

Cambridgeshire ACRE

# Housing Need Survey Results Report for Over

Survey undertaken in January  
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 Over Parish last year. This survey was carried out on behalf of BPHA, an affordable homes provider, in partnership with South Cambridgeshire District Council and Over Parish Council.

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

### Methodology

Survey packs were posted out to all 1,179 addresses in the Parish in January 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:

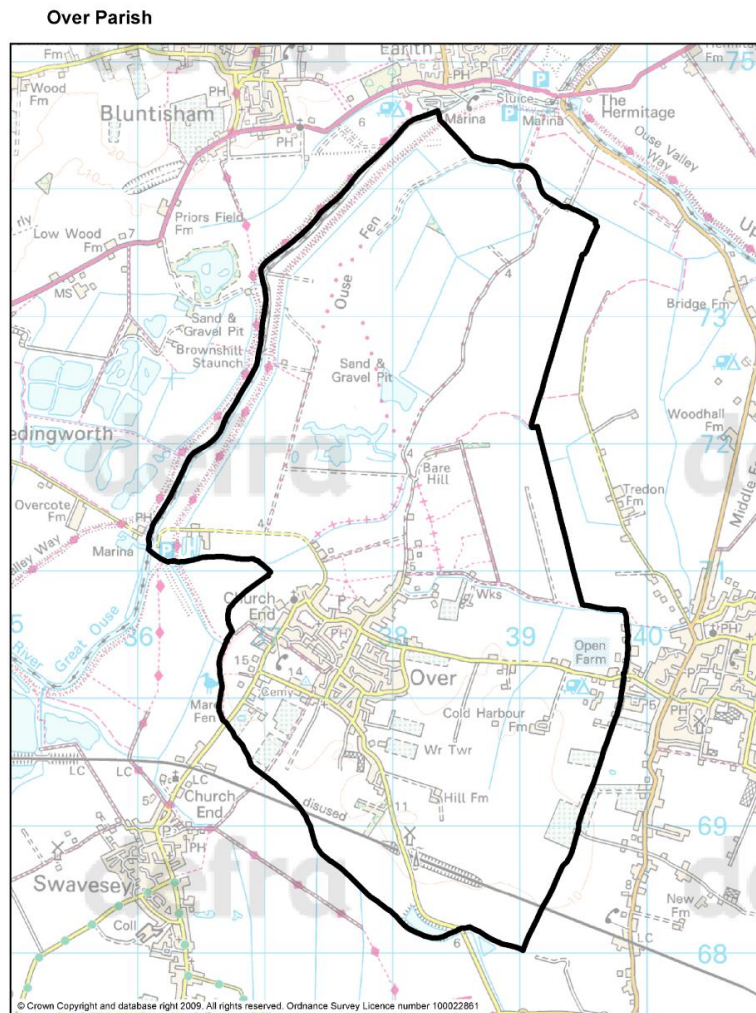
- Part One of the survey form contained questions to identify those who believe they have a housing need. Respondents were also asked if they supported the idea of building a small affordable housing development in the village. All households were asked to complete this section.

- 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 10 February 2012. 272 completed forms were returned giving the survey a 23 per cent response rate.

## Over Parish

Over is a large village with a population of 2,840 and 1,140 dwellings.<sup>1</sup> The growth in population and dwellings over the last ten years has been relatively slow, well below the South Cambridgeshire average. There are very few commitments for additional dwellings in the pipeline.<sup>2</sup>



Source: 2001 Census Output Area boundaries. Crown Copyright. Crown Copyright material is reproduced with the permission of the controller of HMSO. Produced by Oxford Consultants for Social Inclusion, www.ocsai.co.uk, May 2010

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

<sup>2</sup> *Housing Development in Cambridgeshire 2001-2011 (Table H2.2)*, Cambridgeshire County Council (August 2011)

Over lies to the north of the A14 midway between Cambridge and Huntingdon. Its near neighbours are villages of similar or smaller size. Over's location and general attractiveness make it a sought after location for commuters. As a result Over experiences high economic activity rates with the proportion of its resident labour force employed in managerial and professional occupations (37 per cent) well above the county average.<sup>3</sup> The numbers receiving work related benefits are commensurately low.

Owner occupation is very much the norm in Over accounting for almost nine in ten households. This is well above the Cambridgeshire average. In contrast, social rented (seven per cent) and private rented (three per cent) are both under-represented as housing tenures in the parish. Sixty five per cent of all dwellings are detached houses (38 per cent in Cambridgeshire). Terraces (11 per cent) and flats (five per cent) are less common. These proportions are typical of a rural parish.

## Local Income Levels and Affordability

### Buying on the Open Market

The average asking price of property in Over is a little lower than in South Cambridgeshire as a whole. Prices are also lower than in Cambridge – a common workplace destination for Over residents. Prices, are though, higher than in Huntingdonshire. Table 1 compares the average asking price of properties for sale on the open market in Over with those in surrounding areas. With the fluid house market situation prices are changing every month and the prices referred to in this report should be treated as illustrative only. Particular caution is required when looking at smaller properties as there is a much lower number of transactions on which to calculate 'average' prices.

*Table 1: Average Property Prices, January 2012<sup>4</sup>*

No. of bedrooms	Over Parish	South Cambridgeshire	Huntingdonshire	Cambridge City
1	£139,000	£142,000	£120,000	£150,000
2	£171,000	£192,000	£160,000	£188,000
3	£254,000	£275,000	£229,000	£277,000
4	£374,000	£410,000	£362,000	£403,000

A review of properties currently for sale in Over<sup>5</sup> found 28 properties available on the open market; 4 two-bed property, 9 three-bed properties, 13 four-bed properties and 2 five-bed properties. The cheapest asking price was £110,000 for a two-bed flat. There were also five properties available for private rent.

<sup>3</sup> *Parish Profile for Over*, ACRE/ OCSI (March 2011)

<sup>4</sup> Source: [www.nestoria.co.uk](http://www.nestoria.co.uk)

<sup>5</sup> Source: [www.rightmove.co.uk](http://www.rightmove.co.uk) (as at 21-Feb-2012)

Table 2 takes the current property price data for different sized houses in Over 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 Over, a household income of £42,750 would be required. The most recently available Paycheck data<sup>6</sup> reveals that 54% of Over’s population earn less than £40,000. On this basis 45% of households in Over earn insufficient to afford even a one-bed property. The median income in Over Parish is £38,000 per annum.

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

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

*Table 2: Annual Income requirements for open market properties*

No. of bedrooms	House Price	Deposit required (assume 25% required)	Annual income required (based on mortgage lending principle of 3 x income)	Monthly salary needed for purchasers
1	£139,000	£34,750	£34,750	£2,896
2	£171,000	£42,750	£42,750	£3,563
3	£254,000	£63,500	£63,500	£5,292
4	£374,000	£93,500	£93,500	£7,792

**Buying in Shared Ownership**

Shared ownership gives the opportunity to 'part buy' and 'part rent' a home. This means if a household can't afford to buy a property outright they may be able to afford to buy a share in a property, typically 25%, 50% or 75%. At a point when the household can afford to, they can choose to buy a further share of the property. Where a property has been built on a rural exception site, 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.

<sup>6</sup> Source: CACI Paycheck 2009

Shared ownership housing schemes are tailored for people who cannot afford to buy a suitable home by outright purchase, and who are in housing need. When someone moves out of a shared ownership property, their property will either be offered to the housing association to find a buyer or it may be advertised in the local estate agents.

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

*Table 3: Cost of purchasing a 25% share of a shared ownership property*<sup>7</sup>

Property Value	Deposit required (Assume 10%)	Mortgage required (Subsidy required shown below in brackets)	Mortgage cost pcm (Assume rate of 5% for 25 yrs)	Rent / equity loan interest charge pcm	Total pcm	Household income required
£120,000	£3,000	£27,000 (£90,000)	£157.21	£206.25	£363.46	£13,185
£180,000	£4,500	£40,500 (£135,000)	£235.81	£309.38	£545.19	£19,788

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

### **Renting**

Table 4 shows the typical cost for renting privately and compares this with the typical rental cost of a new Housing Association property. The Government has recently taken steps to bring social housing rents closer to private sector ones, with rents for new tenants set at up to 80% of the amount you would have to pay in the private sector. Recent estimates by Cambridgeshire County Council suggest that the Local Housing Allowance would be sufficient to cover the cost of a one-bed, two-bed and three-bed properties in Willingham and Over ward at the maximum affordable rent.<sup>8</sup>

<sup>7</sup> Source: Figures used taken from Orbit Homebuy Agents Comparison Tables, July 2011

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

*Table 4: Comparison of property rental costs in Willingham and Over ward<sup>9</sup>*

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

<sup>9</sup> Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html> (for electoral ward of Willingham and Over which includes the parish of Over)

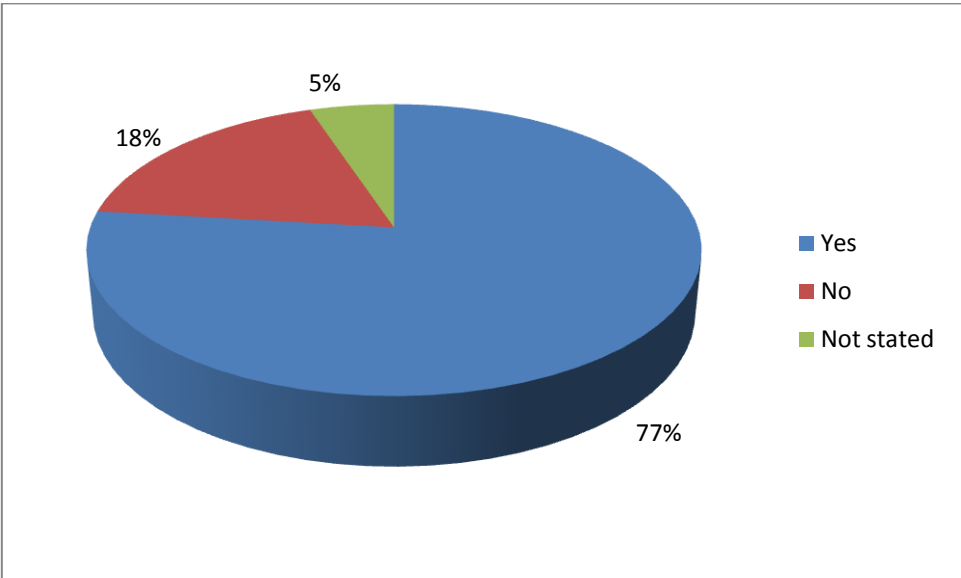


# RESULTS FROM PART ONE – VIEWS ON AFFORDABLE HOUSING DEVELOPMENT AND IDENTIFYING THOSE IN HOUSING NEED

## Views on Affordable Housing Development in Over

All respondents to the survey were asked if they would be in favour of a small development of affordable homes for local people within the parish. Seventy seven per cent of respondents stated that they would support such a development whilst 18 per cent were opposed. Five per cent did not state an opinion. This is illustrated in Figure 1. The level of support is higher than recent surveys in other parishes.

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. Support was lower for this option with 63 per cent in favour, 30 per cent opposed and seven per cent not stating an opinion.

Many respondents chose to include additional comments to qualify their answers. A selection is presented here, grouped by theme. They highlight some of the key issues in the minds of local people.

Many people who supported the idea of an affordable homes development for local people recognized the importance of families being able to stay in close proximity to each other and the wider benefits this could bring to local communities:

- *They are needed! We are lucky but many others are not. Prices here are high but families should be able to be close for help and support so having to move away would be stressful for people and cause a lot of potential problems*

- *I think it's very important to offer affordable housing to local people so they can stay close to family and friends. I feel this is what makes and builds communities*
- *I have friends that have lived in the village all their lives and are unable to afford a house. Our children will also need affordable housing in years to come*
- *My son and his partner have had to move out of the village due to lack of housing. She is now pregnant and they want to be near me and his brother, sisters and nieces who all live in the village*

Some argued that the wrong types of houses were being built which didn't address local needs:

- *Son or daughters cannot afford to live in the village in which they grew up. All recent building has been executive houses. This has to stop*
- *Shortage of single person/couples homes. Rents very expensive. Purchase out of the question for lower waged, local families*
- *We have recently had a big development of expensive houses, when what we really need is affordable housing for local people*
- *Not as an addition to large new homes but instead of. The balance is currently far too skewed towards large new homes at the expense of small affordable homes and gardens*

However, this view was not unanimous:

- *The balance of housing in Over has already tipped towards the 'affordable' end of the market*
- *Having paid a premium to buy a house in a nice area, where a good school is assured, we would not like to see a change in the character of the village or the make up of the school*

There was concern that the current infrastructure couldn't cope with further development:

- *Losing countryside, wildlife. The transport system can't cope. My commute has become unbearable with new housing along my entire route but no infrastructure (road widening etc.) to compensate*
- *Being in favour would depend on how many, where and whether there is adequate school space, recreation space etc*
- *Current Village infrastructure does not support further development e.g. Road condition, parking, sewage treatment. Last development in 2011 was badly managed - roads suffered as a result (left in bad/dangerous state)*

Some support was caveated by the need for any development to be small and in the right location:

- *It would really depend on the definition of small. Would not want size of development to have impact on school given that impact of recent development not yet known.*
- *If it's small enough*
- *I want people to have homes, but I also want a green belt - not to build in the countryside*
- *Location in the village is key. It should be located such that the character of the village is maintained*

- *So long as it was well planned and located appropriately and sensitively in relation to the local environment*

There were also a number of suggestions about the design of any development:

- *Not 3 storey properties*
- *More 3 bedroom homes (affordable) are needed, young couples are more likely to have more than one child!!*
- *Providing social and environmental impact is fully assessed (unlike Hazel Green).*
- *Housing not too crammed together please, as not in keeping with rest of village housing!!*
- *If the houses were designed as energy efficient, sustainable etc - especially passive solar design, which would require much less added hardware*

Some people referred to the number of derelict properties in the village and questioned whether these couldn't be brought back into use instead of building new developments:

- *There are a number of derelict houses in the village which might be possible to develop as affordable homes*
- *Instead of always building new houses, why not refurbish old houses that are not being used or improve existing homes*
- *However before building new homes, it might be worth considering the refurbishment of the derelict houses in the village, as there are quite a few!*
- *I would rather that the empty and derelict houses in the village are used before more development. Recent developments have been negative for the village*

There was also a strong sense that the housing should be for local people:

- *Yes, but only for local people*
- *The "affordable" homes must be available to future generations NOT sold off to tenants*
- *Providing it's for local people who need it!*
- *As long as they stay for local people*
- *You must ensure that local people are living in them. Over residents only*
- *Only if the development is truly for local people. Often the younger generation are forced to move to completely different areas to start on the property ladder. The development would need to cater for young families with stronger connections*
- *I would like to see properties available to local residents in need of own accommodation. Especially those in essential services i.e. Police, Fire, NHS and Prison staff, and those who provide local services*

The main arguments against further development included concerns that Over would lose its village character:

- *Over and surrounding Districts are becoming too crowded already*
- *Over is 'full' without ruining the village as has been seen by a disastrous development on the High Street*
- *Over is already overcrowded with new houses and there are never any increased facilities when new homes are built - in fact we now have less than when I moved*

*here 20 odd years ago. No Post Office, Butchers, Bread shop, Library etc. We don't want anymore houses!!!*

That Northstowe should meet any need:

- *With planned Northstowe development, area should have plenty of housing. Village character is being destroyed by destruction of green areas*
- *We are soon to have Northstowe on our doorstep, with 4000 affordable homes scheduled. We see absolutely no need for additional affordable homes in Over which has poor public transport links and very little employment*

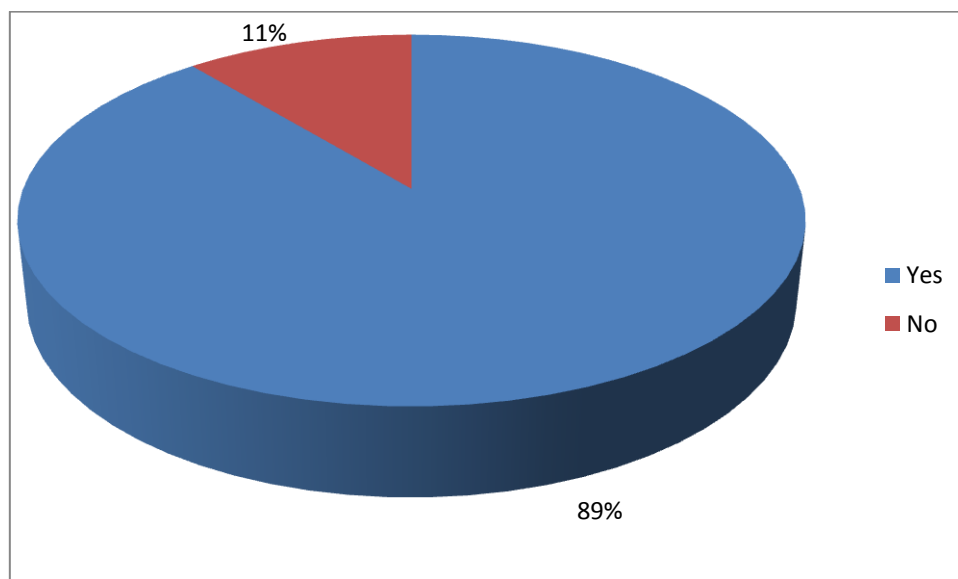
And some questioned the need for affordable homes altogether:

- *Over village is already densely built up with housing, as far as villages go. I have lived in the village for 10 years. There does not seem to me to be a significant, if any, demand at all for an affordable housing development*
- *I work in Cambridge and would like to live there - are you going to subsidise me to move? I cannot afford to live there so I live where I can afford. No one should have a right to cheap housing just because they were born there. My wife and I are from the West Country and "got on our bikes" to find somewhere we could afford to live. There are plenty of places for "Over people" to live in. The Village of Over is already over-developed and with too much "in-fill"*

## Suitability of Current Home

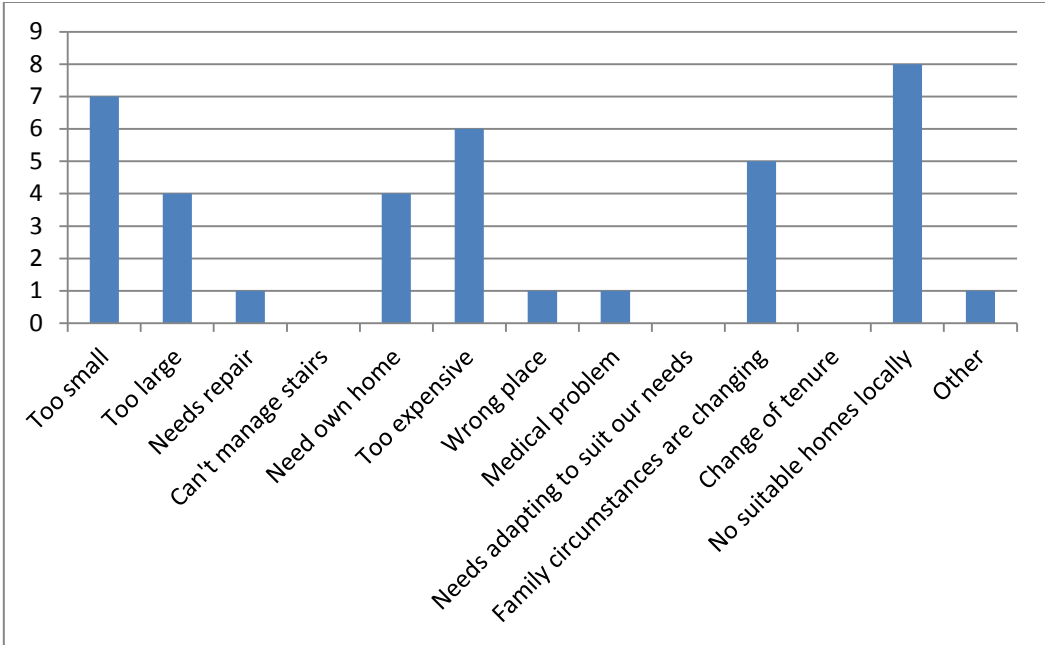
Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 2 shows that 89 per cent of respondents felt their current home was suitable for their household needs, with 11 per cent indicating that their current home is unsuitable for their needs.

Figure 2: Suitability of current home



The 11 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 30 households. Those stating their current home is unsuitable were asked to indicate the reasons why. Respondents were allowed to give more than one reason for unsuitability, so all responses are recorded. Figure 3 illustrates the reasons respondents gave for their current home being unsuitable. ‘No more suitable homes available locally’, ‘Current property is too small’ and ‘Current property is too expensive’ were the most commonly cited reasons in Over.

Figure 3: Reasons why current home is unsuitable



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

**The property is too small:** If the family is getting larger through additional children, through blended families or through families merging to provide care and support, then the property may become too small for the family’s needs.

**The property is too large:** Large homes are expensive to heat and maintain.

**The property needs repair:** Older properties can require significant repairs that can be prohibitively expensive.

**It needs a bathroom:** This is usually a question of accessibility, with the bathroom being upstairs when the person can no longer use the stairs easily.

**The property requires adaptations:** To make the property more suitable for the occupants’ needs (which relates to people having medical problems).

**The property is too expensive:** As family circumstances change, people no longer require large properties and think about 'downsizing' to a more appropriate home.

**It is in the wrong place:** Where people indicate that their current property is in the wrong location; usually this is an accessibility problem as people can no longer get to the shops or to visit their friends and family.

**Medical problems:** This may mean that a previously ideal property becomes unsuitable, for example, if an occupant can no longer manage the stairs or if they need access to a ground floor bathroom and their home has no such facility. These people's needs may be better met through a bungalow, but these properties are not always available within the same village.

**The need to set up their own home:** Usually people wishing to move away from the family home, for example young people living with their parents who wish to leave home.

**Changing family circumstances:** In this survey, this was the most popular reason given for households needing to move. Situations like divorce, a new baby or an elderly relative moving in could be factors in a home becoming unsuitable. These factors may dictate moving to a smaller, cheaper property or to a larger one to accommodate new members to the family.

**Change tenure:** This reason is usually given when people want to move from a privately rented property to a cheaper housing association property, or they may live in tied accommodation and are considering retirement or a change of employment which will oblige them to leave their current home.

**No suitable homes available locally:** People wish to stay in the area due to family reasons, schools or work but are unable to find a home more suited to their needs. Larger family homes and reasonably priced bungalows are the most commonly required properties and are often in short supply.

# RESULTS FROM PART TWO – IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS

Part Two of the Survey was only completed by those respondents who had indicated that their current home was unsuitable for their household’s needs and who were therefore potentially in housing need. Responses to Part Two were made on behalf of 30 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 Over 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 20 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 Over. 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 Over

### Residence and family connections

Respondents were asked to indicate whether or not they currently lived in Over or whether they had family connections to the village. Eighteen of the 20 households currently live in the village. Table 5 below shows how long these households have resided there. Over half have lived in the parish for over 15 years. Fifteen 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	0
1-5 years	2
5-10 years	2
10-15 years	4
More than 15 years	10
Not stated	0
Don’t live in village	2
Total	20

## 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 – one or two person. However, larger households, although small in number, do account for a significant minority of the population in housing need.

Table 6: Number of people in the household

	Frequency	No of people
1 person	8	8
2 people	5	10
3 people	3	9
4 people	1	4
5 people	3	15
6 people	0	0
7 people	0	0
Total	20 households	46 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 females (27) than males (19). Table 8 shows the age profile. Thirty per cent of the residents would be aged under 16 and 61 per cent would be aged under 25. Some of the young adults would remain part of larger family households, 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 far higher number of people aged over 65.

Table 8: Age profile of residents

	Frequency
Under 16	14
16 - 24 years	14
25 - 29 years	4
30 - 39 years	6
40 - 49 years	4
50 - 54 years	1
55 - 59 years	0
60 - 64 years	1
Over 65 years	2
Not stated	0
Total	46 people



**Status**

The survey sought to understand the employment status of those indicating a housing need. Table 9 shows that the majority of people are in employment or are students/ children. Only two working age households have no one in employment.

*Table 9: Status of people in the household*

	Frequency
Employed	22
Unemployed	1
Economically inactive	4
Student	3
Child	14
Retired	2
Not stated	0
Total	46 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 Over 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 Over or have a local connection to the Parish. There are 69 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 follows<sup>10</sup>:

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<sup>10</sup>Codes used are F (Flat), H (House) and B (Bungalow)

1 bed			2 bed			3 bed			4 bed			5+ bed			Total
F	H	B	F	H	B	F	H	B	F	H	B	F	H	B	69
	14	2		16	24		11	1		1					

## Findings from Housing Needs Survey

The Housing Needs Survey conducted in Over identified 20 households in need of affordable housing. Seven 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 13 additional households.

Four 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	4
	1			2			1								

A further nine 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	9
				7			2								

## Conclusion

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

1 bed			2 bed			3 bed			4 bed			5+ bed			Total
F	H	B	F	H	B	F	H	B	F	H	B	F	H	B	82
	15	2		25	24		14	1		1					

## Recommendation

To fulfil all current and immediate housing need in Over, 82 new affordable homes would have to be built.

This scale of need is larger than the typical scale of rural exception site developments. It is therefore recommended that the size of the development should adhere to the Planning Policy contained within the Local Development Framework for South Cambridgeshire District Council on rural exception sites. Ongoing consultation between the Parish Council and BPHA should help to inform this decision.

## APPENDIX 1: CHOICE BASED LETTINGS AND LOW COST HOME OWNERSHIP

Most people access affordable housing through either the Choice Based Lettings or Low Cost Home Ownership schemes. These prioritise people with the greatest level of need. Rural exception sites differ in that they prioritise local connections to a parish over level of need.

### Choice Based Lettings



Home-Link

Home-Link is the Choice Based Lettings scheme for the Cambridge sub-region. Choice Based Lettings aims to make the application process for affordable rented housing easier and to give people more choice about where they live.

Housing is allocated on a 'needs basis'. In other words, those people that have the greatest level of need and have been in need for the longest time are given priority. Everybody on the Housing Register is assessed and placed into a band of need. Band A is the greatest level of need. Band D is the lowest.

The scheme means there is just one Housing Register for the Cambridge sub region with only one form to complete. When applicants are accepted onto the Register they are told what Band they have been assigned to, what size and types of property they can apply for and which areas they can apply in. Generally people can apply for properties within the Local Authority in which they reside. If the person has a local connection to other areas (through, for example, work) they may be able to apply in these areas as well. A small proportion of properties in every Local Authority are set aside for applicants living anywhere in the Cambridge sub region.

A distinctive feature of rural exception sites is that they have a 'local connection' condition attached to all affordable dwellings in perpetuity. This means that priority will always be given to people with a local connection to the parish even when their level of need is assessed to be lesser than other potential applicants.

### Low Cost Home Ownership



Orbit HomeBuy Agent, the government-appointed HomeBuy Agent, responsible for marketing all low cost home ownership schemes in the Cambridge sub region, offers a Shared Ownership scheme called 'New Build HomeBuy'.

People buy a share in a property built by a housing association and pay a subsidised rent on the part that they do not own. They can buy an initial share of between 25% and 75% of the property and pay rent on the remaining share.

In some shared ownership schemes, the householder can buy additional shares until they own the property outright. This is known as 'staircasing'. However, on rural exception sites ownership is limited to 80% to ensure the dwellings remain 'affordable' in perpetuity. Again, priority is given to people with a local connection to the parish.