

Cambridgeshire ACRE

Housing Needs Survey Results Report for Survey completed in Steeple Morden Parish during February 2010



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Context and Methodology

In December 2009 Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in Steeple Morden Parish. This survey was carried out on behalf of Circle Anglia, an affordable homes provider in partnership with South Cambridgeshire District Council and Steeple Morden Parish Council.

The aim of this survey was to determine the existing and future levels of affordable housing need in the parish. Affordable housing is housing made available either for sale or rent, based on the evidence of need, to those people unable to afford housing at market prices. Planning conditions and legal agreements can be used to restrict the occupation of property to people falling within categories of need. Under a traditional, generally points-based, allocation system, the local council will assess an applicant's housing needs, determine their priority, and make an offer of appropriate accommodation to the household with the highest number of points. On rural exception sites, applicants must prove a local connection through family or work.

Survey packs were posted out to all 476 addresses in the Parish, including all the business addresses on 5 January 2010. The survey packs included a covering letter from Cambridgeshire ACRE (Appendix 1), a questionnaire (Appendix 2) and a postage paid envelope for returned forms.

The questionnaire was divided into three sections:

- Part 1 of the survey form contained questions to determine housing need. All households who returned the form completed this section.
- Part 2 of the survey form contained questions on household circumstances.
- Part 3 of the survey form contained questions on housing requirements.
- Parts 2 and 3 were completed by households who are currently or expecting to be in need of housing and who are either currently living in Steeple Morden Parish or who wish to return to the parish.

The closing date for the survey was 12 February 2010. 133 completed forms were returned giving the survey a 28% response rate. Appendix 3 contains tables showing the full results.

Steeple Morden Parish

Steeple Morden parish lies 14 miles south-west of Cambridge. It is long and narrow, stretching 6 miles from the River Cam or Rhee, its northern boundary, to the Icknield way (now A505) in the south. To the west, its boundary with Guilden Morden follows the West Brook, so named in the 13th century.

The parish was called South Morden in the early 13th century and, until recent times, was mainly devoted to arable farming, together with fruit growing in the 19th century. In the 1860s, a settlement called The Diggings was established for coprolite diggers at the point where North Brook End meets Flecks Lane.

Until the late 19th century, most houses stood along a street running North and South past the Church, called Hay Street. The small settlement of Odsey grew up near the southern boundary of the parish, following the opening of Ashwell & Morden Railway station on the London to Cambridge line in the late 1850s. New buildings included the Railway Inn, now The Jester Hotel.

Current average property prices in Steeple Morden are, on the whole, higher than average in South Cambridgeshire. With the fluid house market situation prices are changing every month. Table 1 compares average property prices across the county.

Table 1: Average Property Prices, January 2010¹

No. of bedrooms	Steeple Morden Parish	South Cambs	Cambridge City	East Cambs	Fenland	Hunts
1	£80,000	£143,000	£136,000	£136,000	£118,000	£123,000
2	£202,000	£180,000	£199,000	£151,000	£137,000	£168,000
3	£306,000	£238,000	£251,000	£202,000	£183,000	£216,000
4	£424,000	£354,000	£374,000	£282,000	£264,000	£317,000

For a household to be able to purchase a 3 bedroom house (at the price stated above) in Steeple Morden, a combined income of £76,500 would be required. Over 88% of Steeple Morden's population earn less than this amount². Further still, over 67% earn less than the amount needed to buy a basic, two bedroom property. The median income in Steeple Morden is £38,400 per annum.

¹ Source: www.nestoria.co.uk

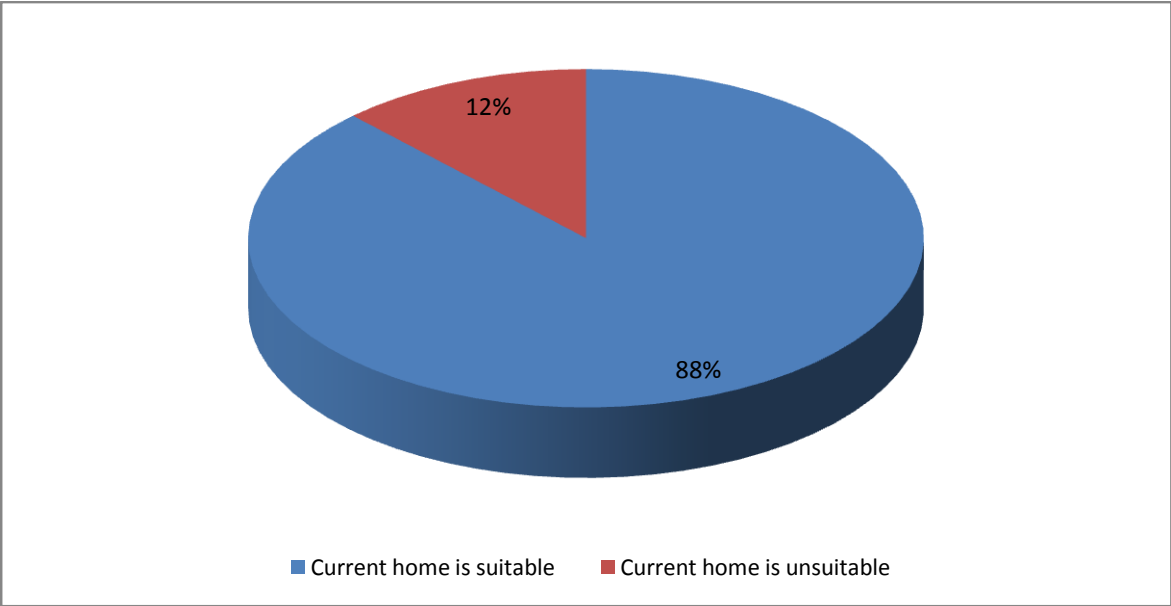
² Source: CACI Paycheck 2009

RESULTS FROM PART ONE – TO ASCERTAIN THOSE IN HOUSING NEED

Suitability of current home

Respondents were asked to indicate whether or not their current home was suitable for their household’s needs. Figure 2 shows that 88% of respondents felt their current home was suitable for their household needs, only 12% indicated that their current home is unsuitable for their needs.

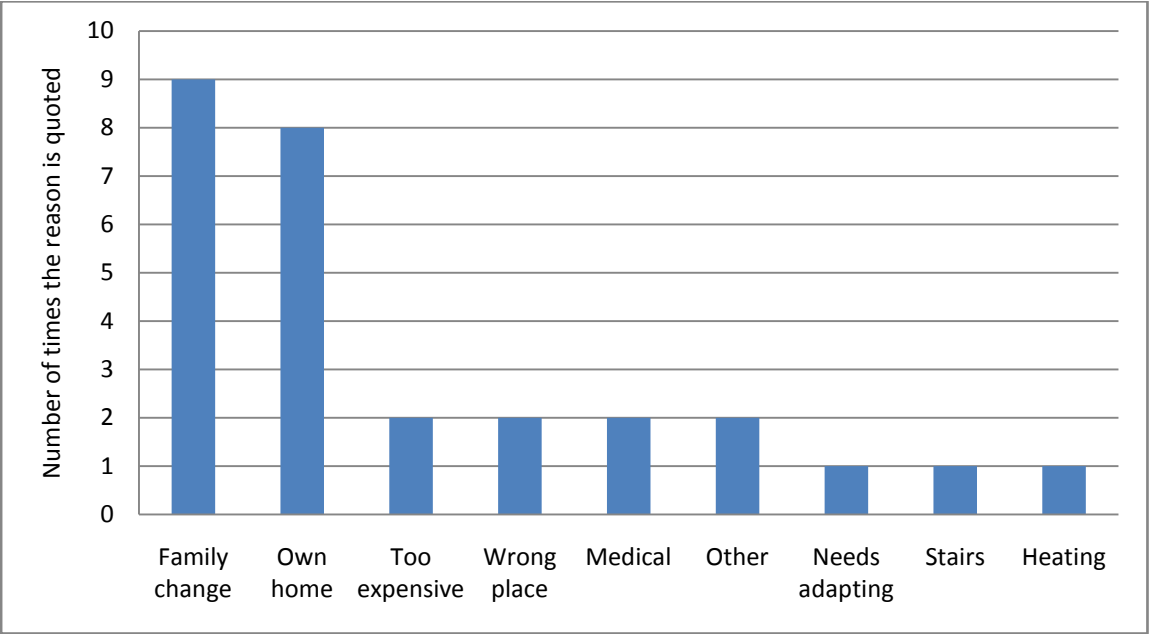
Figure 2: Suitability of current home



The 12% of respondents who indicated that their current home is unsuitable for their needs equates to sixteen households. These respondents were asked to indicate the reasons why their home is unsuitable.

Respondents were allowed to give more than one reason for unsuitability, so all responses are recorded. Figure 3 (overleaf) illustrates the reasons respondents gave for their current home being unsuitable.

Figure 3: Reasons why current home is unsuitable



The most frequently quoted reasons for the household’s current home being unsuitable are:

Changing family circumstances: Situations like divorce, a new baby or an elderly relative moving in could be factors in a home becoming unsuitable. These factors may dictate moving to a smaller, cheaper property or to a larger one to accommodate new members to the family.

The need for independent living: The need to set up their own home, was given as the reason for the current home being unsuitable (this might be a young person living with their parents who wishes to leave home).

The property is too expensive: The property may be expensive to rent or too large for current needs of the family. The heating bills may be expensive and more modern homes may offer cheaper bills if they are better insulated and have more efficient heating systems.

It is in the wrong place: People also indicated that their current property is in the wrong location; usually this is an accessibility problem as people can no longer get to the shops or to visit their friends and family.

Medical problems: This may mean that a previously ideal property becomes unsuitable, for example, if an occupant can no longer manage the stairs or if they need access to a ground floor bathroom and their home has no such facility. These people’s needs may be better met through a bungalow, but these properties are not always available within the same village.

Other: This is where the reason has not been stipulated. No other explanation has been given.

The property needs adapting: People's needs change throughout their life. They may face disability at any time in their life which would necessitate a home more suitable for their needs but also wish to remain in the village. People are obliged to stay in properties which are unsuitable for their needs. This could be a reflection of the lack of suitable houses in the village. These people's needs may be better met through a bungalow, but these properties are not always available within the same village.

There are problems using the stairs: this is usually where there is a medical problem or due to deteriorating health. One of the household can no longer manage the stairs to go to bed or maybe the bathroom too.

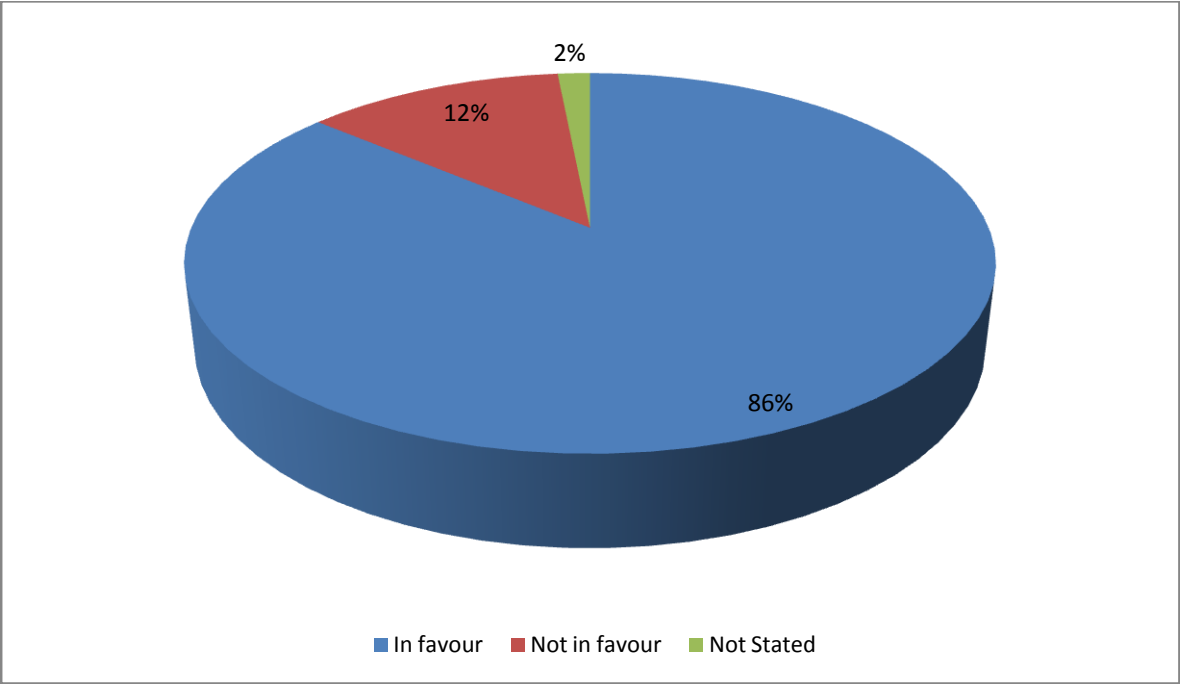
The heating is inadequate: The property may have heating which does not provide sufficient daytime warmth; this can be a problem for people with mobility issues. In some properties this can lead to condensation and damp, exacerbating medical problems.

Views on Affordable Housing Development in Steeple Morden

All respondents were given an opportunity to voice their opinion on the possibility of a small development of affordable homes for local people within the parish. 86% of respondents said they would be in favour; 12% stated that they would not be in favour and 2% chose not to state their opinion.

Figure 4 demonstrates that most respondents would be in favour of a small affordable housing development in Steeple Morden.

Figure 4: Attitude towards affordable housing development



Many respondents chose to include additional comments to qualify their answer. These are included in Appendix 4.

RESULTS FROM PART TWO – TO ASCERTAIN CURRENT HOUSEHOLD CIRCUMSTANCES

Part Two of the Survey was only completed by those respondents who had indicated that their current home was unsuitable for their households needs and who were therefore potentially in ‘housing need’. Responses to Part Two were made on behalf of sixteen households.

Length of time living in Steeple Morden

Respondents were asked to indicate whether or not they currently lived in Steeple Morden parish. All sixteen people responded that they currently live within the parish of Steeple Morden.

The parish of Steeple Morden has clearly been a popular location for many years. Table 2 below shows how long the sixteen households who currently live in the village have lived there. The data shows that thirteen of the households have lived in the parish for over 11 years, whilst the remaining three households have become residents more recently (in the last ten years).

Table 2: Length of time living in the village

	Frequency
0-5 years	2
6-10 years	1
11-20 years	4
21-30 years	5
31-50 years	3
51-70 years	0
Over 70	1
Not stated	0
Total	16 households

Family connections to Steeple Morden

Respondents were asked to indicate whether or not they or another member of their household had family connections to Steeple Morden parish. Thirteen stated that they have a family connection to the parish. The other three households have no family connection to Steeple Morden.

Household Composition

Number of people in the house

Respondents were asked about the number of people in their current household. Table 3 shows the frequency of the different household types.

Table 3: Number of people in the household

	Frequency	No of people
1 person	2	2
2 people	3	6
3 people	10	30
4 people	1	4
5 people	0	0
Total	16 households	42 people

Age

The age profile of the 42 residents making up the sixteen households is shown in Table 4. This data reveals that the age profile of those stating a housing need is fairly evenly split over all stages of life. The data suggests children and young adults (under 25 years), those aged 30 – 39 years and people aged over 65 years old are most likely to feel they have a housing need.

Table 4: Age profile of residents

	Frequency
Under 25 years	10
25 - 29 years	1
30 - 39 years	13
40 - 49 years	2
50 - 54 years	0
55 - 59 years	5
60 - 64 years	3
Over 65 years	8
Not stated	0
Total	42

Status

Table 5 which gives data on the employment status of those in housing need provides clear evidence that it is not just those who are unemployed or on benefits who are looking for affordable housing. There are people who are working who are still unable to afford a home suitable for their needs. It is hoped that this evidence will allay some of the fears of people who are strongly against an affordable housing development because they feel it might attract an ‘undesirable’ element.

Table 5: Status of people in the household

	Frequency
Employed	17
Unemployed	8
Student	0
Child	7
Retired	10
Total	42

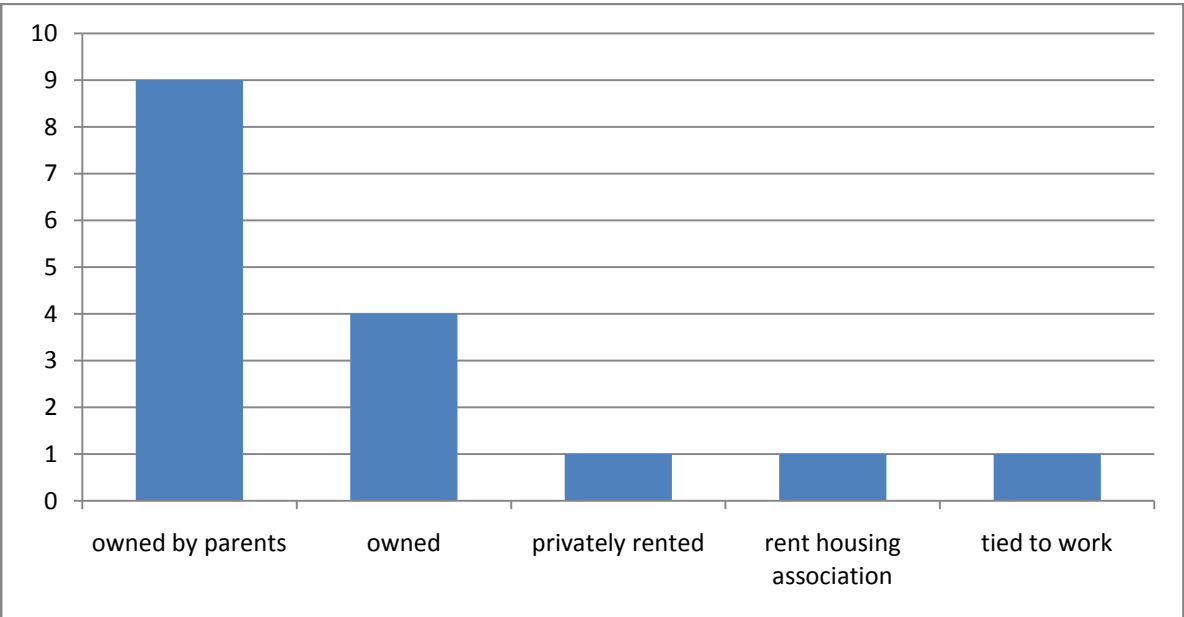
Property Type and Size

Respondents were asked to provide information on the type and size of property that they currently live in. Of the sixteen households that responded, eleven indicated that they currently live in a house, four in bungalows and one in a flat. The properties occupied include 2 bedroom properties (two); 3 bedroom properties (twelve) and 4 bedroom properties (two).

Property Tenure

Respondents were asked to indicate who owns their current home. Figure 5 displays the results. The majority of households currently live in properties owned by their parents (9 households). Four own their home (either with or without a mortgage). Two rent either from a housing association (1 household) or privately (1 household). The remaining respondent lives in accommodation tied to their work.

Figure 5: Current Property Tenure



RESULTS FOR PART THREE: TO ASCERTAIN HOUSEHOLD REQUIREMENTS

Sixteen households indicated that they are looking for a property better suited to their needs in Steeple Morden and completed Part Three of the survey form.

Property Type and Size

The preferred type of property for nine of the respondent households is a house. Four respondents would like flats. Three households would prefer bungalows.

Respondents were then asked the size of property required. The results can be seen in Table 6. Although the most popular request is for 2 bedroom properties (8 households), there is also a desire for one bedroom (four households) and three or four bedroom properties (2 households each).

Table 6: Size of property required

	Frequency
1 bedroom	4
2 bedroom	8
3 bedroom	2
4 bedroom	2
5+ bedroom	0
Total	16 households

Property Tenure

Respondents were asked to indicate their preferred tenure. Eleven households would prefer to rent from a Housing Association. Three households would prefer to buy on the open market.

Two households would like to purchase a home in shared ownership with a Housing Association. This is where the household can buy a percentage of the value of the property, e.g. from as little as 20%, and pay for this through a mortgage. The remaining percentage is owned by a Housing Association and a weekly rent is paid on the share not owned. The maximum percentage that can be owned is 80% so that the property always remains available as affordable housing and can never be sold on the open market.

Household Composition

The survey sought to understand the gender, age and status of those who would live in the proposed households.

Number of people who will make up the household

Table 7 sets out the number of people making up each household. Of those seeking a property, the majority would be 1 person households.

Table 7: Number of people in the household

	Frequency	No of people
1 person	8	8
2 people	4	8
3 people	3	9
4 people	1	4
5 people	0	0
Total	16 households	29 people

Age

Respondents were asked to identify the ages of those people who would make up their household. Table 8 captures the results.

Table 8: Age profile of residents

	Frequency
Under 25 years	10
25 - 29 years	1
30 - 39 years	13
40 - 49 years	1
50 - 54 years	0
55 - 59 years	0
60 - 64 years	0
Over 65 years	4
	29 people

These results indicate that the new properties would be occupied by people from the younger end of the age spectrum. This bodes well for the future sustainability of the parish as these people will hopefully use the local services, such as shops, schools, village halls and sports facilities, which all rely on varied user groups.

Status

The survey sought to understand the employment status of those seeking a new home. Table 9 outlines the results and shows that by far the largest proportion of those seeking a more affordable home are either in employment or are children (19 out of 29 people).

Table 9: Status of people in the household

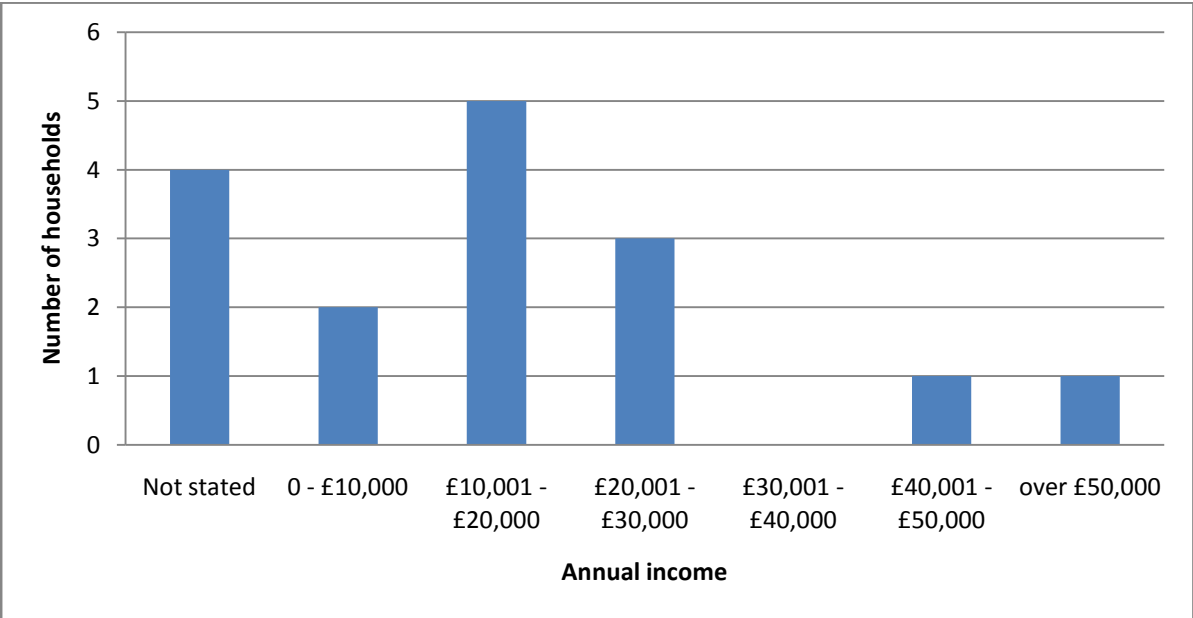
	Frequency
Employed	11
Unemployed	6
Student	0
Child	8
Retired	4
Total	29 people

Local Income Levels and Affordability

When planning Affordable Housing schemes it is helpful to understand what those indicating a housing need can afford and, with this in mind, respondents were asked to provide details of their proposed household’s annual gross household income.

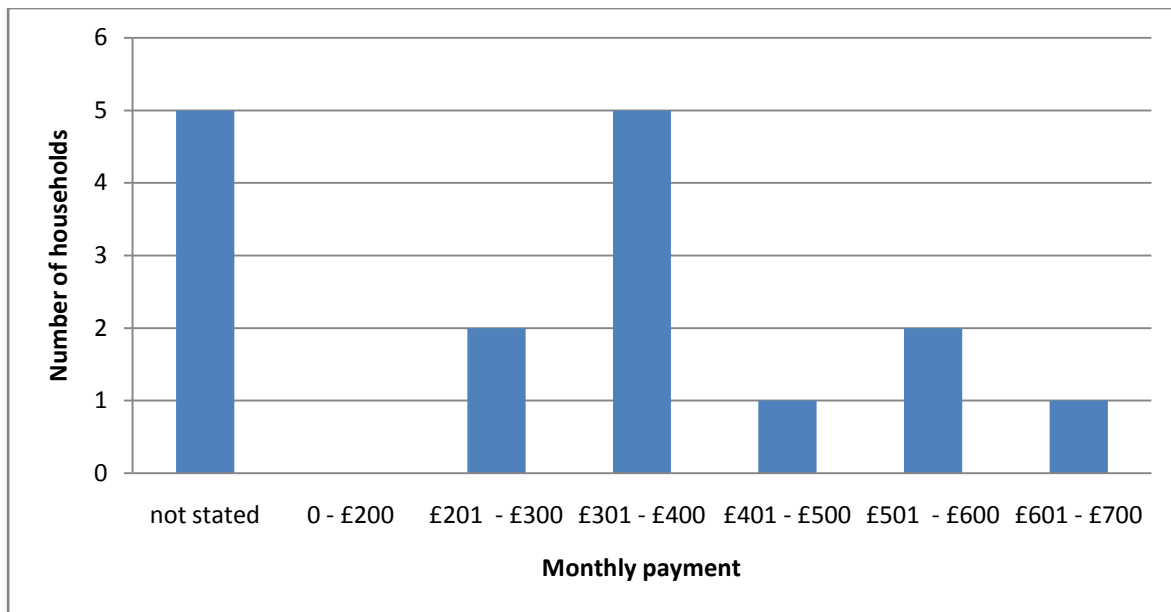
Figure 6 displays the results for the sixteen respondent households. Five of the respondent households have a combined income of £10,001 to £20,000 per year, three had an income of £20,001 to £30,000 and a further one had an income of £40,001 to £50,000. Two households earn less than £10,000 per year. One household earns over £50,000 a year. Four households did not state their income.

Figure 6: Combined household income



Respondents were also asked to indicate the maximum monthly payment their planned household could afford for housing. Figure 7 below shows that five of the households could afford to spend between £301 - £400 per month on housing. Two could afford between £201 - £300 and a further two could afford between £501 - £600. One could afford £401 - £500 a month and a further one could afford £601 - £700. Five did not state an amount.

Figure 7: Maximum monthly payment available for housing



Buying on the Open Market

Three of the households who indicated a housing need stated that they would like to purchase a home on the open market.

Table 10 shows the most recent house price data³ for Steeple Morden for various sizes of dwelling and indicates the annual income that would be required in order to be able to afford the mortgage on such a property.

Table 10: House price data for Steeple Morden (January 2010)

No. of bedrooms	House Price	Deposit required (Assume 25% required)	Annual income required (based on mortgage lending principle of 3 x income)	Monthly salary needed for purchasers
1	£80,000	£20,000	£20,000	£1,667
2	£202,000	£50,500	£50,500	£4,208
3	£306,000	£76,500	£76,500	£6,375
4	£424,000	£106,000	£106,000	£8,333

A household's ability to buy is also dependent on them having saved an appropriate deposit, as most mortgage lenders will now only lend up to 75% of the property value. Each

³ Source: www.nestoria.co.uk

household who responded to the survey was also asked to state the maximum deposit they could afford to put down on a property.

An assessment was carried out for each household who had filled in sufficient details on their survey form. Of the three households stating a wish to buy on the open market, only two may have a sufficient deposit and income to afford their desired property. The remaining household may have to amend their expectations.

Buying in Shared Ownership

If people cannot afford to buy on the open market, they might qualify for shared ownership. Two households stated that they might be interested in buying a home in shared ownership but only one has the income and deposit to be able to do so. For the household who had expressed an interest in owning their own property but who is unlikely to be able to afford to do so, buying in shared ownership remains an option for getting on the property ladder.

Shared ownership affordability can be estimated by assuming the householder will purchase a 30% share of the property. To buy this 30% share, the householder would need at least a 10% - 20% deposit. Rent would be paid on the unsold equity at between 2.5% - 2.75%. A small service charge also needs to be added.

Table 11 estimates shared ownership affordability using known Steeple Morden house price data⁴.

*Table 11: Shared ownership in Steeple Morden*⁵

No. of bedrooms	House Price	30% share	Deposit required (assume 20% required)	Total Costs per Month	Annual joint household income required
1	£80,000	£32,100	£6,420	£410	£14,900
2	£202,000	£41,400	£8,280	£520	£18,900
3	£306,000	£58,800	£11,760	£730	£26,400
4	£424,000	£86,100	£17,220	£1,060	£38,200

Again, it is essential that any household wishing to enter into shared ownership has an adequate deposit. Should a household not be able to afford shared ownership, then they could opt for a rental property.

⁴ Source: www.nestoria.co.uk

⁵ Source: Figures used have been calculated using Hastoe East's Affordability Schedule

Renting

Ten households said they would prefer to rent a property and all expressed a preference for rental through a Housing Association, rather than a private rental. One of these households has sufficient income and deposit to be able to buy in shared ownership.

Table 4 shows the typical monthly rental cost of a Housing Association property in 2008.

Table 4: Typical rental costs of Housing Association properties⁶

No. of Beds	HA Monthly Rent	Private Monthly Rent
1 (or bedsit)	£304	£534
2	£348	£692
3	£407	£777
4	£496	£1,020

⁶ Source: Figures used are from Hastoe Housing Association, 2008

PART THREE: SUMMARY AND RECOMMENDATIONS

Summary and Recommendation

This report has been informed by primary data (people who responded to the survey stating that they have a housing need) and secondary data, such as the ratio of local house price to local income, the demographics of the local population and the local housing register.

It is this report's conclusion that a significant affordable housing need has been found in Steeple Morden Parish.

Pre-existing evidence from the Housing Register

The local Housing Register was searched for households in need of affordable housing with a local connection to Steeple Morden. There are eighteen households on the Register that meet this criterion.

The properties that would need to be built and then let out through a Housing Association to accommodate these households are as follows⁷:

1 bed			2 bed			3 bed			4 bed			5+ bed			Total
F	H	B	F	H	B	F	H	B	F	H	B	F	H	B	18
3	6	1		1	3		3			1					

Findings from Housing Needs Survey conducted in February 2010

The Housing Needs Survey conducted in February 2010 indicated fourteen households in need of affordable housing (after those who could afford to purchase their desired property had been discounted). Two of these households are already registered on the Housing Register and so have been removed from the results, reducing the need identified through the survey to twelve additional households.

Nine of these households require properties available for rental through a Housing Association. The properties needed are as follows:

1 bed			2 bed			3 bed			4 bed			5+ bed			Total
F	H	B	F	H	B	F	H	B	F	H	B	F	H	B	9
4		1		2			1				1				

The other three households could afford to buy a home in shared ownership. The properties needed to accommodate these households are as follows:

1 bed			2 bed			3 bed			4 bed			5+ bed			Total
F	H	B	F	H	B	F	H	B	F	H	B	F	H	B	3
1	2														

⁷ Codes used are F (Flat), H (House) and B (Bungalow)

Conclusion

There is therefore a need for a Housing Association to build and let out the following types of property:

1 bed			2 bed			3 bed			4 bed			5+ bed			Total
F	H	B	F	H	B	F	H	B	F	H	B	F	H	B	30
8	8	2		3	3		4			1	1				

Recommendation

To fulfil all current and immediate housing need in Steeple Morden, thirty new affordable homes need to be built.

It is therefore recommended that the size of the development would need to adhere to the Planning Policy contained within the Local Development Framework for South Cambridgeshire on rural exception sites. Ongoing consultation between the Parish Council and Circle Anglia should help to inform this decision.

Appendix 1: Housing Needs Survey from Cambridgeshire ACRE

5 January 2010

The Householder

Dear Householder

Steeple Morden - Housing Needs Survey

Steeple Morden Parish Council has asked us to carry out an independent survey of housing need in the Parish. The aim of the survey is to identify whether there is a shortage of housing for local people, who cannot afford to rent or buy a suitable home at current prices. Examples are:

- People already living in the parish but who are living in unsuitable housing, for example, those who have a growing family or special needs.
- People wishing to remain in the village for reasons of social/family support networks.
- People whose work provides important services and who need to live close to the local community.

This survey is very important and will also give you an opportunity to tell us what you think about housing in your village and inform decisions about affordable housing in your village. So even if you are already on the Housing Register, or have registered with Home-Link, please complete the form to let us know your current requirements and to give a better assessment of the housing situation in your Parish.

If the survey finds there is a need for more affordable housing, then a small affordable housing development could be considered. This would provide low cost housing to rent or partly purchase through the shared ownership scheme. Priority for these homes would go to local people with a strong connection to the village. A full report on the survey findings will be shared with the Parish Council in due course.

In order to help us, please complete the enclosed questionnaire and return it in the pre-paid envelope provided by 12 February 2010. Additional copies of the survey can be sent to people who live elsewhere but who have a strong local connection to the village and require housing – just let us know their contact details so we can send it to them.

Thank you in anticipation of your response.

Yours sincerely



Catherine Shilton
Rural Housing Enabler

Encs

Appendix 2: Housing Needs Survey

LOCAL HOMES FOR LOCAL PEOPLE HOUSING NEEDS SURVEY FOR STEEPLE MORDEN

This survey is being carried out to assess housing need in Steeple Morden. Your Parish Council is working with Cambridgeshire ACRE's Rural Housing Enabler to co-ordinate and subsequently act upon the results. The results will help decide the type of affordable housing to be provided in the parish so it is important that as many people as possible complete the questionnaire and return it in the envelope provided.

It is important to note that the survey is intended to highlight all those current and future households who cannot afford to rent or buy a home on the open market.

- This survey should be completed by all households. Even if you are already on the Housing Register or have applied to Home-Link.
- A form needs to be completed for each new household. So if you are a family, just one form needs to be completed. If you have two adult children in your house who would each need a new home, then each of those adult children must complete a form. Please contact me for further copies.

We also need to cover the requirements of those who no longer live in the survey area but who would like to return for family or work reasons. If you know of anyone in this category then please encourage them to complete this questionnaire. Further copies can be obtained by calling Catherine Shilton on 01353 865037 or e-mail catherine.shilton@cambsacre.org.uk A copy of this form is being delivered to every household and business in the area and completed forms should be returned as soon as possible in the enclosed pre-paid envelope.

All information provided will be treated in the strictest confidence and you do not have to provide your personal details if you do not wish. However, if you do complete them, we will be able to contact you regarding any possible housing scheme that results from this survey (see overleaf).

Frequently asked questions

Small is defined by the District Council. The size of the development (if any) is determined by the number of people who respond to the survey as being in housing need. It is impossible to know the figure in advance.

Local - only people from Steeple Morden have been sent a survey. A local connection would be through living in Steeple Morden already, through family (parents or children usually) or through having worked in Steeple Morden for a number of years. Local people would have priority over people from the next village for example.

Location – will be on brownfield land (usually former agricultural land) outside the development boundary but close to existing dwellings. The lower cost of this type of land is what makes the houses 'affordable'.

PERSONAL DETAILS

NAME: (MR/MRS/MS/OTHER) _____

ADDRESS: _____

TELEPHONE: _____

EMAIL: _____

DATA PROTECTION

The organisation processing your data is Cambridgeshire ACRE, who is registered with the Information Commissioner's Office, under the Data Protection Act 1998, for the purpose of processing personal data in the performance of its legitimate business. Any personal details collected will be held in accordance with Data Protection legislation. Further information relating to the Data Protection Act 1998 can be sent to you on request. If you have concerns about the processing of your personal data by Cambridgeshire ACRE you may contact the Information Commissioner's Office at Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.

The information you supply will be used to produce a statistical report identifying the level and type of housing need in your village. You do not have to identify yourself if you do not want to and we do not expect you to sign your form. Your answers will not be used for any other purpose.

PART ONE – HOUSING NEED

Please indicate whether you or a member of your household (e.g. older children or other dependents) are in housing need by answering *either* Question 1a *or* Question 1b.

Question 1a - My current home is unsuitable for my household.

Yes

If yes, please tick all boxes that apply to you:

It is too small (overcrowded)
 It is too large
 It needs repairing
 It needs a bathroom
 It needs adapting to suit our needs
 Other:

It is too expensive
 It is in the wrong place
 I have a medical problem
 I need my own home
 I share with other households
 Family circumstances are changing

Question 1b - My current home is suitable for my household.

Yes

We are interested in all community members' views on possible housing development. Please answer Question 2 to give your opinion.

Question 2 - Would you be in favour of a small development of affordable homes for local people?

Yes

No

Please add any comments you would like to make here:

If you answered 'Yes' to Question 1a, please continue and complete Parts 2 and 3.

If you answered 'Yes' to Question 1b, please stop at the end of Part 1 and return the form to us in the pre-paid envelope which was included alongside this survey.

PART TWO – HOUSEHOLD CIRCUMSTANCES

Question 3a - Do you live in Steeple Morden?

Yes

No

Question 3b - If yes, how long have you lived in Steeple Morden?

yrs

mths

Question 4 - Do you or another member of your household have family connections to Steeple Morden?

Yes

No

Please specify connection:

Question 5 - Do you or another member of your household work in Steeple Morden but live elsewhere because you cannot afford to live locally?

Yes

No

Question 6 - Please provide details of everyone living in your home at present, including yourself.

Relationship to self, e.g. partner, son	Gender	Status	Age							
	Male / Female	Employed / Unemployed / Student / Child / Retired	Under 25	25-29	30-39	40-49	50-54	55-59	60-64	65+
Self										

Question 7 - What type of property do you currently live in?

Type	1 bed	2 bed	3 bed	4 bed	5+ bed
House					
Flat/maisonette/apartment/bedsit					
Sheltered/retirement housing					
Bungalow					
Caravan/mobile home/temp. structure					
Other (please specify)					

Question 8 – What are your current living arrangements?

Live with parents

Rented from Local Authority

Rented from a private landlord

Owned with or without a mortgage

Rented from a Housing Association

Live in tied accommodation

Shared ownership (part owned/rented)

Other (please specify below)

Question 9 – If you would like to tell us more about your reasons for needing to move, please give brief details here.

PART THREE – HOUSEHOLD REQUIREMENTS

Question 10 - What type of property are you looking for?

(Please tick the kind of property that would best suit your needs)

Type	1 bed	2 bed	3 bed	4 bed	5+ bed
House					
Flat/maisonette/apartment/bedsit					
Sheltered/retirement housing					
Bungalow					
Property suitable for wheelchair user					
Caravan/mobile home/temp. structure					
Other (please specify)					

Question 11 - Do you or another member of your household require special adaptations to be made to your property in order to meet special needs?

Yes No

If Yes, please specify:

Question 12 - Are you looking to:

Rent from a private landlord
Buy on the open market

Rent from a Housing Association
Buy in shared ownership ^{Note 1}

Note 1: Shared ownership is where the household can buy a percentage of the value of the property, e.g. from as little as 25%, and pay for this through a mortgage. The remaining percentage is owned by a Housing Association and a weekly rent is paid on the share you do not own. The maximum percentage that can be owned is 80% so that the property always remains available as affordable housing and can never be sold on the open market.

Question 13 - Who would be in the new household?

Relationship to self, e.g. partner, son	Gender	Status	Age							
	Male Female	Employed / Unemployed / Student / Child / Retired	Under 25	25- 29	30- 39	40- 49	50- 54	55- 59	60- 64	65+
Self										

When planning Affordable Housing schemes it is helpful to understand what people can afford. You are reminded that all information will be reported anonymously.

Question 14 - What is your planned household's combined annual salary (before tax and to the nearest thousand pounds)?

£ _____

Question 15 - What is the maximum monthly payment your planned household can afford for housing (to the nearest hundred pounds)?

£ _____

Question 16 - What is the maximum initial payment you can afford as a deposit on a property? (Please include any equity you have if you own your current home.)

£ _____

Question 17 - Which of the following actions, if any, have you already taken?

Completed a housing register application form with a local authority.

Yes

No

If no, please note that to be eligible for housing resulting from any local scheme, you must be registered with the local authority.

The Local Authority for Steeple Morden is South Cambridgeshire District Council.

For general housing enquiries contact

01954 713055 (8.30am - 5.00pm Mon – Thurs

8.30am - 4.30 pm Friday)

email: housing.advice@scambs.gov.uk

fax: 01954 713123

Homelink, the choice based lettings system can be contacted on

08450 450 051 (8am to 8pm, Monday to Saturday (except bank holidays)

email: cbl@scambs.gov.uk

Or visit the website to apply directly

<http://www.home-link.org.uk>

Looked at privately rented accommodation in the area.

Yes

No

Looked at open market housing in the area.

Yes

No

Investigated whether you could obtain a mortgage.

Yes

No

Thank you for taking the time to complete this survey.

Please return it in the pre-paid envelope provided by 12 February 2010.

If you do not have the envelope for any reason then you can use the following address for free:

Cambridgeshire ACRE

Freepost Ang 10698

Ely

CB6 1YA

Appendix 3: Tables showing the Full Results

Part 1 - Housing Need

Q1a: My current home is suitable for my household	Frequency	Valid Percentage
Yes	116	88
No	16	12
Not stated	0	0
Total	132	100

Q1a: Reasons for unsuitability	Frequency
It is too small (overcrowded)	0
It is too large	0
I need my own home	8
It needs repairing	0
It needs a bathroom	0
It needs adapting to suit our needs	1
It is too expensive	2
I share with other households	0
It is in the wrong place	2
I have a medical problem	2
Problems using the stairs	1
The heating needs changing	1
We have changing family circumstances	9
Other	2
Not stated	0
Total	28

Q2: Would you be in favour of a small development of affordable homes for local people?	Frequency	Valid Percentage
Yes	114	86
No	16	12
Not stated	2	2
Total	132	100

Part 2 - Household Circumstances

Q3a: Do you live in Steeple Morden Parish?	Frequency
Yes	15
No	1
Not stated	0
Total	16

Q3b: If yes, how long have you lived in Steeple Morden Parish?	Frequency
0-5 years	2
6-10 years	1
11-20 years	4
21-30 years	5
31-50 years	3
51-70 years	0
Over 70	1
Not stated	0
Total	16

Q4: Do you or another member of your household have family connections to Steeple Morden Parish?	Frequency
Yes	13
No	3
Not stated	0
Total	16

Q5: Do you or another member of your household work in Steeple Morden Parish but live elsewhere because you cannot afford to live locally?	Frequency
Yes	0
No	16
Not stated	0
Total	16

Q6(i): Please provide details of everyone living in your home at present, including yourself. [Gender]	Frequency
Male	24
Female	18
Not stated	0
Total	42

Q6(ii): Please provide details of everyone living in your home at present, including yourself. [Status]	Frequency
Employed	17
Unemployed	8
Student	0
Child	7
Retired	10
Not stated	0
Total	42

Q6(iii): Please provide details of everyone living in your home at present, including yourself. [Age]	Frequency
Under 25 years	10
25 - 29 years	1
30 - 39 years	13
40 - 49 years	2
50 - 54 years	0
55 - 59 years	5
60 - 64 years	3
Over 65 years	8
Not stated	0
Total	42

Q7(i): What type of property do you currently live in? [Type]	Frequency
house	11
flat	1
bungalow	4
sheltered	0
caravan	0
other	0
not stated	0
Total	16

Q7(ii): What type of property do you currently live in? [Number of bedrooms]	Frequency
1 bed	0
2 beds	2
3 beds	12
4 beds	2
5 beds	0
not stated	0
Total	16

Q8: Who owns the property you live in?	Frequency
Live with parents	9
Rented from Local Authority	0
Rented from a private landlord	1
Owned with or without a mortgage	4
Rented from a Housing Association	1
Live in tied accommodation	1
Shared ownership (part owned/rented)	0
Other	0
Not stated	0
Total	16

Q9: If you would like to tell us more about your reasons for needing to move, please give brief details here.

Analysed manually, as free format response allowed.

Part 3 – Housing Requirements

Q10(i): What type of property are you looking for? [Type]	Frequency
House	9
Flat/maisonette/apartment/bedsit	4
Sheltered/retirement housing	0
Bungalow	3
Caravan/mobile home/temporary structure	0
Other	0
Not stated	0
Total	16

Q10(ii): What type of property are you looking for? [Number of bedrooms]	Frequency
1 bed	4
2 bed	8
3 bed	2
4 bed	2
5+ bed	0
Not stated	0
Total	16

Q11: Are you looking to:	Frequency
Rent from a private landlord	0
Buy on the open market	3
Rent from a housing association	10
Buy in shared ownership	3
Not stated	0
Total	16

Q12(i): Who would be in the new household? [Gender]	Frequency
Male	17
Female	12
Not stated	0
Total	29

Q12(ii): Who would be in the new household? [Status]	Frequency
Employed	11
Unemployed	6
Student	0
Child	8
Retired	4
Not stated	0
Total	29

Q12(iii): Who would be in the new household? [Age]	Frequency
Under 25 years	10
25 - 29 years	1
30 - 39 years	13
40 - 49 years	1
50 - 54 years	0
55 - 59 years	0
60 - 64 years	0
Over 65 years	4
Not stated	0
Total	29

Q13: When planning Affordable Housing schemes it is helpful to understand local income levels. Please state combined household income (before tax).	Frequency
Not stated	5
0 - £10,000	1
£10,001 - £20,000	5
£20,001 - £30,000	3
£30,001 - £40,000	0
£40,001 - £50,000	1
over £50,000	1
Total	16

Q14: What is the maximum monthly payment your planned household can afford for housing?	Frequency
not stated	5
0 - £200	0
£201 - £300	2
£301 - £400	5
£401 - £500	1
£501 - £600	2
£601 - £700	1
over £700	0
Total	16

Q15: What is the maximum initial payment you can afford as a deposit on a property?
Analysed manually, as free format response allowed.

Q16(i): Actions taken – completed a housing register application form	Frequency
Yes	3
No	11
Not stated	2
Total	16

Q16(ii): Actions taken – looked at privately rented accommodation in the area	Frequency
Yes	10
No	2
Not stated	4
Total	16

Q16 (iii): Actions taken – looked at open market housing in the area	Frequency
Yes	8
No	4
Not stated	4
Total	16

Q16(iv): Actions taken – investigated whether you could obtain a mortgage	Frequency
Yes	5
No	7
Not stated	4
Total	16

Appendix 4 – Comments on the possibility of a small development of affordable homes in Steeple Morden parish

The following list shows all the comments made in response to the question “Would you be in favour of a small development of affordable homes for local people?”

People in need

- I would like a small development of bungalows for when my husband can no longer cope. He has respiratory disease.
- As a single man that does not earn a great deal it is impossible for me to buy or private rent locally.
- My son has been on the council waiting list for 4 years. We have lived in the village for 16 years and he wishes to stay, but cannot afford to buy a house of his own.

We would welcome a new development

- We already have a small development of affordable homes off Jubilee Way - it is successful and it would be good if it can be replicated. However, there was not a huge take up from young people from the village - and we need to be aware of who we will be encouraging to live here i.e. no outsiders here please.
- More 3 bedroom for families with 2+ children.
- We need more 3 bedroom houses.
- Needed to keep the youngsters in the village and develop the community!
- There have been too many developments and upgradings of current housing to the 'executive' end of the market. Not only is there need for low cost housing for young people but also older villagers who would like to 'downsize'.
- Yes, give the young marrieds, with village connections, priorities over others. I have been happily housed in Steeple Morden for 70 years!
- Absolutely essential! Keep young people in the village and not to be invaded by people who never get involved in any aspect of village life.
- I think it is important that people who grew up in the village should be able to live here.
- I feel it is essential for families to stay close by. If anyone falls ill or incapacitated there is help available without calling on Social Services.
- Very little if any affordable accommodation for single people (on below average income) or young families on low / below average incomes in the village.
- I would like to encourage more young families to the village.
- I think bungalows and flats would be helpful.
- A small number of flats might be a good idea for those unable or unwilling to care for a garden.
- My son and daughter had to move away as they could not afford to buy a house in Steeple Morden.
- There has always been a need for affordable housing. The only reason I am no longer in council accommodation and own my own home is that I am getting married to someone with a salary adequate enough to get a mortgage.

Issues about allocation, design, local amenities, location and size of housing

Allocation

- It is important that they are for local people only.
- Any affordable homes should be for people with links to the village not for outsiders with supposed 'greater need'.
- It appears that pensioners' bungalows have been allocated to out of village single persons. A publican allocated a 3 bed house.
- Would these be available to my mother who currently lives outside the area but is becoming more dependent?
- Those living out of Steeple Morden - particularly if they work here (e.g. Husband). Local people or those with sound connection to Steeple Morden should have priority over outsiders whatever their (outsiders) connection may be.
- Only if it is for local people.

Design

- As long as they were well made and not some bodge job thrown together to rip people off.
- Provided it is in keeping with the village and approved area. Preferably single storey therefore suitable for all age groups.
- Provided the development is well designed and sited, and that when in future the houses change hands they remain available for similar occupiers.

Local amenities

- We need amenities.
- I don't think the school is big enough to support more families and as a small village we have enough affordable housing.

Location

- Depends on location.
- Depends where situated.
- Depends on where it was built.
- Provided it used existing developed land (e.g. Brown field site) not new land.
- Only within the footprint of the existing village.

Size

- Provided it was small i.e. 10 - 15 homes. Also, providing it was for young people from Steeple Morden.

No need in Steeple Morden

- But not if it is social housing.
- I feel the village is big enough at present.
- Completely against this idea. There is already surplus new housing in surrounding area, therefore I cannot see why more development is required in our village.
- 2 affordable homes stood empty for 9 - 12 months. Only when they reverted to private selling were they sold. Demonstrates no need.

- Not needed. Our house was designed to be low cost and built for the housing association. They didn't want it in the end as there was no demand! It was empty for 18 months!!
- We do not support this due to the following: A development (small) was built close to our home. 2 small affordable houses were included. They stayed empty for a very long time. No take up through assisted scheme so were sold on the open market. If these were not taken why do we need more?
- There are 3 or 4 main roads out of the village. New developments seldom take into account the increase in traffic. Some households now have 3 cars. New developments do not seem to take this into account, which is demonstrated by the large increase in road parking in the village. I am also strongly opposed to brownfield developments. We need to protect our agricultural history and environment.

Perspectives

- Can't answer this question either way without further information e.g. Is there a need, where would it be, how big would it be etc.
- I don't have enough information to answer this question. I do know that I don't want the village to get any bigger and I don't want to have to pay more tax than I do already. Maybe this helps to answer your question?
- I am in favour of housing for the elderly and disabled of the village. However, affordable housing is a different matter. The families who require this type of housing will have children who in turn will need the same - where will it stop? Please keep this village as a village.
- Provision was made for affordable housing at Steeple Gate but the cost was prohibitive. Councillor Clayton wants to sell his land for his own financial gain under the guise that the village needs housing. He has been unable to use this ransom strip for several years and sees it as an opportunity to do so.