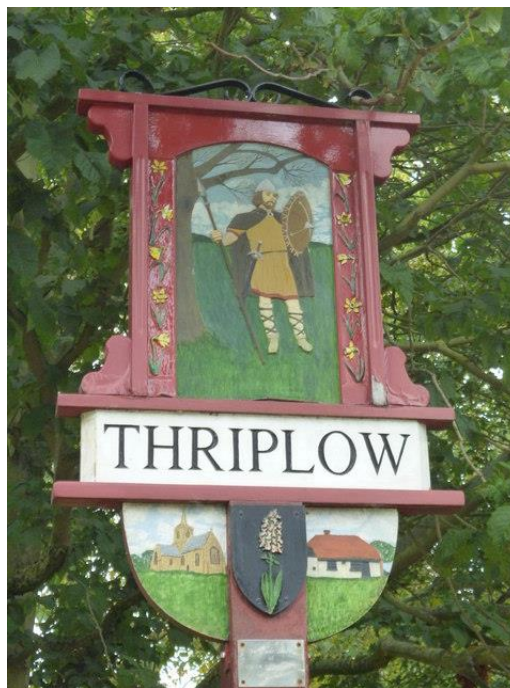


Cambridgeshire ACRE

# Housing Need Survey Results Report for Thriplow

Survey undertaken in September 2018



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**CONTENTS**

**PAGE**

**CONTEXT AND METHODOLOGY .....3**

Background to Affordable Rural Housing ..... 3

Context ..... 4

Methodology ..... 4

Thriplow Parish ..... 5

Local Income Levels and Affordability ..... 10

**RESULTS FROM PART ONE: VIEWS ON AFFORDABLE HOUSING DEVELOPMENT AND IDENTIFYING THOSE IN HOUSING NEED .....15**

Views on Affordable Housing Development in Thriplow ..... 15

Suitability of Current Home ..... 18

**RESULTS FROM PART TWO: IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS .....19**

Local Connection to Thriplow ..... 20

Household Composition ..... 20

Property Type, Size and Tenure ..... 21

**SUMMARY AND RECOMMENDATION.....22**

Pre-Existing Evidence from the Housing Register ..... 22

Findings from Housing Needs Survey ..... 22

Open market housing ..... 23

Conclusion ..... 23

Recommendation ..... 23

**APPENDIX 1 – CHOICE BASED LETTINGS AND LOW COST HOME OWNERSHIP .....24**

## CONTEXT AND METHODOLOGY

### Background to Affordable Rural 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. 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.

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>2</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 per cent ownership. These protections are designed to protect the stock of affordable housing in rural communities. Thriplow falls under both 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.

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.

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

<sup>2</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.

## Context

Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey in Thriplow in early 2018 by Thriplow Parish Council. The Parish Council is preparing a Neighbourhood Plan. This survey will help the Council to better understand local housing need and could be used to either directly support the delivery of affordable housing in the parish or inform planning policies concerned with affordable housing in the parish.

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

This survey was carried out with the support of Accent Housing and South Cambridgeshire District Council. The survey costs have been met by Accent Housing, a provider of affordable housing.

## Methodology

Survey packs were posted to all 504 residential addresses in the parish (including the villages of Thriplow and Heathfield) on 20 September 2018. The survey packs included covering letters from Cambridgeshire ACRE and Thriplow Parish Council, a questionnaire, a FAQ sheet on rural affordable housing and a freepost envelope for returned forms.

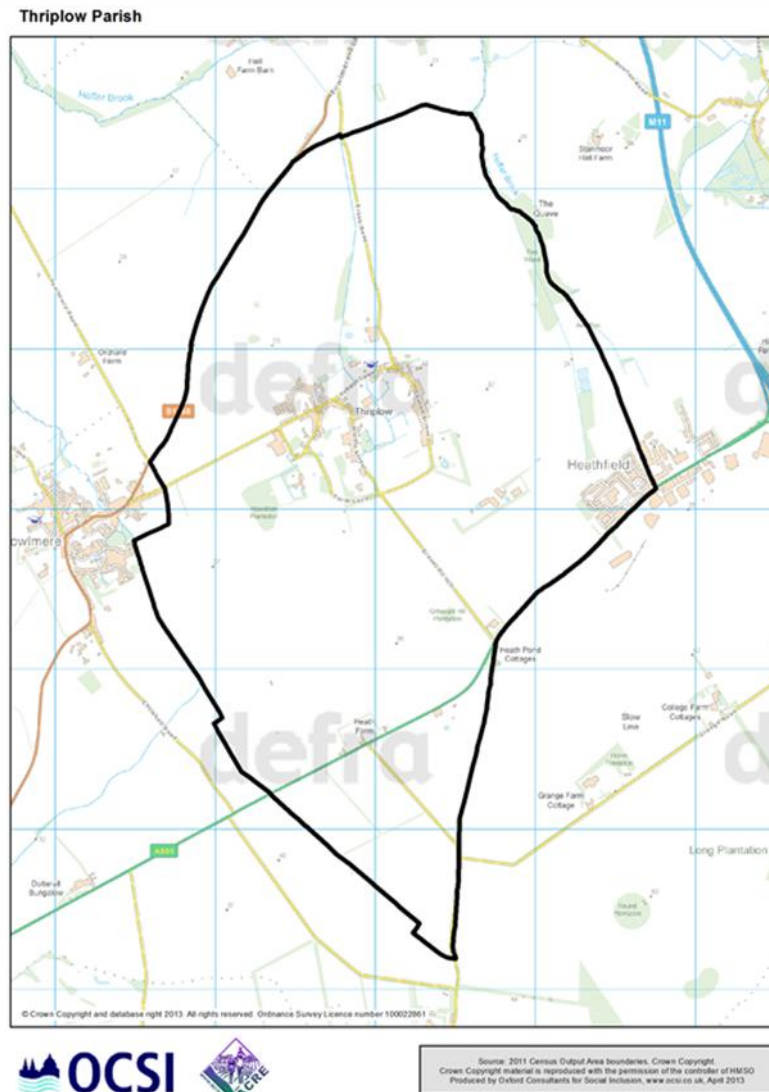
The questionnaire was divided into two sections:

- 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 alternative housing.

The closing date for the survey was Friday 19 October 2018. In total, 106 completed forms were returned giving the survey a 21 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

## Thriplow Parish

Thriplow parish lies within the southern part of South Cambridgeshire. Cambridge is about 8 miles to the north and Royston about 6 miles to the south west. It's nearer neighbours include a network of fairly large villages including Duxford, Fowlmere, Foxton and Whittlesford. The parish has relatively good access to the strategic road networks. The A505 lies to the south, the M11 to the east and the A10 to the north. Thriplow is also quite close to train stations on both the Cambridge to Kings Cross and Liverpool Street lines.



Thriplow parish comprises two villages. Thriplow village is the older and could be described as a typical English village with its village green, pub, church and shop. Heathfield is a more recent development. It originally developed in the 1940s and 1950s as married quarters for service personnel stationed at RAF Duxford. The housing became available to private buyers in the 1980s.<sup>3</sup> Heathfield has grown significantly in recent years although it is actually

<sup>3</sup> Heathfields Residents Association (<http://hra-duxford.co.uk/>)

divided between the parishes of Thriplow and Whittlesford. However, Heathfield still accounts for almost 60 per cent of the population in Thriplow parish.<sup>4</sup>

The total parish population is about 1,150 people living in just over 500 dwellings.<sup>5</sup> The last few years has seen relatively little development and hence population levels have been stable. Between 2008/9 and 2015/16 there were only 12 dwellings completed. However, between 2002/3 and 2007/8 there were 111 dwellings completed, presumably largely in Heathfield.<sup>6</sup> As of March 2016 there were only outstanding planning permissions for a further five dwellings in the parish.<sup>7</sup>

The emerging Local Plan does not anticipate significant development in the future. Thriplow village is identified as an ‘Group village’. The policy S/10 Groups Villages states:

*‘Residential development and redevelopment up to an indicative maximum scheme size of 8 dwellings will be permitted within the development frameworks of Group Villages, as defined on the Policies Map. Development may exceptionally consist of up to about 15 dwellings where this would make the best use of a single brownfield site.’<sup>8</sup>*

All Group villages have a primary school but are otherwise seen as having a level of services and facilities to allow only some of the basic day-to-day requirements of their residents to be met without the need to travel outside the village.

*Thriplow village benefits from both a community pub and shop*



The Green Man Public House © Copyright Bikeboy and licensed for reuse under this Creative Commons Licence

Village shop © Copyright Keith Edkins and licensed for reuse under this Creative Commons Licence

<sup>4</sup> ‘Cambridgeshire Population and Dwelling Stock Estimates: mid 2013’, Cambridgeshire County Council, December 2014

<sup>5</sup> ‘Cambridgeshire County Council’s Mid-2015 Population and Dwelling Stock Estimates’, Cambridgeshire County Council (spreadsheet downloaded from <http://cambridgeshireinsight.org.uk/populationanddemographics>)

<sup>6</sup> ‘Table H1.2 Dwellings completed (NET) by Parish in Cambridgeshire (2002-2016)’, Cambridgeshire County Council (undated)

<sup>7</sup> ‘Table H2.2 Dwelling Commitments by Ward/Parish in Cambridgeshire (2002-2016)’, Cambridgeshire County Council (undated)

<sup>8</sup> ‘Proposed submission South Cambridgeshire Local Plan’, South Cambridgeshire DC, July 2013

Thriplow has both a community owned shop and pub. It also benefits from a primary school, village hall and church together with a wide range of clubs & societies.

Heathfield village is identified as an 'In-fill village'. The policy S/11 In-fill 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>*

In-fill Villages are generally amongst the smallest in South Cambridgeshire and have a poor range of services and facilities. It is often necessary for local residents to travel outside the village for most of their daily needs.

Thriplow is a relatively wealthy parish with low levels of deprivation and benefit dependency. Employment levels are high and 55 per cent of those employed work in managerial, professional or associate professional roles. Most people commute out of the village for work although there are some businesses in the parish ranging from farming and seed development to recycling and car breaking. The most common employment sectors for Thriplow residents are professional services, health & social work and retail.<sup>10</sup>

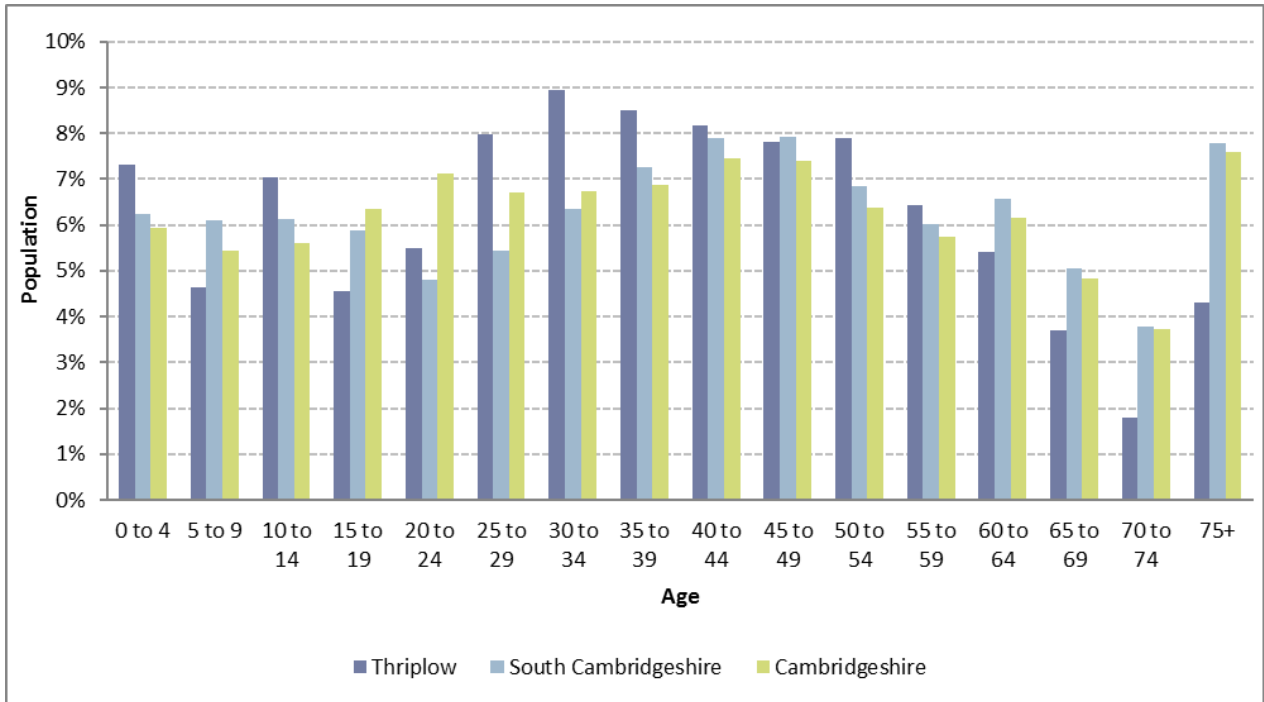
Thriplow has an unusual population profile for a rural community in Cambridgeshire. This must be caveated by the caution that the data is from the 2011 Census of Population. However, the data suggests that in addition to average levels of school age children the parish proportion of people aged 25-39 is well above the district and county averages. There are low levels of people aged 60+. Most rural communities in Cambridgeshire have a much older age profile. In terms of household type, the distinguishing feature of Thriplow is the high proportion of one person households aged under 65. These account for one in five of all households in Thriplow parish compared with only 13% in South Cambridgeshire.

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<sup>9</sup> Ibid

<sup>10</sup> 'Rural Community Profile for Thriplow (Parish)', Cambridgeshire ACRE/ OCSI, October 2013

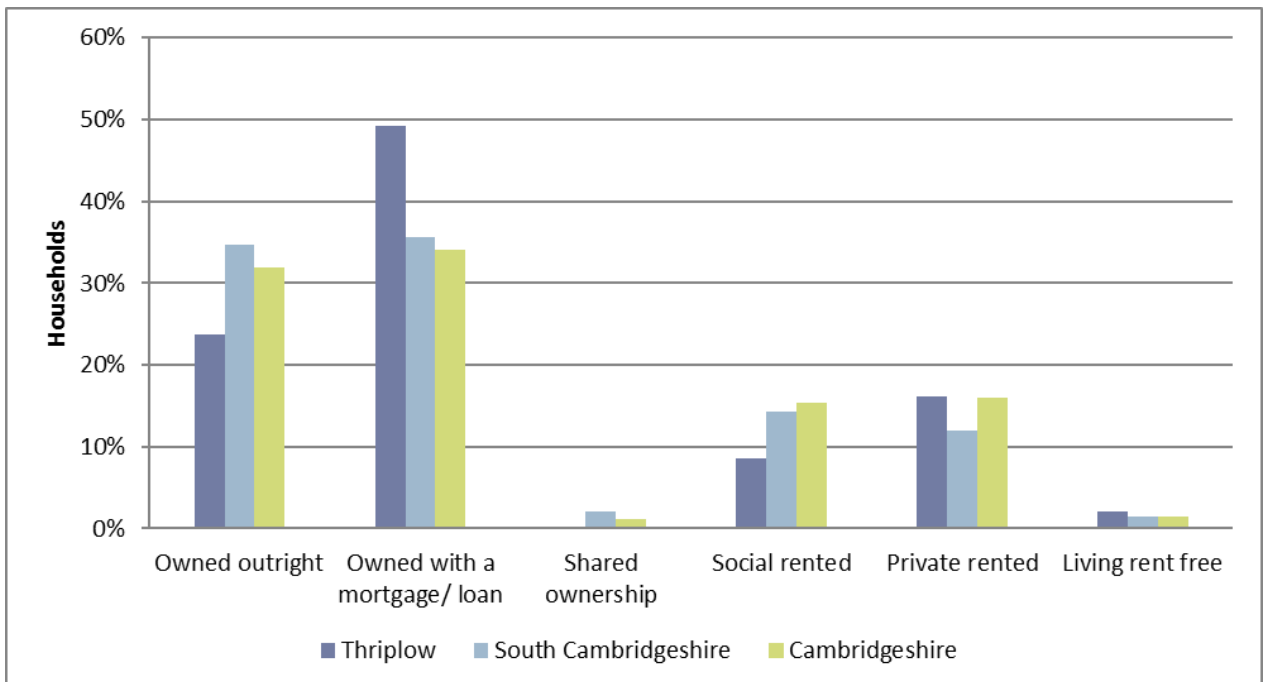
### Thriplow population by age, 2011



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

These distinctive characteristics are due to the profile of Heathfield. A brief analysis of 2011 Census of Population data at 'output area' level suggests that Thriplow has a more typical South Cambridgeshire rural community profile whereas Heathfield has a much younger profile with, in particular, a high proportion of single person households aged under 65.<sup>11</sup>

### Thriplow housing tenure, 2011



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

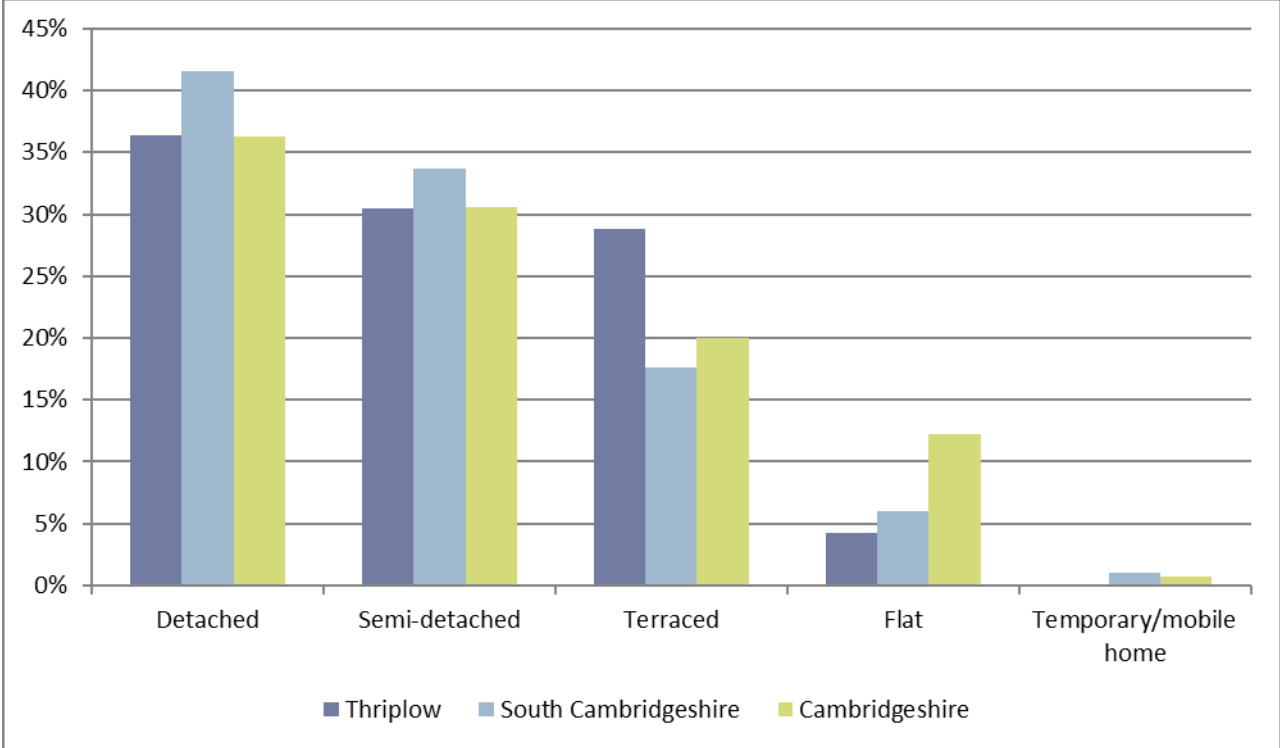
<sup>11</sup> Table KS105EW – Household composition, 2011 Census of Population, via NOMIS



Almost three quarters of households in Thriplow parish are owner occupiers (73%). Only a third of these own their property outright which is consistent with the relatively young age profile of the population. The proportion of private rented accommodation (16%) is also above the district average (12%). In contrast, social housing (nine per cent) is relatively scarce. There was only one shared ownership property in the parish in 2011. (There is no record of this property in the latest report on affordable housing stock published by South Cambridgeshire District Council.<sup>12)</sup>

The proportion of affordable housing has fallen even further since the 2011 Census of Population. The latest records from South Cambridgeshire District Council report only 29 Local Authority owned properties in the parish in 2017.<sup>13</sup> This reduction was due to Right To Buy sales. There are no Housing Association properties in the parish. All affordable housing in the parish is in Thriplow village.

*Thriplow housing type, 2011*



Source: *Thriplow Parish Profile*, Cambridgeshire County Council (October 2014)

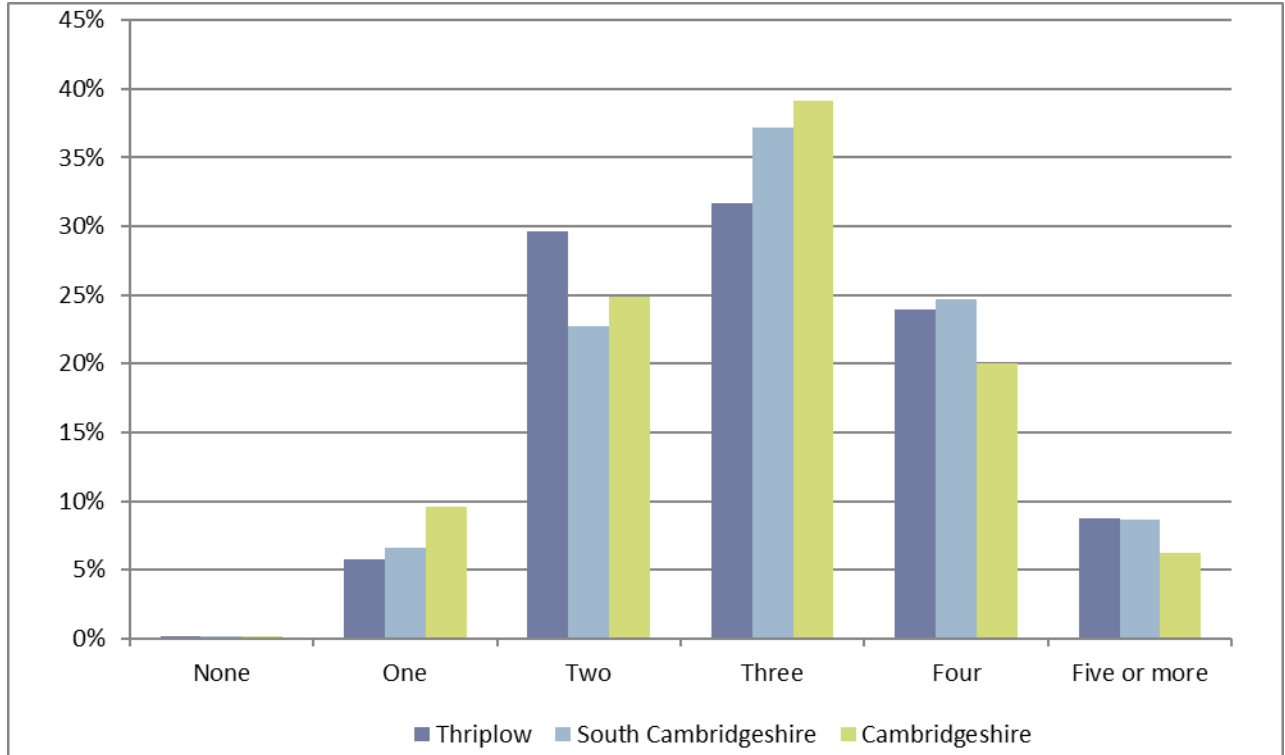
Thriplow’s housing stock is pretty typical of South Cambridgeshire in terms of house type. Slightly lower levels of detached and semi-detached houses are compensated for by a higher proportion of terraced housing.

The higher than average level of terraced housing probably explains the higher proportion of 2-bed properties in the parish. Over a third of properties have two or fewer bedrooms.

<sup>12</sup> *Housing Statistical Information Leaflet*, South Cambridgeshire DC, December 2017

<sup>13</sup> *Housing Statistical Information Leaflet*, South Cambridgeshire DC, December 2017

### Thriplow dwellings by number of bedrooms, 2011



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

## Local Income Levels and Affordability

### Buying on the Open Market

A review of property estate agent websites identified nine properties on the market in Thriplow parish. Five of these were in Heathfield, three in Thriplow village and one in the countryside. Prices were significantly lower in Heathfield. The lowest prices in Heathfield were a 2 bed flat @ £250,000 and a 2 bed terrace @ £270,000. There were also three 4 bed detached houses ranging from £375,000 to £400,000. The lowest priced property in Thriplow village was a 3 bed detached bungalow @ £475,000. The remaining two properties were priced @ £899,999 and £1,160,000. The property in the countryside, a 5 bed barn conversion, was also out of reach of those on average or below incomes, priced @ £725,000.<sup>14</sup>

These price differentials were confirmed by a review of properties sold in the parish over the last year. Five properties were sold in Thriplow village. All, bar a five bed house sold @ £860,000, achieved prices over £1,000,000. Nothing smaller than a 4 bed property was sold. There were eleven properties sold in Heathfield over the same period. These ranged from £220,000 to £425,000. Four properties sold for £250,000 or lower.<sup>15</sup>

<sup>14</sup> [www.nestoria.co.uk](http://www.nestoria.co.uk), [www.zoopla.co.uk](http://www.zoopla.co.uk) and [www.rightmove.co.uk](http://www.rightmove.co.uk) (as at 2 October 2018)

<sup>15</sup> [www.rightmove.org.uk](http://www.rightmove.org.uk) (as at 2 October 2018)

*The lowest priced properties currently for sale in Thriplow village and Heathfield*



3 bed detached bungalow, Foreman’s Road, Thriplow, for sale @ £475,000  
[www.rightmove.co.uk](http://www.rightmove.co.uk)

2 bed flat, Ringstone, Heathfield, for sale @ £250,000  
[www.zoopla.co.uk](http://www.zoopla.co.uk)

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 Thriplow housing market. Hometrack data covers the larger area of Whittlesford ward. This includes the parishes of Newton, Thriplow (including Heathfield) and Whittlesford.

*Table 1: Lower Quartile Property Prices by ward, February 2018 – July 2018<sup>16</sup>*

	2 bed house	3 bed house	4 bed house
Whittlesford	£242,500	£313,750	£495,000
Duxford	£273,000	£280,000	£517,500
Fowlmere & Foxton	£280,000	£330,000	£486,250
The Shelfords & Stapleford	£320,000	£489,500	£665,000
South Cambridgeshire	£240,000	£295,000	£415,000

*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.*

By widening the sample size to the ward the sample increased to 28 sales and valuations undertaken over a recent six month period. Overall, prices in Whittlesford ward appear to be similar to prices in Duxford and Fowlmere & Foxton wards and lower than in The Shelfords & Stapleford. However, prices are higher than the average for South Cambridgeshire, especially for larger properties. Using ward level data does mean that the prices are heavily influenced by prices in the larger village of Whittlesford and the differences between Thriplow village and Heathfield are hidden.

Nevertheless, taken together these data can be used to build a picture of local house prices. Table 2 has been constructed from the discussion above. Affordability is assessed in the context of three price levels. A price of £220,000 equates to the lowest price that a property

<sup>16</sup> Hometrack Intelligence Service (Whittlesford ward includes the parishes of Newton, Thriplow – including Heathfield – and Whittlesford)

has sold for in the parish in the last year. There is a 2 bed terrace currently on the market for £270,000. The lower quartile price of a 3 bed house in Whittlesford ward is £313,750 (rounded down to £310,000 in the table below). Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties.

It should be noted that none of the prices considered below have been achieved in recent years in Thriplow village. Thriplow village is arguably a more suitable settlement for a rural exception site than Heathfield due to the proximity of local services.

*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>17</sup>
£220,000	£33,000	£53,429	£887
£270,000	£40,500	£65,571	£1,088
£310,000	£46,500	£75,286	£1,250

Even at an entry level price of £220,000 an annual income of over £50,000 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.<sup>18</sup> An income of £75,000 would be required to purchase a 3 bed property at the lower quartile price for Whittlesford ward.

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 Thriplow 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 Thriplow parish have little chance of being able to set up home in their own community without some kind of support.

<sup>17</sup> Source: [www.moneyadvice.org.uk](http://www.moneyadvice.org.uk) – mortgage calculator based on 3% repayment mortgage repaid over 25 years

<sup>18</sup> <http://www.livingwage.org.uk/>. The national living wage currently pays £7.83 per hour but only applies to those aged 25 and older

## **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 outright on the open market. (The alternative is for the Housing Association to commit to buy back the property if a purchaser does ultimately 'staircase' to 100 per cent ownership and then wants to sell)

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.

Whilst shared ownership may be an attractive proposition for some first time buyers in Thriplow, it should be noted that there are currently no such properties in the parish.

## **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.

Table 3 includes data for Whittlesford ward. This suggests the likely 'affordable rent' charged by a Housing Association could be higher than the Local Housing Allowance rate for 2 and 4 bed properties. The rental costs for 3 bed properties look out of context with the other properties and are probably the result of small sample sizes.

Our review found three properties currently available to rent in the private rental market.<sup>19</sup> A 2 bed end of terrace and a 3 bed linked terrace are both available @ £850 per calendar month (£196 per week). Another 3 bed end of terrace is slightly more costly @ £875 per calendar month. All properties are located in Heathfield and are priced above the LHA rate. It is likely that a differential between rental values in Thriplow village and Heathfield will exist similar to the differential in property prices.

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<sup>19</sup> [www.nestoria.co.uk](http://www.nestoria.co.uk), [www.zoopla.co.uk](http://www.zoopla.co.uk) and [www.rightmove.co.uk](http://www.rightmove.co.uk) (as at 2 October 2018)

Table 3: Comparison of property rental costs in Whittlesford ward, August 2017 – July 2018<sup>20</sup>

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 <sup>th</sup> percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)	Local Housing Allowance 2017 18 (applicable from 1 April 2018)
1	£161	£159	£129	£129.83
2	£207	£207	£166	£149.31
3	£188	£153	£150	£173.50
4	£311	£302	£249	£231.44

The availability of social rented housing is also relatively scarce. Between March 2008 and December 2013 there were 16 properties become available. These attracted an average of 54 bids per property, the same average as for South Cambridgeshire.<sup>21</sup> Although the number of bids is not available for a more up to date period, turnover rates do not appear to have improved. Between April 2014 and March 2017 only a further three properties became available.

<sup>20</sup> Hometrack Intelligence Service (The Whittlesford ward includes the parishes of Newton, Thriplow – including Heathfield – and Whittlesford)

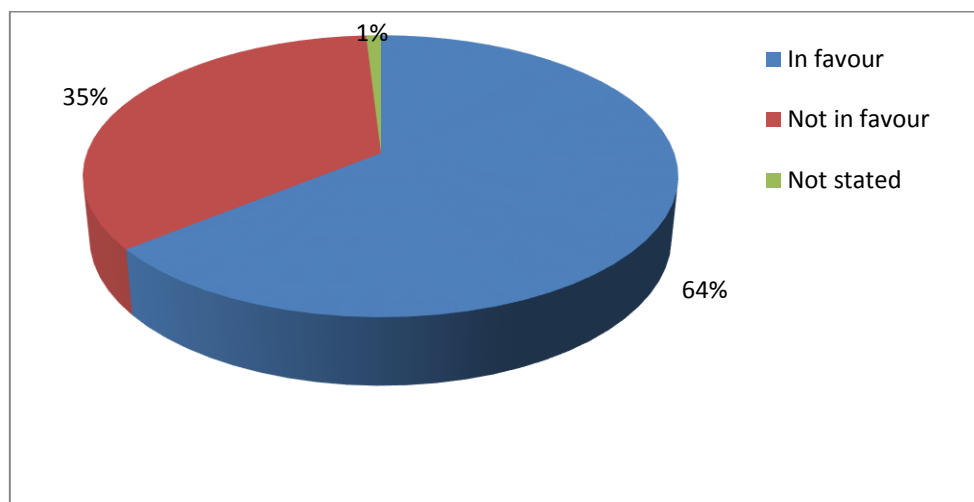
<sup>21</sup> 'Parish Profiles', Cambridgeshire County Council Research Group, October 2014

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

### Views on Affordable Housing Development in Thriplow

All respondents to the survey were asked if they would be in favour of a small development of affordable homes for local people within the parish. Sixty four per cent of respondents supported the principle of such a development and 35 per cent were opposed. One per cent (one respondent) did not state an opinion. The results are illustrated in Figure 4. The level of support for affordable homes is similar to other surveys we have undertaken in Cambridgeshire parishes. Support is typically in the range of 55-75 per cent.

Figure 4: Attitude towards affordable housing development



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

A number of respondents specifically supported helping young people to stay in the parish to retain a more balanced community:

- *We need affordable housing for young, first time buyers, eg teachers in the school who find prices in Thriplow too high. We need to keep the community young. But we also need to protect both green belt and character of the village*
- *Teachers and care staff are priced out of the local market. Local people who grew up in Thriplow, move away as there isn't any chance of buying in the village*
- *The population of the village is in danger of becoming skewed in favour of richer and older people. This means fewer people to provide services like cleaning and gardening as well as threatening the future of the school*
- *It is shameful that younger residents are forced to move away from the village when more prosperous people buy up small properties and either modify them or completely rebuild so that a large expensive property emerges on the site. Affordable homes would go some way to remedy this situation*
- *It has become very hard for young families to 'put down roots' in Thriplow. Unless we build affordable housing the village will lose a whole generation*

- *Small affordable homes are desperately needed, not just in this parish but everywhere. Local objections, usually by well-heeled locals are unfounded and based on high value property concerns*
- *I have lived in the parish for 30 years. I still don't own a property because there is no affordable housing locally which I can apply for because of the 'no connections' to any area. This really is needed*

Some respondents saw location as a key constraint whilst others suggested possible sites for a scheme. There was concern that any development should not be too far removed from the village or within the Green Belt:

- *Depends where the development is*
- *Not on green belt land*
- *Only if the development abutted the village boundary and the facilities of the village could cope with the number of houses to be built*
- *A very small scheme but within the existing village envelope approved by SCDC. (The 5 Year plan currently in place)*

A range of alternative sites, both in Thriplow and Heathfield, were suggested:

- *Behind the Granary, down Fowlmere Rd is suitable to provide affordable homes for children of the village reaching adulthood therefore not having to move away from family and friends to obtain housing*
- *Any new buildings to be maximum 2 storeys high. Possible sites: land beside 87 Kingsway, Heathfield; land between 36 Sheralds Croft Lane and Tatlers, Foreman's Road, Thriplow (5 houses)*
- *Heathfield factory site is particularly suitable*
- *Any development needs to be where roads are wide enough - this is a limiting factor. Also prefer not to cut into greenfield areas too much. The grain store site on Farm Lane, or land off Sheralds Croft Lane may be best locations - but for maximum development of 15-20 homes*

Those who were concerned about scale related this to the limitations of infrastructure in Thriplow village:

- *No more than 5-10 houses and only on sites with no protected planning status at all. With careful consideration of lanes, school etc. Not more than 1-2 private. Not in agricultural fields that distinguish this village, so no rural exceptions*
- *20 new homes max would be sustainable with Thriplow village taking into account local infrastructure. Smaller homes are desperately needed for older people in the village who are in need of downsizing, but desperately want to stay in the community*
- *It depends on what you mean by a small development. The infrastructure of the roads are very narrow or single track which does not make it suitable for a large development at the Grain Store site. A small number of 15-20 perhaps. Also the main road through the village gets very congested with parked cars, with public house parking and school at dropping off and picking up times. Also very congested around the village green area.*

Those opposed to the principle of a small affordable housing development focused on the lack of infrastructure and the impact on the character of the parish. Those concerned about



the impact of further development were keen to rule out the option of a rural exception site or building on Green Belt:

- *Any development would alter the character of the village. Infill only should be allowed. No more traffic could be handled.*
- *No rural exception site! The green belt needs to be left alone*
- *I purposely moved to a small rural community. Additions to this will adversely affect the nature of this community. Add to existing large towns/ cities instead*
- *We are absolutely against a rural exception site. No construction on the green belt! No exceptions to normal planning policies.*

For those opposed to an affordable housing scheme in principle due to the lack of appropriate infrastructure, the key concern was around transport, congestion and parking. However, education and health facilities were also specifically cited:

- *The main issue is poor public transport. Bus 7A unreliable and route does not go into the city. Useless bus route*
- *The reason why I'm not in favour of these developments is that they are done without due consideration about the impact to others and infrastructure. Traffic is poor as is and adding new homes without improving access links would make things worse. Additionally, if these homes are to be built on current green land, that will reduce the amount of available green space for people to enjoy that isn't agricultural*
- *The village amenities, ie school and roads cannot take further increase in village numbers. It is a small village, let's keep it that way. Continued development could mean Thriplow and Fowlmere could become one very large town*
- *Insufficient parking and local facilities, and too much traffic (only one entrance to Heathfield)*
- *Lack of facilities; poor public transport; A505 already far too busy and dangerous; schools overflowing already; properties too expensive*
- *Insufficient local amenities, nothing for teenagers, Sawston Health Centre cannot cope*

Other objections included a lack of need, the prioritisation of local people, and a lack of starter home options for those wishing to purchase:

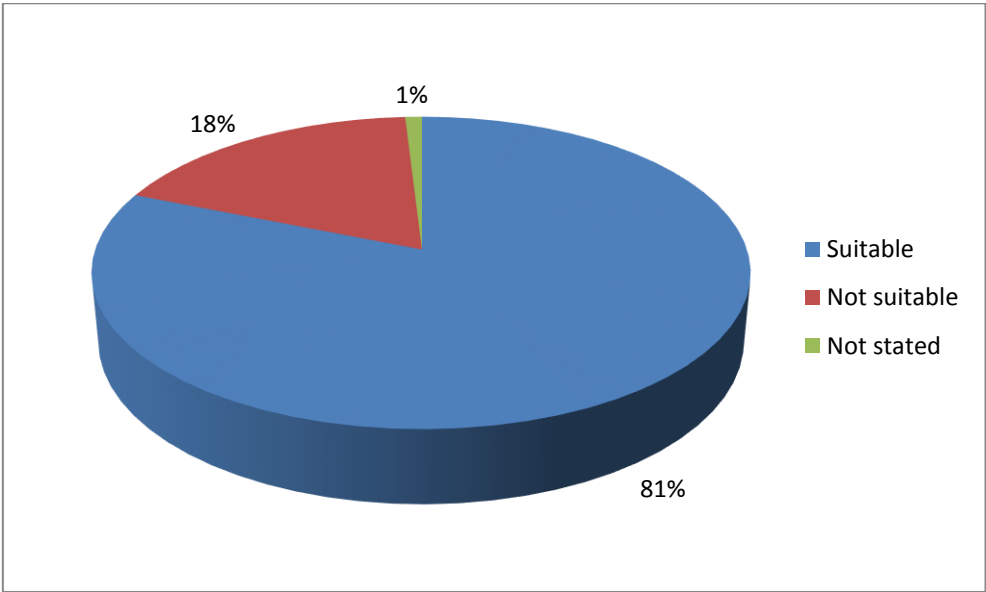
- *There is very little requirement in this particular area*
- *If the rest of the houses will be rental or shared ownership this will only benefit the financial profit of the developers, eg residents will not have chance to purchase their own affordable houses. I would be in favour if the minimum of the scheme will be rental/ shared ownership*
- *Don't favour limiting it to 'local connections'*

The survey has revealed a range of opinions. There is a clear majority of respondents supporting the idea of affordable homes for local people in principle. However, respondents have flagged some 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 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. This is quite a high level of unsuitability. We typically find about 10-15 per cent of respondents stating their accommodation is unsuitable for their needs. The 18 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 19 households.

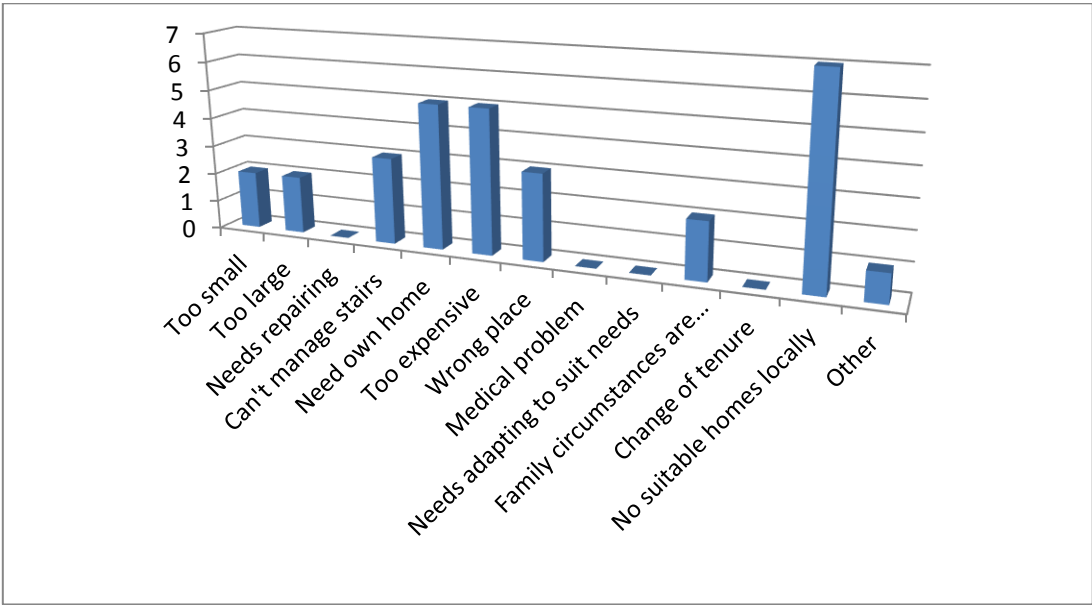
Figure 5: Suitability of current home



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 30 reasons were reported.

Figure 6 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', 'need own home' and 'too expensive'. This range of reasons is consistent with a lack of smaller, lower cost accommodation available in the parish.

Figure 6: 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 21 households. (Two responses each identified a need for two separate 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 Thriplow 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, seven households were identified as only interested in owner occupation (including building their own home). A further five households were excluded because they were seeking to leave the parish (two), had considerable uncertainty about their future needs (two) or provided insufficient information to allow a robust assessment (one).

The remainder of this section sets out the overall findings regarding the nine households considered to be in need of affordable housing in Thriplow. 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 Thriplow

### Residence and family connections

Respondents were asked to indicate whether they currently live in Thriplow or whether they have family connections to the parish. Table 4 reveals that all respondents live in the parish. This is not surprising as the survey was only distributed to parish addresses. Those living outside of the parish, but with a local connection, were dependent on ‘word of mouth’ about the survey from family, friends or work colleagues. The Housing Register, considered later, is a better source of need from non-residents. Four of the households had lived in the parish for more than 15 years. Six of the households have other family (parents) living in the parish.

Table 4: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	3
5-10 years	1
10-15 years	0
More than 15 years	4
Not stated	1
Total	9

### 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. The majority of need identified through the survey was for single and couple households. However, there was also some need for family households.

Table 5: Number of people in the household

	Frequency	No of people
1 person	5	5
2 people	2	4
3 people	0	0
4 people	2	8
5 people	0	0
6 people	0	0
7 people	0	0
Not stated	0	0
Total	9 households	17 people

**Gender and Age**

The majority of residents would be female. This was due to the gender of children in the family households and the majority of single person households being female. The age profile of those in need is relatively young with only one person aged over 65. Most households were families with children or young adults looking for a degree of independence.

*Table 6: Age profile of residents*

	Frequency
Under 16	4
16 - 24 years	6
25 - 29 years	0
30 - 39 years	2
40 - 49 years	3
50 - 54 years	1
55 - 59 years	0
60 - 64 years	0
Over 65 years	1
Not stated	0
<b>Total</b>	<b>17 people</b>

**Status**

Table 7 shows the economic status of potential householders. Most people who have left education are in employment. One person is retired.

*Table 7: Status of people in the household*

	Frequency
Employed	11
Unemployed	0
Economically inactive	0
Student	1
Child	4
Retired	1
Not stated	0
<b>Total</b>	<b>17 people</b>

**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.<sup>22</sup> 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 Thriplow 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 Thriplow or have a local connection to the Parish.<sup>23</sup> This identified 14 households with a local connection to Thriplow parish. Six of the households currently live in Thriplow parish. The remaining eight will qualify for a local connection through another criteria – previous residence, family or employment. 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	
2	1	4	1	4		2				14

**Findings from the Housing Needs Survey**

The Housing Needs Survey conducted in Thriplow identified nine households in need of affordable housing. Only one of these households stated that they were already on the Housing Register. This household has not been added to the table below to avoid double counting. Four 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<sup>24</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	
2	1	1								4

Four households were considered a suitable candidate 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	
		3		1						4

A further household already on the Housing Register did express an interest in shared ownership. Also, Homes England Help To Buy Agents are unable to provide details of

<sup>22</sup> ‘Lettings Policy Document’, South Cambridgeshire District Council, 2015  
<sup>23</sup> Housing Register data provided by South Cambridgeshire DC, October 2018  
<sup>24</sup> Codes used are F (Flat), H (House) and B (Bungalow)

households on the ‘shared ownership’ register so this figure may be an under-estimate of interest in shared ownership.

**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. Nevertheless, the survey does give an insight into market demands and, usefully, illustrates the differences between affordable and market housing demand.

This survey identified seven households seeking market housing. All bar one (privately renting) were already owner occupiers. One household wanted to build their own home. Two were looking for ground floor accommodation due to mobility issues. Two households were looking to downsize whilst another was seeking a larger home for a growing family. Overall, the age profile of the households was considerably older than those seeking affordable housing tenures.

**Conclusion**

In aggregate, there were 22 households identified as being in need of affordable housing who either live in, or have a local connection to, Thriplow:

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	
4	2	8	1	5		2				22

Of the eight households identified through the Housing Needs Survey most households were happy to live in either Thriplow village or Heathfield. However, there were a couple of households who expressed a preference for Thriplow village, and equally, a couple of households who expressed a preference for Heathfield.

**Recommendation**

To fulfil all current and immediate housing need in Thriplow, 22 new affordable homes would have to be built. This would constitute a large scheme in either Thriplow village or Heathfield. A smaller scheme may be more appropriate and would increase the likelihood of all properties being allocated to households with a local connection to Thriplow parish.

Furthermore, the scale, design and location of any scheme will need to adhere to the planning policy contained within the Local Plan for South Cambridgeshire District Council on rural exception sites. Further discussions between the parish council, The Accent Group 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.