

Cambridgeshire ACRE

**Housing Needs Survey Results Report for
Survey completed in Croydon, Arrington and
Hatley Parishes during April 2011**



Local Homes for Local People

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Context and Methodology

In April 2011 Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in Croydon, Arrington and Hatley Parishes. This survey was carried out on behalf of Jephson, an affordable homes provider in partnership with South Cambridgeshire District Council and the Parish Councils in the named parishes.

The aim of this survey was to determine the existing and future levels of affordable housing need in the parishes. Affordable housing is housing made available either for sale or rent, based on the evidence of need, to those people unable to afford housing at market prices. Planning conditions and legal agreements can be used to restrict the occupation of property to people falling within categories of need. Under a traditional, generally points-based, allocation system, the local council will assess an applicant's housing needs, determine their priority, and make an offer of appropriate accommodation to the household with the highest number of points. On rural exception sites, applicants must prove a local connection through family or work.

Survey packs were posted out to all 349 addresses in the Parishes of Croydon, Arrington and Hatley, including all the business addresses on 14 April 2011. The survey packs included a covering letter from the Parish Council (Appendices 1a, b and c), a letter from Cambridgeshire ACRE (Appendix 2), a questionnaire (Appendix 3) and a postage paid envelope for returned forms.

The questionnaire was divided into three sections:

- Part 1 of the survey form contained questions to determine housing need. All households who returned the form completed this section.
- Part 2 of the survey form contained questions on household circumstances.
- Part 3 of the survey form contained questions on housing requirements.
- Parts 2 and 3 were completed by households who are currently or expecting to be in need of housing and who are either currently living in Croydon, Arrington or Hatley Parish or who wish to return to this location.

The closing date for the survey was 30 May 2011. 122 completed forms were returned giving the survey a 35% response rate. Appendix 4 contains tables showing the full results.

Parish Profiles

Croydon is a village in South Cambridgeshire. It is 10 miles (16 km) south-west of Cambridge and immediately west of the A1198 road (the Roman Ermine Street). The population in 2001 was 221 people. The site of the deserted medieval village of Clopton is in Croydon parish, which was formerly known as Croydon-cum-Clopton.

Arrington is the neighbouring village to the east of Croydon and it had a population of 389 at the time of 2001 census. There are 20 listed buildings in Arrington (including the church). Among them are the old post office and shop, nine houses and two milestones along Ermine Street, Wraggs Farmhouse, the Hardwicke Arms Hotel and entrance gates and piers to Wimpole Hall.

The Parish of Hatley lies to the west of Croydon. In 2001, the population of Hatley parish was 205 people. There are two main settlements in the parish, connected by a minor road. Hatley St George consists of a row of houses along the Gamlingay to Croydon road. It has a small shop and post office, a playing field, playground and cricket club. Hatley St George is an 'estate village' - Hatley Park Estate owns nearly all the houses. About a third are used for current and retired estate workers, with the others being rented out. East Hatley is a linear development. Formerly the hamlet was owned by the Master and Fellows of Downing College, Cambridge. Historically, East Hatley housed local farm labourers. Now, as in the rest of Cambridgeshire, few agricultural workers live there.

Current average property prices in Croydon and the surrounding villages are more expensive than the average prices in South Cambridgeshire. With the fluid house market situation prices are changing every month. Table 1 compares average property prices across the county.

Table 1: Average Property Prices, Aug 2011¹

No. of bedrooms	Croydon Parish	South Cambs	Cambridge City	East Cambs	Fenland	Hunts
1	£117,000	£113,000	£136,000	£99,000	£91,000	£105,000
2	£242,000	£188,000	£230,000	£157,000	£140,000	£160,000
3	£308,000	£270,000	£328,000	£213,000	£196,000	£232,000
4	£434,000	£410,000	£426,000	£320,000	£293,000	£334,000

¹ Source: <http://www.nestoria.co.uk>

For a household to be able to purchase a 3 bedroom house (at the price stated above) in Croydon area, a combined income of £77,000 would be required. Over 91% of the population of Croydon earn less than this amount². Further still, over 81% earn less than the amount needed to buy a basic, two bedroom property. The median income in Croydon is £35,800 per annum.

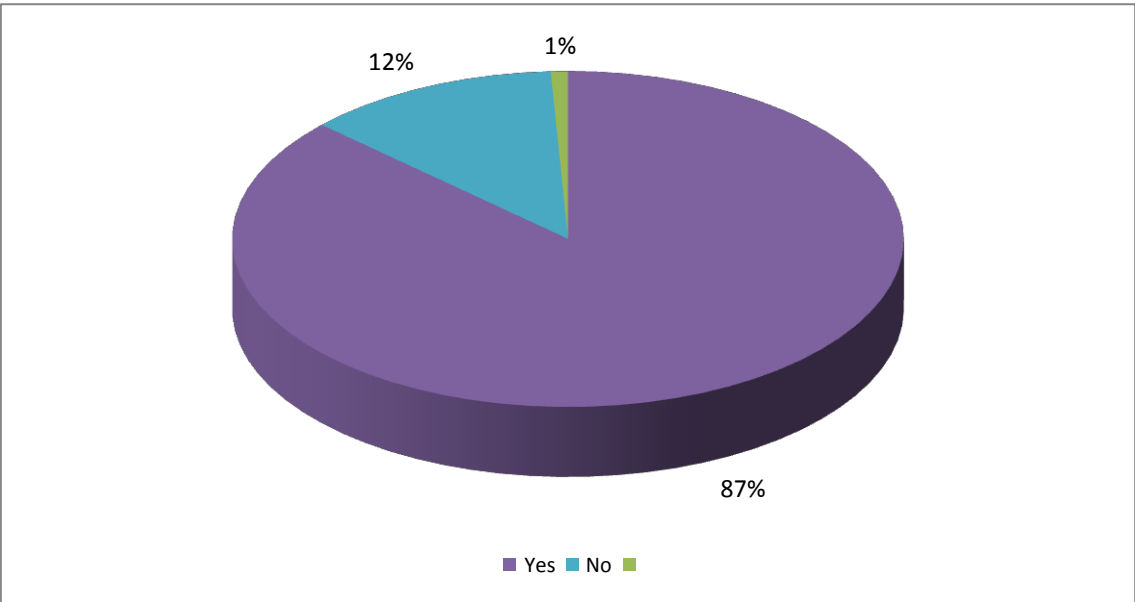
² Source: CACI Paycheck 2009

RESULTS FROM PART ONE – TO ASCERTAIN THOSE IN HOUSING NEED

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 87% of respondents felt their current home was suitable for their household needs, only 12% indicated that their current home is unsuitable for their needs. Just 1% of respondents did not state whether their current home is suitable.

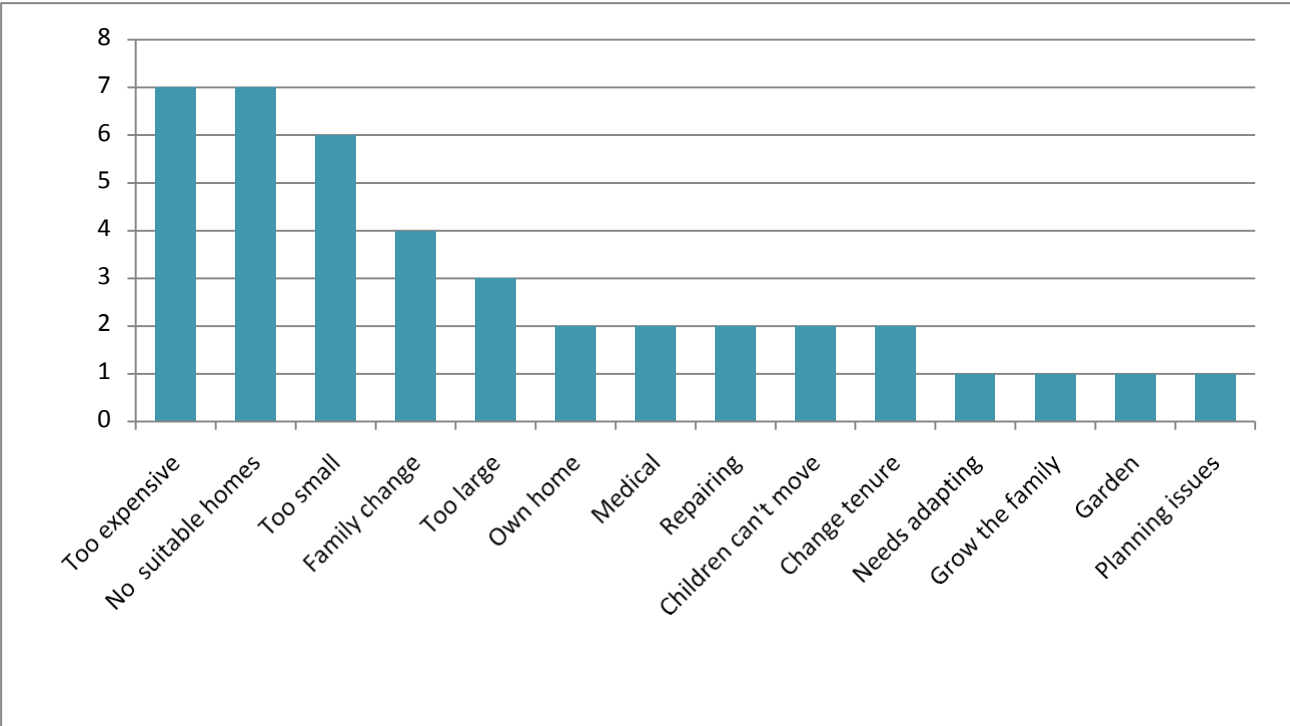
Figure 2: Suitability of current home



The 12% of respondents who indicated that their current home is unsuitable for their needs equates to 15 households. These respondents were asked to indicate the reasons why their home is unsuitable.

Respondents were allowed to give more than one reason for unsuitability, so all responses are recorded. Figure 3 (overleaf) illustrates the reasons respondents gave for their current home being unsuitable.

Figure 3: Reasons why current home is unsuitable



The most frequently quoted reasons for the household’s current home being unsuitable are:

The property is too expensive: The property may be expensive to run and maintain. The heating bills may be expensive and more modern homes may offer cheaper bills if they are better insulated and have more efficient heating systems.

There are 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.

It is too small (overcrowded): The family may have outgrown their current property but are unable to find a suitable property to move into in their village. People usually want to stay in their current village to remain near their family, friends and the local school. They may work nearby.

Changing family circumstances: 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.

The property is too large: As family circumstances change, people no longer require large properties and think about ‘downsizing’ to a more appropriate home. Large homes are expensive to heat and maintain.

The need for independent living: Setting up their own home is a common reason for the current home being unsuitable, for example young people living with their parents who wish to leave home.

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 children cannot afford to move out: Although their children may be grown up and working it may be difficult for them to afford rented or market housing. The average age of the first mortgage is now 38, and first mortgages are now more difficult to secure.

I want to change tenure: This usually arises where the current property is too expensive, either the mortgage or the private rental is proving too expensive. Sometimes the property is secured to employment and there is uncertainty over the future.

The property needs adapting: People's needs change throughout their life. They may face disability at any time in their life which would necessitate a home more suitable for their needs but also wish to remain in the village. People are obliged to stay in properties which are unsuitable for their needs. This could be a reflection of the lack of suitable houses in the village. These people's needs may be better met through a bungalow, but these properties are not always available within the same village.

We want to grow the family: People may want to have children but their current property is unsuitable, usually too small or there is insecurity (especially with privately rented properties) and they want a stable home for their future family.

I need a garden: Some people need a garden for their pets or children. The nearest play area or open space may be far from their home.

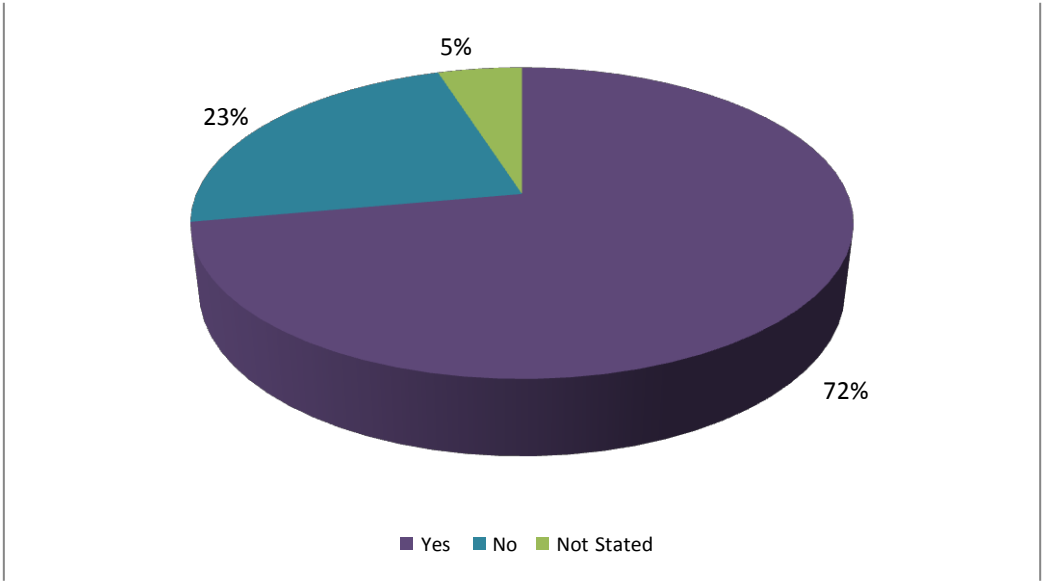
There have been planning permission issues: People may have tried to expand their property but been refused permission and therefore do not have the home they would like.

Views on Affordable Housing Development in Croydon

All respondents were given an opportunity to voice their opinion on the possibility of a small development of affordable homes for local people within the parish of Croydon. 72% of respondents said they would be in favour; 23% stated that they would not be in favour and 5% chose not to state their opinion, or were undecided.

Figure 4 demonstrates that most respondents would be in favour of such a small affordable housing development in Croydon.

Figure 4: Attitude towards affordable housing development



Many respondents chose to include additional comments to qualify their answer. These are included in Appendix 5.

RESULTS FROM PART TWO – TO ASCERTAIN CURRENT HOUSEHOLD CIRCUMSTANCES

Part Two of the Survey was only completed by those respondents who had indicated that their current home was unsuitable for their households needs and who were therefore potentially in ‘housing need’. Responses to Part Two were made on behalf of fifteen households.

Length of time living in Croydon, Arrington or Hatley

Respondents were asked to indicate whether or not they currently lived in the parish being surveyed. All fifteen households responded that they currently live within the parish in question.

Croydon, Arrington and Hatley have clearly been a popular location for many years. Table 2 below shows how long the fifteen households have lived in their respective villages. The data shows that nine of the households have lived in the parish for over 11 years, whilst three other households have lived locally for between 6 and 10 years. The remaining three households have become residents more recently (in the last five years).

Table 2: Length of time living in the village

	Frequency
0-5 years	3
6-10 years	3
11-20 years	5
21-30 years	0
31-50 years	3
51-70 years	1
Over 70	0
Not stated	0
Total	15 households

Family connections to Croydon, Arrington or Hatley

Respondents were asked to indicate whether or not they or another member of their household had family connections to the parishes of Croydon, Arrington or Hatley. Ten stated that they have a family connection to the parish. The other five households have no other family or no family connection to the parish where they live.

Household Composition

Number of people in the house

Respondents were asked about the number of people in their current household. Table 3 shows the frequency of the different household types.

Table 3: Number of people in the household

	Frequency	No of people
1 person	0	0
2 people	6	12
3 people	6	18
4 people	1	4
5 people	0	0
6 people	2	12
Total	15 households	46 people

Age

The age profile of the 46 residents making up the fifteen households is shown in Table 4. This data reveals that the age profile of those stating a housing need is fairly evenly split over all stages of life. The data suggests that children and young adults (under 25 years), are most likely to have a housing need. The second largest group in need of affordable housing are those aged over 65.

Table 4: Age profile of residents

	Frequency
Under 25 years	22
25 - 29 years	0
30 - 39 years	3
40 - 49 years	5
50 - 54 years	5
55 - 59 years	1
60 - 64 years	4
Over 65 years	6
Not stated	0
Total	46

Status

Table 5 which gives data on the employment status of those in housing need provides clear evidence that it is not just those who are unemployed or on benefits who are looking for affordable housing. There are people who are working who are still unable to afford a home suitable for their needs.

Table 5: Status of people in the household

	Frequency
Employed	29
Unemployed	1
Student	3
Child	6
Retired	7
Total	46

Property Type and Size

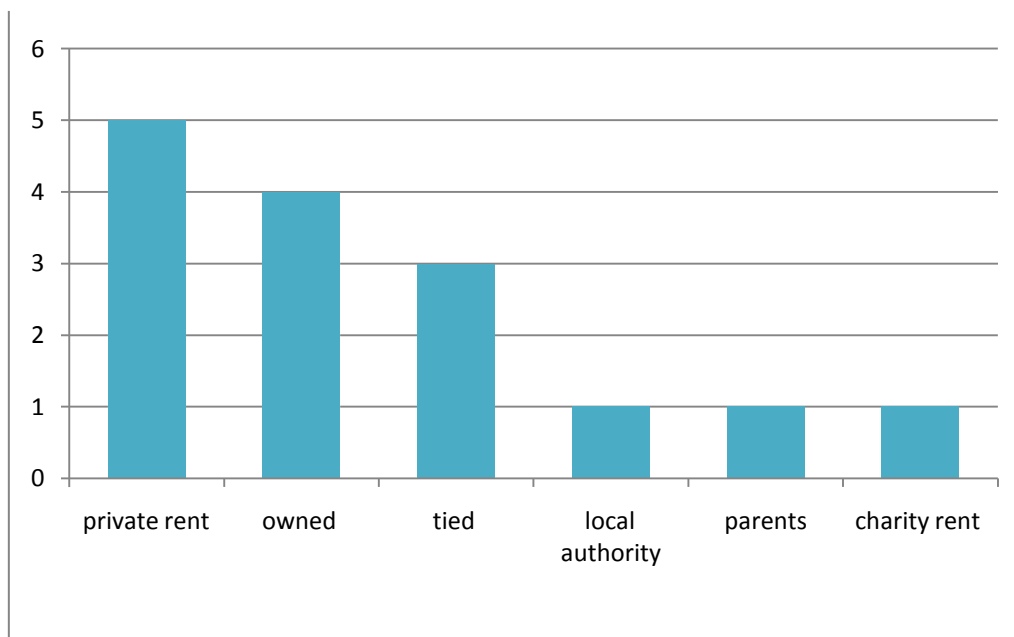
Respondents were asked to provide information on the type and size of property that they currently live in. Of the fifteen households that responded, eleven indicated that they currently live in a house, two live in flats and two in bungalows.

The properties occupied include 2 bedroom properties (ten); 1 bedroom properties (two); 3 bedroom properties (one); 4 bedroom properties (one); and 5 bedroom properties (one).

Property Tenure

Respondents were asked to indicate who owns their current home. Figure 5 displays the results. The majority of households (5 households) currently rent their home from a private landlord. Four own their own home. Three live in properties tied to their employment. There is one local authority owned household, a further one lives with their parents. One household rents from a charitable organisation.

Figure 5: Current Property Tenure



RESULTS FOR PART THREE: TO ASCERTAIN HOUSEHOLD REQUIREMENTS

Fifteen households indicated that they are looking for a property better suited to their needs in Croydon and completed Part Three of the survey form. All of those in need of an affordable property were willing to live in Croydon.

Property Type and Size

The preferred type of property for eleven of the respondent households is a house. Two require a flat and a further two need to live in a bungalow.

Respondents were then asked the size of property required. The results can be seen in Table 6. Although the most popular request is for 2 bedroom properties (ten households), there is also a desire for 1 bedroom (two households), 3 bedroom (one household) and 4 bedroom properties (one household). One household requires a 5 bedroom property.

Table 6: Size of property required

	Frequency
1 bedroom	2
2 bedroom	10
3 bedroom	1
4 bedroom	1
5+ bedroom	1
Total	15 households

Property Tenure

Respondents were asked to indicate their preferred tenure. Ten households would prefer to rent from a Housing Association. Four households would prefer to buy on the open market.

One household would like to purchase a home in shared ownership with a Housing Association. This is where the household can buy a percentage of the value of the property, e.g. from as little as 20%, and pay for this through a mortgage. The remaining percentage is owned by a Housing Association and a weekly rent is paid on the share not owned. The maximum percentage that can be owned is 80% so that the property always remains available as affordable housing and can never be sold on the open market.

Household Composition

The survey sought to understand the gender, age and status of those who would live in the proposed households.

Number of people who will make up the household

Table 7 sets out the number of people making up each household. Of those seeking a property, the most popular would be 2 person households.

Table 7: Number of people in the household

	Frequency	No of people
1 person	3	3
2 people	10	20
3 people	0	0
4 people	1	4
5 people	0	0
6 people	1	6
Total	15 households	33 people

Age

Respondents were asked to identify the ages of those people who would make up their household. Table 8 captures the results.

Table 8: Age profile of residents

	Frequency
Under 25 years	12
25 - 29 years	0
30 - 39 years	2
40 - 49 years	4
50 - 54 years	4
55 - 59 years	1
60 - 64 years	4
Over 65 years	6
Total	33 people

These results indicate that the majority of the new properties would be occupied by people from the younger end of the age spectrum, including 10 couples. This bodes well for the future sustainability of the parish as these people will hopefully use the local services, such as shops, schools, village halls and sports facilities, which all rely on varied user groups.

Status

The survey sought to understand the employment status of those seeking a new home. Table 9 outlines the results and shows all of those seeking a more affordable home are either in employment, are retired or are students or children.

Table 9: Status of people in the household

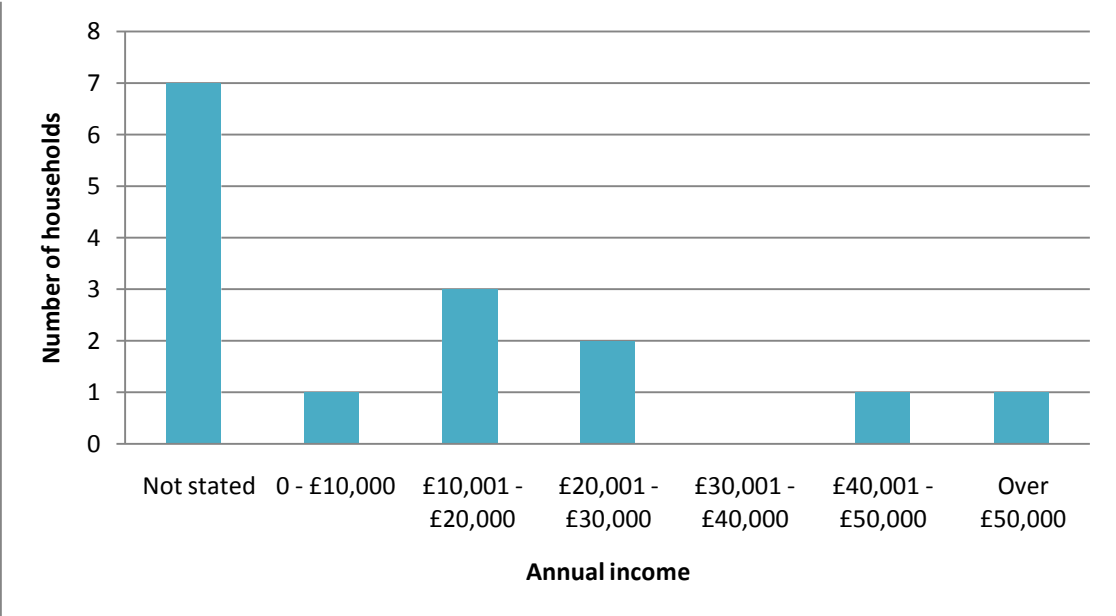
	Frequency
Employed	17
Unemployed	0
Student	2
Child	6
Retired	8
Total	33 people

Local Income Levels and Affordability

When planning Affordable Housing schemes it is helpful to understand what those indicating a housing need can afford and, with this in mind, respondents were asked to provide details of their proposed household’s annual gross household income.

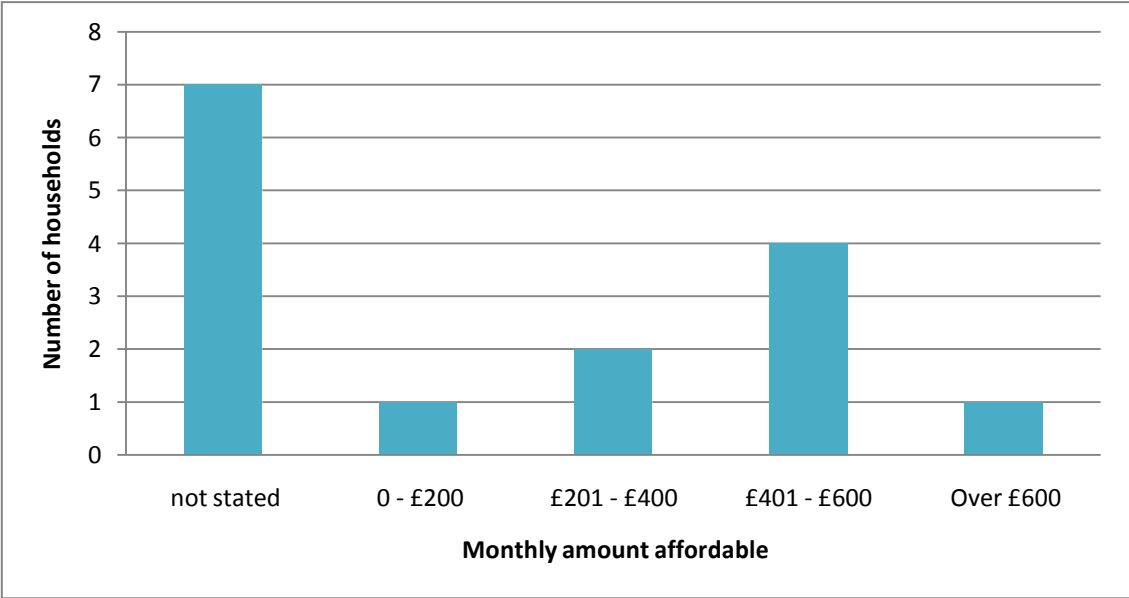
Figure 6 displays the results for the fifteen respondent households. Three of the respondent households have a combined income of £10,001 to £20,000 per year; two had an income of £20,001 to £30,000. One earns less than £10,000 a year and a further one earns £40,001 to £50,000. One household earns over £50,000 a year. Seven households did not state their income or were unsure of their future earning potential.

Figure 6: Combined household income



Respondents were also asked to indicate the maximum monthly payment their planned household could afford for housing. Figure 7 below shows that four of the households could afford to spend £401 - £600 per month on housing. Two could afford £201 - £400. One could afford less than £200 a month and a further one could afford over £600 a month. Seven did not state an amount or were unable to state what they would be able to afford in the future.

Figure 7: Maximum monthly payment available for housing



Buying on the Open Market

Four of the households who indicated a housing need stated that they would like to purchase a home on the open market.

Table 10 overleaf shows the most recent house price data³ for Croydon for various sizes of dwelling and indicates the annual income that would be required in order to be able to afford the mortgage on such a property.

³ Source: www.nestoria.co.uk

Table 10: House price data for Croydon (June 2011)

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	£117,000	£29,250	£29,250	£2,440
2	£242,000	£60,500	£60,500	£5,040
3	£308,000	£77,000	£77,000	£6,420
4	£434,000	£108,500	£108,500	£9,040

A household's ability to buy is also dependent on them having saved an appropriate deposit, as most mortgage lenders will now only lend up to 75% of the property value. Each household who responded to the survey was also asked to state the maximum deposit they could afford to put down on a property.

An assessment was carried out for each household who had filled in sufficient details on their survey form. Of the four households stating a wish to buy on the open market, all four had a sufficient deposit and income to afford their desired property.

Buying in Shared Ownership

If people cannot afford to buy on the open market, they might qualify for shared ownership. For those who would like to own their own property but who are unlikely to be able to afford to do so, buying in shared ownership remains a more affordable option for getting on the property ladder.

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 25% deposit. Rent would be paid on the unsold equity at between 2.5% - 2.75%.

A small service charge also needs to be added.

Table 11 estimates shared ownership affordability using known Croydon house price data⁴.

⁴ Source: www.nestoria.co.uk

Table 11: Shared ownership in the Croydon area⁵

No. of bedrooms	House Price	25% share	Deposit required (assume 20% required)	Total Costs per Month	Annual joint household income required
1	£117,000	£29,250	£5,850	£450	£16,200
2	£242,000	£60,500	£12,100	£900	£32,350
3	£308,000	£77,000	£15,400	£1,135	£40,900
4	£434,000	£108,500	£21,700	£1,600	£57,225

One household stated that they might be interested in buying a home in shared ownership but on assessing the information given they do not have the income and deposit to be able to do so. Their only option is to rent an affordable house.

Renting

Ten households said they would prefer to rent a property and all of those expressed a preference for rental through a Housing Association.

Table 4 compares the typical monthly rental cost of a Housing Association property with a privately rented property.

Table 4: Typical rental costs

No. of Beds	Private Monthly Rent ⁶	Current Housing Association Monthly Rent ⁷	Future Housing Association Monthly Rent under proposals for 80% Private Rent
1 (or bedsit)	£589	£340	£471.20
2	£734	£400	£587.20
3	£877	£480	£701.60
4	£1,137	£520	£909.60

⁵ Source: www.nestoria.co.uk

⁶ Source: Figures used have been supplied by SDCDC, August 2011

⁷ Source: Figures used are from HomeBuy Magazine, August 2011

PART THREE: SUMMARY AND RECOMMENDATIONS

Summary and Recommendation

This report has been informed by primary data (people who responded to the survey stating that they have a housing need) and secondary data, such as the ratio of local house price to local income, the demographics of the local population and the local housing register.

It is this report's conclusion that a significant affordable housing need has been found in the Parishes of Croydon, Arrington and Hatley.

Pre-existing evidence from the Housing Register

The local Housing Register was searched for households in need of affordable housing with a local connection to either Croydon, Arrington or Hatley. There are 21 households on the Register that meet this criterion.

The properties that would need to be built and then let out through a Housing Association 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	21
3	3	1	2	1	6		4			1					

Findings from Housing Needs Survey conducted in April 2011

The Housing Needs Survey conducted in April 2011 indicated 11 households in need of affordable housing (after those who could afford to purchase their desired property had been discounted). Two of these households are already registered on the Housing Register and so have been removed from the results, reducing the need identified through the survey to nine additional households.

All of these households require properties available for rental through a Housing Association. The properties needed 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
3	1	1			3					1					

Conclusion

There is therefore a need for a Housing Association to build and let out the following types of property:

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	30
6	4	2	2	1	9		4			2					

Recommendation

To fulfil all current and immediate housing need in Croydon, Arrington and Hatley, 30 new affordable homes need to be built.

It is therefore recommended that the size of any development in Croydon would need to adhere to the Planning Policy contained within the Local Development Framework for South Cambridgeshire on rural exception sites. Ongoing consultation between the Parish Council and Jephson should help to inform this decision.

Appendix 1a: Covering letter from Croydon Parish Council

Croydon Parish Council

Clerk to the Council

Mrs M J Burling
28 Croydon Road
Arrington
Royston
Herts
SG8 0DJ

Phone/Fax 01223 207913
E-mail: croydonpc@totalise.co.uk

Chairman: Mr G Wheeler

14 April 2011

Dear Parishioner

Croydon - Housing Needs Survey

The Parish Council requests your support by completing and returning the attached survey.

The Parish Council is concerned that there appears to be a shortage of affordable housing for **local** people within Croydon. Council is therefore pleased to support Cambridgeshire ACRE's offer to undertake this important survey which has been designed to establish local people's opinions on the level of need within the village.

This is an opportunity for you to express your views and/or highlight your needs. To ensure that all views are taken into consideration it is important that everyone completes the form regardless of personal need.

The information you provide is confidential. The Parish Council will not see the completed forms and will not have access to any information about individuals or individual households. A good response to this Survey will send a clear message to the Parish and District Council on the needs of the Village.

Thank you in advance for your time and assistance with this important initiative. The results will be reported at a future Parish Council meeting.

Yours sincerely

Marian Burling

Marian Burling (Mrs)
Croydon Parish Clerk

Appendix 1b: Covering letter from Arrington Parish Council

Clerk: Mrs Sally Walmesley
Chairman: Mr Derek Footman

Redwood Lodge
South Street, Litlington
Nr Royston
Herts
SG8 0QR
Tel: 01763 852137
E-mail: sally.walmesley@btinternet.com

14 April 2011

Dear Parishioner

Arrington – Housing Needs Survey

The Parish Council requests your support by completing and returning the attached survey.

The Parish Council is concerned that there may be a shortage of affordable housing for **local** people within Arrington. It is therefore pleased to support Cambridgeshire ACRE's offer to undertake this important survey which has been designed to establish local people's opinions on the level of need within the village.

This is an opportunity for you to express your views and/or highlight your needs. To ensure that all views are taken into consideration it is important that everyone completes the form regardless of personal need.

The information you provide is confidential. The Parish Council will not see the completed forms and will not have access to any information about individuals or individual households.

A good response to this Survey will send a clear message to the Parish and District Council on the needs of the village.

Thank you in advance for your time and assistance with this important initiative. The results will be reported at a future Parish Council meeting.

Yours sincerely,

Sally Walmesley

SALLY WALMESLEY

Appendix 1c: Covering letter from Hatley Parish Council

Hatley Parish Council

Clerk to the council: Leanne Bacon, 55 Fairfield, Gamlingay, Beds, SG19 3LG

Tel – 01767 650477

Email – parish-clerk@hatley.info

14 April 2011

Dear Parishioner

Croydon, Arrington and Hatley – Housing Needs Survey

The Parish Council requests your support by completing and returning the attached survey.

The Parish Council is concerned that there may be a shortage of affordable housing for **local** people in Croydon, Arrington and Hatley. It is therefore pleased to support Cambridgeshire ACRE's offer to undertake this important survey which has been designed to establish local people's opinions on the level of need within the villages of Croydon, Arrington and Hatley. Any resulting development would be in Croydon, but would it be for the benefit of all 3 villages.

This is an opportunity for you to express your views and/or highlight your needs. To ensure that all views are taken into consideration it is important that everyone completes the form regardless of personal need.

The information you provide is confidential. The Parish Council will not see the completed forms and will not have access to any information about individuals or individual households.

A good response to this Survey will send a clear message to the Parish and District Council on the needs of these villages.

Thank you in advance for your time and assistance with this important initiative. The results will be reported at a future Parish Council meeting.

Yours sincerely,



Leanne Bacon

Clerk to the Parish Council

For and on behalf of Hatley Parish Council

Appendix 2: Introductory letter from Cambridgeshire ACRE

14 April 2011

The Householder

Dear Householder

Croydon - Arrington - Hatley – Housing Needs Survey

The Parish Councils have asked us to carry out an independent survey of housing need in the Parish. The aim of the survey is to identify whether there is a shortage of housing for local people, who cannot afford to rent or buy a suitable home at current prices. Examples are:

- People already living in the parish but who are living in unsuitable housing, for example, those who have a growing family or special needs.
- People wishing to remain in the village for reasons of social/family support networks.
- People whose work provides important services and who need to live close to the local community.

This survey is very important and will also give you an opportunity to tell us what you think about housing in your village and inform decisions about affordable housing in your village. So even if you are already on the Housing Register, or have registered with Home-Link, please complete the form to let us know your current requirements and to give a better assessment of the housing situation in your Parish.

If the survey finds there is a need for more affordable housing, then a small affordable housing development could be considered. This would provide low cost housing for rent or shared ownership. Priority for these homes would go to local people with a strong connection to the village. A full report on the survey findings will be shared with the Parish Council in due course.

Parishioners are asked to indicate their housing need and where they would be prepared to live. At the moment, any housing would be built in Croydon but it is important that you tell us what your needs are.

In order to help us, please complete the enclosed questionnaire and return it in the pre-paid envelope provided by 30 May 2011. Additional copies of the survey can be sent to people who live elsewhere but who have a strong local connection to the village and require housing – just let us know their contact details so we can send it to them.

Yours sincerely



Catherine Shilton

Rural Housing Enabler

e-mail catherine.shilton@camsacre.org.uk

phone 01353 865037

Encs

Appendix 3: Housing Needs Survey (Croydon example shown)

LOCAL HOMES FOR LOCAL PEOPLE HOUSING NEEDS SURVEY FOR CROYDON

This survey is being carried out to assess current and future housing need in Croydon. Your Parish Council is working with Cambridgeshire ACRE's Rural Housing Enabler to co-ordinate and subsequently act upon the results. The results will help decide the type and number of houses of affordable housing to be provided in the parish so it is important that as many people as possible complete the questionnaire and return it in the envelope provided.

It is important to note that the survey is intended to highlight all those current and future households who cannot afford to rent or buy a home on the open market. If you are not sure whether you can afford a home, please fill in as many details as possible so that your suitability can be assessed.

- This survey should be completed by all households. Even if you are already on the Housing Register or have applied to Home-Link or Sanctuary Hereward.
- A form needs to be completed for each new household. So if you are a family, just one form needs to be completed. If you have two adult children in your house who would each need a new home, then each of those adult children must complete a form. Please contact me for further copies.

We also need to cover the requirements of those who no longer live in the survey area but who would like to return to live in the Parish for family or work reasons. Further copies can be obtained by calling Catherine Shilton on 01353 865037. Please return completed forms as soon as possible in the enclosed pre-paid envelope.

All information provided will be treated in the strictest confidence and you do not have to provide your personal details if you do not wish. However, if you do complete them, we will be able to contact you regarding any possible housing scheme that results from this survey.

Frequently asked questions

Small is defined by the District Council. The size of the development (if any) is determined by the number of people who respond to the survey as being in housing need. It is impossible to know the figure in advance.

Local - only people from Croydon have been sent a survey. A local connection would be through living in Croydon already, through family (parents or children usually) or through having worked in Croydon for a number of years. Local people would have priority over people from the next village for example.

Location – will be on brownfield land (usually former agricultural land) outside the development boundary but close to existing dwellings.

PERSONAL DETAILS

NAME: (MR/MRS/MS/OTHER) _____

ADDRESS: _____

TELEPHONE: _____

EMAIL: _____

DATA PROTECTION

The organisation processing your data is Cambridgeshire ACRE, who is registered with the Information Commissioner's Office, under the Data Protection Act 1998, for the purpose of processing personal data in the performance of its legitimate business. Any personal details collected will be held in accordance with Data Protection legislation. Further information relating to the Data Protection Act 1998 can be sent to you on request. If you have concerns about the processing of your personal data by Cambridgeshire ACRE you may contact the Information Commissioner's Office at Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.

The information you supply will be used to produce a statistical report identifying the level and type of housing need in your village. You do not have to identify yourself if you do not want to and we do not expect you to sign your form. Your answers will not be used for any other purpose.

PART ONE – HOUSING NEED

Please indicate whether you or a member of your household (e.g. older children or other dependents) are in housing need by answering *either* Question 1a *or* Question 1b.

Question 1a - My current home is unsuitable for my household.

Yes

If yes, please tick all boxes that apply to you:

It is too small (overcrowded)

It is too expensive

It is too large

It is in the wrong place

It needs repairing

I have a medical problem

I can longer manage the stairs

It needs adapting to suit our needs

I need my own home

Family circumstances are changing

Other:

I want to move but there are no suitable homes available locally

Question 1b - My current home is suitable for my household.

Yes

We are interested in all community members' views on possible housing development. Please answer Question 2 to give your opinion.

Question 2 - Would you be in favour of a small development of affordable homes for local people?

Yes

No

Please add any comments you would like to make here:

If you answered 'Yes' to Question 1a (you are in need of a new home), please continue and complete Parts 2 and 3.

If you answered 'Yes' to Question 1b (you do not need to change your home), please stop at the end of Part 1 and return the form to us in the pre-paid envelope which is included with this survey.

PART TWO – HOUSEHOLD CIRCUMSTANCES

Question 3a - Do you live in Croydon?

Yes

No

Question 3b - If yes, how long have you lived in Croydon?

yrs

mths

Question 4 - Do you or another member of your household have family in Croydon, e.g. parents, children or cousins?

Yes

No

Please specify connection:

Question 5 - Do you know someone who used to live in Croydon but now lives elsewhere because they cannot afford to live locally?

Yes

No

Question 6 - Please provide details of everyone living in your home at present, including yourself.

Relationship to self, e.g. partner, son	Gender	Status	Age							
	Male / Female	Employed / Unemployed / Student / Child / Retired	Under 25	25-29	30-39	40-49	50-54	55-59	60-64	65+
Self										

Question 7 - What type of property do you currently live in?

Type	1 bed	2 bed	3 bed	4 bed	5+ bed
House					
Flat/maisonette/apartment/bedsit					
Sheltered/retirement housing					
Bungalow					
Caravan/mobile home/temp. structure					
Tied accommodation					
Other (please specify)					

Question 8 – What are your current living arrangements?

Live with parents	<input type="checkbox"/>	Rented from a Housing Association	<input type="checkbox"/>
Rented from Local Authority	<input type="checkbox"/>	Live in tied accommodation	<input type="checkbox"/>
Rented from a private landlord	<input type="checkbox"/>	Shared ownership (part owned/rented)	<input type="checkbox"/>
Owned with a mortgage	<input type="checkbox"/>	Other (please specify below)	<input type="checkbox"/>
Owned without a mortgage	<input type="checkbox"/>		<input type="checkbox"/>

Question 9 – If you would like to tell us more about your reasons for needing to move, please give brief details here.

PART THREE – HOUSEHOLD REQUIREMENTS

Question 10 - What type of property are you looking for?

(Please tick the kind of property that would best suit your needs)

Type	1 bed	2 bed	3 bed	4 bed	5+ bed
House					
Flat/maisonette/apartment/bedsit					
Sheltered/retirement housing					
Bungalow					
Property suitable for wheelchair user					
Caravan/mobile home/temp. structure					
Other (please specify)					

Question 11 - Do you or another member of your household require special adaptations to be made to your property in order to meet special needs?

Yes No

If Yes, please specify:

Question 11 a – For home owners only who need sheltered or adapted accommodation.

Yes No

Would you be interested in a scheme where you can sell your house as it stands, to a Housing Association?

There would be extra help to move into sheltered scheme or specially designed housing suitable for your needs, which would be bought in shared ownership by you and a Housing Association.

This will inform the survey whether there is sufficient demand for this new type of scheme in the village.

Question 12 - Are you looking to:

Rent from a private landlord
Buy on the open market

Rent from a Housing Association
Buy in shared ownership ^{Note 1}

Note 1: Shared ownership is where the household can buy a percentage of the value of the property, e.g. from as little as 25%, and pay for this through a mortgage. The remaining percentage is owned by a Housing Association and a weekly rent is paid on the share you do not own. The maximum percentage that can be owned is 80% so that the property always remains available as affordable housing and can never be sold on the open market.

Question 13 - Who would be in the new household?

Relationship to self, e.g. partner, son	Gender	Status	Age							
	Male Female	Employed / Unemployed / Student / Child / Retired	Under 25	25- 29	30- 39	40- 49	50- 54	55- 59	60- 64	65+
Self										

When planning Affordable Housing schemes it is helpful to understand what people can afford. You are reminded that all information will be reported anonymously.

Question 14 - What is your planned household's combined annual salary (before tax and to the nearest thousand pounds)? £ _____

Question 15 - What is the maximum monthly payment your planned household can afford for housing (to the nearest hundred pounds)? £ _____

Question 16 - What is the maximum initial payment you can afford as a deposit on a property? £ _____

Question 17 – Are you currently eligible for benefits? Yes No

If Yes, please specify which type of benefits you are eligible for:

Question 18 - Which of the following actions, if any, have you already taken?

Completed a housing register application form with a local authority? Yes No

If no, please note that to be eligible for housing resulting from any local scheme, you must be registered with the local authority.

The Local Authority for Croydon is South Cambridgeshire District Council. They can be contacted in the following ways:

South Cambridgeshire District Council.
For general housing enquiries contact
01954 713055 (8.30am - 5.00pm Mon – Thurs, 8.30am - 4.30 pm Friday)
email: housing.advice@scambs.gov.uk
fax: 01954 713123

Home-Link, the choice based lettings system can be contacted on
08450 450 051 (8am to 8pm, Monday to Saturday (except bank holidays)
email: cbl@scambs.gov.uk

By internet

If you have access to the internet you can apply online through the East Cambridgeshire District website, through the Housing option.
Or go directly to the Home-Link website
<http://www.home-link.org.uk>

Looked at privately rented accommodation in the area. Yes No

Looked at open market housing in the area. Yes No

Investigated whether you could obtain a mortgage. Yes No

**Thank you for taking the time to complete this survey.
Please return it in the pre-paid envelope provided by 30 May 2011.**

If you do not have the envelope for any reason then you can use the following address for free:

**Cambridgeshire ACRE
Freepost Ang 10698
Ely
CB6 1YA**

Appendix 4: Tables showing the Full Results

Part 1 - Housing Need

Q1a: My current home is suitable for my household	Frequency	Valid Percentage
Yes	106	87
No	15	12
Not stated	1	1
Total	122	100

Q1a: Reasons for unsuitability	Frequency
The property is too small	6
The property is too large	3
We want to grow the family	1
The property needs a bathroom	0
The property needs adapting	1
Too expensive	7
The garden is a problem	1
No suitable homes locally	7
I have medical problems	2
I need my own home	2
I have to share with other households	0
The heating needs changing	0
Family needs are changing	4
The property needs repairing	2
The children cannot afford to move out	2
I want to change tenure	2
Getting planning permission is a problem	1
Total	41

Q2: Would you be in favour of a small development of affordable homes for local people? All	Frequency	Valid Percentage
Yes	88	72
No	28	23
Not stated	6	5
Total	122	100

Q2: Would you be in favour of a small development of affordable homes for local people? Croydon only	Frequency	Valid Percentage
Yes	25	66
No	12	32
Not stated	1	3
Total	38	100

Q2: Would you be in favour of a small development of affordable homes for local people? Arrington only	Frequency	Valid Percentage
Yes	43	83
No	9	17
Not stated	0	0
Total	52	100

Q2: Would you be in favour of a small development of affordable homes for local people? Hatley only	Frequency	Valid Percentage
Yes	20	71
No	7	25
Not stated	1	4
Total	28	100

Part 2 - Household Circumstances

Q3a: Do you live in Croydon, Arrington or Hatley Parishes?	Frequency
Yes	15
No	0
Not stated	0
Total	15

Q3b: If yes, how long have you lived in Croydon, Arrington or Hatley Parishes?	Frequency
0-5 years	3
6-10 years	3
11-20 years	5
21-30 years	0
31-50 years	3
51-70 years	1
Over 70	0
Not stated	0
Total	15

Q4: Do you or another member of your household have family connections to Croydon, Arrington or Hatley Parishes?	Frequency
Yes	10
No	5
Not stated	0
Total	15

Q5: Do you or another member of your household work in Croydon, Arrington or Hatley but live elsewhere because you cannot afford to live locally?	Frequency
Yes	7
No	8
Not stated	0
Total	15

Q6(i): Please provide details of everyone living in your home at present, including yourself. [Gender]	Frequency
Male	23
Female	23
Not stated	0
Total	46

Q6(ii): Please provide details of everyone living in your home at present, including yourself. [Status]	Frequency
Employed	29
Unemployed	1
Student	3
Child	6
Retired	7
Not stated	0
Total	46

Q6(iii): Please provide details of everyone living in your home at present, including yourself. [Age]	Frequency
Under 25 years	22
25 - 29 years	0
30 - 39 years	3
40 - 49 years	5
50 - 54 years	5
55 - 59 years	1
60 - 64 years	4
Over 65 years	6
Not stated	0
Total	46

Q7(i): What type of property do you currently live in? [Type]	Frequency
House	11
Flat/maisonette/apartment/bedsit	2
Bungalow	2
Sheltered/retirement housing	0
Bungalow with wheelchair access	0
Caravan/mobile home/temporary structure	0

Other	0
not stated	0
Total	15

Q7(ii): What type of property do you currently live in? [Number of bedrooms]	Frequency
1 bed	2
2 beds	10
3 beds	1
4 beds	1
5 beds	1
not stated	0
Total	15

Q8: Who owns the property you live in?	Frequency
Live with parents	1
Rented from Local Authority	1
Rented from a private landlord	5
Owned with or without a mortgage	4
Rented from a Housing Association	0
Live in tied accommodation	3
Shared ownership (part owned/rented)	0
Rented from a charity	1
Not stated	0
Total	15

Q9: If you would like to tell us more about your reasons for needing to move, please give brief details here.

Analysed manually, as free format response allowed.

Part 3 – Housing Requirements

Q10(i): What type of property are you looking for? [Type]	Frequency
House	11
Flat/maisonette/apartment/bedsit	2
Sheltered/retirement housing	0
Bungalow	2
Bungalow with wheelchair access	0
Caravan/mobile home/temporary structure	0
Other	0
Not stated	0
Total	15

Q10(ii): What type of property are you looking for? [Number of bedrooms]	Frequency
1 bed	2
2 bed	10
3 bed	1
4 bed	1
5+ bed	1
Not stated	0
Total	15

Q11: Are you looking to:	Frequency
Rent from a private landlord	0
Buy on the open market	4
Rent from a housing association	10
Buy in shared ownership	1
New sheltered scheme	0
Total	15

Q12(i): Who would be in the new household? [Gender]	Frequency
Male	14
Female	19
Not stated	0
Total	33

Q12(ii): Who would be in the new household? [Status]	Frequency
Employed	17
Unemployed	0
Student	2
Child	6
Retired	8
Not stated	0
Total	33

Q12(iii): Who would be in the new household? [Age]	Frequency
Under 25 years	12
25 - 29 years	0
30 - 39 years	2
40 - 49 years	4
50 - 54 years	4
55 - 59 years	1
60 - 64 years	4
Over 65 years	6
Not stated	0
Total	33

Q13: When planning Affordable Housing schemes it is helpful to understand local income levels. Please state combined household income (before tax).	Frequency
Not stated	7
0 - £10,000	1
£10,001 - £20,000	3
£20,001 - £30,000	2
£30,001 - £40,000	0
£40,001 - £50,000	1
over £50,000	1
Total	15

Q14: What is the maximum monthly payment your planned household can afford for housing?	Frequency
not stated	7
0 - £200	1
£201 - £400	2
£401 - £600	4
Over £601	1
Total	15

Q15: What is the maximum initial payment your planned household can afford as a deposit on a property?	Frequency
not stated	7
0 - £9,999	5
£10,000 - £19,999	1
£20,000 - £29,999	1
£30,000 - £39,999	0
£40,000 - £49,999	0
Over £50,000	1
Total	15

Q15: What is the maximum house price affordable? (3x income + deposit)	Frequency
not stated	5
0	0
£1 - £50,000	4
£50,001 - £100,000	2
£100,001 - £150,000	1
£150,001 - £200,000	2
Over £200,000	1
Total	15

Q16(i): Actions taken – completed a housing register application form	Frequency
Yes	7
No	8
Not stated	0
Total	15

Q16(ii): Actions taken – looked at privately rented accommodation in the area	Frequency
Yes	7
No	8
Not stated	0
Total	15

Q16 (iii): Actions taken – looked at open market housing in the area	Frequency
Yes	9
No	6
Not stated	0
Total	15

Q16(iv): Actions taken – investigated whether you could obtain a mortgage	Frequency
Yes	4
No	11
Not stated	0
Total	15

Appendix 5 – Comments on the possibility of a small development of affordable homes in Croydon parish

The following list shows all the comments made in response to the question “Would you be in favour of a small development of affordable homes for local people?”

Croydon

- Depends on the location.
- Yes, if a real need is established.
- Only if it were sold to local people.
- Only 1 or 2 bedroom starter homes for locals only - not buy to let.
- Every town and village should develop affordable homes for local people.
- Yes in principle, but all depends on location, number of homes, design etc.
- Yes, however I think that Croydon has little to offer as no decent transport or shop.
- I think because the village is very small and doesn't have a shop etc it wouldn't be suitable.
- My children need homes, in their twenties, can't afford to buy and they will shortly be homeless when this house is sold.
- This survey doesn't take into account the young adults who have been brought up here and would like to stay in the village in affordable housing.
- I believe it is vital that local people have the opportunity to move into affordable housing when they wish to maintain close links with locality and family.
- Only if it was 2 or 3 houses at a time. For local people means profits on resale go back to local council to repair / build a few more. All development should be limited at any one time i.e. not 40 houses suddenly!
- Unless people can afford cars they are stuck. We have no shops or Post Offices for miles and we have no bus services to Royston - we've lived here nearly 40 years and we find it difficult to shop, especially in winter.
- Croydon is a beautiful, tiny, rural hamlet with lovely views / fields all around. I understand the need for affordable homes for local people but it seems a shame to build on farmland. Eventually, the whole of the south-east will be built up.
- Provided that appropriate facilities are also provided e.g. Parking, play areas, education, shopping. Not everyone can afford to run a car, so would be cut off and isolated from facilities if public transport is not also improved. The young people who say they need housing usually prefer the facilities a town can provide for them and are bored and lonely in the countryside.

Arrington

- Yes in favour.
- Yes, but not in this road.
- No services in the village / hamlet.
- Dependent upon location, size and suitability.
- Subject to suitable location and design / style.
- As long as any development really is for affordable homes.
- The big problem in this village is finding suitable land to build on.
- No, we work hard to live on a nice village; others should not have the choice.

- I would like to see small affordable houses put up in 'infill' not one substantial property.
- Cambourne is close enough and was meant to provide this need. Police it well and it will.
- The yes is with a proviso that the occupiers are made to keep them in suitable condition including their outer appearance.
- On their own, as answered, no. But if thought through overall expansion of the village, yes. A long time resident of the village of over 60 years.
- Careful consideration would need to be given to the access to the roadways, as there is a lot of traffic running through the village at certain times of the day.
- A small development would be great for the village. No housing has been built for years, only houses have been extended. We need younger people in the village.
- We have seen the unhappiness of a friend forced to move out of Arrington (property costs too high) who had lived here for around 65 years and who worked in Arrington all his life.
- But a place must be found for children to play somewhere to be able to kick a ball. There is also a need for safe crossing of the road to Wimpole Hall i.e. Pedestrian crossing also needed for old folk.
- I do not believe the transport links are good enough in Arrington or Croydon just one bus a day to Cambridge and none to Royston means a very isolated life unless there are one or two cars per family. Road (A1198) almost too dangerous for cycling.
- It is unfortunate that our beautiful countryside has to be built on to provide houses but more and more people on a modest income are in need of 'affordable' housing while high earners (who are not local) are able to buy large pieces of woodland etc to build enormous 'houses' far beyond the size of anyone's needs.
- Arrington low cost housing. The South Cambs District Council has just shot the Planning Department in the foot! Arrington has been an 'infill' village because of its lack of infrastructure. No shop, no doctor or surgery, more children = more transportation costs to school as no nursery, middle or upper school, increased traffic, yet we have it anyway because of Cambourne, no sports ground and no youth activities.

Why therefore is low cost housing on its own suddenly acceptable increasing the imbalanced housing types already existing within the village and increasing the need for public services even further? A balanced free market expansion of the village is what is needed. You only have to look at the reinvigorated parish council to see the benefits for a vibrant population mix, most living in the village for less than ten years. It is time (Cinderella / Arrington) got to the ball; despite the backward looking planners.

No one is denying some low cost housing is required is required for the next generation of local inhabitants. Under a planned expansion of the village envelope engrossing all aspects like, new village hall site with adequate parking, burial ground and play facilities with environmental features and safeguards; the automatic provision of low cost housing is provided under the 50:50 rule. This makes for an integrated society rather than what exists at present with Crow End and White Hall excluded from the village framework. The old chestnuts of inadequate water, power and high water table aggravating the sewage problem have all gone. An expansion of housing as proposed in Croydon would act to radically increase the traffic along Church Lane, so why not have our own? It might deter those on the rat run from Gamlingay and enhance the justification for our little used bus service!

Under FAQ's - Location. This is misinformation. Former agricultural land is not brownfield land for planning purposes. Nor is land that has previously had agricultural buildings erected on it.

What is being proposed is out of date, divides society and is not constructive in the overall scheme of what is required. I look forward to the Localism Bill in the autumn where democracy goes up from the bottom. This is going to need a different mindset.

East Hatley and Hatley St George

- I would be strongly in favour provided that there was adequate provision for sewage disposal.
- I feel if the homes are to be built in Croydon it is for the people of Croydon to make the decision.
- My husband and I live in tied accommodation. Should the owner change we would then need to be rehoused.
- I am actually looking to move to a smaller house in Cambridge if I can sell my current house (which is too large for our current needs) if I can get the right price!
- A resident tried to build affordable homes in East Hatley some years ago but met local opposition from residents they said it would devalue their own homes so good luck.
- We tried to get a house built on our land for one of our children so that they could remain in Hatley. We went to appeal but were told that no small housing could be considered in Hatley.
- There is a real shortage - whilst I can afford my home right now, if my rent goes up by much more I won't be able to afford it. This is likely to happen later this year so I have completed both sections.
- We moved into the countryside to live in the countryside and so we are not in favour of housing developments in the area. Having said that, small in-fill development of land for single houses would not be a problem.
- (1) Providing it did not spoil the countryside. (2) Providing they are actually affordable and not just a money making scheme for the builders. (3) Providing single people stand a chance of getting one, not just families. If there were somewhere cheaper to live I would consider it.
- There is only one family in East Hatley which has not moved here in the last few decades. (There is also another family born nearby who moved here.) The rest are middle class incomers who moved here for the peace and quiet. Their children go to university and move away. For younger people there is nothing to do - no pubs, clubs, societies, public transport etc. For East Hatley this initiative is 50 years too late. All of the jobs moved away then and have not come back.