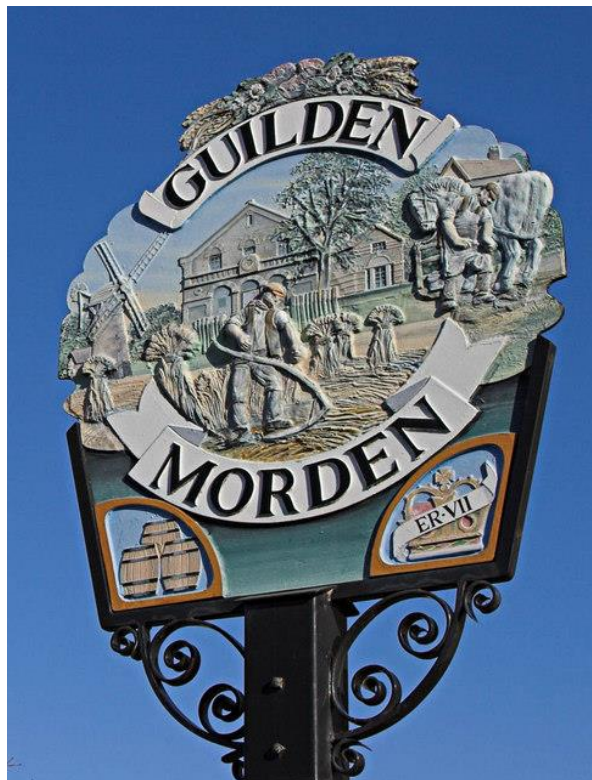


Cambridgeshire ACRE

Housing Need Survey Results Report for Gilden Morden

Survey undertaken in January & February 2015



Cambridgeshire **ACRE**



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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.

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 Guilden Morden in September 2014. This survey was carried out on behalf of Cambridge Housing Society, South Cambridgeshire District Council and the 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 to all 402 residential addresses in the parish in January 2015. The survey packs included covering letters from Cambridgeshire ACRE and Guilden Morden 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:

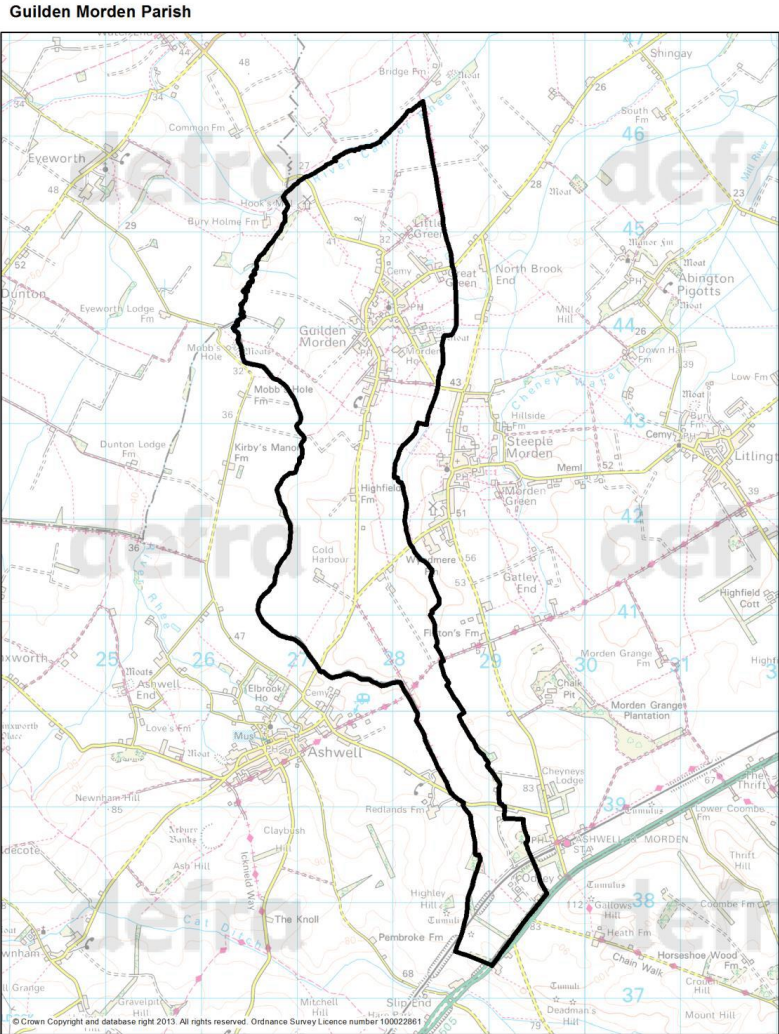
- Part One of the survey form contained questions to identify those who believe they have a housing need. Respondents were also asked if they supported the idea of building a small affordable housing development in the village. All households were asked to complete this section.
- Part Two of the survey 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 13 February 2015. In total, 109 completed forms were returned giving the survey a 27 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

Guiden Morden Parish Council appointed a small working group to work alongside Cambridgeshire ACRE in the survey process. As a result, a slightly amended questionnaire was used. The group also helped to analyse the results and structure the final report. All data shared with the working group was anonymised to ensure the confidentiality of respondents.

Guiden Morden Parish

Guiden Morden lies in the south west of Cambridgeshire. It is a largely rural area populated by small villages, similar to Guiden Morden. The nearest towns are Royston to the south east and Biggleswade to the west, both about eight miles by road. Cambridge is about 15 miles to the north east. The nearest train station is Ashwell & Morden about four miles due south.



Source: 2011 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.oxcsi.co.uk April 2013

Guilden Morden has a population of about 930 in its 400 dwellings.¹ There has been little growth in recent years with only 12 (net) new dwellings added between 2002 and 2014. Half of these were within the village.² There are outstanding planning permissions for a few infill dwellings.

The village retains a reasonable range of services for its scale. There is a primary school, church, pub and village shop. A second pub, The Three Tuns, was boarded up for a couple of years and has recently been converted to a showroom for an interior design company. There are also a broad range of local clubs and societies. Other services have to be accessed from further afield. There is a post office in neighbouring Steeple Morden and doctors and dental surgeries are available in Ashwell. The parish is in the catchment area for Bassingbourn Village College.



St Mary's church, Guilden Morden © Copyright John Sutton and licensed for reuse under this Creative Commons Licence



Church Street © Copyright Alexander John Sutton and licensed for reuse under this Creative Commons Licence

Guilden Morden is a wealthy parish. The median household income is £43,500 compared with a South Cambridgeshire average of £36,000³. Benefit dependency levels for working age and retirement age populations are low. For example, the numbers of working age Department of Work & Pensions claimants, Housing and Council Tax Benefit claimants, Income Support claimants and Pension Credit claimants are all well below the national average. However, there do remain small numbers of households facing real hardship in the

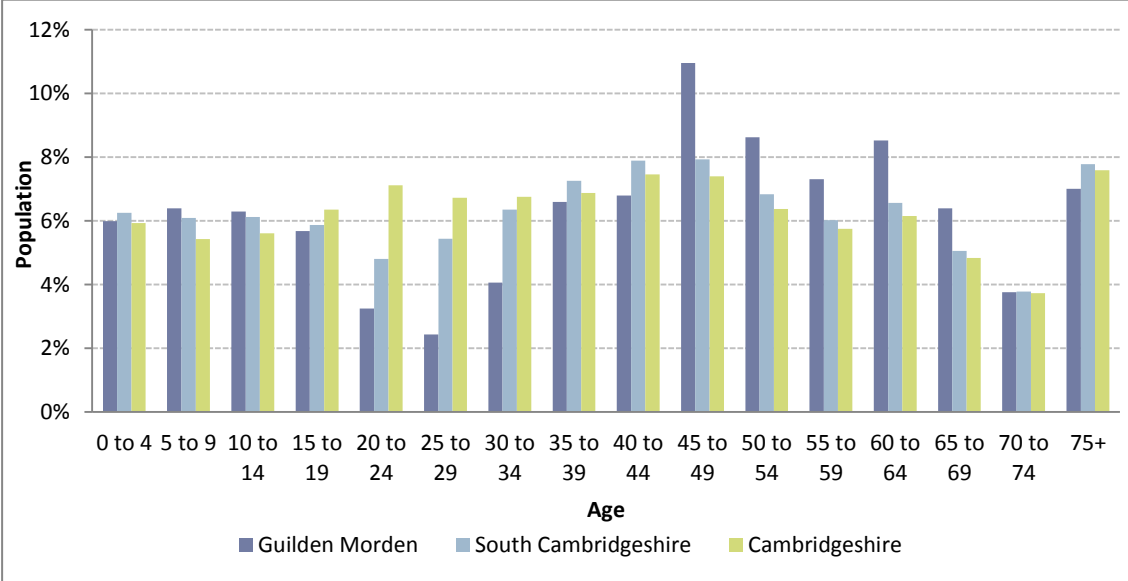
¹ 'Cambridgeshire Population and Dwelling Stock Estimates: mid-2013', Cambridgeshire County Council, December 2014
² 'Housing Development in Cambridgeshire 2013/2014', (Tables H1.2, 1.3 and H2.2), Cambridgeshire County Council, August 2014
³ Source: CACI Paycheck 2009. Although this data is six years old the relative differences between parishes are unlikely to have changed significantly in most cases.

parish. In contrast, economic activity rates are high. There are particularly high levels of self-employment and people working from home.⁴

Guilden Morden is also a highly qualified community. Four out of 10 people aged over 16 are qualified to Higher Education level. Over half of employed people work in managerial, professional and associate professional occupations. Both of these proportions are considerably higher than in Cambridgeshire or England. In contrast, only one in twenty work in elementary occupations, about half the national rate.⁵ Whilst employment opportunities in Guilden Morden are limited, access to the A1 and A505 mean that a broad range of labour markets are commutable. For example, Melbourn is a significant source of local employment including many high skilled jobs.

Guilden Morden had a distinctive age profile, typical of many rural parishes. The parish has average proportions of school age children and people over retirement age. However, there are two significant features to the profile. Guilden Morden only has nine per cent of its population aged 20 to 35 (21 per cent in Cambridgeshire). In contrast, 36 per cent of the parish population are aged 45 to 64 (25 per cent in Cambridgeshire). These variances from the county average are found in many rural parishes.⁶

Figure 1: Population age profile, 2011



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

Three quarters of properties in Guilden Morden are owner occupied. This is higher than Cambridgeshire (66 per cent) but, again, not untypical of a rural community in the county. Social rented and shared ownership accommodation is broadly in line with the Cambridgeshire average. However, private rented accommodation is in scarce supply.

⁴ 'Rural Community profile for Guilden Morden (Parish)', ACRE/OCSI, October 2013

⁵ Ibid

⁶ 'Parish Profile Data: Guilden Morden', Cambridgeshire County Council Research Group, 2014

The majority of social housing is still managed by South Cambridgeshire District Council. There is also a small amount of Housing Association property – both rented and shared ownership. Owners include Cambridge Housing Society, Circle and The Worboys Court Trust. Properties managed by Cambridge Housing Society and The Worboys Court Trust have a local lettings policy prioritising people with a local connection to the parish. However, the Local Authority controlled properties are allocated on a ‘needs basis’ to households across South Cambridgeshire District.

Figure 2: Household tenure, 2011



‘Parish Profile Data: Guilden Morden’, Cambridgeshire County Council Research Group, 2014. Data taken from 2011 Census, QS405EW⁷

Almost nine in ten properties in Guilden Morden are detached or semi-detached. The remainder are largely terraced houses. There are only four flats in the parish. This profile is again fairly typical of a wealthy rural community in Cambridgeshire



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⁷ Our own analysis suggests that Worboys Court Trust properties have been counted as private rented rather than social rented in the Census.

In keeping with the high proportion of detached properties (53 per cent) there is also a high proportion of large properties. Thirty nine per cent have four bedrooms or more (26 per cent in Cambridgeshire). The correspondingly low proportion of two bedrooms or fewer properties has implications for the availability of lower priced/ entry level properties.⁸

Local Income Levels and Affordability

Buying on the Open Market

There is currently little property on the market in Guilden Morden, particularly in terms of what could be considered affordable or entry level prices. A recent review of property websites identified seven properties for sale. However, only one property was priced under £425,000 or was smaller than four bedrooms. There is a 3 bed semi-detached property for sale at £279,950.⁹



3 bed semi-detached, Guilden Morden, for sale @ £279,950 www.nestoria.co.uk



3 bed detached, Guilden Morden, sold @ £240,000 in Oct 2014 www.zoopla.org.uk

The review was extended to look at sales over the last year. This identified eleven sales in Guilden Morden. Five of these were sold for less than £300,000. The lowest price sale was £198,000 with a further four ranging from £235,000 to £265,000. All were 3 bed semi-detached properties. In fact only five properties have been sold in Guilden Morden for under £200,000 in the last three years. These were mainly terraced houses. There doesn't appear to have been anything smaller than a 3 bed property sold in the parish in the last three years.

These prices should be considered alongside published house price data by Hometrack (see Table 1). This data covers The Mordens ward, a larger area, and suggests that the villages of Guilden Morden, Steeple Morden, Abington Pigotts and Tadlow are popular places to live. House prices are higher than neighbouring villages and South Cambridgeshire as a whole. The prices cited are averages, and as our review demonstrates, it is possible to buy properties at lower prices. £240,000 would appear to be a reasonable estimate of the entry

⁸ 'Parish Profile Data: Guilden Morden', Cambridgeshire County Council Research Group, 2014

⁹ Source: www.zoopla.co.uk, www.right-move.co.uk and www.nestoria.co.uk (as at 02.03.2015)

level price for a 3 bed semi-detached property. It is difficult to assess entry level prices for smaller properties given their scarcity on the market. However, it is difficult to envisage prices below £180,000.

Table 1: Average Property Prices by ward, July - December 2014¹⁰

No. of bedrooms	The Mordens	Bassingbourn	Gamlingay	South Cambridgeshire (District)
2 bed house	£288,000*	£229,438	£187,998	£233,790
3 bed house	£311,917	£ 271,656	£291,763	£300,966
4 bed house	£465,125*	£460,094	£351,276	£422,263

* Data from previous six month period used due to unreliability/ unavailability of current period due to low volume of sales.

Table 2 has been constructed from the discussion above. Estimates of entry level prices for 2 and 3 bed properties in Guilden Morden have been used to assess affordability. Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties.

Even at an entry level price of £180,000 (and nothing has been sold in the parish at this price in the last three years) an income of over £43,000 would be required on the assumptions used. It is estimated that 44 per cent of households in Guilden Morden have a household income below £40,000.¹¹

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 ¹²
£180,000	£27,000	£43,714	£894.42
£210,000	£31,500	£51,000	£1,043.45
£240,000	£36,000	£58,286	£1,192.56

¹⁰ Hometrack (as supplied Sue Beecroft, Cambridge Sub-region Housing Market Co-ordinator)

¹¹ Paycheck 2009

¹² Source: www.moneyadvice.org.uk – mortgage calculator based on 5% repayment mortgage repaid over 25 years

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 Guilden Morden 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 in Guilden Morden 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.

Table 3: Cost of purchasing a 25 per cent share of a shared ownership property ¹³

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
£240,000	£6,000	£54,000 (£180,000)	£314.42	£412.50	£726.92	£26,370
£300,000	£7,500	£67,500 (£225,000)	£393.03	£515.63	£908.66	£32,963

¹³ Source: Figures used adapted and taken from Orbit Homebuy Agents Comparison Tables, July 2011

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

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

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

There are currently ten shared ownership properties in Guilden Morden. Should a household not be able to afford of find a 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.

Table 4: Comparison of property rental costs in The Mordens ward, January 2014 – December 2014¹⁴

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 2015-16 (applicable from 1 April 2015)
1	£144	£142	£115	£126.05
2	£200	£196	£160	£140.74
3	£314	£304	£251	£168.45
4	£369	£314	£295	£218.16

¹⁴ Source: Hometrack (for electoral ward of The Mordens which includes the parishes of Abington Pigotts, Guilden Morden, Steeple Morden and Tadlow).

The Local Housing Allowance would be sufficient to cover the cost of a 1 bed property but nothing larger. This reflects the high market rents achieved in Guilden Morden, presumably the result of the shortage of such properties. Our review found no rented properties currently on the market.¹⁵ Neither does property become available frequently in the affordable rented sector. In the last five years only 22 properties have become available in Guilden Morden and these have attracted an average of 37 bids per property¹⁶. This compares with an average of 54 across South Cambridgeshire District.

Overall, it can be concluded that the challenge for new entrants to the Guilden Morden property market is as much about availability as affordability.

¹⁵ Source: www.zoopla.co.uk, www.right-move.co.uk and www.nestoria.co.uk (as at 02.03.2015)

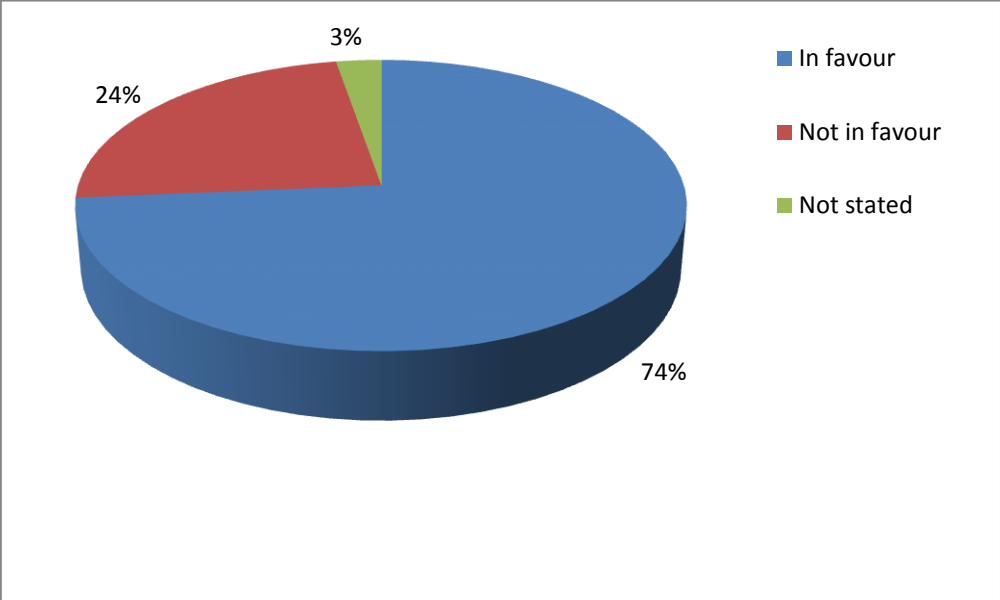
¹⁶ 'Parish Profiles', Cambridgeshire County Council Research Group

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

Views on Affordable Housing Development in Guilden Morden

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 four per cent of respondents supported the principle of such a development and 24 per cent were opposed. Three per cent did not state an opinion. (Totals do not sum to 100 due to rounding) The results are illustrated in Figure 3. The level of support for affordable homes is quite high compared to similar surveys in other parishes in Cambridgeshire. Support is typically in the range of 55-75 per cent.

Figure 3: 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.

Many of those who supported the idea recognized the particular needs of young people and the advantages to the community of helping this cohort to remain:

- *I would be in favour of more than one such development. More children for the pre-school and school. We have enough executive style houses, some of whose occupants pay little to no part in village life.*
- *A wonderful idea so local people can be housed locally. Affordable homes should be built for single people as well as for families. The latter will allow the village school to remain open and enable families to take part in school events. Something along the lines recently built in Steeple Morden but also flats or cluster houses for singles too. A necessity to keep the community alive and thriving. Often people do not join the local housing register because they don't think properties are available and therefore there is no point in joining.*

- *There has not been many affordable homes built in local villages in the last 10 years and the increasing prices of houses in the villages has caused youngsters to have to move away, losing that connection to where they were brought up.*

There were also several respondents able to recite personal circumstances, both current and in the past, in their support of affordable homes for local families:

- *We have family who would like to live in our village but there is nothing for them so they have had to move away.*
- *For my children in the future, with rising house prices they do not have a chance!*
- *My grown up children have been forced to move away from the village because they cannot afford housing here. They were brought up in the village school and now can't support us in old age.*
- *I have grown up and raised a family in Guilden Morden. I would like to see more affordable homes for people like me who still have their 2/3 grown up children at home.*

There were some concerns about ensuring the properties would be allocated to local people:

- *There would need to be safeguards so that the properties go to the people they are intended for. This scheme fits in very well with the scheme proposed by Princess Anne - the Princess Royal.*
- *As long as they were for people who were connected with and were likely to contribute positively to the village.*

There were some comments about the appropriate scale and suitable location for any development:

- *The development should be restricted to 6-8 homes.*
- *Yes as long as the development is small and not on green belt land, remembering that Guilden Morden is a small, quiet village.*
- *By small development, I mean fewer than a dozen properties and the location would need to be carefully chosen.*
- *Providing "small" means less than 10 homes.*

There were also comments about the design both in terms of the overall scheme and the tenure/ type mix:

- *I would hope such development would be small and tastefully done.*
- *There is a requirement for housing that is suitable for young couples but also for houses (bungalows) with three bedrooms for use by people requiring care.*
- *For rent only.*
- *Any scheme must not change the open character of the village. Scheme should include a mix of affordable and market housing.*

The infrastructure implications of any scheme will also need to be considered:

- *If more housing is built - more buses and school places. I would think there would need to think about sewage and street lighting. The thought of greatest importance is where the houses are built to maintain the character of the village.*
- *Affordable homes are needed, but also reasonable transport options for our village. We will move from this village due to lack of decent alternative transport options.*

The most commonly cited concern by those opposed to an affordable housing development was the strain on already overloaded infrastructure. Specifically, the most commonly cited issue is the sewage capacity:

- *I don't think that the village has enough services/amenities to support further housing. In addition the existing sewage system is already over-loaded, so more houses without addressing such issues first is very unwise. Apart from that it takes a long time to fill our existing local housing when it falls vacant - where is the gap?*
- *Without public transport any growth will add to existing problems. With Ashwell about to lose its post office, services are worsening year by year.*
- *The sewage works which serves both Guilden Morden and Steeple Morden would not be able to cope with any additional homes.*
- *Services not fit for purpose - namely pumping station in Potton Rd. The sewage is constantly bursting out of the manhole cover etc. & hence into road and then to ditch which eventually reaches the River Cam - environmentally dangerous. This station cannot efficiently pump uphill to sewage works.*

There was also concern about the impact on the environmental character of Guilden Morden:

- *Amenities inadequate to sustain extra housing (school, sewage etc.) Also it would spoil a beautiful village.*
- *My concern is that the building of quantities of houses detracts from the rural nature of the village and places further strain on our pot-holed roads, electricity, water and sewage usage.*
- *Any development would spoil the village.*

Some were sceptical about the motivations behind such schemes:

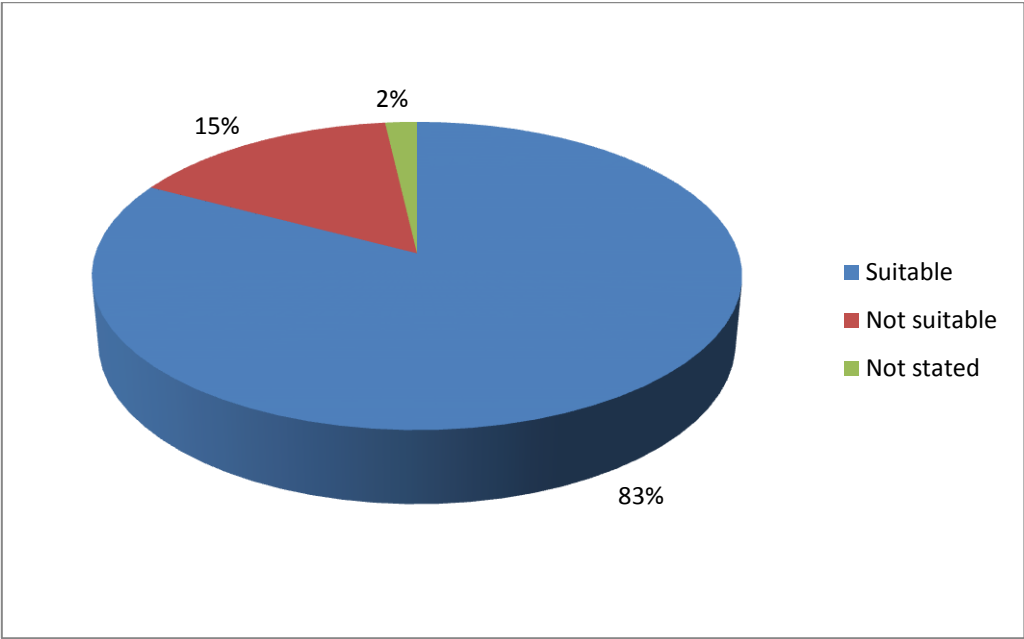
- *I do not think the idea is sustainable. Eventually you will rent homes to people without local connections. New homes are ugly and they will add no value to our village. There are plenty of new homes in Royston for people needs shops, schools, etc. Guilden Morden is not suitable for low income families and it should stay that way.*
- *Do not agree with green belt being used. You would do just a few affordable and more private, once those buy shared ownership. They would then sell on to private buyers at a profit, then back to square one, no affordable homes.*
- *If these houses are for families with connections to Guilden - Yes. However, we all know how social housing works as you bid on properties and anyone is housed therefore no control on problem families or anti-social behaviour which impacts on the village. There is adequate provision of social housing in Guilden Morden. More housing will adversely impact on the character of the village. Not everyone can live where they like.*

The survey has revealed a wide range of opinions. There is strong support for the idea of affordable homes for local people in principle. However, respondents have flagged many valid concerns that will have to be taken into account if a scheme is to be progressed. These concerns can usually be ameliorated with a well-designed scheme in a suitable location and of an appropriate scale. However, for a minority, 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

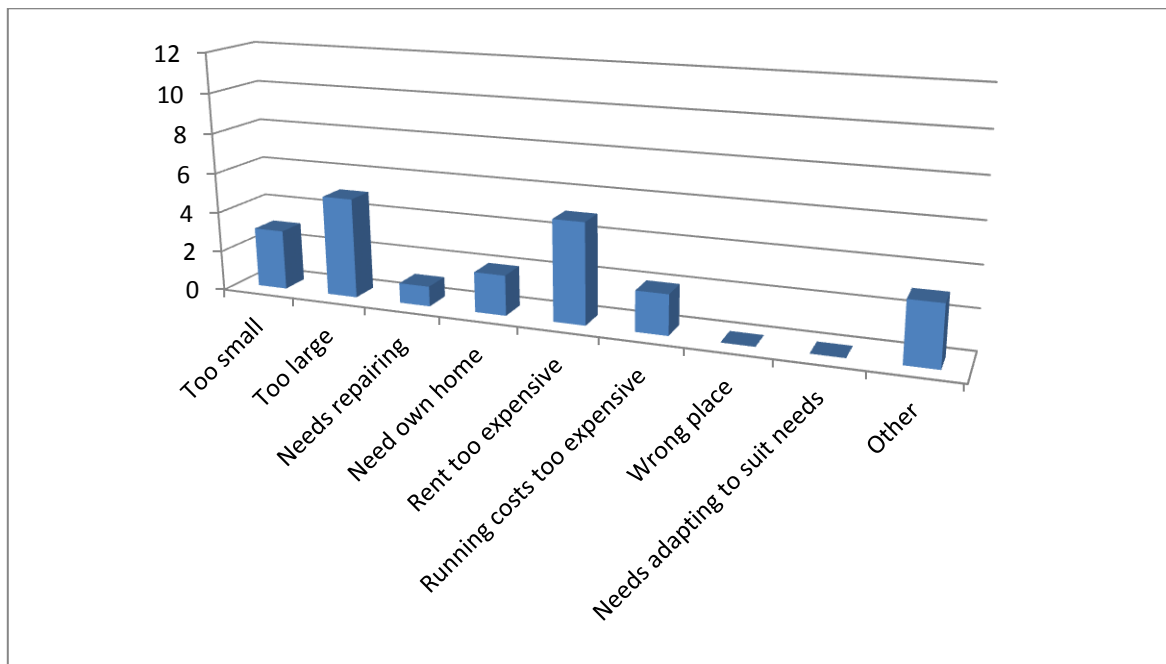
Respondents were asked to indicate whether or not their current home was suitable for their household’s needs. Figure 4 shows that 83 per cent of respondents felt their current home is suitable for their household needs, with 15 per cent indicating that their current home is unsuitable for their needs. (Two per cent did not answer the question) The 15 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 17 households.

Figure 4: 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. Figure 5 illustrates the reasons respondents gave for their current home being unsuitable. The most commonly cited reasons were ‘Rent too expensive’ and ‘Too large’. There could clearly be a relationship between these factors.

Figure 5: 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. This situation can occur when grown up children leave home. Welfare reform can leave people facing Housing Benefit restrictions if they are considered to be under-occupying their home.

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

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.

The rent is too expensive: As family circumstances change, people no longer require large properties and think about 'downsizing' to a more appropriate home. Private rented accommodation is generally more expensive than social rented properties.

The running costs are too expensive: Running costs can be particularly high if a household is living in a larger home than it needs or in a home that is old or in need of repair.

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. It could also be that family or work situations have changed.

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

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 17 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 Guilden Morden based upon, for example:

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

Following this assessment, ten households were excluded leaving just seven households who were actually considered to be in need of affordable housing. The main reasons for exclusion were that the household was seeking to address its housing needs through the open market and that there was insufficient information provided. Some forms were completed by parents identifying a potential need for their children. This need may well materialise at some stage but there was too much uncertainty about the timing of this need to include the returns in this assessment.

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

Residence and family connections

Respondents were asked to indicate whether or not they currently live in Guilden Morden or whether they had family connections to the parish. Table 5 reveals that five households live in the parish, mostly for more than 15 years. The two households that do not live in the parish are both seeking to return to be closer to parents. All bar one of those who live in the parish also have relatives in the parish – parents, children or siblings.

Table 5: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	0
5-10 years	1
10-15 years	0
More than 15 years	4
Not stated	0
Don't live in village	2
Total	7

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. Most would be small – one or two person households. However, there are also a couple of larger households with children.

Table 6: Number of people in the household

	Frequency	No of people
1 person	2	2
2 people	2	4
3 people	1	3
4 people	0	0
5 people	1	5
6 people	1	6
7 people	0	0
Not stated	0	0
Total	7 households	20 people

Gender and Age

Sixty per cent of the household inhabitants would be male. This is a result of a couple of single person male households and the majority of the children in the larger households also being male. The age profile is relatively young. There are seven children aged under 16. In contrast there are no people aged over 60 (see Table 7).

Table 7: Age profile of residents

	Frequency
Under 16	7
16 - 24 years	1
25 - 29 years	0
30 - 39 years	7
40 - 49 years	3
50 - 54 years	1
55 - 59 years	1
60 - 64 years	0
Over 65 years	0
Not stated	0
Total	20 people

Status

Table 8 shows the economic status of potential householders. All bar one of those of working age are in employment.

Table 8: Status of people in the household

	Frequency
Employed	12
Unemployed	1
Economically inactive	0
Student	0
Child	7
Retired	0
Not stated	0
Total	20 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.¹⁷ The results are presented in the next section.

¹⁷ 'Lettings Policy Document', South Cambridgeshire District Council, September 2009

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 Guilden Morden 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 Guilden Morden or have a local connection to the Parish. There are 11 households on the Register that meet these criteria. 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 follows¹⁸:

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	11
	2	2		6	1										

Findings from the Housing Needs Survey

The Housing Needs Survey conducted in Guilden Morden identified seven households in need of affordable housing. None of these households stated that they were already on the Housing Register.

Three of these households would require a property let out through a Housing Association:

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	3
	1	1								1					

The remaining four households would potentially be candidates for shared ownership. The properties that would need to be built to accommodate these household are as follows:

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

Conclusion

There are 18 households identified as being in need of affordable housing who either live in, or have a local connection to, Guilden Morden:

¹⁸ 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	18
	3	3		8	1		2			1					

Recommendation

To fulfil all current and immediate housing need in Guilden Morden, 18 new affordable homes would have to be built. This scale of need would typically justify a scheme of up to a dozen 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.

Further discussions between the parish council, Cambridge Housing Society and South Cambridgeshire District Council should help inform the proposals for any potential scheme and to ensure that local lettings are maximised. Demonstrating that infrastructure issues have been addressed is likely to be a critical factor in gaining support from the Parish Council and community.

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.