

Cambridgeshire ACRE

Housing Need Survey Results Report for Great Wilbraham

Survey undertaken in July 2014



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CONTEXT AND METHODOLOGY

Background to Affordable Rural Housing

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

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

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

Context

Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in Great Wilbraham Parish in June 2014. This survey was carried out on behalf of Cambridge Housing Society, South Cambridgeshire District Council and the Parish Council.

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

Methodology

Survey packs were posted to all 278 residential addresses in the parish in July 2014. The survey packs included covering letters from Cambridgeshire ACRE and Great Wilbraham Parish Council, a questionnaire, a FAQ sheet on rural affordable housing and a postage paid envelope for returned forms.

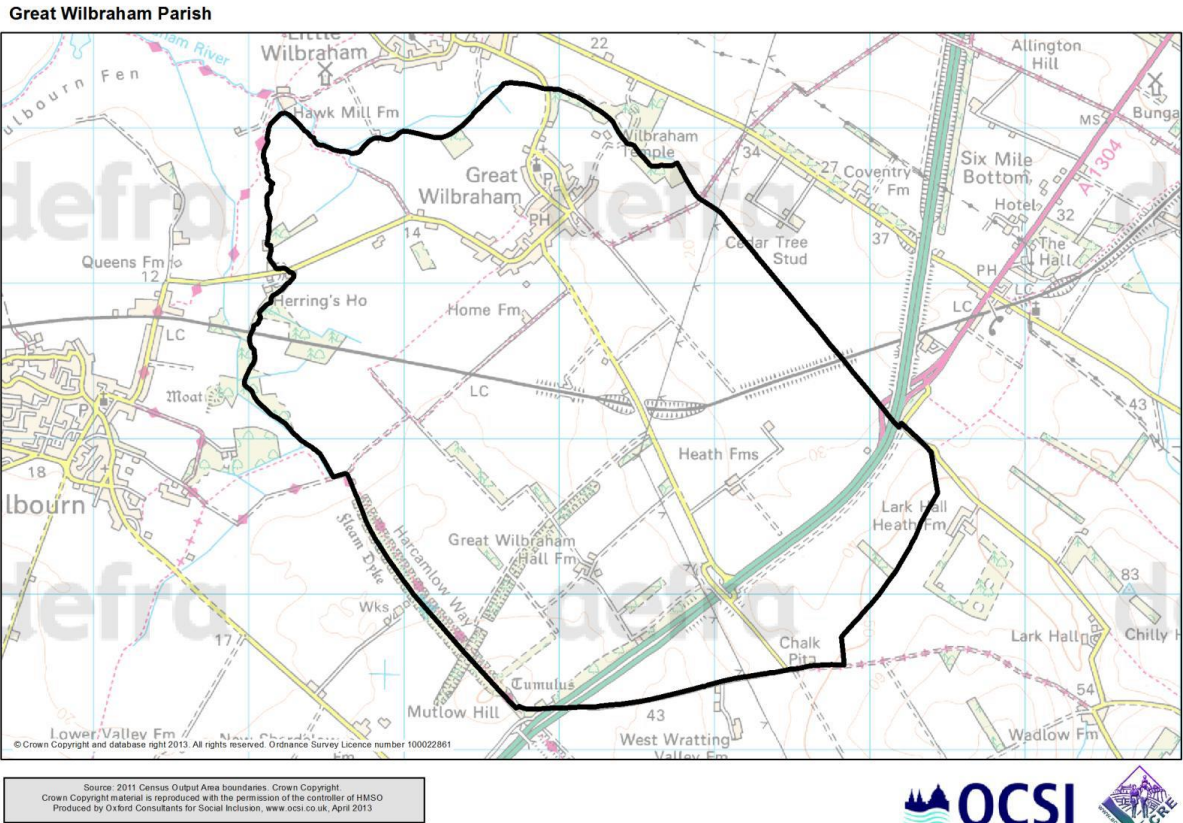
The questionnaire was divided into two sections:

- 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 are currently, or expecting to be, in need of housing.

The closing date for the survey was Friday 8 August 2014. In total, 87 completed forms were returned giving the survey a 31 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

Great Wilbraham Parish

Great Wilbraham is a small village about 6 miles east of Cambridge city centre. Newmarket is about eight miles to the north east. Great Wilbraham is situated to the south of the A14 and west of the A11. Its nearest neighbour is Little Wilbraham. Other near neighbours include Fulbourn and Bottisham.



Great Wilbraham has a population of 670 and a housing stock of 280 dwellings.¹ There have been only seven new dwellings built in the parish in the last 10 years with current planning permissions for a further five.²

Great Wilbraham’s age profile is skewed towards the elderly. People aged over 65 account for 22 per cent of the population (compared to 17 per cent in Cambridgeshire).³ In contrast, Great Wilbraham has a slighter lower than average proportion of school age children, and more significantly, a much lower proportion of young adults. Eighteen per cent of the

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

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

³ 2011 Census, Table QS103EW taken from 'Parish Profile Data: Great Wilbraham', Cambridgeshire CC

population are aged 20-39 compared with 28 per cent in Cambridgeshire. This possibly suggests that young people are leaving the parish to secure their own home. Couples with no dependent children (44 per cent) are the most common household type in the parish and, as a result, two person households are also the most common size.



Great Wilbraham’s general stores and post office © Copyright Keith Edkins and licensed for reuse under this Creative Commons Licence



The entrance to Great Wilbraham from the south © Copyright John Sutton and licensed for reuse under this Creative Commons Licence

Great Wilbraham is a wealthy parish. Benefit dependency levels are relatively low and economic activity rates are high.⁴ In particular, Great Wilbraham has above average levels of public sector, part-time and self employment. Health & social work and education are the largest employment sectors for residents with over half working in managerial, professional or associate professional occupations. More than four in ten of the adult population are qualified to higher education level.

Despite its small size, Great Wilbraham has retained some key village services. There are two churches, a combined shop and post office, a pub and a primary school. The village also benefits from a children’s playground and sports ground and a strong community infrastructure evidenced by a wide range of clubs and societies. Secondary schooling and medical services are accessed in nearby Bottisham.



Housing along the High Street, Great Wilbraham © Copyright John Sutton and licensed for reuse under



More modern housing in Church Close, Great Wilbraham © Copyright Hugh Venables and licensed

⁴ ‘Rural Community profile for Great Wilbraham (Parish)’, ACRE/OCSI, October 2013

Great Wilbraham's housing tenure profile is fairly typical of a rural Cambridgeshire community.⁵ Three quarters of dwellings are owner occupied, well above the national average of 64 per cent. Social housing (14 per cent) and, particularly, private rented accommodation (nine per cent) are below the national average.

Fifty two per cent of dwellings are detached (with most of the remainder either semi-detached or terraced). There are very few flats in the parish. These characteristics are also fairly typical of a Cambridgeshire village. The other distinctive feature of the housing stock (again not untypical for a Cambridgeshire village) is the low proportion of small dwellings. Only 25 per cent have two bedrooms or less compared with 40 per cent nationally. This further restricts the availability of low cost housing in the parish whether for sale or rent.

Local Income Levels and Affordability

Buying on the Open Market

Turnover of property in Great Wilbraham is low suggesting the village is a popular place to live. At the time of writing, there was only one property for sale on the open market. This was a 3 bed bungalow priced at £465,000 – beyond the means of most families on an average income.⁶ In fact, there were only 12 properties sold in The Wilbrahams ward in the first half of 2014 at an average price of £323,207.⁷

Table 1: Average Property Prices by ward, January - June 2014⁸

No. of bedrooms	The Wilbrahams	Bottisham	Fulbourn	Balsham	South Cambridgeshire (District)
2 bed (flat)	Not Available	Not Available	182,141	Not Available	178,379
2 bed (house)	Not Available	189,600	243,031	211,000	220,454
3 bed	320,713	292,049	295,636	336,736	273,543
4 bed	390,333	450,154	433,125	474,466	399,519

Table 1 provides some average prices for The Wilbrahams ward.⁹ Combined with a review of actual prices achieved over the last few years in Great Wilbraham they provide an indication

⁵ Ibid

⁶ Source: www.zoopla.co.uk, www.right-move.co.uk and www.nestoria.co.uk (as at 19.08.2014)

⁷ Source: Hometrack 2014

⁸ Ibid

⁹ The Wilbrahams ward includes the parishes of Fen Ditton, Great Wilbraham, Horningsea, Little Wilbraham and Six Mile Bottom and Stow-cum-Quy

of the prices faced by would-be new home owners in the parish. The lack of data for two bed properties further illustrates the lack of availability of such properties on the market.

There were only three properties sold in Great Wilbraham parish in the last year.¹⁰ These were a 3 bed detached house @ £299,500, a 1 bed flat @ £127,000 and a 2 bed bungalow @ £215,000. Looking further back there were 13 properties sold over the last three years. Including those cited above, there were three properties sold for less than £200,000 and a further four for between £200,000 and £250,000.



3 bed bungalow, High Street @ £465,000. The only property on the market at the time of writing www.zoopla.co.uk



2 bed bungalow, Frog End sold @ £215,000 www.zoopla.co.uk

Table 2 takes some illustrative entry level prices for Great Wilbraham based on the discussion above. Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties. The median household income in Great Wilbraham is £33,500, a little lower than South Cambridgeshire as a whole. It is estimated that 70 per cent of Great Wilbraham households would be unable to afford a £180,000 property on the assumptions stated.¹¹

Table 2: Annual Income requirements for open market properties

House Price	Deposit required (assume 25% required)	Annual income required (based on mortgage lending principle of 3 x income)	Monthly mortgage payment ¹²
£180,000	£45,000	£45,000	£789.20
£210,000	£52,500	£52,500	£920.73
£240,000	£60,000	£60,000	£1,052.26

¹⁰ Source: www.zoopla.co.uk (as at (19.08.2014)

¹¹ Source: CACI Paycheck 2009

¹² Source: www.moneyadviceservice.org.uk – mortgage calculator based on 5% repayment mortgage

It should be remembered that a household's ability to buy is also dependent on them having saved an appropriate deposit. The calculations presented here assume a mortgage to house value of 75 per cent. In other words, the purchaser can raise a deposit of 25 per cent. It may be possible to secure a mortgage with a lower deposit but this will require even higher income levels. Clearly, many existing owner occupiers in Great Wilbraham 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 people in Great Wilbraham have little chance of being able to set up home in their own community without some kind of support.

Buying in Shared Ownership

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

Table 3: Cost of purchasing a 25 per cent share of a shared ownership property¹³

Property Value	Deposit required (Assume 10%)	Mortgage required (Subsidy required shown below in brackets)	Mortgage cost pcm (Assume rate of 5% for 25 yrs)	Rent / equity loan interest charge pcm	Total pcm	Household income required
£120,000	£3,000	£27,000 (£90,000)	£157.21	£206.25	£363.46	£13,185
£180,000	£4,500	£40,500 (£135,000)	£235.81	£309.38	£545.19	£19,788
£240,000	£6,000	£54,000 (£180,000)	£314.42	£412.50	£726.92	£26,370
£300,000	£7,500	£67,500 (£225,000)	£393.03	£515.63	£908.66	£32,963

¹³ Source: Figures used adapted and taken from Orbit Homebuy Agents Comparison Tables, July 2011

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

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

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

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

Renting

Table 4 shows the typical cost for renting privately and compares this with the typical rental cost of a new Housing Association property. The Government has recently taken steps to bring social housing rents closer to private sector ones, with rents for new tenants set at up to 80 per cent of the amount you would have to pay in the private sector.

Table 4: Comparison of property rental costs in The Wilbrahams ward, July 2013 – June 2014¹⁴

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
1	£137	£124	£109	£125
2	£193	£183	£154	£139
3	£229	£219	£183	£167
4	£316	£279	£253	£216

¹⁴ Source: Hometrack 2014 (for electoral ward of The Wilbrahams which includes the parishes of Fen Ditton, Great Wilbraham, Horningsea, Little Wilbraham & Six Mile Bottom and Stow-cum-Quy).

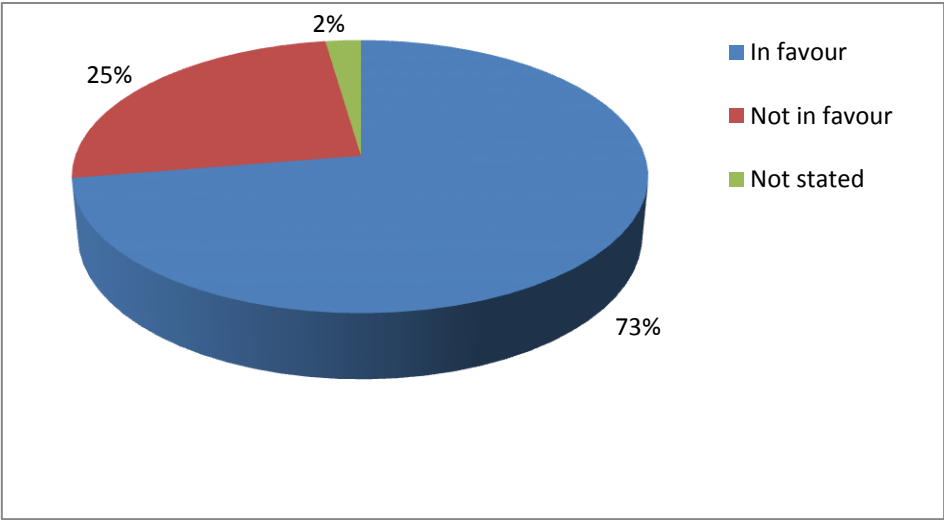
The Local Housing Allowance would be sufficient to cover the cost of a 1 bed property but nothing larger. However, a review of the market found no properties currently for rent in the private sector.¹⁵ Neither does property become available frequently in the affordable rented sector. In the last five years only 10 properties have become available in Great Wilbraham and these have attracted an average of 48 bids per property.¹⁶

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

Views on Affordable Housing Development in Great Wilbraham

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. Seventy three per cent of respondents supported the principle of such a development and 25 per cent were opposed. Two per cent did not state an opinion. This is illustrated in Figure 1. The level of support for affordable homes is quite high compared to similar surveys in other parishes in Cambridgeshire. Support is typically in the range of 55-75 per cent.

Figure 1: Attitude towards affordable housing development



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

Much of the support focused on the needs of young families and the potential role that these could play in supporting local facilities:

- *There is a need in order to help young people stay in the village*
- *Our village is vastly becoming a community for older people, couples living in big family homes, nowhere for the younger generation to live if they want to leave home. Many of my friends have*

¹⁵ Source: www.zoopla.co.uk, www.right-move.co.uk and www.nestoria.co.uk (as at 19.08.2014)

¹⁶ 'Parish Profiles', Cambridgeshire County Council Research Group

left the village - I was lucky to get a CHS Group house in the village back in 1998. I have now been able to bring up my family here, which is wonderful as our family have been here for generations. We definitely need new houses for rent or part buy - plus some smaller market homes for locals too

- *For the village to survive young families are needed otherwise it will slowly and assuredly die as a viable community*
- *The school, scout group, village institute and pub are all struggling due to lack of numbers. If things continue without an increase in population the village will be simply a dormitory*
- *We really need a development of affordable homes to enable the young people to stay in the village. At the moment they cannot afford to buy anything in Great Wilbraham and we are becoming a village of older people. The homes must be for people with a local connection to the village*

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

- *So long as it is small and for people born in the village and not for those with a tenuous or spurious connection with the village or locality*
- *But don't build too many and then fill them up with town dwellers who don't enjoy village life. Their children can grow up bored and disruptive as we know from a previous low cost housing development!*
- *Only as long as a local connection to parish can be demonstrated, ie. I do not agree/ would not be in favour if no local connection or a local connection was being used to make money and not benefit the individual directly (so no onward rental opportunity)*

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

- *In the right situation*
- *This would depend on the site. A previously suggested site, in Butt Lane was in my view completely unacceptable as the corner of Angle End, Church Street and the High Street is very dangerous - and increasingly made even more dangerous by the large numbers of parked cars. Butt Lane is a bridle path and used by dog walkers and has rare species and needs to be protected not built on*
- *In a small village like ours any development needs to be kept to small groups of houses and especially 1, 2 or 3 bedrooms. But affordable housing for people who have grown up in the area is essential to the future well-being of the village*
- *Maximum 6-10 houses*
- *Am very much in favour of the principle, but am concerned that current planning rules should be rigorously observed. Scale and number of houses per site must be carefully considered, especially if the site is one on which houses would not normally be built. Similarly, how the development would relate to the existing village is very important - there are too many developments springing up around the edges of towns and villages which don't integrate with their surroundings.*

Most objections focused on the potential impact on the village character, the inadequacy of existing infrastructure and a fear that one scheme may 'open the floodgates':

- *Village has already had considerable developments - want to retain rural character and distinct villages - don't want increased traffic and resulting strains on services. Affordable housing in surrounding villages, eg. Fulbourn!*
- *We strongly oppose development in the village. We love the size, feeling and atmosphere and rural feel and would not wish rural land to be destroyed by housing*
- *Based on 'Squires Field' development have no confidence that properties would be affordable or purchased only by people with local connections. Cannot see how purchase can be restricted*

beyond initial purchase to people with local connections. Then you're back to square one - needing more development in never ending spiral. People pressing for local development for family members to remain in village risk ruining the very village life and character that they value

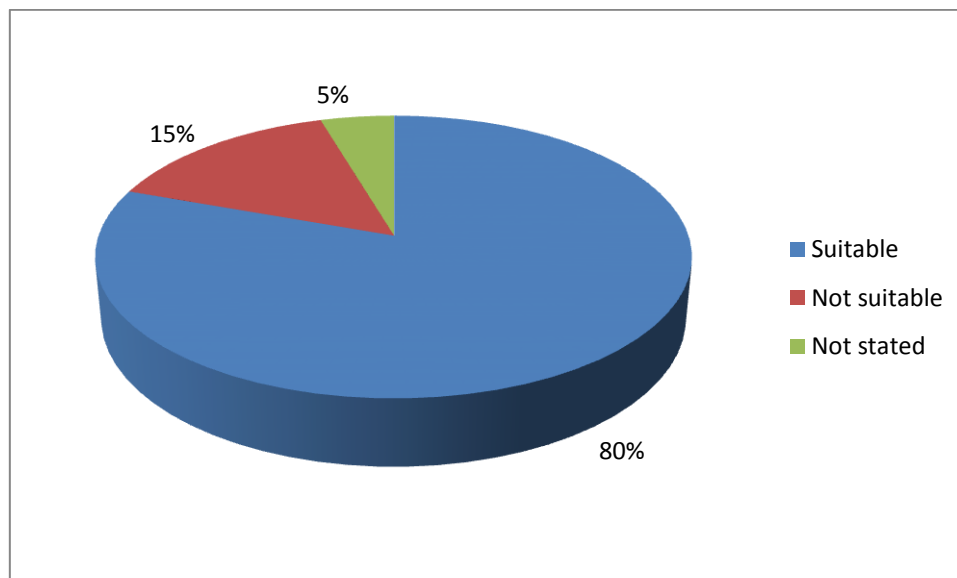
- There is sufficient housing and we love the open space (Green Belt and the peace and quiet). Please don't spoil it
- No, there is no infrastructure, it would ruin the countryside and small village appeal. Our village is not a 'working village' per se

Perhaps not surprisingly, 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 80 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. (Five 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.

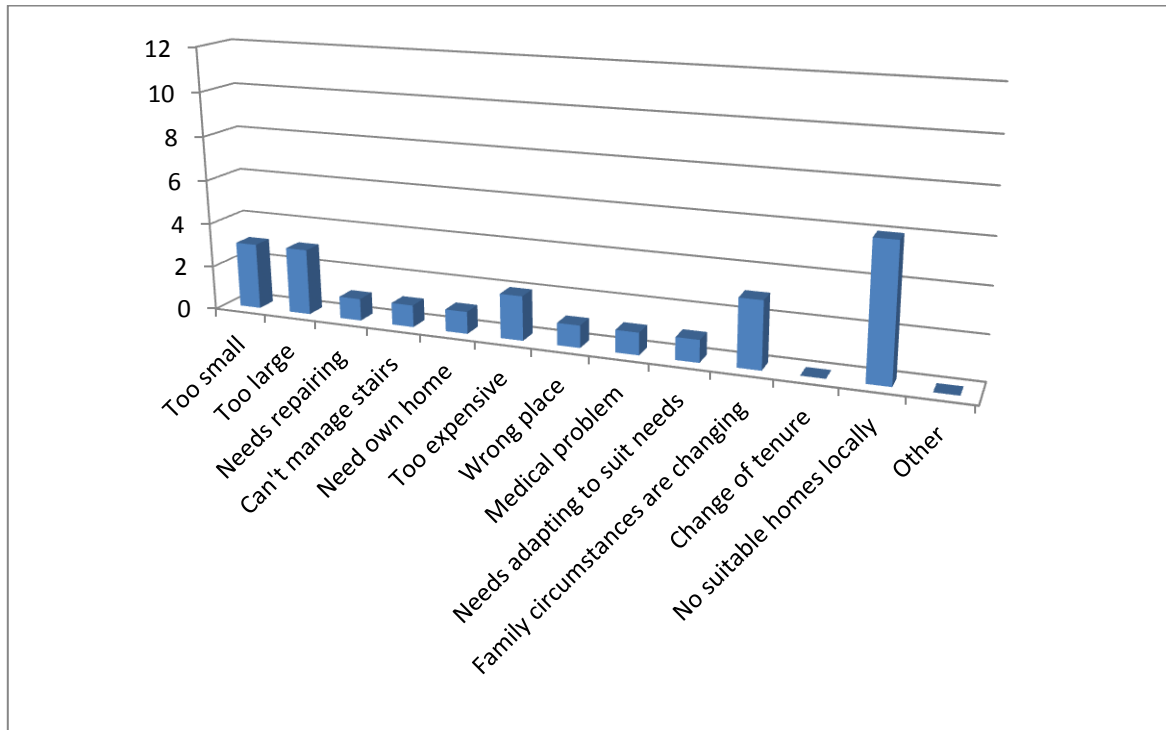
Figure 2: Suitability of current home



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' was the most commonly cited reason in Great Wilbraham.

Figure 3: Reasons why current home is unsuitable



In general, the most frequently quoted reasons for the household's current home being unsuitable are:

The property is too small: If the family is getting larger through additional children, through blended families or through families merging to provide care and support, then the property may become too small for the family's needs.

The property is too large: Large homes are expensive to heat and maintain.

The property needs repair: Older properties can require significant repairs that can be prohibitively expensive.

It needs a bathroom: This is usually a question of accessibility, with the bathroom being upstairs when the person can no longer use the stairs easily.

The property requires adaptations: To make the property more suitable for the occupants' needs (which relates to people having medical problems).

The property is too expensive: As family circumstances change, people no longer require large properties and think about 'downsizing' to a more appropriate home.

It is in the wrong place: Where people indicate that their current property is in the wrong location; usually this is an accessibility problem as people can no longer get to the shops or to visit their friends and family.

Medical problems: This may mean that a previously ideal property becomes unsuitable, for example, if an occupant can no longer manage the stairs or if they need access to a ground floor bathroom and their home has no such facility. These people's needs may be better met through a bungalow, but these properties are not always available within the same village.

The need to set up their own home: Usually people wishing to move away from the family home, for example young people living with their parents who wish to leave home.

Changing family circumstances: In this survey, this was the most popular reason given for households needing to move. Situations like divorce, a new baby or an elderly relative moving in could be factors in a home becoming unsuitable. These factors may dictate moving to a smaller, cheaper property or to a larger one to accommodate new members to the family.

Change tenure: This reason is usually given when people want to move from a privately rented property to a cheaper housing association property, or they may live in tied accommodation and are considering retirement or a change of employment which will oblige them to leave their current home.

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

RESULTS FROM PART TWO – IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS

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

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

Following this assessment, six households were excluded leaving seven households who were actually considered to be in need of affordable housing. The main reason for exclusion was that the household was seeking to address its housing needs through the open market.

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

Residence and family connections

Respondents were asked to indicate whether or not they currently lived in Great Wilbraham or whether they had family connections to the village. Table 5 reveals a range of responses. Three respondents are seeking to move back to the village to be closer to family or friends. Of those that do already live in the parish, two have lived there for over 15 years. All bar one have family living in the parish. In all cases this includes a parent(s) but also often includes siblings, aunts, uncles and other members of their extended family.

Table 5: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	1
5-10 years	0
10-15 years	0
More than 15 years	2
Not stated	1
Don’t live in village	3
Total	7

Household Composition

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

Number of people who will make up the household

Table 6 sets out the number of people making up each household. The key theme is a need for small properties - four of the seven households identified would be single person households. The survey also identified two families with young children.

Table 6: Number of people in the household

	Frequency	No of people
1 person	4	4
2 people	1	2
3 people	0	0
4 people	2	8
5 people	0	0
6 people	0	0
7 people	0	0
Not stated	0	0
Total	7 households	14 people

Gender and Age

The gender balance is equally split though the age profile is heavily skewed towards younger people. The potential residents from the households identified would include four school age children and nine further people aged below 50. Only one person near retirement age was identified (see Table 7).

Table 7: Age profile of residents

	Frequency
Under 16	4
16 - 24 years	0
25 - 29 years	2
30 - 39 years	3
40 - 49 years	4
50 - 54 years	0
55 - 59 years	0
60 - 64 years	1
Over 65 years	0
Not stated	0
Total	14 people

The survey did identify older people reviewing their housing options. However, these were largely looking to downsize on the open market. They would not be candidates for affordable housing.

Status

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

Table 8: Status of people in the household

	Frequency
Employed	9
Unemployed	0
Economically inactive	1
Student	0
Child	4
Retired	0
Not stated	0
Total	14 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.¹⁷ 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 Great Wilbraham 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 Great Wilbraham 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 follows¹⁸:

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

¹⁷ 'Lettings Policy Document', South Cambridgeshire District Council, September 2009

¹⁸ Codes used are F (Flat), H (House) and B (Bungalow)

Findings from Housing Needs Survey

The Housing Needs Survey conducted in Great Wilbraham identified seven households in need of affordable housing. Two of these households stated that they were on the Housing Register. Therefore, the survey identified five households in need of affordable housing in addition to the Housing Register data.

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

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

A further two households would potentially be candidates for shared ownership. The properties that need to be built to accommodate these households are as follows:

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

Conclusion

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

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
	6	2		2	1		3			1					

Recommendation

To fulfil all current and immediate housing need in Great Wilbraham, 15 new affordable homes would have to be built. This scale of need would typically justify a scheme of about ten dwellings. However, the scale, design and location of any scheme will need to adhere to the planning policy contained within the Local Development Framework for South Cambridgeshire District Council on rural exception sites.

Further discussions between the parish council, Cambridge Housing Society and South Cambridgeshire District Council should help inform the final tenure and size mix of properties.

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.