

Cambridgeshire ACRE

Housing Need Survey Results Report for Newton (South Cambridgeshire)

Survey undertaken in September 2013



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CONTENTS

PAGE

CONTEXT AND METHODOLOGY3

Background to Affordable Rural Housing 3

Context 3

Methodology 3

Newton 4

Local Income Levels and Affordability 5

RESULTS FROM PART ONE: VIEWS ON AFFORDABLE HOUSING DEVELOPMENT AND IDENTIFYING THOSE IN HOUSING NEED9

Views on Affordable Housing Development in Newton 9

Suitability of Current Home 11

RESULTS FROM PART TWO: IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS13

Local Connection to Newton 14

Household Composition 14

Property Type, Size and Tenure 15

SUMMARY AND RECOMMENDATION.....16

Pre-Existing Evidence from the Housing Register 16

Findings from Housing Needs Survey 16

Conclusion 17

Recommendation 17

APPENDIX 1 – CHOICE BASED LETTINGS AND LOW COST HOME OWNERSHIP18

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 Newton Parish earlier this year. This survey was carried out on behalf of South Cambridgeshire District Council in partnership with Newton Parish Council.

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

Methodology

Survey packs were posted to all 171 residential addresses in the parish in September 2013. 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 20 September 2013. In total, 57 completed forms were returned giving the survey a 33 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

Newton Parish

Newton is a small parish in South Cambridgeshire. It lies to the south of Cambridge and north east of Royston, less than 10 miles from both. Newton is well located for the strategic road infrastructure sitting in between the M11, A10 and A505. However, local infrastructure is more in keeping with its small village nature.

Newton has a population of less than 400 in about 170 dwellings.¹ Apart from a pub and a social club residents have to access most services and facilities in nearby villages or further afield. The nearest primary and secondary schools are in Harston and Melbourne whilst doctor’s surgeries are in Harston and Shelford.



Source: 2011 Census Output Area boundaries. Crown Copyright. Crown Copyright material is reproduced with the permission of the controller of HMSO. Produced by Oxford Consultants for Social Inclusion, www.ocsocial.co.uk, April 2013



There has been little recent development in Newton with only three new dwellings completed in the last ten years.² There are no outstanding permissions in the parish. The net effect of no development and falling household sizes is that Newton’s population is slowly

¹ ‘Cambridgeshire Population and Dwelling Stock Estimates:2011 – Interim’, Cambridgeshire County Council, November 2012

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

declining. The population is also ageing. A quarter of the population is aged over 65 compared with 16 per cent in Cambridgeshire and England.³

The village is relatively prosperous, even by south Cambridgeshire standards.⁴ Benefit dependency levels are very low. Employment levels are correspondingly high. More than four in ten adults are qualified to Higher Education level and 58 per cent work in managerial, professional or associate professional roles. This compares with only 41 per cent in England. There are particularly high levels of self employment in Newton, almost double the national average. Anecdotally this is evidenced by the number of local businesses advertising on the Newton website.⁵



Small green at the top of Town Street © Copyright Rodney Burton and licensed for reuse under this Creative Commons Licence



Cottage on Fowlmere Road © Copyright Keith Edkins and licensed for reuse under this Creative Commons Licence

Newton's housing stock is almost exclusively detached and semi-detached houses.⁶ There are only 14 terraced houses and one flat in the parish. This is essentially a typical, if exaggerated, profile of a rural village. Newton's housing profile, in terms of tenure, is much closer to the national situation. Sixty five per cent of houses are owner-occupied, 13 per cent are classified as 'affordable housing', 16 per cent are privately rented and the remaining five per cent are classified as 'other rented accommodation'.

Local Income Levels and Affordability

Buying on the Open Market

Newton is a popular place to live judging by the lack of properties available on the market. A review of property websites revealed that there is currently only one property for sale, a 3 bed bungalow with an asking price of £480,000.⁷ In fact there have only been 14 properties sold in the parish in the last three years. The average price was £292,178 with only five

³ 'Rural Community Profile for Newton (Parish)' ACRE/ OCSI/ Cambridgeshire ACRE, July 2013

⁴ Ibid

⁵ <http://www.newton-cambridge-pc.gov.uk/>

⁶ 'Rural Community Profile for Newton (Parish)' ACRE/ OCSI/ Cambridgeshire ACRE, July 2013

⁷ Source: www.rightmove.co.uk (as at 3-Oct-2013)

properties sold for less than £250,000. Of these, two were sold for less than £200,000 but it seems likely that both need considerable refurbishment. The majority of the cheaper properties sold were bungalows.



3 bed bungalow @ £480,000, www.rightmove.co.uk



3 bed bungalow sold @ £230,000 June 2012, www.rightmove.co.uk

A comparison of house prices with neighbouring and broader market areas suggests Newton is a relatively expensive village. Prices are in line with some nearby villages but higher than in some others. Prices also appear to be above the averages for both South Cambridgeshire and Cambridge City.

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

Table 1: Average Property Prices, August 2013⁹

No. of bedrooms	Newton	Harston	Foxton	South Cambridgeshire	Cambridge City
1	£224,274	£212,716	£172,357	£146,104	£186,125
2	£254,810	£263,420	£211,245	£208,482	£259,337
3	£413,724	£405,147	£318,336	£311,759	£367,216
4	£547,094	£584,442	£470,983	£453,967	£508,444

Table 2 takes some illustrative prices which are considered to be the lowest prices any property will be offered for sale at in Newton. Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these

⁸ See for example www.rightmove.co.uk and www.zoopla.co.uk

⁹ Source: www.nestoria.co.uk

properties. The median household income in Newton is £35,200 and therefore half of all households would be unable to afford a property priced at £150,000 on the assumptions stated.¹⁰ Two-thirds would be unable to afford a property priced at £190,000.

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
£150,000	£37,500	£37,500	£3,125
£170,000	£42,500	£42,500	£3,542
£190,000	£47,500	£47,500	£3,958

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 that many families in Newton 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.

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

¹⁰ Source: CACI Paycheck 2009

need at least a 10 per cent deposit. Rent would be paid on the unsold equity at a rate of 2.75 per cent. It is likely that a small service charge would also be applicable. Table 3 estimates shared ownership affordability.

Table 3: Cost of purchasing a 25 per cent share of a shared ownership property¹¹

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

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.

Recent estimates by Cambridgeshire County Council suggest that the Local Housing Allowance would not be sufficient to cover the cost of a one, two or three bed property in The Shelfords & Stapleford ward at the maximum affordable rent.¹²

A recent review of the market identified eight properties available on the private rental market.¹³ There was only one two bed flat available with the remainder at least 3 bed properties. The cheapest was £750 per calendar month. None of the properties would be fully covered by the Local Housing Allowance.

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

¹² Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html>

¹³ Source: www.zoopla.co.uk (as at 21-Jun-2013)

Table 4: Comparison of property rental costs in The Shelfords & Stapleford ward¹⁴

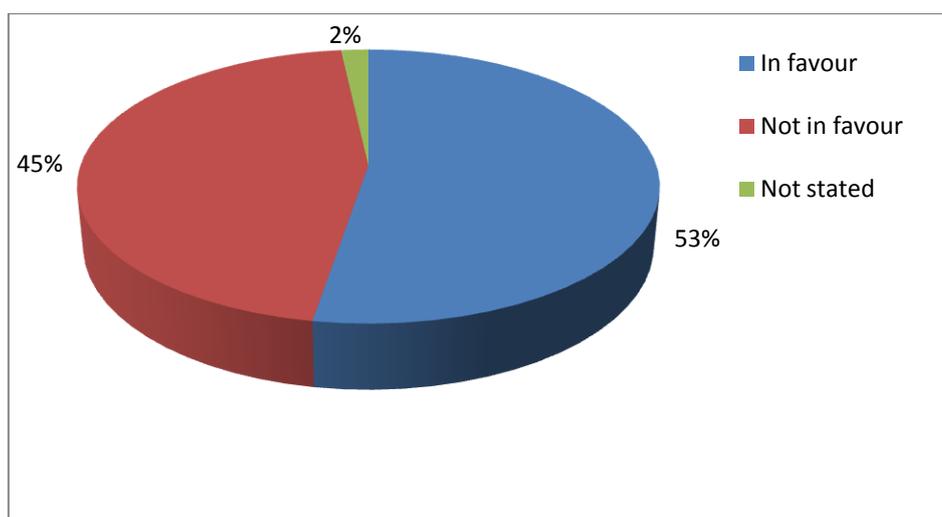
No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 th percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)
1 (or bedsit)	£150	£138	£120
2	£184	£173	£147
3	£245	£229	£196

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

Views on Affordable Housing Development in Newton

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. Fifty three per cent of respondents stated that they would support such a development whilst 45 per cent were opposed. Two per cent did not state an opinion. This is illustrated in Figure 1. The level of support for affordable homes is low compared to similar surveys in other parishes in Cambridgeshire. Support is typically in the range of 60-80 per cent.

Figure 1: Attitude towards affordable housing development



¹⁴ Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html> (for electoral ward of The Shelfords & Stapleford which includes the parishes of Great Shelford, Little Shelford, Newton and Stapleford).

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 44 per cent in favour, 49 per cent opposed and seven 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:

- *We hope to have more children in the future and a 3 bed house in Newton would be ideal as it is close to family and childcare. Charles grew up there and lived there for 20 years.*
- *I have 3 children (ages 31,29,23) none of them can afford to live in the village or close by - either purchasing or renting a property.*

Others argued more generally in favour of affordable housing:

- *One couple just moved away as nothing available.*
- *I think this is urgently needed in South Cambs, especially for young people who have grown up in the area and, naturally, wish to continue living here when they leave home. However, any scheme must be so designed as to prevent speculators or buy-to-let landlords buying the properties.*
- *Housing in the area is extremely expensive in relation to wages therefore I support affordable housing.*

Some respondents stated that their support for an affordable housing development would be dependent on the scale, location and design of any final proposal:

- *What is the definition of 'small'? How many is small and where would it go? Would the small development of 10-15 houses remain 10-15?*
- *Depending on size of development and location and style of building.*
- *Yes but, how small is small? Must be 10-15 dwellings at most and within village boundaries.*
- *Yes, but not as a single mini estate, rather as individual or pairs of homes around the village.*

Another key concern was the capacity of the existing infrastructure to cope with additional housing:

- *Yes, if there is sufficient capacity with current infrastructure - eg sewage. NB Gas not available in Newton, nor cable.*
- *A great deal of thought would need to be considered because of the current infrastructure of the village - no local shop, children are bused to school, very poor broadband, no gas, access to main road as many bends on roads in and out of village.*

For many, infrastructure issues were sufficient to rule out further housing in principle:

- *There is no infrastructure in Newton, no shops, transport. 2 miles to nearest shop, bus route on regular service 2 miles away.*
- *No shop, access to health centres difficult, infrequent bus service, necessitating more cars.*
- *The village doesn't have the infrastructure to support any more houses. The uniqueness of Newton would be badly affected by development.*
- *There are no facilities in this village. There is no shop or post office so adding more housing to this scenario has limitations.*

Other objections focused on the potential impact on the character of Newton:

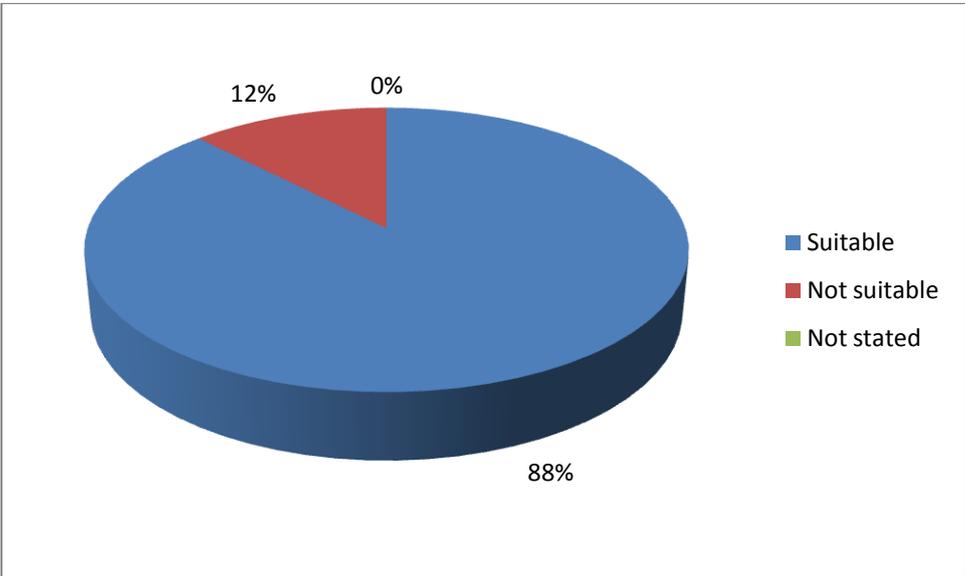
- *There are loads of new houses being built in Trumpington and elsewhere. We need some countryside left. We have no facilities in Newton. Sometimes villages need to stay small.*
- *The size of the parish is unique - this is why I moved to Newton - I do not want any more development it will spoil the nature of the village. There are already significant developments in the area - Trumpington. Roads to village are not suitable for any further expansions in the village.*
- *We chose to live somewhere quiet with very few amenities and we like the small village. The huge amount of housing being built now, and planned to be built, between Newton and Trumpington should provide such housing. The additional suggested housing could mean another 30 cars too, when evening parking means the village is congested. Definitely no!*

A number of the concerns raised could be ameliorated with a sympathetic scheme of appropriate scale and design in a suitable location. However, there is clearly a minority who are proposed 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 12 per cent indicating that their current home is unsuitable for their needs.

Figure 2: Suitability of current home

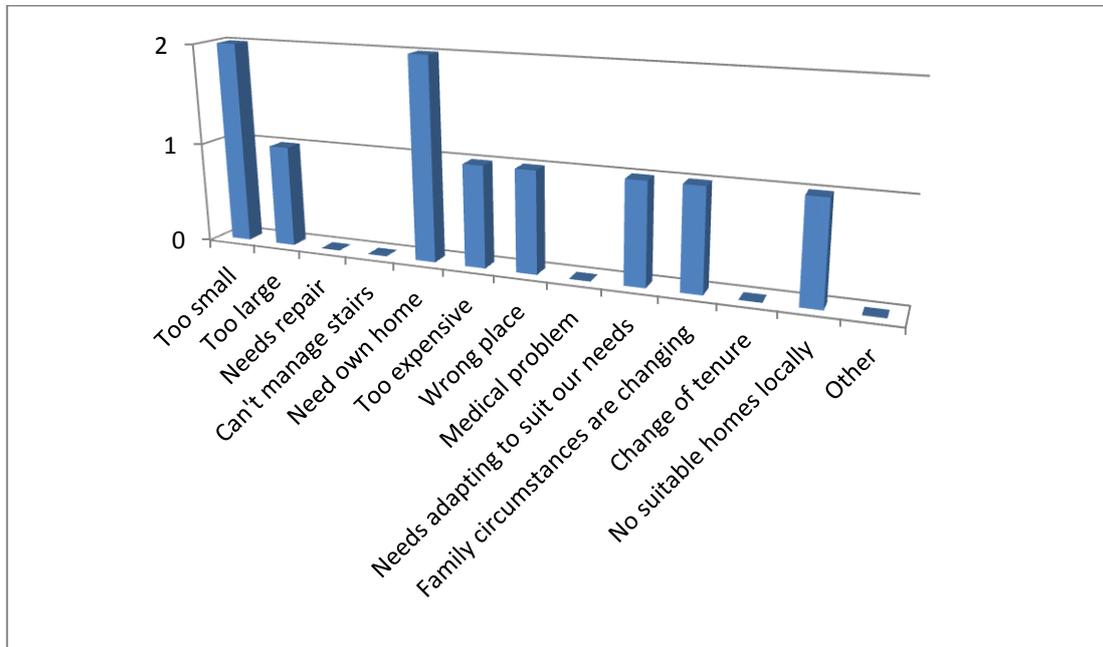


The 12 per cent of respondents who indicated that their current home is unsuitable for their needs equates to seven households.

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. 'Need own home' and 'Property is too small' were the most commonly cited reasons in Newton.

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 seven 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 Newton based upon:

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

Following this assessment, two households were excluded leaving five households who were actually considered to be in need of affordable housing. Both households were seeking to address their housing needs through the open market.

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

Residence and family connections

Respondents were asked to indicate whether or not they currently lived in Newton or whether they had family connections to the village. Table 5 shows that three households currently live in the village and have all done so for over 15 years. Two households live away but are looking to return to their ‘roots’ and to be close to family. All five households still have parents living 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	0
10-15 years	0
More than 15 years	3
Not stated	0
Don't live in village	2
Total	5

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	3	3
2 people	0	0
3 people	2	6
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 potential residents would include four males and five females. The survey identified two distinct cohorts. Firstly, single people looking to leave the parental home but stay within their community. Secondly, young families looking to return to the community to be closer to family networks. The age profile of the potential households is relatively young with all aged under 50 and most under 30 (see Table 7).

Table 7: Age profile of residents

	Frequency
Under 16	2
16 - 24 years	2
25 - 29 years	3
30 - 39 years	1
40 - 49 years	1
50 - 54 years	0
55 - 59 years	0
60 - 64 years	0
Over 65 years	0
Not stated	0
Total	9 people

Status

Table 8 shows that the economic status of potential householders. All adults are in employment.

Table 8: Status of people in the household

	Frequency
Employed	7
Unemployed	0
Economically inactive	0
Student	0
Child	2
Retired	0
Not stated	0
Total	9 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.¹⁵ 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 Newton Parish.

Pre-Existing Evidence from the Housing Register

The local Housing Register was searched for households in need of affordable housing who either live in Newton or have a local connection to the Parish. There are 10 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 follows¹⁶:

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	10
	5	3		1	1										

Findings from Housing Needs Survey

The Housing Needs Survey conducted in Newton identified five households in need of affordable housing. Two of these households stated that they were on the Housing Register. However, South Cambridgeshire District Council could find no records that tallied with their returns. Therefore, all five households were considered to be additional to the Housing Register data.

Three of these households would require a 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	3
	2						1								

A further two 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	2
	1						1								

¹⁵ ‘Lettings Policy Document’, South Cambridgeshire District Council, September 2009

¹⁶ Codes used are F (Flat), H (House) and B (Bungalow)

Conclusion

There are 15 households identified as being in need of affordable housing who either live in, or have a local connection to, Newton:

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	15
	8	3		1	1		2								

Recommendation

To fulfil all current and immediate housing need in Newton, 15 new affordable homes would have to be built.

This scale of need would typically justify a scheme of about five to ten dwellings. However, 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 any potential Housing Association partner should help to inform the details of any such scheme.

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.