

Local Affordable Housing Need Survey

Analysis Report

Boothby Graffoe Parish

Survey Period: November 2010 – December 2010



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1.0 Introduction

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

2.0 Survey Process

Questionnaire

The questionnaire was designed by North Kesteven District Council, taking into account best practice from nationwide Rural Housing Enabler survey activity.

Questionnaires were distributed by hand to all households in Boothby Graffoe. A postal return was used to retain individual anonymity. All questionnaires were distributed with pre-paid return envelopes 24(%) of questionnaires have been returned.

3.0 Analysis

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

A total of 23 surveys were returned.

You and Your Household – Current Living Arrangements

1. How many people live in your home?

52% (11n) of respondents indicated that they live in a two person household, 19% (4n) indicated that they live in a one person household, 14% (3n) live in a four person household, 10% (2n) live in a five person household and 5% (1n) live in a three person household. The graph below provides a summary of these results:

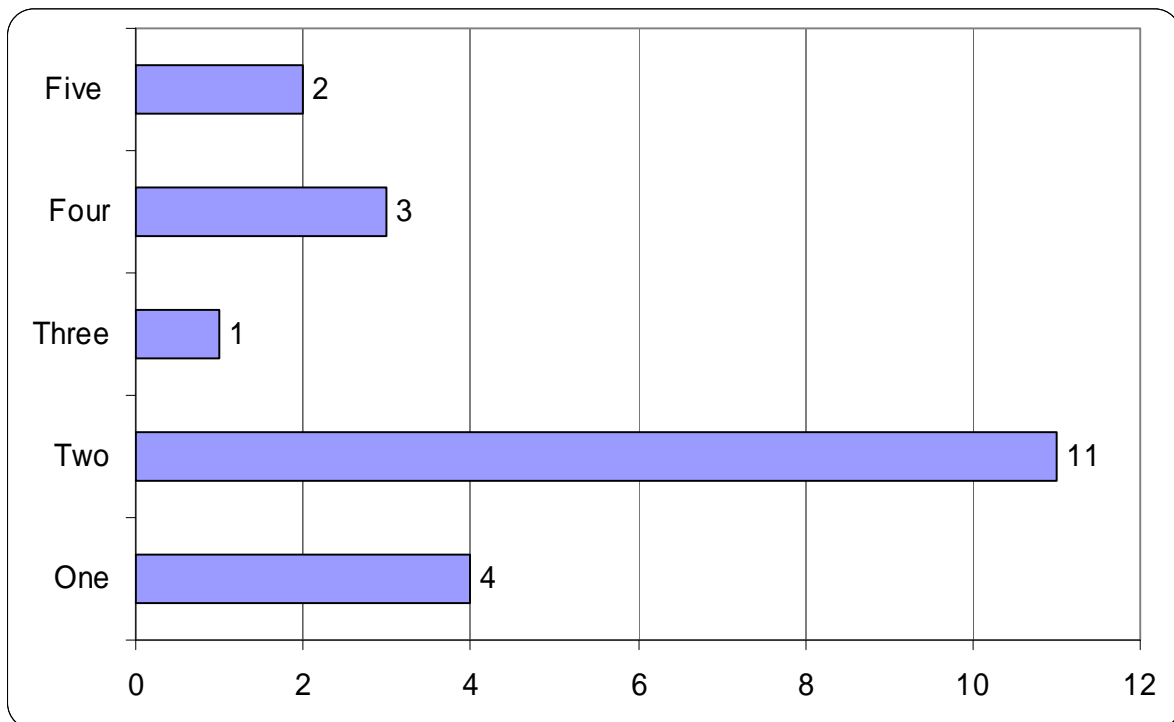


Figure 1: Number of people living in home (21n respondents)

2. How would you describe your home?

Over half of respondents 64%, (14n) described their home as a house and 32% (7n) described their home as a bungalow. The following graph provides a summary of the responses:

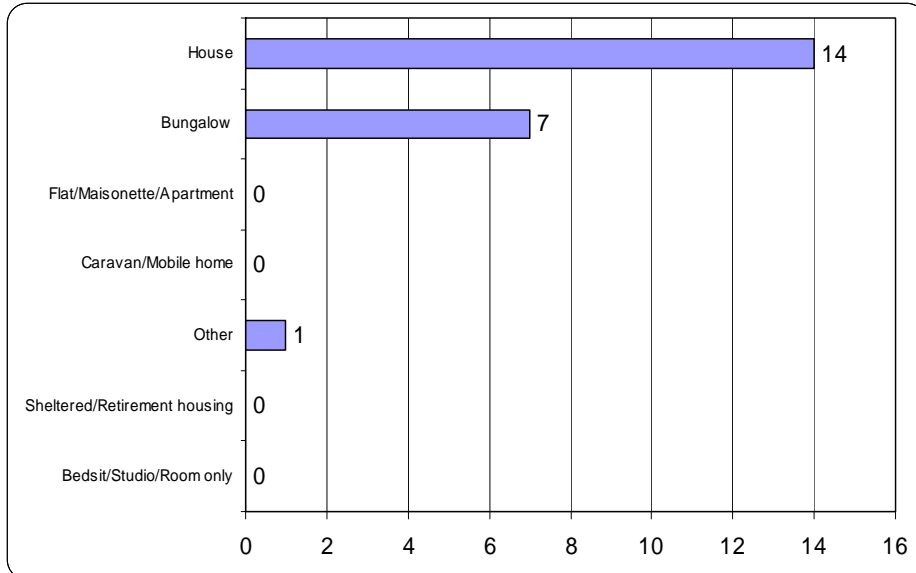


Figure 2: Type of home currently living in (22n respondents)

1n respondents (5%) indicated that the type of ownership of their home was a "holiday cottage."

3. What type of ownership is your home?

52%, (12n) of respondents indicated that their home was owned outright by a household member(s) and 35%, (8n) indicated that their home was owned with a mortgage by a household member(s). This was followed by renting from a private landlord 9%, (2n), and 4%, (1n) shared ownership. The graph below provides a breakdown of this:

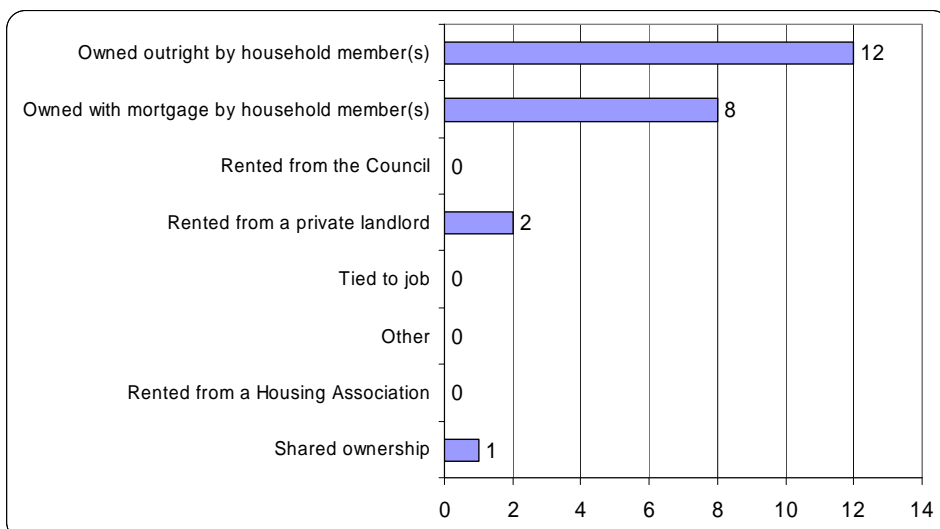


Figure 3: Type of ownership of current home (23n respondents)

4. How many bedrooms does your home have?

41%, (9n) of respondents indicated that their home has three bedrooms, 14%, (8n) had four bedrooms, 14%, (3n) of respondents had two bedrooms, and 9%, (2n) had five or more bedrooms. The figure below shows this:

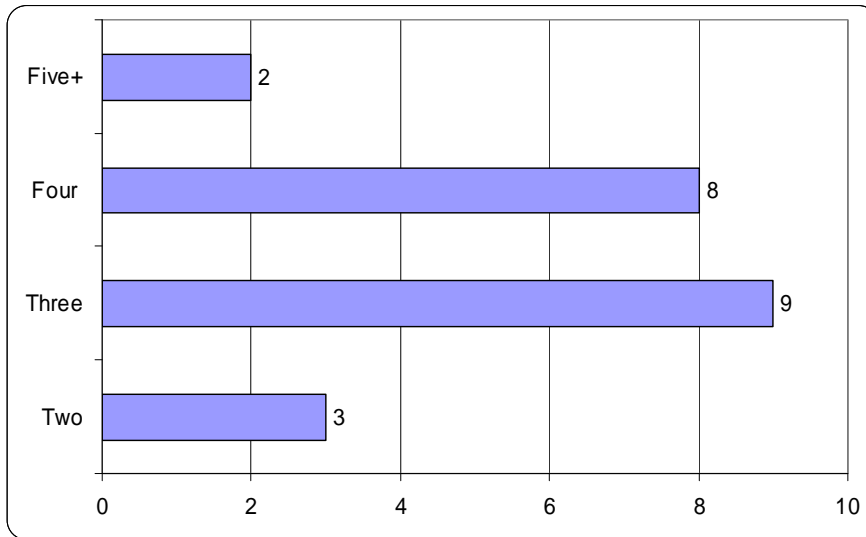


Figure 4: Number of bedrooms in current home (22n respondents)

5. What type of household are you?

38% (8n) of respondents indicated that they live as part of a couple in their current household, 33%, (7n) live as part of a two-parent family, and 19%, (4n) live as a one-person household. 10% (2n) live as part of an older person household. The figure below provides a breakdown of this:

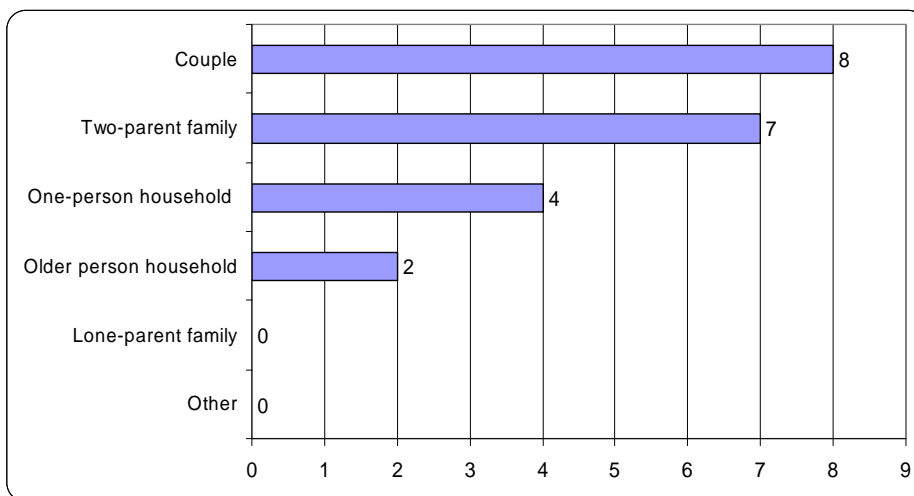


Figure 5: Type of household currently (21n respondents)

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

18% (4n) of respondents indicated that they have been living in the Parish for 21 years or more, 27% (6n) had been living in the Parish between 1 and 5 years, 18% (4n) between 6 and 10 years, 9% (2n) between 11 and 15 years, 18% (4n) between 16 and 20 years, and 9% (2n) had been living in the Parish for less than 1 year. The graph below provides a summary of these results:

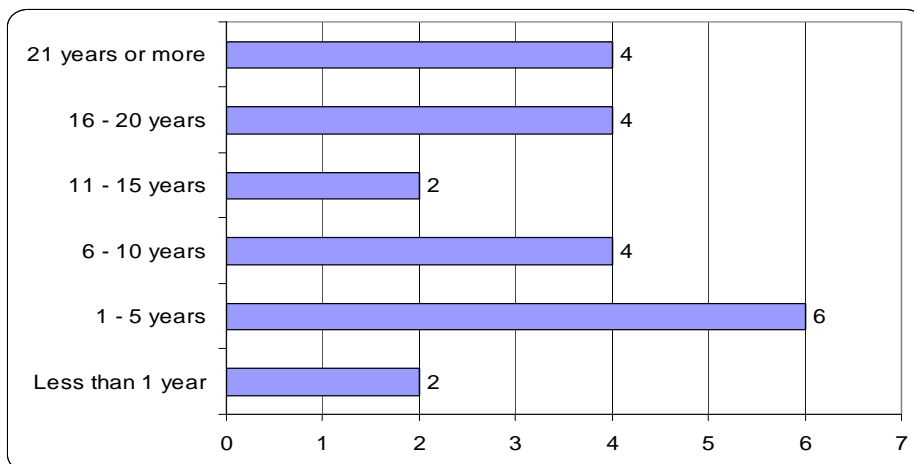


Figure 6: Time living in parish (22n respondents)

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

Just over half of respondents 59%, (13n) stated that they would be in favour of a development of affordable housing for local people within their parish if there was a proven need, and the remaining 41% (9n) stated that they would not be in favour of this. See chart opposite:

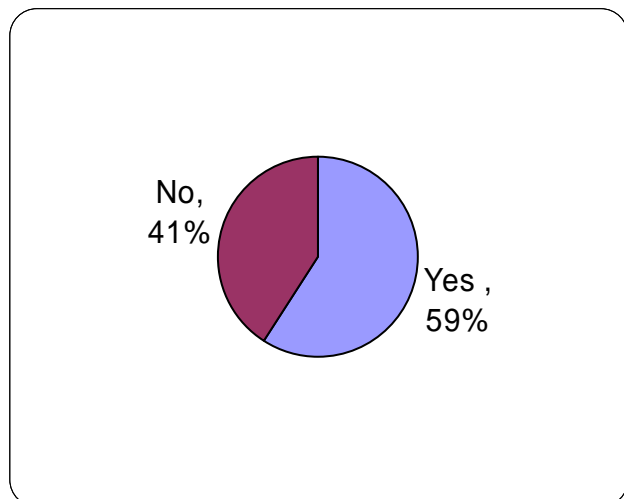


Figure 7: In favour of affordable housing development (22n respondents)

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

8. Physical adaptations needed

All of the respondents (100%, 23n) indicated that they do not need any physical adaptations carrying out to their property to make their life easier. See chart opposite:

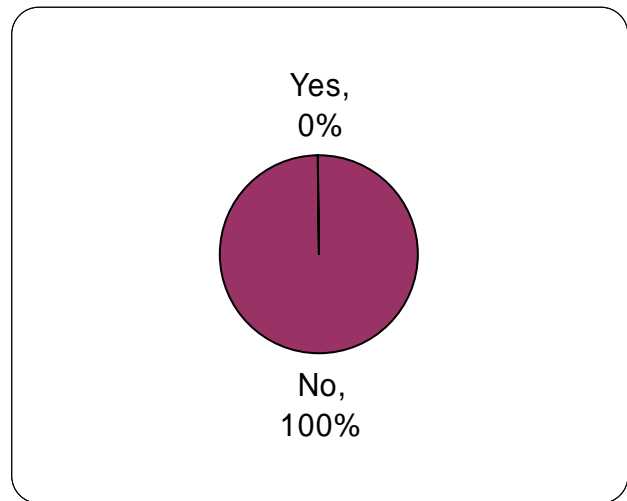


Figure 8: Adaptations needed (23n respondents)

9. Heating your home

Over three quarters of 78%, (18n) respondents indicated that they are not finding it expensive to heat their home due to lack of insulation or an inadequate heating system and so could not benefit from new central heating, loft or cavity wall insulation. The remaining 22% (5n) of respondents indicated that they are finding it expensive to heat their home due to this and could benefit from new central heating, loft or cavity wall insulation. See chart opposite:

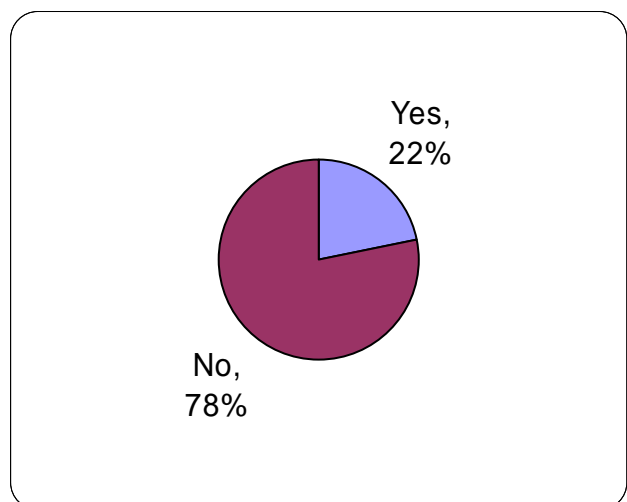


Figure 9: Heating your home (23n respondents)

10. Financial assistance to improve home

Most respondents (91%, 20n) indicated that their property is not in disrepair and does not have health and safety hazards so they do not need financial assistance to improve their home. The remaining 9% (2n) indicated that their property is in disrepair and they need financial assistance to improve it. See chart opposite:

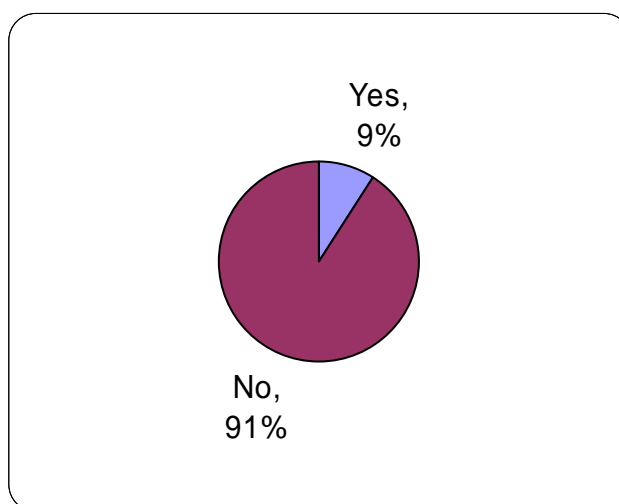


Figure 10: Home improvements (22n respondents)

You and Your Household – Housing Needs

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

The majority of respondents (87%, 20n) indicated that everyone who lives in their household do not need to move together from their home in the next two years, and 13% (3n) indicated that they do need to move together in the next two years. See chart opposite:

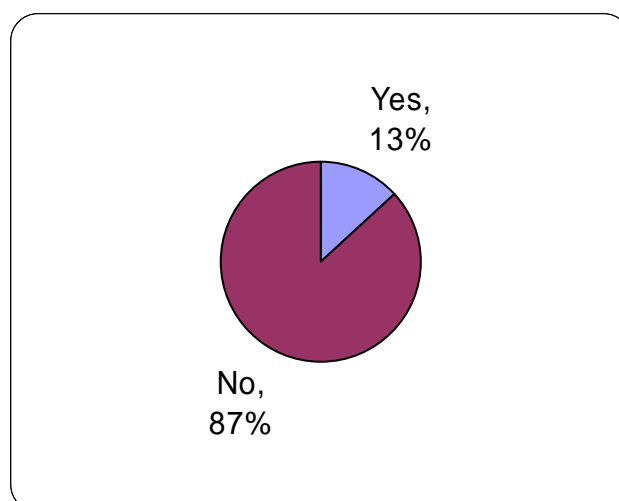


Figure 11: Household moving (23n respondents)

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

All respondents (100%, 23n) indicated that there is no-one living in their house who needs to move to alternative accommodation in the next two years. See chart opposite:

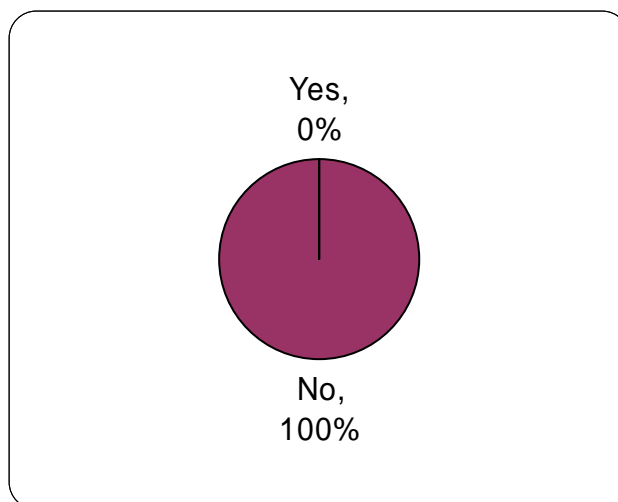


Figure 12: Someone in household moving (23n respondents)

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

Almost all respondents (96%, 22n) indicated that no-one in their family had moved away from the Parish in the last five years due to difficulties finding a suitable home locally, and 4% (1n) indicated that they had. See chart opposite:

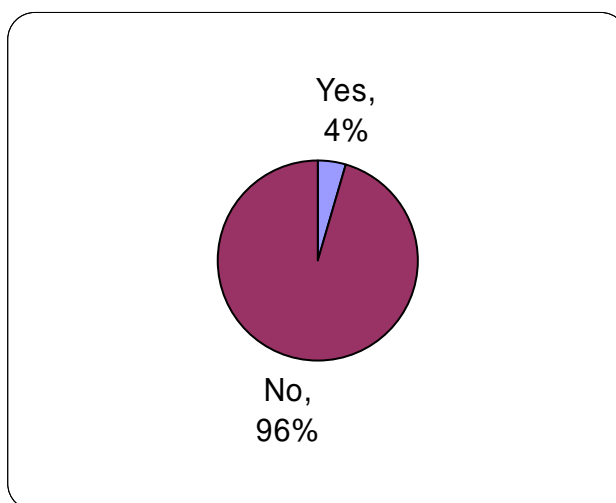


Figure 13: Family member moved away (23n respondents)

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

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

Table 1: People in each new household		
People in Household	Household 1 (n)	Household 2 (n)
One	1	-
Two	-	-
Three	1	-
Four +	-	-

- 15 Type of ownership for each new household

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

Table 2. Ownership needed for new household(s)		
Ownership	Household 1 (n)	Household 2 (n)
Owner occupied	2	-
Private rent	-	-
Council rent	-	-
Housing association rent	-	-
Housing association shared ownership	-	-
Housing association intermediate rent	-	-

16. Type of accommodation for each new household

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

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

17. Number of bedrooms needed for each new household

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

Table 4. Bedrooms needed for new household(s)		
Number of Bedrooms	Household 1 (n)	Household 2 (n)
One	-	-
Two	-	-
Three	1	-
Four	1	-

18. Where is the accommodation required?

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

Table 5. Location of accommodation		
Location	Household 1 (n)	Household 2 (n)
In Boothby Graffoe itself	2	-
Outside the District	-	-
Elsewhere in the District	-	-

1n respondents indicated that the accommodation is needed elsewhere in the district, the location is:

- “Wellingore/Navenby”

19. Main reason for moving

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

Table 6. Main reason for moving		
Reason for moving	Household 1 (n)	Household 2 (n)
Need larger accommodation	-	-
Need smaller accommodation	1	-
Need physically adapted accommodation	0	-
Need cheaper home	-	-
Need to be closer to employment	-	-
Need to be closer to a carer or dependant to give or receive support	-	-
Son or daughter setting up home	-	-
Other	1	-

1n respondent indicated that the main reason for moving is as follows:

- “Waiting to buy when a suitable house comes on the market.”

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

Out of those respondents who indicated that more than one household will be formed from their existing household no-one stated that these households are registered separately on the North Kesteven housing waiting list, and 50% (1n) stated that they were not. The remaining 50% (1n) indicated that this was not applicable to them. The figure below shows this:

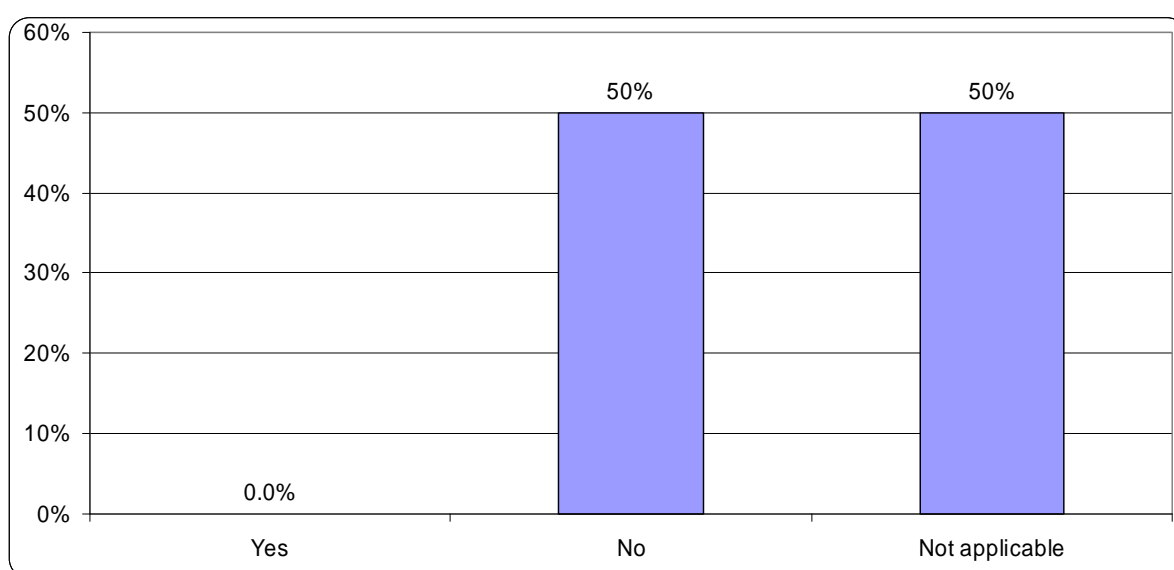


Figure 11: North Kesteven Housing Waiting List (2n respondents)

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

None of the respondents indicated that they need physically adapted accommodation.

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

None of the respondents stated how much the new household(s) would be able to pay if they intend to rent.

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

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

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

24. Do you have savings for a deposit?

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

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

25. Annual Income

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

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

26. Any other comments

All respondents were asked if they had any additional comments. 4n responses were received and shown below:

Information Requests

- “This is a conservation village. Any affordable housing should be modest in scale and in keeping with the vernacular.”
- “Please note, I am having built a new smaller house next door to the above address as therefore most of the replies are not really relevant.”
- “I welcome this attempt to identify housing needs although feel it is rather an uncertain way as it only appears to be looking at short term need. By the time the survey is complete and considered any action from it will be too late for anyone needing housing within two years.”
- “It is very difficult to answer this questionnaire accurately. We have a disabled person in the house, the RSL installed handrails. We could do with a stair lift, but it is not possible to fit one. We could do with more insulation but it is impossible to lag roof voids and pipes that should have been done when the bungalow was extended. We have an adult son who has never been able to save for a mortgage down payment so what is affordable housing to him.”

Profile of respondents

	Number (n)	Percentage (%)
Gender		
Male	10	56%
Female	8	44%
Number of respondents	18	
Age		
16 - 24	0	0%
25 - 34	2	11%
35 - 44	2	11%
45 - 54	3	17%
55 - 64	5	28%
65 - 74	5	28%
75 - 84	0	0%
85+	1	6%
Number of respondents	18	
Disability, Illness or infirmity		
Yes	5	26%
No	14	74%
Number of respondents	19	
If yes, limits activities	4	80%
If no, limits activities	1	20%
Number of respondents	5	
Ethnicity		
White British	18	95%
White Irish	0	0%
White Other	1	5%
Any other Ethnic group	0	0%
Number of respondents	19	
Religious Belief		
No religion	6	32%
Christian - all denominations	12	63%
Buddhist	0	0%
Hindu	0	0%
Jewish	0	0%
Muslim	0	0%
Sikh	0	0%
Prefer not to say	1	0%
Other	0	5%
Number of respondents	19	
Sexual Orientation		
Heterosexual/Straight	18	95%
Gay/Lesbian	0	0%
Bisexual	0	0%
Other	0	0%
Prefer not to say	1	5%
Number of respondents	19	

4.0 Eligibility of respondents for affordable housing

Out of the 2 respondents indicating they needed to move in the next 2 years neither of them required affordable housing but wanted to remain in the Parish.

In December 2010 the numbers on the NKDC Housing Register expressing interest in homes in the village were 84, 1 of which live in the village and 40 are classed as being in housing need.

5.0 Conclusions

AFFORDABILITY

Affordability, based on a single person on North Kesteven average earnings of £20,645, and Boothby Graffoe's mean average property prices over the last year, the following table gives the income multiplier needed to buy a property.

Property Type	Average Cost (£)	Average Income (£)	Required Income Multiplier
Average			
2 bed house	250,000	20,645	12.1
4 bed house	394,966	20,645	19.1
5 bed house	475,000	20,645	23
4 bed bungalow	287,475	20,645	13.9

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

Property Type	Average Cost (£)	Median Joint Average Income (£)	Required Income Multiplier
Average			
2 bed house	250,000	30,582	8.1
4 bed house	394,966	30,582	12.9
5 bed house	475,000	30,582	15.5
4 bed bungalow	287,475	30,582	9.4

The existing level of affordable housing provision in Boothby Graffoe is 1 unit (not including private sector housing) which was last void in April 2010 for the first time in the last 5 years.

Boothby Graffoe Questionnaire Findings

From the Questionnaire survey there were 0 respondents with a need for an affordable home within the next 5 years who wanted to remain in the village.

A separate survey of the applicants on the Council's Housing Register that specified a preference to live in Boothby Graffoe highlighted 20 people that would be interested in a property in the village. Of these 4 people indicated that they have a strong local connection with the village, and thus would be potentially eligible for a home on an affordable housing exception site, if one could be found, and developed.

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

6.0 Recommendations

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

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

Property needed	Social Rented
2 bed house	1
3 bed house	1
1 bed bungalow	2
Total	4

The survey process has highlighted a small need for affordable housing in the Parish and as there is only 1 Council property in the village it is unlikely that this property would meet the unmet need. It seems sensible to suggest that the housing needs of the Parish could be met by affordable housing developments planned in nearby settlements as second priority is always given to surrounding parishes.

However should the Parish wish to consider looking at progressing a scheme for 4 units to meet this need we can discuss further. Any development would be subject to finding suitable land for the site, a Housing Association progress the scheme and funding being received from the Homes and Communities Agency.

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

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

Appendix 1 - Affordable Housing Definitions

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

There are two main types of affordable housing:-

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

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

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

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

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

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

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

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

Rural Departure Sites

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