

Cambridgeshire ACRE

Housing Need Survey Results Report for Great Paxton

Survey undertaken in October 2018



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CONTEXT AND METHODOLOGY

Background to Affordable Rural 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. 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. 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.

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).² Likewise, shared ownership properties cannot be removed from the affordable housing stock 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 Paxton falls under both designations. The government is currently undertaking a pilot in the Midlands to explore the potential to extend the Right To Buy to Housing Association tenants. However, any future roll-out is likely to allow Housing Associations to opt out its rural stock due to the recognized shortage 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.

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

² 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.

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

Great Paxton Parish Council agreed to support a Housing Needs Survey at their meeting in September 2018. The survey is sponsored by Luminus, a local Housing Association who already have housing stock in the parish.

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).

Methodology

Survey packs were posted to all 405 residential addresses in the parish on 18 October 2018. The survey packs included covering letters from Cambridgeshire ACRE and Great Paxton Parish Council, a questionnaire, a FAQ sheet on rural affordable housing and a postage paid envelope for returned forms.

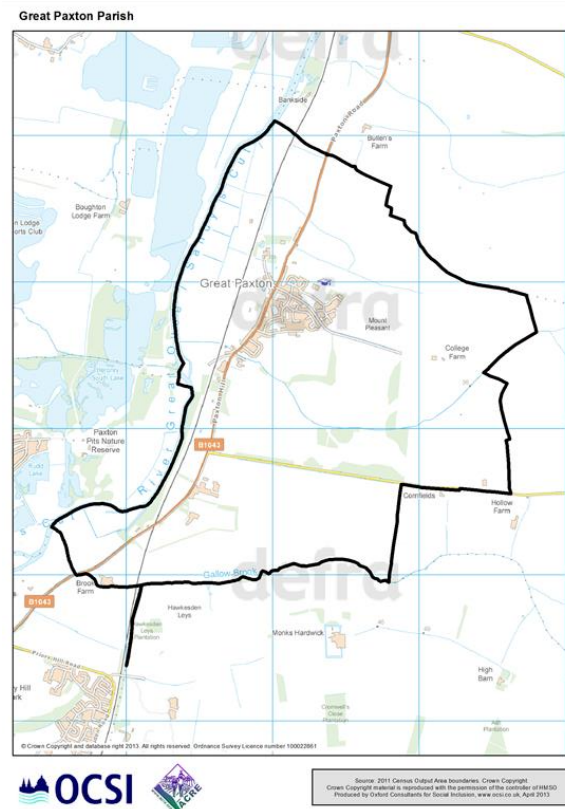
The questionnaire was divided into two sections:

- 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 9 November 2018. At this point 95 forms had been returned. However, it was evident that we had received few responses from households on the Housing Register. This was not particularly unusual; as many of the Housing Register households with a connection to Great Paxton do not live in the parish. (Their local connection could be through previous residence, family or employment) Therefore they were not included in the original survey. Huntingdonshire District Council wrote directly to all Housing Register households stating a connection to Great Paxton regardless of residential address. This produced another five responses bringing the total to 100 and a response rate of 25 per cent. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

Great Paxton Parish

Great Paxton is a parish in Huntingdonshire to the east of the A1. The parish lies on the B1043 about seven miles south of Huntingdon and three miles north of St Neots. Its nearest neighbours are the villages of Little Paxton and The Offords.



Great Paxton retains some of the key services that could be considered the cornerstones of village life. For example, Great Paxton has a primary school, pub and a church. The village has recently benefitted from the opening of a community shop after several years without a shop. Medical services and secondary schooling have to be accessed outside of the village.

Great Paxton retains some key village facilities including a pub and church



The Bell public house, Great Paxton © Copyright Bikeboy and licensed for reuse under this Creative Commons Licence



The Holy Trinity Minster, Great Paxton © Copyright Mark Hurn and licensed for reuse under this Creative Commons Licence

Economic activity rates in the parish are high. At the time of the 2011 Census, 78.4% of adults aged 16-74 were economically active compared with only 69.9% in England. Over a third of Great Paxton employed residents work in retail, manufacturing or health & social work, often in relatively senior positions. Almost half (49 per cent) work in managerial, professional or associate professional roles. Employment opportunities in the parish are limited so the majority presumably commute to the local employment centres such as Huntingdon or St Neots or further afield.³

Great Paxton has a population of about 1,000 people residing in 400 dwellings.⁴ There has been little growth in recent years although the parish did grow by about 25 per cent in the 1990s.⁵ Between 2002 and 2016 only a further five dwellings were completed.⁶ As of March 2016 there was only planning permission for one further dwelling.⁷

Contrasting housing styles in Great Paxton



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High Street, Great Paxton © Copyright JThomas and licensed for reuse under this Creative Commons Licence

Great Paxton is classified as a ‘Small Settlement’ in the emerging Huntingdonshire Local Plan.⁸ This sets out the type of development that may be considered appropriate in small settlements. Policy LP10 is re-produced in the box below.

³ ‘Rural Community Profile for Great Paxton (Parish)’, Cambridgeshire ACRE/ OCSI, October 2013
⁴ ‘Cambridgeshire County Council’s Mid-2015 Population and Dwelling Stock Estimates’, Cambridgeshire County Council (spreadsheet downloaded from <http://cambridgeshireinsight.org.uk/populationanddemographics>)
⁵ ‘Cambridgeshire Population and Dwelling Stock Estimates: 1991-2010’ Cambridgeshire CC (July 2011) and ‘Cambridgeshire Population and Dwelling Stock Estimates: mid 2013’, Cambridgeshire CC (December 2014)
⁶ ‘Table H1.2 Dwellings completed (NET) by Parish in Cambridgeshire (2002-2016)’, Cambridgeshire County Council (undated)
⁷ ‘Table H2.2 Dwelling Commitments by Parish in Cambridgeshire’, Cambridgeshire County Council (undated)
⁸ ‘Huntingdonshire Local Plan | Huntingdonshire’s Local Plan to 2036: Proposed Submission 2017’, Huntingdonshire DC, (submitted 29 March 2018)

LP10: Small Settlements

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:

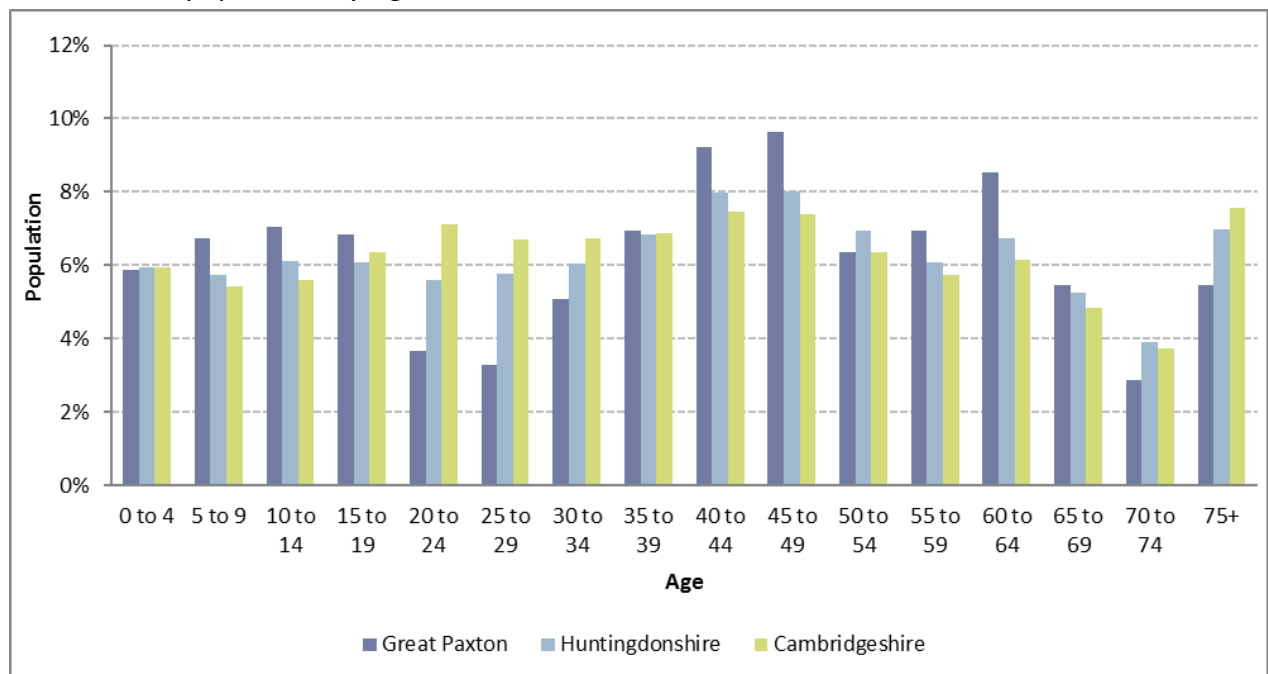
- level of service and infrastructure provision within the settlement;
- opportunities for users of the proposed development to access everyday services and facilities by sustainable modes of travel including walking, cycling and public transport;
- effect on the character of the immediate locality and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

Great Paxton's population has an age profile very typical of a rural Cambridgeshire community. There is a high proportion of people aged 40-64 and a commensurately low proportion aged 20-34. 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 70.⁹

Great Paxton population by age, 2011

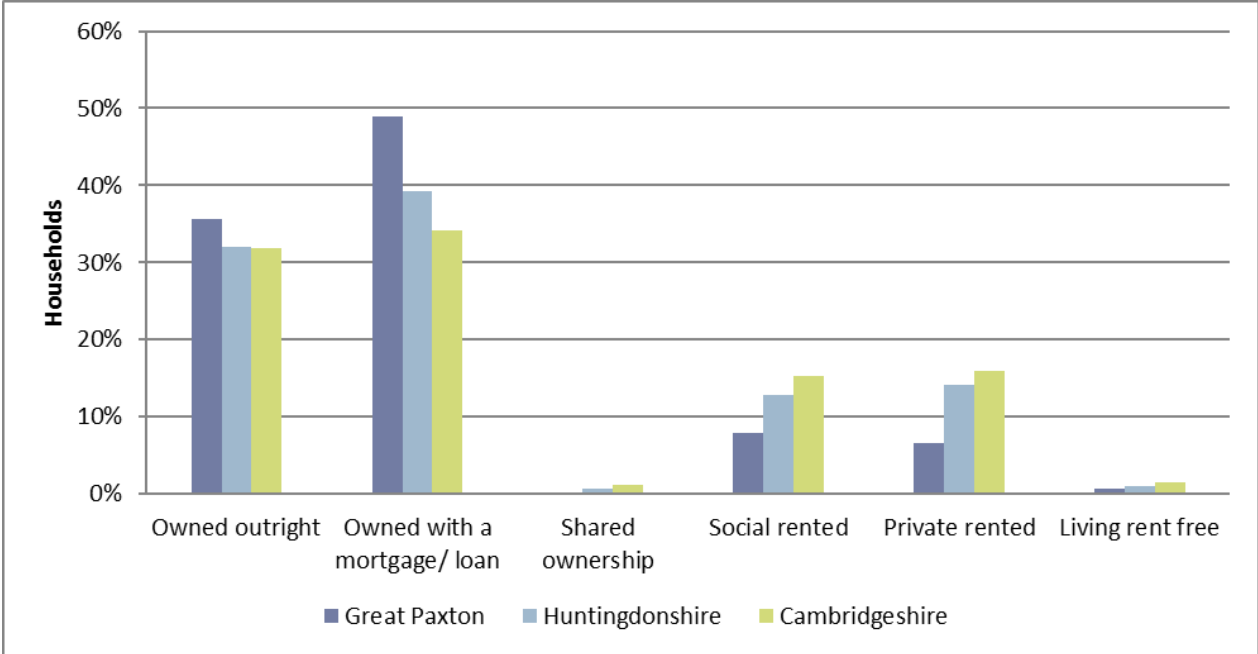


Source: 'Great Paxton Parish Profile', Cambridgeshire County Council (October 2014)

⁹ 'Rural Community Profile for Great Paxton (Parish)', Cambridgeshire ACRE/ OCSI, October 2013

This age profile is consistent with the household structure. The lack of older people means that there are relatively few single person households in contrast to the relatively high proportions of couple households with or without dependent children.

Great Paxton housing tenure, 2011



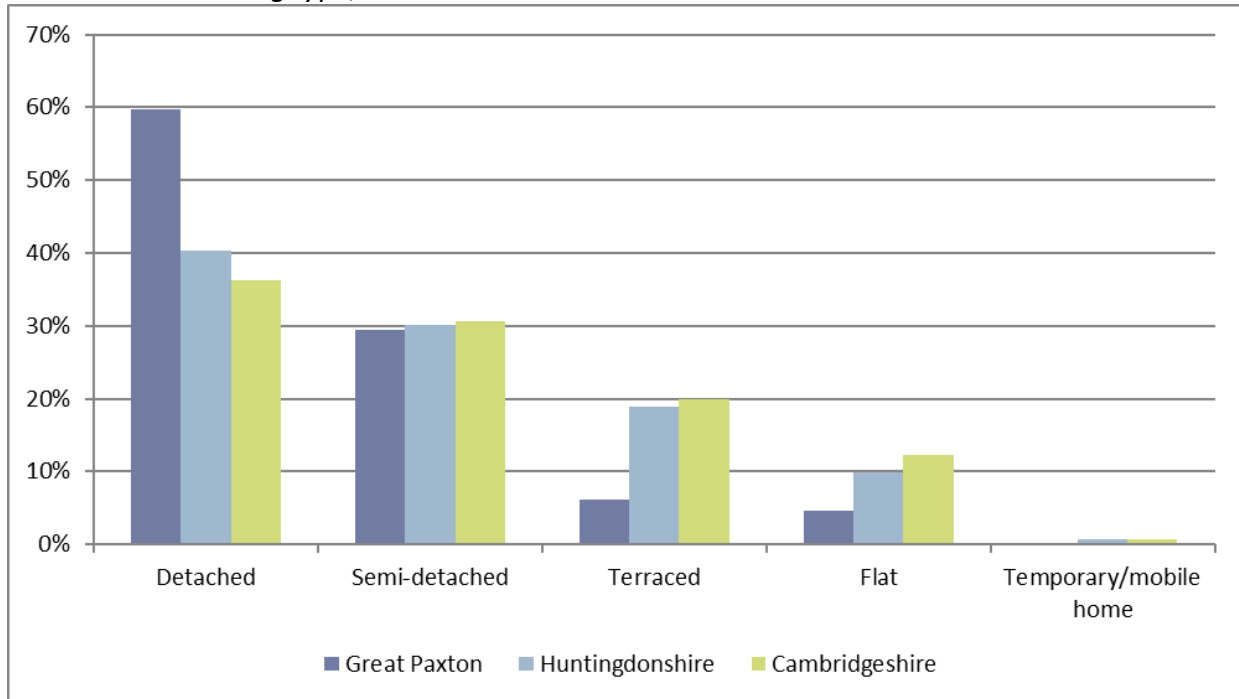
Source: 'Great Paxton Parish Profile', Cambridgeshire County Council (October 2014)

Owner occupation is the dominant tenure in Great Paxton accounting for 85 per cent of all households (71 per cent in Huntingdonshire and 66 per cent in Cambridgeshire). A relatively high proportion of owner occupiers own with a mortgage or loan. This is consistent with the relatively low proportion of older people who are more likely to own their property outright.

In contrast, both social (eight per cent) and private (seven per cent) rented accommodation are in relatively scarce supply. Both proportions are below those found in Huntingdonshire and Cambridgeshire. There was only one shared ownership property in the parish (at the time of the 2011 Census of Population).

Great Paxton's housing stock is also dominated by large detached houses. Sixty per cent are detached properties compared with 40 per cent in Huntingdonshire. In contrast, terraced housing and flats are under-represented in the parish.

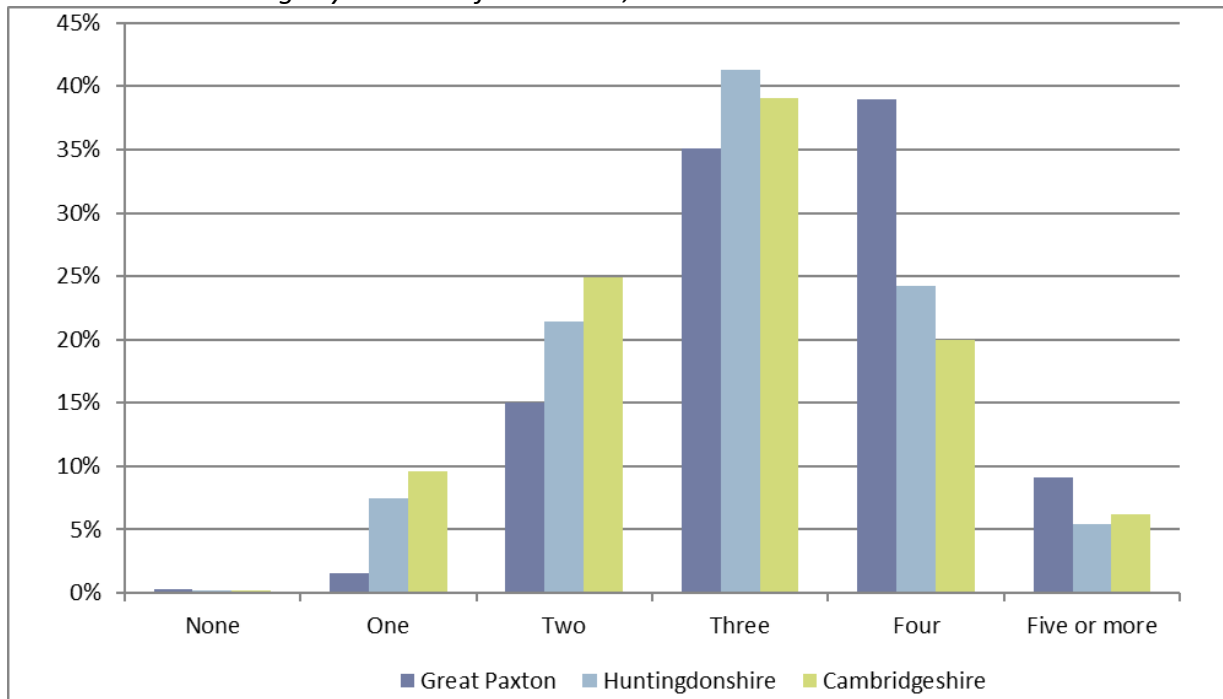
Great Paxton housing type, 2011



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

Almost half (48 per cent) of all properties have four or more bedrooms. This compares with just 29 per cent in Huntingdonshire. There is a significant shortage of smaller properties. Only 17 per cent of properties have two or less bedrooms compared with 28 per cent in Huntingdonshire. The shortage of smaller market housing and social housing in general has implications for low income families seeking to stay in Great Paxton.

Great Paxton dwellings by number of bedrooms, 2011



Source: 'Great Paxton 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 Paxton. The lowest price houses were a 2 bed semi-detached property and 3 bed semi-detached property both for sale @ £245,000. Another 3 bed semi-detached property was for sale @ £289,500. All other properties currently for sale were priced over £300,000.¹⁰

The lowest priced properties on the market in Great Paxton



2 bed semi-detached, Rectory Close, Great Paxton for sale @ £245,000 www.zoopla.co.uk



3 bed semi-detached, Church Lane, Great Paxton for sale @ £245,000 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 3 bed semi-detached house sold @ £295,000 and another property (details not available) sold @ £330,000. All the remaining properties were at least 4-bed houses and sold for a minimum of £395,000.

Lower priced properties sold in the last year in Great Paxton



3 bed semi-detached, Rectory Close, Great Paxton sold @ £295,000 (Jan 2018) www.rightmove.co.uk.



4 bed detached, Mint Lane, Great Paxton sold @ £395,000 (Nov 2017) 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

¹⁰ www.zoopla.co.uk and www.rightmove.co.uk (as at 5 November 2018)

prices in the Great Paxton 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.¹¹

Table 1: Lower Quartile Property Prices by ward, March – August 2018¹²

	2-bed house	3-bed house	4-bed house
Gransden & The Offords	£228,250	£281,250	£375,000
Little Paxton	£252,500	£256,000	£330,000
Buckden	£200,000	£270,000	£350,000
Huntingdonshire	£180,000	£215,500	£305,500

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.

By widening the sample size to the ward there were 43 sales and valuations undertaken over a recent six month period. However, many of these will be in neighbouring villages rather than Great Paxton itself.

Prices in Gransden & The Offords ward are significantly higher than in Huntingdonshire district as a whole across all size bands. They also appear to be higher than in neighbouring wards for larger properties. The lower quartile price for a 2 bed property is based on a sample of four sales and valuations so must be treated with some caution.

However, 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. The prices used in Table 2 are the lower quartile prices for Gransden & the Offords ward (rounded) for a 2, 3 and 4-bed house. The actual sales achieved over the last year in Great Paxton parish, together with the prices being sought for properties currently for sale, suggest these prices are the lower end of what prospective first time buyers may face.

Even at an entry level price of £230,000 an annual income of about £56,000 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.¹³ An income of £68,000 would be required to purchase a property priced @ £280,000.

¹¹ 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.

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

¹³ <http://www.livingwage.org.uk/>. The national living wage currently pays £7.83 per hour but only applies to those aged 25 and older

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 ¹⁴
£230,000	£34,500	£55,857	£927
£280,000	£42,000	£68,000	£1,129
£375,000	£56,250	£91,071	£1,512

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 Paxton 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 Paxton 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

¹⁴ Source: www.moneyadvice.org.uk – mortgage calculator based on 3% repayment mortgage repaid over 25 years

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 was only one shared ownership property 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, September 2017 – August 2018¹⁵

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	£133	£123	£106	£108.04
2	£168	£155	£134	£129.78
3	£195	£184	£156	£154.91
4	£279	£246	£223	£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 all sizes of property. Our review found no properties currently available to rent in the private rental market within Great Paxton parish.¹⁶

Social rented properties are also in reasonably scarce supply. Between March 2008 and December 2013 there were nine properties became available in Great Paxton (about two per year). They attracted an average of 34 bids each (compared with 41 per property across Huntingdonshire as a whole).¹⁷

¹⁵ Hometrack Intelligence Service (Gransden & The Offords ward includes the parishes of Abbotsley, Great Gransden, Great Paxton, Toseland, Waresley-cum-Tetworth and Yelling)

¹⁶ www.zoopla.co.uk and www.rightmove.co.uk (as at 5 November 2018)

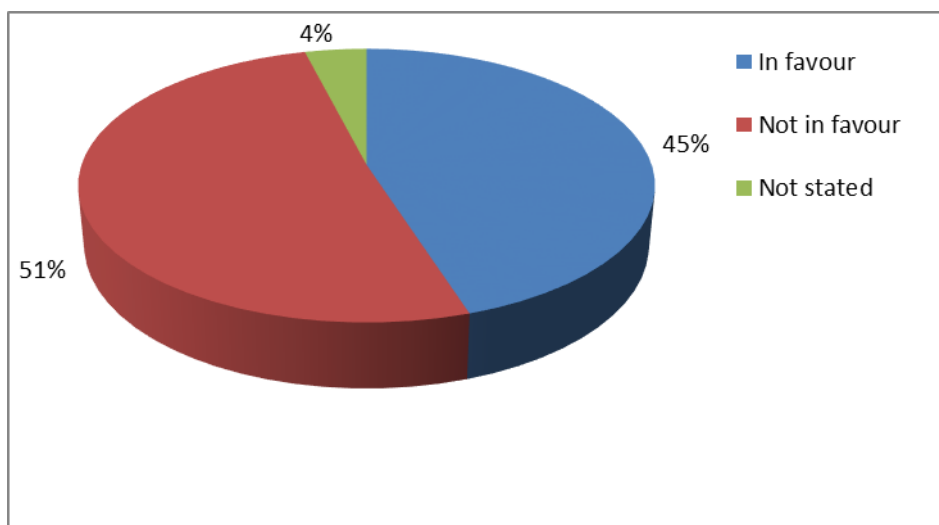
¹⁷ ‘Parish Profiles’, Cambridgeshire County Council Research Group, October 2014

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

Views on Affordable Housing Development in Great Paxton

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 five per cent of respondents supported the principle of such a development and 51 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 considerably 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.

There was a recognition from some of the challenges faced by new entrants to the housing market:

- *Everyone needs a home*
- *I would be in favour of anything which would make life easier for young people to get onto the property ladder*
- *Housing rarely becomes available in the area and when it does it is often out of the price range that most first time buyers can afford*
- *I have two children who have moved away from the area and would like to move back with their families. Unfortunately, there is little or no affordable housing in the village*
- *This would be great for me and my family as it could give us the space and peacefulness we need to settle*

Location, scale and the tenure mix may also determine final levels of support for any potential scheme:

- *This depends on where they are located, how many and whether the occupants of the rented properties are working families or benefit located single parents!*
- *Would be good to have a definition of 'small' - would this be 0-10 or 11-20 houses etc? This might make a difference to how people respond. For example, I would support 0-10 homes but not 11-20. Also, would be helpful to understand proposed location*
- *I would not want the new development to be 100% affordable housing - I would want it to be 60% max. We do need homes for our children and other young families to keep the village alive and support the pub, school, shop, church etc*

There were concerns about local infrastructure capacity:

- *This is subject to adequate school and medical facilities, and bus services*
- *I would welcome additional homes being built as long as they were truly affordable and restricted in number. I would particularly welcome any additional funding that may come with this from developers for investment into children's and youth play equipment in the village and extension to school. The facilities at the school are at capacity so this would need to be considered when building homes for families*

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 Paxton:

- *Rural means what it says! Not urban as this is what would happen*
- *We prefer the village as it is, small and quiet*
- *Gt Paxton is over developed as it is. We thrive in our sizeable community*
- *Great Paxton is fine as it is. We like living in a small rural village. We paid a premium for this originally and don't want to see the village grow as so many others have*
- *You will ruin the look of the village - nice to see countryside not just housing!!*

For some, infrastructure constraints made further development unacceptable under any terms:

- *School would not be able to support additional intake - last few years intake has involved appeals. Insufficient childcare - pre-school only 15 hours*
- *NO because there is no transport (bus) for getting into St Neots/ Huntingdon. Only HACT minibus that's only 3 times in morning*
- *Our village is not big enough to cope with more housing*
- *There are no footpaths that lead out of the village in either direction. The roads are unsuitable for younger cyclists. There is no public transport. Parking is a big issue. There are no affordable meeting places or buildings for clubs or hobbyists*

Some argued that there was no need for more affordable housing in Great Paxton:

- *We have enough social, rented housing in Gt Paxton. I do not want to live surrounded by any more*
- *No, we have enough housing already*
- *Many developments in St Neots*
- *No need for such provision when affordable housing provision available in St Neots. Nobody has a right to live where they have a connection. We all must live where we can*

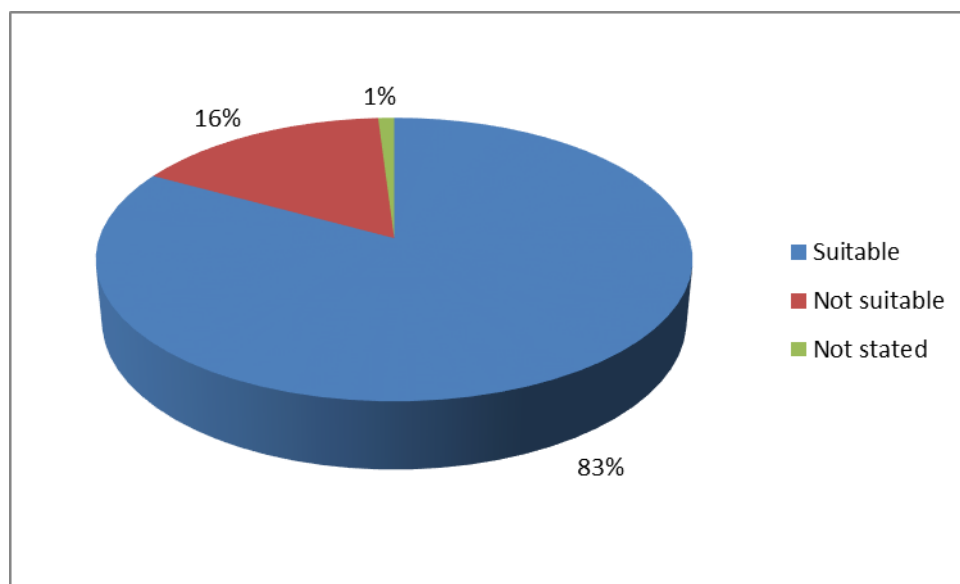
afford. This would open the floodgates for all planning applications and totally destroy the village

The survey has revealed a wide range of opinions. There is a majority opposed to the idea of affordable homes for local people in principle. However, a significant minority do support the idea subject to a range of caveats. 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 83 per cent of respondents felt their current home is suitable for their household needs, with 16 per cent indicating that their current home is unsuitable for their needs. (One per cent did not answer the question) The 16 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 16 households.

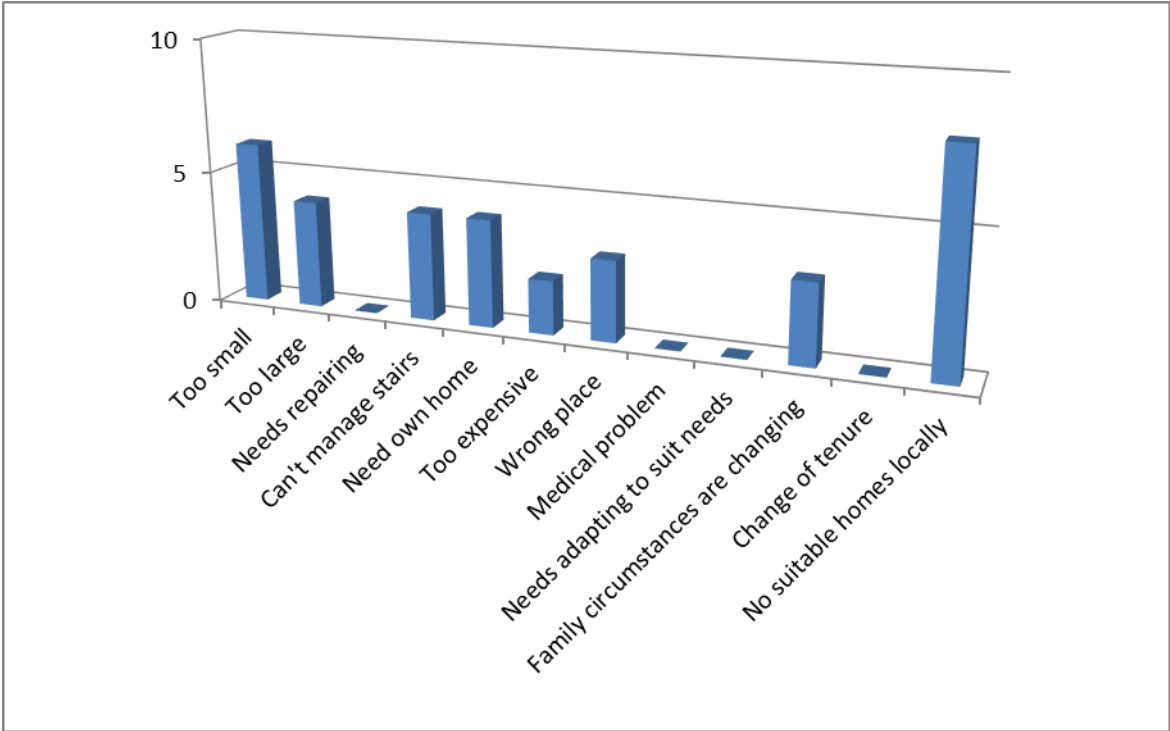
Figure 5: Suitability of current home



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 39 reasons were reported.

Figure 6 illustrates the reasons respondents gave for their current home being unsuitable. The most commonly cited reason was 'Want to move but there are no suitable homes available locally' followed by '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 16 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 Paxton 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, only three households were considered to be potential candidates for affordable housing in Great Paxton. The remainder were excluded for a variety of reasons. Three households were seeking to address their issues by purchasing a market property. A further four households were seeking to leave the parish. Three households did not provide sufficient information to enable an informed judgement to be made. Of those on the Housing Register contacted directly by Huntingdonshire District Council, three were excluded due to a combination not wanting to live in the parish and/or not having a connection to the parish.

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

Local Connection to Great Paxton

Residence and family connections

Respondents were asked to indicate whether or not they currently live in Great Paxton or whether they had family connections to the parish. Table 4 reveals that only one of the respondents currently lives in the parish (and has done for over 5 years). One is seeking to return to work in the parish and the other was brought up the parish and would like to return to be close to family.

Table 4: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	0
5-10 years	1
10-15 years	0
More than 15 years	0
Not stated	0
Don’t live in parish	2
Total	3

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. Two of the households are families with young children and one is a young couple.

Table 5: Number of people in the household

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

Gender and Age

The households, in total, would accommodate eleven people. The predominance of males simply reflects the gender of the children in the households. The age profile reflects the family structure. There would be five children in the three households and no-one would be aged over 40.

Table 6: Age profile of residents

	Frequency
Under 16	5
16 - 24 years	2
25 - 29 years	0
30 - 39 years	4
40 - 49 years	0
50 - 54 years	0
55 - 59 years	0
60 - 64 years	0
Over 65 years	0
Not stated	0
Total	11 people

Status

Table 7 shows the economic status of potential householders. All bar one of those of working age are in employment. One female is looking after young children at home.

Table 7: Status of people in the household

	Frequency
Employed	5
Unemployed	0
Economically inactive	1
Student	0
Child	5
Retired	0
Not stated	0
Total	11 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.¹⁸ The results are presented in the next section.

¹⁸ '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 Paxton 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 Paxton or stated they have a local connection to the Parish. There were 14 households on the Register that meet these criteria.¹⁹ All households with an address in Great Paxton were included in the survey so had an opportunity to confirm their need. However, no responses were received from households stating that they were on the Housing Register. Therefore, all of these households were mailed directly by Huntingdonshire DC with a copy of the survey. This produced five responses which were included in the survey findings.

Findings from the Housing Needs Survey

The Housing Needs Survey conducted in Great Paxton identified three households in need of affordable housing.

Two households would require a rented property from a Housing Association. This need is captured below²⁰:

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

The remaining 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.

¹⁹ Housing Register data provided by Huntingdonshire DC, November 2018
²⁰ Codes used are F (Flat), H (House) and B (Bungalow)

The survey identified three 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) Two elderly households were seeking to downsize into bungalows. A further family was seeking to move back to Great Paxton to be close to family.

Conclusion

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

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

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.