

Cambridgeshire ACRE

Housing Need Survey Results Report for Grantchester

Survey undertaken in September 2015



(Source: www.grantchester.org.uk)

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CONTEXT AND METHODOLOGY

Background to Affordable Rural Housing

Affordable housing is housing made available for either rent or shared ownership, based on the evidence of need, to those unable to afford market prices. One approach to delivering affordable homes in rural areas is through rural exception site policy. A rural exception site is a site used specifically for affordable housing in a small rural community that would not normally be used for housing because it is subject to policies of restraint.

Affordable housing on rural exception sites must remain as affordable housing in perpetuity and planning conditions and legal agreements are used to prioritise the occupation of property to people falling within categories of need and who can prove a local connection through family, residence or work.

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

Context

Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in Grantchester Parish in early August 2015 on behalf of Grantchester Parish Council. Our surveys are normally sponsored by one of the Housing Associations in the Cambridgeshire Rural Affordable Housing Partnership. However, in this case the Parish Council did not want to commit at this stage to working with any particular Housing Association. Therefore, the Parish Council met the costs of the survey.

The aim of the survey was to gauge opinion on the value of developing affordable homes for local people in the parish and to determine the scale and nature of affordable housing need.

Methodology

Survey packs were posted to all residential addresses in the parish in September 2015. The packs were posted by hand, by volunteers from the parish. The survey packs included covering letters from Cambridgeshire ACRE and Grantchester Parish Council, a questionnaire, a FAQ sheet on rural affordable housing and a postage paid envelope for returned forms.

The questionnaire was divided into two sections:

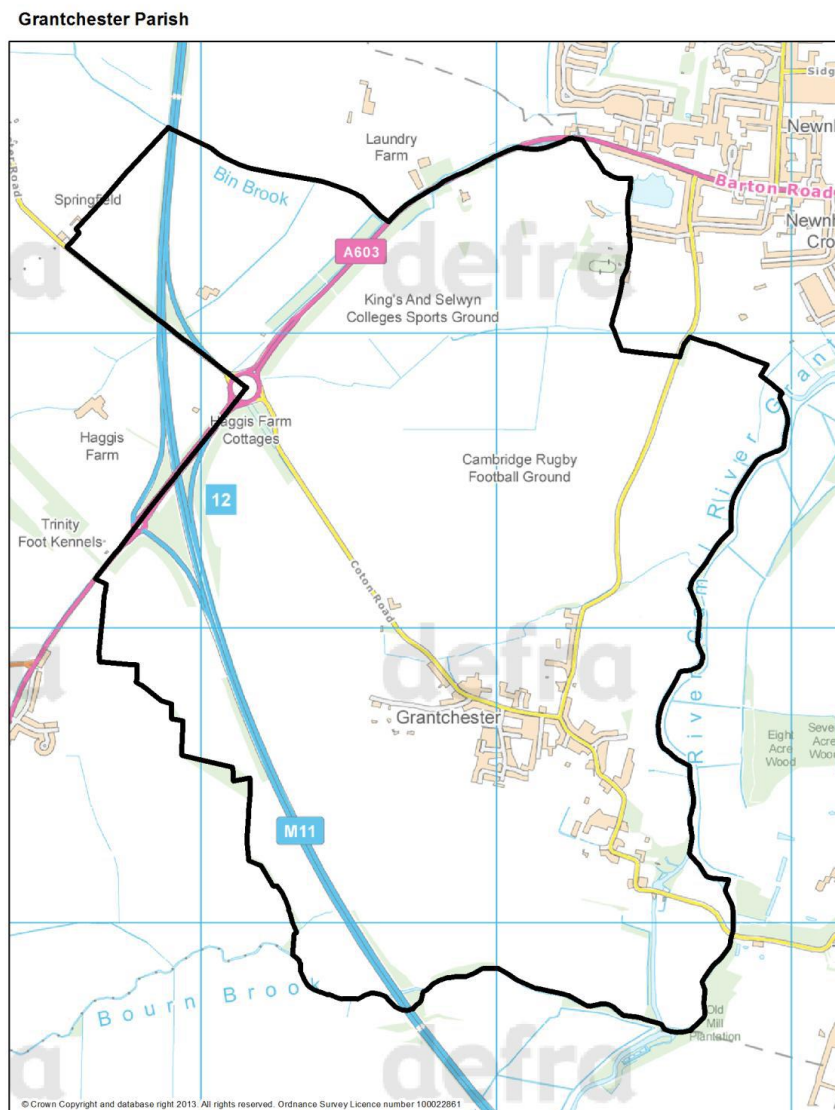
- Part One of the survey form contained questions to identify those who believe they have a housing need. Respondents were also asked if they supported the idea of building a small affordable housing development in the village. All households were asked to complete this section.

- Part Two of the survey form contained questions on household circumstances and housing requirements. This part was only completed by those households who consider their current accommodation to be unsuitable.

The closing date for the survey was Friday 25 September 2015. It is estimated that 258 forms were distributed. In total, 68 completed forms were returned. Therefore the Housing Needs Survey achieved a response rate of 26 per cent. Most of our Housing Needs Surveys achieve a response rate of between 20 and 30 per cent.

Grantchester Parish

Grantchester is a small rural parish two miles south west of Cambridge. The three arterial roads leading out of Grantchester connect to the A14 (west), Cambridge (north east) and Trumpington (south east). Although very close to Cambridge city, Grantchester retains a very strong rural identity, helped by the green gap created by Grantchester Meadows.



Source: 2011 Census Output Area boundaries. Crown Copyright.
 Crown Copyright material is reproduced with the permission of the controller of HM SO
 Produced by Oxford Consultants for Social Inclusion, www.ocsi.co.uk, April 2013

Grantchester has a population of 570 residents living in 270 dwellings.¹ The population has been virtually static for the last 25 years.² This is the result of the lack of development activity. There were only six dwellings completed over the period 2002-2014. And there were no further commitments for additional dwellings as of March 2014.³



Grantchester Meadows (© Copyright John Sutton and licensed for reuse under this Creative Commons Licence)



Grantchester Mill Pond (© Copyright Martin Pearman and licensed for reuse under this Creative Commons Licence)

Services are limited in Grantchester. The village does still retain four pubs and a tea room alongside a church, village hall and recreation ground. However, there are no shops (although discussions are underway to address this), schools or health facilities. The catchment schools are Barton C of E Primary School and Comberton Village College.

Grantchester has a distinctive socio-economic profile and is arguably more balanced than many rural communities in Cambridgeshire. The quality of the natural and built environment is undoubtedly a major attraction for professional workers who can afford the high house prices. However, the parish retains an unusually large social housing stock which has enabled a relatively high proportion of people in lower income households to remain in the village.

The working age employment rate is high in Grantchester. There is a particularly high proportion of people employed in public services (42 per cent) compared to the England average (28 per cent). Sixty five per cent of employed people work in managerial, professional and associate occupations (41 per cent in England). The corollary is that there are low levels of people working in elementary occupations. There is also a high level of self-employment.⁴

Benefit dependency levels are low for both working age and retired populations. Household earnings are well above the Cambridgeshire and national averages although the gap

¹ 'Cambridgeshire Population and Dwelling Stock Estimates: mid-2013', Cambridgeshire County Council, December 2014

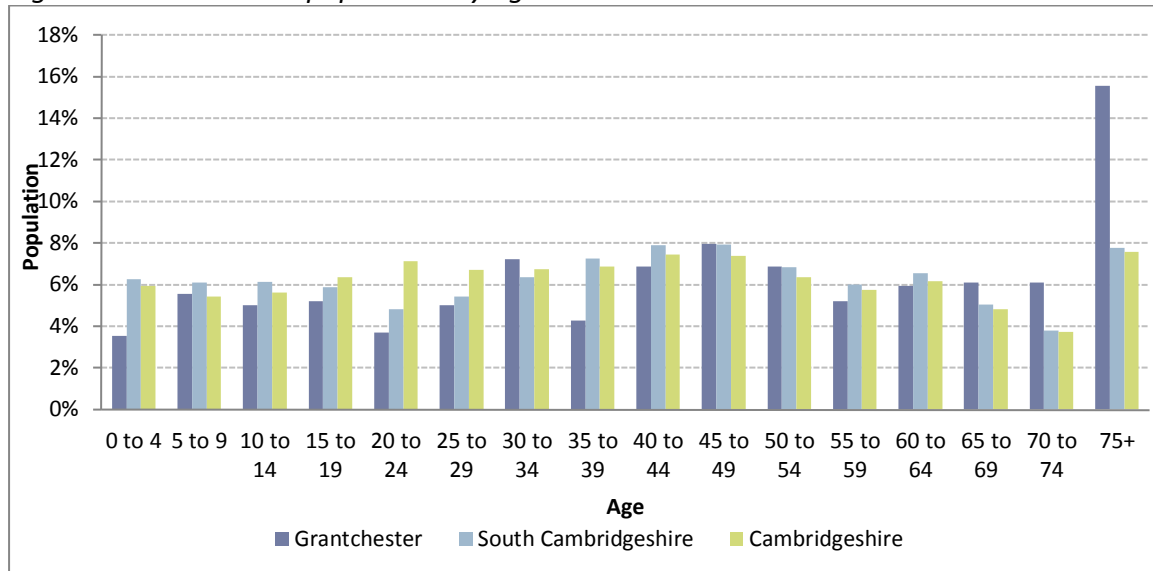
² Ibid and *Cambridgeshire Population and Dwelling Stock Estimates: 1991-2010*', Cambridgeshire County Council, July 2011

³ 'Housing Development in Cambridgeshire 2013/14', (Table H1.2 & H2.2), Cambridgeshire County Council, August 2013

⁴ 'Rural community profile for Grantchester (Parish)', ACRE/OCSI, October 2013

diminishes significantly when housing costs are taken into account. One area where Grantchester fares badly is the health care needs of its elderly population. It has a slightly higher level of older people with social care needs (receiving Attendance Allowance) and, in more general terms, a higher proportion of people with a limiting long-term illness. This is entirely due to the high proportion of elderly people in the parish (see below).⁵

Figure 1: Grantchester population by age



'Parish Profile Data: Grantchester', Cambridgeshire County Council Research Group, October 2014 (taken from 2001 Census, QS103EW)

Grantchester has a very high proportion of its population aged over 75 and a relatively high proportion aged over 65. In contrast there are low levels of pre-school children, school age children and adults up to the age of 45. This profile is reflected in the parish household composition. The most common households are 'one person households' (38 per cent) and 'couples with no dependent children' (35 per cent). Households with dependent children only account for 22 per cent of all households compared with 31 per cent in South Cambridgeshire district.

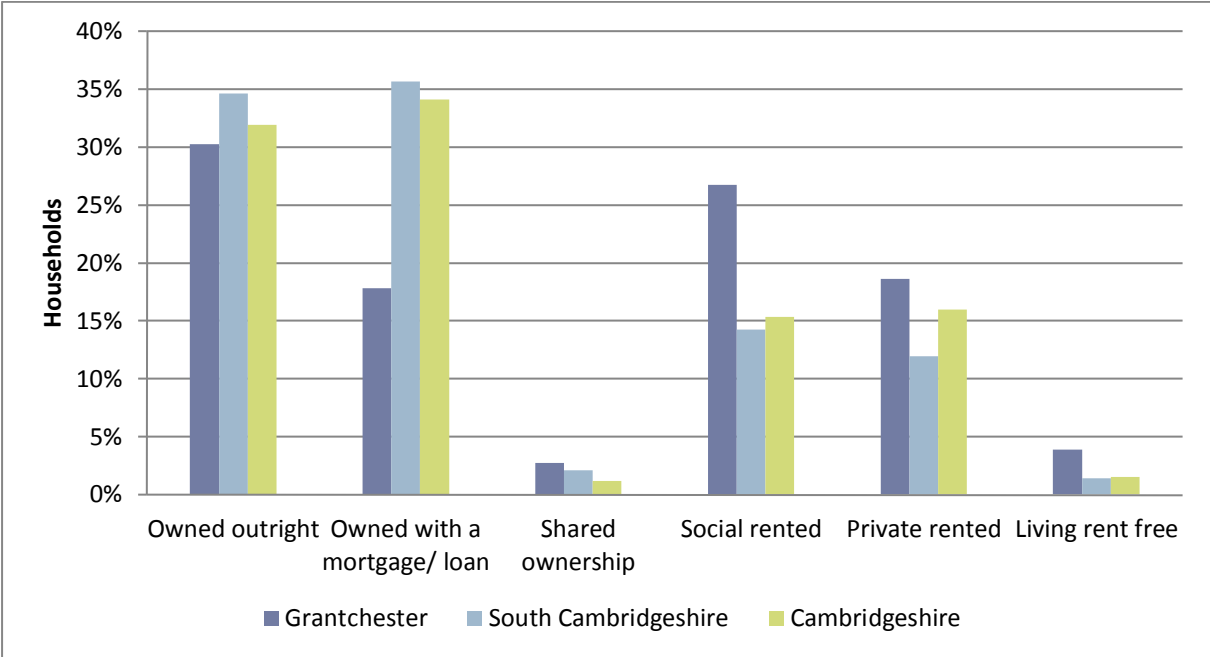


Thatched cottages in Grantchester (© Copyright Glyn Baker and N Chadwick and licensed for reuse under this Creative Commons Licence)

⁵ Ibid

Grantchester’s housing profile also differs from the ‘typical’ Cambridgeshire rural community. It has retained a significant proportion of smaller properties. Forty five per cent of properties have two or fewer bedrooms compared with 30 per cent across South Cambridgeshire district. Many rural communities have seen their smaller properties replaced or extended.

Figure 2: Grantchester housing tenure



‘Parish Profile Data: Grantchester’, Cambridgeshire County Council Research Group, October 2014 (taken from 2001 Census, QS405EW)

The key reason that this has not happened in Grantchester is probably that much of the smaller housing is still Local Authority owned. Over a quarter (27 per cent) of all housing is social rented. This is almost double the South Cambridgeshire district average (14 per cent). The proportion of private rented accommodation is also above both local and national averages. In contrast, owner occupation is relatively low at 53 per cent. Many rural communities in Cambridgeshire experience owner occupation levels in excess of 80 per cent.

Interestingly, it is owner occupation with a mortgage which is low in Grantchester. This is consistent with the parish age profile. Older people are more likely to own their home outright. It may also be indicative of high prices being out of reach for those seeking to purchase with a mortgage.

Local Income Levels and Affordability

Buying on the Open Market

Average house prices in Grantchester are difficult to assess. The low level of transactions mean average prices can be heavily distorted by outliers. Average house prices are published by ward and Grantchester is in Barton ward. The results are shown in Table 1. The average

prices for Barton ward are based on four sales of both 2-bed and 3-bed houses and only 2 sales of 4-bed houses.

Table 1: Average Property Prices by ward, February 2015 – July 2015⁶

No. of bedrooms	Barton	Trumpington	Haslingfield and the Eversdens	Comberton	South Cambridgeshire (District)
2 bed house	£210,375	£356,125	£295,000	NA	£242,000
3 bed house	£291,250	£477,478	£337,500	£380,800	£315,347
4 bed house	£606,000	£979,000	£643,923	£542,333	£454,484

Further insight can be gained from looking at actual sales over a longer period of time. There have been seven houses sold in Grantchester over the last two years.⁷ The lowest price was a 2-bed terrace sold for £336,000 followed by a 4-bed terrace sold at £400,000. After this the price escalated to £780,000.

Looking further back over a five year period reveals a few houses sold for prices in the range of £250,000 to £275,000. However, it must be noted that the value of these houses is likely to have appreciated in the intervening period and the challenge facing new households is availability as well as affordability. There are currently three properties on the market in Grantchester.⁸ A 2-bed end terrace is available at £349,950 and another two properties both have an asking price of £800,000.



2 bed terrace, Sladwell Close, Grantchester sold @ £336,000 August 2014 www.rightmove.co.uk



2 bed end terrace, Sladwell Close, Grantchester for sale @ £349,950 www.rightmove.co.uk

⁶ Hometrack, 2015

⁷ www.rightmove.co.uk (as at 28.09.2015)

⁸ According to a search of www.rightmove.co.uk, www.nestoria.co.uk and www.zoopla.co.uk at 28.09.15

Table 2 takes some illustrative entry level prices for Grantchester based on the discussion above. Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties. To afford a property priced at £350,000 (the lowest priced property currently available) would require an annual income of over £60,000. To afford a property priced as £250,000 (and there have been no properties sold at this price in the last two years) would require an annual income of over £48,000.

Table 2: Annual Income requirements for open market properties

House Price	Deposit required (assume 15% required)	Annual income required (based on mortgage lending principle of 3.5 x income)	Monthly mortgage payment ⁹
£250,000	£37,500	£48,571	£1,242
£300,000	£45,000	£54,643	£1,498
£350,000	£52,500	£60,714	£1,739

It should be remembered that a household’s ability to buy is also dependent on them having saved an appropriate deposit. The calculations presented here assume a mortgage to house value of 85 per cent. In other words, the purchaser can raise a deposit of 15 per cent. It may be possible to secure a mortgage with a lower deposit but this will require even higher income levels. Clearly, many existing owner occupiers in Grantchester will have significant housing equity. However, young people seeking to leave the parental home or those in the rented sector may not.

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

Buying in Shared Ownership

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

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

⁹ Source: www.moneyadvice.org.uk – mortgage calculator based on 5% repayment mortgage

Table 3: Cost of purchasing a 25 per cent share of a shared ownership property ¹⁰

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
£180,000	£4,500	£40,500 (€135,000)	£235.81	£309.38	£545.19	£19,788
£240,000	£6,000	£54,000 (€180,000)	£314.42	£412.50	£726.92	£26,370
£300,000	£7,500	£67,500 (€225,000)	£393.03	£515.63	£908.66	£32,963
£360,000	£9,000	£81,000 (€270,000)	£471.62	£618.76	£1,090.38	£39,576

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

Shared ownership affordability can be estimated by assuming the householder will purchase a 25 per cent share of the property. To buy this 25 per cent share, the householder would need at least a 10 per cent deposit. Rent would be paid on the unsold equity at a rate of 2.75 per cent. It is likely that a small service charge would also be applicable. Table 3 estimates shared ownership affordability. However, it should be noted that there are only seven shared ownership properties in Grantchester.¹¹

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

Renting

Table 4 shows the typical cost for renting privately and compares this with the typical rental cost of a new Housing Association property. The Government has recently taken steps to

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

¹¹ Source: 2011 Census (Table QSW405EW)

bring social housing rents closer to private sector ones, with rents for new tenants set at up to 80 per cent of the amount you would have to pay in the private sector.

Table 4: Comparison of property rental costs in Barton ward, August 2014 – July 2015¹²

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 th percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)	Local Housing Allowance (Apr-2015 to Mar-2016)
1	£213	£208	£170	£126.05
2	£216	£212	£173	£140.74
3	£298	£258	£238	£168.45
4	£582	£524	£465	£218.16

The Local Housing Allowance would not be sufficient to cover the cost of any sized property in Barton ward. The fact that the maximum 'affordable rent' (set at 80% of market rent) is lower than the entry level (the 30th percentile) highlights the shortage of lower priced properties available.

A review of the market found only two properties currently for rent in the private sector.¹³ Both were 3-bed semi detached houses. With weekly rents of £381 and £391 both were well above the Local Housing Allowance. Neither does property become available frequently in the affordable rented sector. Over the period March 2008 to December 2013 only 10 properties became available and these attracted an average of 63 bids each.¹⁴ (This is higher than the district average of 54 bids per property)

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

Views on Affordable Housing Development in Grantchester

All respondents to the survey were asked if they would be in favour of a small development of affordable homes for local people within the parish. Sixty five per cent of respondents supported the principle of such a development and 28 per cent were opposed. Seven per

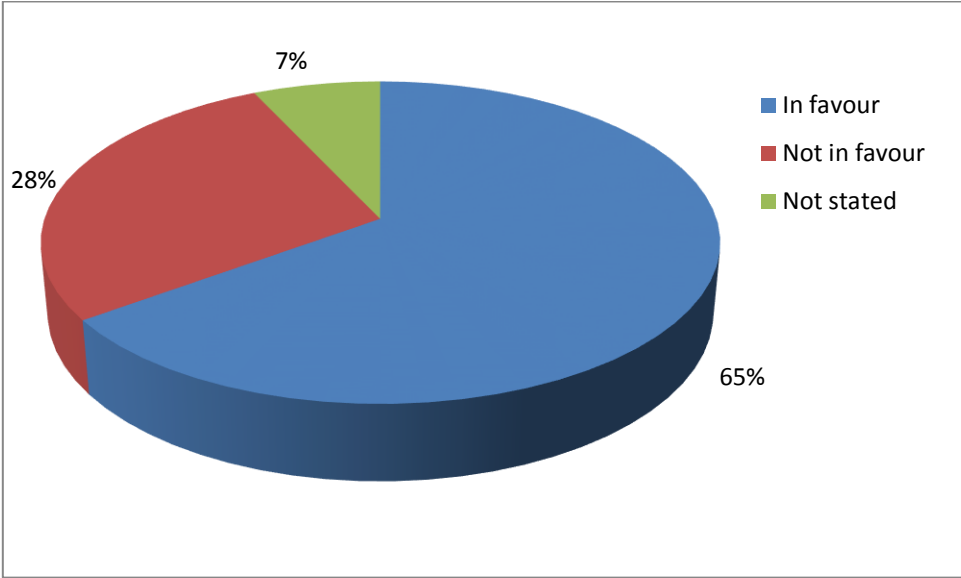
¹² Source: Hometrack 2015 (for electoral ward of Bassingbourn which includes the parishes of Bassingbourn-cum-Kneesworth, Litlington, Shingay-cum-Wendy and Whaddon).

¹³ Source: www.zoopla.co.uk, www.right-move.co.uk and www.nestoria.co.uk (as at 28.09.2015)

¹⁴ 'Parish Profiles', Cambridgeshire County Council Research Group

cent did not state an opinion. This is illustrated in Figure 1. Support is typically in the range of 55-75 per cent in other parish surveys in Cambridgeshire.

Figure 1: Attitude towards affordable housing development



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

Those in favour recognized the need for more affordable housing:

- *Affordable homes are urgently needed. I am happy to have more in my parish*
- *I fully support the principle of providing affordable homes for local people*
- *Yes there is a desperate need for these. The next generation won't be able to remain in the village otherwise. Also, bungalows to buy would be great for retirement homes for locals*

There was some concern that any affordable houses should be specifically for local people:

- *As long as its small and for local people only guaranteed*
- *Especially for locally connected people which is important*

There were a number of comments about the appropriate scale and location of any potential scheme:

- *But small 4-6 house size in keeping with village size*
- *small though, ie between 10-15*
- *Rather depends on what small is: 2-3 may be ok, 10-12 too many. Rather depends on where it would be and how that would damage the rural nature of the village fringe*

A couple of respondents also flagged Lacies farm as a potential site for affordable housing.

Design is also likely to be a sensitive issue for any potential scheme:

- *Yes, with conditions (1) first class, vernacular, architecture - no flat-roofed tat (2) the best insulation, photo-voltaic panels, etc (3) housing 'locked down' so no right to buy under any circumstances (4) housing used to support the aspirational, not the irresponsible (young couple in work, want to start a family: yes. School leaver produces illegitimate child, expects state flat: no)*
- *I am totally in favour of affordable housing (social rent not 80% of market) and would welcome it in Grantchester if there is a need. Any development should be discreet and not impinge upon the existing character of the village. I do not believe it should be a large, separate development but should extend existing provision. It should on no account set a precedent for general, high-end, developer profiteering development*

Most objections focused on the potential impact on the character of Grantchester, the unsuitability of Grantchester as a location and scepticism that such a scheme could deliver affordable housing for local people in perpetuity:

- *Grantchester is a small, unique village which would be badly affected by further development. The huge developments along the Trumpington Road are close enough to cater for any people with connections to Grantchester*
- *This plan/ idea will make Grantchester lose its character*
- *There is already a small estate of affordable/ cheap housing in the village - and some of these are very poorly maintained and do nothing to enhance a conservation village. I would not like to see any further subsidised or cheap housing in Grantchester*
- *I am aware that there is a need for more housing, but the Trumpington area has many new houses being built which will make this area completely congested with traffic. It is bad enough now*
- *There is a shortage of affordable housing in and around Cambridge, but I'm not sure that Grantchester - increasingly in the orbit of the city - realistically provides the distinctive contained village setting appropriate for this scheme. The need to resist development trumps what is a well-intentioned plan*
- *The meaning of affordable housing means investment for overseas buyers. At present the congestion in Grantchester is increasing. Local people have to queue up in the morning to exit Grantchester. Grantchester is a tourist area and anymore housing will destroy it. Affordable housing is bought up by foreign investors*
- *The housing may start off being for local people but then the houses would be sold to the highest bidders and the same situation would arrive in a few years time!*

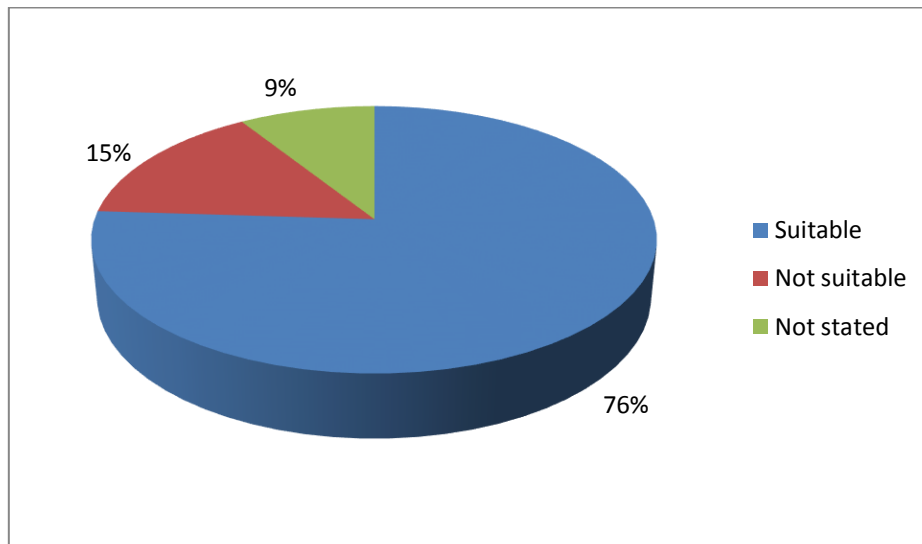
The survey has thrown up a broad range of views. The majority of respondents do support the principle of affordable housing for local people but many caveat their support with conditions. A well designed scheme, of an appropriate scale, in a suitable location will address many of these caveats. However, it must be recognized that for some, no scheme will be acceptable. The Parish Council must balance these divergent views in assessing the benefits of continuing the process of securing affordable homes for local people.

Suitability of Current Home

Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 2 shows that 76 per cent of respondents felt their current

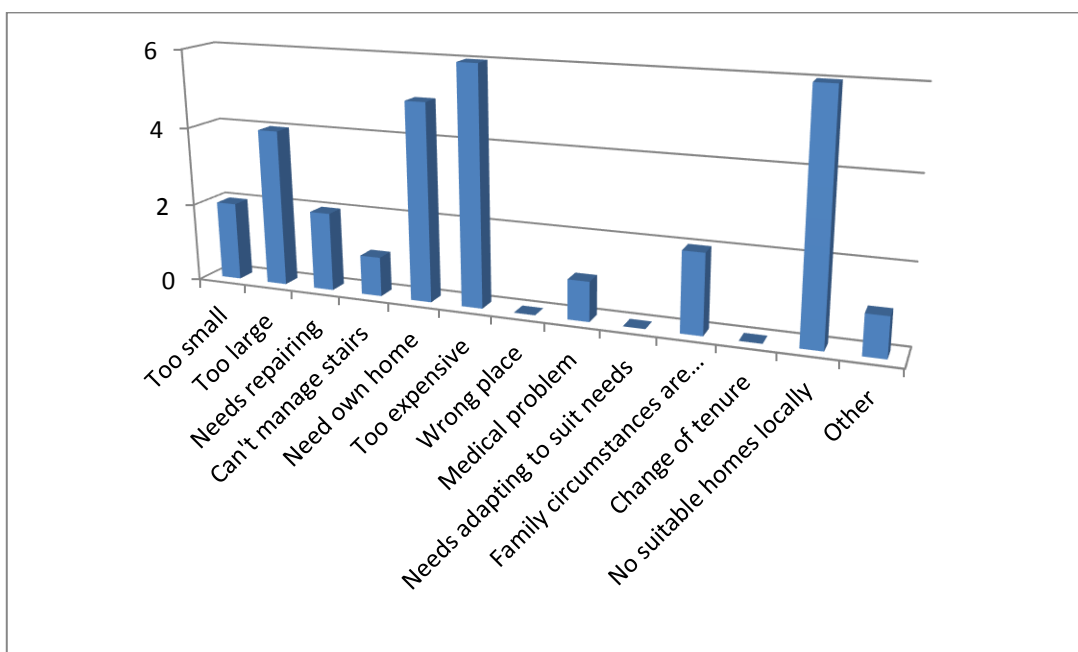
home is suitable for their household needs, with 15 per cent indicating that their current home is unsuitable for their needs. (Nine per cent did not answer the question) The 15 per cent of respondents who indicated that their current home is unsuitable for their needs equates to ten households.

Figure 2: Suitability of current home



Those stating their current home is unsuitable were asked to indicate the reasons why. Respondents were allowed to give more than one reason for unsuitability, so all responses are recorded. Figure 3 illustrates the reasons respondents gave for their current home being unsuitable. 'No suitable homes available locally', 'Too expensive' and 'Too large' were the most commonly cited reasons given in Grantchester.

Figure 3: Reasons why current home is unsuitable



RESULTS FROM PART TWO – IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS

Part Two of the Survey was only completed by those respondents who had indicated that their current home is unsuitable for their household’s needs and who are therefore potentially in housing need. Responses to Part Two were made on behalf of ten households.

An assessment of each response has been undertaken by Cambridgeshire ACRE and a decision made regarding whether the household can be considered a potential candidate for affordable housing in Grantchester based upon:

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

Following this assessment, five households were excluded leaving five households who were actually considered to be eligible for, and in need of, affordable housing in Grantchester. Those excluded were seeking to address their housing needs through the open market. In one case they were also seeking to move away from the parish.

The remainder of this section sets out the overall findings regarding those found to be in need of affordable housing in Grantchester. It should be noted that the results are based on those households completing the Housing Needs Survey. In practice, the total level of housing need (set out in the Summary and Recommendation section) is usually greater due to the addition of Housing Register data. The composition of the households from the two sources may, and often does, vary.

Local Connection to Grantchester

Residence and family connections

Respondents were asked to indicate whether or not they currently lived in Grantchester or whether they had family connections to the village. Table 5 shows that two households have lived in the parish for between one and five years and a third for over 15 years. Another household states that they live in the parish but does not state for how long. The final household does not state whether they live in the parish. Only one household claims to have family living in the parish.

Table 5: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	2
5-10 years	0
10-15 years	0
More than 15 years	1
Not stated	2
Don't live in village	0
Total	5

Household Composition

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

Number of people who will make up the household

Table 6 sets out the number of people making up each household. Most are small. The survey identified one single person household, three two person households one family with three young children.

Table 6: Number of people in the household

	Frequency	No of people
1 person	1	1
2 people	3	6
3 people	0	0
4 people	0	0
5 people	1	5
6 people	0	0
7 people	0	0
Not stated	0	0
Total	5 households	12 people

Gender and Age

The age and gender profile reflects the household structure of respondents. These include one retired single female, a female with adult son, two couples and a third couple with three children. The age breakdown is highlighted in Table 7.

Table 7: Age profile of residents

	Frequency
Under 16	3
16 - 24 years	1
25 - 29 years	0
30 - 39 years	6
40 - 49 years	1
50 - 54 years	0
55 - 59 years	0
60 - 64 years	0
Over 65 years	1
Not stated	0
Total	12 people

Status

Table 8 shows the economic status of potential householders. All those of working age are in employment.

Table 8: Status of people in the household

	Frequency
Employed	8
Unemployed	0
Economically inactive	0
Student	0
Child	3
Retired	1
Not stated	0
Total	8 people

Property Type, Size and Tenure

The survey allowed respondents to indicate the type (e.g. house, bungalow, flat, etc.), size (in terms of number of bedrooms) and tenure they would prefer. However, in concluding what type, size and tenure of properties should actually be built, this report's recommendations are based on actual need rather than respondent aspirations. This analysis has been done by reference to South Cambridgeshire District Council's Lettings Policy Document.¹⁵ The results are presented in the next section.

SUMMARY AND RECOMMENDATION

This report has been informed by primary data (the Housing Needs Survey) and secondary data (local house price and income data, Census data, Housing Register). The report has identified a small but significant affordable housing need in Grantchester Parish.

Pre-Existing Evidence from the Housing Register

The local Housing Register was searched for households in need of affordable housing who either live in Grantchester or have a local connection to the Parish. There are ten households on the Register that meet these criteria. This data has been combined with the results of this survey in order to calculate overall need.

The properties that would need to be built and then let out through a Housing Association to accommodate those households on the Housing Register are as follows¹⁶:

1 bed			2 bed			3 bed			4 bed			5+ bed			Total
F	H	B	F	H	B	F	H	B	F	H	B	F	H	B	
	5	4		1											10

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

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

Findings from Housing Needs Survey

The Housing Needs Survey conducted in Grantchester identified five further households in need of affordable housing. None of these were on the Housing Register.

The survey identified one household seeking affordable rented housing as follows.

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

However, the survey identified a further four households who would be potential candidates for shared ownership. The properties that need to be built to accommodate these households are as follows:

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

Conclusion

There are 15 households identified as being in need of affordable housing who either live in, or have a local connection to, Grantchester:

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	15
	5	4		4	1		1								

The majority of need is for small properties. In reality, some of the need for one bed properties would probably be catered for through two bed properties. Older people often want a spare room for visitors or carers and younger household often want ‘room for growth’. The need for bungalows reflects the scale of need among more elderly (55+) households.

Recommendation

To fulfil all current and immediate housing need in Grantchester, 15 new affordable homes would have to be built. Rural Exception site schemes are usually designed to be a scale lower than the estimated level of need. This improves the chances of all properties being let to local people.

The scale, design and location of any scheme will also need to adhere to the planning policy contained within the Local Development Framework for South Cambridgeshire District Council on rural exception sites. Further discussions between the parish council and South Cambridgeshire District Council would be helpful to agree how to proceed.

APPENDIX 1: CHOICE BASED LETTINGS AND LOW COST HOME OWNERSHIP

Most people access affordable housing through either the Choice Based Lettings or Low Cost Home Ownership schemes. These prioritise people with the greatest level of need. Rural exception sites differ in that they prioritise local connections to a parish over level of need.

Choice Based Lettings



Home-Link is the Choice Based Lettings scheme for the Cambridge sub-region. Choice Based Lettings aims to make the application process for affordable rented housing easier and to give people more choice about where they live. Housing is allocated on a 'needs basis'. In other words, those people that have the greatest level of need and have been in need for the longest time are given priority. Everybody on the Housing Register is assessed and placed into a band of need. Band A is the greatest level of need. Band D is the lowest.

The scheme means there is just one Housing Register for the Cambridge sub region with only one form to complete. When applicants are accepted onto the Register they are told what Band they have been assigned to, what size and types of property they can apply for and which areas they can apply in. Generally people can apply for properties within the Local Authority in which they reside. If the person has a local connection to other areas (through, for example, work) they may be able to apply in these areas as well. A small proportion of properties in every Local Authority are set aside for applicants living anywhere in the Cambridge sub region.

A distinctive feature of rural exception sites is that they have a 'local connection' condition attached to all affordable dwellings in perpetuity. This means that priority will always be given to people with a local connection to the parish even when their level of need is assessed to be lesser than other potential applicants.

Low Cost Home Ownership



Ownership'.

bpha, the government-appointed Help to Buy Agent, responsible for marketing all low cost home ownership schemes in Cambridgeshire and Peterborough, offers a Shared Ownership scheme called 'Help to Buy Shared

People buy a share in a property built by a housing association and pay a subsidised rent on the part that they do not own. They can buy an initial share of between 25% and 75% of the property and pay rent on the remaining share.

In some shared ownership schemes, the householder can buy additional shares until they own the property outright. This is known as 'staircasing'. However, on rural exception sites ownership is limited to 80% to ensure the dwellings remain 'affordable' in perpetuity. Again, priority is given to people with a local connection to the parish.