



South  
Cambridgeshire  
District Council

# What is an exception site?



08450 450 051

[www.scambs.gov.uk](http://www.scambs.gov.uk)

# Housing in Cambridgeshire



**£380,013** Average house price in South Cambridgeshire  
March 2016

Affordability ratios show, on average, how many times income the local house price represents. A house price of 3 to 3.5 times income are generally considered affordable.

The table below shows the median house price to income ratio (rounded)

	September 2015	December 2015	March 2016
South Cambridgeshire	8.2	8.4	8.5
Cambridge	11.9	12.8	12.8
Huntingdon	6.4	6.4	6.5
East Cambridgeshire	7.3	7.4	7.6
Fenland	6.2	6.3	6.4
East of England	7.8	7.9	8.0



**1 bed £160**

**2 bed £201**

**3 bed £225**

**4 bed £311**

Average private weekly rents in South Cambridgeshire  
March 2016

A property is generally assumed to be unaffordable if the monthly cost is greater than a third of monthly gross income, or greater than 45% of net income.

*Figures taken from Cambridgeshire Insights Housing Bulletin March 2016*





## What is affordable housing?

Affordable housing is social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market.

- **Social rented** housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. Social rented properties are the most affordable tenure type, typically around 60% of an open market rent.
- **Affordable rented** housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80 per cent of the local market rent (including service charges, where applicable).
- **Intermediate** housing are homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing. Homes that do not meet the above definition of affordable housing, such as 'low cost market' housing, may not be considered as affordable housing for planning purposes.

Help to Buy are the agents who deal with the intermediate housing and there are a number of different options:

- Help to Buy Equity Loans
- Help to Buy Mortgage Guarantee
- Rent to Buy
- Intermediate Rent
- Home Ownership for people with Long Term Disabilities (HOLD)
- Older Peoples Shared Ownership

Visit [www.helptobuyese.org.uk](http://www.helptobuyese.org.uk) to find out more

## What is an exception site?

Rural exception sites are sites for affordable housing development in rural locations where market housing would not normally be acceptable because of planning policy constraints and are therefore an exception to policy. Homes can be brought forward on these sites only if there is a proven unmet local need for affordable housing and a legal planning agreement (s106 agreement) is put in place to ensure that the homes will always remain affordable, this includes restricting the percent that can be purchased under shared ownership properties to 80% share.

The agreement also ensures the homes will be for people in housing need and prioritised for those with a strong local connection to the parish.

New guidance set out in the Government's National Planning Framework now allows an element of market housing to be developed on Rural Exception Sites to support the delivery of the affordable housing where sufficient public subsidy is not available.

The example below identifies the area known as the village framework, (maps for each village can be found in the Local Plan Policies Maps document). Planning permission for Exception Site schemes may be granted on the edge of the village outside of the framework.



Land value on restricted sites like this does not compare to commercial sites where open market homes can be built. The value is lower and acquiring land at a more affordable rate helps housing associations deliver an affordable scheme for local people.

## Why an exception site?

With the huge disparity between property prices and income many young families have had to move away from the area as they are unable to afford to stay within their community. An exception site can provide homes for local people to be able to live near their families or work.

## Who has a local connection?

An applicant will be considered to have a strong local connection to the village if they meet one of the following criteria:

The applicant has worked (paid employment) in the village for the last 12 months for sixteen hours or more per week; or

The applicant has lived in the village for at least 5 years out of the last 8 years; or

The applicant has family members who are resident in the village. Family members are defined as parents, children or brothers or sisters who have been resident in the village for a period of 5 years or longer. Other close family ties will be considered in agreement with SCDC on a case by case basis; or

There are special circumstances that SCDC considers give rise to a local connection to the village, for example where the applicant's substantive role is as a carer to a person resident in the village.

Before applying the cascade criteria set out within the S.106 (allowing those with a local connection to neighbouring villages), the Allocating Officer has discretion to allocate properties to those with the above local connection but who do not meet the specified time limitations.

It is important that people register with Home-link as soon as possible as they cannot be nominated for affordable housing if they are not registered. If people wait until new homes are ready before registering it is then too late.

## **What is a Registered Provider (RP)?**

Registered Providers (often called Housing Associations) are private, non-profit making organisations that provide low-cost "social housing" for people in need of a home. Any trading surplus is used to maintain existing housing and to help finance new homes. A list of the Housing Associations working within South Cambridgeshire is available on request or available on our website.

## **What is the HDA (Housing Development Agency)?**

The Greater Cambridgeshire Housing Development Agency was created as a partnership between the City Council, County Council and South Cambs District Council. The purpose of the HDA is

- a. Make best use of land and funding made available by the City Deal partners to deliver new housing - with a focus on affordable housing, but including all tenures.
- b. Acquire new housing land and deliver additional housing through innovative partnership and funding mechanisms

The vision of the HDA is to provide a leading role for local authorities to drive – with pace and certainty - the delivery of housing that is affordable.

## **Who are Cambridgeshire Acre?**

Cambridgeshire ACRE works alongside communities and its partners on a wide range of programmes designed to target specific rural issues or specific community needs. They carry out Housing Needs surveys to help identify local need and can attend parish council meetings to present the findings of the survey and answer any questions.

## **What is a Housing Needs Survey?**

A Housing Needs Survey helps the Council to understand the housing need in rural communities. A survey questionnaire is posted to every address in the village and asks a number of questions around the households housing needs. The Housing Needs Survey is a key part of the evidence base required for gaining planning permission for exception sites.

## **What can we do to help?**

South Cambridgeshire District Councils Housing enabling team work closely with planning, Registered Providers and other partners to look at the local needs and work together to provide affordable homes around the district. The flow chart on the next page shows the process behind getting an affordable housing scheme built.



# Rural exception site process

INCEPTION

## Stage 1 – Getting Started

Discussion about the affordable housing needs of the village. This could be initiated by Parish Council, District Council, Housing Association, land owner or through neighbourhood planning.

Community engagement process to be identified if decision is to proceed further.

**Could there be a need? Carry out a survey to find out. If site identified, carry out Stage 4 first**

Yes

No

No further action

## Stage 2 – Housing Needs Assessment

A Housing Needs Survey is distributed to every household in the Parish by Cambridgeshire Acre. (Commissioned by Council/Housing Association) Findings are analysed and reported back to Parish Council in conjunction with Cambs Acre. **Has a need for affordable housing been identified?**

Yes

No

**Stage 3 – Site Identification** - If no site already identified – search for sites  
Work with Parish Council and Housing Association (if applicable)  
Check Strategic Housing Land Availability Assessment (SHLAA)  
Initiate walkabout with Cambs Acre and Parish Council  
**Has a potential site been identified?**

Yes

No

Continue site search

## Stage 4 – Initial Site Feasibility by Council

SCDC Enabler to undertake initial site appraisal

- ⇒ Check SHLAA for previous assessment
- ⇒ Speak to planning for general suitability/Attend planning surgery

**Does the site in principle appear suitable for an exception site?**

Yes

No

FEASIBILITY

## Stage 5 – Housing Provider Selection

If no Housing Association (HA) linked to scheme, select provider:

First option to assess if the Council can bring scheme forward through H DA (Housing Development Agency)

Second option to offer out to other HAs operating in the District or through Cambs Acre

**H DA/HA to assess feasibility of scheme and agree mix with SCDC Enabler – Is the scheme viable?**

Yes

No

Re-assess scheme, change mix etc

## Rural exception site process (continued)

Yes

### Stage 6 – Public Engagement and Consultation

SCDC Enabler/H DA to attend Parish Council meeting with selected provider (if applicable) to discuss site identified, including initial sketch layout, numbers and mix.  
Explain Allocations Process

**Is the scheme ready to proceed?**

No

Revise scheme based on comments

FEASIBILITY

Yes

### Stage 7 – Scheme design and Planning Application

SCDC Enabler to attend pre-app meeting with provider unless taken forward by H DA  
Support any applications for HCA grant funding  
Provider / H DA to submit for planning  
SCDC Enabler / H DA to attend Planning Committee

**Was planning application successful?**

No

Revise scheme if applicable  
OR go back to Stage 3

Yes

### Stage 8 – Construction

Agree key milestones with housing association / H DA – Acquisition, start on site, completion, date of allocations, Completion Ceremony. SCDC Enabler to keep Parish Council informed.

SCDC Enabler to agree protocol of Completion Ceremony and arrange necessary publicity

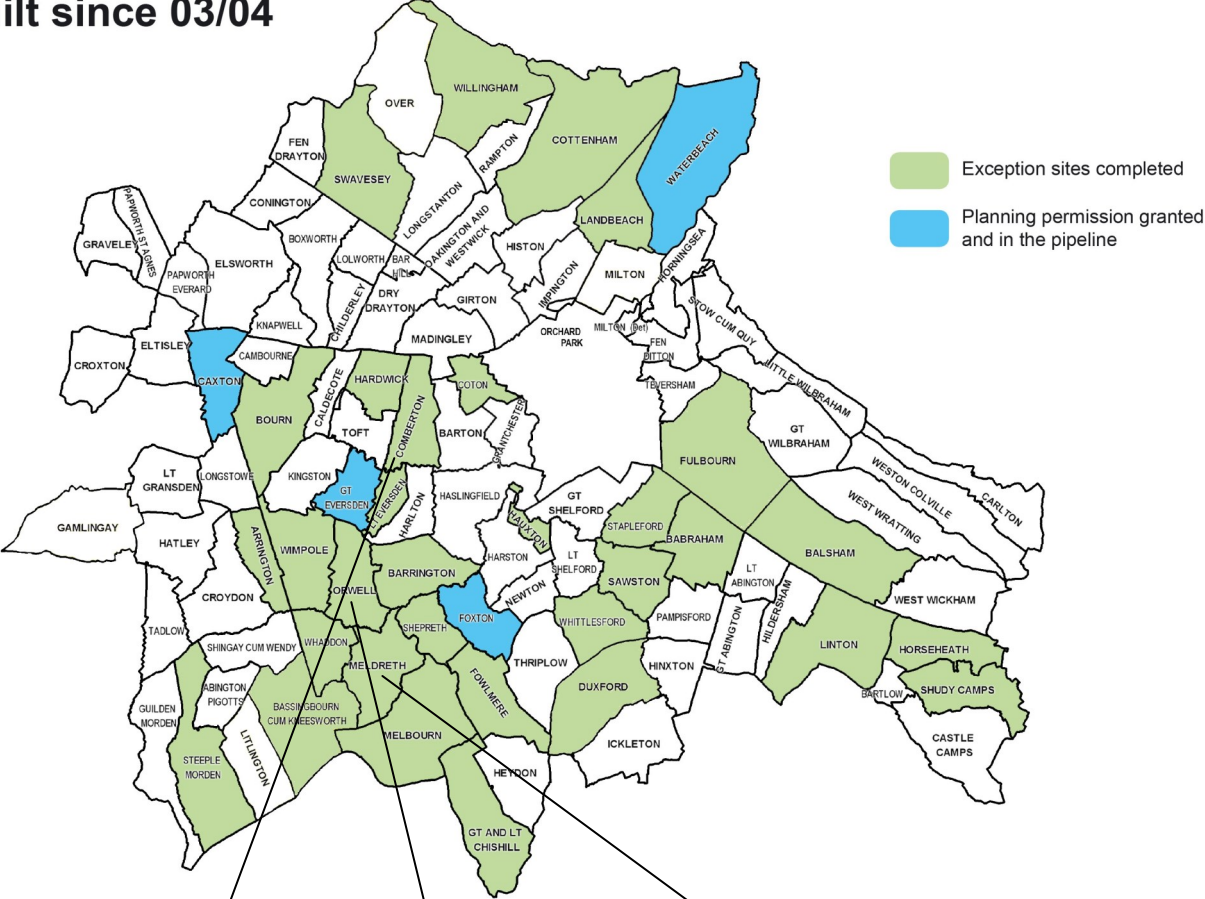
HA or SCDC Allocations Team to complete allocations schedule once allocations completed.

CONSTRUCTION



# Some examples of exception sites in South Cambridgeshire

## Villages with exception sites built since 03/04





## Some examples of exception sites in South Cambridgeshire

### Heslerton Way, Barrington



#### Completed March 2012

During development, Hundred Houses worked closely with The Green Charity and negotiations granted half an acre of the green to Hill Residential to add to the 1.8 acres they already held. After building 39 affordable homes around the village green, already the longest in England, they added an extension. In addition, a complex village green deregistration land swap was arranged, and the open space was transferred to the Parish Council.



	Rented	Shared Ownership
1 bed flat	5	
2 bed flat	8	
2 bed house		2
3 bed house	10	9
4 bed house	1	
2 bed bungalow	4	
Total	28	11

### Audley Way, Horseheath



#### Completed September 2014

This scheme of 2 two bed roomed houses, built to Passive house standard, and 1 two bed bungalow, built to sustainable homes level 4, was built on an unused SCDC garage site. SCDC also provided Hastoe with some funding for the scheme.

The term passive house (Passivhaus in German) refers to a rigorous, voluntary standard for energy efficiency in a building, reducing its ecological footprint. It results in ultra-low energy buildings that require little energy for space heating or cooling.

Findings show huge savings on energy bills against traditional housing - up to a 90% reduction.





## Useful Contacts

### **Housing development and strategy team**

South Cambridgeshire District Council

[housing.strategy@scambs.gov.uk](mailto:housing.strategy@scambs.gov.uk)

[www.scambs.gov.uk](http://www.scambs.gov.uk)

### **Lettings Team South Cambridgeshire District Council**

[Choice.BasedLettings@scambs.gov.uk](mailto:Choice.BasedLettings@scambs.gov.uk)

08450 450 051

### **Cambridgeshire Acre (Housing Needs Assessments)**

Rural Housing Enabler

01353 860850

[enquiries@cambsacre.org.uk](mailto:enquiries@cambsacre.org.uk)

[www.cambsacre.org.uk](http://www.cambsacre.org.uk)

### **Help to buy (Shared Ownership and low cost home ownership)**

[helptobuyeastandsoutheast@bpha.org.uk](mailto:helptobuyeastandsoutheast@bpha.org.uk)

03333 214 044

[www.helptobuyese.org.uk](http://www.helptobuyese.org.uk)

08450 450 051

[www.scambs.gov.uk](http://www.scambs.gov.uk)