

**AFFORDABLE HOUSING NEEDS
SURVEY REPORT**

**Eagle and Swinethorpe,
North Scarle,
Thorpe on the Hill**

May 2013

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Part One

Introduction

Profile of the study area

Introduction

North Kesteven District Council has asked Community Lincs to carry out an independent survey of the need for affordable housing in the three parishes of Eagle and Swinethorpe, North Scarle and Thorpe on the Hill and to prepare a report analysing the character of any identified need and recommending the type of accommodation required to meet it.

As well as providing a baseline assessment of affordable housing need in February 2013, the findings of the study may be used to inform a search for the location of suitable development sites; to determine the numbers, type and tenure of accommodation to be provided; and as a material consideration in determining any subsequent planning application. In particular, they could provide an essential and reliable evidence base for housing proposals in a Neighbourhood Plan for a single parish or combination of parishes.

For the purposes of this study, we define affordable housing as housing that is accessible to people whose income does not enable them to afford to buy or rent market housing locally. It includes social rented, affordable rented and intermediate housing but excludes low cost market housing.

Social rented housing is owned by local authorities and private registered providers of social housing (housing associations), for which guideline target rents are determined through the national rent regime.

Affordable rented housing is let by local authorities and private registered providers to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels. This can include shared equity and shared ownership properties.

In assessing affordable housing need, this study adopts North Kesteven District Council's definition of such need as "those households who are in need of subsidised housing because the cost of appropriate housing (house prices or rents) is greater than 25% of the household's net income".¹

Some groups of people are particularly disadvantaged by the lack of suitable affordable accommodation. These can include:-

- youngsters about to leave home but wanting to remain close to their family;
- families splitting up but wishing to stay in close contact;
- people who have been forced to leave their village because of unaffordable rents or mortgage repayments;
- carers for elderly, disabled or frail relatives; and
- people working in the village but having to travel long distances from home.

As well as providing for the particular accommodation needs of individuals, affordable housing contributes significantly to the housing and social mix that is essential for a balanced, healthy and sustainable community.

¹ North Kesteven Local Plan Sept 2007 para 4.30

There is a general shortage of affordable housing throughout the country and this is particularly the case in rural communities in Lincolnshire. The shortfall is essentially due to the growing loss of former Council Housing to the open housing market under the Right to Buy scheme begun in the 1980s and the subsequent focus of the housing development industry on building open market housing.

Planning policies that have placed tight development limits around villages have unwittingly contributed to inflated housing land values within settlements. In locations where planning policy would permit residential development, the resultant inflated land values would all but remove the possibility of developing sites solely for affordable housing.

Local Authorities are trying to address this shortfall mainly in two ways:-

- a) through a legal agreement (Section 106 Agreement)² with Developers of larger housing sites to require a percentage of the development to be for affordable housing; and
- b) by permitting affordable housing to be built on land where general housing would not normally be permitted (“exceptions site”), thus considerably reducing its valuation.

In both cases, however, the scale and nature of the affordable housing development and, indeed, its acceptability in principle, will depend largely on the evidence of local need. We shall examine such need in this report.

A shortfall in the provision of affordable housing in the whole District was identified by the North Kesteven Housing Needs Study, published and adopted by the Council in March 2005. It identified a need for some 462 additional affordable homes to be provided between 2004 and 2014, the majority to be met by social rented housing.³

It is the primary aim of this report to determine the extent and nature of any shortfall in affordable housing in the three parishes by identifying the particular affordable housing needs of the people and households there. The report will conclude with recommendations as to the type and extent of affordable accommodation required to meet that need.

In addition, the report will add to the evidence required to justify any further provision of affordable housing and to allow any proposals for affordable housing in the three parishes to be judged against the Council’s relevant housing and planning policies.

NKDC has also asked Community Lincs to undertake a “Call for Land” in the villages in order to identify any potential locations for siting affordable housing development. We shall undertake this exercise immediately following this study should it show there to be a significant need.

² Section 106 of the Town and Country Planning Act 1990 as substituted by the Planning and Compensation Act 1991. See also ODPM Circular 05/05: Planning Obligations – July 2005.

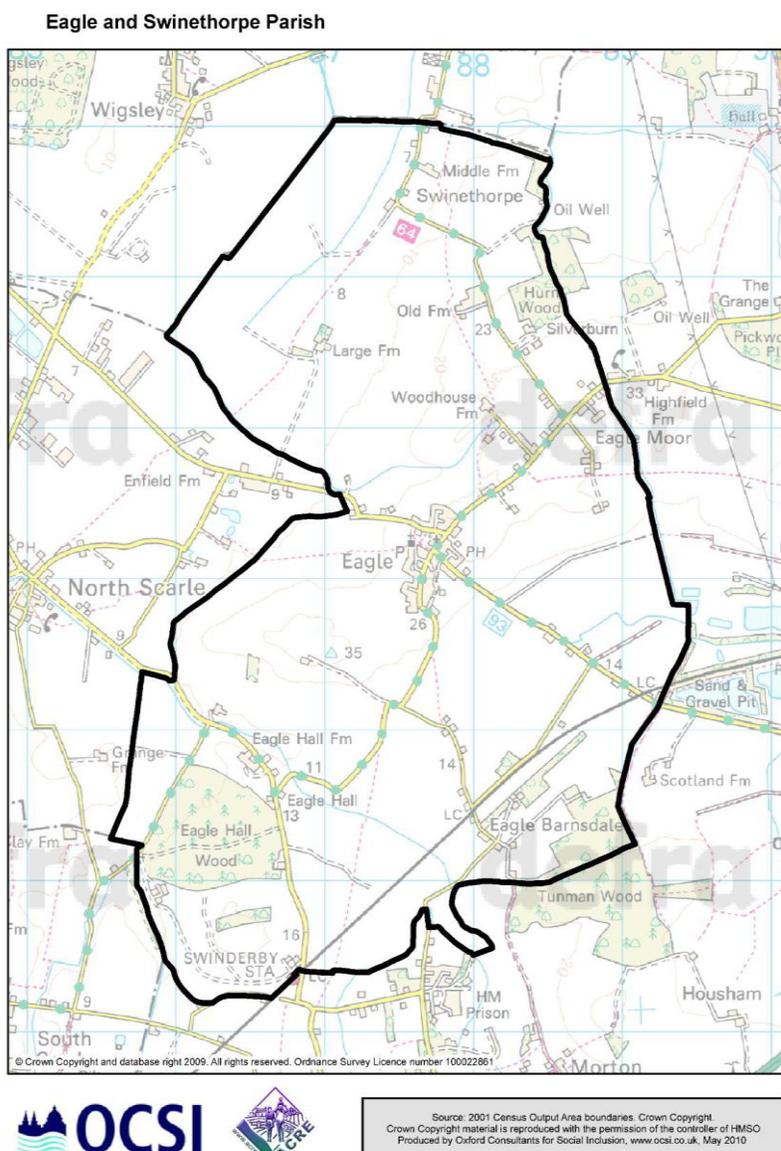
³ Paras 4.34 – 4.36 – North Kesteven Local Plan, 2007

Profile of the study area

Setting of the villages

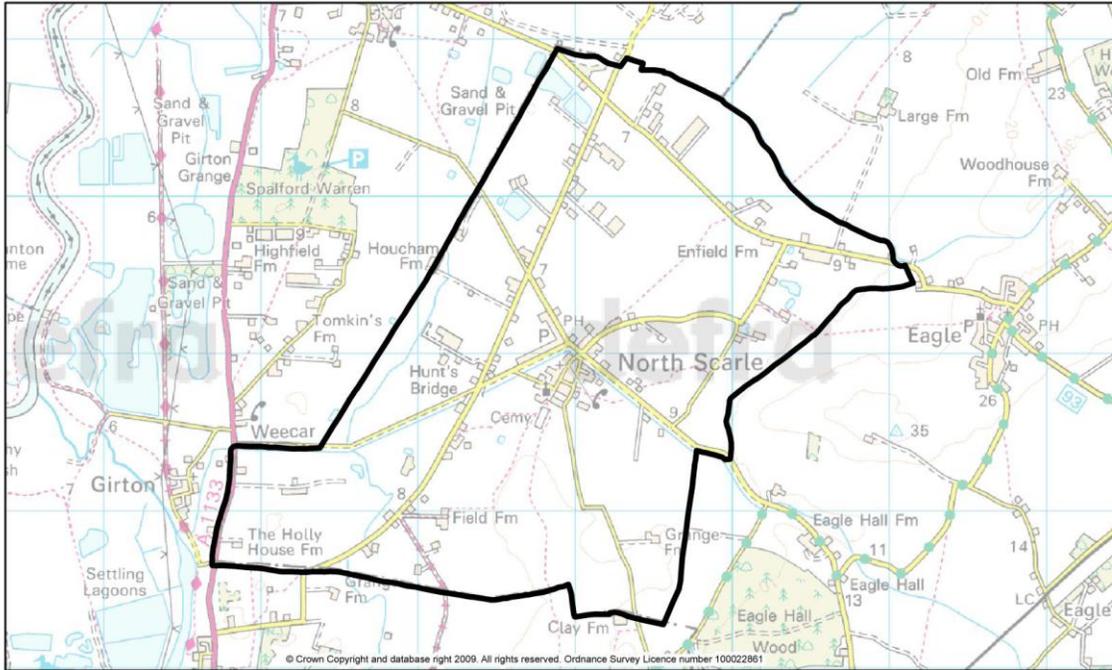
The cluster of three parishes lies between 6 and 10 kilometres (4 – 6 miles) to the south west of the centre of Lincoln and to the north and west of the A46 (Fosse Way), giving convenient access to both Lincoln and Newark.

Eagle and Swinethorpe



North Scarle

North Scarle Parish

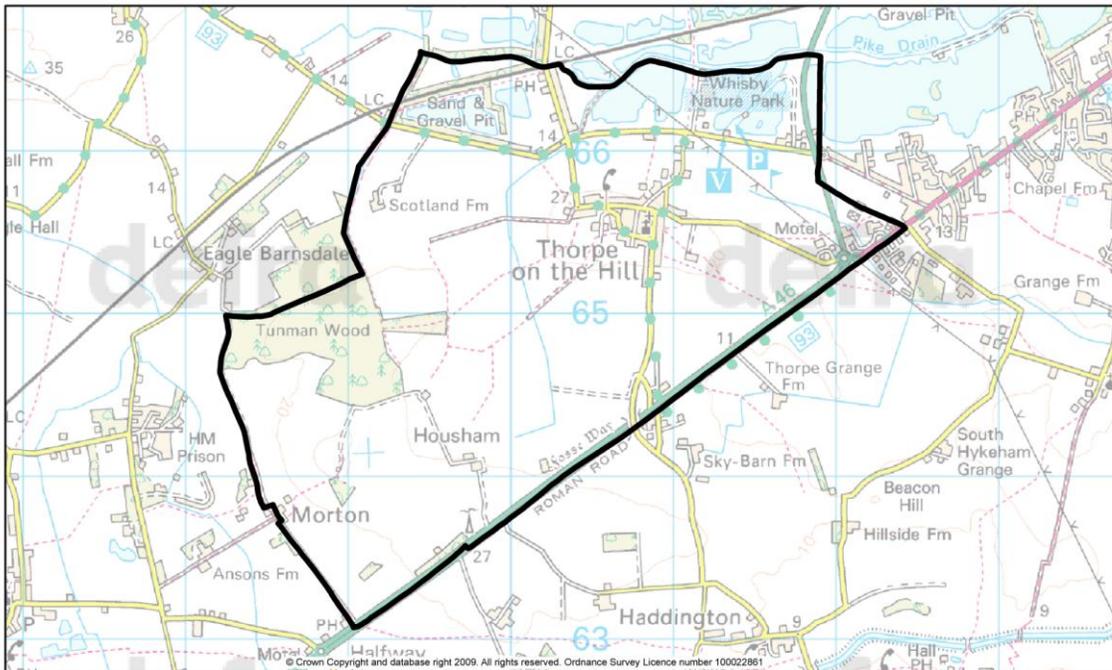


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Thorpe on the Hill

Thorpe on the Hill Parish



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Produced by Oxford Consultants for Social Inclusion, www.ocsocial.co.uk, May 2010



Village facilities

All three parishes have a primary school. In Eagle, the Community Primary School has capacity for 90 4-11year olds and currently has 87 pupils on roll. North Scarle Primary School has capacity for 70 pupils with 48 currently on roll. Thorpe on the Hill St Michael's Primary School has capacity for 157 pupils with 141 currently on roll.

Each village supports a church and community hall, whilst Eagle and North Scarle each have playing fields, post office facilities and a public house. The egg-packing plant at North Scarle provides employment for some 350 people. Other local employment opportunities and service facilities across the cluster are relatively few.

Bus services are sparse with only Thorpe on the Hill being served by a regular (7 per day) connecting service to Lincoln, whilst a twice-daily service connects the cluster via Bassingham to Newark. Consequently, there is a relatively high dependency on the use of the car, even for shorter journeys.

Planning policy for affordable housing

Planning policy for the development of affordable housing in Eagle and Swinethorpe, North Scarle and Thorpe on the Hill will be contained within the Central Lincolnshire Local Development Framework – the joint development plan for North Kesteven, Lincoln and West Lindsey, which is currently being prepared.

In the meantime, proposals for affordable housing will continue to be judged against the saved policies of the North Kesteven Local Plan (September 2007), policies H5 and H6 in particular. The full text of these policies is included here in Appendix 2.

The development potential for the villages is shaped by their proximity to Lincoln and their status within the third tier of the Local Plan's settlement hierarchy⁴. They are all within the Lincoln Policy Area where their limited range of facilities and services point towards very limited housing development potential.

Affordable housing, therefore, is only likely to be permitted where a need has been clearly identified and can be provided on an "exceptions" site (one where general housing would not be permitted) in compliance with Local Plan policy H6.

Who lives in the villages?

Demographic make-up, employment status, income distribution and house prices can combine to provide an overall indicator of relative hardship and of the likelihood of the need for some additional affordable housing.

Table 1 – Population age groups

	Eagle and Swinethorpe	North Scarle	Thorpe on the Hill	Cluster	Lincolnshire	East Midlands
Households	357	237	233	827		
Population	820	615	605	2,040	698,030	4,433,000
% 0-15 yrs	18%	18%	18.5%	18%	18%	18.5%
% working age	58%	58%	58%	58%	59%	62%
%pensionable age	24%	24%	24%	24%	24%	20%

⁴ Paras 2.11- 2.14 North Kesteven Local Plan 2007

Source: ONS 2008 mid-year estimates (rounded to nearest 0.5%)

The age distribution is remarkably similar across all three parishes and is consistent with that of the county as a whole. However, as is common with most rural parishes in Lincolnshire, the percentage of people of working age is significantly lower than the average throughout the East Midlands region whilst the percentage of people of pensionable age is significantly higher.

Table 2 – Housing types and tenure

	Eagle and Swinethorpe	North Scarle	Thorpe on the Hill	Cluster	Lincolnshire	East Midlands
% Detached and semi-detached	97%	98.5%	100%	98%	77%	69%
% Terraced and flats	3%	1.5%	0%	2%	23%	31%
% Owner occupied	80%	84%	86%	82.5%	73%	72%
% Social rented	5%	4%	8.5%	6%	14.5%	17.5%
% Private rented	9%	3.5%	1.5%	5.5%	8%	7.5%
% other	6%	8.5%	4%	6%	4.5%	3%

Source: ONS Census 2001 (rounded to nearest 0.5%)

Relatively low levels of smaller and social rented homes in all parishes within the cluster suggest that there may be a general need for more affordable homes. This survey aims to identify and quantify any such need.

Table 3 – Single person households

	Eagle and Swinethorpe	North Scarle	Thorpe on the Hill	Cluster	Lincolnshire	East Midlands
Lone parent households	10	5	5	20	13,925	105,365
As % of all households with dependent children	10%	11.5%	11.5%	11%	18.5%	20%
Lone pensioner households	40	20	20	80	40,455	241,225
As % of all pensioner households	48%	35%	42%	45%	54.5%	56%

Source: ONS census 2001 (rounded to nearest 0.5%)

A high incidence of lone person households (single parents with dependent children and lone pensioners) can be an indicator of affordable housing need. Although significantly less than across the county and region generally, the numbers of lone person households in these rural parishes are sufficient to suggest a potential (but as yet undefined) need for some affordable housing.

Socio-economic factors

Socio-economic characteristics and employment levels were investigated as they can be a significant indicator of the sustainability of a community and reflect its potential to absorb additional development. This is particularly important when considering an influx of affordable housing where relatively greater demands will be placed on the middle and lower order employment sectors.

Table 4 – Employment status

	Eagle and Swinethorpe	North Scarle	Thorpe on the Hill	Cluster	Lincolnshire	East Midlands
Managers and professional occupations as % of all people in work	20%	19.5%	32.5%	25%	22%	24%
Elementary occupations as % of all people in work	14%	18%	8%	13%	15%	14%
Those receiving job seekers allowance or incapacity benefits as % of all of working age	6.5%	6%	6%	6.5%	9.5%	10%

Sources: ONS census 2001; DWP 2007 (rounded to nearest 0.5%)

Table 5 – Deprivation and low income

	Eagle and Swinethorpe	North Scarle	Thorpe on the Hill	Cluster	Lincolnshire	East Midlands
% working age people receiving DWP benefits	10.5%	10.5%	10.5%	10.5%	15%	15%
% older people receiving pension credits	16%	16.5%	16%	16%	21.5%	22.5%
% households receiving housing/council tax benefits	10%	12%	11%	11%	19.5%	20%

Source: DWP 2009 (rounded to nearest 0.5%)

Apart from the relatively high numbers of managers and professional occupations and relatively low numbers of people in elementary occupations in Thorpe on the Hill, there appears to be an equal distribution of occupational classes and degrees of deprivation across the three parishes.

Although hardship through low income is not as pronounced as in the county and region generally there is, nevertheless, a significant presence that could point towards a need for affordable housing.

Table 6 – Median (mid-point), Mean (average) and lower quartile wages

	Median wage 2011	% change 2006-2011	Mean wage 2011	% change 2006-2011	Lower quartile wage 2011
Eng / Wales	£21,519	+10%	£27,292	+11%	£12,904
East Midlands	£20,338	+8.5%	£24,359	+11%	£12,387
Lincolnshire	£19,491	+12%	£22,686	+10.5%	£11,978
Boston	£17,128	+15%	£19,278	+11%	£11,628
East Lindsey	£18,189	+17%	£21,621	+20%	£11,403
Lincoln	£17,493	+1%	£20,710	+7%	£11,173
N. Kesteven	£19,568	+13%	£23,156	+13%	£12,201
S. Holland	£21,307	+14%	£22,592	+8%	£13,648
S. Kesteven	£20,679	+6%	£26,403	+4%	£13,500*
West Lindsey	£19,511	+20%	£22,292	+18%	£11,356

Source: Annual Survey of Hours and Earnings (ASHE): National Office of Statistics www.statistics.gov.uk
(rounded to nearest 0.5%) *estimate as no figure available

Since 2006, both median (mid-point) and mean (average) salaries for people working in North Kesteven have increased at a rate greater than those have nationally, regionally and at a county level. They remain slightly higher than the county average but, in common with all other Lincolnshire Districts with the exception of West Lindsey, they are significantly lower than the national and regional averages.

25% of the working population in North Kesteven earns £12,201 or less, which reflects the wider picture both locally and nationally. It is this lower quartile who will be least able to afford to buy or rent on the open housing market and who are likely to generate the greatest need for affordable housing, as will be seen in table 9.

Market housing – homes for sale

Appendix 3 shows those properties being offered for sale in the three parishes during 2012, at prices ranging from £99,950 to £785,000. The median (mid-point) asking price was £230,000 whilst that for the lowest quartile was £180,000.

Table 7 – Comparative average house prices - 2012

	Parish cluster	North Kesteven	Lincolnshire	East Midlands
Detached house/bungalow	£244,851	£196,222	£187,389	£230,133
Semi-detached house	£128,500	£130,126	£123,373	£136,163
Average of all properties	£237,094	£167,098	£152,971	£164,380

Sources: Zoopla; Land Registry

Table 7 shows that the price of residential property, generally, in the cluster of parishes to be significantly higher than that of the District and County.

The average price for a 2/3 bed bungalow was around £154,000; for a 4/5 bed bungalow, £217,500; for a 3 bed detached house, £236,000; for a 4/5/6 bed detached house, £349,500; and for a 2/3 bed semi-detached house (there were only two), £128,500. We could find no record of any terraced properties or flats being offered for sale.

Affordability to buy on the open market

In order to assess the ability of those claiming need to be able to afford to either buy into, or rent within, the open housing market, we now compare the household incomes with current market house values, mortgage repayments and local rents.

Table 8 – Household Income required to buy property in 2012

	Parish Cluster	
	Median	Lower quartile
A. Property value	£230,000	£180,000
B. 25% deposit	£57,500	£45,000
C. Average Income multiplier*	3.14	3.14
Income required to afford to buy. (A-B)/C	£54,936	£42,993

* Source: Average income multiple for first time buyers, lending and affordability – Council of Mortgage Lenders - <https://www.cml.org.uk/cml/home/>

Table 8 shows that the median value of all properties for sale in the cluster of three parishes in 2012 was £230,000. At the lower end of the housing market, where those seeking affordable housing are most likely to be targeting, the lower quartile property value was £180,000.

Mortgage lenders use income multipliers (or affordability indices) to help determine how much they are prepared to lend on mortgages. This is calculated as the average house price divided by average income. The Council of Mortgage Lenders currently sets this at 3.14.

Allowing for a typical 25% deposit, the minimum household income to afford a property in the lower quartile house market would be in the order of £43,000.

Table 9 – Affordability indices in 2012

	Parish Cluster	
	Median	Lower quartile
A. Property value	£230,000	£180,000
B. Average NK wage	£23,156	£23,156
C. Median NK wage	£19,568	£19,568
D. Lower quartile NK wage	£12,201	£12,201
Affordability index – average wage (A/B)	9.9	7.8
Affordability index – median wage (A/C)	11.7	9.2
Affordability index – lower quartile wage (A/D)	18.9	14.7

Sources: Average income multiple for first time buyers, lending and affordability Council of Mortgage Lenders - <https://www.cml.org.uk/cml/home/>
Annual Survey of Hours and Earnings (ASHE): National Office of Statistics www.statistics.gov.uk

Table 9 essentially shows just how affordable are properties to buy in the parishes for the “average”, “median” or lower quartile wage earner. It calculates affordability indices for properties in the villages based on the average, median and lower quartile incomes in 2011 applied to the house market prices of 2012.

It is generally recognised that an affordability index of 3.14⁵ is the maximum required for a property to be comfortably affordable, although this can be extended marginally where mortgage lenders are prepared to lend up to, say, four times a salary.

From tables 8 and 9 it is clear that property prices in the parish cluster generally well exceed the affordability of lower and average households in need of affordable accommodation. They also demonstrate, quite clearly, why a household applying for a mortgage often needs to take account of the combined incomes of its members.

Market housing – private properties for rent

In order to assess the renting capability of those households claiming to be in need of affordable accommodation, we need to compare their household incomes against the average rentals for the type of property they are likely to require. An affordable rent is taken to equate to no greater than 25% of the household income.

The 2001 census (see table 2) shows there to be a relatively limited amount of privately rented property in the three parishes, compared with the provision elsewhere in the county and region. Further, at the time of the survey only two properties were available for rent, one being aimed at the holiday market, the other being a 4 bed house advertised at a monthly rental of £800.

⁵ Average income multiple for first time buyers, lending and affordability (May 2010) – Council of Mortgage Lenders www.cml.org.uk/cml/home/

Because of the low turnover in privately rented properties in the parish cluster we are unable to calculate the average rents in the cluster itself but shall instead apply those for the LN6 postcode area, of which the parish cluster forms part.

Table 10 shows the minimum household incomes required to afford current open market rents of private rental properties in the LN6 postcode area.

Table 10 – Household incomes required to afford private rented properties

Type of property	Average monthly rent 2012	Monthly income required	Annual income required
1 bedroomed flat/house	£416	£1,664	£19,970
2 bedroomed flat/house	£495	£1,980	£23,760
3 bedroomed house	£654	£2,616	£31,392
Overall average	£558	£2,232	£26,784

Source: Zoopla

Social Housing for rent

Table 11 shows there to be 37 properties available for social rent in the cluster of parishes, all of which are Council-owned. The Council has no record of any social housing currently rented by a Registered Social Landlord.

Table 11 – Local Authority and Registered Social Landlord housing stock 2012/13

Type of property	Eagle and Swinethorpe		North Scarle		Thorpe on the Hill		Totals
	NKDC	RSL	NKDC	RSL	NKDC	RSL	
1 bed bungalows	6	-	-	-	-	-	6
2 bed bungalows	-	-	6	-	8	-	14
2 bed houses	3	-	1	-	3	-	7
3 bed houses	4	-	2	-	3	-	9
4 bed houses	1	-	-	-	-	-	1
totals	14	-	9	-	14	-	37

Source: North Kesteven District Council

Of these, 9 properties (3 houses, 6 bungalows) have become vacant over the last 5 years.

Local Authority Housing Register

At the start of February 2013, the North Kesteven District Council (NKDC) Housing Register identified 146 households seeking housing with a preference to live in the parish cluster. It is important to note that this is a “general” list and does not imply that all 146 households were in need of affordable housing.

A separate survey of the applicants on NKDC’s Housing Register not currently living in the parish cluster but specifying a preference to live there, highlighted 51 people that would be interested in a property in the parish cluster.

Of these, 9 households indicated a strong local connection with one or more of the parishes and would be potentially eligible for a home on an affordable housing exception site if one could be found and developed (see details – page 19).

Part Two

The affordable housing needs survey

Conclusions and recommendations

The affordable housing needs survey

Methodology

Preparation for the community survey began with verbal or written presentations by the Rural Housing Enablers to the three Parish Councils. This was followed by press releases to the local media and posters around the villages, informing the communities of the survey and inviting their participation.

Questionnaires with introductory letters and Freepost return envelopes were distributed to all 830 or so households. 61 responses were received from Eagle and Swinethorpe - a response rate of 17%; 35 were received from North Scarle – a response rate of 15%; and 61 were received from Thorpe on the Hill - a response rate of 26%. The total of 157 responses represents a response rate of 19% across the cluster.

Although these response rates may appear low, it is to be expected that it will be primarily those who wish to express a need, who will complete the questionnaire. A relatively low response rate, therefore, should not reduce the significance of the survey findings, the primary aim of which is to identify and quantify the level of unmet need for affordable housing accommodation.

During the survey period, three community drop-in surgeries were held in Eagle, North Scarle and Thorpe on the Hill where members of the community were able to discuss any issues arising from the questionnaire with the Rural Housing Enabler. These events were advertised through press notices, the parish magazine and posters displayed on village notice boards.

Community Lincs would like to take this opportunity to thank the Parish Clerks and Village Hall booking clerks, in particular, for their invaluable help in facilitating and publicising the survey.

Summary of responses

Level of support for a small affordable housing development

68% of Eagle and Swinethorpe respondents expressed support for a small development of affordable housing and 32% opposed such a development. Although taken from a relatively low response, this represents a significant level of community support and suggests general community awareness, of the need for, and potential benefits of, affordable housing.

In contrast, North Scarle and Thorpe on the Hill saw a more even split of community opinion. In North Scarle 59% of respondents were for, and 41% were against, a small-scale development; in Thorpe on the Hill 52% of respondents were for, and 48% were against, such development. It is difficult to draw a firm conclusion on community opinion from a relatively small sample, except to say that there is a “mixed view”.

Former residents who have moved away due to the lack of affordable housing

Respondents identified 2 people in Eagle and 1 in Thorpe on the Hill who had recently left the village because of the lack of affordable housing and who might return if this were available.

Other comments

Many respondents expressed further views on the development of affordable housing and these appear in Appendix 5. We draw no general conclusions from such individual views but they are included here to provide a flavour of the diversity of local opinion.

Analysis of need

This part of the study examines the circumstances of those respondents who considered themselves to be in housing need to assess how many are in genuine need of affordable housing.

The National Planning Policy Framework defines affordable housing as:

“Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.”

Social rented housing is owned by local authorities and private registered providers, for which guideline target rents are determined through the national rent regime.

Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above.

As shared ownership is the most widely used intermediate housing product in Lincolnshire, this report focuses on rented and shared ownership as the two preferred types of affordable housing to meet identified need.

For the purposes of this survey, a household is considered to be in need of affordable housing if its rent or mortgage repayments would be more than 25% of the household income. (This includes taking account of potential income from savings or investments insofar as they were declared on the questionnaire.)

Respondents who indicated a need for affordable housing

3 households in Eagle and Swinethorpe, 2 households in North Scarle and 5 households in Thorpe on the Hill completed Part Two of the questionnaire indicating a need for some form of affordable housing in the next five years. These are listed and described in table 9 and Appendix 3.

The questionnaire also sought to identify the reasons for need and the preferred form of accommodation necessary to meet that need. In so doing it presents a picture of the current state of need by existing households in the study area, which, of course, may change in future.

There was a range of reasons for seeking alternative affordable housing:-

- Single young people wishing to leave the parental home to live independently;
- Individuals or couples living in expensive accommodation, unable to afford high rents or mortgage repayments;
- Tenants coming to the end of their tenancy period;
Older people requiring smaller or more specialised accommodation.

Only 1 of the 10 respondents recorded that they were already enrolled on the Council's Housing Register.

6 of the 10 claims of need were deemed to satisfy the eligibility criteria, although to progress further all claimants should enroll on the Local Authority Housing Register. 4 of the claims of need were discounted.

Table 12 - Summary of households claiming need

Fuller details of the questionnaire responses from those respondents registering a need for affordable housing, together with the recommendations for action, appear at Appendix 4

Respondent reference	Household size (adults + children)	Reason for need					When needed		Mortgage or rent more than 25% income	Social housing need	On housing register	Need confirmed
		Need to leave Parental home	current property too small	Current property too large	Current property too expensive	End of tenancy	within 1 year	Within 5 years				
Eagle and Swinethorpe												
AA 27	1								•			
AA 30	2+1				•		•					
AA 60	2				•			•	•			•
North Scarle												
BB 12	2+2											
BB 17	2+1					•	•		•	•		•
Thorpe on the Hill												
CC 4	2			•				•	•	•		•
CC 9	2			•				•	•	•	•	•
CC 19	1					•	•		•	•		•
CC 40	2+2	•					•	•				
CC 51	1	•						•	•	•		•

Source: Affordable housing needs questionnaire 2012 – Community Lincs

Reasons for discounting

Discounting criteria were applied to the cases of need for affordable housing being claimed by the households completing the questionnaire. A case for need was ruled out where:-

- The respondent does not wish to move from his existing accommodation – he merely wants it updating. This applied to respondent AA27.
- There is sufficient household income to rent or buy within the general housing market. This applied to respondents AA30 and BB12.
- Insufficient evidence of need has been provided. This applied to respondent CC40.

In the remainder of cases, where a need could be confirmed, the individual accommodation needs were incorporated into the survey findings, which appear on page 21 and in Appendix 4.

North Kesteven DC Housing Register

North Kesteven has undertaken a separate survey of those applicants on its Housing Register who specify a preference for accommodation in the parish cluster, but currently living elsewhere. This identified 9 households indicating a strong local connection with one or more parishes in the cluster, who would therefore be eligible for an affordable home on an exceptions site, if one could be found and developed. Household details and accommodation requirements are shown below.

Reference	Household details	Local Connection with cluster parishes	Eligible for (affordable rent)
HR1	Couple + 2 children	Close relatives and employment in all 4 villages.	2 bed house.
HR2	Adult + 2 children	Close relatives in Thorpe.	2 bed house.
HR3	Couple + 1 child	Previous residence & close relatives in Eagle.	2 bed house.
HR4	Adult	Previous residence & close relatives in North Scarle.	1 bed house/flat.
HR5	Adult	Close relatives; needs to give/receive support from local resident in Thorpe.	1 bed house/flat
HR6	Adult + 2 children	Previously lived in Eagle & North Scarle; close relatives in Thorpe.	2 bed house.
HR7	Couple	Previous residence in Eagle, North Scarle & Thorpe.	2 bed bungalow.
HR8	Adult (elderly)	Has close relatives in Eagle, and needs to receive support from someone living in the parish.	1 bed bungalow
HR9	Adult + 1 child	Close relatives in Eagle and Thorpe.	2 bed house.

Summary of survey findings

The survey found that:

- All of the cluster parishes show relatively high house price indices, suggesting a relatively high proportion of “unaffordable” properties for local people.
- Household incomes of more than the median and average wages in North Kesteven would be required to comfortably afford to rent private properties on the open market.
- Household incomes of considerably more than the median and average wages in North Kesteven would be required to afford to buy property, even in the lower quartile price bracket.
- Within the three communities there is a marked division of support for, or opposition to, a small scale development of affordable housing
- The survey identified 6 households as being in need of affordable accommodation in the cluster of parishes, whose needs cannot be met by the current housing market. Only 1 of these is currently enrolled on the Council’s housing register.
- An additional 9 households on the Housing Register who don’t currently live in the cluster but have selected one of the cluster parishes as a preferred location, have a strong local connection to their local parish.
- There are 3 households who have moved away from cluster villages, and would be likely to return if affordable housing was available.

Taking account of all those households identified in the survey as being in need (6), those residual eligible households on the housing register (9) there is evidence of 15 households in need of affordable housing in the cluster villages (see analysis of individual cases, in Appendix 4).

In addition, there is evidence of 3 instances where residents of the parish have moved away due to lack of affordable housing, and might return, if this were available. The circumstances and details of these cases have not been investigated.

The accommodation requirements of the 15 households identified as being in housing need are summarised below:

Table 13 – Accommodation requirements of households in housing need

Housing Needs Survey (6)	For Rent			For Shared Ownership		
Accommodation Required	1 Bed	2 Bed	3 Bed	1 Bed	2 Bed	3 Bed
House	1	1	1			
Flat						
Bungalow		2			1	
Housing Register (9)						
	For Rent					
Accommodation Required	1 Bed	2 Bed	3 Bed			
House	2	5				
Flat						
Bungalow	1	1				
Total (15)						
	For Rent			For Shared Ownership		
Accommodation Required	1 Bed	2 Bed	3 Bed	1 Bed	2 Bed	3 Bed
House	3	6	1			
Flat						
Bungalow	1	3			1	

Part Three

Appendices

Appendix 1 - Affordable housing needs survey questionnaire

Appendix 2 – Saved policies H5 and H6 of the North Kesteven Local Plan, 2007

Appendix 3 - Summary of survey respondents registering a need for affordable housing and recommendations

Appendix 4 - Comments from survey respondents

Appendix 5 - Glossary of terms

**APPENDIX 1 - AFFORDABLE HOUSING
NEEDS QUESTIONNAIRE**



Part A

1. Having read the covering letter, do you or anyone else in your household have an affordable housing need?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. Have any members of your family/household moved away from your parish in the last 5 years due to lack of affordable housing?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3a. How many may return if affordable housing was available?		
3b. Please provide their details in the space below to enable us to contact them and establish their needs.		
4. Would you support a small development of affordable housing in the parish, built to meet the needs of local people? Yes <input type="checkbox"/> No <input type="checkbox"/>		

If you own land that you would be interested in releasing for affordable housing, please provide your contact details here

Part B

If you or anyone in your house is in need of affordable housing please complete the following questions, using one column for each affordable home required.

For example, if you have two grown up children wanting to leave the parental home and set up separate households, please fill out column one for child one, and column 2 for child two. If there are more than two homes, please contact Community Lincs for additional forms (contact details on back page).

Please also answer the following questions if you need to move to a smaller affordable home or one better adapted to your physical needs.

		Household 1	Household 2
5. Do you want to live in the parish?			
Yes		<input type="checkbox"/>	<input type="checkbox"/>
No		<input type="checkbox"/>	<input type="checkbox"/>
<i>If you answered no to this you do not need to answer any more questions, simply return your form to Community Lincs. Thank you for your time.</i>			
6. Who owns the house that you are living in?			
Self (with mortgage)		<input type="checkbox"/>	<input type="checkbox"/>
Self (own outright)		<input type="checkbox"/>	<input type="checkbox"/>
Housing Association /Local Authority (Rented)		<input type="checkbox"/>	<input type="checkbox"/>
Shared ownership		<input type="checkbox"/>	<input type="checkbox"/>
Parents		<input type="checkbox"/>	<input type="checkbox"/>
Private landlord		<input type="checkbox"/>	<input type="checkbox"/>
Employer (tied to a job)		<input type="checkbox"/>	<input type="checkbox"/>
7. How would you describe the household in need of accommodation?			
Single person		<input type="checkbox"/>	<input type="checkbox"/>
Couple		<input type="checkbox"/>	<input type="checkbox"/>
Family (one or two adults with children)		<input type="checkbox"/>	<input type="checkbox"/>
Other (please state)		<input type="checkbox"/>	<input type="checkbox"/>
8. Please tell us the number of people in the household that needs to move.			
Age	Gender	Household 1	Household 2
0-4 years	Male		
	Female		
5-15	Male		
	Female		
16-25	Male		
	Female		
26-59	Male		
	Female		
60+	Male		
	Female		
9. What is the main reason for needing to move? (please tick all that apply)			
Current accommodation is too small		<input type="checkbox"/>	<input type="checkbox"/>
Current accommodation is too large		<input type="checkbox"/>	<input type="checkbox"/>
Current accommodation is unsuitable for physical needs		<input type="checkbox"/>	<input type="checkbox"/>
Current accommodation is too expensive		<input type="checkbox"/>	<input type="checkbox"/>
Current accommodation is too far from work		<input type="checkbox"/>	<input type="checkbox"/>
Want to leave parental home/live independently		<input type="checkbox"/>	<input type="checkbox"/>
Need to live closer to a carer or to provide care		<input type="checkbox"/>	<input type="checkbox"/>
Need to live closer to family		<input type="checkbox"/>	<input type="checkbox"/>
Legal reasons (end of relationship; end of tenancy etc.)		<input type="checkbox"/>	<input type="checkbox"/>
Other (please state)			

	Household 1	Household 2
10. When will you need to move?		
Now or in the next 12 months	<input type="checkbox"/>	<input type="checkbox"/>
Between 1 and 3 years	<input type="checkbox"/>	<input type="checkbox"/>
Between 3 and 5 years	<input type="checkbox"/>	<input type="checkbox"/>
11. Which of the following apply? Tick those that apply to any member of the household. If members of the household have lived in the parish for different time periods, please state the longest.		
I/we live in the parish	<input type="checkbox"/>	<input type="checkbox"/>
For how many years?		
I/we work in the parish	<input type="checkbox"/>	<input type="checkbox"/>
For how many years?		
I/we have immediate family in the parish	<input type="checkbox"/>	<input type="checkbox"/>
I/we used to live in the parish	<input type="checkbox"/>	<input type="checkbox"/>
For how many years?		
12. If affordable housing was available, which of the following would you consider? (please tick all that apply)		
Rent from a private landlord	<input type="checkbox"/>	<input type="checkbox"/>
Rent from the council or housing association	<input type="checkbox"/>	<input type="checkbox"/>
Shared ownership	<input type="checkbox"/>	<input type="checkbox"/>
Other (please state)	<input type="checkbox"/>	<input type="checkbox"/>
13a. What type of accommodation is needed?		
House	<input type="checkbox"/>	<input type="checkbox"/>
Flat/Maisonette	<input type="checkbox"/>	<input type="checkbox"/>
Bungalow	<input type="checkbox"/>	<input type="checkbox"/>
13b. How many bedrooms do you require?		
14a. Do you need any of the following to live independently?		
Wheelchair access	<input type="checkbox"/>	<input type="checkbox"/>
Other aids & adaptations	<input type="checkbox"/>	<input type="checkbox"/>
Sheltered accommodation	<input type="checkbox"/>	<input type="checkbox"/>
N/A	<input type="checkbox"/>	<input type="checkbox"/>
14b. Please give further details of your needs		
15. Are you registered on the District Council housing waiting list?		
Yes	<input type="checkbox"/>	<input type="checkbox"/>
No	<input type="checkbox"/>	<input type="checkbox"/>
<i>This questionnaire does not register you on the Council Housing waiting list. It is important to register if you are in need of affordable housing accommodation. Please contact your Local Authority Housing Team for an application form.</i>		
16. What is the total annual income for the household before tax and deductions (including all benefits except housing benefit)?		
£18,000 or under	<input type="checkbox"/>	<input type="checkbox"/>
£18,001 - £25,000	<input type="checkbox"/>	<input type="checkbox"/>
£25,001 - £35,000	<input type="checkbox"/>	<input type="checkbox"/>
£35,001 or over	<input type="checkbox"/>	<input type="checkbox"/>

17. Do you have any savings for a deposit?			
Yes		<input type="checkbox"/>	<input type="checkbox"/>
How much?	£		£
No		<input type="checkbox"/>	<input type="checkbox"/>
IMPORTANT - Please provide contact details so we can get in touch with you with information about any future housing developments that may meet your needs.			
Household 1		Household 2	
Name:	Name:		
Address:	Address:		
Telephone:	Telephone:		
E-mail:	E-mail:		

Part C

Please feel free to leave any other comments you have about this survey, or housing need, within your parish. All comments will be treated in strictest confidence

**Thank you for taking the time to complete this survey.
Please return your questionnaire in the pre-paid envelope provided.**



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Appendix 2 – Saved policies H5 and H6 of the North Kesteven Local Plan 2007

4.30. In both policies, “affordable housing” means housing which is accessible to people whose income does not enable them to afford to buy or rent market housing locally. It is non-market housing, provided to those whose needs are not met by the market. It includes social-rented and intermediate housing. Social-rented housing is rented housing provided by local authorities and registered social landlords and other persons or bodies, for which guideline target rents are determined through the national rent regime. Intermediate housing is housing at prices or rents above social-rent but below market prices or rents. This can include shared equity /shared ownership products and intermediate rent (i.e. rent above social-rented but below market rents). This definition excludes low cost market housing, which the Government does not consider, for planning purposes, to be affordable housing. Affordable housing secured through the planning system should include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.

The Council defines Housing Need as those households who are in need of subsidised housing because the cost of appropriate housing (house prices or rents) is higher than 25% of the household’s net income.

4.31. Where a registered social landlord is to manage any affordable homes that are provided by either policy, the Council will not need to seek to control the occupancy of the homes. In other cases however, the Council will need to be certain that the homes provided will be occupied by local people who need affordable accommodation. In these circumstances, the Council will either apply a condition on any planning permission, or seek to enter into an agreement with the applicant to limit occupancy to:

- Existing local residents needing separate accommodation in the area, and those living in sub-standard accommodation or requiring accommodation more suited to their particular requirements;
- People who are employed locally and who need to be close to their work;
- People with the offer of a job locally, who cannot take up the offer because of the lack of affordable housing;
- People who are not resident locally, but who have long-standing links with the locality.

The area that will be considered ‘local’ will normally be confined to the particular parish in which the affordable housing is located, and those that surround it. In exceptional cases of need, or where opportunities for more convenient affordable housing are restricted, this geographical limit may be extended.

4.32. The Council will also seek to enter into agreements with applicants, or will attach conditions to planning permissions to ensure that affordable housing generated by either of these policies remains affordable in perpetuity.

POLICY H5 - Affordable Housing

The Council will require the provision of 35% of dwelling units on new developments as affordable housing, where:

The development will create 5 or more dwellings or involves a site of 0.3 hectares or more; and

- a. a local need for affordable housing has been identified in the Council's Housing Needs Study or through another survey, the format and findings of which the Council has agreed; and**
- b. the site is within reasonable distance of local services and facilities and public transport services; and**
- c. the provision of affordable housing will not prejudice the economic viability of the development, or the realisation of other planning objectives which would outweigh the provision of affordable housing.**

For the purposes of this policy, affordable housing will include dwelling units provided at below market rents or prices, either as social-rented or intermediate housing.

The Council may consider a lower proportion of affordable dwellings on sites where the developer can demonstrate that there are exceptional development costs which affect the viability of the development.

Where the affordable housing is not to be managed by a registered social landlord, planning permission will be subject to conditions or legal agreements to ensure that priority is given to local people in occupying affordable housing, and to ensure that dwellings remain available in perpetuity for those in housing need.

Justification

4.33. Where a planning application is made for residential development in the District where a local need for affordable housing has been identified by the Council's Housing Need Study or through another survey, the Council will negotiate with the applicant to ensure that the development makes a reasonable contribution towards meeting that need. However, it will be inappropriate to seek affordable housing on some sites, namely:

- Those below the thresholds given in the policy;
- Those that are not in reasonable proximity to jobs, shops, schools, recreational facilities, etc., or which will not offer occupants opportunities to travel to such facilities by means other than the private car;
- Those that would be uneconomic to develop if affordable housing provision was sought (because there are particular exceptional development costs associated with the development of the site); or
- Those where the provision of affordable housing would prejudice the realisation of other planning objectives that need to be given priority in the development of the site.

Where the District Council decides to pursue negotiations, the number of dwellings sought will depend upon the scale and type of the proposed development, and the requirements of the Policy.

4.34. The nature and extent of the need for affordable housing in the whole District has been examined by the North Kesteven Housing Needs Study. It was commissioned by the Council, published in March 2005 and adopted by the Council in March 2005. The North Kesteven Housing Needs Study surveyed and analysed the local housing market, local household income, and current supply of affordable housing. The main findings of the Housing Needs Study (a local housing needs assessment and survey in accordance with government guidance) identified the level of need for affordable housing in North Kesteven. It found that the widening gap between housing costs, particularly owner-occupation, and household income has resulted in fewer local households being able to afford housing in North Kesteven. It identified the local shortfall in affordable housing provision.

4.35.

The Housing Needs Study 2005 Conclusions include the findings that:

- There is shortage of affordable housing - 462 new affordable housing units per annum are needed in North Kesteven for the period 2004-2014.
- This requirement represents over 100% of the projected housing build rate. It supports any affordable housing provision target applied to site thresholds set below the current government guidance minimum threshold levels.
- The largest shortage is for one-person affordable dwelling units for rent.
- The majority of the need can only be met by Social Rented housing. Although a maximum of 76% of households in housing need identified could afford some sort of Intermediate Housing (based on social rented costs), only a small fraction of households in need (9%) could afford such intermediate housing at the costs that are typically available.

4.36. An affordable housing target of 462 new affordable dwellings per year for North Kesteven cannot easily be achieved solely through the use of the planning system, to meet the identified shortfall. The Council will not therefore currently set a numerical planning target for the provision of new affordable housing units, as set out in PPG3, Circular 6/98 and PPS3. It will, however, seek to achieve the highest number of additional affordable housing units possible on development sites, by applying a percentage requirement to all proposed developments involving new private housing across the District, that meet the Policy requirements. The Council is striving to achieve as much affordable housing provision on site as is possible.

4.37. The Council considers that more affordable homes are likely to be needed in North Kesteven than could be provided by public investment and by the application of this policy's provisions to allocated housing sites only. Consequently, the Council will also expect planning applications for housing on windfall sites across the District that meet the terms of this policy to make a contribution to meeting affordable housing needs.

4.38. The Council will generally expect provision of affordable housing to be made within the development site itself. However, there may be occasions when the Council and developer agree that, on a particular site where a requirement for affordable housing would be appropriate, it is preferable that equivalent provision is made on another site or equivalent financial contribution should be made towards the provision of affordable housing on another site in the District. In such cases, the Council will seek to enter into an agreement with the applicant to ensure that an appropriate financial contribution is paid before the development with planning permission commences on site.

POLICY H6 - Affordable housing on rural exceptions sites

- **Planning permission will exceptionally be granted for development providing affordable housing for local people on sites within, or outside but closely related to, the curtilages of any settlement except Sleaford and North Hykeham (as shown on the Proposals Map), which would not otherwise be considered suitable for residential development, provided that:**
 - 1. A local need for affordable housing has been identified in the Council's housing needs survey or through another survey, the format and findings of which the Council has agreed;**
 - 2. The need cannot reasonably be met on sites with residential planning permission or through residential allocations in this Plan;**
 - 3. The development will not adversely affect the character or appearance of the area;**
 - 4. The development is of a scale that is in keeping with the identified need, and the role, status and service base of the settlement; and**
 - 5. The site is within a reasonable distance of local services and facilities and public transport services.**

Unless the affordable housing is to be managed by a registered social landlord, any planning permission will be subject to conditions or agreements to ensure that local

people in need of affordable homes will occupy the dwellings, and that all the benefits of low-cost provision will pass to the initial and to all subsequent occupants.

Justification

4.39. Affordable housing needs will best be met by the means set out in policy H5 (i.e. via the dedication of parts of allocated or windfall housing developments to affordable housing). However, where provision from this source could not meet needs, it is appropriate that other methods of provision should be explored. Exceptionally, in such circumstances, the Council will consider granting planning permission for the development of affordable housing on land that would not normally be considered an appropriate location for housing development (most commonly land outside of settlement curtilages).

4.40. Only sites that are clearly related to an existing settlement will be acceptable, and in most cases this will mean that suitable sites will directly abut a curtilage line. However, there may be instances where, because of e.g. topography or existing tree cover, an acceptable site directly adjacent to the curtilage cannot be identified, but where a development that is some distance from the curtilage would not create a visual intrusion into the countryside and would not appear as unrelated to the settlement. All development proposals must also conform to the requirements of other relevant policies of this Plan.

4.41. The scale of the need for affordable housing in any individual rural settlement is likely to be limited, and thus, it is expected that proposals will generally be small in scale. However, the Council will be concerned to ensure that proposals conform to the Plan's locational strategy and, consequently, permission will not be granted for large-scale proposals at settlements that have little in the way of a service base (jobs, schools, shops, recreational facilities) or pedestrian, cycle or public transport links to such facilities.

APPENDIX 3

Prices of houses for sale – February 2013

type of property	village	price
2 bed bungalow	Thorpe on the Hill	£99,950
2 bed semi detached	Eagle	£119,950
2 bed bungalow	Thorpe on the Hill	£124,950
2 bed bungalow	Thorpe on the Hill	£129,950
3 bed semi detached	North Scarle	£136,950
3 bed bungalow	Thorpe on the Hill	£139,950
2 bed bungalow	Eagle	£139,950
3 bed bungalow	Eagle	£157,500
3 bed bungalow	Eagle	£159,950
3 bed bungalow	North Scarle	£179,000
3 bed detached	Thorpe on the Hill	£180,000
4 bed bungalow	North Scarle	£185,000
3 bed bungalow	Thorpe on the Hill	£190,000
5 bed bungalow	Eagle	£200,000
4 bed bungalow	Thorpe on the Hill	£209,950
4 bed detached	North Scarle	£230,000
3 bed detached	North Scarle	£230,000
4 bed detached	Eagle	£250,000
3 bed detached	Eagle	£259,950
3 bed detached	Thorpe on the Hill	£275,000
4 bed bungalow	North Scarle	£275,000
4 bed detached	Eagle	£279,950
4 bed detached	Eagle	£279,999
5 bed detached	Thorpe on the Hill	£289,950
4 bed detached	Thorpe on the Hill	£319,950
4 bed detached	Thorpe on the Hill	£319,995
6 bed detached	North Scarle	£320,000
4 bed detached	Eagle	£320,000
6 bed detached	Thorpe on the Hill	£449,950
5 bed detached	North Scarle	£785,000

Appendix 4 – Respondents expressing a need for affordable housing

Reference	Current accommodation	Household composition	Ages of household members	Reasons for the need to move	When is new accommodation required	links to village	Preferred accommodation	special needs?	On Housing Register?	Household Income	Savings	recommendation
Eagle and Swinethorpe												
AA 27	Housing Assn. Rented	Single person	n/k	Doesn't want to move – needs current accommodation updating.	n/a	Lives in the village	2 bed bungalow	n/k	No	Under £18,001	No	Discounted as respondent wishes to remain in present accommodation – but updated.
AA 30	Private rented	Couple with 1 child	1M&1F-26-59 yrs 1F- 0-4 yrs	Current rent is too expensive	Within 1 yr	Lived and worked in the parish for 4 yrs and have family in the parish.	3+ bed house Private rent or shared ownership	No	No	Over £35,000	£5,000	Discounted as household income is sufficient to rent a 3 bed house in the private rental market.
AA 60	Private rented	Couple	1M & 1F-26-59yrs	Current rent is too expensive	Within 3 yrs	Lived in the parish since birth	2/3 bed house. To buy or social rent	No	No	£18,001-£25,000	£10,000	Confirm need for 2 bed house - Affordable rent.
North Scarle												
BB 12	Owner occupied	Couple with 2 children	1M&1F-26-59 yrs 1M&1F-0-4yrs	n/k	n/k	Lived in the parish for 6 yrs	6 bed house to buy	n/k	No	Over £35,000	Not disclosed	Discounted. Sufficient income to buy or rent. Appear not to require social housing. No contact details provided to allow follow-up.
BB 17	Private rented	Couple with one child (or single parent with 2 children)	1F 26-59 yrs 1M 16-25 yrs 1F 16-25 yrs	Landlord selling house / end of tenancy	Within 1 yr	Living in the parish.	3 bed house. Private or social rent or shared ownership.	No	No	Under £18,001	No	Confirm need for 3 bed house – Affordable rent.

Reference	Current accommodation	Household composition	Ages of household members	Reasons for the need to move	When is new accommodation required	links to village	Preferred accommodation	Any special needs?	On Housing Register?	Household Income	Savings	recommendation
Thorpe on the Hill												
CC 4	Shared ownership	Couple	1M&1F 26-59 yrs	Current accommodation is now too large	Within 3-5 yrs	Lived in the parish for 38 yrs and have family in the parish	2/3 bed bungalow. Shared ownership	Wheel chair access	No	Less than £18,001	n/k	Confirm need for 2 bed bungalow – Affordable rent.
CC 9	Owner occupied	Couple	1M&1F 60yrs+	Current accommodation is too large. Cannot sell property due to legal charge.	Within 3 yrs	Lived in the parish for 38 yrs	2 bed bungalow. Social rent	Wet Room	Yes	Less than £18,001	No	Confirm need for 2 bed bungalow – Affordable rent.
CC 19	Owner occupied	Single person	1M 60yrs+	Legal reasons – need to sell.	Within 1 yr	Lived in the parish for 24 yrs.	2 bed bungalow. Social or private rental	No	No	Less than £18,001	No	Confirm need for 2 bed bungalow - Affordable rent.
CC 40	Parental home	Single person	1F 16-25 yrs	To leave parental home	Within 3 yrs	Lived in the parish for 18 yrs	2 bed house. No preferred tenancy stated	No	No	Not disclosed	N/K	Discounted. No contact details provided to allow follow-up to clarify need.
CC 51	Parental home	Single person without children	1M 16-25 yrs	To leave parental home	Within 3-5yrs	Lived in village for 15yrs	2 bed house Private or social rental or shared ownership	No	No	£18,000-£25,000	No	Confirm need for 1 bed house or flat - Affordable rent.

Appendix 5 – Comments from respondents

The following are unabridged, verbatim, comments submitted by respondents to the Affordable Housing Needs questionnaire. However, to ensure respondent confidentiality and anonymity, references that may identify a respondent have been omitted or deleted.

Additional Comments
Eagle and Swinethorpe
The truth is, we earn a good household wage and with all other day to day expenses, we still are being priced out of the housing market. “Affordable housing” can mean different things to different people.
I understand that drainage in Eagle is a problem due to insufficient or inadequate pipes etc. Flooding occurs outside the Straggler pub. The new build in Merlin Close have experienced difficulties. So many more buildings would need to consider the drains. There is a good primary school in Eagle, a PO cum shop so these are great amenities.
Depends where.
There isn't any room in Eagle for building to take place.
From my experience affordable housing attracts the wrong type of people who do not respect what others have worked hard to gain and do not look after properties given to them. Small villages like Eagle will be affected, look at the anti-social issues of Witham St. Hughs. If the right people were given affordable homes I would support it, however I have seen how it is given to those that choose not to work.
My wife and I do not fall within the remit of this survey. We are retired and own our home.
I live in Eagle. To even think about building more houses here is ridiculous, the school isn't big enough as it is, poor bus route. There are no facilities, no room for any more cars. This is a village and should remain one. Sooner or later there will be no grass to be seen so nowhere for kids to play. Leave are villages alone. Building houses just makes fat cats get fatter and at the end of the day they are still not affordable and probably only serve a purpose for outside people commuting to bigger towns elsewhere. Hands off our villages otherwise they will just turn into yet another dull housing estate.
Request present accommodation to be updated.

Additional Comments
Eagle and Swinethorpe (cont)
I think affordable housing for local people is important, even though our own children chose to settle away.
We do not think that Eagle can sustain any more housing due to the small school and very busy roads and extra housing means extra traffic.
Road too congested (Scarle Lane), School too small. Parking all over at the moment Hilltop Close and Scarle Lane worst hit.
Having lived/seen other affordable housing developments the need for pavement/links to the village with continuation of roads/paths is vital. Not to look like Council houses!
If quality building materials used in keeping with village developments.
This village is overdeveloped already for the facilities availableie – buses, schools, doctors etc.
I am not in favour of affordable housing in and around our village because we do not have the facilities to accommodate the extra people it would bring ie schools, shops, most importantly public transport!
I would not wish this type of housing to be built and then have “problem families” from other areas moved in.
What is the point in building more housing out here when the bus service is abysmal?
We feel there is no need for further housing in Eagle. The services cannot take any further development.
Would support a small affordable housing development but we do not need any more “executive” housing.
Without mains gas or any type of internet speed, restrictive to younger people’s needs especially highlighted by phone wire theft at Eagle Hall putting everything by phone u/s for almost a week! Perhaps look at improving this first!
North Scarle
I feel that North Scarle already has a very wide range of housing and any more development would be of little point and would ruin the village.

Additional Comments
North Scarle (cont)
It is important to keep <u>local</u> young people in their home village if possible. I think it is a great idea as long as the development is kept quite small and people <u>not</u> from the area don't get priority over the local villages.
Please don't take me wrong I completely understand the problem but North Scarle is an old village. A new housing project just would not be right for the village – it would just not fit in.
Affordable housing would be needed for LOCAL families. How could you limit this to only local people I'm not sure. I wouldn't be supporting affordable housing that is open to people from afar.
Thorpe on the Hill
The local school is at breaking point and the road network dangerous at school times. To add to this would be unfair on current residence. Witham St Hughs was built for affordable homes but several of those residence use T on the H school which has caused the issue. There are no other facilities in Thorpe i.e. shop what would extra children do? I moved to a village to be in a village, not an "estate".
We do not feel it's necessary to preclude affordable housing in Thorpe on the Hill.
Such development would greatly improve the population mix in this "select" village (Thorpe on the Hill).
Depends on the detail.
Surely Lincoln in general is one of the most affordable places to live in the county. Why do you have to ruin villages with affordable housing? I've worked hard all my life to achieve what I have – from what I have seen affordable housing just brings freeloaders and problems. I chose to live in a village to get away from that!
Affordable housing in rural communities needs a regular public transport system.
Thorpe on the Hill does not currently have any suitable amenities that would support any affordable housing project. North Hykeham currently has those amenities and therefore would be a more suitable area.
I would support any small development within the village provided it falls in with the future plans of the parish council.
I'm not sure Thorpe's lack of a post office and shop and also very poor public transport makes it the right place for an affordable housing project.

Additional Comments
Thorpe on the Hill (cont)
I feel very strongly that families here in Thorpe have worked hard to afford their properties. When we first started out on the property ladder we had to buy where we could afford and this meant working our way to a nicer area. People don't have a right to live in the best areas. They should work for it and wait. I would be very angry if my home lost value because of an affordable housing scheme.
There are plenty of brown-field sites/old aerodromes in the county to develop for this purpose e.g Witham St Hughs.
Thorpe has an ageing population. Present new housing has been 3 and 4 bedrooms. Many have been expanded to 5 and 6 bedrooms.
Station Road and Eagle Lane should all be included within the curtilage of the Thorpe on the Hill village, this would give more scope for more development.
As long as any new builds were in keeping with the character of the village.
The trouble is, Thorpe has been infilled or even over infilled with luxury housing - a great pity really. Many of us are against any further such development. I believe, however, there is a project for affordable housing in the development of Whites Farm in Moor Lane – this could be followed up.
<u>Small scale</u> “affordable” housing is to be supported within Thorpe on the Hill providing it is appropriate and does not alter the character of the village. Affordable should mean small housing suitable for affordable purchase by first time/younger buyers and/or elderly single persons currently living in the village who would wish to “downsize” and continue to live in the community. Thank you.
No more rabbit hutches in our village!
Thorpe on the Hill does not have the infrastructure to support any more housing. We wish to retain what little rural character is left.
...This sort of development in our villages would greatly aid social care and support and do a service to the social “mix” of our villages.
We feel very strongly that local people within the community should be offered housing first. This would enable a fluid interchange and a possible ability for family care as years go by.
NKDC should not have sold the Council houses already in the village as naturally most ex-council houses are now owned by private landlords who rent them out to poor people on excessive rents paid by tax payer. Need to build council houses.

Appendix 6 – Glossary of terms used

Affordable housing

Housing provision of a type and standard within the financial means of people who are in unsuitable accommodation for their needs, or who are homeless. The suitability of the various forms of housing, including both social-rented housing and intermediate housing, will be judged on the ability to meet need. Affordability will be assessed, at the time of negotiation, and in relation to the local market conditions.

Planning Policy Statement 3 – Housing (2006) defines affordable housing as social rented housing and intermediate housing. Intermediate housing includes shared ownership and other low cost homes for sale and rent. It does not include low cost market housing as this is usually not affordable in perpetuity but is merely discounted for the first buyer and not subsequent purchasers.

Choice based lettings

A different way of allocating housing via housing waiting lists. Applicants for social housing (and tenants who want to transfer) apply for vacancies which are advertised widely in the neighbourhood (e.g. in the local newspaper or on a website). Applicants can see the full range of available properties and can apply for any home to which they are matched (e.g. a single person would not be eligible for a 3-bedroom house). Priority is given to those with urgent needs, but where possible properties are allocated based on who has been waiting the longest.

Housing Associations (sometimes called Registered Social Landlords)

Housing Associations are independent not-for-profit bodies that provide low cost housing for people in housing need. Any trading surplus is used to maintain existing homes and to help finance new ones. They are now the United Kingdom's major providers of new homes for rent, while many also run shared ownership schemes to help people who cannot afford to buy their own homes outright.

Household

One person living alone or a group of people who have that address as their only or main residence.

Housing need

The situation in which households lack their own housing or are living in housing which is inadequate or unsuitable and who are unlikely to be able to meet their needs in the housing market without some assistance.

Housing register (sometimes called the housing waiting list)

A database of all individuals or households who have applied to a Local Authority or Housing Association for a social tenancy or access to some form of affordable housing.

Lower Quartile

The lowest 25% of the population in a data-set.

Mean

The average of a range of numbers.

Median

The middle number in a group of numbers arranged from highest to lowest.

Newly arising need

New households which are expected to form over a period of time and are likely to require some form of assistance to gain suitable housing.

National Planning Policy Framework

The Government's new strategic planning and housing policy that, in 2012, incorporated and superseded Planning Policy Statement 3: Housing (2006), the housing policy document on delivering Affordable Housing.

See www.communities.gov.uk

Private rented accommodation

Private rented accommodation is usually where property is rented from a landlord, who is a person or company that owns a property and rents all or part of it out - usually to make a profit.

Rural exceptions sites

Small sites for affordable housing where general housing would not normally be permitted.

Section 106 Agreement (sometimes referred to as a planning obligation)

A legal document drawn up between the local planning authority and the Developer, usually in association with a planning consent, to cover matters that cannot be dealt with by a condition attached to the planning consent.

See Section 106 of the Town and Country Planning Act 1990 as substituted by the Planning and Compensation Act 1991. See also ODPM Circular 05/05: Planning Obligations – July 2005.

Shared ownership housing

Enables a buyer to purchase part of a property when the rest is owned by a Housing Association. Rent is paid on the part owned by the Housing Association. The borrower is usually able to buy further portions of the property in what is known as stair casing. In rural areas, the Housing Association will usually put a limit on the proportion of property that can be purchased so the house is still affordable for future buyers e.g. a buyer can only purchase 80% of the property.

Social rented housing

Housing of an adequate standard which is provided by Local Authorities or Housing Associations to rent at below market price for households in need.