

AFFORDABLE HOUSING NEEDS
SURVEY REPORT

**Tallington and Uffington
Lincolnshire**

September 2010

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

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

www.communitylincs.com

Affordable Housing Needs Study for Tallington and Uffington, Lincolnshire

September 2010

Contents

<u>Part One</u>	page
Introduction	4
Profile of the study area	
- Setting of the villages	5
- Village facilities	5
- Planning policy status for affordable housing	6
- Demographic characteristics	7
- Socio - economic factors	9
- Market housing	10
- Local Authority housing for rent	12
 <u>Part Two</u>	
The affordable housing needs survey	
- Methodology	14
- Summary of responses	14
- Analysis of need	15
- Local Authority housing register	19
 Conclusion and recommendations	20
 <u>Part Three</u>	
Appendices	
Appendix 1 - Affordable housing needs survey questionnaire and introductory letter	23
Appendix 2 - Summary of survey respondents registering a need for affordable housing	28
Appendix 3 - Summary of local need on SKDC housing register	29
Appendix 4 - Comments from survey respondents	30
Appendix 5 - Glossary of terms	32

Part One

Introduction

Profile of the study area

Introduction

Community Lincs has been commissioned by Larkfleet Homes to undertake an independent Affordable Housing Needs Survey for the communities of Tallington and Uffington in Lincolnshire

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

For the purposes of this study, affordable housing can be defined as housing which is provided for local people who are unable to rent or purchase a house on the open market.¹

Some groups of people are particularly disadvantaged by the lack of suitable affordable accommodation. These include youngsters about to leave home but wanting to remain close to their family; families separating but wishing to stay in close contact; people who have been forced to leave their village because of unaffordable rents or mortgage repayments; carers for elderly, disabled or frail relatives; and people working in the village but having to travel long distances.

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

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

Planning policies that have placed tight development limits around villages have unwittingly contributed to inflated land values within settlements. In locations where planning policy would permit residential development, the resultant inflated land values would all but remove the possibility of developing sites solely for affordable housing. Within settlements with general housing potential, therefore, only those sites that are in the control or ownership of the Local Authority, Housing Associations (Registered Social Landlords) or philanthropic landowners, would appear to have a realistic chance of being developed entirely for affordable housing.

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

- a) through a legal agreement (Section 106 Agreement)² with Developers of larger housing sites to require a percentage of the development to be for affordable housing; and

¹ South Kesteven District Council Core Strategy – June 2010 - para 5.3.10

² Section 106 of the Town and Country Planning Act 1990 as substituted by the Planning and Compensation Act 1991. See also ODPM Circular 05/05: Planning Obligations – July 2005.

- b) by permitting affordable housing to be built on land where general housing would not normally be permitted (“exceptions site”), thus considerably reducing its valuation.

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

It is the primary aim of this report to measure the extent and nature of any shortfall in affordable housing in the study area by identifying the particular affordable housing needs of the people living in its communities.

Profile of the study area

Setting of the villages

The parishes of Tallington and Uffington contain 191 and 305 dwellings respectively with populations of 467 and 697. Whilst Tallington has grown noticeably since 2001 from 159 dwellings and a population of 406, Uffington has seen only limited growth from 296 dwellings and a population of 676.

The villages lie between 2 and 4 miles east of Stamford, astride the A16. The River Welland passes to the south of both villages and the main East Coast Main Rail Line crosses the A16 on the eastern edge of Tallington, creating a notoriously busy level crossing. Extensive former gravel pits to the east of Tallington now provide the setting for a Water Leisure Centre, Caravan Park and dry ski slope.

Both villages display a mix of stone and red brick properties interspersed with attractive green spaces. Uffington, in particular, is characterised by several imposing stone built properties in dominant positions within the village, many having Grade II Listed Building status. The surrounding landscape of mixed farming fieldscape with occasional stone boundary walls, mature hedgerows and prominent tree groupings provides an attractive open countryside setting. In Uffington, this is reinforced by the historic Uffington Park, which stretches south to the River Welland.

Longer term plans for a Tallington A16 by-pass to relieve traffic problems in the village caused by the railway crossing are included in Lincolnshire County Council’s latest Local Transport Plan. However, unless there is a major change in national funding, the scheme is unlikely to materialise in the foreseeable future.

Both villages fall within the South Kesteven District and the wider administrative area of Lincolnshire County Council.

Village facilities

Facilities in Tallington include the *Whistle Stop* public house, a spacious and well stocked playing field, St. Lawrence Church, a petrol filling station, a rest home for the elderly, a day care nursery, small industrial park and village hall in the former primary school building. The village shop and post office is currently closed and the post office

facility has been transferred, on an outreach basis, to the village hall, which also provides a venue for numerous community activities.

In Uffington, facilities include the St. Michael and All Angels Church, village hall, the Uffington Church of England primary school with 83 pupils on roll, the Copthill Independent School on Barnack Road with 301 pupils (aged 2 -11 years) on roll, *The Saffron Lounge* restaurant and two public houses – the *Gainsborough* at the western end of the village and *Ye Olde Bertie Arms* towards the eastern end.

Both villages are served by 2-hourly weekday bus services to Stamford and Market Deeping with connections to Peterborough and Grantham. The nearest railway station is at Stamford, where a range of higher order shopping, financial, secondary school and medical facilities are available. Peterborough, at some 16 miles, provides the highest order services and main hospital facilities whilst Grantham, at some 25 miles, hosts the District Council administration.

A limited range of employment opportunities can be found locally at *Tarmac's* concrete works, outlying farms, Tallington Lakes water leisure centre and the small industrial park on the eastern edge of Tallington. But most employment opportunities are to be found in Stamford, Bourne and Peterborough and to a lesser extent, Grantham.

The average distance traveled to work is 14.5 miles from Tallington and 19 miles from Uffington³. This is significantly further than the District average of 11 miles and the national average of 8.5 miles and indicates a need to travel substantial distances to find work and may suggest a relative shortage of local employment. Commuting by rail to London via Peterborough is a daily requirement for many professional workers.

This may also partly explain the high car dependency as evidenced by the exceptionally high incidence of households in 2001 having two or more cars in the villages (51.3% in Tallington and 64.5% in Uffington compared with 38% in South Kesteven and 29.5% nationally). Only 7.5% households in Tallington and 4.2% households in Uffington had no car compared with the District average of 18% and the National average of 26%⁴.

Planning policy status for affordable housing

Planning Policy for the development of affordable housing in Tallington and Uffington is contained within the South Kesteven District Council's Core Strategy 2010, the first document of its Local Development Framework.

It directs the majority of new housing development to the towns and the designated local service centres. New housing development in all other areas, including Tallington and Uffington, would be restricted to affordable, local needs, housing, agricultural and forestry workers accommodation and conversions in accordance with Policy SP 1 of the Core Strategy⁵.

³ Office for National Statistics – 2001 Census

⁴ Office for National Statistics – 2001 Census

⁵ Policy H1 – Residential Development - South Kesteven District Council Core Strategy – June 2010.

Within the terms of Policy H3, the Council may permit the development of affordable homes on rural exceptions sites in or adjacent to a smaller village where it clearly meets a proven need for local affordable housing and can satisfy essential planning criteria. Such homes should be available in perpetuity for local need.⁶ This applies to Tallington and Uffington.

Demographic characteristics

The 2001 Census shows some 406 people living in 159 dwellings in Tallington and 676 people living in 286 dwellings in Uffington at average household occupancy rates of 2.55 and 2.36 persons per dwelling respectively. The combined occupancy rate of 2.43 persons per dwelling is marginally higher than the 2.3% average rate for both South Kesteven and England and Wales.

The age profiles show a clear weighting towards the “middle aged” cohort in 2001, which, ten years on, we can expect to have moved more towards retirement age. The average ages of 44.4 years and 41.6 years in Tallington and Uffington were significantly higher than the District average of 39.5 years and the national average of 38.6 years.

Table 1 – Population age distribution

Age	Tallington	Uffington	Totals
0-4 yrs	29	26	55
5-15	43	85	128
16-24	19	57	76
25-44	131	186	317
45-64	88	240	328
65-74	37	53	90
75+	59	29	88
average age	44.1 yrs	41.6 yrs	42.5 yrs
median age	42 yrs	43.5 yrs	43 yrs

Source: Office of National Statistics 2001 Census

Table 2 – Comparative population age profiles

Age	Tallington %	Uffington %	Study area %	South Kesteven %	England/Wales %
0-4 yrs	7.0	4.0	5.0	5.5	6.0
5-15	10.5	12.5	11.5	15.0	14.0
16-24	4.5	8.5	7.0	9.5	11.0
25-44	32.0	27.5	29.5	28.0	28.5
45-64	22.0	35.5	30.5	26.0	23.5
65-74	9.0	8.0	8.0	8.5	8.5
75+	13.0	4.5	8.0	8.0	7.5
average age	44.1 yrs	41.6 yrs	42.5 yrs	39.5 yrs	38.6 yrs
median age	42 yrs	43.5 yrs	43 yrs	39 yrs	37 yrs

Source: ONS -2001 Census (% figures have been rounded to nearest 0.5%)

⁶ Policy H3 – Affordable Housing – South Kesteven District Council Core Strategy - June 2010

Figure 1 – Comparative population profiles

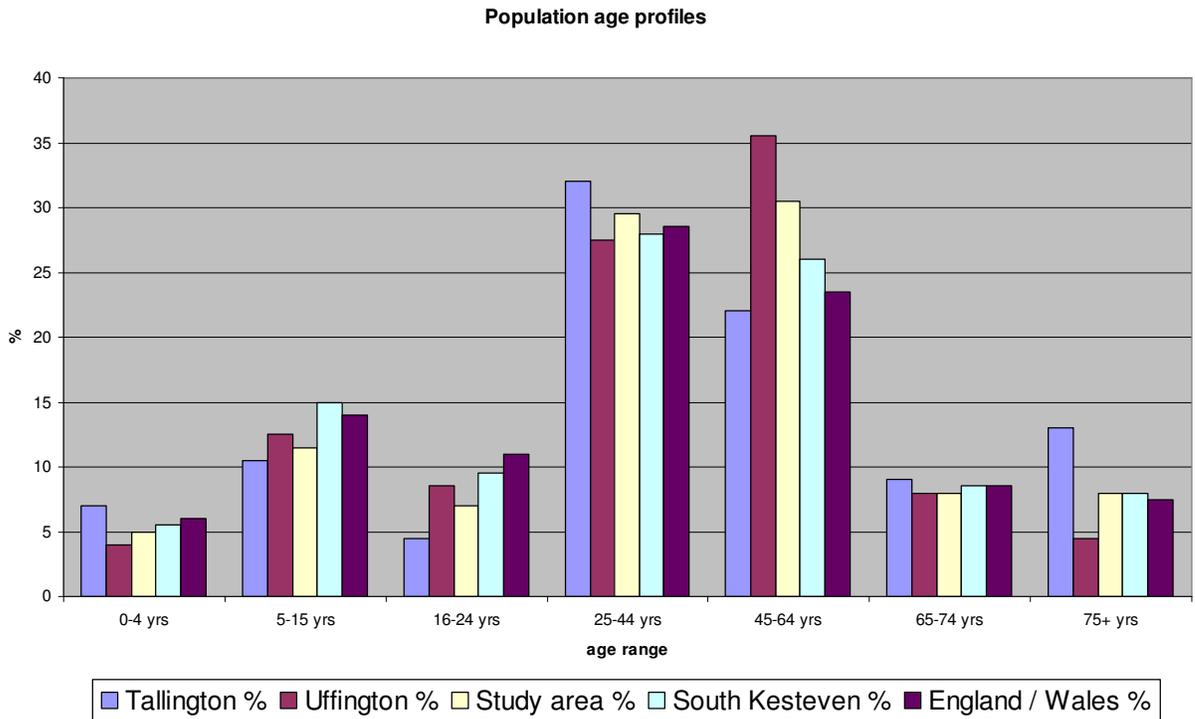
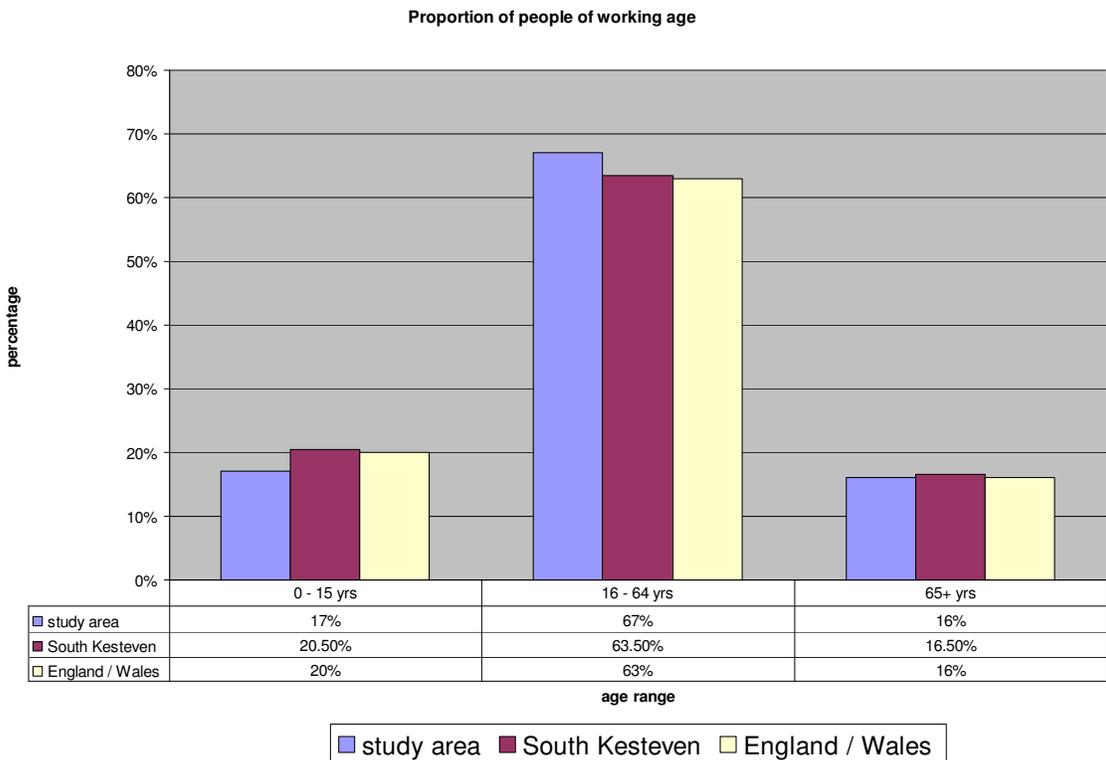


Figure 2 – Proportion of people of working age



Source: Office of National Statistics – 2001 Census

Socio- economic factors

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

The socio-economic classification for the study area⁷ shows a higher than average representation of higher managerial, professional and low management occupations, and a lower than average representation of semi-routine and routine, occupations in the villages.

Table 3 – Socio-economic classification

Occupation	Tallington and Uffington	South Kesteven	England/ Wales
1. Higher managerial	8.2%	4.1%	3.5%
2. Higher professional	7.4%	3.9%	5.1%
3. Lower managerial	27.5%	19.4%	18.7%
4. Intermediate occupations	8.7%	8.7%	9.5%
5. Small employers	9.9%	7.8%	7.0%
6. Lower supervisory	4.5%	8.5%	7.1%
7. Semi-routine occupations	8.1%	13.5%	11.7%
8. Routine occupations	4.3%	10.1%	9.0%
9. Never worked	0.5%	1.3%	2.7%
10. Long term unemployed	0.5%	0.6%	1.0%
11. Full time students	4.6%	5.2%	7.0%
12. Not classified	16.1%	17.0%	17.6%

Source: Office of National Statistics – South Kesteven lower layer super output area

At 66.6%, the proportion of people of working age in the two villages (i.e. those people between the ages of 16 and 64 who are in or are actively seeking employment) has been significantly higher than the District and national averages of about 63%.

Unemployment in South Kesteven stood at 2.7% in June 2010, as measured by claimant rates. This is lower than all but one of the other Lincolnshire local authorities and significantly lower than the comparative county and national levels of 3.2% and 3.7% respectively⁸.

Although the average salaries for people working in South Kesteven have decreased significantly since 2006, they remain higher than those of all other Districts in the County but, at £23,241, they are significantly lower than the national average of £26,848

⁷ The study area comprises almost all of the South Kesteven Lower Layer Super Output Area 012D, which also includes Barholm.

⁸ Lincolnshire Research Observatory

Table 4 - Median (mid-point) and mean (average) annual earnings

	Median wage 2006	Median wage 2009	% +/- 2006-2009	Mean Wage 2006	Mean wage 2009	% +/- 2006-2009
Eng / Wales	£19,600	£21,508	+9.7%	£24,598	£26,848	+9.1%
Lincolnshire	£17,362	£18,625	+7.3%	£20,514	£21,494	+4.8%
Boston	£14,850	£17,332	+16.7%	£17,329	£19,247	+11%
East Lindsey	£15,566	n/a	n/a	£18,047	£20,791	+15%
Lincoln	£17,354	£18,989	+9.4%	£19,321	£21,653	+12%
N. Kesteven	£17,267	£17,916	+1.6%	£20,445	£21,710	+6.2%
S. Holland	£18,736	£19,622	+4.7%	£20,862	£21,202	+1.6%
S. Kesteven	£19,481	£18,897	-3%	£25,328	£23,241	-8.2%
West Lindsey	£16,237	£18,574	+14%	£18,878	£20,982	+11.1%

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

Market housing

89% of properties in Tallington and 83% of properties in Uffington are owner occupied, which is a far greater proportion than across the whole District (74%) or nationally (73%).

Table 5 shows properties currently for sale at prices ranging from £160,000 for a three-bed semi detached house to £599,000 for a six bed detached house. Only one property is currently available for rent – a single bed property at £300 per calendar month and available only for weekday occupancy with no cooking facilities.

The average house price in the villages (£302,500, based on 40 sales in the last three years) significantly exceeds the Lincolnshire average of £128,000 and the England/Wales average of £165,000.

Table 5 – Properties currently for sale

Type of property	Sale price
Tallington	
6 bed detached house	£599,000
3 bed terraced house	£174,995
3 bed semi-detached house	£160,000
Uffington	
4 bed detached house	£450,000
4 bed detached house	£314,995
4 bed detached house	£305,000
6 bed detached house	£599,000
5 bed detached house	£660,000
3 bed semi detached house	£169,995
3 bed semi detached house	£289,900

source: www.rightmove.co.uk

Table 6 – Comparative average house prices - May 2010

	Lincolnshire	England & Wales
Detached house	£175,500	£258,000
Semi-detached house	£105,000	£156,000
Terraced house	£82,000	£127,000
Average	£128,000	£165,000

sources: www.Zoopla.co.uk / Office for National Statistics

Table 7 – Average house prices in the last 3 years

	Average sale price
Tallington	£330,433
Uffington	£285,618
Study area total	£302,500
Lincolnshire	£128,000
England/Wales	£165,000

sources: www.Zoopla.co.uk www.rightmove.co.uk

Local Authority Housing for rent

The Local Authority, in partnership with local Housing Associations, holds 15 affordable properties for rent in Tallington and 13 in Uffington.

Table 8 – Local Authority housing stock 2010

Accommodation type	Tallington	Uffington	total
2 bed house	1		1
3 bed house	7	1	8
1 bed bungalow		1	1
2 bed bungalow	7	11	18
totals	15	13	28

source: South Kesteven District Council

Between June 2009 and July 2010, only one of these properties (a 2-bed bungalow in Tallington) became available for rent.

Part Two

The affordable housing needs survey

Conclusions and recommendations

The affordable housing needs survey

Methodology

Preparation for the community survey began with a notification to both Parish Councils and South Kesteven District Council housing officers by the Rural Housing Enabler. This was followed by press releases to the local media and posters around the villages, informing the communities of the survey and inviting their participation.

191 questionnaires with introductory letters and Freepost return envelopes were distributed to households in Tallington and 305 in Uffington. 33 responses were received from Tallington, a response rate of 17%, and 30 were received from Uffington, a response rate of 10.8%. The overall response rate of 12.7% is noticeably lower than the average historical response rate of 17% for all previous studies undertaken by Community Lincs.

However, in 2009, several questions - requesting more general views on aspects of affordable housing - were removed from the questionnaire, which then focused almost entirely on seeking information from those with a perceived affordable housing need. It is therefore reasonable to expect those people who are not in need of affordable housing, or who do not know of anybody who is, not to complete the questionnaire. In addition, Tallington residents had received a Parish Council questionnaire in 2009 seeking their views on affordable housing and a view emerged from some that they had nothing more to add.

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

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

Summary of responses

Level of support for a small affordable housing development

9 out of 33 (27%) Tallington respondents and 14 out of 30 (47%) Uffington respondents expressed support for a small development of affordable housing.

Whilst this indicates a general lack of support amongst those respondents in the village communities (64% respondents did not support development), we consider that, because of the relatively low overall response rate it cannot reliably define the view of the entire community in the study area.

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

Respondents identified six people who had left the villages in the last five years because they could not afford to buy or rent accommodation in the villages. Of these they considered that five would definitely return if affordable accommodation was provided, and one might return.

Sites suggested for affordable housing development

The questionnaire asked for suggestions for potential sites and asked if anyone had any sites they thought would be suitable. At this stage, no site has been investigated and any suggestions cannot be given any preference, as they would all need to be assessed through the planning process. They may, however, give some indication of the availability of sites (or lack of it) and are included here for future reference.

Locations for an affordable housing site were suggested at:-

- Caravan site or alongside the Water Leisure Park, to the east of Tallington
- Near the railway line crossing

Only one respondent said he owned a potential site, which is to the rear of the *Whistle Stop* public house.

Other comments

Many respondents expressed further views on the development of affordable housing and these can be seen in Appendix 4.

Analysis of need

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

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

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

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

Respondents who indicated a need for affordable housing

Three households completed Part Two of the questionnaire indicating a need for some form of affordable housing in the next five years.

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

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

- The resident does not wish to remain in the locality;
- The respondent is already adequately housed;
- There is sufficient household income to rent or buy within the general housing market;
- Insufficient evidence of need has been provided.

On this basis, one submission was discounted because insufficient information had been supplied to confirm a need. Indeed, the failure to complete the most relevant sections of the questionnaire strongly suggested that no such need existed.

On the other hand, one household's submission revealed affordable housing need for two separate young adults, expected soon to leave the family home.

The accumulated need arising from the survey, therefore, is for 3 additional affordable homes. All three cases of need currently live in Tallington.

Stated reasons for need

- One couple, currently living with parents wished to live independently.
- Two single people needed to move out of shared rented family accommodation that was too small.
- One single female, no reasons given and therefore discounted.

One couple would require affordable accommodation almost immediately (within one year) whilst two single persons would require it within 5 years.

Table 9 - Summary of households claiming need

Respondent's reference		6	6	21	31
Household size		1	1	n/k	2
Current accommodation	Parental home	●	●		●
	Private rental			●	●
	Owner- no mortgage				
When needed	Within 12 months			n/k	●
	Within 5 years	●	●	n/k	
Income less than the District median wage		●	●	●	●
Special need (extra care, ground floor)				n/k	
On housing register				n/k	
Need discounted				●	

Source: Affordable housing needs questionnaire 2010 – Community Lincs

Fuller details of the questionnaire responses from those respondents registering a need for affordable housing, together with the recommendations for action, appear at Appendix 2.

Affordability to buy

Table 10 shows that the median value of properties for sale and sold in 2010 to date is £309,499. At the lower end of the house market, where those seeking affordable housing are most likely to be targeting, the lower quartile property value is £172,495.

Allowing for a 25% deposit, the minimum household income to afford a property in the lower quartile house market would be in the order of £41,200.

Table 10 – Income required to buy property in 2010 to date

	Median	Lower quartile
A. Property value	£309,998	£172,495
B. 25% deposit	£77,500	£43,124
C. Average Income multiplier*	3.14	3.14
D. Income required to afford to buy. (A-B)/C	£74,043	£41,201

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

Table 11 shows how these translate into affordability indices for properties in the villages based on the average and median incomes in 2009 but applied to the house market prices of the first part of 2010. It is generally recognised that an affordability index of 3.14⁹ is the maximum required for a property to be comfortably affordable, although this can be extended marginally where mortgage lenders are prepared to lend up to, say, four times a salary.

Table 11 – Emerging affordability indices in 2010 to date

	Median	Lower quartile
A. Property value	£309,998	£172,495
B. Average wage in South Kesteven	£23,241	£23,241
C. Median wage in South Kesteven	£25,328	£25,328
D. Affordability index – average wage (A/B)	13.3	7.4
E. Affordability Index - median wage (A/C)	12.2	6.8

From this, it is clear that property prices in the villages generally well exceed the affordability of lower and average salaried households in need of affordable accommodation. Properties in the lower quartile valuation are closer to an affordable

⁹ Average income multiple for first time buyers, lending and affordability (May 2010) – Council of Mortgage Lenders www.cml.org/uk

level but remain well out of reach of the three respondents who claimed to be in need of affordable housing and whose incomes could not support the required mortgage.

Affordability to rent

There are currently no suitable properties available for rent. To assess the renting capability of the respondents claiming to be in need of affordable accommodation, we have considered the average rentals achieved for 2 bedroom properties in the District over the last year. The average rent for a 2 bedroom flat was about £380 per calendar month and for a 2 bedroom house, £480 per calendar month¹⁰.

An affordable rent is taken to equate to about 25% of the household income. Therefore, to afford the expected rents for any properties that may come on to the market in the villages, a monthly income of some £1,520 per month (£18,240 pa) would be required for a two bedroom flat, whilst an income of £1,920 per month (£23,040 pa) would be required for a two bedroom semi-detached or terraced house. None of the respondents requiring this type of accommodation has an income of more than £1,330 per month (£16,000 pa).

The Local Authority housing register

In August 2010, the South Kesteven District Council housing register contained 13 households with local connections who have stated a preference to live in Tallington or Uffington, a summary of which appears at Appendix 3.

Table 12 – Affordable accommodation required on the housing register

Type of accommodation required	No. in Tallington	No. in Uffington
2 bed bungalow	3	1
2 bed flat or house	8*	-
3 bed house	1	-
totals	12	1

Source: South Kesteven District Council – housing register August 2010

* includes one also registered in the Community Lincs survey.

Appendix 3 shows that 5 of the 13 households on the Housing Register can be classified as medium or high priority (i.e. having 150 or more qualification points).

One high priority household on the Housing Register also registered a need in the questionnaire survey and therefore, in total, 16 people or households with a local connection have registered a need for affordable housing in the villages.

¹⁰ www.Zoopla.co.uk

Conclusions and recommendations

This report has found that there is:

- Little or no affordable housing provision available within Tallington and Uffington;
- Little movement in the Local Authority affordable housing stock;
- No private rented accommodation available at all;
- A high affordability ratio compared with national and Lincolnshire indicators;
- A low likelihood of anyone who has not already bought a property being able to access the owner occupied market in Tallington and Uffington, taking into account the required income ratios. In addition, first time buyers with connections to the two parishes, will find it impossible to either gain a mortgage or the savings required for a deposit

The main conclusions on the need for affordable housing drawn from this study are that:-

- There is a demonstrable need for 3 affordable housing properties arising from the Housing Needs Survey that cannot be met by the current housing market;
- There is an indication that up to an additional six people, who have left the villages in the last five years, could return if affordable housing was provided;
- The Local Authority housing register indicates a potential need for 12 additional affordable properties for people with a local connection, of which 5 would be deemed to be medium or high priority.

We do not have the evidence to quantify and confirm the need claimed in the latter two cases and therefore can make firm recommendations based solely on the evidence from respondents to the Housing Needs Survey itself.

The other needs for affordable housing, however, may add weight to this report's core recommendations and may be taken into account as a material consideration in planning for the future provision of affordable housing in the locality.

Taking account of the individual needs and incomes, **we can recommend** that the following forms of accommodation would meet the needs of those respondents to the Housing Needs Questionnaire:-

- **3 X 2 bedroomed flats or starter homes for social rent.**

Whilst the immediate needs of single person households are for one bedroom accommodation, we would not recommend limiting the future viability and appropriateness of such accommodation for potential household growth or subsequent re-letting. Two bedroomed accommodation is strongly recommended in these cases.

Although we cannot make firm recommendations for accommodation to meet the needs of those households on the Local Authority housing register, the following provision would appear to best satisfy the accommodation needs of those applicants identified with a medium/high need on the housing register (excluding that which was also registered in the questionnaire survey).

1 x 2 bedroom flat or starter home
2 x 2 bedroom bungalow
2 x 2/3 bedroom family houses

Therefore, a scheme of the following type of affordable housing would satisfy both the housing needs identified through the Housing Needs Questionnaire Survey and the Council Housing Register

**4 x 2 bedroom flats or starter homes
2 x 2 bedroom bungalows
2 x 2/3 bedroom family homes**

Part Three

Appendices

Appendix 1 - Affordable housing needs survey questionnaire and introductory letter

Appendix 2 - Summary of survey respondents registering a need for affordable housing

Appendix 3 - Summary of local need on SKDC housing register

Appendix 4 - Comments from survey respondents

Appendix 5 - Glossary of terms

Appendix 1 – The questionnaire

For more information about affordable housing, please see the Frequently Asked Questions on the back of the covering letter, or contact the Rural Housing Enabler at Community Lincs on 01529 302466.

Affordable Housing - Housing provision of a type and standard within the financial means of people who are in unsuitable accommodation for their needs, or who are homeless. This includes rented accommodation provided by the local authority or a Housing Association. It also includes Shared Ownership properties.

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.

Community Lincs is a rural development charity that supports communities and individuals across Lincolnshire, helping them to identify their needs and aspirations. Community Lincs has been serving the needs of rural communities in the county since 1927 and is a registered charity and a company limited by guarantee. See www.communitylincs.com

Section 1: Affordable Housing

Please complete Section 1 whether or not you are in housing need

Q1. Have any members of your family/household moved away from your village in the last 5 years due to lack of affordable housing?

Yes. If Yes, how many? _____ No

a. If affordable accommodation were provided would they return to your village?

Yes No Maybe

Q2. Would you support a small development of affordable housing in the parish, built to meet the needs of local people?

Yes No

a. Can you suggest a site where such a development could be built?

b. Do you own any land that you would be interested in using for affordable housing?

Yes No

If yes, where is the land? _____

If you have indicated yes to this question we would be grateful if you could leave your contact details in the space provided on page 4 of the survey form.

Section 2: Information on Affordable Housing Need

Section 2 should ONLY be filled in by a person or persons living at this address who needs affordable housing to remain living in the village.

- If more than one home is needed, please contact Community Lincs on 01529 302466 for additional forms for each new home needed, for example two grown up children wanting to leave the parental home and set up separate households would need to fill out two separate forms.
- This part of the form asks some personal questions about income; these questions are important to help us assess your eligibility for affordable housing. **All information given will be treated in strict confidence and will not be passed onto third parties.**

Q1. Who owns the house that you are living in?

- | | |
|---|--|
| <input type="checkbox"/> Self (with mortgage) | <input type="checkbox"/> Self (own outright) |
| <input type="checkbox"/> Housing Association /Local Authority | <input type="checkbox"/> Shared ownership |
| <input type="checkbox"/> Parents | <input type="checkbox"/> Private landlord |
| <input type="checkbox"/> Tied to a job | <input type="checkbox"/> Other _____ |

Q2. Is your current home:

- | | |
|-----------------------------------|--------------------------------------|
| <input type="checkbox"/> House | <input type="checkbox"/> Flat |
| <input type="checkbox"/> Bungalow | <input type="checkbox"/> Other _____ |

Q3. How many bedrooms are there in the property? _____

Q4. Please state the age and gender of each person who needs to move?

- | | |
|----------|----------|
| 1. _____ | 5. _____ |
| 2. _____ | 6. _____ |
| 3. _____ | 7. _____ |
| 4. _____ | 8. _____ |

Q5. Who needs to move from your property?

- | | |
|---|--|
| <input type="checkbox"/> Single Person without children | <input type="checkbox"/> Single person with children |
| <input type="checkbox"/> Couple without children | <input type="checkbox"/> Couple with children |
| <input type="checkbox"/> 2 or more individuals | <input type="checkbox"/> Other _____ |

Q6. Why does the above person/people need to move? (E.g. House too small; Would like to leave parental home; Cannot afford rent etc.) Please be as specific as possible.

Q7. When would you need to move?

- Now or in the next 12 months In the next 5 years

Q8. Do you:

- Live in the village I have lived here for _____ years
 Work in the village I have worked here for _____ years
 Have immediate family in the village
 Previously lived in the village I lived here for _____ years

Q9. Where would you consider living? (Tick all that apply)

- This village Neighbouring villages
 Nearest town Other _____

Please state your preferred choice _____

Q10. Are you in need of any special facilities?

- Wheelchair accessible Single level accommodation
 Aids and adaptations required Other _____

Q11. Are you in need of any specialist care?

- Sheltered Housing Extra Care Housing
 Other (please specify) _____

Q12. Are you registered on the District Council waiting list?

- Yes No

It is important to register if you are in need of Affordable Housing. Please contact your Local Authority Housing Advice Team for an application/registration form.

Q13. What is the annual income after tax of each person who needs a new home?*(Including benefits but not housing benefit)

***This information is important to help us assess the most appropriate type of housing to meet your needs. The information will be used solely for this purpose and will not be passed on to third parties.**

£ _____

Q14. Do you have any savings?

- Yes No

If so, how much? £ _____

Thank you for completing this survey.
Please remember to include your name and address so we can contact you with regards
to any future housing developments.

Name: _____

Address: _____

Telephone Number: _____

Email Address: _____

Please Use This Space to Add Any Additional Comments



Trading under the name of the Community Council of Lincolnshire

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

Tel: 01529 302466 Fax: 01529 414267

**Email: office@communitylincs.com
Web: [www.communitylincs](http://www.communitylincs.com)**

(Text of letter delivered to all households)

Dear Resident,

Do you, or does somebody you know, need affordable housing locally?

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

The choice to stay

As many people want to live in villages, housing in rural areas is often more expensive than in nearby urban areas. Lack of affordable housing can mean that people who have grown up in a village, and who may work locally, have no choice but to move away.

What is needed?

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

- whether the housing needs of people in **Tallington and Uffington** are already being met, or
- if there is a need for new, affordable, homes over the next few years.
(‘Affordable’ means housing that is either rented or part-owned by the occupier and is only available for people connected to the local community, now and in the future.)

Gathering local information

The survey has two sections. **We ask someone from every household to complete and return Section 1.** The second section is for individuals aged 17 and above who will need affordable housing if they are to remain in the village. There may be more than one person or family group at your address with a need and we ask each individual or group (people who need to stay together) to complete Section 2. These people could include:

- younger people seeking independence
- family groups, friends or lodgers living with you
- older relatives or others simply needing different facilities
- partners who are separating

Spreading the word

If you know of someone who has left the village due to a lack of affordable housing but who would like to return, please encourage them to take part in this survey too.

We have answered some commonly asked questions on the back of this sheet, but if you have any queries or need large print, please get in touch.

Please complete and return the survey in the FREEPOST envelope by Friday 23rd July 2010.

Thank you for your help.

Appendix 2 – Survey respondents registering a need for affordable housing

Reference	Q1. Who owns present home?	Q2. Type of home	Q3. No. beds	Q4. age/sex of those in need	Q5. who needs to move?	Q6. Reasons for need	Q7. When do you need to move?	Q8. links to village	Q9. where would you consider living?	Q10. Q11. Any special needs?	Q12. On Housing Register	Q13. Income	Q14. Savings	Accommodation Recommended
T6	Self with mortgage	flat	3	male 20yrs female 17yrs	2 single persons no children	Too small	in next 5 yrs	lived and worked in village for 5 years	village + neighbouring villages	No	No	*	*	2 X 2 bedroom flats or houses. Social rent.
T21	Private landlord	house	3	female	?	?	?	?	village + neighbouring villages	?	?	*	*	Discounted
T31	Private landlord	house	?	female male	couple without children	living with parents. Cannot afford to move.	within 1 year	lived in village 15 years	this village or neighbouring village	No	No	*	*	2 bedroom flat or house. Social rent

* Personal details of income and savings have been omitted here to preserve privacy. However, in all cases, recorded levels of income and savings fell below the affordable housing need criterion threshold.

Appendix 3 – Summary of local need on SKDC housing register

ref	Connection to village	Reason for need	Priority	Accommodation need
SK 1*	Lives in Tallington	Single homeless person.	high	1 or 2 bed flat or house
SK 2	Family live in village	Elderly person requires family support and ground floor accommodation.	high	2 bed bungalow
SK 3	Mother lives in Tallington	Couple need to support parent living in village.	high	2 bed house
SK 4	Family live in Tallington	Couple and son need to support family in village, also need to move from private rental to secure tenancy.	medium	2 bed house
SK 5	Son lives in Tallington	Elderly person needs family support.	medium	2 bed bungalow
SK 6	Family lives in Tallington	Needs support of family.	low	1 or 2 bed flat or house
SK 7	Lives in Tallington	Single person living in private holiday let requires secure tenancy.	low	1 or 2 bed flat or house
SK 8	Son lives in village	Elderly person requires family support	low	2 bed bungalow
SK 9	Lives in Tallington	Couple with child in private rental require secure tenancy.	low	2 bed house
SK 10	Lives in Tallington	Single person in private rental requires secure tenancy	low	1 or 2 bed house
SK 11	Lives in Tallington	Single parent, 2 children requires independent accommodation	low	3 bed house
SK 12	Lives in Tallington	Couple with child living in private holiday let require secure tenancy	low	2 bed house
SK 13	Lives in Uffington	Older couple require ground floor accommodation	low	2 bed bungalow

* also identified in [Community Lincs questionnaire survey](#)

Appendix 4 – Comments from respondents

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

Additional Comments
It would seem desirable to have some affordable housing available for local young people wishing to live here. However, the development would be inappropriate if on too large a scale - as this would distort the demographic balance of the village.
We are opposed to affordable house in the village of Tallington.
Previous survey confirmed there was and is NO need for affordable housing in Tallington, please make note of all replies, I do not wish to complete another form.
Tallington is a village and does not need affordable housing. There are local towns nearby - Stamford, Bourne, Market Deeping + Peterborough who are better equipped to provide such services
The village has no facilities to make it viable to young families. They would feel cut off & young teenagers would become bored leading to vandalism so it's best to keep these developments on the edges of Stamford & Deeping.
We do not believe that Tallington can sustain any further development because of its lack of facilities and amenities.
No shopping facilities. No post office. No school. No employment. Replace station let people commute north and south then think about building extra houses.
We have already completed surveys on this question and feel another is superfluous particularly when one considers their cost.
Affordable housing scheme not needed in Tallington.
...We would like to live in a rural location but cannot afford a mortgage due to cost of housing in this area.
I do not wish for my details to be passed to any other parties - only to be used for Community Lincs projects. Thank you

Additional Comments
This is a small village that has alms houses and West Street - which has many council owned family houses and bungalows. We consider that there is ample affordable housing in Tallington, and have already expressed our thoughts around this subject to the parish council. There is limited - very limited employment in Tallington/Uffington and no buses on Saturdays. Housing creates more traffic and commuters.
We do not object to affordable housing but this village sadly lacks infrastructure and social facilities! Plus transport is abysmal. The crossing's signaling system needs major improvements! If done, by-pass not important. There are limited opportunities for increasing employment.
You have already carried out a similar survey and no definable need was established.
Do not contact me. Do not use my details for any promotional purpose. Do not sell or supply my address to any third party. Note: Council bungalows exist in the village but are not preferentially available to villagers or their children. You could start there.
This village and/or neighbouring villages do not need this type of housing (Tallington recently conducted their own survey. This housing is clearly not required). + The structure of this questionnaire is intrusive + a disgrace. Go back to the drawing board + take your ideas elsewhere.
This survey is a total waste of time and money
The last planning application for houses in the village 2 years ago was refused because the amenities in the village were already overstretched.
A friend of mine bought one of the smaller houses 5 years ago on the new little xxxx site in Stamford. They both work hard to pay their way. The council has now some of these houses for "affordable housing" Families are moving in, neither working on social benefits, cars, sky tv's you name it and many other problems . They cannot move her house now valued at £50,000 less. "Affordable housing" worries me!
The facilities provided in Uffington and Newstead are not suitable to sustain affordable housing. Our children are 10 and 15 - the eldest has no plans to live in the village.
We are retired pensioners. This survey is not really relevant for us.
I feel that small development of affordable housing are needed in rural communities, but in small groups of threes or fours and not in one large development.

Appendix 5 – Glossary of terms used

Affordable housing

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

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

Choice based lettings

A 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.

Housing Associations (sometimes called Registered Social Landlords)

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

Household

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

Housing need

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

Housing register (sometimes called the housing waiting list)

A database of all individuals or households who have applied to a Local Authority or Housing Association for a social tenancy or access to some form of affordable housing.

Local Connection

South Kesteven District Council's Allocations Policy states that a local connection arises when:-

- The household is, or in the past was, normally resident within the S.K.D.C area. 'Normal Residence' means that the household has been residing in the area for at least 6 months during the previous year, or at least 3 years during the previous 5 years; or
- A member of the household has family association in the area. Family associations normally arise when an applicant, or member of his/her household, has parents, adult children or brothers or sisters currently residing in the area and these relatives have been resident for a period of at least 5 years, and the applicant indicates a wish to be near them. Only in exceptional circumstances would the residence of relatives other than those listed above be taken to establish a local connection.

Lower Quartile

The lowest 25% of the population in a data-set.

Mean

The average of a range of numbers.

Median

The middle number in a group of numbers arranged from highest to lowest.

Newly arising need

New households which are expected to form over a period of time and are likely to require some form of assistance to gain suitable housing.

Planning Policy Statement 3: Housing (2006)

Housing policy document on Delivering Affordable Housing produced by the Government in November 2006. See www.communities.gov.uk

Private rented accommodation

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

Rural exceptions sites

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

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

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

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

Shared ownership housing

Enables a buyer to purchase part of a property when the rest is owned by a Housing Association. Rent is paid on the part owned by the Housing Association. The borrower is usually able to buy further portions of the property in what is known as stair casing. In rural areas, the Housing Association will usually put a limit on the proportion of property that can be purchased so the house is still affordable for future buyers e.g. a buyer can only purchase 80% of the property.

Social rented housing

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