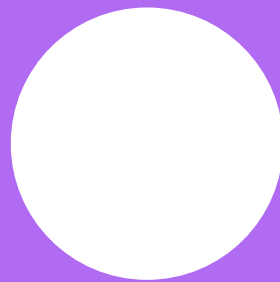
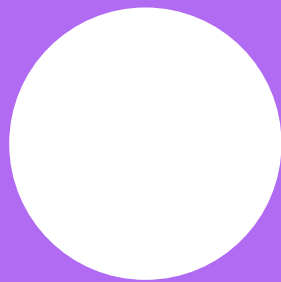


Cambridgeshire ACRE

Housing Need Survey Results Report for Gamlingay



Survey undertaken in October 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 early 2011, Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in Gamlingay Parish. This survey was carried out on behalf of Hastoe Housing Association, an affordable homes provider, in partnership with South Cambridgeshire District Council and Gamlingay Parish Council.

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 1537 addresses in the Parish in August 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.

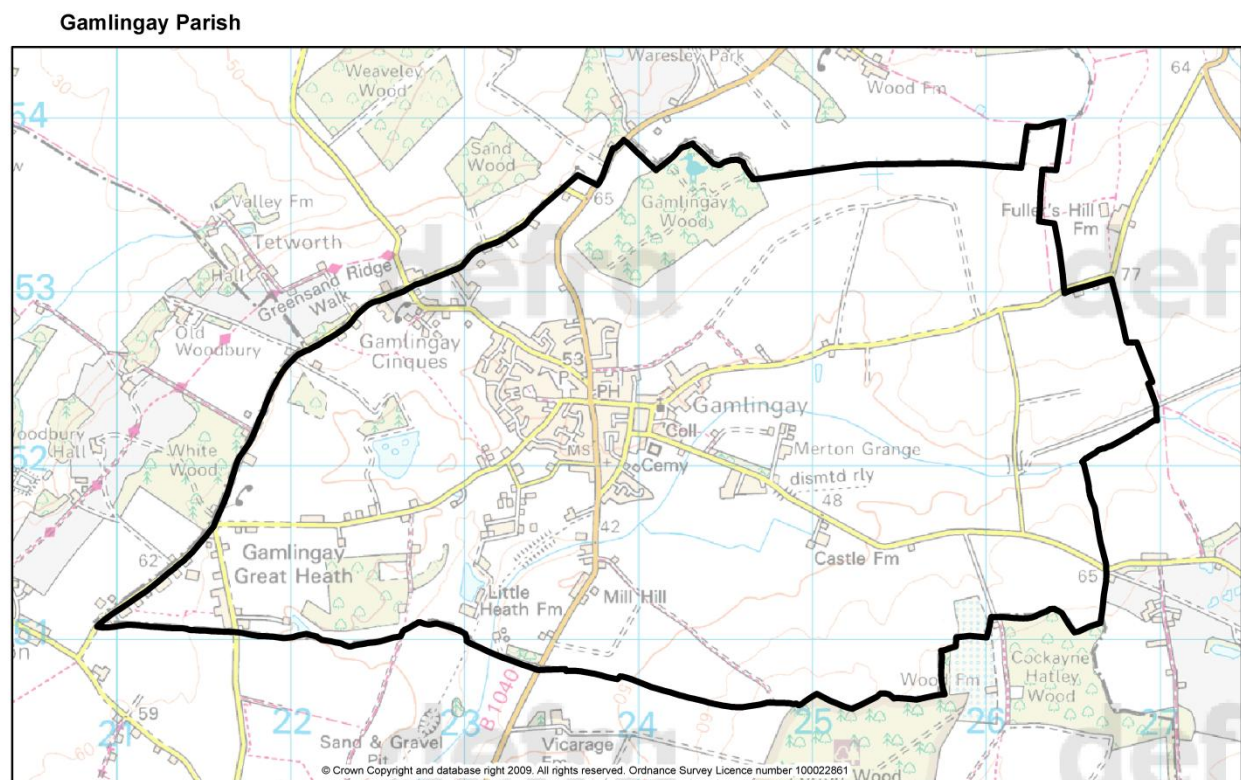
- Part Two of the survey form contained questions on household circumstances and housing requirements. This part was only completed by those households who identified themselves as currently or expecting to be in need of housing.

The closing date for the survey was 17 October 2011. In total 323 completed forms were returned giving the survey a 21 per cent response rate.

Gamlingay Parish¹

Gamlingay is a large village about 19 miles west south west of Cambridge. It has a population of about 4,000. Gamlingay's history can be traced back to Saxon times. However, much of its development has been more recent with considerable growth from the 1960s onwards.

The age profile of the village is a little older than the Cambridgeshire average with a higher than average share of married households. Unemployment is relatively low with the number of people receiving unemployment or low income related benefits also below average.



Source: 2001 Census Output Area boundaries. Crown Copyright.
 Crown Copyright material is reproduced with the permission of the controller of HMSO
 Produced by Oxford Consultants for Social Inclusion, www.oci.co.uk, May 2010



¹ 'Parish Profile for Gamlingay (Parish)', ACRE/RCAN/OCSI (March 2011). It should be noted that some of this profile is based on 2001 Census data. 2011 Census data is still to be published but will provide a useful update on issues such as housing tenure and dwelling stock characteristics.

Owner occupation is the norm in Gamlingay with social and private rented accommodation scarce. The majority of the dwelling stock is detached or semi-detached but the village does have a higher than average proportion of its stock represented by terraced houses (29 per cent) and lower proportion represented by flats (four per cent).

As befits such a large village, Gamlingay offers a range of community and leisure services including Gamlingay Village College (a middle school), a health centre, library and vast array of social clubs and societies.

Local Income Levels and Affordability

Buying on the Open Market

Average property prices in Gamlingay are less 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 Gamlingay with those around the rest of the county. The figures should be treated as general guidance rather than definitive.

Table 1: Average Property Prices, October 2011²

No. of bedrooms	Gamlingay Parish	South Cambs	East Cambs	Cambridge City	Hunts	Bedfordshire
1	£95,000	£134,000	£105,000	£137,000	£113,000	£101,000
2	£161,000	£195,000	£155,000	£192,000	£158,000	£157,000
3	£207,000	£277,000	£216,000	£277,000	£241,000	£234,000
4	£363,000	£413,000	£321,000	£400,000	£357,000	£367,000

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.

For a household to be able to purchase a three bedroom house (at the price stated below) in Gamlingay, a household income of £51,750 would be required. Over 70 per cent of Gamlingay's population earn less than this amount³. Further still, a quarter earn less than the amount that would be needed to buy a basic, entry-level (one bedroom) property. The median income in Gamlingay is £33,900 per annum, below the South Cambridgeshire median income of £36,000.

² Source: www.nestoria.co.uk. These prices should be treated as indicative only. Further detail on their calculation is provided at the website listed.

³ Source: CACI Paycheck 2009

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	£95,000	£23,750	£23,750	£1,979
2	£161,000	£40,250	£40,250	£3,354
3	£207,000	£51,750	£51,750	£4,313
4	£363,000	£90,750	£90,750	£7,563

The above estimates are based on the assumption that people can provide a 25 per cent deposit and borrow up to three times their income. Obviously these parameters will vary for each individual household. Nevertheless, the estimates do provide an indication of the scale of the challenge faced by many would-be home owners in Gamlingay.

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%⁴. 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. 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.

⁴ Hastoe advise us that their usual minimum equity sale is 30 per cent as there are currently no mortgages available on rural exception sites below this level.

Table 3: Cost of purchasing a 25% share of a shared ownership property ⁵

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 cost for renting privately and compares this with the potential rental cost of a Housing Association property based on the new 'affordable rent' the government is introducing based on up to 80 per cent of market rents. This will apply to new tenants rather than existing tenants. It is currently estimated that the Local Housing Allowance will cover any potential increase in rents from this scheme in Gamlingay.

Table 4: Comparison of property rental costs in Gamlingay ward ⁶

No. of Beds	Private Average rent per week	Housing Association Maximum affordable rent per week (80% of median market rent)
1	£125 - £149	£100 - £124
2	£125 - £149	£100 - £124
3	£175 - £199	£150 - £199

⁵ Source: Figures used taken from Orbit Homebuy Agents Comparison Tables, July 2011

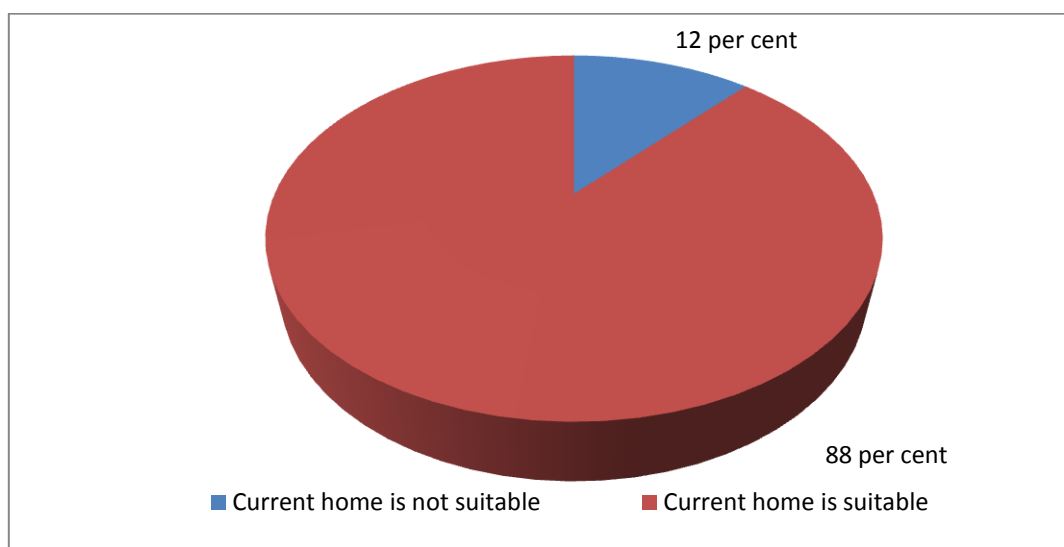
⁶ <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html>. Note: Figures relate to Gamlingay ward which is bigger than Gamlingay parish

RESULTS FROM PART ONE – IDENTIFYING THOSE IN HOUSING NEED

Suitability of Current Home

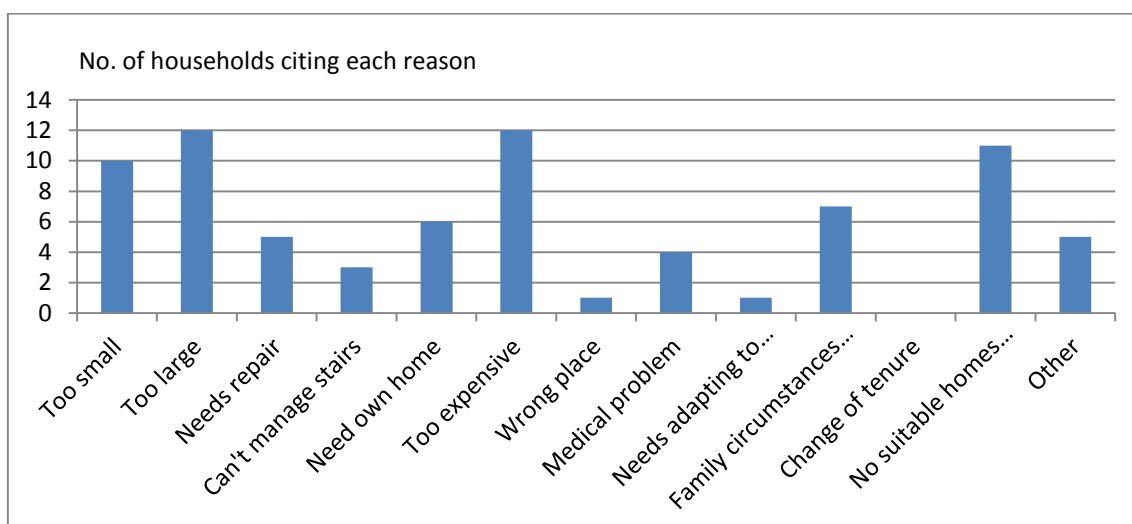
Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 1 shows that 88 per cent of respondents felt their current home was suitable for their household needs, with 12 per cent indicating that their current home is unsuitable for their needs.

Figure 1: Suitability of current home



The 12 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 41 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 (below) 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 include:

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.

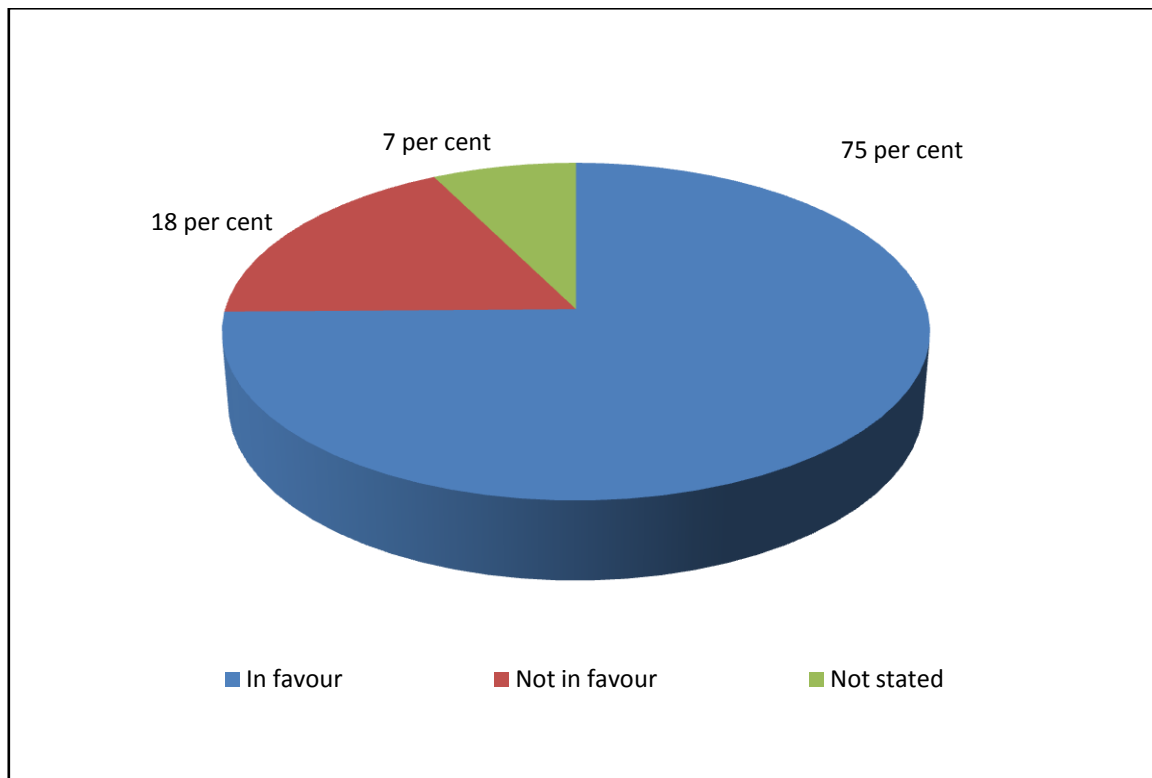
No suitable homes available locally: People wish to stay in the area due to family reasons, schools or work but are unable to find a home more suited to their needs. Larger family homes and reasonably priced bungalows are the most commonly required properties and are often in short supply.

Views on Affordable Housing Development in Gamlingay

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. 75 per cent of respondents said they would be in favour; 18 per cent stated that they would not be in favour and 7 per cent chose not to state their opinion. This is illustrated in Figure 3.

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

Figure 3: Attitude towards affordable housing development



Respondents were also asked if they would support a small mixed development scheme of private and affordable housing. Being able to sell a few houses on the open market could potentially make the whole scheme economically viable for a Registered Social Landlord. Support for this approach was less strong with 65 per cent in favour, 25 per cent opposed and 10 per cent uncommitted.

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 41 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 29 households that are actually in need of affordable housing.

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

Local Connection to Gamlingay

Residence

Respondents were asked to indicate whether or not they currently lived in Gamlingay. Twenty five responding do currently live in the village and one does not (but has family connections still in the village). Three respondents did not answer this question.

Table 5 below shows how long these 25 households have resided there. The data shows that about three in five have lived in the parish for 15 years or more. Only two have lived in the village less than 5 years.

Table 5: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	2
5-10 years	4
10-15 years	4
More than 15 years	14
Not stated	1
Total	25

Family

Respondents were asked to indicate whether or not they or another member of their household had family connections to Gamlingay parish. Eighteen stated that they have a family connection to the parish. In most cases this was their parent(s) already 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. The majority of households would comprise one or two people. However, larger households (4+ people) would accommodate about half of the people with an affordable housing need.

Table 6: Number of people in the household

	Frequency	No of people
1 person	6	6
2 people	12	24
3 people	4	12
4 people	2	8
5 people	4	20
6 people	0	0
7 people	1	7
Total	29 households	77 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	38
Female	39
Total	77 people

Age

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

Whilst the gender split of housing need is evenly balanced there is a more distinctive pattern across age groups. One third are aged under 16 with over a half aged under 25. There is also

a secondary peak in the 30-49 age groups – in many cases the parents of the younger cohort.

Table 8: Age profile of residents

	Frequency
Under 16	26
16 - 24 years	19
25 - 29 years	3
30 - 39 years	7
40 - 49 years	10
50 - 54 years	2
55 - 59 years	3
60 - 64 years	2
Over 65 years	3
Not stated	2
Total	77 people

However, it is worth noting that the survey did identify a number of older people looking to downsize their property. These have not been included in this analysis as there is no evidence that they would be eligible to join the Housing Register. However, they do provide a further insight into imbalances in the Gamlingay housing market. Clearly, if these older people were able to find smaller accommodation in Gamlingay this could potentially free up larger dwellings, although not necessarily on affordable housing terms.

Status

The survey sought to understand the employment status of those indicating a housing need. Table 9 shows that by far the largest proportion of those seeking a more affordable home are either in employment or are students/children (63 out of 77 people).

Table 9: Status of people in the household

	Frequency
Employed	34
Unemployed	6
Student	5
Child	24
Retired	2
Not stated	6
Total	77 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 Gamlingay 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 Gamlingay. There are 100 households on the Register that meet these criteria.

The properties that would need to be built and then let out through a Housing Association to accommodate these households are as follows⁷:

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	100
0	19	4	0	31	25	0	14	1	0	6	0	0	0	0	

Findings from Housing Needs Survey

The Housing Needs Survey conducted in Gamlingay found 29 households in need of affordable housing. Twelve of these households stated they were already on the Housing Register and so have been removed from the aggregate total, reducing the need identified through the survey to 17 additional households.

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	4	1	0	5	0	0	1	1	0	1	0	0	0	0	

⁷ Codes used are F (Flat), H (House) and B (Bungalow)

The remaining four 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:

1 bed			2 bed			3 bed			4 bed			5+ bed			Total
F	H	B	F	H	B	F	H	B	F	H	B	F	H	B	4
0	0	0	0	2	1	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 Gamlingay:

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	117
0	23	5	0	38	26	0	16	2	0	7	0	0	0	0	

Recommendation

To fulfil all current and immediate housing need in Gamlingay, 117 new affordable homes need to be built.

This scale of need is well above the typical scale of rural exception site developments. 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 Hastoe should help to inform this decision.

Consideration will also need to be given to other proposed residential developments in Gamlingay and their potential to help address housing need in the village. These could influence the optimum scale and timing of any exception site development.

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 GAMLINGAY

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

- Needed for newly married couples
- Both of my grown up children have moved away and would really like to have lived in Gamlingay near us and their younger sister. I would have liked my new little granddaughter to have been educated here too.
- There are very few properties for young people. Many must leave the village to find affordable housing.
- I have one son living at home with me who will be looking to move out if he could afford to. I have a daughter and a son who have both moved out of the village due to lack of affordable housing locally.
- Our Children are out of the village like many others. There are few local people left as people seem to be brought into the village and put into what should have been for local people. Locals are not treated properly; Locals cannot afford private housing. Our Children would come back if they weren't priced out of the market.
- I have friends in the village who are thinking about moving outside the village because they can't afford to private rent here and there are no council houses available for local people.
- I am deeply concerned that my children will not be able to afford their own homes in the present climate.
- Me and my partner's families have lived in Gamlingay for generations and we cannot get on the housing ladder because there are no affordable homes here. We are stuck! In a studio flat (rented).
- I have 2 children (22 yrs and 20 yrs old) who will be needing their own homes in the near future.
- We have one son who is in private rented accommodation in Gamlingay who would benefit from more choice in rentable/affordable to buy homes in Gamlingay than there are currently. I believe a small development would enhance the village but would not be in favour of a large development.

Those in favour of a new development

- Particularly if redundant commercial premises/land can be utilized to minimize the impact on farm/woodland areas
- Thus enabling youngsters who cannot afford to buy, the chance to stay in the village.
- There are very few properties for young people. Many must leave the village to find affordable housing.
- Green End would look so much better with a small development of housing rather than seeing abandoned offices and factory areas complete with accompanying rubbish.
- The Station Road proposed development is intended to provide a mix of private housing plus affordable homes. I am informed that SCDC planning department is the "dead dog lying across the doorstep" that is delaying its implementation!

- When we first joined the property ladder, we used a shared ownership scheme. It got us a house for our family. We never would have got one without it. There are so many young people in Gamlingay who will never be able to buy a house in the current market. Also my children will be in the same situation when their time comes to move out.
- Using small parcels - real Brownfield not agricultural land there could be small infilling developments which would be much more acceptable than the current estate developments.
- The sooner you start building new houses; the sooner more than one problem will be solved. More people in work and shelter for those crying out for it at affordable prices.
- But not to detriment of green space - we must protect the remaining countryside.
- We need more Council and Housing Association properties for young people born and bred in the village to keep local families together!!!
- The development of affordable homes for local people would enable family members who have had to move out of the village they grew up in, to be able to move back to their roots, and also if they needed to look after and support their elderly parents in their time of need.
- I think the village needs it for young people to be able to buy homes here.
- Providing the study proves that there is a need for homes for locals I would be in favour of a small development.
- I would be in favour for a development for people who have grown up in the village, as we are one of the few people that have managed to stay, because of affordability. Many of our friends have already left the village because of this reason. But I would not want another estate like at the bottom of West Road which seems to be full of unemployed people on benefits. So for this reason I think it should be mixed with private housing.
- I do not originate from this area and neither does my wife but we both recognise the importance of local people staying local.

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

Infrastructure

- Provided appropriate schooling, shops, facilities (Doctors, Dentists, Leisure etc) are factored into the development. Transport links are also important, as are work opportunities.
- No because the infrastructure of Gamlingay is not sufficient enough to cope with more people. Improve this, and then consider more housing.
- Unsustainable in a small village
- More important is jobs/factory units to sustain local people and growth within the village.
- I oppose any development that is not accompanied by infrastructure and services improvement - Schools, Shop, etc.
- I feel if there are any more houses built in Gamlingay we would need more/bigger community facilities (i.e. more classrooms at the Schools and a bigger Doctors Surgery). I like Gamlingay the size it is and do not want it to expand at the expense of the surrounding agricultural land.
- Gamlingay is rapidly becoming a village that cannot cope with an increase in housing with the current infrastructure. The countryside around is fast eroding and more

developments of housing would see a lot of people that currently support local shops and businesses leave the village which would result in it becoming an area of deprivation.

- If village infrastructure was supported as well.
- Gamlingay is a village and should remain so. The infrastructure, should there be further development, would be inadequate
- With existing planned developments within Gamlingay, existing facilities will be stretched coupled with the fact that, A. They provide for 107 low cost/social houses and B. When last 6 properties were provided they had to import from outside the village to fill them.
- Gamlingay needs a small development of affordable houses, but the services within the village need to meet the demands of more housing i.e. Drs Surgery, as they are stretched now they need to be asked if they could cope with more housing!
- As long as the Council takes the longer term view of all the villagers needs i.e. better schooling, bus services, shops etc.
- The infrastructure of Gamlingay is already stretched and there is no room for expansion involving more homes. The village feel and atmosphere would be significantly harmed with the introduction of new developments.
- Lack of amenities; already problems with traffic congestion.
- As long as there are adequate facilities i.e. Schools, Doctors, Shops, Buses etc.
- Only if there would be more Doctors to attend the village, also a NHS dentist would be of help as the bus service such as it is needs updating.
- The village is big enough and should not expand before: Regular bus service to station and Cambridge; Cycle path to Station. The development boundary should be observed.
- Unless the infrastructure of Gamlingay is able to support an influx of housing then the community will just get swamped. (And I don't mean the waste of money that is the 'HUB') Social, Health, Transport, Shops, Elderly support etc. would need addressing. Also roads and road calming/safety - Gamlingay is a "village".
- Gamlingay is already the second largest village in the Cambridgeshire area and is already over developed. Development would cause traffic and schooling problems.
- We already have affordable homes in West Road? Gamlingay is struggling to stay a 'village' and the local facilities (e.g. Supermarket) wouldn't be able to support more residents.
- If there's a requirement. If there were the amenities i.e. Traffic control, schooling, shops etc, good transport links

Location

- As long as we don't lose all surrounding open spaces, fields, countrysides etc
- Provided farm land and green belt land is not used to build on
- Provided it was in keeping with environment and not in the conservation area.
- So long as it didn't encroach on others already resident in the area.
- Within village boundary
- But only if any development was within the existing village boundary.
- Please - No more traffic on Green End, I quite often cannot drive on/off my own drive due to parking lorries and School traffic as well as volume of heavy traffic all day

- If contained and not in a 'green' site. Using only derelict areas inside the village boundary. I am very concerned about the huge size of the developments in St. Neots, Biggleswade and Sandy. If we are not careful, everything will merge into one huge conurbation to the detriment of all
- As long as any development, particularly Station Road does not increase traffic along Stocks Lane which is already overused
- Yes, if it is in the centre of the village so people can walk to the Schools and Shops. Not in favour of development in fields on edge of village.

Allocation

- If part of mixed development. Prefer mixed age groups too.
- Only local youngsters
- For local people, yes.
- Legally bound to supply as "promised"!!!!
- Only if the houses are occupied by Gamlingay residents, not given to people from other areas
- Yes, for local people, but not for more incomers.
- Local - not social. Local means Gamlingay residents only.
- It would be fairer if local people could have the chance.
- I'm not in favour of a mixed development because I feel there would be more private and hardly any or no affordable homes whatever developers may say.
- I am very sympathetic to the need for "affordable homes" but I suspect that people would not want to buy private housing in a development where there was a considerable amount of rented property, for a variety of social reasons. A sad fact but probably true.
- For local people - meaning currently LIVE in the village
- In my experience this means slightly cheaper but still NOT affordable for those struggling to get on the housing ladder. Don't deceive people by using this word without explaining what it really means.
- Affordable homes need to be built in a development of mixed housing i.e. for all income families or single people. We don't want rows of 1950s style Council houses.
- 'Affordable' depends on income. Thought needs to be given as to the relatively low income of villagers compared to town/city workers.
- I would prefer a development including both private and affordable homes, successful in Canada.
- Local families rather than others from outside this area.
- Although the current house prices are seemingly in a small decline the cost is well out of the reach of many. This area is inviting to commuters living in and near London. They can sell there and move to this locale and bank their profit. At the same time contributing to the housing problem here.
- What guarantees would be given that only 'locals' would get the housing?
- As long as it was affordable housing NOT Council housing as Council housing doesn't allow for single people or young couples starting out. There is definitely a snobbishness in the village with allowing the richer members to build individual large houses but not catering for younger members of the community, most of which were born and bred in the village (when a lot of others are new to the community), this will eventually cause a

massive divide and resentment if it's not already. We should be helping to keep this village alive not making it into a posh private housing development.

Design

- Providing they are of suitable styles and location.
- With suitable landscaping and fitting into local environment - i.e. not a block of flats!!
- Yes, given that they take full responsibility for ensuring that they keep housing and area to a good level.
- There are already two large scale developments planned for the village, with affordable housing included in this at a rate of 40%. The 'Lupin Field' has been discussed as being put forward for 20 affordable homes. I would support this as long as it is developed in a sensitive way and fitted in with the village. If viable I would also wonder whether some sort of sheltered accommodation or development suitable for the elderly could be an option. The affordable housing in the 'Maltings' development has been done very well.

Size

- Only if it was a small development and was for locals.
- Possibly, if minor infilling only.
- 20 or less
- If small means 6-10 houses, yes

Those against a new development

- Gamlingay is well managed for low cost housing.
- Enough youths on the street at night with nothing to do.
- I would like to see Gamlingay kept as a small village.
- Gamlingay has already expanded too much - I say that as a local, not someone who has moved into the area.
- I oppose any new development on Green spaces and oppose the Station Road development for that reason.
- I have lived here for 25 years and during that time many housing estates have been built. This Village is not really a Village any more, and has been overdeveloped and the roads are now congested. Enough is enough.
- England too crowded already. Government should do something.
- I find it difficult to believe that we need more housing.
- Any further development would ruin the character of this village.
- Gamlingay is big enough. We don't need any more houses. We've lost too much countryside already.

Miscellaneous

- I have not made a response to this question as I do not feel sufficient information has been supplied. E.g. how many houses constitute a "small development"? Where would the development be in the village?

APPENDIX 3: CRITERIA FOR ASSESSING 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.

Where it is believed need has been proven, the following allocation property size rules have been followed:

- A single parent household is eligible for the property size that a two-parent household (with the same number of children) would be eligible for.
- Two children under the age of 8 are expected to share a bedroom regardless of their sex.
- Two children under the age of 16 are expected to share the same bedroom if they are of the same sex.

The table below shows examples of the size of properties that households may require. A reference to a couple means people who live together as part of the same household whether they are married, cohabiting, have entered in a civil partnership or are gay or lesbian.

Household type	Property allocated
Single applicant (including a pregnant woman)	1 bed
Single applicant (aged 50 years +)	1 bed
Couple (including a pregnant woman)	1 bed
Couple (aged 50 years +)	1 bed
2 adults living together (not cohabiting)	2 bed
Single applicant or couple with 1 child (of any age)	2 bed
Single applicant or couple with 2 children (mixed sexes, both under the age of 8)	2 bed
Single applicant or couple with 2 children (same sex, both under 16)	2 bed
Single applicant or couple with 2 children (mixed sexes, one under the age of 8 and one aged 8 or over)	3 bed
Single applicant or couple with 2 children (same sex, one under the age of 16 and one aged 16 or over)	3 bed
Single applicant or couple with 3 children (mixed sexes, all under the age of 8)	3 bed
Single applicant or couple with 3 children (same sex, all under the age of 16)	3 bed
Single applicant or couple with 3 children (mixed sexes, all under the age of 16)	3 bed
Single applicant or couple with 3 children (same sex, two under age of 16 and one aged over 16)	3 bed
Single applicant or couple with 3 children (same sex, one under the age of 16 and two aged 16 or over)	4 bed
Single applicant or couple with 3 children (same sex, all 16 or over)	4 bed
Single applicant or couple with 3 children (mixed sexes, all aged 16 or over)	4 bed
Single applicant or couple with 3 children (one aged over 16 and two mixed sexes, one under the age of 8 & one aged 8 or over)	4 bed
Single applicant or couple with 4 children (same sex, all under the age of 16)	3 bed
Single applicant or couple with 4 children (mixed sexes, all under the age of 8)	3 bed
Single applicant or couple with 4 children (two of 1 sex and 2 of the other sex, all under the age of 16)	3 bed
Single applicant or couple with 4 children (same sex, three under the age of 16 and 1 aged 16 or over)	4 bed
Single applicant or couple with 4 children (three same sex under the age of 8 and one opposite sex aged 8 or over)	4 bed

Household type	Property allocated
Single applicant or couple with 4 children (3 mixed sex under the age of 8 and one of any sex aged 16 or over)	4 bed

This table is not exhaustive. The property size for households with larger families than those illustrated is based on the following:

- 1 bedroom for each additional person aged 16 or over
- 1 bedroom for each additional 1 or 2 children (same sex, both under the age of 16)
- 1 bedroom for each additional 2 children (mixed sexes, both under the age of 8)

In terms of property type:

- If a single person or a couple have expressed a need for a house or a flat, we have 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.