

Cambridgeshire ACRE

# Housing Need Survey Results Report for Caxton

Survey undertaken in May 2014



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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 restrict the occupation of property to people falling within categories of need and to those who can prove a local connection through family, residence or work.

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

### Context

Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in Caxton parish in April 2014. This was the result of a planning application for a rural exception site being deferred pending a more up to date assessment of housing need. This survey was carried out on behalf of Cambridge Housing Society in partnership with South Cambridgeshire District Council.

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

### Methodology

Survey packs were posted to all 228 residential addresses in the parish of Caxton in April 2014. The survey packs included a covering letter from Cambridgeshire ACRE, a questionnaire, a FAQ sheet 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 16 May 2014. In total, 63 completed forms were returned giving the survey a 28 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

## Caxton Parish

Caxton is a small village with a population of under 600.<sup>1</sup> It lies to the south of the A428, less than a mile from the edge of Cambourne. Cambridge is about 12 miles to the east and St Neots about nine miles to the west. An old Roman road, Ermine Street, runs through the village. Once part of the A1198, a busy north/ south thoroughfare, this route by-passed the village in 2004 as part of the Cambourne development plans.

Caxton is now a quiet dormitory village with few local services. Most day to day services can be accessed in nearby Cambourne although the parish falls within the school catchment areas of Bourn primary school and Comberton secondary school. There has been very little development in Caxton in recent years. There were only ten net new dwellings completed in the parish between 2002 and 2013 with none since 2009-10.<sup>2</sup> There are currently about 230 dwellings in the parish.<sup>3</sup>



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Ermine Street, Caxton © Copyright J Thomas and licensed for reuse under this Creative Commons Licence

However, there has been significant housing development in Cambourne some of which fell within Caxton parish before boundary changes. There are also plans for a West Cambourne

<sup>1</sup> 'Cambridgeshire Population and Dwelling Stock Estimates: mid 2012', Cambridgeshire County Council, October 2013

<sup>2</sup> 'Housing Development in Cambridgeshire 2013', (Tables H1.1 H2.1 and H2.2), Cambridgeshire County Council, August 2013

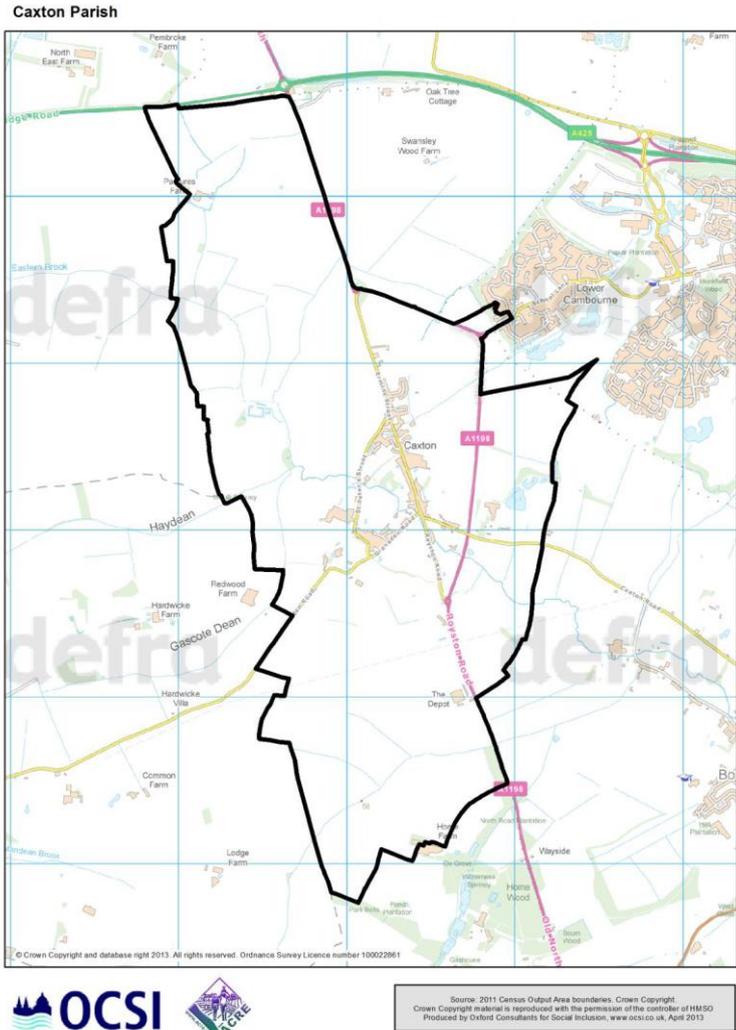
<sup>3</sup> 'Cambridgeshire Population and Dwelling Stock Estimates: mid 2012', Cambridgeshire County Council, October 2013

development comprising over 1,000 dwellings which would partially fall within the existing Caxton parish boundary.

Caxton remains a relatively wealthy village with income levels above the Cambridgeshire average and benefit dependency lower.<sup>4</sup> Employment levels are high with residents having access to a range of local labour markets including Cambridge. This makes the village an attractive destination for commuters. High proportions of residents are qualified to higher education level and work in managerial and professional roles.

The housing profile of Caxton is pretty typical of a rural parish. Owner occupation is the norm at 74 per cent compared with a national average of 63 per cent. In contrast, both social rented (12 per cent) and private rented (11 per cent) dwellings are much less prevalent in Caxton than nationally. There are no shared ownership properties in Caxton. The majority of housing is detached (52 per cent). Terraced (26 per cent) and semi-detached (18 per cent) properties make up the majority of the remaining housing stock.

### Map of Caxton parish



<sup>4</sup> 'Rural Community Profile for Caxton (Parish)', ACRES/ OCSI/ Cambridgeshire ACRES, October 2013

Not only are most houses detached, most houses are also fairly large. More than four in ten houses (42 per cent) have four bedrooms or more compared to less than two in ten (19 per cent) nationally. In contrast, there is a shortage of smaller properties. Twenty one per cent of houses have two bedrooms or less compared to 40 per cent nationally.<sup>5</sup>

### Local Income Levels and Affordability

#### Buying on the Open Market

A review of properties available on the open market in Caxton identified five houses. Four were priced between £200,000 and £215,000. A fifth was priced at £450,000.<sup>6</sup> In order to get a more robust indication of local house prices recent sales were also reviewed.<sup>7</sup> Twelve properties have been sold in Caxton in the last two years. Most two and three bedroom properties were sold for between £160,000 and £300,000. Four properties sold for lower than £200,000. The only two four bedroom properties sold achieved prices of £328,000 and £370,000.



3 bed semi, Caxton on sale @ £210,000, May 2014  
[www.rightmove.co.uk](http://www.rightmove.co.uk)

3 bed terraced, Caxton sold @ £186,000, Jan 2013, [www.zoopla.co.uk](http://www.zoopla.co.uk)

Therefore, the entry level price for new households in the Caxton housing market can be assumed to be in the order of £160,000 to £200,000. These assumptions are consistent with the average property prices shown in Table 1.

Table 1 shows average house prices by ward. Caxton is located in Bourn ward. A comparison of house prices with neighbouring wards suggests that prices in Bourn ward are slightly lower than in neighbouring wards and South Cambridgeshire as a whole. However, lower prices in Bourn ward are probably due to lower prices in Cambourne, the largest settlement in the ward. The prices are broadly consistent with the recent sales prices achieved in Caxton discussed earlier.

<sup>5</sup> Tables QS411EW, KS401EW and KS402EW, 2011 Census (Neighbourhood Statistics)

<sup>6</sup> Review of [www.nestoria.co.uk](http://www.nestoria.co.uk), [www.rightmove.co.uk](http://www.rightmove.co.uk) and [www.zoopla.co.uk](http://www.zoopla.co.uk) on 19 May 2014

<sup>7</sup> Land Registry data sourced via [www.zoopla.co.uk](http://www.zoopla.co.uk)

Table 1: Average Property Prices by ward, March 2014<sup>8</sup>

No. of bedrooms	Bourn	Gamlingay	Caldecote	Papworth & Elsworth	South Cambridgeshire (District)
2 bed (flat)	£163,798	Not available	Not available	£145,498	£166,889
2 bed (house)	£180,080	£150,143	£192,000	£182,298	£221,256
3 bed	£225,706	£259,672	£239,949	£215,138	£262,971
4 bed	£332,547	£429,846	£477,597	£326,636	£394,105

Table 2 uses the estimated entry level house prices discussed earlier to assess minimum income levels for would-be Caxton households. On the assumptions used it is estimated that a household would require an income of £40,000 to purchase a house at £160,000. The median household income in Caxton parish was £35,800 in 2009 with 57 per cent of households earning less than £40,000.<sup>9</sup> Even allowing for some inflationary uplift in earnings over the last few years it seems likely that many newly forming households would be unable to meet the prices cited in Table 2.

Table 2: Annual Income requirements for open market properties

House Price	Deposit required (assume 25% required)	Annual income required (based on mortgage lending principle of 3 x income)	Monthly salary needed for purchasers
£160,000	£40,000	£40,000	£3,333
£180,000	£45,000	£45,000	£3,750
£200,000	£50,000	£50,000	£4,167

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

<sup>8</sup> Source: Hometrack 2014

<sup>9</sup> Source: CACI Paycheck 2009

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

### Buying in Shared Ownership

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

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

*Table 3: Cost of purchasing a 25 per cent share of a shared ownership property<sup>10</sup>*

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

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

<sup>10</sup> Source: Figures used adapted and taken from Orbit Homebuy Agents Comparison Tables, July 2011

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.

However, it should be noted that at the time of the 2011 Census there were no shared ownership properties in the parish.<sup>11</sup> Should a household not be able to afford shared ownership, then they could opt for a rental property.

## Renting

Table 4 shows the typical cost for renting privately and compares this with the typical rental cost of a new Housing Association property. The Government has recently taken steps to bring social housing rents closer to private sector ones, with rents for new tenants set at up to 80 per cent of the amount you would have to pay in the private sector. The table demonstrates that the maximum affordable rent charged by a Housing Association will be lower than the typical entry level rents in the private sector.

However, recent estimates by Cambridgeshire County Council suggest that the Local Housing Allowance would not be sufficient to cover the cost of a one, two or three bed property in Bourn ward at the maximum affordable rent.<sup>12</sup>

It should also be noted that accessing the local housing market is about accessibility as well as affordability. Our review of property websites revealed no rental property currently on the market in Caxton.<sup>13</sup>

*Table 4: Comparison of property rental costs in Bourn ward<sup>14</sup>*

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 <sup>th</sup> percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)	Local Housing Allowance
1 (or bedsit)	£146-£160	£130-£145	£116-£130	£120
2	£161-£175	£161+	£131-£145	£135
3	£201-£215	£186-£200	£151-£165	£157

<sup>11</sup> Source: 2011 Census (QS405EW)

<sup>12</sup> Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html>

<sup>13</sup> See footnote 6

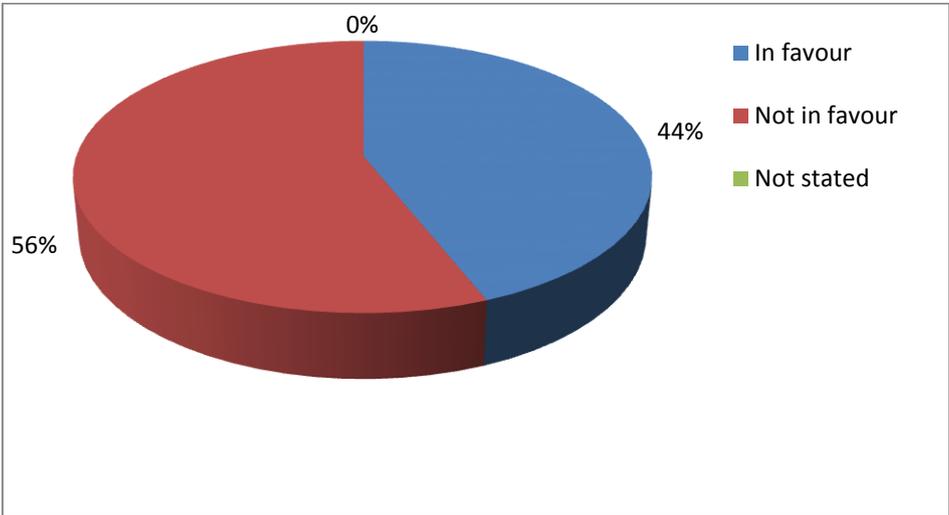
<sup>14</sup> Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html> (for electoral ward of Bourn which includes the parishes of Bourn, Croxton, Eltisley, Cambourne and Caxton).

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

## Views on Affordable Housing Development in Caxton

All respondents to the survey were asked if they would be in favour of a small development of affordable homes for local people within the parish. Forty four per cent of respondents stated that they would support such a development whilst 56 per cent were opposed. This is illustrated in Figure 1. The level of support for affordable homes is very low compared to similar surveys in other parishes in Cambridgeshire. Support is typically in the range of 60-80 per cent. Levels of support have been lower in some recent surveys, particularly in parishes close to proposed large scale developments. Development proposals for west of Cambourne have clearly had an impact on sentiment in Caxton and is discussed below.

Figure 1: Attitude towards affordable housing development



Respondents were invited to add any comments to support their preference. These comments clearly highlight the concerns of those opposed to further affordable housing. Views were very consistent with a few key themes emerging:

- there is no need for further affordable housing in Caxton. Current development proposals in the area will address any need;
- additional development will damage Caxton’s village character
- there are better places to locate affordable housing such as Cambourne; and,
- infrastructure in Caxton is inadequate to cope with further housing.

The following comments illustrate these points. They are just a selection of several similar responses:

- *Rural area why we bought here. St Peters St narrow road. Cambourne expanding west. Busy A428 adding more cars to the traffic congestion. Small doctor's practice*

- *Caxton has doubled in the last 10 years including low cost and housing association dwellings. Lower Cambourne and the proposed development of West Cambourne are actually in Caxton parish. Their associated low cost housing requirements are more than adequate to meet the needs of the area. In recent years council lettings in the village have been largely to people outside this area with no connection to the village. We have no facilities, no jobs and poor transport arrangements. Consultations, surveys and public meetings have been carried out by the Parish Council and the overwhelming results have shown that the residents of Caxton do not need, or want, this type of development. We would appreciate being allowed to retain our integrity as a Cambridgeshire village community*
- *We do not need any residential building in Caxton. If people want houses, then go to Cambourne. If you can't afford to live in Caxton, then find somewhere else that is affordable. 'Affordable homes' would be very bad for Caxton - it is a small village, and should remain so. Its village character should remain, these developments ruin the area.*
- *There is plenty of new, affordable housing within the parish of Caxton, namely in Cambourne. I am not in favour of any more in Caxton village itself.*
- *Current plans at Cambourne and other sites provide plenty of affordable housing. No infrastructure/ services in Caxton to support any more*
- *The amenities in Caxton cannot support any more housing. Infrastructure and amenities (shops, schools, etc) are already available in Cambourne making that a better choice.*
- *There is limited infrastructure in Caxton - public transport is being reduced and for people who need low-cost housing, there are no job opportunities locally*
- *There is not the infrastructure to support any more housing in this area. All local schools are full. Limited bus service, no village shop*

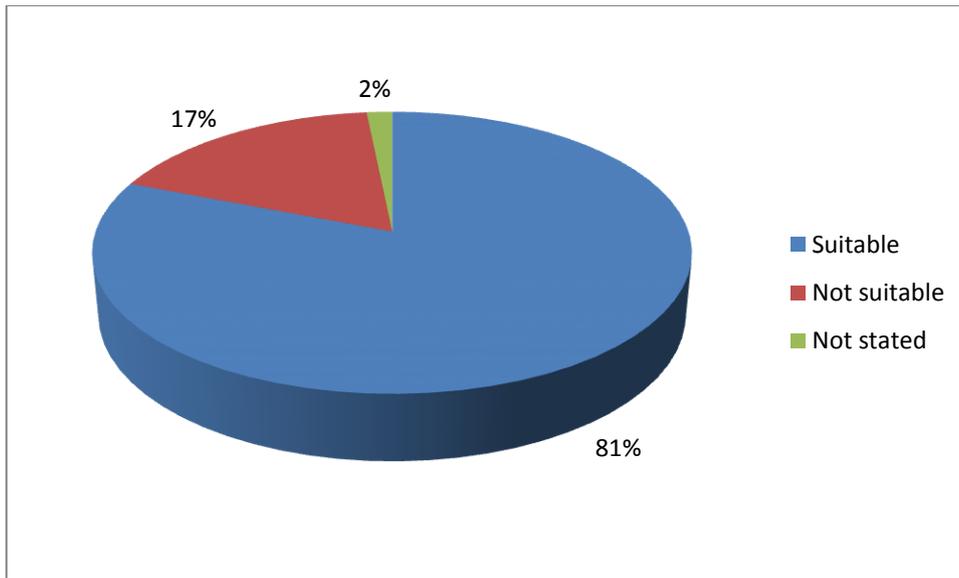
Some of the comments did highlight confusion about how affordable housing is allocated. The large scale developments referred to will not specifically address housing need in Caxton parish as any resulting affordable housing will be allocated through the Choice Based Lettings system to those in greatest need from across South Cambridgeshire district and, to some extent, the Cambridge housing market sub-region.

In contrast, a rural exception site would have a local connection policy applied to ensure priority is given to people with a connection to the parish. Local people, for example living at home with parents or in private rented accommodation, would have a much greater chance of securing a property on a rural exception site than on strategic growth site allocations in the Cambourne area.

## **Suitability of Current Home**

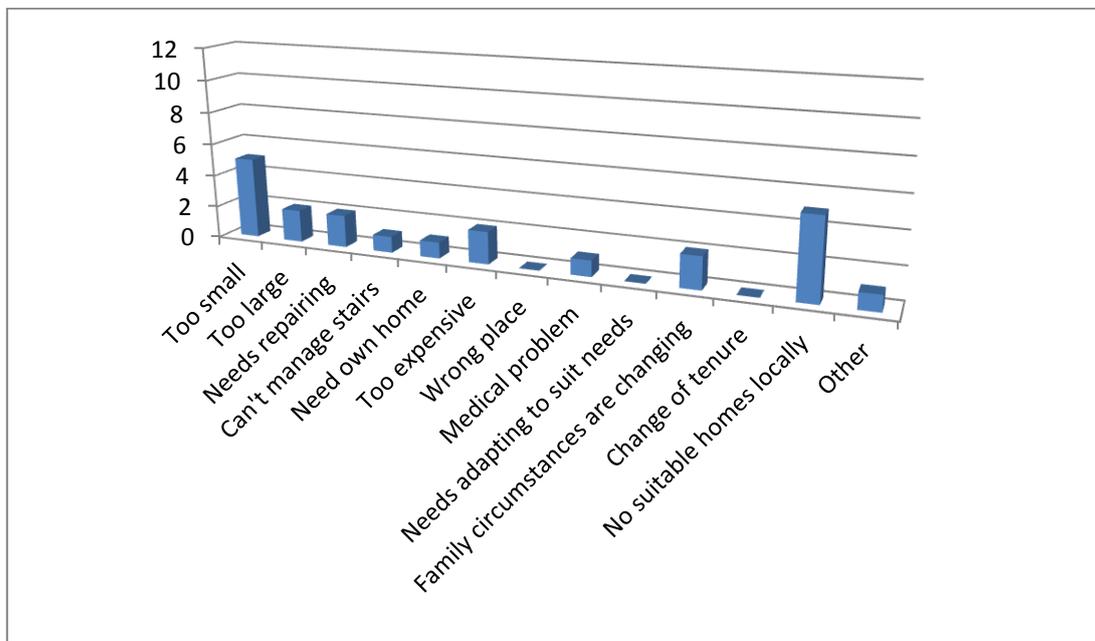
Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 2 shows that 81 per cent of respondents felt their current home is suitable for their household needs, with 17 per cent indicating that their current home is unsuitable for their needs. Two per cent (one respondent) did not answer this question. The 17 per cent of respondents who indicated that their current home is unsuitable for their needs equates to eleven households.

Figure 2: 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 3 illustrates the reasons respondents gave for their current home being unsuitable. ‘No suitable homes available locally’, and ‘Property is too small’ were the most commonly cited reasons in Caxton.

Figure 3: Reasons why current home is unsuitable



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

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

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

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

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

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

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

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

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

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

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

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

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

# RESULTS FROM PART TWO – IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS

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

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

Following this assessment, five households were excluded leaving six households who were actually considered to be in need of affordable housing. The main reason for excluding households was an intention to resolve housing issues on the open market, in some cases away from Caxton.

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

### Residence and family connections

Respondents were asked to indicate whether or not they currently lived in Caxton or whether they had family connections to the parish. Table 5 shows that five households currently live in the parish and four have lived there for at least 10 years. One household is seeking to move back to Caxton to be close to family members for personal reasons. Four households have family living in Caxton.

*Table 5: Length of time living in the village*

	Frequency
Less than 1 year	1
1-5 years	0
5-10 years	0
10-15 years	1
More than 15 years	2
Not stated	1
Don't live in village	1
Total	6

## 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. All the households would be small – three person or less.

Table 6: Number of people in the household

	Frequency	No of people
1 person	2	2
2 people	1	2
3 people	3	9
4 people	0	0
5 people	0	0
6 people	0	0
7 people	0	0
Not stated	0	0
<b>Total</b>	<b>6 households</b>	<b>13 people</b>

### Gender and Age

Two thirds of the potential residents would be female. This is partially explained by household composition and partly by more of the associated children being female. However, there are no discernible household characteristics. Households identified include an older person looking to downsize, couples and single parents seeking a larger home as their children grow and a young person seeking to leave the parental home to gain some independence. This is reflected in the age profile illustrated in Table 7.

Table 7: Age profile of residents

	Frequency
Under 16	4
16 - 24 years	2
25 - 29 years	1
30 - 39 years	2
40 - 49 years	1
50 - 54 years	2
55 - 59 years	0
60 - 64 years	0
Over 65 years	1
Not stated	0
<b>Total</b>	<b>13 people</b>

## Status

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

Table 8: Status of people in the household

	Frequency
Employed	8
Unemployed	0
Economically inactive	1
Student	0
Child	4
Retired	0
Not stated	0
Total	13 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.<sup>15</sup> The results are presented in the next section.

## SUMMARY AND RECOMMENDATION

This report has been informed by primary data (the Housing Needs Survey) and secondary data (local house price and income data, Census data, Housing Register). The report has identified a small but significant affordable housing need in Caxton.

## Pre-Existing Evidence from the Housing Register

The local Housing Register was searched for households in need of affordable housing who either live in Caxton or have a local connection to the parish. There are five 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 follows<sup>16</sup>:

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					5

<sup>15</sup> 'Lettings Policy Document', South Cambridgeshire District Council, 2013

<sup>16</sup> Codes used are F (Flat), H (House) and B (Bungalow)

### Findings from Housing Needs Survey

The Housing Needs Survey conducted in Caxton identified six households in need of affordable housing. Two of these households were already on the Housing Register. Therefore, a further four households were considered to be additional to the Housing Register data.

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

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

A further two households would potentially be candidates for shared ownership. The properties that need to be built to accommodate these households are as follows:

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

### Conclusion

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

1 bed			2 bed			3 bed			4 bed			5+ bed			Total
F	H	B	F	H	B	F	H	B	F	H	B	F	H	B	9
	4			2	1		1			1					

### Recommendation

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

This scale of need is small but significant. The scale, design and location of any scheme will need to adhere to the planning policy contained within the Local Development Framework for South Cambridgeshire District Council on rural exception sites. On-going consultation between the Parish Council, South Cambridgeshire District Council and Cambridge Housing Society should help to inform the details of any such scheme. In particular, careful consideration should be given to the final scale and tenure mix of the scheme to ensure local occupancy is maximised.

## 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.