

Cambridgeshire ACRE

Housing Need Survey Results Report for Cottenham

Survey undertaken in March
2012



© Copyright Hugh Venables and licensed for reuse under this Creative Commons Licence



© Copyright Keith Edkins and licensed for reuse under this Creative Commons Licence

CONTENTS

PAGE

CONTEXT AND METHODOLOGY3

Background to Affordable Rural Housing 3

Context 3

Methodology 3

Cottenham Parish 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 Cottenham 9

Suitability of Current Home 11

RESULTS FROM PART TWO: IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS14

Local Connection to Cottenham..... 14

Household Composition..... 15

Property Type, Size and Tenure 16

SUMMARY AND RECOMMENDATION.....16

Pre-Existing Evidence from the Housing Register 16

Findings from Housing Needs Survey..... 17

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. Affordable housing could be built on a rural exception site which 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.

Rural exceptions sites can only be used for 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 Cottenham Parish last year. This survey was carried out on behalf of Icen Homes, an affordable homes provider, in partnership with South Cambridgeshire District Council and Cottenham Parish Council.

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

Methodology

Survey packs were posted out to all 2,577 addresses in the Parish in February 2012. 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.

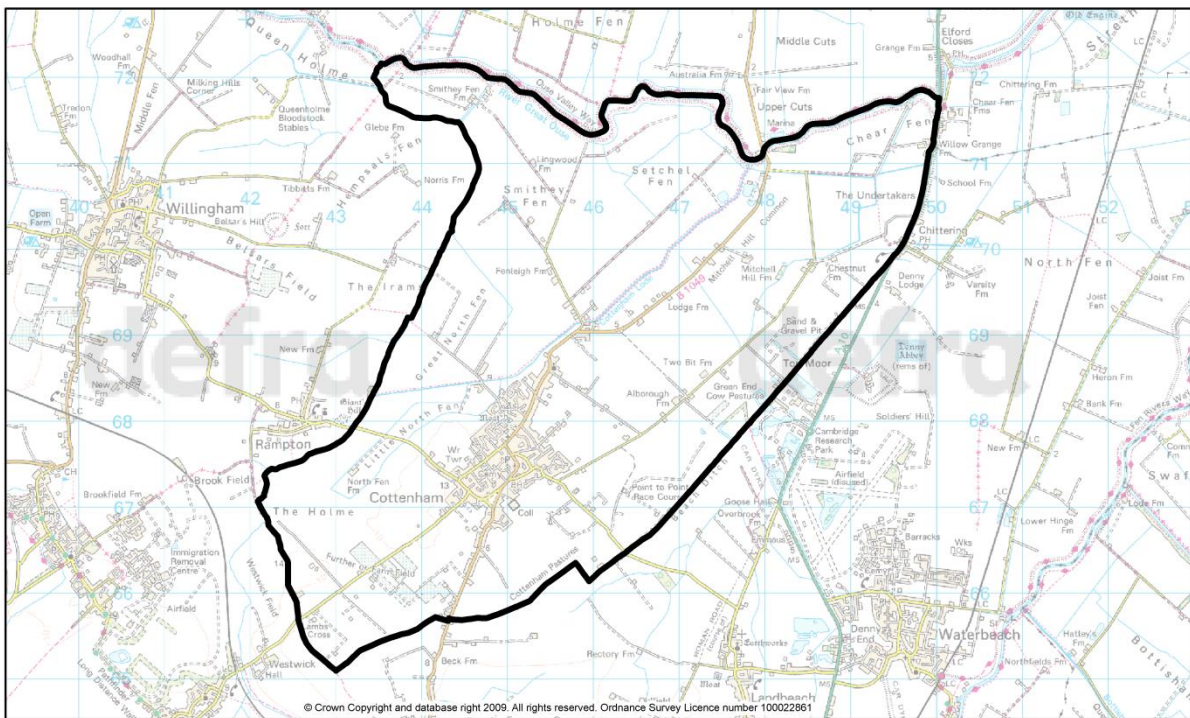
- Part Two of the survey form contained questions on household circumstances and housing requirements. This part was only completed by those households who are currently, or expecting to be, in need of housing.

The closing date for the survey was 9 March 2012. In total, 482 completed forms were returned giving the survey a 19 per cent response rate.

Cottenham Parish

Cottenham is a large village about six miles north of Cambridge. It has a population of 6,150 and has seen significant growth over the last ten years (8.5 per cent)¹. Growth in the number of dwellings has only been about half this rate and by 2010 there were 2,470. There were 107 net dwellings completed between 2001 and 2010 with a further commitment for only another 17 dwellings². The increase in dwellings has been much slower than elsewhere in

Cottenham Parish



Source: 2001 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, May 2010



the district.

Cottenham's history can be traced back many centuries and it has a range of architectural styles to reflect this. As a result, the village has its own Village Design Statement which aims to ensure that future development enhances rather than detracts from Cottenham's special character.

¹ 'Cambridgeshire Population and Dwelling Stock Estimates: 1991-2010', Cambridgeshire County Council, July 2011

² 'Housing Development in Cambridgeshire 2001-2011, Cambridgeshire County Council, August 2011

Cottenham is an attractive location for commuters to Cambridge and further afield due to its close proximity and access to the A14. However, it is still very much a working village with a significant employment base and a broad range of shops and other services. The village provides both primary and secondary education.

Whilst Cottenham has by no means escaped the recession it has perhaps fared better than many places. Deprivation levels are low across a range of measures due to incomes being protected by a resilient local labour market. Economic activity rates are well above the national average and the jobs undertaken by Cottenham residents have a degree of recession proofing. Almost half (47 per cent) of the working age population are qualified to Higher Education level (England = 33 per cent) and over half (52 per cent) work in managerial, professional and associate professional roles (England = 40 per cent).

The dwelling stock is typical of a rural community with a high dependence on detached and semi-detached properties (72 per cent), a relatively low number of terraces (21 per cent) and virtually no flats (four per cent). Tenures also differ from the national trend. Owner occupation is high (81 per cent) whilst social renting (13 per cent) and private renting are both well below average.

Local Income Levels and Affordability

Buying on the Open Market

The average asking price of property in Cottenham is a little lower than in South Cambridgeshire as a whole. Prices are also lower than Cambridge city but above Huntingdonshire. Table 1 compares the average asking price of properties for sale on the open market in Cottenham with those in surrounding areas. With the fluid house market situation prices are changing every month and the prices referred to in this report should be treated as illustrative only. The number of houses on the market in any particular village tends to be low, especially for specific sizes of property, and hence atypical properties can have a distorting effect on average prices.

Table 1: Average Property Prices, February 2012³

No. of bedrooms	Cottenham Parish	South Cambridgeshire	Huntingdonshire	Cambridge City
1	£139,000	£144,000	£126,000	£152,000
2	£164,000	£191,000	£160,000	£189,000
3	£270,000	£275,000	£226,000	£272,000
4	£377,000	£419,000	£361,000	£408,000

³ Source: www.nestoria.co.uk

A review of properties currently for sale in Cottenham⁴ found 34 properties available on the open market: 3 one-bed properties; 6 two-bed properties; 10 three-bed properties; 14 four-bed properties and 1 five-bed property. Eight properties were on the market at an asking price of below £150,000. There were also three building plots for sale and eight properties available for private rent. Only one of these was priced at less than £750 per month.



© Copyright Stephen McKay and licensed for reuse under this Creative Commons Licence



© Copyright Martin John Bishop and licensed for reuse under this Creative Commons Licence

Comparing the market more locally, Cottenham has achieved prices similar to Waterbeach. Prices achieved have been higher than in Willingham but below Histon. The average price achieved for all types of property over the last year was £258,642, four per cent higher than the previous year.⁵

Table 2 takes the current property price data for different sized houses in Cottenham and estimates the annual income that would be required in order to be able to secure a mortgage on such a property.

For a household to be able to purchase a two bedroom house (at the average price) in Cottenham, a household income of £41,000 would be required. The most recently available Paycheck data⁶ reveals that 58 per cent of Cottenham’s households have an income of below £40,000. On this basis almost half of households in Cottenham earn insufficient to afford even a one-bed property. The median income in Cottenham Parish is £35,000 per annum.

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%. In other words, the purchaser can raise a deposit of 25%. It may be possible to secure a mortgage with a lower deposit but this will require even higher income levels.

Households with insufficient income and deposit saved to afford their desired property may have to amend their expectations.

⁴ Source: www.rightmove.co.uk (as at 5-Apr-2012)
⁵ Source: www.rightmove.co.uk (as at 5-Apr-2012)
⁶ Source: CACI Paycheck 2009

Table 2: Annual Income requirements for open market properties

No. of bedrooms	House Price	Deposit required (assume 25% required)	Annual income required (based on mortgage lending principle of 3 x income)	Monthly salary needed for purchasers
1	£139,000	£34,750	£34,750	£2,896
2	£164,000	£41,000	£41,000	£3,417
3	£270,000	£67,500	£67,500	£5,625
4	£377,000	£94,250	£94,250	£7,854

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%, 50% or 75%. At a point when the household can afford to, they can choose to buy a further share of the property.

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% share of the property. To buy this 25% share, the householder would need at least a 10% deposit. Rent would be paid on the unsold equity at a rate of 2.75%. It is likely that a small service charge would also be applicable. Table 3 estimates shared ownership affordability.

Should a household not be able to afford shared ownership, then they could opt for a rental property.

Table 3: Cost of purchasing a 25% share of a shared ownership property ⁷

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

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 be sufficient to cover the cost of a one-bed and three-bed property but not sufficient to cover the cost of a two-bed property in Cottenham ward at the maximum affordable rent.⁸

Table 4: Comparison of property rental costs in Cottenham ward⁹

No. of Beds	Private Average rent per week	Housing Association Maximum affordable rent per week (80% of median market rent)
1 (or bedsit)	£125 - £149	£100 - £124
2	£150 - £174	£125 - £149
3	£175 - £199	£100 - £149

⁷ Source: Figures used taken from Orbit Homebuy Agents Comparison Tables, July 2011

⁸ Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html>

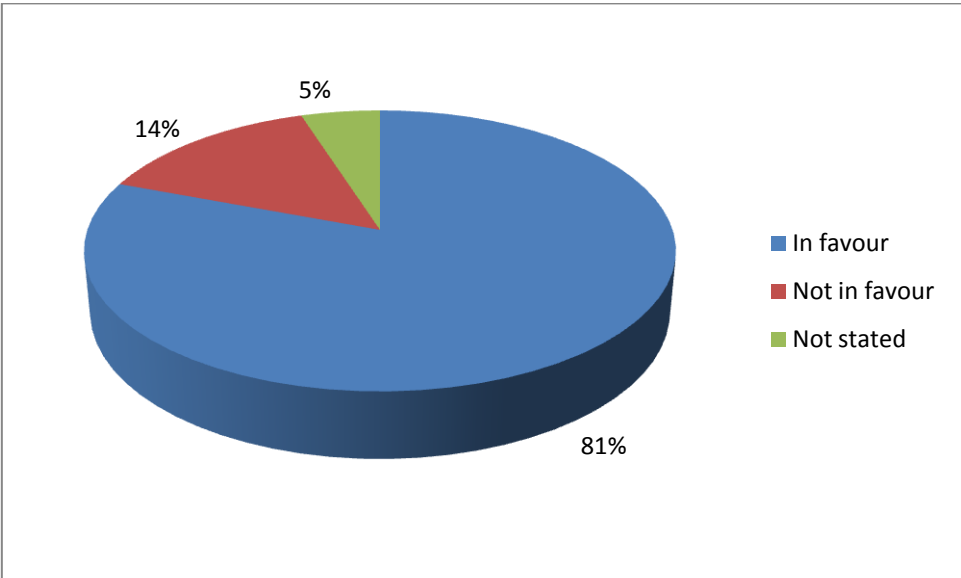
⁹ Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html> (for electoral ward of Cottenham which includes the parishes of Cottenham, Rampton and Oakington & Westwick)

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

Views on Affordable Housing Development in Cottenham

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. More than four in five respondents (81 per cent) stated that they would support such a development whilst only 14 per cent were opposed. Five per cent did not state an opinion. This level of support is higher than found in most parish surveys in Cambridgeshire. The results are illustrated in Figure 1.

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 so that the sale of the private homes could finance the affordable homes development. Here, the numbers fell slightly with 74 per cent being in favour of this idea, 18 per cent being against it 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.

Much support for affordable homes centred on the needs of young people. Many people recognized the broader community benefits of families being able to stay close to each other. There was also recognition of the challenges faced by first time buyers generally due to high house prices:

- *Our 27 year old son lives with us. He is employed but earning too little to purchase a property locally. Such a scheme as suggested might be of benefit to him*

- *We have two children that in the next five years will be at an age for their own properties. They would both like to continue living in the village but wouldn't possibly be able to afford to live here!!! Also all family members live within Cottenham*
- *I would like there to be housing available for my children when they are older so they could live within the village if they wished*
- *So sad that people born and brought up in the village have to move out of the area to be able to afford to buy their own home. I believe in discount for local people*
- *It's always good to give local people the opportunity to stay near family and friends when possible - affordable housing makes that more possible*
- *We are looking to buy a house in the village and find it very difficult as first time buyers to find anything within our budget. My partner works for local fire station so we cannot move from the village*
- *I am a teacher and would not have been able to buy this home without help from key home buy scheme (run by Bedfordshire Pilgrims) in 2005. We have since bought ourselves out of the scheme*
- *Cottenham desperately needs more affordable housing - prices in the village are high because of proximity to Cambridge*

Many people (though not all) argued that priority should be given to local people:

- *The homes should be for local people and people with family connections here*
- *As long as it's for local people!*
- *Provided local was local - either already with roots here or going to be working in the village*
- *Priority should be given to those with strong connections to the village*
- *If this development is actually needed in order to house those with connections to Cottenham who wish to live in Cottenham*

The most commonly cited concern was the impact on local infrastructure. The key issue for many people was education provision:

- *Providing adequate provision was made for the primary school - local roads, parking etc*
- *Concerns about space in the school make me less favourable*
- *Subject to the necessary capacity being made available at the primary school*
- *Our household would be in favour of housing developments of any kind if there were assurances before any building that the shortfall in current facilities and provision for the village were addressed - specifically, places at the primary school, pre-school, doctors surgeries as well as appropriate traffic control measures*
- *Yes, but consideration required for the village infrastructure to support more houses, i.e. schools, shops, roads, library etc*
- *We worry about the level of traffic along the High Street. Any housing development directly off the High Street may create traffic congestion*
- *Yes - but very concerned by impact on already large primary school... Can it really absorb more children?*

Delivering a well designed scheme of an appropriate scale in the optimum location will be critical to support from many.

Location:

- *There are several instances where the village boundary in planning terms is nonsense. There are many sites on the edge of the village which could be developed within the existing physical village area*
- *Would depend on location and maintenance of 'green belt'*
- *Location within the village is important*
- *Provided it is within the existing boundaries of Cottenham*
- *Provided any such development is built within the village envelope*

Scale:

- *Small developments seem to be accepted by the village residents easily. Small developments don't stretch local services unduly. Small developments blend into villages better rather than creating a new 'village' within the village*
- *A number of smaller developments rather than one large one would be preferable, with a mix of size of homes for families and singles*
- *Not too large and mindful of green belt and wildlife*
- *Provided the development is small and does not change the general nature of the village*
- *Would need to fit into the overall ethos of the village. The emphasis would have to be on a small development after the swamping of the village by the last two developments at Broad Lane and Brenda Gautry way*

Design:

- *The development should be small enough to blend in with existing residential areas, it should not be high density, the surroundings should be pleasant, suitable for young families and older residents. A pleasant place to live*
- *Provision of amenities and improvement of roads should also be factored in. Appearance should fit in with the Cottenham Village Design Statement. So much modern development is uninspired and there is no excuse for it*
- *Development should only occur if the site is suitable, the new houses are properly integrated into the village, the development is of high quality and does not significantly affect the character of the village*
- *It should be mixed housing to avoid 'ghetto' situation*
- *Any proposed small development of affordable homes should be in a mixed development - not in a discrete grouping of affordable homes. This would not be conducive to community involvement*

A minority are opposed to an affordable housing development in principle. The key reasons are: the inability of infrastructure to cope; the impact on the character of the village; and the lack of need for a scheme.

Infrastructure:

- *Already too many developments in Cottenham leading, among other things, to traffic problems*
- *Cottenham is a growing 'town'! For new houses it would need a new primary school. Scouts/Guides also over-subscribed. The village just now is big enough*

- *Over the last few years there have been a number of new housing developments - not sure the village facilities could cope with many more!*
- *The school is already at maximum capacity. There have been many new houses built in Cottenham over the last few years but the infrastructure has not been improved in line e.g. Roads, school, amenities for play, village hall etc*

Character:

- *Village is optimum size. Northstowe development will increase housing stock. Don't believe in affordable housing development and shared equity - simply prices need to fall*
- *There is a right size for everything. This village is about the maximum size to remain a village, any larger and it will become a soulless suburb*
- *I believe Cottenham contains a balanced mix of housing types already. Any targeted development, even a 'small' one, will affect the socio-economic balance of the village disproportionate to the benefits provided to a small minority*

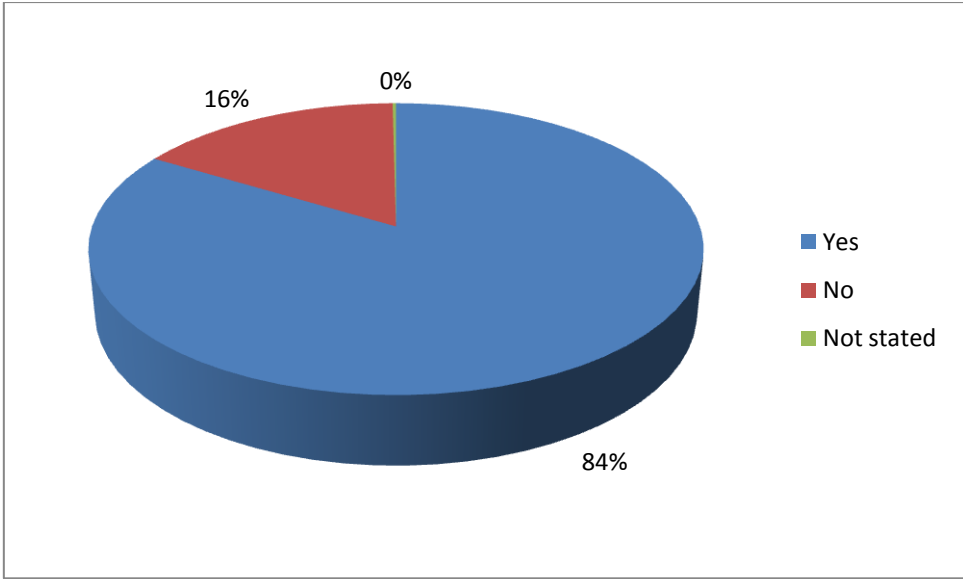
Need:

- *Not necessary in Cottenham*
- *There are already developments planned in the village and the surrounding area.*
- *I feel there is sufficient local authority/housing association housing already in the village*
- *I have not come across any need that is not already met. Reluctant to see more building. Village already expanded*

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 84 per cent of respondents felt their current home was suitable for their household needs, with 16 per cent indicating that their current home is unsuitable for their needs.

Figure 2: Suitability of current home



The 16 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 78 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 more suitable homes available locally’ was the most commonly cited reason in Cottenham. Other significant barriers were: ‘current house too small’ and ‘current house too expensive’.

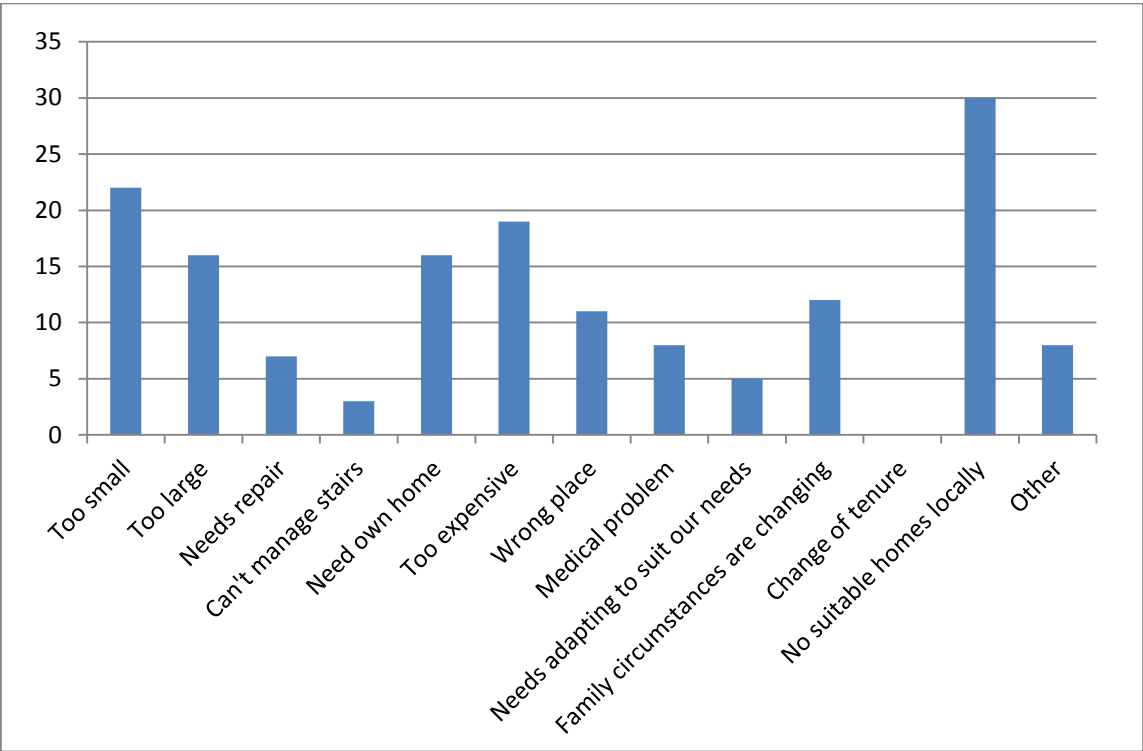
In general, the most frequently quoted reasons for the household’s current home being unsuitable are:

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.

Figure 3: Reasons why current home is unsuitable



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 was unsuitable for their household’s needs and who were therefore potentially in housing need. Responses to Part Two were made on behalf of 78 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 Cottenham based upon:

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

Following this assessment, 34 households were excluded leaving 44 households who were actually considered to be in need of affordable housing. The main reason for excluding households at this stage was that they planned to address their own housing needs through the private housing market.

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

Residence and family connections

Respondents were asked to indicate whether or not they currently lived in Cottenham or whether they had family connections to the village. Thirty nine of the 44 households currently live in the village. Table 5 below shows how long these 39 households have resided there. Half of the households have lived in the parish for over 15 years with 80 per cent having lived in the village for at least five years.

Table 5: Length of time living in the village

	Frequency
Less than 1 year	1
1-5 years	6
5-10 years	8
10-15 years	4
More than 15 years	20
Not stated	0
Total	39

Those that do not currently live in the village are looking to come back to Cottenham to be near their family. Overall, two-thirds of households had family connections in the village. This was typically their parents.

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. In total the 44 potential new households would accommodate 100 people. Most households would be small – one or two people.

Table 6: Number of people in the household

	Frequency	No of people
1 person	11	11
2 people	18	36
3 people	8	24
4 people	6	24
5 people	1	5
6 people	0	0
7 people	0	0
Total	44 households	100 people

Gender and Age

Respondents were asked to identify the gender and ages of those people who would make up their household. Almost 60 per cent would be female and the households would have a relatively young age profile. Over 40 per cent would be aged under 25 with 23 per cent aged under 16. There is a significant minority of more elderly people – 14 per cent aged over 60.

Table 7: Age profile of residents

	Frequency
Under 16	23
16 - 24 years	18
25 - 29 years	11
30 - 39 years	19
40 - 49 years	9
50 - 54 years	3
55 - 59 years	2
60 - 64 years	1
Over 65 years	13
Not stated	1
Total	100 people

Status

The survey sought to understand the employment status of those indicating a housing need. Table 8 shows that most people are either in employment or still studying (including both pre and post-16 education). Only eight people are unemployed with a further three working age economically inactive.

Table 8: Status of people in the household

	Frequency
Employed	41
Unemployed	8
Economically inactive	3
Student	11
Child	23
Retired	11
Not stated	3
Total	100 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. 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 significant affordable housing need in Cottenham 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 Cottenham or have a local connection to the Parish. There are 108 households on the Register that meet this criterion. This data was 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 follows¹¹:

¹¹ Codes used are F (Flat), H (House) and B (Bungalow)

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	108
	16	2		60	7		20			3					

Findings from Housing Needs Survey

The Housing Needs Survey conducted in Cottenham identified 44 households in need of affordable housing. Nineteen of these households were found to be already registered on the Housing Register and so were removed from the results, reducing the need identified through the survey to 25 additional households.

Of these households, 16 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	16
	4	1		7	1		3								

Nine further households were identified as potential 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	9
				1	4		4								

Conclusion

There are 133 households identified as being in need of affordable housing who either live in, or have a local connection to, Cottenham:

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	133
	20	3		68	12		27			3					

Recommendation

To fulfil all current and immediate housing need in Cottenham, 133 new affordable homes would have to be built.

This scale of need is larger than the typical scale of rural exception site developments. It is therefore recommended that the size of the development should adhere to the Planning Policy contained within the Local Development Framework for South Cambridgeshire District

Council on rural exception sites. Ongoing consultation between the Parish Council and Icen
Homes should help to inform this decision.

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.