

Cambridgeshire ACRE

# Housing Need Survey Results Report for Fen Drayton

Survey undertaken in September 2017



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## 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 benefits from certain protections in rural areas. Tenants of rented properties cannot exercise their Right to Acquire within 'Designated Rural Areas' (generally settlements with a population of less than 3,000). Likewise, shared ownership properties cannot be purchased outright in 'Designated Protected Areas' (a similar list of rural settlements). The Housing Association restricts the amount of equity that the resident can own to 80 per cent or commits to buying back the property if the tenant has 100% ownership. These protections are designed to protect the stock of affordable housing in rural communities. Fen Drayton falls under both designations.

Planning conditions and legal agreements are used on rural exception sites to prioritise the occupation of property to people falling within categories of need and who can prove a local connection through family, residence or work. The Housing & Planning Act 2016 is likely to change some of the rules for rural affordable housing. For example the roll out of the voluntary Right To Buy for Housing Association tenants may limit the ability to retain affordable housing stock. However, until the Act is fully implemented the implications are not clear.

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 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 Fen Drayton in July 2017 by Fen Drayton Parish Council. The survey was delayed until September 2017 to avoid the school holidays.

The specific aims of the survey were to gauge opinion on the value of developing affordable homes for local people in the parish and to determine the scale and nature of affordable housing need. However, the nature of the survey means that it also identifies wider market need such as, for example, downsizing. This is important because rural exception sites can now include an element of market housing to cross-subsidize the affordable houses. Therefore, the survey can also enable any market housing element to be tailored to local needs (though no controls will be applied).

This survey was carried out with the support of bpha (a local housing association) and South Cambridgeshire District Council. The survey costs have been met by bpha.

## Methodology

Survey packs were posted to all 373 residential addresses in the parish on 18 September 2017. The survey packs included covering letters from Cambridgeshire ACRE and Fen Drayton Parish Council, a questionnaire, a FAQ sheet on rural affordable housing and a postage paid envelope for returned forms.

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 Friday 13 October 2017. In total, 96 completed forms were returned giving the survey a 26 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

## Fen Drayton Parish

Fen Drayton is a small parish within South Cambridgeshire District. It lies to the north of the A14 and close to the district boundary with Huntingdonshire. In fact, its nearest towns are St Ives and Huntingdon, both within Huntingdonshire District. However, its nearest neighbours are a cluster of villages including Fenstanton and Holywell (both Huntingdonshire) and Swavesey and Conington (both South Cambridgeshire). The Fen Drayton Nature Reserve and Cambridgeshire Guided Busway are to the north of the village.

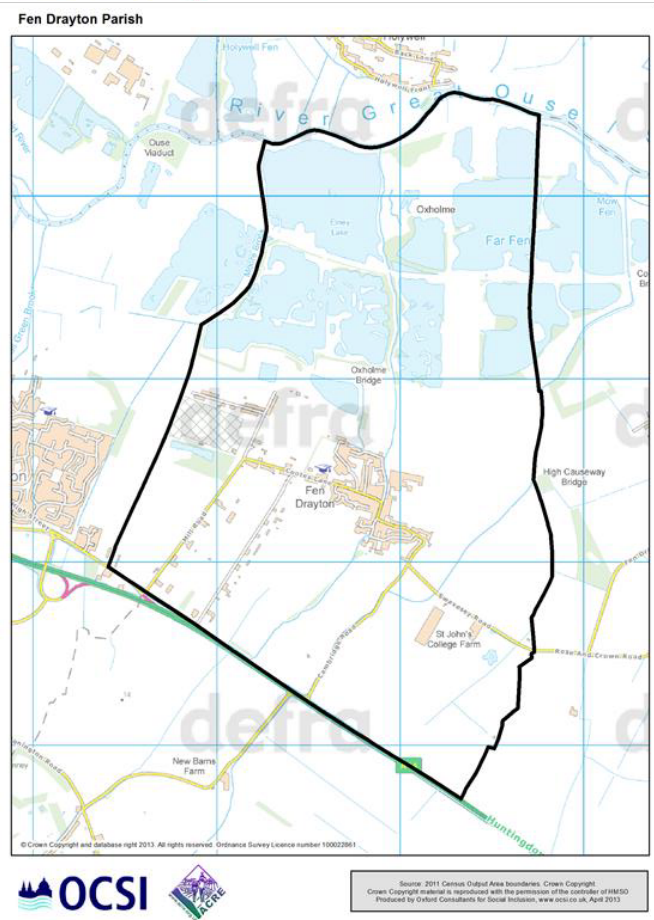
Most of the village takes a fairly compact form with the High Street at the centre. However, the Fen Drayton Land Settlement Estate is situated on the south western perimeter of the village and comprises a very different layout. Land Settlement Estates were established in the 1930s to accommodate deprived migrating households from the declining coalfields in Yorkshire and Durham. Two were formed in Cambridgeshire (the other being in Great Abington). The Fen Drayton Land Settlement Estate comprised 43 smallholdings. The original intention was that each smallholding was of sufficient size to enable the household to earn a living from it. Hence, the development is extremely low density and forms a marked contrast to the rest of the village.

The latest estimates suggest that Fen Drayton had a population of 910 people living in 360 dwellings in 2015.<sup>1</sup> This implied an additional 50 people despite no additional housing since

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<sup>1</sup> 'Cambridgeshire County Council's Mid-2015 Population and Dwelling Stock Estimates', Cambridgeshire County Council (spreadsheet downloaded from [cambridgeinsight.org.uk](http://cambridgeinsight.org.uk)).

2011. Longer term there has been limited growth. In 1991 there were 780 people living in 320 dwellings.<sup>2</sup> Detailed ‘completions’ data is consistent with this picture. No new dwellings were completed between 2011/12 and 2014/15. However, six new dwellings were completed in 2015/16. Prior to this there were 28 new dwellings completed between 2003/04 and 2008/09.<sup>3</sup> As of April 2016, there were also commitments for another 11 dwellings with planning permission including three already under construction.<sup>4</sup>



The parish is relatively affluent with low levels of benefit dependency. Economic activity rates are high with the proportion of the working age population working as employees or self-employed well above the England average. The majority of the resident workforce commute out of the village. The largest employment sectors are education, professional services and health & social work. This reflects the professional nature of the workforce – over half work in managerial, professional and associate professional occupations (46 per

<sup>2</sup> 'Cambridgeshire Population and Dwelling Stock Estimates: 1991-2010', Cambridgeshire County Council (July 2011)  
<sup>3</sup> 'Table H1.3 Dwellings completed (NET) by Settlement in Cambridgeshire (2002-2016)', Cambridgeshire County Council (undated)  
<sup>4</sup> 'Table H2.2 Dwelling Commitments by Ward/Parish in Cambridgeshire (2002-2016)', Cambridgeshire County Council (undated)

cent in Cambridgeshire) and almost four in ten are qualified to Higher Education level (33 per cent in Cambridgeshire).<sup>5</sup>

Fen Drayton has a limited range of services in keeping with its scale. It has a primary school, village hall, church and pub. However, secondary schooling and medical services must be accessed from larger nearby villages. There is also no shop in the village.

*Fen Drayton retains a village hall and pub among its facilities*



Fen Drayton Village Hall © Copyright Keith Edkins and licensed for reuse under this Creative Commons Licence



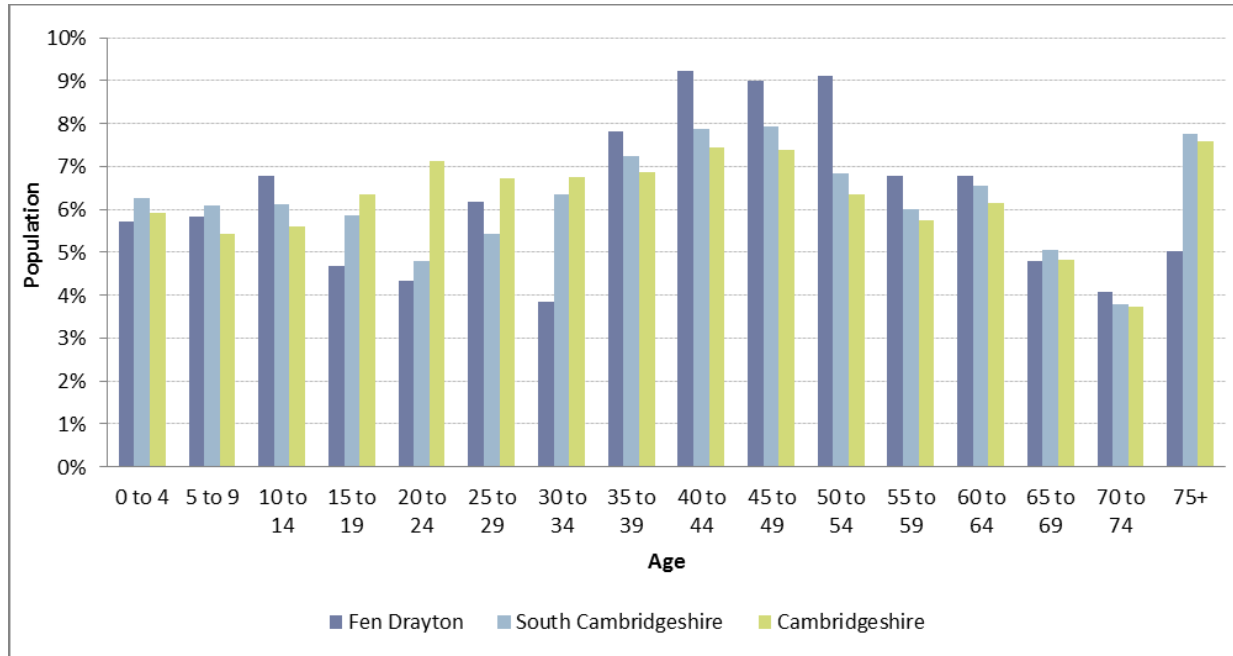
The Three Tuns © Copyright Robert Edwards and licensed for reuse under this Creative Commons Licence

The age profile of Fen Drayton’s population is fairly typical of a rural parish in Cambridgeshire. Low proportions of people aged in their 20’s and 30’s are counter-balanced by a high proportion of people aged 40+. However, this has largely tailed off by the time people reach their 60’s with a significantly lower proportion of people aged 75+ in the parish compared with South Cambridgeshire as a whole. The proportion of school age children is broadly similar to both South Cambridgeshire and Cambridgeshire.<sup>6</sup>

<sup>5</sup> ‘Rural Community Profile for Fen Drayton (Parish)’, Cambridgeshire ACRE/ OCSI, October 2013

<sup>6</sup> ‘2011 Census Profile: Doddington’, Cambridgeshire County Council via [www.cambridgeshireinsight.org.uk](http://www.cambridgeshireinsight.org.uk) (undated)

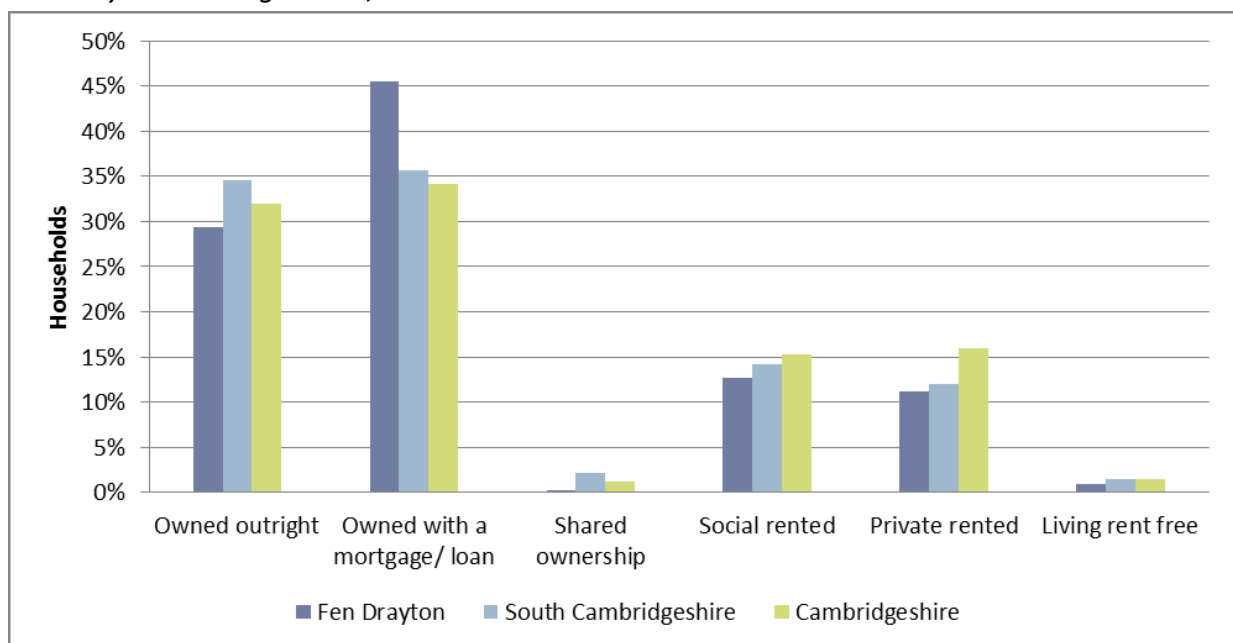
### Fen Drayton population by age, 2011



Source: 'Fen Drayton Parish Profile', Cambridgeshire County Council (October 2014)

Fen Drayton's housing profile is also fairly typical of a rural Cambridgeshire community. The majority of households are owner occupiers (75 per cent). Most of these own with the help of a mortgage. This is consistent with the relatively low numbers of people of pensionable age who are more likely to have paid off their mortgage. The proportion of households living in social rented (13 per cent) and private rented (11 per cent) accommodation is slightly below the South Cambridgeshire average. At the time of the 2011 Census there was only one shared ownership property in the parish.

### Fen Drayton housing tenure, 2011



Source: 'Fen Drayton Parish Profile', Cambridgeshire County Council (October 2014)

Three quarters of dwellings in Fen Drayton are detached or semi-detached. However, there remains a significant element of terraced housing (19 per cent) in the parish. There is even a small element of flats (16/ five per cent) in the parish. Many Cambridgeshire parishes are more dependent upon detached and semi-detached properties.

*Contrasting housing styles of relatively modern developments in Fen Drayton*

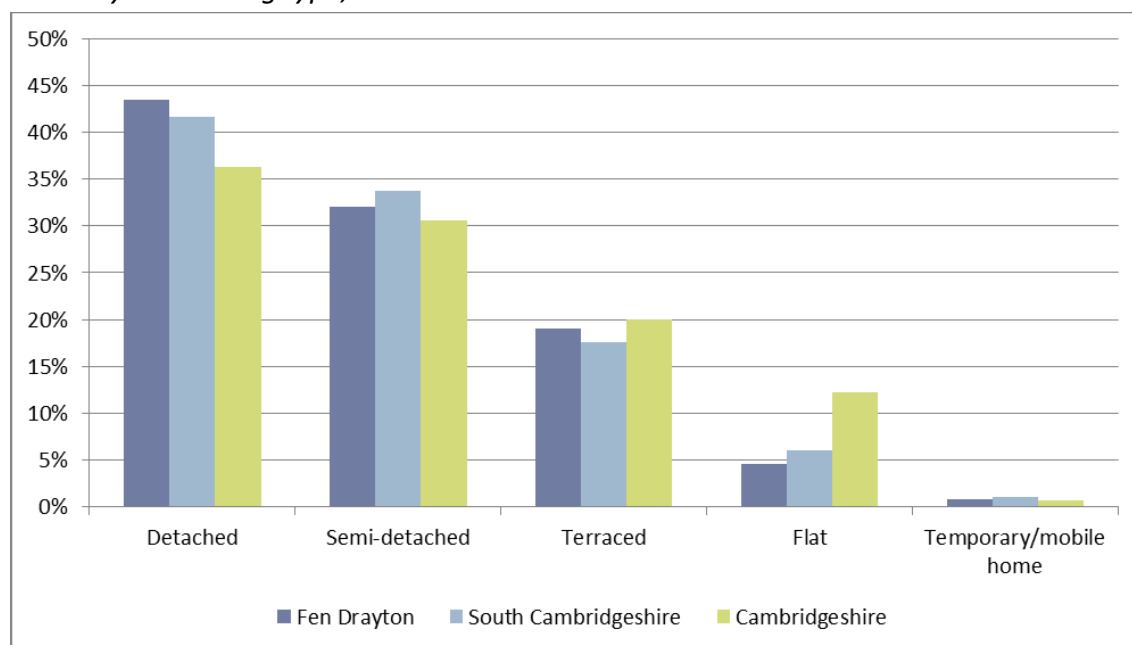


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This relatively low dependence on detached properties (44 per cent) compared to other parishes means that the shortage of smaller properties is less marked. Twenty seven per cent of properties have two bedrooms or less (30 per cent in South Cambridgeshire). In contrast, 42 per cent have four bedrooms or more (34 per cent in South Cambridgeshire). Smaller properties play an important role in helping new entrants into the property market and older people to downsize.

*Fen Drayton housing type, 2011*



Source: 'Fen Drayton Parish Profile', Cambridgeshire County Council (October 2014)



## Local Income Levels and Affordability

### Buying on the Open Market

A review of property estate agent websites identified four properties currently on the market. The lowest priced property is a 3 bed semi-detached house @ £240,000 followed by another 3 bed semi-detached house @ £280,000. The remaining two properties are both priced over £350,000.<sup>7</sup>

#### *The lowest priced properties for sale in Fen Drayton*



3 bed semi, Vermuyden Way, Fen Drayton for sale @ £240,000 [www.zoopla.co.uk](http://www.zoopla.co.uk)



3 bed semi, The Orchard, Fen Drayton for sale @ £280,000 [www.zoopla.co.uk](http://www.zoopla.co.uk)

Sales over the last year were also reviewed to draw a larger sample. This identified a further 11 properties. The lowest price sales were a 2 bed flat @ £185,000 and a 2 bed terrace @ £191,000.<sup>8</sup> There was only one further property sold for less than £300,000 – a 3 bed detached house @ £269,995. Five properties were sold for over £500,000.

#### *Lower priced properties sold in the last year in Fen Drayton*



2 bed flat, Cootes Lane, Fen Drayton sold @ £185,000 (November 2016) [www.rightmove.co.uk](http://www.rightmove.co.uk).



2 bed terrace, College Farm Court, Fen Drayton sold @ £191,000 (July 2017) [www.rightmove.co.uk](http://www.rightmove.co.uk).

The reliability of these prices can be further corroborated by considering them alongside published house price data by Hometrack (see Table 1) to provide an indication of entry level

<sup>7</sup> [www.nestoria.co.uk](http://www.nestoria.co.uk), [www.zoopla.co.uk](http://www.zoopla.co.uk) and [www.rightmove.co.uk](http://www.rightmove.co.uk) (as at 18 October 2017)

<sup>8</sup> Land Registry sales data can be accessed from [www.zoopla.co.uk](http://www.zoopla.co.uk), [www.right-move.co.uk](http://www.right-move.co.uk) and [www.nestoria.co.uk](http://www.nestoria.co.uk). The data was last updated on 3 October 2017.

prices in the Fen Drayton housing market. Hometrack data covers the larger area of Papworth & Elsworth ward. This includes the parishes of Conington, Elsworth, Fen Drayton, Graveley, Knapwell, Papworth Everard and Papworth St Agnes.

The data suggests that prices in Papworth & Elsworth ward are midway between South Cambridgeshire and Huntingdonshire averages. They appear to be a little lower than in Swavesey and Fenstanton wards and a little higher than Earith ward. However, the prices cited for Papworth & Elsworth ward do appear to be a little lower than the prices being achieved or sought in Fen Drayton.

*Table 1: Lower Quartile Property Prices by ward, March 2017 – August 2017<sup>9</sup>*

	2-bed flat	2-bed house	3-bed house	4-bed house
Papworth & Elsworth ward	£185,000	£196,125	£252,000	£325,000
Swavesey	n/a	£225,000	£284,000	£340,000
Earith	£150,900	£213,750	£220,000	£306,750
Fenstanton	n/a	£214,000	£252,000	£363,750
South Cambridgeshire	£187,500	£235,000	£300,000	£400,000
Huntingdonshire	£145,000	£170,000	£210,000	£295,000

Note: Data are an average of house price sales over a six month period. Prices can fluctuate from one period to another due to the low level of sales involved. Nevertheless, the prices do reflect actual sales and valuations.

Taken together these data can be used to build a picture of local prices. Table 2 has been constructed from the discussion above. Affordability is assessed in the context of three price levels. Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties.

*Table 2: Annual Income requirements for open market properties*

House Price	Deposit required (assume 15% required)	Annual income required (based on mortgage lending principle of 3.5 x income)	Monthly mortgage payment <sup>10</sup>
£185,000	£27,750	£44,929	£746
£200,000	£30,000	£48,571	£1,095
£250,000	£37,500	£60,714	£1,369

<sup>9</sup> Hometrack Intelligence Service (Papworth & Everard ward includes the parishes of Conington, Elsworth, Fen Drayton, Graveley, Knapwell, Papworth Everard and Papworth St Agnes)

<sup>10</sup> Source: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) – mortgage calculator based on 3% repayment mortgage repaid over 25 years

These price levels have been derived by rounding the lower quartile property prices for a 2-bed flat, 2-bed house and 3-bed house. It may be possible to find a few properties a little lower than these prices. However, this will make little difference to the general affordability analysis presented in Table 2.

Even at an entry level price of £185,000 an annual income of about £45,000 would be required on the assumptions used. To put this in context, a household with two people working full-time and earning the 'national living wage' will earn about £30,000 per annum.<sup>11</sup> It is also worth noting that there are only 16 flats in Fen Drayton.<sup>12</sup> An income of about £60,000 would be required to purchase a 3 bed property.

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 85 per cent. In other words, the purchaser can raise a deposit of 15 per cent. It may be possible to secure a mortgage with a lower deposit but this will require even higher income levels. Clearly, many existing owner occupiers in Fen Drayton will have significant housing equity. However, young people seeking to leave the parental home or those in the rented sector may not.

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 that many low income households with a connection to Fen Drayton 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. The initial share purchased can be as low as 25 or 30 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. On rural exception sites, people with a local connection to the parish will always have priority.

Shared ownership affordability will be heavily influenced by the share of the property purchased. The purchaser must provide an appropriate package of deposit and mortgage to cover the cost of the share purchased. Rent would be paid on the unsold equity at a rate of

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<sup>11</sup> <http://www.livingwage.org.uk/>. The national living wage currently pays £7.50 per hour but only applies to those aged 25 and older

<sup>12</sup> 2011 Census of Population (extracted from 'Parish profile data – Fen Drayton' [www.cambridgeshireinsight.org.uk](http://www.cambridgeshireinsight.org.uk))

2.75 per cent. It is also likely that a small service charge would also be applicable. However, these charges represent a significant subsidy in comparison with comparable market rents which makes shared ownership an attractive option for some households.

It is believed that there are currently no shared ownership properties in Fen Drayton. At the time of the 2011 there was one recorded. However, this may have been sold as the latest 'Housing Statistical Information Leaflet' does not record any.<sup>13</sup>

**Renting**

Table 3 shows the typical cost for renting privately and compares this with the typical rental cost of a new Housing Association property. The Government has 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 Local Housing Allowance would not be sufficient to cover the cost of any sized property at an 'affordable rent'. Our review found only one property currently available to rent in the private rental market. This was a 3 bed terrace @ £207 per week. This is in line the 'entry level rent (30<sup>th</sup> percentile) but well above both the maximum affordable rent and the Local Housing Allowance level.<sup>14</sup>

*Table 3: Comparison of property rental costs in Papworth & Everard ward, September 2016 – August 2017<sup>15</sup>*

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 <sup>th</sup> percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)	Local Housing Allowance 2017-18 (applicable from 1 April 2017)
1	n/a	n/a	n/a	£126.05
2	£184	£175	£147	£144.96
3	£219	£210	£175	£168.45
4	£305	£293	£244	£224.70

Social rented properties are also in scarce supply. Between March 2008 and December 2013 only three properties became available in Fen Drayton. They attracted an average of 25 bids

<sup>13</sup> 'Housing Statistical Information Leaflet', South Cambridgeshire District Council (October 2016)

<sup>14</sup> [www.nestoria.co.uk](http://www.nestoria.co.uk), [www.zoopla.co.uk](http://www.zoopla.co.uk) and [www.rightmove.co.uk](http://www.rightmove.co.uk) (as at 18 October 2017)

<sup>15</sup> Hometrack Intelligence Service (Papworth & Everard ward includes the parishes of Conington, Elsworth, Fen Drayton, Graveley, Knapwell, Papworth Everard and Papworth St Agnes)

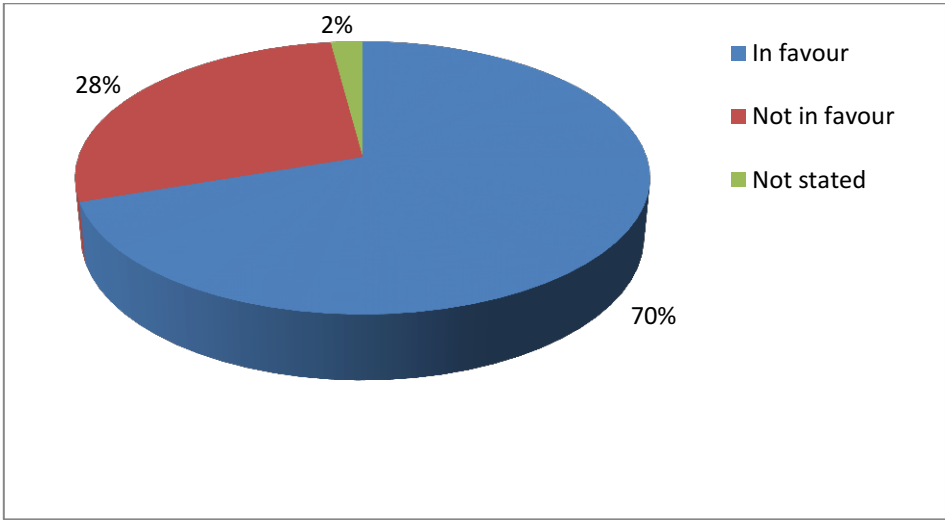
each (compared with 54 per property across South Cambridgeshire as a whole).<sup>16</sup> Turnover may have increased slightly in recent years. Between April 2013 and March 2016 five Local Authority properties were relet (mainly bungalows). No Housing Association properties were relet.<sup>17</sup>

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

### Views on Affordable Housing Development in Fen Drayton

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 parish. Seventy per cent of respondents supported the principle of such a development and 28 per cent were opposed. Two per cent did not state an opinion. The results are illustrated in Figure 4. The level of support for affordable homes is in line with survey findings in other parishes in Cambridgeshire. Support is typically in the range of 55-75 per cent.

Figure 4: Attitude towards affordable housing development



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 that concern local people.

There was support for trying to keep a diverse population within the community, especially young people:

- *In my view it is very advantageous for local families to stay in the same neighbourhood. They can then support each other as required*

<sup>16</sup> 'Parish Profiles', Cambridgeshire County Council Research Group, October 2014

<sup>17</sup> 'Housing Statistical Information Leaflet', South Cambridgeshire District Council, October 2016

- *There have been new houses built in the village but they have all been large 4/5 bedroom houses, nothing for young people/ low income families*
- *It will bring more diversity to the community and provide valuable housing to young people and families*
- *To keep the community of mixed ages. To support families to support each other especially when health and social care funding limited. To support young people in low income, essential roles like nursing, care, police, teaching etc*

Some respondents were able to relate the issue to their own family circumstances:

- *Yes I'm in housing association property and I have 2 bedroom house. I have two girls (12 and 9) each having a bedroom. I'm sleeping under the stairs as we can't apply for a 3 bedroom house until girls are 16 years old. My oldest has learning difficulties and can't share with her sister but council policies say we have to wait until they are 16 years old then apply. I can't afford to buy so we have to make do with the situation*
- *My home is suitable but it's too expensive*

Some support was caveated around issues related to location, scale and long term affordability:

- *If there was a clear local need and the development was small, in the right location and truly met local people's housing needs*
- *providing it is small and in character with parish*
- *But not by re-developing existing housing stock*
- *Situated within easy reach (walking distance) of School, Village Hall - such as the land on the South side of Vermuyden Way*
- *If affordable housing are purchased by the house buyers, when it is sold again in the future it should be sold as affordable housing again, ie. 10-20% below market value, so it is affordable for the next generation*

However, the most frequently cited concern by those in support in principle was infrastructure:

- *Provided there was adequate development of supporting infrastructure: local roads, parking, transport and shops*
- *A small development for people with a local connection. Big worry cars and vans speeding through the village. Large amounts of traffic around the school during opening and closing. Very dangerous! All parking in the newer parts of the village need to be looked at when planning future developments*
- *Schools, GPs, hospitals, roads, budgets all stretched. We cannot keep adding more homes without addressing these issues. Plus, large areas of village highly susceptible to flooding - would be difficult to develop responsibly without creating added risk to existing homes and risk to new homes*

Infrastructure capacity was also the major concern of those opposed to the idea of an affordable housing development for local people:

- *No work in village - no shop - people don't need to live in this village - lots of low income people with needs. This should be addressed at county level*

- *Fen Drayton has no 'local' shop. Anybody moving here knows they need transport (and good roads) to get basic essentials. Also to get the other services like doctors, dentist, chemist*
- *It is believed that the infrastructure of the village ie. foul drainage and storm drainage is at full capacity*
- *Fen Drayton has little or no local infrastructure (employment, shops, transport, services) to support people for whom affordable housing is an appropriate solution to housing needs. However, neighbouring villages of Fenstanton and Swavesey have both affordable housing and local infrastructure. Further mixed housing development is already planned for those villages. Any affordable housing scheme in Fen Drayton would be as a Rural Exception, and I feel that this should be used only to satisfy existing needs in Fen Drayton and not used (1) to enable a development of non-affordable, private housing for the open market, or (2) to house people from outside Fen Drayton, for reason of the lack of local infrastructure.*

And some were concerned about the impact of additional housing on the character of the village:

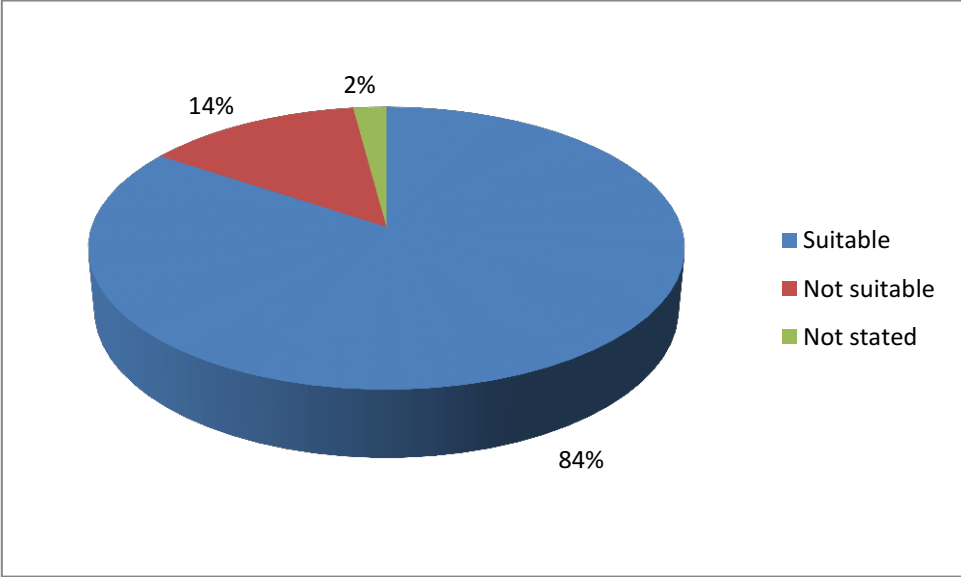
- *We moved to Fen Drayton for the reason to have quiet and no disturbance. Having new development will affect the charm of the village. We paid a high price for the house, but for the right reason. New development might affect that and tenants will create a constant change. Who lives in the affordable houses?*
- *Any development of scale would be undesirable to the balance of current housing. We are in this village because it's small - we don't want more development with the loss of green spaces*

The survey has revealed a wide range of opinions. There is strong support for the idea of affordable homes for local people in principle. However, respondents have flagged a number of valid concerns that will have to be taken into account if a scheme is to be progressed. These concerns can often be ameliorated with a well-designed scheme in a suitable location and of an appropriate scale. However, for some, no scheme is likely to be acceptable. The Parish Council will need to balance these views when deciding how to proceed.

## **Suitability of Current Home**

Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 5 shows that 84 per cent of respondents felt their current home is suitable for their household needs, with 14 per cent indicating that their current home is unsuitable for their needs. (Two per cent did not answer the question) The 14 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 13 households.

Figure 5: Suitability of current home



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. In total 28 reasons were reported.

Figure 6: Reasons why current home is unsuitable

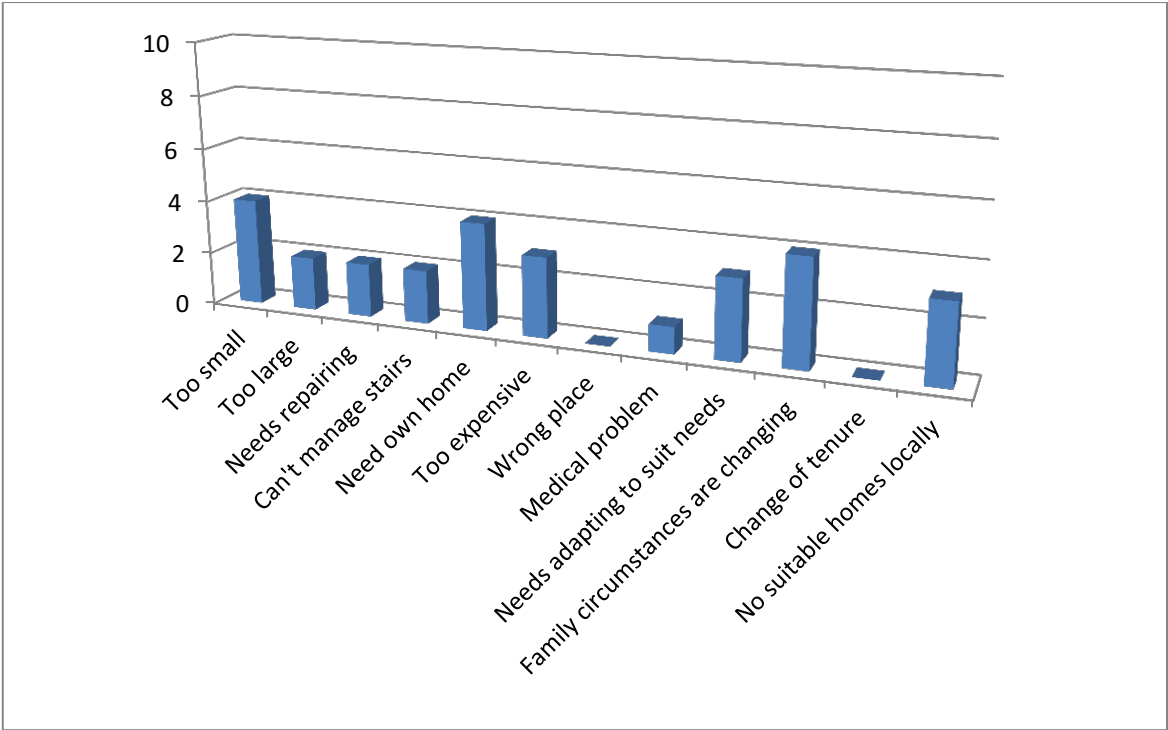


Figure 6 illustrates the reasons respondents gave for their current home being unsuitable. The most commonly cited reasons were 'Too small', 'Need own home' and 'Family circumstances are changing'. This range of reasons reflects the challenges faced by young



people and families. (In parishes where the predominant issue is older people looking to downsize factors relating to health issues and the property being too large come to the fore)

## **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 12 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 Fen Drayton based upon, for example:

- evidence of local connection,
- eligibility for affordable housing,
- particular medical and welfare needs,
- housing tenure and location preference.

Following this assessment, five households were considered to be potential candidates for affordable housing in Fen Drayton. The remainder were excluded for a variety of reasons. The most common reason was that people were looking to resolve their housing issues through the open market (within Fen Drayton). One household was seeking to leave the parish and another wanted to adapt their current home to address medical needs. A couple of respondents provided insufficient information to allow a reasonable judgement to be made.

The remainder of this section sets out the overall findings regarding those found to be in need of affordable housing in Fen Drayton. 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 Fen Drayton**

#### **Residence and family connections**

Respondents were asked to indicate whether or not they currently live in Fen Drayton or whether they had family connections to the parish. Table 4 reveals that all respondents live in the parish. This is not surprising as the survey was only distributed to parish addresses. Those living outside of the parish, but with a local connection, were dependent on 'word of mouth' about the survey from family, friends or work colleagues. The Housing Register, considered later, is a better source of need from non-residents. All of the households had lived in the parish for at least 10 years and four out of five had lived in the parish for over 15 years.

Table 4: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	0
5-10 years	0
10-15 years	1
More than 15 years	4
Don't live in parish	0
Total	5

All of the households have family living in the parish. In all cases this includes parents. In fact, four out five respondents are currently living with their parents and are seeking some independence.

**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 5 sets out the number of people making up each household. Most would be small – one or two person households. This reflects the need identified among young adults seeking to leave the parental home. Only one household contains children.

Table 5: Number of people in the household

	Frequency	No of people
1 person	2	2
2 people	2	4
3 people	1	3
4 people	0	0
5 people	0	0
6 people	0	0
7 people	0	0
Not stated	0	0
Total	5 households	9 people

**Gender and Age**

The new households would be evenly split between males (4) and females (5). The most common age group is 30-39. This reflects the challenge of high house prices in the area. Adults in their thirties are still living at home and struggling to find suitable accommodation at market prices. The survey did not identify anyone aged over 50 seeking affordable housing.

*Table 6: Age profile of residents*

	Frequency
Under 16	2
16 - 24 years	0
25 - 29 years	2
30 - 39 years	4
40 - 49 years	1
50 - 54 years	0
55 - 59 years	0
60 - 64 years	0
Over 65 years	0
Not stated	0
<b>Total</b>	<b>9 people</b>

### **Status**

Table 7 shows the economic status of potential householders. All bar one adult is currently in employment. One adult is about to switch from being a student to being employed.

*Table 7: Status of people in the household*

	Frequency
Employed	6
Unemployed	0
Economically inactive	0
Student	1
Child	2
Retired	0
Not stated	0
<b>Total</b>	<b>9 people</b>

### **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.<sup>18</sup> 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 prices, Census, Housing Register). The report has identified a significant affordable housing need in Fen Drayton parish.

<sup>18</sup> 'Lettings Policy Document', South Cambridgeshire District Council, 2015

## Pre-Existing Evidence from the Housing Register

The local Housing Register was searched for households in need of affordable housing who either live in Fen Drayton or have a local connection to the Parish. There are 14 households on the Register that meet these criteria.<sup>19</sup>

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 follows<sup>20</sup>:

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		9		1						14

## Findings from the Housing Needs Survey

The Housing Needs Survey conducted in Fen Drayton identified five households in need of affordable housing. One of these households stated that they were already on the Housing Register and has therefore been excluded from the tables below.

Two of these households would require a rented property from a Housing Association. The properties that would 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	
1		1								2

Another two households were considered suitable candidates for shared ownership 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								2

It is worth noting that overall, the identified need for affordable housing is focused on relatively young households. None are old enough to qualify for a bungalow. Eight out of 18 households have a head of household aged in their forties. The remainder have a head of household aged between 25 and 39. Several households will include children as there are only four households only eligible for a one bed dwelling. (Only a few households with no children will be allocated to a 2 bed dwelling, such as those seeking shared ownership) These

<sup>19</sup> Housing Register data provided by South Cambridgeshire DC, May 2016. IT issues mean SCDC are not currently able to provide more up to date data. This does create a significant time gap between the two data sources but still considered to provide a robust estimate of total need.

<sup>20</sup> Codes used are F (Flat), H (House) and B (Bungalow)

are quite unusual features. Most surveys identify a higher proportion of need from older people and for one bed dwellings.

**Open market housing**

The primary purpose of a Housing Needs Survey is to identify need for affordable housing. However, the survey does provide an opportunity to collect broader housing needs within the community. In practice, the identification of market housing need is probably less comprehensive as some households will not see the relevance of the survey. Nevertheless, the survey does give an insight into market demands and, usefully, illustrates the differences between affordable and market housing demand.

The survey identified a further three households seeking to find a market home in Fen Drayton. Two of these were families seeking larger (4 bed) homes. One smaller household was interested in a market or ‘starter’ home. However, the government’s starter home initiative (which would count as affordable housing) has yet to take off and there have yet to be any built in Cambridgeshire.

Interestingly, the survey found no evidence of a demand for downsizing from older people. (One couple were looking to downsize by leaving the parish).

**Conclusion**

In aggregate, there 18 households identified as being in need of affordable housing who either live in, or have a local connection to, Fen Drayton:

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
5		12		1						

**Recommendation**

To fulfil all current and immediate housing need in Fen Drayton, 18 new affordable homes would have to be built. This need, or at least some of it, could be addressed through a rural exception site. An 18 dwelling scheme would be quite large for Fen Drayton. A smaller scheme would perhaps ‘fit’ into the village better and increase the chances of all the dwellings being allocated to households with a local connection to Fen Drayton.

Furthermore, the scale, design and location of any scheme will need to adhere to the planning policy contained within the Local Development Framework and draft Local Plan for South Cambridgeshire District Council on rural exception sites. Further discussions between the parish council, bpha and South Cambridgeshire District Council should help inform the proposals for any potential scheme and to ensure that local lettings are 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 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



Ownership'.

**bpha**, the government-appointed Help to Buy Agent, responsible for marketing all low cost home ownership schemes in Cambridgeshire and Peterborough, offers a Shared Ownership scheme called 'Help to Buy Shared

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.