

Local Affordable Housing Need Survey

Analysis Report

Potterhanworth Parish

Survey Period: November 2010 – December 2010



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Appendix 1 - Affordable Housing Definitions

1.0 Introduction

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

2.0 Survey Process

Questionnaire

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

Questionnaires were distributed by hand to all households in Potterhanworth. A postal return was used to retain individual anonymity. All questionnaires were distributed with pre-paid return envelopes 33(%) of questionnaires have been returned.

3.0 Analysis

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

A total of 105 surveys were returned.

You and Your Household – Current Living Arrangements

1. How many people live in your home?

35%, (34n) of respondents indicated that they live in a two person household, 26%, (25n) indicated that they live in a one person household, 25%, (24n) live in a four person household, 8%, (8n) live in a three person household, 4%, (4n) live in a five person household, and 1%, (1n) live in a six person household. The graph below provides a summary of these results:

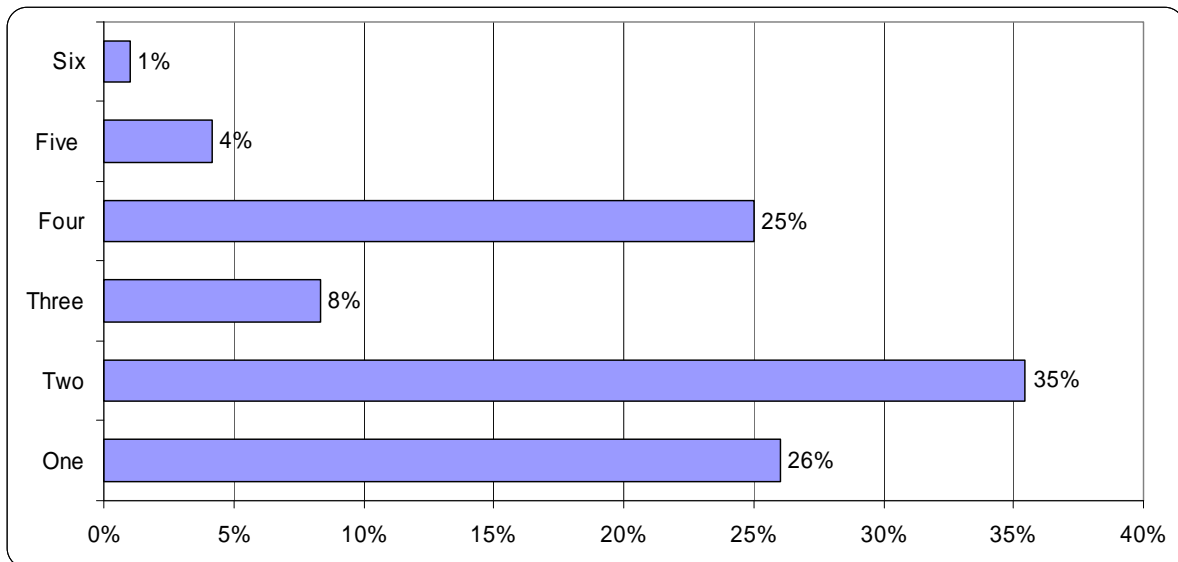


Figure 1: Number of people living in home (96n respondents)

2. How would you describe your home?

Around three quarters of respondents 74%, (76n) described their home as a house, 21%, (22n) described their home as a bungalow, and 4%, (4n) stated their home was sheltered/retirement housing. The following graph provides a summary of the responses:

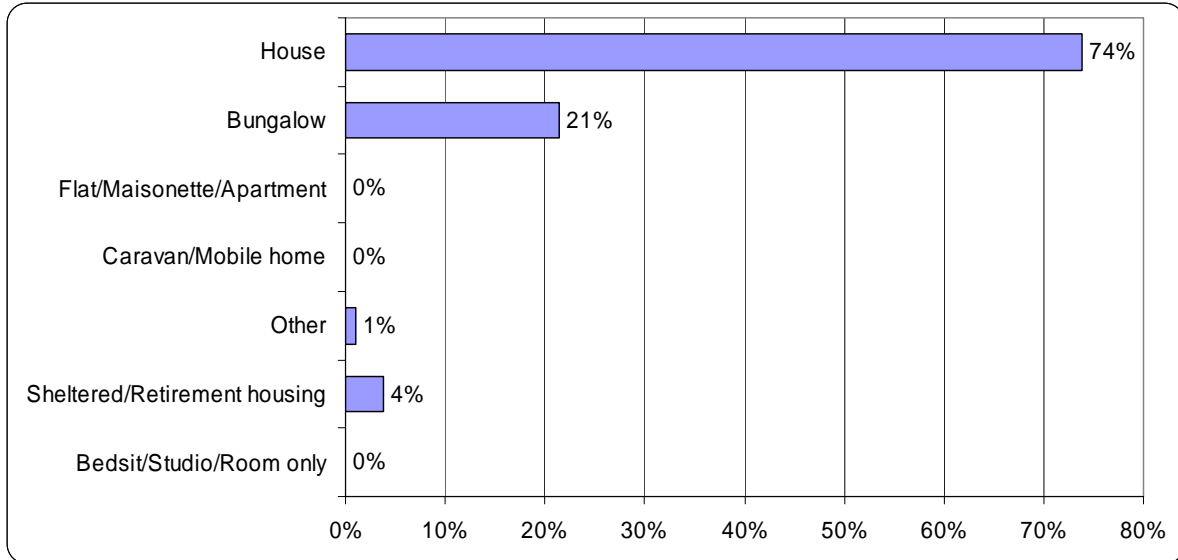


Figure 2: Type of home currently living in (103n respondents)

- 1n respondent indicated that the type of ownership of their home was a dormer bungalow.

3. What type of ownership is your home?

40%, (42n) indicated that their home was owned with a mortgage and 38%, (40n) of respondents indicated that their home was owned outright. This was followed by renting from the Council 13%, (13n), renting from a private landlord 2%, (2n), renting from a Housing Association 7%, (7n) The graph below provides a breakdown of this:

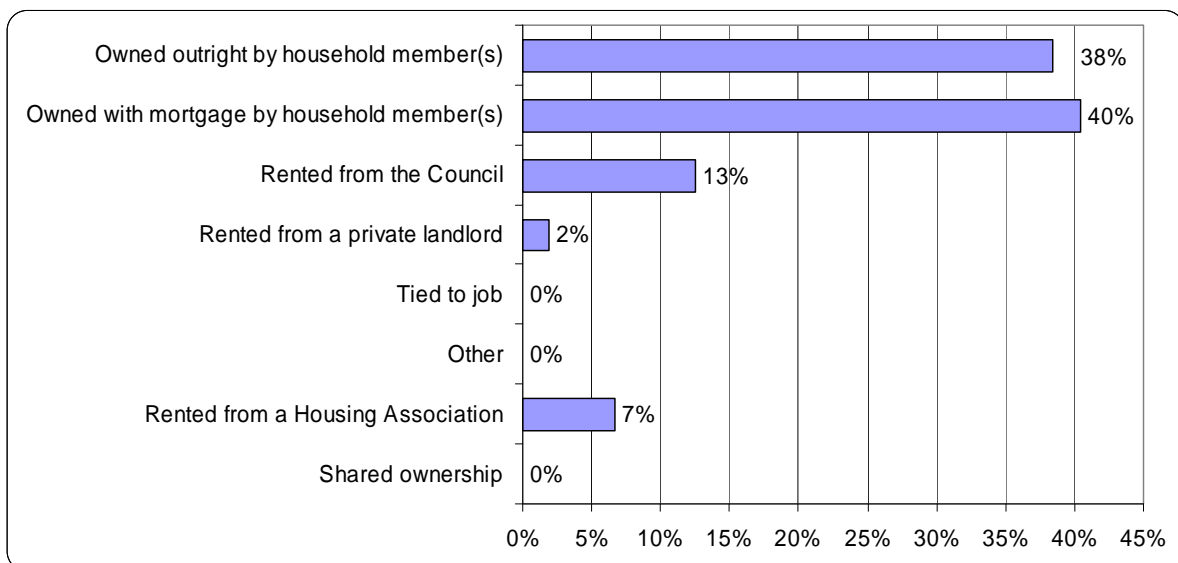


Figure 3: Type of ownership of current home (104n respondents)

4. How many bedrooms does your home have?

37%, (37n) of respondents indicated that their home has four bedrooms, 35%, (35n) of respondents indicated that their home has three bedrooms, 19%, (19n) have two bedrooms, 4%, (4n) have one bedroom and another 5%, (5n) have five or more bedrooms. The figure below shows this:

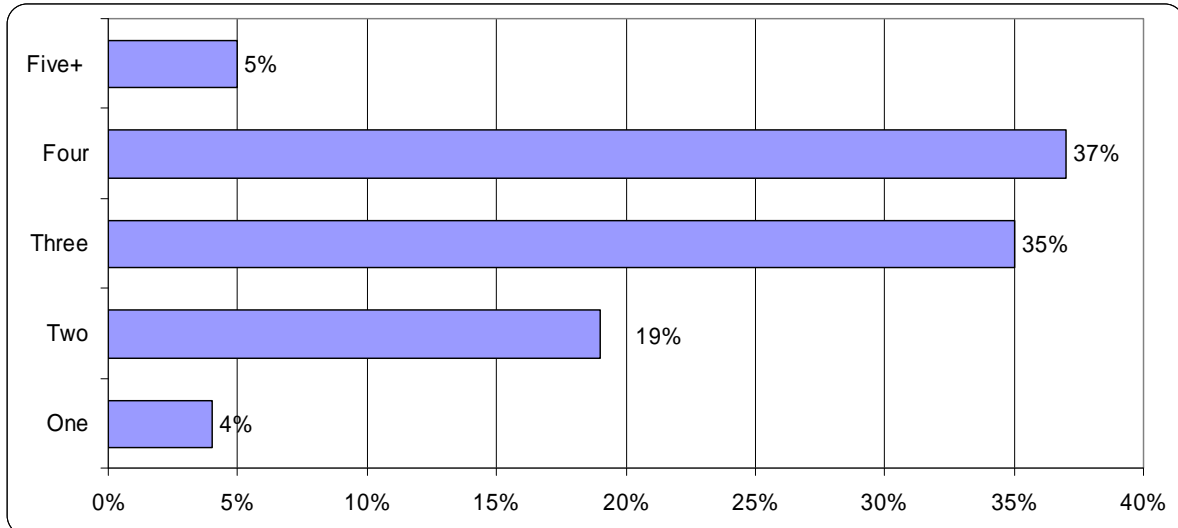


Figure 4: Number of bedrooms in current home (100n respondents)

5. What type of household are you?

38%, (33n) of respondents indicated that they live as part of a two-parent family 30%, (30n) of respondents indicated that they live as part of a couple in their current household, and 18%, (18n) live as a one-person household. 7%, (7n) live as part of an older person household, and 3%, (3n) live as a lone-parent family. The figure below provides a breakdown of this:

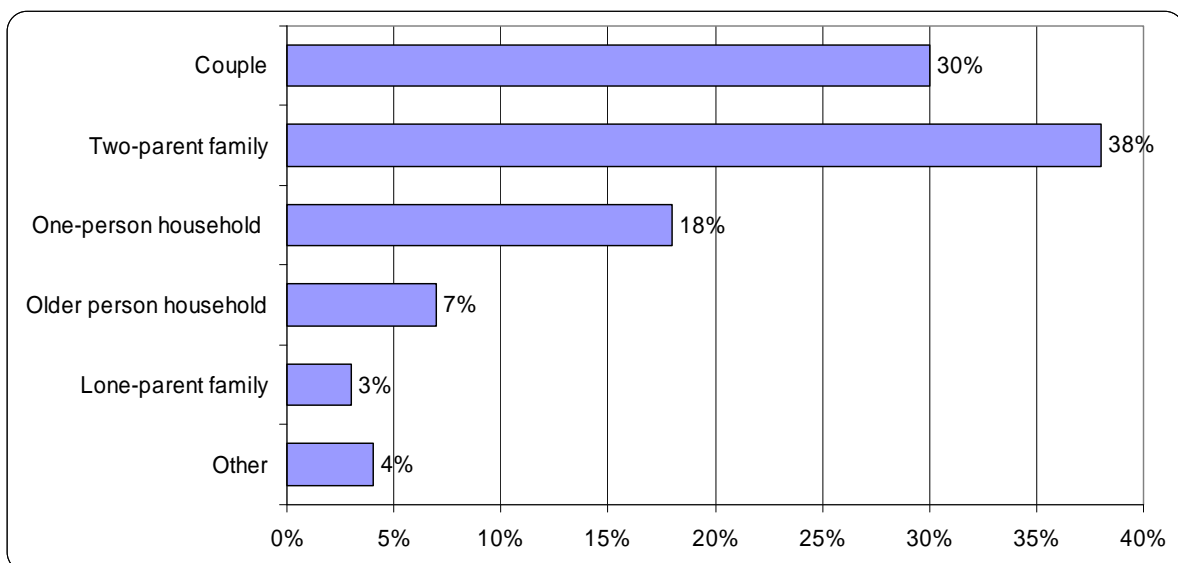


Figure 5: Type of household currently (95n respondents)

4n respondents (4%) indicated that their household was a different type that was not listed in the question. These household types were:

- “Couple plus one other”
- “1 +partner and 2 in HE”
- “Couple and elderly mother”
- “One person with adult son ‘returner’”

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

38%, (38n) of respondents indicated that they have been living in the Parish for 21 years or more, 18%, (18n) had been living in the Parish between 1 and 5 years, 31%, (31n) between 6 and 10 years, 7%, (7n) between 11 and 15 years, 3%, (3n) between 16 and 20 years, and 2%, (2n) had been living in the Parish for less than 1 year. The graph below provides a summary of these results:

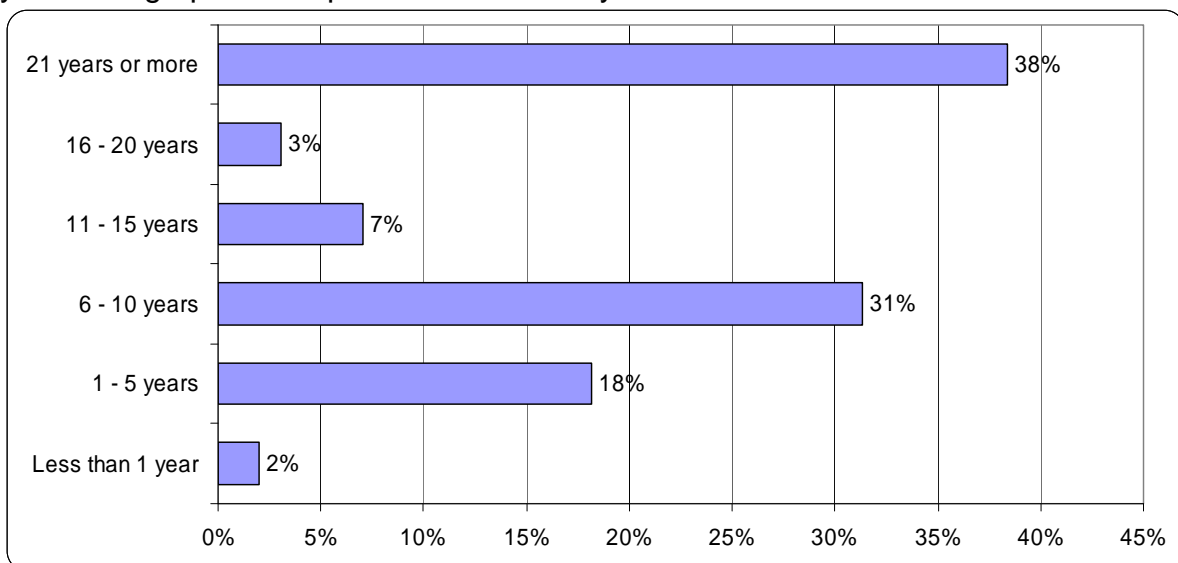


Figure 6: Time living in parish (100n respondents)

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

Nearly three quarters of respondents 71%, (68n) stated that they would be in favour of a development of affordable housing for local people within their parish if there was a proven need, and the remaining 29% (28n) stated that they would not be in favour of this. See chart opposite:

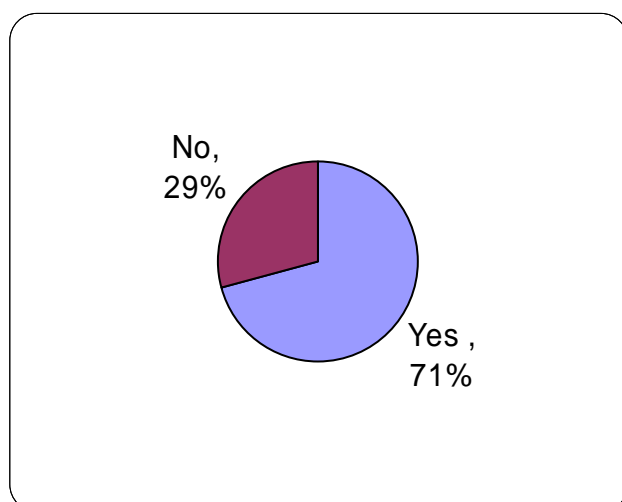


Figure 7: In favour of affordable housing development (96n respondents)

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

8. Physical adaptations needed

The majority of respondents (95%, 94n) indicated that they do not need any physical adaptations carrying out to their property to make their life easier, although 5% (5n) indicated that they did need physical adaptations. See chart opposite:

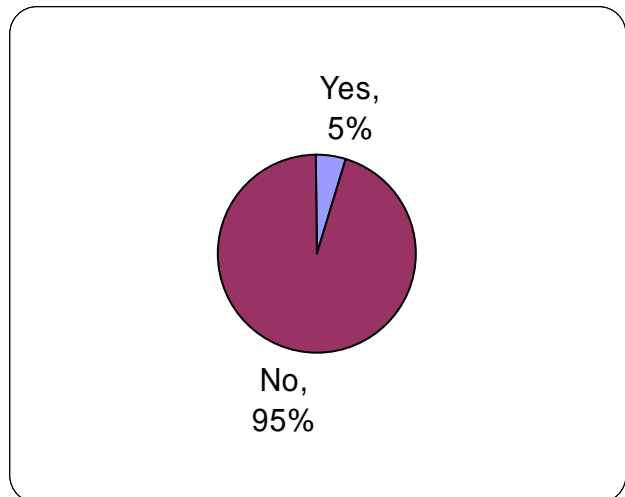


Figure 8: Adaptations needed (99n respondents)

9. Heating your home

Three quarters of respondents (75%, 76n) indicated that they are not finding it expensive to heat their home due to lack of insulation or an inadequate heating system and so could not benefit from new central heating, loft or cavity wall insulation. The remaining quarter (25%, 26n) indicated that they are finding it expensive to heat their home due to this and could benefit from new central heating, loft or cavity wall insulation. See chart opposite:

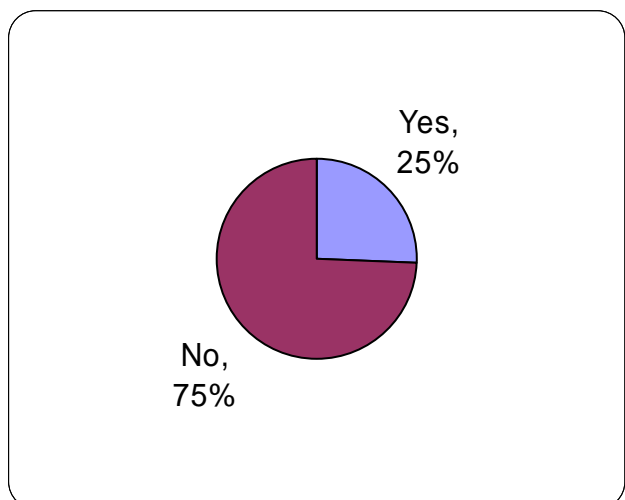


Figure 9: Heating your home (102n respondents)

10. Financial assistance to improve home

Most respondents (94%, 95n) indicated that their property is not in disrepair and does not have health and safety hazards so they do not need financial assistance to improve their home. The remaining 6% (6n) indicated that their property is in disrepair and they need financial assistance to improve it. See chart opposite:

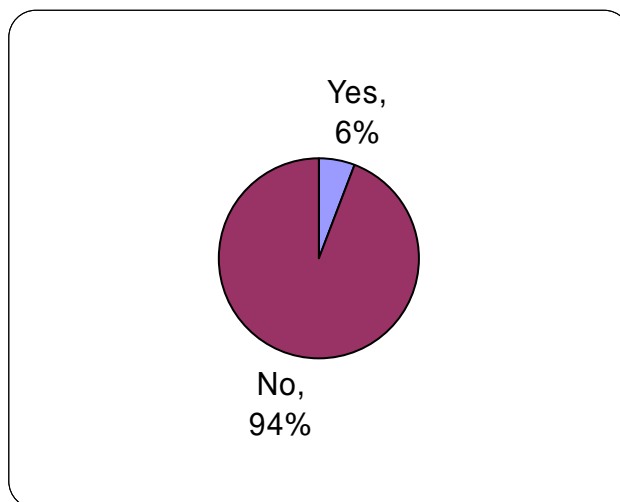


Figure 10: Home improvements (101n respondents)

You and Your Household – Housing Needs

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

The majority of respondents (94%, 91n) indicated that everyone who lives in their household do not need to move together from their home in the next two years, and 6% (6n) indicated that they do need to move together in the next two years. See chart opposite:

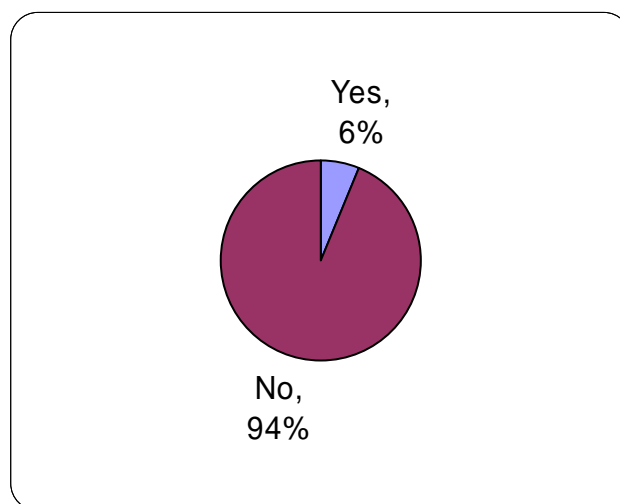


Figure 11: Household moving (97n respondents)

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

Almost all respondents (95%, 92n) indicated that there is no-one living in their house who needs to move to alternative accommodation in the next two years, and 5% (5n) indicated that there was. See chart opposite:

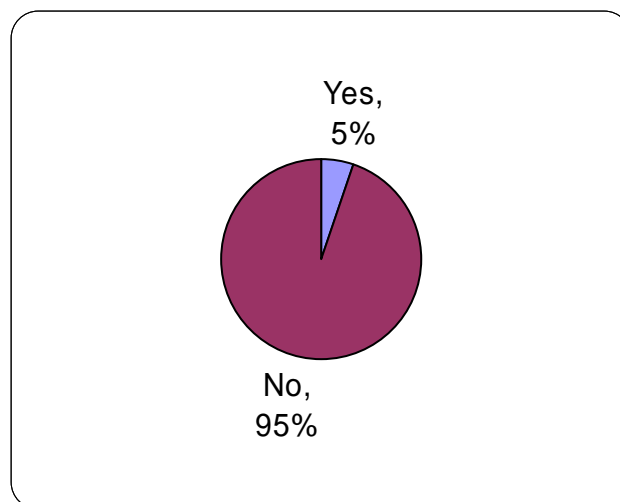


Figure 12: Someone in household moving (97n respondents)

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

Almost all respondents (92%, 92n) indicated that no-one in their family had moved away from the Parish in the last five years due to difficulties finding a suitable home locally, and 8% (8n) indicated that they had. See chart opposite:

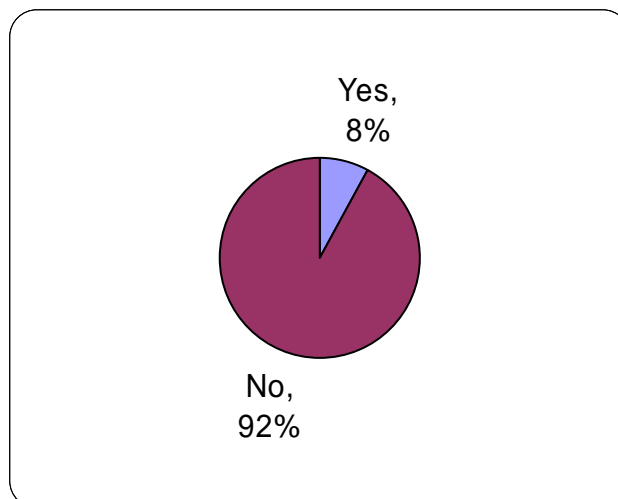


Figure 13: Family member moved away (100n respondents)

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

Those respondents who indicated that everyone who lives in their household needs to move together from their home in the next two years (questions 11 and 12) stated how many people would be in household one and how many in household two. The following tables summarise their responses:

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

15. Type of ownership for each new household

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

| Table 2. Ownership needed for new household(s) | | |
|---|------------------------|------------------------|
| Ownership | Household 1 (n) | Household 2 (n) |
| Owner occupied | 3 | 2 |
| Private rent | 1 | 1 |
| Council rent | - | 1 |
| Housing association rent | 3 | - |
| Housing association shared ownership | - | - |
| Housing association intermediate rent | - | - |

16. Type of accommodation for each new household

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

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

17. Number of bedrooms needed for each new household

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

| Table 4. Bedrooms needed for new household(s) | | |
|--|------------------------|------------------------|
| Number of Bedrooms | Household 1 (n) | Household 2 (n) |
| One | 1 | - |
| Two | 3 | 1 |
| Three | 1 | 2 |
| Four | 1 | - |

18. Where is the accommodation required?

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

| Table 5. Location of accommodation | | |
|---|------------------------|------------------------|
| Location | Household 1 (n) | Household 2 (n) |
| In Potterhanworth itself | 4 | 2 |
| Outside the District | - | 1 |
| Elsewhere in the District | - | - |

19. Main reason for moving

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

| Table 6. Main reason for moving | | |
|--|------------------------|------------------------|
| Reason for moving | Household 1 (n) | Household 2 (n) |
| Need larger accommodation | - | - |
| Need smaller accommodation | 2 | - |
| Need physically adapted accommodation | 2 | - |
| Need cheaper home | 1 | - |
| Need to be closer to employment | - | 1 |
| Need to be closer to a carer or dependant to give or receive support | - | - |
| Son or daughter setting up home | 1 | 4 |
| Other | 1 | - |

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

Out of those respondents who indicated that more than one household will be formed from their existing household no-one stated that these households are registered separately on the North Kesteven housing waiting list. The figure below shows this:

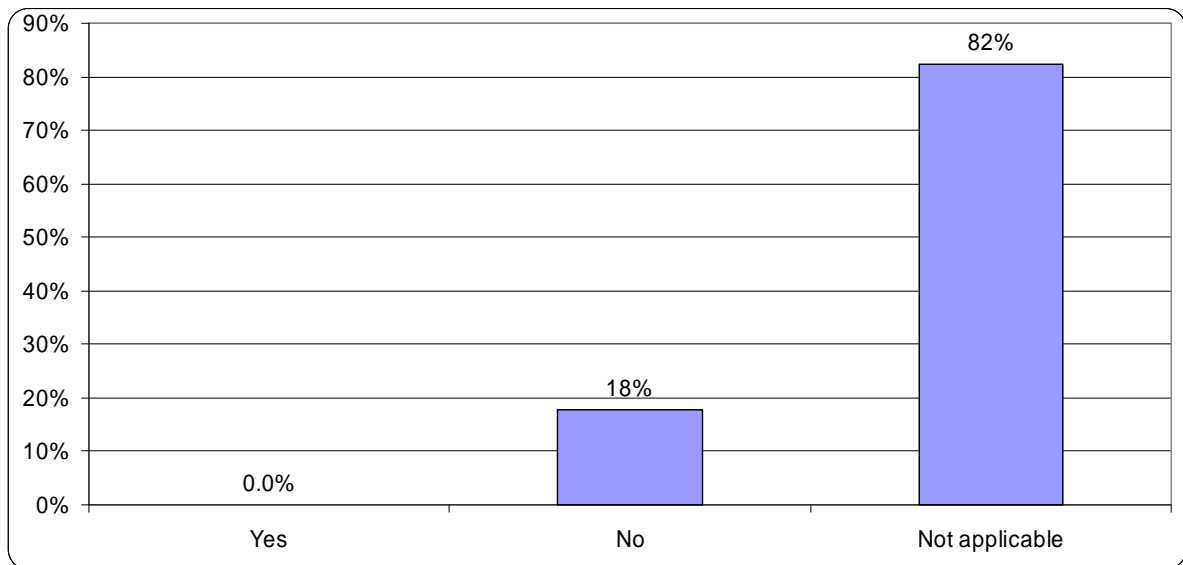


Figure 11: North Kesteven Housing Waiting List (17n respondents)

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

Out of those respondents who indicated that they need physically adapted accommodation, 1n (50%) respondent who answered this question stated that it would not be possible for them to remain in their current home, 1n (50%) indicated that if the Council could carry out adaptations to their property, they would be able to stay in their current home.

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

Respondents were asked to state how much the new household(s) would be able to pay if they intend to rent. The table below shows the responses:

| Table 7. Amount of rent | | |
|--|------------------------|------------------------|
| Reason for moving | Household 1 (n) | Household 2 (n) |
| Under £50 per week / £215 per month | - | 1 |
| £51 to £60 per week / £216 to £260 per month | 2 | - |
| £61 to £70 per week / £261 to £300 per month | - | - |
| £71 to £80 per week / £301 to £350 per month | - | - |
| £81 to £90 per week / £351 to £390 per month | 1 | - |
| £91 to £100 per week / £391 to £430 per month | - | 1 |
| £101 to £150 per week / £431 to £650 per month | 1 | 1 |
| £151 to £200 per week / £651 to £865 per month | - | - |
| Above £201 per week / £866 per month | - | - |

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

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

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

24. Do you have savings for a deposit?

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

| Table 9. Savings for a deposit | | |
|---------------------------------------|------------------------|------------------------|
| Reason for moving | Household 1 (n) | Household 2 (n) |
| Yes | 1 | 3 |
| No | 3 | 1 |

25. Annual Income

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

| Table 10. Annual Income | | |
|--------------------------------|------------------------|------------------------|
| Reason for moving | Household 1 (n) | Household 2 (n) |
| Below £10,000 | 1 | - |
| £10,001 to £15,000 | - | 1 |
| £15,001 to £20,000 | 3 | 1 |
| £20,001 to £25,000 | 1 | - |
| £25,001 to £30,000 | 1 | 1 |
| £30,001 to £35,000 | - | 1 |
| £35,001 to £40,000 | - | - |
| Above £40,000 | - | - |

26. Any other comments

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

Information Requests

- "The Potterhanworth School is at capacity now having doubled in size 7/8 years ago. If there are plans to build new homes for families will the school expand?"
- "The large tree outside our house that large root has cracked the path a builder told me the root is travelling towards water tank and our bathroom and could cause damage the path has been sorted and is cracked again, I have a knee replacement and I tripped over risen where it is cracked."
- "Please can you tell us about the 80% private rent? We have never heard about this?"
- "Corner of gutters are dripping, driveway sinking, cats fowling our garden, dogs yapping too much."

- "Earlier this year when mum was very ill we found the district nurses reluctant to visit more than once a week. In addition she was bed ridden for 3 weeks following a long period in hospital and we struggled to get her in and out of the bath. Conversion of our bathroom would mean we could stay here. We put our property up for sale in August for this reason, withdrew it a month later because we love living here and felt we could get help to stay if the need arose. I'm sorry to go on but until you are in the position where you have the responsibility to look after an elderly relative who then takes ill you are not aware of the issues. Any information particularly re: home visiting would help for the future because we both work full time and the 7 weeks we suffered earlier this year could have been easier had we had some support. Many thanks."
- "Walk in shower (please)."
- "The village has suffered identity loss by the amount of building over recent years both private and public sector & there is currently a massive development less than a mile away in Nocton, with no improvements in medical, educational or retail on street parking and substantial traffic increase is a real nuisance."
- "This is another waste of money, all these stamps, manpower etc."
- "My driveway slopes and can be slippery in cold weather (I am arthritic and cannot afford to fall). There is a large expense of concrete across which I must travel to gain access to the building. This too can be slippery and icy. Garden paths are uneven and present a trip hazard (flagstones have settled through time)."
- "Well designed affordable housing would be an asset to the village and help develop the sustainability of the area. Work space/starter units should also be encouraged, and grants for a 'House Shop, Hub' considered along with reinstating the post office."

Profile of respondents

| | Number (n) | Percentage (%) |
|---|------------|----------------|
| Gender | | |
| Male | 37 | 43% |
| Female | 50 | 57% |
| Number of respondents | 87 | |
| Age | | |
| 16 - 24 | 0 | 0% |
| 25 - 34 | 5 | 5% |
| 35 - 44 | 15 | 17% |
| 45 - 54 | 19 | 21% |
| 55 - 64 | 19 | 21% |
| 65 - 74 | 15 | 17% |
| 75 - 84 | 14 | 16% |
| 85+ | 2 | 2% |
| Number of respondents | 89 | |
| Disability, Illness or infirmity | | |
| Yes | 23 | 26% |
| No | 64 | 74% |
| Number of respondents | 87 | |
| If yes, limits activities | 16 | 76% |
| If no, limits activities | 5 | 24% |
| Number of respondents | 21 | |
| Ethnicity | | |
| White British | 90 | 100% |
| White Irish | 0 | 0% |
| White Other | 0 | 0% |
| Mixed Background | 0 | 0% |
| Chinese | 0 | 0% |
| Black or Black British | 0 | 0% |
| Indian | 0 | 0% |
| Pakistani | 0 | 0% |
| Any other Ethnic group | 0 | 0% |
| Number of respondents | 90 | |
| Religious Belief | | |
| No religion | 22 | 25% |
| Christian - all denominations | 64 | 72% |
| Prefer not to say | 2 | 2% |
| Other | 1 | 1% |
| Number of respondents | 89 | |
| Sexual Orientation | | |
| Heterosexual/Straight | 83 | 97% |
| Gay/Lesbian | 0 | 0% |
| Bisexual | 0 | 0% |
| Other | 1 | 1% |
| Prefer not to say | 3 | 3% |
| Number of respondents | 87 | |

4.0 Eligibility of respondents for affordable housing

Out of the 4 respondents indicating they needed affordable housing and to move in the next 2 years or someone in their household needed to move in the next 5 years, all 4 wanted to remain in the Parish.

In December 2010 the numbers on the NKDC Housing Register expressing interest in homes in the village was 111 of which 3 stated the village as their first choice preference. 1 of the 111 live in the village and 70 are classed as being in housing need.

5.0 Conclusions

AFFORDABILITY

Affordability, based on a single person on North Kesteven average earnings of £20,645, and Potterhanworth's mean average property prices December 2010, the following table gives the income multiplier needed to buy a property.

| Property Type | Average Cost (£) | Average Income (£) | Required Income Multiplier |
|----------------|------------------|--------------------|----------------------------|
| Average | | | |
| 2 bed house | 130,000 | 20,645 | 6.2 |
| 3 bed house | 154,981 | 20,645 | 7.5 |
| 4 bed house | 328,980 | 20,645 | 15.9 |
| 5 bed house | 309,950 | 20,645 | 15 |
| 3 bed bungalow | 172,500 | 20,645 | 8.3 |

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

| Property Type | Average Cost (£) | Median Joint Average Income (£) | Required Income Multiplier |
|----------------|------------------|---------------------------------|----------------------------|
| Average | | | |
| 2 bed house | 130,000 | 30,582 | 4.2 |
| 3 bed house | 154,981 | 30,582 | 5 |
| 4 bed house | 328,980 | 30,582 | 10.7 |
| 5 bed house | 309,950 | 30,582 | 10.1 |
| 3 bed bungalow | 172,500 | 30,582 | 5.6 |

The existing level of affordable housing provision in Potterhanworth is 59 units (not including private sector housing) and there have been 12 void Council properties in the last 5 years – 5 bungalows and 7 houses.

Potterhanworth Questionnaire Findings

From the Questionnaire survey there were 4 respondents with a need for an affordable home within the next 5 years who wanted to remain in the village.

A separate survey of the applicants on the Council's Housing Register that specified a preference to live in Potterhanworth highlighted 33 people that would be interested in a property in the village. Of these 7 people indicated that they have a strong local connection with the village, and thus would be potentially eligible for a home on an affordable housing site, if one could be found, and developed.

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

6.0 Recommendations

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

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

| Property needed | Social Rented |
|------------------------|----------------------|
| 1 bed flat | 3 (1 disabled) |
| 2 bed house | 3 |
| 3 bed house | 1 |
| 4 bed house | 1 |
| 1 bed bungalow | 1 |
| 2 bed bungalow | 2 |
| Total | 11 |

We would therefore like to consider looking at progressing a scheme for 6-8 units. However this would be subject to finding suitable land for the site, a Housing Association progress the scheme and funding being received from the Homes and Communities Agency.

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

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

Appendix 1 - Affordable Housing Definitions

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

There are two main types of affordable housing:-

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

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

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

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

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

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

Rural Exception Sites

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

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

Rural Departure Sites

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

Appendix 2 – respondents to the survey that had a need for affordable housing

| Respondent | Property required | Tenure | Location required | Reasons for needing to move | On Councils housing register? | Household income | Recommended property |
|------------|-------------------------|--|-------------------|---|-------------------------------|-------------------|---|
| 18 | 4 bed house or bungalow | Private rent, council, rent or housing association | In the Parish | Need larger accommodation | No | £20,001 - £25,000 | 4 bed house affordable rent or shared ownership |
| 36 | 3 bed bungalow | Housing association rent | In the Parish | Happy in the village | No | £15,001- £20,000 | 3 bed bungalow affordable rent |
| 51 | 2 bed bungalow | Housing association rent | In the Parish | Need physically adapted home and cheaper home | No | £15,001 - £20,000 | 1 bed bungalow affordable rent |
| 95 | 2 bed flat | Council rented | In the parish | Son/daughter setting up own home | No | £10,001- £15,000 | 1 bed flat affordable rent |