



Housing Needs Survey

Stisted Parish Council

January 2025

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Rural Affordable Housing Officer

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 whilst providing 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) and Community Led Housing advisor 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 autumn 2024, the Stisted Parish Council worked with the RCCE's RHE to carry out a Housing Needs Survey. The aim of this survey was to determine the existing and future levels of housing need for local people. 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 was also available on Survey Monkey so residents could complete it online.

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

The closing date for the survey was Friday 20th December 2024. **300 forms were distributed and 118 forms were returned.** The survey had a 39% response rate, which is higher than the county average of 25%.

In Part 1 of the survey, 22 respondents (19%) indicated that there was a need to move to alternative accommodation. However, we only had sufficient information on the completed forms and who wished to remain in the parish, to assess 13 out of those 22. The full table of results can be seen in Appendix 3.

Percentages shown are percentages of returned forms (118=100%) unless otherwise stated. Please note that the percentages have been individually rounded and therefore may not total 100.

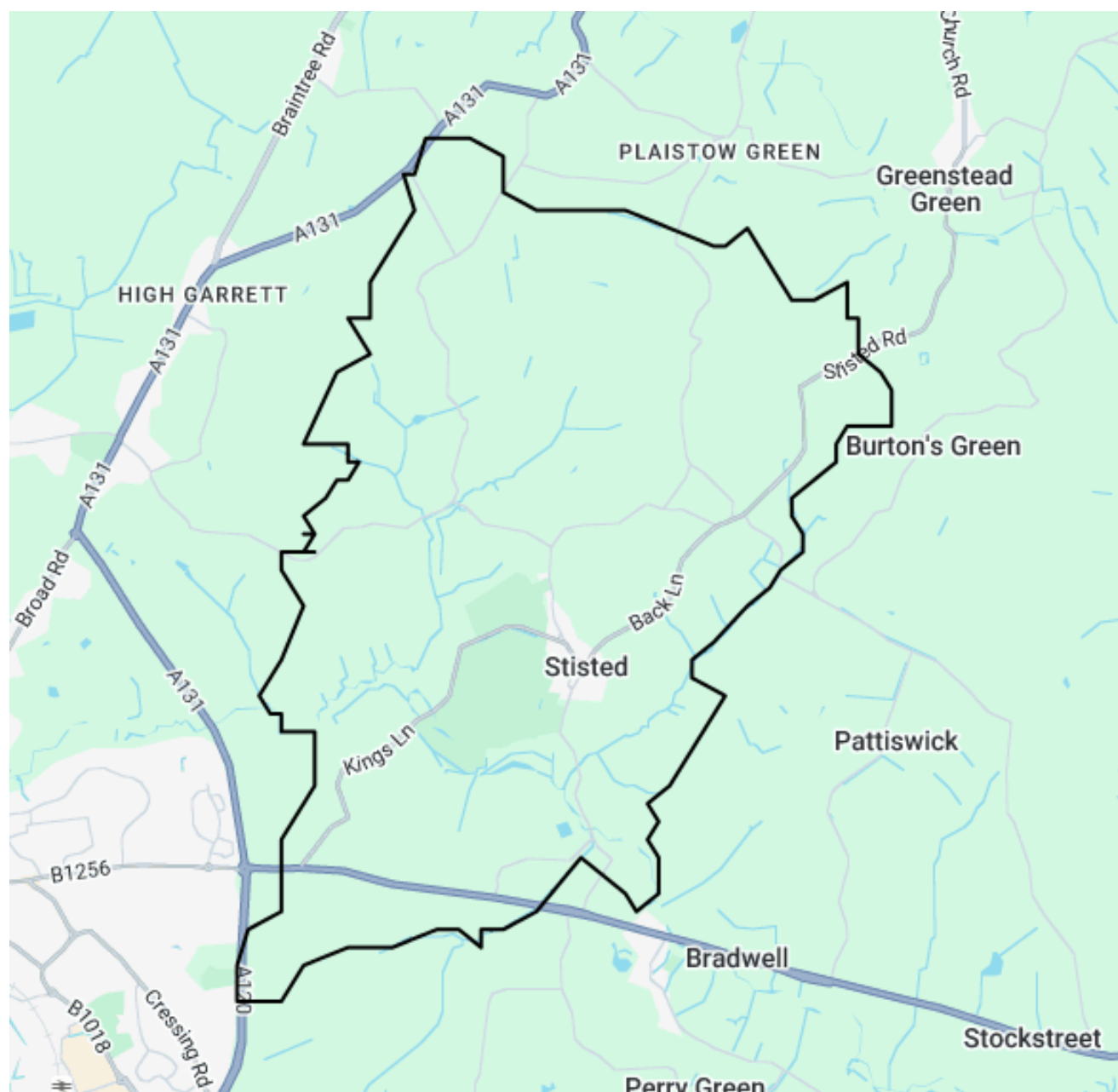
Stisted

Stisted civil parish in the Braintree District is situated in Essex approximately 3 miles to the north east of Braintree town centre and approximately 4 miles to the north east of Coggeshall.

The area has a very long history with the parish containing the Parish Church of All Saints. Local children can attend the Stisted Church of England Primary School which received an 'Outstanding' rating in an Ofsted report following an inspection in March 2023. Children requiring secondary education have to travel outside the parish.

The parish also contains the Braintree Golf Club.

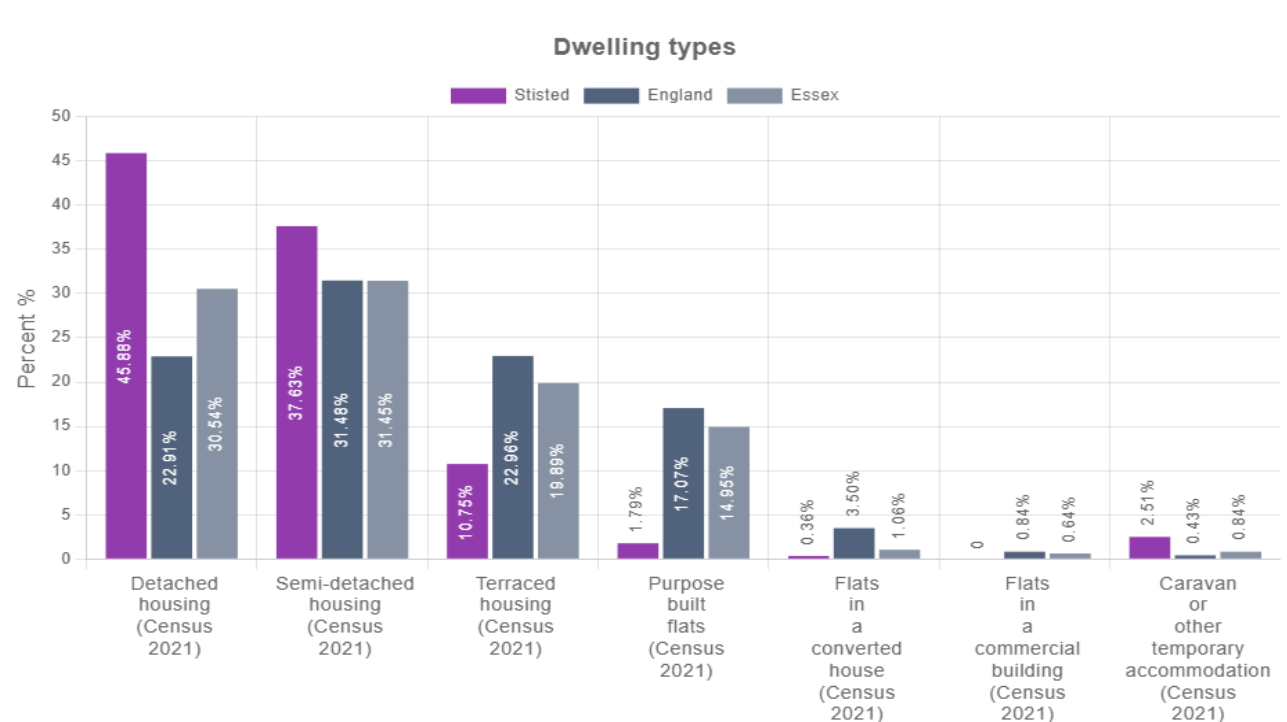
Stisted Parish Map



Housing types in Stisted as of 2021 Census compared to the national average.

Dwelling types						
Indicator	Stisted		England		Essex	
	Count	Rate	Count	Rate	Count	Rate
<u>Detached housing (Census 2021).</u>	128	45.88%	5,368,859	22.91%	191,338	30.54%
<u>Semi-detached housing.(Census 2021).</u>	105	37.63%	7,378,304	31.48%	197,039	31.45%
<u>Terraced housing (Census 2021).</u>	30	10.75%	5,381,432	22.96%	124,599	19.89%
<u>Purpose built flats (Census 2021).</u>	5	1.79%	3,999,771	17.07%	93,638	14.95%
<u>Flats in a converted house (Census 2021).</u>	1	0.36%	821,153	3.50%	6,623	1.06%
<u>Flats in a commercial building.(Census 2021).</u>	0	0.00%	197,967	0.84%	4,034	0.64%
<u>Caravan or other temporary accommodation (Census 2021).</u>	7	2.51%	99,894	0.43%	5,241	0.84%

Source: Census 2021

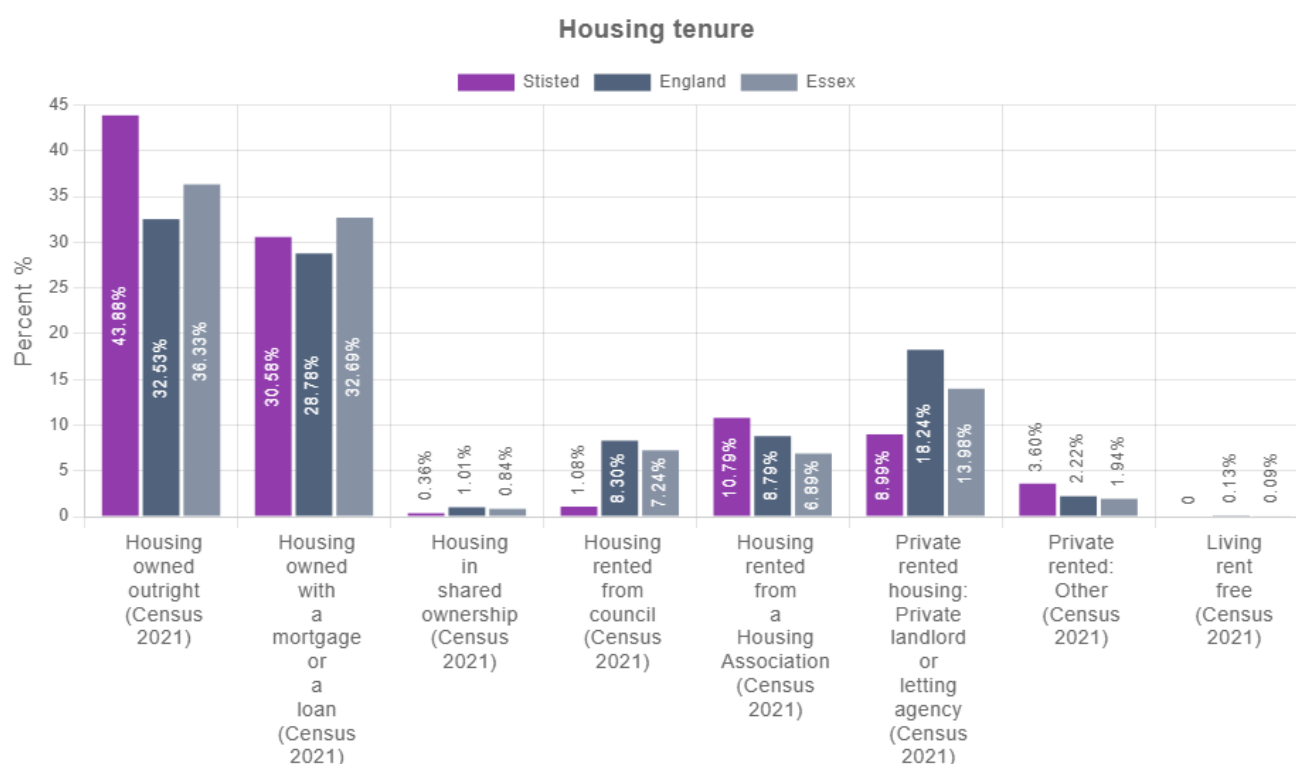


The bar chart above provides a visualisation for the proportion of various types of dwelling space. In this case a dwelling space is the accommodation occupied by an individual household or, if unoccupied, available for an individual household. In Stisted 45.88% of homes are detached housing. This is higher than the proportion in England (22.91%) and higher than the proportion in Essex (30.54%).

Housing tenure in Stisted as of 2021 Census compared to the national and county averages.

Housing tenure						
Indicator	Stisted		England		Essex	
	Count	Rate	Count	Rate	Count	Rate
<u>Housing owned outright (Census 2021).</u>	122	43.88%	7,624,693	32.53%	227,592	36.33%
<u>Housing owned with a mortgage or a loan (Census 2021).</u>	85	30.58%	6,744,372	28.78%	204,778	32.69%
<u>Housing in shared ownership (Census 2021).</u>	1	0.36%	235,951	1.01%	5,259	0.84%
<u>Housing rented from council (Census 2021).</u>	3	1.08%	1,945,152	8.30%	45,368	7.24%
<u>Housing rented from a Housing Association (Census 2021).</u>	30	10.79%	2,060,511	8.79%	43,161	6.89%
<u>Private rented: Other (Census 2021).</u>	10	3.60%	521,200	2.22%	12,171	1.94%
<u>Private rented housing: Private landlord or letting agency (Census 2021).</u>	25	8.99%	4,273,689	18.24%	87,593	13.98%
<u>Living rent free (Census 2021).</u>	0	0.00%	30,517	0.13%	548	0.09%

Source: Census 2021



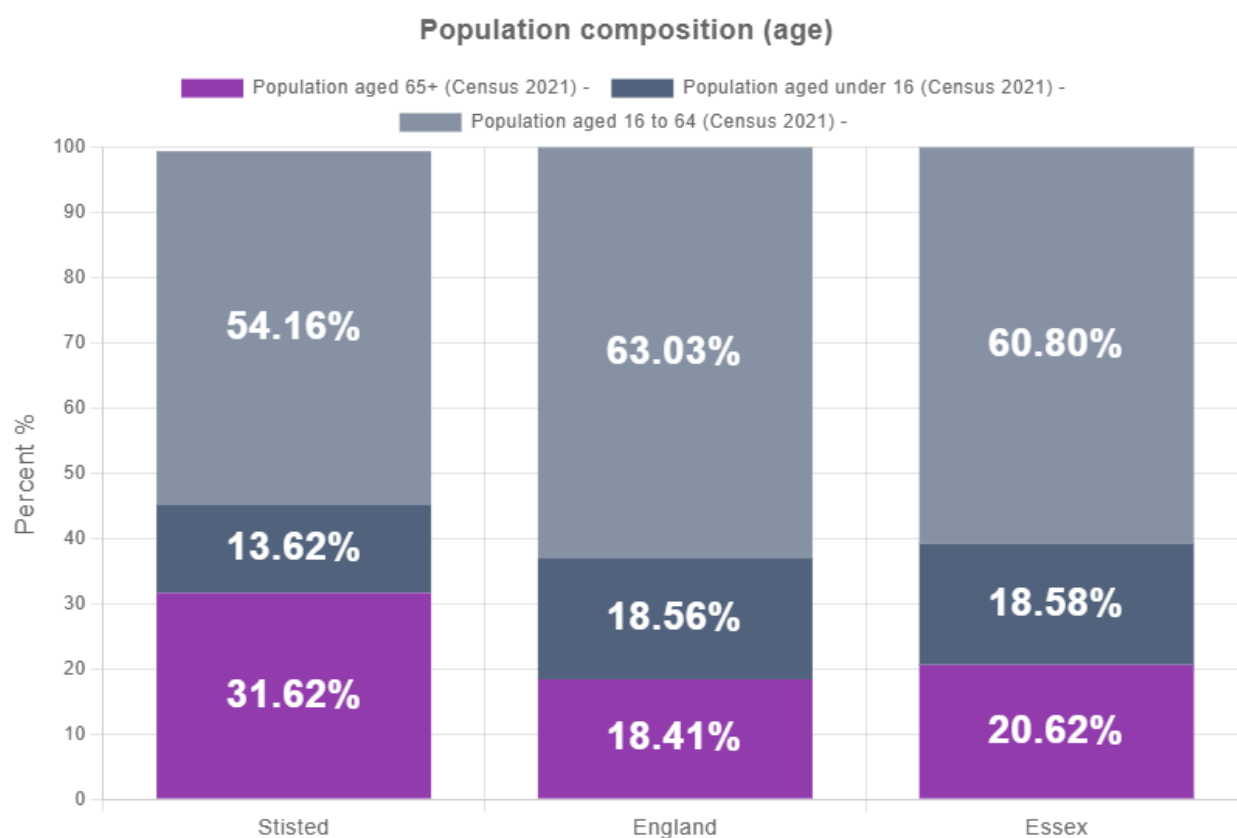
The bar chart above offers further insight into housing tenure by showing the proportion of housing within the three broad categories; owner occupied, social rented and private rented. Owner occupied housing includes accommodation that is either owned outright, owned with a mortgage or loan, or shared ownership (paying part rent and part mortgage). Social rented includes accommodation that is rented from a Local Authority, Housing Association or Registered Social Landlord. Private rented includes accommodation that is rented from a private landlord or letting agency, employer of a household member, relative or friend of a household member, or other non-Social rented.

In Stisted the proportion of owner-occupied housing at 74.82% is higher than the proportion in England (62.32%) and higher than the proportion in Essex (69.86%). The proportion of social rented housing in Stisted is 11.87%. This is lower than the proportion in England (17.09%) and lower than the proportion in Essex (14.13%). In comparison, the proportion of privately rented housing in Stisted is 8.99%. This is lower than the proportion in England (18.24%) and lower than the proportion in Essex (13.98%).

Population of Stisted as of 2021 Census compared to the national average.

Population composition age/sex						
Indicator	Stisted		England		Essex	
	Count	Rate	Count	Rate	Count	Rate
<u>All people (Census 2021).</u>	661		56,490,048		1,503,521	
<u>All Females (Census 2021).</u>	348	52.97%	28,833,712	51.04%	771,189	51.29%
<u>All Males (Census 2021).</u>	313	47.64%	27,656,336	48.96%	732,332	48.71%
<u>Population aged under 16 (Census 2021).</u>	90	13.62%	10,483,091	18.56%	279,345	18.58%
<u>Population aged 16 to 64 (Census 2021).</u>	358	54.16%	35,605,654	63.03%	914,197	60.80%
<u>Population aged 65+ (Census 2021).</u>	209	31.62%	10,401,303	18.41%	309,979	20.62%

Source: Census 2021



The stacked bar chart above further shows population composition by broad age bands. In Stisted, 13.62% of the population are under 16. This is less than England (18.56%) and less than Essex (18.58%). Stisted also has 31.62% of the population aged over 65. This is more than England (18.41%) and more than Essex (20.62%).

Key Findings and Recommendations

This Housing Needs Survey was carried out in autumn 2024 by the Stisted Parish Council and the Rural Housing Enabler at RCCE. The Parish Council arranged for the delivery of the forms. The survey had a **39%** response rate (118/300). There was some support for a small development, with **49%** stating they would be supportive of a small development (4 - 8 homes) which is primarily affordable housing for local people. There were comments around the sustainability and suitability of any further development in the parish, especially with regards to concerns over the lack of local infrastructure, pressures on the road network, services/amenities and disruption to residents that any new development would bring. There was general support for housing for the local community, more particularly the younger generation and older/retired people, whilst hoping any development will not be too large and to its surroundings. There were suggestions for possible development sites, particularly as an alternative to one already suggested, which can be referenced in Appendix 4.

In Part 1, **22 households indicated that they had a need to move to alternative accommodation**. From those, 13 went onto complete Part 2 and wished to remain in the parish. This therefore leaves the total number of respondents, expressing a housing need and who completed Part 1 and Part 2 at **thirteen**.

The main reason respondents had a desire to move to alternative accommodation was to either **set up their first/independent home or need a physically adapted home**, with four each out of the 13 (31%) households citing this option. Two-bedroom households were the most preferred property size (54%). Two households confirmed they are on the local authority housing register.

As a result of our analysis of the data provided, we can see **there are 13 households who have stated they have a need for alternative accommodation in the parish**.

Of these 13, we have enough information for **10 households** from which to establish their actual need.

This can be broken down as follows;

- Up to 4 affordable rented homes (4 x 1 bed)
- Up to 4 shared ownership homes (3 x 2 bed and 1 x 3 bed)
- One discounted market sale home (1 x 2 bed)
- One open market property (1 x 2 bed)

Therefore, **the affordable housing need for Stisted would be for up to 9 homes**.

Although the remaining 3 households did state they had a housing need within the parish of Stisted, we did not have enough complete information with which to analyse their response fully. This can be explored further through public consultation.

We would recommend that the Parish Council raise awareness of the need to be on the Braintree Housing Register, amongst the residents of Stisted, in order for them to be considered for local needs rented affordable housing in the future. The majority (75%) of those in need of affordable accommodation were looking for a physically adapted home and were not changing tenure (i.e. they were already living in affordable housing). Some aspired to open market or shared ownership but the level of finances declared (salary, savings and equity) would not be sufficient, given the house prices in the area.

Four respondents answered that they have a special housing need for a physically adapted home leading to a recommendation that if any 1 bed affordable sheltered accommodation or bungalows come forward, they should be fully wheelchair accessible.

This report provides information on open market and affordable housing. For any affordable housing schemes discussions on finalising the size and tenure should take place with the parish council, the housing association partner and the local authority at an appropriate time should a scheme go ahead.

Residency

One hundred and fifteen respondents (97%) stated that the property to which the survey was delivered and in relation to, was their main home. Three people (3%) did not answer the question.

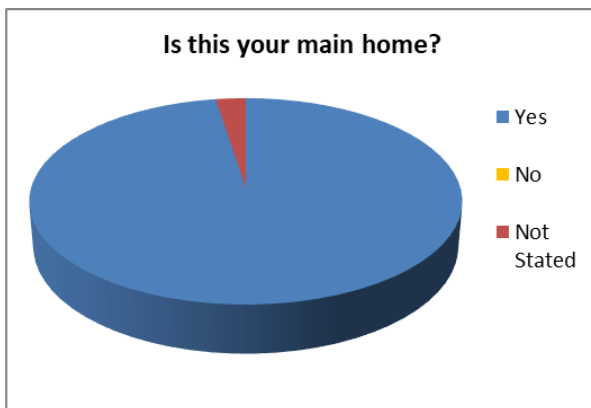


Figure 1: Type of residence

PART 1 – You and Your Household

Property Type and Size

The majority of respondents, ninety-seven people (82%), described their home as a house and fifteen (13%) described their home as a bungalow. One person (1%) described their home as a flat/maisonette/apartment/bed/sit whilst two (2%) described it as "other" and three people (3%) did not answer the question.

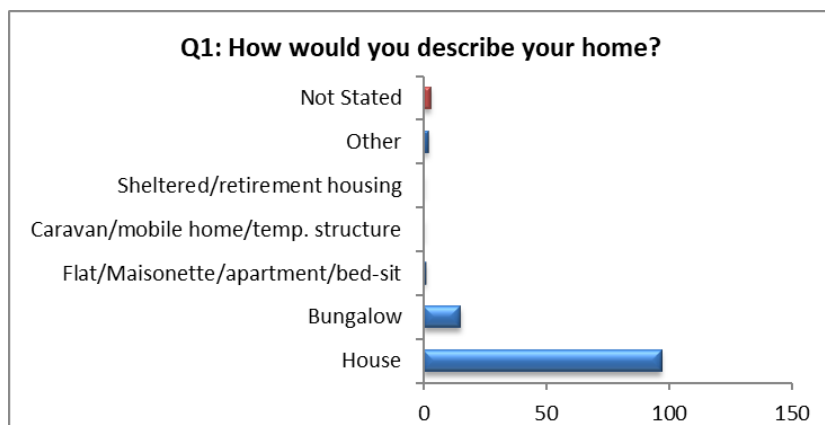


Figure 2: Property type

Fifty-eight respondents (49%) owned a detached home, forty-four (37%) had a semi-detached and ten (8%) lived in a terraced house. One person (1%) described their house type as "other" whilst five people (4%) did not answer the question.

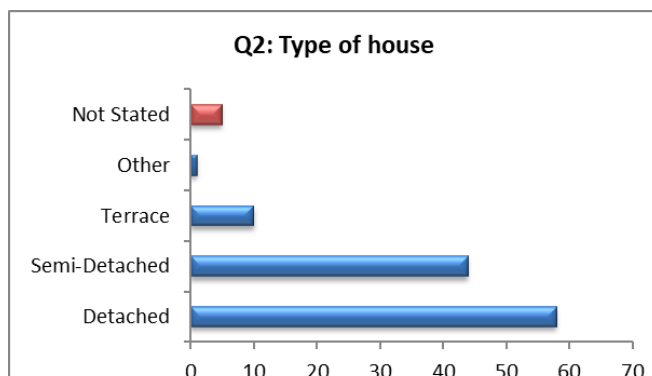


Figure 3: Housing type

Four respondents (3%) live in a one-bedroom property, eighteen (15%) live in a two-bedroom property and forty-two respondents (36%) live in a property with 3 bedrooms. Thirty-seven (31%) live in a property with 4 bedrooms and thirteen (11%) people have 5 or more bedrooms. Four people (3%) did not answer the question.

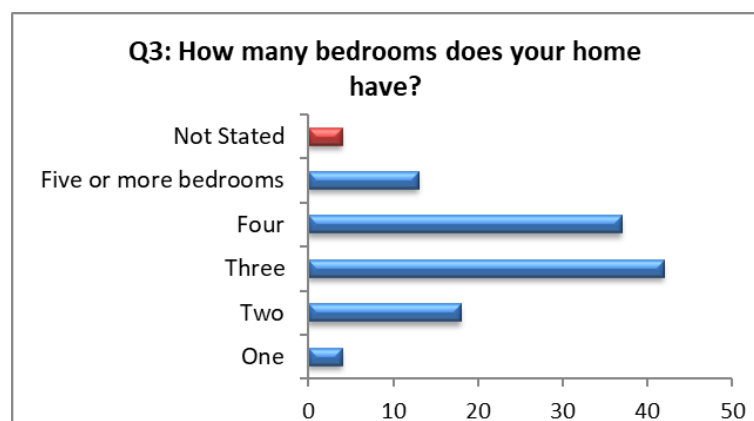


Figure 4: Size of property

Tenure

The majority of respondents, sixty-six (56%), stated that their property was owned outright by a household member, thirty-five (30%) stated that the property was owned with a mortgage and two people (2%) part own/rent (shared ownership). Two (2%) rent from the local council, six (5%) rent from a housing association and one respondent (1%) stated they rented from a private landlord. One person (1%) stated “other” and five people (4%) did not answer the question.

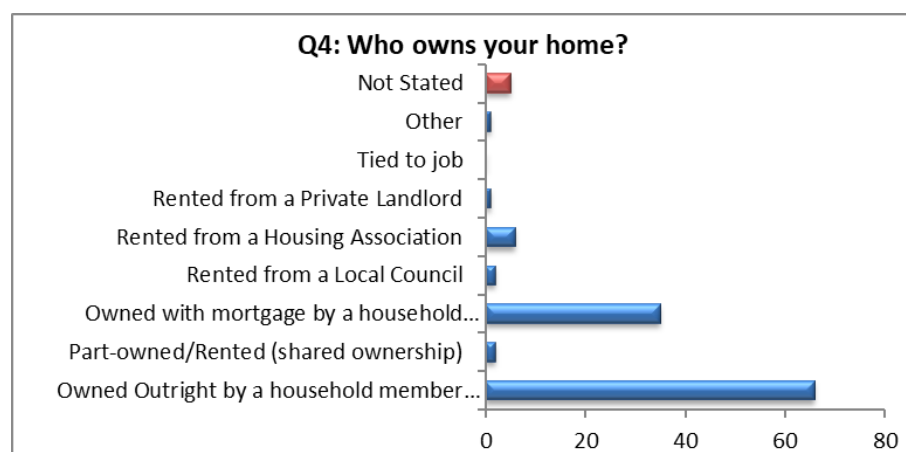


Figure 5: Tenure

One hundred and three (87%) homes had one family living in them and six (5%) homes had two families in them. Two (2%) had three families living in the property and seven (6%) households did not answer the question.

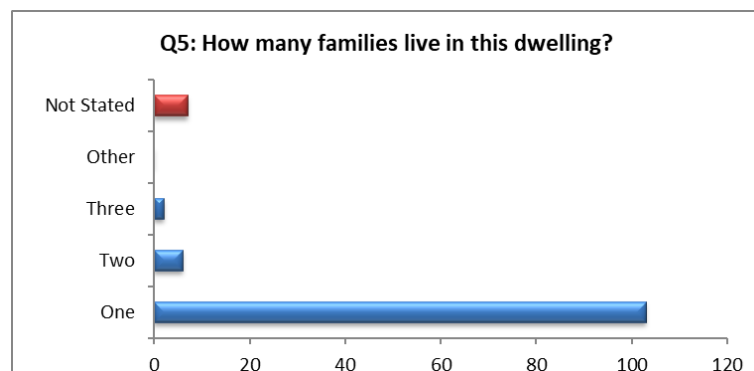


Figure 6: Families in Household

Years in the parish

Twenty-two (19%) had lived in the parish for 0-5 years and twenty-six (22%) for 6-10 years. Twenty-four households (20%) had been in the parish for 11-20 years, thirteen (11%) for 21-30 years and fifteen (13%) for 31-50 years. Nine respondents (8%) lived in the parish for 51-70 years and four households (3%) had lived in the parish for over 70 years. Five people (4%) did not answer the question.

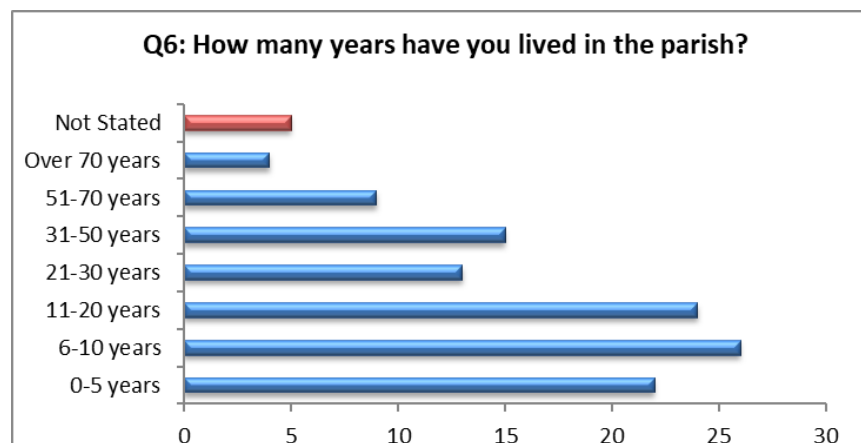


Figure 7: Years of residence in the parish

Number of people living in the property

Twenty-one respondents (18%) live alone but the majority of respondents, forty-nine (42%) live with one other person and fourteen (12%) households have three people. Nineteen (16%) had four people, six households (5%) had five people whilst nine people (8%) did not answer the question.

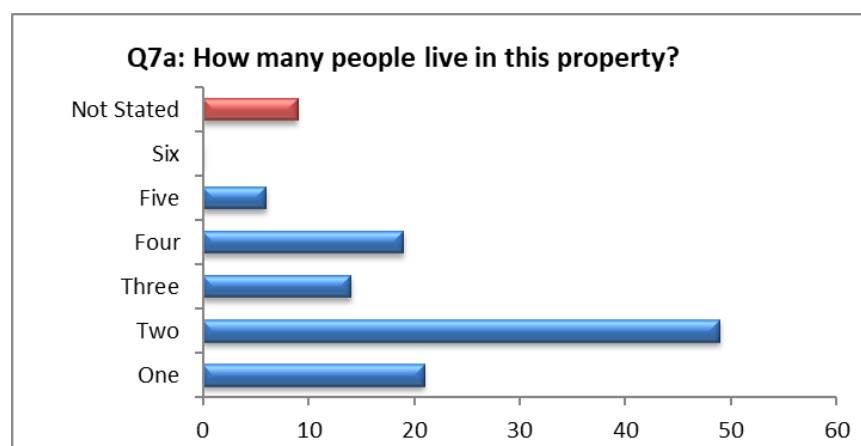


Figure 8: Size of Households

Age and Gender

The total number of people within the households responding to the survey was 276. For the purposes of the question relating to age and gender the percentages used are of 276 i.e. 276=100%.

There were eleven recorded children (4%) aged 0-5, eight (3%) 6-10 years old and eleven (4%) children were aged between 11-15 years. Twenty-two people (8%) were between 16-24 years and fourteen people (5%) were between 25-35 years old. Seventeen people (6%) were aged 36-45, sixty-one people (22%) were aged 46-59 and fifty-seven people (21%) were between 60-70 years old. Forty-nine people (18%) were aged 71 and over whilst twenty-six people (9%) did not declare their age.

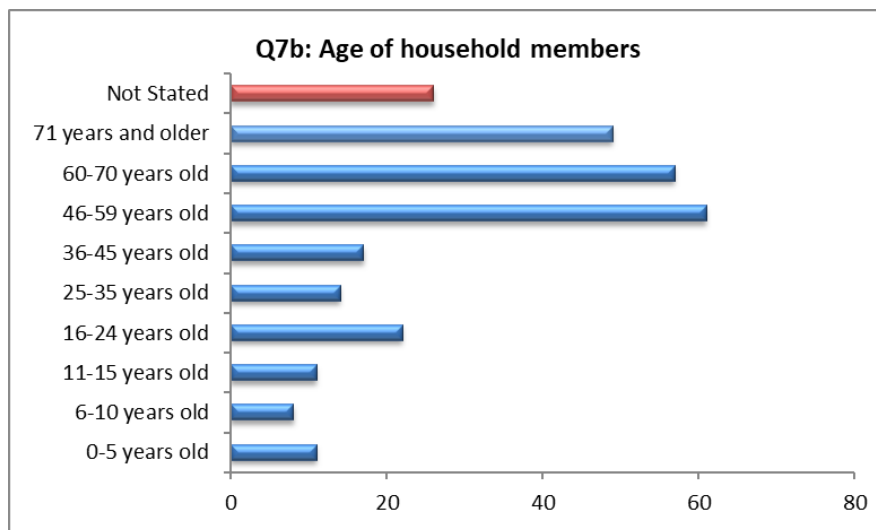


Figure 9: Age of residents

The responding population is made up of one hundred and twenty-four (45%) females and one hundred and thirty-five (49%) males. Seventeen (6%) people did not declare their gender.

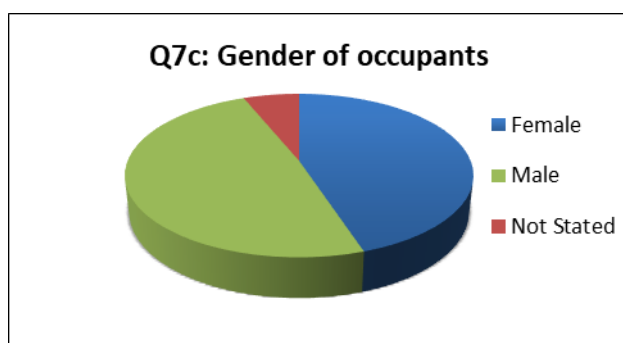


Figure 10: Gender of respondents

Housing and development

There were five respondents (4%) who had family members who have moved away in the last 5 years because they had been unable to find suitable accommodation in the parish. However, the majority, one hundred and eight (92%) answered no. Five people (4%) did not answer the question.

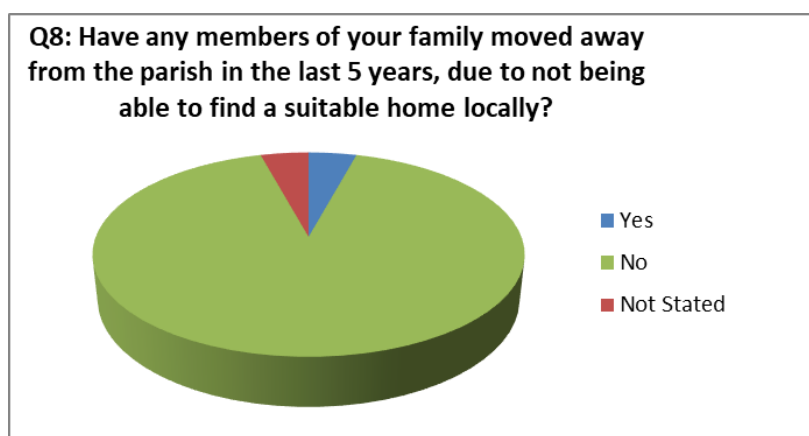


Figure 11: Family moving away

Your own housing need

Fifteen respondents (13%) said that they or someone in their household needed to move to alternative accommodation within the next 5 years, seven respondents (6%) stated a need to move in 5 years or more and ninety-one (77%) said no. Five people (4%) did not answer the question.

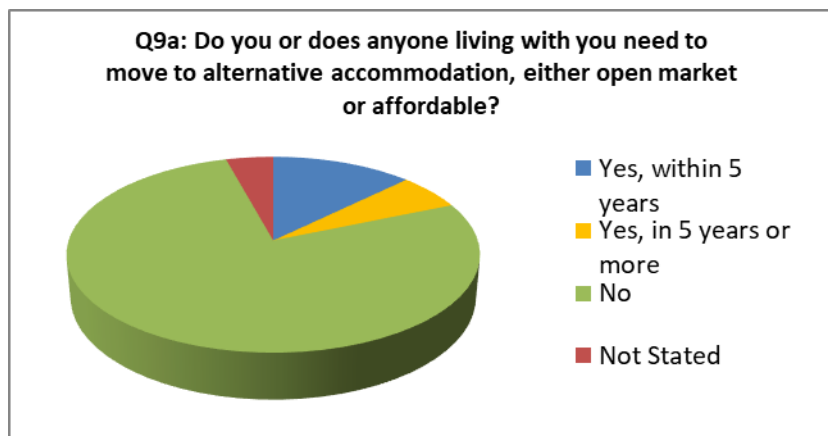


Figure 12: Housing need

Of those expressing a need to move, thirteen respondents (59%) said they wished to remain within the parish, three (14%) said they wished to move outside the parish but remain within Braintree District and five (23%) households wished to move outside Braintree District. One person (5%) did not answer the question.

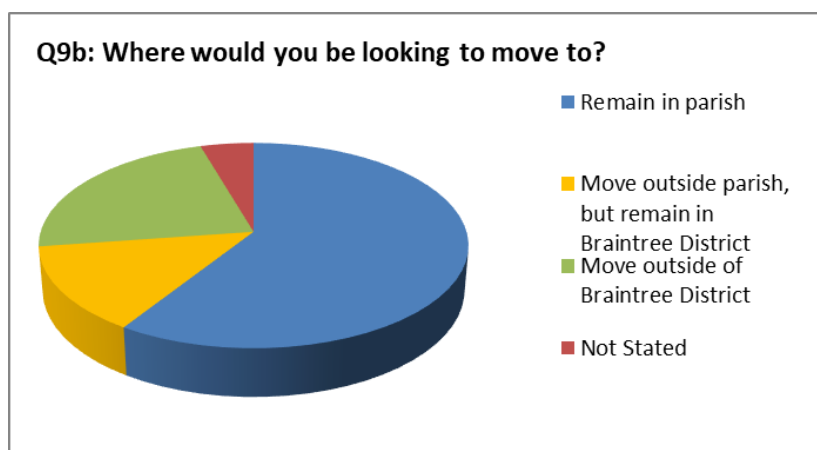


Figure 13: Where to move to

Support for development

Fifty-eight respondents (49%) would support a small development (typically 4-8 homes) of affordable housing for local people, fifty-four (46%) would not be supportive, and six respondents (5%) did not answer the question.

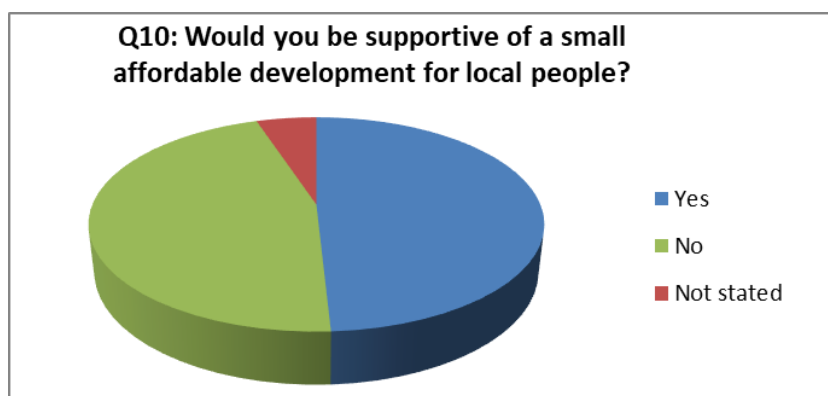


Figure 14: Small affordable development

Forty-seven respondents (40%) would be supportive of a development of affordable homes which included a small number for sale on the open market, sixty-six (56%) would not be supportive, and five (4%) respondents did not answer the question.

Q11: Would you remain supportive of further development if a small number of houses for sale included

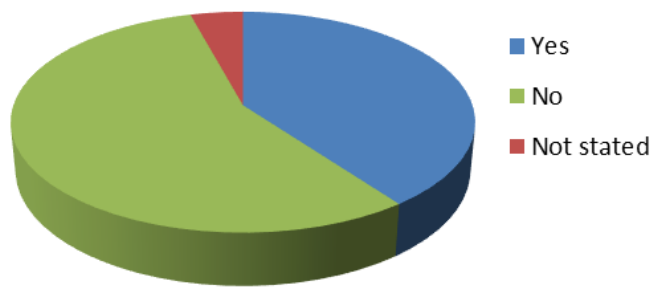


Figure 15: Small affordable development which included a small number of homes for sale

Twenty-eight respondents (24%) would support further developments of housing for sale on the open market whilst the majority, eighty-five respondents (72%), would not be supportive. Five respondents (4%) did not answer the question.

Q12: Would you be supportive of a development of housing for sale on the open market?

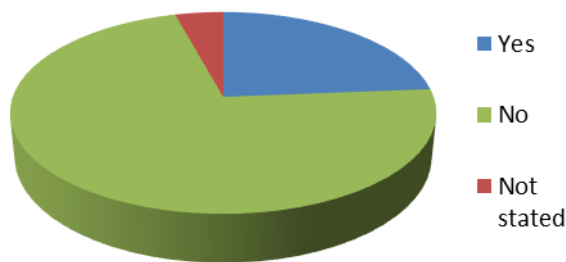


Figure 16: Further developments of open market housing

Forty-two (36%) respondents were supportive of a Community Led Housing Scheme (not for profit). Sixty-five (55%) were not supportive whilst five people (4%) would potentially but need more information and six (5%) people did not answer the question.

Q13: Would you be supportive of a Community Led Housing project?

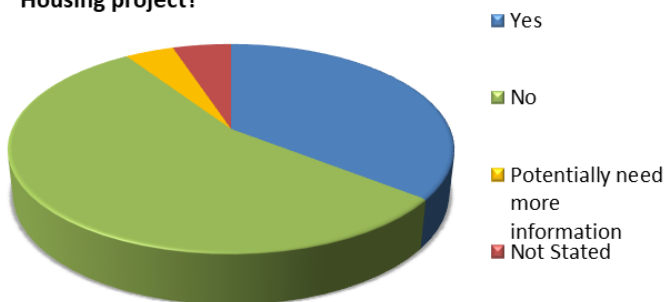


Figure 17: Community Led Housing Scheme (not for profit)

Five respondents (4%) would be interested in being personally involved in a community-led housing scheme whilst one hundred and three (87%) would not be interested. Three people (3%) would potentially but need more information and seven people (6%) did not answer the question.

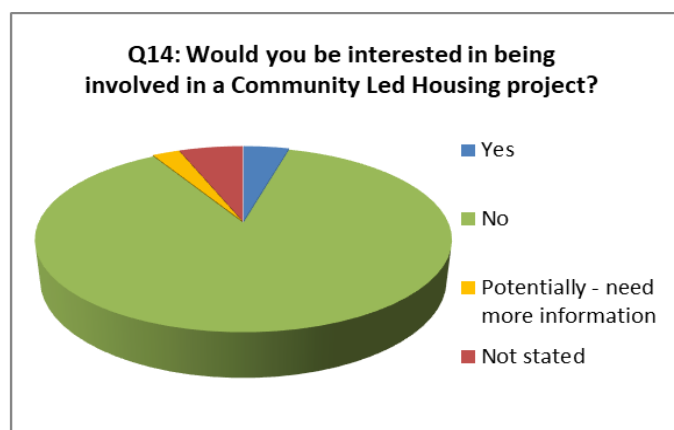


Figure 18: Personally involved in a Community Led Housing scheme

For Question 15 please see Appendix 4: Site Suggestions

Housing in the Parish

Respondents were asked their opinion on what type of housing they felt the Parish would benefit from; housing for younger people had the most support at forty-one (16%), next was houses for older/retired people which had thirty-nine (16%) support followed by family housing which had thirty-three (13%) support. Housing for affordable/social rent had twenty-three (9%) support, housing for shared ownership had twenty (8%) support and Self-build plots had nine (4%) support. Housing for outright open market sale had eight (3%) support, housing for discounted market sale, live/work units and New Government First Homes all had six (2%) support. Housing for private rent had five (2%) whilst “other” had one (0%) support. Thirty-seven households (15%) felt the Parish would not benefit from any additional housing at all and fifteen (6%) did not answer the question.

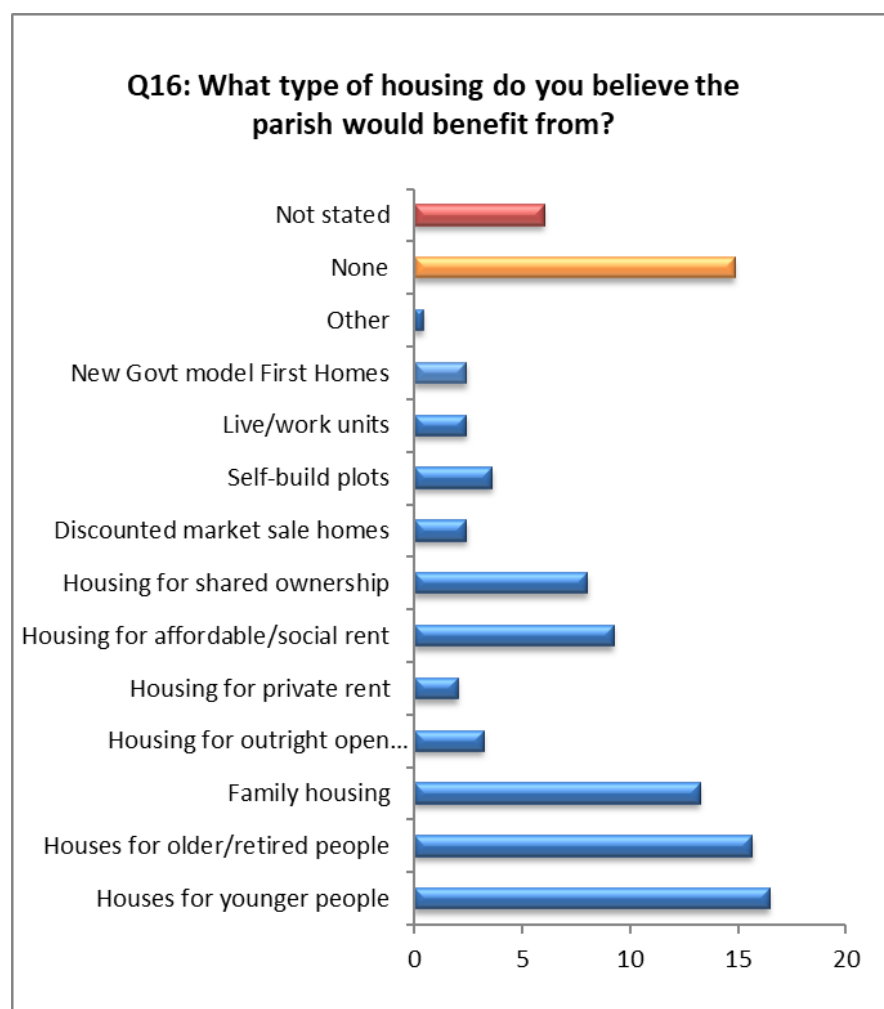


Figure 19: Housing for the Parish

For Question 17 please see Appendix 5: Comments

PART Two – Housing Need

Twenty-two households indicated they had a need for alternative accommodation by answering “Yes” to question 9a in part 1 of the form. From the twenty-two households who indicated a need in Part 1 of the form, thirteen went on to complete Part 2 and wished to remain in the parish and this section will focus on the responses of those thirteen households.

For the purposes of Part 2 of this report therefore, the percentage shown is the percentage of the **thirteen** respondents who expressed and filled in a housing need (13=100%) unless otherwise stated.

Timescale for moving

Six people (46%) wished to move within 2 years, three (23%) wished to move in 2-5 years and four (31%) wished to move in over 5 years’ time.

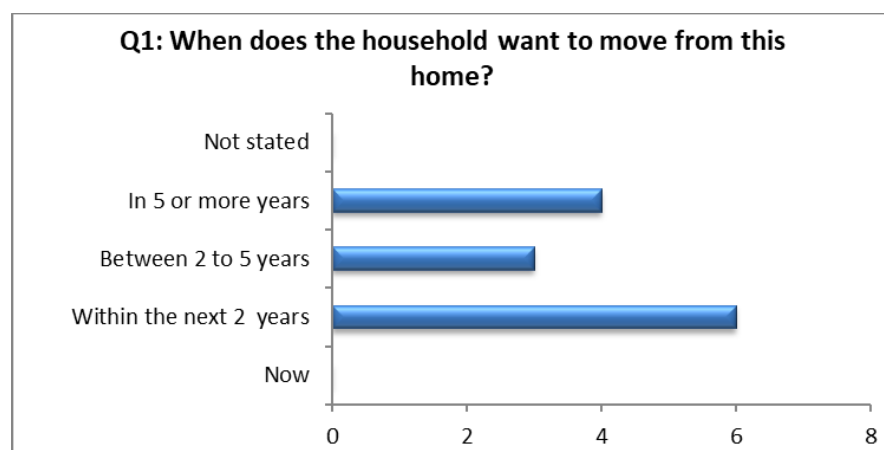


Figure 20: Timeframe for moving

Current Tenure

Seven respondents (54%) stated that they lived with their parents, two (15%) are members of a household, three (23%) rented from the council/housing association and one (8%) stated that they rented from a private landlord.

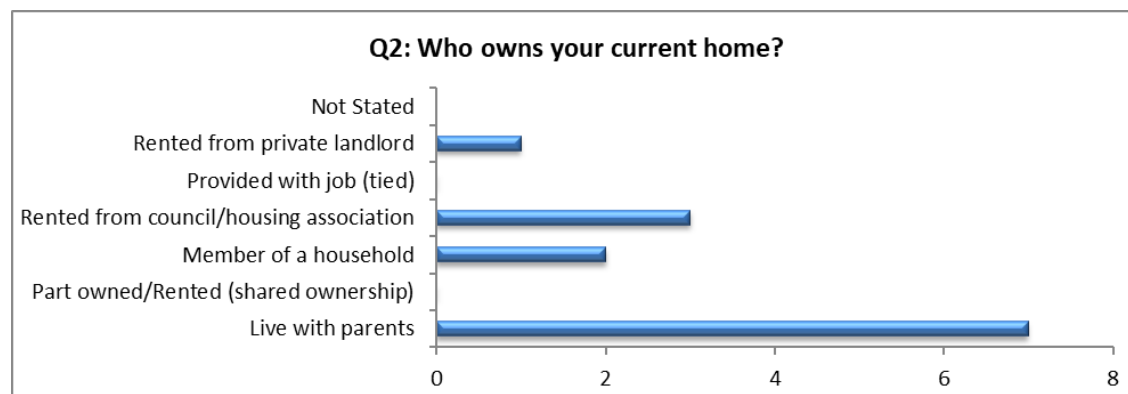


Figure 21: Current Tenure

Preferred Tenure

Four (31%) respondents wanted to rent from a council/housing association, three respondents (23%) indicated that they would prefer to purchase a property on the open market and three (23%) would prefer to part own/rent (shared ownership). One (8%) wished to purchase under a Discounted Market scheme, one (8%) would prefer a self-build and one (3%) would prefer “other”,

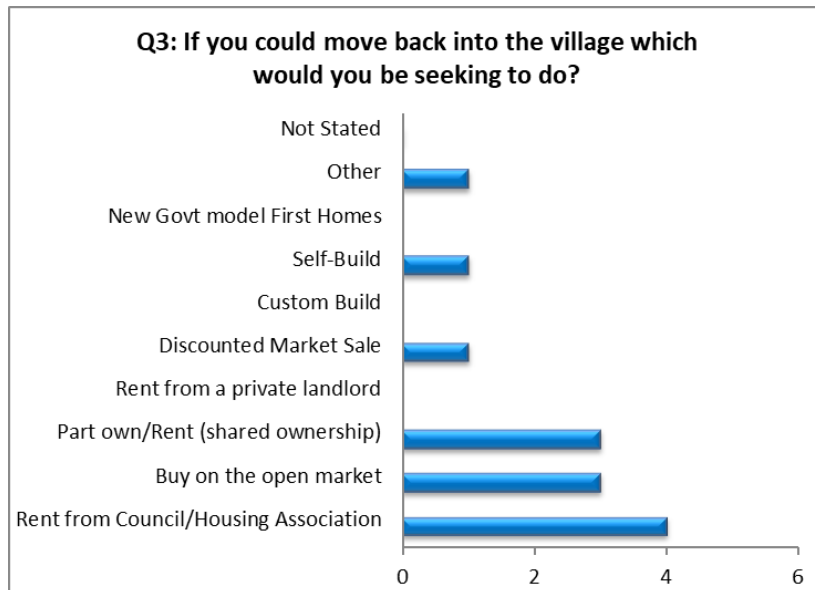


Figure 22: Preferred Tenure

Housing Register

Two respondents (15%) confirmed they were on the housing register whilst eleven respondents (85%) stated they were not on the housing register.



Figure 23: Registered on any housing register waiting list

Accommodation Required

Four respondents (31%) expressed houses as their preferred choice, five people (38%) required a bungalow and one person (8%) stated they would prefer a flat. One person (8%) would prefer sheltered/retirement housing, one person (8%) stated “any” and one person (8%) stated “other”.

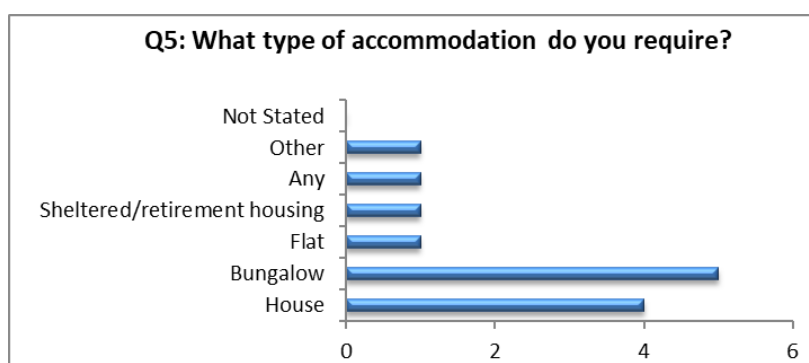


Figure 24: Types of Accommodation Required

Four respondents (31%) wanted a one-bedroom property, seven respondents (54%) wanted a two-bedroom property and two (15%) wanted a three-bedroomed property.

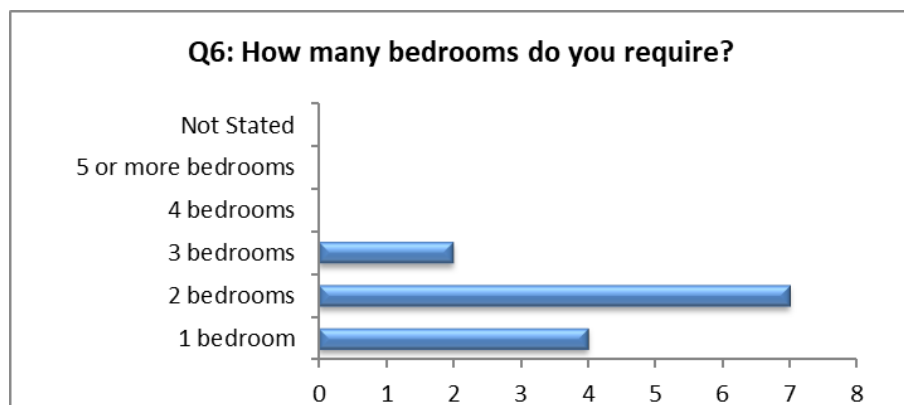


Figure 25: Number of Bedrooms Required

Special Needs and Adaptations

This question looks to identify specific housing needs including requirements for those suffering with a long-term illness or disability, such as layout & design adapted for access e.g. wheelchair access, ground floor etc.

Four respondents (31%) stated they had specific housing needs, and nine (69%) respondents stated that they had no need.

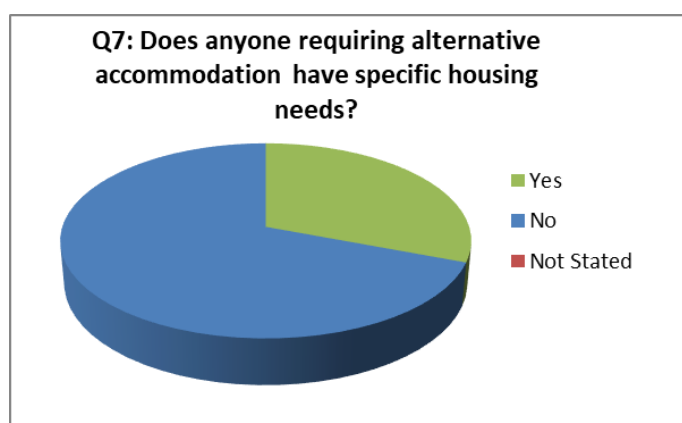


Figure 26: Special Needs & Adaptations

Reason for requiring alternative accommodation

One household (8%) said that they needed a smaller home/downsizing, one (8%) needed a cheaper home and four (31%) needed to set up their first/independent home. Four (31%) needed a physically adapted home, two (15%) had a change in family circumstances and one household (8%) is threatened with homelessness.

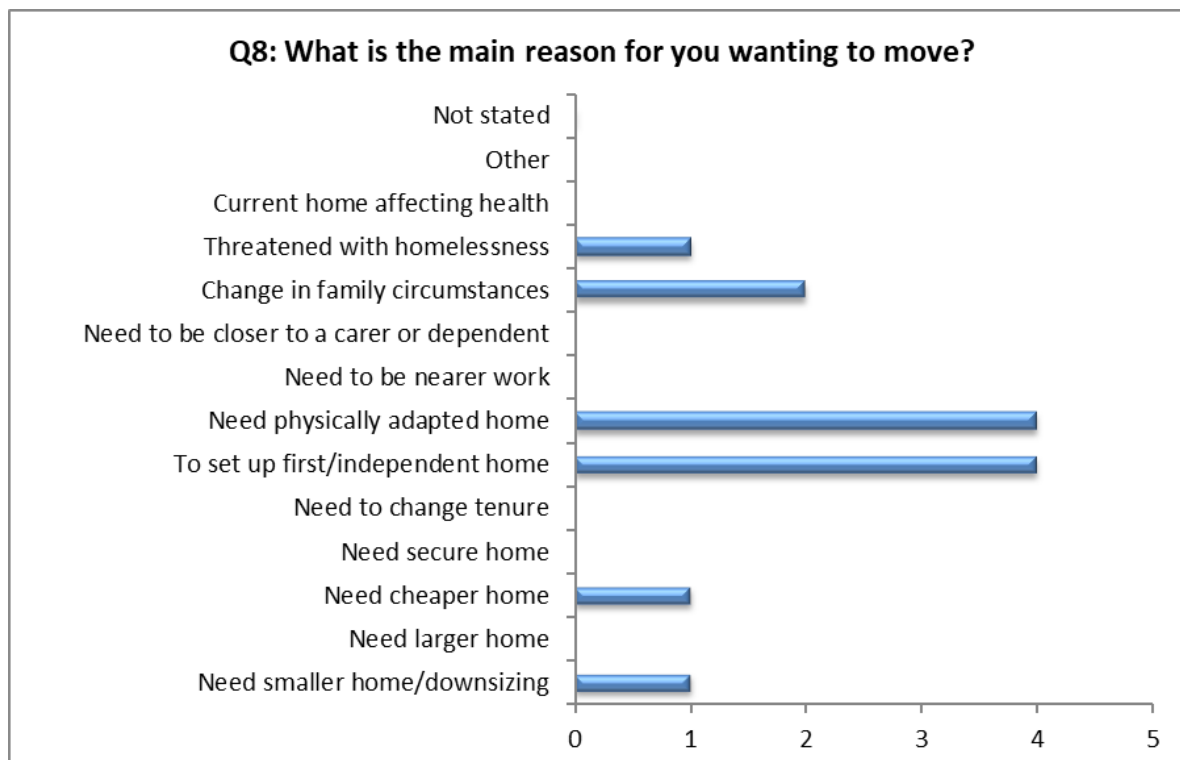


Figure 27: Reason for moving to alternative accommodation

Age and Gender

The total number of people needing to move to a new household from the 13 households was twenty-six in the following age groups (percentage figure for age and gender are of total people i.e. 26= 100%).

One child (4%) was aged 6-10 years old and three (12%) were aged between 11-15 years old. Four people (15%) were aged 16-19 years old, five (19%) were aged between 20-30 years old, one person (4%) was aged 31-40 years old and two people (8%) needing to move are between 41-50. Three people (12%) are aged between 51-60 years old, four people (15%) are aged 61-74 years old whilst one person (4%) is aged 75+. Two people (8%) did not answer the question.

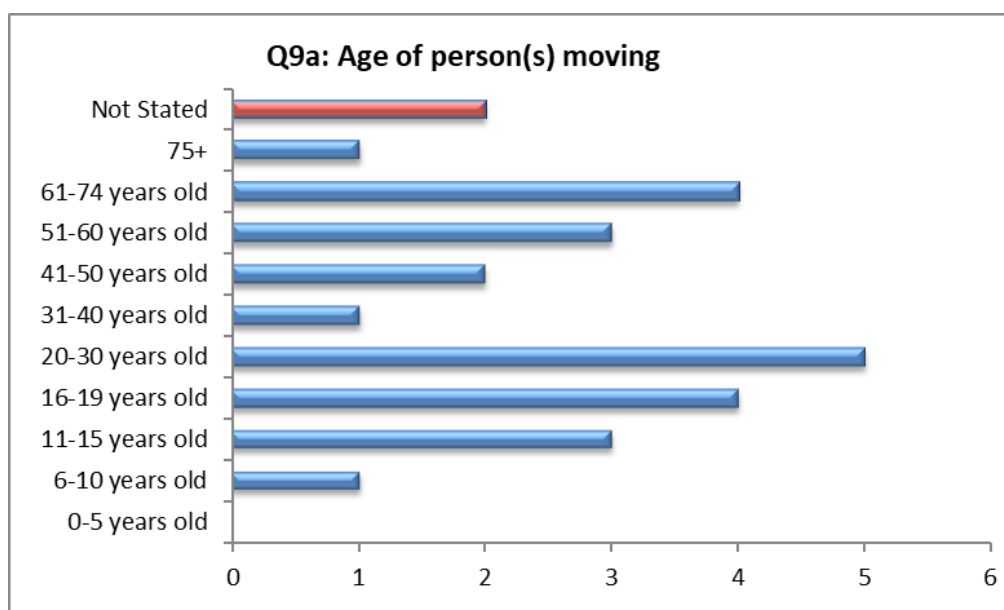


Figure 28: age of respondents in housing need

Eleven (42%) people needing to move were female and fifteen (58%) were male.

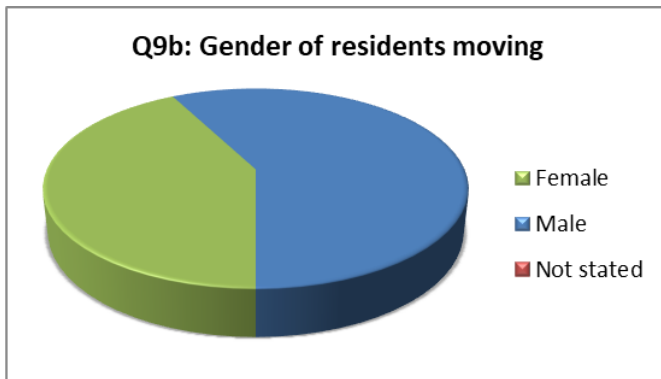


Figure 29: Gender of respondents

Out of the thirteen people recorded for part two, there were thirteen additional people in the households, one (8%) of these people was the spouse of the first person and one (8%) was a partner whilst three people (23%) were the son/daughter. Five people (38%) were a sister/brother whilst three (23%) did not answer the question.

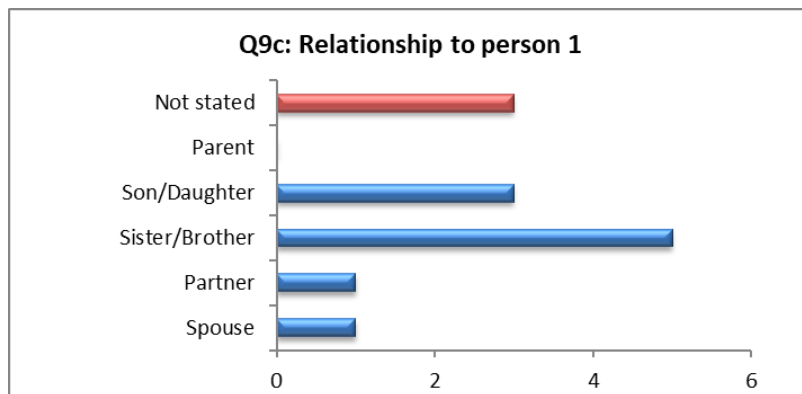


Figure 30: Relationship to person 1 of respondents

Type of household

Three (23%) of the new forty households would be living alone, four (31%) were older person(s) households and one (8%) was a parent(s) with children. One household (8%) was described as a couple and four (31%) were brothers/sisters sharing.

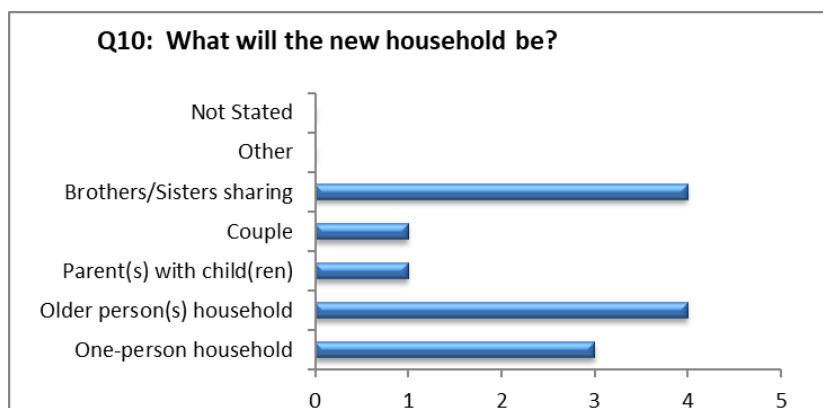


Figure 31: New household composition

Housing benefit

Nine households (69%) would not be claiming any benefits or credits whilst four households (31%) did not know

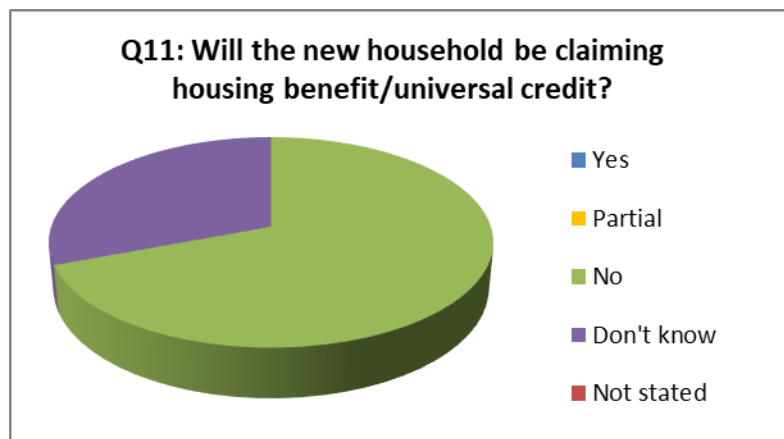


Figure 32: Housing Benefit

Current Situation

Twelve households (92%) who completed part 2 live in the parish at present whilst one (8%) has close family living in the parish.

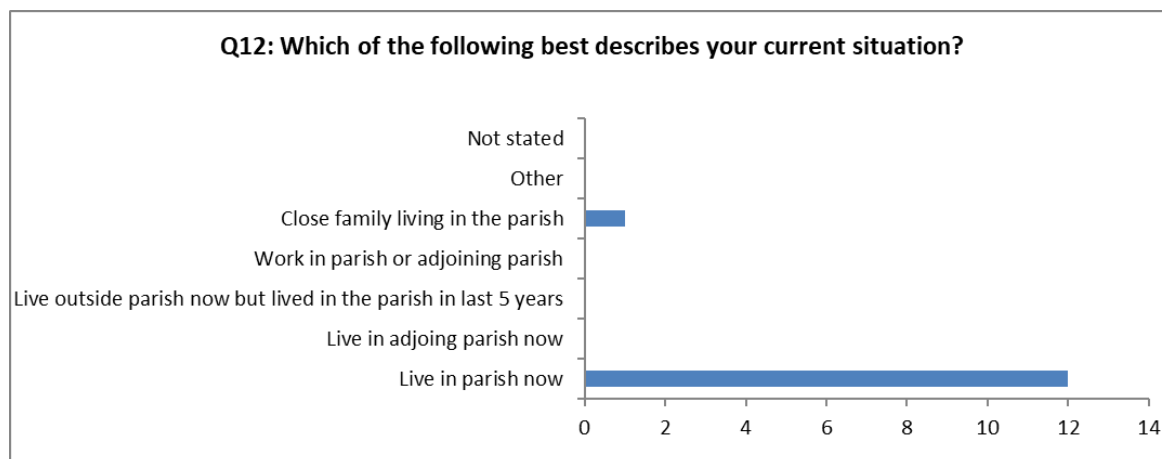


Figure 33: Current situation

Affordability

Income

Respondents were asked to indicate the gross annual income available for the new household living costs excluding housing and council tax benefit.

One respondent (8%) stated their income was below £10,000, one respondent (8%) stated their annual income was between £11,000 - £15,000, one respondent (8%) stated their income was between £16,000 - £20,000 and one (8%) household had an income of £21,000 - £25,000. Two households (15%) had an income of £26,000 - £30,000, one household (8%) had an income of £31,000 - £35,000, two households (15%) had an income of £41,000 - £45,000 and two households (15%) had an income of £51,000 - £55,000. One (8%) had an income of £56,000 - £60,000 whilst one household (8%) had an income of over £61,000.

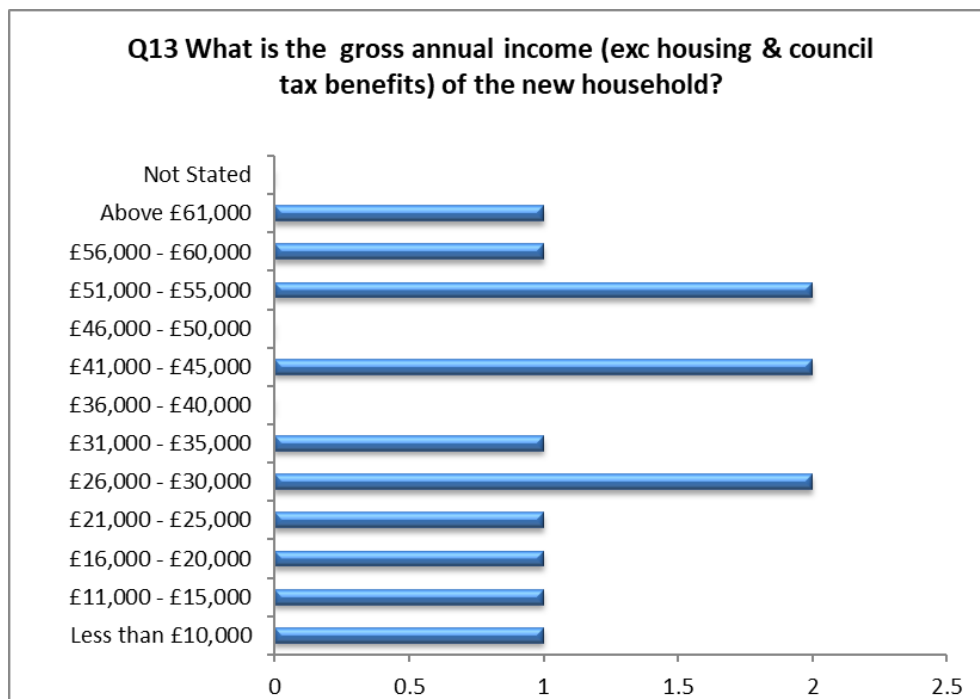


Figure 34: Gross monthly income

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, in some cases, 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.

Five respondents (38%) indicated that they had no savings, four households (31%) had savings of £5,001 - £10,000, two (15%) had between £20,001 - £30,000 and two (15%) had between £30,001 - £40,000.

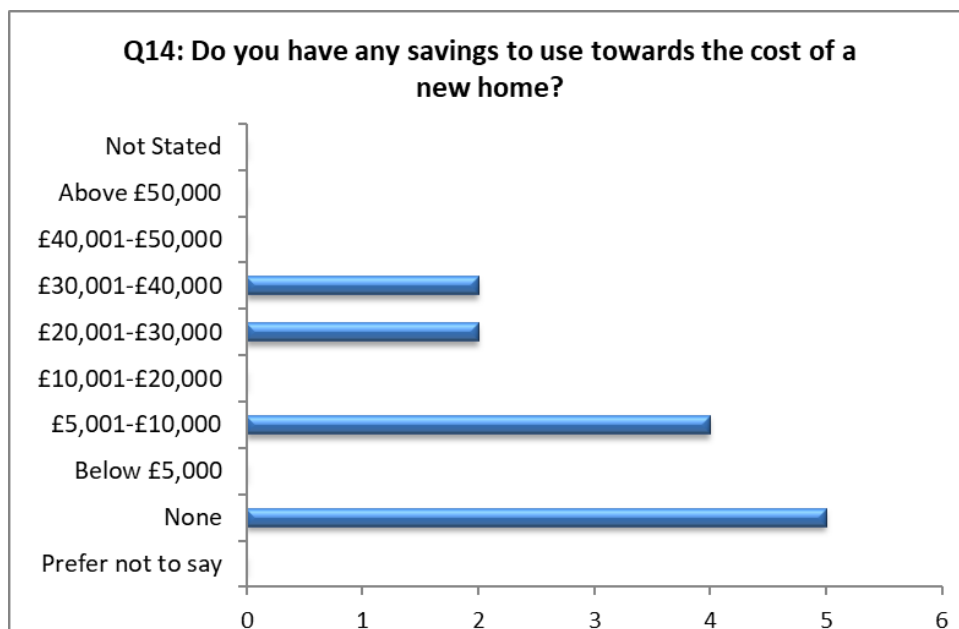


Figure 35: Savings

Eleven people (85%) did not have any equity regarding the cost of a new house whilst one person (8%) had below £20,000 and one person (8%) had equity above £100,000.

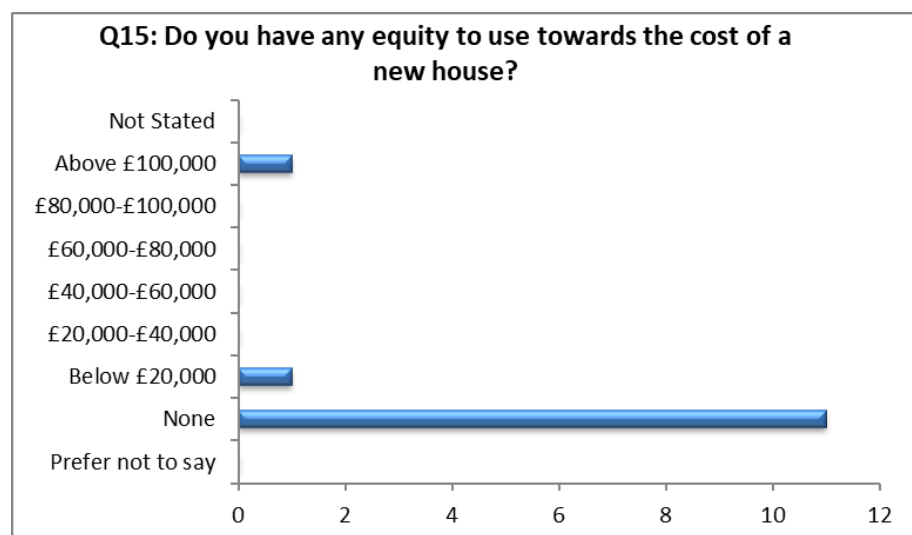


Figure 36: Equity

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 their financial situation.

As previously stated, **22 households indicated that they had a need to move to alternative accommodation** of which **13 respondents** stated they had a housing need, went on to complete all or part of Part 2 and wished to remain in the parish. Therefore, only the need of **13** respondents could be assessed and a recommendation provided.

Some respondents aspire to own a share of their home but, cost may still be prohibitive given their current financial position and this has been taken into account in this analysis. Over a third of those respondents in need stated they did not have any equity or savings which will be highly influential in their ability to purchase part or all of a property.

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 of those stating they have a need (13)	
Type	Number
Open Market	3
Housing Association / Council rented	4
Shared Ownership	3
Self-Build	1
Discounted Market Sale	1
Other	1

Recommended tenure (13)	
Type	Number
Open Market	1
Housing Association / Council rented	4
Shared Ownership	4
Discounted Market Sale	1
Not enough Information	3

Recommendation

Four households stated a need for **affordable rented homes**. Three, expressed a desire for **open market properties** with a further three for **shared ownership**, one for **self-build** and one for **discounted market sale** whilst one selected “**other**”. Upon a basic financial review of their situation and as a result of our analysis of the data provided, we can see **there are 13 households who have stated they have a need for alternative accommodation in the parish.**

Of these 13, we have enough information for **10 households** from which to establish their actual need.

This can be broken down as follows;

- Up to 4 affordable rented homes (4 x 1 bed)
- Up to 4 shared ownership homes (3 x 2 bed and 1 x 3 bed)
- One discounted market sale home (1 x 2 bed)
- One open market property (1 x 2 bed)

Therefore, **the affordable housing need for Stisted would be for up to 9 homes.**

Although the remaining 3 households did state they had a housing need within the parish of Stisted, we did not have enough complete information with which to analyse their response fully. This can be explored further through public consultation.

Some of the respondents who wanted affordable housing aspired to have more bedrooms than their current needs suggested by the data. With regards to this recommendation, housing associations also tend to think of the long-term sustainability of the scheme, therefore there may be further exploration around the possibility of bringing forward more 2-bed units rather than any 1-bed units. For any affordable housing schemes discussions on finalizing the size, tenure and design should take place with the parish council, the housing association partner and the local authority at an appropriate time should a scheme go ahead, to ensure that the right mix is selected.

Four respondents answered that they have a **special housing need** for a physically adapted home leading to a recommendation that if any 1 bed affordable sheltered accommodation or bungalows come forward, they should be fully wheelchair accessible.

Two of the households that completed part 2 are currently on either the local authority **housing register** or Housing Association register. We would recommend that the Parish Council raise awareness of the need to be on the register amongst the residents of the parish, in order for them to be considered for affordable housing schemes in the future.

As of October 2024, there are currently 10 applicants registered on the Braintree Districts housing register (Gateway to HomeChoice) who are residents or have possible connection to the village. Further investigation on local connection would be undertaken once a vacancy arises.

Priority band A	Priority band B	Priority band C	Other bands D to F
1 Applicant	0 Applicants	1 Applicant	8 Applicants

The table below sets out the size of units required based on the Choice Based Lettings Scheme called Gateway to HomeChoice Allocations Policy for affordable homes. Braintree District Council operates under these policy guidelines. 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 table below are as stated on the completed housing needs survey.

Total ASPIRATION of the 13 households analysed

Size	Open Market	HA/Council rented	Shared Ownership	Self-Build	Discounted Market Sale	Other
Identified No of units	3	4	3	1	1	1
Size Breakdown	1 x 1 bed flat	1 x 1 bed sheltered	1 x 2 bed any	1 x 3 bed house	1 x 2 bed house	1 x 2 bed house
	1 x 2 bed bungalow	2 x 1 bed bungalow	1 x 2 bed house			
		1 x 2 bed bungalow	1 x 3 bed house			
Timescale						
Now						
0-2 years		1 x 1 bed sheltered	1 x 2 bed any		1 x 2 bed house	
		1 x 1 bed bungalow	1 x 2 bed house			
		1 x 2 bed bungalow	1 x 3 bed house			
2-5 years				1 x 3 bed house		1 x 2 bed house
over 5 years	1 x 1 bed flat	1 x 1 bed bungalow				
	2 x 2 bed bungalow					

Total NEED of the 13 households

Size	Open Market	HA/Council Rented	Shared Ownership	Discounted Market Sale	Not enough Information
Identified No. of units	1 x 2 bed bungalow	1 x 1 bed sheltered*	1 x 2 bed any	1 x 2 bed house	3
		3 x 1 bed bungalow**	2 x 2 bed house		
			1 x 3 bed house		
Size breakdown	1 x 2 bed	4 x 1 bed	3 x 2 bed	1 x 2 bed	3
			1 x 3 bed		

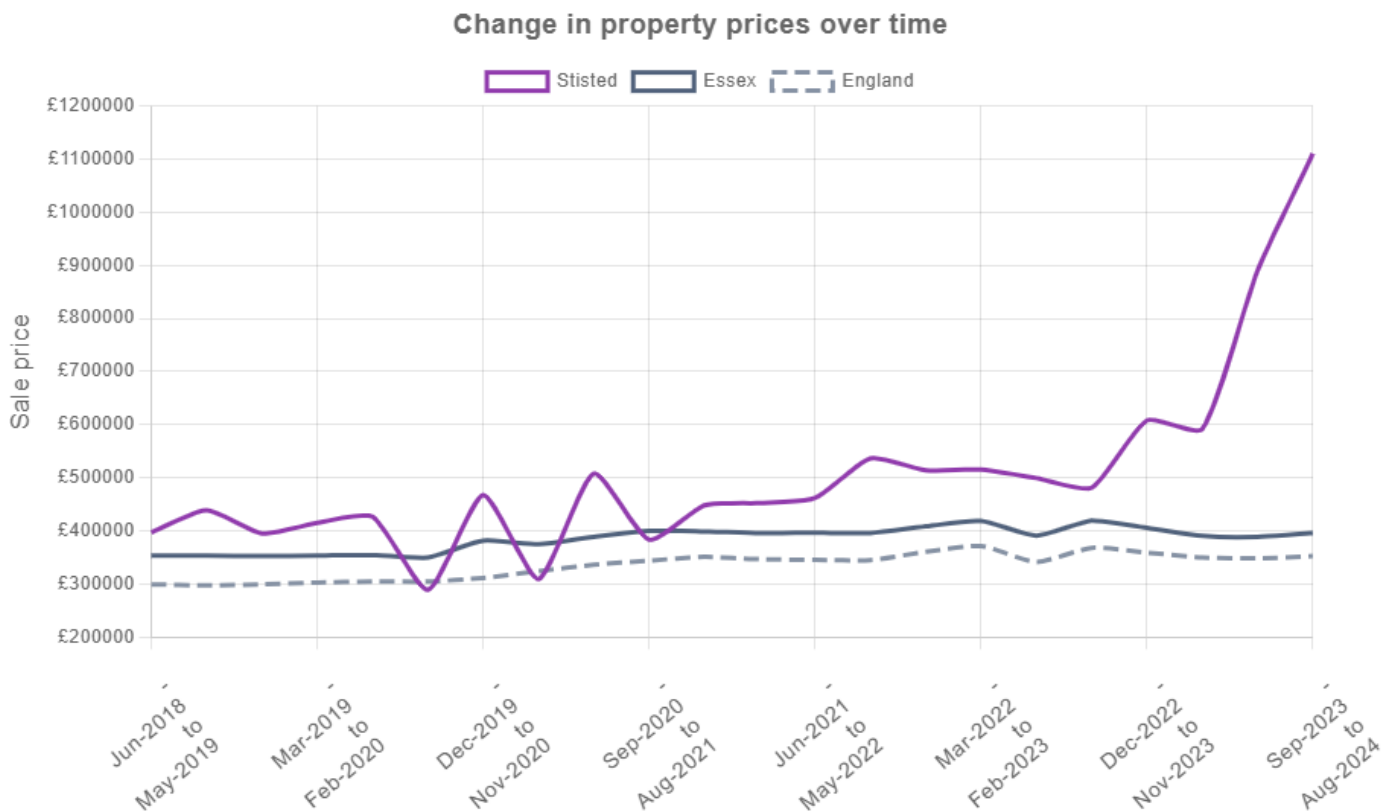
* No change in tenure

** Two of the three require no change in tenure

Appendix 1

Local Housing Stock

Average property values in Stisted over last 5 years



The line chart above shows a time series of property price changes over the last five years for the four key dwelling types.

In the 12 months from Sep-2023 to Aug-2024, the most recent figures for Stisted, the average property price was £1,110,000. This is an increase from the average amount in the 12 months from Jun-2018 to May-2019 (£397,111).

For comparison, over the same 12 months from Sep-2023 to Aug-2024 for England, the average property price was £352,516. This is an increase from the average amount in England in the 12 months from Jun-2018 to May-2019 (£299,125). (*Data source Land Registry*)

Affordability in Stisted

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 Stisted in order to remain living in the parish.

At the time of writing, there were seven properties on the open market including new builds: zero 1-bedroom properties, zero 2-bedroom properties, Three 3-bedroom properties (£375,000-£490,000), two 4-bed properties (£800,000-£2m), one 5-bedroomed property (£1m) and one 6-bedroomed property (£1.15m).

To fully purchase the cheapest property for sale on the open market (3-bed house at £375,000) assuming the availability of 10% deposit for a first-time buyer and assuming a multiple of 4 x annual salary for a mortgage, the buyer would need a salary of around £84,375.

There were no properties advertised for private rent in the parish.

(Data sources: Rightmove)

Council tax and house prices in Stisted compared to the national average.

Average house prices			
Indicator	Stisted	England	Essex
Average house price (12 months)	£1,110,000	£352,516	£396,005
Average house price for detached houses (12 months)	£1,492,500	£523,981	£570,003
Average house price for flats (12 months)		£304,746	£209,034
Average house price for semi-detached houses (12 months)	£345,000	£318,128	£391,541
Average house price for terraced houses (12 months)		£289,544	£328,291
Source: Land Registry			

Dwellings by Council Tax Band

Indicator	Stisted		England		Essex	
	Count	Rate	Count	Rate	Count	Rate
<u>Dwelling Stock by Council Tax Band - Band A</u>	30	8.28%	6,086,620	23.81%	57,630	8.56%
<u>Dwelling Stock by Council Tax Band - Band B</u>	42	11.72%	4,982,660	19.49%	120,970	17.96%
<u>Dwelling Stock by Council Tax Band - Band C</u>	117	32.41%	5,604,550	21.93%	193,250	28.69%
<u>Dwelling Stock by Council Tax Band - Band D</u>	60	16.55%	4,000,200	15.65%	133,330	19.80%
<u>Dwelling Stock by Council Tax Band - Band E</u>	52	14.48%	2,501,240	9.78%	83,930	12.46%
<u>Dwelling Stock by Council Tax Band - Band F</u>	35	9.66%	1,329,310	5.20%	48,450	7.19%
<u>Dwelling Stock by Council Tax Band - Band G</u>	22	6.21%	904,750	3.54%	32,090	4.76%
<u>Dwelling Stock by Council Tax Band - Band H</u>	2	0.69%	153,000	0.60%	3,820	0.57%

Source: Valuation Office Agency (VOA)

Employment sectors in Stisted

Jobs by industry

Indicator	Stisted		England		Essex	
	Count	Rate	Count	Rate	Count	Rate
<u>Jobs in wholesale</u>	9	2.80%	1,034,130	3.70%	26,800	4.31%
<u>Jobs in transport and storage (inc postal)</u>	2	0.80%	1,377,395	4.93%	33,235	5.34%
<u>Jobs in retail</u>	12	4.00%	2,294,010	8.21%	56,965	9.16%
<u>Jobs in public administration and defence</u>	5	1.60%	1,174,140	4.20%	20,775	3.34%
<u>Jobs in property</u>	1	0.40%	510,295	1.83%	11,940	1.92%
<u>Jobs in professional, scientific and technical</u>	9	2.80%	2,539,940	9.09%	39,565	6.36%
<u>Jobs in motor trades</u>	25	8.00%	460,090	1.65%	14,185	2.28%
<u>Jobs in mining, quarrying and utilities</u>	6	2.00%	302,330	1.08%	7,195	1.16%
<u>Jobs in manufacturing</u>	5	1.60%	2,024,680	7.24%	40,625	6.53%
<u>Jobs in information and communication</u>	4	1.20%	1,280,650	4.58%	16,395	2.64%
<u>Jobs in health</u>	37	12.00%	3,584,935	12.83%	77,590	12.47%
<u>Jobs in financial and insurance</u>	0	0.00%	896,475	3.21%	24,795	3.99%
<u>Jobs in education</u>	6	2.00%	2,321,790	8.31%	49,270	7.92%
<u>Jobs in construction</u>	31	10.00%	1,294,975	4.63%	52,960	8.51%
<u>Jobs in business administration and support services</u>	6	2.00%	2,485,040	8.89%	50,595	8.13%
<u>Jobs in arts, entertainment, recreation and other services</u>	4	1.20%	1,172,245	4.19%	23,845	3.83%
<u>Jobs in agriculture, forestry and fishing</u>	7	2.40%	26,165	0.09%	1,350	0.22%
<u>Jobs in accommodation and food services (hospitality)</u>	99	32.00%	2,142,550	7.67%	49,435	7.95%

Source: Business Register and Employment Survey (BRES)

The table above shows the counts and proportions of employee jobs, broken down by broad industry group, across Stisted, England and Essex. Industry groups are classified to the 2007 revision to the Standard Industrial Classification (SIC). The proportion of retail jobs in Stisted is 4.00%. This is lower than the proportion in England (8.21%) and lower than the proportion in Essex (9.16%). In contrast, the proportion professional, scientific and technical jobs in Stisted is 2.80%. This is lower than the proportion in England (9.09%) and lower than the proportion in Essex (6.36%).

Deprivation data for Stisted compared to national average

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 Stisted (in the Cressing & Stisted 012E ward) were ranked 16,659 out of 32,844 where 1 was the most deprived and 32,844 was the least deprived.

Overall: 50% Better than 50% of areas in England



Income Deprivation: 48% Better than 48% of areas in England



Employment: 48% Better than 48% of areas in England



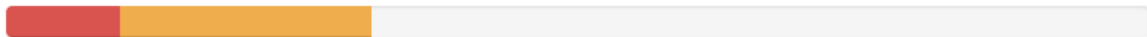
Health: 77% Better than 77% of areas in England



Education: 40% Better than 40% of areas in England



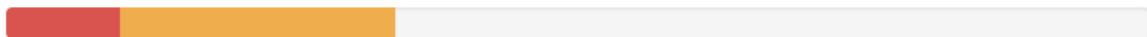
Barriers to Services: 32% Better than 32% of areas in England



Living Environment: 44% Better than 44% of areas in England



Crime: 34% Better than 34% of areas in England



Full details of the Index of Deprivation are available from the UK Government Website [English indices of deprivation 2015](#).

Income deprivation in Stisted compared to county and national average.

The following table shows the proportion of people receiving benefits payable to people who are unemployed receiving either Jobseekers Allowance (JSA) or Universal Credit (UC) for those who are out of work. It then further divides this into age/sex related subcategories. This has replaced the number of people claiming JSA as the headline indicator of the number of people claiming benefits principally for the reason of being unemployed and is sometimes referred to as the monthly claimant count. JSA is payable to people under pensionable age who are out of work and available for, and actively seeking, work of at least 40 hours a week.

In Stisted, 3.39% of the working age population are claiming unemployment benefits (Jobseekers Allowance and out of work UC claimants). This is lower than the proportion in England (4.37%) and similar to the proportion in Essex (3.30%).

Unemployment benefits						
Indicator	Stisted		England		Essex	
	Count	Rate	Count	Rate	Count	Rate
Unemployment benefit claimants (Jobseekers Allowance and out of work Universal Credit claimants)	14	3.39%	1,567,825	4.37%	30,315	3.30%
Unemployment benefit (JSA and Universal Credit). female	7	3.56%	727,075	3.99%	14,735	3.14%
Unemployment benefit (JSA and Universal Credit). male	6	3.21%	840,750	4.75%	15,575	3.45%
Youth unemployment (18-24 receiving JSA or Universal Credit)	2	8.85%	255,295	5.37%	5,055	4.80%
Older person unemployment (50+ receiving JSA or Universal Credit)	2	0.63%	365,750	1.68%	7,205	1.16%
Source: Department for Work and Pensions (DWP)						



Stisted Parish Council

stistedparishcouncil@yahoo.co.uk



November 2024

Dear Resident

Stisted Housing Needs Survey

In 2020, as part of our Neighbourhood Plan, the Parish Council worked with the Rural Community Council of Essex (RCCE) to look at residents' housing needs within the parish. RCCE is an independent charity, established in 1929 and works with rural communities in a variety of areas including housing for local people. The housing needs data which was produced in 2020 is now out of date and the Parish Council has decided to work with RCCE again to find out what the current housing needs are within the parish. Since the first survey we have undertaken some site finding work and would now like to progress the possibility of developing a small housing development to meet the specific needs of those with a strong local connection to Stisted Parish.

We would ask you all, whether or not you have a need for alternative housing, to take a few minutes to complete the attached Housing Needs Survey as fully as possible and return it in the Freepost envelope provided, by **Friday 20 December 2024** at the latest. The survey may also be completed online at:

<https://www.surveymonkey.com/r/StistedHNS24>

The survey is very important so that your views can be taken into account and that a decision can be taken based on all residents' needs and opinions.

Returned forms will be dealt with by the Rural Housing Enabler at the Rural Community Council of Essex in strict confidence. The Parish Council will be provided with a summary report and will not see the completed forms or be provided with any personal information.

If you have any questions about completing the form or would like additional forms please contact Rachel Fahie Rural Housing Enabler on 01376 574330 or by email at rachel.fahie@essexrcc.org.uk

Yours sincerely

Alan Routledge
Chair
Stisted Parish Council

Rachel Fahie
Rural Housing Enabler
RCCE



Housing Needs Survey for Stisted

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

20 December 2024



YOU CAN ALSO COMPLETE THIS SURVEY ONLINE AT: <https://www.surveymonkey.com/r/StistedHNS24>

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

Part 1 – You and Your Household

(A household is one person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area)

To be completed by
all respondents

Housing Needs Survey for Stisted

Please read the accompanying letter before
completing this form and use the pre-paid
envelope to return the completed form by
20 December 2024



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

Is this your main home? Yes, main home ☐ No, second home ☐
(If this is your second home do not complete the rest of the form but please do return it)

PART 1 - You and Your Household

(A household is one person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area)

1. How would you describe your home? (Tick one box only)

House.....	☐	Bungalow.....	☐
Flat/maisonette/bed-sit.....	☐	Caravan/mobile home/temp.structure.....	☐
Sheltered/retirement housing	☐	Other (please specify).....	☐

2. Please confirm the type of house. (Tick one box only)

Detached.....	☐	Semi-detached.....	☐
Terrace	☐	Other (please specify).....	☐

3. How many bedrooms does your home have? (Tick one box only)

1 bedroom or bedsit.....	☐	2 bedrooms.....	☐
3 bedrooms.....	☐	4 bedrooms.....	☐
5 bedrooms.....	☐	Other (please state).....	☐

4. Who owns your home? (Tick one box only)

Outright by a household member(s)...	☐	Shared ownership (part rent, part own).....	☐
Owned with mortgage or loan.....	☐	Rented from the local council.....	☐
Rented from a housing association.....	☐	Rented from a private landlord.....	☐
Tied to job.....	☐	Other (please state).....	☐

5. How many families are living in this dwelling?.....

6. How many years have you lived in₂ this parish?.....

Housing Needs Survey – November 24
© Rural Community Council of Essex 2022

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

	Age	Gender
Person 1		
Person 2		
Person 3		
Person 4		
Person 5		
Person 6		

8. Have any members of your family moved away from the parish in the last 5 years, due to not being able to find a suitable home locally?

Yes..... ☐ No.....☐

If you answered 'Yes' and the family members wish to move back to parish, please contact the Rural Housing Enabler for an additional survey form (contact details at the end of this form) or complete the survey online <https://www.surveymonkey.com/r/StistedHNS24>

9a. Do you or does anyone living with you need to move to alternative accommodation, either open market or affordable?

Yes, within 5 years..... ☐ Yes, in 5 or more years..... ☐ No.....☐

9b. If you answered 'Yes' to question 9a, please specify where you would be looking to move to;

Remain in the parish..... ☐

Move outside the parish but in Braintree District area ☐

Move outside Braintree District area ☐

If you answered 'Yes' to Question 9a and you wish to remain within the parish then please complete Part 2 of this questionnaire (about your housing needs). A separate form will be required for each new home needed. (e.g. if two people living with you need to move to alternative accommodation and would be seeking a home each they should complete separate forms).

10. If a need should be identified, would you be supportive of a small development (typically 4-8 homes) of affordable homes for local people? **Information on the different tenures can be found at the end of survey.*

Yes..... ☐ No.....☐

11. Would you remain supportive (in principle, if this survey identifies such a need), for a development (typically 4-8 homes) that is primarily affordable housing for local people, or those with connections to the parish, but also includes a small number of houses for sale if a need was proven?

(Previously government grants supported the cost of building affordable housing, such funding is now greatly reduced, therefore a small proportion of open market housing would cross subsidise the costs of the affordable homes and provide a mix of housing – in small numbers)

Yes..... ☐ No..... ☐

12. Would you be supportive for a small development of housing for sale on the open market?

Yes..... ☐ No..... ☐

13. Would you be supportive of a Community Led Housing project (not for profit)?
(as per Community Led Housing information at the end of the survey)

Yes..... ☐ No..... ☐

14. Would you or a member of your household be interested in being personally involved in a community led housing scheme?

Yes..... ☐ No..... ☐

15. Can you suggest a site/location where any such a development could be built?

16. In general, what type of housing do you believe the parish would benefit from?

(Please tick all that apply) * see Key Terms document at end of survey for more detail

- | | | | |
|--|--------------------------|---|--------------------------|
| Houses for younger people..... | ☐ | Houses for older/retired people..... | ☐ |
| Family housing..... | ☐ | Housing for outright open market sale | ☐ |
| Housing for private rent..... | ☐ | Housing for affordable/social rent..... | ☐ |
| Housing for shared ownership..... | ☐ | Discounted Market Sale homes | ☐ |
| Self-build plots..... | ☐ | Live / work units | ☐ |
| New Government model "First Homes" | ☐ | None | ☐ |

Other, please specify.....

17. Any comments. (these will be recorded anonymously in the report)

THANK YOU FOR TAKING THE TIME TO COMPLETE PART 1 OF THIS SURVEY

If no-one in your household is in need of alternative accommodation (i.e. indicated 'No' in question 9a) you do not have to complete Part 2 of this form. Please return in the freepost envelope provided.



Housing Needs Survey for **Stisted**

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

20 December 2024



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

Part 2 – Open Market and Affordable Housing Needs

Only to be completed by respondents who have indicated a housing need by answering 'Yes' to question 9a in Part 1

PART 2 - Open market & affordable housing needs

EITHER: If you have no housing need, **DO NOT COMPLETE THIS SECTION.**

Please return Part 1 in the Freepost envelope provided. Thank you.

OR: If you indicated a housing need by answering 'Yes' to question 9a in Part 1 PLEASE COMPLETE THIS PART. Please provide more detailed information only for those who need to move, i.e. the new household. If more than one house is needed please request extra form(s)

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

Now..... ☐ Within the next 2 years..... ☐ Within 2 – 5 years..... ☐ Over 5 years..... ☐

2. Who owns your current home? (Tick one box only)

Live with parents.....	☐	Member of the household	☐
Shared ownership (part own, part rent)	☐	Rented from council/housing association	☐
Provided with job (tied).....	☐	Rented from private landlord.....	☐

3. If you could stay in/move back to the village which option would you choose?

** see Key Terms document at end of survey for more detail on each*

(Tick one box only)

Rent from council/housing assoc.....	☐	Buy on the open market	☐
Shared ownership (part own, part rent)	☐	Rent from a private landlord.....	☐
Discounted Market Sale.....	☐	Custom Build	☐
Self-Build.....	☐	New Government model "First Homes"	☐

Other, (e.g. an extension / annexe to existing home) please specify

4. Are you on the local council housing register or waiting list?

Yes..... ☐ No..... ☐

To be considered for affordable housing you must also register on Braintree District Council Housing register. If you would like to register please go to; <https://www.gatewaytohomechoice.org.uk/> for further advice.

5. What type of accommodation would meet your needs? (Tick one box only)

House.....	☐	Bungalow	☐
Flat.....	☐	Sheltered/retirement housing	☐
Any.....	☐	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. (Tick one box only)

1..... ☐ 2..... ☐ 3..... ☐ 4..... ☐ 5 or more..... ☐

7. Does anyone requiring alternative accommodation have specific* housing needs?
** including specific housing needs for those living with a long term illness or disability, such as layout & design adapted for access e.g. wheelchair access, ground floor etc.*

No..... ☐ Yes..... ☐

If yes, please give brief details;

8. What is your main reason for needing to move? *(Tick one box only)*

- | | | | |
|--|--------------------------|--|--------------------------|
| Need smaller home/downsizing..... | ☐ | Need larger home..... | ☐ |
| Need cheaper home..... | ☐ | Need secure home..... | ☐ |
| Need to change tenure..... | ☐ | Need to set-up first/independent home | ☐ |
| Need physically-adapted home..... | ☐ | Need to be nearer work..... | ☐ |
| Need to be closer to a carer / dependant... | ☐ | Change in family circumstances.....
(i.e. widowed/divorce/separation) | ☐ |
| I am homeless/ threatened with homelessness----- | ☐ | Current home affecting health..... | ☐ |
| Other, please specify..... | | | |

9. Please indicate the age, gender and relationship of each person needing to move.
(i.e. those who will make up the new household) If more than one house is needed please request extra forms

	Age	Gender	Relationship to person 1 (e.g. son, daughter, partner, husband etc.)
Person 1			
Person 2			
Person 3			
Person 4			
Person 5			
Person 6			

10. What type of household will the new household be? *(Tick one box only)*

- | | | | |
|--|--------------------------|-------------------------------------|--------------------------|
| One-person household..... | ☐ | Older person(s) household..... | ☐ |
| Parent(s)/ Carers with child(ren)..... | ☐ | Couple without children..... | ☐ |
| Brothers/sisters sharing..... | ☐ | Other <i>(please specify)</i> | ☐ |

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

Yes..... ☐ Partial..... ☐ No..... ☐ Don't know..... ☐

12. Which of the following best describes your current situation? *(Tick one box only)*

- | | | | |
|--|--------------------------|---|--------------------------|
| Live in the parish now..... | ☐ | Live in an adjoining parish..... | ☐ |
| Outside the parish now but have lived in the parish in last 5 years..... | ☐ | Work in parish or adjoining parish..... | ☐ |
| Have close family living in the parish..... | ☐ | Other, please specify..... | |

To enable a basic financial assessment to be carried out on those in housing need and suitability of tenure it would be very useful if you could complete the following questions on the financial situation of the new household. Those seeking shared ownership or open market housing will require enough savings to cover costs such as deposit, legal fees, etc.

13. Please indicate the total gross (before tax) average annual income of the household in housing need (joint if a couple). Do not include housing benefit or council tax benefit. *(Tick one box only)*

- | | | | |
|------------------------|--------------------------|------------------------|--------------------------|
| £10,000 or less..... | ☐ | £36,000 - £40,000..... | ☐ |
| £11,000 - £15,000..... | ☐ | £41,000 - £45,000..... | ☐ |
| £16,000 - £20,000..... | ☐ | £46,000 - £50,000..... | ☐ |
| £21,000 - £25,000..... | ☐ | £51,000 - £55,000..... | ☐ |
| £26,000 - £30,000..... | ☐ | £56,000 - £60,000..... | ☐ |
| £31,000 - £35,000..... | ☐ | More than £61,000..... | ☐ |

14. Do you have SAVINGS which may be used to contribute towards the cost of a new home? (Please provide an estimated figure)

YES £.....
NO ☐

15. Would you expect to have any EQUITY from your current home(s) which may be used to contribute towards the cost of a new home? (Please provide an estimated figure)

YES £.....
NO ☐

If you would like us to pass your personal details to the relevant Housing Association in the event that an affordable housing scheme goes ahead, please provide your contact details in the boxes provided below. This will help make sure your household's needs are considered. We will not share other details and there is no commitment. Whilst completing the analysis, RCCE might also contact you to provide advice or clarification on the information you have provided in the survey.

By completing this section, you are giving consent to RCCE to securely store your personal details and to provide this information to our partnering Housing Association ONLY for use in connection with this survey. RCCE will not pass your data to any other third parties and the information you provide to us is protected under the GDPR regulations 2018. For further information, please see the Privacy Notice on RCCE website www.essexrcc.org.uk

Name	
Address	
Postcode	
Tel. no.	
E-mail	

☐ I give permission for you to share my contact details

Contact Details for Rural Housing Enabler:

Rural Community Council of Essex
Threshelfords Business Park
Inworth Road, Feering
Essex CO5 9SE
Telephone: 01376 574330

Email: rachel.fahie@essexrcc.org.uk

Key Terms - Affordable Housing

The following tenures come under the current government definition of Affordable Housing in the National Planning Policy Framework (NPPF).

Tenure	Definition
Rented - Housing Association / Council	Housing rented through a Housing Association that is lower than local market rents. This can be “affordable” rent (80% of market rent) or “social” rent (40-60% of market rent) depending on viability of the scheme and grant funding available. This type of housing is much more secure than private rented housing.
Shared ownership – Housing Association	Part rent/part buy. This allows first time buyers/non-homeowners who cannot afford 100% ownership of a home to buy a percentage of it; rent is also paid to the Housing Association for the part they do not own. A smaller deposit is required than buying a full market cost home. It is necessary to be able to obtain and afford a mortgage, if required, on the share that is bought. (NB the maximum share a buyer can own on a Rural Exception Site scheme would be 80%; this prevents the home being sold onto the open market and keeps it available for local people in perpetuity)
Discounted market sale	The property is sold at least 20% lower than local open market values. When the homes are sold on, the discount remains in place for new buyers in perpetuity. For eligibility you must not already own a home and your income should not exceed 45% of the discounted sale price of the property. It is necessary to be able to obtain and afford the mortgage on the property.
First Homes	The government’s new flagship discounted affordable sale model which has just been launched. Minimum discount of open market value will be 30%, although Local Authorities have discretion to increase discount to 40% or 50% should there be evidence to support this. The percentage discount is kept in perpetuity. Strictly for first time buyers only, with a household income of no more than £80,000 outside London. Buyers must have a mortgage / home purchase plan covering at least 50% of the discounted purchase value. The First Home must be the buyer’s main residence, and restrictions on lettings apply. The value of First Homes, after the discount has been applied, will be capped at £250,000 outside London. Price caps only apply on the initial sale.

Other Housing Tenures

Open market housing	Housing that is open for anyone to purchase at the full market value for the area.
Private Rented	Property owned by a landlord and leased to a tenant. The landlord could be an individual, a property company or an institutional investor. Market renters occupy the properties under a tenancy agreement and pay market rents.
Self-build / Custom Build	There are various types of self-build. Most commonly, the buyer acquires a serviced plot of land on which to either build their home themselves or use a contractor. Custom build is access to a serviced plot where a home is built and is then finished off by the purchaser using a menu of options.

Rural Exception Site	A plot of land abutting the development boundary, well connected to services & facilities with the aim of providing affordable local needs housing in the village. This land will only receive planning permission for affordable housing with a local connection in perpetuity. It is an “exception” to the development sites detailed in the local plan. A small amount of open market may be permitted, only if required for cross subsidy.
----------------------	--

Community Led Housing

Community led housing is a growing movement of normal people taking action within their communities and managing housing projects that build the decent and affordable homes.

Anyone can start, volunteer and deliver a community led housing project. You don't need to work in housing, you don't need a degree in architecture, you don't need to be a builder. If you think a change is needed in your community, you can lead that change.

Community led housing offers something for everyone.

- For people on a range of different incomes
- For specific groups of people
- For people who want to rent or buy
- For groups wanting to build new homes or refurbish existing buildings

Community led housing is where:

1. Open and meaningful community participation and consent takes place throughout the process.
2. The community group or organisation owns, manages or stewards the homes in whichever way they decide to.
3. The housing development is of true benefit for the local community, a specific group of people (an intentional community), or both. These benefits should also be legally protected in perpetuity.

There are six main types of community led housing: cohousing, community land trusts (CLTs), community self-build, development trusts, housing co-operatives and self-help housing.



Eastern Community Homes has been established to provide essential support for communities across the East of England wishing to pursue successful community led housing projects. <https://easterncommunityhomes.com/>

Its aim is to increase the supply of community led housing, primarily affordable homes, to meet local needs in the areas covered by the partners in the Hub.

This is achieved through advice, support and guidance – increasing knowledge, developing skills and building capacity to realise development opportunities.

Our advisors can provide a range of services to community-led housing groups. Whether you have already started your journey, or you are taking the first steps to establishing a community-led group, we can help.

Examples of a selection of successful projects can be found here; <https://easterncommunityhomes.com/projects/>

Q

Appendix 3

<u>Is this your main home?</u>		
	Frequency	Valid Percentage
Yes	115	97
No	0	0
Not Stated	3	3
Total	118	100
PART 1		
Question 1		
<u>How would you describe your home?</u>		
	Frequency	Valid Percentage
House	97	82
Bungalow	15	13
Flat/Maisonette/apartment/bed-sit	1	1
Caravan/mobile home/temp. structure	0	0
Sheltered/retirement housing	0	0
Other	2	2
Not Stated	3	3
Total	118	100
Question 2		
<u>Please confirm the type of house.</u>		
	Frequency	Valid Percentage
Detached	58	49
Semi-detached	44	37
Terrace	10	8
Other	1	1
Not Stated	5	4
Total	118	100
Question 3		
<u>How many bedrooms does your home have?</u>		
	Frequency	Valid Percentage
One	4	3
Two	18	15
Three	42	36
Four	37	31
Five or more bedrooms	13	11
Not Stated	4	3
Total	118	100

Question 4		
<u>Who owns your home?</u>		
	Frequency	Valid Percentage
Owned Outright by a household member (s)	66	56
Part-owned/Rented (shared ownership)	2	2
Owned with mortgage by a household member (s)	35	30
Rented from a Local Council	2	2
Rented from a Housing Association	6	5
Rented from a Private Landlord	1	1
Tied to job	0	0
Other	1	1
Not Stated	5	4
Total	118	100
Question 5		
<u>How many families are living in this dwelling?</u>		
	Frequency	Valid Percentage
One	103	87
Two	6	5
Three	2	2
Other	0	0
Not Stated	7	6
Total	118	100
Question 6		
<u>How many years have you and your household lived in the parish?</u>		
	Frequency	Valid Percentage
0-5 years	22	19
6-10 years	26	22
11-20 years	24	20
21-30 years	13	11
31-50 years	15	13
51-70 years	9	8
Over 70 years	4	3
Not Stated	5	4
Total	118	100
Question 7a		
<u>How many people live in this property?</u>		
	Frequency	Valid Percentage
One	21	18
Two	49	42
Three	14	12
Four	19	16
Five	6	5
Six	0	0
Not Stated	9	8
Total	118	100

Question 7b		
<u>Age of household members</u>		
	Frequency	Valid Percentage
0-5 years old	11	4
6-10 years old	8	3
11-15 years old	11	4
16-24 years old	22	8
25-35 years old	14	5
36-45 years old	17	6
46-59 years old	61	22
60-70 years old	57	21
71 years and older	49	18
Not Stated	26	9
Total	276	100

Question 7c
Gender of occupants

	Frequency	Valid Percentage
Female	124	45
Male	135	49
Not Stated	17	6
Total	276	100

Question 8
Have any members of your family moved away from the parish in the last 5 years, due to not being able to find a suitable home locally?

	Frequency	Valid Percentage
Yes	5	4
No	108	92
Not Stated	5	4
Total	118	100

Question 9a
Do you or does anyone living with you need to move to alternative accommodation, either open market or affordable?

	Frequency	Valid Percentage
Yes, within 5 years	15	13
Yes, in 5 years or more	7	6
No	91	77
Not Stated	5	4
Total	118	100

Question 9b
If you answered "Yes" to question 9a, please specify where you would be looking to move to

	Frequency	Valid Percentage
Remain in parish	13	59
Move outside parish, but remain in Braintree District	3	14
Move outside of Braintree District	5	23
Not Stated	1	5
Total	22	100

Question 10		
<u>Would you be supportive of a small development of affordable homes for local people?</u>		
	Frequency	Valid Percentage
Yes	58	49
No	54	46
Not stated	6	5
Total	118	100
Question 11		
<u>Would you remain supportive of a development if a small number of houses for sale included?</u>		
	Frequency	Valid Percentage
Yes	47	40
No	66	56
Not stated	5	4
Total	118	100
Question 12		
<u>Would you be supportive of a development of homes for sale on the open market?</u>		
	Frequency	Valid Percentage
Yes	28	24
No	85	72
Not stated	5	4
Total	118	100
Question 13		
<u>Would you be supportive of a Community Led Housing project?</u>		
	Frequency	Valid Percentage
Yes	42	36
No	65	55
Potentially need more information	5	4
Not stated	6	5
Total	118	100
Question 14		
<u>Would you be interested in being involved in a Community Led Housing project?</u>		
	Frequency	Valid Percentage
Yes	5	4
No	103	87
Potentially - need more information	3	3
Not stated	7	6
Total	118	100

Question 16		
What type of housing do you believe the parish would benefit from?		
	Frequency	Valid Percentage
Houses for younger people	41	16
Houses for older/retired people	39	16
Family housing	33	13
Housing for outright open market sale	8	3
Housing for private rent	5	2
Housing for affordable/social rent	23	9
Housing for shared ownership	20	8
Discounted market sale homes	6	2
Self-build plots	9	4
Live/work units	6	2
New Govt model First Homes	6	2
Other	1	0
None	37	15
Not stated	15	6
Total	249	100

- No
- No we do not need more pressure added to the community by adding more houses
- Silver End, Earls Colne, Cressing, Coggeshall, Greenstead Green, Braintree, Halsted
- Near village (within village illegible)
- Rear of Sarcel
- No - the roads in this area cannot cope with existing traffic so further development is not suitable. No bus route, no daily facility for shopping except by car, this village is not able to manage with another development of any type
- Anywhere but not Stisted
- Rectory Road - opposite recent development of former golf club land. Next to existing affordable housing development
- No
- Braintree
- I'm not sure there is anywhere for such a development.
- Chicken Meadow
- Adjacent to Upper Salters
- Adjacent to Sarcel and Upper Slaters
- Sarcel, Water Lane or Back Lane
- Yes, my own adjoining land at Water Lane CM77 8AP
- I don't think the infrastructure would support developments
- Rectory Rd, Back Lane
- In towns, brownfield sites, empty office block etc. NOT destroying villages.
- No
- Back Lane next to existing Sarcel properties or by side of existing Hastoe properties
- Braintree
- Braintree
- No
- Coggeshall
- No
- Back Lane Stisted Rectory Road Stisted Jenkins Farm
- Back Lane
- No
- Back Lane proposed site
- Braintree
- The dismissed locations
- Yes on the main road to Greenstead Green
- Anywhere that the infrastructure could be developed as well. Pointless having a big housing development down a single lane road
- Land adjacent to previous Hastoe affordable development
- Rectory Road
- Calais in France
- Water Lane Sarcel
- Close to Sarcel
- No where. We have fulfilled our quota requirement for Stisted
- As an extension to Upper Salters
- No - village roads cannot cope now
- Rectory Rd Stisted
- No
- Not using Sarcel as access road. Already too difficult to gain access. Try Rectory Rd

- Back Lane, Rectory Rd
- Back Lane from No1 Sarcel towards Greenstead Green. This site would not effect the views of residents who live in Stisted & enjoy their out look onto the fields. The other proposed sites are directly inpacting the views residents pay a premium for
- Continuation of Upper Salter
- No
- No
- Hastoe can build in a suitable location outside of the village but not in Stisted.
- No
- No
- Braintree Town
- Not in Stisted
- From the four proposed sites put forward by Stisted Parish Council Site 2 on Back Lane will have the least amount of impact on the existing residents, both during construction and in the long term.
- Braintree
- There are limited suitable sites within Stisted, although there is potential space in Sarcel I believe
- Not really but maybe a good site could be bottom of the village in Water Lane or top of the village in Rectory Rd which would be the least distrupction to the village & the people
- Back Lane, Rectory Rd, Jenkins Farm
- None
- There are so many local developments going up there is no need for any extra in the village
- Not sure
- Near the new small housing that was built at the end of Sarcel
- Next to existing development in Upper Salters. Plot 3 on appraisal
- No, village has no amenities. Roads not big enough to cope with anymore traffic. Parking is atrocious
- I would need more information. Does allowing housing on previously agricultural land, albeit a small development make further development likely/ If there's a footprint then has a precedent regarding planning been established
- A bigger town that already has new or affordable housing being built. Coggeshall has just had a big development
- Stisted
- Near A120 so that access to public transport as village has none - top of Water Lane - affordable housing should be built in areas where there are transport facilities to shops etc. Stisted has no pavement shop, no pub & a school that is used by many from outside the village. There are little facilities in the village for new residents
- Existing Hastoe site extension, subject to land owners agreement of course
- The site next to the original build in Sarcel would appear to be best of the 4 sites but not one I could support because the houses seem cramped inside & out & lack of parking
- Not really, the pub is now shut so the village doesnt actually have any amenities that need to be within walking distance. So close would be good but necessarily needed
- From the four proposed sites put forward by Stisted Parish Council Site 2 on Back Lane will have the least amount of impact on the existing residents, both during construction and in the long term.
- The proposed site you have selected "site 4 Option B" is not favoured by a large proportion of the villagers & an objection poster campaign has ensued. It would

cause an impact within an extremely busy cul-de-sac that is often blocked by the volume of cars parked on the pavement. Also the site would seriously affect 7 or more private properties, cut their view off, & significantly reduce the value of their properties which would be detrimental to the village & (illegible) causing unnecessary friction within the village. The best option is "Site 2: Back Lane which was the original site chosen for the existing Hastoe development. There were only a few minor problems thrown up to the site one of which being the visibility splay. Unfortunately the tenant at No1 would not allow his hedge to be cut back to alleviate the problem. Mr Potter has long since passed away so that problem should be alleviated. Moving the 60mph area back to the village gates would be a simple request to County Highways.

- Infrastructure not sufficient getting into & out of village at present, would be even worse additional residents/houses
- With affordable housing often comes many problems. We do not need more pressure on schools, roads & services in the area
- Our major link roads are grid locked now - the country roads are too narrow/dangerous to have any more than existing traffic. No bus route means no availability to travel other than by car. This is not a suitable village for development
- I am strongly against any form of additional housing in Stisted
- Stisted has little in the way of facilities & no real public transport to access facilities (meaningful work opportunities, shops, medical facilities). This may make the village less than ideal for older/retired people & others who may not have access to own transport.
- Roads within the village are already busy, more housing will increase traffic. Not sure where more houses could be placed without impacting the current village.
- Upper Salters has proved to be very successful and an asset to the parish
- The previous scheme at Upper Salters has been very successful and at times has been oversubscribed by at least 100%. But the parishioners would be benefitted by more shared ownership properties than the one unit presently at Upper Salters.
- Plans and all material need to be made available on parish council site and not just on 12th Nov 24. Chicken Meadow should be discounted due to the visual impact to the core village
- I think any resident who is willing to offer land attached to their residence should be allowed to offer further building
- There are already enough houses in the parish
- Stisted cannot support further housing. There are no facilities here and the roads in and out are too busy with damaged roads. The school is small and caters for children from outside the village, which generates additional traffic making the junction outside the school extremely dangerous. We personally do not want additional housing here
- The roads would need serious work to get them safe. There would need to be footpaths for people to access the main road. Speed limits would need to be added. Lights or roundabout at Kings Lane before anything was viable
- Stop trying to destroy our beautiful villages.
- Not by Hastoe as they are not interested in their current tenants or maintaining the properties to a decent standard. They all desperately need maintenance and the grounds need looking after properly for the extortionate monthly charges the existing tenants pay
- Don't build them
- Stisted should remain as a small village, there isn't the amenities needed to build more houses.
- The people of Sarcel Stisted have paid premium prices for their houses because of the beautiful views over open farmland and should these houses lose their view the value of these houses would drop like a stone. Ask yourself, would you like a developer to build and take your view away and devalue your home and those of your neighbours?
- There is no public transport in the village. There is no employment in the village. The roads are already busy any further development here would cause even more traffic. The roads are in a terrible state when there is an accident on the A120 the village becomes an absolute nightmare. There have been various gridlocks as a result of lorries coming through the village using roads which were not built for such heavy

traffic. Any proposed site needs to be one which does not spoil the views of the countryside for the residents who already live here and pay a premium to do so. There have been numerous dwellings built here over the past 10 years. The local schools are oversubscribed. The residents of this once very peaceful village would like it to stay that way. We have no village pub but serviced apartments which has brought an increase in traffic already with takeaway deliveries at all times of night. The police have been involved in numerous occasions disrupting the residents that live all around it. Any development causes problems for residents of the village. Social housing which is now Eastlight should put the priorities of local people on the housing waiting list instead of just anyone with absolutely no ties to the village. Often they do not integrate and cause problems as they do not understand village life. Perhaps this is something you could work on instead of pushing unwanted housing in an unwanted location?

- There are 4 proposed sites - the one on Back Lane or the one from the end of Upper Slaughters seem better than the one currently shown as the proposed site
- There are enough properties for sale in Stisted at present as the village has no transport connections, no job opportunities and no local shops/restaurants/cafes
- I feel that the consultation on the newly proposed Hastoe Housing should have taken place before consultation with the planner and after this survey had been completed.
- The shared ownership by Hastoe, already in Stisted are ripping people off. They are taking rent for the unowned portion but do not contribute to any repairs or maintenance, disgusting
- Near the allotments opposite the village hall
- This survey is biased to a programme to build houses & gives no consideration to existing residents. After it is being dealt with by the Rural housing "enabler", does that not say it all. Support small villages by keeping them small
- Due to poor infrastructure, limited roads, limited paths, no local shop, no doctors, no local pub, no post office, no bus or public transport, why would there be any thought to increase housing?
- As the area doesn't have the greatest facilities, i.e. bus, post office/bank, pub, full time shop, lack of pavements, accident prone exit from Kings Lane onto Coggeshall Rd, I believe the only form of housing would have to be able to use their cars for everything. Ergo, family housing, young people will perhaps not like remoteness
- I have ticked "yes" to question 10, part 1 on the basis that I would only support any development of a maximum of 8 houses
- This is development creep. Not only that, the PC should consult & discuss with the parish before deciding to party up with such needs. Too many self-serving, ego waving morons on PC to render this a fair & valid request especially when historically family members of the PC have benefitted from those PC members. This is corrupt & being dealt with as a fait accompli - it shouldn't be that way – it's just demonstrative of how they operate
- This village is wonderful as it is
- It will not be just 4-8 houses. I think it is disgusting that yet again more housing has been agreed & then the village is "consulted" as a token. The roads cannot cope with more traffic or congestion, or damage from big lorries. I would be interested to know what the people pushing this through are getting out of it. They are clearly looking after themselves not the village
- Previous social housing development was not allocated to people with local connections
- Other areas need to be used. Sarcel should not be the only place in Stisted that is used. No objection to new neighbours - just room to park - access - disruption

- No employment in the village. No public transport. Dangerous country roads. Too many cars already in the village
- Small developments only
- "These are all of my objections and questions that I will be putting to Hastoe.
 1.Right to light..... I will lose my light afternoon/early evening, and during the winter from midday. 2. Are you aware that there is a public right of way (footpath) through the Proposal 4 field? 3. Construction of development – how do you propose to transport the equipment for building in/out of the Sarcel/village? 4. Are you planning on bringing gas into the village? 5. Telecom services – are you planning a new substation and where will it be located or does the current system have sufficient power? 6. If the answer to question 5 is yes, then where will these pipes to be laid? Back Lane? Sarcel? As this will mean road closure as road will be dug up. 7. Parking – Where do you plan on parking the construction vehicles? Back Lane? Are you aware that children cross from Sarcel towards The Street (school) and the visibility is extremely poor. This is a massive safety issue for the parents and children of the village 8. We will have to live in the village whilst construction takes place, on a day-to-day basis. It is not practical from a construction point of view, without how it will affect the residents. 9. During rush hour the main road (Greenstead Green) is like a motorway and is highly dangerous, currently between Halstead and Braintree, this is without the added vehicles entering and leaving the village. 10. As a site manager I understand you oversee the supplies to and from the site. What access do you have in mind? 11. You say completion 2028? When exactly in 2028 please. How long will construction take place from start to finish? 12. How will you get the power to the site, is there sufficient and will this need a substation. 13. What telecoms will be brought in, if landline phones? will you be laying telecoms cables, power for street lighting and/or Wi-Fi services. If not Wi-Fi services (as this is usually installed by the provider, e.g. Gigaclear), then is this going to be co-ordinated to be laid at the same time as other street services, or will we have to put up with our roads being dug up, over and over with further inconvenience to the residents and people trying to negotiate the narrow pathways and during rush hour. 14. Did you know that Sarcel has the highest population of elderly and disabled in the whole village so any road or pathway closures could put them at great risk. How is their health and safety going catered for?"
- We / us who live in Stisted wish to preserve the village and its charm, that's the reason we moved to the village in the first place. The roads and infrastructure (school) cannot support any more people cars and all that comes with a new development. It is important to note that the A120 that runs close by is absolutely horrendous with traffic and an accident hotspot, especially at the two main junctions that lead to Stisted. They need to upgrade the surrounding road network (extend the A120 like was planned in 2019) before any more housing developments should be considered in the area. Stisted is a rural community and wishes to remain so. If more housing goes up we will look to move away which is the last thing we as a family want to do but with the traffic the way it is it would push us to breaking point. My partner has already been hospitalised in a bad car accident at the b Bradwell junction. And the speeds in which people fly through our village especially down Back Lane I really fear for my children's safety in particular on the school run.
- None. There are so few facilities in the village now, that adding any type of additional housing to the village seems rather pointless.
- We don't need any more "affordable " houses
- Although supportive of some affordable housing, Stisted has very few amenities. There is no bus service, no shops, no safe walking routes out of the village & a very small primary school which is usually over subscribed

- The village needs affordable family homes to rent or part own. Families are priced out of the village, which results in an ageing population resistant to change. Starter flats for young people & bungalows/flats for older people to downsize in to are also required
- Do not destroy peoples views & devalue their homes
- Small village - affordable housing & council tenant options are already available. There is no public (a [illegible] a week) transport - shop & other options are volunteer
- Use one of the many other developments going up in & around Braintree. Why build in Stisted
- Family housing for local villagers
- All roads to & from village are narrow & cars go too fast. Bridge won't stand for more heavy lorries. Any lorries through the village will be very disruptive
- What defines "local". I'm not sure there is a genuine need for housing for families/relatives of those living here already. If this is a driving reason for proposed development then I'm against it
- Leave Stisted as a village & protect its surroundings
- There are some older residents living in properties that are becoming unsuitable for them, they need bungalows & properties with easy access
- We all know the housing market is broken beyond repair. The goal should be to create something as cheap as possible for people to live in
- If this survey is necessary to determine if houses are required in Stisted, it is a wonder why 4 potential building plots, including a preferred site and even a consultation has been selected/undertaken before the results have even been collated. However, my biggest concerns with the whole new houses proposals is the preferred BDC site according to the Hastoe plans. This site out of all 4 put forward by the Parish Council will have the most amount of negative impact on the existing residents, particularly those who own the houses looking over the field (numbers 30-35). The construction of the buildings will cause considerable access and egress issues for the people living in the whole of Sarcel. The noise will cause issues for anyone who is at home during the day, including people with young families (pre-school), retired people and people who work or run businesses from home. I know for a fact that ALL the houses who back on to the preferred site fit into one of these categories and will be heavily affected by the construction works during the day. The long term effects of BDC's preferred site will also impact the existing residents' privacy rights, as these new houses will overlook their entire gardens and will also have a negative impact on their house prices. There are also issues with having only one route in and out of Sarcel, with the top of the road already causing issues, without additional traffic causing more problems. If the additional houses are required then Site 2 on Back Lane will have the least amount of impact on the existing residents and will also ensure that the construction works have minimal impact on the village's daily life. Work vehicles can access the site without even entering the main village. I also feel that this site will cause the least amount of protest from the existing villagers.