

Cambridgeshire ACRE

Housing Need Survey Results Report for Willingham

Survey undertaken in November 2015



Co-op near junction of High Street and Church Street © Copyright John Sutton and licensed for reuse under this Creative Commons Licence

CONTENTS

PAGE

CONTEXT AND METHODOLOGY3
Background to Affordable Rural Housing 3
Context 3
Methodology 3
Willingham Parish 4
Local Income Levels and Affordability 8

RESULTS FROM PART ONE: VIEWS ON AFFORDABLE HOUSING DEVELOPMENT AND IDENTIFYING THOSE IN HOUSING NEED13
Views on Affordable Housing Development in Willingham..... 13
Suitability of Current Home 17

RESULTS FROM PART TWO: IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS19
Local Connection to Willingham 19
Household Composition 20
Property Type, Size and Tenure 21

SUMMARY AND RECOMMENDATION.....22
Pre-Existing Evidence from the Housing Register 22
Findings from Housing Needs Survey..... 22
Open market housing..... 22
Conclusion 23
Recommendation 23

APPENDIX 1 – CHOICE BASED LETTINGS AND LOW COST HOME OWNERSHIP24

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 prioritise the occupation of property to people falling within categories of need and who can prove a local connection through family, residence or work.¹ A Planning & Housing Bill is currently progressing through parliament. The implications of this for rural affordable housing are not yet 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 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 Willingham in November 2015. This survey was carried out on behalf of Cross Keys Homes, South Cambridgeshire District Council and the 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 1,769 residential addresses in the parish in November 2015. The survey packs included covering letters from Cambridgeshire ACRE and Willingham 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

¹ The 'perpetuity' control only applies to parishes that are classified as 'Designated Rural Areas'. Willingham is too large to qualify for this designation.

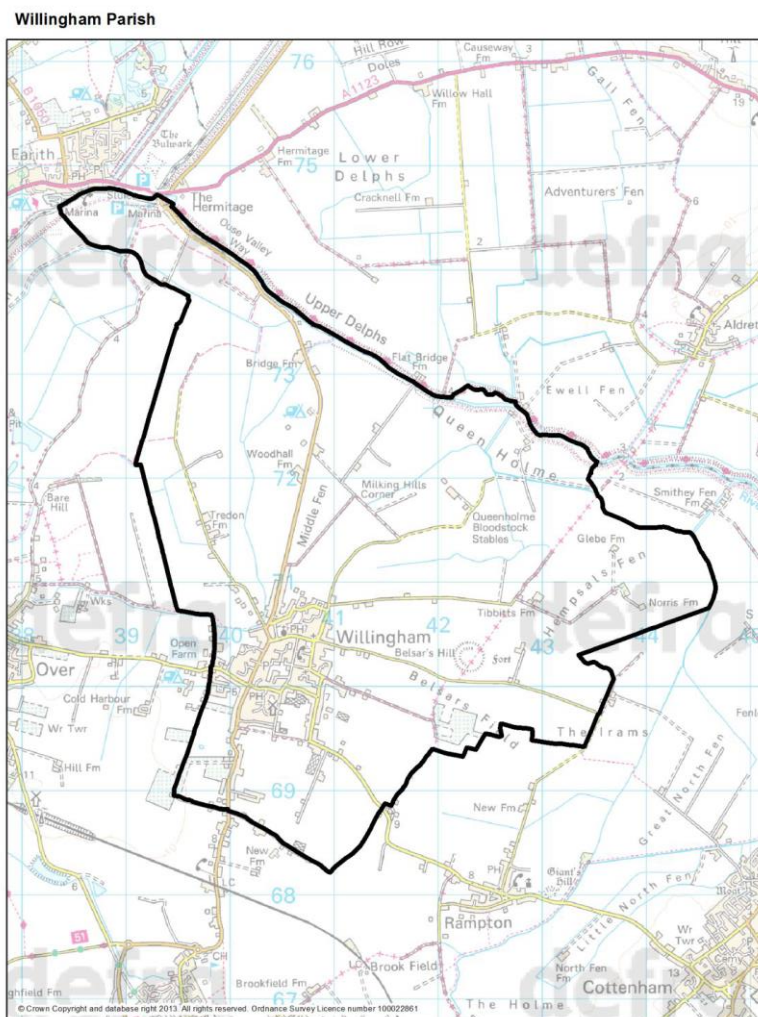
building a small affordable housing development in the village. All households were asked to complete this section.

- 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 11 December 2015. In total, 305 completed forms were returned giving the survey a 17 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent. However, larger parishes such as Willingham do usually achieve a relatively low response rate.

Willingham Parish

Willingham is situated about 10 miles north of Cambridge. It also within half an hour drive time of Huntingdon (west), Chatteris (north) and Ely (north east). Its nearest neighbours include a network of larger villages, similar in scale to Willingham itself, such as Longstanton, Over, Swavesey and Cottenham. The main road running through Willingham is the B1050 running north/south and linking with the A1123 to the north and A14 to the south.



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.ocsiso.co.uk, April 2013

Willingham has grown by over 20 per cent over the last 20 years. From a population of 3,350 in 1991 the parish had grown to 4,090 by 2013.² The most rapid growth was in the early 2000s when the period 2004-5 to 2007-8 saw the construction of nearly 200 dwellings.³ Growth has been more muted in recent years although there are commitments and proposals for further development. The most significant is a Local Plan allocation of 50 dwellings on a site east of Rockmill End (currently subject to a planning application on behalf of the Diocese of Ely for 72 dwellings). There is also a planning permission (S/2341/14/FL) for a 12 dwelling rural exception scheme to the north of Daniels Close.

Willingham is classified as a 'Minor Rural Centre' by South Cambridgeshire District Council.⁵ This is indicative of the level of services it provides. Willingham is able to offer residents a range of shops, pubs and other recreational facilities together with a medical practice and primary school. Willingham falls within the catchment area of Cottenham Village College for secondary schooling.



Facilities in Willingham include Plough Hall and the sports pavilion & recreation ground © Copyright Richard Humphrey

Willingham is a relatively wealthy parish. Benefit dependency levels are low and employment rates are high. More than a third (36 per cent) of the adult population is qualified to Higher Education level compared with 33 per cent in Cambridgeshire and 27 per cent in England. The largest employment sectors are Education, Retail and Professional Services and almost half of the population work in managerial, professional or associate professional services. The majority of people do, however, have to commute as Willingham has a relatively small employment base.⁶

The age profile of Willingham is broadly typical of a rural Cambridgeshire community. Low levels of people in their 20's are counter-balanced by a relatively high proportion of people

² 'Cambridgeshire Population and Dwelling Stock Estimates: mid-2013', Cambridgeshire County Council, December 2014

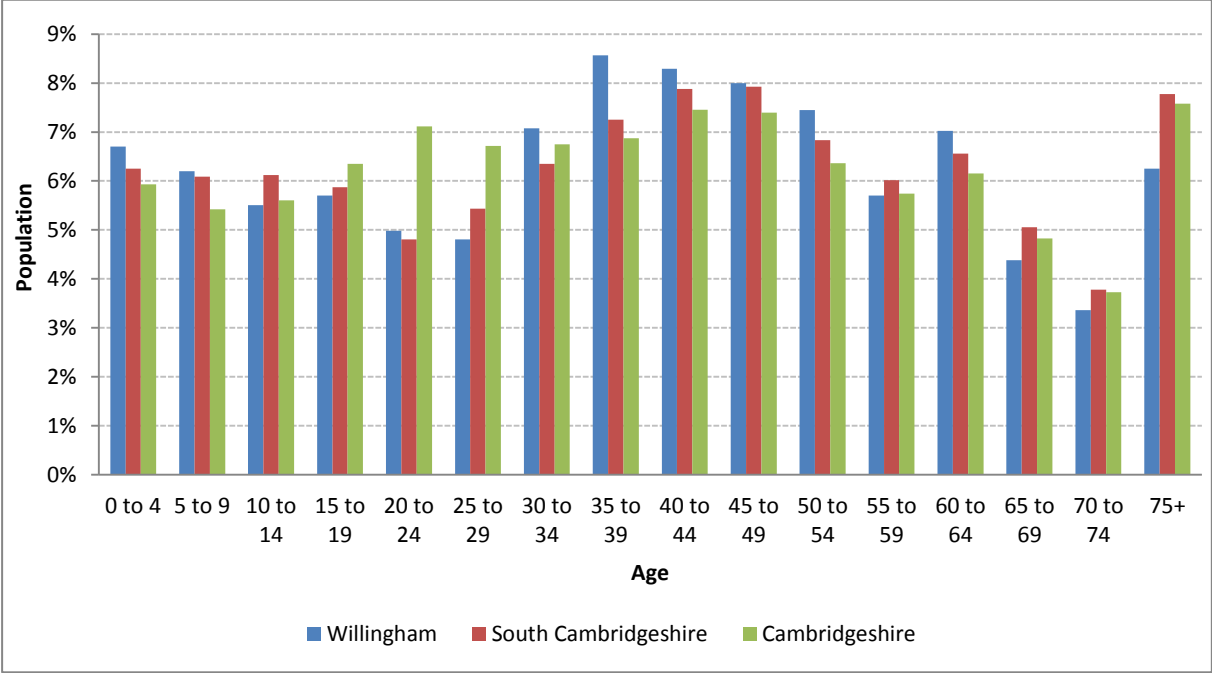
³ 'Housing Development in Cambridgeshire 2013/2014', (Tables H1.2, 1.3 and H2.2), Cambridgeshire County Council, August 2014

⁵ See for example <https://www.scambs.gov.uk/localplan>

⁶ 'Rural Community profile for Willingham (Parish)', ACRE/OCSI, October 2013

in their 30's and older. The proportion of the population of school age is similar to the county as a whole. Where Willingham does differ slightly from many other local rural communities is that the relatively high numbers of 'older' cohorts starts at 30+. This does not occur until 40+ for many local rural communities. Also, Willingham has a relatively low proportion of people aged 65+

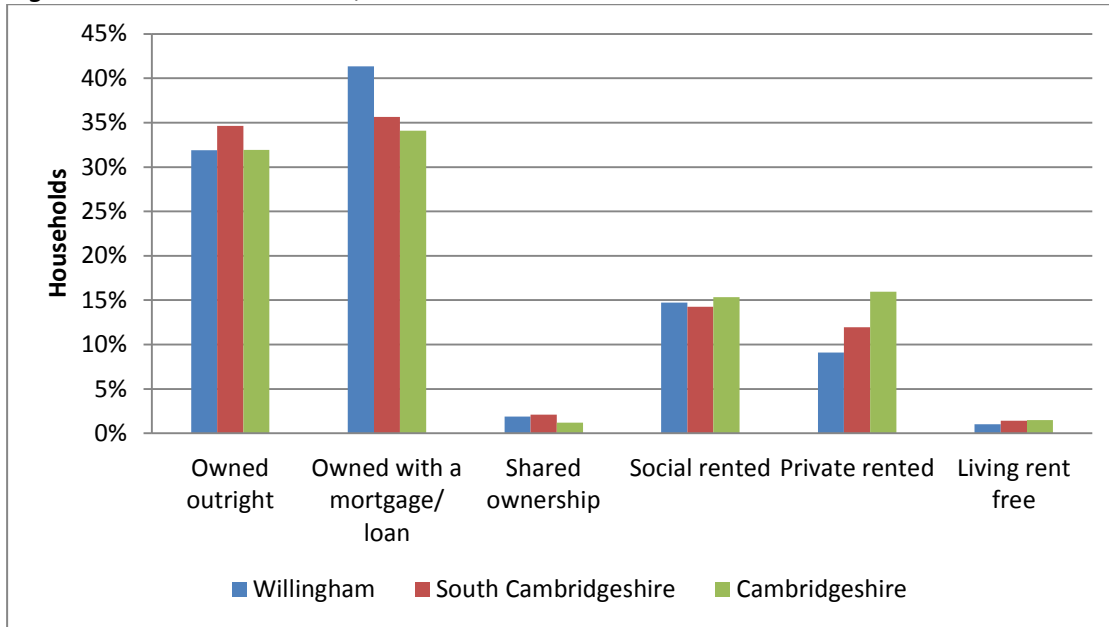
Figure 1: Population age profile, 2011



'Parish Profile Data: Willingham', Cambridgeshire County Council Research Group, 2014. Data taken from 2011 Census, QS103EW

Three quarters of households in Willingham (73 per cent) are owner occupiers. This is higher than in both South Cambridgeshire (71 per cent) and Cambridgeshire (66 per cent). However, a relatively low proportion of these own their property outright. This is consistent with the relatively low levels of older people in Willingham reported in the previous paragraph. Social rented and shared ownership are in line with district and county averages. It is private rented accommodation that is in relatively scarce supply in Willingham – nine per cent compared with 16 per cent in Cambridgeshire.

Figure 2: Household tenure, 2011



'Parish Profile Data: Willingham', Cambridgeshire County Council Research Group, 2014. Data taken from 2011 Census, QS405EW

Half of all properties in Willingham are detached houses. A further quarter of properties are semi-detached houses. Terraced housing accounts for 18 per cent of properties, more than in many rural communities. Only six per cent of properties are flats. This is half the county average but fairly typical of a rural community.



Duke of Wellington, Church Street, Willingham © Copyright Chris Morgan and licensed for reuse under this Creative Commons Licence



Willingham High Street © Copyright John Sutton and licensed for reuse under this Creative Commons Licence

In keeping with the high proportion of detached properties there are also a high proportion of large properties. Thirty five per cent have four bedrooms or more (26 per cent in Cambridgeshire). The correspondingly low proportion of two bedrooms or fewer properties (27 per cent compared with 35 per cent in Cambridgeshire) has implications for the availability of lower priced/ entry level properties.⁷

⁷ 'Parish Profile Data: Willingham', Cambridgeshire County Council Research Group, 2014

Local Income Levels and Affordability

Buying on the Open Market

A review of property estate agent websites identified seven dwellings currently on the market in Willingham.⁸ Two of these are priced under £300,000. A 2 bed terraced house is priced at £200,000 and a 1 bed detached house is priced at £225,000. (The latter is described as a 'development opportunity' so may not be appropriate for a first time buyer)



3 bed terrace, Brickhills, Willingham, for sale @ £200,000 www.zoopla.co.uk



1 bed detached, High Street, Willingham, for sale @ £225,000 www.rightmove.org.uk

Sales over the last year were also reviewed to draw a larger sample. This identified 52 sales in 2015.⁹ Twelve of these properties sold for under £200,000. The lowest price was £125,000 for a flat (number of bedrooms unspecified). A couple of other flats and a 1 bed terraced house sold in £145,000 to £160,000 range. A number of 2 bed terraces were sold for £175,000 to £195,000. The lowest priced 3 bed house sold for £210,000.



2 Bed flat, Bourneys Manor Close, Willingham, sold @ £145,000, June 2015 www.rightmove.co.uk



2 bed terrace, Rampton End, Willingham, sold @ £177,000, June 2015 www.rightmove.org.uk

⁸ Source: www.zoopla.co.uk, www.right-move.co.uk and www.nestoria.co.uk (as at 22.01.2016)

⁹ Land Registry sales data can be accessed from www.zoopla.co.uk, www.right-move.co.uk and www.nestoria.co.uk. However, there can be a delay in data being uploaded. The data referred to here include sales up to 30 November 2015.

These prices can be considered alongside published house price data by Hometrack (see Table 1) to provide an indication of entry level prices in the Willingham housing market. Hometrack data covers the larger area of Willingham & Over ward. It suggests that average house prices in the ward are similar to prices in neighbouring wards/ villages though lower than the average for South Cambridgeshire district. However, average prices are not always appropriate when looking at affordability. Lower quartile prices are arguably more relevant when looking at the challenges faced by new entrants to the housing market.

Table 1: Average Property Prices by ward, May - October 2015¹⁰

No. of bedrooms	Over & Willingham	Cottenham	Swavesey	Longstanton	South Cambridgeshire (District)
2 bed house	230,556	223,961	209,961	229,625	246,307
3 bed house	273,040	296,985	283,950	283,579	326,732
4 bed house	360,856	452,224	353,231	388,339	470,232

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.

Table 2 has been constructed from the discussion above. Estimates of entry level prices for 2 bed flats (£150,000), 2 bed houses (£180,000) and 3 bed houses (£210,000) in Willingham have been used to assess affordability. 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 ¹¹
£150,000	£22,500	£36,429	£745.35
£180,000	£27,000	£43,714	£894.42
£210,000	£31,500	£51,000	£1,043.45

¹⁰ Hometrack (as supplied Sue Beecroft, Cambridge Sub-region Housing Market Co-ordinator)

¹¹ Source: www.moneyadvice.service.org.uk – mortgage calculator based on 5% repayment mortgage repaid over 25 years

Even at an entry level price of £150,000 an annual income of over £36,000 would be required on the assumptions used. At an entry level price of £180,000 an annual income of over £43,000 would be required. 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.¹²

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 Willingham 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 in Willingham 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 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.

¹² <http://www.livingwage.org.uk/>. The national living wage will be introduced in April 2016 and will pay £7.20 per hour but will only apply to those aged 25 and older

Table 3: Cost of purchasing a 25 per cent share of a shared ownership property¹³

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

There were 31 shared ownership properties in Willingham at the time of the 2011 Census. None are currently on the market. Should a household not be able to afford or find a 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.

¹³ Source: Figures used adapted and taken from Orbit Homebuy Agents Comparison Tables, July 2011

Table 4: Comparison of property rental costs in Willingham & Over ward, November 2014 – October 2015¹⁴

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 th percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)	Local Housing Allowance 2015-16 (applicable from 1 April 2015)
1	£144	£139	£115	£126.05
2	£173	£168	£138	£140.74
3	£201	£190	£161	£168.45
4	£236	£236	£189	£218.16

The Local Housing Allowance would be sufficient to cover the cost of all sized properties at an 'affordable rent'. Our review found two rented properties currently on the market.¹⁵ A 3 bed flat @ £114 per week is well within the LHA. A 3 bed bungalow @ £202 per week is above the LHA (but in line with the median rent). Clearly, accessing the private rented market is about availability as well as affordability.

There is a steady flow of affordable rented properties becoming available but not on a scale to match demand. In the last five years 83 properties have become available. However, these have attracted an average of 51 bids per property (compared with 54 per property across South Cambridgeshire as a whole).¹⁶

¹⁴ Source: Hometrack (for electoral ward of Willingham & Over which includes the parishes of Willingham and Over).

¹⁵ Source: www.zoopla.co.uk, www.right-move.co.uk and www.nestoria.co.uk (as at 22.02.2016)

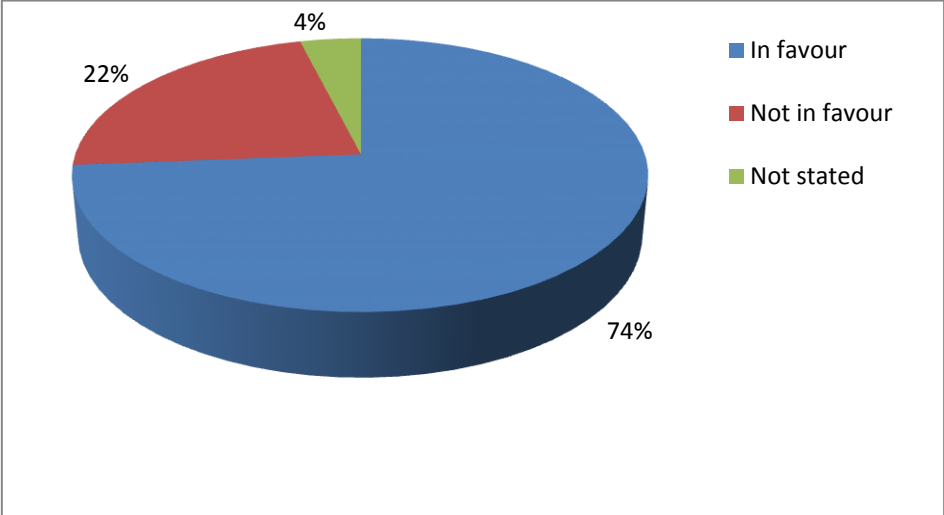
¹⁶ 'Parish Profiles', Cambridgeshire County Council Research Group

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

Views on Affordable Housing Development in Willingham

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 four per cent of respondents supported the principle of such a development and 22 per cent were opposed. Four per cent did not state an opinion. The results are illustrated in Figure 3. The level of support for affordable homes is quite high compared to similar surveys in other parishes in Cambridgeshire. Support is typically in the range of 55-75 per cent. (However, support does tend to be stronger in larger villages such as Willingham)

Figure 3: 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 particular recognition of the needs of young people and the role they play in sustaining the local community:

- *Yes, it's very important. Willingham village is working very hard to build a vibrant community. Many people, especially young folk, are unable to stay in the village - detrimental to our efforts to develop a strong community*
- *There is a need for housing for young people who are on limited income*
- *It is essential that affordable homes are provided in all areas around Cambridge as housing costs have escalated out of all proportion to the earnings potential of the majority of local people. NIMBYism is totally unacceptable in my opinion*
- *Willingham has a development almost completed. We need more houses of all sorts in this and all villages to help maintain our services, shops, surgeries etc. We do not need*

large new impersonal towns like Northstowe. Planners to look more favourably at village sites and not stick to village envelope so closely

- *My daughter is struggling to find anything suitable and affordable: she is 27. She has to live with me often between rental places*

Affordability, both in the short and longer term, was a key issue for some:

- *By affordable it should be under £200,000. No-one can save such large deposits - it is unfair*
- *I feel 'social housing' would be more useful as 'affordable' usually means nearly £200,000 which is still out of reach of many residents, and private rents are exorbitant*
- *As long as they are made available to private persons only - no landlords to buy to let!!!!*
- *Additional affordable homes will enable our young people to live and work in this area. It will be important to keep a legal clause in their title so that they remain in the affordable market*
- *All such 'affordable' homes must be subject to covenants to ensure that they remain available to local people and no not end up in the general housing market*
- *Providing these properties are for LOCAL people. No properties should be sold on a 'buy to let' basis*

The needs of older people were not ignored and tended to be highlighted in comments regarding the type of properties required:

- *Particularly 2-3 bed bungalows for the elderly*
- *More 2 bed bungalows should be built so retired people living alone can move to free up a family home - we don't all want to live in retirement developments or sheltered accommodation*
- *Only affordable 2/3 bed properties. No private rental. Only council rental or shared ownership*
- *I would support the majority of these homes being for affordable rental use*

There were some concerns about ensuring the properties would be allocated to local people:

- *I did think Willingham was providing enough at the moment. But if more is needed then that's fine as long as it for Willingham people!*
- *Only local connections for these houses is a must*
- *On condition they remained first and foremost for local people*
- *Priority given to people who do/ have lived in Willingham for say 5 years or more*
- *Yes, but 'local connection to parish' is too broad. Suggest 'attended Willingham Primary School for minimum of 2 years' or 'lived in Willingham for minimum of 2 years before age 21'*

Scale and location were important considerations for many:

- *This should be a small development. Not on green belt or land outside the village plan*
- *You should/ I would emphasize the word 'small'. This sort of 'development' succeeds best if restricted in size and separate location to other such developments. ie. Don't make the mistakes made in inner-city developments, creating 'ghettos'*
- *Agree as long as it remains a 'small development'. We see small as 10-15 homes for Willingham. No more. And retain character of village houses*

- *I am in favour as long as the development is not large and is built on a site with sufficient infrastructure to sustain it and not burden the existing infrastructure*
- *Depends, you have not specified what small means. Also previous developments have been granted permission to be built and then the affordable part seems to be squeezed out or not really affordable for those who really need it!*
- *Yes, providing it was a small development and on a site agreed on after consultation with the community*
- *Given the advent of Northstowe the development should be on the smaller scale (ie 10 rather than 30)*
- *It would depend where the development would be. It would need to be near the school, shops and village centre!*
- *Yes but must be carefully located. There is too much infill type developments happening in Willingham which create issues with parking and access*

However, perhaps the key concern for many was the capacity of the current infrastructure to cope with more housing:

- *Provided that the current infrastructure isn't overloaded or impaired significantly*
- *Local roads, sewers, water etc already at maximum. Northstowe is planned which will exacerbate situation further especially regarding the commute to Cambridge. Whilst there is probably a local housing need the infrastructure issues need to be addressed first to protect existing residents of Willingham and maintain a good quality of life*
- *I am not against any new development in Willingham but I do think the roads need sorting first. We are desperate for a by-pass before Earith Road ends up in the river. Already we can't cope with the volume of traffic on that road*
- *The wider area infrastructure and local amenities should be improved/ upgraded before any construction of homes commences*
- *I would be concerned that the infrastructure is put in place: consider traffic, community facilities, doctors surgery and particularly the capacity of the Primary School is addressed*
- *My main concerns are in regard to the number of small developments already built in my parish with regard to increased demands on local surgery, school, utilities and extra traffic, ie. Reducing green spaces*

Those opposed to the principle of further affordable housing in Willingham focused on the potential impact on the character of the village, infrastructure capacity issues and the lack of need, particularly in the light of the forthcoming Northstowe development.

Some argued that the village is 'full':

- *No more housing - we are full*
- *Willingham has too many houses already*
- *I am not in favour of any more developments in Willingham at all. The village has grown enormously over the past few years*
- *My husband and I came here from the north, it has lovely open fields and I think Willingham should stay that way*
- *I would like to say 'yes' but in my experience of living in the area (Sutton, Haddenham & Willingham) for 25 years, new housing is ugly, meanly designed with gardens too small for children, internal walls too thin and poorly insulated and are designed and built to maximize developers' profits rather than serve - practically and environmentally - the*

needs of the community. Nowhere in the 4 page accompanying document is the appearance or style of proposed developments mentioned. This is not an irrelevant detail, especially in a largely nineteenth century village with a history of appalling planning decisions

- *Whilst I appreciate need for affordable homes, I also feel that these areas sometimes become ghettos*

Whilst many in favour cited the need to improve local infrastructure, for some existing infrastructure constraints meant they were opposed in principle:

- *There are enough new houses being built in the villages north of the A14. The road network cannot cope. The roads are not adequate. It will become one big car park!! It already is at 5.00-6.00 in the evening. A lack of planning*
- *The village is becoming increasingly overcrowded, and further large development would put extra strain on local services (ie. school, surgery etc) They would soon become over-subscribed*
- *Why are all housing developments constructed before proper utility infrastructure is in place? People moving into the village will not work in the village. The road in and out, surface water and sewage drainage problems in some areas, frequent electric power cuts and poor mobile phone reception in some areas. Get your priorities right first!!!*
- *The village is already over-crowded for the amenities available. Traffic already a problem*

There were a few references to an already plentiful stock of social housing:

- *Willingham already has several areas of social housing such as Daniels Drive, Wilford Furlong and Blackhills. In addition, there are pockets of social housing in Covent Garden, Bourneys Manor and Pyrethrum Way. If the thrust is to provide affordable homes for local people, then perhaps this policy should be applied rigidly to these existing homes rather than build still more.*
- *There are already plenty of newish developments and infill buildings in this village*
- *Willingham already has a lot of affordable houses in the Rockmill End and Green Street area of the village*

However, the most common reason for a lack of need for further housing was the forthcoming Northstowe development:

- *If Northstowe has been planned correctly there should be plenty of affordable homes included. Why would anymore building be required on the doorstep of a new town? I also feel that local people should have first refusal of these affordable homes in Northstowe*
- *On the grounds of Northstowe being so close to Willingham*
- *There is enough already. Especially with Northstowe in the process of being built. The supporting infrastructure in Willingham is already at the maximum*
- *With Northstowe coming on stream and being only 2 miles from Willingham any affordable homes/ social housing must be encompassed within that site. Willingham issues: speeding, schools, doctors etc need to be addressed first*
- *Northstowe makes this scheme unnecessary in Willingham. Development outside existing village boundaries should be avoided at all costs. Village infrastructure (B1050, schools etc) cannot cope with further development. The Parish Council is exceeding its remit in conducting this survey*

- *There have been far too many new homes built in the village in the last few years. Now we face having Northstowe on our doorstep. The village can't fit any more people or traffic in*

There were also a few broader comments about the planning system. Some argued that larger scale developments including market housing were preferable and some opposed an allocation policy favouring local people:

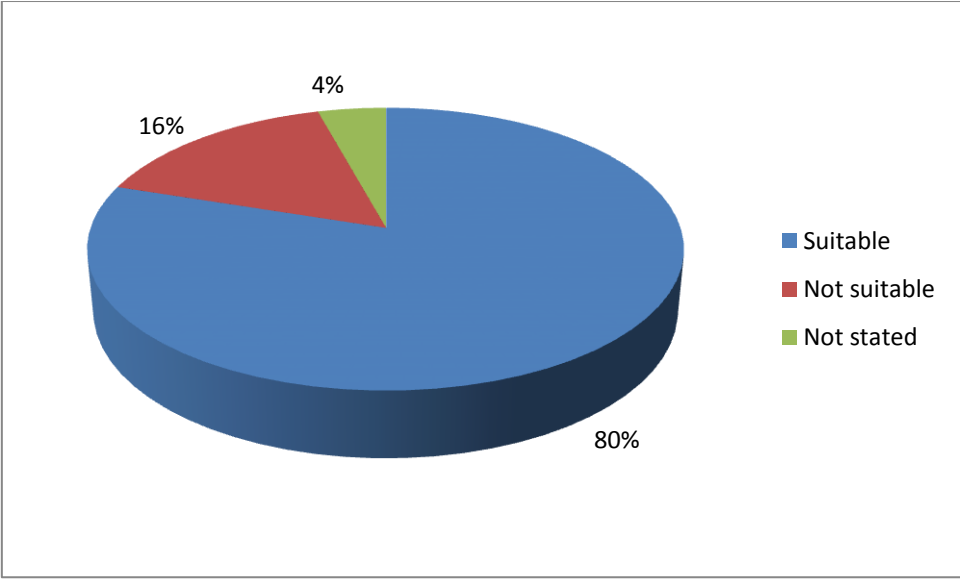
- *We are in favour of creating affordable homes for local people, but not on rural exception sites. We believe that if there is a need to increase housing stock, this should be done in a planned and considered fashion by changing the permitted development boundaries, allowing both private and affordable houses to be built, which would also create supply in the private market, limiting house price inflation, and helping local people in the private market as well as the public. If there is excessive demand, should this not be considered in one of the new town schemes, eg. Northstowe?*
- *A recent development of 'affordable homes' ended up with the building of 'not affordable' 3 bedroom houses as the planning application was changed at the last moment*
- *We live in a mobile society - this will limit a good idea (affordable houses) to just local people and miss out on full societal benefit*
- *If we built enough housing, it would be affordable. We are young adults who worked hard and saved up to get on the housing ladder. We had to relocate to get good jobs - we didn't grow up here, but we do work locally*
- *This is discriminatory. Affordable housing should be built but it should be available to all. If people have to move to this area for work they should not be discriminated against. The unintended consequences of such a policy would - for example - be to discriminate against groups (eg. non whites) not currently well represented in the parish*

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 many valid concerns that will have to be taken into account if a scheme is to be progressed. These concerns can usually be ameliorated with a well-designed scheme in a suitable location and of an appropriate scale. However, for a minority, 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

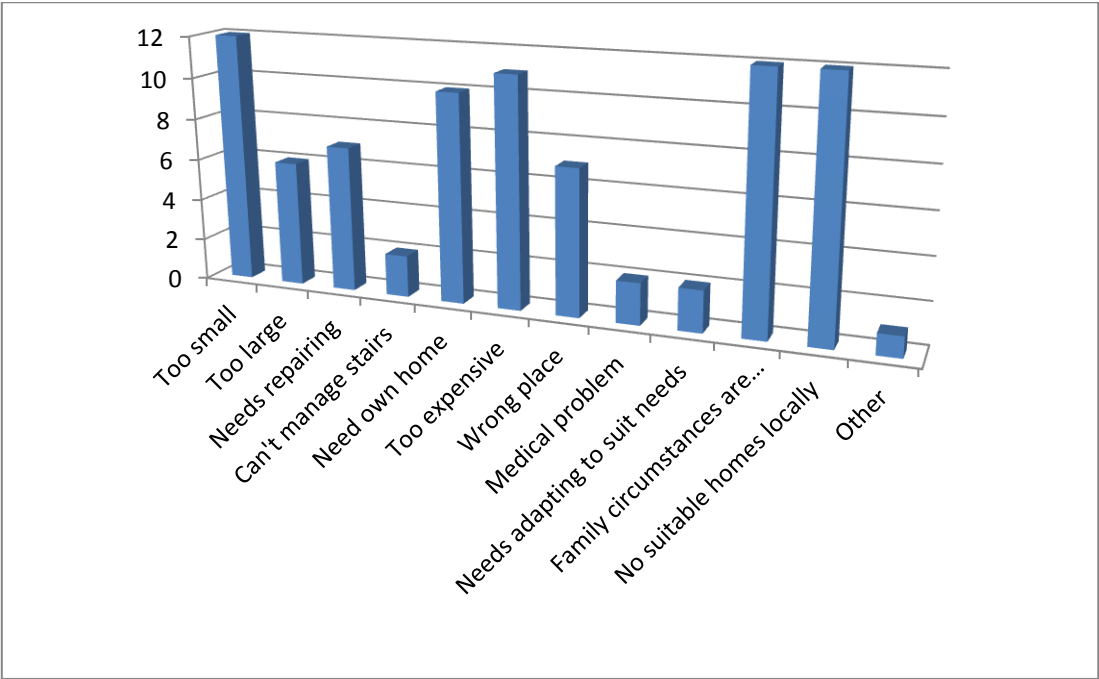
Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 4 shows that 84 per cent of respondents felt their current home is suitable for their household needs, with 16 per cent indicating that their current home is unsuitable for their needs. (Four per cent did not answer the question) The 16 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 48 households.

Figure 4: 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. Figure 5 illustrates the reasons respondents gave for their current home being unsuitable. The most commonly cited reasons were 'No suitable homes available locally', 'Family circumstances are changing' and 'Too small'. However, a broad range of reasons were given and these reflect the broad range of housing needs discussed in the remainder of the report.

Figure 5: Reasons why current home is unsuitable



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 48 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 Willingham based upon, for example:

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

Following this assessment, 29 households were excluded leaving 19 households who were actually considered to be in need of affordable housing. The main reason for exclusion was that households were seeking to resolve their housing needs through the open market. A few were seeking to leave the parish and some had provided insufficient information to allow a reasonable conclusion to be drawn.

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

Residence and family connections

Respondents were asked to indicate whether or not they currently live in Willingham or whether they had family connections to the parish. Table 5 reveals that all bar one of the households live in the parish. (The other household would qualify for local affordable housing through a family connection) The length of residence in the parish varies but almost half have lived in Willingham for at least ten years. Half (ten) of the households identified have family connections to the village. Again, in all bar one case this is a parent(s).

Table 5: Length of time living in the village

	Frequency
Less than 1 year	1
1-5 years	6
5-10 years	3
10-15 years	1
More than 15 years	7
Not stated	0
Don't live in village	1
Total	19

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. Most would be small – one or two person households. However, the survey also identified seven three or four person households and one six person household. The preponderance of smaller households reflects a need amongst both older (retired or employed) people and younger people looking for their first home. The need for some larger houses reflects the fact that half the households do include children or students.

Table 6: Number of people in the household

	Frequency	No of people
1 person	4	4
2 people	7	14
3 people	4	12
4 people	3	12
5 people	0	0
6 people	1	6
7 people	0	0
Not stated	0	0
Total	19 households	48 people

Gender and Age

The gender split is even. However, the age profile is skewed towards younger people. Over a quarter of the identified household population are aged under 16. Over half are aged under 30.

Table 7: Age profile of residents

	Frequency
Under 16	13
16 - 24 years	9
25 - 29 years	5
30 - 39 years	8
40 - 49 years	4
50 - 54 years	3
55 - 59 years	3
60 - 64 years	1
Over 65 years	1
Not stated	1
Total	48 people

Status

Table 8 shows the economic status of potential householders. The majority of working age people are in employment. Most of the remainder are classed as children or students. There is only one retired person. (Our surveys typically identify a higher proportion of retired people)

Table 8: Status of people in the household

	Frequency
Employed	24
Unemployed	3
Economically inactive	1
Student	4
Child	14
Retired	1
Not stated	1
Total	48 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.¹⁷ The results are presented in the next section.

¹⁷ 'Lettings Policy Document', South Cambridgeshire District Council, 2015

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 Willingham 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 Willingham or have a local connection to the Parish. There are 69 households on the Register that meet these criteria.¹⁸ 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 follows¹⁹:

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	69
	14	20		21	1		9	2		2					

Findings from the Housing Needs Survey

The Housing Needs Survey conducted in Willingham identified 19 households in need of affordable housing. Six of these households stated that they were already on the Housing Register leaving a net addition of 13 households.

Six of these households would require a property let out through a Housing Association:

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	6
	1	1		1	1		1						1		

The remaining seven households would potentially be candidates for shared ownership. 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	7
		1		4			2								

Open market housing

Although the primary purpose of the survey was to identify need for affordable housing, a by-product of the exercise was the identification of households seeking to meet their

¹⁸ Housing Register data provided by South Cambridgeshire DC, January 2016

¹⁹ Codes used are F (Flat), H (House) and B (Bungalow)

housing needs in Willingham through the open market. The survey identified several households who stated that their current housing was not adequate to meet their needs but whom did not meet our criteria for being an affordable housing candidate. Some were seeking to leave the parish and some did not require sufficient information for a judgement to be made. However, twelve households wanted to stay in Willingham and were looking to address their housing needs through the open market. The majority of these were existing owner occupiers. Most were seeking a larger home but some were seeking to downsize.

Conclusion

There are 82 households identified as being in need of affordable housing who either live in, or have a local connection to, Willingham:

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	82
	15	22		26	2		12	2		2			1		

Recommendation

To fulfil all current and immediate housing need in Willingham, 82 new affordable homes would have to be built. This scale of need is well in excess of a typical rural exception scheme. There is already one rural exception site currently under development (12 dwellings). A second scheme would help to address some of the identified local housing need that is likely to remain unmet after this first scheme is completed and occupied.

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. Further discussions between the parish council, Cross Keys Homes 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.