

Cambridgeshire ACRE

Housing Needs Survey Results Report for Foxton Parish

June 2009



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Context and Methodology

In March 2009 Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in Foxton Parish. This survey was carried out on behalf of Circle Anglia, an affordable homes provider in partnership with South Cambridgeshire District Council and Foxton Parish Council.

The aim of this survey was to determine the existing and future levels of affordable housing need in the parish. Affordable housing is housing made available either for sale or rent, based on the evidence of need, to those sections of society unable to afford housing at market prices. Planning conditions and legal agreements can be used to restrict the occupation of property to people falling within categories of need. Under a traditional, generally points-based, allocation system, the local council will assess an applicant's housing needs, determine their priority, and make an offer of appropriate accommodation to the household with the highest number of points. On rural exception sites, applicants must prove a local connection through family or work.

Survey packs were posted out to all 494 addresses in the Parish on 2 April 2009. The survey packs included a covering letter (Appendix 1), a questionnaire (Appendix 2) and a postage paid envelope for returned forms.

The questionnaire was divided into three sections:

- Part 1 of the survey form contained questions to determine housing need. All households who returned the form completed this section.
- Part 2 of the survey form contained questions on household circumstances.
- Part 3 of the survey form contained questions on housing requirements.
- Parts 2 and 3 were completed by households who are currently or expecting to be in housing need of accommodation and who are either currently living in Foxton Parish or who wish to return to the parish.

The closing date for the survey was 5 May 2009. 139 completed forms were returned giving the survey a 28% response rate. Appendix 3 contains tables showing the full results.

Foxton Parish

Foxton is a village in Cambridgeshire, England. Foxton is part of the South Cambridgeshire district. It lies south of Cambridge City, as well as being close to the settlements of Thriplow, Fowlmere, Shepreth, Barrington, Haslingfield, Harston and Newton. .

It has good services, including a post office, a post box, telephone box and a shop. It has good community services such as a church, sports field and village green.

The primary school is situated adjacent to the recreation ground and forms part of a community building consisting of sports pavilion, meeting rooms, village hall and school. There is a large playground, generous provision for future development of sports pitches and plans for a variety of exciting initiatives to improve the grounds and extend the outdoor curriculum. The site has a rural feel, with views over open farmland.

According to the 2001 census, there were 1,161 people living in 457 dwellings within the Parish of Foxton. Surveys were sent to 494 addresses in total. This shows an additional 37 dwellings have been built in 9 years.

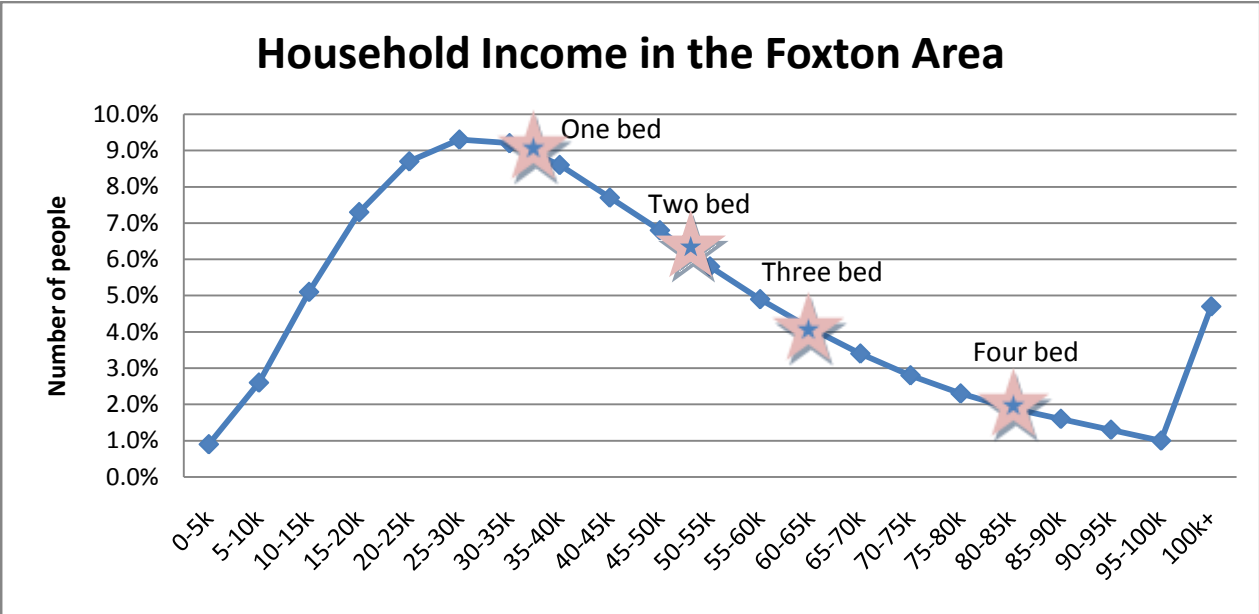
Average property prices in Foxton are slightly higher than other areas of Cambridgeshire. With the fluid house market situation prices are changing every month. Table 1 compares average property prices across the county.

Table 1: Average Property Prices, March 2009¹

No. of bedrooms	Foxton Parish	South Cambs	Cambridge City	East Cambs	Fenland	Hunts
1	£123,000	£143,000	£136,000	£136,000	£118,000	£123,000
2	£186,000	£180,000	£199,000	£151,000	£137,000	£168,000
3	£249,000	£238,000	£251,000	£202,000	£183,000	£216,000
4	£341,000	£354,000	£374,000	£282,000	£264,000	£317,000

¹ Source: www.nestoria.co.uk

This chart shows the average income across the parish. Foxton has some people who earn a high level of income to match the house prices. Although there is a cluster of people around the £25,000 to £35,000 income level, it is significant that 18% of the population of Foxton earn less than £30,750, the minimum needed to purchase a 1 bedroom house. 50% are earning less than £46,500 per annum to purchase a two bedroom house. 65% earn less than £62,250 which you need to earn to buy a 3 bedroom house. Just 29% earn enough to get a mortgage on a 4 bedroom house or larger. This assumes that they have the required deposit for first time buyers, which is 25% of the purchase price. The median income is £39,100 per annum.



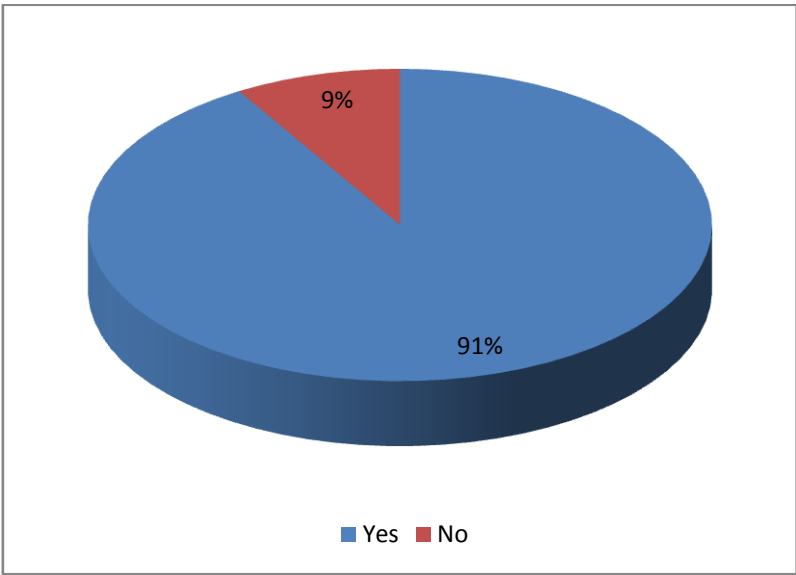
In the census figures it shows that 11 houses in Foxton have no central heating, 3 households have to share a bathroom, 15 households are overcrowded.

RESULTS FROM PART ONE – TO ASCERTAIN 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 91% of respondents felt their current home was suitable for their household needs, with only 9% indicating that their current home is unsuitable for their needs.

Figure 1: Suitability of current home



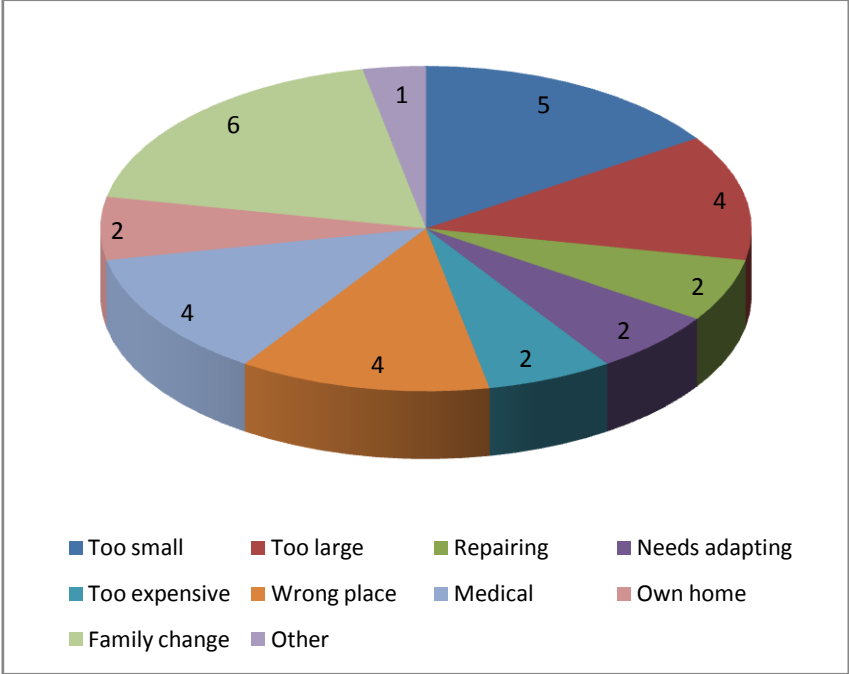
If respondents indicated that their current home was unsuitable for their needs, they were then asked to indicate the reasons why. Respondents were allowed to give more than one reason for unsuitability, so all responses are recorded. Figure 2 (overleaf) illustrates the reasons respondents gave for their current home being unsuitable.

The chart shows that the most popular reasons given for why the household’s current home is unsuitable is that they have changing family circumstances (e.g. divorce, new baby on the way, or an elderly relative moving in).The next most popular reason is that their current home is too small. This is due in part to the lack of suitable houses in the village of Foxton. It can lead to overcrowding and large families which have outgrown their current home but wish to remain in the village are obliged to stay in properties which are too small for their needs.

The next most popular reason given is that the current house is too large. People stay in homes which are too large which they no longer require as they are difficult to maintain and expensive to run. This leads to a lack of larger houses for the larger families in the village. Although some of these want to move to a bungalow, these properties are not always available. For some people, their property is in the wrong place. Other people have medical problems which necessitate a bungalow.

People are also indicating that their current property needs repairing. Either they cannot afford the repairs if they own the property themselves, or it is owned by someone who is not maintaining it. Fuel bills can be high in older properties which can be difficult for people on a low income. The results suggest there are at least two people living in the Parish who wish to set up home for the first time but who are unable to do so due to a lack of housing they can afford.

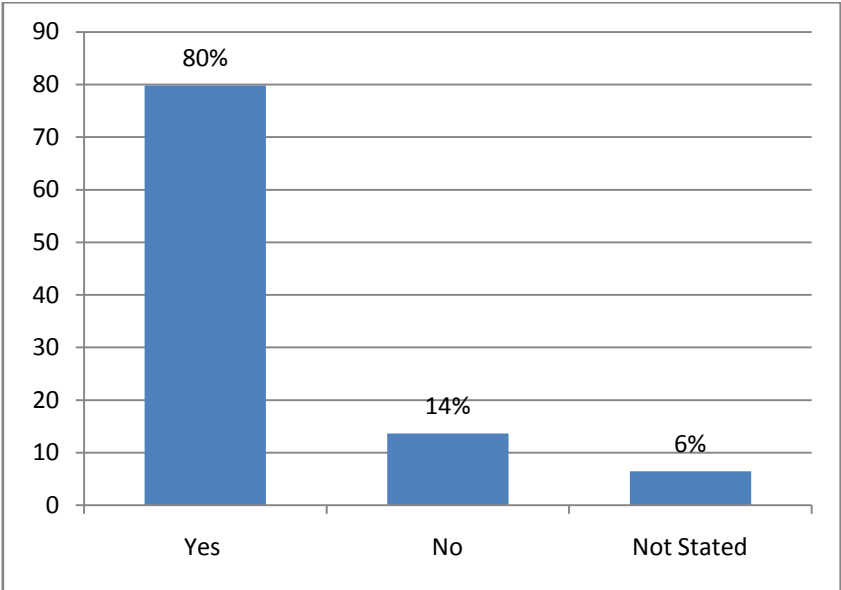
Figure 2: Reasons why current home is unsuitable



Views on Affordable Housing Development in Foxton

All respondents to the survey were given an opportunity to voice their opinion on the possibility of a small development of affordable homes for local people within the parish. 80% of respondents said they would be in favour; 14% stated that they would not be in favour and 6% chose not to state their opinion. Figure 3, which illustrates these results pictorially, demonstrates that over three quarters of the respondents would be in favour of a small affordable housing development in Foxton.

Figure 3: Attitude towards affordable housing development



Many people chose to add comments to qualify their response and these have been shown in Appendix 4.

RESULTS FROM PART TWO – TO ASCERTAIN CURRENT HOUSEHOLD CIRCUMSTANCES

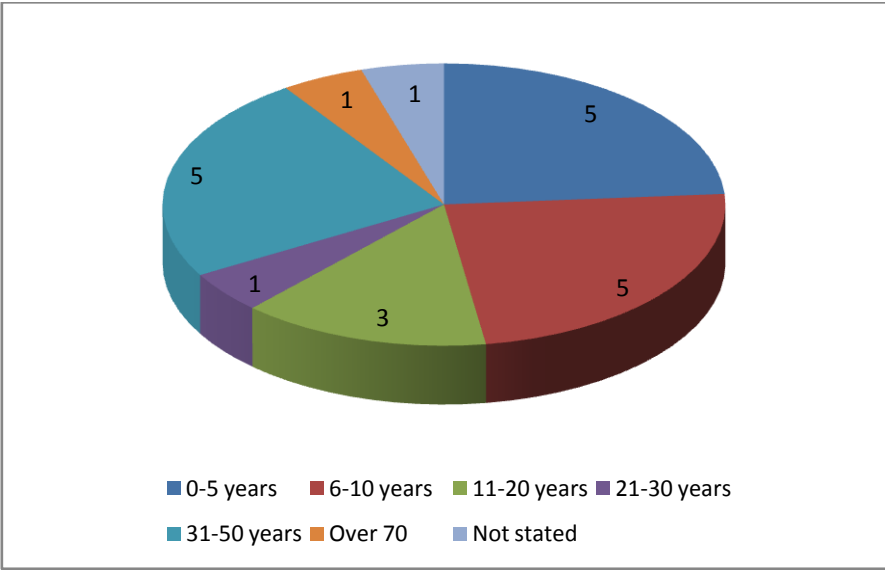
Part Two of the Survey was only completed by those respondents who had indicated that their current home was unsuitable for their households needs and who were therefore potentially in 'housing need'. 31 respondents completed Part Two.

Length of time living in Foxton

Respondents were asked to indicate whether or not they currently lived in Foxton parish. 20 people responded that they do currently live within the parish of Foxton. 1 lives outside.

The parish of Foxton has clearly been a popular location for many years. A total of 5 of the households have lived there for 31 - 50 years and a further 5 have lived there for 6 – 10 years. 5 households have lived in the parish for 0 – 5 years. 3 households have lived there for 11 - 20 years. 1 has lived there for over 70 years, 1 for 21 – 30 years and 1 did not state how long they have lived there for. Figure 4 demonstrates these results and shows the majority of those indicating a housing need are long-term residents of the parish.

Figure 4: Length of time in the village



Family connections to Foxton

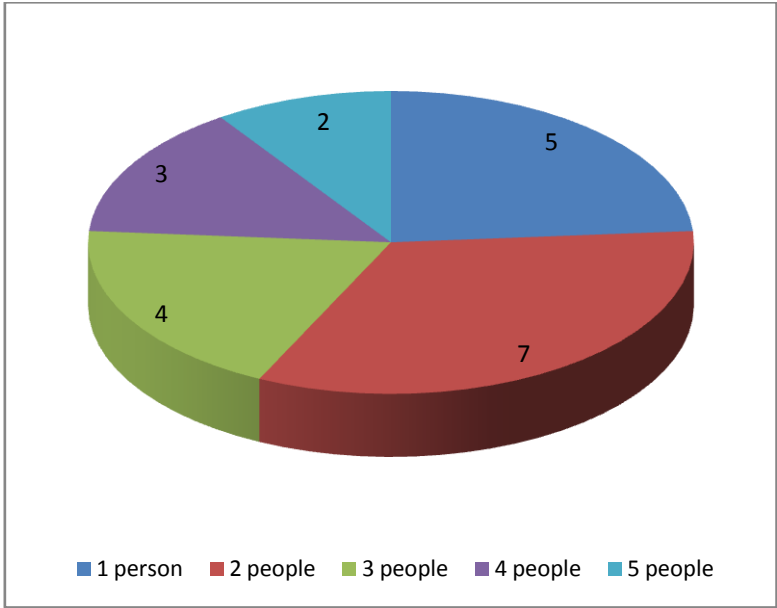
Respondents were asked to indicate whether or not they or another member of their household had family connections to Foxton parish. 12 stated that they have a family connection to the parish and in 6 cases this was that their parent(s) currently live within the parish. 4 of the households have family in Foxton. The other 2 households have children living there. The rest, 9 have no other family connection to Foxton although they live or work in the parish.

Household Composition

Number of people in the house

Respondents were asked about the number of people in their current household. The majority (7 households) are currently living in two person households. 5 households are one person households. 4 households live in three person households. 3 households live in four person households. 2 households live in five person households.

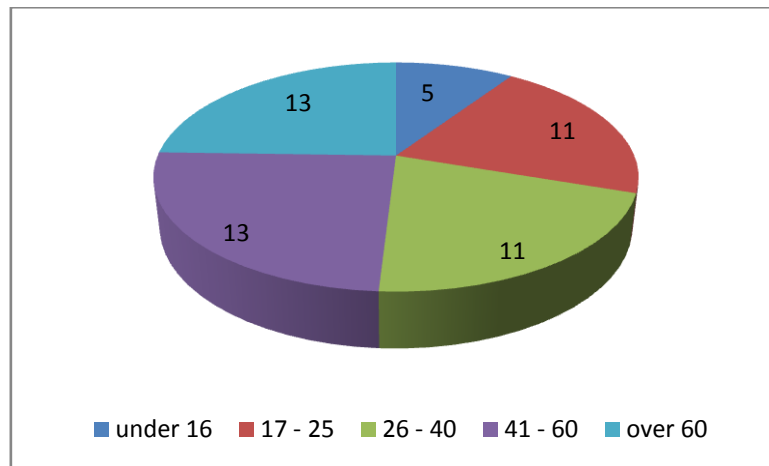
Figure 5: Number of people in the household



Age

People aged 41 – 60 account for thirteen of the total residents indicated to be in housing need. There are 13 residents aged over 60 years old. Eleven people are aged 26 - 40. Eleven people are aged 17 – 25. Just five are children aged under 16 years old. 1 person did not state their age. Figure 7 shows that age profile of those in housing need is fairly evenly split over all stages of life, although people over 40 appear to be mostly likely to have a housing need.

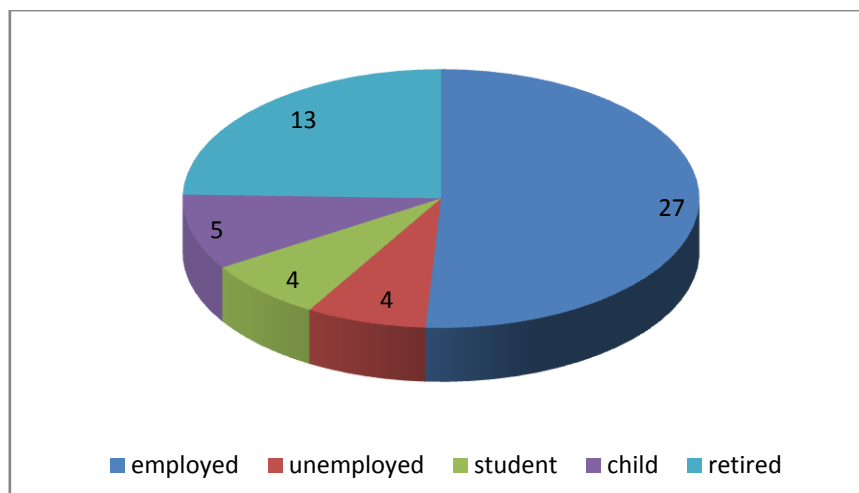
Figure 7: Age of people in the household



Status

27 of those who make up the household in housing need described themselves as employed; 4 as unemployed. 13 are retired, 5 are children and 4 are students. Figure 8 represents these figures and provides clear evidence that it is not just those who are unemployed or on benefits who are looking for affordable housing. There are people who are working for a living who are still unable to afford a home suitable for their needs. It is hoped that this evidence will allay some of the fears of people who are strongly against an affordable housing development because they feel it might attract an 'undesirable' element.

Figure 8: Status of people in the household



Property Type and Size

Respondents were asked to provide information on the type and size of property that they currently live in.

Out of the households that responded, 17 indicated that they currently live in a house, 3 live in a bungalow and 1 lives in a flat.

The majority of homes occupied by those who indicated a housing need (7) are two bedroom properties or a three bedroom house, occupied by 7 households. 6 are four bedroom, 1 did not state their current property type.

Figure 8: Current property type

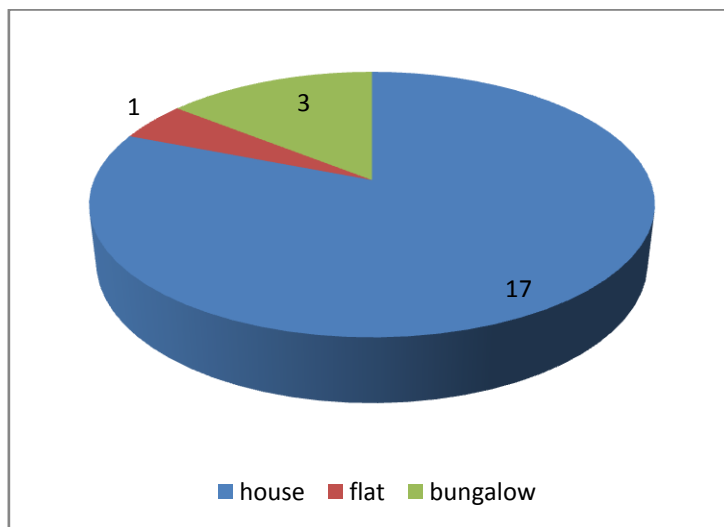
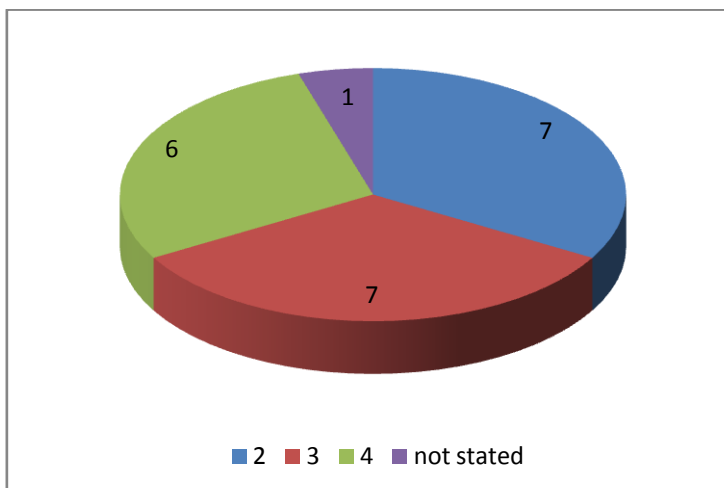


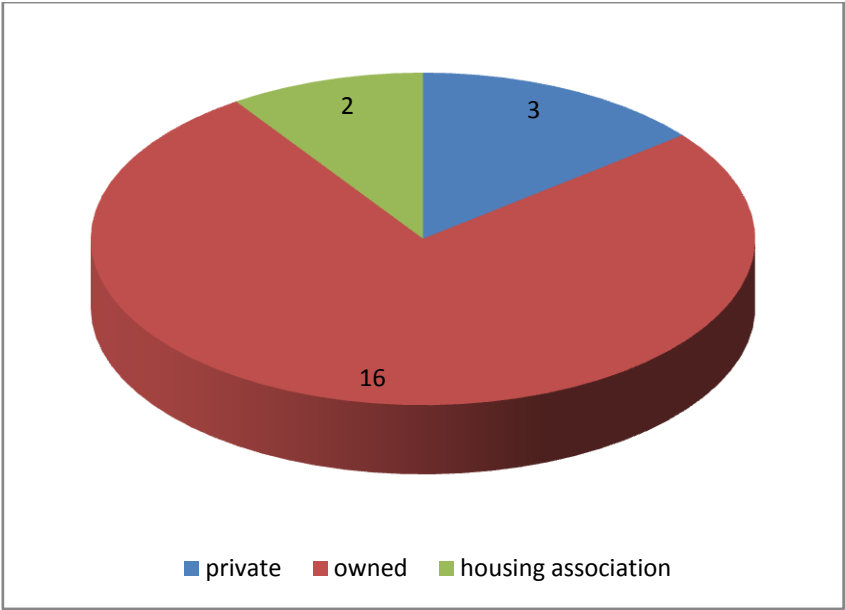
Figure 9: Current property size



Property Tenure

Respondents were asked to indicate who owns their current home. A significant percentage of respondents (16 households) own their property themselves, either outright or with a mortgage. 3 of those responding rent from a private landlord. Another 2 households have properties owned by either the local authority or a housing association.

Figure 10: Property Tenure



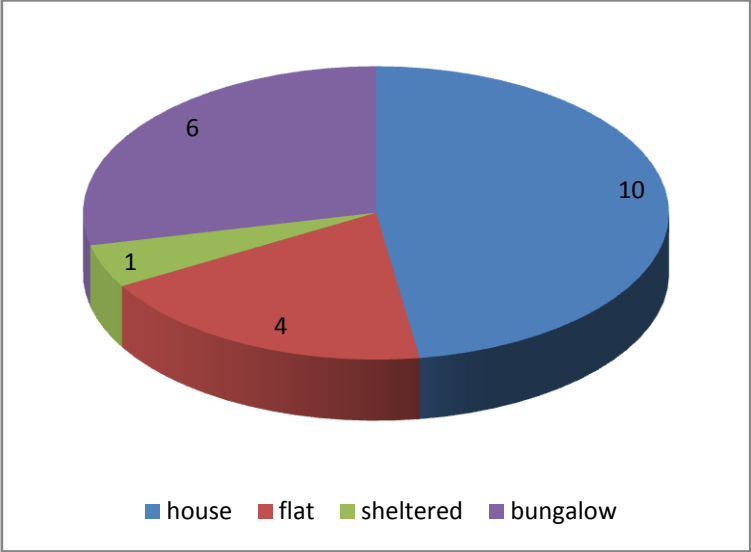
RESULTS FOR PART THREE: TO ASCERTAIN HOUSEHOLD REQUIREMENTS

21 households indicated that they are looking for a property better suited to their needs in Foxtton and completed Part 3 of the survey form.

Property Type and Size

The preferred type of property for 10 of the respondent households is a house. 6 households would prefer a bungalow. 4 would like a flat and one would like sheltered accomodation.

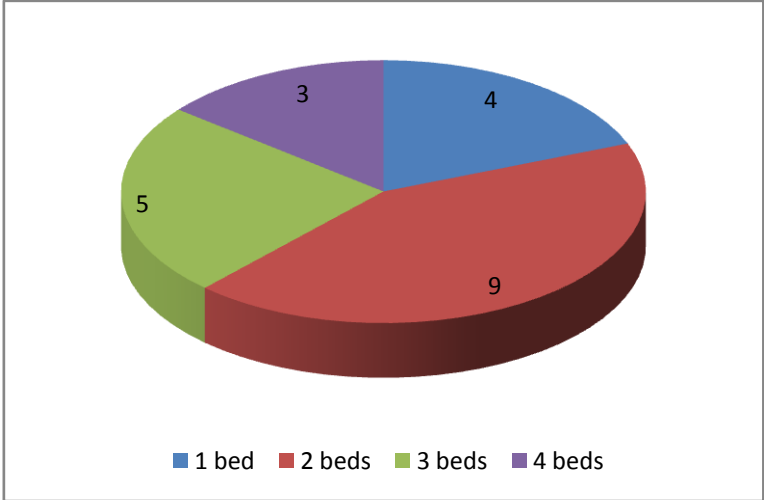
Figure 11: Property type required



In terms of the size of property required, 9 households require a three-bedroom property, 5 households require a two-bedroom property. 4 require a one-bedroom property and 2 households requires a one bedroom property. 1 household did not state the size of property required. Figure 13 shows this information on a pie-chart – and clear need for two/three bedroom properties can be easily seen.

A review of property search websites revealed many properties for sale in Foxton. The households in need (even if they wish to buy and have the funds to do so) appear to be looking at properties that they cannot afford.

Figure 12: Property size required

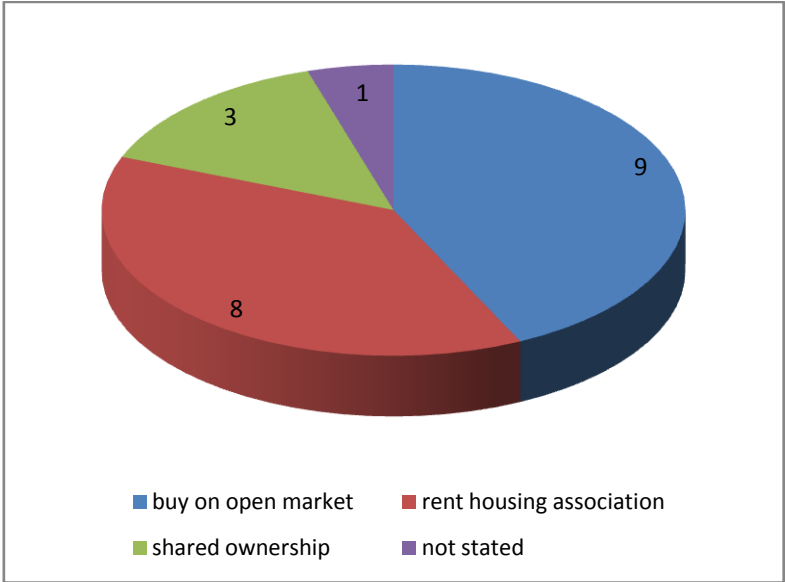


Property Tenure

Respondents were asked to indicate their preferred tenure. 9 households would prefer to buy on the open market. 8 households would prefer to rent from a Housing Association. 3 households expressed an interest in buying in shared ownership, which is where the household can buy a percentage of the value of the property, e.g. from as little as 25%, and pay for this through a mortgage. The remaining percentage is owned by a Housing Association and a weekly rent is paid on the share not owned. The maximum percentage that can be owned is 80% so that the property always remains available as affordable housing and can never be sold on the open market. 1 household did not state their preferred tenure.

Figure 13, demonstrates the preferred tenures of those households in housing need.

Figure 13: Property tenure required



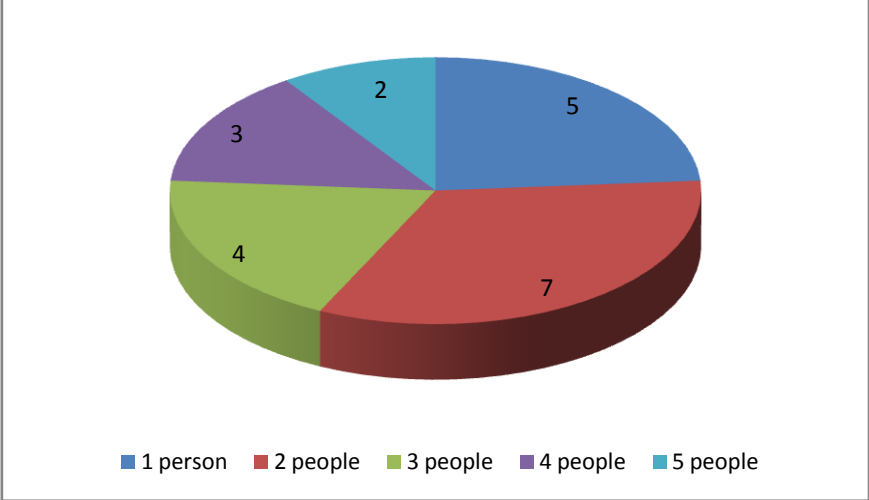
Household Composition

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

Number of people who will live in the house

Of the new households seeking a property, 7 would be two person households; 5 would be one person households, 4 would be three person and a further 3 would be four person households. 2 would be five person households.

Figure 14: Number of people who will live in the household

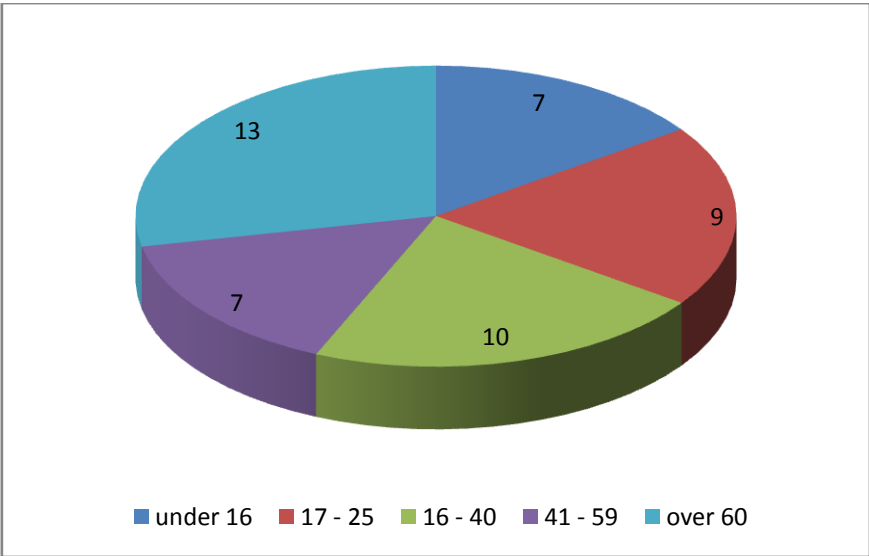


Age

Approximately 13 of the residents would be aged over 60. 10 would be 16-40 years old, 9 would be 17 - 25. 7 would be under 16 and a further 7 would be 41 - 59.

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

Figure 15: Age of people who will live in the household

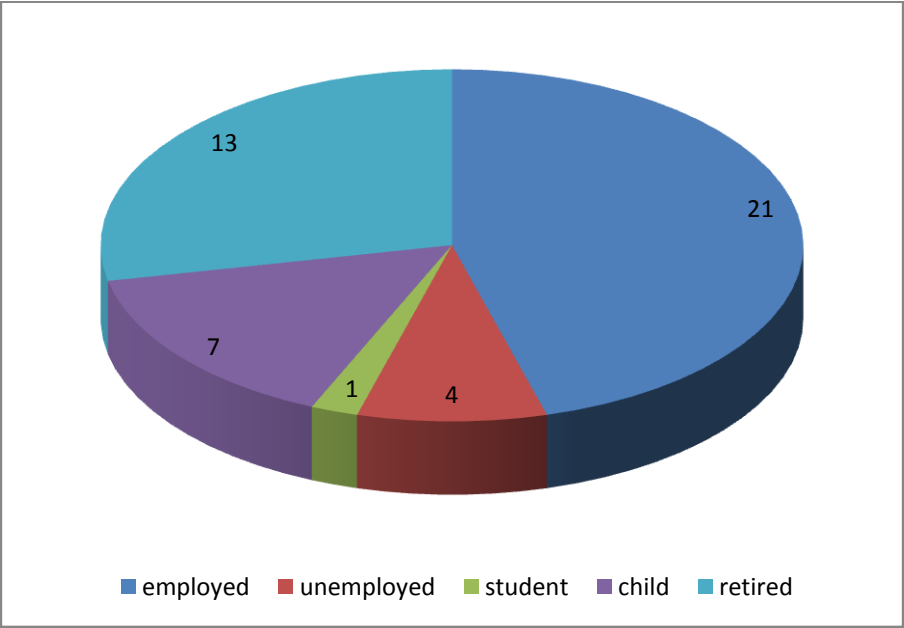


Status

21 of the people within the new households would be in employment; 13 would be retired. 7 would be children and 4 would be unemployed. 1 is currently a student.

Figure 16 demonstrates that by far the largest proportion of those seeking a more affordable home are either in employment or are children (84% overall).

Figure 16: Status of people who will live in the household

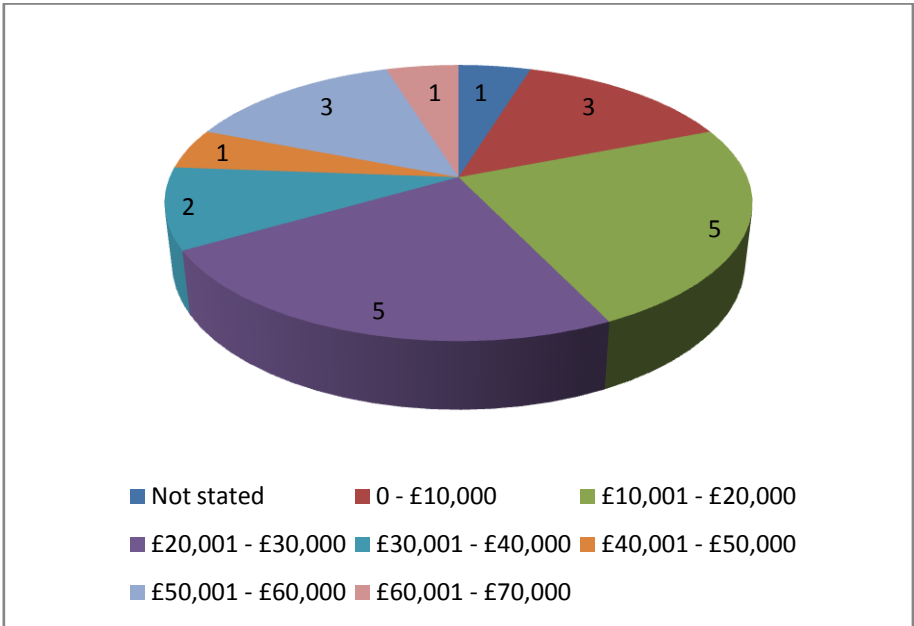


Local Income Levels and Affordability

When planning Affordable Housing schemes it is helpful to understand what people can afford. Respondents were therefore asked to include details on their proposed household’s annual gross household income.

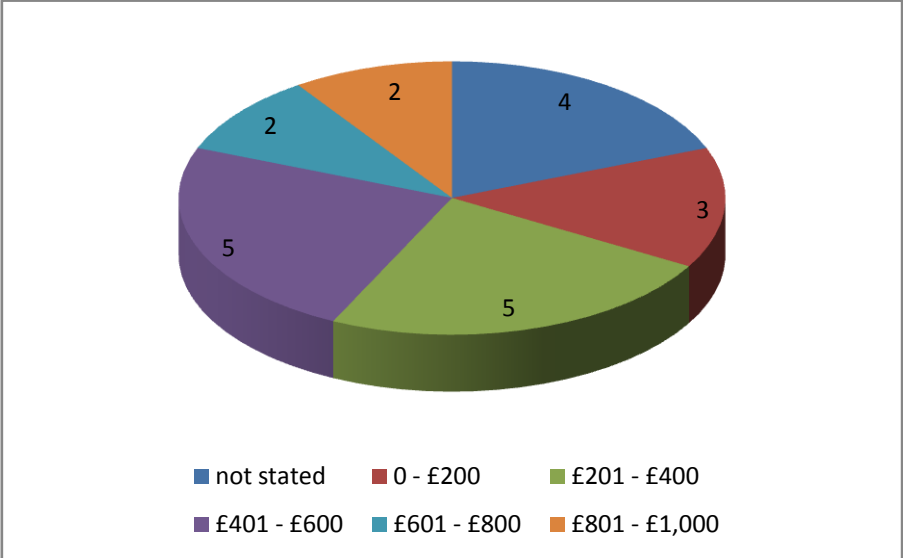
Five households earn £20,001 to £30,000. Five households earn £10,001 to £20,000 a year. Three households earn less than £10,000 a year. Three households earn between £50,001 and £60,000 a year. Two households earn between £30,001 and £40,000 per year. One earns between £40,001 and £50,000 a year and one earns between £60,001 - £70,000 per year. One household did not state their income.

Figure 17: Combined household income



Respondents were also asked to indicate the maximum monthly payment their planned household could afford for housing. Figure 18 below shows that the majority of households (5) could afford to spend between £201 - £400 per month on housing, equally there were 5 households who could afford to spend £401 - £600 a month. 3 could afford less than £200 a month. 2 could afford £601 - £800 per month. 2 could afford £801 - £1,000 per month. 4 did not state an amount.

Figure 18: Maximum monthly payment available for housing



Buying on the Open Market

9 of the households who indicated a housing need stated that they would like to purchase a home on the open market.

Table 2 over the page shows most recent house price data² for Foxton for various sizes of dwelling and indicates the annual income that would be required in order to be able to afford the mortgage.

Table 2: House price data for Foxton, March 2009

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	£123,000	£30,750	£30,750	£2,562
2	£186,000	£46,500	£46,500	£3,875
3	£249,000	£62,250	£62,250	£5,188
4	£341,000	£85,250	£85,250	£7,104

For a household to be able to obtain a 3 bedroom house (at the price stated above) in Foxton, they would need a combined income of £62,250.

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. Each household who responded to the survey was also asked to state the maximum deposit they could afford to put down on a property and none could afford the required deposit to secure their desired property.

An assessment was carried out for each household who had filled in sufficient details on their survey form. Some adjustments were made and the list of housing in the Summary and Recommendations reflects those changes.

Buying in Shared Ownership

If people can't afford to buy on the open market, they might qualify for shared ownership. 3 of the households who indicated a housing need stated that they might be interested in buying a home in shared ownership.

² Source: www.nestoria.co.uk

Shared ownership affordability can be estimated by assuming the householder will purchase a 30% share of the property. To buy this 30% share, the householder would need at least a 10% - 20% deposit. Rent would be paid on the unsold equity at between 2.5% - 2.75%. A small service charge also needs to be added.

Table 3 over the page estimates shared ownership affordability using known Foxton house price data³.

Table 3: Shared ownership in Foxton, March 2009⁴

No. of bedrooms	House Price	30% share	Deposit required (assume 20% required)	Total Costs per Month	Annual joint household income required
1	£123,000	£36,900	£7,380	£470	£16,940
2	£186,000	£55,800	£11,160	£700	£25,100
3	£249,000	£74,700	£14,940	£923	£33,260
4	£341,000	£102,300	£20,460	£1,254	£46,180

Again, it is essential that there any household wishing to enter into shared ownership had an adequate deposit. Should a household not be able to afford shared ownership, then they could opt / qualify for a rental property.

Renting

8 households said they would prefer to rent a property and all expressed a preference for rental through a Housing Association, rather than a private rental.

³ Source: www.nestoria.co.uk

⁴ Source: Figures used have been calculated using Hastoe East's Affordability Schedule

Table 4 shows the typical monthly rental cost of a Housing Association property in 2008⁵.

Table 4: Typical rental costs of Housing Association properties

No. of Beds	HA Monthly Rent	Private Monthly Rent
1 (or bedsit)	£304	£876
2	£348	£1,089
3	£407	£1,200
4	£496	£1,446

⁵ Source: Figures used are from Hastoe Housing Association, 2008

Conclusion and Recommendations

It is the conclusion of this report that a clear housing need has been found in Foxton Parish.

This conclusion 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 and the demographics of the local population.

Whilst there is a perception by many that affordable housing will lead to 'problem families' moving in, it should be noted that in Foxton, there are many people already living with the parish who are in need, for example, young people wishing to leave home but who wish to remain in the village, older people wishing to 'downsize' and people with specific medical needs, e.g. accessible bathroom facilities, which are not being met by their current home.

The results of the survey suggest that there are 12 households in need of affordable housing.

SUMMARY AND RECOMMENDATIONS

It is therefore recommended that Circle Anglia consider building 12 affordable dwellings within the parish of Foxton. The following list summarises the preferred accommodation type, tenure and minimum number of bedrooms needed:

Dwellings to be available to buy in shared ownership

There are no households in a financial position to buy their preferred property in shared ownership.

Dwellings to be available to rent from a Housing Association

Based on the information supplied by households responding to the survey, the remaining 12 households would be in a financial position to rent only and a variety of properties would be needed to satisfy this need:

- 5 x 1 bed flat
- 4 x two-bed houses
- 3 x two-bed bungalows

Appendix 1: Covering Letter

2 April 2009

The Householder

Dear Householder

Foxton – Housing Needs Survey

Foxton Parish Council has asked us to carry out an independent survey of housing need in the Parish. The aim of the survey is to identify whether there is a shortage of housing for local people, who cannot afford to rent or buy a suitable home at current prices. Examples are:

- People already living in the parish but who are living in unsuitable housing, for example, those who have a growing family or special needs.
- People wishing to remain in the village for reasons of social/family support networks.
- People whose work provides important services and who need to live close to the local community.

This survey is very important and will also give you an opportunity to tell us what you think about housing in your village.

If the survey finds there is a need for more affordable housing, then a small affordable housing development could be considered. This would provide low cost housing to rent or purchase through the shared ownership scheme. Priority for these homes would go to local people with a strong connection to the village. A full report on the survey findings will be shared with the Parish Council in due course.

In order to help us, please complete the enclosed questionnaire and return it in the pre-paid envelope provided by 5 May 2009. Additional copies of the survey can be sent to people who live elsewhere but who have a strong local connection the village and require housing – just let us know their contact details so we can send it to them.

Thank you in anticipation of your response.

Yours sincerely



Catherine Shilton
Rural Housing Enabler

Encs

Appendix 2: Housing Needs Survey

LOCAL HOMES FOR LOCAL PEOPLE HOUSING NEEDS SURVEY FOR THE PARISH OF FOXTON

This survey is being carried out to assess housing need in Foxton. Your Parish Council is working with Cambridgeshire ACRE's Rural Housing Enabler to co-ordinate and subsequently act upon the results. The results will help decide the type of affordable housing to be provided in the parish so it is important that as many people as possible complete the questionnaire and return it in the envelope provided.

It is important to note that the survey is intended to highlight all those current and future households who cannot afford to rent or buy a home in the open market and not just those in need in the traditional subsidised 'social' rented sector.

This survey should be completed by anyone living at your address that requires suitable alternative accommodation either now or in the immediate future. We also need to cover the requirements of those who no longer live in the survey area but who would like to return for family or work reasons. If you know of anyone in this category then please encourage them to complete this questionnaire. Further copies of the questionnaire can be obtained by calling Catherine Shilton on 01353 865021.

A copy of this form is being delivered to every household and business in the area and completed forms should be returned no later than 5 May 2009 in the enclosed pre-paid envelope.

All information provided will be treated in the strictest confidence and you do not have to provide your details if you do not wish. However, if you do complete the personal details below, we will contact you regarding any possible housing scheme that results from this survey.

PERSONAL DETAILS	
NAME: (MR/MRS/MS/OTHER)	_____
ADDRESS:	_____ _____
TELEPHONE:	_____
EMAIL:	_____

DATA PROTECTION
<p>The organisation processing your data is Cambridgeshire ACRE, who is registered with the Information Commissioner's Office, under the Data Protection Act 1998, for the purpose of processing personal data in the performance of its legitimate business. Any personal details collected will be held in accordance with Data Protection legislation. Further information relating to the Data Protection Act 1998 can be sent to you on request. If you have concerns about the processing of your personal data by Cambridgeshire ACRE you may contact the Information Commissioner's Office at Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.</p> <p>The information you supply will be used to produce a statistical report identifying the level and type of housing need in your village. You do not have to identify yourself if you do not want to and we do not expect you to sign your form. Your answers will not be used for any other purpose.</p>

PART ONE – HOUSING NEED

Please indicate whether you or a member of your household (e.g. older children or other dependents) are in housing need by answering *either* Question 1a or Question 1b.

Question 1a - My current home is unsuitable for my household.

Yes

If yes, please tick all boxes that apply to you:

It is too small (overcrowded)

It is too expensive

It is too large

It is in the wrong place

It needs repairing

I have a medical problem

It needs a bathroom

I need my own home

It needs adapting to suit our needs

I share with other households

Other:

We have changing family circumstances

.....

Question 1b - My current home is suitable for my household.

Yes

Question 2 - Would you be in favour of a small development of affordable homes for local people?

Yes

No

Please add any comments you would like to make here:

If you answered 'Yes' to Question 1a, please complete Sections 2 and 3.

If you answered 'Yes' to Question 1b, please stop here and return the form to us in the pre-paid envelope which was enclosed alongside this survey.

PART TWO – HOUSEHOLD CIRCUMSTANCES

Please tick one box for each question unless otherwise indicated

Question 3a - Do you live in Foxtton Parish?

Yes

No

Question 3b - If yes, how long have you lived in Foxtton Parish?

yrs

months

Question 4a - Have you lived in Foxtton Parish in the past?

Yes

No

Question 4b - If yes to Q4a, how long did you live in Foxtton Parish?

yrs

months

Question 4c - If yes to Q4a, how long ago did you live in Foxtton Parish?

yrs

months

Question 5 - Do you or another member of your household have family connections to Foxtton Parish?

Yes

No

Please specify connection:

Question 6 - Do you or another member of your household work in Foxtton Parish but live elsewhere because you cannot afford to live locally?

Yes

No

Question 7 - Please provide details of everyone living in your home at present, including yourself.

Relationship to self, e.g. partner, son	Male Female	Status: Employed / Unemployed / Student / Child / Retired	Under 16	16-25	26-40	41-59	60+
Self							

Question 8 - What type of property do you currently live in?

Type	1 bed	2 bed	3 bed	4 bed	5+ bed
House					
Flat/maisonette/apartment/bedsit					
Sheltered/retirement housing					
Bungalow					
Caravan/mobile home/temporary structure					
Other (please specify)					

Question 9 - Who owns the property you live in?

Live with parents

Rented from Local Authority

Rented from a private landlord

Owned with or without a mortgage

Rented from a Housing Association

Live in tied accommodation

Shared ownership (part owned/rented)

Other (please specify below)

PART THREE – HOUSING REQUIREMENTS

Question 10 - What type of property are you looking for?

(Please tick any that you feel are appropriate for your needs)

Type	1 bed	2 bed	3 bed	4 bed	5+ bed
House					
Flat/maisonette/apartment/bedsit					
Sheltered/retirement housing					
Bungalow					
Caravan/mobile home/temporary structure					
Other (please specify)					

Question 11 - Do you or another member of your household require special adaptations to be made to your property in order to meet special needs?

Yes No

If Yes, please specify:

Question 12 - Are you looking to:

Rent from a private landlord
Buy on the open market

Rent from a Housing Association
Buy in shared ownership ^{Note 1}

Note 1: Shared ownership is where the household can buy a percentage of the value of the property, e.g. from as little as 25%, and pay this through a mortgage. The remaining percentage is owned by a Housing Association and a small weekly rent is paid on this part. The maximum percentage that can be owned is 80% so that the housing always remains available as Affordable Housing.

Question 13 - Who would be in the new household?

Relationship to self, e.g. partner, son	Male Female	Status: Employed / Unemployed / Student / Child / Retired	Under 16	16-25	26-40	41-59	60+
Self							

Question 14 - When planning Affordable Housing schemes it is helpful to understand local income levels. Please indicate annual salary (before tax) in the table below.

	Zero	Under £10,000	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £24,999	£25,000 - £29,999	£30,000+
Self							
Partner							
Other							

Question 15 - What is the maximum monthly payment your planned household can afford for housing?

Up to £200 per month	<input type="text"/>	£201 - £400 per month	<input type="text"/>
£401 - £600 per month	<input type="text"/>	£601 - £800 per month	<input type="text"/>
£801 - £1,000 per month	<input type="text"/>	Other (please specify below)	<input type="text"/>

Question 16 - What is the maximum initial payment you can afford as a deposit on a property?

£ _____

Question 17 - Which of the following actions, if any, have you already taken?

Completed a housing register application form with a local authority? Yes No

If no, please note that to be eligible for housing resulting from any local scheme, you must be registered with the local authority. The Local Authority for Foxton is Fenland District Council. They can be contacted at Fenland Hall, County Road, March, PE15 8NQ and 01354 654321.

Looked at privately rented accommodation in the area. Yes No

Looked at open market housing in the area. Yes No

Investigated whether you could obtain a mortgage. Yes No

**Thank you for taking the time to complete this survey.
Please return it in the pre-paid envelope provided by 5 May 2009.**

Appendix 3: Tables showing the Full Results

Part 1 - Housing Need

Q1a: My current home is suitable for my household	Frequency	Valid Percentage
Yes	127	91
No	12	9
Not stated	0	0
Total	139	100

Q1a: Reasons for unsuitability	Frequency	
It is too small (overcrowded)	5	16
It is too large	4	13
It needs repairing	2	6
It needs a bathroom	0	0
It needs adapting to suit our needs	2	6
It is too expensive	2	6
It is in the wrong place	4	13
I have a medical problem	4	13
I need my own home	2	6
I share with other householders	0	0
We have changing family circumstances	6	19
Other	1	3
Not stated	0	0
Total	32	100

Q2: Would you be in favour of a small development of affordable homes for local people?	Frequency	Valid Percentage
Yes	111	80
No	19	14
Not stated	9	6
Total	139	100

Part 2 - Household Circumstances

Q3a: Do you live in Foxtton Parish?	Frequency	Valid Percentage
Yes	20	95
No	1	5
Not stated	0	0
Total	21	100

Q3b: If yes, how long have you lived in Foxtton Parish?	Frequency	Valid Percentage
0-5 years	5	33
6-10 years	5	33
11-20 years	3	20
21-30 years	1	7
31-50 years	1	7
51-70 years	0	0
Over 70	0	0
Not stated	0	0
Total	15	100

Q4: Do you or another member of your household have family connections to Foxtton Parish?	Frequency	Valid Percentage
Yes	11	52
No	10	48
Not stated	0	0
Total	21	100

Q5: Do you or another member of your household work in Foxtton Parish but live elsewhere because you cannot afford to live locally?	Frequency	Valid Percentage
Yes	0	0
No	21	100
Not stated	0	0
Total	21	100

Q6(i): Please provide details of everyone living in your home at present, including yourself. [Gender]	Frequency	Valid Percentage
Male	28	53
Female	25	47
Not stated	0	0
Total	53	100

Q6(ii): Please provide details of everyone living in your home at present, including yourself. [Status]	Frequency	Valid Percentage
Employed	27	51
Unemployed	4	8
Student	4	8
Child	5	9
Retired	13	25
Not stated	0	0
Total	53	100

Q6(iii): Please provide details of everyone living in your home at present, including yourself. [Age]	Frequency	Valid Percentage
Under 16	5	9
16 – 25	11	21
26 – 40	11	21
41 – 59	13	25
60+	13	25
Not stated	0	0
Total	53	100

Q7(i): What type of property do you currently live in? [Type]	Frequency	Valid Percentage
House	17	81
Flat/maisonette/apartment/bedsit	1	5
Sheltered/retirement housing	0	0
Bungalow	3	14
Caravan/mobile home/temporary structure	0	0
Other	0	0
Not stated	0	0
Total	21	100

Q7(ii): What type of property do you currently live in? [Number of bedrooms]	Frequency	Valid Percentage
1 bed	0	0
2 bed	7	33
3 bed	7	33
4 bed	6	29
5+ bed	0	0
Not stated	1	5
Total	21	100

Q8: Who owns the property you live in?	Frequency	Valid Percentage
Live with parents	0	0
Rented from Local Authority	0	0
Rented from a private landlord	3	14
Owned with or without a mortgage	16	76
Rented from a Housing Association	2	10
Live in tied accommodation	0	0
Shared ownership (part owned/rented)	0	0
Other	0	0
Not stated	0	0
Total	21	100

Q9: If you would like to tell us more about your reasons for needing to move, please give brief details here.

Analysed manually, as free format response allowed.

Part 3 – Housing Requirements

Q10(i): What type of property are you looking for? [Type]	Frequency	Valid Percentage
House	10	48
Flat/maisonette/apartment/bedsit	4	19
Sheltered/retirement housing	1	5
Bungalow	6	29
Caravan/mobile home/temporary structure	0	0
Other	0	0
Not stated	0	0
Total	21	100

Q10(ii): What type of property are you looking for? [Number of bedrooms]	Frequency	Valid Percentage
1 bed	4	19
2 bed	9	43
3 bed	5	24
4 bed	3	14
5+ bed	0	0
Not stated	0	0
Total	21	100

Q11: Are you looking to:	Frequency	Valid Percentage
Rent from a private landlord	0	0
Rent from a housing association	9	43
Buy on the open market	8	38
Buy in shared ownership	3	14
Not stated	1	5
Total	21	100

Q12(i): Who would be in the new household? [Gender]	Frequency	Valid Percentage
Male	24	52
Female	22	48
Not stated	0	0
Total	46	100

Q12(ii): Who would be in the new household? [Status]	Frequency	Valid Percentage
Employed	21	46
Unemployed	4	9
Student	1	2
Child	7	15
Retired	13	28
Not stated	0	0
Total	46	100

Q12(iii): Who would be in the new household? [Age]	Frequency	Valid Percentage
Under 16	7	15
16 – 25	9	20
26 – 40	10	22
41 – 59	7	15
60+	13	28
Not stated	0	0
Total	46	100

Q13: When planning Affordable Housing schemes it is helpful to understand local income levels. Please state combined household income (before tax).	Frequency	Valid Percentage
Not stated	1	5
0 - £10,000	3	14
£10,001 - £20,000	5	24
£20,001 - £30,000	5	24
£30,001 - £40,000	2	10
£40,001 - £50,000	1	5
£50,001 - £60,000	3	14
£60,001 - £70,000	1	5
Total	21	100

Q14: What is the maximum monthly payment your planned household can afford for housing?	Frequency	Valid Percentage
Zero	2	6
£0 - £200 per month	16	52
£201 - £400 per month	11	35
£401 - £600 per month	2	6
£601 - £800 per month	0	0
£801 - £1,000 per month	0	0
Other	0	0
Not stated	2	6
Total	21	100

Q15: What is the maximum initial payment you can afford as a deposit on a property?
Analysed manually, as free format response allowed.

Q16(i): Actions taken – completed a housing register application form	Frequency	Valid Percentage
Yes	4	19
No	15	71
Not stated	2	10
Total	21	100

Q16(ii): Actions taken – looked at privately rented accommodation in the area	Frequency	Valid Percentage
Yes	6	29
No	12	57
Not stated	3	14
Total	21	100

Q16(iii): Actions taken – looked at open market housing in the area	Frequency	Valid Percentage
Yes	10	48
No	7	33
Not stated	4	19
Total	21	100

Q16(iv): Actions taken – investigated whether you could obtain a mortgage	Frequency	Valid Percentage
Yes	3	14
No	14	67
Not stated	4	19
Total	21	100

Appendix 4 – Comments on the possibility of a small development of affordable homes in Foxton parish

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

People in need

- My daughter, her partner and my grand daughter have moved from this house to rented. They would have liked to stay in Foxton as my grand daughter goes to pre school in Foxton. They are on a very low income & there are no properties available to rent.

We would welcome a new development

- This village has been in need of affordable housing for younger people for many years. The present housing stock is predominantly 4 bedroomed, and too large for elderly retired people whose families have 'flown'. Whilst my wife and I are not in need at the moment, the situation could change as we get older.
- Housing in Cambridge is very expensive and higher than the national average. There is a lack of smaller dwellings that are affordable to first time buyers and young families. Especially in Foxton, which is an ideal location for families where both parents need to work and have to commute to both north Cambridge and to southern towns. This is an issue we faced when first purchasing in this area.
- Foxton is an expensive village which means that local people are unable to afford the properties and are forced to move elsewhere.
- Provided the development stays small and is for local people.
- Young adults cannot afford to move on!
- Local people only - first choice of such homes.
- As many houses as possible.
- Starter homes and retirement bungalows would be helpful for the village.
- Within the next few years I have children who may be considering marriage, but would find it difficult to live locally because of the cost.
- The Hardman Road / Edis Way development was supposed to include 'affordable homes for local people' but it did not happen. How affordable is 'affordable'? My son would have been interested at the time. PS My daughter lives in a mobile home in Chesterton and has been on the council list for a flat for about 8 years but because she is single, her name seems to be at the bottom of the list!
- I would just like to emphasise the word 'affordable' as Foxton very much lacks this sort of housing.
- Young people cannot possibly afford to buy homes at current prices, current average wages and current bank/building society lending practices.
- The last development in the village centre for housing, at the junior school and the village hall in 2001/2002 was supposed to have included affordable homes but many local people were disappointed when none were built. We need to provide low cost housing for our young and aging residents so they remain in the village close to family and friends.
- Preferably designed to be as integrated into the village as possible. We wouldn't like it to be regarded as 'different'. We also hope it comes to fruition: this issue has been under discussion for some considerable time.
- Must be located close to the shop in the village. Also, a proportion of 'low cost' bungalows would be better for elderly / infirm people.
- In addition a small preferably warden supported development for old /infirm.

Issues about allocation, cost, design, infrastructure, location, and size of housing

Allocation

- Affordable homes - not another blot on the landscape like Hardman Road / Edis Way. The village was totally 'conned' by planners on this development. Foxton houses for Foxton people, not rich incomers.
- Some sort of control would need to be in place to ensure that local people owned the homes and could only re-sell to other such people.
- But on condition that they remain for local people indefinitely - not just the initial occupiers. I think that they should be owned by a separate local body and let to the occupiers so they remain an asset to the community.
- I would not be in favour of a small development of affordable homes as they would spoil the overall as I have seen the ones they built in Barrington and they already look like a slum. I would only be in favour if they were built to make them fit in better with what is already in our lovely village of Foxton. I know there is a need for housing but not if it is out of place.
- Provided it is affordable housing for local people, not like the development that incorporates the village school.
- It would be important that arrangements were in place to ensure these remained affordable and available for local people. Existing properties that were designated for the elderly (Hill Field) seem to have leached into the general market.
- Any development should be sympathetic to the location. Dwellings should be suitable for the elderly as well as new families. They should remain in local hands, not to be sold off / rented to non-locals.
- Provided it is accessible to the right people in the village - elders as well as younger ones + there should be a qualifying time that they have lived in Foxton Say 10-15 years? This is imperative.

Cost

- I doubt the need is there for the housing you envisage. It will end up like most of the estates in the village - too expensive for those who need them. Rented council houses are what is needed.

Design

- Affordable homes should not imply brief occupancy, which encourages neglect. Also, terraces and 'high rise' buildings are out of place in a village.
- If done tastefully and discretely and in keeping with the general appearance of the village.

Location

Within current village boundary ?Old school site

- When the new estate near the recreation ground was built, it was supposed to include affordable homes, but it didn't. I hope this does not happen in the future!
- Depending on where to be built.
- These should be added in small groups of houses rather than one site such as the Edis Way development.
- As long as any development was within the current village boundaries (old school or press site?) and not adversely affecting green belt land I would be very much in favour.
- But not anymore down Station Road as the drainage system barely copes with current number. My parents would love to move back but no suitable bungalows in village - 3 bed and garden.

Infrastructure

- Foxton infrastructure is almost stretched to its limits so any new development should be small.
- Any such development must incorporate sufficient off road parking and access roads that won't create additional problems on the main through roads in the village - that goes for any developments in the future.
- Yes but the infrastructure needs to be put also in place. Provision for more shops to cut down on the number of trips to outer city / towns i.e. hairdressers and encourage travelling bakers, greengrocers as in the old days!
- We would be in favour of a small development for local people as long as it was in keeping with the character of the village and did not result in additional stress on village facilities (e.g. School).
- Unsure, would need convincing. If more houses were to be built access to the A10 would increase and as this is already a dangerous junction it should have a roundabout added. Foxton's appeal is that it is a small village so while we can see the need for affordable housing it would be important to keep it a small development and not another 100+ houses. How would this be restricted to local people?

Size

- Only if it was small and for local people.
- What is a small development? I would suggest small groups of 6 or 8. I would also like to suggest the building of a complex for over 60's - thus releasing homes for the younger members of our village.
- We can't answer because 'small' is too imprecise and means different things in different circumstances. We would say 'yes' if small was in Foxton circumstances, say 15 or fewer such homes, otherwise 'no'.
- By 'small' I would interpret this to mean no more than 20-30 homes located within one or two sites within the village.
- No more than 30. Not an estate.
- Small development only i.e. No more than 100 homes.
- I would like small defined and the location of the development agreed by a significant majority of villagers.
- We are in favour of a small development that local people can afford. We are totally against a development that ends up being so expensive that local young people have no hope of affording it. The 'Whitegates' development a few years ago was a prime example of telling the village it would be affordable and it ended up as 'executive' houses none of the youngsters could afford.
- As long as it was small.
- Small meaning small!!!
- Yes providing it is a small development or more than one smaller developments in various parts of the village (if this is possible).

No need in Foxton

- For the size of the village Foxton already has plenty of affordable homes.
- The density of the housing in Foxton is already too great. Another development will only make matters worse. I have lived in the village my whole life, over 50 years, and seen the village spoilt by piecemeal development. It is unrecognisable as the village I grew up in. The phrase 'will help decide the type of affordable housing to be provided in the parish' suggests the decision has already been made so why bother asking if residents are in favour?
- It's just a vicious circle. If you provide social housing in Foxton the occupants will find that there is no employment in Foxton. (Two major employers have closed in the last 2 months. They will need subsidising for travel into towns where they may have found

housing in the first place. I think people living in city housing estates need more of the taxpayers' help than those who prefer to live in villages they cannot afford.

- The roads in the village do not support further development. The village will be spoilt if further fields are lost.
- Foxton is a small pleasant community with twisty narrow roads and should not be expanded as development would be totally out of character and make road conditions impossible.
- Yes, but if we get back to sensible house pricing (instead of the ridiculous prices of the last four years) we will have affordable homes available without artificial involvement.

Perspectives

- Not against low cost housing in principal, but walking in Foxton this morning I was thinking 'how sad to lose our lovely open countryside'.
- I can only just afford my own home and would not like to see my costs go up to any degree to fund this.
- This is a poorly designed question. To solicit a meaningful answer, it would be necessary to know
 1. What is meant by small, 2, 4,8,12 houses?
 2. Are they to be part of a mixed or segregated development?
 3. Where is it to be located - inside or outside the parish building area (boundary).
 4. Does it take into account the 4 affordable homes to be built on the press site?As stated, the question has a pronounced bias towards a 'yes' answer.