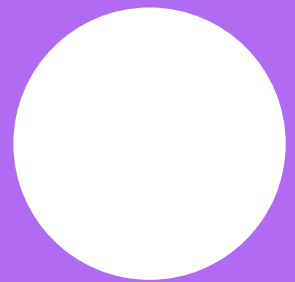
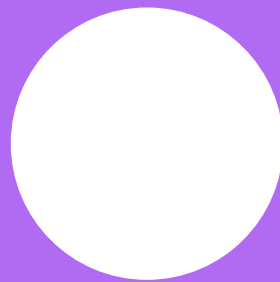
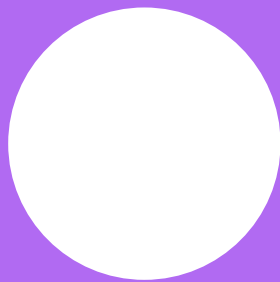


Cambridgeshire ACRE

Housing Need Survey Results Report for Duxford (Public Version)



Survey undertaken in July 2011

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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. Affordable housing could be built on a rural exception site which 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.

Rural exceptions sites can only be used for 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

In June 2011, Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in Duxford Parish. This survey was carried out on behalf of BPHA, an affordable homes provider, in partnership with South Cambridgeshire District Council and Duxford Parish Council. Cambridgeshire ACRE was asked to undertake the survey to ensure independence.

The aim of the survey was to determine existing and future levels of affordable housing need in the parish.

Methodology

Survey packs were posted out to all 780 addresses in the Parish on 26 June 2011. The survey packs included a covering letter from Cambridgeshire ACRE, a letter of support from the Parish Council, a questionnaire and a postage paid envelope for returned forms. Copies of these documents are available upon request from Cambridgeshire ACRE.

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. All households who returned the form completed 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.

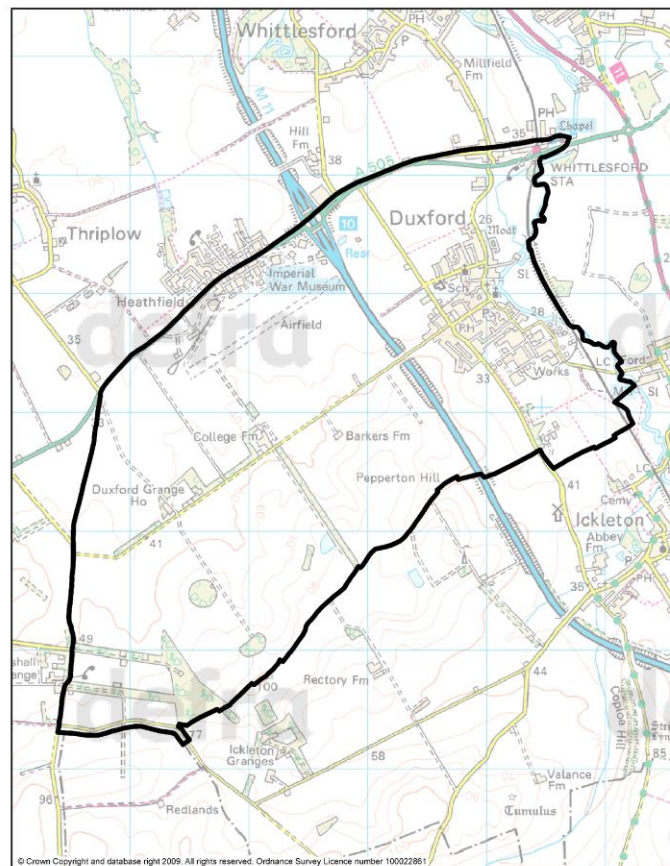
The closing date for the survey was 8 August 2011. 165 completed forms were returned giving the survey a 21% response rate.

Duxford Parish

Duxford is a village in Cambridgeshire, England, some ten miles south of Cambridge.

Duxford gives its name to RAF Duxford, a former Royal Air Force airfield that was used as a sector station during the Battle of Britain. In 1972 the Ministry of Defence began to house historically important aircraft in the hangars, which became the Imperial War Museum Duxford.

The village has a general store, a pub and a church.



Source: 2001 Census Output Area boundaries. Crown Copyright.
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 Produced by Oxford Consultants for Social Inclusion, www.ocsai.co.uk, May 2010

Local Income Levels and Affordability

Buying on the Open Market

Average property prices in Duxford are more expensive than in other parts of the South Cambridgeshire District. With the fluid house market situation, prices are changing every month. Table 1 compares average property prices in Duxford with those around the rest of the county.

Table 1: Average Property Prices, July 2011¹

No. of bedrooms	Duxford Parish	South Cambs	East Cambs	Cambridge City	Fenland	Hunts
1	£184,000	£124,000	£103,000	£111,000	£98,000	£110,000
2	£242,000	£194,000	£157,000	£174,000	£140,000	£162,000
3	£376,000	£274,000	£221,000	£242,000	£195,000	£230,000
4	£486,000	£413,000	£323,000	£371,000	£291,000	£261,000

Table 2 shows price data for the various sizes of property available for purchase on the open market and indicates the annual income that would be required in order to be able to afford the mortgage on such a property.

Table 2: Annual Income requirements for property on the open market

No. of bedrooms	House Price	Deposit required (assume 25% required)	Annual income required (based on mortgage lending principle of 3 x income)	Monthly salary needed for purchasers
1	£184,000	£46,000	£46,000	£3,833
2	£242,000	£60,500	£60,500	£5,042
3	£376,000	£94,000	£94,000	£7,833
4	£486,000	£121,500	£121,500	£10,125

For a household to be able to purchase a three bedroom house (at the price stated above) in Duxford, a household income of £94,000 would be required. The most recently available

¹ Source: www.nestoria.co.uk

Paycheck data reveals that 95% of Duxford's population earn less than this amount². Further still, 65% earn less than the amount that would be needed to buy a basic, entry-level (one bedroom) property. The median income in Duxford is £38,500 per annum.

It should be remembered that a household's ability to buy is also dependent on them having saved an appropriate deposit, as most mortgage lenders will now only lend up to 75% of the property value.

Households without insufficient income and deposit saved to afford their desired property, may have to amend their expectations.

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%, 50% or 75%. The monthly repayments on a mortgage for a shared ownership property are approximately two thirds of what would be paid if a property was bought outright. At a point when the household can afford to, they can choose to buy a further share of the property. The maximum percentage that can be owned on a rural exception site is 80% 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 usually in housing need. Priority will often be given to people on local authority or housing association waiting lists. 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% share of the property. To buy this 25% share, the householder would need at least a 10% deposit. Rent would be paid on the unsold equity at a rate of 2.75%. It is likely that a small service charge would also be applicable. Table 3 estimates shared ownership affordability.

² Source: CACI Paycheck 2009

Table 3: Cost of purchasing a 25% share of a shared ownership property ³

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

Should a household not be able to afford shared ownership, then they could opt for a rental property.

Renting

Table 4 shows the typical monthly rental cost of a Housing Association property in July 2011 and compares this with the typical cost for renting privately.

The Government plans to bring social housing rents closer to private sector ones, with rents for new tenants set to be increased to around 80% of the amount you would have to pay in the private sector. These figures have therefore also been included, in the final column, for comparison purposes.

Table 4: Comparison of property rental costs

No. of Beds	Private Monthly Rent ⁴	Current Housing Association Monthly Rent (current) ⁵	Proposed Housing Association Monthly Rent (80% market rent)
1 (or bedsit)	£589	£340	£471.20
2	£734	£400	£587.20
3	£877	£480	£701.60
4	£1,137	£520	£909.60

³ Source: Figures used taken from Orbit Homebuy Agents Comparison Tables, July 2011

⁴ Source: www.nestoria.co.uk, July 2011

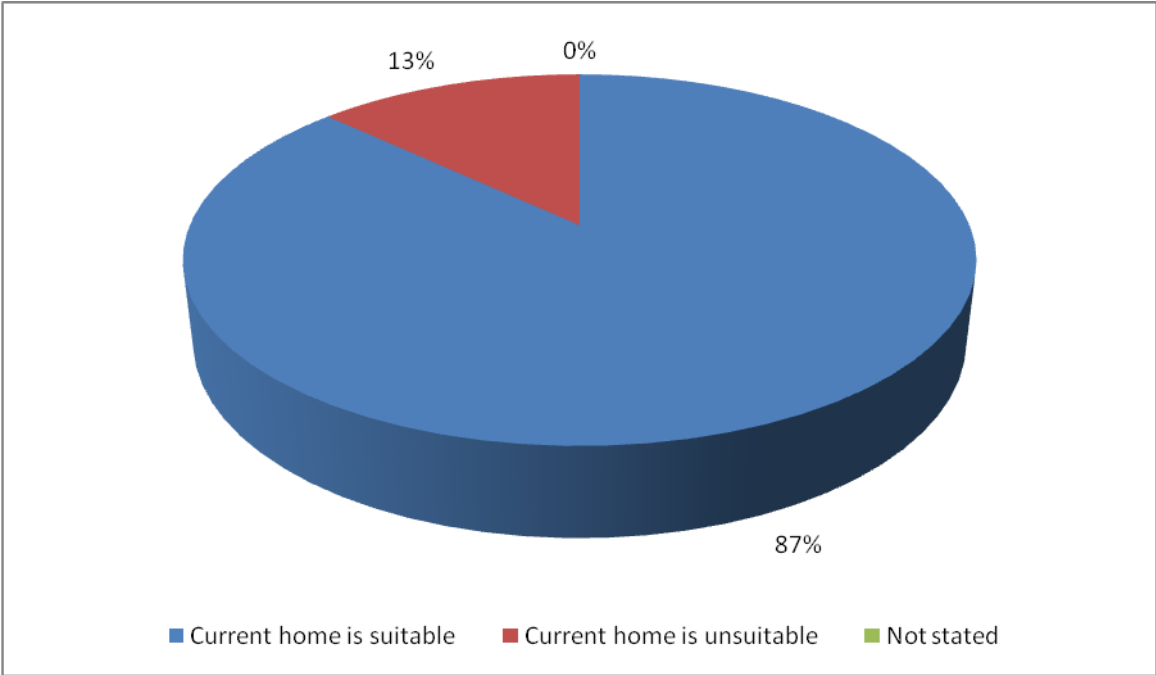
⁵ Source: Figures supplied by South Cambridgeshire District Council, August 2011

RESULTS FROM PART ONE – IDENTIFYING THOSE IN HOUSING NEED

Suitability of Current Home

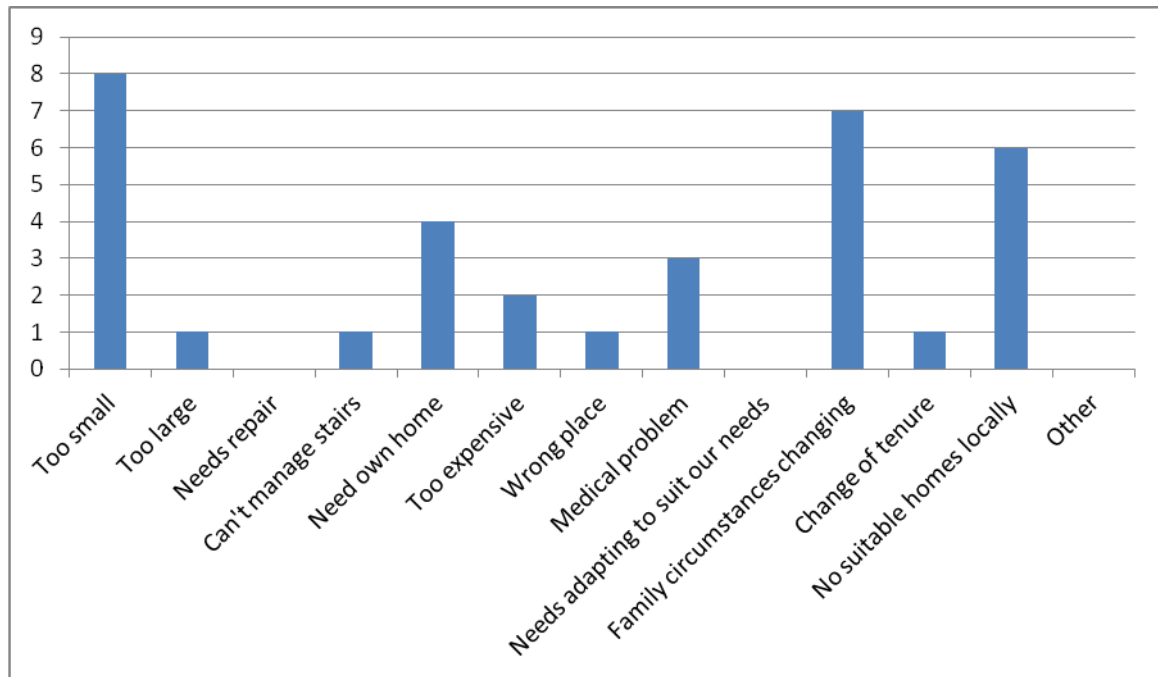
Respondents were asked to indicate whether or not their current home was suitable for their household’s needs. Figure 1 shows that 87% of respondents felt their current home was suitable for their household needs, with 13% indicating that their current home is unsuitable for their needs.

Figure 1: Suitability of current home



The 13% of respondents who indicated that their current home is unsuitable for their needs equates to 22 households. 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 2 (overleaf) illustrates the reasons respondents gave for their current home being unsuitable.

Figure 2: Reasons why current home is unsuitable



The most frequently quoted reasons for the household's current home being unsuitable are:

The property is too small: The most popular reason given for a household's current home being unsuitable is that the property is now too small for the household's needs. This may indicate that the family is getting larger, or that families are merging, maybe to provide support.

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: 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.

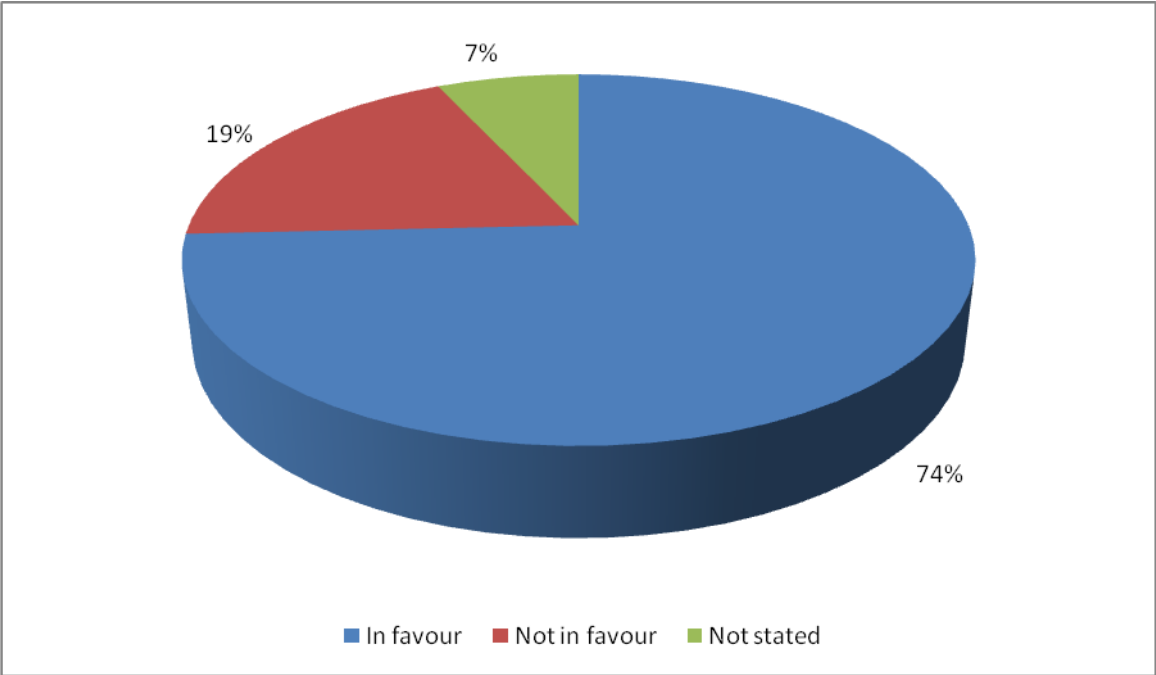
No suitable homes available locally: People wish to stay in the area due to family reasons, schools or work but are unable to find a home more suited to their needs. Larger family homes and reasonably priced bungalows are the most commonly required properties and are often in short supply.

Views on Affordable Housing Development in Duxford

All respondents were given an opportunity to voice their opinion on the possibility of a small development of affordable homes for local people within the parish. 74% of respondents said they would be in favour; 19% stated that they would not be in favour and 7% chose not to state their opinion.

Figure 3 demonstrates that most respondents would be in favour of a small affordable housing development in Duxford.

Figure 3: Attitude towards affordable housing development



Many respondents chose to include additional comments to qualify their answer. These are included in Appendix 2.

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 was unsuitable for their household’s needs and who were therefore potentially in housing need. Responses to Part Two were made on behalf of 22 households.

An assessment of each response has been undertaken by Cambridgeshire ACRE and a decision made regarding whether the household can be considered to be in housing need based upon:

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

Based on this assessment, this survey has found 17 households that are actually in need of affordable housing. Full details of the assessment for each respondent household can be found in Appendix 3.

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

Local Connection to Duxford

Residence

Respondents were asked to indicate whether or not they currently lived in Duxford. 15 of the households responding currently live within the parish of Duxford.

Table 5 below shows how long these 15 households have resided there. The data shows that 10 of these households are long-term residents of the parish and have lived in the parish for 15 years or more, three further households have lived there between 5 and 15 years and two are more recent residents in the village having lived there less than 5 years.

Table 5: Length of time living in the village

	Frequency
Less than 1 year	1
1-5 years	1
5-10 years	2
10-15 years	1
More than 15 years	10
Not stated	0
Total	15

The other two households are former Duxford residents who currently live elsewhere but who would like to return to the Duxford area.

Family

Respondents were asked to indicate whether or not they or another member of their household had family connections to Duxford parish. 13 stated that they have a family connection to the parish. In most cases (nine), this was their parent(s) already living in the village. Other connections noted were a child or sibling living in the village.

Household Composition

The survey sought to understand the gender, age and status of those who would live in the proposed new households.

Number of people who will make up the household

Table 6 sets out the number of people making up each household. Of those seeking a property, the majority would be small households of 1 – 2 people.

Table 6: Number of people in the household

	Frequency	No of people
1 person	5	5
2 people	6	12
3 people	2	6
4 people	2	8
5 people	1	5
6 people	1	6
Total	17 households	42 people

Gender

Respondents were asked to identify the gender of those people who would make up their household. Table 7 captures the results.

Table 7: Gender profile of residents

	Frequency
Male	18
Female	20
Not stated	4
Total	42 people

Age

Respondents were asked to identify the ages of those people who would make up their household. Table 8 captures the results.

Table 8: Age profile of residents

	Frequency
Under 16	16
16 - 24 years	4
25 - 29 years	5
30 - 39 years	4
40 - 49 years	8
50 - 54 years	0
55 - 59 years	1
60 - 64 years	1
Over 65 years	3
Not stated	0
Total	42 people

These results indicate that the new properties would be occupied by people from both genders and all age ranges. A good balance of genders and ages is vital for a sustainable community as local services, such as shops, schools, village halls and sports facilities; all rely on varied user groups.

Status

The survey sought to understand the employment status of those indicating a housing need. Table 9 outlines the results and shows that by far the largest proportion of those seeking a more affordable home are either in employment or are students/children (34 out of 42 people). Therefore any affordable housing scheme would provide for a mixed, balanced and sustainable community.

Table 9: Status of people in the household

	Frequency
Employed	17
Unemployed	4
Student	1
Child	16
Retired	4
Not stated	0
Total	42 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. The tables in Appendix 3 allow the reader to understand how the recommendations for the number of properties plus their type, size and proposed tenure have been determined.

SUMMARY AND RECOMMENDATION

This report has been informed by primary data (people who responded to the survey stating that they have a housing need) and secondary data, such as the ratio of local house price to local income, the demographics of the local population and the local housing register.

It is this report’s conclusion that a significant affordable housing need has been found in Duxford Parish.

Pre-Existing Evidence from the Housing Register

The local Housing Register was searched for households in need of affordable housing with a local connection to Duxford. There are 83 households on the Register that meet this criterion. This data was fed into the table found in Appendix 4 in order to calculate overall need.

The properties that would need to be built and then let out through a Housing Association to accommodate these households are as follows⁶:

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	83
0	21	5	0	28	19	0	8	0	0	2	0	0	0	0	

Findings from Housing Needs Survey

The Housing Needs Survey conducted in Duxford found 17 households in need of affordable housing. Two of these households were found to be already registered on the Housing Register and so were removed from the results, reducing the need identified through the survey to 15 additional households. This data was fed into the table found in Appendix 4 in order to calculate overall need.

13 of these households would require a 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	13
0	0	2	0	5	2	0	3	0	0	1	0	0	0	0	

The remaining two households require a property available for Shared Ownership through a Housing Association. The properties that need to be built to accommodate these households are as follows:

⁶ 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	2
0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	

Conclusion

There is therefore a need for a Housing Association to build the following types of property in Duxford:

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	98
0	21	7	0	34	21	0	12	0	0	3	0	0	0	0	

Recommendation

To fulfil all current and immediate housing need in Duxford, 98 new affordable homes need to be built.

It is therefore recommended that the size of the development should adhere to the Planning Policy contained within the Local Development Framework for South Cambridgeshire District Council on rural exception sites. Ongoing consultation between the Parish Council and BPHA should help to inform this decision.

APPENDIX 1: CHOICE BASED LETTINGS AND LOW COST HOME OWNERSHIP

Choice Based Lettings



Home-Link is the Choice Based Lettings scheme for the Cambridge sub-region.

Home-Link gives people more choice about where they want to live. In the past Councils or Housing Associations decided where and when people would be offered a home. Now tenants have the chance to choose.

Choice Based Lettings:

- Make the process of applying for social rented housing, fairer, easier and more transparent.
- Enable people to have more choice in where they live.
- Improve mobility across Local Authority boundaries enabling people to move for work etc.

Housing is offered to those with a housing need and how quickly someone is offered a property depends on how urgently they need housing. People are placed in 'Bands' to reflect their need for housing, for example, in Cambridgeshire people with an urgent need for housing will be placed in Band A; the top Band.

The scheme means there is just one Housing Register, with only one form to complete. It does not matter where the person lives or which housing organisation owns the property. Once a person is accepted onto the Register they can start looking at advertised properties.

Every fortnight Home-Link produces a free magazine, which advertises virtually all the available Council and Housing Association property across the Cambridge sub-region. Properties are also available to view on the internet.

People decide whether they want to be considered for any of the available properties and express their interest in the properties by making a bid for them.

Properties are then offered to the person at the top of the shortlist. When putting people in order on the shortlist the following things are considered:

- What band the person is in.
- How long have they waited on the Register.
- If they have a local connection to the area.
- If the property is suitable for their needs.

Low Cost Home Ownership



Low cost home ownership schemes have been developed to help council and housing association tenants, key workers, those on the local authority housing register, first-time buyers and others in housing need who are unable to buy a home outright.

Orbit HomeBuy Agent is a government-appointed HomeBuy Agent, responsible for marketing all low cost home ownership schemes in Cambridgeshire and West Suffolk.

Orbit HomeBuy Agent offers a Shared Ownership scheme called 'New Build HomeBuy' which allows people to get a foot on the property ladder when they cannot afford to buy a home on the open market.

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.

The bigger the share they buy, the less rent they have to pay. They will need to be able to raise a mortgage for the share they want to purchase unless they have sufficient money to enable them to do so.

In some shared ownership schemes, as the householder becomes able to afford it, they can, if they wish, buy additional shares until they own the property outright. This is known as 'staircasing'. However, in this parish, if a need was proven any resulting homes would be built on a rural exception site. This means that they must be kept affordable in perpetuity. To ensure this happens, the maximum amount of any shared ownership home that could be owned outright would be 80%.

APPENDIX 2: COMMENTS ON THE POSSIBILITY OF A SMALL DEVELOPMENT OF AFFORDABLE HOMES IN DUXFORD

The following are all the comments made in response to the question “Would you be in favour of a small development of affordable homes for local people?”

Comments from those indicating a housing need themselves

- People on low incomes still cannot afford the affordable homes that are offered.
- Young people on locally available wages cannot afford to buy or even rent their own home.

Those in favour of a new development

- This would be the ideal addition to a possible community centre development on Brewery Field, with any income/profit being used for future support.
- I think it would be an excellent concept given the current housing prices and availability.
- I believe a small development would be beneficial as housing is not easily affordable for many of my generation.
- I know how difficult it is for young people to get a foot on the property ladder and not all families can afford to help financially. Provided the development is tasteful and built in keeping with the surrounding property.
- This would be a very welcome idea.

Concerns about infrastructure, allocation, design, size and location of housing

Infrastructure

- The current infrastructure would not support it.
- Feel that any further development would put further strain on local facilities, especially local school which is getting to be over-subscribed.
- There should be no further building of houses until school provision is increased - local schools are already over-subscribed.
- But have to provide adequate off-street parking - already a big problem in St John's Street and Elms Close, especially near school.
- As long as sustainable in terms of existing infrastructure and ensure built to high environmental standards.
- I would only support further development in my local area if there were plans to develop the local infrastructure to support growth, i.e. School, public transport. There currently is a poor infrastructure not sufficient for additional housing and no plans to increase investment.
- Village infrastructure - schools, roads - are full.
- I do not feel the local facilities e.g. School, can accommodate more people. There are enough people already living in Duxford.
- Any development should include provision for increasing the size of the primary school to accommodate additional children and also the main roads to and from Duxford. The A505 is especially busy and additional housing would only increase traffic. The roundabout at the top of Hunts Road is particularly dangerous.

Location

- Not if it impinged on fields we enjoy walking through.
- Subject to location.
- On Huntsman land. It is zoned for industry - a mistake.
- An area integrated within the village, not standing alone and near facilities, e.g. School, shops, etc.
- It would depend, of course, where the proposed site would be.
- Sensitively located, so as not to adversely affect the value of privately owned properties.
- Depending on location.
- But not on allotment land.

Allocation

- Only if the homes were for locals and not outsiders as has happened previously.
- As long as it was for local people and not single people and their girlfriends who are not from this area.
- As long as the development is small, affordable and for locals who are in difficulty - not immigrants or those who can afford a home but know how to work the system.
- I would wish to see local preference for the affordable homes.
- On the basis that these are professional people working within the local area or public sector.
- Only if they went to people with Duxford connections.

Design

- Tasteful housing for young people / downsizing older people.
- Consideration of the elderly as well as the young is important. A mix of bungalows as well as houses to meet all needs is the best option.

Size

- Reservations would be that it was small, under 10 houses and that it was definitely for local people. A mixed development would be more socially cohesive.
- By small, I mean less than 50 homes.
- How large is small? Max 8?
- I cannot give a clear yes or no without knowing more. It would depend on the size, location and type of development.
- Provided that the development is no more than 30 in total and no one site has more than 10 homes. Preferably in or adjacent to village envelope. I am on the Board of a Housing Association and we could be interested.
- All depends on the size and what land will be used and access roads.
- Small - meaning less than 20. It depends where the houses will be built.
- Possibly, it depends on size, location, facilities, etc.

Those against a new development

- My experience with social housing has been such that no more should be provided in Duxford.
- Once a development is agreed, small or large, then there is an influx of development in and around the village and this can spoil the atmosphere of rural England.

- Village size has increased enough with recent development; do not wish to lose more of the countryside that surrounds the village.
- We do not understand the principle. Why should people expect to live in an expensive and desirable location such as Duxford just because they have local connections? It's market forces - if they can't afford to live here, move away...
- I find the obsession with providing 'local homes for local people' continually distressing. How incredibly in-bred and lacking in the ability to see the big picture that is 'the world'. My first home 23 years ago was 6 times my salary. There are homes about for <5 times the average salary. Why do I now have to subsidise others? In the real world people move to where their work or passions takes them. There are plenty of people in Duxford who do not work who also think their offspring deserve to be subsidised to live nearby. Tell them to go to where the job market takes them. I did, that's why I'm here!
- I believe there is already adequate provision in the village.
- Duxford is large enough. Small never means small in real terms, so to be on the safe side, I say 'No'.
- Duxford is already over-populated.

APPENDIX 3: ANALYSIS TABLES FOR THOSE INDICATING A HOUSING NEED

Criteria used to determine housing need

1. Mismatch of housing need and dwellings
 - 1.1. Overcrowded according to the bedroom standards (including caravans).
 - 1.2. Difficult to maintain (e.g. too large) even with equity release.
 - 1.3. Households containing people with mobility impairment or other specific needs living in unsuitable dwelling (e.g. accessed via steps), which cannot be made suitable in situ.
2. Dwellings amenities and conditions
 - 2.1. Lacks a bathroom, kitchen or inside WC and household does not have the resources to make fit (e.g. through equity release or grants).
 - 2.2. Couples, people with children and single adults over 25 (or under 25 with children) sharing a kitchen, bathroom or WC with another household.
 - 2.3. Subject to major disrepair or unfitness and household doesn't have the resources to make fit (e.g. through equity release or grants).
3. Social Needs
 - 3.1. Need to live independently (i.e. newly forming households) or need housing due to divorce/separation.
 - 3.2. Needs to live near immediate family/friends to give or receive support.
 - 3.3. Harassment from other living in the vicinity which cannot be resolved except through a move.
4. Work
 - 4.1. Inaccessibility of accommodation to employment.
5. Homeless Household or insecure tenure
 - 5.1. Households with tenure under notice, real threat of notice or lease coming to an end; housing that is too expensive for households in receipt of housing benefit or in arrears due to expense.
6. Demonstrable disparity between the person's family income and/or assets and local house prices or rents leaving the person unable to afford to rent or buy on the open market.

Assumptions

Generally if a 1 bed accommodation is requested for rent, Cambridgeshire ACRE has recommended 2 bedroom accommodation as this provides a more flexible and sustainable option for future tenants, and allows growing families with young children to remain in the house and in the community.

If a single person or a couple have expressed a need for a house or a flat, Cambridgeshire ACRE has put their preference as the recommended option if we can see some justification for this option. If a preference was not given, then a house is given as the preferred recommended option. If it is a family, a house has been recommended.

Bungalows have been recommended for older households, aged over 55 or for those who state they have mobility concerns. If a bungalow has been requested without justification, a house has been recommended.

Confidentiality

Some personal data, particularly income data, has been 'blacked out' to retain confidentiality. This data has only been made available to the District Council and partner Housing Association to ensure that sound judgements about housing need can be made.

(A) Table showing those indicating a preference for buying a home on the open market

To determine whether a household can afford to buy a house on the open market, a calculation is made using the household's annual income to establish the likely mortgage amount they would be offered. Where the household's annual income is based on a dual income, a mortgage multiplier of x2.9 has been used; where the income is based on a single income, a multiplier of x3.5 has been used.

HNS Ref No.	Current Home	Desired Home	Household Composition and Rationale (Age of eldest person in household shown in brackets)	Likely cost of required property in Duxford	Household's Annual Income (with likely mortgage amount in brackets)	25% deposit required for desired home (with available amount in brackets)	Able to afford desired property (Housing Register status in brackets)	Comment on inclusion in results report
8	Own – 2 bed house	Own – 3 bed house	[REDACTED]	£376,000	[REDACTED]	£94,000 [REDACTED]	No (No)	Excluded as rationale for move not strong enough.
15	Live with parents – 3 bed house	Own – 1 bed house	[REDACTED]	£184,000	[REDACTED]	£46,000 [REDACTED]	Yes (No)	Excluded as likely to be able to buy desired property
38	Rent – Private – 1 bed house	Own – 2 bed house	[REDACTED]	£242,000	[REDACTED]	£60,500 [REDACTED]	No (Not stated)	Rent – HA – 2 bed house
101	Own – 3 bed house	Own – 2 bed bungalow	[REDACTED]	£242,000	[REDACTED]	£60,500 [REDACTED]	Yes – through sale of existing home (Not stated)	Excluded as likely to be able to buy desired property
111	Own – 4 bed house	Own – 5 bed house	[REDACTED]	£650,000+ (est.)	[REDACTED]	£162,500 [REDACTED]	No (No)	Rent – HA – 2 bed sheltered bungalow (for grandparents)
121	Live with parents – 4 bed house	Own – 1 bed house	[REDACTED]	£184,000	[REDACTED]	£46,000 [REDACTED]	Unlikely (No)	Rent – HA – 2 bed house
122	Own – 3 bed bungalow	Own – 2 bed house	[REDACTED]	£242,000	[REDACTED]	£60,500 [REDACTED]	Yes – through sale of existing	Excluded as likely to be able

HNS Ref No.	Current Home	Desired Home	Household Composition and Rationale (Age of eldest person in household shown in brackets)	Likely cost of required property in Duxford	Household's Annual Income (with likely mortgage amount in brackets)	25% deposit required for desired home (with available amount in brackets)	Able to afford desired property (Housing Register status in brackets)	Comment on inclusion in results report
							home (Not stated)	to buy desired property
141	Own – 5 bed house	Own – 4 bed house		£486,000		£121,500	Yes – through sale of existing home (Not stated)	Excluded as likely to be able to buy desired property

(B) Table showing those indicating a preference for renting a home through a Housing Association

HNS Ref No.	Current Home	Desired Home	Household Composition and Rationale (Age of eldest person in household shown in brackets)	Typical rent charged by RSL (with proposed 80% market rent in brackets)	Maximum monthly payment affordable (with annual income in brackets)	Eligible for benefits	On Housing Register?	Comment on inclusion in results report
1	Rent – HA – 2 bed house	Rent – HA – 3 bed house	[REDACTED]	£480 (£701.60)	[REDACTED]	[REDACTED]	No	Rent – HA – 3 bed house
2	Rent – LA – 1 bed sheltered bungalow	Rent – HA – 1 bed sheltered bungalow	[REDACTED]	£340 (£471.20)	[REDACTED]	[REDACTED]	Not stated	Rent – HA – 1 bed sheltered bungalow
11	Rent – Private – 3 bed house	Rent – HA – 3 bed house	[REDACTED]	£480 (£701.60)	[REDACTED]	[REDACTED]	No	Rent – HA – 3 bed house
64	Rent – HA – 2 bed house	Rent – HA – 4 bed house	[REDACTED]	£520 (£909.60)	[REDACTED]	[REDACTED]	No	Rent – HA – 4 bed house
89	SO – 2 bed bungalow	Rent – HA – 2 bed sheltered bungalow	[REDACTED]	£400 (£587.20)	[REDACTED]	[REDACTED]	No	Rent – HA – 2 bed sheltered bungalow
91	Rent – Private – 2 bed house	Rent – HA – 3 bed house	[REDACTED]	£480 (£701.60)	[REDACTED]	[REDACTED]	No	Rent – HA – 3 bed house
132	Live with parents – 3 bed house	Rent – HA – 1 bed flat	[REDACTED]	£340 (£471.20)	[REDACTED]	[REDACTED]	No	Rent – HA – 2 bed house
143	Live with parents – 3 bed bungalow	Rent – HA – 2 bed house	[REDACTED]	£400 (£587.20)	[REDACTED]	[REDACTED]	Yes	Excluded as counted in housing register figures.
147	Own – 3 bed house	Rent – HA – 1 bed	[REDACTED]	£340	[REDACTED]	[REDACTED]	No	Rent – HA – 1

HNS Ref No.	Current Home	Desired Home	Household Composition and Rationale (Age of eldest person in household shown in brackets)	Typical rent charged by RSL (with proposed 80% market rent in brackets)	Maximum monthly payment affordable (with annual income in brackets)	Eligible for benefits	On Housing Register?	Comment on inclusion in results report
		house or bungalow	[REDACTED]	(£471.20)	[REDACTED]	[REDACTED]		bed bungalow
150	Rent – LA – 1 bed bedsit	Rent – HA – 2 bed house	[REDACTED]	£400 (€587.20)	[REDACTED]	[REDACTED]	No	Rent – HA – 2 bed house
161	Live with parent – 3 bed bungalow	Rent – HA – 2 bed house	[REDACTED]	£400 (€587.20)	[REDACTED]	[REDACTED]	Yes	Excluded as counted in housing register figures.
163	Rent – Private – 2 bed bungalow	Rent – HA – 3 bed house	[REDACTED]	£480 (€701.60)	[REDACTED]	[REDACTED]	Not stated	Rent – HA – 2 bed house (as only 2 people)

(C) Table showing those indicating a preference for buying a home in Shared Ownership with a Housing Association

HNS Ref No.	Current Home	Desired Home	Household Composition and Rationale (Age of eldest person in household shown in brackets)	Annual Household Income required (with actual income in brackets)	Deposit required (with deposit available in brackets)	Total monthly payment required (with available figure in brackets)	Able to afford desired property (Housing Register status in brackets)	Comment on inclusion in results report
17	Rent – HA – 2 bed house	SO – 3 bed house (Assume property value £180,000 and share to be bought to be 25%)	[REDACTED]	£19,788 [REDACTED]	£4,500 [REDACTED]	£545.19 [REDACTED]	Yes (Not stated)	SO – 3 bed house
128	Rent – Private – 2 bed bungalow	SO – 2 bed house (Assume property value £120,000 and share to be bought to be 25%)	[REDACTED]	£13,185 [REDACTED]	£3,000 [REDACTED]	£363.46 [REDACTED]	Yes (No)	SO – 2 bed house

APPENDIX 4 – TABLE CALCULATING TYPE AND SIZE OF PROPERTIES TO BE BUILT

Type of property likely to be allocated	Age Band	1 bed					2 bed					3 bed					4 bed					5 bed					Total from Housing Register ⁷	Total from Survey	Grand Total
		No. on Housing Register	Survey ref nos dup'd on HR	No. from survey	Survey ref nos	Sub Total	No. on Housing Register	Survey ref nos dup'd on HR	No. from survey	Survey ref nos	Sub Total	No. on Housing Register	Survey ref nos dup'd on HR	No. from survey	Survey ref nos	Sub Total	No. on Housing Register	Survey ref nos dup'd on HR	No. from survey	Survey ref nos	Sub Total	No. on Housing Register	Survey ref nos dup'd on HR	No. from survey	Survey ref nos	Sub Total			
House	Under 25	1		0		1	1		3	(121) (132) (150)	4	0		0	0	0		0		0	0		0		0	0	2	3	5
	25 – 29	5		0		5	9		0	9	0		1	(1)	1	0		0		0	0		0		0	14	1	15	
	30 – 39	8		0		8	11		1	(38)	12	4		0	4	1		1	(64)	2	0		0		0	24	2	26	
	40 – 49	5		0		5	7	(143) (161)	2	(128) (163)	9	3		3	(11) (17) (91)	6	1		0	1	0		0		0	16	5	21	
	50 – 54	2		0		2	0		0	0	0	1		0	1	0		0		0	0		0		0	3	0	3	
Bungalow	55 – 59	1		1	(147)	2	0		0	0	0		0	0	0		0		0	0		0		0	1	1	2		
	60 – 64	0		0		0	1		1	(89)	2	0		0	0	0		0		0	0		0		0	1	1	2	
	Over 65	4		1	(2)	5	18		1	(111)	19	0		0	0	0		0		0	0		0		0	22	2	24	
Total		26		2		28	47		8		55	8		4	12	2		1		3	0		0		0	83	15	98	

N.B. Survey reference numbers shown in purple text are those where the respondent could afford to purchase a property in shared ownership.

⁷ Housing Register data has been supplied by South Cambridgeshire District Council, Sep-2011