

Cambridgeshire ACRE

Housing Need Survey Results Report for Hardwick

Survey undertaken in October 2013



Hardwick village sign © Copyright 2007 Hardwick village

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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 exceptions sites must remain as 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

Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in Hardwick Parish in Autumn 2013. This survey was carried out on behalf of Circle Housing Group, an affordable homes provider, in partnership with South Cambridgeshire District Council and Hardwick 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 out to all 1,042 residential addresses in the parish in October 2013. 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:

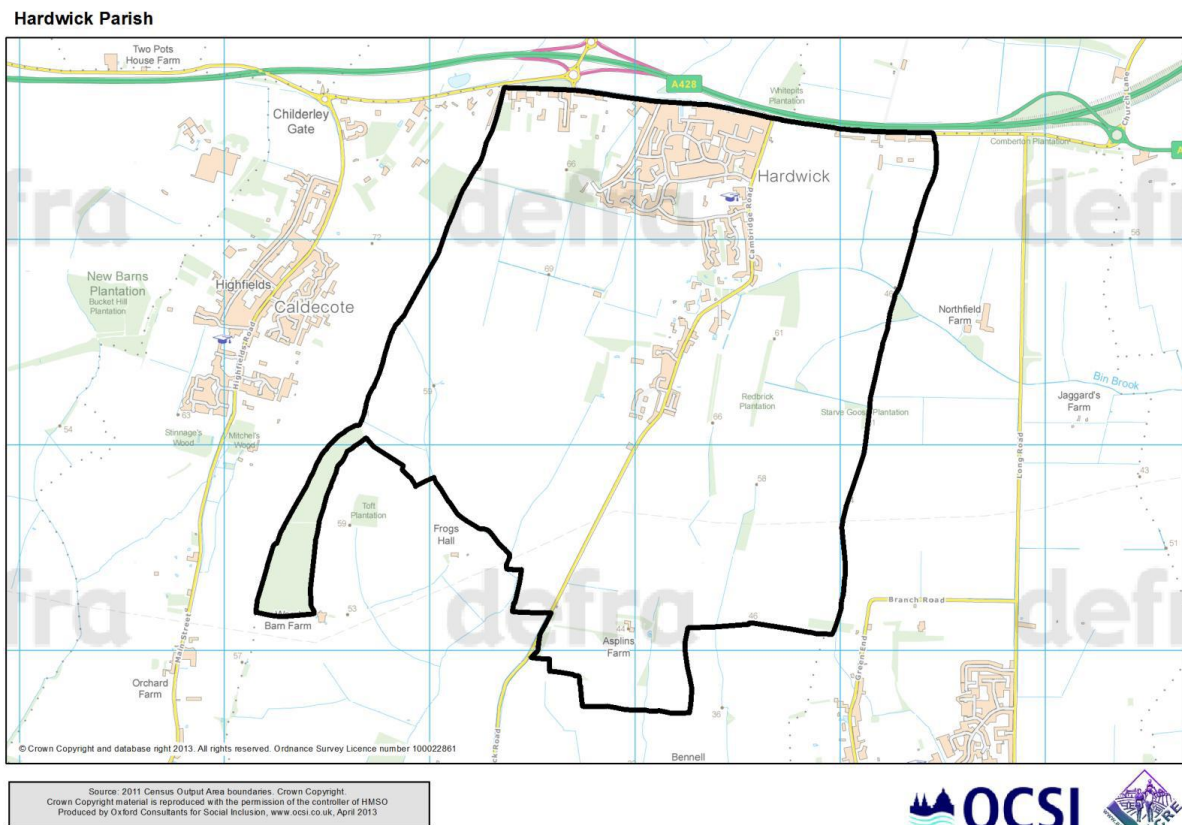
- Part One of the survey form contained questions to identify those who believe they have a housing need. Respondents were also asked if they supported the idea of building a small affordable housing development in the village. All households were asked to complete this section.

- 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 8 November 2013. In total, 217 completed forms were returned giving the survey a 21 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

Hardwick Parish

Hardwick is a relatively large village with a population of about 2,700 people forming a little over 1,000 households.¹ Whilst the history of Hardwick can be traced back many centuries most of the village has in fact been built in the post World War II period. In particular, the Limes Estate, developed in the 1970s, resulted in a more than doubling of the village size. More recently, development has been more muted although there were still 79 dwellings completed between 2002 and 2012. However, there are only planning permissions in place for a further two dwellings.²



¹ *Rural community profile for Hardwick (Parish)*, ACRE Rural evidence project, ACRE/ OCSI, July 2013

² *Housing Development in Cambridgeshire 2002-2012 (Table H1.1 and 1.2)*, Cambridgeshire County Council (August 2012)

Hardwick lies to the south of the A428 between Cambridge and Cambourne. Its location makes it an attractive destination for commuters, but despite this, Hardwick does have a significant employment base for a rural parish. Hardwick also benefits from a shop/ post office, primary school and pub as well as a wide range of community groups.

Hardwick is a prosperous village. Economic activity rates are high – rates of full-time, part-time and self employment are all above the national average. Public sector employment is particularly high, which appears to be driven by high levels of employment in the education sector. Skill levels are also high with above average proportions of the resident workforce qualified to Higher Education level and employed in managerial, professional and associate professional occupations. In contrast, benefit dependency levels are low. The numbers of people receiving income and health related benefits are well below the national average.³

Hardwick’s housing stock and tenure is in keeping with its rural nature. Eighty four per cent of dwellings are either detached or semi-detached (53 per cent in England). Only 12 per cent are terraced houses with a further three per cent in the form of flats. Owner occupation is the norm at 83 per cent (64 per cent in England). In contrast, both social rented housing and private rented housing (both eight per cent) are less than half the national average. Properties are generally larger in Hardwick (and rural areas generally). Only 18 per cent of properties are two bedroom or smaller in contrast to 38 per cent nationally.⁴

Local Income Levels and Affordability

Buying on the Open Market

Property prices in Hardwick are broadly in line with surrounding settlements. They are, arguably, a little lower than South Cambridgeshire as a whole. However, the figures in Table 1 must be treated with some caution. The figures cited are for general areas rather than precise administrative boundaries.

Table 1: Property Prices in Hardwick, September 2013⁵

No. of bedrooms	Hardwick	Comberton	Cambourne	South Cambridgeshire
1	£119,000	£141,000	£196,000	£141,000
2	£297,000	£271,000	£295,000	£209,000
3	£267,000	£262,000	£312,000	£307,000
4	£396,000	£400,000	£415,000	£450000

³ Rural community profile for Hardwick (Parish), ACRE Rural evidence project, ACRE/ OCSI, July 2013

⁴ 2011 Census Key Statistics (accessed from www.neighbourhood.statistics.gov.uk)

⁵ Source: www.nestoria.co.uk

Also, average prices can be distorted by outliers. Smaller sized properties are particularly vulnerable to this due to the low number of one and two bedroom properties being sold in rural parishes. For example, it seems unlikely that the typical price for a 2 bedroom property is higher than for a 3 bedroom property in both Hardwick and Comberton.

Looking at actual prices achieved in the last year provides an alternative assessment of the typical entry level prices facing would be residents of Hardwick. There were 25 properties sold in the parish in the last year. There were five properties sold below £200,000, eleven for between £200,000 and £250,000 and nine for over £250,000.



1 bed house @ £159,950, www.rightmove.co.uk



2 bed end terrace @ £195,000, www.rightmove.co.uk

The lowest priced properties currently on the market are a 1-bed house @ £159,950 and a 3-bed end terrace house @ £195,000.⁶ There are no other properties currently on the market for below £225,000. These current and recent actual prices suggest the entry level price to the Hardwick housing market is in the range of £160,000 to £210,000. There are very few properties smaller than 3 bedrooms coming onto the market. Turnover of these properties appears to be much lower than for larger properties.

Table 2 takes some indicative entry level prices for the Hardwick housing market based on the findings above and estimates the annual income that would be required in order to be able to secure a mortgage on such a property. On the assumptions used a household would require an annual income of £40,000 in order to afford a property at £160,000. It is estimated that 51 per cent of households in Hardwick have a household income below £40,000.⁷ Sixty six per cent of households have an income below £50,000 which means they would be unlikely to be able to afford a property priced at £210,000.

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.

⁶ Source: www.rightmove.co.uk (as at 4-Nov-2013)

⁷ Source: CACI Paycheck 2009

Table 2: Annual Income requirements for open market properties

House Price	Deposit required (assume 25% required)	Annual income required (based on mortgage lending principle of 3 x income)	Monthly salary needed for purchasers
£160,000	£40,000	£40,000	£3,333
£190,000	£47,500	£47,500	£3,958
£210,000	£52,500	£52,500	£4,375

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 young people and other potential new households in Hardwick 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 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. However, the examples cited are based on relatively low prices. Our analysis has demonstrated that there are very few properties available at even the higher price used.

Table 3: Cost of purchasing a 25 per cent share of a shared ownership property⁸

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 typical rental cost of a 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 Hardwick ward⁹

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 th percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)
1 (or bedsit)	£132	£131	£106
2	£193	£182	£154
3	£207	£194	£166

⁸ Source: Figures used taken from Orbit Homebuy Agents Comparison Tables, July 2011

⁹ Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html> (for electoral ward of Hardwick which is co-terminous with Hardwick parish)

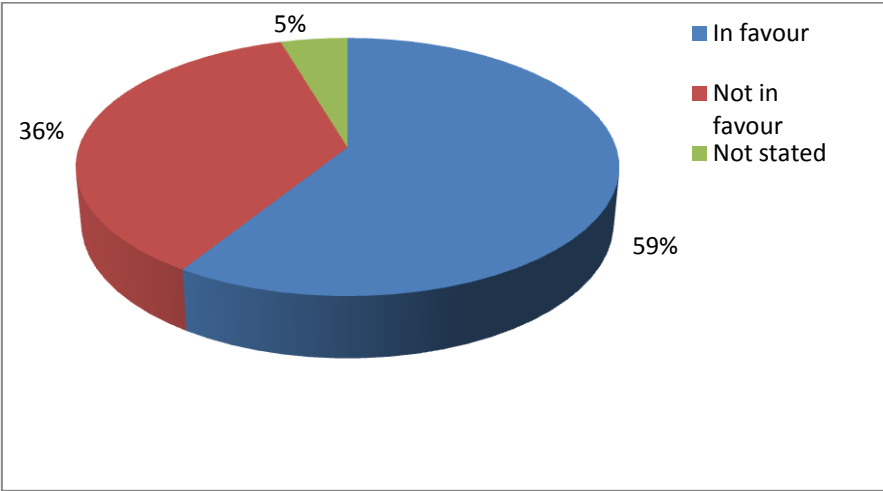
Recent estimates by Cambridgeshire County Council suggest that the Local Housing Allowance would be sufficient to cover the cost of a one bed property in Hardwick ward but not a two or three bed property at the maximum affordable rent.¹⁰ A review of the market identified only three properties available on the private rental market.¹¹ These included a studio flat (£127 per week), a 1 bed house (£144 pw) and a 3 bed house (£184 pw). None of the properties would be fully covered by the Local Housing Allowance.

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

Views on Affordable Housing Development in Hardwick

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. Fifty nine per cent of respondents stated that they would support such a development whilst 36 per cent were opposed. Five per cent did not state an opinion. This is illustrated in Figure 1. The level of support for affordable homes is at the low end of the range that we have found in other surveys in Cambridgeshire parishes. Support is typically in the range of 60-80 per cent.

Figure 1: Attitude towards affordable housing development



Respondents were also asked how they felt about the possibility of a small development that included both private housing and affordable homes. This model is potentially attractive to Housing Associations as the sales generated from the private housing can help to fund the development of the affordable houses. Support for this option was a little weaker with 54 per cent in favour, 38 per cent opposed and seven per cent not stating an opinion. Again, this slight fall in support for a mixed scheme is typical of findings from other parishes.

¹⁰ Source: <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html>

¹¹ Source: www.rightmove.co.uk (as at 4-Nov-2013)

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 in the minds of local people.

Many households had personal anecdotes supporting the need for more affordable housing for local people:

- *As parents of teenagers we are concerned that when they want to move out there will be a shortage of affordable homes*
- *We have lived here since 1979. All three of my children were born and raised in Hardwick. Two have had to move to rented (£600-£700 pppm) to live independently*
- *We are privately renting our house and it needs a lot doing to it and it is a very small 3 bed house. We have been on the council list since 2005*
- *My two adult offspring live at home as rents and property prices in Cambridge are too high. My husband and I would like to move away to a house more suitable for our retirement*

However, it was not only those with a direct need that supported more affordable homes:

- *Too many locals can't afford to buy houses here*
- *Homes do not come up for sale in Hardwick very often that are affordable*
- *Everyone is entitled to decent living accommodation and locals should take priority*
- *By 'affordable' I do not mean the obscenely priced money making piles of bricks this area likes to generate. We need 'affordable' and 'homes' for young families in the area, not 'buy to let' £250k investments for those who can afford the local prices!!!*

There were also a number of comments about the general affordability of property in Hardwick and the challenges this raised:

- *Affordable should mean cheap enough to buy for young people on low salaries and not just Housing Association/ rented homes*
- *Although I have answered yes, we are two hard working professionals with no kids and no chance of collecting a deposit to buy and have more security - I would like to see more affordable private homes developed alongside "affordable" housing association homes*
- *A mixed development of both private and affordable housing would be preferable and provide a wider choice of housing for different needs. Retirement housing and starter homes for instance. Quite a few bungalows in Hardwick but not always suitable retirement housing as many of these are large, on large plots, so high maintenance*

Some support was conditional on the housing being specifically for local people:

- *Housing should be available for Hardwick residents. Affordable housing in Hardwick for local people*
- *Properties built locally should be for local families as a priority*
- *I think it is important that young people growing up in a village are able to stay in that village and raise a family, thereby maintaining their roots. However, I am not in favour of this village increasing further to enable outsiders to move in! We have enough!!*

There was, however, some scepticism about the ability to ensure local occupancy restrictions were enforced:

- *Depends on where the development was situated - would it be for local people!! Or as in other local villages where it has been used to relocate social housing residents and private homes still really expensive to buy*
- *But how do you restrict the housing to local people only? This could be difficult to enforce*

In practice this not actually difficult as the local occupancy restriction is built into the lettings process. As a result, the lettings process works very differently for rural exception sites compared to the majority of affordable housing provision.

There were also many comments concerning the importance of the scale, design and location of potential developments:

- *As long as it remains 'small' - 40 houses or so in one place*
- *Only a small development - at least until the traffic issue at the entrance to the village by the store is closed*
- *I would be happy with small scale development that was a mix of affordable and private dwellings suitable for first time buyers*
- *But how about the option of small development of just private homes as 2 & 3 beds for youngsters starting out?*
- *As long as majority are affordable homes*
- *Depends where!! Must not affect current green belt/ conservation areas.*
- *Only in locations with good access and on appropriate land - ie. not community 'green spaces' etc*
- *Depends where the development would be. It would have to be done in consideration of existing residents, ideally with some space between the new development and older properties*
- *In principle yes. It would depend on where and size and the effect any such development would have on local infrastructure, traffic etc*

Some respondents wanted to see housing go hand in hand with infrastructure improvements:

- *Any new development would only be acceptable if there is an appropriate increase of facilities serving the village, ie. Dr's surgery, dentist, additional play areas*
- *Only if services can cope, ie. roads, water, waste water etc. Too many times this is forgotten! Sort Hardwick shop parking and access out first*
- *Access to and from the village via Cambridge Road needs to be improved*

Objections to an affordable housing scheme tended to focus on questioning the need, better alternative locations, impact on the village character and infrastructure issues. Many of those questioning the need for affordable housing in Hardwick pointed to major development proposals nearby:

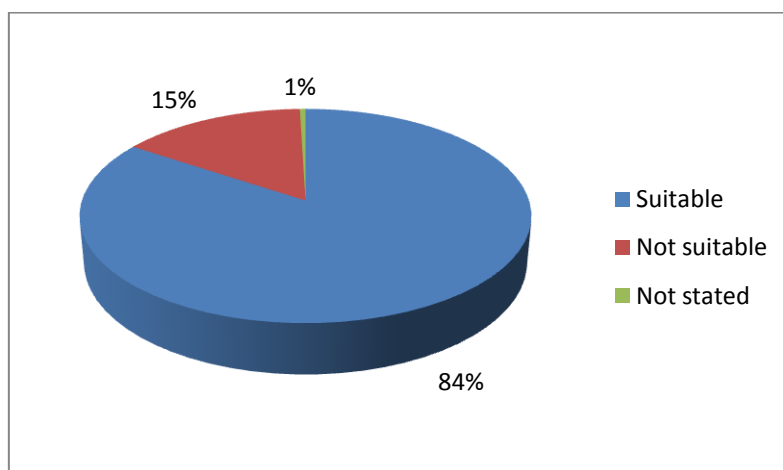
- *More than enough planned development in this area, eg. Bourn Airfield! Madingley Rd - a very large development already underway. Cambourne - enough room for housing for local people surely?*
- *Hardwick is not an expensive village and already has some affordable housing. Building would be on green field sites. There are brown field sites in other areas which would be better re-developed rather than building on farm land or private green field sites.*

- *New affordable homes were built on Meridian Way in past few years, with Cambourne and good local transport there is no further need locally*
- *I believe there will be sufficient housing supply provided by planned developments elsewhere. Having an expectation to buy or rent a property in the village you grew up in is not realistic, nor is it necessary*
- *Since moving from Cambridge (18 years ago) to achieve a peaceful village life we have seen 4 developments 2 of which are affordable homes. In our stretch of road (200 metres) there have been 8 new homes plus 3 extensions. This is enough. There is only one road into the village and this is seriously congested. Please no more.*
- *Before the Limes this was a quiet village. Village is too big as it is. A small development may start small but will get bigger then in a few years it will be again a small development and so on. Villages will soon be all joined together*
- *Hardwick does not have the amenities or infrastructure to support its existing population let alone a future increase. Sports facilities, children's playgrounds, Dr's surgeries etc are severely lacking or outdated. (A1302) road infrastructure is just sufficient (although potholed) but will not cope with further expansion especially on top of Bourn development*
- *Hardwick currently only has one small shop that is impossible to park outside most of the time, and getting past the cars that are there is terrible, there's always a traffic jam, particularly mornings and evenings, so I wouldn't want more traffic using the main road out of Hardwick*
- *Further development within Hardwick is not sustainable. Loss of green space and woodland, increased traffic and pollution and further demands on limited pre-school and primary school places is not a price worth paying for further 'get rich quick' housing schemes. We would support a development at Bourn airfield*

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 84 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.

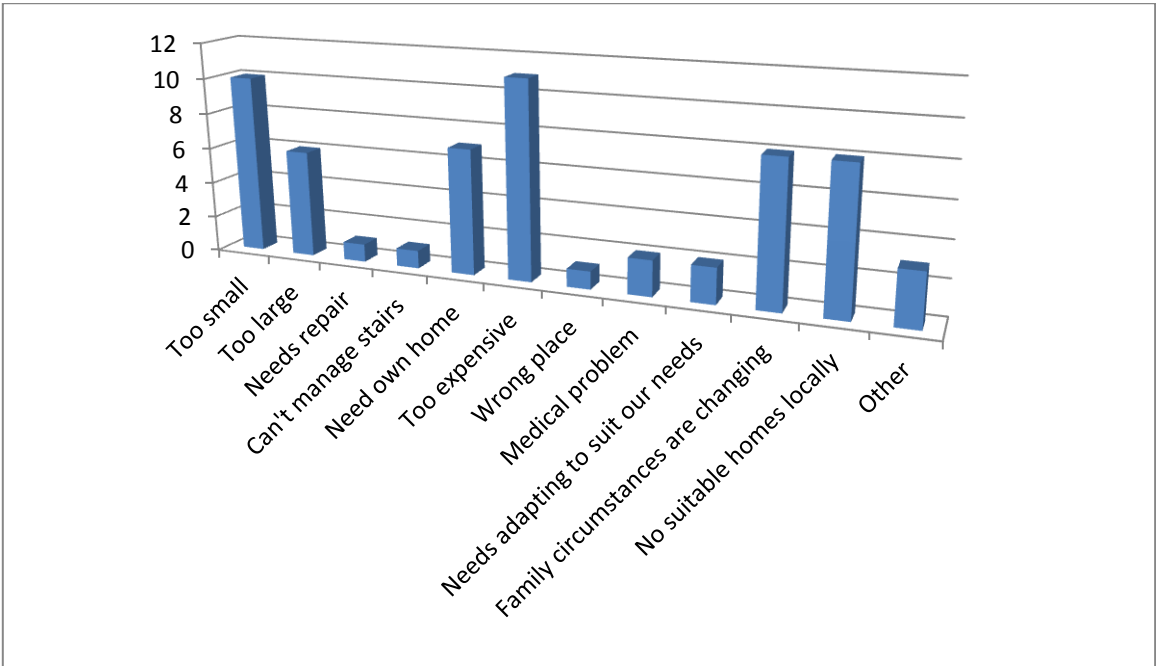
Figure 2: Suitability of current home



The 15 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 33 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 3 illustrates the reasons respondents gave for their current home being unsuitable. 'Property is too expensive', 'Property is too small', 'No suitable homes available locally' and 'Family circumstances are changing' were the most commonly cited reasons in Hardwick.

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. Also, many people are seeking to change from private renting to other tenures in search of a cheaper option.

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.

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 33 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 Hardwick based upon:

- particular medical and welfare needs,

- evidence of local connection,
- ability to gain access to and maintain suitable housing privately.

Following this assessment, nine households were excluded leaving 24 households who were actually considered to be in need of affordable housing. The main reason for excluding households at this stage was that they planned to address their own housing needs through the private housing market. There were also some cases where insufficient information was provided to make a reasonable assessment.

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

Residence and family connections

Respondents were asked to indicate whether or not they currently lived in Hardwick or whether they had family connections to the village. Table 5 shows that all bar one of the households currently live in the village. Half of all households with an affordable housing need have lived in the village for over 15 years. Also, about half have close family living in the village. This is usually a parent(s). (Much of the identified need concerned adults still living at home with their parents).

Table 5: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	6
5-10 years	3
10-15 years	1
More than 15 years	12
Not stated	1
Don't live in village	1
Total	24

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. There is need across a range of household sizes. In total, the identified 24 households comprise 60 people. Almost

half the need is for households of at least three people demonstrating need for families with children.

Table 6: Number of people in the household

	Frequency	No of people
1 person	5	5
2 people	8	16
3 people	6	18
4 people	4	16
5 people	1	5
6 people	0	0
7 people	0	0
Not stated	0	0
Total	24 households	60 people

Gender and Age

In fact, almost one third of the identified need is comprised of children aged under 16 and nine of the households include at least one child aged under 16. Only five people identified through the survey are aged over 65. There is an even split between men and women.

Table 7: Age profile of residents

	Frequency
Under 16	18
16 - 24 years	7
25 - 29 years	6
30 - 39 years	12
40 - 49 years	5
50 - 54 years	4
55 - 59 years	2
60 - 64 years	1
Over 65 years	5
Not stated	0
Total	60 people

Status

Table 8 shows that the economic status profile is broadly consistent with what might be expected given the age profile cited in table 7. Most people of working age are in employment. There is also a significant proportion of school age children and students.

Table 8: Status of people in the household

	Frequency
Employed	30
Unemployed	1
Economically inactive	1
Student	7
Child	16
Retired	5
Not stated	0
Total	60 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.¹² 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 significant affordable housing need in Hardwick 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 Hardwick or have a local connection to the Parish. There are 27 households on the Register that meet these criteria. This data was 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 follows¹³:

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	6		13	1		2								27

Findings from Housing Needs Survey

¹² 'Lettings Policy Document', South Cambridgeshire District Council, September 2009

¹³ Codes used are F (Flat), H (House) and B (Bungalow)

The Housing Needs Survey conducted in Hardwick identified 24 households in need of affordable housing. Seven of these households were found to be already registered on the Housing Register and so were removed from the results, reducing the additional need identified through the survey to 17 additional households.

Five 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	
				3	1		1								5

A further 12 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			6	2		1			1					12

Conclusion

There are 44 households identified as being in need of affordable housing who either live in, or have a local connection to, Hardwick:

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	
	7	6		22	4		4			1					44

Recommendation

To fulfil all current and immediate housing need in Hardwick, 44 new affordable homes would have to be built.

This scale of need would typically justify a scheme of about 20 to 25 dwellings. However, rural exception sites of this scale are not easy to find. A smaller scale would still offer a life changing opportunity to those families that it accommodated.

Ultimately, 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. On-going consultation between the Parish Council, Circle Housing Group and South Cambridgeshire District Council should help to inform the details of any such scheme.

APPENDIX 1: CHOICE BASED LETTINGS AND LOW COST HOME OWNERSHIP

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

Choice Based Lettings



Home-Link

Home-Link is the Choice Based Lettings scheme for the Cambridge sub-region. Choice Based Lettings aims to make the application process for affordable rented housing easier and to give people more choice about where they live.

Housing is allocated on a 'needs basis'. In other words, those people that have the greatest level of need and have been in need for the longest time are given priority. Everybody on the Housing Register is assessed and placed into a band of need. Band A is the greatest level of need. Band D is the lowest.

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

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

Low Cost Home Ownership



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

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

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