

Cambridgeshire ACRE

Housing Need Survey Results Report for Swaffham Bulbeck

Survey undertaken in September 2015



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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 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 Swaffham Bulbeck Parish in May 2015. This survey was carried out on behalf of Circle Housing Group, 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 413 residential addresses in the parish in September 2015. The survey packs included covering letters from Cambridgeshire ACRE and Swaffham Bulbeck Parish Council, a questionnaire, a FAQ sheet on rural affordable housing and a postage paid envelope for returned forms.

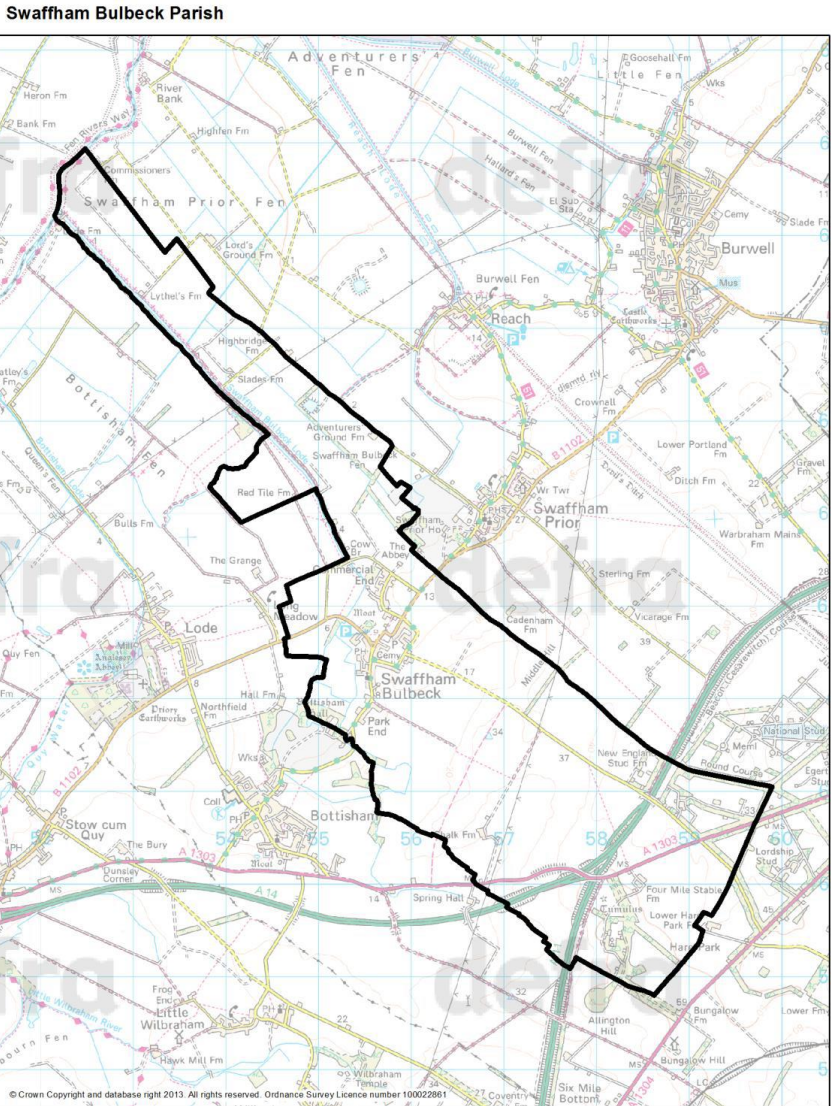
The questionnaire was divided into two sections:

- 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 2 October 2015. In total, exactly 100 completed forms were returned giving the survey a 24 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 30 per cent.

Swaffham Bulbeck Parish

Swaffham Bulbeck lies in the southern part of East Cambridgeshire District Council and is midway between Cambridge and Newmarket, to the north of the A14. Its nearest neighbours are other villages: Swaffham Prior, Lode and Bottisham.



  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.ocsisi.co.uk, April 2013

Swaffham Bulbeck has not been immune to the general trend of service decline in rural communities. However, it does still retain some services including a shop-cum-post office, primary school and pub. There also two churches, a community centre and a range of clubs and societies. Medical facilities and secondary schooling are most easily accessed in Bottisham.

Swaffham Bulbeck has a population of 800. Most of these (550) live in the village itself. The remainder are divided between Commercial End (150) and outlying dwellings spread across the remainder of the parish. In total there are about 400 dwellings in the parish.¹



Swaffham Bulbeck Primary School with church tower in background © Copyright John Sutton and licensed for reuse under this Creative Commons Licence



The Black Horse Inn © Copyright Swaffham Bulbeck Parish Council

Housing growth has been muted for some years. There have been only 38 net new dwellings completed in the parish over the period 2002-2015. The most significant development in recent times was 20 dwellings in 2004-05 (presumably all or most as a single development). There are outstanding commitments for a further eleven dwellings.² The recently adopted East Cambridgeshire Local Plan makes no further commitments for new housing in the parish.

Swaffham Bulbeck is a relatively prosperous parish. Economic activity rates are above average. Swaffham Bulbeck has particularly high levels of self-employment and public sector employment. The most common employment areas are education, professional roles and health & social work. Qualification levels are above average with 37 per cent qualified to Higher Education level (27 per cent in England). Benefit dependency levels are low reflecting high income levels, high employment rates and low levels of people with long term health or disability issues.³

Good access to Cambridge in particular, but also other local labour markets via the A14, make Swaffham Bulbeck an attractive place to live for mobile professional staff. However, Swaffham Bulbeck's age profile also suggests that it is a popular place for retirees.

Swaffham Bulbeck's demographic profile is fairly typical of a Cambridgeshire rural community (see Figure 1). The proportion of school age children is in line with the Cambridgeshire average. However, there are below average levels of post-school age young

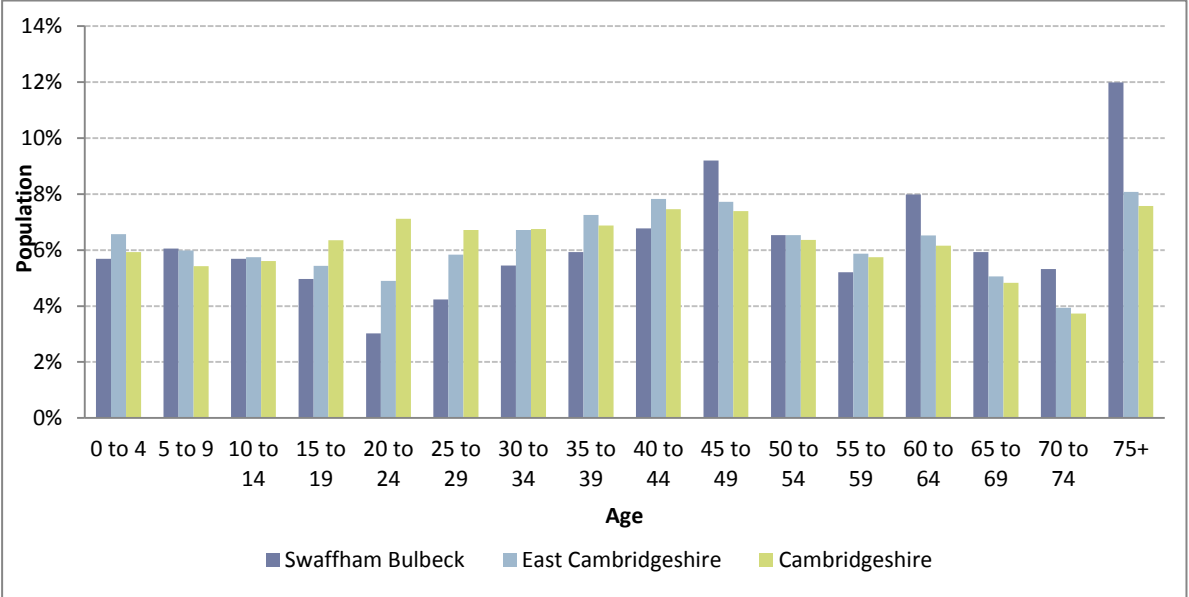
¹ 'Cambridgeshire Population and Dwelling Stock Estimates: mid-2013', Cambridgeshire County Council, December 2014

² 'Housing Development in Cambridgeshire 2014/15', (Tables H1.2 & H2.2), Cambridgeshire County Council, August 2015

³ 'Rural Community profile for Swaffham Bulbeck (Parish)', ACRE/OCSI, October 2013

people. This is counter-balanced by above average levels of older people, particularly those aged 45-49 and 60+.

Figure 1: Swaffham Bulbeck population by age



Source: 'Parish Profile Data: Swaffham Bulbeck', Cambridgeshire County Council Research Group, October 2014 (taken from 2011 Census, QS103EW)

Couples with no dependent children (39 per cent) and one person households (31 per cent) account for seven in ten households in the parish. As a result, most households are small – one or two people.



View down the High Street, Swaffham Bulbeck © Copyright Keith Edkins and licensed for reuse under this Creative Commons Licence

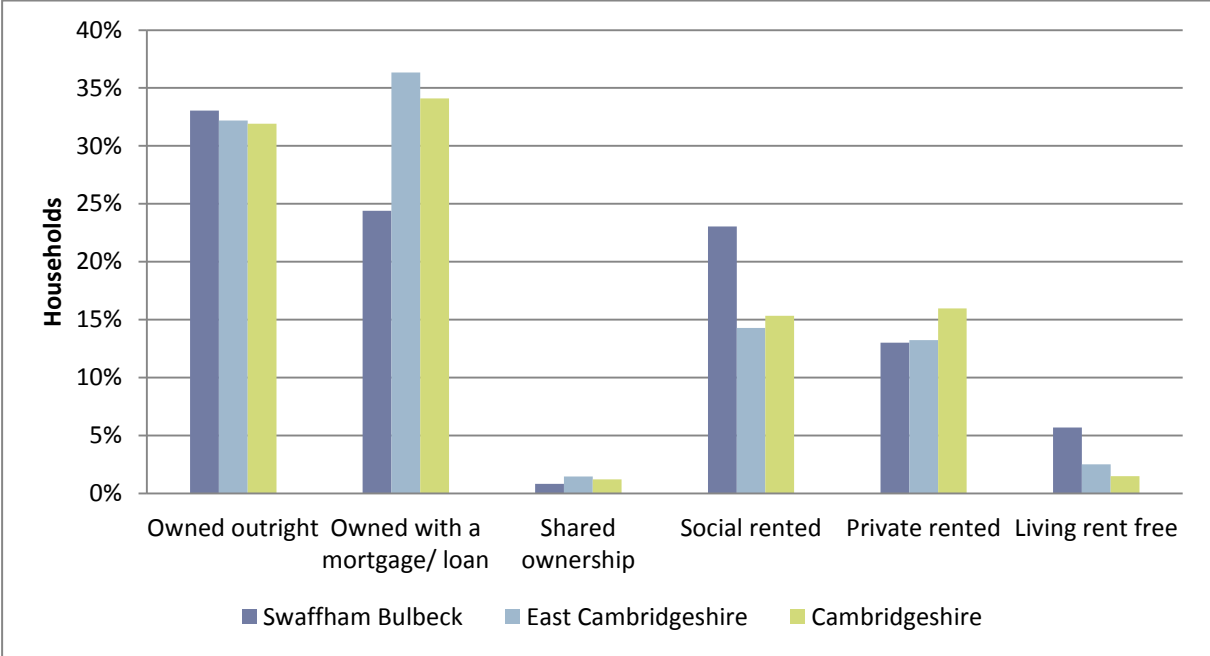


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Swaffham Bulbeck has a distinctive housing profile. Unlike many rural parishes it has retained a significant proportion of social housing. Almost one in four (23 per cent) of all property is classified as 'social rented' in the 2011 Census. Owner occupation, although still the dominant tenure, is less significant than elsewhere in East Cambridgeshire or

Cambridgeshire. The private rented sector is also comparatively small when compared with the county average.

Figure 2: Swaffham Bulbeck housing tenure



Source: 'Parish Profile Data: Swaffham Bulbeck', Cambridgeshire County Council Research Group, October 2014 (taken from 2011 Census, QS405EW)

The tenure profile is probably partly responsible for other aspects of Swaffham Bulbeck’s housing profile. There is a high proportion (46 per cent) of semi-detached properties (30 per cent in Cambridgeshire). Detached properties are the dominant housing form across both East Cambridgeshire and Cambridgeshire as a whole. The parish also has a relatively high proportion of terraced housing for a rural community. Finally, the average size of dwellings is in line with the county average but small for a rural community. There are 34 per cent of properties with two or less bedrooms (35 per cent in Cambridgeshire) and 27 per cent with four or more bedrooms (26 per cent in Cambridgeshire).

Local Income Levels and Affordability

Buying on the Open Market

A review of estate agent websites has been undertaken to build a picture of local property prices.⁴ However, there are currently no properties for sale in Swaffham Bulbeck. A couple of properties were for sale when the survey started but these have since been removed from estate agent listings, presumably sold. However, neither could be considered suitable for first time buyers or those on low incomes.

⁴ Review of www.nestoria.co.uk, www.rightmove.co.uk and www.zoopla.co.uk undertaken on 29.10.2015



2 bed detached house, Quarry Lane, Swaffham Bulbeck, sold @ £236,000, May 2014, www.rightmove.co.uk



3 bed terrace, Downing Court, Swaffham Bulbeck, sold @ £249,950, Feb 2014, www.rightmove.co.uk

Recent property sales were also assessed. There have been only four sales in the last year. (There is a delay in sales being recorded on estate agent websites) Therefore sales over the last two years have been considered. This provides a base of 14 sales which is considered sufficient to give an indication of typical prices in the parish. All sales are listed, by price, in Table 1.

Table 1: Property sales in the last two years in Swaffham Bulbeck Parish, October 2015⁵

Price	Date sold	Details
£145,000	Oct-2014	Semi-detached
£236,000	May-2014	2 bed detached
£243,000	Feb-2014	Semi-detached
£249,950	Feb-2014	3 bed terraced
£267,500	Jul-2014	3 bed semi-detached
£280,000	Apr-2014	3 bed semi-detached
£300,000	Nov-2014	3 bed terraced
£310,000	Dec-2013	3 bed detached
£390,000	Oct-2014	4 bed detached
£430,000	Jan-2015	3 bed detached
£480,000	Apr-2014	4 bed detached
£595,000	Aug-2014	4 bed detached
£595,000	Mar-2015	3 bed detached
£790,000	Mar-2015	4 bed detached

Six out of 14 sales achieved a price of below £300,000. The lowest price sale at £145,000 appears to be an outlier. It may have been in need of major refurbishment or even a shared ownership property. It is considered that the other sub £300,000 sales give an indication of the entry level to the Swaffham Bulbeck housing market. It should be noted that accessing local property is as much about availability as affordability.

⁵ Source: www.rightmove.co.uk . Note: there may be a delay in sales being recorded. The latest sale recorded is March 2015.

Table 2 takes some illustrative entry level prices for Swaffham Bulbeck based on the discussion above. Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties. For a property priced at £200,000 (and there has been only one sold below this level in the last two years) an income of almost £50,000 would be required.

According to the 2011 Census about one third of all residential properties in Swaffham Bulbeck have two bedrooms or fewer (see discussion on p7). These might be expected to be at the lower end of the price range. However, it appears that they do not come onto the market very frequently. (One explanation for this is that a relatively high proportion are likely to be owned by a Housing Association)

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 ⁶
£200,000	£30,000	£48,571	£993.80
£240,000	£36,000	£58,286	£1,192.56
£280,000	£42,000	£68,000	£1,391.32

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 or income to mortgage ratios. Clearly, many existing owner occupiers in Swaffham Bulbeck 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 newly forming households or first time buyers in Swaffham Bulbeck 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.

⁶ Source: www.moneyadvice.org.uk – mortgage calculator based on 5% repayment mortgage

Where a property has been built on a rural exception site, the maximum percentage that can be owned is 80 per cent so that the property always remains available as affordable housing and can never be sold outright on the open market. When a household wants to sell its share of a 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 property⁷

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. However, it should be noted that, according to the 2011 Census, there are only three shared ownership properties in the

⁷ Source: Figures used adapted and taken from Orbit Homebuy Agents Comparison Tables, July 2011

parish.⁸ Should a household not be able to afford, or find, a shared ownership property 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, 3 and 4 bed property but not a 2 bed property. However, our review of the market found only two properties currently for rent in the private sector.⁹ Neither a 1 bed flat @ £875 per calendar month (pcm) or a 4 bed semi-detached house @ £895 pcm are likely to be in the range of new entrants although the latter does fall within the Local Housing Allowance.

Table 4: Comparison of property rental costs in The Swaffhams Ward, June 2013 – May 2014¹⁰

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 (April 2014 to March 2015)
1	£116-£130	£116-£130	£101-£115	£126
2	>£190	>£160	>£160	£141
3	£186-£200	>£166	£151-£165	£168
4	£210-£240	£200-£230	£180-£210	£216

Neither is property readily available in the affordable rented sector. In the last five years there have been 23 properties become available in Swaffham Bulbeck parish. There has been an average of 40 bids on every property that becomes available. This compares to 39 bids per property across East Cambridgeshire.¹¹

⁸ 2011 Census, taken from ‘Parish Profile Data: Swaffham Bulbeck’, Cambridgeshire CC. A scheme of eight shared ownership properties was developed by Colne Housing Society in 1993. Some of the owners have presumably staircased to 100% ownership.

⁹ Source: www.zoopla.co.uk, www.right-move.co.uk and www.nestoria.co.uk (as at 29.10.2015)

¹⁰ Source: ‘Cambridgeshire Atlas: Local Housing Allowance Changes’, Cambridgeshire Insight

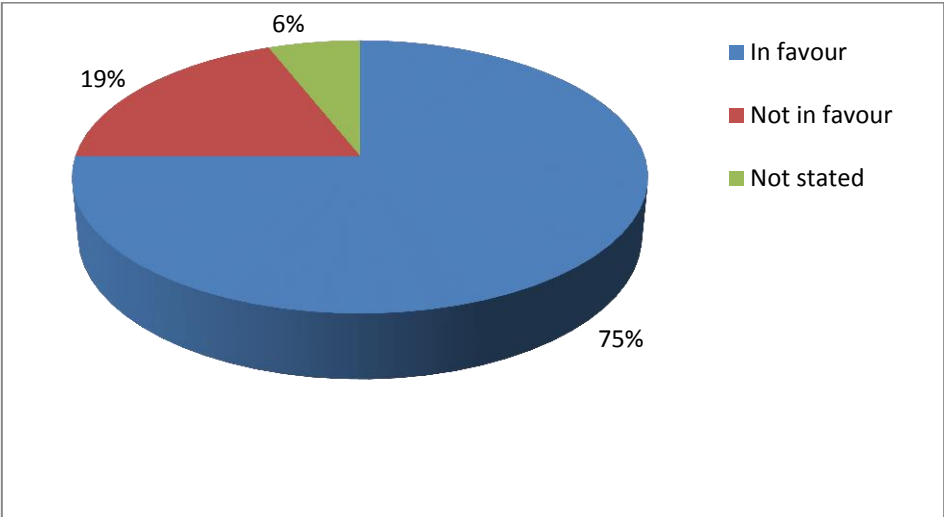
¹¹ Homelink data taken from ‘Parish Profile Data: Cheveley’, Cambridgeshire CC

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

Views on Affordable Housing Development in Swaffham Bulbeck

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 five per cent of respondents supported the principle of such a development and 19 per cent were opposed. Six per cent did not state an opinion. This is illustrated in Figure 1. The level of support for affordable homes is at the higher end of what we usually see in surveys we have undertaken in other Cambridgeshire parishes. 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.

There was recognition of both the need for affordable housing and the benefits it could bring to a village community:

- *To include for young and older potential clients*
- *An excellent idea to support local families in their local community*
- *This is an expensive housing area. The importance of the support the extended family can bring is underestimated in this country. Providing affordable housing will help to sustain it*
- *Our children cannot afford to live locally. Have to stay with parents or move away*
- *I have been involved in establishing affordable housing in my previous village. I am convinced that affordable housing in a village is good for any village*
- *This will greatly help the village maintain its remarkable demography of all age groups, income and extended families which have been lost in many English villages*

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

- *Any development must be for those with local connections to the parish, ie. family ties, employment. None of it should be permitted to be purchased for 'Buy to let'*
- *Scale should be small. Councils should also be thinking about those with connections to village who may be leaving home and need a smaller property who might not qualify for typical affordable homes but who may not be able to buy because of lack of small, private homes*
- *Affordable and for people with local connection*
- *Those families with children at the school who are currently renting but wish to buy in the village should be given priority*

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

- *Depends where it is located*
- *Infill better than extending the village*
- *Depends on where they are/ quality of architecture*
- *Provided they are not built on farm land, and don't adversely affect road infrastructure*
- *Agree to a small development but location is extremely vital. It would be of value to residents if potential sites could be named/ suggested to residents*
- *Say maximum 6!*
- *These should be developed in existing plots. The field next to the cemetery is an obvious place - but clearly there could be access issues. Greenbelt land should not be developed - too much pressure on this around Cambridge*
- *affordable homes yes, not the prices of new houses being built at £475,000 and £600,000 in Swaffham Prior*
- *This needs to be a scheme where promises are kept and no larger family homes are built. So often the smaller houses are overlooked (or by-passed) by broken promises. Yes please to starter homes!*
- *We are in favour so long as any development does not impinge adversely on the carefully preserved 'green' nature of the village*
- *Yes, so long as there is genuine research into whether an economically viable scheme can be affordable to those whom it would favour so that it doesn't just become more expensive housing*
- *But it needs to be of good design and make a positive contribution to the village (which applies to all building within the village). There is also a lack of housing that is 'affordable' to locals who do not qualify for affordable housing and are priced out of the village when they want to upsize (as families grow)*

Objections tended to focus on the impact on the character of the village, the lack of any need, an objection in principle to enlarging the village and scepticism that any affordable housing scheme would deliver on its promises:

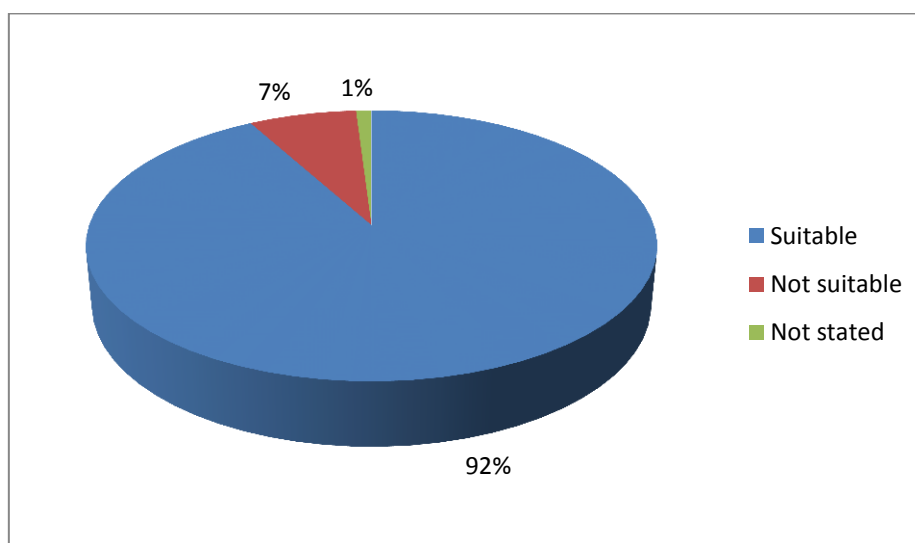
- *I do not agree to any building within the village envelope and certainly not just outside the envelope either!!!*
- *No obvious need. Already affordable home development - properties still for sale*
- *We believe that there are not pressing needs for future housing but population growth in the area will inevitably require more housing*

- *Wrong to be building on green belt land or land set aside for arable use - there are plenty of brownfield sites available & empty homes in Cambridge*
- *We really appreciate that this is a small village and want it to stay small*
- *This village is planned for infill only - it has seen 50+ dwellings added in the last 10 years. Houses built earlier to meet social need (rural exception) are now mostly privately owned and often rented out*
- *There is already a rural exception site in the village. The system doesn't work - people have been allowed to extend their properties thereby increasing the value and making them more expensive and out of reach for other people wishing to buy them. Also there is no control over the purchaser's requirements - a three bedroom property was purchased by an elderly single gentleman (living on his own) thereby preventing its use by a more needy family*
- *These affordable schemes invariably create accommodation that is inadequate for 21st Century requirements. As an example totally inadequate parking and small rooms with little storage. While the sentiment is to be admired we feel that these schemes are very misguided and only serve to drive down living standards. Despite assurances they will strain the village envelope and infrastructure to the detriment of rural life in the longer term. Creeping suburbanisation is the inevitable consequence*
- *In principle, local affordable housing is fine. However, the current planning system is too heavily biased in favour of landowners/ developers*

The survey has demonstrated a significant level of support for the principle of affordable housing for local people. However, much of this support comes with caveats around the allocation, location, scale and design of any such development. Such concerns are common place and most can be ameliorated with a carefully considered scheme. However, it must be noted that for a minority of residents no scheme will be acceptable. The Parish Council will need to balance these views in developing its position.

Suitability of Current Home

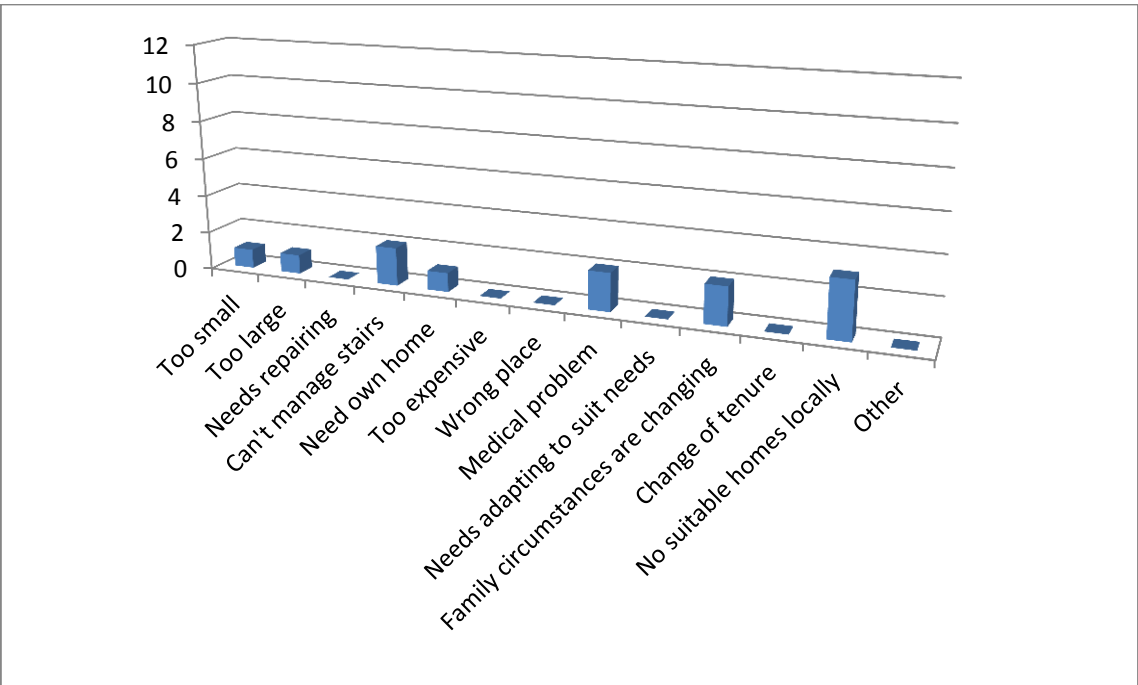
Figure 2: Suitability of current home



Respondents were asked to indicate whether or not their current home was suitable for their household’s needs. Figure 2 shows that 92 per cent of respondents felt their current home is suitable for their household needs, with seven per cent indicating that their current home is unsuitable for their needs. (One per cent did not answer the question) The seven per cent of respondents who indicated that their current home is unsuitable for their needs equates to seven 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. ‘No suitable homes available locally’, ‘Family circumstances are changing’, ‘Medical problem’ and ‘Can’t manage the stairs’ were the most commonly cited reasons in Swaffham Bulbeck.

Figure 3: Reasons why current home is unsuitable



RESULTS FROM PART TWO – IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS

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

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

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

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

Residence and family connections

Respondents were asked to indicate whether or not they currently lived in Swaffham Bulbeck or whether they had family connections to the village. Table 5 shows that all three respondents currently live in the parish and two have done so for more than 15 years. Only one respondent had family living in the parish.

Table 5: Length of time living in the village

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

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. Although only three households were identified they do represent a mix of sizes.

Table 6: Number of people in the household

	Frequency	No of people
1 person	0	0
2 people	1	2
3 people	1	3
4 people	1	4
5 people	0	0
6 people	0	0
7 people	0	0
Not stated	0	0
Total	3 households	9 people

Gender and Age

The gender balance is evenly split and the age profile is very broad. The identified households include young children, working age adults and the retired.

Table 7: Age profile of residents

	Frequency
Under 16	2
16 - 24 years	0
25 - 29 years	1
30 - 39 years	2
40 - 49 years	1
50 - 54 years	2
55 - 59 years	0
60 - 64 years	1
Over 65 years	0
Not stated	0
Total	9 people

Status

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

Table 8: Status of people in the household

	Frequency
Employed	6
Unemployed	0
Economically inactive	0
Student	0
Child	2
Retired	1
Not stated	0
Total	9 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.¹² The results are presented in the next section.

Market Housing

This report is focused on the need for affordable housing. However, it did identify a small need for market housing. This was largely among the elderly population who were looking to downsize to more appropriate accommodation. Apart from being smaller this accommodation would also be single storey and low maintenance.

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 Swaffham Bulbeck 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 Swaffham Bulbeck or have a local connection to the Parish. There are 20 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 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	
	9	2		4			3			2					20

Clearly these households dwarf the three households identified through the survey. This is not unusual. As noted earlier in the report the characteristics of these households can vary from those identified through the survey. In the case of Swaffham Bulbeck the age profile is significant. There are an unusually large proportion of households headed by someone relatively young. Eight households are headed by someone aged under 30 with another five headed by someone aged under 40.

¹² ‘Allocations and Lettings Policy’, East Cambridgeshire District Council, December 2012

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

The need is for predominantly one bedroom properties. This is not surprising given that young singles and couples without children would only be eligible for a one bedroom property. However, the need for five three of four bedroom properties implies that there are also larger families in need of affordable housing.

Findings from Housing Needs Survey

The Housing Needs Survey conducted in Swaffham Bulbeck identified a further three households in need of affordable housing. None 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

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

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

Conclusion

There are 23 households identified as being in need of affordable housing who either live in, or have a local connection to, Swaffham Bulbeck:

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	
	9	3		4			5			2					23

Recommendation

To fulfil all current and immediate housing need in Swaffham Bulbeck, 23 new affordable homes would have to be built.

The scale, design and location of any scheme will need to adhere to the planning policy contained within the East Cambridgeshire District Council Local Plan on rural exception sites. On-going consultation between the Parish Council, East Cambridgeshire District Council and Circle Housing Group should help to inform the details of any such scheme. In particular, careful consideration should be given to the final scale, accommodation type and tenure mix of the scheme to ensure local occupancy is maximised.

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.