

Local Affordable Housing Need Survey

Analysis Report

Waddington Parish

Survey Period: March 2010 – May 2010



1.0 Introduction

2.0 Survey Process

3.0 Questionnaire Analysis

4.0 Eligibility of respondents for Affordable Housing

5.0 Conclusions

6.0 Recommendations

Appendix 1 - Affordable Housing Definitions

1.0 Introduction

This survey was undertaken between March 2009 and May 2010 to assess whether there was a need for an affordable housing scheme in the Parish.

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 Waddington. A postal return was used to retain individual anonymity. All questionnaires were distributed with pre-paid return envelopes. 497 (20%) of questionnaires have been returned.

3.0 Analysis

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

You and Your Household – Current Living Arrangements

1. How many people live in your home?

43.0% (205n) of respondents indicated that they live in a two person household, 28.5% (136n) indicated that they live in a one person household, 12.2% (58n) live in a four person household, 11.9% (57n) live in a three person household, 4.2% (20n) live in a five person household, and 0.2% (1n) live in a six person household. The graph below provides a summary of these results:

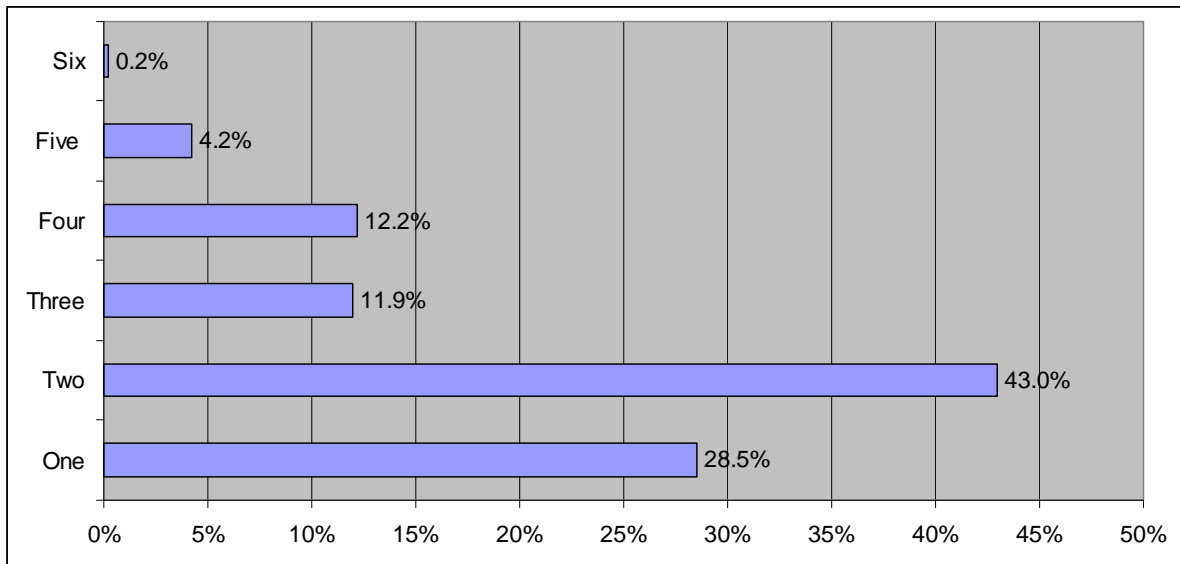


Figure 1: Number of people living in home (477n respondents)

2. How would you describe your home?

Over half of respondents (55.5%, 271n) described their home as a house, and 38.5% (188n) described their home as a bungalow, this was followed by flat/maisonette/apartment (3.5%, 17n), then caravan/mobile home (1.2%, 6n), and then sheltered/retirement housing (0.6%, 3n). No respondents described their home as a bedsit/studio/room only. The following graph provides a summary of the responses:

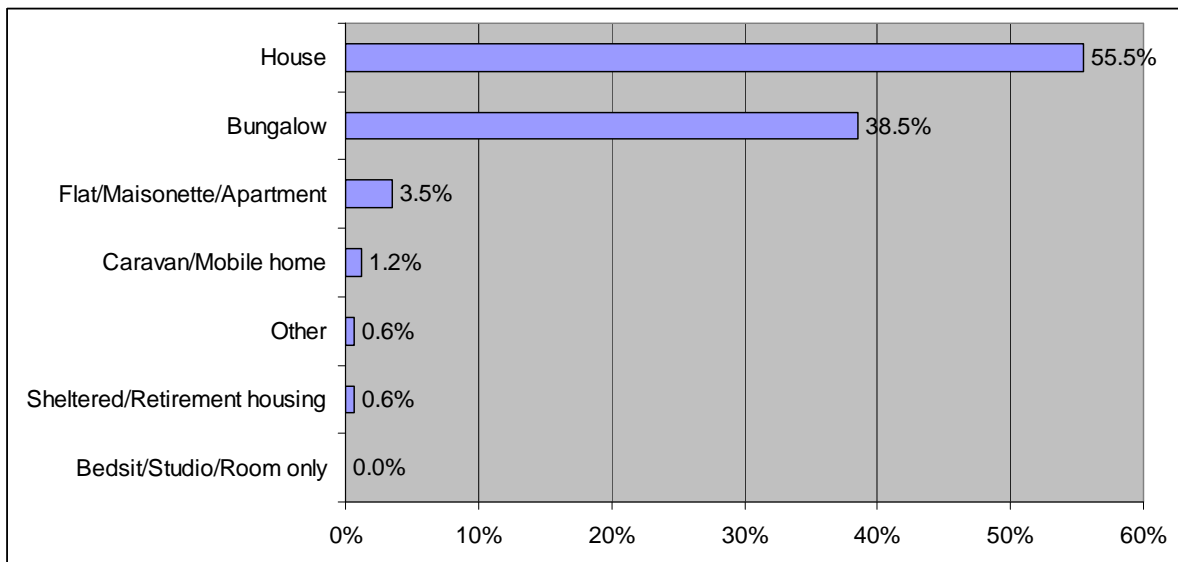


Figure 2: Type of home currently living in (488n respondents)

3n respondents (0.6%) described their home as something other than those listed above, these were:

- “Three storey town house.”
- “Service families’ accommodation.”
- “End terrace.”

3. What type of ownership is your home?

Just over half of respondents (51.3%, 254n) indicated that their home was owned outright by a household member(s) and just over one quarter of respondents (27.7%, 137n) indicated that their home was owned with a mortgage by a household member(s). This was followed by renting from the Council (8.1%, 40n), renting from a private landlord (4.6%, 23n), home being tied to job (4.2%, 21n), renting from a Housing Association (1.0%, 5n) and then shared ownership (0.4% (2n). The graph below provides a breakdown of this:

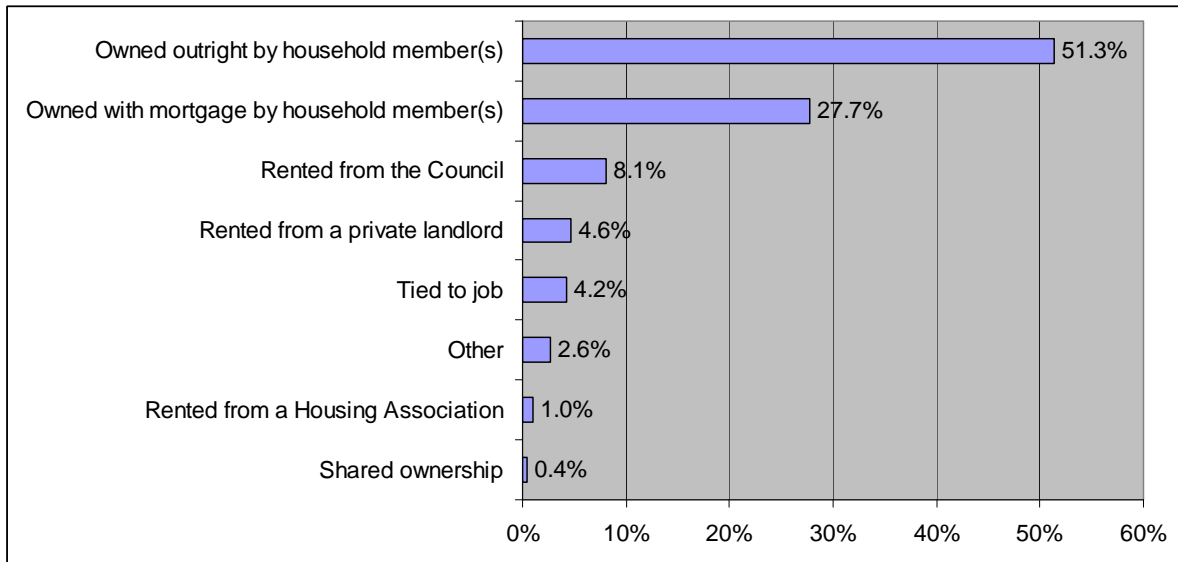


Figure 3: Type of ownership of current home (495n respondents)

13n respondents (2.6%) indicated that the type of ownership of their home was something other than those listed above. 12n of these respondents provided responses which are listed below:

- “Rented through military.”
- “Owned with loan.”
- “Own the flat: leasehold of ground.”
- “MOD family quarter.”
- “Rented from MOD.”
- “Pay ground rent only.”
- “RAF families’ accommodation.”
- “RAF married quarter.”
- “RAF SFA.”
- “MOD.”
- “Part of stipend (vicarage).”
- “Living in daughters’ house, do not pay rent.”

4. How many bedrooms does your home have?

Half of respondents (50.3%, 241n) indicated that their home has three bedrooms, just over a quarter of respondents (27.8%, 133n) had two bedrooms, 15.4% (74n) had four bedrooms, 3.1% (15n) had one bedroom and another 3.1% (15n) had five bedrooms, and 0.2% (1n) had six bedrooms. The figure below shows this:

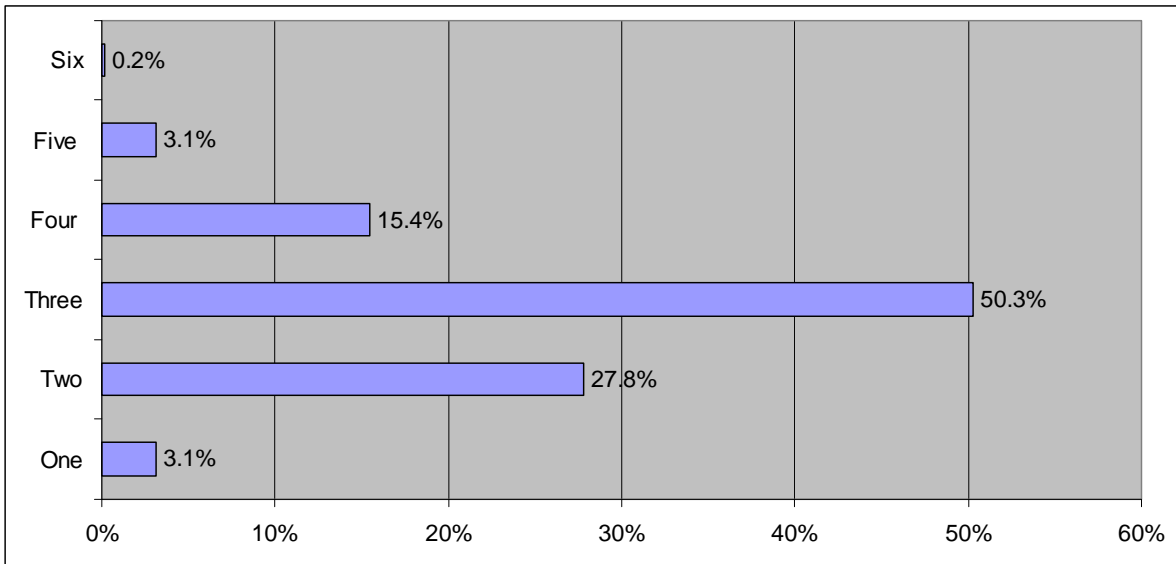


Figure 4: Number of bedrooms in current home (479n respondents)

5. What type of household are you?

38.4% (183n) of respondents indicated that they live as part of a couple in their current household, almost one quarter of respondents (24.7%, 118n) live as part of a two-parent family, and slightly less than this (24.1%, 115n) live as a one-person household. 8.6% (41n) live as part of an older person household, and 3.1% (15n) live as a lone-parent family. The figure below provides a breakdown of this:

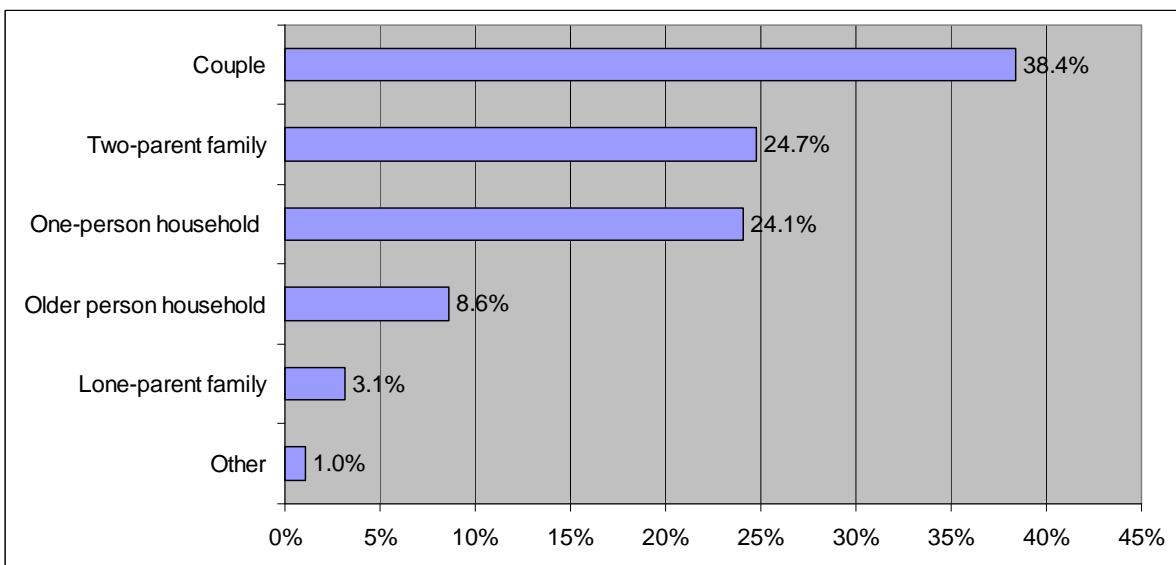


Figure 5: Type of household currently (477n respondents)

5n respondents (1.0%) indicated that their household was a different type that was not listed in the question. These household types were:

- “Older person household with son (soon to move).”
- “Couple and elderly parent.”
- “Mother and son.”
- “Elderly mother and son.”
- “Couple plus one other person.”

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

45.1% (214n) of respondents indicated that they have been living in the Parish for 21 years or more, 18.7% (89n) had been living in the Parish between 1 and 5 years, 12.6% (60n) between 6 and 10 years, 10.3% (49n) between 11 and 15 years, 9.1% (43n) between 16 and 20 years, and 4.2% (20n) had been living in the Parish for less than 1 year. The graph below provides a summary of these results:

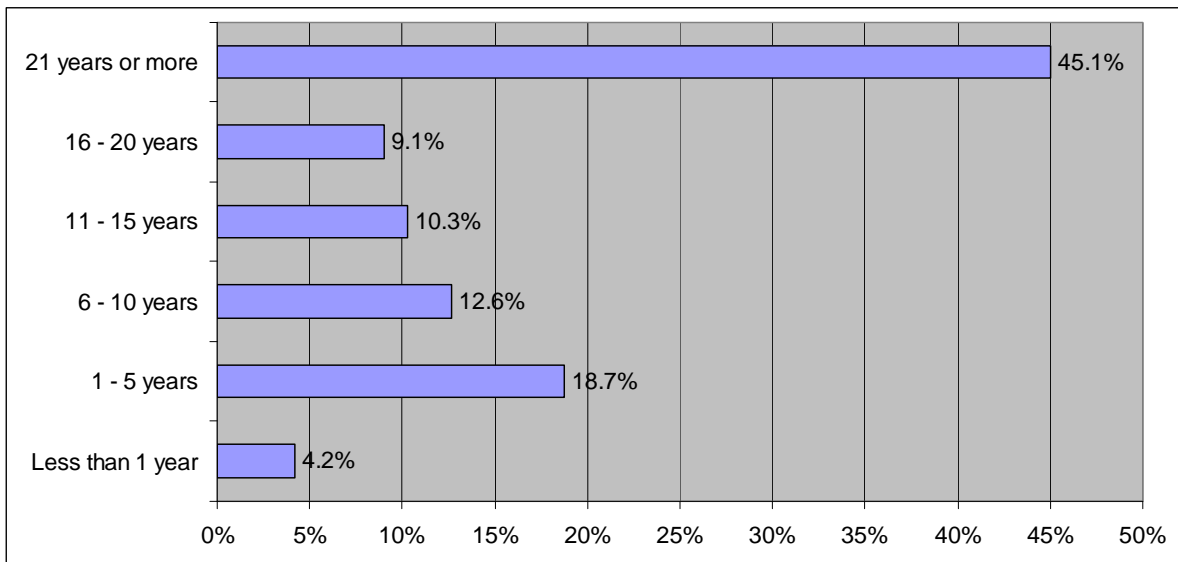


Figure 6: Time living in parish (475n respondents)

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

Over three quarters of respondents (78.9%, 362n) stated that they would be in favour of a development of affordable housing for local people within their parish if there was a proven need, and the remaining 21.1% (97n) stated that they would not be in favour of this. See chart opposite:

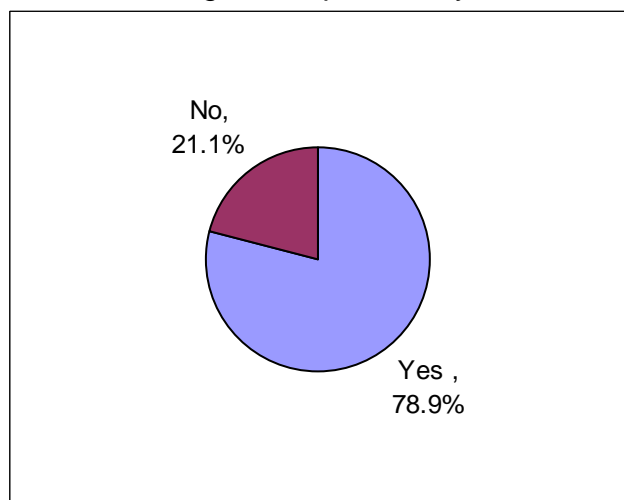


Figure 7: In favour of affordable housing development (459n respondents)

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

8. Physical adaptations needed

The majority of respondents (90.2%, 424n) indicated that they do not need any physical adaptations carrying out to their property to make their life easier, although 9.8% (46n) indicated that they did need physical adaptations carrying out to their property. See chart opposite:

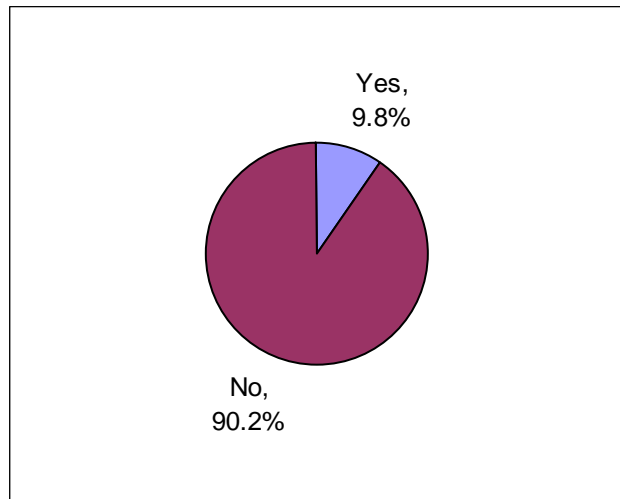


Figure 8: Adaptations needed (470n respondents)

9. Heating your home

Three quarters of respondents (75.3%, 356n) indicated that they are not finding it expensive to heat their home due to lack of insulation or an inadequate heating system and so could not benefit from new central heating, loft or cavity wall insulation. The remaining quarter (24.7%, 117n) 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. See chart opposite:

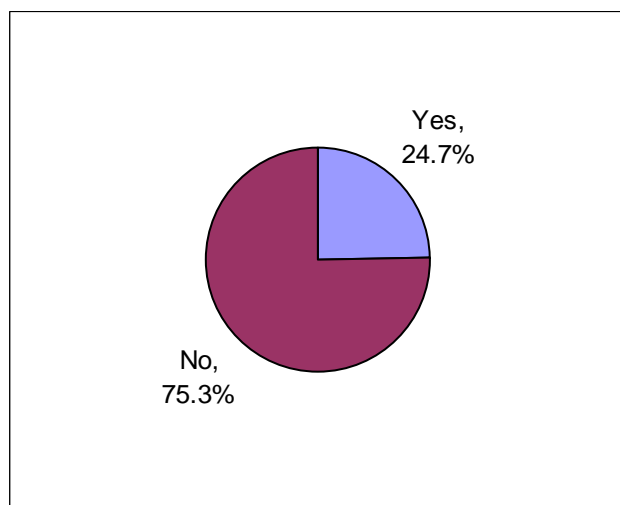


Figure 9: Heating your home (473n respondents)

10. Financial assistance to improve home

Most respondents (94.1%, 447n) 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 5.9% (28n) indicated that their property is in disrepair and they need financial assistance to improve it. See chart opposite:

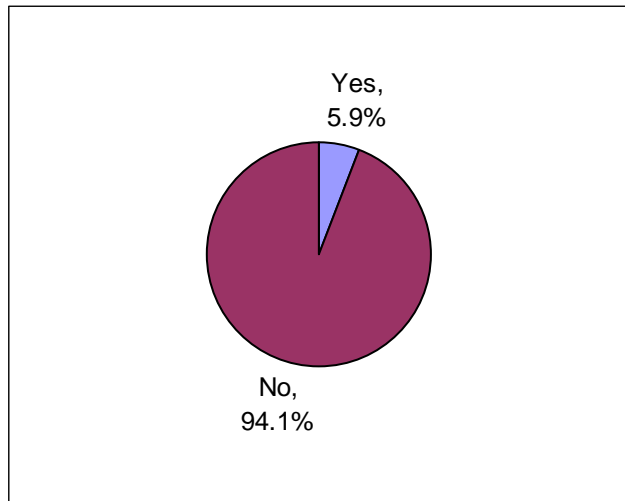


Figure 10: Home improvements (475n respondents)

You and Your Household – Housing Needs

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

The majority of respondents (91.6%, 437n) indicated that everyone who lives in their household do not need to move together from their home in the next two years, and 8.4% (40n) indicated that they do need to move together in the next two years. See chart opposite:

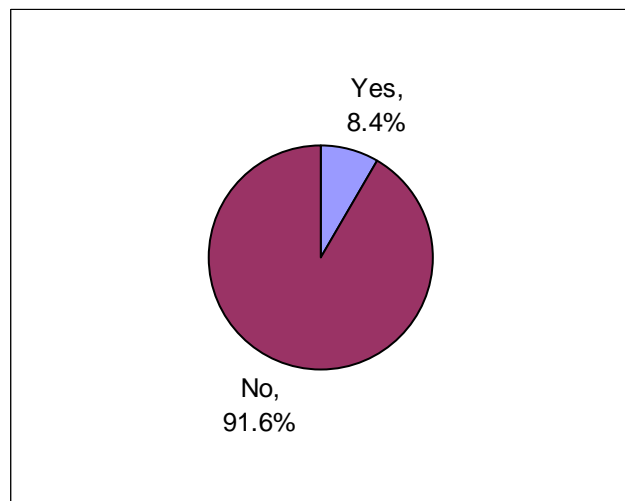


Figure 8: Household moving (477n respondents)

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

Almost all respondents (96.4%, 454n) indicated that there is no-one living in their house who needs to move to alternative accommodation in the next two years, and 3.6% (17n) indicated that there was. See chart opposite:

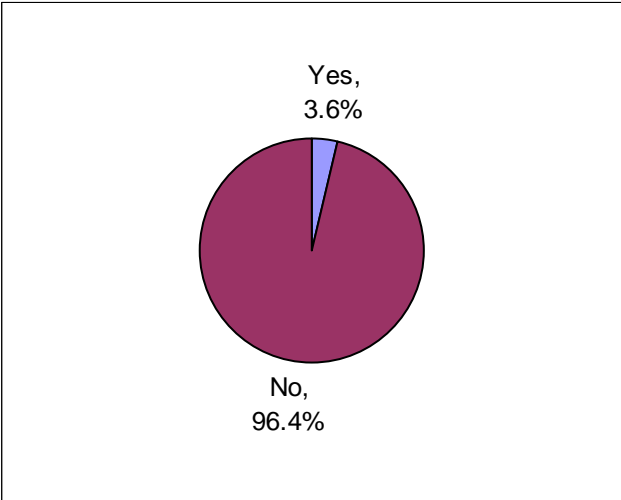


Figure 9: Someone in household moving (471n respondents)

13. Someone from family moved away from the Parish in last five years due to difficulties finding a suitable home locally (family means children, parents, brothers and sisters)

Almost all respondents (96.8%, 459n) 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, and 3.2% (15n) indicated that they had. See chart opposite:

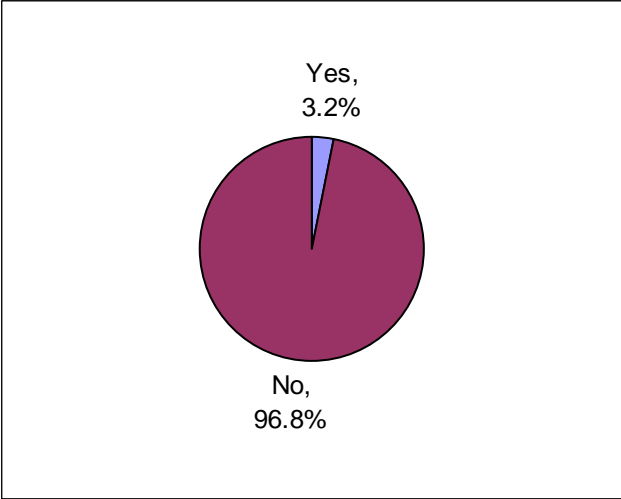


Figure 10: Family member moved away (474n respondents)

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

Those respondents who indicated that everyone who lives in their household needs to move together from their home in the next two years stated how many people would be in household one and how many in household two. The following tables summarise their responses:

Table 1: People in each new household (48n responses)		
People in Household	Household 1 (n)	Household 2 (n)
One	9	9
Two	14	3
Three	3	-
Four	5	1
Five	-	-
Six	-	-

15. Type of ownership for each new household

For those respondents who noted they would require a new household, they outlined the type of ownership they would need. This is summarised in the table below:

Table 2. Ownership needed for new household(s) (82n responses)		
Ownership	Household 1 (n)	Household 2 (n)
Owner occupied	17	3
Private rent	9	1
Council rent	14	6
Housing association rent	11	8
Housing association shared ownership	3	5
Housing association intermediate rent	2	3

16. Type of accommodation for each new household

For those respondents who noted they would require a new household, they outlined the type of accommodation they would need. This is summarised in the table below:

Table 3. Accommodation needed for new household(s) 73n responses)		
Accommodation	Household 1 (n)	Household 2 (n)
Semi-detached house	10	4
Detached house	18	4
Terraced house	5	4
Flat or maisonette	3	6
Bedsit or studio or room only	3	1
Bungalow	10	4
Sheltered housing	1	-
Other	-	-

17. Number of bedrooms needed for each new household

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

Table 4. Bedrooms needed for new household(s) (41n responses)		
Number of Bedrooms	Household 1 (n)	Household 2 (n)
One	5	6
Two	10	4
Three	9	1
Four	5	-
Five	1	-

18. Where is the accommodation required?

Respondents were asked where the accommodation needed to be located. The table below provides the overall results:

Table 5. Location of accommodation (52n responses)		
Location	Household 1 (n)	Household 2 (n)
In Waddington itself	20	9
In the Sleaford part of the parish	-	-
Outside the District	11	4
Elsewhere in the District	7	1

6n respondents indicated that the accommodation is needed elsewhere in the district, these locations are as follows:

- “Hykeham, Brant Road, Waddington.”
- “Lincoln area.”
- “Anywhere.”
- “In surrounding villages (household 1). Bracebridge Heath (household 2).”
- “Lincoln.”
- “Between Waddington and Leadenham inclusive.”

19. Main reason for moving

Respondents were asked to state their main reason for needing to move. The table below shows the responses:

Table 6. Main reason for moving (57n responses)		
Reason for moving	Household 1 (n)	Household 2 (n)
Need larger accommodation	5	1
Need smaller accommodation	3	-
Need physically adapted accommodation	1	-
Need cheaper home	8	1
Need to be closer to employment	3	-
Need to be closer to a carer or dependant to give or receive support	4	1
Son or daughter setting up home	6	9
Other	14	1

15n respondents indicated that their main reason for needing to move was due to another reason that was not mentioned in the question. These reasons are listed below:

- “Live near only daughter and grandchildren in this area.”
- “Owner moving back in.”
- “Supported accommodation. “
- “Retired - moving home.”
- “Home in bad state of repair.”
- “Retiring – mortgage won’t be paid off.”
- “Husband moving away for job to stay local for children’s schooling.”
- “Looking for retirement home.”
- “Moving in with partner.”
- “Husband leaving RAF.”
- “Service family posting.”
- “Work move.”
- “Work commitments.”
- “Need ground floor accommodation.”
- “Leaving RAF – retuning ‘home’.”

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

Out of those respondents who indicated that more than one household will be formed from their existing household, 8.6% (3n) stated that these households are registered separately on the North Kesteven Housing Waiting list, and 31.4% (11n) stated that they were not. The remaining 60.0% (21n) indicated that this was not applicable to them. The figure below shows this:

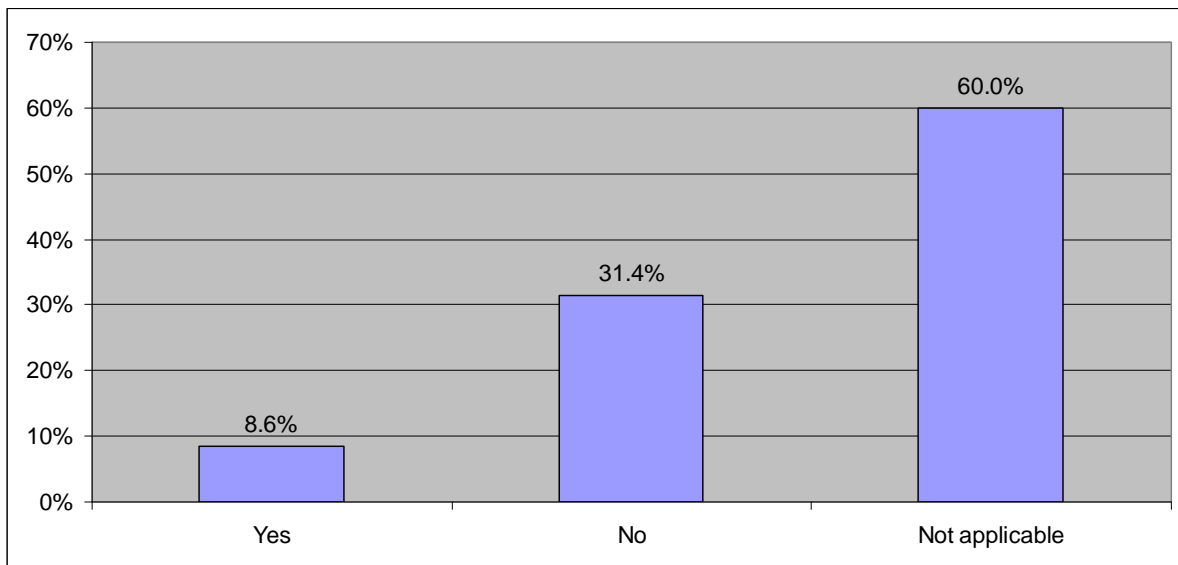


Figure 11: Family member moved away (35n respondents)

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

Out of those respondents who indicated that they need physically adapted accommodation, all 9n respondents who answered this question stated that it would not be possible for them to remain in their current home if the Council could carry out adaptations to their property.

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

Respondents were asked to state how much the new household(s) would be able to pay if they intend to rent. The table below shows the responses:

Reason for moving	Household 1 (n)	Household 2 (n)
Under £50 per week / £215 per month	5	4
£51 to £60 per week / £216 to £260 per month	4	4
£61 to £70 per week / £261 to £300 per month	3	3
£71 to £80 per week / £301 to £350 per month	5	-
£81 to £90 per week / £351 to £390 per month	-	-
£91 to £100 per week / £391 to £430 per month	2	-
£101 to £150 per week / £431 to £650 per month	2	2
£151 to £200 per week / £651 to £865 per month	-	-
Above £201 per week / £866 per month	2	-

23. If the new household(s) intends to buy a property, how much could the new household pay in mortgage costs each month?

Respondents were asked to state how much the new household(s) would be able to pay in mortgage costs each month if they intend to buy a property. The table below shows the responses:

Reason for moving	Household 1 (n)	Household 2 (n)
Under £250	3	2
£251 to £300	3	3
£301 to £400	3	-
£401 to £500	3	1
£501 to £600	-	1
£601 to £750	-	-
£751 to £1,000	4	-
Over £1,000	2	-

24. Do you have savings for a deposit?

Respondents were asked whether each of the new household(s) had savings for a deposit. The table below shows the responses:

Reason for moving	Household 1 (n)	Household 2 (n)
Yes	9	3
No	15	8

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:

Reason for moving	Household 1 (n)	Household 2 (n)
Below £10,000	7	6
£10,001 to £15,000	3	1
£15,001 to £20,000	3	3
£20,001 to £25,000	2	-
£25,001 to £30,000	1	-
£30,001 to £35,000	4	-
£35,001 to £40,000	-	-
Above £40,000	8	-

26. Any other comments

All respondents were asked if they had any additional comments. 58n responses were received and shown below:

Information Requests

- “The kerb outside my property is very high. Unlike all the other properties on the close there is no drop kerb. When I have a load in my car the bottom of the car will hit the kerb when I try to access my driveway. Some cars with lower suspension on lower body trims cannot access my drive at all. I would like any information on what can be done to install a drop kerb and who's responsibility this is. Thanks.”
- “My mother lives in Leicester in a 2nd floor flat on a very busy road. She has to climb two flights of stairs. She has lung disease (copd) unstable angina/heart attacks plus many other ailments, living on a busy road and climbing stairs is not good for her health. I'd like to know if there are any accommodation in this area that would be suitable as I can then keep an eye on her as well as hoping her health may improve with less strain and I can help her if it deteriorates any further. My mum is 68 and in council accommodation. If there are no council in area would benefits pay for her to rent a bungalow/ground floor flat? I'd just like to know if there are any options available as I worry about my mum.”
- “More information on a level access shower.”
- “I have a very large hedge and I am finding it hard for me to keep in check, is there any help? I am 65 years old and receive disability allowance for arthritis.”
- “A little while ago I got a letter, would I change my gas and electric. I have heard no more and if possible would like information.”
- “Would welcome Information on more sustainable/greener living and saving money on heating/insulation/fuel. Thanks!”
- “Please send information regarding shared ownership and housing register to Mr S. Wilson. As a household we all feel the village would benefit from more Council/Housing association properties and not more expensive private properties.”

- “There has been some 'hearsay' about 'affordable housing' being built on the old nursery site on Station Road, Waddington. How much of this is true?”
- “What grants are available for replacement gas boilers?”
- “Q7 - 1) Asks about building new homes but homes will be destroyed to make way for the Lincoln Bypass. 2) Where is there available land within the village to build new homes?”

Needs

- “My house is on a 6 month lease for rent so need somewhere that’s going to be a secure house for us without the worry of having to move.”
- “Live in 3 bedroom private property rented, too expensive to run. Need smaller property in this area or Waddington, to help collect grandchildren from school, only 1 daughter lives round the corner. Have been diagnosed with chrohns disease cannot return to work until I have operation. Now live in 3 bed rental property, need smaller have applied private but I have small dog good behaved, private landlord not take pets.”
- “Any information on home security and any information on solar panels - grants/scheme? Part of my border is Hawthorne hedge, am I allowed to remove and replace with fencing?”
- “Our boiler is 14 years old and graded F, it has a leak and we only have hot water when the heating is on. We spend £1000 annually on energy and know this cost would drop dramatically if we installed a new boiler but we cannot afford one. With reference to new affordable housing in the area, many people I know looking to buy have trouble getting a mortgage regardless of the property price so cheaper housing wouldn't necessarily help. Also, until the roads are sorted (bypass etc.) the additional traffic would be problematic.”
- “I have spondylitis in my lower spine, neck and shoulders and would really benefit from having a shower installed as getting up out of bath can be very painful and difficult at times.”
- “In regards to question 8 a hand-rail would be handy.”
- “If you wish to increase the housing in this village: It will require more facilities i.e. sewerage, drainage, flooding facilities, electric, gas etc, shops, schools, better repairs to roads/pathways/open spaces, buses - suitable for wheelchair users to drive on and off with safely. Also better footpaths for old/infirm/disabled walking/wheelchair users.”
- “Part 2, Q9: We only have 1 1/2" cavity walls. Part 2 Q9: We only have oil for our central heating, which is, of course, very expensive like everything else.”
- “All I need is help using the bath.”
- “I don't use the central heating except on frosty nights. I am saving up for possible help to stay in my home in future years. My savings disqualify me from benefits.”
- “We don't need more housing. We need more police on the beat. Local kids are out of control, trashing everything they can!”
- “I would ideally like to stay in this area. My daughter lives in Brant Road and I (due to illness) often have to stay at her home. If I had a 2 bed home she could stay with me when I get ill instead of me being at her home as she has 4 children. Plus if she couldn't stay over my son said he could always come home at weekends if I need someone. Also I really like Waddington it’s nice and quiet. Due to the reasons stated earlier my neighbours not very sociable and get quite

angry if my grandchildren visit. They are only very small 5 -1 years old and sometimes if they cry etc they complain. Even though I never complain about their night time activities till 2/3 o'clock."

- "For Council homes to have better fencing to home and gardens. Also better parking for tenants in some areas and better access to homes when been out shopping to save having to walk so far from car with heavy bags. Access to property blocked with bollards but other grass area still being used to park on plus skips parked on grass."
- "My heating is now 28 years old."
- "My husband was due to leave RAF in August 2012, however, he has just been informed that he could be out in January 2011 as they are making cut-backs. I am currently in remission from breast cancer and only work part-time, so when my husband finishes in the RAF our finances will take a massive drop. I am finding this very stressful and as much as my husband and I would like to buy our own house, we feel that trying to insure against a mortgage will cripple us financially given that I've had cancer, my husband has had skin cancer and has a heart murmur and is on blood pressure tablets. We love living in this area and hope to be housed in Council accommodation. We're hoping for a house, but would accept 2 bed flat if it has a garden as we have a cat. Thanks, we can supply doctor's letters if necessary to prove medical information is accurate."
- "My 24 year old son lives with me on income support. Possibly in the next year would be a good time for him to move out and set up on his own - Unfortunately I do not see that being able to be carried out."
- "As I am disabled the need for a 3 bedroom bungalow is foremost. I am unable to find any to rent in the area. My 14 year old daughter attends the Priory Academy so I need to be local for her to benefit also."
- "Please consider improving the aesthetic aspect of our village by planting a lot more spring plants/flowers (Daffodils & Tulips). Bigger "green" bins for residents would be useful for collection of plastic/glass etc."
- "I am down for loft insulation."
- "If some ground floor flats were to be built in the village, I would consider moving to purchasing one, which would release my 2 bed bungalow."

Health Issues

- "Heart and lung problems, plus loss of balance bending over."
- "At present I am having an extension built with the help of the home improvement agency due to my need and disabilities."
- "Q8 - Adaptations necessary to cope with disabilities have already been carried out."

Reasons 'Against' Affordable Housing

- "I understand the importance of affordable housing in the economy we have a present, but over populating a small handkerchief piece of land is not the answer. The privacy and location of existing properties is most important too!"
- "I do not see how or where such housing would be built. Also, there seems to be a problem currently with maintaining roads and pavements to safe surroundings. How much money would be lost to the new housing? The current standards of policing roads and pavements are a disgrace and I have seen a number of people over the past year fall and hurt themselves. The police are non existent

and cost a lot on our rates. They are seen less than 15% of their hours on the streets. With new housing built in the area, would we see them at all?"

- "The village is already over developed, social housing needs need to be oppressed by other villages -Harmston etc."
- "Waddington is a small and still charming village which just copes with the occupants of the RAF base. Further building would lead to over-crowding, traffic congestion etc, etc. There are currently problems regarding traffic and the local roads."
- "I am personally involved in the property market and private rental market, a lot of affordable housing works out more expensive for the people using it, for example they have to buy a house at 50% of full price, i.e. Lindum Mews, North Hykeham, 50% =£80,000 of £160,000 + rent, whereas houses cost £130,000. They usually have to pay all maintenance costs even though they only own half. Maybe a subsidised private rent would be cheaper for both users and Council."

Reasons 'For' Affordable Housing

- "There should be more affordable houses for first time buyers and they should be kept for local people."
- "We have recently registered with you so hopefully be re-housed as the property we are currently in is uncomfortable, especially during winter months. We have two young children, one which is in school at Waddington and so would prefer to stay in this area. Additionally, affordable housing in this area would definitely benefit us."
- "We need more affordable housing but we please need more schools and doctors if more houses are built. We would also need more public transport."

RAF-Based Residents

- "I live in military provided housing at RAF Waddington."
- "This survey is not relevant to us at the moment as we live in married quarters on RAF Waddington."
- "Why are you sending surveys to people who live on a RAF base? Don't you think the money could be better spent? Maybe keep the prices of public transport down."

Value of Survey?

- "It surprises me that you have to resort to an individual survey of this nature to ascertain who is actually living in a Parish, and indeed who would like to. Surely as local government you have access to Community change data bases and also the electoral roll to provide the numbers you seek. On the subject of affordable housing, all this means to me is sub standard "rabbit hutches" for the poorer citizens of this country, most of whom are on benefits, and don't give a toss about their neighbourhood. That aside I think NKDC is an excellent authority presiding over the area we have lived in for 43 years."
- "A survey, such as this, is of little value if it's not turned into a plan with a real physical result. In this case there are only two possible outcomes, the building of new houses or the enforced take over of houses left vacant. As there are few long-term vacant houses, the first outcome is needed. The only way that can be assured is for the Council to build houses. It is not possible to sit around hoping another body will make homes appear."

- “It is difficult to see the need or the logic to this survey. Have the Councils concerned nothing better to do? What a waste of Council tax payers’ money. Do we really need a housing strategy and Enabling Officer? No wonder we have a bloated public sector.”

Other

- “‘Four acre’ field should be a ‘village green’ and enhanced as a green community facility.”
- “There is very limited parking in this sheltered housing complex -6 places for 35 houses -no drives to the houses. Now the ‘director’ is threatening to remove the right to park, although I understand that one of the conditions of planning consent was that parking should be made available. It should also be noted that certain conditions relating to sheltered housing are not being adhered to, in particular: 1) Audited accounts for the past year showing all income and expenditure. 2) Budget for the coming year. 3) Annual meeting for all residents to comment on 1 and 2. None of these three items have been held ever.”
- “If you build affordable housing stock it needs to have some sort of clause which keeps it as such. Otherwise, if sold on in due course at market value, chances are it is no longer ‘affordable housing’.”
- “Our daughter and family, due to financial difficulties have been living with us for some time, managed to get council accommodation in Lincoln City. They would have preferred staying within the parish.”
- “I am managing at present.”
- “It is difficult to be specific on some options until job/income etc is better known (for children only just starting out in careers/leaving education).”
- “Let’s hope any future Council Housing in Waddington will be completed a little quicker than it has taken to build and rent the ‘straw houses’, apparently with no consideration of the tenants etc surrounding them.”
- “Q11 & Q12 don’t make sense and don’t tie up section 4. Q11 & Q12 don’t say about movement within the Parish?”
- “I would love a straw bungalow.”
- “Straw bungalows for the elderly in their own complex. Straw houses for families and single parents in their own complex.”
- “The houses built in Brumby close are of a poor external architectural design. They look like a prison block. The construction took a long time to build and this suggests their unit cost is high. The materials don’t blend with materials of the existing surroundings.”

Profile of respondents		
	Number (n)	Percentage (%)
Gender		
Male	175	43.9%
Female	224	56.1%
Number of respondents	399	
Age		
16 - 24	1	0.2%
25 - 34	29	6.8%
35 - 44	58	13.5%
45 - 54	69	16.1%
55 - 64	85	19.8%
65 - 74	87	20.3%
75 - 84	65	15.2%
85+	35	8.2%
Number of respondents	429	
Disability, illness or infirmity		
Yes	151	36.3%
No	265	63.7%
Number of respondents	416	
If yes, limits activities	121	85.2%
If no, limits activities	21	14.8%
Number of respondents	142	
Ethnicity		
White British	423	97.5%
White Irish	5	1.2%
White Other	3	0.7%
Mixed Background	1	0.2%
Indian	1	0.2%
Pakistani	1	0.2%
Number of respondents	434	
Religious Belief		
No religion	75	17.8%
Christian - all denominations	325	77.2%
Hindu	1	0.2%
Muslim	1	0.2%
Prefer not to say	14	3.3%
Other	5	1.2%
Number of respondents	421	
Sexual Orientation		
Heterosexual/Straight	378	93.1%
Gay/Lesbian	4	1.0%
Bisexual	0	0.0%
Other	2	0.5%
Prefer not to say	22	5.4%
Number of respondents	406	

4.0 Eligibility of respondents for affordable housing

Out of the 57 respondents indicating they needed to move in the next 2 years or someone in their household needed to move in the next 5 years, of which 29 wanted to remain in the Parish.

In February 2010 the numbers on the NKDC Housing Register expressing interest in homes in the area was 296 of which 34 stated the village as their first choice preference.

5.0 Conclusions

AFFORDABILITY

Affordability, based on a single person on North Kesteven average earnings of £20,645, and Waddington's mean average property prices January 2010, the following table gives the income multiplier needed to buy a property.

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Average			
2 bed flat	64,950	20,645	3.1
2 bed house	204,286	20,645	9.8
3 bed house	166,776	20,645	8.0
4 bed house	175,462	20,645	8.4
2 bed bungalow	142,409	20,645	6.8
3 bed bungalow	180,278	20,645	8.7
4 bed bungalow	286,247	20,645	13.8

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

Property Type	Average Cost (£)	Median Joint Average Income (£)	Required Income Multiplier
Average			
2 bed flat	64,950	30,582	2.1
2 bed house	204,286	30,582	6.6
3 bed house	166,776	30,582	5.4
4 bed house	175,462	30,582	5.7
2 bed bungalow	142,409	30,582	4.6
3 bed bungalow	180,278	30,582	5.8
4 bed bungalow	286,247	30,582	9.3

There have been 117 void Council properties in the last 5 years – 32 flats, 63 bungalows and 22 houses.

The existing level of affordable housing provision in Waddington is 122 units (not including private sector housing) and it is anticipated of the 296 housing registered needs who would accept a home in the area, 117 homes could be met from void availability over the forthcoming 5 years, leaving a net Housing Register need of 179 homes.

Waddington Questionnaire Findings

From the Questionnaire survey there were 23 respondents with a need for an affordable home within the next 5 years who wanted to remain in the village.

A separate survey of the applicants on the Council's Housing Register that specified a preference to live in Waddington highlighted 80 people that would be interested in a property in the village. Of these 75 people indicated that have a strong local connection with the village but only 28 of them were assessed to be in housing need, and thus would be potentially eligible for a home on a affordable housing exception site, if one could be found, and developed.

It is likely that a degree of housing need occurs within households who did not respond to the survey and therefore this report will be an under-representation of the real position. It is also likely that the identified survey demand for housing is mostly immediate demand and that some medium term demand has not been anticipated. On the other hand, there will be some demand identified that households will find their own solutions for or will no longer exist, due to changing personal circumstances.

6.0 Recommendations

It is recommended that the Parish Councils review this report's conclusions and then consider advancing the process to identify where local housing demand can be met in Waddington, and where a shortfall remains, look to achieve a scheme of affordable housing.

The recommended mix and tenure for a potential affordable housing site is as follows:

Property needed	Social Rented
1 bed flat	6
2 bed flat	6
2 bed house	11
3 bed house	7
4 bed house	1
1 bed bungalow	5
2 bed bungalow	14
3 bed bungalow	1
Total	51

We would therefore like to consider looking at progressing a scheme for between 40 and 50 units to meet this need possibly on two sites to cover both parts of the village. However this would be subject to finding suitable land for the site, a Housing Association progress the scheme and funding being received from the Homes and Communities Agency.

Does the Parish Council have comments that they wish to make on the following questions, by writing back to the District Council:

- 1) Does the Parish Council agree with the conclusions and recommendations of this 'Analysis Report'?
- 2) Does the Parish Council agree that we should try and progress a scheme to meet the identified local need?
- 3) Does the parish council have anymore questions of this survey report?

Appendix 1 - Affordable Housing Definitions

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

There are two main types of affordable housing:-

Social Rented: Provided by a Housing Association or Council, and offering assured tenancies which provide security of tenure, subject to tenancy conditions. Rents are fixed according to a Government calculation taking into account local earnings, property size and prices.

New Build HomeBuy (formerly Shared Ownership): This is where, a purchaser from the Housing Register/ Housing Association Waiting List, would buy a percentage of a new home through a Housing Association. This would require a mortgage on the percentage owned and the Housing Association also charges a rental charge on the percentage not owned to reflect their cost of finance. Normally owners can buy an increased share of the accommodation over time, although in rural areas with populations fewer than 3,000, and grant aided by the government, this is limited to 80% to ensure that the homes can be subsequently offered on to others on the District Council Housing Register/ Housing Association Waiting List.

Other products available include:

Social HomeBuy – for existing council and housing association tenants, to help more people buy their current homes on a part buy/ part rent basis, receiving a discount on their initial purchase. (This is not yet available in Lincolnshire, and would not be available in rural locations with a population of less than 3,000 residents.)

Open Market Homebuy products:

MyChoiceHomebuy

You can choose any home on the market and Moat Housing Association lend you between 15 and 50% of the purchase price which you pay back when you sell the property.

OwnHome

You can buy any property on the market and Places for People Housing Association lend you between 20 and 40% of the purchase price, which is paid back when you sell the property.

Interest is payable on the share you do not own and you may be restricted to certain mortgage lenders.

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

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

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

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

Rural Exception Sites

PPG3 defines rural exception sites as 'small, solely for affordable housing, and on land within or adjoining small rural communities, which would not otherwise be released for general market housing. The affordable housing on such sites should meet local needs in perpetuity and count towards the overall level of housing provision. The rural exception site policy applies to both allocated or windfall sites'. The document 'Meeting Affordable Housing Needs in Rural Communities – a good practice guide' from the Centre for Rural Development says that that re-sale of exception site housing can be prevented in settlements below 3,000 population.

It is important to emphasise though that all exception sites are based on local needs and the lettings process extends priority, but not exclusivity, to local need. There will be instances potentially in the lettings cascades where, if there are no local people available to occupy the dwelling then the property will go to a person outside of the parish. This is because Housing Associations will not generally tolerate leaving an asset empty if there is no immediate local demand.

Rural Departure Sites

Planning Applications that are permitted, although they do not adhere to (they 'depart from') the Development Plan, covers settlements over 3,000 population.