

Cambridgeshire ACRE

Housing Need Survey Results Report for Great Gransden

Survey undertaken in June 2018



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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 rural community that would not normally be used for housing because it is subject to policies of restraint.

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 purchased outright in 'Designated Protected Areas' (a similar list of rural settlements). The housing association restricts the amount of equity that the resident can own to 80 per cent or commits to buying back the property if the tenant has 100% ownership. These protections are designed to protect the stock of affordable housing in rural communities. Great Gransden parish falls under both designations.

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. The Housing & Planning Act 2016 is likely to change some of the rules for rural affordable housing. For example the roll out of the voluntary Right To Buy for Housing Association tenants may limit the ability to retain affordable housing stock. However, until the Act is fully implemented the implications are not clear.

Huntingdonshire District Council has introduced a change to their rural exception site policy in the emerging Local Plan. Policy LP30 requires that at least 60 per cent of the site area must be for affordable housing for people with a local connection. This allows the introduction of some market housing to incentivise landowners to bring forward more sites.

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

Context

Cambridgeshire ACRE was commissioned to carry out a Housing Needs Survey of Great Gransden by Catesby Estates plc in agreement with Great Gransden Parish Council. Cambridgeshire ACRE is working with the Parish Council and a local working group to develop a Neighbourhood Plan for Great Gransden. Alongside this, Catesby Estates plc are working on a housing development proposal on the edge of the village. At the time of the survey no decision had been made about whether this scheme may come forward as a rural exception site or a 'normal' residential development.

Discussions took place with Little Gransden Parish Council about undertaking a joint survey across the two parishes. This was linked to a discussion about a joint Neighbourhood Plan. However, no conclusion was reached.

The Housing Needs Survey is intended to inform both by assessing housing need within the community. However, the survey is not associated with any specific site. The 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. The nature of the survey means that it also identifies wider market need such as, for example, downsizing. This is important because rural exception sites can now include an element of market housing to cross-subsidize the affordable houses. Therefore, the survey can also enable any market housing element to be tailored to local needs (though no controls will be applied).

Although the survey was funded by a private developer the editorial control of the report has remained with Cambridgeshire ACRE. Our standard questionnaire and approach have been used. The survey was carried out with the support of Huntingdonshire District Council who provided the address file for the mail out.

Methodology

Survey packs were posted to all 380 residential addresses in the parish on 18 May 2018. The survey packs included covering letters from Cambridgeshire ACRE and Great Gransden Parish Council, a questionnaire, a FAQ sheet on rural affordable housing and a postage paid envelope for returned forms.

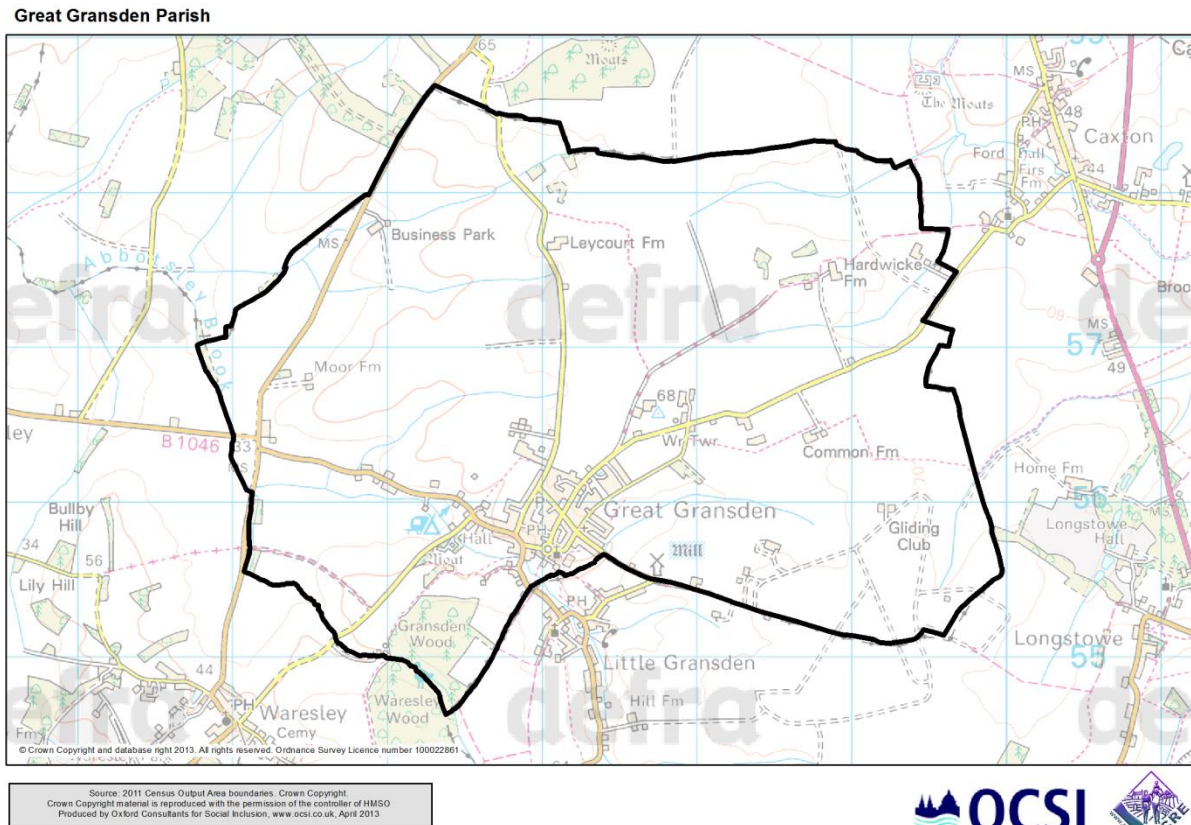
The questionnaire was divided into two sections:

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

The closing date for the survey was Friday 8 June 2018. In total, 136 completed forms were returned giving the survey a 36 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent. The higher than usual response rate may be due to survey being undertaken to support a Neighbourhood Plan, the survey being sponsored by a private developer which has aroused some suspicions and/or the high incidence of online returns. Over a quarter of all returns were completed online which is the highest proportion we have achieved.

Great Gransden Parish

Great Gransden lies in the very south of Huntingdonshire District Council, adjoining the boundary with South Cambridgeshire District Council. In fact, its neighbour Little Gransden is situated in South Cambridgeshire.



Great Gransden is a couple of miles south of the A428 and connects via the B1040. St Neots lies about six miles north west of the village and Cambridge about 11 miles to the east. Closer to home, Great Gransden is surrounded by a cluster of villages including Little Gransden, Waresley, Abbotsley, Eltisley, Caxton and Bourn. The growing town of Cambourne is about four miles to the north east.

Great Gransden retains many of the key services that could be considered the cornerstone of village life. For example, Great Gransden has a village shop & post office, primary school, pub, village hall and church. Medical services and secondary schooling have to be accessed outside of the village.

The parish is relatively prosperous with high levels of employment and few people dependent upon income related benefits. Over half the adult population (52 per cent) are qualified to Higher Education level and 63 per cent work in managerial, professional and associate professional roles. The comparable figures for Cambridgeshire are 33 per cent and 46 per cent. Key sectors of employment are education, manufacturing and professional services. Although many will commute out of the village for work Great Gransden does

retain some employment opportunities both within the village and on industrial sites around the edge of the village.

Great Gransden retains some key village facilities including a general stores & post office and a village hall



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Reading Room and Village Hall © Copyright Adrian Cable and licensed for reuse under this Creative Commons Licence

Great Gransden's population has been relatively stable in recent years and stood at 1,000 in 2015.¹ There were only ten dwellings (net) built in Great Gransden between 2002 and 2016. This included eight in 2004-05.² There are currently about 380 dwellings in the parish. The population experienced significant growth during the 1980s and 1990s and is now about 50 per cent higher than in 1981.³

Development Proposals within the Built-up Area

A proposal that is located within a built-up area of a Small Settlement will be supported where the amount and location of development proposed is sustainable in relation to the:

- a. level of service and infrastructure provision within the settlement;
- b. opportunities for users of the proposed development to access everyday services and facilities by sustainable modes of travel including walking, cycling and public transport;
- c. effect on the character of the immediate locality and the settlement as a whole.

Development Proposals on Land well-related to the Built-up Area

A proposal for development on land well-related to the built-up area may be supported where it accords with the specific opportunities allowed for through other policies of this plan.

¹ 'Cambridgeshire County Council's Mid-2015 Population and Dwelling Stock Estimates', Cambridgeshire County Council (spreadsheet downloaded from <http://cambridgeshireinsight.org.uk/populationanddemographics>)

² 'Table H1.2 Dwellings completed (NET) by Parish in Cambridgeshire (2002-2016)', Cambridgeshire County Council (undated)

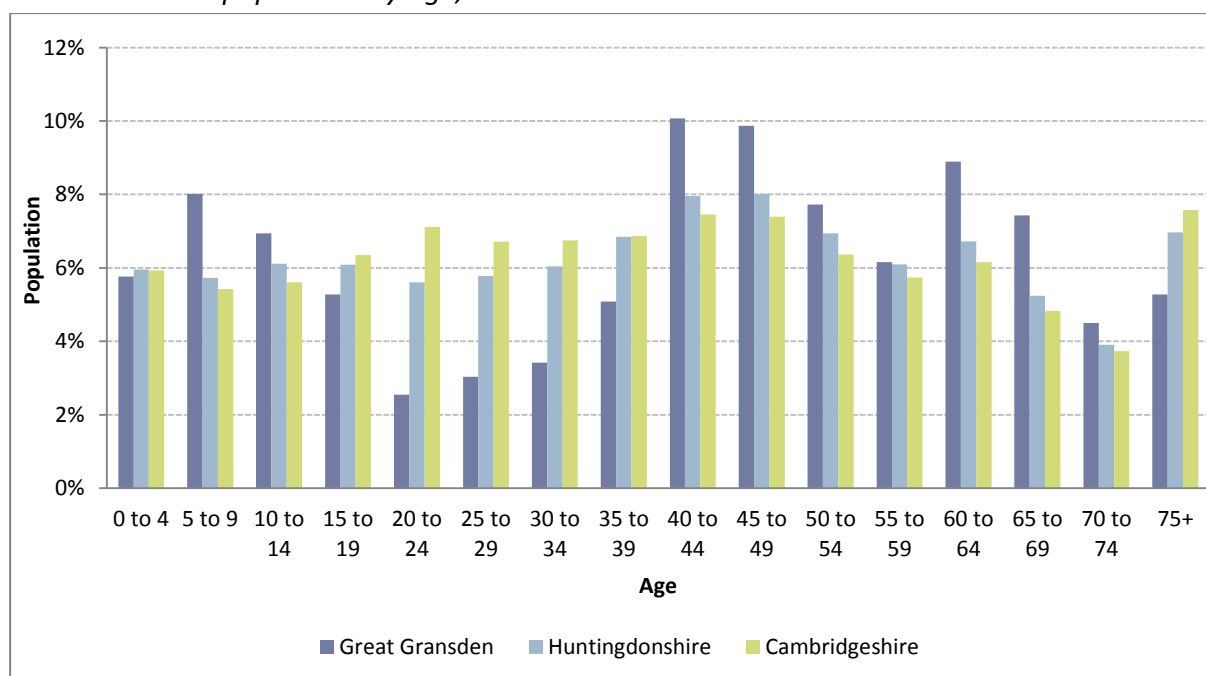
³ 'Cambridgeshire Historic Population (1801-2011)', Cambridgeshire County Council (undated)

Great Gransden is classified as a 'Small Settlement' in the emerging Huntingdonshire Local Plan.⁴ This sets out the type of development that may be considered appropriate in small settlements. Policy LP10 is set out in the box above.

The latest monitoring data from Cambridgeshire County Council suggests there are commitments for a further seven dwellings. Some of these may have started or completed since the monitoring report was published.⁵

Great Gransden's population has an age profile very typical of a rural Cambridgeshire community. There is a high proportion of people aged 44-69 and a commensurately low proportion aged 20-39. The proportion of school age children is slightly above average. The primary school is probably a key factor in attracting families with children whilst the lack of medical facilities possibly contributes to a tailing off of more elderly people post 75.⁶

Great Gransden population by age, 2011



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

The lack of young adults and older people aged 75+ is consistent with the household structure in Great Gransden. There is a very low proportion of single person adults and a relatively high proportion of both couple households with and without dependent children.

Owner occupation is the dominant tenure in Great Gransden accounting for 84 per cent of all households (71 per cent in Huntingdonshire and 66 per cent in Cambridgeshire). In contrast, both social and private rented accommodation are in relatively scarce supply. Both account for about seven per cent of all households which is about half the Huntingdonshire

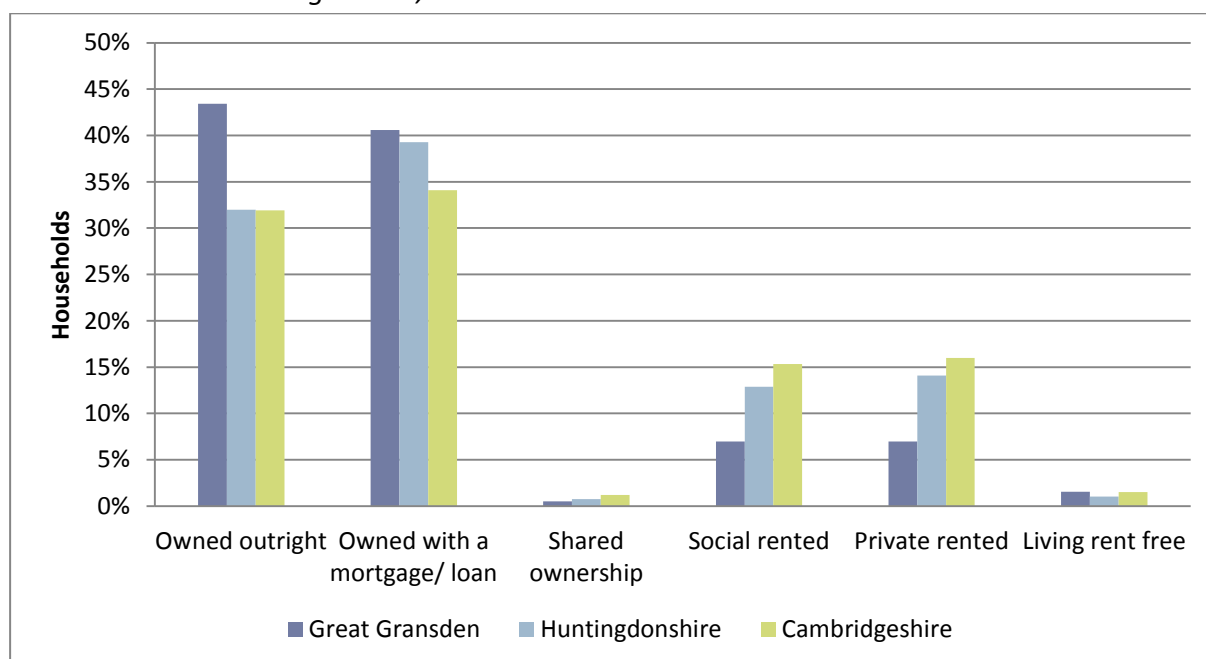
⁴ 'Huntingdonshire Local Plan | Huntingdonshire's Local Plan to 2036: Proposed Submission 2017', Huntingdonshire DC, (submitted 29 March 2018)

⁵ 'Table H2.2 Dwelling Commitments by Parish in Cambridgeshire', Cambridgeshire County Council (undated)

⁶ 'Rural Community Profile for Great Gransden (Parish)', Cambridgeshire ACRE/ OCSI, October 2013

average. There are only two shared ownership properties in the parish (at the time of the 2011 Census of Population)

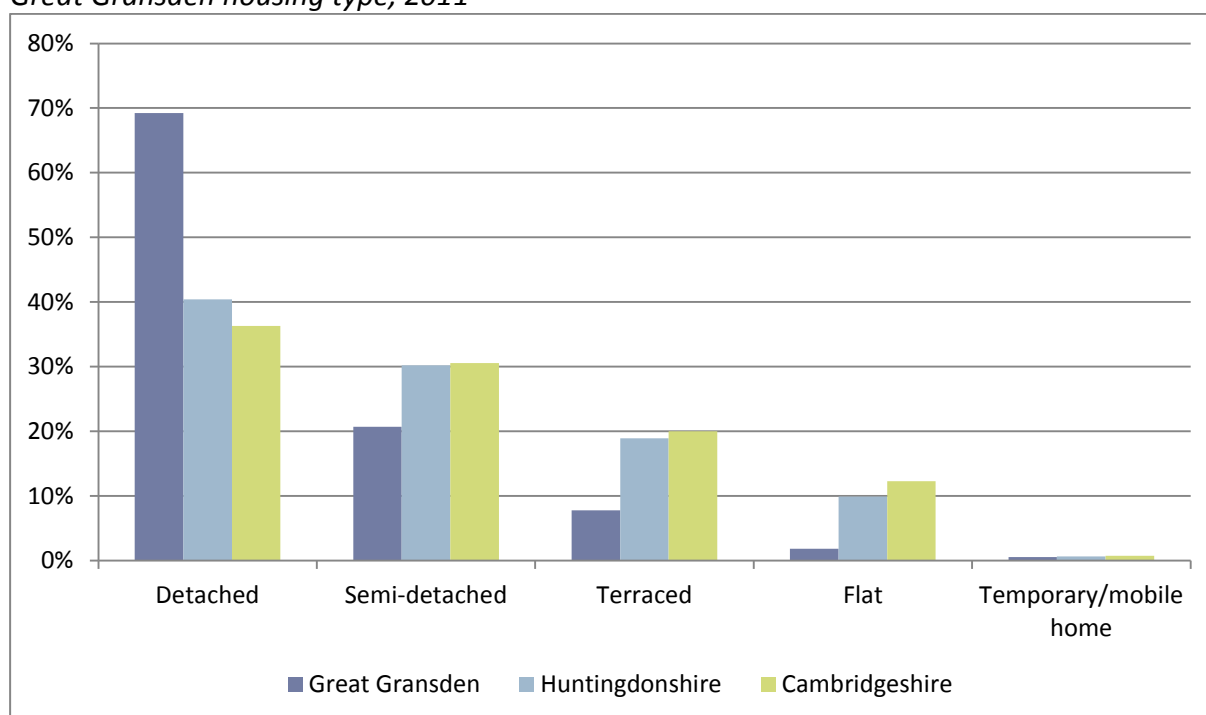
Great Gransden housing tenure, 2011



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

Great Gransden's housing stock is dominated by large detached houses. Almost 70 per cent are detached properties. All other types are under-represented in comparison with Huntingdonshire and Cambridgeshire.

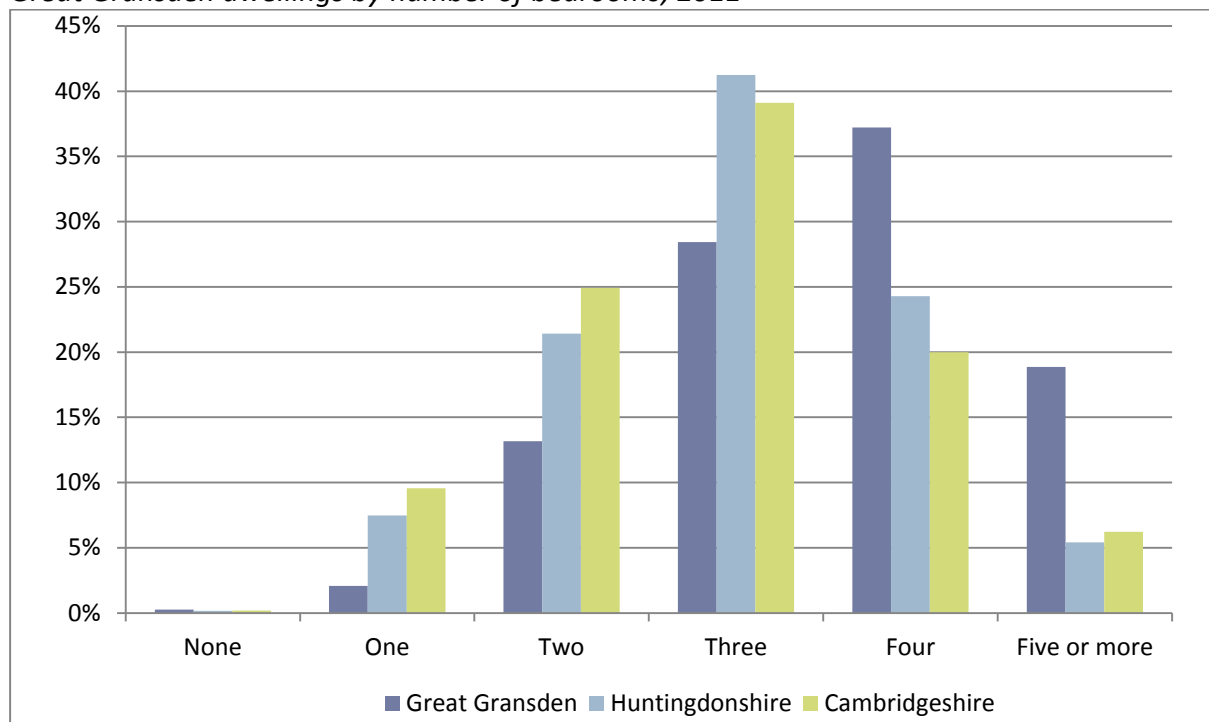
Great Gransden housing type, 2011



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

Fifty six per cent of all dwellings in Great Gransden have four or more bedrooms (compared with 29 per cent in Huntingdonshire and 26 per cent in Cambridgeshire). In contrast, smaller properties are relatively scarce: dwellings with two or less bedrooms account for only 15 per cent of stock compared with 28 per cent in Huntingdonshire and 35 per cent in Cambridgeshire. The shortage of smaller market housing and social housing in general has implications for low income families seeking to stay in Great Gransden.

Great Gransden dwellings by number of bedrooms, 2011



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

Local Income Levels and Affordability

Buying on the Open Market

A review of property estate agent websites identified seven properties currently on the market in Great Gransden. The lowest price house was a 2 bed semi-detached property for sale @ £295,000. There was also a 3 bed bungalow for sale @ £450,000. All other properties had at least four bedrooms starting at £450,000 (4 bed bungalow) and ranging up to £1,595,000 for a six bed detached house.⁷

The lowest priced properties on the market in Great Gransden



2 bed semi-detached, Mandene Gardens, Great Gransden for sale @ £295,000 www.zoopla.co.uk



3 bed detached bungalow, Sand road, great Gransden for sale @ £450,000 www.zoopla.co.uk

Sales over the last year were also reviewed to draw a larger sample. This identified a further ten properties. The lowest priced sales were a 2 bed bungalow sold @ £310,000 and a detached bungalow (number of bedrooms unspecified) sold @ £360,000. Four properties sold for less than £400,000 and the average sale price was £540,350.

Lower priced properties sold in the last year in Great Gransden



2 bed detached bungalow, Winchfield, Great Gransden sold @ £310,000 (Nov 2017) www.zoopla.co.uk.



3 bed semi-detached, Hall farm Lane, Great Gransden sold @ £385,000 (Feb 2018) www.zoopla.co.uk.

⁷ www.zoopla.co.uk and www.rightmove.co.uk (as at 1 June 2018)

The reliability of these prices can be further corroborated by considering them alongside published house price data by Hometrack (see Table 1) to provide an indication of entry level prices in the Great Gransden housing market. Hometrack data covers the larger area of Gransden & The Offords ward. This includes the parishes of Abbotsley, Great Gransden, Great Paxton, Toseland, Waresley-cum-Tetworth and Yelling.⁸

Table 1: Lower Quartile Property Prices by ward, October 2017 – March 2018⁹

	2-bed house	3-bed house	4-bed house
Gransden & The Offords	£205,000	£280,250	£422,500
Bourn	£237,000	£277,000	£368,750
Gamlingay	£228,750	£320,000	£455,000
Huntingdonshire	£170,000	£216,000	£312,750

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

Even by widening the sample size to the ward there were only 26 sales and valuations undertaken over a recent six month period. Therefore, variations in prices could reflect low sample sizes as well as differences between villages within the same ward.

Several of the nearest villages to Great Gransden are actually in South Cambridgeshire so Bourn and Gamlingway wards have been used for comparison. Prices appear to be a little higher in Gamlingay ward (which includes, for example, Little Gransden and Longstowe). Larger houses tend to be lower priced in Bourn ward. However, this ward includes Cambourne where prices are likely to be lower and bring down the average.

Prices in Gransden & The Offords ward are significantly higher than in Huntingdonshire district as a whole across all size bands.

Taken together these data can be used to build a picture of local prices. 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. A price of £205,000 reflects the lower quartile price for a 2 bed house in Gransden & The Offords ward. £280,000 represents the lower quartile price for a 3 bed house in Gransden & The Offords ward. £390,000 is the lowest price a 3 bed property has been sold for in Great Gransden parish in the last year (including any currently for sale).

Even at an entry level price of £205,000 an annual income of about £50,000 would be required on the assumptions used. To put this in context, a household with two people

⁸ There have been some ward boundary changes which mean this is not the current ward. However, it is the area for which the most up to date, local house price information is published.

⁹ Hometrack Intelligence Service (Gransden & The Offords ward includes the parishes of Abbotsley, Great Gransden, Great Paxton, Toseland, Waresley-cum-Tetworth and Yelling)

working full-time and earning the 'national living wage' will earn about £30,000 per annum.¹⁰ An income of £68,000 would be required to purchase a property priced @ £280,000. It should also be remembered that the lowest price sold in the last year or currently for sale in Great Gransden parish is priced @ £295,000.

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 ¹¹
£205,000	£30,750	£49,786	£826
£280,000	£42,000	£68,000	£1,129
£390,000	£58,500	£94,714	£1,572

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 Great Gransden 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 Great Gransden 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

¹⁰ <http://www.livingwage.org.uk/>. The national living wage currently pays £7.50 per hour but only applies to those aged 25 and older

¹¹ Source: www.moneyadviceservice.org.uk – mortgage calculator based on 3% repayment mortgage repaid over 25 years

association to find a buyer or it may be advertised in the local estate agents. On rural exception sites, people with a local connection to the parish will always have priority.

Shared ownership affordability will be heavily influenced by the share of the property purchased. The purchaser must provide an appropriate package of deposit and mortgage to cover the cost of the share purchased. Rent would be paid on the unsold equity at a rate of 2.75 to 3.00 per cent. It is also likely that a small service charge would be applicable. However, these charges represent a significant subsidy in comparison with comparable market rents which makes shared ownership an attractive option for some households. However, it should be noted that at the time of the 2011 Census of Population there were only two shared ownership properties in the parish.

Renting

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

Table 3: Comparison of property rental costs in Gransden and The Offords ward, April 2017 – March 2018¹²

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)	Local Housing Allowance (Huntingdon BMRA) 2018-19 (applicable from 1 April 2018)
1	N/A	N/A	N/A	£108.04
2	£150	£150	£120	£129.78
3	£213	£201	£170	£154.91
4	N/A	N/A	N/A	£198.11

Table 3 includes data for Gransden & The Offords ward. This suggests the likely 'affordable rent' charged by a Housing Association could be lower than the Local Housing Allowance rate for a 2 bed property but higher for a 3 bed property. The fact that no data is available for 1 bed and 4 bed properties highlights the lack of properties available in the private rental market. Our review found only one property currently available to rent in the private rental

¹² Hometrack Intelligence Service (Gransden & The Offords ward includes the parishes of Abbotsley, Great Gransden, Great Paxton, Toseland, Waresley-cum-Tetworth and Yelling)

market. This was a 5 bed detached house @ £577 per week. This is well above both the LHA rate and the maximum rent that would be charged as an affordable rent.¹³

Social rented properties are also in reasonably scarce supply. Between March 2008 and December 2013 there were five properties became available in Great Gransden (about one per year). They attracted an average of 24 bids each (compared with 41 per property across Huntingdonshire as a whole).¹⁴

¹³ www.zoopla.co.uk and www.rightmove.co.uk (as at 1 June 2018)

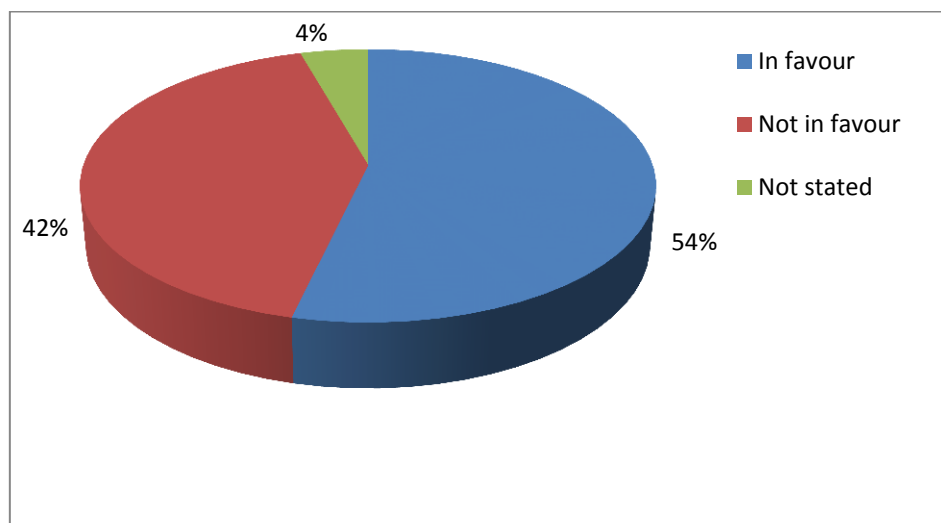
¹⁴ 'Parish Profiles', Cambridgeshire County Council Research Group, October 2014

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

Views on Affordable Housing Development in Great Gransden

All respondents to the survey were asked if they would be in favour of a small development of affordable homes for local people within the parish. Fifty four per cent of respondents supported the principle of such a development and 42 per cent were opposed. (Four per cent did not state an opinion) The results are illustrated in Figure 4. The level of support for affordable homes is a little lower than we have found in other local surveys in Cambridgeshire. Support is typically in the range of 55-75 per cent.

Figure 4: 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.

Support for affordable housing tended to focus particularly on the needs of young people:

- *This would give children from Great Gransden a better opportunity to remain in the village when they want a home of their own. Current property prices make this impossible for many. Parking and public transport need to be adequate for any such developments.*
- *The village needs to grow if it is to keep a shop, school and bus service. We need young people not old WASPs*
- *This is essential to avoid creating an unbalanced village community*
- *Although our children have managed to buy locally - that is only because we gave them the money for their deposits. Other families are not in the same position to be able to come up with the funds. Two bedroomed properties are rare in the village - and they sell for over £300,000 - totally unaffordable for many people*
- *Yes - we would completely support the development of more housing as long as it included affordable housing*

- *I was previously a trustee of the Little Gransden Alms Houses and found out then how essential affordable housing is*

Some respondents were concerned about ensuring any affordable housing was secured for local people in perpetuity:

- *Yes conditionally: 1. That the homes are definitely only for people with local connections to our parish and a clear means of the village being able to participate in the governance of this is implemented. Priority should be given to people moving from within the village and to the children and parents of existing residents and the total number of houses built should not exceed this pool.....*
- *But I would want to have a guarantee resales are also only to local people*
- *Although I am in favour of affordable homes specifically for people with a local connection there are two possible consequences: 1. It has a detrimental affect upon the the value of privately owned properties close to the development, and 2. those people living in subsidised housing sometimes do not have the same standards as those living in their own privately owned property nearby. This can create local tensions*

There were also several comments about design related issues. A common theme was the need to ensure both affordable and market housing was small and at a cost affordable to low income households and first time buyers:

- *Design of houses should be in keeping with village style and not built 'estate style' e.g Loves farm, where houses are built very close together. Houses should have gardens and sufficient parking spaces for at least 2 cars per household.*
- *All the new/ relatively new housing developments in the village (last 40-45 years) are large, expensive houses. Only 6-7 are small. It is very obvious that the village needs more smaller, affordable homes for this to be a vibrant, mixed community*
- *But please also include accessible housing, eg. to Lifetime Homes standards*
- *In order to sustain the rural fabric of our village it is vital to cease building large detached properties and provide affordable housing that is accessible to first time buyers*
- *The development must be sympathetic to the surroundings - and suitable for a rural community/ setting. I would not support intense, town-house style dwellings. The development should be targeted at young families to ensure the longevity of the community services (school, shop, pub, public transport etc)*
- *Affordable should mean affordable! Not just a lower price but a price that is affordable in relation to what a person is earning or already paying in rent...*

Scale was another important concern although there was no clear consensus on an appropriate scale of development that would be acceptable:

- *Defining 'small development' would be helpful. Our school needs more children for sustainability but we do not need 4 large developments for this*
- *But SMALL development of under 40 houses. We are too small for 100 house developments!*
- *As long as it is not cover for a 'market housing' development. I would not support if market housing were more than 10-20% of the total*
- *There is a need to increase affordable housing, however a small increase is required given there is already a good stock of affordable housing. Development should be small and well integrated. This would be best achieved by developing 2-5 houses on 5 plots as opposed to a single development of 20 houses.*

- *'small' should mean 10-12 homes*

There was concern about the capacity of local infrastructure to cope with further development. The lack of public transport was noted:

- *But transport must be considered - we need a better bus service otherwise all households will need a car*
- *Yes, in principle, but there is currently no public transport in Great Gransden. Nearly all bus routes have been stopped. The bus service should be reinstated*
- *The homes would have to be priced realistically. Most "affordable housing" in this area is too expensive for young people. There is no public transport in this village which makes it unattractive to many families, and particularly teenagers. Our local roads do not have the capacity to take a significant increase in the number of cars using them*

Those opposed to a small affordable housing development in principle cited a number of reasons. A common concern was the potential impact on the character and scale of Great Gransden:

- *We need to be careful not to change the special character of Great Gransden. Cambourne is close and is awash with affordable homes*
- *Great Gransden is a village with generally detached properties and we don't believe that a development of affordable homes would be in keeping with this village*
- *Define small development?!! There are already a number of so called "small developments" already underway within the village. I feel the village will lose it's small community feel if we over develop the village, there is simply not the infrastructure to sustain yet more "small developments". I also believe that "affordable housing" is not achievable in this area. For it to be truly affordable it would push down value of the rest of the properties already in the area.*
- *It will spoil the character of the village*
- *It will lead to lots of development to make the affordable housing feasible which will spoil the character of the village*

For some, infrastructure constraints simply ruled out the feasibility of further development:

- *The infrastructure of the village is already under strain. Future development will place unbearable strain on resources. Improve the existing infrastructure first then look to build more properties*
- *Schooling and doctor's not large enough*
- *The village is already gridlocked with avoiding traffic from the A428 to Cambridge*
- *I would only tick yes if I saw that infrastructure issues had already been researched and integrated into any development proposals. A holistic approach is essential. This includes: school pupil capacity, essential public transport needs, speed limits throughout the village, parking.*
- *The infrastructure of the village does not lend itself to traffic increases. The school is not big enough to take more children. There is no Doctors' Surgery which means people will have to drive*

Some argued that there was no need for more affordable housing in Great Gransden. Cambourne and St Neots were cited as better locations:

- *I believe there is already a good mix of homes in our village. There is a good choice of affordable homes in the area, with on-going development around local towns, and larger villages*
- *There are adequate affordable homes in Cambourne and St Neots which are very local. I can't see any need for further large scale development in Great Gransden*
- *There is a lot of affordable housing within close proximity to the village. These areas have facilities to accommodate like shops etc*
- *If people who grew up in the village cannot afford to live in the village, there is plenty of less expensive housing in neighbouring villages and nearby towns.*
- *5 vacant bungalows and 2 houses owned by Housing group (Luminus) have been filled by people from outside of Gransden therefore more houses are not required*

There was also a degree of scepticism about both the survey being funded by a developer and the whole process being an underhand way of developing more market housing:

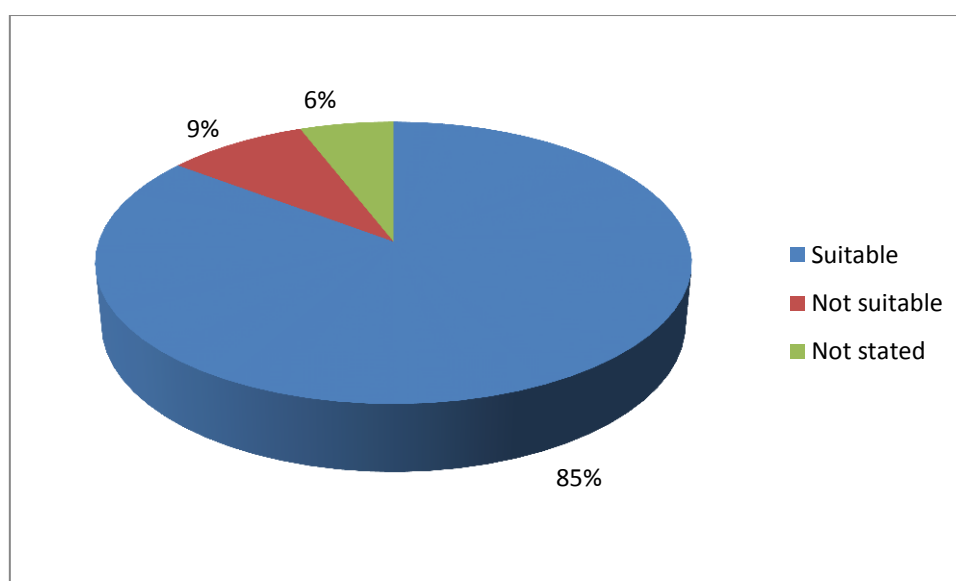
- *New 'affordable' housing in this village should be built either by the local council or by a housing association and only be for rent, with no right to buy. Only in that way can we ensure accommodation for young people from the area. 'Affordable' homes have been provided on existing scheme here in the past - all have been extended, embellished etc. and are no longer affordable. The model proposed will not solve the problem - only enrich the developer. NB. Catesby Estates, who are funding this survey, control land in Great Gransden, which has received many objections on grounds of traffic problems, negative effects of local industrial estate etc. Their funding is a cynical attempt to bolster their case for this potential site*
- *Because by your definition it is not wholly for local people but an opportunity for developers to build yet more large houses in this village. 100% affordable or not at all*
- *This is not an independent survey as it is funded by a developer with a commercial interest in a site in the village*
- *I think this is just an excuse to build lots of houses and the number of affordable homes will be relatively small*

The survey has revealed a wide range of opinions. There is a small majority in favour of the idea of affordable homes for local people in principle. However, many of those in support have cited caveats and there is a significant minority opposed in principle. Many of the concerns raised could be ameliorated by a scheme of appropriate scale, design and location. However, for some, no scheme will be acceptable. The Parish Council will need to balance these views in deciding how to proceed.

Suitability of Current Home

Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 5 shows that 85 per cent of respondents felt their current home is suitable for their household needs, with nine per cent indicating that their current home is unsuitable for their needs. (Six per cent did not answer the question) The nine per cent of respondents who indicated that their current home is unsuitable for their needs equates to 12 households.

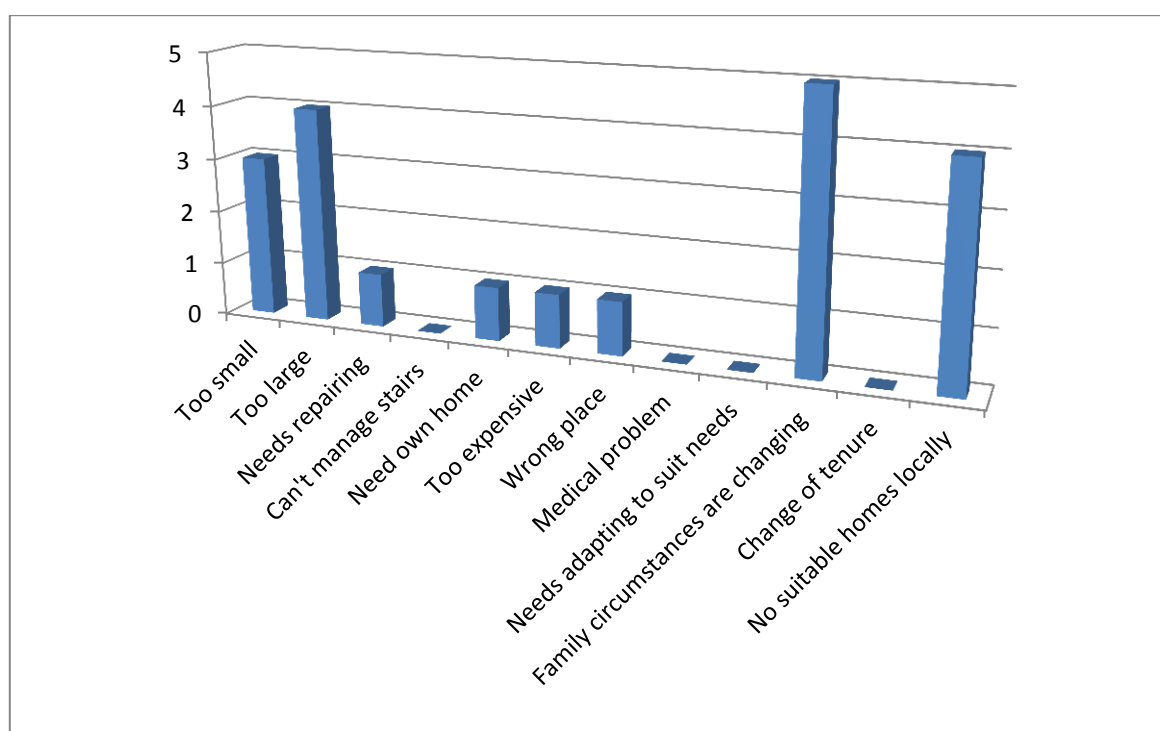
Figure 5: Suitability of current home



Those stating their current home is unsuitable were asked to indicate the reasons why. Respondents were allowed to give more than one reason for unsuitability, so all responses are recorded. In total 23 reasons were reported.

Figure 6 illustrates the reasons respondents gave for their current home being unsuitable. The most commonly cited reason was 'Family circumstances are changing'. This was followed by 'want to move but there are no suitable homes available locally', 'Too large' and 'Too small'.

Figure 6: Reasons why current home is unsuitable



RESULTS FROM PART TWO – IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS

Part Two of the Survey was only completed by those respondents who had indicated that their current home is unsuitable for their household's needs and who are therefore potentially in housing need. Responses to Part Two were made on behalf of twelve households. One of these contained two potential new households in need of alternative housing giving a total of 13 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 Gransden 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, four households were considered to be potential candidates for affordable housing in Great Gransden. The remainder were excluded for a variety of reasons. The main reason was that the household was seeking to address their issues by purchasing a market property. A further three households did not provide sufficient information to enable an informed judgement to be made. One household was not seeking to stay in the parish.

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

Residence and family connections

Respondents were asked to indicate whether or not they currently live in Great Gransden or whether they had family connections to the parish. Table 4 reveals that all respondents live in the parish. This is not surprising as the survey was only distributed to parish addresses. Those living outside of the parish, but with a local connection, were dependent on 'word of mouth' about the survey from family, friends or work colleagues. The Housing Register, considered later, is a better source of need from non-residents.

Three of the households have lived in the parish for over 15 years. Two of these also had family living in the parish. In one case this was parents. The other household did not state the connection.

Table 4: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	0
5-10 years	0
10-15 years	1
More than 15 years	3
Not stated	0
Don't live in parish	0
Total	4

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. Although only four households were identified these reflected a variety of need including two retired households, a family and a young couple without children.

Table 5: Number of people in the household

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

Gender and Age

The households, in total, would accommodate nine people evenly split between males and females. (One household is expecting another child but the gender is not stated – or known) The varying composition of each household means that there is a wide age range from young children through to people of retirement age.

Table 6: Age profile of residents

	Frequency
Under 16	2
16 - 24 years	2
25 - 29 years	1
30 - 39 years	0
40 - 49 years	1
50 - 54 years	0
55 - 59 years	0
60 - 64 years	0
Over 65 years	3
Not stated	0
Total	9 people

Status

Table 7 shows the economic status of potential householders. All of those of working age are in employment (or on maternity leave). Two households contained only people retired from work.

Table 7: Status of people in the household

	Frequency
Employed	4
Unemployed	0
Economically inactive	3
Student	0
Child	2
Retired	0
Not stated	0
Total	9 people

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 Huntingdonshire District Council's Lettings Policy Document.¹⁵ The results are presented in the next section.

¹⁵ 'Lettings Policy', Huntingdonshire District Council, November 2015

SUMMARY AND CONCLUSION

This report has been informed by primary data (the Housing Needs Survey) and secondary data (local house prices, Census, Housing Register). The report has identified a small affordable housing need in Great Gransden 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 Great Gransden or stated they have a local connection to the Parish. There are two households on the Register that meet these criteria. Neither currently live in the parish so presumably qualify through family, work or previous residence.¹⁶

This data has been combined with the results of the housing needs 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 follows¹⁷:

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

Findings from the Housing Needs Survey

The Housing Needs Survey conducted in Great Gransden identified four households in need of affordable housing. One of these is already on the Housing Register so has been excluded to avoid double counting.

One household would require a rented property from a Housing Association. This need is captured below:

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							

The remaining two households were considered suitable candidates for shared ownership as follows:

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

¹⁶ Housing Register data provided by Huntingdonshire DC, April 2018

¹⁷ Codes used are F (Flat), H (House) and B (Bungalow)

Open market housing

The primary purpose of a Housing Needs Survey is to identify need for affordable housing. However, the survey does provide an opportunity to collect broader housing needs within the community. In practice, the identification of market housing need is probably less comprehensive as some households will not see the relevance of the survey. Nevertheless, the survey does give an insight into market demands and, usefully, illustrates the differences between affordable and market housing demand.

The survey identified four households interested in market housing. (There were a few more households indicating an interest in market housing but they did not provide sufficient information to allow a considered assessment to be made) All the identified need was for older households (age 50+) looking to downsize, partly due to children leaving the family home. They were seeking housing ranging from two to four bedrooms and two of the households would prefer a bungalow.

Conclusion

In aggregate, there are five households identified as being in need of affordable housing who either live in, or have a local connection to, Great Gransden:

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

It is noticeable that three of the five households would be eligible for a bungalow which is indicative of the age cohorts of those households identified.

There is also a small need for market housing, largely among households aged 50+ seeking to downsize.

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.