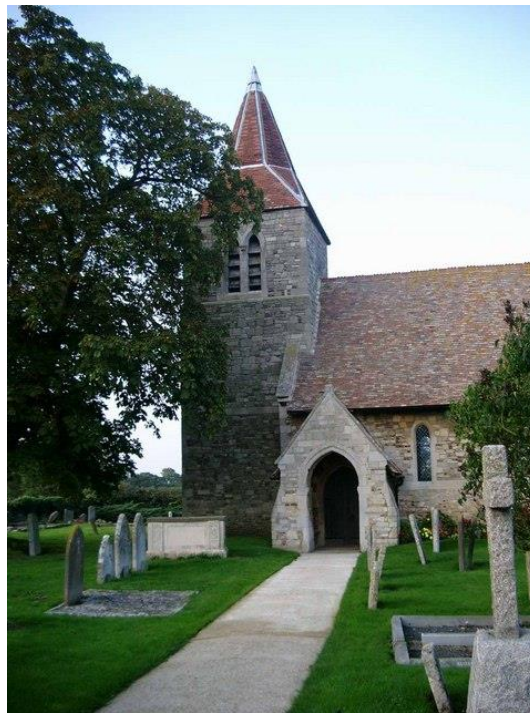


Cambridgeshire ACRE

# Housing Need Survey Results Report for Pidley-Cum-Fenton

Survey undertaken in February 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. Pidley-cum-Fenton 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 in Pidley-cum-Fenton by Partners in Planning & Architecture who have an interest in a potential site. However, the survey does not focus on any specific site. The specific aims of the survey were to gauge opinion on the value of developing affordable homes for local people in the parish and to determine the scale and nature of affordable housing need. 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 planning consultancy 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 Pidley-cum-Fenton Parish Council and Huntingdonshire District Council.

## Methodology

Survey packs were posted to all 175 residential addresses in the parish on 22 February 2018. The survey packs included covering letters from Cambridgeshire ACRE and Pidley-cum-Fenton 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 16 March 2018. In total, 52 completed forms were returned giving the survey a 30 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

A similar Housing Needs Survey was undertaken by Cambridgeshire ACRE in March 2012. This produced a similar response rate, level of support for affordable housing and housing need. The response rate in March 2012 was 29 per cent. Comparisons between the level of support for affordable housing and the scale of housing need identified in the two surveys are commented on later in the report.

## Pidley-cum-Fenton Parish

Pidley-cum-Fenton is a very small parish. The latest estimates suggest the parish has a population of 400 people living in 170 dwellings.<sup>1</sup> Despite its small size, the parish has seen some growth. In 1991 the population was 340 people living in 130 dwellings.<sup>2</sup> Growth has been largely incremental with a steady supply of small sites coming forward. Between 2002/03 and 2015/16 there were 24 dwellings completed with no more than six in one year. However, the latest monitoring report did state that as of 2016 there were a further 11

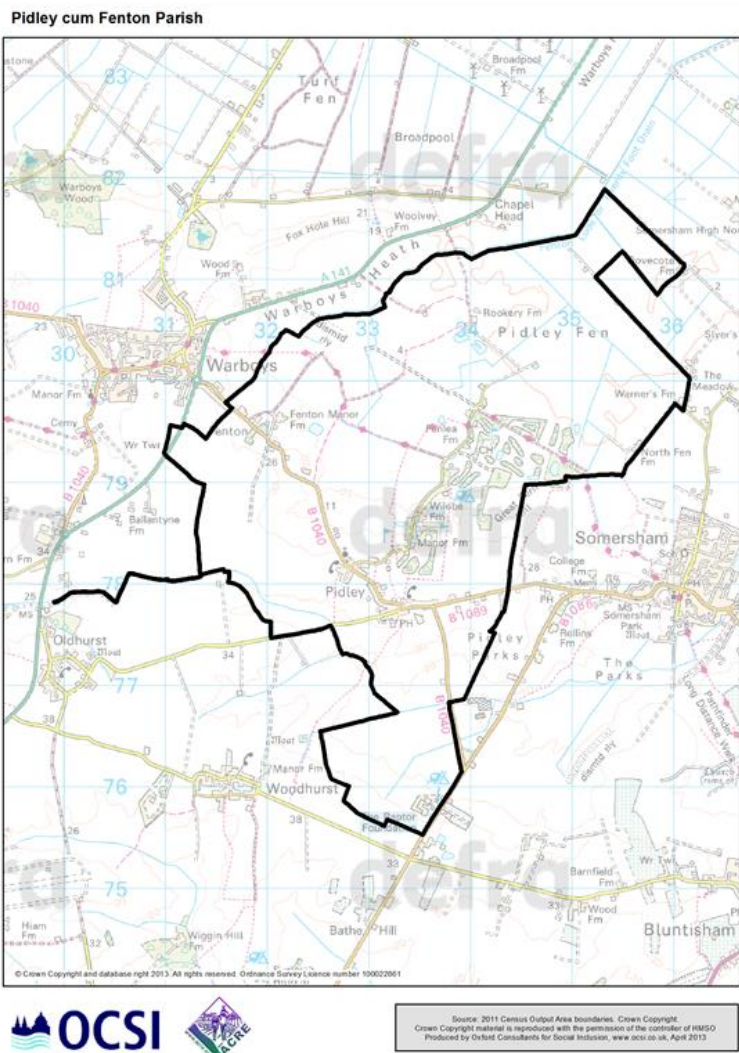
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<sup>1</sup> 'Cambridgeshire County Council's Mid-2015 Population and Dwelling Stock Estimates', Cambridgeshire County Council (spreadsheet downloaded from <http://cambridgeshireinsight.org.uk/populationanddemographics>)

<sup>2</sup> 'Cambridgeshire County Council's Population and Dwelling Stock Estimates: 1991-2010' (July 2011) and 'Cambridgeshire County Council's Population and Dwelling Stock Estimates: mid-2013', (December 2014) Cambridgeshire County Council

dwelling under construction with 19 more with planning permission. The current status of these sites is not known.<sup>3</sup>

The majority of residents live in the linear village of Pidley that runs along the B1089 and B1040 with a smaller number in the hamlet of Fenton. Both settlements lie between Somersham to the east and Warboys to the north west.



Both provide important access to services as there are few in Pidley-cum-Fenton. The parish does retain a village hall which incorporates a social club and a separate pub. However, there are no shop, school or health facilities. The nearest larger town is St Ives which is about four miles to the south.

The largest employer in the parish is Lakeside Lodge, a leisure club offering golf, ten-pin bowling, conferences, accommodation and corporate entertainment. Most employed residents will commute out of the parish for work.

<sup>3</sup> 'Table H1.2 Dwellings completed (NET) by Parish in Cambridgeshire (2002-2016)', Cambridgeshire County Council (undated) and 'Table H2.2 Dwelling Commitments by Ward/Parish in Cambridgeshire (2002-2016)', Cambridgeshire County Council (undated)

*Pidley-cum-Fenton retains a limited range of village facilities including a village hall and pub*



The village hall © Copyright Bikeboy and licensed for reuse under this Creative Commons Licence



The Mad Cat © Copyright Richard Humphrey and licensed for reuse under this Creative Commons Licence

Pidley (but not Fenton) is classified as a 'Small Settlement' in the emerging Huntingdonshire Local Plan. This sets out the type of development that may be considered appropriate in small settlements. Policy LP10 states:

#### **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**

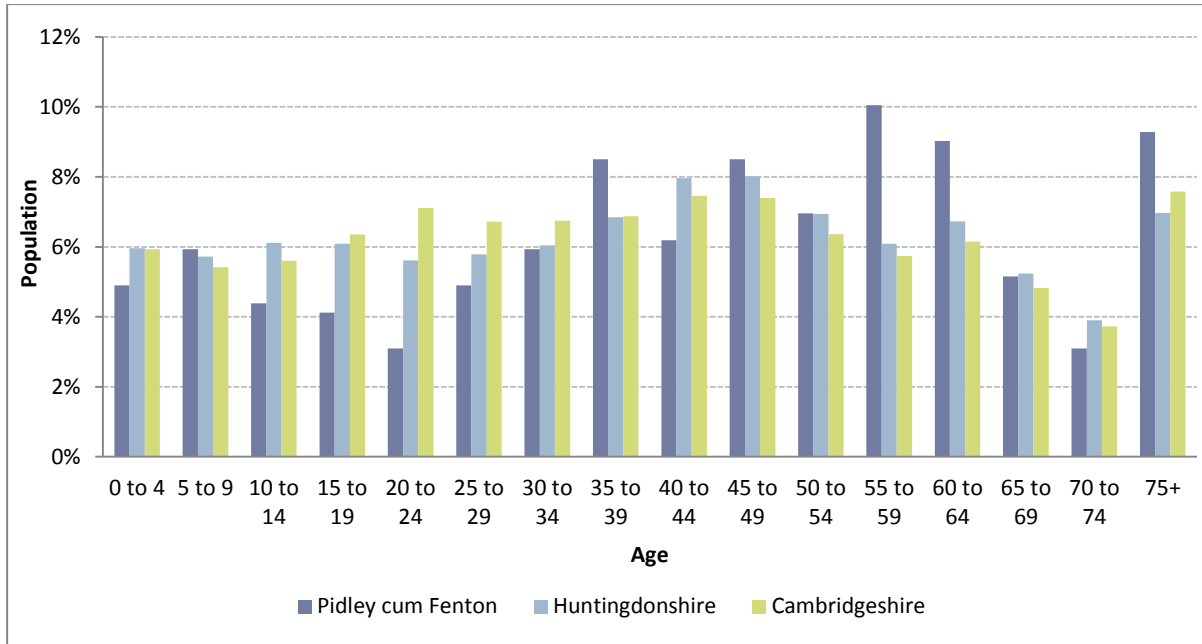
A proposal for development on land well-related to the built-up area may be supported where it accords with the specific opportunities allowed for through other policies of this plan.

Pidley-cum-Fenton has a distinctive age profile, fairly typical of a rural community in Cambridgeshire. The numbers of school age children are a little below average which is probably influenced by there being no school in the parish.

However, post-school age the numbers of young people drops off dramatically. The proportion of people aged 35-54 is in line with district and county averages and the proportion aged 55+ is well above district and county averages.<sup>4</sup>

<sup>4</sup> 'Rural Community Profile for Holme (Parish)', Cambridgeshire ACRE/ OCSI, October 2013

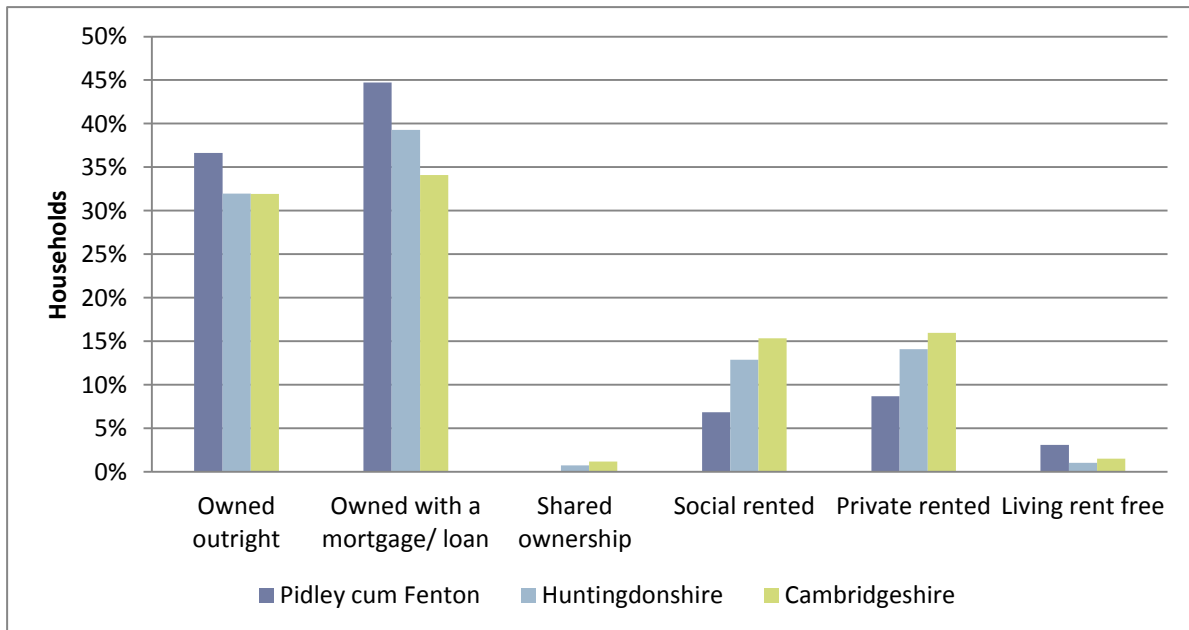
*Pidley-cum-Fenton population by age, 2011*



Source: 'Pidley-cum-Fenton Parish Profile', Cambridgeshire County Council (October 2014)

Four in five of all households in Pidley-cum-Fenton (82 per cent) are owner occupiers. In contrast, both the private rented and social rented sectors are under-represented compared to Huntingdonshire as a whole. There are no shared ownership properties in the parish.

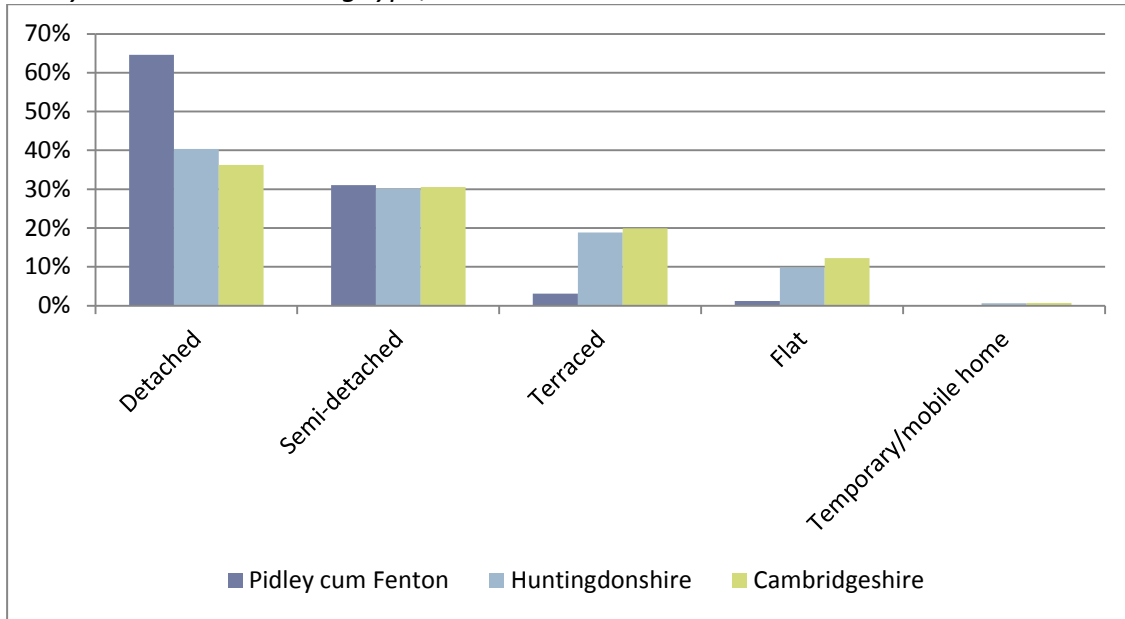
*Pidley-cum-Fenton housing tenure, 2011*



Source: 'Pidley-cum-Fenton Parish Profile', Cambridgeshire County Council (October 2014)

Pidley-cum-Fenton's housing stock is dominated by large detached houses. Sixty five per cent of houses are detached properties. Semi-detached properties make up most of the remainder. There are only seven terraced houses or flats in the parish (at the time of the 2011 Census).

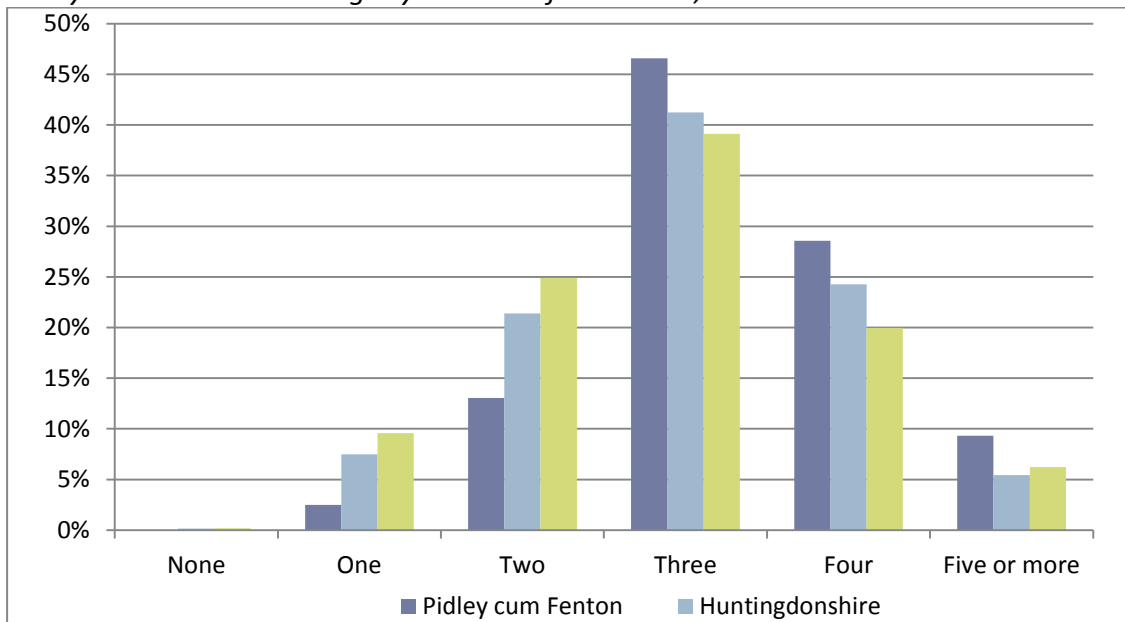
*Pidley-cum-Fenton housing type, 2011*



Source: 'Pidley-cum-Fenton Parish Profile', Cambridgeshire County Council (October 2014)

The dependence on detached properties has a direct impact on the size of houses in Pidley-cum-Fenton. Only 15 per cent of dwellings have two bedrooms or fewer (compared to 28 per cent in Huntingdonshire). Thirty six per cent have four or more bedrooms compared to 29 per cent in Huntingdonshire.

*Pidley-cum-Fenton dwellings by number of bedrooms, 2011*



Source: 'Pidley-cum-Fenton 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 three properties currently on the market in Pidley-cum-Fenton. The prices ranged from £325,000 for 3 bed semi-detached (in need of attention) to £425,000 for a four bed detached property.<sup>5</sup>

#### *Properties on the market in Pidley-cum-Fenton at the time of the survey*



3 bed detached, High Street, for sale @ £325,000  
[www.rightmove.co.uk](http://www.rightmove.co.uk)

3 bed semi-detached, Warboys Road for sale @  
£399,950 [www.rightmove.co.uk](http://www.rightmove.co.uk)

Sales over the last year were also reviewed to draw a larger sample. This identified a further five properties. Three of these sold for under £250,000. A 3 bed semi-detached house sold for £176,000. However, this might have been in need of attention as the adjoining 3 bed semi-detached sold for £226,000 a month later. A further 3 bed semi-detached household sold for £235,000.

#### *Lower priced properties sold in the last year in Pidley-cum-Fenton*



3 bed semi-detached, Warboys Road sold @ £226,000  
(Jan 2018) [www.rightmove.co.uk](http://www.rightmove.co.uk).

3 bed semi-detached, Pond Close sold @  
£235,000 (Oct 2017) [www.rightmove.co.uk](http://www.rightmove.co.uk).

The reliability of these prices can be further corroborated by considering them alongside published house price data by Hometrack (see Table 1) to provide an indication of entry level prices in the Pidley-cum-Fenton housing market. Hometrack data covers the larger area of

<sup>5</sup> [www.nestoria.co.uk](http://www.nestoria.co.uk), [www.zoopla.co.uk](http://www.zoopla.co.uk) and [www.rightmove.co.uk](http://www.rightmove.co.uk) (as at 09 March 2018)

Somersham ward. This includes the parishes of Broughton, Colne, Old Hurst, Pidley-cum-Fenton, Somersham and Woodhurst.

*Table 1: Lower Quartile Property Prices by ward, August 2017 – January 2018<sup>6</sup>*

	2-bed house	3-bed house	4-bed house
Somersham	£162,500	£210,000	£259,250
Earith	£207,500	£229,000	£308,748
Warboys	£158,250	£190,000	£300,000
St Ives East	£173,500	£230,000	£320,000
Huntingdonshire	£170,000	£215,000	£315,000

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

Widening the geographical area to the ward increased the sample size to 44 two, three and four bed properties over a six month period. However, Pidley-cum-Fenton is a relatively small part of Somersham ward so there is no guarantee that prices in the ward will reflect prices in the parish. Generally, it would appear that prices in Somersham ward are similar to neighbouring wards and Huntingdonshire as a whole for 2 and 3 bed properties. The price for 4 bed properties appears low.

Our review of prices in Pidley-cum-Fenton suggests that prices may be a little higher than in Somersham ward and the Huntingdonshire average. Four bed properties appear to start at about £400,000 in Pidley-cum-Fenton. There have been no 2 bed properties sold in the parish in the last year which reflects the shortage of these properties and may mean that they attract a premium when they do become available.

*Table 2: Annual Income requirements for open market properties*

House Price	Deposit required (assume 15% required)	Annual income required (based on mortgage lending principle of 3.5 x income)	Monthly mortgage payment <sup>7</sup>
£162,500	£24,375	£39,464	£655
£210,000	£31,500	£51,000	£846
£315,000	£47,250	£76,500	£1,270

<sup>6</sup> Hometrack Intelligence Service (The Somersham ward includes the parishes of Broughton, Colne, Old Hurst, Pidley-cum-Fenton, Somersham and Woodhurst)

<sup>7</sup> Source: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) – mortgage calculator based on 3% repayment mortgage repaid over 25 years

Taken together these data can be used to build a picture of local house prices. Table 2 has been constructed from the discussion above. Affordability is assessed in the context of three price levels. Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties. The lower quartile prices for a 2 bed and 3 bed property in Somersham ward have been chosen alongside the lower quartile price for a 4 bed house in Huntingdonshire. It is considered unlikely that there will be many properties for sale in Pidley-cum-Fenton at prices lower than these.

Even at an entry level price of £162,500 an annual income of almost £40,000 would be required on the assumptions used. To put this in context, a household with two people working full-time and earning the 'national living wage' will earn about £30,000 per annum.<sup>8</sup> An income of over £50,000 would be required to purchase a 3 bed property.

It should be remembered that a household's ability to buy is also dependent on them having saved an appropriate deposit. The calculations presented here assume a mortgage to house value of 85 per cent. In other words, the purchaser can raise a deposit of 15 per cent. It may be possible to secure a mortgage with a lower deposit but this will require even higher income levels. Clearly, many existing owner occupiers in Pidley-cum-Fenton 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 Pidley-cum-Fenton have little chance of being able to set up home in their own community without some kind of support.

### **Buying in Shared Ownership**

Shared ownership gives the opportunity to 'part buy' and 'part rent' a home. This means if a household can't afford to buy a property outright they may be able to afford to buy a share in a property. The initial share purchased can be as low as 25 or 30 per cent. At a point when the household can afford to, they can choose to buy a further share of the property.

Where a property has been built on a rural exception site, the maximum percentage that can be owned is 80 per cent so that the property always remains available as affordable housing and can never be sold on the open market.

Shared ownership housing schemes are tailored for people who cannot afford to buy a suitable home by outright purchase, and who are in housing need. When someone moves out of a shared ownership property, their property will either be offered to the housing association to find a buyer or it may be advertised in the local estate agents. On rural exception sites, people with a local connection to the parish will always have priority.

Shared ownership affordability will be heavily influenced by the share of the property purchased. The purchaser must provide an appropriate package of deposit and mortgage to cover the cost of the share purchased. Rent would be paid on the unsold equity at a rate of

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<sup>8</sup> <http://www.livingwage.org.uk/>. The national living wage currently pays £7.50 per hour but only applies to those aged 25 and older

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 there are currently no shared ownership properties in Pidley-cum-Fenton.

**Renting**

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

Table 3 includes data for Somersham ward. This suggests the likely ‘affordable rent’ charged by a Housing Association will be higher than the Local Housing Allowance rate for all sizes of property. However, our review found no properties currently available to rent in the private rental market.<sup>9</sup> This is perhaps not surprising given the small scale of the private rental market in Pidley-cum-Fenton.

*Table 3: Comparison of property rental costs in Somersham ward, February 2017 – January 2018<sup>10</sup>*

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 <sup>th</sup> percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)	Local Housing Allowance (Huntingdon BMRA) 2017-18 (applicable from 1 April 2017)
1	£138	£132	£110	£104.89
2	£173	£168	£138	£126.00
3	£204	£190	£163	£150.40
4	n/a	n/a	n/a	£198.11

Social rented properties are also in scarce supply. Between March 2008 and December 2013 no properties became available in Pidley-cum-Fenton. In Huntingdonshire as a whole each property attracted an average of 41 bids over the same period.<sup>11</sup>

<sup>9</sup> [www.nestoria.co.uk](http://www.nestoria.co.uk), [www.zoopla.co.uk](http://www.zoopla.co.uk) and [www.rightmove.co.uk](http://www.rightmove.co.uk) (as at 27 February 2018)

<sup>10</sup> Hometrack Intelligence Service (Somersham ward includes the parishes of Broughton, Colne, Old Hurst, Pidley-cum-Fenton, Somersham and Woodhurst)

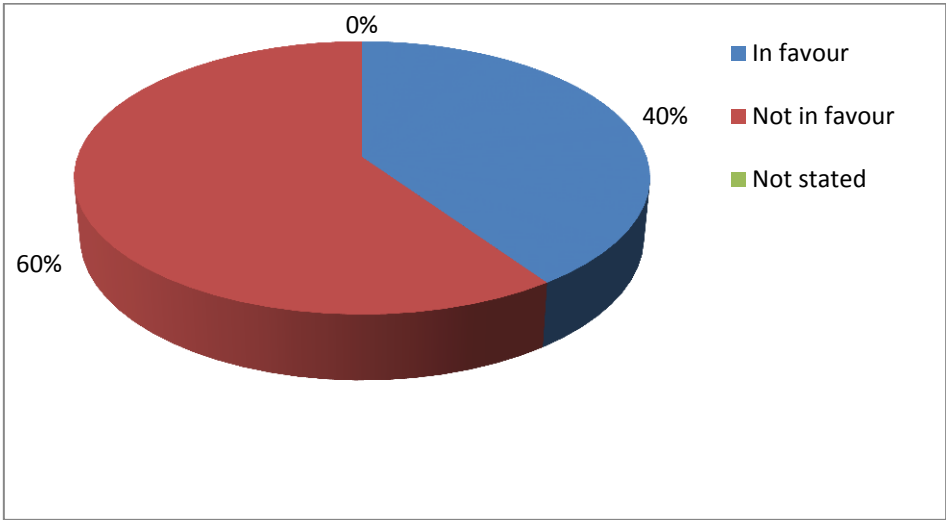
<sup>11</sup> ‘Parish Profiles’, Cambridgeshire County Council Research Group, October 2014

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

**Views on Affordable Housing Development in Pidley-cum-Fenton**

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. Forty per cent of respondents supported the principle of such a development and 60 per cent were opposed. The results are illustrated in Figure 4. The level of support for affordable homes is much weaker than we have found in other local surveys in Cambridgeshire. Support is typically in the range of 55-75 per cent. It is however more consistent with a previous Housing Needs Survey undertaken in Pidley-cum-Fenton in March 2012. This found 47 per cent in favour and 51 per cent opposed.

*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.

Some respondents argued that there simply wasn't enough housing in the parish to meet local needs or sustain local services:

- I believe there is a shortage of housing for local people who cannot afford to rent or buy a suitable home because house prices are too high. We need more affordable homes - I believe this is a priority - needs addressing urgently
- There isn't enough housing in rural villages so unfortunately they move away when they leave home
- We believe that adding to the housing stock in the village will help to maintain and extend the viability of local services and add to the vibrancy of the village life

There was some interest in making land available for self build:

- This village badly needs building land being made available for those who also wish to build their own homes in the village. A medium size development of average size houses is also badly needed to help support having a shop
- Our family is 5th generation 'village born & bred'. We are all employed locally and would love to build a home on our own land (big, big gardens). Unless more homes are available for young and older people. We don't wish to go into residential accommodation when we are old) so more bungalows needed.

Some support was caveated around a range of design related issues:

- We need more bungalows with access for disabled people, small properties with good parking that could also give young people in the parish a step onto the housing ladder
- We would support a small development of homes that are affordable to local people, on the following conditions: (1) built by a registered provider with Homes England and built to correct NDSS standards with proper controls for rent, management and maintenance (2) we do not want more bad small developments that have been inflicted upon us down Fen Road
- Architecturally within keeping with the village scene
- But the 40% for market houses should not be large houses as there are presently enough in the village particularly in view of the recent development of barns into large luxury housing
- But only a very small development. Better to have 2 or 3 small groups within the village. Plenty of land available - old farm yards, paddocks, small fields. The big problem is the sewerage system which cannot cope with the present houses. Toilets back up when the pumping system fails. The sewerage system would need to be improved

By far the biggest concern to those opposed to a development of affordable housing was the impact on local infrastructure:

- Pidley doesn't have the infrastructure to accommodate anymore homes. It is a small village with no amenities, no shop, doctors, schools
- There are no local amenities. Children are bussed elsewhere to schools. There are no shops. The roads are narrow and very heavy traffic often do not heed speed restrictions. The local bus service is inadequate. There are a number of Local Authority houses already here
- (1) As Pidley has no amenities or regular public transport any household will require 2 cars which would be beyond the means of families looking for affordable housing (2) the sewerage system is already struggling to cope with present demand even though many houses in the village are under-occupied
- If there were more houses in the village, it means there would be more traffic, as people would have to travel out because there are no shops
- The village infrastructure is unsuited to further development
- Pidley is a small hamlet and should remain so. The local roads would not cope with more traffic

There were also a number of comments questioning the need for affordable housing in Pidley-cum-Fenton and relating this to recent examples of empty affordable housing being sold off:

- A council house in Fen Road, Pidley became empty over 18 months ago after the sole occupant sadly died. Instead of providing a new home for a local family in need, this house was sold on the open market. I can only assume that this means there are no families in this area who need help with housing as it would have made a perfect home for a family on a limited income
- Many houses have been built over the past few years - we have had council houses become vacant recently, and then the policy seems to be to sell them - our infrastructure is inadequate, ref to our sewage - always problems, and more so with new development, properties being built
- I don't feel that we need any affordable or other development in Pidley. The reason is that we have had 'council houses' that have become empty and have been sold, presumably because they were not needed by the people of the village.
- I am not in favour. We have empty properties now not being used by local people. The only people who want 'affordable houses' are the landowners
- Stop selling the only few council houses that are left; that would help younger generation

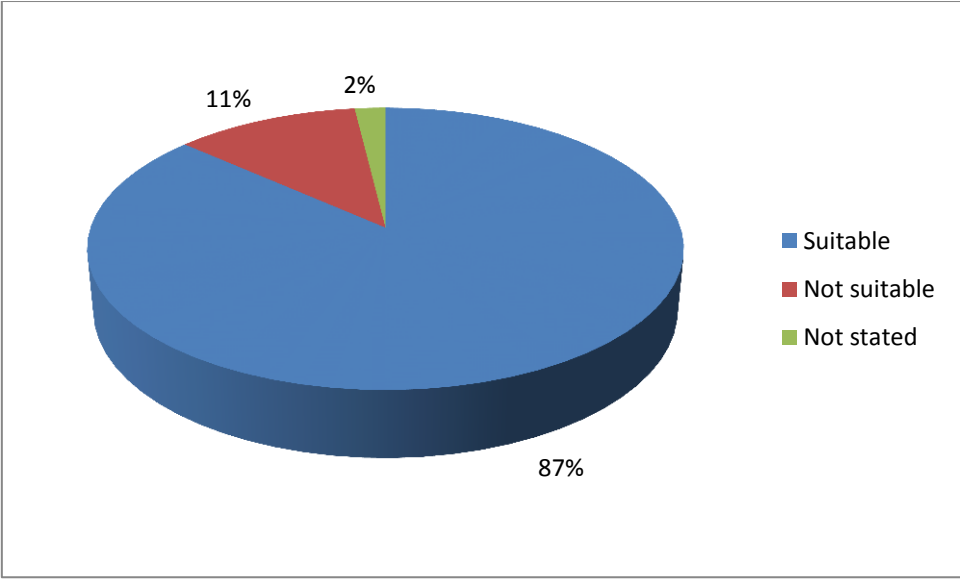
There were also a couple of comments questioning the validity of some survey responses. However, no evidence of any suspicious returns was found in analyzing the results and compiling the report.

The survey has revealed a wide range of opinions. There is a majority opposed to the principle of a development of affordable homes for local people. A rural exception site will have limited capacity to address the infrastructure concerns they have raised. However, there is also a significant minority of respondents who would potentially support a small scheme, subject to various design related issues being addressed.

### **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 87 per cent of respondents felt their current home is suitable for their household needs, with 11 per cent indicating that their current home is unsuitable for their needs. (Two per cent - one household - did not answer the question) The 11 per cent of respondents who indicated that their current home is unsuitable for their needs equates to six 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 15 reasons were reported.

Figure 6: Reasons why current home is unsuitable

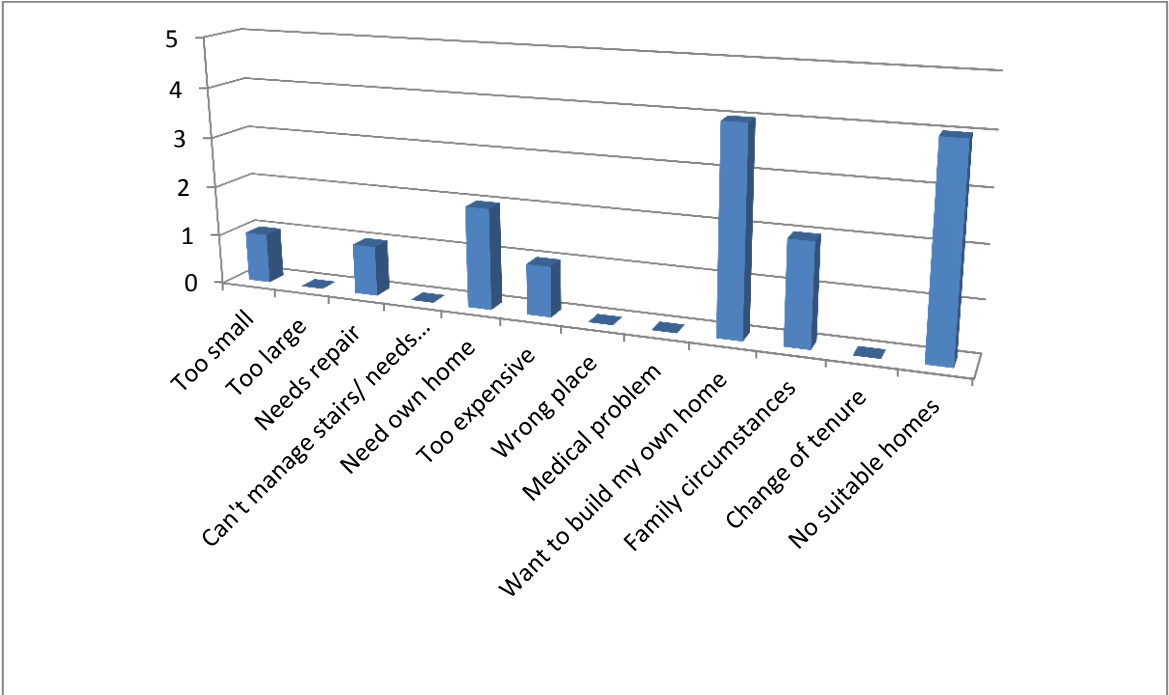


Figure 6 illustrates the reasons respondents gave for their current home being unsuitable. The most commonly cited reasons were 'want to move but there are no suitable homes available locally' and 'want to build my own home'. The next most common reasons were 'Need my own home' and 'Family circumstances are changing'.



# 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 six 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 Pidley-cum-Fenton 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 households were considered to be potential candidates for affordable housing in Pidley-cum-Fenton. The remaining four were excluded because they were not looking for affordable housing. All expressed an interest in building their own home and some were also interested in other market housing solutions.

The remainder of this section sets out the overall findings regarding those found to be in need of affordable housing in Pidley-cum-Fenton. 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 Pidley-cum-Fenton

### Residence and family connections

Respondents were asked to indicate whether or not they currently live in Pidley-cum-Fenton or whether they had family connections to the parish.

Table 4: Length of time living in the village

	Frequency
Less than 1 year	1
1-5 years	0
5-10 years	0
10-15 years	0
More than 15 years	0
Don’t live in parish	0
Not stated	1
Total	2

Table 4 reveals that both 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. One of the recent households has lived in the parish for less than a year. The other household did not state how long they have lived in the parish. Neither household currently has family living in the parish.

**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. One household would be a single person and one would include a couple with an adult child.

*Table 5: Number of people in the household*

	Frequency	No 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
<b>Total</b>	<b>2 households</b>	<b>4 people</b>

**Gender and Age**

Three of the four inhabitants would be male and three out of four would be aged over 40.

*Table 6: Age profile of residents*

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

## Status

Table 7 shows the economic status of potential householders. All four people are currently in employment.

*Table 7: Status of people in the household*

	Frequency
Employed	4
Unemployed	0
Economically inactive	0
Student	0
Child	0
Retired	0
Not stated	0
Total	4 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.<sup>12</sup> The results are presented in the next section.

## SUMMARY AND RECOMMENDATION

This report has been informed by primary data (the Housing Needs Survey) and secondary data (local house prices, Census, Housing Register). The report has identified a small affordable housing need in Pidley-cum-Fenton 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 Pidley-cum-Fenton or have a local connection to the Parish. There are currently no households on the Register that meet these criteria.<sup>13</sup>

### Findings from the Housing Needs Survey

The Housing Needs Survey conducted in Pidley-cum-Fenton identified two households in need of affordable housing. Neither of these households stated that they were already on the Housing Register.<sup>14</sup>

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<sup>12</sup> 'Lettings Policy', Huntingdonshire District Council, November 2015

<sup>13</sup> Housing Register data provided by Huntingdonshire DC, March 2018

<sup>14</sup> Codes used are F (Flat), H (House) and B (Bungalow)

One of the households would require a rented property from a Housing Association. The property that would need to be built to accommodate the identified need is as follows:

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

The other household was considered a suitable candidate for shared ownership as follows:

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

### 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 seeking to find a market home in Pidley-cum-Fenton. All four expressed an interest in building their own home although a couple were also prepared to consider buying an existing market home. Those who were interested in building their own home in the parish tended to have deep roots within the community, having lived in in Pidley-cum-Fenton for 10 years or more.

### Conclusion

In aggregate, two households were identified as being in need of affordable housing who either live in, or have a local connection to, Pidley-cum-Fenton:

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								2

As with the last survey, there is very limited affordable housing need. The 2012 Housing Needs Survey also identified a need for two affordable dwellings. The District Council would therefore, in considering any proposed development, need to balance the low level of need versus the merits of any specific proposals.

## 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.