

**AFFORDABLE HOUSING NEEDS
SURVEY REPORT**

Bracebridge Heath and Canwick

**North Kesteven District
Lincolnshire**

January 2011

**Community Lincs
The Old Mart
Church Lane
Sleaford
Lincolnshire NG34 7DF**

**tel: 01529 302466
email: rhe@communitylincs.com**

www.communitylincs.com

Affordable Housing Needs Study for Bracebridge Heath and Canwick

January 2011

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Part One

Introduction

Profile of the study area

Introduction

North Kesteven District Council has asked Community Lincs to carry out an independent survey of the need for affordable housing in the settlements of Bracebridge Heath and Canwick and to prepare a study report analysing the character of any identified need and recommending the type of accommodation required to meet it.

As well as providing a baseline assessment of affordable housing need in November 2010, the findings of the study may be used to inform a search for the location of suitable development sites; to determine the numbers, type and tenure of accommodation to be provided; and as a material consideration in determining any subsequent planning application.

For the purposes of this study, we define affordable housing as housing that is accessible to people whose income does not enable them to afford to buy or rent market housing locally. It includes social rented and intermediate housing but excludes low cost market housing.¹

Social housing is rented housing provided by local authorities, registered social landlords (housing associations) and others for which guideline target rents are determined through the national rent scheme.

Intermediate housing is housing at prices or rents above social rent but below market prices or rents. This can include shared equity (or shared ownership) properties.

In assessing affordable housing need, this study adopts North Kesteven District Council's definition of such need as "those households who are in need of subsidised housing because the cost of appropriate housing (house prices or rents) is greater than 25% of the household's net income".²

Some groups of people are particularly disadvantaged by the lack of suitable affordable accommodation. These can include:-

- youngsters about to leave home but wanting to remain close to their family;
- families splitting up but wishing to stay in close contact;
- people who have been forced to leave their village because of unaffordable rents or mortgage repayments;
- carers for elderly, disabled or frail relatives; and
- people working in the village but having to travel long distances from home.

As well as providing for the particular accommodation needs of individuals, affordable housing contributes significantly to the housing and social mix that is essential for a balanced, healthy and sustainable community.

There is a general shortage of affordable housing throughout the country and this is particularly the case in rural communities in Lincolnshire. The shortfall is essentially due to the growing loss of former Council Housing to the open housing market under the Right to Buy scheme begun in the 1980s and the subsequent focus of the housing development industry on building open market housing.

Planning policies that have placed tight development limits around villages have unwittingly contributed to inflated housing land values within settlements. In locations

¹ North Kesteven Local Plan Sept 2007 para 4.30

² North Kesteven Local Plan Sept 2007 para 4.30

where planning policy would permit residential development, the resultant inflated land values would all but remove the possibility of developing sites solely for affordable housing.

Local Authorities are trying to address this shortfall mainly in two ways:-

- a) through a legal agreement (Section 106 Agreement)³ with Developers of larger housing sites to require a percentage of the development to be for affordable housing; and
- b) by permitting affordable housing to be built on land where general housing would not normally be permitted (“exceptions site”), thus considerably reducing its valuation.

In both cases, however, the scale and nature of the affordable housing development and, indeed, its acceptability in principle, will depend largely on the evidence of local need. We shall examine such need in this report.

A shortfall in the provision of affordable housing in the whole District was identified by the North Kesteven Housing Needs Study, published and adopted by the Council in March 2005. It identified a need for some 462 additional affordable homes to be provided between 2004 and 2014, the majority to be met by social rented housing.⁴

It is the primary aim of this report to determine the extent and nature of any shortfall in affordable housing in Bracebridge Heath and Canwick by identifying the particular affordable housing needs of the people and households there. The report will conclude with recommendations as to the type and extent of affordable accommodation required to meet that need.

In addition, the report will add to the evidence required to justify any further provision of affordable housing and to allow any proposals for affordable housing in the two villages to be judged against the Council’s relevant housing and planning policies.

As a parallel exercise, NKDC requested Community Lincs to undertake a “Call for Land” in both villages in order to identify, at an early stage, any potential locations for siting an affordable housing development. The results of this exercise appear in Part 2 of this report.

³ Section 106 of the Town and Country Planning Act 1990 as substituted by the Planning and Compensation Act 1991. See also ODPM Circular 05/05: Planning Obligations – July 2005.

⁴ Paras 4.34 – 4.36 – North Kesteven Local Plan, 2007

Profile of the study area

Setting of the villages

Set within adjoining parishes, the villages of Bracebridge Heath and Canwick lie about 1 mile apart and are linked to Lincoln, some 1.5 miles to the north, by the A15 and B1188 respectively.

Bracebridge Heath is a large village of some 2,563 households whilst Canwick is a small village of some 160 households. This difference is reflected in their characteristics.

Bracebridge Heath has grown rapidly over the last 20 years, effectively doubling in size from a population of 2,758 in 1991 to one approaching 6,000 in 2010.

It sits atop the Lincoln Cliff (Lincoln Edge) astride the busy A15 and A607 roads that link Lincoln to Sleaford and Grantham respectively. The Viking Way long distance footpath also passes through the parish.

Much of the village's character has been defined by older established commercial and residential development focused on the two main roads and the recent red brick suburban housing development of the late 20th Century. Through traffic has a constant presence, especially at peak times.

Canwick is an historic settlement riding the crest of the limestone scarp affording extensive and spectacular views northwards over South Common and the Witham Valley to the Lincoln skyline – dominated by the cathedral – beyond.

Located at the northern end of an expansive parish of open countryside, the village itself is characterised by a mixed development of older stone and pantile cottages, substantial 18th and 19th century houses and more recent buff and red brick and grey tile houses and bungalows, all set in a heavily treed environment.

Although the B1188 brings heavy peak hour traffic into and out of Lincoln and past the village, the village itself is physically segregated from the peripheral through roads and exudes a generally quiet and secluded atmosphere.

Village facilities

Bracebridge Heath is well served by essential community services and facilities, including a medical centre, a parade of neighbourhood shops, public library, community hall, police station, three public houses, two churches, St John's Primary School with 402 pupils on roll, petrol filling station and recreation ground.

The Interconnect 1 bus route provides a regular (1/2 – 1 hourly) service connecting the village to the main shopping, business and employment centres of Lincoln and Grantham. This may partly explain the substantial percentage of households (18%)⁵ having no car. Although lower than the county and regional rates of 20% and 24% respectively, this is noticeably higher than most Lincolnshire villages and suggests a more sustainable settlement.

⁵ CRC 2009, Census 2001

Within the village itself is a wide range of employment opportunities in the numerous commercial premises and service organisations. It is also the location for the regional Health Authority headquarters.

In contrast, Canwick has no shops and a limited supply of community facilities. It does have a church, village hall and recreation ground with playing fields and tennis courts. Alongside the village is the Canwick Park Golf Course. Local shopping, primary school, business and employment facilities are available in nearby Bracebridge Heath, Washingborough and Branston but a fuller range of higher order services is available in Lincoln.

An hourly bus service connects the village with Branston and Lincoln

Planning policy for affordable housing

Planning policy for the development of affordable housing in Bracebridge Heath and Canwick will be contained within the Central Lincolnshire Local Development Framework – the joint development plan for North Kesteven, Lincoln and West Lindsey, which is currently being prepared. Consultation on the draft Core Strategy ended on December 6th 2010 and the final document is expected to be adopted in 2012.

In the meantime, proposals for affordable housing will continue to be judged against the saved policies of the North Kesteven Local Plan (September 2007), policies H5 and H6 in particular. The full text of these policies is included here in Appendix 2.

The development potential for both Bracebridge Heath and Canwick is shaped by their proximity to Lincoln and their respective status within the settlement hierarchy⁶. Bracebridge Heath is a second tier, or Service, village where significant development, including supporting infrastructure, would be planned and permitted. This would allow it to provide all necessary facilities to support existing and any new housing development.

Canwick is a third tier settlement, offering limited opportunities for development and is not considered suitable for general housing and employment land allocations. The potential for additional supporting services and facilities, therefore, is very limited. However, the Plan makes it clear that proposals for affordable housing would, nevertheless, be considered against policy H6, provided, amongst other things, it was necessary to meet an identified local need.

The Draft Canwick Parish Plan⁷ is not a statutory plan but represents the broader local community view. Although there was little need identified for further general housing, a significant need for more affordable accommodation in the village was highlighted and the Plan proposes an action to “*explore with the District Council whether, despite Canwick’s size, opportunities exist for affordable housing linked to direct local community need*”.

⁶ Paras 2.11- 2.14 North Kesteven Local Plan 2007

⁷ Canwick Parish Plan - Consultation Draft – October 2009

Demographic characteristics

The 2001 Census shows some 4,530 people living in 2012 households in Bracebridge Heath and 339 people living in 150 households in Canwick at average household occupancy rates of 2.3 and 2.2 persons per dwelling respectively. Both are marginally lower than the 2.4 average occupancy rate for both North Kesteven and England and Wales⁸.

Table 1 shows that the population profile in Bracebridge Heath, in 2001, broadly reflected that of the North Kesteven and national profiles, In Canwick, however, the 2001 Census already showed a heavy weighting towards those of pensionable age and the exceptionally low representation of juveniles and young adults in 2001 suggests that the older age groups will continue to dominate.

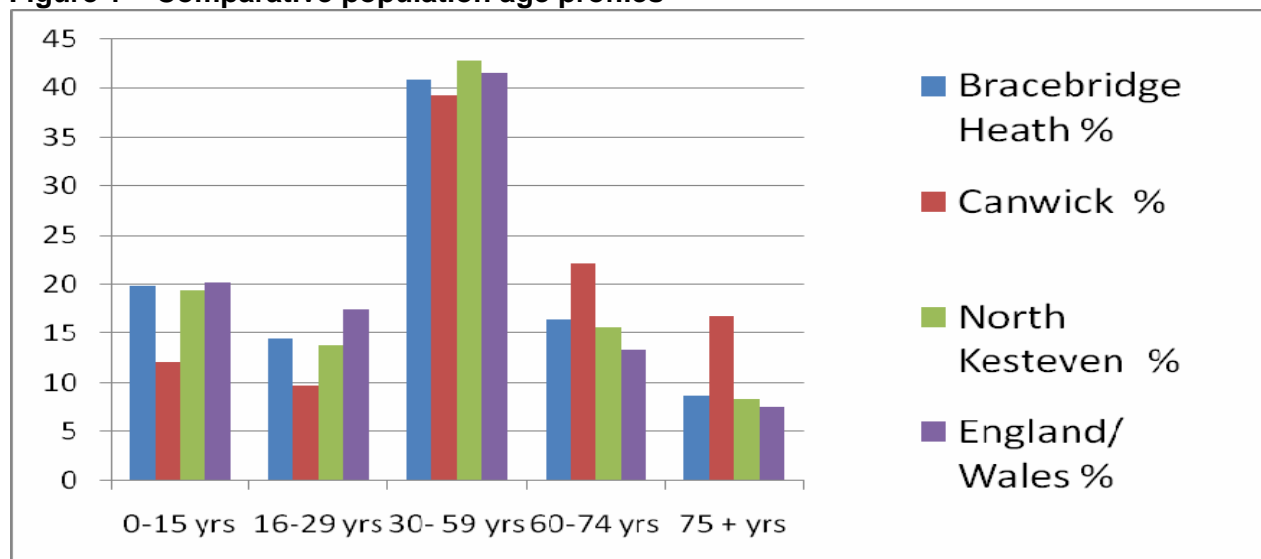
The average age of 40.4 years in Bracebridge Heath is similar to that of the North Kesteven District and is only marginally above the national average. The average age of 48.9 years in Canwick is significantly higher than the District and national averages.

Table 1– Comparative population age profiles

Age	Bracebridge Heath %	Canwick %	North Kesteven %	England/ Wales %
0-15 yrs	19.8	12.1	19.4	20.2
16-29 yrs	14.4	9.7	13.7	17.5
30- 59 yrs	40.8	39.2	42.8	41.5
60-74 yrs	16.4	22.1	15.7	13.3
75 + yrs	8.7	16.8	8.3	7.6
average age	40.4 yrs	48.9 yrs	40.8 yrs	38.6 yrs

Source: ONS -2001 Census

Figure 1 – Comparative population age profiles



⁸ 2001 Census ONS.

Socio-economic factors

Socio-economic characteristics and employment levels were investigated as they can be a significant indicator of the sustainability of a community and reflect its potential to absorb additional development. This is particularly important when considering an influx of affordable housing where relatively greater demands will be placed on the middle and lower order employment sectors.

Table 2 shows Bracebridge Heath following a similar occupation distribution pattern to that of the County whilst Canwick has a much higher than County average representation of managerial and professional occupations, and a lower than average representation of lower order occupations.

Table 2 – Socio-economic classification

Occupation	Bracebridge Heath %	Canwick %	Lincolnshire %
1. Managerial	14.6	27.6	14.2
2. Professional	8.0	17.1	8.0
3. Technical	18.7	12.5	12.0
4. Administrative	13.8	11.8	11.0
5. Skilled trades	11.3	7.2	13.8
6. Personal services	7.4	9.2	7.5
7. Sales and customer services	7.5	3.3	7.7
8. Plant and machine operatives	6.9	6.6	11.2
9. Elementary	12.0	4.6	14.7

Source: Office of National Statistics 2001 Census

The 2001 Census recorded 69.3% and 65.6% of all people between the ages of 17 and 64 in Bracebridge Heath and Canwick, respectively, as economically active in 2001, essentially reflecting the economically active rate of 65.6% across the county⁹.

Unemployment rates (measured by those receiving job seekers' allowance or incapacity benefit) in 2009 stood at 5.6% in Bracebridge Heath and 4.7% in Canwick, much lower than the county rate of 9.5%¹⁰.

Table 3 shows that average salaries for people working in North Kesteven have increased significantly since 2006, and remain slightly higher than the county average. In common with all other Lincolnshire Districts, however, average salaries in North Kesteven are significantly lower than the national average.

Increases in median salaries, however, have fallen in comparison with county and national figures. This indicates that as many people earn less than the median wage of £18,531 as those that earn more and this will significantly reduce their ability to buy or rent property on the open market. The table shows that the median wage in North Kesteven trails behind all other Lincolnshire districts except for Boston and East Lindsey.

⁹ ONS Census 2001

¹⁰ Dept of Work and Pensions 2009

Table 3 - Median (mid-point) and mean (average) annual earnings

	Median wage 2006	Median wage 2010	% +/- 2006-2010	Mean Wage 2006	Mean wage 2010	% +/- 2006-2010
Eng / Wales	£19,600	£21,432	+9.3%	£24,598	£26,932	+9.5%
Lincolnshire	£17,362	£19,428	+11.9%	£20,514	£22,710	+10.7%
Boston	£14,850	£17,613	+18.6%	£17,329	£18,044	+4.1%
East Lindsey	£15,566	£16,983	+8.9%	£18,047	£20,699	+14.7%
Lincoln	£17,354	£20,170	+16.2%	£19,321	£23,085	+19.5%
N. Kesteven	£17,267	£18,531	+7.3%	£20,445	£22,704	+11%
S. Holland	£18,736	£22,149	+18.2%	£20,862	£22,708	+8.8%
S. Kesteven	£19,481	£20,000	+2.7%	£25,328	£25,259	-0.2%
West Lindsey	£16,237	£20,835	+28.3%	£18,878	£23,739	+25.7%

Source: Annual Survey of Hours and Earnings (ASHE): National Office of Statistics
www.statistics.gov.uk

Hardship and social exclusion evidence can be a useful indicator of the level of potential affordable housing need. Table 4 reveals that, in 2009, the levels of deprivation in both villages were significantly lower than the county averages.

Table 4 – Indicators of hardship

	Bracebridge Heath		Canwick		Lincolnshire	
	No.	%	No.	%	No.	%
Working age people receiving any DWP benefit	310	8.9	15	8.4	60,875	14.9
People deemed to be “income deprived”	365	6.6	20	6.3	88,000	12.9
Income support claimants	65	1.9	0	0	16,825	4.1
Children living in income deprived households	70	6.2	5	10.0	20,645	16.8
Older people receiving Pension Credit	195	16.8	15	11.4	35,670	21.4
Housing Benefit/Council Tax benefit claimants	290	14.4	15	11.0	53,185	19.5

Source: Dept of Work and Pensions 2009

Market housing – homes for sale

In 2001, 81% of homes in Bracebridge Heath and 83% of those in Canwick were owner occupied, a significantly higher proportion than those for the North Kesteven District (77%) and that for England and Wales (69%).

Table 5 shows a wide range of homes currently for sale in Bracebridge Heath at prices ranging from £80,000 for a two bedroomed flat to £340,000 for a four bedroomed detached house. Average asking prices are £89,200 for 2 bed flats, £108,800 for 2 bed terraced houses, £126,500 for 3 bed terraced houses, £97,600 for 2 bed semi-detached houses, £141,750 for 3 bed semi-detached houses, £162,600 for 3 bed detached houses and £251,500 for 4 bed detached houses.

The overall average house-selling price in Bracebridge Heath, based on 264 sales in the last three years, is £146,405, whilst the current average asking price is £173,690.

Only five properties are currently for sale in Canwick but they clearly indicate a significantly higher housing property value than Bracebridge Heath and the county and national averages.

The overall average house-selling price in Canwick, based on just 5 sales in the last three years, is £198,200, whilst the current asking price average is £291,400.

Table 5 – Properties currently for sale (November 2010)

Type of property	Sale price	Type of property	Sale price
Bracebridge Heath			
2 bed flat	£79,950	3 bed detached house	£156,950
2 bed flat	£79,999	3 bed detached house	£159,950
2 bed flat	£81,500	2 bed apartment	£159,950
2 bed bungalow	£84,950	3 bed detached house	£162,500
2 bed bungalow	£85,000	3 bed detached house	£164,950
2 bed semi-detached house	£89,950	4 bed detached house	£164,950
1 bed semi-detached bungalow	£89,500	3 bed detached house	£164,950
2 bed flat	£89,950	3 bed detached house	£165,000
2 bed semi-detached house	£101,000	3 bed link detached house	£167,950
2 bed semi-detached house	£101,950	4 bed bungalow	£167,950
2 bed town house	£104,950	4 bed detached house	£169,500
2 bed end terraced house	£104,950	3 bed detached house	£169,950
2 bed end terraced house	£109,950	4 bed detached house	£170,000
2 bed terraced house	£111,950	4 bed detached house	£174,950
2 bed terraced house	£112,000	3 bed bungalow	£174,950
2 bed flat	£115,000	3 bed detached house	£174,950
3 bed end terraced house	£125,000	4 bed detached house	£180,000
3 bed end terraced house	£127,995	3 bed detached house	£184,950
3 bed semi-detached house	£129,950	3 bed apartment	£185,000
2 bed apartment	£129,950	4 bed detached house	£189,950
3 bed semi-detached house	£130,000	4 bed bungalow	£199,950
2 bed apartment	£134,950	4 bed detached house	£199,950
2 bed apartment	£134,950	3 bed bungalow	£214,950
3 bed semi-detached house	£134,950	4 bed detached house	£219,950
3 bed semi-detached house	£137,950	4 bed detached house	£219,950
3 bed bungalow	£138,000	5 bed semi-detached house	£219,950
3 bed semi-detached house	£138,950	4 bed detached house	£229,950
3 bed bungalow	£139,950	4 bed detached house	£230,000
3 bed semi-detached house	£141,950	4 bed detached house	£230,000
3 bed bungalow	£142,000	4 bed detached house	£234,950
3 bed semi-detached house	£144,950	5 bed bungalow	£235,000
3 bed semi-detached house	£144,950	5 bed terraced house	£255,000
3 bed detached house	£144,950	4 bed detached house	£259,950
3 bed semi-detached house	£146,950	4 bed detached house	£259,995
3 bed town house	£149,950	5 bed detached house	£264,950
3 bed detached house	£149,950	4 bed bungalow	£265,000
4 bed semi-detached house	£149,950	4 bed detached house	£269,950
3 bed bungalow	£152,950	4 bed detached house	£270,000
3 bed bungalow	£154,950	4 bed detached house	£320,000
3 bed semi-detached house	£155,000	4 bed detached house	£340,000
Canwick			
3 bed terraced house	£164,950	3 bed detached house	£342,500
3 bed terraced house	£239,950	4 bed detached house	£445,000
4 bed bungalow	£265,000		

sources: www.rightmove.co.uk www.nestoria.co.uk www.mouseprice.com

Table 6 – Comparative average house prices – May- November 2010

	Bracebridge Heath	Canwick*	Lincolnshire	England & Wales
Detached house	£212,000	£350,000	£175,500	£258,000
Semi-detached house	£132,300	n/k	£105,000	£156,000
Terraced house	£113,860	£202,500	£82,000	£127,000
Average of all properties	£173, 690	£291,400	£128,000	£165,000

sources: www.Zoopla.co.uk / www.rightmove.co.uk / www.landregistry.gov.uk

* Because of the limited sample, only limited statistical reliability can be attached to this summary for Canwick. However, it does indicate a significantly higher housing valuation relative to Bracebridge Heath and the county and national averages.

Affordability to buy on the open market

In order to assess the ability of those claiming need to be able to afford to either buy into, or rent within, the open housing market, we now compare the household incomes with current market house values, mortgage repayments and local rents.

Table 7 shows that the median value of properties for sale in Bracebridge Heath 2010 (see table 5) to date is £155,500. At the lower end of the house market, where those seeking affordable housing are most likely to be targeting, the lower quartile property value is £134,950. The respective figures for Canwick are £265,000 and £200,000.

Mortgage lenders use income multipliers to help determine how much they are prepared to lend on mortgages. The Council of Mortgage Lenders currently sets this at 3.14.

Allowing for a 20% deposit, the minimum household income to afford a property in the lower quartile house market in Bracebridge Heath would be in the order of £34,400, whilst in Canwick it would be £51,000.

Table 7 – Income required to buy property in 2010

	Bracebridge Heath		Canwick	
	Median	Lower quartile	Median	Lower quartile
A. Property value	£155,500	£134,950	£265,000	£200,000
B. 20% deposit	£31,100	£26,990	£53,000	£40,000
C. Average Income multiplier*	3.14	3.14	3.14	3.14
D. Income required to afford to buy. (A-B)/C	£39,618	£34,382	£67,516	£50,955

* Source: Average income multiple for first time buyers, lending and affordability – Council of Mortgage Lenders - May 2010 www.cml.org.uk

Table 8 essentially shows the relative affordability of properties to buy in the two villages for the “average” or “median” wage-earning person. It calculates affordability indices for properties in the villages based on the average and median incomes in 2010 applied to the house market prices of 2010. It is generally recognised that an affordability index of 3.14¹¹ is the maximum required for a property to be comfortably affordable, although this can be extended marginally where mortgage lenders are prepared to lend up to, say, four times a salary.

Table 8 – Emerging affordability indices in 2010

	Bracebridge Heath		Canwick	
	Median	Lower quartile	Median	Lower quartile
A. Property value	£155,500	£134,950	£265,000	£200,000
B. Average NK wage	£22,704	£22,704	£22,704	£22,704
C. Median NK wage	£18,531	£18,531	£18,531	£18,531
D. Affordability index – average wage (A/B)	6.8	5.9	11.7	8.8
E. Affordability index – median wage (A/C)	8.4	7.3	14.3	10.8

From this, it is clear that property prices in both villages generally well exceed the affordability of lower and average salaried households in need of affordable accommodation. This is particularly the case in Canwick. Properties in the lower quartile valuation are closer to an affordable level but remain well out of reach of lower income households.

Market housing – private properties for rent

The 2001 Census showed 7% (some 140) of all households in Bracebridge Heath and 15% (some 22) in Canwick to be in privately rented properties. These compared with 11% and 12% in North Kesteven and England/Wales respectively.

Table 9 shows a wide range of private rental properties currently available in Bracebridge Heath whilst only one property is available for rent in Canwick. In Bracebridge Heath, the average monthly rent being asked for 2 bedroomed flats is £539; for 2 bedroomed houses, £498; for 3 bedroomed houses, £662; and for 4 bedroomed houses, £748.

¹¹ Average income multiple for first time buyers, lending and affordability (May 2010) – Council of Mortgage Lenders www.cml.org.uk

Table 9– Properties currently available for private rent

Type of property	Monthly rent	Type of property	Monthly rent
Bracebridge Heath			
2 bed flat	£575	3 bed semi detached house	£595
2 bed apartment	£575	3 bed townhouse	£575
2 bed apartment	£495	3 bed end terraced house	£525
2 bed apartment	£495	3 bed detached house	£650
2 bed flat	£495	3 bed detached house	£695
2 bed flat	£600	3 bed detached house	£695
2 bed terraced house	£475	3 bed detached bungalow	£825
2 bed semi-detached house	£550	3 bed detached house	£700
2 bed semi-detached house	£550	3 bed detached house	£695
2 bed mews house	£525	4 bed detached house	£695
2 bed semi-detached house	£460	4 bed detached house	£750
2 bed semi detached house	£525	4 bed detached house	£800
2 bed terraced house	£400		
Canwick			
3 bed farmhouse	£615		

Sources: www.rightmove.co.uk / www.zoopla.co.uk / www.nestoria.co.uk

Affordability to rent on the open market

To assess the renting capability of the respondents claiming to be in need of affordable accommodation, we will compare their household incomes against the average rentals for the type of property they are likely to require. An affordable rent is taken to equate to about 25% of the household income. Table 10 shows the minimum household incomes required to afford current open market rents of private rental properties in Bracebridge Heath.

Table 10 – Household incomes required to afford private rented properties

Type of property	Average rent 2010	Monthly income required	Annual income required
2 bedroomed flat	£539	£2,156	£25,872
2 bedroomed house	£498	£1,992	£23,904
3 bedroomed house	£662	£2,649	£31,776
4 bedroomed house	£748	£2,992	£35,904

No equivalent assessment is possible in Canwick as only one property is currently on the market for private rent. However, for the purpose of assessing affordability, we shall use the same figures as for Bracebridge Heath in the reasonable assumption that rents in Canwick would not fall below those in Bracebridge Heath.

Social Housing for rent

Table 11 – Local Authority and Registered Social Landlord housing stock 2010

Accommodation type	Bracebridge Heath		Canwick	
	NKDC	RSL	NKDC	RSL
2 bed bungalows	75	2	-	-
1 bed flats	1	35(sheltered)	-	-
2 bed flats	71	-	-	-
3 bed flats	5	-	-	-
2 bed houses	-	11	-	-
3 bed houses	28	-	2	-
totals	180	48	2	0

Source: North Kesteven District Council

During the last five years, of the social housing stock listed in table 11, 35 flats, 5 houses and 42 bungalows have become available for rent in Bracebridge Heath. 330 people, 47 of whom currently live in the village, are currently enrolled on the Council's Housing Register, citing Bracebridge Heath as their preferred location.

Over the same period, no properties have become available for rent in Canwick and, of the 120 people on the Council's housing register, 45 have recently confirmed interest to the local authority for affordable accommodation in the village. However, only 3 currently have a local connection, 2 of whom are considered not to be in need.

Part Two

The affordable housing needs survey

The call for land

Conclusions and recommendations

The affordable housing needs survey

Methodology

Preparation for the community survey began with presentations by the Rural Housing Enablers to the Parish Councils in Bracebridge Heath and Canwick. This was followed by press releases to the local media and posters around the villages, informing the communities of the survey and inviting their participation.

Questionnaires with introductory letters and Freepost return envelopes were distributed to all 2,563 households in Bracebridge Heath and 160 in Canwick. 225 responses were received from Bracebridge Heath, a response rate of 8.8%, and 25 were received from Canwick, a response rate of 15.6%. The response rates are noticeably lower than the average of 19% response rate in previous studies undertaken by Community Lincs.

However, in 2009, several questions - requesting more general views on aspects of affordable housing - were removed from the questionnaire, which then focused almost entirely on seeking information from those with a perceived affordable housing need. It is therefore reasonable to expect those people who are not in need of affordable housing, or who do not know of anybody who is, not to complete the questionnaire.

It is to be expected that those who do wish to express a need, will complete the questionnaire. A relatively low response rate, therefore, should not reduce the significance of the majority of the survey findings, the primary aim of which is to identify and quantify the level of unmet need for affordable housing accommodation.

During the survey period, three community drop-in surgeries were held in Bracebridge Heath and Canwick village halls where members of the community were able to discuss any issues arising from the questionnaire with the Rural Housing Enabler. These events were publicised through press notices, the parish magazine and posters displayed on village notice boards.

Summary of responses

Level of support for a small affordable housing development

165 out of 225 (73%) Bracebridge Heath respondents expressed support for a small development of affordable housing and only 37 (16%) opposed such a development. Although taken from a relatively low overall response, this represents, by far, the greatest level of community support expressed in all surveys undertaken by Community Lincs to date. This suggests a general community awareness of the need for, and potential benefits of, affordable housing in the village.

In contrast, Canwick saw a more even split of community opinion with 12 respondents supporting, and 11 opposing, a small affordable housing development in the village. We cannot draw a firm conclusion on community opinion from a low overall response rate.

Similarly, although the Parish Plan includes an action to tackle the need for affordable housing, the strong objections to affordable housing expressed in some of the comments included on the questionnaire response forms (see Appendix 4) suggest that the community is divided on the issue.

People who have moved away because of the lack of affordable housing

Bracebridge Heath respondents identified 29 people who had left the village in the last five years because they could not afford to buy or rent accommodation in the village. Of these they considered that 10 would definitely return if affordable accommodation was provided, and 19 might return.

Canwick respondents identified 2 people who had left the village in the last five years because they could not afford to buy or rent accommodation in the village. They thought one would definitely return, and the other may return, if affordable accommodation was provided.

Sites suggested for affordable housing development

The questionnaire asked for suggestions for potential sites and asked if anyone had any sites they thought would be suitable. At this stage, none of the suggested sites has been investigated and none is given any preference, as they would all need to be assessed through the planning process. They may, however, give some indication of the availability of sites (or lack of it) and are included here for future reference.

Locations for an affordable housing site were suggested in Bracebridge Heath at:-

- The former St. John's Hospital site (suggested by 44 respondents)
- Sleaford Road, near the petrol filling station
- Rear of Blacksmiths' Arms public house
- Between the city and Bracebridge Heath
- Between St John's estate and the planned relief road
- Disused factory site on Sleaford Road
- Corner of Kennedy Road and Grantham Road
- Broadway
- Land to the west of Jensen Road
- New Mill Lodge

- Allotments on Grantham Road
- Opposite Cathedral Heights
- Former lorry site, opposite Sycamore Grove
- Alongside the Barratt estate
- Next to Minster Court
- Canwick Avenue, opposite the St John's Hospital site;

and in Canwick at:-

- Land between the new by-pass and the village
- Grounds of Canwick Hall
- Opposite the Paddock (across Heighington Road)
- Alongside the Canwick – Bracebridge Heath road.

No respondent suggested his or her own land as being suitable for affordable housing development.

Other comments

Many respondents expressed further views on the development of affordable housing and these appear in Appendix 4. We draw no general conclusions from such individual views but they are included here to provide a flavour of the diversity of local opinion.

Analysis of need

This part of the study examines the circumstances of those respondents who considered themselves to be in housing need to assess how many are in genuine need of affordable housing.

For the purposes of this survey, a household is considered to be in need of affordable housing if its rent or mortgage repayments would be more than 25% of the household income. (This includes taking account of potential income from savings or investments insofar as they were declared on the questionnaire.)

Planning Policy Statement 3 – Housing (2006) defines affordable housing as social rented housing and intermediate housing. Intermediate housing includes shared ownership and other low cost homes for sale and rent. It does not include low cost market housing as this is usually not affordable in perpetuity. It is merely discounted for the first buyer and not for subsequent purchasers and, consequently, would be contrary to current planning policy for the provision of affordable housing in rural villages such as Bracebridge Heath and Canwick.

As shared ownership is the most widely used intermediate housing product in Lincolnshire, this report focuses on rented and shared ownership as the two preferred types of affordable housing to meet identified need.

Respondents who indicated a need for affordable housing

36 households in Bracebridge Heath and 5 households in Canwick completed Part Two of the questionnaire indicating a need for some form of affordable housing in the next five years. These are listed and described in Appendix 3.

The questionnaire also sought to identify the reasons for need and the preferred form of accommodation necessary to meet that need. In so doing it presents a picture of the current state of need by existing households in the study area, which, of course, may change in future.

The most common reasons for seeking alternative affordable housing were:-

- Single people wishing to leave the parental home to live independently;
- Individuals or couples living in private rented accommodation, unable to afford high rents;
- Older people requiring smaller or more specialised accommodation.

11 respondents in Bracebridge Heath and 3 respondents in Canwick recorded that they were already enrolled on the Council's Housing Register.

7 respondents in Bracebridge Heath and 1 in Canwick requested single level or sheltered accommodation.

4 questionnaire responses in Bracebridge Heath each claimed a need for two separate single person households.

Table 9 - Summary of households claiming need in Bracebridge Heath

Respondent reference (BBH)	Household size (adults + children)	Current accommodation				When needed		Mortgage or rent more than 25% income	Special accommodation need	On housing register	Need confirmed
		Parental home	Private rental	Owner (mortgage)	LA/RSL or other	within 1 year	Within 5 years				
1	2			•			•	•	•		•
2	1			•			•	•	•	•	•
3	1	•				•		•			•
22	1		•			•		•			•
30	1+1		•			•		•			no
43A	1	•				•		•			•
43B	1	•				•		•			•
46	2+2		•				•	•			•
47	2+1		•				•	•			•
50	1+1		•				•	•			•
61	1		•				•	•			•
66	1				•			•			no
67	1			•		•		•		•	no
68	2+2		•				•			•	no
72	2				•	•		•			•
73	1	•				•		•			•
75	n/k			•		n/k	n/k	•		n/k	no
79A	1	•					•	•			•
79B	1	•					•	•			•
88	1+2		•				•	•		•	•
94	2+1				•		•	•		•	•
96	1			•			•	•	•	?	•
100	2				•		•	•		•	•
110A	1	•				•		•			•
110B	1	•				•		•			•
126	2		•				•				no
150A	1+1	n/k	n/k	n/k	n/k		•	n/k		n/k	no
150B	1+1	n/k	n/k	n/k	n/k		•	n/k		n/k	no
161	1+2		•					•		•	•
162	1		•			•		•		•	•

Respondent reference (BBH)	Household size (adults + children)	Current accommodation				When needed		Mortgage or rent more than 25% income	Special accommodation need	On housing register	Need confirmed
		Parental home	Private rental	Owner (mortgage)	LA/RSL or other	within 1 year	Within 5 years				
173	1	•					•	•	•	•	•
181	1	•					•	•	•		•
183	2			•		•		?			no
185	1	•				•		•		•	•
188	2+3		•				•	•			•
195	1+1		•				•	•			•
206	1+2		•				•	•			•
213	2				•	•			•	•	•
214	1			•			•	•	•		no
222	2+1		•				•	?			no

Source: Affordable housing needs questionnaire 2010 – Community Lincs

Those cases shown shaded in tables 9 and 10 were discounted. Fuller details of the questionnaire responses from those respondents registering a need for affordable housing, together with the recommendations for action and reasons for discounting, appear at Appendix 3

Table 10 - Summary of households claiming need in Canwick

Respondent reference	Household size (adults + children)	Current accommodation				When needed		Mortgage or rent more than 25% income	Special accommodation need	On housing register	Need confirmed
		Parental home	Private rental	Owner (mortgage)	LA/RSL or other	within 1 year	Within 5 years				
C1	2	•				•		•		•	•
C4	2		•			•					no
C7	n/k			•			•	n/k	n/k		no
C8	1			•			•	•	•	•	no
C15	1+1	•				•		•		•	•

Source: Affordable housing needs questionnaire 2010 – Community Lincs

Reasons for discounting

Discounting criteria were applied to the cases of need for affordable housing being claimed by the households completing the questionnaire. A case for need was ruled out where:-

- The respondent does not wish to remain in the locality. This applied to respondents BBH222 and C8;
- The respondent is already adequately housed or owns their own home. This applied to respondents BBH67, BBH126, BBH183 and BBH214;
- There is sufficient household income to rent or buy within the general housing market. This applied to respondents BBH68, BBH126, BBH183 and C4
- Insufficient evidence of need has been provided. This applied to respondents BBH30, BBH66, BBH75, BBH150 and C7.

In the remainder of cases, where a need could be confirmed, the individual accommodation needs were assessed to help shape the recommendations that appear on page 26 and in Appendix 3.

The Call for Land

Whilst the questionnaire asked for suggestions for potential locations for affordable housing development, a formal “Call for land” would specifically request landowners to come forward to offer their land. This would create greater certainty for the affordable housing provider in knowing that, should there be a proven need identified from the survey, then there would be more likelihood of a site or sites being made available.

Community Lincs undertook this exercise in October and November 2010, beginning with notices in the local press, distribution of posters in both villages, and requesting the Parish Councils to distribute further information leaflets and posters. Information was also distributed at the three community drop-in sessions.

This appeared to generate very little response and further notices were placed in the local press in mid November.

In all, just two sites were nominated by landowners and/or their agents - one in each of the villages. To maintain confidentiality, they are not identified here but full details have been sent to NKDC so that they may be tested against the necessary planning criteria.

We must stress that the early identification of potentially suitable sites shall, in no way, prejudice or presume a proven need for affordable housing.

Conclusions and recommendations

This report has found that:

- The survey identified 31 households as being in genuine need of affordable accommodation in Bracebridge Heath, whose needs cannot be met by the current housing market. 10 of these are currently enrolled on the Council's housing register.
- An additional 38 households/persons with a local connection, citing Bracebridge Heath as their preferred location, are on the housing register as being in need of affordable housing.
- An additional case of a single parent appeared to satisfy the need criteria but has been discounted because no contact details were provided to allow confirmation.
- The survey identified 2 households as being in need of affordable accommodation in Canwick, whose needs cannot be met by the current housing market. Both of these are currently enrolled on the Council's housing register.
- 1 additional household/person with a local connection, citing Canwick as their preferred location, is on the housing register as being in need of affordable housing.
- There is a possibility that up to 29 people, who have recently left Bracebridge Heath, would return if affordable housing were to be provided (10 of these claimed that they would "definitely" return).
- There is the possibility that up to 2 people, who have recently left Canwick, would return if affordable housing were to be provided.
- 11 young people wish to leave the parental home (6 either immediately or within 1 year) to live independently in Bracebridge Heath.
- 4 single older people and 2 older couples are seeking more suitable accommodation for their older age in Bracebridge Heath.
- 4 couples with children and 5 single parents see the need to find more suitable accommodation for their family needs within 5 years in Bracebridge Heath.
- 5 households require ground floor accommodation and 1 requests sheltered accommodation in Bracebridge Heath.
- Both cases of need identified in Canwick are young people (one couple and a single parent) wishing to leave the parental home to live independently.
- Both villages show relatively high affordability indices, suggesting a relatively high proportion of "unaffordable" properties for local people.
- Household incomes of more than the median and average wages in North Kesteven would be required to comfortably afford to rent private properties on the open market.
- Household incomes of considerably more than the median and average wages in North Kesteven would be required to afford to buy property, even in the lower quartile price bracket.

In Bracebridge Heath 31 households were identified in the survey as being in need of affordable housing. 29 people were found to have left the village recently, stating they would return if affordable housing was available (10 definite, 19 maybe). 38 additional households appear on the housing register with a need for affordable housing and having a local connection. This gives rise to a **potential total of between 79 and 98 households in need of affordable housing in Bracebridge Heath.**

In the case of Canwick, 2 households were identified in the survey as being in need of affordable housing, 1 more is on the Council's housing register and 2 people claim that they may return to the village if affordable housing was to be provided. This makes a **potential total of 5 households in need of affordable housing in Canwick.**

We do not have the evidence to quantify or confirm the need claimed by people who have left the villages, nor indeed, the cases of those on the Council's housing register, and therefore can make firm recommendations for accommodation based solely on the evidence from respondents to the Affordable Housing Needs Survey itself.

Whilst the immediate needs of single person households may be for one bedroom accommodation, we would normally recommend two bedroomed accommodation in such cases so as not to prejudice the future letting viability and to allow for potential household growth. However, we have, here, amended bedroom recommendations to reflect the NKDC lettings policy.

Taking account of the individual needs and incomes, **we recommend that 31 units of affordable accommodation in Bracebridge Heath and 2 units of affordable accommodation in Canwick** would most likely meet the needs of those respondents to the Housing Needs Questionnaire. These can be also seen, allocated to individual cases, in Appendix 3.

In Bracebridge Heath

13 X 1 bedroomed flats for social rent

5 X 1 bedroomed bungalows or ground floor flats for social rent

4 X 2 bedroomed flats or houses for social rent

2 X 2 bedroomed houses for social rent

2 X 3 bedroomed houses for social rent

2 X 2/3 bedroomed house for social rent or shared ownership

1 X 2 bedroomed flat or house for social rent or shared ownership

1 X 4 bedroomed house for social rent

1 X 1 bedroomed ground floor sheltered accommodation

In Canwick

2 X 2 bedroomed flats or houses for social rent.

Part Three

Appendices

**Appendix 1 - Affordable housing needs survey
questionnaire and introductory letter**

**Appendix 2 – Saved policies H5 and H6 of the North
Kesteven Local Plan, 2007**

**Appendix 3 - Summary of survey respondents
registering a need for affordable housing
and recommendations**

Appendix 4 - Comments from survey respondents

Appendix 5 - Glossary of terms

Appendix 1 – The questionnaire

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



**Community Lincs
The Old Mart
Church Lane
Sleaford
NG34 7DF
Tel: 01529 302466 Fax: 01529 414267**

**Email: rhe@communitylincs.com
Web: www.communitylincs.com**

Copy of letter delivered to all households with the questionnaire

Dear resident,

Do you, or does somebody you know, need affordable housing in Bracebridge Heath? (Canwick)

Community Lincs are inviting local people aged 17 years and above to take part in a survey which could help shape the future of your community.

Many people who have grown up in a village, or who may work locally, are forced to move away because of the shortage of affordable houses to buy or rent. This harms not only families and individuals but weakens the whole village community.

Why yet another questionnaire?

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

- If the housing needs of people in Bracebridge Heath 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 comes in 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 move out of the family home but 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 cannot afford to buy or rent any private properties in the village;
- you are on the Council's housing waiting list for housing in the village.

We have answered some commonly asked questions overleaf, but if you have any queries or need the survey form in large print, please get in touch.

***Please complete and return the survey in the FREEPOST envelope
by Friday 12th November 2010.***

Thank you for your help.

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 – Saved policies H5 and H6 of the North Kesteven Local Plan 2007

4.30. In both policies, “affordable housing” means housing which is accessible to people whose income does not enable them to afford to buy or rent market housing locally. It is non-market housing, provided to those whose needs are not met by the market. It includes social-rented and intermediate housing. Social-rented housing is rented housing provided by local authorities and registered social landlords and other persons or bodies, for which guideline target rents are determined through the national rent regime. Intermediate housing is housing at prices or rents above social-rent but below market prices or rents. This can include shared equity /shared ownership products and intermediate rent (i.e. rent above social-rented but below market rents). This definition excludes low cost market housing, which the Government does not consider, for planning purposes, to be affordable housing. Affordable housing secured through the planning system should include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.

The Council defines Housing Need as those households who are in need of subsidised housing because the cost of appropriate housing (house prices or rents) is higher than 25% of the household's net income.

4.31. Where a registered social landlord is to manage any affordable homes that are provided by either policy, the Council will not need to seek to control the occupancy of the homes. In other cases however, the Council will need to be certain that the homes provided will be occupied by local people who need affordable accommodation. In these circumstances, the Council will either apply a condition on any planning permission, or seek to enter into an agreement with the applicant to limit occupancy to:

- Existing local residents needing separate accommodation in the area, and those living in sub-standard accommodation or requiring accommodation more suited to their particular requirements;
- People who are employed locally and who need to be close to their work;
- People with the offer of a job locally, who cannot take up the offer because of the lack of affordable housing;
- People who are not resident locally, but who have long-standing links with the locality.

The area that will be considered ‘local’ will normally be confined to the particular parish in which the affordable housing is located, and those that surround it. In exceptional cases of need, or where opportunities for more convenient affordable housing are restricted, this geographical limit may be extended.

4.32. The Council will also seek to enter into agreements with applicants, or will attach conditions to planning permissions to ensure that affordable housing generated by either of these policies remains affordable in perpetuity.

POLICY H5 - Affordable Housing

The Council will require the provision of 35% of dwelling units on new developments as affordable housing, where:

The development will create 5 or more dwellings or involves a site of 0.3 hectares or more; and

- a. a local need for affordable housing has been identified in the Council's Housing Needs Study or through another survey, the format and findings of which the Council has agreed; and**
- b. the site is within reasonable distance of local services and facilities and public transport services; and**
- c. the provision of affordable housing will not prejudice the economic viability of the development, or the realisation of other planning objectives which would outweigh the provision of affordable housing.**

For the purposes of this policy, affordable housing will include dwelling units provided at below market rents or prices, either as social-rented or intermediate housing.

The Council may consider a lower proportion of affordable dwellings on sites where the developer can demonstrate that there are exceptional development costs which affect the viability of the development.

Where the affordable housing is not to be managed by a registered social landlord, planning permission will be subject to conditions or legal agreements to ensure that priority is given to local people in occupying affordable housing, and to ensure that dwellings remain available in perpetuity for those in housing need.

Justification

4.33. Where a planning application is made for residential development in the District where a local need for affordable housing has been identified by the Council's Housing Need Study or through another survey, the Council will negotiate with the applicant to ensure that the development makes a reasonable contribution towards meeting that need. However, it will be inappropriate to seek affordable housing on some sites, namely:

- Those below the thresholds given in the policy;
- Those that are not in reasonable proximity to jobs, shops, schools, recreational facilities, etc., or which will not offer occupants opportunities to travel to such facilities by means other than the private car;
- Those that would be uneconomic to develop if affordable housing provision was sought (because there are particular exceptional development costs associated with the development of the site); or
- Those where the provision of affordable housing would prejudice the realisation of other planning objectives that need to be given priority in the development of the site.

Where the District Council decides to pursue negotiations, the number of dwellings sought will depend upon the scale and type of the proposed development, and the requirements of the Policy.

4.34. The nature and extent of the need for affordable housing in the whole District has been examined by the North Kesteven Housing Needs Study. It was commissioned by the Council, published in March 2005 and adopted by the Council in March 2005. The North Kesteven Housing Needs Study surveyed and analysed the local housing market, local household income, and current supply of affordable housing. The main findings of the Housing Needs Study (a local housing needs assessment and survey in accordance

with government guidance) identified the level of need for affordable housing in North Kesteven. It found that the widening gap between housing costs, particularly owner-occupation, and household income has resulted in fewer local households being able to afford housing in North Kesteven. It identified the local shortfall in affordable housing provision.

4.35.

The Housing Needs Study 2005 Conclusions include the findings that:

- There is shortage of affordable housing - 462 new affordable housing units per annum are needed in North Kesteven for the period 2004-2014.
- This requirement represents over 100% of the projected housing build rate. It supports any affordable housing provision target applied to site thresholds set below the current government guidance minimum threshold levels.
- The largest shortage is for one-person affordable dwelling units for rent.
- The majority of the need can only be met by Social Rented housing. Although a maximum of 76% of households in housing need identified could afford some sort of Intermediate Housing (based on social rented costs), only a small fraction of households in need (9%) could afford such intermediate housing at the costs that are typically available.

4.36. An affordable housing target of 462 new affordable dwellings per year for North Kesteven cannot easily be achieved solely through the use of the planning system, to meet the identified shortfall. The Council will not therefore currently set a numerical planning target for the provision of new affordable housing units, as set out in PPG3, Circular 6/98 and PPS3. It will, however, seek to achieve the highest number of additional affordable housing units possible on development sites, by applying a percentage requirement to all proposed developments involving new private housing across the District, that meet the Policy requirements. The Council is striving to achieve as much affordable housing provision on site as is possible.

4.37. The Council considers that more affordable homes are likely to be needed in North Kesteven than could be provided by public investment and by the application of this policy's provisions to allocated housing sites only. Consequently, the Council will also expect planning applications for housing on windfall sites across the District that meet the terms of this policy to make a contribution to meeting affordable housing needs.

4.38. The Council will generally expect provision of affordable housing to be made within the development site itself. However, there may be occasions when the Council and developer agree that, on a particular site where a requirement for affordable housing would be appropriate, it is preferable that equivalent provision is made on another site or equivalent financial contribution should be made towards the provision of affordable housing on another site in the District. In such cases, the Council will seek to enter into an agreement with the applicant to ensure that an appropriate financial contribution is paid before the development with planning permission commences on site.

POLICY H6 - Affordable housing on rural exceptions sites

- **Planning permission will exceptionally be granted for development providing affordable housing for local people on sites within, or outside but closely related to, the curtilages of any settlement except Sleaford and North Hykeham (as shown on the Proposals Map), which would not otherwise be considered suitable for residential development, provided that:**

1. A local need for affordable housing has been identified in the Council's housing needs survey or through another survey, the format and findings of which the Council has agreed;
2. The need cannot reasonably be met on sites with residential planning permission or through residential allocations in this Plan;
3. The development will not adversely affect the character or appearance of the area;
4. The development is of a scale that is in keeping with the identified need, and the role, status and service base of the settlement; and
5. The site is within a reasonable distance of local services and facilities and public transport services.

Unless the affordable housing is to be managed by a registered social landlord, any planning permission will be subject to conditions or agreements to ensure that local people in need of affordable homes will occupy the dwellings, and that all the benefits of low-cost provision will pass to the initial and to all subsequent occupants.

Justification

4.39. Affordable housing needs will best be met by the means set out in policy H5 (i.e. via the dedication of parts of allocated or windfall housing developments to affordable housing). However, where provision from this source could not meet needs, it is appropriate that other methods of provision should be explored. Exceptionally, in such circumstances, the Council will consider granting planning permission for the development of affordable housing on land that would not normally be considered an appropriate location for housing development (most commonly land outside of settlement curtilages).

4.40. Only sites that are clearly related to an existing settlement will be acceptable, and in most cases this will mean that suitable sites will directly abut a curtilage line. However, there may be instances where, because of e.g. topography or existing tree cover, an acceptable site directly adjacent to the curtilage cannot be identified, but where a development that is some distance from the curtilage would not create a visual intrusion into the countryside and would not appear as unrelated to the settlement. All development proposals must also conform to the requirements of other relevant policies of this Plan.

4.41. The scale of the need for affordable housing in any individual rural settlement is likely to be limited, and thus, it is expected that proposals will generally be small in scale. However, the Council will be concerned to ensure that proposals conform to the Plan's locational strategy and, consequently, permission will not be granted for large-scale proposals at settlements that have little in the way of a service base (jobs, schools, shops, recreational facilities) or pedestrian, cycle or public transport links to such facilities.

Appendix 3 – Respondents expressing a need for affordable housing

Reference	Current accommodation	Household composition	Ages of household members	Reasons for the need to move	When is new accommodation required	links to village	Preferred location	Any special needs?	On Housing Register?	Household Income	Savings	Recommendation
BBH 1	House in shared ownership	Couple without children	73yrs 70yrs	Existing property becoming too large and expensive. Need to downsize and rent.	Within 5yrs	Lived in village for 11yrs. Family live in village	Bracebridge Heath	Single level, suitable for the elderly	no	£12,000	-	1 bed bungalow/ground floor flat. Social rent.
BBH 2	bungalow	Single person without children	n/k	Existing property is too large and expensive.	Within 5 yrs	Lived in the village for 37 yrs, worked in village for 26 yrs.	Bracebridge Heath	Ground floor	yes	State pension	-	1 bed bungalow/ground floor flat. Social rent .
BBH 3	Living with parents	Single person without children	18yrs	Parents posted abroad – would like to leave parental home and stay near friends and job.	Now or within 1 yr	Lived in the village for 8 yrs, worked in the village for over 1 yr and have family in the village.	Bracebridge Heath or nearest town	No	No	£8,000	nil	1 bed flat. Social rent
BBH 22	Renting house from private landlord	Single person without children	46 yrs	Cannot afford private rent.	Now or within 1 yr	Lived in the village for 3 yrs, locally for 18yrs. Family live locally.	Bracebridge Heath	No	No (but will do)	£3,400	nil	1 bed flat. Social rent
BBH 30	Renting house from private landlord	Single person with 1 child	42 yrs 9 yrs	Cannot afford rent	Now or within 1 yr	Lived in village for 6 yrs. Worked in village for 4 yrs. Family live in village	Bracebridge heath	No	No	£12,000	nil	Discount. – No name or contact details provided to confirm claim.
BBH 43	Living with parents	Two single people	22 yrs 26 yrs	To leave parental home. (2 households)	Now or within 1 yr	Lived in the village for 11 yrs. Work in the village	Bracebridge Heath	No	No	£15,000 £13,000	nil	2X 2 bed house/flat. Social rent

Reference	Current accommodation	Household composition	Ages of household members	Reasons for the need to move	When is new accommodation required	links to village	Preferred location	Any special needs?	On Housing Register?	Household Income	Savings	Recommendation
BBH 46	Renting house from private landlord	Couple with 2 children	26 yrs 25 yrs 2 yrs 6 months	Need larger living accommodation. Current rent is expensive.	Within 5 yrs	Lived in the village for 1 year	Bracebridge Heath	No	No	£22,500	nil	2/3 bed house. Social rent or shared ownership
BBH 47	Renting house from private landlord	Couple with children	36 yrs 35 yrs 18 months	Need to get on to property ladder. Affordable housing is the only way.	Within 5 yrs	Lived in village for 31/2 yrs	Bracebridge Heath or neighbouring town or village.	No	No	£16,000	nil	2/3 bed house. Social rent or shared ownership.
BBH 50	Renting house from private landlord	Single person with child	34 yrs 2yrs	Current property too small for a small child.	Within 5 yrs	Lived in the village off and on for 20+ years and have family in the village	Bracebridge Heath	No	No	£12,000	nil	2 bed house/flat. Social rent
BBH 61	Renting house from private landlord	Single person with no children	29 yrs	Only able to afford current rent from friend at reduced rate. Need to move to start a family.	Within 5 yrs	Lived in the village for 2 years	Bracebridge Heath	No	No	£17,200	nil	1 bed flat. Social rent.
BBH 66	House tied to job	n/k	n/k	n/k	n/k	Lived and worked in village for 3 years	Bracebridge Heath or neighbouring town or village	No	No	£15,000	nil	Discount. Insufficient information; no name or contact details given
BBH 67	Bungalow with mortgage	Single person without children	61 yrs	Cannot afford mortgage repayments. House is for sale.	Now or within 1 yr	Lived in the village for 25 yrs	Bracebridge Heath	No	Yes	Pension credit	nil	Discount due to owning own home.

Reference	Current accommodation	Household composition	Ages of household members	Reasons for the need to move	When is new accommodation required	links to village	Preferred location	Any special needs?	On Housing Register?	Household Income	Savings	Recommendation
BBH 68	Renting house from private landlord	Couple with children	40 yrs 42 yrs 14 yrs 12 yrs	Would like to part own a property to get back on the housing ladder.	Within 5 yrs	Lived in the village for 6/7 yrs	Bracebridge Heath	No	Yes	£43,000	nil	Discount on income grounds.
BBH 72	Living with parents in rented LA/HA house	Two single people without children	18 yrs 20 yrs	Need to leave parental home – cannot afford rent.	Now or within 1 yr.	Live in the village	Bracebridge Heath or neighbouring town or village.	No	No	£nil £8,000	Nil Nil	2X 1 bed flat. Social rent.
BBH 73	Living with parents	Single person with no children	30 yrs	Want to leave parental home but remain close to mother for mutual care and support. On incapacity benefit so cannot afford rent.	Now or within 1 yr.	Lived in the village for 10 yrs	Bracebridge Heath	No	No	Incapacity benefit	nil	1 bed flat. Social rent
BBH 75	Own bungalow	n/k	n/k	n/k	n/k	Lived in the village for 75 yrs	n/k	N/K	N/K	State Pension	£2,000	Discount – insufficient information
BBH 79	Living with parents	Couple without children	20 yrs 17 yrs	Would like to leave the parental home	Within 5 yrs	Lived in the village for 16 yrs	Bracebridge Heath	No	No	£25,000		2 X 1 bed flat. Social rent
BBH 88	Renting house from private landlord	Single person with children	45 yrs 19 yrs 12 yrs	Landlord soon to sell house. Cannot afford to buy it.	Within 5 yrs	Lived in the village for 45 yrs. Worked in the village for 25 yrs. Family live in village	Bracebridge Heath	No	Yes	£24,000 will reduce to £14,000 when eldest child leaves home.	nil	3 bed house. Social Rent

Reference	Current accommodation	Household composition	Ages of household members	Reasons for the need to move	When is new accommodation required	links to village	Preferred location	Any special needs?	On Housing Register?	Household Income	Savings	Recommendation
BBH 94	Renting LA/HA flat	Couple with children	48 yrs 34 yrs 3 yrs	Upstairs flat not suitable for child and medical needs of father.	Now or within 5 yrs	Lived in the village for 42 yrs. Family live in village	Bracebridge Heath or Waddington	No	Yes	£13,000	nil	2 bed house. Social rent
BBH 96	Own house	Single person without children	74 yrs	Need to move to smaller property with smaller garden	within 5 yrs	Lived in the village for 46 yrs	Bracebridge Heath	Single level	Not sure	£9,000	£900	1 bed bungalow or ground floor flat. Social rent
BBH 100	Living with parents in rented LA/HA house	Couple without children	20 yrs n/k	Getting married soon and will require own home.	within 5 yrs	Lived and worked in the village for 16 yrs	Bracebridge Heath	No	Yes	n/k	n/k	1 bed flat. Social rent
BBH 110	Living with parents	Two separate single people	26 yrs 25 yrs	Need to leave parental home. Cannot afford rent.	Now or within 1 yr	Lived in the village for 4 yrs	Bracebridge Heath	No	No	£16,000 £16,000	nil nil	2X 1 bed flat. Social rent
BBH 126	Renting house from private landlord	Couple without children	44 yrs 41 yrs	Would like to buy a house	Within 5 yrs	Lived in the village for 4 yrs	Bracebridge Heath	No	No	£46,000	£8,000	Discount on income grounds
BBH 150	n/k	Two separate single persons with children	32 yrs + 1 child 28 yrs + 2 children	Want to move from south of England to be close to mother in BBH	Within 5 yrs	n/k	Bracebridge Heath	No	No	n/k n/k	n/k n/k	Discount – insufficient information.

Reference	Current accommodation	Household composition	Ages of household members	Reasons for the need to move	When is new accommodation required	links to village	Preferred location	Any special needs?	On Housing Register?	Household Income	Savings	Recommendation
BBH 161	Renting a house - private landlord	Single person with children	48 yrs 19 yrs 16 yrs	Just made redundant and rent now too expensive.	n/k	Lived in village for 2 yrs	Bracebridge Heath	No	Yes	£5,000	nil	2 bed house. Social rent
BBH 162	Renting bungalow -private landlord	Single person with no children	58 yrs	High rent, garden too big	Now or within 1 yr	Lived in village for 4 yrs	Bracebridge Heath, Saxilby, N Hykeham	Single level	No	£15,000	£10,000	1 bed bungalow or ground floor flat. Social rent
BBH 173	Living with parent	Single person without children	58 yrs	House too big. Currently Looking after elderly parent but needs some care and support himself	Within 5 yrs	Lived in village for 40 yrs	Bracebridge Heath	Sheltered	No	£1,200	£3,000	1 bed ground floor sheltered accommodation. Social rent
BBH 181	Living with parents	Single person with no children	32 yrs	Need to leave parental home. Cannot afford rent.	Within 5 yrs	Lived in the village for 32 yrs. Family live in village	Bracebridge Heath	No	No	£8,000	nil	1 bed flat. Social rent
BBH 183	Bungalow with mortgage	Couple without children	28 yrs 32 yrs	Currently living in old house. Nice to have new house or bungalow	Now or within 1 yr.	Live in the village	Bracebridge Heath	No	No	£33,500	n/k	Discount as existing property appears affordable.
BBH 185	Living with parents	Single person without children	22 yrs	Like to leave parental home to be independent	Now or within 1 yr	Lived and worked in the village for 1 yr. family live in village	Bracebridge Heath or neighbouring village	No	Yes	£5,820	nil	1 bed flat. Social rent

Reference	Current accommodation	Household composition	Ages of household members	Reasons for the need to move	When is new accommodation required	links to village	Preferred location	Any special needs?	On Housing Register?	Household Income	Savings	Recommendation
BBH 188	Rented house – private landlord	Couple with children	44 yrs 27 yrs 11 yrs 7yrs 2 yrs	Current rent becoming unaffordable. Need larger property but cannot afford rent.	Now or within 5 yrs	Lived in the village for 6 yrs	Bracebridge Heath	No	No	£21,000	nil	4 bed house. Social rent
BBH 195	Renting house – private landlord	Single person with children	37 yrs 15 yrs	Elderly landlord about to sell up property.	Within 5 yrs	Lived in the village for 9 yrs. Family live in the village.	Bracebridge Heath	No	No	£17,484	nil	2 bed house/flat. Social rent
BBH 206	Renting house – private landlord	Single person with children	30 yrs 12 yrs 6 yrs	Rent is too expensive. Need to stay in village where child is at school	Within 5 yrs	Lived in the village for 1 yr	Bracebridge Heath	No	No	£13,164	nil	3 bed house. Social rent
BBH 213	Renting LA/HA house	Couple without children	84 yrs 77 yrs	Current rent too high. Need bungalow at reasonable rent.	Now or within 1 yr	Lived in the village for 21 yrs	Bracebridge Heath or neighbouring village	Single level, sheltered ?	Yes	£18,000	£1,000	1 bed bungalow. Social rent
BBH 214	Own bungalow – no mortgage	Single person without children	73 yrs	Getting too old to look after 3 bedroomed house	Within 5 yrs	Lived in village for 10 yrs. Family live in village	Bracebridge Heath	Single level	No	£6,690	£2,000	Discount as own current home outright
BBH 222	Renting a house – private landlord	Couple with children	25 yrs 28 yrs 3 mths	Rent too high and need safer housing	Now or within 5 yrs	Lived in village for 1 yr. previously 3 yrs	Branston, Waddington	No	No	£26,000	nil	Discount as would prefer to relocate outside BBH or Canwick.

Reference	Current accommodation	Household composition	Ages of household members	Reasons for the need to move	When is new accommodation required	links to village	Preferred location	Any special needs?	On Housing Register?	Household Income	Savings	Recommendation
C1	Living with parents	Couple without children	25 yrs 23 yrs	Like to leave parental home	Within 1-3 yrs	Lived in the village for 23 yrs. Family live in the village	Canwick	No	Yes	£18,000	nil	1 bed flat. Social rent
C4	Rent bungalow from private landlord	Couple without children	40 yrs 26 yrs	Would like to buy in village but can only afford to rent	Now or within 1 yr	Lived in the village for 1 yr	Canwick	No	No	£32,300	nil	Discount. Sufficient income to rent on open market.
C7	Own house	n/k	n/k	n/k	Within 5 yrs	Lived in the village for 10 yrs	n/k	No	No	n/k	n/k	Discount. Insufficient information. No name or contact details given.
C8	Own bungalow	Single person without children	n/k	n/k	Within 5 yrs	Lived in the village for 43 yrs	Branston (Abel Smith Gardens)	Single level sheltered	yes	£7,483	£7,000	Discount. Does not wish to relocate in Canwick or Bracebridge Heath.
C15	Living with parents	Single person with child	19 yrs 5 mnths	Desperate need to be independent	Now or within 1 yr	Lived in the village for 2 yrs. Family live in the village	Canwick	No	Yes	£5,000	nil	2 bed house/flat. Social rent

Appendix 4 – Comments from respondents

The following are unabridged, verbatim, comments submitted by respondents to the Affordable Housing Needs questionnaire. However, to ensure respondent confidentiality and anonymity, references that may identify a respondent have been omitted or deleted.

Additional Comments
CANWICK
Can afford to rent but cannot ever envisage being able to buy. Would love to live in the village permanently.
Canwick is too small to provide affordable housing. Canwick Hall should be redeveloped into luxury flats, not affordable housing.
Canwick is not a village for such housing. We have no schools, shops or accessible bus routes. Although we are close to Lincoln it would not be convenient for families without any transport. The sort of person you are trying to home (or at least you say you are trying to home) would not have much income to live in a village such as Canwick. Don't send any more forms please.
No further development is required in Canwick. Existing previous "refurbishing" work has been finished to a poor standard or not finished at all. Serious scrutiny of plans in the future should be undertaken with great care to avoid the "cowboy" building work which has been done in the past. Plus not accepting the retrospective applications which have been submitted in the past.
North Kesteven area is very short of warden controlled accommodation including private warden controlled accommodation to give older people the opportunity to be independent.
There is a great deal of affordable housing available in Lincoln 20 minutes walk away and less. Also there is no employer in Canwick that requires employees to live in the village. Development of the style you appear to be advocating would not be appropriate to the style and character of Canwick.
Canwick is not a suitable place for redevelopment.
Not in Canwick. Applications for 2 developments of link houses opposed and dismissed on appeal.

Additional Comments
<p>1) Q2 of the questionnaire is faulty as it assumes that Q1 has been answered “yes”. This could affect the analysis.</p> <p>2) Canwick has no village facilities (shops, businesses, employment) etc. for those who would occupy such “affordable” housing. However, those are abundantly available close by in Lincoln and, to a degree, in local villages nearby (Bracebridge Heath, Branston, Waddington).</p> <p>3) Canwick is poorly served by public transport – “affordable” housing rarely includes garages/parking and assumes that the occupants will use public transport! Our narrow village roads cannot support on street parking by anyone living without parking or their visitors.</p> <p>4) There is no facility for young mothers within the village – unlike in Lincoln and other local villages. This also mitigates against youngsters occupying “affordable” housing.</p> <p>5) NKDC owns only 4 Council Houses within Canwick. 2 have been sold already and the other 2 are scheduled for disposal when they are vacated! It seems that NK’s policy is to “abandon” affordable housing in Canwick.</p>
BRACEBRIDGE HEATH
Careful infrastructure needs to be addressed before any future housing is built or converted. Schools/doctors and roads are already full within the area and these issues need sorting first, like Peterborough has done with the Government build initiatives through affordable housing with BPHA and Persimmon Homes/Longhurst Housing. Roads and facilities are upgraded first and the housing second.
Affordable housing is, for the most, bought up by those who then offer them for rent. There seems no way to prevent.
If the village does expand any more please ensure amenities are expanded as well – suggestions – Tesco Express or equivalent; leisure centre including swimming pool; more shops/shopping centre like Carlton centre. These services are needed already, we have lived here 13 years and the village has grown in that time but amenities have not matched the growth.
We fully support the need for affordable housing in Bracebridge Heath even though we are not in need of it ourselves.
If and when eastern bypass is in place there should be sufficient area for affordable housing. This should be stipulated in any planning application.
Housing of the type you mention was built in Navenby – I have been told it is occupied mostly by single women (with children/child) from out of the area. (This may or may not be correct). As a male (with some health problems) on benefits it is a significant problem finding suitable housing.

Additional Comments
Fantastic idea of trying to bring young back into the village. Question – do they move because they can't afford to live here? Answer "no". Question –why do they move then? There are no facilities here that's "why". Question -. What facilities? Answer – pathetic supermarket that doesn't have a choice and has a disregard for "any" competition. We have a choice of one paper shop, one sweet shop, one chip shop, one Chinese takeaway, 2 hairdressers and 3 pubs. Ask the questions that are relevant, not an excuse that something else may be wrong with the young.
I have completed this form with my son in mind. He is aware of this. He rents privately at present. He would dearly like a small affordable property.
The past 10 years have already seen significant growth in numbers living in Bracebridge Heath. The roads are busy particularly at peak times, the school is bulging and the current provision of shops and facilities can only just sustain the current population eg despite an improved co-op there are several occasions when long queues form despite all tills open. There is already a good mix of properties in Bracebridge Heath, including several "low-cost" properties.
Yet another waste of time and resource.
This document takes no heed of the requirements of the elderly.
I would be most displeased for building of any kind to take place on any of the agricultural areas around the village. On the other hand, it seems a waste that the site of the St. John's hospital is not being used for accommodation.
My father and mother's families lived in this village. My father and uncle fought in the village – both were severely wounded.
The land at the old hospital should be developed.
My son has a number of health conditions but these would not stop him living in a house or flat in the village independently. He would also be close to me to be able to get any assistance he will need and also to help me as required – garden and house jobs plus some of my personal needs – he would benefit from his own accommodation (not just a single room). This would help with his independence and in the future gain employment when his health allows. Although he has his own space at home he would benefit to live alone and close by. He could live a more social friendly life but with the assurance of family close by. He would get any support he needed, he would be able to cope with keeping his own house/flat in a good condition.
I do worry that if my landlord decided to sell up that I could afford to rent still in BBH. My rent is £400 per 4 weeks – so just affordable with the help of housing benefit. Other properties in this village would probably be a lot more than that. My mum is 80 years old and I feel I want to stay close should she need me.

Additional Comments
Yet another waste of paper and time
I am sorry that I am unable to be more helpful.
The St John's hospital site should be re-taken by the District/County Council. Many parts of the old buildings will never be used and will just deteriorate and fall down. I appreciate that it is listed in parts but to maintain to listed status is a complete waste of money. To what purpose is it listed? Who, except a few, have any interest – it is history and should be consigned to it. The whole area would supply many affordable homes if used in this way.
A well worthwhile project. I hope the outcome is successful.
I think there is enough buildings in Bracebridge Heath. The school would not be large enough for more pupils. Also would spoil the village.
I think we have exhausted the available land in our village- our roads are congested, our school and shop are full to bursting. There comes a time when enough is enough. The housing in our village that was meant to be affordable was bought by housing associations and now is no longer affordable. It doesn't matter of course to these associations because the people they are putting into these houses usually don't work so therefore receive housing benefit. So, its win,win all round except of course for the rest of us who work and pay our dues and demands.
We feel that the village is big enough. There is not enough shops and facilities to meet the needs already.
If more housing we need a local cheaper supermarket. Co-op has monopoly and costly for OAPs. We also need more shopping variety here if you cannot drive and weather bad to go on bus to Lincoln. Bracebridge Heath needs better local shopping.
At the present time, I live with my wife in a bungalow which we fully own and cannot foresee the need for further accommodation. But at the age of 79 years, we do not know, of course, what the future holds. I think affordable housing is a serious requirement for everywhere, so I fully support the idea.
1) Smaller properties are required – families are not the only group requiring affordable housing. Single people who struggle to afford a mortgage/high rent also need homes. 2) Single people currently living in 3/2 bedroom Council properties in the village should be re-located to smaller properties. 30 Do not allow people to buy Council homes – vicious circle of non-tenant housing is caused – which is situation now.
Think we need more shops for the elderly villagers before new housing.

Additional Comments
Just wanted to say it sounds like a fantastic idea and thank you for involving the community.
Although the survey is not applicable to me at this time, I can see how useful it will be for those young – or not so young – persons looking for affordable homes.
At the present moment we are not in need of further accommodation but welcome any growth in this area (sheltered housing).
Local people would not get these; illegal immigrants etc are always given preference, or so it appears.
Both my daughters live in the south of England – one has a child of 18 months, the other a child of 6 months. I retired 6 years ago and moved back to my roots. Both girls would like to move to be nearer to me. As I get older both would like to keep their independence and not live with me. This would be my ideal choice as well.
Affordable housing is a wonderful and important social idea (without being patronizing) but I would only support it for people who really are in need and not for those who deliberately put themselves “in need” through their own lifestyle choices.
More shared ownership housing would be beneficial to the area.
Please use and tidy the St John’s hospital site.
Happily married retired couple – all children flown the nest in their own homes. Our next home probably via Co-op funeral services.
My younger daughter owns a small terrace – there is a huge back garden with access. She would love to sell the bottom third of her garden which would be ideal for more affordable housing, but does not know how to go about this.
“Affordable” housing needs to be under covenant or otherwise ring fenced; otherwise it will be snapped up and “developed”.
I strongly oppose building this type of housing near my home or in the village. I feel so strongly I would be prepared to take action to stop this happening.
I live with my mother because I am slightly handicapped. I can look after myself but maybe need help dealing with things financially. My mother is 88 yrs old and is not in very good health at the moment. I help care for her without pay so if she should die I would have to leave this house as I couldn’t manage on my own, hence the sheltered accommodation.

Additional Comments
This village has 3 churches, large school, 2 pubs, 2 doctors, fire station. Supermarkets are needed in a village but no new properties to buy or rent.
Mum is now a paraplegic and due to us being in a first floor my parents cannot visit. On the Council housing waiting list to move but only as social move, so at the bottom of the list. It's very upsetting for us all because we cannot have family gatherings at ours and if we need to provide parents care it always has to be at theirs which means we take time off work. We need/want to move but cannot and don't know where to go for more help.
There are not enough affordable housing schemes within Bracebridge Heath and the surrounding villages.
Retired couple. Lived in village only 2 years. No dependants locally. House privately owned.
The reason I settled in this village was that it was just that – a village. Since being here I have witnessed the number of homes approximately double in number and the area change to now resemble a suburb of Lincoln. Further to this, I have no faith in promises that the housing will be exclusively for local people. A few years down the line will see some sort of back-door measure, or government dictat free this latest housing scheme to either the ever- bulging new population of the University or the latest requirement to diversify the spread of asylum seekers. I personally travel 17 miles to my work and think it not unreasonable for others to do the same for either work or accommodation, rather than blindly continue to cover ever more parts of the open countryside in concrete. Precisely when do we reach the point when we say “enough is enough”??
Having been in the area for only 10 months I have no idea as to how many people leave this village because of lack of affordable housing. There does not seem to be a problem talking to some local people and it seems to be quite an affluent area. I would have thought that the local amenities would not cope with much more building or indeed the transport system. We moved here to get away from this sort of problem, especially lack of education.
Would like to stay within the village for many years as my son attends the village primary school.
I personally can't think of a more useless way to use finance in the present situation.
Accommodation must allow a pet dog.
I am 73 years old and just recently have had to make use of a walking stick. I fear that in the next few years I shall need more help and as I live by myself I worry about about my future. My husband is in a nursing home and I do not want that to be my future.

Additional Comments
Although we do own our home and have no plans to move in the future, because of medical conditions we might need some form of sheltered accommodation i.e bungalows or residential care. Are there any plans in the village for this situation? We would hate to have to move away from friends and the village community.
Bracebridge Heath has had a substantial amount of new housing development in the past ten years. There has been no improvements to the road system so this has led to congestion which is unacceptable. The primary school has increased in numbers and again at school arriving/leaving times the roads are congested. Until the roads are improved around Bracebridge Heath I would object to more large scale housing.

Appendix 5 – Glossary of terms used

Affordable housing

Housing provision of a type and standard within the financial means of people who are in unsuitable accommodation for their needs, or who are homeless. The suitability of the various forms of housing, including both social-rented housing and intermediate housing, will be judged on the ability to meet need. Affordability will be assessed, at the time of negotiation, and in relation to the local market conditions.

Planning Policy Statement 3 – Housing (2006) defines affordable housing as social rented housing and intermediate housing. Intermediate housing includes shared ownership and other low cost homes for sale and rent. It does not include low cost market housing as this is usually not affordable in perpetuity but is merely discounted for the first buyer and not subsequent purchasers.

Housing Associations (sometimes called Registered Social Landlords)

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 (sometimes called the housing waiting list)

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.

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.

Mean

The average of a range of numbers.

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.

Rural exceptions sites

Small sites for affordable housing where general housing would not normally be permitted.

Section 106 Agreement (sometimes referred to as a planning obligation)

A legal document drawn up between the local planning authority and the Developer, usually in association with a planning consent, to cover matters that cannot be dealt with by a condition attached to the planning consent.

See Section 106 of the Town and Country Planning Act 1990 as substituted by the Planning and Compensation Act 1991. See also ODPM Circular 05/05: Planning Obligations – July 2005.

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 stair casing. 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.

Social rented housing

Housing of an adequate standard which is provided by Local Authorities or Housing Associations to rent at below market price for households in need.