

Cambridgeshire ACRE

Housing Need Survey Results Report for Eltisley

Survey undertaken in March 2017



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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.

Affordable housing on rural exception sites must remain as affordable housing in perpetuity and planning conditions and legal agreements are used to prioritise the occupation of property to people falling within categories of need and who can prove a local connection through family, residence or work. These rules are most effective where parishes, such as Eltisley, have Designated Rural Area status. The Housing & Planning Act 2016 will have implications for rural affordable housing. However, until the regulations are published which will set out the details of implementation these are not clear.

To be eligible for rental properties, applicants must complete an application form to join the local Housing Register and they would then be able to bid for properties through the choice based lettings scheme. To be eligible for low cost shared ownership properties, applicants must apply to the local Housing Register and then apply directly through the local Homebuy Agent. You can read more about choice based lettings and low cost home ownership in Appendix 1.

Context

Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in Eltisley in February 2017. The survey updates the previous survey which was undertaken in 2010. (Housing Needs Surveys are usually considered to have a shelf life of up to five years) Despite considerable efforts it has not proved possible to bring forward a rural exception site in this time.

Eltisley Parish Council wanted to update the survey because they were aware of a potential speculative development. This development would not be a rural exception site. It would seek to address the lack of a five year housing land supply in South Cambridgeshire and would therefore be targeting housing need across the entire district. Nevertheless, Eltisley Parish Council considered it prudent to update the assessment of parish scale need for affordable housing. The survey findings can be used to support an alternative, more locally tailored, rural exception site or to make the case for a local connection policy to be applied to any speculative housing development that does secure planning permission.

The survey was carried out with the support of Hastoe Housing Association and South Cambridgeshire District Council. The survey costs have been met by Hastoe Housing Association

Methodology

Survey packs were posted to all 177 residential addresses in the parish on 21 March 2017. The survey packs included covering letters from Cambridgeshire ACRE and Eltisley Parish Council, a questionnaire, a FAQ sheet on rural affordable housing and a postage paid envelope for returned forms.

The questionnaire was divided into two sections:

- Part One of the survey form contained questions to identify those who believe they have a housing need. Respondents were also asked if they supported the idea of building a small affordable housing development in the village. All households were asked to complete this section.
- Part Two of the survey form contained questions on household circumstances and housing requirements. This part was only completed by those households who are currently, or expecting to be, in need of housing.

The closing date for the survey was Friday 14 April 2017. In total, 72 completed forms were returned giving the survey a 41 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent (though sometimes a little higher in smaller parishes such as Eltisley).

Eltisley Parish

Eltisley is a small parish in South Cambridgeshire. It is located to the south of the A428 about two miles west of the A1198 junction. Cambourne lies less than four miles to the east and the larger town of St Neots lies about six miles to the west. Other, smaller neighbours include Croxton, Yelling, Papworth Everard, Caxton and Great Eversden. The parish boundary extends well beyond the village itself although for the purposes of this study it is the village which is the main focus of attention.

Eltisley has a population of about 400 people living in 170 dwellings.¹ There has been very little development in recent years. In fact Cambridgeshire County Council monitoring data suggests that only one additional dwelling has been built in the parish over the period 2002-2016.² The same source suggests that there are no further commitments in the form of development plan allocations or outstanding planning permissions. A review of the South Cambridgeshire District Council online portal provides a more up to date assessment but this only shows planning permission for one dwelling.³

Eltisley is classified as a 'Group Village' in the emerging Local Plan. This means that residential schemes will normally be restricted to 8 dwellings within the village framework or exceptionally 15 dwellings where this would make best use of a single brownfield site.⁴

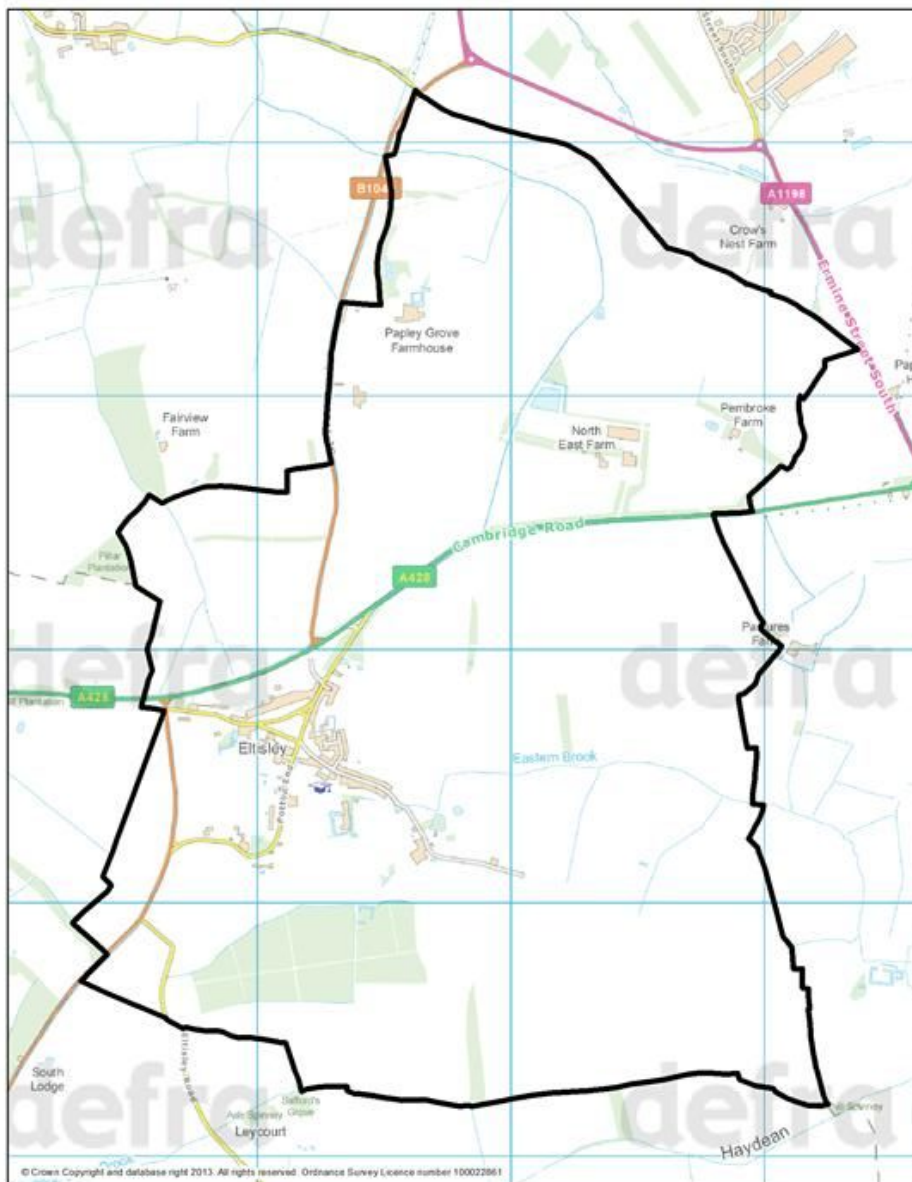
¹ 'Cambridgeshire Population and Dwelling Stock Estimates: mid-2013', Cambridgeshire County Council, December 2014

² 'Housing Completions in Cambridgeshire 2002-2016', (Tables H1.2 and H2.2), Cambridgeshire County Council, undated.

³ <https://www.scambs.gov.uk/content/search-planning-application> (as at 22 May 2017)

⁴ 'Proposed Submission South Cambridgeshire Local Plan', South Cambridgeshire District Council, July 2013

Eltisley Parish



Source: 2011 Census Output Area boundaries. Crown Copyright.
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Produced by Oxford Consultants for Social Inclusion, www.ocsii.co.uk, April 2013

The draft Local Plan provides the following description of group villages:

“Group villages are generally less sustainable locations for new development than Rural Centres and Minor Rural Centres, having fewer services and facilities allowing only some of the basic day-to-day requirements of their residents to be met without the need to travel outside the village. All Group Villages have at least a primary school and limited development will help maintain remaining services and facilities and provide for affordable housing to meet local needs. Development will not be permitted on sites capable of accommodating scheme sizes significantly larger than 8 or exceptionally 15 dwellings in Group villages.”

Hence, Group Villages are seen as less sustainable than Rural Centres and Minor Rural centres but more sustainable than Infill Villages which are seen as having even poorer local facilities. Services are generally limited in Eltisley. The key factor in Eltisley being assessed as a Group Village rather than an Infill Village would appear to be the presence of a primary school. (The primary school was under-subscribed in 2016/17)⁵ The village also has a public house and a church. However, Eltisley has no shop or doctor's surgery and falls with the catchment of Longsands Academy in St Neots for secondary schooling.

Local facilities in Eltisley



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Eltisley is a relatively wealthy parish. Household income levels are well above the Cambridgeshire and England averages, even after allowing for housing costs. ⁶ Deprivation is fairly scarce. The Index of Deprivation 2015 (IMD 2015) measures deprivation using a basket of measures grouped under a series of 'domains'. The IMD 2015 is available at Lower Super Output Area (LSOA). These areas are not always contiguous with parish boundaries and LSOA E01033118 incorporates Eltisley, Croxton and a small part of Lower Cambourne. It ranks the 24,061st deprived LSOA in England (out of 32,844 with 1 being the most deprived). It ranks low on all domains with one exception. It falls within the most deprived decile in the 'Geographical barriers' sub domain. This measures the physical proximity of local services many of which, as described earlier, are missing from Eltisley.⁷

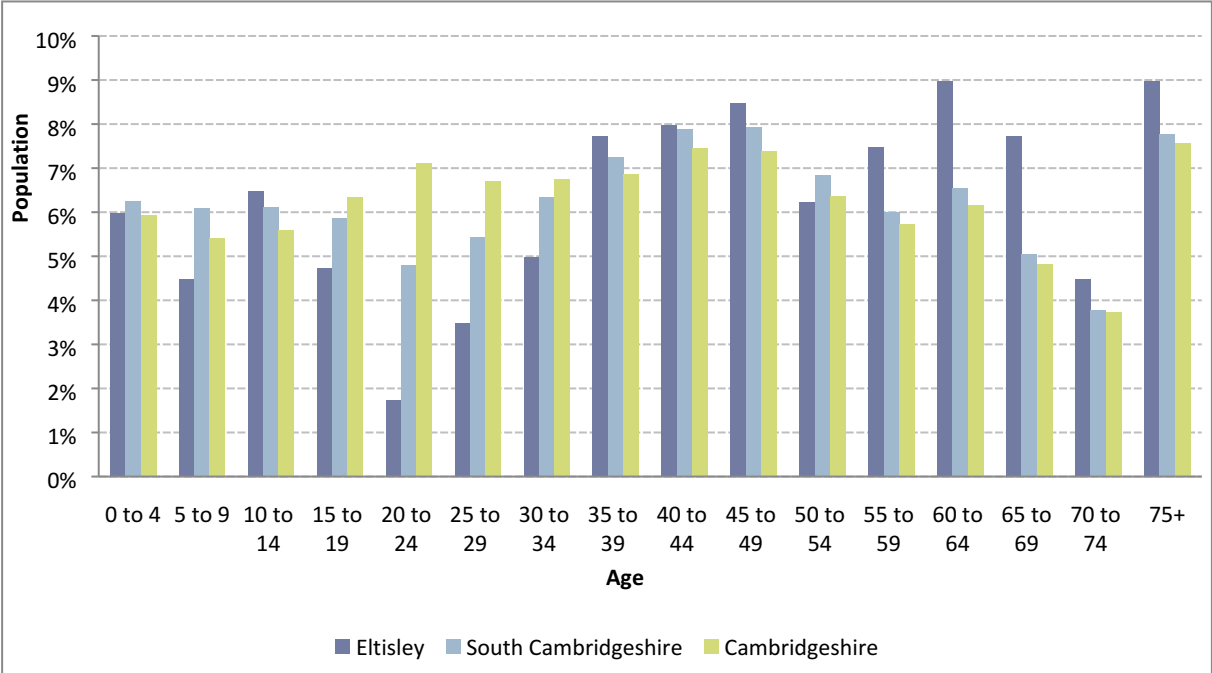
Economic activity rates are high with particularly high levels of self-employment and people employed in public services. The resident workforce is highly qualified with 36 per cent qualified to Higher Education level (33 per cent in Cambridgeshire). Almost half of employed residents work in managerial, professional and associate professional occupations.⁸

The age profile of Eltisley is fairly typical of a rural Cambridgeshire community and is skewed towards the elderly. Thirty per cent of the population are aged over 60 compared with only 24 per cent in South Cambridgeshire and 23 per cent in Cambridgeshire. The proportion of school age children is only slightly below average when compared with South

⁵ 'First Steps – Admission to primary school: a guide for parents, 2017-2018', Cambridgeshire County Council, September 2016
⁶ 'Rural Community Profile for Eltisley (Parish)', Cambridgeshire ACRE/ OCSI, October 2013
⁷ <https://www.gov.uk/government/statistics/english-indices-of-deprivation-2015>
⁸ 'Rural Community Profile for Eltisley (Parish)', Cambridgeshire ACRE/ OCSI, October 2013

Cambridgeshire and Cambridgeshire. However, there is a much lower proportion of young adults (20-34).

Figure 1: Population age profile, 2011



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

The proportion of homes in owner occupation (72 per cent) is similar to South Cambridgeshire (71 per cent) but higher than Cambridgeshire (66 per cent). However, Eltisley's distinguishing feature is the higher proportion of owner occupiers who own their property outright without a mortgage. This is probably due to the higher proportion of more elderly people. Eltisley does still retain a small but significant social housing stock, marginally higher than in both South Cambridgeshire and Cambridgeshire. At the time of the 2011 Census there was only one shared ownership property and a relatively small private rented sector.

Contrasting house types in Eltisley

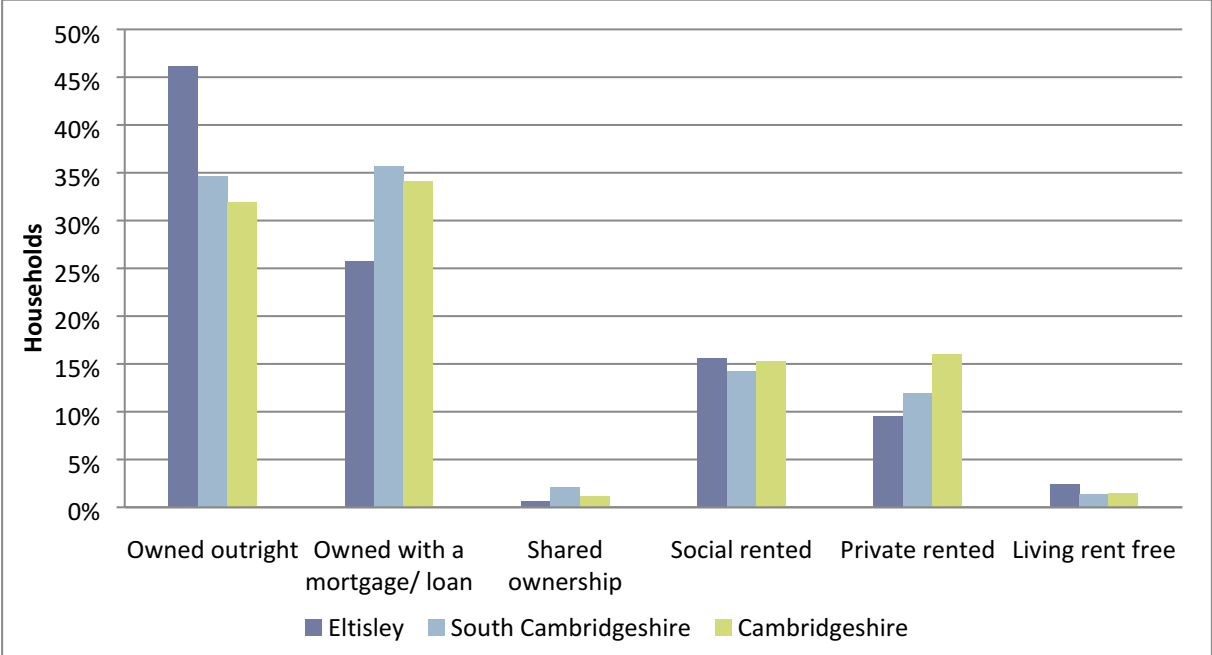


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A more recent assessment of affordable housing stock suggests the situation is little changed. The one shared ownership property identified in the 2001 Census appears to have been bought outright. South Cambridgeshire District Council has no shared equity or sheltered housing stock in the parish. It does retain 20 rented properties (including 12 bungalows) and there are a further eight properties managed by other affordable housing providers.⁹

Figure 2: Household tenure, 2011



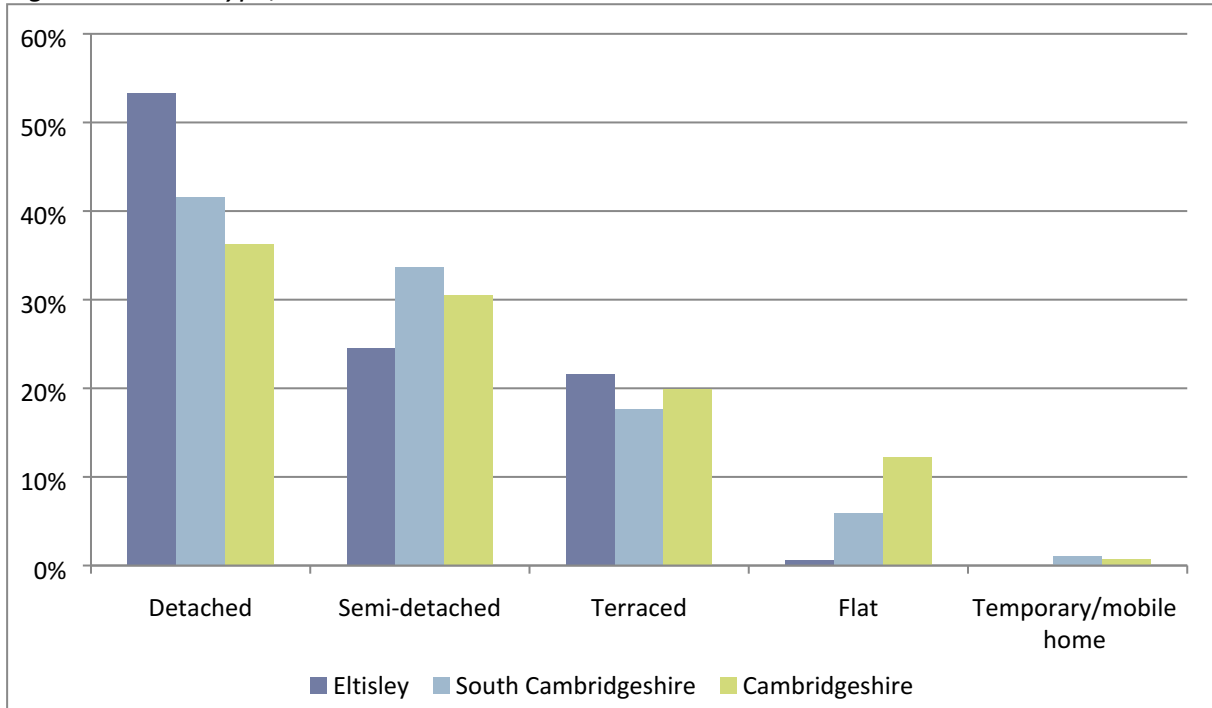
'Parish Profile Data: Eltisley', Cambridgeshire County Council Research Group, 2014. Data taken from 2011 Census, QS405EW

Eltisley's housing stock is also fairly typical of a rural Cambridgeshire community in terms of house type and size. Over half of all properties (53 per cent) are detached with the remainder almost equally divided between semi-detached and terraced housing. There is only one flat in the parish. This profile favours larger homes. Almost four in ten (39 per cent) of properties have four or more bedrooms. In contrast, the lack of flats means there is a lower proportion of smaller homes, particularly one bed properties.

The affordable housing stock is skewed towards smaller properties. Although it only comprises 16 per cent of total housing stock it does comprise 50 per cent of one and two bedroom properties.

⁹ 'Housing Statistical Information Leaflet', South Cambridgeshire District Council, October 2016

Figure 3: House type, 2011



'Parish Profile Data: Eltisley', Cambridgeshire County Council Research Group, 2014. Data taken from 2011 Census, QS402EW

Local Income Levels and Affordability

Buying on the Open Market

A review of property estate agent websites revealed that there are only two dwellings currently on the market in Eltisley.¹⁰ These were a 2 bed terrace for sale at £400,000 and a 3 bed detached at £550,000. Neither could be considered in the range of first time buyers.

Properties currently on the market in Eltisley



2 bed terrace, The Green, Eltisley for sale @ £400,000 www.zoopla.co.uk.



3 bed detached, Potten End, Eltisley for sale @ £550,000 www.zoopla.co.uk

¹⁰ Review of www.nestoria.co.uk, www.zoopla.co.uk and www.rightmove.co.uk on 23 May 2017

Sales over the last two years were also reviewed to draw a larger sample. This identified a further ten properties. The lowest price sale was a 4 bed house sold for £232,750. There is limited information on this sale. However, it was sold for significantly less than other 4 bed houses so may be considered an outlier. There were seven 3 bed properties sold for prices ranging from £235,000 to £350,000. The lowest price achieved for a 4 bed property apart the dwelling previously mentioned was £410,000.¹¹

Properties recently sold in Eltisley



3 bedsemi, Greenfields, Eltisley sold @ £235,000, December 2015, www.rightmove.co.uk.



3 bed terrace, The Green, Eltisley sold @ £245,000, August 2016, www.rightmove.co.uk.

These prices can be considered alongside published house price data by Hometrack (see Table 1) to provide an indication of entry level prices in the Eltisley housing market. Hometrack data covers the larger area of Bourn ward. This includes the parishes of Eltisley, Bourn, Caxton, Croxton and, perhaps most significantly, Cambourne. It suggests that lower quartile house prices in the ward are similar to neighbouring wards and possibly a little lower than in South Cambridgeshire as a whole. The price of a 1 bed flat has been included despite there being only one flat in Eltisley in case a need for 1 bed flats is identified.

Table 1: Lower Quartile Property Prices by ward, October 2016 - March 2017¹²

	1-bed flat	2-bed house	3 bed house	4-bed house
Bourn	£127,125	£220,000	£273,250	£350,000
Papworth & Elsworth	£72,500	£197,500	£263,750	£385,000
Gransden & The Offords	n/a	n/a	£268,750	£370,000
South Cambridgeshire	£129,438	£230,000	£286,500	£400,000

Note: Data are an average of house price sales over a six month period. Prices can fluctuate from one period to another due to the low level of sales involved. Nevertheless, the prices do reflect actual sales and valuations.

The prices cited are likely to be heavily influenced by prices in Cambourne, the largest settlement in the ward. One hypothesis could be that prices will be a little higher in Eltisley.

¹¹ Land Registry sales data was accessed from www.rightmove.co.uk. However, there can be a delay in data being uploaded. The data referred to here was updated on 4 May 2017.

¹² Hometrack Intelligence Service (Bourn ward includes the parishes of Bourn, Cambourne, Caxton, Croxton and Eltisley)

Recent sales prices provide some tentative evidence to support this, at least for larger properties. There have been no sales of 2 bed properties in the last two years and the only 2 bed property currently on the market is seeking a price of £400,00.

Given the limited data available for Eltisley, Table 2 has been constructed from the lower quartile prices for Bourn ward (rounded). Affordability is assessed in the context of three price levels: 1 bed flat; 2 bed house and 3 bed house. Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties.

Table 2: Annual Income requirements for open market properties

House Price	Deposit required (assume 15% required)	Annual income required (based on mortgage lending principle of 3.5 x income)	Monthly mortgage payment ¹³
£125,000	£18,750	£30,357	£504
£220,000	£33,000	£53,429	£887
£275,000	£41,250	£65,357	£1,108

Even at the lower quartile price for a 2 bed house, an annual income of over £50,000 would be required on the assumptions used. If a one bed flat was available at £125,000 this would require an income of £30,000. This is a less realistic scenario as any one bed flats would have to be built and as new build properties would probably be marketed at a higher price. However, to put these prices in context, a household with two people working full-time and earning the ‘national living wage’ will earn about £30,000 per annum.¹⁴

It should be remembered that a household’s ability to buy is also dependent on them having saved an appropriate deposit. The calculations presented here assume a mortgage to house value of 85 per cent. In other words, the purchaser can raise a deposit of 15 per cent. It may be possible to secure a mortgage with a lower deposit but this will require even higher income levels. Clearly, many existing owner occupiers in Eltisley will have significant housing equity. However, young people seeking to leave the parental home or those in the rented sector may not.

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

¹³ Source: www.moneyadviceservice.org.uk – mortgage calculator based on 3% repayment mortgage repaid over 25 years

¹⁴ <http://www.livingwage.org.uk/>. The national living wage, introduced in April 2016, pays £7.20 per hour but only applies to those aged 25 and older

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. The initial share purchased can be as low as 25 or 30 per cent. At a point when the household can afford to, they can choose to buy a further share of the property.

Where a property has been built on a rural exception site, the maximum percentage that can be owned is 80 per cent so that the property always remains available as affordable housing and can never be sold on the open market.

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

Shared ownership affordability will be heavily influenced by the share of the property purchased. The purchaser must provide an appropriate package of deposit and mortgage to cover the cost of the share purchased. Rent would be paid on the unsold equity at a rate of 2.75 per cent. It is also likely that a small service charge would also be applicable. These charges represent a significant subsidy in comparison with comparable market rents which makes shared ownership an attractive option for some households.

However, there are currently no shared ownership properties in Eltisley. Hence this analysis is academic unless a new scheme were to include shared ownership properties.

Renting

Table 3 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.

The Local Housing Allowance would not be sufficient to cover the cost of any sized property at an 'affordable rent' in Bourn ward (although it would come close for one and four bed properties). Our review found only property for rent on the open market.¹⁵ This was a 3 bed terraced house available for £196 per week. This is significantly lower than the average rental but still well above the LHA rate. The scarcity of properties highlights that accessing the private rented market is also about availability as well as affordability. Eltisley, as already noted, has a relatively small private rental market.

¹⁵ Source: www.zoopla.co.uk, www.right-move.co.uk and www.nestoria.co.uk (as at 23.05.2017)

Table 3: Comparison of property rental costs in Bourn ward, April 2016 – March 2017¹⁶

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 th percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)	Local Housing Allowance 2017-18 (applicable from 1 April 2017)
1	£161	£160	£129	£126.05
2	£196	£190	£157	£144.96
3	£253	£235	£202	£168.45
4	£282	£253	£226	£224.70

Social rented properties are also in scarce supply. Between March 2008 and December 2013 only four properties became available. They attracted an average of 13 bids each (compared with 54 per property across South Cambridgeshire as a whole).¹⁷ This low level of bids may be due to bidding restrictions. Half of the affordable housing stock is comprised of bungalows and there may be age restrictions on applying when the properties become vacant. Alternatively, the lack of facilities may make the village unattractive to people who lack residential or family connections. More recent evidence from South Cambridgeshire District Council suggests that turnover has remained fairly low.¹⁸

¹⁶ Hometrack Intelligence Service (Bourn ward includes the parishes of Bourn, Cambourne, Caxton, Croxton and Eltisley)

¹⁷ 'Parish Profiles', Cambridgeshire County Council Research Group, October 2014

¹⁸ 'Housing Statistical Information Leaflet', South Cambridgeshire District Council, October 2016

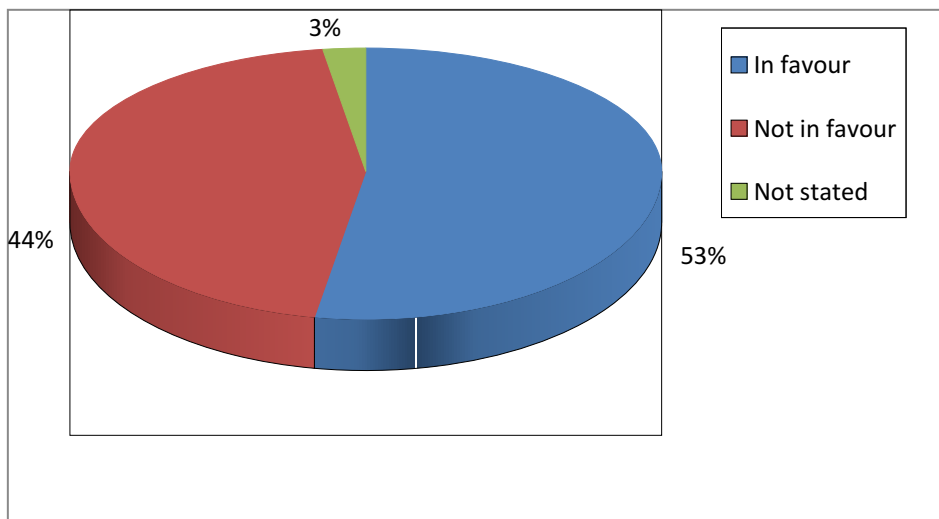
RESULTS FROM PART ONE – VIEWS ON AFFORDABLE HOUSING DEVELOPMENT AND IDENTIFYING THOSE IN HOUSING NEED

Views on Affordable Housing Development in Eltisley

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. Fifty three per cent of respondents supported the principle of such a development and 44 per cent were opposed. Three per cent did not state an opinion. The results are illustrated in Figure 4. The level of support for affordable homes is relatively low when compared with surveys undertaken in other Cambridgeshire parishes. Support is typically in the range of 55-75 per cent.

The findings may have been influenced by awareness of a proposal for a larger market housing development in the parish. However, it is important to stress that the survey asked about support for a small development of affordable housing.

Figure 4: Attitude towards affordable housing development



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

Much of the support for development favoured a multi-tenure approach with affordable options being integrated with market housing:

- *We strongly believe that affordable housing should be built to enable young families to move into the village where they cannot afford to buy, and to enable the elderly to downsize. If not the school may close and the village will 'die' because of the increasing average age*
- *Eltisley needs 12/14 properties - some private housing could also be included*
- *We do need some more homes in the village and a combination of affordable (shared ownership) and rental together with some private would be ideal*
- *We would support a small development of up to 10 houses (total, to include affordable and full cost homes)*

Scale was the biggest concern for those in favour of some housing:

- *Provided that it is a small development, with suitable access for cars, and spaces off the roads for parking. Especially around the village green that already has trouble because of cross path*
- *Small development of affordable homes only (4-6?). No commercial estate development*
- *If number is proportionate to the size of the village and infrastructure can support without ruining the character of the village*
- *I note that the recent development proposal was far too large for a small village. I think an additional 10% increase in houses, but only if the infrastructure allows. Also, if older people had opportunities to downsize locally then family homes would be freed up*
- *I favour a very small development of about 6 to 8 houses. Eltisley has very limited facilities to offer new residents. Village life is very important to me and anymore houses than this would change the village*

Location was another important consideration, sometimes referred to in combination with scale:

- *Yes provided 'small' means 10 or less homes and they are located per the recommendations of an environmental impact assessment, preferably on a brownfield site such as disused farm buildings*
- *We would support a small development that is situated in an area that does not affect current residents and impact the already struggling traffic through the village*
- *Subject to the siting of the development - roads in and adjoining the village centre are unsuitable/unsafe for increased traffic*
- *Small development to be on west side of village. Good access available here. Site - behind Topham Terrace*

Some support was caveated with the requirement that any development be wholly or mainly affordable and that these homes should remain so:

- *There should be more council homes for tenants and a bus service*
- *It is important that any development of affordable houses remains affordable and the properties cannot be sold privately*
- *Only if the development is wholly or largely affordable and the development or access to the development does not impact the village green*
- *The development would only be acceptable if within the Parish boundary and wholly affordable homes*

Opponents of any development tended to focus on the impact on the character and scale of Eltisley, inadequate infrastructure and the lack of any need for affordable housing in the parish.

Several respondents liked the fact that Eltisley is small and were keen to see it stay that way:

- *This is a beautiful little village. If they are allowed to build houses here, where will it end? Looking like Biggleswade which is growing by the day. Hundreds of houses all across the fields. There will be no country left soon, totally spoilt*
- *There are hundreds of new homes being built within a few miles of Eltisley, in all directions. This is one of the few relatively unspoilt south Cambs villages. Any small development will inevitably evolve into larger developments. I am local and cherish the current village boundary*
- *Keep the village as it is. Eltisley is a real English village - why spoil it. The village has very few facilities to offer new residents. People came to live in a village - not a small town*
- *It would be a shame to spoil a little village like Eltisley with more houses when additional developments could happen in already urbanised areas, ie. Cambourne, Loves Farm, Papworth*

■ *I moved to Eltisley because it was a small village. So keep it a small village*

Transport and congestion were the most frequently cited issues by those concerned about infrastructure capacity:

- *Eltisley is not served by enough transport and local amenities*
- *I see no logic in building affordable housing in any village if you have no public transport to surrounding towns*
- *A road junction that poses significant risks to drivers who need to access and leave the village would become busier with increased village population. There are no amenities in the village, so residents have to travel elsewhere to purchase items. More traffic in the village in the vicinity of the primary school increases the risks to pupils, as well as their parents*
- *No facilities in the village - no shops, no buses. Also, A428*
- *Creating further havoc, heavy traffic, no bus services in Eltisley, more and more parking problems being added to existing parking problems, especially in Greenfields. It is utter car wars. Plenty of houses - but no services. Not more private homes. But more council homes*

Those who argued there was no need pointed towards affordable housing development in Cambourne and St Neots in particular:

- *We already have Topham Terrace. Believe no suitable sites. What do you call 'affordable' in a village like this? There is going to be substantial development at Cambourne with affordable homes there - not far from village*
- *There are plenty of these kind of houses being built locally, ie. Cambourne, Papworth, St Neots etc, all very close by and these areas have far better amenities ie. doctors' surgery, shops and bus service. We see no need in the village*
- *Most housing needs are being met by the Cambourne housing development and Northstowe. There is no requirement for affordable homes in Eltisley as most residents are home owners who have lived here all their working lives. There are no facilities for young families to cater for other needs*
- *There has been a vast number of homes built in close proximity to Eltisley in recent years, and many more are planned so we do not support the development of more houses in the village now*
- *New homes are being built in Cambourne and St Neots which would answer the housing needs for most people. Eltisley has nothing to offer a new development. Not one shop, no bus service and only one small school*

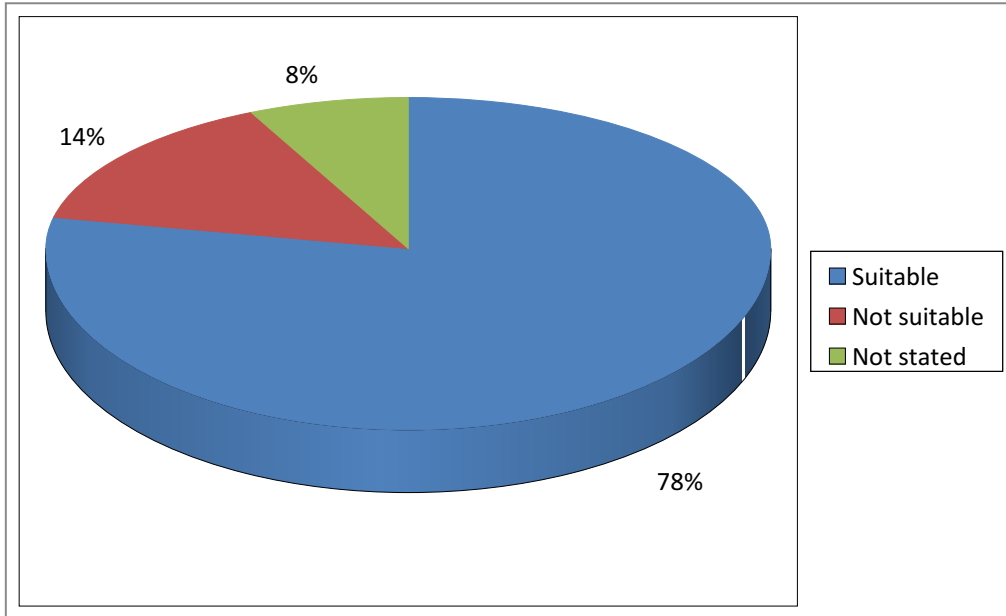
The survey has revealed a wide range of opinions. Support and opposition to the principle of a small affordable housing development for local people is fairly evenly balanced. Respondents have flagged a number of valid concerns that will have to be taken into account if a scheme is to be progressed. These concerns can often be ameliorated with a well-designed scheme in a suitable location and of an appropriate scale. However, for some, no scheme is likely to be acceptable. The Parish Council will need to balance these views when deciding how to proceed.

Suitability of Current Home

Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 5 shows that 78 per cent of respondents felt their current home is suitable for their household needs, with 14 per cent indicating that their current home is unsuitable for their needs. (Eight per cent did not answer the question) The 14 per

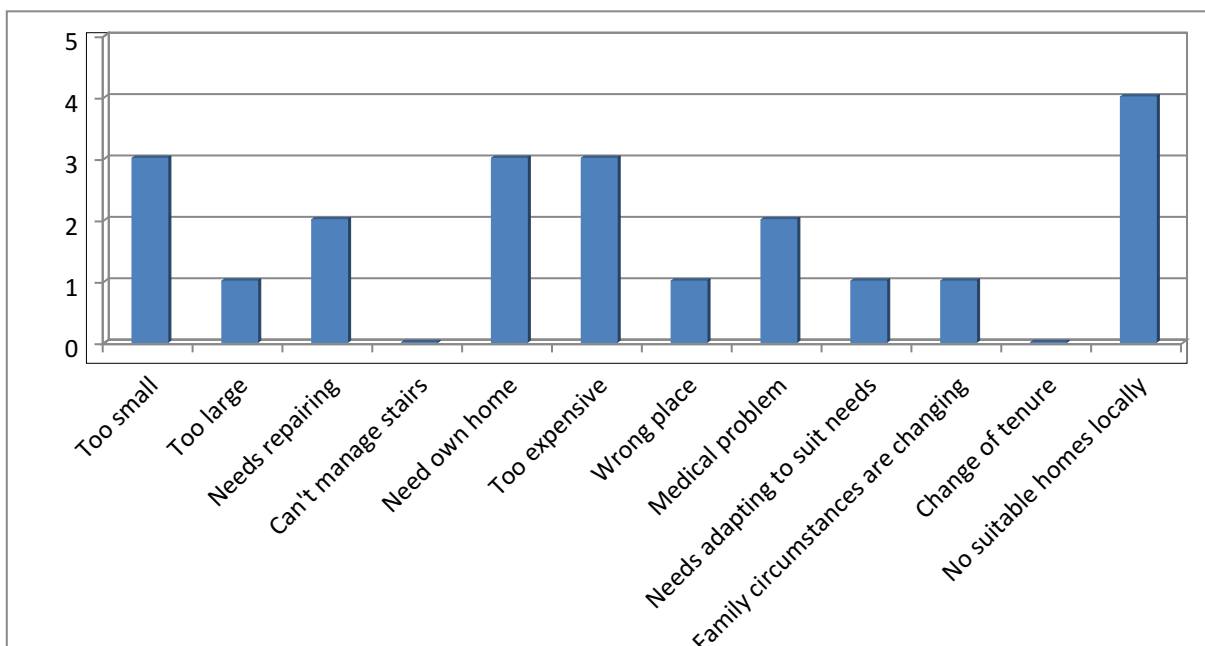
cent of respondents who indicated that their current home is unsuitable for their needs equates to 10 households.

Figure 5: Suitability of current home



Those stating their current home is unsuitable were asked to indicate the reasons why. Respondents were allowed to give more than one reason for unsuitability, so all responses are recorded. In total 21 reasons were reported. Figure 6 illustrates the reasons respondents gave for their current home being unsuitable. The most commonly cited reason was 'No suitable homes available locally' followed by 'Need own home', 'Too small' and 'Too expensive'.

Figure 6: Reasons why current home is unsuitable



RESULTS FROM PART TWO – IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS

Part Two of the Survey was only completed by those respondents who had indicated that their current home is unsuitable for their household’s needs and who are therefore potentially in housing need. Responses to Part Two were made on behalf of 10 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 Eltisley based upon, for example:

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

Following this assessment, five households were excluded. Two households were seeking to leave the parish. Another two were not considered eligible for the type of accommodation they were seeking and one household was seeking to address its needs through the open market. Therefore, the survey identified five households who could potentially be considered eligible candidates for affordable housing in Eltisley.

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

Residence and family connections

Respondents were asked to indicate whether or not they currently live in Eltisley or whether they had family connections to the parish. Table 4 reveals that all bar one of the households live in the parish. Three out of four of these households have lived in the parish for over five years. One household is seeking to move to the parish to be closer to family.

Table 4: Length of time living in the village

	Frequency
Less than 1 year	1
1-5 years	0
5-10 years	2
10-15 years	0
More than 15 years	1
Don’t live in village	1
Total	5

Two of the households already living in the parish have family also living in the parish. One young adult is seeking to leave the parental home so clearly has parents living in the parish and another older household has an adult child living separately in the parish.

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 5 sets out the number of people making up each household. Most would be small – one or two person households. One household would contain four people – a single parent with three children.

Table 5: Number of people in the household

	Frequency	No of people
1 person	3	3
2 people	1	2
3 people	0	0
4 people	1	4
5 people	0	0
6 people	0	0
7 people	0	0
Not stated	0	0
Total	5 households	9 people

Gender and Age

Table 6: Age profile of residents

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

The gender is broadly even but this masks the household structure characteristics. All households include an adult female. Three of these would be single person households. One household includes children and is headed by a single female parent.

Most of the people in these potential households are of working age.

Status

Table 7 shows the economic status of potential householders. All those of working age are in employment bar one. One single parent is identified as unemployed. However, she could perhaps be more accurately identified as economically inactive.

Table 7: Status of people in the household

	Frequency
Employed	4
Unemployed	1
Economically inactive	0
Student	0
Child	3
Retired	1
Not stated	0
Total	9 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.¹⁹ 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 prices, Census, Housing Register). The report has identified a small affordable housing need in Eltisley 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 Eltisley or have a local connection to the Parish. There are five households on the Register that meet these criteria.²⁰

¹⁹ ‘Lettings Policy Document’, South Cambridgeshire District Council, 2015

²⁰ Housing Register data provided by South Cambridgeshire DC, May 2016. IT issues mean SCDC are not currently able to provide more up to date data. This does create a significant time gap between the two data sources.

This data has been combined with the results of this survey in order to calculate overall need.

The properties that would need to be built and then let out through a Housing Association to accommodate those households on the Housing Register are as follows²¹:

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	3								5

Findings from the Housing Needs Survey

The Housing Needs Survey conducted in Eltisley identified five households in need of affordable housing. None of these stated that they were already on the Housing Register and therefore none have been removed from the table below to avoid double counting.

Two of these households would require a rented property from a Housing Association. The properties that would need to be built to accommodate these households are as follows:

1 bed		2 bed		3 bed		4 bed		5+ bed		Total
F/H	B	F/H	B	F/H	B	F/H	B	F/H	B	
1				1						2

A further three households were considered suitable candidates for shared ownership 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	1							3

Open market housing

Some Housing Needs Surveys undertaken by Cambridgeshire ACRE also identify a significant element of demand for market housing in the local community. Typically, this could be families seeking to move from private rented to owner occupation or simply find larger accommodation or older households seeking to downsize but wanting to remain in the same village. However, this survey only identified one household seeking to resolve their housing need through the open market within Eltisley.

Conclusion

In aggregate, ten households have been identified as being in need of affordable housing who either live in, or have a local connection to, Eltisley:

²¹ 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	
1	2	5	1	1						10

Recommendation

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

This need could potentially be addressed by a rural exception site. However, the scale, design and location of any scheme will need to adhere to the planning policy contained within the Local Development Framework and draft Local Plan for South Cambridgeshire District Council on rural exception sites. Further discussions between the parish council, Hastoe Housing Association and South Cambridgeshire District Council should help inform the proposals for any potential scheme and to ensure that local lettings are maximised.

The survey findings could also be used to argue the case for a local connection policy to be applied to any speculative development that is proposed in the parish.

APPENDIX 1: CHOICE BASED LETTINGS AND LOW COST HOME OWNERSHIP

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

Choice Based Lettings



Home-Link is the Choice Based Lettings scheme for the Cambridge sub-region. Choice Based Lettings aims to make the application process for affordable rented housing easier and to give people more choice about where they live. Housing is allocated on a 'needs basis'. In other words, those people that have the greatest level of need and have been in need for the longest time are given priority. Everybody on the Housing Register is assessed and placed into a band of need. Band A is the greatest level of need. Band D is the lowest.

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

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

Low Cost Home Ownership



Ownership'.

bpha, the government-appointed Help to Buy Agent, responsible for marketing all low cost home ownership schemes in Cambridgeshire and Peterborough, offers a Shared Ownership scheme called 'Help to Buy Shared

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

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