

Cambridgeshire ACRE

Housing Need Survey Results Report for The Eversdens

Survey undertaken in January 2014



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CONTENTS

PAGE

CONTEXT AND METHODOLOGY3

Background to Affordable Rural Housing 3

Context 3

Methodology 3

The Eversdens 4

Local Income Levels and Affordability 5

RESULTS FROM PART ONE: VIEWS ON AFFORDABLE HOUSING DEVELOPMENT AND IDENTIFYING THOSE IN HOUSING NEED10

Views on Affordable Housing Development in The Eversdens..... 10

Suitability of Current Home 14

RESULTS FROM PART TWO: IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS16

Local Connection to The Eversdens 17

Household Composition..... 17

Property Type, Size and Tenure 19

SUMMARY AND RECOMMENDATION.....19

Pre-Existing Evidence from the Housing Register 19

Findings from Housing Needs Survey..... 20

Conclusion 20

Recommendation 20

APPENDIX 1 – CHOICE BASED LETTINGS AND LOW COST HOME OWNERSHIP21

CONTEXT AND METHODOLOGY

Background to Affordable Rural Housing

Affordable housing is housing made available for either rent or shared ownership, based on the evidence of need, to those unable to afford market prices. One approach to delivering affordable homes in rural areas is through rural exception site policy. A rural exception site is a site used specifically for affordable housing in a small rural community that would not normally be used for housing because it is subject to policies of restraint.

Affordable housing on rural exception sites must remain as affordable housing in perpetuity and planning conditions and legal agreements are used to restrict the occupation of property to people falling within categories of need and to those who can prove a local connection through family, residence or work.

To be eligible for rental properties, applicants must complete an application form to join the local Housing Register and they would then be able to bid for properties through the choice based lettings scheme. To be eligible for low cost shared ownership properties, applicants must apply to the local Housing Register and then apply directly through the local Homebuy Agent. You can read more about choice based lettings and low cost home ownership in Appendix 1.

Context

Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in The Eversdens parishes in December 2013. This survey was carried out on behalf of Accent Nene in partnership with South Cambridgeshire District Council and Great and Little Eversden Parish Council. Whilst Great and Little Eversden are in fact two parishes they are governed by a single parish Council. The survey has treated the Eversdens as one community.

The aim of the survey was to gauge opinion on the value of developing affordable homes for local people in the parishes and to determine existing and future levels of affordable housing need.

Methodology

Survey packs were posted to all 340 residential addresses in the parishes of Great Eversden and Little Eversden in January 2014. The survey packs included a covering letter from Cambridgeshire ACRE, a letter of support from the Parish Council, a questionnaire and a postage paid envelope for returned forms. Copies of these documents are available upon request from Cambridgeshire ACRE.

The questionnaire was divided into two sections:

- Part One of the survey form contained questions to identify those who believe they have a housing need. Respondents were also asked if they supported the idea of building a small affordable housing development in the village. All households were asked to complete this section.

- Part Two of the survey form contained questions on household circumstances and housing requirements. This part was only completed by those households who are currently, or expecting to be, in need of housing.

The closing date for the survey was 7 February 2014. In total, 147 completed forms were returned giving the survey a 43 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

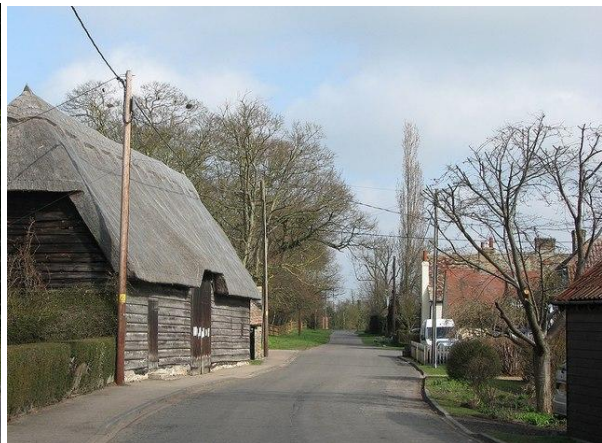
The Eversdens Parishes

Great and Little Eversden are small villages about seven miles south west of Cambridge. They lie just to the north of the A603 and are surrounded by other rural villages. There is a 'green gap' separating the villages of a few hundred metres.

Contrary to the names, Little Eversden is in fact the larger of the two villages with a population of about 600. Great Eversden is somewhat smaller at 240. Together they comprise 340 dwellings in a similar split to the population distribution.¹ There has been very little development in the villages over the last ten years with virtually no planning commitments in the pipeline. The most significant recent development was Low Close, a ten dwelling rural exception site, completed in 2009-10.²



The Hoops, now an Indian restaurant © Copyright Keith Edkins and licensed for reuse under this Creative Commons Licence



High Street, Little Eversden © Copyright John Sutton and licensed for reuse under this Creative Commons Licence

There is little employment in either village and both are now essentially dormitory in function inhabited largely by out-commuters and retirees. Most workers commute to Cambridge or other larger employment centres. The most common sources of employment are professional and public services followed by retail. Only nine people still work in agriculture.³

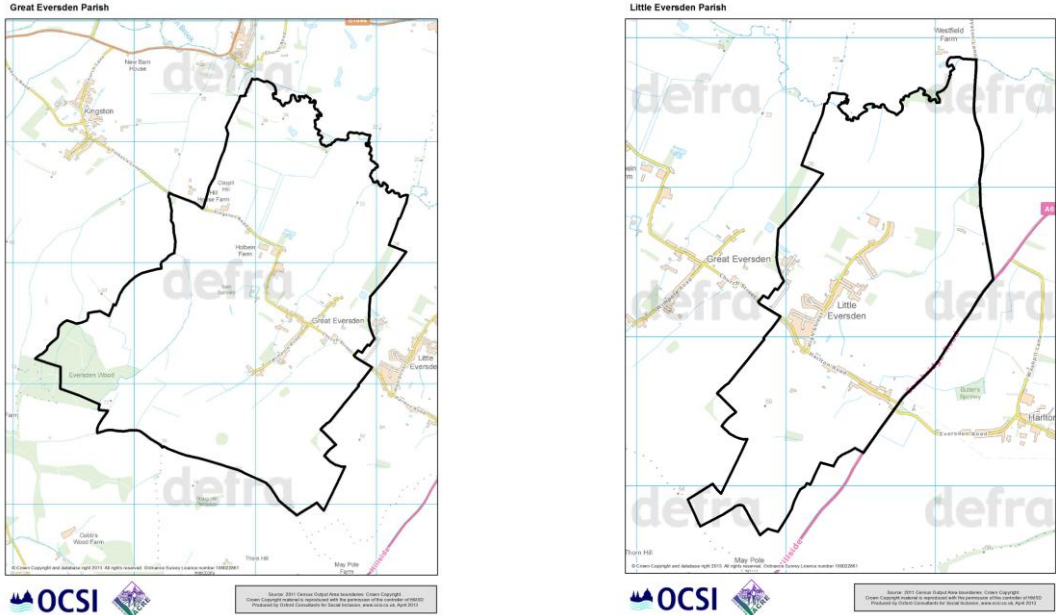
¹ 'Rural Community Profile for Great Eversden (Parish)' and 'Rural Community Profile for Little Eversden (Parish)', ACRE/ OCSI/ Cambridgeshire ACRE, July 2013

² 'Housing Development in Cambridgeshire 2012', (Tables H1.1 and H2.1), Cambridgeshire County Council, August 2012

³ Tables KS605EW-KS607EW – 'Industry by sex', 2011 Census (NOMIS)

The lack of local employment combined with static population levels means that local services have gradually declined. The post office and general stores closed in 2005 and the last remaining public house now operates as an Indian restaurant. Many other services such as schooling also have to be accessed outside of the villages despite limited public transport options. Nevertheless some facilities remain. There is a doctor’s surgery in Little Eversden, a recreation ground between the two villages and a range of local clubs and societies suggesting a strong community spirit.

Maps of Great Eversden and Little Eversden



The median age of the population across the two villages is 45.⁴ This compares to 41 in South Cambridgeshire and 39 in England. Twenty six per cent of the population are aged over 60. However, among those of working age, employment rates are relatively high. There are very few households claiming income or employment related benefits. This reflects the high level of qualifications held by residents. Almost half are qualified to Higher Education level compared with less than 30 per cent nationally.⁵

The housing stock is almost exclusively detached and semi detached, typical of a rural settlement. There are a few terraced houses in Little Eversden. Owner occupation is the norm at over 80 per cent in both villages (England = 64 per cent). Private rented accommodation is scarce in both villages. Social housing in Little Eversden (16 per cent of stock) is slightly below the England average of 18 per cent and even lower in Great Eversden (six per cent). In fact there are only six social houses in this village.⁶

⁴ Table KS102EW – ‘Age structure’, 2011 Census (NOMIS)
⁵ ‘Rural Community Profile for Great Eversden (Parish)’ and ‘Rural Community Profile for Little Eversden (Parish)’, ACRE/ OCSI/ Cambridgeshire ACRE, July 2013
⁶ Ibid

Local Income Levels and Affordability

Buying on the Open Market

Properties do not become available on the open market in the Eversdens very often. A recent review of property websites only identified two properties currently available in Little Eversden – a 5-bed property @ £695,000 and a 6-bed property @ £1,395,000. There were no properties for sale in Great Eversden.⁷

The review was therefore extended to look at properties sold in the last three years. During this period there were 15 properties sold in Little Eversden at an average price of £477,773 and nine properties sold in Great Eversden at an average price of £400,409. Across the two villages there were three properties sold for less than £100,000. It is believed that these were either shared ownership properties or in need of substantial renovation. Only a further three were sold below £300,000 at £242,500, £275,000 and £295,000. These prices given an indication of the entry level price for would be newcomers to the Eversdens property market.



3 bed semi, Great Eversden, sold @ £295,000, Nov 2012 www.rightmove.co.uk



4 bed semi, Little Eversden, sold @ £317,000, Sept 2012, www.rightmove.co.uk

A comparison of house prices with neighbouring and broader market areas suggests the Eversdens are relatively expensive villages. Prices are higher or in line with nearby villages but above the average for across south Cambridgeshire.

The data presented in Table 1 should be considered illustrative rather than exact. It is based on approximate geographies rather than precise administrative boundaries. Data also tends to be less robust for smaller areas as it contains less records. This particularly applies to one bedroom properties. Nevertheless, the prices presented here do appear to be broadly consistent with actual sales data found on property websites.⁸

⁷ Review of www.nestoria.co.uk, www.rightmove.co.uk and www.zoopla.co.uk on 11 February 2014

⁸ See sources listed above

Table 1: Average Property Prices, December 2014⁹

No. of bedrooms	Little Eversden	Haslingfield	Orwell	Comberton	South Cambridgeshire
1	£149,000	£149,000	n/a	£149,000	£138,000
2	£300,000	£302,000	£195,000	£259,000	£204,000
3	£448,000	£450,000	£285,000	£265,000	£307,000
4	£597,000	£598,000	£494,000	£381,000	£472,000

Table 2 takes some illustrative prices which are considered to be the lowest prices any property will be offered for sale at in the Eversdens. The one bed price cited above has been excluded as there are only 17 of these in the villages and none have come onto the market in recent years. Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties. The median household income in both Great and Little Eversden is a little over £60,000 and about three quarters of all households would be unable to afford a property priced at £240,000 on the assumptions stated.¹⁰

Table 2: Annual Income requirements for open market properties

House Price	Deposit required (assume 25% required)	Annual income required (based on mortgage lending principle of 3 x income)	Monthly salary needed for purchasers
£240,000	£60,000	£60,000	£5,000
£270,000	£67,500	£67,500	£5,675
£300,000	£75,000	£75,000	£6,250

It should be remembered that a household's ability to buy is also dependent on them having saved an appropriate deposit. The calculations presented here assume a mortgage to house value of 75 per cent. In other words, the purchaser can raise a deposit of 25 per cent. It may be possible to secure a mortgage with a lower deposit but this will require even higher income levels.

Every household has its own set of unique circumstances. Therefore, the assumptions set out above are just that; working assumptions. Nevertheless, it seems reasonable to conclude

⁹ Source: www.nestoria.co.uk (Great Eversden is not listed as it is too small)

¹⁰ Source: CACI Paycheck 2009

that many families in the Eversdens have little chance of being able to set up home in their own community without some kind of support.

Buying in Shared Ownership

Shared ownership gives the opportunity to 'part buy' and 'part rent' a home. This means if a household can't afford to buy a property outright they may be able to afford to buy a share in a property, typically 25 per cent, 50 per cent or 75 per cent. At a point when the household can afford to, they can choose to buy a further share of the property. Where a property has been built on a rural exception site, the maximum percentage that can be owned is 80 per cent so that the property always remains available as affordable housing and can never be sold on the open market.

Shared ownership housing schemes are tailored for people who cannot afford to buy a suitable home by outright purchase, and who are in housing need. When someone moves out of a shared ownership property, their property will either be offered to the housing association to find a buyer or it may be advertised in the local estate agents.

Table 3: Cost of purchasing a 25 per cent share of a shared ownership property ¹¹

Property Value	Deposit required (Assume 10%)	Mortgage required (Subsidy required shown below in brackets)	Mortgage cost pcm (Assume rate of 5% for 25 yrs)	Rent / equity loan interest charge pcm	Total pcm	Household income required
£120,000	£3,000	£27,000 (€90,000)	£157.21	£206.25	£363.46	£13,185
£180,000	£4,500	£40,500 (€135,000)	£235.81	£309.38	£545.19	£19,788
£240,000	£6,000	£54,000 (€180,000)	£314.42	£412.50	£726.92	£26,370
£300,000	£7,500	£67,500 (€225,000)	£393.03	£515.63	£908.66	£32,963

Shared ownership affordability can be estimated by assuming the householder will purchase a 25 per cent share of the property. To buy this 25 per cent share, the householder would need at least a 10 per cent deposit. Rent would be paid on the unsold equity at a rate of 2.75

¹¹ Source: Figures used adapted and taken from Orbit Homebuy Agents Comparison Tables, July 2011

per cent. It is likely that a small service charge would also be applicable. Table 3 estimates shared ownership affordability.

However, it should be noted that there are only 12 shared ownership properties in the two villages.¹² Should a household not be able to afford shared ownership, then they could opt for a rental property.

Renting

Table 4 shows the typical cost for renting privately and compares this with the typical rental cost of a new Housing Association property. The Government has recently taken steps to bring social housing rents closer to private sector ones, with rents for new tenants set at up to 80 per cent of the amount you would have to pay in the private sector. The table demonstrates that the maximum affordable rent charged by a Housing Association will be lower than the typical entry level rents in the private sector.

However, recent estimates by Cambridgeshire County Council suggest that the Local Housing Allowance would not be sufficient to cover the cost of a two or three bed property in Haslingfield and the Eversdens ward at the maximum affordable rent.¹³

It should also be noted that accessing the local housing market is about accessibility as well as affordability. Our review of property websites revealed no rental property currently on the market in either Great Eversden or Little Eversden.¹⁴

Table 4: Comparison of property rental costs in Haslingfield and the Eversdens ward¹⁵

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 th percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)	Local Housing Allowance
1 (or bedsit)	£131-£145	£130-£145	£101-£115	£120
2	£176-£190	£161+	£146-£160	£135
3	£201-£215	£186-£200	£151-£165	£157

¹² Source: 2011 Census (QS405EW)

¹³ Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html>

¹⁴ See footnote 7

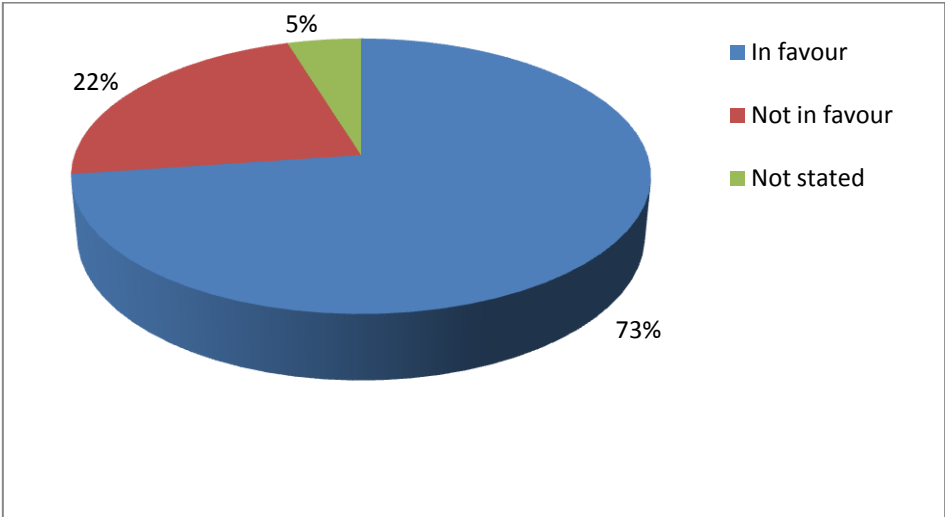
¹⁵ Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html> (for electoral ward of Haslingfield and the Eversdens which includes the parishes of Great Eversden, Harlton, Haslingfield and Little Eversden).

RESULTS FROM PART ONE – VIEWS ON AFFORDABLE HOUSING DEVELOPMENT AND IDENTIFYING THOSE IN HOUSING NEED

Views on Affordable Housing Development in the Eversdens

All respondents to the survey were asked if they would be in favour of a small development of affordable homes for local people within the parishes. Seventy three per cent of respondents stated that they would support such a development whilst 22 per cent were opposed. Five per cent did not state an opinion. This is illustrated in Figure 1. The level of support for affordable homes is fairly strong compared to similar surveys in other parishes in Cambridgeshire. Support is typically in the range of 60-80 per cent although a number of recent surveys have produced weaker support than this range.

Figure 1: Attitude towards affordable housing development



Respondents were also asked how they felt about the possibility of a small development that included both private housing and affordable homes. This model is potentially attractive to Housing Associations as the sales generated from the private housing can help to fund the development of the affordable houses. There was less support for this option with 59 per cent in favour, 33 per cent opposed and eight per cent not stating an opinion.

Many respondents chose to include additional comments to qualify their answers. A selection is presented here, grouped by theme. They highlight some of the key issues in the minds of local people.

Some people were able to cite personal circumstances in arguing for affordable housing:

- *Without affordable housing I would not have been able to live in the Eversdens. Affordable homes should be made available for local people like myself with strong connections to the area*
- *Our children are not able to live in the village as there is so little low cost housing*
- *Affordable housing both private and for a Housing Association would benefit the villages and bring in a younger generation which is much needed, especially for 'local' youngsters unable to financially get on the housing ladder. My children had to move away.*

- *We have needed affordable homes in Eversden for many years. Six years ago our son needed a house so that he could stay and farm our land in Gt Eversden. There was no house he could afford. So he left, went to Perth Australia and studied a degree. Once finished, there were still no affordable houses available. He has now settled in Australia with his partner and our grandson and will not be returning.....*
- *Had to move away from Great Eversden due to lack of housing in the village*

Others argued more generally in favour of affordable housing:

- *Young people in this village need affordable housing. For local people first.*
- *5,000 on South Cambs housing list shows there is a real need*
- *There is an imbalance in the villages between well off, more elderly incomers and relatively poor locals due to the lack of cheaper housing*
- *There is a great need for people who have been brought up in a village to return and be part of our community. Unfortunately some of the more wealthy newcomers are only interested in preserving what they have bought into. They do not contribute themselves, block housing for the less well off and then move on as their busy lives dictate. Affordable housing should be built central in villages, near to amenities where possible, rather than isolated on the edges. The Eversdens are surrounded by open fields and woodland, a small area in the centre taken for housing would not be missed by the general inhabitants, only the few neighbours would be upset*

There were a number of positive comments about Low Close, a recent rural exception site in Little Eversden:

- *I live in Low Close, Little Eversden. This development was built for local people needing low cost housing. It is a big success and we have a lovely little community here. There is definite need for another development here in the Eversdens*
- *So sad that the original application for 20 dwellings in the Eversdens only resulted in 10 being built in Little Eversden as the local need at the time was great. Low Close has been such a success. We do hope there are no further hold ups if the continuing need is shown by this new survey*
- *The social housing in Little Eversden (Low Close) has been very successful and I think there is need for some more in Great Eversden*
- *The existing development in Little Eversden is a resounding success but it is obviously not enough. We need young people to continue the existence of a healthy community. Affordable homes once expected are overdue*

There were also a number of respondents arguing that the next scheme should be in Great Eversden. Some specifically referred to the site known as OSP148:

- *Proposed site in Great Eversden should be used, many residents have known this was for housing*
- *I think that more affordable housing in Great Eversden would ensure the sort of balance of people, ie. different incomes, occupations and ages, that should exist in a village. Otherwise there is a danger of it being peopled entirely by older, wealthier people - the only ones who can afford to live there - and the social diversity, which is the basis of good village life, would be lost. The site known as OSP148 is an obvious choice, being in the centre of the village and already owned by South Cambs District Council*
- *Little Eversden had 10 affordable houses built about 5 years ago with the understanding that the equivalent amount of houses would be built on land already owned by the council in Great Eversden. Where are they?*
- *We were extremely disappointed that plans for OSP148 have not gone ahead. The houses in Low Close are an asset in Little Eversden and we wish for the same in Great Eversden, especially since the council already own the land*

- *In theory yes, however this is too much of an open question! We are in favour of OSP148 as this is a suitable site that has been identified for some time, and feel its position would mean the homes are integrated into the centre of village life - rather than isolated*
- *I would like to see the site at OSP148 in Great Eversden be developed as by the past planning application as it is owned by the local authority and has always been earmarked for housing, and is entirely suitable*

In total there were a dozen respondents specifically advocating the use of OSP148 for affordable housing despite the site not being referred to in the survey. There was also a sense from many respondents that the responsibility of providing affordable homes for local people should be shared between the two villages. However, not all supported the site:

- *OSP148 is of historic importance within the heart of the village and should be preserved for future generations. Little Eversden has 3 times population of Great. There are 6 houses already in Great Eversden and 10 in Little. To balance proportionately the requirement, at least 8 more houses should be built in Little Eversden before more are built in Great. Only affordable homes should be built*
- *I would absolutely support a small development of affordable homes as long as it was in a suitable site that did not affect the village heritage, landscape and was supported by a proven need amongst local residents of that parish. The suggested site of OSP148 does not fit any of the necessary criteria for such a development; please see attached draft survey by Bidwells (NB - nothing attached)*

Some respondents stated that their support for an affordable housing development would be dependent on the location (in a more generic sense), scale, and design of any final proposal:

- *If justified by genuine need and in a suitable location*
- *Must not destroy the historic sites in our village. Must be positioned appropriately for safe flow of increasing motor traffic*
- *Small is relative. Gt Eversden has less than 100 households. Any development should reflect this ie. be 6 dwellings. Siting, design and composition of any proposal will affect my future decision to be in favour or in opposition. How will you ensure they remain available for 'local' people?*
- *Provided the site or sites were sympathetically chosen and the design of the properties complimented their surroundings*
- *The key is 'small development' for local people. No large scale (ie. 20+ development as it would damage the balance in these small villages)*
- *Have ticked yes subject to: (1) if affordable need in Gt Eversden is identified (2) it is our view that 10 new houses in a village of less than 100 houses is too many*

Clearly there are some differing views on the most appropriate definition of 'small' in the Eversdens.

There was concern that the houses should be secured for local people:

- *On condition that the affordable homes are reserved for local people in perpetuity and not simply sold on after a few years*
- *Affordable homes for Eversden people. No private homes on land requisitioned by South Cambs. Private homes to be included on land NOT requisitioned by South Cambs*
- *Would depend where development was, if the homes were truly restricted to local people, and if homes are built for shared ownership, then future sale of such houses should also be restricted to sales only to local people in need of housing*

However, there were also a couple of comments questioning why local people should be favoured.

Objections tended to focus on scepticism about the actual need for affordable housing in the villages, the potential threat to their rural character and the inappropriateness of the infrastructure capacity for further development:

- *We already have one. As far as I know there is no demand from local people to live in a village devoid of a shop, public house and post office. Also, we suffer from very poor public transport*
- *Clearly Eversden already has more low cost housing than is required by local people as a significant percentage of the existing houses are currently occupied by people with no connection to Eversden*
- *Plenty of options already exist*
- *An article in the Tail Corn Eversden magazine stated that it was a disappointment that the affordable house development in Little Eversden was not bought by people from the Eversdens. This appears to be the case for these projects, full of good intent, but in reality lower cost housing is built and sold to those who can afford it, not local people. Low cost housing is expensive too. If the homes were reserved for local residents only, great, but it seems that these projects are just housing developments under a false title.*
- *1. This is a small village and should stay that way - it is what attracts many current residents. It also accords with current DC guidelines (development in larger villages) 2. Why is a 'local connection' so important? How 'local' does 'local' have to be? Most of us have lived in more than one place*
- *The main attraction of living in villages such as Great & Little Eversden is the space between houses. This would be negated by further infill development and use of green belt land for housing*
- *I am concerned about the addition of any new developments within the Eversden villages, particularly on land outside and particularly close to the village boundary. Current residents should be concerned about the the effect on their property and prices*
- *Leave Great Eversden alone! Stop trying to spoil it!!*
- *No local amenities which those on lower incomes would need, no local shop or post office and no real bus service. Traffic & parking congestion problems could be made worse depending on where development built - junction of High St and Harlton Road in Little Eversden (top of High St parking on road causes congestion)*
- *This village has no shop and no school and only a limited bus service. Where is the logic in affordable housing here?*
- *Although we have sympathy with people wishing to get on the housing ladder, the Eversdens, and in particular Great Eversden, are quite unsuitable for this type of development as there are no schools, no shops and almost non-existent public transport system. Past experience has shown that although local residents have indicated a need for social housing, once built, there was little local demand and a number of properties could only be let to people without any connection to the villages. In fact, a social house in Great Eversden was sold because no one, who had indicated a need, wanted it!*
- *Affordable homes are needed in South Cambs (as everywhere) but should be placed where facilities such as regular and frequent bus services, schools, shops and post offices exist. Neither Little nor Great Eversden has any of these facilities. The most recently constructed affordable houses at Low Close, Lt Eversden were not filled by 'Eversdens' residents and had to be 'cascaded'. The most recent housing developments (of all kinds) have not been able to support such local services as existed, ie. shop & post office have closed and bus services reduced. There are many more sustainable and suitable locations in the district. A site owned, promoted and preferred by South Cambs for an affordable housing development at Great Eversden was recommended for*

refusal by SCDC's own planning officer, conservation team and met with considerable opposition from parishioners at Gt Eversden. We have young adult family members who could conceivably be looking for local housing in the area in 5 years time but who have said that Gt & Lt Eversden would not be a location which they would actively seek housing in due to its lack of facilities

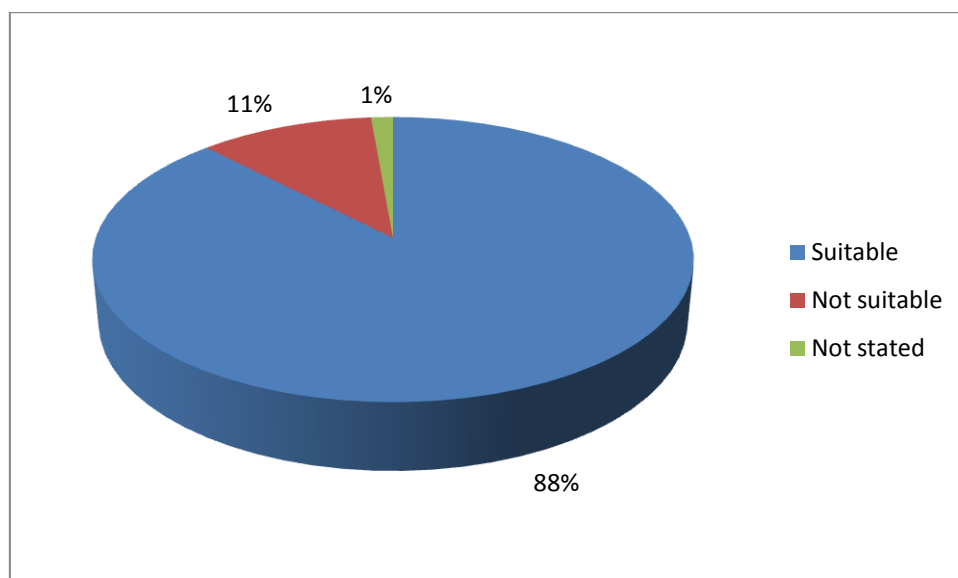
A couple of respondents referred to the inability to let Low Close properties to people with a local connection to the Eversdens. This conflicts with the views of some who argued that the Low Close development was extremely successful. As a result, information was sought on the lettings outcomes. South Cambridgeshire District Council confirmed that four of the five rented properties were let to families with a connection to the Eversdens. The fifth was let to a household from Orwell through the cascade approach. Accent Nene confirmed that two of the five shared ownership properties were sold to families with a connection to the Eversdens. Two more were sold through the cascade approach to families from Orwell, and Haslingfield. The fifth, a three bedroom house, was sold to a family a little further afield, from Hauxton. Accent Nene believe they could have sold another two bedroom house to a local family.

Overall there were a number of very positive comments about the merits of a small affordable housing scheme in the Eversdens. In fact, there were probably more supportive comments than in any other local Housing Needs Survey in recent years. Nevertheless there were a number of issues raised which should be addressed to minimise the potential adverse impacts of any scheme. Furthermore, there is clearly a minority who are opposed in principle and it should be recognized that their objections are unlikely to be overcome.

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 per cent of respondents felt their current home is suitable for their household needs, with 11 per cent indicating that their current home is unsuitable for their needs.

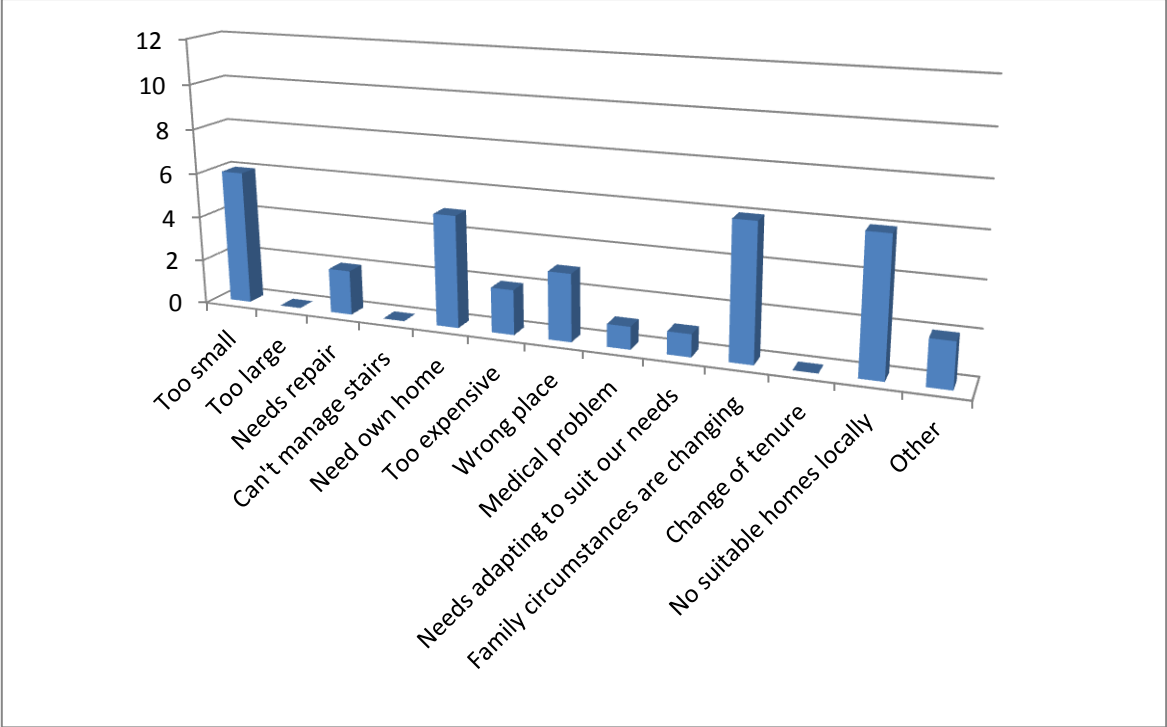
Figure 2: Suitability of current home



The 11 per cent of respondents who indicated that their current home is unsuitable for their needs equates to sixteen households.

Those stating their current home is unsuitable were asked to indicate the reasons why. Respondents were allowed to give more than one reason for unsuitability, so all responses are recorded. Figure 3 illustrates the reasons respondents gave for their current home being unsuitable. 'No suitable homes available locally', 'Family circumstances are changing', 'Property is too small' and 'Need own home' were the most commonly cited reasons in the Eversdens.

Figure 3: Reasons why current home is unsuitable



In general, the most frequently quoted reasons for the household's current home being unsuitable are:

The property is too small: If the family is getting larger through additional children, through blended families or through families merging to provide care and support, then the property may become too small for the family's needs.

The property is too large: Large homes are expensive to heat and maintain.

The property needs repair: Older properties can require significant repairs that can be prohibitively expensive.

It needs a bathroom: This is usually a question of accessibility, with the bathroom being upstairs when the person can no longer use the stairs easily.

The property requires adaptations: To make the property more suitable for the occupants' needs (which relates to people having medical problems).

The property is too expensive: As family circumstances change, people no longer require large properties and think about 'downsizing' to a more appropriate home.

It is in the wrong place: Where people indicate 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.

The need to set up their own home: Usually people wishing to move away from the family home, for example young people living with their parents who wish to leave home.

Changing family circumstances: In this survey, this was the most popular reason given for households needing to move. 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.

Change tenure: This reason is usually given when people want to move from a privately rented property to a cheaper housing association property, or they may live in tied accommodation and are considering retirement or a change of employment which will oblige them to leave their current home.

No suitable homes available locally: People wish to stay in the area due to family reasons, schools or work but are unable to find a home more suited to their needs. Larger family homes and reasonably priced bungalows are the most commonly required properties and are often in short supply.

RESULTS FROM PART TWO – IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS

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

An assessment of each response has been undertaken by Cambridgeshire ACRE and a decision made regarding whether the household can be considered a potential candidate for affordable housing in the Eversdens based upon:

- particular medical and welfare needs,

- evidence of local connection,
- ability to gain access to and maintain suitable housing privately.

Following this assessment, eight households were excluded leaving eight households who were actually considered to be in need of affordable housing. Households were excluded due to either them seeking new accommodation on the open market or providing insufficient data on which to undertake a robust assessment.

The remainder of this section sets out the overall findings regarding those found to be in need of affordable housing in the Eversdens. It should be noted that the results are based on those households completing the Housing Needs Survey. In practice, the total level of housing need (set out in the Summary and Recommendation section) is usually greater due to the addition of Housing Register data. The composition of the households from the two sources may, and often does, vary.

Local Connection to the Eversdens

Residence and family connections

Respondents were asked to indicate whether or not they currently lived in the Eversdens or whether they had family connections to the village. Table 5 shows that five households currently live in the villages and have all done so for at least five years. (Three live in Little Eversden and two live in Great Eversden) Three households live away but are looking to return to their 'roots' and to be close to family and friends. Four households still have parents or siblings living in the village including those three that don't currently reside in the village.

Table 5: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	0
5-10 years	3
10-15 years	1
More than 15 years	1
Not stated	0
Don't live in village	3
Total	8

Household Composition

The survey sought to understand the gender, age and status of those who might potentially live in any affordable housing built as a result of this survey.

Number of people who will make up the household

Table 6 sets out the number of people making up each household. All the households would be small – either single person households or couples with a single child.

Table 6: Number of people in the household

	Frequency	No of people
1 person	2	2
2 people	1	2
3 people	2	6
4 people	3	12
5 people	0	0
6 people	0	0
7 people	0	0
Not stated	0	0
Total	8 households	22 people

Gender and Age

The potential residents are evenly split between males and females. There is a strong family feel to the households identified with five out of the eight having children aged under 16 (see Table 7). The remaining households would comprise two young singles and one elderly couple.

Table 7: Age profile of residents

	Frequency
Under 16	8
16 - 24 years	3
25 - 29 years	0
30 - 39 years	4
40 - 49 years	5
50 - 54 years	0
55 - 59 years	0
60 - 64 years	1
Over 65 years	1
Not stated	0
Total	22 people

Status

Table 8 shows that the economic status of potential householders. All working age adults bar one are in employment. Over a third of the household population would be aged under 16 and are hence either at school or are pre-school age.

Table 8: Status of people in the household

	Frequency
Employed	12
Unemployed	0
Economically inactive	1
Student	0
Child	8
Retired	1
Not stated	0
Total	22 people

Property Type, Size and Tenure

The survey allowed respondents to indicate the type (e.g. house, bungalow, flat, etc.), size (in terms of number of bedrooms) and tenure they would prefer. However, in concluding what type, size and tenure of properties should actually be built, this report's recommendations are based on actual need rather than respondent aspirations. This analysis has been done by reference to South Cambridgeshire District Council's Lettings Policy Document.¹⁶ The results are presented in the next section.

SUMMARY AND RECOMMENDATION

This report has been informed by primary data (the Housing Needs Survey) and secondary data (local house price and income data, Census data, Housing Register). The report has identified a small but significant affordable housing need in the Eversdens.

Pre-Existing Evidence from the Housing Register

The local Housing Register was searched for households in need of affordable housing who either live in the Eversdens or have a local connection to the villages. There are seven households on the Register that meet these criteria. This data has been combined with the results of this survey in order to calculate overall need.

The properties that would need to be built and then let out through a Housing Association to accommodate those households on the Housing Register are as follows¹⁷:

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	
	4			3											7

¹⁶ 'Lettings Policy Document', South Cambridgeshire District Council, September 2009

¹⁷ Codes used are F (Flat), H (House) and B (Bungalow)

Findings from Housing Needs Survey

The Housing Needs Survey conducted in the Eversdens identified eight households in need of affordable housing. Three of these households were already on the Housing Register. Therefore, a further five households were considered to be additional to the Housing Register data.

Two of these households would require a rented property let out through a Housing Association. The properties that need to be built 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	2
	1			1											

A further three households would potentially be candidates for shared ownership. The properties that need to be built 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	1		1								

Conclusion

There are 12 households identified as being in need of affordable housing who either live in, or have a local connection to, the Eversdens:

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	12
	5			5	1		1								

Recommendation

To fulfil all current and immediate housing need in the Eversdens, 12 new affordable homes would have to be built.

This scale of need is small but significant. The scale, design and location of any scheme will need to adhere to the planning policy contained within the Local Development Framework for South Cambridgeshire District Council on rural exception sites. On-going consultation between the Parish Council, South Cambridgeshire District Council and Accent Nene should help to inform the details of any such scheme. In particular, careful consideration should be given to the final scale and tenure mix of the scheme to ensure local occupancy is maximised.

APPENDIX 1: CHOICE BASED LETTINGS AND LOW COST HOME OWNERSHIP

Most people access affordable housing through either the Choice Based Lettings or Low Cost Home Ownership schemes. These prioritise people with the greatest level of need. Rural exception sites differ in that they prioritise local connections to a parish over level of need.

Choice Based Lettings



Home-Link

Home-Link is the Choice Based Lettings scheme for the Cambridge sub-region. Choice Based Lettings aims to make the application process for affordable rented housing easier and to give people more choice about where they live.

Housing is allocated on a 'needs basis'. In other words, those people that have the greatest level of need and have been in need for the longest time are given priority. Everybody on the Housing Register is assessed and placed into a band of need. Band A is the greatest level of need. Band D is the lowest.

The scheme means there is just one Housing Register for the Cambridge sub region with only one form to complete. When applicants are accepted onto the Register they are told what Band they have been assigned to, what size and types of property they can apply for and which areas they can apply in. Generally people can apply for properties within the Local Authority in which they reside. If the person has a local connection to other areas (through, for example, work) they may be able to apply in these areas as well. A small proportion of properties in every Local Authority are set aside for applicants living anywhere in the Cambridge sub region.

A distinctive feature of rural exception sites is that they have a 'local connection' condition attached to all affordable dwellings in perpetuity. This means that priority will always be given to people with a local connection to the parish even when their level of need is assessed to be lesser than other potential applicants.

Low Cost Home Ownership



Orbit HomeBuy Agent, the government-appointed HomeBuy Agent, responsible for marketing all low cost home ownership schemes in the Cambridge sub region, offers a Shared Ownership scheme called 'New Build HomeBuy'.

People buy a share in a property built by a housing association and pay a subsidised rent on the part that they do not own. They can buy an initial share of between 25% and 75% of the property and pay rent on the remaining share.

In some shared ownership schemes, the householder can buy additional shares until they own the property outright. This is known as 'staircasing'. However, on rural exception sites ownership is limited to 80% to ensure the dwellings remain 'affordable' in perpetuity. Again, priority is given to people with a local connection to the parish.