

Cambridgeshire ACRE

Housing Need Survey Results Report for Fowlmere

Survey undertaken in October/November 2020



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Cambridgeshire **ACRE**



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About Cambridgeshire ACRE

Cambridgeshire ACRE is an independent charity established in 1924. We are part of a network of 38 Rural Community Councils across England and are a member of ACRE (the national umbrella for RCCs).

We are proud to support local communities in Cambridgeshire and Peterborough. We put a lot of effort into getting to know our customers so we can understand what they need from us. This ensures we focus on providing products and services that really make a difference to local people as they work in their own communities.

Our work on rural affordable housing is funded through the Cambridgeshire Rural Affordable Housing Partnership. This a partnership of Local Authorities and Housing Associations with an aim to deliver affordable housing for local people in rural communities. You can find out more about the partnership here -

<https://cambsruralhousing.wordpress.com/>.

CONTEXT AND METHODOLOGY

Background to Rural Affordable Housing

Affordable housing is defined by the government as *'housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers)'*. It must also meet one of a number of more specific definitions related to a range of tenures including rented and low-cost home ownership.¹

The stock of affordable housing has declined in rural communities in recent years relative to urban areas. Rural communities have been more vulnerable to losses through Right to Buy. Also, difficulties in building new affordable homes in rural communities have been exacerbated by government guidance which has removed the requirement to provide any affordable housing on schemes of 10 dwellings or less.² Hence, the use of rural exception site policy is increasingly seen as a key solution to retaining balanced rural communities.

A rural exception site is a site used primarily for affordable housing in a rural community that would not normally be used for housing because it is subject to policies of restraint. The affordable housing must be supported by evidence of local need and be prioritised for people with a local connection to the relevant parish. Some market housing may be allowed on rural exception sites in South Cambridgeshire where the developer can demonstrate that this is required to make a scheme viable or deliverable.

Affordable housing benefits from certain protections in rural areas. Tenants of rented properties cannot exercise their Right to Acquire within 'Designated Rural Areas' (generally settlements with a population of less than 3,000).³ Likewise, shared ownership properties cannot be removed from the affordable housing stock in 'Designated Protected Areas' (a similar list of rural settlements). The housing association restricts the amount of equity that the resident can own to 80 per cent or commits to buying back the property if the tenant has 100% ownership. These protections are designed to protect the stock of affordable housing in rural communities. Fowlmere falls under both of these designations. The government is currently undertaking a pilot in the Midlands to explore the potential to extend the Right to Buy to Housing Association tenants. However, any future roll-out is likely to allow Housing Associations to opt out its rural stock due to the recognized shortage in rural communities.

Planning conditions and legal agreements are used on rural exception sites 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.

¹ <https://www.gov.uk/government/publications/national-planning-policy-framework--2>

² *Recent changes to provide more flexibility to Local Authorities will had no impact in Cambridgeshire because these only apply to designated rural areas under s157 of the 1985 Housing Act. No parishes in Cambridgeshire fall under this designation*

³ *The Right to Acquire applies to Housing Associations in a similar way that the Right to Buy applies to Local Authority housing (including some former Local Authority housing that has been transferred to a Housing Association). The key difference is that the subsidies are generally much lower.*

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 Homebuy Agent. You can read more about choice-based lettings and low-cost home ownership in Appendix 1.

Context

Cambridgeshire ACRE was approached on behalf of a landowner to undertake a housing needs survey in September 2019. Discussions were held between South Cambridgeshire District Council and Fowlmere Parish Council to acquire support for the housing needs survey. Support for the survey was confirmed in January 2020. The survey was delayed a few months, at the request of the landowner, and undertaken in October/November 2020

The principal aim of the survey was to assess the scale and nature of need for affordable housing in the parish. The scope of the survey meant that it was also able to identify wider market need such as, for example, downsizing. This is important because rural exception sites can now include an element of market housing to cross-subsidize the affordable houses. Therefore, the survey can also enable any market housing element to be tailored to local needs (though no controls will be applied). The survey also enabled local views to be collated on the advantages and disadvantages of providing affordable homes for local people in the parish.

Methodology

Survey packs were posted to all 564 residential addresses in the parish on 23rd October 2020. The survey packs included covering letters from Cambridgeshire ACRE and Fowlmere Parish Council, a questionnaire 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 20th November 2020. In total, 147 completed forms were returned giving the survey a 26.1 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

Fowlmere Parish

Fowlmere is a parish in South Cambridgeshire. It lies about 11 miles south of Cambridge city Centre. The A505 runs through the parish providing good access to the surrounding areas. There is also access to both the A10 and M11 nearby providing good transport links.

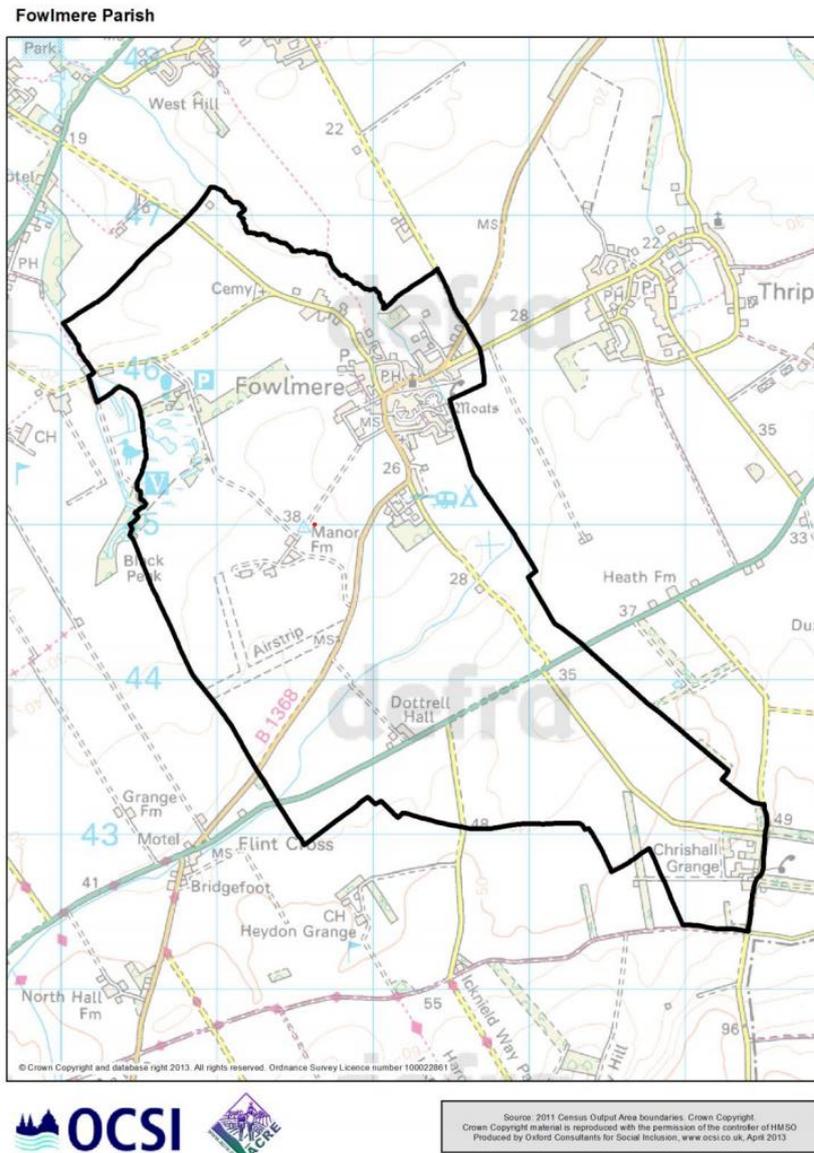


Figure 1 A map of the Fowlmere Parish boundary

Fowlmere has a variety of facilities which include a primary school, convenience store, church, village hall and pub. However, other needs are required to be met outside of the parish in the surrounding areas such as Melbourn and Royston. This includes supermarkets, medical facilities, and secondary education.



Figure 2 St Mary Church © Copyright Dave Kelly and licensed for reuse under <https://creativecommons.org/licenses/by-sa/2.0/>



Figure 3 The Chequers © Copyright John Sutton and licensed for reuse under <https://creativecommons.org/licenses/by-sa/2.0/>

Fowlmere's population was estimated at 1,259 and distributed across 485 households in 2018⁴. This has remained relatively stable and only changed slightly since 2011 census where the population was estimated at 1,206⁵. Between 2002 and 2017, 33 homes have been completed within Fowlmere, nearly half of which were built in 2005/06⁶. In addition to this there were 10 further dwellings which had been granted planning permission as of March 2017⁷. In more recent developments the Greater Cambridge Housing Trajectory identifies 12 more dwellings which had been granted planning permission within Fowlmere as of 31 March 2019⁸.

Fowlmere is identified as a "Group Village" due to limited services and facilities with some day-to-day needs having to be met outside of the village. The policy S/10 Group Villages states:

'2. Residential development and redevelopment up to an indicative maximum scheme size of 8 dwellings will be permitted within the development frameworks of Group Villages, as defined on the Policies Map.

*3. Development may exceptionally consist of up to about 15 dwellings where this would make the best use of a single brownfield site.'*⁹

⁴ Fowlmere Parish Profile (via www.cambridgeshireinsight.org.uk)

⁵ Fowlmere Parish Local Area Report (via www.nomisweb.co.uk/reports/localarea?compare=E04001784)

⁶ Cambridgeshire housing completions 2002-17, Net Dwellings complete by Ward/Parish. (Via <https://data.gov.uk/dataset/5877d7fa-b13f-4017-ba47-e59e65fb7075/cambridgeshire-housing-completions-2002-2017>)

⁷ Cambridgeshire Housing Commitments 2017, Cambridgeshire Research Group (via www.cambridgeshireinsight.org.uk)

⁸ Greater Cambridge Housing Trajectory and Five-Year Housing Land Supply, Greater Cambridge Shared planning (2019)

⁹ South Cambridgeshire Local Plan, South Cambridgeshire DC (Adopted September 2018)

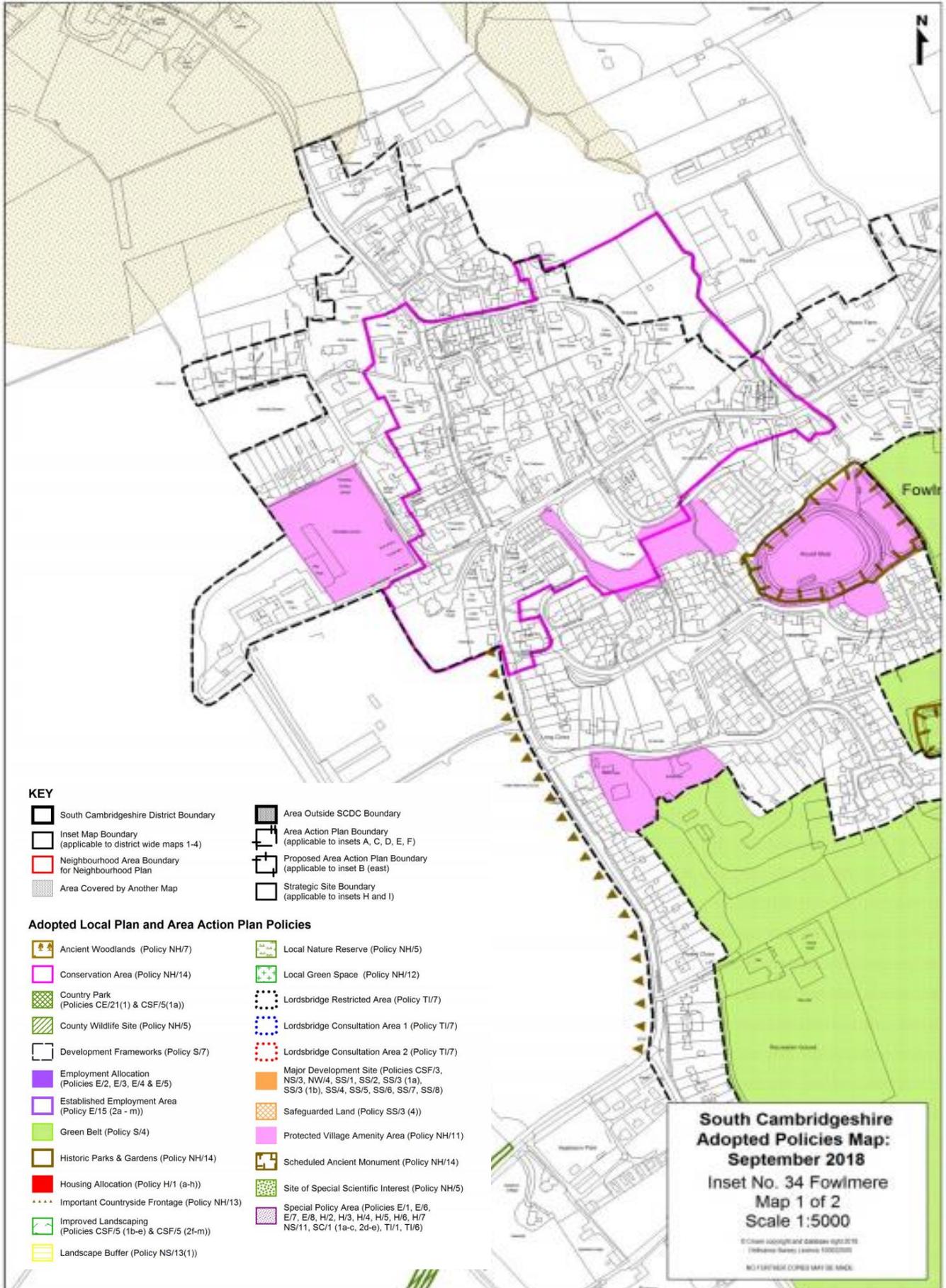
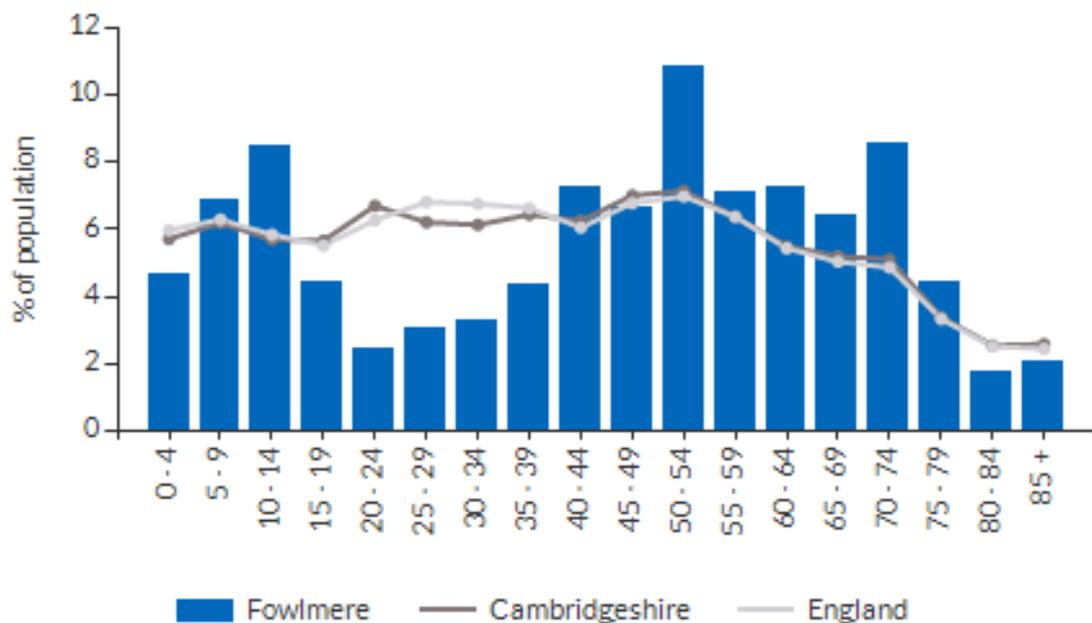


Figure 4 A map of adopted policies in Fowlmere, South Cambridgeshire DC, September 2018

Considerable areas of Fowlmere are also covered by South Cambridgeshire’s Conservation Area (Policy NH/14), Green Belt (Policy S/4) and Development Framework (Policy S/7) policies. In addition to this there several other areas covered by South Cambridgeshire District Council’s adopted policies such as a Site of Special Scientific Interest (Policy NH/5), a scheduled ancient monument (Policy NH/14), several protected village amenity areas (Policy NH/11), important countryside frontage (Policy NH/13) and a small area of County wildlife site (Policy NH/5). All of the above policies are shown on the map in Figure 4



Date: 2018 Source: ONS

Figure 5 Fowlmere Parish population by age (2018) Available at: <https://cambridgeshireinsight.org.uk/parish-profile>

As shown in Figure 5 Fowlmere, for the most part, has a typical age profile for a rural Cambridgeshire village with low numbers of people aged 15-39 in contrast to greater numbers of over 50’s. However, Fowlmere has a greater number of children aged between 5 and 14 which is likely linked to the presence of a primary school in the village as well as in neighbouring Thriplow.

A more detailed analysis of Fowlmere’s housing profile is dependent upon the 2011 Census of Population. Clearly this data is relatively old but the relatively limited amount of new development in the intervening period suggests that it is still robust in terms of providing a general profile of the parish.

Owner occupation is the most common form of tenure in Fowlmere, as seen in Figure 6. This is characteristic of the elderly age profile as people in these age groups are more likely to have paid off their mortgage. Fowlmere does demonstrate an above average rate of outright ownership (41.9%) when compared to Cambridgeshire (31.9%). Again, this reflects the elderly age profile where property owners have paid off their mortgages.

The rental sector in Fowlmere accounts for 17.2% of all households, 6.9% being privately rented and 10.3% social rented. This is below the levels seen in South Cambridgeshire for all types of rented properties, suggesting a need for more of this type of housing.

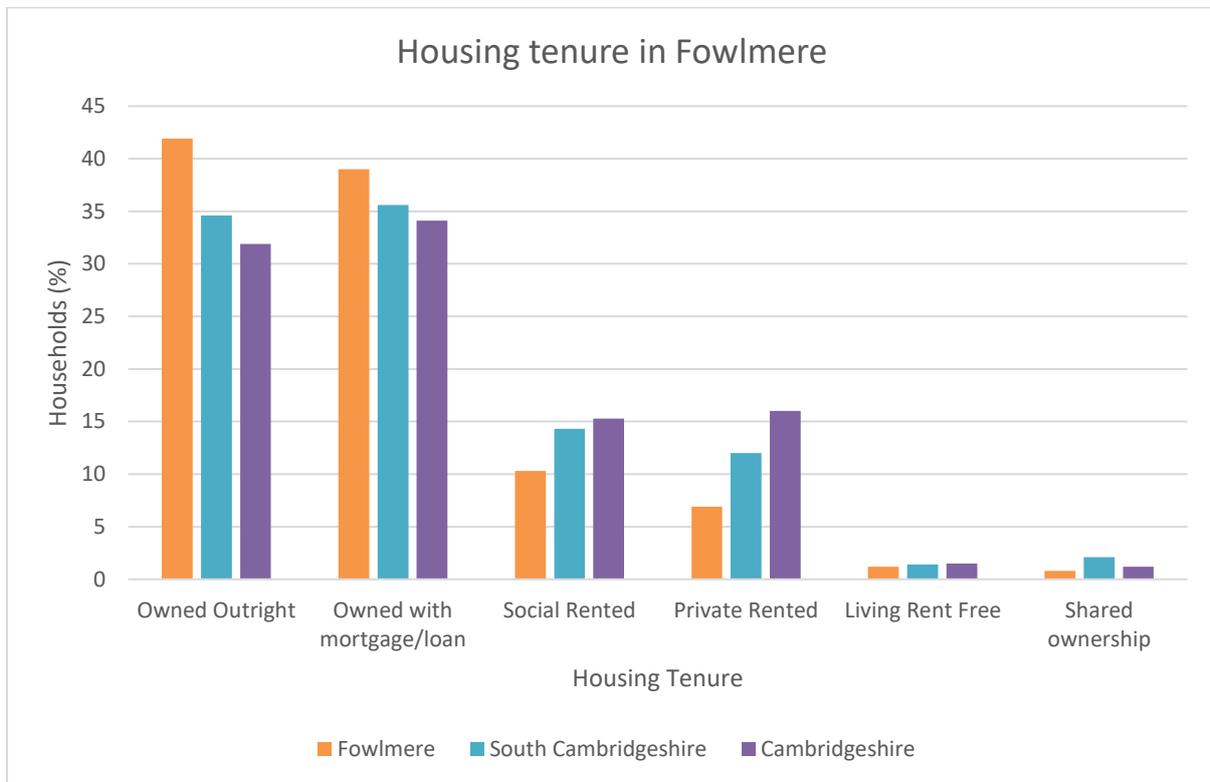


Figure 6 Distribution of housing tenure among households in Fowlmere

As of March 2019, there were 37 council owned and 14 housing association owned general needs dwellings in Fowlmere. The council owned dwellings consist of 4 x 2 bed houses, 16 x 3 bed houses, 3 x 1 bed bungalows and 14 x 2 bed bungalows. The housing association dwellings consist of 9 rented dwellings and 5 shared ownership dwellings. The breakdown of the rented dwellings is 5 x 2 bed houses and 4 x 3 bed houses. Additionally, the shared ownership units consist of 2 x 2 bed houses and 3 x 3 bed houses¹⁰.

This mix of dwellings does cater to a range of needs within the parish, for example the bungalows will suit older people or those with mobility issues and the 2 and 3 bed houses will be suitable for families. However, there is limited housing that will cater to young or newly forming households who want to secure housing in the parish but do not require a large property.

Figure 7 shows that over half (53%) of the housing stock in Fowlmere is detached in comparison to 41.4% for South Cambridgeshire. Semi-detached housing contributed to majority of the remaining stock at 32.4% of dwelling stock. Terraced properties, flats and other types of housing accounted for the lowest proportion of the stock with 10%, 3.6% and 1% respectively.

¹⁰ South Cambridgeshire Housing Statistical Information leaflet, December 2019

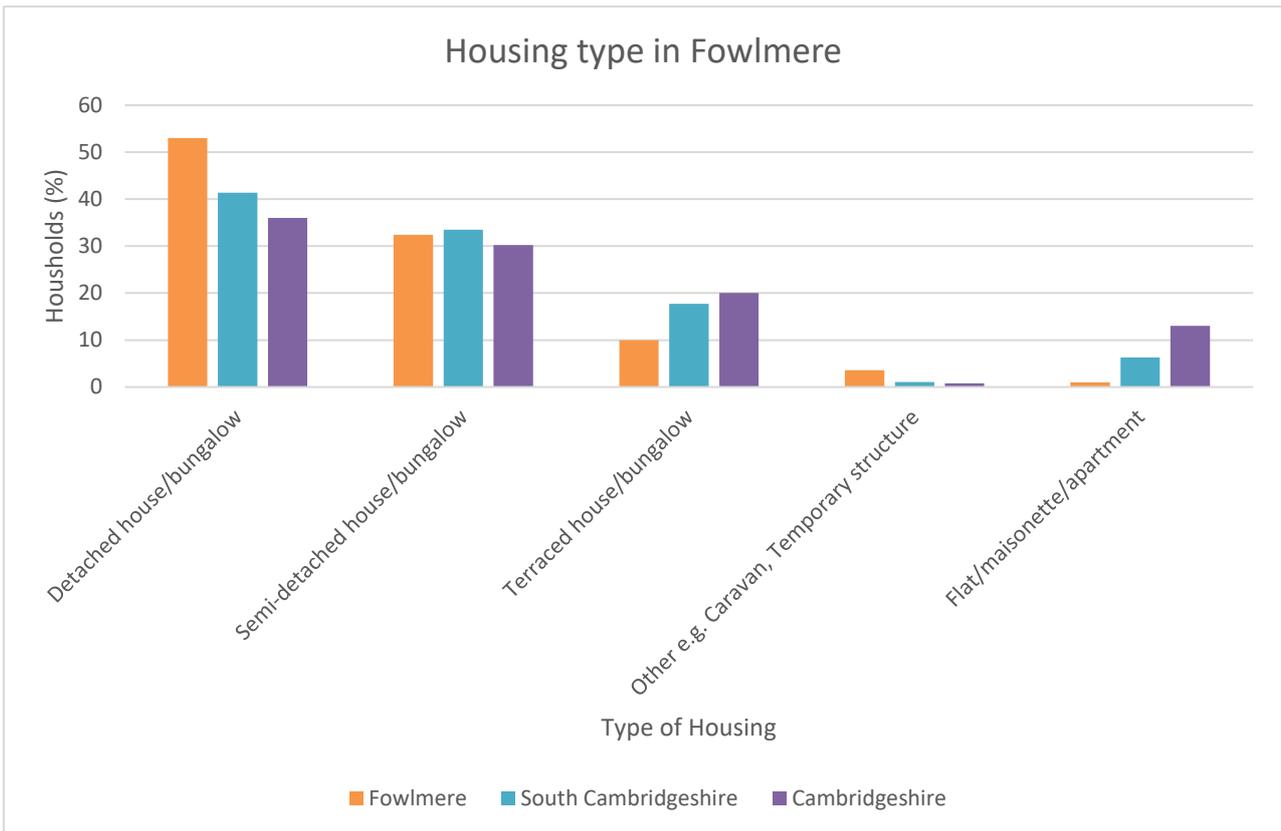


Figure 7 Breakdown of housing types in Fowlmere

Fowlmere has an average dwelling size of 3.3 bedrooms which indicates an inflated number of large properties when compared to the rest of South Cambridgeshire, this is depicted in Figure 8. This reflects the dominance of detached housing in Fowlmere. The lack of smaller dwellings in Fowlmere creates a barrier to groups such as first-time buyers and low-income households who are seeking to remain in or return to the parish.

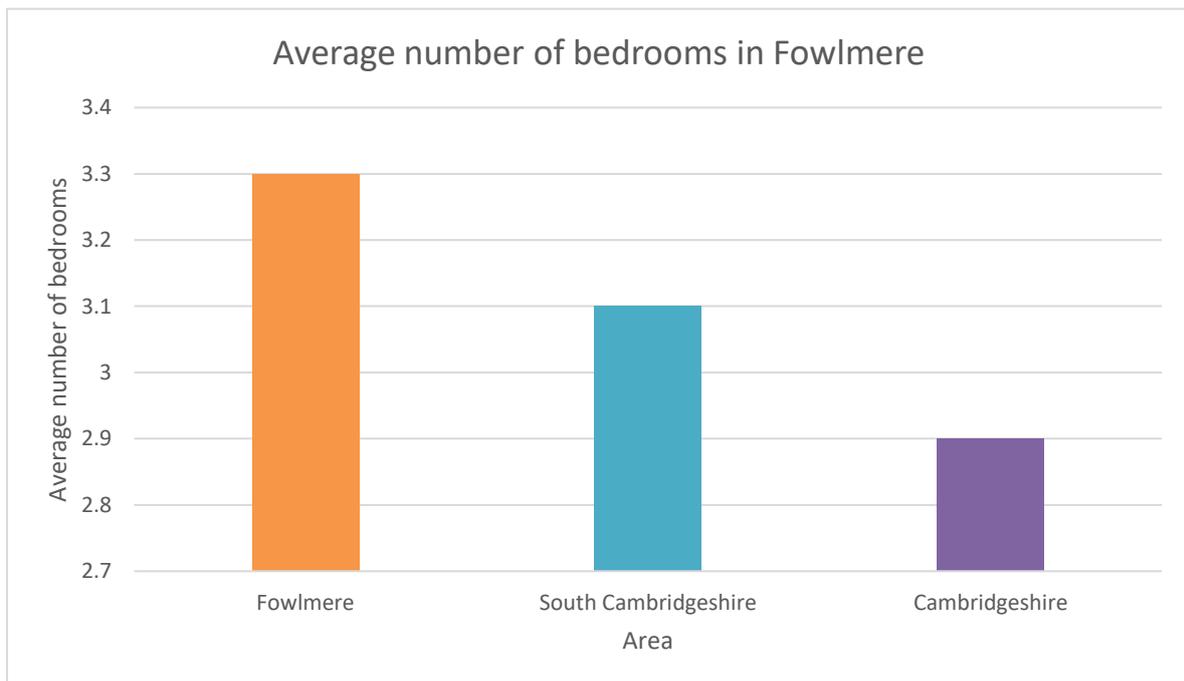


Figure 8 Average dwelling size by number of bedrooms in Fowlmere

Local Income Levels and Affordability

Buying on the open market

A review of property estate agent websites identified that there are currently 11 properties for sale in Fowlmere¹¹. These range in price from £162,500 for a 2-bedroom park home up to £825,000 for a 4-bedroom detached house. Only 2 properties were being sold for an amount below £300,000, both of these were park homes. The three bed properties currently being advertised had asking prices of between £325,000 and £350,000. All four-bedroom properties had an asking price of £500,000 or above.

A recent review of sales was also undertaken. In the last year there were 6 sales within Fowlmere. This consisted of 2,3- and 5-bedroom homes selling for between £250,000 and £795,000. With the exception of the 5-bedroom property the remaining properties sold for £397,500 or less. The highest price a 2-bedroom property sold for was £280,000.

Local house prices can be further corroborated by comparing current asking prices with published house price data from Hometrack's Housing Intelligence System (see Table 1). This data is only disaggregated down to ward level. Within this dataset, Fowlmere parish falls within The Foxton ward alongside the parishes of Foxton, Great and Little Chishill and Heydon.

Table 1 highlights that lower quartile house prices in The Foxton ward are higher than in South Cambridgeshire. The price for a 2- or 3-bedroom home in the Foxton ward is slightly inflated when compared to the neighbouring wards. However, the price for 4-bedroom homes is significantly higher than is seen within the surrounding areas. These figures are based on 25 sales and valuations over a 6-month period. These prices are not inconsistent with the recent sales prices found on property estate agent websites and therefore demonstrate the high cost of housing in Fowlmere.

Ward	2-bed house	3-bed house	4-bed house
Foxton Ward	£251,250	£325,000	£610,000
Melbourn Ward	£250,000	£315,000	£381,500
Whittlesford Ward	£244,625	£350,000	£535,000
Barrington Ward	£258,125	£388,500	£530,000
South Cambridgeshire	£240,500	£300,000	£410,000

Table 1 Lower Quartile Property Prices by ward, April 2020 to September 2020 ¹². (Note: Data are an average of house price sales and valuations over a six-month period. Prices can fluctuate from one period to another due to the low level of sales involved. Nevertheless, the prices do reflect actual sales and valuations.)

The analysis has also highlighted that properties do not become available in Fowlmere frequently. Therefore, finding a suitable house is about availability as well as affordability.

¹¹ Rightmove.co.uk and Zoopla.co.uk (as of 23/11/2020)

¹² Hometrack Intelligence Service (Foxton Ward including the parishes of Foxton, Fowlmere, Great and Little Chishill and Heydon)

However, focusing on the affordability issue, some standard assumptions about deposits and mortgages have been applied to calculate the minimum salary needed to purchase properties at these prices. Table 2 uses The Foxton ward lower quartile prices for a 2-bedroom, 3-bedroom and 4-bedroom property.

House Price	Deposit required (assume 15% required)	Annual income required (based on mortgage lending principle of 3.5 x income)	Monthly mortgage payment ¹³
£251,250	£37,688	£61,017	£1,013
£325,000	£48,750	£78,929	£1,310
£610,000	£91,500	£148,142	£2,459

Table 2 Annual Income requirements for open market properties

Even at an entry level price of £251,250 for a 2-bedroom house would require an annual income of about £61,017 based on the assumptions used in Table 2. To purchase a 3-bedroom homes at £325,000 an annual income of nearly £79,000 would be required. To put this into context, a household with two people working full-time (35 hours/week) and earning the 'national living wage' (£8.72/hour) will earn around £31,740 per annum¹⁴.

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. Clearly, many existing owner occupiers in Fowlmere 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 low-income households with a connection to Fowlmere have little chance of being able to set up home in their own community without support.

Buying in Shared Ownership

Shared ownership gives the opportunity to 'part buy' and 'part rent' a home. This means if a household cannot afford to buy a property outright, they may be able to afford to buy a share in a property. The initial share purchased can be as low as 25 or 30 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.

¹³ Source: www.moneyadvice.service.org.uk – mortgage calculator based on 3% repayment mortgage repaid over 25 years

¹⁴ www.livingwage.org.uk (27/11/2020)

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. On rural exception sites, people with a local connection to the parish will always have priority.

Shared ownership affordability will be heavily influenced by the share of the property purchased. The purchaser must provide an appropriate package of deposit and mortgage to cover the cost of the share purchased. Rent would be paid on the unsold equity at a rate of 2.75 to 3.00 per cent. It is also likely that a small service charge would be applicable. However, these charges represent a significant subsidy in comparison with comparable market rents which makes shared ownership an attractive option for some households. Our own shared ownership cost calculator suggests that an income of £27,000 would be required to purchase a 25 per cent share in a property priced at £280,000. This would result in monthly costs of about £780.

It should be noted that there is currently one shared ownership property for sale in Fowlmere. This is a 2-bedroom house being advertised at £165,000 for a 60% share with a monthly rent of £234.51¹⁵.

Renting

Table 3 shows the typical cost for renting privately and compares this with the maximum rental cost of a new Housing Association property in The Foxton ward. The Government has 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 maximum 'affordable rent' charged by a Housing Association could be above the Local Housing Allowance (LHA) rate for all sizes of property but especially for larger homes (3 and 4 bedrooms). However, in practice most Housing Associations will cap rents at the LHA rate. The rental charges do demonstrate that those requiring Housing Benefit are unlikely to be able to afford to live in the private rented sector in Fowlmere.

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)	Cambridge BMRA Local Housing Allowance (applicable from 1 April 2019)
1	£172	£172	£138	£178.36
2	£242	£231	£194	£195.62
3	£276	£262	£221	£218.63
4	£334	£320	£267	£299.18

¹⁵ *Rightmove.co.uk (As of 23/11/2020)*

Our review found no properties currently available to rent in the private rental market in Fowlmere. The nearest available properties were in Royston¹⁷. This is perhaps not surprising as according to the 2011 Census of Population there were only 38 properties in the private rented sector. Available social rented properties are also relatively scarce. Between March 2008 and December 2013 there were only 9 properties become available in Fowlmere. They attracted an average of 34 bids each (compared with 54 per property across South Cambridgeshire as a whole)¹⁸. In terms of stock turnover, the situation appears to have deteriorated in recent years. Over the period April 2016 to March 2019 there were only 4 council properties and 1 housing association property relet¹⁹.

¹⁶ *Data from the Hometrack housing intelligence system*

¹⁷ *www.zoopla.co.uk and www.rightmove.co.uk (As at 27/11/2020)*

¹⁸ *Cambridge Research group, <https://data.cambridgeshireinsight.org.uk/dataset/housing-need-registerapplicants-parish-preference-social-rented-lettings-and-bidding>*

¹⁹ *Housing Statistical Information Leaflet', South Cambridgeshire DC, December 2019*

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

Views on Affordable Housing Development in Fowlmere

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. 70 per cent of respondents supported the principle of such a development and 29 per cent were opposed. The results are illustrated in Figure 9. The level of support for affordable housing in Fowlmere is typical for surveys in Cambridgeshire parishes. Support is typically in the range of 55-75 per cent.

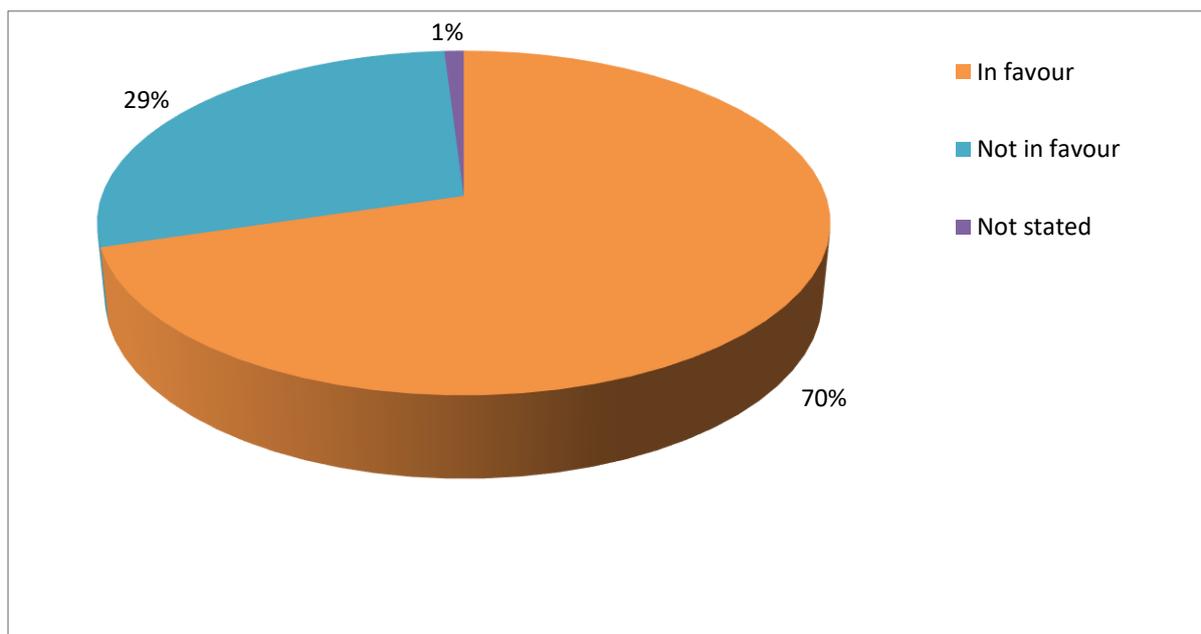


Figure 9 Attitudes towards affordable housing development in Fowlmere

Many respondents chose to include additional comments to qualify their answers. These are presented below, grouped by theme. They highlight some of the key issues regarding housing development that concern local people.

Those in favour were concerned mainly concerned about the number of young people having to leave the village and the overall lack of affordable properties in the village for all age groups:

- *Real affordable housing desperately needed. Nothing on the market under £350,000 for a very small 2 bed dwelling. Need influx of new young families to sustain present services and attract more to the village*
- *So many young people having to move away as nothing affordable for them to move into*

- *I grew up in Thriplow and now live on the edge of Fowlmere/Melbourn. Fowlmere and Thriplow have always suffered from insufficient affordable housing which is suitable for local young families. Both villages are beautiful, desirable places to live - but have become full of London commuter families who are the only ones able to afford the high house prices. I would love to see more houses for young families and single people who are from the area*
- *Yes, very much so. The village needs more homes and people living in the village to make the existing services sustainable. If the village was to ever be viable for a shop at least another few hundred residents would be required. Without further developments the pub will not be viable. 2 years ago there were 3 pubs and restaurants, and now there is only 1 which is of course struggling due to Covid. There are no affordable homes ever to come on the market in the village and the smallest 2 bed cottages command upwards of £350,000 on the open market*
- *The village needs more affordable homes and younger families moving to the area make the existing and desired services of the village more sustainable*
- *I personally do not live in Fowlmere but a neighbouring village. My parents and sister are in Fowlmere and I would ideally like to move back into the village. I'm currently privately renting a house and would like to get on the property ladder in the future, if there were new affordable homes available, I would be very interested. I have been advised that I am in a good financial position to purchase such home*

Those opposed to a small affordable housing development in principle were concerned about the capacity of the village to cope with further development, believed that there was already enough affordable housing in the village or did not believe a scheme would cater to true local need:

- *This village is at capacity. We have no infrastructure to support any development i.e. no regular buses, no shop, no post office, no health facilities, over used roads which would have to take even more cars*
- *There are no amenities in Fowlmere other than an occasional bus that goes to Cambridge and 1 pub. Village is not suitable for families that don't have transport of their own*
- *The village has seen significant infill and provision of affordable homes already. There are no longer any shops or services in the village, and local public transport is poor*
- *Our small rural village just cannot sustain any more developments - i.e. no shop, no post office, only one expensive local pub, not near any railway station, no doctors surgery, and only a local bus service to Addenbrookes. Our village has really gone downhill in the last few years and is getting worse*

- *Previous developments have shown that people with no real connection to the village have been given housing priority, or those with no employment link to the village*
- *Already has a development of affordable homes*

Suitability of Current Home

Respondents were asked to indicate whether or not their current home was suitable for their household’s needs. Figure 10 shows that 76% of respondents felt that their home was suitable for their needs. 20% felt that their home was unsuitable for their current situation, equating to 29 households. The remaining households did not state the suitability of their current home.

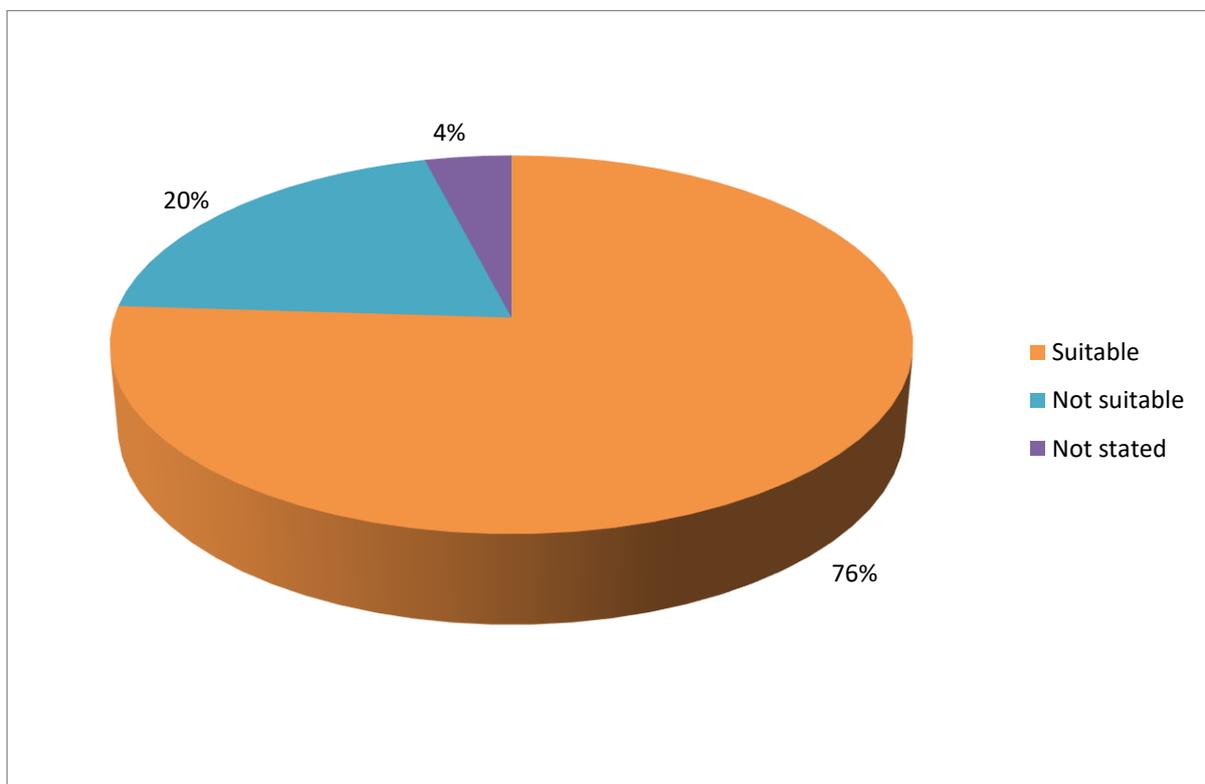


Figure 10 Suitability of respondents current home

Those stating their current home is unsuitable were asked to indicate the reasons why. Respondents could give more than one reason for unsuitability, so all responses are recorded. In total 67 reasons were reported.

Figure 11 illustrates the reasons respondents gave for their current home being unsuitable. The most cited reasons were ‘too small’ or ‘no suitable homes locally’. ‘Too expensive’, ‘needs repairing’, ‘Family circumstances are changing’, ‘need own home’, ‘wrong place’, ‘needs adapting to suit needs’ and ‘want to build own home’ were the other reasons cited by more than one household. This range of reasons largely reflects multiple challenges within Fowlmere that need addressing. These challenges include a lack of homes suited to

people’s needs, a lack of larger properties accessible via the market and a significant number of people wanting land to build their own homes. It should be noted that most need was for affordable housing but there was also a significant number of households looking to meet their needs through the open market.

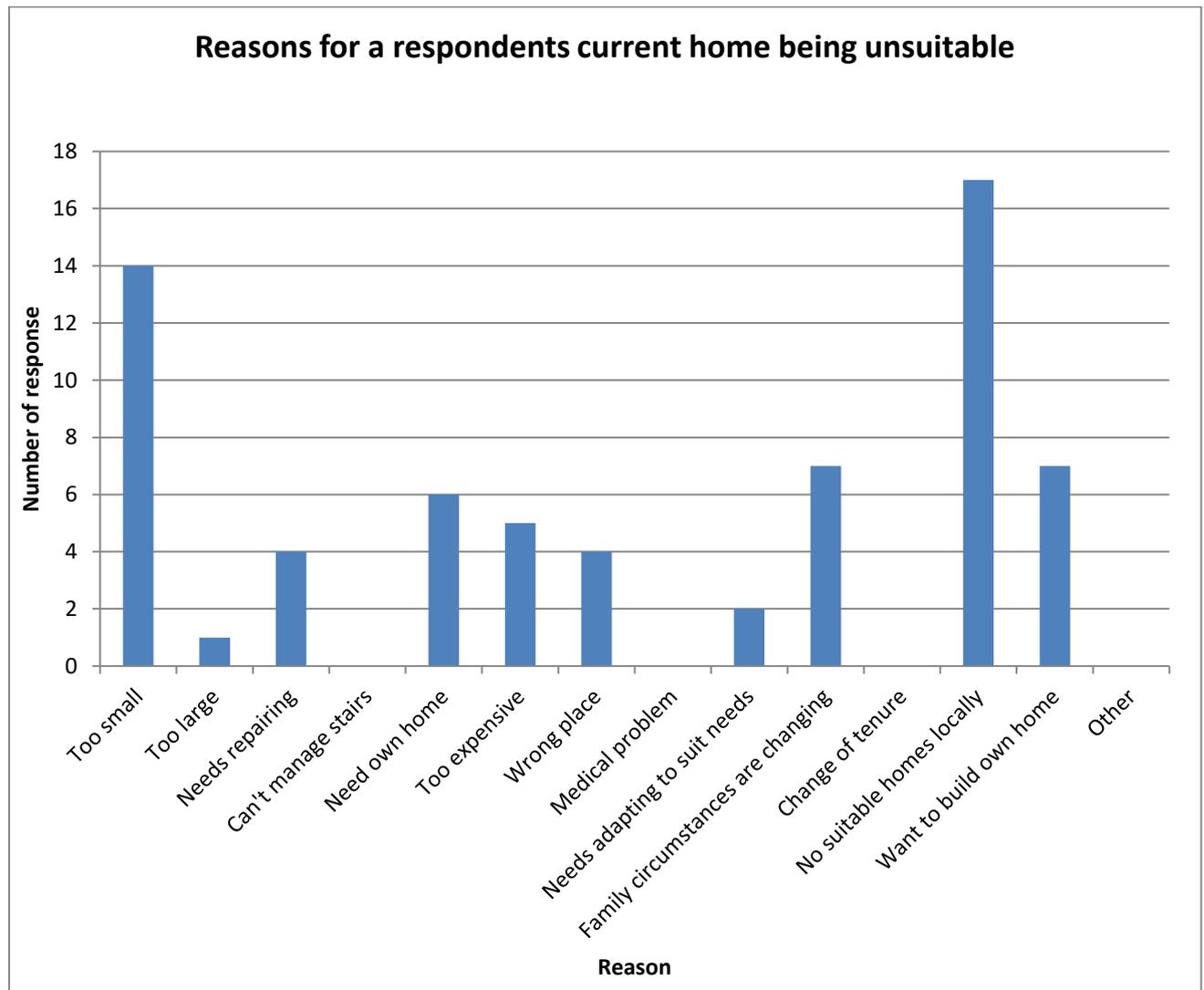


Figure 11 Reasons why respondents current homes are unsuitable

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 29 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 Fowlmere based upon, for example:

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

Following this assessment, 18 respondents were considered to include a potential household for affordable housing in Fowlmere. The main reason for excluding households was that they would be able to meet their needs through the open market. 6 respondent/s did not provide sufficient information to allow an informed assessment.

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

Local Connection

Residence and family connections

Respondents were asked to indicate whether or not they currently live in Fowlmere or whether they had family connections to the parish. Table 4 shows that 13 respondents have at least one member of their household currently living in the parish. The remaining 5 do not live in the parish but all have a family connection to Fowlmere. This is not surprising as the survey was only distributed to parish addresses. Those living outside of the parish, but with a local connection, were dependent on 'word of mouth' about the survey from family, friends, or work colleagues. The majority of respondents had been living in the parish for longer than 15 years. However, there were also a significant number of respondents who had only been living in the parish for 5 years or less.

Length of time living in Fowlmere	Number of responses
Less than 1 year	0
1 – 5 years	5
5 – 10 years	1
10 – 15 years	1
More than 15 years	6
Not stated	0
Do not live in parish	5
Total	18 Households

Table 4 Length of time living in Fowlmere Parish

Household composition

Number of people who will make up the household

Table 5 sets out the number of people making up each household. The majority of households had 3 people living within them. There were also a number of households with 4 or 5 people living in them demonstrating a need for larger but affordable homes within Fowlmere.

Number of people in the household	Frequency	Number of People
1 Person	2	2
2 People	3	6
3 People	6	18
4 People	4	16
5 People	3	15
6 People	0	0
7 People	0	0
Not Stated	0	0
Total	18 Households	57 People

Table 5 Number of people in each household

Age

The households, in total, would accommodate 57 people. The number of under 16's demonstrates a need for housing suitable for families. In total, 9 households included children. All occupants would be aged under 60.

Age	Number of responses
Under 16	16
16- 24	13
25 - 29	8
30 - 39	4
40 - 49	8
50 - 59	3
60 - 64	0
65 +	0
Not Stated	5
Total	57 People

Table 6 Age profile of residents

Status

Table 7 shows the economic status of potential householders. Around a quarter of the occupants would be children. Additionally, there are 7 students accounted for. Of the adults, 28 are in employment, 2 are unemployed and 1 is economically active. The remaining 4 people did not detail their employment status.

Employment Status	Number of responses
Employed	28
Unemployed	2
Economically Inactive	1
Student	7
Child	15
Retired	0
Not Stated	4
Total	57 People

Table 7 Status of people within each household

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. 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 prices, Census, Housing Register). The report has identified an affordable housing need in Fowlmere parish.

Findings from Housing Needs Survey

The Housing Needs Survey conducted in Fowlmere identified 18 households in need of affordable housing. 9 of these would require rented accommodation as follows²⁰:

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	0	4	0	1	0	1	1	0	0	

The remaining 9 households would be suitable candidates for shared ownership, or another form of low-cost home ownership as follows²¹;

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
0	0	3	0	5	0	1	0	0	0	

Pre-existing Evidence from the Housing Register

The findings from the Housing Needs Survey are aggregated with the Housing Register to provide an overall estimate of need. The Housing Register collects evidence of need for rented accommodation.

South Cambridgeshire District Council provided details of households currently on the Housing Register with a local connection to Fowlmere. 22 households were identified with a local connection to the parish. This demonstrates the value of local lettings policies on rural exception schemes. Two of the households on the register with a local connection to Fowlmere completed the Housing Needs Survey. Therefore, there are 20 additional households to add to the estimate of need as follows:

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 follows²²;

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	20
7	0	9	0	3	0	1	0	0	0	

²⁰ Households seeking rented accommodation are allocated to size of house in accordance with South Cambridgeshire District Council's Lettings Policy

²¹ Codes used are F (Flat), H (House) and B (Bungalow)

²² Housing register data provide by South Cambridgeshire District Council

Open Market Housing

The primary purpose of a Housing Needs Survey is to identify need for affordable housing. However, the survey does provide an opportunity to collect broader housing needs within the community. In practice, the identification of market housing need is probably less comprehensive as some households will not see the relevance of the survey. Nevertheless, the survey does give an insight into market demands and, usefully, illustrates the differences between affordable and market housing demand.

The survey identified two households interested in market housing. Two currently live in a shared ownership property and are looking to buy on the open market. The third was looking to build their own home.

Self-build

The housing needs survey also identified a number of households interested in building their own home. In total 7 households expressed an interest in acquiring a suitable home in this way. 5 of these are those included in the findings from the housing needs survey as suitable candidates for an affordable rent or shared ownership property. The remaining 3 would be able to meet their needs on the open market.

Conclusion

In total, there are 38 households identified as being in need of housing who already live in or have a local connection to Fowlmere. 29 of these households would require an affordable rented property and 9 would require a shared ownership property. Much of this is for smaller 1- and 2-bedroom properties but there is also a substantial amount of demand for 3- and 4-bedroom homes too.

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	0	16	0	9	0	3	1	0	0	38

This amount of need is relatively large for a rural exception site. However South Cambridgeshire do have successful case studies of larger exception sites where there is proven need. The scale of any rural exception site will need to adhere to the policy H/11 of the South Cambridgeshire Local Plan 2018.

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



Radian, 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 Ownership'.

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.