

Cambridgeshire ACRE

# Housing Need Survey Results Report for Little Wilbraham and Six Mile Bottom

Survey undertaken in August 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 Little Wilbraham and Six Mile Bottom Parish in July 2014. This survey was carried out on behalf of Hastoe Housing Association, 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 190 residential addresses in the parish in August 2014. The survey packs included covering letters from Cambridgeshire ACRE and Little Wilbraham and Six Mile Bottom Parish Council, a questionnaire, a FAQ sheet on rural affordable housing and a postage paid envelope for returned forms.

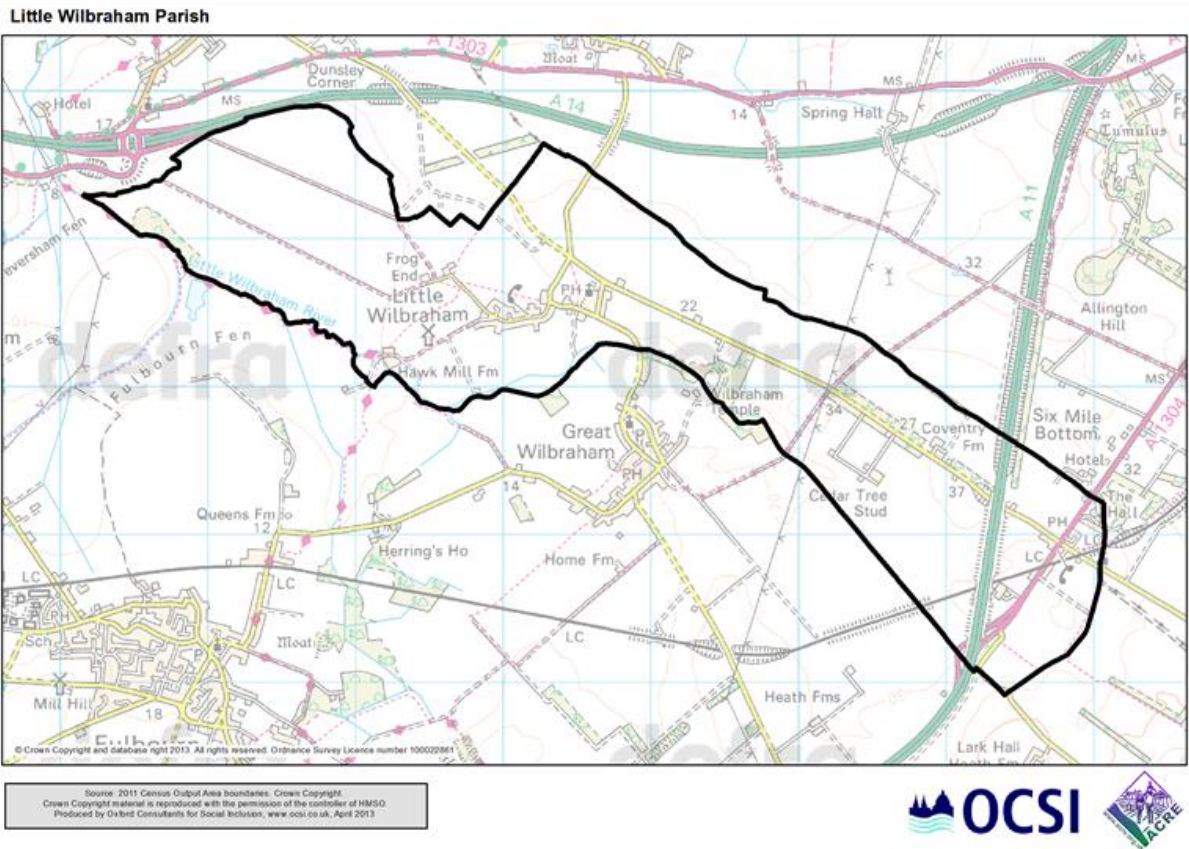
The questionnaire was divided into two sections:

- 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 22 August 2014. In total, 48 completed forms were returned giving the survey a 25 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

### Little Wilbraham and Six Mile Bottom Parish

Little Wilbraham and Six Mile Bottom is a small parish comprising 190 houses and 420 people.<sup>1</sup> The parish comprises two villages. Little Wilbraham is the larger with a population of 210. Six Mile Bottom accounts for a further 120 people. The remaining 100 or so live outside of the villages but within the parish.



The villages are about two miles apart and are separated by the A11. Cambridge is about eight miles to the west of Little Wilbraham and Newmarket is about six miles north east of Six Mile Bottom. The scale of both villages means that local services are limited. Little Wilbraham retains a pub/restaurant, a church and a recreation ground which includes allotments and swings and slide for younger children. Six Mile Bottom has a shop, a pub/restaurant, a church, a social club, allotments and a recreation ground which includes a cricket pitch. Education and health services are accessed in nearby villages such as Great Wilbraham and Bottisham.

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

There have been only six (net) dwellings completed in the parish in the last 10 years: two in Little Wilbraham; one in Six Mile Bottom; and the remaining three outside of the villages. There are outstanding permissions for a further two dwellings.<sup>2</sup>



Former Railway Station, Six Mile Bottom © Copyright Keith Evans and licensed for reuse under this Creative Commons Licence



The Hole in the Wall, Little Wilbraham © Copyright Robert Edwards and licensed for reuse under this Creative Commons Licence

Little Wilbraham and Six Mile Bottom is a wealthy parish. The median household income is £43,300 compared with a South Cambridgeshire average of £36,000.<sup>3</sup> Benefit dependency levels are relatively low. These both reflect the high economic activity rates achieved in the parish. Little Wilbraham and Six Mile Bottom experiences particularly high levels of public sector and self-employment. More than three in ten work in the education and health sectors.<sup>4</sup> Employment opportunities within the parish are limited and the majority commute to nearby employment centres such as Cambridge and Newmarket.

The parish also has a distinctive age profile, not untypical of a rural parish. The parish has an above average share of population in all age groups from 45-49 upwards. It has a slightly lower than average proportion of school age children. However, there is a significantly lower proportion of young adults. Only 17 per cent of the population are aged 20-39 compared with 28 per cent within Cambridgeshire as a whole.<sup>5</sup>

Owner occupation is the most common form of tenure in Little Wilbraham and Six Mile Bottom. However, at 61 per cent this is significantly lower than in South Cambridgeshire as a whole (71 per cent) and is also much lower than in many other rural parishes in the county.<sup>6</sup> In contrast, both social rented (18 per cent) and private rented (17 per cent) are slightly above the Cambridgeshire average. The higher than average proportion of social rented housing is particularly unusual for a Cambridgeshire rural parish. The vast majority, if not all,

<sup>2</sup> 'Housing Development in Cambridgeshire 2013', (Tables H1.2 and H2.2), Cambridgeshire County Council, August 2013

<sup>3</sup> Source: CACI Paycheck 2009

<sup>4</sup> 'Rural Community profile for Little Wilbraham (Parish)', ACRE/OCSI, October 2013

<sup>5</sup> 'Parish Profile Data: Little Wilbraham', Cambridgeshire County Council Research Group, 2014

<sup>6</sup> 2011 Census, Table QS405EW taken from 'Parish Profile Data: Great Wilbraham', Cambridgeshire CC

of these are Local Authority rather than Housing Association owned. There is only one shared ownership property in the parish.



Cottages at Little Wilbraham © Copyright John Sutton and licensed for reuse under this Creative Commons Licence



Houses on London Road, Six Mile Bottom © Copyright David Howard and licensed for reuse under this Creative Commons Licence

The majority of properties are detached (37 per cent) or semi-detached (48 per cent). This is much more typical of a rural parish. The particularly high proportion of semi-detached properties probably reflects, in part, the importance of social housing in the parish. Small properties are in relatively short supply. Two bedroom properties and smaller account for 31 per cent of the total stock (35 per cent in Cambridgeshire).

## Local Income Levels and Affordability

### Buying on the Open Market

There is currently little property on the market in either Little Wilbraham or Six Mile Bottom. A review of property websites revealed just two. A four bed property in Little Wilbraham is available for £695,000 whilst a nine bed property in Six Mile Bottom (possibly just outside of the parish) is priced at £1,650,000.<sup>7</sup>

The review was extended to look at sales over the last three years. This identified five sales in Little Wilbraham and six in Six Mile Bottom. The lowest priced sale in Little Wilbraham was a 3 bed detached bungalow for £270,000 in November 2012. Only one other property sold for less than £300,000. In Six Mile Bottom a one bed maisonette was sold for £94,000 in September 2013. A further three properties were sold for less than £250,000, the lowest price being £227,000. All had a minimum of three bedrooms.

These figures give an indication of entry level prices for would be new households in the parish. Although the parish has a relatively large proportion of small properties compared to

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<sup>7</sup> Source: [www.zoopla.co.uk](http://www.zoopla.co.uk), [www.right-move.co.uk](http://www.right-move.co.uk) and [www.nestoria.co.uk](http://www.nestoria.co.uk) (as at 02.09.2014)

other rural parishes these do not appear to become available very often. Opportunities to purchase for less than £200,000 are very scarce.



3 bed bungalow, High Street, Little Wilbraham sold @ £270,000 in Nov 2012 [www.rightmove.co.uk](http://www.rightmove.co.uk)



3 bed chalet bungalow, Delamore Close, Six Mile Bottom sold @ £227,000 in Apr 2013 [www.rightmove.co.uk](http://www.rightmove.co.uk)

Table 1 adds further context by setting out the average prices achieved in The Wilbrahams and neighbouring wards. The data is broadly consistent. Very few one or two bed properties come onto the market and three bed properties, on average, are being sold at about £300,000.

Table 1: Average Property Prices by ward, January - June 2014<sup>8</sup>

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

Taken together they provide a basis for setting down some indicative entry level prices against which affordability can be tested. Table 2 takes some illustrative entry level prices for Little Wilbraham and Six Mile Bottom based on the discussion above. Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties.

<sup>8</sup> Ibid

Even at an entry level price of £200,000 (and only one property has been sold for less than this in the last three years) an income of £50,000 would be required on the assumptions used. Sixty per cent of households have an income below this. The median household income for Little Wilbraham and Six Mile Bottom is £43,300.

*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 <sup>9</sup>
£200,000	£50,000	£50,000	£876.89
£225,000	£56,250	£56,250	£986.50
£250,000	£62,500	£62,500	£1,096.11

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 Little Wilbraham and Six Mile Bottom 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 Little Wilbraham and Six Mile Bottom 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

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<sup>9</sup> Source: [www.moneyadvice.org.uk](http://www.moneyadvice.org.uk) – mortgage calculator based on 5% repayment mortgage repaid over 25 years



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.

*Table 3: Cost of purchasing a 25 per cent share of a shared ownership property*<sup>10</sup>

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

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.

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 only one property currently for rent

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

in the private sector.<sup>11</sup> This was a 2 bed bungalow at £700 per calendar month (approximately £162 per week). Neither does property become available frequently in the affordable rented sector. In the last five years only four properties have become available in Little Wilbraham and Six Mile Bottom and these have attracted an average of 39 bids per property.<sup>12</sup>

*Table 4: Comparison of property rental costs in The Wilbrahams ward, July 2013 – June 2014*<sup>13</sup>

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 <sup>th</sup> 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

<sup>11</sup> Source: [www.zoopla.co.uk](http://www.zoopla.co.uk), [www.right-move.co.uk](http://www.right-move.co.uk) and [www.nestoria.co.uk](http://www.nestoria.co.uk) (as at 19.08.2014)

<sup>12</sup> 'Parish Profiles', Cambridgeshire County Council Research Group

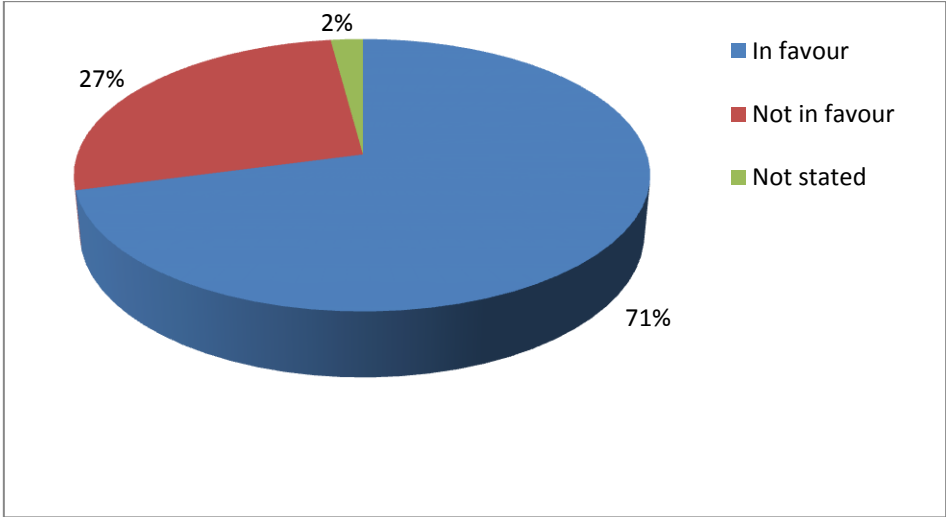
<sup>13</sup> Source: Hometrack 2014 (for electoral ward of The Wilbrahams which includes the parishes of Fen Ditton, Great Wilbraham, Horningsea, Little Wilbraham & Six Mile Bottom and Stow-cum-Quy).

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

**Views on Affordable Housing Development in Little Wilbraham and Six Mile Bottom**

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 one per cent of respondents supported the principle of such a development and 27 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. ( A recent survey in Great Wilbraham found 73 per cent of respondents in support)

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.

The support touched on many issues. Some argued that development plans should be more ambitious and consider need beyond affordable housing for local people:

- *To keep the small villages alive and to help support the school, church, memorial hall, bus service and shop. Modest development should be allowed not only for local specified need but to encourage others who may like the life these villages offer and re-energize the community*
- *Little Wilbraham is too small. It needs 10 to 12 more houses. Some could be affordable and some private*
- *I/we think 'Six Mile Bottom' lends itself to lots of potential buyers (there is so much land to develop). It is a 'fantastic' access to all major trunk roads. Not only affordable homes should be considered - other possibilities too!! Cannot believe it has not been a consideration to Cambridgeshire housing before now!!*

- *There is now a lack of smaller family housing units in Little Wilbraham due to extensions having been built by home owners on their previously smaller houses and bungalows over the past 10 years. Also, due to Right To Buy legislation, rented housing in Little Wilbraham has significantly been reduced*
- *We would like to stay in the parish and downsize from our current large house. This would allow a family to move into the size of house they need and for us to do the same. Everyone talks about young families but not about older people looking to downsize.*

There were a number of comments about the appropriate scale, location and design of any potential scheme. There was also concern about the capacity of existing infrastructure:

- *Homes would need to be well built and well maintained. The village of Little Wilbraham needs to feel more like one village, not two halves, a small (no more than 5/8 in two sets of four or a three and two) would help it feel more lively and sustainable. But with more houses we need our regular bus service - not just once a day*
- *We would only be in favour if the development were small, it did not have social housing and was for local people working. We think that they should be given the opportunity to own their own homes. Also, if more people, the village must have a decent bus service. We do not think the infrastructure in Six Mile Bottom can cope with anymore housing as it currently stands. With no transport services, the traffic would increase and London Road is busy and dangerous enough, not great for families!*
- *Limited to no more than 6. There are already 1 large and 1 small cul-de-sac providing approx 50% of the village as supported/ affordable/ subsidized housing*

Most objections focused on the lack of infrastructure, potential impact on village character and the general inappropriateness of Little Wilbraham and Six Mile Bottom as locations for further development:

- *Villages have little public transport or other facilities. Extra housing would be better built in areas with infrastructure that can both support the extra people and provide residents with transport and amenities*
- *Six Mile Bottom is a small hamlet and the impact of any additional housing would be significant and detrimental to its character. The population is ageing and properties will therefore become available naturally. Property for sale across the full range of pricing, from low cost to high, does not sell quickly, suggesting the requirement for more is not present*
- *I fear it would become a large development which would destroy the character of the village*
- *There is no employment or public transport. This would be marooning people in an isolated village and would lead to increases in traffic etc*

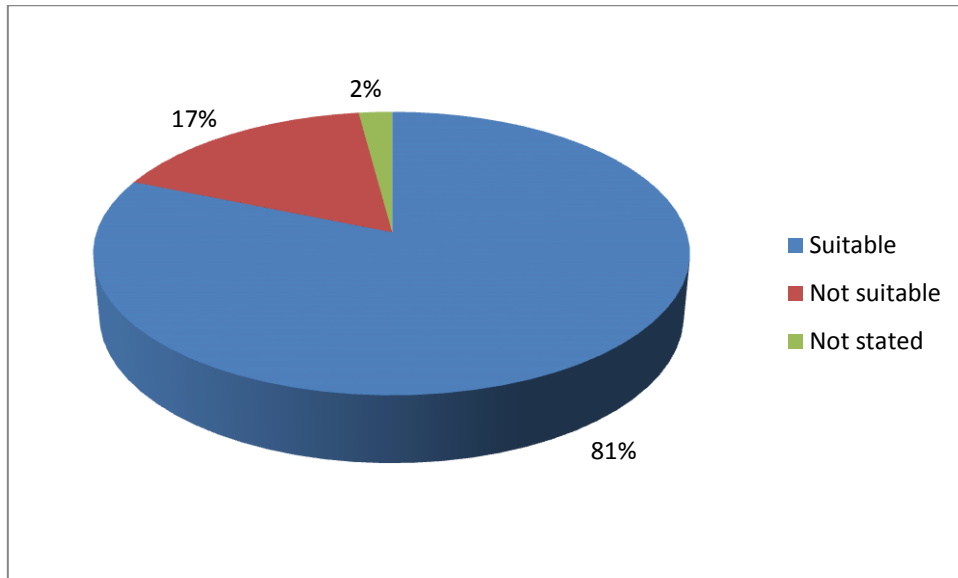
The survey has thrown up some diametrically opposed views. This is not unusual. A well designed scheme of an appropriate scale and suitable location would ameliorate many of the concerns raised. However, it must be recognized that a minority are opposed to any further development in principle. The Parish Council will need to counter balance these views when deciding how to proceed.

## **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 81 per cent of respondents felt their current home is suitable for their household needs, with 17 per cent indicating that their current home is unsuitable for their needs. (Two per cent did not answer the question) The 17 per

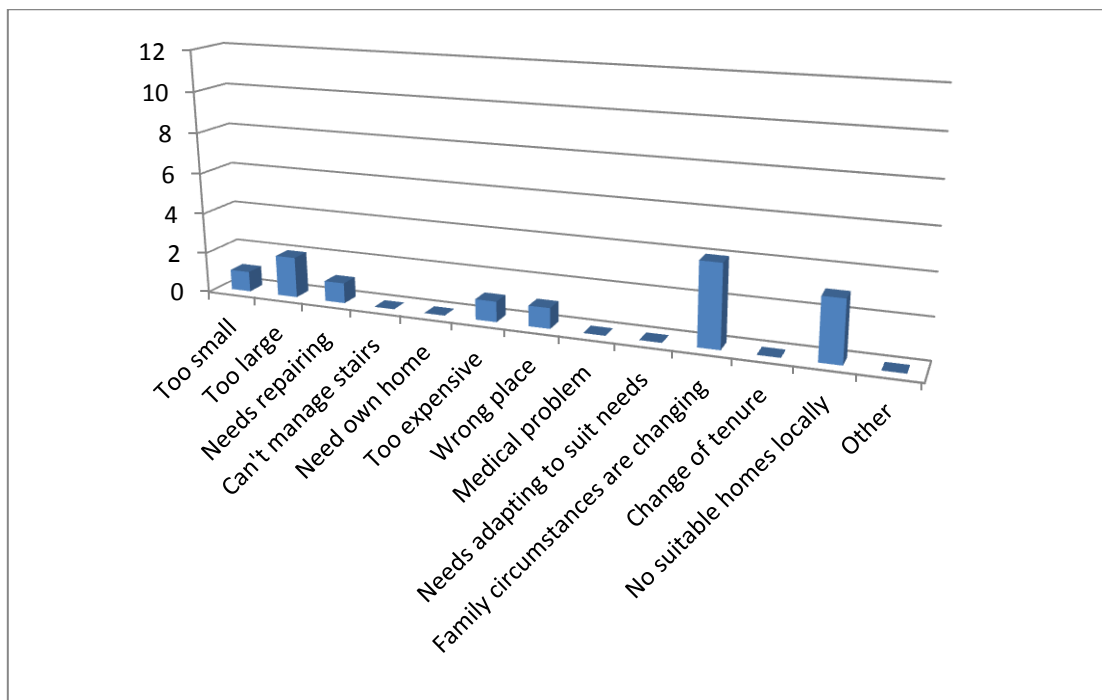
cent of respondents who indicated that their current home is unsuitable for their needs equates to eight households.

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. 'Family circumstances are changing' and 'No suitable homes available locally' were the most commonly cited reasons in Little Wilbraham & Six Mile Bottom.

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 eight 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 Little Wilbraham and Six Mile Bottom based upon:

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

Following this assessment, six households were excluded leaving just two 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. In a few cases households were also seeking to leave the parish due largely to cost and accessibility issues.

The remainder of this section sets out the overall findings regarding those found to be in need of affordable housing in Little Wilbraham and Six Mile Bottom. 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 Little Wilbraham and Six Mile Bottom**

#### **Residence and family connections**

Respondents were asked to indicate whether or not they currently lived in Little Wilbraham and Six Mile Bottom or whether they had family connections to the parish. Table 5 reveals that both respondents had lived in the parish for many years. One had parents and other family living in the village, the other had no family connections.

Table 5: Length of time living in the village

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

**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. Both households would include two people though one does have aspirations to start a family.

Table 6: Number of people in the household

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

**Gender and Age**

The gender and age balance reflects the fact that the two households both comprise couples. One couple are in their twenties and thirties whilst the other couple are slightly older and in their forties and fifties (see Table 7).

Most of the respondents excluded from the analysis were aged 50+. However, these were looking to downsize on the open market and would not be candidates for affordable housing.



Table 7: Age profile of residents

	Frequency
Under 16	0
16 - 24 years	0
25 - 29 years	1
30 - 39 years	1
40 - 49 years	1
50 - 54 years	1
55 - 59 years	0
60 - 64 years	0
Over 65 years	0
Not stated	0
<b>Total</b>	<b>4 people</b>

### Status

Table 8 shows the economic status of potential householders. All are currently employed.

Table 8: Status of people in the household

	Frequency
Employed	4
Unemployed	0
Economically inactive	0
Student	0
Child	0
Retired	0
Not stated	0
<b>Total</b>	<b>4 people</b>

### 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.<sup>14</sup> 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 Little Wilbraham and Six Mile Bottom Parish.

<sup>14</sup> 'Lettings Policy Document', South Cambridgeshire District Council, September 2009

### Pre-Existing Evidence from the Housing Register

The local Housing Register was searched for households in need of affordable housing who either live in Little Wilbraham and Six Mile Bottom or have a local connection to the Parish. There are four 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 follows<sup>15</sup>:

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								

### Findings from Housing Needs Survey

The Housing Needs Survey conducted in Little Wilbraham and Six Mile Bottom identified two households in need of affordable housing. Neither of these households stated that they were on the Housing Register.

One 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	1
				1											

The other household would potentially be a candidate for shared ownership. The property that would need to be built to accommodate this household is 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											

### Conclusion

There are six households identified as being in need of affordable housing who either live in, or have a local connection to, Little Wilbraham and Six Mile Bottom:

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	6
	2	1		2			1								

<sup>15</sup> Codes used are F (Flat), H (House) and B (Bungalow)

## Recommendation

To fulfil all current and immediate housing need in Little Wilbraham and Six Mile Bottom, six new affordable homes would have to be built. Small schemes of this scale can be difficult to deliver due to their economic viability. In some cases it may be possible to cross-subsidize through the inclusion of a small number of market 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, Hastoe Housing Association and South Cambridgeshire District Council should help inform the proposals for any potential 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 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.