

Cambridgeshire ACRE

Housing Need Survey Results Report for Great Shelford

Survey undertaken in March 2017



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CONTEXT AND METHODOLOGY

Background to Affordable Rural Housing

Affordable housing is housing made available for either rent or shared ownership, based on the evidence of need, to those unable to afford market prices. One approach to delivering affordable homes in rural areas is through rural exception site policy. A rural exception site is a site used specifically for affordable housing in a small rural community that would not normally be used for housing because it is subject to policies of restraint.

Within Designated Rural Areas, affordable housing must remain as affordable housing in perpetuity. Furthermore, 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. However, Great Shelford is not a Designated Rural Area. This means that although properties will be prioritised for households with a strong connection to the parish, they cannot be guaranteed to remain as affordable properties in perpetuity. In practice, most do. The Housing & Planning Act 2016 is likely to change some of the rules for rural affordable housing. However, until the regulations are published which will set out the details of implementation these are not clear.

To be eligible for rental properties, applicants must complete an application form to join the local Housing Register and they would then be able to bid for properties through the choice based lettings scheme. To be eligible for low cost shared ownership properties, applicants must apply to the local Housing Register and then apply directly through the local Homebuy Agent. You can read more about choice based lettings and low cost home ownership in Appendix 1.

Context

Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in Great Shelford in November 2016 by Great Shelford Parish Council. The survey was carried out to support the emerging Great Shelford and Stapleford Neighbourhood Plan. (A parallel survey has been undertaken in Stapleford)

The specific aims of the survey were to gauge opinion on the value of developing affordable homes for local people in the parish and to determine the scale and nature of affordable housing need. However, the nature of the survey means that it also identifies wider market need such as, for example, downsizing. Therefore, the survey can be used to both consider the benefits of a specific rural exception site and to inform more general planning and housing policies for the parish.

This survey was carried out with the support of Hastoe Housing Association and South Cambridgeshire District Council. The survey costs have been met by Hastoe Housing Association.

Methodology

Survey packs were posted to all 2,094 residential addresses in the parish on 8 March 2017. The survey packs included covering letters from Cambridgeshire ACRE and Great Shelford Parish Council, a questionnaire, a FAQ sheet on rural affordable housing and a postage paid envelope for returned forms.

The questionnaire was divided into two sections:

- Part One of the survey form contained questions to identify those who believe they have a housing need. Respondents were also asked if they supported the idea of building a small affordable housing development in the village. All households were asked to complete this section.
- Part Two of the survey form contained questions on household circumstances and housing requirements. This part was only completed by those households who are currently, or expecting to be, in need of housing.

The closing date for the survey was Friday 31 March 2017. In total, 434 completed forms were returned giving the survey a 21 per cent response rate. However, 56 of our original letters were returned by the Post Office due to problems with the mailing address. The majority of these (48) had an address related to Waverley Park. This is understood to be a residential caravan park which is presumably partially closed. No planning application was found on the South Cambridgeshire District Council website to suggest re-development proposals. Deducting these invalid addresses from the original denominator would increase the response rate by 0.6 percentage points. However, due to rounding the response rate remains at 21 per cent. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

Great Shelford Parish

Great Shelford is a large parish in South Cambridgeshire. It has a population of about 4,300 living in about 2,000 dwellings.¹ The parish lies a couple of miles south of Addenbrookes hospital on the southern fringe of Cambridge. Recent and on-going development at Addenbrookes and nearby Trumpington means that the gap between Great Shelford and Cambridge has receded in recent years.

Closer to home, Great Shelford coalesces with Stapleford to the east and (almost) coalesces with Little Shelford to the west. It acts as a local service centre for both neighbouring villages. It offers a range of shops, pubs and food outlets alongside a health centre and dental surgery. A primary school is shared with Little Shelford whilst the catchment secondary school is Sawston Village College. The village still retains a library and there is a wide range of clubs and societies catering for all ages. To quote a resident in the Village Design Statement: *'Shelford has one of most things, and more than one of some'*.² Whilst this quote was taken from 2004 it does still hold relatively true. There may have been some

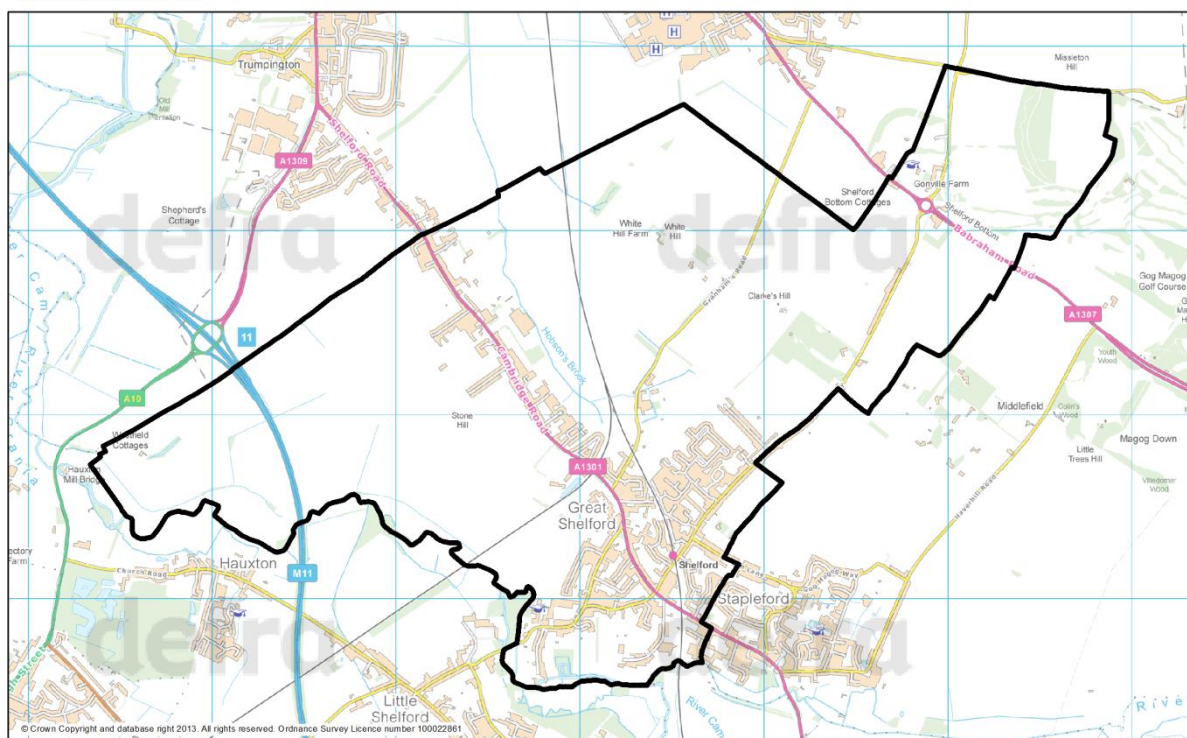
¹ 'Cambridgeshire Population and Dwelling Stock Estimates: mid-2013', Cambridgeshire County Council, December 2014

² 'Great Shelford Village Design Statement', Adopted by South Cambridgeshire District Council as Supplementary Planning Guidance February 2004

deterioration in facilities but the scale of Great Shelford means that it is better served than most Cambridgeshire villages.

Great Shelford also benefits from strong strategic transport connections. The Parish has its own railway station on the Cambridge to London line and is within a few miles of both the M11 and A1307.

Great Shelford Parish



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.ocsii.co.uk, April 2013



The tightness of the Green Belt boundary around Great Shelford means that residential development within the parish has been relatively muted in recent years. About 300 dwellings were completed between 1991 and 2013. The peak building activity during this period was 2008/9 to 2011/12 when about 150 dwellings were completed.³

Policy S/8 of the emerging Local Plan identifies Great Shelford and Stapleford as a 'Rural Centre'. This policy states that:

*"Development and redevelopment without any limit on individual scheme size will be permitted within the development frameworks of Rural Centres, as defined on the Policies Map, provided that adequate services, facilities and infrastructure are available or can be made available as a result of the development."*⁴

³ 'Cambridgeshire Population and Dwelling Stock Estimates: mid-2013', Cambridgeshire County Council, December 2014, 'Cambridgeshire Population and Dwelling Stock Estimates: 1991-2010', Cambridgeshire County Council, July 2011 and 'Housing Completions in Cambridgeshire 2002-2016', (Tables H1.2 and H2.2), Cambridgeshire County Council, undated

⁴ 'Proposed Submission South Cambridgeshire Local Plan', South Cambridgeshire District Council, July 2013

Extensions to some of the Rural Centres have been agreed and the village frameworks redrawn accordingly. However, no extension to Great Shelford & Stapleford has been agreed. The intention is that any future development will be within the existing village framework.

Great Shelford is a relatively wealthy parish. Household earnings are above the Cambridgeshire average whilst deprivation levels are below average. The number of households receiving income related benefits is low.⁵

Deprivation levels are generally low although there is some variation across the parish. The Index of Multiple Deprivation provides a measure of deprivation at the scale of Lower Super Output Area (LSOA). There are three LSOAs in Great Shelford. LSOA E01018294 covers the centre of the parish and includes most of the housing north of Hintons Way and along the A1301 north of the High Street. LSOA E01018293 includes the southern part of the parish including the village centre. LSOA E01018292 includes the northern part of the parish and is the largest in terms of area. However, it is also the least heavily populated part of the parish. It does include housing along the A1301 between the rest of the parish and Cambridge. It includes the area around Great Shelford rugby club and Scotsdales garden centre.

LSOAs E01018292 and E01018293 are in the 10th decile on the Index of Multiple Deprivation. This means they are among the lowest 10% of deprived LSOAs. LSOA E01018294, however, falls within the 7th decile. Further investigation reveals that this is due to poor performance against some specific indicators within the index. The LSOA scores about average (5th or 6th decile) within the Income, Employment and Education domains. It only ranks in the 3rd decile within the Barriers to Housing & Services domain. Barriers to Services is a simple measure of distance from key services such as a primary school and GP surgery. Barriers to Housing measures overcrowding, homelessness and affordability. The LSOA ranks in the 3rd domain in terms of access to services and the 4th domain in terms of access to housing. Interestingly, LSOA E01018292 also ranks in the 3rd domain for Barriers to Housing & Services. However, this is due to geographical distance to key services rather than any specific housing issues.⁶

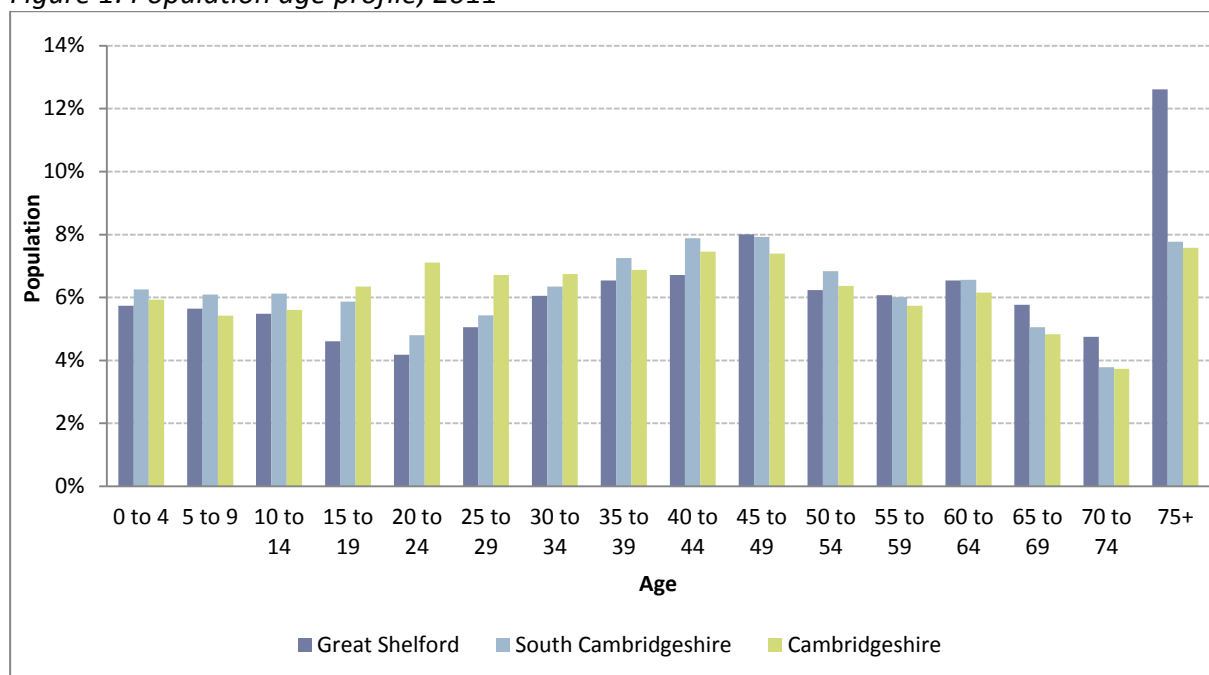
Across the parish economic activity rates are high. There is a particularly high proportion of workers employed in public services. This is presumably due to the proximity of the Addenbrookes campus. The largest sectors are Education, Health & Social Work and Professional. Six out of ten people work in managerial, professional and associate professional roles (41 per cent in England). Half of the adult population are qualified to Higher Education level (27 per cent in England)

The age profile of Great Shelford is fairly typical of a rural Cambridgeshire community. Great Shelford differs from the district and county profiles in two key respects. There is a lower proportion of young adults (aged below 30) and a counter-balancing higher proportion of older people (75+). Perhaps slightly unusually for a rural community, Great Shelford has a similar proportion of people aged 45-75 to South Cambridgeshire and Cambridgeshire. (A higher proportion is found in most rural Cambridgeshire parishes)

⁵ 'Rural Community Profile for Great Shelford (Parish)', Cambridgeshire ACRE/ OCSI, November 2013

⁶ <https://www.gov.uk/government/statistics/english-indices-of-deprivation-2015>

Figure 1: Population age profile, 2011



'Parish Profile Data: Great Shelford', Cambridgeshire County Council Research Group, 2014. Data taken from 2011 Census, QS103EW

The housing tenure profile of Geat Shelford is also similar to the district and county situation. The majority of households (72 per cent) in Great Shelford are owner occupiers. Well over half of these own their property outright without a mortgage which is probably due to the relatively high proportion of older people in the community. In South Cambridgeshire and Cambridgeshire there are marginally more people own with a mortgage than own outright.

Social rented (15 per cent), private rented (14 per cent) and shared ownership (two per cent) all account for similar proportions to the South Cambridgeshire and Cambridgeshire averages.⁷

Great Shelford offers a range of housing options



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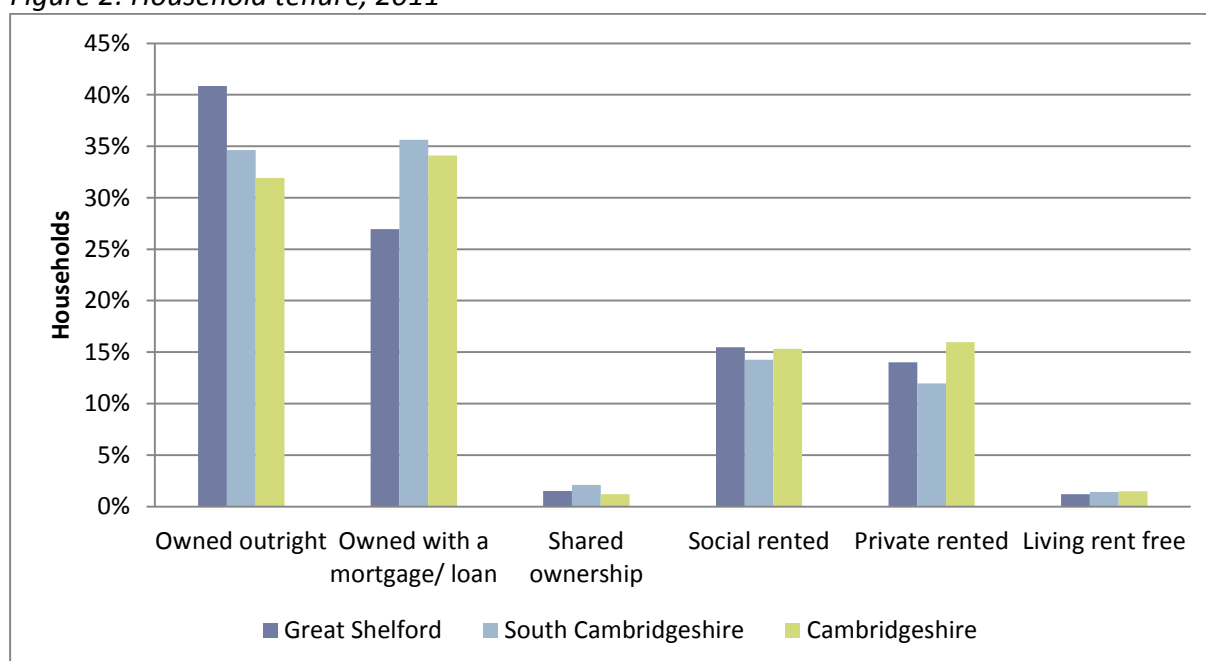


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⁷ Parish Profile Data: Great Shelford', Cambridgeshire County Council Research Group, 2014

A more recent profile of affordable housing provides a little more detail including tenure, turnover and new developments.⁸ At the time of the 2011 Census there were 295 affordable homes available on a rented basis and a further 29 available on a shared ownership or shared equity basis. By April 2016 the total number of affordable homes had grown to 319. However, the number of shared equity or shared ownership properties had fallen slightly to 22. This could be due to tenants staircasing up to 100%, the landlord changing the tenure or 'survey error'. (The 2011 Census was self-completed)

Figure 2: Household tenure, 2011



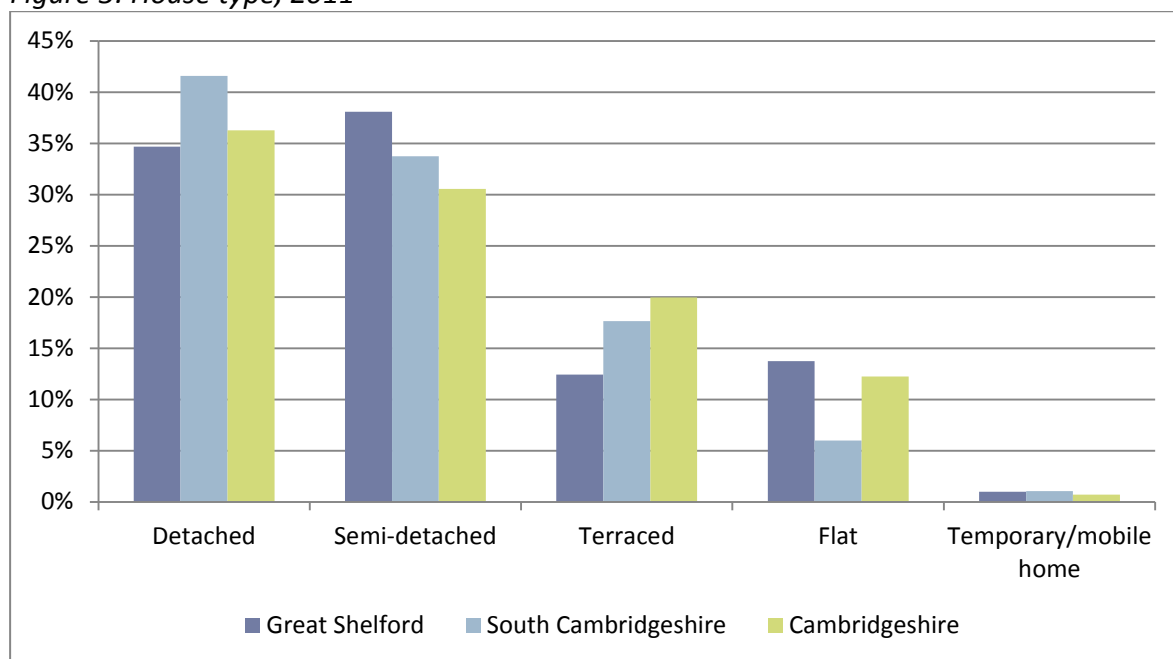
'Parish Profile Data: Great Shelford', Cambridgeshire County Council Research Group, 2014. Data taken from 2011 Census, QS405EW

The majority of affordable homes remain under the ownership of South Cambridgeshire District Council. However, over 10 per cent are now owned by Housing Associations or other organisations. These tend to be the more recently built schemes (some built as part of a market scheme) and are more likely to include flats and have a smaller number of bedrooms. About 15 per cent of the rented properties were re-let in the last three years, from April 2013 to March 2016. However, the majority of these houses will be for 'general needs' which means that it is allocated according to the level of need to anyone with a connection to South Cambridgeshire district. No priority is given to households with a connection to Great Shelford parish unless there is a local connection policy in place.

In terms of housing type, Great Shelford is arguably less rural than many smaller villages across the county. Detached houses are normally the dominant housing type in Cambridgeshire villages. However, in Great Shelford detached houses (35 per cent) are subservient to semi-detached houses (38 per cent). The proportion of flats (14 per cent) is above the county average (12 per cent) and well above the proportion found in most villages.

⁸ 'Housing Statistical Information Leaflet', South Cambridgeshire District Council, October 2016

Figure 3: House type, 2011



'Parish Profile Data: Great Shelford', Cambridgeshire County Council Research Group, 2014. Data taken from 2011 Census, QS402EW

Local Income Levels and Affordability

Buying on the Open Market

A review of property estate agent websites identified a significant number of houses on the market but prices were generally what would be considered well above the price range of first time buyers. For example, Zoopla advertised 19 properties in or around Great Shelford parish.⁹ The lowest priced property was a 1-bed flat @ £230,000. There was also a 1-bed flat @ £300,000 but this had a 55+ age restriction. The lowest priced 2-bed property was for sale @ £315,000. The lowest priced 3-bed property was for sale @ £375,000. Over half of the properties for sale were priced at £460,000 or more.

Lower priced properties on the market in Great Shelford



1 bed flat, De Freville Road for sale @ £230,000
www.zoopla.co.uk. This was the lowest priced 1 bed flat on the market at the time of writing



2 bed flat, Elison Place for sale @ £315,000
www.zoopla.co.uk This was the lowest priced 2 bed flat on the market at the time of writing

⁹ www.zoopla.co.uk (as at 03.05.2017)

Sales over the last year were also reviewed to draw a larger sample. This identified a further 21 properties sold for less than £400,000. Of these, ten were sold for less than £300,000. There were a few flats sold in the price range of £220,000 to £250,000 and a couple of 3-bed properties sold for under £300,000.¹⁰

More lower priced properties on the market in Great Shelford



2 bed semi, Macaulay Square for sale @ £350,000
www.zoopla.co.uk. This was the lowest priced 2 bed house on the market at the time of writing

3 bed semi, Davey Crescent for sale @ £375,000
www.rightmove.co.uk. This was the lowest price 3 bed property on the market at the time of writing

The reliability of these prices can be further corroborated by considering them alongside published house price data by Hometrack (see Table 1) to provide an indication of entry level prices in the Great Shelford housing market. Hometrack data covers the larger area of The Shelfords and Stapleford ward. This includes the parishes of Great Shelford, Little Shelford, Newton and Stapleford.

Table 1: Lower Quartile Property Prices by ward, September 2016 – February 2017¹¹

| | 2-bed flat | 2-bed house | 3-bed house | 4-bed house |
|----------------------------|------------|-------------|-------------|-------------|
| The Shelfords & Stapleford | £256,250 | £327,000 | £362,500 | £553,000 |
| Sawston | £164,500 | £273,750 | £280,000 | £312,750 |
| Whittlesford | n/a | £200,000 | £381,625 | £334,500 |
| Harston & Hauxton | n/a | £294,500 | £431,838 | £482,975 |
| Trumpington | £355,250 | £371,500 | £430,000 | £605,000 |
| South Cambridgeshire | £185,000 | £230,000 | £282,500 | £400,000 |

Note: Data are an average of house price sales 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.

¹⁰ Land Registry sales data can be accessed from www.zoopla.co.uk, www.right-move.co.uk and www.nestoria.co.uk. However, there can be a delay in data being uploaded. The latest recorded sale cited here was 26 January 2017.

¹¹ Hometrack Intelligence Service (The Shelfords and Stapleford ward includes the parishes of Great Shelford, Little Shelford, Newton and Stapleford)

It suggests that lower quartile house prices in the ward are significantly higher than in South Cambridgeshire. Prices are generally similar or a little higher than in neighbouring rural parishes such as Swaston or Whittlesford. However, they are significantly lower than in Trumpington.

These prices do need to be treated with some caution. They are based on a small number of actual sales and valuations. For example, the prices cited for The Shelfords and Stapleford are based on seven 2 bed properties, twenty two 3 bed properties and twenty five 4 bed properties. Nevertheless these prices are based on the actual prices that households have had to pay in the local housing market.

Table 2 has been constructed from the discussion above. Affordability is assessed in the context of three price levels. Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties. These price levels have been derived by rounding down the lower quartile property prices for a 2-bed flat, 2-bed house and 3-bed house. It may be possible to find a few properties a little lower than these prices. However, this will make little difference to the general affordability analysis presented in Table 2.

Table 2: Annual Income requirements for open market properties

| House Price | Deposit required (assume 15% required) | Annual income required (based on mortgage lending principle of 3.5 x income) | Monthly mortgage payment ¹² |
|-------------|--|--|--|
| £250,000 | £37,500 | £60,714 | £1,008 |
| £300,000 | £45,000 | £72,857 | £1,209 |
| £350,000 | £52,500 | £85,000 | £1,411 |

Even at an entry level price of £250,000 an annual income of about £60,000 would be required on the assumptions used. To put this in context, a household with two people working full-time and earning the 'national living wage' will earn about £30,000 per annum.¹³

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 Great Shelford will have significant

¹² Source: www.moneyadvice.service.org.uk – mortgage calculator based on 3% repayment mortgage repaid over 25 years

¹³ <http://www.livingwage.org.uk/>. The national living wage currently pays £7.50 per hour but only applies to those aged 25 and older

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 Great Shelford 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. 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.

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 per cent. It is also likely that a small service charge would also 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.

There are currently 13 shared ownership properties managed by Housing Associations in Great Shelford – all are 2-bed or smaller. There are a further nine shared equity properties in Great Shelford managed by South Cambridgeshire District Council. These operate on a slightly different basis. Any new 'low cost home ownership' properties built today are likely to be similar to the shared ownership model described above.¹⁴

Renting

Table 3 shows the typical cost for renting privately and compares this with the typical rental cost of a new Housing Association property. 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 Local Housing Allowance would not be sufficient to cover the cost of any sized property at an 'affordable rent'. Our review found quite an active private rental market. Zoopla alone

¹⁴ 'Housing Statistical Information Leaflet', South Cambridgeshire District Council (October 2016)

was advertising 19 properties for rent.¹⁵ However, all properties were seeking rents above the LHA rate. The only exception was a property that had been converted into three one bed flats but these had to share some communal facilities so were not considered comparable.

Table 3: Comparison of property rental costs in The Shelfords & Stapleford ward, March 2016 – February 2017¹⁶

| 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 2017-18 (applicable from 1 April 2017) |
|-------------|--|---|--|--|
| 1 | £202 | £199 | £161 | £126.05 |
| 2 | £229 | £227 | £183 | £144.96 |
| 3 | £253 | £239 | £202 | £168.45 |
| 4 | £378 | £306 | £302 | £224.70 |

Social rented properties are also in scarce supply. Between March 2008 and December 2013 75 properties became available in Great Shelford. They attracted an average of 71 bids each (compared with 54 per property across South Cambridgeshire as a whole).¹⁷ More recent evidence from South Cambridgeshire District Council suggests that this rate of turnover has remained fairly constant. The highest turnover is for sheltered housing stock.¹⁸

¹⁵ www.zoopla.co.uk (as at 03.05.2017)

¹⁶ Hometrack Intelligence Service (The Shelfords & Stapleford ward includes the parishes of Great Shelford, Little Shelford, Newton and Stapleford)

¹⁷ 'Parish Profiles', Cambridgeshire County Council Research Group, October 2014

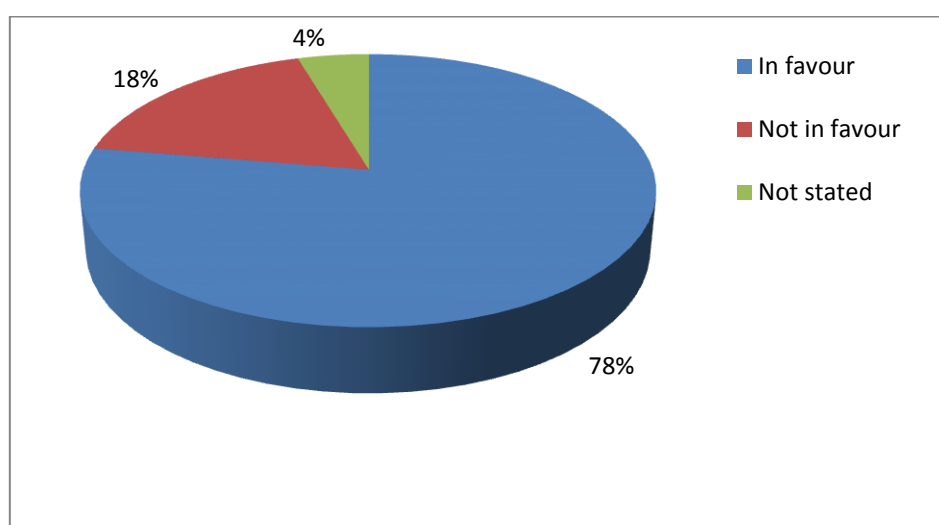
¹⁸ 'Housing Statistical Information Leaflet', South Cambridgeshire District Council, October 2016

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

Views on Affordable Housing Development in Great Shelford

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 eight per cent of respondents supported the principle of such a development and 18 per cent were opposed. Four per cent did not state an opinion. The results are illustrated in Figure 4. The level of support for affordable homes is a little higher than survey findings in other parishes in Cambridgeshire. Support is typically in the range of 55-75 per cent.

Figure 4: 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 from those in favour that local house prices were a major barrier for many. There was concern that this would unbalance the community by driving out young people:

- *This is an extremely expensive village for housing. Only high income households are likely to be able to buy here. It is sad when people with a local connection are forced to look elsewhere to be housed*
- *I agree with the principle that people already living here should try to be given the opportunity to remain here in a home that is right for them. A small development should not change the feel of the village*
- *We need to build more houses, especially affordable ones for people and families starting out*

- *Difficult for young working couples to afford housing in Great Shelford. It is important to have a good cross-section of ages within the community, as well as earning capacity. I am a strong believer in social housing provision*
- *Anything that can be done to provide affordable homes for younger people who have a local connection to the parish must be welcome*
- *People with a local connection, together with those who play a vital working or voluntary role in the community, are fundamental to the well-being of the parish. Let's make sure they can afford to live here*
- *Allows young people to move out without moving far away from family, friends and work*
- *Absolutely! Young people should have a right to live in the area or village they grew up in. In Great Shelford it is so expensive. It needs to be realised that a lot of working class people on low income cannot afford the housing prices here. What about our shop workers and factory workers?*
- *This would help to keep the young people and the diversity of a village in tact - not letting it become purely a wealthy suburb of Cambridgeshire*

Some respondents were able to relate the issue to their own family circumstances:

- *I have a son aged 22 yrs, recently graduated, living with me who would be interested to hear about any potential affordable housing scheme. He would be unable to buy a house in any other way*
- *There is an urgent need for affordable housing. We have three adult children, graduates, in 'well paid' professions; they cannot afford to buy locally*
- *We have been looking for affordable housing in the village for 5 years. The Welches development provided a handful of properties but with scores of handfults of interest. Otherwise there have been no chances for us. We are about to move to Sawston to an affordable home but would rather stay in Shelford after almost 40 years living here*
- *We are both NHS professional workers, having received the majority of our training and experience at Addenbrookes. It would be a shame to have to take these skills and experience elsewhere purely because we can't afford to buy a home in Cambridge*

Ensuring any new affordable homes built are actually affordable was a concern to some:

- *'Affordable' is not really affordable to most people in this area who earn minimum/average wages so we are being priced of the area. More social rented housing is vital!*
- *As long as affordable for young person*
- *Only if affordable*

It is important that the houses are allocated to people with a residential, family or employment connection to the parish:

- *1. Ensuring local people only, not others from outside of Cambridge even! Local homes for local people. 2. Not on green belt. The wildlife need homes too, and future generations should be able to enjoy them, or it will be all concrete, for children to play in. 3. Make sure the roads can cope. Make Waitrose 1-way traffic will help*
- *Provided the houses are strictly for those born in Shelford with ordinary jobs that cannot afford to leave home. Rent/ mortgage totally unaffordable here for 99% of people*
- *I think it is very important to support those in the community who fulfil vital roles such as nurses, school TAs, shop workers etc and cannot afford the very high prices in Shelford*

- *I would support an affordable development as long as the 'local connection' included those with jobs locally, not just those who grew up in the parish*
- *The needs of older people, who live on their own but would like long-term rental security in order to lead an independent life should be taken into account when designing housing accommodation in this area*

There is a clear view from many that any new affordable housing should remain so and not be sold after a period of time:

- *Need to be homes that cannot then be sold without constraints to keep to the principles*
- *Would be better to be wholly affordable otherwise I'd be sceptical that any % of affordable would be watered down over the evaluation process - as has been my experience of living in Cambridge*
- *People have to live somewhere. However I am not in favour of rental houses being sold to occupiers in the future at huge discount. I think the sale of council houses was an error. I am encouraged by the reassurance in the ACRE paper*
- *Only if they were not developed and then 'converted' to a right to buy ideology. Council houses have been totally depleted and now Housing Associations may be 'forced' to offer their stock for 'right to buy' purposes. Totally immoral!!*
- *No more large private homes needed and certainly not another out of place Barley Mews on Station Road. Small council houses like the new ones in Whittlesford on the Newton Road, although I do think they are private, but terraces of 3 beds/ 2 beds council (not privately owned) would bring a revenue and provide the young people needing houses from the village. Moors Meadow is a perfect example - a lovely group of bungalows/ houses¹⁹*
- *For folk to rent not buy. Social houses*
- *With a restrictive covenant to prevent resale*

Location is another important consideration:

- *Provided not in few remaining fields behind Addenbrookes*
- *Depending on site chosen. Gt Shelford is a 'green' village - good to keep it that way*
- *Any development should be on a site that is not of value to the village for other uses eg. the Grange Field which should be used for recreation and should be well integrated into the existing settlement*
- *Should be near shops and/ or transport*
- *Depends on where they are built*

Some respondents were specifically opposed to building on the Green Belt:

- *We would be vigorously opposed to any building on green belt land*
- *Except on green belt land*
- *Provided not on green belt and does not impact on recreational space*
- *But not on green belt land! And not in land that was people's gardens*
- *Small sites only but not on green belt*

¹⁹ The scheme referred to in Newton Road, Whittlesford is in fact a rural exception site comprised of entirely Housing Association properties

There was a view that any development should not be too big though no clear consensus on a 'maximum' scale:

- *But what is 'small'? Should be 50 units max*
- *Provided the development size is strictly limited. Would suggest <20 houses. Would depend on location*
- *A few developments each of 10-15 houses will be far better than a single development of, say, 100 houses. The character of the village would be changed by the larger size*

There were also a number of comments about design:

- *But not if this development was built on allotments and not if it as soulless and ugly as the monstrosities built near Addenbrookes. Whoever is responsible for those should be deeply ashamed*
- *If done sympathetically to fit in with the local buildings and not a development of many small and ugly homes (Trumpington Meadows for example). London Road development is an example of a good design that fits with the local buildings*
- *No opinion without firm proposals. The development under construction at the end of Shelford Park Avenue is appalling and should never have been approved. Therefore I have no further comments on proposed housing in Great Shelford (I am a retired Town Planner) without full details provided*
- *Homes should be small and have sufficient allocated parking. They should not be high rise*

Finally, but by no means least, there was concern about the capacity of existing infrastructure to cope with further development:

- *Hopefully you will consider traffic needs and specifically bus availability in or very close by said planned development*
- *In principle, however Great Shelford is already in a deficit of green space per head of population. Children need space to run around/ be active in a safe environment*
- *We need more affordable homes but we also need an increase in support services to go with them*

Those opposed to the principle of a small affordable housing development for local people tended to focus on four issues: the negative impact on the character and scale of Great Shelford; the over-riding importance of the Green Belt; infrastructure constraints; and, a lack of need for such housing.

Some respondents clearly felt that there has already been too much development:

- *A scheme of affordable houses built in the green belt in Great Shelford would be a total disgrace!*
- *Any development will contain private homes and the village is over-developed already*
- *Definitely not, there is little available land and to use up green areas would destroy environment. People who have moved to Shelford have done so to escape the town/ dense population. The new houses being built near the station are an eye-sore - spoilt the village - style, look - far too tall*
- *Enough building has already taken place in this parish*
- *Area is already over developed*
- *Shelford is getting busier every year and Cambridge is creeping ever closer*

In addition to those who said 'yes' provided not on Green Belt some respondents said 'no' specifically because of a perceived threat to the Green Belt:

- *Because there is a suggestion that they would be built in the green belt. Green belt land has already been stolen by the Biomedical campus (and possibly others)*
- *The protection of the green belt is more important than anything else - there should be no exceptions*
- *Before any development is considered, the green belt should not be in any way built on*
- *It depends on the location. If green belt, no*
- *It depends. If it is built on a brown field site then yes. If it means more green belt is eaten away, as in Trumpington, then a definite 'no'*

Infrastructure capacity was another issue raised by those in favour and opposed to the principle of a small development of affordable homes for local people:

- *The village facilities are becoming too stretched and over-crowded to allow other than 'in filling' development*
- *Road system is inadequate and would be made worse by more housing. Village status and atmosphere is already being lost. More pollution*
- *Traffic congestion already excessive. Insignificant infrastructure, eg recreation ground*
- *Local services are already over-saturated with current demands, including demand on places at the local school, local GP practice, dentists etc and on local water supply and sewage system and other utilities.*
- *With the huge number of new homes in Trumpington, local roads are already overloaded. Local schools, nurseries and GP are all extremely busy and oversubscribed. Local services should be improved before more new homes are built.*
- *I am not in favour of any more building projects in this area only because we are already so crowded. The roads are blocked with through traffic. I would not like to see our green areas built on*

Some respondents questioned the need for further affordable housing:

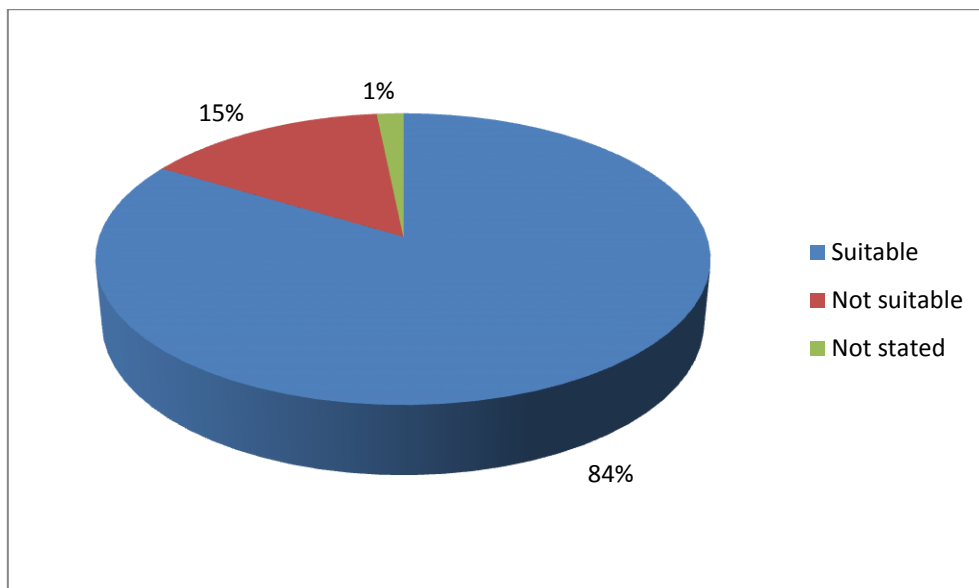
- *Plenty in Trumpington - isn't it 40% social housing? Village is so busy, no places at the local primary school as it is, unless you queue jump by going to church, huge catchment area - 30 places*
- *I am still not convinced of the full-scale, national need for housing on the scale it is constantly being promoted. Yes there is a need, but I am also convinced that empty properties, second (and third etc) homes for people who rarely use them also contribute to the problem*
- *Most pressing need in Gt Shelford is for more recreational green space, rather than more high density homes*
- *There is a huge amount of new housing development within 2 miles of our parish: literally thousands of new dwellings*

The survey has revealed a wide range of opinions. There is strong support for the idea of affordable homes for local people in principle. However, respondents have flagged a number of valid concerns that will have to be taken into account if a scheme is to be progressed. These concerns can often be ameliorated with a well-designed scheme in a suitable location and of an appropriate scale. However, for some, no scheme is likely to be acceptable. The Parish Council will need to balance these views when deciding how to proceed.

Suitability of Current Home

Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 5 shows that 84 per cent of respondents felt their current home is suitable for their household needs, with 15 per cent indicating that their current home is unsuitable for their needs. (One per cent did not answer the question) The 15 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 64 households.

Figure 5: 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. In total 133 reasons were reported.

Figure 6: Reasons why current home is unsuitable

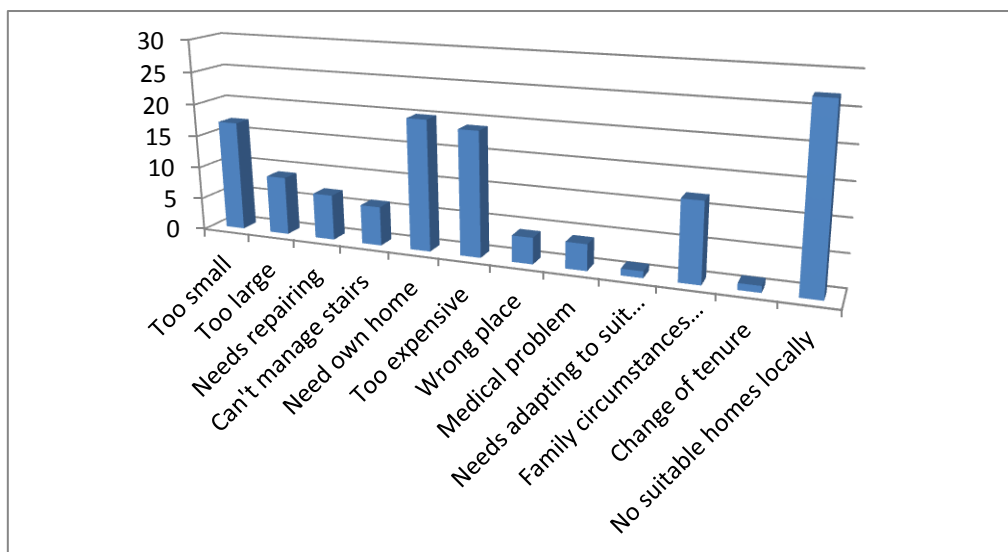


Figure 6 illustrates the reasons respondents gave for their current home being unsuitable. The most commonly cited reason was 'No suitable homes available locally'. The other reasons cited by more than 10 households were: 'Need own home', 'Too expensive', 'Too small' and 'Family circumstances are changing'. This range of reasons reflects the challenges faced by young people and families. (In parishes where the predominant issue is older people looking to downsize factors relating to health issues and the property being too large come to the fore)

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 64 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 Great Shelford 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, 34 households were considered to be potential candidates for affordable housing in Great Shelford. The remainder were excluded for a variety of reasons. Most commonly, households were seeking to address their needs through the open market. A few simply did not provide sufficient information to make an informed assessment. Some stated that their preference was to find accommodation away from Great Shelford. (One household was reluctantly in the process of moving away because they had been unable to find anything suitable in Great Shelford) Finally, a few households were not eligible for anything larger than they already occupied.

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

Residence and family connections

Respondents were asked to indicate whether or not they currently live in Great Shelford or whether they had family connections to the parish. Table 4 reveals that all bar one of the responding households live in the parish. This is not surprising as the survey was only distributed to parish addresses. Those living outside of the parish were dependent on 'word

of mouth' about the survey from family, friends or work colleagues. The Housing Register, considered later, is a better source of need from non-residents. Ten of the households had lived in the parish for over 15 years and 24 had lived in the parish for at least five years.

Table 4: Length of time living in the village

| | Frequency |
|----------------------|-----------|
| Less than 1 year | 1 |
| 1-5 years | 8 |
| 5-10 years | 10 |
| 10-15 years | 4 |
| More than 15 years | 10 |
| Don't live in parish | 1 |
| Total | 34 |

Fifteen of the 33 households currently living in Great Shelford also have family living in the parish. In all bar one cases this included parents. (A few of these also had siblings) However, only one household had children living in the parish in a separate household. This is consistent with the hypothesis that younger people have to leave the parish in search of affordable accommodation.

The most common reasons for wanting to stay in the locality included the need to be close to work (Addenbrookes was cited several times) and local schools. The accessibility of services and community spirit were also frequently referred to.

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 5 sets out the number of people making up each household. Most would be small – one or two person households. However, five households would contain four or five people – families with children ranging from pre-school to adulthood.

Table 5: Number of people in the household

| | Frequency | No of people |
|------------|---------------|--------------|
| 1 person | 18 | 18 |
| 2 people | 10 | 20 |
| 3 people | 1 | 3 |
| 4 people | 3 | 12 |
| 5 people | 2 | 10 |
| 6 people | 0 | 0 |
| 7 people | 0 | 0 |
| Not stated | 0 | 0 |
| Total | 34 households | 63 people |

Gender and Age

Table 6: Age profile of residents

| | Frequency |
|---------------|-----------|
| Under 16 | 12 |
| 16 - 24 years | 8 |
| 25 - 29 years | 8 |
| 30 - 39 years | 14 |
| 40 - 49 years | 7 |
| 50 - 54 years | 5 |
| 55 - 59 years | 2 |
| 60 - 64 years | 1 |
| Over 65 years | 6 |
| Not stated | 0 |
| Total | 63 people |

The new households would comprise slightly more males (34) than females (29). The households would cover a wide range of ages but there would be a predominance of people aged under 40. This reflects a need both across young families and young adults trying to get a foothold on the property market or more secure tenancy arrangements. Many of the households are currently living in privately rented properties that are considered too small, too expensive and too insecure.

Status

Table 7 shows the economic status of potential householders. Virtually everyone of working age is in employment. There is a small cohort of retired people. The remainder are children or students living in family households. This highlights a distinctive difference between the households seeking to resolve their housing issues through the open market and through affordable housing options. Those seeking open market solutions (almost exclusively owner occupation) tend to be older households seeking to downsize. It is generally the younger households that do not have the housing equity and must seek affordable housing options.

Table 7: Status of people in the household

| | Frequency |
|-----------------------|-----------|
| Employed | 41 |
| Unemployed | 0 |
| Economically inactive | 2 |
| Student | 3 |
| Child | 11 |
| Retired | 6 |
| Not stated | 0 |
| Total | 63 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 South Cambridgeshire District Council's Lettings Policy Document.²⁰ 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 a significant affordable housing need in Great Shelford 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 Great Shelford or have a local connection to the Parish. There are 66 households on the Register that meet these criteria.²¹ Twenty nine of these households live in Great Shelford. The remainder will have a local connection through family, employment or previous residence.

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 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 | 66 |
| 23 | 20 | 17 | | 6 | | | | | | |

Findings from the Housing Needs Survey

The Housing Needs Survey conducted in Great Shelford identified 34 households in need of affordable housing. Only three of these households stated that they were already on the Housing Register and has therefore been excluded from the table below.

²⁰ 'Lettings Policy Document', South Cambridgeshire District Council, 2015

²¹ Housing Register data provided by South Cambridgeshire DC, May 2016. IT issues mean SCDC are not currently able to provide more up to date data. This does create a significant time gap between the two data sources but still considered to provide a robust estimate of total need.

²² Codes used are F (Flat), H (House) and B (Bungalow)

Fifteen of these households would require a rented property from a Housing Association. The properties that would 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 | 15 |
| 8 | 5 | 1 | | | | 1 | | | | |

A further 16 households were considered suitable candidates for shared ownership 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 | 16 |
| 2 | | 8 | 1 | 5 | | | | | | |

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 19 households currently living in Great Shelford who were looking to move within the parish through open market options. One was seeking private rented accommodation. The remainder were seeking owner occupation. Younger households (aged below 50) were seeking 3 or 4-bed properties. Most had families. Ten of the households responding were seeking a bungalow reflecting the older age profile of those seeking market housing (and the higher level of housing equity that this cohort tends to have). However, interestingly, most demand was for properties with at least three bedrooms with only four seeking a two bedroom bungalow. Downsizing is a relative concept and it is important to recognize that in the open market households can buy what they can afford, whereas in terms of affordable housing, households tend to be allocated what they are eligible for. All the older households identified are already in owner occupation. The existing tenure of younger households is evenly split between owner occupation and private rent/ living with parents.

Conclusion

In aggregate, there 97 households identified as being in need of affordable housing who either live in, or have a local connection to, Great Shelford:

| 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 | 97 |
| 33 | 25 | 26 | 1 | 11 | | 1 | | | | |

Recommendation

To fulfil all current and immediate housing need in Great Shelford, 97 new affordable homes would have to be built. This is significantly greater than a typical rural exception site in Cambridgeshire. However, schemes are usually designed to be smaller than the estimated need to improve the chances of all homes being allocation to a household with a local connection.

Furthermore, the scale, design and location of any scheme will need to adhere to the planning policy contained within the Local Development Framework and draft Local Plan for South Cambridgeshire District Council on rural exception sites. Further discussions between the parish council, Hastoe Housing Association and South Cambridgeshire District Council should help inform the proposals for any potential scheme and to ensure that local lettings are 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.