

Local Affordable Housing Needs Survey

Analysis Report

Skellingthorpe, Doddington & Whisby Parishes

Conducted by North Kesteven District Council
April 2013

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1.0 Introduction

This survey was undertaken during January and February 2013 to assess whether there was a need for an affordable housing scheme in the Parishes.

2.0 Survey Process

Questionnaire

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 Skellingthorpe and Doddington and Whisby villages, with postal surveys being sent to outlying addresses within both parishes. A postal return was used to retain individual anonymity with a pre-paid return envelope being provided with all questionnaires. In total 446 (27%) of the questionnaires were returned within the three week response period given.

3.0 Analysis

This section is a summary report that outlines the responses received from the Skellingthorpe, Doddington and Whisby Housing Needs Survey.

A total of 446 surveys were returned, giving a response rate of 26.6%.

You and Your Household – Current Living Arrangements

1. How many people live in your home?

In response to this question, 55% of respondents (237 respondents) indicated that they live in a two person household; 24% (102 respondents) indicated that they live in a one person household; 9% (41 respondents) live in a three person household, while the same figure 9% (41 respondents) live in a four person household. Five person households accounted for 2% (9 respondents); 0.5% (2 respondents) live in a six person household, while one respondent (0.2%) lived in a household of seven persons. The graph below provides a summary of these results:

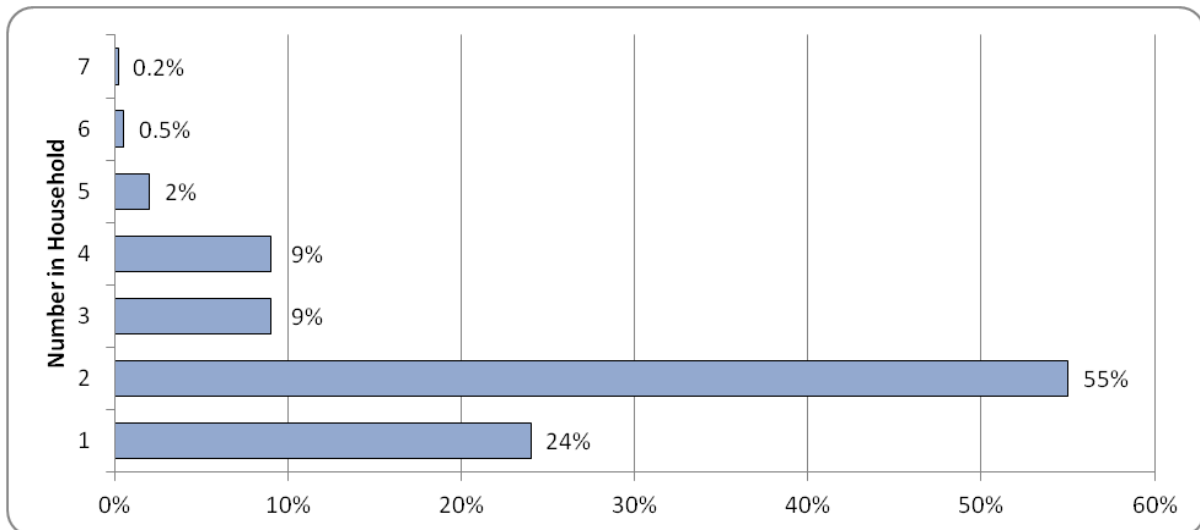


Figure 1: Number of people living in home (433 respondents)

2. How would you describe your home?

Over half of respondents (57% or 249 respondents) described their home as a bungalow, and 42% (186 respondents) described their home as a house. Two respondents (0.5%) described their home as a flat/maisonette/apartment while one respondent (0.2%) described it as sheltered/retirement housing. The remaining two respondents (0.5%) selected the 'Other' category with the responses being "dormer bungalow" and "cottage". The following graph provides a summary of the responses:

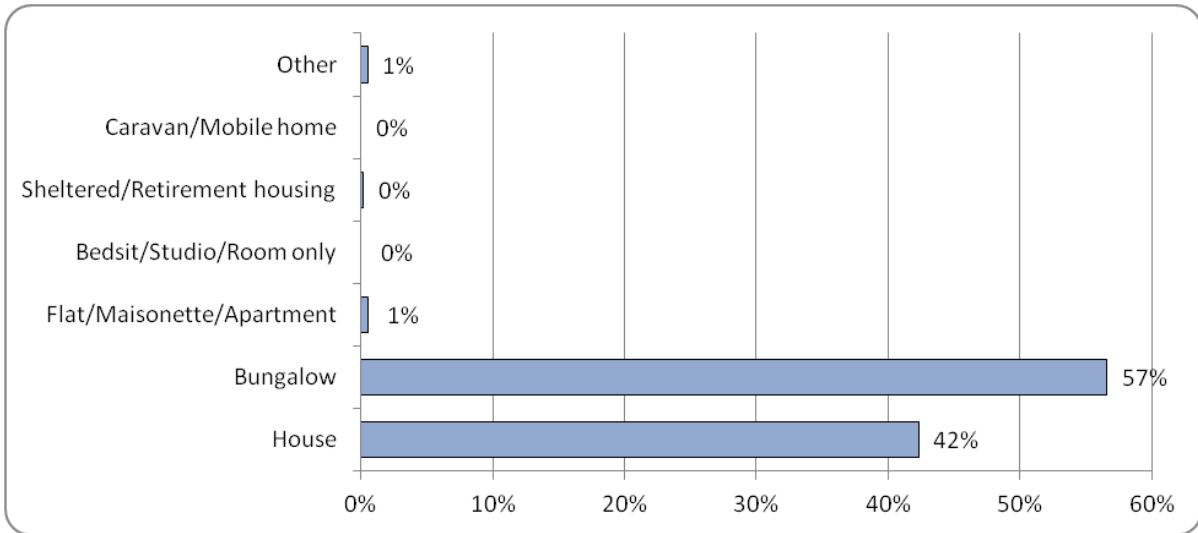


Figure 2: Type of home currently living in (440 respondents)

3. What type of ownership is your home?

The largest category of respondents at 55% (240 respondents) indicated that their home was owned outright by a household member(s), while 31% (137 respondents) indicated that their home was owned with a mortgage by a household member(s). This was followed by renting from the Council at 9% (37 respondents); renting from a private landlord at 4% (16 respondents). No respondents rented from a Housing Association however 1% (3 respondents) described their home as being shared ownership (part owned/part rented). A further 3 respondents (1%) chose the category 'Other' with only one respondent detailing this further as an "Equity Plan". The graph below provides a breakdown of these figures:

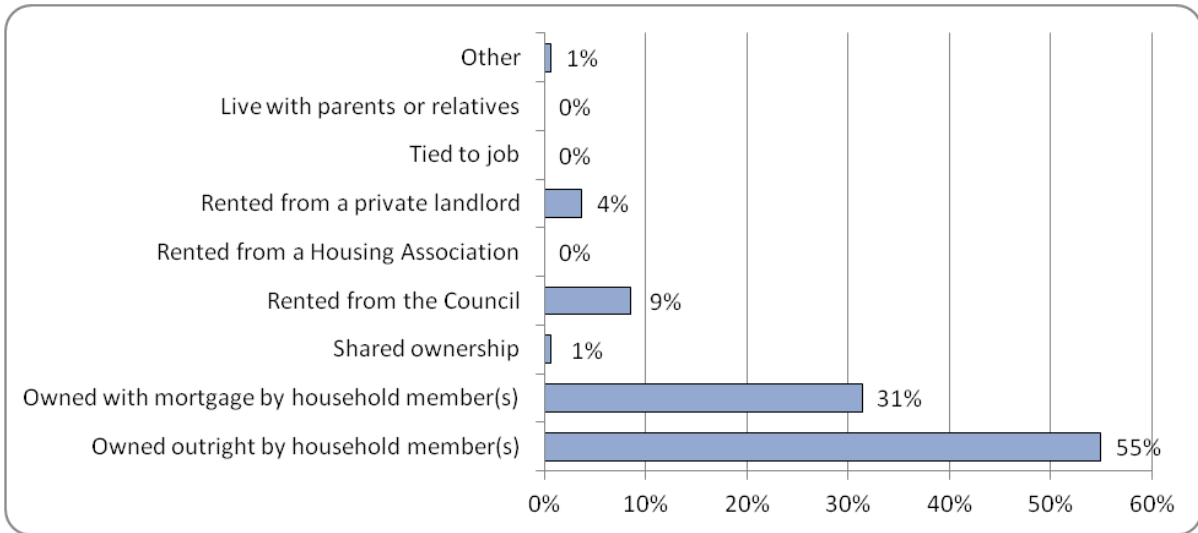


Figure 3: Type of ownership of current home (436 respondents)

4. How many bedrooms does your home have?

Exactly half of respondents (50% or 213 respondents) indicated that their current home has three bedrooms, whilst a quarter (25% or 105 respondents) had two bedrooms. Four bedroom homes accounted for 18% (78 respondents), while 4.5% (18 respondents) had five or more bedrooms. The final 3% of respondents (14 respondents) had one bedroom. The figure below shows this:

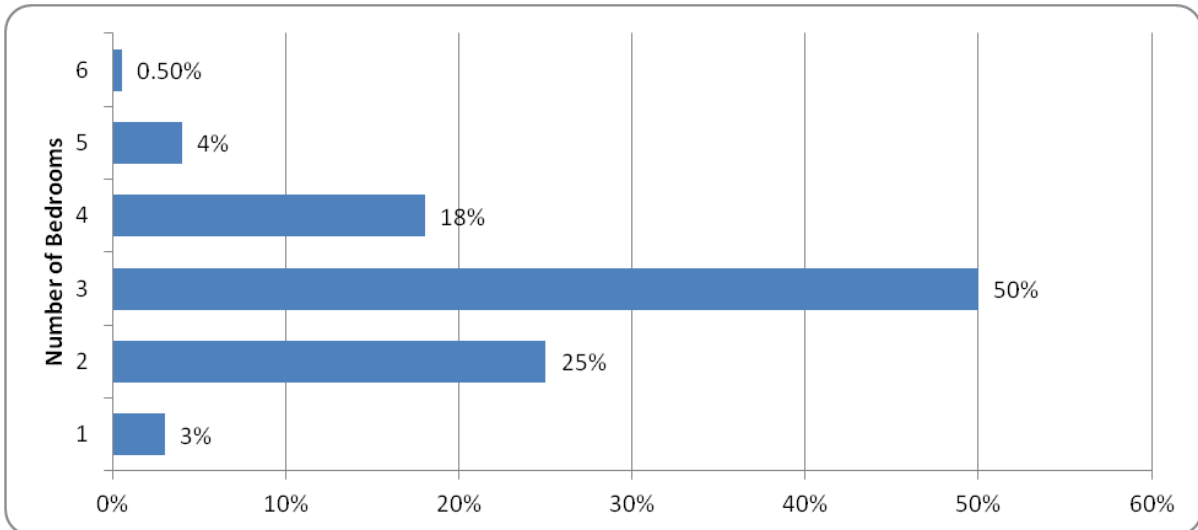


Figure 4: Number of bedrooms in current home (428 respondents)

5. What type of household are you?

53% (228 respondents) indicated that they live as part of a couple in their current household, while 24% (103 respondents) live on their own. Families with children under 18 years account for 14% (61 respondents) with families with adult children accounting for 6% (27 respondents). Fourteen respondents (3%) selected the 'Other' category. The figure below provides a breakdown of this:

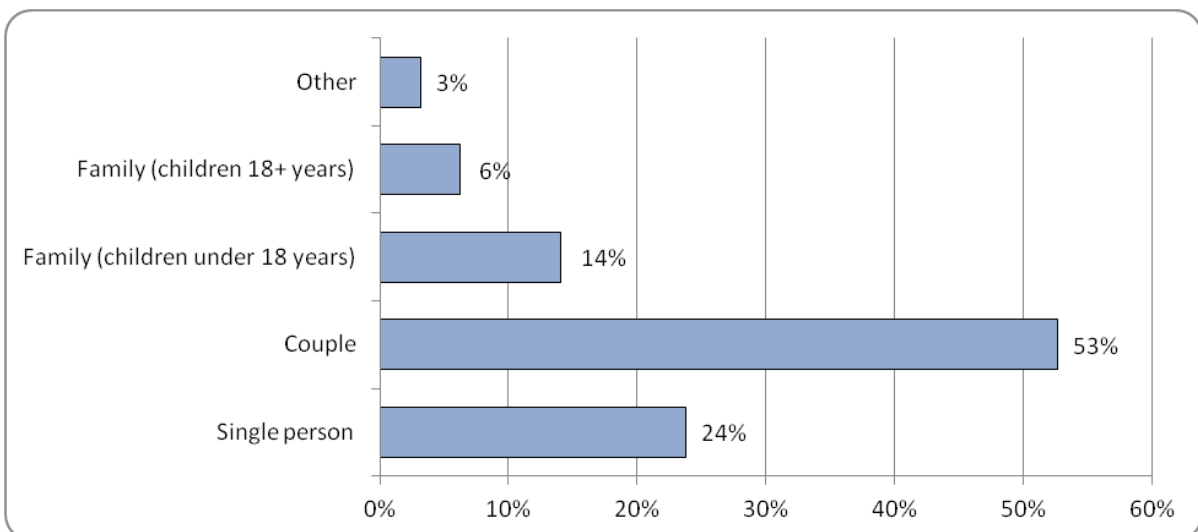


Figure 5: Type of household currently (433 respondents)

Of those respondents who indicated that their household was a different type to those listed in the question, 11 respondents gave details which were as follows:

- “Widow” (given by 2 respondents)
- “Widower” (given by 2 respondents)
- “Single parent 3 children”
- “Single parent and 2 children under 18”
- “Single person and 1 child”
- “Family and grandchildren”
- “Mother/father and daughter/son in law”
- “Father and daughter”
- “House-share”

6. Which Parish do you currently live in?

By far the largest group of respondents currently live within Skellingthorpe Parish (87% or 379 respondents). A further 9% (39 respondents) currently live in Doddington and Whisby Parish, while 4% (17 respondents) stated North Kesteven in response to this question.

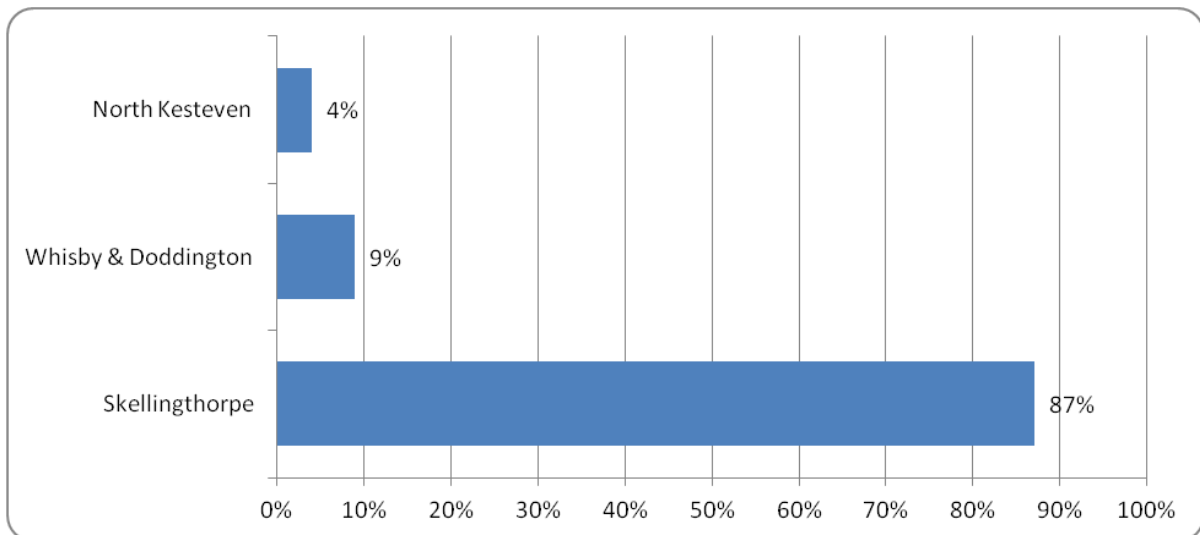


Figure 6: Parish currently lived in (435 respondents)

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

The largest group had been living in their current Parish for 21 years or more, with this accounting for 44% (191 respondents). The second largest group (15% or 65 respondents) are those who had been living in their Parish from 11-15 years, whilst 14% (62 respondents) had lived in the Parish between 6 and 10 years. A further 13% (58 respondents) had been resident between 16 and 20 years, with 11% being resident between 1 and 5 years (49 respondents). The smallest group at 2% (8 respondents) were those who had been living in their Parish for less than 1 year. The graph below provides a summary of these results:

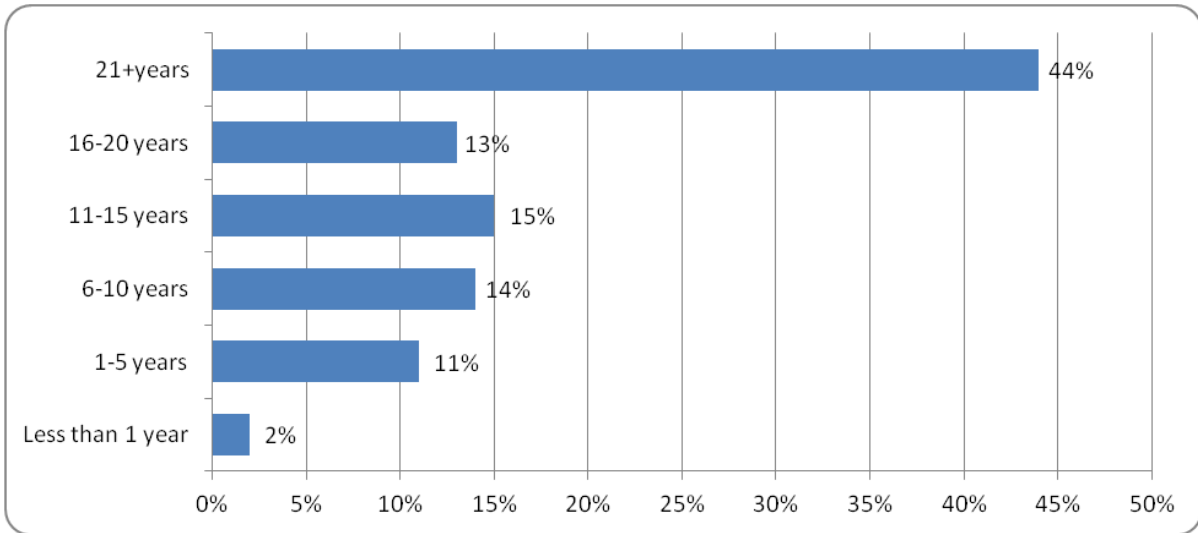


Figure 7: Time living in parish (433 respondents)

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

Two thirds of respondents (66% or 277 respondents) stated that they would be in favour of a development of affordable housing for local people within the parish if there was a proven need. 34% (142 respondents) stated that they would not be in favour of such a development.

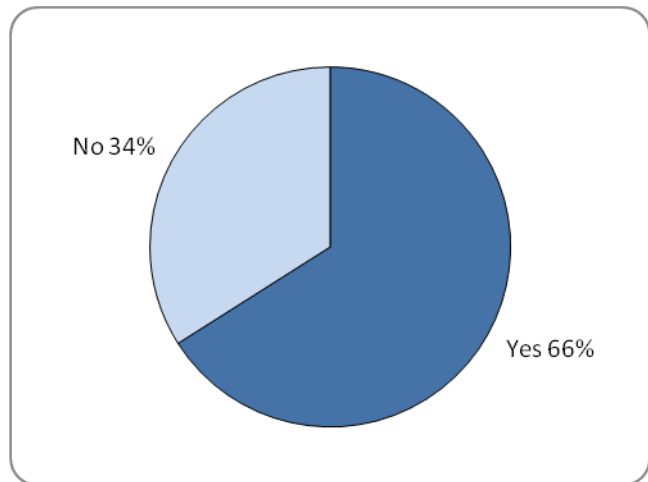


Figure 8: In favour of affordable housing development (419 respondents)

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

9. Physical adaptations needed

The majority of respondents (95% or 410 respondents) indicated that they do not need any physical adaptations carrying out to their property to make their life easier. However 5% (23 respondents) indicated that they did need physical adaptations carrying out.

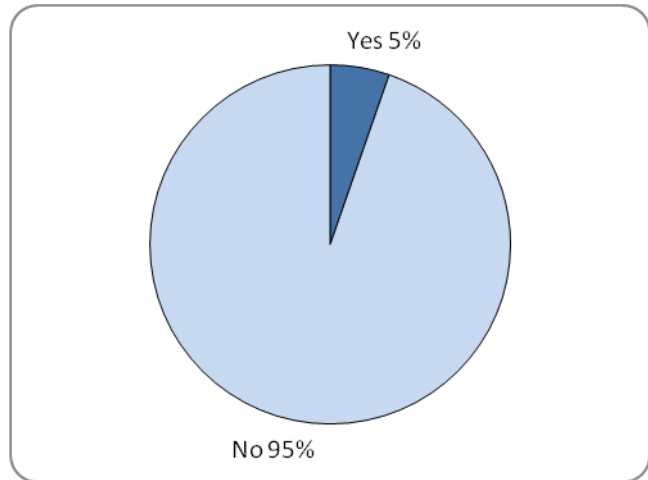


Figure 9: Adaptations needed (433 respondents)

10. Heating your home

The majority of respondents (84% or 361 respondents) indicated that they are not finding it expensive to heat their home due to lack of insulation or an inadequate heating system. However 16% (70 respondents) indicated that they are finding it expensive to heat their home due to this and could benefit from new central heating, loft or cavity wall insulation.

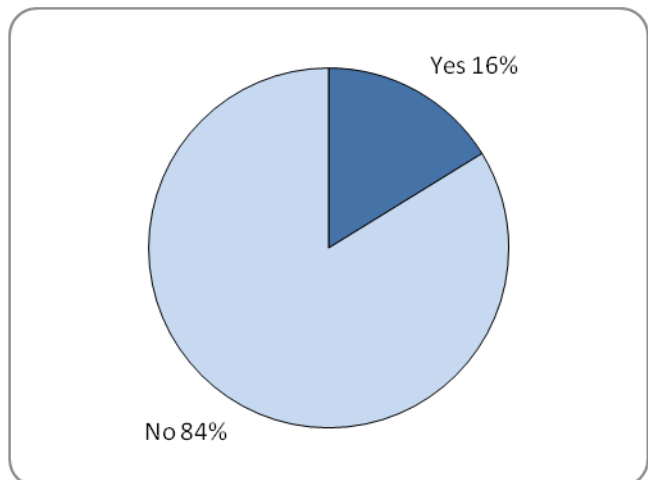


Figure 10: Heating your home (431 respondents)

11. Financial assistance to improve home

Most respondents (92% or 397 respondents) indicated that their property is not in disrepair and does not have health and safety hazards so they do not need financial assistance to improve their home. The remaining 8% (34 respondents) indicated that their property is in disrepair and they need financial assistance to improve it.

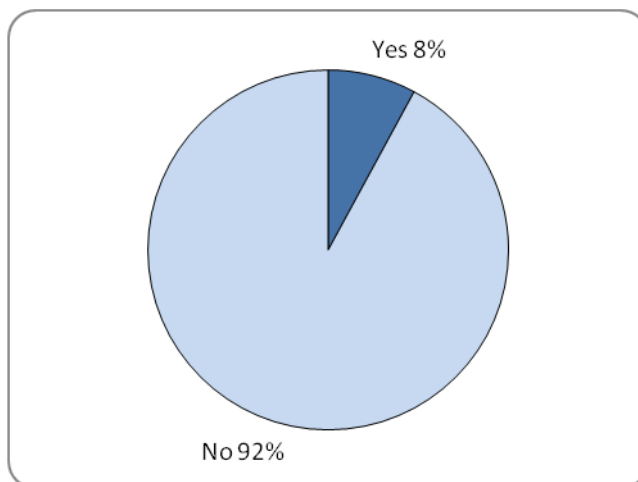


Figure 11: Home improvements (431 respondents)

You and Your Household – Housing Needs

This section of the survey requested information from respondents to identify if members of the household or their family members had a housing need.

12. Everyone in the household needs to move together in the next five years

The majority of respondents (94% or 403 respondents) indicated that everyone who lives in their household does not need to move together from their home in the next five years. However 6% (27 respondents) indicated that they do need to move together in the next five years.

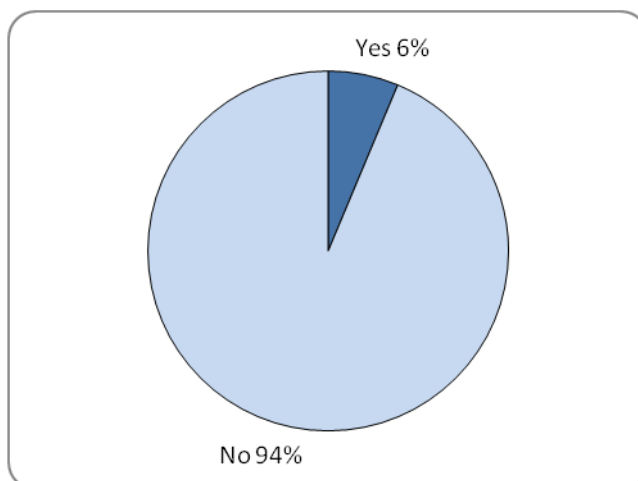


Figure 12: Household moving (430 respondents)

13. Someone in the household needs to move separately in the next five years

Almost all respondents (97% or 409 respondents) indicated that there is no-one living in their house who needs to move separately to alternative accommodation in the next two years. However 14 respondents (3%) indicated that there was such a need (there may be some overlap with the responses provided to question 12).

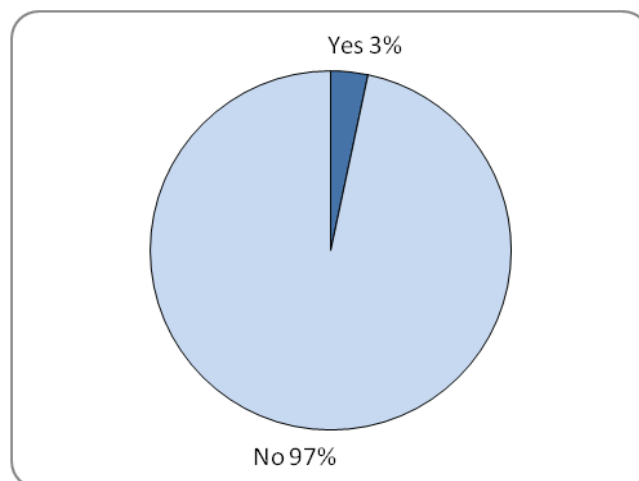


Figure 13: Someone in household moving (423 respondents)

14. 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)

Almost all respondents (95.5% or 406 respondents) indicated that no-one in their family had moved away from the Parish in the last five years due to difficulties finding a suitable home locally. However 19 respondents (4.5%) indicated that family members had moved away for this reason.

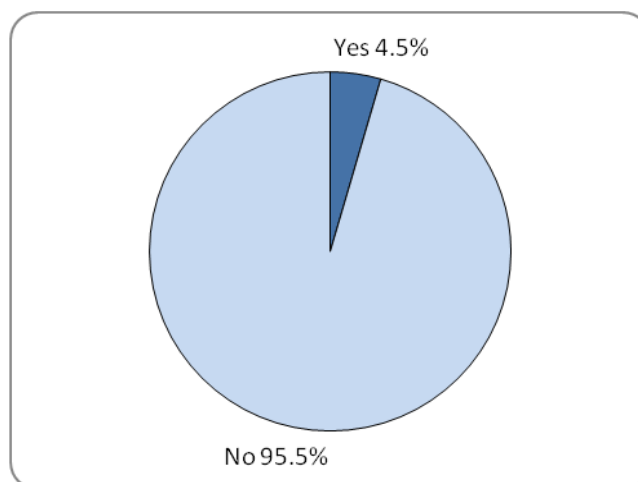


Figure 14: Family member moved away (425 respondents)

15. Require new accommodation in the parish within the next five years.

Respondents who indicated that either everyone who currently lives in their household needs to move together from their home, or that some members of the current household need to move separately to alternative accommodation, were then asked to complete a series of further questions relating to this need. Forty one respondents answered all or some of the questions in this section, with there being a total of forty four existing or newly created households indicating a need to move.

Those respondents who indicated that they or household members had a need to move to alternative accommodation, were asked how many people would be in household 1 and how many in household 2 (if an additional household is to be formed). The following tables summarise their responses:

Table 1: People in each new household		
People in Household	Household 1 (number)	Household 2 (number)
One	21	3
Two	16	-
Three	3	-
Four +	1	-

16. Type of ownership for each new household

For those respondents who indicated they or household members would require a move to alternative accommodation, they outlined the type of ownership they would need (multiple answers were allowed). This is summarised in the table below:

Table 2. Ownership needed for new household(s)		
Ownership	Household 1 (number)	Household 2 (number)
Owner occupied	19	3
Private rent	4	2
Council rent	10	1
Housing association rent	3	1
Housing association shared ownership	3	1

17. Type of accommodation for each new household

For those respondents who noted they would require a move, they outlined the type of accommodation they would need (multiple answers were allowed). This is summarised in the table below:

Accommodation	Household 1 (number)	Household 2 (number)
House	15	3
Flat	5	1
Bungalow	17	1
Other	3	2

Of those who selected the 'Other' category, three respondents gave further details as follows:

- "Residential home".
- "Anything would be considered".
- "Small and cheap if she has a job, big and expensive if the state is paying".

18. Number of bedrooms needed for each new household

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

Number of Bedrooms	Household 1 (number)	Household 2 (number)
One	10	1
Two	17	1
Three	9	-
Four	1	-

19. Where the accommodation is required

Respondents were asked where the accommodation needed to be located (multiple answers were given by some). The table below provides the overall results:

Location	Household 1 (number)	Household 2 (number)
In Parish itself	28	3
Elsewhere in the District	8	0
Outside the District	4	2

Those respondents who indicated that the accommodation is needed elsewhere were asked to state where. The responses were:

- “Hykeham, Navenby, Wellingore, Brant Broughton, NK”
- “North or South Hykeham”
- “Probably elsewhere”

It is clear from this that the majority of respondents want to remain within Skellingthorpe and Doddington and Whisby Parishes, although almost a third did not prioritise staying in the Parish. This is important in determining the extent of need for housing within the Parishes and any recommendations will reflect this.

20. Timescale of need to move

Respondents were asked to state when they expect that they will need to move house (some gave multiple answers). The table below shows the responses:

Table 6. Timing of move		
Location	Household 1 (number)	Household 2 (number)
Now or within 1 year	7	1
Between 1-3 years	21	4
Between 4-5 years	8	2

21. Main reason for moving

Respondents were asked to state their main reason for needing to move (some gave multiple responses). The table below shows the responses:

Table 7. Main reason for moving		
Reason for moving	Household 1 (number)	Household 2 (number)
Need larger accommodation	8	1
Need smaller accommodation	11	0
Need physically adapted accommodation	3	0
Need cheaper home	10	0
Need to be closer to employment	0	1
Need to be closer to a carer or dependant to give or receive support	2	0
Son or daughter setting up home	11	2
Other	5	1

The greatest reasons were a need for smaller accommodation, a son or daughter setting up home and a need for a cheaper home. Six respondents indicated that their main reason for needing to move was due to another reason that was not mentioned in the question. The reasons given are listed below:

- “Move nearer to family”
- “Move from house to a bungalow”
- “Old age”.
- “Move from parental home”
- “Would like to purchase eventually”

- “Warden controlled accommodation preferred”

22. Registration on the North Kesteven housing waiting list

Respondents were asked if they are registered on the North Kesteven Housing Waiting List. The table below shows the responses:

Response	Household 1 (number)	Household 2 (number)
Yes	7	0
No	30	2

Of the total number of households identified as having a need to move, only 16% are already registered on the Waiting List.

23. Requirements needed to live independently

Response	Household 1 (number)	Household 2 (number)
Wheelchair access	1	0
Other aids and adaptations	5	0
Sheltered accommodation	1	0
Not applicable	21	4

24. Would it be possible to remain in your current home if the Council carried out adaptations to the property?

Two respondents indicated that they could remain in their current home if adaptations were carried out. The remaining 19 respondents who answered this question ticked ‘No’.

25. Annual Income

Respondents were asked to state the total annual income for the household(s) including benefits and allowances but before tax and deductions. The table below shows the responses:

Annual income	Household 1 (number)	Household 2 (number)
Below £10,000	4	0
£10,001 to £15,000	8	2
£15,001 to £20,000	6	0
£20,001 to £25,000	2	1
£25,001 to £30,000	2	0
£30,001 to £35,000	3	0
£35,001 to £40,000	1	0
Above £40,000	4	2

25. Any other comments

All respondents were asked if they had any additional comments. Forty responses were received which have been grouped into four categories for ease. References to Question 8 refer to the question “Would you be in favour of a development of affordable housing for local people within your parish if there was a proven need?”. The responses are shown below:

Housing need (12 Comments)

- “My home has old fashioned heating system, I would prefer gas central heating because of the other being outdated and costly. I don't feel I've been treated to my new neighbours who had this new heating put into their homes.”
- “I have been on the housing list for 16.5 years.”
- “I have a heart condition. This property is far too big for one person. My husband is in care with dementia at the 'Ridgeway' for two years now and it takes all of his pension for his rent and allowance. I have had two strokes and am now very worried about stairs and gardening and my wood burner and logs.”
- “On the waiting list for home. Need to feel settled in what would feel more like my own home, cheaper rent, only in private rent due to no Council accommodation when I was homeless with kids. I have bipolar. Sometimes it limits me as I can't go out. I have panic attacks that I'm not in what feels like my own home, even though my really nice and helpful the rent is high and I get help from the Council, I feel like I'm costing you money which if I was in a Council house I wouldn't cost you so much and I would eventually be able to feel safe and settled.”
- “We would benefit with something done to the back entrance because it is cold and draughty. We find the wind blows through and we are very cold.”
- “All my requirements are or will be age related.”
- “We are a couple who need to buy/rent a larger house. Due to working couple we are often not able to access financial benefits from local government. We cannot afford to put central heating within our home or change the kitchen so we are forced to stay where we are.”
- “Just need the bungalow modernising.”
- “I don't need to move out of my property but I would like to be able to eventually own my own property but at present I am not in a position to be able to do so as I don't have a deposit.”

- “I could possibly benefit a new central heating system at some point. I think everyone finds it expensive to heat their homes due to the cost of gas etc.”
- “I have trouble keeping warm as I can't afford to have heating on and when I do have a bath I have trouble getting in and out of bath and it's a metal bath the central heating man says my heating system is very old as not been modernised.”
- “Father has had several falls. Some adaptations/bath seat/walking frame provided through social services. Family has arranged for grab rail to be fitted at door but bathroom only has bath and there is a steep step into the house which family have put paving slab at door to try to reduce the drop. Father was on a waiting list at LCC for bathroom adaptations but we have heard nothing for about 2 years now other than the waiting list is very long. Father has carers visiting him 3 times daily as well as support from myself and lifeline.”

Affordable housing (17 Comments)

- “Low cost houses should be on a separate estate and not mixed in with more expensive property.”
- “The word 'NEED' in the questions implies an imperative with no room for alternatives or compromise. Most of the questions should elicit different responses if the words 'would like' were used.”
- “Depends very much on how you define 'affordable'.”
- “It is not good forcing or allowing 'affordable' housing to be built if the 'rich' buy them cheap and then rent them to the 'poor'. Neither is it any good building large, comfortable for those in need of affordable - if you expect them to move out into private rented or to buy - why would anyone do that? Hence no answer to Q8 - the answer is 'yes', but with some thought.”
- “Q8 - Not sure (should've been an option to).”
- “Q8 - Yes, as long as there were additional community services. No, because of affect on house prices for existing residents.”
- “Q8 - Yes in moderation.”
- “Q8 - No and for many good reasons.”
- “The younger generation are being priced out of the village and needs more affordable housing, to buy, not just to rent.”
- “Q8 - depends on the extent!”
- “Q8 - Yes, depending on location.”
- “Do not object to new houses being built but they must primarily be for people in the village. Not housed by Council for people from other places. Young couples from Skellingthorpe must be given priority. Do not want people housed who have been moved from place to place by the Council.”
- “Q8 - Depends where it was.”
- “Q8 - No. Only elderly persons bungalows. We need to look after the elderly people that have lived in Skellingthorpe for many years but for whatever reason need a bungalow or warden control complex to have independence but to know help is available if needed. Their circumstances can change at any time and to have to move away from where they have probably lived for many years, is not what they would want to do.”
- “Q8 - Yes but not without public consultation, and if reasonable. Would be in favour of development but not without public consultation, and if reasonable.”
- “My husband and I chose Skellingthorpe deliberately as a quiet established village. We moved from an area that had an "affordable accommodation"”

introduction due to our own poor experiences of that this meant and the impact it had on us. I am sure this is not always the case but we had a particularly painful experience that led to us relocating from Leicester to Lincoln. We chose Lincoln and Skellingthorpe in particular as there was limited planning permission available/being granted.”

- “Q8- No, we have enough houses in Skellingthorpe”

Infrastructure concerns (7 Comments)

- “Extra housing in Skellingthorpe would overstretch local facilities i.e. Dr's and supermarket. Skellingthorpe roundabout onto A46 would require update if more people were in the village.”
- “Skellingthorpe cannot have any more development as we do not have the infrastructure to support more people.”
- “Services to Skellingthorpe have not been increased/improved as the number of houses have multiplied over the last 30 years. We have drainage problems, traffic problems, lack of social facilities, shopping facilities, employment opportunities, eating facilities. We don't think the village should grow any more. We know of people who have left and do not wish to return because of some of the above.”
- “Q8 - Infrastructure can't cope with more housing definitely not.”
- “Q8 - Yes if the road system improved.”
- “If more housing is built the bus service must be improved radically first.”
- “Q8 - Only if it was a small amount that wouldn't adversely affect the infrastructure of the village.”

Other (3 Comments)

- “Focus all development in a sustainable urban extension.”
- “The questionnaire appears to be very badly thought out/worded etc. Surely the Council knows if someone is waiting for housing?(or repairs etc). How much is this survey costing? The type of ownership would depend on circumstances when moving away from home hopefully owners. Three young people in our household 16-20 will presumably leave home at some point. Where to or what type of property depends on their circumstances at the time. I don't have a crystal ball to answer the above questions.”
- “I am totally against the building in people's back yards. A developer has been given approval by another district (Bristol) how can this be in the good for the area in which we live.??”

26. Profile of survey respondents

Table 11: Respondent profile

Profile of respondents	Number	Percentage (%)
Gender		
Male	146	44%
Female	186	56%
Number of respondents	332	
Age		
16 - 24	4	1%
25 - 34	17	4%
35 - 44	52	14%
45 - 54	51	13%
55 - 64	70	18%
65 - 74	113	30%
75 - 84	61	16%
85+	15	4%
Number of respondents	384	
Disability, illness or infirmity		
Yes	114	30%
No	267	70%
Number of respondents	381	
If yes, limits activities	77	69%
If yes, does not limit activities	35	31%
Number of respondents	112	

When using this service, do you feel that you have been treated unfairly by the Council due to your:		
Equality strand	Number	Percentage (%)
Ethnicity	7	1.6%
Religion or belief	4	0.9%
Sexual identity	1	0.2%
Number of respondents	12	

4.0 Eligibility of respondents for affordable housing

Of the 41 respondents to the Housing Needs Survey who completed the detailed section of the form relating to the housing needs of themselves or other household members, a number have been ruled out of further consideration in this report for the following reasons:

- They do not wish to be rehoused in the Parishes;
- Their preferred tenure is owner occupation or private renting and their income level or savings are sufficient to support them securing such a property on the open market;
- The respondent has not provided enough information to allow their needs to be accurately assessed;
- The respondent has completed this section of the survey form in error.

This has resulted in 11 respondents to the Housing Needs Survey who are identified as having a need for affordable housing within the Parish (full detail of this need is contained at appendix 2).

5.0 Conclusions

This Housing Needs Survey has identified 11 households who have a need for affordable housing with Skellingthorpe, Doddington and Whisby Parishes. This need can be summarised as follows:

Table 12: Property types required by Housing Needs Survey respondents in need of affordable housing

Property type	Affordable Rent	Shared Ownership	Affordable Rent or Shared Ownership
1 bed bungalow	3*		3*
2 bed bungalow			
1 bed flat/house	1	1	2*
2 bed flat/house			
3 bed house	1		

* Some of these households would be eligible for either a 1 or 2 bed property.

Skellingthorpe and Doddington and Whisby Housing Register Questionnaire Findings

A separate survey of the applicants on the Council's Housing Register that specified a preference to live in Skellingthorpe, Doddington or Whisby highlighted 86 people that would be interested in a property in the Parishes. Of these, 29 people indicated that they have a strong local connection with one of the Parishes (details of this need is contained at Appendix 3). This number is in addition to the need identified through the Housing Needs Survey, as Housing Register applicants who already lived in Skellingthorpe, Doddington or Whisby were excluded as they would have already received a Housing Needs Survey form.

The property types required by these applicants on the Council’s Housing Register with a local connection to the Parishes are as follows (it is assumed that affordable or social rent would be the preferred tenure of these applicants):

Table 13: Property types required by Housing Register applicants with a local connection

Property type	Households
1 bed bungalow	9
2 bed bungalow	1
1 bed flat/house	3
2 bed flat/house	9
3 bed house	7

When combined, the results of the Housing Needs Survey and the Housing Register Survey produce the overall level of need for affordable housing within the Parishes. This need is shown in the table below.

Table 14: The combined affordable housing need and tenure

Property type	Affordable Rent	Shared Ownership	Shared Ownership or Affordable Rent
1 bed bungalow	12*		3
2 bed bungalow	1		
1 bed flat/house	4*	1	2
2 bed flat/house	9		
3 bed house	8		
Total	34	1	5

* Some households would be eligible for either a 1 or 2 bed property.

The existing level of affordable housing provision in Skellingthorpe, Doddington and Whisby parishes is 106 units (not including private sector housing) as shown below:

Table 15: Existing affordable housing

Property type	Doddington	Skellingthorpe	Whisby
1 bed bungalow		26	
2 bed bungalow	2	24	
2 bed house		10	4
3 bed house	2	34	3
4 bed house		1	

There have been 27 vacancies within the Council’s properties over a 5 year period (16 bungalows and 11 houses) and so it is assumed that the existing supply of affordable units will only go a small way towards meeting the identified housing need.

In addition to the overall numbers in need, analysis has been undertaken to examine the level of priority the households in need have given to Skellingthorpe, Doddington and Whisby over other locations. Priority has been categorised as follows:

- Level 1 priority: Skellingthorpe, Doddington or Whisby is their only or first choice location.
- Level 2 priority: Skellingthorpe, Doddington or Whisby has been actively selected amongst other areas but either no first choice has been selected or they have an alternative first choice.
- Level 3 priority: 'Anywhere' stated for preferred area.

The results of this analysis have been summarised below:

Table 16: Combined affordable housing need by level of priority for Skellingthorpe, Doddington and Whisby

Property type	Level 1 priority for survey Parishes	Level 2 priority for survey Parishes	Level 3 priority for survey Parishes
1 bed bungalow	10*	5	-
2 bed bungalow	1	-	-
1 bed flat/house	2*	5	-
2 bed flat/house	3	6	-
3 bed house	1	7	-
Total	17	23	0

* Some households would be eligible for either a 1 or 2 bed property.

It should be recognised that this Housing Needs Survey and the separate Housing Register Survey give a snapshot of housing need at one point in time. It is likely that a degree of housing need exists within households who did not respond to the surveys, in which case 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. However, some of the demand identified is likely to be resolved by the households themselves finding their own solutions, or by changing personal circumstances which may remove the need altogether.

6.0 Recommendations

The Housing Needs Survey and Housing Register Survey have together identified a need for additional affordable housing within the Parishes of Skellingthorpe, Doddington and Whisby. This is set within the wider context of the Strategic Housing Market Assessment (SHMA) for central Lincolnshire, which identified that 40% of all dwellings constructed should be delivered as affordable housing.

Skellingthorpe has the status of a second tier settlement within the 2007 Local Plan, while Doddington is a third tier settlement and Whisby considered as a hamlet. Skellingthorpe is therefore a preferred location for development ahead of both Doddington and Whisby. This is supported by the findings of the Survey as all those respondents with an affordable housing need who had named a first choice location for housing, had specified Skellingthorpe.

In total, 40 households have been identified as having a need for affordable housing, with 17 of these giving the Skellingthorpe, Doddington and Whisby Parishes the highest priority with this being either their first or only choice. The remaining 23 households have selected Skellingthorpe, Doddington and Whisby, but without these villages being their clear first choice.

The findings of this report, therefore, support the development of further affordable housing within the Parishes to meet the housing need identified. It is therefore recommended that all options for delivering this affordable housing are explored. These may include delivery through planning obligations on market housing developments, together with the potential for an additional site to deliver a specific local needs affordable housing scheme.

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.

Affordability, based on a single person on North Kesteven average full-time earnings of £23,885 (data from Lincolnshire Research Observatory) and Skellingthorpe, Doddington and Whisby Parishes' mean average property prices March 2013, the following table gives the income multiplier needed to buy a property.

Property Type	Average Cost (£)	Average Earnings (£)	Required Income Multiplier
Average			
2 bed house	125,613	23,885	5.3
3 bed house	156,757	23,885	6.6
4 bed house	255,338	23,885	10.7
5 bed house	199,950	23,885	8.4
6 bed house	850,000	23,885	35.6
2 bed bungalow	149,480	23,885	6.3
3 bed bungalow	207,970	23,885	8.7
4 bed bungalow	237,317	23,885	9.9

NKDC policy research department has previously assessed the median annual income for individuals in North Kesteven to be £15,291. This has been broadly substantiated by local mortgage consultants, who have 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			
2 bed house	125,613	30,582	4.1
3 bed house	156,757	30,582	5.1
4 bed house	255,338	30,582	8.3
5 bed house	199,950	30,582	6.5
6 bed house	850,000	30,582	27.8
2 bed bungalow	149,480	30,582	4.9
3 bed bungalow	207,970	30,582	6.8
4 bed bungalow	237,317	30,582	7.8

There are two main types of affordable housing:

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

Shared Ownership (also called New Build HomeBuy): This is where a purchaser would buy a percentage of a new home through a Housing Association. This requires the occupant to have 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 this is limited to 80% to ensure that the homes can be subsequently be offered to others on the District Council Housing Register/ Housing Association Waiting List.

Intermediate affordable housing: Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.

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

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

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

Rural Exception Sites: Small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. Small numbers of market homes may be allowed at the local authority's discretion, for example where essential to enable the delivery of affordable units without grant funding.

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 a property empty if there is no immediate local demand.

Rural Departure Sites

Sites that are permitted on the basis of a rural exception site, but which are in settlements with a population of over 3,000.

Appendix 2 – respondents to the Housing Needs survey that had a need for affordable housing

HNS no	Household	Local connection	Current property	Property wanted	Tenure wanted	Priority for cluster *	Reasons for move	Timing of move	On housing register	Household income (gross)	Recommended property
46	Single person (elderly)	Lived in Skellingthorpe 16 years	1 bed bungalow owner occupied (no mortgage)	2 bed bungalow (adapted)	LA or RSL rent	Level 2	Need larger accommodation; need physically adapted accommodation	Within 1 year	Yes	Below £10,000	1 bed bungalow affordable rent
101	Single person (elderly)	Lived in Skellingthorpe 30 years	3 bed house owner occupied (no mortgage)	2 bed house	Owner occupied LA, RSL or private rent or shared ownership	Level 1	Need smaller accommodation; need cheaper accommodation; need to be closer to carer or dependant to give/receive support	1-3 years	Yes	Below £10,000	1 or 2 bed bungalow affordable rent or shared ownership
103	Single person + 3 children	Lived in Skellingthorpe 1 year	3 bed house private rented	3 bed house	LA rent	Level 2	Need cheaper home	Within 1 year	Yes	£10,001 - £15,000	3 bed house affordable rent
146	Single person	Lived in Skellingthorpe 15 years	Lives with parents	1/2 bed house/ flat/ bungalow	Owner occupied LA, RSL or private rent or shared ownership	Level 1	Son/daughter setting up home	Within 3 years	No	£10,001 - £15,000	1 bed house or flat affordable rent or shared ownership
150	Couple (elderly)	Live in Skellingthorpe 1 year and previously	2 bed flat private rented	2 bed flat	LA rent	Level 1	Need cheaper home	4-5 years	No	Not given	1 or 2 bed bungalow affordable rent

* Level 1: Skellingthorpe, Doddington or Whisby only or first choice
 Level 2: Skellingthorpe, Doddington or Whisby selected with other areas
 Level 3: Anywhere

HNS no	Household	Local connection	Current property	Property wanted	Tenure wanted	Priority for cluster *	Reasons for move	Timing of move	On housing register	Household income (gross)	Recommended property
216	Couple (elderly)	Lived in Skellingthorpe 12 years	2 bed house owner occupied (with mortgage)	2 bed bungalow (adapted)	Shared ownership	Level 1	Need smaller accommodation	1-3 years	Yes	£10,001 - £15,000	1 or 2 bed bungalow shared ownership or affordable rent
299a	Single person	Lived in Skellingthorpe 28 years	2 bed house private rented	1 bed house/ flat/ bungalow	Shared ownership	Level 1	To purchase own property eventually	1-5 years	No	£15,001-£20,000	1 bed house or flat shared ownership
312	Single person	Lived in Whisby 17 years	Lives with parents	1 bed house/ flat	LA or RSL rent	Level 2	Son/daughter setting up home	1-3 years	No	£25,001-£30,000	1 bed house or flat affordable rent
329	Single person	Lived in Skellingthorpe 5 years	Lives with parents	2 bed house/ flat	LA or RSL rent or shared ownership	Level 2	Son/daughter setting up home	4-5 years	No	£10,001-£15,000	1 or 2 bed flat affordable rent or shared ownership
365	Couple (elderly)	Lived in Skellingthorpe 50 years	3 bed house owner occupied (no mortgage)	2 bed bungalow (adapted)	Owner occupied or LA rent	Level 1	Need to be closer to carer to receive support	1-3 years	No	£15,001-£20,000	1 or 2 bed bungalow affordable rent or shared ownership
413	Single person (elderly)	Lived in Skellingthorpe 30 years	2 bed bungalow owner occupied (no mortgage)	1 bed bungalow	LA rent	Level 1	Need physically adapted accommodation	1-3 years	No	Below £10,000	1 or 2 bed bungalow affordable rent

* Level 1: Skellingthorpe, Doddington or Whisby only or first choice
Level 2: Skellingthorpe, Doddington or Whisby selected with other areas
Level 3: Anywhere

Appendix 3 – respondents to the Housing Register survey with a local connection who would be interested in moving to the Parishes:

Household reference	Parish requested	Household	Local connection	Level of priority given to Skellingthorpe, Doddington or Whisby			Recommended property
				Level 1 Only or 1 st choice	Level 2 Other areas selected too	Level 3 Anywhere	
HR1	Doddington, Skellingthorpe & Whisby	Couple + 2 children (adult)	Lives and has close relatives in Skellingthorpe		✓		2 bed flat/house affordable rent
HR2	Doddington, Skellingthorpe & Whisby	Couple + 2 children	Close relatives in Skellingthorpe		✓		2 bed flat/house affordable rent
HR3	Skellingthorpe	Single person	Close relatives in Skellingthorpe		✓		1 bed flat/house affordable rent
HR4	Skellingthorpe	Single person + 3 children	Close relatives in Skellingthorpe		✓		3 bed house affordable rent
HR5	Doddington, Skellingthorpe & Whisby	Couple (elderly)	Close relatives in Doddington	✓ Skellingthorpe			1 bed bungalow affordable rent
HR6	Doddington, Skellingthorpe & Whisby	Couple + 2 children	Works in Doddington, Skellingthorpe & Whisby		✓		3 bed house affordable rent
HR7	Skellingthorpe	Couple (elderly)	Previously lived in Skellingthorpe	✓ Skellingthorpe			1 bed bungalow affordable rent
HR8	Doddington, Skellingthorpe & Whisby	Couple (with disability)	Previously lived in Doddington; have close relatives and needs to give/receive support to/from someone living in Skellingthorpe		✓		1 bed bungalow affordable rent

Household reference	Parish requested	Household	Local connection	Level of priority given to Skellingthorpe, Doddington or Whisby			Recommended property
				Level 1 Only or 1 st choice	Level 2 Other areas selected too	Level 3 Anywhere	
HR9	Doddington & Skellingthorpe	Single person (with disability)	Previously lived in Doddington; has close relatives and needs to give/ receive support to/from someone living in Doddington & Skellingthorpe		✓		1 bed bungalow affordable rent
HR10	Skellingthorpe	Single person (elderly)	Has close relatives and needs to give/ receive support from someone living in Skellingthorpe		✓		1 bed bungalow affordable rent
HR11	Doddington, Skellingthorpe & Whisby	Single person + 1 child	Has close relatives and needs to give/ receive support from someone living in Skellingthorpe	✓ Skellingthorpe			2 bed flat/house affordable rent
HR12	Doddington, Skellingthorpe & Whisby	Single person (with disability)	Has previously lived in Skellingthorpe; has close relatives in Whisby		✓		1 bed bungalow affordable rent
HR13	Doddington, Skellingthorpe & Whisby	Single person + 2 children	Has previously lived in Doddington; has close relatives in Skellingthorpe		✓		2 bed flat/house affordable rent
HR14	Doddington, Skellingthorpe & Whisby	Couple + 2 children	Has previously lived in Skellingthorpe		✓		3 bed house affordable rent
HR15	Doddington & Skellingthorpe	Single person + 1 child (adult)	Works in Doddington & Skellingthorpe; needs to give/ receive support from someone living in Doddington, Skellingthorpe & Whisby		✓		2 bed flat/house affordable rent

Household reference	Parish requested	Household	Local connection	Level of priority given to Skellingthorpe, Doddington or Whisby			Recommended property
				Level 1 Only or 1 st choice	Level 2 Other areas selected too	Level 3 Anywhere	
HR16	Skellingthorpe	Couple + 3 children	Has previously lived and has close relatives in Skellingthorpe	✓ Skellingthorpe			3 bed house affordable rent
HR17	Skellingthorpe	Couple (elderly)	Has previously lived in Skellingthorpe	✓ Skellingthorpe			2 bed bungalow affordable rent
HR18	Doddington, Skellingthorpe & Whisby	Single person + 2 children	Has previously lived, has close relatives and needs to give/receive support from someone living in Skellingthorpe	✓ Skellingthorpe			2 bed flat/house affordable rent
HR19	Doddington and Whisby	Couple + 4 children	Has close relatives in Doddington & Whisby		✓		3 bed house affordable rent
HR20	Doddington and Skellingthorpe	Couple	Has close relatives and needs to give/ receive support from someone living in Skellingthorpe		✓		1 bed flat/house affordable rent
HR21	Doddington, Skellingthorpe & Whisby	Couple + 1 child	Has close relatives in Doddington & Skellingthorpe		✓		2 bed flat/house affordable rent
HR22	Doddington, Skellingthorpe & Whisby	Couple	Has close relatives in Skellingthorpe		✓		1 bed flat/house affordable rent

Household reference	Parish requested	Household	Local connection	Level of priority given to Skellingthorpe, Doddington or Whisby			Recommended property
				Level 1 Only or 1 st choice	Level 2 Other areas selected too	Level 3 Anywhere	
HR23	Skellingthorpe	Single person (elderly)	Has close relatives and needs to give/ receive support from someone living in Skellingthorpe	✓ Skellingthorpe			1 bed bungalow affordable rent
HR24	Skellingthorpe	Single person (elderly)	Has close relatives and needs to give/ receive support from someone living in Skellingthorpe	✓ Skellingthorpe			1 bed bungalow affordable rent
HR25	Doddington, Skellingthorpe & Whisby	Single person (with disability)	Has close relatives and needs to give/ receive support from someone living in Doddington, Skellingthorpe & Whisby	✓ Skellingthorpe			1 bed bungalow affordable rent
HR26	Doddington, Skellingthorpe & Whisby	Couple + 2 children	Has close relatives and needs to give/receive support from someone living in Doddington & Skellingthorpe; works in Whisby	✓ Skellingthorpe			2 bed flat/house affordable rent
HR27	Doddington, Skellingthorpe & Whisby	Single person + 3 children	Works in Doddington, Skellingthorpe & Whisby		✓		3 bed house affordable rent
HR28	Doddington & Skellingthorpe	Single person + 2 children	Has previously lived in Skellingthorpe; has close relatives in Doddington		✓		2 bed flat/house affordable rent
HR29	Doddington, Skellingthorpe & Whisby	Couple + 2 children	Has close relatives in Skellingthorpe		✓		3 bed house affordable rent