

Local Affordable Housing Need Survey

Analysis Report

Helpringham

Survey Period:



Helpringham Advice Roadshow Event: 30 October 2007

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1.0 Context and Background

1.1 Introduction

This localised survey was carried out following the District Wide Housing Needs Survey undertaken during 2004, and completed in March 2005. Twenty-five rural Parishes involving 35 settlements were prioritised for surveying, to enable North Kesteven District Council to establish what the local need is for affordable housing.

The survey was undertaken between 21 November 2007 and 17 January 2008.

Helpringham was in Area 7 of the District-wide Fordham's Research study of Market Supply and Housing Need in NKDC. This revealed an annual need of 98 and dwellings, a supply of 41 homes, producing a net need over the next 5 years of 285 dwellings.

1.2 Helpringham demographics (Source: 2001 Census, ONS)

• Population	765	
• Number of Dwellings	323	
• Vacant Household Spaces	7	
• Average population age	43.42	(NK – 41)
• Average household size	2.43	(NK – 2.3)
• Health not good	36.08%	(NK - 8.04%)
• With limiting long-term illness	21.17%	(NK - 17.78%)

1.3 Existing Number of Dwellings / Tenure (Source: Neighbourhood Statistics)

• Number of Dwellings	323	(2001 Census)
• Number of Dwellings	377	(Council Tax Register Apr 08)
• Owner Occupiers	66.87%	(NK -77.1%)
• NKDC rented	23.22%	(NK -10.1%)
• RSL (Housing Associations)	0.0%	(NK - 1.7%)
• Private rented	7.43%	(NK - 11.1%)
• Living rent free	2.48%	(NK – 2.4%)

1.4 Existing Affordable Housing need and provision

In November 2007, the number of households on NKDC Housing Register looking for properties in Helpringham who also live in the settlement was 0, 87 live in other parts of North Kesteven and 120 live outside the district, giving a total of 207 interested in the settlement. The accommodation requested was 97 one bedroom dwellings, 63 two bedroom dwellings, 39 three bedroom dwellings, and 8 four bedroom dwellings.

Existing NKDC Housing Stock in Helpringham (Apr 2008)

Property type	4 Bedroom	3 Bedroom	2 Bedroom	1 Bedroom	Total
House	3	30	15	0	48
Bungalow	0	0	10	9	19
Flat/ Bedsit	0	0	0	0	0
Total	3	30	25	9	67

Anticipated stock turnover within the next 5 years: Available records (Apr 2003 – Apr 2008) give voids of 56 months, at 14 units, which produces an average monthly stock turnover of 0.25 units. Assuming voids continue at this rate, stock turnover for a 5-year period would be 15 units.

5 year void prediction (based on actual void figures April 03 – Dec 07)	Total
3 Bed House	1
2 Bed House	4
2 Bed Bungalow	9
1 Bed Bungalow	1
TOTAL VOIDS	15

Loss of stock in Helpringham through ‘right to buy’ of Council Properties in the last five years was:

2002 – 2007 = 9

2008 to April =1

Of the 10 houses lost through right to buy 3 were Cornish Houses and 7 were traditional houses.

It is anticipated that stock loss through right to buy will continue at the same level in the next five years. Current planned new-build of Council properties within the next five years = 0 so anticipated stock loss = 10 houses.

Housing Associations

There are a number of Housing Associations with properties in North Kesteven. We have no records of any Housing Association properties in Helpringham.

1.5 Provision of Additional Affordable Housing through NKDC Planning system

In 2004, the ODPM highlighted that NKDC had only 3.1% affordable dwellings against all housing completions, the lowest in the county, and later that year following the District-wide Market Supply and Housing Needs Survey Study, 2004, found a large affordable housing need. Accordingly, the Council has decided that 35% of properties built on new sites should be affordable. This new policy allows for affordable housing to be required on all developments yielding 5 or more dwellings, or where the site is greater than 0.3 hectares. However, this is unlikely to offer significant opportunity for the District since the amount of land it can allocate for new

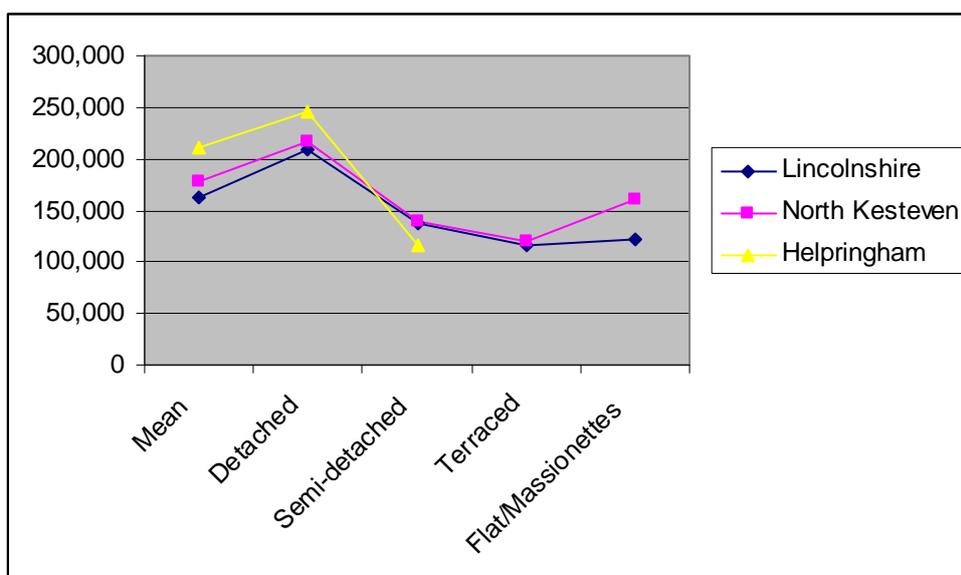
housing to 2015 is limited by the Regional Planning Guidance and the County Structure Plan. Whilst significant new development will still take place, most of this already has planning permission granted before the steep rise in house prices, and had relatively little 'affordable housing'.

Potential Sites Procedure: Helpringham

The details of potential sites as they arise are passed to NKDC Development Control to keep on a potential site register. If it is regarded as a possible site, in due course, the views of Lincolnshire County Council, as the Highways Authority, the Environment Agency, and local water company / drainage board are typically sought should these sites be assessed for purchase / development.

In 2005, the District Council commissioned Nottingham Community Housing Association to undertake an initial study to identify feasibility proposals on its own land holdings potentially suitable for housing. This identified a site on School Lane for potentially 9 units. These would help address the general Housing Register needs

1.6 Current Property Prices - January 2009



The average house price in Helpringham is higher than the rest of the district and Lincolnshire but semi-detached properties are cheaper. However with a limited number of sales in Helpringham the figures could be distorted.

There were two rented properties available in the Helpringham in January 2008 which were both four bedroomed properties.

In 1997 the average house could be bought for £60,000, equivalent to three years and six months of the then average wage of £17,000. But since then house prices have risen by 180 per cent taking the average house to £168,000, while the average wage has gone up by only 43 per cent, to just over £24,000. This means that it now takes nearly seven years of an average employee's wage to buy an average house.

1.7 Number of Properties by Council Tax Band

Number of Residential Properties in Council Tax Bands in Apr 2008

CT Band	A	B	C	D	E	F	G	H	Total
Parish									
Helpringham	111	85	66	51	34	27	03	0	377

(Source: NKDC Council Tax Register Apr 2008)

2.0 Survey Process

2.1 Design and Development

At the start of the initiative a radio interview was given in November 2006. The process was developed by North Kesteven District Council, taking into consideration the current DEFRA guidance on best practice and the experience of the national network of Rural Housing Enablers. The process targets responses specifically from those in need of affordable housing, however the road-show event was open to responses and attendance by all residents, and local businesses.

The survey process was advertised through articles in NKDC's 'Linkline' and 'at home' magazines. A press release was issued to launch the initiative in October 2006, and another press release was issued to the local paper and published in early December 2007, just as the survey started, to promote the survey and roadshow event in South Helpringham. Posters were distributed around Helpringham by the Parish Clerk and Rural Housing Enabler on local notice-boards.

2.2 Partnership Working with Helpringham Parish Council

A presentation was given by North Kesteven District Council to the Helpringham Parish Council on 4th September 2007. The Parish Council committed to working with NKDC to support the Housing Needs Survey work.

For the road-show event the Parish Council helped facilitate access for the posters to be displayed on the local public notice boards, and other public venues. The Parish Council supported the running of the road-show event at the Village Hall, and several councillors attended.

The Parish Council considered that the 19 year old to 44 year old age groups should be specifically targeted for the survey and so younger people and first time buyers were therefore specifically mentioned in the press release. Although those on the Housing Register with a specific interest in Helpringham were also directly mailed a copy of the questionnaire.

234 questionnaires were hand delivered by the distributors of the Helpringham Parish Newsletter in the lead up to the roadshow, with a return deadline of 31st March 2008. The road-show event was held during this survey period on Friday, 14th December 2007. A two week period of grace was given to allow for late responders.

The Parish Council did not believe a local collection box would have been useful, so all flyers were provided with a pre-paid envelope for return to NKDC. The total number of questionnaires returned was, 37. All returns were from domestic addresses.

2.3 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.

The road-show event was held at the Helpringham Village Hall, as recommended by the Parish Council, The format was a 'drop in' Advice Surgery event during the afternoon and early evening of Friday, 14th December 2007.

Displays and attendance of officers were provided by North Kesteven District Council Housing Department on the survey process, accessing the Council's Housing Register and support for making improvements to existing homes e.g. Housing Renewal Grants and loans for those on a low income to help meet the Decent Homes Standard, Disabled Facilities Grants - to make alterations to support a disabled persons needs, Warm Front Grants and the Lincolnshire Energy Efficiency Centre, to help with insulation and heating for the vulnerable to help save energy and achieve affordable warmth. The Lincolnshire Home Improvement Agency also provided information on their support and advice for home improvements

Displays were also provided by the Longhurst Group and Nottingham Community Housing Association on accessing Registered Social Landlord properties and on shared ownership and HomeBuy initiatives.

The road-show was attended by 31 adults.

2.4 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 234 households in Helpringham by the newsletter distributors, and 207 to those interested in the settlement that were on the NKDC Housing Register. A postal return was used to retain individual anonymity. All questionnaires were distributed with pre-paid return envelopes. 31 (8%) of questionnaires have been returned.

3.0 Analysis

This section is a summary report that outlines the responses received from the Rural Affordable Housing Questionnaires.

A total of 31 surveys were returned with 29 useable surveys being inputted, which is a small sample base. Caution should be used when using these figures due to the small sample base.

1. Current address

Over half of the respondents (16n, 55%) live in Helpringham (14n) or Helpringham Fen (2n), whilst 13n respondents (45%) live outside of Helpringham.

The map below shows the location of the 13n respondents that lived within the District who provided a mappable postcode.



2. A. Household monthly income

As shown in *Figure 1* below, just over a third of respondents (36%, 9n) earn less than £833.34 per month. 36% (9n) of respondents earn between £833.34 and £1249.99 per month, whilst 28% (7n) have an income of over £1,250 per month.

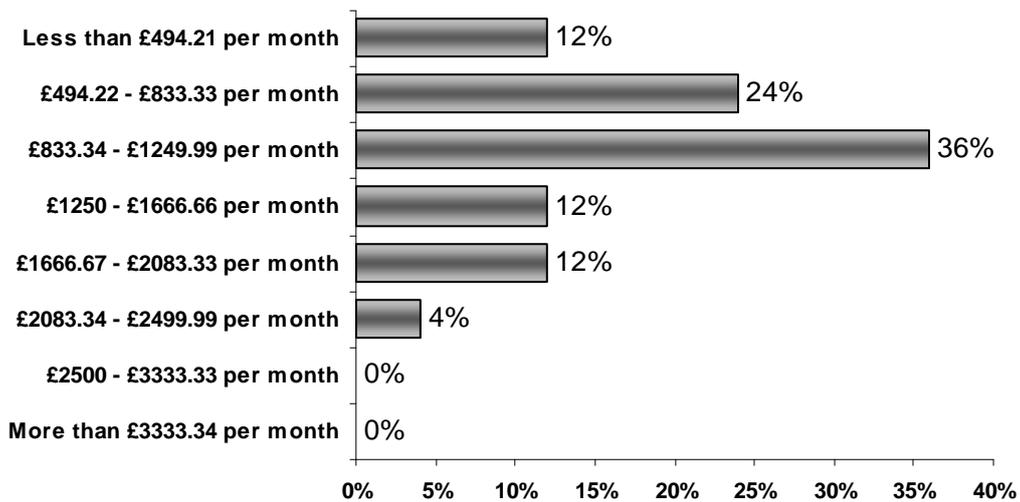


Figure 1. Household monthly income. Those who responded, base 25n.

B. Availability of savings

Just over 9 out of every 10 respondents (23n, 92%) said that they did not have savings that could be used to help meet the cost of new housing, whilst the remaining 8% (2n) do have savings that are available for this.

C. Amount of savings

One respondent reported the amount of savings that they had which could help to meet the cost of new housing. This was £10,000.

3. A. Type of property

Each respondent was asked to indicate the type(s) of property they are looking for. A total of 37n responses were provided by 26n respondents. The responses showed that there were two preferred types of property. These were a house (17n, 65%) and a bungalow (12n, 46%), 7n (27%) of responses were for a flat/maisonette/apartment and 1n (4%) of responses were for sheltered/retirement housing.

B. Number of people in household

As shown in *Figure 2*, 38% (8n) of respondents said that one person would be living in the property. 33% (7n) would have two people living there, whilst 10% (2n) said that there would be three or four or five people living in the property.

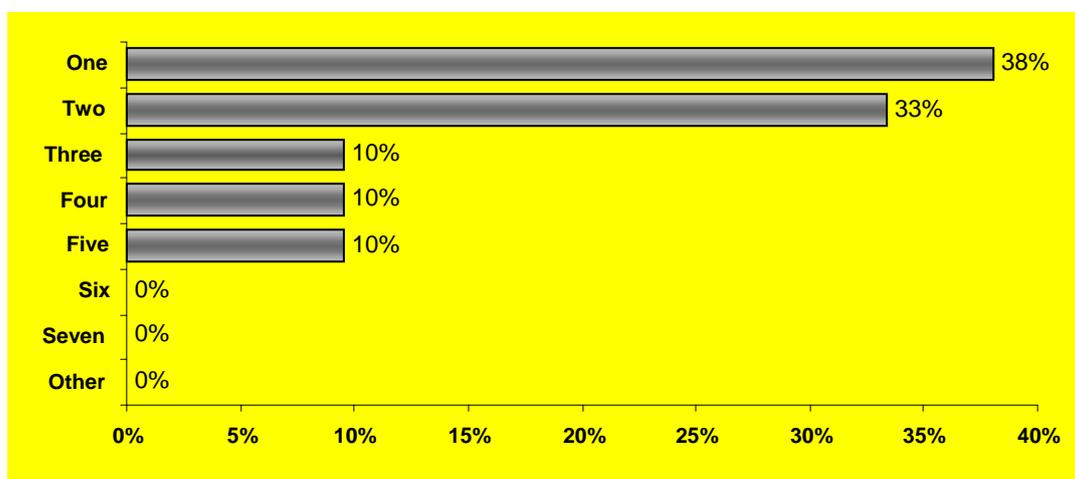


Figure 2. Number of occupants. Those who responded, base 21n.

Number of bedrooms required

The majority of respondents (16n, 62%) would require two bedroom accommodation, whilst just over a quarter of respondents (7n, 27%) would require three bedrooms. 12% (3n) of respondents would require one bedroom and a no respondents required four bedrooms.

4. Preferred tenure

Respondents were asked to indicate up to three types of tenure they would prefer, which encompassed renting or buying. A total of 26 respondents answered the question. 81% (21n responses) of respondents would rent from the Council. Over half of respondents (16n responses, 62% of respondents) would rent from a Housing Association, whilst 15% of respondents (4n responses) would rent privately.

In respect to buying a property, 11% (8n) of respondents would be interested in shared ownership and 19% (5n) would want to buy a home on the open market.

5. Reason for needing a new home

Respondents were asked to indicate the reasons why they need a new home. The percentage of respondents who related to each reason is shown in *Figure 3* below. The most frequent reason reported by respondents, excluding the “other reason” category, was that they need a cheaper home (29%, 7n). This was followed by 25% (5n) of respondents who noted they needed to set up independent accommodation.

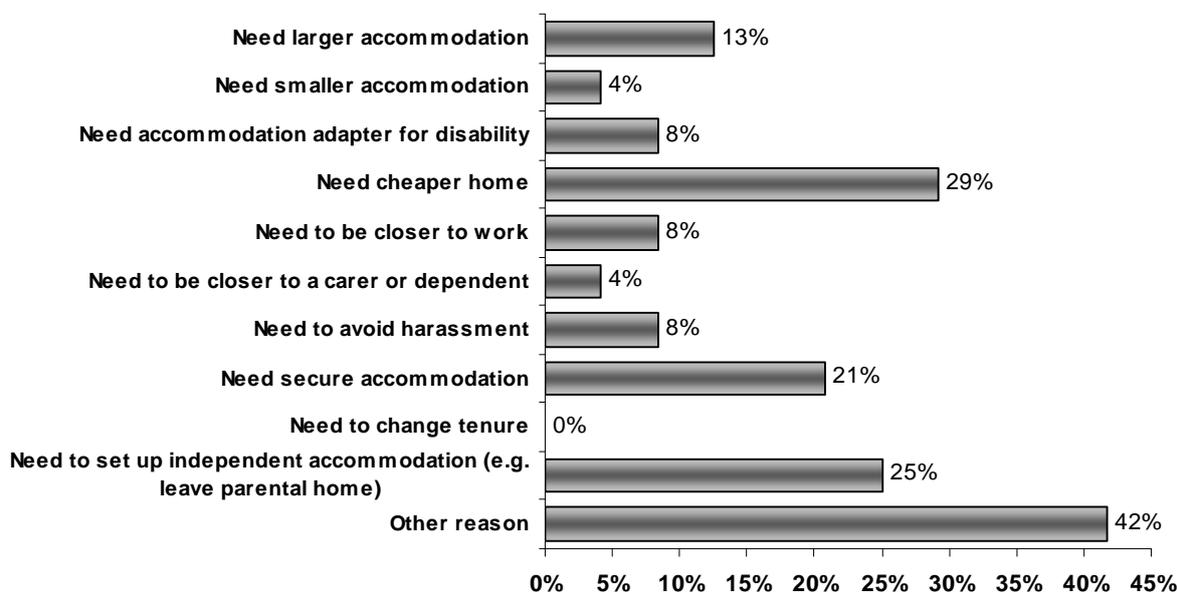


Figure 3. Reasons for needing a new home. Those who responded, base 24n.

The “other reason” responses were as follows:

- “Son getting married”
- “Need to be closer to parents”
- “Closer to sister”
- “To be near relatives”
- “New start with new partner (he has own house too at present) and start family”
- “In tied house”
- “In last 5 years have had to move three times due to landlord selling property”
- “Leaving RAF”
- “Retiring”

6. Local connection to Helpringham

People were asked to identify their local connections to Helpringham. *Figure 4* shows the percentage of respondents who indicated their ties to Helpringham for each of the options.

Out of those who said that they had a local connection to Helpringham (17n), 14n (82%) said they were living there and 9n said they had family living there (53%). Responses were also recorded for people being born there (24%, 4) being employed there (18%, 3n) and reasons related to carers (12%, 1n)

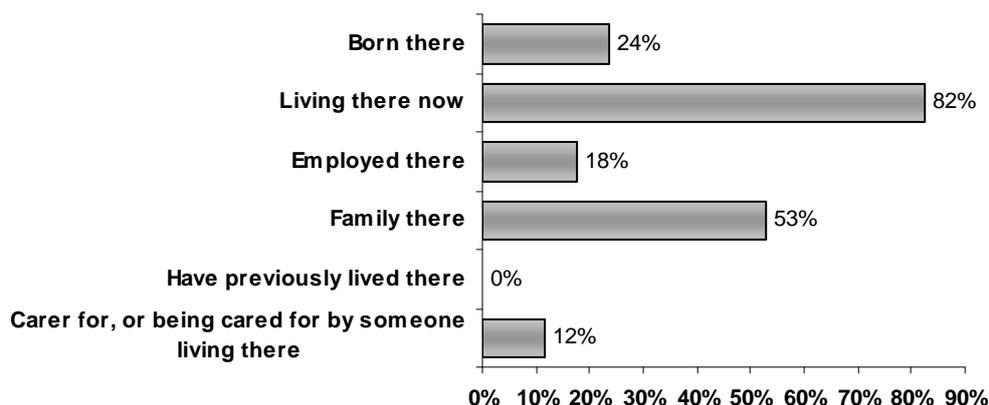


Figure 4. Connections to North Rauceby and South Rauceby, base 17n

7. Knowledge of other households that would like to live in the area

Four respondents said that they knew someone who lives outside of Helpringham who would like to live there and has a link with the parish.

8. Small development of affordable housing

83% (24n) of respondents noted they would be in favour of a small development for local people in their parish if there was a proven need. 5n respondents (17%) were not in favour of this.

9. Identification of potential sites

6n respondents said they knew of a potential affordable housing development site in Helpringham and provided contact details for the site.

NKDC own land off School Lane in Helpringham however this has a narrow access.

10. Other comments.

12n additional comments were provided by respondents, these are outlined below:

- “I have filled in the form in good faith and do not require local affordable housing. I would support the need for local affordable housing. I would appreciate further information.”
- “Although myself and my partner do not have any connection with Helpringham, my son and his family live in Little Hale and my partner works in Heckington and we both have family in Heckington.”
- “Affordable housing is needed for local people not foreign workers.”
- “I have been on the list for a bungalow in Sleaford since 1998.”
- “All round there is my home town. Went to school.”
- “There are a number of sites in the village on which outline approval has been previously granted, but on which development has not yet been undertaken. I have 5 grandchildren who live near Helpringham who will have little chance to buy or rent property themselves when they become adult and will consequently have little option but to move elsewhere when they reach the age of 18 (4 of them will be over 18 in the next 5 years). They may of course remain with their parents into adulthood.”
- “I need to be near the shops as I can only use one arm with my shopping.”
- “I am living with my parents and husband and daughter. We would like to move out soon and get a place of our own (renting or buying) however the prospect is too daunting given the current situation in Helpringham. I would like to rent/buy here as we have family here and it's a nice village and our current neighbours are very anti-social. However my mother and father who own the farm have no intentions of moving. I can only speak for myself and husband and baby.”
- “Affordable housing and new estates should be built on new towns or in area of existing towns near to shops to stop ex-farming villages becoming town suburbs. Rural industry should be encouraged in villages then housing for workers to cut down on travelling distance to work.”
- “We did have a lovely council bungalow in Great Hale, but unfortunately we had to give it up after eight weeks and return to the Midlands, as my brother was very poorly and there were family problems. My brother has since passed away and all problems resolved. We visit my sister for holidays as often as we can as we love Helpringham and all surrounding areas and as my husband does not enjoy very good health we would have support from my sister and husband and they would have support off us, also the country air would do him good.”
- “It concerns me that due to the high cost of property on the open market young people, mostly on a low wage in this area stand no realistic opportunity of getting into the housing market.”
- “My partner [name supplied] he lives at [address supplied] he works in Heckington every day, he has his kids he has got 2 boys 2 girls [names supplied] that is why we need to move it is not fair on the people who live in the block.”

Apparent differences in allocations result from additional information provided in the questionnaire or Housing Needs Register. The results are as follows:-

Respondent	Income Range Number of People Local Connection/ in NK	Savings available for Deposit	Aspired Property Type/ Tenure Preference	Likely Reality Property Type / Tenure in accordance with Allocations Policy
1	£10,000-£15,000 p.a. Five People Yes / Yes	No	3 Bed House NKDC/HA rental or shared ownership	4 bed House NKDC rented
2	£15,000-£20,000 p.a. One Person No / No	No	1 Bed Flat NKDC or HA rent	1 bed flat outside NKDC as no local connection
3	£5,930 - £10,000 p.a. One Person No / No	No	2 Bed House, NKDC or HA rent, Private rent	2 bed house private rent as no local connection
4	£30,000 £40,000 p.a. Two People Yes / Yes	N/a	2 Bed Bungalow Open market	No need for affordable housing
5	£10,000-£15,000 p.a. Two People No / Yes	No	2 Bed House, Bungalow, Flat NKDC or HA or shared ownership	2 bed house NKDC
6	£10,000-£15,000 p.a. One Person Yes / Yes	No	2 Bed House Shared Ownership or open market	2 Bed House Shared Ownership
7	£10,000-£15,000 p.a. One Person Yes/ Yes	No	2 Bed House or Bungalow NKDC rent or private rent	2 bed house private rent
8	£10,000-£15,000 p.a. Four People Yes / Yes	No	2 Bed House NKDC/HA rent or shared ownership	2 bed House NKDC rent
9	Less than £5,930 p.a. One Person Yes / Yes	No	3 Bed Bungalow NKDC/HA Rent	3 Bed Bungalow NKDC rent
10	N/a One Person Yes/Yes	No	1 Bed Sheltered Bungalow NKDC rent	2 Bed Sheltered Bungalow NKDC rent
11	n/a	n/a	n/a	n/a
12	£10,000 – £15,000 p.a. Two person Yes / Yes	No	2 Bed House Open market	2 Bed House Open market

Respondent	Income Range Number of People Local Connection/ in NK	Savings available for Deposit	Aspired Property Type/ Tenure Preference	Likely Reality Property Type / Tenure in accordance with Allocations Policy
13	£5,930 - £10,000 p.a. 1 person No / No	No	2 Bed Bungalow NKDC rent	2 Bed Bungalow Outside NKDC as no local connection
14	£5,930 - £10,000 p.a. Three People Yes / Yes	No	2 Bed Flat NKDC/HA rent or shared ownership	2 bed NKDC Bungalow
15	Less than £5,930 p.a. One person Yes / Yes	No	1 Bed Flat NKDC rent	1 Bed Bungalow NKDC rent
16	£25,000 - £30,000 p.a. Five People Yes / Yes	No	2 Bed House Flat NKDC/HA or private rent	2 bed NKDC rent
17	n/a	n/a	n/a	n/a
18	£5,930 - £10,000 p.a. One Person No / Yes	No	2 Bed Bungalow NKDC / HA rent	2 Bed Bungalow NKDC rent
19	£15,000 - £20,000 p.a. Two people No / Yes	No	2 Bed House NKDC/HA rented	2 bed House NKDC rent
20	n/a One person No/Yes	No	1 Bed House or flat NKDC/HA or private rent	1 bed private rent
21	n/a	n/a	n/a	n/a
22	£5,931- £10,000 p.a Two persons No / No	No	2 Bed Bungalow NKDC	2 bed Bungalow but outside NKDC due to no local connection
23	£10,000 – £15,000 p.a. One person Yes / Yes	No	Two Bed Bungalow NKDC rented	Two Bed Bungalow NKDC rented
24	£15,000 - £20,000 p.a. One person Yes / Yes	No	3 Bed House or flat open market	2 bed house open market
25	£5,931-£10,000 p.a One person Yes / Yes	N/a	2 Bed House or sheltered shared ownership or open market	2 bed retirement accommodation open market
26	£20,000 - £25,000 p.a Four people No / Yes	£10,000	3 Bed House NKDC/HA rent or shared ownership	3 bed house shared ownership

Respondent	Income Range Number of People Local Connection/ in NK	Savings available for Deposit	Aspired Property Type/ Tenure Preference	Likely Reality Property Type / Tenure in accordance with Allocations Policy
28	£10,000 - £15,000 p.a. One Person Yes / Yes	No	2 Bed Bungalow NKDC	No need for affordable housing
29	Less than £5,930 Six People No / Yes	No	3 Bed House NKDC/HA rent	3 Bed House NKDC rent
30	£20,000 - £25,000 p.a. Two People No / No	No	2 Bed House or Bungalow NKDC/HA rented	2 Bed Bungalow outside NKDC as no local connection
31	£10,000 - £15,000 p.a. One Person Yes / Yes	No	3 Bed house NKDC rent, shared ownership or open market	2 Bed shared ownership or open market

Of the 31 respondents, 19 were already on the NKDC Housing Register.

Summary Table for Helpingham of Realistic Property Type and Tenure Needs from Survey										
	1BF	2B F	1B B	2B B	3B B	1B H	2B H	3B H	4BH	Total
NKDC Rental	1		1	7			4	2	1	16
Local connection			1	3			2	2	1	9
In North Kesteven			1	4			4	2	1	12
Outside N Kesteven	1			3						4
HA Rental										
Local connection										
In North Kesteven										
Outside N Kesteven										
Private Rental	1						2			3
Local connection							1			1
In North Kesteven	1						1			2
Outside N Kesteven							1			1

Shared Own'ship							2	1		3
Local connection							2			2
In North Kesteven							2	1		3
Outside NKesteven										
Freehold	1						2			3
Local connection	1						2			3
In North Kesteven	1						2			3
Outside NKesteven										
Totals	2	0	1	7	0	0	10	3	1	25
Local connection	1	0	1	3	0	0	7	2	1	15
In North Kesteven	1	0	1	4	0	0	9	3	1	20
Outside NKesteven	1	0	0	3	0	0	1	0	0	5
	1BF	2B F	1B B	2B B	3B B	1B H	2B H	3B H	4BH	Total

3.3 Analysis of Opinion on a Small Development

The breakdown of the question:

Would you be in favour of a small development of affordable housing for local people within the parish if there was a proven need was:-

Households	Number
Identifying a need for affordable housing (currently strong local connection to the settlements)	13
Identifying a need for affordable housing (currently live outside the settlements).	11
In support of the principal of a new small development of affordable housing, if need identified % of those expressing a view	25 81%
Against the principal of a new small development of affordable housing, if need identified % of those expressing a view	4 13%
No opinion expressed	2

Of those expressing a view, who returned the questionnaire, 81% (25 of 31), were in favour of a small development of affordable housing for local people, where there was a proven need.

There were 13% (4 of 31) respondents were against a small development of affordable housing for local people, where there was a proven need.

The total number of Households in the area completing the questionnaires identifying a realistic need for affordable housing over the forthcoming five years was 15 of the 31 returning questionnaires.

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 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. In November 2007 the numbers on the NKDC Housing Register expressing interest in homes in the area was 207.

4.0 Conclusions

Affordability

In December 2007 the average cost of a detached house in Helpringham was £307,979 and based on a single person in North Kesteven average earnings of £20,645 the required income multiplier to buy a property was 14.9.

In December 2008 the average cost of a detached house in Helpringham was £178,875 and based on a single person in North Kesteven average earnings of £22,952 the required income multiplier to buy a property was 7.7.

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 and including average house prices for the period Jan 2007- Dec 2008 we get:

Property Type	Average Cost (£)	Median Joint Average Income (£)	Required Income Multiplier
Average	117,958	30,582	3.8
Detached	178,875	30,582	5.8
Semi	115,000	30,582	3.7
Terraced	60,000	30,582	1.9

Based on 100% mortgage availability, a 3.2-times gross income lending ratio, it means that an income of £18,750 is required to buy a mean average priced terraced house, £38,937 for a mean average priced semi and £55,898 for a mean average priced detached property based on sales in the area over the period January 2007 to December 2008. The lowest of these figures £18,750, represents that a terrace is the only type of accommodation potentially affordable to a couple on average earnings to buy, if they can raise a sizable deposit, otherwise they would need to look at shared ownership options, and realistically terraced property is quickly snapped up on the open market.

Further to this, the last terrace sold in Helpringham was in Sept 2007 and the lowest property available to buy in Helpringham at the moment is £147,000.

All eligible survey responders not already on the Housing Register were invited to apply to the Housing Register. The existing level of affordable housing provision is 35 units and it is anticipated of the 207 housing registered needs who would accept a home in the area, 15 homes could be met from void availability over the forthcoming 5 years, leaving a net Housing Register need of 192 homes.

NKDC& HA Property Stock, Stock Loss, Anticipated Voids and Net Needs

Stock Type	1BF	1BB	1BH	2BF	2BB	2BH	3BB	3BH	4BH	Total
NKDC	0	9	0	0	10	15	0	30	3	67
RSL	0	0	0	0	0	0	0	0	0	0
Total	0	9	0	0	10	15	0	30	3	67
Stock loss	0	1	0	0	1	3	0	5	0	10
Net Stock	0	8	0	0	9	12	0	25	3	57
Helpringham Housing Register	97			63			39		8	207
5yr voids	0	1	0	0	9	4	0	1	0	15
Net HR Needs	96			50			38		8	192

Of those on the Housing Register for Helpringham, 0 live in Helpringham, 87 live in other parts of North Kesteven and 120 live outside the area giving a total of 207 potentially interested in the settlement.

SURVEY RESULT

81% (25 of 31) of Survey respondents answering the question, were in favour of a small development of Affordable Housing for local people within Helpringham, with 13% (4 of 31) against, and 2 people expressed no opinion.

QUESTIONNAIRE SURVEY HOUSING NEEDS

Helpringham Questionnaire Findings

Stock Type	1BF	1BB	1BH	2BF	2BB	2BH	3BB	3BH	4BH	Total
Survey Needs	2	1	0	1	7	10	0	3	1	25
Local connection	0	1	0	1	3	7	0	2	1	15
In North Kesteven	1	1	0	1	4	9	0	3	1	20
Needs living outside NK	1	0	0	0	3	1	0	0	0	5
Realistic Shared Ownership	0	0	0	0	0	1	0	2	0	3

From the Questionnaire survey there are 25 respondents with a need for an affordable home within the next 5 years, 15 of which have a strong local connection, and thus would be potentially eligible for a home on a small affordable housing exception site, if one could be found, and developed.

Potentially, 3 respondents may be in a position to consider Shared Ownership opportunities, which NKDC are beginning to promote, most would need to obtain a deposit from family or friends, to make it a realistic option.

It is expected that none of the needs could be met through the open market.

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. The numbers on the Housing Register asking for properties in areas including the settlement in November 2007 was 207.

This questionnaire survey identifies only 'local' demand for affordable housing, which is a part of the wider demand for affordable housing in the Helpringham area. NKDC is looking to continue to provide for both demand groups. Existing provision of affordable housing, both by NKDC and Registered Social Landlords has open availability, although those applicants with a 'local connection' within North Kesteven can accrue additional points in the Housing Allocation Scheme.

Helpringham's population was under 3,000 in the 2001 census, and fall within the NKDC Policy 'H6' covering 'rural exception site' affordable housing provision. Therefore, a small 'rural exception site' to address the settlement's needs could be considered.

Two potential sites coming forward from the questionnaires in Helpringham have been passed to Development Control who will keep them on a register for site appraisal, and will write to the owners at the appropriate time, should a 'rural exception site' be supported, and be potentially realistic. If an affordable housing need was supported by the Parish Council, the call for sites would need to be an open and transparent process.

This Affordable Housing Needs Survey is a snapshot of need at any one point in time, while the scale of the excess need is not likely to change significantly in the short term, by the time any possible future scheme is likely to be achieved, the mix and size of units would need to be cross referenced again with NKDC Housing Register / Registered Social Landlord registers to show emerging need with a local connection at that time.

Affordable housing provided as a result of a local needs survey through an exceptions site would be restricted to local people. The parameters would normally be agreed locally with the parish council. The reason for this is that the local needs survey is identifying a local problem and the new housing is being introduced to help solve it.

Affordable housing provided by other means such as through a section 106 site would not normally be provided just for the local community where it is located and would be allocated via the Housing Register. The reason for this is that this housing is not being built just to satisfy a local need but a need identified through the District wide housing need survey. It is possible that not every community can find room for more affordable housing and as such NKDC need to make sure that the District wide provision grows, in line with the Central and Coastal Lincolnshire Strategic

Housing Market Assessment, which highlights a need at 754 homes per annum up from the Fordham's Research in 2004 which showed 462 units.

This means that the identification of exceptions sites following the local affordable housing needs survey in North & South Helpringham, would be for 'local people'. The council will still be making allocations to its existing properties in Helpringham, it is just that they would be to people off the Housing Register.

It is likely that any exceptions sites pursued would happen on a partnership basis and the Council would not be identifying sites and moving on them without the support of the local Parish Council. Exceptions sites are exceptions to the normal planning policies and would not normally receive planning permission without a supported local needs survey. Typically this is because the land has not been earmarked for development in the local plan.

5.0 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 Helpringham, and where a shortfall remains, look to achieve a small scheme of affordable housing.

In terms of the survey the realistic mix of type, size, and tenure can be distilled to:-

Type of property	Tenure – Rent NKDC	Tenure - Rent Private	Tenure - Shared Ownership	Tenure Freehold	Total	Local Connection
1 Bed Flat	1	1		1	3	1
2 Bed Flat						
1 Bed Bungalow	1				1	1
2 Bed Bungalow	7				7	3
3 Bed Bungalow						
1 Bed House						
2 Bed House	4	2	2	2	10	7
3 Bed House	2		1		3	2
4 Bed House	1				1	1
Total	16	3	3	3	25	15

We would assume that the open market would meet the need of the households wanting freehold property, although given their income, level of savings and the credit crunch, this will be a difficult aspiration.

To address the need of 25 properties North Kesteven District Council and Registered Social Landlords are recommended to work together to explore the location and availability of possible sites with the Parish Council, and the potential for programming a section 106 scheme and possible funding drawdown from the Homes and Communities Agency, to meet the net need which is summarised in the table below

The recommended mix and tenure for a potential Rural Exception site is as follows:

Type of property	Tenure – Rent NKDC	Tenure -Shared Ownership	Total
1 Bed Flat	0	0	0
2 Bed Flat	0	0	0
1 Bed Bungalow	1	0	1
2 Bed Bungalow	3	0	3
3 Bed Bungalow	0	0	0
1 Bed House	0	0	0
2 Bed House	2	2	4
3 Bed House	2	0	2
4 Bed House	1	0	1
Total	9	2	11

As the population is under the 3,000 population threshold in the settlement, there is no potential to make existing affordable housing available via the Government's HomeBuy scheme.

A summary presentation of this report is planned to be made with the Parish Councils and representative District Councillors, and it is hoped that actions on a way forward can be discussed. It would be useful for the Parish Council to consider the report and to respond to the following questions.

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 want to work with the District Council to provide affordable housing?
- 3) If supportive of an affordable housing site(s) in the area, does the Parish Council have views on whether the needs should be met via a single local site?
- 4) If supportive, does the Parish Council have views on the site identification process? For instance, how should we invite landowners / developers to identify land for a local exception site, whilst being careful not to raise expectations as to the land valuation, which must be much closer to agricultural land values than those of allocated residential development land, in order to be viable to provide the necessary 100% affordable housing on the exception site or sites.

To show fairness, we would need to devise an open and transparent process. If we are going to advertise, which newspaper should we use? Could we publicise in other ways? Should we use the local Parish Council notice boards, and any particular

websites to ask for landowners to come forward? Do local councillors have knowledge or contacts which could help identify potential sites and their owners to the District Council?

5) Also this requested response affords the opportunity for the Parish Council to express their views as to the design and character of any affordable homes they would wish to see, for instance, so that they were in line with any existing Village Design Statement guidance produced, either freestanding or as part of a Parish Plan.

6.0 Appendices-Appendix 1

Local Affordable Housing Needs Questionnaire for Helpringham – Dec 2007

We hope that you will take part in this survey, which is supported by the Parish Council and District Council's

It should only take ten minutes to complete the form and anything you tell us will be in confidence.

This survey is for people who will be looking for affordable housing within the next five years. This is housing that costs you less than 25% (or less than a quarter) of your total household income after tax and national insurance has been taken away.

We want you to complete the form whether or not you are on the Council's housing register or on a Housing Association register. This survey does not affect any existing registrations, nor does it mean you have signed up to anything either. However if you indicate an interest in Shared Ownership opportunities we will provide you with further information.

Only one form should be filled in per household.

Once complete, please return it in the attached pre-paid envelope by 3rd January 2008.

Thank you for your help.

This document is available on request in a number of different formats and languages. These include large print, Braille, audio-tape, and electronic formats such as disk/CD.

Contact: Bob Keech, Rural Housing Enabler at North Kesteven District Council on Tel No. 01529 414155 Extension 2573.

QUESTION 1.

1a. Please provide the contact details of the person completing this form.

Name:

Address:.....

.....

..... Telephone number:.....

QUESTION 2.

In order to prove the need for affordable housing, we need to know your income after tax and national insurance. You can work this out as follows:-

1. *Add up your household's total annual income (including benefits) for the 2006 – 2007 tax year ('household' includes all those living with you).*
2. *then minus your household's annual tax and national insurance for the past financial year.*

Please use the two stage process above to calculate your response to question 2a.

2a. Please tick which net income bracket your household falls into:

- | | | | |
|-------|-------------------------------|------------------------|--------------------------|
| i. | Less than £494.21 per month | (less than £5,930 pa) | <input type="checkbox"/> |
| ii. | £494.22 - £833.33 per month | (£5,931 - £10,000 pa) | <input type="checkbox"/> |
| iii. | £833.34 - £1249.99 per month | (£10,001 - £15,000 pa) | <input type="checkbox"/> |
| iv. | £1250 - £1666.66 per month | (£15,001 - £20,000 pa) | <input type="checkbox"/> |
| v. | £1666.67 - £2083.33 per month | (£20,001 – £25,000 pa) | <input type="checkbox"/> |
| vi. | £2083.34 - £2499.99 per month | (£25,001 – £30,000 pa) | <input type="checkbox"/> |
| vii. | £2500 - £3333.33 per month | (£30,001 - £40,000 pa) | <input type="checkbox"/> |
| viii. | more than £3333.34 per month | (more than £40,001 pa) | <input type="checkbox"/> |

2b. Does your household have any savings that would help meet the costs of new housing? YES / NO

2c. If you answered 'yes' to question 2b, please state amount:

£

QUESTION 3.

We need to know what sort of housing you need.

3a What type of property are you looking for? *(please tick your preference(s))*

- i. House
- ii. Bungalow
- iii. Flat / maisonette / apartment
- iv. Sheltered / retirement housing

3b. Please indicate the gender, age and any medical need for ground floor accommodation for each person moving with you.

	Gender	Age	Any Medical Need for Ground Floor Accommodation
You			
Other Household member 1			
Other Household member 2			
Other Household member 3			
Other Household member 4			
Other Household member 5			

3c. How many bedrooms will you need in your new home? *(please tick one box)*

- i. One
- ii. Two
- iii. Three
- iv. Four

QUESTION 4.

We also need to know whether you want to rent or buy your home.

4a. Do you prefer: *(please tick no more than 3 boxes)*

- i. Renting from a Housing Association
- ii. Renting from the Council
- iii. Renting privately
- iv. Shared ownership*
- v. Buying a home on the open market

* Shared ownership properties are likely soon to be available through the North Kesteven District Council or through a current scheme called 'HomeBuy'. With 'HomeBuy' applicants are able to buy a new build home from a Housing Association. These help people with housing needs to buy a share in a property, generally up to about 50% (half) to begin with. There would then be an opportunity to increase the size of that share over a number of years and in doing this, you could develop a greater value (equity) when the property is sold. When the property is sold, you would receive the open market value of the percentage of the property that you own, with the rest taken by the Housing Association. For example, to purchase a 50% share in a new shared-ownership two-bedroom property in the District, could cost about £70,000. On top of this you would need to pay a rent to the Housing Association that would normally amount to about £36 p.w. for the same property.

QUESTION 5.

It would also help us to identify the reasons that you need to consider a new home:

5a. What is your main reason for needing to move? *(please tick no more than 3 boxes)*

- i. Need larger accommodation
- ii. Need smaller accommodation
- iii. Need accommodation adapted for a disability
- iv. Need cheaper home
- v. Need to be closer to work
- vi. Need to be closer to a carer or dependent
- vii. Need to avoid harassment
- viii. Need secure accommodation
- ix. Need to change tenure
- x. Need to set up independent accommodation
(e.g. leave parental home)
- xi. Other reason (please state) _____

QUESTION 6.

6a. What is your local connection to North Rauceby (NR) or South Rauceby (SR)?
(Please tick all that apply.)

- | | NR | SR |
|--|--------------------------|--------------------------|
| i. Born in North Rauceby or South Rauceby | <input type="checkbox"/> | <input type="checkbox"/> |
| ii. Living in North Rauceby or South Rauceby now | <input type="checkbox"/> | <input type="checkbox"/> |
| iii. Employed in North Rauceby or South Rauceby | <input type="checkbox"/> | <input type="checkbox"/> |
| iv. Family in North Rauceby or South Rauceby | <input type="checkbox"/> | <input type="checkbox"/> |
| v. Have previously lived in North Rauceby or South Rauceby | <input type="checkbox"/> | <input type="checkbox"/> |
| vi. Carer for, or being cared for by, someone living in North Rauceby or South Rauceby | <input type="checkbox"/> | <input type="checkbox"/> |

QUESTION 7.

7a. Do you know someone who lives outside of North Rauceby (NR) or South Rauceby (SR) who would like to live here and has a link with the parish?

YES / NO

7b. If you answered 'yes' to question 7a, please identify their parish link:

- | | NR | SR |
|--|--------------------------|--------------------------|
| i. Born in North Rauceby or South Rauceby | <input type="checkbox"/> | <input type="checkbox"/> |
| ii. Previously lived in North Rauceby or South Rauceby | <input type="checkbox"/> | <input type="checkbox"/> |
| iii. Close relatives live in North Rauceby or South Rauceby | <input type="checkbox"/> | <input type="checkbox"/> |
| iv. Work in North Rauceby or South Rauceby | <input type="checkbox"/> | <input type="checkbox"/> |
| v. Carer for, or being cared for, by someone who lives in North Rauceby or South Rauceby | <input type="checkbox"/> | <input type="checkbox"/> |

7.c Please gain their permission and provide their contact details below, we will then forward a copy of this questionnaire directly to them.

Their name:

Their address:

..... Their telephone number:

QUESTION 8.

Would you be in favour of a small development of affordable housing for local people within your parish if there was a proven need? YES / NO

QUESTION 9.

9a. Do you know of any sites in North Rauceby or South Rauceby which could be available for new affordable housing development. YES / NO

9b. If you answered 'yes' to question 9a, please provide potential site details below:

Contact name:

Contact address:

Contact Telephone number:

Site location:

QUESTION 10.

If you have any further comments, please write them in this box, or if needed, write overleaf or on an additional sheet and attach the comments to your returned questionnaire. Thank you.

QUESTION 10. Continued

Please sign and date this form to confirm that the information you have provided is factually correct.

Signature: Date:

Print name:

Appendix 2 – Affordable Housing Definitions

1.10 Affordable Housing – a Definition and Types of Solutions

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 usually 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 at prices and rents above those of social rent, but below 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.