

Cambridgeshire ACRE

Housing Need Survey Results Report for Conington (South Cambridgeshire)

Survey undertaken in June 2014



Entrance to Conington from south © Copyright 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 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 new Housing Needs Survey in Conington parish in May 2014 by the Parish Council. The survey was sponsored by 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 parish and to determine existing and future levels of affordable housing need.

Methodology

Survey packs were posted to all 58 residential addresses in the parish of Conington in June 2014. The survey packs included a covering letter from Cambridgeshire ACRE, a letter of support from Conington Parish Council, 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 11 July 2014. In total, 18 completed forms were returned giving the survey a 31 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

It should be noted that Conington is a very small parish and as such a low total of responses was always likely. This should be born in mind when the results are considered and acted upon.

Conington Parish

Conington is a very small village to the south of the A14, midway between Cambridge and Huntingdon. The closest town is St Ives (less than five miles) but its nearest neighbours are other small villages such as Hilton, Elsworth and Boxworth, and Fenstanton and Fen Drayton to the north of the A14. Fenstanton is the largest of its local neighbours offering the best access to local services.

Conington is home to about 140 residents housed within less than 60 dwellings.¹ According to the latest Cambridgeshire County Council monitoring report there were no new houses (in net terms) built between 2002 and 2014 although 4 dwellings were under construction as a result of a barn conversion. The report also suggests that there are no outstanding planning permissions for further houses.² However, the cut off point for this data was 31 March 2014. The Parish Council has confirmed that the four dwellings are now complete and permission has also been secured to replace an existing bungalow with two new houses.³



High Street, Conington © Copyright Cambridgeshire ACRE



School Lane, Conington © Copyright Cambridgeshire ACRE

Residents have to leave the village to access most services. However, Conington has retained a church and a pub. The village is essentially a dormitory settlement with residents also having to leave the village for employment. Employment rates are high with a particularly

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

² 'Housing Development in Cambridgeshire 2013', (Tables H1.1 H2.1 and H2.2), Cambridgeshire County Council, August 2014

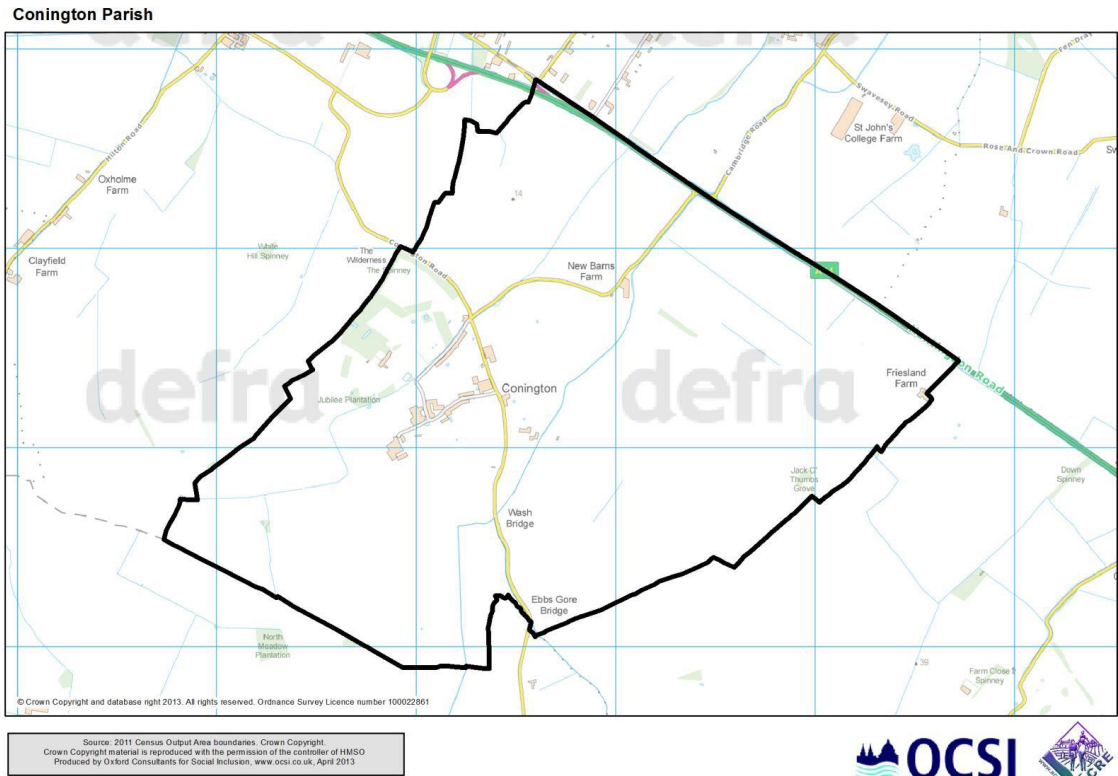
³ E-mail from Parish Council clerk 12 December 2014

high level of self employment. Professional and health & social work are the most common forms of employment with qualification levels above the national average. Benefit dependency levels are low.⁴

Conington’s housing profile is fairly typical of a rural community. Owner occupation is the most common tenure - 77 per cent compared with 64 per cent across England. There is only one property in shared ownership. A further four properties are council houses (eight per cent of total stock compared to 18 per cent nationally).⁵ There are no Housing Association managed properties in the parish. These proportions reflect both the lack of recent affordable housing development and the historic sale of council properties through Right To Buy. The private rented sector is also relatively small (six properties/ 12 per cent) compared to the national average (15 per cent). Properties are virtually exclusively detached and semi-detached.

Conington has a high proportion of large properties. Half have four bedrooms or more against a Cambridgeshire average of 26 per cent. In contrast, only eight per cent have two or fewer bedrooms. The Cambridgeshire average is 35 per cent.⁶ This further adds to the issue of low cost housing availability.

Map of Conington parish



⁴ 'Rural community profile for Conington (Parish)', ACRE & OCSI, October 2013

⁵ There are four properties according to 2011 Census but five according to SCDC Housing Statistical Information Leaflet, December 2013

⁶ Tables QS411EW, QS401EW and QS402EW, 2011 Census (Neighbourhood Statistics)

Local Income Levels and Affordability

Buying on the Open Market

A review of properties available on the open market in Conington identified no properties currently available.⁷ Furthermore, no properties have been sold in the last two years and only three in the last five years. The lowest priced of these are pictured below.

The review only identified 13 properties for sale in neighbouring villages. Most of these are in Fenstanton and Elsworth but only three have an asking price below £340,000: a two bed terrace in Fen Drayton (£189,995); a two bed bungalow in Fenstanton (£224,995); and a four bed semi-detached in Fenstanton (£230,000).



3 bed semi, Conington sold @ £168,000, Dec 2010 www.rightmove.co.uk

4 bed detached, Conington sold @ £348,000, Jan 2011 www.rightmove.co.uk

Table 1 provides a comparison of house prices in the local area. Conington falls within the ward of Papworth & Elsworth. This ward includes the parishes of Conington, Elsworth, Fen Drayton, Graveley, Knapwell, Papworth Everard and Papworth St Agnes.

Table 1: Average Property Prices, May 2014⁸

No. of bedrooms	Papworth & Elsworth	Fenstanton	The Hemingfords	Bar Hill	South Cambridgeshire
2	£176,927	£180,220	£203,333	£165,375	£219,074
3	£213,100	£238,499	£267,227	£209,968	£267,835
4	£353,508	£312,111	£407,646	£265,429	£403,152

Table 2 uses some assumed entry level prices, based on previous sales prices and current average prices, to assess minimum income requirements for would-be Conington new

⁷ Review of www.nestoria.co.uk, www.rightmove.co.uk and www.zoopla.co.uk on 29 July 2014

⁸ Source: Hometrack (supplied by Sue Beecroft, Cambridge sub-region housing market co-ordinator)

households. On the assumptions used it is estimated that a household would require an income of £45,000 to purchase a house at £180,000. An income of £55,000 would be required to purchase a house at £220,000. The median household income in Conington parish was £40,100 in 2009 with 58 per cent of households earning less than £45,000 and 71 per cent earning less than £55,000.⁹ 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
£180,000	£45,000	£45,000	£3,750
£220,000	£55,000	£55,000	£4,583
£260,000	£65,000	£65,000	£5,417

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

Every household has its own set of unique circumstances. Therefore, the assumptions set out above are just that; working assumptions. Nevertheless, it seems reasonable to conclude that many families in Dry Drayton 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

⁹ Source: CACI Paycheck 2009

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

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

Table 3: Cost of purchasing a 25 per cent share of a shared ownership property¹⁰

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

It should be noted that at the time of the 2011 Census there was only one shared ownership property in the parish.¹¹ However, this could be an option for any future affordable housing development. 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

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

¹¹ Source: 2011 Census (QS405EW)

demonstrates that the maximum affordable rent charged by a Housing Association will be lower than the typical entry level rents in the private sector.

The table also suggests that the Local Housing Allowance would be sufficient to cover the cost of a one, two and three bed properties in Papworth & Elsworth ward at the maximum affordable rent. (The LHA would almost cover the cost of a four bed property)

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 Conington.¹² The only rental properties available in surrounding villages were one and two bed houses with £575 per calendar month the lowest rent.

Table 4: Comparison of property rental costs in Papworth & Elsworth ward¹³

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
1 (or bedsit)	£131	£126	£105	£125
2	£161	£150	£128	£139
3	£190	£175	£152	£217
4	£271	£248	£217	£216

Neither do rented affordable homes become available very often. None have been offered for rent in the last five years in Conington. When they do become available they are likely to be heavily bid for. For comparison, three affordable properties have become available in Fen Drayton in the last five years and these have attracted an average of 25 bids per property.¹⁴

¹² Review of www.nestoria.co.uk, www.rightmove.co.uk and www.zoopla.co.uk on 29 July 2014

¹³ Source: Hometrack (supplied by Sue Beecroft, Cambridge sub-region housing market co-ordinator) for electoral ward of Papworth & Elsworth which includes the parishes of Conington, Elsworth, Fen Drayton, Graveley, Knapwell, Papworth Everard and Papworth St Agnes.

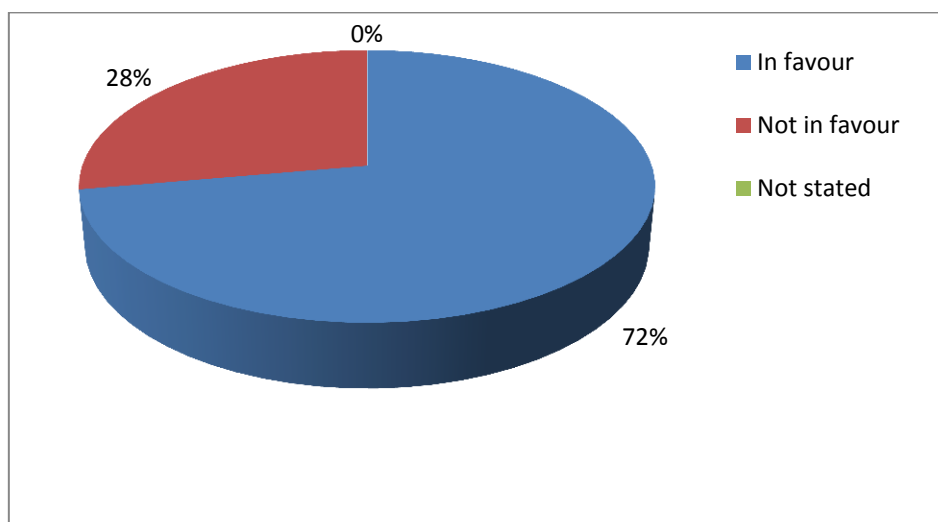
¹⁴ 'Parish Profile (Conington (SCDC))', Cambridgeshire County Council Research Group, 2014

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

Views on Affordable Housing Development in Conington

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 two per cent of respondents stated that they would support such a development whilst 28 per cent were opposed. This is illustrated in Figure 1. The level of support for affordable homes is fairly typical of the level of support we find in these surveys. Support levels are usually about 60-70 per cent.

Figure 1: Attitude towards affordable housing development



Households were invited to add any comments to support their response. These provide a more detailed understanding of the issues concerning people.

A number of those who supported the principle added caveats to their support. Ensuring there are robust procedures to ensure homes are allocated to local people is important to some.

- *How long would the 'local connection' criterion apply? Once a vacancy arises presumably this would be open to the market rather than remain vacant*

It is worth emphasizing that the local connection policy remains for the perpetuity of the house. If a suitable local household cannot be found then applicants from neighbouring parishes will be considered. Only if there are no suitable candidates from neighbouring parishes would candidates from the rest of the district be considered. However, the local connection criteria remains in place and whenever the property becomes vacant again priority will always be given to local people in the letting process.

Other respondents were concerned about the scale, type and location of any future houses.

- *There is a need for housing for older people, preferably bungalows, which would probably release social housing for families. With a higher proportion of the population in single occupancy, smaller homes would be appropriate*
- *Not too many!*
- *But only if any development was to be very small and in no way detracts from the beauty of our village. Extremely careful consideration would need to be made as to where any development would be situated. Please do not consider existing farm land!!!*

Those opposed in principle focused on the potential impact on the village and the lack of local need.

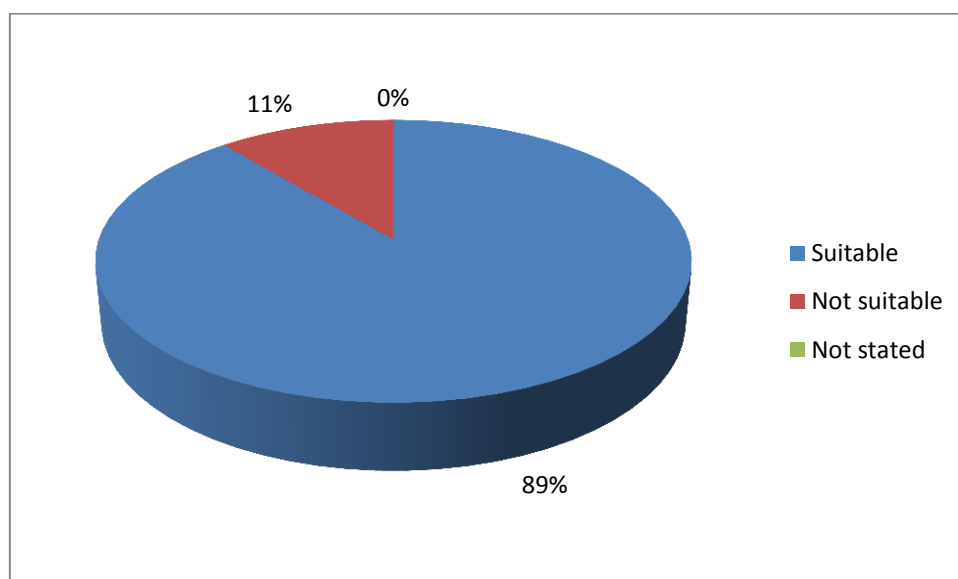
- *More houses would ruin the village. Wrong type of people in new estates cause problems for everyone*
- *In favour of further existing farm building developments similar to Marshalls farm, eg. disused barns at Home Farm. Do not favour 'green field' developments*
- *Local connection? Relatives of present villagers? There are no play areas for children or even adequate street lighting. There isn't the demand here for it*

A well designed scheme of an appropriate scale in a suitable location could overcome some of the issues raised. However, it must be recognised that for some, no scheme will be acceptable and unanimous agreement is rarely achieved in rural housing proposals.

Suitability of Current Home

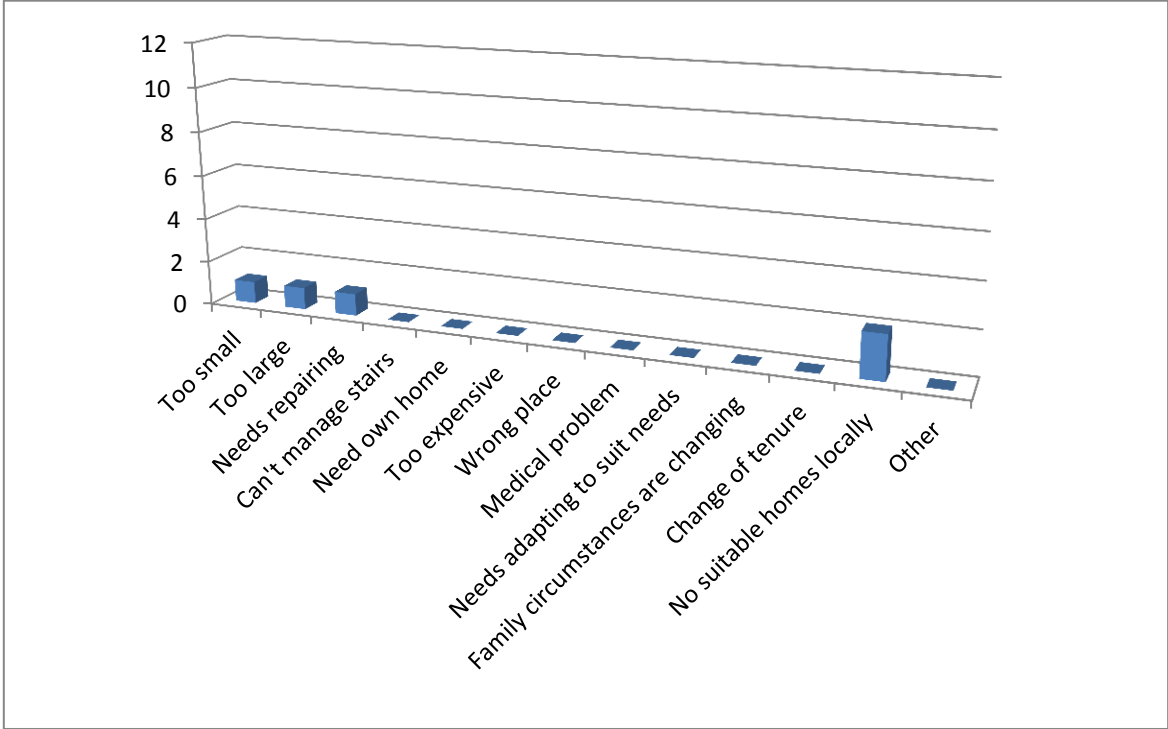
Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 2 shows that 89 per cent of respondents felt their current home is suitable for their household needs, with eleven per cent indicating that their current home is unsuitable for their needs. The six per cent of respondents who indicated that their current home is unsuitable for their needs equates to two 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' was indicated by both households.

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 two 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 Conington 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, both households were considered potential candidates for affordable housing in Conington. The remainder of this section sets out the overall findings regarding those found to be in need of affordable housing in Conington. 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 Conington

Residence and family connections

Respondents were asked to indicate whether or not they currently lived in Conington or whether they had family connections to the parish. Table 5 shows that both households have lived in the parish for over five years, one for considerably longer. Neither household has close family relations in the parish, at least in terms of those that would meet the local connection criteria.

Both households would like to remain in the parish though one would consider alternative options.

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	1
Not stated	0
Don't live in village	0
Total	2

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.

Table 6: Number of people in the household

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

Number of people who will make up the household

Table 6 sets out the number of people making up each household. The two households could be considered polar opposites with one single person household and the other containing six people.

Gender and Age

The majority of the potential inhabitants would be aged under 16, a result of one large family. There would also be two parents in their thirties and forties and one retired person. The majority of the potential inhabitants would be female; a reflection of the gender of the children. This is illustrated in Table 7.

Table 7: Age profile of residents

	Frequency
Under 16	4
16 - 24 years	0
25 - 29 years	0
30 - 39 years	1
40 - 49 years	1
50 - 54 years	0
55 - 59 years	0
60 - 64 years	1
Over 65 years	0
Not stated	0
Total	7 people

Status

Table 8 shows the economic status of potential householders. One householder is retired whilst the adults in the other household comprise one in employment and one classified as economically inactive.

Table 8: Status of people in the household

	Frequency
Employed	1
Unemployed	0
Economically inactive	1
Student	0
Child	4
Retired	1
Not stated	0
Total	7 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.¹⁵ 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 affordable housing need in Conington.

Pre-Existing Evidence from the Housing Register

The local Housing Register was searched for households in need of affordable housing who either live in Conington or have a local connection to the parish. There are xx 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 follows¹⁶:

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
		2		1											

Findings from Housing Needs Survey

The Housing Needs Survey conducted in Conington identified two households in need of affordable housing. One of these households was already on the Housing Register. Therefore, a further one household was considered to be additional to the Housing Register data.

This additional household would require a rented property let out through a Housing Association 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					

¹⁵ ‘Lettings Policy Document’, South Cambridgeshire District Council, 2013

¹⁶ Codes used are F (Flat), H (House) and B (Bungalow)

There were no households identified as being in need of a shared ownership property:

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	0

Conclusion

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

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		1						1					

Recommendation

To fulfil all current and immediate housing need in Conington four new affordable homes would have to be built.

This scale of need is very small. 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 and South Cambridgeshire District Council should help to inform the details of any such scheme. South Cambridgeshire District Council will need to take a view on whether such a small scheme would be economically viable.

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.