Teversham, South Cambridgeshire District

Housing Needs Survey Report

for

GLF Robinson and Partners

March 2025

CNB HOUSING
INSIGHTS

[redacted]

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Executive Summary

Introduction and objectives

1. This Housing Needs Survey (HNS) for the parish of Teversham in South Cambridgeshire was commissioned to assess the current and future housing needs of residents of the parish and those with strong local ties to the parish. The study provides critical evidence to support planning applications, including potential exception site developments.

Methodology

2. A comprehensive approach was adopted, involving a detailed household survey, analysis of local housing register data, and alignment with government and local planning frameworks. The study followed best practices as defined in national policy, ensuring its robustness for planning scrutiny.

Teversham in Context

3. Teversham is a small parish with just over 1,200 households. Compared to regional and national averages, it has a higher proportion of private rented properties and one to two-bedroom flats, with fewer owner-occupied homes and detached houses. Population projections suggest significant growth in older age groups, pointing to a future mismatch between the parish's housing stock and the needs of an aging population.

Affordability Challenges

4. Local rents and house prices are high relative to incomes, especially for younger or single-income households. The average income needed to afford entry-level market housing is around £63,000 per year, well above the earnings of many first time buyers and key workers. Even at entry level prices many households would not be able to afford the cost of upsizing to 3 or 4-bedroom housing. Affordable home ownership options (e.g., shared ownership or discounted market sales) still require incomes of around £39,000 or more, making them inaccessible to many households without a second income incomes.

Current Housing Needs

5. Household survey responses and housing register data identified 42 local households in need of affordable housing. Of these, 34 require social or affordable rented homes, and 8 are seeking affordable home ownership options. Churn from the large private rented

sector and relatively high house prices are the main factors driving this level of housing need in Teversham.

Teversham Future Housing Requirements

6. After estimating supply from vacancies and new development, the analysis found a shortfall of 5 to 22 affordable homes per year over the next five-years. The annual variation is because of differing annual estimates of supply of new build affordable housing. This unmet need supports the case for affordable housebuilding such as on exception sites which, by definition, are targeted at addressing local affordable housing need. Notably, an ongoing development in Cherry Hinton partially falls within the parish, but its capacity to meet local needs is limited due to its role in meeting strategic housing need across Cambridge City and South Cambridgeshire District.

Community Perceptions

7. Survey responses showed that nearly half of respondents support limited affordable housing development to meet local needs. Smaller family homes, bungalows, and downsizing options for older people were most frequently perceived as priorities. There was also strong support for homes aimed at young families and first-time buyers.

Older Person's Needs

8. An aging population means increasing demand for housing suitable for older residents. While many over-60s expect to remain in their current homes, some expressed interest in downsizing or moving to smaller more manageable accommodation within the parish, particularly to remain near family and their community network.

Conclusions

9. This HNS concludes that there is a clear, sustained, and unmet need for affordable housing in Teversham. Between 5 and 22 affordable homes per year are needed over the next 5-years, including social and affordable rental and affordable home ownership options. The current housing stock, dominated by smaller, private rental dwellings, does not adequately serve the needs of all residents, particularly older people and growing families at prices they can afford.

10. The findings provide a strong evidence base for supporting future planning applications aimed at meeting the specific needs of local people and those with strong connections to Teversham.

1. Introduction

Introduction and summary of this chapter

1.1 The chapter states the aim of this study, which is to gather evidence on how much additional housing is needed in the parish to support a planning application.

1.2 The study method is described which closely follows government practice guidance regarding housing needs surveys and assessments as well as relevant aspects of the National Planning Policy Framework December 2024 (NPPF).

1.3 The analysis is based on evidence from official data, a household survey and contextual matters such as local planning policy.

1.4 This introductory chapter provides detailed definitions of terms crucial to the understanding of the report. It defines what is meant by the terms affordable rented and affordable home ownership housing in accordance with the National Planning Policy Framework (NPPF), and mixed communities.

Aim of the study

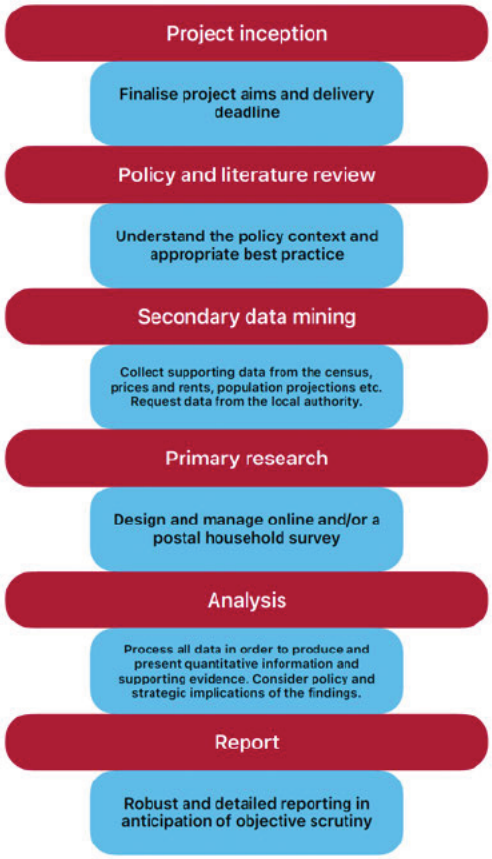
1.5 The aim of this study is to quantify the housing needs of parish residents and those with a strong local connection to it to support a development proposal.

Study Method

1.6 All households in the parish were invited to participate in a household survey which asked questions designed to arrive at an assessment of the quantity of housing needed in the future, its tenure and type.

1.7 The following graphic summarises our methodology.

Figure 2.1 CNB Housing Insights' study method at a glance



1.8 The report defines 2 key outputs.

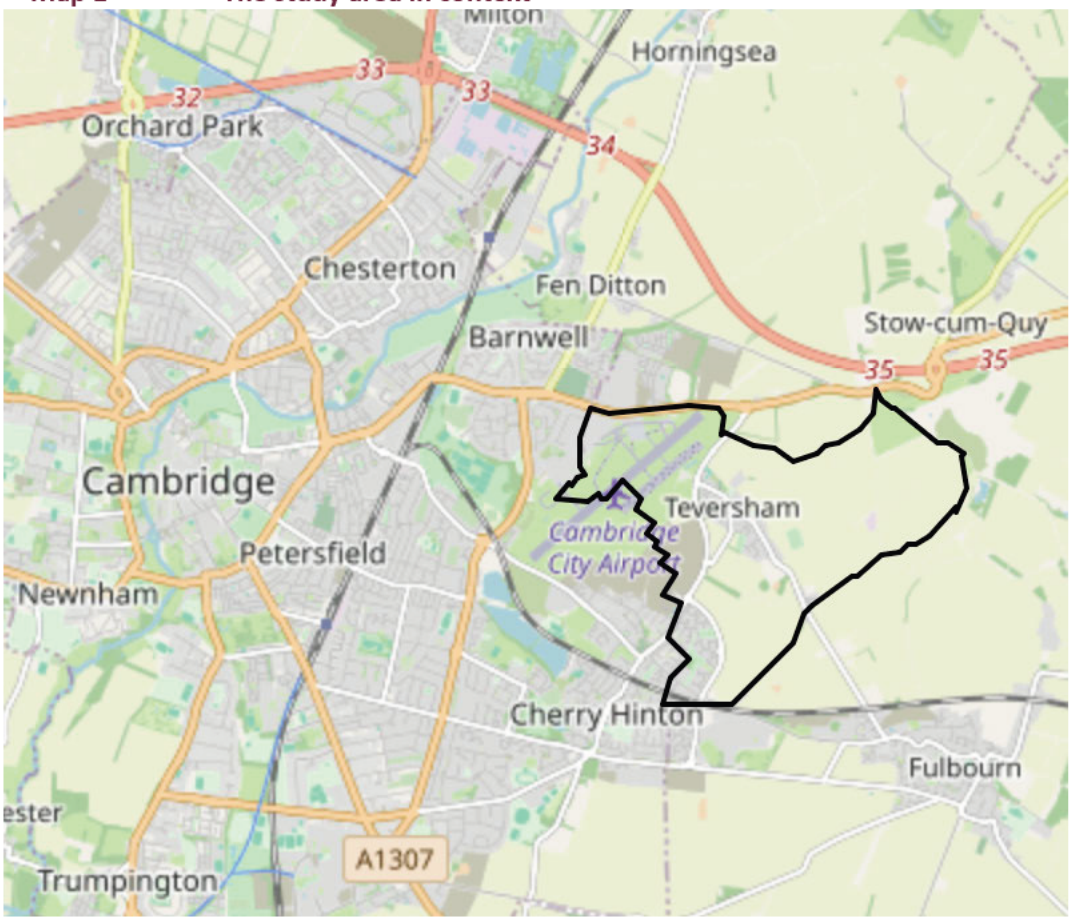
1.9 The first output is the number of local households in housing need and affordable housing need. This is a snapshot of parish resident household circumstances using evidence from a household survey and the South Cambridgeshire district housing register.

1.10 The second output is the additional affordable housing required in the parish based upon an annualised level of need found in the first output and an assessment of affordable supply over the 5-year horizon of the HNS.

Geography of the study area

1.11 The study area is depicted in the following map.

Map 1 The study area in context



Source: Nomis

Relevant planning policy context

1.12 A HNS must have regard to the local authority planning policy context.

The Local Plan

1.13 South Cambridgeshire's Local Plan was adopted in 2018 and applies to the period 2011 to 2031.

1.14 The local plan designates Teversham as a group village. Policy S/10 states:

Policy S/10: Group Villages

1. The following villages are selected as Group Villages:

Balsham	Fen Drayton	Little Abington
Barrington	Fowlmere	Longstanton
Barton	Foxton	Meldreth
Bourn	Great Abington	Oakington
Castle Camps	Great Wilbraham	Orwell
Coton	Guilden Morden	Over
Dry Drayton	Hardwick	Steeple Morden
Duxford	Harston	Teversham
Elsworth	Haslingfield	Thriplow
Eltisley	Hauxton	Whittlesford
Fen Ditton	Highfields Caldecote	

2. Residential development and redevelopment up to an indicative maximum scheme size of 8 dwellings will be permitted within the development frameworks of Group Villages, as defined on the Policies Map.
3. Development may exceptionally consist of up to about 15 dwellings where this would make the best use of a single brownfield site.

1.15 Policy H/9 amongst other matters states that market homes of 20 dwellings or more will provide of (amongst other matters):

- dwelling plots for sale to self and custom builders; and
- 5% of homes in a development should be built to the accessible and adaptable dwelling M4(2) standard.

Policy H/10: Affordable Housing

1. All developments of 11 dwellings or more, or on development sites of less than 11 units if the total floorspace of the proposed units exceeds 1,000m^2, will provide affordable housing as follows:
   a. To provide that 40% of the homes on site will be affordable;
   b. To address evidence of housing need. An agreed mix of affordable house tenures will be determined by local circumstances at the time of granting planning permission;
   c. In small groups or clusters distributed through the site.

1.16 Policy H11 applies to rural exception sites:

Policy H/11: Rural Exception Site Affordable Housing

1. Affordable housing developments to meet identified local housing needs on small sites adjoining a development framework boundary will be permitted subject to:
   a. The number, size, design, mix and tenure of affordable homes are confined to, and appropriate to, meeting identified local needs;
   b. The development is of a scale and location appropriate to the size, facilities and character of the settlement;
   c. For sites at settlements within or adjoining the Green Belt, that no alternative sites exist that would have less impact on Green Belt purposes;
   d. That the affordable homes are secured for occupation by those in housing need in perpetuity. Mortgagee in Possession clauses will be allowed where demonstrated to be necessary to enable development to proceed.

2. In order to facilitate the delivery of significant additional affordable housing the Council will consider allowing some market housing on rural exception sites on viability or deliverability grounds.

Neighbourhood Plan

1.17 No neighbourhood plan has been produced for the parish.

Key definitions used in this report

Government Practice guidance and the National Planning Policy Framework (NPPF) December 2024

1.18 It is important that readers recognise that this housing needs survey (HNS) element of this study is consistent with the relevant aspects of practice guidance concerning housing needs surveys and the National Planning Policy Framework (NPPF). The reason that the HNS complies with this guidance is because the evidence the HNS presents must be a sound basis for any scrutiny in connection with a planning application.

1.19 The most relevant guidance was published by the government in the year 2000 and is called 'Housing Need Assessments: A Guide to Good Practice'. It describes best practice in designing producing and interpreting data from housing needs assessments and surveys. This report contains many references to guidance on a topic-by-topic basis.

1.20 Consideration of the NPPF December 2024, the current version at the time of writing this report is important as it defines the term 'affordable housing'. This definition which appears in table 1.1 below is crucial to the HNS to distinguish between market housing and affordable housing tenures. Annex 2 of the NPPF defines the following tenures to be classed as affordable, some of which are affordable home ownership in addition to affordable rented tenures.

Table 1.1 NPPF December 2024 Annexe 2, Affordable Housing
Affordable housing: 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); and which complies with one or more of the following definitions: **Social Rent**: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent; (b) the landlord is a registered provider; and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. **Other affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent). **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households. **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

Source: NPPF December 20024

1.21 Since the adoption of the core strategy, the government has introduced a Standard Method (SM) for calculation of overall housing need at district level described in the NPPF, the latest version of which was published in December 2024.

1.22 The NPPF December 2024 adopts a different basis for calculating the standard method driven by the governments ambition to enable 1.5m. additional homes to be built over the next 5-years. Currently the SM target 1,039 dwellings per

annum and it is proposed to increase this to 1,174 dwellings per annum[1], an increase of 12.9%.

Mixed communities

1.23 This term is used in the report. The following abstract from the government's guidance[2] is noteworthy and relevant context to this study.

Decent homes and mixed communities

What is a mixed community?

A mixed communities' approach aims to create better outcomes for the most vulnerable in society and sustainable communities for all. There is no 'one size fits all' approach and how mixed communities are developed will depend on the local context. However, **mixed communities** are areas that:

- attract and retain households with a wide range of incomes;
- have good quality housing in attractive environments with access to good local schools and retail/leisure facilities and other services such as health;
- have a mix of housing size, type and tenure;
- attract and retain households with choice;
- have strong local economies and contribute to strong regional economies;
- are well connected to employment opportunities through neighbourhood design, transport and job access services;
- provide access to other economic and social opportunities for all residents, enhancing their life chances;
- have high quality housing and neighbourhood management; and
- have low levels of crime and provide support services for vulnerable people.

1.24 We believe that a mixed and balanced housing supply is key to attracting and retaining people in the neighbourhood to the benefit of the community.

About CNB Housing Insights

1.25 CNB Housing Insights is a partnership operating in England and Wales, specialising in local housing needs assessments and surveys. More information about us can be found at www.cnbhousing.co.uk.

[1] According to the Iceni Projects briefing note 13th December 2024"National Planning Policy Framework Proposed Policy Analysis"

[2] Decent Homes: Definition and Guidance for Implementation (DCLG 2006) paragraph 3.6

1.26 The experience of CNB partners spans a 30-year period which covers early the development of HNS methodology to the present day. Partners were formerly employed by leading housing consultancies Fordham Research, Opinion Research Services and arc4. Under the CNB Housing Insights brand we have partnered with, or sub contracted to Locality, ICENI (now incorporating the former GL Hearn Housing team), and AECOM. We have produced nearly 200 parish or community level housing needs assessments and delivered, or project managed a similar number of strategic studies for local authorities including housing needs surveys and assessment, SHMA and HEDNA. All these projects are based upon the methodology followed in this HNS.

1.27 CNB Housing Insights' role is limited to the collection and the objective and impartial analysis of data. For the avoidance of doubt, it has no role in community consultation regarding the development process.

2. A profile of Teversham

Introduction and summary of the chapter

2.1 In chapter 2, we look closely at specific characteristics of Teversham's housing stock and resident households.

2.2 Using census 2021 household and housing data, alongside government population projections, we identify current imbalances that exist and how trends will impact on any imbalances in the future. Community mix and balance is recognised as an important factor in the local plan, as discussed in the previous chapter.

2.3 The evidence suggests that imbalances exist, and these will become wider as the population ages.

Dwelling and Household Characteristics

Evidence from the census 2021

2.4 This section is for information only. Whilst the analysis of the data in this section reveals some interesting findings, the findings are contextual i.e. not part of the calculation of the number of households in housing need presented in section 4.

2.5 This section summarises data from the census 2021. Data in the following figures is mostly presented as proportions (percentages) as this is the most effective means of comparison between geographies. The numbers from which the percentages are derived are stated in the data appendix.

2.6 According to the census 2021 there were 2,866 people living in 1,230 households within the parish. The average household size was 2.33 persons per household which is smaller than the average for England (2.41) and also the district of South Cambridgeshire (2.42).

2.7 The following charts show selected housing and household characteristics that are key to understanding the drivers of housing need[3,4]. The tables also help to define any apparent mismatches between housing and household characteristics that may lead to local gaps in housing supply.

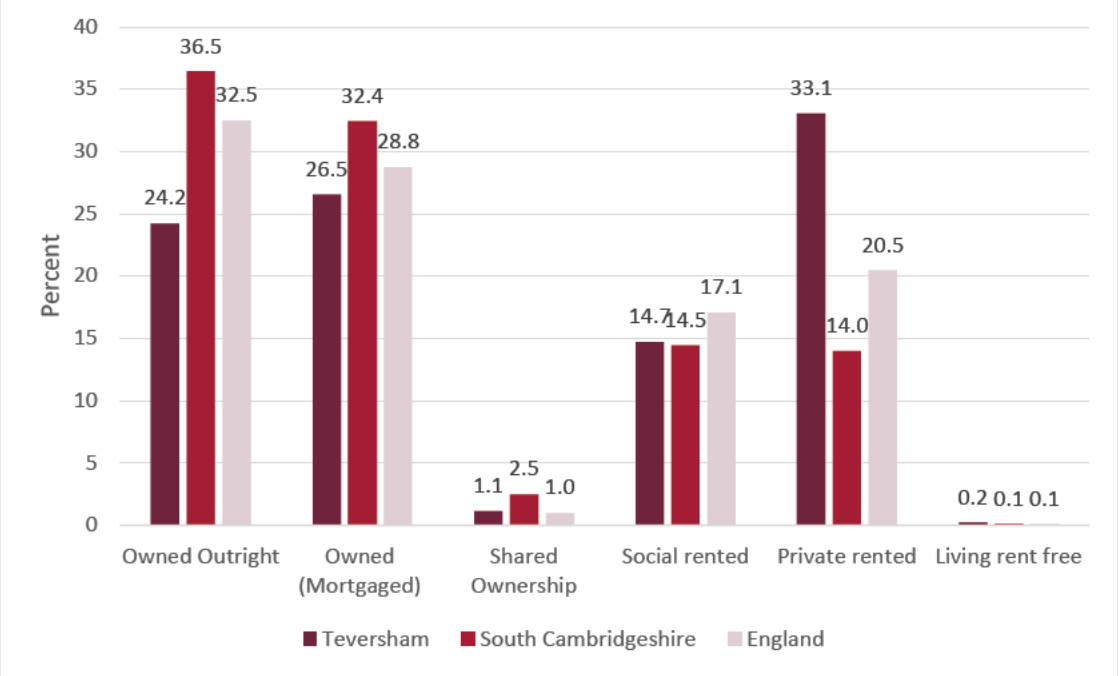
2.8 Figure 2.1 shows an unusually high proportion of households that were in private rented dwellings in the parish compared to the wider geographies.

[3] Local Housing Need Assessment: A guide to good practice (DETR 2000) para.2.6: an assessment of need is not simply a question of going to one source of data.

[4] Local Housing Need Assessment: A guide to good practice (DETR 2000) para.2.6: it is desirable to draw on additional sources of information to provide a check on the information from particular sources, which may have limitations.

2.9 The parish had a smaller proportion of households living in owner occupied dwellings.

Figure 2.1 Tenure



2.10 Snapshot data from the census 2021 and 2011 enables us to establish trends across the decade. We are presenting household numbers not dwelling numbers as tenure is defined by the occupant. Dwelling numbers may be higher due to vacant dwellings.

2.11 Comparison of the two census is provided in tables 2.1 and 2.2.

Table 2.1 Household tenure, census 2021 and 2011 compared.						
Census 2021						
Tenure	**Teversham**		**South Cambridgeshire**		**England**	
	Number	**Percent**	**Number**	**Percent**	**Number**	**Percent**
Owns outright	296	24.2	24,426	36.5	7,624,693	32.5
Owns with a mortgage	324	26.5	21,736	32.4	6,744,372	28.8
Shared ownership	14	1.1	1,677	2.5	235,951	1.0
Social rented	180	14.7	9,696	14.5	4,005,663	17.1
Private rented	404	33.1	9,383	14.0	4,794,889	20.5
Lives rent free	3	0.2	78	0.1	30,517	0.1
All households	1,221	100	66,996	100	23,436,085	100.0
Census 2011						
Owns outright	286	22.8	20,759	34.6	6,745,584	30.6
Owns with a mortgage	378	30.2	21,370	35.6	7,229,440	32.8
Shared ownership	18	1.4	1,258	2.1	173,760	0.8
Social rented	195	15.6	8,546	14.3	3,903,550	17.7
Private rented	368	29.4	7,174	12.0	3,715,924	16.8
Lives rent free	8	0.6	853	1.4	295,110	1.3
All households	1,253	100	59,960	100	22,063,368	100.0
Difference 2021 minus 2011						
Owns outright	10	1	3,667	2	879,109	2.0
Owns with a mortgage	-54	-4	366	-3	-485,068	-4.0
Shared ownership	-4	0	419	0	62,191	0.2
Social rented	-15	-1	1,150	0	102,113	-0.6
Private rented	36	4	2,209	2	1,078,965	3.6
Lives rent free	-5	0	-775	-1	-264,593	-1.2
All households	-32	0	7,036	0	1,372,717	0.0

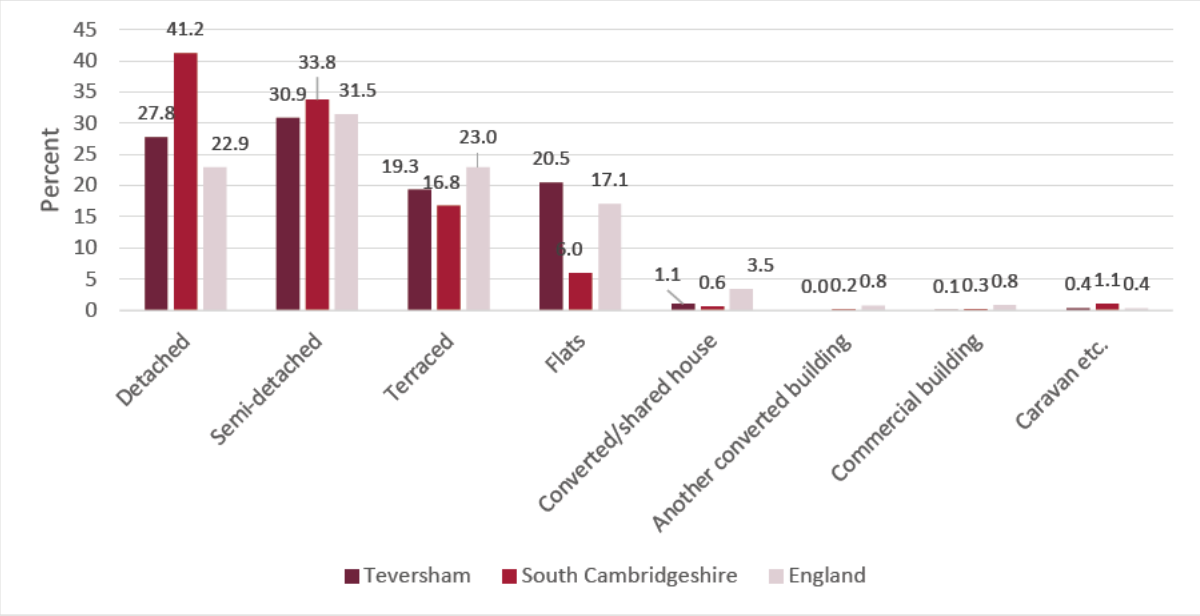
Table 2.2 Growth summary		
Area	No.	%
Teversham	-32	-2.55%
South Cambridgeshire	7,036	11.73%
England	1,372,717	6.22%

2.12 Table 2.1 shows that households living as private renters grew in number the most. Owned with a mortgage decreased the most over the decade. There were 19 fewer affordable (social rented and shared ownership) dwellings when the snapshots are compared.

2.13 The apparent decrease in those living rent free is due to the term being wrongly interpreted in 2011 by some respondents, a matter that was corrected in 2021.

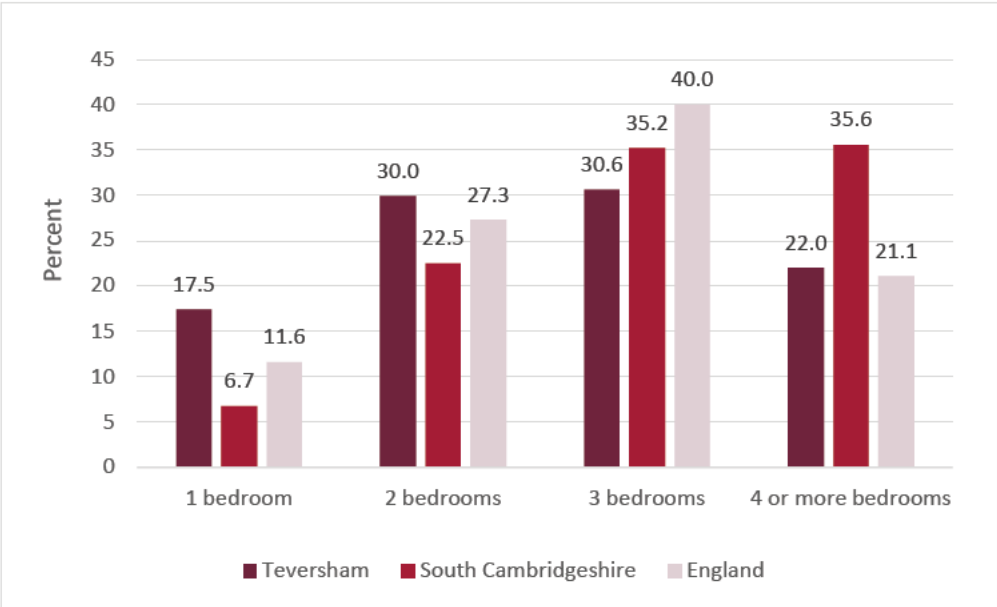
2.14 Figure 2.2 (below) shows a particularly high proportion of households that occupied flats in the study area compared to the wider geographies. There was a low proportion of households occupying detached dwellings compared to the district.

Figure 2.2 Accommodation Type



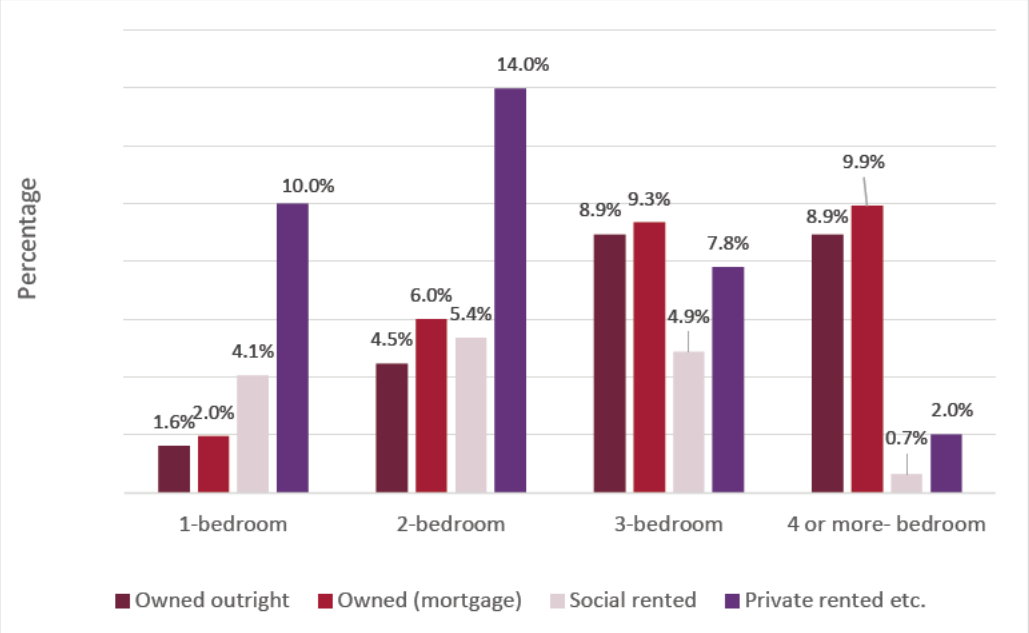
2.15 Figure 2.3 shows the number of bedrooms in dwellings within the study area. In the parish the predominant dwelling type was that of 3-bedrooms (30.6%). The parish had a high proportion of 1-2-bedroom dwellings and a lower proportion of larger 3 or more-bedroom dwellings, particularly in comparison to the district of South Cambridgeshire.

Figure 2.3 Number of bedrooms



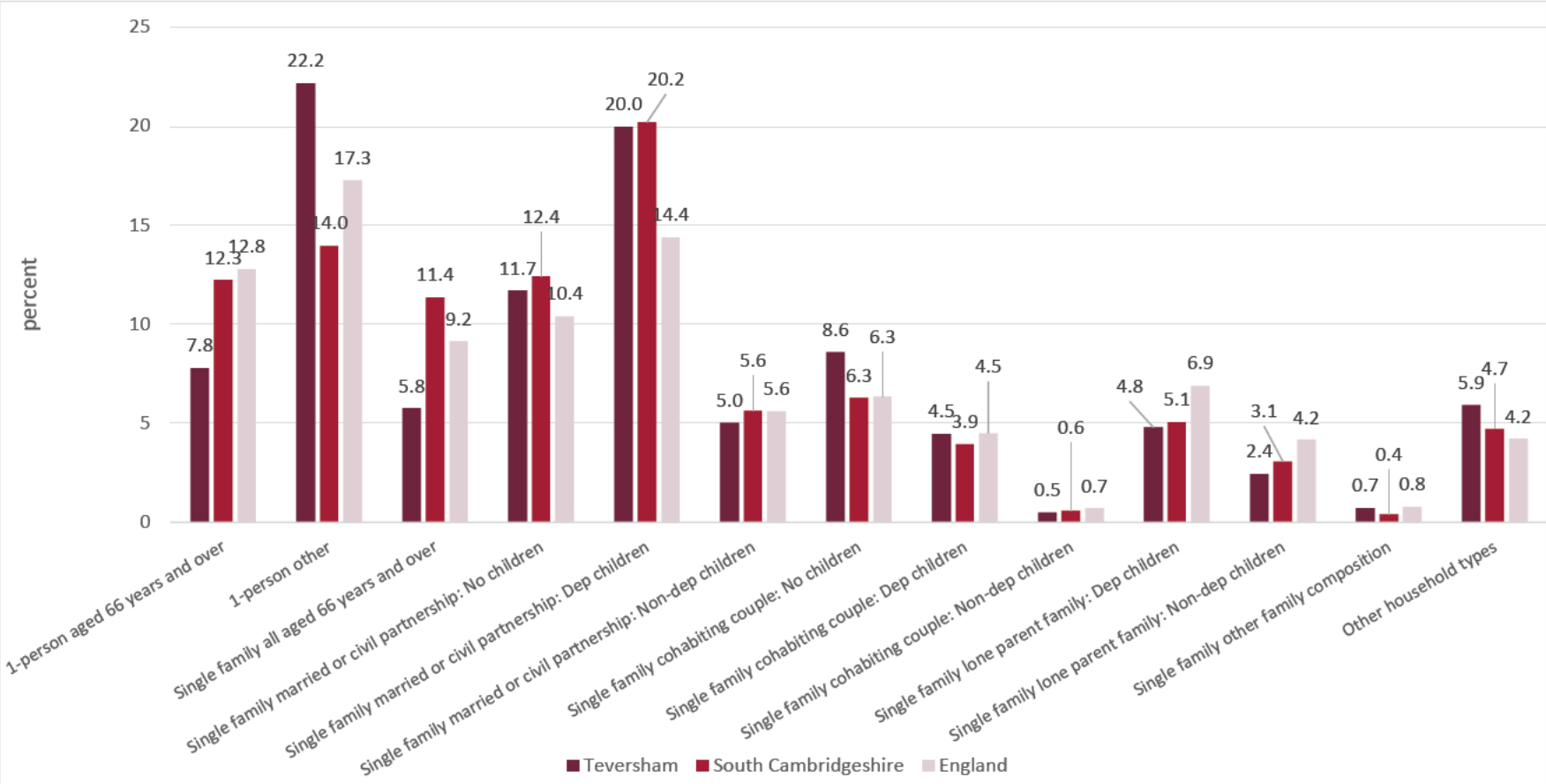
2.16 Of particular interest is the number dwellings that have 1, 2, 3 or 4-bedrooms by tenure. Figure 2.4 shows the distribution for the parish. Note that the denominator is all homes. For example 14% of parish households were private renters of 2-bedroom housing. Very few 4-bedroom homes were occupied by private or social tenants.

Figure 2.4 Number of bedrooms by tenure (parish only)



2.17 Figure 2.5 shows the household composition in 2021.

Figure 2.5 Household composition



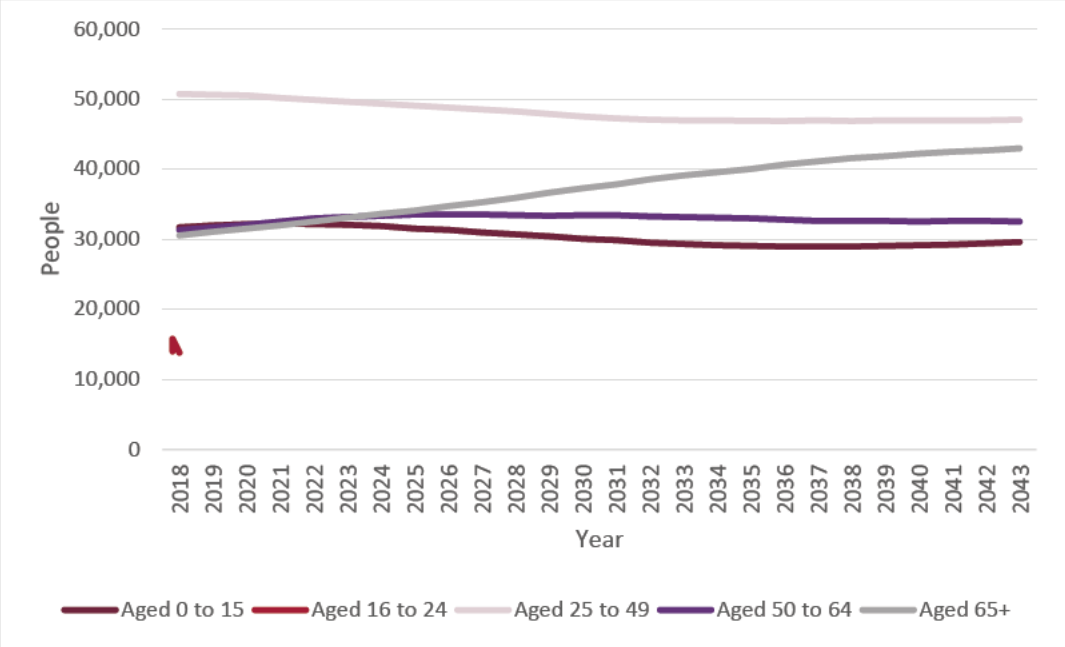
2.18 Figure 2.5 shows that on census day 2021, the parish housed a higher proportion of younger single person households than the wider geographies. There was a high proportion of married or civil partnership households with children in both the parish and the district. There was a lower proportion of those aged 66 and over (whether single persons or families).

Population Projections

2.19 These projections are only available at local authority level. They are 2018 based and show a projected change in the structure of the population between 2018 to 2043 likely to affect the parish and the changing nature of housing need.

2.20 Data in the appendix shows a projected increase in the population overall by 8,086 people or 5.1%. The over 65 age group is projected to grow the most by 40.7% or 12,443 people. Not all age groups are projected to grow, with the 0-15 and 25-49 age groups projected to decrease by 6.7% and 7.3% respectively.

Figure 2.6 Population projections (South Cambridgeshire district only)



Source: ONS

Key findings from the Census 2021 and population projections

2.21 The key features of the housing stock, when compared to wider geographies was the predominance 1 and 2-bedroom private rented flats. Whilst the household composition reveals a high proportion of younger single person households, the population projection reveals a future aging population, which may not be consistent with the parish housing stock and supply in years to come.

3. Local market house prices, rents and affordability

Introduction

3.1 The aim of this chapter is to assess the affordability of market housing to the local household population. This will help us to understand the extent to which market house prices and rents drive the need for affordable housing and the options available to households.

3.2 Our estimate of entry level prices and rents will feed into our assessment in section 4 of the requirement for affordable housing and provide context for our overall findings.

3.3 The aim of this section is to assess the affordability of market housing to the local household population. This will help us to understand the extent to which house prices and rents drive the need for affordable housing and the options available to households. Data will feed into our assessment of the requirement for affordable housing and provide context for our overall findings.

Local rents and the household income required to service a rent.

3.4 Although Teversham has a large private rented sector there were insufficient vacancies officially advertised to enable us to reliably calculate entry level market rental prices. However, broad market area rentals are available from the Valuation Office Agency (VOA)

3.5 Table 3.1 states the 2024/5 value of the local housing allowance (LHA) that applies to the parish, noting that the parish is in the Cambridge BRMA (Broad Rental Market Area). This is significant as it is the maximum rent level that is eligible for housing benefit.

3.6 Any household eligible for housing benefit and seeking a private rental would need to 100% fund any rent above this level. The significance of this information is that any low-income household eligible for housing benefit may not have the full cost of the rental met by housing benefit.

Table 3.1 Income required to service BRMA rents (Cambridge)

Dwelling size	Weekly rental price £	Monthly rental price £	Annual gross household income required £
Shared accommodation	121.13	525	25,195
1 bedroom	207.12	898	43,081
2 bedrooms	218.63	947	45,475
3 bedrooms	258.9	1,122	53,851
4 bedrooms	333.7	1,446	69,410

Source: VOA

House prices and the income required to service a mortgage

3.7 The following tables state market house prices (price paid) at various benchmark levels. The 25th percentile value is particularly significant as this is identified by the good practice guidance[5] as the entry level market price, being the lowest price at which there is a reasonable supply of housing in reasonable condition. This value is taken as the point at which households would require affordable housing if they could not afford lower quartile prices by number of bedrooms and dwelling type This is the basis for assessing information provided by respondents in section 4 of this report.

3.8 The percentile value is calculated by listing all lettings or sales in a given period in ascending order according to their price or rent. The number of sales or rentals is divided by 100. The percentile price or rent corresponding to each percentile can be read off. The percentiles most frequently used in this study are the 25th (or lower quartile price point) or the 50th (the median price point).

3.9 Using historic data the broad average parish lower quartile price paid across all dwelling types is estimated at £315,000. This figure was obtained through Land Registry (price paid data for the period January 2024 to January 2025). There were 8 sales during this period.

3.10 Table 3.2 shows that on average, house prices are slightly higher in the parish compared to the South Cambridgeshire district average.

Table 3.2 Comparison of house prices between the parish and district

	Percentile 25 (lower quartile) £	Percentile 50 (median) £
Teversham	315,000	423,000
South Cambridgeshire	312,375	410,000

Source: Land Registry (price paid) and Rightmove

3.11 In table 3.3, using lower quartile dwelling prices for the parish and district, we estimate the income required to service a mortgage or loan based upon standard assumptions of a 10% deposit and 4.5 income multiplier.

3.12 Throughout the following affordability analysis, it must be borne in mind that a larger deposit, whether funded through savings, equity or 'the bank of mum and dad' will reduce the size of the loan and the income required to service it.

[5] Local Housing Needs Assessments: A good Practice Guide (DETR 2000): para 4.22

Table 3.3 Household income required to fund a mortgage at benchmark prices				
	Price Level - parish		Price Level - District	
	Lower quartile £	Median £	Lower quartile £	Median
Purchase price	315,000	423,000	312,375	410,000
Minimum deposit (10%)	31,500	42,300	31,238	41,000
Mortgage required	283,500	380,700	281,138	369,000
Annual gross household income required to service the mortgage	63,000	84,600	62,475	82,000

3.13 For contextual information only, table 3.4 estimates the affordability of lower quartile prices for the stated benchmark incomes and household configurations. The advantage of using these benchmark incomes is that they are applied all over England unless there is an additional allowance for London or the London fringe. They are preferred to local incomes as published by the ONS as averages are only published at the district rather than the parish level. The terms workplace based, and residence-based income measures can be confusing to readers.

3.14 It is apparent that using the above assumptions, no single income households could afford average lower quartile prices. If households had two full time similar incomes, they would likely come close to the level of income needed.

Table 3.4 House Purchase Affordability (selected key workers and national living wage				
Status	Annual Gross income	Value of mortgage based upon income	Salary required to fund LQ price	LQ price 2024/2025
Nurse				
Newly qualified	£27,055	£121,748	£63,000	£315,000
Average	£35,000	£157,500	£63,000	£315,000
Teacher				
Newly qualified	£28,000	£126,000	£63,000	£315,000
3-years' experience	£31,750	£142,875	£63,000	£315,000
Minimum Wage				
1 x full time	£18,525	£83,363	£63,000	£315,000
1 x full time, 1 x part time	£28,405	£127,823	£63,000	£315,000
2 x full time	£37,050	£166,725	£63,000	£315,000
Living Wage				
1 x full time	£21,225	£95,513	£63,000	£315,000
1 x full time, 1 x part time	£32,591	£146,660	£63,000	£315,000
2 x full time	£42,510	£191,295	£63,000	£315,000

Source: Land registry and national wage and salary rates published by government and national negotiating bodies.

3.15 In table 3.5 we consider the affordability of low-cost housing home ownership (LCHO) products defined as affordable housing within the NPPF 2021 annexe B definitions. Shared ownership 10% would be the most affordable option, with households requiring an income of £39,275 to fund the mortgage and rent. These options would not be affordable to single income households on national minimum or living wage as illustrated in table 3.4, and would not be affordable to nurses or teachers on an average wage.

Table 3.5 Income required to fund affordable home ownership options	
Starter Home (30% discount)	Costings/income required
Full price based on 50th percentile	£315,000
Starter home price (30% off full price)	£220,500
10% deposit on equity share	£22,050
Mortgaged amount	£198,450
Income required for mortgage	**£44,100**
Shared ownership 50%	Costings/income required
Full price based on 50th percentile	£315,000
Equity 50%	£157,500
10% deposit on equity share	£15,750
Mortgaged amount	£141,750
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity p.a.)	£361
Income required for mortgage	£31,500
Income required for rent/service charge	£18,765.00
TOTAL income required	**£50,265**
Shared ownership 10%	Costings/income required
Full price based on 50th percentile	£315,000
Equity 25%	£31,500
5% deposit on equity share	£1,575
Mortgaged amount	£29,925
Service Charge (monthly)	£30
Rent (per month based on 2.75% on remaining equity pa)	£650
Income required for mortgage	£6,650
Income required for rent/service charge	£32,625.00
TOTAL income required	**£39,275**

Price by house type

3.16 Further analysis can be done by studying the house types and average house prices associated.

Table 3.6 Variation in house price by type

Type	Percentile 25 £	Median £	Percentile 75 £	Count
Detached	825,000	845,000	865,000	2
Flat				0
Semi-detached	475,000			1
Terraced	315,000	315,000	371,000	5

Source: Land Registry (latest 12 months data)

The cost of upsizing

3.17 Clearly many households consider the number of bedrooms needed to be a primary driving factor in their need to move home. The Land Registry does not record or publish this information. The following information is taken from the last year of sales data on the Rightmove website within the parish. There is insufficient information to indicate the extent to which price varies by number of bedrooms, due to only a small number of sales over the last year.

Table 3.7 Variation in house price by number of bedrooms

	1-bedroom	2-bedroom	3-bedroom	4 or more-bedroom
Lower quartile £	280,000	283,500	480,750	805,000
Median £	280,000	315,000	486,500	805,000
Range from £	280,000	252,000	475,000	805,000
Range to £	280,000	371,000	498,000	280,000
Number	1	3	2	1

Source: Rightmove

Table 3.8 Additional household income required to facilitate upsizing

	Increase in price £	Increase in income required to fund £
1 to 2-bedroom	3,500	700
2 to 3-bedroom	197,250	39,450
3 to 4-bedroom	324,250	64,850

Source: Rightmove and CNB Housing Insights

3.18 Table 3.8 shows that the cost of upsizing to a dwelling with more bedrooms is costly at any stage, although particularly from a 2-bedroom dwelling to a 3-bedroom dwelling. We do not consider there to be enough information about the price of a 4 or more-bedroom dwelling based on only one being sold over the 12 month period.

Key findings: local house prices, rents and affordability

3.19 Available house price data enables us to define the parameters for the affordable home ownership products defined in the NPPF. For the purposes of this HNS, households would need a minimum income of £39,275 per annum income to afford the lowest cost affordable home ownership option (table 3.7). An income of £63,000 per annum would be required to fund the average entry level market house price (table 3.5). This means low-income households on full time living

wage income could not afford entry level prices or affordable home ownership options unless there was a larger second income available to the household.

4. Assessing the need for housing

Introduction

4.1 This section uses data from a household survey and the South Cambridgeshire Council housing register to assess the number of households in housing need and affordable housing need resident in the parish or with a defined connection to it, and the extent to which supply from the existing housing stock and committed future housebuilding might meet that need over the 5-year horizon of this HNS.

4.2 The HNS has 2 key outputs.

4.3 The first output is the number of local households in housing need and affordable housing need. This is a snapshot of parish resident household circumstances using evidence from a household survey and South Cambridgeshire's housing register.

4.4 The second output assesses the additional affordable housing required in the parish based upon the level of need found in the first output and an assessment of affordable supply over the 5-year horizon of the HNS.

4.5 Finally we report on information obtained from the household survey regarding resident perceptions of the need for future housing and information gathered from older person households.

About the household survey

4.6 The household survey was conducted during January and February 2025. All Royal Mail registered addresses in the parish were sent a questionnaire and had the option of responding by post or online. 1,233 questionnaires were dispatched, and 91 complete questionnaires were returned.

4.7 Households not resident in the parish were also invited to participate if they had a connection with the parish and expressed a wish to reside in the parish should suitable accommodation that they could afford was made available.

4.8 Table 4.1 compares the tenure profile of the sample of 87 respondents who replied to the question to that of the census 2021. 4 respondents did not reveal their current tenure. Table 4.1 shows that private tenants are under-represented, and owner occupiers are over-represented in the sample. The absence of private rented sector respondents is a key issue as it is widely accepted that this group are most likely to be in housing need due lack of security of tenure.

Table 4.1 Comparison of the sample tenure profile to the 2021 census profile			
Tenure	Number in sample	% of each tenure in sample	Census tenure profile
Owner occupier	58	63.7	50.8
Shared ownership	2	2.2	1.1
Rented from the council or a housing association	15	16.5	14.7
Rented privately	12	13.2	33.1
Total:	19	100.0	100.0

Source: household survey and census 2021

Key output 1: how many local households are in housing need and affordable housing need?

The number of households in housing need according to the household survey

4.9 A number of filters are applied to the survey data to arrive at a snapshot number of households in housing need and affordable housing need.

4.10 To count, existing and newly forming households must:

- satisfy local connection criteria;
- be in housing need;
- need to move home rather than have their need met in their existing accommodation; and
- be assessed as able or unable to afford at least entry level market housing.

Existing households planning/needing to move home

4.11 29 households told us that they planned to move home at some point over the next 5-years. Of these households, when asked *'What is the main reason you want to move home in the next five years'*, 3 specified a reason for seeking to move home that shows a need to move, rather than a desire. Need factors are derived from the good practice guidance[6].

4.12 Of all of respondents that plan to move (3) wished to move to rightsize (i.e. move into smaller or larger dwellings more suited to their needs).

4.13 Table 4.2 shows the breakdown of reasons stated by respondents.

[6] Housing Need Assessments: A Guide to Good Practice (DETR) 2000 table 4.2

Table 4.2 Q4.3-4.5 main reason for planning to move home	
Reason	**Count**
"Need to Move" reasons	
Current house is overcrowded	3
Living in temporary accommodation and need permanent accommodation	1
Suffering harassment, threat of harassment, crime or domestic abuse	1
Need a larger house i.e. too few bedrooms for your family	4
Need a smaller house i.e. have rooms that you don't need or cannot manage	2
Cannot afford the rent or mortgage payments	3
Health problems and/or need housing suitable for older/disabled person	2
Need to live closer to family or friends to give or receive care or support	1
Total	17
"Want to Move reasons"	
Want to live in a nicer house or area	5
Would like to live closer to family or friends	1
Would like to live closer to shops or doctors or other services	1
Other reason	5
Total	12
Grand Total	29

Source: household survey

4.14 Focusing on the households with a 'Need to Move' reason from this point forward, 9 households wish to remain in the parish and can clearly demonstrate a local connection.

The characteristics of newly forming households

4.15 The survey identified a snapshot of 13 people who were planning to leave an existing household and find a place of their own over the next 5-years. 9 (69%) of these wish to remain in the parish and all of these could demonstrate local connection.

Summary of current need by tenure

4.16 The following table summarises the snapshot of housing need for the study area **from both existing and newly forming households with a local connection to the parish** based solely on the household survey data. In total 14 (8+6) households were found to be in affordable need.

Table 4.3 Summary of 5-year need by tenure sought (assessed for affordability)			
Tenure	Existing households	Newly forming households	Total Households
Market sale	3	0	3
Market rent	0	1	1
Affordable rent	4	2	6
Affordable home ownership inc. discounted sale, shared ownership and rent to buy.	2	6	8
Total	9	9	18

Source: household survey

4.17 Requirements by bedroom and type are presented in table 4.4.

Table 4.4 Summary of the 5-year housing need by type and bedrooms required			
Dwelling Type	Number of bedrooms	Market number required	Affordable number required
Flat	1	1	2
House	1	0	1
	2	1	5
	3	0	4
Bungalow	2	1	0
Ground floor flat or bungalow	1	0	1
	2	1	1
	Total:	4	14

Source: household survey

4.18 The above is gross housing need and no allowance has been made for use of vacancies.

Data from the council's housing register.

4.19 The housing register provides only part of the snapshot of households in affordable need over the horizon of the HNS as it records the number of households seeking social and affordable rented housing. It does not quantify the number of new households likely to form over the 5-year horizon of the HNS or

the number in affordable need seeking affordable home ownership products defined in the NPPF. Table 4.5 compares the scope of information from the housing register to NPPG and the survey.

Table 4.5 NPPF/G Components of affordable need and housing registers

		NPPG	Housing register
Social and affordable rented housing	Existing households in affordable need	Yes	Yes
	Newly forming households in affordable need	Yes	No
Affordable home ownership	Existing households in affordable need	Yes	No
	Newly forming households in affordable need	Yes	No

Source NPPG 2003 and CNB Housing Insights

4.20 Summarising table 4.6, the council told us that 18-households resident in the parish were on the register[7]. We have disregarded those in band D.

4.21 There are 29 households (band A-C) on the housing register with a local connection and preference to be housed in the parish of Teversham.

Table 4.6 Housing register data request to South Cambridgeshire Council and it's response

A. How many applicants that are <u>resident in the parish</u> are on the register? Please provide a summary of the priority band they are in, and bedrooms required?

The following is a screenshot of the council's response:

Row Labels	Count of Band
A	2
B	8
C	8
D	2
Grand Total	**20**

Row Labels	Count of Applicant Reporting bedroom need
Household requiring 2 bedrooms	2
Household requiring 3 bedrooms	7
Household requiring studios or 1 bedroom	11
Grand Total	**20**

Further responses are in italics.

[7] The council told us that this was based upon census 2021 lower super output area (LSOA) E01015980 which is identical to our definition depicted in Map 1 above.

B. How many households listed in the response to question B are on the register that have indicated a preference to be housed in the parish of Teversham? Please provide a breakdown of priority and number of bedrooms required.

The answer is 13.

C. How many households on the register have indicated a preference to be rehoused in the parish of Teversham?

579

D. How many households are on the register and have a local connection to the parish of Teversham in accordance with your allocation policy? Please provide a breakdown of priority and bedrooms required.

Row Labels	Count of Band Reason
A	4
B	10
C	15
D	9
Grand Total	**38**

Row Labels	bedroom need
Household requiring 2 bedrooms	8
Household requiring 3 bedrooms	10
Household requiring studios or 1 bedroom	20
Grand Total	**38**

E. How many households are on the register and have a local connection to the parish of Teversham and have indicted a preference to be rehoused in Teversham in accordance with your allocation policy? Please provide a breakdown of priority and bedrooms required.

Row Labels	Count of Band
A	4
B	10
C	15
D	9
Grand Total	**38**

Row Labels	Count of Applicant Reporting bedroom need
Household requiring 2 bedrooms	8
Household requiring 3 bedrooms	10
Household requiring studios or 1 bedroom	20
Grand Total	**38**

F. Does the council have a list of households that are seeking affordable home ownership? If so, please provide information of demand for the parish, preferably indicating the affordable tenure required? If you don't have this data at parish level, please provide for the local authority area as a whole

No

G. When was the housing register reviewed last, and when do you intend to review it again?

It is reviewed on a 12 month rolling basis, each application is reviewed on the 12 month anniversary of its registration date.

Conclusion: key output 1:

4.22 As only one household in affordable need told us that they were registered on the council's waiting list we can logically combine household survey and register data (with the exception of one household) to arrive at an overall snapshot level of existing households in affordable need. The precedent for this the ACRE methodology accepted by South Cambridgeshire council and other Cambridgeshire local authorities.

4.23 The evidence suggests that from the household survey:

- 6 household were in affordable housing need seeking social and affordable rented housing; and
- 8 household seeking affordable home ownership.

4.24 The evidence suggests that from the housing register:

- 29 households in affordable housing need seeking social and affordable rented housing resident in Teversham.

4.25 Therefore, overall regarding local connection need, there are 34 (6-1+29) households in affordable housing need seeking social and affordable rented housing; and 8 households seeking affordable home ownership, 42 households in total in affordable need.

Key output 2: how much additional affordable housing is needed in the parish?

4.26 This section takes the steps needed to estimate the *additional* housing that is required in the parish which is key to my client's potential planning application which involves an exception site. This is a different question to key output 1: "*how many local households are in housing need?*". The affordable housing requirement is achieved primarily by taking supply from affordable vacancies (dwellings per annum) into account. However, additional steps are necessary if we are to compare the *snapshot* of need as estimated in the previous section, to the *flow* of supply[8] i.e. dwellings per annum. So the conversion of snapshot numbers of need into a flow of need is necessary.

4.27 The concept of a flow of households may be difficult for readers to process as any rural enabler HNS report with which readers may be familiar report only snapshots of need. The flow chart contained in figure 2.1 below illustrates how

[8] NPPG Paragraph: 007 Reference ID: 67-007-20190722 Revision date: 22 07 2019

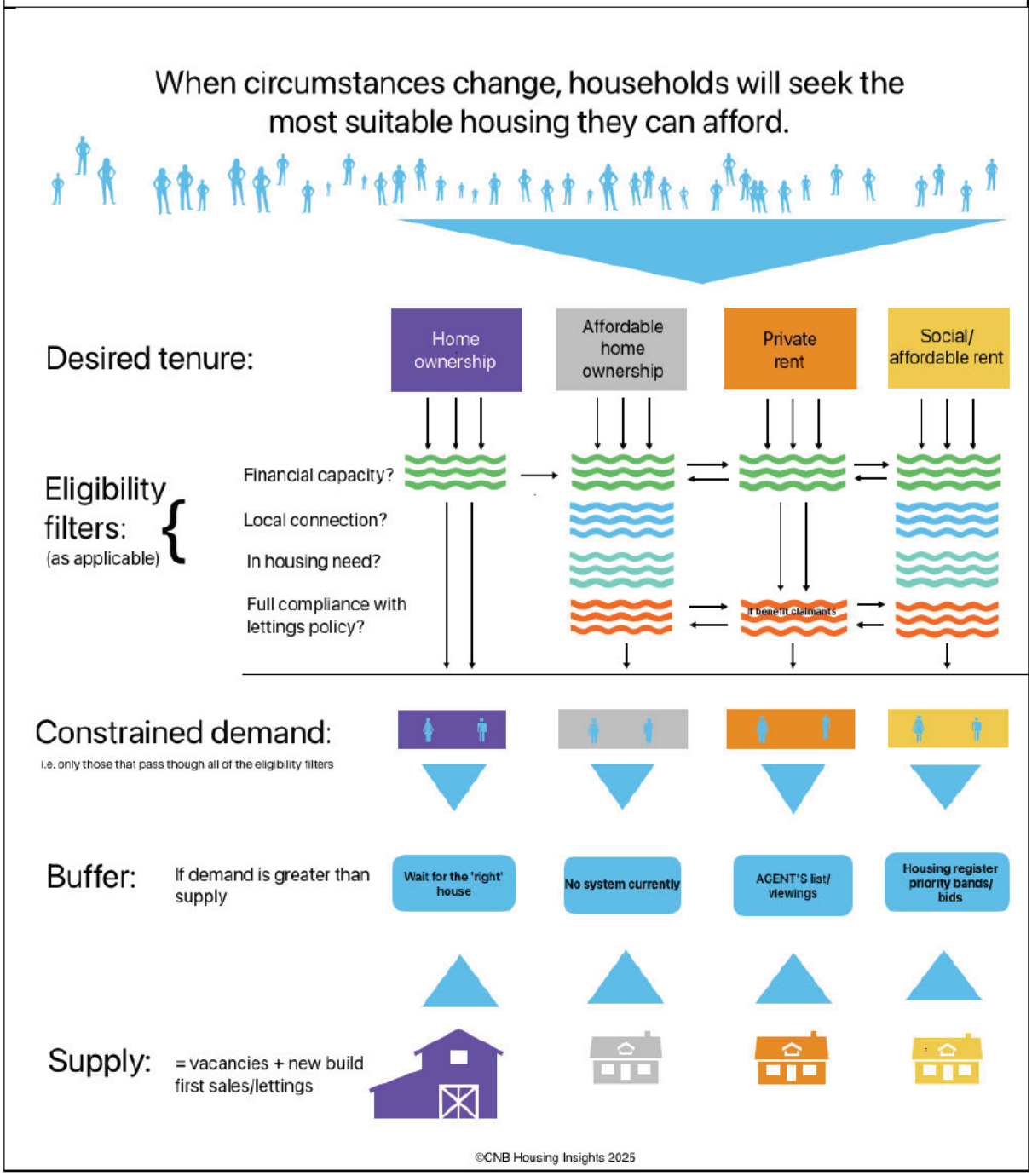
households in need of more suitable housing that they can afford *flow* through the housing system. It amply illustrates that not all options are available to all households and how the system copes with excessive demand.

4.28 The figure demonstrates that measuring need cannot be assessed as a snapshot number (i.e. numbers on a waiting list) as unmet need is the interaction between the flows of need and supply. This is because household circumstances constantly change across a multitude of households in any geography, examples of which are: death of a partner; birth of a child; child(ren) leaving the family home; other persons leaving he family home due to relationship breakdown; long term illness or disability; change in economic circumstances; homelessness or factors that render existing accommodation unusable (such as fire, flood or disrepair). All of these may amount to a household finding its housing accommodation unsuitable and being in housing need.

4.29 This concept is reflected in government practice guidance initially the good practice guidance issued in 2000 and is adopted in current NPPG (affordable housing).[9] The good practice guidance[10] was produced in the year 2000 and is the bedrock of housing needs assessments and is still in use today by housing consultants but not rural enablers.

[9] NPPG Paragraph: 024 Reference ID: 2a-024-2019022 Revision date: 20 02 2019
[10] Local Housing Need Assessment: A guide to good practice (DETR 2000)

Figure 4.1 CNB Housing Insight's housing need flowchart



4.30 Regarding figure 4.1:

- arrows depict the direction of flow of households and supply through the system;
- the chart processes can apply at all geographical levels i.e. city/district/borough/town/parish or parish;
- the chart is not to scale however, we have created smaller boxes as the flow of need is reduced by constraints such as household financial capacity and

eligibility rules. The latter apply mostly if social and affordable rented housing and private rented housing sought by low-income households;
- we have not extended the model to include specialised and temporary housing as the chart would be more complex but would do so if required.

4.31 The flow chart reflects the reality that many households may aspire to home ownership but do not have the financial capacity to sustain it in terms of income, savings for a deposit or credit worthiness. It is also evident that gaining access to social and affordable rented housing is highly restricted leaving many households with no option to either leave the area or live in the private rented sector. For these reasons the role of the private rented sector is crucial in housing households unable to access housing for sale or social and affordable rented housing.

4.32 Our analysis capable of assessing all households in need irrespective of tenure. Various processes would be applied to provide outputs for types of housing defined by the NPPF December 2024 Annexe 2 definitions:

- need for market housing (whether for sale or rent);
- need for social or affordable rented housing;
- need for affordable home ownership.

Assessing the flow of affordable need

4.33 Housing need assessment methodology as described in the good practice guidance and NPPG is based on a simple formula that assesses future affordable need as 3 flows:

Backlog need (i.e. existing households in affordable need) plus newly forming households in affordable housing need minus affordable housing supply.

4.34 We remind readers (see table 4.5 above) that that housing register numbers need supplementing with other data as it is self-evident numbers on the housing register are only one component of need.

4.35 The second component of need, not captured by housing register data is from new households likely to form over the 5-year horizon of the HNS.

4.36 A refinement of the above simple formula leads to a third component of need which is households in affordable need seeking only affordable home ownership. Again, in-line with table 4.5, it is self-evident that housing registers cannot record need from households seeking only affordable home ownership as housing registers are concerned only with need for social and affordable rented housing.

4.37 The basic needs assessment model (BNAM), advocated in the good practice guidance, is the accepted method of converting a snapshot number of households in affordable housing need into a flow. The output is the annual flow of households in affordable need per annum.

4.38 We convert the backlog need (29 households) on the housing register into a flow of 9.6 per annuum by dividing the housing register data by 3 (years) and the 6 according to household survey data by 5 (years). 3-years is the length of time that

most households are on the housing register[11], and 5-years is the study period of the housing needs survey. This simple method is likely to underestimate the flow of backlog need[12] but it is the accepted method, so we apply it.

Table 4.7	Summary of the Basic Needs Assessment Model regarding gross annual need				
Row ref.	Step	Prevalence rates	Housing register Local Connection (parish)	Survey data	Combining housing register and survey (existing households only)
1	Annual flow existing households in affordable need	9.84	9.67	1	10.67
2	Annual flow of households likely to form, in affordable need and seeking to live locally	6.29	6.29	1.6	6.29
3	Annual flow of households seeking affordable home ownership	N/a	6.67	N/a	6.67
4	Gross annual flow of affordable need	16	24	3	24

4.39 The full version of the BNAM appears in the technical appendix to this report together with further information on the prevalence rates we have used. It was necessary to use prevalence rates for assessing the flow of newly forming households as the household survey sample is considered by us to be unreliable. The prevalence rates used for new households is based upon English Housing Survey headline report data concerning the rate of new household formation and the tenure of their housing.

4.40 24 households per annum is the rate of flow of households in affordable need taken forward to the final stage of our analysis which assesses supply.

[11] According to Gov.uk live table social housing lettings (CoRe) table 1F. This is a national average.

[12] This is because a real-world analysis of the flow means that any household not rehoused in year 1 should be added to the flow for year 2 and at the same time another household is likely to fall into need in year 2 etc. It is impossible to model this as there are many variables such as degree of urgency and availability of suitable supply.

Assessing the flow of supply

4.41 We need to take future supply into account as HNS's estimates need over a future 5-year period.

4.42 There are two elements of supply that need to be considered:

- supply from social and affordable rented housing vacancies; and
- supply from committed future housebuilding (let or sold later than the date of this assessment).

4.43 Information regarding supply is taken from:

- the council's planning portal (future supply from extant planning consents; and
- data from the council (social/affordable housing vacancies and lettings).

4.44 Regarding future supply from planning consents we could only find one development that affected the parish. This is a development in Cherry Hinton which falls partially in the parish boundary. A crude estimate of the proportion of the site within the parish is 30%. The planning reference is 18/0481, and details of the numbers anticipated to be built each year are in the 5-year housing land supply. According to policy confirmed by documents supporting the planning application 40% of the development should be affordable, and 25% of these affordable dwellings will be intermediate housing including affordable home ownership.

4.45 The following table shows how we have arrived at an estimate of the extent that the affordable will be available to parish residents. We apply the factors in the previous paragraph to the anticipated number of completions for the 5-years from 2025/6. Then we apply a further factor as not all first lettings and sales will be available to parish households on the basis that only 30% of the site is within the parish boundary and being an allocated site in the local plan, the aim is for the site to accommodate some of the district's strategic need. The evidence in table 4.7 paragraph D below, suggest that very few if any parish households will be allocated housing. We have assumed that 20% of first lettings and sales will be occupied by households with a local connection to the parish which we believe to be a maximum number. The numbers in table 4.8 feed into our final table 4.10.

Table 4.8 Reconciliation of affordable housing in the development pipeline (source LA 5-year land supply report)							
PLANNING REFERENCE	**SITE CAPACITY**	**2025/26**	**2026/7**	**2027/8**	**2028/9**	**2029/10**	**5-Year Total**
18/0481	1200	25	0	130	150	100	405
Of which 40% affordable		10	0	52	60	40	162
Of which 75% social/affordable rent		7.5	0	39	45	30	121.5
25% affordable home ownership		2.5	0	13	15	10	40.5
Local letting factor social and affordable rent assumed 20%		2.25	0	11.7	13.5	9	36.45
Local sales factor AHO assumed 20%		0.5	0	2.6	3	2	8.1

4.46 Regarding shared ownership vacancies from the existing stock, according to the census 2021 there were 14 units of shared ownership in the parish. Stock on this scale will not produce many vacancies annually if any. The English Housing Survey[13] estimates the average length of stay in a dwelling that is owned subject to mortgage is 9.4 years.

4.47 Regarding supply from social and affordable rent vacancies, we received the following information from the council.

Table 4.9 Affordable housing supply data from South Cambridgeshire Council
A: How many lettings occurred or were advertised for the parish over the last 12 months (or the latest 12 months you have data for)? Please exclude decants/temporary moves for repairs or improvements) Please state the period. *Answers relate to the previous 12 months, total lettings is 4.* **B: Please provide a summary of the lettings at question 'A" in terms of number of bedrooms, and housing register priority band of the successful applicant and number of bids on the individual vacancies.**

[13] Headline report 2021/2

Band	Bids	Number of Bedrooms
A	147	3
A	55	2
A	168	1
A	790	1

C: Of the response to question "A", how many were new build first lettings?
None/Zero

D: Of the response to question 'A", how many were let to residents of the parish and, if you have the information, non-residents with a local connection to the parish?
None/zero, note that none of these 4 property relets required a village connection.

4.48 From the above information we have concluded that very few if any affordable vacancies are likely to occur over the next 5-years that would be available to meet local need in the parish. We have assumed levels of supply of 1 unit of social and affordable rented housing will arise per annum and 1 unit of shared ownership over the 5-year period that would be let to local people in affordable need. It should be noted that the letting system prioritises district wide need over local connection.

Net need (the flow of need, less the flow of supply)

4.49 Table 4.10, using the annualised affordable need (table 4.7) and supply data considered above, shows there is unmet need for between 2 and 16 social and affordable rented units per annum and between 3 and 6 units of affordable homeownership units per annum. The flow varies on a year-by-year basis due to variable rates of delivery of new build housing. If a development took 2-years from full consent to final lettings and sales, the local need over the 2-years should be aggregated due to the very low supply being achieved from vacancies.

4.50 Note that the Cherry Hinton development overlapping the parish will not be entirely delivered within the 5-year horizon of this HNS. Readers should not imply that no additional affordable housing is needed in the parish because of the overall scale of the development. We have gone to extreme lengths to demonstrate that it is the flow of need relative to the flow of supply on an annual basis, not the number of dwellings in the housing stock that determines the amount of additional housing that is required to meet local affordable need. If the HNS is repeated in say, 4-years-time we are confident that in the absence of a major affordable development within the parish, there will remain an unmet need for affordable housing. This is largely due to the scale of the private rented sector within the parish and the churn of tenancies therein.

Table 4.10 Detailed analysis of the flow of affordable need and supply based upon housing register data and survey data combined

	Gross flow of need			Supply flow from vacancies			Supply flow from first lettings and sales			Supply flow from all sources			Imbalance between supply and need		
	Affordable rent	Affordable home ownership	Affordable total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total	Affordable rent	Affordable home ownership	Total
Year 1	17	7	24	1	1	2	2	1	3	3	2	5	-13	-6	-19
Year 2	17	7	24	1	1	2	0	0	0	1	1	2	-16	-6	-22
Year 3	17	7	24	1	1	2	12	3	14	13	4	16	-4	-3	-7
Year 4	17	7	24	1	1	2	14	3	17	15	4	19	-2	-3	-5
Year 5	17	7	24	1	1	2	9	2	11	10	3	13	-7	-4	-11
5-year totals	83	35	118	5	5	10	36	8	45	41	13	55	-41	-22	-64

Notes

Rounding errors may be present as data are presented as whole numbers

A negative number in the right 3 columns indicates a shortfall in supply

See the technical appendix for further information on the BNAM need calculation

Respondents' views on housing and household types in the parish

4.51 Within the survey respondents were asked **"Would you support limited future house building to meet the needs of local households and their children?" 7 households responded yes (47% out of the 15 that answered the question)**.

4.52 Within the survey, respondents were also asked if new homes were to be built in future, what they would consider to be a priority and which household groups should be considered a priority. The following tables present the results as numbers only as this was a multiple-choice question.

4.53 Table 4.11 reveals what house types that respondents considered to be a priority for future house building.

4.54 Most respondents considered that high priority should be for small family homes and homes for older people to downsize to, in addition to bungalows.

4.55 Most respondents considered that no priority/not needed were town houses, larger family homes and live/work units.

Table 4.11 If new homes were to be built in the future, which house types would you prioritise?

	Number of responses		
Option	No priority/ not needed	Some priority	High Priority
Small homes for single person households or couples	6	4	3
Small family homes (2 or 3-bedroom)	5	5	5
Larger family homes (4 or 5-bedroom)	11	2	1
Homes that facilitate working from home	9	4	1
Smaller homes to enable older people to downsize	5	4	6
Supported living (sheltered housing or extra care)	8	1	4
Houses with a garage	8	4	2
Detached houses	10	3	1
Semi-detached houses	7	6	1
Terraced houses	6	6	2
Town houses (3-storey)	12	2	0
Bungalows	8	3	5
Flats or apartments	8	4	2
Live/work (workshop) units	13	1	0

Source: household survey

4.56 Table 4.12 shows which household groups respondents believe should be prioritised.

4.57 Respondents considered that the highest priority was housing to support young families who are seeking to upsize.

Table 4.12 Which household groups should be considered a priority?

	Priority: Number of responses		
Option	No priority/ not needed	Some priority	High Priority
Homes affordable to first time buyers	3	3	6
Homes to rent (private landlord), affordable to average income households	5	6	0
Homes to rent (social landlord) affordable to low-income households	5	5	1
Housing suited to frail elderly or disabled people	3	4	7
Shared ownership (part buy/part rent)	6	4	1
First Home scheme, (discounted sale prices for first time buyers)	3	6	2
Discounted sale for anyone that cannot afford market prices	3	7	1
Those wishing to build or commission their own homes (self-build)	7	4	0
Homes for multi-generational families (including annexes)	6	3	2

Source: household survey

Older person's housing options

4.58 Question 15 asked respondents aged over 60 what they consider and expect their housing options to in the future. 14 respondents replied to the question. The following table shows the majority of respondents expect to remain in their current accommodation rather than move into a smaller dwelling or any form of supported accommodation. However a small number said they would consider living independently in a smaller or more manageable dwelling.

4.59 Question 16 asked respondents, 'If you are aged 60-years or over and are thinking moving home would you expect to remain living within the parish?'. 10 respondents answered this question, and 7 (70%) of respondents answered 'yes'. The reason given was mostly community or having family in the area. The only reason given to leave the area is that a car is required due to the lack of amenities.

Table 4.13 Q15. If you are aged 60-years or over, please tell us about any future options you would realistically consider or expect.		
	Consider	Expect
Continue to live in your current accommodation for the foreseeable future with support or adaptations when needed	4	8
Live independently, closer to health and essential services	3	2
Live independently in a smaller or more manageable dwelling	5	2
Live in age restricted sheltered housing as a social or private tenant	2	1
Live in leasehold age restricted flats or apartments with support (similar to McCarthy and Stone retirement living)	3	0
Live in rented housing with a high level of care and support	1	0
Live in an annexe to my children's accommodation	0	0
Live with children other relative or friend who could provide support	0	1
Live in a care or nursing home	2	0

Source: household survey

5. Key Findings and Conclusions

Introduction

5.1 This chapter brings the various strands of evidence together to enable a conclusion to be reached about the scale and nature of housing need that prevails in the parish.

5.2 Chapter 1 sets the context for this HNS by referencing the National Planning Policy Framework (NPPF) as well as relevant aspects of the local planning policy. Key definitions are stated for reference purposes and what is meant by mixed and balanced communities. The latter is an important factor recognised in the local plan.

5.3 Chapter 2 concludes that the key features of the housing stock, when compared to wider geographies was the predominance of 1 or 2-bedroom private rented sector flats. The proportion of home owners is lower than average for a parish. The household composition reveals a high proportion of younger single person households. The population projection reveals a future aging population, which may not be consistent with the parish housing stock and supply in years to come.

5.4 Chapter 3 demonstrates that market supply arising from the parish housing stock is mostly 2 and 3 or bedroom and detached housing, and little supply of semi-detached houses.

5.5 Market prices are slightly higher than the district average. The gap between average prices of 2 and 3-bedroom and 3 and 4-bedroom homes being large, will challenge many younger local households and growing families to be able to afford to upsize within the area.

5.6 Chapter 4 assesses data from the household survey and South Cambridgeshire council's housing register to assess the number of households in affordable housing need in the parish or with a defined connection to it, and the extent to which supply from the existing housing stock and committed future housebuilding might meet that need over the 5-year horizon of this HNS. The two key outputs are as follows:

- a snapshot of 42 local households were found to be in affordable need; and
- the requirement for additional housing once supply is taken into account is between 5 and 22 households per annum. The total varies annually because the level of supply from new build affordable housing varies significantly on an annual basis.

5.7 Just under half of respondents to the household survey stated that they would support affordable housebuilding in the parish to meet local need.

Overall conclusions

5.8 The key outputs need to be considered in context. The key context is the close proximity of the parish to the City of Cambridge. The characteristics of the local economy means that there is a disproportionate number of younger people living in the city and its outlying towns and villages with high levels of occupancy in the private rented sector whether as junior employees or students. House prices are such that home ownership is out of reach of many young employees and older families on low income in routine occupations so necessary for sustaining the city.

5.9 Accordingly demand for private rented sector housing and affordable housing is high. However whilst ever no fault possession is a factor churn rates in the sector is high and places tenants in housing need.

5.10 The findings of this report are influenced by the current and ongoing development of an allocated site in Cherry Hinton, approximately 30% of which washes over the western side of the parish. We have made an assumption about the extent to which this development will benefit those with a local connection to the parish but would welcome more detailed evidence. We are aware that local lettings agreements have been put in place in other areas but can find no evidence that one is envisaged for this development.

5.11 Note that the Cherry Hinton development will not be entirely delivered within the 5-year horizon of this HNS. Readers should not imply that no additional affordable housing is needed in the parish because of the overall scale of the development. We have gone to extreme lengths to demonstrate that it is the flow of need relative to the flow of supply on an annual basis, not the number of dwellings in the housing stock that determines the amount of additional housing that is required to meet local affordable need. If the HNS is repeated in say, 4-years-time we are confident that in the absence of a major affordable development within the parish, there will remain an unmet need for affordable housing. This is largely due to the scale of the private rented sector within the parish and the churn of tenancies therein.

5.12 The evidence suggests that need exists for the development of an exception site. There is unmet need for between 2 and 16 social and affordable rented units per annum and between 3 and 6 units of affordable homeownership units per annum. The flow varies on a year-by-year basis due to variable rates of delivery of new build housing. If a development took 2-years from full consent to final lettings and sales, the local need over the 2-years should be aggregated due to the very low supply being achieved from vacancies.

6. Data Appendix

6.1 These tables provide the data to support figures 2.1 to 2.6. The source is census 2021 except for the population projections which are published by ONS.

Table A2.1 Tenure						
	Teversham		South Cambridgeshire		England	
Owned outright	296	24.2	24,426	36.5	7,624,693	32.5
Owned (mortgage)	324	26.5	21,736	32.4	6,744,372	28.8
Shared ownership	14	1.1	1,677	2.5	235,951	1.0
Rented from council	180	14.7	9,696	14.5	1,945,152	17.1
Private landlord or letting agency	404	33.1	9,383	14.0	2,060,511	20.5
Living rent free	3	0.2	78	0.1	4,273,689	0.1
Total	1,221	100.0	66,996	100.0	521,200	100.0

Table A2.2 Accommodation type						
	Teversham		South Cambridgeshire		England	
	Number	Percent	Number	Percent	Number	Percent
Detached	341	27.8	27,602	41.2	5,368,859	22.9
Semi-detached	379	30.9	22,639	33.8	7,378,304	31.5
Terraced	237	19.3	11,247	16.8	5,381,432	23.0
In a purpose-built block of flats or tenement	252	20.5	4,033	6.0	3,999,771	17.1
Part of a converted or shared house, including bedsits	13	1.1	431	0.6	821,153	3.5
Part of another converted building, for example, former school, church or warehouse	0	0.0	138	0.2	188,705	0.8
In a commercial building, for example, in an office building, hotel or over a shop	1	0	196	0	197,967	1
A caravan or other mobile or temporary structure	5	0	709	1	99,894	0
Total: All households	1,228	100	66,995	100	23,436,085	100

Table A2.3 Number of bedrooms						
	Teversham		South Cambridgeshire		England	
	Number	Percent	Number	Percent	Number	Percent
1 bedroom	215	17.5	4,519	6.7	2,723,171	11.6
2 bedrooms	369	30.0	15,063	22.5	6,394,723	27.3
3 bedrooms	377	30.6	23,576	35.2	9,373,469	40.0
4 or more bedrooms	271	22.0	23,838	35.6	4,944,722	21.1
Total: All households	1,232	100.0	66,996	100.0	23,436,085	100.0

Table A2.4 Number of bedrooms by tenure (parish only)					
Orwell	Owned outright	Owned (mortgage)	Social rented	Private rented etc.	Totals
1-bedroom	20	24	50	123	217
2-bedroom	55	74	66	172	367
3-bedroom	110	115	60	96	381
4 or more- bedroom	110	122	8	25	265
All categories	295	335	184	416	1,230

Table A2.5 Household composition						
	Teversham		South Cambridgeshire		England	
	No	%	No	%	No	%
One-person household: Aged 66 years and over	96	7.8	8,211	12.3	3,001,789	12.8
One-person household: Other	273	22.2	9,363	14.0	4,050,440	17.3
Single family household: All aged 66 years and over	71	5.8	7,625	11.4	2,145,278	9.2
Single family household: Married or civil partnership couple: No children	144	11.7	8,328	12.4	2,440,210	10.4
Single family household: Married or civil partnership couple: Dependent children	246	20.0	13,541	20.2	3,375,402	14.4
Single family household: Married or civil partnership couple: All children non-dependent	62	5.0	3,772	5.6	1,314,182	5.6
Single family household: Cohabiting couple family: No children	106	8.6	4,214	6.3	1,486,961	6.3
Single family household: Cohabiting couple family: With dependent children	55	4.5	2,645	3.9	1,053,001	4.5
Single family household: Cohabiting couple family: All children non-dependent	6	0.5	395	0.6	169,017	0.7
Single family household: Lone parent family: With dependent children	59	4.8	3,402	5.1	1,617,076	6.9
Single family household: Lone parent family: All children non-dependent	30	2.4	2,062	3.1	977,825	4.2
Single family household: Other single family household	9	0.7	277	0.4	183,971	0.8
Other household types	73	5.9	3,161	4.7	1,620,934	6.9
Total: All households	1,230	100.0	66,996	100.0	23,436,086	100

Table A2.6A Population projections in broad age bands						
Projected Year	Aged 0 to 15	Aged 16 to 24	Aged 25 to 49	Aged 50 to 64	Aged 65+	All Ages
2018	31,761	13,008	50,794	31,373	30,583	157,519
2019	31,995	12,850	50,697	31,733	31,120	158,395
2020	32,195	12,770	50,581	32,116	31,540	159,205
2021	32,268	12,795	50,232	32,598	32,050	159,944
2022	32,229	12,876	49,911	33,043	32,542	160,601
2023	32,130	13,047	49,657	33,242	33,119	161,192
2024	31,887	13,316	49,439	33,391	33,639	161,672
2025	31,608	13,605	49,151	33,551	34,140	162,053
2026	31,354	13,845	48,883	33,564	34,729	162,374
2027	31,030	14,125	48,609	33,542	35,305	162,610
2028	30,721	14,348	48,328	33,469	35,935	162,802
2029	30,420	14,536	47,958	33,404	36,664	162,978
2030	30,134	14,671	47,570	33,450	37,298	163,123

2031	29,879	14,721	47,289	33,459	37,903	163,248
2032	29,549	14,828	47,102	33,311	38,577	163,365
2033	29,338	14,784	47,023	33,191	39,153	163,487
2034	29,174	14,719	46,986	33,075	39,656	163,614
2035	29,087	14,543	46,954	33,010	40,115	163,710
2036	29,024	14,355	46,960	32,812	40,681	163,832
2037	29,000	14,151	46,990	32,661	41,186	163,996
2038	29,030	13,978	46,970	32,634	41,588	164,200
2039	29,092	13,832	46,979	32,615	41,914	164,431
2040	29,184	13,679	46,997	32,589	42,228	164,680
2041	29,307	13,514	46,999	32,636	42,505	164,959
2042	29,454	13,393	47,039	32,629	42,757	165,267
2043	29,621	13,302	47,088	32,566	43,026	165,605
	-2,140	294	-3,706	1,193	12,443	8,086
	-6.7%	2.3%	-7.3%	3.8%	40.7%	5.1%

7. Household Survey Questionnaire Appendix

7.1 Please note that due to report formatting the questionnaire format may differ from that which was sent to parish residents. The content is identical.

The Occupier

Reference number:
(Please note and quote in all correspondence)

Dear resident,

Have Your Say: how much additional housing is needed to meet the needs of local people in the parish?

Please take a few minutes to complete this **Housing Needs Survey** questionnaire on behalf of your household and return it in the enclosed envelope. If you prefer, it is quicker and easier to respond to the survey online on your PC, tablet or smartphone by scanning the QR code aside, or entering https://tinyurl.com/TevershamHNS in your browser.

- All households are asked to answer parts 1 and 2 of the questionnaire;
- please answer part 3 of the questionnaire if you plan to move home for any reason over the next 5-years; and
- please answer part 4 of the questionnaire if any member of your household is likely to leave your household over the next 5-years.

Essential information about the survey

This questionnaire is being sent to every residential address in the parish of Teversham.

Our aim is to understand the housing related issues faced by parish residents, examples of which are:

- older people needing to downsize or find more suitable accommodation;
- households that need to upsize;
- households living in the private rented sector;
- households seeking a place of their own;
- households who need to leave their present accommodation for any reason such as problems paying the mortgage or rent, or are facing uncertainty due to relationship breakdown, threat of eviction, anti-social behaviour or employment;
- households with one or more people suffering long term illness or disability.

Further information about the survey

Why is the survey necessary? The South Cambridgeshire Local Plan Policy H/11 requires that certain housing development proposals should state evidence that additional housing is needed to avoid unnecessary housebuilding. This housing needs survey is seeking to find out what the needs are of local people are, to inform any potential planning application. Teversham Parish Council is aware of the survey. This independent survey is being funded by GLF Robinson and Partners.

Can someone that lives outside the parish take the survey? Yes, if they have a local connection to the parish. Please use the above link or QR code below to access the questionnaire.

What companies are involved in running the survey? CNB Housing Insights is an experienced housing consultancy whose staff have worked all over England and Wales providing independent and impartial housing needs surveys and assessments.

Will my personal information be shared? CNB Housing Insights guarantees your privacy and the security of the data. We will not pass it on to anyone. We are registered with the Information Controller's Office (reg. no. ZA773915). We comply with data protection legislation and GDPR. Only generalised findings will be reported.

What happens next? Should the survey find that significant need for additional affordable housing exists, in addition to housing that is already planned for the parish, a planning application may be made which would trigger public consultation on the development proposal by the district council.

Can I get help with the survey? Answers to FAQ appear on CNB Housing Insights' website www.cnbhousing.co.uk. You can get help by emailing us at enquiries@cnbhousing.co.uk or calling our freephone helpline 0800 644 0017.

Yours faithfully,

Chris Broughton

Chris Broughton, partner, CNB Housing Insights

Questionnaire Part 1: About you, your current home and household:

1. Where do you live currently? *Please tick one box only*	
Within the parish of Teversham	
Outside the parish but within the district of South Cambridgeshire	
Anywhere else	

2. How many years have you lived in your current accommodation continuously to date? *Please enter number of years:*	

3. Is your present accommodation your only or principal home?	*Yes/no*

4. If you do not currently live in Teversham parish, please provide further information. *We are asking these question as we need to know if you have a local connection to the parish as defined by the South Cambridgeshire Council.* *Please tick all boxes that apply to you:*	
Does any member of your household work in the parish for more than 16 hours per week?	
If you have previously lived in the parish was this for a minimum of 3 out of the last 5-years?	
Have close family members of your household lived in the parish for a period of 5-years or over?	
What is you're the full postcode of your current address	

5. How would you describe your present main accommodation? *Please tick one box:*			
Detached house or bungalow		Hotel	
Semi-detached house or bungalow		Living with another household and sharing facilities	
Terraced House or bungalow		Lodging or renting a room in someone's house	
Flat or maisonette (ground floor)		Refuge or temporary accommodation	
Flat or maisonette (upper floor)		Static caravan, mobile home or park home	
Studio or bedsit flat		Mobile caravan (used for travelling for extended periods, not leisure)	
Other *Please write in:*			

6. Please tick if your present accommodation is a bungalow or dormer bungalow	

7. How many bedrooms do you have in your current accommodation? *Please enter a number beside each option:*					
Single bedrooms		Double bedrooms		Total bedrooms	

8. How would you describe the tenure of your current accommodation? *Please tick one box:*			
Owner-occupier (own outright)		Council or housing association rented	
Owner-occupier (with a mortgage or loan)		Shared ownership or shared equity	
Rented privately		Lodger	
I am part of a separate household living with family or friends seeking a place of our own			

9. How would you describe the circumstance of you and your partner-if any?		
	Self	Partner
Employed or self-employed: working full time		
Employed or self-employed: working part time		

Home-maker or unpaid carer		
Unemployed		
Full time student		
Permanently retired		

10. Please enter information for each person currently living in your accommodation

	Relationship to you (e.g. partner/spouse, parent, son/daughter, lodger, friend, carer)	**Age**	**Gender (M/F/other)**
Person 1	YOU		
Person 2			
Person 3			
Person 4			
Person 5			
Person 6			
Person 7			

11. Is the 'head of household' or their partner aged 65 or over?	*Yes/no*

12. How many couples live in your home? *(please enter 0, 1, 2 etc.)*	

13. If your household moved home into the parish in the last 5-years, why did you move home?
Please tick any that apply:

Employment in the parish	
Easier commuting from the parish	
To obtain more suitable housing	
To give or receive care or support from or to a family member	
To live nearer family and/or friends	
School catchment	
To live in a rural area	

14. Please tell us if you or your partner (if any) have your name(s) down on any of the following waiting lists or registers ***Please tick all that apply:***

South Cambridgeshire Council's affordable housing register	
A register of interest for affordable home ownership maintained by a local housing association	
South Cambridgeshire's self and custom housebuilding register	

If you or your partner are aged 60-years or more, please let us know about the housing options you would consider later in life in questions 15 and 16:

15. If you are aged 60-years or over and are thinking moving home, would you expect to remain living within the parish?	*Yes/No*
Please write in the main reason for your response:	

16. If you are aged 60-years or over, please tell us about any future options you would realistically *consider* or *expect*. *Please tick any that apply:*		
	Consider	Expect
Continue to live in your current accommodation for the foreseeable future with support or adaptations when needed		
Live independently, closer to health and essential services		
Live independently, in a smaller or more manageable dwelling		
Live in age restricted sheltered housing as a social or private tenant		
Live in leasehold age restricted flats or apartments with support (similar to McCarthy and Stone retirement living)		
Live in rented housing with a high level of care and support		
Live in an annexe to my children's accommodation		
Live with a child, other relative or friend who could provide support		
Live in a care or nursing home		
Other *Please write in:*		

Questionnaire Part 2: Your views about priorities for future house building and amenities in the parish:

17. If new homes were to be built in the parish in future, which house types would you consider a priority? *Please tick level of priority:*			
Description	**No priority/not needed √**	**Some priority √**	**High priority √**
Small homes for single person households or couples			
Small family homes (2 or 3-bedroom)			
Larger family homes (4 or 5-bedroom)			
Homes that facilitate working from home			
Smaller homes to enable older people to downsize			
Supported living (sheltered housing or extra care)			
Houses with a garage			
Detached houses			

Semi-detached houses			
Terraced houses			
Town houses (3-storey)			
Bungalows			
Flats or apartments			
Live/work (workshop) units			

18. If new homes were to be built in the parish in future, which household groups should be considered a priority? *Please tick level of priority:*

Description	No priority/not needed √	Some priority √	High priority √
Homes affordable to first time buyers			
Homes to rent (private landlord), affordable to average income households			
Homes to rent (social landlord) affordable to low-income households			
Housing suited to frail elderly or disabled people			
Shared ownership (part buy/part rent)			
'First Home scheme' (discounted sale for first time buyers)			
Discounted sale for anyone that cannot afford market prices			
Those wishing to build or commission their own homes			
Homes for multi-generational families (including annexes)			

19. Would you support limited future house building to meet the needs of local households and their children?	*Yes/No*
Please write in the main reason for your response:	

Questionnaire Part 3: Future house moves – your entire household

Please complete this section if your household plans or needs to move home in the next 5-years. *Please only complete Part 3 if you plan to move your entire household into a permanent dwelling you don't intend to share with another household. Please answer Part 3 if you need to move home but cannot for any reason. (Please note that Part 4 is where you can tell us if part of your household or people living with you plan to move home).*

20. Does your entire household plan to move home in the next 5-years? *Please tick one box*		
Yes		*Please continue from Q21*
I/we would like or need to move home but are unable to		*Please continue from Q21*
No		*Please continue from **part 4***

21. When are you to likely move home if suitable housing you could afford was available? *Please tick one box:*					
Imminently		1 to 2-years		3 to 5-years	

22. Where would you ideally like to move home to? *Please tick one box:*	
Within the parish if suitable accommodation I could afford was available	
Elsewhere in the South Cambridgeshire Council area	
Elsewhere in or outside the UK	

23. What is the main reason you are planning to move home within the next 5-years?	
1. Current house is overcrowded (e.g. to avoid children over 10-years of opposite sex sharing a bedroom)	
2. Living in temporary accommodation and need permanent accommodation	
3. Forced to move (e.g. eviction, repossession or tenancy ending)	
4. Suffering harassment, threat of harassment, crime or domestic abuse	
5. Need a larger house i.e. too few bedrooms for your family	
6. Need a smaller house i.e. have rooms that you don't need or cannot manage	
7. Cannot afford the rent or mortgage payments	
8. Health problems and/or need housing suitable for older/disabled person	
9. Current house is in severe disrepair I cannot afford/my landlord won't rectify	
10. Need to live closer to family or friends to give or receive care or support	
11. Need to move home because of a relationship breakdown	
12. Need to re-locate for employment in the parish	
13. None of the above	

24. If in Q23 'none of the above' apply, which of the following would be the main reason for you moving home? *Please tick one box only:*	
Want to live in a nicer house or area	
Would like to live closer to family or friends	
Plan to permanently move into my friend or my partner's accommodation	
Would like to live closer to shops or doctors or other services	
To reduce journey time or distance to work	
Would like to be in a particular school catchment area	
Other reason	

25. How would you realistically describe the accommodation you are seeking? *Please tick one box*			
House		Ground floor flat or bungalow suitable for elderly or disabled occupant(s)	
Flat or maisonette		Leasehold retirement living	
Terraced house		Caravan or mobile home or park home	
Bungalow		A nursing or care home	
Someone else's home		Other: please wite in:	

26. How many bedrooms would your household need as a minimum?					
Single bedrooms		Double bedrooms		Total bedrooms	

27. What tenure would your new home be (if applicable)? *Please tick one box:*	
Owner occupied (outright)	
Owner occupied (with a mortgage or loan) including shared ownership or dwellings sold at a discount *(if shared ownership or discounted sale please also answer questions 28 and 29)*	
Rented privately (private tenancy, tied with employment or living rent free)	
Rented from the council or a housing association	

28. If you cannot afford local market house prices or private rents, would you seriously consider any of the following affordable home ownership options? *Please tick any that are of interest:*	
1. Discounted sale (minimum 20% discount off market price but also applies to re-sales)	
2. Shared ownership (you jointly own part of the dwelling with a housing association and pay rent on the part you don't own)	
3. Rent to buy (you rent a dwelling from a housing association for a set amount of time, save for a deposit, qualify for a deposit contribution from the housing association before exercising an option to buy as a shared owner or full owner)	

29. If you have responded to Q.28 what is your main preference? *Enter no. 1 to 3:*	

30. Would your next home be either self or custom built? *Please tick one option:*					
Definitely		Possibly		No	

31. What is the maximum amount you could pay for your future housing? *Please fill in the corresponding box or tick the final option if applicable:*	
House purchase – purchase price	£
House purchase - deposit amount (savings and/or equity)	£
Private rental - monthly cost	£
If private or social renting, would you need to claim housing benefit or universal credit housing element? ***If yes, please tick:***	

32. What is the total gross annual income of yourself and partner (if any)? *	£

** You are assured that your response is confidential. If you believe that you cannot afford market housing prices for sale or rent it is vital that you supply this information. Your personal information will not be published, shared or sold to anyone. The information would help us to assess the quantity of affordable housing needed in future.*

33. Do any of the following statements apply to any member of your household (either now or in the next 5-years)? *Please tick any that apply:*	
Personal care or support will be needed	
Ground floor or level access accommodation would be needed	
Adaptations will be needed in the home (e.g. ramp, stairlift, bathroom adaptations)	
Wheelchair mobility within the home would be needed	

Part 4: People planning to leave your household and get a place of their own. *(Please complete on their behalf).*

This may be a child or any other member of your household or someone that is living with you temporarily, moving permanently away from your home. Please complete on their behalf the questions for each person or household likely to leave from your household in the next 5-years. ***Please do not include*** *people that plan to leave temporarily, or form student households.*

If you prefer, please invite the member of your household planning to leave to complete this part of the questionnaire themselves online. They should quote the reference number on the front page of this questionnaire.

34. Do any members of your household plan to move home to a place of their own permanently in the next 5-years? *Please tick one box and continue from question as listed:*		
They want to move home but are unable to		*Please continue from Q35*
Yes		*Please continue from Q35*
No		*Please go to the final page*

35. If they are unable to move home, please tell us the main reason?		
	New household 1	New household 2
Lack of suitable accommodation they can afford		
Because of support needs or health reasons		
Any other reason		

36. How would you describe the new household?		
	Household 1	Household 2
Single person household		
Couple, without children		
Single parent or couple with children		
What is the current age of the oldest person in the new household?		

37. At the point the new household gets a place of its own are they likely to..... *Please tick all that apply per household:*		
	Household 1	Household 2
Be in full time work		
Be living with someone who is in full time work		
Be permanently retired		
Be partly reliant on state benefit		
Be wholly reliant on state benefit		
Be a first-time buyer		
Be a first-time renter		

38. Will the new household need a place of their own or move in with someone else? *Please tick one box per household:*		
	Household 1	Household 2
A member of your household is planning to live alone or live with someone who is also seeking a place of their own *(if this option is selected, please continue with the survey at question 39).*		
A member of your household is planning to move in with someone who already has a place of their own (as a partner, house share etc.). *If this option is selected, there is no need to complete further questions for this person or household.*		
A member of your household is planning to live in a care home or nursing home. *If this option is selected, there is no need to complete further questions for this person or household.*		

39. Where would the new household(s) ideally like to move home to? *Please tick one box per household:*		
	Household 1	Household 2
In the parish if suitable accommodation they could afford was available		
Elsewhere in the South Cambridgeshire Council area		
Elsewhere in or outside the UK		

40. What type of accommodation would they realistically seek? *Please tick one box per household:*		
	Household 1	Household 2
A house		
A flat or maisonette		

A ground floor flat or bungalow suitable for elderly or disabled occupant		
Leasehold retirement living		
A nursing or care home		
A caravan or mobile home		
Accommodation provided by employer or armed forces		

41. How many bedrooms would they need as a minimum?						
New household 1:	Single bedrooms		Double bedrooms		Total bedrooms	
New household 2:	Single bedrooms		Double bedrooms		Total bedrooms	

42. What tenure would they prefer? *Please tick one box per household:*		
	Household 1	Household 2
Owner occupied (outright)		
Owner occupied (with a mortgage or loan) including shared ownership or dwellings sold at a discount *(if shared ownership or discounted sale please also answer questions 43 and 44)*		
Rented privately (private landlord tenancy or tied with employment)		
Rented from a council or housing association		

43. <u>If they cannot afford local market house prices</u>, would they prefer any of the following affordable home ownership options? *Please tick any of interest:*		
	Household 1	Household 2
1. Shared ownership (they jointly own part of the dwelling with a housing association and pay rent on the part they don't own)		
2. Discounted sale (minimum 20% discount (also applies to re-sales))		
3. Rent to Buy (they rent a dwelling from a housing association for a set amount of time, save for a deposit then buy as a shared or full owner).		

44. If you have responded to Q.42 what is their main preference? *Enter no. 1 to 3:*			
Household 1		Household 2	

45. Would their next home be either self or custom built? *Please tick one option:*						
New household 1:	Definitely		Possibly		No	
New household 2:	Definitely		Possibly		No	

46. What amount could they afford to pay for their housing costs?		
	Household 1	Household 2
House purchase – purchase price:	£	£

House purchase – deposit amount:	£	£
Private rental – monthly cost:	£	£
If private or social renting, would they need to claim housing benefit or universal credit housing element? ***If yes, please tick*:**		

47. Estimated household income*		
	Household 1	Household 2
What is their estimated annual gross household income?	£	£

** You are assured that this response is confidential. If you believe that they cannot afford market housing prices for sale or rent it is vital that you supply this information. Their personal information will not be published, shared or sold to anyone. The information would help us to assess the quantity of affordable housing needed in future.*

48. Do any of the following apply to any member of the new household(s)? *Please tick any that apply:*		
	Household 1	Household 2
Care or support in the home would be needed		
Ground floor or level access accommodation would be needed		
Adaptations would be needed (e.g. for access, stairlift, bathroom)		
Wheelchair mobility within the home would be needed		

Thank you for completing this questionnaire. Please return it in the envelope provided.

8. Technical appendix

8.1 The following is the full BNAM gross need calculation using unrounded data. The table is summarised in table 4.7. Prevalence rates are only used for newly forming households. The response to the survey was poor so we need a more reliable way of estimating affordable need from newly forming households.

Table 8.1 Basic Needs Assessment Model (BNAM) (gross annual need)

Row ref.	Step	Prevalence rates	Housing register Local Connection (parish)	Survey Data	Combined housing register and household survey (existing households only)	Notes
1	Number of households in the area	1,230				Census 2021
2	Existing households in need	123.00	29.00	9.00		
3	Proportion in affordable need	0.40	1.00	0.56		
4	Existing Households in affordable need	49.20	29.00	5.00	34.00	Row 2 x row 3. Combined is less one respondent on the housing register.
5	Existing households in affordable need per annum	9.84	9.67	1.00	10.67	Convert to annual flow: prevalence rate and survey divide by 5, housing register divide by 3

6	Newly Forming housholds 5-years	95.33	95.33	8.00		Prevalence rate
7	Proportion in affordable need	0.66	0.66	1.00		SEH derived prevalence rate
8	Newly forming households in affordable need 5-years	62.91	62.91	8.00		Row 6 x row 7
9	Convert to annual flow	12.58	12.58	1.60		Divide by 5
10	Number seeking to remain in the parish	6.29	6.29		6.29	50% may wish to leave (estimate)
11	Uplift to register data for affordable home ownership demand	N/A	6.67		6.67	assumed 30% of rows values 5+9
12	Total GROSS annual flow of households in affordable need (rounded)	16.13	22.63	2.60	23.63	Sum of rows 5, 10 and 11 as applicable