

# Housing Need Survey Results Report for Harston

Survey undertaken in November/December 2023



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#### **About Cambridgeshire ACRE**

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

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

Our work on rural affordable housing is funded through the Cambridgeshire Rural Affordable Housing Partnership. This a partnership of Local Authorities and Housing Associations with an aim to deliver affordable housing for local people in rural communities. You can find out more about the partnership here - <u>Cambridgeshire ACRE | Community-led housing and planning (cambsacre.org.uk)</u>.

#### CONTEXT AND METHODOLOGY

#### Background to Rural Affordable Housing

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

The stock of affordable housing has declined in rural communities in recent years relative to urban areas. Rural communities have been more vulnerable to losses through Right to Buy. Also, difficulties in building new affordable homes in rural communities have been exacerbated by government guidance which has removed the requirement to provide any affordable housing on schemes of ten 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. Some market housing may be allowed on rural exception sites in South Cambridgeshire where the developer can demonstrate that this is required to make a scheme viable or deliverable.

Affordable housing benefits from certain protections in rural areas. Tenants of rented properties cannot exercise their Right to Acquire within 'Designated Rural Areas' (generally settlements with a population of less than 3,000). Likewise, shared ownership properties cannot be removed from the affordable housing stock in 'Designated Protected Areas' (a similar list of rural settlements). Harston falls into both of these categories. The housing association restricts the amount of equity that the resident can own to 80 per cent or commits to buying back the property if the tenant has 100% ownership. These protections are designed to protect the stock of affordable housing in rural communities.

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.

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

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

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

#### Context

Cambridgeshire ACRE were approached by Harston neighbourhood plan group with the support of Harston parish council to undertake a housing needs survey to investigate the housing need in the community. The intentions were to support the neighbourhood plan and investigate the possibility of bringing forward a rural exception site. South Cambridgeshire District Council's new build team agreed to sponsor the survey with the intention of assisting in the delivery of a rural exception site was need shown.

If you would like to obtain more information about this survey or use the information contained within it, please contact the Senior Rural Housing Enabler at Cambridgeshire ACRE.

#### Methodology

Survey packs were posted to all 763 residential addresses in the parish on Friday 24<sup>th</sup> November 2023. The survey packs included covering letters from Cambridgeshire ACRE and Harston Parish Council, a questionnaire and a postage paid envelope for returned forms.

The questionnaire was divided into two sections:

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

The initial closing date for the survey was Friday  $8^{th}$  December 2023. In total, 112 completed forms were returned giving the survey a 15 per cent response rate. Most of our recent Housing Needs Surveys achieve a response rate of between 15 and 20 per cent so this was within the expected return rates.

#### Harston Parish

Harston is a village and parish located approximately 5 miles to the South of Cambridge, located in the South Cambridgeshire District. Harston's population was estimated at  $1,825^4$  living in approximately  $733^5$  dwellings at the time of the 2021 census. The village is served by good road transport links, provided mainly by the A10 running through the centre of the village. This provides easy access to the surrounding areas as well as linking to the M11 to allow travel further afield. There are also limited bus links to the surrounding villages, Cambridge city and the Town of Royston.

There are a number of services within Harston including a village hall, two churches, a post office, convenience store, local pub, recreation ground and a fuel station. Primary education needs are within the village at Harston and Newton Primary School. Secondary education needs are met in nearby villages such as Melbourn, Trumpington, Sawston or Comberton. Harston also has its own GP surgery and pharmacy, providing coverage for a number of villages in the area. Other services such as supermarkets and recreation do have to be met in the surrounding areas but most day-to-day needs are met within the parish.

In the South Cambridgeshire Local Plan, Harston is identified as a group village under policy S/110. The policy is as follows;

'Group villages are generally less sustainable locations for new development than Rural Centres and Minor Rural Centres, having fewer services and facilities allowing only some of the basic day-to-day requirements of their residents to be met without the need to travel outside the village. All Group Villages have at least a primary school and limited development will help maintain remaining services and facilities and provide for affordable housing to meet local needs. Development will not be permitted on sites capable of accommodating scheme sizes significantly larger than 8 or exceptionally 15 dwellings in Group villages.'

South Cambridgeshire's Local plan also outlines rural exception site policy (H/11) as follows; 'Affordable housing developments to meet identified local housing needs on small sites adjoining a development framework boundary will be permitted subject to:

- a. The number, size, design, mix and tenure of affordable homes are confined to, and appropriate to, meeting identified local needs;
- b. The development is of a scale and location appropriate to the size, facilities and character of the settlement'

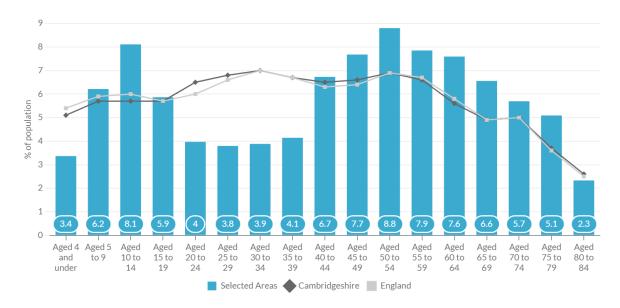
The age profile of Harston is as expected for a rural Cambridgeshire community, there is a characteristic small number of 20 to 39-year-olds counteracted by a high number of people aged 45+, in particular those aged 60+. Harston shows an above average number of people in all age group bands above the age of forty-five when compared to both Cambridgeshire and England as a whole. This is depicted in Figure 1<sup>6</sup>. It does potentially highlight that there may be a lack of affordable or vacant homes for those aged between 20 and 44 so they have had to leave the village in order to find suitable accommodation. Those aged 45+ are likely to be long standing residents of the village who either own their property outright or with a mortgage.

https://www.nomisweb.co.uk/sources/census\_2021\_pp)

<sup>&</sup>lt;sup>4</sup> Harston parish profiles – Sex (via https://www.nomisweb.co.uk/sources/census\_2021\_pp)

<sup>&</sup>lt;sup>5</sup> Harston parish profiles - Number of households (via

<sup>&</sup>lt;sup>6</sup>Population by five-year age groups (2021) for Lower layer super output area (LSOA) South Cambridgeshire 010E \*please note this dataset also includes the village of Harlton but provides the most indicative age profile of the area.



1 Age profile of Harston (ONS, 2021)

The breakdown of tenure types in Harston is outlined in Figure 2, as with many rural communities owner occupation is the predominant housing tenure. 48% of people owned their home outright and 35% owned with a mortgage or loan. The average outright ownership of homes in Cambridgeshire is 34.2% demonstrating that Harston has a significantly higher proportion of outright owners. This reflects the age profile of the village as older age groups are more likely to have obtained or paid off a mortgage.

The rental sector in Harston accounts for 16.6% of the housing in Harston. 3.6% of housing is social rented properties from either a social landlord or the local authority, however this is lower than the average 15.3% seen across Cambridgeshire. This could highlight a lack of social housing provision in Harston which could be preventing people from accessing homes in the village.

0.4% of the housing stock in Harston is shared ownership. Shared ownership is a vital tenure is allowing people to access the home ownership market when they cannot afford the large deposits required with traditional home ownership. This percentage is lower than typically seem in Cambridgeshire at 1.6% and could highlight a reason why housing can be difficult to access within the village.

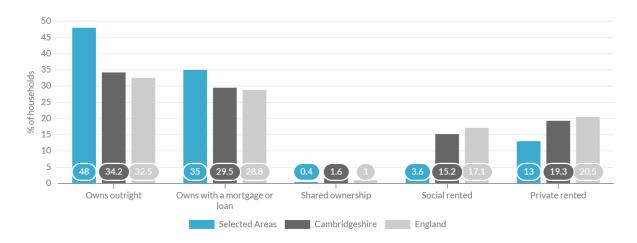


Figure 2 Housing Tenure Types by percentage in Harston (ONS 2021 via Cambridgeshire Insight Interactive Report for LSOA South Cambridgeshire 014B)

Figure 3 shows that the majority of housing stock in Harston is Detached (60%) or semi-detached (19%). This is significantly higher than is seen across Cambridgeshire for detached properties at 26%. Detached properties tend to be larger sizes of three bedrooms or greater which will not cater for those looking to downsize or start out on the housing ladder. A lower percentage of semi-detached properties, terraced properties and flats could also be an issue as these typically are the more affordable housing types which make ideal starter properties.

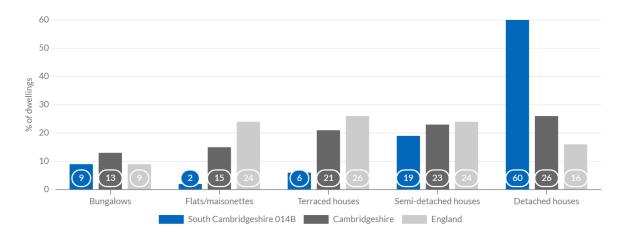


Figure 3 Dwelling Types in Harston (Valuation office agency, 2023)

#### Local Income Levels and Affordability

#### Buying on the open market

A review of property estate agent websites identified that there are currently fourteen properties for sale in Harston<sup>7</sup>. The prices started at £170,000 for a 1 bedroom, ground floor flat but quickly increase to prices ranging between £450,000 and £595,000 for 2- and 3-bedroom homes. The lowest priced 4-bedroom home available is £650,000 and prices range up to £775,000. The only 5-bedroom home available was advertised at an asking price of £1,500,000.

A recent review of sales was also undertaken. In the last year there were 7 sales within Harston. The average price that a home sold for was £1, 206,429. The lowest sale price was £535,000 for a 4-bedroom house and the most expensive was £2,750,000. This emphasises that sales are not frequent within Harston and the sales that do go ahead are at costs prohibitive to many people.

Local house prices can be further corroborated by comparing current asking prices with published house price data from Hometrack's Housing Intelligence System (see Table 1). This data is only disaggregated down to ward level. Within this dataset, Harston parish falls within the Harston and Comberton Ward, this also comprises of the villages of Haslingfield, Harlton, Hauxton, Comberton, Grantchester, Barton and Coton.

Table 1 highlights that lower quartile house prices in the Barrington ward are higher than typically seen in in South Cambridgeshire for 2-, 3-, and 4-bedroom homes making them unaffordable for many people. When compared to three surrounding wards Barrington is the most expensive for 3 and 4-bedroom homes by a significant amount. Although 2-bedroom house prices to appear the lowest they are still prohibitive to many people. This can result in younger people being unable to afford to remain in the village, families leaving the area so they can afford a larger property and lower income households forced to look elsewhere for homes.

Ward	2-bed house	3-bed house	4-bed house
Harston and Comberton Ward	£360,000	£382,500	£555,000
Barrington Ward	£218,750	£430,000	£663,750
Whittlesford Ward	£233,125	£357,500	£560,000
Shelford Ward	£353,750	£460,000	£762,500
South Cambridgeshire	£278,000	£350,000	£495,000

Table 1 Lower Quartile Property Prices by ward, (August 2023 to January 2024)<sup>8</sup>

The prices for the Harston and Comberton ward published in Table 1 are based on seventy-one sales and valuations over a six-month period. Most of these were 4-bedroom (36) and 3-bedroom (30) properties. The figures demonstrate the prohibitive cost of housing in Harston and the surrounding areas, particularly when considering these are lower quartile prices. When looking at this alongside the data from property sale websites it demonstrates that prices can exceed these significantly. This highlights how prohibitive the cost of housing in Harston can be. Properties are selling much more quickly and at higher prices that previously seen in recent years pricing many more people out of the market. Although this has now started to settle

<sup>&</sup>lt;sup>7</sup> www.rightmove.co.uk (as of 25 March 2023)

<sup>&</sup>lt;sup>8</sup> Hometrack Intelligence Service (Harston and Comberton Ward – parishes of Barton, Comberton, Coton, Grantchester, Harlton, Haslingfield, South Trumpington, Harston and Hauxton)

mortgage rates are now at a level which has made repayments unaffordable, and the cost-of-living crisis is limiting the number of people able to purchase a property.

House Price	Deposit required (assume 15% required)	Annual income required (based on mortgage lending principle of 3.5 x income)	Monthly mortgage payment <sup>9</sup>
£360,000	£54,000	£87,429	£1,834
£382,500	£57,375	£92,893	£1,948
£555,000	£83,250	£134,786	£2,827

Table 2 Annual Income requirements for open market properties based on lower quartile property prices in Table 1

Even at a price of £360,000 for a 2-bedroom house would require an annual household income of over £54,000 based on the assumptions used in Table 2. To put this into context, a household with two people working full-time (35 hours/week) and earning the 'national living wage' (£10.42/hour) will earn around £37,929.90 per annum before  $\tan^{10}$ .

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. However, many lenders now offer repayment periods of 40 years, and some will accept lower deposits, regardless this will still be unaffordable for many. Many existing owner occupiers in Harston 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 Harston have little chance of being able to set up home in their own community without 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 10%. 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.

<sup>&</sup>lt;sup>9</sup> Source: <a href="https://www.moneyhelper.org.uk/en/homes/buying-a-home/use-our-mortgage-calculator-mortgage calculator">https://www.moneyhelper.org.uk/en/homes/buying-a-home/use-our-mortgage-calculator-mortgage calculator</a> based on 5.25% (current rate) repayment mortgage repaid over 25 years <a href="https://www.livingwage.org.uk/">https://www.livingwage.org.uk/</a> The national living wage currently pays £ 10.42 per hour but only applies to those aged 23 and over, this is increasing to £11.42 on the 1st April 2024...

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.

It should be noted that there is currently only one shared ownership property available in Harston which is a 1-bedroom ground floor flat. It is for sale as 80% ownership at £170,000 with £168 rent per calendar month. With there only being 1 shared ownership property for sale it does demonstrate that there are few properties with shared ownership tenure and there will likely be competition for them when they do become available.

#### Renting

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

The maximum 'affordable rent' charged by a Housing Association could be above the Local Housing Allowance (LHA) rate for all sizes of property. However, in practice most Housing Associations will cap rents at the LHA rate. The rental charges do demonstrate that those requiring Housing Benefit are unlikely to be able to afford to live in the private rented sector in Harston.

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 percent of median market rent)	Cambridge BMRA Local Housing Allowance
2	£343	£312	£274	£195.62
3	£357	£334	£286	£218.63
4	£421	£403	£336	£299.18

Table 3 Comparison of property rental costs in the Barrington ward (Jan 2023-Dec 2023)

Our review found 1 property currently available to rent in the private rental market in Harston. This was a 4-bedroom house for £2,100 per calendar month. The evidence that rental properties are rarely available will mean those that do become available are likely let quickly and the need for rental homes within the village is not met.

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

#### Views on Affordable Housing Development in Harston

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. 77 per cent of respondents supported the principle of such a development and 21 per cent were opposed. The remaining 3 per cent did not state an opinion The results are illustrated in Figure 5. The level of support for affordable housing development in Cambridgeshire parishes is typically in the range of 55-75 per cent with this exceeding that and showing a high level of support for affordable housing in Harston.

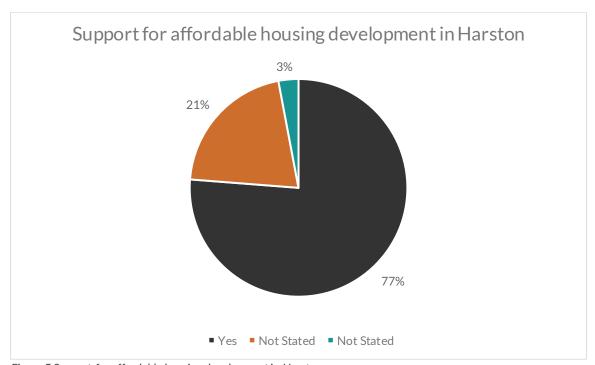


Figure 5 Support for affordable housing development in Harston

Some respondents chose to include additional comments to qualify their answers. They help to highlight reasons why affordable housing is needed as well as key issues that concern local people.

Many responses were supportive of developing affordable homes for local people and recognise the need for it;

- 'We very much need affordable housing as school numbers shrinking as young families cannot afford to live in village. We have had too many large houses built for the very better off. Possible location on small pasture north of Drift public footpath east off High St as it is well enclosed so would have little impact. Station Rd Tanner & Hall site would also be ok as within village but little impact as enclosed again. Just south of village east off Royston Rd where back garden development already occurred might be possible for a small number if they were well screened with new planting'
- 'Definite need for affordable housing for younger generation.'

- 'Small developments would be advantageous and should be close to village services. '
- 'Village needs more younger families to keep it thriving.'
- 'Support this- including outside the current envelope of built development and on greenfield and green belt land'

However, other responses were cautious about the prospect of new development with possible impacts on the local area, loss of green spaces and a lack of infrastructure to support further residents;

'Must be affordable homes, ideally for families with children. Must not be built on the fields behind the orchard (currently used for horses and wildlife).'

'I have very mixed feelings about this as I believe all the available plots have already been used, even where it seems that planning permission should never been granted'

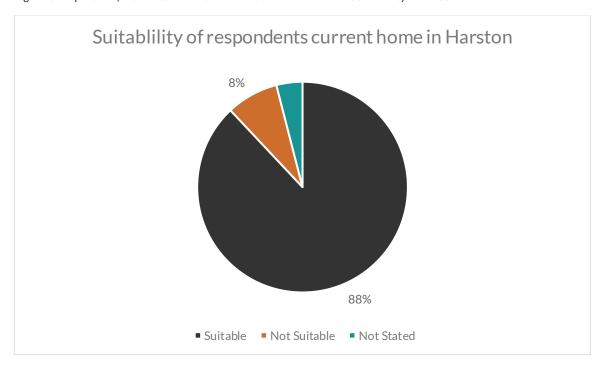
- 'Too much green space is being built on'
- 'There seems to have been a lot of building in the village recently, bringing a lot of traffic to an already extremely busy village.'

The survey has revealed a wide range of opinions. There is a significant majority in favour of the idea of affordable homes for local people in principle. However, respondents have flagged some valid concerns that should be considered if a scheme is to be progressed. For some, no scheme is likely to be acceptable. It is also important to note that there are commonly misconceptions around the development of affordable homes on rural exception sites that would need to be addressed with the community.

#### Suitability of Current Home

Respondents were asked to indicate whether or not their current home was suitable for their household's needs. 88 per cent stated their current home was suitable. 8 per cent said their home was not suitable. The 8 per cent of responses who stated their current home was not suitable equates to nine households. This is depicted in Figure 6.

Figure 6 Responses of residents when asked about their current homes suitability in Harston



Those stating their current home is unsuitable were asked to indicate the reasons why. Respondents could give more than one reason for unsuitability, so all responses are recorded. In total nine reasons were reported. The most reported reason was that the respondents current home was too large.

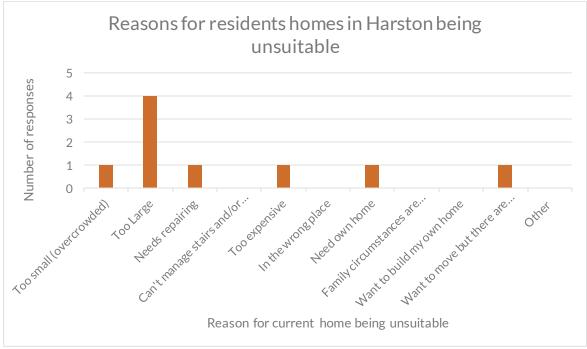


Figure 7 Reported reasons for residents current homes in Harston being unsuitable for their needs

## 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 nine 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 Harston 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, two responses were considered to include a potential household for affordable housing in Harston. Seven households were excluded for a variety of reasons including wanting to buy a home on the open market, wanting to build their own home or wishing to rent privately. All seven responses would also have the means to achieve their desired housing tenure.

The following section details the two households that are in housing need.

#### Local connection

#### Residence and family connections

Respondents were asked to indicate whether or not they currently live in Harston or whether they had family connections to the parish. Table 4 shows that all respondents have at least one member of their household currently living in Harston. Those living outside of the parishes the survey was sent to, but with a local connection, were dependent on 'word of mouth' about the survey from family, friends, or work colleagues.

Length of time living in Harston	Number of responses
Less than 1 year	0
1 - 5 years	0
5 - 10 years	0
10 - 15 years	0
More than 15 years	2
Not stated	0
Do not live in parish	0
Total	2 Households

Table 4 Length of time living in Harston Parish

#### Household composition

#### Number of people who will make up the household

Table 5 sets out the number of people making up each household. The households in need would primarily consist of two people. This highlights a need for more smaller properties instead of larger ones.

Number of people in the household	Frequency	Number of People
1 Person	1	1
2 People	0	0
3 People	1	3
4 People	0	0
5 People	0	0
6 People	0	0
7 People	0	0
Not Stated	0	0
Total	2 Households	4 People

Table 5 Number of people in each household

#### Age

The households, in total, would accommodate 4 people. Most respondents were aged 30-39 with the remaining person aged 65+.

Age	Number of responses
Under 16	0
16-24	0
25 - 29	0
30 - 39	3
40 - 49	0
50 - 59	0
60 - 64	0
65 +	1
Not Stated	0
Total	4 People

Table 6 Age profile of residents

#### **Status**

Table 7 shows the economic status of potential householders. The majority of people were employed.

<b>Employment Status</b>	Number of responses
Employed	3
Unemployed	0
<b>Economically Inactive</b>	0
Student	0
Child	0
Retired	1
Not Stated	0
Total	4 People

Table 7 Status of people within each household

### 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. The results are presented in the next section.

#### SUMMARY AND RECOMMENDATION

#### Pre-existing Evidence from the Housing Register

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>11</sup>:

1 bed		2 bed		3 bed		4 bed		5+ bed		Total
F/H	В	F/H	В	F/H	В	F/H	В	F/H	В	30
13		6		7		3		1		

#### Findings from Housing Needs Survey

The Housing Needs Survey conducted in Harston identified two households in need of affordable housing. Neither household identified an interest in renting from a housing association or local authority nor would be a candidate for the tenure. Instead, both households had a preference for, and would be suitable for, shared ownership or low-cost home ownership;

1 bed		2 bed		3 bed		4 bed		5+ bed		Total
F/H	В	F/H	В	F/H	В	F/H	В	F/H	В	2
1				1						

Neither household specified that they would require adaptations for them to live in the property.

#### Open Market Housing

Five households in housing need were looking for a home on the open market and would have the means to do so. They have not been included in the summaries above or the conclusion.

It should also be noted that the East West Rail proposals indicate the likely loss of 4 privately rented properties, 3 of which are farm worker cottages, impacting housing need within the village.

#### Conclusion

1 bed		2 bed		3 bed		4 bed		5+ bed		Total
F/H	В	F/H	В	F/H	В	F/H	В	F/H	В	32
14		6		8		3		1		

In total there are 32 households in need of housing in Harston when combining the pre-existing evidence from the housing register and the findings from the housing needs survey. These households either already live in Harston or have a local connection to the area. This need is for 1,2 and 3-bedroom properties. This is a common pattern in rural areas. Due to this demand, it would suggest that this is a key area of consideration for any development that takes places in the parish. It is also important to note that 32 homes would not be provided on a single site and only a proportion of this need is likely to be met as it must be taken into consideration that not everyone on the housing register would be looking for a home in Harston.

 $<sup>^{11}</sup>$  Codes used are F (Flat), H (House) and B (Bungalow). Data obtained from South Cambridgeshire DC 21/02/24

## 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 Home-Link 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 in which areas they can apply. 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**



Shared Ownership properties are no longer advertised via a help to buy agent and instead individual providers will be responsible for advertising the properties that they are building and/or selling.

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 10% 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.

## APPENDIX 2: HOUSING NEEDS SURVEY QUESTIONNAIRE FOR **HARSTON**



CAMBRIDGESHIRE working on behalf of the Cambridgeshire Rural Affordable Housing Partnership

#### HOUSING NEEDS SURVEY FOR HARSTON

#### PART ONE - TO BE COMPLETED BY ALL HOUSEHOLDS

We are interested in your views on the principle of providing affordable homes for local

people in your parish. Please use the comments section to explain your response.
Q1. Would you be in favour of a small development of affordable homes specifically for people with a local connection to your parish? (Any potential development would be wholly or largely affordable homes – rental or sharedownership. Any private homes would be the minimum required to make the scheme deliverable)
Yes No
Please add any comments you would like to make here. For example, you may want to comment on the advantages or disadvantages of potential locations within the parish ( <i>These comments may be included, anonymously, in our report</i> ):
Please indicate whether you or any member of your household (e.g. older children or other dependents) is in housing need by answering Q2. You should look ahead up to the next five years when answering this question.
Q2. My current home is suitable for my household?  Yes  No
If no, please tick all boxes that apply to your household:
Too small (overcrowded) Too large Needs repairing Can't manage the stairs and/or needs adapting Other (please specify)  Too expensive In the wrong place Need own home Family circumstances are changing Want to build my own home Want to move but there are no suitable homes available locally
If you answered 'Yes' to Q2 you do not need to complete Part Two. Please return the form to us in

the FREEPOST envelope provided. If you answered 'No' to Q2 please continue and complete Part Two.

# PART TWO - ONLY TO BE COMPLETED BY HOUSEHOLDS WITH A HOUSING NEED Q3. Who lives in your home? Please provide details of everyone living in your home at present including yourself

Relationship	Gender	Status				Age				
to self, e.g. partner, son	Male/ Female	Employed/ Economically inactive <sup>12</sup> / Unemployed/ Student/ Child/ Retired	Please specify age if under 25	25- 29	30- 39	40- 49	50- 54	55- 59	60- 64	65 +
Self										

### Q4. What type of property do you currently live in?

Туре	1 bed	2 bed	3 bed	4 bed	5+ bed
House					
Bungalow					
Flat/maisonette/ apartment/ bedsit					
Sheltered/ retirement housing					
Caravan/ mobile home/ temp. structure					
Other (please specify):					
		•	•	•	

Q5. What are your current living arrange	ments?				
Rent from Local Authority Rent from private landlord Own with or without mortgage Live in tied accommodation	Rent from Housing Association Shared ownership (part own/ rent) Home in multiple occupation Other (please specify below)				
Q6. Who would be in the new household	?				
Please tick this box if the household will be the same as in Q3.  If not, please complete the table overleaf.					

<sup>&</sup>lt;sup>12</sup> Economically inactive includes looking after home/ family, temporary or long-term sick



Relationship	Gender	Status				Age				
to self, e.g.	Male/	Employed/	Please	25-	30-	40-	50-	55-	60-	65
partner, son	Female	Economically inactive/ Unemployed/ Student/ Child/ Retired	specify age if under 25	29	39	49	54	59	64	+

Please answer questions 7 to 14 as/on behalf of the household that is in need of new accommodation (as identified in Q6)

#### Q7. What type of property would best suit your new household's needs?

	1 bed	2 bed	3 bed	4 bed	5+ bed	
House						
Bungalow						
Flat/maisonette/ apartment/ bedsit						
Sheltered/ retirement housing						
Other (please specify):						
Q8a. Would the property require any live there?		-	o Yes		No	
Q8b. What level of adaptations would	l be require	d?				
Ground floor/accessible facilities e.g. a sanitary facilities on the entrance floor		velling ster	o free, acce	ess rooms a	and	
Accessible and adaptable e.g. step free entrance floor, switches and controls readaptations in the future		-				
Fully wheelchair accessible e.g. step free access to all entrances, all switches and controls within reach, turning circles, widened door openings, wheelchair transfer and storage space, wet room						
Q9. What living arrangements are you	ı looking fo	<b>r?</b> (You can	choose m	ore than or	ne)	
Buy on the open market		r forms of l liscounted			rship	
Buy on the open market  Build my own home ('self build')	(e.g. o		sale, equit		ship	
, .	(e.g. d	liscounted	sale, equit y)	У	rship	

Yes No

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Q10b. If yes, what priority banding have you been given?						
Band A Band B Band C Band D Not sure Q11a. Have you been approved for Shared Ownership or any other Low Cost Home Ownership scheme?						
Cimeramp seneme.	Yes No No					
Yes No	Q11c. If yes, how long have you lived in Harston?  Years Months our household have close family (parents, children or					
siblings) living in Harston?	our mousemora mave cross raining (parents, emilaren or					
Yes No	Please specify the relationship:					
Q13. Is Harston your preferred place						
Please tell us more about your reasons for needing to live in Harston Parish.						
	hemes it is helpful to understand what people can afford.  nplete the following questions. This information is in any public report.					
Q14a. What is your new household's	combined annual income (before tax)? Tick one box only					
Less than £15,000 £15,000 - £19,999 £20,000 - £24,999 £25,000 - £29,999	£30,000 - £39,999 £40,000 - £59,999 £60,000 - £79,999 £80,000 or over					
Q14b. What is the maximum month mortgage and/or rent? Tick one box	ly payment your new household can afford for a only					
Less than £400 £400 - £699	£700 - £999 £1,000 or over					
Q14c. What is the maximum initial paproperty? (Please include any equity	yment your new household can afford as a deposit on a you have in your current home)					
None Below £5,000 £5,000 - £9,999 £10,000 - £19,999	£20,000 - £29,999 £30,000 - £49,999 £50,000 - £69,999 £70,000 or over					

Thank you for taking the time to complete this survey. Please return it in the pre-paid envelope provided by Friday 8 December 2023. If you do not have the envelope you can post it back to us for free by writing the address below on the envelope:

FREEPOST RUAL-ZBBA-ESEB, Cambridgeshire ACRE, e-space north, 181 Wisbech Road, Littleport, Ely, CB6 1RA