

Cambridgeshire ACRE

Housing Need Survey Results Report for Great and Little Chishill

Survey undertaken in February/March 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 - [Cambridgeshire ACRE | Community-led housing and planning \(cambsacre.org.uk\)](https://cambsacre.org.uk).

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.¹

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.² 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).³ Likewise, shared ownership properties cannot be removed from the affordable housing stock in 'Designated Protected Areas' (a similar list of rural settlements). Great and Little Chishill 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.

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

² 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

³ 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 a housing association, Accent, to undertake a housing needs survey to investigate the housing need in relation to a scheme they were looking to bring forwards. This was recommended by South Cambridgeshire District Council. This is the typical procedure for a potential rural exception site scheme as a proven demand and need for housing is required for development to obtain planning permission.

Cambridgeshire ACRE made contact with the parish council and obtained their support to take the survey forwards. A letter of support was included in the survey pack.

The principal aim of the survey was to assess the scale and nature of need for affordable housing in the parish. The scope of the survey meant that it was also able to identify 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. The survey also enabled local views to be collated on the advantages and disadvantages of providing affordable homes for local people in the parish.

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

Methodology

Survey packs were posted to all 288 residential addresses in the parish on Friday 17th February 2023. The survey packs included covering letters from Cambridgeshire ACRE and Great and Little Chishill 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 10th March 2023. However, it came to light that not all households had received the survey so this was extended to the 31st March 2023 to allow the opportunity for those residents to complete the survey. In total, 51 completed forms were returned giving the survey a 17.7 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent so this was below the average.

Great and Little Chishill Parish

Great and Little Chishill is a small parish located on the southern boundary of Cambridgeshire neighbouring Essex. It is approximately 4 miles east of Royston. The B1039 provides the key access route in and out of the village. Services within the village are limited but include a nurse, Village hall, recreation ground and pub. The nearest catchment primary school is in the neighbouring village. Secondary education can be accessed in nearby village of Melbourn or the town of Royston. Other key services such as GP surgeries, Supermarkets, Sports facilities and post offices are also found in the surrounding areas.

Great and Little Chishill's population was estimated at 678⁴ living in approximately 265 dwellings⁵ at the time of the 2011 census. Please note we are not yet able to use the 2021 census data as this has not been released at parish level yet.

In the South Cambridgeshire Local Plan, Great and Little Chishill are identified as infill villages under policy S/11. This means that Great and Little Chishill are some of the smallest villages in South Cambridgeshire. These villages have a poor range of services and facilities, and it is often necessary for local residents to travel outside the village for most of their daily needs. These villages generally lack any food shops, have no primary school and may not have a permanent post office or a village hall or meeting place. Development on any scale would be unsustainable in these villages, as it will generate a disproportionate number of additional journeys outside the village. Development will not be permitted on sites capable of accommodating scheme sizes significantly larger than 2 or exceptionally 8 dwellings in Infill 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 Great and Little Chishill is as expected for a rural Cambridgeshire community, there is a characteristic low number of 20–29-year-olds counteracted by a high number of people aged 40+, in particular those aged between 45 and 64. This is depicted in Figure 1⁵. However, it does highlight that there may be a lack of affordable or available homes for those aged between 20 and 44 so they have had to leave the village in order to find suitable accommodation. Those aged 50+ are likely to be long standing residents of the village who either own their property outright or with a mortgage. At current this data from ONS is the most up to date as the 2011 census data is now out of date and although some initial 2021 census data has been released the majority is still yet to be.

⁴ Great and Little Chishill Local Area profile (via [Local Area Report for areas in England and Wales - Nomis \(nomisweb.co.uk\)](#))

⁵ Estimates of the usual resident population in England and Wales for all persons of age group 0 - 4 in percent of overall population. ONS (2021)

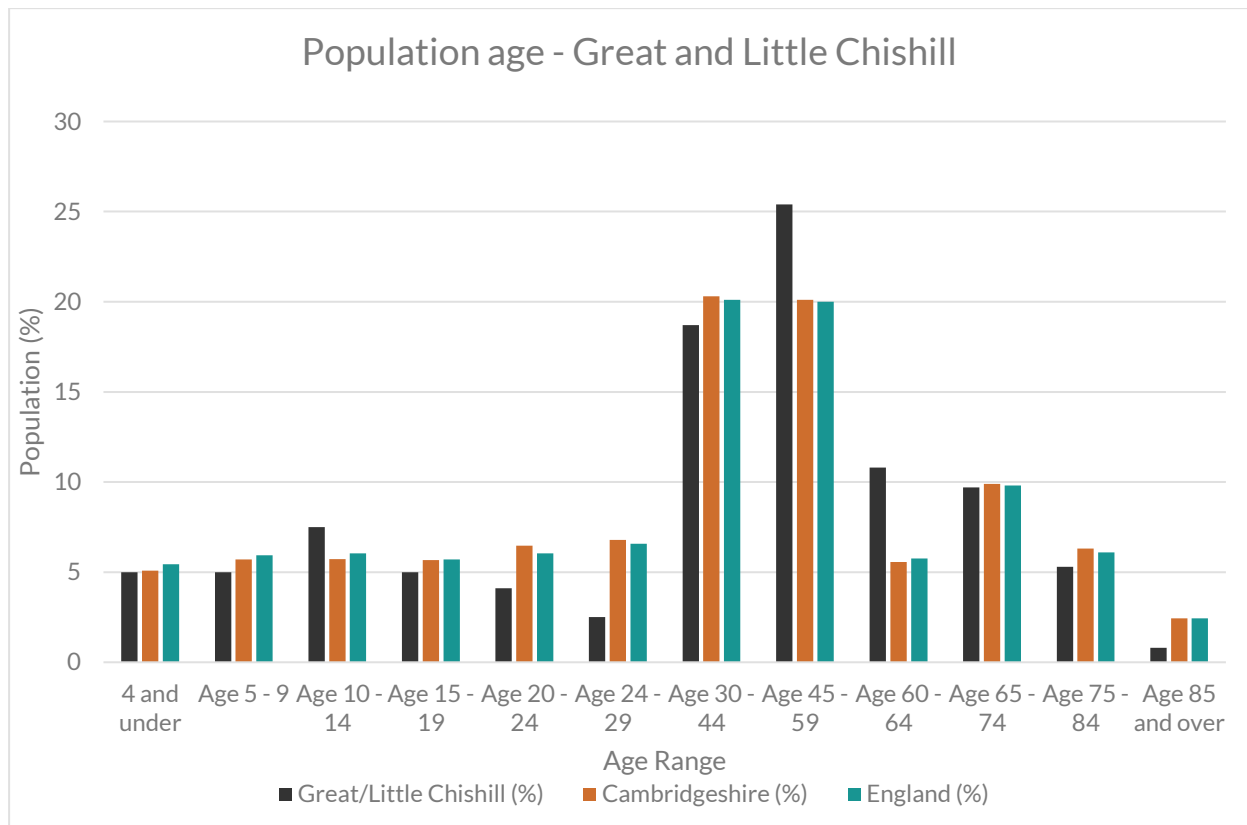


Figure 1 Age Profile of Great and Little Chishill (ONS, 2021)

The breakdown of tenure types in Great and Little Chishill is outlined in Figure 2, as with many rural communities owner occupation is the predominant housing tenure. 39% of people owned their home outright and 37.1% owned with a mortgage or loan. The average outright ownership of homes in Cambridgeshire is 34.2% demonstrating that Great and Little Chishill 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 Great and Little Chishill accounts for 20.8% of the housing in Great and Little Chishill. 13.5% 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 Great and Little Chishill which could be preventing people from accessing homes in the village.

0.4% of the housing stock in Great and Little Chishill 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. A lack of these properties within Great and Little Chishill could also be preventing a number of people from access a property. This could also be linked to the low number of 20- to 29-year-olds as these are often a key demographic accessing these properties.

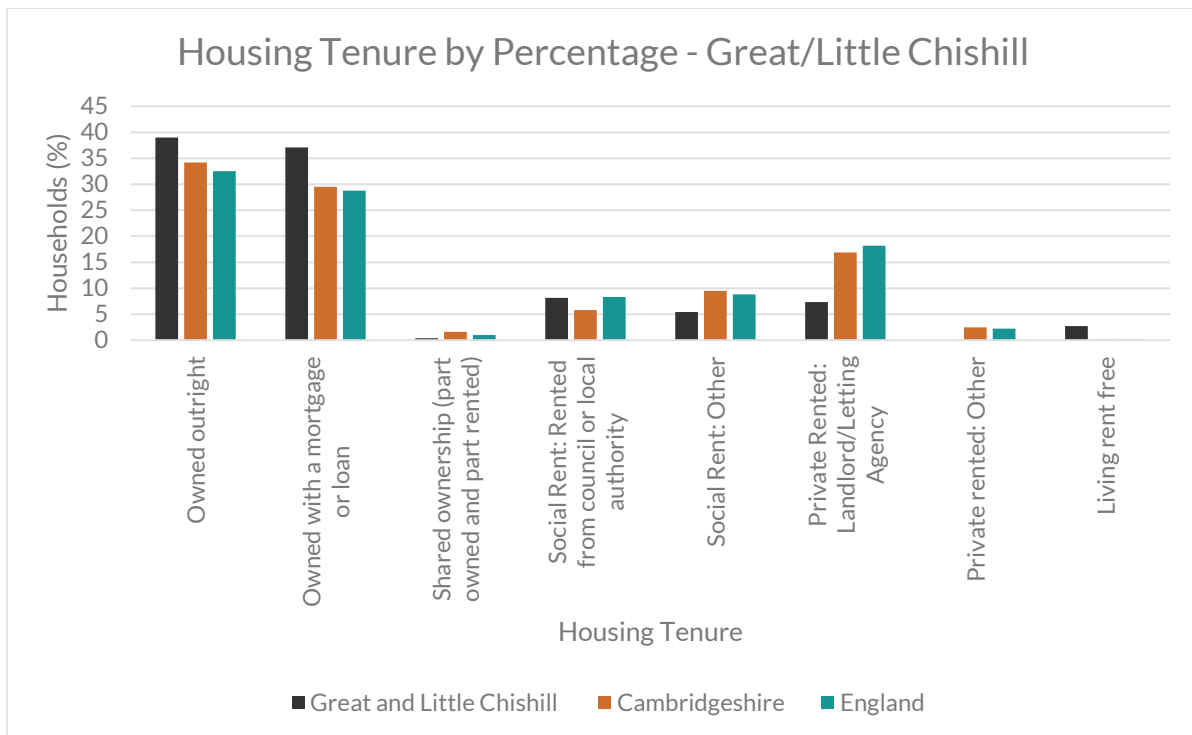


Figure 2 Housing Tenure Types by percentage in Great and Little Chishill (ONS 2021)

Figure 3 shows that the majority of housing stock in Great and Little Chishill is Detached (56.6%) or semi-detached (30.2%). This is significantly higher than is seen across Cambridgeshire, 35.9% and 30.6% respectively. Detached properties tend to be larger sizes of

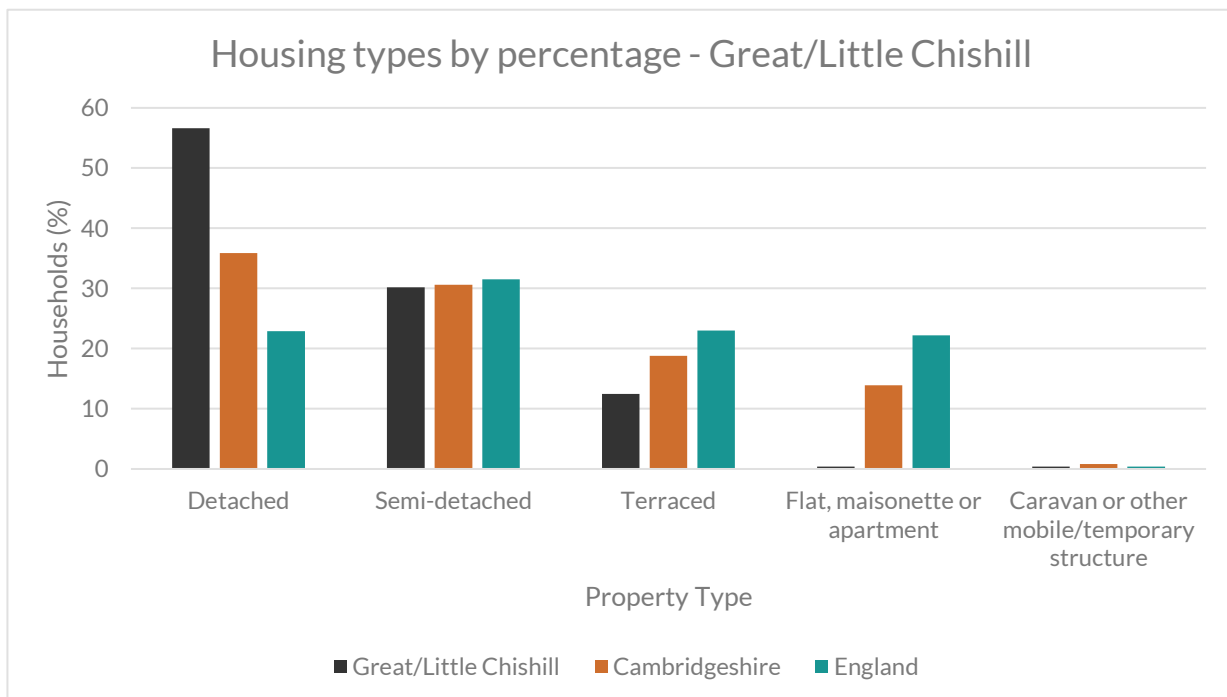


Figure 3 Housing Types in Great/Little Chishill (ONS 2021)

3 bedrooms or greater which will not cater for those looking to downsize or start out on the housing ladder. This is also the case for semi-detached properties which Great and Little Chishill also has an abundance of. It can also be seen that there is not a significant proportion of

terraced properties and an almost no existent supply of flats which can be ideal starter homes or for those downsizing in certain circumstance.

Local Income Levels and Affordability

Buying on the open market

A review of property estate agent websites identified that there are currently 3 properties for sale in Great and Little Chishill⁶. These vary in asking price between £425,000 and £875,000. The most expensive property was a 4-bedroom detached house whilst the lowest priced home was a 3-bedroom semi-detached house. The remaining property was also a 4-bedroom home with an asking price in excess of £830,000.

A recent review of sales was also undertaken. In the last year there were 3 sales within Great and Little Chishill with an average price of £1,097,309. All of the sold properties were detached homes with 4 or more bedrooms. This emphasises that there is not a steady stream of homes coming onto the market in Great and Little Chishill making it difficult to access property in the area. The high prices also demonstrate that the homes that do become available for sale are significantly outside the budget of the majority of 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, Great and Little Chishill parish falls within the Foxton ward.

Table 1 highlights that lower quartile house prices in the Foxton 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 Foxton is the most expensive for 2-bedroom homes. 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
Foxton Ward	£382,500	£380,000	£529,000
Melbourne Ward	£301,875	£378,750	£550,000
Duxford Ward	£380,000	£376,250	£825,000
Barrington Ward	£290,500	£575,000	£600,000
South Cambridgeshire	£280,000	£345,000	£485,000

Table 1 Lower Quartile Property Prices by ward, (August 2022 to January 2023)⁷

The prices for the Foxton ward published in Table 1 are based on 28 sales and valuations over a six-month period. Most of these were 3-bedroom (13) and 4-bedroom (8) properties. The figures demonstrate the high cost of housing in Great and Little Chishill and the surrounding areas, particularly when considering these are lower quartile prices. When looking at this with the data from property sale websites it demonstrates that prices can exceed these significantly. This highlights how prohibitive the cost of housing in Great and Little Chishill can be. Properties are selling much more quickly and at higher prices that previously seen in recent

⁶ www.rightmove.co.uk and www.zoopla.co.uk (as at 23 November 2022)

⁷ Hometrack Intelligence Service (Foxton Wards – parishes of Great and Little Chishill, Fowlmere, Heydon and Foxton)

years pricing many more people out of the market. Although this has now started to settle 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 ⁸
£382,500	£53,100	£85,971	£1,615.30
£380,000	£62,700	£101,514	£1907.33
£529,000	£76,500	£123,857	£2,327.12

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

Even at an entry level price of £382,500 for a 2-bedroom house would require an annual household income of over £85,000 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 tax⁹.

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. Clearly, many existing owner occupiers in Great and Little Chishill 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 Great and Little Chishill 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.

⁸ Source: <https://www.moneyhelper.org.uk/en/homes/buying-a-home/use-our-mortgage-calculator-mortgage-calculator> based on 5% repayment mortgage repaid over 30 years

⁹ <https://www.livingwage.org.uk/> The national living wage currently pays £9.50 per hour but only applies to those aged 23 and over.

Shared ownership affordability will be heavily influenced by the share of the property purchased. The purchaser must provide an appropriate package of deposit and mortgage to cover the cost of the share purchased. Rent would be paid on the unsold equity at a rate of 2.75 to 3.00 per cent. It is also likely that a small service charge would be applicable. However, these charges represent a significant subsidy in comparison with comparable market rents which makes shared ownership an attractive option for some households. Our own shared ownership cost calculator suggests that an income of £25,955 would be required to purchase a 25 per cent share in a property priced at £382,500. This would result in the approximate monthly cost for the rent and mortgage payments totalling £1,305.76. In the current climate this is likely to be higher as the mortgage interest rate on this calculation is set at 3%.

It should be noted that there are currently no shared ownership properties available to purchase in Great and Little Chishill.

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 Foxton 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 slightly 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 Great and Little Chishill.

No. of Beds	Typical market rent per week (Median rent)	Entry level rent per week (30 th percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)	Cambridge BMRA Local Housing Allowance (Applicable from 1 April 2019)
2	£256	£240	£204	£195.62
3	£312	£309	£250	£218.63
4	£386	£369	£309	£299.18

Table 3 Comparison of property rental costs in the Foxton ward (Oct 2021-Sep 2022)

Our review found no properties currently available to rent in the private rental market in Great and Little Chishill. 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.

Available social rented properties are also relatively scarce. Between March 2008 and December 2013 there were only 8 properties become available in Great and Little Chishill. They attracted an average of 22.5 bids each (compared with 54 per property across South

Cambridgeshire as a whole). This suggests that social housing is in demand within Great and Little Chishill as even though the number of bids below average in comparison to South Cambridgeshire it is a significant number of bids when only 8 properties have become available.

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

Views on Affordable Housing Development in Great and Little Chishill

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. 59 per cent of respondents supported the principle of such a development and 39 per cent were opposed. The remaining 2 per cent did not state an opinion. The results are illustrated in Figure 5. The level of support for affordable in Cambridgeshire parishes is typically in the range of 55-75 per cent with this response fitting that pattern.

Support for affordable housing development in Great and Little Chishill

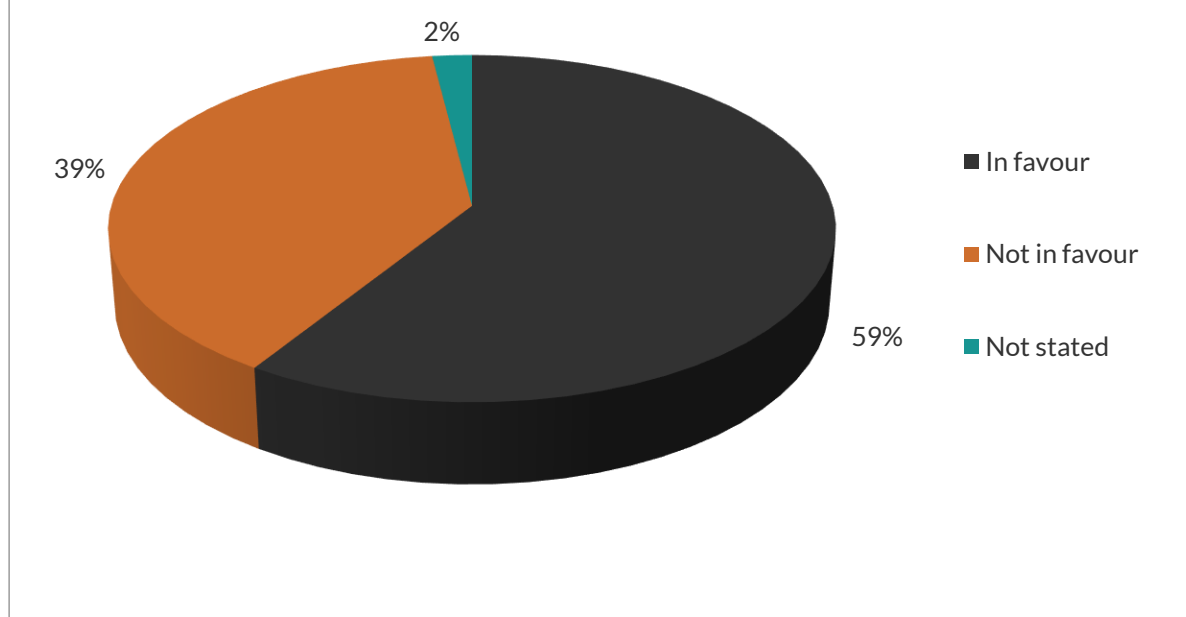


Figure 5 Support for affordable housing development in Great and Little Chishill

Many 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.

There were numerous concerns over the lack of facilities within Great Chishill, some from residents in favour of more affordable homes in the community and others who were not supportive of the proposal;

- *Gt Chishill already has housing association houses in the village. Doctors and schools are already bursting in the area, more housing would make this even worse.*
- *But it is essential that it is well sited and does not destroy the view to the northwest. The village has no shop, school or public transport so new houses will add to traffic*
- *Village does not have a shop/school or regular transport links. The roads are not suitable for increased use*
- *Answered no because this is already a large extended village with homes one would regard as being affordable for the area e.g., Wallers Close, Colts Croft*
- *I'm all for affordable housing but only where there is a bus to go to shops etc*

The point was also raised that it is important to ensure the homes are secured for local people;

- *Yes we do support the principle of providing affordable homes in Gt and Little Chishill, if the new properties do indeed go to people living in or connected to the parish. This doesn't always happen as we've seen in the past when a new development was built.*
- *We've tried this before and because of the points system locals weren't allowed*

There were also some comments that were dependent on the development that would be put forward;

- *Answer very much depends on the location of such development*
- *Would only approve developments that are in keeping with the current housing stock and do not extend beyond the current boundaries of the village (i.e. no ribbon development)*
- *The reason being that the last plan to develop a local plot under the above scheme was 40% affordable and 60% market houses*

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.

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. 5 per cent said their home was not suitable. The remaining 7 per cent did not state whether or not their home was suitable. The 5 per cent of responses who stated their current home was not suitable equates to 2 households. This is depicted in Figure 6.

Respondents suitability of their current home in Great and Little Chishill

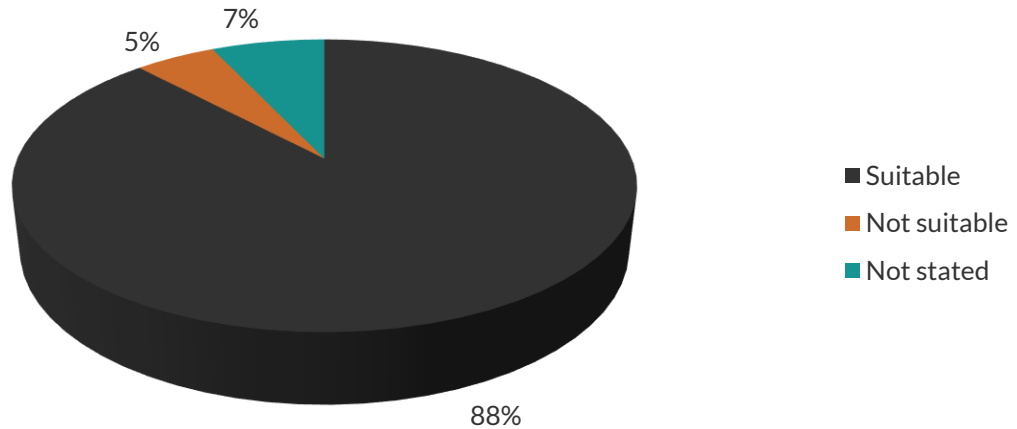


Figure 6 Responses of residents when asked about their current homes suitability in Great and Little Chishill]

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 2 reasons were reported. The reasons respondents gave for their current home being unsuitable. One response did not state the reason their home was suitable and the other answered that their home was too large for them.

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 6 households.

An assessment of each response has been undertaken by Cambridgeshire ACRE and a decision made regarding whether the household can be considered a potential candidate for affordable housing in Great and Little Chishill 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, one respondent was considered to include a potential household for affordable housing in Great and Little Chishill. 5 households were excluded, the main reason for excluding households was that they were seeking or able to address their housing issues through on the open market or they had not provided enough information to make an informed judgement.

The remainder of this section usually sets out the overall findings regarding those found to be in need of affordable housing in the parish. However, this is clearly not appropriate or useful when only one household was identified. Too much information would enable the household to be identified. Instead, the findings from the survey are integrated with data from the Housing Register to provide an aggregated estimate of housing need. The results are presented in the next section.

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 follows¹⁰:

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	
6		1		5		1				13

Findings from Housing Needs Survey

The Housing Needs Survey conducted in Great and Little Chishill identified one household in need of affordable housing. No households stated they were on the Housing Register and therefore not required to be removed to avoid double counting.

In total the following one household would be suitable for affordable rent;

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

Four 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.

Conclusion

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	
6		2		5		1				14

In total there are 14 households in need of housing in Great and Little Chishill when combining the pre-existing evidence from the housing register and the findings from the housing needs survey. These households either already live in Great and Little Chishill or have a local connection to the area. This need is primarily for homes that are 3 bedrooms or smaller, in particular 3- and 1-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.

¹⁰ Codes used are F (Flat), H (House) and B (Bungalow). Data obtained from South Cambridgeshire DC 24/11/22

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

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

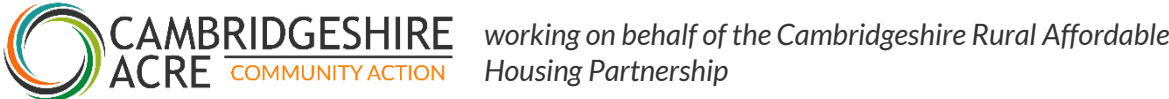
Shared Ownership properties are no longer advertised via a help to buy agent and instead individual providers will be responsible for advertising the properties that they are building and/or selling.



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 GREAT AND LITTLE CHISHILL



HOUSING NEEDS SURVEY FOR GREAT CHISHILL

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 shared ownership. 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 *(These comments may be included, anonymously, in our report):*

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)	<input type="checkbox"/>	Too expensive	<input type="checkbox"/>
Too large	<input type="checkbox"/>	In the wrong place	<input type="checkbox"/>
Needs repairing	<input type="checkbox"/>	Need own home	<input type="checkbox"/>
Can't manage the stairs and/or needs adapting	<input type="checkbox"/>	Family circumstances are changing	<input type="checkbox"/>
Other (please specify)	<input type="checkbox"/>	Want to build my own home	<input type="checkbox"/>
		Want to move but there are no suitable homes available locally	<input type="checkbox"/>

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 to self, e.g. partner, son	Gender	Status	Age							
	Male/ Female	Employed/ Economically inactive ¹¹ / 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?

Type	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 arrangements?

Rent from Local Authority	<input type="checkbox"/>	Rent from Housing Association	<input type="checkbox"/>
Rent from private landlord	<input type="checkbox"/>	Shared ownership (part own/ rent)	<input type="checkbox"/>
Own with or without mortgage	<input type="checkbox"/>	Home in multiple occupation	<input type="checkbox"/>
Live in tied accommodation	<input type="checkbox"/>	Other (please specify below)	<input type="checkbox"/>

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.

¹¹ Economically inactive includes: looking after home/ family, temporary or long term sick

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

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 adaptations for you to live there?

Yes No

Q8b. What level of adaptations would be required?

Ground floor/accessible facilities e.g. access the dwelling step free, access rooms and sanitary facilities on the entrance floor

Accessible and adaptable e.g. step free access to all spaces, level access to WC on entrance floor, switches and controls reasonably accessible, features to enable common adaptations 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 looking for? (You can choose more than one)

Buy on the open market	<input type="checkbox"/>	Other forms of low cost home ownership (e.g. discounted sale, equity loans, rent to buy)	<input type="checkbox"/>
Build my own home ('self build')	<input type="checkbox"/>	Rent from a Housing Association or	<input type="checkbox"/>
Rent from a private landlord	<input type="checkbox"/>	Local Authority	<input type="checkbox"/>
Buy in shared ownership	<input type="checkbox"/>		<input type="checkbox"/>

Q10a. Has anyone in the new household been accepted onto the local Housing Register?

Yes No

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 by the Help to Buy Agent? (switched from bpha to Radian Group)

Yes No

Q11b. Do you live in Great Chishill? (tick): **Q11c. If yes, how long have you lived in Great Chishill?**

Yes
No

Years Months

Q12. Do you or another member of your household have close family (parents, children or siblings) living in Great Chishill?

Yes
No

Please specify the relationship:

Q13. Is Great Chishill your preferred place to live?

Yes No

Please tell us more about your reasons for needing to live in Great Chishill Parish.

When designing affordable housing schemes it is helpful to understand what people can afford. It is therefore important that you complete the following questions. This information is confidential and will not be published in any public report.

Q14a. What is your new household's combined annual income (before tax)? Tick one box only

Less than £15,000	<input type="checkbox"/>	£30,000 - £39,999	<input type="checkbox"/>
£15,000 - £19,999	<input type="checkbox"/>	£40,000 - £59,999	<input type="checkbox"/>
£20,000 - £24,999	<input type="checkbox"/>	£60,000 - £79,999	<input type="checkbox"/>
£25,000 - £29,999	<input type="checkbox"/>	£80,000 or over	<input type="checkbox"/>

Q14b. What is the maximum monthly payment your new household can afford for a mortgage and/or rent? Tick one box only

Less than £400	<input type="checkbox"/>	£700 - £999	<input type="checkbox"/>
£400 - £699	<input type="checkbox"/>	£1,000 or over	<input type="checkbox"/>

Q14c. What is the maximum initial payment your new household can afford as a deposit on a property? (Please include any equity you have in your current home)

None	<input type="checkbox"/>	£20,000 - £29,999	<input type="checkbox"/>
Below £5,000	<input type="checkbox"/>	£30,000 - £49,999	<input type="checkbox"/>
£5,000 - £9,999	<input type="checkbox"/>	£50,000 - £69,999	<input type="checkbox"/>
£10,000 - £19,999	<input type="checkbox"/>	£70,000 or over	<input type="checkbox"/>

Thank you for taking the time to complete this survey. Please return it in the pre-paid envelope provided by Friday 31 March 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

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