

## **HOUSING NEEDS SURVEY REPORT**

# **NAVENBY AND WELLINGORE**

**MARCH 2009**

**Report by**

**COMMUNITY LINC'S**  
The Old Mart, Church Lane  
Sleaford, Lincs, NG34 7DF

[www.communitylincs.com](http://www.communitylincs.com)

**In conjunction with**

**NORTH KESTIVEN DISTRICT COUNCIL**

**Working in Partnership**



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## Introduction and Purpose of the Survey

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House prices have traditionally been low in North Kesteven. They have however been rising quickly in recent years. In the last four years, they have risen by 20.5%, and despite a recent fall in the property market, prices in North Kesteven have continued to rise in the past year. 77% of houses are owner occupied. This is higher than both the regional and national averages. 10% of houses are rented from private landlords, 12% are rented from the District Council and other social landlords (including shared ownership) and 1% other<sup>1</sup>.

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>2</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.

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<sup>1</sup> Source: Hometrack Housing Intelligence System – updated to November 2008.

<sup>2</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 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.

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 Navenby and Wellingore Parish Councils to carry out a Housing Needs Survey and the survey was carried out in March 2009.

### **Purpose of Survey**

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



# Part 1: The Villages

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## *Overview & Background Information*

## THE VILLAGES

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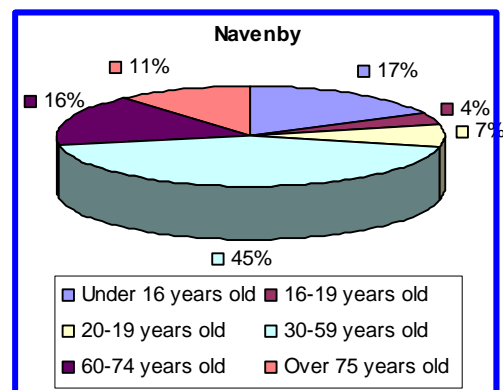
The parishes of Navenby and Wellingore lie 10 miles south of Lincoln and 16 miles north-east of Grantham.

The parishes have good road links, being situated on the A607, and close to the A15 and the A17. There are train stations fairly near by in Grantham, Lincoln, Sleaford or Newark, and the villages benefit from a bus service between Grantham and Lincoln.

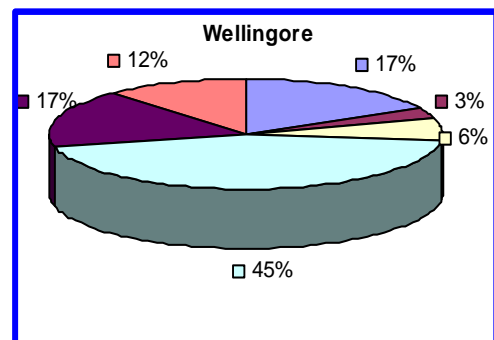
### Village Statistics

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- 1666 people reside in Navenby in 706 households.
- 47.5% of the population are male
- 52.5% of the population are female



- 719 people reside in Wellingore in 311 households.
- 49.2% of the population are male
- 50.8% of the population are female



Source: Census 2001



## Village Amenities

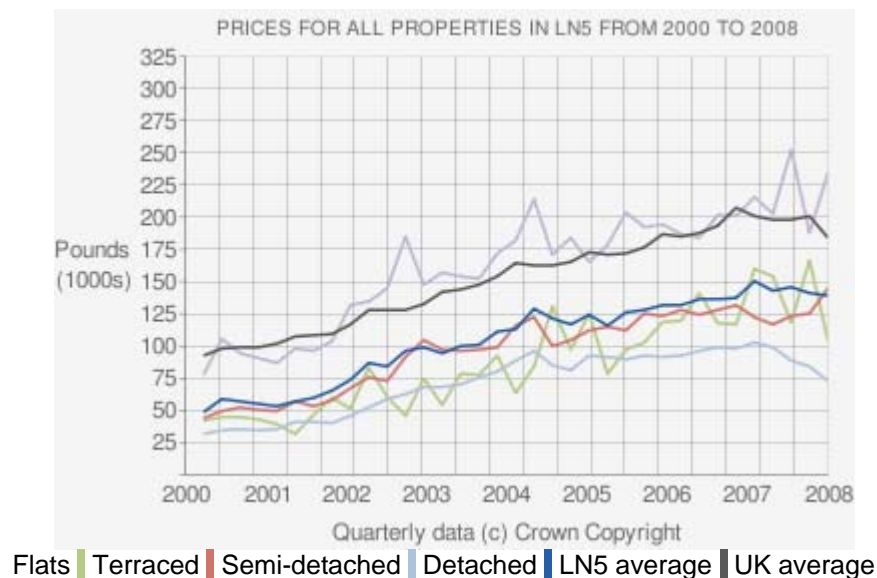
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The village of **Navenby** is well serviced with amenities, having a post office, church, primary school, doctor's surgery, two pubs and a wide range of shops and take-aways. **Wellingore** has fewer amenities with just a pub, petrol station and garage, and a village hall and playing field.

## House and Rental Prices in the local area

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The following information is taken from: [www.upmystreet.com](http://www.upmystreet.com).



Source: [www.upmystreet.co.uk](http://www.upmystreet.co.uk)

The chart above shows that although the property market has seen a recent fall in prices, the long term trend is still rising. The fall in property prices is much lower than other areas of the country, and average property prices are still nearly three times what they were in 2000.

## House and Rental Prices Continued

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### Current Open Market Prices

In March 2009 there were a total of 38 properties for sale within Navenby and Wellingore of a variety of types and sizes.

		1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5+ Bedrooms
Navenby	Median Price	£134,950	£123,950	£219,975	£247,500	£309,995
	Quantity	1	4	3	16	1
	Lowest Price	£134,950	£109,950	£99,500	£189,950	£309,995
Wellingore	Median Price	N/A	N/A	£189,483	£283,000	£625,000
	Quantity	0	0	6	6	1
	Lowest Price	N/A	N/A	£124,950	£219,950	£625,000

Taken from [www.rightmove.co.uk](http://www.rightmove.co.uk)

### Current Private Rented Market

In March 2009 there were 4 properties available to rent in Navenby.

- 4 Bedroom House available for £825 per calendar month.
- 4 Bedroom House available for £675 per calendar month.
- 3 Bedroom House available for £650 per calendar month.
- 3 Bedroom House available for £500 per calendar month.

There were no properties available to rent in Wellingore

Taken from [www.rightmove.co.uk](http://www.rightmove.co.uk)

## Salary and Employment in North Kesteven

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District	Median Wage 2002	Median Wage 2008	% Increase
Lincolnshire	£15,613	£19,042	22%
Boston	£15,024	£17,327	15%
East Lindsey	£14,120	£18,032	28%
Lincoln	£16,857	£19,650	17%
North Kesteven	£14,099	£17,155	22%
South Holland	£16,508	£20,678	25%
South Kesteven	£16,540	£21,141	28%
West Lindsey	£14,882	£17,546	18%

*Annual Survey of Hours and Earnings (ASHE): National Office of Statistics [www.statistics.gov.uk](http://www.statistics.gov.uk)*

What is evident from the ASHE data is that whilst wages in North Kesteven have risen at 22%, in line with the Lincolnshire average, they still have the lowest median wage in Lincolnshire.



## Part 2: The Housing Needs Survey

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### *Results and Analysis*

## The Housing Needs Survey

The following section shows an analysis of section one of the Housing Needs Survey across all four communities. A break down of the analysis by community can be viewed in Appendix 1.

### Distribution

The surveys were distributed throughout every household in Navenby and Wellingore.

The surveys could be returned in collection boxes placed in Wellingore Garage, Navenby Post Office and Navenby Parish Office. Alternatively surveys could be returned to Community Lincs in the Freepost envelope provided.

**1246 surveys were delivered. 241 surveys were returned. This represents a response rate of 19%.**

### Level of Support

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

Q7 Would you be in favour of a small development of affordable housing?		
Yes	153	64%
No	73	31%
Don't Know	1	0%
No Answer	12	5%
TOTAL	239	100%

### Respondents Comments

A number of respondents took the time to make further comments. Detailed comments can be viewed within Appendix 2.

The comments were mixed in their attitudes towards affordable housing. Respondents raised a number of concerns including the ability of the existing infrastructure to cope with any further development, and the detrimental effect on rural life they felt further development would have. A number of comments recognised the local need for affordable housing, and gave their support.

## QUESTIONNAIRE SECTION 1: Housing Need

### Current Tenure of Respondents

Q1 Who owns the house you are living in?		
Myself/my family	199	83%
Private landlord	11	5%
Housing Association	19	8%
Shared Ownership	0	0%
Tied to a job	2	1%
Other	2	1%
No answer	6	3%
TOTAL	239	101%

### Overview of Respondents Present Type of Accommodation

Q2 Is your home:		
House	124	52%
Flat	2	1%
Bungalow	103	43%
Other	0	0%
No Answer	10	4%
TOTAL	239	100%

Q3 How many bedrooms are there in the property?		
1 bed	4	2%
2 bed	53	22%
3 bed	111	46%
4 bed	53	22%
5+ bed	11	5%
No Answer	7	3%
TOTAL	239	100%

### People Who Have Moved Away

- 9 respondents indicated that a member of their family or household had moved away in the last 5 years due to lack of affordable housing.
- 1 respondent indicated that the member of their family or household **would return** if affordable housing was provided. A further **3** respondents did not know if the member of their family or household would return if affordable housing was provided

### Possible Independent Householders

- **10** respondents indicated that there was someone in their household that would like to live independently if alternative accommodation was available.

### Respondents View of Present Accommodation

Q6 Which statements describe your housing situation?	
Current home too large	13
Current home too small	9
Need help/support to live independently in property	6
Unable to cope with stairs in current home	1
Unable to afford rent/mortgage in current property	8
Private tenancy is due to end	3
Current home is too far away from work or family	5
Need increased security of tenure	2
Home in poor condition	5
Need to spend more than 10% of household income on fuel	17
Lack of amenities in the current home	2
Home is too costly to maintain	4

NB. Respondents were able to select more than one answer for this question, therefore total responses is greater than total respondents.

### Respondents Recommendations of Possible Development Sites

There were a number of responses that suggested possible sites for development (number of occurrences of that suggestion are in brackets):

Q7a Can you suggest a site where a development could be built?
Adjacent to the Post Office and Maidenwell Lane
Along A607 as enter village from Lincoln
Area to east of village (2)
Chapel Heath Area (4)
Fields in front and behind my house (Twenty Row) Navenby
Green tree among OAP bungalows (originally intended for wardens house)
Lincoln Rd
Next to the doctors surgery A607 (2)
No Land Available (13)
North of Pottergate Road, east of Navenby
Off Green Man Lane
On A607 oppsite Top Farm - land appears abandoned
Opposite side of High Dyke Rd end of East Rd
Rear of bowling green, John Cuthert field across to high dyke
The Grange land off High Street close to shops
Use existing areas that have planning/development permission (do not build high cost housing)
Walnut Field (Hiltons Paddock)
Wellingore



## QUESTIONNAIRE SECTION 2: Those in Housing Need

### Review of Those Indicating Housing Need

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**In all 35 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.

**Respondent: N35, N92, N94, N107, N143, W55**

*Respondent did not give sufficient information with which to accurately assess their housing needs.*

**Respondent: N54**

*Respondent wishes to re-locate out of the area.*

**Respondent: N10, N136, W15, W16**

*Respondent wishes to downsize and owns property to help facilitate that purchase.*

**From this the number of respondents expressing affordable household need is considered to be 24**

Of these;

- 12 Respondents need to move within 12 months
- 12 Respondents need to move within 5 years

## Level of Need

Q8 How many people in each age group are in housing need?							
	0-15	16-24	25-44	45-59	60-74	75+	TOTAL
Male	9	8	3	5	4	4	33
Female	7	4	6	4	6	2	29
TOTAL	16	12	9	9	10	6	62

## Who Needs to Move

Q9 Who needs to move?	
Single person	9
Couple	4
Family	9
2 Separate Individuals	0
Other*	2
TOTAL	24

\* The two "Other" households are made up of a single person and a couple forming a household together

- Of these **25 respondents** indicating a housing need **12** stated that if they receive alternative housing **then 12 houses would become available**<sup>3</sup>

## Type of Future Accommodation Required

Q10 What alternative accommodation is needed?	
House	9
Bungalow	4
Flat	0
Extra care	0
Sheltered Housing	3
Other	0

<sup>3</sup> Number does not correlate to the number of independent householders indicated due to inconsistencies in the filling out of the survey ie. Household indicate a *potential* independent householder in section 1 of the survey, but do not go on to fill out part 2, or household indicate a need for the entire household, but do not indicate that the home will be left empty (will be filled by new owners/tenants)

## How Many Bedrooms Needed

Q11 How many bedrooms are needed?	
1	2
1-2	2
2	9
2-3	2
3	4
4	1
Not specified	4
TOTAL	24

## Desired Future Tenure and Who Should Future Accommodation be Suitable For

	Buying on Open Market	Renting (Housing Association)	Renting (Private Landlord)	Shared Ownership
Single Person	5	3	1	1
Couple	2	2		
Family	1	8	3	1
2 Separate Individuals				
Other		2		

## Preferred Residence

The diagrams following indicate where respondents are prepared to live, and where they would prefer to live. There is a clear bias towards the larger village of Navenby, with only three respondents not prepared to live there.

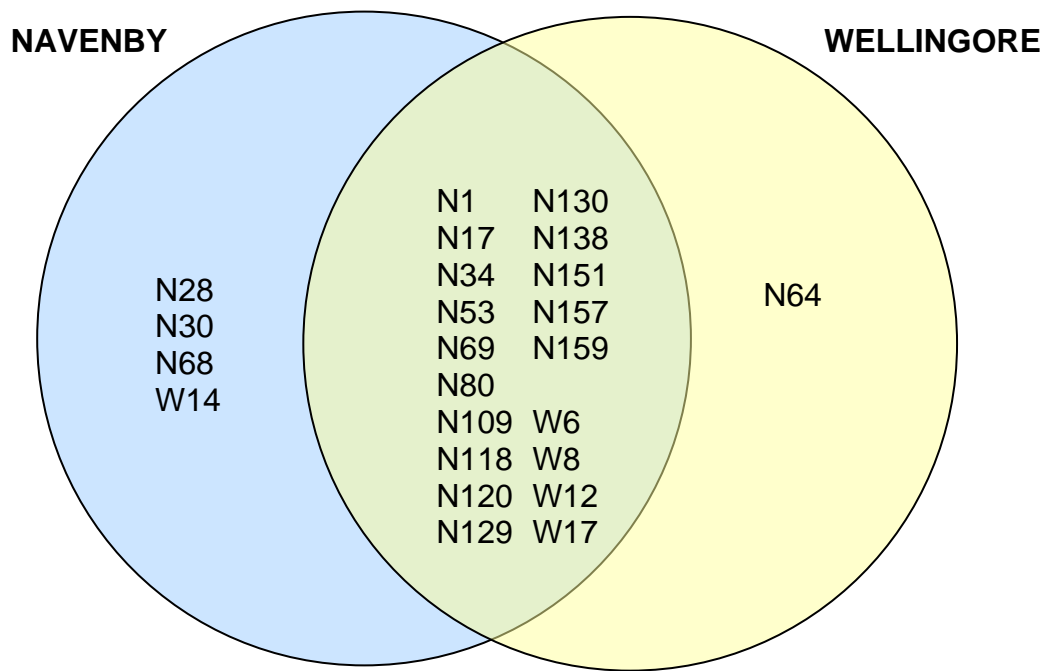


Fig 1: Where respondents are prepared to live

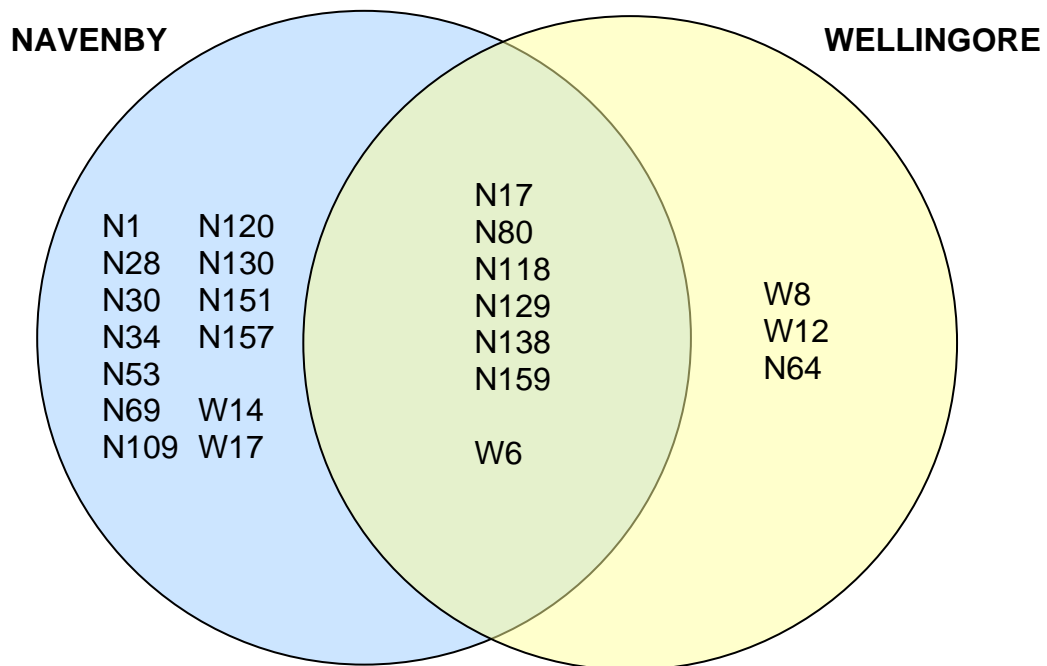


Fig 2: Where respondents would prefer to live

### **Local Connection**

- **24** respondents have lived in the parish for between 8 months and 54 years
- **1** respondent did not specify their connection to the parish.

### **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 list

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

- **4** believe they would have to wait too long to be housed.
- **7** believe they would not be housed where they want to live
- **10** don't think they would be eligible

## 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 (appendix 6) 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.

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.

## Affordability of Open Market Properties

### Rent Respondents can afford

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

Weekly Net Income	Monthly Net Income	Max Affordable Rent (25% of Income) Per Month	Frequency of Responses
Less than £48	Less than £192	£48	
£49 - £95	£196 - £380	£95	
£96 - £145	£384 - £580	£145	1
£146 - £210	£584 - £840	£210	5
£211- £249	£844 - £996	£249	2
£250 - £300	£1,000 - £1,200	£300	3
£301 - £400	£1,204 - £1,600	£400	2
£401 - £500	£1,604 - £2,000	£500	2
£500+	£2,000+	£500+	
<b>Income Not Specified</b>			9
<b>Total</b>			24

What is clear from the table above is that for all but two of the respondents who gave economic information the 4 Private rented properties found advertised are **unaffordable**. Of those two, only one of the private rented properties is affordable.

#### Three rental properties were found available;

- 4 Bedroom House available for £825 per calendar month.
- 4 Bedroom House available for £675 per calendar month.
- 3 Bedroom House available for £650 per calendar month.
- 3 Bedroom House available for £500 per calendar month.

## Mortgage Respondents can afford

Affordable Mortgage Amount	Frequency of Responses
Below £30,000	1
£30,000 - £50,000	1
£50,001 - £ 75,000	3
£75,001 - £100,000	3
£100,000 - £120,000	
£75,001 - £120,000	
£150,000+	2
No Response	14
<b>Total</b>	<b>24</b>

There was only one property on the open market available for below £100,000 which means that for the majority of respondents, all properties would be unaffordable. For the two respondents who indicated an affordable mortgage of £150,000, one is in need of sheltered housing<sup>4</sup> and the other, whilst indicating that they could afford over £150,000 did not appear to have the income to support a mortgage of that size.

The cheapest available property found was **£99.500** and this would be out of the financial reach of most respondents.

## Property Recommendations

The table below shows the recommended property types to meet the needs of those respondents judged to be in housing need. Recommendations have been based on the eligibility criteria set out in North Kesteven District Councils Allocations policy, therefore recommendations may vary from the preference given on the survey form.

Respondent	Desired Property	Desired Bedrooms	Recommended Property	Recommended Bedrooms
N1	House	3	House/Flat	2
N17	Sheltered Housing	1	Sheltered Housing	1
N28	House	2	House/Flat	1
N30	House	2	House/Flat	2
N34	House	3	House	3
N53	House/Flat	3	House/Flat	2
N64	Flat	1/2	House/Flat	1
N68	House	2	House/Flat	1
N69	Sheltered Housing	2	Sheltered Housing*	1
N80	House/Flat	2	House/Flat	1
N109	Flat	1	House/Flat	1
N118	House/Flat/Bungalow	2	House/Flat	1

<sup>4</sup> Subject to assessment



Respondent	Desired Property	Desired Bedrooms	Recommended Property	Recommended Bedrooms
N120	Bungalow	1/2	Bungalow	1
N129	House	2	House/Flat	1
N130	House	3	House	3
N138	House/Bungalow	2	House/Flat	1
N151	Sheltered Housing	2	Sheltered Housing	2
N157	Bungalow	2/3	Bungalow	1
N159	House	4	House	4
W6	House/Bungalow	2	House/Flat	2
W8	House	3	House/Flat	2
W12	House	2/3	House/Flat	1
W14	House	3	House/Flat	2
W17	House	2	House/Flat	2

\*Respondent requires home to be adapted for disability

### Tenure Recommendations

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. Where respondents have an annual income of between £16,000 and £22,000, they have been deemed eligible for a shared ownership property (as per the eligibility test set out by home2you.)

Respondent	Desired Tenure	Recommended Tenure
N1	RSL Rent / P Rent	RSL Rent
N17	RSL Rent	RSL Rent
N28	Buy Open Market	RSL Rent
N30	RSL Rent / P Rent	RSL Rent
N34	P Rent / Buy Open Market	SO
N53	RSL Rent	RSL Rent
N64	Buy Open Market	RSL Rent
N68	Buy Open Market	RSL Rent
N69	Buy Open Market	RSL Rent
N80	Buy Open Market	RSL Rent
N109	P Rent / Buy Open Market	RSL Rent
N118	Buy Open Market	RSL Rent
N120	RSL Rent	SO
N129	RSL Rent	RSL Rent
N130	RSL Rent	RSL Rent
N138	RSL Rent	RSL Rent
N151	RSL Rent	RSL Rent
N157	RSL Rent	RSL Rent
N159	RSL Rent	SO
W6	RSL Rent / SO	SO
W8	RSL Rent	RSL Rent

Respondent	Desired Tenure	Recommended Tenure
W12	Buy Open Market / SO	RSL Rent
W14	RSL Rent	SO
W17	RSL Rent	RSL Rent

## District and Housing Association Waiting Lists

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There are currently **715** people on North Kesteven District Council's housing register who have expressed a preference to live in Navenby, and **107** people who have expressed a preference to live in Wellingore. Of those **13** and **3** respectively have **direct local connections**.

**8** of the respondents to this survey judged to be in need of affordable housing to remain in Navenby and Wellingore are registered with North Kesteven District Council (5 and 3 respectively).

## Part 3: Summary of Need

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### *Conclusion and Recommendations*

## Summary of Need

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In total this report deems **24 respondents in affordable housing need**. The majority of respondents (19) are judged to require social rented properties to allow them to stay in Navenby or Wellingore.

Only 5 respondents are deemed to be eligible for shared ownership housing.

The need is a mix of;

- **FAMILIES** requesting more secure and affordable properties.
- **YOUNG PEOPLE** requesting independence from the family home.
- **ELDERLY PEOPLE** requesting more secure and affordable properties.

Of the 24 respondents who were deemed to be in affordable housing need, 11 are newly arising households and 13 are existing households. Therefore if alternative accommodation was found for all those in need, 13 properties would become available; 8 privately rented properties, 2 properties that are tied to a job, and 3 that are currently privately owned that would become available on the open market.

The table below displays the suggested choice for property type and tenure based on the information given. Recommendations have been based on the eligibility criteria set out in North Kesteven District Councils Allocations Policy, therefore recommendations may vary from the preference indicated on the survey form.

Property Type	Shared Ownership	RSL Rented	Total
1 Bedroom Bungalow	1	1	2
1 Bedroom House/Flat		9	9
2 Bedroom House/Flat	2	5	7
3 Bedroom House	1	1	2
4 Bedroom House	1		1
<b>Sub-Total</b>	<b>5</b>	<b>16</b>	<b>21</b>
1 bed Sheltered Housing		2	2
2 bed Sheltered Housing		1	1
<b>Total</b>	<b>3</b>		<b>24</b>

In addition to the **24 respondents** judged **in need** of affordable housing this survey has found the following people or families with a potential housing need, who did not go on to fill out Part 2 of the survey;

- **6** people or families have moved away due to a lack of affordable housing.
- A possible **8** households on the North Kesteven Housing Register who did not respond to the survey.
- **64%** of all respondents who answered the questionnaire are in **favour** of a small development of affordable housing in **Navenby and Wellingore** for the benefit of local people.

## Concluding Comment

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The recommendation of this report is that affordable housing is provided that will meet the needs of all **24 respondents** who have been judged to be in need of affordable housing. The most sustainable way of providing this would be to develop 1 smaller scheme of 8 units in Wellingore with a larger scheme of 16 units in Navenby. Whilst providing one scheme in Navenby to meet the needs of all respondents would be the easier option, the option of meeting the need with developments across both villages would enable those who want to, to remain living in their own villages, and help both villages to remain viable and continue to thrive.

Therefore my recommendations for scheme size, mix and tenure are:

### Navenby

Property Type	Shared Ownership	RSL Rented	Total
1 Bedroom Bungalow	1	1	2
1 Bedroom House/Flat		4	4
2 Bedroom House/Flat	1	3	4
3 Bedroom House	1	1	2
4 Bedroom House	1		1
<b>Sub-Total</b>	<b>4</b>	<b>9</b>	<b>13</b>
1 bed Sheltered Housing		2	2
2 bed Sheltered Housing		1	1
<b>Total</b>	<b>3</b>		<b>16</b>

### Wellingore

Property Type	Shared Ownership	RSL Rented	Total
1 Bedroom House/Flat		5	5
2 Bedroom House/Flat	1	2	3
<b>Total</b>	<b>1</b>	<b>7</b>	<b>8</b>

# Appendix 1

## Breakdown of data by parish

NB. Total percentages do not always equal 100% due to rounding

Q1 Who owns the house you are living in?				
	Navenby		Wellingore	
Myself/my family	149	84%	50	81%
Private landlord	7	4%	4	6%
Housing Association	13	7%	6	10%
Shared Ownership	0	0%	0	0%
Tied to a job	2	1%	0	0%
Other	2	1%	0	0%
No answer	4	2%	2	3%
TOTAL	177	99%	62	101%

Q2 Is your home:				
	Navenby		Wellingore	
House	82	46%	42	68%
Flat	2	1%		0%
Bungalow	85	48%	18	29%
Other	0	0%		0%
No Answer	8	5%	2	3%
TOTAL	177	100%	62	100%

Q3 How many bedrooms are there in the property?				
	Navenby		Wellingore	
1 bed	3	2%	1	2%
2 bed	40	23%	13	21%
3 bed	82	46%	29	47%
4 bed	40	23%	13	21%
5+ bed	7	4%	4	6%
No Answer	5	3%	2	3%
TOTAL	177	101%	62	100%

Q4 Have any members of your household moved away due to lack of affordable housing?				
	Navenby		Wellingore	
Yes	2	1%	7	11%
No	170	96%	54	87%
No Answer	5	3%	1	2%
TOTAL	177	100%	62	100%

<b>Q4b If affordable accommodation was available, would they return?</b>		
	<b>Navenby</b>	<b>Wellingore</b>
Yes	0	1
No	0	2
Don't know	2	1
No Answer	0	3
<b>TOTAL</b>	<b>2</b>	<b>7</b>

<b>Q5 Is there anyone who could live independently if alternative accommodation was provided?</b>				
	<b>Navenby</b>		<b>Wellingore</b>	
Yes	8	5%	2	3%
No	153	86%	58	94%
No Answer	16	9%	2	3%
<b>TOTAL</b>	<b>177</b>	<b>100%</b>	<b>62</b>	<b>100%</b>

<b>Q6 Which statements describe your housing situation?</b>		
	<b>Navenby</b>	<b>Wellingore</b>
Current home too large	8	5
Current home too small	7	2
Need help/support to live independently in property	5	1
Unable to cope with stairs in current home	0	1
Unable to afford rent/mortgage in current property	5	3
Private tenancy is due to end	1	2
Current home is too far away from work or family	3	2
Need increased security of tenure	2	0
Home in poor condition	3	2
Need to spend more than 10% of household income on fuel	12	5
Lack of amenities in the current home	1	1
Home is too costly to maintain	4	0

<b>Q7 Would you be in favour of a small development of affordable housing?</b>				
	<b>Navenby</b>		<b>Wellingore</b>	
Yes	114	64%	39	63%
No	55	31%	18	29%
Don't Know		0%	1	2%
No Answer	8	5%	4	6%
<b>TOTAL</b>	<b>177</b>	<b>100%</b>	<b>62</b>	<b>100%</b>



Q7b Do you own any land you would be interested in using for affordable housing?				
	Navenby		Wellingore	
Yes	2	1%	2	3%
No	160	90%	57	92%
No Answer	15	8%	3	5%
TOTAL	177	99%	62	100%

Q8 How many people in each age group are in housing need?								
		0-15	16-24	25-44	45-59	60-74	75+	TOTAL
Navenby	Male	6	4	5	2	4	0	21
	Female	7	3	5	3	4	2	24
	TOTAL	13	7	10	5	8	2	45
Wellingore	Male	2	2	0	1	0	0	5
	Female	1	1	4	1	0	0	7
	TOTAL	3	3	4	2	0	0	12

Q9 Who needs to move?		
	Navenby	Wellingore
Single person	8	1
Couple	4	0
Family	5	4
2 Separate Individuals	0	0
Other (Blank)	2	0
TOTAL	19	5

Q9a When would household need to move?		
	Navenby	Wellingore
Now/12 months	7	5
Next five years	12	0
No Answer	0	0
TOTAL	19	5

Q9b Will the current home be left empty?		
	Navenby	Wellingore
Yes	9	3
No	10	2
No Answer	0	0
TOTAL	19	5

<b>Q10 What alternative accommodation is needed?</b>		
	<b>Navenby</b>	<b>Wellingore</b>
House	11	5
Bungalow	4	0
Flat	4	0
Extra care	0	0
Sheltered Housing	3	0
Other	0	0

<b>Q11 How many bedrooms are needed?</b>		
	<b>Navenby</b>	<b>Wellingore</b>
1	2	0
1-2	2	0
2	9	2
2-3	1	1
3	4	2
4	1	0
Not specified	0	0
<b>TOTAL</b>	<b>19</b>	<b>5</b>

<b>Q12 Which would best suit your housing needs?</b>		
	<b>Navenby</b>	<b>Wellingore</b>
Buying on the open market	7	2
Renting (RSL/LA)	11	4
Renting (Private Landlord)	3	0
Shared Ownership	0	2
Not specified	0	0

<b>Q13 Where would you consider living?</b>		
	<b>Navenby</b>	<b>Wellingore</b>
Navenby	18	5
Wellingore	16	4
Neighbouring villages	8	1
Nearest Town	3	1
Other	0	0
Not Specified	0	0

<b>Q13 Where would you prefer to live?</b>		
	<b>Navenby</b>	<b>Wellingore</b>
Navenby	10	1
Wellingore	1	2
Neighbouring villages	1	0
Nearest Town	0	0
Other	0	0
Not Specified	8	2
<b>TOTAL</b>	<b>20</b>	<b>5</b>

The remaining questions are omitted to protect the confidentiality of the respondents.

## Appendix 2

### Detailed Comments

"Thinking of our future needs, we would like to see sheltered accommodation or elderly person's flat built in the Navenby area, either to buy or rent."

"Very few questions answered as we are the owner occupiers and do not envisage requiring any alternative accommodation."

"Navenby would not benefit from cheap housing. It is a nice commuter village which has good facilities as it is. People pay a premium to live here and do not want it ruined by a large, cheap housing estate full of the types of people which would occupy it. Build it nearer to the city where these people can afford to travel in to the city amenities instead of being marooned out here ruining our atmosphere."

"Affordable housing must be built close to where employment is available thereby reducing travelling costs. No such employment seems to be available in rural areas. If banks/building societies had only lent what was affordable to pay back then the price of houses would have affected the money available to buy them (how it used to be). We would not then be in this position."

"Q7 does not state size of development."

If the above was quantified and only a small amount of housing was to be built in Navenby I/we would have no concerns.

(NB: We read development as a large building project/estate!)"

"I am now a resident in Holmleigh Residential Home, Lincoln Road, Navenby and shall eventually be selling my cottage in the village."

"No further building required in Navenby in my opinion. Already losing village ambience"

"Currently caring for sick relative but will need to move when she passes on – no certain timescale."

"Our son was lucky enough to purchase a shared ownership property in the village last year but this was one of two available. If we are to retain the youngsters of the village then we must provide further affordable housing, also plan for the future of the young children still at school so they too have a chance in the housing market."

"[In support of a development] In principle if it was kept for local people."

"I would be very happy to support a small development of affordable housing for older local people as it could be upsetting for older people to have to move from their village maybe because of financial difficulties BUT not for younger people. Younger people don't NEED to live in a village and certainly shouldn't have extra help to do so. Why would they NEED to live in a village? Most jobs are closer to town. Amenities like shops, bars and cafes are mostly near town. It's expensive to travel from villages – would you help them with that too? If I couldn't afford to live in a

village I would move closer to town. I wouldn't expect you to help me. So older folks yes – young – no! Anyway – house prices are falling like a stone....”

“We do not need any extra housing development in Navenby or Wellingore area, we have quite sufficient. Thank you”

“Although I appreciate that people, such as myself have put a strain on housing the council must appreciate that people, such as myself, had to pay these high prices to have the opportunity to live in a lovely village, such as Navenby. My experience of affordable housing is that of reduced local house values, inability to sell because of poor maintenance/not caring for property by tenants and general decline of the area. Navenby has had to face a high crime rate recently with an increasing number of thefts, my concern is that this will increase further with a development of affordable housing. Please don't do it!!!”

“Navenby getting to big for the doctors available so no more houses should be built – we have to wait days to see a doctor”

“My daughter used to live in Navenby. She moved to the other side of town approx 7 years ago – Langworth – because Navenby and this area had so much more building on it that the roads became too congested to get into work in the mornings since she moved many more buildings have been built here. When you are thinking of building new homes – it would be a good idea if you would take this sort of thing into consideration. Also leave us small grassy areas where people can sit in the quiet of the day – and young people can play. We do not need anymore buildings here in Navenby.”

“We have been living in private shorthold tenancy for the past 9 years, now that we are approaching retirement we are in need of a more permanent secure house, we cannot be constantly moving from place to place at a landlords request. Our previous landlords have always assured us of a long term home and we have always been known as very desirable tenants because we look after the property and garden as if it were our own, with excellent references. Our previous 2 landlords suddenly decided they needed to sell, that is why we have had to keep moving. We hope very much that you will contact us when suitable property is available.”

“I appreciate the fact that people do need to be housed but the words affordable/social housing springs to mind all the stories that go with it. The houses themselves are, usually built to a basic standard and in a high density too. You say they would be built for local people but if they were empty, what then? The only places I consider to build such housing is where I have suggested, and possible near to the memorial hall in Wellingore, might be an area. To build anywhere else in Wellingore, Navenby or between Wellingore and Navenby would be extremely wrong and would spoil this area completely.”

“I would prefer to see new houses on small sites in village style”

“I have done my best to complete the questionnaire but many of the ‘squares’ do not appear to apply to my circumstances.....I guess I am very fortunate. However, I trust what information I have supplied will be of some use in your survey. Best of luck.”

"House I have is small and expensive as I don't get full housing benefit, as a result my family are suffering financially, I have been on housing list approx 2 years and have sent in medical forms to assist my application as I have depression and a bad back and neck and living in my current home with financial difficulties are making it worse and very hard to live a normal happy life."

"This questionnaire did not allow for an unbiased view point. It is heavily focussed on an affordable housing need and yet the majority of people receiving this form probably do not need affordable housing. Section 2 – assumes a housing need. Section 3 – assumes a housing need. As a result the council are likely to get a false view of the housing need."

"I may require help in time to come"

"The biggest stumbling block to purchasing a property; particularly for young people trying to get a foot on the housing ladder; is trying to find the deposit required for mortgages."

"We moved to Navenby 1 year ago to be near our daughter. We sold our house at a much reduced amount because buyers were few & far between. We could only find a private rented bungalow. The rent is almost £700 per month and we are now using our savings to supplement our income since the drop in the bank rates. We therefore need to move to a much more affordable rented property. We need a bungalow because of Arthritis in a number of joints, therefore a walk-in shower is a necessity."

"I am 85 at the moment do not need any help. Daughter and family live in Wellingore. Understand the need for council housing as a starter then couples should move on not live on the council for years. Give the young a start."

"I own my bungalow and live alone"

"In our opinion our village is not suitable for this type of development – there are no facilities and the land and area are already overdeveloped – the roads cannot support any further traffic or properties."

"I live at home with my girlfriend and her daughter. We live at my mum's house but are looking and trying to get our own house but are looking and trying to have another child but there just is no more room at my mums house."

"If a need for affordable housing is found to be needed then rather than over development a reduction of high cost housing should take place to enable low cost housing to be built. Navenby and Wellingore have seen an increase in development that has reached its limit in my personal opinion."

"A small development – yes. Less infilling, especially in the conservation area of the village which is being spoiled by an increasing number of large modern houses."

"Priority to local people and/or people who have been linked to area (eg. For being close to dependants etc.)"

"Whilst providing 'affordable' housing seems a good idea there is no local employment, consequently transport cost to work can be higher."

"When I move out of here it is going to be one of

- a) in a box!
- b) Into Holmleigh – Navenby
- c) Into something v. much smaller within easier reach of 2 daughters – possibly a Macarthy & Stone new house!

This place is too big – but I can't cope with the upheaval of a move – and having seen my mothers capital eroded by care home fees – staying put is the best way to ensure that I have funding when required or for housing costs in Cambridgeshire.

We moved in 1970 – the day after the builders moved out."

"We see no need for such accommodation for ourselves."

"House prices are tumbling. I would focus the questions more on existing properties which may be becoming affordable. The village is too built up and clogged with private vehicles as it is. If wages don't fall as quickly as house prices the problem will decline.

Also I would have tried to make the questionnaire measure positive factors as well such as proportion of residents who feel appropriately housed, and affordably."

"When planning and designing great consideration must be given to SPACE. You see so often where too many dwellings are built on too small an area. This will only result in problems in the future.

There should be stricter guidelines to making available room to park vehicles – Play areas for children – room for service vehicles/deliver vehicles – the community/council shouldn't necessarily pay for this – landowners/developers make far too much money out of housing."

"We need affordable home in the rural area of the cliff edge villages. I have 3 children 20, 18, 15. I would like them to have the opportunity to buy, rent and affordable property locally.

We also need employment locally and if jobs are available in Lincoln, Sleaford, Boston, Grantham or Nottingham we also need a sustainable transport system to allow people to commute."

"Too frail to move or modify"

"Due to retire in 5 years – financial situation will then change. May look to move to smaller accommodation – bungalow then."

## Appendix 3

### 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 'HomeBuy 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 [www.communities.gov.uk](http://www.communities.gov.uk)

**Private Rented Accommodation**

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

**Shared Ownership**

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 portion 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.