

Cambridgeshire ACRE

# Housing Need Survey Results Report for Bury

Survey undertaken in March 2019



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## CONTEXT AND METHODOLOGY

### Background to Affordable Rural Housing

Affordable housing is defined by the government as *'housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers)'*. It must also meet one of a number of more specific definitions related to a range of tenures including rented and low cost home ownership.<sup>1</sup>

The stock of affordable housing has declined in rural communities in recent years relative to urban areas. Rural communities have been more vulnerable to losses through Right to Buy. Also, difficulties in building new affordable homes in rural communities have been exacerbated by government guidance which has removed the requirement to provide any affordable housing on schemes of 10 dwellings or less. Hence, the use of rural exception site policy is increasingly seen as a key solution to retaining balanced rural communities.

A rural exception site is a site used primarily for affordable housing in a rural community that would not normally be used for housing because it is subject to policies of restraint. The affordable housing must be supported by evidence of local need and be prioritised for people with a local connection to the relevant parish. Huntingdonshire District Council has introduced a change to their rural exception site policy in the emerging Local Plan. Policy LP30 requires that at least 60 per cent of the site area must be for affordable housing for people with a local connection. This allows the introduction of some market housing to incentivise landowners to bring forward more sites.

Affordable housing benefits from certain protections in rural areas. Tenants of rented properties cannot exercise their Right to Acquire within 'Designated Rural Areas' (generally settlements with a population of less than 3,000).<sup>2</sup> Likewise, shared ownership properties cannot be removed from the affordable housing stock in 'Designated Protected Areas' (a similar list of rural settlements). The housing association restricts the amount of equity that the resident can own to 80 per cent or commits to buying back the property if the tenant has 100% ownership. These protections are designed to protect the stock of affordable housing in rural communities. Bury falls under both designations. The government is currently undertaking a pilot in the Midlands to explore the potential to extend the Right To Buy to Housing Association tenants. However, any future roll-out is likely to allow Housing Associations to opt out its rural stock due to the recognized shortage in rural communities.

Planning conditions and legal agreements are used on rural exception sites to prioritise the occupation of property to people falling within categories of need and who can prove a local connection through family, residence or work.

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

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

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

## Context

Bury Parish Council commissioned Cambridgeshire ACRE to undertake a Housing Needs Survey in December 2018. The Parish Council are undertaking a Neighbourhood Plan and want to understand local housing need. The survey costs have been met by the Parish Council.

The aims of the survey were to gauge opinion on the value of developing affordable homes for local people in the parish and to determine the scale and nature of affordable housing need. The nature of the survey means that it also identifies wider market need such as, for example, downsizing. This is important because even on rural exception sites in Huntingdonshire, up to 40 per cent of the site can be developed for market housing. Although the survey can enable any market housing element to be tailored to local needs no controls can be applied.

## Methodology

Survey packs were posted to all 731 residential addresses in the parish on 21 February 2019. The survey packs included covering letters from Cambridgeshire ACRE and Bury Parish Council, a questionnaire, a FAQ sheet on rural affordable housing and a postage paid envelope for returned forms.

The questionnaire was divided into two sections:

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

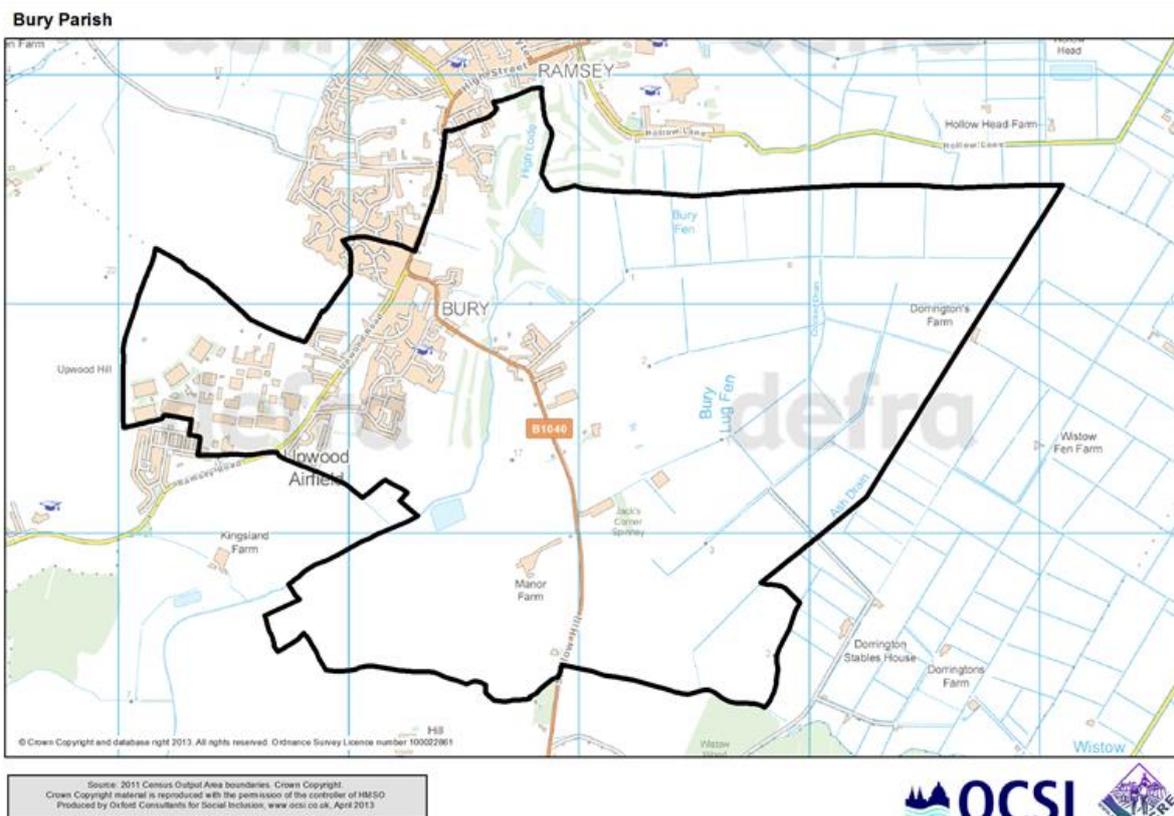
The closing date for the survey was Friday 15 March 2019. In total, 218 responses were received giving a response rate of 30 per cent. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent. The higher response rate may be due to the interest in the Neighbourhood Plan or increased awareness of housing issues due to the planned redevelopment of RAF Upwood.

## Bury Parish

Bury is a parish in north Huntingdonshire. It lies between the A1(M) to the west and the A141 to the east. Although the northern part of Bury village coalesces with the larger market town of Ramsey, Bury retains a distinct village community.

The Ramsey Road/ Upwood Road/ B1040 run north/ south through the village linking Ramsey with Upwood to the south. The B1040 spurs to form another arterial road heading south eastwards towards Warboys. The nearest large town is Huntingdon, about ten miles southwards.

RAF Upwood (now largely redundant and pending regeneration) falls within Bury parish and is located on the western side of Ramsey Road whilst most of the village lies on the eastern side. The parish boundary extends eastwards of the village to include a large rural hinterland.



Despite the proximity of Ramsey, Bury retains a range of local services including a primary school, church, pub, shop and village hall. Other services such as secondary schooling, medical and dental practices can be accessed in Ramsey.

*Bury retains some key village facilities including a pub and shop*



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Bury Stores, Bury © Copyright JThomas and licensed for reuse under this Creative Commons Licence

Bury parish had a population of 1,980 in 2015. There has been moderate growth in recent years. The population did grow more strongly (by about 200 people) between 2001 and 2011.<sup>3</sup> However, the last period of significant growth was in the 1980s when the population almost doubled.<sup>4</sup> (Further investigation would be required to determine whether this was due to an increase in housebuilding rates or changes at RAF Upwood)

Recent housebuilding rates have fluctuated widely. Between 2002/03 and 2016/17 there were 107 dwellings completed in Bury. However, virtually all of these were completed between 2005/06 and 2007/08 (66 dwellings) and 2012/13 and 2013/14 (36 dwellings).<sup>5</sup>

Growth rates are expected to increase significantly. Two significant sites have been allocated for housing development in the emerging Huntingdonshire Local Plan.<sup>6</sup> Twenty five hectares of land at the former RAF Upwood is proposed for a mixed development including 450 dwellings. A further 3.6 hectares of land east of Valiant Square is allocated for an additional 90 dwellings. Allowing for smaller windfall sites that are likely to come forward during the plan period, Bury can be projected to almost double in size.

The built part of Bury (including the former RAF Upwood airfield) falls within the Ramsey Spatial Planning Area. The Huntingdonshire Local Plan has a generic policy which covers all four spatial planning areas in the district. Policy LP7 is re-produced below. It describes the criteria for supporting development proposals in unallocated sites.

<sup>3</sup> 'Cambridgeshire County Council's Mid-2015 Population and Dwelling Stock Estimates', Cambridgeshire County Council (spreadsheet downloaded from <http://cambridgeshireinsight.org.uk/populationanddemographics>)

<sup>3</sup> 'Cambridgeshire Population and Dwelling Stock Estimates: 1991-2010' Cambridgeshire CC (July 2011) and 'Cambridgeshire Population and Dwelling Stock Estimates: mid 2013', Cambridgeshire CC (December 2014)

<sup>4</sup> Historical Census figures taken from <http://buryvillage.co.uk/>

<sup>5</sup> 'Table H1.2 Dwellings completed (NET) by Parish in Cambridgeshire (2002-2017)', Cambridgeshire County Council (undated)

<sup>6</sup> <http://www.huntingdonshire.gov.uk/media/3007/core01-final-local-plan-for-submission.pdf>

Policy: LP 7<sup>7</sup>

### **Spatial Planning Areas**

Each Spatial Planning Area to which this policy applies is defined above.

### **Development Proposals on Unallocated Sites**

A proposal for development on a site which is additional to those allocated in this plan will be supported where it fulfils the following requirements and is in accordance with other policies:

#### *Residential Development*

A proposal for housing development (class 'C3') or for a residential institution use (class 'C2') will be supported where it is appropriately located within a built-up area of an identified Spatial Planning Area settlement.

#### *Business Development*

A proposal for business development (class 'B') will be supported where it is appropriately located within a built-up area of an identified Spatial Planning Area settlement. An appropriate location will include an Established Employment Area, defined in policy LP 19 'Established Employment Areas'; a town centre, defined in policy LP 22 'Town Centre Vitality and Viability' or the Alconbury Enterprise Zone.

#### *Main Town Centre Uses*

A proposal for a main town centre use, as defined in the 'Glossary', will be supported where it is appropriately located within a built-up area of an identified Spatial Planning Area settlement. An appropriate location will be determined through the application of the sequential approach as set out in the National Planning Policy Framework.

Outside a defined town centre a proposal including more than 600m squared of net internal retail floorspace will need to be accompanied by a proportionate and locally appropriate impact assessment as set out in the National Planning Policy Framework. A proposal will not be supported where it is likely to have a significant adverse impact.

#### *Other uses*

A proposal for a non-residential institutional use (class 'D1') or an assembly and leisure facility (class 'D2') other than those defined as a main town centre use will be supported where it is appropriately located within the built-up area of an identified Spatial Planning Area settlement.

#### *Mixed use development*

A proposal which includes a mix of uses will be supported where each use accords with the applicable requirements detailed above.

### **Relationship of settlements within a Spatial Planning Area**

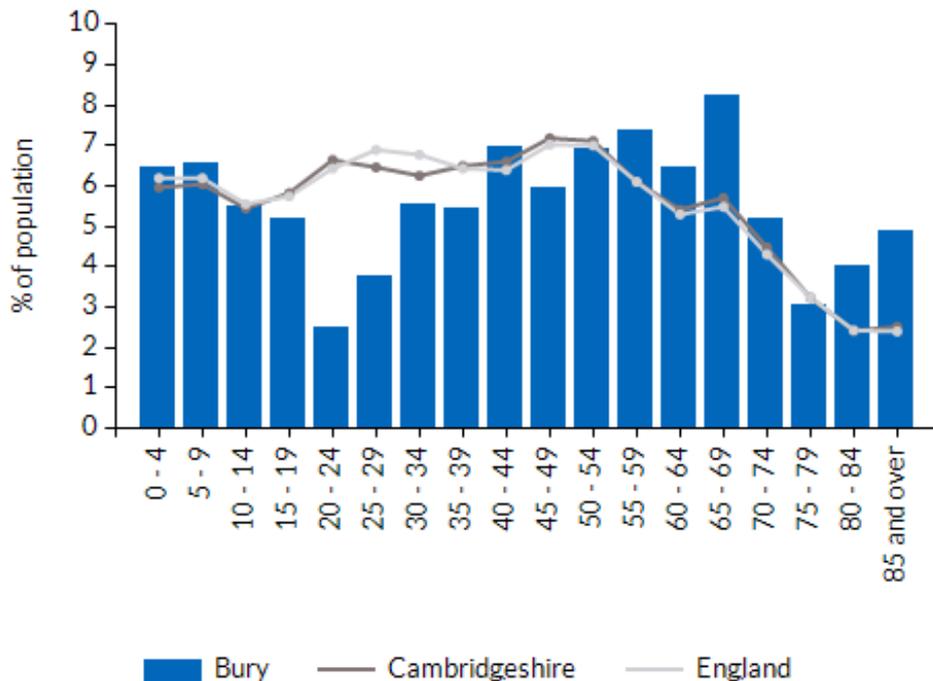
A proposal will be supported where it will not undermine the role of the primary settlement within the Spatial Planning Area or adversely affect the relationship between the settlements of the Spatial Planning Area whether this is through its scale or other impacts.

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<sup>7</sup> <http://www.huntingdonshire.gov.uk/media/3007/core01-final-local-plan-for-submission.pdf>

Bury's population profile is fairly typical of a rural community in Cambridgeshire. A low proportion of people aged in their 20s and 30s is counter-balanced by a high proportion of people aged 55+. The proportion of school age children is slightly above average. The primary school is probably a key factor in attracting families with children.

**Age group breakdown estimates for Bury (2016)**



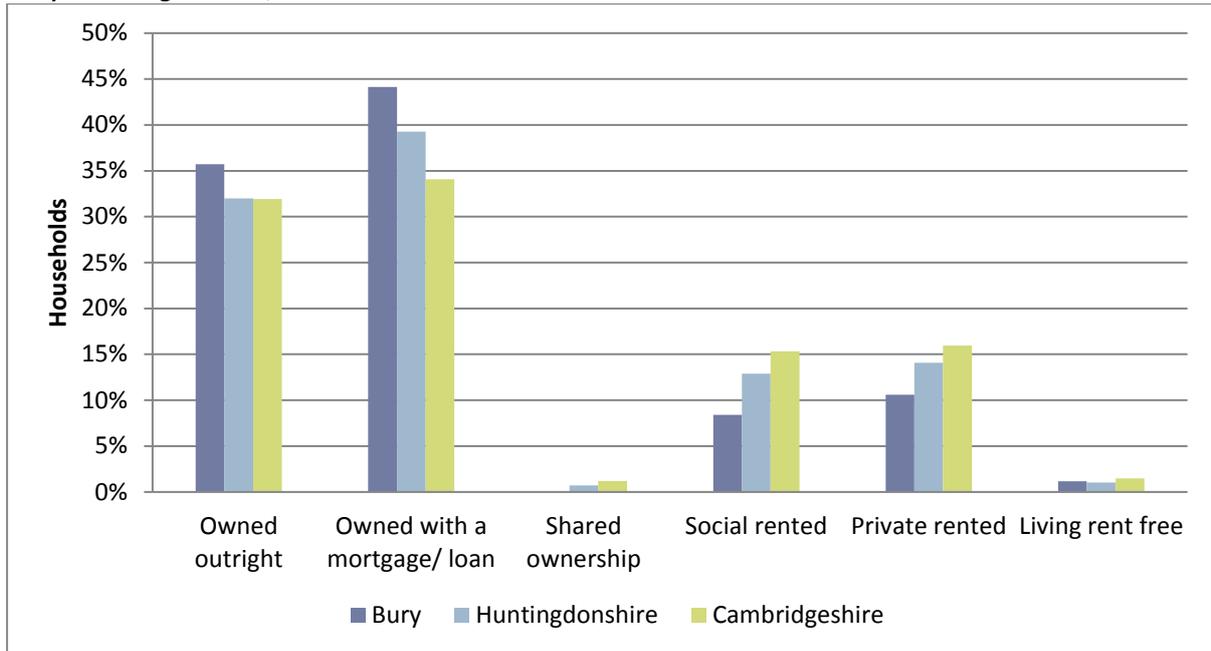
Source: Cambridgeshire Insight Parish Profile - <https://cambridgeshireinsight.org.uk/parish-profile/>

Almost three quarters of households in Bury are couples with or without dependent children. This is significantly higher than both Huntingdonshire and Cambridgeshire. In contrast, Bury has relatively few one person households.

The following analysis of Bury's housing stock is based on the 2011 Census of Population. As there has been relatively little development since then it still provides a reasonable picture of the current housing stock. However, it should not be assumed that future housing plans will match the current profile.

Bury's tenure profile is dominated by owner occupation. Eighty per cent of all households own their own home outright or with a mortgage. This is common for a rural community in Cambridgeshire. Likewise, the low levels of social rented (eight per cent) and private rented (11 per cent) are not unusual but do present a problem for those unable to purchase. There are no shared ownership properties in Bury.

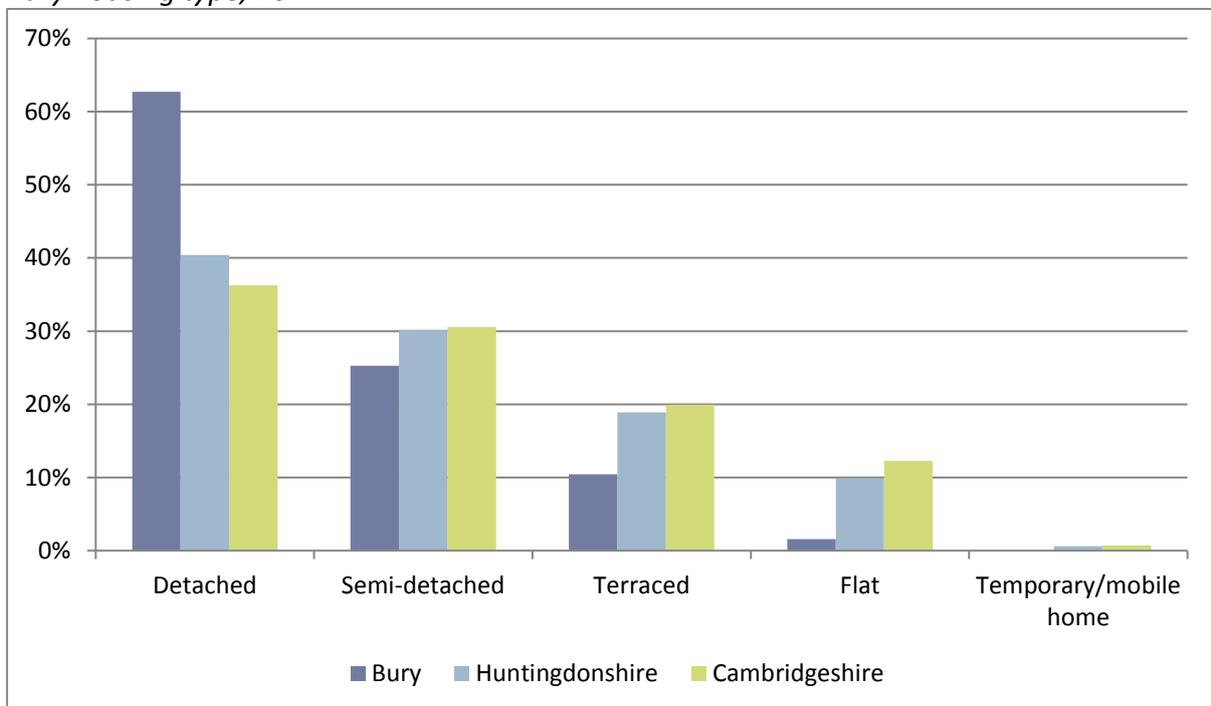
### Bury housing tenure, 2011



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

Bury's housing stock is also dominated by detached (63 per cent) and, to a lesser extent, semi-detached (25 per cent) properties. Terraced houses are scarce and there are very few flats in the parish.

### Bury housing type, 2011



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

This profile is consistent with the tendency towards larger properties. Four in ten properties have four or more bedrooms (29 per cent in Huntingdonshire). In contrast, only 16 per cent

have two bedrooms or fewer (28 per cent in Huntingdonshire). The predominance of larger, owner occupied homes clearly has implications for those looking to enter the local housing market.

## Local Income Levels and Affordability

### Buying on the Open Market

A review of property estate agent websites identified seven properties currently on the market in Bury. The lowest priced houses were both 3 bed semi-detached properties for sale @ £250,000 and £290,000 respectively.<sup>8</sup>

#### *The lowest priced properties on the market in Bury*



3 bed detached, Grenfell Road, Bury for sale @ £250,000 [www.rightmove.co.uk](http://www.rightmove.co.uk)



3 bed detached, High Street, Bury for sale @ £290,000 [www.rightmove.co.uk](http://www.rightmove.co.uk)

Sales over the last year were also reviewed to draw a larger sample. This identified 26 sales in Bury parish (or at least a close proxy of the parish boundary). The lowest priced sales were a 1 bed cluster house sold @ £119,000 and a 2 bed semi-detached bungalow sold @ £188,000.

#### *Lower priced properties sold in the last year in Bury*



1 bed cluster house, Rowell Walk, Bury sold @ £119,000 (Jul 2018) [www.rightmove.co.uk](http://www.rightmove.co.uk).



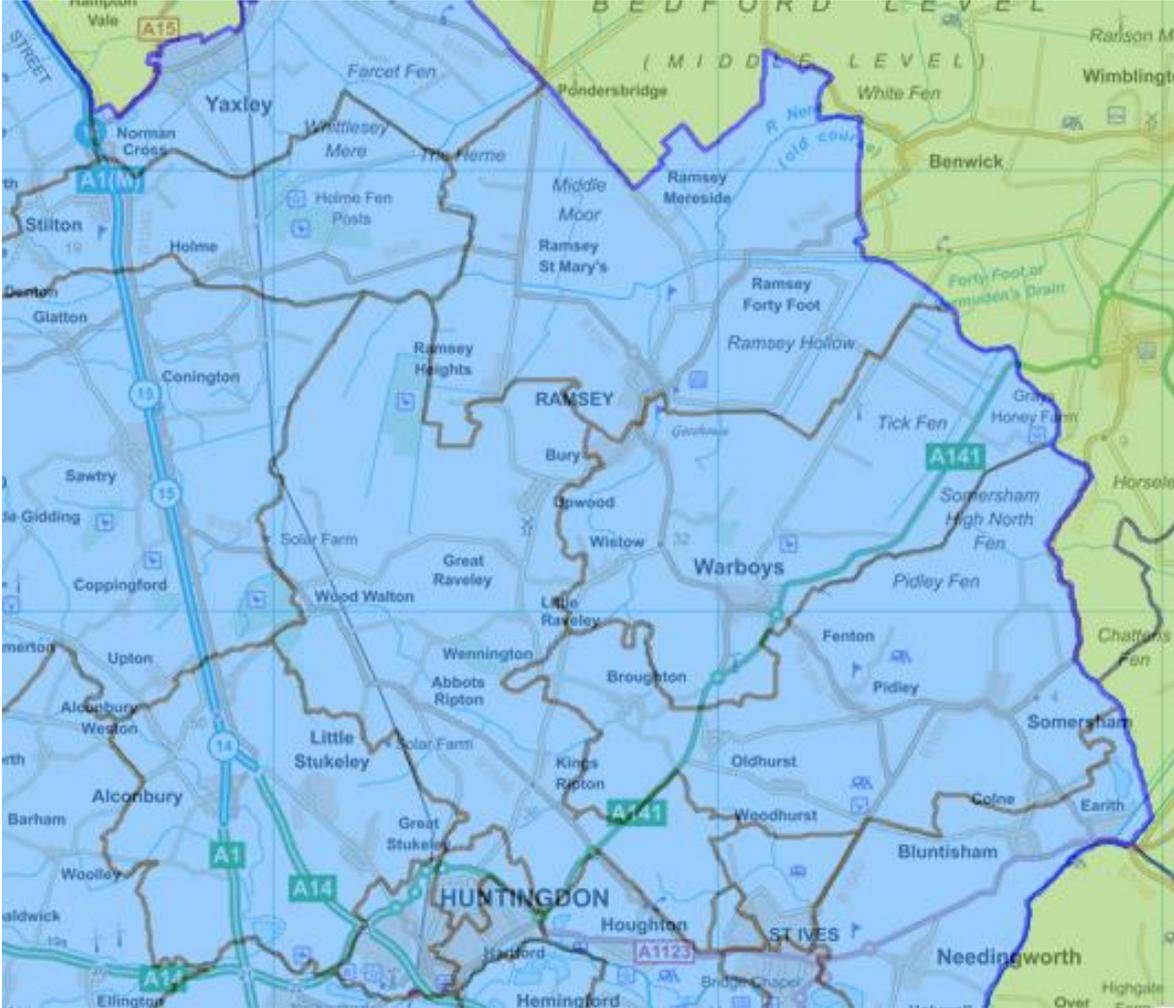
2 bed semi-detached bungalow, Ringwood Close, Bury sold @ £188,000 (Oct 2018) [www.rightmove.co.uk](http://www.rightmove.co.uk).

<sup>8</sup> [www.zoopla.co.uk](http://www.zoopla.co.uk) and [www.rightmove.co.uk](http://www.rightmove.co.uk) (as at 22 March 2019)

These were the only properties that sold for under £200,000. This was partly due to the lack of smaller properties being sold. The majority of 3 bed dwellings sold for prices in the range of £250,000 to £280,000. The lowest price sale of a 4 bed dwelling was £280,000 but most achieved prices in excess of £400,000.

The reliability of these prices can be further corroborated by considering them alongside published house price data by Hometrack (see Table 1) to provide an indication of entry level prices in the Bury housing market. Hometrack data covers the larger area of Warboys & Bury ward. This includes the parishes of Warboys, Bury and Wistow.<sup>9</sup> The boundaries are shown in the map below.

Ward boundaries for the Bury area



Source: Hometrack – Housing Intelligence System

By widening the sample size to the ward there were 67 sales and valuations undertaken over a recent six month period. However, many of these will be in Warboys or other parts of the ward. Prices in the Warboys & Bury ward appear to be marginally lower than the average prices for Huntingdonshire but a little higher than in neighbouring Ramsey.

<sup>9</sup> There have been some ward boundary changes which mean this is not the current ward. However, it is the area for which the most up to date, local house price information is published.

Table 1: Lower Quartile Property Prices by ward, August 2018 – January 2019<sup>10</sup>

	2-bed house	3-bed house	4-bed house
Warboys & Bury	£161,000	£205,000	£305,000
Ramsey	£126,250	£200,000	£272,000
Upwood & The Raveleys	£184,000	£185,000	£321,750
Huntingdonshire	£178,875	£220,000	£310,000

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

Taken together these data sources can be used to build a picture of local prices. Table 2 has been constructed from the discussion above. Affordability is assessed in the context of three price levels. Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties. The prices used in Table 2 are:

- £161,000 which represents the lower quartile price for a 2 bed property in Warboys & Bury ward;
- £188,000 which represents the lowest priced sale achieved for a 2 bed property in Bury parish in the last year; and,
- £225,000 which is an estimate of the lower quartile price for a 3 bed property in Bury parish.

The price of 1 bed properties has been excluded as there are only eleven in the parish.

Table 2: Annual Income requirements for open market properties

House Price	Deposit required (assume 15% required)	Annual income required (based on mortgage lending principle of 3.5 x income)	Monthly mortgage payment <sup>11</sup>
£161,000	£24,150	£39,100	£649
£188,000	£28,200	£45,657	£758
£225,000	£33,750	£54,643	£907

Even at an entry level price of £161,000 an annual income of about £39,000 would be required on the assumptions used. To put this in context, a household with two people working full-time and earning the 'national living wage' will earn about £30,000 - £35,000

<sup>10</sup> Hometrack Intelligence Service (warboys & Bury ward includes the parishes of Bury, Warboys and Wistow)

<sup>11</sup> Source: [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk) – mortgage calculator based on 3% repayment mortgage repaid over 25 years

per annum.<sup>12</sup> An income of £55,000 would be required to purchase a property at the lower quartile price for a 3 bed property.

A household's ability to buy is also dependent on them having saved an appropriate deposit. The calculations presented here assume a mortgage to house value of 85 per cent. In other words, the purchaser can raise a deposit of 15 per cent. It may be possible to secure a mortgage with a lower deposit but this will require even higher income levels. Clearly, many existing owner occupiers in Bury will have significant housing equity. However, young people seeking to leave the parental home or those in the rented sector may not.

Every household has its own set of unique circumstances. Therefore, the assumptions set out above are just that; working assumptions. Nevertheless, it seems reasonable to conclude that many low income households with a connection to Bury have little chance of being able to set up home in their own community without some kind of support.

### **Buying in Shared Ownership**

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

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

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

Shared ownership affordability will be heavily influenced by the share of the property purchased. The purchaser must provide an appropriate package of deposit and mortgage to cover the cost of the share purchased. Rent would be paid on the unsold equity at a rate of 2.75 to 3.00 per cent. It is also likely that a small service charge would be applicable. However, these charges represent a significant subsidy in comparison with comparable market rents which makes shared ownership an attractive option for some households. However, it should be noted that at the time of the 2011 Census of Population there were no shared ownership properties in the parish.

### **Renting**

Table 3 shows the typical cost for renting privately and compares this with the typical rental cost of a new Housing Association property. The Government has taken steps to bring social

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<sup>12</sup> <http://www.livingwage.org.uk/>. The national living wage currently pays £8.21 per hour but only applies to those aged 25 and older

housing rents closer to private sector ones, with rents for new tenants set at up to 80 per cent of the amount you would have to pay in the private sector.

*Table 3: Comparison of property rental costs in Warboys & Bury ward, February 2018 – January 2019<sup>13</sup>*

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 <sup>th</sup> percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)	Local Housing Allowance (Huntingdon BMRA) 2018-19 (applicable from 1 April 2018)
1	£109	£109	£87	£92.05
2	£147	£144	£118	£115.07
3	£183	£172	£146	£132.32
4	£242	£225	£193	£168.41

Table 3 includes data for Warboys & Bury ward. This suggests the likely ‘affordable rent’ charged by a Housing Association could be higher than the Local Housing Allowance rate for most sizes of property (although Housing Associations will sometimes cap their rents at the LHA rate). Our review found no properties currently available to rent in the private rental market within Bury parish.<sup>14</sup> There were a number of properties available to rent in Ramsey. However, these were all seeking rents in excess of the LHA rate.

Social rented properties are also in scarce supply. Between March 2008 and December 2013, 24 properties became available in Bury (about four per year). They attracted an average of 30 bids each (compared with 41 per property across Huntingdonshire as a whole).<sup>15</sup>

<sup>13</sup> Hometrack Intelligence Service (Warboys & Bury ward includes the parishes of Warboys, Bury and Wistow)

<sup>14</sup> [www.zoopla.co.uk](http://www.zoopla.co.uk) and [www.rightmove.co.uk](http://www.rightmove.co.uk) (as at 22 March 2019)

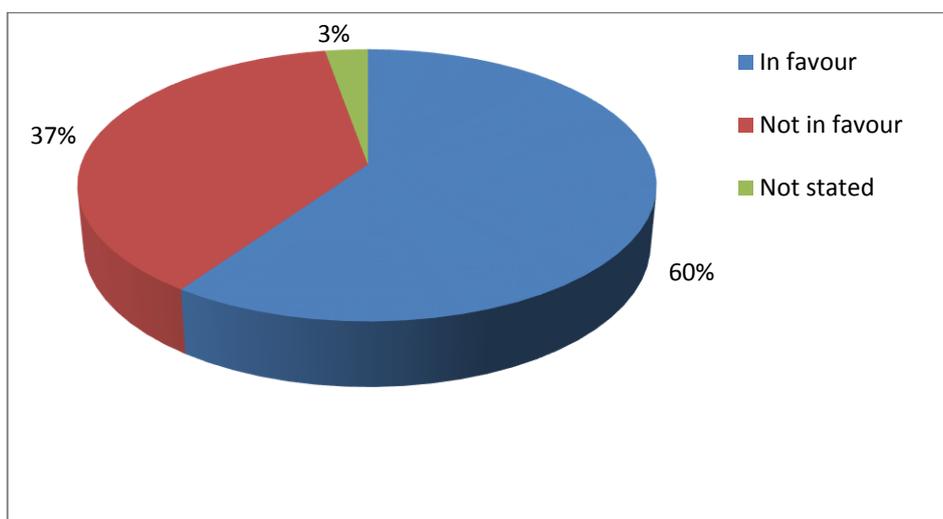
<sup>15</sup> ‘Parish Profiles’, Cambridgeshire County Council Research Group, October 2014

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

### Views on Affordable Housing Development in Bury

All respondents to the survey were asked if they would be in favour of a small development of affordable homes for local people within the parish. Sixty per cent of respondents supported the principle of such a development and 37 per cent were opposed. (Three per cent did not state an opinion) The results are illustrated in Figure 4. The level of support for affordable homes is broadly in line with what we have found in other local surveys in Cambridgeshire. Support is typically in the range of 55-75 per cent.

Figure 4: Attitude towards affordable housing development



Many respondents chose to include additional comments to qualify their answers. A selection is presented here, grouped by theme. They highlight some of the key issues that concern local people.

There was a recognition from some of the challenges faced by local families in entering the housing market and an appreciation of the community benefits that affordable housing could deliver:

- *The local people should be given financial assistance to stay in the area*
- *Such a development would be an asset to the village*
- *More people mean more revenue for the local community and potential development for services and infrastructure*
- *Development could be managed in the area to suit the community needs instead of mass development where housing is out of most people's incomes*
- *Providing homes that local people can afford is crucial for our village and its identity. Otherwise young and old will move away*
- *I would welcome provision for people who wish to live near family and/or are working in the local area but who lack the resources to purchase a property at market rates*

Some respondents were able to relate the issue to their own families:

- *I have two children currently looking to get on the housing ladder in the local area and another child a few years down the line*
- *We were extremely lucky to have a wheelchair accessible flat and have it adapted for my mother's needs. Would love to see more affordable housing in the area. With universal credit due to roll out soon, many will become homeless and need the housing and support such as from Axiom - now Longhurst*

It was important to some that the homes should be prioritized for local people in perpetuity and that they should be genuinely affordable:

- *I would strongly support this, but the phrase 'local connection' would need to be clearly defined to avoid unfairness*
- *So long as they are not sold on to outsiders in a few years, particularly for rental profit*
- *I only agree to local people having the affordable homes as there is nothing for new people around Ramsey/Bury. It would be good to keep families near each other. But I do have adult children that will require housing*
- *If they are "affordable" based on the average wage/cost of living in the area and not starting at £250,000*
- *As long as they are for local people to live in and not as 'buy to let' properties bought for people for investment and personal basis*

Location was a critical consideration. There was strong support for accommodating the needs of local people within the RAF Upwood redevelopment or on brown field sites more generally. But there was resistance to more green field sites being redeveloped:

- *The airfield would be a good place for such a development*
- *The RAF Upwood development if it ever comes to fruition with over 600 properties would be an ideal place to site such a development*
- *Yes, if the development is on the old RAF base and not if the development is in fields. Suitable infrastructure improvements should also be made. Bury High Street is a very busy rural road*
- *But space recycled would be better than building in fields, ie. Upwood old RAF*
- *Any new housing or buildings should be confined to brown sites only and not encroach on the green belt area at all*
- *Maintain parish boundaries. Use brown field sites*
- *Provided that the development is small and that it is built on brown field site, not green field*
- *We are in favour of a small development of affordable homes but we are not in favour of homes being built on 'green field land', especially where there is 'brown field land' available*

Many respondents wanted to see future housing development linked to infrastructure improvements:

- *On condition that the road, transport, schooling and health infrastructure was improved to accommodate the extra people*
- *Yes, if they are needed for local people but there are too many houses being built in Bury/Ramsey and facilities are suffering under the strain i.e. doctors, schools and there are cars parked everywhere*

- *So long as all infrastructure, traffic, parking, draining, accessibility issues are fully addressed. Not development on green field sites when brown field are available. Not on productive farm land*
- *But no further development until (1) infrastructure improvement is made, roads, drainage, social facilities (2) public transport is available at useful hours (i.e. not preschool/post school etc.)*
- *As with any housing development, resources such as healthcare, schooling, roads and other facilities etc. should not be overlooked. Often people object to housing as there are not the facilities available for extra people. If the facilities are made available as part of the housing development local people would probably be less inclined to object.*

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

- *Had this survey been issued prior to the three proposed sites - Upwood Road, RAF Upwood and an ex hospital site - in Bury then we would have replied 'Yes'. However, as a small rural village the increase in housing these sites will bring already changes our small community*
- *Too many people and houses in the area already*
- *Housing has already been built in Bury and mainly purchased by outsiders to use as a base and off to the city to work - very few locals - not a village anymore*
- *No more development in Bury please. Otherwise it will be spoilt*
- *No Bury is a lovely village with people taking pride in the area. Bury and Ramsey need to attract people who will spend money in the community to better the services that support it not be a drain on it!*

Some respondents were specifically concerned about the impact of more affordable housing on the local community. There were also some concerns about potential development in Meadow Lane:

- *I am not against affordable homes in Bury. However, I am totally against any development in or near Meadow Lane. Due to road safety issues and other issues raised by residents in the street*
- *If this is about the proposed development of houses in Meadow Lane it will totally change the whole character of the area and not for the better*

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

- *There is no infrastructure to support people moving in i.e. schools, doctors, dentist, plus the general traffic would increase and the roads are already in a bad state*
- *Bury is a very small rural village which currently has limited resources and amenities (buses, shops, schools) to support its current population. Without significant investment in amenities it would be unable to support an increase in housing and population. More housing is foolish!*
- *The only way such proposals can work is if there are similar investments made in infrastructure such as schools, road improvements, medical provision and employment opportunities. In addition, public transport services need major investment in order to reduce the reliance on motor vehicles. Just building housing does not help the community in any way*

- *It's all very well to keep building more and more houses, but there is no planning or provision for improvement to infrastructure to cope with the rise in population*
- *This is a village. Any further development would turn us into a town with no proper infrastructure i.e. decent roads. Our schools cannot cope with further additions and no shops. We love our village*
- *No more homes! Traffic is a huge problem already. Schools, doctors, dentist are full. These need to be addressed before housing. There are no shops anymore/car parking is another problem in Ramsey. Public transport limited*

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

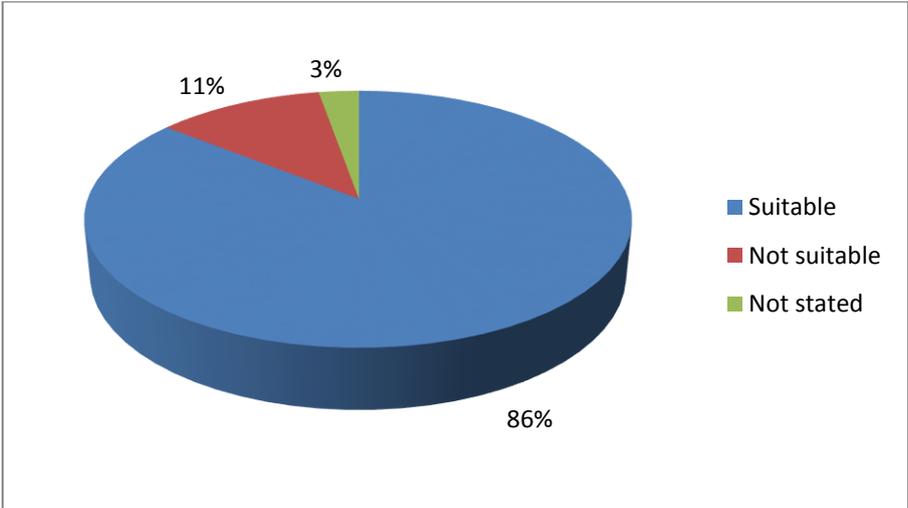
- *We do not need any more houses in Bury! It is already too big for the village. Lots of development already in progress especially on the Upwood Road. Congestion within the village - I strongly object*
- *This is a nice village and there is no need for more people*
- *Bury does not require any additional developments to that in the HDC Local Plan - especially on rural exception sites*
- *There are too many current housing developments that already have permission - any further developments are unnecessary*
- *With houses being built in Upwood, Ramsey and Warboys I feel it's not necessary for any to be built in Bury. The fields around Bury where people can walk is what makes Bury appealing and being a small parish the extra traffic would have an impact on us all.*
- *I think the recent housing development in Ramsey has addressed this issue. More housing needed for elderly or lone people, eg. Bungalows*

The survey has revealed a wide range of opinions. There is a majority in support of the principle of more affordable homes for local people. However, much of this support is heavily caveated. There is also a significant minority opposed to further development. The Parish Council will need to balance these views in deciding how to address housing issues in the emerging Neighbourhood Plan.

### Suitability of Current Home

Respondents were asked to indicate whether or not their current home was suitable for their household’s needs. Figure 5 shows that 86 per cent of respondents felt their current home is suitable for their household needs, with 11 per cent indicating that their current home is unsuitable for their needs. (Three per cent did not answer the question) The 11 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 25 households.

Figure 5: Suitability of current home



Those stating their current home is unsuitable were asked to indicate the reasons why. Respondents were allowed to give more than one reason for unsuitability, so all responses are recorded. In total 41 reasons were reported.

Figure 6: Reasons why current home is unsuitable

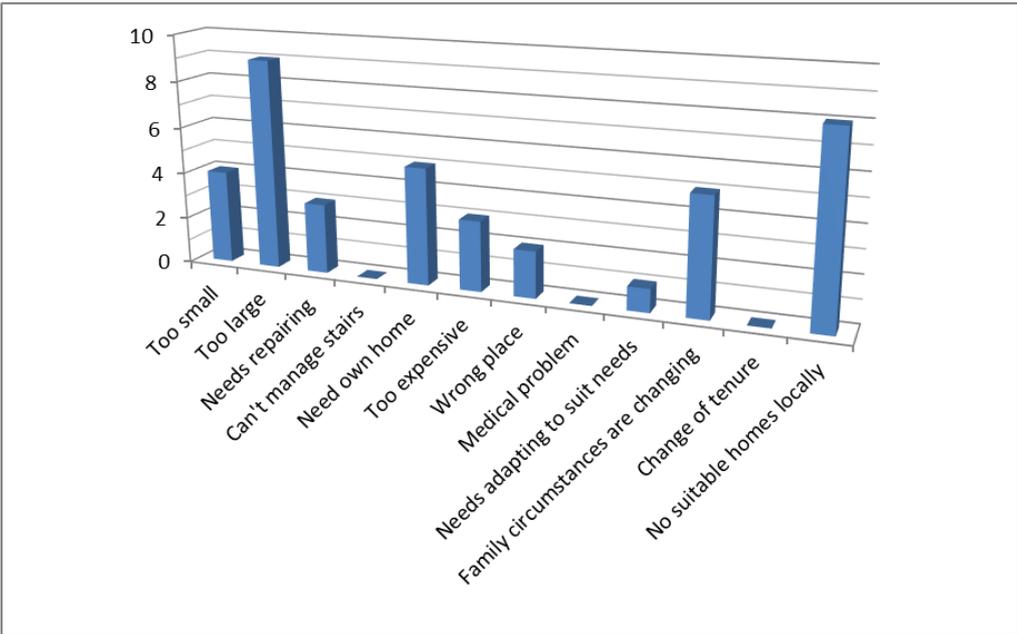


Figure 6 illustrates the reasons respondents gave for their current home being unsuitable. The most commonly cited reasons were 'Too large' and 'Want to move but there are no suitable homes available locally'. The former reason is typically associated with older households seeking to downsize.

# RESULTS FROM PART TWO – IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS

Part Two of the Survey was only completed by those respondents who had indicated that their current home is unsuitable for their household’s needs and who are therefore potentially in housing need. Responses to Part Two were made on behalf of 25 households.

An assessment of each response has been undertaken by Cambridgeshire ACRE and a decision made regarding whether the household can be considered a potential candidate for affordable housing in Bury based upon, for example:

- evidence of local connection,
- eligibility for affordable housing,
- particular medical and welfare needs,
- housing tenure and location preference.

Following this assessment 17 households were excluded as they were not considered to be potential candidates for affordable housing in Bury. Eight households were seeking market housing, six did not provide sufficient information to allow an informed analysis of their case and three were seeking to leave the parish.

Of the remaining eight responses, one included two potential households resulting in a total of nine households that could be considered candidates for affordable housing in Bury.

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

## Local Connection to Bury

### Residence and family connections

Respondents were asked to indicate whether or not they currently live in Bury or whether they had family connections to the parish. Table 4 reveals that all respondents had at least one household member living in the parish. All bar one had lived in the parish for at least five years and five out of nine had lived in the parish for over 15 years.

Table 4: Length of time living in the village

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

Six out of nine households had family living in the parish. In all cases this included a parent.

## Household Composition

The survey sought to understand the gender, age and status of those who might potentially live in any affordable housing built as a result of this survey.

### Number of people who will make up the household

Table 5 sets out the number of people making up each household. Three of the households are families with young children. The remainder are single people or, in one case, a couple.

Table 5: Number of people in the household

	Frequency	No of people
1 person	5	5
2 people	1	2
3 people	0	0
4 people	2	8
5 people	0	0
6 people	1	6
7 people	0	0
Not stated	0	0
<b>Total</b>	<b>9 households</b>	<b>21 people</b>

### Gender and Age

The households, in total, would accommodate 21 people evenly split between between males and females. The age profile reflects the nature of the households. Eight of the inhabitants would be children emanating from three family households. The single person and two person households are relatively young (in all cases aged under 55) and include many people seeking to leave their parental home or secure a more permanent tenancy than offered in the private rental sector.

Table 6: Age profile of residents

	Frequency
Under 16	8
16 - 24 years	2
25 - 29 years	1
30 - 39 years	5
40 - 49 years	2
50 - 54 years	3
55 - 59 years	0
60 - 64 years	0
Over 65 years	0
Not stated	0
<b>Total</b>	<b>21 people</b>

## Status

Table 7 shows the economic status of potential householders. All those above school age are in employment (usually full-time). Older people seeking alternative accommodation, whether retired or still in employment, tended to be seeking market housing.

Table 7: Status of people in the household

	Frequency
Employed	13
Unemployed	0
Economically inactive	0
Student	0
Child	8
Retired	0
Not stated	0
Total	11 people

## Property Type, Size and Tenure

The survey allowed respondents to indicate the type (e.g. house, bungalow, flat, etc.), size (in terms of number of bedrooms) and tenure they would prefer. However, in concluding what type, size and tenure of properties should actually be built, this report's recommendations are based on actual need rather than respondent aspirations. This analysis has been done by reference to Huntingdonshire District Council's Lettings Policy Document.<sup>16</sup> The results are presented in the next section.

## SUMMARY AND CONCLUSION

This report has been informed by primary data (the Housing Needs Survey) and secondary data (local house prices, Census, Housing Register). The report has identified a small affordable housing need in Bury parish.

## Pre-Existing Evidence from the Housing Register

The local Housing Register was searched for households in need of affordable housing who either live in Bury or stated they have a local connection to the Parish. There were 20 households on the Register that meet these criteria.<sup>17</sup> However, only two of these lived in Bury. The remainder presumably had a local connection through previous residence, family or employment. Their breakdown of housing need was as follows<sup>18</sup>:

1 bed		2 bed		3 bed		4 bed		5+ bed		Total
F/H	B	F/H	B	F/H	B	F/H	B	F/H	B	
4	2	8		4		2				20

<sup>16</sup> 'Lettings Policy', Huntingdonshire District Council, November 2015

<sup>17</sup> Housing Register data provided by Huntingdonshire DC, April 2019

<sup>18</sup> Codes used are F (Flat), H (House) and B (Bungalow)

### Findings from the Housing Needs Survey

The Housing Needs Survey conducted in Bury identified nine households in need of affordable housing.

Seven households would require a rented property from a Housing Association. This need is captured below:

1 bed		2 bed		3 bed		4 bed		5+ bed		Total
F/H	B	F/H	B	F/H	B	F/H	B	F/H	B	
4				3						7

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

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

### Open market housing

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

The survey identified eight households interested in market housing. Six were older households seeking to downsize although some of these were still seeking three of four bedroom properties. The remaining two were family households seeking larger accommodation.

### Conclusion

In aggregate, there are 29 households identified as being in need of affordable housing who either live in, or have a local connection to, Bury:

1 bed		2 bed		3 bed		4 bed		5+ bed		Total
F/H	B	F/H	B	F/H	B	F/H	B	F/H	B	
8	2	9		8		2				29

## APPENDIX 1: CHOICE BASED LETTINGS AND LOW COST HOME OWNERSHIP

Most people access affordable housing through either the Choice Based Lettings or Low Cost Home Ownership schemes. These prioritise people with the greatest level of need. Rural exception sites differ in that they prioritise local connections to a parish over level of need.

### Choice Based Lettings



Home-Link is the Choice Based Lettings scheme for the Cambridge sub-region. Choice Based Lettings aims to make the application process for affordable rented housing easier and to give people more choice about where they live. Housing is allocated on a 'needs basis'. In other words, those people that have the greatest level of need and have been in need for the longest time are given priority. Everybody on the Housing Register is assessed and placed into a band of need. Band A is the greatest level of need. Band D is the lowest.

The scheme means there is just one Housing Register for the Cambridge sub region with only one form to complete. When applicants are accepted onto the Register they are told what Band they have been assigned to, what size and types of property they can apply for and which areas they can apply in. Generally people can apply for properties within the Local Authority in which they reside. If the person has a local connection to other areas (through, for example, work) they may be able to apply in these areas as well. A small proportion of properties in every Local Authority are set aside for applicants living anywhere in the Cambridge sub region.

A distinctive feature of rural exception sites is that they have a 'local connection' condition attached to all affordable dwellings in perpetuity. This means that priority will always be given to people with a local connection to the parish even when their level of need is assessed to be lesser than other potential applicants.

### Low Cost Home Ownership



**bpha**, the government-appointed Help to Buy Agent, responsible for marketing all low cost home ownership schemes in Cambridgeshire and Peterborough, offers a Shared Ownership scheme called 'Help to Buy Shared Ownership'.

People buy a share in a property built by a housing association and pay a subsidised rent on the part that they do not own. They can buy an initial share of between 25% and 75% of the property and pay rent on the remaining share.

In some shared ownership schemes, the householder can buy additional shares until they own the property outright. This is known as 'staircasing'. However, on rural exception sites ownership is limited to 80% to ensure the dwellings remain 'affordable' in perpetuity. Again, priority is given to people with a local connection to the parish.