

Ruskington, North Kesteven

Housing Needs Survey 2023

for

HPA Architects p.p. Stonegate Farmers Ltd

Final Report

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1. Executive Summary

Introduction

- 1.1 CNB Housing Insights was commissioned to undertake a housing needs survey (HNS) of the parish of Ruskington within the district of North Kesteven.
- 1.1 The survey was conducted to gather evidence to establish if need existed for an exception site to be developed. The National Planning Policy Framework 2023 (NPPF) and the local plan define criteria for developing an exception site.

About the household survey and data analysis

- 1.1 All households were asked to complete a questionnaire either by post or online. 369 responses were received. Analysis involved establishing the unmet need for housing using a series of filters on the data to identify households that met all the following criteria:
 - have a local connection to the area;
 - intend to move to more suitable housing in the next 5-years;
 - are in housing need;
 - are seeking to remain living in the parish; and
 - were unable to afford entry level market prices and are therefore in affordable housing need.
- 1.4 They key output of the HNS is to provide an overall assessment of housing need and affordable housing need arising from local residents and other all of whom meet local connection criteria.
- 1.1 Regarding the overall assessment of need, survey design and analysis is compliant with Government guidance on Local Housing Needs Assessments. This involves using data from more than one source and expressing housing need as an annual flow of households rather than a snapshot number. The second source of data was the council's housing register, specifically those applicants expressing a preference for the parish as the council does not hold information from the housing register on households with a local connection.

What is the net need for additional affordable housing in the parish?

- 1.4 The key findings from our model are as follows
- 1.4 Using parish level housing register data (table 5.18) there is a 5-year unmet need for 69 units of affordable housing (44 units of social and affordable rent housing and 25 units of affordable home ownership) for residents that live in the parish, may meet local connection criteria and may seek more suitable housing in the parish. This is

between 11 and 18 units of social and affordable rent housing and 8 and 10 units of affordable home ownership per annum. The annual net need varies because of variation in supply on an annual basis.

- 1.4 Using household survey data (table 5.19) there is a 5-year unmet need for 59 units of affordable housing (15 units of social and affordable rent housing and 44 units of affordable home ownership) for residents that live in the parish, meet local connection criteria and seek more suitable housing in the parish. This is between 1 and 6 units of social and affordable rent housing and 8 and 10 units of affordable home ownership per annum. The annual net need varies because of variation in supply on an annual basis.
- 1.1 Using district level housing data (table 5.20) pro rata to the parish there is a 5-year unmet need for 164 units of affordable housing (120 units of social and affordable rent housing and 44 units of affordable home ownership) for local people. This is between 22 and 27 units of social and affordable rent housing and 8 and 10 units of affordable home ownership per annum. The annual net need varies because of variation in supply on an annual basis. This measure is, in our view, a measure of Ruskington's share of the district level registered need.
- 1.10 The household survey and housing register suggests that due to a large proportion of need being older person households, a high proportion of 1-bedroom units are needed (mostly bungalows and flats), a smaller proportion of 2-bedroom bungalows with a lower proportion of -bedroom family houses. Newly forming households would need 1 and 2-bedroom houses and flats. Our advice would be to provide a bedroom and type mix in consultation with the council.

What factors are driving affordable housing need in the parish?

there is an imbalance between household characteristics and dwelling stock characteristics;

on average, parish house prices and rents are less expensive and more affordable than those of the district, making home ownership financially challenging for newly forming households and existing households wishing to upsize within the village;

there is little annual supply of affordable home ownership products in the parish which is the preferred option of some survey respondents;

What demographic trends are likely to apply?

according to government population projections, over the 25-years (2018 to 2043) the population of the district will increase by 15.3%. The age group to increase the most is the over 65 age group at 45.3%; and

this change will impact on the area and future housing need as the population ages.

What is the overall conclusion of the report?

- 1.11 Tables 5.18 and 5.19 reveal an underlying unmet need of between 16 and 18 households per annum if new build housing is not achieved in any year (i.e. year 5). The new build housing has a direct impact on the annual flow of households in affordable need. If there was not a regular supply of new build affordable housing which local people are successful in applying for, the level of unmet need would be significantly greater on a year-by-year basis. So it is important to enable a small supply of new build housing annually rather than rely on infrequent large scale new build.
- 1.11 Table 5.20 estimates the parish share of district need as measured by the district housing register. Arguably this is a “real world” assessment as it reflects how the lettings policy applies. The lettings policy prioritises need over local connection.
- 1.11 From the above considerations there emerges a compelling case for my client’s proposal which would be an exception site.
- 1.10 The conclusion of this report contains evidence of unmet affordable need and a reasoned justification in support of developing exception site in the parish. Development of the exception site is the only way that local need can be prioritised for first lettings and sales as well as subsequent vacancies.

How and when was this evidence collected?

- 1.11 Data was sourced from the Office for National Statistics (ONS), Gov.uk, the Land Registry, Rightmove and Zoopla and the council.
- 1.10 Data and other information were also collected from a household survey.
- 1.10 The household survey was conducted in October 2023, and the report was finalised in November 2023.

2. Introduction

Introduction and summary of this chapter

- 1.4 The aim of this study is to robustly assess the unmet need for housing and the characteristics of need for the parish of Ruskington, North Kesteven. It is both a formal housing needs assessment and an evidence base which states the characteristics of local housing and households as well as other information from key literature such as the local plan and other relevant research.
- 1.4 This section summarises the study method. A full method statement appears in the technical appendix to this HNS.
- 1.4 The study also examines the factors that are driving an unmet need for affordable housing such as local imbalances between local housing and households; affordability of housing and population trends.
- 2.4 The study method involved analysis based on evidence from official data and a household survey. All households resident in the parish were invited to participate in the survey.
- 1.4 Findings are based upon several sources of data all of which contribute to a conclusion that aims to ensure that the needs of local residents are met in the long term and the parish becomes an increasingly sustainable settlement with minimal negative impact on the landscape.

Overview of the study method

- 2.4 In accordance with government practice guidance¹, data from several sources are assembled and analysed to enable us to robustly make a balanced assessment of the additional housing that is required by households resident in the study area:
 - Census 2021 to enable us to understand how the profiles of the housing stock and households interact;
 - Land Registry, Rightmove and Zoopla data to understand local house prices and define market housing entry level price points and the affordability of prices to local households;
 - both of the above plus the latest ONS population projections to understand trends;
 - data from a household survey to achieve a fine-grained understanding of the housing requirements of households in need;

¹ Housing Needs Assessments – a Guide to Good Practice DETR, 2000

information from the local authority including planning policy context, district wide housing requirements and data from the housing register;

supply side information from government data to understand affordable housing supply and council data to understand potential supply from extant planning consents; and

use of the basic needs assessment model² (BNAM) used by arc4 and other leading consultants in accordance with the practice guidance to demonstrate demand and supply scenarios based upon different sources of data.

- 2.4 Unless a 100% response is obtained to a housing need survey, data obtained is an incomplete picture of parish household intentions and false comparisons will be made to housing register and supply data. Data weighting is used upscale responses to represent 100% of parish household population.

Government Practice guidance relating to housing needs assessments and the National Planning Policy Framework (NPPF) 2021

- 2.4 It is important that readers recognise that this housing needs survey (HNS) is consistent with the relevant aspects of practice guidance concerning housing needs surveys and the National Planning Policy Framework (NPPF).
- 1.4 The most relevant guidance was published by the government in the year 2000 and is called Housing Need Assessments: A Guide to Good Practice. It describes best practice in designing producing and interpreting data from housing needs assessments and surveys. This HNS report contains many references to guidance on a topic-by-topic basis.

Consideration of the (NPPF) July 2021 is important as it defines the term ‘affordable housing’. This definition is crucial to the HNS in order to distinguish between market housing and affordable housing tenures. Annex 2 of the NPPF defines the following tenures to be classed as affordable some of which are affordable home ownership in addition to affordable rented tenures.

² Housing Needs Assessments – a Guide to Good Practice DETR, 2000: paras 2.12-2.24

Table 2.1 NPPF 2021 Annex 2, Affordable Housing.

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

a) Affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

b) Starter homes: is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.

c) Discounted market sales housing: is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

d) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

Source: NPPF 2023

2.10 The national planning policy guidance (NPPG 2021) is also relevant as it reflects key principles of the good practice guidance upon which this HNS is based.³

The First Homes initiative

1.10 The HNS report considers the government's First Homes scheme. Further information published by government can be found at: <https://www.gov.uk/guidance/first-homes>

³ NPPG 2019 revised June 2019 affordable housing paragraphs 020 to 024

1.10 An extract from this document follows:

First Homes are flats and houses built on developments up and down the country. They will be no different from other properties except they will be sold with a discount of at least 30 percent.

They will be sold to local people who want to stay in the community where they live or work but are struggling to purchase a home at market prices.

They will be prioritised for first-time buyers. Other local essential workers may be defined by the local authority or a neighbourhood plan.

The discount will be passed on to future buyers when First Homes are resold so more people can be helped onto the ladder.

Planning policy context

The Central Lincolnshire Local Plan (Adopted April 2023)

Key abstracts from policy S22 (Affordable Housing)

- 1.10 The following screenshot provides the key information needed if new housing development is to comply with the planning policy of the local planning authority (LPA).
- 2.10 The most relevant policy provisions affecting Ruskington are:
- designated of Ruskington as a large village (policy S1);
 - the existence of local plan housing site allocations for Ruskington;
 - policy provision for exception sites (policy S4);
 - the threshold for affordable housing contributions on sites of 10 or more dwellings subject to minimum levels of First Homes and affordable home ownership and the need to provide evidence of affordable need through an assessment (policy S22)
 - value zone B applies indicating that a 20% affordable contribution will apply (policy S22)

Policy S22: Affordable Housing

Part One: Affordable Housing

The strategic aim will be to deliver the c.12,000 affordable dwellings that are needed during the plan period to meet the needs of residents unable to meet their own housing need through the open market, though it is recognised that for viability reasons not all this need will be met through the planning system alone. The affordable housing needs of the most vulnerable groups will be prioritised wherever possible.

To help maximise what the planning system can contribute to meeting affordable housing need, affordable housing will be sought on all qualifying housing development sites:

- a) of 10 or more dwellings or 0.5 hectares or more; or
- b) within a designated rural area within North Kesteven District, of 5 or more dwellings.

Where a site qualifies for affordable housing under a) and b), the percentage sought will be based on the value zones indicated on Map 3:

- c) Value Zone A 25%;
- d) Value Zone B 20%;
- e) Value Zone C 15%; and
- f) Value Zone D 10%

Of the affordable dwellings provided, the exact tenure mix should be identified through discussions with the local authority and informed by the latest Government guidance and up-to-date local Housing Need Assessment (HNA). The starting point for discussions will be based on delivery of 25% of all affordable housing delivered through planning obligations as First Homes, after which priority will be for delivery of affordable rent, subject to satisfying national policy requirements for 10% all housing being for affordable home ownership. This will form the basis of a S106 Agreement to accompany the planning permission.

First Homes are homes priced at least 30% below full market value at a maximum value of £160,000 after the discount has been applied. This maximum value price cap is valid up to 31 March 2023. Thereafter, the price cap will be adjusted on 1st April each year, rounded to the nearest £1,000, in line with the % increase or decrease in house prices as established by the preceding September ONS East Midlands House Price Index data. The updated price cap will be published on the Central Lincolnshire website. A Planning Obligation agreement will confirm both: (a) the total % or quantity of First Homes to be delivered on the site; and (b) a trigger mechanism clause to enable an up to date price cap to be confirmed close to the point of housing delivery (rather than date of consent). Such a clause may include a number of trigger points, if the development is to be built out in phases.

The Central Lincolnshire Authorities will seek the level of affordable housing on the basis of the above targets, but will negotiate with developers if an accurate viability assessment which reflects the recommended approach in the national Planning Practice Guidance demonstrates these cannot be met in full.

Affordable housing shall be provided on-site, unless it can be demonstrated that exceptional circumstances exist which necessitate provision on another site within the control of the applicant, or the payment of a financial contribution to the relevant local planning authority

(equivalent in value to it being provided on-site as specified in the latest Developer Contributions SPD), to enable the housing need to be met elsewhere.

Affordable housing should integrate seamlessly into the site layout amongst the private housing.

If a development scheme comes forward which is below these thresholds and thus does not require the provision of affordable housing, but the scheme is followed by an obviously linked subsequent development scheme at any point where the original permission remains extant, or up to 5 years following completion of the first scheme, then, if the combined total of dwellings or site size provided by the first scheme and the subsequent scheme/s exceed the thresholds in a) or b) as appropriate, then all of part one of this policy will be applied as a whole, with the precise level of affordable housing to be provided being 'back dated' to include the earlier scheme(s).

Part Two: Specialist housing for older people

Where specialist housing for older people is provided as private provision, including within a residential care home setting and including dwellings falling within Use Class C2, an affordable housing contribution will be sought in line with the requirements set out above.

Part Three: Rural affordable housing

In the countryside, immediately adjacent to an existing settlement, where through an assessment of local needs there is an identified need for affordable housing, permission for rural affordable housing may be permitted as an exception to policies in this Local Plan. To facilitate delivery of such schemes, the local planning authority may consider whether allowing a limited amount of market housing would be appropriate, taking into account the location of the site, the degree of need for affordable homes and the quantity of affordable homes delivered on the site.

Proposals for First Home exception sites will be supported in line with Policies S3 and S4. A small proportion of market housing will only be considered acceptable on First Home exception sites where they will deliver a proportion of affordable rent properties on the site. The exact proportion of market housing acceptable on a scheme will be considered against the amount of affordable rented properties to be delivered and will be informed by a PPG-compliant viability assessment agreed in discussion with the local planning authority.

Additional affordable housing in rural areas can be delivered through site allocations in neighbourhood plans.

Part Four: Affordable housing requirements for MOD housing

Affordable housing will not be sought on MOD housing development schemes provided the proposal is to meet the needs of service personnel and their families (for example housing development within military bases) and the homes will not be available to purchase or rent on the open market. Should the homes be subsequently sold (freehold or leasehold) or rented on the open market, a proportion should be provided as affordable housing, the details of which will be set out within a Section 106 agreement.

Mixed communities

- 1.10 The following abstract from the government's guidance on achieving decent homes is noteworthy as it defines what is meant by a achieving a mixed community which is relevant context to this study and is a key aim of both the existing local plan and the draft replacement local plan.

Decent homes and mixed communities

What is a mixed community?

A mixed communities' approach aims to create better outcomes for the most vulnerable in society and sustainable communities for all. There is no 'one size fits all' approach and how mixed communities are developed will depend on the local context. However, mixed communities are areas that:

- attract and retain households with a wide range of incomes;
- have good quality housing in attractive environments with access to good local schools and retail/leisure facilities and other services such as health;
- have a mix of housing size, type and tenure;
- attract and retain households with choice;
- have strong local economies and contribute to strong regional economies;
- are well connected to employment opportunities through neighbourhood design, transport and job access services;
- provide access to other economic and social opportunities for all residents, enhancing their life chances;
- have high quality housing and neighbourhood management; and
- have low levels of crime and provide support services for vulnerable people.

- 2.10 We believe that a mixed and balanced housing supply is key to attracting and retaining people in the neighbourhood to the benefit of the community. Chapters 3, 4 and 5 of this report draw attention to imbalances between the characteristics of the parish's housing and households.

About arc4

- 2.10 arc⁴ is a leading housing consultancy that operates across England and Wales. The breadth of experience of the company and its people is evident from its website www.arc4.co.uk. It has a division that specialises in Local Housing Need Surveys (LHNS). arc⁴'s role in this project is that of the collection and the objective and impartial analysis of data.

3. A profile of Ruskington

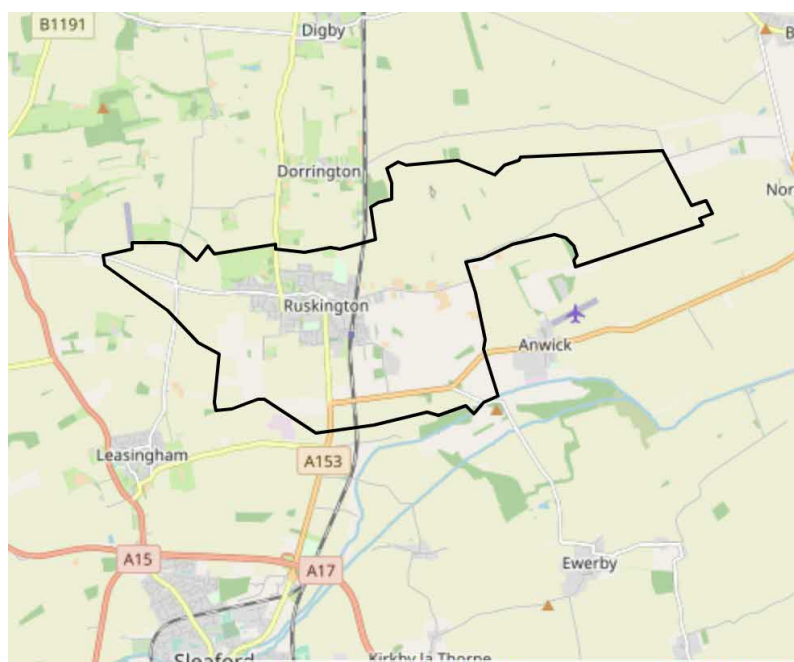
Introduction to the chapter

- 1.4 In Chapter 3, we look closely at specific characteristics of Ruskington’s housing stock and households.
- 1.4 Using census 2021 household and housing data, alongside government population projections, we identify current imbalances that exist and how trends will impact on any imbalances in the future. Community mix and balance is recognised as an important factor in the Local Plan, as discussed in the previous chapter.
- 1.4 The evidence suggests that imbalances exist, and these will become wider as the population ages.

Geography and Population

- 2.4 The study area is depicted in map 1.

Map 1 The study area



Source: Nomis

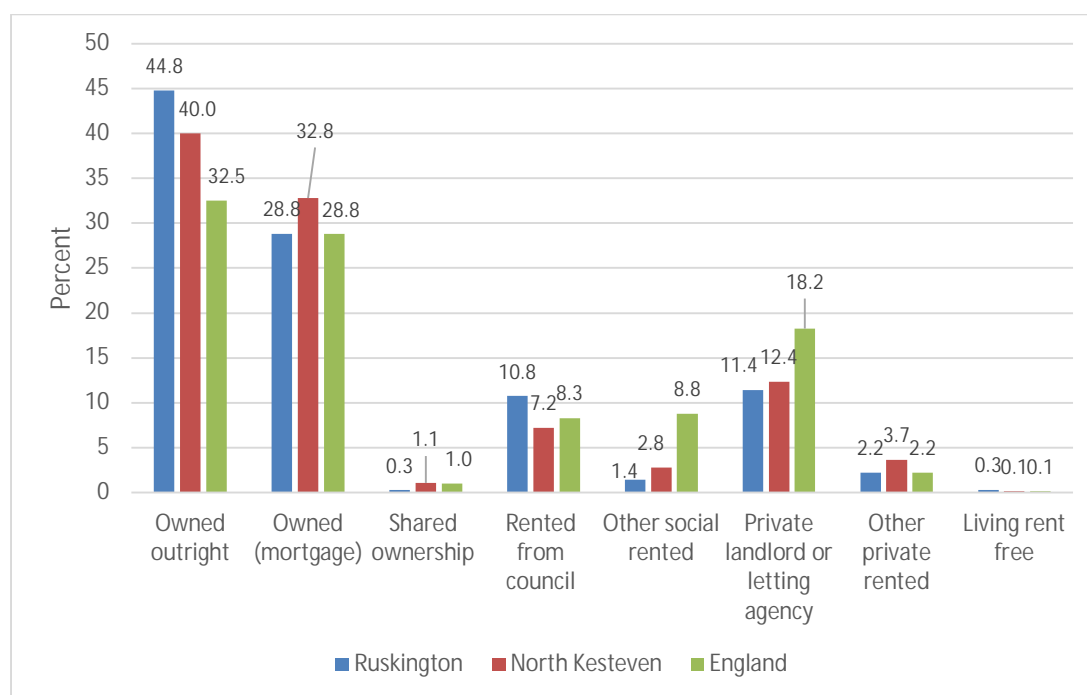
- 1.4 According to the census 2021 there were 5,652 people living in 2,580 households within the parish. The average household size was 2.19 persons per household which is larger than the average for England (2.41) and larger than the district of North Kesteven (2.32).
- 2.4 According to the Royal Mail database there were 2,746 residential addresses as at July 2023. This number will include vacancies and second homes.

Dwelling and household characteristics

Evidence from the census 2021

- 2.4 The following charts show selected housing and household characteristics that are key to understanding the drivers of housing need^{4,5}. The tables also help to define any apparent mismatches between housing and household characteristics that may lead to local gaps in housing supply.
- 2.4 Figure 3.1 evidences the high proportion of households that owned outright in the parish compared to England. Owner occupier households (including owned with a mortgage and shared ownership) were 73.9% of all households, which is higher than the district and England as a whole, at 73.8% and 62.3% respectively. Notably, there was a lower proportion of private rented dwellings in the parish (11.4%), particularly compared with England as a whole (18.2%).

Figure 3.1 Tenure



Source: Census 2021

- 1.4 Table 1 shows a comparison household tenure as at the two census days. Note that these are households not dwellings. Dwellings will be a larger number due to vacancies and potentially second homes.

⁴ Local Housing Need Assessment: A guide to good practice (DETR 2000) para.2.6: an assessment of need is not simply a question of going to one source of data.

⁵ Local Housing Need Assessment: A guide to good practice (DETR 2000) para.2.6: it is desirable to draw on additional sources of information to provide a check on the information from particular sources, which may have limitations.

Table 3.1 Household tenure, census 2021 and 2011 compared.						
	Ruskington		North Kesteven		England	
	Number	Percent	Number	Percent	Number	Percent
2021						
Owned outright	1,152	44.8	20,386	40.0	7,624,693.0	32.5
Owned with a mortgage or loan	742	28.8	16,724	32.8	6,744,372.0	28.8
Shared ownership	7	0.3	536	1.1	235,951.0	1.0
Social rented	314	12.2	5,113	10.0	4,005,663.0	17.1
Private rented	351	13.6	8,164	16.0	4,794,889.0	20.5
Living rent free	8	0.3	66	0.1	30,517.0	0.1
All categories: Tenure	2,574	100	50,989	100	23,436,085	100
2011						
Owned outright	995	40.1	17,115	33.6	6,745,584.0	30.6
Owned with a mortgage or loan	858	34.6	17,072	33.5	7,229,440.0	32.8
Shared ownership	4	0.2	221	0.4	173,760.0	0.8
Social rented	305	12.3	4,694	9.2	3,903,550.0	17.7
Private rented	281	11.3	6,184	12.1	3,715,924.0	16.8
Living rent free	36	1.5	686	1.3	295,110.0	1.3
All categories: Tenure	2,479	100	45,972	100	22,063,368	100
2021 minus 2011						
Owned outright	157	4.6	3,271	6.4	879,109	2.0
Owned with a mortgage or loan	-116	-5.8	-348	-0.7	-485,068	-4.0
Shared ownership	3	0.1	315	0.6	62,191	0.2
Social rented	9	-0.1	419	0.8	102,113	-0.6
Private rented	70	2.3	1,980	3.9	1,078,965	3.6
Living rent free	-28	-1.1	-620	-1.2	-264,593	-1.2
All categories: Tenure	95	0.0	5,017	0.0	1,372,717	0.0

Table 2: Growth in number of households

Parish	3.8	%
District	10.9	
England	6.2	

Source: census 2011 and census 2021

2.10 From these data we conclude that:

Ruskington did not achieved the average level of growth of the district of North Kesteven;

there was little growth in the number of households living in affordable housing;

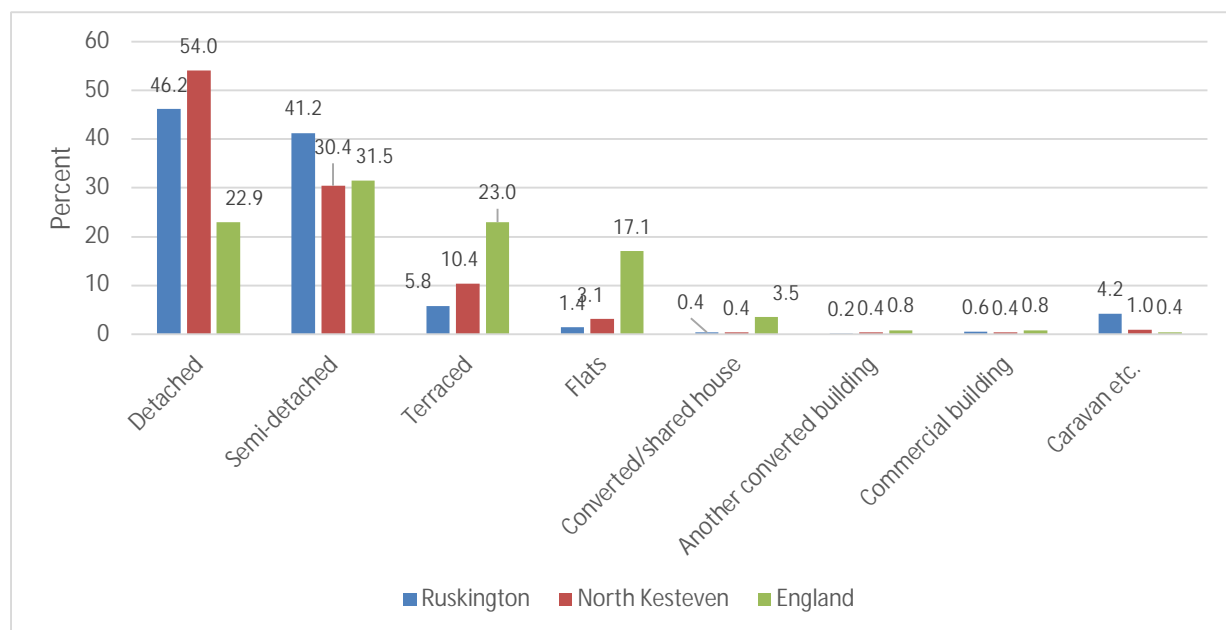
there is virtually no affordable home ownership;

growth in older person household was apparent from the significant increase of outright home owners; and

the private rented sector grew in number and as a proportion of the housing stock overall.

1.10 Figure 3.2 shows that around 46% of the housing stock consisted of detached houses and bungalows and 41% of dwellings were semi-detached. These were significantly higher than the average for England as a whole. Terraced homes and flats formed a significantly lower proportion of the stock compared to the English average.

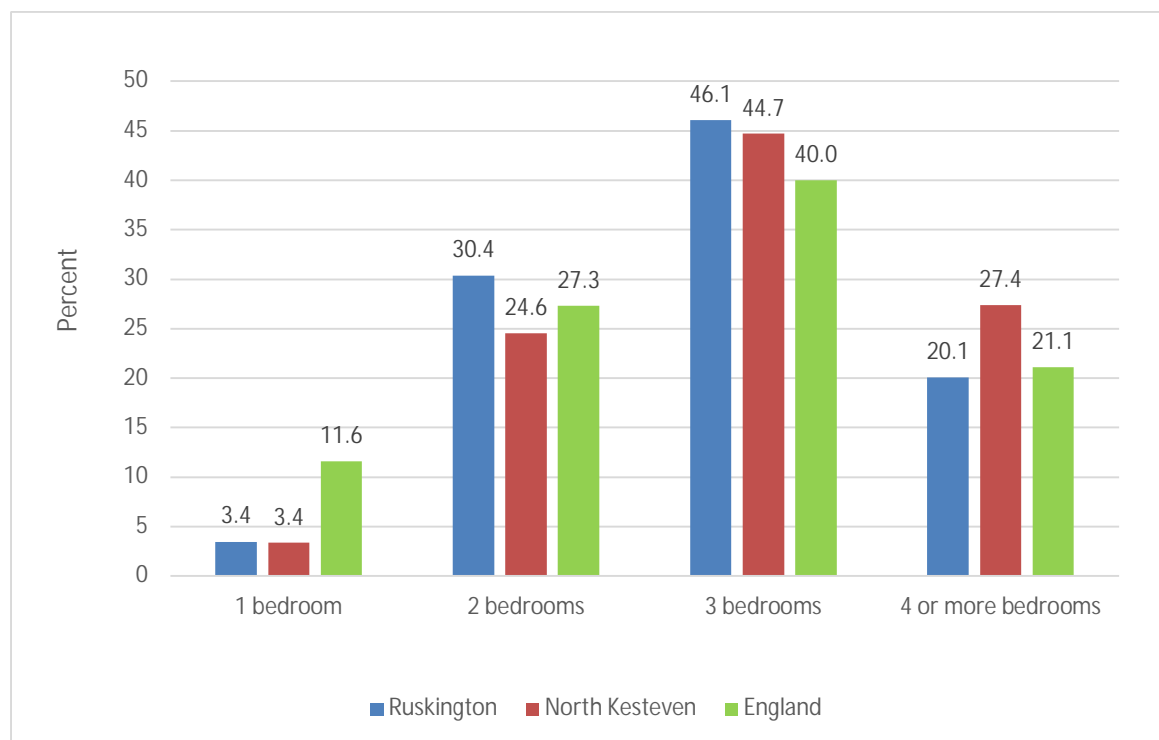
Figure 3.2 House type



Source: Census 2021

1.10 Figure 3.3 shows that the parish had smaller proportions of 1-bedroom homes, and a slightly smaller proportion of 4 or more-bedroom homes than the other geographies. It had a larger proportion of 2 and 3 -bedroom homes than the other geographies.

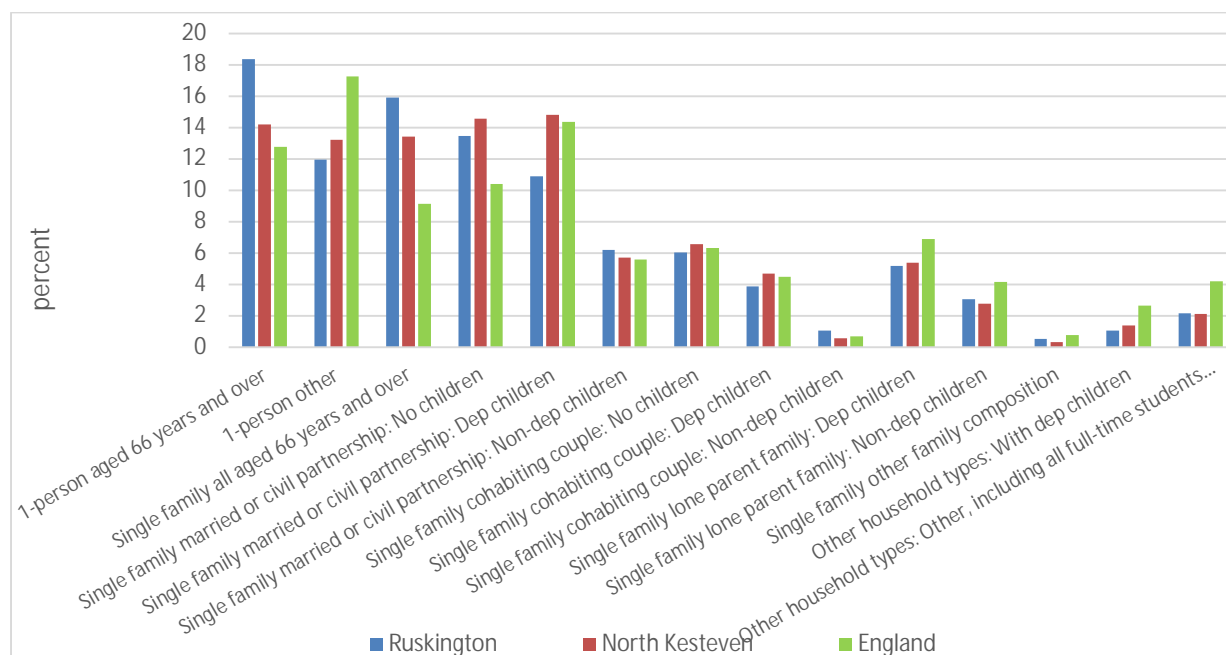
Figure 3.3 Number of bedrooms



Source: Census 2021

1.10 Figure 3.4 shows the household composition as at 2021.

Figure 3.4 Household composition



Source: Census 2021 (dep=dependent)

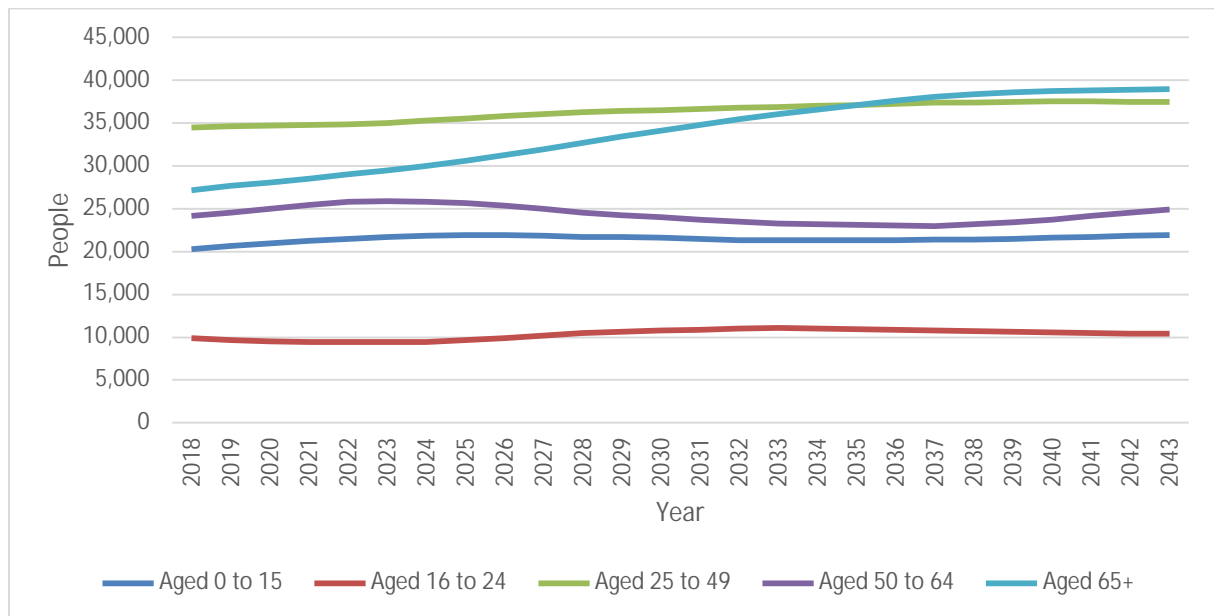
2.10 Compared to the other geographies, figure 3.4 shows that the largest household groups resident in the parish were single person households aged 66 and over and

families aged over 66. There was a lower proportion of younger single person households than in the other geographies. However if single person households of all ages are combined, these form 30% of all households. 39% are families with no children or dependent children. Households with dependent children form only 20% of all households which is a lower proportion than the wider geographies.

Population projections

- 1.10 Population projections are available at district level and are not available at ward or parish level. They are 2018 based and show a projected change in the structure of the population between 2020 to 2043. They show that there are changes in the population structure likely to affect the ward and the changing nature of housing need.⁶
- 2.10 Figure 3.5 shows that the proportion of people aged 65 or over is set to grow by 11,803 or 45.3% which is a faster rate than the other age groups. All other age groups will increase by some level.
- 2.10 Overall, the district population will increase by 17,715 people which is an increase of 15.3% over the population in 2018. This means that over the period 2018 to 2043 a significant amount of additional housing will be needed in the district in order to support this growing elderly population. The data for this can be viewed in the appendix.

Figure 3.5 Population projections (district only)



Source: Nomis

⁶ Local Housing Need Assessment: A guide to good practice (DETR 2000) para 2.2 HNS essential requirements: HNS must project need forward over the strategy period

Key findings from the Census 2021 and population projections.

- 2.10 As at census day 2021, the key features of the housing stock were, when compared to wider geographies, the predominance of detached dwellings and lower proportion of flats and terraced houses. Regarding number of bedrooms, similar to the wider geographies 3-bedroom dwellings formed the highest proportion of the housing stock. The majority of dwellings are owner-occupied dwellings (particularly those held outright, without a mortgage).
- 1.10 Census data shows a growth in the private rented sector. This is of concern as private landlord rentals are insecure and due to Section 21 notices the sector gives rise to a significant amount of housing need annually.
- 2.10 The main household types in Ruskington were single over 66s and older families, with a smaller proportion of younger households with children.
- 1.10 The population projections for the district reveals an aging population set to grow significantly over the coming years.
- 1.10 The evidence suggests that, to improve the imbalance between housing and households moving forward housing should be delivered partly to enable older person households to downsize within their community. A supply of more affordable housing should be enabled for younger households as many would be unable to afford the 4 or more-bedroom detached housing that will be released by older people downsizing or leaving the area.
- 1.10 In conclusion, this information provides context and leads to an improved understanding of what is driving housing need trends and the characteristics of need moving forwards.

4. Local house prices, rents and affordability

Introduction to the chapter

- 2.4 In Chapter 4, we look closely at the price and affordability of the housing tenures and compare these factors to district and national levels.
- 2.4 This will help us to understand the extent to which house prices and rents drive the need for affordable housing and other options available to households.
- 2.4 Data will feed into our assessment of the requirement for affordable and market housing in the next section and provide context to our overall findings⁷.

Benchmark rents and house prices

- 4.4 Many tables in this chapter state prices at benchmark levels. The 25th percentile of house prices and rents is a particularly significant benchmark as this is widely accepted⁸ as the entry level market level, being the lowest price at which there is a reasonable supply of housing in reasonable condition.
- 2.4 The percentile value is calculated by listing all lettings or sales in a given period in ascending order according to their price or rent. The number of sales or rentals is divided by 100. The percentile price or rent corresponding to each percentile can be read off. The percentiles most frequently used in this study are the 25th (or lower quartile price point) or the 50th (the median price point).

Local rents and the household income required to service a rent

- 4.4 Table 4.1 shows the 25th and 50th the percentile price point for rented housing in Ruskington and the district of North Kesteven.

	Percentile 25 (lower quartile) £pcm	Percentile 50 (Median) £pcm
Ruskington	769	813
North Kesteven	595	695

Source: Rightmove 2023

- 4.4 The average cost of all rentals at both the 25th and 50th percentile suggests that prices are higher in the parish, when compared to the district as a whole.

⁷ Local Housing Need Assessment: A guide to good practice (DETR 2000) paragraphs 4.18 to 4.29

⁸ Local Housing Need Assessment: A guide to good practice (DETR 2000) paragraph 4.22

- 4.4 Table 4.2 states the household income required to service local rents at benchmark levels.

	Percentile 25	Average
Monthly rental price (£ per calendar month (PCM))	769	813
Annual gross household income required £	36,900	39,000

Source: Zoopla and arc4

- 2.4 Table 4.3 states the 2022 value of the local housing allowance that applies to Ruskington noting that this is the Lincoln BRMA (broad rental market area). This is significant as it is the maximum rent level that is eligible for housing benefit. Any household eligible for housing benefit and seeking a private rental would need to 100% fund any rent above this level. This significance of this information is that any low-income household eligible for housing benefit, seeking more than a 1-bedroom rental in the area would probably not have the full cost of the rental met by housing benefit as the allowance is lower than local entry level prices.
- 4.10 It should be noted that any dwellings let at housing allowance rates and below could be counted as affordable supply. However a comparison of BRMA levels and table 4.2 and 4.3 shows that benefit claimants would have to pay a significant top up to afford entry level market prices.

Dwelling type	£ per week	£ pcm	Income needed to service £ p.a.
Shared accommodation	69.04	299	14,360
1-bedroom	97.81	424	20,344
2-bedrooms	117.37	509	24,413
3-bedrooms	132.33	573	27,525
4-bedrooms	172.6	748	35,901

Source: VOA

House prices and the income required to service a mortgage

Ruskington house prices compared to North Kesteven as a whole

- 2.10 Table 4.4 shows that the broad average local lower quartile price across all dwelling types for October 2022-2023 for Ruskington as published by the Land Registry is estimated at £182,500. Similarly, the broad average local median price is £230,000.
- 2.10 Table 4.4 shows that on average, lower quartile prices are similar, if slightly lower in the local area compared to the rest of the district. The lower quartile value is regarded by the government and HNS practice guidance as the entry level price for market housing. The lower quartile point is regarded as the lowest price that a reasonable supply of housing is available in reasonable condition.

- 2.10 However, much of the following analysis in chapters 4 and 5 is based upon lower quartile values for different sizes and type of dwelling. This value is taken as the point at which households would require affordable housing if they are living in unsuitable housing and could not afford lower quartile prices or higher of the number of bedrooms they need.

	Percentile 25 (lower quartile) £	Percentile 50 (median) £
Ruskington	182,500	230,000
North Kesteven	185,000	240,000

Source: Land Registry price paid 2022/3

Prices by dwelling type

- 4.10 Whilst Land Registry price paid averages are quoted above, the only further analysis possible is by dwelling type.
- 2.10 Prices vary considerably by house type (table 4.5) with the difference between detached and semi-detached of particular note. Note that the census does not distinguish between houses and bungalows. Also of note is the absence of flats in the sample.

Type	Percentile 25 £	Median £	Percentile 75 £	Count
Detached	265,000	292,500	315,000	28
Flat				0
Semi-detached	173,000	189,500	215,500	32
Terraced	135,710	145,000	180,000	5

Source: Land Registry 2022/3

Prices by number of bedrooms

- 4.10 Many households consider the number of bedrooms needed to be a primary factor in their need to move home. The Land Registry does not publish sales by number of bedrooms. The following information is taken from the Rightmove website which is based upon Land Registry registered transactions cross references to its database and in most but not all cases. There is enough information to indicate the extent to which price varies by number of bedrooms.

Table 4.6 Variation in house price by number of bedrooms					
	1-bedroom £	2-bedroom £	3-bedroom £	4-bedroom £	5 or more- bedroom £
Lower quartile £		168,500	201,750	280,000	430,000
Median £		176,050	250,000	335,000	430,000
Range from £		105,000	140,000	230,000	430,000
Range to £		303,000	375,000	520,000	430,000
Number in sample	0	14	26	9	1

Source: Rightmove 2023

- 4.10 Table 4.7 below calculates the income required to service these entry level prices by number of bedrooms. This is a significant calculation as we base our assessment of whether or not a household is in affordable need on these numbers in comparison to their future housing requirements.

Table 4.7 Income needed to service the mortgage by number of bedrooms					
	1-bedroom £	2-bedroom £	3-bedroom £	4-bedroom £	5 or more- bedroom £
Purchase price	-	168,500	201,750	280,000	430,000
Minimum deposit (10%)	-	16,850	20,175	28,000	43,000
Mortgage required	-	151,650	181,575	252,000	387,000
Annual gross household Income required to service the mortgage	-	33,700	40,350	56,000	86,000

Source: Rightmove and arc4

- 4.10 The importance of table 4.8 building on table 4.7, is the indication of increase in purchase price affecting moving households needing to upsize and the implications for affordability. The gap between 3 and 4-bedroom is a substantial impact for growing families. This may however be mitigated if the household has equity in its smaller home.

Table 4.8 Additional household income required to facilitate upsizing		
	Increase in price £	Increase in income required to fund £
2 to 3-bedroom	33,250	6,650
3 to 4-bedroom	78,250	15,650
4 to 5 or more-bedroom	150,000	30,000

Source: derived from tables 4.6 and 4.7

The affordability of entry level market housing for sale

- 2.10 The following tables examine the affordability of market housing at the average lower quartile level price both generally and for selected key worker and low-income groups using national pay scales. Several household configurations are examined. Additional tables show the income needed for selected affordable home ownership products.
- 4.10 Throughout the following affordability analysis, it must be borne in mind that a larger deposit, whether funded through savings, equity or 'the bank of mum and dad' will reduce the size of the loan and the income required to service it. It should also be recognised that household circumstances will dictate whether the household is eligible for a mortgage, the maximum that a lender is willing to offer and at what interest rate. Factors such as household expenditure, debt, savings and credit score are all assessed, and 'stress tested' by lenders.
- 2.10 In table 4.9, using average dwelling prices for the local area, we estimate the income required to service a mortgage or loan based upon standard assumptions of a 10% deposit and 4.5 income multiplier.

	Price Level - Parish		Price Level - District	
	Lower quartile £	Median £	Lower quartile £	Median £
Purchase price	182,500	230,000	185,000	240,000
Minimum deposit (10%)	18,250	23,000	18,500	24,000
Mortgage required	164,250	207,000	166,500	216,000
Annual gross household income required to service the mortgage	36,500	46,000	37,000	48,000

Source: Land Registry price paid and arc4

- 2.10 Table 4.10 estimates the affordability of average lower quartile prices for selected key worker occupations and household configurations. It is apparent that using the 4.5 income multiplier no single income household at entry level (qualified) or pay after 3-years' service (or average for the occupation in the case of nurses) could afford the average entry level price of £182,500. The table also indicates the house price that could be afforded at these household income levels.

Table 4.10 House Purchase Affordability (selected key workers and national minimum and living wages)				
Status	Annual Gross income	Value of mortgage based upon income	Salary required to fund LQ price	LQ price 2021/2
Police Constable				
Newly qualified	£31,143	£140,144	£36,500	£182,500
3-years experience	£34,728	£156,276	£36,500	£182,500
Nurse				
Newly qualified	£27,055	£121,748	£36,500	£182,500
Average	£35,000	£157,500	£36,500	£182,500
Fireman				
Newly qualified	£32,224	£145,008	£36,500	£182,500
3-years experience	£34,269	£154,211	£36,500	£182,500
Teacher				
Newly qualified	£28,000	£126,000	£36,500	£182,500
3-years experience	£31,750	£142,875	£36,500	£182,500
Minimum Wage				
1 x full time	£18,525	£83,363	£36,500	£182,500
1 x full time, 1 x part time	£28,405	£127,823	£36,500	£182,500
2 x full time	£37,050	£166,725	£36,500	£182,500
Living Wage				
1 x full time	£21,225	£95,513	£36,500	£182,500
1 x full time, 1 x part time	£32,591	£146,660	£36,500	£182,500
2 x full time	£42,510	£191,295	£36,500	£182,500

Source: national pay scales 2022, gov.uk 2022, Land Registry 2022/2023 and arc4

- 2.10 In table 4.11 we consider the affordability of low-cost housing home ownership (LCHO) products defined as affordable housing within the NPPF 2021 annexe B definitions. Here we use the average lower quartile price as a benchmark before discount as most dwellings coming onto the market would be new build which tends to be offered at a higher price than resale housing.
- 4.10 10% shared ownership would be the most affordable option. The minimum share that can be purchased has been reduced to 10%. The income needed to fund this product would be £23,360 p.a., although this would still be unaffordable to some households listed in table 4.10.

Table 4.11 The income required to fund selected low-cost home ownership products	
Discounted sale (20% discount)	
	Costings/income required
Full price (based on 25th percentile)	£182,500
Starter home price (20% off full price)	£146,000
10% deposit on equity share	£14,600
Mortgaged amount	£131,400
Income required for mortgage	£29,200
Discounted sale (30% discount, potentially First Home scheme)	
	Costings/income required
Full price (based on 25th percentile)	£182,500
Starter home price (30% off full price)	£127,750
10% deposit on equity share	£12,775
Mortgaged amount	£114,975
Income required for mortgage	£25,550
Shared ownership 50%	
	Costings/income required
Full price (based on 25th percentile)	£182,500
Equity 50%	£91,250
10% deposit on equity share	£9,125
Mortgaged amount	£82,125
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£209
Income required for mortgage	£18,250
Income required for rent/service charge	£11,477.50
TOTAL	£29,728
Shared ownership 10% (minimum share)	
	Costings/income required
Full price (based on 25th percentile)	£182,500
Equity 10%	£18,250
10% deposit on equity share	£913
Mortgaged amount	£17,338
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£376
Income required for mortgage	£3,853
Income required for rent/service charge	£19,507.50
TOTAL	£23,360

Source: Land Registry and arc4

First Homes

- 4.10 The national criteria for first home eligibility outside London is a household income not to exceed £80,000 and purchase price not to exceed £250,000.
- 4.10 As noted in chapter 2, Local Plan Policy S22 imposes a local cap on costs after discount of £160,000 as at March 2023. This is hard to reconcile with data in table 4.6 which assesses the median price of a 3-bedroom home in Ruskington at £250,000 and a

lower quartile price of £201,750. The median price would be a fairer comparison due to the premium price of new build housing.

Key findings: local house prices, rents and affordability

- 4.10 In summary, the housing market has seen a high proportion of detached and semi-detached dwellings with 2 or 3-bedrooms. Prices in the parish are similar to the wider district, and entry level housing is unaffordable to many household groups.
- 2.10 It is noteworthy that the gap between lower quartile prices of 3 and 4-bedroom homes is sizeable. Over £15,650 extra income per annum would need to be found by the households and it will be a challenge for many younger households to be able to afford to upsize within the parish.
- 4.10 House price and income data enables us to define the parameters for the affordable home ownership products locally defined in the NPPF. For the purposes of this HNS, households would need a minimum income of £23,360 per annum income to afford the lowest cost affordable home ownership option (10% shared ownership. An income of £36,500 per annum would be required to fund the entry level market house price (table 4.9).

5. Assessing housing need

Introduction and summary of the chapter

- 1.4 This section uses data from a household survey and the local authority housing register to estimate the demand for additional housing in the parish and the extent to which supply from the existing housing stock might meet that need currently.
- 1.4 The first part of the analysis of housing need focusses on the survey findings that are a snapshot of household circumstances and their housing needs at the time of the survey. This is all households irrespective of their existing or proposed future tenure.
- 1.4 The second part of the analysis focuses on the need for affordable housing. In accordance with good practice guidance, modelling is used to turn the snapshot of data of affordable need and supply into an annual flow of affordable need and supply. The key output is a measure of the imbalance between flows of affordable need and flows of supply.

About the household survey

- 2.4 The household survey was conducted during November 2023. All Royal Mail registered addresses in the parish were sent a questionnaire and had the option of responding by post or online. 2,746 questionnaires were dispatched and 369 were returned. 317 of these were returned through the post, and 52 were completed online. The overall response rate was 13.8%.
- 1.4 In terms of tenure, the sample produced by the survey was close to the profile recorded by the census 2021. The largest deviation was households in the private rented sector. The reluctance of private rented sector tenant to engage is a feature of most housing needs surveys. The total number of households does not agree with the sample stated in paragraph 5.9 as some respondents declined to answer the question.

Tenure	Survey sample (households)	% sample	% census 2021
Owner occupier	267	78.3	73.6
Shared owner	5	1.5	0.3
Private tenant	23	6.7	13.6
Social tenant	46	13.5	12.2
Total	341	100	100

Source: household survey 2023 and census 2021

- 2.4 This chapter reports the main outputs of the survey to inform the need for additional market and affordable housing and further information about local households –

especially those that are proposing to move home or newly forming households seeking their first home.

Practice guidance and definitions used in the analysis

- 2.4 Firstly, the current definition of affordable housing need must be understood to differentiate between the need for market housing and affordable housing. According to the national planning policy framework (NPPF) 2019, Annexe 2, affordable housing need is defined as ‘housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more definitions’. [These are fully listed in chapter 2].
- 2.4 This is why section 4 of this report seeks to understand local house prices and rents in some depth and establish the price and cost of entry level housing to the market. This information has been used in the following analysis.
- 1.4 It is important to appreciate that a substantial body of government guidance exists in the conduct of SHMA, HNS and LHNS.
- 2.10 The most detailed guidance⁹ was produced in the year 2000 which is the bedrock of housing needs assessments and is still in use today by the leading consultancies. The principles are reiterated in the NPPG¹⁰. The practice guidance was written by leading academics and commissioned by the government to ensure that consultants and clients had a common approach to undertaking HNAs and interpreting findings.

Crosstabulations

- 1.10 It would be impossible to comprehensively report on survey findings as around 50 questions were asked, covering around 450 variables. A variable is an answer given to a specific question from a list of possible answers. Only the most significant crosstabulations of data variables was undertaken. Each crosstabulation used in this report is explained at the point that it is used. The dataset, which is anonymous is available for additional ad hoc enquiries should the need arise.
- 1.10 A simple example of a crosstabulation is as follows. A survey of 50 people was undertaken. Each respondent was asked to state their gender and were asked other questions, in this example, how many pets they owned, if any, and what sort of pet they owned (cat, dog etc). From this information you can simply state the number of pets that were owned in total by adding up the answers. However, by using a crosstabulation of the data you can find out the answer to more questions such as do more men than women own pets? do more men than women own dogs? etc.

⁹ Housing Need Assessments: A Guide to Good Practice (DETR) 2000.

¹⁰ NPPG 2019 affordable housing paras 020 to 024

- 1.10 We now report key findings on a topic-by-topic basis based upon questions used in the questionnaire.

Respondent's general views on priorities for future housing in the parish

- 2.10 Tables 5.2, and 5.3 record respondent views of what they consider to be priorities for future housing in the parish. This is in terms of groups of people and types of dwellings needed in the parish. Note that this was a multiple-choice question, and, in some cases, respondents did not record any priority, so the totals vary on each row. Accordingly, percentages are calculated based on the response to each option rather than the number of households resident in the parish.
- 1.10 Table 5.2 shows that a greater number and proportion of respondents would prioritise smaller homes being built in the parish – whether for singles, couples, families, or older households wishing to downsize, and energy efficient homes. Large, detached, terraced dwellings and town houses are not seen to be a priority by many respondents.

Table 5.2 If new homes were to be built in the future in the parish, which types would you consider a priority for the community?

	High	Some	None	Total	High	Some	None	Total
Small homes for singles or couples	93	81	34	208	44.7	38.9	16.3	100
Small family homes (2 or 3-bedroom)	123	67	22	212	58.0	31.6	10.4	100
Larger family homes (4 or 5-bedroom)	23	48	74	145	15.9	33.1	51.0	100
Homes that facilitate working from home	23	72	62	157	14.6	45.9	39.5	100
Smaller homes to enable older people to downsize	81	106	20	207	39.1	51.2	9.7	100
Supported living (sheltered housing or extra care)	62	83	30	175	35.4	47.4	17.1	100
Detached houses	21	52	72	145	14.5	35.9	49.7	100
Semi-detached houses	26	89	33	148	17.6	60.1	22.3	100
Terraced houses	11	52	74	137	8.0	38.0	54.0	100
Town houses (3-storey)	11	31	98	140	7.9	22.1	70.0	100
Bungalows	78	87	31	196	39.8	44.4	15.8	100
Flats or apartments	52	52	73	177	29.4	29.4	41.2	100
Homes with high levels of energy efficiency or Eco Homes	112	52	42	206	54.4	25.2	20.4	100
None of the above	12	0	13	25	48.0	0.0	52.0	100

Source: household survey data

2.10 In Table 5.3, respondents would prioritise houses affordable to first time buyers and affordable homes to rent and housing suited to frail elderly or disabled people.

Table 5.3 Which household groups should be considered a priority for the community, if any, in future?

	High	Some	None	Total	High	Some	None	Total
Homes affordable to first time buyers	159	82	21	262	60.7	31.3	8.0	100
Age restricted housing for older people	62	80	16	158	39.2	50.6	10.1	100
Homes to rent (private landlord), affordable to average income households	42	81	51	174	24.1	46.6	29.3	100
Homes to rent (social landlord) affordable to low-income households	98	74	35	207	47.3	35.7	16.9	100
Housing suited to frail elderly or disabled people	112	87	17	216	51.9	40.3	7.9	100
Affordable home ownership such as shared ownership	32	60	30	122	26.2	49.2	24.6	100
Those wishing to build their own homes (self/custom-build)	12	46	97	155	7.7	29.7	62.6	100
Homes for multi-generational families (including annexes)	23	78	67	168	13.7	46.4	39.9	100

Source: household survey data

Older person's housing options

- 2.10 The questionnaire asked respondents aged over 60 what they consider and expect their housing options to be in the future. The following table clearly shows the majority of respondents expect to remain in their current accommodation rather than move into a smaller dwelling or any form of supported accommodation.

Table 5.4 If you are aged 60-years or over, please tell us about any future options you would realistically consider or expect.

	Consider	Expect
Continue to live in your current accommodation for the foreseeable future with support or adaptations when needed	62	156
Live independently, closer to health and essential services	13	22
Live independently in a smaller or more manageable dwelling	45	18
Live in age restricted sheltered housing as a social or private tenant	21	2
Live in leasehold age restricted flats or apartments with support (similar to McCarthy and Stone retirement living)	15	1
Live in rented housing with a high level of care and support	10	2
Live in an annexe to my children's accommodation	6	1
Live with children other relative or friend who could provide support	10	1
Live in a care or nursing home	21	3

Source: household survey 2023

- 2.10 Regarding the question 'If you are aged 60-years or over and are thinking of moving home would you expect to remain living within the parish?' 98 answered yes.
- 1.10 The main reason for moving away from the parish is to move closer to family, and the main reasons households plan to remain in the area are local connection and being close to friends and/or family.

Households in need of more suitable housing

- 2.10 This section aims to quantify the snapshot of households in housing need seeking more suitable housing in the parish based upon household survey evidence. Outputs are in terms of tenure and number of bedrooms required.
- 1.10 A number of crosstabulations or filters are applied to the data to achieve these outputs:
- are any existing households in housing need?
 - are any of these households planning to move home within 5-years?
 - are any of these households seeking more suitable housing in the parish?
 - how many of these households can afford market housing and how many would need affordable housing?
 - are any new households likely to form in the next 5-years and will seek a place of their own?
 - are any of these households seeking housing in the parish?

how many of these households can afford market housing and how many would need affordable housing? and

how many of the above households have a local connection to the parish?

- 1.10 According to the household survey, 64 households plan to move home at some point over the next 5-years. Of these, when asked 'What is the main reason you want to move home in the next five years', 49 specified a main reason for seeking to move home that shows a need to move, rather than a desire. The need factors used in the questionnaire were derived from the good practice guidance¹¹.
- 1.10 The reasons stated are presented in table 5.5.

Table 5.5 Main reason for needing to move home	
'Need to move' reasons	
Reason	Count
Current house is overcrowded	1
Living in temporary accommodation and need permanent accommodation	2
Forced to move (eviction repossession tenancy ending)	2
Need a larger house	6
Need a smaller house	17
Cannot afford rent or mortgage payments	3
Health problems and/or need housing suitable for older/disabled person	10
Need to live closer to family or friends to give or receive care or support	5
Need to re-locate for employment in the parish	1
Current house is in severe disrepair I cannot afford/my landlord won't rectify	2
Sub total	49
'Aspire to move' reasons	
Want to live in a nicer house or area	3
Would like to live closer to shops or doctors or other services	2
Would like to live closer to family or friends	3
Other reason	7
Sub-total	15
Grand Total	64

Source: household survey 2023

- 2.10 The 15 households wishing to move for aspirational reasons are not considered to be in housing need, so therefore are not included in the remainder of this analysis.

¹¹ Housing Need Assessments: A Guide to Good Practice (DETR) 2000 table 4.2

- 1.10 The following tables compare the housing characteristics of the 49 households in need currently and when they move home by tenure. This analysis enables us to establish trends that affect need and supply which may differ by tenure.
- 2.10 Table 5.6 presents survey findings regarding existing and preferred tenure of all moving households in housing need. Please note that in these tables the term affordable housing includes social and affordable rent as well as affordable home ownership.
- 2.10 Table 5.5 shows increasing demand for affordable housing and reducing demand for private rented housing.

Table 5.6 Comparison of existing and future accommodation wishes by tenure			
	Current	Future	Difference
Owner Occupied (outright)	20	22	2
Owner occupier (mortgage or loan)	11	7	-4
Affordable housing	7	17	10
Private Rented	11	3	-8
Total	49	49	0

Source: household survey 2023

- 2.10 Table 5.7 show that many owner-occupiers plan to downsize from 4-bedroom homes. These vacancies when they occur will be bought by incomers.

Table 5.7 Comparison of existing and future accommodation by type (owner occupier)			
	Current	Future	Difference
1-bedroom	0	0	0
2-bedroom	5	12	7
3-bedroom	13	12	-1
4 or more bedroom	13	5	-8
Total	31	29	0

Source: household survey 2023

- 1.10 Regarding affordable housing, the increased demand is mostly for 1 and 2-bedroom homes.

	Current	Future	Difference
1-bedroom	1	6	4
2-bedroom	3	6	4
3-bedroom	3	4	1
4 or more bedroom	1	1	0
Total	8	17	0

Source: household survey 2023

- 2.10 Regarding the private rented sector, table 5.9 shows that vacancies will mostly be 2 and 3-bedroom homes. These will let to incomers.

	Current	Future	Difference
1-bedroom	2	1	-1
2-bedroom	6	2	-4
3-bedroom	2	0	-2
4 or more bedroom	0	0	0
Total	10	3	0

Source: household survey 2023

- 1.10 Not all households that are in housing need and wish to move home would seek to remain living in the area. Respondents were asked if they would prefer to live within the parish, or if they would prefer to move elsewhere in the district, or elsewhere in or outside of the UK. The information here is based upon a crosstabulation of households that plan to move, are in some form of housing need, and where they plan to move to.
- 1.10 Of the households in housing need that are seeking to move home, 30 households (61%) would remain in the parish. 9 households would remain in the district, but live outside of the parish, and the remaining 10 households would live elsewhere in or outside of the UK.
- 1.10 Table 5.10 is a summary of the tenure requirements of the 30 households seeking more suitable housing in the parish.

Tenure	Quantity
Owner Occupied	18
Social/affordable rented	7
Affordable home ownership	2
Private Rented	3
Total	30

The characteristics of newly forming households

- 2.10 Evidence from the household survey reveals that 28 people are planning to leave an existing household and find a place of their own over the next 5-years. Of these, 14 plan to remain in the parish.
- 1.10 11 of the newly forming households remaining in the area are single person households and of the other 3, there would be 2 couples and 1 is a couple with children.
- 2.10 New household expected tenure is presented in table 5.11. Bedroom numbers are presented only for affordable housing in tables 5.12 and 5.13.

	Quantity
Owner Occupied	2
Social/affordable rented	6
Affordable home ownership	5
Private rented (employer)	1
Total	14

Source: household survey 2023

Bedroom Number	Quantity
1	2
2	2
3	1
4	0
Total	5

Source: household survey 2023

Table 5.13 Bedrooms required for social and affordable rent (new households wishing to live in the parish)

Bedroom Number	Quantity
1	4
2	1
3	1
4	0
Total	6

Source: household survey 2023

- 2.10 The council provided us with a breakdown of bedroom requirements of parish residents who have joined the housing register. It is a more reliable guide to bedroom requirements as the snapshot of those in affordable need is larger:
- 1-bedroom 56%;
 - 2-bedroom 25%;
 - 3-bedroom 13%; and
 - 4 or more-bedroom 6%.

Summary of current need by tenure

- 2.10 The following table summarises the five-year housing need for the study area from both existing and newly forming households based solely on the household survey data.
- 1.10 Individual responses to the survey were carefully analysed to ensure that plausible decisions have been made on the affordability of options to households to ensure that respondents expectations in terms of affordability are realistic. Any assumptions that have been made, are based upon an individual's preference for in affordable housing (affordable rented and homeownership) options commensurate with the income levels they have identified, or what they have told us is affordable to them.
- 2.10 The following data has been derived from crosstabulations of household survey data involving the questions of housing need, intention to move home, whether existing or newly forming household's location of the future home, tenure preferences cross checked with income and savings data.

Tenure	Existing households	Newly forming households	Total Households
Market sale	18	2	20
Market rent	3	1	4
Affordable rent	**7	*6	13
Affordable home ownership inc. First Homes and shared ownership	**2	*5	7
Total	30	14	44

Source: household survey 2023. *New households in affordable need = 11 in total, **9 existing households in affordable need in total. Total affordable need is 20 households. These are snapshot numbers.

- 1.10 Table 5.14 shows the number of households that were assessed as requiring and being able to afford either market or affordable housing and the latter has been disaggregated into affordable rented housing and affordable home ownership according to their preference and what they can afford.
- 1.10 The above table quantifies gross affordable need. This is a gross number as no allowance has been made for use of supply (vacancies or committed new build housing) over the next 5-years. The affordable numbers (gross need and supply) are taken forward into the affordable need modelling presented later in this chapter. Net need is defined as gross need, minus supply.

Gross affordable need according to the council's housing register

- 1.10 The good practice guidance states that no single source of data should be relied upon. Accordingly we also assess gross affordable housing need based upon data from the housing register supplied by the council.
- 2.10 We asked respondents to our survey if they had joined the council's housing register. 4 of the 6 households seeking affordable rented housing in Ruskington (table 5.13) told us they had joined the housing register.
- 1.10 The council was unable to respond to our data request for the number of applicants that have a local connection to Ruskington. The lettings system is that vacancies are advertised and any household on the register can bid for any suitable vacancy.
- 2.10 The council was able to tell us how many residents of Ruskington that had joined the register. The number by priority band is as follows:
- Band 1 – 0;
 - Band 2 – 26;
 - Band 3 – 32; and

Band 4 – 49.

- 2.10 We have ignored band 4 as the council informed us no household in this band was in housing need or are able to resolve their housing difficulties. We have taken the snapshot number of 58 forward into our modelling below.
- 2.10 In addition we have accessed official data published by gov.uk. Specifically by using live table 600 (LT600), CoRe annual lettings and LT1011c annual completions we can analyse supply and demand at the district level. We take the latest 3-year average from each dataset. We apply a pro rata factor to the parish. The outcome is that we have a measure of Ruskington's share of the district's affordable need.
- 1.10 By this method we find that the average snapshot of gross affordable need for the district is 2,645 households and the parish level need (5.059%) is 134 households. The detailed calculation appears in the technical appendix to this report.
- 2.10 To avoid a false comparison with survey data, we need to adjust register data to account for households seeking affordable home ownership that would not be on a register of need for affordable rent. We also need to account for need arising over the next 5-year from new households. The household survey takes these factors into account into account, so we need to add to the register data.
- 1.10 LT600 does not state the number of households in each priority band. Whilst we acknowledge that some may not be in need, we remind readers that the register will undercount need. So we take the actual number from LT600 as a trade-off for this factor. The register will undercount need as it is widely accepted that some households in housing need choose not to register or are not allowed to register. If social and affordable rented supply is low, some will look to the private rented sector.

Interpretation of gross need snapshots

- 1.10 The good practice guidance states that no single source of data should be relied upon when assessing the scale of housing need in an area. However the data sources used in this HNS both have areas of weakness.
- 1.10 It is widely accepted that housing survey data will underestimate need because many households do not complete the questionnaire and because it cannot record households that do not live in the parish but have a local connection to it.
- 2.10 It is widely accepted that housing register data will underestimate gross need for affordable housing as registration is voluntary, not all households in need meet eligibility criteria, it does not record households seeking affordable home ownership or record future need over the next 5-years. Further, the housing register snapshot is a net figure i.e. residual need after lettings.
- 1.10 A further issue is the interpretation of the data. There are 2 principal misconceptions about interpreting data presented in HNS studies which are addressed if the good practice guidance is followed.
- 2.10 The first misconception is that households in need is a finite number. This is incorrect because it is a flow of households in need that never stops because the circumstances of people and households are constantly changing. Households will continue to form as children grow up and adults form new relationships. Household needs will change

due to factors such as age, birth of children, illness or death of family members, change in economic circumstances. At the same time their current dwelling may fall into disrepair or become unsuitable for their changing needs¹². Our household survey was designed to capture all of these factors affecting households.

- 2.10 Therefore it would be over simplistic and inappropriate to conclude that ‘the need is X households’. We have to employ a model to turn this snapshot of need into an annual rate of flow i.e. ‘Y households per annum’.
- 2.10 The scale of the flow may change from time to time and this is why HNS studies should be repeated every 5-years.
- 1.10 The second misconception is that the future flow of housing supply can be accurately predicted which is why in this report up until table 5.14 we have reported gross need (i.e. not taking account of supply).
- 2.10 Further analysis of the need for affordable housing below, will focus on modelled data using the basic needs assessment model (BNAM) which turns the above snapshot information into annual flows of need and factors in several sources of supply.

Turning the snapshot of affordable need into a flow: the basic needs assessment model (BNAM)

- 1.10 The fundamental concept that sits behind the good practice guidance and the National Planning Practice Guidance (NPPG) 2021¹³ is an understanding of how the quantity of housing need should be stated. As alluded to in paragraph 5.59 above, the correct unit of measurement is households per annum, in other words the rate of flow of households in need. The role of the model is to turn snapshots of need from sources such as a housing register or household surveys into annual flows of need. Snapshots are of limited value as they do not reflect a real-world dynamic situation of existing households falling into need as their circumstances change and new households forming.
- 1.10 The importance of the Basic Needs Assessment Model (BNAM) is that it is the tried and tested method for converting snapshot levels of households in housing need (from household surveys or housing registers) into flows. The concept and the BNAM process has been accepted as sound by innumerable Local Plan and planning appeal inspectors.
- 1.10 The key features of best practice guidance summarised in the NPPG 2021 and incorporated in this HNS are:
 - in the assessment of housing need; no single source of data should be wholly relied upon (as such multiple sources of data have been considered in this HNS and have been applied);

¹² Housing Need Assessments: A Guide to Good Practice (DETR) 2000 table 4.2

¹³ NPPF 2019 affordable housing paras 020 to 024

the criteria for a household being regarded as in housing need are defined¹⁴ (and these definitions are adopted in a simplified format in this HNS);

household surveys and housing registers take a snapshot of the number of households in need at a point in time and these need to be converted into annual flows of households (this is done in this HNS);

the method for undertaking this conversion is the 'basic needs assessment model' (BNAM) (the BNAM is used in the HNS and all SHMA and LHNS studies undertaken by arc4 and other leading consultants);

the key output is the imbalance between annual flow of households in need and flow of supply (not the stock) of affordable housing;

Further analysis is needed to disaggregate the key output between the flows affordable rented housing and the affordable home ownership. (The HNS includes this analysis);

housing registers can underestimate levels of housing need (the HNS considers this).

Stages of the BNAM

2.10 There are 4 main stages to the model:

1. snapshot quantity of existing households in affordable housing need;
2. snapshot quantity of newly forming households in affordable housing need;
3. conversion of snapshots of affordable need into annual flows; and
4. estimation of the flow supply from the existing affordable stock and committed future supply from new build.

1.10 Because the NPPF 2023 defines several affordable rented and affordable home ownership products we ensure that these are broadly disaggregated at need and supply stages of the model.

Affordable housing need

2.10 We apply the model to more than just the household survey data. Snapshots of housing need have been derived from the household survey and the council's housing register. However careful consideration needs to be given to housing register data as its scope is mostly to record existing households in affordable rented need. We need to add in estimates of annual newly forming need and need where households have expressed a preference for affordable home ownership. Only by making these adjustments from the best available data, can we compare findings from different data sources on a like for like basis.

¹⁴ Housing Need Assessments: A Guide to Good Practice (DETR) 2000 table 4.2

- 2.10 The findings of the need side of the model Stages 1, 2 and 3 are presented in table 5.15. We compare findings using data from a number of sources:
- household survey snapshot data; and
 - housing register snapshot data.
- 2.10 A full description of the BNAM model and the assumptions we have made regarding inputs to the BNAM are contained in the technical appendix at the end of this report.

Step #	Step	Weighted survey evidence	LT600 etc. housing register	Housing register (parish)
1	Snapshot quantity of existing households in affordable housing need	65	134	58
2	Snapshot quantity of newly forming households in affordable housing need	79	66	66
	Snapshot sub total	144	132	124
3	Conversion of snapshots of affordable need into annual flows (divide by 5) (households per annum)	29	40	25
4	Uplift of estimated need for affordable home ownership per annum (25% of 40) (C Lincs LP Policy S22)	0	10	6
5	Annual flow (total)	29	50	31

Source: Household survey 2022 (table 5.7), SC housing register 2021 priority bands only. NB rounding errors may be present. Unrounded numbers are presented in the technical appendix.

- 1.10 Data in table 5.14 shows that according to the survey broadly 65% of the affordable need is for social and affordable rent (13/20).
- 2.10 A different formula is applied to the housing register data in table 5.14. Our interpretation of Local Plan policy S22 is that 25% should be affordable home ownership.
- 1.10 The survey based affordable need gross flow of 29 households per annum should be regarded as an underestimate. This is because the survey was targeted on local residents and as such it cannot record need from households that do not live in the parish but have a connection to it. The evidence suggests that the number of households with a local connection is significant as a number of households leave the parish annually and this number accumulates.

- 1.10 The housing register-based finding of 31 households per annum should also be regarded as an underestimate. As previously discussed, this is principally due to households in need not choosing to register. The total number of unregistered households in affordable need is an unknown. 31 is our estimate based upon practice guidance and evidence from the council's housing register.

Affordable supply

- 1.10 Stage 4 of the model assesses supply side data and arrives at the net imbalance between supply and demand flows. arc4 has refined the last stage of the model to distinguish between affordable rented housing and affordable home ownership imbalances.
- 2.10 The last stage of the model is estimating affordable supply and deducting the flow of affordable supply from the flow of households in need of affordable housing. The good practice guidance is clear that estimating supply is complex as it varies from year to year and committed supply from new build is subject to interpretation.
- 1.10 Supply comes from two sources; vacancies from within the existing stock of housing (relets and resales) and new build (first lettings and sales). These types of supply have different impacts on the unmet need for affordable housing which will be explained later.
- 2.10 Regarding vacancies in the existing stock (relets), snapshot supply data let to local households for the year to July 2023, has been obtained from the council, summarised table 5.16. Note that 11 rather than 13 vacancies have gone forward to the summary analysis tables 5.18 and 5.19. Two 2-bedroom houses listed below were new build first lettings which are accounted for in the new build section of the table.

Type	Bedrooms	Number	%
Bungalow	1	5	45.5
Bungalow	2	3	27.3
House	2	2	18.2
Flat	2	1	9.1
Total:		11	100

Source: North Kesteven Council (year to 3rd July 2023)

- 2.10 Regarding vacancies from the affordable home ownership stock the census 2021 recorded a stock of 7 units and we have not factored in any supply from these units.
- 2.10 Regarding new build, since we are projecting the unmet need and supply forward 5-years we need to consider evidence in the Central Lincolnshire 5-year land supply Report published in October 2022. Projected development in Ruskington is summarised in the following table. The council does not disaggregate market and affordable housing, but this information was supplied by the South Kesteven housing

strategy team. Similarly the council's report does not disaggregate social and affordable rent and affordable home so we have assumed that delivery will be in accordance with policy.

Year	21/22	22/23	23/24	24/25	25/26	26/27	27/28	7-yr. Total
Land East of Lincoln Road (ALL)	10	40	40	40	40	20	0	190
Land North of Whitehouse Road (ALL)	0	12	25	25	11	0	0	73
Land East of Lincoln Road: Affordable only	2	8	8	8	8	4	0	38
Land North of Whitehouse Road: Affordable only	0	3	5	5	2	0	0	15
Est. total affordable yield	2	11	13	13	10	4	0	53
Of which 25% is estimated to be affordable home ownership	0	3	3	3	3	1	0	13
Of which 75% is estimated to be social and affordable rent	2	8	10	10	8	3	0	40

Source: Central Lincolnshire 5-year land supply report 2022 and the NK strategic housing team. NB the 5-year Horizon of the HNS begins in financial year 23/24.

- 1.10 However according to the supply information provided by the council, due to the council's lettings policy not all new build affordable housing will be occupied by local people. Analysis of the data in table 9.3 of the technical appendix shows that seven out of the 18 (40%) relet vacancies were allocated to local people. A further interpretation is that 2 out of three of the first lettings were to local people (66%). Whilst if asked, we are sure that the council could provide data for 2023/4 to date there remains the problem that we do not know what the proportion of local lettings will be in the next 4-years. So we have reduced new build supply to 50% of the above values. 50% is an approximate mid-point between 40% and 66%.
- 2.10 A full schedule of extant applications and allocated sites is appended. However, we have disregarded any sites that do not have planning consent in stage 4 of the model.
- 1.10 Further assumptions that we have used in stage 4 of the model are explained in the technical appendix at the end of this report. Please note that in tables 5.18, 5.19 and 5.20, a negative number in the right most 3 columns describe an undersupply of affordable housing.
- 1.10 The tables can easily be used to model the impact of future supply as development proposals come forward and can be regarded as committed supply if they receive full planning consent. If numbers in the right 3 columns turn positive, then there is a risk that more affordable housing will be delivered than is needed in any one year. The strategic implication here is that optimum impact new build affordable housing would be achieved by a programme of small-scale development each year rather than a major development.

- 1.10 Key findings are as at October 2023 as follows.
- 2.10 Using parish level housing register data (table 5.18) there is a 5-year unmet need for 69 units of affordable housing (44 units of social and affordable rent housing and 25 units of affordable home ownership) for local people. This is between 11 and 18 units of social and affordable rent housing and 8 and 10 units of affordable home ownership per annum. The annual net need varies because of variation in supply on an annual basis.
- 1.10 Using household survey data (table 5.19) there is a 5-year unmet need for 59 units of affordable housing (15 units of social and affordable rent housing and 44 units of affordable home ownership) for local people. This is between 1 and 6 units of social and affordable rent housing and 8 and 10 units of affordable home ownership per annum. The annual net need varies because of variation in supply on an annual basis.
- 2.10 Using district level housing data (table 5.20) pro rata to the parish there is a 5-year unmet need for 164 units of affordable housing (120 units of social and affordable rent housing and 44 units of affordable home ownership) for local people. This is between 22 and 27 units of social and affordable rent housing and 8 and 10 units of affordable home ownership per annum. The annual net need varies because of variation in supply on an annual basis. This measure is, in our view, a measure of Ruskington's share of the district level registered need.

Table 5.18 Detailed analysis of the flow of supply and affordable need (housing register (parish))

	Gross flow of need			Supply flow from vacancies			Supply flow from first lettings and sales			Supply flow from all sources			Imbalance between supply and need		
	Affordable rent	Affordable home ownership	Affordable total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total
Year 1	25	6	31	13	0	13	5	1	6	18	1	19	-7	-5	-12
Year 2	25	6	31	13	0	13	5	2	7	18	2	20	-7	-4	-11
Year 3	25	6	31	13	0	13	4	1	5	17	1	18	-8	-5	-13
Year 4	25	6	31	13	0	13	1	2	3	14	2	16	-11	-4	-15
Year 5	25	6	31	13	0	13	0	0	0	13	0	13	-12	-6	-18
5-year totals	124	31	155	65	0	65	15	6	21	80	6	86	-44	-25	-69

Table 5.19 Detailed analysis of the flow of supply and affordable need (household survey local connection to the parish)

	Gross flow of need			Supply flow from vacancies			Supply flow from first lettings and sales			Supply flow from all sources			Imbalance between supply and need		
	Affordable rent	Affordable home ownership	Affordable total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total
Year 1	19	10	29	13	0	13	5	1	6	18	1	19	-1	-9	-10
Year 2	19	10	29	13	0	13	5	2	7	18	2	20	-1	-8	-9
Year 3	19	10	29	13	0	13	4	1	5	17	1	18	-2	-9	-11
Year 4	19	10	29	13	0	13	1	2	3	14	2	16	-5	-8	-13
Year 5	19	10	29	13	0	13	0	0	0	13	0	13	-6	-10	-16
5-year totals	95	50	145	65	0	65	15	6	21	80	6	86	-15	-44	-59

Table 5.19 Detailed analysis of the flow of supply and affordable need (whole housing register pro-rata to the parish)

	Gross flow of need			Supply flow from vacancies			Supply flow from first lettings and sales			Supply flow from all sources			Imbalance between supply and need		
	Affordable rent	Affordable home ownership	Affordable total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total
Year 1	40	10	50	13	0	13	5	1	6	18	1	19	-22	-9	-31
Year 2	40	10	50	13	0	13	5	2	7	18	2	20	-22	-8	-30
Year 3	40	10	50	13	0	13	4	1	5	17	1	18	-23	-9	-32
Year 4	40	10	50	13	0	13	1	2	3	14	2	16	-26	-8	-34
Year 5	40	10	50	13	0	13	0	0	0	13	0	13	-27	-10	-37
5-year totals	200	50	250	65	0	65	15	6	21	80	6	86	-120	-44	-164

Summary and key findings of section 5

- 2.10 The section is in 3 parts:
- information about the survey and the relevant practice guidance;
 - analysis of snapshot data from the survey;
 - modelling of the data from the survey and comparison of findings using other sources of data; and
- 2.10 Firstly: all respondents were asked for their view on the type of housing they thought would be needed in the parish in future. Respondents would prioritise smaller homes being built in the parish – whether for singles, couples, families, or older households wishing to downsize, and energy efficient homes. Large, detached, terraced dwellings and town houses are not seen to be a priority by many respondents.
- 1.10 Respondents would prioritise houses affordable to first time buyers and affordable homes to rent and housing suited to frail elderly or disabled people.
- 2.10 The questionnaire asked respondents aged over 60 what they consider and expect their housing options to be in the future. The following table clearly shows the majority of respondents expect to remain in their current accommodation rather than move into a smaller dwelling or any form of supported accommodation.
- 1.10 The second part of the analysis of housing need focusses on the survey findings that are a snapshot of household circumstances and their housing needs at the time of the survey. For the avoidance of doubt this is all households irrespective of their existing or proposed future tenure.
- 1.10 Key findings from the snapshot are:
- 64 households planned to move home in the next 5 years. 49 were in housing need, the remaining 15 proposed to move home for aspirational reasons.
 - the most frequent reason for moving home was ‘rightsizing’;
 - a smaller number of respondents cited health reasons;
 - of those households that are living in unsuitable housing 61% were seeking to remain in the parish;
 - 50% of newly forming households wish to remain in the parish;
 - most newly forming households will be single person households;
 - overall, the survey snapshot found that 30 households were likely to be in affordable housing need across the 5-year horizon of the survey.
- 1.10 It is necessary to convert this snapshot data into an annual flow of households in order to compare need to flow of supply that will arise from vacancies and committed new build housing. The Basic Needs Assessment Model (BNAM) is used to achieve this.
- 2.10 Using parish level housing register data (table 5.18) there is a 5-year unmet need for 69 units of affordable housing (44 units of social and affordable rent housing and 25 units of affordable home ownership) for local people. This is between 11 and 18 units of social and affordable rent housing and 8 and 10 units of affordable home ownership

per annum. The annual net need varies because of variation in supply on an annual basis.

- 1.10 Using household survey data (table 5.19) there is a 5-year unmet need for 59 units of affordable housing (15 units of social and affordable rent housing and 44 units of affordable home ownership) for local people. This is between 1 and 6 units of social and affordable rent housing and 8 and 10 units of affordable home ownership per annum. The annual net need varies because of variation in supply on an annual basis.
- 2.10 Using district level housing data (table 5.20) pro rata to the parish there is a 5-year unmet need for 164 units of affordable housing (120 units of social and affordable rent housing and 44 units of affordable home ownership) for local people. This is between 22 and 27 units of social and affordable rent housing and 8 and 10 units of affordable home ownership per annum. The annual net need varies because of variation in supply on an annual basis. This measure is, in our view, a measure of Ruskington's share of the district level registered need

6. Key findings, conclusions and policy implications

Introduction and summary of the chapter

- 1.4 Our aim in this section is to consider all relevant information and form a balanced assessment of the level of unmet housing need in the parish.
- 1.4 Chapter 2 sets the context for this HNS by referencing the National Planning Policy Framework (NPPF) in particular the current definition of affordable housing. Reference is also made to the importance the government attaches to development enabling mixed communities to retain a wide range of households and achieve a mix of housing size, type and tenure.
- 1.4 Chapters 3 demonstrates that in many respects the parish cannot be regarded as mixed and balanced when compared to district and national profiles. As at census day 2021, the key features of the housing stock were, when compared to wider geographies, the predominance of detached dwellings and lower proportion of flats and terraced houses. Regarding number of bedrooms, similar to the wider geographies 3-bedroom dwellings formed the highest proportion of the housing stock. The majority of dwellings are owner-occupied dwellings (particularly those held outright, without a mortgage).
- 2.4 The main household types in Ruskington were single over 66s and older families, with a smaller proportion of younger households with children. An important trend is indicated by district level population projections. Over the period 2018 to 2043 the number and proportion of people aged 65 or over is set to grow by 11,803 or 45.3% which is a faster rate than the other age groups. All other age groups will increase by some level. Overall, the district population will increase by 17,715 people which is an increase of 15.3% over the population in 2018.
- 1.4 Chapter 4 considers evidence on local house prices, rents and affordability and supply of market housing. It sets the local benchmark for whether or not local households in housing need can or cannot afford market housing and thereby need affordable housing. According to data from the Land Registry and Rightmove, gap between lower quartile prices of 3 and 4-bedroom homes is sizeable. Over £15,650 extra income per annum would need to be found by the households to service increased mortgage costs (unless they have accrued significant equity) and it will be a challenge for many younger households to be able to afford to upsize within the parish.
- 2.4 Chapter 4 also demonstrates that much of the market housing supply through vacancies consists of 2 or 3 and 4-bedroom houses (mostly 3-bedroom), and there is no supply of flats and 1-bedroom dwellings.
- 2.4 Chapter 5 reports on the information and data gathered from the household survey. Snapshot data is presented regarding households in housing need and affordable housing need. In accordance with good practice guidance regarding affordable housing need a second source of data is used which is the council's housing register. To

comply with good practice guidance and NPPG 2021, modelling is applied to turn the snapshot of need into a flow of need which is then compared to the flow of supply from vacancies and new build affordable housing. A full account of the rationale behind our methodology appears in the technical appendix to this HNS. Readers are reminded that the council planning policy requirement is that local need is measured. Therefore only supply available to local people can be applied. This is difficult as the council cannot identify local connection need from the housing register and the lettings system prioritises households in need over those with a local connection. Similarly as the HNS assesses need that is unlikely to be met for the next 5-years, the supply available to local households is uncertain.

- 2.4 Using parish level housing register data (table 5.18) there is a 5-year unmet need for 69 units of affordable housing (44 units of social and affordable rent housing and 25 units of affordable home ownership) for residents that live in the parish, may meet local connection criteria and may seek more suitable housing in the parish. This is between 11 and 18 units of social and affordable rent housing and 8 and 10 units of affordable home ownership per annum. The annual net need varies because of variation in supply on an annual basis.
- 1.4 Using household survey data (table 5.19) there is a 5-year unmet need for 59 units of affordable housing (15 units of social and affordable rent housing and 44 units of affordable home ownership) for residents that live in the parish, meet local connection criteria and seek more suitable housing in the parish. This is between 1 and 6 units of social and affordable rent housing and 8 and 10 units of affordable home ownership per annum. The annual net need varies because of variation in supply on an annual basis.
- 2.10 Using district level housing data (table 5.20) pro rata to the parish there is a 5-year unmet need for 164 units of affordable housing (120 units of social and affordable rent housing and 44 units of affordable home ownership) for local people. This is between 22 and 27 units of social and affordable rent housing and 8 and 10 units of affordable home ownership per annum. The annual net need varies because of variation in supply on an annual basis. This measure is, in our view, a measure of Ruskington's share of the district level registered need.
- 1.10 Regarding affordable bedroom requirements, the household survey suggests that due to a large proportion of need being older person households, a high proportion of 1-bedroom units are needed (mostly bungalows and flats), a smaller proportion of 2-bedroom bungalows with a lower proportion of -bedroom family houses. Newly forming households would need 1 and 2-bedroom houses and flats.
- 1.10 Information on bedroom requirements received from the council regarding parish residents on the register is consistent with survey data but draws on a larger snapshot of need:
- 1-bedroom 56%;
 - 2-bedroom 25%;
 - 3-bedroom 13%; and
 - 4 or more-bedroom 6%.

- 1.10 Our advice would be to arrive at bedroom and type mix in consultation with the council.
- 2.10 In this conclusion we must consider the interpretation of the three sets of data in tables 5.18, 5.19 and 5.20 sets of data.
- 1.10 The household survey underestimates need because as the survey is parish based it cannot quantify need from households that meet parish local connection criteria but don't live within the parish. Private rented sector tenants were under represented in the sample. This is significant as over the next 5-years some private tenants will be served with S21 Notices, contributing to the flow of housing need. As there were 294 private rented sector tenancies as at the census 2021 this factor should not be ignored.
- 2.10 The housing register underestimates need because not all households in affordable need will register. The council is unable to tell us the number of households on the register that have a local connection to Ruskington.
- 2.10 Tables 5.18 and 5.19 reveal an underlying unmet need of between 16 and 18 households per annum if new build housing is not achieved in any year (i.e. year 5). The new build housing has a direct impact on the annual flow of households in affordable need. If there was not a regular supply of new build affordable housing which local people are successful in applying for the level of unmet need would be significantly greater on a year-by-year basis. So it is important to enable a small supply of new build housing annually rather than rely on infrequent large scale new build.
- 2.10 Table 5.20 estimates the parish share of district need as measured by the district housing register. Arguably this is a "real world" assessment as it reflects how the lettings policy applies. The lettings policy prioritises need over local connection.
- 1.10 In all cases we do not know with any certainty the flow of supply that will be available to households with a local connection to the parish as the council's letting policy prioritises need over local connection.
- 2.10 From the above considerations there emerges a compelling case for my client's proposal which would be an exception site.
- 1.10 If building were to commence later in the 5-year horizon of the HNS, the level of unmet local need would be beyond dispute. Further exception site policies would always prioritise local households. It is clear that the parish plays an important role in helping to meet the strategic district level flow of unmet affordable need which is amply illustrated from the housing register analysis and the impact of council's allocation policy.

7. Appendix: Data

1.4 These tables provide the data to support figures 2.1 to 2.6. The source is census 2021 except for the population projections which are published by ONS.

	Ruskington		North Kesteven		England	
	Number	%	Number	%	Number	%
Owned outright	1,152	44.8	20,386	40.0	7,624,693	32.5
Owned (mortgage)	742	28.8	16,724	32.8	6,744,372	28.8
Shared ownership	7	0.3	536	1.1	235,951	1.0
Rented from council	277	10.8	3,685	7.2	1,945,152	8.3
Other social rented	37	1.4	1,428	2.8	2,060,511	8.8
Private landlord or letting agency	294	11.4	6,299	12.4	4,273,689	18.2
Other private rented	57	2.2	1,865	3.7	521,200	2.2
Living rent free	8	0.3	66	0.1	30,517	0.1
Total	2,574	100.0	50,989	100.0	23,436,085	100.0

	Ruskington		North Kesteven		England	
	No.	%	No.	%	No.	%
Detached	1,194	46.2	27,549	54.0	5,368,859	22.9
Semi-detached	1,067	41.2	15,521	30.4	7,378,304	31.5
Terraced	150	5.8	5,282	10.4	5,381,432	23.0
In a purpose-built block of flats or tenement	37	1.4	1,586	3.1	3,999,771	17.1
Part of a converted or shared house, including bedsits	11	0.4	182	0.4	821,153	3.5
Part of another converted building, for example, former school, church or warehouse	4	0.2	183	0.4	188,705	0.8
In a commercial building, for example, in an office building, hotel or over a shop	15	1	193	0	197,967	1
A caravan or other mobile or temporary structure	109	4	493	1	99,894	0
Total: All households	2,587	100	50,989	100	23,436,085	100

	Ruskington		North Kesteven		England	
	Number	%	Number	%	Number	%
1 bedroom	89	3.4	1,713	3.4	2,723,171	11.6
2 bedrooms	784	30.4	12,525	24.6	6,394,723	27.3
3 bedrooms	1,190	46.1	22,797	44.7	9,373,469	40.0
4 or more bedrooms	518	20.1	13,954	27.4	4,944,722	21.1
Total: All households	2,581	100.0	50,989	100.0	23,436,085	100.0

	Ruskington		North Kesteven		England	
	Number	%	Number	%	Number	%
1-person aged 66 years and over	474	18.4	7,247	14.2	3,001,789	12.8
1-person other	309	12.0	6,742	13.2	4,050,440	17.3
Single family all aged 66 years and over	411	15.9	6,852	13.4	2,145,278	9.2
Single family married or civil partnership: No children	348	13.5	7,438	14.6	2,440,210	10.4
Single family married or civil partnership: Dep children	282	10.9	7,566	14.8	3,375,402	14.4
Single family married or civil partnership: Non-dep children	161	6.2	2,923	5.7	1,314,182	5.6
Single family cohabiting couple: No children	156	6.0	3,368	6.6	1,486,961	6.3
Single family cohabiting couple: Dep children	100	3.9	2,394	4.7	1,053,001	4.5
Single family cohabiting couple: Non-dep children	28	1.1	303	0.6	169,017	0.7
Single family lone parent family: Dep children	134	5.2	2,756	5.4	1,617,076	6.9
Single family lone parent family: Non-dep children	79	3.1	1,433	2.8	977,825	4.2
Single family other family composition	14	0.5	175	0.3	183,971	0.8
Other household types: With dep children	28	1.1	709	1.4	630,340	2.7
Other household types: Other, including all full-time students and all aged 66 years and over	56	2.2	1,083	2.1	990,594	4.2
Total: All households	2,580	100.0	50,989	100.0	23,436,086	100

Table A2.7 Population projections in broad age bands						
Projected Year	Aged 0 to 15	Aged 16 to 24	Aged 25 to 49	Aged 50 to 64	Aged 65+	All Ages
2018	20,293	9,872	34,508	24,166	27,146	115,985
2019	20,630	9,674	34,660	24,560	27,657	117,183
2020	20,955	9,558	34,726	25,015	28,099	118,349
2021	21,247	9,478	34,771	25,443	28,535	119,477
2022	21,490	9,426	34,834	25,785	29,001	120,536
2023	21,697	9,440	35,026	25,864	29,500	121,529
2024	21,850	9,468	35,325	25,853	30,004	122,504
2025	21,907	9,647	35,546	25,701	30,609	123,410
2026	21,929	9,869	35,825	25,386	31,250	124,262
2027	21,833	10,196	36,078	25,013	31,926	125,045
2028	21,732	10,475	36,323	24,542	32,685	125,758
2029	21,678	10,648	36,445	24,218	33,432	126,421
2030	21,598	10,793	36,484	24,023	34,114	127,011
2031	21,504	10,904	36,686	23,710	34,771	127,569
2032	21,368	11,050	36,792	23,479	35,439	128,127
2033	21,311	11,083	36,917	23,298	36,055	128,662
2034	21,323	11,034	37,025	23,209	36,586	129,174
2035	21,336	10,955	37,114	23,150	37,105	129,659
2036	21,349	10,879	37,265	23,036	37,629	130,156
2037	21,382	10,796	37,411	22,998	38,096	130,679
2038	21,441	10,735	37,432	23,199	38,397	131,202
2039	21,520	10,661	37,504	23,427	38,602	131,715
2040	21,610	10,584	37,524	23,744	38,763	132,221
2041	21,711	10,491	37,526	24,158	38,841	132,723
2042	21,825	10,428	37,498	24,578	38,891	133,217
2043	21,949	10,385	37,490	24,933	38,949	133,700
Change (No)	1,656	513	2,982	767	11,803	17,715
Change (%)	8.2%	5.2%	8.6%	3.2%	43.5%	15.3%

Source: Nomis

8. Appendix: The Survey Questionnaire

Local Housing Needs Survey (HNS)



The Occupier

Reference number:

(Please note and quote in all correspondence)

Dear resident,

Please take 5-10 minutes to complete this questionnaire on behalf of your household which is being sent to all households in the parish of Ruskington. You can also take the survey online on your PC, tablet or smartphone using the QR code below or visiting

www.tinyurl.com/Ruskington

all households are asked to answer parts 1 and 2 of the questionnaire;

please answer part 3 of the questionnaire if you plan to move home for any reason over the next 5-years; and

please answer part 4 of the questionnaire if any member of your household plans to leave your household over the next 5-years.

This questionnaire is being sent to every residential address in the parish of Ruskington. All responses will be treated in confidence, no personal information will be shared or sold-on to the client or any other person or organisation.

Our aim is to understand the housing related issues faced by parish residents, examples of which are:

- older people needing to downsize or find more suitable accommodation;
- households that need to upsize;
- households seeking a place of their own;
- households living in private rented housing;
- households who need to leave their present accommodation for any reason such as problems paying the mortgage or rent, or are facing uncertainty due to relationship breakdown, threat of eviction, anti-social behaviour or employment;
- households with one or more people suffering long term illness or disability;
- households seeking to get onto the housing ladder; and
- households that are seeking to self or custom build a new home for their use.

Further information about the survey

Why is a survey necessary? Policy S22 of the Central Lincolnshire Local Plan states that development and proposed tenure mix should be supported by evidence of need from an up-to-date Housing Needs Assessment. Our client, Stonegate farmers Ltd, has commissioned this survey to see if the need exists for affordable housing on the former Glen Garry Farm, Fen Road. This questionnaire has been designed to enable an objective assessment of the type and tenure of housing that is needed, if any, for local people whose housing needs are not

currently being met by the current housing stock within the parish. If need for the development is evident, our client may apply for planning permission. In this event, the council will undertake appropriate public consultation. The parish council is aware that this survey is taking place.

Can someone that lives outside the parish take the survey? Yes, if they have a connection to the village or parish using the above link or QR code below.

What companies are involved in running the survey? arc4 is an experienced housing consultancy who's staff have worked all over England and Wales providing independent and impartial housing needs surveys and assessments. CNB Housing insights is a sub-contractor of arc4 (ICO reg. no. ZA773915) and will undertake the data processing on behalf of arc4.

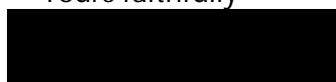
Will my personal information be shared? arc4 guarantees your privacy and the security of the data. We will not pass it on to anyone, including the client. arc4 is registered with the Information Controller's Office (ICO) (reg. no. Z992934X) and complies fully with data protection legislation and GDPR. All information from respondents will be amalgamated and anonymously summarised in a statistical report.

Can I get help with the survey? Answers to FAQ appear on arc4's website www.arc4.co.uk

You can get help at any time by calling the following freephone number 0800 612 9133.

The deadline for responding is 5th October 2023. Please use the reply envelope provided or complete online. The reply envelope is addressed to CNB Housing Insights.

Yours faithfully



Questionnaire Part 1: About you, your current home and household:

1. Where do you live currently? Please tick one box	
Within the parish of Ruskington	<input type="checkbox"/>
Outside the parish but within the district of North Kesteven	<input type="checkbox"/>
Anywhere else	<input type="checkbox"/>
2. How many years have you lived in your current accommodation continuously to date? Please enter number of years:	
	<input type="text"/>

3. Please provide further information. We are asking this question as we need to know if you have a local connection to the parish. Please tick all boxes that apply:

What is the name of the town/village or full postcode of where you live currently?	
Have you or your partner been permanently resident in the parish for the last 6 months?	
Do you or your partner have immediate family members who are currently and have been continuously resident in the parish for the last 5-years? (Family members are defined as parents/guardians, adult children or brothers or sisters).	
Have you or your partner previously lived in the parish for a continuous period of 12 months (whilst aged 18 or over) in the last 5-years?	
Do you or your partner work in the parish as your main place of work for a continuous period of at least the last 12 months?	

4. How would you describe your current home? Please tick one box

Detached house or bungalow		Studio or bedsit flat	
Semi-detached house or bungalow		Caravan or mobile home	
Terraced House or bungalow		Living with another household and sharing facilities	
Flat or maisonette (ground floor)		Lodging or renting a room in someone's house	
Flat or maisonette (upper floor)		Refuge or temporary accommodation	

5. Please tick if your present accommodation is a bungalow or dormer bungalow

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6. How many bedrooms do you have in your present home?

Single bedrooms		Double bedrooms		Total bedrooms	
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7. How would you describe the tenure of your current home? Please tick one box

Owner-occupier (own outright)		Council or housing association rented	
Owner-occupier (with a mortgage or loan)		Shared ownership or shared equity	
Rented privately		Lodging or temporary accommodation	

8. How would you describe the circumstance of you and any partner?

	Self	Partner
Employed or self-employed: working full time		
Employed or self-employed: working part time		
Home-maker or unpaid carer		
Unemployed		

Full time student		
Permanently retired		

9. Please enter information for each person currently living in your accommodation

	Relationship to you (e.g. partner/spouse, parent, son/daughter, lodger, friend, carer)	Age	Gender (M/F/other)
Person 1	(YOU)		
Person 2			
Person 3			
Person 4			
Person 5			
Person 6			
Person 7			

10. Is the 'head of household' or their partner aged 65 or over?

Yes/no

11. Are you and/or your partner employed in any of the following essential local worker categories? Please tick any that apply

Doctor, nurse, care worker		Transport e.g. rail staff, HGV driver	
Education and child care e.g. teacher, support staff, social worker		Public safety and national security e.g. police, MOD, fire service, prison and probation staff	
Key public services e.g. justice system, religious staff, journalism		Utilities, communication, financial services e.g. banking, gas and electricity staff, postal service	
Food e.g. processing, food sales and delivery			

12. If your household moved home into the parish in the last 5-years why did you move home? Please tick any that apply:

Employment in the parish	
Easier commuting from the parish	
To obtain more suitable housing	
To give or receive care or support from or to a family member	
To live nearer family and/or friends	
School catchment	
To live in a rural area	

13. Please tell us if you or your partner (if any) have your name(s) down on any of the following waiting lists or registers Please tick any that apply:

The North Kesteven affordable housing register	
A register of interest for affordable home ownership maintained by Homes England or the local Help to Buy Agent	
The North Kesteven self and custom housebuilding register	

If you or your partner are aged 60-years or more, please let us know about the housing options you would consider later in life in questions 14 and 15:

14. If you are aged 60-years or over, please tell us about any future options you would realistically consider or expect. Please tick any that apply:

	Consider	Expect
Continue to live in your current accommodation for the foreseeable future with support or adaptations when needed?		
Live independently, closer to health and essential services		
Live independently, in a smaller or more manageable dwelling		
Live in age restricted sheltered housing as a social or private tenant		
Live in leasehold age restricted flats or apartments with support (similar to McCarthy and Stone retirement living)		
Live in rented housing with a high level of care and support		
Live in an annexe to my children's accommodation		
Live with children other relative or friend who could provide support		
Live in a care or nursing home		
Other Please write in:		

15. If you are aged 60-years or over and are thinking moving home would you expect to remain living within the parish?

Yes/No

Please write in the main reason for your response:

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Questionnaire Part 2: your views about housing in the parish

The following questions seek your views on the type of housing that are most needed locally.

16. If new homes were to be built in the future in the parish, which types would you consider a priority for the community, if any? Please tick the level of priority:			
Description	Not needed/no priority ▼	Some priority ▼	High priority ▼
Small homes for singles or couples			
Small family homes (2 or 3-bedroom)			
Larger family homes (4 or 5-bedroom)			
Homes that facilitate working from home			
Smaller homes to enable older people to downsize			
Supported living (sheltered housing or extra care)			
Detached houses			
Semi-detached houses			
Terraced houses			
Town houses (3-storey)			
Bungalows			
Flats or apartments			
Homes with high levels of energy efficiency or Eco Homes			
None of the above			

17. Which household groups should be considered a priority for the community, if any, in future? Please tick the level of priority:			
Description	Not needed/no priority ▼	Some priority ▼	High priority ▼
Homes affordable to first time buyers			
Age restricted housing for older people			
Homes to rent (private landlord), affordable to average income households			
Homes to rent (social landlord) affordable to low-income households			
Housing suited to frail elderly or disabled people			
Affordable home ownership such as shared ownership			
Those wishing to build their own homes (self/custom-build)			
Homes for multi-generational families (including annexes)			
Other priority groups – please state:			

Part 3: Future house moves – your entire household

Please complete this section if your entire household plans or needs to move home in the next 5-years and the dwelling you currently live in would become available for another household to buy or rent. Please answer if you need to move home but cannot for any reason.

18. Does your <u>entire household</u> plan to move home in the next 5-years leaving a vacant house for sale or rent? Please tick one box and continue from question as directed:		
Yes	<input type="checkbox"/>	Please continue from Q19
No	<input type="checkbox"/>	Please continue from part 4
I/We would like or need to move home but are unable to	<input type="checkbox"/>	Please continue from Q19

19. How likely are you to move home if suitable housing you could afford was available? Please tick one box					
Highly likely	<input type="checkbox"/>	Quite likely	<input type="checkbox"/>	Possibly	<input type="checkbox"/>

20. Where would you ideally like to move to? Please tick one box	
Within the parish if suitable accommodation I could afford was available	<input type="checkbox"/>
Elsewhere in the district	<input type="checkbox"/>
Elsewhere in or outside the UK	<input type="checkbox"/>

21. What is the <u>main reason</u> you are planning to move home within the next 5-years? Please tick <u>one</u> box only	
1. Current house is overcrowded (e.g. children over 10-years of opposite sex sharing a bedroom)	<input type="checkbox"/>
2. Living in temporary accommodation and need permanent accommodation	<input type="checkbox"/>
3. Forced to move (e.g. eviction, repossession or tenancy ending)	<input type="checkbox"/>
4. Suffering harassment, threat of harassment, crime or domestic abuse	<input type="checkbox"/>
5. Need a larger house i.e. too few bedrooms for your family	<input type="checkbox"/>
6. Need a smaller house i.e. have rooms that you don't need or cannot manage	<input type="checkbox"/>
7. Cannot afford the rent or mortgage payments	<input type="checkbox"/>
8. Health problems and/or need housing suitable for older/disabled person	<input type="checkbox"/>
9. Current house is in severe disrepair I cannot afford/my landlord won't rectify	<input type="checkbox"/>
10. Need to live closer to family or friends to give or receive care or support	<input type="checkbox"/>
11. Need to move home because of a relationship breakdown	<input type="checkbox"/>
12. Need to re-locate for employment in the parish	<input type="checkbox"/>

13. None of the above	
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22. If 'none of the above' apply, which of the following would be the main reason for you moving home? Please tick one box only:

Want to live in a nicer house or area	
Would like to live closer to family or friends	
Plan to permanently move into my friend or my partner's accommodation	
Would like to live closer to shops or doctors or other services	
To reduce journey time or distance to work	
Would like to be in a particular school catchment area	
Other reason	

23. What type of dwelling would your next home be? Please tick one box

Detached house		Studio or bedsit flat	
Semi-detached house		Caravan or mobile home	
Terraced house		A nursing or care home	
Bungalow		Living with another household and sharing facilities	
Flat or maisonette		Refuge or temporary accommodation	

24. How many bedrooms would your new home need to have do you have?

Single bedrooms		Double bedrooms		Total bedrooms	
-----------------	--	-----------------	--	----------------	--

25. What tenure would your new home be? Please tick one box

Owner occupied (outright)	
Owner occupied (with a mortgage or loan)	
Rented privately (private tenancy, tied with employment or living rent free)	
Rented from a council or housing association	

26. If you cannot afford local market house prices or private rents, would you most likely take one of the following options. Please tick your main interest:

1. Discounted sale (20-30% discount off market price but also applies to re-sales)	
2. The Government's First Home Scheme (30% discount off purchase price and re-sales. Available to first time buyers only)	
3. Shared ownership (you jointly own part of the dwelling with a housing association and pay rent on the part you don't own)	

4. Rent to buy (you rent a dwelling from a housing association for a set amount of time before exercising an option to buy as a shared owner or full owner)	
---	--

27. If you have responded to Q27 what is your main preference? Enter no. 1-4:	
---	--

28. Would your next home be either self or custom built? Please tick one option:					
Definitely		Possibly		No	

29. What amount could you afford to pay for your housing costs? Please fill in the corresponding box <u>or</u> tick one of the last two options			
House purchase - purchase price		£	
House purchase - deposit amount		£	
Private rental - monthly cost		£	
None of the above - I could only afford a social rent		None of the above - I could only afford to rent if I claimed housing benefit	

30. What is the gross annual income of yourself and any partner? *	£
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* You are assured that your response is confidential. Your personal information will not be published, shared or sold to anyone. The information would help us to estimate house prices and rents of any housing that might be built, to be affordable to local households.

31. Do any of the following statements apply to any member of your household (either now or in the next 5-years)? Please tick any that apply	
Personal care or support will be needed	
Adaptations will be needed in the home (e.g. ramp, stairlift, bathroom adaptations)	
Adaptations will be needed for wheelchair use in the home	

Part 4: Future house moves – people planning to leave your household and get a place of their own. Please complete on their behalf.

This may be a child or any other member of your household or someone that is living with you temporarily, moving permanently away from your home. Please complete the questions for each new household likely to form from your existing household in the next 5-years. Do not include people that plan to leave temporarily, or form student households.

32. Do any members of your household plan to move home to a place of their own permanently in the next 5-years? Please tick one box and continue from question as listed

Yes		Please continue from Q34
They want to move home but are unable to		Please continue from Q33
No		The survey is complete. Thank you.

33. If they are unable to move home, please tell us the main reason?

	New household 1	New household 2
Lack of suitable accommodation they can afford		
Because of family, support or health reasons		
Any other reason		

34. How would you describe the new household?

	Household 1	Household 2
Single person household		
Couple, without children		
Single parent or couple with children		
AND what is the age of the oldest person in the new household?		

35. How would you describe the new household(s) that will form when they leave?
(will they need a place of their own or will move in with someone else?) Tick one box per household

	Household 1	Household 2
A member of your household is planning to live alone or live with someone who is also seeking a place of their own (if this option is selected, please continue with the survey at question 36).		
A member of your household is planning to move in with someone who already has a place of their own. If this option is selected, there is no need to complete further questions for this household.		

A member of your household is planning to live in a care home or nursing home. If this option is selected, there is no need to complete further questions for this household.		
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36. Where would the new household(s) ideally like to move home to? Please tick one box per household		
	Household 1	Household 2
In the parish if suitable accommodation they could afford was available		
Elsewhere in district if accommodation they could afford was available		
Elsewhere in or outside the UK		

37. What type of accommodation would their new home be? Please tick one box per household		
	Household 1	Household 2
Detached house or bungalow		
Semi-detached house or bungalow		
Terraced house or bungalow		
Flat or maisonette		
Studio or bedsit flat		
Caravan or mobile home		
A refuge or temporary accommodation		
Accommodation provided by employer or armed forces		

38. How many bedrooms would they need in their new home		
	Household 1	Household 2

39. What tenure would they like their new home to be? Please tick one box per household		
	Household 1	Household 2
Owner occupied (outright)		
Owner occupied (with a mortgage or loan)		
Rented privately (private tenancy, tied with employment)		
Rented from a council or housing association		

40. If they cannot afford local market house prices or private rents, would they most likely take one of the following options? Please tick any that are of interest:		
	Household 1	Household 2

1. Shared ownership (they jointly own part of the dwelling with a housing association and pay rent on the part you don't own)		
2. Discounted sale (20-30% discount but also applies to re-sales)		
3. The Government's 'First Home' scheme (30% discount off purchase price and re-sales. Available to first time buyers only)		
4. Rent to buy (you rent a dwelling from a housing association for a set amount of time before exercising an option to buy as a shared owner or full owner.		

41. If you have responded to Q42 what is their main preference?

Enter no. 1-4:

42. What amount could they afford to pay for their housing costs?

Please fill in the corresponding box or tick one of the last two options for each household

	Household 1	Household 2
House purchase – purchase price:	£	£
House purchase – deposit amount:	£	£
Private rental – monthly cost:	£	£
They could only afford a social rent		
They would need to claim housing benefit		

43. Estimated household income*

	Household 1	Household 2
What is their estimated annual gross income?	£	£

* You are assured that your response is confidential. Personal information will not be published, shared or sold to anyone. The information would help us to estimate house prices and rents of any housing that might be built, to be affordable to local households.

44. Do any of the following apply to any member of the new household(s)?

Please tick any that apply :

	Household 1	Household 2
Care or support in the new home would be needed		
Adaptations would be needed (e.g. for access, stairlift, bathroom)		
Adaptations for wheelchair use in the home would be needed		

Thank you for completing this questionnaire. Please return it in the prepaid envelope provided.

9. Appendix: Technical Appendix (explanation of key assumptions made in the BNAM)

Justification of the study methodology

- 2.4 The method is based upon NPPF 2023, NPPG 2021 and the Government publication “Housing Needs Assessments a Guide to Good Practice” published by DETR in the year 2000. The Government commissioned the good practice guidance so that there was a common understanding of the assessment of housing need. The principles carried forward in current NPPG were established in the good practice guidance.
- 2.4 It is necessary for us to present this justification as most housing need surveys and assessments produced in England and Wales do not incorporate the fundamental processes of a housing needs survey or assessment that are required by NPPG. Therefore readers may not be familiar with the methodology in this report.

What does a housing need survey or assessment assess?

- 2.4 It is an unconstrained estimate of the flows of housing need and supply for a specific area usually covering the next five-years.
- 4.4 If the assessment is for an exception site, then the flows of need are restricted to those with a local connection to the study area, and supply is restricted to that which is available to those with a local connection.
- 2.4 The assessment is based on:
- backlog need arising from existing households in need;
 - newly arising need from households likely to form; and
 - supply from vacancies and committed new build housing.

What is housing need?

- 4.4 Household circumstances that amount to the household being in need are defined in the good practice guidance.
- 4.4 The quantity of households in housing need should be expressed as a flow not a “snapshot” number. Most housing need surveys and assessments count households in need from a survey or housing register at a point in time which are examples of snapshot numbers.
- 4.4 The flow of households in housing need is a continuous process as household circumstances change, examples of which are: death of a partner; birth of a child; child(ren) leaving the family home; other persons leaving the family home due to relationship breakdown; long term illness or disability; change in economic circumstances; homelessness or factors that render existing accommodation unusable (such as fire, flood or disrepair). All of these may amount to a household finding its housing accommodation unsuitable and being in housing need.

- 2.4 This continuous process should be distinguished from a snapshot number such as a count of the number of people on a housing register at a point in time. This is a key starting point for the practice guidance, our HNS, and leading specialist housing consultancies.

No single source of data can define the true level of households in housing need or affordable housing need.

- 4.10 Housing registers and household surveys will undercount snapshot levels of housing need. Neither on their own will give a definitive answer.

- 2.10 Housing registers undercount need because:

households need to register and not all those in affordable need do so;

households will only register if they are seeking affordable rented housing. Some households in housing need have other options, such as affordable home ownership or the private rented sector vacancies;

some households are excluded from registering or are regarded as ineligible for council or housing association housing even if they are in housing need;

no account is taken of newly forming households and those that have recently formed may not be considered a priority even though they are in need; and

no account is taken of households seeking affordable home ownership.

- 2.10 A properly conducted housing need survey or assessment will assess backlog need for social and affordable rented housing which can be regarded as an alternative source if information recorded on a housing register. It will also assess newly arising affordable need and the need for affordable home ownership that registers do not. What a survey cannot do is measure local connection need, i.e. need arising from households that have a local connection but do not live in the study area.

Supply must be taken into account

- 2.10 Many housing needs surveys and assessments do not consider supply.

- 4.10 Housing stock (number of dwellings) and housing supply (from vacancies or first lettings and sales) are often confused. Supply from vacancies and first lettings or sales of new build is a flow of vacancies that arise from the stock of housing in the parish. It is exactly the same principle as interest flowing from a savings account. Gross flow of need minus flow of supply = net flow of need.

The “accuracy” of a survey depends on the response rate.

- 2.10 Whilst this is widely believed, it is not true. A statistical margin of error is based upon the number of responses not the proportion of responses to a survey¹⁵. To achieve a

¹⁵ Strictly speaking to a random sample survey.

$\pm 5\%$ margin of error at the 95% confidence level requires c.400 responses. To generate 400 responses from a household survey that returns a response rate of 10% you need a sample of 4,000 (i.e. $400/10\%$ or 0.1 if expressed as a decimal). This is much more than the household population of many parishes and villages. So housing needs surveys, if required by a local plan as being needed to evidence need in a village or parish, in many cases cannot achieve a $\pm 5\%$ error margin. Few people would recognise this or take the view that the findings based upon a survey of a small parish was inaccurate.

Comparisons of findings from different methods must be made on a like for like basis

- 4.10 For a good practice guidance compliant housing needs survey or assessment it is ESSENTIAL that data from different sources are compared on a like for like basis.
- 4.10 The first implication of this you can only compare backlog need from existing households measured by a household survey to housing register data. Good practice guidance is clear that a guidance compliant measure of affordable housing need combines backlog and future need, as well as households with a preference for affordable home ownership. So to these components must be added to data from the housing register if findings are to be compared to that of a household survey.
- 4.10 The second implication is that a direct comparison of a snapshot of need can be compared to supply would be a false comparison. Survey or housing register snapshots of need cannot be directly compared to the number of vacancies. The following hypothetical case illustrates this.
- 2.10 A survey based on a survey of 1,000 households achieves a response from 150 households finds that there are 12 households in need of affordable housing. These are typical values from 100's of surveys we have undertaken. Of the 12 households 6 are seeking social and affordable rent and the other 6 are seeking affordable home ownership. The council tells us that 6 units of social and affordable rented housing became available in the parish in the last 12 months. Many readers would conclude that there is a need from 6 households for social and affordable rented housing and a supply of 6 dwellings so there is no unmet need. This would be an incorrect finding as a snapshot number (need) is being compared to a flow (supply per annum). We return to affordable home ownership in the next issue.
- 4.10 This takes us to the issue resisted by many people and institutions, that of grossing up a sample to represent the population of a study area. No housing need survey will achieve a 100% response. In reality between 10% and 25% of responses are achieved. The authors of the good practice guidance reject the notion that only those in need will respond to a survey. We also reject the notion based upon our experience. It is quite the reverse, those likley to be most in need (private and social and affordable rent tenants) are the least likley to respond to a survey. Reality checks can be made to ensure that grossed up data is plausible:
- how well does the tenure mix of the survey sample compare to the census 2021 tenure profile?
 - how many households have non dependent children according to the census 2021 household profile and how does this compare to the number of newly forming households captured by the survey?

ditto single parent families?

how many private rented sector tenants live in the area according to the census 2021?

- 2.10 Where it can be demonstrated that the sample achieved from a survey broadly reflects the tenure distribution suggested by the census 2021 then grossing up is a plausible solution to the underestimate of levels of need due to non-responses to the survey.
- 2.10 So to return to our example, we need adjust for non-responses to the survey and convert the snapshot of need into a flow. We multiply the response by 6.66 to adjust for non-responses ($1,000/150=6.66$). So the number in need of social and affordable rent grows to 40 which is divided by 5-years¹⁶ = 8. So now we can compare an annual flow of need for social and affordable rented housing to an annual flow of supply of 6 units. The net need is 2 units per annum.
- 2.10 We conclude that not to “gross up” the sample would result in a false comparison to supply.

Affordable home ownership (AHO) is a component of need but it's a separate supply/demand system to social and affordable rent.

- 4.10 This is because there is no register of need (like the housing register) and uncertainty about the stock. Only shared ownership is recorded by the census and most parishes only have a small number of shared owners if any. Because there is no stock of shared ownership except in large towns and cities there is no predictable supply. We are unable to quantify discounted sale and first home affordable tenures as there is no public record keeping.
- 2.10 It would be inappropriate to combine AHO with social and affordable rented need as AHO is an intermediate tenure, less affordable than a social and affordable rent.

Rural exceptions require need a different method.

- 4.10 Great care must be taken to ensure that flows of need and supply are local measures. Specifically the flow of households in need must have a local connection to the village or parish and the flow of supply is that which is likely to benefit households with a local connection. Supply from choice-based systems that prioritise need over local connection need to be carefully assessed.

¹⁶ A housing need survey typically looks at a 5-year time frame)

Housing Register live table 600 etc. calculation

Table 9.1 Processing Live Tables 600, 1101c and CoRe							
	Year:	2020	2021	2022	Average	Parish Pro-rata	Rounded
Need							
Waiting list snapshot LT 600		1,946	2,060	2,578	2,195	111.05	111
Supply							
Relets pa CoRe (Table 1D - General Needs (all 4 added) only)		481	275	336	364.00	18.42	18
Completions pa LT 1011©							
Last 3 years of each heading	Social Rent	1	6	1	2.67		
	Affordable rent	124	37	89	83.33		
	Total	125	43	90	86.00	4.35	
	Shared ownership	103	39	9	50.33	2.55	
				Total supply	450	22.77	23
Need and supply summary							
Gross register					2,645	133.82	134
Less supply vacancies and completions)					450	22.77	23
Net register					2,195	111.05	111

Gross affordable need

- 4.10 The findings of the need side of the model stages 1,2 and 3 are presented in table 9.1 We compare findings using data from a number of sources:
- household survey snapshot data; and
 - housing register snapshot data.
- 4.10 Table 9.2 is the full version explaining the assumptions made at various stages.

Row reference	Step	Prevalence rates	LT600 Pro rata	Housing register (parish)	Survey Data	Survey Data (weighted)	Notes
1	Number of households in the area	2,580	2,580		N/a	N/a	Census 2021
2	Households seeking to live in the parish	258.00	134	58	30.00	217.14	
3	Proportion in affordable need	0.40	100%	100%	30%	30%	
4	Existing households in affordable need seeking to live in the parish	103.20	134	58.00	9.00	65.14	Row 2 x row 3
5	Existing households in affordable need seeking to live in the parish per annum	20.64	26.76	11.60	1.80	13.03	Convert to annual flow (divide by 5)
6	Newly forming households 5-year	199.95	199.95	199.95	28.00	202.67	Prevalence rate/survey data
7	Proportion in affordable need	66.00%	66.00%	66.00%	39.29%	39.29%	Prevalence rate/survey data
8	Newly forming household in affordable need 5-years	131.97	131.97	131.97	11.00	79.62	Row 6 x row 7
9	Newly forming household in affordable need per annum	26.39	26.39	26.39	2.20	15.92	Convert to annual flow (divide by 5)
10	Proportion seeking to remain in the parish	13.20	13.20	13.20	N/a	N/a	50% may wish to leave (estimate)
11	Uplift to register data for affordable home ownership demand	N/A	9.99	6.20	N/a	N/a	Assumed 25% of rows values 5+9
12	Total GROSS annual flow of households in affordable need (rounded)	33.84	49.95	31.00	4.00	28.95	Sum of rows 5, 10 and 11 as applicable

Assumptions made in estimating future affordable housing supply

- 2.10 Our experience and the good practice guidance tell us that it is very difficult to get an accurate reading of the flow of affordable housing supply:
- stock is often confused with supply;
 - it fluctuates on an annual basis;
 - new build housing distorts the background level of supply (and need);
 - some lettings policies prioritise need over local connection so not all supply will benefit local people;
 - whilst we acknowledge that it is important to take future new build housing into account there is no certainty that sites with planning consent will be developed;
 - in line with the NPPF, supply of social and affordable rented housing must be separated from supply of affordable home ownership such as shared ownership; and
 - there is currently a negligible supply of affordable home ownership vacancies in most local authority areas.
- 4.10 Taking all of the above into account, we have developed a supply model that improves upon the basic needs assessment model. This appears as tables 5.18 and 5.19 in the report.
- 2.10 In section 5 of the report we refer to supply data provided by the local authority and make a number of assumptions based upon the table.

Property Type	Bedrooms	Banding	Local Connection	In Area	First Let / Relet
House	2	2	Y	Y	First Let
BNG	2	2	Y	N	Relet
House	3	1	Y	N	Relet
House	2	4	Y	N	First Let
BNG	1	3	Y	Y	Relet
BNG	2	4	Y	Y	Relet
Flat	2	4	Y	Y	Relet
House	2	4	Y	Y	First Let
BNG	2	2	Y	Y	Relet
BNG	1	3	Y	N	Relet
BNG	1	4	Y	N	Relet
BNG	1	3	N	N	Relet
BNG	1	2	Y	Y	Relet
BNG	1	3	Y	Y	Relet
BNG	1	4	Y	Y	Relet

BNG	1	4	Y	N	Relet
BNG	1	4	Y	Y	Relet
House	2	1	Y	Y	Relet
House	2	1	Y	Y	Relet
House	3	2	Y	N	Relet
BNG	2	1	Y	Y	Relet

Source: NK council. NB local connection is assumed to be to the district

Supply: Screenshots from the Central Lincolnshire Housing Trajectory

Appendix C1: Small sites with planning permission (fewer than 10 dwellings)

App Ref	Address	App Type	District	Settlement	Gross total dwellings (all dwelling types)	Losses (all dwelling types)	Net Total dwellings	Total complete prior to 2020/21	Total complete 2020/21	Total Outstanding at 31 March 2021	Under Construction	Current year 2021/22	Year 1 2022/23	Year 2 2023/24	Year 3 2024/25	Year 4 2025/26	Year 5 2026/27	Total 5 years	
20/1579/FUL	34 Station Road Ruskington Sleaford	FUL	NK	Ruskington	2	0	2	0	0	2	2	2	0	0	0	0	0	0	0
18/1711/FUL	24 Church Street Ruskington Sleaford	FUL	NK	Ruskington	2	0	2	0	0	0	0	0	0	0	0	0	0	0	0
17/0216/FUL	18 High Street South Ruskington Sleaford	FUL	NK	Ruskington	2	0	2	0	0	2	0	0	0	0	0	0	0	0	0
20/0216/FUL	10 Millview Road Ruskington Sleaford	FUL	NK	Ruskington	1	0	1	0	1	0	0	0	0	0	0	0	0	0	0
18/0997/FUL & 20/0854/VARCON	Land At 22 High Street Ruskington Sleaford	FUL	NK	Ruskington	1	0	1	0	0	1	0	0	0	0	0	0	0	0	0
15/0921/FUL & 14/1540/FUL	3-5 Manor Street Ruskington Sleaford	FUL	NK	Ruskington	2	0	2	0	1	0	0	0	0	0	0	0	0	0	0
19/0529/FUL	Brook House 42 Manor Street Ruskington Sleaford	FUL	NK	Ruskington	9	0	9	0	0	9	1	0	0	1	0	8	0	9	
18/0790/PNND	Brook House 42 Manor Street Ruskington Sleaford	FUL	NK	Ruskington	1	0	1	0	0	1	1	1	0	0	0	0	0	0	0
20/0244/FUL	Brook House 42 Manor Street Ruskington Sleaford	FUL	NK	Ruskington	1	0	1	0	0	1	1	1	0	0	0	0	0	0	0

Appendix C2 - Sites with detailed permission for major development (10+ dwellings)

App Ref	CL Ref	Address	App Type	District	Settlement	Gross total dwellings (all dwelling types)	Demolitions (all dwelling types)	Net Total dwellings	Total complete prior to 2020/21	Total complete 2020/21	Total Outstanding at 31 March 2021	Under Construction	Current year 2021/22	Year 1 2022/23	Year 2 2023/24	Year 3 2024/25	Year 4 2025/26	Year 5 2026/27	Total 5 years
20/0391/FUL	CL4710 & CL957	Land To The East Of Lincoln Road (B1188) And North Of Springfield Road, Ruskington.	FUL	NK	Ruskington	190	0	190	0	0	190	0	10	40	40	40	40	20	180
19/0938/RESM 17/1840/OUT	CL965	Land North of Whitehouse Road Ruskington Sleaford	RESM	NK	Ruskington	73	0	73	0	0	73	0	0	12	25	25	11	0	73

Appendix C3 - Sites with outline permission or allocated sites for major development (10+ dwellings)

App Ref	CL Ref	Address	App Type	District	Settlement	Gross total dwellings (all dwelling types)	Demolitions (all dwelling types)	Net Total dwellings	Total complete prior to 2020/21	Total complete 2020/21	Total Outstanding at 31 March 2021	Under Construction	Current year 2021/22	Year 1 2022/23	Year 2 2023/24	Year 3 2024/25	Year 4 2025/26	Year 5 2026/27	Total 5 years	Commentary for outline and allocations	
	CL958	Land North of Ruskington		NK	Ruskington	172	0	172	0	0	172	0	0	0	0	0	0	0	0	0	No evidence available at this time to confirm that this site will deliver in the five year period.
	CL1892	South of Winchelsea Road, Ruskington		NK	Ruskington	76	0	76	0	0	76	0	0	0	0	0	0	0	0	0	Site no longer available for development.