

Stutton HOUSING SURVEY REPORT

September 2019

It would be advisable for Stutton NPG & Parish Council to inform parishioners with a copy of the summary and the next stages.

The summary section can be used for local newsletters and press releases; but the body of the report should only be made available to other parties in consultation with the Community Action Suffolk Rural Housing Enabler team. This is to avoid complications that can arise with 'competing' open market developers

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Community Action Suffolk Brightspace 160 Hadleigh Road Ipswich IP2 0HH

Telephone: 01473 345400

Website: www.communityactionsuffolk.org.uk

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Executive Summary & Key Findings

Stutton Neighbourhood Plan Group (NPG) carried out a Housing Survey to determine the level of need for housing across all tenure types in the parish.

The aim of this survey was to understand the existing and future housing needs for Stutton residents including family members (not necessarily living in Stutton) and other members of the household. The study was also designed to understand Stutton current housing stock and whether this is affordable to local people.

This study included-

- General information about the current housing in Stutton including 2011 Census data
- A Housing Survey to determine the housing needs of current households
- Contextual information about Stutton
- Information from the Gateway to HomeChoice register to cross check the findings

Data analysis and the writing of this report have been undertaken by Community Action Suffolk.

Key Findings

	Number	%
Surveys Returned Completed (full or partial)	144	39.78
Surveys Not Completed or Returned or Blank	256	70.72
Total Surveys Distributed	362	100

The Stutton Housing Survey 2017 achieved a 39.78% return rate, with respondents in favour of homes for older people, small family homes and homes for couples.

From the 144 surveys returned, 33 households responded that the current households have identified a current need totalling 49 people.

From the 144 surveys returned, 20 of those households responded identifying a need for 34 family members (people with a local connection) wishing to live in or return to Stutton.

In total, the response from 53 households identified a housing need for 83 people in Stutton. This report has been compiled based solely on the data from the responses received. These figures may change throughout the report depending on the number of questions completed.

1. Survey Method

The Housing Survey used was compiled by Community Action Suffolk in agreement with Stutton Parish Council. The survey was distributed to each of the 362 households within the parish boundary by a local team of volunteers from Stutton. The survey contained 45 questions and can be found in Appendix A. The closing date for the survey was 13th May 2019.

One survey form was provided per household with a unique code to allow the household to complete on-line or send a completed hard copy back. The unique code was to ensure that residents were only able to respond once to prevent the results being skewed. Households that had more than one housing need i.e. two or more people requiring housing going forward in different households could request additional forms from Community Action Suffolk.

A return rate of 39.78% was achieved which indicated a need for additional housing by 53 households (83 people). The average return rate for HNS is generally between 30 - 40% which indicates that the number of responses received provide a robust sample snapshot of the parish.

144 completed surveys were returned fully or partially completed via post and on-line. 223 surveys were not returned. Data entry of the surveys was undertaken by Community Action Suffolk using bespoke in house software. Each survey form input was allocated a unique code so that the data could be cross referenced to provide a comprehensive level of information. Individual people or households were not able to be identified. For quality purposes a 10% sample of the surveys input were checked for accuracy.

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2. General Information about Stutton

2.1 Age & Gender

Q1) Please indicate the gender and age of all those (including yourself) living in the current household, using the examples below:

Responses were received from 144 households representing 300 individuals. This equates to 36.94% of the total population of Stutton which is 812 (2011 Census). The most represented group of residents was 60-74 years where 51.61% of the population was represented in the survey responses. There is an even number of males and females throughout all age groups. Table 1 shows the breakdown in detail and compares the figures to the 2011 Census data.

Age	No. of Male Residents	No. of Female Residents	Total Residents	Population (2011 Census Data)	% of Total Residents Against 2011 Census Data by Age Group
0-15 years	18	13	31	109	28.44
16-24 years	13	10	23	53	43.39
25-44years	14	12	26	123	21.13
45-59 years	30	33	63	192	32.81
60-74 years	44	52	96	186	51.61
75-84 years	16	22	38	93	40.86
85+ years	11	12	23	56	41.07
Total	146	154	300	812	

Table 1. Age and Gender of Residents

2.2 Ethnicity of Residents in Stutton

Q2) Please indicate the ethnicity using the examples below: (Please note, this question is optional)

95.78% of Stutton residents represented in the survey responses are of White British ethnicity. This follows the percentage from the 2011 Census date.

Total household responses received: 118; individual responses received: 237

	No. of Residents	% of Residents	Ethnicity (20 Data)	11 Census
Ethnicity			No.	%
White British	227	95.78	801	98.16
White Irish	0		1	0.12
Any Other White Background	1	0.42	5	0.61
White & Black Caribbean	0	0	1	0.12
White & Black African	1	0.42	0	
White & Asian	0	0	1	0.12
Other Mixed background	0	0	2	0.24
Indian	0	0	0	
Pakistani	0	0	0	
Bangladeshi	0	0	0	
Chinese	0	0	0	
Any Other Asian background	0	0	0	
Black Caribbean	0	0	2	0.24
Black African	0	0	1	0.12
Any Other Black background	0	0	1	
Gypsy, Roma or Traveler	0	0	0	
Arab	0	0	0	
Persian	0	0	0	
Other. Please Specify:	1	0.42	1	0.12
Do not want to say	7	2.96	0	
Total	237	100	816	100

Table 2. Ethnicity of Residents

2.3 Length of Residency in Stutton

Q19) How many years have you lived in the Parish? Please tick one of the following

75.18% of respondents have lived in Stutton for 10 or more years and only 0.73% have lived there for less than 1 year which indicates that the population is quite stable locally. However, this offers little opportunity for people to move within Stutton or for new people to move into Stutton.

Total responses received: 137

Length of Time	No. of Responses	%	
Less than 1 year	1	0.73	
1-3 years	7	5.11	
4-10 years	26	18.98	
More than 10 years	103	75.18	
Total	137	100	

Table 3. Length of Residency in Stutton by the Head of the Household

2.4 Housing Tenure

Q3) Who owns the property you currently live in?

The highest response rate was received from those households who owned their own homes outright followed by those who owned their own homes with a mortgage. These also had the highest percentage of responses per tenure based on the 2011 Census data. The lowest response rate was received from households in Employer, tied to job & those in shared ownership tenures.

Tenure	No. of Responding Households	% of Total No. of Responding Households	No. of Households as per 2011 Census	% of Responding Households compared to 2011 Census
Self / family outright	91	63.19	180	50.55
Self / family with mortgage	29	20.14	89	32.58
Rented from private landlord	9	6.25	32	28.12
Tied housing linked to job	0	0	4	
Housing Association - rented	2	1.39	36	5.55
Shared ownership with Housing Association	1	0.69	3	33.33
Rented from Council	8	5.56	32	25
Co-ownership housing	0	0	0	
Other	4	2.78	0	
Total	144	100	376	

Table 4. Responding Households by Tenure

2.5 Property Type

Q4) Please indicate the type of property you currently live in. Please tick one box

The most common type of property is a detached house followed by detached bungalows.

Type of property	Number of responses	%
Terraced house (including end	5	3.45
terrace)		
Semi detached house	27	18.62
Detached house	52	35.86
Masionette	0	0
Flat/Apartment	1	0.69
Detached bungalow	44	30.34
Semi detached bungalow	9	6.21
Bedsit/Studio	0	0
Sheltered	3	2.07
Residential Home	1	0.69
Mobile home/Caravan	0	0
Specially adapted housing	0	0
Other	3	2.07
Total	145	100

Table 5. Property Type

3. Financial Information about Stutton Residents

3.1 Financial Matters

Q6) Do you wish to answer any questions about money matters? Please tick one only. If No, please go to Q15 Please tick one only.

Only 37.31% of respondents were happy to answers questions relating to their own financial affairs whilst 62.69% were not and may have thought these questions were unnecessary and intrusive. However, significantly more than this responded to the financial questions. Actual respondent numbers can be seen in each section. Whilst these questions may appear intrusive, the information received is essential to inform the residents, Parish Council and District Council regarding future housing requirements and the affordability to the area and in particular the residents. All information is strictly confidential and no name or address details are captured during the survey process so financial information cannot be linked to a person or household.

	No. of Respondents	%
Yes	50	37.31
No	84	62.69

Table 6. Respondents Willing to Answer Financial Questions

3.2 Gross Income

Q14) Please estimate your household income. Annual gross (before tax) income, including any income from investments and benefits. Please tick one only

There was a spread across the whole spectrum of gross incomes. The majority of individuals (30.65%) in need of housing had a gross annual income of more than £60,000. The average gross household income of respondents is £29,880 compared to the average for the area of £21,943 (Mouseprice see Section 6)

The Average Financial Capacity of households in need of additional housing has been calculated using the formula as follows:-

Gross income x 3 which has been used by lending institutions to determine mortgages offered.

Total responses received: 62

Gross Income	No. of	%	Gross Income x 3
	responses		
Up to £10,000	3	4.84	35,000
£10,000 - £15,000	5	8.06	43,750
£15,000 - £20,000	4	6.45	61,250
£20,000 - £25,000	8	12.9	78,756
£25,000 - £30,000	8	12.9	96,250
£30,000 - £40,000	6	9.68	122,500
£40,000 - £50,000	9	14.52	157,500
Over £60,000	19	30.65	210,000

Table 7. Gross Household Income & Average Financial Capacity of Those in Stutton

3.3 Current Monthly Rent/Mortgage Affordability

Q7) How much of your net household monthly income (i.e. tax after benefits) is spent on your rent or mortgage? Please tick one box

55.55% of responding households spend less than 15% of their net household monthly income on rent or mortgage. Cross analysis of this question with Q3 asking who owns the property shows that 83.33% of these respondents own their own property outright.

Net Monthly Income Spent on Rent/Mortgage	No. of Respondents	%	Highest % Ownership Type
< 15%	30	55.55	Self / family outright - 25 - 83.33% Self / family with mortgage - 5 - 16.67%
15-25%	4	7.41	Self / family with mortgage - 3 - 75% Private Landlord - 1 - 25%
25-35%	10	18.51	Self / family with mortgage - 8 - 80% Private Landlord - 1 - 10% Local Authority - 1 - 10%
35-45%	2	3.7	Self / family with mortgage - 1 - 50% Private Landlord - 1 – 50%
>45%	5	9.26	Self / family with mortgage - 1 - 25% Housing Association - rented - 1 - 25% Housing Association - shared equity/ownership - 1 - 25% Other. Please specify; - 1 - 25%
Don't know	3	5.56	Self / family with mortgage - 1 - 33.33% Private Landlord - 1 - 33.33% Local Authority - 1 - 33.33%
Total	54	100	

Table 8. Current Monthly Rent/Mortgage Affordability

3.4 Maximum Weekly/Monthly Rent/Mortgage Affordability

Q8) What would be the maximum monthly costs in rent or mortgage at today's prices that you/they would be willing and able to pay for your home (after any help received through housing benefit or income support)?

23.07% of respondents indicated that they would be willing to pay £200 - £299 towards weekly rent/mortgage, cross referencing these responses with current ownership; the data shows that 2 (66.67%) of these respondents own their properties outright.

Total responses received: 13

Weekly Band	Amount	No. of Respondents	%
1	<£0	4	30.76
2	<£40	0	0
3	£40-£59	0	0
4	£60-£79	0	0
5	£80-£99	1	7.70
6	£100-£119	1	7.70
7	£120-£199	1	7.70
8	£200-£299	3	23.07
9	£300-£399	0	0
10	£400>	0	0
Don't Know		0	0
Prefer not to say		3	23.07
Total		13	100

Table 9. Maximum Weekly Rent/Mortgage Affordability

Total responses received: 48

Monthly Band	Amount	No. of Respondents	%
1	£0	0	0
2	< £175	0	0
3	£176-249	0	0
4	£250-349	1	2.08
5	£350-429	5	10.42
6	£430-519	5	10.42
7	£520-864	6	12.5
8	£865-1299	9	18.75
9	£1300-1749	2	4.17
10	£1750 or more	2	4.17
Prefer not to say		10	20.83
Don't know		8	16.66
Total		48	100

Table 10. Maximum Monthly Affordability

3.5 Monthly Household Bills

Q9) Do you experience difficulty meeting any of the following housing costs? Tick all that apply. 251 responses received.

Q10) If you are struggling to afford your housing costs, what do you intend to do to resolve this? Tick all that apply.

78.75% of respondents indicated they do not experience any difficulty meeting any household bills, with 60.32% of these owning their own properties outright. Those struggling to meet household bills intended to use savings, spend less on household essentials and non essentials.

Total responses received: 80

Household Bill	No. of	%	Highest % Property Ownership
	Respondents		
Rent/mortgage	2	2.5	Self / family with mortgage - 1 - 100%
Fuel	6	7.5	Self / family outright - 4 - 80%
			Self / family with mortgage - 1 - 20%
Council Tax	4	5	Self / family outright - 1 - 33.33%
			Self / family with mortgage - 2 - 66.67%
Other	5	6.25	Self / family outright - 1 - 25%
			Self / family with mortgage - 2 - 50%
			Local Authority - 1 - 25%
No	63	78.75	Self / family outright - 38 - 60.32%
			Self / family with mortgage - 18 - 28.57%
			Private Landlord - 4 - 6.35%
			Housing Association - rented - 1 - 1.59%
			Housing Association - shared equity/ownership -
			1 - 1.59%
			Local Authority - 1 - 1.59%
Total	80	100	

Table 11. Difficulty Meeting Monthly Household Bills

3.6 Savings

Q11) Please estimate your total savings. Please tick one only.

44.77% of respondents have in excess of £40,000 in savings with remainder of respondents having a range of savings from £0 to £40,000. Of those with £0 savings, 50% owned their property outright, 16.67% owned their property with a mortgage and 16.67% rented from a private landlord.

Total household responses received: 67

Savings	No. of Respondents	%
£0	7	10.45
<£5,000	10	14.93
£5,001 - £10,000	2	2.99
£10,001 - £20,000	9	13.43
£20,001 - £40,000	9	13.43
> £40,000	30	44.77
Total	67	100

Table 12. Savings

3.7 Property Value

Q12) If you own your home, please estimate its current value. Please tick one only.

Av. Value Estimated by Household	No of respondents	%
Not Applicable	3	4.76
£50,000-£100.000	0	0
£100,000-£150,000	0	0
£150,000-£200,000	0	0
£200,000 - £250,000	4	6.35
£250,000 - £300,000	12	19.05
£300,000 - £350,000	14	22.22
£350,000 - £400,000	7	11.11
£400,000 - £500,000	9	14.29
£500,000 - £600,000	5	7.94
£600,000 +	7	11.11
Don't know	2	3.17
	Total: 63	100

Table 13. Estimated values

3.8 Equity

Q13) If you own your own home, how much money (equity) would you get if you sold your home after paying off your mortgage (or debts). Please tick one only.

48.34% of respondents have £200,000 - £499,999 equity in their property and 65.52% of these properties are owned outright. 13.33% of respondents have £75,000 - £199,000 equity in their current property with 100 % of these properties are owned with a mortgage.

Equity	No. of Respondents	%
Not Applicable	6	10
Negative Equity	0	0
Up to £9,999	0	0
£10,000 - £29,999	0	0
£30,000 - £49,999	2	3.33
£50,000 - £74,999	0	0
£75,000 - £99,999	2	3.33
£100,000 - £199,999	6	10
£200,000 - £499,999	29	48.34
>£500,000	6	10
Don't know	9	15
Total	60	100

Table 14. Equity

3.9 Gross Annual Household Income

Q14) Please estimate your household income. Annual gross (before tax) income, including any income from investments and benefits. Please tick one only.

45.17% of responding residents have a gross annual household income of more than £40,000 with 4.84% of responding residents having less than £10,000. One person (aged between 75-84 years) with less than £10,000 savings indicated they had a future housing need (needing a smaller home) and owned their property outright.

Gross Annual Household	No. of Respondents	%
Income		
<£10,000	3	4.84
£10,000 - £15,000	5	8.06
£15,000 - £20,000	4	6.45
£20,000 - £25,000	8	12.9
£25,000 - £30,000	8	12.9
£30,000 - £40,000	6	9.68
£40,000 - £50,000	9	14.52
> £50,000	19	30.65
Total	62	100

Table 15. Gross Annual Household Income

4. New Additional Housing

4.1 Opinions from Stutton Residents

Q15) What new housing would the household like to see in your Parish? Please tick one or more of the following and comment if you wish.

The majority of respondents were in favour of having small family homes (2-3 bedrooms) and (homes for Older People) with a 27.75% return rate.

Only 3.68% of residents indicated they would like to see larger family homes (4+ bedrooms). Full comments can be found in Appendix C

Total household responses received: 126; total responses; 299

Options	No. of Individual responses	%
Homes for single people	49	16.37
Homes for couples (1-2 bedrooms)	65	21.75
Small family homes (2-3 bedrooms)	83	27.75
Large family home (4+ bedrooms)	11	3.68
Housing for Older People	65	21.75
Other	26	8.70
Total	299	100

Table 16. Opinions on New Housing in Stutton

4.2 Potential Sites for New Housing in Stutton

Q16) Does the household own or have any suggestions for:

- a) Suitable development sites in the Parish?
- b) Empty homes in the Parish?
- c) Redundant buildings in the Parish?

A number of suggestions were received regarding potential sites for new homes. 4 responses were received regarding empty homes in the parish and no responses for any available redundant buildings.

Full comments can be seen in Appendix C

4.3 Members of family still living in household

Q17) Are any members of the current household living with you because they are unable to find or afford suitable accommodation of their own?

Total number of household responses: 13

Age	Male	Female	Total
0-15 years	1	1	2
16-24 years	2	4	6
25-44 years	5	1	6
45-59 years	0	0	0
60-74 years	0	1	1
75-84+ years	0	0	0
85+ years	0	0	0
Total	8	7	15

Table 17. Members of family still living in household

4.4 Unable to move

Q18) Has anyone in your household been wanting to move to another property in the Parish but not been able to do so?

Total Household responses: 85; individual responses: 92

Response	Number	%
No	78	84.79
Yes, for less than a year	4	4.35
Yes, for 1-2 years	4	4.35
Yes, for 2-3 years	1	1.08
Yes, for 3-5 years	1	1.08
Yes, for 5-10 years	4	4.35
Yes, for 10 years+	0	0
Total	92	100

Table 18. Unable to move

4.5 Preventing from moving

Q20) If anyone wishes or needs to move but cannot, what is preventing them?

Total household responses: 24; multiple choice responses; 46

Response	Number	%
Cannot afford the monthly cost of a mortgage	12	26.08
Cannot afford the deposit for a mortgage	9	19.56
Cannot afford moving costs	4	8.70
Can afford to move but cannot find the right property	4	8.70
Local education choices	0	0
Family reasons	0	0
Location of employment	1	2.18
Lack of affordable housing	12	26.08
Rent/mortgage arrears	0	0
Unable to sell	0	0
Negative equity	0	0
Unsure of options available to help you move (e.g.	1	2.18
Shared Ownership, Help to Buy)		
Would need emotional and practical support to move	0	0
from friends or a third party organisation		
Other	3	6.52
Total	46	100

Table 19. Preventing from moving

4.6 Moved out of Parish

Q21) Has anyone moved out of the Parish because they have been unable to find or afford accommodation locally? If so, Please indicate their gender and age, using the examples below:

Total household responses: 8

Age	Male	Female	Total
0-15 years	0	1	1
16-24 years	2	1	3
25-44 years	6	4	10
45-59 years	0	0	0
60-74 years	2	0	2
75-84+ years	0	0	0
85+ years	0	0	0
Total	10	6	16

Table 20. Moved from Parish

5. Housing Need in Stutton - Current Residents

Please note that not all respondents answered every question in this section which accounts for the varying total of people in need.

5.1 Age & Gender

Q22) Does the current household or anyone in the current household require accommodation within the next 5 years? If so, Please indicate their current gender and age, using the examples below:

Out of the 144 household responses received, 33 households identified a total of 49 individuals would have a need for housing in the next 5 years. The highest group indicating a need was the 16-24 year olds.

Age	Male	Female	Total
0-15 years	4	2	6
16-24 years	9	8	17
25-44 years	7	2	9
45-59 years	0	1	1
60-74 years	5	8	13
75-84+ years	0	2	2
85+ years	0	1	1
Total	25	24	49

Table 21. Housing Need in the next 5 years by Age & Gender of Those in Stutton

5.2 Timescale for Housing Need

Q23) If the current household has indicated a need in question 22, please identify when this need is likely to be.

Total household responses received: 32

	When Required						
Household Reasons for Housing Need	Now	1-2 years	3-5 years	5-10 Years	Total	%	
Setting up own home	2	1	6	5	14	51.85	
Insecurity of tenure	2		1		3	11.11	
Need smaller home		1	3	1	5	18.52	
Health / Mobility reasons		2		1	3	11.11	
Employment reasons			1		1	3.70	
Other (please specify)			1		1	3.70	
Total	4	4	12	7	27	100.00	

Table 22. Timescale for Housing Need of Those in Stutton

5.3 Composition of Future Households

Q25) Please indicate the 'make-up' of the future household in need, using the examples below:

Single people accounted for the highest number of those with a housing need.

Status	Number of individuals	%
Single Person	29	46.03
Single Parent Family (with or expecting children)	3	4.77
Couple	14	22.22
Two Parent Family (with or expecting children)	15	23.80
Siblings	0	0
Other	2	3.18
Total	63	100

Table 23. Composition of Future Households of Those in Stutton

5.4 Reasons For Needing to Move

Q26) Please indicate with a tick why there is a need for future housing of the current household or those needing additional accommodation of their own.

19 individuals needed to move out of the current household to set up their own. Second to this, 10 individuals wished to set up a smaller home of which 70% owned their current property outright with the remainder in Local Authority properties.

Reason	Number
Need Larger Home	1
Need Smaller Home	10
Setting Up Own Home	19
Employment Reasons	1
Insecurity of Tenure	3
Financial Reasons	0
Health/Mobility Reasons	6
Give/receive Care/Support	0
Other	3
Total	43

Table 24. Reasons for Needing to Move of Those Stutton

5.5 Preferred Tenure

Q27) Where will the future household require accommodation? If the household requires more than one additional house to meet housing need, please contact the Rural Housing Enabler for an additional Housing Survey.

Q28) What type of accommodation will the future household require?

Responses indicated a need for 37 households with 30 wishing to remain in Stutton.

Total responses received: 74

No. of households indicating preferred housing and tenure (respondents living in Stutton)						
		Location of Housing				
Housing Type	Tenure	In Parish	In Adjoining Parish	Elsewhere in District	Outside District	
House	Social Rent	6				
	Private Rent	1		1		
	Shared Ownership	6		1		
	Discount market Sale			-		
	Open Market Sale	3				
Bungalow	Social Rent	3				
-	Private Rent					
	Shared Ownership					
	Discount Market Sale					
	Open Market Sale	4				
Flat	Social Rent	1				
	Private Rent			1	2	
	Shared Ownership	1				
	Discount Market Sale					
	Open Market	1				
Sheltered	Social Rent					
Housing	Private Rent	1				
	Shared Ownership					
	Open Market Sale		1			
Very Sheltered						
Housing Extra	Private Rent	1			1	
care housing						
Self Build						
Other		1			1	
Total		29	1	3	4	

Table 25. Preferred Tenure & Location of Those in Stutton

The table below provides a further breakdown of those households wishing to remain in Stutton the type of dwelling required and the preferred tenure

No. of households wishing to remain in Stutton, their preferred housing type and tenure								
	House	Bungalow	Flat	Sheltered Housing	VSH	Self Build	Other	Total
Social Rent	6	3	1					10
Private Rent	1			1	1			3
Shared Ownership	6		1					7
Discount Market Sale								
Open Market Sale	3	4	1					8
Not Stated							1	1
Total	16	7	3	1	1		1	29

Table 26Stutton type of dwelling required and preferred tenure

5.6 Employment Status

Q29) Please indicate the current employment status of all those in need of housing.

Total household responses: 45; individual responses received: 74 individual. Some households may have responded more than once. Questions have been cross referenced with number of respondents (1=1 person; 2=2 people etc.)

Reason for need	Employed	Self Employed	Unemployed	Student	Retired	Other	Total	%
Need smaller home	2	1	1		6		10	25.64
Insecurity of tenure		1					1	2.56
Health / Mobility								
reasons	1			1	3		5	12.82
Setting up own								
home	5		1	12		2	20	51.28
Employment								
Reasons				1			1	2.56
Other	1				1		2	5.13
Total	9	2	2	14	10	2	39	100.00
%	23.08	5.13	5.13	35.90	25.64	5.13	100.0	

Table 27. Employment Status

Property Size

Q30) ideally, how many bedrooms would you like to have?

The majority (24) of respondents indicated they would ideally like 2 bedroom homes followed by 3 bedroom homes

No. of Bedrooms					
1	2	3	4	5	6+
2	24	10	3	0	0

Table 28. Preferred Property Type & No. of Bedrooms

5.7 Savings

Q31) Please indicate the total savings available which could contribute towards a mortgage

36.66% of those in need of housing had no savings behind them to contribute towards a mortgage with 16.67% having more than £40,000 to contribute.

This question has been cross-referenced with Q8) What would be the maximum or monthly costs in rent or mortgage at today's prices that you/they would be willing and able to pay for your home (after any help received through housing benefit or income support)?

Total Savings	No. of	%	Monthly affordability
	Households		
Nil	11	36.66	£350 - £429 - 1 - 16.67%
			£430 - £519 - 1 - 16.67%
			£865 - £1299 - 1 - 16.67%
			Prefer not to say - 1 - 16.67%
Up to £5,000	6	20	£350 - £429 - 1 - 33.33%
			£520 - £864 - 1 - 33.33%
			£1300 to £1749 - 1 - 33.33%
£5,001 - £10,000	5	16.67	£250 - £349 - 1 - 25%
			£350 - £429 - 1 - 25%
			£520 - £864 - 1 - 25%
			£865 - £1299 - 1 - 25%
£10,001 - £20,000	2	6.67	£865 - £1299 - 1 - 100%
£20,001 - £40,000	1	3.33	£430 - £519 - 1 - 100%
More than £40,000	5	16.67	£430 - £519 - 1 - 25%
			£1750 or more - 1 - 25%
			Prefer not to say - 1 - 25%
Total	30	100	

Table 29. Savings of Those in Stutton

5.8 Equity

Q32) Please indicate the total equity available which could contribute towards a mortgage

Total household responses: 30

Total Equity	Number of households	%
Nil	22	73.34
Up to £5,000	1	3.33
£5,001 - £10,000	1	3.33
£10,001 - £20,000	0	0
£20,001 - £40,000	0	0
More than £40,000	6	20
Total	30	100

Table 30. Equity of Those in Stutton

5.9 Weekly Household Affordability

Only 3 households completed this question with 1 indicating they would be able to afford a weekly amount of up to £299. Based on average house prices (See Section 6) it is unlikely that this group of people would be able to afford to contribute towards an average priced property on the open market.

Total household responses: 3

Weekly Affordability	No. of Individuals
Nothing	0
Less than £40	1
£40 - £59	0
£60 - £79	0
£80 - £99	1
£100 - £119	0
£120- £199	0
£200 - £299	1
£300 - £399	0
£400 or more	0
Don't know	0
Prefer not to say	0
Total	3

Table 31. Monthly/Weekly Affordability of Those in Stutton

5.10 Registered Interest

Q34) Have you registered your interest with any of the following?

40% of those in need of housing were not registered on any waiting list, but browsing looking for properties.

The current figure of those registered on Gateway to HomeChoice provided by Babergh DC Active applicants indicating a preference to live in Stutton Active applicants indicating a local connection to Stutton - 12 (Over 55 years of age = 6)

Total individual responses received: 30

Waiting List	No. of Responses	%
Not registered but browsing / looking for properties	12	40
Housing Association	2	6.66
Gateway to HomeChoice / Local Authority	15	50
Estate Agent	0	0
Another Housing Association outside Suffolk	1	3.34
Total	30	100

Table 32. Waiting Lists of Those in Stutton

6. Housing Need in Stutton – Returning or wish to live in Parish

Please note that not all respondents answered every question in this section which accounts for the varying total of people in need for each.

6.1 Age & Gender

Q36) Would any other member of your close family (not currently living in the household) wish to live in the Parish? If so, Please indicate their gender and age using the examples below.

Out of the 144 household responses received, 20 households identified a total of 34 household members would have a need for housing in the next 5 years. The highest group indicating a need was the 25-44 year olds.

Total responses received: 20

Age	Male	Female	Total
0-15 years	1	2	3
16-24 years	2	1	3
25-44 years	7	6	13
45-59 years	1	2	3
60-74 years	2	2	4
75-84+ years	4	3	7
85+ years	1	0	1
Total	18	16	34

Table 33. Housing Need within the next 5 years by Age & Gender of Those wishing to move to Stutton

6.2 Timescale for Housing Need

Q37) If the current household has indicated a need in question 36, please identify when this need is likely to be.

Respondents indicated that people would need housing in the next 1-5 years with 7 requiring housing now.

Total responses received: 25

When Required	Number of Individuals
Now	7
1-2 years	9
3-5 years	12
5-10 years	9
Total	37

Table 34. Timescale for Housing Need of Those wishing to move to Stutton

6.3 Relationship to Current Households

Q38) Please indicate the relationship to the head of the household of those in need of Housing,

Total responses received: 29

Status	No. of Individuals
Grandparents	8
Parents	10
Siblings	0
Children	16
Other	3
Total	37

Table 35. Relationship to Current Households of Those wishing to move to Stutton

6.4 Make-up of Future Households

Q39) Please indicate the 'make-up' of the future household wanting to move back to the parish

Total household responses: 23

Status	Number of responses
Single Person	6
Single Parent Family (with or expecting children)	2
Couple	5
Two Parent Family (with or expecting children)	7
Siblings	2
Other	1
Total	23

Table 36. Make-up of future households wishing to move to Stutton

6.5 Reasons For Needing to Move

Q40) Please indicate with a tick why there is a need for future housing of the current household or those needing additional accommodation of their own. Some households may have answered more than once.

This question was cross referenced with Q39) Please indicate the 'make-up' of the future household wanting to move back to the parish. (Not all who completed Q40 will have answered Q39).

Reason	No. of Individuals	Make-up of future household
Need Larger Home	2	Two Parent Family (with or expecting children) - 1 -
3		100%
Need Smaller Home	3	Couple - 1 - 100%
Setting Up Own Home	10	Single Parent Family (with or currently expecting children) - 1 - 11.11%
Tionic		Two Parent Family (with or expecting children) - 2 - 22.22%
		Siblings (brothers & sisters) - 1 - 11.11%
		Other (please specify) - 1 - 11.11%
Employment	0	
Reasons		
Insecurity of Tenure	2	Two Parent Family (with or expecting children) - 2 - 100%
Financial Reasons	1	Couple - 1 - 100%
Health/Mobility	5	Single Person - 1 - 25%
Reasons		Couple - 3 - 75%
Give/receive	2	Single Person - 1 - 50%
Care/Support		Single Parent Family (with or currently expecting
		children) - 1 - 50%
Other	2	Single Person - 1 - 50%
		Single Parent Family (with or currently expecting
		children) - 1 - 50%
Total	27	

Table 37. Reasons for Needing to Move Households wishing to move to Stutton

6.6 Preferred Tenure

Q41) What type of accommodation will the future household require? Cross referenced with Q43 regarding monthly affordability.

Total household responses received: 29 (Q41)

Preferred Tenure	No. of	Monthly affordability
	Individuals	
House – Social Rent	5	£250 - £349 - 1 - 33.33%
		£350 - £429 - 1 - 33.33%
		£865 - £1299 - 1 - 33.33%
House – Private Rent	3	Nothing - 1 - 33.33%
		£520 - £864 - 1 - 33.33%
		£865 - £1299 - 1 - 33.33%
House – Shared Ownership	4	£350 - £429 - 2 - 50%
·		£430 - £519 - 1 - 25%
		£865 - £1299 - 1 - 25%
House – Discount Market Sale	3	£430 - £519 - 1 - 33.33%
		£865 - £1299 - 1 - 33.33%
House – Open Market	14	Nothing - 1 - 10%
·		£350 - £429 - 1 - 10%
		£430 - £519 - 2 - 20%
		£865 - £1299 - 1 - 10%
		Don't Know - 3 - 30%
		Prefer not to say - 1 - 10%
Bungalow – Social Rent	3	Less than £175 - 1 - 50%
		£350 - £429 - 1 - 50%
Bungalow – Private Rent	2	Less than £175 - 1 - 50%
		Don't Know - 1 - 50%
Bungalow – Open Market	5	Less than £175 - 1 - 20%
		£865 - £1299 - 1 - 20%
		Don't Know - 1 - 20%
		Monthly - Prefer not to say - 2 - 40%
Bungalow – Shared	2	Less than £175 - 1 - 50%
Ownership		£350 - £429 - 1 - 50%
Flat – Social Rent	1	Less than £175 - 1 - 100%
Flat – Private Rent	2	Less than £175 - 1 - 50%
		£350 - £429 - 1 - 50%
Flat – Shared Ownership	2	Less than £175 - 1 - 50%
·		£350 - £429 - 1 - 50%
Flat – Discount Market Sale	2	Less than £175 - 1 - 50%
		£350 - £429 - 1 - 50%
Sheltered Housing - Private	1	Don't Know - 1 - 100%
Rent		
Sheltered Housing - Open	1	Prefer not to say - 1 - 100%

Market Sale		
Very Sheltered Housing -	1	Not completed
Social Rent		
Very Sheltered Housing –	2	Don't Know - 1 - 100%
Private Rent		
Other	0	
Total	53	

Table 38. Preferred Tenure of Those wishing to move to Stutton

Table below summarises the information included in the table above

No. of indi	No. of individuals wishing to move to Stutton, their preferred housing and tenure							ure
	House	Bungalow	Flat	Sheltered Housing	VSH	Self Build	Other	Total
Social Rent	5	3	2					10
Private Rent	3	2		1	2			8
Shared Ownership	4	2	2					8
Discount Market Sale	3		2					5
Open Market Sale	14	5		1				20
Not Stated								
Total	29	12	6	2	2			51

Table 39 Individuals wishing to move Stutton, their preferred housing and tenure

6.7 Employment Status

Q42) Please indicate the current employment status of all those in need of housing.

Total Household Responses Received: 28

Status	No. of Individual Responses	%
Employed	18	48.65
Self Employed	1	2.71
Unemployed	0	0
Student	3	8.10
Retired	13	35.14
Other	2	5.40
Total	37	100

Table 40. Employment Status

6.8 Savings

Q43) Please indicate the total savings available which could contribute towards a mortgage.

The majority of households indicated a weekly affordability of less than £120 giving a percentage of 62.5%. Based on average house prices (See Section 6) it is unlikely that this group of people would be able to afford to contribute towards an average priced property on the open market.

Total household responses: 8

Weekly Affordability	No. of Individuals
Nothing	0
Less than £40	0
£40 - £59	1
£60 - £79	0
£80 - £99	1
£100 - £119	3
£120- £199	0
£200 - £299	0
£300 - £399	0
£400 or more	0
Don't know	3
Prefer not to say	0
Total	8

Table 41. Weekly Affordability

6.9 Registered Interest

Q44) Have you registered your interest with any of the following?

40% of those in need of housing were not registered on any waiting list. The current figure of those registered on Gateway to HomeChoice provided by Babergh BC is:

Active applicants indicating a local connection to Stutton -12 (Over 55 years of age = 6)

Total household responses received: 14

Waiting List	No. of Responses	%
Not registered but browsing / looking for properties	8	40
Housing Association	1	5
Gateway to HomeChoice / Local Authority	7	35
Estate Agent	4	20
Another Housing Association outside Suffolk	0	0
Total	20	100

Table 42. Waiting Lists of Those wishing to move to Stutton

7. Contextual Information About Stutton

7.1 Current Average House Values

	IP9	IP	National
1 Bedroom Properties	£168,400	£154,200	£212,300
2 Bedroom Properties	£247,500	£213,500	£229,900
3 Bedroom Properties	£303,600	£263,500	£264,900
4 Bedroom Properties	£420,600	£399,400	£445,000
5+ Bedroom Properties	£571,100	£558,200	£723,800

Table 43. Current Average House Prices for IP9, IP Area and National

Source: Mouseprice propriety data .10.09.19

7.2 Current Average Price/Earnings Ratio

	IP9	IP	National
Current Value	£336,100	£284,200	£310,300
Average Earnings	£26,388	£19,929	£24,478
Price / Earnings	12.74	14.26	12.68

Table 44. Current Average Price/ Earnings Ration for IP9, IP Area and National

Notes

Price to earnings ratios are effective measures of the relative affordability of property in a given area. The data displayed above shows the average current value of property (Price), divided by the average annual household income (Earnings). The result is displayed above. For example, if the average price of property was two hundred thousand and the average earnings were twenty thousand, the price earnings ratio would be displayed as 10.00x. In other words, the average property was worth ten times the average household income.

As one can imagine, there are many ways to measure average earnings and average prices. Depending on assumptions the results will be different. The most important thing when comparing the results between different areas is to ensure that the method of calculating average prices and earnings is consistent between the two areas you are comparing. Mouseprice ensure that the methodology used for each area is consistent.

Source: Calnea Analytics proprietary price data and earnings survey data – 10.09.19

7.3 Community Sustainability

Stutton is a small village and a civil parish which is located approximately seven miles south of Ipswich in Suffolk, United Kingdom. Situated on the Shotley peninsula, the village has two pubs, a community shop, a primary school, a village hall, a vets and a hair salon, an 18th-century period self-catering holiday cottage, bed and breakfast, and a holistic therapy centre. The village church of St. Peter's lies almost a mile from the village centre.

The village is home to Stutton Hall, a 16th-century Tudor house. Stutton Hall was built by Sir Edmund Jermy (Knight) c. 1550. The hall is a beautiful red brick house composed of an older east wing and a newer west wing.

Stutton is a peaceful, traditional English village situated in and surrounded by farming country. Close to the village lies Alton Water reservoir, popular for windsurfing and sailing, and about two miles east of Stutton in the neighbouring village of Holbrook is the Royal Hospital School. Stutton has two pubs: The Kings Head, The Gardeners Arms. They are both bars and restaurants. The village hall holds activities for both the young and old.

8. Recommendations

The analysis from the Housing Needs Survey provides an indication of those in need of new housing for those who have a local connection to Stutton. Not all household identifying a need wished to remain in the Parish.

The analysis of data provided by the respondents showed a need for new homes to accommodate the identified 53 households (83 individuals) in need of housing comprising mix of property types, bedroom numbers and tenures. This does not include any unidentified need from those who did not respond to the survey and those looking to move into Stutton who have not already been identified by close family currently living in Stutton.

Babergh & Mid Suffolk District Council advise that the recommended number of affordable homes a parish may wish to provide is based generally on a third or half of the overall need indicated by the survey, as some respondents may withdraw, move away, may not be eligible or be housed by other means during the planning & building process of any future scheme. For the purpose of this survey affordable homes are defined as including social rented, affordable rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. It can be a new-build property or a private sector property that has been purchased for use as an affordable home.

The Gateway to HomeChoice register indicates there are:

Active applicants indicating a local connection to Stutton – 12 (55 years + there were 6 applicants)

Therefore the recommendation for Stutton would be:

15-20 dwellings. This will need to be agreed, together with the size, type & tenure of dwellings with the Parish Council, Local Authority, and appointed Registered Provider. The relevant parties involved may wish to consider providing housing on phased basis and on more than one site.

The final mix of properties will be subject to constraints of any suitable site(s) together with evidence of people registering their interest as the scheme progresses. When making this decision, all parties should note the need indicated for units to downsize to in the open market sector.

The decision therefore on the tenure of properties for Stutton would need to be agreed by Babergh District Council, Parish Council and the appointed Registered Social Landlord.

It would be advisable for Stutton Parish Council to inform parishioners with a copy of the summary and the next stages.

The summary section can be used for local newsletters and press releases; but the body of the report should only be made available to other parties in consultation with the Community Action Suffolk Rural Housing Enabler team. This is to avoid complications that can arise with 'competing' open market developers

Conclusions

- The Stutton Housing Survey 2019 achieved a 39.78% return rate.
- Out of 144 surveys returned, 33 households responded that the current households have identified a need.
- Out of the 144 surveys returned, 20 households indicated that they may wish to move to Stutton.
- The Gateway to HomeChoice register indicates there are:
 - Active applicants indicating a local connection to Stutton 12 households (55 years + there were 6 applicants)
 - The financial information provided would suggest that Stutton Parish Council, Local Authority & Registered Provider may want to consider including a mix in the tenure of properties.
- Stutton Parish Council may want to consider those registered on the Gateway to HomeChoice when deciding on the final number of units.
- The HNS indicates 12 households were registered with Gateway to HomeChoice. This HNS has identified housing need much greater than those registered with Gateway to HomeChoice. Also the responses to the survey indicate that more people believe that they are registered for housing than the Gateway to HomeChoice suggest. It would seem appropriate therefore that those in need are encouraged to register.

9. Next Steps

Once all the relevant parties have had an opportunity to read and consider the recommendations of this report, a meeting should be arranged to discuss the findings, and recommendations with the following parties:

- Stutton Parish Council and or small housing sub-group
- Housing Enabling Officer, Babergh District Council
- Rural Housing Enabler, Community Action Suffolk

It would be advisable for Stutton Parish Council to inform parishioners with a copy of the summary and the next stages.

The summary section can be used for local newsletters and press releases; but the body of the report should only be made available to other parties in consultation with the Community Action Suffolk Rural Housing Enabler team. This is to avoid complications that can arise with 'competing' open market developers

Appendix A: Stutton Housing Needs Survey





Stutton LOCAL HOUSING SURVEY Closing Date: 13th May 2019

This is a real opportunity for you to help shape the future of your parish, so please take the time to complete and return your questionnaire.

COMPLETION OF THIS SURVEY

The Head of the Household should complete the answers on behalf of the entire Household. Only one questionnaire is required per Household. A Household is one of the following:

- 1. One person living alone
- 2. Two or more people (not necessarily related) living at the same address with common housekeeping and who share either a living/sitting room or at least one meal a day.

It is important that you answer as many questions as you can. Most questions are answered via a tick box, but some invite your comments.

The Housing Survey is divided into three parts:

Part 1: Requests general household information about the type of home you live in and the people who live there and is relevant to all residents.

IF YOU DO NOT HAVE A HOUSING NEED, THEN YOU DO NOT NEED TO COMPLETE PARTS 2 & 3, but please do complete Part 1 and return it to Community Action Suffolk in the envelope provided.

- Part 2: Invites you to answer questions if someone living in your Household has a housing need.
- Part 3: Invites you to answer questions if a close member of your family wants to return to or move to your parish.

When you have completed your questionnaire, please:

- 1. Put it in the provided blank envelope and seal it
- 2. Put the blank, sealed envelope in the stamped addressed envelope (SAE)
- 3. Post the sealed SAE on or before the closing date: 12th May 2017

If you would like help completing the Housing Survey or if you have any questions about it, please contact your dedicated Suffolk Rural Housing Enabler:

Sunila Osborne 01473 345400 Email: sunila.osborne@communityactionsuffolk.org.uk

DATA PROTECTION ACT 1998

The information from this survey will be shared with your local council. All personal information will be held in the strictest of confidence by both parties and not shared with anyone outside of Community Action Suffolk or the Council. Information gathered will be used for the purpose of identifying housing needs only.

PART 1 GENERAL INFORMATION

To be Completed by all Households

o be completed by a	<i></i> 110	usenoius						
Q1) Please indicate the using the examples bel		er and age of all	those (inclu	ding yourself) livin	g in th	e current household,	
1 = 1 Person 2 = 2 Pe	ople	3 = 3 People	4 = 4 P	eople	5 = 5 People			
GENDER & AGE				_				
FEMALE 0-15 yrs		MALE 0-15 yrs						
FEMALE 16-24 yrs	N	MALE 16-24 yrs						
FEMALE 25-44 yrs	N	//ALE 25-44 yrs						
FEMALE 45-59 yrs		MALE 45-59 yrs						
FEMALE 60-74 yrs		MALE 60-74 yrs						
FEMALE 75 -84 yrs		//ALE 75 - 84 yrs						
FEMALE 85+	N	/ALE 85+						
Q2) Please indicate the below: 1 = 1 Person 2 = 2 Per		city of all those 3 = 3 People	current 4 = 4 P	-		d, usir	ng the examples	
White British		White & Asian			Chinese		Gypsy, Roma or Traveller	
White Irish		Other Mixed background			Any Other Asian background		Other. Please Specify:	
Any Other White Background		Indian			Black Caribbean			
White & Black Caribbear	ı 🔲	Pakistani			Black African		Prefer not to say	
White & Black African		Bangladeshi			Any Other Black background			
Q3) Who owns the prop	erty y	ou currently live	e in? Pl	ease	tick one of the follow	ing	•	
Self / family outright			Housing	g Ass	ociation - shared equ	ıity/owı	nership	
Self / family with mortgag	ge		Local A	uthori	ity			
Private Landlord			Co-own	ershi	p housing			
Employer (tied housing li	nked t	o a job)	Other. F	Please	e specify;			
Housing Association - re	nted							

Q3a) If the property you are occupying in the Parish is a second home please tick this box:

Q4) Please indicate the type of property you currently live in.

	Detached	Bungalow		Mobile home / Caravan	
	Semi-deta	ached Bungalow		Specially Adapted Housing	
	Bed Sit / S	Studio		Other Please Specify:	
	Sheltered	Housing			
	Residenti	al Home			
s does	your hom	e have?			
		Four Bedrooms			
		Five Bedrooms			
		More than 5 Bed	Irooms		
er any	questions	about money m	atters	? Please tick one only.	
		No			
et hou	sehold mo	nthly income is	spent (on your rent or mortgage? P	Please tick one
		35% to 45%			
		45% or above			
		Don't know			
	ver any	Semi-deta Bed Sit / S Sheltered Residentia s does your home er any questions	Five Bedrooms More than 5 Bedrooms More than 5 Bedrooms No No Set household monthly income is a set with the set with	Semi-detached Bungalow Bed Sit / Studio Sheltered Housing Residential Home Four Bedrooms Five Bedrooms More than 5 Bedrooms Fer any questions about money matters No No Steel Household monthly income is spent of the spent	Semi-detached Bungalow

Q8) What would be the maximum weekly or monthly costs in rent or mortgage at today's prices that
you/they would be willing and able to pay for your home (after any help received through housing benefit o
income support)?

Weekly	Please tick one only	/	Monthly	Please tick one only
Band 1 - Nothing			Band 1 – Nothing	
Band 2 - Less than £40			Band 2 - Less than £1	75
Band 3 - £40 - £59			Band 3 - £175 - £249	
Band 4 - £60 - £79			Band 4 - £250 - £349	
Band 5 - £80 - £99			Band 5 - £350 - £429	
Band 6 - £100 - £119			Band 6 - £430 - £519	
Band 7 - £120 - £199			Band 7 - £520 - £864	
Band 8 - £200 - £299			Band 8 - £865 - £1299	9
Band 9 - £300 - £399			Band 9 - £1300 - £174	49
Band 10 - £400 or more			Band 10 - £1750 or m	ore
Don't know			Don't know	
Prefer Not to say			Prefer Not to say	
Q9) Do you experience (difficulty meeting an	y of t	he following housing	costs? Tick all that appl
Rent/mortgage	Othe	er bill	S	
Fuel bills	No			

Rent/mortgage	Other bills
Fuel bills	No
Council Tax	

Q10) If you are struggling to afford your housing costs, what do you intend to do to resolve this? Please tick all that apply.

Spend less on household essentials	Look for a better paid job	
Borrow money from friends/family	Borrow money via a loan or credit card	
Spend less on non-essentials	Look for an additional job	
Use income from other benefits	Move to a cheaper home	
Look for a job	Not applicable as able to afford housing costs	
Use savings		
Increase hours of work at current job		

Q11) Please estimate your total savings. Please tick one only.

No savings available	£10,001 - £20,000	
Under £5000	£20,001 - £40,000	
£5,001 - £10000	More than £40,000	

Q12) If you own your home, please estimate its current value. Please tick one only.

Not applicable	£300,000 - £350,000	
£50,000 - £100,000	£350,000 – £400,000	
£100,000 - £150,000	£400,000 - £500,000	
£150,000 - £200,000	£500,000 - £600,000	
£200,000 - £250,000	£600,000+	
£250,000 - £300,000	Don't know	

Q13) If you own your own home, how much money (equity) would you get if you sold your home after paying off your mortgage (or debts). Please tick one only.

Not applicable	£50,000 - £74,999	
Less than £0 (negative equity)	£75,000 - £99,000	
Up to £9,999	£100,000 - £199,999	
£10,000 - £29,999	£200,000 - £499,000	
£30,000 - £49,999	£500,000 or more	
Don't know		

Q14) Please estimate your household income. Annual gross (before tax) income, including any income from investments and benefits. Please tick one only.

Up to £10,000	£25,000 - £30,000	
£10,000 - £15,000	£30,000 - £40,000	
£15,000 - £20,000	£40,000 - £50,000	
£20,000 - £25,000	£60,000 +	

Q15) What new housing would the household like to see in your Parish?

Please tick one or more of the following and comment if you wish.

OPINIONS

Homes for single people (1 bedroom)	
Homes for couples (1-2 bedrooms)	
Small family homes (2-3 bedrooms)	
Large family homes (4+ bedrooms)	
Housing suitable for older people	
Other Please Specify	
Q16) Does the household own or have any suggestions for: (a) Suitable development sites in the Parish?	
(b) Empty homes in the Parish?	
(c) Redundant buildings in the Parish?	

Q17) Are any members of the suitable accommodation of the suitable		living with you bed	ause t	hey are unable to find or afford	
If so, Please indicate their gen	der and age, using th	e examples below:			
1 = 1 Person 2 = 2 People GENDER & AGE	3 = 3 People 4 =	5 = 4 People 5 = 5 P	eople		
FEMALE 0-15 yrs	MALE 0-15 yrs				
FEMALE 16-24 yrs	MALE 16-24 yrs				
FEMALE 25-44 yrs	MALE 25-44 yrs				
FEMALE 45-59 yrs	MALE 45-59 yrs [
FEMALE 60-74 yrs	MALE 60-74 yrs				
FEMALE 75 - 84 yrs	MALE 75 - 84 yrs [
FEMALE 85+	MALE 85+				
able to do so?				perty in the Parish but not been	
1 = 1 Person 2 = 2 People		= 4 People 5 = 5 P	eopie		
No	Yes, fo	or 2-3 years			
Yes, for less than a year	Yes, fo	or 3-5 years			
Yes, for 1-2 years	Yes, fo	or 5-10 years			
Yes, for 10 years plus					
Q19) How many years have y Please tick one of the following NUMBER OF YEARS LIVED	J	sh?			
Less than 1 year 4-10	years				
1-3 years 10 +	years				
Q20) If anyone wishes or nee 1 = 1 Person 2 = 2 People		not, what is prevent 4 People 5 = 5 P	_	em?	
Cannot afford the monthly cos	Family reas	ons		Negative equity	
Cannot afford the deposit for a Location of employment		employment		Unsure of options available to help you move (e.g. Shared	
Cannot afford moving costs	Lack of affo	rdable housing		Ownership, Help to Buy)	
Can afford to move but cannot find the right property	Rent/mortga	age arrears		Would need emotional and practical support from friends or a	
Local education choices Unable to sell		ell		third party organisation in order to move	

Q21) Has anyone moved out of the Parish because they have been unable to find or afford accommodation locally?

If so, Please indicate their gender and age, using the examples below:

1 = 1 Person **2** = 2 People **3** = 3 People **4** = 4 People **5** = 5 People

GENDER & AGE

FEMALE 0-15 yrs	MALE 0-15 yrs	
FEMALE 16-24 yrs	MALE 16-24 yrs	
FEMALE 25-44 yrs	MALE 25-44 yrs	
FEMALE 45-59 yrs	MALE 45-59 yrs	
FEMALE 60-74 yrs	MALE 60-74 yrs	
FEMALE 75-84 yrs	MALE 75 - 84 yrs	
FEMALE 85+	MALE 85+	

PART 2 - CURRENT HOUSEHOLD NEEDS

In this section the Housing Survey asks for current financial & employment details. All information provided will be treated in the strictest confidence and will only be used for the purpose of identifying the type of tenure, for example rent or shared ownership, which would be suitable for the applicant(s) in their financial circumstances. **Each person** or household in need MUST complete a separate form.

Q22) Does the current household	or anyone in the current household	I require accommodation within the next
5 years?		

If so, Please indicate their current gender and age, using the examples below: **1** = 1 Person **2** = 2 People **3** = 3 People **4** = 4 People **5** = 5 People

GENDER & AGE

FEMALE 0-15 yrs	MALE 0-15 yrs	
FEMALE 16-24 yrs	MALE 16-24 yrs	
FEMALE 25-44 yrs	MALE 25-44 yrs	
FEMALE 45-59 yrs	MALE 45-59 yrs	
FEMALE 60-74 yrs	MALE 60-74 yrs	
FEMALE 75-84 yrs	MALE 75 – 84 yrs	
FEMALE 85+	MALE 85+	

Q23) If the current household has indicated a need in question 13, please identify when this need is likely to be.

Please tick one of the following:

WHEN REQUIRED

Yes – Now	3-5 years	
1-2 years	5-10 years	

Q24) Please indicate the relationship of all those in housing need to the Head of the Household, and the numbers of people using the examples below:

1 = 1 Person **2** = 2 People **3** = 3 People **4** = 4 People **5** = 5 People

RELATIONSHIP

Grandparent(s)	Children (who will be over 16)	Partner/spouse/civil partner	
Parent(s)	Lodger	Member of armed forces	
Siblings (brothers & sisters)	Friend	Other (please specify)	

MAKE-UP OF FUTURE HOU	OLIT			Two	Paren	t Family (with or expecting	
Single Person			child		to animy (with or expecting		
Single Parent Family (with or	ntly expecting children).		Siblir	ngs (b	rothers & sisters)		
Couple				Othe	r (plea	ase specify)	
Q26) Please indicate with a needing additional accommo			r future	hous	ing o	f the current household or thos	se
Need larger home		Employment reasons		Heal	th / M	obility reasons	
Need smaller home		Insecurity of tenure		To gi	ve or	receive Care & Support	
Setting up own home		Financial reasons		Othe	r (plea	ase specify)	
If the household requires mor Enabler for an additional Hous Please tick one of the following LOCATION	ing S		meet h	nousing	, need	d, please contact the Rural Housin	ng
In Parish		Elsewhere within the	District				
In adjoining Parish		Outside the District					
Survey. Each person or hous	n on sehol	e dwelling, please contact description of the descr	ct the R	ural H	_	g Enabler for an additional Housin	ng
TENURE & PROPERTY TYP	E P	lease tick one of the follow	wing			Obaltarad Havairan Obarad	I
House – Social Rent		Bungalow – Open M	arket sa	le		Sheltered Housing – Shared Ownership	
House – Private Rent		Flat – Social Rent				Sheltered Housing – Open Market Sale	
House – Shared Ownership		Flat – Private Rent				Very Sheltered Housing – Social Rent	
House – Discount Market Sale	e [Flat – Shared Owner	rship			Very Sheltered Housing – Private Rent	
House – Open Market Sale	ouse – Open Market Sale Flat - Discount Mark					Very Sheltered Housing Shared Ownership	
Bungalow – Social Rent		Flat – Open Market S	Sale			Very Sheltered Housing – Open Market sale	
Bungalow – Private Rent Sheltered Housing –			Social F	Rent		Mobile home / Caravan	
Bungalow – Shared Ownershi	ip [Sheltered Housing –	Private	Rent		Self Build	
Other (please specify)	-						

Please rate the following by writing the relevant number in the box 1 = 1 Person 2 = 2 People 3 = 3 People 4 = 4 People 5 = 5 People EMPLOYMENT STATUS Employed Student Self – Employed Other (please specify) Q30) Ideally, how many bedrooms would you like to have? Would like to have	Q29) Please indicate the current employment statu		_				
EMPLOYMENT STATUS Employed Student Self –Employed Retired Unemployed Other (please specify) Q30) Ideally, how many bedrooms would you like to have? Would like to have	<i>3</i> . <i>3</i>						
Employed Self –Employed Q30) Ideally, how many bedrooms would you like to have? Would like to have 1 2 3 4 5 6+ Q31) Please indicate the total savings available which could contribute towards a mortgage Please tick one of the following SAVINGS No savings available	1 = 1 Person 2 = 2 People 3 = 3 People 4 = 4	People	5 = 5 People				
Self – Employed	EMPLOYMENT STATUS						
Q30) Ideally, how many bedrooms would you like to have? Would like to have	Employed		Student				
Q30) Ideally, how many bedrooms would you like to have? Would like to have	Self –Employed		Retired				
Would like to have	Unemployed		Other (please specify)				
Under £5,000	Would like to have						
### More than £40,000 Contribute towards a mortgage	No savings available £10,001- £20,000						
Q32) Please indicate the total equity available which could contribute towards a mortgage Please tick one of the following Equity No equity available £10,001 - £20,000 Under £5,000 £20,001 - £40,000 More than	Under £5,000 £20,001-£40,000						
Equity No equity available £10,001 - £20,000 Under £5,000 £20,001 - £40,000 More than							
No equity available £10,001 - £20,000 Under £5,000 £20,000 ☐ \$5,001 \$10,000 ☐ More than	Please tick one of the following						
Under £5,000 £20,001 - £40,000 More than							
£40,000	No equity available £20,000						

Q33) How much could the household afford to pay in rent or mortgage per week or per month?

If the need requires more than one household, please contact the Rural Housing Enabler for an additional Housing Survey.

MONTHLY AFFORDABILITY

Please tick one of the following...

WEEKLY AFFORDABILITY

White & Black Caribbean

Band 1 - Nothing			Band 1 - Nothing					
Band 2 - Less than £40					d 2 - Less than £175			
Band 3 - £40 - £59				Ban	d 3 - £175 - £249	Û		
Band 4 - £60 - £79				Ban	d 4 - £250 - £349			
Band 5 - £80 - £99				Ban	d 5 - £350 - £429			
Band 6 - £100 - £119				Ban	d 6 - £430 - £519			
Band 7 - £120 - £199				Ban	d 7 - £520 - £864			
Band 8 - £200 - £299				Ban	d 8 - £865 - £1299			
Band 9 - £300 - £399				Ban	d 9 - £1300 - £1749			
Band 10 - £400 or more				Ban	d 10 - £1750 or more			
Don't know				Don	't know			
Prefer not to say				Pref	er not to say			
Q34) Have you registere 1 = 1 Person 2 = 2 F HOUSING WAITING LIS	Peop		3 People	4 =	4 People 5 = 5 People			
Local Authority				nothe	er housing register outside S	Suffol	k L	
Housing Association (plea	ase s	specify)		state	Agent			
Home Link - http://www.G HomeChoice.org.uk/	<u>atev</u>	vay to		lot re	gistered but browsing / looki	ng fo	or properties	
Q35) Please indicate the 1 = 1 Person 2 = 2 Please note, this question ETHNICITY	Peop	le 3 =	all those i		d of accommodation, usin 4 People 5 = 5 People	ng th	e examples below:	
White British		White 8	& Asian		Other Asian		Gypsy or Traveller	
White Irish		Indian			Black Caribbean		Other (please specify)	
White Other		Pakista	ani ———		Black African		Prefer not to say	

Other Black background

Bangladeshi

White & Black African		Chinese		Other Mixed background		
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PART 3 RETURNING TO OR WISHING TO LIVE IN THE PARISH

Part 3 is an opportunity to indicate close family members who want to either return to, or live in your parish and requests current financial & employment details. All information provided will be treated in the strictest confidence. It will <u>only</u> be used to help clarify the local demand for and the type of new housing suitable for meeting the needs of people who want to live in our Parish.

Q36) Would any othe in the Parish?	r member of your cl	ose family	(not currently I	iving in the hou	sehold) wish to live
If so, Please indicate th	neir gender and age. ,	using the e	examples below:		
1 = 1 Person	2 = 2 People 3 =	3 People	4 = 4 People	5 = 5 People	
GENDER & AGE			_		
FEMALE 0-15 yrs	MALE 0-15 yr	rs 🔲			
FEMALE 16-24 yrs	MALE 16-24	yrs			
FEMALE 25-44 yrs	MALE 25-44	yrs			
FEMALE 45-59 yrs	MALE 45-59	yrs			
FEMALE 60-74 yrs	MALE 60-74	yrs			
FEMALE 75 - 84 yrs	MALE 75-84	yrs			
FEMALE 85 + yrs	MALE 85 + yr	s 🗌			
Q37) If a need has be the examples below:	en indicated in que	stion 25, p	ease identify w	hen this need is	s likely to be, using
1 = 1 Person 2 = 2 F	People 3 = 3 Peopl	e 4 = 4 F	People 5 = 5 F	People	
WHEN REQUIRED					
Yes - Now	3-5 years				
1-2 years	5-10 years				
Q38) Please indicate the examples below:	the relationship to t	he head of	the household	of those in need	d of Housing, using
1 = 1 Person 2 = 2 F	People 3 = 3 Peopl	e 4 = 4 F	People 5 = 5 F	People	
RELATIONSHIP					
Grandparent(s)		Ch	ildren		
Parent(s)		Ot	her (please spec	cify)	
Siblings (brothers & sis	etere)				

Q39) Please indicate the 'make-up' of the future household wanting to move back to the parish. Please tick one of the following... **MAKE-UP OF FUTURE HOUSEHOLD** Two Parent Family (with or expecting Single Person children) Single Parent Family (with or currently expecting children) Siblings (brothers & sisters) Couple Other (please specify) Q40) Please indicate why there is a need for future housing. Please tick one of the following... REASON(S) Need larger home Insecurity of tenure Need smaller home Financial reasons Setting up own home Health / Mobility reasons Employment reasons Other (please specify) Q41) What type of accommodation will the future household require? Please tick one or more of the following... **TENURE & PROPERTY TYPE** Very Sheltered Housing -House - Social Rent Flat - Social Rent Social Rent Very Sheltered Housing -House - Private Rent Flat - Private Rent Private Rent Very Sheltered Housing House – Shared Ownership Flat - Shared Ownership **Shared Ownership** Very Sheltered Housing -House - Discount Market Sale Flat - Discount Market Sale Open Market sale House – Open Market Sale Flat – Open Market Sale Mobile home / Caravan Sheltered Housing - Social Bungalow - Social Rent Self Build Rent Sheltered Housing - Private Other (please specify) Bungalow – Private Rent Rent Sheltered Housing – Shared Bungalow – Shared Ownership Ownership Sheltered Housing – Open

Market Sale

Bungalow – Open Market sale

1 = 1 Person 2 = 2 People	3 = 3 Peop	le 4	l = 4 People	5 = 5 People		
EMPLOYMENT STATUS						
Employed			Student			
Self –Employed			Retired			
Unemployed			Other (pleas	se specify)		
Q43) Please indicate the total say	ings availa	able w	hich could c	ontribute towards	a mortgage	
Please tick one of the following WEEKLY AFFORDABILITY				FORDABILITY		
Band 1 - Nothing		В	and 1 - Nothir	ng		
Band 2 - Less than £40		В	and 2 - Less t	han £175		
Band 3 - £40 - £59		В	and 3 - £175	- £249		
Band 4 - £60 - £79		В	Band 4 - £250 - £349			
Band 5 - £80 - £99		В	Band 5 - £350 - £429			
Band 6 - £100 - £119		В	Band 6 - £430 - £519			
Band 7 - £120 - £199		В	Band 7 - £520 - £864			
Band 8 - £200 - £299		В	Band 8 - £865 - £1299			
Band 9 - £300 - £399		В	Band 9 - £1300 - £1749			
Band 10 - £400 or more		В	Band 10 - £1750 or more			
Don't know		D	Don't know			
Prefer not to say		Р	Prefer not to say			
244) Ana ama manaka wa 641, 64						
Q44) Are any members of the fut Please rate the following by writing			-	-	St?	
= 1 Person	3 = 3 Peop			5 = 5 People		
HOUSING WAITING LIST						
Local Authority			nother housin uffolk	g register outside		
		-1	state Agent			

Q45) Please indicate the ethnicity of those in need of Housing.

This question is optional.

Please rate the following by writing the relevant number in the box...

1 = 1 Person **2** = 2 People **3** = 3 People **4** = 4 People **5** = 5 People

ETHNICITY

White British	White & Asian	Other Asian	Gypsy or Traveler	
White Irish	Indian	Black Caribbean	Other (please specify)	
White Other	Pakistani	Black African	, ,,	
White & Black Caribbean	Bangladeshi	Other Black background		
White & Black African	Chinese	Other Mixed background	Prefer not to say	

Appendix B: Community Sustainability

Completed by Bill Hewlett, September 2019

Community Sustainability

1.	How many shops are there in this parish? (Tick or	ne box)
	1 2 3 or more If none please indicate nearest available	[√] [] []
2.	Which of the following services or facilities are w that apply)	rithin this parish? (Tick all
	A library A mobile library service A grocery / general store A stand alone post office A post office within another shop / facility A GP's surgery One or more pubs One or more places of worship A village hall Playing fields/tennis courts Children's play area A primary school Pre-school service provision Car repair workshop / garage Other [√ Allotments, community of the communi	[] [√] [√] [[] [] [] [] [√
3.	Which of the following statements best describes this parish has to its nearest town(s). (Tick one bo	•
	This parish has no public transport service	[]
	There is an hourly or better weekday public tra	ansport [√]
	There is a two hour weekday public transport service to the nearest town	[]
	There is a weekday public transport service but it is less frequent than two hourly	[]
	There is a weekday public transport service	[]

But only on certain days

4.	Please list active community clubs and groups:
٦.	Please see http://Stutton.onesuffolk.net/organisations/
	Indoor Bowls, Horticultural Society, Local History Research Group,
	Community Council, Stutton Presents (drama and film), Stutton Grows
	(manages Community Wood), Stutton Support Network, Young Explorers
	Community Shop, Speedwatch Team, Community Hall Committee
	(Regular activities run from the hall include monthly Film Shows, Meet up
	Mondays, Tai Chi, Pilates, Art groups, Mother and Toddlers, Occasional
	theatre)

5. Does this parish have to rely on volunteer or community transport services for people needing to get to hospital and/or GP appointments?

Yes	Stutton Support Network	[√]	
No		[]	

A. Housing

6. Which of the following descriptions most closely reflect the development potential within this parish? (Tick one only)

Potential for edge of settlement development	[]
Potential for in-fill development only	[√]
Potential limited to windfall sites	[]
Some combination of the above	[]
Development potential not known	[]

7. What land within this parish has been allocated for housing ¹ in the Local Plan?

An allocation of (hectares, if none please enter 0) (0)

If an allocation has been made, how many homes are likely to be brought forward? If none, not known or unable to say then please enter 0

Anticipated number homes in total [See Note Below]

65

If an allocation has been made in the Local Plan please check that your answer to Q5 is consistent with the type of site available

	If you know how many of these are likely to be in the affordable sector please indicate here	
	Anticipated number of affordable homes	[17]
8.	Is this village subject to an exceptions site policy?	
	Yes No	[] [√]
9.	Is there a housing register for this parish?	
	Yes No	[√] []

Local Economy

This section will not be processed by the consultants but you may find it helpful to summarise here any points you will wish to enlarge on later. In particular, if you answered 'Other' to Q2, an expansion of the answers to the transport questions and social sustainability as per Q5.

Question 2

Other

- There are approx 6 allotments in the village which are owned and managed by Catts
 Trust located in Catts Close. There are currently vacancies
- The village has a community woodland which is run by Stutton Grows.
- Alms Houses there is a small alms house development comprising 5 units which are managed by a small committee.
- There is an extra care housing scheme which has 32 units and run by Housing 21. The scheme has facilities which are open for local people to use.

Question 7

It is understood that the Draft Local Plan newly released for consultation had included one development site in Bentley Lane between the Alms Houses and Oak House Extra care housing but we have been advised that this site has been withdrawn.

It should be noted that Stutton will be subject to future housing development in that planning approval has been granted for 57 homes and a further scheme of six affordable homes on Holbrook Road is subject to a submitted but as yet undetermined planning applications – See details below

No.	Planning approval has been granted for	
34	/17/0095034 Church Road includes 8 affordable homes and 3 shared ownership	
1	DC/17/03445 Full Planning Application - Erection of one detached 1.5 storey	
	dwelling 24th November 2017 The Old Telephone Exchange Holbrook	
14	DC/17/02111 Outline application for 14 dwellings Land Adjoining The Village Hall	
	Manningtree Road Mon 02 Jul 2018	
6	B/17/00406 Erection of 6 No. dwellings Land Opposite Stutton CEVC School	
	Holbrook Road	
1	DC/19/02220 The Hillarys Manningtree Road Erection of 1no. dwelling and garage.	
	27 Jun 2019	
1	DC/17/06310 Tawnys Lower Street	
	Erection of 1no. dwelling and creation of vehicular access	
1	DC/18/04522 Stutton Methodist Church Manningtree Road Stutton Suffolk IP9 2RY	
	Approved 07/01/2019 conversion of Chapel to produce one unit of housing	
58	Total approved	
6	Application DC/19/00292 - Mon 21 Jan 2019 Full Planning Application - Erection of	
	6no. affordable dwellings Holbrook Road Exception site	

Completed by Bill Hewlett, Stutton, September 2019

Appendix C: Potential sites for Housing

Suitable sites in the Parish

- Not on AONB land. Current identified sites are suitable for small groups
- We are presently a household of 3 generations. A settled rural existence is very attractive for older members of the household. However, those younger aspire to explore a wider world, and living under the same roof or in the same neighbourhood is not a high priority from their perspective.
- Bentley Lane, either side of the Almshouses
- Sites already identified by Babergh
- field behind the war memorial
- Between Stutton Alton reservoir end & Holbrook RHS
- Between the telephone exchange and the reservoir, as the opposite side of the road is already developed
- Barn attached has/had planning permission for redevelopment
- None leave Stutton alone
- · Yes to be advised
- Alton Hall Lane. Small field in between houses on left and or near church
- The field on Holbrook Rad, further development of the proposed housing on Holbrook Road - Affordable housing
- on Manningtree road opposite the war memorial there is a significant gap between housing, i.e. the housing 'ribbon' along the road could be joined up
- Just avoid greenfield sites.
- B1080 from Bentley Lane to opposite war memorial
- Area behind war memorial
- Best as it is
- adjacent to Oak House
- Bentley Lane adjacent to Oak House

Empty Homes in the Parish

- Larks Field Road
- Research into ownership and compulsory purchase
- 1 bungalow empty for approx. 12 years in Larksfield Road
- use for social housing

Redundant buildings in the Parish

No responses received