



2004 Housing



Study

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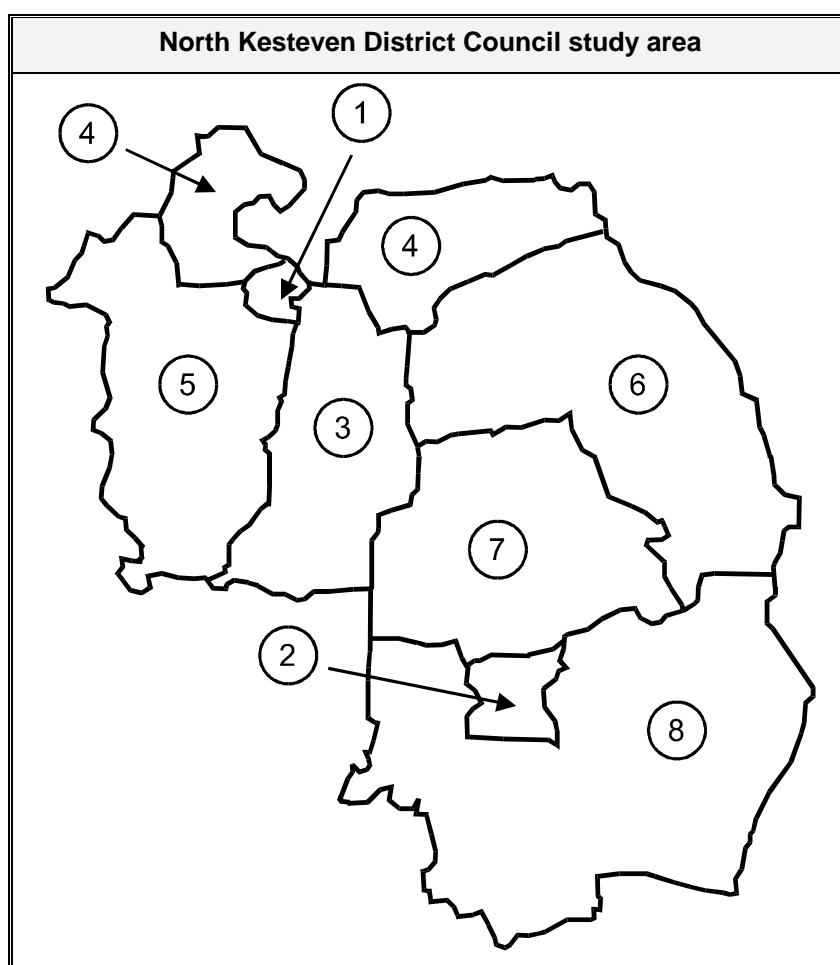
EXECUTIVE SUMMARY

Context of the Study

Fordham Research were commissioned to carry out a Housing Study for North Kesteven. The study was designed to assess the future requirements for both affordable and market housing. To do this the study drew on a number of sources of information. These included:

- A postal survey of local households
- Interviews with local stakeholders
- Interviews with local estate and letting agents
- Review of secondary data (including Land Registry, Census and H.I.P. data)

Analysis is shown by sub-area throughout the report. The eight sub-areas used in North Kesteven were grouped by parishes.



Survey and initial data

A major part of the study process was a survey of local households conducted by personal interviews and postal questionnaires. In total 1,885 households took part in the survey; 506 by personal interview and 1,379 by completing and returning a postal questionnaire. The questionnaire covered a wide range of issues including questions about:

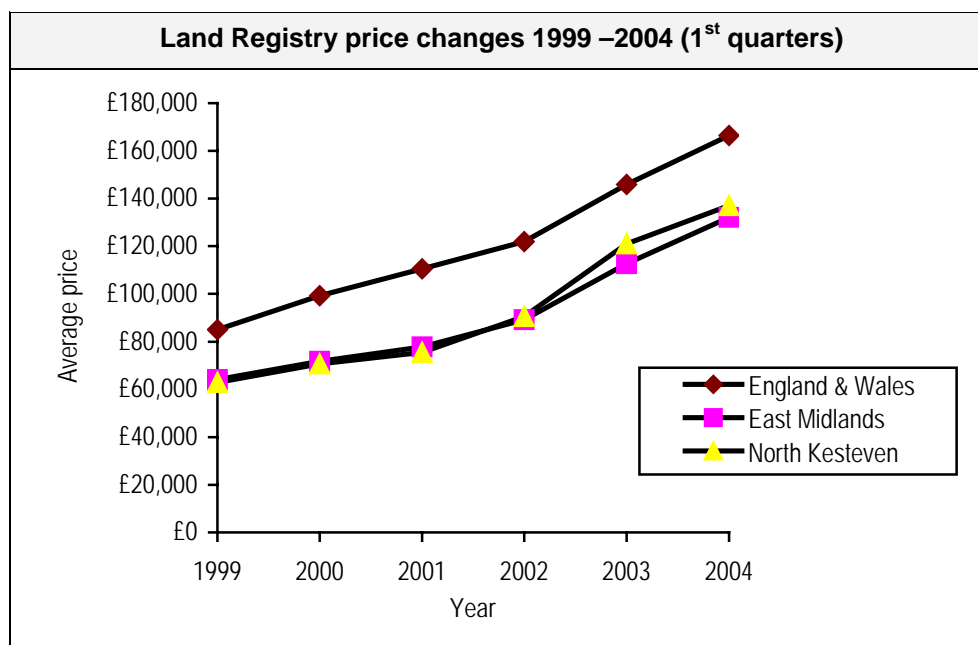
- Current housing circumstances
- Past moves
- Future housing intentions
- The requirements of newly forming households
- Income levels

Overall the survey estimated that around 80% of households are currently owner-occupiers with around 11% living in the social rented sector.

Number of households in each tenure group				
Tenure	Total number of households	% of households	Number of returns	% of returns
Owner-occupied (no mortgage)	15,016	35.9%	772	41.0%
Owner-occupied (with mortgage)	18,317	43.8%	715	37.9%
Council	3,940	9.4%	207	11.0%
RSL	565	1.4%	23	1.2%
Private rented	3,962	9.5%	168	8.9%
TOTAL	41,800	100.0%	1,885	100.0%

Information from the questionnaire survey was used throughout the report (along with secondary information) to make estimates about the future housing requirements in the District.

One of the main sources of secondary information was the Land Registry. This data source suggested that property prices in the District are low when compared with national figures. North Kesteven prices are similar to average prices for the East Midlands however and have risen above the regional average in recent years.

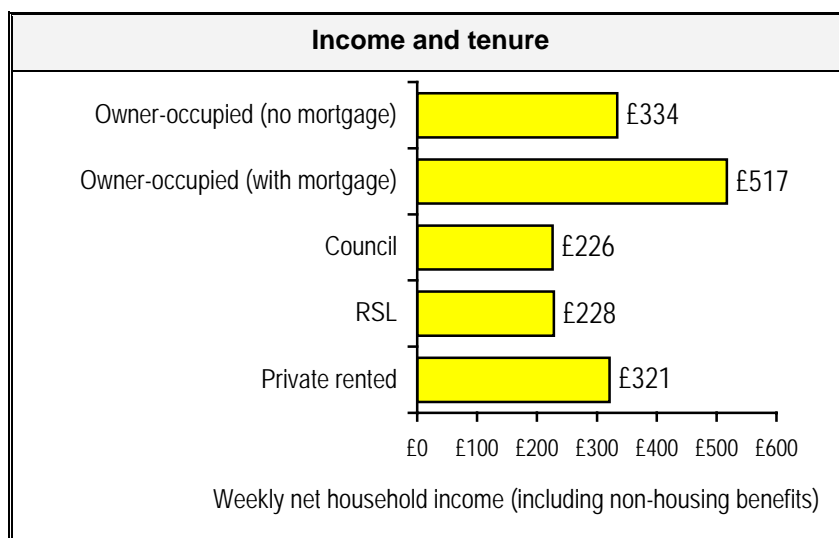


A survey of local estate and letting agents identified estimates of the minimum costs of housing to both buy and rent in the District. Prices appeared consistent throughout the District. Overall, the survey suggested that prices started at around £67,000 for a one bedroom flat. Additionally, private rental costs did not appear to vary much depending on location. The survey estimated that private rental costs start from around £362 per month (two bed).

Minimum property prices/rent in North Kesteven		
Property size	Minimum prices	Minimum rents
1 bedroom	£67,000	-
2 bedrooms	£83,000	£362
3 bedrooms	£104,000	£403
4 bedrooms	£149,000	£532

The information about minimum prices and rents was used along with financial information collected in the survey to make estimates of households ability to afford market housing (without the need for subsidy).

The survey estimated average net weekly household income (including non-housing benefits) to be £401. There were however wide variations by tenure with households living in social rented housing having particularly low income levels.

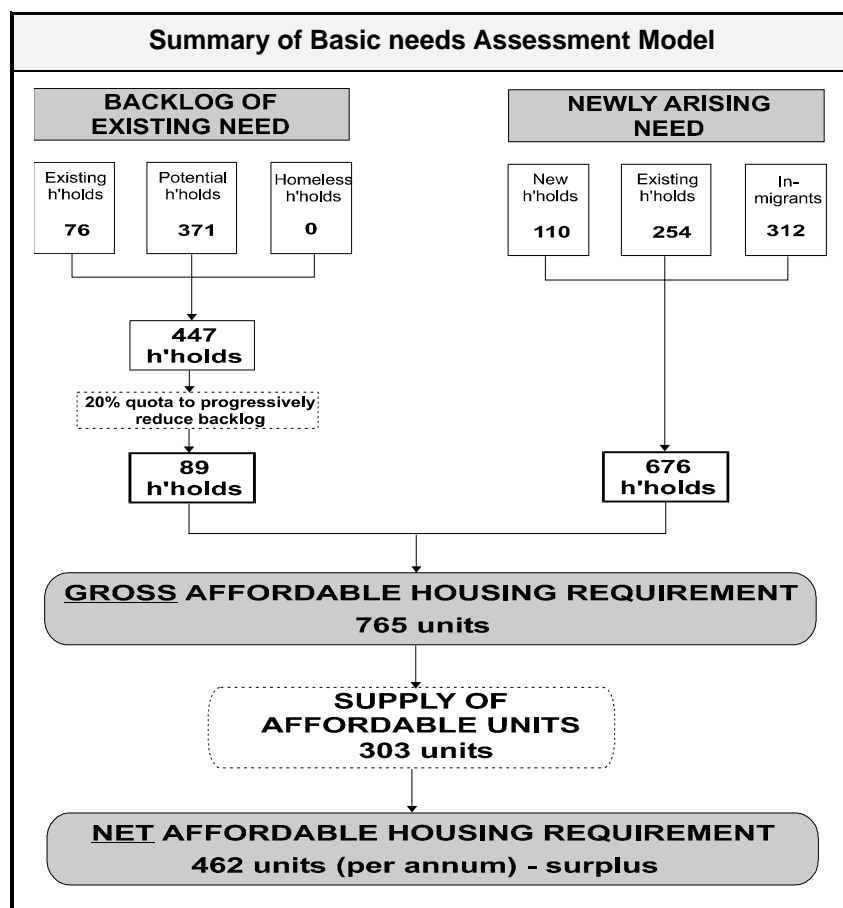


The Guide model

As part of the study, an estimate of the need for affordable housing was made based on the ‘Basic Needs Assessment Model’ (BNAM). The BNAM is the main method for calculating affordable housing requirements suggests in Government guidance ‘*Local Housing Needs Assessment: A Guide to Good Practice*’ (ODPM 2000).

The BNAM sets out 18 stages of analysis to produce an estimate of the annual requirement for additional affordable housing. The model can be summarised as three main analytical stages with a fourth stage producing the final requirement figure. The stages are:

- Backlog of existing need
- Newly arising need
- Supply of affordable units
- Overall affordable housing requirement



Overall, using the BNAM it was estimated that there is currently a shortfall of 462 affordable housing units in the District.

Broader Housing Market & Future Changes

Having studied the need for affordable housing using the Basic Needs Assessment model the study moved on to looking at housing requirements across all tenures. A 'Balancing Housing Markets' (BHM) assessment looks at the whole local housing market, considering the extent to which supply and demand are 'balanced' across tenure and property size. The notion has been brought into prominence by the work of the Audit Commission in assessing councils' performance (Comprehensive Performance Assessment (CPA) of district authorities).

The BHM differs from the BNAM in that it looks at households future aspirations and affordability – the BNAM is mainly a trend based analysis. The table below shows the overall results of the BHM analysis.

Total shortfall or (surplus) – per annum					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	37	152	(166)	164	187
Affordable housing	60	150	75	35	320
Private rented	53	(16)	(112)	(53)	(128)
TOTAL	150	406	(203)	146	379

A number of conclusions can be drawn from this analysis:

- i) In terms of the demand for affordable housing in the District it is clear that this is on-going. The BHM methodology suggests a significant shortfall of affordable housing of all sizes.
- ii) Overall, the data shows a shortfall of owner-occupied housing and a surplus of private rented accommodation. In terms of size requirements, the information suggests that in the private rented sector there are only shortfalls for one bedroom homes.

The BHM analysis therefore suggests that there will be a shortage of affordable housing in the future. With this information, and the results from the ODPM model, it is possible to make some suggestions about affordable housing policy in the District.

The survey suggests that there will be a significant requirement for affordable housing in the future and hence any target level of affordable housing could be justified. One approach to target setting might therefore be based on a valuations approach which takes into account the viability of individual sites. This would need to take into account factors such as open market values, alternative use values, remedial costs (i.e. contaminated land), the types of dwellings suited to particular sites, site sizes and the availability of grant.

Given the amount of additional housing required, it would seem reasonable to assume that the Council would want to secure affordable housing on all sites regardless of size and therefore lower site thresholds than those currently envisaged in Circular 6/98 (or indeed the draft PPG3) should be considered.

Analysis also suggests that some of the future requirement can be met through intermediate forms of housing although in practice, it is social rented housing that will assist most of the identified need.

The Needs of Particular groups

The study moved on from a consideration of future needs for additional housing to look at the needs of particular groups. The survey concentrated on the characteristics and requirements of households with disabilities (special needs households), key worker households, older person households, younger person households and those living in overcrowded accommodation.

Supporting people

Information from the survey on special needs groups can be of assistance to authorities drawing up their detailed Supporting People Strategies. Some 10.9% of all households (4,551) contain special needs members. 'Physically disabled' is the largest category with special needs. Some of the characteristics of special needs households are set out below:

- 71% of special needs households live alone or in households with only two people
- 39% of special needs households contain only older people
- 38% of special needs households live in owner-occupied (no mortgage) accommodation
- 16.3% live in unsuitable housing (compared to 5.5% of all households)

Special needs households in general stated a requirement for a wide range of adaptations and improvements to the home. The most commonly-sought improvements needed were:

- Wheelchair access (16% of all special needs households)
- Lever taps (16% of all special needs households)
- Shower unit (13% of all special needs households)

The survey also suggested some scope for 'care & repair' and 'staying put' schemes. Some 16% of special needs households stated problems with maintaining their homes, and nearly two-thirds of these are currently living in the owner-occupied sector.

Key worker households

The survey analysed key worker households, defined on the basis of employment categories. The survey estimates 12,749 people in key worker occupations within the District and 7,606 households who are headed by someone in a key worker occupation. The main findings from further analysis of this group of households can be summarised as follows:

- 85% are owner-occupiers and 6% live in the social rented sector
- 21% of households need/are likely to move within 2 years, over half want to remain in North Kesteven
- Average key worker household income is £522 per week (above the District average)
- 87% can afford minimum market housing, 4% can only afford social rented housing

In numerical terms therefore, the results suggest that key workers do not contribute significantly to the need for affordable housing.

Older person households

The survey estimates that 26.9% of North Kesteven households contain older persons only and a further 7.9% contain both older and non older persons. The characteristics of these households are summarised below:

- 52% of older households live alone
- 68% of older households live in owner-occupied accommodation without a mortgage
- 45% of older households live in accommodation with 3 bedrooms
- 3.5% live in unsuitable housing (compared to 5.5% of all households)

Further analysis indicates that 11% of households contain a head who will reach retirement age in the next five years. These households are more likely to be living in unsuitable housing and although they do not contribute significantly to the overall requirement for affordable housing, they may represent a significant future need for adaptations and improvements to the existing stock.

Younger person households

Younger person households are defined by the absence of a person of 30 or above. Analysis of survey data indicates that 4.8% of households in North Kesteven are younger person households (equivalent to an estimated 1,996 households). Some of the characteristics of these households are summarised below:

- 75% of younger households live in one or two person households
- 44% of younger households live in owner-occupied accommodation with a mortgage
- Average younger household income is £352 per week (below the District average)
- 6.9% live in unsuitable housing (compared to 5.5% of all households)
- 43% stated a need to move within 2 years, 55% indicated a preference to remain in North Kesteven

It is evident from the analysis that although the numbers of existing younger person only households is numerically small within the District, especially those with children. Such households are more likely, than all households, to be experiencing housing problems as demonstrated by higher incidences of unsuitable housing, again especially among those households with children.

Overcrowded households

Finally, the survey looked briefly at overcrowding and under-occupation. Although overcrowding does not appear to be a major problem in North Kesteven the study did suggest that 0.8 % of all households are overcrowded and 46.2% under-occupy their dwelling. The owner-occupied (no mortgage) sector shows the highest levels of under-occupation the Council rented sector the highest overcrowding.

Overcrowding and under-occupation					
Number of bedrooms required	Number of bedrooms in home				TOTAL
	1	2	3	4+	
1 bedroom	1,258	8,616	11,574	4,223	25,671
2 bedrooms	23	1,433	6,148	2,937	10,541
3 bedrooms	0	59	2,509	2,534	5,102
4+ bedrooms	0	0	221	264	485
TOTAL	1,281	10,108	20,452	9,958	41,800

KEY: Overcrowded households Under-occupied households

Note: The bottom two cells of the 4+ bedroom column contain some households that are either overcrowded or under-occupied – for example they may require three bedrooms but live in a five bedroom property or may require five bedroom property but currently be occupying four bedroom property.

Overcrowded households also tend to have low incomes per person in the household and are far more likely to state that they need or expect to move than other households.

Conclusions

The housing study in North Kesteven provides a detailed analysis of housing requirement issues. The study continued by looking at requirements in the housing market overall using a ‘Balancing Housing Markets’ methodology. The key implications can be summarised as follows:

- (i) There is a shortage of affordable housing - 462 units per annum following the ODPM Guide approach and 320 units per annum based on the Balancing Housing Market analysis.
- (ii) The requirement represents over 100% of the projected build rate, and supports any affordable housing target applied to site thresholds below the current government guidance levels.
- (iii) The largest shortage is for one bedroom affordable units
- (iv) The majority of the need can only be met by social rented housing and although a maximum of 76% of the net need identified could afford some form of intermediate housing, only a very small fraction can afford such housing at the cost they are typically available at.
- (v) Consideration of the wider market, suggests a significant shortage of market housing (owner-occupied). It would make sense to encourage the provision of some market housing to meet the preferences of existing households and encourage the retention of younger person households in the District.
- (vi) There are particular groups of households that have implications for future policy decisions. Of particular note are frail elderly households, who although do not contribute significantly to the requirement for additional affordable housing, have clear implications for future support requirements.

SECTION A: CONTEXT OF THE STUDY

This report is the result of a Housing Needs Assessment undertaken by Fordham Research on behalf of North Kesteven District Council. It provides an overview of the housing situation in North Kesteven, calculating an estimate of housing need and also looking at housing demand across all tenures and property sizes.

Data collection and analysis for the assessment has been implemented in line with ODPM guidance, which was published in 2000 in an attempt to standardise Housing Needs Assessments. These assessments are a key piece of research for Local Authorities, informing the development of Affordable Housing Policies.

The report is divided into five sections. The first sets the scene in North Kesteven, pinpointing key issues within the District's housing sector, which are then addressed within the following chapters. The second section provides a summary of data collection techniques and outlines the range of information collected, explaining its importance for assessing housing need.

The third section works through the three stages of the model, as outlined by ODPM guidance, in order to assess whether there is a shortfall or surplus of affordable housing in North Kesteven. The fourth section considers the degree to which the housing market in North Kesteven is in balance and the fifth considers housing requirements of specific groups.



1. Introduction

1.1 Introduction

This report contains the first comprehensive survey of housing need carried out on behalf of the North Kesteven by *Fordham Research*. The findings of this report will feed into affordable housing policy within the local authority as well as helping define housing strategy within the larger Lincoln Policy Area in which the North Kesteven authority is located.

The Lincoln Policy Area was created in response to the regionally identified need to strengthen the role of Lincoln in Lincolnshire and the East Midlands. The area was delineated partly around the Lincoln travel to work area, but also to take into account additional services and facilities within the vicinity. The boundary is principally ward based and the area comprises of the local authority of the City of Lincoln as well as parts of the local authorities of North Kesteven and West Lindsey and contains an estimated 160,000 people¹. The creation of the Lincoln Policy Area has created the need for greater coordination between the authorities involved and to this extent the housing needs survey for North Kesteven was completed jointly with the survey in the City of Lincoln. A comparison of the survey findings in North Kesteven and the City of Lincoln as well as the findings of an older survey in West Lindsey are discussed in the penultimate chapter, but this report will primarily describe the housing needs survey in North Kesteven.

The survey closely follows guidance set out by the *Office of the Deputy Prime Minister* in '*Local Housing Needs Assessment: A Guide to Good Practice*' (July 2000). It should be noted that throughout this report reference is made to the ODPM Guidance, although at the time of publication the Department was titled DETR. The main aspect of the ODPM guide is its Basic Needs Assessment model (BNAM) which is discussed further in this chapter.

The study also looks at housing requirements using our 'Balancing Housing Markets' methodology (BHM). This is a demand led method which looks at potential housing shortages (and surpluses) across the whole housing market – including affordable housing. This requirement has been brought into focus as part of the Audit Commission's Comprehensive Performance Assessment (CPA). The CPA includes the requirement for local authorities to consider 'balancing housing markets'.

¹ Lincolnshire structure plan, 2004

In carrying out this assessment using both the BNAM and the BHM we are able to cast some considerable light on the housing situation in North Kesteven. The two methods are quite complimentary. The BNAM looks predominantly at trend data whilst the BHM studies households future aspirations, expectations and affordability.

The two methods taken together provide detail on certain crucial matters, such as the types of affordable housing which can meet housing need and suggested affordable housing policy responses (such as target and threshold levels).

1.2 Scope of the North Kesteven Survey

The main output from the report is an assessment of the overall requirement for additional affordable housing within the District following ODPM Guidance. To this end the survey report provides the following key information:

- Assesses the housing suitability and affordability of households in North Kesteven
- Estimates of the numbers and types of households in housing need in the District
- An analysis of the requirement for additional affordable housing between 2004 and 2009
- Information on the type and size of additional affordable housing required to meet needs
- Information on the size requirements of general market housing
- Characteristics of particular groups including those with special needs, older person households, younger person households, key worker households and households in overcrowded accommodation. A profile of the Black and Minority Ethnic community in the District would have been desirable, but the small size of this population meant that it was not possible within this study. Other groups that the Council have identified as requiring more information on their housing circumstances, but analysis within this survey is not suitable due to their small sample size are; refugees, those in the armed forces, teenage parents, people leaving institutional care and single homeless people.
- The implications of the findings for the wider Lincoln Policy Area
- Potential implications for planning policy

1.3 Key points from the housing needs assessment guide

The basis for carrying out housing needs assessment has been standardised by the publication of the Guide (formally: *Local Housing Needs Assessment: A Guide to Good Practice – ODPM Housing, July 2000*). Since the Guide provides the test of a good Housing Needs Survey, it is important to summarise its key features. This section is devoted to that purpose.

(i) Introduction

This Guide, published in July 2000, has gone a long way to filling the gap which has been apparent ever since, in Circular 7/91, the Government told councils they could seek affordable housing provided that there was evidence of housing need (without defining ‘need’).

There are still a number of detailed difficulties with the advice, but they are minor compared with the gaps that have been filled. The following summary focuses upon the key issues, and in particular those that affect affordable housing.

(ii) Definition of housing need

The definition of housing need controls which households are defined as being in need, and indirectly affects what constitutes affordable housing. Affordable housing is, in principle, designed to address the identified housing need. The Guide defines a household in housing need as one which is living in housing that is not suitable for its requirements and who cannot afford to resolve this unsuitability within the private sector housing market.

**ODPM
Guide**

‘Housing need refers to households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the housing market without some assistance’. [Appendix 2 (page 116)]

This definition is broadly consistent with current government guidance on Planning Policy (Circular 6/98 and PPG3 (2000)): that affordable housing should be below market entry level. More recently the ODPM publication *‘Delivering Affordable Housing Through Planning Policy’* (2002) criticised councils for ‘slavishly’ following the wording of Circular Guidance in a broad definition of affordable housing (para 2.4.6) rather than using the local evidence to define affordable housing. It references PPG3 and its emphasis on the role of the local authority in defining ‘affordability’ with specific reference to incomes, house prices and rents (para 2.2.2). The approach adopted in this report is consistent with this recommendation as each household respondent is assessed as to their ability to afford minimum market prices (either to buy or to rent, whichever is the cheaper) using an income threshold measure based on local house/rental prices and stated income. Further details on this are presented in Chapter 5 of this report.

(iii) Procedure

An 18-stage procedure is set out in the Guide. This is aimed at producing an estimate of the net need for new affordable housing. Thus the Guide is very much geared to the requirements of planning for clear indications of the affordable housing requirement. The following table reproduces the stages from the key table of the Guide.

Table 1.1 Basic Needs Assessment Model: (from Table 2.1 of the Guide)
<i>Element and Stage in Calculation</i>
B: BACKLOG OF EXISTING NEED
1. Households living in unsuitable housing 2. <i>minus</i> cases where in-situ solution most appropriate 3. <i>times</i> proportion unable to afford to buy or rent in market 4. <i>plus</i> Backlog (non-households) 5. <i>equals</i> total Backlog need 6. <i>times</i> quota to progressively reduce backlog 7. <i>equals</i> annual need to reduce Backlog
N: NEWLY ARISING NEED
8. New household formation (gross, p.a.) 9. <i>times</i> proportion unable to buy or rent in market 10. <i>plus</i> ex-institutional population moving into community 11. <i>plus</i> existing households falling into need 12. <i>plus</i> in-migrant households unable to afford market housing 13. <i>equals</i> Newly arising need
S: SUPPLY OF AFFORDABLE UNITS
14. Supply of social relets p.a. 15. <i>minus</i> increased vacancies & units taken out of management 16. <i>plus</i> committed units of new affordable supply p.a. 17. <i>equals</i> affordable supply 18. Overall shortfall/surplus

(iv) Conclusions

The Guide provides a coherent definition of housing need, and a great deal of advice on how to implement it. This report has been prepared in accordance with the Guide. Throughout this report key methodological quotes from the guide are highlighted in boxes. This is to help the reader understand and reinforce the reasoning behind the analysis carried out.

1.4 Key points from Balancing Housing Markets

As part of the Balancing the Housing Market component of the Comprehensive Performance Assessment conducted by the Audit Commission, each Council must assess the extent to which it understands its entire housing market, the extent to which it is taking appropriate actions to balance the housing market, and to demonstrate that it is adequately monitoring progress in achieving a balanced housing market.

The suggestion of ‘Balancing housing Markets’, indeed, appears in the ODPM guidance on Housing Needs Assessment (under the heading of ‘Gross Flows’).

ODPM Guide	<i>‘A further development of the approach (the Basic Needs Assessment Model) together with demographic components is to try to build a model showing the gross annual flows of households between each of the main tenures within the district. Such a model would also show the flows of new and migrant households into the system and of dissolving and out-migrating households out of the system’.</i> [Appendix A7.4 (page 157)]
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Fordham Research has developed an innovative methodology to allow the information gathered in the housing needs survey to be used as part of the diagnostic assessment the Council is required to undertake. A full chapter in the report is devoted to this analysis, which assesses the extent to which housing markets are balanced and suggests the directions the Council might take to approach a more balanced condition. This Balancing Housing Market methodology (an Adapted Gross Flows approach) shows exactly what shortages and surpluses exist and are likely to persist in the medium term according to size of dwelling and tenure in relation to the aspirations and affordability of would-be movers.

1.5 Summary

Housing Needs Surveys have become, over the past decade, a standard requirement for local authorities across Britain. The publication of *Local Housing Needs Assessment: A Guide to Good Practice* by ODPM in July 2000 has now standardised the form of such assessments. They are designed to underpin housing and planning strategies by providing relevant data for them.

In addition to focussing on the need for affordable housing, this study addresses housing requirements across all housing tenures. This is with a view to producing information, which will assist policy making in relation to both housing and planning policy, as well as the Comprehensive Performance Review.

2. North Kesteven

2.1 Introduction

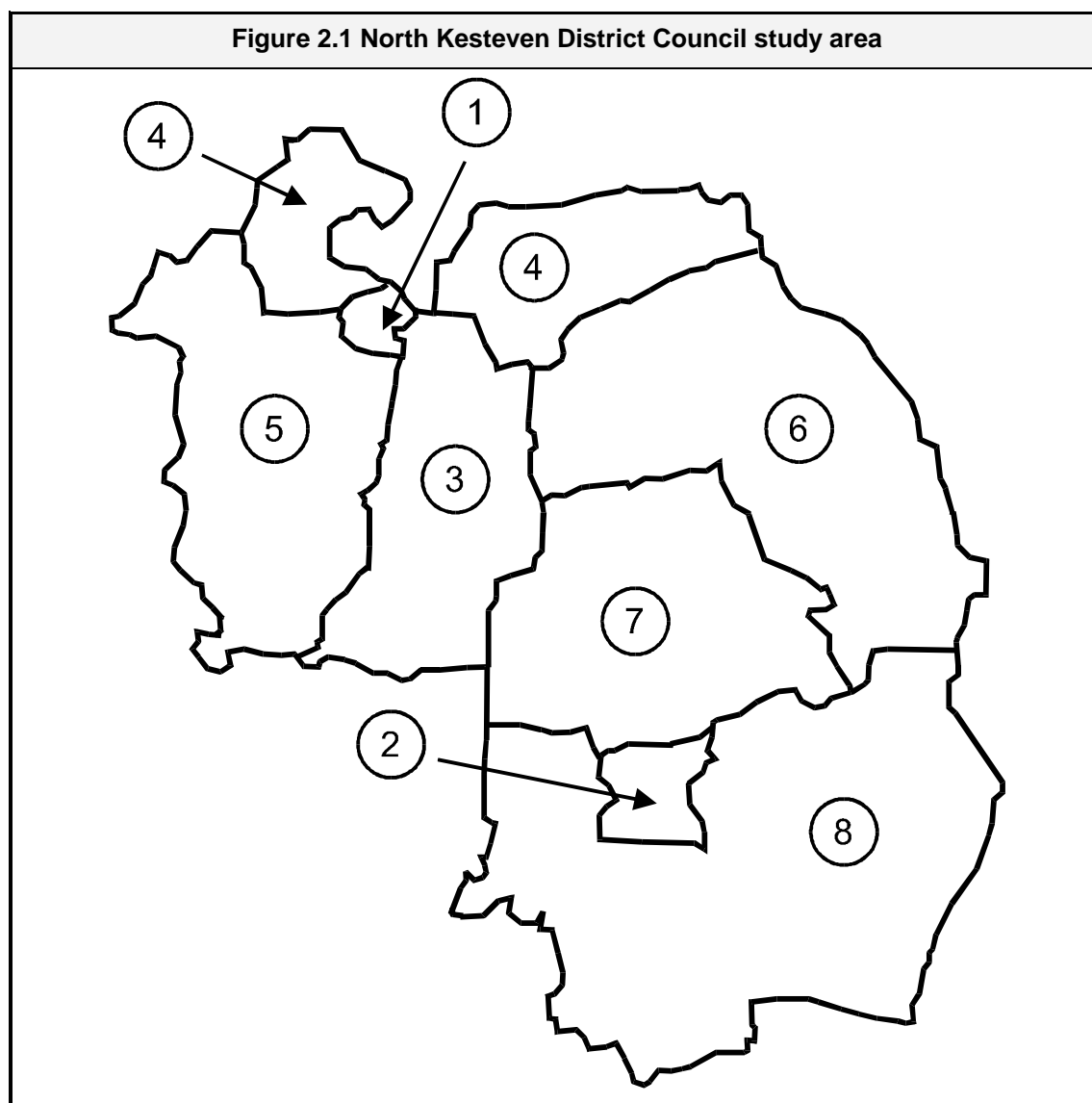
The purpose of this chapter is to establish key themes relating to housing in North Kesteven. Information collected from secondary sources and also from interviews with a range of key stakeholders within the local housing sector provides background context for the survey data analysis.

2.2 The context of North Kesteven

North Kesteven is located West of Lincolnshire in the East Midlands and has a population of 94,024 living in 38,870 households (2001 Census). Sleaford is the main town of North Kesteven, with a number of other villages dispersed around the District such as Heckington, Ruskington and Basingham.

In 2001, when the Census took place, some 77% of households owned their home (either with or without a mortgage). A further 11% rented privately and the remaining 12% rented social accommodation. 10% was managed by the Council, whilst 2% was owned by RSLs. Although house prices in North Kesteven are much lower than national levels, they are consistent with average prices throughout the rest of the East Midlands and have recently risen above the regional average. In keeping with the rest of England, prices have also risen sharply over the last few years; in 2002, prices rose by an average of 53%, which was the fifth highest rate in the Country.

It must be noted that there is very little overcrowding of housing in North Kesteven. The 2001 Census found a total of 853 households to be overcrowded. This ranks North Kesteven at 375 of the 376 Local Authorities in England & Wales. On average, there are 2.37 occupants to every household in North Kesteven. Additionally, the District scores well overall on the Indices of Multiple Deprivation; ranking 266 of 354 Local Authorities, where 1 is the most deprived.



2.3 Local stakeholder views

To provide background context for the survey data analysis information and views on current issues and concerns within the housing sector in North Kesteven have been collected from a number of key stakeholders. Structured sets of questions were asked of each type of stakeholders.

(i) Housing Register and Allocations

A member of North Kesteven District Council's Housing Needs Team was contacted to discuss issues around the housing register and allocations policy in the District.

North Kesteven District Council operates an allocation points system, which allows some elements of choice. However, to ensure the best use of available housing stock, some restrictions to the choice of property type and size are employed. In addition, the same points criteria is also used for internal transfers within the District's housing stock, and to select applicants for nomination to Housing Associations.

Following the introduction of the Homelessness Act 2002, a review of the existing points and eligibility criteria was undertaken. The aim of this exercise was to iron out any anomalies, whilst increasing access and elements of choice. Equally, there was a desire to remove 'blanket policies'.

The criteria used in allocations gives preference to those in the most urgent housing need, especially the homeless, those with a medical, social or financial priority, or those living in overcrowded and unfit accommodation, as directed in s167 Housing Act 1996. Applicants who currently reside within the District also qualify for residency points to reflect their local connection.

Whilst the system is open to all, it was felt to be effective in that it ensures that priority is given to North Kesteven residents who are most vulnerable, or in greatest housing need with limited prospects of securing accommodation in other housing sectors. It was also considered to be a good thing that a degree of choice of location and property type was offered.

It was suggested that the number of applicants registered may not truly reflect the level of housing need, as it was felt likely that some residents in housing need remain unregistered with North Kesteven. The following were suggested as possible reasons for this: the availability of accommodation in other sectors; a personal wish to remain in current housing; a lack of knowledge about how to apply or of the alternative accommodation available; an embarrassment or fear associated with asking for help; a lack of the necessary communication skills to make an application (e.g. reading, writing or personal contact in person or by phone).

However, it was felt that there had been a definite shift away from an applicant putting their name down 'just in case' they need assistance towards those registering because they have an immediate or urgent need.

The Housing Register is largely now open to all, whereas previously the register was only open to those who were living, working or had formerly lived within the District. The likely result was felt to be more cross-boundary applications for the register from people in neighbouring areas.

It was also considered that homelessness is likely to go unreported by those who have other options available to them or who feel that they are not eligible for council accommodation. The suggestion was made that a high proportion of single homeless people do not approach the Council for assistance, but rather move into temporary or unsatisfactory conditions such as sharing with friends or family or 'sofa surfing'.

The priority need groups in the District have expanded since the introduction of the Homelessness Act 2002. Consequently it was reported that there has been an increase in the number of single persons accepted as in priority need (with a housing duty attached) because they are considered vulnerable.

With regard to the type and size of properties needed, it was suggested that the greatest demand is for 2 and 3 bedroom family housing in areas well served with facilities. There was considered to be a healthy supply of 1 and 2 bedroom bungalows throughout the District. However, demand was considered likely to be lower if they are located in rural areas without good access to facilities. Yet, due to the limited size of these properties, it was felt that it would be difficult to consider a change of use to make them suitable for families with children.

Possible suggestions for dealing with the lower demand for bungalows included changing the eligibility criteria with regard to age, advertising the properties to encourage those who would not ordinarily think of applying, or consider disposal on the open market with the proceeds being recirculated for provision in higher demand areas.

It was suggested that elderly people and single parents were probably over-represented on the housing register. With regard to elderly residents it was felt that they would want to be on the list either as a precaution in case of changes to their circumstances, or because they require accommodation with more support. Meanwhile, it was suggested that there are very few single people, other than pensioners, who may possibly feel that the Council are unable to help and so do not register or seek assistance.

North Kesteven do not operate any shared ownership properties – this is usually dealt with by Housing Associations. However, North Kesteven does have some partnership homes. The eligibility criterion for these usually requires that the applicant be registered on the Housing Register.

In addition there are four units managed and owned by a private developer, with tenants nominated from the Housing Register. These units were secured as part of the social housing contribution from the developer and the rents are 'affordable'. Initially there were a few conditions such as tenancy conditions, rent levels that had to be negotiated between the Council and developer. However, there were not considered to have been any subsequent difficulties.

Right To Buy has been used predominantly for the purchase of traditionally built family type property throughout the District as a whole and in particular for those that have been improved. Right To Buy has had a lesser impact on non-traditionally constructed houses, for example Airey, Wates, Spooner, Cornish design. It was suggested that a consequence of this is that there is a higher proportion of vacancies occurring either in lower demand areas or areas with non-traditional property.

(ii) Supporting people

A representative from the Supporting People Team at Lincolnshire County Council was contacted to discuss the situation with regard to supported housing services in the District.

A series of priority areas have been identified for targeting assistance through Supporting People funding. These include: those with multiple problems or disabilities, provision of improvements and adaptations to homes, those with a physical disability, young people, and increasing the range of services available to older people. It was considered that, at present, all groups with special care needs, with the exception of older people were under represented in the services available to them.

However, elderly people were considered to represent by far the largest client group within Lincolnshire. Indeed the elderly population in Lincolnshire is still rising, as the County is an attractive location for retirement.

The main issue for the provision of services within Lincolnshire is the sheer diversity of the County and the range of problems that it faces. For instance, the East Coast, with resort towns such as Skegness, represents an entirely different set of problems to the largely rural character of much of the County. However, the highly rural nature of much of Lincolnshire causes many problems in terms of the difficulty and higher cost of service delivery, the lack of infrastructure and the difficulty of providing services to vulnerable people in a location that would not isolate them from networks of family and friends.

Meanwhile Lincoln, whilst a comparatively small city, still exhibits many of the problems associated with urban areas. This is exacerbated by a concentration of service provision that places many highly vulnerable people in a small area. This was not thought to be ideal, as it may lead to such situations as vulnerable young people mixing with people with problems substance misuse.

With regard to service provision, it was considered that the biggest deficit existed in the provision of adaptations to housing. There are currently a shortage of care and repair schemes within the County, which can lead to waits of up to two or three years for adaptations. Therefore the provision of a joined up County-wide services was deemed to be a priority.

It was also suggested that at present there is a struggle in trying to keep people within the community, as the County lacks a good home care service. Currently there is a push to try to improve the quality of service and help provide access to a better standard and range of types of accommodation.

Overall, it was suggested that the biggest problems with regard to service provision within Lincolnshire were firstly, the need for service to providers to focus on the actual identified needs of the area, and secondly to improve the levels of partnership working within the County. This latter point was highlighted in an Audit Commission report that had been critical of the way authorities in the area cooperated with regard to service provision. It was suggested by the contact that there was a need to move away from particular interests to try to develop a more coherent strategy for the County.

2.4 Summary

North Kesteven is located West of Lincolnshire in the East Midlands and has a population of 94,024 living in 38,870 households (2001 Census). Sleaford is the main town of North Kesteven, with a number of other villages. There is very little overcrowding of housing in North Kesteven, with an average of 2.37 members per household. Additionally, the District scores well overall on the Indices of Multiple Deprivation; ranking 266 of 354 Local Authorities, where 1 is the most deprived.

A number of local stakeholder views were collected as part of the survey process and some of the main issues arising are summarised below:

- The Housing Register was not a good indicator of need in the District
- Single homeless households are a growing problem with many resolving their housing difficulties in unsatisfactory temporary forms of accommodation
- The greatest demand arising from the Housing Register was for two and three bedroom family sized units
- Right-to-Buy has disproportionately affected the availability of family sized accommodation from the affordable housing stock
- Elderly people are the most significant supporting people client group with the largest deficit existing in the provision of adaptations to housing
- County-wide, one of the main strategies has been the improvement of home care services

SECTION B: SURVEY AND INITIAL DATA

This section starts by giving a brief description of data collection and then moves on to outline the affordability assessments used in estimating affordable housing requirement. The two crucial types of information required for these assessments are current market housing ‘entry-level’ prices and household’s financial information.

It is important to note that the data in some of the tables in this report may not necessarily add up to the totals presented, or alternatively some of the percentage figures may not sum to 100%. This is due to the rounding of the survey data during the analysis.



3. Data collection

3.1 Introduction

This chapter describes the primary survey element of the work on this study. The survey was carried out using a combination of personal interviews and postal questionnaires. A total of 506 interviews were achieved (above the target of 500) and a further 1,379 postal questionnaires were returned from an original sample of 5,000. A response rate of 27.6%, about normal for this type of survey. The number of responses provides sufficient data to allow complete, accurate and detailed analysis of needs across the District and broken down to sub-area level. Survey work was completed in May 2004.

Prior to analysis, data must be weighted in order to take account of any measurable bias. The procedure for this is presented in the following sections.

3.2 Base household figures and weighting procedures

Firstly, the total number of households is estimated. This is necessary in order to gross up the data to represent the entire household population. A number of different sources were consulted, primarily the Council's Housing Investment Programme (H.I.P). return (2003), the Council Tax Register and 2001 Census results. Using this information, the base household figure for North Kesteven was estimated as follows:

Total number of households = 41,800

3.3 Base figures

The table below shows an estimate of the current tenure split in North Kesteven. Information for this came from Council H.I.P. forms and the 2001 Census.

Table 3.1 Number of households in each tenure group				
Tenure	Total number of households	% of households	Number of returns	% of returns
Owner-occupied (no mortgage)	15,016	35.9%	772	41.0%
Owner-occupied (with mortgage)	18,317	43.8%	715	37.9%
Council	3,940	9.4%	207	11.0%
RSL	565	1.4%	23	1.2%
Private rented	3,962	9.5%	168	8.9%
TOTAL	41,800	100.0%	1,885	100.0%

Survey data was weighted to match the suggested tenure profile shown above. An important aspect of preparing data for analysis is ‘weighting’ it. As can be seen from the table above, social survey responses never exactly match the estimated population totals. As a result it is necessary to ‘rebalance’ the data to correctly represent the population being analysed.

**ODPM
Guide**

‘If inconsistencies are found between survey results and benchmark sources, there may be a case for re-weighting the data in-line with the distribution indicated by the benchmark source’. [Section 4.2 (page 54)]

Data was also weighted to be in line with the estimated number of households in each of various groups:

- Eight sub-areas (from Council Tax Register)
- Council Tax Band (from Council Tax Register)
- Car ownership (Table KS17 of 2001 Census)
- Accommodation type (Table KS16 of 2001 Census)
- Household type (Table KS20 of 2001 Census)
- Number of persons (Table KS19 of 2001 Census)

The estimated number of households and number of responses for each of these groups is shown in Appendix A3.

Additionally, in surveys of this nature it is typical to study any particular issues from the Black and Minority Ethnic communities (BME). However, in the case of North Kesteven the number of ethnic minority households is relatively small making a separate analysis difficult (due to small sample sizes). The survey estimated that 99.6% of households in North Kesteven were headed by a white person. In total, only 8 responses were received from ethnic minority households. The 2001 Census estimates (Table KS06) that 98.9% of all people in the District are white.

3.4 Updating the survey

As housing market dynamics, the socio-economic profile and the supply of affordable housing within a Local Authority changes, so the Housing Needs Assessment becomes out-dated. After a number of years, a re-assessment is needed in order to make a new evaluation of current housing requirements within the District. This is recognised by the Guide.

**ODPM
Guide**

'Surveys become out of date and have to be repeated from time to time. As a general guide, a repeat once every five to seven years would be appropriate, although this should depend on local circumstances'. [Section 3.4 (page 35)]

However, it is not usually necessary to complete an entire new survey. An existing survey can be updated through using secondary sources to adjust an existing dataset according to key variables. Fordham Research has carried out such updates for a number of Local Authorities in the past and continues to do so.

**ODPM
Guide**

'One way to avoid heavy extra expenditure is to up-date a good baseline survey by using a postal questionnaire to obtain new figures for key variables. [The] other methods of updating use secondary and local administrative data sources.In practice, these may be more robust than a postal survey update'. [Section 3.4 (page 35)]

3.5 Initial survey data

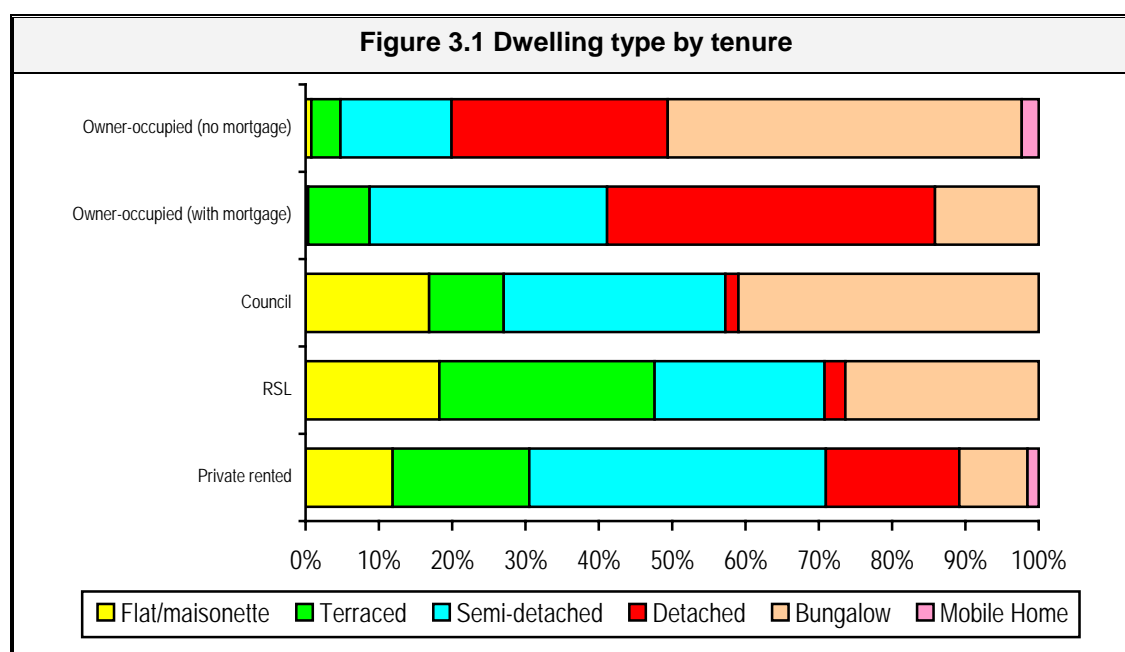
This section sets out some of the main findings from the survey of local households. Throughout the analysis tabulations are made along with tenure (shown in the previous section).

(i) Type of housing

The table below shows current accommodation types in the District. The table shows that the majority of households live in houses or bungalows. The main house type in the District is detached houses. There are relatively few households living in flats, terraced houses or mobile homes.

Table 3.2 Dwelling type		
Dwelling type	Number of households	% of households
Flat/maisonette	1,425	3.4%
Terraced house	3,432	8.2%
Semi-detached house	11,126	26.6%
Detached house	13,441	32.2%
Bungalow	11,971	28.6%
Mobile Home	404	1.0%
TOTAL	41,800	100.0%

By tenure a clear trend emerges with households living in owner occupation particularly likely to live in houses and particularly likely to be in detached houses. There are relatively few detached houses outside of the owner-occupied tenure group. The social and private rented sectors have a higher proportion of flats/maisonettes.

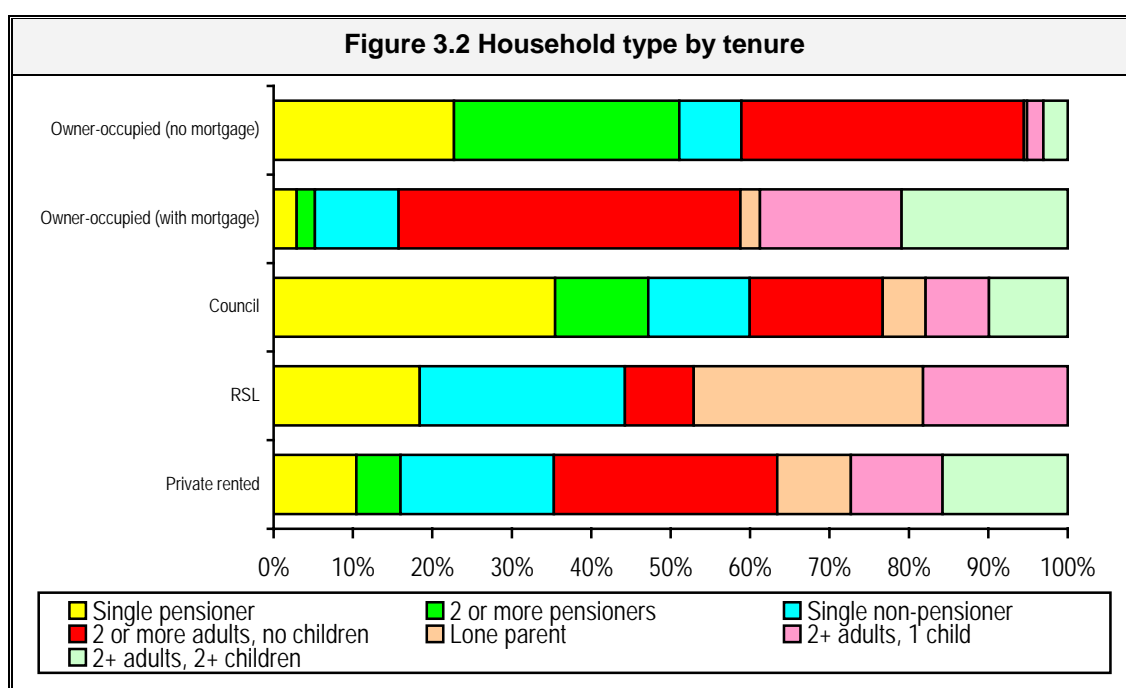


(ii) Household type

The table below shows the household type breakdown in the District. The survey estimates that over a quarter of households are pensioner only and that around a quarter of households contain children. Only 3% of households are lone parent households.

Table 3.3 Household type		
Household type	Number of households	% of households
Single pensioner	5,855	14.0%
2 or more pensioners	5,369	12.8%
Single non-pensioner	4,515	10.8%
2 or more adults, no children	15,052	36.0%
Lone parent	1,251	3.0%
2+ adults, 1 child	4,455	10.7%
2+ adults, 2+ children	5,303	12.7%
TOTAL	41,800	100.0%

The figure below shows household type by tenure. As with dwelling type there are clear differences between the tenure groups. The owner-occupied (no mortgage) sector contains a large proportion of pensioner households, as does Council accommodation, whilst lone parent households appear to be concentrated in the RSL sector. The owner-occupied (with mortgage) and RSL sectors have the largest proportion of households with children.



(iii) Car ownership

A further question asked in the Ipswich survey was car ownership/availability. Although not directly linked to housing, this is a useful variable as it can provide some indication of wealth. The table below shows the number of cars households have available for use by tenure.

Just under half of all households in social rented housing have no access to a car or van, this compares with only 13.8% of owner-occupied (with mortgage) households. The average household has 1.18 car, this figure varies from 0.57 in the Council sector to 1.48 for owner-occupiers with a mortgage.

Table 3.4 Car ownership and tenure					
Tenure	Number of cars/vans available for use				Average number of cars/vans
	0	1	2	3+	
Owner-occupied (no mortgage)	27.6%	47.3%	20.9%	4.3%	1.02
Owner-occupied (with mortgage)	13.8%	33.6%	43.0%	9.6%	1.48
Council	52.5%	39.5%	6.4%	1.6%	0.57
RSL	39.8%	51.9%	5.5%	2.8%	0.71
Private rented	25.6%	50.4%	21.0%	2.9%	1.01
TOTAL	23.9%	40.9%	29.0%	6.2%	1.18

3.6 Summary

The Housing Needs Assessment is based on a survey carried out on a random sample of households in North Kesteven District Council. A hybrid methodology was used and achieved 506 personal interviews and 1,379 responses from a postal questionnaire were returned. The overall total of 1,885 responses is sufficient data to allow reliable analysis of housing need in accordance with ODPM guidance. The survey data was grossed up to an estimated total of households and weighted according to key characteristics so as to be representative of the District's household population. In total it is estimated that there were 41,800 resident households at the time of the survey.

The household survey collected a significant amount of data about households' current circumstances. Some of the main findings were:

- Around three-fifths of the District's dwelling stock is detached houses or bungalows. Households living in rented housing are particularly likely to live in flats whilst those in owner-occupation are more likely to live in detached houses.
- Over a quarter of all households are 'pensioner-only' and about a quarter contain children. The few lone parent households were found to be concentrated in both the social and private rented sectors.
- Car ownership data suggests that there is an average of 1.18 car per household in the District. There are however large differences by tenure with owner-occupiers (with mortgage) having an average of 1.48 cars per household. Around half of all households in social rented housing have no use of a car or van.

4. The local housing market

4.1 Introduction

This chapter sets out the results of an analysis of housing market prices and rents in North Kesteven. Information was collected from two sources:

- Land registry
- Survey of local estate and letting agents

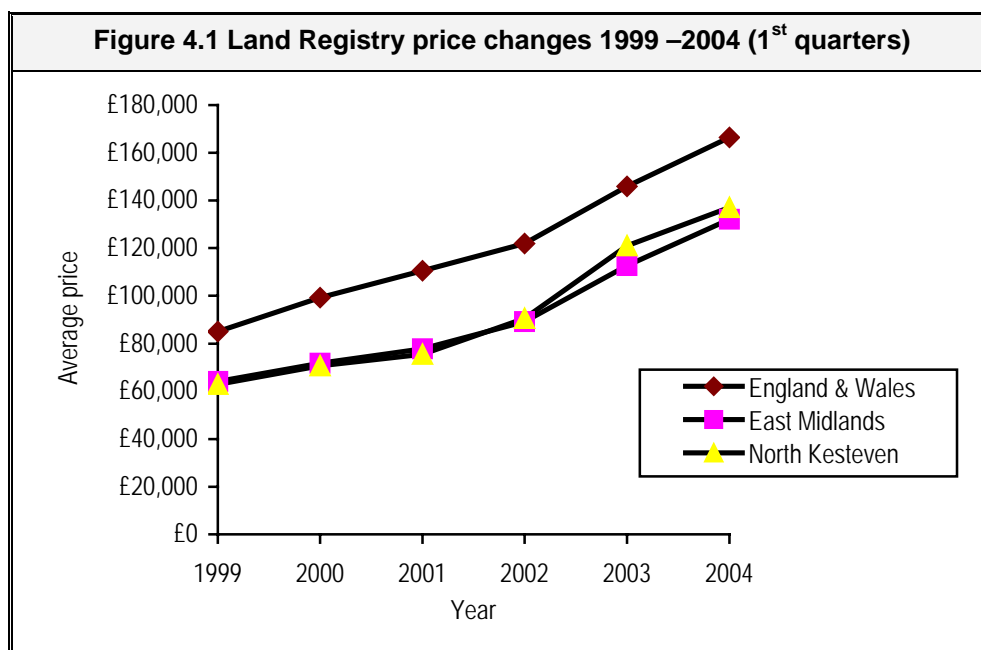
The analysis provides a context for the property price situation in North Kesteven and then a sequence of analysis based on information collected from estate/letting agents. This leads to figures that show the minimum price/rent of housing for a range of dwelling sizes.

4.2 National, regional and local picture

Information from Land Registry shows that nationally between the 1st quarter of 1999 and the 1st quarter of 2004 average property prices in England and Wales rose by 95.8%. For the East Midlands region the increase was 106.0% whilst for North Kesteven the figure was 118.0%.

The table below shows average prices in the 1st quarter of 2004 for each of England & Wales, the East Midlands and North Kesteven. The table shows that average prices in North Kesteven are almost 20% lower than the average for England & Wales but slightly higher than the East Midlands regional average.

Table 4.1 Land Registry average prices (1 st quarter 2004)		
Area	Average price	As % of E & W
England & Wales	£166,404	100.0%
East Midlands	£132,112	79.4%
North Kesteven	£137,095	82.4%



The table below shows average property prices for the District for each dwelling type (from Land Registry data). This data is compared with regional price information. The volume of sales by type is also included for both areas.

Table 4.2 Land Registry average prices and sales (1 st quarter 2004)				
Dwelling type	North Kesteven		East Midlands	
	Average price	% of sales	Average price	% of sales
Detached	£163,186	55.5%	£195,630	31.1%
Semi-detached	£108,994	29.1%	£113,277	34.6%
Terraced	£97,441	13.0%	£91,872	28.7%
Flat/maisonette	£89,127	2.5%	£101,514	5.6%
All dwellings	£137,095	100.0%	£132,112	100.0%

The largest volume of sales in the District was for detached houses (55.5%) with an average price of £163,186. The three house types together accounted for 97.5% of all sales. Sales regionally show a slightly lower proportion of detached houses and higher proportions of other house types and flats & maisonettes.

4.3 Prices in adjoining areas

As the table below demonstrates, the majority of local authorities around North Kesteven have prices well below the national average. South Kesteven shows the closest average price to that for England and Wales, with an average price 89.0% the national average.

North Kesteven itself shows a higher average price than all of the Local Authority areas that it borders, with the exception of South Kesteven.

Table 4.3 Price levels in North Kesteven and adjoining areas (1st quarter 2004)	
Council area	% of England & Wales
North Kesteven	82.4%
South Kesteven	89.0%
Newark and Sherwood	81.8%
Bassetlaw	70.6%
West Lindsey	74.9%
Lincoln	66.2%
East Lindsey	77.4%
Boston	67.4%
South Holland	77.7%

4.4 Estate Agents' information

(i) Purchase prices

In May 2004 twelve estate and letting agencies across North Kesteven were contacted in order to obtain detailed information about variation and minimum prices within the local Housing Market.

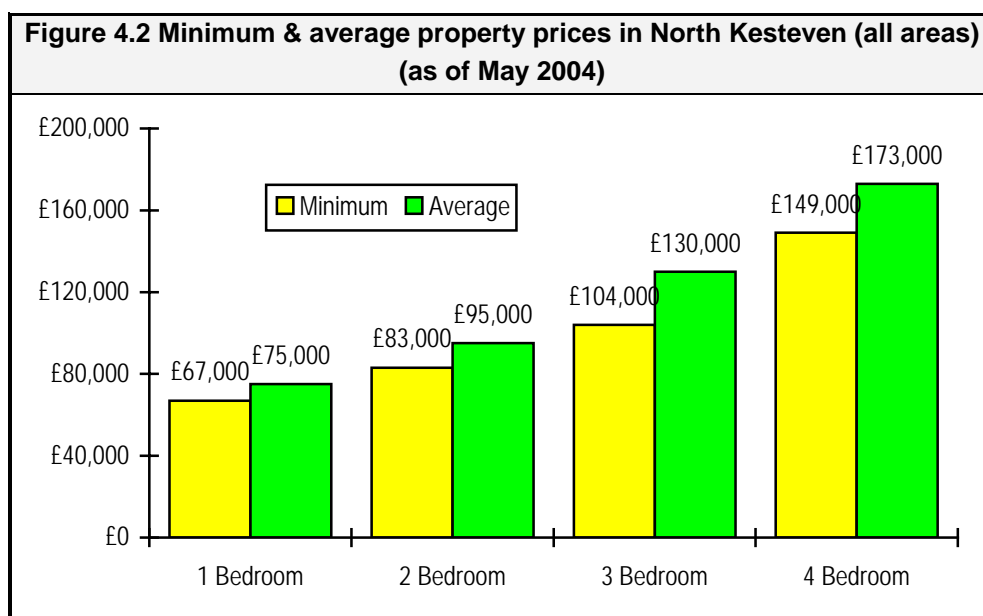
There appeared to be little variation in prices between different parts of the District. Additionally, there appeared to be very little Right to Buy properties in North Kesteven.

With regard to price trends, most agents suggested that prices were rising, and that demand for property continued to be high. Quotations from some estate agents are shown below;

- Smaller properties are going very quickly, most are getting the asking price.
- There is currently high demand for properties, and prices are rising at the lower end of the market
- At the moment demand is high and the market is always moving, although prices remain relatively steady
- Prices in most of the villages are on a par with Sleaford. Prices in some of the larger villages are slightly higher
- Prices are currently rising, particularly at the lower end of the market
- Properties are selling well, especially those suitable for first time buyers
- Ruskington is relatively popular and compares well with Sleaford.

(ii) Detailed estate agents survey results: second-hand

If we take averages of the prices identified by individual agents for each dwelling size and price level, the property price results are as presented in the figure below.



(ii) Private rent levels

Average and minimum rents were also collected from agents. As is commonly found, rents are a little less variable across the District than the property prices. Average mid-range monthly rents varied from £415 (two bed) to £585 (four bed). No prices were available for one bedroom properties to rent. The minimum price of a two bedroom dwelling has been used for the affordability analysis.

Table 4.4 Minimum and average private rents in North Kesteven		
Property size	Minimum rent (monthly)	Average rent (monthly)
1 bedroom	-	-
2 bedrooms	£362	£415
3 bedrooms	£403	£458
4 bedrooms	£532	£585

4.5 Appropriate price level for the affordability test

The previous sections showed the results obtained by averaging the figures from estate agents for minimum and average prices in each of the four size categories.

However in order to decide what price level is the most appropriate to use for assessing whether or not a household is able to access the housing market it is necessary to consider two aspects:

- the appropriate measure of price (e.g. minimum or average prices/costs)
- how to deal with a situation where significant price variations have been identified within the Council area

On the first point, we use the minimum prices collected in the estate agents survey, since these have been designed to represent the ‘entry level’ into the housing market. For consistency we will also use minimum private rental costs as part of the affordability test.

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‘The most commonly used affordability test involves comparing estimated incomes of unsuitably housed households against ‘entry level’ house prices.’ [Section 4.3 (page 57)]

‘...approaches which compare maximum prices payable against average house prices are certainly questionable.’ [Section 4.3 (page 57)]

Regarding price variation within the District, the Estate Agents data for minimum prices suggests that there are no major or systematic differences between the figures from different areas. In general, it is assumed that a household that could afford market priced housing by moving a reasonable distance should not be measured as in housing need. In the case of North Kesteven, there is no major variation in purchase or rental prices across the District. Therefore, a single price/rent regime (as shown in the previous tables) has been applied throughout the District to assess affordability in the need survey. Further details on the assessment of affordability are presented in the following Chapter.

4.6 Summary

An analysis of the local housing market is a crucial step in any housing study. In this report information was drawn from both the Land Registry and local estate/letting agents to provide the context for local property prices/rents.

Some of the main findings of the analysis were:

- Prices in North Kesteven rose by 118.0% in the period 1999 to 2004. This is a higher rate of increase to that observed both nationally and regionally.
- The average property price in North Kesteven in the 1st quarter 2004 was around half the average for England & Wales.
- Sales of properties in North Kesteven are predominantly houses with only 2.5% of sales in the 1st quarter of 2004 being flats/maisonettes.
- The estate agent survey suggested that minimum prices in the District range from £67,000 to £149,000 depending on the size of properties and location.
- Minimum rents ranged from £362 to £532 per month depending on property size.

5. Financial information and affordability

5.1 Introduction

The previous chapter studied the local housing market. The results from that chapter are brought together with household financial information to make an assessment of affordability for each individual household. The issue of affordability is crucial in assessing both backlog and newly arising needs in the Council area.

Having set out the financial information collected in the survey the section continues by concentrating on the methodology behind the assessment of affordability.

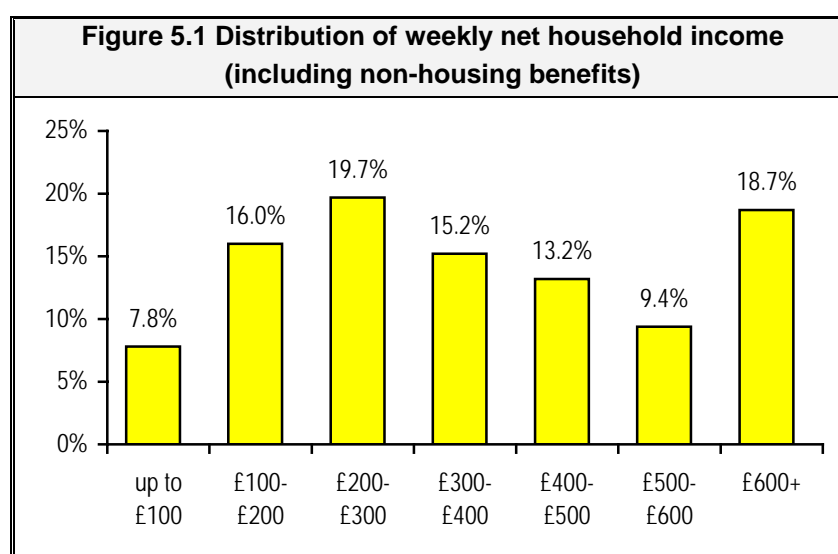
ODPM Guide

'An accurate estimate of household income is one of the most important pieces of information that has to be obtained from a housing needs survey'. [Section 3.6 (page 39)]

To complete an accurate assessment of affordability, the survey collected information regarding household's gross earned income, benefits, savings and equity levels.

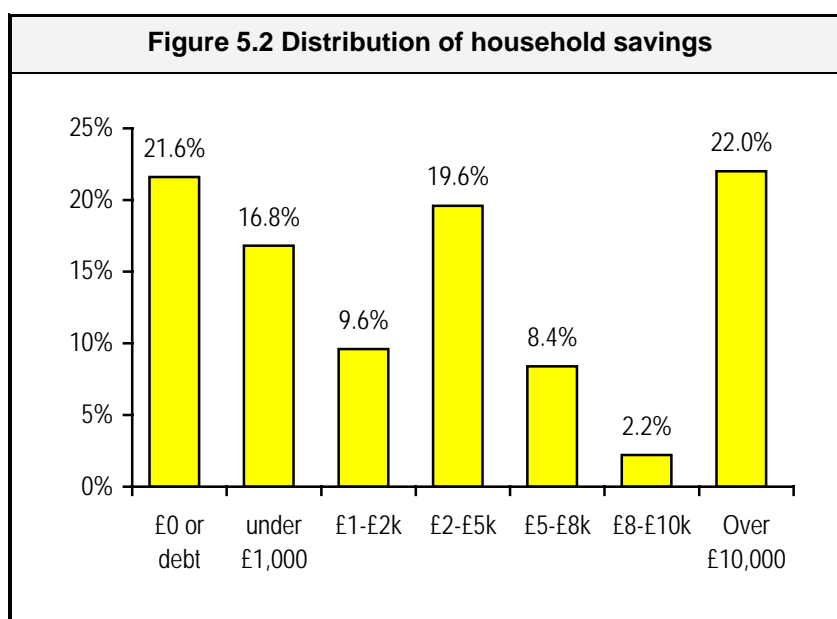
5.2 Household income

The response to the survey income question was good with 77.8% of respondents answering this question. Survey results for household income in North Kesteven show that the average net income level including non-housing benefits (crucial for the assessment of affordability) has been estimated to be £401 per week. The figure below shows the distribution of income in the District.



5.3 Household savings

The response to the survey savings question was good with 84.6% of respondents answering this question. The average household has £4,255 in savings. It should however be noted that this figure might be higher – the last ‘band’ in the saving question was ‘over 10,000’ – households in the highest band have had their savings level assumed to be £12,000). The figure below shows the distribution of savings in the District. An estimated 38.4% of households had less than £1,000 in savings whilst 22.0% had savings of over £10,000. Savings under £1,000 also includes those in debt with negative savings.



5.4 Household characteristics by income, savings and equity

The tables below shows average income, savings and equity for various different household groups. As might be expected, the households with the lowest average incomes and savings are those in social rented accommodation. Whilst owner-occupiers with no mortgage have an average household income considerably lower than those with a mortgage, this group contains many older people who are not working but may have redeemed their mortgages. These households therefore have much higher levels of equity. Pensioner, lone parent and single person households show average incomes considerably below the District average. Multiple adult household with no children show average equity levels significantly above the District average. In terms of location *Area 3* and *Area 5* show the highest levels of income, whilst *Area 1* shows the highest level of equity.

Table 5.1 Financial information by tenure			
Tenure	Average weekly net household income	Average savings	Average equity
Owner-occupied (nm)	£334	£6,432	£144,976
Owner-occupied (wm)	£517	£3,843	£96,694
Council	£226	£930	-
RSL	£228	£1,180	-
Private rented	£321	£1,653	-
ALL HOUSEHOLDS	£401	£4,255	£118,444

Table 5.2 Financial information by household type			
Household type	Average weekly net household income	Average savings	Average equity
Single pensioners	£166	£4,059	£132,575
2+ pensioners	£271	£5,972	£128,555
Single non-pensioners	£287	£3,858	£84,575
2+ adults - no children	£511	£5,018	£133,711
Lone parent	£236	£360	£80,409
2+ adults 1 child	£529	£2,543	£93,520
2+ adults 2+ children	£514	£3,261	£97,145
ALL HOUSEHOLDS	£401	£4,255	£118,444

Table 5.3 Financial information by sub-area			
Sub-area	Average weekly net household income	Average savings	Average equity
Area 1	£395	£3,960	£124,722
Area 2	£391	£4,054	£110,839
Area 3	£456	£4,545	£115,765
Area 4	£376	£4,310	£121,821
Area 5	£455	£3,763	£121,687
Area 6	£408	£4,172	£124,048
Area 7	£382	£4,489	£111,847
Area 8	£404	£4,657	£117,123
ALL HOUSEHOLDS	£401	£4,255	£118,444

5.5 Assessing affordability – existing households

The assessment of affordability for households is carried out using a single test based on the cost of housing and the financial ability of each household to afford housing of a suitable size in the private sector housing market. Adjustments are made to the test depending on household composition such that affordability tests realistically assess the ability of each individual household to afford suitable housing in the local housing market.

The first step in the procedure is to estimate how much housing will cost for each individual household. This is done for both owner-occupied and private rented housing and is based on the costs shown in the housing market section. The table below shows estimated outgoings for each of owner-occupation and private renting. In the case of owner-occupation the costs are based on an interest only mortgage over 25 years at an interest rate of 5.49% (the base rate of the Nationwide Building Society as of June 2004).

Table 5.4 Cost of housing in North Kesteven (per week)		
Property size	Owner-occupation	Private rent
1 bedroom	£71	-
2 bedrooms	£88	£84
3 bedrooms	£110	£93
4+ bedrooms	£157	£123

It can be seen from the table that the estimated cost for private renting is lower for the property sizes for which information is available (two, three and four bedroom homes).

In the case of owner-occupation adjustments are made to take account of any savings that a household may have to put towards the purchase of a different home. For example, if a household requires a property costing £100,000 then the estimated weekly outgoing is £106 per week. If the household has £20,000 in savings then the purchase price is reduced to £80,000 and hence the outgoings are reduced to £84 per week. In such a case the household would only need to have sufficient income to cover the £84 and not the full purchase price of the property. In the case of private renting no adjustments are made for savings levels.

Having established the cost of housing each household is tested as to their ability to afford market housing. The standard test used is that any household that has to spend more than 25% of its net household income on housing is assumed to be unable to afford. The use of a 25% limit on the proportion of household income spent on housing is arbitrary, but reflects common usage.

**ODPM
Guide**

'These rent:income ratios are normally calculated comparing rent with net income.....A threshold level of 25-30 per cent of net income may be adopted.....Where the appropriate entry level [property] price equates to a higher proportion of a household's income, the household is deemed to be in need of subsidised housing'. [Section 4.3 (page 58)]

The 25% figure is also consistent with the definition of the National Housing Federation *'The Federation says that rents are affordable if the majority of working households taking up new tenancies are not caught in the poverty trap (because of dependency on housing benefit) or paying more than 25% of their net income in rent'* [National Housing Federation website].

Overall levels of affordability are then assessed by comparing whether the cheapest housing cost (whether it be rental or mortgage cost) for the property size required is greater than a quarter of the net income of the household.

In summary the measure of affordability used in the survey is defined below:

Overall affordability:

A household is unable to afford private sector housing if:

The cost of housing (either to rent or to buy – whichever is the cheaper) exceeds 25% of net household income.

5.6 Assessing affordability – potential households

The Housing Needs Survey ascertained whether or not potential households (namely persons who currently live as part of another household and commented on further in the following chapter) would be able to access the private sector housing market by asking the following question to the survey respondent.

'In your opinion, will they be able to afford suitable private sector housing in the North Kesteven District (this can either be rented (excluding the use of housing benefit) or bought?'

This would appear to be broadly in line with ODPM guidance which says:

**ODPM
Guide**

'It is difficult to estimate the incomes of future newly forming households. Unless potential household members are interviewed specifically, it is not practical to collect complete income data relating to this group through a housing needs survey. Even where the fieldwork includes concealed household interviews, there are doubts as to the value and reliability of any income data which might be collected.' [Section 4.4 (page 62)]

'One way around this problem is to substitute a subjective judgement about future housing prospects in place of a formal affordability test.' [Section 4.4 (page 60)]

It should be noted that this approach is only used on the backlog element of housing need. Future estimates of the needs from household formation are based on past trend information – an approach in line with the ODPM guide.

5.7 Summary

The collection of financial information is a fundamental part of any assessment of housing need. The survey estimates that average weekly net household income (including benefits) in North Kesteven is £401. The average conceals wide variations among different tenure groups with households in social rented housing showing average incomes significantly below the District average.

Having collected detailed information on the local housing market and the financial situation of each household respondent it is important to use appropriate affordability measures to assess their ability to afford market priced housing in North Kesteven. This is consistent with Planning Policy Guidance (PPG3 2000) that emphasises the need to define affordable housing in terms of the relationship between local incomes and house prices or rents. To determine local affordability levels a single test is used to assess whether each individual household respondent can afford to either buy or rent a property of a suitable size. Furthermore the affordability of potential households (backlog) is assessed using the judgements of respondents; an approach in line with ODPM Guidance.

SECTION C: THE GUIDE MODEL

This section sets out calculation of the three key elements of the model outlined in Table 2.1 of the ODPM Guide to Housing Needs Assessment and described in detail in Chapter four of the Guide. The aim is to assess the level of housing need through estimating the net shortfall / surplus of affordable housing. The first step measures backlog of existing need, the second newly arising need and the third looks at current supply of affordable housing.

The ODPM Guide definition of housing need is given below.

**ODPM
Guide**

'Housing need refers to households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the housing market without some assistance'. [Section A2.2 (page 116)]



6. Backlog of existing need

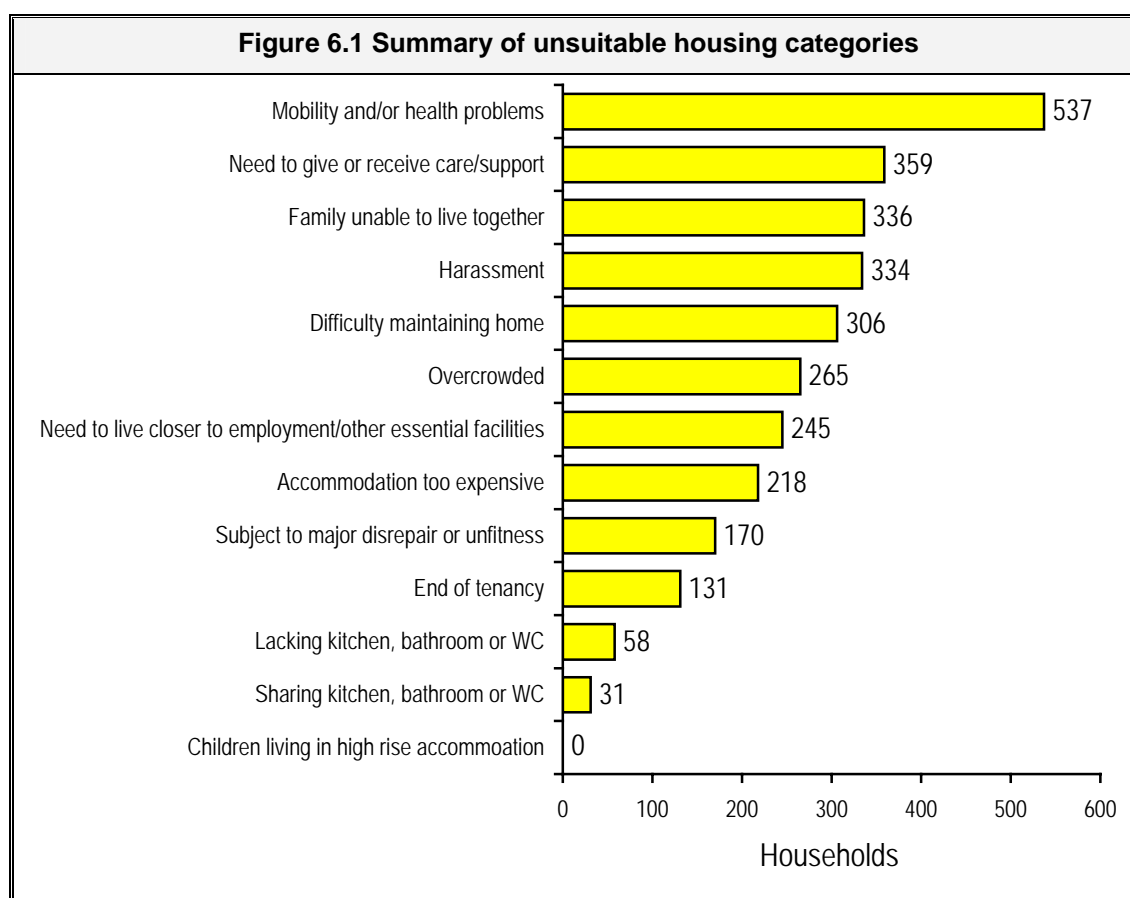
6.1 Introduction

This chapter of the report assesses the first part of the ‘Basic Needs Assessment Model’ – Backlog of Existing Need. This begins with an assessment of housing suitability and affordability and also considers backlog non-households (potential and homeless households) before arriving at a total backlog need estimate.

6.2 Unsuitable housing

This section looks at households whose current accommodation is in some way unsuitable for their requirements. It is estimated that a total of 2,288 households are living in unsuitable housing. This represents 5.5% of all households in the District.

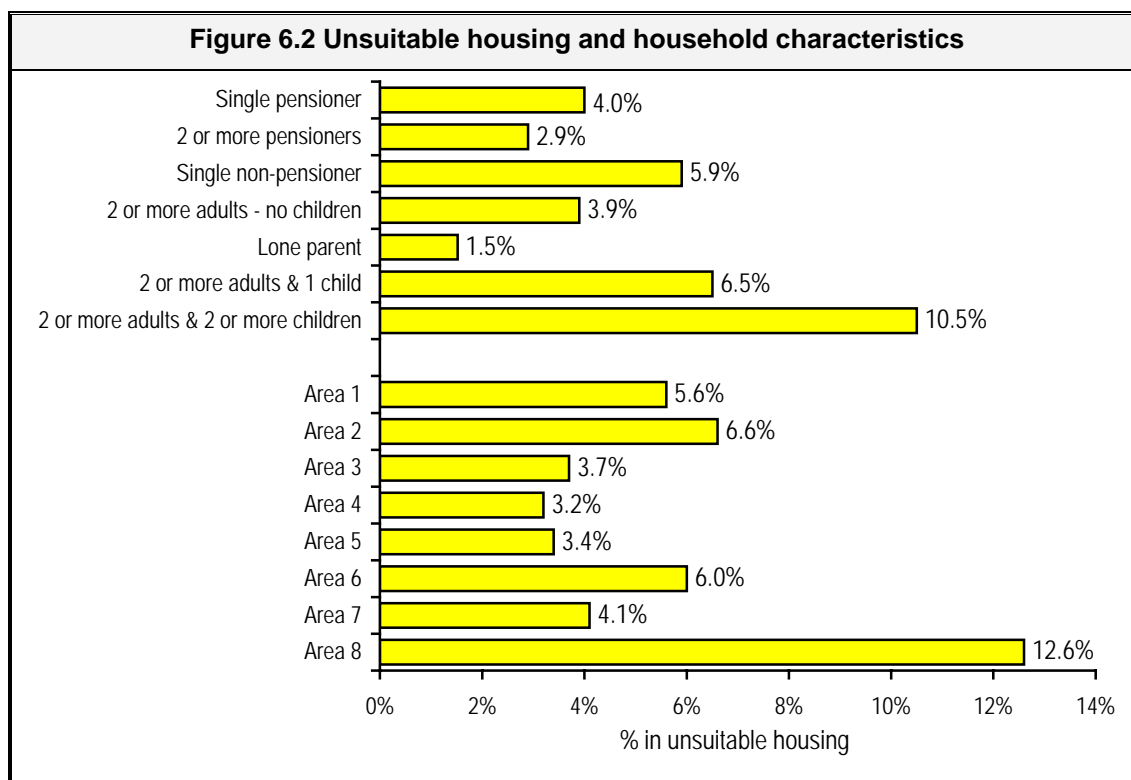
The figure below shows a summary of the numbers of households living in unsuitable housing (ordered by the number of households in each category). The main reason for unsuitable housing is mobility and/or health problems relating to the condition/layout of the home.



The table below shows unsuitable housing by tenure. The patterns emerging suggest that households in Council rented accommodation, are much more likely to be in unsuitable housing than other households. Some 12.2% of households in Council accommodation are in unsuitable housing. A further 9.1% of households in the private rented sector are in unsuitable housing. This compares with 6.9% of RSL tenants and an average of 4.3% of owner-occupied households.

Table 6.1 Unsuitable housing and tenure					
Tenure	Unsuitable housing				
	In unsuitable housing	Not in unsuitable housing	Number of h'holds in District	% of total h'holds in unsuitable housing	% of those in unsuitable housing
Owner-occupied (no mortgage)	624	14,392	15,016	4.2%	27.3%
Owner-occupied (with mortgage)	782	17,535	18,317	4.3%	34.2%
Council	482	3,458	3,940	12.2%	21.1%
RSL	39	526	565	6.9%	1.7%
Private rented	361	3,601	3,962	9.1%	15.8%
TOTAL	2,288	39,512	41,800	5.5%	100.0%

The figure below shows the proportion of households living in unsuitable housing for both household type and sub-area.



The data shows that households two or more adults and children are particularly likely to be in unsuitable housing. Single non-pensioner households also showed a higher proportion in unsuitable housing than for the District as a whole. By sub-area the data suggests that households in *Area 8* are most likely to be in unsuitable housing, those in *Area 4* are least likely.

6.3 Migration and ‘in-situ’ solutions

The survey has highlighted that 2,288 households are in unsuitable housing. However it is most probable that some of the unsuitability can be resolved in the households current accommodation and also that some households would prefer to move from the District in order to resolve their housing problems.

The extent to which ‘in-situ’ solutions might be appropriate is assessed in the Housing Needs Survey by asking respondents whether they thought they needed to move now. Any household that replied that it did need to move now was assumed not to have an in situ solution.

ODPM Guide

‘The extent to which in situ solutions could be feasible can be examined by a survey...[using]...a judgement on whether the unsuitably housed main household intends to move. Where this is the case, it may be taken to indicate that an in situ solution is not appropriate’. [Section 4.3 (page 56)]

The survey data estimates that of the 2,288 households in unsuitable housing 393 (or 17.2%) would need to move now to resolve their housing problems. Of the 393 households who need to move now, those that stated that they would be likely to move out of the District were excluded from further analysis. There were no households indicating they would move out of the District, therefore leaving a total of 393 households who need to move within the District.

6.4 Affordability

Using the affordability methodology set out in Chapter 5 it is estimated that there are 193 existing households that cannot afford market housing and are living in unsuitable housing (and require a move to different accommodation within the District). This represents around 0.5% of all existing households in the District. The results reveal that 49.0% of households living in unsuitable housing (and needing to move now within the District) cannot afford market housing (193/393).

The table below focuses on characteristics of the 193 households currently estimated to be in housing need. The results show that only households in the private rented sector and Council accommodation are likely to be in housing need. Of all households in need, 60.6% currently live in social rented accommodation.

Table 6.2 Housing need and tenure					
Tenure	Housing need				
	In need	Not in need	Number of h'holds in District	% of total h'holds in need	% of those in need
Owner-occupied (no mortgage)	0	15,016	15,016	0.0%	0.0%
Owner-occupied (with mortgage)	0	18,317	18,317	0.0%	0.0%
Council	117	3,823	3,940	3.0%	60.6%
RSL	0	565	565	0.0%	0.0%
Private rented	76	3,886	3,962	1.9%	39.4%
TOTAL	193	41,607	41,800	0.5%	100.0%

6.5 Housing need and the need for affordable housing

There is a further issue relating to existing households in need. For households in social rented accommodation it is likely that a move will release a social rented home for re-letting and therefore there will be no requirement for additional affordable housing to be provided. It has been decided to remove all households in need currently living in social rented accommodation from the estimates of additional requirement. This reduces the backlog figure by 117 households to 76.

6.6 Potential and homeless households (backlog (non-households))

The final elements of backlog need are potential and homeless households. Potential households in need are persons who currently live as part of another household (typically with parents) but state that they need to move to independent accommodation and are unable to afford to do so. The homeless households in need are those that would not have already been accounted for in the main sample survey or the methodology so far employed.

(i) Potential households

In this chapter we define the backlog as potential households who need to move now and are unable to afford suitable market housing. Such households will also need to have stated that they would be looking to remain living in the District. We have also taken account of the fact that some of these households will join up with other person(s) when setting up home independently.

The table below summarises the number of potential households within the District and those that are considered within the backlog element of the needs assessment. Also shown is the estimate of the number unable to afford market housing (using the methodology shown in the previous chapter).

Table 6.3 Derivation of the number of potential households in need (backlog)		
Aspect of calculation	Number	Sub-total
Number of potential households in the District	7,259	
Minus those not needing to move now	-6,511	748
Minus those joining up with other persons	-157	591
Minus those moving out of the District	-98	493
TOTAL POTENTIAL HOUSEHOLDS	493	
Times proportion unable to afford	75.3%	
POTENTIAL HOUSEHOLDS IN NEED	371	

The survey estimates that there are 7,259 potential households in the District, of which 748 need to move now. When taking account of those joining up with other persons this figure is reduced to 591, of which 493 want to remain in the District. Not all of these potential households will necessarily be in need. Some may be able to afford suitable private sector accommodation. The potential households were then asked whether or not they could afford to access the private sector housing market without resorting to housing benefit. It is estimated that of the 493 potential households who need to move now (within the District), 75.3% cannot afford local private sector housing (371 households).

(ii) Additional homeless households in need

The Housing Needs Survey is a 'snapshot' survey that assesses housing need at a particular point in time. There will, in addition to the existing and potential households in need, be some homeless households who were in need at the time of the survey and should also be included within any assessment of backlog need. To assess these numbers we have used information contained in the Councils P1(E) Homeless returns.

The main source of information used is Section E6: Homeless households accommodated by your authority at the end of the quarter. The important point about this information is the note underneath. *"This should be a 'snapshot' of the numbers in accommodation on the last day of the quarter, not the numbers taking up accommodation during the quarter."* This is important given the snapshot nature of the survey. Data compiled from the 1st quarter of 2004 P1(E) form is shown in the table below.

Table 6.4 Homeless households accommodated by authority at March 2004 (Section E6, P1(E) form)	
Category	Quarter ending 31/03/04
Directly with a private sector landlord	0
Private sector accommodation leased by authority	0
Private sector accommodation leased by RSLs	0
Within Council's own stock	28
RSL stock on assured shorthold tenancies	0
<u>Hostel</u>	<u>0</u>
<u>Women's refuges</u>	<u>0</u>
<u>Bed and breakfast</u>	<u>0</u>
<u>Other</u>	<u>0</u>
Homeless at home	0
TOTAL	28

Not all of the households in the above table are added to our assessment of existing and potential households in need. This is because, in theory, they will be part of our sample for the Housing Needs Survey. Households housed in private sector accommodation should already be included as part of the housing need – such household addresses should appear on the Council Tax file from which the sample was drawn. Also those *homeless at home* are likely, in the main, to be existing or potential households who need to move home now and hence would have already been counted during the full housing needs assessment. Households housed in the RSL stock should also already be included and therefore it seems sensible to exclude this element from the backlog of housing need section.

After considering the various categories, we have decided there are four which should be included as part of the homeless element. These have been underlined in the table above. Therefore, of the 28 total homeless households, none will be included as homeless for the purpose of our Housing Needs Assessment.

6.7 Total backlog need

Having been through a number of detailed stages in order to assess the backlog of need in North Kesteven we shall now bring together all pieces of data to complete the 'B: BACKLOG OF EXISTING NEED' element of the Basic Needs Assessment model encouraged by the ODPM. This is shown in the following section.

The table below summarises the first stage of the overall assessment of housing need as set out by the ODPM. The data shows that there is an estimated backlog of 447 households in need (see stage 5). The final stage is to include a quota to progressively reduce this backlog. A reduction in the backlog of need of 20% per year has been assumed in North Kesteven. The table therefore shows that the annual need to reduce backlog is 89 dwellings per annum.

ODPM Guide	<i>'It is also unrealistic to expect to meet all of any backlog in the planning period. It is recommended that all authorities apply a standard factor of 20% here for comparability (this implies eliminating the backlog over a 5 year strategy period). LA's may then make policy judgements to determine the practical rate at which this backlog can be reduced'. [Section 2.4 (page 25)]</i>
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Table 6.5 Basic Needs Assessment Model – Stages 1 to 7		
B: BACKLOG OF EXISTING NEED		
<i>Element</i>	<i>Notes</i>	<i>Final number</i>
1. Backlog need existing households	Number of households currently living in unsuitable housing	2,288
2. <i>minus</i> cases where in-situ solution most appropriate	In situ (or outside the District) solution most appropriate for households	Leaves 393
3. <i>times</i> proportion unable to afford to buy or rent in market	49.0% = 193 – also remove 117 social renting tenants	76
4. <i>plus</i> Backlog (non-households)	Potential = 371 Homeless = 0	371
5. <i>equals</i> total Backlog need		447
6. <i>times</i> quota to progressively reduce backlog	Suggest 20% as in ODPM report	20%
7. <i>equals</i> annual need to reduce Backlog		89

NB Elimination of the backlog over a five-year period is recommended in the Guide. However, the Council can make a policy decision to do so over a longer period.

6.8 Housing need and registration on a housing register

The survey questionnaire collected information on whether existing households had applied to the Council (or another agency) for housing and whether potential households were registered on the Housing Needs Register or a Housing Association waiting list. The table below presents the results both for existing and potential households. It should be noted that the information for existing households may include those that applied to the Council for housing but who were not accepted on to the Housing Register. The table indicates an estimated 1,738 households applied or registered with the Council or other agency for housing.

Table 6.6 Applied to/registered with the Council or other agency for housing				
Applied/registered	Existing households	Potential households	Total households	% of households
Applied/registered	1,487	251	1,738	3.7%
Not applied/registered	40,313	5,363	45,676	96.3%
TOTAL	41,800	5,614	47,414	100.0%

The survey data can be further analysed to indicate the overlap with estimates of need. The results for existing (including those in the social rented sector) and potential households in need are combined and shown in the table below. The results indicate that there is a significant amount of hidden need (households in need but not registered on a housing register) in North Kesteven. Of the 564 existing and potential households assessed to be in need, 62.1% have not applied or are not registered on a Housing Register. It is also evident that a significant proportion of those registered on a housing register are not in ODPM defined housing need. Of the 1,738 households applied or registered on a housing register, 87.7% are not assessed to be in need.

Table 6.7 Backlog need and application/registration on a Housing Register					
Applied/registered	Backlog need				
	In need	Not in need	Total h'holds	% registered & in need	% in need & registered
Applied/registered	214	1,524	1,738	12.3%	37.9%
Not applied/registered	350	45,326	45,676	0.8%	62.1%
TOTAL	564	46,850	47,414	1.2%	100.0%

6.9 Summary

This chapter reported on the components contributing to the backlog need element of the needs assessment model. In total it is estimated that 193 existing households are in housing need. When looking further forward to the additional affordable housing requirements of these households we remove households currently living in social rented housing to produce a final figure of 76.

The final element of backlog need considered the needs arising from potential and homeless households. These two elements together make for 371 additional households in need.

Bringing together all the factors of the backlog of housing need (as defined by the ODPM and followed by *Fordham Research*) it is estimated that there is an overall backlog of need of 447 affordable homes. Annualised, assuming a 20% reduction per year suggests an annual need to reduce the backlog of 89 dwellings.

7. Newly arising need

7.1 Introduction

In addition to the Backlog of existing needs discussed so far in this report there will be newly arising need. This is split, as per ODPM guidance into four categories. These are as follows:

1. New households formation (× proportion unable to buy or rent in market)
2. Ex-institutional population moving into the community
3. Existing households falling into need
4. In-migrant households unable to afford market housing

The guidance also suggests that each of these should be calculated on an annual basis. The following sections deal with each of these points in detail.

7.2 New household formation

This is based on information about households who have formed over the past two years (within the District) and affordability. This is consistent with the Guide approach:

ODPM Guide	<i>'A... reliable approach to this issue is to base the profile of new households on the characteristics of identified newly forming households in the recent past'.</i>
	<i>'Stage 9 in the basic needs assessment model... involves estimating the proportion of newly forming households who will be unable to afford to access housing in the private market'.</i>
	<i>It is recommended that the primary basis for assessing the income and household type profile of new households is the profile of actual new households formed over the period preceding the survey'. [Section 4.4 (pages 61 & 62)]</i>

The table below shows details of the derivation of new household formation:

Table 7.1 Derivation of newly arising need from new household formation		
Aspect of calculation	Number	Sub-total
Number of households moving in past two years	7,656	
Minus moves from outside District	-4,111	3,545
Minus households NOT forming in previous move	-2,969	576
TOTAL APPLICABLE MOVES	576	
TOTAL APPLICABLE MOVES (per annum)	288	
Times proportion unable to afford	38.1%	
ANNUAL ESTIMATE OF NEWLY ARISING NEED	110	

The table above shows that an estimated 576 households newly formed within the District over the past two years (288 per annum). Of these it is estimated that 38.1% are unable to afford market housing without some form of subsidy. The annual estimate of the number of newly forming households falling into need is therefore 110 per annum.

7.3 Ex-institutional population moving into the community

This is quite a difficult group to analyse. The ODPM guidance suggests information from Community Care Plans could be used for this element of newly arising need. However, all of this element would be picked up in other stages of the projection. Therefore to avoid any possible double-counting, it has been decided in the case of North Kesteven to give this element of newly arising need a value of zero.

7.4 Existing households falling into need

This is an estimate of the number of existing households currently living in North Kesteven who will fall into housing need over the next two years (and then annualised). The basic information for this is households who have moved home within the District in the last two years and affordability. A household will fall into need if it has to move home and is unable to afford to do this within the private sector (examples of such a move will be because of the end of a tenancy agreement). A household unable to afford market rent prices but moving to private rented accommodation may have to either claim housing benefit or spend more of their income on housing than is considered affordable (or indeed a combination of both).

ODPM Guide

'The basic needs model also identifies two other ways [the second is the next section] in which new needs may arise in a locality. The first of these refers to existing households, previously satisfactorily housed, who fall into need during the period (per year, conventionally)'. [Section 4.4 (page 63)]

Households previously living with parents, relatives or friends are excluded as these will double-count with the potential households already studied. The data also excludes moves between social rented properties. Households falling into need in the social rented sector have their needs met through transfer to another social rented property, hence releasing a social rented property for someone else in need. The number of households falling into need in the social rented sector should therefore, over a period of time, roughly equal the supply of 'transfers' and so the additional needs arising from within the social rented stock will be net zero. Finally, the data excludes households moving within owner-occupation – it is assumed that such households (even with the large rise in property prices over the past few years) will be able to afford market housing.

Table 7.2 Derivation of newly arising need from households currently living in the District		
Aspect of calculation	Number	Sub-total
Number of households moving in past two years	7,656	
Minus moves from outside District	-4,111	3,545
Minus households forming in previous move	-576	2,969
Minus households transferring within affordable housing	-167	2,802
Minus households moving within owner-occupation	-2,031	771
TOTAL APPLICABLE MOVES	771	
Times proportion unable to afford	65.8%	
TOTAL IN NEED (2 years)	507	
ANNUAL ESTIMATE OF NEWLY ARISING NEED	254	

The table above shows that a total of 771 household moves are considered as potentially in need. Using the standard affordability test for existing households it is estimated that 65.8% of these households cannot afford market housing (as with the main analysis of existing households in need the affordability test is based on the size requirements and financial situation of those households having made a ‘potentially in need’ move over the past two years). Therefore our estimate of the number of households falling into need within the District excluding transfers is 507 households (771×0.658) over the two-year period. Annualised this is 254 households per annum.

7.5 In-migrant households unable to afford market housing

This is the final element of newly arising need. Households falling into need in this group are households currently living outside the District who are expected to move into the District but cannot afford suitable private sector housing. The basic information for this is similar to the above section except that it deals with households who are expected to move home to the District in the next two years (based on past move information) and these households’ affordability.

This data does not exclude transfers as none of these households could have transferred within North Kesteven’s stock at the time of the move. Household formation is not an issue as none of these households could be double-counted because they do not currently live within the District. Household moving within owner-occupation are again excluded from the analysis.

ODPM Guide	<i>‘Households moving into the district and requiring affordable housing can be identified by HN surveys, again using data on recent movers’. [Section 4.4 (page 63)]</i>
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The table below shows the derivation of the in-migrant element of newly arising need.

Table 7.3 Derivation of newly arising need from households currently living outside the District		
Aspect of calculation	Number	Sub-total
Number of households moving in past two years	7,656	
Minus moves from within District	-3,454	4,111
Minus households moving within owner-occupation	-2,276	1,835
TOTAL APPLICABLE MOVES	1,835	
Times proportion unable to afford	34.0%	
TOTAL IN NEED (2 years)	624	
ANNUAL ESTIMATE OF NEWLY ARISING NEED	312	

In total the table above shows that 1,835 ‘potentially in need’ moves took place in the past two years from outside the District. The survey data also shows us that 34.0% of these households cannot afford market housing (as with the main analysis of existing households in need the affordability test is based on the size requirements and financial situation of those households having made a ‘potentially in need’ move over the past two years). Therefore our estimate of the number of households falling into need from outside the District is 624 households ($1,835 \times 0.34$) over the two-year period. Annualised this is 312 households per annum.

7.6 Summary

The data from each of the above sources can now be put into the Basic Needs Assessment Model as is shown in the table below. It indicates that additional need will arise from a total of 676 households per annum.

Table 7.4 Basic Needs Assessment Model – Stages 8 to 13		
<i>N: NEWLY ARISING NEED</i>		
<i>Element</i>	<i>Notes</i>	<i>Final number</i>
8. New household formation (gross, p.a.)		288
9. Times proportion unable to buy or rent in market	38.1% cannot afford market housing	Leaves 110
10. plus ex-institutional population moving into community		0
11. plus existing households falling into need		254
12. plus in-migrant households unable to afford market housing		312
13. equals Newly arising need	9+10+11+12	676

8. Supply of affordable housing

8.1 Introduction

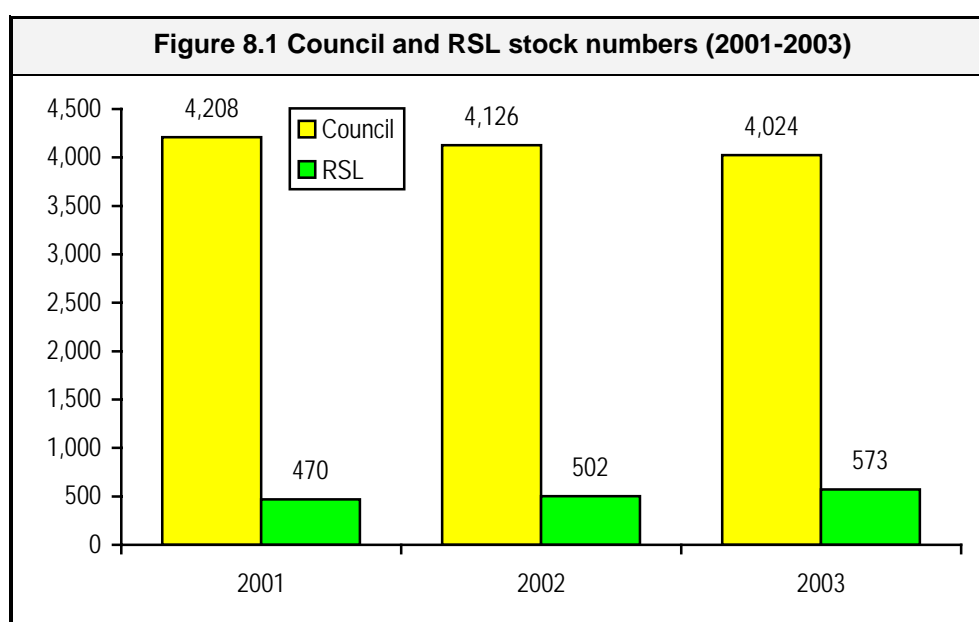
This chapter looks at current supply of affordable housing from both the Council and RSLs in the District. We shall begin by highlighting the general patterns of supply in the social rented stock over the past three years before making a judgement about which supply figures should feature as part of the needs assessment model.

ODPM Guide

'The most important source of supply is typically relets of existing social housing. A basic projection should assume continuance of the same rate of net relets as in the last year or an average over the last 3 years'. [Section 2.4 (page 26)]

8.2 The Social Rented stock

We have studied information from the Councils Housing Investment Programme (HIP) for three years (from 2001 to 2003 inclusive). The figure below shows the changing levels of stock for both the Council and RSLs within the District.



The figure above shows that the Council stock has shrunk since 2001, whilst the RSL stock has increased. The size of these changes are 184 and 103 respectively. Council stock is likely to have been eroded through right-to-buy. Overall, therefore, there has been a loss of 81 properties from North Kesteven's social housing stock.

8.3 The supply of affordable housing

(i) Council stock

The table below shows an estimate of the supply of lettings from Council owned stock over the past three years. The data shows that the number of lettings has been decreasing over time. In 2000/01 there were 319 lettings to new tenants, by 2002/03 this had declined to 235. The average number of lettings over the three-year period was 278 per annum. For the past two years this figure is 257 per annum.

Table 8.1 Analysis of past housing supply (council rented sector)				
Source of supply	2000/01	2001/02	2002/03	Average
Local Authority				
LA lettings through mobility arrangements	13	5	4	7
LA lettings to new secure tenants	306	274	223	268
LA lettings to new tenants on an introductory tenancy	0	0	0	0
LA lettings to new tenants on other tenancies	0	0	8	3
(Exclude transfers from RSL)*	(0)	(0)	(0)	0
LA Sub-total excluding transfers	319	279	235	278

(*) In 2001 & 2002 this information was not included on the HIP form. No information is held on the Council's H.I.P. form for 2003. As this value is usually small, a value of zero has been assumed for purposes of this analysis.

(ii) RSL stock

For the RSL stock we can again look at H.I.P. information. Additionally, CORE data provides an indication of the number of lettings in the RSL sector. The table below shows the number of lettings from each of these sources over the past three years.

Table 8.2 Analysis of past housing supply – (RSL sector)				
	2000/01	2001/02	2002/03	Average
H.I.P. data	174	69	56	100
CORE data	61	72	37	57
AVERAGE	118	71	47	79

The data in this table also suggests that there has been a decrease in the supply of RSL lettings over the past three years, from 118 in 2000/01 to 47 in 2002/03. The average for the three-year period is 79 per annum, for the last two years the figure is 59 per annum.

It should be noted that for the period 2002/03 the H.I.P. data also shows that 0 households transferred from Council to RSL dwellings within the District.

(iii) Estimate of lettings

The figures for both Council and RSL lettings show a decrease over time. This makes it difficult to estimate future supply with any certainty. Given the clear decline in lettings over the period it seems sensible to use the most recent data. We have therefore used figures for the past two years to inform our future estimates of the supply of affordable housing in the District (the two year period being consistent with the two year period used in the projection of housing need).

Therefore our estimated future supply of lettings from both the Council and RSL will be 316 (257+59).

8.4 New dwellings

From the estimated supply of affordable housing we also need to deduct lettings made to new dwellings. As one of the main purposes of the survey is to estimate any surplus or shortfall of affordable housing, it is important to avoid double-counting by not including likely future supply through additions to the stock from RSLs (although these new properties will themselves in time produce some relets). This is also a view taken in ODPM guidance.

ODPM Guide	<i>'...it may be more helpful to combine committed and shortfall figures [shortfall including committed new provision] to obtain an overall affordable need estimate, which can then be related to overall planned housing requirements and provision'. [Section 2.4 (page 26)]</i>
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Table 8.3 Analysis of past provision of new affordable housing – Average for three years				
New affordable housing	2000/01	2001/02	2002/03	Average
Additional LA dwellings (H.I.P.)	0	0	0	0
Additional RSL dwellings (H.I.P.)	75	23	21	40
Additional RSL dwellings (CORE)	10	16	0	9

The table above summarises information contained in the H.I.P. return for 2003 (Section N) and CORE data for the same period. The data indicates that there has been little new affordable housing completions between 2000-01 and 2002-03 (averaging the H.I.P. and CORE data for the past two years, i.e. excluding 2000/01, suggests an average of 15 additional affordable home being provided per annum). Therefore our estimated supply of affordable housing is 301 per year (316-15).

8.5 Shared ownership supply

In most local authorities the amount of shared ownership available in the stock is fairly limited (as is the case in North Kesteven). However, it is still important to consider to what extent the current supply may be able to help those in need of affordable housing. In many parts of the country, shared ownership housing is as expensive as the cheapest housing available on the open market. Hence in this sense it cannot be deemed as affordable housing. Unfortunately we do not have any information about the exact affordability of the current stock of shared ownership housing in the District and hence for the purposes of analysis we have assumed that such housing (second-hand) will be available at prices below those for entry-level market housing.

Therefore we also include an estimate of the number of shared ownership units that become available each year. Data from the Housing Corporation estimates that there were 69 households living in shared ownership accommodation. For the purposes of this analysis it is assumed that the turnover of shared ownership accommodation is roughly the same as found in the social rented sector. This is estimated at 6.5% (based on the number of relets and the number of social rented dwellings in 2003 (301/4,597)). Hence we estimate that each year an average of 5 units of shared ownership will become available to meet housing need ($6.5\% \times 69$). Therefore, the estimate of supply becomes 306 per annum (301+5).

8.6 Vacant dwellings

As of April 2003, there were 92 vacant dwellings in the social rented stock, representing around 2.0% of all social rented stock in the District. This is considered to be an average vacancy rate and hence no adjustment needs to be made to the figures to take account of this.

ODPM Guide

'The change in vacancies is a key factor in the net stock approach. The general principle is that there should be a target vacancy rate to allow normal movement in the housing stock. Typical recommended allowances would be 4 per cent for the private sector with 2 per cent being more appropriate for the social sector'. [Section 2.5 (page 28)]

8.7 Changes in the supply of affordable housing

This covers stages 15 and 16 of the *'Basic Needs Assessment Model'*. Stage 15 is *'minus increased vacancies & units taken out of management'*, Stage 16 is *'plus committed units of new affordable supply'*.

In the case of Stage 15, it would not be sensible to remove from the supply equation the number of properties taken out of management. It is much more sensible to estimate the likely reduction in relets as a result of such losses.

In the case of Stage 16 it seems more logical to exclude committed units as the purpose of the analysis is to show a surplus or shortfall of affordable housing. Including committed units might in some cases show a surplus of affordable housing where in fact the new housing is required to prevent a shortfall. However, we must remember that new affordable housing will in time produce additional relets (in the same way as relet opportunities are lost when dwellings are 'taken out of management').

Data contained in H.I.P. returns suggests that from April 2001 to April 2003 there was a net loss of 81 dwellings in the social rented stock, or 41 per annum. Given an average turnover of around 6.5% (based on the number of lettings and the number of social rented dwellings) this would equate to a loss of around 3 letting opportunities per annum. Hence, on the basis of this information it is estimated that average future supply of affordable housing will be 303 units per annum (306-3).

8.8 Summary

The table below details the stages in arriving at an estimate of the 303 relets from the current stock of affordable housing per annum. Analysis of H.I.P. and CORE data (excluding transfers within the social rented stock) for the last two years indicates an average supply of lettings of 316 per year. Taking account of lettings made to new dwellings the supply estimate is reduced by 15 unit per annum. It is assumed that there would be no additional lettings in the vacant stock, whilst units taken out of management and committed units of new affordable supply will lead to a net loss of 3 dwellings per annum. Finally, we have included 5 'relets' from shared ownership dwellings, which increases supply to a total of 303. The second table shows how this fits into the Basic Needs Assessment model.

Table 8.4 Estimated future supply of affordable housing (per annum)	
Element of supply	Number of units
Average lettings per annum (excluding transfers)	316
Lettings in new housing	-15
'Relets' of shared ownership	+5
Additional lettings in vacant stock	+0
Letting opportunities lost through units taken out of management (Stage 15)	-3
Letting opportunities gained through additional stock (Stage 16)	-3
ESTIMATED SUPPLY OF AFFORDABLE HOUSING (PER ANNUM)	303

Table 8.5 Basic Needs Assessment Model – Stages 14 to 17		
<i>S: SUPPLY OF AFFORDABLE UNITS</i>		
<i>Element</i>	<i>Notes</i>	<i>Final number</i>
14. Supply of social relets p.a.	Excludes transfers within social rented stock and includes 'relets' of shared ownership	306
15. <i>minus</i> increased vacancies & units taken out of management	Letting opportunities lost	-3
16. <i>plus</i> committed units of new affordable supply p.a.	Letting opportunities gained	
17. <i>equals</i> affordable supply	14-15+16	303

9. Basic needs assessment model

9.1 Introduction

The table on the following page shows the final figures in the '*Basic Needs Assessment Model*'. This brings together the three key elements that have been calculated in the preceding chapters, namely; the Backlog of Existing Need, Newly Arising Need and the Supply of Affordable Units. The overall output from these three analytical stages represent the estimated net affordable housing requirement across the District.

9.2 Total housing need

The backlog of existing need suggests a requirement for 89 units per year and the newly arising need a requirement for 676 units per annum. These two figures together total 765 units per annum. The total estimated supply to meet this need is 303 units per year. This therefore leaves a shortage of 462 units per year.

Table 9.1 Basic Needs Assessment Model		
B: BACKLOG OF EXISTING NEED		
<i>Element</i>	<i>Notes</i>	<i>Final number</i>
1. Backlog need existing households	Number of households currently living in unsuitable housing	2,288
2. <i>minus</i> cases where in-situ solution most appropriate	In situ (or outside the District) solution most appropriate for households	Leaves 393
3. <i>times</i> proportion unable to afford to buy or rent in market	49.0% = 193 – also remove 117 social renting tenants	76
4. <i>plus</i> Backlog (non-households)	Potential = 371 Homeless = 0	371
5. <i>equals</i> total Backlog need		447
6. <i>times</i> quota to progressively reduce backlog	Suggest 20% as in ODPM report	20%
7. <i>equals</i> annual need to reduce Backlog		89
N: NEWLY ARISING NEED		
8. New household formation (gross, p.a.)		288
9. <i>times</i> proportion unable to buy or rent in market	38.1% cannot afford market housing	Leaves 110
10. <i>plus</i> ex-institutional population moving into community		0
11. <i>plus</i> existing households falling into need		254
12. <i>plus</i> in-migrant households unable to afford market housing		312
13. <i>equals</i> Newly arising need	9+10+11+12	676
S: SUPPLY OF AFFORDABLE UNITS		
14. Supply of social relets p.a.	Excludes transfers within social rented stock and includes 'relets' of shared ownership	306
15. <i>minus</i> increased vacancies & units taken out of management	Letting opportunities lost	-3
16. <i>plus</i> committed units of new affordable supply p.a.	Letting opportunities gained	
17. <i>equals</i> affordable supply	14-15+16	303
18. Overall shortfall/surplus	7+13-17 (per annum)	462

NB Elimination of the backlog over a five-year period is recommended in the Guide. However, the Council can make a policy decision to do so over a longer period.

9.3 Size requirements and sub-areas

Overall the survey suggests a slight surplus of affordable housing in the District. However, it is important to look at whether any shortfalls exist within the current stock of affordable housing. This is recognised in the ODPM guidance.

ODPM Guide	<p><i>'Housing needs estimates and projections expressed as global figures for an entire local authority area are important, but they are far from being the whole story... it is important that local authorities consider the extent to which such outputs should be disaggregated by property size/type and also by sub-area.</i></p> <p><i>If this is not done, there is a danger that global figures will mask the true situation – for example, a surplus of smaller properties could act to offset a shortage of larger homes. In reality, of course, this offsetting could not occur, since the availability of smaller homes would be of no value to those needing family-size accommodation'.</i></p> <p>[Section 4.7 (pages 66-67)]</p>
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Hence this section looks at any mismatches between the need for affordable housing and the supply for different sizes of accommodation and at a sub-area level.

(i) Size requirement

Having estimated the net need for affordable housing in the District, it is useful to make suggestions about required property sizes. This is done through looking at past patterns. The number of bedrooms required by households in need is balanced against the number of bedrooms secured by those who have recently moved into affordable accommodation. The number of bedrooms required is based on the number of people in a household, taking account of co-habiting couples and children who could reasonably share.

This is shown in the table below and as can be seen, there appear to be surpluses of four or more bedroom homes and shortages of one, two and three bedrooms.

Table 9.2 Net need for affordable housing by size () indicates a surplus			
Size required	Need	Supply	TOTAL
1 bedroom	383	38	345
2 bedroom	280	222	57
3 bedroom	103	38	65
4+ bedroom	0	5	(5)
TOTAL	765	303	462

(ii) Sub-area analysis

The table below provides the same style of analysis as above (by sub-area). The table again shows the need, supply and overall requirement for affordable housing. The table indicates shortages of affordable housing in seven of the eight sub-areas. The sub-area with the highest shortfall of affordable housing is *Area 4*. Additionally, *Area 2* and *Area 8* shows high levels of need for affordable housing.

Table 9.3 Net need for affordable housing by sub-area () indicates a surplus			
Sub-area	Need	Supply	TOTAL
Area 1	29	41	(12)
Area 2	159	27	132
Area 3	57	23	34
Area 4	198	65	133
Area 5	36	35	2
Area 6	40	31	9
Area 7	98	42	57
Area 8	147	39	108
TOTAL	765	303	462

9.4 A longer term view of the housing requirement

The main assessment of the requirement for additional affordable housing has been based on a five year time period (as required by ODPM guidance, Section 2.4 (page 25)). The analysis indicates a shortage of 462 units per annum, which over five years to 2009 is a total requirement of 2,310 units. It is however possible to extend this period further into the future. At the request of the Council we have considered below what the requirement for additional affordable housing would be to 2014 following the same approach as set out in the preceding chapters.

The annual estimates of newly arising need and supply are unchanged but the backlog of need has been divided by ten (rather than five as suggested in the Guide) to spread it over the ten year period. The table below summarises the results up to 2014 and indicates a shortfall of around 418 affordable homes per year. Assuming the level of supply remains the same over this period, the total requirement to 2014 would be around 4,180 affordable homes (i.e. 418 per year for the 10 years to 2014).

Table 9.4 Summary of Basic Needs Assessment Model (annual requirement to 2014)	
Element	Number of households
B. BACKLOG OF EXISTING NEED	
Annual need to reduce backlog	45
N. NEWLY ARISING NEED	
Newly arising need	676
S. SUPPLY OF AFFORDABLE UNITS	
Affordable supply	303
Overall shortfall/Surplus	418

Such an analysis is however limited in scope as it is not sensitive to future changes in the characteristic of housing and households within the District. In response some more elaborate analysis has been undertaken to identify a minimum requirement estimate over the next ten years taking account of changes to key variables most likely to affecting the requirement estimate.

To do this the survey data has been re-weighted to an estimate of households at 2009 taking account of expected household growth over the period (as indicated in the Council's HIP return), together with changes in tenure and household size. On this basis it is estimated that the total number of households in the District at 2009 will be around 46,175.

Using past trend information presented in the Council's HIP returns for the past three years, it is estimated that the Council rented sector will have declined from 9.4% of all households currently to 7.5% in 2009, whereas the RSL sector will have increased from 1.4% to 1.8% of all households. By 2009 it is estimated that the private sector will account for 91% of all households compared to 89% currently. Comparison of Census data between 1991 and 2001 suggest a trend of single person household growth which is assumed to continue to 2009.

In seeking to estimate the likely future needs it is important to take account of factors, influencing the needs assessment, that will change in future years. The main factors influencing the needs assessment include the cost of housing, the financial circumstances of households and the available supply of affordable housing. It is impossible to state with any certainty how these factors will change in future years, however it is possible to consider a number of potential scenarios and their impact on the needs assessment. For the purpose of this analysis three scenarios have been considered, the details of which are summarised in the table below.

Table 9.5 Scenarios for need situation at 2009			
Factors	Scenario		
	1	2	3
Growth of income/savings	+3.0% pa	+4.0% pa	+5.0% pa
Changes in house prices/equity	+17.0% pa	+12.0% pa	+5.0% pa
Changes in rents	+5.0% pa	+2.5% pa	+1.0% pa
Changes in supply (turnover)	5.7%	6.5%	8.0%

Scenario 1 can be considered a worst case scenario, with the largest increases in housing costs, the lowest growth in household income levels and the lowest supply of affordable housing. For this scenario, growth in house prices is assumed to continue at the same rate as has been seen over the last five years (118% increase since 1999) and rental prices have been assumed to rise at a rate of 5% per annum (a typical rate for rental growth over the past few years). Income growth is assumed to occur at a lower rate than observed nationally and the turnover of relets is based on the lowest turnover rate observed from analysis of supply trends over the past three years.

In contrast Scenario 3 can be viewed as a best case scenario, with the lowest assumed rises in housing costs, the highest assumed growth in income levels and the highest supply of affordable housing. Scenario 2 represents a situation between the worst and best case scenarios.

Using re-weighted data it is possible to demonstrate the effect on the need estimate of these various scenarios, the results of which are presented in the table below.

Table 9.6 Summary of Basic Needs Assessment Model (annual requirement from 2010 under different scenarios)			
Element	Scenario 1	Scenario 2	Scenario 3
B. BACKLOG OF EXISTING NEED			
Annual need to reduce backlog	95	95	95
N. NEWLY ARISING NEED			
Newly Arising Need	808	731	582
S. SUPPLY OF AFFORDABLE UNITS			
Affordable supply	247	280	344
Overall shortfall/Surplus	656	546	333

The table indicates that the greatest shortfall arises under scenario 1 and scenario 3 demonstrates the lowest shortfall. It is not possible to say with any certainty which of the scenarios is more likely or indeed which combination of factors is most likely to occur in future years, however even with a best case scenario, the overall requirement will be substantial (at least 333 affordable units per annum). It is possible to use this refinement to make an estimate of the minimum requirement over the next ten years, which is presented in the table below.

The analysis suggests a total shortage of 3,975 affordable units over the ten years to 2014, assuming a best case scenario from 2010 of above average rises in household income, a relatively static housing and rental market and above average turnover levels in the social rented stock likely to exist in future years.

Table 9.7 Net need for additional affordable housing to 2014		
Year	Net requirement per annum	Cumulative requirement
2005	462	462
2006	462	924
2007	462	1,386
2008	462	1,848
2009	462	2,310
2010	333	2,643
2011	333	2,976
2012	333	3,309
2013	333	3,642
2014	333	3,975
TOTAL	3,975	3,975

9.5 Summary

The Housing Needs Survey in North Kesteven followed closely guidance from The ODPM in *'Local Housing Needs Assessment: A Guide to Good Practice'*. This involved estimates of the 'Backlog of existing need', 'Newly arising need' and future supply to estimate the current surplus or shortfall of affordable housing in North Kesteven. Using this model it is estimated that for the next five years there will be a shortfall of 462 affordable housing per annum within the District. Over the five years this is equivalent to an estimated total shortfall of 2,310 affordable housing units.

Some more elaborate analysis was undertaken to take account of future changes impacting on the needs estimate, and even assuming a best case scenario with above average rises in household income, relatively static house and rental markets and above average turnover levels, the analysis suggests a significant shortfall will continue.

SECTION D: BROADER HOUSING MARKET & FUTURE CHANGES

The previous section focused exclusively on *housing need* and the requirement for affordable housing. However, in order to fully develop informed housing policies, Local Authorities are also interested in *housing demand* across all tenures. This section thus considers the broader housing market in North Kesteven. First household characteristics are examined across all tenures and then the question of how far the housing market is ‘balanced’ is considered. The section finishes with a brief discussion of the implications for affordable housing policy and analysing what types of housing are required to best meet housing need.

The ODPM Guide definition of housing demand is given below.

ODPM Guide	<i>‘Housing demand refers to the quantity and type/quality of housing which households wish to buy or rent and are able to afford. In other words, it takes account of both preferences and ability to pay. [Section A2.2 (page 116)]</i>
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10. Market housing

10.1 Introduction

The requirement for local authorities to have a greater understanding of the operation of their housing market has come to prominence recently with the Audit Commission's Comprehensive Performance Assessment. A key element of this assessment is to establish how well the Council understands its housing market and to take measures to help balance the markets. Furthermore the requirement of Regional Housing Boards to assist local authorities with the development of strategies has placed a greater requirement on an understanding of the operation of housing markets at a regional level.

In response to the growing requirement for a better understanding of housing markets ODPM published the Housing Market Assessment Manual (2004). This set out an emerging framework to understand the structure and operation of the housing market with particular emphasis on the supply/demand dynamic. A housing market does not exist without the presence of willing buyers and sellers and the degree to which these are in balance will influence the state of the housing market.

The Housing Market Assessment Manual is based on a wider regional remit with the identification of sub-regional housing markets. It places a strong emphasis on a multi-disciplinary approach involving the integration of organisations and local authorities to provide analysis and intelligence on the various aspects that impact on the operation of the housing market. In addition to the existing dwelling and household characteristics of the housing market this includes for example the consideration of broader demographic, macro-economic, employment and labour market influences on the housing market.

At the core of the suggested framework is an understanding of the dynamics between demand and supply. As the Manual suggests:

**ODPM
HMAM**

'A key consideration in analysing the housing market at sub-regional and local level is to identify the extent to which there are imbalances in the demand for and supply of housing. The balance between dwelling stock and number of households seeking that housing is – in broad terms – what defines the existence of low or high demand'. [Page 63]

It is this element of the framework that analysis of data collected from the housing needs survey is of particular relevance. The analysis below provides a number of key outputs identified by the Housing Market Assessment Manual, including:

- Recent movement trends in the market
- Future housing aspirations and intentions

Having established some of the characteristics within the housing market the analysis proceeds with an assessment of the imbalances within the market. No specific guidance is presented in the Housing Market Assessment Manual as to how to undertake this, but Fordham Research has developed an approach based on an adapted gross flows methodology. This is termed the balancing housing market analysis and presents information on the imbalances between the main housing sectors (owner-occupied, social rented and private rented) by property size. Information on this is presented in the following chapter.

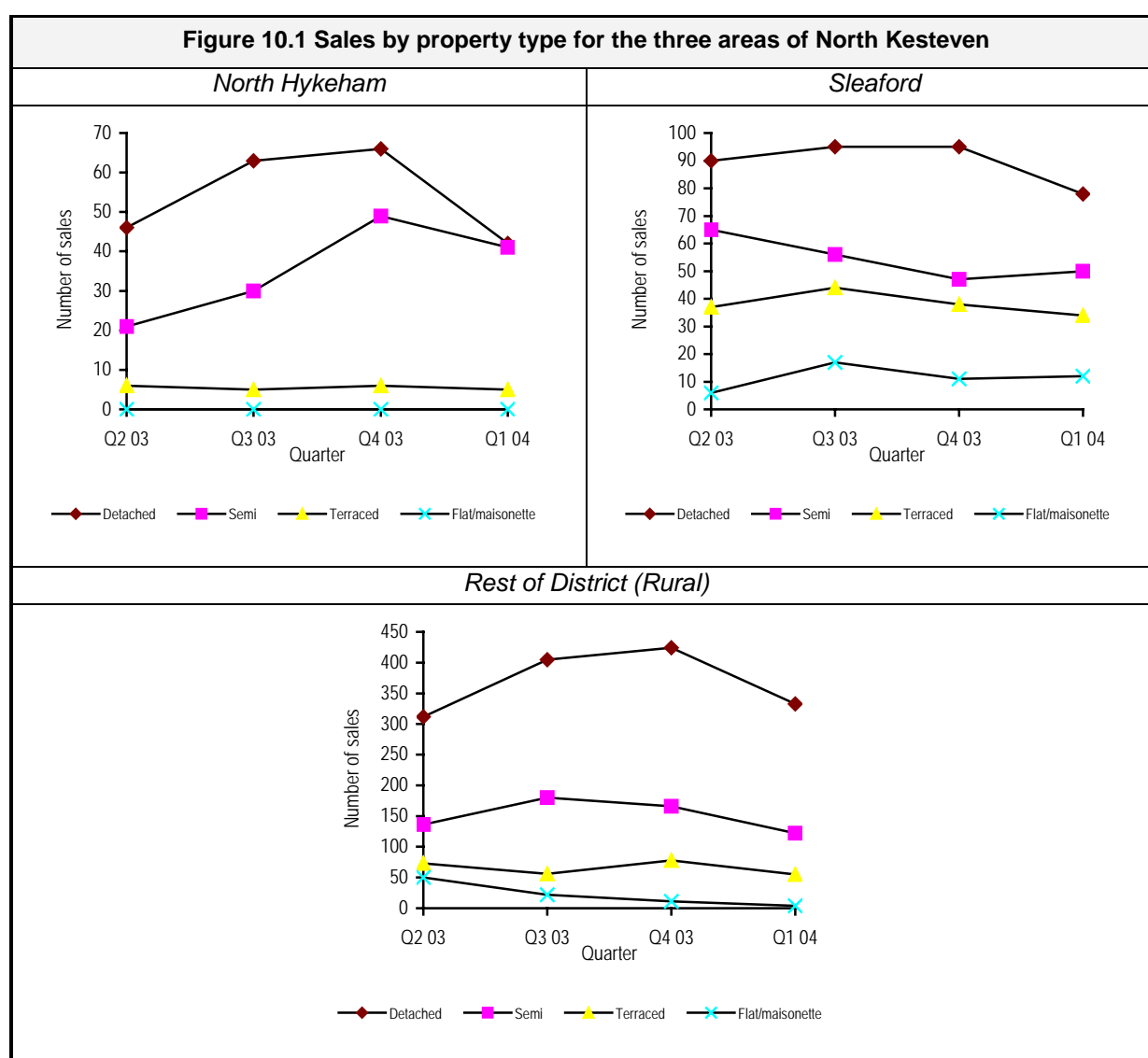
As a precursor to the balancing housing market analysis information on the main housing market sectors is presented. It begins with an analysis of housing market areas within North Kesteven (through analysis of Land Registry data) before providing details on movement patterns and the characteristics of the main market sectors using data collected from the housing needs surveys.

10.2 Housing market areas within North Kesteven

The North Kesteven District can broadly be distinguished into urban areas (covering North Hykeham and Sleaford) and rural areas covering the remainder of the District. Some further analysis of Land Registry data has been undertaken to provide more detailed information on these broad areas. For the purpose of this analysis these three areas have been distinguished on the basis of postcodes which provide a reasonably good means of delineation. However the main difficulty with the use of postcode sectors is that the analysis is more susceptible to smaller sample sizes. To overcome this, analysis is based on an average of prices over the last four quarters. The table below summarises the results of this analysis.

Table 10.1 Land Registry average prices and sales (4 quarters to March 2004)						
Dwelling type	North Hykeham		Sleaford		Rest of District (Rural)	
	Average price	% of sales	Average price	% of sales	Average price	% of sales
Detached	£173,194	57.1%	£151,678	46.2%	£173,997	60.7%
Semi-detached	£115,585	37.1%	£93,539	28.1%	£102,153	24.9%
Terraced	£93,560	5.8%	£82,794	19.7%	£87,328	10.8%
Flat/maisonette	-	0.0%	£78,756	5.9%	£75,011	3.6%
All dwellings	£147,208	100.0%	£117,396	100.0%	£143,213	100.0%

The table indicates that of the three areas, Sleaford demonstrates the lowest overall average property price and indicates cheaper prices for all property types except flat/maisonette properties (marginally higher than average prices for the rest of the District). The data suggests that overall average prices in North Hykeham are marginally higher than the rest of the District which reflects the lower proportion of sales of smaller (and cheaper) property types – 6% of all sales in the year were terraced property and flat/maisonette property accounted for no sales. Comparing the two urban areas suggests that although sales of detached property dominate in both, Sleaford demonstrates a much higher incidence of terraced and flat sales than North Hykeham. Further information on the number of sales for each property type and area are presented in the figure below.



It is clear that sales within the District are dominated by detached properties and all three areas showed a similar pattern of detached sales, rising to a peak in the final quarter 2003 before declining in the first quarter 2004. Sales of detached property declined most significantly for the North Hykeham area in the first quarter of 2004. It is also evident that sales of flat/maisonette property represents the lowest proportion of sales for all three areas, although sales of this property type are most significant in Sleaford which have remained fairly constant over the last four quarters.

10.3 General household move information

The housing needs survey data collected detailed information on the past and future intended moves of households in the District. The sections that follow present this information for all past or future intended household moves.

(i) Past moves

The table below sets out the number and proportion of households who have moved home within the past two years. The data suggests that 18.3% of households in North Kesteven have moved home in the last two years. Most of these moves were made by existing households.

Table 10.2 Past moves in North Kesteven		
Type of moving household	Number of households	% of households
Newly forming households	988	2.4%
Existing households	6,668	16.0%
Non-movers	35,132	81.6%
TOTAL	41,800	100.0%

This data can further be looked at in terms of trends in migration. The table below shows the locations of previous homes for both the newly forming and existing households. The table shows a considerable amount of moves occurred within the District. In total 46.3% of moves were made within the District. Newly forming households appear slightly more likely to have moved from within North Kesteven than existing households. Newly forming households are also much more likely to have moved from the City of Lincoln. Almost a third of existing households moved from elsewhere in the UK.

Table 10.3 Location of previous home			
Location of previous home	Newly forming households	Existing household	TOTAL
In the North Kesteven District Council area	58.3%	44.5%	46.3%
In the City of Lincoln Council area	29.1%	8.3%	11.0%
Elsewhere in Lincolnshire	8.9%	5.9%	6.3%
Elsewhere in the East Midlands	0.0%	5.2%	4.5%
Elsewhere in the United Kingdom	3.8%	32.4%	28.7%
Abroad	0.0%	3.7%	3.3%
TOTAL	100.0%	100.0%	100.0%

The data indicates that over the past two years 288 newly forming households and 553 existing households moved into North Kesteven from the City of Lincoln. Some further characteristics of these households are presented in the table below. The results indicate that the majority of newly forming households moving in to North Kesteven from the City of Lincoln moved into the private rented sector (80.1%) whereas just over three-quarters of existing households moving into the District from Lincoln City moved into owner-occupied accommodation. Nearly two-thirds of newly forming households were single or multiple adult households without children although 16.7% were lone parent households. In terms of sub-area, the majority of newly forming households moved into Area 4 whereas nearly two-thirds of existing households moved into Areas 1 and 4.

Table 10.4 Characteristics of households moving into North Kesteven from the City of Lincoln		
Characteristics	Newly forming households	Existing households
Tenure		
Owner-occupied (no mortgage)	0.0%	24.2%
Owner-occupied (with mortgage)	19.9%	52.4%
Council	0.0%	7.5%
RSL	0.0%	0.0%
Private rented	80.1%	15.8%
Household type		
Single pensioners	0.0%	0.0%
2 or more pensioners	0.0%	5.4%
Single non-pensioners	19.5%	6.2%
2 or more adults - no children	40.5%	35.4%
Lone parent	16.7%	11.7%
2+ adults 1 child	23.4%	18.7%
2+ adults 2+ children	0.0%	22.6%
Current location		
Area 1	7.4%	29.5%
Area 2	0.0%	6.6%
Area 3	0.0%	14.1%
Area 4	76.5%	31.2%
Area 5	8.5%	9.6%
Area 6	7.6%	5.9%
Area 7	0.0%	0.0%
Area 8	0.0%	3.0%
Gross household income (inc non housing benefits)		
Average household income	£15,801	£20,198
TOTAL	288	553

It is also of interest to look at households' past and current tenure. The table below shows this information. The table shows a relative lack of inter-tenure movement, except for those households living in Council property. The data suggests that around 36% of newly forming households moved to owner-occupation with 17% moving to the social rented sector and the remaining 47% moving to the private rented sector.

Table 10.5 Previous and current tenure						
Tenure	Previous tenure					TOTAL
	Owner-occ'd	LA	RSL	Private rented	Newly forming	
Owner-occupied (no mortgage)	1,511	0	0	15	49	1,575
Owner-occupied (with mortgage)	2,472	28	28	757	305	3,590
Council	90	52	74	173	125	514
RSL	0	59	97	30	46	232
Private rented	263	35	19	964	463	1,744
TOTAL	4,336	174	218	1,939	988	7,656

Finally, we look at the reasons for households having moved home. The table below shows the reasons for households moving. The totals come to more than the total number of households moving home as each household was able to answer as many reasons as they felt were applicable. The main reason for households moving was to buy a home/different home.

Table 10.6 Reasons for moving home		
Reason for moving	Number of households	% of households
To buy a home/different home	1,811	23.7%
Previous home was too small	1,576	20.6%
To live in a better local environment	1,367	17.9%
Relocation through work	991	12.9%
To set up first home away from family	895	11.7%
Moved from abroad	818	10.7%
To take up/seek new employment	807	10.5%
To retire	617	8.1%
Relationship breakdown	606	7.9%
To move to cheaper accommodation	593	7.7%
Moved to live with partner	493	6.4%
Previous home was too big	334	4.4%
End of tenancy agreement	320	4.2%
To give care or support to a relative or friend	311	4.1%
To receive care or support from a relative or friend	182	2.4%
Change of job and associated accommodation	130	1.7%
Relatives/friends unable/unwilling to accommodate	87	1.1%
To receive professional care	85	1.1%
Were the victim of harassment	61	0.8%
Evicted/re-possessed	37	0.5%
To study	25	0.3%

(ii) Future moves – existing households

In addition to looking at past moves, the survey questionnaire collected information about households' future needs, expectations and aspirations. This information is particularly important in the 'Balancing Housing Markets' exercise carried out later in this report.

The table below shows estimates of the number and proportion of households who need or expect to move home per annum over the next two years by tenure. The data shows that around 15.2% of households state a need or likelihood of moving home over the next two years. Households living in the private rented sector are particularly likely to be future movers.

Table 10.7 Households who need or are likely to move in next two years by tenure			
Tenure	Number who need/likely to move	Total number of households	% need/likely to move
Owner-occupied (no mortgage)	1,009	15,016	6.7%
Owner-occupied (with mortgage)	2,849	18,317	15.6%
Council	420	3,940	10.7%
RSL	156	565	27.6%
Private rented	1,933	3,962	50.3%
TOTAL	6,367	41,800	15.2%

Again it is possible to consider the reasons for households moving. This is shown in the table below. Accommodation size is the main reason for households needing or expecting to move in the future. In total, almost a third of households state 'to buy a home/different home' as a reason for needing/being likely to move.

Table 10.8 Reasons for needing/being likely to move home		
Reason for moving	Number of households	% of households
Evicted/re-possessed	173	2.7%
End of tenancy agreement	539	8.5%
Relatives/friends unable/unwilling to accommodate	31	0.5%
To move to cheaper accommodation	820	12.9%
Previous home was too small	1,812	28.5%
Previous home was too big	431	6.8%
Change of job and associated accommodation	339	5.3%
To buy a home/different home	2,003	31.5%
To live in a better local environment	1,216	19.1%
To study	127	2.0%
Relocation through work	612	9.6%
Were the victim of harassment	124	1.9%
Relationship breakdown	216	3.4%
Moved to live with partner	362	5.7%
To give care or support to a relative or friend	307	4.8%
To take up/seek new employment	447	7.0%
To receive care or support from a relative or friend	219	3.4%
More facilities	1,407	22.1%
To receive professional care	141	2.2%
To retire	155	2.4%
To set up first home away from family	78	1.2%

The survey moved on to look at where households would both like and expect to move. The results of this analysis are shown in the table below. The table suggests that slightly more households would like to remain living in the District than expect to. However, in both cases the proportion of households is around 60%.

Table 10.9 Where households would like and expect to move		
Location of next home	Like	Expect
In the North Kesteven District Council area	62.7%	57.3%
In the City of Lincoln Council area	3.3%	7.2%
Elsewhere in Lincolnshire	5.4%	10.3%
In the East Midlands (Notts, Derbs, Leics)	3.0%	5.5%
Elsewhere in the United Kingdom	18.0%	15.8%
Abroad	7.6%	3.8%
TOTAL	100.0%	100.0%

The characteristics of households who have indicated they would either like or expect to move to the City of Lincoln are presented in the table below.

Table 10.10 Characteristics of existing households seeking to move to the City of Lincoln		
Characteristics	Like	Expect
Tenure		
Owner-occupied (no mortgage)	17.5%	12.2%
Owner-occupied (with mortgage)	51.6%	27.1%
Council	0.0%	0.0%
RSL	10.4%	4.7%
Private rented	20.4%	56.0%
Household type		
Single pensioners	0.0%	11.4%
2 or more pensioners	0.0%	4.2%
Single non-pensioners	32.1%	35.0%
2 or more adults - no children	43.2%	30.0%
Lone parent	15.2	10.5%
2+ adults 1 child	0.0%	4.5%
2+ adults 2+ children	9.5%	4.3%
Current location		
Area 1	10.4%	4.7%
Area 2	0.0%	7.5%
Area 3	27.2%	26.2%
Area 4	24.4%	26.9%
Area 5	0.0%	11.1%
Area 6	12.1%	9.4%
Area 7	25.9%	14.2%
Area 8	0.0%	0.0%
Gross household income (inc non housing benefits)		
Average household income	£36,593	£25,925
TOTAL	208	458

The data indicates that more households expect to move to the City of Lincoln than would like to, and of those expecting to move to Lincoln these households are more likely to be living in the private rented sector, are more likely to be pensioner households and have lower incomes than those who would like to move to Lincoln.

Households were similarly asked about what tenure they would both like and expect to move to; the results are shown below. The results suggest that just over 70% of all households would like to move to owner-occupation, however, slightly fewer households expect to secure this type of accommodation. More households expect to rent both RSL and private rented housing than would like to.

Table 10.11 Housing tenure aspirations and expectations		
Tenure	Like	Expect
Buy own home	70.9%	67.0%
Rent from a Council	16.7%	14.1%
Rent from a Housing Association	2.8%	3.4%
Rent from a private landlord	3.8%	9.0%
Armed Forces accommodation	3.6%	4.2%
Tied-linked to a job	0.0%	0.4%
Other	2.2%	1.9%
TOTAL	100.0%	100.0%

The table below shows a cross-tabulation between current tenure and future tenure preference. The table shows that generally households would like to remain in the same tenure as they currently live (or remain in the social rented sector in the case of RSL households). The exception to this is the private rented sector. The majority of households in this sector want to move to either owner-occupation or the social rented sector. It should be noted that for analytical purposes figures for tied and house/flat share are included in private rented.

Table 10.12 Current tenure and tenure preference							
Tenure	Tenure preference						
	Owner-occupied	LA	RSL	Private rented	Armed forces	Other	TOTAL
Owner-occupied (no mortgage)	859	68	42	19	0	21	1,009
Owner-occupied (with mortgage)	2,605	129	33	24	39	19	2,849
Council	0	349	14	0	0	56	419
RSL	0	139	0	17	0	0	156
Private rented	1,049	381	86	184	193	41	1,934
TOTAL	4,513	1,066	175	244	232	137	6,367

(iii) Future moves – potential households

A similar analysis can be carried out for newly forming (potential) households. The survey estimates that there are 3,582 households who need or are likely to form from households in the District over the next two years. The table below suggests that potential households are less likely to want or expect to remain in the area than existing households; in total 46.5% of potential households would like to remain in the area. Potential households are particularly likely to want to move elsewhere in the UK. Overall, there is relatively little difference between what potential households would like and what they expect.

Table 10.13 Where potential households would like and expect to move		
Location of next home	Like	Expect
In the North Kesteven District Council area	46.5%	45.9%
In the City of Lincoln Council area	9.7%	11.9%
Elsewhere in Lincolnshire	5.0%	6.6%
In the East Midlands (Notts, Derbs, Leics)	5.3%	4.3%
Elsewhere in the United Kingdom	31.3%	30.7%
Abroad	2.3%	0.6%
TOTAL	100.0%	100.0%

In terms of tenure preferences and expectations, the table below shows some interesting results. In total an estimated 71.6% of potential households would like to move to owner-occupied accommodation; however, less than a third expect to secure such accommodation. Around 10% would like social rented housing but 18% expect to secure it. In total only 4.4% want to move to private rented accommodation but 13.5% expect to do so. The gap between like and expect is widened if we also include the ‘house/flat share’ category (which is almost certain to be private rented).

Table 10.14 Housing tenure aspirations and expectations – potential households		
Tenure	Like	Expect
Buy own home	71.6%	31.8%
Rent from a Council	9.6%	10.4%
Rent from a Housing Association	0.3%	8.0%
Rent from a private landlord	4.4%	13.5%
Armed Forces accommodation	4.0%	5.8%
Shared Ownership	3.5%	6.3%
House/flat share	3.7%	21.3%
Other	2.9%	2.9%
TOTAL	100.0%	100.0%

10.4 Owner-occupied sector

It is useful for the Council to have information concerning supply and turnover of market housing in order to inform planning control. In particular, councils will want to ensure that new developments meet demand with regard to dwelling size and type. In general, housebuilders will want to build larger dwellings for in-migrants but often the local net demand is for smaller units.

Data suggests that two thirds of households in owner occupied accommodation in North Kesteven have a mortgage. As was shown in Chapter five, households in owner occupied accommodation without a mortgage have lower average incomes than those with a mortgage, although it should be remembered that the former group contains many older people who are likely to have retired. The table below shows the size profile of the owner-occupied stock in North Kesteven. The data suggests that the majority of households have homes with three or more bedrooms. Only 1.1% have one bedroom.

Table 10.15 Size of dwellings (number of bedrooms) in the owner-occupied stock		
Number of bedrooms	Households	% of households
1 bedroom	360	1.1%
2 bedrooms	6,378	19.1%
3 bedrooms	17,215	51.6%
4+ bedrooms	9,379	28.1%
TOTAL	33,333	100.0%

The table below builds on this by looking at the turnover of owner occupied stock within each size category over the last two years.

Table 10.16 Turnover of dwellings in the owner-occupied stock by size of dwelling (number of bedrooms)			
Number of bedrooms	Number moving in past two years	Number of households	Estimated annual turnover rate
1 bedroom	33	360	4.5%
2 bedrooms	1,042	6,378	8.2%
3 bedrooms	2,145	17,215	6.2%
4+ bedrooms	1,948	9,379	10.4%
TOTAL	5,167	33,333	7.8%

The recent mover data points to an overall turnover rate of 7.8%, although this will be a slight underestimation of total turnover for the dwellings concerned (given that there may have been multiple moves in the two-year period). Homes with four or more bedroom dwellings have the greatest turnover.

10.5 The private rented sector

The private rented sector is an important part of the housing spectrum in an area. In British conditions it is not often a long-term choice but is an important transitional tenure. In many cases the private rented sector is a stage in the progress of a household into owner occupation but can also be a stage in the move by a household into social rented housing. The latter is not such a satisfactory stage, since the shortage of social rented housing and the understandably lower returns to a landlord from this form of renting may mean both that the housing is not of high quality and that households remain in it for much longer than is desirable.

In more detail, and as a market sector, the private rented sector plays an important role. It meets:

- i) The needs of business people who have short term reasons for staying in a place (e.g. for six months or a year, when it would not be worth the time and transactional cost of buying property)
- ii) The needs of those planning entry to the owner occupied market but who have not had time either to find suitable property or accumulated a sufficient deposit to do so

At a different level, and due to the great expansion of Housing Benefit payments after the end of Council house-building programmes in the late 1980's, there have arisen in many parts of Britain a class of 'benefit landlords' who provide usually rather poor quality housing but in units which are available at below the ceiling set for HB. There is therefore a separate source of private tenants:

- iii) The needs of those who cannot obtain suitable affordable housing, and cannot afford market prices to rent or buy. With the aid of HB they may obtain short term housing in the private rented sector

It is possible to find many parts of the country where the advertisements of flats to let are accompanied by stern warnings: 'No DSS' which means 'no tenants on HB'. As a result, and where the HB driven demand is large enough, a market response has arisen. As the Guide implies, though, the quality of what is offered is unlikely to provide adequate long-term housing.

The 2001 Census has revealed a considerable growth in the private rented sector over the past decade or so. This has been particularly driven by 'buy to let' mortgages, which allow purchasers a cheaper mortgage on account of the rental stream which will follow purchase.

Data suggests that North Kesteven has a slightly smaller than average private rented sector (9.5% of total stock). The table below shows size of dwellings in the private rented sector and the relative turnover of the stock. The number of one bedroom properties is proportionately larger in the private rented sector compared to the owner-occupied sector – 5.2% of all private rented stock is one bedroom properties, which compares with just 1.1% of the owner-occupied stock.

Overall, the data shows that turnover of stock is much higher in the private rented sector, which would be expected given the transitory nature of the tenure. The estimated annual turnover rate in the private rented sector is 22.0% compared to 7.8% in the owner-occupied sector.

Table 10.17 Turnover of dwellings in the private rented stock by size of dwelling (number of bedrooms)			
Number of bedrooms	Number moving in past two years	Number of households	Estimated annual turnover rate
1 bedroom	111	207	26.7%
2 bedrooms	682	1,488	22.9%
3 bedrooms	781	1,753	22.3%
4+ bedrooms	170	513	16.6%
TOTAL	1,744	3,962	22.0%

10.6 Summary

A recent theme of Government policy (as exemplified by Comprehensive Performance Assessment requirements and the ODPM Housing Market Assessment Manual) has been an emphasis on a better understanding by Local Authorities of the operation of the housing market. This section has presented a range of information consistent with ODPM Guidelines on the housing market within North Kesteven. The analysis is largely based on survey data and presents information to set the context to the balancing housing market analysis presented in the next chapter. Some of the main findings of the analysis were:

- Analysis of Land Registry data indicates that Sleaford is the cheapest priced area reflecting a higher proportion of flat/maisonette sales than elsewhere in the District
- Sales of detached housing is predominant across all areas of the District
- Household moves over the past two years indicate that nearly a half were made from inside North Kesteven and the majority took place between the same tenure groups
- Some 15% of existing households indicated a need to move in the next two years, nearly a third are existing private renters and over a half would like/expect to remain in North Kesteven

- Existing moving households generally indicated a preference to remain in the same tenure as they currently live except for those in the private rented sector
- Potential households seeking to move in the next two years indicated a preference to remain within North Kesteven or move elsewhere in the UK and the majority indicated a preference to buy their own home
- The owner-occupied sector predominates in North Kesteven accounting for 80% of the total housing stock. The sector is dominated by mid-sized properties and demonstrates a turnover rate of around 8% per annum.
- Households in the private rented sector represent 8% of all households and are characterised by a smaller sized stock and much higher turnover rates (22% per annum).

11. Balancing housing markets

11.1 Introduction

A 'Balancing Housing Markets' (BHM) assessment looks at the whole local housing market, considering the extent to which supply and demand are 'balanced' across tenure and property size. The notion has been brought into prominence by the work of the Audit Commission in assessing councils' performance (Comprehensive Performance Assessment (CPA) of district authorities).

The Audit Commission specification for assessing the balancing of housing markets (Audit Commission March 2003) sets out three broad questions for the assessment:

- i) How well does the council understand its housing market and from its understanding has the council developed the right proposals to help balance the housing market?
- ii) What are the council's actions and what outcomes has it achieved in helping to balance housing markets?
- iii) How well does the council monitor its progress and impact in helping to balance housing markets and how effectively does this feed into future strategy and plans?

This chapter outlines and applies a BHM analysis, which can assist the Council in fulfilling the above objectives. Data concerning supply and demand within different tenures allows a consideration of the extent to which the local housing market in North Kesteven is balanced.

Unlike the specific model followed in Section C, however there is only very general guidance provided for a BHM analysis. The next subsection summarises our approach.

11.2 Procedure in outline

In overview, a BHM analysis assesses the aspirations of would-be movers in relation to total dwellings, broken down by property size and tenure. Growth is constrained by the projected newbuild derived from information presented in the North Kesteven Local Plan (revised deposit draft).

The steps involved are listed below:

- i) Total allocation of new dwellings to district
- ii) Numbers of households wishing/planning to move (both existing and newly forming)
- iii) Distinguish those who can afford their proposed moves from those who cannot
- iv) Those who cannot afford their moves are allocated to affordable housing (in principle) as they cannot afford to rent or buy at market prices
- v) The total of market and non market moves is assessed in relation to the net extra number of dwellings required
- vi) This is assessed against the allowed total of new dwellings for the district. Where the net demand is greater than the total, this is noted, by tenure group
- vii) Where the total net demand is less than the allowed total newbuild, then the difference is assumed to be net in-migration, often of market purchasers.

11.3 Why gross flows cannot predict tenure

The ODPM Guide suggests a Gross Flow approach, which bases forecasts on past patterns, in order to carry out a BHM. However, given that market dynamics and socio-economic factors are always changing, past patterns are actually fairly limited as a predictor. Past (or even projected future) changes in the proportions of dwelling types and tenure groups are not indicative of what should happen in order to best meet housing requirements in the future. In the jargon, such data has no ‘normative’ value: it contains no element of judgement. This was noted by *Fordham Research* as long ago as 1993:

‘future variation in proportions of owner-occupiers, private renters etc should be considered as variables on which policy is to operate in seeking to meet housing need. In this sense it is not appropriate to use them as fixed variables’ (Wycombe HNS, Fordham Research 1993)

Examples of why unadjusted gross flows is not a satisfactory predictor are easy to cite:

- i) If in a local authority area over a period of time (say a year) nothing but four bedroom owner-occupied dwellings are built then the gross flows methodology would show that nothing but four bedroom owner-occupied homes are required in the future (even if there is a significant need for additional affordable housing).

- ii) On the other hand another local authority may have needed (and been able) to build a significant number of additional affordable units, the gross flows approach would indicate that the LA still required large numbers of affordable housing units (which might not be the case).

11.4 Adapted Gross Flows (AGF)

The *Fordham* approach, therefore, adapts the notion of balance inherent in Gross Flows to take account of future housing aspirations and affordability as well as past trends. This revised approach has the advantage of not simply mirroring the past and also helps to avoid any ‘unbalancing’ actions which may have been at work.

11.5 General analysis of North Kesteven data

At the most general level:

- Demands minus the supply should give a net change (increase usually) in number of dwellings/households

For the purpose of this test we have set the overall net increase in dwellings to 379. This is based on information presented in the revised deposit draft Local Plan which indicates that compliance with Structure Plan provisions and taking account of RPG8 suggests a requirement for house building of an estimated 379 units per annum. It is also evident that North Kesteven has, in previous years, exceeded the Structure Plan requirement building an average of 665 units per year between 1991 and 2002. For the purpose of this analysis it is assumed that dwelling completions over the next five years will fall below previous rates to a level in line with Structure Plan requirements.

Full details of the analysis are presented in Appendix A4. Set out below is a summary of the results.

11.6 Summary of data

The results of the analysis can be summarised as follows, prior to inputting into the final table:

Growth – 379 per annum

Demand

New households forming within the District – 557

In-migration – 897

Households moving within the District – 1,312

Total demand = 2,766

Supply

Household dissolution (through death) – 341

Out-migrant – 734

Households moving within the District – 1,312

Total supply = 2,387

The results of the calculations detailed in Appendix A4 are shown in the following table:

Table 11.1 Total shortfall or (surplus)					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	37	152	(166)	164	187
Affordable housing	60	150	75	35	320
Private rented	53	(16)	(112)	(53)	(128)
TOTAL	150	286	(203)	146	379

A number of conclusions can be drawn from this analysis:

- iii) In terms of the demand for affordable housing in the District it is clear that this is on-going. The BHM methodology suggests a significant shortfall of affordable housing of all sizes of accommodation.

- iv) Overall, the data shows a shortfall of owner-occupied housing and a surplus of private rented accommodation. In terms of size requirements, the information suggests that in the private rented sector there are only shortfalls for one bedroom homes.

11.7 Implications of analysis

Analysis using the ODPM 'Basic needs Assessment model' found that there is currently a shortfall of affordable housing in North Kesteven. The BHM assessment, which constrains growth according to planned development and then balances demand across all tenures, suggests that there is a slightly smaller requirement for affordable housing in the future.

The analysis also indicates demand for owner-occupied accommodation exceeds current supply and to move closer to balance provision of smaller (one and two) and larger sized (four bedroom) properties is required.

Evidence of surpluses in the private rented sector for larger units suggests that this sector is currently being used to make up for the lack of family sized affordable housing within the District. Failure to increase the availability of affordable housing will result in the continued use of the private rented sector with some form of subsidy, a situation not considered a long term housing solution by government guidance.

11.8 Summary

In addition to looking at the needs of households by closely following the ODPM's 'Basic Needs Assessment model' the survey used a 'demand' based methodology to estimate the future demand for housing across all tenures. The main implications suggested by the analysis are as follows:

- (i) The analysis supports the findings from the HNS analysis that more affordable housing is required
- (ii) Without additional affordable housing, inappropriate private rented accommodation is likely to continue to be used
- (iii) To bring the market closer to balance there is also a requirement for owner-occupied housing, particularly smaller and larger sized properties.

12. Affordable housing policy

12.1 Introduction

This chapter briefly addresses affordable housing policy. This should be read in conjunction with Appendix A1 which sets out the key statements in Government guidance. As affordable housing, negotiated under the relevant planning guidance has become in most parts of the country the main source of additional affordable housing it is important to set out suggestions for the content of an affordable housing policy.

12.2 Background

The survey report so far has studied the need for additional affordable housing through two different analyses. These are:

- i) The Basic needs Assessment model (BNAM) (suggested by Government guidance)
- ii) The Balancing Housing Markets methodology (BHM) which attempts to meet the requirements of the Audit Commission

In the BNAM it was suggested that there is currently a shortfall of affordable housing in the District. The BHM methodology also showed a shortage of affordable housing. From the results it seems therefore sensible to suggest that the Council would want to provide some additional affordable housing in the future.

12.3 Targets

The first implications for affordable housing policy are the choice of an appropriate percentage target. The Guide to Housing Needs Surveys has its own proposals on how targets should be calculated (contained within Table 8.1 of the Guide). It is therefore worth pursuing the suggested ODPM method to show the expected result. The table below shows an estimate of the likely suggested percentage target from following the ODPM method. This uses estimates of the need for affordable housing using both the BNAM and the BHM methodologies.

Table 12.1 Calculation of affordable housing target: following ODPM methodology		
Element	Dwellings (per annum)	
	BNAM	BHM
Affordable housing requirement	462	320
Minus affordable supply from non S106 sites (estd)	-0	-0
EQUALS	462	320
Projected building rate (estimated)	379	379
Minus sites below threshold (assumed)	-0	-0
EQUALS	379	379
Therefore Target is	462/379	320/379
EQUALS	122%	84%

The projected building rate estimated above is based on information presented in the revised deposit draft Local Plan which indicates that compliance with Structure Plan provisions and taking account of RPG8 suggests a requirement for house building of around 379 units per annum. It is also evident however that North Kesteven has, in previous years, exceeded the Structure Plan requirement building an average of 665 units per year between 1991 and 2002. It is assumed therefore that dwelling completions over the next five years will fall below previous rates to a level in line with Structure Plan requirements.

The table shows that using the BNAM methodology justifies any percentage target whilst using the BHM method suggests a target up to 84% could be justified. However even at the lower level of 84% it is highly unlikely that any site would be able to support this level of affordable housing.

The Council's approach to target setting might therefore be based on a valuations approach which takes into account the viability of individual sites. This would need to take into account factors such as open market values, alternative use values, remedial costs (i.e. contaminated land), the types of dwellings suited to particular sites, site sizes and the availability of grant.

12.4 Site size thresholds

There is more certain guidance on the issue of site thresholds. The Government advice contained in Circular 6/98 and PPG3 (2000) provides a threshold standard of 25 dwellings/ha. However, it recognises that, in special circumstances, lower thresholds of 15+ dwellings/0.5 ha may be proposed on allocated and windfall sites and of 2+ dwellings in areas with a population of 3,000 or less.

The draft PPG3 (published in January 2005) sets a standard threshold of 15 units (0.5 hectares) and recognises that lower thresholds may be set where there are *'high levels of need which cannot be met on larger sites alone'*. This is clearly the case in North Kesteven. Given the amount of additional housing required, it would seem reasonable to assume that the Council would want to secure affordable housing on all sites regardless of size and therefore a lower site threshold could be seriously considered.

12.5 Rural exceptions policy

North Kesteven Council have set out two affordable housing policies within the revised deposit draft Local Plan to meet housing need. The first relates to provision of affordable housing on suitable allocated sites and the second is a rural exceptions policy to enable the development of affordable housing on land that would not normally be considered suitable for housing development. This is consistent with Government Guidance (PPG3) which recognises that there are particular difficulties in securing an adequate supply of affordable housing in rural areas. Such a policy is designed to provide affordable housing for local needs in perpetuity and Guidance is clear that general market housing or mixed developments consisting of high value housing used to cross-subsidise affordable housing on the same site are inappropriate.

Specifically, Policy H6 sets out the position of the Council in relation to exceptions sites and indicates that any settlement excluding Sleaford and North Hykeham will be considered for exceptions sites.

The current survey is designed to provide reliable information to support a District-wide affordable housing policy although disaggregating the overall requirement estimates for eight sub-areas provides an indication of which parts of the District may potentially benefit from an exceptions policy. Due to the nature of these sites however (small in scale and outside the normal planning process) any consideration of exceptions sites will require the support of a local needs assessment (often parish based) to identify not only the specific needs of the locality but also more importantly the willingness of residents to accept such a development. This is beyond the scope of a District-wide survey.

The results of the current survey suggest that all rural parts of the District show a shortfall of affordable housing and will therefore include areas to which exceptions policies could apply. The analysis also indicates a surplus of affordable housing in North Hykeham but a shortfall in Sleaford. Given the geographical scale of North Hykeham and the surplus of affordable housing identified, the inclusion of this area within an exceptions policy appears difficult to justify.

In the case of Sleaford, the majority of new affordable housing will arise from negotiations under s106. However if this falls short of meeting the identified need the Council could consider extending the principle of ‘exceptions’ sites to include Sleaford and North Hykeham. If such a policy were to be advanced, this would need to be discussed with relevant agencies (such as GOEM).

12.6 Summary

Suggestions surrounding affordable housing policies are one of the main outputs to be expected from a housing needs survey. The survey indicates that there will be a significant requirement for additional affordable housing in the future, sufficient enough to support any target level and site size threshold.

13. Nature of affordable housing

13.1 Introduction

Having considered the level of housing need in the District this chapter studies what types of affordable housing might be most appropriate to meet this need. In principle there are two main types of housing which can be considered (intermediate housing and social rented). Intermediate housing could include a series of different housing options such as low-cost market, shared ownership or discount market rent. The two main types of affordable housing are considered in relation to the size requirement for additional affordable housing.

13.2 Defining intermediate housing

‘Intermediate housing’ is a term which has come to be used to describe a housing demand for which the supply is neither conventional social rented housing, nor market housing. The term was originally given currency in the ‘Homes for a World City’ report and continues through the London Plan. The term ‘intermediate’ housing is now seen as relevant across the Country. It has not been very closely defined hitherto and therefore it is important to begin this chapter by doing so, since such a definition is a necessary starting point. There are two broad reasons for doing this:

- (i) Intermediate housing should be clearly distinguished from social rented housing
- (ii) It should also be distinguished from general market housing, and with that the various unclearly labelled variants of (newbuild) ‘low cost market’ housing which have confused the debate about housing affordability since the publication of Circular 13/96 (the Circular which suggested that low cost market would be one form of affordable housing)

A clear definition of the term is required because, without that, there is little prospect of this particular need being adequately addressed. The Mayor’s London Plan defines intermediate housing as:

‘Sub-market housing which is above target rents, but is substantially below open market levels. This category can include shared ownership, sub-market rent provision and key worker housing which meets this criterion. It may also include some low-cost market housing where its price is equivalent to other forms of intermediate housing’

The lower boundary of intermediate housing is, therefore, formed by new social rent levels for different dwelling sizes. Some households in housing need will be able to afford somewhat more than social rents. For affordability purposes, these households fall into the intermediate housing category. The upper boundary in the London Plan is less distinct and levels a gap between intermediate housing and market cost housing. For the purposes of analysis, the upper threshold is formed by the minimum entry level price of housing to buy or to rent in the market.

The table above serves to define the term intermediate housing in terms of the households which are covered by it. The definition does not address the question of what type of housing, either second-hand or newbuild, that might meet it. The typical expectation would be various forms of shared ownership, where the incoming household rents part of the equity value from (typically) a Registered Social Landlord, and buys the rest. Shared ownership costs somewhere between 90% and 110% of entry level housing, depending on area. Thus it is only marginally cheaper than outright purchase, in many cases. Other housing variants exist or are being developed, which may more directly meet intermediate housing demand.

13.3 Background

The survey estimates the costs of housing for each type of affordable housing and in each size group (by number of bedrooms) - in terms of estimated outgoings per week. The starting point is the cost of minimum priced market housing. It is obvious that any housing which costs more than the minimum cost of market housing cannot be considered as affordable in the local context, any housing available at a cost below this level will be affordable to some households in need although it is important to estimate the proportions able to afford at any particular level of outgoings.

The table below shows our estimates of the minimum cost of market housing in the District and estimated new social rent levels. Where the outgoings for owner-occupied housing are cheapest these figures are used and vice versa for private rented accommodation. In the case of North Kesteven, outgoings for owner-occupation are cheapest for one bedroom homes, whilst private renting is cheapest for two, three and four bedroom homes.

Table 13.1 Cost of housing in North Kesteven (per week)		
Property size	Minimum priced market housing	Social rent (RSL)
1 bedroom	£71	£47
2 bedrooms	£84	£60
3 bedrooms	£93	£62
4+ bedrooms	£123	£82

It can be seen from the table above that for all dwelling sizes, the cost of social rented housing is significantly below that of market housing. Therefore it is clear that intermediate housing will be able to meet some housing need.

The table below shows the estimated breakdown of additional affordable housing requirements by size and type of housing per annum.

Table 13.2 Amount of annual requirement for each type of affordable housing			
Dwelling size	<i>Type of housing</i>		
	Social rented	Intermediate housing	TOTAL
1 bedroom	163	220	383
2 bedrooms	157	123	279
3 bedrooms	91	13	103
4+ bedrooms	0	0	0
TOTAL	410	355	765

The table shows that in total 46.4% of the gross requirement could be intermediate housing, the remainder should be social rented housing. However, from these figures it is important to deduct the supply of affordable housing. As with the previous analysis this has been split by social rented and intermediate housing.

Table 13.3 Annual supply for each type of affordable housing			
Dwelling size	<i>Type of housing</i>		
	Social rented	Intermediate housing	TOTAL
1 bedroom	38	0	38
2 bedrooms	218	4	222
3 bedrooms	38	0	38
4+ bedrooms	4	1	5
TOTAL	298	5	303

The following table therefore estimates the net requirements for each type of affordable housing by size. The table shows that 75.8% of the net requirement is for intermediate housing. Additionally, it is interesting to note that the need for intermediate housing is mainly for smaller one and two bedroom homes.

Table 13.4 Net annual need for affordable housing for each type of affordable housing			
Dwelling size	<i>Type of housing</i>		
	Social rented	Intermediate housing	TOTAL
1 bedroom	125	220	345
2 bedrooms	(61)	119	57
3 bedrooms	53	13	65
4+ bedrooms	(4)	(1)	(5)
TOTAL	112	350	462

13.4 Affordability within the intermediate category

Although the survey suggests that around a quarter of all additional affordable housing could be categorised as ‘intermediate’ this does not imply any particular type of housing. We have therefore sought to provide some more information by looking at four categories of ‘intermediate’ housing based on price. The table below shows the bands of intermediate housing used for analysis.

Table 13.5 Approximate outgoings for different types of intermediate housing			
Size requirement	<i>Approximate outgoings (£/week)</i>		
	Cheapest intermediate housing	2 nd	Most expensive
1 bedroom	£47-£54	£55-£62	£63-£70
2 bedrooms	£60-£67	£68-£75	£76-£83
3 bedrooms	£62-£72	£73-£82	£83-£92
4+ bedrooms	£82-£95	£96-£109	£110-£122

As per the previous analysis we can estimate the number of households in need who fall into each of these categories. This is shown in the table below. Those in the ‘intermediate’ category have income/affordability levels spread throughout the scale, although the majority of these households fall into the two cheapest intermediate categories. For example, the data suggests that 80.6% of those who could theoretically afford intermediate housing could afford nothing costing more than two thirds of the difference between market and social rented prices. However, some households do have income levels close to the market (19.4% of the intermediate group fall into the ‘most expensive’ category – representing 9% of the total gross need estimate).

Table 13.6 Number of households able to afford at different 'intermediate' housing prices					
Size requirement	<i>Approximate outgoings (£/week)</i>				
	Social rented housing	Cheapest intermediate housing	2 nd	Most expensive	TOTAL
1 bedroom	163	86	73	61	383
2 bedrooms	157	42	73	8	280
3 bedrooms	91	0	13	0	103
4+ bedrooms	0	0	0	0	0
TOTAL	410	129	158	69	765

13.5 The implications for targets

Clearly, a number of issues will arise in considering the implications of the above findings for any kind of policy target. Those particularly relevant to our analysis are discussed below.

The amount of affordable housing that can be provided in North Kesteven is likely to fall a long way short of the requirement identified using either the Basic Needs Assessment Model or the Balancing Housing Markets analysis. As a result, there is an issue of priority.

When housing supply is as limited as it is in this case, it does not follow that the profile of affordable housing supplied should reflect the profile of all households who require it. Some groups will receive much higher priority than others; other groups will in practice rarely if ever reach the top of any waiting list and be offered a home. Experience suggests that the high-priority groups may not be representative of all need. This report provides the evidence for the degree of **need** for affordable housing, split between 'social rented' and 'intermediate'. It is clearly a policy issue, beyond the remit of this evaluation, as to how to allocate scarce **resources** between these two categories of affordable housing.

Thus although the analysis indicates a considerable scope for 'intermediate housing', as it is defined here (three-quarters of the net need could afford it), in reality the suitability of this form of housing to meet need will depend upon the cost at which such housing is made available and the priority given to households in housing need given the lack of affordable housing to meet the identified need.

The analysis indicates for example that only 9% of the gross need could afford intermediate housing at the cost at which it is typically available. Furthermore given the overall requirement for additional affordable housing, it is likely that the Council will have to prioritise which groups of households in need it can meet. The most vulnerable, on the lowest incomes are likely to be the main priority and only social rented housing will be of assistance for such households. Only if 'intermediate' forms of housing are provided at costs similar to those of current social rents will the impact of this form of housing in meeting need be significant. In reality therefore, social rented housing will be the main form of housing able to meet housing need in future years.

13.6 Summary

Using information calculated from the survey, we have carried out further analysis to show how much of the identified need could be met by 'intermediate' housing, available at outgoings between social rents and the minimum cost of (second hand) market housing. The analysis shows that around three quarters of the net additional affordable housing requirement could meet needs by such housing.

However these findings cannot be translated directly into operational targets in practice. To begin with, the 75.8% figure is a maximum, and could only be reached if all the 'intermediate' housing was priced at social rents. Under current market conditions this is unlikely, with most intermediate forms of housing typically provided at costs just below the cost of minimum, entry-level, market housing. The data indicates that only 9% of the gross need for affordable housing could be met by provision of housing at such a cost.

There is also the issue of priority. Fundamentally, our analysis has focussed on the totality of need facing North Kesteven. It does not differentiate between needs with different degrees of urgency or priority. If the supply of both social rented and intermediate housing continues to be severely constrained, and it is only made available to those with the greatest need, the proportion who could afford 'intermediate' housing might well be significantly lower. In practice therefore the majority of the identified need will be met by social rented housing.

SECTION E: THE NEEDS OF PARTICULAR GROUPS

This section addresses particular client groups that may have very specific housing requirements. Although such groups do not necessarily represent households in need as defined by the ODPM Guide, it is important for the Council to have detailed information on them in order to inform specific policies and service provision.

For example, the frail elderly may not be in housing need in the sense of not being able to afford market housing, but many of them are liable to require extra care in the future, whether directly, or via aids and adaptations in the home.



14. Supporting people

14.1 Introduction

Supporting People is a national policy initiative designed to secure a more co-ordinated approach to the provision of services to certain groups. There are groups that may, because of their condition or vulnerability, have requirements for specialised forms of housing provision, or else require support services in order to continue living an independent life in their existing home. The initiative seeks to co-ordinate the provision of individual services by housing, social services and health providers, and to produce a more unified basis for the allocation of the available funding.

Information collected through the survey enables us to identify the principal client groups who have special requirements of this kind. It is therefore possible to provide some guidance on their needs and requirements. The results will assist the Council, in particular in their ongoing work to develop and refine the Supporting People Strategy.

Given the range of groups and services needing to be covered, the work involved in producing a comprehensive Strategy is considerable, and in England a phased sequence of work is being followed. Shadow Strategy documents have now been prepared for most areas. Attention to date has focussed on building a clearer picture on the supply side, with the assessment of provision compared to a 'supply profile' derived from national provision data and adjusted to take local demographic and other factors into account.

Some special needs are very uncommon, while others are very numerous. The accuracy of each figure will of course vary according to the size of the group involved.

14.2 Supporting People: data coverage

Supporting People Strategies are being developed to cover every Council area in England, and parallel processes are under way in Wales and Scotland. The Strategy dealing with the North Kesteven area covers the whole of Lincolnshire.

The survey looked at whether household members fell into one or more of specific special needs groups. Whilst these represent the larger client groups covered in Supporting People Strategy, they are not exhaustive, and meaningful data on some other, smaller groups could not be delivered with the sample size used in the survey.

The groups covered were:

- Frail elderly,
- Persons with a physical disability,
- A learning disability,
- A mental health problem,
- Vulnerable young people and children leaving care,
- Those with a severe sensory disability,
- Others.

For each person with special needs they could respond to as many of the above categories as is applicable. This means that we can differentiate between households that have more than one person with a special need and those that have one person with multiple special needs.

14.3 Supporting people groups: overview

Overall there are an estimated 4,551 households in North Kesteven with one or more member in an identified special needs group. This represents 10.9% of all households, which is just below the average we have found nationally (11-13%). The table below shows the numbers of households with different types of special needs. The numbers of households in each category exceed the total number of special needs households because people can have more than one category of special need.

'*Physically disabled*' is the predominant group. There are 2,914 households with a *physically disabled* household member. The next largest group is '*frail elderly*', with 1,197 households having a member in this category. These two categories represent 64.0% and 26.3% of all supporting people households respectively.

Table 14.1 Supporting people categories			
Category	Number of households	% of all households	% of supporting people households
Frail elderly	1,197	26.3%	2.4%
Physical disability	2,914	64.0%	6.1%
Learning disability	521	11.4%	1.1%
Mental health problem	694	15.2%	1.4%
Vulnerable young people & children leaving care	21	0.5%	0.0%
Severe sensory disability	527	11.6%	1.1%
Other	364	8.0%	0.8%

In addition to the above information we are able to look at the number of people in each household with a special need and also households containing persons with multiple special needs. The results for these are shown below.

Table 14.2 Number of people with special needs		
People with special needs	Households	% of households
No people with special needs	37,249	89.1%
One person with special needs	4,096	9.8%
Two persons with special needs	455	1.1%
TOTAL	41,800	100.0%

Table 14.3 Households with special needs		
Multiple needs	Households	% of households
No people with special needs	37,249	89.1%
Single special need only	3,417	8.2%
Multiple special needs	1,134	2.7%
TOTAL	41,800	100.0%

The two tables above show that the majority of supporting people households (90.0%) only contain one person with a special need and that the majority of households with a special needs member do not have multiple special needs (75.1%). However some 455 households in North Kesteven are estimated to have two with a special need whilst an estimated 1,134 households contain someone with multiple needs.

14.4 Characteristics of special needs households

The tables below show the characteristics of special needs households in terms of household size, age, tenure, sub-area and unsuitable housing.

Table 14.4 Size of special needs households					
Number of persons in household	Special needs households				
	Special needs	No special needs	Number of h'holds	% of total h'holds with special needs	% of those with a special need
One	1,433	8,937	10,370	13.8%	31.5%
Two	1,790	15,123	16,913	10.6%	39.3%
Three	576	5,733	6,309	9.1%	12.7%
Four	482	5,449	5,931	8.1%	10.6%
Five or more	271	2,007	2,278	11.9%	6.0%
TOTAL	4,551	37,249	41,800	10.9%	100.0%

The table above shows that those households with special needs members are likely to be either in small households comprised of one or two persons or large households comprising of five or more people. Special needs households are also more likely to contain older persons.

Table 14.5 Special needs households with and without older people					
Age group	Special needs households				
	Special needs	No special needs	Number of h'holds	% of total h'holds with special needs	% of those with a special need
No older people	2,114	25,161	27,275	7.8%	46.4%
Both older & non older people	675	2,628	3,303	20.4%	14.8%
Older people only	1,763	9,461	11,224	15.7%	38.7%
TOTAL	4,551	37,249	41,800	10.9%	100.0%

As the table below shows, special needs households are also more likely to be living in social rented housing. Some 36.3% of RSL and 28.2% of Council tenants contain a member with special needs.

Table 14.6 Special needs households and tenure					
Tenure	Special needs households				
	Special needs	No special needs	Number of h'holds	% of total h'holds with special needs	% of those with a special need
Owner-occupied (no mortgage)	1,710	13,306	15,016	11.4%	37.6%
Owner-occupied (with mortgage)	1,059	17,258	18,317	5.8%	23.3%
Council	1,110	2,830	3,940	28.2%	24.4%
RSL	205	360	565	36.3%	4.5%
Private rented	467	3,495	3,962	11.8%	10.3%
TOTAL	4,551	37,249	41,800	10.9%	100.0%

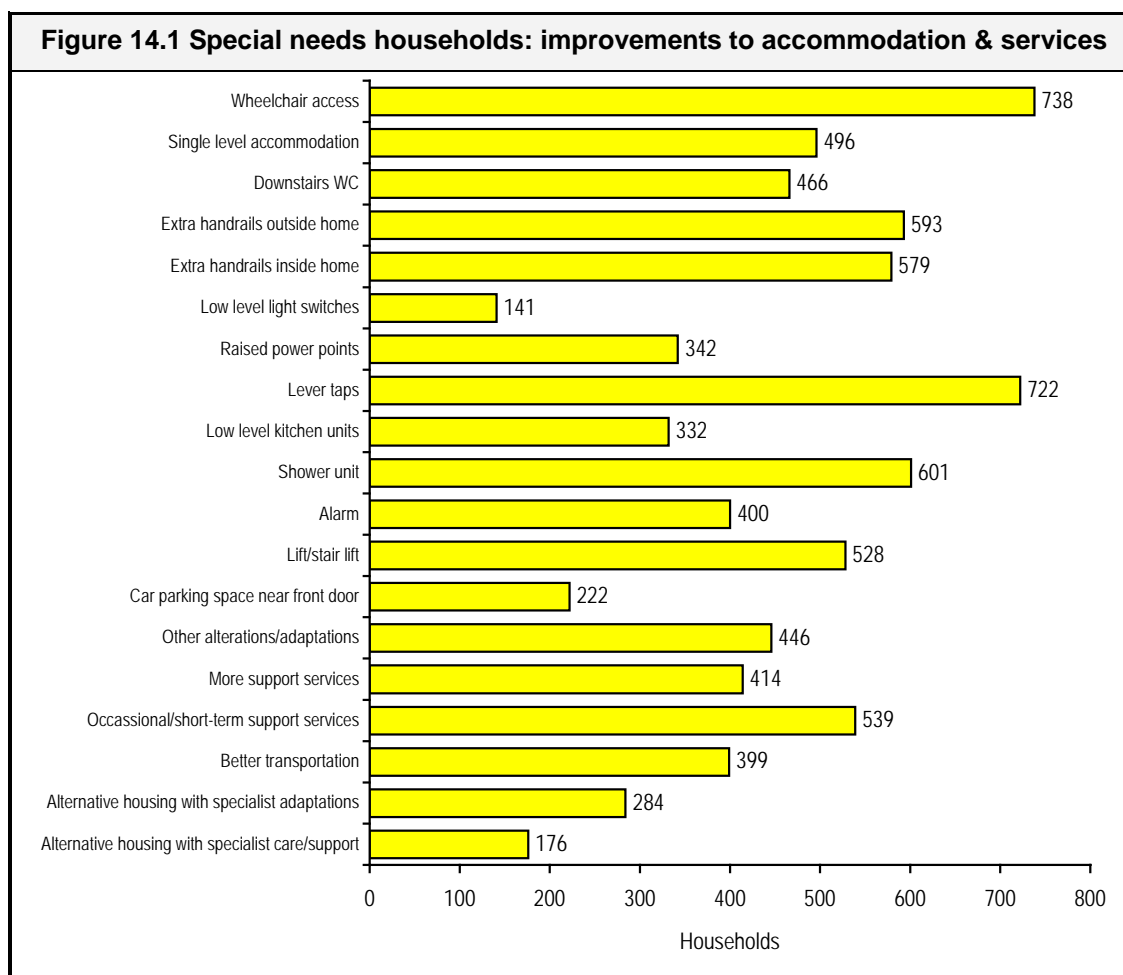
Table 14.7 Special needs households and area					
Area	Special needs households				
	Special needs	No special needs	Number of h'holds	% of total h'holds with special needs	% of those with a special need
Area 1	537	4,505	5,042	10.7%	11.8%
Area 2	666	6,211	6,877	9.7%	14.6%
Area 3	326	4,083	4,409	7.4%	7.2%
Area 4	932	7,595	8,527	10.9%	20.5%
Area 5	208	2,745	2,953	7.0%	4.6%
Area 6	634	3,748	4,382	14.5%	13.9%
Area 7	664	4,821	5,485	12.1%	14.6%
Area 8	584	3,540	4,124	14.2%	12.8%
TOTAL	4,551	37,249	41,800	10.9%	100.0%

The table below indicates that special needs households are more likely to be living in unsuitable housing than non-special needs households. Some 16.3% of all special needs households are living in unsuitable housing, which compares with 5.5% of all households and 4.2% of all non-special needs households.

Table 14.8 Special needs households and unsuitable housing					
Special needs	Unsuitable housing				
	In unsuitable housing	Not in unsuitable housing	Number of h'holds	% of total h'holds in unsuitable housing	% of those in unsuitable housing
Special needs	741	3,810	4,551	16.3%	32.4%
No special needs	1,547	35,702	37,249	4.2%	67.6%
TOTAL	2,288	39,512	41,800	5.5%	100.0%

14.5 Requirements of special needs households

Those households with a member with special needs were asked to indicate if there was a need for improvements to their current accommodation and/or services. The responses are detailed in the figure below.



There results show requirements for a wide range of adaptations and improvements across the special need households. The most commonly-sought improvements needed were:

- Wheelchair access (738 households – 16.2% of all special needs households)
- Lever taps (722 households – 15.9% of all special needs households)
- Shower unit (601 households – 13.2% of all special needs households)

14.6 Analysis of specific groups

The analysis that follows below concentrates on differences between different groups of households with special needs. For the purposes of analysis the four smallest groups of special needs household (learning disability, vulnerable young people, severe sensory disability and ‘others’) have been merged into one ‘Other’ group. This group is estimated to contain 1,259 households.

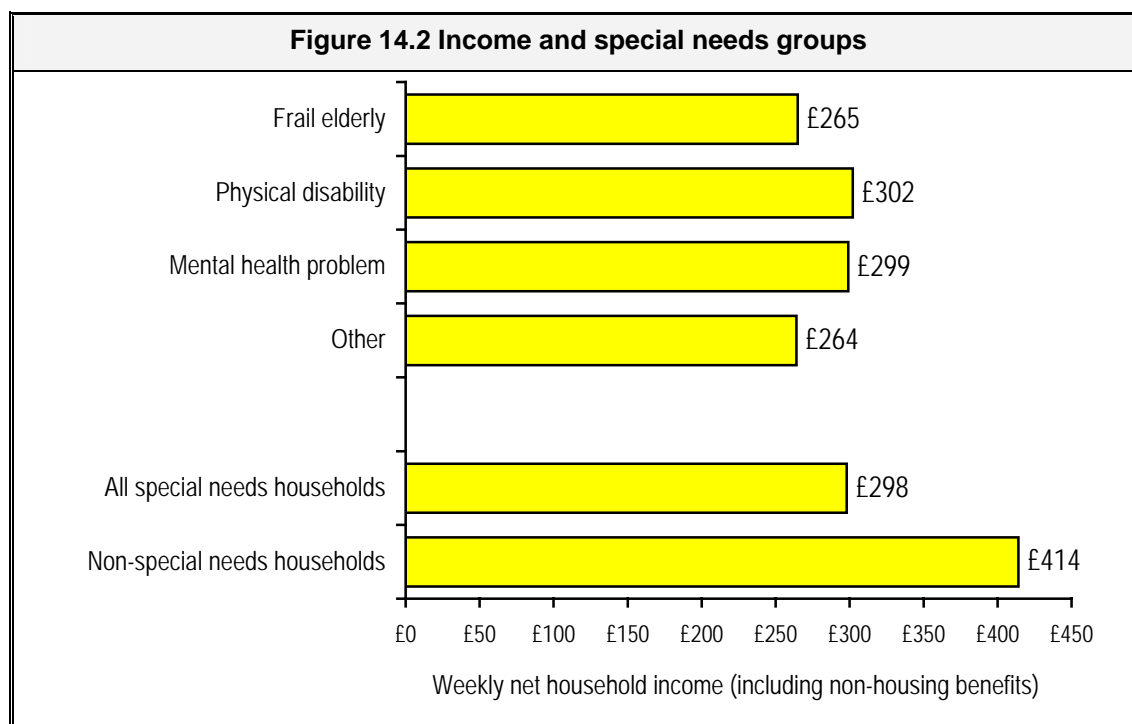
The table below shows some characteristics by special needs group. The table shows a number of interesting findings. The data shows that 85.3% of frail elderly households are also smaller one or two person households, compared to 65.3% for all households and 70.8% for all special needs households. Relatively few of those households containing someone with a mental health problem contain older persons only. Additionally, one case was found to contain a frail elderly member with no elderly persons in the household. This household contained a 63 year male and is therefore plausible.

By tenure the results show that all special needs groups are less likely than non-special needs households to live in owner-occupied (with a mortgage) accommodation. All groups are particularly likely to be living in Council rented housing, 30.6% of frail elderly and 26.7% of those physically disabled live in the Council accommodation. An estimated 16.5% of households containing someone with a mental health problem live in RSL owned accommodation – this is well over ten times the proportion in the District as a whole. Finally, when looking at sub-areas we find few discernable trends. The most noticeable is the low proportion of frail elderly households living in *Area 1* and a high proportion in *Area 4*. Additionally, there is a low proportion of households in the ‘Other’ special needs category in *Area 3*.

Table 14.9 Characteristics of special needs households by special needs group

Characteristics	Frail elderly	Physical disability	Mental Health problem	Other	All special needs hhs	All non-special needs hhs	All hhs
Household size							
One	41.8%	27.1%	35.5%	32.5%	31.5%	24.0%	24.8%
Two	43.5%	46.4%	27.5%	21.0%	39.3%	40.6%	40.5%
Three	7.8%	13.4%	21.3%	13.3%	12.6%	15.4%	15.1%
Four	1.3%	8.6%	9.5%	21.9%	10.6%	14.6%	14.2%
Five or more	5.6%	4.4%	6.0%	11.4%	6.0%	5.4%	5.5%
Age of household members							
No older people	3.0%	48.4%	68.2%	67.1%	46.4%	67.5%	65.2%
Both older & non older people	22.4%	14.3%	18.5%	4.9%	14.8%	7.1%	7.9%
Older people only	74.6%	37.3%	13.3%	28.0%	38.7%	25.4%	26.9%
Tenure							
Owner-occupied (no mortgage)	53.3%	35.0%	22.8%	26.6%	37.6%	35.7%	35.9%
Owner-occupied (with mortgage)	12.3%	27.4%	30.9%	27.1%	23.3%	46.3%	43.8%
Council	30.6%	26.7%	16.7%	20.6%	24.4%	7.6%	9.4%
RSL	0.0%	4.2%	16.5%	5.7%	4.5%	1.0%	1.4%
Private rented	3.8%	6.7%	13.2%	20.0%	10.3%	9.4%	9.5%
Sub-area							
Area 1	5.4%	9.8%	19.5%	14.3%	11.8%	12.1%	12.1%
Area 2	9.6%	12.0%	15.6%	18.7%	14.6%	16.7%	16.5%
Area 3	18.2%	6.2%	7.3%	4.1%	7.2%	11.0%	10.5%
Area 4	32.4%	19.2%	24.4%	20.8%	20.5%	20.4%	20.4%
Area 5	3.8%	4.8%	6.8%	3.2%	4.6%	7.4%	7.1%
Area 6	11.7%	17.8%	14.4%	12.9%	13.9%	10.1%	10.5%
Area 7	10.1%	15.4%	7.3%	13.0%	14.6%	12.9%	13.1%
Area 8	8.7%	14.8%	4.7%	13.1%	12.8%	9.5%	9.9%

The figure below shows income levels for each category of special needs household. Also shown is the figure for non-special needs households. The average income of all households in the District was estimated at £401 per week (net income including non-housing benefits). The figure shows that all special needs groups have average income levels noticeably below both the District average and the average for non-special needs households.



Finally we can look at levels of unsuitable housing by special needs group. The table below shows the proportion of each group estimated to be living in unsuitable housing. For each category of special need the proportion in unsuitable housing is estimated to be significantly above the District-wide average of only 5.5%.

Table 14.10 Proportion of special needs groups living in unsuitable housing	
Special needs group	% of households
Frail elderly	10.6%
Physical disability	19.6%
Mental Health problem	16.1%
Other	17.8%
All special needs households	16.3%
All non-special needs households	4.2%
All households	5.5%

14.7 Care & repair and staying put schemes

This analysis studies special needs households who have difficulty in maintaining their home. The results are shown in the table below and are split between owner-occupiers and tenants. The table clearly shows that special needs households are more likely than other households in the District to have problems with maintaining their homes. Of all households with a problem or serious problem a total of 37.1% have special needs and almost two thirds of these are owner-occupiers.

Table 14.11 Special needs households and difficulty maintaining home						
Household group	No problem		A problem/ serious problem		TOTAL	
	Number	%	Number	%	Number	%
Special needs – owner-occupied	2,319	83.8%	450	16.3%	2,769	100.0%
Special needs - tenants	1,522	85.4%	260	14.6%	1,782	100.0%
All special needs households	3,841	84.4%	709	15.1%	4,551	100.0%
All households	39,889	95.4%	1,911	4.6%	41,800	100.0%

The evidence of the tables above is that there is certainly some scope for ‘staying put’ or ‘care and repair’ schemes in the District. A total of 1,911 households state a problem with maintaining their homes – of these 709 are special needs households with an estimated 450 living in the owner-occupied sector.

14.8 Summary

Information from the survey on special needs groups can be of assistance to authorities drawing up their detailed Supporting People Strategies. Some 10.9% of all the District’s households (4,551) contain special needs members. ‘Physically disabled’ is the largest category with special needs. There are 2,914 households containing a ‘physically disabled’ person and a further 1,197 with household members who are ‘frail elderly’.

Special needs households in North Kesteven are generally are smaller than average for the District and are more likely to contain at least one older person. Special needs households have lower than average incomes and are more likely than households overall to be in unsuitable housing. Special needs households in general stated a requirement for a wide range of adaptations and improvements to the home. Wheelchair access and level taps are the most commonly required.

Finally, the survey suggested considerable scope for ‘care & repair’ and ‘staying put’ schemes. A large proportion of special needs households stated problems with maintaining their homes, a large proportion of these are currently living in the owner-occupied sector.

15. Key workers

15.1 Introduction

The term intermediate housing is often used with reference to specific groups of households such as key workers. The survey therefore analysed such households. For the purposes of analysis key workers were defined as people working in any one of 7 categories. These were:

- Health Care
- Social Services
- Local Government
- Education
- Public Transport
- Emergency Services
- Probation Service

The nature of this study means that the key workers identified within the survey are those that are resident in North Kesteven. The data, therefore, includes key workers resident in the District who work outside its boundaries and excludes key workers who work in North Kesteven but live outside. The analysis of key workers concentrates on their current housing situation, future demands for housing and affordability (particularly in regard to ‘intermediate’ housing options).

15.2 Number of key workers

In total it is estimated that there are 12,749 key workers living in North Kesteven. The table below shows the categories of key workers within the District. The main categories of key worker are education, health care and local government.

Table 15.1 Key worker categories		
Category	Number of persons	% of key workers
Health Care	3,874	30.4%
Social Services	1,360	10.7%
Local Government	2,387	18.7%
Education	3,934	30.9%
Public Transport	375	2.9%
Emergency Services	718	5.6%
Probation Service	101	0.8%
TOTAL	12,749	100.0%

In total it is estimated that 7,606 households are headed by a key worker (head of household taken as survey respondent). These households are subject to further analysis.

15.3 Current tenure

The table below shows the current tenure of key worker households. The results are compared with non-key worker households. The table shows that a large proportion of key worker households are already owner-occupiers (85.0%); there are a further 6.3% in social rented housing whilst 8.7% are living in the private rented sector. Non-key worker households are more likely to be living in social or private rented accommodation and less likely to be living in the owner-occupied sector.

Table 15.2 Key worker households and tenure				
Tenure	Key worker household		Not key worker household	
	Number of households	% of households	Number of households	% of households
Owner-occupied (no mortgage)	1,632	21.5%	13,384	39.1%
Owner-occupied (with mortgage)	4,832	63.5%	13,485	39.4%
Council	402	5.3%	3,538	10.3%
RSL	77	1.0%	488	1.4%
Private rented	664	8.7%	3,298	9.6%
TOTAL	7,606	100.0%	34,194	100.0%

15.4 Housing aspirations

The table below looks at the future aspirations of key worker households. Of the 7,606 key worker households a total of 28.1% need or are likely to move over the next five years. This figure is slightly lower, around 24.0%, for non-key worker households. Key worker households are more likely to need or want to move within two years.

Table 15.3 Key worker households and future moves				
When need/likely to move	Key worker household		Not key worker household	
	Number of households	% of households	Number of households	% of households
Now	381	5.0%	872	2.6%
Within a year	634	8.3%	2,053	6.0%
1 to 2 years	553	7.3%	1,874	5.5%
2 to 5 years	572	7.5%	3,418	10.0%
No need/not likely to move	5,466	71.9%	25,977	76.0%
TOTAL	7,606	100.0%	34,194	100.0%

The table below shows where households likely/needing to move within the next two years would like to move. Over half (57.5%) of key worker households want to remain living in North Kesteven. The figure for non key worker households is slightly higher, at 64.3%. The results indicate that key worker households are more likely to want to move elsewhere in Lincolnshire or in the UK but are less likely to want to move elsewhere in the East Midlands area; generally the differences between the groups are not huge.

Table 15.4 Key worker households and the location of future moves				
Where want to move	Key worker household		Not key worker household	
	Number of households	% of households	Number of households	% of households
Within North Kesteven	902	57.5%	3,088	64.3%
To the City of Lincoln	45	2.9%	163	3.4%
Elsewhere in Lincolnshire	148	9.4%	196	4.1%
Elsewhere in the East Midlands	41	2.6%	149	3.1%
Elsewhere in the United Kingdom	346	22.1%	802	16.7%
Abroad	85	5.4%	401	8.4%
TOTAL	1,568	100.0%	4,799	100.0%

15.5 Affordability

The table below shows a comparison of income levels for key worker and non-key worker households. The figure for non-key worker households is only for those that were in employment. Figures shown are for weekly net income (including non-housing benefits). The table suggests that on average key worker households have marginally higher incomes than non-key worker households.

Table 15.5 Key worker households and income levels	
Category	Weekly net household income (including non-housing benefits)
Key worker household	£522
Non key worker (in employment)	£508
All households in North Kesteven	£401

Moving on to look at affordability we see that 87.0% of those key worker households who need/are likely to move within the city in the next two years can already afford market housing and a further 4.4% can only afford social rents. This leaves 8.6% who fall into an 'intermediate category'. No households suitable for intermediate housing can afford prices at just below market prices (the typical cost at which such housing is usually available).

Table 15.6 Key worker ability to afford housing		
Category	Number of households	% of households
Afford market housing	850	87.0%
Afford most expensive intermediate housing	0	0.0%
2 nd	53	5.4%
Afford cheapest intermediate housing	30	3.1%
Social rent only	43	4.4%
TOTAL	977	100.0%

15.6 Key workers and the basic needs assessment model

In addition to the above it is possible to study how key worker households fit into the Basic Needs Assessment model and their ability to afford intermediate housing. The table below gives an estimate of how much of the housing need will be from key workers and also an estimate of the likely supply to these households. The data is also split down by size requirements. The supply estimates below are based on those key worker households who have recently moved into affordable accommodation (based on past move information).

The table shows that there is an estimated net need for 91 dwellings per annum for key worker households. This figure represents 19.7% of the total affordable requirement in the North Kesteven District.

Table 15.7 Basic Needs Assessment Model and size requirement (key worker households)			
Size requirement	Annual need	Affordable supply	Overall shortfall/ (surplus)
1 bedroom	81	0	81
2 bedroom	10	0	10
3 bedrooms	0	0	0
4+ bedrooms	0	0	0
TOTAL	91	0	91

15.7 Summary

The term intermediate housing is often used with reference to specific groups of households such as key workers. The survey therefore analysed such households (the definition being based on categories of employment that included public sector workers). The analysis suggested that around 7,606 households are headed by a key worker. These households are more likely to be in the owner-occupied sector than non-key worker households, and less likely to be in the social rented sector.

Key worker households tended to have higher incomes than other households and were more likely to be able to afford minimum market prices - 87.0% of key workers in North Kesteven could afford market prices; only 4.4% could afford only social rented housing. However just under a fifth of the net requirement came from households headed by a key worker. The data suggests therefore that there is not a significant key worker problem in North Kesteven, as these households are more likely to be existing owner-occupiers, have above average income levels and account for a small proportion of the net overall requirement.

16. Older person households

16.1 Introduction

Data was collected in the survey with regard to the characteristics of households with older persons. This chapter looks at the general characteristics of older person households and details some additional survey findings about such households.

Older people are defined as those over the state pension eligibility age (65 for men, 60 for women). For the purpose of this chapter, households have been divided into three categories:

- Households without older persons
- Households with both older and non-older persons
- Households with only older persons

No adjustment is made to the “both older and non-older person” category based on the gender of the respondent as is sometimes the case in the data published by the Department of Work and Pensions.

16.2 The older person population

Just over a fifth of all households in North Kesteven contain only older people (26.9%) and a further 7.9% contain both older and non-older people. The table below shows the number and percentage of households in each group.

Table 16.1 Older person households		
Categories	Number of households	% of all households
Households without older persons	27,274	65.2%
Households with both older and non-older persons	3,302	7.9%
Households with older persons only	11,224	26.9%
TOTAL	41,800	100.0%

16.3 Household size

The number of occupants in older person households is shown in the table below. The majority (93.5%) of older person only households comprise of three people or less.

Table 16.2 Size of older person only households					
Number of persons in household	Age group				
	Older persons only	Other h'holds	Number of h'holds	% of total h'holds with older persons	% of those with older persons
One	5,855	4,515	10,370	56.5%	52.2%
Two	5,352	11,560	16,912	31.6%	47.7%
Three	17	6,291	6,308	0.3%	0.2%
Four	0	5,931	5,931	0.0%	0.0%
Five or more	0	2,278	2,278	0.0%	0.0%
TOTAL	11,224	30,576	41,800	26.9%	100.0%

16.4 Tenure

The table below shows the housing tenures of households with older persons. More than three quarters (76.9%) of older person only households are owner-occupiers. The overwhelming majority of these do not have a mortgage. This finding suggests that the potential for equity release schemes in North Kesteven is quite high.

Owner-occupied (without a mortgage) households also show the highest level of older person only households at 51.1%. Another significant finding is the high proportion of social rented accommodation containing older people only (47.2% of Council and 18.4% of RSL respectively). This may have implications for future supply of specialised social rented accommodation.

Table 16.3 Older person only households and tenure					
Tenure	Age group				
	Older persons only	Other house holds	Total hhs	% with older persons	% of older person hhs
Owner-occupied (no mortgage)	7,674	7,342	15,016	51.1%	68.4%
Owner-occupied (with mortgage)	953	17,364	18,317	5.2%	8.5%
Council	1,859	2,081	3,940	47.2%	16.6%
RSL	104	461	565	18.4%	0.9%
Private rented	633	3,329	3,962	16.0%	5.6%
TOTAL	11,224	30,576	41,800	26.8%	100.0%

16.5 Property size

The table below shows that older person only households are more likely than all households in North Kesteven to be living in one and two bedroom properties. However, the results do suggest that over a half of all older person households are in three or more bedroom dwellings. Given that previous information has shown that all older person only households are comprised of less than three occupants, this finding suggests that there could be potential scope to free up larger units for younger families if the older households chose to move into suitable smaller units.

Table 16.4 Size of dwellings (number of bedrooms) for older person only households		
Number of bedrooms	% of older person households	% of all households in District
1 bedroom	7.3%	3.1%
2 bedrooms	37.5%	24.2%
3 bedrooms	45.1%	48.9%
4+ bedrooms	10.1%	23.8%
TOTAL	100.0%	100.0%

16.6 Geographical distribution

The table below provides information on the geographical distribution of households containing only older persons across the survey sub-areas of North Kesteven. The data indicates that *Area 8* and *Area 1* have the highest proportions of older person only households, with 32.7% and 31.7% of these households made up of older person only households respectively.

Table 16.5 Geographical distribution of older person households – by sub-area					
Sub-area	Age group				
	Older persons only	Other h'holds	Number of h'holds	% with older persons	% of older person h'holds
Area 1	1,597	3,445	5,042	31.7%	14.2%
Area 2	1,524	5,353	6,877	22.2%	13.6%
Area 3	1,201	3,207	4,408	27.2%	10.7%
Area 4	2,144	6,384	8,528	25.1%	19.1%
Area 5	806	2,148	2,954	27.3%	7.2%
Area 6	1,115	3,267	4,382	25.4%	9.9%
Area 7	1,487	3,997	5,484	27.1%	13.2%
Area 8	1,349	2,776	4,125	32.7%	12.0%
TOTAL	11,223	30,577	41,800	26.8%	100.0%

16.7 Working older people

The data collected in the Housing Needs Survey enables us to distinguish between retired older person households and those where at least one person in the household is in full or part time employment. In North Kesteven, 7.6% of households comprised solely of older persons contain at least one person who is not retired. In contrast, for households that contain a mix of older (i.e. someone who has reached the age of eligibility for a state pension) and non-older people, 2,127 of the 3,302 households (or 64.4%) in this category contain at least one person who in full or part time employment.

16.8 Older person households in unsuitable housing

Some 3.5% of all older person only households (390 households) in North Kesteven live in unsuitable housing, as defined by the HNS. These findings do not necessarily mean there is reason for complacency with regard to the future housing needs of older persons. As the population ages, demand for adaptations and other forms of support, including sheltered housing, will most likely increase and will need to be considered by the Council.

16.9 Households nearing pension age

In planning for their present and future needs, it is important to take into account the fact that over the next several years additional households will enter one of the older person categories. The table below shows the characteristics of the 4,551 households in North Kesteven (10.9%) whose head of household will reach pensionable age within the next five years. Some 83.9% of such householders state that they are not likely to move within the next five years and of those who say they are likely to move, almost all say that they expect to remain within the North Kesteven District.

Table 16.6 Characteristics of households whose heads are nearing pension age	
Characteristic	Households/%
Number of Households	4,551
Average weekly net income	£374
Tenure	
Owner-occupied (no mortgage)	54.9%
Owner-occupied (with mortgage)	31.4%
Council	8.4%
RSL	0.6%
Private rented	4.6%
Size of Unit	
1 Bedroom	1.0%
2 Bedrooms	21.3%
3 Bedrooms	53.1%
4+ Bedrooms	24.7%
% in unsuitable housing	6.4%
% with Special Needs	11.3%

Average income is a little lower than the District average. In terms of tenure the majority reside in owner-occupied housing. Just over half of those in owner-occupation have no mortgages. The incidence of special needs and those in unsuitable housing is slightly higher than for North Kesteven overall.

16.10 Summary

Some 26.9% of households in North Kesteven contain older persons only, and a further 7.9% contain a mix of both older and non-older persons. Older person only households are disproportionately comprised of only one person providing implications for future caring patterns. Although the majority of older person only households live in the private sector, it is interesting to note that a high proportion of social rented accommodation houses contain older people only (47.2% of all Council accommodation and 18.4% of all RSL accommodation).

Older person households and those households whose heads are nearing pension age do not contribute significantly to the overall need for additional affordable housing, but may well have a significant impact on the future of Council housing and the future need for sheltered housing and adaptations.

17. Younger person households

17.1 Introduction

This chapter looks at housing needs, tenure aspirations and tenure expectations of younger people. House price rises in many parts of the country have made owner-occupation difficult to realise for many younger people, who are likely to have a relative lack of equity. A large number of the potential households identified in chapters six and seven are also likely to be young people who have remained with their parents or another relative longer than expected because they cannot afford market priced housing. Younger persons are defined for the purpose of this chapter as those under 30. Throughout the chapter some of the results should be treated with caution as they are based on relatively small sample sizes.

17.2 Younger person households

Younger household are defined by the absence of a person of 30 or above. According to this definition, an estimated 4.8% of households in North Kesteven are headed by a younger person.

Table 17.1 Younger person households		
Category	Households	% of all households
Younger persons – no children	1,246	3.0%
Younger persons – with children	750	1.8%
Not younger person households	39,804	95.2%
TOTAL	41,800	100.0%

The analysis below distinguishes between younger person households both with and without children.

17.3 Household size

The number of occupants in younger person households is shown in the table below. The results indicate that nearly half of all younger person households with no children are living alone. 44.1% of all young person households contain two people only. The results also show that single person households are most likely to contain younger people only (6.0% compared to 4.8% of all households).

Table 17.2 Size of younger person only households						
Number of persons in household	Age group					
	Younger person h'holds – no children	Younger person h'holds – with children	Other h'holds	Total number of h'holds	% of total h'holds with younger persons	% of those with younger persons
One	619	0	9,751	10,370	6.0%	31.0%
Two	627	253	16,032	16,912	5.2%	44.1%
Three	0	364	5,944	6,308	5.8%	18.2%
Four or more	0	133	8,077	8,210	1.6%	6.7%
TOTAL	1,246	750	39,804	41,800	4.8%	100.0%

17.4 Tenure

The table below shows the housing tenures of younger person households. The results indicate that the private rented sector is much more likely to contain younger person households – 20.0% of households in the private rented sector are younger person households compared with 4.8% of all households. Younger person households without children are particularly likely to be in owner-occupation – over half of such households are owner-occupiers with a mortgage.

Table 17.3 Tenure of younger person only households						
Tenure	Age group					
	Younger person h'holds – no children	Younger person h'holds – with children	Other h'holds	Number of h'holds	% of total h'holds with younger persons	% of those with younger persons
Owner-occupied (no mortgage)	23	27	14,966	15,016	0.3%	2.5%
Owner-occupied (with mortgage)	716	161	17,441	18,317	4.8%	43.9%
Council	48	131	3,761	3,940	4.5%	9.0%
RSL	0	110	455	565	19.5%	5.5%
Private rented	459	332	3,181	3,962	20.0%	39.6%
TOTAL	1,246	750	39,804	41,800	4.8%	100.0%

17.5 Geographical distribution

The table below provides information on the geographical distribution of households containing younger persons across the survey sub-areas of North Kesteven. The data indicates that Area 4 has the highest proportion of younger person households; 32.0% of young person household live in this area.

Table 17.4 Geographical distribution of younger person households – by sub-area					
Sub-area	Age group				
	Younger person h'holds	Other h'holds	Number of h'holds	% of total h'holds with younger persons	% of those with younger persons
Area 1	161	4,881	5,042	3.2%	8.1%
Area 2	412	6,465	6,877	6.0%	20.6%
Area 3	114	4,294	4,409	2.6%	5.7%
Area 4	638	7,890	8,527	7.5%	32.0%
Area 5	181	2,772	2,953	6.1%	9.1%
Area 6	167	4,215	4,382	3.8%	8.4%
Area 7	162	5,323	5,485	3.0%	8.1%
Area 8	160	3,964	4,125	3.9%	8.0%
TOTAL	1,996	39,804	41,800	4.8%	100.0%

17.6 Income and need

The table below compares income, savings and equity (for owner-occupiers) levels for younger person households and all households in North Kesteven.

Table 17.5 Financial information and younger person households			
Age group	Average weekly net household income	Average savings	Average equity
Younger person h'holds – no children	£397	£1,822	£34,235
Younger person h'holds – with children	£276	£849	£99,655
Other h'holds	£404	£4,395	£120,473
ALL HOUSEHOLDS	£401	£4,255	£118,444

The estimated mean average of weekly net income including benefits for younger households with children is £276, which is lower than the average for all households in the District (£401) and also for those young person households without children. Furthermore savings are significantly lower for all young person households, as is equity for younger person households in owner-occupation.

The tables below show the number of younger person households both in unsuitable housing and in housing need. The results indicate that younger person households are more likely to be living in unsuitable housing – 7.9% compared to 5.5% of all households in North Kesteven. Those households containing children are most likely to be living in unsuitable housing (10.5%).

Table 17.6 Younger person households in unsuitable housing						
Unsuitable housing	Age group					
	Younger person h'holds – no children	Younger person h'holds – with children	Other h'holds	Number of h'holds	% of total h'holds with younger persons	% of those with younger persons
In unsuitable housing	78	79	2,131	2,288	6.9%	7.9%
Not in unsuitable housing	1,167	671	37,673	39,512	4.7%	92.1%
TOTAL	1,246	750	39,804	41,800	4.8%	100.0%

The housing need has been calculated through the same method that was applied to all households in Chapters 6 and 7 – households in unsuitable housing who cannot afford market priced housing according to an affordability test are assumed to be in need. No young person households were found to be in need, which compares with 0.5% of all households.

Table 17.7 Younger person households in housing need						
Backlog need	Age group					
	Younger person h'holds – no children	Younger person h'holds – with children	Other h'holds	Number of h'holds	% of total h'holds with younger persons	% of those with younger persons
In need	0	0	193	193	0.0%	0.0%
Not in need	1,246	750	39,611	41,607	4.8%	100.0%
TOTAL	1,246	750	39,804	41,800	4.8%	100.0%

17.7 Tenure expectations and aspirations

Of all the younger households, an estimated 42.9% said they would need or expect to move within the next two years. Of these, roughly 55% said they would either like or expect to remain within the North Kesteven District Council area. Only 6% would like or expect to live in the City of Lincoln. The table below illustrates the tenure aspiration and expectations of those 473 younger households looking to move within the District.

This data suggests that a larger proportion of younger person households would like to buy their own home in their next move than expect to (64.9% compared with 51.6%). Conversely, many more younger person households expect to rent from a private landlord than would like to.

Table 17.8 Younger person households and tenure aspirations		
Category	Like	Expect
Buy own home	64.9%	51.6%
Rent from council	15.7%	11.2%
Rent from a housing association	6.1%	6.1%
Rent from a private landlord	13.3%	31.1%
TOTAL	100.0%	100.0%

17.8 Summary

It is evident from the analysis that although the numbers of existing younger person only households is numerically small within the District, especially those with children. Such households are more likely, than all households, to be experiencing housing problems as demonstrated by higher incidences of unsuitable housing, again especially among those households with children. The analysis also indicates that nearly half of younger person households stated a need to move in the next two years, of which 55% indicated a preference to remain in North Kesteven. These households indicated a strong preference for owner-occupation although around 31% expected to move to private rented accommodation. Young person households have lower income, saving and equity levels than those households containing at least one person over 30.

18. Overcrowding and under-occupation

18.1 Introduction

This chapter briefly studies the extent of overcrowding and under-occupation of households living in each individual tenure group. The standards used to check for overcrowding/under-occupation were as follows:

- **Overcrowding:** each household was assessed as to the number of bedrooms required. Any household without enough bedrooms to sleep persons was deemed to be over-crowded.
- **Under-occupation:** households with more than one spare bedroom are deemed to be under-occupied.

18.2 Overcrowding and under-occupation

The table below shows a comparison between the number of bedrooms in each home against the number of bedrooms required for all households.

Table 18.1 Overcrowding and under-occupation					
Number of bedrooms required	Number of bedrooms in home				TOTAL
	1	2	3	4+	
1 bedroom	1,258	8,616	11,574	4,223	25,671
2 bedrooms	23	1,433	6,148	2,937	10,541
3 bedrooms	0	59	2,509	2,534	5,102
4+ bedrooms	0	0	221	264	485
TOTAL	1,281	10,108	20,452	9,958	41,800

KEY: Overcrowded households Under-occupied households

Note: The bottom two cells of the 4+ bedroom column contain some households that are either overcrowded or under-occupied – for example they may require three bedrooms but live in a five bedroom property or may require five bedroom property but currently be occupying four bedroom property.

The estimated number of overcrowded and under-occupied households are as follows:

- **Overcrowded:** 0.8% of households = 349 households
- **Under-occupied:** 46.2% of households = 19,308 households

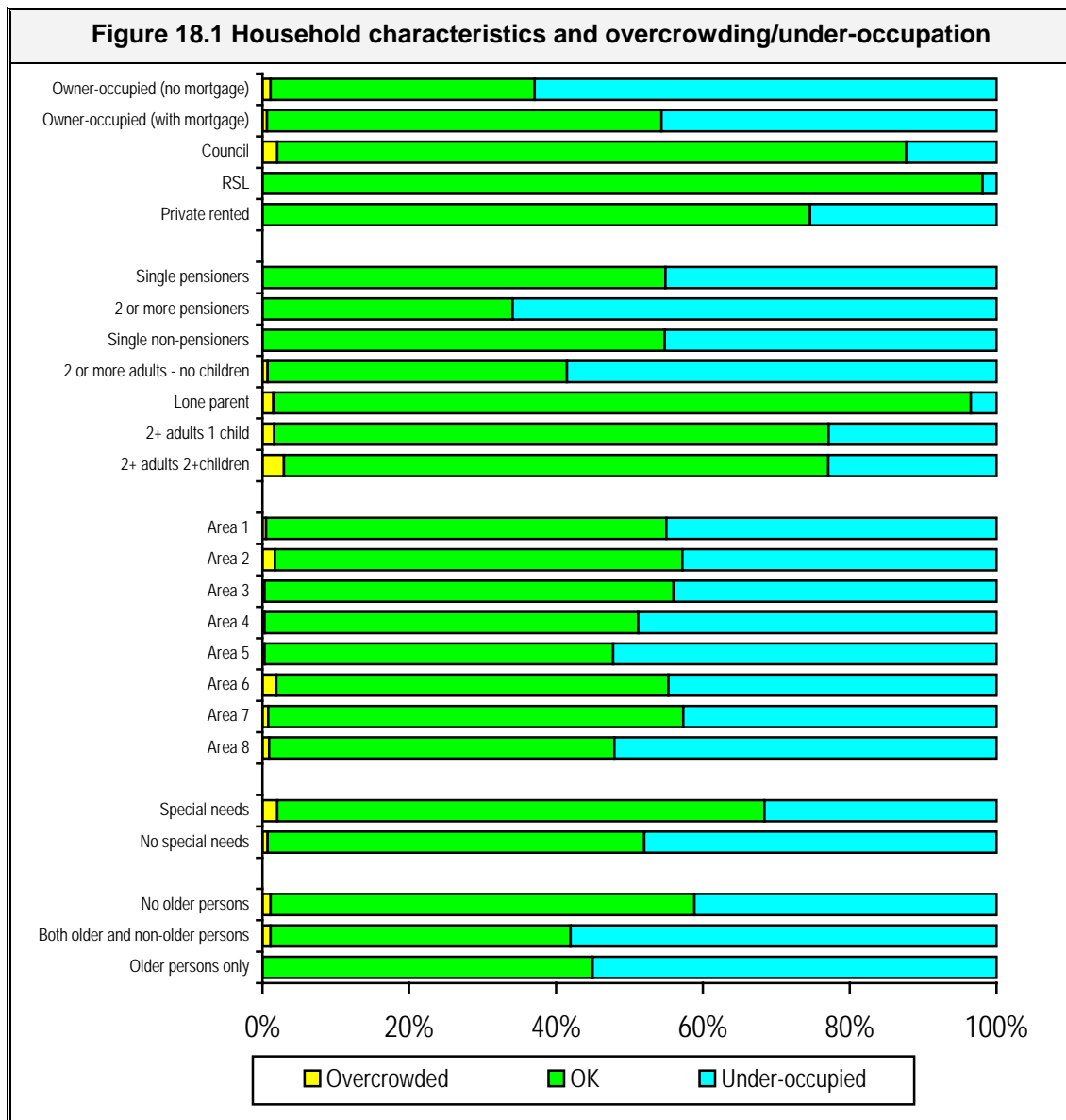
18.3 Other households characteristics

The figure below shows levels of overcrowding and under-occupation by various household characteristics. The figure shows some clear differences between different household groups.

In terms of tenure, the figure shows that owner-occupiers are most likely to be under-occupying dwellings, this is particularly true for those with no mortgage. Households in Council accommodation are most likely to be living in overcrowded conditions. Households in RSL rented accommodation show the lowest level of under-occupation and no overcrowding.

Household type analysis suggests that households with children are most likely to be overcrowded (and least likely to under-occupy). Non-pensioner households containing two or more adults and no children are also likely to be over-crowded. It appears that the greater the number of children, the more likely it is that the household will be over-crowded. Lone parent households are the least likely to live in under-occupied homes.

By sub-area, the data suggests that households in *Area 6* are most likely to be overcrowded (1.9%). All sub-areas showed similar levels of under-occupation. The special needs analysis suggests that special needs households are more likely to be overcrowded and less likely to be under-occupying. Finally the data suggests that households containing older persons only are less likely to be overcrowded than other households.



18.4 Income levels

The figure below shows the income levels of households who are overcrowded or under-occupied. The data shows that overcrowded households have the highest average household income (at £508 per week). However, if these figures are adjusted depending on the number of persons in the households this trend becomes more reasonable. Overcrowded households have an average income per person of only £97 per week, this figure rises to £209 for households who are under-occupying.

Table 18.2 Overcrowding/under-occupancy and income			
Overcrowded/under-occupied	Average net weekly income	Average number of person in households	Average income per person
Overcrowded	£508	5.25	£97
Neither overcrowded nor under-occupied	£376	2.60	£144
Under-occupied	£429	2.05	£209
TOTAL	£401	2.37	£169

18.5 Moving intentions of under-occupying households

Finally this section looks at any moving intentions of overcrowded and under-occupied households. The table below shows the number and proportion of households in each group who need or expect to move home within the next two years.

The analysis suggests that overcrowded households are most likely to need/expect to move. In total an estimate 27.8% of overcrowded households need or expect to move within the next two years, this compares with only 11.9% of households who currently under-occupy their dwelling.

Table 18.3 Moving intentions of overcrowded and under-occupying households			
Overcrowded/under-occupied	Number need/expect to move	Total h'holds	% needing/ expecting to move
Overcrowded	97	349	27.8%
Neither overcrowded nor under-occupied	3,982	22,143	18.0%
Under-occupied	2,289	19,308	11.9%
TOTAL	6,367	41,800	15.2%

18.6 Summary

This brief chapter looked at overcrowding and under-occupation. The results suggest that 0.8 % of all households are overcrowded and 46.2% under-occupy their dwelling. The owner-occupied (no mortgage) sector shows the highest levels of under-occupation the Council rented sector the highest overcrowding.

Overcrowded households tend to have low incomes per person in the household and are far more likely to state that they need or expect to move than other households.

SECTION E: POLICY IMPACT

This final section starts with a discussion of the findings of this study in the context of the Lincoln Policy Area, of which North Kesteven District is a part. The data from this housing needs survey will be presented alongside the equivalent information from the studies in the other two districts that make up the Lincoln Policy Area: the City of Lincoln and West Lindsey.

The last chapter will outline the implications of these findings for housing policy in North Kesteven. It will look at the consequences for the housing market as whole as well as particular groups of the population resident in the area.



19. Implication for the Lincoln Policy Area

19.1 Introduction

The Lincoln Policy Area (LPA) is comprised of the local authority of the City of Lincoln as well as parts of the local authorities of North Kesteven and West Lindsey and contains an estimated 160,000 people². The area was delineated partly around the Lincoln travel to work area, but also to take into account additional services and facilities within the vicinity. The LPA is the largest regional centre for employment, housing and services in the County of Lincolnshire and it is the aim of both the Regional Planning Guidance and the County Structure Plan to strengthen the role the area has within the region. The LPA, however, is based in the two authorities with the lowest population growth between 1991 and 2001 (City of Lincoln and West Lindsey) as well as the authority with the highest (North Kesteven)³.

19.2 Housing in the Lincoln Policy Area

According to the current draft of the Lincolnshire Structure Plan, the Regional Planning Guidance has prescribed 55,000 new dwellings in the County of Lincolnshire between 2001 and 2021 (1,750 per year). It is intended that 16,300 of these dwellings be within the LPA (815 per year), representing 29.6% of all new dwellings in the County. In comparison to the proportion of dwellings currently within the area, this is an over allocation of approximately 5.4%, emphasising the intention for the LPA to be an increased focal point of the County.

As well as increasing the significance of the area, the emphasis on housing development in the LPA is consistent with the other priorities of the structural plan including limiting housing on Greenfield land, building high density housing and co-ordinating housing development with economic development.

Of the 16,300 dwellings allocated to the LPA, 5,300 will be created within the North Kesteven part of the LPA, 8,100 in the City of Lincoln, and 2,900 in the West Lindsey part of the LPA. It is important to note that as the LPA does not cover the whole of the local authorities of North Kesteven and West Lindsey, there is an additional requirement in the other parts of these districts. Within North Kesteven it is intended that a further 2,700 dwellings be created with a further 4,100 in West Lindsey. The total number of new dwellings expected in each of the authorities between 2001 and 2021 is presented in the table below.

² Lincolnshire structure plan, 2004

³ Ibid

Table 19.1 Comparison of the dwelling stock			
New dwellings 2001- 2021	North Kesteven	Lincoln	West Lindsey
LPA	5,300	8,100	2,900
Non-LPA	2,700	-	4,100
Total	8,000	8,100	7,000
Annual requirement	400	405	350

As the LPA crosses local authority boundaries it is useful to compare the findings of the separate housing market analysis of the three authorities in which the LPA is based. Difficulties exist with this because the housing needs surveys have been undertaken at different times and by different firms, with varied methodologies. The North Kesteven and City of Lincoln surveys have just been completed by *Fordham Research*, whilst the West Lindsey survey was completed in July 2003 by Opinion Research Services.

19.3 Housing stock comparisons

Initially it is worth comparing the housing stock in the three areas to establish if there is a significantly different profile, which will affect the decision-making behaviour of residents and potential residents. Three main characteristics are considered within the property profile; the type of accommodation, the tenure and the dwelling size. These have been calculated from the 2001 Census, HIP and Census data and the individual housing needs surveys respectively. The first two characteristics include student households, who were excluded from the *Fordham Research* housing needs survey analysis. The information is presented in the table below.

Table 19.2 Comparison of the dwelling stock			
	North Kesteven	Lincoln	West Lindsey
Accommodation type			
Detached house	54.2%	19.2%	49.2%
Semi-detached house	32.2%	29.6%	27.6%
Terraced house	9.2%	34.1%	16.8%
Flat/ maisonette	4.4%	17.1%	6.4%
Tenure			
Owner-occupied (no mortgage)	35.9%	25.7%	37.4%
Owner-occupied (with mortgage)	43.8%	38.6%	40.8%
Council	9.4%	21.8%	0.0%
RSL	1.4%	3.2%	12.8%
Private rented	9.5%	10.8%	9.0%
Dwelling size			
1 bedroom	3.1%	14.2%	4.2%
2 bedroom	24.2%	30.5%	24.5%
3 bedroom	48.9%	42.4%	49.3%
4+ bedroom	23.9%	14.0%	22.0%

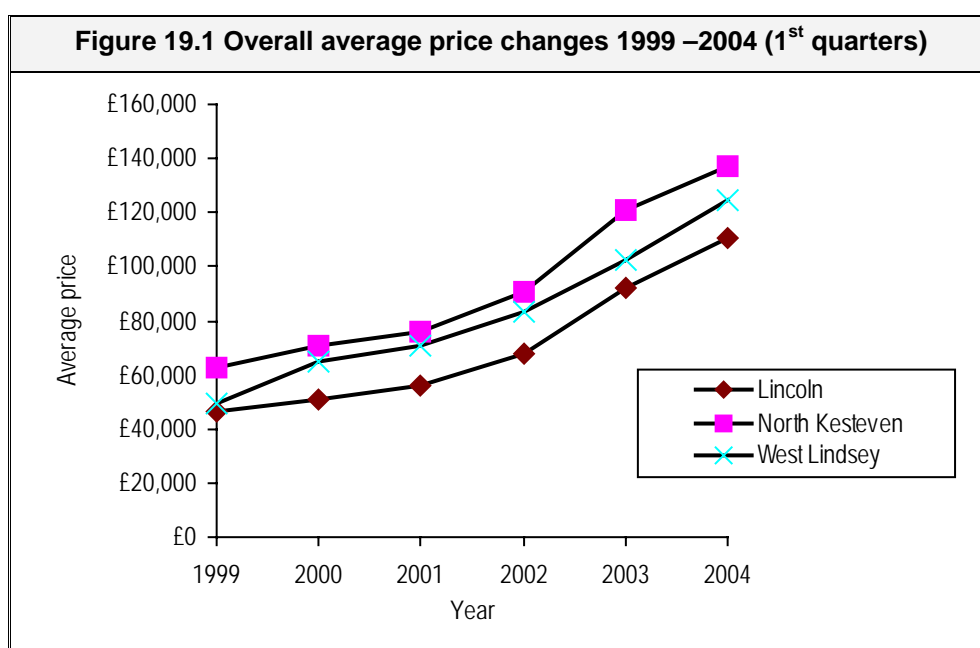
Generally it can be seen that the dwelling stock in North Kesteven and West Lindsey is similar. The table shows that around half of the dwelling stock in North Kesteven and West Lindsey are detached houses compared to just a fifth of dwellings in Lincoln. Instead, Lincoln has a greater proportion of terraced houses and flats/maisonettes. This accommodation profile reflects the geography of the local authority with the areas rurality and associated quality of life likely to impact on property preferences as much as the dwelling type.

The tenure profile shows that the City of Lincoln has a far larger stock of social rented properties than the other two districts; the proportion of housing in Lincoln that is social rented is roughly double. The Council is the principal owner of social rented accommodation in both North Kesteven and Lincoln, whereas in West Lindsey all the social rented stock has been transferred to RSL ownership. North Kesteven and West Lindsey have a larger owner-occupied stock than Lincoln and a larger proportion of owner-occupiers in these two districts own their property outright. The private rented sector is similar in all three districts. It is not unexpected that Lincoln has a larger social sector as there is a historical tendency for concentrations of households on lower incomes to be found in urban areas. Also the higher proportion of owner-occupiers without a mortgage in North Kesteven and West Lindsey reflects the older population resident there.

The dwelling size profile shows that three bedroom properties are the most common in all three areas. North Kesteven and Lincoln have a greater proportion of dwellings with 4 or more rooms, whilst in Lincoln there is a much greater proportion of one bedroom properties. This suggests that Lincoln would be a more likely destination for smaller households, whilst North Kesteven and West Lindsey offer more choice if a household would like a larger property.

19.4 House prices

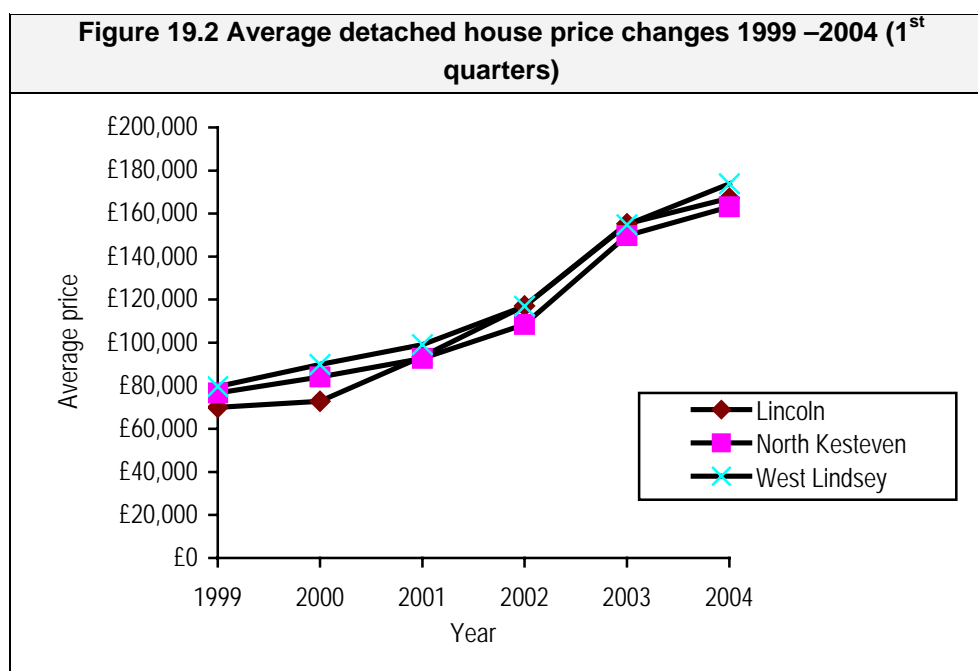
House price information is crucial to understanding the dynamics of the local housing market. Firstly we will present data on the latest house prices by house type as obtained from Land Registry. Average house price changes between the 1st quarter of 1999 and the 1st quarter of 2004 are presented in the figure below. It shows that average property prices rose at a faster rate than the national and regional average in all three areas, but that West Lindsey has witnessed the fastest growth at 250.5% and North Kesteven the slowest at 218.0%. The comparative figure for Lincoln is 238.8%. Despite the lower level of increase, average property prices remain highest in North Kesteven.



A more accurate comparison of property prices can be obtained by looking at price by property type. This is presented in the table below for the 1st quarter of 2004. The data shows that for all properties other than detached houses North Kesteven is the most expensive area, with West Lindsey the cheapest, for detached houses the reverse is true.

Table 19.3 Average property prices (1st quarter 2004) (number of sales in brackets)			
Property type	North Kesteven	Lincoln	West Lindsey
Detached	£163,186 (317)	£167,115 (120)	£173,891 (156)
Semi-detached	£108,994 (166)	£103,187 (175)	£103,055 (71)
Terraced	£97,441 (74)	£89,983 (245)	£74,848 (119)
Flat/maisonette	£89,127 (14)	£75,242 (18)	£66,625 (4)

As detached houses is the property type for which most sales have taken place it is useful to look at changes in price over time. This is presented in the figure below. It shows that detached property in the three local authorities has increased at roughly the same rate and the costs have remained largely similar to each other.



19.5 Threshold costs for market housing

In all of the housing needs surveys housing need was measured against the size of dwelling required. This meant house prices by dwelling size had to be collected. All of the surveys undertook an interview with estate agents in an attempt to determine the minimum cost required to access private sector housing by bedroom size.

i. Entry-level owner-occupier cost

Although the West Lindsey survey uses lower quartile house prices rather than minimum prices as the threshold for owner-occupation affordability, it is still of value to compare these thresholds in the different local authority areas. It is also important to note that the surveys with the estate agents took place at different times. This information is presented in the table below.

Table 19.4 Entry-level property costs for owner-occupation				
Size of property	North Kesteven	City of Lincoln	West Lindsey	
			Within Gainsborough	Outside of Gainsborough
1 bedroom	£67,000	£67,500	£11,964	£26,700
2 bedrooms	£83,000	£78,333	£15,693	£43,242
3 bedrooms	£104,000	£91,667	£26,699	£72,257
4+ bedrooms	£149,000	£108,333	£46,540	£113,201

This information suggests that house prices vary most by size in West Lindsey, with four bedroom properties costing over four times as much as one bedroom properties to buy in both parts of the area. In North Kesteven they cost just over twice as much, whereas in the City of Lincoln they cost just 60% more. Gainsborough was identified as being an area of extremely cheap house prices within West Lindsey. When compared to the other local authorities within the LPA it can be seen that this area remains considerably cheaper. Gainsborough is however, outside of the LPA. Excluding Gainsborough, prices in the rest of West Lindsey are the cheapest for one, two and three bedroom properties, whilst four bedroom properties are cheapest in the City of Lincoln. Other than for one bedroom properties, prices in North Kesteven are notably more expensive than the other local authorities in the policy area.

ii. Entry-level private rented cost

The private rental stock was negligible in West Lindsey and so there was no information on rental prices in the area. In the case of West Lindsey therefore, housing benefit reference rent has been assumed to represent the suitable threshold. The data for the threshold monthly cost of private renting is presented in the table below.

Table 19.5 Entry-level monthly rental costs for private renting			
Size of property	North Kesteven	City of Lincoln	West Lindsey
1 bedroom	-	£297	£240
2 bedrooms	£362	£353	£274
3 bedrooms	£403	£393	£292
4+ bedrooms	£532	£430	£315

The table shows that rental costs in West Lindsey are considerably lower than in the other two areas for all dwelling sizes. However, this finding should be treated with caution due to the different methodologies used in obtaining these figures. Rental costs in North Kesteven are slightly more expensive than Lincoln for 2 and 3 bed properties, but a lot more expensive for four bedroom dwellings. There was no information available due to the lack of one bedroom properties in North Kesteven.

Overall the lower cost of entry to market housing in West Lindsey means that some households that fall into need in the other two areas may be able to access market housing in West Lindsey. The extent that this is possible is determined by the attitude of the applicable households in Lincoln and North Kesteven to the prospect of moving to West Lindsey. It should be noted however that within the housing needs surveys it is only those that intend to stay in their current local authority that are considered in need.

19.6 Housing market activity

It is also important to compare the stock turnover rates for the three areas to see which area is likely to be able to provide opportunities to enter owner-occupied housing. The number of property sales in the last year is presented in the table below alongside the rate of turnover. The table shows that Lincoln has the most active housing market and West Lindsey has the least. The higher proportion of housing stock that is social rented in Lincoln, however means that the property turnover rate is probably lower than that in West Lindsey. This suggests that more properties are likely to become available for purchase in North Kesteven than in the other two areas.

Table 19.6 Number of property sales in the last year and the estimated rate of property turnover							
Area	Total property sales					Estimated number of households	Estimated turnover rate
	Apr - Jun 03	Jul - Sep 03	Oct - Dec 03	Jan - Mar 04	Total in year		
North Kesteven	666	807	753	571	2,797	41,800	6.7%
Lincoln	666	709	741	558	2,674	38,000	7.0%
West Lindsey	514	551	684	350	2,099	35,500	5.9%

19.7 Results of the Basic Needs Assessment Model

The results produced from the Basic Needs Assessment Model for the annual demand for, and supply of, affordable housing in each survey is presented in the table below. A comparison of the figures shows that North Kesteven has the lowest supply of affordable housing and the largest net need for affordable housing. The City of Lincoln has both the highest annual need and supply. In West Lindsey affordable housing supply slightly exceeds the comparatively small need to leave a small surplus of affordable housing, which could potentially be used to offset some of the shortfalls found in the other two areas. The overall net need for affordable housing in the three authorities in the LPA is 582 dwellings per year.

Table 19.7 Comparison of the affordable housing need and supply				
	North Kesteven	Lincoln	West Lindsey	Total
Annual need	765	1,205	360	2,330
Annual supply	303	1,046	399	1,748
Overall shortfall (surplus)	462	159	(39)	582

19.8 A comparison of imbalances in the whole housing market

All three housing needs surveys undertook an analysis to suggest the extent to which supply and demand are ‘balanced’ across tenure and property size. The results of each survey are presented in the tables below with a final table showing the overall balance in the three authorities.

In North Kesteven there is an overall surplus of private rented housing, although a shortage for one bedroom homes, a shortfall of owner-occupied housing, particularly for two and four or more bedrooms and a shortfall of affordable housing, principally for two bedroom properties. Overall there is a shortfall for all but three bedroom property sizes, but it is most acute for smaller one and two bedroom dwellings.

The data shows that in Lincoln there is a surplus of private rented housing for all accommodation sizes, a large shortfall for owner-occupied accommodation for all sizes except three bedroom dwellings, which display a surplus, and a shortfall of affordable housing, particularly two bedroom properties. Overall there is a shortfall for all property sizes, the largest being for two-bedroom accommodation.

In West Lindsey there is a surplus of private rented housing, although a shortfall exists for one, two and four bedroom homes, there is a large shortfall of owner-occupied housing, principally for three bedroom properties, with surpluses existing for one and two bedroom homes and a slight shortfall of affordable housing.

In both North Kesteven and Lincoln the shortfall is largest for two bedroom properties, whereas in West Lindsey it is for three bedroom dwellings with a surplus of one and two bedroom homes present.

Table 19.8 Balancing housing markets - North Kesteven total shortfall or (surplus)					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	37	152	(166)	164	187
Private rented	53	(16)	(112)	(53)	(128)
Affordable housing	60	150	75	35	320
TOTAL	150	286	(203)	146	379

Table 19.9 Balancing housing markets - Lincoln total shortfall or (surplus)					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	115	105	(36)	148	332
Private rented	(1)	(22)	(13)	(3)	(39)
Affordable housing	21	151	85	26	283
TOTAL	135	235	35	170	576

Table 19.10 Balancing housing markets - West Lindsey total shortfall or (surplus)					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	(20)	(114)	520	61	448
Private rented	5	48	(141)	49	(39)
Affordable housing	(19)	53	10	12	55
TOTAL	(34)	(13)	389	122	464

As all three areas display the same overall tenure balance (a shortfall of owner-occupied and affordable housing and a surplus of private rented accommodation) it is unlikely that opportunities will exist in the other local authorities for those who cannot obtain their desired home tenure in their current authority. Within tenures though, the difference in the size requirement between districts suggests that people will be able to move between local authorities to meet their need. Within the owner-occupied sector the surplus of one and two bedroom properties in West Lindsey could offset some of the shortfall in North Kesteven and Lincoln, whereas the shortfall of three bedroom properties in West Lindsey could be offset by surpluses in the other two areas.

Within the private rented sector surpluses of two bedroom properties in North Kesteven and Lincoln could meet some of the shortfall in West Lindsey, whereas the shortfall in West Lindsey for four bedroom properties could be offset by the stock in the other two areas. For affordable housing the surplus of one bedroom properties in West Lindsey could meet some of the excess need in North Kesteven and Lincoln. The net effect of combining the three local authorities together is that the only surpluses exist for three and four bedroom private rented homes.

Using the balancing housing markets method it is estimated that the total demand of dwellings in the three local authorities is 1,419. Two-thirds of the demand is for owner-occupied accommodation with the remaining third for affordable housing. The private rented sector shows a smaller surplus. The largest shortfall is for two bedroom dwellings, the smallest for three bedroom properties.

Table 19.11 Balancing housing markets - Overall shortfall or (surplus)					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	132	143	318	373	966
Private rented	57	10	(266)	(7)	(206)
Affordable housing	62	354	170	73	659
TOTAL	251	507	222	439	1,419

19.9 Summary

This chapter has compared the findings of the housing needs surveys undertaken in the three local authorities in which the Lincoln Policy Area is based; North Kesteven, the City of Lincoln and West Lindsey. The policy area has been created in response to the regional aim of improving growth in the Lincoln locality.

The structure plan for the County of Lincolnshire has allocated how each authority will meet the prescribed housing growth in the Lincoln Policy Area. Various characteristics of the housing market in each of these areas have been presented to speculate how the differences might affect how households approach accommodation opportunities in the wider Lincoln Policy Area. Differences in methodology between the housing needs surveys mean that some of the findings should be treated with caution.

It was found that North Kesteven and West Lindsey demonstrated larger owner-occupied sectors whereas Lincoln has a much larger social rented stock than the other two districts. In addition, North Kesteven and West Lindsey have a greater proportion of larger dwellings whereas Lincoln has a greater proportion of smaller dwellings, largely associated with the more urban nature of this authority.

House prices were generally found to be most expensive in North Kesteven and cheapest in West Lindsey. Prices for detached houses, the most common property type in the three areas, were very similar however. Entry level cost to market housing – both owner-occupation and private rented – are cheapest in West Lindsey suggesting that some of those unable to afford market housing in the other two may be able to access the market in West Lindsey. This however is dependent on both the preferred destination of the households and the cheapest parts of West Lindsey being within the Lincoln Policy Area boundary.

A comparison of the results of the Basic Needs Assessment Model show that within the three authorities there is an overall affordable housing shortfall of 582 dwellings per year. The large shortfall in North Kesteven and smaller shortfall in Lincoln could potentially be offset by a slight surplus in West Lindsey. The supply of social rented accommodation was however largest in the City of Lincoln.

A comparison of the Balancing Housing Markets model shows that as all three areas display the same overall tenure balance (a shortfall of owner-occupied and affordable housing and a surplus of private rented accommodation) it is unlikely that opportunities will exist in the other local authorities for those who cannot obtain their desired home tenure in their current authority. Within tenures though, the difference in the size requirement between districts suggests that people will be able to move between local authorities to meet their need.

It could be suggested from these findings that a significant amount of the affordable housing to be supplied in the Lincoln Policy Area should be located in North Kesteven. In effect it is probably more effective that each authority takes into account the needs of those in the Lincoln Policy Area when determining the location of their future affordable housing supply. Failure of an authority to provide a suitable amount of affordable housing could produce an increased demand in the other areas of the Lincoln Policy Area and may result in them having to meet this shortfall. A unified approach from all three relevant authorities would therefore be appropriate.

20. Conclusions and policy implications

20.1 Introduction

This chapter summarises the policy implications of the preceding analysis. It does not seek to produce sections of the appropriate Housing or Planning Strategy documents, but rather to provide key data for them.

The policy implications of the report mainly arise from the later sections, since the earlier ones are concerned with the analysis which leads to the conclusions of such matters as the ODPM Guide model.

20.2 The ODPM Guide findings in context

The following table provides a basis for comparing councils' results. It shows the Guide requirement for new affordable housing per thousand of the population.

As can be seen, this figure averages at about 16 'nationally' for the surveys that we have carried out since the publication of the Guide in July 2000. We can therefore relate the North Kesteven data to this figure, to provide some context.

Table 20.1 Typical levels of need for new affordable housing	
Region	<i>Average Additional affordable homes required per 1,000 households</i>
Inner London	32.3
Outer London	27.0
South West	17.4
South East	16.2
East	12.0
Scotland & Wales	9.4
West Midlands	9.1
North	8.3
East Midlands	4.3
All Councils	15.5

For North Kesteven the relevant figures are:

$$462/42 = 11 \text{ (additional homes required per 1,000 households)}$$

(Where 462 is the shortfall of stock and 42 is the number of thousand households).

As can be seen, the result for North Kesteven is just under three-quarters of the national average (15.5) but significantly above the average for the East Midlands region, within which North Kesteven is set.

20.3 Implications from the ODPM Guide model

Following the ODPM Guide approach the results of the analysis suggest a need for an additional 462 new affordable dwellings per annum. This amount of need represents over 100% of all projected new build dwellings per annum (379 per year). The main priorities and implications suggested by the analysis are summarised below:

- (i) The greatest shortfall is for one bed properties, based on minimum size requirements
- (ii) The largest shortfalls for affordable housing arise in area 2, area 4 and area 8
- (iii) Given the overall requirement in relation to projected build rates, the survey results suggest any target could be justified.
- (iv) In terms of site thresholds, minimum site thresholds lower than the current standard threshold level suggested by government guidance are appropriate.
- (v) Failure to increase the availability of affordable housing will exacerbate the housing need situation in North Kesteven as there is evidence of a declining supply of relets from the existing affordable housing stock.
- (vi) Failure to provide new forms of affordable housing will also result in the continued use of the private rented sector with some form of subsidy, a situation not considered a long term housing solution by government guidance.
- (vii) Intermediate forms of housing could, in principle assist around three-quarters (76%) of households in housing need although this is a maximum as it assumes provision of such housing at current social rented costs. The data suggests that there are relatively few households in need (9.0%) whose financial situation places them close to being able to afford intermediate housing at a cost at which it is typically available. In practice social rented accommodation will be of most assistance in meeting the identified need.

20.4 Balanced housing market implications

The ODPM Guide model showed that 462 new affordable dwellings are needed per annum in North Kesteven for the next five years. The Balancing Housing Markets methodology suggests a lower requirement (in the order of 320 dwellings per annum). The analysis also indicates a significant shortage of owner-occupied dwellings and a significant surplus of private rented accommodation. It is clear that the private rented sector is acting as a surrogate for households unable to access social rented housing in the District although it is not the tenure of choice. The main implications suggested by the analysis are as follows:

- (i) The analysis supports the findings from the HNS analysis that more affordable housing is required
- (ii) Without additional affordable housing, inappropriate private rented accommodation is likely to continue to be used
- (iii) To bring the market closer to balance there is a requirement for a significant number of owner-occupied housing, particularly one, two and four bedroom units

20.5 Implications for particular groups of households

The survey considered particular groups of households and some of the key implications arising from the analysis are summarised below.

- (i) There is not a significant key worker problem in North Kesteven as these households are more likely to be existing owner-occupiers, have above average income levels and do not contribute significantly to the overall affordable housing requirement.
- (ii) The frail elderly group is of particular note for policy makers as a result of their increased vulnerability. These households are likely to be particularly vulnerable as many live alone, many live in owner-occupied accommodation which is increasingly difficult to maintain and most have low levels of income. Although they do not contribute significantly to the requirement for additional affordable housing (due primarily to their preference not to move or their ability to afford), they are likely to contribute to a rising demand for support services within the home as well as aids and adaptations to their existing accommodation. Furthermore, with an ageing population there will be a much higher need for more expensive forms of assistance in the future.

- (iii) Although the numbers of younger person households is numerically small, they are likely to be experiencing housing problems. There is some clear evidence of a strong preference for owner-occupation from this group of households although a recognition that many, when they move, expect to live in the private rented sector.

20.6 Summary

This chapter has highlighted some of the key implications arising from analysis undertaken as part of the housing needs survey. The key implications can be summarised as follows:

- (i) There is a shortage of affordable housing - 462 units per annum following the ODPM Guide approach and 320 units per annum based on the Balancing Housing Market analysis.
- (ii) The requirement represents over 100% of the projected build rate, and supports any affordable housing target applied to site thresholds below the current government guidance levels.
- (iii) The largest shortage is for one bedroom affordable units
- (iv) The majority of the need can only be met by social rented housing and although a maximum of 76% of the net need identified could afford some form of intermediate housing, only a very small fraction can afford such housing at the cost they are typically available at.
- (v) Consideration of the wider market, suggests a significant shortage of market housing (owner-occupied). It would make sense to encourage the provision of some market housing to meet the preferences of existing households and encourage the retention of younger person households in the District.
- (vi) There are particular groups of households that have implications for future policy decisions. Of particular note are frail elderly households, who although do not contribute significantly to the requirement for additional affordable housing, have clear implications for future support requirements.

GLOSSARY

Affordability

A measure of whether households can access and sustain the costs of private sector housing. There are two main types of affordability measure: mortgage and rental. Mortgage affordability assesses whether households would be eligible for a mortgage; rental affordability measures whether a household can afford private rental. Mortgage affordability is based on conditions set by mortgage lenders – using standard lending multipliers. Rental affordability is defined as the rent being less than a proportion of a household's net income (in this case 25% of net income).

Affordable housing

Housing of an adequate standard which is cheaper than that which is generally available in the local housing market. In theory this can comprise a combination of subsidised rented housing, subsidised low-cost home ownership (LCHO) including shared ownership, and in some market situations cheap housing for sale.

Annual need

The combination of new needs arising per year plus an allowance to deal progressively with part of the backlog of need.

Average

The term 'average' when used in this report is taken to be a mean value unless otherwise stated.

Backlog of need

Those actual and potential households whose current housing circumstances at a point in time fall below accepted minimum standards. This would include households living in overcrowded conditions, in unfit or seriously defective housing, families sharing, and homeless people living in temporary accommodation or sharing with others.

Bedroom standard

The bedroom standard is that used by the General Household Survey, and is calculated as follows: a separate bedroom is allocated to each co-habiting couple, any other person aged 21 or over, each pair of young persons aged 10-20 of the same sex, and each pair of children under 10 (regardless of sex). Unpaired young persons aged 10-20 are paired with a child under 10 of the same sex or, if possible, allocated a separate bedroom. Any remaining unpaired children under 10 are also allocated a separate bedroom. The calculated standard for the household is then compared with the actual number of bedrooms available for its sole use to indicate deficiencies or excesses. Bedrooms include bed-sitters, boxrooms and bedrooms which are identified as such by respondents even though they may not be in use as such.

Disaggregation

Breaking a numerical assessment of housing need and supply down, either in terms of size and/or type of housing unit, or in terms of geographical sub-areas within the District.

Grossing-up

Converting the numbers of actual responses in a social survey to an estimate of the number for the whole population. This normally involves dividing the expected number in a group by the number of responses in the survey.

Household

One person living alone or a group of people who have the address as their only or main residence and who either share one meal a day or share a living room.

Household formation

The process whereby individuals in the population form separate households. 'Gross' or 'new' household formation refers to households which form over a period of time, conventionally one year. This is equal to the number of households existing at the end of the year which did not exist as separate households at the beginning of the year (not counting 'successor' households, when the former head of household dies or departs).

Housing market area

The geographical area in which a substantial majority of the employed population both live and work, and where most of those changing home without changing employment choose to stay.

Housing need

Households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the housing market without some assistance.

Housing Register

A database of all individuals or households who have applied to a LA or RSL for a social tenancy or access to some other form of affordable housing. Housing Registers, often called Waiting Lists, may include not only people with general needs but people with special needs or requiring access because of special circumstances, including homelessness.

Lending multiplier

The number of times a household's gross annual income a mortgage lender will normally be willing to lend. The most common multipliers quoted are three times a first income and one times a second income.

Migration

The movement of people between geographical areas, primarily defined in this context as local authority Districts. The rate of migration is usually measured as an annual number of households, living in the District at a point in time, who are not resident in that District one year earlier.

Net annual need

The difference between annual need and the expected annual supply of available affordable housing units (e.g. from the re-letting of existing social rented dwellings).

Newly arising need

New households which are expected to form over a period of time and are likely to require some form of assistance to gain suitable housing, together with other existing households whose circumstances change over the period so as to place them in a situation of need (e.g. households losing accommodation because of loss of income, relationship breakdown, eviction, or some other emergency).

Overcrowding

An overcrowded dwelling is one which is below the bedroom standard. (See 'Bedroom Standard' above).

Potential households

Adult individuals, couples or lone parent families living as part of other households of which they are neither the head nor the partner of the head and who need to live in their own separate accommodation, and/or are intending to move to separate accommodation, rather than continuing to live with their 'host' household.

Random sample

A sample in which each member of the population has an equal chance of selection.

Relets

Social rented housing units which are vacated during a period and become potentially available for letting to new tenants.

Sample survey

Collects information from a known proportion of a population, normally selected at random, in order to estimate the characteristics of the population as a whole.

Sampling frame

The complete list of addresses or other population units within the survey area which are the subject of the survey.

Social rented housing

Housing of an adequate standard which is provided to rent at below market cost for households in need by Local Authorities or Registered Social Landlords (RSLs).

Stratified sample

A sample where the population or area is divided into a number of separate sub-sectors ('strata') according to known characteristics, based for example on sub-areas and applying a different sampling fraction to each sub-sector.

Under-occupation

An under-occupied dwelling is one which exceeds the bedroom standard by two or more bedrooms.

Unsuitably housed households

All circumstances where households are living in housing which is in some way unsuitable, whether because of its size, type, design, location, condition or cost.

Appendix A1 Affordable housing policy

A1.1 Introduction

This appendix addresses a topic which has grown rapidly in importance over the past decade, namely affordable housing. The appendix sets out the key statements in Government guidance, used as the basis for the analysis in the report.

The term is a construct of Government advice although even in its most recent form (PPG3 (2000)) it provides no coherent definition of what affordable housing is. As affordable housing, negotiated under the relevant planning guidance, has become in most parts of the country the main source of new housing to address housing need, this is a serious omission. It means that an analysis showing how affordable housing can meet housing need is a prerequisite to obtaining it.

A1.2 Surveys as basis for policy

Circular 6/98 makes it clear that affordable housing policies:

‘should be based on a good understanding of the needs of the area over the period’ (para 5) and that ‘Assessments will need to be rigorous, making clear the assumptions and definitions used, so that they can withstand detailed scrutiny’ (para 6)

The Guidance also stresses that HNS should be up to date, and defines what that normally means:

‘Surveys become out of date and have to be repeated from time to time. As a general guide, a repeat once every five to seven years would be appropriate, although this should depend on local circumstances.’ (Guide to Housing Needs Assessment p 36)

A1.3 Basis for defining affordable housing

In the introduction the broad definition of affordable housing was quoted. The difficulty with it is that, using the definition of housing need in the Guide:

‘Housing need refers to households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the housing market without some assistance.’ [Glossary: A2.2]

This definition is consistent with the quotation from paragraph 4 of Circular 6/98 in the preceding section: that affordable housing should be below market entry level (discussed in the previous appendix). The general approach of Circular 6/98 is ‘evidential’: that what is affordable depends on local evidence:

‘The [affordable housing] policy should defined what the authority regards as affordable....’ (para 9(a))

This makes sense, but the following text is more difficult:

*‘...but this should included both low-cost market and subsidised housing, as both **will** have some role to play in providing for local needs’ (para 9(a)) (our emphasis)*

This statement is odd for two reasons:

- i) It is grammatically incorrect: it states the results of an investigation, without there having been one (‘will’)
- ii) Low cost market housing does not pass the test set out in para 4 of Circular 6/98: that it should be cheaper than market entry. It is normally at least 130% of that price.

This has led to difficulties at Local Plan (or UDP) inquiries. The Inspector is bound to follow Government Guidance, and yet the official support for low-cost market housing is contradicted by its failure to be ‘affordable’. In some 150 district wide HNS since the concept was introduced in 1996, none has shown low cost market housing to be affordable in the Circular sense. Very little has been accepted by councils as a result. It is popular with developers as it is much more profitable than other types of affordable housing.

Affordable housing is defined in the ODPM Guide in a subtly different way from Circular 6/98. The ODPM guide definition was described by the Poole Local Plan Inspector (March 2003) as conflicting with the circular. The Guide definition is similar to the Circular on social rented and shared ownership but different as regards low cost market. On this point it says that affordable housing will include:

‘in some market situations cheap housing for sale’ (page 117)

This is a far more reserved judgement on the role of low cost market. It is also one which makes more sense of the Circular 6/98 one. In most market situations low cost market housing is much more expensive than market entry level, and is therefore not affordable in the Circular sense. The ODPM Guide version is therefore a more realistic one, in implying that low cost market housing will only in a minority of cases be affordable.

In most cases, therefore, the housing that will be affordable in the sense of Circular 6/98 and the ODPM Guide will be social rented and various forms of low cost home ownership (LCHO), mainly shared ownership.

A1.4 Linking survey evidence to policy

The Government has recently emphasised the link between local evidence (from HNS mainly) and affordable housing policy. The ODPM publication *'Delivering Affordable Housing Through Planning Policy'* (2002) criticised councils for 'slavishly' following the wording of Circular Guidance in a broad definition of affordable housing (para 2.4.6) rather than using the local evidence to define affordable housing. The ODPM calls for a tightening of the link between the HNS and the Affordable Housing policy:

'.....It is very evident that this tightening or better practice process must begin with a much more robust procedure for translating the findings of housing needs assessments into local plan definitions of housing need. The research shows, surprisingly, that housing needs assessments are not a stated first port of call when it comes to defining affordable housing.....'

(para 2.4.7)

Thus the definition of affordable housing in an area should draw upon the results of the HNS for that area.

A1.5 What level of subsidy is involved?

Government advice has been reticent on this point. It refers, as quoted from para 9(a) of Circular 13/96, to 'subsidised' housing, but does not explain what subsidy should be provided by the housebuilders/landowners who provide affordable housing via this circular's requirements. The Circular prefers an indirect route:

‘...where there is evidence of need for affordable housing, local plans should include a policy for seeking an element of such housing, on suitable sites. Such policies will be a material consideration in determining an application for planning permission’ (para 1 of Circular 6/98)

The response of local authorities, since such policies were brought in (in 1991) has been quite variable. The level of subsidy has increased over the period, as the public subsidy (Social Housing Grant) has declined.

The subsidy is normally at least land at nil price, and sometimes also includes a subsidy on the build price, where this cannot be afforded by the local authority and Registered Social Landlord concerned. The issue is discussed in detail in ‘*Delivering affordable housing.....*’ referred to in the above subsection.

A1.6 What target(s)

Circular 6/98 allows for numerical targets at district level, and for percentage or numerical targets at site level (para 9(b)). The logical target is a percentage target at district level, since a numerical one can quickly be rendered obsolete if large windfall sites emerge. As the Inspector at the Merton UDP Inquiry said:

‘The use of percentages is therefore not discouraged and, as most housing within the District comes from windfall sites, I accept that its use in the policy is an appropriate way forward. It would also provide a consistent yield and give a level of certainty to developers’
(LB Merton Inspector’s report, 2001, para 3.29.11)

Such district wide percentages are, therefore, widespread, and constitute the most common means of setting what is a target for negotiation on particular sites, based on their particular characteristics.

In terms of the levels of percentage, the figure has risen considerably over the period of more than a decade of such policies. Originally figures of 5% and 10% were common. By the mid 1990’s adopted plans contained policies with 25-30% as their affordable housing target. However the outturn percentages from these policies has normally been much lower than the headline percentage. A recent report suggested that 10% had been achieved in the 1990’s. As a consequence, targets have continued to rise. The current custom and practice percentage target is 50%. This has been accepted by many Inspectors as a reasonable rate, and by many developers as practicable on given sites. However the trend is rising: the London Plan is seeking 50%.

A1.7 What site threshold?

Circular 6/98 sets a target of 15 dwellings as the site threshold for Inner London, and a site threshold of 25 for all other areas, except rural areas with settlements below 3,000 population, when the council can set its own threshold.

However the Circular allows that where there are ‘exceptional constraints’ the target can be lowered from 25 towards or to 15, in areas outside Inner London:

The Secretary of State considers that it may be appropriate for local planning authorities in those areas where the higher threshold (at (a) above [25]) would apply, and who are able to demonstrate exceptional local circumstances, to seek to adopt a lower threshold (between the levels at (a) [25] and (b) [15]) above. Such constraints must be demonstrated, and proposals to adopt a lower threshold must be justified through the local plan process. [to this may be added, also through Supplementary Planning Guidance: I was involved in justifying 15 rather than 25 in LB Croydon via SPG in a S78 appeal in August 2001]
Circular 6/98 para 10 (c)

Footnote 9 of the Circular then applies, and it says, in terms of justifying exceptional circumstances, that the justification

‘should include factors such as: the number and types of households who are in need of affordable housing and the different types of affordable housing best suited to meeting their needs; the size and amount of suitable sites that are likely to be available for affordable housing (including an assessment of the densities of development likely to be achieved, and how these related to levels of need for affordable housing’[more minor points related to supply which are already factored into the ODPM Guide calculation]

Thus the key test is that the need for affordable housing should exceed (or considerably exceed) the likely yield of affordable housing. It should be noted that the test does not involve comparing the council in question with its neighbours or with Inner London etc. It is a common mistake to assume that exceptional circumstances does mean ‘exceptional’ in relation to other districts. This is not the case.

Given the general shortage of sites for affordable housing in relation to the overall need as shown by a Guide analysis, ‘exceptional constraints’ apply to most districts in the Southern half of England, and to many in the north also.

This review has covered the key features of affordable housing policies. There are several other features, such as ‘commuting off’ where the developer seeks to avoid providing the affordable housing onsite by a payment or by providing an alternative site elsewhere, where the affordable housing can be put.

A1.8 Affordable housing in rural areas

Apart from the fact that the Council can set the target in relation to evidence, in areas with settlements of less than 3,000 population, there is a further rule for ‘exceptions’ sites. These are ones where housing would not normally be permitted (for example ones which are outside a village ‘envelope’) but will be permitted if the purpose is to provide affordable housing.

PPG3 (2000) makes similar comments on affordable housing in rural areas, except for the longstanding emphasis on village appraisals to support particular schemes. These are not intended to be major technical exercises like HNS, but rather ones which are designed to establish whether local people want such a scheme. PPG3 (2000) also emphasises (Annex B para 2) that affordable housing on exceptions sites should not be subsidised by general market housing. That is to say the subsidy should come from a lower land price and not from extra market housing. This is designed to prevent landowners achieving the sort of land profit which could be achieved normally only on allocated development sites.

A2.9 Recent Government advice

Towards the end of the survey process, and after initial drafts of the report had been written and largely finalised, an additional Housing Planning Policy Guidance (PPG3) consultation was issued by ODPM: ‘planning for mixed communities’. The consultation was issued in January 2005, building on the July 2003 consultation PPG ‘Influencing the size, type and affordability of housing’, and it will be superseded by finalised guidance that is expected in July 2005. Although the PPG focuses on “planning for mixed communities”, and on sub-regional housing market assessments specifically, it has a few broader implications for affordable housing policy in general. Furthermore, it provides some insight into the tone of and ideas behind the forthcoming guide.

The proposed policy changes would replace paragraphs 9 to 17 of PPG3, Annex C would be updated with new definitions and Annex D would be updated with the details of new practice guidance. DETR Circular 6/98 (planning and affordable housing) would be cancelled.

The draft does not appear to substantially change guidance contained within PPG3 and Circular 6/98 although there are a few pointers about the direction in which policy is going which are of importance.

Key points for affordable housing from this consultation phase include the following:

- i) There may be a move towards specifying at the very little least the size and type of affordable housing required, but possibly the floorspace and number of rooms required as well. Optionally, data could be included on the form of contribution (“land or cash”) or the circumstances where the amount will differ, exemplifying city/rural and size thresholds
- ii) It has been suggested that developers should collaborate in the production of future local needs assessments. However, the form that this collaboration might take remains unspecified and there has been little indication of how clashing commercial interests might be prevented from interfering with needs assessments. A new element to the guidance is that it asks applicants to justify that they have produced suitably mixed developments and states that if they have failed to do so, this may be a reason for refusal.
- iii) There is a shift from emphasis from ‘need’ to ‘demand’, when compared to the 2000 PPG3. The number and scope of particular groups which the 2000 PPG3 focussed on, have been somewhat reduced (e.g. they have dropped barge dwellers).
- iv) With regards to mixed communities, the draft guidance emphasises the need to promote social inclusion. It also re-emphasises the need for up to date assessments of the full range of demands across the plan area and for the plan period (i.e. not the market area).
- v) Although the regional plan cannot specify District Councils’ policies, it can indicate the balance of affordable and market housing, and policies for special groups like key workers.
- vi) The consultation emphasises the need for updates. Given that the market situation can quickly change (much more so than the underlying housing needs situation) such updates will be useful snapshots of a changing affordable housing requirement.
- vii) The draft also asks councils to balance the amount of affordable housing ‘against the development potential of sites’. This should involve looking at alternative land use values and assumptions about grant, and conducting something along the lines of the viability analysis that Fordham Research use.
- viii) Thresholds for site size may change, with the introduction of the possibility of setting maximum thresholds. Councils can set different thresholds in different areas, and can set the threshold lower than 15 where there are ‘high levels of need that cannot be met on larger sites alone’. Again viability must be examined as well as effect on social inclusion. Furthermore the affordable housing policy can actually be used on sites smaller than the threshold (presumably in the adopted plan) if the site is above ‘some appropriate threshold’ and/or is part of a larger site. That gives a useful flexibility.

- ix) The guidance is opposed to commuting off, even if this is what the private sector want. If any commuting off is done, it should be towards improving balance of communities, bringing housing back into use, and so on.
- x) The local housing assessment is to be taken into account when granting permission. This is particularly the case if the assessment is more up to date than the development plan (as it will often be).
- xi) The guidance stresses the need for a cascade mechanism if the production of the agreed affordable housing is not possible (due say to lack of grant).
- xii) Finally, although the draft is against nominating RSLs, it does mention a ‘specified period or perpetuity’ which will, for example, prevent developers from claiming that no approval is given to perpetuity.

Appendix A2 Further property price information

A2.1 Introduction

This Chapter provides further detail in support of the housing market analysis set out in Chapter four. It contains information on prices obtained from the analysis of Land Registry property price data, and explains the methodology and approach used in our survey of local estate agents.

The estate agent survey is a key step in assessing minimum and average property prices in North Kesteven but only provides limited information concerning price difference within the District, and doesn't shed light on the prices relative to other Local Authorities in the region.

We can look at the wider context of prices in the surrounding areas, and also the differences between areas within North Kesteven, using information available from the Land Registry. This data is valuable in giving further background to the local housing market, although it does not displace the need for the estate agent information.

A2.2 The need for primary data

There are four main reasons why Land Registry data cannot be used to calculate prices for use in the affordability model. These are:

- i) The information can only usefully give a guide to average prices. For a Housing Needs Survey we take the view that it is necessary to estimate the minimum price for which dwellings in satisfactory condition are available.
- ii) No information is available about the condition of the dwellings whose price is being obtained. Clearly a property which needs major repairs is unlikely to be suitable for a first-time buyer with a limited budget, even if the initial price is relatively low.
- iii) A more serious limitation of this source is that records are kept by property type (i.e. detached, semi-detached, terraced, flat) and not in terms of the numbers of bedrooms. This information is, in our view, essential to provide an accurate assessment of need.

- iv) The Land Registry data cannot produce information about rental levels, which again ought really to be considered in carrying out a satisfactory analysis of affordability. There may be a small, but significant, number of households who cannot afford to buy market housing but who could afford suitable private rented housing. The affordability of such households cannot be adequately considered using only sale price information.

Despite these drawbacks the information available is certainly of interest to give some feel to the local context of property prices, and more specifically to provide comparison between prices in different areas.

A2.3 Estate agents survey: Methodology

The methodology employed to find purchase and rental prices takes the following steps:

- i) We establish the names and telephone numbers of local estate agents. This includes well known national estate agents as well as those operating specifically in the local area (allowing for good comparative measures of smaller and larger agencies). The estate agents selected are intended to be those dealing primarily with housing at the lower end of the market (e.g. not specialist agencies dealing with up-market properties)
- ii) These are then contacted by telephone and asked to give a brief overview of the housing market in the District- including highlighting areas of more and less expensive housing
- iii) The questioning takes a very simple form (this tends to improve efficiency without jeopardising results - people often lose interest when asked a series of detailed questions and quality of response is diminished). All agents are asked ‘in their opinion’

‘What is the minimum and average price for a one bedroom dwelling in good condition (i.e. not needing any major repair) and with a reasonable supply (not one off properties occasionally coming onto the market)?’

- iv) This process is repeated for 2,3 & 4 bedroom dwellings
- v) The same questions are then asked about private rented accommodation
- vi) Once several estate and letting agencies have been contacted, the results are tabulated and averages calculated to give an accurate estimation of minimum and average purchase and rental prices in the District. Any outlying values are removed from calculations.

- vii) The estimated purchase and rental prices are then inserted into the analysis to estimate the numbers able to afford a dwelling depending on the minimum number of bedrooms that the household requires.

A2.4 Land Registry data

The Land Registry compiles information on all residential land transactions. Analysis of this data is made available for recent quarterly periods, for geographical areas including Council areas, and more highly disaggregated data postcode areas, and by four main dwelling types.

This data is thus very versatile, and can potentially provide a valuable picture of housing market behaviour in quite specific detail. However, an eye needs to be kept on the size of sample when using disaggregated data for smaller areas and/or periods.

We used the data to provide several useful views of the housing market in and around North Kesteven. These are considered below.

A2.5 Comparing prices in neighbouring areas

The Land Registry data can be used to show how prices in North Kesteven District compared to those in adjoining local authority areas. The table below shows average sale prices for the Local Authorities adjoining North Kesteven (from the most recent quarter available from the Land Registry).

Table A2.1 Average property prices by Local Authority (1st quarter 2004) (number of sales in brackets)										
Property type	North Kesteven	South Kesteven	Newark & Sherwood	Bassetlaw	West Lindsey	Lincoln	East Lindsey	Boston	South Holland	Eng & Wales
Detached	£163,186 (317)	£198,576 (287)	£196,840 (200)	£163,529 (169)	£173,891 (156)	£167,115 (120)	£155,707 (349)	£147,809 (166)	£157,382 (267)	£255,191 (51,106)
Semi-detached	£108,994 (166)	£114,462 (175)	£102,920 (172)	£83,859 (147)	£103,055 (71)	£103,187 (175)	£104,388 (155)	£93,881 (121)	£100,857 (149)	£150,344 (67,889)
Terraced	£97,441 (74)	£99,656 (133)	£90,871 (124)	£74,064 (65)	£74,848 (119)	£89,983 (245)	£89,032 (112)	£82,148 (99)	£85,192 (64)	£127,760 (82,531)
Flat/maisonette	£89,127 (14)	£87,149 (35)	£96,389 (20)	£0 (0)	£66,625 (4)	£75,242 (18)	£63,504 (17)	£69,738 (17)	£89,916 (12)	£160,152 (42,388)
Overall average	£137,095 (571)	£148,137 (630)	£136,174 (516)	£117,527 (381)	£124,620 (350)	£110,236 (558)	£128,867 (633)	£112,193 (403)	£129,227 (492)	£166,404 (243,914)

The overall price figures show that in all Districts are lower than the average for England and Wales (£166,404). However it should be noted that these figures are in no way standardised to reflect the different mix of properties in each area. For example, Bassetlaw shows a very low number of sales overall, whilst Lincoln shows a low proportion of detached house sales.

However there is also considerable variation within this sub-region. North Kesteven appears the second most expensive, less expensive only than South Kesteven, which has an overall price average of £148,137 (again it should be remembered that these prices are not standardised).

A2.6 Historical results for North Kesteven

We will now examine in more detail information from the Land Registry for North Kesteven. The table below shows data for sales in the last five quarters (to March 2004).

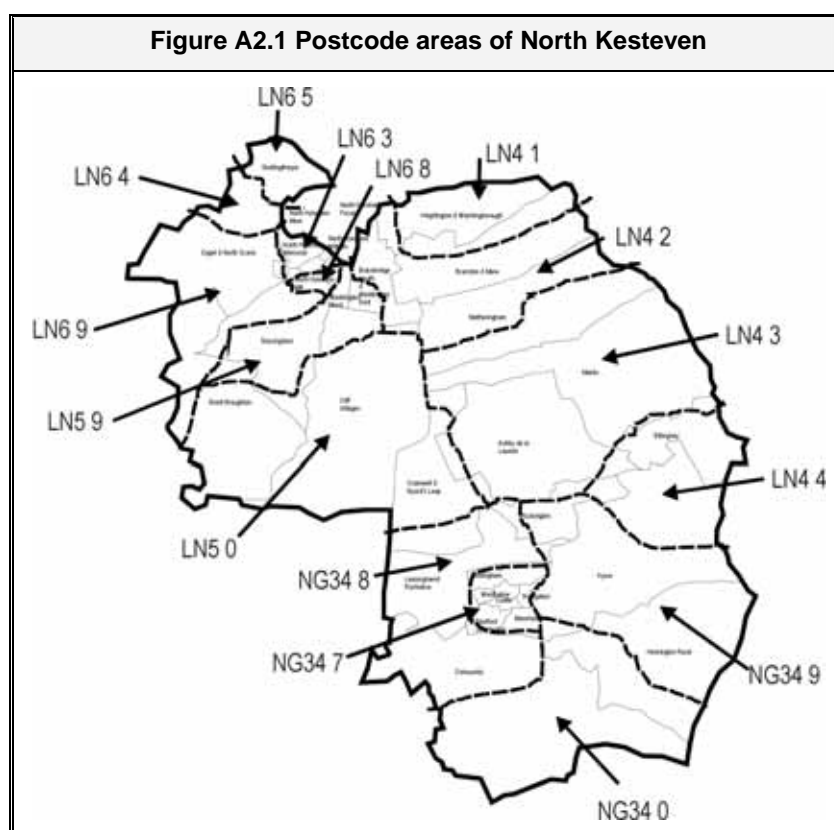
Table A2.2 Average property prices in North Kesteven – 1st quarter 2003 to 1st quarter 2004 (Number of sales in brackets)					
Property type	Jan - Mar 03	Apr - Jun 03	Jul - Sep 03	Oct - Dec 03	Jan - Mar 04
Detached	£149,749 (302)	£160,874 (362)	£167,200 (466)	£159,466 (419)	£163,186 (317)
Semi-detached	£88,192 (152)	£92,623 (194)	£97,305 (220)	£102,225 (205)	£108,994 (166)
Terraced	£80,534 (84)	£83,268 (92)	£84,643 (98)	£92,663 (106)	£97,441 (74)
Flat/maisonette	£53,190 (5)	£82,744 (18)	£86,981 (23)	£83,940 (23)	£89,127 (14)
OVERALL	£120,921 (543)	£128,161 (666)	£135,833 (807)	£132,171 (753)	£137,095 (571)

The overall average sale price was roughly £16,000 higher in the first quarter of 2004 than the first quarter of 2003. However, this observation masks some fluctuation, with the average dipping in the last quarter of 2003, then rising again in the first quarter of 2004. The number of sales has also varied over quarters within the time period examined.

A2.7 Differences within North Kesteven

(i) General methodology

The general methodology is quite straightforward. We have drawn up a list of the main postcode sectors within the District, and mapped where these postcodes are. The figure below shows the locations of each postcode in relation to the whole District. The figure shows 15 different postcode sectors in the District.



It should be noted that the local authority boundaries are not always coterminous with postcodes. Therefore some properties in a postcode may be outside the area; in addition it is possible that some parts of the District are in a postcode zone that is predominantly located outside the Local Authority area. This means that the data by sub-area is only a guide to actual variations within North Kesteven.

(ii) Results by sub-area

In the table below, average property prices are shown for each type of property for each postcode-area. It is necessary to bear in mind that the number of sales in some cells of the table are quite small and the average price shown may be less reliable as a consequence.

Table A2.3 Average property price by postcode (1st quarter 2004) (Number of sales in brackets)

	Detached		Semi-detached		Terraced		Flat/maisonette		Overall	
	Price	Sales	Price	Sales	Price	Sales	Price	Sales	Price	Sales
LN6 5	£136,605	(9)	£71,875	(4)	-	(0)	-	(0)	£116,688	(13)
LN6 3	£147,290	(10)	£97,469	(21)	£73,388	(9)	-	(0)	£104,506	(40)
LN6 8	£151,615	(13)	£129,743	(22)	-	(0)	-	(0)	£137,866	(35)
LN4 1	£156,121	(41)	£129,964	(14)	£86,570	(5)	-	(0)	£144,221	(60)
LN4 2	£147,487	(35)	£103,044	(18)	£113,732	(13)	£105,739	(4)	£127,404	(70)
LN4 3	£166,252	(21)	£114,315	(10)	£78,583	(6)	-	(0)	£137,998	(37)
LN4 4	£165,495	(34)	£133,492	(7)	£76,961	(13)	-	(0)	£140,032	(54)
NG34 9	£166,047	(47)	£87,838	(32)	£86,157	(6)	-	(0)	£130,964	(85)
NG34 0	£207,533	(20)	£100,707	(7)	-	(0)	-	(0)	£179,837	(27)
NG34 7	£150,217	(49)	£101,888	(35)	£96,062	(29)	£86,939	(12)	£118,046	(125)
NG34 8	£173,906	(29)	£98,569	(15)	£79,425	(5)	-	(0)	£141,202	(49)
LN5 0	£200,549	(20)	£134,300	(10)	-	(0)	-	(0)	£178,466	(30)
LN5 9	£162,975	(29)	£118,334	(13)	£97,995	(11)	-	(0)	£138,538	(53)
LN6 9	£184,033	(29)	£119,996	(19)	£100,789	(5)	-	(0)	£153,223	(53)
OVERALL	£165,252	(386)	£108,644	(227)	£91,427	(102)	£91,639	(16)	£135,761	(731)

NOTE: No data available for LN6 4

The table suggests that across the whole of the district property price variations are relatively slight. The exceptions to this are in the more built up areas (either around Lincoln or in Sleaford) where prices are shown to be noticeably lower. In Sleaford (NG34 7) the average price of £118,046 is around 13% lower than the overall average although it should be noted that this figure is slightly skewed by the higher proportion of flats and terraced house sales. In the LN6 3 area the overall average price is around 23% below the overall average. The highest price postcode area was shown to be NG34 0 (at £179,837) which was 32% above the overall average.

It should be remembered that this data only looks at transactions during one quarter. Prices in any particular postcode area can be quite variable due to changes in the number and type of sales. This can be seen by data presented in Chapter 10 which looks at this data over a period of four quarters.

Appendix A3 Supporting information

A3.1 Non-response and missing data

Missing data is a feature of all housing surveys: mainly due to a respondent's refusal to answer a particular question (e.g. income). For all missing data in the survey imputation procedures were applied. In general, throughout the survey the level of missing data was minimal. The main exception to this was in relation to financial information, where there was an appreciable (although typical) level of non-response.

Non-response can cause a number of problems:

- The sample size is effectively reduced so that applying the calculated weight will not give estimates for the whole population
- Variables which are derived from the combination of a number of responses each of which may be affected by item non-response (e.g. collecting both respondent and their partners income separately) may exhibit high levels of non-response
- If the amount of non-response substantially varies across sub-groups of the population this may lead to a bias of the results

To overcome these problems missing data was 'imputed'. Imputation involves substituting for the missing value, a value given by a suitably defined 'similar' household, where the definition of similar varies depending on the actual item being imputed.

The specific method used was to divide the sample into sub-groups based on relevant characteristics and then 'Probability Match' where a value selected from those with a similar predicted value was imputed. The main sub-groups used were tenure, household size and age of respondent.

A3.2 Weighting data

The survey data was weighted to estimated profiles of households based on various secondary sources of information. The tables below show the final estimates of the number of households in each group (for 6 different variables) along with the number of actual survey responses (data for tenure can be found in Chapter 3). Although in some cases it is clear that the proportion of survey responses is close to the ‘expected’ situation there are others where it is clear that the weighting of data was necessary to ensure that the results as presented are reflective of the household population of North Kesteven.

Table A3.1 Sub-area profile				
Sub-area	Estimated hhs	% of hhs	Number of returns	% of returns
Area 1	5,042	12.1%	229	12.1%
Area 2	6,877	16.5%	257	13.6%
Area 3	4,409	10.5%	229	12.1%
Area 4	8,527	20.4%	209	11.1%
Area 5	2,953	7.1%	248	13.2%
Area 6	4,382	10.5%	252	13.4%
Area 7	5,485	13.1%	226	12.0%
Area 8	4,125	9.9%	235	12.5%
TOTAL	41,800	100.0%	1,885	100.0%

Table A3.2 Council Tax Band				
Council Tax Band	Estimated households	% of households	Number of returns	% of returns
A	11,321	27.1%	503	26.7%
B	10,746	25.7%	455	24.1%
C	10,854	26.0%	480	25.5%
D	8,880	21.2%	447	23.7%
TOTAL	41,800	100.0%	1,885	100.0%

Table A3.3 Car ownership				
Cars owned	Estimated households	% of households	Number of returns	% of returns
None	9,977	23.9%	459	24.4%
One	17,105	40.9%	769	40.8%
Two	12,121	29.0%	544	28.9%
Three or more	2,597	6.2%	113	6.0%
TOTAL	41,800	100.0%	1,885	100.0%

Table A3.4 Accommodation type profile				
Accommodation type	Estimated households	% of households	Number of returns	% of returns
Flat/maisonette	1,425	3.4%	43	2.3%
House/bungalow	40,375	96.6%	1,842	97.7%
TOTAL	41,800	100.0%	1,885	100.0%

Table A3.5 Household type profile				
Household type	Estimated households	% of households	Number of returns	% of returns
Single pensioners	5,855	14.0%	274	14.5%
Two or more pensioners	5,369	12.8%	313	16.6%
Single non-pensioners	4,515	10.8%	166	8.8%
Other households	26,061	62.3%	1,132	60.1%
TOTAL	41,800	100.0%	1,885	100.0%

Table A3.6 Number of persons profile				
Number of persons	Estimated households	% of households	Number of returns	% of returns
1	10,370	24.8%	440	23.3%
2	16,912	40.5%	867	46.0%
3	6,308	15.1%	246	13.1%
4	5,931	14.2%	253	13.4%
5	1,739	4.2%	61	3.2%
6+	540	1.3%	18	1.0%
TOTAL	41,800	100.0%	1,885	100.0%

Appendix A4 Balancing housing market analysis

A4.1 Introduction

The following tables show the detailed analysis for the six components contributing to the Balancing Housing Market Analysis presented in Chapter 11 of this report.

A4.2 Analysis of North Kesteven data

Table A4.1 Demand I: Household formation by tenure and size required					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	38	83	7	4	133
Affordable housing	87	148	40	0	275
Private rented	66	80	3	0	149
TOTAL	191	312	50	4	557

Table A4.2 Demand II: Demand from in-migrants by tenure and size required					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	8	139	299	237	683
Affordable housing	11	28	9	1	49
Private rented	10	50	92	14	165
TOTAL	28	217	400	252	897

Table A4.3 Demand III: Demand from existing households by tenure and size required					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	9	274	330	365	978
Affordable housing	26	87	100	34	247
Private rented	10	47	25	5	87
TOTAL	45	409	455	404	1,312

Table A4.4 Demand IV: Total demand by tenure and size required					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	55	496	637	606	1,793
Affordable housing	124	263	149	35	571
Private rented	85	177	120	19	402
TOTAL	264	937	906	659	2,766

Table A4.5 Supply I: Supply from household dissolution					
Tenure	Size released				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	6	89	100	14	210
Affordable housing	42	53	8	0	103
Private rented	9	7	6	6	28
TOTAL	57	149	114	20	341

Table A4.6 Supply II: Supply from out-migrant households					
Tenure	Size released				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	0	93	284	175	553
Affordable housing	0	18	7	0	25
Private rented	8	54	73	21	157
TOTAL	8	166	364	196	734

Table A4.7 Supply III: Supply from existing households					
Tenure	Size released				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	12	162	418	252	844
Affordable housing	22	42	59	0	123
Private rented	15	132	153	44	344
TOTAL	48	336	631	297	1,312

Table A4.8 Supply IV: Total supply					
Tenure	Size released				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	18	344	803	441	1,606
Affordable housing	64	113	74	0	251
Private rented	32	194	232	72	529
TOTAL	114	651	1,109	513	2,387

Appendix A5 Survey questionnaire



Fordham Research: Housing Needs Survey
Personal Interview Questionnaire for
North Kesteven District Council



RESPONDENT:

Name: Mr/Mrs/Miss/Ms

.....

Telephone:

INTERVIEW: Date Time

1st call

2nd call

3rd call

4th call

5th call

Total number of calls:

FINAL OUTCOME (please circle one code):

Non-contact with occupant

Empty	01
Derelict/being repaired	02
Appears to be second home	03
Other non-contact after 1 call	04
Other non-contact after 2 calls	05
Other non-contact after 3 calls	06
Other non-contact after 4 calls	07
Other non-contact after 5 calls	08
Demolished	09
Non-residential property	10
No trace of address	11
Address not used	12
Access to dwelling denied	13

Contact with occupant

Successful interview	14
Confirmed second home	15
Uncompleted	16
Refused	17

NAME OF INTERVIEWER:.....

I DECLARE THAT I HAVE CARRIED OUT THIS INTERVIEW IN ACCORDANCE WITH YOUR INSTRUCTIONS

SIGNATURE:..... DATE:

[UPPER CASE TEXT GIVES DIRECTIONS TO INTERVIEWERS, AND IS NOT TO BE READ OUT]

READ OUT:

We are carrying out a housing needs survey on behalf of North Kesteven District Council and would be grateful if you could answer these questions. The survey will produce information vital to the Council in its bid to attract financial support for housing schemes for people needing housing in the area, and will help to ensure that the Council's planning policies produce development which will meet the housing needs of the area. All the information you give us will be treated in strict confidence. We are an independent research company and the Council will not see any of your replies.

A YOUR HOUSEHOLD AND HOME

I am going to start by asking you some general questions about your household and home. (A household comprises either one person living alone or a group of people (not necessarily related) living at the same address sharing at least one meal a day, or sharing a living room or sitting room).

A1. How would you best describe the type of accommodation you are living in? SHOW CARD A1

- Bedsit 01
 Flat/maisonette in a converted house 02
 Flat/maisonette in purpose-built block 03
 Terraced house 04
 Semi-detached house 05
 Detached house 06
 Bungalow 07
 Mobile home/caravan 08
 <Other> 09
 <Please state>: _____

A2. Is the accommodation... SHOW CARD A2

- Bed and Breakfast 01
 Residential care home for the elderly 02
 Nursing home for the elderly 03
 Sheltered accommodation for the elderly 04
 Supported accommodation (non-elderly) 05
 Hostel 06
 'Ordinary' residential accommodation 07
 <Other> 08
 <Please state>: _____

A3. Please state the access level to your front door (i.e. not the communal entrance to the building) SHOW CARD A3

- Basement 1
 Ground/raised ground floor 2
 First/second floor 3
 Third/fourth floor 4
 Fifth to tenth floor 5
 Eleventh floor or above 6

A4. How many bedrooms does your home have?

- ☐ single(s) ☐ double(s)

A5. How many people (including you) are there currently living in your household?

- ☐ people

A6. Of these, how many married or cohabiting couples are there?

- ☐ couple(s)

A7. Please give the age, sex, working status and key worker status of the people currently living in your household (NAMES ARE NOT REQUIRED. PLEASE ENTER AGE, WORKING STATUS AND KEY WORKER STATUS (IF CODE 1 OR 2 AT WORKING STATUS) IN THE BOX(ES) AND CIRCLE THE RELEVANT NUMBER(S) FOR SEX) SHOW CARDS A7 (i) & A7 (ii)

	Age	Sex male/female	Working Status	Key Worker
person 1 (respondent).	<input type="checkbox"/>	1 2	<input type="checkbox"/>	<input type="checkbox"/>
person 2	<input type="checkbox"/>	1 2	<input type="checkbox"/>	<input type="checkbox"/>
person 3	<input type="checkbox"/>	1 2	<input type="checkbox"/>	<input type="checkbox"/>
person 4	<input type="checkbox"/>	1 2	<input type="checkbox"/>	<input type="checkbox"/>
person 5	<input type="checkbox"/>	1 2	<input type="checkbox"/>	<input type="checkbox"/>
person 6	<input type="checkbox"/>	1 2	<input type="checkbox"/>	<input type="checkbox"/>
person 7	<input type="checkbox"/>	1 2	<input type="checkbox"/>	<input type="checkbox"/>
person 8	<input type="checkbox"/>	1 2	<input type="checkbox"/>	<input type="checkbox"/>

(i) WORKING STATUS

- ① Full time employment
 ② Part time employment
 ③ Retired
 ④ Unemployed
 ⑤ Long-term sick or disabled
 ⑥ Student 16 or over or Trainee
 ⑦ Pre-school/under 16 & at school
 ⑧ Other not working

(ii) KEY WORKER STATUS

- ① Health Care
 ② Social Services
 ③ Local Government
 ④ Education
 ⑤ Public Transport
 ⑥ Emergency Services
 ⑦ Probation Service
 ⑧ None of the above

A8. Are there any other family members who would live with you if appropriate accommodation were available? (ENTER NUMBER IN BOX. ENTER '0' IF NO OTHER FAMILY MEMBERS)

other family member(s)

A9. How many cars or vans are normally available for use by you or members of your household? (This includes any car/van provided by employers if normally available for use by you or members of your household but excludes vans used only for carrying goods). (ENTER NUMBER IN BOX. ENTER '0' IF NONE)

car(s)/van(s)

B PREVIOUS MOVES AND ACCOMMODATION

B1. When did you move to your present home?

GO TO:

Within the last year 1.....B2
 1 to 2 years ago 2.....B2
 2 to 5 years ago 3.....B2
 5 to 10 years ago 4.....B2
 Over 10 years ago 5.....C1
 Always lived here 6.....C1

B2. What was your last home? SHOW CARD B2

Owner-occupied (with/without mortgage) 01
 House/ flat share..... 02
 Living with parents, relatives or friends..... 03
 Rented from a Council 04
 Rented from a Housing Association..... 05
 Rented from a private landlord..... 06
 Armed Forces Accommodation..... 07
 Tied-linked to a job (excluding Forces) 08
 Shared Ownership 09
 <Other>..... 10

<Please state>: _____

B3. Where was your last home?

In the North Kesteven District Council area ... 1
 In the City of Lincoln Council area 2
 Elsewhere in Lincolnshire 3
 In the East Midlands (Notts, Derbs, Leics)..... 4
 Elsewhere in the United Kingdom..... 5
 Abroad 6

B4. Was one of the main reasons for moving due to a lack of suitable housing which you could afford in the area in which you last lived?

Yes 1
 No 2
 <Don't know> 3

B5. Could your last move have been avoided if repairs or adaptations had been carried out to your last home?

Yes1
 No2
 <Don't know>.....3

B6. What were the main reasons for moving from your last home? (CIRCLE AS MANY AS APPLY) SHOW CARD B6

Your home was too small01
 Your home was too big.....02
 To set up first home away from family03
 To take up/seek new employment.....04
 To study.....05
 To retire06
 To give care or support to a relative/friend ...07
 To receive care or support from a relative/friend ...08
 To receive professional care09
 End of tenancy agreement10
 To buy a home/different home.....11
 Evicted/repossessed12
 To move to cheaper accommodation13
 Relocation through work.....14
 Change of job and associated accommodation...15
 Relatives/friends unable/unwilling to accommodate16
 Relationship breakdown17
 To move to live with partner18
 You were the victim of harassment19
 To live in a better local environment.....20
 <Other>21

<Please state>: _____

B7. Of the reasons you have given (IN B6 ABOVE) which was the single most important reason for moving? (ENTER CODE FROM B6:)

Main reason for moving

C HOUSING CIRCUMSTANCES

C1. I will now read out a list of situations which may describe your present housing circumstances. Please could you say whether each one is not a problem/not applicable, a problem or a serious problem for your household?

	Not a problem/ not applicable	A problem	A serious problem
a) The health of someone in your household is suffering because of the condition of the home	1	2	3
b) Your home is subject to major disrepair or unfitness	1	2	3
c) You have difficulty maintaining your home	1	2	3
d) You have to share a bathroom/toilet/kitchen with another household	1	2	3
e) You are lacking basic facilities (such as bathroom/toilet/kitchen)	1	2	3
f) Rent/mortgage payments are too expensive	1	2	3
g) Your accommodation is too expensive to maintain	1	2	3
h) Your accommodation is too difficult to heat/keep warm	1	2	3
i) You are under notice of eviction/re-possession, real threat of notice, or your lease is coming to an end	1	2	3
j) Someone in your household is suffering harassment or threats of harassment from neighbours or others living in the vicinity	1	2	3
k) Someone in your household has difficulty using stairs and/or lifts to, or within, your home	1	2	3
l) You need to be close to a relative/friend to give care	1	2	3
m) You need to be close to a relative/friend to receive care	1	2	3
n) You need to be closer to employment and/or other essential facilities ..	1	2	3

C2. Are there any other problems you have with your housing situation? IF YES, NOTE DOWN REPLY IN THE BOX BELOW:

C3. Please say how satisfied/dissatisfied you are with the following aspects of your local area. SHOW CARD C3

	Very Satisfied	Satisfied	Neither Satisfied or Dissatisfied	Dissatisfied	Very Dissatisfied	Not Applicable
a) Local shopping facilities	1	2	3	4	5	6
b) Post Office/local bank facilities	1	2	3	4	5	6
c) Health facilities	1	2	3	4	5	6
d) Schools/educational or training facilities	1	2	3	4	5	6
e) Leisure facilities	1	2	3	4	5	6
f) Provision of parks and children's play areas	1	2	3	4	5	6
g) Public transport	1	2	3	4	5	6
h) General area in which you live	1	2	3	4	5	6
i) Your home in general	1	2	3	4	5	6

C4. Please could you say if each of the following features of your local area are a serious problem, a problem or not a problem/not applicable for your household.

	Not a problem/ not applicable	A problem	A serious problem
a) Vandalism.....	1.....	2.....	3.....
b) Racism	1.....	2.....	3.....
c) Neighbour nuisance	1.....	2.....	3.....
d) Fear of crime	1.....	2.....	3.....
e) Drug dealing.....	1.....	2.....	3.....
f) Noise from traffic	1.....	2.....	3.....
g) Noise from people	1.....	2.....	3.....
h) Dog nuisance/mess.....	1.....	2.....	3.....
i) Graffiti.....	1.....	2.....	3.....
j) Parking difficulties	1.....	2.....	3.....
k) Traffic difficulties.....	1.....	2.....	3.....
l) Litter	1.....	2.....	3.....
m) Abandoned cars	1.....	2.....	3.....
n) Lack of a sense of community/community spirit.....	1.....	2.....	3.....
o) General upkeep of area.....	1.....	2.....	3.....

D SUPPORT AND CARE NEEDS

D1. Do you or any of your household have any of the following support and care needs?
SHOW CARD D1 IF ANYONE FITS INTO MORE THAN ONE GROUP, THEN CIRCLE MORE THAN ONE NUMBER FOR THAT PERSON. IF THERE ARE MORE THAN THREE PEOPLE WITH SUPPORT OR CARE NEEDS PLEASE ANSWER FOR THOSE THREE WITH THE MOST SIGNIFICANT NEEDS. IF THERE ARE NO SUPPORT AND CARE NEEDS MEMBERS, PLEASE TICK HERE ☐ AND GO TO QUESTION E1.

(n.b. ordinary housing is housing without aids or adaptations)

	First Person	Second Person	Third Person
Frail elderly	01.....	01.....	01.....
<i>(elderly people who have become frail & who may find it difficult to cope in ordinary housing)</i>			
A physical disability.....	02.....	02.....	02.....
<i>(people who have a physical disability & who may find it difficult to cope in ordinary housing)</i>			
A learning disability	03.....	03.....	03.....
<i>(people whose learning disability may make it difficult to live independently)</i>			
A mental health problem	04.....	04.....	04.....
<i>(people with a short or long-term mental health problem)</i>			
Vulnerable young people and children leaving care	05.....	05.....	05.....
<i>(young people needing support with accommodation)</i>			
Severe sensory disability	06.....	06.....	06.....
<i>(people whose sight or hearing make it difficult to cope in ordinary housing)</i>			
<Other>			
<Please state>:	07.....	07.....	07.....

D2. Please enter their person number from A7.....

**D3. How could the accommodation or services for their (your) special needs best be improved?
Please also say if you already have these improvements.**

	Need	No Need	Already have
a) Wheelchair access	1.....	2.....	3.....
b) Single-level accommodation	1.....	2.....	3.....
c) Downstairs WC.....	1.....	2.....	3.....
d) Extra handrails outside your home.....	1.....	2.....	3.....
e) Extra handrails inside your home	1.....	2.....	3.....
f) Low level light switches	1.....	2.....	3.....
g) Raised power points.....	1.....	2.....	3.....
h) Lever taps.....	1.....	2.....	3.....
i) Low level kitchen units (including sink)	1.....	2.....	3.....
j) Shower unit	1.....	2.....	3.....
k) Lifeline alarm	1.....	2.....	3.....
l) Lift/stair lift	1.....	2.....	3.....
m) Car parking space near to front door of home.....	1.....	2.....	3.....
n) Other alterations/adaptations	1.....	2.....	3.....
o) More support services to your present home	1.....	2.....	3.....
p) More care services to your present home	1.....	2.....	3.....
q) Occasional or short term care	1.....	2.....	3.....
r) Better transportation.....	1.....	2.....	3.....
s) Need to move to alternative housing with specialist adaptations	1.....	2.....	
t) Need to move to alternative housing with specialist care/support.....	1.....	2.....	

D4. Do you feel that your current housing situation gives you the ability to live a fully independent life – comfortably and confidently?

Yes..... 1
No 2
<Don't know> 3

D5. Do you feel that your ability to live an independent life would be improved by the provision of housing with support?

Yes 1
No..... 2
<Don't know> 3

E TENURE AND HOUSING COSTS

E1. Is your current accommodation: SHOW CARD E1

		GO TO:
Owner-occupied (no loan/mortgage)	01.....	F1
Owner-occupied (with a mortgage).....	02.....	E2
Rented from the Council	03.....	E2
Rented from a Housing Association.....	04.....	E2
Rented from a private landlord (furnished)	05.....	E2
Rented from a private landlord (unfurnished)	06.....	E2
Armed Forces accommodation	07.....	E2
Tied-linked to a job (excluding Forces)	08.....	E2
Shared ownership*	09.....	E2
<Other>		
<Please state>:	10.....	F1

* Shared ownership schemes are designed to help people who wish to buy a home of their own but cannot afford it. The schemes involve buying a share in a property with a Housing Association and paying rent on the remainder.

E2. Housing Costs: SHOW CARD E2

RENTERS: What is your current weekly or monthly rent? (If you receive housing benefit or rent rebate, state the full rent charged by the landlord before any refunds).

OWNERS: How much do you as a household have to pay for your mortgage each month (including any endowment premiums etc.)?

IF SHARED OWNERSHIP PLEASE READ BOTH QUESTIONS ABOVE AND PROVIDE THE ANSWER FOR TOTAL OUTGOINGS (I.E. RENT AND MORTGAGE COMBINED).

<u>Weekly</u>	<u>Monthly</u>	
None	None	01
Under £30	Under £130	02
£30 - £59	£130 - £255	03
£60 - £89	£256 - £385	04
£90 - £119	£386 - £515	05
£120 - £149	£516 - £645	06
£150 - £179	£646 - £775	07
£180 - £209	£776 - £905	08
£210 - £239	£906 - £1,035	09
£240 - £269	£1,036 - £1,165	10
£270 or more	£1,166 or more	11
<Don't know>		12
<Refused>		13

E3. Benefits

RENTERS: Is Housing Benefit used to help with your rent?

OWNERS: Do you receive Income Support to help with your mortgage interest payments?

IF SHARED OWNERSHIP PLEASE READ BOTH QUESTIONS ABOVE.

GO TO:

Yes1 E4
No2 F1
<Don't know>.....3 F1

E4. Benefits: SHOW CARD E4

RENTERS: How much do you receive per week or per month in Housing Benefit?

OWNERS: How much do you receive per month in Income Support?

IF SHARED OWNERSHIP PLEASE READ BOTH QUESTIONS ABOVE AND PROVIDE THE ANSWER FOR TOTAL AMOUNT RECEIVED (I.E. HOUSING BENEFIT AND INCOME SUPPORT COMBINED).

<u>Weekly</u>	<u>Monthly</u>	
Under £30	Under £130	01
£30 - £59	£130 - £255	02
£60 - £89	£256 - £385	03
£90 - £119	£386 - £515	04
£120 - £149	£516 - £645	05
£150 - £179	£646 - £775	06
£180 - £209	£776 - £905	07
£210 - £239	£906 - £1,035	08
£240 - £269	£1,036 - £1,165	09
£270 or more	£1,166 or more	10
<Don't know>		11
<Refused>		12

F FUTURE HOUSING INTENTIONS

F1. Have you recently applied to the Council, or any other agency, for housing?

Yes 1
No 2
<Don't know> 3

F2. Does your household need and/or is it likely to move to a different home?

GO TO:

Now 1 F3
Within a year..... 2 F3
In 1 to 2 years..... 3 F3
In 2 to 5 years..... 4 F3
No need/not likely to move 5 G1
<Don't know>..... 6 G1

F3. How many bedrooms will you need?

bedroom(s)

F4. Is one of the main reasons for moving due to a lack of suitable housing which you can afford in the area?

Yes 1
No 2
<Don't know> 3

F5. Could the move be avoided if repairs or adaptations are carried out to your current home?

Yes 1
No 2
<Don't know> 3

F6. What are the main reasons for moving to a different home? (CIRCLE AS MANY AS APPLY) SHOW CARD F6

Your home is too small 01
Your home is too big 02
To set up first home away from family 03
To take up/seek new employment 04
To study 05
To retire 06
To give care or support to a relative/friend .. 07
To receive care or support from a relative/friend... 08
To receive professional care 09
End of tenancy agreement 10
To buy a home/different home 11
Evicted/repossessed 12
To move to cheaper accommodation 13
Relocation through work 14
Change of job and associated accommodation.. 15
Relatives/friends unable/unwilling to accommodate 16
Relationship breakdown 17
To move to live with partner 18
You have been the victim of harassment 19
To live in a better local environment 20
<Other> 21
<Please state>: _____

F7. Of the reasons you have given (IN F6) which is the single most important reason for moving? (ENTER CODE FROM F6:)

☐ Main reason for moving

F8. Where would you LIKE to live and where would you EXPECT to live? (ONE CODE PER COLUMN)

a) b)
Like Expect

In the North Kesteven District Council area 1 1
In the City of Lincoln Council area 2 2
Elsewhere in Lincolnshire 3 3
In the East Midlands (Notts, Derbs, Leics) 4 4
Elsewhere in the United Kingdom 5 5
Abroad 6 6

F9. What type of housing would you LIKE to move to and would you EXPECT to move to? (ONE CODE PER COLUMN) SHOW CARD F9

a) b)
Like Expect

Buy own home 1 1
Rent from a Council 2 2
Rent from a Housing Association ... 3 3
Rent from a private landlord 4 4
Armed Forces accommodation 5 5
Tied-linked to a job (excluding Forces). 6 6
Shared Ownership 7 7
House/flat share 8 8
<Other> 9 9

F10. What type of accommodation would you LIKE and EXPECT to move to? (ONE CODE PER COLUMN) SHOW CARD F10

a) b)
Like Expect

Residential care home for the elderly 1 1
Nursing home for the elderly 2 2
Sheltered accommodation for the elderly . 3 3
Supported accommodation (non-elderly) 4 4
'Ordinary' residential accommodation . 5 5
<Other> 6 6

F11. What type of property would you LIKE to move to and would you EXPECT to move to? (ONE CODE PER COLUMN) SHOW CARD F11

a) b)
Like Expect

Bedsit 1 1
Flat/maisonette in a converted house 2 2
Flat/maisonette in purpose-built block 3 3
Terraced house 4 4
Semi-detached house 5 5
Detached house 6 6
Bungalow 7 7
Mobile home/caravan 8 8
<Other> 9 9

F12. Would you either LIKE or EXPECT to move to new-build accommodation? (ONE CODE PER COLUMN)

a) b)
Like Expect

Yes 1 1
No2 2

G REQUIREMENTS OF FUTURE HOUSEHOLDS

G1. Will any of the other people in your household need and/or are they likely to move to their own separate accommodation within the next five years? (For example, a son or daughter, a parent, etc)

GO TO:

Yes 1 G2
No 2 H1
<Don't know> 3 H1

G2. How many separate homes will be needed?

homes

FOR G3 FILL OUT A SEPARATE COLUMN FOR EACH PERSON/NEW HOUSEHOLD

G3. When will they need separate accommodation?

	HH1	HH2	HH3
Now	1	1	1
Within a year	2	2	2
In 1 to 2 years	3	3	3
In 2 to 5 years	4	4	4

IF MORE THAN ONE PERSON IN THE HOUSEHOLD NEEDS AND/OR ARE LIKELY TO MOVE TO THEIR OWN ACCOMMODATION IN THE NEXT 5 YEARS, PLEASE NOW ASK ABOUT THE PERSON WHO WILL NEED THEIR OWN ACCOMMODATION/ARE LIKELY TO MOVE FIRST.

G4. What is their relationship to head of household?

Son/daughter 1
Parent/grandparent 2
Other relative 3
Friend 4
<Other> 5

G5. Are they...

Single adult(s) without children 1
Single adult(s) with, or expecting, child(ren) .. 2
Couple without children 3
Couple with, or expecting, child(ren) 4
<Other> 5

G6. How many bedrooms will they need?

bedroom(s)

G7. Will they be setting up home with anyone not currently living in your household?

Yes 1
No 2
<Don't know> 3

G8. Where would they LIKE to live and where would they EXPECT to live? (ONE CODE PER COLUMN)

a) b)
Like Expect

In the North Kesteven District Council area. 1 1
In the City of Lincoln Council area 2 2
Elsewhere in Lincolnshire 3 3
In the East Midlands (Notts, Derbs, Leics) 4 4
Elsewhere in the United Kingdom 5 5
Abroad 6 6

G9. What type of housing would they LIKE to move to and would they EXPECT to move to? (ONE CODE PER COLUMN) SHOW CARD G9

a) b)
Like Expect

Buy own home 1 1
Rent from a Council 2 2
Rent from a Housing Association ... 3 3
Rent from a private landlord 4 4
Armed Forces accommodation 5 5
Tied-linked to a job (excluding Forces). 6 6
Shared Ownership 7 7
House/flat share 8 8
<Other> 9 9

G10. What type of accommodation would they LIKE and EXPECT to move to? (ONE CODE PER COLUMN) SHOW CARD G10

a) b)
Like Expect

Residential care home for the elderly 1 1
Nursing home for the elderly 2 2
Sheltered accommodation for the elderly 3 3
Supported accommodation (non-elderly) 4 4
'Ordinary' residential accommodation 5 5
<Other> 6 6

G11. What type of property would they LIKE to move to and would they EXPECT to move to? (ONE CODE PER COLUMN) SHOW CARD G11

a) b)

	Like	Expect
Bedsit	1	1
Flat or maisonette in a converted house	2	2
Flat/maisonette in purpose-built block	3	3
Terraced house	4	4
Semi-detached house	5	5
Detached house	6	6
Bungalow	7	7
Mobile home/caravan	8	8
<Other>	9	9

G12. In your opinion, will they be able to afford suitable private sector housing in the North Kesteven District Council area

(this can either be rented (excluding housing benefit) or bought)?

Yes	1
No	2
<Don't know>	3

G13. Are they currently registered separately on the Housing Needs Register (i.e. the Council's Waiting List) or a Housing Association Waiting List?

Yes	1
No	2
<Don't know>	3

G14. Would they either LIKE or EXPECT to move to new-build accommodation?

	a) Like	b) Expect
Yes	1	1
No	2	2

H FAMILY MEMBERS MOVING AWAY

H1. Has any member of your family moved out of the household within the last three years to live separately?

GO TO:

Yes	1	H2
No	2	I1

**IF MORE THAN ONE PERSON/
HOUSEHOLD HAS MOVED OUT PLEASE
ASK ABOUT THE MOST RECENT
PERSON**

H2. What type of housing are they living in now? SHOW CARD H2

Owner-occupied (with or without a mortgage)	01
Rented from a Council	02
Rented from a Housing Association	03
Rented from a private landlord	04
Armed Forces accommodation	05
Tied-linked to a job (excluding Forces)	06
Shared ownership	07
House/flat share	08
<Other>	09
<Don't know>	10

H3. Where are they living now?

In the North Kesteven District Council area	1
In the City of Lincoln Council area	2
Elsewhere in Lincolnshire	3
In the East Midlands (Notts, Derbs, Leics)	4
Elsewhere in the United Kingdom	5
Abroad	6
<Don't know>	7

I FURTHER HOUSEHOLD INFORMATION

NOTE FOR INTERVIEWERS - (NOT TO BE READ OUT)

AT THIS STAGE IT IS IMPORTANT TO STRESS THAT THE INFORMATION PROVIDED IS TREATED IN THE STRICTEST CONFIDENCE AND THAT THE COUNCIL DO NOT SEE THE INDIVIDUAL REPLIES (ONLY GROUPED DISTRICT-WIDE INFORMATION).

WE REQUIRE INCOME INFORMATION TO COMPARE WITH HOUSE PRICES TO FIND OUT THE % OF HOUSEHOLDS WHO CANNOT AFFORD HOUSING IN THE DISTRICT.

WE REQUIRE SAVINGS INFORMATION TO FIND OUT THE % OF HOUSEHOLDS WHO ARE UNABLE TO AFFORD A DEPOSIT ON A SUITABLY SIZED PROPERTY IN THE DISTRICT.

I1. Please indicate your average weekly, monthly or annual gross (before tax) income from employment [and, that of your partner]. Please also state income from other household members, your household income from investments and your household income from state benefits.

Remember this information will be treated in strictest confidence. SHOW CARD 11

EARNED INCOME (a), (b) & (c)	INCLUDES:	WAGES, SALARY,
	EXCLUDES:	ALL STATE BENEFITS & INVESTMENT INCOME
HOUSEHOLD INVESTMENT INCOME (d)	INCLUDES:	PRIVATE PENSIONS, SHARES, TESSAS, PEPS, ISAS
	EXCLUDES:	WAGES, SALARY, STATE PENSIONS
HOUSEHOLD STATE BENEFITS (e)	INCLUDES:	ALL STATE BENEFITS (INCLUDING STATE PENSIONS) APART FROM THOSE LISTED BELOW
	EXCLUDES:	HOUSING BENEFIT, INCOME SUPPORT TOWARDS MORTGAGE INTEREST PAYMENTS, CHILD BENEFIT

You must circle one code per column

			Earned income				
			Self	Partner	Other	Household	Household
<u>Weekly</u>	<u>Monthly</u>	<u>Annual</u>	(a)	(b)	h'hd income (c)	investment income (d)	state benefits (e)
None	None	None	01	01	01	01	01
Under £50	Under £217	Under £2,600	02	02	02	02	02
£50 - £100	£217 - £433	£2,600 - £5,200	03	03	03	03	03
£101 - £150	£434 - £650	£5,201 - £7,800	04	04	04	04	04
£151 - £200	£651 - £867	£7,801 - £10,400	05	05	05	05	05
£201 - £250	£868 - £1,080	£10,401 - £13,000	06	06	06	06	06
£251 - £300	£1,081 - £1,300	£13,001 - £15,600	07	07	07	07	07
£301 - £350	£1,301 - £1,517	£15,601 - £18,200	08	08	08	08	08
£351 - £400	£1,518 - £1,733	£18,201 - £20,800	09	09	09	09	09
£401 - £500	£1,734 - £2,167	£20,801 - £26,000	10	10	10	10	10
£501 - £700	£2,168 - £3,033	£26,001 - £36,400	11	11	11	11	11
£701 - £900	£3,034 - £3,900	£36,401 - £46,800	12	12	12	12	12
£901 - £1,100	£3,901 - £4,767	£46,801 - £57,200	13	13	13	13	13
Over £1,100	Over £4,767	Over £57,200	14	14	14	14	14
<Don't know> .....	.....	.....	15	15	15	15	15
<No partner> .....	.....	.....	.....	16	.....	.....	.....
<Refused> .....	.....	.....	17	17	17	17	17

I2. Please indicate how much savings you (and your partner) have. SHOW CARD 12

Negative savings (ie. in debt)	01
No savings	02
Under £1,000	03
£1,001 - £2,000	04
£2,001 - £5,000	05
£5,001 - £8,000	06
£8,001 - £10,000	07
Over £10,000	08
<Don't know>	09
<Refused>	10

I3. If you had to move to a different home, could you afford a home of a suitable size

in the North Kesteven District Council area?

Yes	1
No	2
<Don't know>	3

ASK QUESTION 14 FOR OWNER-OCCUPIERS ONLY (SEE QUESTION E1):

I4. For owner-occupiers, if you sold your home now, how much money do you

estimate you would get, after paying off any remaining mortgages and other associated debts? SHOW CARD 14

Would be in debt (negative equity)	01
£0 - £5,000	02
£5,001 - £10,000	03
£10,001 - £20,000	04
£20,001 - £30,000	05
£30,001 - £50,000	06
£50,001 - £70,000	07
£70,001 - £100,000	08
£100,001 - £150,000	09
Over £150,000	10
<Don't know>	11
<Refused>	12

15. How would you describe you and your partner's (if applicable) ethnic origin? SHOW CARD 15

a) Self b) Partner

<i>White</i>	
British	01
Irish	02
Any other White background ...	03
<Please state>:	
<i>Mixed</i>	
White & Black Caribbean	04
White & Black African	05
White & Asian	06
Any other mixed background ...	07
<Please state>:	
<i>Asian or Asian British</i>	
Indian	08
Pakistani	09
Bangladeshi	10
Any other Asian background ...	11
<Please state>:	
<i>Black or Black British</i>	
Caribbean	12
African	13
Any other Black background ...	14
<Please state>:	
<i>Chinese or Other ethnic group</i>	
Chinese	15
Any other	16
<Please state>:	
<No Partner>	
<Refused>	

16. It is possible that we may wish to carry out another survey to follow up some of the housing issues raised in this one. Would you object to being included in a follow-up survey?

Yes, I would object to being included	1
No, I would not object to being included	2
<Don't know, would need more information>	3

**Thank you very much
for your time**



Somewhere District Council

Directorate of Housing & Planning

The Civic Centre

Somewhere

Somewhereshire

A1 2BC

Tel: (01234) 567890

Fax: (01234) 098765

email: Somewhere@Somewhere-dc.gov.uk

Dear Resident

HELP NEEDED WITH HOUSING SURVEY

The Council has commissioned experienced specialists *Fordham Research* to undertake a comprehensive study of housing needs in the North Kesteven District Council area. Addresses have been selected at random and include home owners, Council and Housing Association tenants and those who rent privately. I would be most grateful if you could assist by answering the enclosed questionnaire (it should only take 10-15 minutes to complete) even if you feel you do not have any particular housing need.

The survey will provide information about how much and what type of housing is needed to meet the needs of people in the District both now and in the future, and will provide evidence to support the Council's annual bid to Central Government for housing finance.

All the information you give to the consultants will be treated in the **strictest confidence** and is protected under the Data Protection Act (1998). The information is processed by a specialist independent research company, and the Council will not see any of your replies. When you have completed the questionnaire please return it using the pre-paid envelope enclosed (addressed to *First Surveys Market Research* of Blackpool). All those who respond will be entered into a draw with a **£100 cash prize**.

If you have any queries or would like any further information, please telephone *Fordham Research*, who are conducting the survey on behalf of the Council, on FREEPHONE 0800 163231 and ask for Christina Cole.

Thank you very much for your help.

Yours faithfully

J. Bloggs

J. Bloggs

Housing Enabling Officer

GUIDANCE FOR COMPLETING THE QUESTIONNAIRE

Most questions are answered by ticking the appropriate box: ☒

Some questions you need to write a number in a larger box:

Most of the questions in this questionnaire are about your **household**. A household comprises either one person living alone or a group of people (not necessarily related) living at the same address with common housekeeping - that is sharing at least one meal a day, or sharing a living room or sitting room.

All replies will be treated as **strictly confidential** and **will only be used for the purposes of this survey**.

A YOUR HOUSEHOLD AND HOME

A1. What type of accommodation are you living in?

- Bedsit ☐ 01
 Flat/maisonette in a converted house ☐ 02
 Flat/maisonette in a purpose-built block ☐ 03
 Terraced house ☐ 04
 Semi-detached house ☐ 05
 Detached house ☐ 06
 Bungalow ☐ 07
 Mobile home/caravan ☐ 08
 Other ☐ 09

A2. Is the accommodation also...

- Bed and Breakfast ☐ 1
 Residential care home for the elderly ☐ 2
 Nursing home for the elderly ☐ 3
 Sheltered accommodation for the elderly ☐ 4
 Supported accommodation (non elderly) ☐ 5
 Hostel ☐ 6
 'Ordinary' residential accommodation ☐ 7
 Other ☐ 8

A3. Is your home...

- Owner-occupied (no loan/mortgage) ☐ 01
 Owner-occupied (with a mortgage) ☐ 02
 Rented from the Council ☐ 03
 Rented from a Housing Association ☐ 04
 Rented from a private landlord (furnished) ☐ 05
 Rented from a private landlord (unfurnished) ☐ 06
 Armed Forces accommodation ☐ 07
 Tied-linked to job (excluding Forces) ☐ 08
 Shared Ownership ☐ 09
 Other ☐ 10

A4. Please state the access level to your front door (i.e. not the communal entrance to the building)

- Basement ☐ 1
 Ground/raised ground floor ☐ 2
 First/second floor ☐ 3
 Third/fourth floor ☐ 4
 Fifth to tenth floor ☐ 5
 Eleventh floor or above ☐ 6

A5. How many bedrooms does your home have?

single bedroom(s) double bedroom(s)

A6. How many people (including you) are there currently living in your household?

people

A7. Of these, how many married or cohabiting couples are there?

couple(s)

A8. Please enter the age, sex and working status of the people currently living in your household. (You do not need to give names. For working status please enter the number (i.e. 1 to 8) from the box below)

	Age	Sex	Working	Key
		male/female	Status	Worker
person 1 (you)	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input type="checkbox"/> 1 ... <input type="checkbox"/> 2	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>
person 2	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input type="checkbox"/> 1 ... <input type="checkbox"/> 2	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>
person 3	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input type="checkbox"/> 1 ... <input type="checkbox"/> 2	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>
person 4	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input type="checkbox"/> 1 ... <input type="checkbox"/> 2	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>
person 5	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input type="checkbox"/> 1 ... <input type="checkbox"/> 2	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>
person 6	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input type="checkbox"/> 1 ... <input type="checkbox"/> 2	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>
person 7	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input type="checkbox"/> 1 ... <input type="checkbox"/> 2	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>
person 8	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input type="checkbox"/> 1 ... <input type="checkbox"/> 2	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 40px; height: 20px; border: 1px solid black;" type="text"/>

WORKING STATUS

- ① Full time employment
- ② Part time employment
- ③ Retired
- ④ Unemployed
- ⑤ Long-term sick or disabled
- ⑥ Student 16 or over or Trainee
- ⑦ Pre-school/under 16 & at school
- ⑧ Other not working

KEY WORKER STATUS

- ① Health Care
- ② Social Services
- ③ Local Government
- ④ Education
- ⑤ Public Transport
- ⑥ Emergency Services
- ⑦ Probation Service
- ⑧ None of the above

A9. Are there any other family members who would live with you if appropriate accommodation were available? (Please enter '0' if no other family members)

☐ other family member(s)

available for use by you or members of your household but excludes vans used only for carrying goods)

☐ car(s)/van(s)

A10. How many cars or vans are normally available for use by you or members of your household? (This includes any car/van provided by employers if normally

B PREVIOUS MOVES AND ACCOMMODATION

B1. When did you move to your present home?

GO TO:
Within the last year ☐ 1 B2
1 to 2 years ago ☐ 2 B2
2 to 5 years ago ☐ 3 B2
5 to 10 years ago ☐ 4 B2
Over 10 years ago ☐ 5 C1
Always lived here ☐ 6 C1

If you have lived in this home for ten years or less please continue answering Section B.

If you have lived in this home for more than ten years please go to Section C.

B2. What was your last home?

Owner-occupied (with/without mortgage) ☐ 01
House/flat share ☐ 02
Living with parents, relatives or friends ☐ 03
Rented from a Council ☐ 04
Rented from a Housing Association ☐ 05
Rented from a private landlord ☐ 06
Armed Forces accommodation ☐ 07
Tied-linked to job (excluding Forces) ☐ 08
Shared Ownership ☐ 09
Other ☐ 10

B3. Where was your last home?

In the North Kesteven District Council area ☐ 1
In the City of Lincoln Council area ☐ 2
Elsewhere in Lincolnshire ☐ 3
In the East Midlands (Notts, Derbs, Leics) ☐ 4
Elsewhere in the United Kingdom ☐ 5
Abroad ☐ 6

B4. Was one of the main reasons for moving due to a lack of suitable housing which you could afford in the area in which you last lived?

Yes ☐ 1
No ☐ 2
Don't know ☐ 3

B5. Could your last move have been avoided if repairs or adaptations had been carried out to your last home?

Yes ☐ 1
No ☐ 2
Don't know ☐ 3

B6. What were the main reasons for moving from your last home? Please tick as many as apply

Your home was too small ☐ 01
Your home was too big ☐ 02
To set up first home away from family ☐ 03
To take up/seek new employment ☐ 04
To study ☐ 05
To retire ☐ 06
To give care or support to a relative/friend ☐ 07
To receive care or support from a relative/friend ☐ 08
To receive professional care ☐ 09
End of tenancy agreement ☐ 10
To buy a home/different home ☐ 11
Evicted/re-possession ☐ 12
To move to cheaper accommodation ☐ 13
Relocation through work ☐ 14
Change of job and associated accommodation ☐ 15
Relatives/friends unable/unwilling to accommodate ☐ 16
Relationship breakdown ☐ 17
To move to live with partner ☐ 18
You were the victim of harassment ☐ 19
To live in a better local environment ☐ 20
Other ☐ 21

C YOUR HOUSING CIRCUMSTANCES

C1. Please tick whether any of the following are no problem, a problem, or a serious problem. Please tick one box per item

	Not a problem/ not applicable	A problem	A serious problem
a) The health of someone in your household is suffering due to the condition of the home.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
b) Your home is subject to major disrepair or unfitness.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
c) You have difficulty maintaining your home	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
d) You have to share a bathroom/toilet/kitchen with another household	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
e) You are lacking basic facilities (such as bathroom/toilet/kitchen)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3

CONTINUED ➤

Not a A A serious

	problem/ not applicable	problem	problem
f) Rent/mortgage payments are too expensive	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
g) Your accommodation is too expensive to maintain.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
h) Your accommodation is too difficult to heat/keep warm.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
i) You are under notice of eviction/re-possession, real threat of notice, or your lease is coming to an end	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
j) Someone in your household is suffering harassment or threats of harassment from neighbours or others living in the vicinity	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
k) Someone in your household has difficulty using stairs and/or lifts to or within your home	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
l) You need to be close to a relative/friend to give care.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
m) You need to be close to a relative/friend to receive care	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
n) You need to be closer to employment and/or other essential facilities	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....

C2. Do you have any other problems with your housing situation? Please write any in the box below

D SUPPORT AND CARE NEEDS

D1. Do you or any of your household have any of the support and care needs listed below? If anyone has more than one need, then tick more than one box for that person. If there are more than three people with a support or care need please answer for those with the most significant needs. If your household has no support and care needs, please go to Question E1

	First Person	Second Person	Third Person
Frail elderly..... <i>(elderly people who have become frail & who may find it difficult to cope in ordinary housing)</i>	<input type="checkbox"/> 01.....	<input type="checkbox"/> 01.....	<input type="checkbox"/> 01.....
A physical disability	<input type="checkbox"/> 02.....	<input type="checkbox"/> 02.....	<input type="checkbox"/> 02.....
<i>(people who have a physical disability & who may find it difficult to cope in ordinary housing)</i>			
A learning disability	<input type="checkbox"/> 03.....	<input type="checkbox"/> 03.....	<input type="checkbox"/> 03.....
<i>(people whose learning disability may make it difficult to live independently)</i>			
A mental health problem	<input type="checkbox"/> 04.....	<input type="checkbox"/> 04.....	<input type="checkbox"/> 04.....
<i>(people with a short or long-term mental health problem)</i>			
Vulnerable young people and children leaving care	<input type="checkbox"/> 05.....	<input type="checkbox"/> 05.....	<input type="checkbox"/> 05.....
<i>(young people needing support with accommodation)</i>			
Severe sensory disability.....	<input type="checkbox"/> 06.....	<input type="checkbox"/> 06.....	<input type="checkbox"/> 06.....
<i>(people whose sight or hearing make it difficult to cope in ordinary housing)</i>			
Other	<input type="checkbox"/> 07.....	<input type="checkbox"/> 07.....	<input type="checkbox"/> 07.....

(n.b. ordinary housing is housing without aids or adaptations)

D2. Please enter their person number from A8.....

D3. How could the accommodation or services for their (your) special needs best be improved? Please also say if you already have these improvements. Please tick one box per item

	Need	No Need	Already Have
a) Wheelchair access	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
b) Single-level accommodation.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
c) Downstairs WC.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
d) Extra handrails outside your home	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
e) Extra handrails inside your home	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
f) Low level light switches	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
g) Raised power points	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
h) Lever taps.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
i) Low level kitchen units (including sink).....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....
j) Shower unit.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3.....

CONTINUED ↗

Need No Already

		Need	Have
k) Lifeline alarm	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3
l) Lift/Stair lift.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3
m) Car parking space near to front door of home	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3
n) Other alterations/adaptations.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3
o) More support services to your present home.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3
p) More care services to your present home.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3
q) Occasional or short term care services.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3
r) Better transportation	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 3
s) Need to move to alternative housing with specialist adaptations	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2	
t) Need to move to alternative housing with specialist care/support.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 2	

E FUTURE HOUSING INTENTIONS

E1. Does your household need and/or is it likely to move to a different home...

GO TO:

Now	<input type="checkbox"/> 1	E2
Within a year	<input type="checkbox"/> 2	E2
In 1 to 2 years	<input type="checkbox"/> 3	E2
In 2 to 5 years	<input type="checkbox"/> 4	E2
No need/not likely to move	<input type="checkbox"/> 5	F1
Don't know	<input type="checkbox"/> 6	F1

*If you **need** and/or **are likely** to move home within the next five years, please continue answering Section E.*

*If you do **not need** or **are not likely** to move please go to Section F.*

E2. How many bedrooms will you need?

bedroom(s)

E3. Is one of the main reasons for moving due to a lack of suitable housing that you can afford in the area?

Yes	<input type="checkbox"/> 1
No	<input type="checkbox"/> 2
Don't know	<input type="checkbox"/> 3

E4. Could the move be avoided if repairs or adaptations are carried out to your current home?

Yes	<input type="checkbox"/> 1
No	<input type="checkbox"/> 2
Don't know	<input type="checkbox"/> 3

E5. What are the main reasons for moving to a different home? *Please tick as many as apply*

Your home is too small	<input type="checkbox"/> 01
Your home is too big	<input type="checkbox"/> 02
To set up first home away from family.....	<input type="checkbox"/> 03
To take up/seek new employment.....	<input type="checkbox"/> 04
To study	<input type="checkbox"/> 05
To retire.....	<input type="checkbox"/> 06
To give care or support to a relative/friend.....	<input type="checkbox"/> 07
To receive care or support from a relative/friend.....	<input type="checkbox"/> 08
To receive professional care	<input type="checkbox"/> 09
End of tenancy agreement	<input type="checkbox"/> 10
To buy a home/different home	<input type="checkbox"/> 11
Evicted/re-possession	<input type="checkbox"/> 12
To move to cheaper accommodation	<input type="checkbox"/> 13

CONTINUED ➤

Relocation through work.....	<input type="checkbox"/> 14
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Change of job and associated accommodation	<input type="checkbox"/> 15
Relatives/friends unable/unwilling to accommodate.....	<input type="checkbox"/> 16
Relationship breakdown.....	<input type="checkbox"/> 17
To move to live with partner	<input type="checkbox"/> 18
You have been the victim of harassment	<input type="checkbox"/> 19
To live in a better local environment	<input type="checkbox"/> 20
Other	<input type="checkbox"/> 21

E6. Where would you LIKE to live and where would you EXPECT to live? *Please tick one box in each column*

	a) Like	b) Expect
In the North Kesteven District Council area	<input type="checkbox"/> 1	<input type="checkbox"/> 1
In the City of Lincoln Council area	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Elsewhere in Lincolnshire	<input type="checkbox"/> 3	<input type="checkbox"/> 3
In the East Midlands (Notts, Derbs, Leics)	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Elsewhere in the United Kingdom	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Abroad	<input type="checkbox"/> 6	<input type="checkbox"/> 6

E7. What type of housing would you LIKE to move to and would you EXPECT to move to? *Please tick one box in each column*

	a) Like	b) Expect
Buy own home	<input type="checkbox"/> 01	<input type="checkbox"/> 01
Rent from a Council	<input type="checkbox"/> 02	<input type="checkbox"/> 02
Rent from a Housing Association.....	<input type="checkbox"/> 03	<input type="checkbox"/> 03
Rent from a private landlord.....	<input type="checkbox"/> 04	<input type="checkbox"/> 04
Armed Forces accommodation	<input type="checkbox"/> 05	<input type="checkbox"/> 05
Tied-linked to a job (excluding Forces) ...	<input type="checkbox"/> 06	<input type="checkbox"/> 06
Shared Ownership	<input type="checkbox"/> 07	<input type="checkbox"/> 07
House/flat share.....	<input type="checkbox"/> 08	<input type="checkbox"/> 08
Other	<input type="checkbox"/> 09	<input type="checkbox"/> 09

E8. What type of accommodation would you LIKE and EXPECT to move to? (ONE CODE PER COLUMN)

	a) Like	b) Expect
Residential care home for the elderly	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Nursing home for the elderly	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Sheltered accommodation for the elderly	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Supported accommodation (non-elderly)	<input type="checkbox"/> 4	<input type="checkbox"/> 4
'Ordinary' residential accommodation....	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Other	<input type="checkbox"/> 6	<input type="checkbox"/> 6

E9. What type of property would you LIKE to move to and would you EXPECT to move to? Please tick one box in each column

	a) Like	b) Expect
Bedsit	<input type="checkbox"/> 01	<input type="checkbox"/> 01
Flat/maisonette in a converted house.....	<input type="checkbox"/> 02	<input type="checkbox"/> 02
Flat/maisonette in a purpose-built block ..	<input type="checkbox"/> 03	<input type="checkbox"/> 03
Terraced house.....	<input type="checkbox"/> 04	<input type="checkbox"/> 04
Semi-detached house	<input type="checkbox"/> 05	<input type="checkbox"/> 05
Detached house	<input type="checkbox"/> 06	<input type="checkbox"/> 06
Bungalow	<input type="checkbox"/> 07	<input type="checkbox"/> 07
Mobile home/caravan	<input type="checkbox"/> 08	<input type="checkbox"/> 08
Other	<input type="checkbox"/> 09	<input type="checkbox"/> 09

E10. Would you either LIKE or EXPECT to move to new-build accommodation?

	a) Like	b) Expect
Yes.....	<input type="checkbox"/> 1	<input type="checkbox"/> 1
No	<input type="checkbox"/> 2	<input type="checkbox"/> 2

F REQUIREMENTS OF FUTURE HOUSEHOLDS

F1. Will any of the other people in your household need and/or are they likely to move to their own separate accommodation within the next five years? For example, a son or daughter, a parent, etc

GO TO:

Yes..... ☐ 1 F2

No

Don't know

If you ticked **yes** to question F1 then please continue answering Section F. If you ticked **no** or **don't know** then please go on to Section G.

For other people in your household who need and/or are likely to move to their own accommodation sometime in the next 5 years – please tick a separate column for each person or part of your household in question F2 below.

F2. When will they need separate accommodation?

	1st	2nd	3rd
	Person(s)		
Now.....	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Within a year	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
In 1 to 2 years	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
In 2 to 5 years	<input type="checkbox"/> 4	<input type="checkbox"/> 4	<input type="checkbox"/> 4

If more than one person in your household needs and/or are likely to move to their own accommodation sometime in the next 5 years – please answer for the person who will need their own accommodation/are most likely to move first.

F3. What is their relationship to the head of household?

Son/daughter.....	<input type="checkbox"/> 1
Parent/grandparent	<input type="checkbox"/> 2
Other relative.....	<input type="checkbox"/> 3
Friend.....	<input type="checkbox"/> 4
Other	<input type="checkbox"/> 5

F4. Are they:

Single adult(s) without children.....	<input type="checkbox"/> 1
Single adult(s) with, or expecting, children	<input type="checkbox"/> 2
Couple without children	<input type="checkbox"/> 3
Couple with, or expecting, children.....	<input type="checkbox"/> 4
Other	<input type="checkbox"/> 5

F5. How many bedrooms will they need?

bedroom(s)

F6. Will they be setting up home with anyone not currently living in your household?

Yes.....	<input type="checkbox"/> 1
No	<input type="checkbox"/> 2
Don't know	<input type="checkbox"/> 3

F7. Is one of the main reasons for moving due to a lack of suitable housing which they can afford in the area?

Yes.....	<input type="checkbox"/> 1
No	<input type="checkbox"/> 2
Don't know	<input type="checkbox"/> 3

F8. Where would they LIKE to live and where would they EXPECT to live? (Please tick one box in each column)

	a) Like	b) Expect
In the North Kesteven District Council area .	<input type="checkbox"/> 1	<input type="checkbox"/> 1
In the City of Lincoln Council area	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Elsewhere in Lincolnshire	<input type="checkbox"/> 3	<input type="checkbox"/> 3
In the East Midlands (Notts, Derbs, Leics) ..	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Elsewhere in the United Kingdom	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Abroad	<input type="checkbox"/> 6	<input type="checkbox"/> 6

F9. What type of housing would they LIKE to move to and would they EXPECT to move to? Please tick one box in each column

	a) Like	b) Expect
Buy own home	<input type="checkbox"/> 01	<input type="checkbox"/> 01
Rent from a Council	<input type="checkbox"/> 02	<input type="checkbox"/> 02
Rent from a Housing Association.....	<input type="checkbox"/> 03	<input type="checkbox"/> 03
Rent from a private landlord.....	<input type="checkbox"/> 04	<input type="checkbox"/> 04
Armed Forces accommodation	<input type="checkbox"/> 05	<input type="checkbox"/> 05
Tied-linked to a job (excluding Forces) ...	<input type="checkbox"/> 06	<input type="checkbox"/> 06
Shared Ownership	<input type="checkbox"/> 07	<input type="checkbox"/> 07
House/flat share.....	<input type="checkbox"/> 08	<input type="checkbox"/> 08
Other	<input type="checkbox"/> 09	<input type="checkbox"/> 09

F10. What type of accommodation would they LIKE and EXPECT to move to? Please tick one box in each column

	a) Like	b) Expect
Residential care home for the elderly.....	<input type="checkbox"/> 1	<input type="checkbox"/> 1
Nursing home for the elderly	<input type="checkbox"/> 2	<input type="checkbox"/> 2
Sheltered accommodation for the elderly.....	<input type="checkbox"/> 3	<input type="checkbox"/> 3
Supported accommodation (non-elderly).....	<input type="checkbox"/> 4	<input type="checkbox"/> 4
'Ordinary' residential accommodation	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Other	<input type="checkbox"/> 6	<input type="checkbox"/> 6

F11. What type of property would they LIKE to move to and would they EXPECT to move to? Please tick one box in each column

	a) Like	b) Expect
Bedsit	<input type="checkbox"/> 01	<input type="checkbox"/> 01
Flat/maisonette in a converted house.....	<input type="checkbox"/> 02	<input type="checkbox"/> 02
Flat/maisonette in a purpose-built block	<input type="checkbox"/> 03	<input type="checkbox"/> 03
Terraced house.....	<input type="checkbox"/> 04	<input type="checkbox"/> 04
Semi-detached house	<input type="checkbox"/> 05	<input type="checkbox"/> 05
Detached house	<input type="checkbox"/> 06	<input type="checkbox"/> 06
Bungalow	<input type="checkbox"/> 07	<input type="checkbox"/> 07
Mobile home/caravan	<input type="checkbox"/> 08	<input type="checkbox"/> 08
Other	<input type="checkbox"/> 09	<input type="checkbox"/> 09

F12. In your opinion, will they be able to afford suitable private sector housing in the North Kesteven District Council area (this can either be rented (excluding housing benefit) or bought)?

Yes..... ☐ 1

No

F13. Are they currently registered separately on the Housing Needs Register (i.e. the Council's Waiting List) or a Housing Association Waiting List?

Yes..... ☐ 1

No

F14. Would they either LIKE or EXPECT to move to new-build accommodation?

	a) Like	b) Expect
Yes.....	<input type="checkbox"/> 1	<input type="checkbox"/> 1
No	<input type="checkbox"/> 2	<input type="checkbox"/> 2

G FAMILY MEMBERS MOVING AWAY

G1. Has any member of your family moved out of the household within the past three years to live separately?

Yes..... ☐ 1 GO TO: G2

No

If any family member has moved out of the household within the last 3 years please continue answering Section G. If more than one person has moved out please answer for the most recent person who has left.

If no family members have moved out please go to Section H.

G2. What type of housing are they living in now?

Owner-occupied (with/without mortgage)..... ☐ 01

Rented from a Council..... ☐ 02

CONTINUED ↗

Rented from a Housing Association..... ☐ 03

Rented from a private landlord..... ☐ 04

Armed Forces accommodation

Tied-linked to job (excluding Forces)

Shared Ownership

House/flat share.....

Other.....

Don't know

G3. Where are they living now?

In the North Kesteven District Council area

In the City of Lincoln Council area

Elsewhere in Lincolnshire

East Midlands (Notts, Derbs, Leics).....

Elsewhere in the United Kingdom

Abroad

Don't know

H FURTHER HOUSEHOLD INFORMATION

H1. Have you recently applied to the Council, or any other agency, for housing?

Yes..... ☐ 1

No

Don't know

H2. Do you receive housing benefit to help with your rent?

Yes..... ☐ 1

No

Don't know/not applicable..... ☐ 3

H3. Do you receive Income Support to help with your mortgage interest payments?

Yes..... ☐ 1

No

Don't know/not applicable

H4. Does your household receive any other state benefits other than those used to meet housing costs (as mentioned in H2 and H3)? Please include all other benefits including state pensions. Please exclude private pensions and child benefit.

Yes..... ☐ 1

No

Don't know ☐ 3
H5. Would you be able to afford a deposit to purchase a different home in the area? *This is usually paid from savings or out of your current homes value and would normally need to be at least 5% of the price of the property.*
Yes ☐ 1
No ☐ 2

Don't know ☐ 3
H6. If you had to move to a different home, could you afford a home of a suitable size in the North Kesteven District Council area?
Yes ☐ 1
No ☐ 2
Don't know ☐ 3

H7. Please indicate your average weekly, monthly or annual gross (before tax) income and that of your partner (if applicable). Please exclude all benefits such as state pensions, income support, child benefit, Job Seekers Allowance (ie. unemployment benefit/income support) etc. Please include income from private pensions, shares etc.

Remember this information will be treated in the strictest confidence

Weekly income	Monthly income	Annual income	a) Self	b) Partner
No income	No income	No income	<input type="checkbox"/> 01	<input type="checkbox"/> 01
Under £50/week	Under £217/month	Under £2,600/year	<input type="checkbox"/> 02	<input type="checkbox"/> 02
£50 - £100/week	£217 - £433/month	£2,600 - £5,200/year	<input type="checkbox"/> 03	<input type="checkbox"/> 03
£101 - £150/week	£434 - £650/month	£5,201 - £7,800/year	<input type="checkbox"/> 04	<input type="checkbox"/> 04
£151 - £200/week	£651 - £867/month	£7,801 - £10,400/year	<input type="checkbox"/> 05	<input type="checkbox"/> 05
£201 - £250/week	£868 - £1,080/month	£10,401 - £13,000/year	<input type="checkbox"/> 06	<input type="checkbox"/> 06
£251 - £300/week	£1,081 - £1,300/month	£13,001 - £15,600/year	<input type="checkbox"/> 07	<input type="checkbox"/> 07
£301 - £350/week	£1,301 - £1,517/month	£15,601 - £18,200/year	<input type="checkbox"/> 08	<input type="checkbox"/> 08
£351 - £400/week	£1,518 - £1,733/month	£18,201 - £20,800/year	<input type="checkbox"/> 09	<input type="checkbox"/> 09
£401 - £500/week	£1,734 - £2,167/month	£20,801 - £26,000/year	<input type="checkbox"/> 10	<input type="checkbox"/> 10
£501 - £700/week	£2,168 - £3,033/month	£26,001 - £36,400/year	<input type="checkbox"/> 11	<input type="checkbox"/> 11
£701 - £900/week	£3,034 - £3,900/month	£36,401 - £46,800/year	<input type="checkbox"/> 12	<input type="checkbox"/> 12
£901 - £1,100/week	£3,901 - £4,767/month	£46,801 - £57,200/year	<input type="checkbox"/> 13	<input type="checkbox"/> 13
Over £1,100/week	Over £4,767/month	Over £57,200/year	<input type="checkbox"/> 14	<input type="checkbox"/> 14
Don't know			<input type="checkbox"/> 15	<input type="checkbox"/> 15
No partner				<input type="checkbox"/> 16

H8. How would you describe you and your partner's (if applicable) ethnic origin?

	a) Self	b) Partner
<u>White</u>		
British	<input type="checkbox"/> 01	<input type="checkbox"/> 01
Irish	<input type="checkbox"/> 02	<input type="checkbox"/> 02
Any other White background	<input type="checkbox"/> 03	<input type="checkbox"/> 03
<u>Mixed</u>		
White & Black Caribbean	<input type="checkbox"/> 04	<input type="checkbox"/> 04
White & Black African	<input type="checkbox"/> 05	<input type="checkbox"/> 05
White & Asian	<input type="checkbox"/> 06	<input type="checkbox"/> 06
Any other mixed background	<input type="checkbox"/> 07	<input type="checkbox"/> 07
<u>Asian or Asian British</u>		
Indian	<input type="checkbox"/> 08	<input type="checkbox"/> 08
Pakistani	<input type="checkbox"/> 09	<input type="checkbox"/> 09
Bangladeshi	<input type="checkbox"/> 10	<input type="checkbox"/> 10
Any other Asian background	<input type="checkbox"/> 11	<input type="checkbox"/> 11
<u>Black or Black British</u>		
Caribbean	<input type="checkbox"/> 12	<input type="checkbox"/> 12
African	<input type="checkbox"/> 13	<input type="checkbox"/> 13
Any other Black background	<input type="checkbox"/> 14	<input type="checkbox"/> 14
<u>Chinese or Other ethnic group</u>		
Chinese	<input type="checkbox"/> 15	<input type="checkbox"/> 15
Any other	<input type="checkbox"/> 16	<input type="checkbox"/> 16
No partner		<input type="checkbox"/> 17

H9. It is possible that we may wish to carry out another survey to respond to some of the housing issues raised in this one. Would you object to being included in a follow-up survey?

Yes, I would object to being included ☐ 1
No, I would not object to being included ☐ 2
Don't know, would need more information ☐ 3

Please return this questionnaire in the pre-paid envelope.

It will then be entered into the prize draw with a £100 cash prize.

Thank you for completing the questionnaire.