

Cambridgeshire ACRE

Housing Need Survey Results Report for Fen Ditton

Survey undertaken in January 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 prioritise the occupation of property to people falling within categories of need and who can prove a local connection through family, residence or work.

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

Context

Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in Fen Ditton Parish in December 2013. This survey was carried out on behalf of Hastoe Housing Association and 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 355 residential addresses in the parish in January 2014. The survey packs included a covering letter from Cambridgeshire ACRE, a questionnaire, a FAQ sheet on rural affordable housing and a postage paid envelope for returned forms.

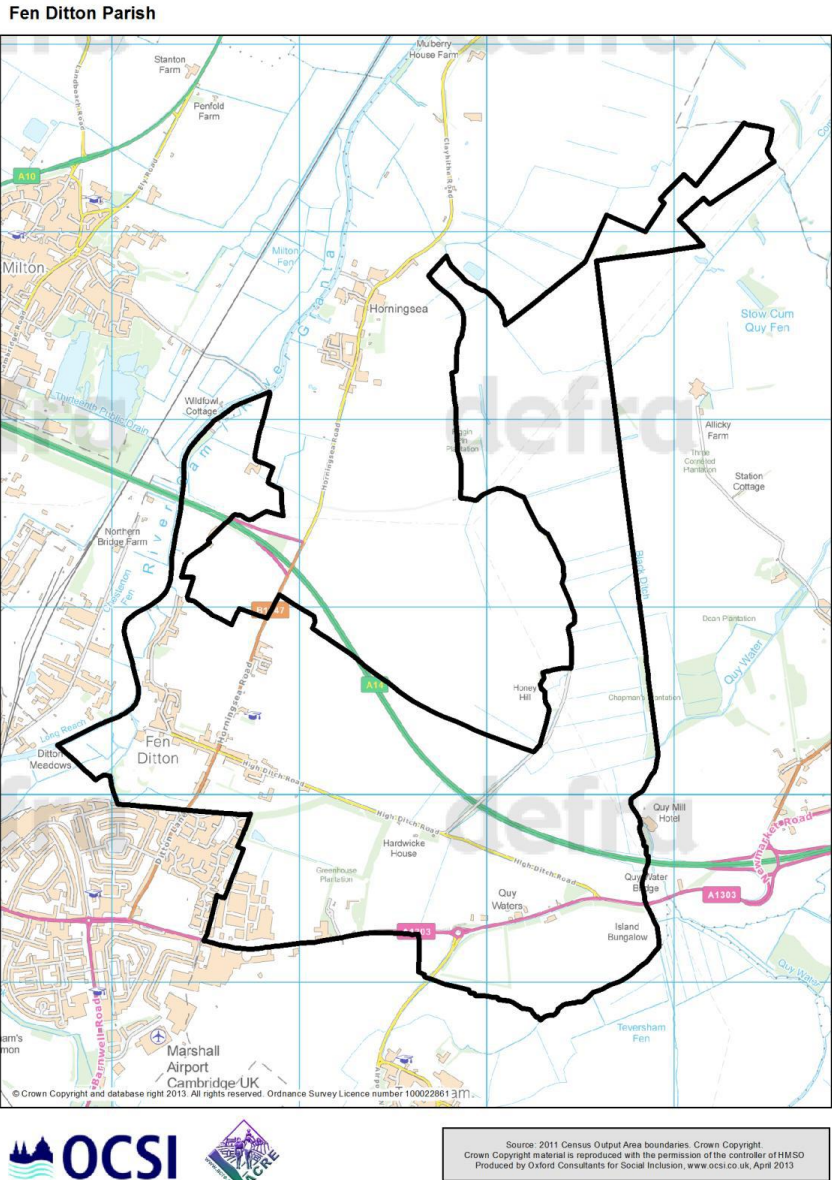
The questionnaire was divided into two sections:

- Part One of the survey form contained questions to identify those who believe they have a housing need. Respondents were also asked if they supported the idea of building a small affordable housing development in the village. All households were asked to complete this section.
- Part Two of the survey form contained questions on household circumstances and housing requirements. This part was only completed by those households who are currently, or expecting to be, in need of housing.

The closing date for the survey was 14 February 2014. In total, 65 completed forms were returned giving the survey an 18 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

Fen Ditton Parish

Fen Ditton is a small village immediately to the north east of Cambridge city. It abuts the city boundary in the Barnwell area. The village has easy access onto the A14 (particularly westbound).



Fen Ditton has a population of about 740 and a housing stock of about 360 dwellings.¹ There have been 30 houses built over the last 10 years, the most recent development being on the

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

former Blue Lion public house.² However, there is a proposal for a major urban extension to the city within the parish boundary. The so-called ‘Wing’ development lies to the south of Fen Ditton village but to the north of Newmarket Road. Current proposals include 1,300 dwellings and associated facilities.



New houses, including some affordable homes, on the site of the former Blue Lion public house © Copyright John Sutton and licensed for reuse under this Creative Commons Licence



Almshouses, an older style of affordable homes, near the Kings Head © Copyright David Gruar and licensed for reuse under this Creative Commons Licence

The current age profile of Fen Ditton is similar to South Cambridgeshire as a whole. It has a slightly lower proportion of school age children – under 16 (16% compared with 20%) and a similar proportion of people aged over 60 (both 23%). As a result, Fen Ditton has a slightly higher proportion of its population of working age.³ With few of these people receiving work related benefits Fen Ditton is relatively prosperous. Qualification levels are high and there is a predominance of people working in education, health and other professional areas.⁴ It is assumed that most work in Cambridge although the A14 does offer access to many other employment locations.

Fen Ditton retains a primary school and a number of public houses. Local shops can be accessed in Barnwell, about half a mile from the Blue Lion crossroads. Other services can be accessed elsewhere within Cambridge.

Fen Ditton’s housing tenure profile is untypical of a rural community, which is perhaps not surprising given its location. In fact, its profile is quite similar to the national situation. Owner occupation stands at 68 per cent (England = 64 per cent), social rented housing (17 per cent) is marginally lower than in England (18 per cent) and the private rented sector accounts for 12 per cent of housing stock (England = 15 per cent). Rural communities typically have a higher proportion of owner occupation and lower levels of rented (particularly social) housing.⁵

² ‘Housing Development in Cambridgeshire 2013’, (Table H1.2), Cambridgeshire County Council, August 2013

³ 2011 Census (Key Statistics, KS102EW), ONS

⁴ ‘Rural Community Profile for Fen Ditton (Parish)’ ACRE/ OCSI/ Cambridgeshire ACRE, October 2013

⁵ Ibid



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Horningsea Road © Copyright Hugh Venables and licensed for reuse under this Creative Commons Licence

In physical terms Fen Ditton’s housing stock is more rural in character. Detached and semi-detached properties predominate (72 per cent compared with 53 per cent in England). Terraced housing makes up almost one in five of the stock (19 per cent) whilst there are only 25 flats in the parish. Housing conditions are generally good. Only 17 households live in overcrowded conditions. The proportion of households without central heating and vacancy levels are also below the national average. However, the number of households estimated to be in fuel poverty (45) is marginally higher than the England average.⁶

Local Income Levels and Affordability

Buying on the Open Market

Turnover of property in Fen Ditton is low suggesting the village is a popular place to live. A review of property websites revealed that there are currently no properties for sale in the parish.⁷

Table 1: Average sold prices in last year in Fen Ditton⁸

Price band	Sales
£240k - £260k	3
£260k - £300k	2
£300k - £360k	4
£360k - £400k	1
£400k+	2

⁶ Ibid

⁷ Source: www.zoopla.co.uk, www.right-move.co.uk and www.nestoria.co.uk (as at 20.02.2014)

⁸ Source: www.zoopla.co.uk (as at 20.02.2014)

Therefore, in order to build a picture of local house prices, sales have been investigated over the last year. There were in fact 13 properties sold in Fen Ditton in the last year. These ranged in price from £240k to £770k with only five being sold for less than £300k. The lower prices give an indication of the entry level prices facing prospective new homeowners.

For comparative purposes, the lower quartile price for a 2 bed house was £215k in Cambridge and £169k in South Cambridgeshire.⁹ This suggests that prices in Fen Ditton are closer to the city than the surrounding rural area though higher than both.



2 bed terrace in High Street sold @ £240,000, (Apr 2013) www.rightmove.co.uk



3 bed semi in Horningsea Road sold @ £338,000 (Feb 2013) www.rightmove.co.uk

Table 2 takes some illustrative entry level prices for Fen Ditton based on the discussion above. Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties. The median household income in Fen Ditton is £31,000, a little higher than Cambridge and a little lower than South Cambridgeshire. It is estimated that 89 per cent of Fen Ditton households would be unable to afford a £240,000 property on the assumptions stated.¹⁰

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
£240,000	£60,000	£60,000	£5,000
£260,000	£65,000	£65,000	£5,417
£280,000	£70,000	£70,000	£5,833

⁹ 'Housing Market Bulletin', Edition 19, December 2013, Cambridge Housing Sub-Region

¹⁰ Source: CACI Paycheck 2009

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. Clearly, many existing owner occupiers in Fen Ditton will have significant housing equity. However, young people seeking to leave the parental home or those in the rented sector may not.

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

Buying in Shared Ownership

Shared ownership gives the opportunity to 'part buy' and 'part rent' a home. This means if a household can't afford to buy a property outright they may be able to afford to buy a share in a property, typically 25 per cent, 50 per cent or 75 per cent. At a point when the household can afford to, they can choose to buy a further share of the property.

Table 3: Cost of purchasing a 25 per cent share of a shared ownership property¹¹

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

¹¹ Source: Figures used adapted and taken from Orbit Homebuy Agents Comparison Tables, July 2011

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

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

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

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.

Table 4: Comparison of property rental costs in The Wilbrahams ward, 2012¹²

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)
1 (or bedsit)	£146-£160	£146+	£116-£130
2	£176-£190	£161+	£146-£160
3	£216+	£201+	£166+

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 The Wilbrahams ward at the maximum affordable rent.¹³

¹² Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html> (for electoral ward of The Wilbrahams which includes the parishes of Fen Ditton, Great Wilbraham, Horningsea, Little Wilbraham & Six Mile Bottom and Stow-cum-Quy).

¹³ Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html>

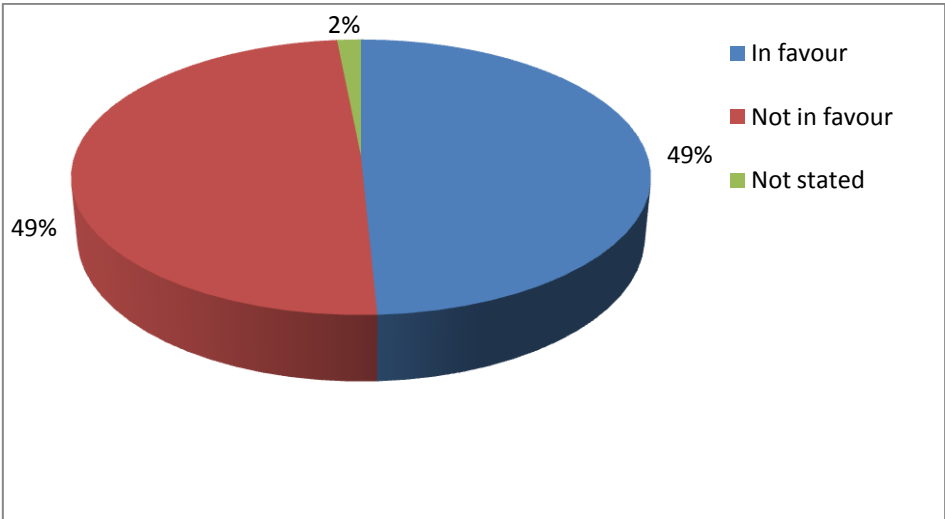
A review of the market identified only two properties available on the private rental market.¹⁴ A four-bed property was priced at £2,250 pcm and a two-bed property at £825 pcm. Neither of these properties would be fully covered by the Local Housing Allowance.

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

Views on Affordable Housing Development in Fen Ditton

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. Opinion was equally divided with forty nine stating that they would support such a development and 49 per cent opposed. Two per cent did not state an opinion. This is illustrated in Figure 1. The level of support for affordable homes is low compared to similar surveys in other parishes in Cambridgeshire. Support is typically in the range of 60-80 per cent.

Figure 1: Attitude towards affordable housing development



Many respondents chose to include additional comments to qualify their answers. A selection is presented here, grouped by theme. They highlight some of the key issues that concern local people.

Some of those in support cited personal experiences or need whilst others had specific questions or preferences:

- *I'm currently in a shared ownership scheme and it has helped me so much. Definitely a good thing - people just can't afford full mortgages anymore*
- *Will they be affordable to people on average incomes?*
- *More bungalows for the old and disabled*

¹⁴ Source: www.zoopla.co.uk (as at 20-Feb-2014)

- *I very much support this as I am in need of more suitable housing in the area at an affordable rent or shared equity.*

Some respondents stated that their support for an affordable housing development would be dependent on a suitable location or infrastructure concerns being overcome:

- *It would need to be an appropriate area not on green belt*
- *Any scheme must be within the village envelope. There must be no invasion of the Green Belt. The scheme must be sensitively designed and landscaped. The number of private dwellings, to make the scheme viable, must be minimal. I would rather see 3 small developments than 1 large. Note the lack of public transport and a shop. Is the village school large enough? Its existence is to be encouraged*
- *There is a need for appropriate provision so long as (a) a suitable site can be found and (b) the traffic consequences are dealt with. On the latter, the cross road junction with B1047 (& High Ditch Road/ High Street) needs traffic lights. It is impossible to get out. Plus the WING development will add more traffic*

By far the most frequently cited reason for opposition to further housing development was that it was unnecessary given the plans for the 'Wing' development:

- *1300 houses already planned for parish 2013-2016. Entire parish can be re-housed in these homes x3 over!!!*
- *There are already affordable homes in Lion Mews new development. There should be more if needed incorporated in the new 'WING' development - no more in the actual village itself. It's not necessary or needed when 'WING' is in the process of being developed. Don't overcrowd the village!*
- *The Wing development will provide plenty of affordable housing in this area. The priority should be to preserve green belt land and green spaces such as allotments*
- *New site just completed on old Blue Lion site, includes empty affordable houses. Marshall's site for 1300 houses in Parish includes 40% affordable in outline plans*
- *As there is a large development next to Fen Ditton planned on the Marshall site already*
- *Marshalls - Wing Development wants to build 1,300 houses very near Fen Ditton*

Some also questioned the need for further affordable housing regardless of the Wing development:

- *Already enough 'affordable' and 'social' housing in village*
- *An existing 'affordable home' has been for sale for over a year! Developers are trying to use green belt land for developments such as you are indicating, but we fear that they will just be sold to people from outside the village resulting in more traffic, no amenity to existing villagers and a loss of Green Belt*
- *Affordable shared ownership housing has been on the market in the village for the last year, and remains unsold. There is not the demand for more. The close proximity to East Barnwell estates/ flats allows plenty of options for renting and affordable living in this area*
- *A rural exception site is intended to sustain rural communities. There is no evidence that Fen Ditton is in need of this sustenance. Although it says they do not set a precedent for expansion, plans for the site East of Horningsea road have always left openings for expansion. Expanding the village into the green belt would inevitably make future expansion more likely, and this would erode the close knit nature of the village. I also feel*

that the rules for exception sites start by looking very constrained (limited strictly to local need) but become increasingly loose as one reads further.

- *The reasons given for why a village might need affordable housing in the FAQ document do not apply to Fen Ditton which is not isolated and not in danger of losing its vibrancy. This is because the village is right next to Cambridge and is used by large numbers of people daily who walk, cycle or drive to it. There are many affordable homes less than a mile away in Cambridge's Barnwell area.*

Other objections focused on the potential impact on the character of Fen Ditton:

- *New builds would mean taking up green areas and making the area look more built up*
- *Fen Ditton, in my eyes, is a very special village. No matter what planners or developers think, there is no further land or suitable sites for the building of more houses, which are never allocated specifically for the young or middle aged persons with local connections. Keep Fen Ditton special and desirable for us who have lived here for many years.*
- *I don't see there is anywhere to build any homes in Fen Ditton unless this is on Green Belt and I am opposed to this. Any further development would alter the village and change its character and would be most unwelcome*
- *There is already a fair balance of normal/ affordable houses in Fen Ditton. Green space is also required!*

These comments raise a number of points. The Wing development, despite its proximity, will not directly address housing need in Fen Ditton. The final proportion of housing allocated as 'affordable' has yet to be determined. However, 25 per cent of any affordable housing is likely to be made available to households across the Cambridge housing market sub-region as it is a 'growth site'. The remainder will be allocated to households with a connection to South Cambridgeshire through the Choice Based Lettings system. This means that houses will be allocated on a needs basis rather than proximity to the site.

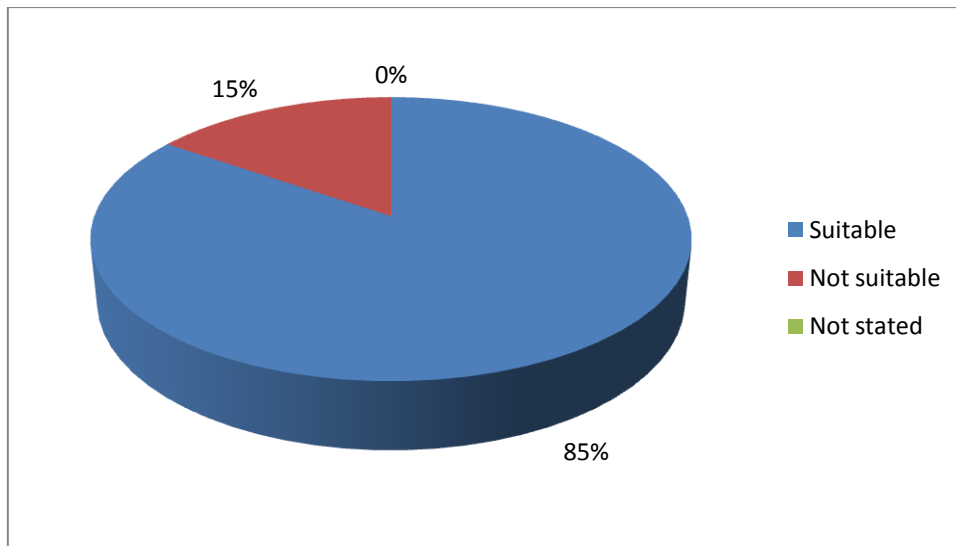
References to housing in the nearby Barnwell area are also slightly misleading. Again, although relatively close, they actually fall within another Local Authority District. Fen Ditton residents are therefore ineligible to apply for any vacant affordable housing unless they can demonstrate a connection to Cambridge City by some other means.

Overall, opinion on the benefits of an affordable housing scheme for local people appears to be finely balanced. Some concerns could be ameliorated with a sympathetic scheme of appropriate scale and design in a suitable location. Some objections are, arguably, based on an incorrect understanding of how affordable housing is allocated. Nevertheless there remain a significant proportion of residents who are opposed to the principle of further affordable housing and are unlikely to be swayed by further argument.

Suitability of Current Home

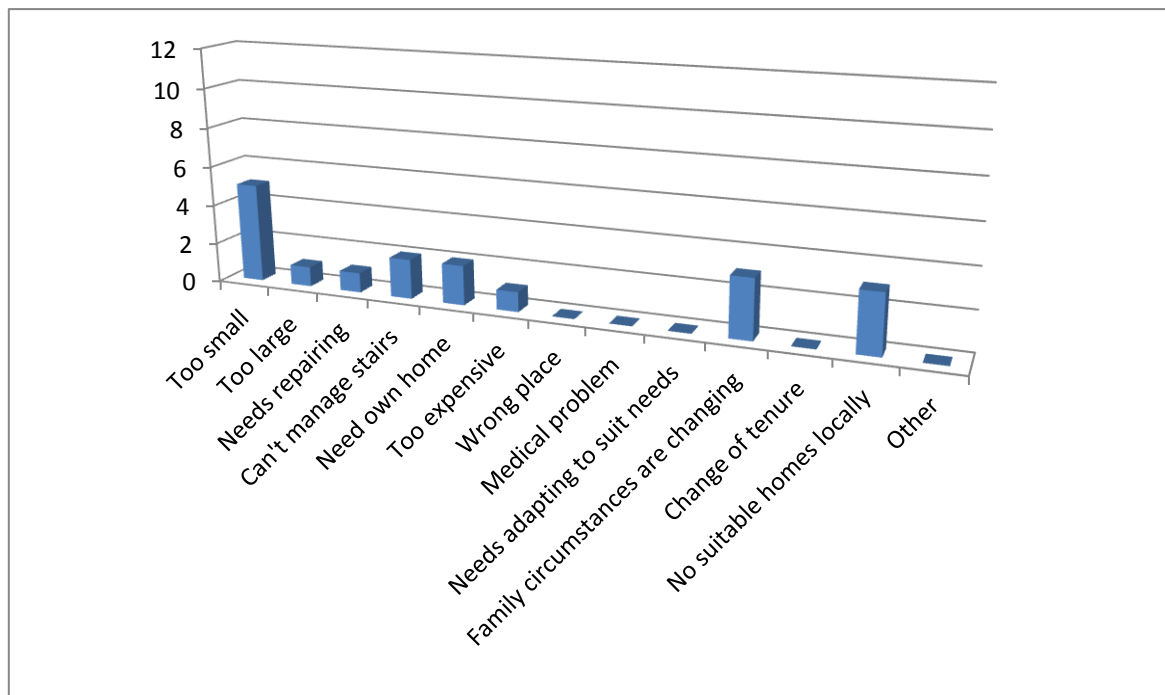
Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 2 shows that 85 per cent of respondents felt their current home is suitable for their household needs, with 15 per cent indicating that their current home is unsuitable for their needs. The 15 per cent of respondents who indicated that their current home is unsuitable for their needs equates to ten 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. 'Property is too small', 'Family circumstances are changing' and 'No suitable homes available locally' were the most commonly cited reasons in Fen Ditton.

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 ten 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 Fen Ditton based upon:

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

Following this assessment, three households were excluded leaving seven households who were actually considered to be in need of affordable housing. Those households excluded were seeking to address their housing needs through the open market.

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

Residence and family connections

Respondents were asked to indicate whether or not they currently lived in Fen Ditton or whether they had family connections to the village. Table 5 shows that all seven households currently live in the village Four have done so for over 10 years. Only one household has close family living in the parish.

Table 5: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	3
5-10 years	0
10-15 years	1
More than 15 years	3
Not stated	0
Don’t live in village	0
Total	7

Household Composition

The survey sought to understand the gender, age and status of those who might potentially live in any affordable housing built as a result of this survey.

Number of people who will make up the household

Table 6 sets out the number of people making up each household. The most common household types are couples either with or without children. All households would be four people or less.

Table 6: Number of people in the household

	Frequency	No of people
1 person	1	1
2 people	2	2
3 people	3	9
4 people	1	4
5 people	0	0
6 people	0	0
7 people	0	0
Not stated	0	0
Total	7 households	16 people

Gender and Age

The potential residents from these households would be equally split between males and females. Four would be school age or younger with the majority aged under 40 (see Table 7). This reflects the household types described above.

Table 7: Age profile of residents

	Frequency
Under 16	4
16 - 24 years	3
25 - 29 years	1
30 - 39 years	5
40 - 49 years	1
50 - 54 years	3
55 - 59 years	0
60 - 64 years	1
Over 65 years	0
Not stated	0
Total	18 people

Status

Table 8 shows the economic status of potential householders. Most adults are in employment.

Table 8: Status of people in the household

	Frequency
Employed	10
Unemployed	0
Economically inactive	3
Student	1
Child	4
Retired	0
Not stated	0
Total	18 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 but significant affordable housing need in Fen Ditton Parish.

Pre-Existing Evidence from the Housing Register

The local Housing Register was searched for households in need of affordable housing who either live in Fen Ditton or have a local connection to the Parish. There are nine 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		2			2								9

¹⁵ 'Lettings Policy Document', South Cambridgeshire District Council, September 2009

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

Findings from Housing Needs Survey

The Housing Needs Survey conducted in Fen Ditton identified seven households in need of affordable housing. Three of these households stated that they were on the Housing Register. Therefore, the survey identified four households in need of affordable housing in addition to the Housing Register data.

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

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

A further three 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								3

Conclusion

There are 13 households identified as being in need of affordable housing who either live in, or have a local connection to, Fen Ditton:

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		4	1		3								13

Recommendation

To fulfil all current and immediate housing need in Fen Ditton, 13 new affordable homes would have to be built. This scale of need would typically justify a scheme of about six to ten dwellings. However, the scale, design and location of any scheme will need to adhere to the planning policy contained within the Local Development Framework for South Cambridgeshire District Council on rural exception sites.

The weak level of support from the community for a rural exception site is another consideration. Further discussions and consultation will be required to achieve a solution to the identified housing need.

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

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



Orbit HomeBuy Agent, the government-appointed HomeBuy Agent, responsible for marketing all low cost home ownership schemes in the Cambridge sub region, offers a Shared Ownership scheme called 'New Build HomeBuy'.

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.