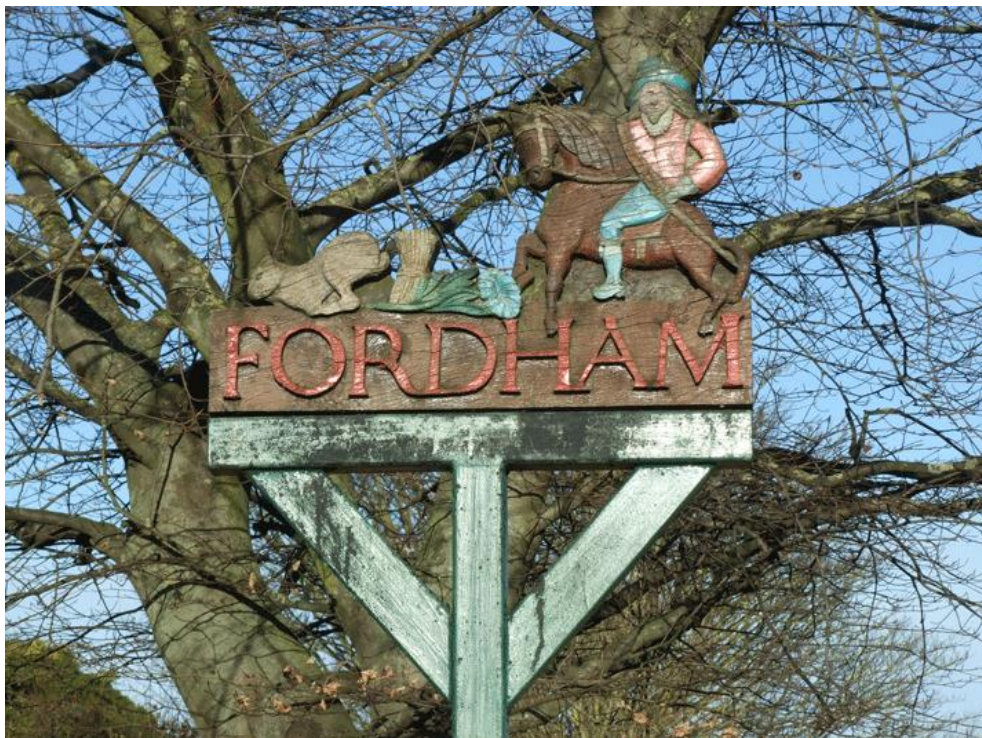


Cambridgeshire ACRE

Housing Need Survey Results Report for Fordham

Survey undertaken in October 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 directly through the local Help to Buy Agent. You can read more about choice based lettings and low cost home ownership in Appendix 1.

Context

Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in Fordham Parish in September 2014. This survey was carried out on behalf of Hastoe Housing Association, East 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 1,161 residential addresses in the parish in October 2014. In addition, survey packs were posted to an additional database of 88 commercial addresses supplied by East Cambridgeshire District Council. These were included because people can be eligible for 'local connection' affordable housing through employment (and Fordham has a relatively large employment base for a rural community). The survey packs included covering letters from Cambridgeshire ACRE and Fordham 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.

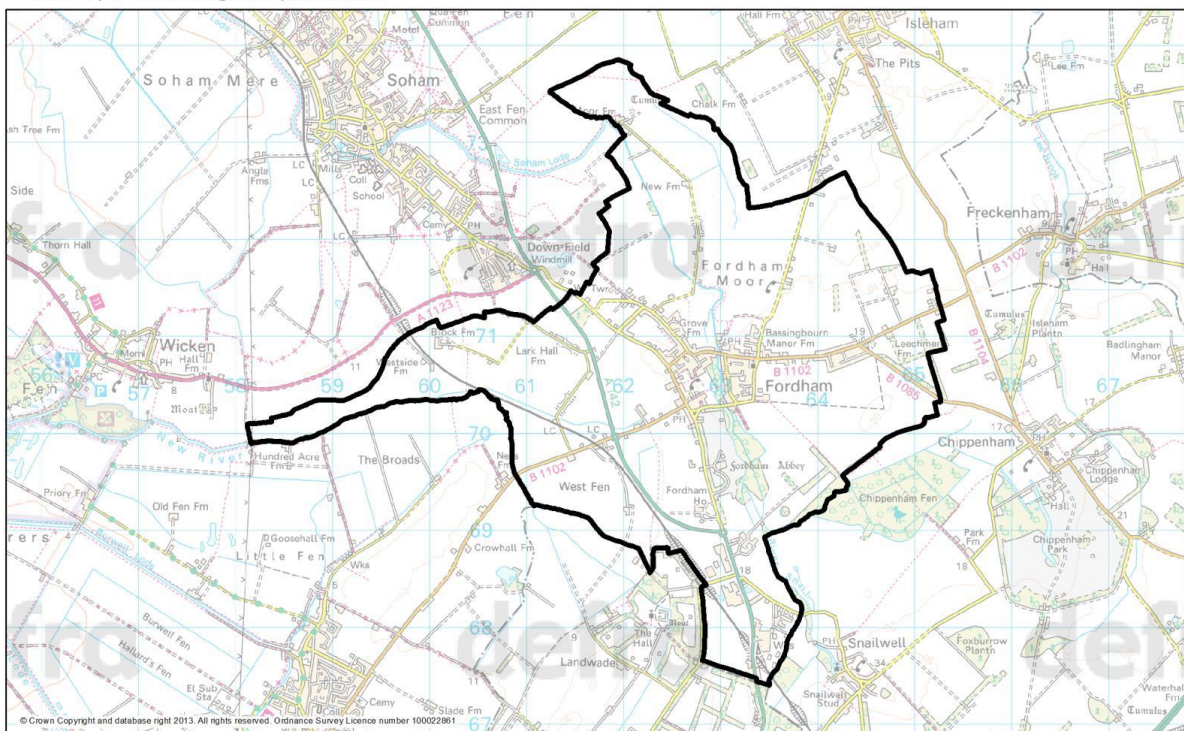
- Part Two of the survey form contained questions on household circumstances and housing requirements. This part was only completed by those households who are currently, or expecting to be, in need of housing.

The closing date for the survey was Friday 31 October 2014. In total, 264 completed forms were returned giving the survey a 21 per cent response rate. A higher response rate was achieved from the residential addresses (22 per cent) than the employment addresses (15 per cent). Most of our Housing Needs Surveys (which are usually only sent to residential addresses) achieve a response rate of between 20 and 25 per cent.

Fordham Parish

Fordham is a large, East Cambridgeshire village about 8 miles south east of Ely and 5 miles north of Newmarket. It is very close to the A14 which provides access to much larger job markets such as Cambridge and Bury St Edmunds. Its nearest neighbours are a collection of villages and small towns including Soham, Isleham, Chippenham, Snailwell, Exning, Burwell and Wicken.

Fordham (East Cambridgeshire) Urban area



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



Fordham has a population of 2,800 and a housing stock of 1,170.¹ There have been 99 (net) new dwellings built between 2002 and 2014. The largest single scheme during this period was the Rule Gardens development completed in 2011/12. There are outstanding planning

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

permissions for a further six dwellings though this is likely to increase when the East Cambridgeshire Local Plan is adopted.² The pre-submission version and subsequent modifications allocate two sites which would together deliver about 16 dwellings³. Two further sites have been identified for potential housing schemes totalling 100 houses but the timescale for these is uncertain.⁴

Fordham has a distinctive age profile. The school age population is similar to East Cambridgeshire and Cambridgeshire as a whole (it is often lower in rural communities). Virtually all cohorts aged 40+ are over represented. However, the most striking feature is the low proportion of people aged 20-29 (nine per cent compared with 14 per cent in Cambridgeshire).⁵ This is consistent with the hypothesis that young adults are forced to leave their community in search of affordable independence.

Couples with no dependent children (43 per cent) are the most common household type in the parish and, as a result, two person households are also the most common size.⁶



Fordham Old Fire Station © Copyright Kevin Hale and licensed for reuse under this Creative Commons Licence Victoria Hall (source: Fordham Parish Council website)

Fordham is a comparatively wealthy parish. Work related benefit dependency levels are well below the county and national averages. Employment levels are high with the parish having higher proportions of its 16-74 population in full-time, part-time and self-employment. The most prevalent sectors are (in order): wholesale & retail; construction; education; manufacturing and health. More than four in ten work in managerial, professional or associate professional roles, slightly lower than Cambridgeshire as a whole. This is consistent with a relatively low skills base. Only a quarter are qualified to Higher Education level compared with one in three across the county.⁷

² 'Housing Development in Cambridgeshire 2014', (Tables H1.2 & H1.3), Cambridgeshire County Council, August 2014

³ 'East Cambridgeshire Local Plan: Pre-submission version(as amended)', June 2014, East Cambridgeshire DC

⁴ 'Strategic Housing Land Availability Assessment: Review 2014', East Cambridgeshire DC

⁵ 2011 Census, Table KS103EW taken from 'Parish Profile Data: Fordham', Cambridgeshire CC

⁶ 2011 Census, Table KS116EW taken from 'Parish Profile Data: Fordham', Cambridgeshire CC

⁷ 'Rural Community profile for Fordham (Parish)', ACRE/OCSI, October 2013

Fordham has a significant employment base for a village. Good access to the A14 does make Fordham an attractive residential choice for commuters. However, it also makes it an attractive option for employers. Turners and DS Smith are two large employers to the south of the village. There are also other employers both outside and within the village meaning that residents have a range of local employment opportunities.

As befits its size, Fordham benefits from a wide range of local facilities and services. These include several shops, pubs/ restaurants and a part-time post office operating out of Victoria Hall. Fordham also has a one stream primary school that is regularly over-subscribed. (This is discussed later in the report) Secondary schooling can be accessed in Soham and the nearest doctors surgeries are in Soham and Burwell.

Owner occupation is the most common tenure in Fordham (69 per cent). This is slightly higher than the county average (62 per cent) but not particularly high for a rural community. A slightly higher than average proportion of social rented housing (17 per cent) is counterbalanced by a lower than average proportion of private rented housing (13 per cent).⁸



Housing near Fordham village centre © Copyright Mike and licensed for reuse under this Creative Commons Licence



Housing on Mildenhall Road © Copyright Hugh Venables and licensed for reuse under this Creative Commons Licence

Forty six per cent of dwellings are detached and 36 per cent are semi-detached. Terraced housing is more scarce (15 per cent) with the remainder (less than three per cent) comprising flats, caravans and other temporary accommodation. This profile is fairly typical of a rural community in Cambridgeshire. Fordham’s housing profile is also similar to other rural communities in terms of its size profile. Dwellings with two bedrooms or less account for 32 per cent of stock (35 per cent in Cambridgeshire). Dwellings with four bedrooms or more account for 29 per cent of stock (26 per cent in Cambridgeshire). The shortage of small properties obviously has implications for new entrants to the local housing market.⁹

⁸ 2011 Census, Table QS405EW taken from ‘Parish Profile Data: Fordham’, Cambridgeshire CC

⁹ 2011 Census, Tables QS402EW and QS411EW taken from ‘Parish Profile Data: Fordham’, Cambridgeshire CC

Local Income Levels and Affordability

Buying on the Open Market

There are currently eleven properties on the market in Fordham. They range from a 2 bed bungalow park home @ £130,000 to the Fordham Abbey estate for £6,000,000. Apart from two park homes, the only property available for less than £200,000 is a 2 bed terrace @ £166,000. Most available properties are priced between £235,000 and £270,000.¹⁰

However, an analysis of properties sold over the last year suggests that cheaper properties do come on the market. Twenty four properties have been sold with nine being sold for less than £200,000, often in the £160,000 to £165,000 range.¹¹ These figures are broadly consistent with the average prices achieved over the last six months in the larger area of Fordham ward as reported by Hometrack (see table 1)

Table 1: Average Property Prices in Fordham ward, April -September 2014¹²

No. of bedrooms	Fordham ward
2 bed	£187,958
3 bed	£260,231
4 bed	£345,400

Together this data provides an indication of likely entry level prices for would be new households in Fordham. No prices are available for flats or one bed houses which reflects the profile of the current housing stock.



2 bed semi, Murfitts Lane sold @ £155,000, Feb 2014, www.rightmove.co.uk

2 bed semi, Ironbridge Path sold @ £160,000, May 2014, www.rightmove.co.uk

¹⁰ Source: www.zoopla.co.uk, www.right-move.co.uk and www.nestoria.co.uk (as at 02.12.2014)

¹¹ Source: www.zoopla.co.uk (as at 08.12.2014)

¹² Source: Hometrack 2014. Fordham ward includes the parishes of Fordham, Chippenham, Kennett and Snailwell

Table 2 takes some illustrative entry level prices for Fordham 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 Fordham is £31,800, a little lower than East Cambridgeshire as a whole. It is estimated that 56 per cent of existing Fordham households would be unable to afford a £160,000 property on the assumptions stated.¹³

Table 2: Annual Income requirements for open market properties

House Price	Deposit (assume 15% required)	Annual income required (based on mortgage lending principle of 3.5 x income)	Monthly mortgage payment ¹⁴
£160,000	£24,000	£38,857	£795.04
£200,000	£30,000	£48,571	£993.80
£240,000	£36,000	£58,286	£1,192.56

It should be remembered that a household’s ability to buy is also dependent on them having saved an appropriate deposit. The calculations presented here assume a mortgage to house value of 85 per cent. In other words, the purchaser can raise a deposit of 15 per cent. It may be possible to secure a mortgage with a lower deposit but this will require even higher income levels. It is unlikely that all households will be able to secure a mortgage based on a multiple of x3.5 of their income, particularly if they are combining two incomes. Clearly, many existing owner occupiers in Fordham 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 Fordham 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. When a household wants to sell its share of a

¹³ Source: CACI Paycheck 2009

¹⁴ Source: www.moneyadviceservice.org.uk – mortgage calculator based on 5% repayment mortgage

shared ownership property, priority is again given to potential purchasers with a local connection to the parish.

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.

Table 3: Cost of purchasing a 25 per cent share of a shared ownership property ¹⁵

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

¹⁵ Source: Figures used adapted and taken from Orbit Homebuy Agents Comparison Tables, July 2011

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 and 2 bed entry level property but nothing larger. However, a review of the market found only one property currently for rent in the private sector.¹⁶ This is a five bed house @ £2,000 pcm.

Table 4: Comparison of property rental costs in Fordham ward, October 2013 – September 2014¹⁷

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	£118	£105	£94	£125
2	£150	£150	£120	£139
3	£252	£196	£202	£167
4	£311	£300	£249	£216

Neither is property readily available in the affordable rented sector. In the last five years there have been 73 properties become available in Fordham parish. However, these have attracted 4,241 bids. Hence there is an average of 58 bids on every property that becomes available.¹⁸

¹⁶ Source: www.zoopla.co.uk, www.right-move.co.uk and www.nestoria.co.uk (as at 08.12.2014)

¹⁷ Source: Hometrack 2014

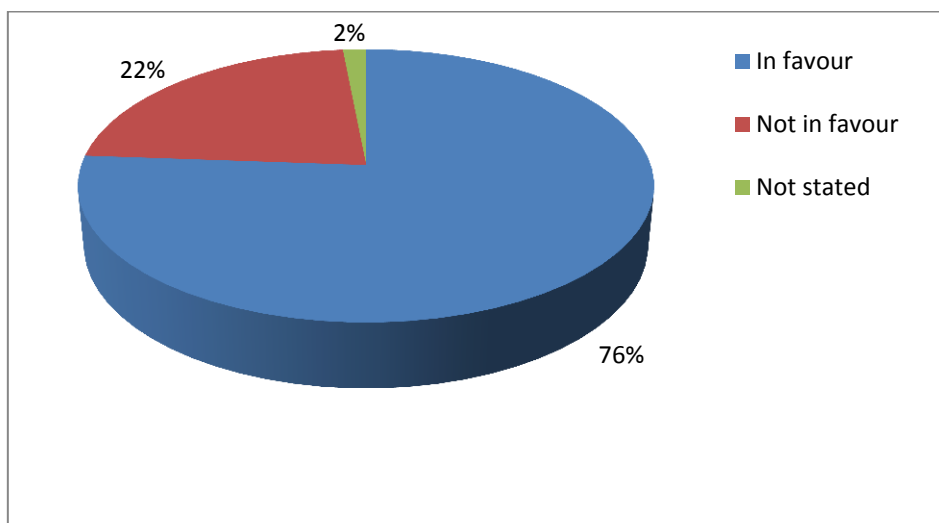
¹⁸ 'Parish Profiles', Cambridgeshire County Council Research Group

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

Views on Affordable Housing Development in Fordham

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 six per cent of respondents supported the principle of such a development and 22 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 need to sustain Fordham as a thriving community and the particular challenges faced by young people trying to secure their own home:

- *Fordham has an urgent need for affordable homes of all types as there are not enough houses in the village to support demands, one for local people and two, for people who work in the area. Fordham is fortunate in that we are in a growth area with companies like Turners, David Smith & Scotsdale's Nursery all expanding and bringing employment and opportunities for local people and the community. Surely it is time to move forward by providing housing for people who are desperate to live and work in our village, which in return would allow the village to grow and prosper.*
- *Homes are needed in all areas for young people to be able to afford them. Too many are sold for rent/second homes to people who can pay more than the asking price - making homes for people who have local connections is a great idea.*
- *I agree with all this. Affordable houses mean young families and young people. Without them villages will die.*

- *Have children in their late teens and early 20's who would like to live in Fordham. Need affordable first time buyer houses in the village.*

A number of people who had directly benefitted from previous schemes wanted to see other families given the same opportunity:

- *Moved from Wicken because of lack of transport, shops and medical centre. Have many friends in the area, having lived and worked in the Cambridge and Newmarket area most of my life. Given the opportunity to buy a Hastoe home in Rule Gardens outright and am very happy here. (OAP - 83 years)*
- *Currently living in "affordable housing". It enabled me to move to the area to be close to my work as previously I had been travelling 80 miles (round trip) per day. Private rents were too high because of the effect of Ely and Newmarket.*
- *My single parent daughter and grandsons have a permanent home due to one of these developments so I very much in favour.*

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

- *Should only be for Fordham people.*
- *Preferably Fordham people only i.e. Fordham people get first choice.*
- *As long as the housing really is affordable and local residents i.e. Young people from the village are actually allocated the opportunity to buy the houses.*
- *Providing the site is a "rural exception site" rather than an "affordable housing site". I prefer the criteria of exception sites - local people only and cannot be fully bought by tenants. It ensures continuing supply of affordable rented accommodation, for our children and grandchildren.*

A number of respondents were concerned that the Rule Gardens development had been let to people without a Fordham connection despite its stated intention of doing precisely this:

- *Make sure Fordham people get the houses you build as the ones in Rule Gardens do not have Fordham people in.*
- *People need housing locally but we were informed that was exactly the requirement for a new affordable development which is now housing non-Fordham people. Why? This development was also built on the extreme edge of Fordham, any new development should be central and closer to the school.*
- *Rule Gardens was supposed to have been built for Fordham people. Our son applied for one as he lived here all his life, he didn't even receive an answer. We now find it's not only people from all over but people from Europe living there. If any more houses are built for Fordham people, it should be for Fordham people only.*

These comments require clarification. The Rule Gardens development comprised a mix of market, shared ownership and affordable rented housing; part within and part outside the village boundary. A local connection criteria was applied to 20 out of 23 rented properties (ie. those outside the boundary). However, in practice 17 were let to people with a local connection to Fordham and a further five to people with a local connection to Soham, the neighbouring parish. The perception that homes were not allocated to local people is likely to be due to two factors. Firstly, those houses within the village boundary were not intended to prioritise Fordham people over East Cambridgeshire residents with a higher level of need. Secondly, employment connections were given equal weighting to residential connections

due to the importance attached to sustaining local employment. Five households allocated a property qualified through this criteria and may not have lived in Fordham parish.¹⁹

There were a number of comments about support being conditional on any potential scheme being of an appropriate scale, location and design:

- *Agreement in principle only - dependent on specific number of dwellings and more importantly location within the village.*
- *It depends on where the development is located within the village so as not to cause further problems such as congestion, reduction in safety and access to suitable infrastructure.*
- *It would need to be near public transport, which is woefully inadequate in the village.*
- *Providing the development wasn't squeezed in between existing properties and didn't cause significant inconvenience to current owners, renters and tenants. Also improvement to the existing infrastructure and amenities would have to be considered.*
- *We would like to see a good mixture of housing including for single people and larger families.*
- *It is very important that these homes are built in accordance with the most up-to-date environmental standards, both to save money for the owners/tenants and to help protect the wider environment. At the very least they need to be fully insulated and provided with a source of green energy.*

The comments above also hint at some concerns about infrastructure capacity. In fact, by far the biggest concern of both those in favour of more affordable housing and those opposed was the capacity of the local primary school. Many who supported more affordable housing were very clear that this support was conditional on school capacity issues being addressed:

- *Before you build any more houses the problem with the school needs to be sorted. I think it is wrong that the children who live in the village and whose parents want them to attend the village school cannot get them a place.*
- *I am in favour of more housing if more school places are provided, as there is already a shortage.*
- *Fordham school needs to be expanded before any development takes place. We know some children in Fordham have to go to other schools outside of the village.*
- *The school needs to be increased in size before any additional housing is undertaken in Fordham.*
- *While in favour of affordable being built this should only be undertaken when the capacity of the school has been increased to absorb the additional children that this development will generate.*

Several more respondents considered the school capacity issues to be so significant to simply rule out further affordable housing in principle:

- *The primary school is already overcrowded. It is always oversubscribed each year, even people living in the village do not get in to their local school.*
- *Until a larger primary school is built there cannot be any more housing in Fordham, affordable or not. There are not enough spaces for the children in the village, anymore adding to the village will only make this matter worse.*
- *The school does not cater for the village as it stands. Until this is addressed, I don't understand how any more housing can be developed. I strongly feel that all children living in a village should be able to attend the school.*
- *The school cannot cope with the children in the village now. Children who live in Fordham have been going to Isleham as Fordham school does not have the space.*

¹⁹ 'Case study: Affordable Rural Housing – Fordham', Cambridgeshire ACRE, 2012

- *Not enough room in local (Fordham) school, Our children cannot get a place in school, even though we have lived 3 years + and our children are both below 6 years old.*
- *I have ticked 'no' as the local primary school cannot cater for the amount of children within the catchment now. Our primary school needs to either be extended or a new larger primary school built to accommodate those within the catchment before any further houses are built.*

Overall there were 11 respondents who caveated support for affordable housing with a need to resolve school capacity issues and 25 respondents opposed to more affordable housing who cited school capacity issues as part of their argument. In total, 14 per cent of all respondents referred to the school capacity issue and 40 per cent of those who made a comment referred to school capacity issues.

Other objections focused on broader infrastructure issues, a desire to see Fordham not get any larger and a lack of belief that such schemes actually benefit local people:

- *Too many homes already in the village, more homes would also mean more traffic. There is far too much traffic going through Fordham at the moment.*
- *We have had affordable houses built recently in Fordham, we think that is sufficient for a small village.*
- *We believe that people should work hard so they can pay their own mortgage/rent. Although extreme in our view, we feel the country would be better off with this attitude.*
- *As an estate agent I have had many experiences of these types of sites, many of them negative. I have found that usually they are offered to the general public when not enough local people take them up - making them like any other new build site or council estate.*
- *We would like to keep Fordham as a small village.*
- *There are already too many new homes/developments. Traffic is getting busier, making it a less attractive village.*

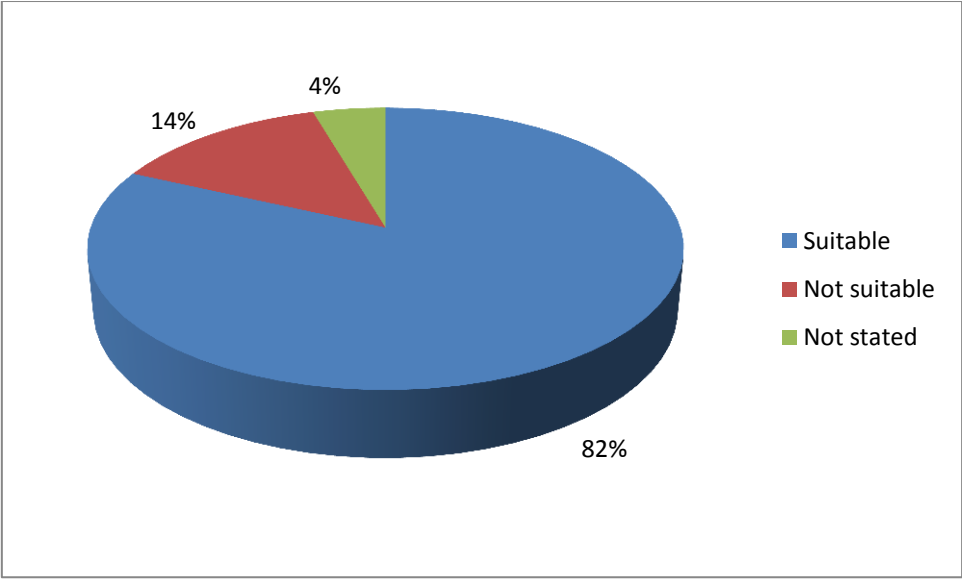
The survey has demonstrated strong support for affordable housing for local people. However, both supporters and opponents have flagged concerns about the capacity of Fordham primary school. The school is already oversubscribed and projections from the County Council suggest that demand for places is likely to remain high.²⁰ Further discussions will be required to investigate whether this issue can be resolved. Other issues such as scale, design and location can usually be ameliorated with a sensitively designed scheme. However, it must be recognized that for some, no scheme will be acceptable.

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 82 per cent of respondents felt their current home is suitable for their household needs, with 14 per cent indicating that their current home is unsuitable for their needs. (Four per cent did not answer the question) The 14 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 36 households.

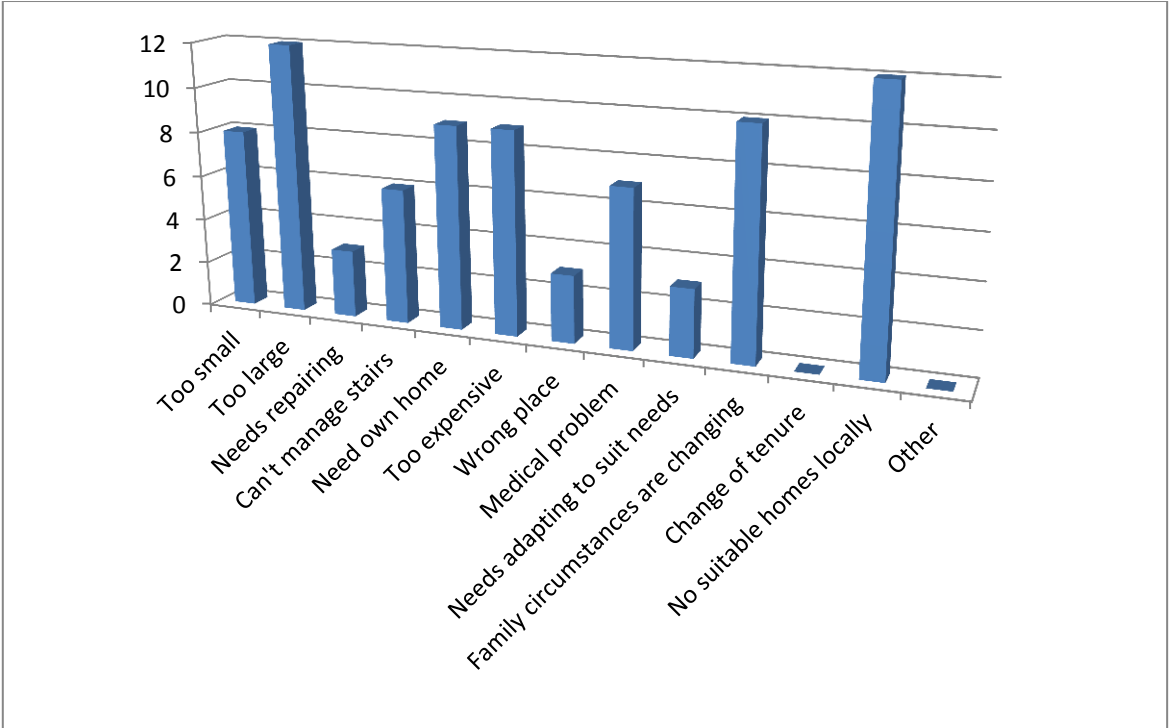
²⁰ Based on telephone conversation with Cambridgeshire County Council, 20 October 2014

Figure 2: Suitability of current home



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

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. Grown up children may have left the parental home. Also, under-occupation may also lead to financial penalty under welfare reforms.

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

Can't manage the stairs: For example, a bathroom may be needed downstairs when the person can no longer use the stairs easily.

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.

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.

Needs adapting to suit needs: A property may require adapting for the occupants' needs (which relates to people having medical problems).

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 38 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 Fordham based upon:

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

Following this assessment, 16 households were excluded leaving 22 households who were actually considered to be in need of affordable housing.²¹ The main reason for exclusion was that the household was seeking to address its housing needs through the open market. In addition a couple of respondents were looking to leave the parish and a few were not considered likely to qualify for affordable housing based on the information provided.

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

Residence and family connections

Respondents were asked to indicate whether or not they currently lived in Fordham or whether they had family connections to the village. Table 5 shows that all respondents currently live in the parish and most have done so for over 15 years. Thirteen households also have close family members living in Fordham, most commonly parents.

²¹ Although 36 forms indicated a housing need two were completed for two separate households resulting in a total potential need of 38 households.

Table 5: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	5
5-10 years	2
10-15 years	2
More than 15 years	13
Not stated	0
Don't live in village	0
Total	22

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 – 18 of the 22 households identified would be one or two person households. The largest households identified by the survey would be four person households.

Table 6: Number of people in the household

	Frequency	No of people
1 person	10	10
2 people	8	16
3 people	1	3
4 people	3	12
5 people	0	0
6 people	0	0
7 people	0	0
Not stated	0	0
Total	22 households	41 people

Gender and Age

The gender balance is evenly split (19 males, 22 females) and the age profile is very broad. The identified households would include nine children aged under 16 and seven retired persons (see Table 7).

Table 7: Age profile of residents

	Frequency
Under 16	9
16 - 24 years	9
25 - 29 years	3
30 - 39 years	6
40 - 49 years	4
50 - 54 years	0
55 - 59 years	4
60 - 64 years	2
Over 65 years	4
Not stated	0
Total	41 people

Status

Table 8 shows the economic status of potential householders. Most (80 per cent) of the working age are in employment.

Table 8: Status of people in the household

	Frequency
Employed	20
Unemployed	2
Economically inactive	3
Student	0
Child	9
Retired	7
Not stated	0
Total	41 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 East Cambridgeshire District Council's Lettings Policy Document.²² The results are presented in the next section.

Market Housing

This report is focused on the affordable housing needs of Fordham parish. However, the housing needs survey did identify some need for market housing. Sixteen out of 38

²² 'Allocations and Lettings Policy', East Cambridgeshire District Council, December 2012

households that stated that their current housing did not meet their needs were excluded from the preceding analysis. They were assessed to be ineligible or inappropriate candidates for affordable housing in Fordham. In some cases they wished to leave the parish. Others provided inadequate information to make a realistic assessment and some, already in affordable housing, sought to move to a larger house than they would be eligible for.

However, 11 of the sixteen were excluded principally because they were seeking to address their housing needs through a market housing solution in Fordham. The most common cohort falling into this category was older people looking to downsize (often to a bungalow). Our analysis, based on the financial information provided, would suggest that some of these would be unable to afford market prices in Fordham. However, they have not been included as potential affordable housing candidates because they did not tick the option indicating they would consider this form of housing tenure.

Whilst these needs are not the specific focus of rural exception site policy the Parish Council may want to consider them when considering other development and planning proposals affecting the parish.

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 Fordham 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 Fordham or have a local connection to the Parish. There are 50 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 follows²³:

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	
	12	11		17	4		4			1			1		50

Findings from Housing Needs Survey

The Housing Needs Survey conducted in Fordham identified 22 households in need of affordable housing. Eight of these households stated that they were on the Housing Register. Therefore, the survey identified 14 households in need of affordable housing in addition to the Housing Register data. Clearly there is a significant difference in scale between the need identified through the survey and the Housing Register. A key reason is that only 18 of the 50

²³ Codes used are F (Flat), H (House) and B (Bungalow)

households identified through the Housing Register actually live in the parish. The other households qualify through family connections, employment or previous residence. In contrast, all the households identified through the Housing Needs Survey live in the parish.

Eight 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	8
	2			1	3		2								

A further six 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	6
				4			2								

Conclusion

There are 64 households identified as being in need of affordable housing who either live in, or have a local connection to, Fordham:

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	64
	14	11		22	7		8			1			1		

Recommendation

To fulfil all current and immediate housing need in Fordham, 64 new affordable homes would have to be built. This scale of need is much larger than a typical rural exception site. The scale, design and location of any scheme will need to adhere to the planning policy contained within the Local Development Framework for East Cambridgeshire District Council on rural exception sites.

In addition, further discussions between the parish council, Hastoe Housing Association and East 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.