

Cambridgeshire ACRE

# Housing Need Survey Results Report for Cheveley

Survey undertaken in January 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 Cheveley Parish in November 2014. This survey was carried out on behalf of Cambridge Housing Society, 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 976 residential addresses in the parish in January 2015. The previous Cheveley Housing Needs Survey, undertaken in 2009, only surveyed the South ward (the village). On this occasion the Parish Council specifically requested that the survey cover both the South and North wards and hence include the whole parish.

The survey packs included covering letters from Cambridgeshire ACRE and Cheveley 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.

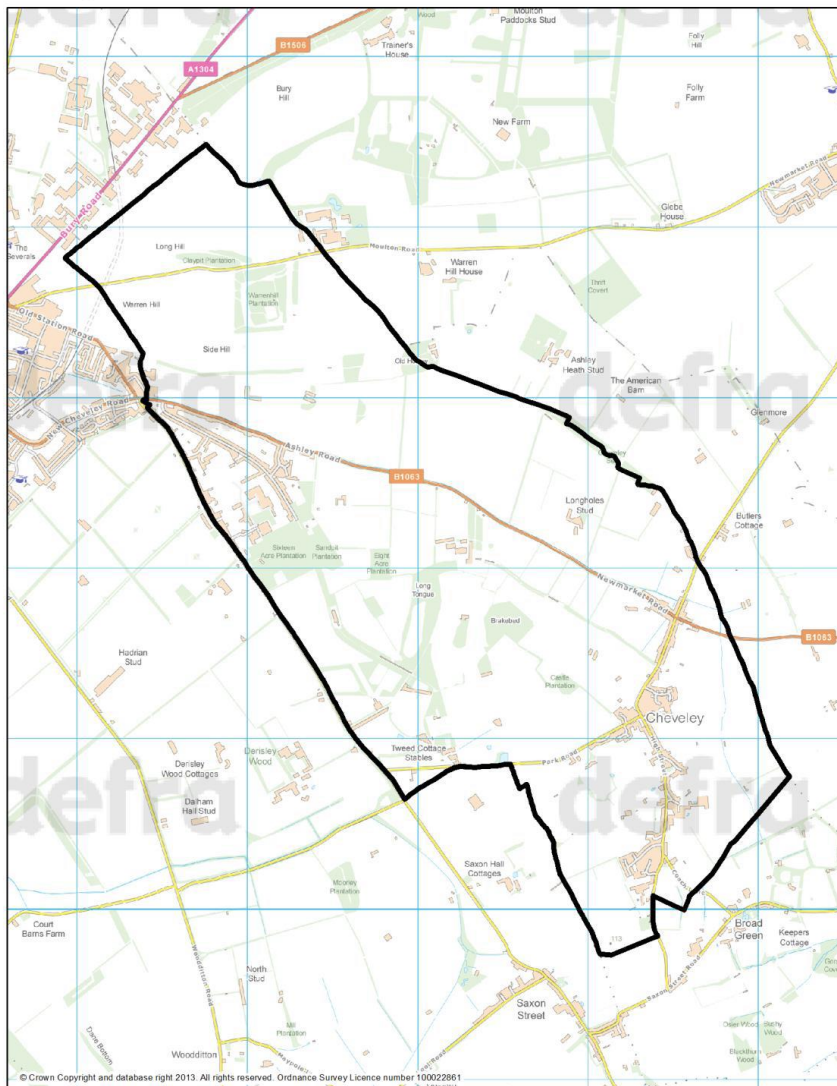
- Part Two of the survey form contained questions on household circumstances and housing requirements. This part was only completed by those households who are currently, or expecting to be, in need of housing.

The closing date for the survey was Friday 6 February 2015. In total, 149 completed forms were returned giving the survey a 15 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent. The low rate may be due to people in the North ward not seeing the relevance of the survey. However, it is not possible to measure the response rate separately for the two wards.

## Cheveley Parish

Cheveley parish has two main residential areas, Cheveley village and part of an area sometimes referred to as 'Newmarket fringe'. Cheveley Park forms a third, much smaller, settlement in the parish.

Cheveley Parish



Cheveley village lies about four miles to the south east of Newmarket. The village has a linear format, running from north to south. It retains some key village services including a primary school, church, shop cum post office and pub.

The area known as Newmarket fringe is essentially two residential extensions to Newmarket town. One part, in Woodditton parish is the most southerly part of the town. The other part, in Cheveley parish, extends eastwards from Newmarket forming a residential triangle. It is bounded to the north by Ashley Road (which leads to Cheveley village) and to the south by Duchess Drive. There are few facilities in this residential area and residents presumably rely on Newmarket for most services.

There are over 900 dwellings in Cheveley parish sustaining a population of over 1,900 people. About half the residents live in Cheveley village. Most of the remainder live in 'Newmarket fringe'. About 100 people live in smaller communities such as Cheveley Park or in isolated dwellings.<sup>1</sup>

There have been 108 net new dwellings completed in the parish between 2002 and 2014. About a quarter (26) of these were built in Cheveley village. There are few commitments with planning permission for further development.<sup>2</sup> The draft Local Plan allocates two sites for residential use which will collectively deliver 20 dwellings. The larger site, off the High Street and opposite Spurling Close, should deliver about six affordable homes. A local lettings policy will be applied similar to that which would be used on a rural exception site.<sup>3</sup>

The demographic profile of Cheveley parish is heavily skewed towards older people. The over 60's account for 31 per cent of the population (23 per cent in Cambridgeshire). In contrast, there is a relatively low proportion of young people in the parish, particularly those aged 20 to 29. Almost a quarter of households have at least one dependent child. However the most common form of household in the parish is 'couple, no dependent children' reflecting the preponderance of older people.<sup>4</sup>

Economic activity rates are high in Cheveley with above average levels of full-time, part-time and self-employed workers. Employment opportunities within the parish are limited, although there are a number of stud farms. In practice most workers will commute to neighbouring employment centres such as Newmarket. Benefit dependency levels for those of working age and older are below the county average whilst income levels are slightly higher.<sup>5</sup>

Cheveley's housing profile is fairly typical of a rural community (notwithstanding the fact that almost half of the parish could be classified as suburban). Owner occupation is the norm, accounting for almost three quarters of households. Both social housing (10 per cent)

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

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

<sup>3</sup> 'East Cambridgeshire Local Plan (Pre-submission version, February 2013): Cheveley Village Vision', East Cambridgeshire DC

<sup>4</sup> 2011 Census, taken from 'Parish Profile Data: Cheveley', Cambridgeshire CC

<sup>5</sup> 'Rural Community profile for Cheveley (Parish)', ACRE/OCSI, October 2013



and private rented housing (eight per cent) are well below the national average. A relatively high proportion of households (nine per cent) are classified as living in 'other rented accommodation'.<sup>6</sup> This is probably due to staff living on the stud farms.

Almost nine in ten properties are detached or semi-detached. The remainder are largely terraced properties with a small proportion of flats. Smaller properties are scarce with 2 bed properties and smaller accounting for 25 per cent of all properties (35 per cent in Cambridgeshire).<sup>7</sup>

## Local Income Levels and Affordability

### Buying on the Open Market

There are currently four properties on the market in Cheveley village. The properties available for less than £400,000 are a 3 bed terraced house @ £195,000 and a 2 bed bungalow @ £210,000. There are a further four properties on the market in the Newmarket fringe part of the parish. However, all are priced upwards of £300,000.<sup>8</sup>



2 bed terrace, Holland Park, Cheveley for sale @ £195,000, Feb 2015, [www.nestoria.co.uk](http://www.nestoria.co.uk)



2 bed bungalow, Icknield Close, Cheveley for sale @ £210,000, Feb 2015, [www.nestoria.co.uk](http://www.nestoria.co.uk)

There have been a further ten properties sold in the last year in the village. The average price paid was £381,795. The lowest price paid was £170,000 for a 2 bed semi-detached house. A further three properties were sold for £237,500, £249,500 and £270,000. All other sales achieved prices of over £360,000.

Table 1 presents the average house prices for Cheveley and surrounding wards. Cheveley ward includes surrounding villages such as Ashley and Kirtling Green so covers a larger area than just the parish. Even so, the lack of house sales makes calculating average prices for some property types unreliable. Overall, the data suggests that house prices in Cheveley are a little higher in comparison to All Saints ward in Newmarket and East Cambridgeshire as a

<sup>6</sup> Ibid

<sup>7</sup> 2011 Census, taken from 'Parish Profile Data: Cheveley', Cambridgeshire CC

<sup>8</sup> Source: review of various property websites ([www.nestoria.co.uk](http://www.nestoria.co.uk), [www.zoopla.co.uk](http://www.zoopla.co.uk), [www.rightmove.co.uk](http://www.rightmove.co.uk)) at 02.02.2015

whole. They are, however, a little lower than in neighbouring Suffolk villages to the north and east. The average prices cited are broadly consistent with current and recent sale figures identified in our review of property websites.

*Table 1: Average Property Prices in Cheveley and surrounding wards, July December 2014<sup>9</sup>*

No. of bedrooms	Cheveley	Dullingham Villages	All Saints (Newmarket)	South (Forest Heath)	Wickham-brook	East Cambs
2 bed flat	£160,000	NA	NA	NA	NA	£138,363
2 bed house	£206,248	NA	£163,295	£300,500	£266,667	£180,154
3 bed house	£275,278	£269,714	£211,066	£345,000	£353,356	£237,290
4 bed house	£380,778	£716,250	£302,499	£410,500	£391,000	£330,953

Taken together, these prices provide an indication of the entry level prices facing newly forming households in Cheveley. They also demonstrate the scarcity of entry level properties.



2 bed bungalow, Holland Park, Cheveley sold @ £175,000, Oct 2014, [www.zoopla.co.uk](http://www.zoopla.co.uk)



2 bed terrace, High St, Cheveley sold @ £249,950, Oct 2014, [www.zoopla.co.uk](http://www.zoopla.co.uk)

Table 2 takes some illustrative entry level prices for Cheveley 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 Cheveley is £33,400, a little higher than East Cambridgeshire as a whole. It is estimated that 61 per cent of existing Cheveley households would be unable to afford a £160,000 property (the average price of a 2 bed flat) on the assumptions stated. Likewise, 68 per cent of

<sup>9</sup> Source: Hometrack 2014. Cheveley ward includes the parishes of Cheveley, Ashley and Kirtling.

households would be unable to afford a £200,000 property (which approximates to a 2 bed house).<sup>10</sup>

*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 <sup>11</sup>
£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 Cheveley 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 Cheveley 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 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.

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<sup>10</sup> Source: CACI Paycheck 2009

<sup>11</sup> Source: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) – mortgage calculator based on 5% repayment mortgage



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<sup>12</sup>*

Property Value	Deposit required (Assume 10%)	Mortgage required (Subsidy required shown below in brackets)	Mortgage cost pcm (Assume rate of 5% for 25 yrs)	Rent / equity loan interest charge pcm	Total pcm	Household income required
£120,000	£3,000	£27,000 (£90,000)	£157.21	£206.25	£363.46	£13,185
£180,000	£4,500	£40,500 (£135,000)	£235.81	£309.38	£545.19	£19,788
£240,000	£6,000	£54,000 (£180,000)	£314.42	£412.50	£726.92	£26,370
£300,000	£7,500	£67,500 (£225,000)	£393.03	£515.63	£908.66	£32,963

Shared ownership affordability can be estimated by assuming the householder will purchase a 25 per cent share of the property. To buy this 25 per cent share, the householder would need at least a 10 per cent deposit. Rent would be paid on the unsold equity at a rate of 2.75 per cent. It is likely that a small service charge would also be applicable.

Table 3 estimates shared ownership affordability. However, it should be noted that there are only 19 shared ownership properties in the parish.<sup>13</sup> 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.

<sup>12</sup> Source: Figures used adapted and taken from Orbit Homebuy Agents Comparison Tables, July 2011

<sup>13</sup> 2011 Census, taken from 'Parish Profile Data: Cheveley', Cambridgeshire CC

The Local Housing Allowance would be sufficient to cover the cost of a 2 bed property but not a 3 or 4 bed property. The lack of data on 1 bed properties reflects the lack of such properties on the market. In fact, our review of the market found only one property currently for rent in the private sector.<sup>14</sup> This is a five bed house @ £1,500 pcm.

*Table 4: Comparison of property rental costs in Cheveley ward, January 2014 – December 2014<sup>15</sup>*

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 <sup>th</sup> percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)	Local Housing Allowance (April 2014 to March 2015)
1	N/A	N/A	N/A	£125
2	£155	£144	£124	£139
3	£238	£207	£190	£167
4	£357	£346	£286	£216

Neither is property readily available in the affordable rented sector. In the last five years there have been 25 properties become available in Cheveley parish. There has been an average of 29 bids on every property that becomes available. This compares to 38 bids per property across East Cambridgeshire.<sup>16</sup>

<sup>14</sup> Source: [www.zoopla.co.uk](http://www.zoopla.co.uk), [www.right-move.co.uk](http://www.right-move.co.uk) and [www.nestoria.co.uk](http://www.nestoria.co.uk) (as at 08.12.2014)

<sup>15</sup> Source: Hometrack 2014

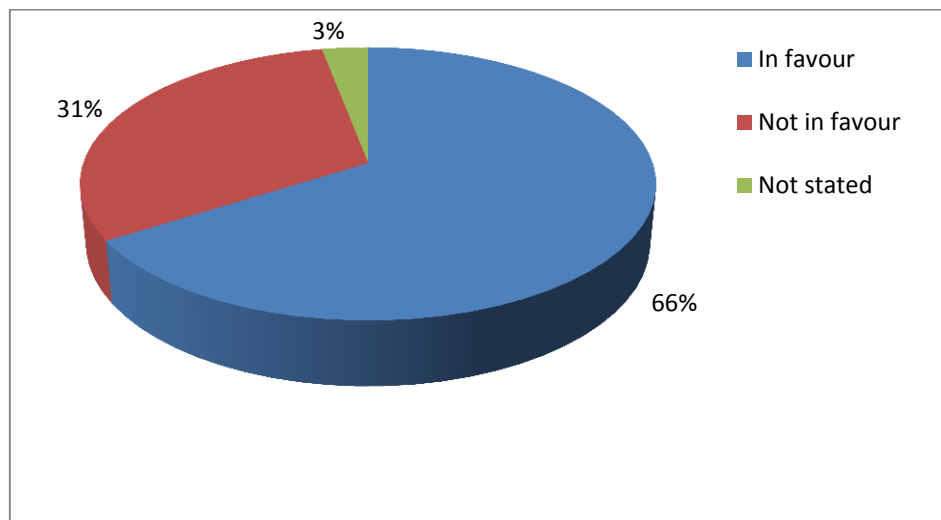
<sup>16</sup> Homelink data taken from 'Parish Profile Data: Cheveley', Cambridgeshire CC

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

### Views on Affordable Housing Development in Cheveley

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. Sixty six per cent of respondents supported the principle of such a development and 31 per cent were opposed. Three per cent did not state an opinion. This is illustrated in Figure 1. The level of support for affordable homes is consistent with 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 the challenges faced by local people in accessing the local housing market:

- *Affordable homes badly needed.*
- *It is essential that people on modest incomes should be able to live in and contribute to their own community. A settlement of the elderly and/or wealthy ultimately serves no one's interests.*
- *There should be more housing for local people to save them moving from the area and being able to keep in touch with elderly relatives.*
- *We would like our son and/or daughter to be able to move back to the village (currently not possible).*

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

- *How local would be the local connection? Cheveley Parish also includes part of Newmarket town quite a way from the village of Cheveley itself.*
- *Yes, if it was for local people who already have a connection with the parish i.e. Next generation, children, grandchildren etc.*
- *Provided it included persons from the North Ward not just the village, i.e. The South Ward.*

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

- *A small development as Cheveley is a fairly small village, just long.*
- *As long as it is only a small development.*
- *Would be happy for a small development of affordable homes so long as it caused no animosity with residents who would be affected by it.*
- *Dependant on location, volume of houses, style of houses and traffic considerations.*
- *On the condition that it does not harm the natural beauty of the surrounding area.*
- *This should be done sympathetically to existing and other housing, unfortunately this is not always the case.*
- *I would be in favour of a very small development. Houses should nicely fit in the current setting/type of houses present.*

Objections tended to focus on the lack of infrastructure capacity, questioning the need for more affordable housing and concern that any further development would have a detrimental impact on the environmental quality of Cheveley:

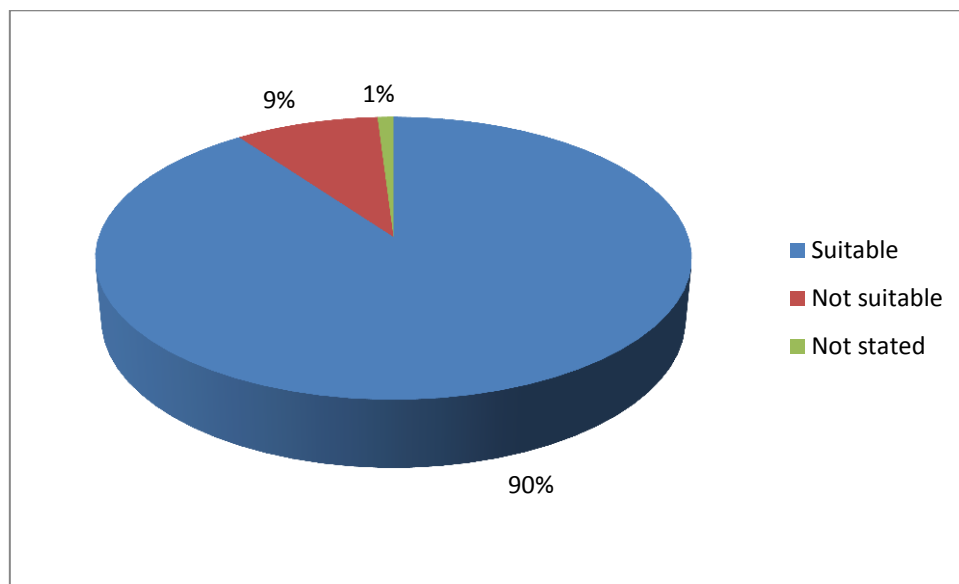
- *It would need to be accompanied with a plan for increased school provision and transport and I'm not sure that this would happen.*
- *This is a village and the location, I have seen first-hand how difficult life is for people housed here. If they cannot afford rent or a mortgage usually they can't afford a car so transport becomes very difficult.*
- *No need for any more houses in the village, the roads, school etc will not be able to cope.*
- *With Mildenhall base closing, there will be a lot of houses becoming empty there and elsewhere in the area where people from the base have been renting. This should make affordable housing available.*
- *No more affordable housing is needed in the area. We need to preserve our countryside.*
- *We are concerned that land of high landscape value would be turned into housing estates completely out of character with the village.*
- *I am of the belief that Cheveley is large enough as it is.*
- *It would ruin the character of the village. Absolutely not in favour.*

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

Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 2 shows that 90 per cent of respondents felt their current home is suitable for their household needs, with nine per cent indicating that their current home is unsuitable for their needs. (One per cent did not answer the question) The nine per cent of respondents who indicated that their current home is unsuitable for their needs equates to 14 households.

*Figure 2: Suitability of current home*



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

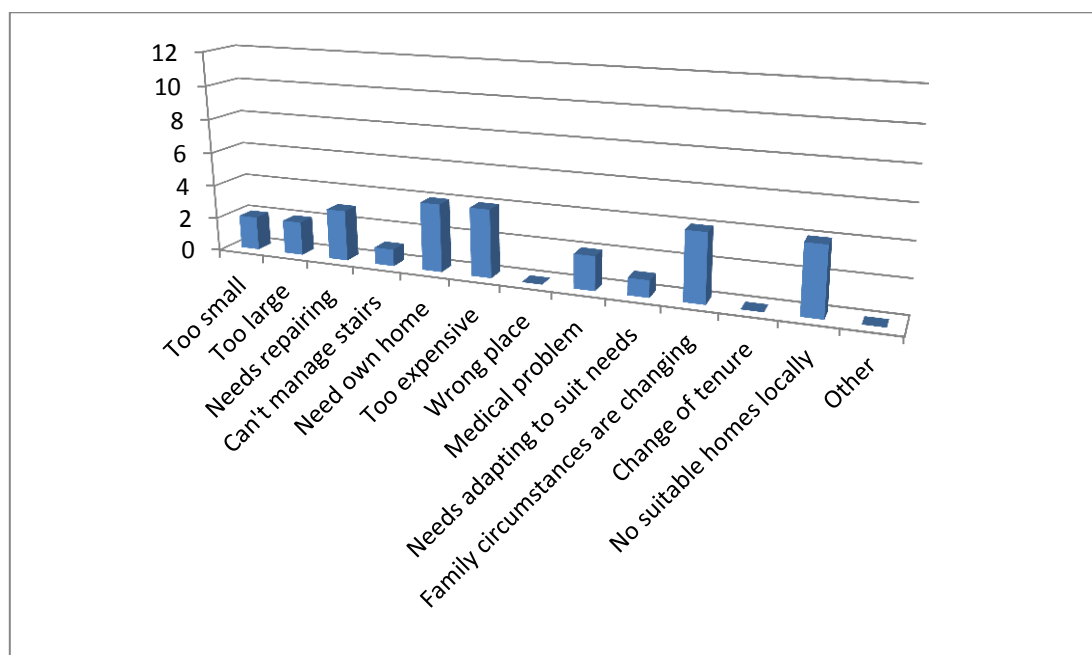
In general, the most frequently quoted reasons for the household's current home being unsuitable are:

**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.



Figure 3: Reasons why current home is unsuitable



**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 14 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 Cheveley based upon:

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

Following this assessment, nine households were excluded leaving five households who were actually considered to be in need of affordable housing. The main reasons for exclusion were that the household was seeking to address its housing needs through the open market, provided insufficient information or was seeking to leave Cheveley.

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

### Residence and family connections

Respondents were asked to indicate whether or not they currently lived in Cheveley or whether they had family connections to the village. Table 5 shows that all respondents currently live in the parish and have done so for at least a year. However, none had other family members living in the parish.

*Table 5: Length of time living in the village*

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

## 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. All household would be three people or less.

*Table 6: Number of people in the household*

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

### Gender and Age

The gender balance is evenly split and the age profile is very broad. The identified households range from those with young children to retirement age.

*Table 7: Age profile of residents*

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

## Status

Table 8 shows the economic status of potential householders. Four out of five households have at least one person in employment.

*Table 8: Status of people in the household*

	Frequency
Employed	4
Unemployed	0
Economically inactive	1
Student	0
Child	2
Retired	2
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.<sup>17</sup> The results are presented in the next section.

## Market Housing

This report is focused on the needs for affordable housing. However, it did identify a small need for market housing. Some households are seeking to adapt existing properties and

<sup>17</sup> 'Allocations and Lettings Policy', East Cambridgeshire District Council, December 2012

some are looking to downsize to reflect changing family circumstances. Interestingly, unlike those in need of affordable housing, these households often do have other family members living in 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 Cheveley 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 Cheveley or have a local connection to the Parish. There are 18 households on the Register that meet these criteria. This data has been combined with the results of this survey in order to calculate overall need.

The properties that would need to be built and then let out through a Housing Association to accommodate those households on the Housing Register are as follows<sup>18</sup>:

1 bed			2 bed			3 bed			4 bed			5+ bed			Total
F	H	B	F	H	B	F	H	B	F	H	B	F	H	B	18
	2	8		6			2								

There are two specific features of the Housing Register applicants which are worthy of comment. Firstly, eight of the 18 are aged over 60 and would potentially be most appropriately accommodated in bungalows. Secondly, seven of the applicants live in Cheveley village, four live in the Newmarket part of the parish and the remaining seven live outside of the parish. Their local connection will be due to relatives, previous residence in the parish or employment. This partly, though not fully, explains why there is no overlap between Housing Register applicants and survey respondents.

### Findings from Housing Needs Survey

The Housing Needs Survey conducted in Cheveley identified five households in need of affordable housing. None of these households stated that they were on the Housing Register.

Two 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	2
		1		1											

<sup>18</sup> Codes used are F (Flat), H (House) and B (Bungalow)



A further three 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	3
				1	1		1								

## Conclusion

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

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	23
	2	9		8	1		3								

## Recommendation

To fulfil all current and immediate housing need in Cheveley, 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 Local Development Framework for East Cambridgeshire District Council on rural exception sites. The scale, in particular, should take into account the existing planning permission for a residential scheme off the High Street. This scheme is due to include six affordable homes with a local lettings policy.

On-going consultation between the Parish Council, East Cambridgeshire District Council and Cambridge Housing Society 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.