

## **HOUSING NEEDS SURVEY REPORT**

**LEADENHAM**

**JANUARY 2009**



**Report by**

**COMMUNITY LINCS**  
The Old Mart, Church Lane  
Sleaford, Lincs, NG34 7DF

[www.communitylincs.com](http://www.communitylincs.com)

**In conjunction with**

**NORTH KESTEVEN DISTRICT COUNCIL**

## Contents

---

<b>Title</b>	<b>Page</b>
<b>Introduction and Purpose of Survey</b>	<b>4</b>
<b><i><u>Part 1: Overview and Background Information</u></i></b>	<b><u>6</u></b>
Leadenham Village Information	7
House Prices and Rented Market	8
Salary and Employment Information	10
<b><i><u>Part 2: The Housing Needs Survey Results and Analysis</u></i></b>	<b><u>11</u></b>
Questionnaire Section 1: Housing Need	12
Questionnaire Section 2: Those in Housing Need	15
Questionnaire Section 3: Income and Affordability	19
District and Housing Association Waiting List and Housing Stock	21
<b><i><u>Part 3: Summary of Need Conclusion and Recommendations</u></i></b>	<b><u>22</u></b>
Summary of Need	23
Concluding Comment	25
<b>Appendices</b>	
Appendix 1 – Summary of Comments Received	26
Appendix 2 – Glossary of Terms	27

## Introduction and Purpose of the Survey

---

House prices have traditionally been low in North Kesteven. They have however been rising quickly in recent years. In the last four years, they have risen by 20.5%, and despite a recent fall in the property market, prices in North Kesteven have continued to rise in the past year. 77% of houses are owner occupied. This is higher than both the regional and national averages. 10% of houses are rented from private landlords, 12% are rented from the District Council and other social landlords (including shared ownership) and 1% other<sup>1</sup>.

North Kesteven has in recent years been very successful at attracting new residential development. This has resulted in a high level of development over the first three years of the Structure Plan<sup>2</sup> period. The District provision of housing is now made up of a high level of commitments, which are being implemented as time goes by.

Affordability of housing was not a problem in North Kesteven until quite recently. As a consequence the large level of build commitments does not provide much in the way of a range of property sizes or affordable housing. At the time of planning approval there was no need for high levels of affordable housing to be provided as part of the planning conditions. Due to the rapid changes in house prices this has now changed.

A Housing Needs Assessment (commissioned jointly with the City of Lincoln, c2005) however demonstrated that there was a short-term (five year) requirement to provide over 450 affordable houses per year. This need is evident throughout the district in both urban and rural areas. Often house price increases are more sharply felt in rural areas and this has raised concerns for many people within the rural parts of the district that they cannot afford to buy or rent houses in their villages, particularly as North Kesteven still has the Lincolnshire wide problem of a low wage economy. As such many people in villages throughout the District feel that they will have to move away if they ever want to find an affordable property.

---

<sup>1</sup> Source: Hometrack Housing Intelligence System – updated to November 2008.

<sup>2</sup> Lincolnshire Structure Plan: Examination in Public Statement by North Kesteven District Council; LSP Matter 4 – Housing Provision and Distribution by District - Thursday 7th July 2005

The Rural Housing Enabler works with Parish Councils, Local Authorities and Housing Associations to try and remedy this situation by investigating the need for affordable houses in villages throughout Lincolnshire.

The first step in this process is to undertake a Housing Needs Survey which provides an overview of the current housing situation in a village and gives detail as to if there is a need for local affordable homes. The Rural Housing Enabler worked with Leadenham Parish Council to carry out a Housing Needs Survey and the survey was carried out in January 2009.

### **Purpose of Survey**

The survey was carried out in order to obtain evidence of the housing needs across the village. This evidence can be used to identify if there is an affordable housing need within the village. If a local need is found suggestions can be made on what type, size and tenure of housing would meet the requirements.

# Part 1: Leadenham

---

## *Overview and Background Information*

## LEADENHAM

---

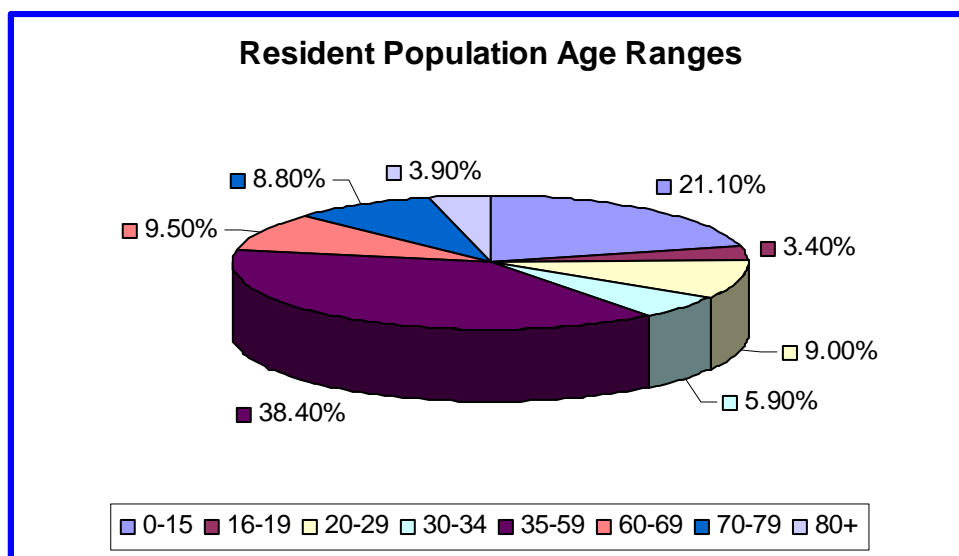
The village of Leadenham is situated on the A607 approximately midway between Lincoln and Grantham and just off the A17, approximately midway between Sleaford and Newark on Trent.

The A1 trunk road is accessible from Newark, giving excellent access to the rest of the country. A 20/25 minute drive takes you to main line train stations at Newark and Grantham. The village benefits from an excellent bus service from Grantham to Lincoln with buses every half hour from 6am – 11pm daily.

### Village Statistics

---

- 385 people reside in Leadenham in 161 households.
- 48.6% of the population are male.
- 51.4% of the population are female.



### Village Amenities

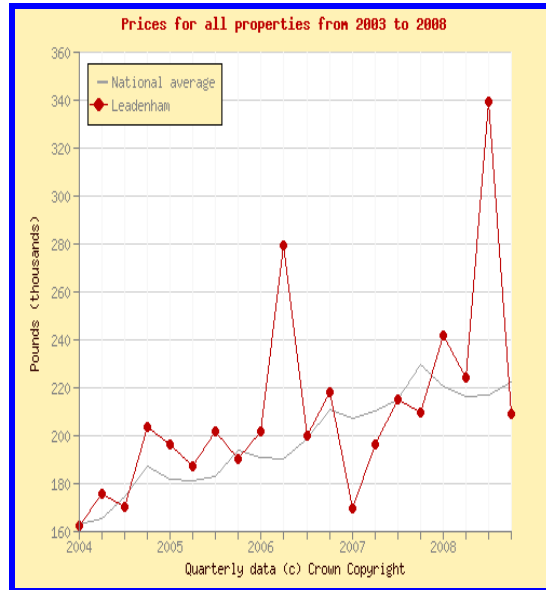
---

The village of **Leadenham** has a limited number of amenities including:

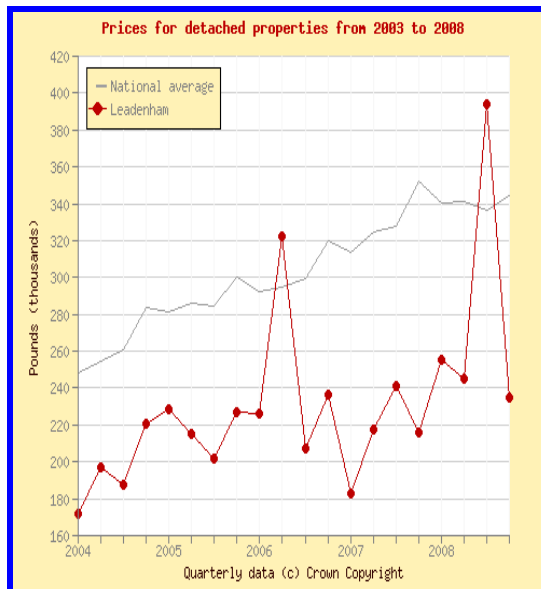
- Post Office
- Garage and Petrol Station
- Primary school
- Village Hall

The nearest secondary school is just under a mile away in Welbourne

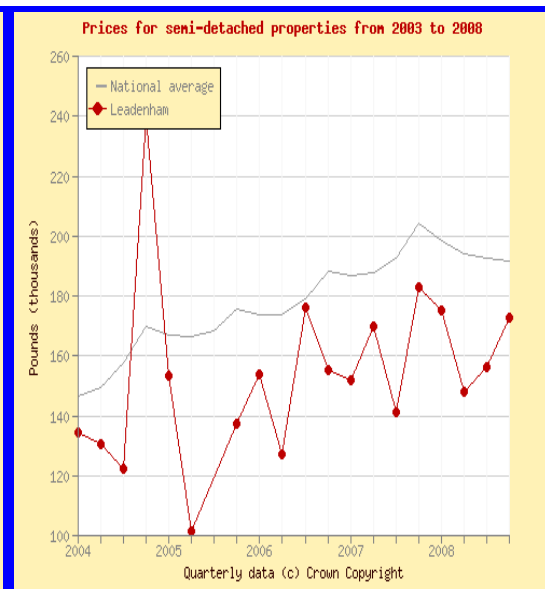
## House and Rental Prices in Leadenham



Leadenham Average House Price (Jul-Sep 2008)	National Average House Price (Jul-Sep 2008)
<b>£208,935</b>	<b>£222,220</b>



Leadenham Average Detached House Price (Jul-Sep 2008)	National Average Detached House Price (Jul-Sep 2008)
<b>£235,110</b>	<b>£344,550</b>



Leadenham Average Semi-Detached House Price (Jul-Sep 2008)	National Average Semi-Detached House Price (Jul-Sep 2008)
<b>£172,900</b>	<b>£191,438</b>

Information taken from: [www.upmystreet.com](http://www.upmystreet.com)

## Average House Price Comparison: 2002 and 2006

	Average House Prices		Average Increase
	2002	2008	
<b>All</b>	£119,250	£208,935	75%
<b>Detached</b>	£147,927	£235,110	59%
<b>Semi-Detached</b>	£77,291	£172,900	124%

There was insufficient data for terraced properties to show a history.

All prices taken from July to September quarter.

## Current Open Market Prices

In January 2009 there were a total of 3 properties for sale within Leadenham of a variety of types and sizes.

	3 Bedrooms	4 Bedrooms	5+ Bedrooms
<b>Average price</b>	<b>£225,000</b>	<b>£485,000</b>	<b>£795,000</b>
<b>Quantity</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>Lowest Price</b>	<b>£225,000</b>	<b>£485,000</b>	<b>£795,000</b>

Taken from [www.rightmove.co.uk](http://www.rightmove.co.uk)

## Current Private Rented Market

In January 2009 only one property was found available to rent in Leadenham.

- 4 Bedroom House available for £1000 per calendar month

Taken from [www.rightmove.co.uk](http://www.rightmove.co.uk)

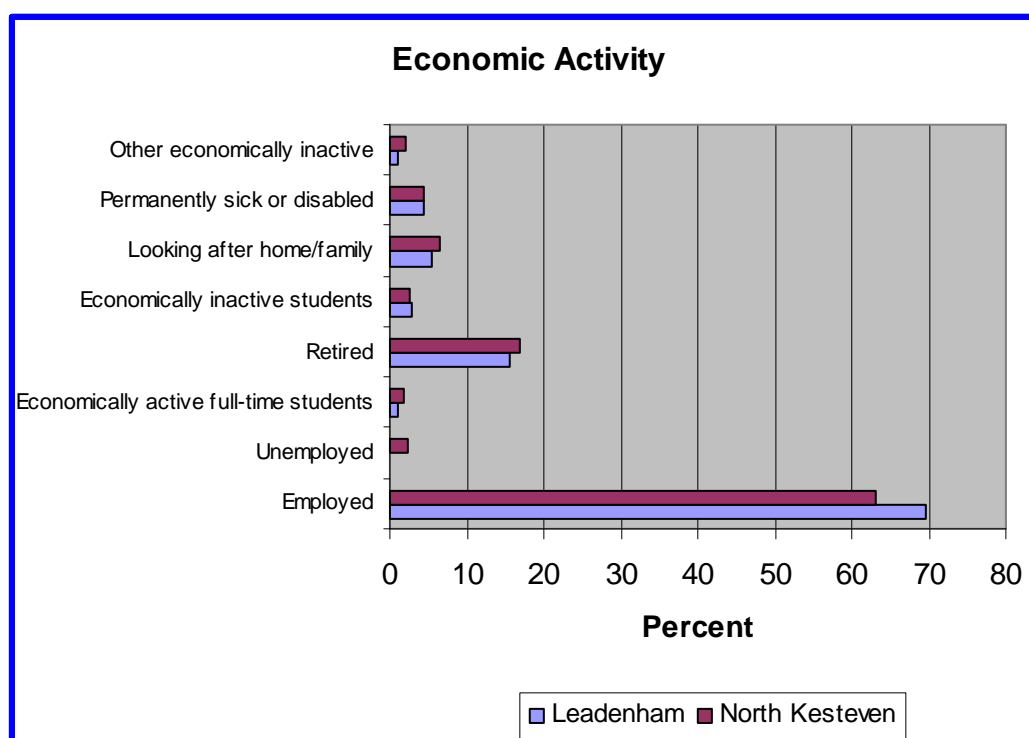


## Salary and Employment in North Kesteven

District	Median Wage 2002	Median Wage 2008	% Increase
Lincolnshire	£15,613	£19,042	22%
Boston	£15,024	£17,327	15%
East Lindsey	£14,120	£18,032	28%
Lincoln	£16,857	£19,650	17%
North Kesteven	£14,099	£17,155	22%
South Holland	£16,508	£20,678	25%
South Kesteven	£16,540	£21,141	28%
West Lindsey	£14,882	£17,546	18%

Annual Survey of Hours and Earnings (ASHE): National Office of Statistics [www.statistics.gov.uk](http://www.statistics.gov.uk)

What is evident from the table above is that whilst wages in North Kesteven have risen at 22%, in line with the Lincolnshire average, they still have the lowest median wage in Lincolnshire.



Source: Census 2001

## Part 2: The Housing Needs Survey

---

### *Results and Analysis*

# The Housing Needs Survey

---

## QUESTIONNAIRE SECTION 1: Housing Need

### Distribution

200 surveys were distributed throughout the village of Leadenham.

The surveys could be returned in the ballot boxes placed in Troops Garage or the Post Office, or alternatively surveys could be returned to Community Lincs in the Freepost envelope provided.

**48 surveys were returned. This represents a response rate of 24%.**

### Level of Support

Respondents were asked if they were in support of a small development of affordable housing.

Q7 Would you be in favour of a small development of affordable housing?		
Yes	36	75%
No	11	23%
Don't Know	0	0%
No Answer	1	2%
TOTAL	48	100%

### Respondents Comments

A number of respondents took the time to make more detailed comments in the space provided on the survey form. Detailed comments can be viewed within Appendix 1.

The majority of the comments were generally in favour of limited development within the village, and acknowledged the need to retain young families in order to maintain the sustainability of the village.

## QUESTIONNAIRE SECTION 1: Housing Need

### Current Tenure of Respondents

Q1 Who owns the house you are living in?		
Myself/my family	28	58%
Private landlord	8	17%
Housing Association	7	15%
Shared Ownership	0	0%
Tied to a job	2	4%
Other	1	2%
No answer	2	4%
<b>TOTAL</b>	<b>48</b>	<b>100%</b>

### Overview of Respondents Present Type of Accommodation

Q2 Is your home:		
House	33	69%
Flat	0	0%
Bungalow	11	23%
Other	0	0%
No Answer	4	8%
<b>TOTAL</b>	<b>48</b>	<b>100%</b>

Q3 How many bedrooms are there in the property?		
2 bed	12	25%
3 bed	25	52%
4 bed	7	15%
5+ bed	2	4%
No Answer	2	4%
<b>TOTAL</b>	<b>48</b>	<b>100%</b>

### People Who Have Moved Away

- 8 respondents indicated that a member of their family or household had moved away in the last 5 years due to lack of affordable housing.
- 4 respondents indicated that the member of their family or household **would return** if affordable housing was provided and a further 5 were unsure.

### Possible Independent Householders

- 2 respondents indicated that there was someone in their household that **would like to live independently** if alternative accommodation was available.

### Respondents View of Present Accommodation

Q6 Which statements describe your housing situation?	
Current home too large	3
Current home too small	4
Need help/support to live independently in property	3
Unable to cope with stairs in current home	0
Unable to afford rent/mortgage in current property	4
Private tenancy is due to end	0
Current home is too far away from work or family	2
Need increased security of tenure	1
Home in poor condition	1
Need to spend more than 10% of household income on fuel	4
Lack of amenities in the current home	0
Home is too costly to maintain	1

### Respondents Recommendations of Possible Development Sites

There were a number of responses that suggested possible sites for development.

The suggestions are:

Q7a Can you suggest a site where a development could be built?
George Hotel Car Park (2)
Industrial site bottom of Quarry Hill
Newark Road, opposite entrance to Back Lane
Old station yard (5)
Old Village Hall Site (5)
On the old A17 towards Newark
Opposite Primary School (2)
Paddock/Field opposite Troops garage (6)
South of the village
Top of waterloo paddock
Very small development not 1000+ homes

### Possible Landowners

- 3 respondents indicated that they have land they may be interested in using for affordable housing.

## QUESTIONNAIRE SECTION 2: Those in Housing Need

### Level of Need

Q8 How many people in each age group are in housing need?							
	0-15	16-24	25-44	45-59	60-74	75+	TOTAL
Male	0	4	0	0	1	0	5
Female	2	0	1	0	2	0	5
TOTAL	2	4	1	0	3	0	10

### Who Needs to Move

Q9 Who needs to move?	
Single person	3
Couple	1
Family	1
2 Separate Individuals	1
Other (Blank)	2
TOTAL	8

- Of these **8 respondents** indicating a housing need **2** stated that if they receive alternative housing **then 2 houses would become available**<sup>3</sup>

### Type of Future Accommodation Required

Q10 What alternative accommodation is needed?	
House	4
Bungalow	2
Flat	1
Extra care	0
Sheltered Housing	0
Other	0

### How Many Bedrooms Are Needed

Q11 How many bedrooms are needed?	
2	4
2-3	1
3	1
2-4	1
Not specified	1
TOTAL	8

<sup>3</sup> Number does not correlate to the number of independent householders indicated due to inconsistencies in the filling out of the survey. Two respondents did not indicate a *potential* independent householder in section 1 of the survey, however went on to indicate a housing need. One respondent incorrectly stated that their property would not become available.

**Desired Future Tenure and Who Should Future Accommodation be Suitable For**

	Not Specified	Buying on Open Market	Shared Ownership	Renting (RSL/LA)	Renting (Private Landlord)	Total
Not Specified	1	1				2
Couple				1		1
Family	1					1
Single Person		1		2		3
2 Separate Individuals			1			1
Other						0
Total	2	2	1	3	0	8

**Desired location**

<b>Q13 Where would you consider living?</b>	
Leadenham	6
Neighbouring villages	3
Nearest Town	3
Other	0
Not Specified	1
<b>TOTAL</b>	<b>13</b>

<b>Q13 Where would you prefer to live?</b>	
Leadenham	5
Neighbouring villages	1
Nearest Town	1
Other	0
Not Specified	1
<b>TOTAL</b>	<b>8</b>

### **Local Connection**

- **6** respondents have lived in the parish for between 5 and 38 years
- **2** respondents did not specify their local connection to the parish

### **Respondents on the Local Housing Waiting List**

Of the respondents indicating a housing need;

- **None** Are registered on either the District Council or Housing Association waiting list

### **Why they were not registered on any waiting list?**

- **1** respondent believes they would have to wait too long to be housed
- **1** respondent believes they would not be housed where they would like to live
- **4** respondents believe that they would not be eligible



## Review of Those Indicating Housing Need

---

**In all 8 respondents indicated a housing need and had their circumstances and information assessed in this section.**

What was apparent from the data was that some respondents either were able to have their housing need addressed in another way or that not enough information was supplied to assess their suitability for affordable housing.

As a result these respondents are ruled out of consideration. Details are given below and can be viewed in appendix 2

### **Respondent 14**

*Whilst indicating a housing need, respondent indicated that they are able to afford a mortgage, and have a property with which to finance a move to a smaller, more manageable property*

### **Respondent 20**

*Whilst indicating a housing need, respondent indicated that they would only consider living in Lincoln<sup>4</sup>*

### **Respondent 23**

*Respondent did not provide sufficient information with which to assess their housing needs.*

**From this the number of respondents expressing affordable household need is considered to be 5**

Of these;

- **5 Respondents need to move within 5 years.**

---

<sup>4</sup> Whilst for the purposes of this survey, the respondent has been ruled out, they may still be eligible for affordable housing

## QUESTIONNAIRE SECTION 3: Income and Affordability

***Affordability Criteria – For the purpose of this survey a household is considered to be in need of affordable housing if the households rent or mortgage would be more than 25% of their net income.***

This part of the survey is used to try and establish price levels of property that respondents can possibly afford. Whilst not all personal and financial circumstances are identified (such as savings) it is still useful as a guide.

Viewing the income figures given and estimates on what respondents think they could spend on a property allows for suggestions to be made as to what type of housing respondents can realistically afford.

Two types of affordable are considered;

- **Social Rented Housing**
- **Shared Ownership Housing**

Full definitions of these can be seen in the Glossary of Terms (appendix 5) and the reasons why these are the only affordable housing choices are set out below.

According to **Planning Policy Statement 3: Housing (2006)** affordable housing is defined as **Social Rented Housing** and **Intermediate Housing**.

**INTERMEDIATE HOUSING** includes **shared ownership** products and other low cost homes for sale and rent. This definition **DOES NOT** include “**low cost market**” housing as this type of housing in most instances is not affordable in perpetuity but merely discounted for the first buyer and not subsequent purchasers, which is contrary to current planning guidance for rural villages such as Leadenham.

As **SHARED OWNERSHIP** is the most widely used Registered Social Landlord **intermediate** housing product in Lincolnshire, this report has purely used **SOCIAL RENTED** and **SHARED OWNERSHIP** as the two types of affordable housing considered for respondents’ needs.

## Affordability of Open Market Properties

### Rent Respondents can afford

The table below shows the net income of respondents judged to be in affordable housing need and the maximum rent they could afford to pay if rent is not more than 25% of their net income.

Weekly net income	Monthly Net Income	Max Affordable Rent Per Month*	Frequency of Responses
Less than £48	Less than £209	£52	
£49-£95	£212 - £412	£103	
£96-£145	£416 - £628	£157	1
£146-£210	£633 - £910	£228	1
£211-£249	£914 - £1079	£270	
£250-£300	£1,083 - £1,300	£325	1
£301-£400	£1,304 - £1,733	£433	1
£401-£500	£1,738 - £2,167	£542	
£500+	£2,167+	£542+	
No Answer			1
TOTAL			5

What is clear from the table above is that for all of the respondents who gave economic information the 1 private rented property found advertised in Leadenham is **unaffordable**.

#### One rental property was found available in Leadenham;

- 4 Bedroom House available for £1000 per calendar month

### Mortgage Respondents can afford

Affordable Mortgage Amount	Frequency of Responses
Below £30,000	1
£30,001-£50,000	0
£50,001-£75,000	1
No Answer	3
TOTAL	5

What is evident from this information is that all of respondents who answered this part of the survey would be **unable** to afford any of the **3** available open market properties available in **Leadenham** as found in January 2009 (see page 7).

The cheapest available property found was **£225,000** and this would be out of the financial reach of all respondents.

## Property Recommendations

The table below shows the recommended property types to meet the needs of those respondents judged to be in housing need. Recommendations have been based on the eligibility criteria set out in North Kesteven District Councils Allocations policy, therefore recommendations may vary from the preference given on the survey form.

Respondent	Desired Property	Desired Bedrooms	Recommended Tenure	Recommended Bedrooms
6	House	2-4	House/Flat	1
9	House	2	House/Flat	1
21	Flat	2	Flat	2
44	Bungalow	2	Bungalow	2
45	House	3	House	3

## Tenure Recommendations

Caution should be exerted when suggesting possible housing tenures and attention paid to the idea of a householder **not** having to pay more than 25% of their net income on rent or mortgage. Where respondents have an annual income of between £16,000 and £22,000, they have been deemed eligible for a shared ownership property (as per the eligibility test set out by home2you.)

Respondent	Desired Tenure	Recommended Tenure
6	Open Market	RSL Rent
9	RSL Rent	RSL Rent
21	Shared Ownership	RSL Rent
44	RSL Rent/PRent	RSL Rent
45		SO

## District and Housing Association Waiting Lists

---

There are currently **181** people on North Kesteven District Councils housing register who have expressed a preference to live in Leadenham. Of those **3** have **direct local connections**.

**None** of the respondents to this survey judged to be in need of affordable housing to remain in Leadenham are registered with North Kesteven District Council.

## Part 3: Summary of Need

---

### *Conclusion and Recommendations*

## Summary of Need: Leadenham

---

In total this report deems **5 respondents in affordable housing need**. The majority of respondents (4) are judged to require social rented properties to allow them to stay in Leadenham.

Only 1 respondent is deemed to be eligible for shared ownership housing.

The need is a mix of;

- **FAMILIES** requesting more secure and affordable properties.
- **YOUNG PEOPLE** requesting independence from the family home.
- **ELDERLY PEOPLE** requesting more secure and affordable properties.

Of the 5 respondents who were deemed to be in affordable housing need, 3 are newly arising households and 2 are existing households. Therefore if alternative accommodation was found for all those in need, 2 properties would become available. Both of the properties that would become available are currently privately rented.

The table below displays the suggested choice for property type and tenure based on the information given. Recommendations have been based on the eligibility criteria set out in North Kesteven District Councils Allocations Policy, therefore recommendations may vary from the preference indicated on the survey form.

Property Type	Shared Ownership	RSL Rented	Total
1 Bedroom House/Flat		2	2
2 Bedroom Flat		1	1
2 Bedroom Bungalow		1	1
3 Bedroom House	1		1
<b>Total</b>	<b>1</b>	<b>4</b>	<b>5</b>

In addition to the **5 respondents** judged **in need** of affordable housing this survey has found the following people or families with a potential housing need, who did not go on to fill out Part 2 of the survey;

- **8** people or families have moved away due to a lack of affordable housing.
- **4** person or family **would return** if affordable housing was provided.
- **2** people **could live independently** in alternative accommodation if it was available.
- A possible **3** households on the North Kesteven Housing Register who did not respond to the survey.
- **75%** of all respondents who answered the questionnaire are in **favour** of a small development of affordable housing in **Leadenham** for the benefit of local people.

## Concluding Comment

---

The recommendation of this report is that affordable housing is provided that will meet the needs of all **5 respondents** who have been judged to be in need of affordable housing. Within this number there are two **single people** who require 1 bedroom properties, one **couple and two separate individuals** who require two bedroom properties and one **family** who require a three bedroom property. To meet this need a small development of at least **5 one to three bedroom general needs** properties is recommended, with the potential to increase that number to 8, to include the needs of those on the housing register.

The need found from this survey and the additional **three locally connected applicants** already registered with North Kesteven District Council illustrates clearly that there would be demand from local people for this kind of housing and it would ensure that the housing options of the village are increased and mean that many people, both old and young, can decide where they wish to live at a price they can afford rather than have the decision made for them due to a lack of availability and choice. Provision of housing of this kind would help to ensure the long term sustainability of the village by helping the young and old to remain living in their community.



# Appendix 1

## Summary of Comments Received from Survey

The following are direct extracts from all returned surveys.

“It’s OK building a small development but it rarely stops there. Take Bracebridge Heath – no sooner did they build a few houses Barrett then built an enormous estate. Could that happen here. I hope not.”

“No-one in my property is in need of housing. I think that adequate provision is available in Leadenham for housing requirements of a village of this size. Should not like to see the village expand in a big way, though I am not against minor development.”

“We would like to see affordable house being built in the village.”

“I did live in Rural Essex where there was a shared ownership affordable housing scheme (Tillingham).  
6 homes were built (semi-detached, timber boarded\_ but take up was poor although there had been shown to be a need.  
Some of the homes were let as there was, at that time, a great lack of homes to rent.”

“Our village needs (controlled) expansion to survive. I would support any plans to provide affordable housing”

“I feel this is a waste of time and money. There are several houses in this village stood empty for rent. If the council hadn’t sold off its council houses all across the county we wouldn’t be in this situation in the first place. This is a lovely village to live in & doesn’t want ruining by building affordable housing/and other rubbish homes being built.”

“Don’t need anymore houses in Leadenham. Fill the empty MOD houses in Lincolnshire instead of them falling into decay.”

“I have always lived in Leadenham, along with many family members. I struggled to get on the property ladder and it was only with financial help from my parents that I was able to. I have three children who have all attended the school and would like to carry on themselves living in Leadenham when the time arrives. There are not enough houses at all in this village and that’s why the school struggles along with shops etc. And as stated we need more families, and less people moving away.”

“At the moment we live in a 3 bedroom house rented from the Leadenham Estate. I am getting to retirement age and when I stop work I will not be able to afford the rent, if you can offer us a one bedroom bungalow at an affordable rent on OAP then that would make a excellent 3 bed family house available in the centre of the village.”

“I only filled in housing needed because I presume my son will want to leave home at sometime.”

## Appendix 2

### Glossary of Terms

#### Affordable Housing

Housing of an adequate standard which is cheaper than what is generally available in the local housing market.

#### Choice Based Lettings

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 on the basis of who has been waiting the longest.

#### Home 2 You

Service operated by Eastern Shires Housing Association (ESHA), who have been appointed by the Housing Corporation as 'HomeBuy Agent' to provide a one stop property shop for access to low cost home ownership products in Lincolnshire and Rutland (such as shared ownership).

#### Housing Associations

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

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.

#### 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.

**Planning Policy Statement 3: Housing (2006)**

Housing policy document on Delivering Affordable Housing produced by the Government in November 2006. See [www.communities.gov.uk](http://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.

**Shared Ownership**

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. Usually (particularly in rural areas) the Housing Association will put a limit on portion 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 to rent at below market price for households in need by Local Authorities or Housing Associations.