

Local Affordable Housing Need Survey

Analysis Report

Great Hale Parish

Survey Period: October – November 2009



1.0 Introduction

2.0 Survey Process

3.0 Questionnaire Analysis

4.0 Eligibility of respondents for Affordable Housing

5.0 Conclusions

6.0 Recommendations

Appendix 1 - Affordable Housing Definitions

1.0 Introduction

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

2.0 Survey Process

Road-show

The road-show event was held during the period of the questionnaire consultation. The aim was to provide residents with information on the survey process and the different types of affordable housing available, and to help inform decisions on involvement in the 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 Great Hale. A postal return was used to retain individual anonymity. All questionnaires were distributed with pre-paid return envelopes. 86 (24%) of questionnaires have been returned.

3.0 Analysis

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

A total of 86 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 lived in a two person household (49.4%, 40n). Over a quarter of those who responded lived in a one person household (28.4%, 23n). 12.3% (10n) of respondents lived in a three person household, 7.4% (6n) lived in a four person household, and 2.5% (2n) lived in a five person household. The graph below provides a summary of the results:

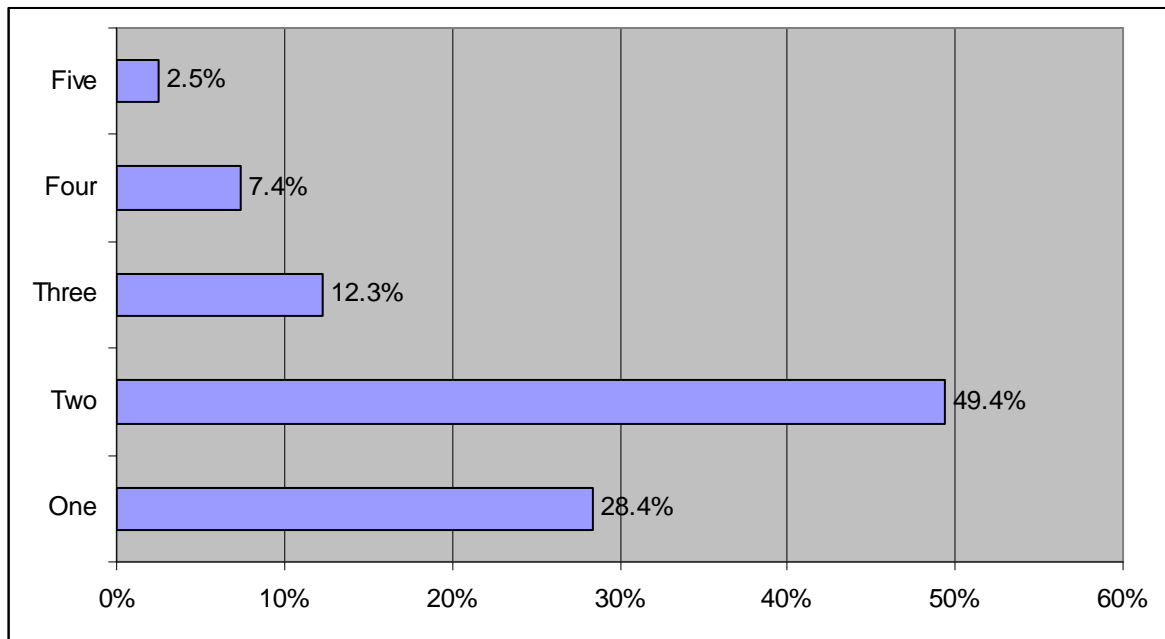


Figure 1: Number of people living in home (81n respondents)

2. How would you describe your home?

Just over half of respondents described their current home as a house (51.2%, 44n). The second most common home was a bungalow (45.3%, 39n). No respondents lived in a caravan/mobile home, sheltered/retirement housing, a bedsit/studio/room only, or a flat/maisonette/apartment. The following graph provides a summary of the responses:

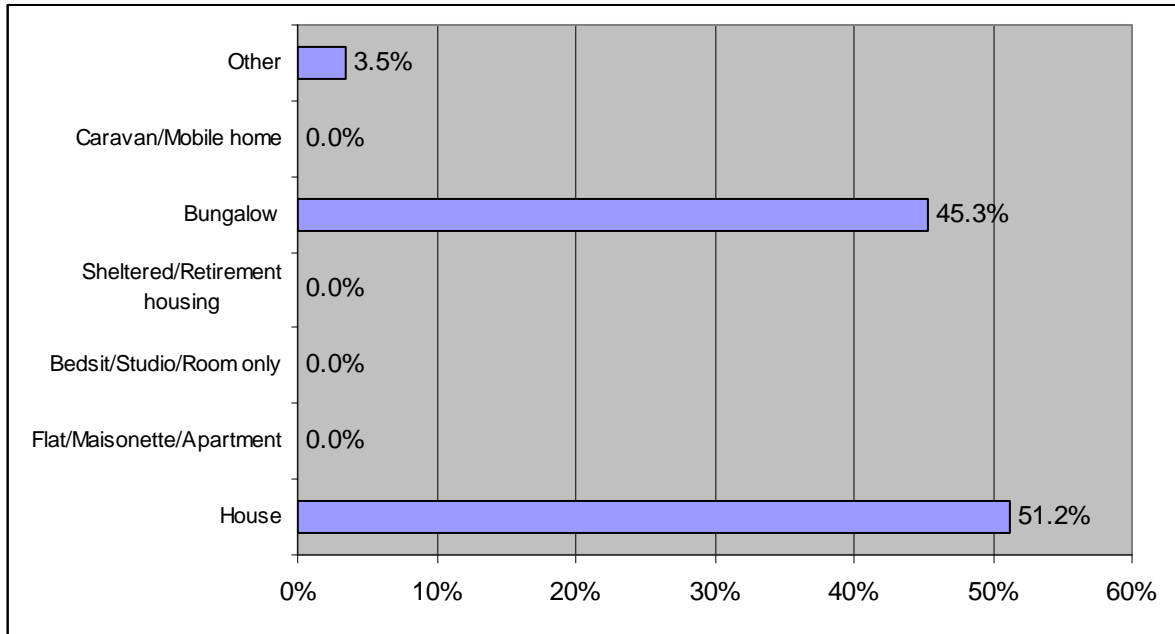


Figure 2: Type of home currently living in (86n respondents)

3n respondents (3.5%) stated they lived in another type of home which was not listed; these were “a cottage”; “an annexe”; and “a chalet”.

3. What type of ownership is your home?

Almost half of the respondents, or members of their household (46.5%, 40n), owned their house outright, with a quarter (25.6%, 22n) owning their house with a mortgage. 16.3% (14n) rented from the council, 5.8% (5n) rented from a private landlord and 2.3% (2n) rented from a housing association. 1n respondents' home was tied to their job, and no respondents had shared ownership on their home. The graph below provides a summary of the results:

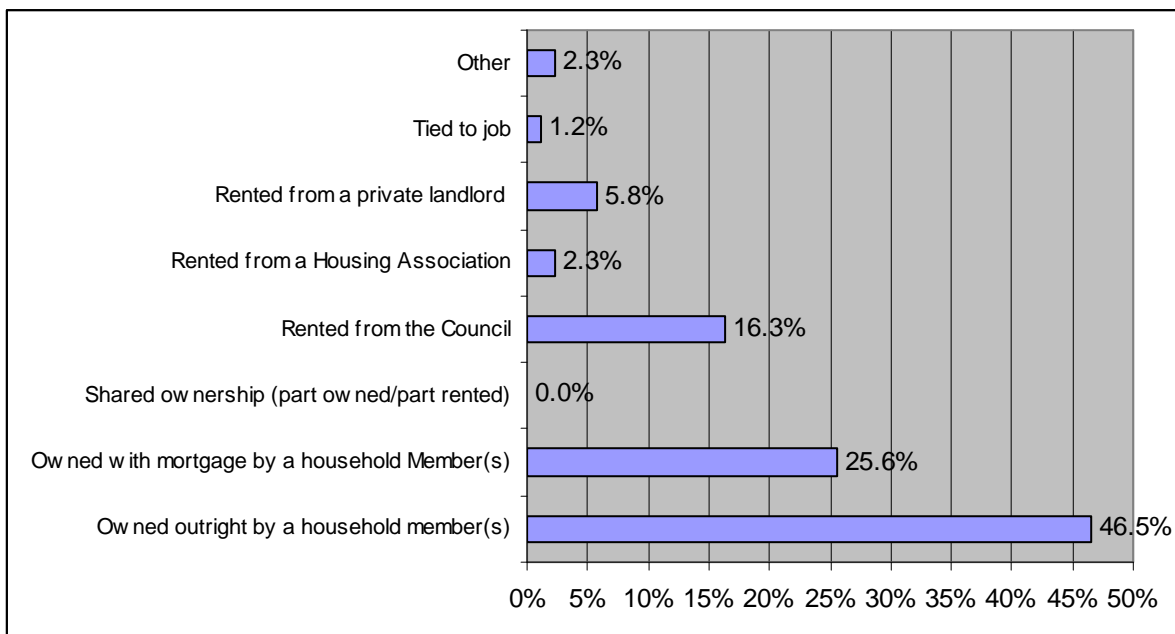


Figure 3: Type of ownership of current home (86n respondents)

4. How many bedrooms does your home have?

Just about half of the respondents (49.4%, 41n) had three bedrooms in their current home, followed by 30.1% (25n) with two bedrooms, 19.3% (16n) with four bedrooms, and 1.2% (1n) with one bedroom. No respondents had more than four bedrooms. The graph below provides a breakdown of the results:

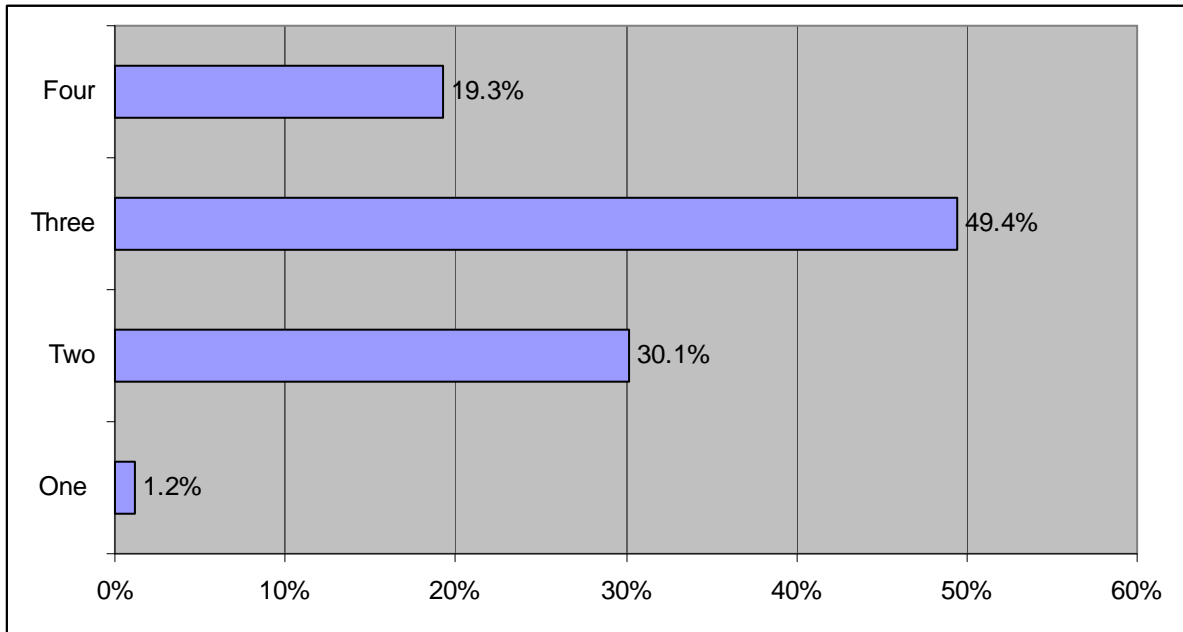


Figure 4: Number of bedrooms in current home (83n respondents)

5. What type of household are you?

Just over a third of respondents (34.9%, 29n) lived as part of a couple in their current household and just over a quarter of respondents (26.5%, 22n) lived alone. 20.5% (17n) of respondents were part of a two-parent family, 12.0% (10n) lived as part of an older person household, and 4.8% (4n) were part of a lone parent family. The graph below provides a summary of the results:

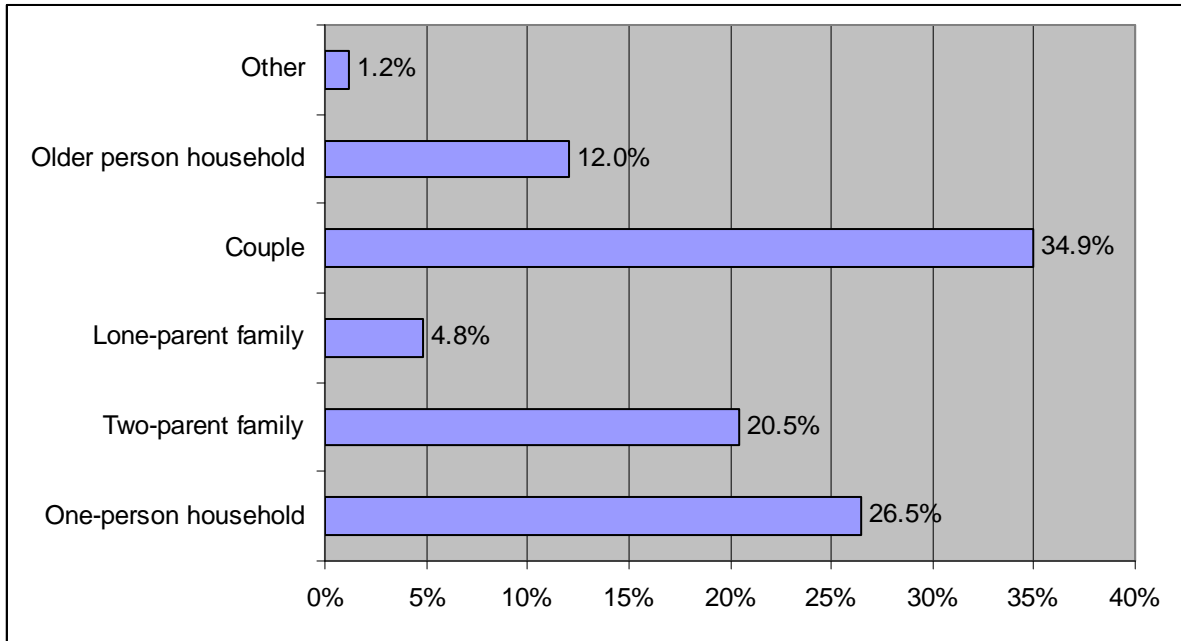


Figure 5: Type of household currently (83n respondents)

1n respondents stated that they lived as part of a different type of household, which is “A mother with son at college.”

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

Just under one third of respondents (31.6%, 25n) stated that they had been living in this Parish between 1 and 5 years, and the same number had been living in this Parish for over 21 years. 21.5% (31n) between 6 and 10 years, 7.6% (6n) between 11 and 15 years, 5.1% (4n) between 16 and 20 years, and 2.5% (2n) had been living in this Parish for less than 1 year. The chart below provides a breakdown of these results:

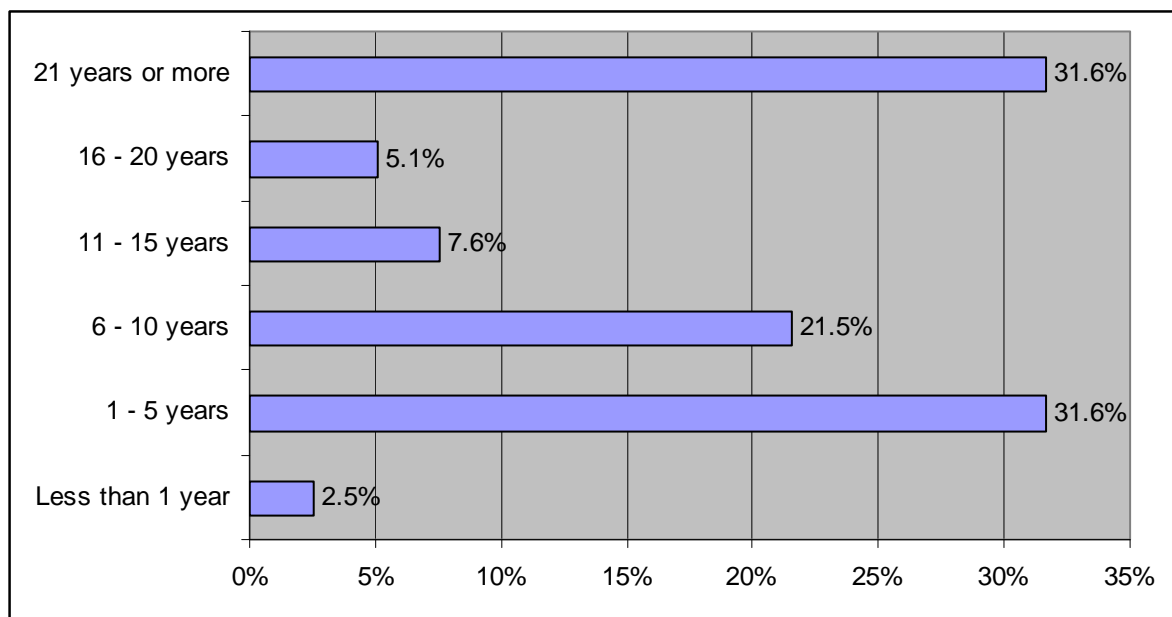


Figure 6: Time living in parish (79n respondents)

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

Two thirds of respondents (66.3%, 55n) said 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 (33.7%, 28n) said that they would not be in favour of this.

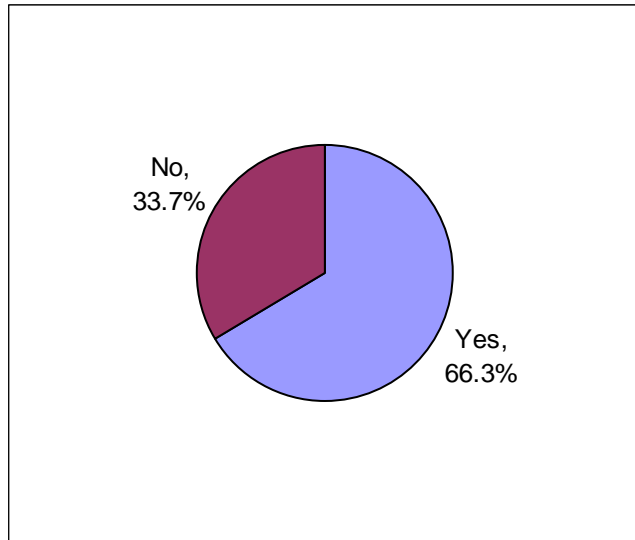


Figure 7: In favour of affordable housing development (83n respondents)

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

8. Physical adaptations needed

The vast majority of respondents (96.3%, 79n) felt that they did not need physical adaptations carried out to their property to make their life easier; and (3.7%, 3n) felt that they did need physical adaptations carried out to their property.

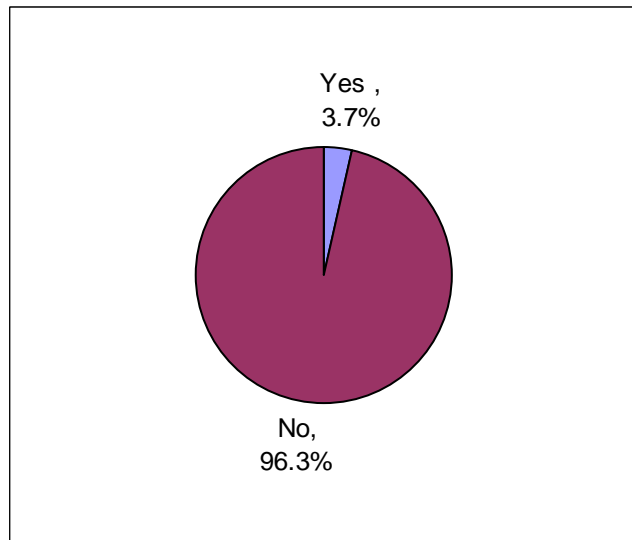


Figure 8: Adaptations needed (82n respondents)

9. Heating your home

17.1% (14n) of respondents were finding it expensive to heat their home due to lack of insulation or an inadequate heating system and that they could benefit from new central heating, loft or cavity wall insulation, however the majority of respondents (82.9%, 68n) said were not finding it expensive to heat their home.

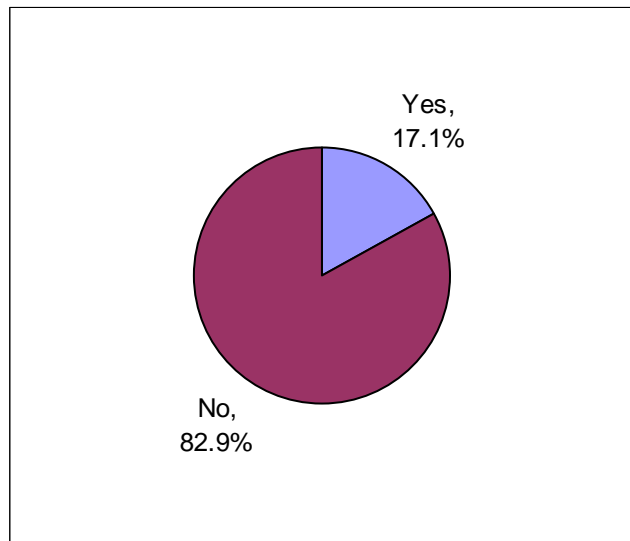


Figure 9: Heating your home (82n respondents)

10. Financial assistance to improve home

5.9% (5n) of respondents felt that their home was in disrepair or had health and safety hazards and that they needed financial assistance to improve their home, however, most respondents (94.1%, 80n) did not think this.

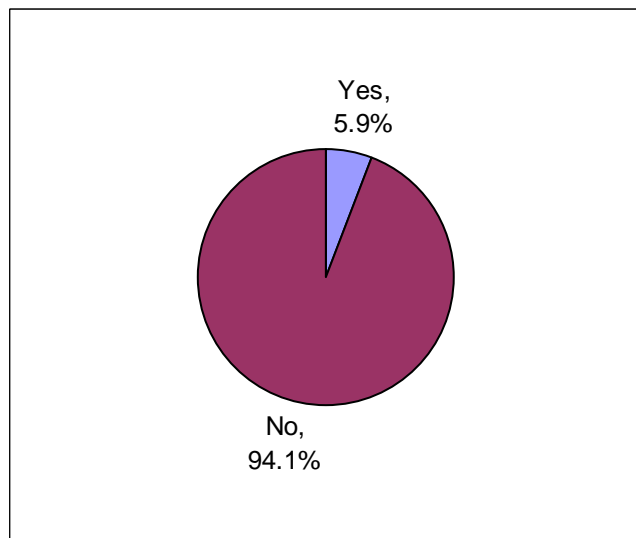


Figure 10: Home improvements (85n respondents)

You and Your Household – Housing Needs

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

2.5% (2n) of respondents stated that everyone who lives in their house needed to move together from their home in the next two years, and the majority (97.5%, 79n) did not need to move.

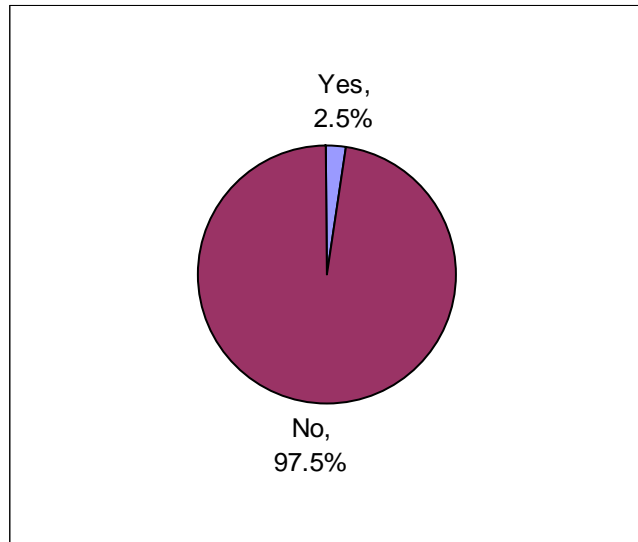


Figure 8: Household moving (81n respondents)

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

1.2% (1n) of respondents noted there was someone who was living with them who needed to move to alternative accommodation in the next two years separately from the rest of the household, and the majority (98.8%, 81n) noted that there was not someone needing to move.

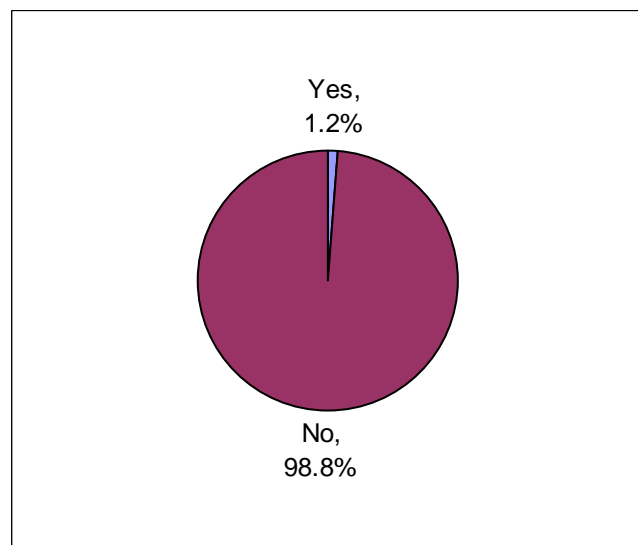


Figure 9: Someone moving (82n respondents)

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)

3.7% (3n) of respondents noted that someone from their family had moved away from the parish in the last five years due to difficulties in finding a suitable home locally, and the majority (96.3%, 78n) noted that no-one from their family had moved away for this reason.

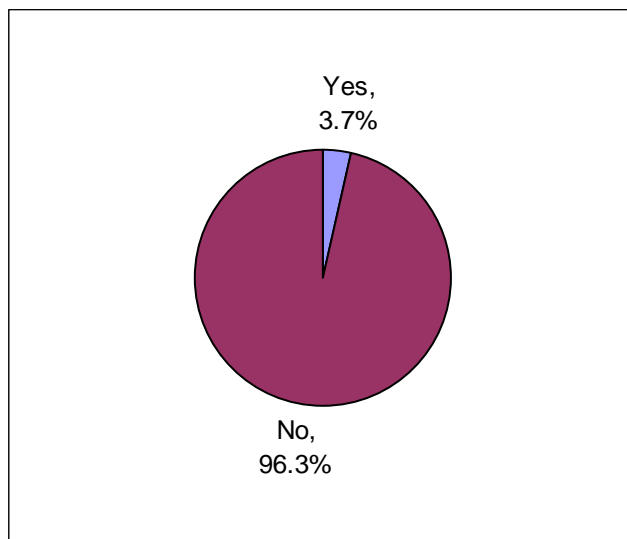


Figure 10: Household moving (81n respondents)

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

Out of those respondents who answered 'Yes' to either Q11 or Q12, 4n respondents noted that they required new households in the next three years. 2n respondents indicated the number of people who will be living in those household(s). The table below shows this.

| Table 1: People in each new household (2n respondents) | | |
|---|------------------------|------------------------|
| People in Household | Household 1 (n) | Household 2 (n) |
| One | - | - |
| Two | 1 | 1 |
| Three | 1 | - |
| 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:

NB. One respondent ticked two types of ownership for household 1 and did not specify any for household 2.

| Table 4. Ownership needed for new household(s) (4n respondents) | | |
|--|------------------------|------------------------|
| Ownership | Household 1 (n) | Household 2 (n) |
| Owner occupied | 3 | 2 |
| Private rent | - | - |
| Council rent | 1 | - |
| Housing association rent | 1 | 1 |
| 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.

| Table 3. Accommodation needed for new household(s) (4n respondents) | | |
|--|------------------------|------------------------|
| Accommodation | Household 1 (n) | Household 2 (n) |
| Semi-detached house | 2 | 1 |
| Detached house | - | - |
| Terraced house | - | - |
| Flat or maisonette | - | 1 |
| Bedsit or studio or room only | - | 1 |
| Bungalow | 1 | 1 |
| Sheltered housing | - | - |
| 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.

| Table 4. Bedrooms needed for new household(s) (3n respondents) | | |
|---|------------------------|------------------------|
| Number of Bedrooms | Household 1 (n) | Household 2 (n) |
| One | - | 1 |
| Two | 1 | 1 |
| Three | 1 | - |
| 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.

| Table 5. Location of accommodation (4n respondents) | | |
|--|------------------------|------------------------|
| Location | Household 1 (n) | Household 2 (n) |
| In Great Hale itself | 2 | 2 |
| Outside the District | 2 | 1 |
| Elsewhere in the District | - | - |

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 (4n respondents) | | |
|--|------------------------|------------------------|
| Reason for moving | Household 1 (n) | Household 2 (n) |
| Need larger accommodation | 1 | - |
| 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 | - | - |
| Son or daughter setting up home | 2 | 3 |
| Other | - | - |

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

Respondents were asked that if more than one household would be formed, whether they were registered separately on the North Kesteven housing waiting list. All respondents (4n) indicated that the households are not registered separately on the North Kesteven housing waiting list.

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

Out of those respondents needing physically adapted accommodation, all who responded to this question (2n) said that it would not be possible for them to remain in their current home if the Council were to carry out adaptations to their property.

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

Out of those respondents who intend to rent (2n), 1n respondents stated that household one would be able to pay £61 to £70 per week / £261 to £300 per month. The other 1n respondents stated that household two would be able to pay under £50 per week / £215 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?

The 1n respondent who intends to buy a property stated that they each household could afford to pay £301 to £400 per month.

24. Do you have savings for a deposit?

1n respondent stated that neither household 1 or 2 have savings for a deposit, 1n respondent stated that household 1 does not have savings for a deposit but left no comment for household 2, and 1n respondent stated that household 2 does have savings for a deposit but left no comment for household 1.

25. Annual Income

Respondents were asked to indicate their total annual household income including benefits and allowances, before tax and deductions. The table below provides the results.

| Income (£) | Household 1 (n) | Household 2 (n) |
|--------------------|------------------------|------------------------|
| Below £10,000 | 1 | 1 |
| £10,001 to £15,000 | 1 | 1 |
| £15,001 to £20,000 | - | - |
| £20,001 to £25,000 | - | - |
| £25,001 to £30,000 | - | - |
| £30,001 to £35,000 | - | - |
| £35,001 to £40,000 | - | - |
| Above £40,000 | - | - |

26. Any other comments

11n respondents provided further comments. These are reproduced below:

- “We both have elderly parents who we need to care for; ideally we would like to convert part of our house to be able to accommodate them. This will need to be done in the next 2-5 years. Regarding social housing question 7, based on behaviour of those currently in social housing a definite no. The behaviour is atrocious and police do not act!”
- “We already have some affordable housing which has been built opposite our home. I do realise the need for so called housing but yet I don't appreciate the kind of clients that you house in them. We have a string of undesirables and I would not wish it on anyone who has paid a substantial amount of money for their house. The new guidelines are absolutely ridiculous, that you have to have a certain amount of affordable housing on new developments, especially where no-one is notified and we were all led to believe on purchase that all the houses were to be the same and sole ownership.”
- “In our road with houses to rent we have got drug addicts and pushers. Also have had one molester of children. If you want more houses or flats, screen your tenants more carefully. Guess all this will be on deaf ears. They don't live near you do they?”
- “We have no school, this closed many years ago and I now think we need one. We have no shop. The post office used to be the shop but this closed two years ago. I suggest affordable housing should be put where facilities for younger people are situated. Obviously these remarks would change if 'community' facilities are also encouraged. Great Hale used to be a transit camp for young people. They would bring problems along with them and when they leave they would disappear.”
- “Yes more affordable housing would not go a miss in Great Hale especially if the residents could put a bit of life into the village!”

- “Do not want any housing developments around the village.”
- “I would suggest that there is already too much development in Great Hale. Local facilities are very limited, the only shop has closed and public transport is nearly non-existent.”
- “Whilst I am in favour of affordable developments for local people there is a problem when social services become involved and house undesirable people in their properties. Some near my home are always changing tenants with police involvement at times. There is rubbish and broken down cars are left.”
- “The infrastructure is not there for Great Hale to be expanded. Lots of rental property already (Orchard Close) at a reasonable rate. People live in Great Hale because it is a small village surrounded by fields.”
- “I am a pensioner and I have a gas fire in my living room. I can not use this as I am unable to switch it on. I am wondering if it would be possible for the gas fire to be taken out and an electric fire put in. I have a tree outside my back door and keep getting leaves and berries all on the path which could be dangerous as they are slippery.”
- “We do not want to be part of a ghetto set-up. When we moved to this location, to enjoy our retirement it was for peace and quiet of the area. Not to have youths riding the streets at night on bicycles without lights, and abusive to other persons. No policing of the area breeds contempt. I think that extra housing would only fill certain people’s pockets with more money; it would not be any good for all. We have lost the Post Office and are now in danger of losing the Public House community life. Our funding to the worst of all -thugs and money grabbers. Councillors take no action in rectifying the situation!”

Profile of respondents

| | No. of respondents | % of respondents |
|---|--------------------|------------------|
| Gender | | |
| Male | 33 | 48.5% |
| Female | 35 | 51.5% |
| Age | | |
| 16 - 24 | 0 | 0.0% |
| 25 - 34 | 2 | 2.7% |
| 35 - 44 | 7 | 9.3% |
| 45 - 54 | 13 | 17.3% |
| 55 - 64 | 12 | 16.0% |
| 65 - 74 | 22 | 29.3% |
| 75 - 84 | 11 | 14.7% |
| 85+ | 8 | 10.7% |
| Disability, Illness or infirmity | | |
| Yes | 25 | 36.8% |
| No | 43 | 63.2% |
| If yes, limits activities | 17 | 81.0% |
| If no, limits activities | 4 | 19.0% |
| Ethnicity | | |
| White British | 62 | 95.4% |
| White Irish | 0 | 0.0% |
| White Other | 3 | 4.6% |
| Mixed Background | 0 | 0.0% |
| 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 | 11 | 18.6% |
| Christian - all denominations | 47 | 79.7% |
| Buddhist | 0 | 0.0% |
| Hindu | 0 | 0.0% |
| Jewish | 0 | 0.0% |
| Muslim | 0 | 0.0% |
| Sikh | 0 | 0.0% |
| Prefer not to say | 0 | 0.0% |
| Other | 1 | 1.7% |
| Sexual Orientation | | |
| Heterosexual/straight | 57 | 93.4% |
| Gay/lesbian | 0 | 0.0% |
| Bisexual | 0 | 0.0% |
| Other | 0 | 0.0% |
| Prefer not to say | 4 | 6.6% |

4.0 Eligibility of respondents for affordable housing

Out of the 4 respondents indicating they needed to move in the next 3 years, 2 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 81.

5.0 Conclusions

AFFORDABILITY

Affordability, based on a single person on North Kesteven average earnings of £20,645, and Great Hale'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 | 250,095 | 20,635 | 12.0 |
| Terrace | 104,995 | 20,635 | 5.0 |

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 | 250,095 | 30,582 | 8.1 |
| Semi | 104,995 | 30,582 | 3.4 |

There have been 20 void Council properties in the last 5 years – 11 bungalows and 9 houses.

The existing level of affordable housing provision in Great Hale is 57 units (not including private sector housing) and it is anticipated of the 90 housing registered needs who would accept a home in the area, 20 homes could be met from void availability over the forthcoming 5 years, leaving a net Housing Register need of 70 homes.

QUESTIONNAIRE SURVEY HOUSING NEEDS

Great Hale Questionnaire Findings

From the Questionnaire survey there are 2 respondents with a need for an affordable home within the next 5 years, all of whom 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 Great Hale, 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 | Shared Ownership | Total |
|------------------------|----------------------|-------------------------|--------------|
| 1 bed flat | 1 | | 1 |
| 2 bed flat | | | |
| 2 bed house | 1 | | 1 |
| 3 bed house | | | |
| 2 bed bungalow | | | |
| Total | 2 | | 2 |

A further survey was carried out of the people currently on the Council's housing register that had selected Great Hale as a preference. 30 people indicated that they would still be interested in a property in Great Hale. However only 11 have a local connection with the village. This makes a total of 13 people interested in the village that have a local connection.

We would therefore like to look 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.