

Cambridgeshire ACRE

Housing Need Survey Results Report for Caldecote

Survey undertaken in May 2013



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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 Caldecote Parish earlier this year. This survey was carried out on behalf of Cambridge Housing Society, an affordable homes provider, in partnership with South Cambridgeshire District Council and Caldecote 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 667 residential addresses in the parish in May 2013. 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 7 June 2013. In total, 123 completed forms were returned giving the survey an 18 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

Caldecote Parish

The parish of Caldecote is situated about six miles west of Cambridge and three miles east of Cambourne. The parish can be accessed from the A428 to the north or the B1046 to the south.

Caldecote parish comprises two villages. The older village of Caldecote lies to the south of Highfields Caldecote. Highfields Caldecote is the larger of the two villages and has been the focus of significant growth over the last ten years. About 90 per cent of the parish population live in Highfields Caldecote.

In fact the whole area has been subject to significant development with Cambourne acting as a key growth point for Cambridgeshire over the last 20 years. This is likely to continue with further development planned at Cambourne and a new settlement at nearby Bourn airfield.

The population of Caldecote parish has doubled over the last ten years, increasing from 800 in 2001 to 1,720 in 2011.¹ There has been a similar increase in dwellings from 320 to 600. This development has brought some community benefits including road improvements, a village shop, playing field and pavilion and contributions towards a new village hall and school expansion.² The last major development took place in Highfields Caldecote in 2005/6 with more recent activity limited to infill. There is permission for only another 3 dwellings.³

Caldecote is a prosperous parish. Economic activity rates are high and benefit dependency levels low. The population is highly qualified with over half (56 per cent) working in managerial, professional or associate professional occupations compared with 41 per cent nationally. There are few employment opportunities within Caldecote parish with most workers commuting for employment. Cambridge is likely to be the major commuting destination but Huntingdon, St Neots and Royston are all accessible employment centres.

Caldecote has a distinctive housing stock. Owner occupation is the dominant tenure accounting for 79 per cent of all households. This compares to 70 per cent in South Cambridgeshire and 63 per cent nationally. In contrast, the private rented sector accounts for a slightly lower share of households – 11 per cent - than in South Cambridgeshire or

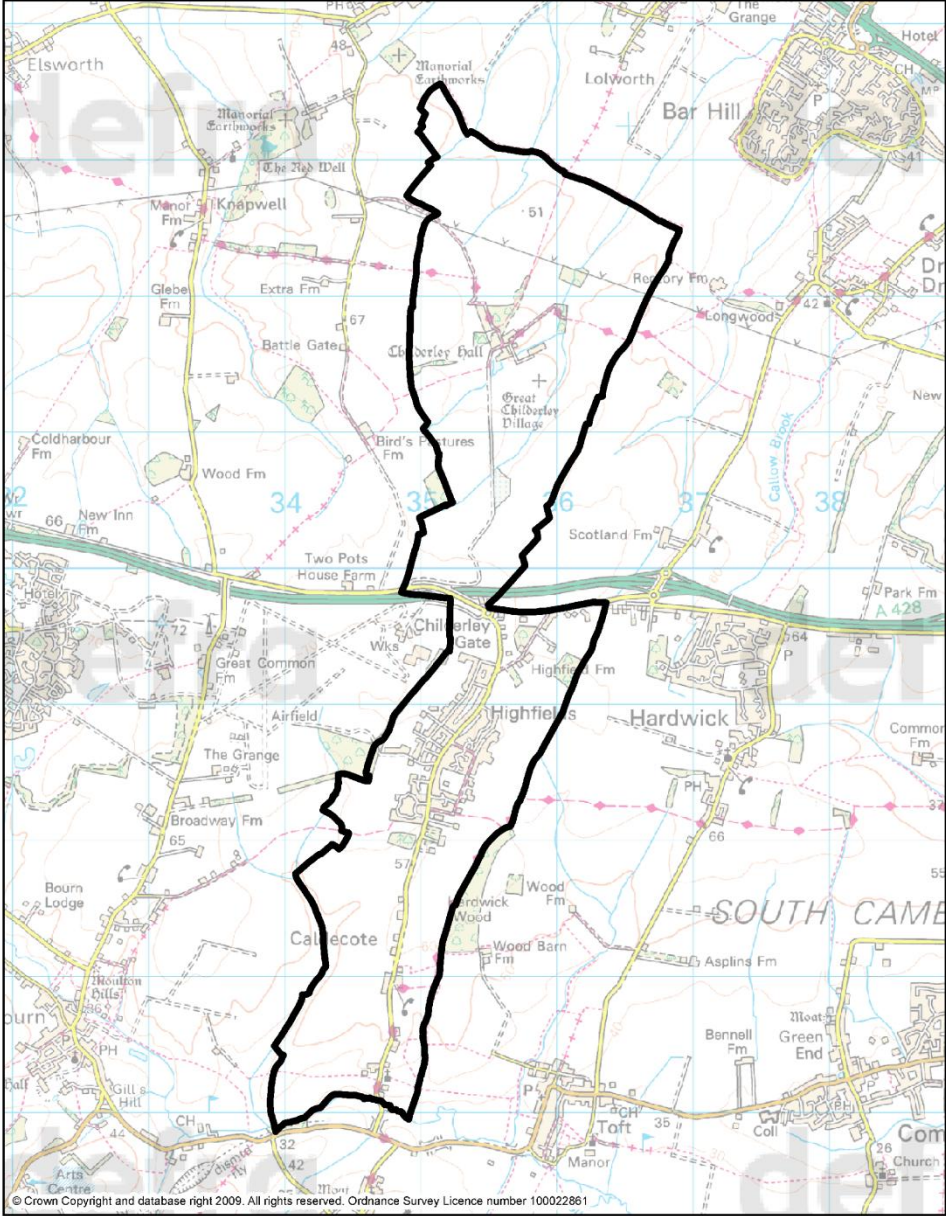
¹ *Cambridgeshire Population and Dwelling Stock Estimates: 2011 - Interim*, Cambridgeshire County Council (November 2012)

² *Caldecote Parish Plan*, Caldecote Parish Plan Steering Group, June 2011

³ *Housing Development in Cambridgeshire 2002-2012 (Table H1.1 and 1.2)*, Cambridgeshire County Council (August 2012)

nationally. Social housing is heavily under-represented – six per cent – compared with 14 per cent in South Cambridgeshire and 18 per cent nationally.⁴

Caldecote Parish



Source: 2001 Census Output Area boundaries. Crown Copyright.
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 Produced by Oxford Consultants for Social Inclusion, www.oci.co.uk, May 2010

There are also significant differences in terms of the size and type of housing available in Caldecote parish compared with other areas. The vast majority of housing (86 per cent) is detached or semi-detached with most of the remainder terraced. Therefore, it is hardly surprising that the majority of housing is also large. Only 15 per cent of properties are 2 bed

⁴ 2011 Census Key Statistics (accessed from www.neighbourhood.statistics.gov.uk)

or smaller. This compares with 40 per cent nationally.⁵ Although there are clear differences between Caldecote’s housing profile and the district wide and national situation it is in fact broadly typical of the profile found in many rural areas.

Local Income Levels and Affordability

Buying on the Open Market

The majority of properties sold in Caldecote in the last year achieved a price in excess of £250,000. Ten out of twelve properties currently on the market are seeking a price over £300,000. These prices are clearly out of range of many low income households.



2 bed flat @ £145,000, www.rightmove.co.uk 3 bed house @ £249,995, www.rightmove.co.uk

The lowest priced properties currently on the market are a 2-bed flat @ £145,000 and a 3-bed house @ £249,995. There were five properties sold for between £170,000 and £190,000 in the last year. These could be reasonably taken as an indication of the entry level prices for property in Caldecote.

Table 1: Property Prices in Caldecote, June 2013⁶

Price band	Properties on market at 21-Jun-13	Properties sold in the last year
< £150,000	1	2
£150,000 - £200,000	0	5
£200,001 - £250,000	1	5
£250,001 - £300,000	0	6
£300,001 - £350,000	4	5
> £350,000	6	8
Total	12	31

⁵ 2011 Census Key Statistics (accessed from www.neighbourhood.statistics.gov.uk)

⁶ Source: www.rightmove.co.uk (as at 21-Jun-2013)

Table 2 takes some indicative entry level prices for the Caldecote housing market based on the findings above and estimates the annual income that would be required in order to be able to secure a mortgage on such a property. On the assumptions used a household would require an annual income of £37,500 in order to afford a property at £150,000. It is estimated that 31 per cent of households in Caldecote have a household income below £35,000. ⁷ Thirty nine per cent of households have an income below £40,000 which means they would be unlikely to be able to afford a property priced at £170,000.

Table 2: Annual Income requirements for open market properties

House Price	Deposit required (assume 25% required)	Annual income required (based on mortgage lending principle of 3 x income)	Monthly salary needed for purchasers
£150,000	£37,500	£37,500	£3,125
£170,000	£42,500	£42,500	£3,542
£190,000	£47,500	£47,500	£3,958

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.

Every household has its own set of unique circumstances. Therefore, the assumptions set out above are just that; working assumptions. Nevertheless, it seems reasonable to conclude that many families in Caldecote have little chance of being able to set up home in their own community without some kind of support.

Buying in Shared Ownership

Shared ownership gives the opportunity to 'part buy' and 'part rent' a home. This means if a household can't afford to buy a property outright they may be able to afford to buy a share in a property, typically 25 per cent, 50 per cent or 75 per cent. At a point when the household can afford to, they can choose to buy a further share of the property. Where a property has been built on a rural exception site, the maximum percentage that can be owned is 80 per cent so that the property always remains available as affordable housing and can never be sold on the open market.

Shared ownership housing schemes are tailored for people who cannot afford to buy a suitable home by outright purchase, and who are in housing need. When someone moves

⁷ Source: CACI Paycheck 2009

out of a shared ownership property, their property will either be offered to the housing association to find a buyer or it may be advertised in the local estate agents.

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

*Table 3: Cost of purchasing a 25 per cent share of a shared ownership property*⁸

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 per cent of the amount you would have to pay in the private sector.

Recent estimates by Cambridgeshire County Council suggest that the Local Housing Allowance would be sufficient to cover the cost of a one bed and two bed property in Caldecote ward but not a three bed property at the maximum affordable rent.⁹ However, a recent review of the market identified eight properties available on the private rental market.¹⁰ There was only one two bed flat available with the remainder at least 3 bed properties. The cheapest was £750 per calendar month. None of the properties would be fully covered by the Local Housing Allowance.

⁸ Source: Figures used taken from Orbit Homebuy Agents Comparison Tables, July 2011

⁹ Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html>

¹⁰ Source: www.zoopla.co.uk (as at 21-Jun-2013)

Table 4: Comparison of property rental costs in Caldecote ward¹¹

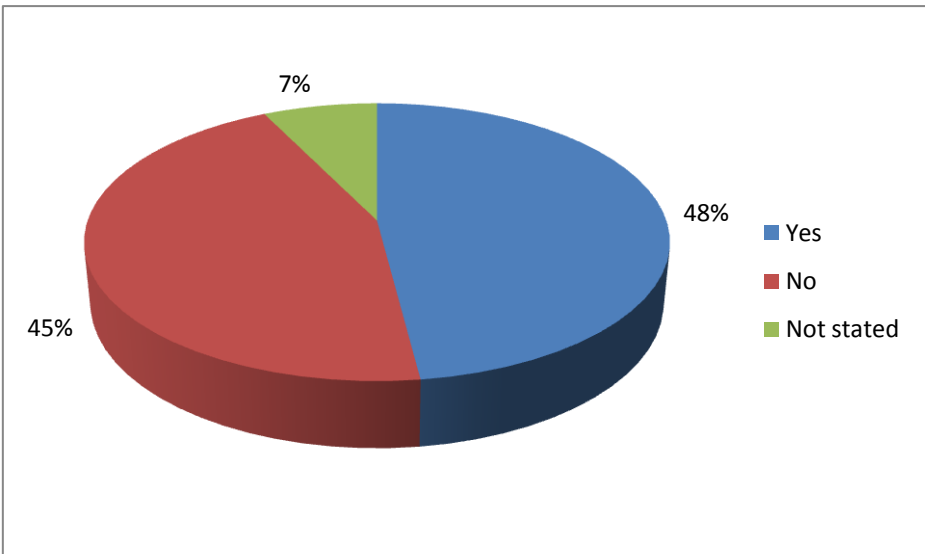
No. of Beds	Private Average rent per week	Housing Association Maximum affordable rent per week (80% of median market rent)
1 (or bedsit)	£125 - £149	£100 - £124
2	£150 - £174	£100 - £124
3	£200 - £224	£150 - £199

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

Views on Affordable Housing Development in Caldecote

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. Forty eight per cent of respondents stated that they would support such a development whilst 45 per cent were opposed. Seven per cent did not state an opinion. This is illustrated in Figure 1. The level of support for affordable homes is low compared to similar surveys in other parishes in Cambridgeshire. Support is typically in the range of 60-80 per cent.

Figure 1: Attitude towards affordable housing development



¹¹ Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html> (for electoral ward of Caldecote which includes the parishes of Caldecote, Childerley, Kingston and Toft).

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. Views were similar for this option with 49 per cent in favour, 46 per cent opposed and six per cent not stating an opinion. Again, the results for Caldecote differed from most other parishes where the level of support typically weakens considerably when the possibility of integrating limited private housing is suggested.

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

Much of the support for affordable housing was based on recognition of the challenges faced by young families and older people in the housing market:

- *There is a continuing need for affordable homes for people in the village, particularly those who have grown up here and are priced out of the property market. It would be good to provide so they can remain in the area if they choose to.*
- *There are a number of families in the village who need larger housing due to the increasing number of children. We have lost at least two families in the last 12 months and I know of another 2 leaving later this year. Caldecote loses community members due to lack of appropriate housing.*
- *I would like some housing suitable for the elderly - to enable us to stay in the village.*
- *My parents of 79 & 72 would like to move into the village.*
- *We need to ensure that young families can afford to live in the village.*

Many respondents argued that any affordable housing development should be specifically focused on the needs of local people:

- *Yes, only if built for local people, and not landlords. So young people can get onto the property ladder, building basic so they can add to property when they can afford to and having better transport links.*
- *With the scale of recent building, the village is probably big enough. However a small development for local youngsters could probably be accommodated.*
- *It depends how you define 'local' - Caldecote Parish or Cambridgeshire?*

It is worth noting that the local lettings policy that will be incorporated in the s106 agreement alongside any rural exception site prioritises people with a local connection to the parish through, residence, family connection or work.

Many respondents stated that their support for an affordable housing development would be dependent on the scale, location and design of any final proposal:

- *In particular I would like to see 3 bed houses. We currently have people living in 2 bed houses who cannot move 'up'. If there were affordable 3 bed houses they could move and this would make some existing 2 bed houses available for other families.*
- *Larger homes, some part ownership. The village needs this. Older and anti build villagers have a strong voice in the village which taints the actual true reflection of needs and wants from the villagers who need these homes.*

- *As long as there are no more than 20 properties.*
- *If it were 5-20 (as your definition of 'small') then that would be acceptable - but only on the proviso that drainage, sewage and school places are sorted out prior to the building. We have been down this road before!*
- *We already have a significant amount of affordable homes, this village should only have a mixed small development on land behind Highfields Road and in front of East Drive. These houses should be of mixed buy, part rent.*

Objections to an affordable housing scheme tended to focus on a number of issues.

Infrastructure was a key concern for many – in some cases ruling out an affordable housing altogether, in other cases presenting a significant barrier that must be overcome before a development could proceed:

- *Yes, but any development of houses needs to be considered in conjunction to the infrastructure of the village. The school is very close to capacity, the pumping station is at capacity - whoever the houses are for this is very important.*
- *The village is already full and the utilities are already at capacity. Also the schools. We need more amenities such as decent shop/buses etc. Before more houses.*
- *Infrastructure is too stretched already (schools, youth facilities, broadband etc.)*
- *No more houses should be built in Caldecote as the village hasn't got the necessary infrastructure.*

Some respondents disputed the need for more affordable housing:

- *There has been a lot of development already in the village which includes affordable homes.*
- *I believe there is adequate housing in the village.*
- *There are enough houses, just too many of them are rented. Encourage landlords not to own so many properties and therefore make these existing houses available for people to buy (to live in, not buy to let!)*
- *Too many houses in Highfields Caldecote already (bring back 1960s)*

There were several comments that there were better locations than Caldecote for affordable housing, some of which were already earmarked for further development:

- *People with income problems and requiring housing are better located in or near city areas as this gives better employment and much reduces the need for (expensive) transport.*
- *These were supposed to be provided as part of the development that has already occurred. Caldecote is now big enough and if the proposed development on Bourn Airfield occurs, will disappear into the town of Greater Cambourne.*
- *There is currently being proposed an area at the edge of the village for 3500 homes to be built. I am sure this is more than adequate.*
- *We are surrounded by developments of all sorts of housing. Cambourne doesn't stop growing with further applications being sought for development, so our area is at risk of losing its identity as a village. We already have two major developments, we run the risk of becoming one enormous stretch of development as all rural spaces are filled up.*

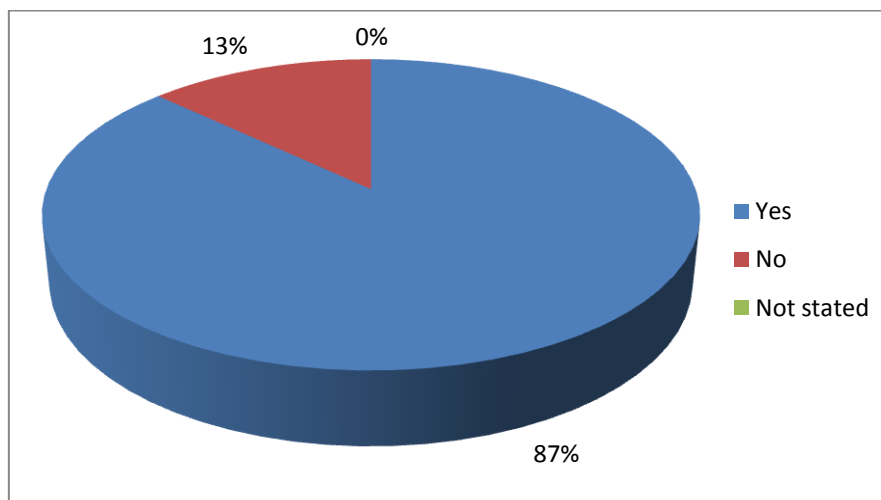
Finally, some respondents were simply opposed to the concept of affordable housing or local lettings policies in principle:

- *So called 'affordable' housing is a bureaucratic market distortion done simply for political ends that helps little and creates social stigma.*
- *Subsidised housing is unfair to those who work hard and make sacrifices to buy their own homes.*
- *I have no idea why 'local' people should receive any more help than anyone else. I can't afford to live where I grew up (Hampstead) but have made a perfectly good life for myself 50 miles away. This is a waste of time. Mend the holes in the road.*
- *As people who have never been entitled to benefits etc we could not afford to buy where we were brought up and have to move across several counties to afford to buy! There are plenty of affordable homes in the surrounding villages! It should not be your given right to stay in your local area only if you receive government support/help! What about the rights of those who aren't entitled? Work several jobs etc....*

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 per cent of respondents felt their current home is suitable for their household needs, with 13 per cent indicating that their current home is unsuitable for their needs.

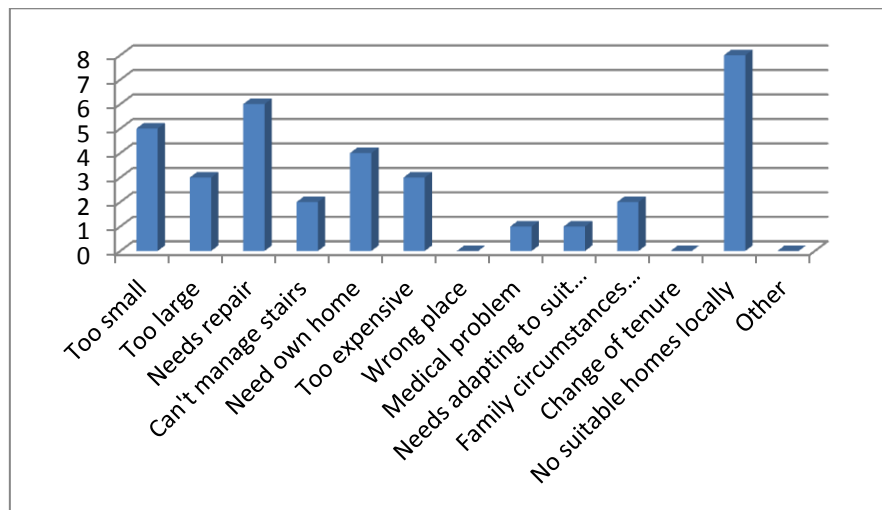
Figure 2: Suitability of current home



The 13 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 16 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 suitable homes available locally' 'Needs repair' and 'Property is too small' were the most commonly cited reasons in Caldecote.

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 is unsuitable for their household's needs and who are therefore potentially in housing need. Responses to Part Two were made on behalf of 16 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 Caldecote based upon:

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

Following this assessment, eight households were excluded leaving eight 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 Caldecote. It should be noted that the results are based on those households completing the Housing Needs Survey. In practice, the total level of housing need (set out in the Summary and Recommendation section) is usually greater due to the addition of Housing Register data. The composition of the households from the two sources may, and often does, vary.

Local Connection to Caldecote

Residence and family connections

Respondents were asked to indicate whether or not they currently lived in Caldecote or whether they had family connections to the village. Table 5 shows that all eight households currently live in the village. Over half have lived in the village for over 15 years and all for at least five years. Half stated that they have a family connection to the parish. In all cases this was a parent(s).

Table 5: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	0
5-10 years	3
10-15 years	0
More than 15 years	5
Not stated	0
Don't live in village	0
Total	8

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 – two people or less.

Table 6: Number of people in the household

	Frequency	No of people
1 person	4	4
2 people	2	4
3 people	0	0
4 people	0	0
5 people	2	10
6 people	0	0
7 people	0	0
Not stated	0	0
Total	8 households	18 people

Gender and Age

The residents would split into three distinct but equal cohorts (see table 7): those aged under 16; 30-49 and over 65. There would be more women than men in the newly formed households.

Table 7: Age profile of residents

	Frequency
Under 16	6
16 - 24 years	0
25 - 29 years	0
30 - 39 years	5
40 - 49 years	1
50 - 54 years	0
55 - 59 years	0
60 - 64 years	0
Over 65 years	6
Not stated	0
Total	18 people

Status

Table 8 shows that the split is broadly in line with what might be expected given the age profile cited in table 7. All those of working age are in employment or are students. Those classified as 'not stated' are all over 65.

Table 8: Status of people in the household

	Frequency
Employed	5
Unemployed	0
Economically inactive	0
Student	1
Child	6
Retired	3
Not stated	3
Total	18 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 small but significant affordable housing need in Caldecote 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 Caldecote or have a local connection to the Parish. There are seven households on the Register that meet these criteria. This data was 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 follows¹³:

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			3								7

Findings from Housing Needs Survey

The Housing Needs Survey conducted in Caldecote identified eight households in need of affordable housing. Two 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 six 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	
		1			3										4

A further two 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	
							2								2

¹³ Codes used are F (Flat), H (House) and B (Bungalow)

Conclusion

There are 13 households identified as being in need of affordable housing who either live in, or have a local connection to, Caldecote:

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	13
		1		4	3		5								

Recommendation

To fulfil all current and immediate housing need in Caldecote, 13 new affordable homes would have to be built.

This scale of need would typically justify a scheme of about six to eight dwellings. However, the scale, design and location of any scheme will need to adhere to the planning policy contained within the Local Development Framework for South Cambridgeshire District Council on rural exception sites. On-going consultation between the Parish Council, Cambridge Housing Society and South Cambridgeshire District Council should help to inform the details of any such 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.