

Cambridgeshire ACRE

# Housing Need Survey Results Report for West Wickham

Survey undertaken in January 2017



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**CONTENTS**

**PAGE**

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

Background to Affordable Rural Housing ..... 3

Context ..... 3

Methodology ..... 3

West Wickham Parish ..... 4

Local Income Levels and Affordability ..... 7

**RESULTS FROM PART ONE: VIEWS ON AFFORDABLE HOUSING DEVELOPMENT AND IDENTIFYING THOSE IN HOUSING NEED .....12**

Views on Affordable Housing Development in West Wickham..... 12

Suitability of Current Home ..... 14

**RESULTS FROM PART TWO: IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS .....16**

Local Connection to West Wickham ..... 16

Household Composition ..... 17

Property Type, Size and Tenure ..... 18

**SUMMARY AND RECOMMENDATION.....18**

Pre-Existing Evidence from the Housing Register ..... 18

Findings from Housing Needs Survey..... 19

Open market housing..... 19

Conclusion ..... 19

Recommendation ..... 20

**APPENDIX 1 – CHOICE BASED LETTINGS AND LOW COST HOME OWNERSHIP .....21**

## 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.

Affordable housing on rural exception sites must remain as affordable housing in perpetuity and planning conditions and legal agreements are used to prioritise the occupation of property to people falling within categories of need and who can prove a local connection through family, residence or work. The Housing & Planning Act 2016 will have implications 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 West Wickham in October 2016 by West Wickham Parish Council. 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.

The survey was commissioned to feed into the West Wickham Neighbourhood Plan. 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.

### Methodology

The survey approach differed slightly from our usual approach. Survey packs were delivered by hand to every residential address in the parish by volunteers from the West Wickham Neighbourhood Planning Steering Groups. The survey packs included covering letters from Cambridgeshire ACRE and West Wickham Parish Council, a questionnaire and a FAQ sheet on rural affordable housing.

The questionnaire was divided into two sections:

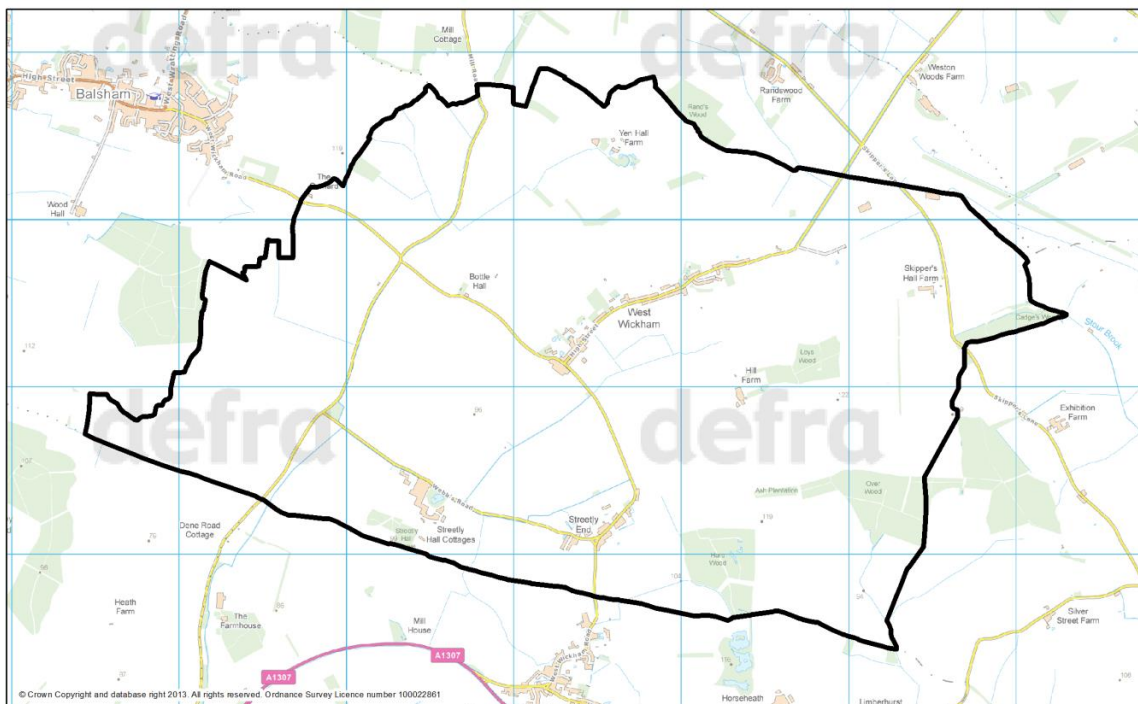
- Part One of the survey form contained questions to identify those who believe they have a housing need. Respondents were also asked if they supported the idea of building a small affordable housing development in the village. All households were asked to complete this section.
- Part Two of the survey 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 survey packs were delivered in January 2017 and collected, again in person by volunteers, over the next month or so. This personalised approach resulted in a higher than normal response rate. In total, 113 completed forms were returned giving the survey a 60 per cent response rate. (187 questionnaires were delivered). Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent. They are delivered by post with a freepost envelope for returns.

## West Wickham Parish

West Wickham is a small parish of less than 500 people and 200 houses<sup>1</sup>. The parish includes the village of West Wickham and the smaller hamlet of Streetly End. Streetly End has a population of about 100. The parish lies about 12 miles south east of Cambridge in a rural landscape. Haverhill is the nearest town, about 6 miles south east of West Wickham. Its nearest neighbours are the villages of Balsham, Horseheath, Withersfield and West Wrating. The eastern edge of the parish boundary borders Suffolk.

West Wickham Parish



Source: 2011 Census Output Area boundaries. Crown Copyright.  
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 Produced by Oxford Consultants for Social Inclusion. www.oci.co.uk, April 2013



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

The A1307 passes a couple of miles to the south of West Wickham and links the parish to Cambridge, Suffolk and the key strategic roads in the area – A11/M11/A14. Public transport is extremely limited with buses connecting the village to Linton and Haverhill (two hourly), Cambridge (daily) and Newmarket (weekly).

There has been little development in West Wickham in recent years. Between 2002 and 2016 there have been nine completed dwellings (net)<sup>2</sup>. These were largely single dwellings and spread across West Wickham and Streetly End. In 2013 it was estimated that the parish had a population of 440 people living in 180 dwellings<sup>3</sup>. There are outstanding planning permissions for a further three new dwellings and a replacement dwelling. Therefore, there has been no significant growth since the latest population estimates were produced. The previous decade, 1990-2001, saw only a slightly higher level of growth. Planning permission was granted for 15 new dwellings and a replacement dwelling<sup>4</sup>. The largest developments were a 5 dwelling scheme at Home Close and a three dwelling along West Wickham High Street (adjacent to Home Close and the village hall).

West Wickham is classified as an 'Infill Village' in the emerging Local Plan (Policy S/11)<sup>5</sup>. This recognizes that the village has a poor range of services requiring residents to travel outside of the village for daily needs. Therefore, residential schemes will be limited in scale to two dwellings, or eight in exceptional circumstances (on brownfield sites). West Wickham does have a well used village hall and a church. A post office service operates out of the village hall a couple of hours a week. Balsham provides the primary school and a shop with a post office which is open 6 days a week. Linton provides secondary education, independent shops and the Health Centre/GP surgery. Haverhill provides the nearest supermarket shopping.

West Wickham is a relatively wealthy parish reflected in relatively high house prices (discussed later in this report). Employment levels are high and benefit dependency levels low<sup>6</sup>. There is a particularly high level of self-employment: double the England average.

Employment is spread across many sectors with the three largest – retail, health & social work and professional services – only accounting for 40 per cent of jobs. It seems likely that the vast majority of workers will commute out of West Wickham. Cambridge is probably the most common destination. Almost half (49 per cent) of those employed work in managerial and professional roles which is higher than in both Cambridgeshire (46 per cent) and England (41 per cent). West Wickham also has a higher than average proportion of those aged 16-74 qualified to Higher Education level (37 per cent compared with 27 per cent in England). In contrast, West Wickham has low levels of people on a range of income related benefits such as Housing Benefit, Income Support and Pension Credit.

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<sup>2</sup> Planning permission records provided by West Wickham Parish Council

<sup>3</sup> *Cambridgeshire Population and Dwelling Stock Estimates: mid-2013*, Cambridgeshire County Council, December 2014

<sup>4</sup> Planning permission records provided by West Wickham Parish Council

<sup>5</sup> *'South Cambridgeshire Local Plan – Proposed Submission'*, South Cambridgeshire District Council, July 2013

<sup>6</sup> *'Rural Community profile for West Wickham (Parish)'*, ACRE/OCSI, October 2013



The former White Horse, now a residential property  
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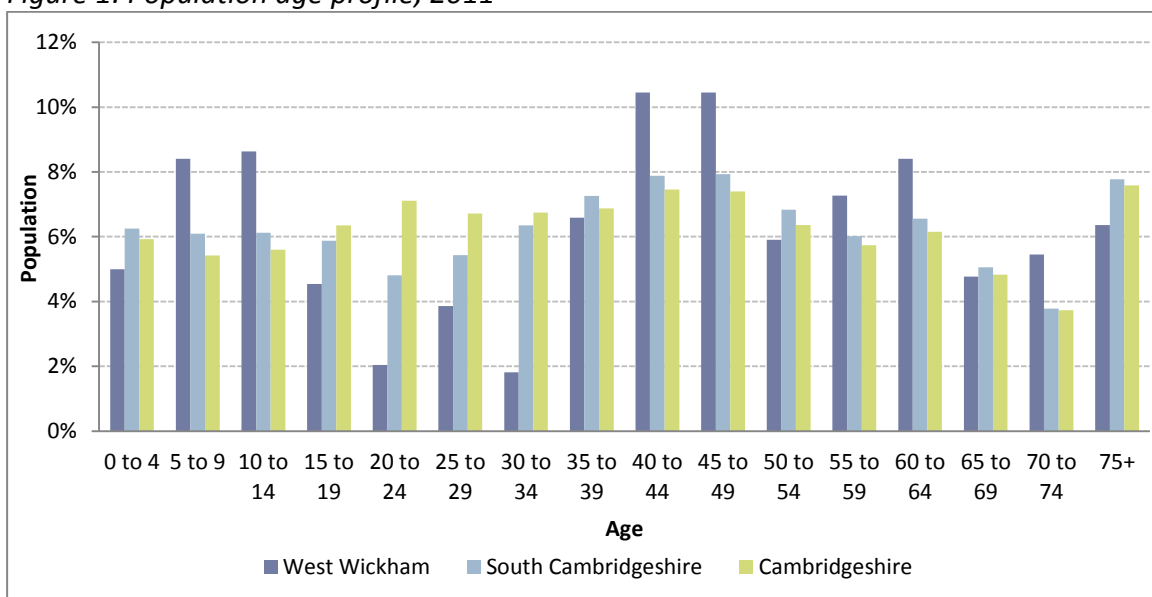


The 'High Street' highlights the rural nature of West Wickham  
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The age profile of West Wickham is fairly typical of a rural Cambridgeshire community. In fact, it could be described as an exaggerated version with the proportion of young adults even lower than in many rural communities. Only eight per cent of the population are aged 20-34 compared with 16 per cent in South Cambridgeshire and 21 per cent in Cambridgeshire. In contrast, there is a spike among the 40-49 age cohort: 20 per cent compared with 16 per cent in South Cambridgeshire and 14 per cent in Cambridgeshire. This spike is presumably related to the above average levels of children aged 5-14. West Wickham also has a high proportion of households in the category 'couple with dependent children'.

The age and household structure of West Wickham suggest the parish experiences a churn with young adults leaving the parish and families with young children moving into the parish. West Wickham also has a slightly higher than average proportion of people aged 55+ although this is reversed by the age of 75.

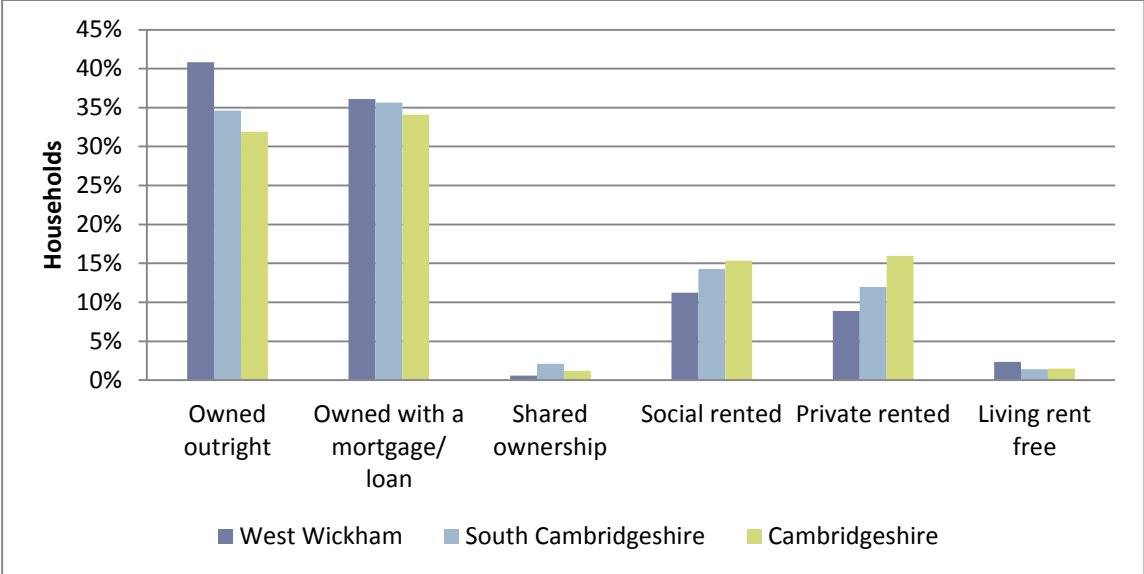
Figure 1: Population age profile, 2011



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

Over three quarters (77 per cent) of households in West Wickham are owner occupiers. Over half of these own their property outright<sup>7</sup>. In contrast both private and social rented accommodation is relatively scarce. At the time of the 2011 Census there were only 18 affordable homes available for rent and one shared ownership property. The most recent data from South Cambridgeshire District Council suggests the shared ownership property is now fully owned by a resident.<sup>8</sup> South Cambridgeshire District Council currently owns 13 properties and Housing Associations own a further five. This suggests that there have been no new affordable housing built since the 2011 Census. None of the rented properties have been re-let in the last three years.

Figure 2: Household tenure, 2011



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

In 2011 (and little will have changed since then) virtually all dwellings were either detached (54 per cent) or semi-detached (44 per cent). There were only three terraced houses and one flat in the village. Again, this is typical, if a little extreme, for a rural Cambridgeshire community. The shortage of flats and terraced housing has an impact on the availability of smaller properties. Only 14 per cent of dwellings in West Wickham have two or fewer bedrooms compared with 30 per cent in South Cambridgeshire.<sup>9</sup> Coupled with the shortage of social housing this clearly has implications for new entrants to the local property market.

### Local Income Levels and Affordability

#### Buying on the Open Market

A review of property estate agent websites revealed that there are only four dwellings currently on the market in West Wickham.

<sup>7</sup> 'Parish Profile Data: West Wickham', Cambridgeshire County Council Research Group, 2014  
<sup>8</sup> 'Housing Statistical Information Leaflet', South Cambridgeshire District Council, October 2016  
<sup>9</sup> 'Parish Profile Data: West Wickham', Cambridgeshire County Council Research Group, 2014

The lowest priced is a 3-bed bungalow priced at £380,000. The other properties range from £550,000 to £1,000,000.<sup>10</sup>



3 bed bungalow, Maypole Croft, West Wickham for sale @ £380,000 [www.zoopla.co.uk](http://www.zoopla.co.uk)



5 bed barn conversion, Streetly End, for sale @ £599,000 [www.zoopla.co.uk](http://www.zoopla.co.uk)

Sales over the last two years were also reviewed to draw a larger sample. However, this only identified a further four dwellings.<sup>11</sup> The two properties shown below were sold at the lowest prices. In addition, a 4 bed detached dwelling sold for £467,500 and a large detached property achieved a price of £780,000.



4 bed semi, High Street, West Wickham sold @ £250,000, Jun 2016 [www.rightmove.co.uk](http://www.rightmove.co.uk)



2 bed semi, Streetly End sold @ £262,000, Jul 2016 [www.rightmove.co.uk](http://www.rightmove.co.uk)

These prices can be considered alongside published house price data by Hometrack (see Table 1) to provide an indication of entry level prices in the West Wickham housing market. Hometrack data covers the larger area of Balsham ward. This includes the villages of Balsham, Carlton, Castle Camps, Horseheath, Shudy Camps, West Wickham, West Wrattling and Weston Colville. It suggests that average house prices in the ward are lower than the neighbouring wards of Linton and The Abingtons as well as the average for South Cambridgeshire district.

<sup>10</sup> Source: [www.nestoria.co.uk](http://www.nestoria.co.uk), [www.rightmove.co.uk](http://www.rightmove.co.uk), [www.zoopla.co.uk](http://www.zoopla.co.uk) (as at 30.03.2017)

<sup>11</sup> Land Registry sales data can be accessed from [www.zoopla.co.uk](http://www.zoopla.co.uk), [www.right-move.co.uk](http://www.right-move.co.uk) and [www.nestoria.co.uk](http://www.nestoria.co.uk). However, there can be a delay in data being uploaded. The data referred to here includes sales up to 31 January 2017.



Table 1: Average Property Prices by ward, July - December 2016<sup>12</sup>

No. of bedrooms	Balsham	Linton	The Abingtons	Withersfield	South Cambridgeshire (District)
2 bed house	£249,250	£279,899	£312,383	£235,124	£278,260
3 bed house	£327,407	£362,043	£401,278	£519,199	£342,110
4 bed house	£499,385	£467,429	£564,500	£406,419	£524,973

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.

These prices need to be treated with some caution. They are based on a small number of actual sales. For example, the price cited for a 2 bed house in Balsham ward is based on only four sales. However, this also reflects the shortage of properties coming onto the market.

It should also be noted that average prices are not always appropriate when looking at affordability. Lower quartile prices are arguably more relevant when looking at the challenges faced by new entrants to the housing market. These are considered in Table 2 below.

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>13</sup>
£226,500	£33,975	£55,007	£913
£249,250	£37,388	£60,532	£1,005
£304,750	£45,713	£74,011	£1,228

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. The entry level price for a 2 bed house has been assumed to be £226,500 (the lower quartile price in Balsham ward). £249,250 is the average price for a 2 bed house in Balsham ward. The lower

<sup>12</sup> Hometrack Intelligence Service (Balsham ward includes the parishes of Balsham, Carlton, Castle Camps, Horseheath, Shudy Camps, West Wickham, West Wratting and Weston Colville)

<sup>13</sup> Source: [www.moneyadvice.org.uk](http://www.moneyadvice.org.uk) – mortgage calculator based on 3% repayment mortgage repaid over 25 years

quartile price for a 3 bed house in Balsham ward is £304,750 and represents an assumed entry level price for this size of property.

Even at an entry level price of £226,500 an annual income of £55,000 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>14</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 be possible to secure a mortgage with a lower deposit but this will require even higher income levels. Clearly, many existing owner occupiers in West Wickham 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 West Wickham 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 no shared ownership properties in West Wickham.

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<sup>14</sup> <http://www.livingwage.org.uk/>. The national living wage, introduced in April 2016, pays £7.20 per hour but only applies to those aged 25 and older

## 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 recently taken steps to bring social housing rents closer to private sector ones, with rents for new tenants set at up to 80 per cent of the amount you would have to pay in the private sector.

*Table 3: Comparison of property rental costs in Balsham ward, January 2016 – December 2016<sup>15</sup>*

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 <sup>th</sup> percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)	Local Housing Allowance 2016-17 (applicable from 1 April 2016)
1	N/A	N/A	N/A	£126.05
2	£196	£184	£157	£140.74
3	£225	£223	£180	£168.45
4	£298	£298	£238	£218.16

The Local Housing Allowance would not be sufficient to cover the cost of a two, three or four bed property at an 'affordable rent'. Our review found only one property for rent on the market. This was a 4-bed semi-detached house priced at £265 and £277 on two different websites. Both prices are well above the LHA rate.<sup>16</sup> Clearly, accessing the private rented market is about availability as well as affordability.

Social rented properties are also in scarce supply. Between March 2008 and December 2013 only three properties became available. They attracted an average of 34 bids each (compared with 54 per property across South Cambridgeshire as a whole).<sup>17</sup> More recent evidence from South Cambridgeshire District Council suggests there have also been no lettings since this period.<sup>18</sup>

<sup>15</sup> Hometrack Intelligence Service (Balsham ward includes the parishes of Balsham, Carlton, Castle Camps, Horseheath, Shudy Camps, West Wickham, West Wrattling and Weston Colville)

<sup>16</sup> Source: [www.zoopla.co.uk](http://www.zoopla.co.uk), [www.right-move.co.uk](http://www.right-move.co.uk) and [www.nestoria.co.uk](http://www.nestoria.co.uk) (as at 30.03.2017)

<sup>17</sup> 'Parish Profiles', Cambridgeshire County Council Research Group, October 2014

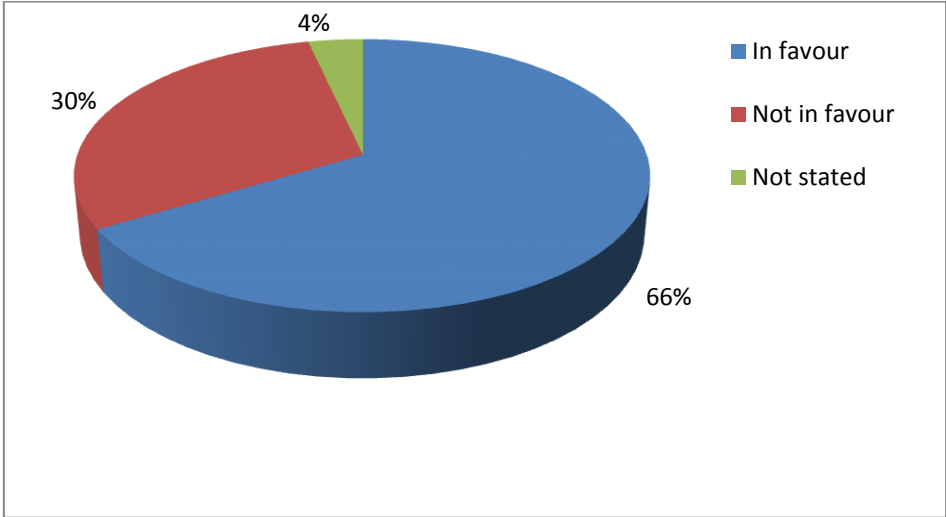
<sup>18</sup> 'Housing Statistical Information Leaflet', South Cambridgeshire District Council, October 2016

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

## Views on Affordable Housing Development in West Wickham

All respondents to the survey were asked if they would be in favour of a small development of affordable homes for local people within the parish. Sixty six per cent of respondents supported the principle of such a development and 30 per cent were opposed. Four per cent did not state an opinion. The results are illustrated in Figure 3. The level of support for affordable homes is similar to survey findings in other parishes in Cambridgeshire. Support is typically in the range of 55-75 per cent.

Figure 3: 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.

Those in favour tended to focus on the needs of the young and young families:

- *As most council houses are now privately owned, perhaps there is need for a few affordable houses for children who would like to stay in the village*
- *We need houses the young and young families can live in - urgently. Without a small development of affordable houses the village will stagnate, get older, and lose the community spirit*
- *I am aware that my grandchildren might need some housing help in the not too distant future - possibly on my property unless there was something more suitable. They would have very little capital. What about developing the largely unused field at the top end of the village?*
- *We have children so additional families would help to enrich the village*

However, there was also support for bungalows to cater for the elderly (although this was in part to free up larger accommodation for families):

- *Think bungalows should also be included as you could move elderly in a 3 bed to bungalow and someone that needs a 3 bed into that to free up a 2 bed. Also one bedroom flats to be built so to complete moving chain!*
- *Need more bungalows to free up houses for families*

There were some concerns about ensuring the properties would be allocated to local people:

- *West Wickham is a very small village. We would be happy to see people connected to the parish*
- *The key is 'local connection to your parish' - people who want to stay/ have lived here with family should benefit*

Limiting the scale of any potential development was critical for some:

- *But the emphasis must be on a small development*
- *We would support a small development provided that any development does not adversely affect the character of the village or the natural environment and takes due account of the effect on nearby listed buildings*
- *In favour of small scale development within the village confines. The development would have to be in keeping with the look, atmosphere and feeling of the village and not encroach on or dominate any existing listed buildings*
- *Depending on the site and number of homes. Please do not affect the quality of life in this village*
- *So long as in keeping with the character of the village with its traditional buildings, and no more than 10 homes*

Location was an equally significant issue:

- *No more than 6 dwellings. I am opposed to agricultural land being used for housing as it already has a function and purpose. There are many other proposed sites in West Wickham which are currently unused and uncultivated. I feel that it is important not to be wasteful and to use land resources wisely. Agriculture is an important part of the heritage of West Wickham*
- *A small development would need to be placed within the village boundary and compliment the built and natural environment of West Wickham. It would need to be sited so as not to have a negative impact on the list buildings in the village*
- *It does depend exactly where this occurs, obviously*
- *Sites where development is already allowed should be considered first*
- *Any development should be in consultation with local residents on its size and location and ideally should be on currently available infill plots present within the villages*

Those opposed to the principle of further affordable housing in West Wickham focused on the potential impact on the character of the village and the inability of existing infrastructure to cope with further development.

Those worried about the impact of further development were specifically concerned with the issue of building outside the village envelope:

- *This is open season for unscrupulous and short-sighted development. The private developers must be licking their chops! Stick to existing planning restrictions, conservation areas and village envelopes to preserve the environment for future generations*
- *1. Affordable homes within the planning boundaries are fine 2. The boundaries have been set after consultation and review and with a balance of conservation and development 3. Cost of land is only part of the equation 4. Your areas for development (outside of the boundaries) will change the character of the village, with no benefit to the village*
- *Any development should be within the current village envelope - do not support exception site. West Wickham has no services, public transport or jobs = an expensive place to live, would not seem suitable for affordable housing*
- *I am not convinced there is a need for more affordable housing? Certainly do not support building houses outside of where normally allowed. How many council houses/ housing association in village already?*

Some argued that the lack of infrastructure made West Wickham an inappropriate location for affordable housing:

- *Insufficient infrastructure in village to support any more houses ie. power problems, connection problems with broadband, old sewers, badly surfaced roads and pavements. Linton Health Centre not coping now with all the new housing added to the area. Agriculture land should remain as such to produce enough crops to support increasing population*
- *The village is small with no amenities and we don't believe there is a need for affordable homes in such a location (as it is unlikely to be an attractive village for those looking to buy/rent). We would also be extremely concerned about any development on a site where development would not normally be allowed, especially in such a small village. This could adversely affect the character of the village. Larger villages in the area, with better amenities (schools, shops, pubs, GP surgeries etc) and with better public transport would, we believe, be a much more attractive location and be better able to sustain such development*
- *Affordable housing can no longer be supported in West Wickham by local services, (eg. public transport, access to medical care, schools, shops) and requires middle income, car owning occupants. Some of the existing affordable housing is occupied by people with no connection to the village and whose income does not reflect the need for affordable housing*

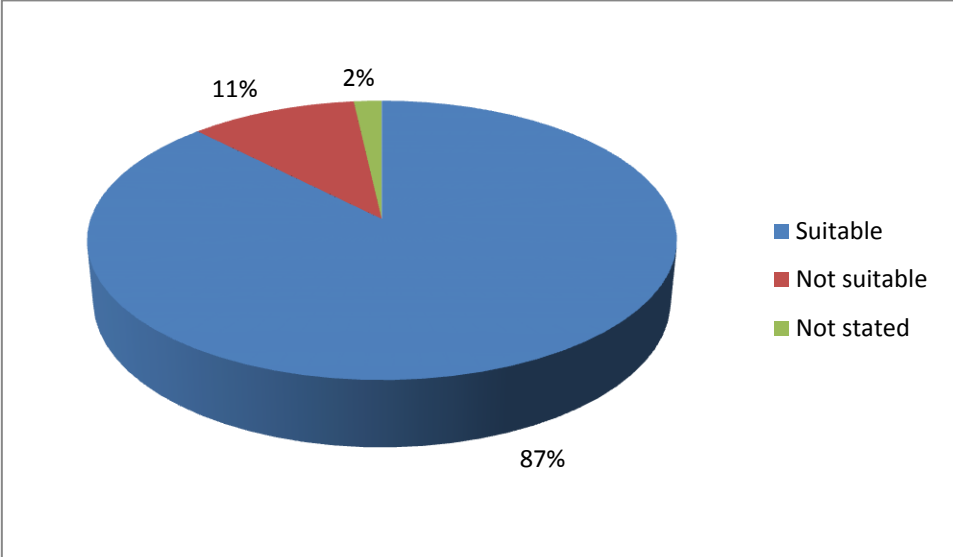
The survey has revealed a wide range of opinions. There is strong support for the idea of affordable homes for local people in principle. However, respondents have flagged a number of valid concerns that will have to be taken into account if a scheme is to be progressed. These concerns can often be ameliorated 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 4 shows that 87 per cent of respondents felt their current

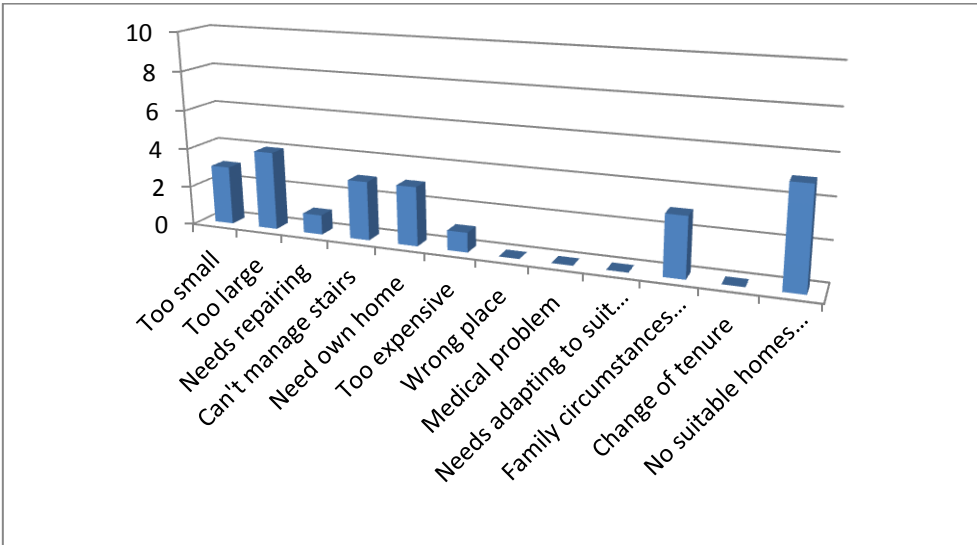
home is suitable for their household needs, with 11 per cent indicating that their current home is unsuitable for their needs. (Two per cent did not answer the question) The 11 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 12 households.

Figure 4: Suitability of current home



Those stating their current home is unsuitable were asked to indicate the reasons why. Respondents were allowed to give more than one reason for unsuitability, so all responses are recorded. Figure 5 illustrates the reasons respondents gave for their current home being unsuitable. The most commonly cited reason was 'No suitable homes available locally'. However, five other reasons were also cited by at least a quarter of those households who felt their current home was unsuitable. The range of reasons reflects the range of households in need. For example, young people living at home with parents tended to cite 'Need own home' whilst older people were more likely to cite 'Too large'.

Figure 5: 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 12 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 West Wickham 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, six households were excluded leaving six households who were actually considered to be in need of affordable housing. The main reason for exclusion was that households were seeking to resolve their housing needs through the open market. In addition, some responses did not include sufficient information to enable a reasonable assessment and some households were seeking to leave West Wickham.

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

**Residence and family connections**

Respondents were asked to indicate whether or not they currently live in West Wickham or whether they had family connections to the parish. Table 4 reveals that all of the households live in the parish. All bar one of those living in the parish have lived in West Wickham for over 15 years. Two of the six households have family living in the parish.

Table 4: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	1
5-10 years	0
10-15 years	0
More than 15 years	5
Not stated	0
Don’t live in village	0
Total	6



## 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. No household would be greater than three people.

Table 5: Number of people in the household

	Frequency	No of people
1 person	2	2
2 people	3	6
3 people	1	3
4 people	0	0
5 people	0	0
6 people	0	0
7 people	0	0
Not stated	0	0
<b>Total</b>	<b>6 households</b>	<b>11 people</b>

### Gender and Age

Household inhabitants are evenly split between men and women and span the full breadth of age cohorts from children to the retired.

Table 6: Age profile of residents

	Frequency
Under 16	2
16 - 24 years	0
25 - 29 years	2
30 - 39 years	0
40 - 49 years	2
50 - 54 years	1
55 - 59 years	0
60 - 64 years	1
Over 65 years	3
Not stated	0
<b>Total</b>	<b>11 people</b>

### Status

Table 7 shows the economic status of potential householders. The majority of working age people are in employment. There are three retired people and two children (under 16). Although there are only six households these still represent a wide range of household types including retired households, families and single parents with children and young people seeking to leave the parental home.

Table 7: Status of people in the household

	Frequency
Employed	4
Unemployed	0
Economically inactive	1
Student	0
Child	2
Retired	3
Not stated	1
<b>Total</b>	<b>11 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>19</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 price and income data, Census data, Housing Register). The report has identified a small affordable housing need in West Wickham 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 West Wickham or have a local connection to the Parish. There are four households on the Register that meet these criteria. Two of these currently live in West Wickham parish.<sup>20</sup> 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>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		2		1						4

<sup>19</sup> 'Lettings Policy Document', South Cambridgeshire District Council, 2015

<sup>20</sup> Housing Register data provided by South Cambridgeshire DC, March 2017

<sup>21</sup> Codes used are F (Flat), H (House) and B (Bungalow)

## Findings from the Housing Needs Survey

The Housing Needs Survey conducted in West Wickham identified six households in need of affordable housing. Only one of these households stated that they were already on the Housing Register. However, this household was considered a more appropriate candidate for shared ownership. To avoid double counting this household is included in both the Housing Register and shared ownership tables but is only counted once in the aggregate table.

Five of these households would require a property let out through 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	
1	1	1	2							5

Only one is considered a suitable candidate for shared ownership. This household could potentially purchase a 3-bed property:

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

Although the primary purpose of the survey was to identify need for affordable housing, a by-product of the exercise was the identification of households seeking to meet their housing needs in West Wickham through the open market. Rural exception schemes are increasingly likely to include a small element of market housing on viability grounds. Although any market housing sales will not be restricted to local buyers it is worth considering the nature of this need in preparing a scheme.

The survey identified relatively little need for market housing from within the community. Some respondents did not provide sufficient information for an assessment to be made and other were seeking to leave the parish. One respondent has addressed their need by securing planning permission for a larger home and another respondent is seeking a bungalow.

## Conclusion

A household included on the Housing Register as needing a 2 bed house has also been considered a suitable candidate for shared ownership through the survey. They have only been included in the following aggregate table of need as a 3 bed shared ownership household. As a result, there are nine households identified as being in need of affordable housing who either live in, or have a local connection to, West Wickham:

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	2	2	2						9

## Recommendation

To fulfil all current and immediate housing need in West Wickham, nine new affordable homes would have to be built. A smaller scheme, of say six dwellings (plus any necessary market homes), would help to ensure all properties are let to local people.

Furthermore, the scale, design and location of any scheme will need to adhere to the planning policy contained within the Local Development Framework 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.