

Local Affordable Housing Need Survey

Analysis Report

Welbourn Parish

Survey Period: January 2011 – March 2011



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 January 2011 and February 2011 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 Welbourn. A postal return was used to retain individual anonymity. All questionnaires were distributed with pre-paid return envelopes 36.5(%) of questionnaires have been returned.

3.0 Analysis

This section is a summary report that outlines the responses received from the Welbourn Parish Housing Needs Survey. A total of 111 surveys were returned.

You and Your Household – Current Living Arrangements

1. How many people live in your home?

43%, (45n) of respondents indicated that they live in a two person household, 31%, (33n) indicated that they live in a one person household, 10%, (10n) live in a five person household, 9%, (9n) live in a four person household and 8%, (8n) live in a three person household. The graph below provides a summary of these results:

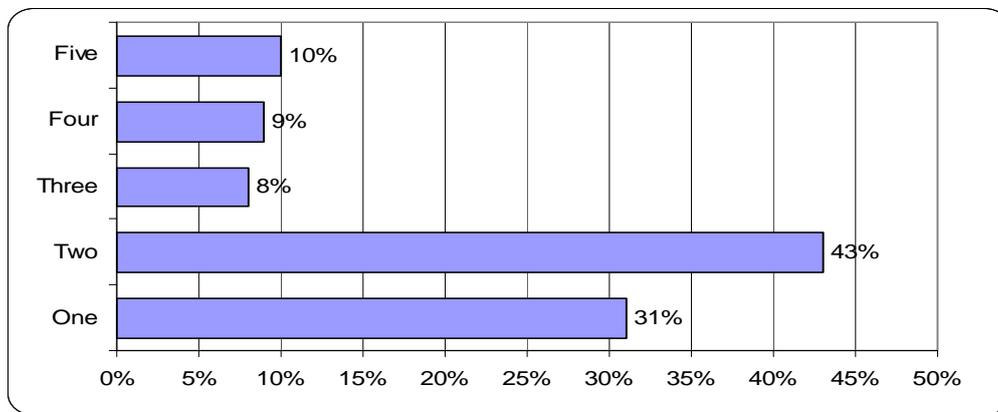


Figure 1: Number of people living in home (105n respondents)

2. How would you describe your home?

Over half of respondents 66%, (71n) described their home as a house and 22%, (24n) described their home as a bungalow. This was followed by 7%, (7n) why stated their home was sheltered/retirement housing, 2% (2n) of respondents who described their home as a flat/Maisonette/Apartment, and 3% (3n) who described their home as other. The following graph provides a summary of the responses:

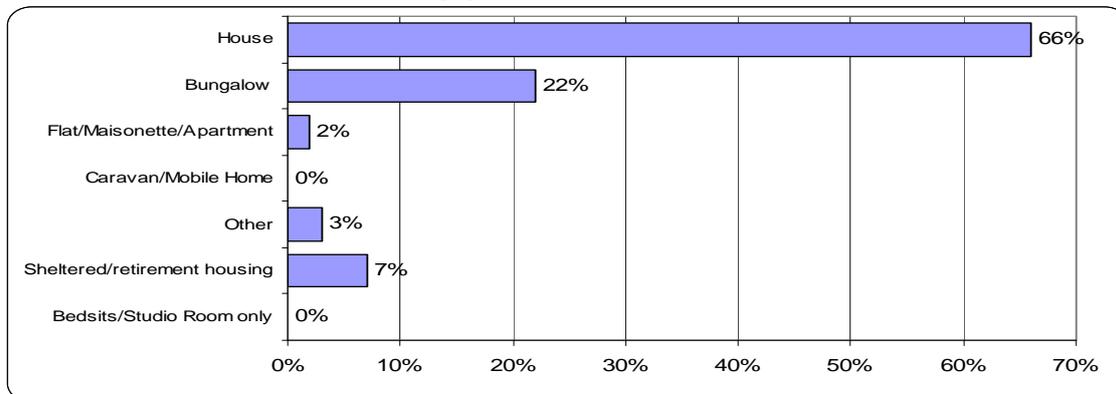


Figure 2: Type of home currently living in (107 respondents)

- 3n respondents indicated an 'other' response. These were Granny Annexe, House and Shop and Nursing/Residential Home.

3. What type of ownership is your home?

39%, (43n) indicated that their home was owned outright, 28% (31n) of respondents indicated that their home was owned with a mortgage. This was followed by renting from the Council 20%, (22n), renting from a private landlord 9%, (10n), tied to job 2% (2n) and renting from a Housing Association 1%, (1n). The graph below provides a breakdown of this:

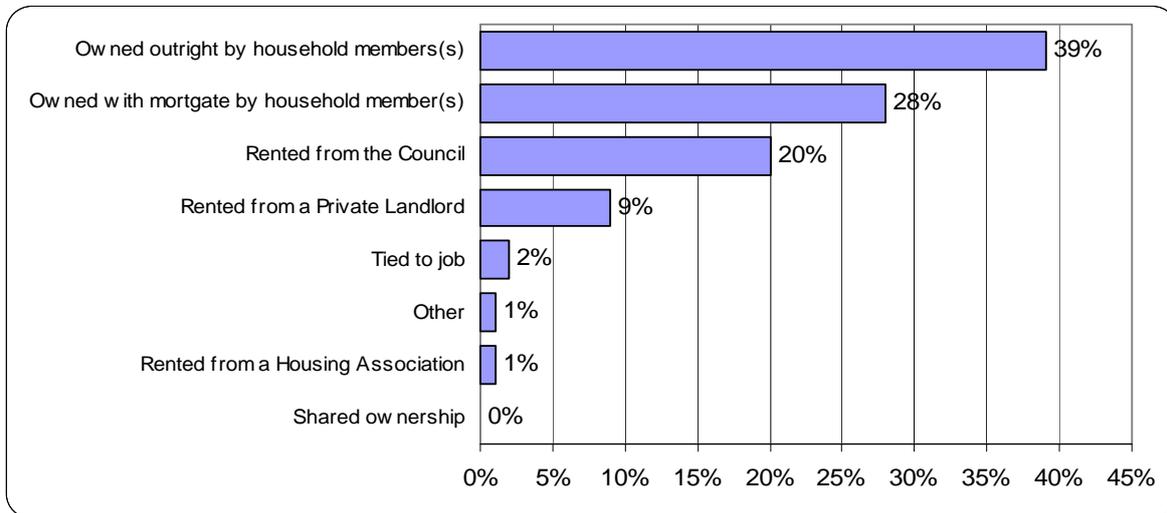


Figure 3: Type of ownership of current home (110 n respondents)

- 1n respondent indicated the property was owned in partnership with Care Plus Homes.

4. How many bedrooms does your home have?

39%, (41n) of respondents indicated that their home has three bedrooms, 22%, (23n) of respondents indicated that their home has four bedrooms, 15%, (16n) have one bedroom, 14%, (15n) have two bedrooms and another 9%, (9n) have five or more bedrooms. The figure below shows this:

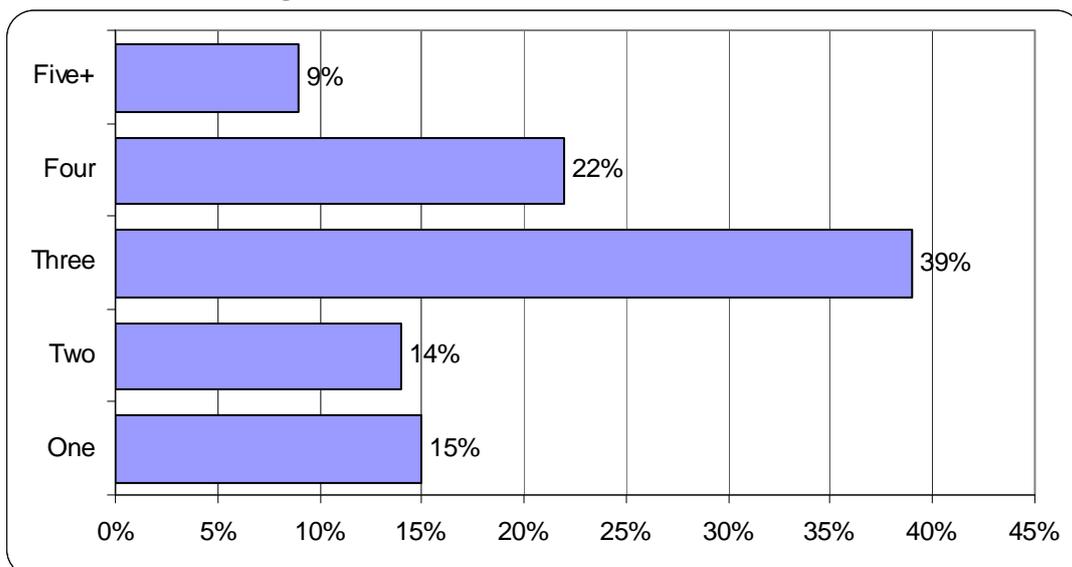


Figure 4: Number of bedrooms in current home (105 respondents)

- 1n respondent indicated their property had 2.5 bedrooms.

5. What type of household are you?

40%, (41n) of respondents indicated that they live as part of a couple, 24% (25n) of respondents indicated that they live as part of a two-parent family, and 22%, (23n) live as a one-person household. 12%, (12n) live as part of an older person household, and 1%, (1n) live as a lone-parent family. The figure below provides a breakdown of this:

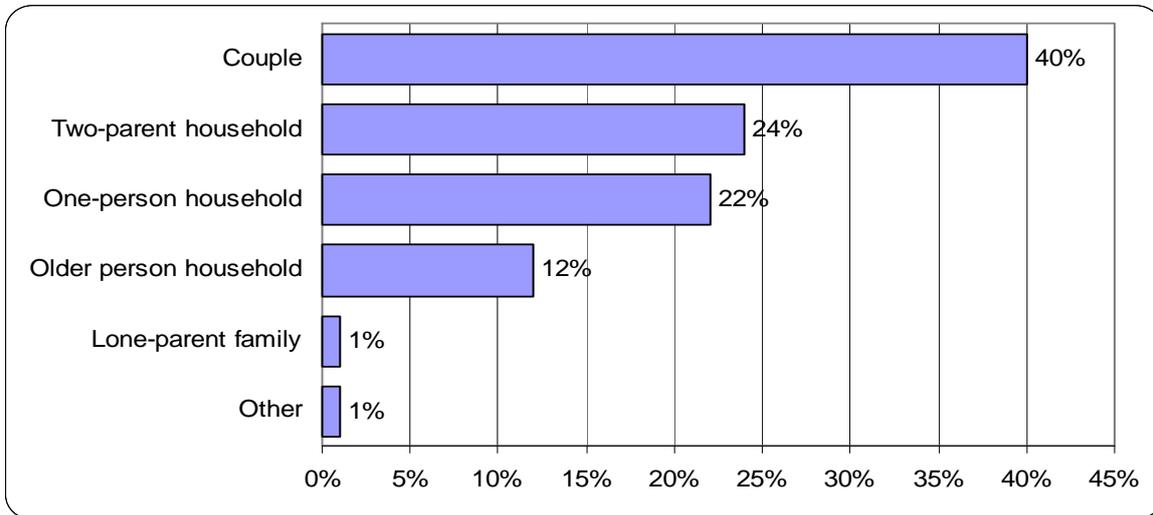


Figure 5: Type of household currently (103n respondents)

- 1n respondent indicated that their household was a Care Home.

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

39%, (43n) of respondents indicated that they have been living in the Parish for 21 years or more, 27%, (30n) had been living in the Parish between 1 and 5 years, 13%, (14n) between 6 and 10 years, 6%, (7n) between 11 and 15 years, 8%, (9n) between 16 and 20 years, and 6%, (7n) had been living in the Parish for less than 1 year. The graph below provides a summary of these results:

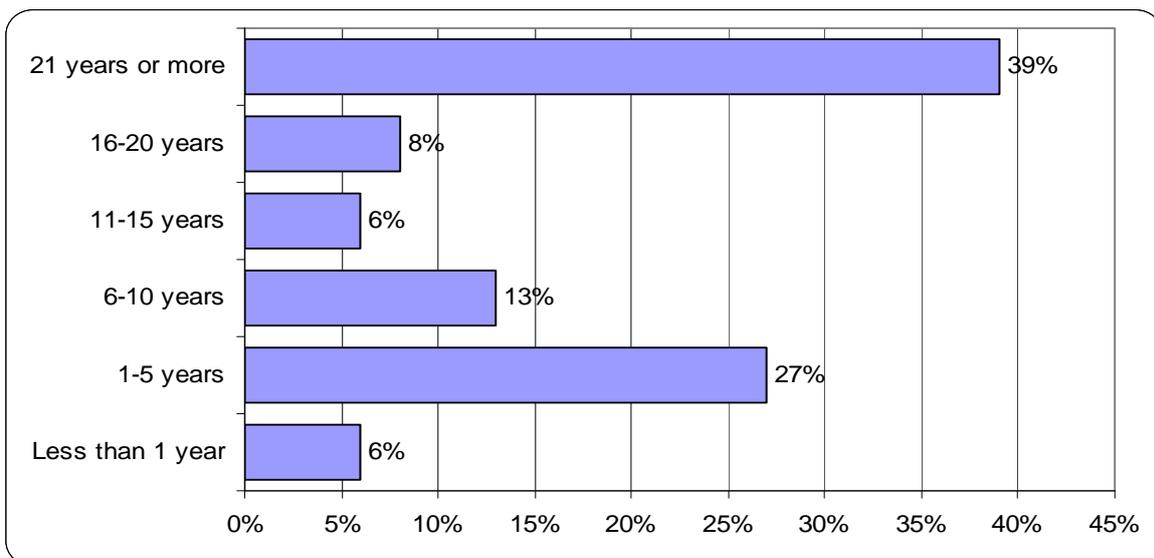
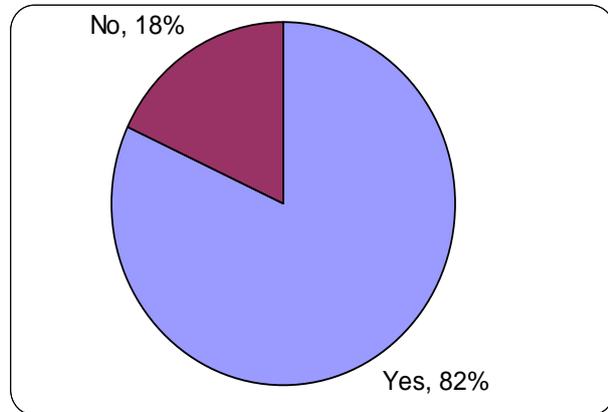


Figure 6: Time living in parish (110n respondents)

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

More than three quarters of respondents 82%, (88n) 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 18% (19n) stated that they would not be in favour of this. See chart opposite:



rdable housing development (107n respondents)

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

8. Physical adaptations needed

The majority of respondents (96%, 100n) indicated that they do not need any physical adaptations carrying out to their property to make their life easier, although 4% (4n) indicated that they did need physical adaptations. See chart opposite:

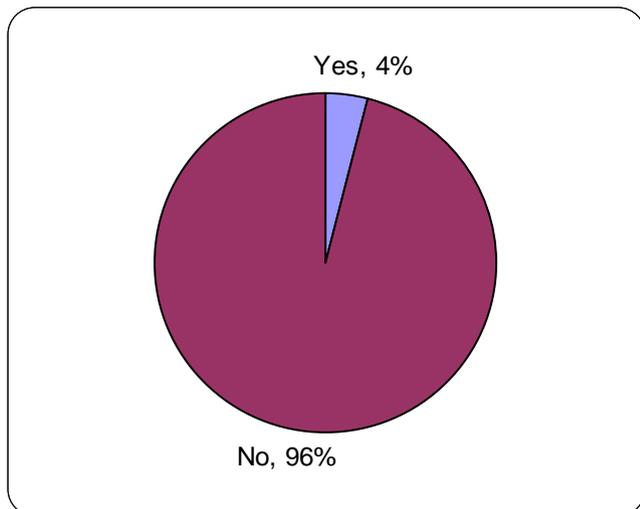


Figure 8: Adaptations needed (104n respondents)

9. Heating your home

Almost three quarters of respondents (74%, 77n) 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 just over a quarter (26%, 27n) 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:

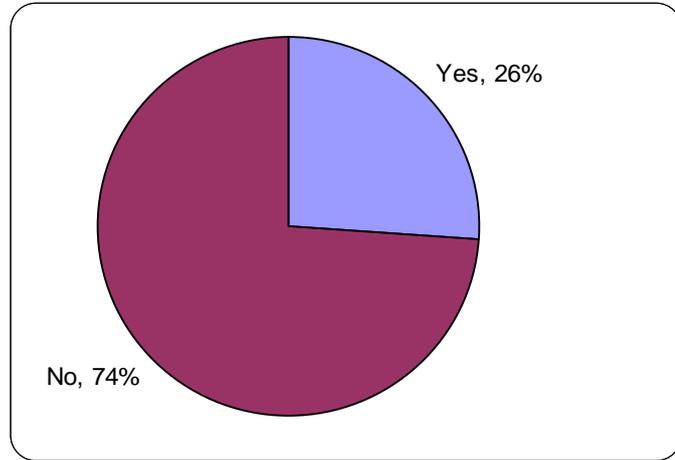


Figure 9: Heating your home (104n respondents)

10. Financial assistance to improve home

Most respondents (92%, 96n) indicated that their property is not in disrepair and does not have health and safety hazards so they do not need financial assistance to improve their home. The remaining 8% (8n) indicated that their property is in disrepair and they need financial assistance to improve it. See chart opposite:

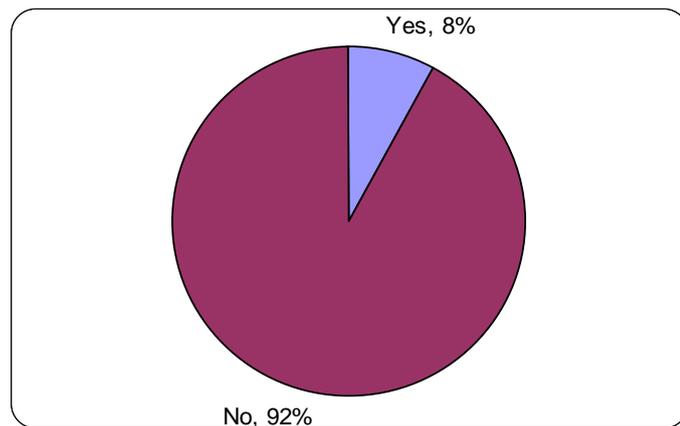


Figure 10: Home improvements (104n respondents)

You and Your Household – Housing Needs

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

The majority of respondents (94%, 100n) indicated that everyone who lives in their household do not need to move together from their home in the next two years, and 6% (6n) indicated that they do need to move together in the next two years. See chart opposite:

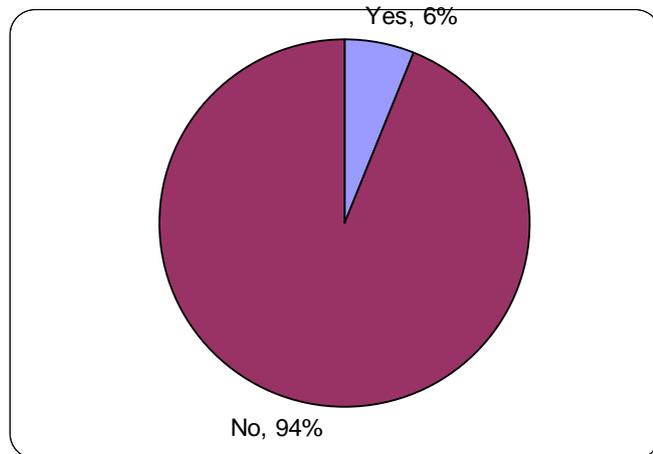


Figure 11: Household moving (106n respondents)

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

Almost all respondents (96%, 101n) indicated that there is no-one living in their house who needs to move to alternative accommodation in the next two years, and 6% (7n) indicated that there was. See chart opposite:

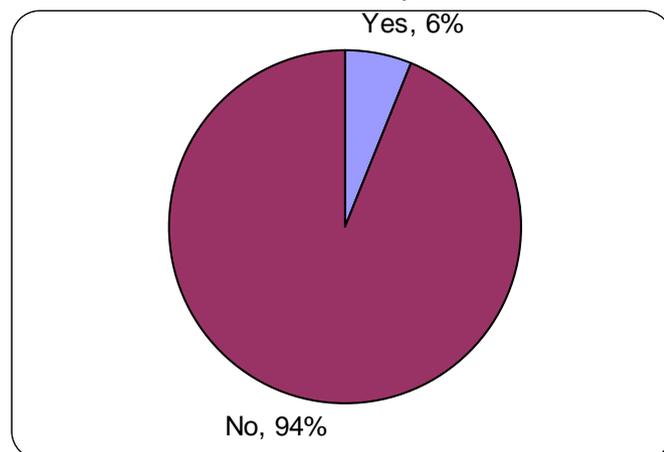
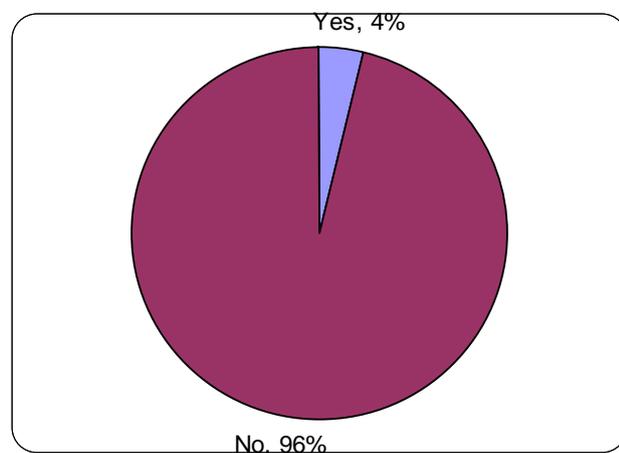


Figure 12: Someone in household moving (108n respondents)

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%, 102n) 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 4% (4n) indicated that they had. See chart opposite:



3: Family member moved away (106n 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 (questions 11 and 12) 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 (5n respondents)		
People in Household	Household 1 (n)	Household 2 (n)
One	1	1
Two	3	2
Three	-	-
Four +	1	-

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)		
Ownership	Household 1 (n)	Household 2 (n)
Owner occupied	5	-
Private rent	4	1
Council rent	-	-
Housing association rent	1	1
Housing association shared ownership	1	-
Housing association intermediate rent	1	-

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)		
Accommodation	Household 1 (n)	Household 2 (n)
Semi-detached house	5	-
Detached house	3	-
Terraced house	1	1
Flat or maisonette	2	1
Bedsit or studio or room only	-	-
Bungalow	2	-
Sheltered housing	-	-
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)		
Number of Bedrooms	Household 1 (n)	Household 2 (n)
One	1	2
Two	5	-
Three	3	-
Four	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		
Location	Household 1 (n)	Household 2 (n)
In Welbourn itself	5	2
Outside the District	3	-
Elsewhere in the District	2	-

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		
Reason for moving	Household 1 (n)	Household 2 (n)
Need larger accommodation	1	1
Need smaller accommodation	-	-
Need physically adapted accommodation	-	-
Need cheaper home	4	-
Need to be closer to employment	3	-
Need to be closer to a carer or dependant to give or receive support	-	-
Son or daughter setting up home	3	1
Other (Better heating)	1	-

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 no-one stated that these households are registered separately on the North Kesteven housing waiting list. The figure below shows this:

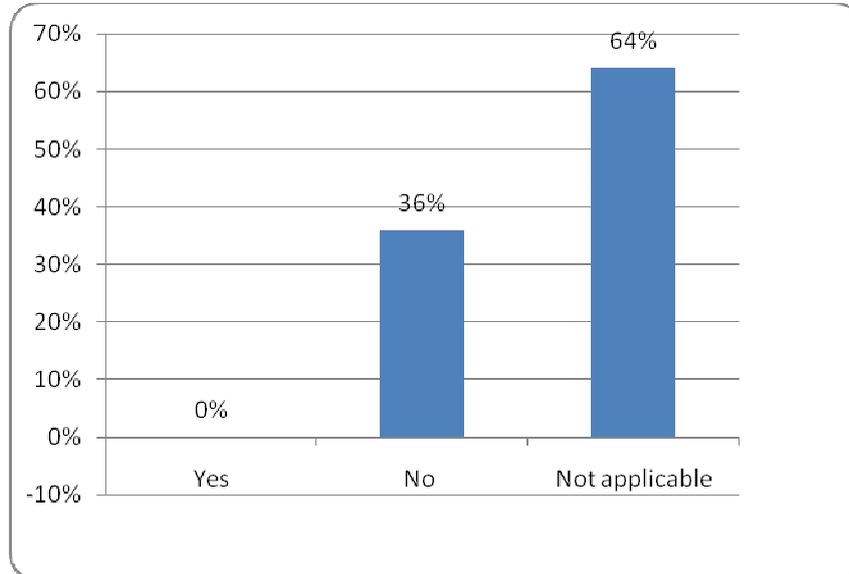


Figure 11: North Kesteven Housing Waiting List (11n respondents)

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, 2n (100%) who answered this question stated that it would not be possible for them to remain in their current home, none indicated that if the Council could carry out adaptations to their property, they would be able to stay in their current home.

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	1	1
£51 to £60 per week / £216 to £260 per month	1	-
£61 to £70 per week / £261 to £300 per month	-	-
£71 to £80 per week / £301 to £350 per month	1	-
£81 to £90 per week / £351 to £390 per month	1	-
£91 to £100 per week / £391 to £430 per month	2	-
£101 to £150 per week / £431 to £650 per month	1	-
£151 to £200 per week / £651 to £865 per month	-	-
Above £201 per week / £866 per month	1	-

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:

Table 8. Monthly mortgage costs		
Reason for moving	Household 1 (n)	Household 2 (n)
Under £250	1	-
£251 to £300	2	-
£301 to £400	1	-
£401 to £500	2	-
£501 to £600	-	-
£601 to £750	-	-
£751 to £1,000	-	-
Over £1,000	-	-

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:

Table 9. Savings for a deposit		
Reason for moving	Household 1 (n)	Household 2 (n)
Yes	6	-
No	2	-

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:

Table 10. Annual Income		
Reason for moving	Household 1 (n)	Household 2 (n)
Below £10,000	1	1
£10,001 to £15,000	1	-
£15,001 to £20,000	-	-
£20,001 to £25,000	-	-
£25,001 to £30,000	3	-
£30,001 to £35,000	-	-
£35,001 to £40,000	2	-
Above £40,000	2	-

26. Any other comments

All respondents were asked if they had any additional comments. 20n responses were received and shown below:

Information Requests

- "My wife died last September. My medical condition is two hip replacements, rheumatoid arthritis and advanced prostate cancer. These problems are being treated satisfactorily at present on all counts. Obviously there will be problems in due course."
- "Single occupancy or accommodation for newly married couples is urgently required."
- "Homes for newly married couples are required so that they can stay in the village."
- "My kitchen is one of a few that is still original. It is shabby and because of mobility difficulties I need wall mounted cupboards. The work surfaces are split and must harbour germs. I am unable to use the storage radiator in the kitchen due to the fact that this is the only place for my fridge/freezer to be located."
- "I would be happy to move into a house that is eco friendly, i.e. straw bale insulation or a log cabin house which can be bought cheaply from abroad to erect if land is available. It is not just the house that is important but enough garden space to allow for growing to be self sufficient (allotment and garden)."
- "Part of Welbourn's charm is that it has remained a small rural community. We would not wish to see any new developments outside the village curtilage or on any green belt area."
- "I would like some information on loft insulation."
- "Due to my house having no double glazing windows it is very hard to keep warm due to the condensation pouring down onto my flooring which then damages it, so it is impossible to keep my house free of damp. Also my house has got a very old park ray fire which is difficult to heat as the coal is so expensive and dirty. My husband has got asthma and also my children do too, so it is very hard for them on their chest because of the dust. My husband finds it difficult to do the fire as he has a broken hip and a lot of metal work in his leg which makes it very hard for him to keep warm."
- "The heating in the property is appalling. Storage heaters that do not keep the bungalow warm, are very old and expensive to run. So we are forced to run electrical storage heaters permanently during the winter. They are inefficient and temperamental. They are very expensive on electricity and yet they do not keep the property warm. Everyone in Manor Close complains about them and their cost and inefficiency."
- "Writing as the 76 year old female in a couple with my husband being 85 years old, my disability is a hearing problem, with over 70% hearing loss. Whilst there are two of us I can manage, but should I live alone our home would have to be adapted for me to hear the doorbell, telephone, etc."

- "I think this is a good survey overall, however I do object strongly to Question 7 – why should people say no? This question is too wide as yes/no. It should have said the following issues – 1. How many houses would you accept in your area for affordable homes 0-5, 5-10, 10-20, 20-50? 2. Would you accept houses for people not from your village but local neighbouring villages? I hope the answers from the question as it currently stands will be dismissed".
- "Affordable housing is not affordable to people who require it – just a name for developers to obtain planning permission to build. I was told on good authority that one would need an income of £48,000 to qualify for it – who earns that amount? Council houses for rental are the only affordable houses for the young people who need a first home!"
- "Not enough affordable housing for young people. Even some of the cheaper houses (originally first time buyers) down Dycote Lane have had extensions and now are not affordable. There is a small development of mixed priced housing in Hall Orchard Lane – some for single people or first time buyers. Welbourn has a tradition of families staying in the village and there are a number of third/fourth generation families living here. It is important that this continues. Without young families the local primary school will not be able to survive. A great deal of village life revolves around the school and I happen to work there one day a week, vested interest! Small infilling would be the preferred method of adding housing, not building estates."
- "The Governments definition of "affordable housing" (and by association NKDC's) is to be for its new "affordable housing tenure" that will see them let at up to 80% of market rent. In my view this is a million miles away from what 'joe public' would define as "affordable housing."
- "A development down Hall Orchard Lane of very impressive properties received permission after the curtilage was moved twice! How was permission given to move this "line" – not what you know but who! There should have been some "affordable" housing built, but the goal posts were moved and none were built. Why such a development went ahead I cannot understand and do not want any more building attached to this area - keep villages as villages."
- "The village is in desperate need of small properties, i.e. 1 bedroom, plus 2 bedrooms to enable young residents of the village to remain as such for their early years of marriage. Also to ensure that newly born children as a consequence of marriage can attend the primary school and ensure its viability thus preserving village life."
- "At present I can manage in my home with private help. It is my wish to remain in it if at all possible. However, like many others on a fixed income the current economic situation is worrying. As I will very soon be 80 years old and I just hope my money lasts out!"
- "My son and I rent this property privately at low rent, the bathroom is cold, the hot water overheats, the storage heaters are not very modern and cost a lot to use so we limit ourselves to the one in the living room and the one in my son's bedroom. It's a nice little house in the summer months but very cold in the winter and we do not have an open fire."
- "I had a visit from a Housing Benefits Officer who took all details of my financial situation."
- "Happy with everything, thank you."

Profile of respondents

	Number (n)	Percentage (%)
Gender		
Male	34	43%
Female	45	57%
Number of respondents	79	
Age		
25 - 34	3	3%
35 - 44	12	14%
45 - 54	18	20%
55 - 64	14	16%
65 - 74	27	30%
75 - 84	9	10%
85+	6	7%
Number of respondents	89	
Disability, Illness or infirmity		
Yes	28	34%
No	54	66%
Number of respondents	82	
If yes, limits activities	23	92%
If no, limits activities	2	8%
Number of respondents	25	
Ethnicity		
White British	89	97%
White Irish	1	1%
White Other	1	1%
Any other Ethnic group	1	1%
Number of respondents	92	
Religious Belief		
No religion	9	10%
Christian - all denominations	75	83%
Buddhist	0	0%
Hindu	1	1%
Jewish	0	0%
Muslim	0	0%
Sikh	0	0%
Prefer not to say	4	4%
Other	1	1%
Number of respondents	90	
Sexual Orientation		
Heterosexual/Straight	85	94%
Gay/Lesbian	0	0%
Bisexual	0	0%
Other	1	1%
Prefer not to say	4	4%
Number of respondents	90	

4.0 Eligibility of respondents for affordable housing

Out of the 2 respondents indicating they needed affordable housing and to move in the next 2 years or someone in their household needed to move in the next 5 years, both wanted to remain in the Parish.

In March 2011 the numbers on the NKDC Housing Register expressing interest in homes in the village was 115 of which 6 stated the village as their first choice preference. 2 of the 115 live in the village and 51 are classed as being in housing need.

5.0 Conclusions

AFFORDABILITY

Affordability, based on a single person on North Kesteven average earnings of £20,645, and Welbourn's mean average property prices March 2011, the following table gives the income multiplier needed to buy a property.

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Average			
1 bed flat	86,950	20,645	4.2
2 bed house	197,475	20,645	9.5
3 bed house	339,950	20,645	16.4
4 bed house	325,000	20,645	15.7
5 bed house	289,975	20,645	14.0
6 bed house	550,000	20,645	26.6
4 bed bungalow	234,950	20,645	11.3

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			
1 bed flat	86,950	30,582	2.8
2 bed house	197,475	30,582	6.4
3 bed house	339,950	30,582	11.1
4 bed house	325,000	30,582	10.6
5 bed house	289,975	30,582	9.4
6 bed house	550,000	30,582	17.9
4 bed bungalow	234,950	30,582	7.6

The existing level of affordable housing provision in Welbourn is 41 units (not including private sector housing) and there have been 27 void Council properties in the last 5 years – 2 flats 4 bungalows and 21 houses.

Welbourn Questionnaire Findings

A separate survey of the applicants on the Council’s Housing Register that specified a preference to live in Welbourn highlighted 30 people that would be interested in a property in the village. Of these, 8 people indicated that they have a strong local connection with the village, and thus would be potentially eligible for a home on a affordable housing 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 Welbourn, and where a shortfall remains, look to achieve a scheme of affordable housing.

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

Property needed	Rented
1 bed flat	5
2 bed house	3
1 bed bungalow	1
2 bed bungalow	1
Total	10

We would therefore like to consider looking at progressing a scheme for 6-8 units to meet this need. 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:-

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 (formerly 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 survey that had a need for affordable housing

Respondent	Property required	Tenure	Location required	Reasons for needing to move	On Councils housing register?	Household income	Recommended property
14	1 bed flat	Housing Association rent	In the Parish	Son/daughter setting up own home	No	Below £10,000	1 bed flat rented
108	2 bed house	Housing Association rent, Intermediate rent or shared ownership	Welbourn, Navenby, Wellingore	Need cheaper home with better heating	No	£10,001-£15,000	2 bed house rented