

AFFORDABLE HOUSING NEEDS SURVEY REPORT

BASSINGHAM

MARCH 2011

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Working in Partnership

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PART 1

BASSINGHAM

Overview & Background Information

Bassingham Parish

Bassingham is a large village of approximately 1305 people situated in the North Kesteven District of Lincolnshire. The village lies 9 miles south-west of Lincoln and 9½ miles north-east of Newark, Nottinghamshire. It is a parish occupying some 3015 acres set in relatively flat agricultural land.

During the 1990's there was significant housing development on the periphery of the existing village and the population since 2001 has stabilised with a snapshot of the population in 2008 remaining similar to that indicated in the of the 2001 census (1308).

The village offers amenities including a primary school, doctors' surgery, post office, shop and now two public houses - The Bugle Horn has recently re-opened again having closed in late 2010. The parish church, St Michaels and All Angels dates back to the 12th century and can be seen from miles around and in 1998 received a seventh bell from HMS Bassingham, an inshore minesweeper, following its decommissioning. Several small businesses operate within the parish including a cabinet maker, a wedding accessory designer and a nursing home.

Although sited amongst agricultural land, only 5.04% of the population are employed on the land with the 2001 census showing 17.7% employed in managerial occupations, 13.1% in professional occupations and 9.5% in elementary occupations. This compares with 14.2%, 8.0% and 14.7% respectively across Lincolnshire.

Minor roads provide access to the better class A46, A17 and A607 roads leading onto the nearby major towns and the nearest local train stations are at Swinderby and Collingham some 4 and 5 miles respectively from Bassingham. Whilst a local bus service exists it is very limited with its first collection at 9.40am and its latest return delivery at 2.30pm Monday –Saturday and no service on a Sunday. Due to operator cutbacks, this now equates to four buses per day from Bassingham to Lincoln and 5 buses from Lincoln to Bassingham. However, the on-demand 'CallConnect' bus service requiring a pre-booked request is available to/from the village Monday – Saturday (no service on Sunday). The 2001 census shows that car or van ownership levels in Bassingham are high with only 12.9% of households having no car or van compared with 20% across Lincolnshire.

Parish Statistics

The Office for National Statistics (ONS) 2008 Mid Year Estimate for Bassingham indicates a population of 1305 including:

- 250 (19.1%) children aged 0 – 15 years old, making up a larger proportion of the population than across Lincolnshire (17.5%) and the East Midlands average (18.4%).
- 815 (62.3%) people of working age making up a larger proportion than across Lincolnshire (58.7%) and the East Midlands (61.9%).
- 245 (18.6%) people of pensionable age making up a much smaller proportion of the population than across Lincolnshire (23.9%) but only slightly less than the East Midlands (19.7%).
- 630 males and 675 females or 48.2% and 51.8% respectively representing a slightly lower percentage of males and a slightly higher percentage of females when compared with both Lincolnshire and East Midlands (Lincolnshire: 49.1% males and 50.9% females; East Midlands: 49.5% males and 50.5% females).

A comparison between the Bassingham populations shown in the ONS 2008 Mid Year Estimate (1305) and the 2001 Census (1308) indicates a stable population.

The 2001 Census indicates an ethnic profile with a large majority being White British (98.1%), higher than Lincolnshire (97.0%) and much higher than the East Midlands (91.3%).

Tenure

The 2001 Census shows 490 households in Bassingham with the following housing tenures:

Tenure	Bassingham	Lincolnshire	East Midlands
Owner Occupied	78.3%	73.1%	72.2%
Social Rented (Local Authority or Registered Social Landlords)	10.0%	14.7%	17.5%
Private Rented	7.3%	8.1%	7.3%
Other	4.5%	4.1%	3.0%

The tenure profile for Bassingham reveals:

- A higher percentage of owner occupied households than Lincolnshire or the East Midlands
- A lower percentage of private rented households than Lincolnshire, but the same level as the East Midlands, and
- Social rented housing at a much lower level in Bassingham than across Lincolnshire and the East Midlands.

House & Rental Prices

	Median	Lower Quartile
Property Price March 2011 ^a	£235,000	£160,000
Deposit Required	£58,750	£40,000
Income Required ^b	£56,490	£38,461
Average Wage NKDC ^c	£19,458	£12,709
Affordability Ratio	12.1	12.6

Sources: a www.rightmove.co.uk

b www.cml.org.uk

c www.statistics.gov.uk

Council for Mortgage Lenders
Annual Survey of Hours and
Earnings 2010

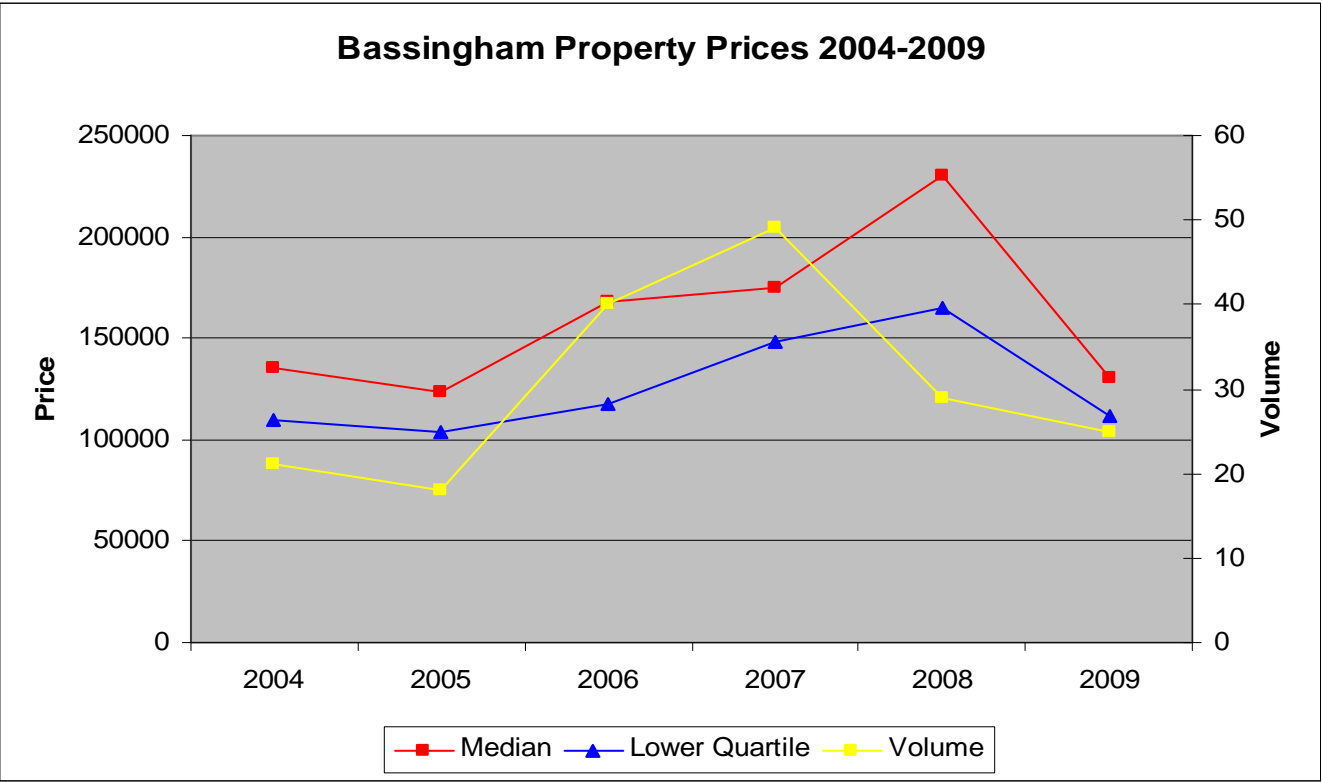
In January 2011, the Council for Mortgage Lenders indicated that the average income multiplier for first time buyers, lending and affordability was 3.12.

The median House Price Affordability ratio shown above for Bassingham is higher than, for example, the 2010 Affordability Ratio for Lincolnshire (7.9), North Kesteven (8.4) and England (10.3) as indicated in 'Home Truths 2010' (National Housing Federation).

An analysis of house prices and sales in Bassingham during the five year period 2004-2009 reveals the:

- Highest median house price value was £230,000 in 2008 with the lowest being £124,000 in 2005
- Highest lower quartile house price value was £165,000 in 2008 with the lowest being £103,750 in 2005
- Highest volume of house sales was 49 during 2007 with the lowest being 18 in 2005

The following graph illustrates these trends.



PART 2

THE HOUSING NEEDS SURVEY

Results & Analysis

The Housing Needs Survey, Distribution & Response Rates

In September 2010, Community Lincs was commissioned by North Kesteven District Council (NKDC) to undertake an impartial and independent Housing Needs Survey (HNS) in Bassingham parish combined with a Call for Land. The Community Lincs Rural Housing Enabler (RHE) contacted the Bassingham Parish Council during September 2010 and, due to local circumstances and with consent from NKDC, it was agreed that the HNS and Call for Land should take place between January and March 2011.

During November and December 2010, the RHE contacted the Chair of Bassingham Parish Council to make the necessary arrangements including an offer to attend an appropriate Parish Council meeting to explain the situation, outline the HNS/report and Call for Land processes and address any issues/concerns. The RHE was invited to attend the February Parish Council meeting and gave a presentation with a question and answer session at 7.45pm on Thursday 10 February 2011. Approximately ten members of the public were also in attendance.

A total of 582 HNS letters and questionnaires (Appendices 1 and 2) were distributed to households during week commencing 17 January 2011. Households were asked to return completed questionnaires to Community Lincs in an accompanying Freepost envelope or to post them into a collection box placed in the Bassingham Post Office by no later than Friday 18 February 2011.

Press releases were issued via the Lincolnshire Echo and Newark Advertiser to publicise the HNS and Call for Land in Bassingham. Posters were made available for distribution around the parish.

The RHE attended a 'drop-in surgery' to meet local residents on an individual basis to discuss housing needs issues and, if required, to provide assistance with completion of the questionnaire. This was publicised locally and it took place at The Hammond Hall on Thursday 10 February 2011 between 3.00pm and 6.00pm. Four Bassingham residents took advantage of this drop-in opportunity.

A total of 116 HNS questionnaires were returned representing a response rate of 20%. This response rate is slightly higher than the average of 19% from previous studies undertaken by Community Lincs across communities in Lincolnshire. It is important to note that in 2009, several questions requesting more general views on aspects of affordable housing were removed from the questionnaire to encourage mainly those with affordable housing needs to respond rather than the wider population. The Bassingham response rate is significant given the primary aim of the survey to identify and quantify the level of unmet need for affordable housing accommodation.

Community Lincs gratefully acknowledges the assistance provided by the Chair of the Parish Council and other colleagues in answering general queries, distributing posters, organising the drop-in session and arranging for the RHE to attend a Parish Council meeting.

A Glossary of Terms is shown in Appendix 3.

Questionnaire Responses

Level of support

Respondents were asked if they were in support of a small development of affordable housing for local people in Bassingham. From a total of 116 returned questionnaires:

- 87 responses or 75.0% were supportive and stated 'Yes'
- 24 responses or 20.7% were not supportive and stated 'No'
- 5 responses or 4.3% stated 'In what way?' or did not answer the question.

Respondents' comments

A number of people made further comments in the space provided on the last page of the survey and these are shown in Appendix 4.

People who have moved away

- 17 people or families have moved away due to lack of affordable housing
- 7 people or families would return if affordable housing was available (3 of these people or families are fully included in the affordable housing needs analysis below and are shown as Numbers 14a, 14b and 39 in Appendix 5)
- 9 people or families may wish to return if affordable housing was available.

Suggested development sites

Various sites were suggested via the HNS for future housing and at least 4 respondents own land that could potentially be available for affordable housing development.

4 landowners also responded to the Call for Land.

The Housing Needs Survey - Analysis Of Need

Affordability Criteria – For the purpose of this survey a household is considered to be in need of affordable housing if the household's rent or mortgage would be more than 25% of their net income.

This part of the survey is used to try and establish the needs of those respondents who consider themselves to be in affordable housing need. Whilst not all personal and financial circumstances are identified (such as savings) it is still useful as a guide.

Two types of affordable housing are considered:

- Social Rented Housing
- Shared Ownership Housing

According to **Planning Policy Statement 3: Housing (2006)** affordable housing is defined as **Social Rented Housing** and **Intermediate Housing**.

INTERMEDIATE HOUSING includes **shared ownership** products and other low cost homes for sale and rent. This definition **DOES NOT** include “**low cost market**” housing as this type of housing in most instances is not affordable in perpetuity but merely discounted for the first buyer and not subsequent purchasers, which is contrary to current planning guidance for rural villages such as Bassingham.

As **SHARED OWNERSHIP** is the most widely used Housing Association **intermediate** housing product in Lincolnshire, this report has purely used **SOCIAL RENTED** and **SHARED OWNERSHIP** as the two types of affordable housing considered to meet respondents' needs.

29 households filled out the second part of the survey indicating a need for affordable housing at some point in the next five years (Appendix 5).

The survey asked for details of why respondents considered themselves to be in housing need and it should be noted at this stage that respondent statements are self-assessed and have not been verified in any other way.

There are a number of reasons why respondents who originally indicated a housing need can now be ruled out of consideration and these reasons include one or more of the following:

- The respondent does not wish to remain living in the local area
- The respondent is already adequately housed e.g. they have a large property and would like to downsize

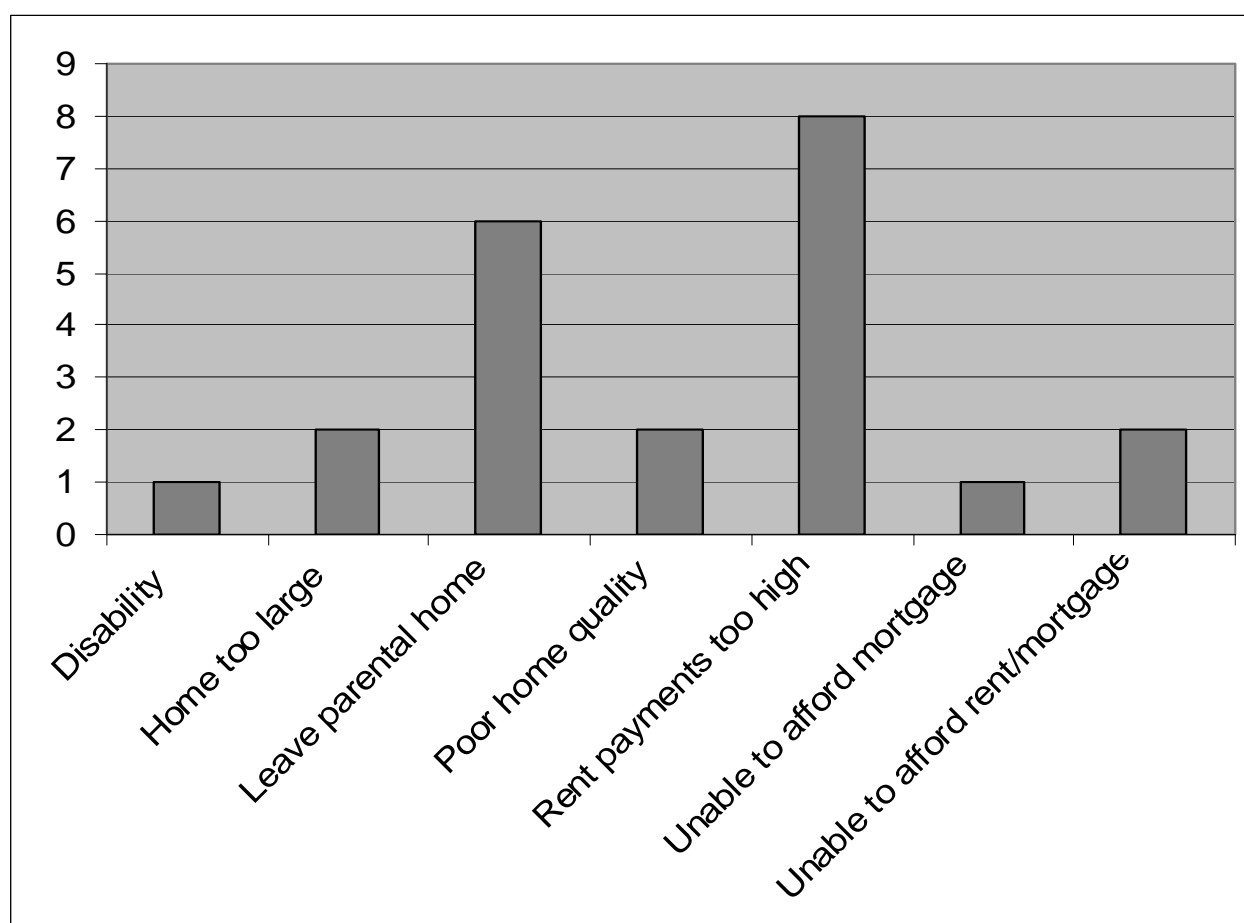
- The respondent has income at a level to support purchasing or renting a property on the open market
- The respondent does not provide enough information with which to accurately assess their needs
- The respondent has completed this section of the questionnaire in error.

Of the 29 Bassingham households who filled out the second part of the form, 8 are ruled out of consideration for three main reasons, namely, completion of this section of the questionnaire in error (5), ability to access the open housing market (2) and insufficient information (1). In addition, another 5 households with possible affordable housing needs are not included in further analysis as contact details have not been provided. Where possible, respondents have been contacted to double-check individual/household information.

Of the remaining 16 responses, 1 household response indicates 2 individual future affordable housing needs. Taking this into account, the HNS has identified 17 households in the Bassingham parish with affordable housing needs. From this total of 17, there are 11 households with an immediate need during the next twelve months and 6 households with a future need within the next one to five years.

Reasons For Housing Need

The chart below shows the reasons given by the respondents for being in need of affordable housing. Respondents were not restricted in how they answered this question.



The predominant reasons are associated with young adults wishing to leave the parental home or an inability to afford current rent or mortgage payments.

The Open Property Market

Ability to purchase

In mid March 2011, there were 47 properties for sale in Bassingham ranging from a two bedroom bungalow at £107,500 to a four bedroom detached house at £499,950. (www.rightmove.co.uk)

An analysis of income and savings levels show that all 17 households in affordable housing need would not be able to secure a mortgage to meet the cost of current properties available for sale on the open market in Bassingham based on the Council for Mortgage Lenders average income multiple of 3.12 for first time buyers, lending and affordability as at January 2011. (www.cml.org.uk)

It is fair to assume that all the respondents in affordable housing need would not be able to purchase a property on the open market to meet their housing needs within the next five years given no major change in personal circumstances or a dramatic fall in open market house prices.

Ability to rent

In mid March 2011, there was 1 property for rent on the open market in Bassingham, a two bedroom semi-detached house at £480 per calendar month (pcm).

When taking into account the affordability criteria for the purpose of this survey as shown on page 11, namely, *“a household is considered to be in need of affordable housing if the household’s rent or mortgage would be more than 25% of their net income”*, then possibly only 1 respondent in affordable housing need could afford the monthly payments of the property for rent on the open market.

Analysis outcome

17 households have been identified as in need of affordable housing. It is apparent from the affordability assessment above that none of these respondents who indicated a housing need could be ruled out of consideration for affordable housing based on affordability or personal circumstances. However, 1 respondent could possibly afford the rental payment of the property available on the open market in Bassingham if they were prepared to consider the rental option.

Required Property Type & Tenure

The following table illustrates the type and tenure of property required to meet respondents' identified affordable housing needs. A cautious interpretation of the suggested housing tenure should be taken given the baseline criterion for this report of a householder not having to pay more than 25% of their net income on rent or mortgage. :

Respondent	Household	Reason for Need	Property	Bedrooms	Tenure*
5	Single person with children	Finding it hard to meet private rent payments	House	3	SR
8	Couple with children	Financial	House	3/4	SR
14a	Couple with children	Unable to meet local rent levels	House	2/3	SR
14b	Couple with children	Unable to meet local rent levels	House	3	SR
15	Two individuals	Cannot afford mortgage	Bungalow/ single level flat	2	SR
16	Couple without children	Rent too expensive	Bungalow/ single level flat	2	SR
34	Couple with children	Leave parental home	House	2/3	SR
39	Couple with children	Cannot afford rent/mortgage	House	2/3	SR
40	Couple without children	To leave parental home	House/flat	2	SR
75	Single person without children	To leave parental home	House/flat	2	SR
78	Single person without children	Poor quality home Disability Rent increase	Bungalow with aids and adaptations	2	SR

79	Single person without children	Needs smaller affordable property	House/flat	2	SR/SO
86	Couple without children	To leave parental home	House/flat	2	SR
87	Two or more individuals	?	House/flat	2	SR
102	Single person with children	Cannot afford private rent	Bungalow/ single level flat	2	SR
104	Single person without children	To leave parental home	House/flat	2	SR
114	Single person without children	To leave parental home	House/flat	2	SR

* SR = Social Rent

SO = Shared Ownership

A full list of all Housing Needs Survey respondents who expressed a need for affordable housing within the next 5 years is shown in Appendix 5.

Local Authority Housing Register

In mid March 2011, the North Kesteven District Council (NKDC) Housing Register identified 144 households seeking housing with a preference to live in Bassingham. It is important to note that this was a 'general' list and does not imply that all 144 households were in need of affordable housing.

A separate survey of the applicants on the Council's Housing Register not currently living in Bassingham but specifying a preference to live in Bassingham highlighted 51 people that would be interested in a property in the village. Of these, 10 people indicated a strong local connection with the parish and thus would be potentially eligible for a home on an affordable housing exception site, if one could be found, and developed.

Whilst further analysis of the NKDC Housing Register is required with cross-referencing to the Housing Needs Survey findings, it may be that there are an additional 10 households with affordable housing needs in addition to the 17 households identified via the Housing Needs Survey.

It should be noted that the Housing Register can fluctuate markedly over time and the circumstances of some individuals can dramatically change in very short periods of time.

Local Authority Housing Stock

In mid March 2011, the NKDC affordable housing stock in Bassingham totalled 47 units consisting of 32 bungalows and 15 houses.

During the past 5 years, the void rates (empty properties due to tenants moving out and available for re-letting) were 15 bungalows and 6 houses.

PART 3

SUMMARY OF NEED

Conclusion & Recommendations

Concluding Comments and Recommendations

The report has found that there is:

- Little or no affordable housing provision available in Bassingham
- There is some movement in the Local Authority affordable housing stock
- Little private rented accommodation available
- The median House Price Affordability ratio for Bassingham is much higher than the 2010 Affordability Ratio for North Kesteven, Lincolnshire and England
- A low likelihood of anyone who has not already bought a property being able to access the owner occupied market in Bassingham taking into account the required income ratios and deposit to gain a mortgage

The Housing Needs Survey has identified 16 respondents but potentially 17 households with a local affordable housing need in the parish of Bassingham. On the basis of the survey data it has been found that the open market in this parish does not currently cater for this need and therefore a scheme of 17 affordable units is recommended.

There is an immediate need for 12 units within one year for:

- Single people or couples without children (x 6)
- Single people or couples with children (x 6)

But also a future need for an additional 5 units within the next five years for:

- Single people or couples without children (x 3)
- Single people or couples with children (x 2)

The need profile illustrates a demand for 2 and 3 bedroom properties for social rent (16) and social rent/shared ownership (1).

Therefore recommendations for scheme size, mix and tenure based on the findings of the Housing Needs Survey are:

- 16 units (12 immediate within one year plus 4 within five years) for RSL rent
- 1 unit within five years for RSL rent/shared ownership

As in rural communities one bedroom properties are unsustainable, the recommendation is to develop:

- 11 x two bedroom properties consisting of 7 houses/flats, 3 bungalows/single level flats and 1 bungalow with aids and adaptations
- 5 x three bedroom houses
- 1 x four bedroom house

Other Factors

The HNS found that if affordable housing was available in the parish, at least an additional 4 people/households would return to Bassingham and another 9 may wish to do so in the future.

Local Authority Housing Register

Whilst further analysis of the NKDC Housing Register is required with cross-referencing to the Housing Needs Survey findings, there may be another 10 households not currently living in Bassingham but with a strong local connection to the parish who are potentially eligible for affordable housing on an exception site in addition to the 17 households identified via the Housing Needs Survey.

The housing needs of these 10 additional households could be met by developing:

- 5 x one bedroom flats
- 3 x one bedroom bungalows (2 of these suitable for disabilities)
- 2 x two bedroom houses

Further consideration would need to be given to the long term sustainability of developing properties with one bedroom in a rural area.

Combined Summary of Actual and Possible Affordable Housing Need

Data Source & Status	HNS Ref. No.	Property Type Required	Actual / Possible Need
Housing Needs Survey (HNS)			
Identified Housing Need	5, 8, 14 (a+b), 15, 16, 34, 39, 40, 75, 78, 79, 86, 87, 102, 104, 114	1 x 4 bed house 5 x 3 bed houses 7 x 2 bed houses/flats 3 x 2 bed bungalows 1 x 2 bed bungalow with aids/adaptations	17
Possible Housing Need			
Section 2 Insufficient Data	51, 53, 70, 91, 92, 94	3 x 3 bed houses? 1 x 2 bed house/flat? 1 x 1 bed bungalow (sheltered)? 1 x ?	6
Moved Away – Would Return*	57, 79, 104	?	4
Moved Away – May Return*	39, 65, 70, 75, 91	?	9
NKDC Housing Register Survey			
Moved Away – Would Return (These may/may not be included in * above)	N/A	5 x 1 bed flats 3 x 1 bed bungalows 2 x 2 bed houses	10
Total			46

Appendix 1

Dear Resident,

January 2011

Do you, or anybody you know, need affordable housing in Bassingham?

The Rural Housing Enablers at Community Lincs are inviting local people aged 17 years and above to take part in an important study that could help shape the future of your community.

The Affordable Housing Needs Survey enclosed with this letter will try to find out:-

- if the housing needs of people in Bassingham are already being met;
- if there is a need for new, affordable, homes over the next few years;
- who are the people in need and what sort of accommodation do they require?
- the level of community support for a small affordable housing development in the village.

This is why it is very important that your household completes and returns the survey form, even if you have no need of affordable housing yourself.

The survey questionnaire has two sections:

Section 1 - to be filled in by all households (even those without any affordable housing need)

Section 2 - to be filled in by, or on behalf of, any person or household who feels they will need affordable accommodation if they are to remain in the village.
For instance, if:

- you are a young person about to leave the family home and want to stay in the village;
- you cannot afford to live in your current accommodation;
- your current accommodation is unsuitable for your family or household needs;
- you need to provide care for a family member in the village;
- your family is splitting up but wants to remain in close contact;
- you know of someone who has had to move out of the village but would like to return;
- you cannot afford to buy or rent any private properties in the village; or
- you are on the Council's housing waiting list for housing in the village.

We have answered some commonly asked questions overleaf, but please get in touch if you have any queries or need the survey form in large print. You can also find out more about the affordable housing study in Bassingham by dropping-in to meet a Rural Housing Enabler at

The Hammond Hall, Bassingham
between **3.00pm** and **6.00pm** on **Thursday 10th February 2011**

Please complete and return the survey in the FREEPOST envelope OR place it in the collection box at Bassingham Post Office, 27 High Street by Friday 18th February 2011

Thank you for your help.

The Rural Housing Team at Community Lincs
FREQUENTLY ASKED QUESTIONS

What is Community Lincs?

Community Lincs is an independent charity that has been serving the communities of Lincolnshire since 1927. We have been involved in helping communities address affordable housing needs and issues since 1991.

Where can I get more copies of the Housing Needs survey form?

You can get further copies of the survey form through the post by phoning Community Lincs on 01529 302466. Or, please feel free to make your own photocopy.

What will happen after the survey?

The results of the survey will be shared with the local community via the Parish Council. If a need for new housing is established, then a Rural Housing Enabler from Community Lincs will usually work with a local Housing Association or social housing developer and the local Parish and District Councils to work up a scheme on a site that meets the need and complements the village character.

Who will know about the response I make?

Only the Housing Enablers at Community Lincs will know who said what. The survey report is about total community need, and individuals or families are not identified. If and when housing becomes available, Community Lincs staff may use your details to make contact with you again, but neither your name nor any attributable response will be in the public domain.

How long does the process take?

If a need for development is identified, then the time until people can move into new homes is typically around three years. It could be as little as eighteen months or as long as five years. The Rural Housing Enabler will work with the Parish Council and residents on every aspect of any new housing scheme through this period.

Why is it important to get young people more fully involved?

We want young people to feel they can choose a future in the community where they have grown up. Too often in villages, lack of affordable housing makes this choice unrealistic and so people move away. By gathering young people's views, and meeting their needs, the community is more likely to be sustainable into the future.

How will you ensure that any new properties built to meet local needs remain affordable and available for local people?

On this sort of scheme, the tenants have no right to buy their houses outright. They usually pay rent to a Housing Association.

Alternatively, the Housing Association may offer them the chance to buy a limited share of the property. This lets occupiers benefit by gaining equity in the property if property prices rise, although it also means they could lose out if prices fall. Whatever happens, they can only ever sell their own share, and if they do, then the needs of other local people are prioritised.

Where can I find out more about affordable housing?

Community Lincs' website www.communitylincs.com has more information on Affordable Rural Housing and examples of previous village reports. Or you can talk to Community Lincs' Rural Housing Enablers on 01529 302466.

Appendix 2

VILLAGE HOUSING NEEDS SURVEY

Community Lincs is a registered rural development charity that has been actively supporting communities across Lincolnshire since 1927, helping them to identify their needs and realise their ambitions.

By completing this questionnaire, you will help us to find out if there is a need for affordable housing in your village and to identify those who are in need. Your response is important, even if you do not have a housing need yourself.

What is Affordable Housing? – This is housing that is within the financial means of people who are currently living in unsuitable accommodation, or who are homeless. It includes rented accommodation provided by the local authority or a Housing Association. It also includes shared ownership properties.

And what is Housing Need? – This describes the situation where households lack their own accommodation or are living in housing which is inadequate or unsuitable and who are unlikely to be able to meet their needs in the housing market without some assistance.

See the Frequently Asked Questions on the back of the covering letter for more information about affordable housing, or call the Rural Housing Enabler at Community Lincs on 01529 302466.

Section 1: Affordable Housing

Please complete Section 1, even if you are not in housing need

Q1.1. Have any members of your family/household moved away from your village in the last 5 years due to lack of affordable housing?

☐ Yes. If yes, how many? _____ ☐ No

Q1.2. If affordable accommodation was provided would they return to your village?

☐ Yes ☐ No ☐ Maybe

Q1.3. Would you support a small development of affordable housing in the parish, built to meet the needs of local people?

☐ Yes ☐ No

Q1.4. Can you suggest a site where such a development could be built?

Q1.5. Do you own any land that you would be interested in using for affordable housing?

☐ Yes (please write your contact details on the back of this survey form) ☐ No

If yes, where is the land? _____

Section 2: Information on Affordable Housing Need

Section 2 should ONLY be completed if you or (part of) your household feel you need an affordable home in order to remain in the village.

Please complete one survey form for EACH affordable home required. For example, two grown-up children wanting to leave the parental home and set up separate households would need to fill out two separate forms.

You can photocopy this form or call Community Lincs on 01529 302466 for additional survey forms.

All information given will be treated in strictest confidence and will not be passed on to third parties.

Q2.1. Who owns the house that you are living in?

- | | |
|---|--|
| <input type="checkbox"/> Self (with mortgage) | <input type="checkbox"/> Self (own outright) |
| <input type="checkbox"/> Housing Association /Local Authority | <input type="checkbox"/> Shared ownership |
| <input type="checkbox"/> Parents | <input type="checkbox"/> Private landlord |
| <input type="checkbox"/> Tied to a job | <input type="checkbox"/> Other _____ |

Q2.2. Is your current home:

- | | |
|--------------------------------------|---------------------------------------|
| <input type="checkbox"/> a house? | <input type="checkbox"/> a flat? |
| <input type="checkbox"/> a bungalow? | <input type="checkbox"/> other? _____ |

Q2.3. Please state the age and gender of each person who needs to move.

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

Q2.4. Do you need accommodation for

- | | |
|--|---|
| <input type="checkbox"/> a single person without children? | <input type="checkbox"/> a single person with children? |
| <input type="checkbox"/> a couple without children? | <input type="checkbox"/> a couple with children? |
| <input type="checkbox"/> 2 or more individuals? | <input type="checkbox"/> other? _____ |

Q2.5. Why do you need to move? (e.g. house too small; would like to leave parental home; cannot afford rent etc.) Please be as specific as possible.

Q2.6. When would you need to move?

- | | |
|---|--|
| <input type="checkbox"/> Now or in the next 12 months | <input type="checkbox"/> In the next 5 years |
|---|--|

Q2.7. Please tick all those that apply to you.

- | | |
|---|------------------------------------|
| <input type="checkbox"/> I live in the village | I have lived here for _____ years |
| <input type="checkbox"/> I work in the village | I have worked here for _____ years |
| <input type="checkbox"/> I have immediate family in the village | |
| <input type="checkbox"/> I previously lived in the village | I lived here for _____ years |

Q2.8. Where would you consider living? (Tick all that apply)

- | | |
|---------------------------------------|--|
| <input type="checkbox"/> This village | <input type="checkbox"/> Neighbouring villages |
| <input type="checkbox"/> Nearest town | <input type="checkbox"/> Other _____ |

Please state your preferred choice _____

Q2.9. Would you need any special facilities?

- | | |
|---|---|
| <input type="checkbox"/> Wheelchair access | <input type="checkbox"/> Single level accommodation |
| <input type="checkbox"/> Aids and adaptations | <input type="checkbox"/> Other _____ |

Q2.10. Would you need any specialist care?

- | | |
|---|---|
| <input type="checkbox"/> Sheltered Housing | <input type="checkbox"/> Extra Care Housing |
| <input type="checkbox"/> Other (please specify) _____ | |

Q2.11. Are you registered on the District Council housing waiting list?

- | | |
|------------------------------|-----------------------------|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|------------------------------|-----------------------------|

It is important to register if you are in need of affordable housing accommodation.

Contact your Local Authority Housing Advice Team for an application/registration form.

The following questions are essential to help us to identify the most appropriate type of housing to meet your needs. We will use the information solely for this purpose and will not pass it on to anybody else.

Q2.12. What is the annual income after tax of the person or persons who need a new home? (Including benefits but not including housing benefit)

Person 1 - £ _____ Person 2 - £ _____ Person 3 - £ _____

Q2.13. Do you have any savings? If so, approximately how much?

- | | | | | |
|------------------------------|--------------------|--------------------|--------------------|-----------------------------|
| <input type="checkbox"/> Yes | Person 1 - £ _____ | Person 2 - £ _____ | Person 3 - £ _____ | <input type="checkbox"/> No |
|------------------------------|--------------------|--------------------|--------------------|-----------------------------|

Thank you for completing this survey.

Please remember to include your name and address so we can contact you regarding any future housing developments.

Name: _____

Address: _____

Telephone number: _____

Email address: _____

Please use this space to make any additional comments



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Appendix 3 - Glossary of Terms

Affordable Housing

Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices; and
- include provisions for:
 - (i) the home to be retained for future eligible households; *or*
 - (ii) if these restrictions are lifted, for any subsidy to be recycled for alternative affordable housing provision.

Social rented housing is rented housing owned and managed by local authorities and Registered Social Landlords (RSLs), for which guideline target rents are determined through the national rent regime. The proposals set out in the Three Year Review of Rent Restructuring (July 2004) were implemented as policy in April 2006. It may also include rented housing owned or managed by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Housing Corporation as a condition of grant.

Intermediate affordable housing is housing at prices and rents above those of social rent but below market price or rents, and which meet the criteria set out above. These can include shared equity (e.g. HomeBuy) and other low cost homes for sale, and intermediate rent.

Council for Mortgage Lenders

The Council of Mortgage Lenders (CML) is a not-for-profit organisation and the trade association for the mortgage lending industry with members accounting for around 94% of UK residential mortgage lending. Its aim is to help to foster a favourable operating environment in the UK housing and mortgage markets. The CML is the representative voice for the residential mortgage lending industry, and the central provider of economic, statistical, legal, research and other market information. Members are banks, building societies and other mortgage lenders whilst associates are drawn from a variety of related businesses, including lawyers, conveyancers, search companies and management consultants.

Housing Associations

Housing Associations are independent not-for-profit bodies that provide low cost housing for people in housing need. Any trading surplus is used to maintain existing homes and to help finance new ones. They are now the United Kingdom's major providers of new homes for rent, while many also run shared ownership schemes to help people who cannot afford to buy their own homes outright.

Household

One person living alone or a group of people who have that address as their only or main residence.

Housing Need

The situation in which households lack their own housing or are living in housing which is inadequate or unsuitable and 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 Local Authority or Housing Association for a social tenancy or access to some form of affordable housing.

Intermediate affordable housing

Types of housing between market and social rented housing include:

- *Intermediate rented* homes are provided at rent levels above those of social rented but below private rented. The Government offers these to some key workers who do not wish to buy.
- *Discounted sale* homes have a simple discount for the purchaser on its market price, so the purchaser buys the whole home at a reduced rate.
- *Shared equity* is where more than one party has an interest in the value of the home e.g. an equity loan arrangement or a shared ownership lease. There may be a charge on the loan, and restrictions on price, access and resale.
- *Shared ownership* is a form of shared equity under which the purchaser buys an initial share in a home from a housing provider, who retains the remainder and may charge rent. The purchaser may buy additional shares ('staircasing'), and this payment should be 'recycled' for more affordable housing. In most cases, a purchaser may buy the final share ('staircase out') and own the whole home but this may be restricted in some rural areas.

Local Connection

When considering affordable housing on exceptions sites, North Kesteven District Council defines people/households with a local connection as those who:

- live or have previously lived in the settlement
- have family living in the settlement
- are employed in the settlement or
- need to move into the settlement to give or receive support to or from a close relative.

Lower Quartile

The lowest 25% of the population in a data-set.

Median

The middle number in a group of numbers arranged from highest to lowest.

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.

Planning Policy Statement 3: Housing (2006)

Housing policy document on Delivering Affordable Housing produced by the Government in November 2006. See www.communities.gov.uk

Private Rented Accommodation

Private rented accommodation is usually where property is rented from a landlord, who is a person or company that owns a property and rents all or part of it out - usually to make a profit.

Shared Ownership Housing

Enables a buyer to purchase part of a property when the rest is owned by a Housing Association. Rent is paid on the part owned by the Housing Association. The borrower is usually able to buy further portions of the property in what is known as staircasing. In rural areas, the Housing Association will usually put a limit on the proportion of property that can be purchased so the house is still affordable for future buyers e.g. a buyer can only purchase 80% of the property.

Appendix 4

Respondents' Comments

The wording below is shown as originally written on returned questionnaires.

Obviously we need more council owned properties in this area. It's a shame local people have to move away as costs of owning to high. We have financial problems along with many others I should imagine. We love the area, have family here and don't want to move away from here.

Any additional housing large or small should be placed sensitivly in the village before it is ruined any further.

My daughters have had to move out of village. So they can afford rent as the rents and council tax is so expensive in private renting property but would love to come back to the village.

I am currently registered in the govt. mortgage rescue scheme and the housing assn. are negotiating with the building society / bank to purchase the property.

If social housing people need a small garden, room for a shed for garden equ. A parking space as in our case we are still active but just cant deal with large garden and stairs arnt geeat.

The village of Bassingham has had a number of recent developments over the past 10 years and is growing almost into a small township. Increased cars and major parking problems along high street. If more housing is created no matter how noble the cause we will loose the identity of an attractive village setting. Forcing many to leave the village for a quiter life elsewhere!

My children are not yet old enough to leave home but are quite likely to have affordable housing needs in the next 5 – 6 years time!

I support the concept of affordable local housing for the young people in the village who want to settle in the village. I do not support the notion of using it to relocate people from other parts of the county or city of Lincoln.

*If I could afford it, I would love to leave this village. I moved here 10years ago and it is not as good as it was. There are always problem families dumped in
I paid good money to live here and the council seem intent on running it down. As for the already new development. Why? MONEY – NO OTHER REASO. You can't even get a doctors apptmt. The classes at school are large. Not good enough. Start looking after the place*

I live in a bungalow in Basssingham.....not in good health:- I rely on my daughter who lives in the village nearby. My garden too large..... to pay for help:-.....

A STRONG CASE CAN BE ARGUED THAT "AFFORDABLE HOUSING" IS THE VERY LAST THING THAT BASSINGHAM NEEDS! IT WOULD BE IN THE BEST INTERESTS OF THE LONG TERM DEVELOPMENTS OF THE VILLAGE TO BUILD ATTRACTIVE LARGEHOUSES BUILT TO HIGH STANDARDS, TO ATTRACT WEALTHIER BUYERS FROM PARTS OF THE COUNTRY THAT HAVE HIGHER HOUSING PRICES. THIS WOULD BRING MORE WEALTH TO THE VILLAGE (AND COUNTY), INCREASE THE APPEAL OF THE VILLAGE AND ATTRACT MORE SERVICES. THE PROBLEM WITH SO CALLED "AFFORDABLE HOUSING" IS THAT IT CAN NEVER FULFIL THE ASPIRATION OF BEING AFFORDABLE TO THOSE ON LOWER PAID OR NO WORK IT ALSO ENCOURAGES LOW QUALITY BUILDINGS WITH LITTLE ARCHITECTURAL MERIT AND COWBOY BUILDERS THAT ULTIMATELY BECOME A MEAGNET FOR THE LOWER ECHILONS OF SOCIETY AND LEAD TO A POORER QUALITY OF LIFE FOR THOSE ALREADY LIVING IN THE AREA, NOT TO MENTION A DEVALUATION OF EXISTING HOUSING STOCK IN NEIGHBOURING AREAS.

ALL VILLAGES / COMMUNITIES NEED A BALANCE OF AGE / FAMILY STRUCTURE / INCOME RANGE TO FUNCTION EFFECTIVELY AND PROVIDE MUTUAL SUPPORT. BASSINGHAM, OVER RECENT YEARS, HAS INCREASED IN SIZE AND PROPORTION OF LARGER DWELLINGS. THE DISTRIBUTION MAY BECOME SKEWED IF ALLOWED. THE DOCUMENT DOES NOT DEFINE WHAT YOU MEAN BY AFFORDABLE HOUSING.

I feel that the majority of private new builds in our village are 4+ bedroom houses (executive style). I think there is a need for more 3 bedroom new houses for young families to take a more affordable 'next step' from their first home

THERE IS A TENDANCY TO BUILD LARGER HOUSES IN BASSINGHAM (EXAMPLE :- THE ESTATE ON THE JUNCTION OF LINCOLN ROAD. ALL BAR ONE EMPTY FOR OVER A YEAR. OUR BUNGALOW..... IT COULD BE REPLACED BY POSSIBLY 4 TOWN HOUSES, WHICH I BELIEVE ARE THE TYPE OF PROPERTIES THAT PEOPLE NEED TO GET ON TO THE PROPERTY LADDER. OPEN TO OFFERS

WE HAVE RECENTLY MOVED TO THE VILLAGE FROM A HOUSING ESTATE. IT MIGHT SOUND SELFISH BUT, WE WOULD LIKE OUR NEW VILLAGE LIFE TO REMAIN THAT WAY AND FEEL THAT ADDING YET MORE HOUSING WILL LOSE THE VILLAGE FEEL.

Bassingham has already had enough new development – in the last few years 52 on Manor Farm and at the present time another 20+ are ongoing. I think it is time come of the surrounding villages that have had very little development are targeted. I also don't support the fact of houses being built for local people as this won't be the case for long, then like previously the council will bring people into the village from other areas like the family from..... who ruined the village for years with their unruly behaviour. Who wants to live next to a site like..... now which resembles Beirut!

I have suggested we have land, in fact we have been looking at converting some outbuildings / barn into small dwellings to downsize.

I have 2 friends in rented accommodation with a private landlord who wants to evict them to get a higher rent. Both are on benefit.

I want to be comfortable in my old age. I 5 yrs "5"

I HAVE BEEN A RESIDENT OF BASSINGHAM ALL MY LIFE AND CONSIDER MY SELF TO HAVE BEEN LUCKY TO HAVE REMAINED IN THE VILLAGE WHEN MOST OF MY FRIENDS HAVE HAD TO LEAVE AS THEY COULD NOT TO BUY OR RENT HOMES IN THE VILLAGE, SO I BELIEVE AFFORDABLE HOMES AND LOW COST STARTER HOMES (SHARED OWNERSHIP) ARE REQUIRED IN RURAL LOCATIONS TO KEEP COMMUNITY TOGETHER.

I have lived in the village for nearly 35 years and feel the majority of home owners have moved in since then and have no deep roots in the village. Lincolnshire is an area of reasonable priced housing with offers being advertised to help youngsters buy only a few miles away.

I have had a total knee replacement April 2010 am still receiving physiotherapy after further operation 21 Dec 2010 for manipulation of scar tissue. Using adaption in bathroom to aid disability & have walking stick & blue badge. Would like to move to Collingham if suitable ground floor accommodation is available, as GP is there & shopping facility is easier than Bassingham & Bus services are better in Collingham. I have difficulty with stairs in my current residence. The landlord is increasing the rent in April. Maintenance on building is poor

The sites I've mentioned would come into the cartilage of the village as I see it.

The minimal affordable housing contribution on the Chestnut Grange development was a missed opportunity especially as an on-site contribution would have avoided the need to find a suitable site now. I would anticipate resistance to an affordable housing development from the majority of Bassingham residents. Unfortunately, even though there must be a need within the village.

I have friends who would benefit from affordable housing. Through no fault of their own their home was repossessed and they now live in damp, poorly maintained privately rented accommodation in Bassingham.

Any additional building within and around the village will require more consideration to traffic restrictions & access, especially considering the already increasing amount of large vehicles using the village roads both for access and cross country routes to avoid main roads.

BASSINGHAM HAS SADLY BEGUN TO OUTGROW ITSELF & IF THE INCESSANT BUILDING CONTINUES THE VILLAGE WILL LOSE MANY ASPECTS OF ITS NATURAL CHARM. I FEEL SADDENED BY THE BUILDING OF SO MANY BRAND NEW PROPERTIES IN WHAT IS ESSENTIALLY PEOPLES BACK GARDENS AS WE ARE LOSING THE CHARACTER OF THE VILLAGE! I WOULD STRONGLY RESIST FURTHER BUILDING.

I am a single person who has separated from my wife. I pay £495 Rent a month Can you please help me find affordable Rents – NOT PRIVATE I need long term Security.

WHAT ABOUT THOSE THAT WANT / NEED AFFORDABLE HOUSING BUT WANT / NEED IT TO BE AWAY FROM PARENTAL HOME IN BASSINGHAM? e.g NEARER WORK

BASSINGHAM ALREADY HAS ALREADY GOT ENOUGH NEW HOUSES WITHIN IT. SOME HAVE BEEN EMPTY FOR OVER A YEAR ANY MORE WOULD OVER STRETCH THE AMENITIES IE SCHOOL. BASSINGHAM SUPPORTS PEOPLE LIVING IN THE SURROUNDING VILLAGES TOO SUCH AS CARLTON LE MOORLAND, NORTON DISNEY, HADDINGTON, THURLBY, AUBOURN. IT WOULD LOSE THE SPIRIT OF A LOCAL COMMUNITY IF IT BECOMES TOO BIG WITH AMENITIES NOT ABLE TO SUPPORT IT AND ITS SURROUNDING VILLAGES

GOOD LUCK FOR A SUCCESSFUL SURVEY

Appendix 5

ANALYSIS OF BASSINGHAM RESPONDENTS WHO COMPLETED/PARTIALLY COMPLETED SURVEY SECTION 2 “INFORMATION ON AFFORDABLE HOUSING NEEDS”

No.	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Affordable housing need identified?
5	Private landl'd	House	M x 1 F x 2	Single person with children	In private rental - finding it hard to meet rent payment	Now or within 1 year	Lived in village for 19.5 years & worked in village for 1.5 years	This village	No	No	Yes	Person 1: £11,239	No	Yes
8	Private landl'd	Bunga-low	M 50-59 F 40-49 Children x 3 10-19	Couple with children	Home mouldy. Financial	Now or within 1 year.	Lived in village for 46 years & worked in village for 28 years. Immediate family in village.	This village - Bass'ham	No	No	Yes	Person 1: £17K. Person 2: £4K	No	Yes
14a	Parent	House	F 20-29	Couple with 1 child	Move to Newark to rent afford'ble housing as rent in Bas'ham too dear	Now or within 1 year	Lived in village for 10 years. Immediate family	This village	No	No	Yes	Person 1: £15K	No	Yes (Details given by parent)
14b	Parent	House	F 20-29	Couple with 2 children	As above	In next 5 years	As above	This village	No	No	Yes	Person 2: £13K	No	Yes (Details given by parent)

15	Self – mort'ge	Bunga-low	M 70-79 M 60-69	2 x individual	Cannot afford mortgage	Now or within 1 year	Lived in village for 21 years	This village. Neighb'ring villages. Preferred choice Bass'ham, Wellingore, Welbourne	Single level	No	Yes	Person 1: £6,756. Person 2: £9,636	No	Yes
16	Private landl'd	House	M 60-69 F 60-69	Couple without children	House too large. Rent too expensive	Now or within 1 year	Lived in village for 41 years.	This village. Neighb'ring villages. Preferred choice Bass'ham or Navenby	Single level	?	Yes	Couple: £12,100	£8K	Yes
34	Parent	Bunga-low	M 10-19	Couple with children	Leave parental home – set up own home for family	Now or within 1 year	Lived in village for 15 years. Immediate family in village	This village. Neighb'ring villages. Nearest town. Preferred choice this village	?	?	Yes	Person 1: £13K	No	Yes
35	Self – own outright	Bunga-low	F 70-79	Couple with children	Garden too large	In next 5 years	Lived in village for 49 years. Immediate family in village	This village. Preferred choice Bass'ham	Single level. Aids & adapt	?	No	Person 1: £13K	£2K	No – Should be able to access market housing

39	Parent	House	M 20-29	Couple with children	Unable to afford rent or mortgage	Now or within 1 year	Immediate family in village. Previously lived in village for 20 years	This village Neighb'ring villages. Preferred choice this village or Witham St. Hughes	No	No	Yes	Person 1: £14K	No	Yes
40	Parent	House	F 20-29	Couple without children	To leave parental home	Now or within 1 year	Lived in village for 16 years	This village. Neighb'ring villages. Nearest town. Preferred choice this village	?	?	No	Person 1: £17K	£25K	Yes
51	Private landl'd	House	M 20-29 F 20-29 M 22 1 Child	Couple with children	Would like to buy instead of renting	In next 5 years	Lived in village for 3 years	This village. Neighb'ring villages. Preferred choice Bass'ham	?	?	No	Person 1: £5K Person 2: £19K	No	Possibly – no contact details given
53	Private landl'd	House	?	Single person with children	House too small	Now or within 1 year	Lived in village for 1 year	This village. Neighb'ring villages. Nearest town	?	?	No	Person 1: £26K	No	Possibly - no contact details given
56	Self – own right	Bunga-low	?	?	?	?	Lived in village for 17 years	?	?	?	No	?	?	No – Completed in error

69	Self – with mort'ge	House	N/A	No	N/A	N/A	Lived in village for 10 years	N/A	N/A	N/A	No	N/A	N/A	No – Completed in error
70	Tied to a job	Bunga-low	Self? ...	?	To be close to?	Now or within 1 year	Lived in village for ? years	?	?	Shel-tered hous-ing. I am ?	?	Person 1: £5K	?	Possibly – Insufficient information
71	Self – own right	Bunga-low	?	?	?	?	Live in village	Don't know	Don't know	Don't know	No	?	?	No – Completed in error. Should be able to access market housing
75	Parent	Bunga-low	F 20-29	Single person without children	To leave parental home – cannot afford rent	In next 5 years	Lived in village for 17 years. Immediate family in village	This village. Preferred choice Bass'ham	?	?	No	Person 1: £14K	No	Yes
78	Private landl'd	Half cottage	F 60-69	Single person	Cottage cold. Disability. Rent increase in 04/11	Now or within 1 year	Lived in village for 3 years	Neighb'ring villages. Preferred choice Collingham or Bass'ham	Single level. Aids & adapt	N/A	No	Person 1: £3K - pension	No	Yes

79	Self – with mort'ge	House	M 60-69	Single person with children	Needs smaller more afford'ble property	In next 5 years	Lived in village for 30 years	This village. Preferred choice Bass'ham	No	No	No	Variable – building industry	Less than £10K	Yes
80	Self – own outright	House	?	Couple with children	House too small	In next 5 years	Lived in village for 11 years. Worked in village for 10.5 years.	This village. Other villages. Preferred choice Bass'ham / Nettleham	?	?	No	Person 1: £40K+ Person 2: £10K+	£40K	No – Should be able to access market housing
86	Private landl'd	Bunga-low	M 20-29 F 50-59	Couple without children	To leave parental home	Now or within 1 year	Lived in village for 15 years. Worked in village for 3 years. Immediate family in village	This village. Preferred choice Bass'ham	?	?	No	Person 1: £10K	No	Yes
87	Private landl'd	Bunga-low	M 20-29 F 50-59	2 or more individual	?	In next 5 years	Lived in village for 12 years. Immediate family in village. Previously lived in village for 20 years	This village. Preferred choice Bass'ham	?	?	No	Person 1: £17K	No	Yes

88	Self – with mort'ge	Bunga-low	M 40-49 F 40-49	Couple without children	?	?	Live in village	This village	?	?	No	?	?	No – Completed in error.
91	Hous'g Assoc./ Local Authority	Bunga-low	M 20-29 F 20-29 Child	Couple with children	Want to own property at afford'ble rent as private rent too expens'e	Now or within 1 year	Lived in village for 5 years. Immediate family in village	This village. Neighb'ring villages	Other	?	?	?	No	Possibly – but no contact details given
92	Self – with mort'ge	House	?	?	?	?	Live in village	?	?	?	No	?	?	No – Insufficient information
94	Parent	Bunga-low	F 20-29	Single person without children	Would like to be part of property market	In next 5 years	Lived in village for 19 years. Worked in village for 6 months. Immediate family in village	This village. Neighb'ring village	?	?	No	?	?	Possibly – but no contact details given
99	Self – with mort'ge	House	?	?	?	?	Lived in village for 1 year. Worked in village for 1.5 years. Immediate family in village	This village	?	?	No	?	?	No - Completed in error

102	Private landl'd	House	M 40-49	Single person with children	Cannot afford private rental	Now or within 1 year	Lived in village for 1 year. Immediate family in village	This village. Neighb'ring villages. Nearest town	Single level	N/A	Yes	Person 1: £16,800	No	Yes
104	Parent	House	F 20-29	Single person without children	To leave parental home	In next 5 years	Lived in village for 15 years. Worked in village for 2 years. Immediate family in village	This village	No	No	No	Person 1: £7K	No	Yes
114	Parent	House	M 20-29	Single person without children	To leave parental home	Now or within 1 year. In next 5 years	Lived in village for 19 years. Immediate family in village	This village. Neighb'ring villages. Preferred choice this village	No	No	No	Person 1: £14K	No	Yes