

Local Affordable Housing Need Survey

Analysis Report

Anwick Parish

Survey Period: December 2009 – February 2010



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1.0 Introduction

This survey was undertaken between December 2009 and January 2010 to assess whether there was a need for an affordable housing scheme in the Parish.

2.0 Survey Process

Questionnaire (see Appendix 2)

The questionnaire was designed by North Kesteven District Council, taking into account best practice from nationwide Rural Housing Enabler survey activity.

Questionnaires were distributed by hand to all households in Anwick. A postal return was used to retain individual anonymity. All questionnaires were distributed with pre-paid return envelopes. 43 (23%) of questionnaires have been returned.

3.0 Analysis

This section is a summary report that outlines the responses received from the Anwick Parish Housing Needs Survey.

A total of 43 surveys were returned, which is a small sample base, therefore caution should be used when applying results to a wider population.

You and Your Household – Current Living Arrangements

1. How many people live in your home?

Almost half of those who responded (20n, 48.8%) indicated that they live in a two person household. 13n (31.7%) indicated that they live a one person household, 5n (12.2%) live in a three person household, and 3n (7.3%) live in a four person household. The graph below provides a summary of the results:

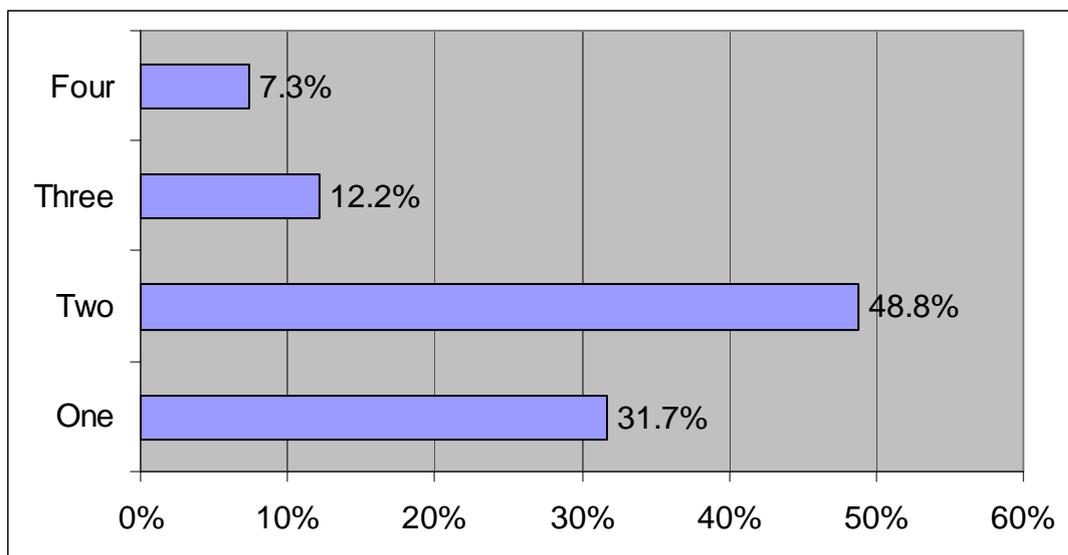


Figure 1: Number of people living in home (41n respondents)

2. How would you describe your home?

Almost two thirds of respondents (28n, 65.1%) described their current home as a bungalow and just over one third (15n, 34.9%) described their current home as a house. No respondents indicated that they would describe their home as any other type of property. The following graph provides a summary of the responses:

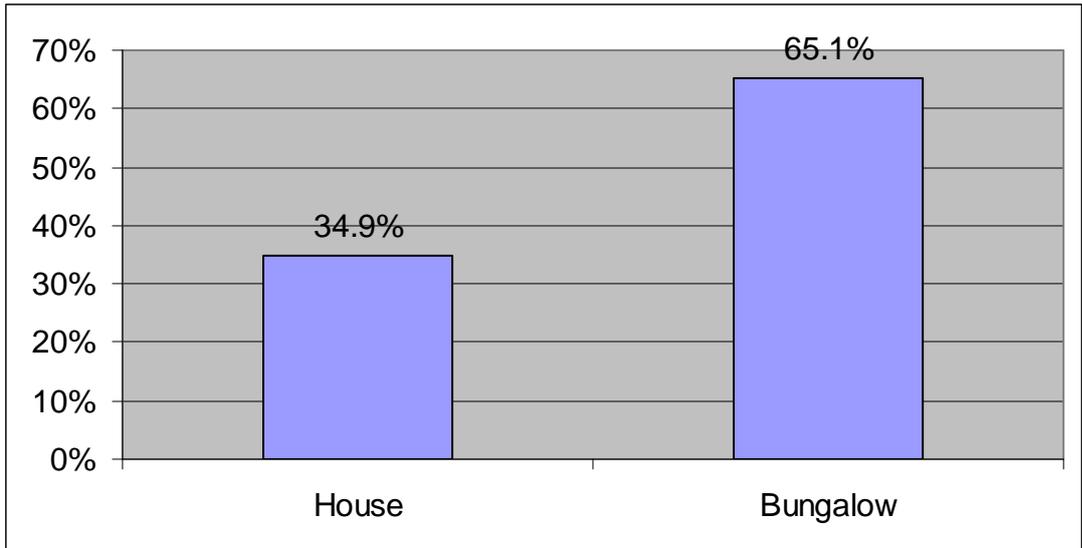


Figure 2: Type of home currently living in (43n respondents)

3. What type of ownership is your home?

Almost half of respondents (21n, 48.8%) indicated that their home was owned outright by a household member(s) and just over one quarter of respondents (11n, 25.6%) indicated that their home was owned with a mortgage by a household member(s). 9n respondents (20.9%) indicated that their home was rented from the Council, 1n respondent (2.3%) rented from a private landlord, and another 1n (2.3%) indicated that they had shared ownership on their home. The graph below provides a breakdown of this:

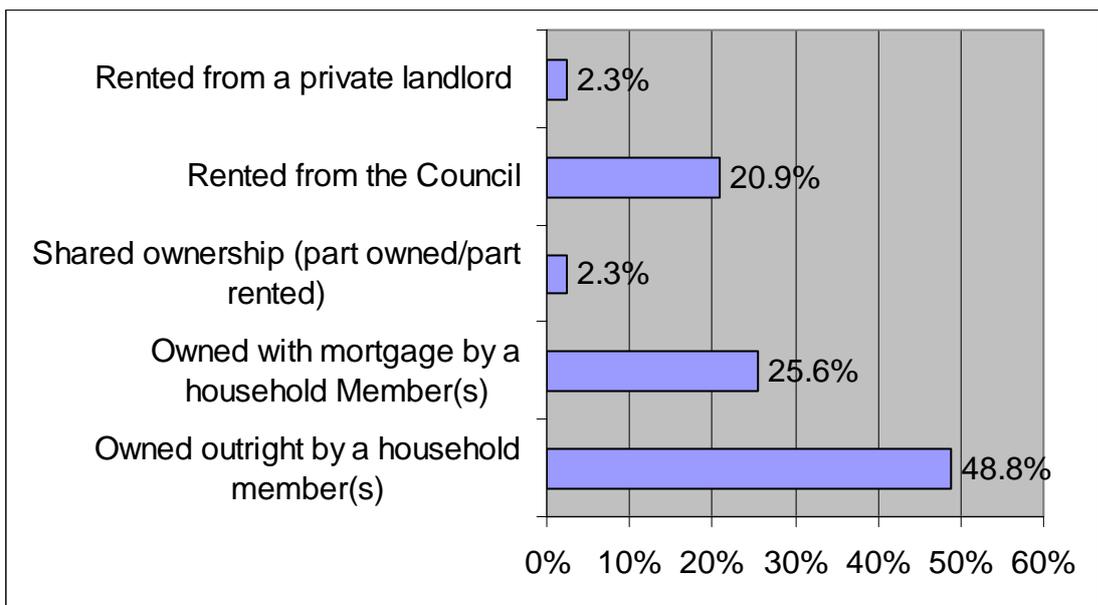


Figure 3: Type of ownership of current home (43n respondents)

4. How many bedrooms does your home have?

Most respondents (26n, 63.4%) indicated that their home has three bedrooms, followed by 12n respondents (29.3%) with two bedrooms, then 2n respondents (4.9%) with four bedrooms, and 1n respondent (2.4%) with one bedroom. The figure below shows this:

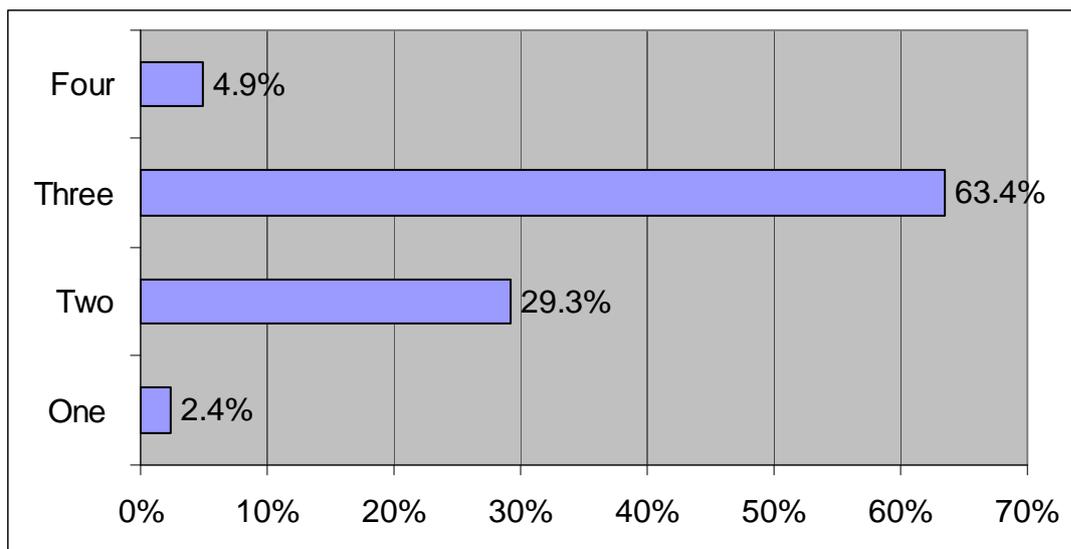


Figure 4: Number of bedrooms in current home (41n respondents)

5. What type of household are you?

Almost one third of respondents (13n, 32.5%) indicated that they lived as part of a couple in their current household, and 12n (30.0%) indicated that they live alone. 6n (15.0%) indicated that they lived as part of an older person household, the same number (6n, 15.0%) indicated they lived as part of a two-parent family. The figure below provides a breakdown of this:

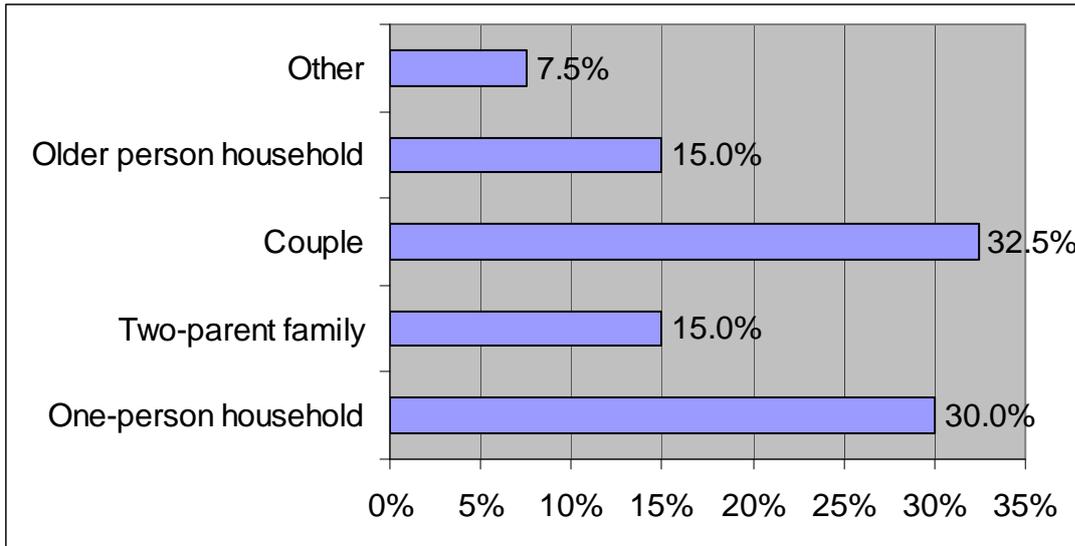


Figure 5: Type of household currently (40n respondents)

3n respondents (7.5%) indicated that their household was a different type that was not listed in the question. These household types were:

- “Couple with son”
- “Couple with elderly relative”
- “Brother and sister with partner and child”

6. How many years have you and your household lived in the Parish?

13n respondents (31.0%) indicated that they have been living in the Parish between 1 and 5 years, and just over a quarter (11n, 26.2%) have been living in the parish for 21 years or more. 9n (21.4%) between 6 and 10 years, 5n (11.9%) between 11 and 15 years, 3n (7.1%) less than 1 year, and 1n (2.4%) between 16 and 20 years. The graph below provides a summary of these results:

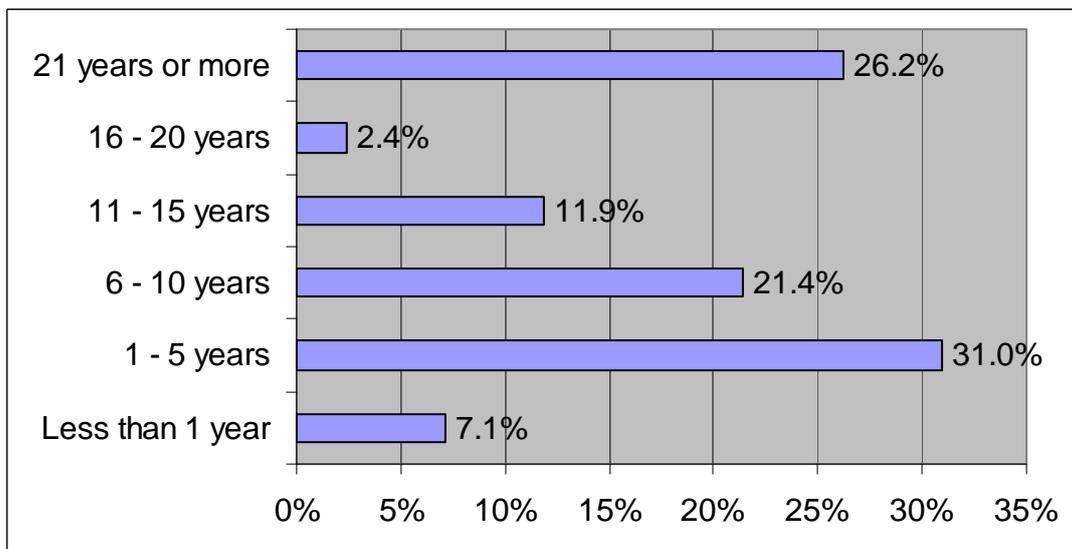


Figure 6: Time living in parish (42n respondents)

7. Would you be in favour of an affordable housing development in your Parish?

Two thirds of respondents (28n, 66.7%) stated that they would be in favour of a development of affordable housing for local people within their parish if there was a proven need, and the remaining third (14n, 33.3%) stated that they would not be in favour of this. See chart opposite:

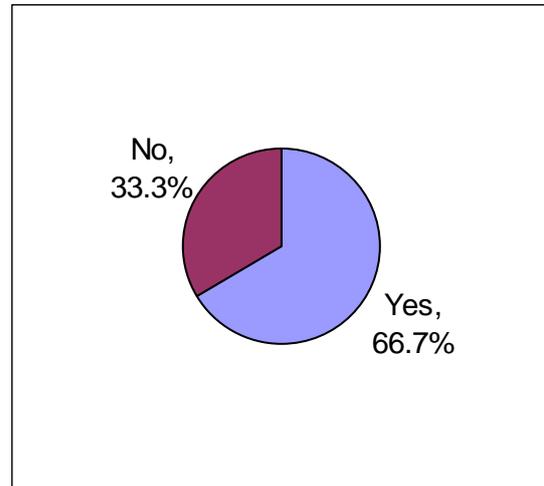


Figure 7: In favour of affordable housing development (42n respondents)

You and Your Household – Help to make your home more suitable

8. Physical adaptations needed

The majority of respondents (36n, 90%) indicated that they do not need any physical adaptations carrying out to their property to make their life easier, although 4n (10%) indicated that they did need physical adaptations carrying out to their property. See chart opposite:

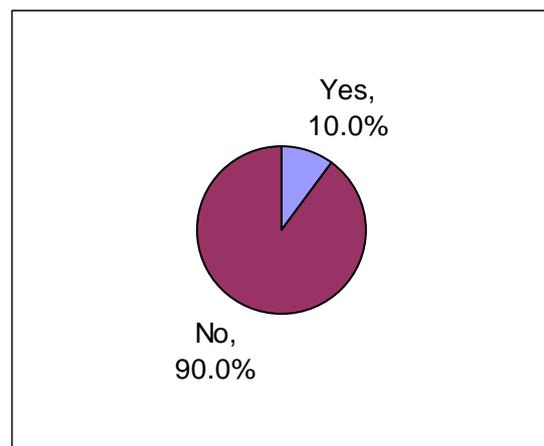


Figure 8: Adaptations needed (40n respondents)

9. Heating your home

Almost three quarters of respondents (30n, 73.2%) indicated that they are not finding it expensive to heat their home due to lack of insulation or an inadequate heating system and so could not benefit from new central heating, loft or cavity wall insulation. The remaining 11n (26.8%) indicated that they are finding it expensive to heat their home due to this and could benefit from new central heating, loft or cavity wall insulation. See chart opposite:

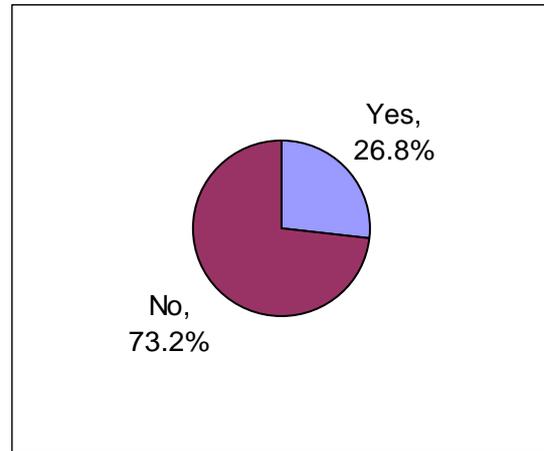


Figure 9: Heating your home (41n respondents)

10. Financial assistance to improve home

The majority of respondents (36n, 92.3%) indicated that their property is not in disrepair and does not have health and safety hazards so they do not need financial assistance to improve their home. The remaining 3n (7.7%) indicated that their property is in disrepair and they need financial assistance to improve it. See chart opposite:

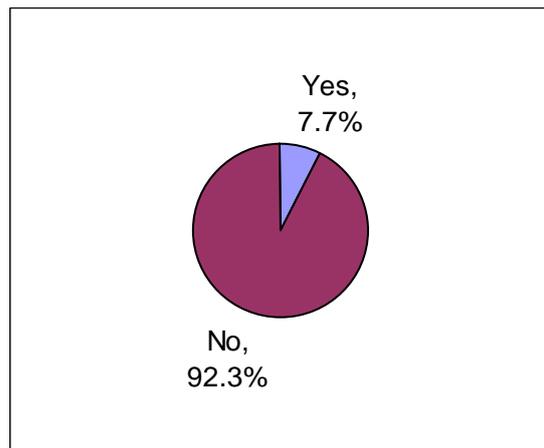


Figure 10: Home improvements (39n respondents)

You and Your Household – Housing Needs

11. Everyone in the household need to move together in the next two years

Almost all respondents (39n, 97.5%) indicated that everyone who lives in their household do not need to move together from their home in the next two years, and 1n respondent (2.5%) indicated that they do need to move together in the next two years. See chart opposite:

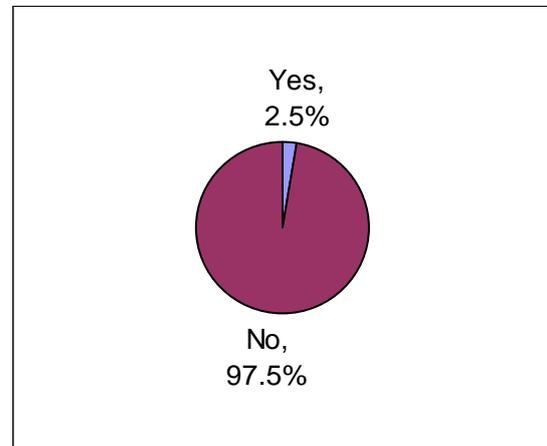


Figure 8: Household moving (40n respondents)

12. Someone in the household need to move in the next two years

All 40n respondents who answered this question indicated that there is not anyone living with them who need to move to alternative accommodation in the next two years separately from the rest of their household.

13. Someone from family moved away from the Parish in last five years due to difficulties finding a suitable home locally (family means children, parents, brothers and sisters)

All 40n respondents who answered this question indicated that no-one from their family has moved away from the Parish in the last five years due to difficulties in finding a suitable home locally.

14. Require new accommodation in the parish within the next three years.

The 1n respondent who answered 'Yes' to Q11 indicating that everyone who lives in their household needs to move together from their home in the next two years, did not leave a response for the number of people that would be in household 1 and household 2.

However, 2n respondents who did not answer 'yes' to Q11, did answer Q14 –Q25 indicating that they or someone in their households require accommodation within the next two years. The following tables summarise their responses:

Table 1: People in each new household (1n respondent)		
People in Household	Household 1 (n)	Household 2 (n)
One	1	-
Two	-	-
Three	-	-
Four	-	-
Five	-	-
Six	-	-

15. Type of ownership for each new household

For those respondents who noted they would require a new household, they outlined the type of ownership they would need. This is summarised in the table below:

Table 2. Ownership needed for new household(s) (2n respondents)		
Ownership	Household 1 (n)	Household 2 (n)
Owner occupied	2	-
Private rent	-	-
Council rent	-	-
Housing association rent	-	-
Housing association shared ownership	-	-
Housing association intermediate rent	-	-

16. Type of accommodation for each new household

For those respondents who noted they would require a new household, they outlined the type of accommodation they would need. This is summarised in the table below.

Accommodation	Household 1 (n)	Household 2 (n)
Semi-detached house	-	-
Detached house	1	-
Terraced house	-	-
Flat or maisonette	-	-
Bedsit or studio or room only	-	-
Bungalow	-	-
Sheltered housing	1	-
Other	-	-

17. Number of bedrooms needed for each new household

The table below provides a summary of the number of bedrooms needed for each new household.

Number of Bedrooms	Household 1 (n)	Household 2 (n)
One	-	-
Two	2	-
Three	-	-
Four	-	-
Five	-	-

18. Where is the accommodation required?

Respondents were asked where the accommodation needed to be located. The table below provides the overall results.

Location	Household 1 (n)	Household 2 (n)
In Anwick itself	-	-
In the Sleaford part of the parish	-	-
Outside the District	1	-
Elsewhere in the District	1	-

19. Main reason for moving

Respondents were asked to state their main reason for needing to move. The table below shows the responses.

Table 6. Main reason for moving (2n respondents)		
Reason for moving	Household 1 (n)	Household 2 (n)
Need larger accommodation	-	-
Need smaller accommodation	-	-
Need physically adapted accommodation	-	-
Need cheaper home	-	-
Need to be closer to employment	-	-
Need to be closer to a carer or dependant to give or receive support	1	-
Son or daughter setting up home	-	-
Other	1	-

1n respondent indicated that their main reason for needing to move was due to another reason that was not mentioned in the question. This respondent's stated that their reason for needing to move is "retirement".

20. Are the households registered separately on the North Kesteven housing waiting list?

7n respondents answered this question, 2n (28.6%) stated 'No', that the households are not registered separately on the North Kesteven Housing Waiting List, and 5n (71.4%) stated that this question was 'Not applicable' to them.

However, out of the 2n respondents who had been responding to the previous questions in this section, 1n stated 'No' and 1n stated 'Not applicable'.

21. If physical adaptations were needed, would you be able to stay in your house if the Council carried out adaptations to the property?

1n respondent (50%) indicated that if physical adaptations were carried out to their property, it would be possible for them to remain in their current home while the Council carried out these adaptations, and 1n respondent (50%) indicated that they would not be able to remain in their home while adaptations were carried out.

22. If the new household(s) intends to rent, what would the household be able to pay?

1n respondent (50%) indicated that if the new household intends to rent a property, they would be able to pay under £50 per week/£215 per month, and the other 1n respondent (50%) indicated that the new household would be able to pay between £51 to £60 per week/£216 to £260 per month.

23. If the new household(s) intend to buy a property, how much could the new household pay in mortgage costs each month?

1n respondent (50%) indicated that if the new household intends to buy a property, they could afford to pay under £250 in mortgage costs per month, and the other 1n respondent (50%) indicated that the new household could afford to pay between £251 to £300 in mortgage costs per month.

24. Do you have savings for a deposit?

1n respondent (50%) stated that they do have savings for a deposit, and the other 1n respondent (50%) stated that they do not.

25. Annual Income

1n respondent (50%) stated that the total annual income for their household, including benefits and allowances but before tax and deductions is below £10,000, and the other 1n respondent (50%) stated that the annual income of their household is between £20,001 and £25,000.

26. Any other comments

All respondents were asked if they had any additional comments. 7n responses were received and shown below:

- “This is a 3 bed bungalow. I use the second bedroom. The principal bedroom is used for guests. The third bedroom is used as an office. The bungalow has proprietary double glazing throughout although some of the sealed units have “blown”. The roof space is insulated with fibre glass to a level previously considered adequate. To upgrade the loft insulation would be expensive and provide minimal improvement.”
- “I have rheumatoid arthritis. Need 24/7 care from my husband and would like sheltered accommodation”.
- “Anwick seems to be a forgotten village, where nobody seems to care about the state of the garden, roads or general state of the village. It seems that all sorts get housed in Anwick from thieves to drug dealers. Children have no respect for others at all and nobody seems to care! Not even the council.”
- “The reasons why I have selected 'no' to affordable housing are as follows: 1) Anwick has not got the infrastructure for more housing stock, i.e. doctors, dentist, drainage, police etc. 2) Anwick has no employment to suit people who would take advantage of affordable housing. 3) There are already more than enough rentable properties in Anwick. 4) The 'Balfe development' has an aging population and current prices £140-£170k would put them into or near 'affordable housing' stock. 5) I believe that new future developments ought to be of a mixed stock. i.e. 1 bed semi-detached up to 5 bed detached. This gives a good mixture

of households and can be seen working on the Colsterworth 'Bococks Estate' in South Kesteven.”

- “At the parish council meeting we were assured no more than 10 properties could be built, this being the case I can see no problems.”
- “I firmly believe there shouldn't be anymore affordable housing built due to Anwick village being a small village overpopulated already. There are no amenities to support new people to the village. One small shop that's it and a poor transport service that runs every 3 hours. We already have loads of young people in the village with nothing to do, why do we need more houses built? We need amenities first and a good transport link”.
- “With regards to question 9. My house is expensive to heat due to rising oil prices and as it's a period character property it has limited insulation. If it was to receive insulation it would have to be in keeping with said property which is very limited. Also I would not be given grant towards this due to personal circumstances (I think)”.

Profile of respondents

	No. of respondents	% of respondents
Gender		
Male	17	54.8%
Female	14	45.2%
Age		
16 - 24	0	0.0%
25 - 34	0	0.0%
35 - 44	5	13.2%
45 - 54	6	15.8%
55 - 64	6	15.8%
65 - 74	10	26.3%
75 - 84	11	28.9%
85+	0	0.0%
Disability, Illness or infirmity		
Yes	17	45.9%
No	20	54.1%
If yes, limits activities	15	88.2%
If no, limits activities	2	11.8%
Ethnicity		
White British	36	97.3%
White Irish	0	0.0%
White Other	0	0.0%
Mixed Background	1	2.7%
Chinese	0	0.0%
Black or Black British	0	0.0%
Asian or Asian British	0	0.0%
Other	0	0.0%
Religious Belief		
No religion	4	10.3%
Christian - all denominations	34	87.2%
Buddhist	0	0.0%
Hindu	0	0.0%
Jewish	0	0.0%
Muslim	0	0.0%
Sikh	0	0.0%
Prefer not to say	1	2.6%
Other	0	0.0%
Sexual Orientation		
Heterosexual/straight	34	94.4%
Gay/lesbian	0	0.0%
Bisexual	0	0.0%
Other	0	0.0%
Prefer not to say	2	5.6%

4.0 Eligibility of respondents for affordable housing

Out of the 2 respondents indicating they needed to move in the next 2 years, none of them wanted to remain in the Parish.

In February 2010 the numbers on the NKDC Housing Register expressing interest in homes in the area was 89.

5.0 Conclusions

AFFORDABILITY

Affordability, based on a single person on North Kesteven average earnings of £20,645, and Anwick's mean average property prices January 2010, the following table gives the income multiplier needed to buy a property.

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Average			
Detached	162,188	20,635	7.8
Semi detached	119,950	20,635	5.8

NKDC policy research department assessed the median annual income for individuals in North Kesteven to be £15,291. This was broadly substantiated by talking to a local mortgage consultant, who assessed the typical joint modal average earnings as being around £25,000 - £30,000. Re-working the income multiplier for such a modal couple we get:

Property Type	Average Cost (£)	Median Joint Average Income (£)	Required Income Multiplier
Average			
Detached	162,188	30,582	5.3
Semi	119,950	30,582	3.9

There have been 16 void Council properties in the last 5 years – 12 2bed bungalows and 4 3bed houses.

The existing level of affordable housing provision in Anwick is 28 units (not including private sector housing) and it is anticipated of the 89 housing registered needs who would accept a home in the area, 16 homes could be met from void availability over the forthcoming 5 years, leaving a net Housing Register need of 73 homes.

QUESTIONNAIRE SURVEY HOUSING NEEDS

Anwick Questionnaire Findings

From the Questionnaire survey there were no respondents with a need for an affordable home within the next 5 years.

However a separate survey of the 89 applicants on the Council's Housing Register that specified a preference to live in Anwick highlighted 28 people that would be interested in a property in the village. Of these 28, 6 people indicated that have a strong local connection who would like to live in the settlement, and thus would be potentially eligible for a home on a small affordable housing exception site, if one could be found, and developed.

It is likely that a degree of housing need occurs within households who did not respond to the survey and therefore this report will be an under-representation of the real position. It is also likely that the identified survey demand for housing is mostly immediate demand and that some medium term demand has not been anticipated. On the other hand, there will be some demand identified that households will find their own solutions for or will no longer exist, due to changing personal circumstances.

6.0 Recommendations

It is recommended that the Parish Councils review this report's conclusions and then consider advancing the process to identify where local housing demand can be met in Anwick, and where a shortfall remains, look to achieve a small scheme of affordable housing.

The recommended mix and tenure for a potential affordable housing site is as follows:

Property needed	Social Rented
1 bed flat	2
2 bed flat	
2 bed house	3
3 bed house	1
2 bed bungalow	
Total	6

We would therefore like to consider looking at progressing a scheme for between 4 and 6 units to meet this need. However this would be subject to finding suitable land for the site, a Housing Association deeming a scheme viable for a small number of units and funding being received from the Homes and Communities Agency.

Does the Parish Council have comments that they wish to make on the following questions, by writing back to the District Council:

- 1) Does the Parish Council agree with the conclusions and recommendations of this 'Analysis Report'?
- 2) Does the Parish Council agree that we should try and progress a scheme for a small number of units to meet the identified local need?
- 3) Does the parish council have anymore questions of this survey report?

Appendix 1 - Affordable Housing Definitions

North Kesteven District Council defines those in need of Affordable Housing as those households whose cost of housing, either to rent or buy, is more than 25% of net household income.

There are two main types of affordable housing:-

Social Rented: Provided by a Housing Association or Council, and offering assured tenancies which provide security of tenure, subject to tenancy conditions. Rents are fixed according to a Government calculation taking into account local earnings, property size and prices.

New Build HomeBuy (formerly Shared Ownership): This is where, a purchaser from the Housing Register/ Housing Association Waiting List, would buy a percentage of a new home through a Housing Association. This would require a mortgage on the percentage owned and the Housing Association also charges a rental charge on the percentage not owned to reflect their cost of finance. Normally owners can buy an increased share of the accommodation over time, although in rural areas with populations fewer than 3,000, and grant aided by the government, this is limited to 80% to ensure that the homes can be subsequently offered on to others on the District Council Housing Register/ Housing Association Waiting List.

Other products available include:

Social HomeBuy – for existing council and housing association tenants, to help more people buy their current homes on a part buy/ part rent basis, receiving a discount on their initial purchase. (This is not yet available in Lincolnshire, and would not be available in rural locations with a population of less than 3,000 residents.)

Open Market Homebuy products:

MyChoiceHomebuy

You can choose any home on the market and Moat Housing Association lend you between 15 and 50% of the purchase price which you pay back when you sell the property.

OwnHome

You can buy any property on the market and Places for People Housing Association lend you between 20 and 40% of the purchase price, which is paid back when you sell the property.

Interest is payable on the share you do not own and you may be restricted to certain mortgage lenders.

Intermediate affordable housing is:- Housing offered at 80% of market price or rents.

Market Housing is:- Private housing for rent or for sale, where the price is set in the open market.

Housing Demand is:- The quantity of housing that households are willing and able to buy or rent.

Housing Need is:-The quantity of housing required for households who are unable to access suitable housing without financial assistance.

Rural Exception Sites

PPG3 defines rural exception sites as 'small, solely for affordable housing, and on land within or adjoining small rural communities, which would not otherwise be released for general market housing. The affordable housing on such sites should meet local needs in perpetuity and count towards the overall level of housing provision. The rural exception site policy applies to both allocated or windfall sites'. The document 'Meeting Affordable Housing Needs in Rural Communities – a good practice guide' from the Centre for Rural Development says that that re-sale of exception site housing can be prevented in settlements below 3,000 population.

It is important to emphasise though that all exception sites are based on local needs and the lettings process extends priority, but not exclusivity, to local need. There will be instances potentially in the lettings cascades where, if there are no local people available to occupy the dwelling then the property will go to a person outside of the parish. This is because Housing Associations will not generally tolerate leaving an asset empty if there is no immediate local demand.

Rural Departure Sites

Planning Applications that are permitted, although they do not adhere to (they 'depart from') the Development Plan, covers settlements over 3,000 population.