 bed		
	7 x 3 bed		1 x 2 bed bungalow		
	4 x 3bed bungalow				
	6 x 4 bed				
TIMESCALE					
Within the	1 x 1 bed bungalow	3 x 1 bed	7 x 1 bed	3 x 1 bed	1 x 2 bed
next 5 years	9 x 2 bed	5 x 2 bed	1 x 1 bed bungalow	2 x 2 bed	private rent
	3 x 2 bed bungalow	4 x 3 bed	4 x 2 bed		
	7 x 3 bed		1 x 2 bed bungalow		
	1 x 3 bed bungalow				
	4 x 4 bed				
Over 5 Years	3 x 2 bed	1 x 1 bed	1 x 1 bed	1 x 1 bed	
	2 x 2 bed bungalow			3 x 2 bed	
	3 x 3 bed bungalow				
	2 x 4 bed				
Not stated	1 x 2 bed				
	3 x 2 bed bungalow				

#### <u>Recommendation</u>

When calculating recommendations for affordable housing the achievable tenure number has been halved (to secure this for local people). The indicated need for affordable housing units was a mixture of shared ownership (4 x 1bed, 5 x 2bed and 4 x 3bed) and rented units (9 x1bed, 5 x2bed) with several requests for bungalows. Halving these figures gives a recommendation of:

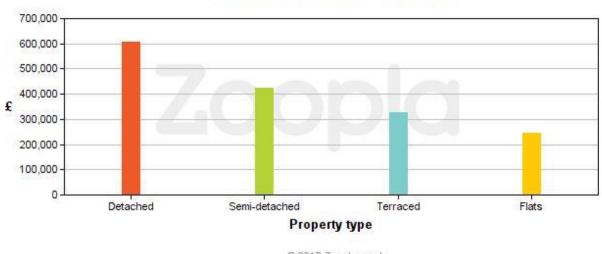
- 2 x 1 bed units for shared ownership
- 2 x 2 bed units for shared ownership
- 2 x 3bed units for shared ownership
- 4 x 1 bed units for rental
- 3 x 2 bed units for rental

Some of the respondents who wanted affordable housing aspired to more bedrooms than the needs suggested by the data. In general properties will be offered on a full capacity basis rather than fulfilling a desire to have spare bedrooms.

# Appendix 1 Local Housing Stock

#### Average property values in Stansted Mountfitchet as of May 2017

#### Average values in Stansted (May 2017)



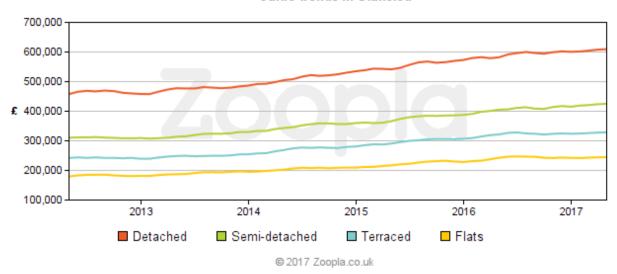
© 2017 Zoopla.co.uk

Source: Zoopla & Right Move

The average price paid for a property in Stansted Mountfitchet in the last 12 months was £375,130 (average from Zoopla and RightMove combined). This data is based on a total of 107 sales. Terraced properties were the most sold type of property accounting for 35% of total sales in the past year (average price £312,394), with Semi Detached at 29% (average price £381,584), Detached at 24% (average price £534,028) and Flats at just 12% (average price £224,941).

# Average home values in Stansted Mountfitchet compared to the UK average over the past 5 years

#### Value trends in Stansted



#### **Affordability**

To put the issue of affordability into context it is important to understand the local property market to show the issues families on modest incomes would face whilst seeking housing in Stansted Mountfitchet in order to remain living in the parish.

The available housing stock in Stansted Mountfitchet, based on the number of properties on sale at present (38), shows there to be a reasonable variety of sizes and types.

Because the numbers are relatively low the average prices of properties may be called into question as they may not be typical, but they show an upward trend based on the average sale price achieved in the last year. At present the average price of a 2 bedroom flat or maisonette is £236,250, but there are only four on the market at the time of writing this report. The average price of a terraced house with 2 or 3 bedrooms is £351,667 (based on 3 properties). The has an average asking price of a 3 or 4 bedroom semi-detached property is £435,836 (sample of 6) and for a detached property with 4 or 5 beds the price is £602,500 (sample of 10).

Based on current interest rates a mortgage on one of the average 2/3 bedroom terraced properties (based on £351,667) over a 25 year period with a 10% deposit would cost around £1,654 per month in repayments (3.9% APR). This would require a household income between £71,000 and £99,000 pa. A 10% deposit for this property would be £35,167. Using the same criteria one of the 2 bedroom flats/maisonettes would need a deposit of £23,625 and repayments of £1,111 per month.

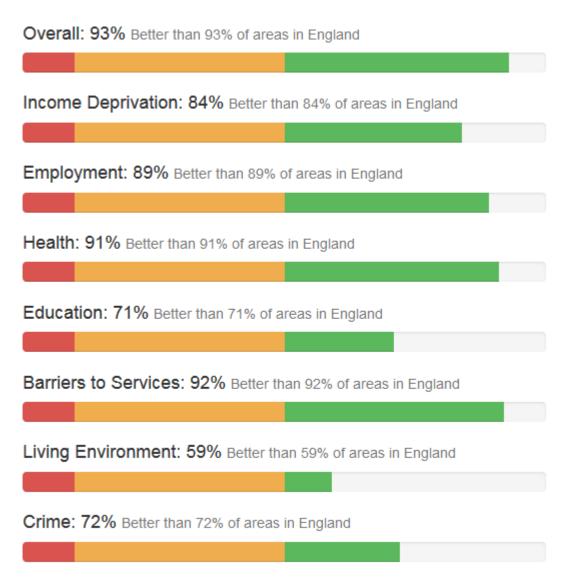
For some households these costs remain out of reach leaving the only options to look for a shared ownership property, renting affordable housing or moving out of the parish.

(data sources, Zoopla, Rightmove)

#### Appendix 2

# **Deprivation data**

All 32,844 neighbourhoods in England have been ranked on a range of deprivation topics. The most deprived neighbourhood in England has a rank of 1. Overall Stansted Mountfitchet was ranked 30,624 out of 32,844 where 1 was the most deprived and 32,844 was the least deprived.



Full details of the Index of Deprivation are available from the UK Government Website English indices of deprivation 2015.

<u>Letter to residents</u> <u>Appendix 3</u>





#### **April 2017**

Dear Resident,

#### Stansted Neighbourhood Plan Housing Needs Survey

As part of the process of producing Stansted parish's Neighbourhood Plan, various research needs to be undertaken and evidence gathered. A neighbourhood plan is a document produced by local people that contains planning policies; that once the plan is made becomes part of the legal process when determining planning applications and considering future development of the village.

To develop a strong evidence base various methods are used. One important area is housing and this survey looks at the housing need of local people now and in the future. Stansted Neighbourhood Plan steering group is working with the Rural Community Council of Essex (RCCE), a registered charity (established in 1929), to undertake this housing needs survey and assess the housing need of local people.

The survey should only take a few minutes to complete, you have the choice of returning the form in the Freepost envelope provided or using the online form available at:

#### www.surveymonkey.co.uk/r/StanstedHN

Please return the forms or complete online by the <u>31<sup>st</sup> May 2017</u>. Please also be assured that the RCCE will treat your response in strict confidence. The Steering Group will be provided with a summary report but will not see the completed forms nor be made aware of any personal details.

If you have any questions about completing the survey, or require additional forms please contact either Robert Horn (Rural Housing Enabler) or Sarah Sapsford (Community Engagement Manager) either on 01376 574330 or by e-mail to robert.horn@essexrcc.org.uk

Yours sincerely,

Simon Thompson

Stansted Neighbourhood Plan Chairman

#### Appendix 4



# **Housing Needs Survey** For Stansted Neighbourhood Plan

Please read the accompanying letter before completing this form and use the pre-paid envelope to return the completed form by

31<sup>st</sup> May 2017



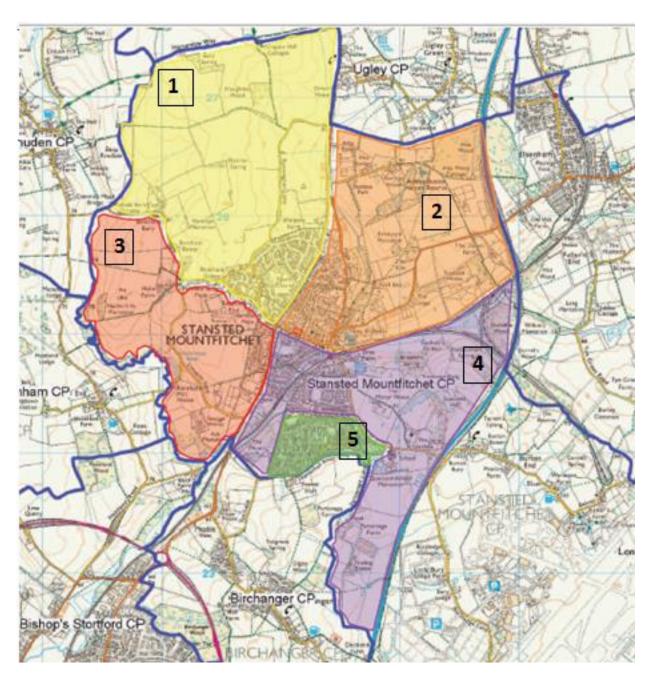
RCCE - Registered Charity No. 1097009. Company registered in England and Wales No. 4609624

To assist the steering group with evidence gathering for the Stansted Mountfitchet Neighbourhood Plan, this survey is asking about local peoples housing need in Stansted

· · ·	-	<del>-</del>			
4b. If less than 7 years, where did you live previously?					
4a. How many years have you lived in this	s pari:	sh?			
Tied to job		Other			
Rented from a housing association		Rented from a private landlord			
Owned with mortgage or loan		Rented from the local council			
Outright by a household member(s)		Part owned/part rented (shared ownership)			
3. Who owns your home? (Tick one box onl	ly)				
3 bedrooms		4 or more bedrooms			
1 bedroom or bedsit		2 bedrooms			
2. How many bedrooms does your home	have?	? (Tick one box only)			
Sheltered/retirement housing		Other			
Flat/maisonette/bed-sit		Caravan/mobile home/temp.structure.			
House		Bungalow			
1. How would you describe your home?	(Tick o	one box only)			
PART 1 - You and Your Household (A hou (not necessarily related) living at the same living room or sitting room or dining area)	addr				
Is this your main home? Yes, main home (If this is your second home do not comple					
Mountfitchet. It can be answered anonyn can. If you need any additional forms ple This form can also be completed online.	nously ease c Pleas	y, but please answer as many questions a contact RCCE (details at the end of the su se enter the following URL in the address of w.surveymonkey.co.uk/r/StanstedHN	ns you rvey).		

Stanste © RCC

# 4c. Which part of the parish do you live in?



Please indicate using the above map which part of the parish you live in. The parish council wil
be provided with a summary report but your individual response will remain private and wil
not be disclosed.

1 $\square$	2 □	3 □	<b>1</b> $\square$	5 🗆
⊥	∠∟	ა∟	4⊔	⊃⊔

	Person 2			
	Person 3			
	Person 4			
	Person 5			
	Person 6			
6a. Have any members not being able to ficouncil/housing ass	nd a suitable hom	•	•	-
Yes, within 5 years  6b. It would be use people to purchase current property is this is the case.	eful to know if the e to enable them	to downsize (i.e. n	<b>mes which would b</b> nove to a smaller h	<b>e suitable for local</b> ome because their
Yes, I would be seel	king to downsize	No, I	would be moving fo	or another reason. $\square$
If you answered 'Yes' contact the Rural Houform).	using Enabler for an	additional survey for	m (contact details at	the end of this
7. Do you or does a separate form will be need to move to alt that they complete	<u>ne required for eac</u> ternative accommo	<u>h new home needed</u>	<u>d.</u> (e.g. if two people	e living with you
Yes, within 5 years.	Yes, in	5 or more years	. <b>N</b> o	
8. Any other comm council)	ents. (these will be	e recorded anonym	ously in the report t	o the parish
If no-one in your	household is in n	eed of alternative	accommodation (i	.e. indicated no in

5. Please complete the table below to show the age and gender of all those living in your

Person 1

Age

Gender

If you answered 'Yes' to Question 7 and you wish to remain within the parish then please complete Part 2 of this questionnaire, which collects information on your housing needs.

question 7) you do not have to complete Part 2 of this form. Please return Part 1 in the

Remember, a separate form will be required to be completed for each new home needed. Please request an additional form from the Rural Housing Enabler. (Contact details at the end of this form)

Thank you for taking the time to complete this survey

Freepost envelope provided.

home.

# PART 2 - Open Market & Council/Housing Association Rented Housing Needs

This part should be completed by the person with the housing need, if it completed by someone on their behalf, please complete the form as if it was the person in need.

# **DO NOT COMPLETE THIS SECTION IF YOU HAVE NO HOUSING NEED.** (Please return Part 1 in the Freepost envelope provided).

If you answered <u>"Yes"</u> to **question 7 in Part 1** and you indicated that you or a member of your household had a housing need please complete Part 2. Please provide more detailed information but <u>only</u> for those who need to move, i.e. the new household.

1. When do those requiring accommodation need to move from this home?
Within the next 5 years Over 5 years
2. Who owns your current home? (Tick one box only)
Live with parents
3. If you could stay in/move back to the village which would you be seeking to do? (Tick one box only)  Rent from council/housing assoc
4. Are you on the local council housing register or waiting list?  Yes No
Other, please specify  6. How many bedrooms do you require?  Please note that for affordable housing bedroom allocation is decided by need and set by the local authority's allocations policy. This is available on their website.  1  2
7. Does anyone requiring alternative accommodation have specific* housing needs?  * Layout & design adapted for access e.g. wheelchair access, ground floor etc  Yes

8. What is your <u>r</u>	<u>nain</u> reason for ne	eding to mo	ve? (Ti	ck <u>one box only</u> )	
Need smaller hor	me/downsizing	. 🗆	Need	larger home	
Need cheaper ho	me	$\overline{\square}$	Need	secure home	$\overline{\sqcap}$
Need to change t	enure	$\Box$	Need	to set-up first/independent home.	$\overline{\Box}$
Need physically-a	adapted home	🗀	Need	to be nearer work	
	•		ve or re	eceive support	
	· ecify	_			
9. Please indicate those who will m	e the age, gender a ake up the NEW h	and relations ousehold). If	more	each person requiring to move (i.e than one house is needed please re t details at the end of this form	
	Age	Gender		Relationship to person 1	
Person 1				(e.g. son, daughter, partner, husbetc)	and
Person 2					
Person 3					
Person 4					
Person 5 Person 6					
10. What type of One-person hous Parent(s) with ch Brothers/sisters	sehold ild(ren)	e NEW hous	Older Coupl	be? (Tick one box only) person(s) household e without children	
11. Will the NEW	/ household be cla	_	ng Ben	efit / Universal Credit?	Ш
		NoL		t situation? (Tick one box only)	
Live in the parish	now	🗆	Live i	n an adjoining parish	
•	parish now but hav h in last 5 years	_	Work	in parish or adjoining parish	
Have close family	/ living in the parisl	n. 🔲	Othe	r, please specify	••••

To enable a basic financial assessment to be carried out it would be very useful if you could complete the following questions on the financial situation of the NEW household. This information will not be made available for general use or individual data published. It will only be used to undertake a basic assessment of need and affordability.

13. What is the gross monthly income, including benefits, of those in the NEW household

responsible for the cost of housing? (Tick one box only)					
Less than £500		£501 - £750			
£751- £1,000		£1,001 - £1,500			
£1,501 - £2,000		£2,001 - £2,500			
£2,501 - £3,000		£3,001 and above			
14. Do you have savings/equity which ma home?	ay be u	used to contribute towards the cost of a new			
	ay be u	used to contribute towards the cost of a new Below £5,000			
home?	ay be u	Below £5,000			
home?  None	be t	Below £5,000 £10,001 - £20,000			

The information you provide is protected under the Data Protection Act 1998. Data gathered will not be used by anyone other than RCCE to inform or make recommendations to the neighbourhood plan steering group. Basic assessment will be made using the data provided. No personal details will be shared.

#### **Contact Details for Rural Housing Enabler**

Rural Housing Enabler
Rural Community Council of Essex
Threshelfords Business Park
Inworth Road
Feering
Essex CO5 9SE

Email:robert.horn@essexrcc.org.uk

Telephone 01376 574330

Additional comments Appendix 5

- Retirement homes here would be useful
- The costs involved in moving make this uneconomical.
- Any future development should be houses and not flats. Any development needs to be sympathetic to existing properties. Maintaining the village look and feel is vital to existing residents
- The mixture of housing in the area is good Forest Hall Estate has a variety of smaller/cheaper homes and the older parts of the village have flats/houses/bungalows
- Will want to downsize in 5-10 years to suitable bungalow with small garden, ideally within walking distance of some shop (general food store)
- It is important to take into account that the existing infrastructure cannot sustain any further development of greater numbers. The village is constantly gridlocked at any time of the day
- No disputes need for additional housing for local residents but no attention is given to the infrastructure that has to cope with this
- Wishes to move outside of the Parish so part 2 not applicable
- Affordable housing needed. New Development prices exceed prices affordable to my children. Developments not meeting local needs
- I am extremely surprised that you expect anybody to answer any of the questions alone.
- It's not as though you will try to limit the amount of development only suggest to the powers where they can locate it
- If we had a competent planning dept. (which we don't) we would be forcing developers
  for more bungalows and estates just for over 60's with facilities. But we don't have a
  proper housing plan and no one seems to understand the changing demographic. We
  don't need more family homes we need policies that move people like me out of
  existing family homes.
- Additional housing is required for purchase but this is best done in a new development/village rather than a bolt on approach
- Q7 in 10 years' time
- Recently widowed, present house and garden are too big for me to manage.
- It is likely that my husband and I will want to start a family and need to move, we will likely move out of the area because we are unlikely to be able to afford a larger house in this area.
- There is a great need for houses suitable to downsize to, in my road of all detached houses there must be 70% at least with only 1 or 2 people in them. But there aren't suitable houses, plus the cost of moving is extortionate but we don't want minute rooms. We want decent sized rooms, just less of them with adequate bathrooms and kitchens please persuade the builders.
- We are moving to Elseham, as no affordable housing in Stansted. Very hard to move to a 4 bed house in Stansted (July 2017)
- I don't intend to move
- Generally concerned about further over-development of the village, loss of countryside / green belt land
- There is a lack of suitable smaller homes in the parish to move to. We are sitting in a 4/5 bedroom house designed for a family. We want a smaller property in terms of bedrooms, garden etc. but do not want small rooms or be on top of neighbours decent sized garage but small garden. bungalows would be good

- Parish is becoming increasingly crowded with the vast increase in new homes and people moving into the area and infrastructure is unable to cope (Cambridge Rd, cars dropping at back entrance to Station (which will only get worse as Elms Farm is also developed), lack of parking on new estate (or unwillingness to use?) etc etc)
- FHP was meant to be airport related housing.... I wonder how many people who bought houses there work at the airport? My perception is that mostly commuters. Any new development will likely go the same way. Please consider what can be done to maintain houses for locals and not swallowed up by commuters.
- Let's have some 1 bed/2 bed small bungalows (freehold) for retired persons downsizing (with small gardens) thus freeing up 2 beds for 1st time buyers
- Very concerned about roads, junctions and weight of traffic flow through village, especially either side of Church road railway bridge
- I should like to see more bungalows being built or flats with balconies
- For older people bungalows are often 1st choice, very few are built now. At retirement
  we are unlikely to stay in the area due to the amount of development there has/will be
  which has spoiled the rural nature of the area this was one of the main reasons to live
  here
- Development is fine as people need to have somewhere to live but government and local councils have to ensure there is additional and appropriate infrastructure to support e.g. schools, GPs, parking, rail provision etc.
- There is a lack of assisted accommodation in the area
- Possibility of moving only due to love of current location! Bungalow appropriate location and size etc.
- Not clear enough to determine location on the map
- Facilities and infrastructure and road system cannot support additional housing following existing planning consents
- A readable map of Stansted would have made life easier
- There are way too many new homes built in Elsenham and Bishop's Stortford for the local infrastructure to bear
- More affordable housing needs to be built
- There are too many houses in Stansted already. The services and infrastructure cannot cope with the growth. It is also pushing up housing prices and making it unaffordable to live here. Stansted is at least 3-4 times the size it was when I went to school here. (grew up for 15 years in Stansted and parents from Stansted)
- Not seeking to move at the moment
- I do not need to move now but could have to do so later on, I would like to stay here as long as possible
- Forest Hall estate and Walpole farm development is more than enough new building in Stansted, the thousands of new homes being built in Bishop's Stortford means this area is overcrowded for the amount of hospitals, schools etc. Lastly don't build on farmland, it's needed to grow food, we hear about housing the growing population but not about feeding them. KEEP OUR FARMLAND
- There is a lack of houses/bungalows in Stansted that you can 'downsize' to, most available units are unsuitable because they have small rooms - we want to 'downsize' the number of bedrooms not size and smaller gardens would reduce maintenance commitments
- We are Nimbys!

- Non-residents using local station and airport choke the local community and prevent them being able to park their cars outside their own properties
- Too much housing already in Stansted, impossible to have so many houses without proper infrastructure being put in place first.
- Map is impossible to read so cannot help with the question
- Stansted is not a commuter village and if this were not so local needs would be more than satisfied!
- It is quite clear that this form is intended to prove the need for more and more housing in the village and as such is not in the anyway an independent survey!
- Would consider a bungalow in area(s) 2, 1, 3, 4
- There appears to be a concentrated house building effort in and around Stansted Mountfitchet, but affordable houses seem conspicuous by their absence if the advertising billboards showcasing three and four bedroom houses are anything to go by.
- I support more housing being built. We need further expansion of the housing stock in the parish
- It's clear that more affordable housing is needed in the area.
- To accommodate any additional people, the infrastructure of the parish needs significant improvement. Road congestion is getting worse by the day. Trains are packed during rush hour and too infrequent. It seems like planning is being granted without any consideration to the basics of accommodating more people.
- I have no idea what you mean in Question 10
- How will I know what will happen in the next week let alone 5 years' time?
- The price of rental, for those not getting housing association houses is terrible. Causing poverty and great unhappiness
- If Bishop's Stortford / Birchanger new homes continue to expand, how will Stansted ensure availability for schools for our children?
- We would be looking to move in future to a larger family home but with land so would probably need to move outside the Parish.
- The map is very bad I have no idea where my house is!!
- Map is too small to read
- My mother would like to move to move to the village to downsize but cost is prohibitive
- Can't see the map clearly
- I downsized 18 months ago from a 3 bed family house. However I was actively looking for a suitable property for over 2 years before I found my present home
- By keep building more houses in this village you are creating a 'town' which is not wanted. You will also bring more cars into the village causing more congestion on the B1383 and surrounding roads, which are quite narrow in places.
- Would like some forms for my daughters
- Wardened, sheltered housing would be an asset for some elderly people
- We are considering moving from the area because it has become overpopulated, causing damage to the countryside and putting pressure on infrastructure. The new housing estates are eroding the benefits of living here. Thank you
- Possibility of necessity to move as house is tied to work and threat of redundancy, I
  could not at present afford to buy or rent in Stansted if this happens no small
  affordable housing
- They do not need to move but would probably choose to move. I can't imagine them wanting to remain living with parents from choice!
- I live alone with no intention of moving

- More new homes from over 60's bungalows more than flats
- Build more bungalows! We would like to move due to my partner's disability, but cannot afford to. Need a bungalow which unfortunately are out of our price range (in this area). Builders need to start looking to make suitable housing for the older generation to free up larger homes. Councils should insist rather than just making them build percentages of social accommodation.
- Retirement (1 or 2 bed) needed in Stansted
- My rent is unaffordable
- We do hope to downsize in the near future but to gain any money from doing so we would probably have to move well away from this highly priced area.
- Transport links, roads, rail and bus are not sufficient in number or quality for the current population, let along going forward. There also needs to be a significant increase in police presence in the area
- Not looking to move at the moment and not sure if we will stay in the parish when we downsize
- In the fullness of time, we can perceive a wish to move from our family home to a larger (as opposed to small) bungalow with smaller garden, but the availability of such seems very limited in Stansted, which we would not wish to leave so we will probably be 'bed-blocking' like many others of our peer group.
- For a starting home price there was more selection in Manuden than Stansted.
   Consequently my daughter ended up there and not in Stansted, more affordable housing is definitely required
- Resident parking schemes for free parking would be good. Nowhere to park for shift workers like myself
- We don't need to move but we will be downsizing.
- Speed is an issue on new developments
- Your map was very poorly produced. I suspect a lot of people will get their area wrong.
- Live in a Cottage
- Would be moving out of the Parish
- No more executive homes for Londoners traffic, pollution
- Don't build new housing stock without making adequate provision for local services schools, leisure facilities, Churches, doctors surgeries (current facilities cannot offer appointments to the current level of occupation) dentists etc. and road access should not increase traffic levels on the existing congested routes.
- There are too many houses putting strain on the services in the village, including roads and doctors surgery. The village does not need more housing.
- This parish is of an appropriate size and care needs to be taken with expansion, see the
  huge issues surrounding Castle Maltings and its car park/mini roundabout, crossings etc.
  More and later trains are needed for expansion alongside improved roads in the village.
  Thought should be made concerning the adjacent expansions in Bishop's Stortford.
  North Essex is not an island and expansion of Stansted risks a large conurbation into
  Herts.
- I feel that after you have probably lived in your family home with a garden and you wish to downsize your only real options are flats with no gardens. The council are not building enough bungalows for the elderly not everyone over the age of 50 wants to live in a flat with no garden, more are likely to want to live in a bungalow with a garden at affordable rents, not just affordable to people on housing benefits. Cannons Mead bungalows are £165 pw rent. What average working person can afford that as well as c/tax and utility bills?

- We initially moved from Bishop's Stortford because it was too expensive. We are
  probably going to move to a different part of the country within the next two years
  because our current property will afford us a similar sized house elsewhere but with
  parking
- Outside of the Parish
- Adult with learning difficulties seeking supported living accommodation
- Although the house is not too large for us the garden is, so we would like to move but can find nothing in Stansted that is suitable at a price we can afford. The map on page 2 is very, very difficult to read!
- I would like to purchase my housing association property but am told I can't because Stansted is a designated urban village! It would be nice for more housing assoc. properties to be built so we can purchase.
- This seems as if you are simply looking for an excuse to keep building in this area. Doesn't work as the road infrastructure is so over-loaded already, our son wouldn't contemplate buying here anyway.
- The big question, when will Stansted Mountfitchet become under the control of Herts Junction 8/M11? Ring road around Stansted airport 2/3 Herts 1/3 Essex??? The blue print is not shown in your survey
- Big need locally for smaller 2 bed and 3 bed starter homes and affordable moving up homes (e.g. as family expands), not 5 bed luxury detached etc. which just bring in more people with London wages. Better schools, roads, infrastructure needed now, going to be worse if not addressed before new homes are built
- Trying to move into sheltered housing, but no places available in the village.
- More quality smaller homes with smaller gardens required in village but with easy access to shops GPs etc. Owner-occupied, energy efficient
- In answer to Q6 and 7 we would like to move to better suited accommodation for our future years. But no suitable and affordable bungalows exist
- Too much building of houses which is not necessary for outsiders
- I would love to stay locally but prices are far too high
- No idea, undecided
- A need to move to improve educational requirements for the children in area 4 are no longer able to get into Bishop's Stortford schools. New parishes such as Forest Hall are "Closer"
- Re: Q7 not sure if we will need to move who really knows for sure, but possibly will need a larger home for growing kids.
- When I need to move depends on physical health arthritis and ability to manage garden - my big hobby
- Although no family have moved away from the parish several friends have due to being unable to afford suitable accommodation
- The road infrastructure here is already at full capacity and is set to get worse with all the new homes in surround areas being built. Please do not worsen this by approving plans for development
- We are a family of 4. Our children will most likely move out of the area we may stay depending on availability
- We do not need to move but we hope to have children in the next few years and would be seeking a larger property to accommodate the extra people
- We do need more housing and cannot all the time be NIMBYS as people do need homes but the suitable infrastructure must move in step with residential development. We do have a bit of undeveloped land which we cannot expect to keep in total.

- I am in a position to buy a shared ownership property but need to remain in the parish as my children attend Bentfield primary school
- I am likely to move elsewhere (Italy) during the next 5 years- but will likely retain the property for investment and rental purposes.
- Sorry it's late. Difficult to complete.

<u>Data results</u> <u>Appendix 6</u>

### Is this your main home?

		Valid
	Frequency	Percentage
Yes	610	91
No	2	0
Not Stated	56	8
Total	668	100

# Question 1 How would you describe your home?

		Valid
	Frequency	Percentage
House	586	88
Bungalow	41	6
Flat/Maisonette/apartment/bed-sit	32	5
Caravan/mobile home/temp. structure	0	0
Sheltered/retirement housing	0	0
Other	1	0
Not Stated	8	1
Total	668	100

# Question 2 How many bedrooms does your home have?

		Valid
	Frequency	Percentage
One	23	3
Two	112	17
Three	239	36
Four or more	284	43
Not Stated	10	1
Total	668	100

# Question 3 Who owns your home?

		Valid
	Frequency	Percentage
Owned Outright by a household member (s)	308	46
Part-owned/Rented (shared ownership)	4	1
Owned with mortgage by a household member (s)	276	41
Rented from a Local Council	22	3
Rented from a Housing Association	12	2
Rented from a Private Landlord	33	5
Tied to job	3	0
Other	2	0
Not Stated	8	1
Total	668	100

Question 4a How many years have you and your household lived in the parish?

		Valid
	Frequency	Percentage
0-5 years	174	26
6-10 years	113	17
11-20 years	111	17
21-30 years	84	13
31-50 years	141	21
51-70 years	25	4
Over 70 years	10	1
Not Stated	10	1
Total	668	100

Question 4c
Which part of the parish do you live in?

		Valid
	Frequency	Percentage
Area 1	129	19
Area 2	105	16
Area 3	67	10
Area 4	206	31
Area 5	98	15
Area 6	2	0
Not Stated	61	9
Total	668	100

### Question 5a How many people live in this property?

		Valid
	Frequency	Percentage
One	140	21
Two	285	43
Three	96	14
Four	111	17
Five	23	3
Six	3	0
Not Stated	10	1
Total	668	100

# Question 5b Age of household members

	Frequency	Valid Percentage
0-5 yrs	116	7
6-10 yrs	81	5
11-15 yrs	70	4
16-24 yrs	121	8
25-35 yrs	137	9
36-45 yrs	217	14
46-59 yrs	328	21
60-70 yrs	273	17
71 yrs and over	219	14
Not Stated	23	1
Total	1585	100

# Question 5c Gender of occupants

	Frequency	Valid Percentage
Female	802	51
Male	759	48
Not Stated	24	2
Total	1585	100

#### **Question 6a**

# Have any members of your family moved away from the parish in the last 5 years?

	Frequency	Valid Percentage
Yes within 5 years	32	5
Yes in more than 5 years	22	3
No	602	90
Not stated	12	2
Total	668	100

#### **Question 6b**

# <u>It would be useful to know if there is a need for home which are suitable for local people to purchase to enable them to downsize, thus freeing up a family home. Please indicate if this is the case.</u>

	Frequency	Valid Percentage
Yes, I would be seeking to downsize	102	15
No, I would be moving for another cause	446	67
Not Stated	120	18
Total	668	100

#### **Question 7**

#### Do you or does anyone living with you need to move to alternative accommodation?

	_	Valid
	Frequency	Percentage
Yes, within 5 years	70	10
Yes, in 5 or more years	21	3
No	561	84
Not stated	16	2
Total	668	100

### Part 2: Households in housing need

# Question 1 When do those requiring accommodation need to move from this home?

		Valid
	Frequency	Percentage
Within the next 5 years	66	73
Over 5 years	19	21
Not stated	5	6
Total	90	100

# Question 2 Who owns your current home?

		Valid
	Frequency	Percentage
Live with parents	24	27
Part owned/Rented (shared ownership)	4	4
Member of a household	35	39
Rented from council/housing association	2	2
Provided with job (tied)	1	1
Rented from private landlord	19	21
Not Stated	5	6
Total	90	100

Question 3

If you could move back/stay in the village which would you be seeking to do?

		Valid
	Frequency	Percentage
Rent from Council/Housing Association	13	14
Buy on the open market	52	58
Part own/Rent (shared ownership_	9	10
Rent from a private landlord	1	1
Other	2	2
Not Stated	13	14
Total	90	100

Question 4
<u>Are you on the local council or Housing Association register or waiting list?</u>

		Valid
	Frequency	Percentage
Yes	5	6
No	77	86
Not Stated	8	9
Total	90	100

Question 5
What type of accommodation would meet your needs?

		Valid
	Frequency	Percentage
House	37	41
Bungalow	15	17
Flat	21	23
Sheltered/retirement housing	8	9
Other	1	1
Not Stated	8	9
Total	90	100

# Question 6 How many bedrooms do you require?

		Valid
	Frequency	Percentage
1 bedroom	18	20
2 bedrooms	37	41
3 bedrooms	18	20
4 or more bedrooms	8	9
Not Stated	9	10
Total	90	100

# Question 7 <u>Does anyone requiring alternative accommodation have specific housing needs?</u>

		Valid
	Frequency	Percentage
Yes	6	7
No	71	79
Not Stated	13	14
Total	90	100

#### **Question 8**

What is your main reason for needing to move?

THE IS YOU THOM TO SOUTH TO THE COUNTY TO THE VE.		Valid
	Frequency	Percentage
Need smaller home/downsizing	25	28
Need larger home	12	13
Need cheaper home	7	8
Need secure home	0	0
Need sheltered/retirement housing	3	3
Need to change tenure	1	1
To set up first/independent home	26	29
Need physically adapted home	3	3
Need to be nearer work	1	1
Need to be closer to a carer or dependent	0	0
Other	5	6
Not stated	7	8
Total	90	100

### Question 9a Age of each person moving

		Valid
	Frequency	Percentage
0-5 years old	11	7
6-10 years old	6	4
11-15 years old	5	3
16-24 years old	26	17
25-40 years old	34	23
41-55 years old	16	11
56-70 years old	23	15
71+ years old	21	14
Not Stated	9	6
Total	151	100

# Question 9b Gender of each person moving

		Valid
	Frequency	Percentage
Male	82	54
Female	59	39
Not stated	10	7
Total	151	100

### Question 9c Relationship to person 1

		Valid
	Frequency	Percentage
Spouse	19	17
Partner	10	9
Son/Daughter	18	16
Brother/Sister	3	3
Brother/Sister-in-law	1	1
Not stated	26	23
n/a	35	31
Total	112	100

Question 10
What type of household will the new household become?

		Valid
	Frequency	Percentage
One-person household	28	31
Older person(s) household	17	19
Parent(s) with child(ren)	15	17
Couple	17	19
Brothers/Sisters sharing	2	2
Other	2	2
Not Stated	9	10
Total	90	100

### **Question 11**

#### Will the new household be claiming Housing Benefit/Universal Credit?

		Valid
	Frequency	Percentage
Yes	1	1
Partial	1	1
No	61	68
Don't know	19	21
Not stated	8	9
Total	90	100

Question 12
Which of the following best describes your current situation?

		Valid
	Frequency	Percentage
Live in the parish now	86	96
Live in an adjoining parish	0	0
Lived in the parish within last 5 years	0	0
Work in parish or adjoining parish	1	1
Have close family living in the parish	0	0
Other	0	0
Not stated	3	3
Total	90	100

### **Question 13**

What is the gross monthly income, including benefits, of those in the new household?

		Valid
	Frequency	Percentage
Less than £500	4	4
£501-£750	0	0
£751-£1,000	7	8
£1,001-£1,500	5	6
£1,501-£2,000	17	19
£2,001-£2,500	6	7
£2,501-£3,000	11	12
£3,001 and above	18	20
Not Stated	22	24
Total	90	100

# Question 14 Do you have savings/equity which may be used to contribute towards your outgoings for a home?

	_	Valid
	Frequency	Percentage
None	16	18
Below £5,000	8	9
£5,001-£10,000	14	16
£10,001-£20,000	10	11
£20,001-£30,000	1	1
£30,001-£40,000	0	0
£40,001-£50,000	1	1
Above £50,001	22	24
Not Stated	18	20
Total	90	100