

# HOUSING NEEDS SURVEY REPORT

**METHERINGHAM** 

**DECEMBER 2007** 



Report by

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In conjunction with

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#### **Introduction and Purpose of the Survey**

House prices have traditionally been low in North Kesteven. They have however been rising quickly in recent years. In 2002, they rose by 53%, the fifth highest rate in the country. 77% of houses are owner occupied. This is higher than both the regional and national averages. 11% of houses are rented from private landlords, 11% are rented from the District Council and other social landlords and 1% other.

North Kesteven has in recent years been very successful at attracting new residential development. This has resulted in a high level of development over the first three years of the Structure Plan<sup>1</sup> period. The District provision of housing is now made up of a high level of commitments, which are being implemented as time goes by.

Affordability of housing was not a problem in North Kesteven until quite recently. As a consequence the large level of build commitments does not provide much in the way of a range of property sizes or affordable housing. At the time of planning approval there was no need for high levels of affordable housing to be provided as part of the planning conditions. Due to the rapid changes in house prices this has now changed.

A Housing Needs Assessment (commissioned jointly with the City of Lincoln, c2005) however demonstrated that there was a short-term (five year) requirement to provide over 450 affordable houses per year. This need is evident throughout the district in both urban and rural areas. Often house price increases are more sharply felt in rural areas and this has raised concerns for many people within the rural parts of the district that they cannot afford to buy or rent houses in their villages, particularly as North Kesteven still has the Lincolnshire wide problem of a low wage economy. As such many people in villages throughout the District feel that they will have to move away if they ever want to find an affordable property.

The Rural Housing Enabler works with Parish Councils, Local Authorities and Housing Associations to try and remedy this situation by investigating the need for affordable houses in villages throughout Lincolnshire.

<sup>&</sup>lt;sup>1</sup> Lincolnshire Structure Plan: Examination in Public Statement by North Kesteven District Council; LSP Matter 4 – Housing Provision and Distribution by District - Thursday 7th July 2005

The first step in this process is to undertake a Housing Needs Survey which provides an overview of the current housing situation in a village and gives detail as to if there is a need for local affordable homes. The Rural Housing Enabler worked with Metheringham Parish Council to carry out a Housing Needs Survey and the survey was carried out in December 2007.

#### **Purpose of Survey**

The survey was carried out in order to obtain evidence of the housing needs across the village. This evidence can be used to identify if there is an affordable housing need within the village. If a local need is found suggestions can be made on what type, size and tenure of housing would meet the requirements.

## Part 1: Metheringham

Overview and Background Information

#### **METHERINGHAM**

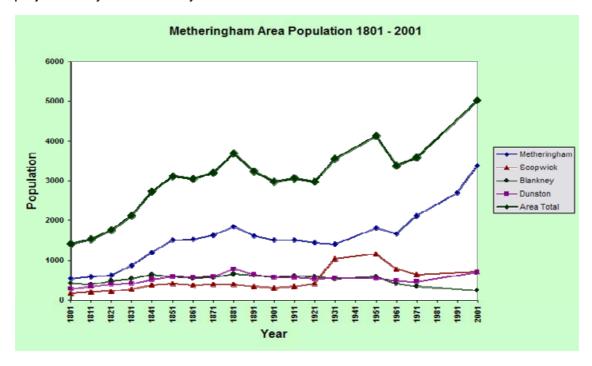
Metheringham is a major village lying halfway between Sleaford and Lincoln on the east side of the B1188.

The area is largely agricultural. Metheringham is a medium sized village, 10 miles south east of Lincoln.

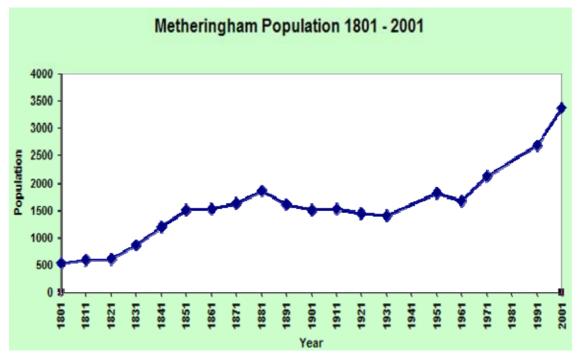
Historically, the village has met the needs of the local farming community but it now acts mainly as a feeder village for Lincoln and provides housing for many RAF personnel serving at the nearby bases.

#### **Numbers and Age**

Using the various national census reports from 1801 onwards, it is possible to see how the population has varied over the past 200 years. These graphs are adapted from information obtained from <u>A Vision of Britain Through Time</u> website, a lottery funded project run by the University of Portsmouth.



This first graph shows an overall increasing trend in the population count from 1801 to 2001. Some figures are missing: in 1941, the National census was not carried out because of World War II and the 1981 and 1991 figures are not initially available.



This graph shows the census returns for the whole of the Metheringham parish. Metheringham's population returns show a steady increase from 1801 with a peak around 1881 followed by a gentle decline caused by the mechanization of the farming industry. The arrival of the railway in 1882 did nothing to halt the decline. It wasn't until the 1960s, with the boom in car use, that the population started to rise rapidly. As a satellite town for Lincoln, Metheringham's popularity has continued to grow since the 1960s with many new estates being built in the village.

## **Village Statistics**

- 3,384 people live in Metheringham Parish in a total of 1,468 households.
- Average age for the parish is 42.61 years. This is above the North Kesteven average age of 40.75 and above the England and Wales average of 38.6.
- 2,453 people are between 16 to 74 years old in Metheringham.

Source: <a href="http://www.neighbourhood.statistics.gov.uk">http://www.neighbourhood.statistics.gov.uk</a>

## **Village Amenities**

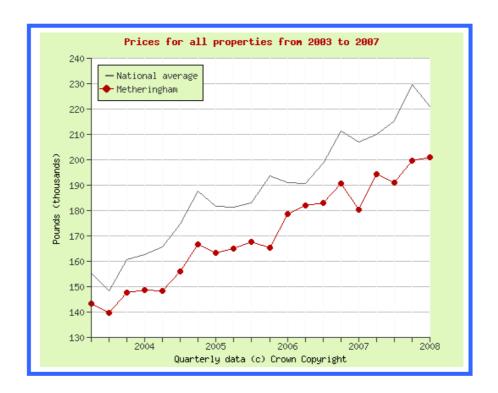
The village has traditionally been a shopping point for outlying villages because of the number and range of shops and services. It has a primary school, library, church, village hall, and a swimming pool.

### **Transport**

Metheringham is well served by good rail and bus links with the surrounding area. A good rail link connects Metheringham with Lincoln, Sleaford and Peterborough. There are three regular bus routes. Lincoln to Boston, Lincoln to Horncastle and Lincoln to Sleaford, all via Metheringham.

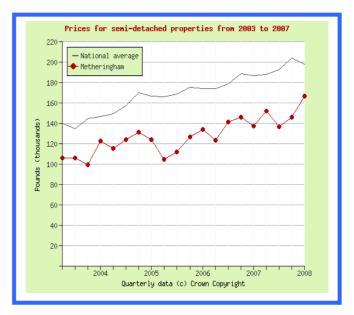
## **House and Rental Prices in Metheringham**

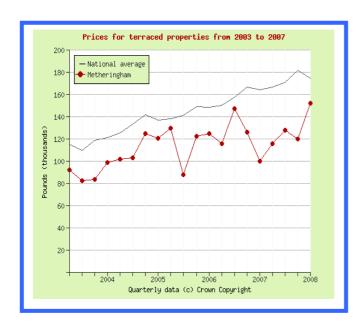
Prices are the average prices for houses sold in 2003 to 2008 in the village for Metheringham, compared to the national average.

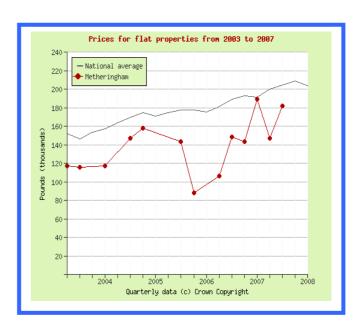


## **House and Rental Prices in Metheringham: Continued**









Information taken from: www.upmystreet.com and HM Land Registry

#### **Average Metheringham House Prices 2001 to 2007 % increase**

**Detached:** £78,624 to £185,383 = 136% average increase

**Semi Detached:** £61,116 to £147,028 = 141% average increase

**Terrace:** £44,529 to £112,267 = 153% average increase

Flat or Maisonette - Insufficient data

## Volume of Terrace Houses sold from 2001 to 2007 in Metheringham (1 mile radius from Metheringham)

Volume of Terrace Houses sold from 2001 to 2007 in Metheringham							
2001 2002 2003 2004 2005 2006 2007							
7 7 11 8 8 9 9							

Source: www.upmystreet.com

#### **Open Market Prices**

In April 2008 there were a total of 70 properties for sale within Metheringham of various types and sizes.

_	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
Average price	£89,950	£146,816	£165,347	£272,088
Lowest Price	£89,950	£124,950	£115,995	£182,950
Number for Sale	1	19	34	17

Taken from www.rightmove.co.uk

#### **Current Private Rented Market**

In April 2008 there were 2 properties available for rent within Metheringham. Ten letting websites were consulted and all but 1 gave a nil return.

The properties identified were:

- 3 Bedroom detached house for rent of £825 per calendar month
- 2 Bedroom semi-detached house for rent of £525 per calendar month.

### Salary and Employment in Metheringham and North Kesteven

District	Median Wage 2001	Median Wage 2007	% Increase
Lincolnshire	£14,180	£17,610	24%
Boston	£12,674	£17,905	41%
East Lindsey	£13,606	£15,502	13%
Lincoln	£15,336	£18,262	19%
North Kesteven	£13,207	£16,756	26%
South Holland	£15,571	£17,834	14%
South Kesteven	£14,636	£19,974	36%
West Lindsey	£12,452	£16,708	34%

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

What can be seen from above is that the median wage in North Kesteven is one of the lowest in the county.

#### Economic Activity (16 to 74 year old)

The 2001 Census defined economically active as those aged between 16-74 who are working or looking for work.

All people aged 16 to 74 (Persons)	2,453
All people aged 16 to 74: Economically active : Employed (Persons	1,502
All people aged 16 to 74: Economically active : Unemployed (Persons)	60
All people aged 16 to 74 : Economically inactive (Persons)	853

## Part 2: The Housing Needs Survey

Results and Analysis

## **The Housing Needs Survey**

## **QUESTIONNAIRE SECTION 1: Housing Need**

#### **Distribution**

A total of 1,500 surveys were distributed throughout every household in Metheringham. The surveys could be returned in the ballot boxes placed in the Post Office or alternatively to Community Lincs in the Freepost envelope provided.

153 surveys were returned. This represents a response rate of 10.2%.

#### **Level of Support**

Respondents were asked if they were in support of a small development of affordable housing in Metheringham.

	Number	%
Yes – In favour	99	65
Not in favour	23	15
No answer	31	20
Total	153	100

#### **Respondents Comments**

Many respondents took time to make comments on the last page of the survey. The exact comments have not been included in this survey but the sentiment of respondents comments can be viewed within Appendix 1.

Opinion is divided with regard to the need for affordable housing within Metheringham.

Many people believe there is need for affordable housing within Metheringham for young people/ first time buyers (with and without families). Some people raised concerns that there is no affordable housing to enable their children to stay residing in the area upon leaving their family home. Currently, those respondents who are in this situation have to live elsewhere as there are no properties available to suit their requirements that they can afford. There is a belief that priority for any new affordable housing should be given to those who have grown in (or who work in) the village.

Also that the council housing waiting list is too long and some respondents felt that shared ownership schemes may provide a quicker solution. One resident made the point that the housing needs of pensioners should also be focused upon and not just those of first time buyers and young families.

Those who were against the building of additional houses were concerned that it would have a detrimental effect on rural lifestyle within Metheringham. Additional housing should not be at the expense of open and green spaces and should be in areas of least environmental impact. There is a danger of the village turning into a small town if there are more housing developments and of it merging with neighbouring villages. People often reside in these types of places to *avoid* built up areas. Some respondents said sewerage is already a constant problem. A sewerage treatment plant is needed before the erection of new homes can take place.

## **Questionnaire Section 1: Housing Need**

#### Place of residence

All 153 respondents lived in Metheringham.

### **Current Tenure of Respondents**

Ownership Type	Number of People
Myself/My Family	124
Housing	18
Association/Local	
Authority	
Private Landlord	7
Shared Ownership	0
Tied to a Job	0
Other	0
No response	5
Total	153

## **Overview of Respondents Present Type of Accommodation**

Property Type	Number of People
House	62
Flat	0
Bungalow	91
Other	0
Total	153

Number of Bedrooms	Number of People
1 bed	4
2 bed	33
3 bed	90
4 bed	23
5 bed	1
6 bed	1
7 bed	0
8 bed	0
No response	1
Total	153

#### **People Who Have Moved Away**

- 14 People or families have moved away due to lack of affordable housing
- 7 People or families would return if affordable housing was provided

### **Possible Independent Householders**

• 14 people could live independently in alternative accommodation if it was available

### **Respondents View of Present Accommodation**

Current Housing Situation	Number of People
Home too large	8
Home too small	14
Need help/support	8
Unable to cope with stairs	2
Unable to afford rent/ mortgage	4
Private tenancy due to end	3
Someone in household would like to live independently	8
Home too far from work/ family	8
Need increased security of tenure	5
Home in poor condition	4
Home too expensive to heat	7
Lack of amenities	3
Home too costly to maintain	5
Total	79

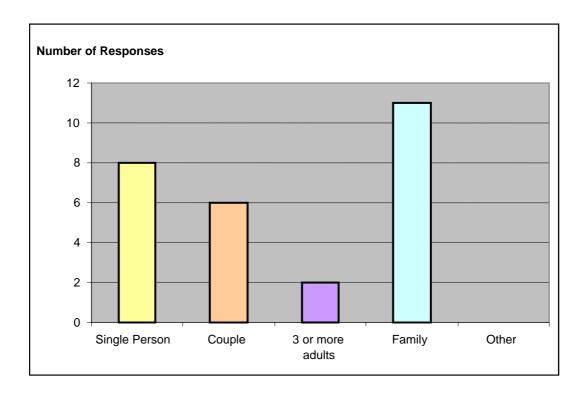
## **The Housing Needs Survey**

## **Questionnaire Section 2: Those in Housing Need**

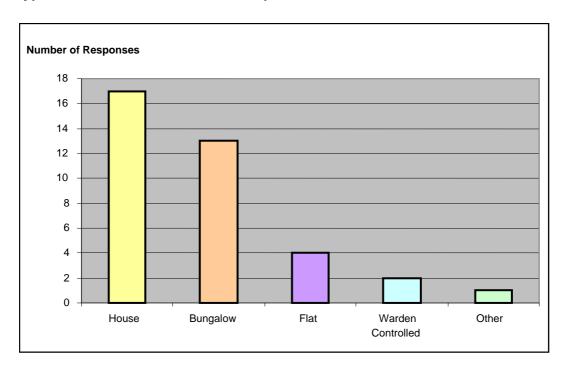
#### **Level of Need**

Age	0-15	16-24	25-44	45-59	60-74	75+	Total
Male	9	0	9	1	8	1	28
Female	6	8	10	3	5	0	32
Total	15	8	19	4	13	1	60

#### **Who Needs to Move**



**Type of Future Accommodation Required** 



### **How Many Bedrooms Needed**

	1 Bedroom	2 Bedrooms	3 Bedrooms	5 Bedrooms	Total
Number of Respondents	1	17	5	4	28

#### **Desired Future Tenure**

Tenure	Number of People
Buying on Open Market	10
Renting (Housing Association)	2
Renting (Private Landlord)	15
Shared Ownership (Part rent/part buy)	1
Total	28

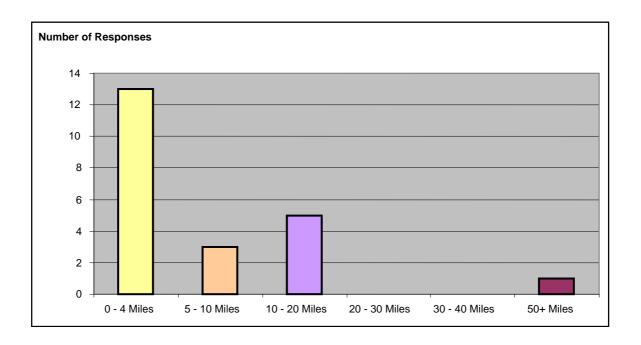
#### Who the accommodation should be suitable for

	Number of People
Single person	5
Couple	5
Family with children	12
Elderly	5
Other	1
Total	28

#### **Preferred Residence**

• <u>22</u> out of **26** respondents specified that they **would prefer** to stay in Metheringham.

#### Distance Prepared to Move Away from Village for Affordable Housing



#### Would affordable housing help you remain in the village?

- 23 Respondents believed if affordable housing was provided in the village <u>this</u> <u>would allow</u> them to <u>stay</u>
- 3 Respondents believed that if affordable housing was provided it <u>would not</u> help them stay in the village

#### **Respondents on the Local Housing Waiting List**

Of the respondents indicating a housing need;

- 8 are registered on either the District Council or Housing Association waiting lists
- 12 respondents were not registered on any list whatsoever

## Why they were not registered on any waiting list?

- 4 not aware of list
- 4 believed would have to wait too long
- 3 believed would not be housed where they want to live

### **Review of Those Indicating Housing Need**

In all 26 respondents indicated a housing need and had their circumstances and information assessed in this section.

What was apparent from the data was that some respondents either were able to have their housing need addressed in another way or that not enough information was supplied to assess their suitability for affordable housing.

As a result these respondents are ruled out of consideration. Details are given below and can be viewed in appendix 2

#### Respondent: M25, M27, M70, M93 and M115

All indicated a housing need but possessed own property and respondent suggested own predicament would be solved on open market. As such these respondents are ruled out of consideration.

#### Respondent: M95 and M100

Due to respondents answers clear affordable housing requirement. Nonetheless the respondents have indicated that they do not wish to remain in Metheringham even if affordable housing was provided.

#### **Respondent: M124**

Indicated a housing need however no other information was supplied so it was impossible to assess with confidence what type or tenure of housing would be most appropriate for them. As a result of no information supplied they are ruled out.

From this the number of respondents expressing affordable household need is considered to be 18

#### Of these;

- 9 Respondents require to move within 12 months
- 8 Respondents require to move within 5 years
- 1 Respondents did not indicate when they require to move

### Questionnaire Section 3: Income and Affordability

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

This part of the survey is used to try and establish price levels of property that respondents can possibly afford. Whilst not all personal and financial circumstances are identified (such as savings) it is still useful as a guide.

Viewing the income figures given and estimates on what respondents think they could spend on a property allows for suggestions to be made as to what type of housing respondents can realistically afford.

Two types of affordable housing are considered;

- Social Rented Housing
- Shared Ownership Housing

Full definitions of these can be seen in the Glossary of Terms (page 43) and the reasons why these are the only affordable housing choices are set out below.

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

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

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

The table below shows the net income of respondents judged to be in affordable housing need and if the maximum rent they could afford to pay if rent is not more than 25% of their net income.

#### Mortgage Respondents say can afford

Weekly Net Income	Monthly Net Income	Max Affordable Rent (25% of Income) Per Month	Frequency of Responses
Less than	Less than £192	£48	
£48			
£49 - £95	£196 - £380	£95	1
£96 - £145	£384 - £580	£145	1
£146 - £210	£584 - £840	£210	4
£211- £249	£844 - £996	£249	5
£250 - £300	£1,000 - £1,200	£300	1
£301 - £400	£1,204 - £1,600	£400	
£401 - £500	£1,604 - £2,000	£500	
£500+	£2,000+	£500+	
Total			12

What is clear from the table above is that for all but 3 respondents who gave economic information the 2 rented properties found advertised in Metheringham are **unaffordable.** 

Two rental properties were found available in Metheringham;

- 3 Bedroom detached house for rent of £825
- 2 Bedroom house for rent of £525 per calendar month.

#### Mortgage Respondents say can afford

Affordable Mortgage Amount	Frequency of Responses
Below £30,000	2
£30,001 - £50,000	1
£50,001 - £ 75,000	2
£75,001 - £100,000	2
£100,001 - £120,000	3
£141,000 - £150,000	
£151,000 +	
No Answer	8
Total	18

What is evident from this information is that all of respondents who answered this part of the survey would be **unable** to afford any of the **70** available open market properties available in **Metheringham** bar the one bedroom flat as found in April 2008 (see page 9).

The cheapest available property found was a one bedroom flat at £89,950

This would only be suitable for one respondent (M125) out of those in need as they said they would consider a 1 bedroom flat. Looking at their income details though it is unlikely they could financially support that property on their own (See economic table overleaf).

Indeed many respondents who supplied financial information did suggest they could afford to pay weekly rent in excess of their stated weekly net income. The reasons for this are not readily known, particularly as the survey indicated that respondents should not include housing benefit.

Nonetheless caution should be exerted when suggesting possible housing tenures and attention paid to the idea of a householder **not** having to pay more than 25% of their net income on rent or mortgage.

Respondent Number	Household	Weekly Net	Monthly Net	Max Affordable Rent (25% of Income) Per Month	What Respondent say Affordable Rent per week	Affordable Rent per month	Affordable Mortgage	<b>Desired</b> <b>Tenure</b>	Recommended Tenure
M17	Family	£96-145	£384-580	£145	£50-75	£300	N/a	SO/ HA Rent	HA Rent
M30	Family	£211-249	£844-996	£249	£76-100	£400	£30,000 - £50,000	SO/ HA Rent	HA Rent
M38	Elderly Couple	N/a	N/a	N/a	Less than £50	£200	N/a	HA Rent	HA Rent
M40	Couple	£146-210	£584-840	£210	£50-75	£300	£50,000- £75,000	Private Rent/ HA Rent	HA Rent
M42	Family	£211-249	£844-996	£249	£50-75	£300	N/a	Private Rent/ HA Rent	HA Rent
M51	Elderly Couple	N/a	N/a	N/a	N/a	N/a	£100,001 - £120,000	Open Market/ HA Rent	SO
M52	Single Person	£250-300	£1000- 1200	£300	£50-75	£300	N/a	HA Rent	HA Rent
M69	Single Person	£146-210	£584-840	£210	£50-75	£300	£75,001 - £100,000	Open market/ SO	HA Rent
M79	Family	£146-210	£584-840	£210	Less than £50	£200	£100,001 - £120,000	Open Market	HA Rent
M85	Family	£211-249	£844-996	£249	£101 – 150	£600	£50,000 - £75,000	Open Market	HA Rent
M94	Elderly Single	£211-249	£844-996	£249	£76-100	£400	N/a	HA Rent	HA Rent
M110	3 or more adults	£146-210	£584-840	£210	Less than £50	£200	N/a	Private Rent/ SO	HA Rent
M114	Elderly Single	£211-249	£844-996	£249	£50-75	£300	N/a	HA Rent	HA Rent
M122	Single Person	£146-210	£584-840	£210	£76-100	£400	Below £30,000	HA Rent/ SO	HA Rent
M125	Single Person	£146-210	£584-840	£210	£50-75	£300	£75,001 - £100,000	HA Rent/ SO	HA Rent
M128	Elderly Single	£500+	£2000	£500	£76-100	£400	N/a	HA Rent	HA Rent
M132	3 or more adults	£301-400	£1204- 1600	£400	£76-100	£400	£100,001 - £120,000	HA Rent	HA Rent
M152	Elderly Single	£96-145	£384-580	£145	Less than £50	£200	Below £30,000	so	HA Rent

**<u>Key:</u> HA Rent** = Housing Association Rented Property

**SO**= Shared Ownership

Private Rent= Private Rented Accommodation

Private Buy= Private Market Housing

**CF74 etc** = Respondent Identification number

Boxes in grey respondents on District Council or Housing Association housing waiting lists

## Part 3: Summary of Need

Conclusion and Recommendations

## **Summary of Need: Metheringham**

In total this report deems **18 respondents in affordable housing need**. The majority of respondents (17) are judged to require social rented properties to allow them to stay in Metheringham.

Only 1 respondent is deemed to be eligible for shared ownership housing.

The need is mostly a mix of;

- YOUNG PEOPLE requesting affordable properties suitable for single persons or couples. The majority of these respondents were looking to move out of their parents homes into their own accommodation.
- FAMILIES WITH CHILDREN requesting larger and more secure housing.
- OLDER PEOPLE requesting single level properties as they wish to live in more appropriate housing for their future requirements.

Using the Economic table provided it is also possible to make suggestions on the type of affordable properties respondents require.

The table below displays the suggested choice for property type and tenure based on the information given.

Property Type	Shared Ownership	HA Rented	Total
1 Bedroom Flat		1	1
2 Bedroom Flat		1	1
2 Bedroom Bungalow	1^	5 <b>*^</b>	6
3 Bedroom Bungalow		1	1
2 Bedroom House		6	6
3 Bedroom House		3	3
Total	1	17	18

<sup>\* 1</sup> of these properties would require some sort of home care facilities

<sup>^ 2</sup> of these properties are requested with some sort of warden facility

In addition to the **18 respondents** judged in <u>need</u> of affordable housing this survey has found;

- 14 people or families have moved away due to a lack of affordable housing
- 7 people or families would return if affordable housing was provided
- 14 people could live independently in alternative accommodation if it was available in Metheringham
- 65% of all respondents are in <u>favour</u> of a small development of affordable housing in Metheringham for the benefit of local people.

### **Concluding Comment**

In all **18 respondents** have been judged in need of affordable housing. This number is overwhelmingly made up of **families with children** requiring bigger homes, **young people** looking to access their first property and significant amounts of **elderly people** looking for properties more suited to their requirements.

In April 2008 it has been found that the significant private housing and rental market in Metheringham would not cater for this need. Due to factors such as Right to Buy and demographic factors, such as longer living, it can be said that North Kesteven District Council's own housing stock will not cater for the need at the frequency and levels required.

When considering that this survey has found evidence of at least **14 individuals** and **families moving away** from Metheringham due to a lack of affordable housing it would be realistic to assume there exists the real possibility that if affordable housing is not provided soon in Metheringham many of these local people found to be in need will also go elsewhere to find alternative housing.

It is also worth noting that this survey has found evidence that possibly up to **7 locally** connected families and individuals would return to the village if affordable housing was created and a further **14 respondents** were identified who could live independently if an affordable housing scheme was provided. This should give confidence that if an affordable housing development is explored there will be a plentiful supply of locally connected people to fill them.

The housing need found is a real mix of ages and circumstances and it seems right to suggest that if any development is undertaken that the mix of houses provided caters for the diverse requirements of those in need. Indeed it seems entirely sensible judged on the number of elderly people found in need requiring single level accommodation to advocate that if affordable housing is created in Metheringham that amongst the general housing should be a sizeable amount of two bedroom single level older people accommodation. The need found from this survey clearly demonstrates that there would be a high demand for this kind of housing at the present time from older people in need who do not wish to leave Metheringham. Bearing in mind the rapidly ageing population in Lincolnshire<sup>2</sup> then there should be no doubt that housing of this type will continued to be of real value to members of the community into the future.

It should be pointed out there may have to be compromise over the proportion that are socially rented and shared ownership. This report has made clear recommendations but this may have to be examined further to assess the financial feasibility of such a tenure split. A scheme containing 95% purely social rented properties maybe unable to generate enough income from rent returns to sustain itself in terms of long term management. Nevertheless this is something that can be explored at a later date.

As such it seems entirely right based on the response to this survey alone to suggest that 18 affordable properties could be created in Metheringham for the benefit of locally connected people. This will give the local people found to be in housing need access to affordable properties in the village they wish to live, in homes of a type to fit their requirements and crucially at a price they can afford. This survey has demonstrated that this can be explored with strong support and understanding from

Community *Lincs* 

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<sup>&</sup>lt;sup>2</sup> The proportion of older people in Lincolnshire population is forecast to increase at one of the highest rates in the country. See "The Changing Demographics of Lincolnshire - An update on population trends in the County", Lincolnshire County Council, November 2006

the majority of respondents *in principle* as long as other important considerations, such as pressure on existing infrastructure, are taken into account when taking this further.

## **Appendix 1**

	Those	conside	red to have a	Need										
Ref No	Age	When in Need	Household in Need	Reason in Need	Current Tenure	Preferred Tenure	Home Reqd	Beds Reqd	Adapted	Waiting List	Weekly Net Income	Affordable Rent	Affordable Mortgage	Would prefer to stay?
M17	1 x 0-15 F 2 x 16- 24 F	12 mths	Family	- Someone like to live independently - Need increased security of tenure	HA/LA	- HA Rent - Part rent/part buy	House	2	N/A	Yes	£96- £145	£50-£75	N/A	Yes
M30	1 x 0-15 F 1 x 25- 44 F	12 mths	Family	Current home too small     Need increased security of tenure	Private	- HA Rent - Part rent/part buy	House Bungalow	2	N/A	Yes	£211- £249	£76-£100	£30,001- £50,000	Yes
M38	1 x 60- 74 M 1 x 60- 74 F	N/A	Couple	- Home too expensive to heat - Home too costly to maintain	HA/LA	HA Rent	N/A	2	Single level	No	N/A	Less than £50	N/A	Yes
M40	1 x 16- 24 F	5 years	Couple	- Someone like to live independently	Parents house	- Private rent - HA rent	House	2	N/A	No	£146- £210	£50-£75	£50,000- £75,000	Yes
M42	1 x 25- 44 F	12 mths	Family	- Need help live independently	Parents house	- Private rent - HA rent	House Bungalow	2	N/A	Yes	£211- £249	£50-£75	N/A	Yes
M51	1 x 60- 74 M 1 x 60- 74 F	12 mths	Couple	- Current home too large - Home too expensive to heat - Home too costly to maintain	Owns house	- Buy open market - HA Rent	Bungalow	2	- Single level - Warden assisted	No	N/A	N/A	£100,001- £120,000	Yes
M52	1 x 16- 24 F	5 years	Single person	Some like to live independently	Parents House	HA rent	Flat	1	N/A	No	£250- £300	£50-£75	N/A	Yes
M69	1 x 25- 44 F	5 years	Single person	- Someone like to live independently - Lack of amenities in current home	Parents house	- Buy open market - SO	House Flat	2	N/A	No	£146- £210	£50-£76	£75,001- £100,000	Yes

M79	1 x 0-15 M 1 x 45- 59 M 1 x 16- 24 F 1 x 25- 44 F	5 years	Family	- Current home too small - Current home too far from work/family - Home in poor condition	Owns house	- Buy open market	House	3	N/A	No	£146- £210	Less than £50	£100,001- £120,000	Yes
M85	1 x 0-15 M 1 x 25- 44 F	5 years	Family	- Current home too small - Need help live independently	Private	- Buy open market	House	3	N/A	No	£211- £249	£101-£150	£50,000- £75/000	Yes
M94	1 x 60- 74 F	12 mths	Single person	- Someone like to live independently	HA/LA	- HA rent	Bungalow Warden controlled	2	- Single level - Warden assisted	Yes	£211- £249	£76-£100	N/A	Yes
M110	1 x 60- 74 M 1 x 60- 74 F	5 years	3 or more adults	Home in poor condition	Shared ownership	- Private rent - Part rent/part buy	Bungalow	2	- Single level - Care within the home	No	£146- £210	Less than £50	N/A	Yes
M114	1 x 60- 74 M	12 mths	Single person	- Current home too far from work/family - Home too expensive to heat	HA/LA	HA Rent	Bungalow	1-2	N/A	Yes	£211- £249	£50-£75	N/A	Yes
M122	1 x 25- 44 M	5 years	Single person	Need help live independently     Private tenancy due to end	Private	- HA Rent - Part rent/part buy	House Bungalow	2	N/A	No	£146- £210	£76-£100	Below £30,000	Yes
M125	1 x 16- 24 F	12 mths	Single person	- Unable to afford rent/mortgage in current property	Parents house	- HA rent - Part rent/part buy	Flat	1-2	N/A	No	£146- £210	£50-£75	£75,001- £100,000	Yes
M128	1 x 60- 74 F	5 years	Single person	- Current home too far from work/family	Private	HA rent	House Flat	3	N/A	Yes	£500+	£76-£100	N/A	N/A

M132	1 x 70- 74 M 1 x 75+ M 1 x 60- 74 F	12 mths	3 or more adults	- Current home too large - Home too costly to maintain	Owns house	HA rent	House	3	Single level	No	£301- £400	£76-£100	£100,001- £120,000	Yes
M152	1 x 60- 74	12 mths	Elderly single	- Current home too large - Unable to afford rent/mortgage in current property	Own bungalow	Part rent/part buy	Warden controlled Flat	2	Single Level	No	£96-145	Less than £50	Below £30,000	Yes

## **Appendix 2**

Those	who Ind	icated a	Housing Nee	ed and Ruled Out										
Ref No	Age	When in Need	Household in Need	Reason in Need	Current Tenure	Preferred Tenure	Home Reqd	Beds Reqd	Adapted	Waiting List	Weekly Net Income	Affordable Rent	Affordable Mortgage	Would prefer to stay?
M25	1 x 0- 15 M 1 x 25-44 M 1 x 0- 15 F 1 x 25-44 F	5 years	Family	- Current home too small - Unable to cope with stairs	Owns house	- Buy open market	Bungalow	3-4	- Single level - Waist high access to facilities	No	£500+	N/A	£141,000- £150,000	Yes
	Why R	uled Ou	t?	Likely that open m	narket will s	olve housin	g need and s	so do not	require affo	rdable hou	sing			
M27	1 x 60-74 M 1 x 45-59 F	5 years	Couple	- Current home too far from work/family - Home too costly to maintain	Owns house	- Buy open market	House	3	Wheelchai r accessible	No	£250- £300	N/A	£141,000- £150,000	Yes
	Why R	uled Out	?	Likely that open m	narket will s	olve housing	g need and s	so do not	require affo	rdable hou	sing			
M70	2 x 0- 15 M 1 x 25-44 M 1 x 25-44 F	12 mths	Family	- Current home too small	Owns house	- Buy open market	House	4	N/A	No	£500+	N/A	£75,001- £100,000	Yes
	Why Ruled Out? Likely that open n				narket will s	olve housin	g need and s	so do not	require affo	rdable hou	sing			

Those	who Ind	licated a	Housing Nee	ed and Ruled Out										
Ref No	Age	When in Need	Household in Need	Reason in Need	Current Tenure	Preferred Tenure	Home Reqd	Beds Reqd	Adapted	Waiting List	Weekly Net Income	Affordable Rent	Affordable Mortgage	Would prefer to stay?
M93	1 x - =15 M 1 x 25-44 M 1 x 0- 15 F 1 x 25-44 F	12 mths	Family	- Current home too small	Owns house	- Buy open market	House	4	N/A	No	N/A	£500+	£151,000+	Yes
	Why R	uled Ou	t?	Likely that open m	narket will s	olve housin	g need and s	so do not	require affo	rdable hou	sing			
M95	1 x 0- 15 M 1 x 25-44 F	5 years	Family	- Current home too large - Need increased security of tenure - Home too expensive to heat	Private	- Private rent - HA rent - Part rent/part buy	House Bungalow	2	N/A	No	£146- £210	£101-£150	Below £30,000	No
	Why R	uled Out	?	Whilst in affordabl	e housing r	need does n	ot wish to re	main in N	Metheringhar	m				
M100	1 x 0- 15 F 1 x 45-59 F	12 mths	Family	- Current home too large - Unable to afford rent/mortgage in current property - Current home too far from work/family - Need increased security of tenure - Home too expensive to heat - Lack of amenities in current home	Owns house	- Buy open market	House	4	N/A	No	£96- £145	£50-£75	£151,000+	No
	Why Ruled Out? Likely that open				narket will s	olve housing	g need and s	so do not	require affo	rdable hou	sing			

Those	who Ind	icated a	Housing Nee	ed and Ruled Out										
Ref No	Age	When in Need	Household in Need	Reason in Need	Current Tenure	Preferred Tenure	Home Reqd	Beds Reqd	Adapted	Waiting List	Weekly Net Income	Affordable Rent	Affordable Mortgage	Would prefer to stay?
M115	2 x 0- 15 M 1 x 25-44 M 1 x 0- 15 F 1 x 25-44 F	5 years	Family	- Current home too small	Owns house	- Buy open market	House	4	N/A	No	£250- £300	£151-£200	£151,000+	Yes
	Why R	uled Ou	t?	Likely that open m	narket will s	olve housing	g need and s	so do not	require affo	rdable hou	sing			
M124	2 x 25-44 M 1 x 16-24 F	12 mths	Couple	- Current home too small	SO	- Private rent - HA rent - Part rent/part buy	House Bungalow	2	N/A	Yes	N/A	N/A	N/A	Yes
	Why Ruled Out? Lack of informati					e to identify	what type of	housing	would be red	quired				

## **Appendix 3**

## **Summary of Comments Received from Survey**

(all comments included)

"Council should never have sold off the stock of council houses."

- "I strongly feel that locals and their housing needs have been ignored. It would be much better if Planners, Parish and District Councils had the integrity to stop the bull dozing tactics of some of the big builders. I would also hope that any additional housing was not going to be at the expense of village open and green spaces! I would also hope that affordable housing would not be a bargaining tool, i.e. 10-20 assisted houses in exchange for allowing the use of precious land and the erection of 20-30 expensive 'executive' homes."
- "My daughter was offered the chance of a short term house let when her baby was born, so that they could become a family with her partner. The let was only until the owner sold her property. It has sold and my daughter has to be out by Feb 4<sup>th</sup> 08. She will have to come home to me and put all her household goods in store if a house cannot be found for her. She moved to Bardney and was told she would now have to apply to West Lindsey but she wants to come nearer to her home and family. She is on N.K Housing List."
- "The increased supply unit recently built will not eventually deal with extra sewage it needs an extra sewage treatment plant before the construction of more housing."
- "Metheringham could do with some homes suitable for first time buyers or else there will be no families in years to come to use the facilities available i.e. school, swimming pool, Scouts/Guides."
- "Have been on the North Kesteven District Council Housing waiting list now since 2003. I am aware that those in greatest need are given priority but I do not see my daughter and I being offered a house in the foreseeable future. This is why any developments (particularly shared ownership schemes) are of great interest to me."
- "This survey is very good for newcomers and large families. There is one problem; the local housing people should be aware that OAP's are now finding that their standard pension, even with top ups, will not meet the bills which are being placed upon us. Therefore, local council's should revise their methods and costs, as your pensioner numbers are growing and the pensioners costs are getting out of control, from both the government and local councils. Yes, get your housing in order for all types of people at affordable cost. NB It is time local councils looked after their pensioners."
- "Looking to buy smaller bungalow in village, but would also be interested in renting small council bungalow or housing association bungalow, due to wife's current health."
- "I am a widowed parent with a student daughter. If anything happens to me, my daughter would be left homeless and without any prospects of renting/buying anything suitable to live in."

- "The village has had a huge amount of building done over the last 10 years and in order to keep Metheringham as a village, rather than a small town, no further building is necessary. The village facilities just support the current population. People live rurally in the village to enjoy open countryside and farming land and if I wanted to live in a built up area, I would move to a city. Low-cost housing can mean housing association/council tenants who <u>may</u> not have the same regard for property as private tenants/home owners."
- "Any future development should be smaller, more affordable homes not executive homes, to give the younger generation a chance to afford to buy a home."
- "We came to Metheringham just 5 years ago from Northampton. Neither of us were born in Lincolnshire and we have no children. We do not object to housing for local people in the area, but feel it would be wrong of us to give our views. Suffice to say from our limited knowledge of the local area there is very little employment prospects either in farming or commercial premises, so young residents would have to travel which is an additional cost they would have. Our limited replies are due to us not being local. Please do not divulge our details to any 3<sup>rd</sup> party. Thank you."

"Please find attached the Survey form duly completed as requested. We do, however, have to following observations to make, which we hope you will find of some use:

Affordable housing is, of course, an excellent idea in these days of high house prices. However, it is vital that the provision of affordable housing is strictly controlled and managed. It is important that the following issues are considered.

#### <u>1.</u> <u>Need</u>

Consideration should be given as to whether affordable housing is truly needed in a village like Metheringham. Metheringham already has a significant proportion of local authority and housing association properties.

If affordable housing it to be built in rural Lincolnshire, it should be made available to those who have a real need for it such as those who have grown up in the villages in question (and thus have an appreciation for the character of the area) or who work in the village.

#### 2. <u>Transportation</u>

It must be expected that the majority of people in need of affordable housing will be relatively young. Furthermore, rural areas tend to offer limited employment opportunities. Most rural villages do not cater fully for the desires and needs of such an age group. It is inevitable that they will be drawn to cities (such as Lincoln) and larger towns (such as Grantham and Boston). Lincolnshire rural villages simply lack the efficient, timely, reliable and value for money public transport services. Taking Metheringham as an example, the bus and train service is infrequent, expensive and evening services simply do not allow the use by those travelling to and from Lincoln for employment and leisure purposes.

#### 3. Purchase and resale values

Must be controlled to prevent purchases at affordable prices and then resale at market value simply to make a profit, rather than to allow those in need to purchase affordably.

#### 4. Prevention of purchase for rental income

Private landlords must be prevented from purchasing affordable housing simply in order to rent out to make a profit. Purchases must be for owner occupier only. This prevents those in need from purchasing and potentially harms the quality of life for existing residents in the immediate area.

#### 5. Existing utility services

Most rural villages lack the capability to sustain any large population increase/large housing development. In the case of Metheringham, this includes sewerage facilities.

#### 6. Policing

Metheringham (as many other Lincolnshire villages) is already inadequately served in this respect as it lacks its own police station and the nearest officers are some distance away in Bracebridge Heath. Population increase will pressurise Lincolnshire Police.

#### 7. Environmental impact

The destruction of countryside can only ever have a negative impact on an area and wildlife. Consideration must be given as to which rural areas can accept affordable housing with the least environmental impact. Furthermore, it should not be ignored that rural areas might not be the most appropriate areas at all: there are large brownfield sites in Lincoln, Gainsborough and Grantham which could be developed specifically for this purpose with minimal environmental impact.

It will be noted that existing urban areas do have the necessary services (employment, leisure facilities, transport, policing and utilities) in situ without need for significant extra expenditure of resources.

We trust that these comments will be noted and considered as part of the review of survey responses."

- "House prices are just too high at present to move. Worried that the housing market might go down and we would be left with a massive mortgage for a house that was no longer worth all that money."
- "Our village of Metheringham is large enough and needs to stay as a 'village'. The amenities and local services will not cope with any further building and village life will be a memory, the library too small etc. Also, increase in anti-social behaviour, problems with lack of police presence as of now, would increase. Can we stay as a village and not another 'Washingborough', Thank you!"
- "I have a son who left home more than 5 years ago but who would dearly like to live in Metheringham (lives in a flat in Lincoln)."

- "If you build houses on the Dunston side of Metheringham village you are in danger of merging the two villages. Villages are important and to join them is sad. If you build just past the station near the industrial estate, that would be far better. It's important to save villages and keep them surrounded by fields."
- "I feel Metheringham has enough properties that can be rented via DSS. There are 2 council estates. Most new housing developments have to include provision for affordable housing. Local affordable housing, if in need should be provided. If a new private housing development were to be built, unfortunately I foresee Eastern European immigrants would be further up the supply chain than local residents."
- "My sister in law has recently lost her husband and is finding it very hard to come to terms with being on her own. She is also registered blind and had two hip replacements in the last 18 months, so she really needs to be near to us so we can help her when needed."
- "My sister is currently privately renting as she cannot afford a mortgage outright. She is on the waiting list for a council house but the wait is likely to be years. She would be able to afford a shared ownership property in the next few years as she is currently at University. Both myself and my sister had shared ownership properties in Bedford, where the scheme has been very successful."
- "We are both in our 80's so we don't think this house survey affects us much. We are not looking forward to any change whatsoever."
- "Unless some facilities are put in place to accommodate teenagers and give them something to do, forget more housing. Until the above is done it will just add to the vandalism and yobbish behaviour of bored and out of control teenagers."

"There are many families, like ours, who currently own home but as family grows, need something bigger. We would not be eligible, or indeed would want council housing but there is a desperate need for affordable family size homes available to buy. We need space, not the current style shoe boxes crammed into a tiny space. We need gardens, garages and not to be able to see in our neighbours windows. The price of housing also needs to allow a parent to stay at home and look after young children. £200 a month is plenty to have to fund for a mortgage/rent, especially as in this rural area, most people are only on the minimum wage. What chance will my children ever have of leaving home in the future and having their own 'family sized' home, and not being in unreasonable debt."

"The most recent housing estate, Shiregates, has caused numerous problems to persons away from the estate. Metheringham is now large enough; any extra housing will cause problems with the water/sewage supply, despite the recent (untried) underground reservoir being put in. The council cannot adequately look after the present village, let alone a larger one!!!"

"Sorry unable to help with your enquiries due to old age."

"I live alone renting a property on one wage. I have 2 daughters whom I have to support so find surviving on one income very hard. I have my daughters to stay regularly. I would welcome any change in my circumstances, as my outgoings exceed income."

1. Many villages have already been overbuilt and spoiled.

- 2. Perhaps more 'affordable' housing should have been built instead of 'executive' housing.
- 3. Maybe priority should be given to local need and incoming from the south should be restricted.
- 4. Blocks can't be put back, but perhaps it was a mistake to sell off council houses. An important principal was waived.
- 5. I do recognise the changing life styles, but we do need to recognise and regard the idiom of what is a village. This is why local's forces to move away are upset, but until my second point is observed together with the first, resolution will not be possible.

Whilst this survey largely does not apply to me, I am pleased to have been able to make my comments."

"No <u>further</u> development should take place in Metheringham until the sewerage system and works are brought up to standards able to cope with the current population. There are several dwellings (incl. mine) which experience raw sewage at surface levels in times of sustained rainfall. But knowing the council, they will just go ahead with their heads in the sand."

"Whilst not being unsympathetic to those facing problems with housing, this village is already bursting and some facilities e.g. sewage (despite recent work on that area) are already struggling to cope. Since the completion of the Shiregate estate, which, I understand, includes housing association properties, this village has changed in numerous ways, not for the better."

"Current home too small as my disabled (mentally) sister lives with myself and my wife. This restricts short visits from family and friends to stay owing to lack of bedrooms."

"If houses were built for local people outsiders would move into houses that locals have moved out of. There would be swelling."

## **Appendix 4**

# Prices of Individual Houses sold in Metheringham Jan - Dec 2001

Period	Detached	Semi-Detached	Terraced
Average	£78,624	£61,116	£44,529
Median	£79,000	£59,725	£44,000
No. Sales	106	44	7

## Prices of Individual Houses sold in Metheringham Jan - Dec 2007

Period	Detached	Semi-Detached	Terraced
Average	£185,383	£147,028	£112,267
Median	£158,000	£139,000	£112,000
No. Sales	41	20	9

## **Appendix 5**

#### **Glossary of Terms**

#### Affordable Housing

Housing of an adequate standard which is cheaper than what is generally available in the local housing market.

#### **Choice Based Lettings**

Different way of allocating housing via housing waiting lists. Applicants for social housing (and tenants who want to transfer) apply for vacancies which are advertised widely in the neighbourhood (e.g. in the local newspaper or on a website). Applicants can see the full range of available properties and can apply for any home to which they are matched (e.g. a single person would not be eligible for a 3-bedroom house). Priority is given to those with urgent needs, but where possible properties are allocated on the basis of who has been waiting the longest.

#### Home 2 You

Service operated by Eastern Shires Housing Association (ESHA), who have been appointed by the Housing Corporation as 'Home Buy Agent' to provide a one stop property shop for access to low cost home ownership products in Lincolnshire and Rutland (such as shared ownership).

#### **Housing Associations**

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

#### Household

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

#### **Housing Need**

The situation in which households lack their own housing or are living in housing which is inadequate or unsuitable and who are unlikely to be able to meet their needs in the housing market without some assistance.

#### **Housing Register**

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.

#### 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 <a href="https://www.communities.gov.uk">www.communities.gov.uk</a>

#### **Private Rented Accommodation**

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

#### **Shared Ownership**

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. Usually (particularly in rural areas) the Housing Association will 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 to rent at below market price for households in need by Local Authorities or Housing Associations.