



Local Affordable Housing Needs Survey

Analysis Report

South of Sleaford Cluster

Conducted by North Kesteven District Council
July 2011 – August 2011



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1.0 Introduction

The South of Sleaford cluster is made up of 19 parishes and surveys has already been carried out in 7 of the parishes. The majority of surveys are carried out in larger villages and therefore the other parishes in the cluster were unlikely to be chosen for a survey. Therefore it was decided to pilot a cluster approach and conduct a survey in the remaining 12 parishes to complete a whole cluster survey.

Due to the nature of the cluster being smaller villages and hamlets it is unlikely that most of the settlements would be suitable for a development of affordable housing, Therefore the aim of this survey was to identify the need in the whole of the cluster and assess suitable settlements where this need could be met.

The survey of the remaining 12 parishes was undertaken between July 2011 and August 2011 and the result can be seen in 3.0.

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 the main settlements and by post to outlying hamlets and properties. A postal return was used to retain individual anonymity. All questionnaires were distributed with pre-paid return envelopes 33(%) of questionnaires have been returned.

3.0 Analysis

This section is a summary report that outlines the responses received from the South of Sleaford Cluster Housing Needs Survey.

A total of 372 Surveys were returned.

You and Your Household

1. How many people live in your home?

73% (230n) of respondents indicated that they live in a one person household, 11% (35n) indicated that they lived in a two person household, 10% (34n) live in a three person household 4% (12n) live in a four person household and 1% (1n) indicated they lived in a five, six or thirty nine person household. The figure below provides a summary of these results:

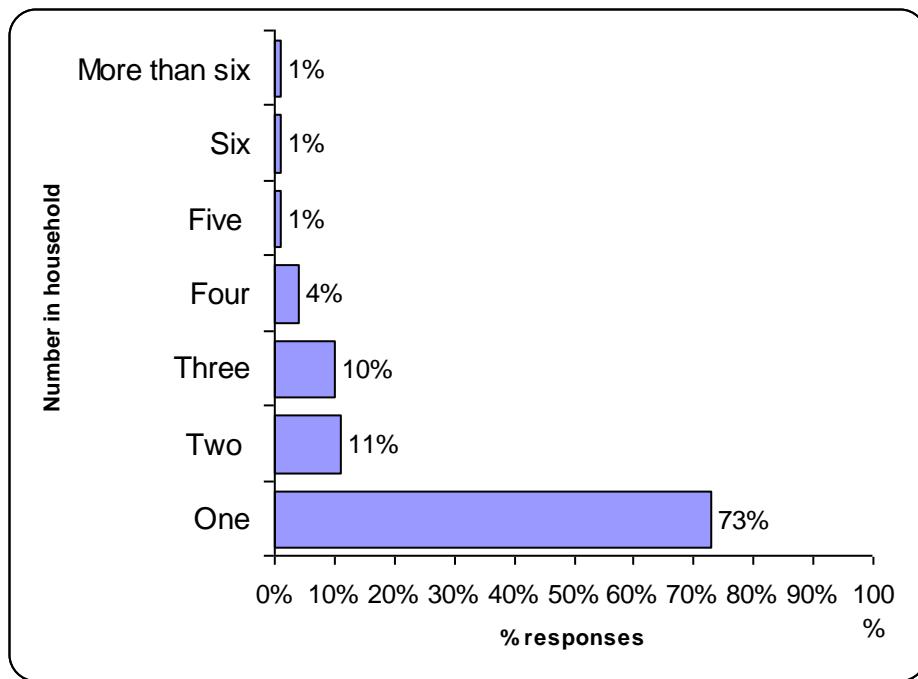


Figure 1: Number of people living in the home (327n responses)

2. What type of ownership is your home?

37% (137n) own their home with no mortgage, whilst 34 (123n) own with a mortgage. 14% (53n) rent a private home and 11% (41n) rent from the council, whilst 1% (2n) rent a housing association home. 2% (7n) live in tied accommodation and one comment was an annexe to son's property. The figure below provides a summary of these results:

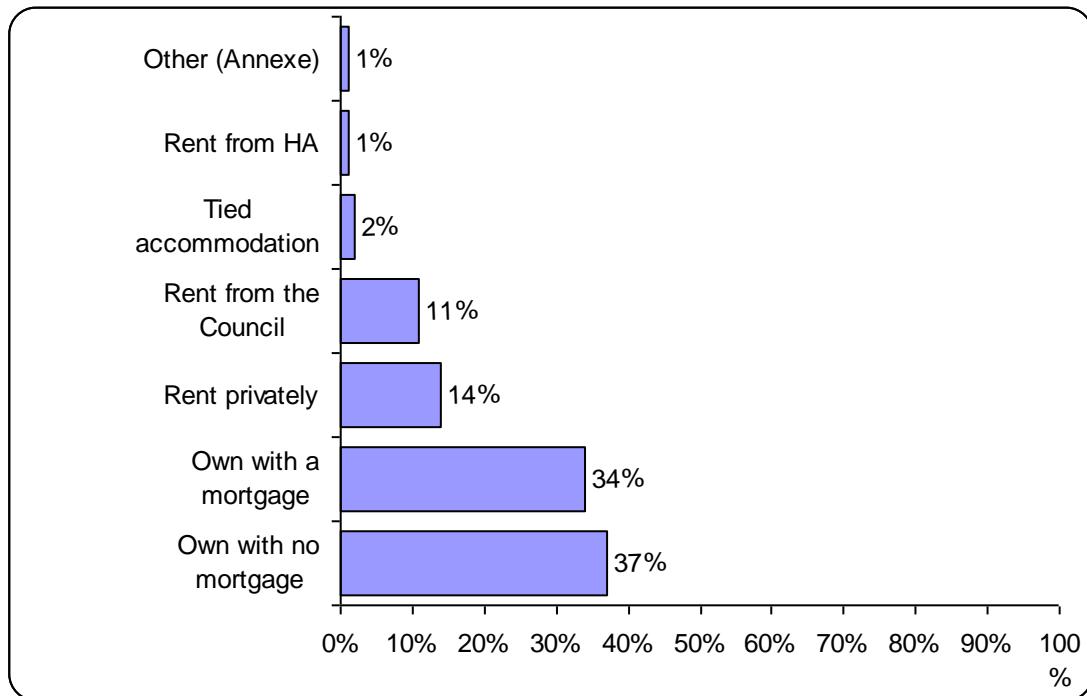


Figure 2: Housing Ownership (366n responses)

Other comments were (2n):

- "Annexe to son's property."
- "2."

3. What kind of property do you live in?

77% (287n) of respondents stated they lived in a house, whilst 19% (69n) said they lived in a bungalow. 1% (2n) lived in a flat and 2% (9n) indicated other, but did not specify what this was. The figure below provides a summary of the responses:

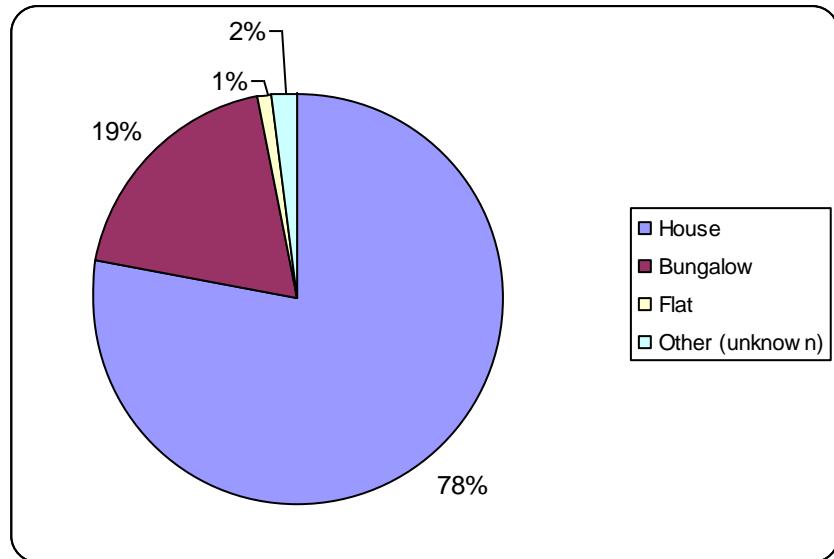


Figure 3: Type of property (368n respondents)

4. How many bedrooms does your home have?

Almost half of all respondents (41%, 138n) stated they had three bedrooms, whilst more than a quarter (26%, 86n) said they had four bedrooms. 17% (57n) said their home had two bedrooms, and 11% (38n) said five bedrooms. 2% of households had one bedroom (7n) and six bedrooms (6n) and 1% had either seven bedrooms (2n) or one property had thirty seven (Residential Home). Please see summary chart below;

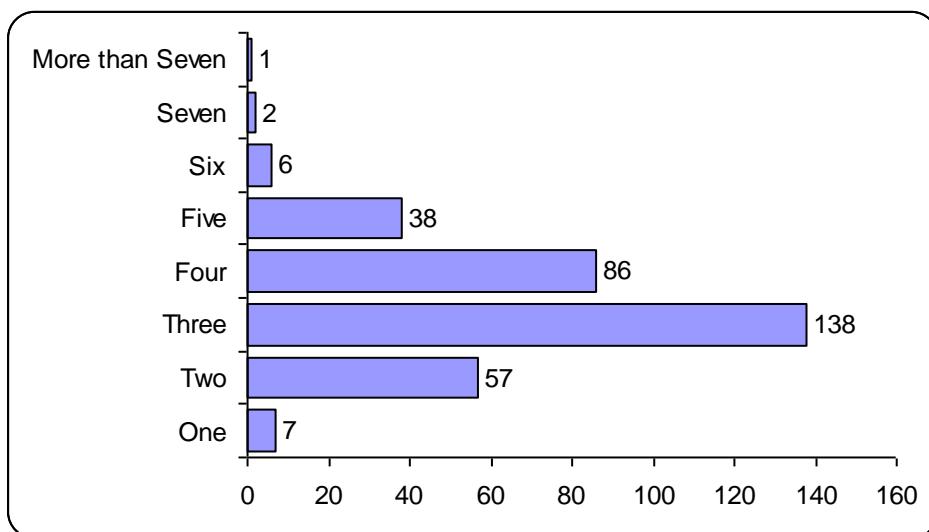


Figure 4: Number of Bedrooms (335 respondents)

5. Which Parish do you currently live in?

Respondents were asked which Parish they currently lived in, and the table below summarises the responses:

Table 4: Current Parish (370n respondents)	
Asgarby and Howell	10
Aswarby	10
Aunsby and Dembleby	19
Burton Pedwardine	13
Culverthorpe	12
Ewerby and Evedon	55
Little Hale	24
Newton and Haceby	17
Osbournby	73
Scredington	48
Swarby	13
Swaton	27
Threekingham	38
Walcot	11

6. Would you be in favour of a development of affordable housing within your parish for local people if there was a proven need?

The majority of respondents said they would not be in favour of a development of affordable housing in their parish (51%, 185n), whilst just under half stated they would (49%, 176n)

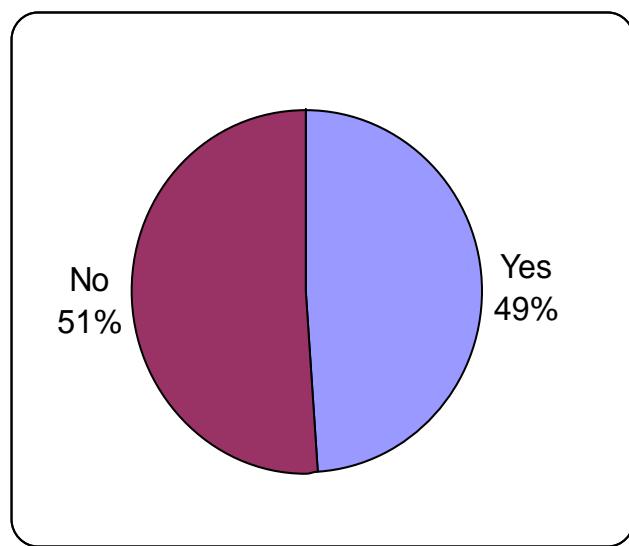


Figure 6: In favour of affordable housing development (361n respondents)

7. Do you know of any land in the village that could be used for affordable housing, or do you own any land yourself that could be used?

Nearly one in ten respondents (8%, 28n) said they did know of land that could be used for affordable housing, whilst 88% (326n) said they did not. 26 comments and details were left which have been passed on separately. See chart opposite:

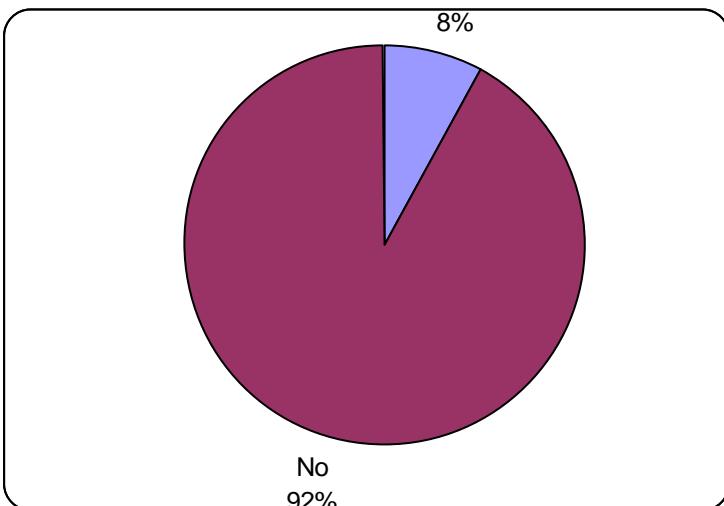


Figure 7: Do you know of any Land available? (354 respondents)

Help to make your home more suitable

8. Physical adaptations needed

More than nine in ten respondents (95%, 332n) indicated that they did not need any physical adaptations carrying out to their property to make their life easier, although 5% (18n) did. See chart opposite:

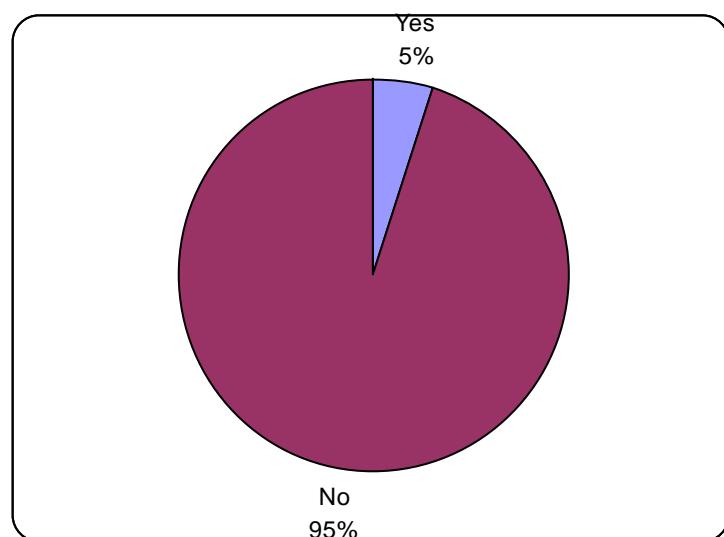


Figure 7: Adaptations needed (350n respondents)

9. Heating your home

The majority of respondents (79%, 277n) said they did not find it expensive to heat their home, whilst 21%, (73n) said they did. See Chart opposite:

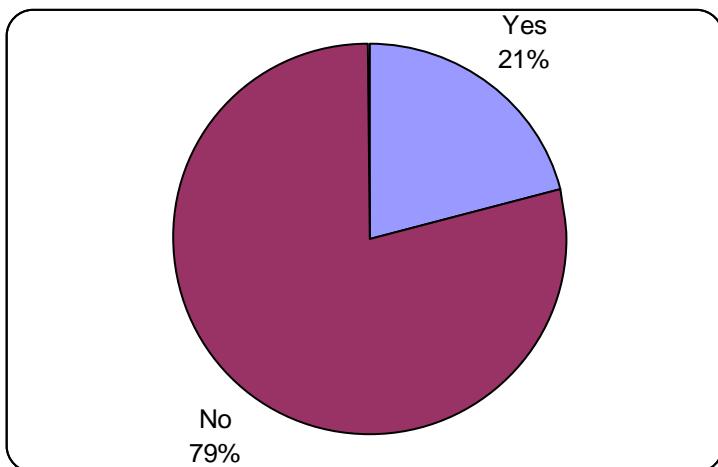


Figure 8: Heating your home (351n respondents)

10. Financial assistance to improve home

The majority of respondents (92%, 328n) said their home did not have health and safety hazards so they do not need financial assistance to improve their home, whilst 8%, (27n) said they did. See Chart opposite:

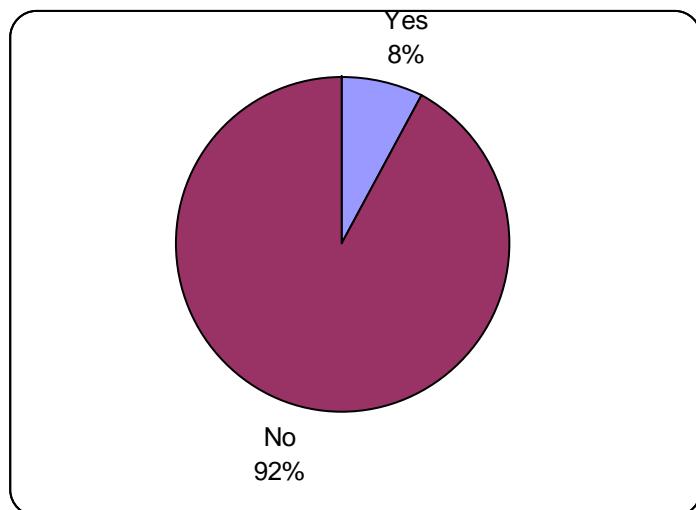


Figure 9: Home Improvements (356 respondents)

Your housing needs

11. Does everyone in the house need to move together in the next two years?

The majority of respondents (93%, 322n) indicated that everyone who lives in their household do not need to move together from their home in the next five years, and 7% (26n) indicated they do. See Chart opposite:

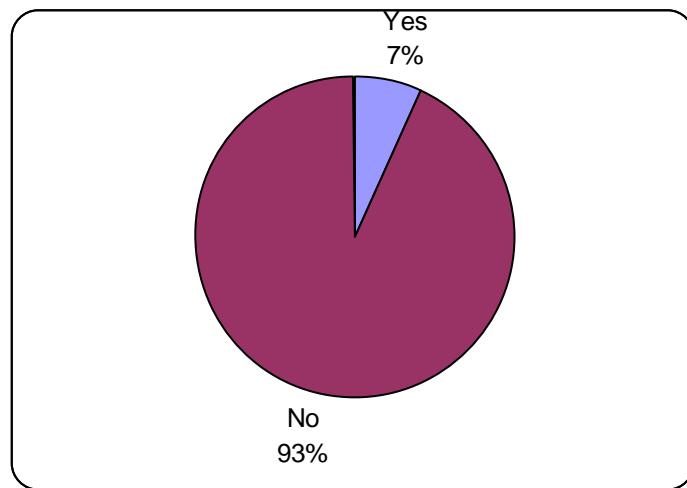


Figure 10: Household moving (348 respondents)

12. Someone needs to move to an alternative home in the next five years separately from the rest of the household

The majority of respondents (95%, 330n) indicated that there is no one living in their house that needs to move to alternative accommodation in the next five years separately from the rest of the household, and 5% (19n) indicated that there was. See Chart opposite:

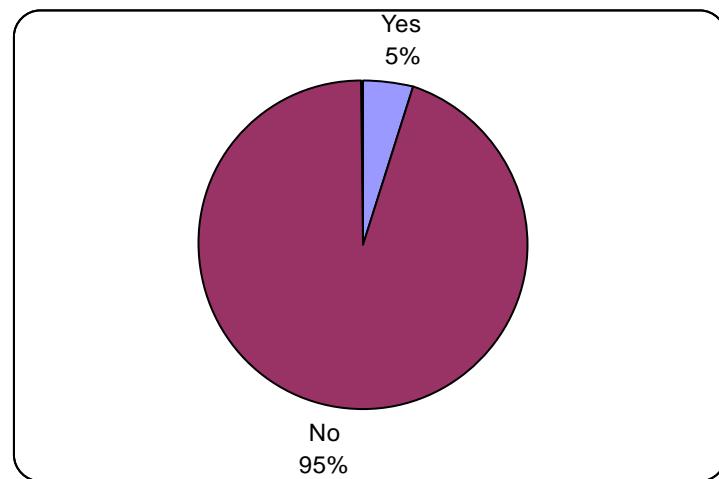


Figure 11: Someone in household moving (349 respondents)

13. Someone from the family moved away from the Parish in the last five years, due to difficulties finding a suitable home locally that would return if affordable housing was available

The majority of respondents (98%, 347n) indicated that there was no one from the family who had moved away from the Parish in the last five years, whilst 2% (8n) indicated that someone from the family had moved away from the Parish in the last five years.

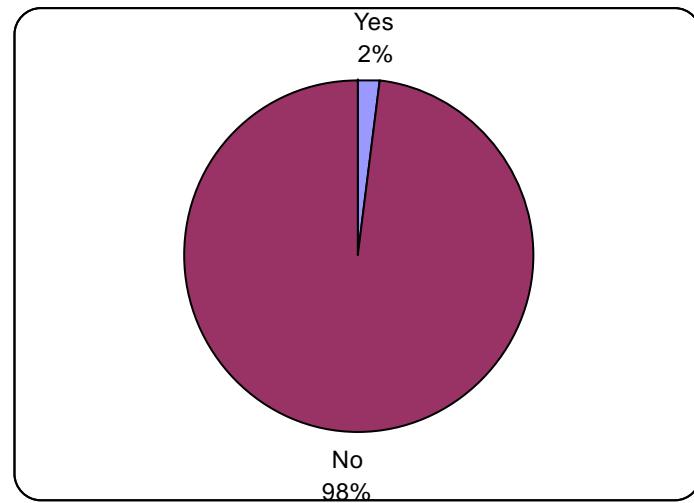


Figure 12: Family member moved away (355n respondents)

14. How many people in each age group need housing?

Nearly a quarter of all people who require housing are in the 45-59 years age group (24%, 12n), whilst 22% (11n) are in the 16-24 year age group. 18% (9n) of those who needed housing were in the 25-44 age group and 16% (8n) were in the 60-74 year age group. 14% (7n) were in the 0-15 year age group and 6% (3n) were in the 75+ year age group. See Chart opposite:

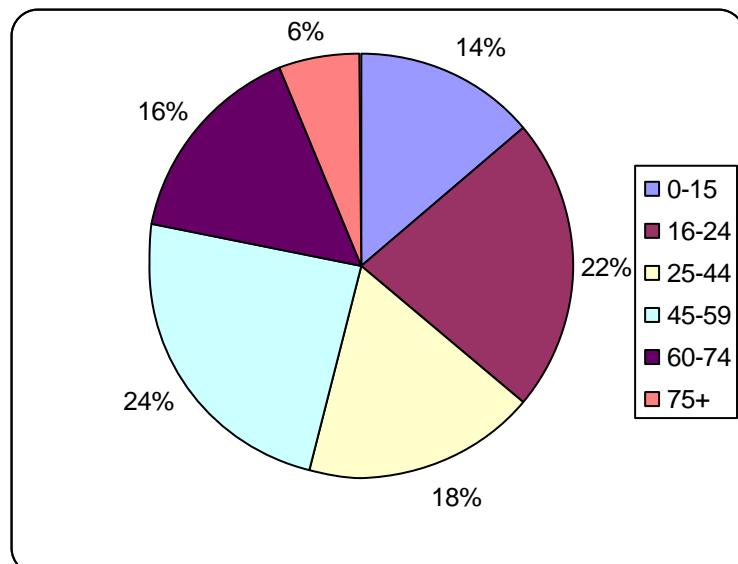


Figure 13: Age of those needing housing (50 respondents)

15. Type of household requiring housing

Respondents were asked what type of household required housing and the results are summarised in the table below:

Table 1: Type of household (44 respondents)		
A single person	22	50%
A couple	15	34%
A family	3	7%
Three or more adults	3	7%
Other (University accommodation term time only from 2012)	1	2%

16. When housing will be needed

Of those respondents who indicated a new household would be required, they were asked when the housing would be needed. Nearly half of all respondents (45%, 17n) indicated they would need housing in 1-2 years, whilst more than a third (37%, 14n) indicated it would be in 3 to 5 years and 18% (7n) indicated the housing would be required now. Please see summary chart below:

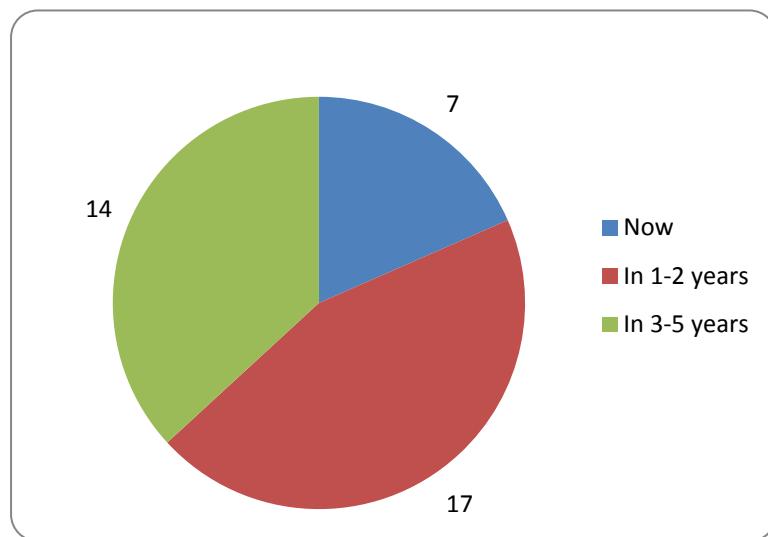


Figure 14: When housing will be needed (38 respondents)

17. Ownership needed for the new household

Respondents were asked what ownership was needed for the new household, and the results are summarised in the table below:

**Table 2: Ownership needed for the new household
(61 respondents)**

Owner occupied	15	25%
Private rent	16	26%
Council rent	19	31%
Housing Association rent	6	10%
Housing Association shared ownership	5	8%

18. Type of accommodation needed for the new household

Respondents were asked what type of accommodation was needed for the new household and the following table summarises the responses:

**Table 3: Ownership needed for the new household
(53 respondents)**

House	24	45%
Flat	9	17%
Bungalow	15	28%
Sheltered Housing	4	8%
Other (Sleaford)	1	2%

19. Where would the new household be prepared to live?

Respondents were asked where the new household would be prepared to live and the responses are summarised in the table below:

Table 4: Location of accommodation (99 respondents)

Asgarby and Howell	3	3%
Aswarby	6	6%
Aunsby and Dembleby	4	4%
Burton Pedwardine	5	5%
Culverthorpe	4	4%
Ewerby and Evedon	6	6%
Little Hale	4	4%
Newton and Haceby	2	2%
Osbournby	8	8%
Scredington	3	3%
Swarby	3	3%
Swaton	6	6%
Threekingham	7	7%
Walcot	3	3%
Elsewhere in the District	11	11%
Anywhere	13	13%
Other	11	11%

Other comments were (11n);

- Any of the above or elsewhere near Sleaford
- Billingborough or Horbling
- Billingborough
- Depends on University placement
- Heckington or Sleaford
- London
- Near shops and amenities
- Preferably town or large village
- Undecided
- Work dependant (2 comments)

20. First choice location of new household

Of those respondents who indicated where the new household would be prepared to live, they were then asked which would be the household's first choice. The results are summarised in the table below:

Table 5: First choice location (28 respondents)		
Any	2	7%
Anywhere local	1	4%
Anywhere with amenities	1	4%
Aswarby	1	4%
Burton Pedwardine	2	7%
Evedon	2	7%
Ewerby	1	4%
Heckington	2	7%
House	2	7%
Millthorpe (South Kesteven)	1	4%
Osbournby	5	18%
Sleaford or Heckington	1	4%
Sleaford	4	13%
South Kyme (bungalow)	1	4%
Other ("See Q19" and "2")	2	7%

21. Number of bedrooms needed

Respondents were asked how many bedrooms were needed in the new household and the table below summarises the results:

Table 6: Bedrooms needed (33 comments)		
One bedroom	2	6%
Two bedrooms	23	70%
Three bedrooms	7	21%
Four bedrooms	1	3%

22. What is the main reason for needing to move?

Respondents were asked the main reason for needing to move and the results are summarised in the table below:

Table 7: Main reason for needing to move (39 respondents)		
Need larger accommodation	1	3%
Need smaller accommodation	1	3%
To release equity	1	3%
Need physically adapted accommodation	5	13%
Need cheaper home	2	5%
Need to be closer to employment	3	7%
Need to be closer to a carer or dependant, to give/receive support	3	7%
Son/daughter setting up own home	16	41%
Other	7	18%

The other comments are:

- "Age and mobility."
- "Crown farmer and farmer will be retiring within 5 years."
- "For more amenities."
- "In private rent, landlady wants to sell."
- "May need property with no stairs."
- "Public transport required due to future inability to drive."
- "Private tenancy, term will come to an end."

23. What is the maximum the household can afford for rent/mortgage payments per month?

Respondents were asked what the maximum amount was the household could afford for rent/mortgage payments per month and the responses are summarised in the table below:

Table 8: Maximum rent/mortgage payments per month (28 respondents)		
Up to £200	1	4%
£201-£250	6	21%
£251-£300	3	11%
£301-£350	2	7%
£351-£400	5	18%
£401-£450	2	7%
£451-£500	6	21%
£501-£550	-	-
£551-£600	1	4%
£601-£650	2	7%
£651-£700	-	-
£701+	-	-

24. Does the new household have savings for a deposit?

Respondents were asked if they had savings for a deposit, and the results are summarised in the chart below:

Table 9: Savings for a deposit (29n respondents)		
Yes	13	45%
No	16	55%

25. Total annual income

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

Table 9: Total annual income (27n respondents)		
Below £10,000	7	26%
£10,001-£15,000	12	44%
£15,001-£20,000	2	7%
£20,000-£25,000	1	4%
£25,001-£30,000	-	-
£30,001-£35,000	1	4%
£35,001-£40,000	-	-
Above £40,000	4	15%

26. Is the new household currently on the District council housing waiting list?

Respondents were asked if the new household were currently on the District council housing waiting list and the result is summarised in the chart below:

Table 9: Housing Waiting list (37n respondents)		
Yes	7	19%
No	30	81%

27. Any other comments (49n):

- “The trees at the back of the bungalow need trimming.”
- “Information on new heating systems required.”
- “Not sure of amount loft insulation, caveat wall were attempted to fill several years ago but were stopped because of state of brickwork which have since been repointed but concrete never been redone. Not able to get in loft because I am disabled.”

- “There are areas which could be developed close to the village, without the village curtilage; it would require a change to this boundary.”
- “The Heating system in our bungalow needs updating and new radiators as the ones we have are very old and cost a lot, they are night storage heaters.”
- “Our roof is leaking; he is in receipt of Incapacity Living allowance.”
- “Do not agree with large development, but the careful building of one off properties, particularly for family members in a community.”
- “Central heating system and radiators is old. But Crown do have it service properly and it's down to them to upgrade it.”
- “We would like to extend our house but do not have a huge budget and don't know what to do first - planning advice/architect.”
- “We have a large garden with a good sized potential plot, which would be highly suitable for 2 down-sizing/retirement/starter home, I keep trying for planning (twice formally and several times informally) but the 'Local Plan' is always cited as the reason why not. It is ridiculous - what a waste of a potential plot. Everyone agrees who sees it (except the planner and nimbies). It would have been perfect for my elderly mother (now gone to Woodhall), us (as a retirement home) or our children or indeed anyone needing a home in a village close to Sleaford.”
- “Would not like any further housing development in this village of Osbournby thank you.”
- “Extra housing in the villages is worthless without improved public transport services and/or village facilities. E.g. Scredington can no longer support a shop, pub or post office. People often move to the villages to escape housing estates, for the seclusion, the views etc.”
- “Building more housing in villages will lead to many people moving away to other areas, as yet untouched, leaving mainly those who are not able to afford the extra costs of a more remote rural life. Expansion of town boundaries is a better option for those unable to afford rural as there is work, transport and entertainment all on their doorstep.”
- “At the moment my family helps me, as I have to find 6 months rent in advance every 6 months plus, all the fees that the rental agencies dream up. I find it very hard to keep warm in the winters also.”
- “If there is a 'gardening for the elderly' I would be most grateful for information.”
- “My mum is 88 and has dementia, she finds it lonely living in a small village her relations have moved away from the village as they lived in houses and wanted bungalows.”

- “My daughter moved from Leasingham last year - aged 30 - because she cannot afford any property around here. There are no affordable houses nearby. If there were, she would return to this district.”
- “The land we have has road front access and room for 2/3 dwellings.”
- “I am interested in information on disability grants etc. I am very certain my bungalow would benefit from proper heating - i.e. I would say by that - water filled radiators which run off the hot water. I do not have any land for sale but my brother does, 3 acre site in Wilsford.
- “Age & mobility will determine when we will need to move house present ages are 76 & 73 years.”
- “Need new housing system storage heaters rubbish, too expensive and don't heat house up.”
- “Need double glazed window to retain heat in winter as windows freeze over.”
- “If you must build affordable housing, then give it to local people as the people moving in are from other counties that they don't want as they create havoc. Crime increases, a greater strain put on our police so more cost involved in policing and soaring crime caused by the new ones given housing!”
- “Q9: Heating is ineffective, expensive and not environmentally friendly. No control over output. So far NKDC has refused reviewing request of 2008ish. Not a helpful landlord when requested move to a vacant bungalow in the village, stating I wasn't 60, very annoyed when 'southerners' were allocated it. 1. The Council need to be receptive to helping their tenants to be more 'environmentally friendly', reducing carbon and water wastage/output. 2. The Council need to address the problems they create for tenants when improvements are made i.e. new UPVC double glazed windows, incurring cost of window clear, as they are impossible to clean from inside. A Good point - A very good service for sorting out noisy neighbours, in fact an excellent service for this. Rents are realistic and property good value for rent, could be very much improved when they work with the environment.”
- “I find solid fuel heating very dirty and the heat fluctuates. I am unable to fire in all night so therefore wake up to a very cold house. This doesn't help my eldest daughter has asthma. I would prefer to pay a little bit more and have oil which would be healthier for my family.”
- “Disabled child, trouble using stairs and bath. Have no shower. Uses wheelchair.”
- “Please can you explain to me why NKDC are interested in affordable housing in my parish? For the last 3 years I have been in dispute with NKDC and our parish council about vacant land adjacent to our property that no-one

will take responsibility for. As a result of this 'lack of action', I have overgrown land next to me and my garden is surrounded by over-hanging dangerous trees. None of which anyone will take responsibility for. As a result of this, my daughter can only use our garden under supervision. As you can imagine, this is a complete nightmare/frustration for us all. Maybe as a result of this super important survey you will have the courtesy to reply to me on these issues? I won't hold my breath!"

- "We currently have single glazed windows which condensate and freeze up in winter. Also the heating system is very old and inefficient. It costs £30 and per week during the winter months which is a lot out of the money I earn. Some of the radiators don't get hot. It is a very dirty and dusty solid fuel system which has been in the property over 20 years! I loose a lot of heat through the windows, throwing money away! In the last couple of year we have had the loft insulated and had cavity wall insulation."
- "As a tenant I am afraid that my landlord is made aware of any complaints over state of this property. I have struggled to pay my rent out of my pension and I am terrified that I will loose my tenancy."
- "My daughter has disability and the house is in need of repair and some adaptation for my daughters needs."
- "It would certainly be helpful for youngsters or first time buyers to be able to afford a property in villages. Even toe OAPs might prefer to stay in their village in a smaller property but cannot due to nothing being available."
- "There are already several 'affordable' council houses in Threekingham but most have been sold off. I see no case for repeating this cycle, to the benefit of only council tenants."
- "Newton is an isolated village which has no gas supply, no sewage system and no public transport system. The village is unsuitable for low cost housing."
- "I have lived in Newton for twenty years. During this period one has had to leave to village due to unaffordable housing and the property rented is currently for sale. There are two empty houses owned by Welby Estate, plus a small lodge all of which could be upgraded and utilised as rented affordable housing. Should the estate not wish to sell? Newton has no gas service or mains drainage in my opinion is not suitable for further development."
- "I worry about replacing my old boiler as I am on pension credit and worry about the rising costs of electric etc."
- "Wider doors, better kitchen, new bathroom suite. Mr P cannot walk etc, Q31 Wheelchair bound he has a life line. Plaster falling off walls a big problem and cracks keep appearing. Some plaster has been filed b council workers but still falls out. Walls etc seem to be moving slightly."

- “Available land owned by me which may become suitable for affordable housing within the next five years. 5 acres within the Dembleby village curtilage and Dembleby House for development into flats including art buildings.”
- “Apart from a letter box Little Hale has no amenities whatsoever. We pay a lot of council tax and believe affordable housing in such a small village would be negative bearing in mind the layout and lack of facilities for young families. We shall relocate in the not too distant future i.e. within the next 3 years if all goes to plan, not because we need to but because we choose to do so for a variety of reasons.”
- “Little Hale is typical of many small villages in this area. The only local amenities are a post box and a phone box (little used). There is almost no public transport (other than school buses). No shops, no post office, no pub. This is not the place to build affordable housing. Where needed & public transport are available. This is not 'nimbyism' but a practical response.”
- “Little Hale village is not suitable for a development of social housing since it has no facilities for the young or families or elderly, There are no shops, no church (only a small chapel), no village hall, no societies to join, no doctors surgery and only a few buses each day, but none in the evening. There is no playground for the young or pre-school, facilities or youth club for the teens, no pub and no meeting place except when the old school (Parva House) is hired for a function. Anyone who comes to live here needs to run a car or motorbike to access shops and facilities in the villages north and south. So to my mind Little Hale is not suitable for people on limited incomes, unless of extra facilities are built as well.”
- “Affordable housing should be spread evenly amongst more expensive and not concentrated in ghettos. If spread evenly, occupants of affordable housing will adopt standards of neatness, environmental consideration and social behaviour appropriate to the neighbourhood. In ghettos there is more such social pressure. Poor children need decent homes to get a good start in life. Rich people are lucky (inheritance, lottery/premium bond prizes, or even just being healthy, educated, intelligent and imaginative enough to take advantage of the economic system). Asking them to pay more in taxes (inheritance tax, income tax, council tax etc) to subsidise affordable or 'social housing' is not unreasonable.”
- “Poor children are unlucky resulting from low pay, unemployment, illness, disability, single or no parent, parents of low education/cultural achievement etc.”
- “Please could you send any information to us on grants available for Grade II Listed Buildings for repairs to widows, roof and the upgrading of thermal insulation? Many thanks. We look forward to hearing from you in due course!”
- “We appreciate the opportunity to comment, but sorry cannot be of any real assistance.”

- “This area is not popular with younger generations not due to lack of housing, but lack of fulfilling jobs. Attract more wealth (businesses) to the area and the housing issues will solve themselves. This affordable housing would only be a temporary measure which is hiding the real problem of a lack of opportunity in the workplace.”
- “We could do with double glazed windows at the moment we have single glazed ones. Some of them we can't open in case they fall off.”
- “Disappointed with council about the treatment received of 2 ½ /3 years from them.”
- “Please no further development in villages with no amenities. We live in a village with no shops, work opportunities, PO, or even any transport links whatsoever. How would low cost housing work? However we do need more housing (low cost or otherwise) in villages and towns that do have amenities.”
- “This survey doesn't really apply to me as I own my own home and have the funds to support myself. I am a widow (43) and have income from pensions and limited savings. I am able bodied and able to work when the need arises. However, I am sure you do a good job and your service is there for people who need financial help and a hand to move into affordable accommodation. I hope that by filling in this questionnaire I have provided information which may help.”

Profile of Respondents

	Number (n)	Percentage (%)
Gender		
Male	111	39%
Female	172	61%
Number of respondents	283	
Age		
16-24	3	1%
25-34	18	6%
35-44	40	13%
45-54	71	23%
55-64	76	25%
65-74	59	19%
75-84	27	9%
85+	12	4%
Number of respondents	306	
Disability, illness or infirmity		
Yes	85	29%
No	210	71%
Number of respondents	295	

Does this illness or disability limit your activities in any way?		
Yes	74	65%
No	40	35%
Number of respondents	114	
When using this service, do you feel that you have been treated unfairly by the Council due to your....		
Ethnicity	10	77%
Religion or Belief	2	15%
Sexual Identity	1	8%
Number of respondents	13	

Comments relating to the above last question:

- "Councils are always unfair as all Muslim, Asian and Lesbians get everything they want!"
- "Care home for 41 people all with varying disabilities."
- "White English comes last.
- "Long term diabetes and heart by pass surgery."
- "What about white British."
- "I am a white English tax payer but more is for the immigrants both legal and illegal."
- "Too much emphasis on very small minority groups and Q32 irrelevant."
- "White middle class tax payer, with issues with NKDC that no-one will take responsibility for - I await your response."
- "What service? As far as I can see, there is no antecedent for 'this' in this part of the questionnaire."
- "As usual, no mention of disbelievers. My belief that there is no god is as strong as that of any number of the faiths mentioned. Please add atheist to future lists."
- "Because my neighbour gets away with everything he says jump Council says how high."
- "Awarded Housing Grant 2008. Unfortunately work carried out very unsatisfactory property in a worse state now than before work commenced. Please could you advise me on the way forward to address this issue?"

4.0 Eligibility of respondents for affordable housing

Out of the 26 respondents that indicated that their household needed to move in the next 5 years and the 19 respondents said there was someone in their household that needed to move into a separate household in the next 5 years, 22 were potentially eligible for affordable housing. Out of those 22, 11 specified a preference to remain in the cluster, 3 would live anywhere, 2 wanted to be near shops and public transport and the other 6 wanted to live elsewhere in the district. 8 respondents felt that someone in their family had moved away due to the lack of affordable housing but may return if affordable housing was available.

The properties required are shown below:

Property needed	Those with a local connection
1 bed flat	5
2 bed house	4
3 bed house	1
4 bed house	1
1 bed bungalow	9
2 bed bungalow	1
3 bed bungalow	1
Total	22

In December 2011 the numbers on the NKDC Housing Register expressing interest in homes in the settlements was 106 households.

A separate survey of the applicants on the Council's Housing Register that specified a preference to live in the cluster highlighted 39 people that would be interested in a property in the cluster. Of these, 11 people indicated that have a local connection with the cluster, and thus would be potentially eligible for a home on an affordable housing exception site, if one could be found, and developed.

	Willing to live there	Have a local connection		Willing to live there	Have a local connection
Asgarby	14	0	Little Hale	15	2
Aswarby	15	1	Newton	15	0
Aunsby	14	2	Osbourneby	19	4
Burton Pedwardine	18	1	Scredington	19	1
Culverthorpe	16	2	Swarby	14	0
Dembleby	15	1	Swaton	16	1
Ewerby	24	4	Threkeingham	18	0
Evedon	19	2	Walcot	14	1

The properties required as shown below:

Property needed	Those with a local connection
1 bed flat	5
2 bed house	2
3 bed house	1
4 bed house	1
1 bed bungalow	2
Total	11

It is likely that a degree of housing need occurs within households who did not respond to either of the surveys 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.

5.0 Affordability

Affordability, based on a single person on North Kesteven average earnings of £18,531, and mean average property prices December 2011, the following tables gives the income multiplier needed to buy a property.

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Ewerby			
3 bed house	£229,950	£18,531	12.4
4 bed house	£352,475	£18,531	19.0
6 bed house	£349,950	£18,531	18.8
3 bed bungalow	£234,975	£18,531	12.6

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Evedon			
4 bed house	£475,000	£18,531	25.6
5 bed house	£375,000	£18,531	20.2
2 bed bungalow	£249,950	£18,531	13.4

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Kirkby La Thorpe			
3 bed house	£190,000	£18,531	10.2
4 bed house	£349,950	£18,531	18.8
6 bed house	£270,000	£18,531	14.5
4 bed bungalow	£299,995	£18,531	16.1

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Heckington			
2 bed house	£142,270	£18,531	7.6
3 bed house	£231,633	£18,531	12.4
4 bed house	£249,443	£18,531	13.4
5 bed house	£315,569	£18,531	17.0
6 bed house	£470,000	£18,531	25.3
2 bed bungalow	£138,712	£18,531	7.4
3 bed bungalow	£185,121	£18,531	9.9
4 bed bungalow	£279,975	£18,531	15.1

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Great Hale			
3 bed house	£149,950	£18,531	8.0
4 bed house	£363,333	£18,531	19.6
2 bed bungalow	£132,500	£18,531	7.1
3 bed bungalow	£207,770	£18,531	11.2
4 bed bungalow	£282,000	£18,531	15.2

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Little Hale			
3 bed house	£210,000	£18,531	11.3
4 bed house	£287,500	£18,531	15.5
6 bed house	£350,000	£18,531	18.8

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Burton Pedwardine			
4 bed house	£310,625	£18,531	16.7
3 bed bungalow	£428,316	£18,531	23.1

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Helpingham			
3 bed house	£268,080	£18,531	14.4
5 bed house	£294,997	£18,531	15.9
3 bed bungalow	£184,950	£18,531	9.9
4 bed bungalow	£180,000	£18,531	9.7

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Swaton			
3 bed house	£250,000	£18,531	13.4
4 bed house	£229,950	£18,531	12.4
5 bed house	£330,000	£18,531	17.8
7 bed house	£995,000	£18,531	53.6

Property Type	Average Cost (£)	Median Joint Average Income (£)	Required Income Multiplier
Scredington			
3 bed house	£105,000	£18,531	5.6
3 bed bungalow	£250,000	£18,531	13.4

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Threekingham			
3 bed house	£105,000	£18,531	5.6
4 bed house	£243,736	£18,531	13.1
6 bed house	£269,995	£18,531	14.5
7 bed house	£625,000	£18,531	33.7

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Osbournby			
2 bed house	£100,000	£18,531	5.3
3 bed house	£179,950	£18,531	9.7
4 bed house	£370,623	£18,531	20.0
6 bed house	£499,950	£18,531	26.9

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Dembleby			
3 bed house	£123,950	£18,531	6.6
4 bed house	£350,000	£18,531	18.8

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Swarby			
3 bed house	£380,000	£18,531	20.5
4 bed house	£435,000	£18,531	23.4
8 bed house	£995,000	£18,531	53.6
2 bed bungalow	£151,225	£18,531	8.1
3 bed bungalow	£149,475	£18,531	8.0
4 bed bungalow	£166,500	£18,531	8.9
5 bed bungalow	£275,000	£18,531	14.8

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Silk Willoughby			
2 bed house	£169,950	£18,531	9.1
4 bed house	£450,000	£18,531	24.2

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Culverthorpe			
4 bed house	£370,000	£18,531	19.9

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Wilsford			
3 bed house	£235,000	£18,531	12.6
4 bed house	£262,980	£18,531	14.1
3 bed bungalow	£189,950	£18,531	10.2

NKDC policy research department assessed the median annual income for individuals in North Kesteven to be £15,291. This was broadly substantiated by talking to a local mortgage consultant, who assessed the typical joint modal average earnings as being around £25,000 - £30,000. Re-working the income multiplier for such a modal couple we get:

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Ewerby			
3 bed house	£229,950	£30,582	7.5
4 bed house	£352,475	£30,582	11.5
6 bed house	£349,950	£30,582	11.4
3 bed bungalow	£234,975	£30,582	7.6

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Evedon			
4 bed house	£475,000	£30,582	15.5
5 bed house	£375,000	£30,582	12.2
2 bed bungalow	£249,950	£30,582	8.1

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Kirkby La Thorpe			
3 bed house	£190,000	£30,582	6.2
4 bed house	£349,950	£30,582	11.4
6 bed house	£270,000	£30,582	8.8
4 bed bungalow	£299,995	£30,582	9.8

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Heckington			
2 bed house	£142,270	£30,582	4.6
3 bed house	£231,633	£30,582	7.5
4 bed house	£249,443	£30,582	8.1
5 bed house	£315,569	£30,582	10.3
6 bed house	£470,000	£30,582	15.3
2 bed bungalow	£138,712	£30,582	4.5
3 bed bungalow	£185,121	£30,582	6.0
4 bed bungalow	£279,975	£30,582	9.1

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Great Hale			
3 bed house	£149,950	£30,582	4.9
4 bed house	£363,333	£30,582	11.8
2 bed bungalow	£132,500	£30,582	4.3
3 bed bungalow	£207,770	£30,582	6.7
4 bed bungalow	£282,000	£30,582	9.2

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Little Hale			
3 bed house	£210,000	£30,582	6.8
4 bed house	£287,500	£30,582	9.4
6 bed house	£350,000	£30,582	11.4

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Burton Pedwardine			
4 bed house	£310,625	£30,582	10.1
3 bed bungalow	£428,316	£30,582	14.0

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Helpington			
3 bed house	£268,080	£30,582	8.7
5 bed house	£294,997	£30,582	9.6
3 bed bungalow	£184,950	£30,582	6.0
4 bed bungalow	£180,000	£30,582	5.8

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Swaton			
3 bed house	£250,000	£30,582	8.1
4 bed house	£229,950	£30,582	7.5
5 bed house	£330,000	£30,582	10.7
7 bed house	£995,000	£30,582	32.5

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Scredington			
3 bed house	£105,000	£30,582	3.4
3 bed bungalow	£250,000	£30,582	8.1

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Threedingham			
3 bed house	£105,000	£30,582	3.4
4 bed house	£243,736	£30,582	7.9
6 bed house	£269,995	£30,582	8.8
7 bed house	£625,000	£30,582	20.4

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Osbournby			
2 bed house	£100,000	£30,582	3.2
3 bed house	£179,950	£30,582	5.8
4 bed house	£370,623	£30,582	12.1
6 bed house	£499,950	£30,582	16.3

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Dembleby			
3 bed house	£123,950	£30,582	4.0
4 bed house	£350,000	£30,582	11.4

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Swarby			
3 bed house	£380,000	£30,582	12.4
4 bed house	£435,000	£30,582	14.2
8 bed house	£995,000	£30,582	32.5
2 bed bungalow	£151,225	£30,582	4.9
3 bed bungalow	£149,475	£30,582	4.9
4 bed bungalow	£166,500	£30,582	5.4
5 bed bungalow	£275,000	£30,582	8.9

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Silk Willoughby			
2 bed house	£169,950	£30,582	5.5
4 bed house	£450,000	£30,582	14.7

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Culverthorpe			
4 bed house	£370,000	£30,582	12.0

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Wilsford			
3 bed house	£235,000	£30,582	7.6
4 bed house	£262,980	£30,582	8.5
3 bed bungalow	£189,950	£30,582	6.2

The average income multiplier for a mortgage in the district was about 3.0 – 4.0 about 10 years ago but since the recession levels have risen to above 7.0 reaching a high of 7.87 in 2008. Last year the figure decreased to 6.65 showing that affordability is improving.

However comparing these figures with the tables above at what is current available to buy in the cluster, a single person on an average income would only be able to afford a 2 or 3 bed house in 4 of the settlements in the cluster.

For those on average joint incomes would be able to afford a 2 or 3 bed property in 11 of the settlements in the cluster.

Obviously this is all based on average house prices and incomes but this gives you an idea of the lack of affordability of housing especially for larger families and those on single incomes. This shows the emphasis on the private sector to provide for those that are unable to afford housing.

However for those identified through this survey and that are registered with the Council for housing the only affordable options lies within the social housing sector.

In terms of existing social rented accommodation in the cluster there are 503 units (not including private sector housing) and there have been 158 void Council properties in the last 5 years.

	Housing association properties	Council owned properties	Council voids in the last 5 years	% of stock void over the last 5 years
Aunsby	0	1	0	0
Burton Pedwardine	0	6	3	50
East Heckington	0	7	2	28
Ewerby	0	6	0	0
Great Hale	9	57	18	31
Heckington	11	122	36	29
Helpingham	0	67	37	55
Kirkby La Thorpe	0	23	8	35
Little Hale	0	2	0	0
Osbournby	0	34	14	41
Scredington	0	15	8	53
Silk Willoughby	0	9	6	67
Swarby	0	3	2	67
Swaton	7	0	0	0
Walcot	0	2	0	0
Wilsford	0	52	24	46
Totals	27	476	158	33

The table shows the level of provision of social rented properties throughout the cluster. There are 2 settlements that do not have any affordable housing and over have less than 10 properties. In terms of void turnover over half of the settlements have had less than 50% of their stock void over the last 5 years of which 5 settlements have not had any turnover in the last 5 years.

6.0 Housing Need

Out of the 19 parishes in the cluster 6 had already had a housing needs survey completed. The other 14 were surveyed as a joint survey. However in order to establish the total housing need in the cluster, all the needs data will be put together and discussed in this section.

Heckington

Type of property	Tenure – Rent NKDC	Tenure -Shared Ownership	Total
1 Bed Flat	14	1	
2 Bed Flat	5		
2 Bed Bungalow		1	
2 Bed House	5	4	
3 Bed House	1	2	
4 Bed House		2	
Total	25	10	35

Great Hale

Property needed	Social Rented	Shared Ownership	Total
1 bed flat	1		1
2 bed flat			
2 bed house	1		1
3 bed house			
2 bed bungalow			
Total	2		2

Helpingham

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

Kirkby La Thorpe

Property needed	Social Rented	Shared Ownership	Total
1 bed flat	1		1
2 bed flat	1		1
2 bed house	1		1
3 bed house		1	1
2 bed bungalow	1		1
Total	4	1	5

Wilsford

	Social Rented	Shared Ownership	Total
1 bed flat			
2 bed flat	2		2
2 bed house			
3 bed house	1		1
2 bed bungalow	2	1	3
Total	5	1	6

Silk Willoughby- Housing register survey only

Property needed	Social Rented	Total
1 bed flat		
2 bed flat		
2 bed house	5	5
2 bed bungalow	1	1
3 bed bungalow	1	1
Total	7	7

Settlements in the rest of the cluster

	Have a local connection		Have a local connection
Aswarby	1	Evedon	2
Aunsby	2	Little Hale	2
Burton Pedwardine	1	Osbourneby	4
Culverthorpe	2	Scredington	1
Dembleby	1	Swaton	1
Ewerby	4	Walcot	1
		Total	22

Combined Housing register survey of all the cluster

Respondents on the housing register that have a local connection to one of the settlements in the cluster			
	Have a local connection		Have a local connection
Aswarby	1	Heckington	24
Aunsby	2	Kirkby La Thorpe	4
Burton Pedwardine	1	Little Hale	2
Culverthorpe	2	Osbourneby	4
Dembleby	1	Scredington	1
Ewerby	4	Silk Willoughby	7
Evedon	2	Swaton	1
Great Hale	11	Walcot	1
		Total	68

7.0 Conclusion and recommendations

This table shows the total need in the whole of the cluster broken down by settlement.

Identified housing need from the combined surveys (those identified through the surveys and those on the housing register with a local connection)			
Aswarby	1	Kirkby La Thorpe	9
Aunsby	2	Little Hale	2
Burton Pedwardine	1	Osbourneby	4
Culverthorpe	2	Scredington	1
Dembleby	1	Silk Willoughby	7
Ewerby	4	Swaton	1
Evedon	2	Walcot	1
Great Hale	13	Wilsford	7
Heckington	59	South of Sleaford cluster	14
Helpingham	11	Total	142

Out of the settlements that had a separate survey we are progressing schemes in Heckington and looking at sites in Helpingham and Wilsford. This brings the shortfall need of the cluster down to 65.

It was decided after the completed surveys not to progress schemes in Great Hale, Kirkby La Thorpe or Silk Willoughby.

Taking the preferences that the respondents from the cluster survey stated where they would be willing to live we can establish the amount of people willing and eligible to live in each settlement. The table overleaf also takes into account those respondents that stated they would either live anywhere (all settlements), anywhere with public transport (Wilsford and Heckington), anywhere with shops and amenities (Heckington) and in a large village (Heckington).

Identified housing need from the combined surveys (those identified through the surveys and those on the housing register with a local connection)			
Heckington	65	Threekingham	4
Great Hale	15	Aswarby	4
Helpingham	12	Aunsby	3
Kirkby La Thorpe	10	Burton Pedwardine	3
Osbourneby	8	Culverthorpe	3
Wilsford	8	Swaton	3
Silk Willoughby	8	Dembleby	2
Ewerby	7	Scredington	2
Little Hale	6	Swarby	2
Evedon	5	Walcot	2

It is recommended that the cluster review this report's conclusions and then consider advancing the process to identify where local housing demand can be met. Looking at the table on the previous page, Heckington has the highest need in terms of preference and we are progressing 2 schemes to meet this need. Great Hale, Helpringham, Kirkby La Thorpe, Osbournby and Wilsford are the next top 5 in terms of preferences.

As already mentioned we are looking at progressing a scheme in Wilsford so it is suggested to consider the suitability of assessing land opportunities that we have available in the other 4 settlements to look to achieve a scheme of affordable housing.

The combined properties needed for the settlements that were surveyed in this survey can be seen below.

Property needed	Those with a local connection
1 bed flat	10
2 bed house	6
3 bed house	2
4 bed house	2
1 bed bungalow	11
2 bed bungalow	1
3 bed bungalow	1
Total	33

Once suitable settlements and location have been identified to meet the shortfall of need in the cluster then a property mix can be decided on according to the size of the sites available.

Appendix 1 - Affordable Housing Definitions

North Kesteven District Council defines those in need of Affordable Housing as those households whose cost of housing, either to rent or buy, is more than 25% of net household income.

There are two main types of affordable housing:-

Affordable 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 (formely Shared Ownership): This is where; a purchaser 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 this is limited to 80% to ensure that the homes can be subsequently offered on to others on the District Council Housing Register/ Housing Association Waiting List.

Intermediate affordable housing is: - Housing offered at 80% of market price or rents.

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

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

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

Rural Exception Sites

PPG3 defines rural exception sites as 'small, solely for affordable housing, and on land within or adjoining small rural communities, which would not otherwise be released for general market housing. The affordable housing on such sites should remain affordable housing and cannot be sold on the open market.'

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

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

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

Household age/group	When needing to move	Property	Settlements	First choice settlement	Reason for move	Affordable weekly rent/mortg age	Savings	Income	On Housing register
60-74 years single person	1-2 years	Council Rent Bungalow	Ewerby and Evedon, Little Hale, Sleaford, South Kyme	South Kyme	Need smaller accommodation	£201-£250	No	Below £10,000	No
60-74 years single person	1-2 years	Council Rent Bungalow	Ewerby and Evedon, Little Hale, Sleaford, South Kyme	Sleaford	Need smaller accommodation	£201-£250	No	Below £10,000	No
16-24 years Single person or a couple	1-2 years	2 bed house or flat, owner occupied, private rent, shared ownership	Any	Any	Son/daughter setting up new home	£451-£500	Yes	£15,001 - £20,000	No
75+ years Single person	1-2 years	2 bed Council or housing association rent Bungalow or sheltered	Osbourney, Threekingham or elsewhere in the district	Osbourney	Need adapted accommodation	3351-£400	Yes	£15,001 - £20,000	No

60-74 years Couple	1-2 years	2 bed council rent bungalow	Anywhere on a bus route	-	Need to be close to public transport	£201-£250	Yes	£10,001 - £15,000	No
60-74 years Couple	3-5 years	2 bed council rent bungalow	Osbourneby, Threekingham or elsewhere in the district	Osbourneby	Need adapted accommodation	£351-£400	Yes	£15,001 - £20,000	No
Family	3-5 years	3 bed house private or council rent	Billingborough or Horbling	-	Need larger accommodation and farmer will be retiring within 5 years	£251-£300	No	£15,001 - £20,000	Yes
2x25-44 years Couple	3-5 years	3 bed house council rent	Elsewhere in the district	-	Need a cheaper home	Up to £200	No	Below £10,000	No
16-24 years Single person	3-5 years	3 bed house shared ownership	Elsewhere in the district	-	Son/daughter setting up new home	£451-£500	Yes	£15,001 - £20,000	No
75+ years 3 adults	3-5 years	3 bed bungalow owner occupied or council rent	Sleaford, Ruskington, Heckington	Any	Closer to amenities	-	-	-	-
60-74 years Single person	3-5 years	2 bed bungalow council rent	Sleaford or Leasingham	Sleaford	-	£201-£250		£10,001 - £15,000	No

1x0-15 and 1x16-24 years Mother and son	Now	2 bed house council or housing association rent	Sleaford	Sleaford	Closer to employment and cheaper home	-	No	Below £10,000	Yes
2x55+ years Couple	3-5 years	2 bed council rent sheltered	Near shops and amenities	Anywhere with amenities	Age and mobility	£351-£400	No	£10,001 - £15,000	No
1x0-15 and 1x25-44 years Family	Now	2 bed house council or housing association rent	Anywhere in cluster	-	Landlord wants to sell house	£201-£250	No	Below £10,000	No
1x16-24 years Single person	1-2 years	1 or 2 bed flat rented or shared ownership	Anywhere	Dependant on job opportunities and cost of living	Son/daughter setting up home	£301-£350	No	None	No
75+ years Single person	Unsure not needed currently	2 bed sheltered, private or council rent	Aswarby, Osbournby, Swarby, Threekingham	Osbournby	To release equity or due to a change in circumstances	£551-£600		£10,001 - £15,000	No
1x0-15 and 1x45-59 years Mother/daughter	Now or 1-2 years	2 bed house housing association rent	Anywhere	-	Need cheaper home	£401-£450	Yes	£10,001 - £15,000	No

Not stated	1-2 years	2 bed bungalow council rent	Sleaford	-	Need adapted accommodation		No		Yes
1x45-59 and 1x60-74 years Couple	Now	1 or 2 bed flat bungalow or sheltered	Heckington or Great Hale	Heckington	Need to be closer to a carer to receive support	£251-£300	No	Below £10,000	No
2x60-74 years Couple	1-2 years	2 bed private or council rent	Elsewhere in the district preferably in a town or large village	Sleaford or Heckington	Need smaller and adapted accommodation	£451-£500	Yes	£10,001 - £15,000	No
16-24 years Couple	1-2 years	2 bed house council rent	Aswarby, Burton Pedwardine, Little Hale or anywhere	Burton Pedwardine	Son/daughter setting up home	£251-£300	Yes	£10,001 - £15,000	No
2x0-15 , 1x25-44 and 1x45-59 years Family	1-2 years	4 bed rented or shared ownership	Swaton or Billingborough		Need larger accommodation	£601-£650	Yes	£30,001 - £35,000	No