

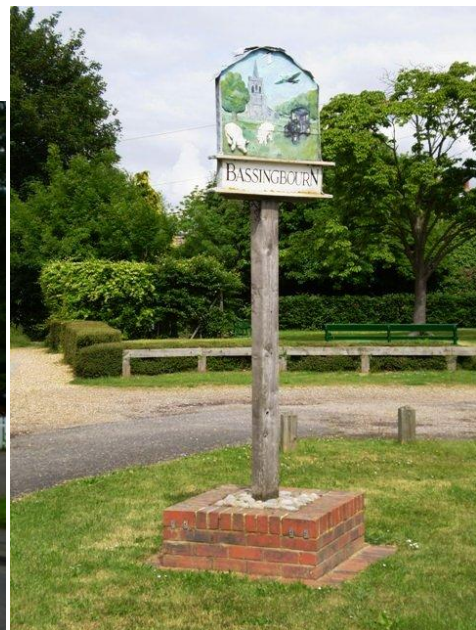
Cambridgeshire ACRE

Housing Need Survey Results Report for Bassingbourn-cum- Kneesworth

Survey undertaken in October 2012



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CONTEXT AND METHODOLOGY

Background to Affordable Rural Housing

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

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 Bassingbourn-cum-Kneesworth Parish earlier this year. This survey was carried out on behalf of Jephson Housing Association, an affordable homes provider, in partnership with South Cambridgeshire District Council and Bassingbourn-cum-Kneesworth 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 out to all 1,335 addresses in the parish in September 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:

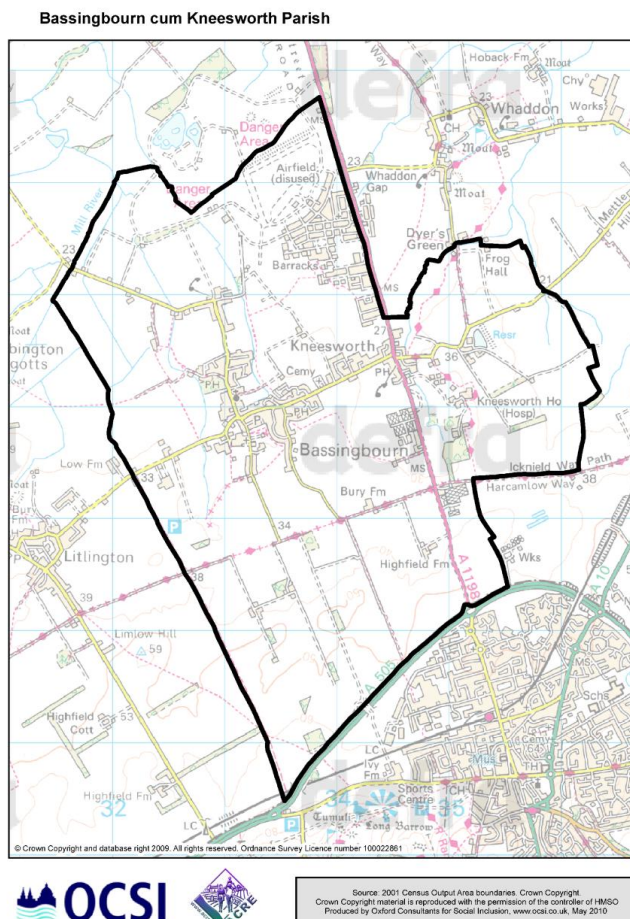
- Part One of the survey form contained questions to identify those who believe they have a housing need. Respondents were also asked if they supported the idea of building a small affordable housing development in the village. All households were asked to complete this section.

- 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 19 October 2012. One hundred and ninety nine completed forms were returned giving the survey a 15 per cent response rate. The response rate is lower than typically achieved (about 20 per cent). This may be due to a high number of the addresses being on an MOD site.

Bassingbourn-cum-Kneesworth Parish

Bassingbourn-cum-Kneesworth is a large parish with a population of 3,860 spread across 1,290 houses.¹ Over half the population lives in the village of Bassingbourn (2,130) with a further 730 in the smaller village of Kneesworth. Most of the remainder are connected to the Armed Forces and live within Bassingbourn barracks. The population of the parish has actually declined slightly over the last ten years. This is probably due to changes in Armed Forces personnel as the housing stock has actually grown slightly. There are current planning permissions for a further 12 dwellings in the parish.²



¹ *Cambridgeshire Population and Dwelling Stock Estimates: 1991 – 2010*, Cambridgeshire County Council (July 2011)

² *Housing Development in Cambridgeshire 2002-2012 (Table H2.2)*, Cambridgeshire County Council (August 2012)

Bassingbourn-cum-Kneesworth lies within south west Cambridgeshire less than five miles north of Royston. Most of the parish lies to the west of the A1198. The size of the parish means that it is well served in terms of local amenities. There is a primary and secondary school, a range of shops, doctor’s surgery, pubs & restaurants, and even a sports centre.

Bassingbourn-cum-Kneesworth is a relatively wealthy parish. There are low levels of deprivation and benefit recipients. Economic activity rates are high with many people in high skilled jobs with commensurate earnings.³ Employment opportunities within the parish, however, are limited and many people commute to Royston, Cambridge or other employment centres for work.

The majority of housing in Bassingbourn-cum-Kneesworth is owner-occupied (67 per cent). This is similar to the England and Cambridgeshire averages. The parish has marginally less social rented housing and significantly less private rented housing than both these comparators. However, 19 per cent of dwellings fall into the ‘Other rented accommodation’ category. This is presumably connected to the barracks. Looking more specifically at the combined villages of Bassingbourn and Kneesworth (and excluding the barracks), the housing stock is more similar to the national trend though private rented accommodation is still relatively scarce.

Most accommodation is either detached or semi-detached. About one in five properties are terraced and there are very few flats. This distribution is fairly typical of a rural parish.

Local Income Levels and Affordability

Buying on the Open Market

The average asking price of property in Bassingbourn-cum-Kneesworth is broadly in line with the local area (see Table 1). 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. Particular caution is required when looking at smaller, particularly one-bedroom, properties as there are a much lower number of transactions from which to calculate ‘average’ prices.

Table 1: Average Property Prices, October 2012⁴

No. of bedrooms	Bassingbourn-cum-Kneesworth Parish	Royston	South Cambridgeshire	North Hertfordshire
1	£121,000	£109,000	£120,000	£116,000
2	£187,000	£189,000	£189,000	£172,000
3	£274,000	£303,000	£268,000	£278,000
4	£396,000	£486,000	£420,000	£410,000

³ Parish Profile for Bassingbourn-cum-Kneesworth, ACRE/ OCSI (January 2012)

⁴ Source: www.nestoria.co.uk

Another indicator of house prices and the proportion of houses that may be suitable for new households is Council Tax Band data. In Bassingbourn-cum-Kneesworth 54 per cent of properties fall into the lowest three bands (A-C). This compares with 63 per cent across Cambridgeshire.⁵

A review of properties currently for sale in Bassingbourn-cum-Kneesworth found 27 properties available on the open market.⁶ The majority were 3 or 4 bedroom properties with only five 2 bedroom properties and nothing smaller. Only three were on the market at below £200,000. The average selling price of properties in the parish over the last year was £247,654. The same search revealed only two properties to rent.

Table 2 takes the current property price data for different sized houses in Bassingbourn-cum-Kneesworth 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 Bassingbourn-cum-Kneesworth, a household income of £46,750 would be required. The most recently available Paycheck data reveals that 65 per cent of Bassingbourn-cum-Kneesworth’s households have an income below £45,000.⁷ In fact, 39 per cent earn less than £30,000 – the income required to purchase a one bedroom property assuming any were available. The median household income in Bassingbourn-cum-Kneesworth Parish is £35,800 per annum. This is above the county average (£32,500) and about the same as the South Cambridgeshire average (£36,000).



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This analysis suggests that local house prices are out of reach for many young families and adults looking to leave the parental home. The situation is not helped by the scarcity of

⁵ *Parish Profile for Bassingbourn-cum-Kneesworth*, ACRE/ OCSI (January 2012)

⁶ Source: www.rightmove.co.uk (as at 7-Nov-2012)

⁷ Source: CACI Paycheck 2009

smaller/ cheaper properties coming onto the market. There have been 31 properties sold in the parish in the last year but only nine of these were sold at a price below £200,000.⁸

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	£121,000	£30,250	£30,250	£2,521
2	£187,000	£46,750	£46,750	£3,896
3	£274,000	£68,500	£68,500	£5,708
4	£396,000	£99,000	£99,000	£8,250

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

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

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

⁸ Source: www.rightmove.co.uk (as at 8-Nov-2012)

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 property⁹

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: Comparison of property rental costs in Bassingbourn ward¹⁰

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	£150 - £199

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

⁹ Source: Figures used taken from Orbit Homebuy Agents Comparison Tables, July 2011

¹⁰ Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html> (for electoral ward of Bassingbourn which includes the parishes of Bassingbourn-cum-Kneesworth, Litlington, Shingay-cum-Wendy and Whaddon)

sufficient to cover the cost of a one-bed, two-bed and three bed property in Bassingbourn ward at the maximum affordable rent.¹¹

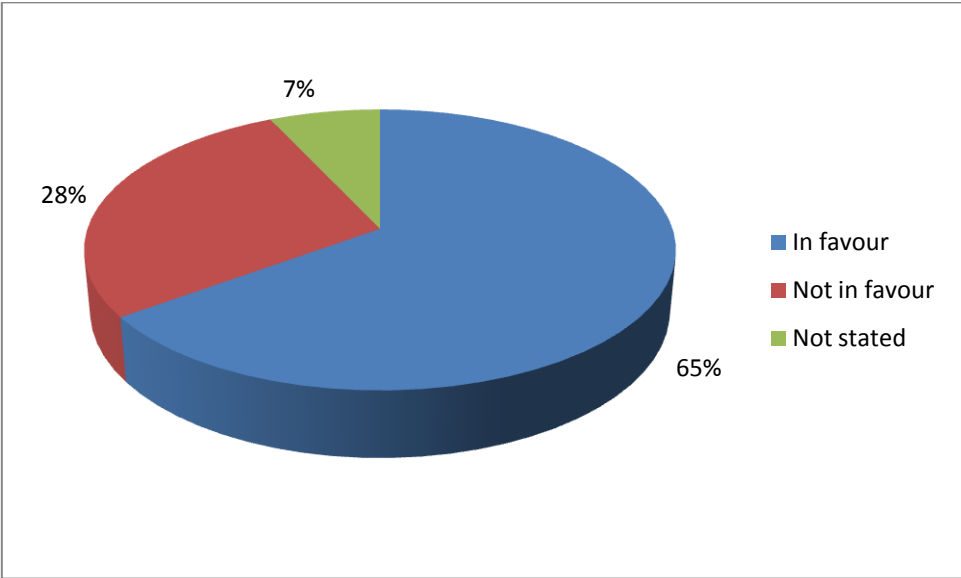
¹¹ Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html>

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

Views on Affordable Housing Development in Bassingbourn

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. Sixty five per cent of respondents stated that they would support such a development whilst 28 per cent were opposed. Seven per cent did not state an opinion. This is 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. 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. However, support was significantly lower for this option with 50 per cent in favour, 41 per cent opposed and nine 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.

A number of people were strongly committed to the idea of affordable housing. Some commented on their own family circumstances:

- *Grandchildren live in the area = we have 1 granddaughter aged 20 who has to rent privately elsewhere with her partner and son, and only just manage to pay their bills*
- *I have family that would like to move to Bassingbourn, but housing is scarce*
- *My daughter needs an affordable housing scheme in Bassingbourn*

- *We rent in Bassingbourn and are looking for an affordable home to buy to move into. Houses that come on the market in Bassingbourn generally are too expensive due to size*
- *My husband is from Royston and I am from Linton, Cambs. We both had to move away from our friends and family to Ely in order to be able to buy a shared ownership property. We felt too isolated there and have decided to rent my mother-in-law's house from her. We would never be able to afford to buy this size of house in this area. It is not fair for families to be separated because of affordable housing, or lack of*

There was also recognition of the specific challenges faced by young people trying to compete in the property market:

- *It should be made easier for young people who have lived in the village for a good long while to be able to rent or buy at an economic price so they can stay in the village*
- *This is a small village and I wish the village concept to remain but I do feel there should be more provision of affordable homes for local young people to rent as there is a dire shortage of rentable homes. I am therefore in favour of more buildings being created as with the recent development of Windmill Close*
- *I am keen to support young working individuals and families in finding them suitable homes and think a small development would be appropriate. I do think affordability needs to be looked at when selling/renting these types of properties*
- *Several small developments of affordable homes are needed, some of which can be outside the 'village envelope'*

There was a clear view that any affordable housing development should be specifically focused on the needs of local people:

- *There is a need for affordable housing in Bassingbourn, both in the private and public sector. But it would be best if this was for local people with ties to the village. This is a priority over large housing. Family housing for village people*
- *If those homes were affordable to young Bassingbourn people not like the Causeway. Too expensive and everybody from outside got houses. I have a granddaughter age 22 born and lived in Bassingbourn, engaged to be married, never stood a chance. Not enough kids*
- *If it was for local young people. I have two daughters 22 and 19 years both want small place of their own, we have lived here 24 years, both children schooled here. My parents and in-laws live here, but the new houses at Windmill Close went all to people with no connection or all on benefits. My girls hold full-time jobs down and have no help to get property. Why should they have babies to get a house. So only if new houses were given to local youngsters.*
- *I really think Bassingbourn needs more homes for local people*
- *These homes must be given to people with a genuine connection to the village. Most of those allocated homes on Windmill Close did not have a good or genuine connection but those who did were not given accommodation. The allocation system is extremely unfair*

It is important to understand the difference between general affordable housing and rural exception site developments. Most affordable housing is allocated on a 'needs basis' and is never intended to be specifically for a local community. Rural exception site developments, in contrast, are intended to address village needs and this is built into the allocation system.¹²

¹² Windmill Close is a rural exception site and discussions with South Cambridgeshire District Council have confirmed that all tenants have a local connection to the parish.

Many respondents stated that their support for an affordable housing development would be dependent on the scale, location and design of any final proposal. Twenty houses was the most popular upper limit in terms of size:

- *No more than 20 houses. Site must be suitable to the village, amenities, etc*
- *A small development of 20 houses for local people only*
- *No more than 20 houses due to High Street problems*
- *Yes, but it needs to be kept small, and must be positioned so that it doesn't add to the current serious traffic congestion in the High Street*

The final location of any development will obviously influence local opinion. There were a number of suggestions about the suitability of various locations. Some of these were based on the need to ameliorate any traffic impacts:

- *Of course, it depends where in the village it is*
- *It depends where it is!*
- *Further development should be on the east side of Bassingbourn to avoid further congestion of the village centre High St which due to the parking situation is certainly often a danger to pedestrians*
- *I would have thought the recent construction of Windmill Way within this village should have sufficed local needs; however I have no objection to a similar development on the former factory site near Tower Close, off the Causeway*
- *Houses to be built where they do not cause more congestion to villages, i.e. on the outskirts not in the centre*
- *We would only be in favour of a small development within the village framework, i.e. Not on greenfield*
- *Depends on location, i.e. not outside village framework, not on flood plain. Also would contribute to already bad traffic problems through and out of village. Only if proved to be necessary. Enough private homes already unsold*

The last two comments concerning the need to avoid building outside of the village framework raise an important issue. Rural exception sites are nearly always adjacent to, but beyond, the village framework. This is important in bringing forward a site where an affordable housing development is economically viable. The difficulties in finding an appropriate site should not be under-estimated.

There were a number of comments about design issues with some respondents taking the opportunity to comment on recent schemes:

- *Development of "affordable housing" should be integrated with the village, where possible within the village framework and mixed with other types of housing. Current planning policies should be adhered to, especially in relation to the size of developments on a single site*
- *Windmill Close is a good example of development I would like to see more of. Butterfield is a bad example of mixed development that I would not want to see in Bassingbourn*
- *In principle YES, but I would be concerned about location and the design of housing. I am impressed by the design and what appears to be a good site at "Windmill Rise", off the Causeway. I'm concerned that the 'housing development' at Butterfield Close/The Causeway which includes 'shared ownership' is, of writing, unsold. Such a "seaside" style of housing looks, at a glance, inappropriate in an inland, rural setting*
- *Mixing private and council does not work. It brings down the look of a street as I have found in my road*
- *Small 'mixed' developments are preferable, to avoid creating local 'ghettos'*

- *I am concerned that so many developments often are suitable for particular groups. Villages work best when old, young, single, couples, families live together*

The contrasting views on the benefits of a mixed scheme incorporating both open market and affordable houses are interesting.

There was concern that the current infrastructure couldn't cope with further development. Again, traffic was the key concern:

- *I would only be in favour if it was only kept to a small development i.e. 25 to 30 dwellings. My objection to anything larger would add very seriously to our already congested High St at peak times, as there is only one road to access and exit the village. This road is used not only by residents but by parents to ship their offspring's to our village college! From far and wide, i.e. cars, buses, lorries delivering to small industrial units outside the village. The congestion is absolutely chaotic during peak times with people parking on the footpaths, tractors, lorries and buses driving up the footpaths to gain an advantage?? 30 dwellings = 60 more cars bear in mind*
- *Providing that due consideration is given to access routes, impact on available village resources, and public transport is improved to cater for the existing and increased population*
- *Consideration should also be given to supporting infrastructure, i.e. Road access. The main roads through Bassingbourn and Kneesworth are already very busy, additional development would compound the issue and should therefore be included in any future housing developments. However more houses means more cars and the current problems with traffic - parking, speed, etc need to be addressed*

Some respondents felt that Bassingbourn's infrastructure deficit was so great that this was sufficient reason to reject an affordable housing development in principle.

- *Not against providing local people with affordable housing but do not think this village is suitable for any more developments, mainly because of traffic, school needs and amenities which are already being at their limits*
- *Affordable homes in South Cambs need to be in villages with sustainable transport links - i.e. Meldreth and Foxton - with their regular rail service, as opposed to Bassingbourn, that has one /two buses per day, and at the wrong times!*
- *The traffic going through Bassingbourn high street cannot get through because it is constantly blocked. Therefore any more property development would only add to the problem*
- *The village is currently struggling. Bassingbourn is a village. If we had wanted to live in a town, we would have moved to Royston. The infrastructure of the village, High street, schools, doctors particularly cannot cope with any more. Everyone I know in the village including teachers and parents share the same opinion*

Other respondents argued there was simply no need for affordable housing developments in Bassingbourn:

- *We already have our fair share of affordable and council homes in this congested village. Try other villages*
- *I am not convinced there is a demand for more housing in the village. There are few jobs here and the lack of public transport (irregular buses) means driving to Royston, for work or the station, or to Cambridge, or elsewhere. More cars mean more traffic issues in the village and more pollution. While limited infill housing in the village is fine, I am unhappy with development on green spaces. Overdevelopment harms the unique village character*
- *We don't need any mini housing estates in the village or traveller sites - we have plenty already*

- *There are already houses on the market for over 6 months without sale. I have seen no argument to suggest that we need to build further houses due to demand outweighing supply. The village community should be protected*
- *There are already empty properties that could accommodate a family. Why build more when there are adequate properties already available. New developments have already been built in Bassingbourn recently*

There was also a view that an affordable housing development would not benefit local people:

- *Windmill Close in Bassingbourn was recently developed/ built for this purpose and now the tenants are from all over the place and are NOT local.*
- *In past 2 years 2 developments already built with prices which don't help locals, some of which still unsold*
- *Just putting new housing without infrastructure is a short-term fix which has been repeated all over the south east. New housing draws new people into the area and I see no evidence it helps local people*
- *Pity they can eventually be sold. Making them no longer affordable and available to people in need*

Again, it is important to reiterate that most open market or affordable housing is not designed to address a specific parish need. A rural exception site has planning conditions attached to ensure it does.

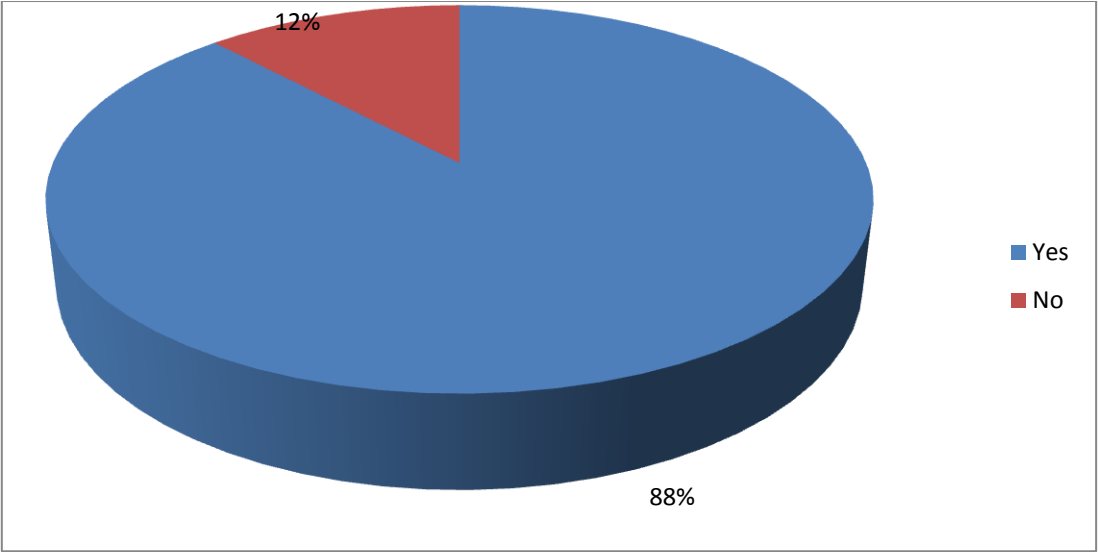
Finally, there were a number of responses focused on the issue of affordability:

- *They need to be affordable*
- *Please define affordable. I earn minimum wage so will never have access to these homes*
- *Rental prices are too expensive, even for very small properties such as mine*
- *In recent small developments the houses do not seem to sell very soon, especially the non-affordable ones*
- *Need to be low cost, safe and affordable*

Suitability of Current Home

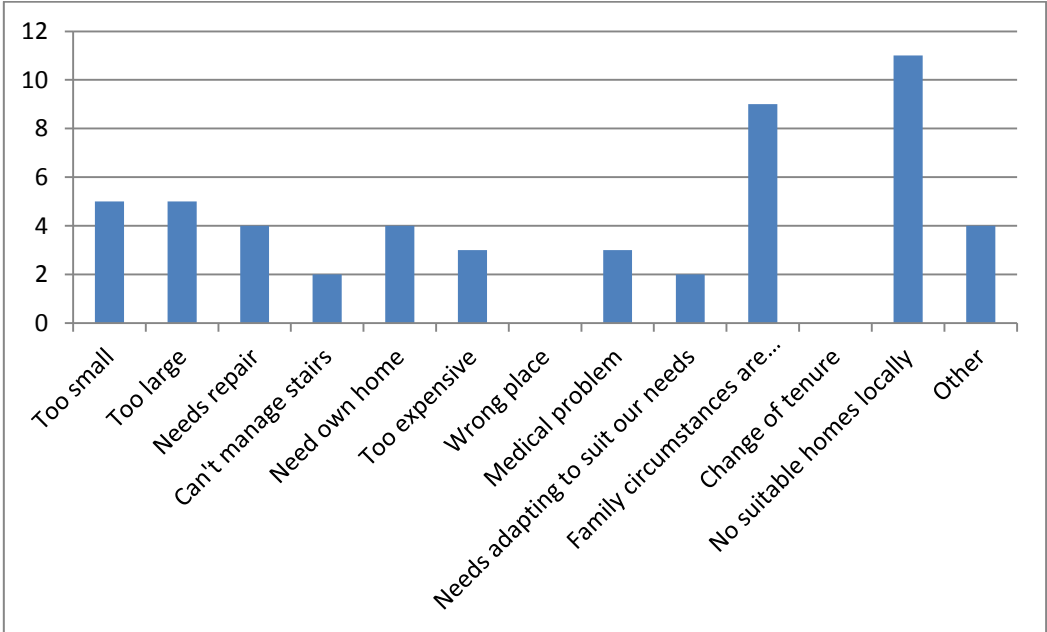
Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 2 shows that 88 per cent of respondents felt their current home is suitable for their household needs, with 12 per cent indicating that their current home is unsuitable for their needs.

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 24 households.

Figure 3: Reasons why current home is unsuitable



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

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 24 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 Bassingbourn-cum-Kneesworth based upon:

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

Following this assessment, 10 households were excluded leaving 14 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 Bassingbourn-cum-Kneesworth. 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 Bassingbourn-cum-Kneesworth

Residence and family connections

Respondents were asked to indicate whether or not they currently lived in Bassingbourn-cum-Kneesworth or whether they had family connections to the village. Thirteen of the 20 households currently live in the village. Table 5 below shows how long these households have resided there. Half have lived in the parish for over 10 years. Eight households stated that they have a family connection to the parish. This is usually their parent(s).

Table 5: Length of time living in the village

	Frequency
Less than 1 year	1
1-5 years	4
5-10 years	1
10-15 years	1
More than 15 years	6
Not stated	1
Don’t live in village	0
Total	14

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. The majority of households are small – three people or less. However, larger households, although small in number, do account for a significant part of the population in housing need.

Table 6: Number of people in the household

	Frequency	No of people
1 person	4	4
2 people	3	6
3 people	2	6
4 people	1	4
5 people	1	5
6 people	2	12
7 people	0	0
Not stated	1	n/a
Total	14 households	37 people

Gender and Age

Respondents were asked to identify the gender and ages of those people who would make up their household. There are more males (19) than females (17). Table 7 shows the age profile. Almost a quarter of the residents would be aged under 16 and over half would be aged under 25. Some of the young adults would remain part of larger family households whilst some would be seeking to establish new households. The survey identified relatively few older people in housing needs. This contrasts with the Housing Register which shows a higher number of people aged over 60 (see Summary and Recommendation).

Table 7: Age profile of residents

	Frequency
Under 16	9
16 - 24 years	12
25 - 29 years	2
30 - 39 years	3
40 - 49 years	5
50 - 54 years	0
55 - 59 years	1
60 - 64 years	1
Over 65 years	0
Not stated	4
Total	37 people

Status

The survey sought to understand the employment status of those indicating a housing need. Table 8 shows that the majority of people are in employment or are students/ children. Nine out of 14 households have at least one person in employment.

Table 8: Status of people in the household

	Frequency
Employed	13
Unemployed	4
Economically inactive	2
Student	6
Child	11
Retired	0
Not stated	1
Total	37 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 Bassingbourn-cum-Kneesworth 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 Bassingbourn-cum-Kneesworth or have a local connection to the Parish. There are 76 households on the Register that meet these criteria. 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 follows¹⁴:

¹⁴Codes 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	76
	21	4		20	16		10	1		4					

Findings from Housing Needs Survey

The Housing Needs Survey conducted in Bassingbourn-cum-Kneesworth identified 14 households in need of affordable housing. Three 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 11 additional households.

Seven 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	7
	4						1			2					

A further four 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	4
				2			1	1							

Conclusion

There are 87 households identified as being in need of affordable housing who either live in, or have a local connection to, Bassingbourn-cum-Kneesworth:

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	87
	25	4		22	16		12	2		6					

Recommendation

To fulfil all current and immediate housing need in Bassingbourn-cum-Kneesworth, 87 new affordable homes would have to be built.

This scale of need is well above the typical scale of rural exception sites developments. The scale of any rural exception site 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, Jephson Housing Association and South Cambridgeshire District Council should help to inform the details of any 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.