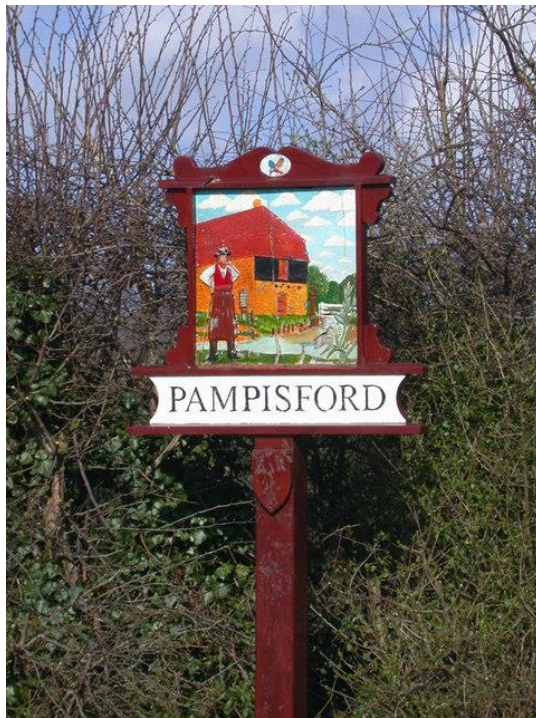


Cambridgeshire ACRE

# Housing Need Survey Results Report for Pampisford

Survey undertaken in March 2020



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**About Cambridgeshire ACRE**

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

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

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

## CONTEXT AND METHODOLOGY

### Background to Rural Affordable Housing

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

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

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

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

Planning conditions and legal agreements are used on rural exception sites to prioritise the occupation of property to people falling within categories of need and who can prove a local connection through family, residence or work.

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

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

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

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

## Context

Pampisford Parish Council and Neighbourhood Plan Group contacted Cambridgeshire ACRE in January 2020 to discuss undertaking a Housing Needs Survey. Some questions on housing had been included in previous community consultation undertaken as part of the emerging Neighbourhood Plan. However, it was considered that an independent survey focused on housing needs would provide additional useful information.

The primary aim of the survey is 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. This is important because rural exception sites can now include an element of market housing to cross-subsidize the affordable houses. Therefore, the survey can also enable any market housing element to be tailored to local needs although no controls will be applied.

The survey also allows local opinions to be gauged on the value of developing affordable homes for local people in the parish.

This approach, including the standard questionnaire, is used by Cambridgeshire ACRE to undertake all its Housing Needs Surveys and the methodology is supported by Local Authorities and Housing Associations in Cambridgeshire. The results can be used to develop appropriate Neighbourhood Plan policies and to assess planning applications for residential development.

This survey was undertaken with the support of South Cambridgeshire DC. The survey costs have been met by Pampisford Parish Council through a Neighbourhood Plan support grant managed by Locality.

## Methodology

Survey packs were posted to all 149 residential addresses in the parish on 21 February 2020. The survey packs included covering letters from Cambridgeshire ACRE and Pampisford Parish Council, a questionnaire and a postage paid envelope for returned forms.

The questionnaire was divided into two sections:

- Part One of the survey form contained questions to identify those who believe they have a housing need. Respondents were also asked if they supported the idea of building a small affordable housing development in the village. All households were asked to complete this section.

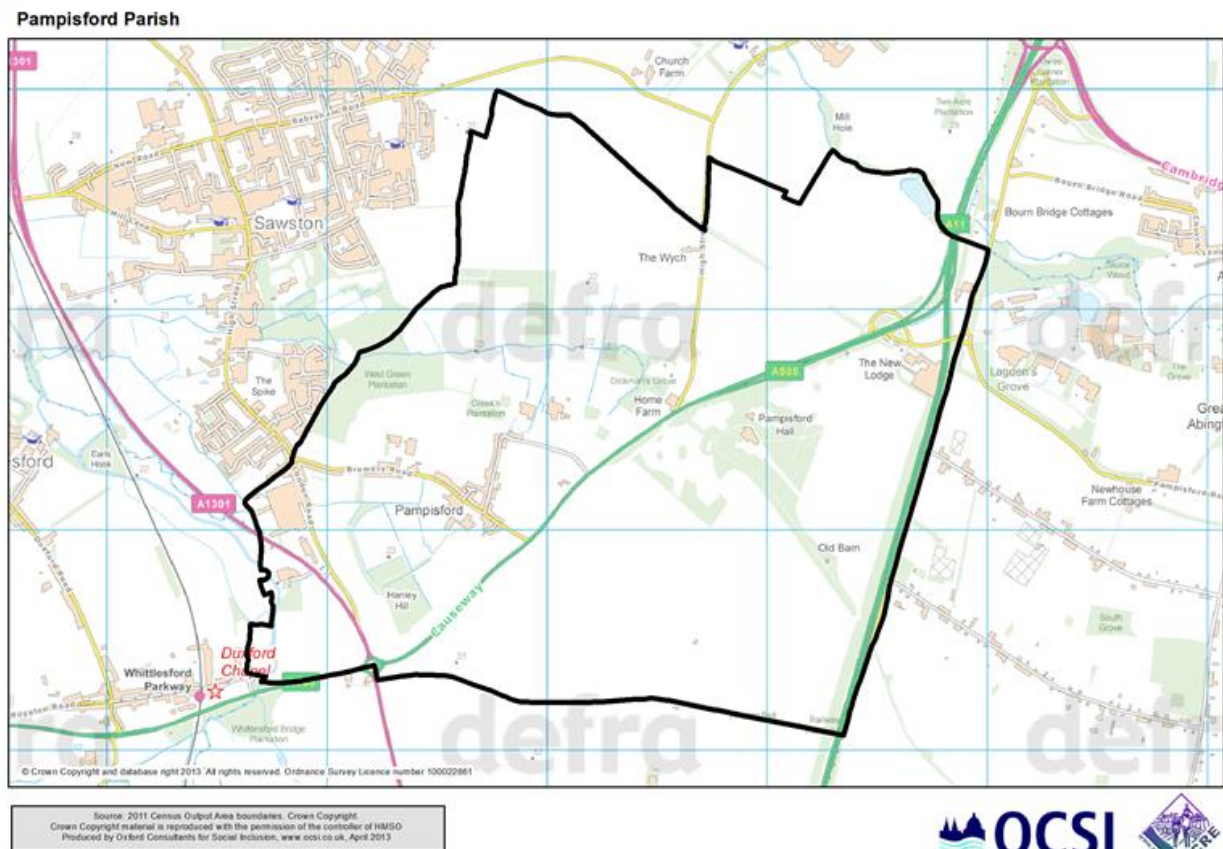
- Part Two of the survey form contained questions on household circumstances and housing requirements. This part was only completed by those households who are currently, or expecting to be, in need of housing.

The closing date for the survey was Friday 13 March 2020. In total, 43 completed forms were returned giving the survey a 29 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

## Pampisford Parish

Pampisford is a small parish in South Cambridgeshire. It lies about ten miles south of Cambridge city centre. Brewery Road links the village to the much larger settlement of Sawston which lies to the west and north. Immediately to the south lies the A505 which also provides access onto the A11 and M11.

### Map of Pampisford parish boundary



Pampisford has a very limited range of services. Most day to day needs such as convenience shops, schooling and medical facilities are met in nearby Sawston. However, the village does still retain a village hall, church and pub.

*Pampisford retains a limited range of facilities*



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The Chequers, Pampisford © Copyright Keith Edkins and licensed for reuse under this Creative Commons Licence

Pampisford's population stood at 357 in 2018.<sup>4</sup> They live in about 150 dwellings.<sup>5</sup> There has been little development in the parish in recent years. Over the period 2002-03 to 2016-17 only eleven (net) new dwellings were completed with no more than three in any single year.<sup>6,7</sup> As of 31 March 2017 there were only commitments for a further two dwellings.<sup>8</sup>

The South Cambridgeshire Local Plan anticipates development in Pampisford to continue to be constrained. Pampisford is identified as an 'Infill Village' in recognition of the very limited services and facilities. The policy S/11 Infill Villages states:

*'Residential development and redevelopment within the development frameworks of these villages, as defined on the Policies Map, will be restricted to scheme sizes of not more than 2 dwellings (indicative size) comprising:*

- a. A gap in an otherwise built-up frontage to an existing road, provided that it is not sufficiently large to accommodate more than two dwellings on similar curtilages to those adjoining; or*
- b. The redevelopment or sub-division of an existing residential curtilage; or*
- c. The sub-division of an existing dwelling;*
- d. The conversion or redevelopment of a non-residential building where this would not result in a loss of local employment.*

*In very exceptional circumstances a slightly larger development (not more than about 8 dwellings) may be permitted where this would lead to the sustainable recycling of a brownfield site bringing positive overall benefit to the village.'*<sup>9</sup>

<sup>4</sup> Office for National Statistics Population Estimates 2018 (via [www.cambridgeshireinsight.org.uk](http://www.cambridgeshireinsight.org.uk))

<sup>5</sup> 'Cambridgeshire Population and Dwelling Stock Estimates: mid 2015', Cambridgeshire CC (July 2017)

<sup>6</sup> 'Dwellings completed (NET) by ward and parish in Cambridgeshire (2002-2017)', Cambridgeshire CC (undated)

<sup>7</sup> The Parish Council has questioned this figure and believe the number of net new dwellings may be even lower

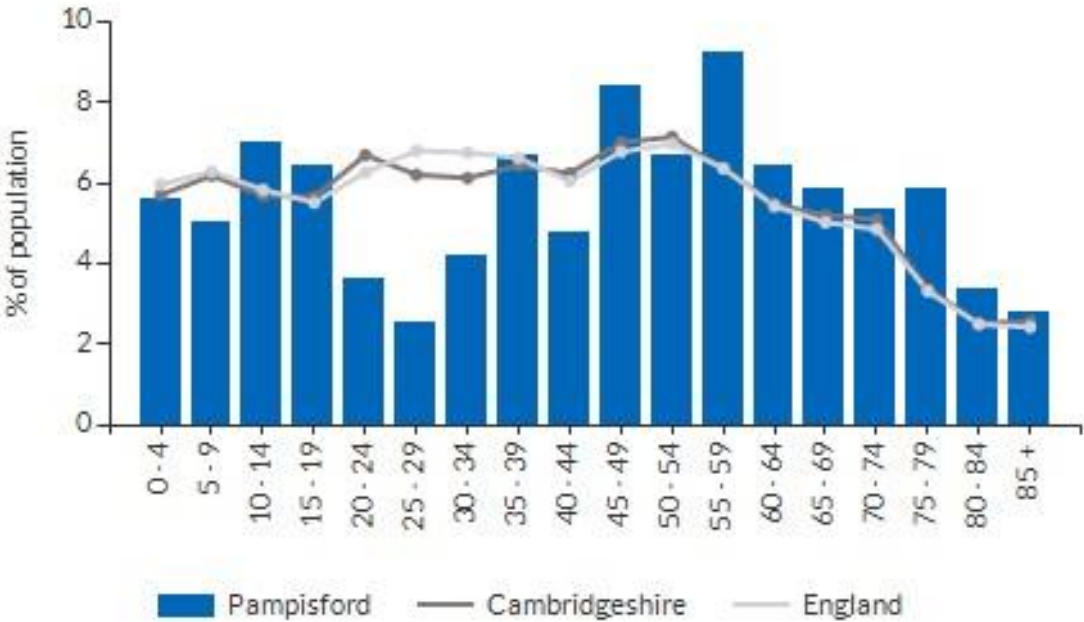
<sup>8</sup> 'Cambridgeshire housing commitments, 31 March 2017', Cambridgeshire CC (undated)

<sup>9</sup> 'South Cambridgeshire Local Plan', South Cambridgeshire DC, (Adopted September 2018)

All land abutting the village framework falls under Green Belt designation with the exception of a small part of the boundary to the west where the parish abuts Sawston. Much of the village itself is designated as a Conservation Area and the gaps between developed parts of the parish are protected by the Local Plan’s ‘Important Countryside Frontage’ policy.

Pampisford has a typical age profile for a rural Cambridgeshire community. Low numbers of people aged 20-34 are counter-balanced by a higher proportion of people aged 45+. Levels of school age children are in line with the average for South Cambridgeshire and probably reflect the relatively good access to primary and secondary schooling in Sawston.

Figure1: Pampisford population by age, 2018



Date: 2018 Source: ONS

Source: <https://cambridgeshireinsight.org.uk/parish-profile>

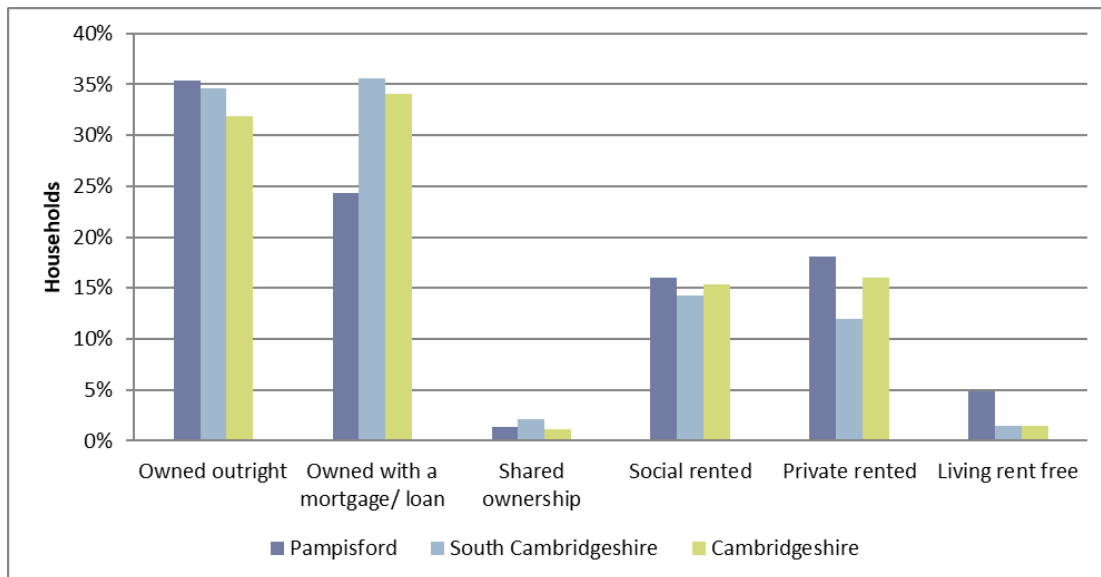
Although owner occupation was the dominant tenure (59 per cent) in Pampisford in 2011 it was significantly lower than in South Cambridgeshire (71 per cent). There was a particularly low level of households owning a property with a mortgage. This is consistent with the older age profile prevalent in the parish. Younger households have had less time to pay off a mortgage.

In contrast, Pampisford had relatively high levels of private rented accommodation, social rented accommodation and households living rent free. (Living rent free is often associated with accommodation provided through a job)

The level of affordable housing in the parish remains largely unchanged. The total number fell from 23 dwellings in 2011 to 22 dwellings in 2018. The latest estimates show that all affordable housing in the parish is managed by South Cambridgeshire DC. They own 10 x 3

bedroom houses and 12 x 2 bed bungalows. One of the bungalows is let on an equity share basis. The remainder of the properties are rental.<sup>10</sup>

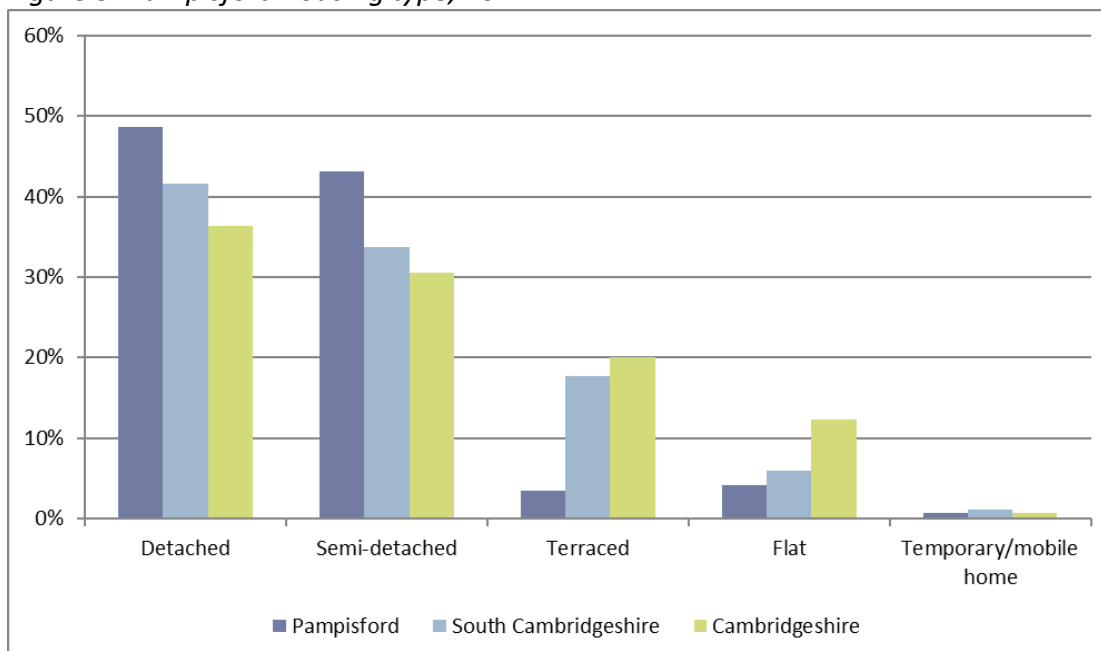
Figure 2: Pampisford housing tenure, 2011



Source: 'Pampisford Parish Profile', Cambridgeshire County Council (October 2014)

This type and size mix offers limited opportunities for young, newly forming households wanting to secure affordable housing in the parish. The bungalows will be prioritised for older people or people with mobility issues and the larger houses will be prioritised for larger families.

Figure 3: Pampisford housing type, 2011



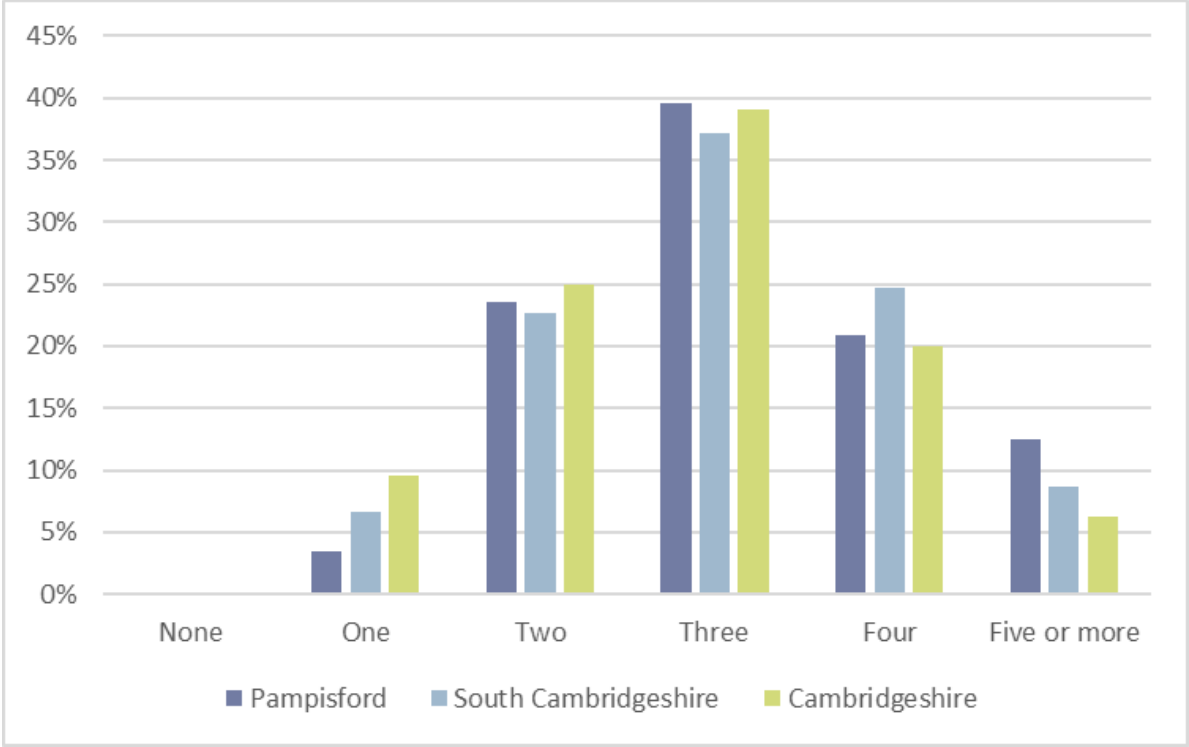
Source: 'Pampisford Parish Profile', Cambridgeshire County Council (October 2014)

<sup>10</sup> 'Housing Statistical Information Leaflet', South Cambridgeshire DC, December 2018



More than nine in ten dwellings in Pampisford (92 per cent) were detached or semi-detached. However, despite the relative shortage of flats and terraced houses there was not a significant under-representation of smaller properties. Twenty seven per cent of dwellings had two bedrooms or fewer compared with 30 per cent in South Cambridgeshire.

Figure 4: Pampisford dwellings by number of bedrooms, 2011



Source: 'Pampisford Parish Profile', Cambridgeshire County Council (October 2014)

Although much of this analysis is based on the 2011 Census of Population the broad picture presented is considered to remain an accurate reflection of the housing stock in Pampisford. There has been little development in the parish in recent years.

*A range of housing styles in Pampisford*



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Hammond Close, Pampisford © Copyright Robert Edwards and licensed for reuse under this Creative Commons Licence

Data is not available on the age of the housing stock but given the small levels of development in recent years, and the extent of the Conservation Area, it seems reasonable to conclude that Pampisford is dominated by older housing.

### Local Income Levels and Affordability

#### Buying on the Open Market

A review of property estate agent websites identified that there are currently no properties for sale in Pampisford.<sup>11</sup> As a result, the net was cast wider by looking at properties sold in the parish in the last two years. This identified six properties. Three of these were sold for prices below £400,000. All were semi-detached and included a 5-bed thatched cottage sold at £285,000<sup>12</sup>, a 3-bed property sold at £312,000 and another property with the number of bedrooms unspecified sold at £350,000.

#### *The lowest priced sales in Pampisford in the last two years*



5 bed semi-detached thatched cottage, Church Lane, Pampisford sold @ £285,000 in August 2019 [www.rightmove.co.uk](http://www.rightmove.co.uk)

3 bed semi-detached, Brewery Road, Pampisford sold @ £312,000 in November 2018 [www.zoopla.co.uk](http://www.zoopla.co.uk)

Local house prices can be further corroborated by comparing current asking prices with published house price data from Hometrack’s Housing Intelligence System (see Table 1). This data is only disaggregated down to ward level. Within this dataset, Pampisford parish falls within Duxford ward alongside the parishes of Babraham, Duxford, Hinxton and Ickleton.

Table 1 highlights that lower quartile house prices in Duxford ward are generally higher than in South Cambridgeshire but broadly similar to neighbouring wards. The prices for Duxford ward published in Table 1 are based on 68 sales and valuations over a six month period. However, only four of these were two bedroomed properties. The figures are not inconsistent with the recent sales prices for Pampisford parish. Taken together, these prices demonstrate the high cost of housing in Pampisford

<sup>11</sup>[www.rightmove.co.uk](http://www.rightmove.co.uk) and [www.zoopla.co.uk](http://www.zoopla.co.uk) (as at 4 March 2020)

<sup>12</sup> This price seems very low given the scale and nature of the house. There may be a specific reason. It should be treated as an outlier and not indicative of local house prices

Table 1: Lower Quartile Property Prices by ward, July 2019 – December 2019<sup>13</sup>

	2-bed house	3-bed house	4-bed house
Duxford ward	£276,250	£300,000	£502,500
Linton ward	£251,500	£315,000	£400,000
Sawston Ward	£259,375	£310,000	£405,000
Whittlesford Ward	£280,000	£342,956	£537,500
South Cambridgeshire	£235,000	£295,000	£400,000

Note: Data are an average of house price sales and valuations over a six month period. Prices can fluctuate from one period to another due to the low level of sales involved. Nevertheless, the prices do reflect actual sales and valuations.

The analysis has also highlighted that properties do not become available in Pampisford frequently. Therefore, finding a suitable house is about availability as well as affordability. However, focusing on the affordability issue, some standard assumptions about deposits and mortgages have been applied to calculate the minimum salary needed to purchase properties at these prices. Table 2 uses the Duxford ward lower quartile prices for a 2 bedroom and 3 bedroom property.

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 <sup>14</sup>
£276,250	£41,438	£67,089	£1,114
£300,000	£45,000	£72,857	£1,209

Even at an entry level price of £276,250 for a 2 bedroom house an annual income of about £67,000 would be required on the assumptions used. To purchase a 3 bedroom house at £300,000 an annual income of over £70,000 would be required. To put this in context, a household with two people working full-time and earning the 'national living wage' will earn about £30-£35,000 per annum.<sup>15</sup>

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

<sup>13</sup> Hometrack Intelligence Service (Duxford ward includes the parishes of Babraham, Duxford, Hinxton, Pampisford and Ickleton)

<sup>14</sup> Source: [www.moneyadvice.org.uk](http://www.moneyadvice.org.uk) – mortgage calculator based on 3% repayment mortgage repaid over 25 years

<sup>15</sup> <http://www.livingwage.org.uk/>. The national living wage currently pays £8.21 per hour but only applies to those aged 25 and older.

be possible to secure a mortgage with a lower deposit but this will require even higher income levels. Clearly, many existing owner occupiers in Pampisford will have significant housing equity. However, young people seeking to leave the parental home or those in the rented sector may not. Every household has its own set of unique circumstances. Therefore, the assumptions set out above are just that; working assumptions. Nevertheless, it seems reasonable to conclude that many low income households with a connection to Pampisford 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 to 3.00 per cent. It is also likely that a small service charge would be applicable. However, these charges represent a significant subsidy in comparison with comparable market rents which makes shared ownership an attractive option for some households. Our own shared ownership cost calculator suggests that an income of £27,000 would be required to purchase a 25 per cent share in a property priced at £280,000. This would result in monthly costs of about £780.

It should be noted that there are currently no shared ownership properties in Pampisford. (There is one shared equity bungalow)

### **Renting**

Table 3 shows the typical cost for renting privately and compares this with the maximum rental cost of a new Housing Association property in Duxford ward. The Government has taken steps to bring social housing rents closer to private sector ones, with rents for new tenants set at up to 80 per cent of the amount you would have to pay in the private sector.

The maximum 'affordable rent' charged by a Housing Association could be above the Local Housing Allowance (LHA) rate for all sizes of property but especially for larger homes (3 and 4 bedrooms). However, in practice most Housing Associations will cap rents at the LHA rate.

The rental charges do demonstrate that those requiring Housing Benefit are unlikely to be able to afford to live in the private rented sector in Pampisford.

*Table 3: Comparison of property rental costs in Duxford ward, December 2018 – November 2019<sup>16</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)	Cambridge BMRA Local Housing Allowance (applicable from 1 April 2019)
1	£201	£199	£161	£133.72
2	£195	£192	£156	£153.79
3	£253	£235	£202	£178.71
4	£357	£350	£286	£238.38

Our review found no properties currently available to rent in the private rental market in Pampisford. The nearest available properties were in Sawston.<sup>17</sup> This is perhaps not surprising as according to the 2011 Census of Population there were only 26 properties in the private rented sector.

Available social rented properties are also relatively scarce. Between March 2008 and December 2013 there were only 15 properties become available in Pampisford (less than three per year). They attracted an average of 56 bids each (compared with 54 per property across South Cambridgeshire as a whole). In terms of stock turnover, the situation appears to have deteriorated in recent years. Over the period April 2015 to March 2018 there were only three council properties re-let.<sup>18</sup>

<sup>16</sup> Hometrack Intelligence Service (Duxford ward includes the parishes of Babraham, Duxford, Hinxton, Pampisford and Ickleton)

<sup>17</sup> [www.zoopla.co.uk](http://www.zoopla.co.uk) and [www.rightmove.co.uk](http://www.rightmove.co.uk) (as at 4 March 2020)

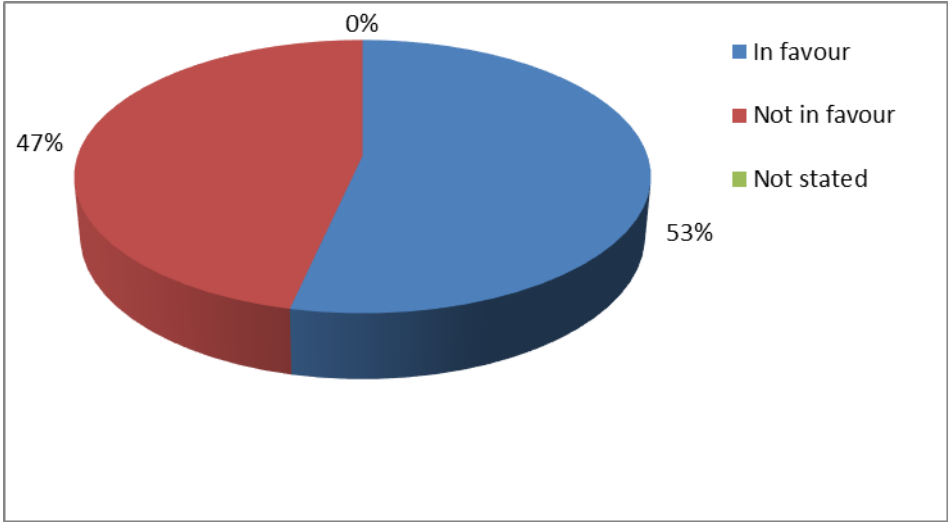
<sup>18</sup> 'Parish Profiles', Cambridgeshire County Council Research Group, October 2014

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

## Views on Affordable Housing Development in Pampisford

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. Fifty three per cent of respondents supported the principle of such a development and 47 per cent were opposed. The results are illustrated in Figure 5. The level of support for affordable homes is a little lower than we usually find in our surveys in Cambridgeshire parishes. Support is typically in the range of 55-75 per cent.

Figure 5: Attitude towards affordable housing development



Some respondents chose to include additional comments to qualify their answers. They highlight some of the key issues that concern local people.

One respondent could relate the issue of affordability to their own family circumstances:

- *My children will never be able to afford a property in Pampisford. One has already bought elsewhere. The village will just be full of over 40's middle class - already few children*

Another respondent wanted clear evidence of local need:

- *Yes, if there is a proven need. i.e. this survey finds out that there are local people for whom affordable homes would be beneficial*

There were conflicting views on the value of prioritizing local people:

- *Must be available to very close ties to the village. There is a lot of industrial development planned in the local vicinity so do not want people to be able to apply for housing that don't have valid tie to the village*
- *I support the development of infill housing including affordable housing. However, I don't understand the rationale for only making available to those with links to Pampisford - they should be for anyone who needs them, ideally those employed locally*

There were also comments about location, scale and infrastructure:

- *But not to be built in the conservation area, or on arable land - e.g. farm land*
- *In small clusters of a couple at a time and affordable not based on local prices but on average wages*
- *Close to bus route*

Those who were opposed to the principle of a small affordable housing development prioritized for local people were mostly concerned about the impact on the character of the village:

- *Traffic around the top end of High Street is a major problem therefore even putting small number of houses here will increase pressure and spoil the most attractive part of the village*
- *Need to be careful of over congestion in village and not to make Pampisford an extension, without green spaces, to Sawston*
- *I'm not aware of any land available in Pampisford parish for new homes, except for the closed Nightingales garage site. I should strongly object to the use of e.g the recreation grounds or farm fields. Furthermore, local roads such as the A1301 and A505 already carry too many domestic and commercial vehicles so are frequently congested*
- *There are already too many new housing estates/communities being developed in this area, the countryside should be left alone*

The survey has revealed a wide range of opinions. There is a small majority in favour of the idea of affordable homes for local people in principle. However, respondents have flagged some valid concerns that should be taken into account if a scheme is to be progressed. For some, no scheme is likely to be acceptable.

### Suitability of Current Home

Respondents were asked to indicate whether or not their current home was suitable for their household's needs.

Figure 6: Suitability of current home

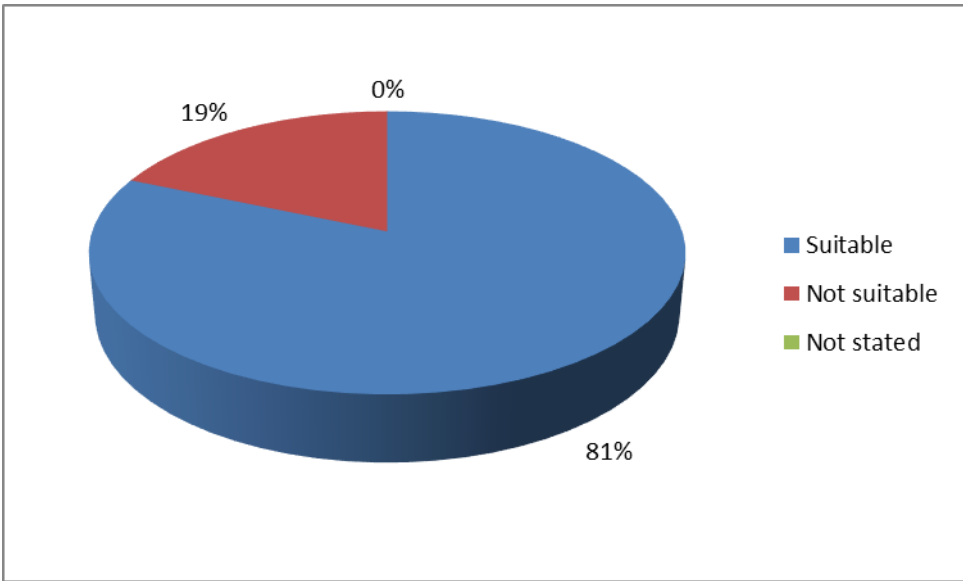
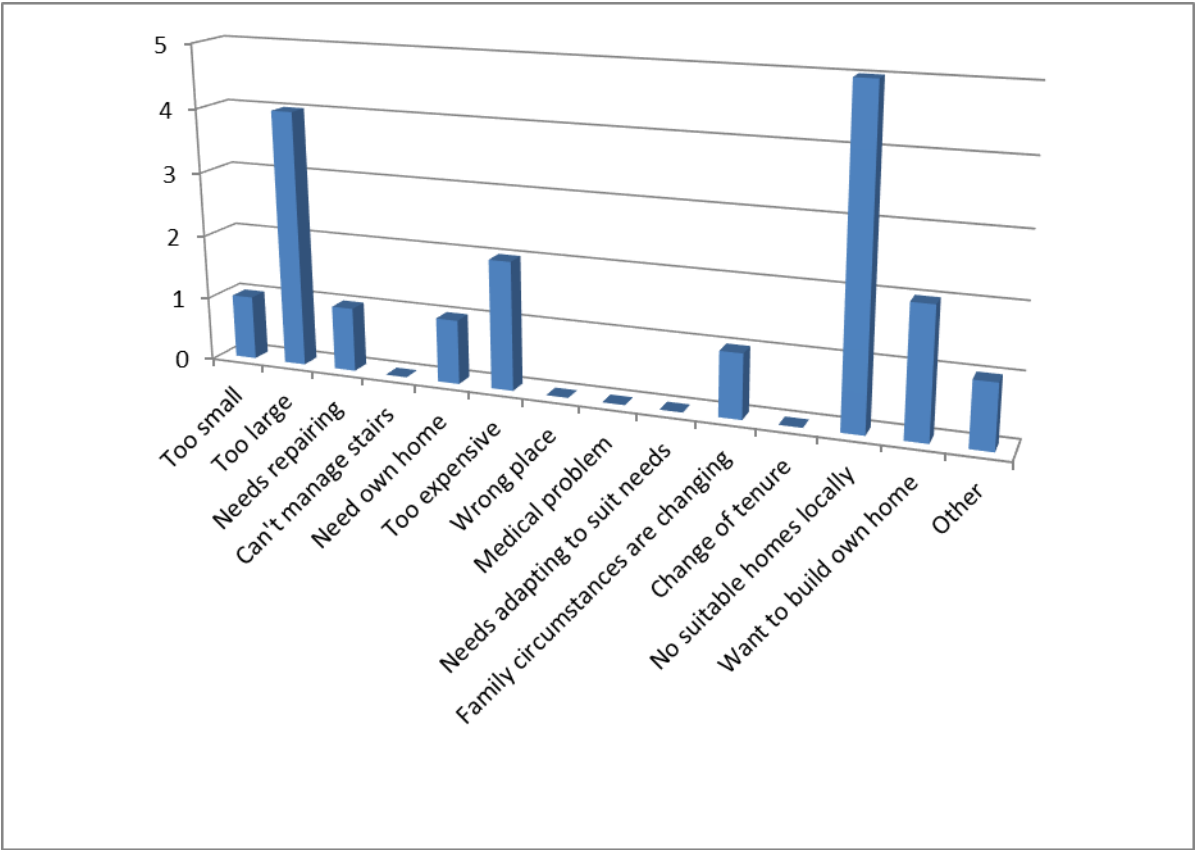


Figure 6 shows that 81 per cent of respondents felt their current home is suitable for their household needs, with 18 per cent indicating that their current home is unsuitable for their needs. The 19 per cent of respondents who indicated that their current home is unsuitable for their needs equates to eight households.

Those stating their current home is unsuitable were asked to indicate the reasons why. Respondents were allowed to give more than one reason for unsuitability, so all responses are recorded. In total 18 reasons were reported.

Figure 7 illustrates the reasons respondents gave for their current home being unsuitable. The most commonly cited reasons were ‘want to move but there are no suitable homes available locally’ and ‘too large’. ‘Too expensive’ and ‘want to build own home’ were the only other reasons cited by more than one household. This range of reasons largely reflects a older community seeking to downsize but unable to find suitable properties. It should be noted, as will be discussed later, that the majority of need was for market rather than affordable housing.

Figure 7: Reasons why current home is unsuitable





## **RESULTS FROM PART TWO – IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS**

Part Two of the Survey was only completed by those respondents who had indicated that their current home is unsuitable for their household's needs and who are therefore potentially in housing need. Responses to Part Two were made on behalf of eight 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 Pampisford 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, only one respondent was considered to include a potential household for affordable housing in Pampisford. The main reason for excluding households was that they were seeking to address their housing issues through the open market. Most of these were looking to downsize including a couple of respondents interested in building their own home. One respondent did not provide sufficient information to allow an informed assessment.

The remainder of this section usually sets out the overall findings regarding those found to be in need of affordable housing in the parish. However, this is clearly not appropriate or useful when only one household was identified. Too much information would enable the household to be identified. Instead, the findings from the survey are integrated with data from the Housing Register to provide an aggregated estimate of housing need. 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 small affordable housing need in Pampisford 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 Pampisford or have a local connection to the Parish. There are 11 households on the Register that meet these criteria.<sup>19</sup> However, none of the households live in the parish. Instead, they will have a local connection to Pampisford via previous residence, family or employment. However, most do live fairly locally with the majority living in Sawston. Applicants spanned a range of ages. Most heads of household were aged 40-59

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<sup>19</sup> Housing Register data provided by South Cambridgeshire DC, March 2020

although there were some in their twenties and thirties. Only one was of post-retirement age.

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>20</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	
5	1	3		2						11

**Findings from the Housing Needs Survey**

The Housing Needs Survey conducted in Pampisford identified one household in need of affordable housing. This household stated that they were not on the Housing Register and do not therefore need to be excluded from the tables below to avoid double counting.

The household was considered to be a suitable candidate for a shared ownership property as follows<sup>21</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	
		1								1

**Open market housing**

The primary purpose of the 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. Unusually in this case, the survey identified considerably more demand for market housing than need for affordable housing.

The survey identified six households in Pampisford seeking to address their housing issues through the open market. All bar one were looking to downsize. Two were interested in self build and four (including both self builders) were seeking bungalows. Given the interest in downsizing it is not surprising the majority of people concerned were aged 60+.

<sup>20</sup> Codes used are F (Flat), H (House) and B (Bungalow)

<sup>21</sup> Households seeking rented accommodation are allocated to size of house in accordance with the Local Authority lettings policy - ‘Lettings Policy Document’, South Cambridgeshire DC, 2015. Households seeking shared ownership are allocated according to affordability.

**Conclusion**

In aggregate, there were 12 households identified as being in need of affordable housing who either live in, or have a local connection to, Pampisford:

1 bed		2 bed		3 bed		4 bed		5+ bed		Total
F/H	B	F/H	B	F/H	B	F/H	B	F/H	B	12
5	1	4		2						

However, only one of the households identified currently live in Pampisford. Any potential rural exception scheme would need to be limited to about six affordable homes to maximise the potential for all homes to be allocated to people with a local connection to Pampisford.

The Neighbourhood Plan could seek to allocate a site for a mixed scheme addressing the needs of both those seeking affordable housing and downsizers. Discussions with South Cambridgeshire DC would be helpful to explore how such an approach could comply with the relevant policies in the South Cambridgeshire Local Plan.

## 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



Radion, the government-appointed Help to Buy Agent, responsible for marketing all low cost home ownership schemes in Cambridgeshire and Peterborough, offers a Shared Ownership scheme called 'Help to Buy Shared Ownership'.

People buy a share in a property built by a housing association and pay a subsidised rent on the part that they do not own. They can buy an initial share of between 25% and 75% of the property and pay rent on the remaining share.

In some shared ownership schemes, the householder can buy additional shares until they own the property outright. This is known as 'staircasing'. However, on rural exception sites ownership is limited to 80% to ensure the dwellings remain 'affordable' in perpetuity. Again, priority is given to people with a local connection to the parish.