

Cambridgeshire ACRE

# Housing Need Survey Results Report for Isleham

Survey undertaken in November 2019



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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.<sup>1</sup>

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

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) under The Housing (Right to Acquire or Enfranchise) Order 1997.<sup>2</sup> Likewise, shared ownership properties cannot be removed from the affordable housing stock in 'Designated Protected Areas' (a similar list of rural settlements) under The Housing (Right to Enfranchise) Order 2009. 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. Isleham falls under both of these 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.

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<sup>1</sup>

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/810197/NPPF\\_Feb\\_2019\\_revised.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/810197/NPPF_Feb_2019_revised.pdf)

<sup>2</sup> The Right To Acquire applies to Housing Associations in a similar way that the Right To Buy applies to Local Authority housing (including some former Local Authority housing that has been transferred to a Housing Association). The key difference is that the subsidies are generally much lower.

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

This survey was undertaken with the support of Isleham Parish Council. The Parish Council is working with the Lady Frances Peyton's Hospital charity to deliver an affordable housing scheme for local people and the Parish Council are aware of at least one further potential rural exception scheme that may come forward. A Housing Needs Survey provides an evidence base against which any future proposals can be assessed. It will also provide useful information to inform the Neighbourhood Plan that the Parish Council is progressing.

The primary aim of the survey is to determine the scale and nature of affordable housing need. However, 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 although no controls will be applied.

The survey also allows local opinions to be gauged on the value of developing affordable homes for local people in the parish.

This survey was carried out with the support of East Cambridgeshire DC. The survey costs have been met by Cambridge Housing Society, a housing association who already manage many affordable homes across Cambridgeshire.

## Methodology

Survey packs were posted to all 1,037 residential addresses in the parish on 15 November 2019. The survey packs included covering letters from Cambridgeshire ACRE and Isleham 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:

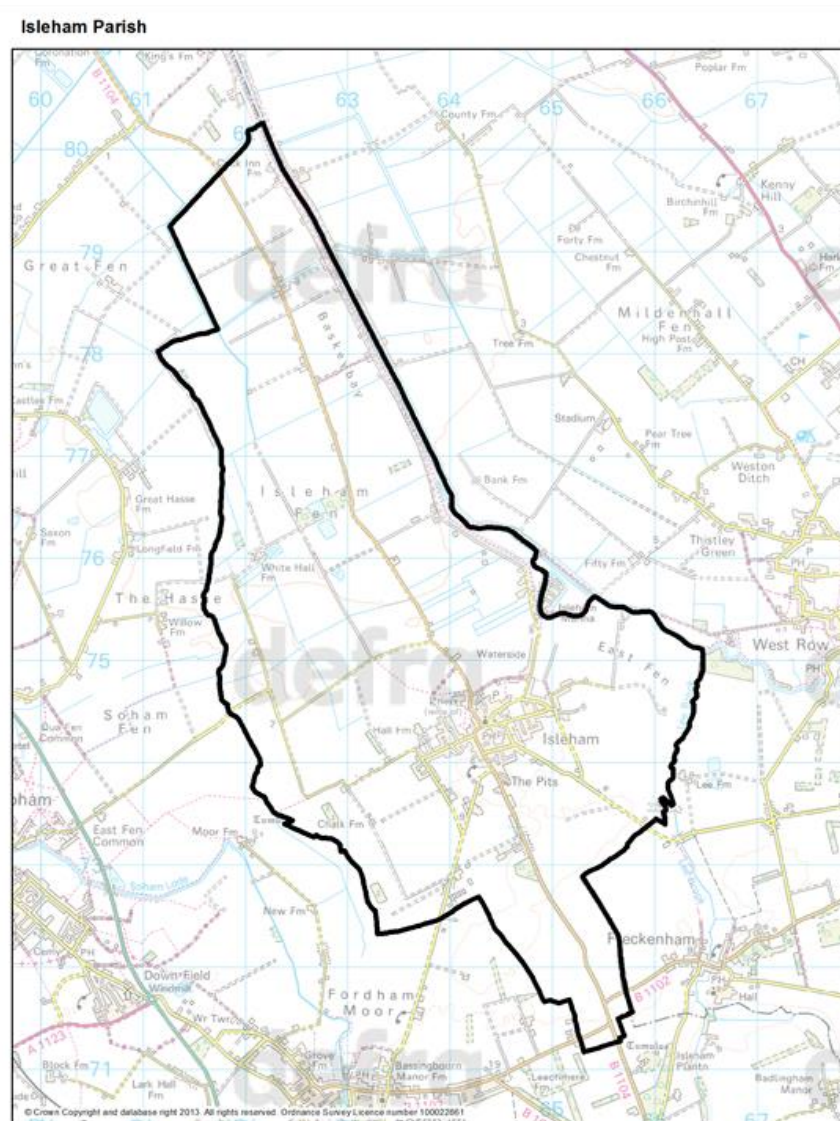
- Part One of the survey form contained questions to identify those who believe they have a housing need. Respondents were also asked if they supported the idea of building a small affordable housing development in the village. All households were asked to complete this section.
- Part Two of the survey 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 6 December 2019. In total, 228 completed forms were returned giving the survey a 22 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent.

## Isleham Parish

Isleham lies on the eastern edge of Cambridgeshire and borders onto Suffolk. It falls under the jurisdiction of East Cambridgeshire District Council. Isleham village is midway between Ely to the north west, Mildenhall to the east and Newmarket to the south. Nearer neighbours include Soham, Fordham, Chippenham, Worlington and West Row. There is relatively close access to the A142, A11 and A14. The parish boundary extends well beyond the village, particularly to the north, to include a large swathe of fenland landscape. Isleham marina, to the north of the village, lies just outside of the parish.

### Map of Isleham parish boundary





Isleham has retained a broad range of services for a mid-sized village including a local supermarket, post office and primary school. There are also three pubs and three churches.

*Two of Isleham's pubs*



The Griffin, Isleham © Copyright Adrian Pye and licensed for reuse under this Creative Commons Licence



The Rising Sun, Isleham © Copyright Bill Boaden and licensed for reuse under this Creative Commons Licence

A new church, known as The Ark, is nearing completion. Isleham also boasts one of the largest village halls in the county with the new facility known as The Beeches (completed in 2013) offering a main hall to seat 240 people in addition to smaller rooms, a bar and café, kitchen and changing rooms to support the adjoining sports field.

*Isleham offers residents a range of services including an impressive village hall and a post office*



The Beeches © Copyright <http://www.thebeechesisleham.co.uk/>



The post office, Isleham © Copyright Basher Eyre and licensed for reuse under this Creative Commons Licence

The village also benefits from a wide range of clubs and societies. Secondary schooling and medical facilities are accessed in Soham, four miles to the west.

The population of Isleham parish was estimated to be 2,441 in 2018.<sup>3</sup> The parish has experienced only modest growth in recent years. The population was estimated to be 2,380

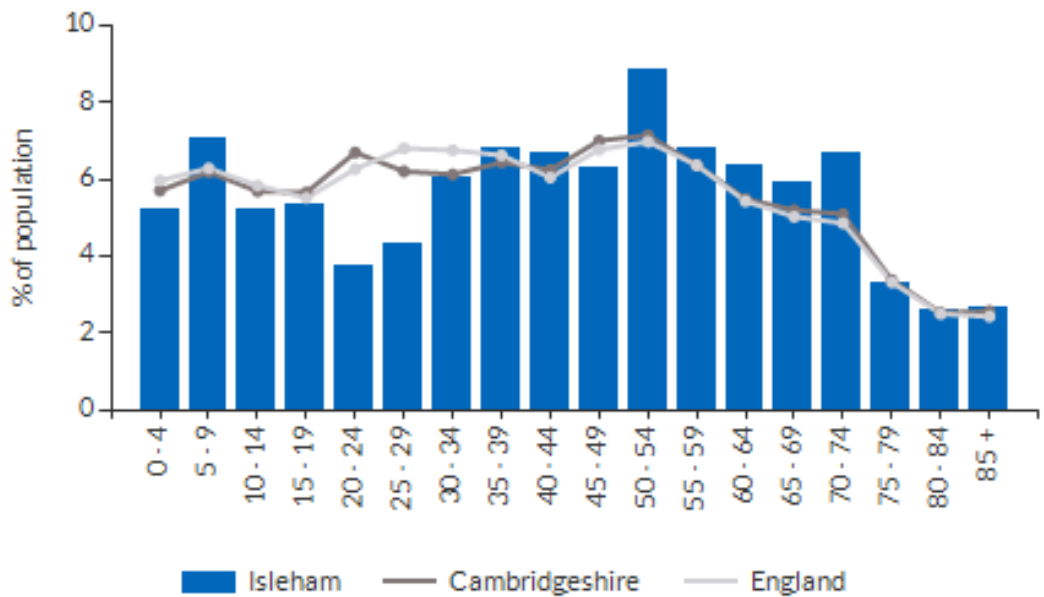
<sup>3</sup> ONS population estimates, 2018 (taken from [www.cambridgeshireinsight.org.uk/parish-profile](http://www.cambridgeshireinsight.org.uk/parish-profile))

in 2011 and 2,270 in 2001. There was stronger growth in the previous decade when the population grew by 310 people from 1,960 in 1991.<sup>4</sup>

The lack of population growth is reflective of the low levels of housing development in recent years. Between 2002 and 2019 there were 125 net dwellings completed – about seven per year. Development rates may increase slightly in the near future. The East Cambridgeshire DC Five Year Land Supply Report identifies 52 dwellings that could reasonably be expected to complete in the period April 2019 to March 2024.<sup>5</sup> However, there are commitments beyond this. A recent review identified commitments of over 200 dwellings (including 125 dwellings through one outline planning permission). There is also a further planning application for another 215 dwellings pending consideration.<sup>6</sup>

Isleham’s age profile is fairly typical of a Cambridgeshire rural community. A lower than average proportion of people aged 20-29 is counter-balanced by a higher than average proportion of people aged 50-74. The proportions of school-age children and people aged 75+ are similar to Cambridgeshire as a whole.

Figure1: Isleham population by age, 2018



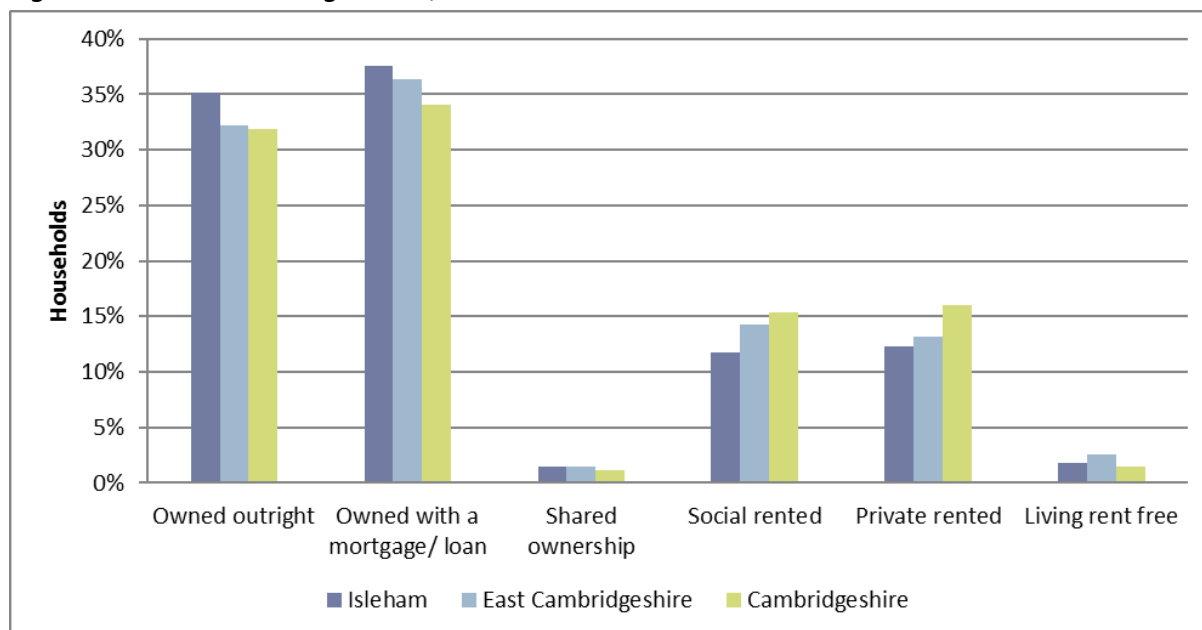
Date: 2018 Source: ONS

Source: <https://cambridgeshireinsight.org.uk/parish-profile>

According to the 2011 Census, Isleham’s household structure had some significant differences to Cambridgeshire. Isleham had a lower proportion of single person households and a higher proportion of couple households, particularly those with dependent children.

<sup>4</sup> ‘Cambridgeshire Population and Dwelling Stock Estimates: mid 2015’, Cambridgeshire CC (July 2017) and ‘Cambridgeshire Population and Dwelling Stock Estimates: 1991-2010’, Cambridgeshire CC (July 2011)  
<sup>5</sup> ‘Five Year Land Supply – 1 April 2019 to 31 March 2024’, East Cambridgeshire DC (June 2019)  
<sup>6</sup> ‘Isleham Neighbourhood Plan: The Planning Policy Context’, Cambridgeshire ACRE (currently unpublished)r

Figure 2: Isleham housing tenure, 2011



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

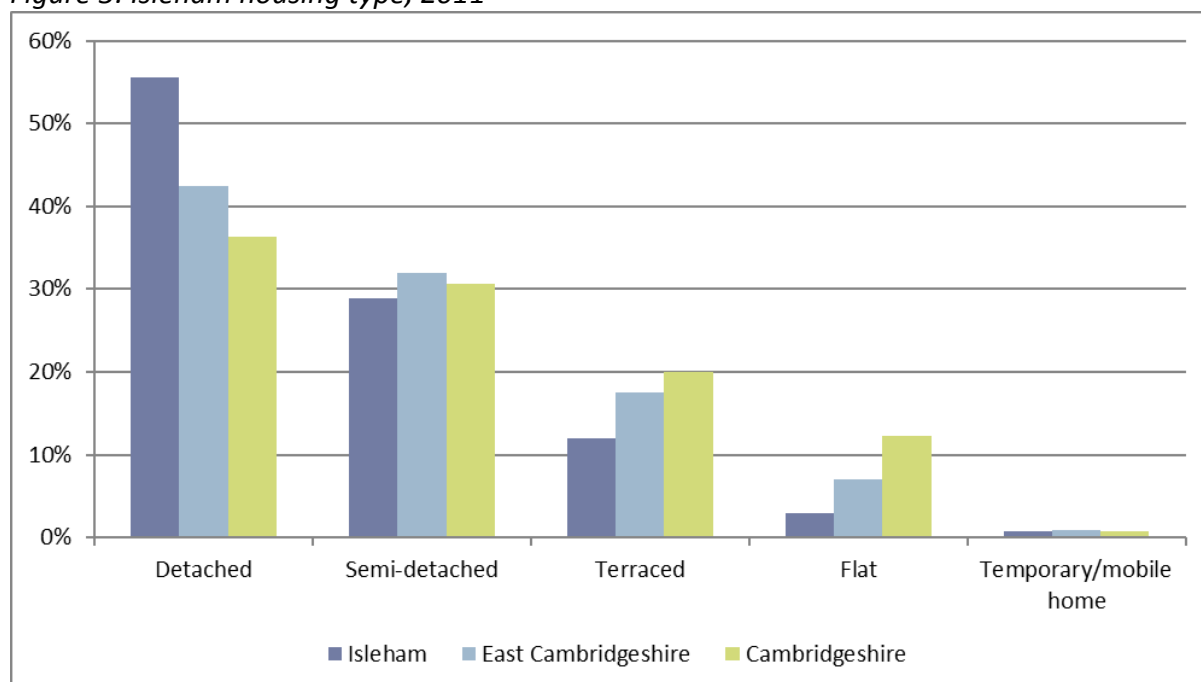
In 2011, owner occupation was the dominant housing tenure in Isleham. Three in four households (73 per cent) were owner occupiers. These were broadly evenly split between those owning outright and those owning with a mortgage. Both social rented and private rented tenures were under-represented in the parish at 12 per cent each compared with Cambridgeshire averages of 15 per cent and 16 per cent respectively. Shared ownership was a minority tenure, only accounting for one per cent (14) of households.

Given the relatively small amount of development in Isleham since 2011 this broad picture is unlikely to have changed significantly. Nationally, there has been a fall in social rented housing and owner occupation and an increase in private rented housing.

The majority of dwellings in Isleham are detached (56 per cent) or semi-detached (29 per cent) houses. There is limited terraced housing (12 per cent). The remainder comprise flats and mobile park homes. This house type profile is not usual for a rural community.



Figure 3: Isleham housing type, 2011



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

The predominance of larger 'house types' in the parish has implications for the size of houses. Twenty nine per cent of dwellings have 4+ bedrooms compared with only 26 per cent in East Cambridgeshire. In contrast, there is a relative shortage of smaller accommodation. Thirty one per cent of dwellings have two or less bedrooms compared with 35 per cent in Cambridgeshire. In contrast, the proportion of dwellings with four or more bedrooms (also 31 per cent) is much higher than in Cambridgeshire (26 per cent).

There is no data available on the age of the housing stock in Isleham. However, the history of the village means that there is a considerable supply of older housing. Much of this is within the Conservation Area.

*Isleham has a range of historic houses, both market and affordable*

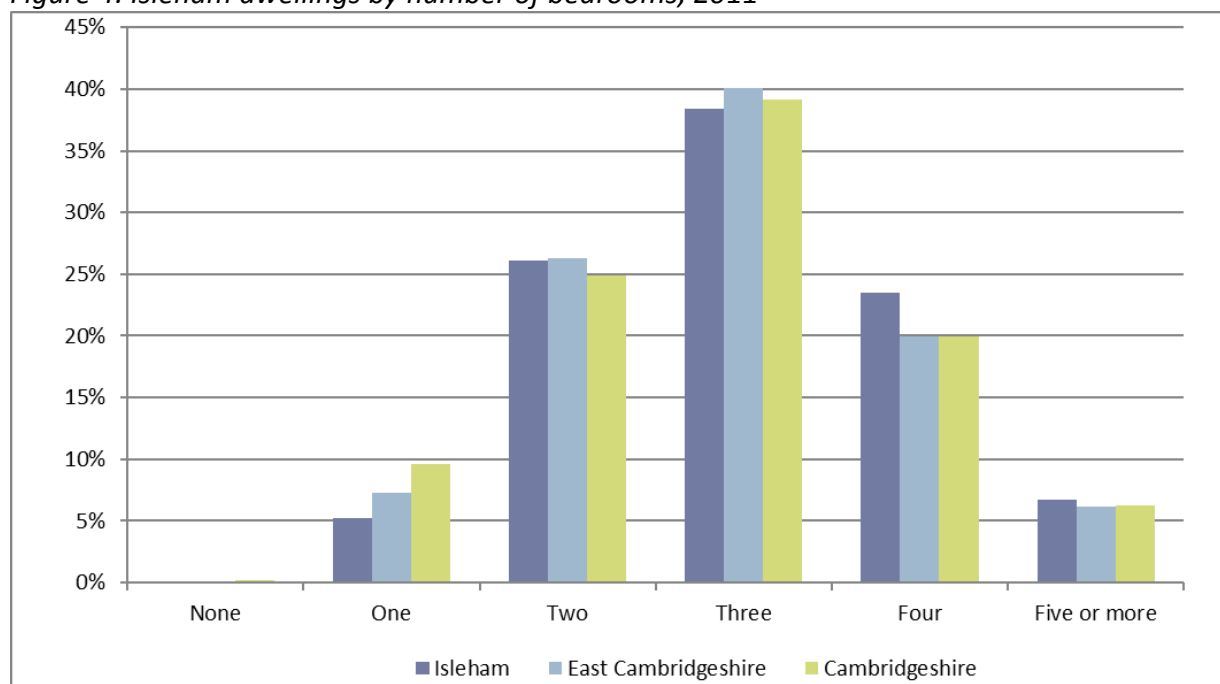


The corner of Sun Street, Isleham © Copyright John Sutton and licensed for reuse under this Creative Commons Licence



Almshouses on The Causeway, Isleham © Copyright JThomas and licensed for reuse under this Creative Commons Licence

Figure 4: Isleham dwellings by number of bedrooms, 2011



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

The combination of low levels of smaller dwellings and low levels of rented accommodation has implications for younger and newly formed households trying to enter the housing market. They are likely to face a limited choice.

## Local Income Levels and Affordability

### Buying on the Open Market

A review of property estate agent websites identified 26 properties currently on the market in Isleham.<sup>7</sup> A number of properties in Isleham Marina were excluded. These are outside of the parish boundary and offer a very particular lifestyle.

Flats are relatively scarce in Isleham but there were two on the market. A studio flat was seeking a price of £99,000 and a 1 bed flat was seeking £112,500. The lowest price for a house was £190,000 for a 2 bed terrace. Only, two further properties were sale at prices below £250,000. Five properties were priced between £255,000 and £295,000. The remaining 60 per cent of properties for sale were seeking prices over £330,000+.

#### *Examples of lower priced housing for sale in Isleham*



Studio flat, The Pits, Isleham for sale @ £99,000  
[www.rightmove.co.uk](http://www.rightmove.co.uk)



2 bed terraced house, Goodchilds Gardens, Isleham for sale @ £190,000 [www.rightmove.co.uk](http://www.rightmove.co.uk)

These prices were compared with recent sales prices. There were 23 sales in the last year. Although half of all sales achieved prices of £300,000 or more there were some lower priced sales. Four properties sold for less than £200,000. These were all one or two bedroom properties. The lowest priced sale of a 3 bed house was £241,000.

#### *Examples of lower priced house sales in Isleham in the last year*



1 bed terraced house, Waterside, Isleham, sold @ £169,950 (Jul 2019) [www.rightmove.co.uk](http://www.rightmove.co.uk)



2 bed terraced house, Beck Road, Isleham, sold @ £170,000 (Aug 2018) [www.rightmove.co.uk](http://www.rightmove.co.uk)

<sup>7</sup>[www.rightmove.co.uk](http://www.rightmove.co.uk) and [www.zoopla.co.uk](http://www.zoopla.co.uk) (as at 5 December 2019)

Prices can be further corroborated by reference to published house price data. Hometrack publishes prices at ward level (see Table 1). However, Isleham ward is contiguous with Isleham parish. This data suggests that lower quartile prices for Isleham are higher than in Soham and East Cambridgeshire as a whole. Fordham villages ward contains a number of villages and the prices are broadly similar to Isleham. They are likely to vary from village to village. The prices for Isleham in Table 1 are based on sales and valuation data for 41 properties over a six month period.

*Table 1: Lower Quartile Property Prices by ward, April 2019 – September 2019<sup>8</sup>*

	2-bed house	3-bed house	4-bed house
Isleham ward	£202,500	£267,500	£351,875
Fordham villages ward	£198,739	£252,000	£385,000
Soham North ward	£189,000	£218,600	£330,000
Soham South ward	£192,500	£212,500	£312,500
East Cambridgeshire	£192,500	£235,000	£345,000

*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.*

These data can be used to build a picture of housing affordability in Isleham. Table 2 uses the lower quartile prices for Isleham (rounded) for a 2 and 3 bed house (£200,000 and £270,000 respectively). Data is not available for flats as the sample size is too small. The price of a 1 bed flat currently on the market is used as a proxy (rounded down to £110,000).

*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 <sup>9</sup>
£110,000	£16,500	£26,714	£443
£200,000	£30,000	£48,571	£806
£270,000	£40,500	£65,571	£1,088

Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties. Even at an entry level price of £110,000 for a 1 bed flat an annual household income of over £25,000 would be required on

<sup>8</sup> Hometrack Intelligence Service (Isleham ward is contiguous with Isleham parish)

<sup>9</sup> Source: [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk) – mortgage calculator based on 3% repayment mortgage repaid over 25 years

the assumptions used. To put this in context, the 'national living wage' pays an annual salary of about £15,000.<sup>10</sup> A household income of about £50,000 would be required to purchase a 2 bed property and a household income of about £65,000 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 Isleham 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 Isleham 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 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.

The actual cost of purchasing a shared ownership property will be dependent upon the size of share purchased which will in turn affect the level of rent payable. However, shared ownership is likely to be a cheaper alternative to outright purchase. Our review of recent sales identified no shared ownership properties currently for sale. This is not surprising as

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<sup>10</sup> <http://www.livingwage.org.uk/>. The national living wage currently pays £8.21 per hour but only applies to those aged 25 and older



they comprise a very small part of the housing mix in Isleham. In 2011 there were 14 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 in Isleham. 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. However, most Housing Associations will cap affordable rents at the Local Housing Allowance (LHA) rate as this acts as a cap for housing benefit. Isleham falls within the Cambridge Broad Rental Market Area (BMRA).

Our review found seven properties currently available to rent in the private rental market (excluding those at Isleham Marina).<sup>11</sup> There was both a 1 bed and 2 bed property available for £167 per week. However, this is above the LHA rate as were all the other properties currently available.

*Table 3: Comparison of property rental costs in Isleham, October 2018 – September 2019<sup>12</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)	Cambridge BMRA Local Housing Allowance (applicable from 1 April 2019)
1	£140	£138	£112	£133.72
2	£192	£155	£153	£153.79
3	£166	£183	£207	£178.71
4	£374	£315	£374	£238.38

Social rented properties do become available with reasonable frequency. However, they are heavily bid for. Between March 2008 and December 2013 there were 48 properties become available in Isleham. They attracted an average of 31 bids each (compared with 39 per property across East Cambridgeshire as a whole).<sup>13</sup>

<sup>11</sup> [www.zoopla.co.uk](http://www.zoopla.co.uk) and [www.rightmove.co.uk](http://www.rightmove.co.uk) (as at 5 December 2019)

<sup>12</sup> Hometrack Intelligence Service (Isleham ward is contiguous with Isleham parish)

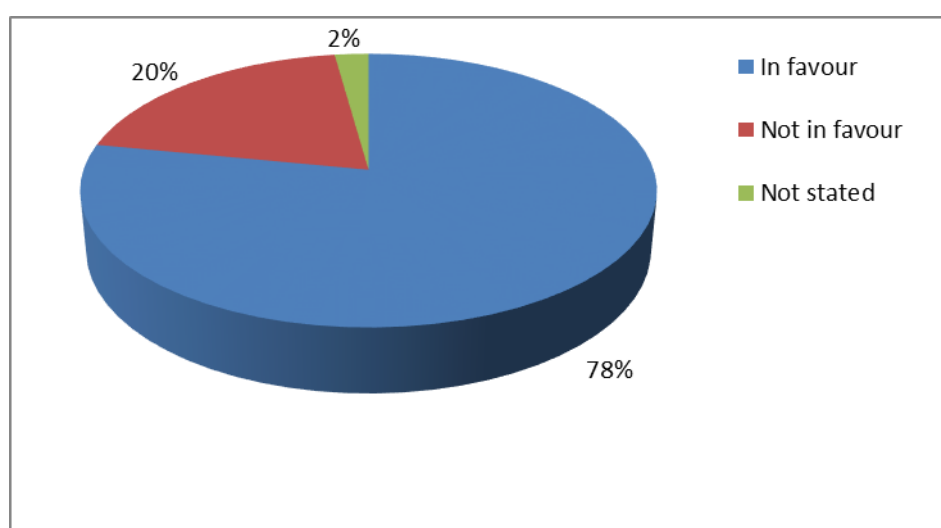
<sup>13</sup> 'Parish Profiles', Cambridgeshire County Council Research Group, October 2014

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

### Views on Affordable Housing Development in Isleham

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. Seventy eight per cent of respondents supported the principle of such a development and 20 per cent were opposed. Two per cent did not answer the question. The results are illustrated in Figure 5. The level of support for affordable homes is higher than we usually find in our surveys in Cambridgeshire parishes. Support is typically in the range of 55-75 per cent.

Figure 5: Attitude towards affordable housing development



Many respondents chose to include additional comments to qualify their answers. They highlight some of the key issues that concern local people.

Those in favour of affordable housing for local people often emphasized the challenges facing young people:

- *Young adults who would like to live in the village can't afford homes in the village and end up buying in more affordable areas*
- *Isleham is too expensive for young people. Our children have had to move out of the village to find affordable property. All new developments appear to have been larger units rather than catering for the new entrants in the housing market*
- *Many young people have to leave the village to afford to buy a home then cannot keep up with the speed of the prices here and aren't able to move back when they want to come back home*
- *Lack of affordable homes drives young people away from the village. This could mean fewer children which may put the viability of the local primary school into question*
- *Young people born in the village have to leave the village to find a home. First time buyer homes are needed in our village*
- *Village has currently an ageing population - viz attendance of at least 2 of the 3 churches, so greater age balance will be crucial in the future*

There was also a recognition of the problems faced by those on low incomes more generally:

- *There is certainly a need for houses to rent, ie. older style council houses. A number of people are on low incomes. House prices in the village are out of reach for many Isleham people, where they wish to stay*
- *Provision should always be made in a community for those folk with limited funds/ resources*
- *In order to be truly a village community we must consider the needs of first time buyers on low income and those who rent because high prices make buying impossible*

And some argued that recent developments were too focused on larger homes with little attention paid to the affordable housing needs of the community:

- *Too few affordable developments in this area*
- *It is vital to have housing for local people at an affordable level, and starter home size. We are inundated with houses that are 5 bedrooms++ size which is driving local people out of their own community*
- *Very few opportunities in Isleham for sale under £200,000*
- *We are in desperate need of affordable housing. There are too many developments and new homes that are far too big, and out of most villagers' price range. This is down to greedy landowners in my opinion, who have no interest in the village*
- *There are too many large houses being built in Isleham. Young people need affordable houses whether it is to buy or rent*

Some respondents were able to identify need within their own families:

- *I live on a boat and would like to live in a bungalow as I'm 69 and the boat is not suitable anymore*
- *Personally, I am a lady in my 50s who is in the process of a divorce. I have left the marriage with no monies (equity) as there was no private property involved. It has been extremely difficult to find a property to rent and to stay in Isleham where my family and friends are*
- *I feel that if my children wanted to continue living in Isleham they would not be able to afford to otherwise*
- *My partner has lived her whole life in Isleham and myself for ten years now. Both working full time in local towns with no chance of affording our own house unless affordable new homes are developed, leaving us trapped in old, cold expensive rentals*

There people stressed the importance of ensuring any affordable housing was prioritized for local people:

- *So long as it is for local people*
- *Care needs to be taken to make sure the homes are really used for local people, not by people picked by Housing Association from outside the area*
- *Priority to tenants that work in the area*

Respondents called for bungalows to accommodate the elderly alongside smaller homes for younger people:

- *Small bungalows for the elderly - possibly like Ness Court in Burwell or Limestone Close in Isleham with some form of back up and help where necessary. Also, small bungalows for independent living*
- *Would prefer these to be small 1 bedroom flats for purchase rather than rent*
- *Also need affordable bungalows so older people can downsize like they used to, clearing the chain and enabling younger people to upgrade*
- *Starter homes for our children - 1/2 beds*
- *Please can we have a few more bungalows for elderly people*

- *Homes for people looking for their second home (first family home) £300-370k*

Scale was an important consideration for some:

- *A small development only, not the 125+ or 200 sites currently proposed most of which will not be affordable and will ruin our lovely village. Unfortunately, no-one at ECDC planning listens to people's opinions and they will go ahead with unaffordable sites regardless*
- *The key words being small development, local people, and smaller homes!*
- *I expect small development to mean "small". We are currently having large developments under planning and sites investigated changing the size of the current village with poor resources*
- *The development would have to be small because of the pressure that is already on our services (school, doctor etc), but I see that there is a need for affordable housing given current house prices*
- *Small development only and restricted to local people with connections to Isleham only. Infrastructure needs to be addressed first. Local school, sewage, roads and lack of bus service etc*

There some suggestions about potential sites:

- *A superb site would be the old Patterson's shop on Mill St*
- *A location south of the Hall Barn Road Industrial Estate adjacent to the junction of Fordham Road or the opposite end of the Hall Barn Road and Temple Road*
- *To be included within proposed sites on Fordham and Station Road - not to take up more precious land*
- *The existing scheme overlooking the Recreation Ground seems to work well and is a convenient central location and ideal for expansion*

There were several comments about support for additional affordable housing being subject to any potential infrastructure constraints being overcome:

- *But any new housing needs to be supported by an increase in school places, GP facilities and public transport*
- *More residents will need public transport. Isleham needs a bus service - we have needed one for years!*
- *Infrastructure (roads, amenities, schools, public transport) will need to be improved accordingly*
- *However only a small development as currently there are so many new houses being built that the village is getting far too big for its public amenities, public transport (lack of); GP and school place provision*
- *What about the infrastructure? Sewage, roads, schools, doctors, bus service, shops (the coop being a convenience store is so expensive!) If the above could be addressed of course there is a need for social housing*
- *However, the issue is schooling. The village primary school is full and SVC is almost full also*

The most frequently cited infrastructure concerns were the primary school, doctor's surgery and lack of a regular bus service.

The lack of infrastructure was also the most frequently cited objection amongst those opposed to further affordable housing in principle:

- *There is inadequate infrastructure to support this type of development at present. Young families need schools, accessible health care, shops and services - there is no public transport - dependant on more car ownership. Same applies for the elderly*
- *Primary school is not big enough for more residents. Public transport in the area is not good enough to support current residents let alone more. Traffic and parking in the village is already bad*

- *How is small defined? What does small development mean? 2/4/6/8 homes? Development of new homes anyway already exceeds infrastructure capacity of the village - roads, school, shops all at capacity. Too much housing development planned for Isleham as it stands. Primary school already has class size of 30+/- year - it can't take more!*
- *Unless facilities are also increased, ie. school, shops, roads, there is no way Isleham can take anymore people*
- *Unless there was a good, regular bus services as traffic too much. Also, what about demand on school/ GP etc*

Some respondents were concerned about the potential impact of further development on the character and community feel of Isleham:

- *Isleham had/has a small rural village feel. All the proposed additional housing changes the personality of the village and will require a development of road/ transport and facilities infrastructure. Please do not turn this village into a town*
- *There are already a number of developments in progress or being planned for Isleham. The village facilities (schools, shops etc) already struggle to cope with the current population. With the \_\_\_\_\_ proposal on the horizon as well we are already in danger of losing our rural community which we highly value*
- *'Small' never turns out to be small*
- *Over development is happening in this village (Isleham)*

And others argued that Isleham had experienced more than enough development in recent times:

- *There are already a ridiculous of housing being built in Red Lodge, Fordham, Mildenhall which are affordable yet unsold. The village has no infrastructure/ facilities to cope with more people/ traffic and is frequently used as a motorway by drivers passing through. The local shop attracts people to park their cars up West Street as there are not enough spaces. When there is a children's football tournament the vehicles parked dangerously exceeds double figures. The only reason firms want to build here is because land is cheap, no housing scheme will benefit the village at all*
- *There are currently too many developments taking place in Isleham. The village has no way of integrating these into the village environment. No medical support. Insufficient schooling. Lack of public footpaths along the current single track roads. With current developments the population has already doubled. We do not need any more housing. Full stop*
- *Because there are already too many developments locally, either in Isleham or Fordham etc.....planned or actually in progress. Regardless of whether they are affordable or not I'm afraid they still contribute to the total overcrowding of the area*
- *Isleham is an isolated rural community. A great deal of new housing is under development already and the services, such as the school and GP surgery are inadequate already, with minimal public transport*
- *There is next to no public transport and poor roads and all the jobs are Ely, Newmarket or Cambridge. The housing shortage is affordable housing near Cambridge not 20+ miles out on bad roads. Or are you trying to destroy the planet?*

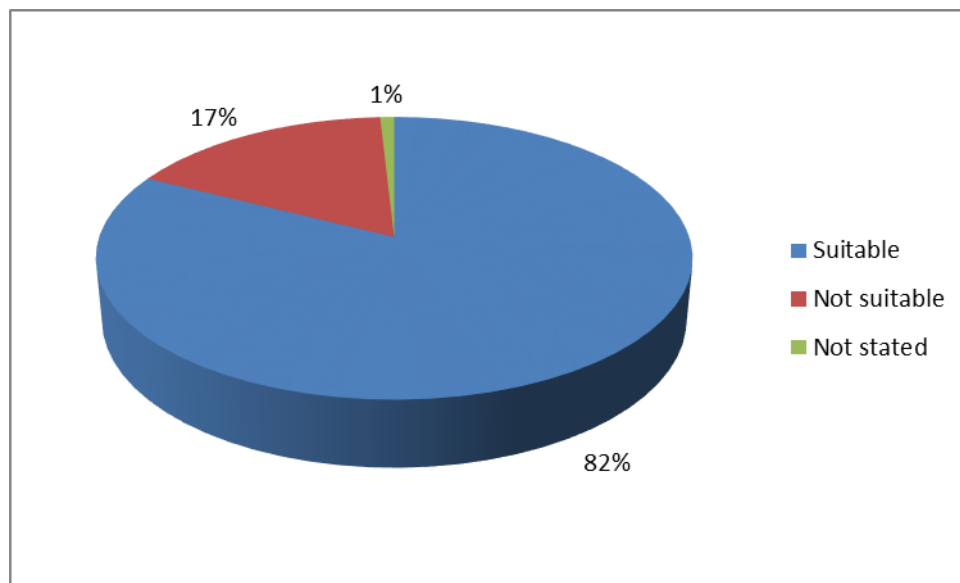
The survey has revealed a wide range of opinions. There is strong support for the idea of affordable homes for local people in principle. However, respondents have flagged some valid concerns that would need to be considered if a scheme is to be progressed. For some, no scheme is likely to be acceptable.



## Suitability of Current Home

Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 6 shows that 82 per cent of respondents felt their current home is suitable for their household needs, with 17 per cent indicating that their current home is unsuitable for their needs. One per cent did not answer the question. The 17 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 38 households.

*Figure 6: Suitability of current home*

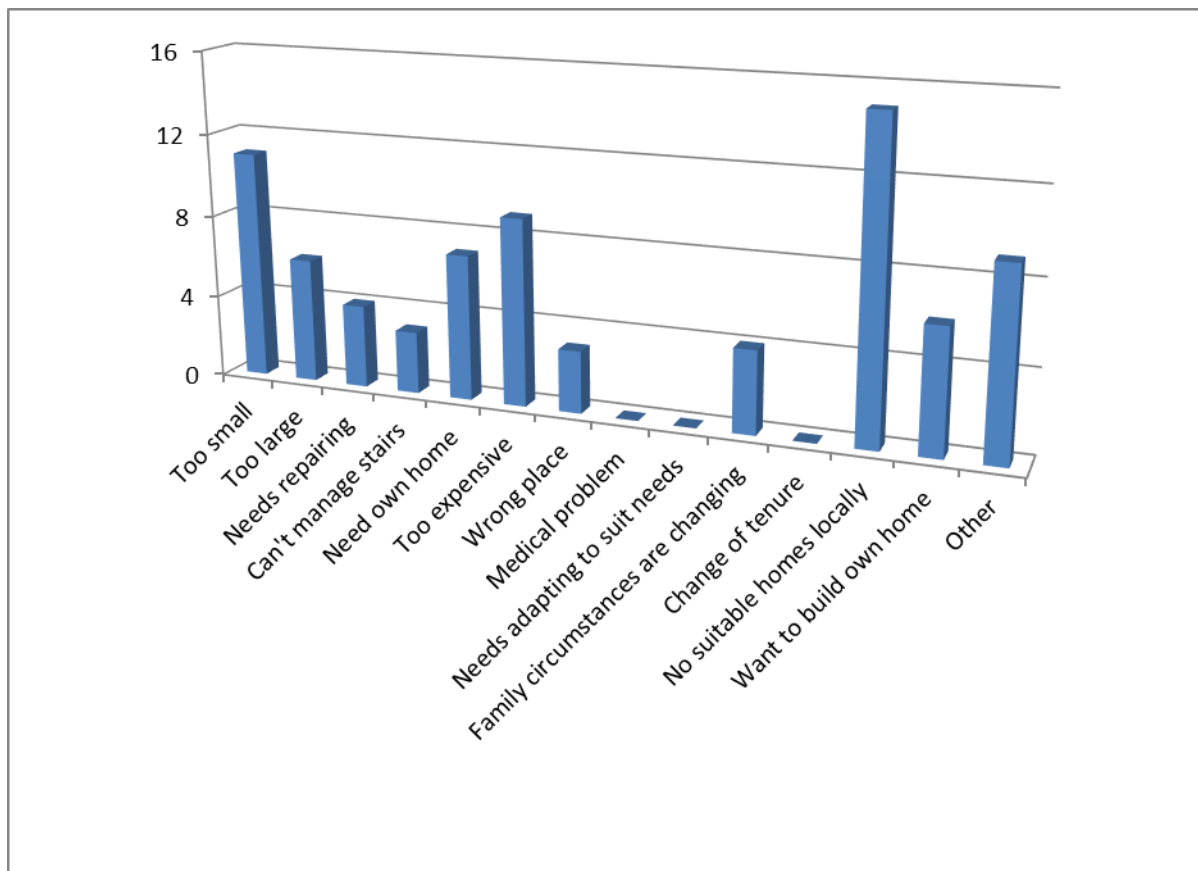


Those stating their current home is unsuitable were asked to indicate the reasons why. Respondents were allowed to give more than one reason for unsuitability, so all responses are recorded. In total 78 reasons were reported.

Figure 7 illustrates the reasons respondents gave for their current home being unsuitable. The most commonly cited reason was 'there are no suitable homes available locally'. This is consistent with the regularly repeated argument in the survey that there is a shortage of smaller, lower priced accommodation suitable for young people/ low income households.

The other most commonly cited reasons were 'too small' (often families with adult children still at home), 'too expensive' (including many in privately rented accommodation) and 'other' (which included no regularly repeated explanation).

Figure 7: 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 38 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 Isleham 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, 18 respondents were considered to include potential candidates for affordable housing in Isleham. Twelve of those excluded were seeking to address their housing needs through the open market, including five with an interest in building their own home. (This need is commented on later in the report). Five households were seeking to leave the parish. The remaining few households either did not provide sufficient information to allow a robust analysis or were considered to be longer term need that was not appropriate for this exercise.

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

#### **Residence and family connections**

Respondents were asked to indicate whether or not they currently live in Isleham or whether they had family connections to the parish. Table 4 reveals that all respondents bar one currently live in the parish. This is not surprising as the survey was only posted to Isleham residents. Non-residents were dependent on 'word of mouth' to find out about the survey.

Twelve of the respondents have family in the parish. Eleven of these included parents. (They may also have had other family links). One household had adult child living elsewhere in the parish.

Table 4: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	2
5-10 years	3
10-15 years	3
More than 15 years	9
Not stated	0
Don't live in the village	1
Total	18

Half of the respondents had lived in the parish for more than 15 years (and some for considerably more than this). Most had lived in the parish for at least five years.

The survey did draw two responses from elderly people living on a boat (separately) who would like to move to more appropriate accommodation given their age. Both stated that they lived in the parish although Isleham Marina is actually outside of the parish boundary. Both have been included as they may have another address or local connection to 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. The survey identified a need for predominantly single person households. However, a small need was also identified for families including one large family of six people.

Table 5: Number of people in the household

	Frequency	No of people
1 person	9	9
2 people	4	8
3 people	0	0
4 people	4	16
5 people	0	0
6 people	1	6
7 people	0	0
8 people	0	0
Not stated	0	0
Total	17 households	39 people

## Gender and Age

The gender balance of the new households is slightly skewed towards females. This is due to the majority of the children in the households being girls. Five of the households have children and a further two have 'adult children' aged over 18. As a result, a quarter of the population of the potential households are aged under 16. Five of the single person households are retired people. However, there are also some younger people seeking to leave the parental home.

*Table 6: Age profile of residents*

	Frequency
Under 16	10
16 - 24 years	5
25 - 29 years	5
30 - 39 years	8
40 - 49 years	4
50 - 54 years	1
55 - 59 years	0
60 - 64 years	2
Over 65 years	4
Not stated	0
Total	39 people

## Status

Table 7 shows the economic status of potential householders. Most of those of working age are currently in employment. There also a significant minority of people classified as economically inactive. In some cases this is due to family responsibilities. However, in other cases it is not clear why these have classified themselves as economically inactive rather than unemployed.

*Table 7: Status of people in the household*

	Frequency
Employed	16
Unemployed	1
Economically inactive	7
Student	0
Child	10
Retired	5
Not stated	0
Total	39 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 East Cambridgeshire District Council's Allocations and Lettings Policy.<sup>14</sup> The results are presented in the next section.

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<sup>14</sup> *'Allocations and Lettings Policy'*, East Cambridgeshire DC, 2012

## 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 significant affordable housing need in Isleham 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 Isleham or have a local connection to the Parish. There are 28 households on the Register that meet these criteria.<sup>15</sup> Fourteen of these households live in the parish. The remainder will have a local connection to Isleham via previous residence, family or employment.

This data has been combined with the results of this 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 follows<sup>16</sup>:

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	28
8	3	10		3		4				

### Findings from the Housing Needs Survey

The Housing Needs Survey conducted in Isleham identified 18 households in need of affordable housing. Four of these households stated that they were already on the Housing Register and have therefore been excluded from the tables below.

Seven of the remaining 14 households would require a rented property from a Housing Association 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	7
2	3	1				1				

The other seven 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	7
2		3		2						

<sup>15</sup> Housing Register data provided by East Cambridgeshire DC, October 2019

<sup>16</sup> Codes used are F (Flat), H (House) and B (Bungalow)

## Open market housing

The primary purpose of the 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 12 households who would prefer to address their own housing issues by purchasing on the open market within Isleham. Of these, five are specifically interested in self build. Interestingly, these were not all seeking to build large homes. Three out of the five had a preference for a 2 bed house.

Four of the seven seeking to purchase a house rather than build their own were looking to downsize to a bungalow. All those seeking to purchase or self build were existing owner occupiers (including one in shared ownership). All those in the private rented sector seeking alternative options were looking at affordable housing as market housing was beyond their financial means. The age profile of those seeking market housing solutions was generally older than that of those seeking affordable housing.

## Conclusion

In aggregate, there were 42 households identified as being in need of affordable housing who either live in, or have a local connection to, Isleham:

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	42
12	6	14		5		5				

This scale of need is well in excess of a typical rural exception site in Cambridgeshire. In practice, any proposal for a rural exception scheme would also have to comply with the relevant policies in the East Cambridgeshire Local Plan.

## 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



**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 Ownership'.

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.