



2013

**Strategic Housing
Market Assessment**

for the

Cambridge housing sub-region

Overview of the Cambridge sub-region Strategic Housing Market Assessment (SHMA), May 2013

Executive Summary

This document provides a summary overview of the Cambridge sub-region SHMA. It signposts and explains relevant issues in a short and easily digestible format, without changing anything in the SHMA.

The main points are:

- Chapters 12 and 13 are the key parts of the SHMA that reflect the requirements of the National Planning Policy Framework and supporting guidance in assessing the need for new housing.
- A range of national, sub-national and local data is used to establish the future population of the market area.
- The total population is expected to reach 970,000 by 2031, an increase of 176,000 or 22% from the actual population established by the 2011 Census.
- This level of population growth results in an objectively assessed need for 93,000 additional homes, including 44,863 affordable homes, across the housing market area between 2011 and 2031; and for 81,000 additional jobs in the same period.
- Using population rather than households as the starting point for assessing housing needs enables the widest range of demographic and economic data to be used, including from the 2011 Census; and avoids reflecting past trends of suppressed household formation in future assessments of need, meaning there is no backlog of need.
- The identified total population reflects market and economic signals as it is based on jobs-led forecasts rather than solely on demographic-led forecasts. Account is also taken of other signals including reductions in household size, incomes, house prices and commuting.
- Levels of housing are derived from the indicative population by applying occupancy ratios. The approach taken reflects a rational assumption that occupancy levels will fall in the future, but not as much as the fall suggested by 2008-based projections.
- The objectively assessed need of 93,000 additional homes is higher than comparable figures in the former RSS (around 90,000) and the CLG-based *How Many Homes* toolkit (around 88,000).
- In conclusion, the SHMA takes an integrated and up-to-date approach to future population, housing and economic needs, including forecast job numbers and information from the 2011 Census. As such, the overall additional dwelling figure of 93,000 across the market area provides for the full need for market and affordable housing to 2031, with a corresponding need for 81,000 jobs. Figures are set out by district in the table below.

Dwelling change (all tenures), net affordable housing need and jobs increase 2011 to 2031

	Dwelling change 2011 to 2031	Affordable housing need 2011 to 2031 Based on 2011/12 data	Jobs increase 2011 to 2031
Cambridge	14,000	14,418	22,000
East Cambridgeshire	13,000	3,517	7,000
Fenland	12,000	3,527	5,000
Huntingdonshire	17,000	7,212	15,000
South Cambridgeshire	19,000	9,011	22,000
Cambridgeshire to 2031	75,000	37,684	71,000
Forest Heath	7,000	3,742	3,000
St Edmundsbury	11,000	3,437	7,000
Housing sub-region	93,000	44,863	81,000

1. Introduction

- 1.1 The purpose of this document is to provide a summary overview of the Cambridge sub-region SHMA, a key piece of evidence to support local plan reviews across the market area.
- 1.2 By summarising and explaining the main findings in the SHMA, it is intended to provide a helpful resource to Inspectors and participants at hearings into relevant plans. In particular, the summary will:
- briefly set out the background to the development of the SHMA;
 - highlight the key elements that meet the requirements of the National Planning Policy Framework; and
 - summarise key evidence included in the SHMA.
- 1.3 This document does not seek to change anything in the published SHMA, but simply signposts and explains relevant issues in a short and easily digestible format. Full detail relating to the issues set out in this document can be found in the SHMA itself. A separate document, “Approach to Establishing Objectively Assessed Need for Additional Housing”, describes the approach taken through the SHMA.

2. Background to Development of the SHMA

- 2.1 The Cambridge sub-region SHMA was first produced in 2008 and historically has consisted of different chapters, which addressed a wide range of housing-related data and information focused particularly on

affordable housing. This reflects the fact that a central role of the original SHMA was to replace the former Housing Needs Surveys for affordable housing. Also, there was no requirement at the time for the SHMA to assess the overall need for new homes as this was provided directly from the relevant Regional Spatial Strategy (RSS).

- 2.2 When the National Planning Policy Framework (the Framework) was issued in 2012, the SHMA's role expanded to provide an objective assessment of the need for all homes, as well as for affordable homes, to inform local plan reviews. Cambridgeshire County Council's Research and Performance Team was commissioned to provide a comprehensive assessment of relevant demographic and economic forecasts to inform the update of the SHMA. These were published in a separate report, [Population, housing and employment forecasts Technical Report 2013](#) (the Technical Report).
- 2.3 The Technical Report was a central resource to inform an updated SHMA Chapter 12 *Forecasts for homes of all tenures*. Alongside this, Chapter 13, *Affordable housing need* was also updated. These two chapters were published in May 2013 and form the core part of the SHMA in terms of meeting the requirements in paragraph 159 of the Framework¹.
- 2.4 Chapters 12 and 13 are, therefore, the key parts of the SHMA that reflect the requirements of the Framework and supporting guidance in assessing the need for new housing. These chapters are largely self-contained and, where relevant, cross-reference other chapters within the SHMA. For example, section 12.2 of chapter 12 summarises the background to the Housing Market Area, but points for more detail on this issue to Chapter 2 of the SHMA, *Defining our housing market area*.
- 2.5 The SHMA as a whole, including Chapters 12 and 13, has been developed in accordance with the Department of Communities and Local Government 2007 SHMA guidance, the most recent national guidance available at the time. However, account has also been taken of the National Planning Practice Guidance, published on 6 March 2014.

3. Meeting the Requirements of the Framework

- 3.1 Table 2 of Chapter 12 of the SHMA sets out how this central chapter of the SHMA meets both the CLG guidance on SHMA production and the specific requirements of the Framework. This table is reproduced below for ease of reference.

¹ The Strategic Housing Market Assessment should identify the scale and mix of housing and the range of tenures that...meets household and population projections, taking account of migration and demographic change; addresses the need for all types of housing, including affordable housing... and caters for housing demand and the scale of housing supply necessary to meet this demand.

SHMA Chapter 12 paragraph and side heading	Which part of the CLG guidance does this fulfill?	Which part of the NPPF does this address?
12.1.1 An overview of the Strategic Housing Market Area		Work[ing] with neighbouring authorities where housing market areas cross administrative boundaries (para 159)
12.2.2 Housing delivery	Background information on historic trends.	
12.2.3 Trends in housing affordability		
12.2.4 Economic background to the area	How might economic factors influence total future demand?	Assessment of and strategies for housing, employment and other uses are integrated, and that they take full account of relevant market and economic signals. (para. 158)
12.2.6 Looking ahead: projections to 2031 and 2036	How might the total number of households...change in the future?	Cater for housing demand and the scale of housing supply necessary to meet this demand; and (requirement) meets household and population projections, taking account of migration and demographic change (para.159)
12.2.6 Mix of age groups and households types	How might the total number of households and household structure change in the future? And how are household types changing, e.g. is there an aging population?	Identify the scale and mix of housing and the range of tenures that the local population is likely to require... Address the need for all types of housing, including ... the needs of different groups in the community (such as families with children, older people, disabled people, service families and people wishing to build their own homes. (para. 159)
12.2.7 Forecast of affordable housing need	Key question: Is affordability likely to worsen or improve?	Address the need for all types of housing, including affordable housing (para. 159)
12.3 Conclusions	What are the key issues for future policy/strategy?	

4. Key Evidence included in the SHMA

- 4.1 This section provides a summary of the key points included in Chapter 12.
- 4.2 Chapter 12 provides **an overview of the housing market area** and describes the current ambitious growth strategy, with development focused in and close to Cambridge, Peterborough and the surrounding market towns. It explains that **housing completions** over recent years have, in common with the country as a whole, been affected by the economic recession; and by the long lead-in times for a number of the planned strategic sites. However, between 2001 and 2010 over 37,000 houses were completed across the market area, some 83% of the former RSS targets. The chapter reflects that this is a good outcome considering the challenging nature of those targets, the recession and the long-term nature of delivering large strategic developments.
- 4.3 The chapter sets out **trends in housing affordability**, noting that mean house prices to income ratios have increased slightly across the market area over the last three to four years. However, this masks significant differences with the greatest affordability increases in and close to Cambridge. Cambridge and South Cambridgeshire had consistently much higher house prices than other districts, while Fenland and Forest Heath were consistently much lower. Based on current incomes in districts, between 20% and 45%² of households cannot afford lower quartile private rents.
- 4.4 With regard to the **economic background to the area**, much of the resident population is highly skilled with high levels of employment and economic activity. However, there is lower prosperity and skills in the north than the south of the area. Within the market area, Cambridgeshire's labour market is relatively self-contained, with 80% of Cambridgeshire's residents working in the county and 81% of its workers living in the county.
- 4.5 Historic **commuting patterns** reflect a strong inter-relationship between Cambridge and South Cambridgeshire, while a significant element of East Cambridgeshire's working population commute to both of these districts and to Suffolk. To the north and west there is a stronger economic relationship between Cambridgeshire districts and Peterborough. Changes in total jobs numbers and numbers of employed residents suggest that commuting patterns have changed between 2001 and 2011. In general, the number of jobs has risen at a lower rate than the number of employed residents, from which an increase in net out-commuting can be inferred - most notably from Cambridge, Fenland, East Cambridgeshire and Forest Heath.

² In Huntingdonshire and Cambridge respectively.

- 4.6 A range of national, sub-national and local data is used to establish the **future population of the area**. The approach to doing this as a basis for understanding future housing requirements is set out in more detail in Section 5 below. The total population of the market area is expected to reach 970,000 by 2031, an increase of 176,000 or 22% from the actual population established by the 2011 Census. This level of population growth results in an **objectively assessed need** for 93,000 additional market and affordable dwellings across the housing market area between 2011 and 2031.
- 4.7 The **future housing requirement is benchmarked** against the *How Many Homes* toolkit, which provides comparable household projections for the same period; and the former strategic housing targets in the East of England Plan. In both cases the 93,000 figure is higher, with the former RSS including a figure of just under 90,000 additional houses over a 20 year period and the *How Many Homes* toolkit suggesting a need for just under 88,000. As both these earlier figures were established before the recession in a more economically optimistic climate, the conclusion is that the level of growth established in the SHMA is considered to be challenging. It reflects a positive approach to continued economic recovery and significantly boosting housing supply (more details of these comparative targets and data is included in section 5.12 below).
- 4.8 Chapter 12 also uses the indicative population figures to provide a basis for determining consistent **jobs figures** by using an economic forecasting model. The outcome is that there will be 81,000 additional jobs by 2031 or a 19% increase on the number in 2011. Set against the 93,000 additional homes, these 81,000 jobs translate into 0.87 of a job to each new dwelling. The ratio varies between districts, ranging from 0.42 in Fenland to 1.57 in Cambridge.
- 4.9 Overall, there is a reasonable **balance of additional jobs and homes** across the housing market area, reflecting the historic trends of relative self-containment in the wider geographic area. However, there are differences in the balance of projected jobs and homes between districts. This is symptomatic of the established relationship between the economic strengths of Cambridge and the larger towns, and the wider housing market area. In particular, challenges of housing affordability, particularly in and close to Cambridge, means that the wider market area provides an important source of housing choice. This reflects the normal functioning of a housing market and economic area across administrative boundaries.
- 4.10 With regard to **age mix and household types**, the overwhelming majority of household change is accounted for by households aged over 65 (67%). One person and couple households make up the majority of household increase to 2031 – 96% of the change in household numbers.

4.11 The SHMA indicates that there is a need for 66,936 new **affordable homes** across the market area between 2011 and 2031 (table 23). This represents a high level of need, with the highest levels seen in and around Cambridge. However, this is a 'gross' need figure that does not take account of sources of supply other than additional, new affordable homes. Table 24 in Chapter 12 provides the anticipated levels of supply from these other sources, principally relets and resales. For the sake of clarity and without changing the figures included in the SHMA, the table below sets out the difference between these figures and indicates that there is a net need for new affordable homes across the market area of 44,863.

Affordable housing need compared to projected affordable housing supply (excluding new build) 2011 to 2031

	A Affordable housing need 2011 to 2031 (current + newly arising) Based on 2011/12 data (from table 23)	B Affordable housing supply projected over 20 years, excluding new build Based on 2011/12 data (from table 24)	Need minus projected supply (A – B)
Cambridge	17,131	2,713	14,418
East Cambridgeshire	6,197	2,680	3,517
Fenland	7,927	4,400	3,527
Huntingdonshire to 2031	10,259	3,047	7,212
South Cambridgeshire	11,838	2,827	9,011
Cambridgeshire	53,351	15,667	37,684
Forest Heath	5,935	2,193	3,742
St Edmundsbury	7,650	4,213	3,437
Housing sub-region	66,936	22,073	44,863
Huntingdonshire to 2036	11,996	3,808	8,188

Source: Chapter 12 Tables 23 and 24

4.12 The table sets out in column A 'gross' affordable housing need (current and newly arising) and in column B anticipated affordable supply through re-lets and re-sales. The resulting figures in the final column represent the net need to be addressed through provision of additional affordable housing. This approach reflects guidance on *Housing and Economic Development Needs Assessments* included in the National Planning Practice Guidance published on 6 March 2014. Paragraph 22 of this section states that: "Plan makers...will need to estimate the number of households and projected households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market. This calculation involves adding together the current unmet housing need and the projected future

housing need and then subtracting this from the current supply of affordable housing stock”.

- 4.13 The SHMA highlights a number of caveats about the affordable housing need figures, including variability in levels of need registered at different points each year; and the need to ensure that the approach taken complies with the most up-to-date national guidance (now included in the National Planning Practice Guidance). This latter point will be addressed through submissions to the local plan examination.

5. Conclusion

- 5.1 In conclusion, the SHMA takes an integrated approach to future population, housing and economic needs, including forecast job numbers. The 2011 Census provides the most up-to-date population figures available and these are reflected in the dwelling forecasts. As such, the overall additional dwelling figure of 93,000 across the market area provides for the full need for market and affordable housing to 2031.

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Introduction and background

Interest and relevance

- The government's Department of Communities and Local Government (DCLG) is leading on reform of the planning system, with associated reduction in "top-down" guidance and targets.
- In light of this reform, alongside changes to the government's housing strategy and the revocation of regional spatial strategies, the Cambridge housing sub-region continues to work together to update and refine its strategic housing market assessment (SHMA).
- The seven districts involved continue to work together to assess our local housing issues under a protocol, contributing resources and local intelligence to this assessment. A wider group of partners concerned with all aspects of our housing market continue to be involved.

Headline messages

This chapter sets out:

- Local context and geography for our housing market area.
- DCLG guidance on completing a robust and credible SHMA, and how we meet this guidance.
- Links to previous planning policy and to the new National Planning Policy Framework.
- How our SHMA has developed since its first publication.
- Who has been involved in our SHMA locally.
- How the SHMA is structured and formatted, and a guide to changes made in response to partner feedback.
- In the background information section, our SHMA management protocol and a summary of national guidance the SHMA responds to.

Changes over time

- As planning policy changes nationally, our SHMA looks to adapt to a new planning policy environment for the future. It continues to meet the DCLG's robust and credible criteria, and to meet our local objectives to build sustainable communities, provide powerful evidence and support working together.
- In 2012 we responded to feedback on previous versions of the SHMA and re-grouped the chapter format and structure to aid navigation to improve accessibility. In 2013 we have continued with this "cut down" structure and continued to use the same standard format and side headings.
- We have worked to increase the use of "clickable" links to help our readers access related, supporting information in other chapters and on other websites. We have also added a "whole SHMA" contents page at the start of each chapter, to help readers access information in other chapters as needed.

Future monitoring points

- We invite feedback on the changes to content format and structure, and will respond to feedback as we continue to develop the SHMA in future. Planning policy guidance has been issued 6 March 2014 which will further inform our SHMA development in future.

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 1.1 Introduction

1 Introduction and background

1.1 Introduction

- This chapter of Cambridge sub-region's strategic housing market assessment (SHMA) sets out the reasons for having a SHMA, its objectives, links to key guidance, who is involved, the area it covers, how it links to planning policy, how our SHMA changes and develops over time, and a guide to the current format and chapters.
- Links to government and other guidance are set out in 1.4. These are not reproduced in great detail, a brief summary is included for ease of reference but the full text and updates are best accessed via the relevant websites.
- Our local SHMA management protocol is attached in Section 1.4.4.
- A very useful guide to the SHMA is also available to help readers navigate their way around the SHMA chapters and some of the key "headline" data particularly focussing on objectively assessed need and affordable housing need. This will be made available at www.cambridgeshireinsight.org.uk/shma

Section 1.2 Facts and figures

1.2 Facts and figures

1.2.1 Local context and geography

The Cambridge Sub-Regional SHMA is a report commissioned by the Cambridge Sub-Regional Housing Board (CRHB) to inform both future housing strategies and individual housing developments within the sub-region, working closely with Chief Planning Officers. The Cambridge housing sub-region is made up of seven district councils; five in Cambridgeshire and two in Suffolk:

- Cambridge
- East Cambridgeshire
- Fenland
- Huntingdonshire
- South Cambridgeshire
- Forest Heath (Suffolk)
- St Edmundsbury (Suffolk).

CRHB comprises these authorities together with Cambridgeshire County Council, the Homes and Communities Agency (HCA) and three registered social landlord (RSL) representatives. To find out more about the housing board, please visit www.cambridge.gov.uk/crhb.

1.2.2 Geography of our housing sub-region

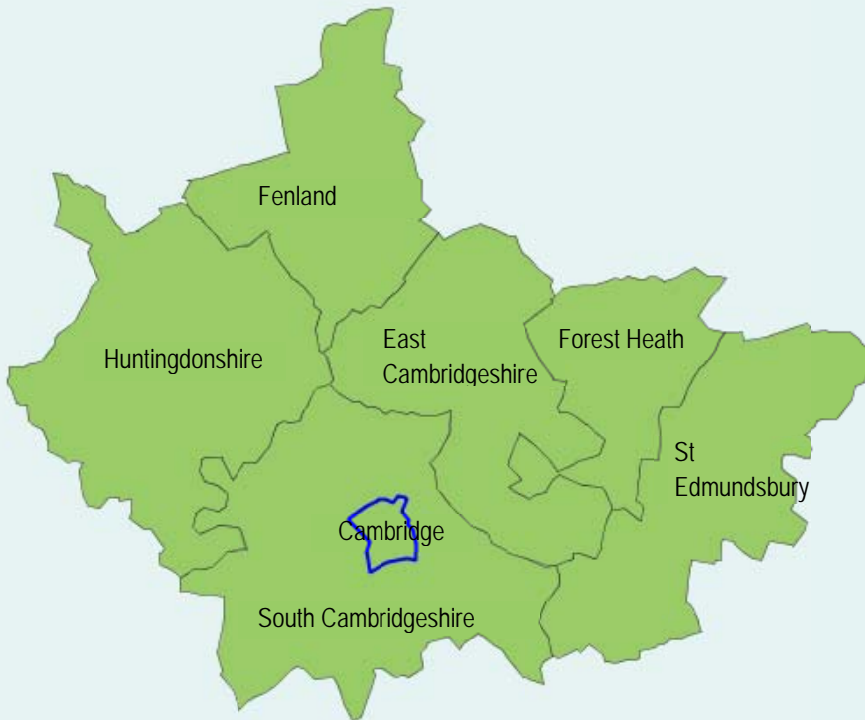
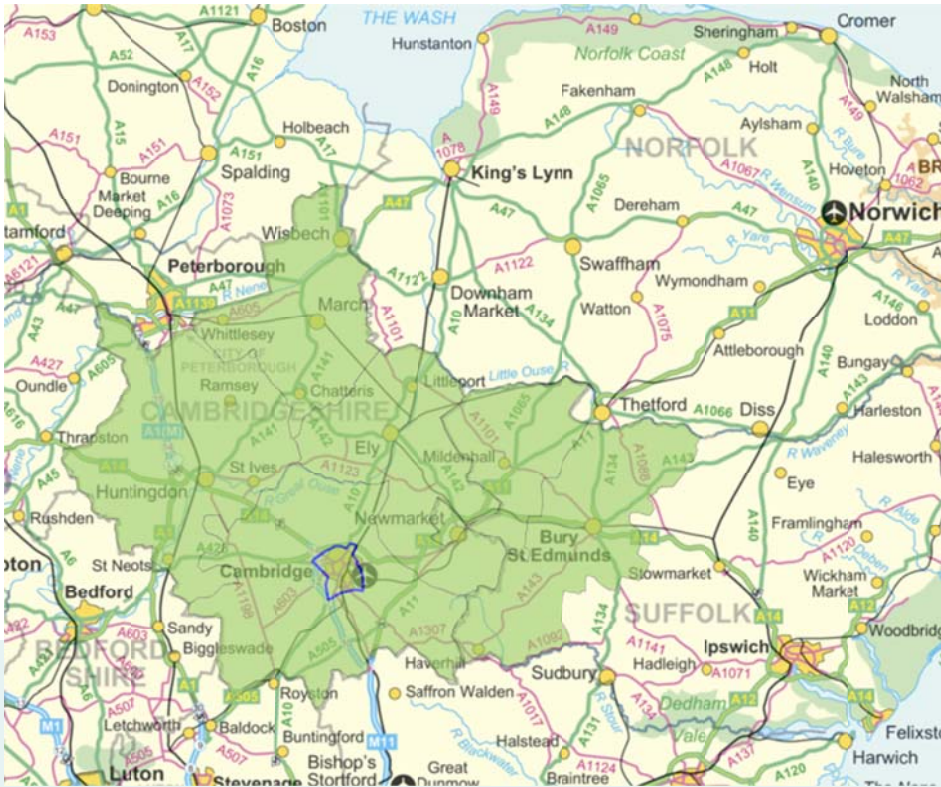
Housing sub-regions are groups of local authorities working together to consider and address housing issues, to bid for resources and to work together to get the best results when using any public resources.

It is important when assessing housing markets to realise that house price trends, popular areas and housing shortages do not stick within administrative boundaries. For this reason we have made it clear from the start of the Assessment process that we are working together as a group of authorities, to manage and administer the study. However the methods we have used and data gathered indicate many housing issues across these boundaries.

More detail is provided in Chapter 2: *Defining our market area*.

Section 1.2 Facts and figures

Map 1 Location of the Cambridge sub-region



Section 1.2 Facts and figures

1.2.3 DCLG guidance, 2007

The Department of Communities and Local Government (DCLG) published guidance on SHMAs in 2007. This provides guidance and advice to sub-regions and others on what a SHMA is and how to carry one out that is both robust and credible. The guidance:

- Encourages local authorities to assess housing need and demand in terms of housing market areas. This could involve working with other local authorities in a sub-regional housing market area, through a housing market partnership.
- Sets out a framework for assessment that is relevant at regional, sub-regional and local level.
- Provides a step-by-step approach to assessing the housing market, housing demand and need.
- Focuses on what to do as a minimum to produce a robust and credible assessment, explaining how local authorities can develop their approach where expertise and resources allow.
- Sets out an approach which promotes the use of secondary data where appropriate and identifies key data sources at each step of the assessment.
- Considers how local authorities can understand the requirements of specific groups such as families, older and disabled people.

With several districts' Housing Needs Surveys approaching their "use by" dates in 2007, and with major planning applications in the pipeline, CRHB agreed to work together to commission the SHMA, with Cambridgeshire County Council leading the research and analysis of the primary and secondary data. A management protocol which sets out how these arrangements work, is provided at Section 1.4.4. **Error! Reference source not found.** In the CLG guidance, a strategic housing market assessment is a collection of information about all parts of the housing market. It should help to:

- Develop a long-term view of housing need and demand to inform planning policies.
- Develop a sound approach to planning for the mix of different sizes and types of households in a market area.
- Identify a required level of affordable housing and decide how evidence of housing need translates into different sizes and types of affordable housing.
- Make decisions on issues like social housing allocation priorities, private sector renewal options and the valuation of new-build home ownership schemes such as shared ownership.
- Build an understanding of the different housing markets operating in a geographic area.
- Strengthen the links between housing demand and land availability, though use of Strategic Land Availability Assessments.

1.2.4 The National Planning Policy Framework (NPPF), 2012

In 2011, the government consulted on its new National Planning Policy Framework. This was launched in 2012 and is now in place. Key excerpts are included at Section 1.4.5.

Section 1.2 Facts and figures

New guidance (NPPG), 2014

To support the NPPF, new National Planning Policy Guidance was published on 6 March 2014. This superseded and cancelled the 2007 CLG guidance.

However by working through the guidance in its draft from prior to its launch; and from an initial assessment of the final NPPG it is clear that this new guidance reflects and supports the approach taken in the 2007 CLG guidance in many respects. Our SHMA project team continues to work to ensure the SHMA meets the requirements both in the NPPF and the more recently finalised guidance.

Further detail on the effect of the framework and the guidance is included in the SHMA summary, and particularly referenced as the guiding principles behind our approach to Chapter 12 *Forecasts for homes of all tenures* and Chapter 13 *Identifying affordable housing need*.

1.2.5 A developing assessment

As the housing market is dynamic and changes constantly, our SHMA develops as changes occur and as pressures become “visible”. Also (as outlined above) in 2012 and 2013 a new planning approach and guidance have been issued which affect our approach to assessing our housing and economic markets.

Each year data in the SHMA is gathered through secondary processes (i.e. not through completion of primary interview or survey research) and these updates feed into our calculations for example in Chapter 13, *Identifying affordable housing need*. This update is completed annually and makes sure we take note of “tidal” changes in levels of housing need, migration, affordability and homelessness when planning for new homes and new communities.

Due to the launch of the new NPPF, in 2013 we updated chapters 12 and 13 as quickly as possible, to reflect both the new approach outlined and (at the same time) bringing in data from Census 2011. During the remainder of 2013 all the “other” chapters of the SHMA, which provide more detail and context for the calculations in Chapter 12 and 13, were updated using data from 2010/11 and 2011/12, alongside the Census 2011. By March 2014 all chapters had been updated in line with Chapter 12 and 13. At that stage, all the chapters were then finalised and all cross-references between chapters via “hyperlinks” were updated.

So since it was first launched in 2008, we have stressed the SHMA is an evolving and growing piece of work. To this end, we have appointed a Research Officer to work specifically on the SHMA, including updating; keeping a record of changes made to the text; monitoring data releases and commissioning and managing research as necessary.

1.2.6 Participation in the SHMA

On the basis of identified housing market areas, constituent local authorities are encouraged in the 2007 DCLG guidance to undertake the SHMA together, setting up a housing market partnership.

DCLG’s expectation was that once housing market areas had been identified, regions might co-ordinate a programme of strategic housing market assessments, working with local authorities. Under the leadership of an appropriate body the housing market partnership would be a multi-disciplinary team including housing, planning, economic development and regeneration expertise. Where appropriate, partnerships would build upon existing arrangements for joint working.

Section 1.2 Facts and figures

DCLG's aim was that housing market partnerships should have sufficient research experience and expertise to take full ownership of the assessment and undertake as much of the assessment as is possible themselves. This would help develop partners' understanding of housing markets; and build commitment to tackling any problems identified through the assessment. Partners involved in our SHMA at 2013 are listed in section 1.4.6.

1.2.7 Life cycle of our SHMA

Table 1. Evolution of our SHMA

Version (year date in header)	Drafting	Data year based on	Consultation period	Launch
2008	2006 to 2007	2005/6	Dec 06 to Feb 07	March 2008
2009	2008/9	2007/8	Dec 08 to Feb 09	Summer 2009
2010	2010	2008/9	June to Aug 2011	Autumn 2011
2012	2011	2009/10	June to Aug 2012	April 2013
2013 Updated chapters chapter 12 and 13, 2013	2013	2010/11 and 2011/12	Through local plan processes which varies by district - see table of planning timetables ¹	May 2013
2013 Updated "supporting chapters" to provide the detail used in SHMA 2013 chapters 12 and 13	2013	2010/11 and 2011/12	October 2013 to March 2014	2014

1.2.8 A guide to how the SHMA is laid out

The SHMA comprises fifteen chapters, each with its own use and purpose, to ensure the SHMA provides a robust and credible assessment of our housing market. In 2012 we responded to feedback that the SHMA was long and detailed, and people found it difficult to find the data they seek. For example we:

- Implementing a standard chapter structure, with colour coded pages to help remind the reader of which section they are looking at.
- Improving headers and footers to ensure readers are clear of the version, date and the date of source data being referred to.
- Added a contents list at the start of each chapter, which gives "hyperlinks" to all 15 chapters.

Standard chapter structure

Each chapter is now structured to include:

- A summary with links to the main text referred to.

¹ <http://www.cambridgeshire.gov.uk/NR/rdonlyres/ED7B84E9-CE05-4CAA-Bo74-EA32668CBCDo/o/CambridgeshireLocalPlanscollatedtimetables.pdf>

Section 1.2 Facts and figures

- A “clickable” contents list including links to all SHMA chapters and the “main headings” in that individual chapter.
- Introduction includes coverage, data dates and major changes in data sources since the previous version.
- Facts and figures section, which sets out clearly labelled data with brief comments. Any figures used specifically in our calculation of affordable housing need are highlighted in yellow.
- Analysis, which summarises what all this data leads us to understand about our housing markets: how they vary across the sub-region and how they are changing over time.
- Background information, which covers all additional data which may be useful, but perhaps not crucial to the readers understanding of key housing market issues.

On all pages...

The header shows:

- Cambridge sub-region SHMA and year published
- Chapter number and title.
- Year of data e.g. this 2013 update uses 2010/11 and 2011/12 data.
- Section you are in with colour code e.g. facts and figures (blue); analysis (orange); background (grey), as a header bar and colour margin.

The footer shows the page number.

1.2.9 Principles for the 2013 update

- Wanted to continue the good practice of “less” chapters and no supporting appendices, for ease of finding data and being able to refer to further detail as needed. All chapters being updated in Autumn 2013 support the already-launched chapters 12 and 13, which provide the foundation for Local Plan updates by district planning authorities.

- The chapters in the 2013 SHMA are:

Chapter 1	Introduction and background
Chapter 2	Defining our market area
Chapter 3	Economic and demographic context
Chapter 4	Dwelling profile
Chapter 5	Property purchase
Chapter 6	Private renting
Chapter 7	Social housing for rent
Chapter 8	Intermediate tenures
Chapter 9	Homelessness
Chapter 10	Incomes and affordability
Chapter 11	Plans and land availability
Chapter 12	Forecasts for homes of all tenures
Chapter 13	Identifying affordable housing need
Chapter 14	Size and type of homes
Chapter 15	Specific housing issues

- In addition, there is a summary of SHMA 2013 and a discussion note on Chapter 12 and Chapter 13.

Section 1.3 Analysis

1.3 Analysis

- The Cambridge sub-region's strategic housing market assessment continues to be updated and refined. The seven districts involved continue to work together to assess our local housing issues under a protocol, contributing resources and local intelligence to this assessment.
- A wider group of partners concerned with all aspects of our housing market continue to be involved in the SHMA's development and updating.
- As planning policy changes nationally, our SHMA continues to meet the requirements set out by DCLG and looks to adapt to a new planning policy environment in the future.
- Our SHMA continues to meet the DCLG's robust and credible criteria, and to meet our local objectives to build sustainable communities, provide powerful evidence and support working together.

Section 1.4 Background information

1.4 Background information

1.4.1 Links and references

CURDS, *The geography of housing market areas in England*², www.ncl.ac.uk, 2010,
<http://www.ncl.ac.uk/curds/research/NHPAU.htm>

DCLG, National Planning Policy Framework <http://planningguidance.planningportal.gov.uk/blog/policy/> March 2014

DCLG, National Planning Policy Guidance at <http://planningguidance.planningportal.gov.uk/blog/guidance/housing-and-economic-development-needs-assessments/methodology-assessing-housing-need/> March 2014

DCLG, *SHMA practice guidance and annexes*, www.communities.gov.uk, 2007,
<http://www.communities.gov.uk/publications/planningandbuilding/strategichousingmarket>

DCLG, *PPS3: Housing*, www.communities.gov.uk, 2011,
<http://www.communities.gov.uk/publications/planningandbuilding/pps3housing>

DCLG, *Identifying sub-regional housing market areas: Advice note*, www.communities.gov.uk, 2007,
<http://www.communities.gov.uk/publications/planningandbuilding/identifyingsubregionalhousing>

DCLG, *Identifying Submarkets at the Sub-Regional Level in England*, www.communities.gov.uk, 2007,
<http://www.communities.gov.uk/publications/planningandbuilding/identifyingsubmarkets>

DCLG, *Planning for Housing: Market Signals - Summary of Research*, www.communities.gov.uk, 2007,
<http://www.communities.gov.uk/publications/planningandbuilding/planningforhousing>

DCLG, *Strategic Housing Land Availability Assessment: Practice Guidance*, www.communities.gov.uk, 2007,
<http://www.communities.gov.uk/publications/planningandbuilding/landavailabilityassessment>

² CURDS hosts this web site presenting the results from the "The Geography of Housing Market Areas in England" research project funded by the National Housing and Planning Advisory Unit (NHPAU). The project was undertaken by a multi-university research team led by Prof Colin Jones (Heriott-Watt University). Mike Coombes led the CURDS research, with the other major component of the project led by Prof Cecilia Wong (Manchester University).

Section 1.4 Background information

1.4.2 Definition of terms

Term used	Abbreviation	Meaning, source or link to relevant website
Affordability		<p>The terms 'affordability' and 'affordable housing' have different meanings.</p> <p>'Affordability' is a measure of whether housing may be afforded by certain groups of households.</p> <p>'Affordable housing' refers to particular products outside the main housing market.</p>
Affordable housing	AH	<p>Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.</p> <ul style="list-style-type: none"> • Social rented housing is owned by local authorities and private registered providers³, for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency. • Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). • Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing. <p>Homes that do not meet the above definition of affordable housing, such as "low cost market" housing, may not be considered, for planning purposes, as affordable housing.</p> <p>Source: Section 80 of the Housing and Regeneration Act 2008.</p>
Affordable rented housing	AR	<p>Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime** but is subject to other rent controls that require a rent of no more than 80% of the local market rent (Including service charges, where applicable)***</p> <p>** The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001).</p> <p>*** Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods.</p>
Housing demand		The quantity of housing that households are willing and able to buy or rent.
Housing market areas		Geographical areas defined by household demand and preferences for housing. They reflect the key functional linkages between places where people live and work.
Housing need		The quantity of housing required for households who are unable to access suitable housing without financial assistance.
Intermediate affordable housing		Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.
Key worker	KW	The Government's definition of key workers includes those groups eligible for the Housing Corporation funded Key Worker Living programme and others employed within the public sector (i.e. outside of this programme) identified by the Regional Housing Board for assistance.

Section 1.4 Background information

Term used	Abbreviation	Meaning, source or link to relevant website
Market housing		Private housing for rent or for sale, where the price is set in the open market.
Older people		People over retirement age, including the active, newly-retired through to the very frail elderly, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs.
Social rented housing	SR	Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.) for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the HCA.
Strategic Housing Land Availability Assessment	SHLAA	The primary role of this assessment is to identify sites with potential for housing; assess their housing potential; and assess when they are likely to be developed.
Strategic Housing Market Assessment	SHMA	A key part of the evidence base required to ensure the delivery of housing that meets the needs of communities now and in years to come.

Section 1.4 Background information

1.4.3 Data issues

- Not applicable to this chapter

Section 1.4 Background information

1.4.4 The Cambridge (SHMA) Management Protocol

Partners

- Cambridge City Council (City)
- East Cambridge District Council (ECDC)
- Fenland District Council (FDC)
- Forest Heath District Council (FHDC)
- Huntingdonshire District Council (HDC)
- South Cambridgeshire District Council (SCDC)
- St Edmundsbury Borough Council (SEBC)
- Cambridgeshire Horizons (CH)
- Homes and Communities Agency (HCA)

Service Provider

GSS Research, Performance, and Business Intelligence Team (RPBI) team, Chief Executive's Department, Cambridgeshire County Council

Time Period

2011 to 2016, and ongoing subject to paragraph 11.

Contact Officer for the SHMA Project Team

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Purpose

This is a management protocol between CCRG and the partners listed in paragraph 1, to provide research work to complete and keep up-to-date, a sub-regional strategic housing market assessment, supported by the SHMA project team, and sponsored by the Cambridge Sub Regional Housing Board (CRHB).

Background

In 2006 DCLG published guidance on SHMAs. These replace housing needs surveys as a measure of the functioning of local housing markets, the guidance outlines what is needed and where to gather the necessary data. The SHMA partnership produced a first SHMA for the housing sub-region, published in May 2008. This management protocol updates our previous agreement, and sets out our agreement to continue to update, develop and improve the SHMA.

Participants and structure

The Cambridge sub-region local authorities and partners meet monthly as a housing group, known as the Cambridge Sub-Regional Housing Board (CRHB). The meeting addresses the supply and management of housing and matters connected with this, across the sub-region. It includes senior representatives from each of the seven local authorities, together with Cambridgeshire County Council, Cambridgeshire Horizons and the Homes and Communities Agency. CRHB is supported by topic groups, which progress specific housing issues.

CRHB members agreed to work together to undertake our SHMA, including consultation of a wide group of partners from across the sub region to ensure work is as useful as possible to all, reflecting the wealth of knowledge and understanding of housing & related issues across our sub-region.

Section 1.4 Background information

The County Research Group (CCRG) brings the necessary research and statistical expertise to the partnership. Research and intelligence expertise is essential, particularly with regard to the maintenance, development and interpretation of information, which requires a degree of continuity of investment and specialist knowledge. CCRG can also commission new research where needed.

To progress the development of the SHMA, a Project Team meets quarterly to discuss issues, interpret planning and other guidance, and ensure the SHMA focusses on the issues of greatest priority and that partners contribute all the information needed to progress and develop the assessment.

Following its original publication in May 2008, the SHMA project team continues to progress consultation with the wider SHMA Partnership and supports communication and consultation on the project, as well as more routine matters such as finances, data improvements and group membership issues.

Management of the SHMA

The objective of this agreement is to develop, evolve and update the strategic housing market assessment for the Cambridge sub region. There is a core of work common to all seven local authorities, with additional elements defined by local needs and priorities.

The following staff in the County Research Group are involved in the project

- Trevor Baker – Research Manager.
- Rebecca Roebuck - Research Officer, Economy
- Hendrik Grothuis - Senior Research Officer, Data Mapping
- Polly Jackson – Senior research officer (SHMA)

Trevor Baker leads on managing the research aspects of the SHMA project and the SHMA research officer.

All partners on the SHMA project team meet to agree the areas of work to be carried out for all districts. Some work is periodic, requiring greater commitment in one year than in another. Other work is subject to local need, and time can be allocated for such tasks at the discretion either of individual districts, or of two or more districts seeking to work together on issues of common interest. For example, supporting districts undergoing planning inspection, or various individual challenges to the SHMA data or methodology.

Management, Review and Communications

Project Teams will be held every 3 months to discuss performance, data, progress and priorities for the period ahead.

- The original agreement was 1 September 2006 to 31 May 2008 (inception)
- The second phase agreement was 1 June 2008 to 31 March 2011 (first 3 years of SHMA application and development)
- The third phase is 1 April 2011 to 31 March 2016 (further 5 years of SHMA development)

At any time after 1 June 2007, the agreement may be ended by either CCRG or CRHB giving a minimum of 6 months' notice. Should any of the partners or local authorities decide to withdraw from the SHMA, they will give 6 months' notice. This notice period must enable changes to employment contracts for the following financial year, therefore notice must be given by 1 September in any year, to enable a decision on future options effective from 1 April the following year.

The SHMA Project Team will recommend options to CRHB, who will decide which one to pursue.

Cost and phasing

Work and costs divide into these phases:

Phase 1 ran from Autumn 2006 to 31 May 2008, and consisted of gathering secondary data CRG and primary research as necessary to ensure a robust assessment of the housing market, sufficient to support LDF housing and related policies.

Section 1.4 Background information

Phase 2 ran from 1 June 2008 (publication date) to 31 March 2011 – a 3-year period of building of data and knowledge, refining and adding issues as resources, time and circumstances allow under the guidance of the SHMA project team, partnership team and CRHB. Continual updating of secondary data and commissioning of new primary research as agreed.

Cost of years 1 to 5 (phase 1 and 2): total £380,440 for all participants over 5-year period, including £57,000 per full participant (or £11,400 per year).

Phase 3 runs from 1 April 2011 to 31 March 2014, a further 3-year period to roll the SHMA forward in the longer term.

Cost: £308,250 for all partners over 5-year period (or £61,650 per year in total) including £41,750 per participant (all full participants) or £8,350 per year

Funders

The main sources of funding are

Local authority “full” participants which, at April 2011, comprise all seven districts in our housing sub-region. Authorities may vary the “spread” of their contributions over the 5 years provided each party contributes the same amount overall.

Other contributing agencies – Cambridgeshire Horizons and the HCA (formerly English Partnerships) are funding “partner” agencies, contributing various amounts to the project over its life. These agencies form part of the Project Team.

Other non-contributing agencies also form part of the project team, for example the Cambridge Developers Forum, Supporting People teams in Suffolk and Cambridgeshire, and other interested parties, who may contribute time and advice to the Team, though not financial resources. Other partners will be encouraged to participate, to ensure the relevant expertise and advice is available for the Assessment.

Income

Partners are invoiced annually each financial year. Provided each participant contributes an equal amount for an equal product, the spread of payments over the 5-year periods can be arranged in cooperation with each district. This is only limited by the need to cover the SHMA cost within the relevant financial year.

Initial phase, years 1 to 5 (total 2006 to 2011)		Contributions for years 6 to 10 (total 2011 to 2016)	
Cambridge	£ 57,000		£ 41,750
South Cambridgeshire	£ 57,000		£ 41,750
East Cambridgeshire	£ 57,000		£ 41,750
Fenland	£ 57,000		£ 41,750
Huntingdonshire	£ 57,000		£ 41,750
Forest Heath	£ 24,000		£ 41,750
St Edmundsbury	£ 23,000		£ 41,750
Horizons	£ 43,440	Horizons (contributed in 2011)	£ 16,000
HCA	£ 5,000		0
Overall	£ 380,440		£ 308,250

From April 2010 onwards (start of year 5) budget management was transferred to Cambridgeshire Horizons. However due to the closure of Horizons in September 2011, the budget will has now been transferred to Cambridge City Council though still ringfenced to the SHMA project, from 2011 onwards.

Expenditure

Core costs for the SHMA in future include:

- Funding SHMA research officer.
- Resource contribution to CCRG for staffing time spent by other team members.
- Research and related needs assessments as agreed by CRHB, including secondary data.

Section 1.4 Background information

- Publicity including costs for publications and events run for the SHMA partnership team.
- Subscription to Hometrack

These anticipated costs are outlined below:

Areas of Expenditure based on 2011/12	(rounded)	
Total LGSS staffing costs	£	53,300
Other expenditure including events, publicity, publications and Hometrack subscription	£	13,000
Total expenditure	£	66,300

Availability and copyrights

The study will be owned by CRHB. The final report and updates are publicly available on the appropriate website.

Local needs information aggregated to an agreed level will be made available, but access to individual surveys will be protected to participating local authorities only. All information will conform to the requirements of the Data Protection Act. Each participating local authority may be asked to supply information from their Council Tax Register, HomeLink register and Housing Benefit records, for the purposes of primary research, although this will not include personal information. Each participating authority agrees as part of this SLA to supply this information as and when required. In the event of any personal information being handled, this will be treated in compliance with Data Protection Act principles around privacy and disclosure.

Section 1.4 Background information

1.4.5 National Planning Policy Framework

Some key excerpts from the NPPF are included to help outline DCLG's current thinking around housing issues and, specifically, SHMAs. The original layout and formatting of the DCLG document has been retained for this text.

Housing

Objectives

107. The Government's key housing objective is to increase significantly the delivery of new homes. Everyone should have the opportunity to live in high quality, well-designed homes, which they can afford, in a community where they want to live. This means:
- increasing the supply of housing
 - delivering a wide choice of high quality homes that people want and need
 - widening opportunities for home ownership; and
 - creating sustainable, inclusive and mixed communities, including through the regeneration and renewal of areas of poor housing.
108. To enable this, the planning system should aim to deliver a sufficient quantity, quality and range of housing consistent with the land use principles and other policies of this Framework.

Significantly increasing the supply of housing

109. To boost the supply of housing, local planning authorities should:
- use an evidence-base to ensure that their Local Plan meets the full requirements for market and affordable housing in the housing market area, including identifying key sites which are critical to the delivery of the housing strategy over the plan period
 - identify and maintain a rolling supply of specific deliverable⁴ sites sufficient to provide five years' worth of housing against their housing requirements. The supply should include an additional allowance of at least 20 per cent to ensure choice and competition in the market for land
 - identify a supply of specific, developable⁵ sites or broad locations for growth, for years 6-10 and, where possible, for years 11-15
 - not make allowance for windfall sites in the first 10 years of supply, or in the rolling five-year supply, unless they can provide compelling evidence of genuine local circumstances that prevent specific sites being identified. Any allowance should be realistic having regard to the Strategic Housing Land Availability Assessment, historic windfall delivery rates and expected future trends
 - illustrate the expected rate of housing delivery through a housing trajectory for the plan period and, for market housing, set out a housing implementation strategy describing how they will maintain delivery of a five-year supply of housing land to meet their housing target

⁴ To be considered deliverable, sites should at the point of adoption of the Local Plan be available now, offer a suitable location for development now, and be achievable with a realistic prospect that housing will be delivered on the site within five years and in particular that development of the site is viable i.e. that it would provide acceptable returns to a willing landowner and a willing developer based on current values and taking account of all likely infrastructure, standards and other costs.

⁵ To be considered developable, sites should be in a suitable location for housing development and there should be a reasonable prospect that the site is available and could be viably developed at the point envisaged.

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- set out their own approach to housing density to reflect local circumstances; and
- identify and bring back into residential use empty housing and buildings in line with local housing and empty homes strategies and, where appropriate, acquire properties under compulsory purchase powers.

Deliver a wide choice of quality homes

111. To deliver a wide choice of quality homes and widen opportunities for home ownership, local planning authorities should:

- plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community (such as families with children, the elderly and people with disabilities)
- identify the size, type, tenure and range of housing that is required in particular locations, reflecting local demand; and
- where they have identified affordable housing is required, set policies for meeting this need on site, unless off-site provision or a financial contribution of broadly equivalent value can be robustly justified (for example to improve or make more effective use of the existing housing stock) and the agreed approach contributes to the objective of creating mixed and balanced communities.

112. In rural areas, local planning authorities should be responsive to local circumstances and plan housing development to reflect local requirements, particularly for affordable housing. Local planning authorities should in particular consider whether allowing some market housing would facilitate the provision of significant additional affordable housing to meet local needs. To promote sustainable development, housing in rural areas should not be located in places distant from local services.

113. However, local planning authorities should avoid isolated homes in the countryside unless there are special circumstances such as:

- the essential need for a rural worker to live permanently at or near their place of work in the countryside; or
- where development would ensure the future of buildings of special architectural or historic interest; or
- where the development would re-use redundant or disused buildings and lead to an enhancement to the immediate setting; or
- the exceptional quality or the innovative nature of the design of the dwelling. Such a design should:
 - be truly outstanding or innovative, helping to raise standards of design more generally in rural areas
 - reflect the highest standards in architecture
 - significantly enhance its immediate setting; and
 - be sensitive to the defining characteristics of the local area.

Using a proportionate evidence base

158. Each local planning authority should ensure that the Local Plan is based on adequate, up-to-date and relevant evidence about the economic, social and environmental characteristics and prospects of the area. Local planning authorities should ensure that their assessment of and strategies for housing, employment and other uses are integrated, and that they take full account of relevant market and economic signals.

Housing

159. Local planning authorities should have a clear understanding of housing needs in their area. They should:

Section 1.4 Background information

- prepare a Strategic Housing Market Assessment to assess their full housing needs, working with neighbouring authorities where housing market areas cross administrative boundaries. The Strategic Housing Market Assessment should identify the scale and mix of housing and the range of tenures that the local population is likely to need over the plan period which:
 - meets household and population projections, taking account of migration and demographic change;
 - addresses the need for all types of housing, including affordable housing and the needs of different groups in the community (such as, but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes); and
 - caters for housing demand and the scale of housing supply necessary to meet this demand;
- prepare a Strategic Housing Land Availability Assessment to establish realistic assumptions about the availability, suitability and the likely economic viability of land to meet the identified need for housing over the plan period.

Planning strategically across local boundaries

178. Public bodies have a duty to cooperate on planning issues that cross administrative boundaries, particularly those which relate to the strategic priorities set out in paragraph 156. The Government expects joint working on areas of common interest to be diligently undertaken for the mutual benefit of neighbouring authorities.
179. Local planning authorities should work collaboratively with other bodies to ensure that strategic priorities across local boundaries are properly coordinated and clearly reflected in individual Local Plans. Joint working should enable local planning authorities to work together to meet development requirements which cannot wholly be met within their own areas – for instance, because of a lack of physical capacity or because to do so would cause significant harm to the principles and policies of this Framework. As part of this process, they should consider producing joint planning policies on strategic matters and informal strategies such as joint infrastructure and investment plans.
180. Local planning authorities should take account of different geographic areas, including travel-to-work areas. In two tier areas, county and district authorities should cooperate with each other on relevant issues. Local planning authorities should work collaboratively on strategic planning priorities to enable delivery of sustainable development in consultation with Local Enterprise Partnerships and Local Nature Partnerships. Local planning authorities should also work collaboratively with private sector bodies, utility and infrastructure providers.
181. Local planning authorities will be expected to demonstrate evidence of having effectively cooperated to plan for issues with cross-boundary impacts when their Local Plans are submitted for examination. This could be by way of plans or policies prepared as part of a joint committee, a memorandum of understanding or a jointly prepared strategy which is presented as evidence of an agreed position. Cooperation should be a continuous process of engagement from initial thinking through to implementation, resulting in a final position where plans are in place to provide the land and infrastructure necessary to support current and projected future levels of development.

Examining Local Plans

182. The Local Plan will be examined by an independent inspector whose role is to assess whether the plan has been prepared in accordance with the Duty to Cooperate, legal and procedural requirements, and whether it is

Section 1.4 Background information

sound. A local planning authority should submit a plan for examination which it considers is “sound” – namely that it is:

- Positively prepared – the plan should be prepared based on a strategy which seeks to meet objectively assessed development and infrastructure requirements, including unmet requirements from neighbouring authorities where it is reasonable to do so and consistent with achieving sustainable development;
- Justified – the plan should be the most appropriate strategy, when considered against the reasonable alternatives, based on proportionate evidence;
- Effective – the plan should be deliverable over its period and based on effective joint working on cross-boundary strategic priorities; and
- Consistent with national policy – the plan should enable the delivery of sustainable development in accordance with the policies in the Framework.

From: <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

Section 1.4 Background information

1.4.6 SHMA partnership as at November 2013

SHMA project team

- Housing and planning contacts at Cambridge, East Cambridgeshire, Fenland, Huntingdonshire, South Cambridgeshire and West Suffolk local authorities.
- HCA contacts locally and (ad hoc) ATLAS
- Cambridgeshire County Council Research Group
- Sub-regional housing board rep

Housing Association partners

- Accent Nene
- bpha
- Cambridge and County Developments
- CHS Group
- Circle Anglia
- Flagship Housing
- Guinness
- Hastoe
- Havebury
- Home Group
- Hundred Housing Society
- Hyde Housing
- Icen Homes
- King Street Housing Society
- Luminus
- Metropolitan Housing Trust
- Minster Housing Association
- Muir
- National Housing Federation
- Orbit Homebuy Agent
- Orwell housing
- Papworth
- Sanctuary Housing

Section 1.4 Background information

SHMA various

- Addenbrooke's Hospital
- Appleacre (mobile homes)
- Bidwells
- Boyer Planning
- Cambridge Building Society
- Cambridge University
- Cambs CCI
- Cannon Kirk
- Carter Jonas
- Cooperative
- Countryside Properties plc
- DLP consultants
- Gallagher UK
- Januarys
- Jill Tuffnell consultancy
- Marshalls of Cambridge
- NLP planning
- Persimmon Homes
- Prospect Row LLP
- Turnstone Estates
- Wrenbridge

SHMA other public sector

- Breckland District Council
- Cambridgeshire ACRE
- Colchester Borough Council
- Director of Public Health, Cambridgeshire
- EELGA
- Luton Borough Council
- Suffolk ACRE
- Suffolk County Council
- Thames Gateway South Essex partnership

Section 1.4 Background information

Chief Planners

- Cambridge City Council
- Cambridgeshire County Council
- Cambs and Peterborough Joint Strategic Planning Unit
- East Cambridgeshire District Council
- Fenland District Council
- Huntingdonshire District Council
- Peterborough City Council
- Rutland District Council
- South Cambs District Council
- West Norfolk District Council
- West Suffolk

Other housing board members and correspondents

- Adult Care Services, Suffolk County Council
- Babergh and Mid Suffolk District Council
- Chief Executive, South Cambridgeshire District Council ([link to Cambridgeshire Public Service Board](#))
- Sub-regional Home-Link manager
- North Herts District Council
- Regional private sector housing liaison

Defining our market area

Interest and relevance

- The chapter is part of our SHMA as it sets out how we define our housing market area, and the links between the area covered by our seven districts and between neighbouring areas.

Headline messages

- Chapter 1 *Introduction and background* outlines our commitment to working together across seven districts to strategically assess our housing market.
- This chapter sets out information to support the definition of our housing market, following the latest draft CLG guidance, released in September 2013.
- The headline message for the Cambridge housing sub-region is that strong partnership working continues to support our relationship with neighbouring districts, housing market areas, travel to work areas, broad rental market areas and the Local Enterprise Partnership area. Planning functions are administered according to district boundaries, so there are some reasons to continue to work within these administrative areas, while acknowledging that people move across boundaries when finding a place to live, and when commuting to and from home, schools, facilities, carers and family / support networks.
- This chapter highlights some of boundaries most relevant to the CLG guidance and strengthens our commitment to work as a housing sub-region with all partners to identify and tackle housing issues.

Changes over time

- Since our last SHMA update, the DCLG National Policy Planning Framework (March 2012) and National Planning Practice Guidance: Assessment of housing and economic development needs (draft September 2013) have been published. The Assessment of housing and economic needs guidance is key guidance for the SHMA and sets out ways to define Housing Market Areas, which are similar to the factors we have used in the past.

Geographical variation

- This chapter sets some context for geographical comparisons used later in other chapters of the SHMA.

Future monitoring points

- Future SHMA updates will incorporate changes following Census 2011 results, which may affect some data used in this chapter. In particular, it is not possible to identify Travel to Work Areas until travel to work data from the 2011 Census is released, which is due in March 2014.
- Changes to Government policy have affected definitions of market areas, especially through broad rental market area and will monitoring to assess the effects of these broad areas in relation to affordability and rent setting by social landlords in future. More detail is included in Chapter 10 *Incomes and affordability*.

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 2.1 Introduction

2 Defining our housing market area

2.1 Introduction

- The Cambridge housing sub-region is made up of seven districts working in partnership to create and update our SHMA.
- However, housing markets and economic forces are no respecters of administrative boundaries, so it is important we are aware of and acknowledge different forces acting upon our residents, and on our neighbours' residents, in terms of housing and related issues.
- New draft CLG guidance provides suggested factors we should use to define a housing market area. These are:
 - House prices and rates of change of house prices.
 - Household migration and search patterns.
 - Contextual data such as travel to work area boundaries, retail and school catchment areas.
- In response to the draft guidance in this chapter we provide
 - Data on property prices, affordability ratios and changes in prices over time.
 - Data on migration based on our New Development Survey results.
 - Maps showing our Travel to Work Areas and travel infrastructure.
- The 2010 CLG "Geography of housing market areas" set out national boundaries for housing market areas. The Cambridge SHMA partnership continues to work on the basis of its seven local authority areas which cover most of two housing market areas identified by CURDS, which they call "Cambridge" and "St Edmunds" - and a small section of "Peterborough" housing market area.
- The previous SHMA published in 2012, Chapter 2 *Defining our market area* contains maps and a summary of the CURDS-defined SHMA areas. At the time of writing, there is no intention to update the CURDS "Geography of housing market areas" using 2011 Census data, so the maps are not repeated in this update but are available via the link above.
- Some of the data in this chapter comes from the 2001 Census. This will be refreshed when more detailed results become available. In particular, the 2011 Census travel to work data is due for release in March 2014. This data is used in "residence of the workplace population" maps and in commuting flows.
- Definitions of terms are set out in Section 2.4.2.

Section 2.2 Facts and figures

2.2 Facts and figures

Chapter 1 *Introduction and background* includes maps showing the seven districts in our housing sub-region. Draft CLG guidance on assessment of housing and economic needs, published September 2013, states:

Local planning authorities should assess their development needs working with the other local authorities in the relevant housing market area or functional economic market area in line with the duty to cooperate. This is because such needs are rarely constrained precisely by local authority administrative boundaries.

The draft guidance identifies three ways to define housing market areas, these are:

- House prices and rates of change of house prices.
- Household migration and search patterns.
- Contextual data such as travel to work area boundaries, retail and school catchment areas.

In this chapter, we take each of the three areas in turn. Some further context is included in section 2.4.4.

2.1.1 House prices and rates of change of house prices

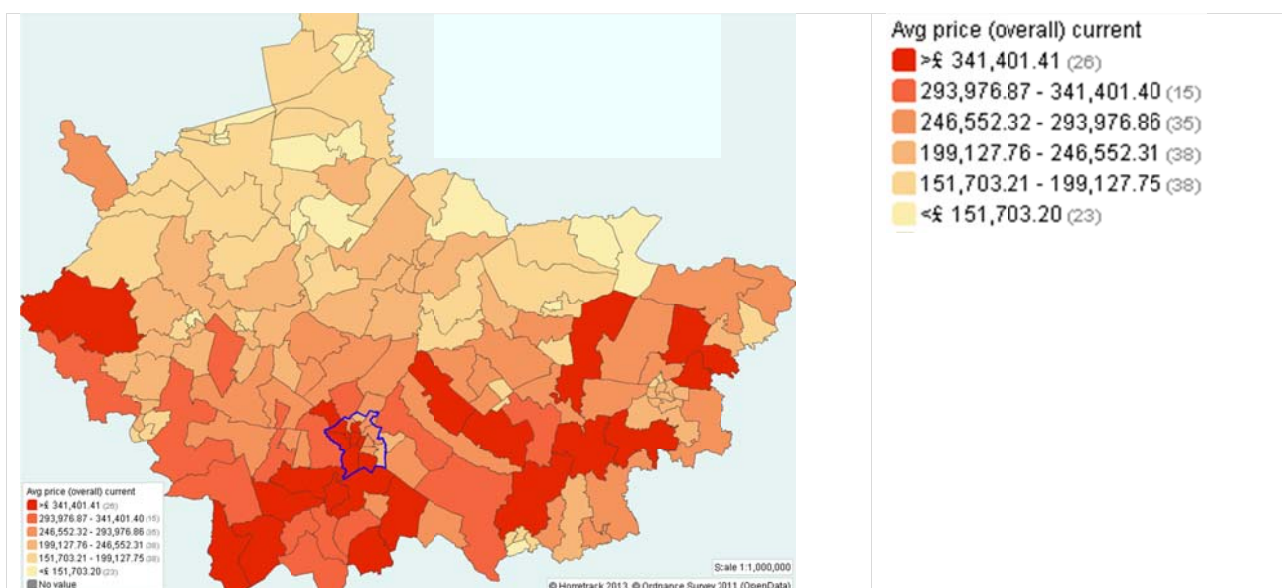
The draft CLG guidance suggests house prices and change of house prices as ways to define a market area.

These issues are covered in more detail in Chapter 5 *Property purchase* and Chapter 10 *Incomes and affordability* and are monitored in our quarterly Housing Market Bulletin, which is available at www.cambridgeshireinsight.org.uk/housing.

All price data below uses Hometrack's Automated Valuation Model.

House prices

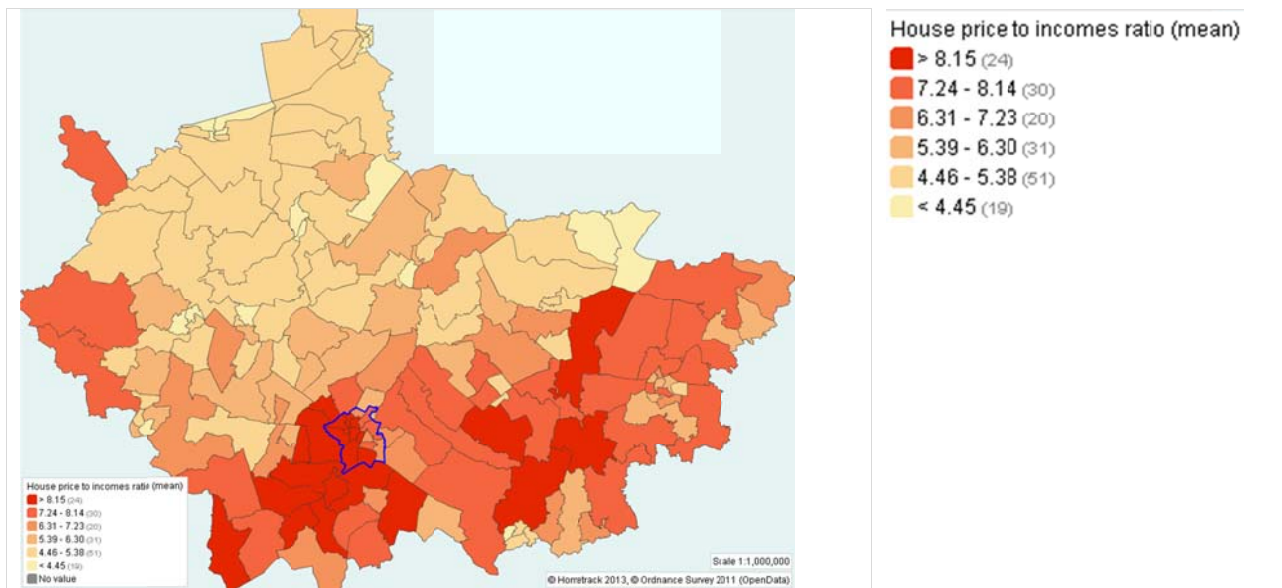
Map 1 Average house prices, by ward



Source: Hometrack, via HMB edition 17, published July 2013

Section 2.2 Facts and figures

Map 2 Mean house price to income ratio, by ward



Source: Hometrack, via HMB edition 17, published July 2013

Map 1 and Map 2 illustrate that the average house price and the mean house price to mean income ratio may vary across the sub-region, but in a way which is consistent with it being defined as a housing market area.

Both maps demonstrate a continuum, meaning a gradual change from higher prices in the south of the sub-region to lower prices in the north and similarly from higher price to income ratios in the south to lower price to income ratios in the north.

Change in house prices, district-wide

Table 1 Percentage change in property price over the past four years, district-wide

	Change over past year	Change over past 2 years	Change over past 3 years	Change over past 4 years
Cambridge	+ 4.9%	+ 13.9%	+ 11.4%	+ 19.4%
East Cambridgeshire	+ 11.5%	+ 10.5%	+ 6.5%	+ 14.3%
Fenland	+ 2.2%	+ 4.6%	+ 0.7%	+ 4.2%
Huntingdonshire	+ 4.7%	+ 6.9%	+ 2.9%	+ 11.7%
South Cambridgeshire	+ 2.7%	+ 3.5%	+ 3.3%	+ 8.2%
Forest Heath	+ 2.1%	+ 2.7%	- 8.1%	+ 13.5%
St Edmundsbury	+ 3.1%	- 1.4%	+ 3.4%	+ 15.2%
Note: comparing data from Dec 12 to Nov 13 with...	Jul 12 to Jun 13	Jul 11 to Jun 12	Jul 10 to Jun 11	Jul 09 to Jun 10

Source: Hometrack downloaded Dec 2013

Table 1 shows that each district has seen a variety of price changes over the past four years. There does not appear to be any “common” pattern between the seven districts. Some districts see increases in prices in all of the four years (such as Cambridge and East Cambridgeshire) while others saw drops (such as Forest Heath and St Edmundsbury) on one of the four years. Fenland, Huntingdonshire and South Cambridgeshire all saw a modest percentage increase over the four-year period.

Section 2.2 Facts and figures

Change in house prices at ward level

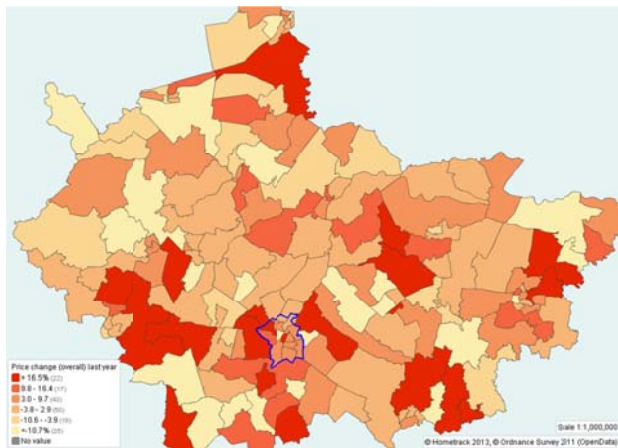
In section 2.4.4, Table 3 is provided showing change in average house prices over time, at district and ward level. Please note the ward-level data uses slightly different dates to the district level data. The data in Table 3 are presented in map format to aid comparison over each time period in question.

These maps show overall price change (overall) over the last year, 2 years, 3 years and 4 years:

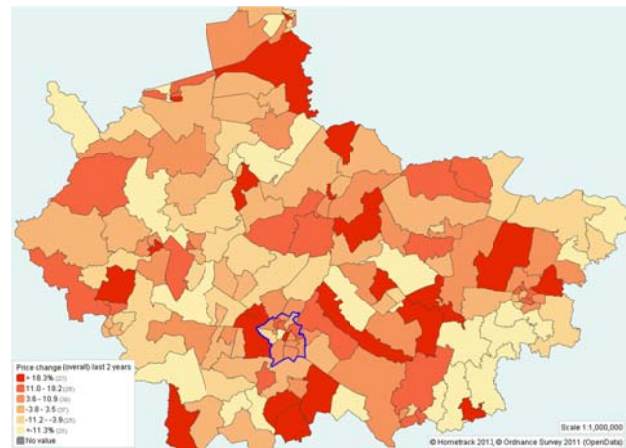
- The past year ward data compares prices from December 2012 to November 2013 compared to April 2012 to Mar 2013.
- The past 2 years comparison uses prices from December 2012 to November 2013 compared to April 2011 to Mar 2012.
- The past 3 years comparison uses prices from December 2012 to November 2013 compared to April 10 to Mar 11.
- The past 4 years comparison uses prices from December 2012 to November 2013 and compares to Apr 2009 to Mar 2010.

Map 3 Change in prices over the past four years, housing sub-region

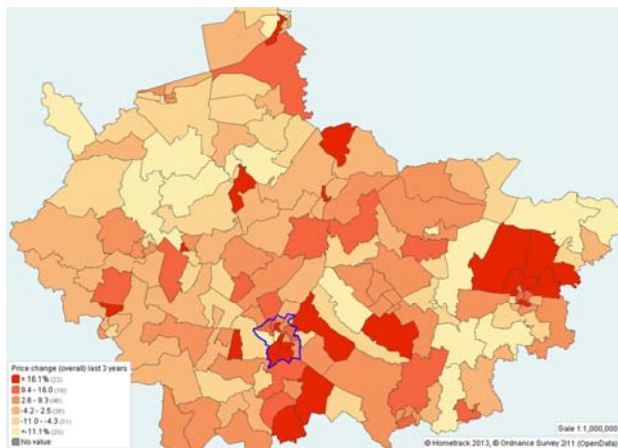
Change in property prices, past year



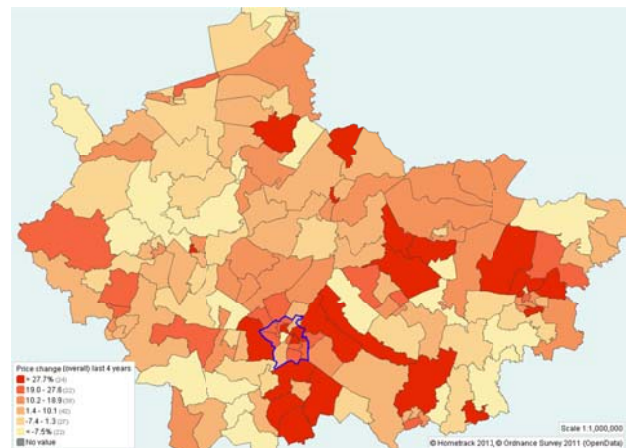
Change in property prices, past 2 years



Change in property prices, past 3 years



Change in property prices, past 4 years



Source: Hometrack downloaded Dec 2013, last updated by Hometrack November 2013

Section 2.2 Facts and figures

“Change in price” maps do not show such a neat pattern as average price, and median affordability ratio maps, which demonstrated a fairly clear north/south split across the middle of the housing sub-region.

Price change maps show a varied picture geographically and reflect the variety of prices and the different changes in price trends across our housing sub-region.

2.1.2 Household migration and search patterns

The draft CLG guidance on housing market assessment suggests household migration and search patterns as ways of defining a housing market area.

In this section we look at seven new development surveys undertaken locally, to help define our housing market area.

We will look to new 2011 Census data to update our understanding of migration patterns as more detailed results become available in 2014.

Data from seven “new development surveys” across the housing sub-region

Since 2006 districts in our sub-region have been carrying out postal surveys of new housing developments, to identify some of the factors affecting peoples’ choices when they move to a new homes; particularly a new home on a new development site.

Seven such surveys have now been completed, one in each district, which enable us to learn about the choices made by many new residents living in our housing sub-region. Although the number of surveys sent out and response rates have varied, there are now 2,800 responses in total to analyse; a sample size considered large enough to obtain statistically robust results.

For comparison, to survey the population of Cambridgeshire a sample of 1,100 is usually taken. These 1,100 responses give a ‘survey error’ of plus or minus 3% at the 95% confidence level. So if all 1,100 people answer a yes/no question and 50% of people answer ‘yes’ then we can be 95% certain that if we surveyed the entire population of Cambridgeshire, the proportion who would answer ‘yes’ to the question would be between 47% and 53%.

Amalgamating the results of these seven surveys is useful, though it should also be noted the surveys were conducted separately over a seven year period as set out in Table 2.

Table 2 **New development surveys and response rates**

Survey of	Year of survey	Number of surveys sent out	Number of responses received	% response rate
Cambourne (SCDC)	2006	2,012	816	41%
Huntingdonshire	2007	1,710	702	41%
East Cambridgeshire	2010	1,473	462	31%
Fenland	2010	851	169	20%
St Edmundsbury	2011	900	300	33%
Red Lodge (Forest Heath)	2012	1,850	244	13%
Cambridge	2012	447	107	24%
Total		9,243	2,800	30%

Source: New Development Surveys, see <http://www.cambridgeshireinsight.org.uk/housing/new-development-surveys>

Section 2.2 Facts and figures

Among other issues, the surveys asked about:

- The region people moved from and to, to live on the new housing development.
- The distance people moved to live on the new housing development.
- Reason(s) for moving.
- Changing tenure – or not.
- Plans to stay.
- Place of work.
- Distance travelled to work.

The results are summarised below. This information is provided to test and compare to other data in this chapter and to start to assess whether the choices of people moving on to new housing developments are similar to the choices made by other home movers.

Overall, by comparing results of the seven surveys, we can conclude that:

- Some 45% of moves onto the seven new housing developments surveyed were made within the same district and 17% of moves were made within the relevant county (that is, Cambridgeshire or Suffolk). Only 3% of movers were from outside the UK.
- Excluding the new settlements of Cambourne and Red Lodge, the overall pattern of moves were
 - 52% within the “host” district
 - 13% within the same county
 - 28% within the East of England
 - 19% outside the East of England (but within the UK) and
 - 2% from overseas.
- Cambourne and Red Lodge saw higher proportions of residents moving from further away, though the largest proportion (41%) moved from elsewhere in the East of England.
- In terms of distances people moved to live on the new housing developments; 59% of moves were of less than 20km and 41% moved more than 20km.
- The top reason for moving to a new housing development was to find a larger or smaller home, representing a quarter (24%) of responses overall. “Setting up own home” was the second most common reason at 18% of all responses. The third most common reason was to be nearer job / new job, representing 14% of responses.
- Changing tenure – or not. Of the 2,701 movers who specified the tenure they lived in before (“from”) and their current tenure (“to”) over the seven surveys;
 - A total of 1,629 respondents stayed with the same tenure as before (60%).
 - 1,072 respondents (40%) changed tenure when they moved to the new home.

Section 2.2 Facts and figures

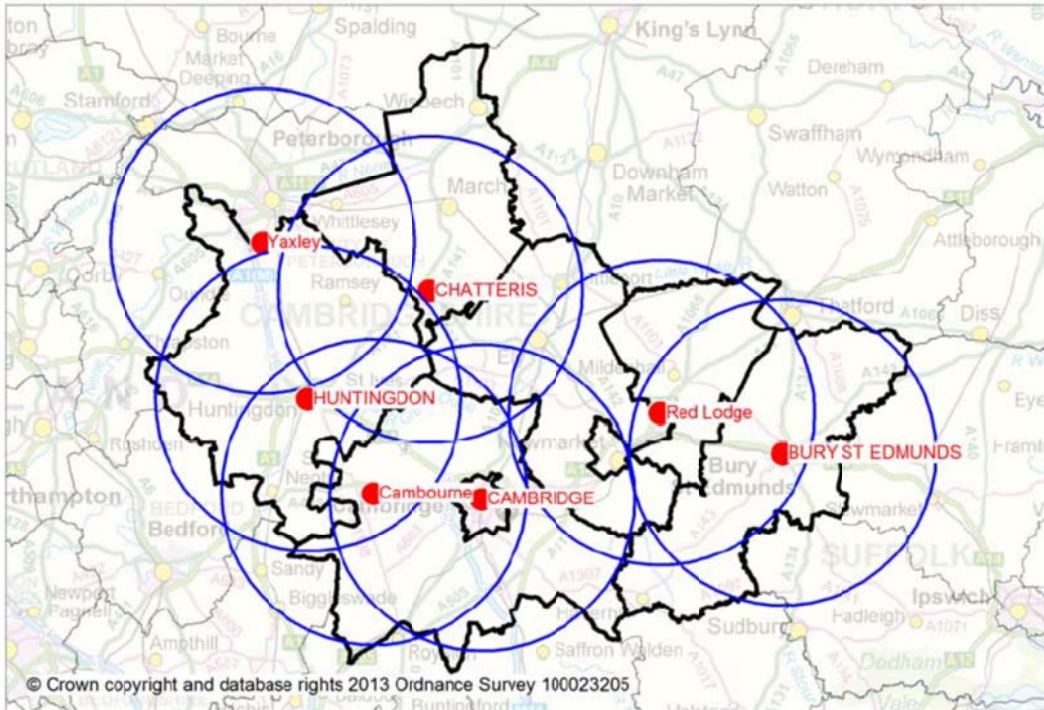
- The largest proportion of “tenure movers” changed between private renting and owner occupation, with 310 households (11%) moving from private rented to owner occupation and 100 households (4%) moving from owner occupation to private rented.
- A large proportion (37%) of respondents who answered the question about their plans to stay, had plans settle for more than 5 years on that development. Only 13% planned to stay for less than 12 months.
- The highest proportion of respondents in each survey live and worked in the “host” district:
 - In Cambourne, 35% of respondents both live and work in South Cambridgeshire, closely followed by 28% who work in Cambridge. A higher proportion of Cambourne residents work further from home than other survey respondents.
 - In East Cambridgeshire, 32% of respondents live and work within the district while 29% work in Cambridge. An unusually low proportion of East Cambridgeshire residents work further afield (i.e. outside the sub housing region).
 - In Fenland, 56% of respondents live and work within the district. Peterborough is the second most common work location, at 11%.
 - In St Edmundsbury, 45% of respondents live and work within the district. Cambridge was the workplace for 16% of respondents. St Edmundsbury shows the highest proportion of residents travelling elsewhere in the UK to work, at 12%.
 - In Forest Heath, 38% of respondents live and work within the district. Cambridge City (18%) and St Edmundsbury (17%) are the other main areas of employment for residents of Red Lodge, Forest Heath.
 - In Cambridge, 67% of respondents live and work within the district with a further 21% in South Cambridgeshire.
- New development residents travel to work patterns:
 - 926 respondents (27%) travel between 10km and 20km to get to work
 - 544 respondents (16%) travel between 20km and 30km to get to work
 - 551 respondents (16%) travel less than 2km to get to work.
- The new development surveys ask respondents how far they moved, to live on that new housing development. This is useful in terms of the draft CLG guidance which guides us to consider migration patterns.
- Other data on migration is also being investigated, to build our understanding of where people move from and to, in relation to our housing sub-region; the reasons for these move and any issues which prevent or restrain such moves.

Map 4 shows selected new development survey sites with a 20km radius circle drawn around each one. The 20km circles around each new development site represent the 59% of households who moved into new developments from 20km away or less. The circles demonstrate that a large proportion of new

Section 2.2 Facts and figures

development residents can only have moved in from within the Cambridge sub-Region, whether from the same or a different district.

Map 4 New development surveys: 20km radii around selected survey sites



Source: CCCRG, December 2013

Map 4 tests the limits of the Cambridge sub-Region as a Housing Market Area by including surveys on the edge of the sub-Region such as Yaxley where at least half of the area within the 20km boundary falls within the Cambridge housing sub-region with most of the rest in Peterborough and Northamptonshire, and such as Bury St Edmunds where nearly a quarter of the area within the 20km boundary falls outside the Cambridge housing sub-region. Other survey sites such as Camboorne, Chatteris, Huntingdon and Red Lodge are almost totally within the Cambridge sub-Region and include parts of more than one district. For example, the 20km boundary around Red Lodge covers large parts of Forest Heath, St Edmundsbury and East Cambridgeshire along with some of South Cambridgeshire.

The full report and the individual surveys are all available at <http://www.cambridgeshireinsight.org.uk/housing/new-development-surveys>

2.1.3 Contextual data

Finally, the draft CLG guidance suggests the following as “contextual data”:

- Travel to work area boundaries.
- Retail catchment areas.
- School catchment areas.

Section 2.2 Facts and figures

Travel to work areas

We await detailed results and analysis of the 2011 Census results, to inform our thinking on travel to work areas, which we understand will be produced in Spring 2014. In the meantime, the TTWAs relevant to the Cambridge housing sub-region are outlined here. Once the 2011 updates are available they will be shared, and compared to the 2001 based areas, to see whether and how commuting patterns have changed over the past ten years.

For those involved in labour market analysis and planning, it is useful to be able to identify labour market areas. These zones, known as travel to work areas, are defined so the bulk of the resident population also works in the same area. This requires the analysis of commuting patterns which the Office for National Statistics (ONS) has worked with Newcastle University on, applying a complex process to define a national set of Travel to Work Areas (or TTWAs).

The fundamental criterion is that, of the resident economically active population, at least 75% actually work in the area, and also, that of everyone working in the area, at least 75% actually live in the area. The resulting pattern is that, although the definitive minimum working population in a Travel to Work Area is 3,500, many are much larger - indeed, the whole of London and surrounding area forms one Travel to Work Area. Some 243 Travel to Work Areas were defined in 2007 using 2001 Census information on home and work addresses. For comparison, in 1991 there were 314 Travel to Work Areas and in 1981, 334.¹

Map 5 Map of local TTWAs taken from Hometrack (with OS background)

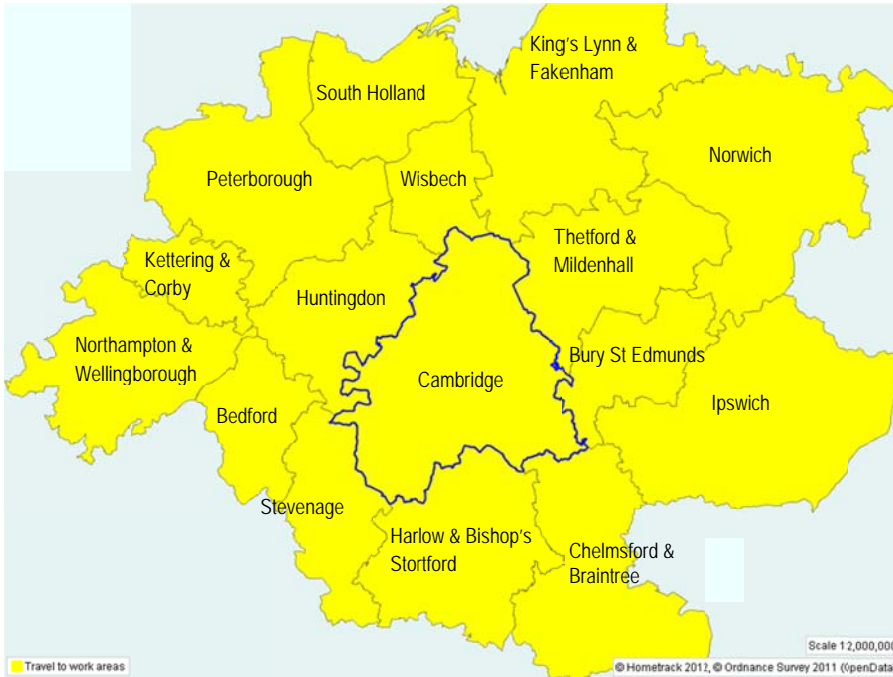


Source: Hometrack (blue line denotes boundary of Cambridge TTWA. Other TTWA areas boundaries shown with grey lines)

¹ Source of this text: http://www.statistics.gov.uk/geography/beginners_guide.asp

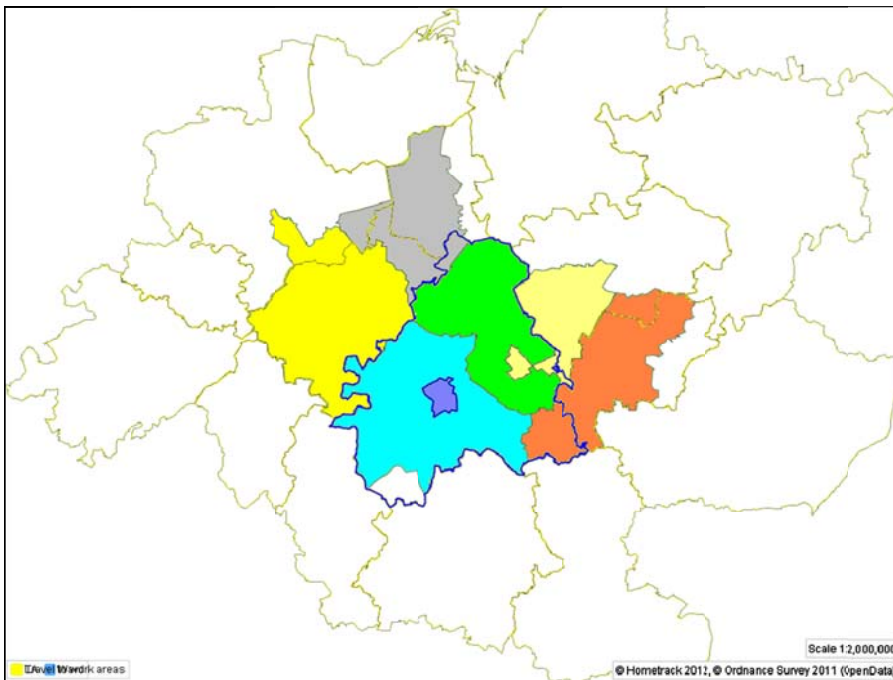
Section 2.2 Facts and figures

Map 6 Map of local TTWAs with area names and no background



Source: Hometrack (blue line denotes boundary of Cambridge TTWA. Other TTWA areas boundaries shown with grey lines)

Map 7 TTWAs compared to district boundaries (Cambridge TTWA boundary in blue, others grey)



Comparing Map 6 and Map 7 shows that almost all of our seven districts in our housing sub-region fall into the following travel to work areas: Cambridge; Huntingdon; Wisbech; Thetford and Mildenhall; and Bury St Edmunds.

There is a slight overlap of Huntingdon and Fenland districts into Peterborough's TTWA.

Section 2.2 Facts and figures

Our travel network

The local travel network illustrates the main possibilities for commuting, and impacts on housing, the economy and various other issues affecting our market area.

Map 8 shows the travel network across Greater Cambridge – Greater Peterborough LEP area

Map 8 Greater Cambridge–Greater Peterborough LEP area showing travel network



Source: Hometrack

There are four main rail links in the area:

- East Coast main line connecting Peterborough, Huntingdon and St Neots with London and the North.
- King's Lynn to London line connecting Littleport, Ely and Cambridge to London.
- Peterborough to Ely line connecting Cambridge, Ely, March and Whittlesey to Peterborough and the East Coast main line.
- Bury St Edmunds heading west to Ely or Cambridge and other lines to the west; and heading east to Stowmarket, Ipswich and Felixstowe.

In addition there are connections which may result in commuting out of the LEP area, notably:

- Bury St Edmunds to Ely or Cambridge heading east to Stowmarket, Ipswich and Felixstowe.
- The Cambridge and Ely line to Norwich.

The main road links are:

- The A1 and A1(M), connecting Peterborough, Huntingdon and St Neots to the north and to London.
- The A47, connecting Peterborough, Wisbech and King's Lynn then on to Norwich.

Section 2.2 Facts and figures

- The A14, connecting Huntingdon, St Ives, Cambridge, Newmarket and Bury St Edmunds with the motorway network to the west and Ipswich and Felixstowe to the east along with London via the M11.
- The M11, connecting the A14 and Cambridge to London.

In addition there are important local routes connecting the market towns with each other and with the main routes, such as the A11 connecting Mildenhall to the A14, and the A10 connecting East Cambridgeshire and Fenland.

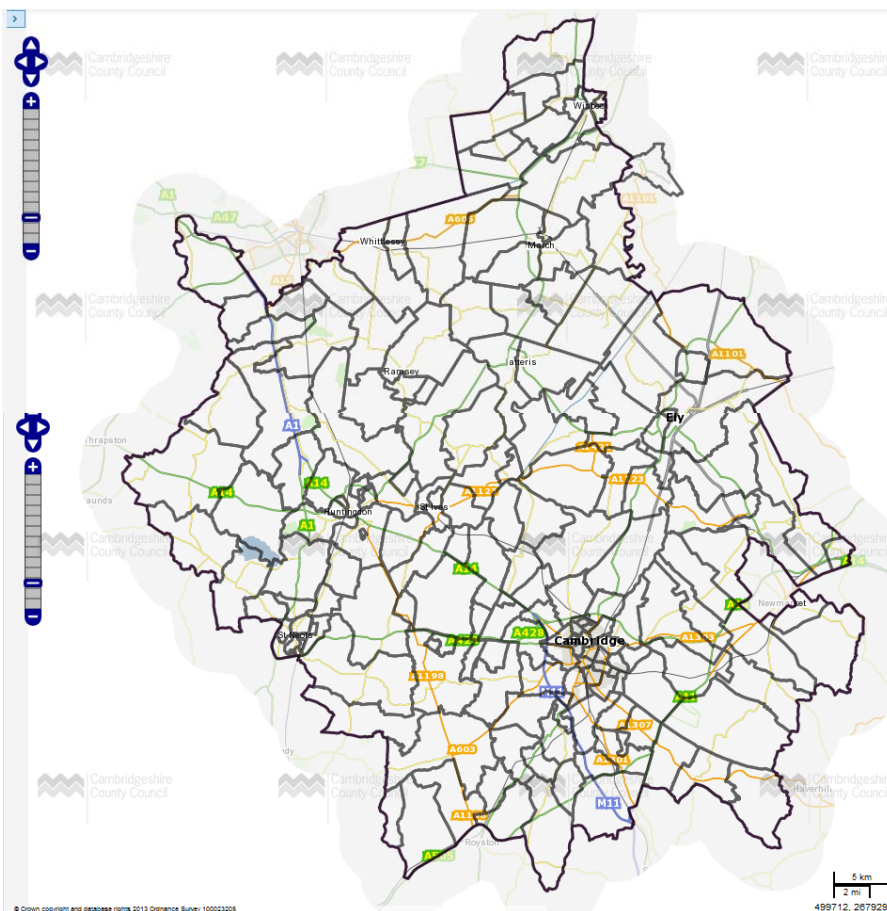
Retail catchment areas

Mapping of retail catchment areas will be linked in to defining our market area in the future, through joint work with economic assessment and mapping teams for Cambridgeshire and Suffolk partners.

School catchment areas

School catchment boundaries for Cambridgeshire are provided on a web site called "Your Cambridgeshire". Thumbnails of catchment area boundaries are provided here as a first step to building this information into our understanding of other influences on housing market, in Map 9 and Map 10.

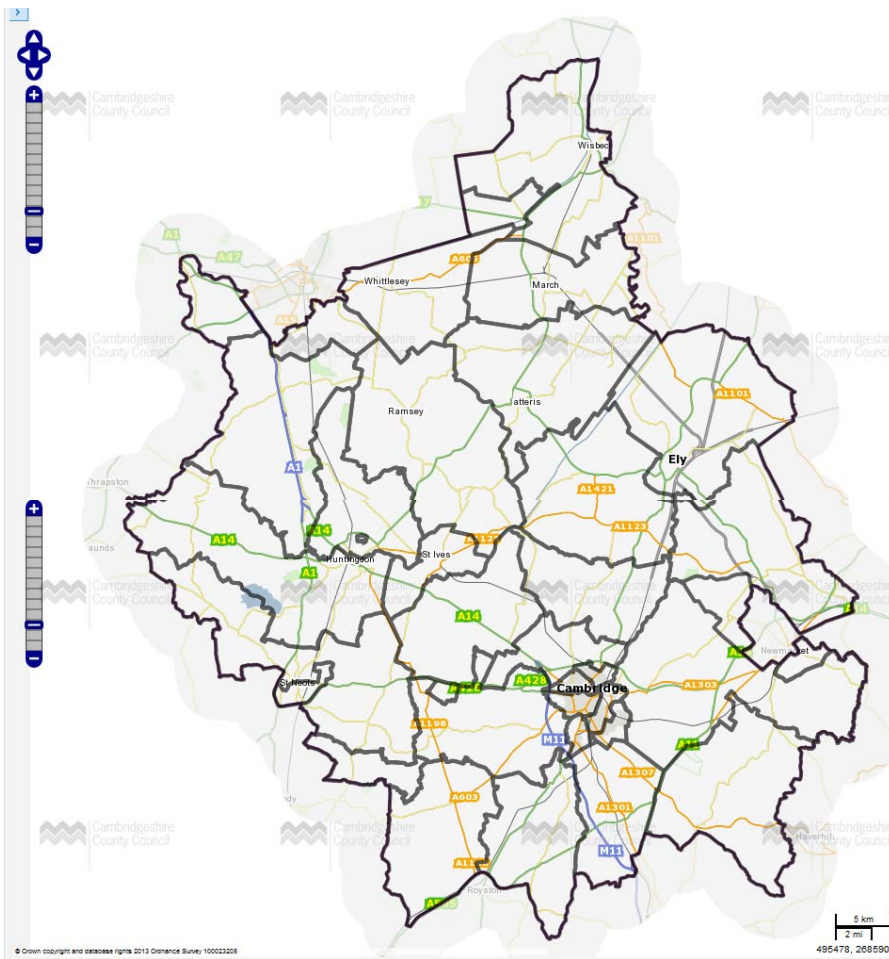
Map 9 Cambridgeshire school catchments: primary



Source: "Your Cambridgeshire" at <http://my.cambridgeshire.gov.uk/?tab=maps>

Section 2.2 Facts and figures

Map 10 Cambridgeshire school catchments: secondary



Source: "Your Cambridgeshire" at <http://my.cambridgeshire.gov.uk/?tab=maps>

Unfortunately at the time of drafting this chapter, Suffolk school catchment areas could only be found in a list format, not as maps. Maps of Suffolk school catchment areas relevant to St Edmundsbury and Forest Heath will be added as they become available.

A note about district profiles

Further information on the individual seven districts is included in SHMA 2012, chapter 2 (please see <http://www.cambridgeshireinsight.org.uk/housing/previous-versions>).

This refers to Census 2001 data which is due to be updated in 2014, so is not reproduced here. Rather, we plan to show the change between Census 2001 and Census 2011 when new has been published and analysed. However thumbnails of the maps presented in the previous chapter are included in section 2.4.4 to outline the work – live patterns across our wider area.

Further additional contextual information is provided in section 2.4.4 including our Broad Rental Market Areas and LEP geography. These are not referred to in the new draft CLG guidance, however as they provide local insight and are the basis for other data collection, they are included in the "additional information" as further context for our sub-regional market area.

Section 2.3 Analysis

2.3 Analysis

Current situation

- Overall, the grouping of seven districts to form a housing sub-region reflects many factors which are used to define housing markets.
- The groups of authorities has a strong working partnership, as well as sharing market, migration and commuting flows as shown in our new development surveys.
- Although some boundaries cut across our sub-regional area such as BRMAs, this does not significantly impact on the issues we face and our approach to assessing the strategic needs of our housing market.
- We continue to extend partnership working beyond our “seven district” area to learn about our more distant neighbours. Working with a wider group of neighbours helps add to our understanding of housing and economic markets and changes over time, though we are keen not to over-extend the area we use to assess our housing market in the SHMA.

Changes over time

- New CLG guidance is still being absorbed. Our SHMA works on the principle of learning and evolving, building up data as and when it becomes relevant and necessary, and to do this we plan to further develop our understanding of our housing market area, and the forces at work within it, in future.

Changes over area

- The new CLG guidance emphasises certain factors to be taken into account in defining a market area. We continue to work with our partners surrounding our sub-region and to share information and approaches to housing markets across boundaries.

What does all this data, combined, tell us?

- Our housing sub-region benefits from a strong partnership approach, demonstrated in our Memorandum of Cooperation and our continuing partnership approach to the SHMA and other housing and planning issues.
- Within any group of districts there will be a variety of market forces and factors at play, and very rarely will all wards or districts experience the same forces or impacts as each other.
- Within this context, our SHMA seeks to bring together and help compare data; setting out objective evidence in a consistent and accessible way, to help us better understand housing markets and changes to them.

2.4 Background information

2.4.1 Links and references

Correct at November 2013

DCLG **The geography of housing market areas in England: full report** 2010, retrieved 3 Jan 2012

<http://www.communities.gov.uk/documents/housing/pdf/1775475.pdf>

DCLG **National Policy Planning Framework** 2012, retrieved 14 November 2013

<http://planningguidance.planningportal.gov.uk/wp-content/themes/planning-guidance/assets/NPPF.pdf>

DCLG **Assessment of housing and economic development needs, draft guidance 2013** retrieved 14 Nov 2013

<http://planningguidance.planningportal.gov.uk/blog/guidance/assessment-of-housing-and-economic-development-needs/what-is-the-purpose-of-the-assessment-of-housing-and-economic-development-needs-guidance/>

CCCRG **New Development Survey reports** 2013 <http://www.cambridgeshireinsight.org.uk/housing/new-development-surveys>

CRHB (quarterly) **Housing market bulletin** <http://www.cambridgeshireinsight.org.uk/Housingmarketbulletin>

Section 2.4 Background information

2.4.2 Definition of terms

Term used	Abbreviation	Meaning, source or link to relevant website
Travel to work area	TTWA	Of the resident economically active population, at least 75% work in the area AND Of everyone working in the area, at least 75% actually live in the area. http://www.statistics.gov.uk/geography/beginners_guide.asp
Broad rental market area	BRMA	An area "within which a person could reasonably be expected to live having regard to facilities and services for the purposes of health, education, recreation, personal banking and shopping, taking account of the distance of travel, by public and private transport, to and from those facilities and services". A BRMA must contain "residential premises of a variety of types, including such premises held on a variety of tenures", plus "sufficient privately rented residential premises, to ensure that, in the rent officer's opinion, the LHA for the area is representative of the rents that a landlord might reasonably be expected to obtain in that area". http://www.voa.gov.uk/corporate/downloads/pdf/Cambridge.pdf
Valuation Office Agency	VOA	The government agency responsible for valuations relating to local housing allowances, amongst other issues. www.voa.gov.uk
Local Enterprise Partnership	LEP	The Greater Cambridge Greater Peterborough Enterprise Partnership is focused on helping to drive forward sustainable economic growth in our area – with local business, education providers, the third sector and the public sector working together to achieve this. Has a business-led Board in place, alongside a small core team. The goal is "to create an economy with 100,000 major businesses and create 160,000 new jobs by 2025, in an internationally significant low carbon, knowledge-based economy balanced wherever possible with advanced manufacturing and services." http://www.yourlocalenterprisepartnership.co.uk
Centre for Urban and Regional Development Studies	CURDS	The Centre for Urban and Regional Development Studies, based at Newcastle University http://www.ncl.ac.uk/curds/

Section 2.4 Background information

2.4.3 Data issues

Main sources of data

- Detailed Census 2011 results are needed to update aspects of this chapter in future updates to the SHMA. In the meantime we continue to use data from 2001, and to incorporate Census 2011 data wherever feasible, and specifically in Chapter 12, *Forecasts for homes of all tenures*.

Recent changes to data

- Two further new development surveys were completed in 2013 and reports published.
- New report bringing together the seven completed surveys was completed and published in 2013.
- Census 2011 results published in 2013, with further detail to follow.

Planned changes to data

- New Travel to Works Area definitions to be produced nationally in 2014.

Section 2.4 Background information

2.4.4 Additional information

Broad Rental Market Areas (BRMAs)

BRMAs are used to set representative rents for Local Housing Allowance rates. A BRMA is an area “within which a person could reasonably be expected to live having regard to facilities and services for the purposes of health, education, recreation, personal banking and shopping, taking account of the distance of travel, by public and private transport, to and from those facilities and services”. A BRMA must contain “residential premises of a variety of types, including such premises held on a variety of tenures”, plus “sufficient privately rented residential premises, to ensure that, in the rent officer’s opinion, the LHA for the area is representative of the rents that a landlord might reasonably be expected to obtain in that area”.

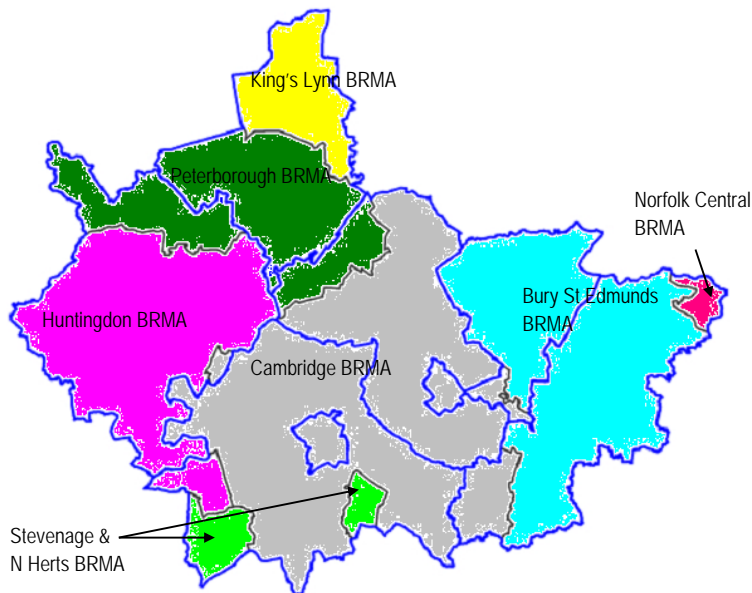
BRMAs identified in this SHMA update were implemented by the Valuation Office Agency (VOA) in July 2009. The geography of BRMAs is not the same as district geographies. Please follow this link to find individual maps of BRMAs, prepared by the Valuation Office Agency in 2009

http://www.voa.gov.uk/corporate/_downloads/pdf/Cambridge.pdf

Map 11 provides a comparison of district boundaries and BRMA boundaries, where they impinge on the local authorities within the Cambridge housing sub-region. District boundaries are highlighted in blue.

Map 11 Comparing district and Broad Rental Market Area boundaries

Broad Rental Market Areas are shown with black boundaries and bright shading as per the key, names of BRMAs are provided in black text. District boundaries are shown with thick blue lines.



Key:

	King's Lynn BRMA		Bury St Edmunds BRMA
	Peterborough BRMA		Cambridge BRMA
	Huntingdon BRMA		Norfolk Central BRMA
	Stevenage & North Herts BRMA		

Section 2.4 Background information

The Greater Cambridge–Greater Peterborough Local Enterprise Partnership (LEP)

The Greater Cambridge–Greater Peterborough Enterprise Partnership was given the green light by Government in October 2010, following the submission of a bid in September 2010.

The LEP has been created to help drive forward sustainable economic growth in our area – with local business, education providers, the third sector and the public sector working together to achieve this.

The LEP's goal is to create an economy with 100,000 major businesses and create 160,000 new jobs by 2025, in an internationally significant low carbon, knowledge-based economy balanced wherever possible with advanced manufacturing and services.

Strategic areas of focus are:

- Skills and employment
- Strategic economic vision, infrastructure, housing and planning
- Economic development and support for high growth business
- Funding, including EU funding, regional growth funding and private sector funding.

The GC-GP LEP area currently has a population of 1.3 million people, which is estimated to grow to 1.5 million by 2031. It hosts a number of globally significant business clusters, world class research capacity linked to our universities, a number of thriving market towns, and is the UK's leader in agriculture, food and drink. The area boasts 700,000 jobs, 60,000 enterprises and generates £30 billion per annum.

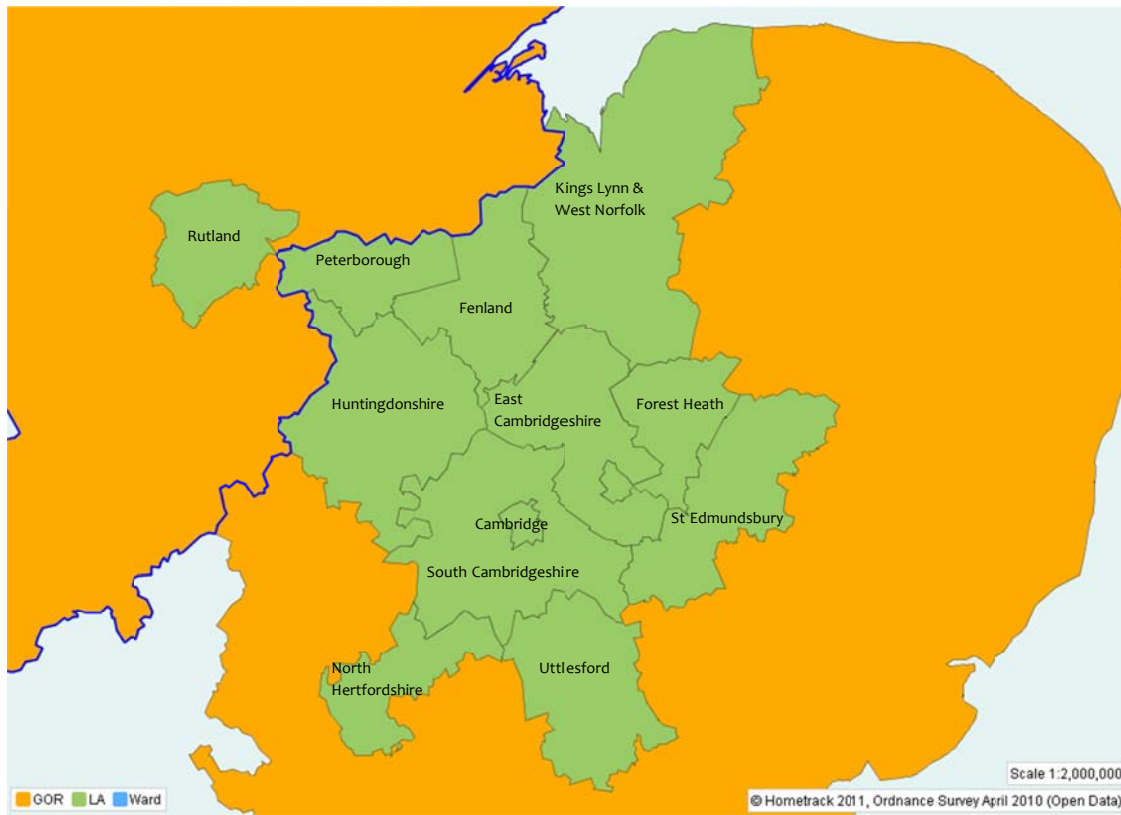
Map 12 Greater Cambridge–Greater Peterborough LEP geography



Section 2.4 Background information

Source: Hometrack

Map 13 The Greater Cambridge–Greater Peterborough LEP districts



Source: Hometrack (blue line denotes regional boundary)

Section 2.4 Background information

Percentage change in price over past four years

Particularly "high" and "low" values are highlighted in pink and blue respectively (i.e. values more than +20 or less than -20).

Table 3 % change in price, by district and ward

District and ward name	Past year	Past 2 years	Past 3 years	Past 4 years
Cambridge				
Abbey	5	15.4	11.4	42.1
Arbury	7.5	13.2	2.9	25.4
Castle	16.6	8.8	2.6	22.9
Cherry Hinton	6.6	9	2	23.7
Coleridge	5.9	9.4	16	19.3
East Chesterton	-1.4	0.9	9	6.8
King's Hedges	-0.5	6.5	-4.9	23.2
Market	-24.4	-35.2	23.1	-28.4
Newnham	9.9	-4.8	8.5	21.5
Petersfield	18.1	30	-11.2	23.2
Queen Edith's	5.7	6.2	6.2	27.1
Romsey	3.8	7.9	54.9	28.3
Trumpington	7.5	5.8	18.7	2.6
West Chesterton	3.8	16.8	24.7	40.2
East Cambridgeshire				
Bottisham	5.8	22.2	-17.6	34.6
Burwell	8.8	6.2	-22.5	21.1
Cheveley	6.2	24.3	10.7	8.8
Downham Villages	-6.6	-1.2	10.4	7.8
Dullingham Villages	-0.5	9.8	43.6	-3
Ely East	0	7.8	36.3	11.1
Ely North	-1.2	0.5	-2.7	7.6
Ely South	8.1	4.6	8.4	16.2
Ely West	13.7	23.4	10	36.4
Fordham Villages	34.1	-14.6	8	34.1
Haddenham	11.7	11.1	2.9	9.9
Isleham	19.7	4.4	11.5	48.7
Littleport East	-5.9	-2.1	5.3	4.6
Littleport West	6.8	26.4	5.6	39.6
Soham North	13.2	18.7	-6.2	7.6
Soham South	-0.4	-2.9	6.1	1.7
Stretham	0.3	11	4.9	-0.8
Sutton	6.3	-2.2	-4.6	4.6
The Swaffhams	-26.3	-47.2	-4.3	-50.2
Fenland				
Bassenhally	10.4	11	13.3	20.4
Benwick, Coates and Eastrea	-12.9	-2	-10.7	-0.1
Birch	-12.8	-19.8	-11.1	15.2
Clarkson	5.3	22.7	1	15.4
Delph	-6.5	-12.6	9.2	0.8
Doddington	-4.6	-3.9	3.9	8.7
Elm and Christchurch	18.3	20.7	-3.4	18.2
Hill	0.1	-4.1	3.1	3.7
Kingsmoor	-0.3	14.4	2.8	9.5
Kirkgate	-12.4	-8.6	-16.5	-4.6
Lattersey	-0.1	18.3	-8.9	-3.7
Manea	8.4	-23.7	5.3	-14.3
March East	-10.5	1.9	-8.5	-1.5
March North	-6.7	-3.7	22.5	3.5
March West	11.1	-3.1	0.8	5.8
Medworth	1.1	3.6	-6.3	11.2
Parson Drove and Wisbech St. Mary	-8.9	4	-9.6	-1.4
Peckover	-21.9	-24.8	1.4	-46.9
Roman Bank	3.9	1.1	-38.2	-9.9

Section 2.4 Background information

District and ward name	Past year	Past 2 years	Past 3 years	Past 4 years
St. Andrews	5.9	12.7	7.5	15.4
St. Marys	- 14.3	- 28.7	- 9.2	3
Slade Lode	- 8.1	- 16.5	13.2	- 27.8
Staithe	2.7	3.7	8.3	5.4
The Mills	3.9	- 0.3	0.5	- 8.5
Waterlees	5.8	- 7.6	15.7	- 5.7
Wenneye	14	18.7	- 30.2	16.9
Wimblington	3.8	10.7	- 12.5	31.4
Huntingdonshire				
Alconbury and The Stukeleys	- 12.2	- 2.1	0.7	- 18.5
Brampton	- 0.4	- 7.1	- 6.2	0.5
Buckden	31.7	65.1	- 10.9	26.6
Earith	- 1.8	- 6.4	22.8	0.8
Ellington	- 7.9	- 1.1	- 0.8	27.5
Elton and Folksworth	- 29.4	- 15.7	20.4	- 30
Fenstanton	- 12.8	- 10.8	- 29	- 4.6
Godmanchester	6.6	5.5	- 5.4	1.5
Gransden and The Offords	17	- 11.2	5	7.6
Huntingdon East	9.5	20.2	3.6	14.6
Huntingdon North	3	5.6	14.9	- 2
Huntingdon West	- 6.5	6.6	7.7	9.9
Kimbolton and Staughton	1.2	12.8	8	5.4
Little Paxton	14.2	16	1.8	20.2
Ramsey	4.7	4.4	- 6.3	- 5.2
St. Ives East	- 2	6	- 20.8	14.5
St. Ives South	- 3.2	0.3	13.1	8.7
St. Ives West	4.8	11.8	- 5.2	30
St. Neots Eaton Ford	0.5	2.3	2.6	15.7
St. Neots Eaton Socon	- 3.9	2.4	- 5.5	5.4
St. Neots Eynesbury	- 1.8	2.3	3.2	9.2
St. Neots Priory Park	0.6	- 5.2	- 6.3	7.9
Sawtry	4.8	11	- 9.2	- 1.1
Somersham	- 2.7	- 6	2.9	- 14.7
Stilton	- 5.5	6.8	- 2.1	12.9
The Hemingfords	32.2	13.1	- 3.1	1.9
Upwood and The Raveleys	- 11.4	- 12	11.7	- 11
Warboys and Bury	- 1.9	- 3.3	- 9.1	- 2.7
Yaxley and Farcet	- 7.4	- 6.3	20.4	1.7
South Cambridgeshire				
Balsham	- 0.6	7.6	3.3	6.9
Bar Hill	- 4	- 4	3.4	- 9.8
Barton	41.4	39.2	5.8	58.2
Bassingbourn	- 15	1	8.5	6.3
Caldecote	2.7	0.4	- 5.9	13.3
Comberton	6.8	- 3.3	- 1.4	6.7
Cottenham	- 0.2	- 9.4	- 11.8	12.4
Duxford	27.2	32.2	17	35.9
Fowlmere and Foxton	- 34	- 12	1.5	6
Fulbourn	4.7	- 0.2	20.3	18
Gamlingay	- 13.8	- 16.2	3.8	- 15.9
Girton	17.2	25.6	8.7	20.8
Hardwick	- 6.3	4.7	- 2.8	- 7.1
Harston and Hauxton	30.2	12.7	7.2	- 1.6
Haslingfield and The Eversdens	13.3	2.5	- 0.5	- 2.9
Histon and Impington	- 3.6	9.5	- 4.3	19
Linton	- 1.3	- 25.1	1.1	- 3.2
Longstanton	- 10.8	- 3.5	- 12.3	14
Melbourn	10.6	0.3	13.9	- 12.9
Meldreth	- 26.3	- 19.3	- 1.7	- 9
Milton	1	4.2	- 7.8	7.6
Orwell and Barrington	- 3.6	- 11.1	5.7	- 14.8
Sawston	- 10.7	4.5	- 16.6	8.2
Swavesey	1.9	- 3.3	- 3.9	15.9

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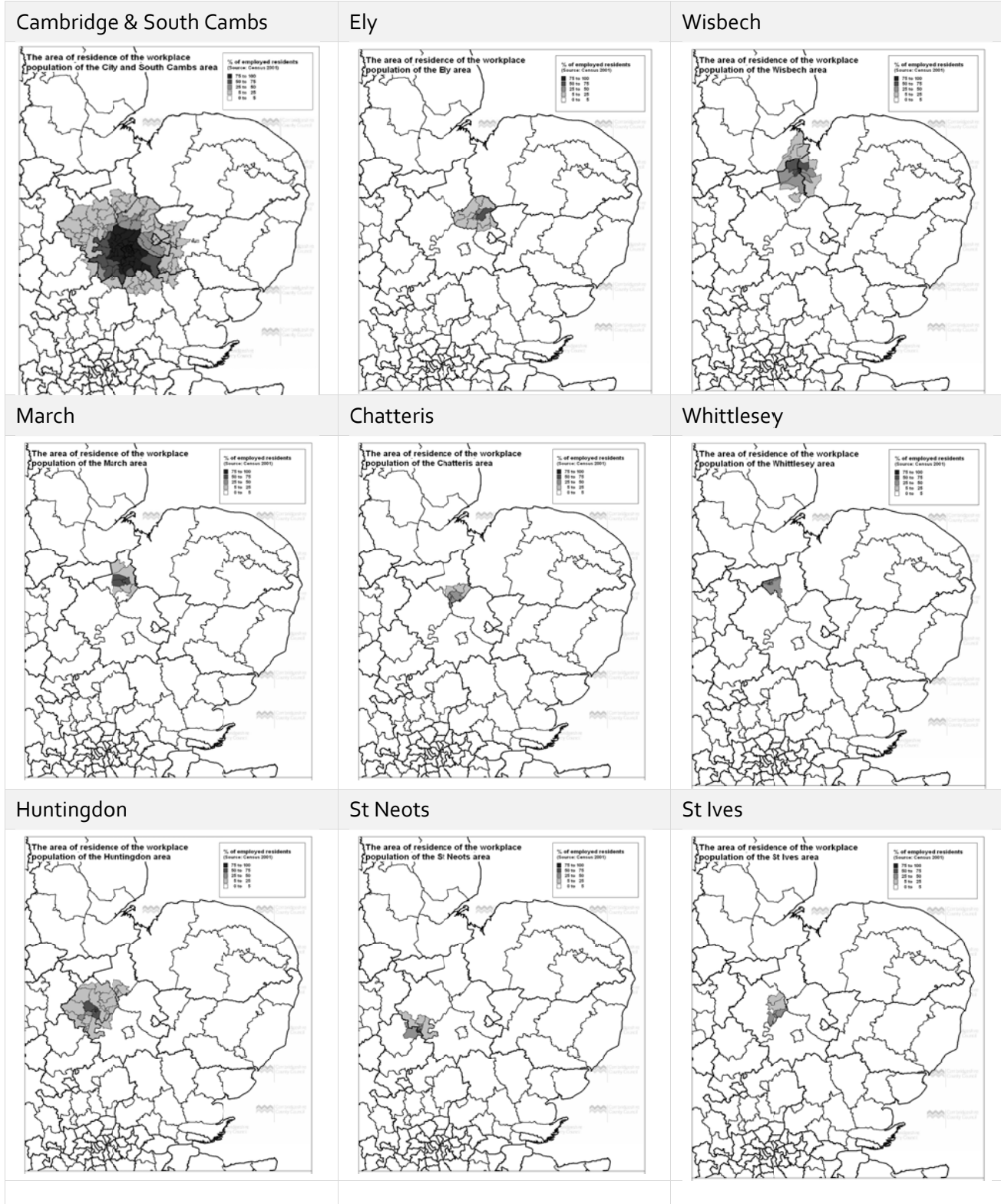
District and ward name	Past year	Past 2 years	Past 3 years	Past 4 years
Teversham	- 13	9.7	21	21.1
The Abingtons	7.5	44.8	1.2	50.8
The Mordens	24.3	31.5	9.5	17.1
The Shelfords and Stapleford	11.2	1.7	- 0.1	29.8
The Wilbrahams	62.9	14.3	- 7.9	56
Waterbeach	- 3.8	- 5.6	4.5	12.5
Whittlesford	10.6	28.1	- 20.1	43.6
Willingham and Over	- 3.1	- 4.1	1.4	12.8
Bourn	16.7	4.9	7.8	23.6
Papworth and Elsworth	- 2.4	- 12.8	1.9	- 4.8
Forest Heath				
All Saints	21.4	- 11.5	- 8.1	17.1
Brandon East	3.9	- 6.4	1.4	10.8
Brandon West	- 2.9	17.3	2.7	11.3
Eriswell and The Rows	4.5	3	- 1.1	15.9
Exning	- 12.6	36.5	14.9	3
Great Heath	- 9.3	- 3.9	- 2.9	- 4.1
Iceni	1.9	4.9	- 3.2	17.9
Lakenheath	2.2	13.7	- 3.9	10.6
Manor	12.6	16.5	8.9	30.1
Market	2.9	4.9	10.8	16.7
Red Lodge	0.6	- 2.5	17.9	- 8.7
St. Mary's	- 14.3	2	- 9.7	13.8
Severals	0.9	- 4.8	30.9	20.8
South	- 7.7	21.5	2.8	- 8.4
St Edmundsbury				
Abbeygate	- 0.6	14.6	6.5	18.4
Bardwell	- 13.8	- 7.8	15.2	- 20.9
Barningham	9.3	- 11.4	21	2.8
Barrow	6.1	- 0.8	5.9	- 5.6
Cavendish	- 8.9	- 13	1.2	- 13.3
Chedburgh	3.9	- 28.5	- 4.6	- 23.1
Clare	21	24.4	7.3	37.5
Eastgate	28	14.5	5.1	12.1
Fornham	4.8	3.6	1.8	38.4
Great Barton	28	27.2	49	42.8
Haverhill East	- 1.3	15.6	- 2.6	14.3
Haverhill North	- 2.1	- 7.5	20.3	2
Haverhill South	4.8	16.4	- 27.1	21
Haverhill West	2.9	5.7	- 0.6	9.7
Horringer and Whelnetham	14.5	- 14.9	6	- 0.5
Hundon	22.5	- 11.3	7.2	- 6.9
Ixworth	- 21.7	- 14.7	- 9.9	6.7
Kedington	- 19.4	- 22	- 20.6	- 11.4
Minden	- 13.2	- 0.5	- 6.6	12
Moreton Hall	3.7	7.9	- 39.7	9.9
Northgate	1.3	11.3	16.8	- 2.3
Pakenham	50.5	4.9	2.4	21.1
Risby	- 1.6	35.2	- 2.7	27.9
Risbygate	6.4	2.4	- 1	25.6
Rougham	- 0.4	- 4.3	17.6	17.4
St. Olaves	11	12.4	20	38.3
Southgate	5.4	4.4	- 9.8	36.5
Stanton	15.8	- 9.5	- 11.2	5
Westgate	2.7	- 4.1	22.9	12.9
Wickhambrook	- 18.3	- 11.8	- 13.1	1.3
Withersfield	35.1	16.8	20.7	60.4

Source: Hometrack, downloaded December 2013

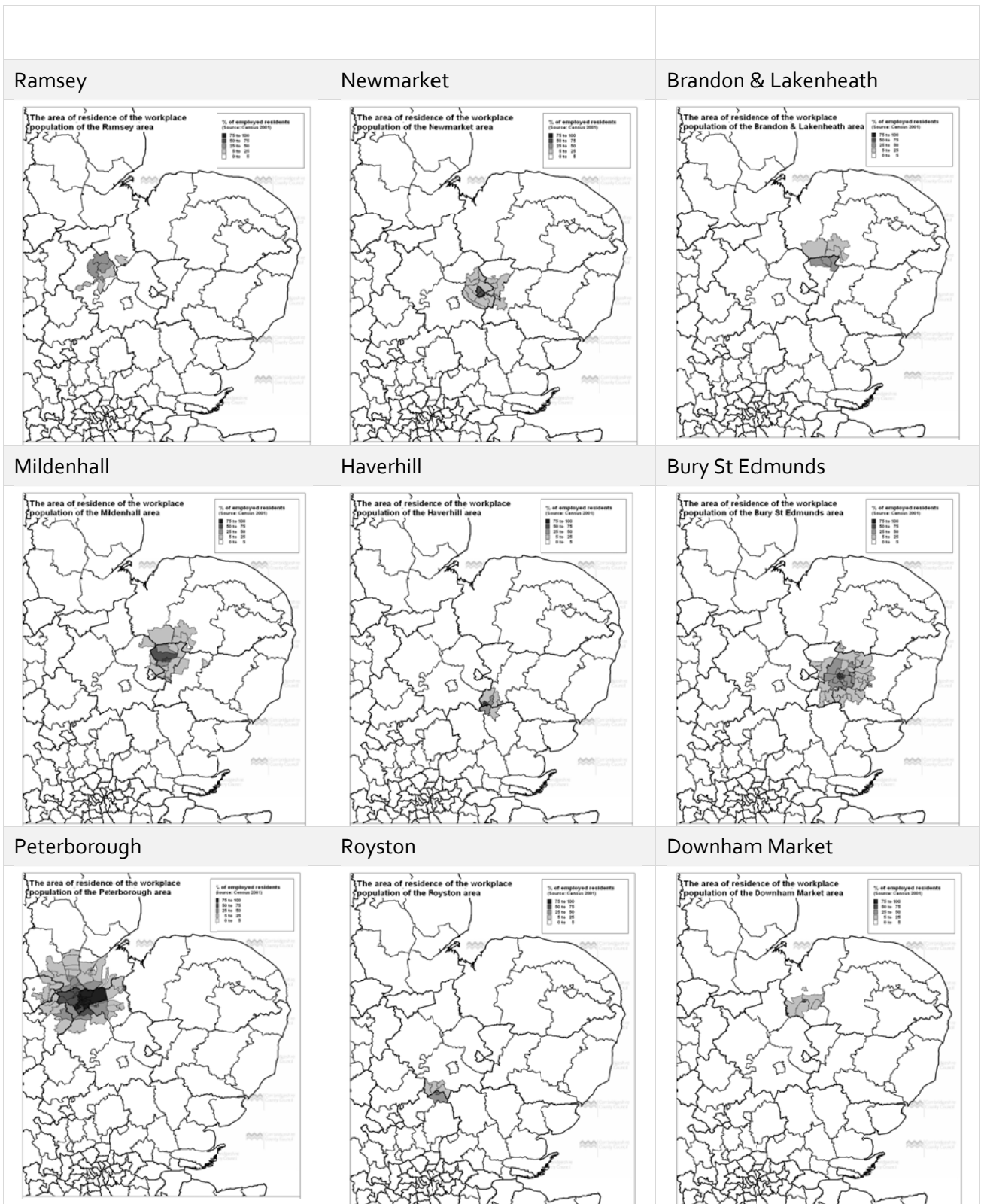
Section 2.4 Background information

2011 Census-based maps showing live/work patterns

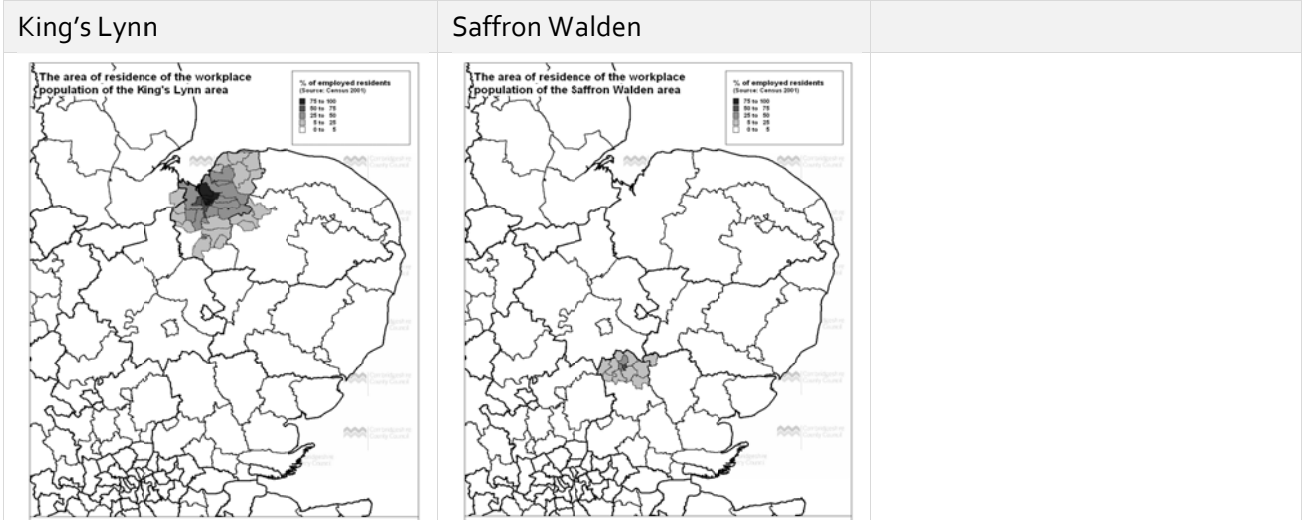
For further detail and larger maps, with commentary, please see Chapter 2 of the SHMA 2012 at <http://www.cambridgeshireinsight.org.uk/housing/previous-versions>.



Section 2.4 Background information



Section 2.4 Background information



Source: SHMA 2012, Chapter 2 Defining our market area; using Census 2001 data

Economic and demographic context

Interest and relevance

- This chapter includes economic and demographic data, which provides economic and demographic context for our housing sub-region.
- Some of this data is used in the calculations in Chapter 13 *Identifying affordable housing need*.

Headline messages

- The Cambridge functional economic area (which covers the housing sub-region) continues to thrive, both nationally and internationally. The labour market is fairly self-contained, with Cambridge acting as a regional centre of employment. It is a diverse economy with some significant strengths, but some weaknesses too. Housing is both a positive and a negative force within our economy. This edition of the SHMA is based on 2010/11 and 2011/12 data. It therefore reflects the economic situation at that time and cannot show the full impact of the recession or of the apparent beginnings of economic recovery.
- Population growth is evident in all districts, and is projected to continue.

Changes over time

- Our economy continues to prove resilient though the benefits of the slow growth due to the 2008 recession are yet to be seen clearly within the SHMA.
- Our population and number of households across the sub-region continue to increase, partly due to natural growth from existing residents and partly due to people moving in to our area for various reasons.
- Our population (similar to other areas) is generally ageing and this brings with it issues for the housing market and how it will accommodate a huge shift in demographic profile in the medium to long term.
- Future development of the SHMA will continue to track and examine economic and demographic trends.

Future monitoring points

- This update takes account of the main results of the Census 2011, though some detailed results have yet to be released and will be fed into future updates.
- Economic and demographic projections are covered in detail in Chapter 12, *Forecasts for homes of all tenures* and in the supporting Technical Report 2013.
- More detail on our economy is provided in the Cambridgeshire Local Economic Assessment, which includes West Suffolk districts and therefore covers the whole housing sub-region.
- Once the March 2014 data is available on commuting patterns, a more reliable comparison of change in patterns over time can be made than is currently possible.

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 3.1 Introduction

3 Economic and demographic context

3.1 Introduction

- This chapter sets out the economic and demographic background to our housing sub-region and provides some context to Chapter 12 *Forecasts for homes of all tenures*.
- It sets out movement in the local demography and economy, notably between 2001 and 2011 Censuses.
- Taking this ten-year view is useful because we can use Census data to measure change in longer term trends, smoothing out some short-term peaks and troughs which may occur.
- As such the chapter provides vital context for the rest for our strategic assessment of the housing market. The economic context (business activity, growth, potential or decline) and predictions for our population (size, numbers, household formation, migration in to our area, and rate of growth coming from existing residents) will determine the numbers, types and sizes of homes most needed in future, as set out in Chapter 12.
- The data for this chapter relates to the financial year 2011/12 – that is, April 2011 to March 2012. Many of the updates are based on 2011 Census data.
- The CLG's guidance on producing a robust and credible SHMA and the National Planning Policy Framework require and assume an understanding of local issues and context in order to create a useful assessment of housing trends and markets. This chapter contributes to that understanding.

Section 3.2 Facts and figures

3.2 Facts and figures

3.2.1 Economic profile of our housing sub-region: an overview

Our strategic housing market area includes the city of Cambridge, a number of market towns and numerous villages. Cambridge is at the heart of a city region of international importance and reputation. It includes a world-class university, a strong knowledge-based economy and a built and natural environment that is second to none.

The area's economy has, as a whole, historically outperformed the national and regional economy and this continues to be the case, despite the challenges brought about by recession.

However, economic prosperity is not spread evenly with the south and west of the area developing faster economically than the north and east, although these latter areas have seen housing growth in recent years supporting the wider Cambridgeshire economy. A large part of the area's land is in agricultural production.

The Enterprise Zone at Alconbury in Huntingdonshire established in 2011 will be a particular point of focus for future economic growth.

Many of the market towns in the south, including Huntingdon, St Neots, Ely and Newmarket look to the Cambridge economy and services, although they continue to develop and strengthen their own local economic, retail and service offers. To the north there is a strong relationship between places such as Ramsey and Whittlesey with Peterborough, while Wisbech is closer to King's Lynn.

The area contains a diverse range of natural environments. The Ouse and Nene Washes are of international importance for wildfowl and migratory birds, while low-lying fenland areas provide unique landscapes. Significant new and expanded habitat and green-space creation is a major objective for the area. Strategic examples include the award-winning Great Fen and Wicken Fen.

The area's economic strengths, in particular the established Cambridge high tech cluster, and related population growth have led to significant and continued pressure for growth over recent years. The development strategy established in the 2003 Cambridgeshire and Peterborough Structure Plan is currently being implemented (see 'Policy Drivers' section below), with major urban extensions to Cambridge and the new town of Northstowe coming forward. Cambridge University is planning a strategic expansion area to the north-west of the city, while the Addenbrooke's biomedical campus has enhanced the institution's international reputation.

Planned growth at market towns is also making good progress, with urban extensions proposed at Ely, St Neots and Huntingdon. March, Soham, Bury St Edmunds and Haverhill have experienced regeneration and growth over the same period. Housing affordability is an acute issue in many parts of the market area, particularly to the south and focused on Cambridge. Relatively lower market house prices away from Cambridge play an important part in meeting housing needs associated with the economic success of the area. It remains an important objective for the authorities to maximise affordable housing provision to support the social and economic well-being of the area and of local communities. Delivery challenges include housing viability especially in the north of the housing market area.

The strategic road network is extremely busy and a number of key routes suffer congestion at peak times particularly are a result of commuting in to Cambridge. The local authorities are working with

Section 3.2 Facts and figures

government to address the current capacity challenges on the A14. There have been some successes in public transport, with the opening of the Cambridgeshire Guided Busway, Peterborough's TravelChoice Initiative, and increased use of park and ride services. However, public transport services and use vary across the county. In rural areas, bus services tend to be less frequent with longer journey times, therefore these areas often rely on the private car for transport. The area is well served by the strategic rail network, with the East Coast Main Line, Fen Line and others providing links to London, Ipswich, Norwich and further afield.

Within the Strategic Housing Market Area, Cambridgeshire's labour market is relatively self-contained, with 80% of Cambridgeshire's residents working in the county, and 81% of Cambridgeshire's workers living in the county, according to the 2001 Census. These figures have not changed significantly since 2001; however there has been a slight increase in the number of residents commuting to London, mainly from South Cambridgeshire and Huntingdonshire. Most other areas of the region have also experienced increased levels of commuting to London.

Cambridge acts as a regional centre of employment. Commuting patterns into Cambridge stretch across the Cambridgeshire local authority boundary into the surrounding districts of St Edmundsbury, Forest Heath and Uttlesford. The Fenland and Huntingdonshire patterns overlap significantly with those of Peterborough.

Analysis within Cambridgeshire's Economic Assessment has therefore been undertaken at the level of the functional economic area (Greater Cambridge), county and district with comparisons taken at regional and national level. The Local Economic Assessment was updated in Spring 2013 to take account of the Census 2011 results and other changes. Census 2011 travel to work data was not available at the time of update.

The full 2013 updated assessment is available at:

<http://www.cambridgeshireinsight.org.uk/economy/localeconomicassessments>

3.2.2 Overview of the area's economy

The area has a diverse, relatively resilient economy with nationally significant strengths in research and development, higher education, software consultancy, high value engineering and manufacturing, creative industries, pharmaceuticals, agriculture, processing and tourism. Many of these sectors are recognised to have significant growth potential which bodes well for the future health of the economy.

Much of the resident population is highly skilled, levels of economic activity are high, crime levels are low and generally residents are satisfied with the area as a place to live. However, the gap in prosperity and skills between the north of the area and the south of the area is growing; women earn significantly less than men and transport congestion costs businesses millions in lost productivity.

High house prices and inadequate broadband access may severely restrict the capacity of the economy to grow. High carbon emissions will increase the vulnerability of businesses and residents to possible future increases in energy prices. Table 1 shows the percentage of the economy in each district attributed to seven major economic classifications, at 2012.

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Table 1 Proportions of employees working in broad industrial sectors, 2012

	Cambridge	East Cambs	Fenland	Huntingdo n-shire	South Cambs	Forest Heath	St Edmunds- bury
Manufacturing	3.1%	16.1%	21.4%	15.6%	15.1%	11.7%	14.6%
Construction	1.6%	5.9%	4.4%	4.0%	5.4%	6.1%	3.6%
Distribution	19.4%	20.9%	23.4%	21.5%	17.5%	30.3%	21.7%
Transport	10.0%	12.2%	8.6%	8.1%	12.3%	4.6%	5.4%
Finance	22.0%	21.7%	17.9%	17.5%	25.0%	19.3%	26.9%
Public Admin	40.7%	18.4%	20.3%	29.7%	21.4%	19.7%	24.5%
Other	3.1%	4.4%	2.4%	3.6%	3.2%	7.3%	3.2%

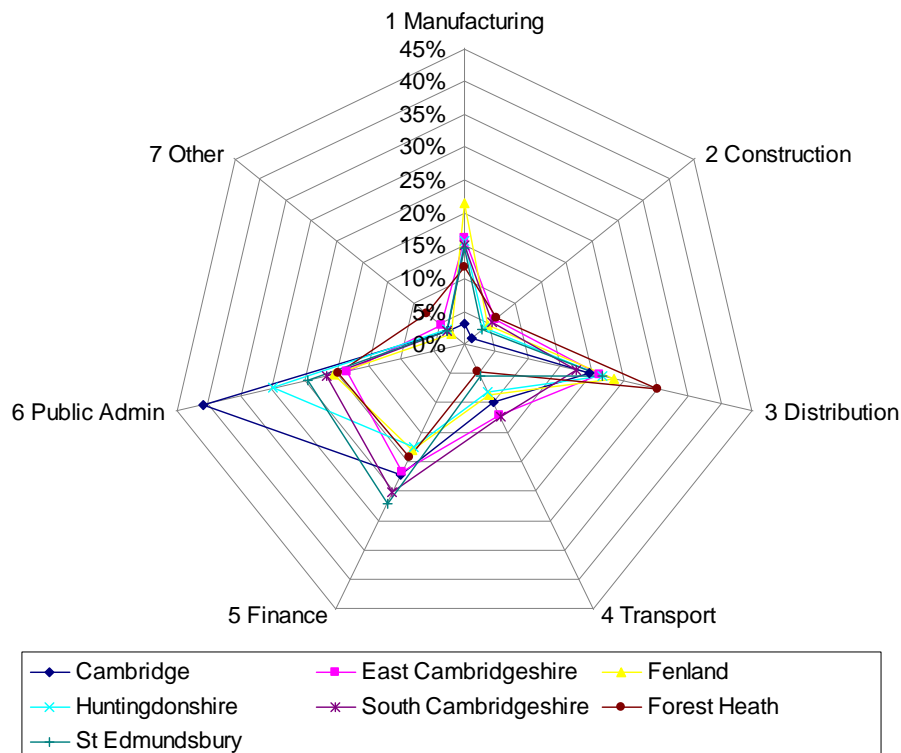
Source: NOMIS BRES 2012

These data are used to provide background to our assessment of St Edmundsbury and Forest Heaths' in-migrant / natural growth demographic trends, described in section 3.2.11.

The high proportion of people employed in "other" sectors in Forest Heath (7.3%) includes people employed in the horseracing industry.

Table 1 and Fig 1 show that by comparing types of employment as defined in Table 1 in the two Suffolk districts the profile is similar to the rest of rural Cambridgeshire (i.e. excluding Cambridge which has a very different profile).

Fig 1 NOMIS BRES 2012 Economic Profile



Source: NOMIS BRES 2012

Section 3.2 Facts and figures

3.2.3 Employment and unemployment

Across the housing sub-region, the percentage of residents in employment aged 16-74 increased very slightly between 2001 and 2011 from 68.4% to 68.9%, remaining at a higher level than the national figure of 64.7%. This slight increase, however, does not qualify the type of employment in the area. Between 2001 and 2011, there has been a shift away from full-time towards part-time employment. At a district level Huntingdonshire and St Edmundsbury were the only districts in the sub-region to experience a fall in the employment rate between 2001 and 2011, from 72.5% to 71.0% in Huntingdonshire and 70.1% to 69.8% in St Edmundsbury.

Table 2 Rates of employment and unemployment as a proportion of all residents aged 16-74; 2001 & 2011

	In employment			Unemployed		
	2001	2011	% point change	2001	2011	% point change
Cambridge	57.7%	60.5%	2.8	2.8%	3.5%	0.7
East Cambridgeshire	70.0%	72.3%	2.3	2.4%	3.3%	0.9
Fenland	63.2%	64.3%	1.1	2.9%	4.8%	1.9
Huntingdonshire	72.5%	71.0%	-1.5	2.2%	3.6%	1.4
South Cambridgeshire	72.9%	73.4%	0.5	1.8%	2.7%	1.0
Cambridgeshire	67.8%	68.5%	0.7	2.3%	3.5%	1.2
Forest Heath	70.8%	71.6%	0.8	2.4%	3.6%	1.2
St Edmundsbury	70.1%	69.8%	-0.4	2.3%	3.5%	1.2
SHMA area	68.4%	68.9%	0.5	2.3%	3.5%	1.2
England	63.2%	64.7%	1.6	3.7%	5.2%	1.5

Source: Census 2001 and 2011

Unemployment rates between 2001 and 2011 increased in all districts. The lowest increases were seen in Cambridge and East Cambridgeshire, with rises of 0.7 and 0.9 respectively. The highest increases were seen in Fenland and Huntingdonshire, with rises of 1.9 and 1.4 respectively. Fenland already had the highest unemployment rate in 2001. The economic inactivity level across the housing market area fell from 2001 to 2011. It seems that the increase in unemployment rates noted above was been influenced by a rise in the number of people who were previously inactive now looking for work, not by a fall in the proportion in employment.

Table 3 shows unemployment claimant rates in the working age population, for the sub-regional districts, the Greater Cambridgeshire - Greater Peterborough LEP, the New Anglia LEP and England, for the last month of each quarter from March 2008 to December 2013.

Table 3 Working age unemployment, 2008 to 2013

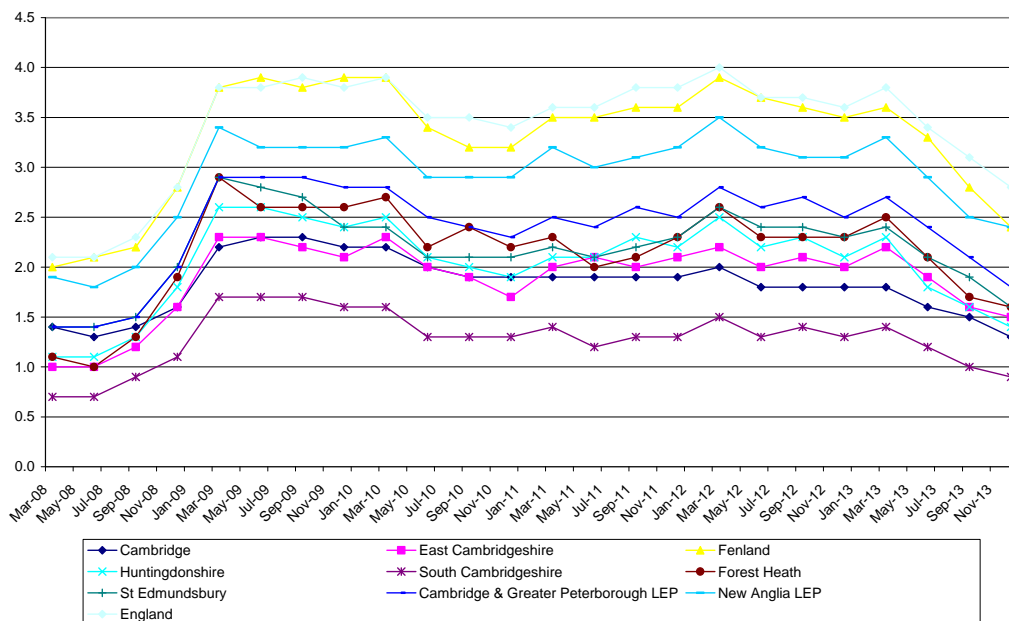
	Cambridge	East Cambs	Fenland	Huntingdonshire	South Cambs	Forest Heath	St Edmundsbury	GC-GP LEP	New Anglia LEP	England
Mar 2008	1.4%	1.0%	2.0%	1.1%	0.7%	1.1%	1.4%	1.4%	1.9%	2.1%
Jun 2008	1.3%	1.0%	2.1%	1.1%	0.7%	1.0%	1.4%	1.4%	1.8%	2.1%
Sept 2008	1.4%	1.2%	2.2%	1.3%	0.9%	1.3%	1.5%	1.5%	2.0%	2.3%
Dec 2008	1.6%	1.6%	2.8%	1.8%	1.1%	1.9%	2.0%	2.0%	2.5%	2.8%

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	Cambridge	East Cambs	Fenland	Hunting- donshire	South Cambs	Forest Heath	St Edmunds- bury	GC-GP LEP	New Anglia LEP	England
Mar 2009	2.2%	2.3%	3.8%	2.6%	1.7%	2.9%	2.9%	2.9%	3.4%	3.8%
Jun 2009	2.3%	2.3%	3.9%	2.6%	1.7%	2.6%	2.8%	2.9%	3.2%	3.8%
Sept 2009	2.3%	2.2%	3.8%	2.5%	1.7%	2.6%	2.7%	2.9%	3.2%	3.9%
Dec 2009	2.2%	2.1%	3.9%	2.4%	1.6%	2.6%	2.4%	2.8%	3.2%	3.8%
Mar 2010	2.2%	2.3%	3.9%	2.5%	1.6%	2.7%	2.4%	2.8%	3.3%	3.9%
Jun 2010	2.0%	2.0%	3.4%	2.1%	1.3%	2.2%	2.1%	2.5%	2.9%	3.5%
Sept 2010	1.9%	1.9%	3.2%	2.0%	1.3%	2.4%	2.1%	2.4%	2.9%	3.5%
Dec 2010	1.9%	1.7%	3.2%	1.9%	1.3%	2.2%	2.1%	2.3%	2.9%	3.4%
Mar 2011	1.9%	2.0%	3.5%	2.1%	1.4%	2.3%	2.2%	2.5%	3.2%	3.6%
Jun 2011	1.9%	2.1%	3.5%	2.1%	1.2%	2.0%	2.1%	2.4%	3.0%	3.6%
Sept 2011	1.9%	2.0%	3.6%	2.3%	1.3%	2.1%	2.2%	2.6%	3.1%	3.8%
Dec 2011	1.9%	2.1%	3.6%	2.2%	1.3%	2.3%	2.3%	2.5%	3.2%	3.8%
Mar 2012	2.0%	2.2%	3.9%	2.5%	1.5%	2.6%	2.6%	2.8%	3.5%	4.0%
Jun 2012	1.8%	2.0%	3.7%	2.2%	1.3%	2.3%	2.4%	2.6%	3.2%	3.7%
Sept 2012	1.8%	2.1%	3.6%	2.3%	1.4%	2.3%	2.4%	2.7%	3.1%	3.7%
Dec 2012	1.8%	2.0%	3.5%	2.1%	1.3%	2.3%	2.3%	2.5%	3.1%	3.6%
Mar 2013	1.8%	2.2%	3.6%	2.3%	1.4%	2.5%	2.4%	2.7%	3.3%	3.8%
Jun 2013	1.6%	1.9%	3.3%	1.8%	1.2%	2.1%	2.1%	2.4%	2.9%	3.4%
Sept 2013	1.5%	1.6%	2.8%	1.6%	1.0%	1.7%	1.9%	2.1%	2.5%	3.1%
Dec 2013	1.3%	1.5%	2.4%	1.4%	0.9%	1.6%	1.6%	1.8%	2.4%	2.8%

Source: Nomis JSA claimants rates against population 16-64 (the officially recognized denominator). Downloaded January 2014

Fig 2 Working age unemployment, Jan 2008 to December 2013



Source: Nomis JSA claimants rates against population aged 16-64 (the officially recognized denominator). Downloaded January 2014

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Fig 2 shows unemployment rates rising significantly from July 2008 to March 2009, lowering from March 2010 then increasing again from May 2011 until March 2013, then falling to December 2013.

Although the degree of change varies by district and LEP area, this pattern seems to occur for all lines on the chart.

Within the housing sub-region Fenland consistently has highest percentage claimant rate and South Cambridgeshire the lowest.

New Anglia LEP area has a consistently higher rate than Greater Cambridgeshire - Greater Peterborough LEP area. The Fenland rate is similar to the national (England) rate.

3.2.4 Commuting

Definitive commuting data will be available when the 2011 Census workplace population figures are released in March 2014.

At present only a partial picture is available based on total job and total employed resident figures. While these figures enable broad inferences to be made about commuting patterns, between 2001 and 2011 there has been a shift away from full-time towards part-time employment. Some caution should therefore be applied to any conclusions about net commuting drawn from a comparison of changes in total jobs and employed residents. Once the March 2014 data is available, a more reliable comparison can be made.

Table 4 **Change in total jobs 2001-11 and employed residents 2001 to 2011**

	Number of jobs			Number of employed residents			Net out commuting 2001 (approx.)	Net out commuting 2011 (approx.)	Change in net out commuting 2001 to 2011
	2001	2011	Difference 2001 to 2011	2001	2011	Difference 2001 to 2011			
Cambridge	96,000	98,000	2,000	49,000	59,000	10,000	-47,000	-39,000	8,000
East Cambridgeshire	26,000	29,000	3,000	37,000	44,000	7,000	11,000	15,000	4,000
Fenland	33,000	35,000	2,000	38,000	45,000	7,000	5,000	10,000	5,000
Huntingdonshire	74,000	81,000	7,000	82,000	89,000	7,000	8,000	8,000	0
South Cambridgeshire	67,000	82,000	15,000	69,000	79,000	10,000	2,000	-3,000	-5,000
Cambridgeshire total	296,000	325,000	29,000	276,000	316,000	40,000	-20,000	-9,000	11,000
Forest Heath	28,000	28,000	0	28,000	32,000	4,000	0	4,000	4,000
St Edmundsbury	55,000	68,000	13,000	50,000	56,000	6,000	-5,000	-12,000	-7,000

Source: ONS Jobs Density, Census 2001 and 2011

Changes in total jobs numbers and numbers of employed residents suggest that commuting patterns have changed over the past 10 years. In general, the number of jobs has risen at a lower rate than the number of employed residents.

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This infers an increase in net out-commuting particularly from Cambridge, Fenland, East Cambridgeshire and Forest Heath. On the other hand, South Cambridgeshire and St Edmundsbury saw a higher increase in jobs than in the number of employed residents, which infers a reduction in net out-commuting. One possible explanation for this pattern is that people are moving to areas such as East Cambridgeshire, where house prices are cheaper and commuting to work in South Cambridgeshire.

Percentage changes in the method of travel to work between 2001 and 2011 show that there has been a large relative increase in train travel across the county, with the highest increases in Cambridge and East Cambridgeshire. Detailed information on commuting patterns based on the 2001 Census can be found in Chapter 2 *Defining our market area* and will be updated once detailed data is issued based on 2011 Census updates

3.2.5 Our economy: looking back from 2001 to 2011

The 2001 Census indicates a broad balance of employed residents and workforce in the seven districts comprising the sub-region. This is fully analysed in the SHMA 2010 *Economic context and forecasting*, available at <http://www.cambridgeshireinsight.org.uk/housing/shma/previous-shma-chapters>.

The evidence provided there suggests a relatively close balance between the sub-region's workplace population and numbers of employed residents – suggesting that between 2001 and 2008, both groups have increased by around 30,000.

The two groups of maps below provide economic context for our sub-region, using 2001 Census and 2011 Census results.

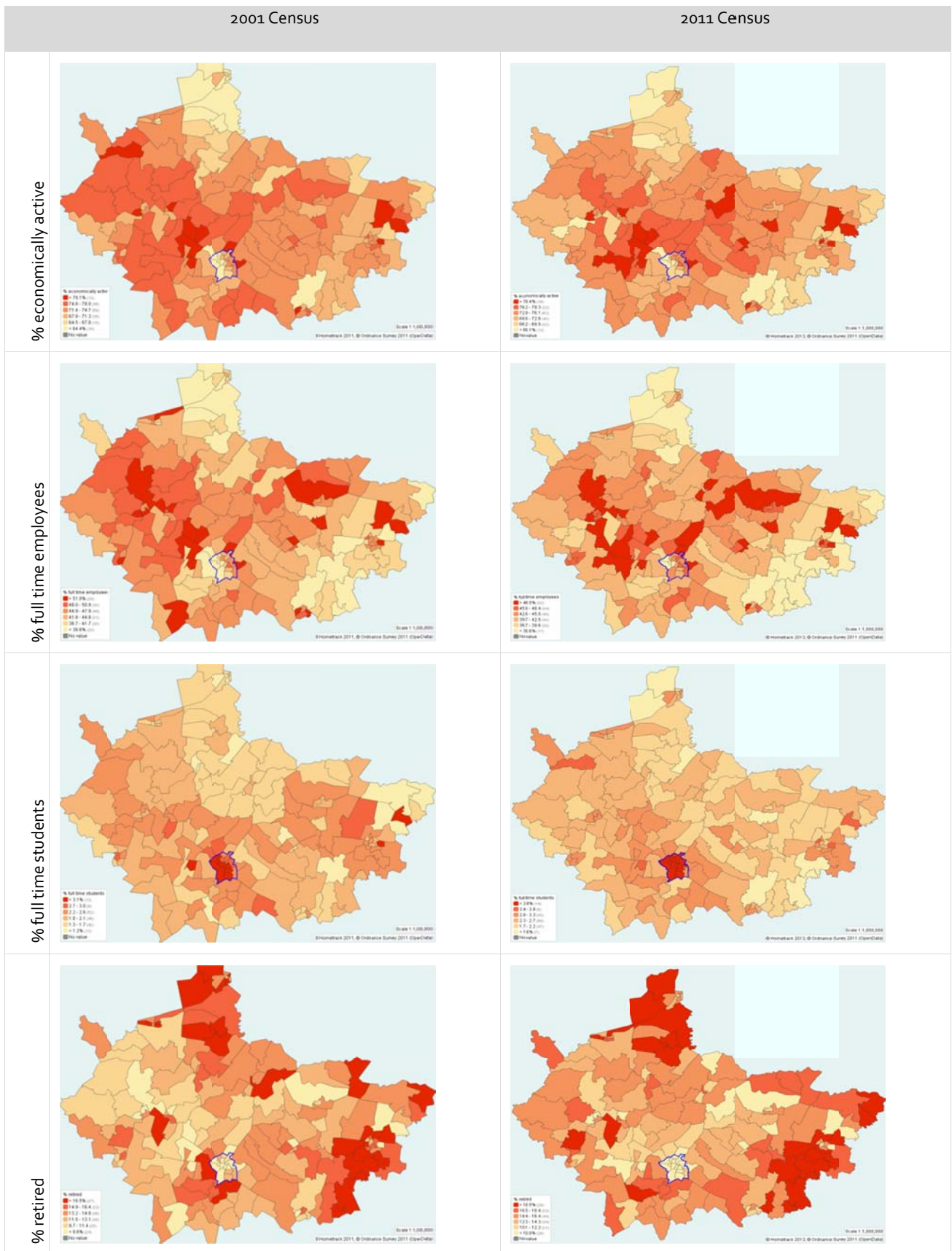
The maps show that:

- The percentage of the population being economically active increased across the sub-region between the 2001 and 2011 Census. In 2001, 12 wards had over 78.1% economically active. In 2011 this had risen to 16 wards having over 79.4% economically active.
- The highest percentages of the population being economically active are shown in a broad band across the southern part of the sub-region.
- Areas where there are lower percentages of the population being economically active tend to have a higher percentage of retired households, such as in South Cambridgeshire and the north of Fenland.
- The percentages of full-time employees fell in many parts of the sub-Region between the 2001 and 2011 Census. In 2001, 20 wards had over 51.0% in full time employment, by 2011 this had fall to 22 wards having 48.5% in full time employment.
- The higher percentages of full time employees in 2011 Census are shown in a broad band across the centre of Cambridgeshire and north of Forest Heath. The eastern part of the sub-region, including some of Forest Heath and St Edmundsbury, have comparatively low rates of full time employment, along with the north of Fenland.
- In general, the percentages of full time students increased between the 2001 and 2011 Census, though the percentages appear to have lowered in parts of West Suffolk.

(Continued on page 14)

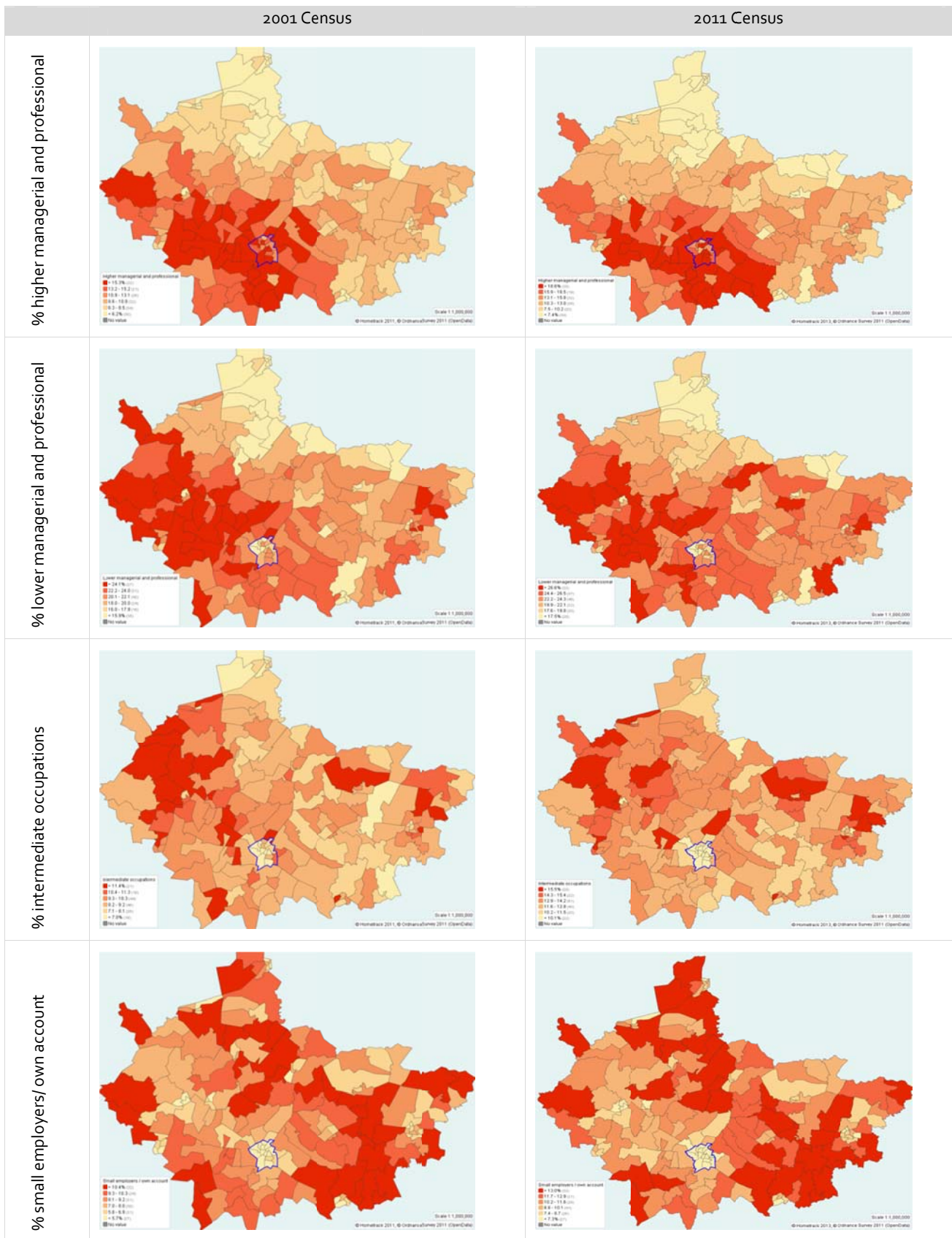
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Map 1 Maps showing economic status by ward, 2001 and 2011

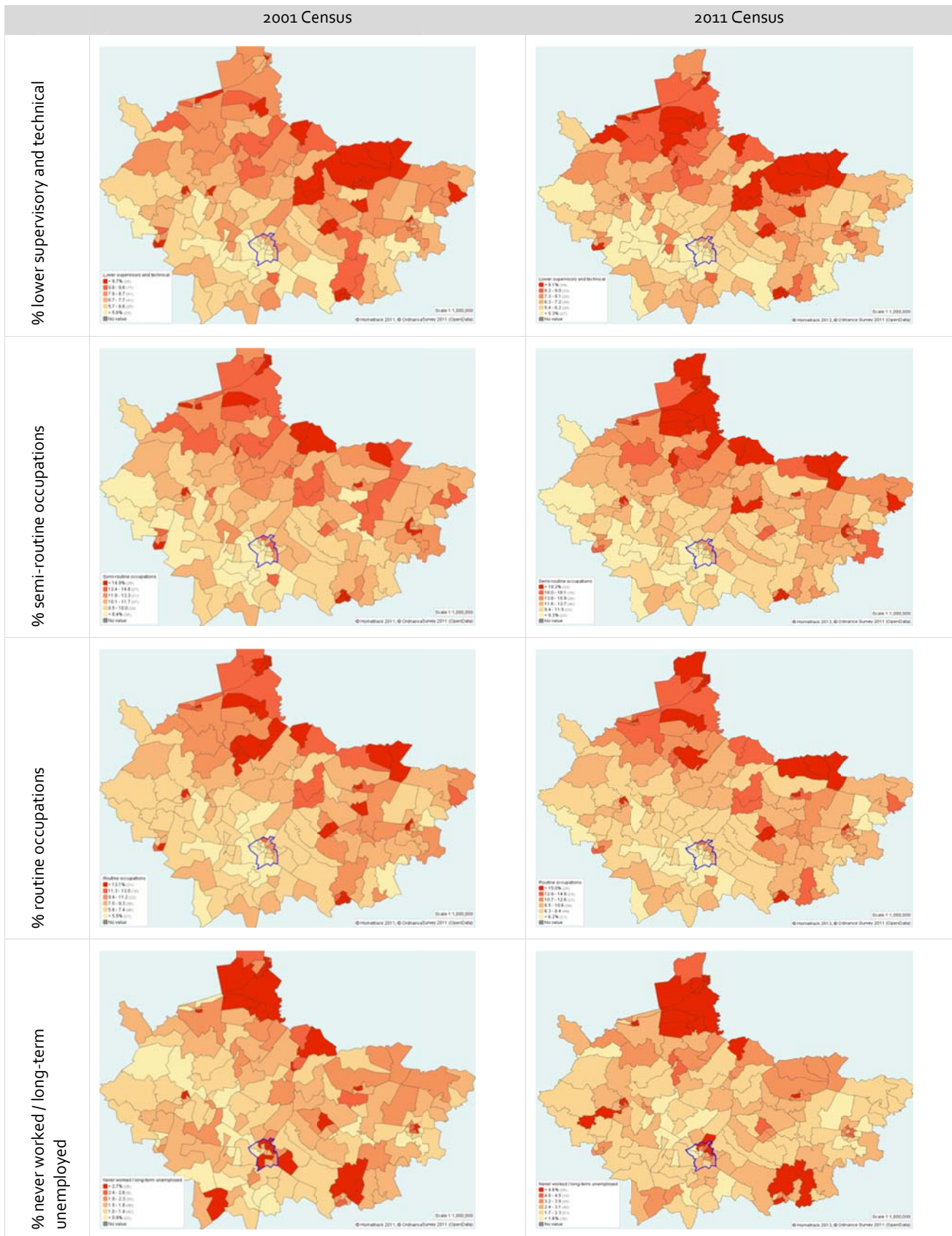


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Map 2 Maps showing socio-economic status, 2001 and 2011



Section 3.2 Facts and figures



Source for maps on pages 11 12 and 13: Census 2001 and Census 2011, via Hometrack downloaded December 2013

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(continued from page 10)

- All but one ward in Cambridge City had over 3.9% students in the 2011 Census. The actual percentages will be far higher in some wards. In 2001, 5 wards had under 3.1% students.
- In general, the percentage in higher managerial or professional employment increased across the sub-region. These are concentrated to some extent in the south and west of Cambridgeshire (Cambridge City, South Cambridgeshire and Huntingdonshire). In 2001, 22 wards had over 15.3% in higher managerial and professional employment. By 2011, 20 wards had over 18.6% and a further 19 wards had more than 15.8% in managerial and professional employment.
- Similarly, there was an increase in the percentage of Lower managerial and professional jobs between 2001 and 2011. This increase is spread evenly across the sub-Region, although the higher percentages are still concentrated in the south of Cambridgeshire and West Suffolk.
- Intermediate occupations increased across the sub-Region between 2001 and 2011 Census, including in the north of the sub-Region. In 2001, 21 wards had over 11.4% employed in intermediate occupations. By 2011 this had risen to 20 wards having over 15.5%. Intermediate occupations remain a comparatively low proportion of employment in Cambridge City.
- Small employers including own account employment also increased across the sub region, with 22 wards in 2001 having over 10.4% small employers compared to 22 wards with over 13% in 2011. This is most prevalent in a band from the north west of Cambridgeshire to the south east of West Suffolk, including north Fenland. There are comparatively small percentages in Cambridge City.
- The percentages of lower supervisory and technical employment decreased between 2001 and 2011. Higher percentages are shown in the north compared to quite low percentages in the south of the sub-Region. In 2001, 28 wards had over 9.7% in lower supervisory and technical compared to 24 wards having over 9.1% in 2011.
- In general, the percentages of semi-routine occupations increased between 2001 and 2011 Census, though the picture is more mixed than for some other occupational groups. The higher prevalence is shown across the north of the sub-Region. In 2001, 26 wards had over 14.9% while in 2011, 33 wards had over 18.2%.
- Routine occupations are concentrated in a band across the north of the sub-Region. In general wards in 2011 contain higher percentages than in the 2001 Census of people employed in routine occupations. There appears to have been a concentration of routine occupations, with higher percentages being recorded in fewer wards in 2011 compared to 2001 Census. In 2001, 31 wards had over 13.1% routine occupations compared to 25 wards having over 15.0% routine occupations in 2011 Census.
- Unemployment increased between 2001 and 2011 Census and is shown to be higher in a band across the north of the sub-Region and the south east part of the sub-Region. In 2001, 26 wards had over 2.7% unemployed compared to 26 wards having 4.6% unemployed in 2011.

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3.2.6 The recession and current local economic assessment

The information in this section is drawn from the Greater Cambridge economic area Local Economic Assessment 2013, available at

<http://www.cambridgeshireinsight.org.uk/economy/localeconomicassessments>.

The Greater Cambridge economic area includes the seven Cambridgeshire and West Suffolk districts as in the SHMA Housing Market Area.

Although the Cambridgeshire economic assessment published in September 2013 used the latest available data, some of this data was from 2008. Where possible trend data was used to gain a “direction of travel” rather than rely on a snapshot in time, however it is important to recognise that the UK fell into recession in the last two quarters of 2008¹ and over late 2009 and 2010 was only just beginning its slow recovery. The full impact of the recession is therefore unlikely to be identified in this housing market assessment, although some impacts such as a widening gap between stronger and weaker economies can already be seen.

Various organisations have modelled the longer term impact of the recession and recovery and their findings include the following:

- The recovery may make the gap between stronger and weaker economies even worse as it is anticipated that growth over the next ten years will be driven by knowledge-based industries such as the creative industries, manu-services, low carbon industries and high-tech and high-value added services.
- This would imply that the gap we already see, particularly between the north and south of our functional economic area, is likely to widen.
- Cities whose economies are dominated by the public sector are expected to face challenges across all sectors, public and private. The Work Foundation argue that although Cambridge has a high proportion of public sector jobs, the higher value nature of that employment means that the city is still likely to have robust growth in the future. However, Cambridge will not emerge unscathed. The Local Futures Group estimate that around 3,500 to 4,000 jobs will be lost from the public sector between 2010 and 2016. The high level of commuting into Cambridge from surrounding districts means that the impact of these job losses will be felt across a wider area.
- The multiplier effect of reduced employment in public services will spread out to the wider local economies. Public sector contracts will reduce in value and number while demand for locally produced goods and services, both from the public sector itself and public sector workers via consumption economies, will be affected. Research by Oxford Economics shows that at least 2.3m private sector jobs will be at risk, as a result of the spending cuts. This comprises 1.2m jobs directly supported by the sector and a further 1.1m jobs that depend on the supply chain of these companies.
- Cambridge start-ups have traditionally attracted a large proportion of the UK’s venture capital funding, however the availability of that funding has significantly reduced during the course of the recession with many venture capitalists moving out of the risky ‘early stage’ market. The impact of this was seen on 2008 start-up figures. In 2010 and 2011 the number of start-ups increased. Though the growth rate in number of start-ups per 10,000 adults in Cambridgeshire was lower than the rate for all England or for the East of England, that could be for reasons such as fewer redundancies and so could reflect the strength of the Cambridge area economy rather than a weakness.

¹ <http://news.bbc.co.uk/1/hi/business/7846266.stm> and <http://www.parliament.uk/business/publications/research/key-issues-for-the-new-parliament/economic-recovery/recovery-from-recession/>

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- Table 5 summarises key findings into Strengths, Weaknesses, Opportunities and Threats, highlighting housing issues (underlined) while taking into consideration what further impacts of the recession we might see on the local economy of the Greater Cambridge economic area.

Table 5 Overall SWOT analysis for our economy

<p>Strengths</p> <ul style="list-style-type: none"> Generally high business density across most of the functional economic area, with all Cambridgeshire districts seeing an increase in business density between 2004 and 2012. Enterprise births per 10,000 residents increased for the first time in three years. A relatively resilient economy, evidenced by an above average increase in jobs in Cambridgeshire between 2001 and 2011, compared with the national picture. Evidence of an increase in hi-tech firm size between 2008 and 2010. GVA per capita above regional and national average. The East of England became the third highest exporting region by value in 2011 with the pharmaceutical industry providing an important source of high value exports. High proportion of residents employed in high value occupations throughout commuter belt. Cambridgeshire has a higher than average employment rate. Generally high skills levels in the south and east of the county. Convergence in economic activity levels between men and women. Generally high levels of resident satisfaction in their local area as a place to live. Crime levels are decreasing across the county. <u>Increasing proportion of new homes built on 'brownfield' sites.</u> Retail growth in most district town centres both provides an important source of employment and could help support the vitality of the broader market town business base. 	<p>Weaknesses</p> <ul style="list-style-type: none"> Large discrepancy in GVA per capita and labour productivity between north and south of county. Jobs growth distributed unevenly across Cambridgeshire; Fenland and Cambridge in particular saw only limited jobs growth between 2001 and 2011. Relatively low proportion of part-time jobs across the county may restrict the ability of certain people to enter the workforce, e.g. those with families. Significant pay gap between men and women across most of Greater Cambridge. Very low attainment levels of school children from poorer backgrounds – among lowest in England. Minority groups (including Travellers) face barriers to work and education, their economic potential is not realised. Lower economic activity rates and significantly lower earnings among women. Pay gap significant between residents in the north and south of the county. Low proportions of residents qualified to intermediate skills level (NVQ level 3) across Greater Cambridge could mean skills shortages for businesses needing skilled trade/professionals. Very poor 14-19 and adult skills levels in Fenland and in parts of Huntingdon, St Neots and Cambridge. Relatively low levels of resident satisfaction in Fenland and Forest Heath. <u>In the majority of wards across the sub-region, housing is less affordable than across the East of England as a whole and is particularly expensive in the south of the county. This is a significant constraint for people wishing to move into the area to work or set up a business.</u> Transport infrastructure and transport congestion both on rural and urban roads costs millions in lost business productivity, reduces road safety and impacts on attractiveness as a business locality and the area's ability to attract investment.
<p>Opportunities</p> <ul style="list-style-type: none"> Prior to the recession, high jobs growth in all Cambridgeshire districts, with highest rate in East Cambridgeshire. Continued employment growth forecast in all districts. A reasonably diverse industrial base with strengths in high value engineering and manufacturing, R&D, science and technology, creative industries and bio-chemicals, agriculture, processing and tourism. Targeted managerial training for potential high growth companies may support higher rates of business growth in small businesses. High labour market demand for people with NVQ level 3 and above skills levels. 	<p>Threats</p> <ul style="list-style-type: none"> High public sector employment in Cambridge, with high levels of in-commuting. Re-skilling of public sector workers may be necessary to help re-balance the economy towards the private sector. East Cambridgeshire and Fenland economies lack diversity and are dependent on lower value manufacturing and processing industries. Birth of new enterprise rate is below that seen regionally and nationally. Jobs density much higher in the south of the county than in the north and east. Productivity and prosperity are highest in those areas with higher value industries and high jobs densities.

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Opportunities <i>(ctd)</i>	Threats <i>(ctd)</i>
<ul style="list-style-type: none"> • There has been an increase in further education/apprenticeship take up of engineering, science and technology subjects. • Growing apprenticeship and further education participation gives opportunity to meet business needs and improve employment outcomes. • Awareness of need to strengthen workplace and technical skills of young people leading to emergence of new school and college business initiatives (e.g. Fenland Enterprise in Education, CAP Employer Project, University Technical College at CRC). Opportunity for business to be directly involved in improving employment prospects of young people. • An economy regarded as highly entrepreneurial, yet UK entrepreneurial performance lags behind the most rapidly growing international economies. • Growth of micro-generation and increasing renewable energy capacity can open up new supply chain opportunities, increase energy security and has the potential to alleviate fuel poverty. • Planned major broadband updates across the county will have a positive impact on future business productivity, the ability of residents to work from home and the attractiveness of the area as a location for inward investment. • <u>Land values are substantially lower in districts outside Cambridge and South Cambridgeshire – low development costs may attract new companies to locate in these districts.</u> • There is currently no shortage of business land committed for development in Cambridgeshire. By far the largest individual business commitment is the outline planning permission at Alconbury Airfield which covers the area of the newly designated Enterprise Zone. 	<ul style="list-style-type: none"> • Continued lack of demand from the EU for East of England exports may adversely affect regional businesses. • Skills shortages in technical and scientific skills, particularly at NVQ level 3 but also at higher skilled and managerial levels, particularly in the agri-food industry. • Patterns of population growth and economic activity likely to compound differences in economic prosperity between the south and north of the county. • Over-representation of 18-24 year olds among the unemployed, particularly in Fenland and very low educational attainment among young people from deprived backgrounds. • <u>A reduced rate of house-building due to the recession could make it harder for first-time buyers to get on the housing ladder.</u> • Increasing trend of part-time workers brings the problem of underemployment. • High levels of income inequality. • <u>Low proportion of detached and semi-detached housing in Cambridge may impact negatively on inward investors wishing to move to the city with existing staff and families.</u> • Reduction in occupied office space in town centres, particularly Cambridge will reduce the business diversity within market towns and in the case of Cambridge, could have implications for the future growth of knowledge-based industries. • Food and farming and transport industries are particularly susceptible to the negative impacts of climate change. • CO₂ emissions per head are generally higher than average across most of Greater Cambridge which could cause numerous problems for residents and businesses. • Loss in net business floorspace recorded for Cambridgeshire in 2011/12 for the first time in recent history. • <u>Diminishing level of affordable housing being built post-recession.</u>

Source: Greater Cambridge Local Economic Assessment at <http://www.cambridgeshireinsight.org.uk/economy/localeconomicassessments>

3.2.7 The GC-GP LEP economic strategy

In April 2013, the Greater Cambridgeshire and Greater Peterborough Local Enterprise Partnership (LEP) finalised its Operational Plan for the year, which identified five priority areas for the LEP²:

- Enabling the development and occupation of Alconbury Enterprise Zone in line with partners' vision for the site.
- Advocating and influencing improvements to our area's transport infrastructure.

² <http://www.yourlocalenterprisepartnership.co.uk/how-can-we-help/economic-vision/>

Section 3.2 Facts and figures

- Enabling business-led skills provision and improving the work readiness of the unemployed in target areas.
- Promoting enterprise growth and innovation.
- Improving international promotion, increasing inward investment and exporting.

The Growth Strategy is due to be published in Spring 2014.

3.2.8 The draft New Anglia LEP Strategic Economic Plan

St Edmundsbury and Forest Heath are also part of the New Anglia LEP area.

In January 2014, the New Anglia LEP published its consultation draft Strategic Economic Plan with a vision for New Anglia in 2025 to have 'more jobs, more businesses and more prosperity'. The draft plan is available at <http://www.newanglia.co.uk/wp-content/uploads/2014/01/SEP-Consultation-Draft-Jan-14-without-Appendix-2-web-version2.pdf>.

To achieve this, the aims in the draft Plan are that 'by 2025 the New Anglia economy will:

- Have a highly skilled and flexible workforce that can respond to the changing demands of our leading technology sectors.
- Be an international hub for renewable and offshore energy and its supply chains.
- Host an internationally significant cluster for research and application of ICT and digital technologies and develop a new strength in agri-tech ICT applications.
- Be recognised as a UK cluster for agri-tech, biotechnology and advanced manufacturing.
- Have grown its already significant presence in the financial services industries, taking advantage of proximity to London.
- Be a strong net contributor to the UK economy with high earning potential and low unemployment.

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3.2.9 Demography: looking back 2001 to 2011

There are two sources of information on population change between 2001 and 2011. The first is the national Census and the second is the mid-year population estimate series produced by the Office for National Statistics (ONS).

Table 6 compares Census data on the population living in the districts in the housing sub-region for 2001 and 2011.

Table 6 **Resident population 2001 and 2011**

	2001	2011	Change 2001 to 2011	% change	% of 2011 population
Cambridge	108,900	123,900	15,000	13.8%	15.6%
East Cambridgeshire	73,200	83,800	10,600	14.5%	10.6%
Fenland	83,500	95,300	11,800	14.1%	12.0%
Huntingdonshire	157,000	169,500	12,500	8.0%	21.4%
South Cambridgeshire	130,100	148,800	18,700	14.4%	18.8%
Forest Heath	55,500	59,700	4,200	7.6%	7.5%
St Edmundsbury	98,200	111,000	12,800	13.0%	14.0%
Cambridge sub-region	706,400	792,000	85,600	12.1%	100.0%

Source: Census 2001 and 2011

- Census results suggest that the sub-region's population increased by around 85,000 or 12% between 2001 and 2011.
- South Cambridgeshire experienced the highest growth in terms of numbers, with an additional 18,700 people recorded in 2011 compared to 2001. Much of this will be attributable to the new settlement of Cambourne.
- Cambridge, St Edmundsbury and Huntingdonshire also experienced high population growth of more than 12,000.
- Mid-year population estimates produced by ONS for 2001 and 2011 resulted in a slightly different profile, as Table 7 shows:

Table 7 **Mid-year population estimates for 2001 and 2011 ('000)**

	2001	2011	Change 2001 to 2011	% change
Cambridge	110.1	122.7	12.6	11.4%
East Cambridgeshire	73.4	84.2	10.8	14.7%
Fenland	83.7	95.5	11.8	14.1%
Huntingdonshire	157.2	170	12.8	8.1%
South Cambridgeshire	130.5	149.8	19.3	14.8%
Forest Heath	56.2	60	3.8	6.8%
St Edmundsbury	98.3	111.4	13.1	13.3%
Cambridge sub-region	709.4	793.6	84.2	11.9%

Source: ONS 2001 and 2011

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The ONS figures suggest the 2001 sub-regional population was 3,000 higher than the 2001 Census estimate and 1,600 higher in 2011. ONS also shows population growth over the decade to be around 84,200. The largest difference between the two figures is in Cambridge where a lower growth of 11.4% is shown between 2001 and 2011 by ONS mid-year estimates compared to 13.8% in Census estimates. This could be related to how students are counted in the two estimates. Smaller differences between the two estimates can be seen in some other districts.

Cambridge has the highest proportion of its population aged 16-24 and 25-39 of all seven districts in the sub-region. This is due to the large student population which has a significant 'distorting' effect on the district's overall age structure.

Table 8 shows the number of private households, according to the Census in 2001 and 2011.

Table 8 Number of private households, 2001 and 2011

	2001	2011	Change 2001 to 2011	% change	% of 2011 households
Cambridge	42,700	46,700	4,000	9.4%	14.5%
East Cambridgeshire	29,800	34,600	4,800	16.1%	10.7%
Fenland	35,200	40,600	5,400	15.3%	12.6%
Huntingdonshire	63,100	69,300	6,200	9.8%	21.5%
South Cambridgeshire	52,200	60,000	7,800	14.9%	18.6%
Forest Heath	23,000	25,400	2,400	10.4%	7.9%
St Edmundsbury	40,600	45,800	5,200	12.8%	14.2%
Cambridge sub-region	286,600	322,400	35,800	12.5%	100.0%

Source: Census 2001 and 2011

Table 8 indicates an increase of around 35,800 households across the sub-region, equivalent to 12.5% of the 2001 figure.

- East Cambridgeshire recorded the highest rate of increase at 16% followed by Fenland and South Cambridgeshire, both around 15%.
- East Cambridgeshire had also experienced the highest growth rate between 1991 to 2001 at 24%.
- Four of the seven districts recorded increases of 5,000 or more households between 2001 and 2011.
- Forest Heath experienced significantly lower growth numerically, though had still grown by over 10%.

o looks at changes in the main types of household over the period 2001 to 2011 by district. It breaks households down into three types:

- single people
- couples (without children)
- others, such as couples and lone parents with children, several adults and more than two generations living together as a household.

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Table 9 **Change in household types and overall net change, 2001 to 2011**

	Singles	Couples	Others	Total change
Cambridge	580	2,309	1,167	4,056
East Cambridgeshire	1,673	2,552	609	4,834
Fenland	1,947	1,967	1,514	5,428
Huntingdonshire	2,330	2,149	1,792	6,271
South Cambridgeshire	2,070	4,296	1,413	7,779
Forest Heath	526	808	1,024	2,358
St Edmundsbury	1,204	2,141	1,897	5,242
Cambridge sub-region	10,330	16,222	9,416	35,968

Source: Census 2001 and 2011

o shows an increase in each type of household in each district.

- The number of couples (all without children) increased by over 16,000 whereas between 1991 and 2001, the number of couples decreased in virtually every district apart from those experiencing high rates of household growth overall (East Cambridgeshire and Huntingdonshire).
- Across the sub-region, the number of households composed of single people increased by over 10,000 compared to an increase of over 28,000 between 1991 and 2001.
- Similarly, there was lower growth in the number of 'other' households, which increasing by over 9,000 compared to over 14,000 between 1991 and 2001. This category includes single parent households, couples with children and other households, both with and without children.

3.2.10 Demographic data used to calculate affordable housing need

The tables in this section provide information used in our calculations in Chapter 13 *Identifying affordable housing need*.

Table 10 presents 2011 Census data on the number of households in each district with at least one usual resident along with the percentage of overcrowded households. This is used in our estimate of the number of overcrowded households in each district. The figure used is the number of households in the 2011 Census multiplied by the percentage which are overcrowded to give a number which are overcrowded. We then apply an affordability test to estimate the number of overcrowded households who cannot afford to provide their own housing solution and therefore require affordable housing.

Table 10 **Households by district, 2011 and % overcrowded**

	Number of households, 2011	% overcrowded
Cambridge	46,714	5.8%
East Cambridgeshire	34,614	2.3%
Fenland	40,620	3.4%
Huntingdonshire	69,333	2.4%
South Cambridgeshire	59,960	2.2%
Forest Heath	25,376	3.9%
St Edmundsbury	45,802	3.0%
Cambridge sub-region	322,419	3.2%

Source: Census 2011 Tables PHP01 and QS412EW

Section 3.2 Facts and figures

Table 11 sets out estimates of household growth between 2011 and 2031, provided by the Technical Report. Table 11 divides household growth into two categories:

- “natural growth” which comes from the current resident population of the area; and
- “in-migrant” growth which is due to households moving into the district in question – from a neighbouring district, county, from across the UK or elsewhere.

Both are vital to our understanding of local communities and economies and to our knowledge of movement of people into and out of our sub-region, for work and other reasons. These figures are used in the calculation of the amount of affordable housing need.

Table 11 Future household growth, annualised and attributed to natural and in-migrant growth

	Households 2011	Households 2031	Change 2011 to 2031	Average change per year	Natural growth per year to 2031	In-migrant growth per year to 2031
Cambridge	48,780	61,070	12,290	615	372	243
East Cambridgeshire	35,702	47,277	11,575	579	175	404
Fenland	41,982	54,839	12,857	643	30	613
Huntingdonshire	71,519	86,593	15,074	754	451	303
South Cambridgeshire	61,488	81,602	20,114	1,006	365	641
Forest Heath	27,512	32,802	5,290	265	199	66
St Edmundsbury	47,034	61,156	14,122	706	248	458

Source: Technical Report Tables 32 and 34/35 to 48/49

Further detail on the calculation used to inform Table 11 is provided in Section 3.4.4 Table 12 and o.

The calculation of affordable housing need takes the amount of growth from natural growth and from in-migration separately then calculates the need for households moving in to different tenures based on affordability. For example, all recent in-migrants who have bought a house are taken as being able to afford owner occupation, while a proportion of those who have moved into private rented accommodation will struggle to afford it and will need affordable housing of some form.

3.2.11 A note about natural growth and in-migration in Suffolk

Cambridgeshire County Council produces household estimates for Cambridgeshire districts where it is possible to establish growth from in-migration and natural growth.

While overall estimates of household growth are available for Forest Heath and St Edmundsbury, they do not currently have comparable data about natural growth and in-migration. Household growth estimates are used in the calculation of newly arising need for affordable housing. As in-migrants and existing households are treated differently in this calculation, some estimate was required. Therefore for Forest Heath and St Edmundsbury, ONS migration figures were used, taken from ONS Census Day 2011 to Mid-2011 Population Estimates: Components of population change for local authorities in England.

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3.3 Analysis

Economic context

- The Cambridge functional economic area (which covers the whole housing sub-region) continues to thrive, both nationally and internationally. The labour market is fairly self-contained, with Cambridge acting as a regional centre of employment. It is a diverse economy with some significant strengths, but some weaknesses too.
- Housing is both a positive and a negative force within our economy. This edition of the SHMA, based on 2011/12 data, reflects the economic situation at that time, so cannot reflect the full impact of the recession or its recovery.

Demographic context; summary by district

- Cambridge's population and number of households continue to grow and are predicted to grow further to 2031. Cambridge includes a large student population, so it has a larger than usual proportion aged between 16 and 39. In the 2011 Census, 60.5% of the population aged 16 to 74 was in employment. In December 2013, 1.3% of the working age population were claiming JSA, down from 1.8% in December 2012. The 2011 Census counted 46,700 households.
- East Cambridgeshire's population is growing now, and to 2031. The largest age band is 40-64 at present, and it is forecast that by 2031 there will be a significant increase in the 65 to 74 and 75+ age bands. The 2011 Census showed a high 72.3% of the population aged 16 to 74 in employment. In December 2013, 1.5% of the working age population were claiming JSA, down from 2.0% in December 2012. The 2011 Census counted 34,600 households.
- In Fenland the population is increasing, with similar age pattern as East Cambridgeshire. The 2011 Census showed 64.3% of the population aged 16 to 74 in employment. In December 2013, 2.4% of the working age population were claiming JSA, down from 3.5% in December 2012. The 2011 Census counted 40,600 households.
- Huntingdonshire's population is growing but at a slower rate than other districts. Shows a similar age pattern to other districts, though in Huntingdonshire ONLY the older age groups are predicted to increase in future, all the younger age groups are predicted to decline as a proportion of the population. The 2011 Census showed 71% of the population aged 16 to 74 in employment, one of two districts showing a small decrease in the previous decade. In December 2013, 1.4% of the working age population were claiming JSA, down from 2.1% in December 2012. The 2011 Census counted 69,300 households.
- South Cambridgeshire sees an increasing population. The largest age groups are 25 to 39 and 40 to 64 years old. At 73.4% this district has the highest level of the population aged 16 to 74 in employment shown in the 2011 Census. In December 2013, 0.9% of the working age population were claiming JSA, down from 1.3% in December 2012. The 2011 Census counted 60,000 households.
- Forest Heath saw the greatest growth of all the districts in Suffolk, based on June 2010 estimates, at 12% growth. Whilst the population is ageing, the district has a more youthful profile than the rest of the region, with almost two thirds of the population being working age (15-64). The USAF bases in Mildenhall and Lakenheath have a significant effect on the district's demography. In the 2011 Census a high 71.6% of the population aged 16 to 74 was in employment. In December 2013, 1.6% of the

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working age population were claiming JSA, down from 2.3% in December 2012. The 2011 Census counted 25,400 households.

- St Edmundsbury has a growing population. The 2011 Census showed 69.8% of the population aged 16 to 74 in employment. In December 2013, one of two districts showing a small decrease in the previous decade. In December 2013, 1.6% of the working age population were claiming JSA, down from 2.3% in December 2012. Haverhill is the fastest growing town in Suffolk, but has a relatively high rate of NEETs (not in education, employment or training). Around 43% of the population lives in the rural areas of St Edmundsbury. The 2011 Census counted 45,800 households.

Changes over time

- Our economy continues to prove resilient though the slow recovery from the 2008 recession is yet to be seen clearly within the SHMA.
- Changes between the 2001 and 2011 Census suggest a move towards higher skilled jobs, partly at the expense of the lower supervisory and technical employment. In many parts of the sub-region there was an increase in the percentage of people employed in routine occupations, possibly reflecting the agricultural economy. Overall, the percentage employed in most occupational groups ward by ward appears to have increased between 2001 and 2011. This may be partly because of a drop in full-time employment and increase in part-time employment, including workers with more than one job.
- Our population and number of households across the sub-region continue to increase, partly due to natural growth from our existing residents, and partly due to people moving in to our area for economic social and other reasons.
- Our population (similar to other areas) is generally ageing and this brings with it issues for the housing market and how it will accommodate this huge shift in demographic profile in the medium to longer term.
- The affordable need calculation in Chapter 13 uses “natural growth” and “in-migrant” figures to model the formation and movement of households each year who are in housing need, across the housing sub-region. This chapter sets out the figures used in Chapter 13 and shows and how the figures used were arrived at.

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3.4.1 Links and references

Correct at March 2014

Technical Report http://www.cambridgeshireinsight.org.uk/housing/current-version/PopHseEmp_TechReport2013

Cambridgeshire's economic assessment (September 2013) accessed at
<http://www.cambridgeshireinsight.org.uk/economy/localeconomicassessments>

Greater Cambridgeshire and Greater Peterborough Local Enterprise Partnership, at
<http://www.yourlocalenterprisepartnership.co.uk/>

GC-GP operational plan at <http://www.yourlocalenterprisepartnership.co.uk/how-can-we-help/economic-vision/>

New Anglia Local Enterprise Partnership at <http://www.newanglia.co.uk/>

New Anglia LEP Strategic Economic Plan (consultation draft) <http://www.newanglia.co.uk/wp-content/uploads/2014/01/SEP-Consultation-Draft-Jan-14-without-Appendix-2-web-version2.pdf>

ONS Census Day 2011 to Mid-2011 Population Estimates: Components of population change for local authorities in England, for Forest Heath and St Edmundsbury, accessed at <http://www.ons.gov.uk/ons/rel/pop-estimate/population-estimates-for-england-and-wales/mid-2011--2011-census-based-/stb---mid-2011-census-based-population-estimates-for-england-and-wales.html>

Section 3.4 Background information

3.4.2 Definition of terms

Term used	Abbreviation	Meaning, source or link to relevant website
NOMIS Business Register and Employment Survey	BRES	http://www.nomisweb.co.uk/articles/784.aspx
Nomis Job Seekers Allowance claimant rates	JSA	http://www.nomisweb.co.uk/
Gross Value Added	GVA	Gross Value Added (GVA) measures the contribution to the economy of each individual producer, industry or sector in the United Kingdom. It is used in the estimation of Gross Domestic Product (GDP). http://www.ons.gov.uk/ons/guide-method/method-quality/specific/economy/national-accounts/gva/index.html
Enterprise births		Enterprise births are defined as new businesses registering for either VAT and/or PAYE for the first time. See the Business Profile of the Local Economic Assessment: http://www.cambridgeshireinsight.org.uk/economy/localeconomicassessments
Greater Cambridge		In this case, the Greater Cambridge Area used in the Local Economic Assessment (LEA), which includes all Cambridgeshire districts plus Forest heath and St Edmundsbury. See the Place Profile of the LEA: http://www.cambridgeshireinsight.org.uk/economy/localeconomicassessments
Local Enterprise Partnership	LEP	Local enterprise partnerships are partnerships between local authorities and businesses. They decide what the priorities should be for investment in roads, buildings and facilities in the area. https://www.gov.uk/government/policies/supporting-economic-growth-through-local-enterprise-partnerships-and-enterprise-zones/supporting-pages/local-enterprise-partnerships

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3.4.3 Data issues

Main sources of data

- Census 2001
- Census 2011
- ONS Jobs Density, Census 2011
- ONS mid-year population estimates
- Cambridge economic area's functional economic assessment
- NOMIS BRES 2012
- NOMIS JSA Claimant rates January 2014

Recent changes to data

- Census travel to work data is due for release at the end of March 2014.

Planned changes to data

- The Census travel to work data is due for release at the end of March 2014. Once analysed, this will be used to re-assess and is expected to support the Cambridge Housing Market Area and Greater Cambridge Area used in the Local Economic Profile
- We will continue to liaise with Suffolk County Council over figures for natural growth and in-migration in West Suffolk districts. In the absence of other figures we will continue to use ONS migration figures.
- The Cambridge area Local Economic Assessment is updated annually and will provide an annual analysis to monitor the local effects of the 2008 recession and progress in growing the local economy.

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3.4.4 Additional information

Table 12 Natural growth and in-migration: figures used

	Cambridge	East Cambs	Fenland	Huntingdon-shire	South Cambs	Forest Heath	St Edmunds-bury
A. Occupancy ratio 2011	2.54	2.35	2.27	2.37	2.42	2.17	2.36
B. Occupancy ratio 2031	2.43	2.24	2.17	2.26	2.31	2.07	2.25
C. Total population 2011	123,900	83,900	95,300	169,500	148,800	59,700	111,000
D. Natural growth 2031	136,600	87,800	92,400	182,000	158,900	65,200	117,000
E. In-migration 2031	11,800	18,100	26,600	13,700	29,600	2,700	20,600
F. Total population 2031	148,400	105,900	119,000	195,700	188,500	67,900	137,600
G. Households 2011	48,780	35,702	41,982	71,519	61,488	27,512	47,034
H. Households 2031 (total)	61,070	47,277	54,839	86,593	81,602	32,802	61,156
I. Households 2031 (from natural growth)	56,214	39,196	42,581	80,531	68,788	31,498	52,000
J. Households 2031 (from in-migration)	4,856	8,080	12,258	6,062	12,814	1,304	9,156
K. Households change per year (total)	615	579	643	754	1,006	265	706
L. Households change per year (from natural growth)	372	175	30	451	365	199	248
M. Households change per year (from in-migration)	243	404	613	303	641	65	458

Source: Technical Report Tables 32 and 34/35 to 48/49

Table 13 How the natural growth and in-migration calculation works

	Source or calculation	Calculation	Source in Technical Report
A.	Occupancy ratio 2011		Table 32
B.	Occupancy ratio 2031		Table 32
C.	Total population 2011 from 2011 Census figures		Tables: T34, T36, T38, T40, T42, T44, T46
D.	Natural growth 2031 from the CCC natural change figure (revised)		Tables: T35, T37, T39, T41, T43, T45, T47
E.	Total population 2031 from the Census trend figure (revised)		Tables: T35, T37, T39, T41, T43, T45, T47
F.	In-migration 2031 = Total population 2031 minus Natural growth 2031	$(f = e - d)$	
G.	Households 2011 = Total population 2011 divided by Occupancy ratio 2011	$(g = c / a)$	
H.	Households 2031 (total) = Total population 2031 divided by Occupancy ratio 2031	$(h = e / b)$	
I.	Households 2031 (from natural growth) = Natural growth 2031 divided by Occupancy ratio 2031	$(i = d / b)$	
J.	Households 2031 (from in-migration) = Households 2031 (total) minus Households 2031 (from natural growth)	$(j = h - i)$	
K.	Households change per year (total) = Households 2031 (total) minus Households 2011 then divided by 20 years	$(k = (h - g) / 20)$	
L.	Households change per year (from natural growth) = Households 2031 (from natural growth) minus Households 2011 then divided by 20 years	$(l = (i - g) / 20)$	
M.	Households change per year (from in-migration) = Households change per year (total) minus Households change per year (from natural growth)	$(m = k - l)$	

Source: Technical Report Tables 32 and 34/35 to 48/49

Dwelling profile

Interest and relevance

- This chapter provides a profile of the existing housing stock in the Cambridge sub-region in terms of type, tenure and new homes delivered in the recent past. Stock condition surveys highlighting any issues with problem stock are included in Section 4.4.5.

Headline messages

- The 2011 Census shows two-thirds of households in the sub-region were owner-occupiers (Table 1). The 2011 Census estimates 10,226 households are overcrowded in the sub-region as a whole (Table 2), more of a quarter of whom live in Cambridge. In 2012 some 2,854 homes had been vacant for more than 6 months (Table 3).
- Recent housing condition surveys (summarised in section 4.4.5) show a slightly higher proportion of recently-built homes across the sub-region (excluding Cambridge) when compared to the whole country. This means (as at 2011/12) lower levels of non-decent stock in six of our seven districts because of higher building standards required for new homes. For example, new homes tend to be more fuel efficient than older homes, which may be one reason why the proportion of fuel poor households in the sub-region is slightly lower than the country as a whole.

Changes over time

- The 2001 Census showed almost three quarters of households were owner occupiers. This had decreased to two-thirds in 2011, alongside an increase in the number of private tenant households across our sub-region, which is consistent with the national trend.

Geographical variation

- Cambridge has a very different stock and tenure profile to other districts in our sub-region, with a higher proportion of private tenants renting from a landlord and a higher proportion renting from a social landlord. Homes in Cambridge are substantially smaller than the rest of the sub-region, the East of England and the country. Homes are generally older and there is a higher level of non-decency than there is nationally and in the other sub-regional districts.
- There are large numbers of shared properties and Homes in Multiple Occupation (HMOs) in Cambridge compared to the other districts (Table 5). District condition surveys suggest the HMO stock Cambridge has higher levels of decency compared to HMOs in other districts
- Compared to England as a whole, there are fewer vacant properties in the sub-region.
- Using a revised definition of fuel poverty which looks at high costs and low incomes, Cambridge is the most fuel poor district in the sub-region (Table 6).

Future monitoring points

- Once further Census 2011 detail is available, some aspects of this chapter will be updated.

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 4.1 Introduction

4 Dwelling profile

4.1 Introduction

- Existing housing stock – tenure, type, size and condition – was a core output of the 2007 CLG SHMA guidance. One of the core aims of the draft 2013 CLG guidance for assessing housing and economic development needs is to identify “the future quantity of housing needed, including a breakdown by type, tenure and size”. An important part of this is an understanding of the current housing stock available.
- Data about tenure and occupation is used in the calculation of affordable need. All tables containing data used in the calculation of affordable need are highlighted in bright yellow. Data used indirectly in the calculation are highlighted in pale yellow.
- Much of the data about tenure and type of homes is based on the 2011 Census. This includes estimates for overcrowding and tenure breakdown. Most of the Census data used in this SHMA chapter has now been released by ONS. Where detailed Census 2011 data was unavailable at the time of writing we have added a note to say when it is likely to be available.
- Six of districts in our housing sub-region are mostly rural, with villages and market towns. The exception is Cambridge which has a more “urban” stock profile. In this chapter, reference to the “rural districts” means
 - East Cambridgeshire
 - Fenland
 - Huntingdonshire
 - South Cambridgeshire
 - Forest Heath and
 - St Edmundsbury.

Section 4.2 Facts and figures

4.2 Facts and figures

4.2.1 Tenure

Table 1 provides a detailed breakdown of the number and percentage of homes in each district, by tenure at the time of the 2011 Census.

Table 1 Detailed tenure breakdown, 2011

	Owner occupiers			Social tenants		Private tenants/other		
	Own outright	Own with a mortgage	Shared owners	Renting from LA	Other social rented	Private letting agent/ landlord	Private rented - other	Living rent free
Number								
Cambridge	11,639	10,532	526	7,109	3,914	11,170	1,088	736
East Cambridgeshire	11,145	12,574	506	457	4,487	4,144	432	869
Fenland	14,490	13,946	205	895	4,159	5,802	539	584
Huntingdonshire	22,171	27,227	508	1,811	7,128	8,636	1,134	718
South Cambridgeshire	20,759	21,370	1,258	5,464	3,082	6,213	961	853
Forest Heath	6,907	7,267	354	1,357	2,382	5,532	663	914
St Edmundsbury	15,437	15,189	376	2,808	4,513	5,892	906	681
Sub-Region	102,548	108,105	3,733	19,901	29,665	47,389	5,723	5,355
East of England	797,019	840,842	17,760	188,886	191,445	322,938	33,289	30,856
England	6,745,584	7,229,440	173,760	2,079,778	1,823,772	3,401,675	314,249	295,110
Percentage of district or area total								
Cambridge	25%	23%	1%	15%	8%	24%	2%	2%
East Cambridgeshire	32%	36%	1%	1%	13%	12%	1%	3%
Fenland	36%	34%	1%	2%	10%	14%	1%	1%
Huntingdonshire	32%	39%	1%	3%	10%	12%	2%	1%
South Cambridgeshire	35%	36%	2%	9%	5%	10%	2%	1%
Forest Heath	27%	29%	1%	5%	9%	22%	3%	4%
St Edmundsbury	34%	33%	1%	6%	10%	13%	2%	1%
Sub-region	32%	34%	1%	6%	9%	15%	2%	2%
East of England	33%	35%	1%	8%	8%	13%	1%	1%
England	31%	33%	1%	9%	8%	15%	1%	1%

Source: Census 2011, (KS402EW)

Table 1 shows the tenure split in 2011. The percentage split is used in our calculation in Chapter 13 *Identifying affordable housing need*.

Section 4.2 Facts and figures

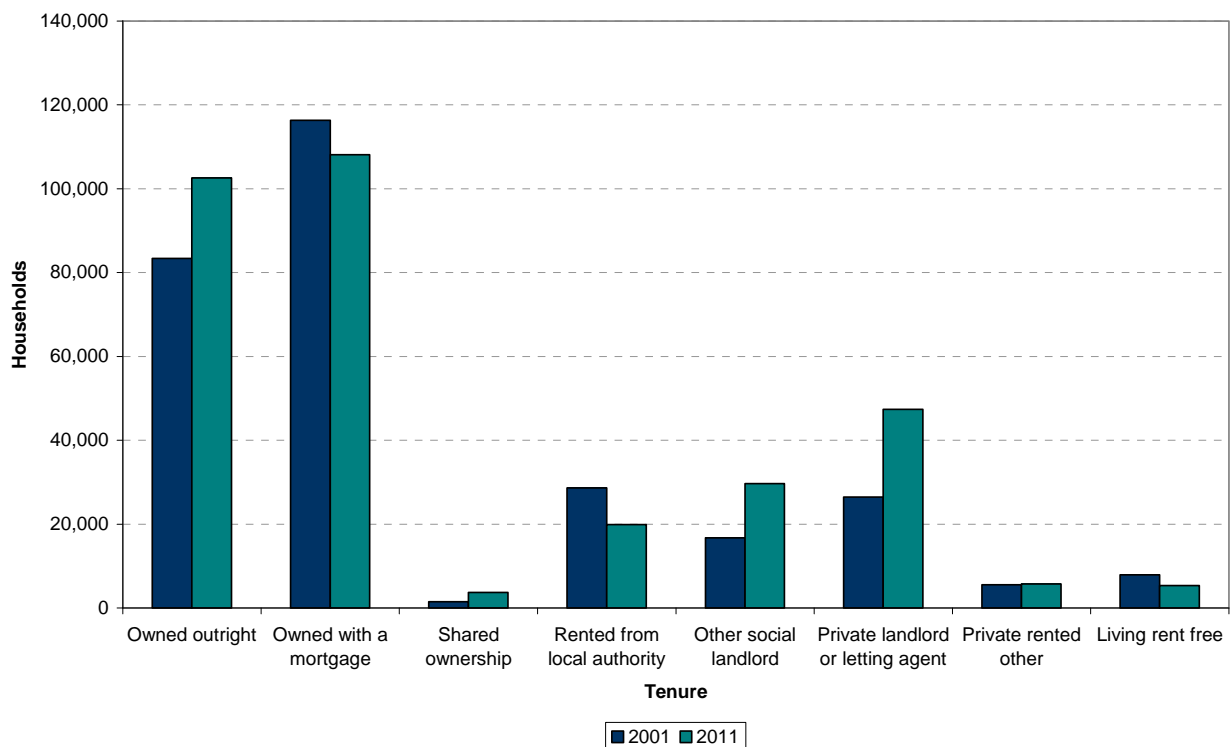
Owner occupation (including shared ownership) is the dominant tenure in all districts. Cambridge has a smaller proportion of owner occupiers than other districts (49% compared to 67% for the whole sub-region). In the 2011 Census, the overall tenure profile for Cambridge is more similar to that of London than the sub-region, region or country as a whole.

For private rented, Forest Heath (29%) and Cambridge City (28%) have a large proportion of households renting. Forest Heath has the largest proportion of those describing themselves as “living rent free”.

All districts except Cambridge and South Cambridgeshire have transferred their local authority rented stock to housing associations and yet all districts show some households classifying themselves as renting from local authority which may reflect a lack of awareness of this change.

Fig 1 compares 2001 and 2011 Census data on tenure.

Fig 1 Change in tenure 2001 to 2011, Cambridge sub-region



Source: Census 2001 (UV63) and 2011 (KS402EW)

Fig 1 and Table 7 show a decrease in the number of households owning with a mortgage, local authority tenants and households living rent free. In the 2001 Census some of the households who identified themselves as living rent free may have been social or private tenants whose housing benefit was paid directly to their landlords, but this situation changed between the Censuses and may explain the decrease, which was more pronounced in areas with a high number of claimants.

There has been a substantial increase in the number of households renting privately. Affordability and a lack of access to mortgages is likely to be a key factor behind this increase.

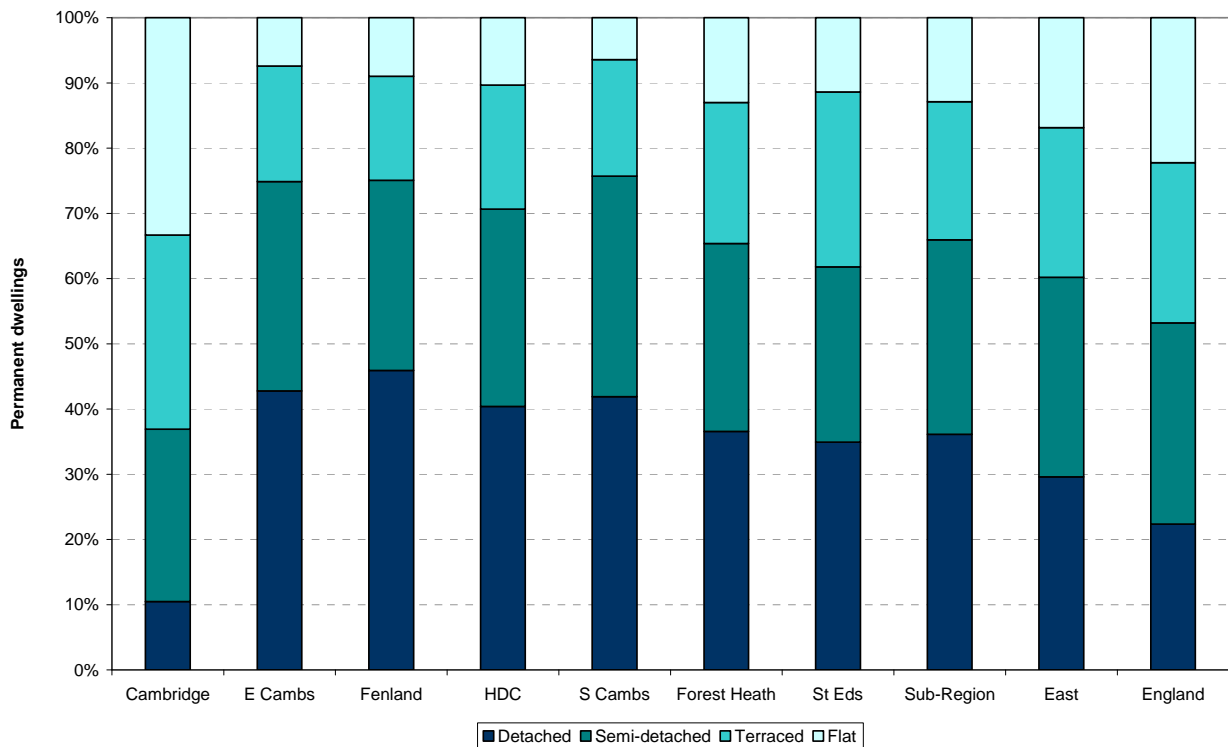
The national and regional tenure profile is shown in Table 7, and shows that in the Eastern region there were proportionately more owner occupiers and fewer social and private tenants than nationally.

Section 4.2 Facts and figures

4.2.2 Housing Stock by type

District stock profiles at 2011 are shown in Fig 2 .

Fig 2 Housing stock by type of building, 2011



Source: [Census 2011 Table KS401EW](#)

The six rural districts have a high proportion of detached houses, and a low proportion of flats compared to the East of England and the country as a whole.

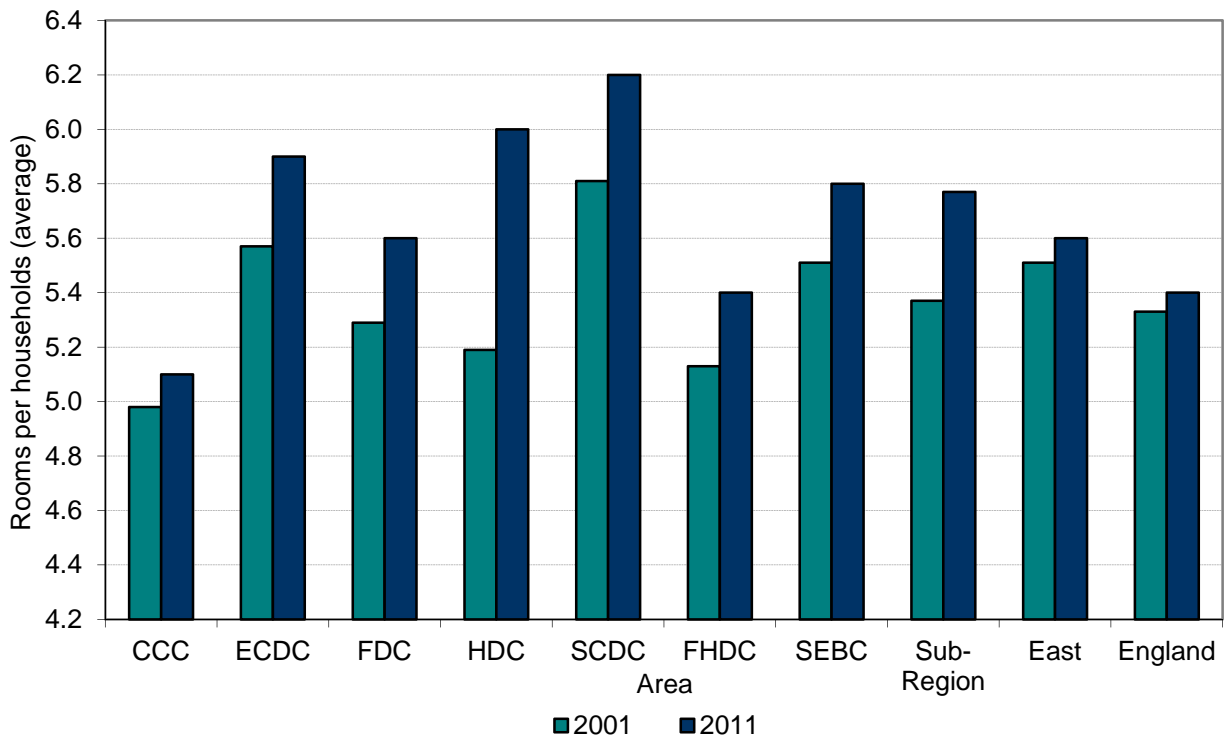
Cambridge has a higher proportion of flats and terraced homes compared to elsewhere in the sub-region and the national and regional profiles and a very small proportion of detached homes, as is typical of more urban areas. Cambridge also has a high proportion of converted flats and shared houses including bedsits. There is a large “young professional” market for this type of property in the City as there is considerable difference in rental costs between a room and a one bedroom home, but the above profile is also likely to include some university-owned accommodation.

In the rural districts of our sub-region, more flats are found in market towns than in villages (see the Ward Profile Atlas link in section 4.4.1).

Section 4.2 Facts and figures

Fig 3 shows the average property size (in terms of rooms per household) by district, and compares Census 2001 to Census 2011 results.

Fig 3 Average number of rooms per household per district comparing Census 2001 and 2011



Source: Census 2011 [KS403EW](#) and Census 2001 [Table KS19](#)

The average size of home by number of rooms (including kitchens but excluding bathrooms and hallways) is shown in Fig 3.

On average, South Cambridgeshire has the largest properties, followed by Huntingdonshire. All areas except Cambridge and Forest Heath have large properties compared to the county as a whole.

The average size of homes by number of rooms increased between 2001 and 2011 in all areas, but Huntingdonshire has seen the largest increase, moving from 5.2 to 6 rooms per household.

4.2.3 Occupancy and vacancy

Data about occupancy ratios are presented in Chapter 12, *Forecasts for homes of all tenures* (Table 10).

This chapter of the SHMA focuses on over-crowding and the number of long term vacant properties in our sub-region.

Section 4.2 Facts and figures

Table 2 shows the estimated level of overcrowding based on the 2011 Census, looking at households with less bedrooms than is required by the occupancy rating (see 4.4.2 for definitions).

Table 2 **Bedroom occupancy rating of -1 or less (i.e. one or more bedrooms "short"), 2011**

	Number	Percentage
Cambridge	2,697	5.8%
East Cambridgeshire	806	2.3%
Fenland	1,380	3.4%
Huntingdonshire	1,657	2.4%
South Cambridgeshire	1,317	2.2%
Forest Heath	983	3.9%
St Edmundsbury	1,386	3.0%
Sub-Region	10,226	3.2%
East of England	86,102	3.6%

Source: Census 2011 [KS403EW](#)

The estimates for overcrowding are based on occupancy rating and give a rough approximation of overcrowding by bedroom standard, which is consistent with the data presented in the English Housing Survey.

In 2011 there were more than 10,000 homes with 1 or more bedrooms less than required by occupancy rating.

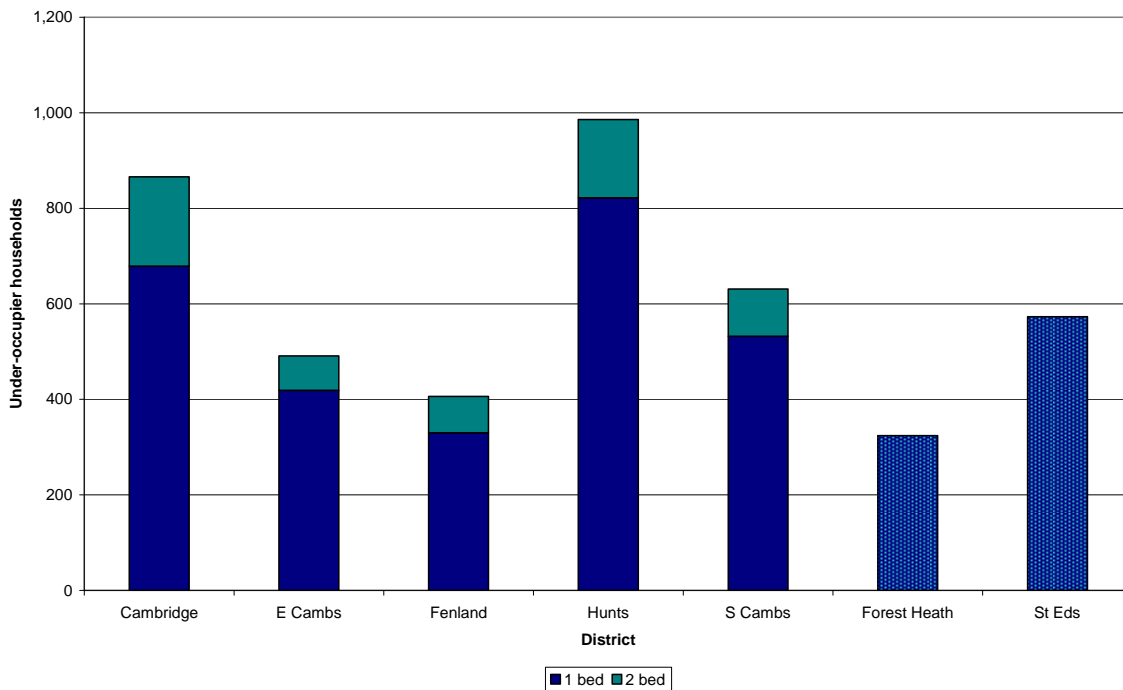
Under-occupation data from the 2011 Census is yet to be released as this chapter is being written. Data from the 2011/12 English Housing Survey shows that nationally, under-occupation is considerably more common for owner-occupiers (49%) than tenants (10% of social tenants and 16% of private tenants under-occupy their homes). Local data will be provided in future SHMA updates.

In April 2013, a change to benefits for social housing tenants meant a reduction in benefits for working age households with more bedrooms than "required". The reduction would be between £14 and £25 per week depending on the degree of under-occupation. Fig 4 shows local data gathered by districts affected by these changes. At June 2013 there were 4,277 households affected across the sub-region, most people having one bedroom more than required.

Fig 4 shows the total number of households affected in Forest Heath and St Edmundsbury as at that time no data was available on the number of additional bedrooms per household.

Section 4.2 Facts and figures

Fig 4 Working age social tenant households affected by changes to benefits (under-occupation), by level of under-occupation, June 2013



Source: District councils, June 2013

Data about homes empty for more than 6 months by district and over time is shown in Table 3.

Table 3 Long term empty homes (all tenures) by district, 2005 to 2012

	2005	2006	2007	2008	2009	2010	2011	2012	% vacant stock 2012
Cambridge	566	495	463	507	527	364	366	358	0.8%
East Cambridgeshire	255	338	303	410	409	328	346	348	1.0%
Fenland	494	469	470	582	572	517	472	463	1.1%
Huntingdonshire	612	530	546	565	561	588	641	530	0.7%
South Cambridgeshire	613	650	665	714	602	561	543	559	0.9%
Forest Heath	259	268	312	331	393	384	398	374	1.4%
St Edmundsbury	136	171	233	278	227	234	244	249	0.5%
Sub-Region	2,935	2,921	2,992	3,387	3,291	2,976	3,010	2,881	0.9%

Source: CLG Table 615

The final column shows the percentage of the total housing stock which had been vacant for more than six months, at 2012.

Across England 1.1% of stock was vacant for more than six months in 2012, so the sub-region has a slightly lower proportion of empty homes at 0.9%. The proportion of empty homes in Forest Heath is slightly higher than national average at 1.4%.

Data is also available about vacant local authority and housing association stock. This is used in the affordable need calculation and is shown in Table 4.

Section 4.2 Facts and figures

Table 4 Vacant social rented stock by district, 2012

	Number		% of stock	
	Total LA vacant	HA vacant for >6 months	Total LA vacant	HA vacant for >6 months
Cambridge	131	1	1.8%	0.02%
East Cambridgeshire	-	10	-	0.2%
Fenland	-	35	-	0.7%
Huntingdonshire	-	64	-	0.7%
South Cambridgeshire	34	5	0.6%	0.2%
Forest Heath	-	5	-	0.1%
St Edmundsbury	-	36	-	0.5%
Sub-Region	165	156	1.3%	0.4%

Source: [CLG Table 615](#)

No data is available for *long term* local authority stock, so the total number of empty local authority homes at October 2012 is shown in Table 4. Data for housing association (HA) stock relates only to long term empties, i.e. empty for more than six months. The overall vacancy rate in social housing each district is less than 3%, the level suggested by CLG as needed to allow for stock to turnover (CLG, 2007).

4.2.4 Houses in multiple occupation (HMOs)

Table 5 shows the estimated number of houses in multiple occupation in 2011/12.

Table 5 Houses in Multiple Occupation, 2011/12

	HMOs with a mandatory license	Estimated total HMOs
Cambridge	258	5,220
East Cambridgeshire	1	378
Fenland	13	700
Huntingdonshire	13	400
South Cambridgeshire	26	100
Forest Heath	26	130
St Edmundsbury	11	72
Sub-Region	348	7,000

Source: [LAHS 2011/12](#)

Both estimated and licensed figures for HMOs are taken from the most recent Local Authority Housing Statistics return. Definitions are provided in section 4.4.2.

Cambridge has a higher estimated number of HMOs than the rest of the sub-region combined. Generally, district stock condition surveys of private sector housing show a higher proportion of HMOs failing to meet standards than in the general profile for all other homes. However, overall condition of the HMO stock in Cambridge is generally good and has a lower level of failure to meet standards than might be expected. A large number of these are owned by the University and these are generally well maintained.

Section 4.2 Facts and figures

Fenland has the second highest estimated number of HMOs. Fenland's stock condition survey shows a higher level of non-decent homes than Cambridge (37% compared to just under 30%). Many are located in Wisbech and its surrounding villages. The 2009 stock condition report for Fenland showed a large proportion of the people living in HMOs are "European", which may suggest migrant workers.

4.2.5 Fuel poverty

Estimates for households in fuel poverty are shown in Table 6, as provided by the Department of Energy and Climate Change (DECC) in 2011.

Table 6 **Estimated number and percentage of households living in fuel poverty, 2011**

	More than 10% of income spent on fuel		Below average income, above average fuel costs	
	Number	Percentage	Number	Percentage
Cambridge	6,860	15%	7,493	16%
East Cambridgeshire	4,433	13%	3,344	9%
Fenland	6,524	16%	4,338	11%
Huntingdonshire	6,956	10%	5,482	8%
South Cambridgeshire	7,473	12%	5,602	9%
Forest Heath	3,509	14%	2,872	11%
St. Edmundsbury	6,130	14%	4,271	10%
Sub-Region	41,855	13%	33,402	10%
East	339,341	14%	249,780	10%
England	3,201,948	15%	2,390,053	11%

Source: DECC, [Sub-regional fuel poverty data 2011](#)

Fuel poverty was originally defined as spending more than 10% of gross income on maintaining a reasonable degree of thermal comfort (see columns 1 and 2 of Table 6 for local estimates).

Following a review in 2012, a new definition was adopted based on households with below average incomes spending more than average on fuel (see columns 3 and 4 of Table 6 for local estimates).

These estimates show between 33,402 and 41,855 households in fuel poverty depending on the definition used.

- The first definition puts more households in fuel poverty but may include some reasonably affluent families in large inefficient properties
- The second definition focuses more on low income families and therefore excludes some of the more affluent "fuel poor households".
- The old definition showed fuel poverty as an issue for rural households. The new definition means more households in urban areas are defined as being in fuel poverty. Based on the new definition, Cambridge is the most fuel poor area of the sub-region, where it was previously Fenland.

More detailed local level data is presented in the Fuel Poverty Atlas. See section 4.4.1 for a link.

Section 4.3 Analysis

4.3 Analysis

Current situation

- The 2011 Census shows 67% of households are owner occupiers, 17% are social tenants and 17% are private tenants. Between 2001 and 2011 the number and proportion of private tenants and outright owners in the sub-region increased. The number of households owning with a mortgage or renting from a local authority decreased, in line with national trends in tenure.
- Detached properties are the most common type of home in the rural areas of the sub-region. Nationally semi-detached homes are the most common type. House size by number of rooms/bedrooms is also quite large compared to the country as a whole. Cambridge has a different profile with more flats and terraced properties and smaller homes. There are a large number of shared homes and houses in multiple occupation in Cambridge compared to other districts.
- These factors can be linked with the general condition of housing stock. For example, data from both local stock condition surveys and the English Housing Survey suggest a higher level of non-decency in private rented housing; flats and older properties tend to have higher levels of non-decency than houses and newer homes.
- Nationally the Survey of English Housing shows under-occupation is most common in owner occupied housing.
- In April 2013, changes to the benefit system where working age social tenant households are only eligible for benefits covering the size of property their household requires were introduced. Across the Cambridge sub-region more than 4,200 households were affected by this change. Most were under-occupying by one bedroom. Much of the social housing stock in the sub-region has 2 or 3 bedrooms. A large proportion of those affected by this change require a 1 bedroom home. Our Future Affordable Homes Project looks at the implications of this change in terms of the number of lettings required to deal with this need - see [Part 3: Applicants and Availability](#).
- Across the sub-region there were 2,881 long term empty homes in 2012, equivalent to less than 1% of the dwelling stock. Less than 3% of social housing was long term vacant, which is an acceptable level of empty homes to allow stock to turnover (CLG SHMA guidance 2007). The fact that our percentage is considerably below 3% indicates the sub-region is an area of high demand for housing.
- Most recent estimates indicate around 33,400 households in fuel poverty based on the new definition.
- Overall the Cambridge housing sub-region has slightly lower levels of fuel poverty than the country as a whole and the region, with Cambridge being the most fuel poor district.
- Local stock condition surveys indicate a younger (and possibly more efficient) stock profile across our sub-region compared to the country as a whole (see Table 6). Cambridge has a larger number of older properties which tend to be less efficient and more costly to heat. Incomes are also low in Cambridge compared to costs (see Chapter 10 *Incomes and affordability*)

Section 4.3 Analysis

Changes over time

- There has been an increase in private renting and a decrease in owner occupation with a mortgage. This is particularly the case for younger households.
- The size of homes by number of rooms appears to have increased in all areas between 2001 and 2011. In the sub-region, the average number of rooms per household has increased from 5.4 to 5.8.
- The number of households in fuel poverty increased between 2008 and 2010. It may decrease from 2013 onwards as the new definition excludes high income households with high fuel costs.

Changes over area

- In total from 2001 to 2010 the seven districts in the Cambridge housing sub-region contributed 20% of the homes delivered across the East of England and 3% of homes across England. In turn the East of England contributed 13% of the new homes delivered across England.
- In terms of stock, Cambridge has a very different stock profile to the rest of the sub-region, with a higher proportion of flats, terraced houses and older properties. Cambridge also has a significantly larger proportion of households renting, either privately or from a social landlord. Overcrowding is more common in Cambridge than elsewhere in the sub-region.
- Huntingdonshire and East Cambridgeshire are the areas with the highest proportion of tenants affected by the under-occupation benefit changes.
- Compared to the 2009 English Housing Survey report, Cambridge has a high proportion of non-decent housing (37% compared to 30% nationally)¹. Recent stock condition surveys (summarised in 4.4.5) generally show other districts as having a lower proportion of non-decent stock and fewer older properties, flats and privately rented properties. Overcrowding is also higher in Cambridge than elsewhere with more than a quarter of the households in the sub-region lacking 1 or more bedrooms living in Cambridge.
- Cambridge has more HMOs than the rest of the sub-region combined, but a large number of these are student accommodation owned by the University. Proportionately few of these are non-decent compared to the HMO stock in other districts.

What does all this data, combined, tell us?

- An understanding of the current housing stock in terms of tenure, type, age and size is useful background for understanding our housing market as a whole. For example some of the expensive wards shown in maps in Chapter 5 *Property purchase* are expensive because they contain a relatively large proportion of large homes; data about rent levels in rural areas is difficult to collect because of a small number of rental properties available in them (private rented properties are mostly located in Cambridge and the market towns).

¹ Please be aware that Cambridge City 2009 Stock Condition Report does not include local authority stock and the EHS shows the proportion of non-decent stock in all tenures, so they are not comparing like with like. Links/references for both are found in section 4.4.1.

Section 4.3 Analysis

- Data from the 2011 Census suggests the stock type and tenure profile in the rural districts is similar to the regional and national profile. Cambridge has some key differences. Some of these differences are also apparent between rural and urban/market towns within districts.
- Local condition surveys suggest that because a relatively high proportion of stock in the six rural districts was built in the last 10 years or so, these newer properties reflect higher levels of decent standard housing. (It is important to note that some newly built homes around Cambridge are located “across the boundary” and in fact “fall into” South Cambridgeshire.)
- The housing sub-region sees relatively low rates of fuel poverty, especially under the new definition which strengthens the link between fuel poverty and general poverty. This may be due to the change in the way fuel poverty is assessed, or due to stock and income characteristics. However the measure for our whole sub-region masks significant fuel poverty in less affluent parts of each district, where housing stock is older and less fuel efficient.
- There are very few long term empty homes (vacant for more than six months) in most of the districts.
- This chapter will require updating following the release of 2011 Census detail with regard to further stock and tenure detail.

4.4 Background information

4.4.1 Links and references

Correct at November 2013

Cambridgeshire County Council Research Group **Interactive Ward Profile Atlas** (provides a profile of each ward in Cambridgeshire including by tenure and stock type) accessed at <http://www.cambridgeshireinsight.org.uk/interactive-maps/wards>

Cambridgeshire County Council Research Group **Fuel Poverty Atlas** accessed at <http://www.cambridgeshireinsight.org.uk/housing/fuel-poverty>

Cambridgeshire County Council Research Group **Future Affordable Homes Projections Project** accessed at <http://www.cambridgeshireinsight.org.uk/housing/housingwelfarereform>.

Cambridgeshire County Council Research Group **Urban and Rural Classification Atlas** accessed at <http://www.cambridgeshireinsight.org.uk/interactive-mapping/cambridgeshire-atlas-urban-rural-classification>

CIH (2010) **Briefing paper on the impact of changes to Housing Benefit and Local Housing Allowance in the budget** accessed at <http://housing.cih.co.uk/memberbriefing/housingbenefit-July-2010.htm>

DCLG (2006) **Housing Health and Safety Rating System: Guidance for Landlords and Property related professionals** accessed at http://www.direct.gov.uk/en/HomeAndCommunity/PrivateRenting/Repairsandstandards/DG_189198

DCLG (2007a) **Strategic Housing Market Assessments: Practice Guidance, version 2** accessed at <http://www.communities.gov.uk/publications/planningandbuilding/strategichousingmarket>

DCLG (2007) **Licensing of Houses in Multiple Occupation in England: a guide for landlords and managers** accessed at http://www.direct.gov.uk/en/HomeAndCommunity/PrivateRenting/Repairsandstandards/DG_189201

DCLG (2010) **Localism and Decentralisation Bill** accessed at <http://www.communities.gov.uk/localgovernment/decentralisation/>

DCLG (2013) **Assessment of housing and economic development needs** accessed at [http://planningguidance.planningportal.gov.uk/blog/guidance/#Assessment of housing and economic development needs](http://planningguidance.planningportal.gov.uk/blog/guidance/#Assessment%20of%20housing%20and%20economic%20development%20needs)

DCLG (2013) **English Housing Survey 2011/12** accessed at <https://www.gov.uk/government/publications/english-housing-survey-2011-to-2012-headline-report>

Hills, J (2011) **Fuel poverty: the problem and its measurement** accessed at http://www.decc.gov.uk/en/content/cms/funding/fuel_poverty/hills_review/hills_review.aspx

Insley, J (2011) **Housing market fears as 'generation rent' keeps away from property ladder** The Guardian, 31 May accessed at <http://www.guardian.co.uk/money/2011/may/31/housing-market-generation-rent>

- Stock condition surveys all at <http://www.cambridgeshireinsight.org.uk/housing/existing-homes/housing-condition-surveys>
 - CPC (2009) Cambridge City Council **Private Sector House Condition Survey**
 - Fordham Research (2010) **Private Sector Stock Condition Survey**: East Cambridgeshire District Council
 - Fordham Research (2009) **Private Sector Stock Condition Survey**: Fenland District Council
 - CPC (2011) **Huntingdonshire District Council Private Sector House Condition Survey**
 - South Cambridgeshire District Council (2011) **House Condition Survey**
 - PPS (2006) **Private Sector Housing Report**: Forest Heath District Council
 - CPC (2008) **Private Sector House Condition Survey** St Edmundsbury Borough Council

Section 4.4 Background information

4.4.2 Definition of terms

Term used	Abbreviation	Meaning, source or link to relevant website
Bedroom Standard		<p>A measure of occupancy (whether a property is overcrowded or under-occupied, based on the number of bedrooms in a property and the type of household in residence.</p> <p>The Census overcrowding data is based on occupancy rating (overcrowding by number of rooms not including bathrooms and hallways). This tends to produce higher levels of overcrowding/ underoccupation.</p> <p>A detailed definition of the standard is given in the Glossary of the EHS Household Report https://www.gov.uk/government/publications/english-housing-survey-2011-to-2012-headline-report</p>
Decent Homes Standard	DHS	<p>A decent home is one that is free from Category 1 hazards, has reasonably modern facilities, is in a reasonable state of repair and is adequately heated.</p> <p>If a home fails to meet this standard it is non-decent.</p> <p>Prior to April 2006 (and therefore pertinent to the stock condition reports produced before this time summarised in table 10 below), the first part of the definition was based on the Home Fitness Standard rather than the HHSRS.</p> <p>A detailed definition of the standard is given in the Glossary of the EHS Stock Report https://www.gov.uk/government/publications/english-housing-survey-2011-to-2012-headline-report</p>
Housing Health and Safety Rating System	HHSRS	<p>A rating system to make sure housing is safe for occupation. Inspectors give scores for 29 health and safety areas including excess cold, falls risk, hygiene.</p> <p>Hazards are scored as either Category 1 or Category 2 with Category 1 posing the highest risk.</p> <p>DCLG (2006)</p>
House(s) in Multiple Occupation	HMO	<p>Typically a privately rented property let to at least three tenants of different households with some shared facilities.</p> <p>A mandatory licence is required for properties with three or more storeys and more than five tenants.</p> <p>Some local authorities also require smaller properties to be licensed.</p> <p>DCLG (2007)</p> <p>For a definition of HMOs mandatory license and HMO definition on the CLG form, please visit https://www.gov.uk/house-in-multiple-occupation-licence</p>
Fuel Poverty		<p>Previously fuel poverty was based on a threshold of 10% of gross household income. This can mean some high income households in larger homes are defined as fuel poor. Following a review in 2011, this definition was refined to focus on low income households (below the poverty line) with higher than average fuel costs.</p> <p>http://www.decc.gov.uk/en/content/cms/funding/fuel_poverty/hills_review/hills_review.aspx</p>
Benefit change to tackle spare rooms		<p>In April 2013, housing benefit paid to working age council and housing association tenants was reduced if they had one or more spare rooms. As with benefits for tenants in the private rented sector, the amount paid is now based on the number of people living in the home rather than the number of bedrooms the property has, which means that in some cases the benefit will not cover the rent and any shortfall needs to be made up by the tenant, Households typically lose 14% if under-occupying by 1 bedroom and 25% if under-occupying by more than 1 bedroom. Most households are under-occupying by 1 bedroom.</p> <p>http://www.housing.org.uk/policy/welfare-reform/bedroom-tax</p>

Section 4.4 Background information

4.4.3 Data issues

Main sources of data

- The 2011 Census is the main source of data about local housing stock (tenure, size and occupancy). This chapter was written part way through the release of data and there are some gaps (e.g. under-occupation, overcrowding by tenure). These will be updated when the data becomes available.
- While the legal requirement to complete the Census form means a good sample size, because it is self reported some of the data is problematic, for example the number of households living in the private rented sector (see chapter about the private rented sector for more details on this point) and the number of council tenants (see Table 1).
- Other sources of data used include information about empty homes from council tax data
- Data about the number of social tenant households affected by the under-occupation benefit change is sourced directly from the districts. A more in-depth analysis of this is available in Part 3 of the Future Affordable Housing Projections Project (<http://www.cambridgeshireinsight.org.uk/housing/housingwelfarereform>) and in Chapter 7 *Social housing for rent*.

Recent changes to data

- The Hills Fuel Poverty Review commissioned by the Department of Energy and Climate Change suggested an alternative definition of fuel poverty rather than the current definition based on a threshold of 10% of gross household income (see link above?) as this can include some high income households. This refined definition looking at low income households (below the poverty line) with higher fuel costs was adopted in July 2013. This definition is likely to reduce the number of households in fuel poverty by about a million households nationally, or by about 28%. Applied to the sub-region, this would mean a reduction from around 46,000 to 38,200 households in fuel poverty.

Planned changes to data

- Under-occupation data from the 2011 Census is yet to be released as this chapter is being written (November 2013). This data will be provided in future.

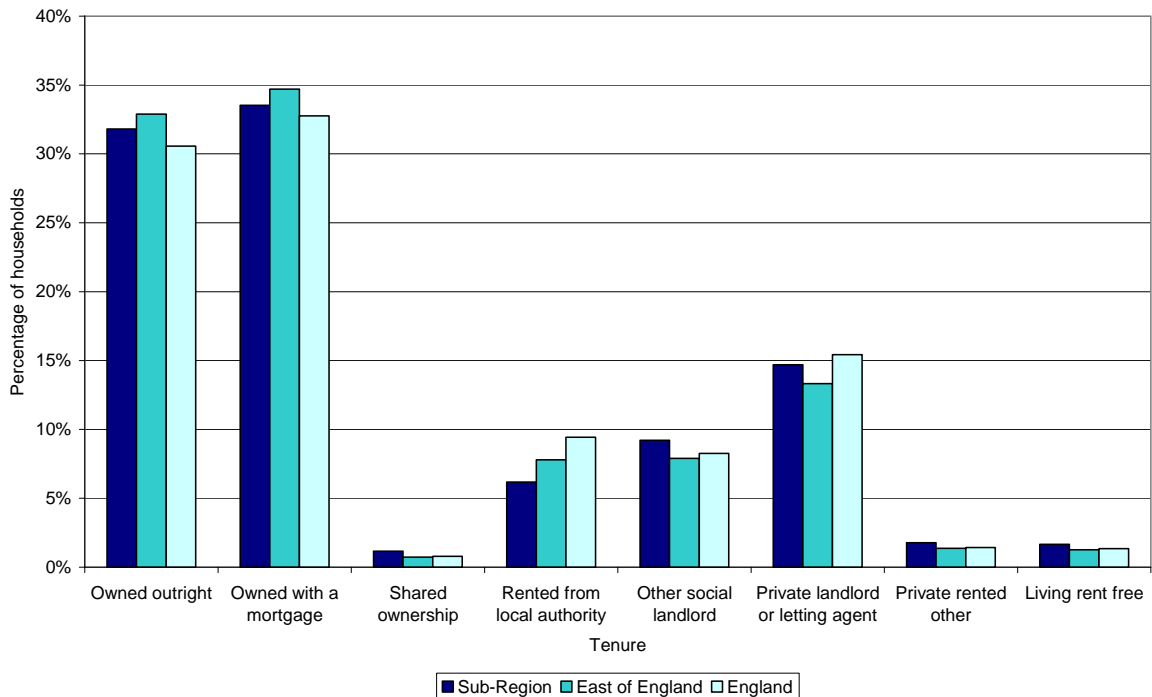
Section 4.4 Background information

4.4.4 Additional information

Table 7 Change in tenure, 2001 to 2011

	All	Owned outright	Owned with a mortgage	Shared ownership	Rented from local authority	Other social landlord	Private landlord or letting agent	Private rented other	Living rent free
Cambridge	4,056	1,067	-1,339	167	-463	1,398	3,875	-394	-255
East Cambridge-shire	4,834	1,710	430	379	55	616	1,780	112	-248
Fenland	5,428	2,370	-298	118	-3,079	3,271	3,155	185	-294
Huntingdon-shire	6,271	5,140	-3,516	258	-665	1,405	3,897	69	-317
South Cambridge-shire	7,779	4,593	-1,288	848	-445	1,438	2,844	83	-294
Forest Heath	2,358	928	-856	258	-1,348	1,684	2,516	-1	-823
St Edmunds-bury	5,242	3,367	-1,331	231	-2,800	3,123	2,856	137	-341
Sub-Region	35,968	19,175	-8,198	2,259	-8,745	12,935	20,923	191	-2,572
East of England	191,061	112,563	-86,127	6,315	-70,145	81,846	153,953	-38,200	30,856
England	1,800,283	775,914	-361,319	40,067	-622,704	535,050	1,512,979	-374,814	295,110

Fig 5 Tenure profile, 2011 for Cambridge sub-region, East of England and England



Source: Census 2011, (KS402EW)

Section 4.4 Background information

Table 8 Stock age by tenure, England 2011/12

	Owner occupied	Private rented	Local authority	Housing association	All tenures
Pre 1919	20%	37%	5%	9%	18%
1919-44	19%	13%	15%	9%	14%
1945-64	19%	12%	38%	24%	23%
1965-80	21%	14%	34%	24%	23%
1981-90	9%	7%	6%	12%	8%
Post 1990	13%	17%	2%	22%	13%
All dwelling ages	100%	100%	100%	100%	100%

Source: [English Housing Survey, 2011/12 Headline Report Fig 8](#)

Data from local condition surveys suggest a slightly higher proportion of newer homes (post 1945) in the sub-region than elsewhere in England. The housing stock for Cambridge is generally a little older than the rural districts.

Below is a summary of key points from the most recent available stock condition reports from the districts in the sub-region. They are produced by a range of organisations and come from different years, so comparison across districts is not appropriate. The aim of including a summary is to highlight particular stock problems and issues.

Section 4.4 Background information

4.4.5 Summary of most recent available local housing stock condition surveys

Cambridge 2009

Produced by CPC in 2009. Based on a survey of 969 properties. Does not cover Local Authority Stock, includes private and RSL stock.

Other aspects of the stock profile not covered in main chapter: The city has a large proportion of smaller properties, flats and terraced homes. There is a large proportion of social and private tenants.

Non-decent stock: 37% of private stock does not meet decent homes standard. 45% of vulnerable households live in non-decent stock. Stock built before 1919 was most likely to fail to meet DHS. The overall cost to repair non-decent stock was estimated at £81.7m, or £5,400 per property. 34.5% of homes fail on more than criteria. The most common failure is Category 1 hazard, especially due to excess cold and falls.

HMOs: 4,960 including 1,040 being used by students. The overall level on non-decent HMO stock is just under 30%, which is a lower rate than for the general stock. The university owned stock included has a very low proportion of non-decent stock (13%), which contributes to the low levels of non-decency overall.

Fuel Poverty: The survey estimates 5,800 households are in fuel poverty which is slightly higher than the estimates from the DECC. Households in the private rented sector are more likely to experience fuel poverty than households in other tenures.

Overcrowding: The report estimates 2.6% of households are overcrowded. This is slightly higher than the regional average (2.1%) based on the English Housing Survey, and does not include LA owned stock (social tenants are more likely to be overcrowded than households in other tenures).

Source: CPC (2009) Cambridge City Council Private Sector House Condition Survey

East Cambridgeshire 2010

Produced by Fordhams in 2010. Based on a survey of 990 properties. Includes private stock only.

Other aspects of the stock profile not covered in main chapter: East Cambridgeshire has a high proportion of homes built in the last thirty years compared to the national stock profile.

Non-decent stock: 29% of private stock does not meet decent homes standard, and this is concentrated around the more urban areas of the district, especially Ely and Burwell. 31% of households in non-decent stock are vulnerable households. Stock built before 1919, flats and converted homes were most likely to fail to meet DHS. The overall cost to repair non-decent stock was estimated at £26.2m, or £2,992 per property. 29% of homes fail on more than one criterion. The most common failure is Category 1 hazard.

HMOs: The survey estimates there are around 378 HMOs in the district, of which 217 were self-contained bedsit type accommodation rather than shared houses. The proportion of non-decent HMO stock is higher than for housing stock overall. The report also identifies Ely and Soham as hotspots for this type of stock.

Fuel Poverty: The survey estimates 4,216 households are in fuel poverty which is slightly higher than the DECC estimate above. Again, private tenants are more likely to be in fuel poverty than owners, and single older people are also more likely to be experiencing fuel poverty than other groups.

Source: Fordham Research (2010) Private Sector Stock Condition Survey: East Cambridgeshire District Council

Section 4.4 Background information

Fenland 2009

Produced by Fordhams in 2009. Based on a survey of 968 properties. Includes private stock only.

Other aspects of the stock profile not covered in main chapter: As with East Cambridgeshire identifies high proportion of homes built in the last thirty years compared to the national stock profile.

Non-decent stock: 28% of private stock does not meet decent homes standard. 30% of households in non-decent stock are vulnerable households. Stock built before 1919 was most likely to fail to meet DHS. The overall cost to repair non-decent stock was estimated at £30.6m, or £2,974 per property. 32% of homes fail on more than one criterion. The most common failure is Category 1 hazard, especially due to excess cold and falls.

HMOs: 538 shared facilities type HMOs 37% of which are non-decent, and 69 converted self-contained flat type HMOs of which half are non-decent. Mostly located in Wisbech and surrounding villages.

Fuel Poverty: The survey estimates 5,032 households are in fuel poverty. The DECC estimate above are slightly higher. Again, private tenants are more likely to be in fuel poverty than owners, and older people and lone parents are more likely to be affected.

Source: Fordham Research (2009) Private Sector Stock Condition Survey: Fenland District Council

Huntingdonshire 2011

Produced by CPC in May 2011, based on a survey of 1,012 properties. Includes privately owned and rented stock only (no housing association stock).

Other aspects of the stock profile not covered in main chapter: As with other rural districts in the sub-region, a large proportion of the stock is quite recently built. There are substantially more household heads aged 55 or over compared to the country as a whole (51% compared to 42%)

Non-decent stock: 22.4% of private sector stock (12,860 homes) failed the Decent Homes Standard. This is lower than the country as a whole (34 %,) although privately rented stock was slightly higher (36%). 7,910 failed because of the presence of a Category 1 hazard and 6,210 failed because of thermal comfort failure. It would cost £55.6m or £4,330 per property to resolve these issues.

HMOs: Estimates from the survey are for 60HMOs in the district, none of which are licensable. This is considerably lower than district estimates of around 400.

Fuel Poverty: 7.5% of households are in fuel poverty, which is considerably lower than the country as a whole at 15.4%.

Overcrowding: Estimates that 0.8% of stock is statutorily overcrowded and 0.9% is overcrowded based on the bedroom standard. On both these measures overcrowding is more prevalent in St Neots and the South of the district.

Source: CPC (2011) Huntingdonshire District Council Private Sector House Condition Survey

South Cambridgeshire 2011

South Cambridgeshire undertook a survey of both private sector and local authority owned stock in 2011. The private sector report survey 1,036 privately owned and rented homes. Data was collected for 95% of council stock. Results of these are summarised in the [district housing strategy](#) (Chapter 5).

Council stock: The data collected shows £37.5 million needs to be spent of five years in order to maintain the Decent Homes Standard.

Section 4.4 Background information

Non-decent stock: 8.5% of dwellings have category 1 hazards; 11.3% are in disrepair and 8.8% have inefficient heating and ineffective insulation. Around a quarter of vulnerable households live in non-decent homes. Conditions in the private rented sector are worse than for owner-occupiers.

Fuel Poverty: 7.1% of private sector homes in South Cambridgeshire are in fuel poverty.

Source: South Cambridgeshire District Council (2011) House Condition Survey

Forest Heath 2006

Produced by PPS in 2006. Based on secondary data from BRE and the Census (all other reports were based on surveys)

Other aspects of the stock profile not covered in main chapter: Identifies a large proportion of recently built stock. The report identifies a smaller proportion of private tenants (13%) than suggested by the Census and a higher proportion of owner occupiers (73%), which is similar to other rural districts in the sub-region. The estimate of long term vacant dwellings is also lower than suggested in the main chapter (0.1%)

Non-decent stock: Estimates around 30% to be non-decent, which is similar to the current national level. There are proportionately more non-decent properties in Icen, All Saints and Manor Wards. It estimates around 35% of vulnerable households live in non-decent stock. It would cost £58.1m or £12,100 per dwelling to address this.

Source: PPS (2006) Private Sector Housing Report: Forest Heath District Council

St Edmundsbury 2008

Produced by CPC in 2008. Based on a survey of 1,005 properties. Does not include RSL stock.

General Stock Profile: As with the other rural districts, a high proportion of the stock has been built since 1980.

Non-decent stock: 26.6%. Private rented properties were more likely to be non-decent than owner occupied and social rented. It would cost £3.2million to resolve non-decency issues in the district.

HMOs: 90 not including some converted flats not confirming to building regulations.

Fuel Poverty: The survey estimates 3,600 households in fuel poverty, with no significant difference between owner occupiers and private tenants. The estimate of 3,600 is much lower than the estimate of 5,680 produced by the DECC in the same year.

Overcrowding: The report estimates 0.8% of households are overcrowded. This is consistent with the most recent regional estimates for owner occupiers (estimates of overcrowding by bedroom standard for private and social tenants are considerably higher, and the overall estimated overcrowding in the East of England across all tenures is 2.1%)

Source: CPC (2008) Private Sector House Condition Survey St Edmundsbury Borough Council

Current stock condition surveys are now available at

<http://www.cambridgeshireinsight.org.uk/housing/existing-homes/housing-condition-surveys>

Property purchase

Interest and relevance

- Owner occupation is the dominant tenure in the Cambridge housing sub-region, as it is across the whole country.
- Information about house prices is used in the cross-tenure affordability comparison in Chapter 10 *Incomes and affordability* which is in turn used in calculations in Chapter 13 *Identifying affordable housing need*.

Headline messages

- In May 2012 the average house price across the housing sub-region was £231,153 (see Table 5).
- The median house price was between 5 and 9 times median income, depending on district. This suggests affordability is a particular issue for households trying to access the market (see Table 7).
- The number of sales (amount of market activity) was comparatively low, both in the sub-region and the country as a whole at the end of 2011. This is in part due to more restrictive mortgage lending since the “credit crunch” (see Fig 3).
- At 90% loan to value, a buyer would need a deposit from £10,500 to £21,500 (depending on location) to buy a lower quartile priced property (see Table 8). The current average loan to value ratio for first time buyers is 80%.
- While difficulties in accessing sufficient amounts for a deposit affect first time buyers, it also affects existing homeowners who need to find a buyer for their current home.

Changes over time

- The average house price increased by 8% between 2009 and 2012.
- The number of sales across all districts, especially of smaller homes, decreased in 2007/8 and had not recovered significantly between 2007/8 and 2011/12.

Geographical variation

- Looking at December to May 2012, Cambridge was the most expensive area with an average price of £327,902 followed by South Cambridgeshire at £291,022. Fenland was the cheapest area with an average price of £148,640 followed by Forest Heath at £175,897.
- The house price to income ratio was highest in Cambridge (median property price to median income = 9.07); considerably higher than South Cambridgeshire at a ratio of 6.91. The median price to median income ratio in Fenland was 5.26.

Future monitoring points

- By the end of 2011/12 the average loan to value ratio was starting to increase, indicating a possible change in lender attitudes and loosening restrictions. However the number of sales remains low compared to before the “credit crunch”.
- The SHMA will continue to monitor changes in the number of sales as well as changes in the sales price in future.

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 5.1 Introduction

5 Property purchase

5.1 Introduction

- Analysis of current and past housing market trends including balance between supply and demand in different housing sectors and price/affordability is one of the core outputs identified in the 2007 CLG SHMA guidance. Understanding house prices trends as market signals and in determining hotspots within a market area are important components of the October 2013 draft market assessment guidance.
- In 2011 some 70% of homes in the sub-region were owner occupied, as set out in Chapter 4 Dwelling profile. Understanding information about prices and sales is therefore important in understanding the dominant tenure in the area, and the overall way in which our local housing market functions. This information is used in the affordability calculation set out in Chapter 11, Incomes and affordability; and through this in the affordable need calculation in Chapter 13, Affordable need. Tables highlighted in yellow feed into the affordability calculation.
- This chapter provides information on average and lower quartile prices, and the number and type of properties sold over time. It updates information for 2010/11 and 2011/12 and supporting background information which is useful when reading Chapter 12 *Forecasts for homes of all tenures* and Chapter 13 *Identifying affordable housing need*.
- During the course of each year, a quarterly housing market bulletin is produced based on Hometrack data for our housing sub-region. This enables trend tracking and comparison of our area with the region and the rest of England. Links to the relevant Bulletins are provided at o as further detail supporting this chapter.

Section 5.2 Facts and figures

5.2 Facts and figures

5.2.1 Current price by size, type and age

Table 1 provides data on the average house price by property size for each district.

Table 1 **Average price by size, Dec 2011 to May 2012**

	1 bed flat	2 bed flat	2 bed house	3 bed house	4 bed house
Cambridge	£168,867	£229,865	£267,780	£310,083	£476,553
East Cambridgeshire	£90,667	£109,909	£147,268	£196,392	£290,118
Fenland	£65,125	£70,999	£108,724	£142,210	£220,441
Huntingdonshire	£94,331	£128,806	£143,196	£179,293	£269,732
South Cambridgeshire	£125,884	£158,189	£191,600	£240,352	£360,514
Forest Heath	£109,400	£126,737	£127,180	£176,166	£255,567
St Edmundsbury	£102,913	£115,536	£153,788	£190,253	£288,188
Cambridge sub-region	£130,468	£165,378	£157,014	£201,438	£306,355

Source: Hometrack (Sales and Valuations) downloaded Feb 2013

Table 1 shows the average house price for 1 and 2 bed flats and 2 to 4 bed houses by district, giving a general overview of property prices. The data reflects both sales prices achieved, and prices identified through valuations which may not lead to a sale e.g. for re-mortgaging purposes.

Cambridge is the most expensive area and Fenland is the cheapest for all sizes of homes.

Table 2 shows the lower quartile property price by size and district.

Table 2 **Lower quartile price by size, Dec 2011 to May 2012**

	1 bed flat	2 bed flat	2 bed house	3 bed house	4 bed house
Cambridge	£140,000	£174,995	£215,000	£231,750	£315,000
East Cambridgeshire	£83,750	£95,000	£125,000	£155,000	£230,000
Fenland	£62,500	£62,000	£95,000	£120,000	£179,995
Huntingdonshire	£85,000	£111,438	£122,000	£142,500	£210,250
South Cambridgeshire	£115,000	£134,000	£165,000	£195,250	£270,000
Forest Heath	£85,000	£92,500	£115,000	£139,463	£203,500
St Edmundsbury	£82,000	£108,000	£130,500	£149,995	£218,750

Source: Hometrack (Sales and Valuations) downloaded Feb 2013

Table 2 shows the lower quartile house price for 1 and 2 bed flats and 2 to 4 bed houses by district, and is used in the cross tenure affordability comparison in Chapter 10 *Incomes and affordability*.

The lower quartile level shows the lowest-priced 25% of the market, giving an indication of entry-level purchase prices.

Section 5.2 Facts and figures

Table 3 looks at average price data by property type.

Table 3 Average price by property type, Dec 2011 to May 2012

	Flat/ Maisonette	Terraced	Semi Detached	Detached
Cambridge	£221,809	£327,902	£350,881	£561,718
East Cambridgeshire	£110,096	£223,145	£180,056	£294,368
Fenland	£69,021	£148,640	£121,758	£184,068
Huntingdonshire	£115,092	£209,260	£169,901	£284,289
South Cambridgeshire	£149,460	£291,022	£246,470	£396,195
Forest Heath	£116,849	£175,897	£149,611	£226,221
St Edmundsbury	£124,523	£214,207	£183,292	£297,426
Sub-Region	£160,223	£236,430	£199,795	£299,690

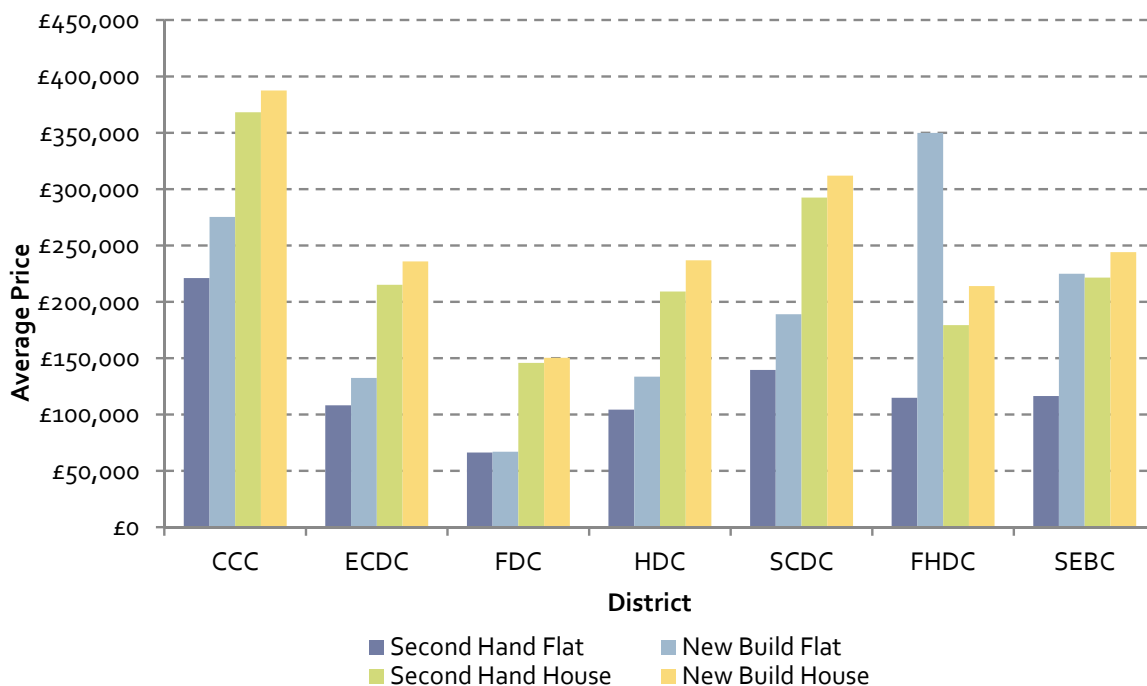
Source: Hometrack Sales and Valuations, downloaded Feb 2013

Table 3 shows that for each property type Cambridge is the most expensive area, with detached homes much more expensive than elsewhere in the sub-region and much more expensive than other types of property in Cambridge.

Fenland is the cheapest area, particularly for flats and maisonettes, where the average price was £69,021 to May 2012. Forest Heath is the second cheapest area terraced, semi-detached and detached homes, but is more expensive than Fenland, Huntingdonshire and East Cambridgeshire for flats. As with Table 1 and Table 2 average prices are affected by the number of sales and valuations, and by some very expensive outliers.

Fig 1 and Table 4 compare the price of new build and second hand properties by district and type.

Fig 1 New build and second hand prices by district, 2012 (calendar year)



Source: Hometrack, Sales and Valuations, downloaded Feb 2013

Section 5.2 Facts and figures

Table 4 **New build premium by district (houses and flats), 2008 to 2012**

	2008	2009	2010	2011	2012	Average
Flats						
Cambridge	1%	35%	15%	33%	25%	22%
East Cambridgeshire	16%	6%	30%	11%	22%	17%
Fenland	6%	13%	29%	Not Available	1%	12%
Huntingdonshire	26%	34%	21%	20%	28%	26%
South Cambridgeshire	5%	12%	27%	26%	35%	21%
Forest Heath	-14%	15%	20%	41%	205%	53%
St Edmundsbury	-6%	17%	1%	41%	93%	29%
Houses						
Cambridge	45%	44%	44%	6%	5%	29%
East Cambridgeshire	14%	23%	1%	0%	10%	10%
Fenland	5%	1%	3%	8%	3%	4%
Huntingdonshire	1%	4%	7%	4%	13%	6%
South Cambridgeshire	2%	-5%	-4%	-2%	7%	0%
Forest Heath	10%	20%	9%	5%	19%	13%
St Edmundsbury	1%	2%	-11%	-5%	10%	-1%

Source: *Hometrack, Sales and Valuations*, downloaded Feb 2013

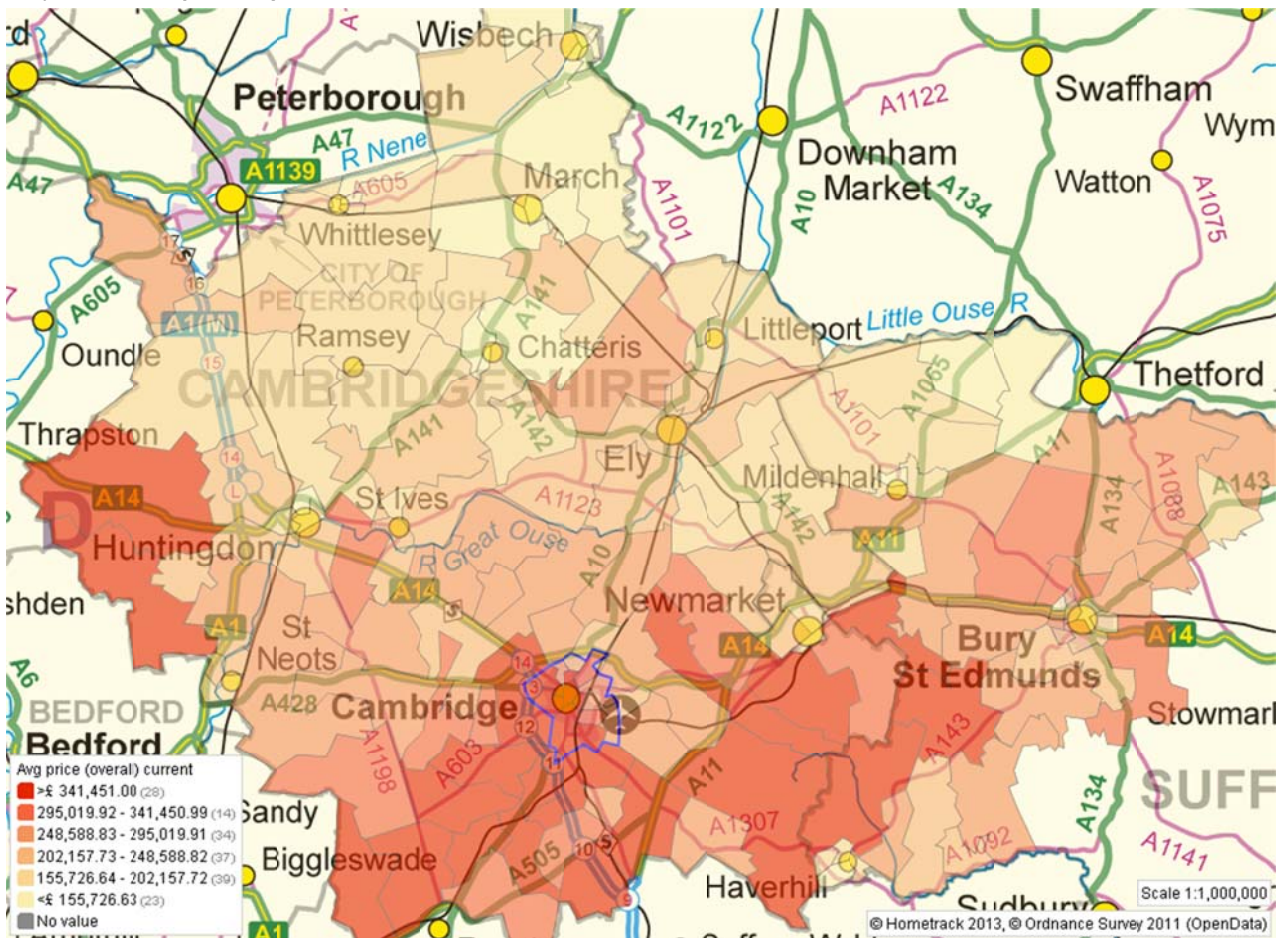
Fig 1 and Table 4 show that new build properties are generally more expensive than second hand properties. The difference between new build and second hand house price tends to be smaller than for flats, although in Cambridge the new build premium for flats has been greater than for houses in some years.

The average price for new build flat sales in Forest Heath in 2012 is based on one sale, which was sold for more than double the average price of a second hand flat in the district and may not be a typical price for this type of property, which is why it is shaded in the graph and written in grey in the table.

Section 5.2 Facts and figures

Map 1 shows average house prices by ward.

Map 1 House prices by ward, Jun to Nov 2012



Source: Hometrack, downloaded Feb 2013

Map 1 shows that Newnham ward in Cambridge has the highest average price at £702,741 approximately double the Cambridge district-wide average.

Cambridge has the highest average overall house price and six of the ten most expensive wards are found in Cambridge

The remaining four most expensive wards are found in South Cambridgeshire, which has a higher proportion of larger homes (with 8 or more rooms) than elsewhere in the sub-region.

Waterlees ward in Fenland has the lowest average overall house price. This is the only ward in the sub-region where the average price is less than £100,000.

Eight of the ten cheapest wards are found in Fenland. For more detail, please see o.

Section 5.2 Facts and figures

5.2.2 House price change over time

Table 5 Average prices, December to May 2009 to 2012

	Dec-May 2009	Dec-May 2010	Dec-May 2011	Dec-May 2012
Cambridge	£288,609	£304,259	£312,978	£327,902
East Cambridgeshire	£205,557	£222,469	£223,772	£223,145
Fenland	£148,424	£154,149	£151,858	£148,640
Huntingdonshire	£201,105	£214,329	£215,669	£209,260
South Cambridgeshire	£255,701	£285,107	£297,206	£291,022
Forest Heath	£168,323	£175,677	£177,767	£175,897
St Edmundsbury	£207,318	£219,738	£224,566	£214,207
Sub-Region	£214,634	£232,788	£236,150	£231,153

Source: Hometrack, Sales and Valuations, downloaded Feb 2013

The average sub-regional house price in 2012 was £231,153. Prices are consistently highest in Cambridge and lowest in Fenland.

Error! Reference source not found. uses the average price in Table 5, converting it to a percentage change and comparing the total change over the four year period.

Table 6 Annual percentage change

	2009 to 2010	2010 to 2011	2011 to 2012	2009 to 2012
Cambridge	5.4%	2.9%	4.8%	13.6%
East Cambridgeshire	8.2%	0.6%	-0.3%	8.6%
Fenland	3.9%	-1.5%	-2.1%	0.1%
Huntingdonshire	6.6%	0.6%	-3.0%	4.1%
South Cambridgeshire	11.5%	4.2%	-2.1%	13.8%
Forest Heath	4.4%	1.2%	-1.1%	4.5%
St Edmundsbury	6.0%	2.2%	-4.6%	3.3%
Sub-Region	8.5%	1.4%	-2.1%	7.7%

Source: Hometrack (Sales and Valuations) downloaded Feb 2013

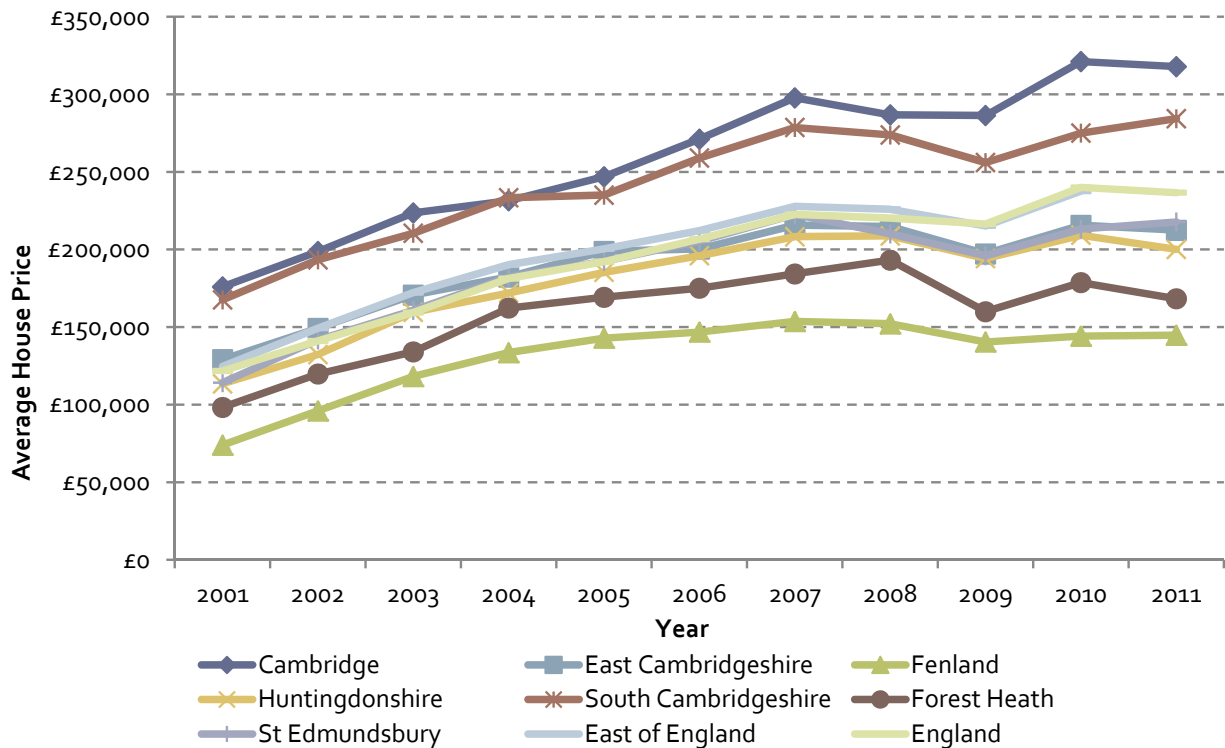
Table 6 shows that across the sub-region as a whole, prices increased by 7.7% over the four year period (2009 to 2012).

- Between 2011 and 2012, house prices decreased slightly in all districts except Cambridge.
- Cambridge experienced the largest increase (13% or £35,146) over the whole four year period.
- There was a slight decrease in Fenland between 2010 and 2012 (£5,509).
- House prices increased quite sharply in South Cambridgeshire and East Cambridgeshire in the four year period covered.

Section 5.2 Facts and figures

Fig 2 shows longer term trends in property prices based on CLG data.

Fig 2 **Average price 2001 to 2011**



Source: [CLG Table 585](#), downloaded Feb 2013

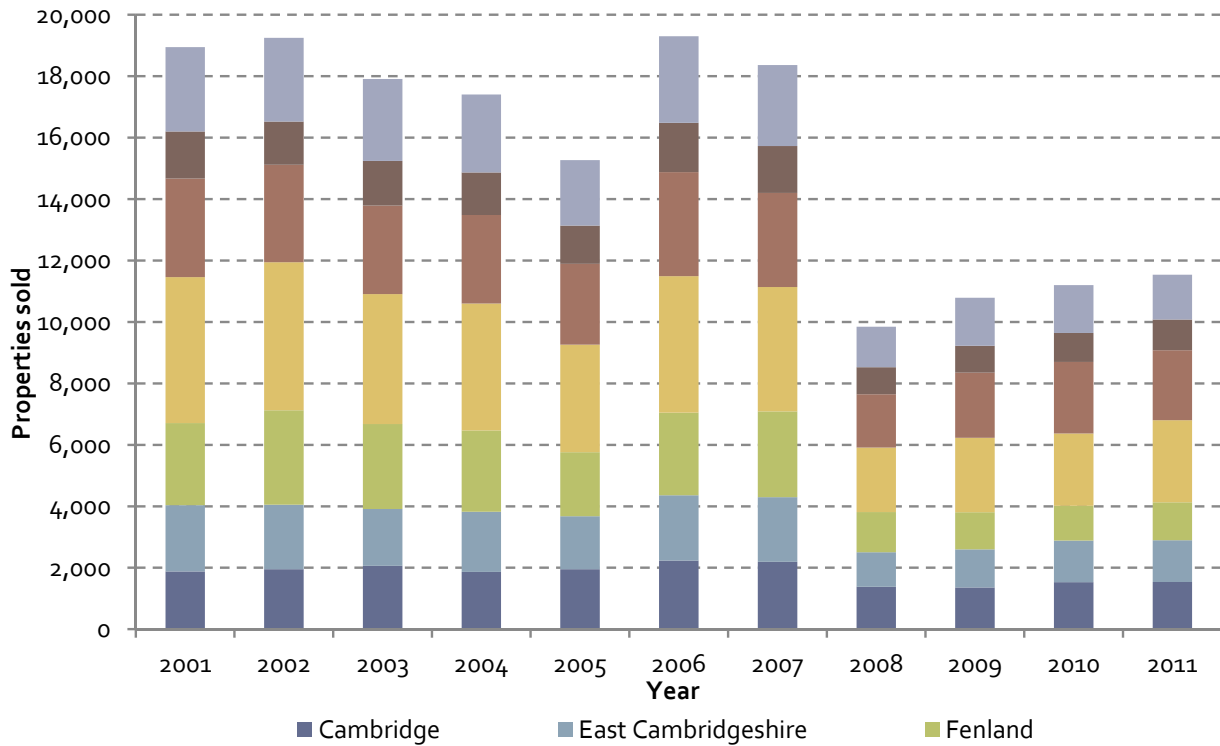
Fig 2 shows that in most areas prices have more than doubled when comparing 2001 to 2011.

- Relatively, South Cambridgeshire has experienced the smallest increase (86%) and Fenland the largest increase (121%).
- Overall, prices in each district increased fairly steadily from 2000 to 2007 and then decreased between 2007 and 2009.
- There has been an increase, even if small, in all districts since 2009. The increase has been slowest in Fenland, Forest Heath and St Edmundsbury.
- Prices in East Cambridgeshire, Huntingdonshire and St Edmundsbury are generally quite close to sub-regional, regional and national averages.
- Cambridge and South Cambridgeshire are considerably more expensive.
- The average price for Fenland and Forest Heath is considerably lower.

Section 5.2 Facts and figures

In the same time period, the number of sales per year has changed considerably, as shown in Fig 3 :

Fig 3 Number of sales per year, 2000 to 2011



Source: [CLG Table 588](#), downloaded Feb 2013

Fig 3 shows changes in the number of sales each year between 2001 and 2011.

- The overall number of sales decreased significantly between 2007 and 2008.
- From 2000 to 2007 there were between 15,000 and 19,000 sales per year across the housing sub-region.
- Since 2007 the number of sales per year has decreased to around 10,800 each year.
- Sales fell to their lowest level in 2008 and there have been small increases since, but they are still considerably lower than before 2007 levels and the 2011 Census recorded a decline in the proportion of owner-occupiers (see Chapter 4 *Dwelling Profile*).

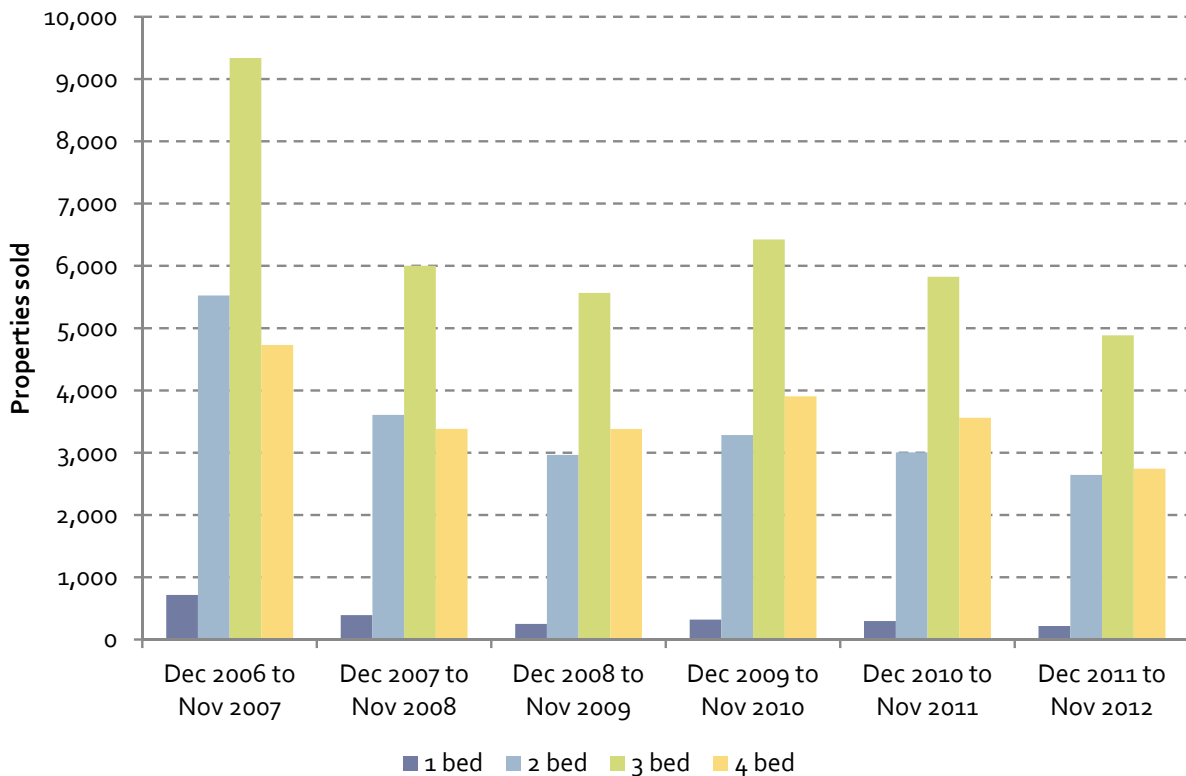
In Chapter 12 *Forecasts for homes of all tenures* a graph is provided which summaries Fig 2 and Fig 3 above, for the sub-region as a whole (Chapter 12, Fig 2).

Section 5.2 Facts and figures

5.2.3 Number of sales over time

Fig 4 shows the number of sales by size and type for 2006 to 2012.

Fig 4 Sales by size and type, 2006 to 2012, Cambridge housing sub-region



Source: Hometrack Sales and Valuations, downloaded Feb 2013

Fig 4 shows that since 2008 the number of smaller properties sold decreased and the proportion of larger properties sold increased.

The typical market for smaller properties (first time buyers and buy-to-let) has been particularly affected by the “credit crunch”. For example, prior to 2008 there were more high loan-to-value mortgage available for these types of buyers. Purchasers of larger properties (typically existing homeowners) generally have some capital and may be able to access to a larger deposit. They may also be perceived as lower risk customers, so a larger proportion of homes sold are larger, and are re-sales rather than first time purchases. However, fewer sales at the smaller and lower end of the market means difficulties in starting chains which in turn affects the overall number of larger homes sold.

o and Table 15 in the Background Information section provide more detail on the number of homes sold by price band. Table 15 shows that the proportion of properties sold for more than £500,000 has increased in the last 6 years from 1% to 4% across the Cambridge sub-region. o shows that the proportion of properties sold for less than £100,000 decreased from 20% to 5% between 2003 and 2008, increasing slightly to 8% in 2009.

Section 5.2 Facts and figures

5.2.4 House prices and income ratios

Table 7 shows ratios of house prices to incomes; for lower quartile, median and mean prices and incomes. For a definition of terms used, please see Section 5.4.2.

Table 7 **House price to income ratios**

	Lower quartile house price: lower quartile income	Median house price: median income	Mean house price: mean income
Cambridge	13.96	9.07	8.95
East Cambridgeshire	8.96	6.00	5.65
Fenland	8.21	5.26	4.68
Huntingdonshire	8.09	5.38	5.15
South Cambridgeshire	10.48	6.91	6.88
Forest Heath	8.82	5.76	5.34
St. Edmundsbury	9.62	6.30	6.13
East of England	9.73	6.59	6.59

Source: Hometrack Sales and Valuations and CACI data downloaded Feb 2013

Mortgage lenders typically lend between 3 and 4 times income.

Demographia produced a report in 2012 comparing affordability for purchase internationally. The report recommends using the median multiple to test affordability. It defines:

- A median house price to income ratio of 3.0 or less is "affordable"
- 3.1 to 4.0 is "moderately unaffordable"
- 4.1 to 5.0 is "seriously unaffordable"
- 5.1+ is "severely unaffordable".

The report looks at urban markets, while most of our housing sub-region is rural. As stated above mortgage lenders will lend up to 4 times income so maybe the "moderately unaffordable" band should be considered as low cause for concern. However when looking at whole districts, our housing sub-regional ratios are "severely unaffordable".

The mean house price is between 5 and 7 times the mean income in most of the sub-region, but it is around 9 times for Cambridge. Similarly, lower quartile and median ratios in Cambridge are considerably higher than elsewhere.

A longer term trend for mean house price to income ratios is provided in Chapter 12, Table 5.

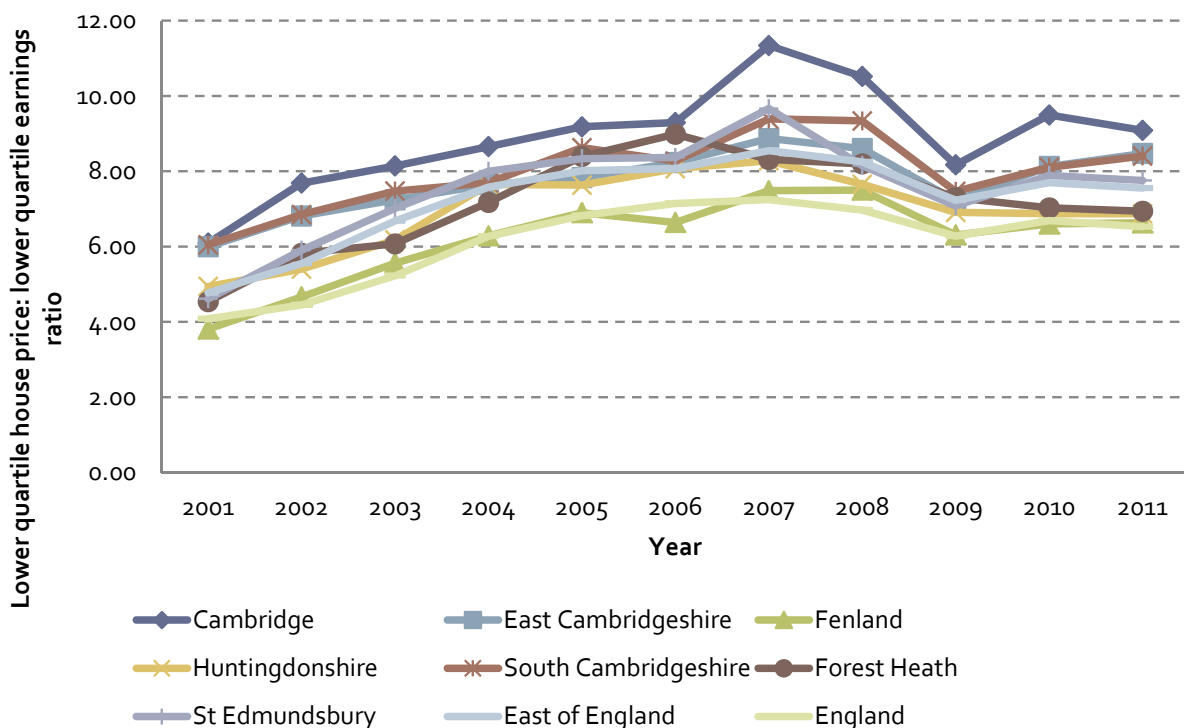
Section 5.2 Facts and figures

5.2.5 Focussing on the lower quartile

This section of Chapter 5 focuses on the lower quartile in more detail. It shows that in all districts, the ratio between lower quartile incomes and lower quartile house prices is greater than the ratio between mean house prices and mean incomes. So it is harder for people on lower incomes to purchase cheaper properties than it is for people on moderate incomes to purchase average-priced homes.

The longer term trend in lower quartile affordability is shown in Fig 5 for the sub-region's districts, the East of England and for England.

Fig 5 Lower quartile house price to lower quartile earnings ratio 2001 to 2011



Source: [CLG Table 576](#), downloaded Feb 2013

Fig 5 shows an increase in the affordability ratio all areas between 2001 and 2011, meaning house prices have become less affordable over time (as housing costs take up a greater proportion of the household's income).

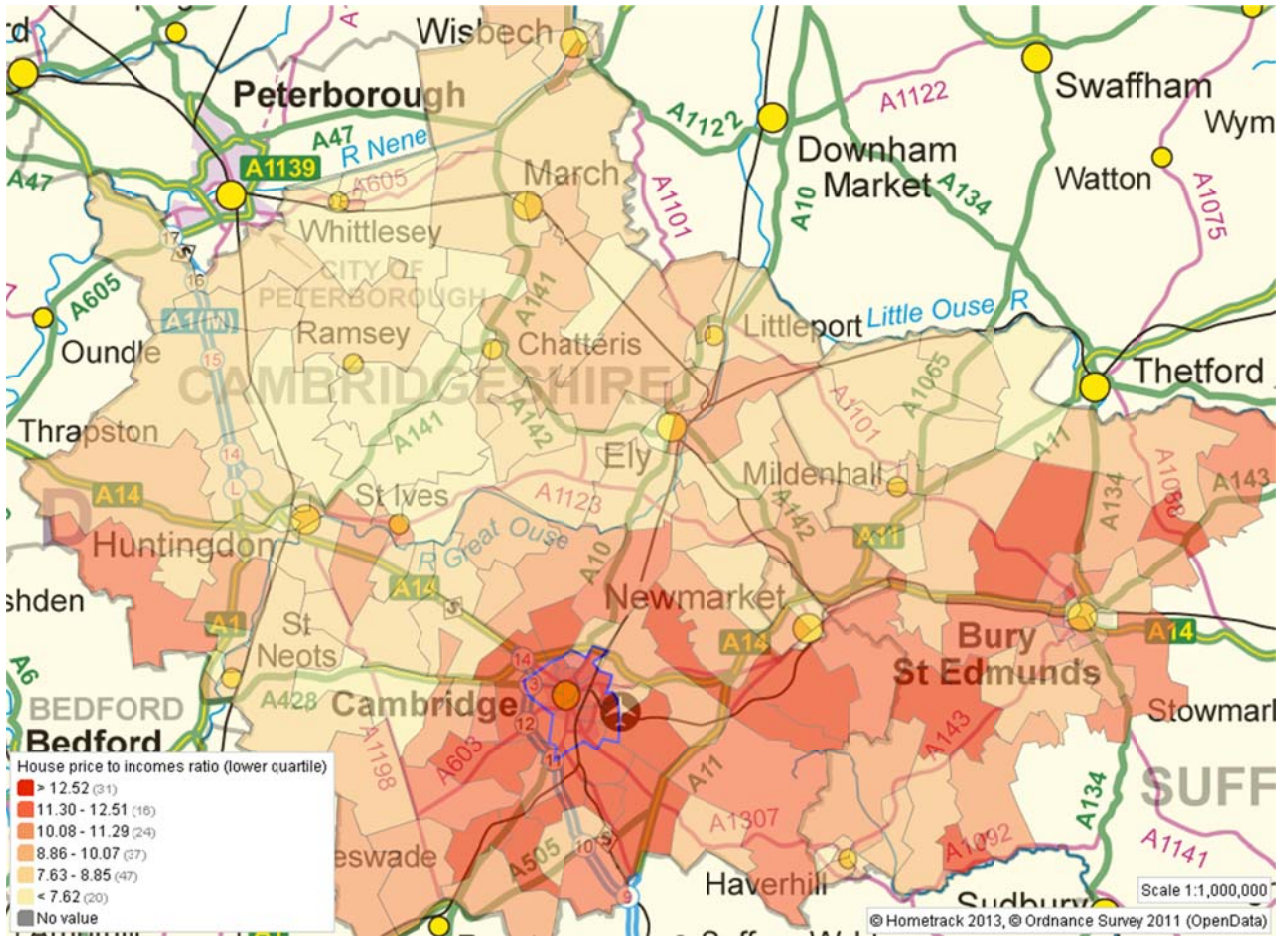
Between 2007 and 2009, the lower quartile house price to earnings ratio decreased as house prices decreased slightly in the recession, meaning homes were more affordable, in relation to incomes. However, prices were still more than 6 times earnings in all areas. Ratios then increased again in most areas between 2009 and 2011 as house prices increased slightly but earnings did not (see Fig 10).

The ratio for Fenland is similar to the ratio for England as a whole. For the rest of our sub-regional districts and across the East of England, the ratio is higher. Cambridge is considerably and consistently less affordable than other areas (the ratio of house prices to earnings is much higher).

Section 5.2 Facts and figures

Map 2 shows the lower quartile to house price income ratio by ward as at November 2012.

Map 2 Lower quartile house price to lower quartile income ratio by ward, year ending Nov 2012



Source: Hometrack, downloaded February 2013

Map 2 shows a pattern of lower quartile price to income ratios, by ward for the sub-region. Clearly affordability for the lower quartile of the market is much lower to the South of our sub-region, and follows a similar pattern to average prices as shown in Map 1 (see section 5.4.4 Additional information, o in for further details).

Section 5.2 Facts and figures

5.2.6 Deposit requirements

As well as a high overall cost for purchase, there is a high initial cost required in funding a deposit. The level of deposit required for average and lower quartile purchase is shown in Table 8 and Table 9.

Table 8 **Deposit required for average property purchase**

	Deposit of 10% required		Deposit of 25% required	
	Deposit for average purchase	Deposit as % of median income	Deposit for average purchase	Deposit as % of median income
Cambridge	£35,100	114%	£87,751	286%
East Cambridgeshire	£22,509	69%	£56,273	173%
Fenland	£15,200	60%	£38,001	151%
Huntingdonshire	£21,575	63%	£53,937	158%
South Cambridgeshire	£30,992	86%	£77,480	215%
Forest Heath	£18,760	69%	£46,901	172%
St Edmundsbury	£23,121	79%	£57,801	197%
Sub-Region	£24,581	81%	£61,452	203%

Source: Hometrack, Sales & Valuations

Table 9 **Deposit required for lower quartile property purchase**

	Deposit of 10% required		Deposit of 25% required	
	Deposit for lower quartile purchase	Deposit as % of lower quartile income	Deposit for lower quartile purchase	Deposit as % of lower quartile income
Cambridge	£21,500	137%	£53,750	342%
East Cambridgeshire	£15,000	90%	£37,500	225%
Fenland	£10,500	80%	£26,250	200%
Huntingdonshire	£14,000	80%	£35,000	199%
South Cambridgeshire	£19,000	101%	£47,500	253%
Forest Heath	£12,100	86%	£30,250	215%
St Edmundsbury	£14,500	97%	£36,250	242%

Source: Hometrack, Sales & Valuations and CACI, downloaded Feb 2013

Table 9 shows the deposit level required to purchase a lower quartile property and compares this to lower quartile household income. The current median Loan to Value ratio for first time buyers is 80% (see Fig 6). The deposit required to buy a home at 75% Loan to Value ratio is more than double the lower quartile annual gross income in most districts of the sub-region. In Cambridge it is equivalent to more than three times the lower quartile income.

Nationally, 80% of first time buyers are reliant on parental assistance to buy a home (Housing Finance Group 2010). In 2010, 84% of first time buyers under the age of 30 bought their home with assistance e.g. from a family member compared to 41% in 2006 (CML, 2011). The size of deposit compared to income in the Cambridge sub-region suggests a high level of such support is needed locally.

For comparison, Table 12 in background information sets out the same data as in Table 8 at ward rather than district level, based on average price homes and average income data. This highlights that the deposit needed for an average purchase represents a smaller percentage of income than the deposit required for a lower quartile purchase.

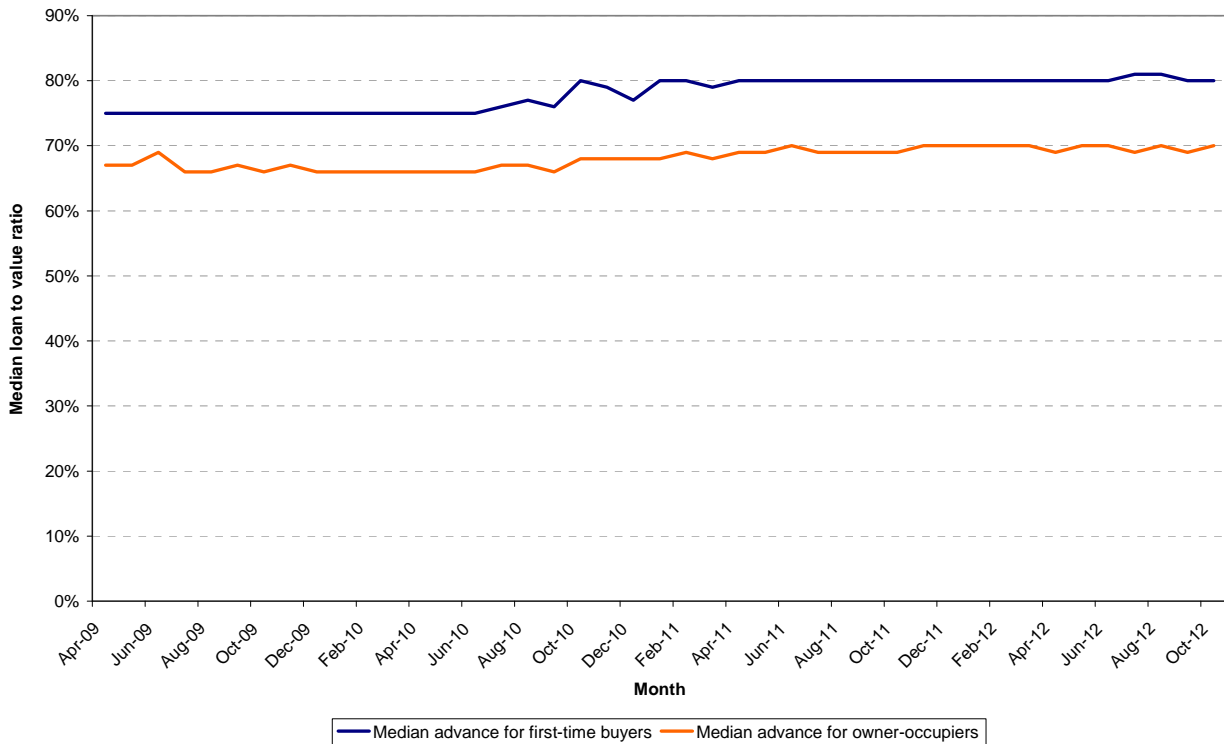
Section 5.2 Facts and figures

5.2.7 Loan to value ratios

Fig 6 show national figures for loan to value ratios, meaning the percentage the loan (mortgage) represents of the property value.

The data comes via Hometrack from the Bank of England, and shows the median advance for first-time buyers and the median advance for (existing) owner-occupiers.

Fig 6 National loan to value ratio for first time buyers and owner-occupiers, Apr 2009 to Oct 2012



Source: Bank of England via Hometrack, downloaded Feb 2013

Fig 6 shows that loan to value ratios increased slightly between 2010 and 2011 for both existing home owners and first time buyers.

First time buyer loan to value ratios are around 10% higher than those for existing owner occupiers.

Section 5.3 Analysis

5.3 Analysis

Current situation

- Cambridge is the most expensive area to purchase a home in our housing sub-region, while Fenland is the cheapest. Forest Heath is the second cheapest area on average, though some sales there are expensive, particularly flats.
- The average house price is between 5 and 7 times average income for most of the sub-region. For Cambridge, the average price is 9 times income. Mortgage lenders typically lend at 3 to 4 times income. For homes to be “affordable” (based on 3.5 times median income) house prices would need to reduce by 42% to 69%, or incomes would need to double (or treble in the City).
- In addition, many lenders require a deposit of at least 10% of the total purchase price, and the average loan to value (LTV) ratio for first time buyers is around 80%. This represents a large amount when compared to incomes, compounding difficulties for first time buyers in accessing the market, particularly without help from the family.

Changes over time

- In most districts in our sub-region prices have more than doubled in the last decade. Following the “credit crunch” in 2007/8 average prices decreased slightly, but have increased since. At the end of 2009/10 prices in Fenland, Forest Heath and St Edmundsbury were recovering at a slower rate than the rest of the sub-region.
- Because of rising prices, affordability (in terms of house price to earnings ratios) has worsened in the last decade across all areas.
- While interest rates are low and lenders more risk-adverse, lending is restricted compared to before the credit crunch and this has led to a dramatic decrease in the number of sales at a national and local level. This particularly affects the lower end of the market but also affects “chains” making it harder for existing home owners to move as well.

Changes over area

- Cambridge and South Cambridgeshire are more expensive areas to buy a home compared to the rest of the sub-region, the East of England and the country as a whole, while Fenland and Forest Heath are considerably cheaper.
- Lower quartile house price to income ratios in the sub-region are generally similar to levels elsewhere in the East of England.
- The East of England has relatively high house price to incomes ratios compared to the country as a whole.

What does all this data, combined, tell us?

- On average, average prices seem to be recovering from the comparatively small decreases caused by the “credit crunch”.
- However the number of sales continues to be significantly lower.

Section 5.3 Analysis

- Those sales which complete tend to be larger and higher value homes, so the drop in number of sales alongside higher values for sales which do complete, may account for some “masking” when looking at average prices.
- The number of sales of smaller and lower priced homes has dropped radically and may take a long time to recover.
- Nationally, mortgage lending continued to remain restricted at the end of 2011/12. Although interest rates for borrowers were low, other macroeconomic factors make it difficult for households to access mortgage finance.

More recent changes

- In April 2013, the government launched the Help to Buy equity loan scheme. This provides an equity loan of up to 20% of the value for a new home. There is no income cap restraint and this can be used to purchase homes with a value of up to £600,000.
- In October 2013, the Help to Buy mortgage guarantee scheme was launched. This offers lenders the opportunity to purchase a mortgage guarantee from the government on mortgages for both new and existing properties where the buyer has a low deposit (between 5% and 20%).
- There is insufficient local data on take-up for these schemes at the time of publishing this chapter. We will monitor their impact as data becomes available.
- Restricted access to owner occupation leads to an increase in demand for homes in other tenures such as private rented, social rented and intermediate tenures. The 2011 Census showed a decrease in owner occupation with a mortgage and an increase in renting privately and owning outright.
- This may also mean households living in family homes for longer which can lead to overcrowding and possibly homelessness.

5.4 Background information

5.4.1 Links and references

Correct as of October 2013

CLG (2007) **Strategic Housing Market Assessments: Practice Guidance, version 2** accessed at <http://www.communities.gov.uk/publications/planningandbuilding/strategichousingmarket>

CLG (2011) **English Housing Survey 2009/10: Headline Report** accessed at <http://www.communities.gov.uk/publications/corporate/statistics/ehs200910headlinereport>

CLG (2013) **Assessment of housing and economic development needs** accessed at [http://planningguidance.planningportal.gov.uk/blog/guidance/#Assessment of housing and economic development needs](http://planningguidance.planningportal.gov.uk/blog/guidance/#Assessment%20of%20housing%20and%20economic%20development%20needs)

CML (2011) **News & views: Problems for first time buyers** accessed at <http://www.cml.org.uk/cml/publications/newsandviews/83/303>

CRHB (quarterly) **Housing market bulletin** <http://www.cambridgeshireinsight.org.uk/Housingmarketbulletin>

Demographia (2013) **9th Annual Demographia International Housing Affordability Survey: 2013 Rating for Metropolitan Markets** accessed at www.demographia.com/dhi.pdf

Housing Finance Group (2010) **Meeting the challenge: market analysis – Findings from the Housing Finance Group** accessed at www.homesandcommunities.co.uk/public/documents/HFG.pdf

Section 5.4 Background information

5.4.2 Definition of terms

Term used	Abbreviation	Meaning, source or link to relevant website
Lower quartile	LQ	The bottom 25% value, i.e. of all the properties sold, 25% were cheaper than this value and 75% were more expensive. The lower quartile price is used as an entry level price and is the recommended level used to evaluate affordability; for example for first time buyers.
Median		The middle value, i.e. of all the properties sold, half were cheaper and half were more expensive. This is sometimes used instead of the mean average as it is not subject to skew by very large or very small statistical outliers.
Mean (average)		The sum of all values divided by the number of values. The more commonly used "average" measure as it includes all values, unlike the median.
Loan to value ratio	LTV	The size of the mortgage loan as a percentage of the purchase price, e.g. if someone buys a home for £200,000 and they have a £20,000 (10%) deposit, and take out a mortgage for the remaining £180,000, the LTV ratio is 90%.
Affordability ratio		Relationship between house price and incomes or earnings, e.g. income = £25,000, house price = £200,000. House price: income ratio = $\frac{£200,000}{£25,000} = 8$, (the house price is 8 times income).

Section 5.4 Background information

5.4.3 Data issues

Main sources of data

- Data about house prices is mostly taken from Hometrack. It is updated monthly.
- House price to income ratio data is also taken from Hometrack.
- Longer term data on sales, prices and house price to earnings ratios is taken from the CLG website (links included under each table).

Recent changes to data

- There have been no recent data changes

Planned changes to data

- The Land Registry announced in Summer 2013 that it was making some data previously only available via paid subscription, free. We will evaluate this data for future use.

Section 5.4 Background information

5.4.4 Additional information

Price by property type

Table 10 **Average house price by type, Dec 2010 to May 2011**

	1 bed flat	2 bed flat	2 bed house	3 bed house	4 bed house
Cambridge	£153,482	£212,361	£250,708	£286,639	£476,553
East Cambridgeshire	£102,300	£99,346	£157,133	£196,133	£290,118
Fenland	£53,571	£69,917	£108,137	£141,804	£220,441
Huntingdonshire	£88,259	£128,113	£143,125	£182,402	£269,732
South Cambridgeshire	£121,225	£153,853	£195,887	£246,555	£360,514
Forest Heath	£80,100	£123,579	£128,981	£171,109	£255,567
St Edmundsbury	£95,917	£112,518	£152,119	£189,328	£288,188
Sub-region	£119,550	£162,387	£161,944	£204,350	£306,355

Source: Hometrack (Sales and Valuations) downloaded Feb 2013

Table 11 **Lower quartile house price by type, Dec 2010 to May 2011**

	1 bed flat	2 bed flat	2 bed house	3 bed house	4 bed house
Cambridge	£136,000	£171,250	£220,000	£233,000	£355,000
East Cambridgeshire	£73,000	£107,463	£122,500	£150,000	£228,950
Fenland	£57,500	£66,000	£90,000	£120,000	£170,000
Huntingdonshire	£80,500	£110,000	£120,000	£142,375	£210,000
South Cambridgeshire	£95,000	£134,000	£157,500	£195,000	£282,950
Forest Heath	£86,000	£90,000	£118,000	£138,375	£199,750
St Edmundsbury	£80,000	£97,813	£132,000	£144,500	£227,500

Source: Hometrack (Sales and Valuations) downloaded Feb 2013

Table 12 **Average price by property type, Dec 2010 to May 2011**

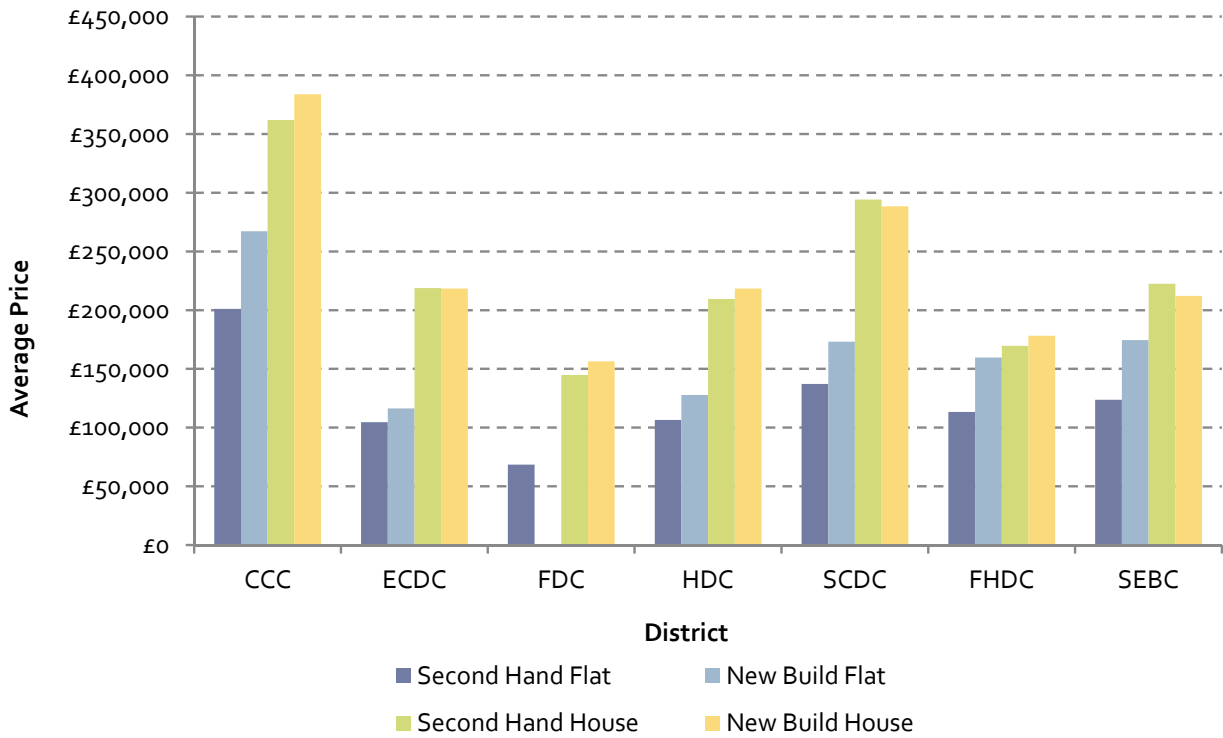
	Flat/ Maisonette	Terraced	Semi Detached	Detached
Cambridge	£205,453	312,978	308,366	608,764
East Cambridgeshire	£115,578	223,772	180,083	290,334
Fenland	£64,688	151,858	117,815	183,613
Huntingdonshire	£118,789	215,669	173,130	290,967
South Cambridgeshire	£151,076	297,206	229,375	406,344
Forest Heath	£123,625	177,767	160,443	241,820
St Edmundsbury	£122,220	224,566	187,478	323,034
Sub-Region	£155,841	£238,476	£197,677	£317,185

Source: Hometrack Sales and Valuations, downloaded Feb 2013

Section 5.4 Background information

New build and second hand prices

Fig 7 **New build and second hand prices by district, 2012 (calendar year)**



Source: Hometrack, Sales and Valuations, downloaded Feb 2013

Section 5.4 Background information

Affordability by ward

Table 13 Average house price, number of sales and affordability by ward

	Average Price, Jun-Nov 2011	Number of Sales 2011	Average Price, Jun-Nov 2012	Number of Sales 2012	Sub-region rank (1=Most expensive ward)	Dec 2011 to Nov 2012			Sub-region rank (1= most affordable)
						Mean House Price to income	Median House Price to income	LQ House Price to income	
Cambridge	£341,549	1,508	£351,002	1,072		8.95	9.07	13.96	
Abbey	£232,638	124	£265,702	84	60	7.83	9.36	15.32	164
Arbury	£282,648	93	£289,654	84	44	8.16	9.75	14.05	157
Castle	£372,905	89	£416,400	41	10	8.92	9.01	13.02	148
Cherry Hinton	£248,484	112	£265,197	92	61	7.41	8.83	14.84	161
Coleridge	£277,620	128	£301,512	100	37	7.8	9.51	15.15	163
East Chesterton	£281,717	97	£298,288	56	39	8	9.18	15.75	165
King's Hedges	£204,116	137	£202,623	88	108	6.21	7.62	11.95	132
Market	£461,078	44	£491,774	37	2	12.07	14.8	19.15	168
Newnham	£633,850	42	£702,741	33	1	14.47	15.28	18.24	167
Petersfield	£390,432	116	£396,672	94	16	10.62	10.29	14.99	162
Queen Edith's	£551,502	110	£490,273	71	3	11.53	13.81	17.91	166
Romsey	£267,506	177	£283,236	102	48	6.87	8.05	13.87	156
Trumpington	£447,758	158	£483,753	98	4	10.01	9.72	13.48	153
West Chesterton	£386,007	81	£427,985	92	8	9.63	11.1	13.47	151
East Cambridge-shire	£220,201	1,321	£225,090	1,013		5.65	6	8.96	
Bottisham	£277,333	62	£354,381	33	27	7.91	7.43	12.59	139
Burwell	£230,683	120	£245,683	80	75	5.61	6.17	8.66	58
Cheveley	£282,241	48	£306,630	46	34	7.25	7.45	11.88	129
Downham Villages	£219,733	62	£250,183	64	73	6.12	6.23	9.23	75
Dullingham Villages	£339,826	16	£378,664	20	18	9.24	10.58	14.23	159
Ely East	£229,625	96	£234,335	73	83	6.26	6.9	10.25	104
Ely North	£207,727	141	£220,002	122	95	5.05	5.96	9.21	74
Ely South	£209,540	66	£214,484	58	99	4.29	4.75	6.93	7
Ely West	£215,653	59	£224,714	44	88	5.87	6.59	10.8	111
Fordham Villages	£296,648	47	£239,689	38	79	6.27	7.75	10.89	113
Haddenham	£215,900	66	£209,234	74	105	5.7	5.64	8.4	50
Isleham	£244,410	42	£198,705	28	112	5.56	6.8	9.54	86
Littleport East	£157,310	73	£169,829	56	132	4.83	5.15	8.55	55
Littleport West	£147,941	93	£180,827	38	124	5.36	6.27	9.86	96
Soham North	£159,163	93	£169,142	80	134	4.37	4.94	7.86	28
Soham South	£186,417	114	£186,389	61	119	5.55	5.5	8.9	66
Stretham	£231,714	51	£236,460	34	81	5.55	5.32	8.31	47
Sutton	£192,862	52	£179,674	44	125	4.51	4.95	8.32	48
The Swaffhams	£486,850	17	£302,153	17	35	6.71	6.73	10.12	101

Section 5.4 Background information

	Average Price, Jun-Nov 2011	Number of Sales 2011	Average Price, Jun-Nov 2012	Number of Sales 2012	Sub-region rank (1=Most expensive ward)	Dec 2011 to Nov 2012			Sub-region rank (1= most affordable)
						Mean House Price to income	Median House Price to income	LQ House Price to income	
Fenland	£152,018	1,202	£152,003	1,040		4.68	5.26	8.21	
Bassenhally	£128,190	22	£140,250	19	154	3.66	4.55	6.56	3
Benwick, Coates and Eastrea	£161,235	40	£182,010	46	123	4.52	4.57	7.04	9
Birch	£190,409	37	£150,862	43	150	4.61	5.3	8.89	65
Clarkson	£117,906	21	£135,143	16	160	4.28	4.65	7.57	19
Delph	£162,659	25	£163,050	13	142	3.93	4.33	6.93	7
Doddington	£177,257	30	£169,608	38	133	4.32	4.72	6.7	5
Elm and Christchurch	£162,157	48	£149,757	53	151	4.8	5.16	8.22	43
Hill	£128,239	60	£121,418	56	166	4.28	5.34	8.71	61
Kingsmoor	£130,103	19	£119,500	15	167	3.84	4.83	8.53	54
Kirkgate	£123,671	45	£133,385	26	162	3.87	4.74	7.76	23
Lattersey	£150,343	20	£158,455	12	145	5.59	6.89	9.76	93
Manea	£187,339	23	£156,173	29	146	3.86	4.05	6.36	2
March East	£137,259	92	£139,947	77	155	4.87	5.63	9.05	70
March North	£142,470	85	£165,743	66	140	4.63	5.28	8.34	49
March West	£159,181	82	£136,356	87	158	4.75	5.6	8.24	45
Medworth	£134,602	53	£134,643	39	161	5.03	6.71	10.57	107
Parson Drove and Wisbech St. Mary	£167,523	70	£175,748	49	129	5.16	5.46	8.8	64
Peckover	£151,915	33	£160,875	26	143	5.15	6.62	7.91	32
Roman Bank	£160,258	80	£153,224	75	148	5.53	5.92	9.25	76
St. Andrews	£142,110	38	£176,392	28	126	4.85	5.13	8.09	39
St. Marys	£147,475	25	£151,471	24	149	4.32	5.27	7.79	24
Slade Lode	£148,837	55	£135,898	45	159	4.02	4.47	7.09	10
Staithe	£123,105	23	£123,644	21	165	4.6	6.46	8.5	52
The Mills	£143,250	54	£137,581	56	156	4.15	4.67	7.9	31
Waterlees	£98,472	27	£88,416	21	168	3.33	4.13	6.79	6
Wenneye	£174,750	39	£197,148	28	114	4.61	5.31	7.86	28
Wimblington	£198,568	53	£206,435	30	107	5.54	6.03	9.03	69
Huntingdon-shire	£214,519	2,603	£215,749	1,982		5.15	5.38	8.09	
Alconbury and The Stukeleys	£230,878	31	£244,863	25	77	5.86	6.54	8.01	35
Brampton	£233,270	78	£222,615	89	91	5.13	5.33	8.3	46
Buckden	£225,761	40	£264,790	26	62	6.05	6.44	10.18	103
Earith	£227,819	90	£227,874	66	87	4.83	5.11	7.16	13
Ellington	£387,297	23	£408,328	30	14	7.49	7.29	9.42	80
Elton and Folksworth	£299,716	29	£289,674	18	43	7.17	6.71	8.67	60
Fenstanton	£210,711	61	£242,851	33	78	5.01	4.79	7.91	32
Godmanches ter	£217,225	102	£220,591	72	94	4.83	5.36	8.08	38
Gransden and The Offords	£290,758	224	£269,613	117	59	5.49	6.12	8.66	58
Huntingdon East	£195,931	172	£198,225	99	113	4.83	5.48	9.05	70
Huntingdon	£118,265	54	£124,963	51	164	4.65	5.07	8.63	57

Section 5.4 Background information

	Average Price, Jun-Nov 2011	Number of Sales 2011	Average Price, Jun-Nov 2012	Number of Sales 2012	Sub-region rank (1=Most expensive ward)	Dec 2011 to Nov 2012			Sub-region rank (1= most affordable)
						Mean House Price to income	Median House Price to income	LQ House Price to income	
North									
Huntingdon West	£173,730	152	£188,334	119	116	4.22	4.87	7.25	15
Kimbolton and Staughton	£312,662	37	£365,603	38	22	7.54	8.26	11.43	124
Little Paxton	£206,781	81	£218,610	39	96	5.12	5.35	7.79	24
Ramsey	£164,241	109	£164,914	67	141	4.67	5.03	7.66	22
St. Ives East	£160,092	100	£176,108	84	127	4.09	4.56	7.3	16
St. Ives South	£204,101	107	£221,759	71	92	5.73	6.51	11.26	119
St. Ives West	£204,101	63	£209,608	53	104	5.51	5.98	9.46	84
St. Neots Eaton Ford	£205,428	135	£223,699	89	89	5.09	5.54	7.42	18
St. Neots Eaton Socon	£186,476	87	£199,529	48	111	5.54	6.22	9.64	88
St. Neots Eynesbury	£163,902	156	£168,774	146	135	4.45	5.15	8.14	41
St. Neots Priory Park	£193,734	81	£210,133	90	103	5.26	5.94	9.45	82
Sawtry	£202,758	70	£202,084	74	109	4.75	4.55	7.63	21
Somersham	£244,485	77	£211,886	66	102	4.8	4.75	7.57	19
Stilton	£199,888	44	£228,146	41	86	4.9	5.2	7.96	34
The Hemingfords	£335,545	106	£314,741	82	31	7.33	6.97	10.53	106
Upwood and The Raveleys	£210,240	53	£186,831	34	117	4.29	3.82	6.2	1
Warboys and Bury	£205,200	80	£186,695	76	118	4.84	5.04	7.31	17
Yaxley and Farcet	£171,471	162	£176,055	136	128	4.52	4.77	7.8	26
South Cambridgeshire	£302,597	2,222	£309,919	1,634		6.88	6.91	10.48	
Balsham	£354,944	46	£371,785	38	20	8.5	9.42	11.91	130
Bar Hill	£221,933	82	£223,353	58	90	4.98	4.92	7.8	26
Barton	£389,839	22	£362,697	23	23	10.13	10.2	14.44	160
Bassingbourn	£342,745	62	£358,577	40	25	7.69	8.02	11.13	118
Caldecote	£388,999	41	£336,645	26	28	6.95	7.46	11.1	116
Comberton	£333,744	27	£295,151	23	40	8.28	8.09	12.31	135
Cottenham	£287,796	112	£259,411	85	65	5.84	6.52	10.16	102
Duxford	£341,498	42	£369,104	28	21	8.57	9.58	11.93	131
Fowlmere and Foxton	£367,038	32	£451,600	21	6	8.68	7.84	12.81	143
Fulbourn	£295,586	83	£289,321	46	45	7.07	7.63	12.88	145
Gamlingay	£314,726	47	£302,131	51	36	7.24	6.82	9.8	94
Girton	£336,667	47	£359,954	50	24	8.21	9.56	13.47	151
Hardwick	£234,412	35	£272,640	23	57	5.82	5.83	9.45	82
Harston and Hauxton	£385,218	37	£374,257	21	19	9.8	9.3	11.98	133
Haslingfield and The Eversdens	£410,779	28	£412,975	30	12	8.89	9.62	14.1	158
Histon and Impington	£272,766	237	£290,260	126	42	7.08	7.63	12.76	142
Linton	£291,756	57	£256,438	50	68	6.02	6.36	9.88	98

Section 5.4 Background information

	Average Price, Jun-Nov 2011	Number of Sales 2011	Average Price, Jun-Nov 2012	Number of Sales 2012	Sub-region rank (1=Most expensive ward)	Dec 2011 to Nov 2012			Sub-region rank (1= most affordable)
						Mean House Price to income	Median House Price to income	LQ House Price to income	
Longstanton	£255,589	97	£273,915	51	56	5.6	5.92	9.18	73
Melbourn	£304,465	49	£301,491	58	38	6.54	6.83	11.28	121
Meldreth	£389,957	26	£429,619	28	7	9.51	9.03	13.22	150
Milton	£249,773	53	£245,643	51	76	5.44	6.15	9.39	78
Orwell and Barrington	£405,443	32	£414,278	27	11	8.3	9.66	12.37	136
Sawston	£220,394	85	£251,900	76	72	6.53	7.57	12.95	147
Swavesey	£272,881	43	£256,900	26	67	5.06	5.48	8.06	36
Teversham	£228,320	40	£238,497	32	80	5.86	6.27	9.71	90
The Abingtons	£322,917	23	£427,130	23	9	10.5	10.53	12.91	146
The Mordens	£418,018	26	£397,895	21	15	8	8.15	11.26	119
The Shelfords and Stapleford	£475,457	117	£452,213	85	5	10.13	10.16	13.63	154
The Wilbrahams	£418,585	38	£290,948	21	41	7.34	7.62	10.62	108
Waterbeach	£266,734	95	£275,846	50	55	6.75	7.28	11.6	125
Whittlesford	£309,073	31	£307,757	37	32	8.06	8.51	9.3	77
Willingham and Over	£271,704	98	£277,803	76	53	5.89	6.34	9.82	95
Bourn	£237,758	201	£254,647	119	70	4.56	4.61	6.56	3
Papworth and Elsworth	£266,113	132	£277,806	116	52	5.74	6.26	8.62	56
Forest Heath	£178,814	974	£187,604	672		5.34	5.76	8.82	
All Saints Ward	£217,937	82	£184,200	63	121	5.01	5.28	8.78	63
Brandon East	£127,847	133	£127,703	68	163	4.17	5.09	7.15	12
Brandon West	£116,434	50	£145,083	34	153	4.24	5.18	7.89	30
Eriswell and The Rows	£169,870	64	£166,915	31	138	4.77	5.15	8.09	39
Exning	£163,871	30	£230,531	31	85	7.12	6.09	9.91	99
Great Heath	£152,883	50	£145,176	42	152	4.66	5.59	8.06	36
Iceni	£269,705	23	£278,808	17	51	6.53	5.98	9.71	90
Lakenheath	£135,543	65	£166,070	52	139	4.68	5.74	8.51	53
Manor	£314,535	31	£259,600	18	64	7.02	6.34	9.69	89
Market	£167,582	79	£166,994	61	137	5.22	6.36	9.07	72
Red Lodge	£175,126	139	£185,418	86	120	4.96	5.65	8.23	44
St. Mary's	£181,616	78	£212,957	59	101	6.09	7.1	11.12	117
Severals	£182,600	105	£167,717	77	136	4.88	5.33	8.74	62
South Ward	£267,497	46	£385,856	36	17	7.81	7.41	11.98	133
St Edmunds-bury	£233,397	1,421	£231,205	1,242		6.13	6.3	9.62	
Abbeygate	£238,359	90	£269,918	67	58	7.18	6.65	10.78	110
Bardwell	£259,065	27	£284,319	21	47	7.14	7.18	9.87	97
Barningham	£309,042	24	£260,623	18	63	7.15	8.74	11.79	127
Barrow	£325,260	22	£256,905	22	66	8.05	8.14	12.4	138
Cavendish	£338,565	25	£279,833	20	50	7.8	7.87	10.76	109
Chedburgh	£359,821	40	£288,475	21	46	6.86	7.42	9.75	92
Clare	£253,517	30	£235,898	16	82	6.65	8.58	13.04	149

Section 5.4 Background information

	Average Price, Jun-Nov 2011	Number of Sales 2011	Average Price, Jun-Nov 2012	Number of Sales 2012	Sub-region rank (1=Most expensive ward)	Dec 2011 to Nov 2012			Sub-region rank (1= most affordable)
						Mean House Price to income	Median House Price to income	LQ House Price to income	
Eastgate	£181,163	50	£193,750	46	115	5.5	6.33	9.61	87
Fornham	£310,588	16	£306,926	33	33	7.89	7.98	12.37	136
Great Barton	£265,818	115	£276,683	79	54	6	6.5	9.42	80
Haverhill East	£152,485	90	£159,493	79	144	4.49	4.82	8.17	42
Haverhill North	£184,232	82	£173,387	95	131	5.04	6.21	9.4	79
Haverhill South	£136,760	57	£155,645	48	147	4.59	5.16	8.9	66
Haverhill West	£171,343	108	£175,096	84	130	4.12	4.46	7.22	14
Horringer and Wheltenham	£336,000	37	£215,074	28	98	6.45	7.71	10.95	114
Hundon	£345,629	22	£233,064	26	84	5.77	5.94	8.9	66
Ixworth	£235,036	16	£252,289	23	71	6.09	7.74	12.86	144
Kedington	£257,672	26	£248,791	30	74	6.43	6.42	9.49	85
Minden	£212,569	58	£256,382	37	69	7.06	8.66	11.81	128
Moreton Hall	£209,723	85	£200,828	73	110	4.66	4.98	7.1	11
Northgate	£184,668	22	£208,751	19	106	7.12	7.17	12.59	139
Pakenham	£289,405	10	£282,222	8	49	7.03	6.89	10.34	105
Risby	£267,472	25	£329,371	29	29	8.38	9.16	12.69	141
Risbygate	£204,657	86	£216,225	83	97	5.64	6.16	8.44	51
Rougham	£311,189	33	£315,188	27	30	8.36	8.07	11.4	123
St. Olaves	£129,098	38	£137,557	36	157	5.02	6.72	11.63	126
Southgate	£218,437	67	£213,010	57	100	6.21	6.83	10.84	112
Stanton	£206,584	18	£183,625	23	122	6.3	7.63	11.29	122
Westgate	£225,856	65	£221,674	58	93	5.88	5.98	10.08	100
Wickhambrook	£356,352	19	£411,698	16	13	9.91	10.72	13.86	155
Withersfield	£324,747	17	£356,146	20	26	8.29	8.17	11.07	115
East of England	£252,333	77,541	£254,223	63,486		6.59	6.59	9.73	

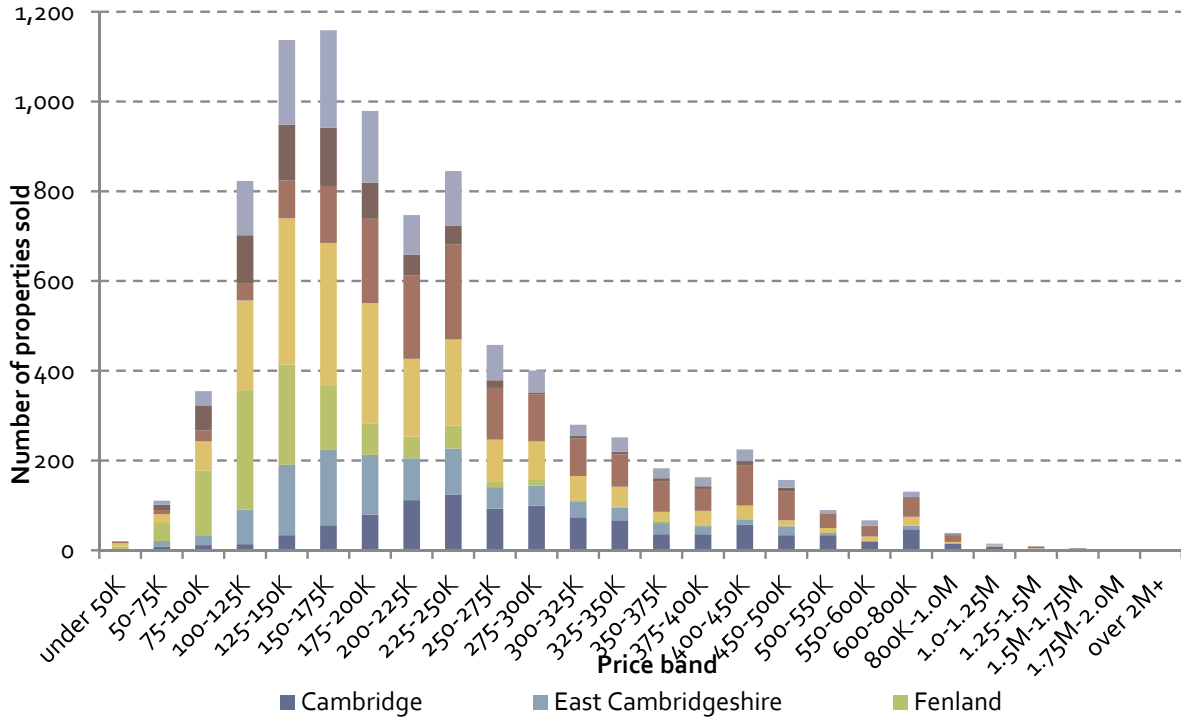
Source: Hometrack Sales and Valuations Feb 2013

The green highlighted numbers show the 10 most expensive wards and the red highlighted numbers show the 10 least expensive wards

Section 5.4 Background information

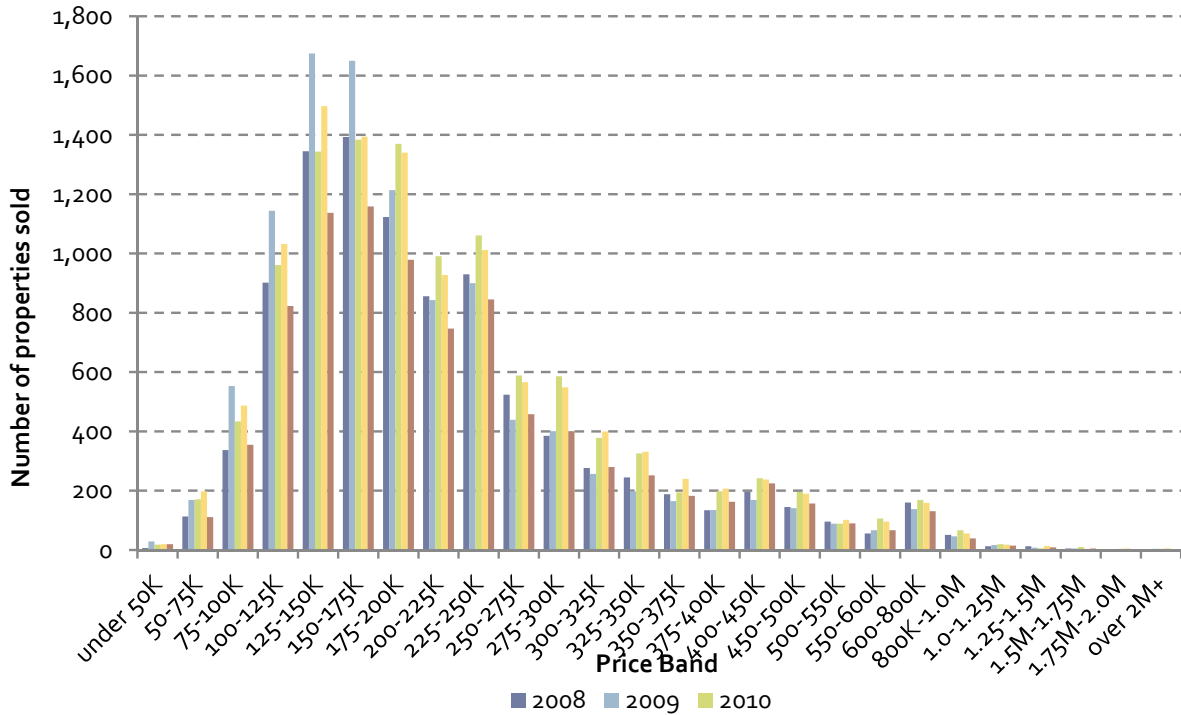
Number of sales

Fig 8 Sales by price band and district, 2012



Source: Land Registry (through Hometrack) downloaded Feb 2013

Fig 9 Sales by price band, Cambridge sub-region 2008-2012



Source: Land Registry (through Hometrack) downloaded 2013

Section 5.4 Background information

Range of prices

Table 14 Percentage of properties sold for less than £100,000 between 2003 and 2012

	Cambridge	East Cambs	Fenland	Huntingdonshire	South Cambs	Forest Heath	St Edmundsbury	Sub-Region
2003	4%	13%	43%	22%	5%	32%	19%	20%
2004	4%	8%	28%	10%	3%	15%	8%	11%
2005	3%	4%	20%	6%	1%	12%	5%	7%
2006	3%	4%	15%	5%	1%	10%	3%	6%
2007	2%	4%	11%	3%	2%	7%	3%	4%
2008	2%	5%	15%	4%	3%	7%	5%	5%
2009	3%	7%	25%	8%	3%	14%	7%	8%
2010	2%	4%	19%	4%	2%	10%	5%	6%
2011	2%	4%	19%	7%	2%	13%	3%	6%
2012	2%	4%	18%	5%	2%	10%	3%	6%

Source: Land Registry (through Hometrack)

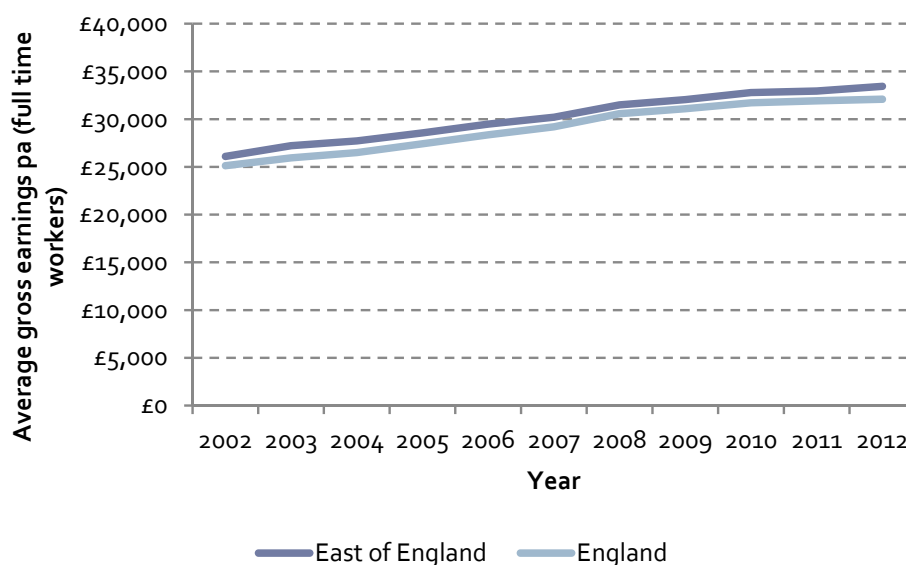
Table 15 Percentage of properties sold for more than £500,000 between 2003 and 2012

	Cambridge	East Cambs	Fenland	Huntingdonshire	South Cambs	Forest Heath	St Edmundsbury	Sub-Region
2003	4%	1%	0%	1%	3%	0.5%	0.7%	1%
2004	3%	0.5%	0%	1%	3%	0.7%	1%	1%
2005	5%	1%	0.1%	1%	3%	0.9%	2%	2%
2006	7%	1%	0.2%	2%	5%	1%	1%	3%
2007	9%	2%	0.3%	2%	6%	1%	3%	3%
2008	11%	4%	0.4%	3%	6%	2%	3%	4%
2009	14%	3%	0.4%	3%	6%	0.6%	2%	4%
2010	12%	3%	0%	3%	6%	1%	3%	4%
2011	11%	3%	0%	2%	7%	0.4%	3%	4%
2012	13%	2%	0.1%	2%	7%	1%	3%	4%

Source: Land Registry (through Hometrack)

Earnings

Fig 10 Average gross earnings (full time workers), England and East of England 2002-2012



Source: [Annual Survey of Hours and Earnings](#), 2002-2012

Private renting

Interest and relevance

- This chapter looks at the private rented sector and the cost of private rents for our housing sub-region. It is relevant to the SHMA because it helps understand an important part of the overall housing market. Data used in this chapter feed into Chapter 10, *Incomes and affordability*.
- Issues affecting benefit claimants in the private sector, and the potential effects of these changes are summarised briefly in section 6.2.4.

Headline messages

- The 2011 Census shows over 53,000 households (16%) in the private rented sector across our housing sub-region.
- The average rent in March 2012 was £709 per calendar month across the sub-region (Table 3).
- In February 2013 there were almost 12,000 private sector benefit claimants (Table 5).

Changes over time

- Both nationally and locally there was considerable growth in both the number and proportion of households living in the private rented sector between 2001 and 2011.
- A range of changes are affecting benefits for both private and social tenants, changes to social housing allocations and an emphasis on encouraging more large-scale investment in the private rented sector. These factors are likely to change and possibly expand the sector further.

Geographical variation

- In 2011 around a quarter of households in Cambridge and Forest Heath lived in private rented accommodation. In other areas of the sub-region, the proportion was between 12% and 16%. The number of households in the private rented sector has increased in all areas since 2001.
- Most of the private rented accommodation is found Cambridge and the market towns.
- Compared to England as a whole and the East of England, the sub-region is a relatively expensive area for rents, with Cambridge is the most expensive area in the sub-region and Fenland the cheapest. Forest Heath is the third most expensive area to rent and the second cheapest to buy suggesting the USA Air Force presence in the district significantly inflates rents.
- Fenland has the largest estimated proportion of private rented households in receipt of benefit (nearly half). Cambridge has a very low proportion of benefit claimants living in private rented accommodation.

Future monitoring points

- We will continue to monitor the impact of welfare reforms and other recent legislation on issues such as access to the private rented sector for lower income households.
- There are several different rental "markets" recognised nationally. Further work is required to look at these markets locally. There are currently no large-scale build to let homes planned in the sub-region, but some are being built elsewhere. We will continue to monitor this trend.

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 6.1 Introduction

6 Private renting

6.1 Introduction

- The private rented sector is an important part of the overall housing market in the sub-region. Factors such as affordability of purchase and the national policy environment mean private renting is likely to continue growing in the coming years.
- A more detailed focus on these changes and an improved understanding of different markets within the sub-regional private rented sector is required.
- Understanding the rental market is one of the key outputs of our SHMA. Rents provide an indication of the costs of consuming housing in a market area and long term changes may indicate an imbalance in demand for and supply of housing (2013 draft Assessment Guidance).
- This chapter includes
 - Updated findings about households in the private rental market based on 2011 Census results.
 - Analysis of the number of households in the sector and how many are claiming housing benefit.
 - Average and entry level rents per calendar month (PCM) and trends to support the affordability and affordable need calculations.
- Rental costs are used in the calculation of affordability in Chapter 10 *Incomes and affordability*, and through this in the calculation of affordable need. The relevant tables used are highlighted in pale yellow.
- Data about rental costs are taken from Hometrack and the Valuation Office Agency (VOA).
- The 2013 Estate and Letting Agents Survey which informs this chapter are available at www.cambridgeshireinsight.org.uk/housing.
- Housing stock condition is dealt with in Chapter 4 *Dwelling Profile*.

Section 6.2 Facts and figures

6.2 Facts and figures

6.2.1 Local context

The private rented sector has grown substantially in the past decade. Table 1 shows the change in the number of households renting privately between 2001 and 2011.

Table 1 Households in the private rented sector, 2001 to 2011

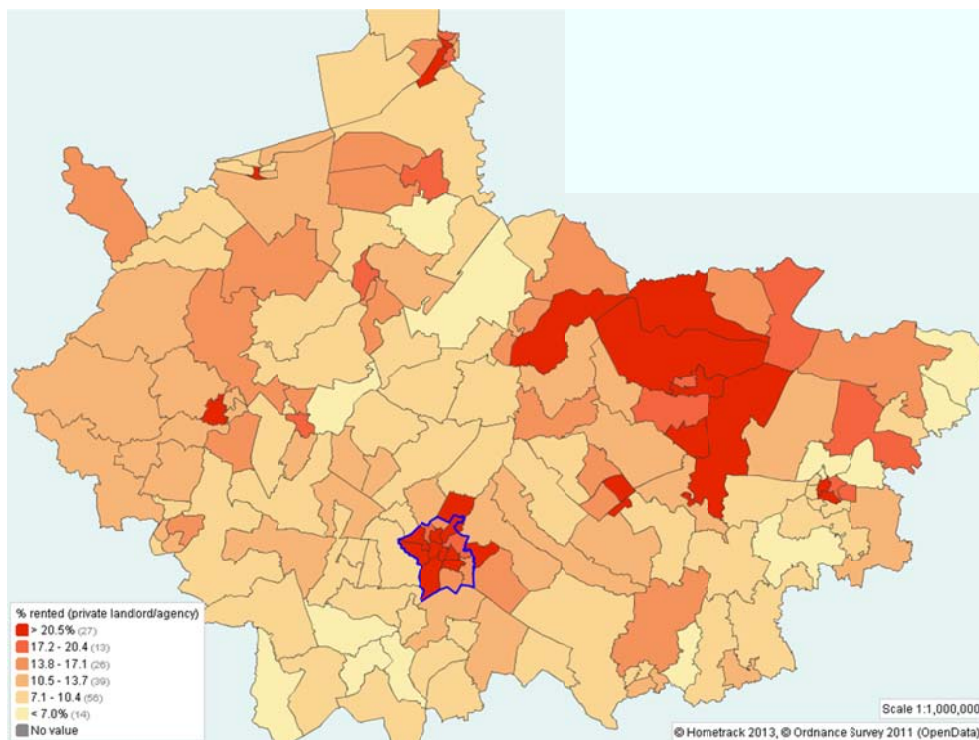
	Private rented 2001		Private rented 2011		Change	Difference
	number	%	Number	%		
Cambridge	8,777	21%	12,258	26%	3,481	40%
East Cambridgeshire	2,684	9%	4,576	13%	1,892	70%
Fenland	3,001	9%	6,341	16%	3,340	111%
Huntingdonshire	5,804	9%	9,770	14%	3,966	68%
South Cambridgeshire	4,247	8%	7,174	12%	2,927	69%
Forest Heath	3,681	16%	6,195	24%	2,514	68%
St Edmundsbury	3,805	9%	6,798	15%	2,993	79%
Cambridge sub-region	31,999	11%	53,112	16%	21,113	66%

Source: [Census 2001 \(Table UV63\)](#) and [Census 2011 \(QS405EW\)](#)

Between 2001 and 2011 the number of households in the private rented sector in the sub-region increased from 31,999 to 53,112.

In Fenland the number of households in the private rented sector has more than doubled. Cambridge (which has the highest number and proportion of private tenants) has the smallest percentage increase in households renting privately but still the second largest numerical increase after Huntingdonshire.

Map 1 % households in the private rented sector (private landlord / agency) Cambridge sub-region 2011



Source: *Census 2011 via Hometrack*

Section 6.2 Facts and figures

Map 1 shows the percentage of households renting privately being concentrated around Cambridge and the market towns in each district.

Table 2 shows how the wider Census category breaks down:

Table 2 **The private rented sector, 2011**

	Landlord/ letting agent	Employer	Relative/ friend	Other	Total (=100%)	Private rented sector as % of total housing market
Cambridge	91%	2%	3%	3%	12,258	26%
East Cambridgeshire	91%	2%	6%	1%	4,576	13%
Fenland	91%	1%	7%	1%	6,341	16%
Huntingdonshire	88%	3%	6%	2%	9,770	14%
South Cambridgeshire	87%	5%	5%	3%	7,174	12%
Forest Heath	89%	4%	4%	2%	6,195	24%
St Edmundsbury	87%	5%	6%	3%	6,798	15%
Cambridge sub- region	89%	3%	5%	3%	53,112	16%

Census, 2011

Table 2 shows the proportion of private tenants renting from different landlords. About 89% of private tenant households in the sub-region rent from a private landlord, either directly or through a letting agent. Fenland has the largest percentage of households renting from a family member or friend. More detailed tenure cross-tabulations from the Census showing each tenure by age and household structure will be made available later in 2013.

Other sources currently available suggest nationally:

- There are several different markets in the private rented sector: students, recent migrants, families, "Generation Rent" (locked out of ownership), people awaiting access to social housing, young professionals, housing benefit market, slum rentals, tied housing, high income-high rent, transitional renters, temporary accommodation and regulated tenants (Rugg & Rhodes, 2008).
- A more recent paper by the Building and Social Housing Foundation (BSHF) identifies six sub-sectors: higher income working age households, lower income working age households, students, older people, economically inactive households claiming housing benefit and economically active households claiming benefit. Higher income working age households are currently the largest group (46% of the market) and older people are the smallest (5%) (Pearce, 2013).
- Younger households (16-34) are over-represented in the private rented sector and older people (over 55) are under-represented (BSHF). Tenure trend projections by the Joseph Rowntree Foundation suggest around 34% of 18-30 year olds will be housed in the private rented sector in 2020 (Clapham et al, 2012).
- Households in the private rented sector move more frequently than households in other tenures (English Housing Survey 2013) supported by local new development surveys and letting agents surveys.
- More than 60% of private rented households consist of 1 or 2 adults and no children, although the proportion of households in the sector with children is increasing (Pearce, 2013).

Section 6.2 Facts and figures

- Most (59%) private tenants expect to own. The number who expect to do so within the next two years has decreased from 34% in 2006/7 to 22% in 2011/12 (English Housing Survey 2013).
- The English Housing Survey also shows nationally private rented stock tends to have higher levels of non-decency; to be less warm and more damp than owner occupied homes and homes in the social rented sector. Please see Chapter 4 *Dwelling profile* for links to local stock condition surveys.

6.2.2 Average rent per calendar month

Table 3 shows the average rent per calendar month by district in March 2012.

Table 3 **Average rent PCM by number of bedrooms, Cambridge sub-region, March 2012**

	Room	Studio	1 bed	2 beds	3 beds	4 beds	All
Cambridge	£417	£621	£760	£917	£1,024	£1,455	£893
East Cambridgeshire	No data	No data	£486	£598	£763	£1,212	£746
Fenland	£282	No data	£394	£496	£604	£804	£535
Huntingdonshire	£346	£373	£464	£588	£669	£1,093	£634
South Cambridgeshire	£377	£531	£597	£713	£861	£1,296	£823
Forest Heath	£364	£441	£496	£610	£782	£1,184	£773
St Edmundsbury	£399	£445	£521	£614	£758	£1,181	£686
Cambridge sub-region	£380	£530	£521	£628	£756	£1,163	£709

Source: [Valuation Office Agency](#)

Table 3 is used in Chapter 10 *Incomes and affordability*. As with prices for purchase, Cambridge is the most expensive area and Fenland is the cheapest. Forest Heath is the second cheapest area for purchase, but the third most expensive overall for rent.

Table 4 shows the lower quartile (entry-level) rent PCM by number of bedrooms for each district.

Table 4 **Lower quartile rent PCM by number of bedrooms, March 2012**

	Room	Studio	1 bed	2 beds	3 beds	4 beds	All
Cambridge	£355	£550	£675	£760	£875	£1,200	£695
East Cambridgeshire	-	-	£445	£550	£650	£950	£550
Fenland	£238	-	£370	£450	£550	£700	£450
Huntingdonshire	£325	£355	£425	£525	£600	£850	£485
South Cambridgeshire	£350	£475	£550	£650	£775	£995	£650
Forest Heath	£336	£375	£425	£550	£600	£830	£550
St Edmundsbury	£347	£395	£475	£550	£650	£855	£550

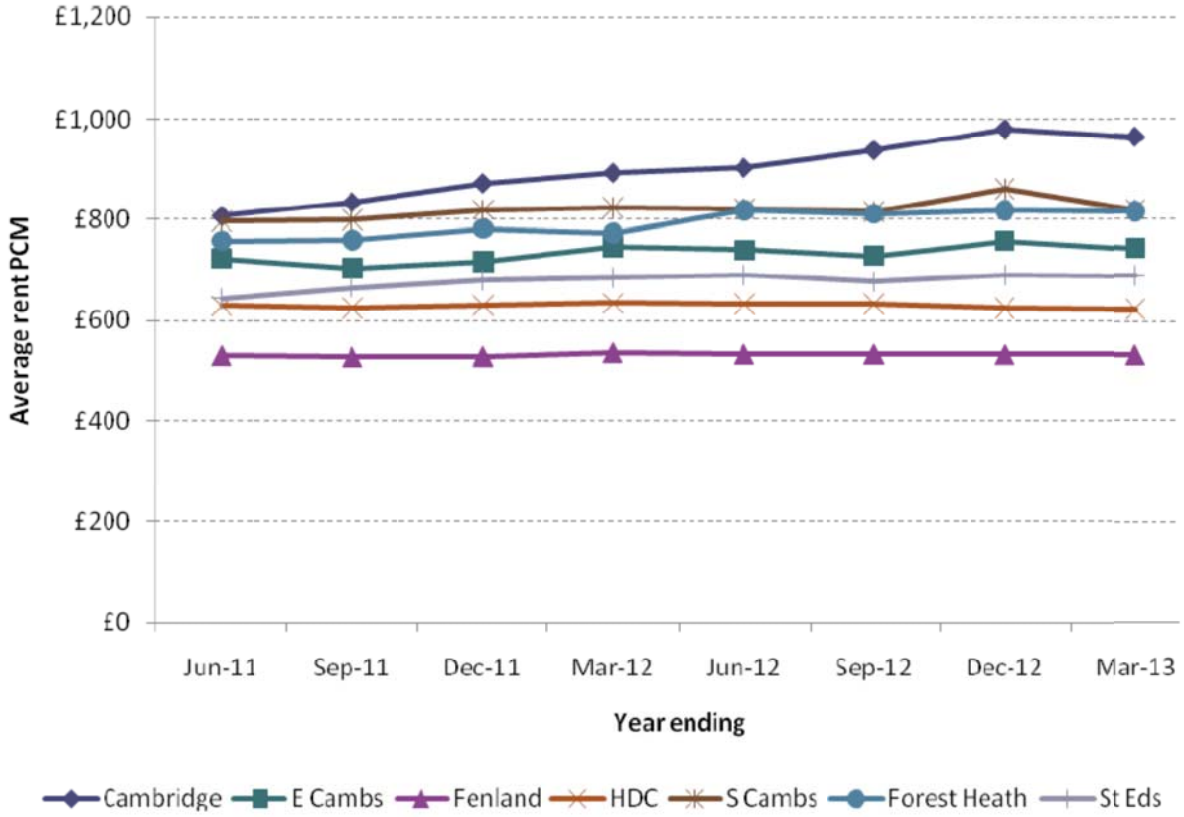
Source: [Valuation Office Agency](#)

Table 4 shows that Cambridge is the most expensive area and Fenland is the cheapest. The lower quartile rents for studios, 1-bed, 2-beds and 3-beds Cambridge are all more expensive than the average rent in all other districts.

Section 6.2 Facts and figures

Fig 1 shows the average rent per calendar month for all properties by district.

Fig 1 Average rent PCM (all properties), Jun 2011 to Mar 2013, Cambridge sub-region



Source: [Valuation Office Agency](#)

A more detailed breakdown of average rents by district and size is shown in Section 6.4.46.4.4.

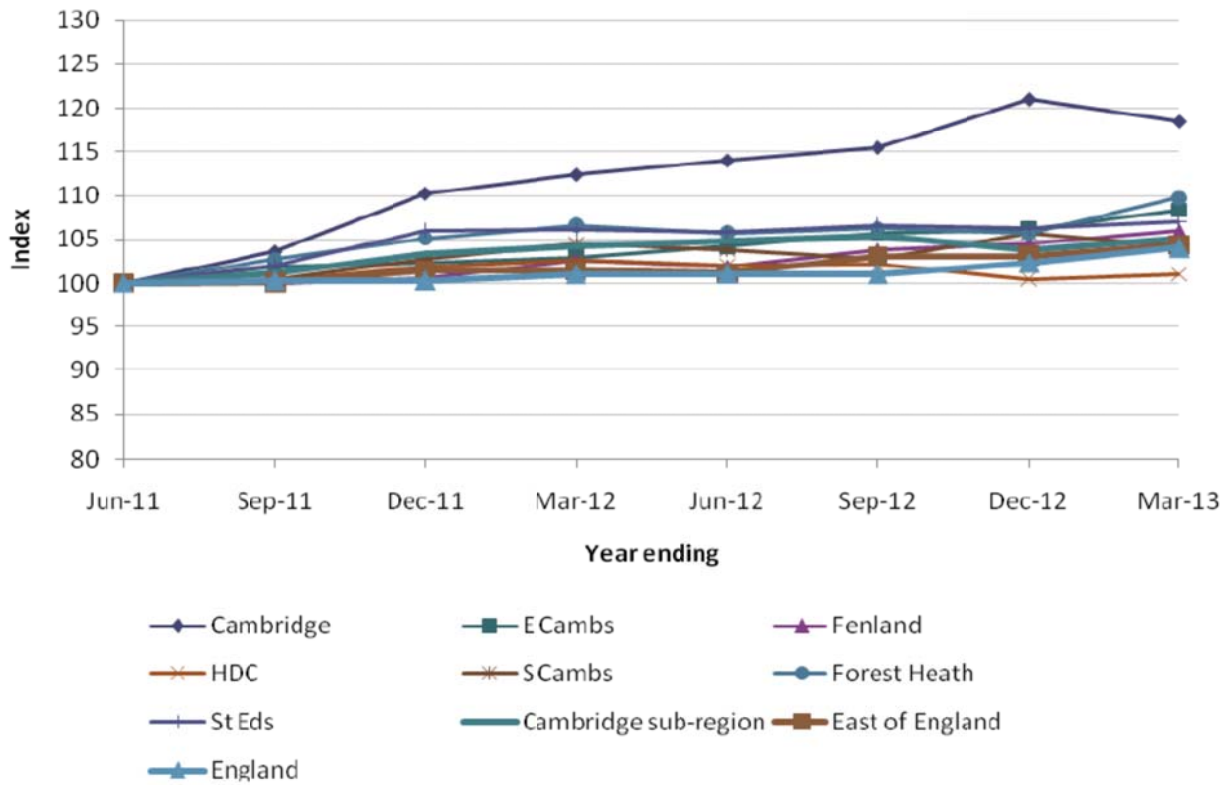
In most areas rents increased between June 2011 and June 2012. In the sub-region as a whole, rents declined slightly between June 2012 and March 2013 when they returned to a similar level as June 2011.

In Huntingdonshire rents in March 2013 were slightly lower on average than in June 2011. As around 17% of the properties included in the dataset are in Huntingdonshire, this also skews the sub-region downwards especially for rooms and four bedroom homes. Cambridge saw the largest increase in rents.

Section 6.2 Facts and figures

Fig 2 shows a mix adjusted index of rents from June 2011 for the sub-region districts, sub-region, East of England and England.

Fig 2 Mix adjusted rent index (based on Jun 2011 rents)



Source: [Valuation Office Agency](#)

Rents in the sub-region as a whole have increased more sharply than across the whole country and across the region.

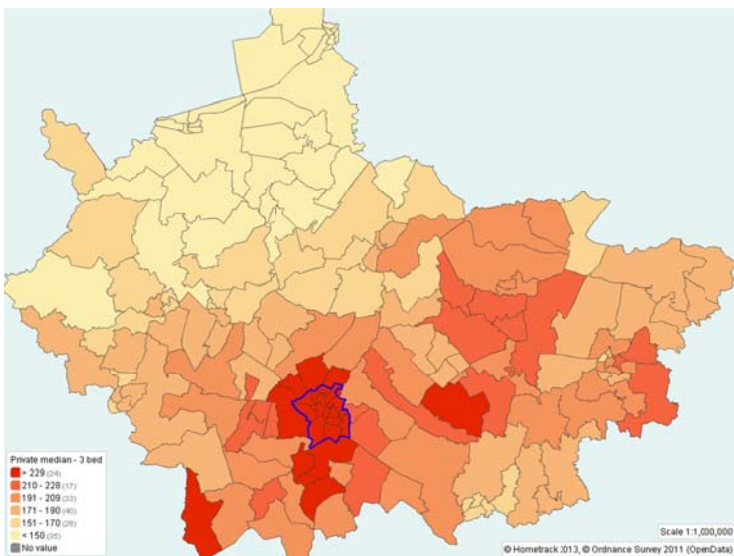
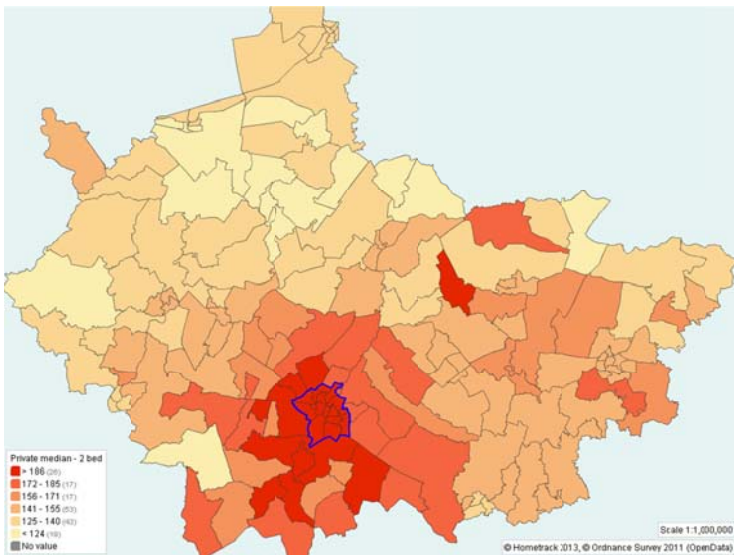
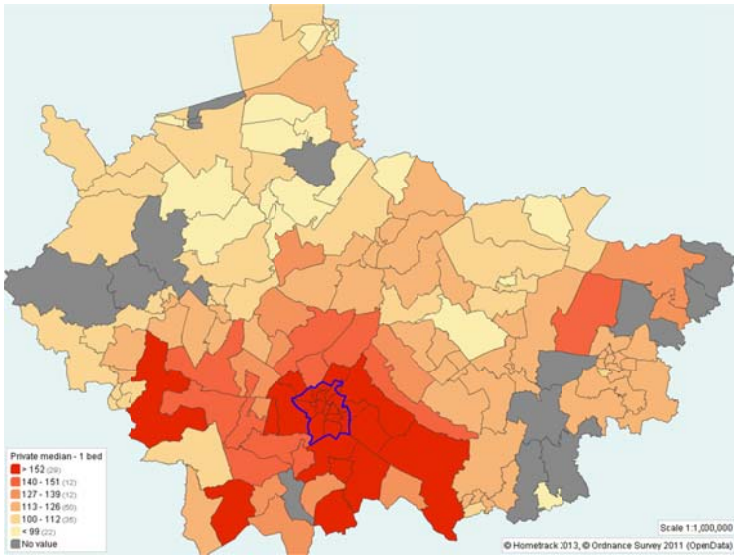
Rents in Cambridge have increased especially fast. Rents in Fenland, East Cambridgeshire, Forest Heath and St Edmundsbury all increased by more than 5% between June 2011 and March 2013.

Hometrack provides data on private rent levels, but there is currently no time series for this data and it is only collected for 1 to 3 bedroom homes.

The median rent per week for 1, 2 and 3 bed properties is shown in Map 2, at ward level:

Section 6.2 Facts and figures

Map 2 Median rent per week (1, 2 and 3 bedroom properties), May 2012-April 2013



Source: Hometrack, downloaded June 2013

Grey shading denotes wards with insufficient data to be judged robust.

Section 6.2 Facts and figures

The median rent across Cambridge is greater than £186 per week; or £806 per calendar month. The wards in South Cambridgeshire which are closest to Cambridge are also expensive.

Forest Heath is the third most expensive districts, but the north east of the district (around Brandon and Thetford) is comparatively cheap and the more expensive parts of the district are around the USAAF bases (RAF Mildenhall and RAF Lakenheath).

There is a split in Huntingdonshire with the more expensive wards in the South of the district along the A14 with wards in the north tending to be cheaper - and closer in price to Fenland.

6.2.3 Local Housing Allowance

Table 5 shows the proportion of households in the private rented sector in receipt of Local Housing Allowance (LHA) (see 6.4.20 for definition). The broad rental market areas used to set the rent levels for this type of benefit are shown in Chapter 2 *Defining our market area*.

Table 5 **Private rented sector households and Local Housing Allowance**

	Private tenants receiving LHA (Feb 2013)	Private rented sector households (April 2011)	Estimated percentage of LHA recipients
Cambridge	1,278	12,258	10%
East Cambridgeshire	1,112	4,576	24%
Fenland	3,066	6,341	48%
Huntingdonshire	2,340	9,770	24%
South Cambridgeshire	1,176	7,174	16%
Forest Heath	1,320	6,195	21%
St Edmundsbury	1,675	6,798	25%
Cambridge sub-region	11,967	53,112	24%

Source: DWP, Census, HSSA

Table 5 shows that there are almost 12,000 households in the sub-region as a whole, or about 24% of the estimated private rented sector households in receipt of Local Housing Allowance. Fenland has the highest estimated proportion of private tenants in receipt of benefits at 48%. Cambridge has the lowest at 10%.

6.2.4 Recent and future changes affecting the private rented sector

A range of changes to the benefit system have been made since 2010. Some of these affecting Local Housing Allowance include

- Capping the maximum amount of LHA paid to households. The level of cap will mostly affect households in London, and even in higher rent areas like Cambridge this change will have minimal impacts. Overall benefit caps and Universal Credit will have more of an impact when they are introduced from October 2013 onwards.
- Calculating the LHA based on the 30th percentile level private rent rather than the median.
- Between 2013 and 2016 benefits including housing benefit will be uprated at 1%, i.e. below inflation.
- Increasing the age bracket for the single accommodation rate from 16-24 years old to 16-34 years old, meaning single people in this age group are only entitled to the rate covering a room in a shared house rather than a self-contained 1 bedroom home. This may lead to an increase in the number of Home in Multiple Occupation (see Chapter 4 *Dwelling profile*, Table 5 for further details on HMOs).

Section 6.2 Facts and figures

- The under-occupation penalty for people in social rented housing. While this only affects social tenants, because of there being too few smaller properties in the social rented sector for people to downsize to, some households may move into the private rented sector.

The 2011 Localism Act included a range of changes to housing. Mostly these affect social rented housing, but are likely to have an impact on the private rented sector. These include

- The introduction of “affordable rents” which are set at levels up to 80% of the market rent. This means there is a requirement for a greater awareness of market rent levels and a much closer relationship between private rent levels in an area, the viability of new housing where affordable rents are set, and the likely “conversion” of existing affordable rented homes over to the new “affordable rent” regime.
- The introduction of the option of using flexible and fixed term tenures of around 5 years for social tenants (or a minimum of 2 years in special circumstances). This may lead to an increase in demand for private rented properties in the long term for people leaving social rented accommodation at the end of the tenancy.
- Local authorities are able to discharge their homelessness duty by placing a homeless household in private rented accommodation, without the consent of the household. Although this is an added flexibility in finding accommodation for homeless households, in areas of high housing pressure and a shortage of available rented accommodation, this may not be practical as other types of renters may be more attractive to landlords.

The 2012 Montague Review looked at barriers to institutional investment in the private rented sector.

- On the supply side, ARLA identifies most landlords as small-scale investors who own fewer than 5 properties each. Only 1% own more than 10 properties.
- Different types of potential investors want different levels of involvement in the process of developing new homes for private rent.
- Novelty and a lack of experience was also seen as a problem – there are some examples of build to rent schemes, but they are still quite rare.
- Yields were a key concern. Historical rent yields of around 3.5% are too low without a boost from capital appreciation through sale at some point. Changing to building just to rent would require higher rents and/or lower land, construction and management costs to make yields more attractive.
- Problems around the planning system not distinguishing between private rent and owner occupation were also seen as a barrier. The value of the market for owner-occupied properties drives the price of sites for building to rent.

Montague’s recommendations included

- Making use of existing flexibilities in the planning system to plan for and enable the development of privately rented homes where they meet local needs.
- Release public land for development.
- Look at some of the schemes currently being developed to establish a body of best practice and benchmarking and to work with the HCA to establish a task force of officials and private sector specialists to overcome barriers of unfamiliarity around these schemes.
- Developing standards to make good quality private rent an attractive long term tenure.

Section 6.3 Analysis

6.3 Analysis

Current Situation

- The average private market rent in the sub-region as a whole in March 2012 was £709 per calendar month. Cambridge is the most expensive area and Fenland is the cheapest.
- Around 16% of households in the sub-region lived in the private rented homes in 2011. The private rental market is mostly concentrated around Cambridge, the USAAF bases in Forest Heath and in the market towns.
- Households in the private rented sector are mostly young, move more frequently than households in other tenures and include fewer household members. In February 2013, an estimated 24% of households in the private rented sector in the sub-region were in receipt of Local Housing Allowance.

Changes over time

- Both nationally and locally, the proportion of households in the private rented sector increased between 2001 and 2011, as shown in Table 1. High costs of purchasing a home in the sub-region and high levels of unmet demand for social rented accommodation are important factors driving this. The Rugg Review (2008) and Montague Review (2012) both recognise the sector as playing an increasingly important need in meeting demand.
- Between June 2011 and 2012, rents in the sub-region increased by 2% which is consistent with the national trend. Between 2012 and 2013 overall average rents decreased slightly, but there is considerable variation by property size and district. Between June 2011 and March 2013 rents in the sub-region increased more rapidly than they did both nationally and regionally. Recent guidance on assessing housing need suggests longer term mix-adjusted rents changes may indicate an imbalance between supply and demand (CLG 2013). There is currently only 18 months of data available for this indicator at a local i.e. district level. We will continue to monitor this trend as more data is released.
- Ongoing changes to the benefit system and the way social housing is allocated are likely to increase demand on the private rented sector, especially at the lower-cost end of the market. There are currently no substantial build to let schemes planned for development in the sub-region (a quarter of the £1 billion funds allocated for Build to Rent so far were allocated to projects based in London. A further round of bidding for Build to Rent was announced in September 2013), but this may change if recommendations from the Montague Review are taken on nationally and we will continue to monitor this situation. Further work is also required to look at some of the schemes currently happening in other parts of the country.
- Proposed changes to Local Housing Allowance and Housing Benefit are likely to have a considerable impact on households affected (click here to see the [LHA Changes Atlas](#))
- The reduction of LHA from the figure based on the median rent within a Broad Rental Market Area to the 30th percentile rent means pricing some claimant households out of some areas. For example, there are very few properties available for less than the BRMA 30th percentile rent in Cambridge, meaning claimants either have a larger shortfall to cover living in the city, or need to look further afield than may be feasible for employment opportunities.

Section 6.3 Analysis

- Between 2013 and 2016 the LHA rates will be updated at 1% per year. Nationally rents are rising at 2%/year further reducing the areas where the LHA rate covers average rent in full. Typically these more affordable areas are in some of the rural areas where there are fewer properties available.
- Increasing the age boundary for the shared accommodation rate is likely to increase the demand for rooms for rent. A quick glance of sites such as FlatmateWorld and EasyRoommate show very few people willing to let rooms to single people in receipt of benefits. However, some landlords may choose to convert difficult to let larger properties into rooms to let.
- Two changes to households claiming housing benefit in the social rented sector are also likely to have an impact. Firstly, increasing deductions for non-dependent household members may create additional demand for private rented accommodation from these non-dependents. Secondly, reducing payments based on the bedroom standard for working age households and limited availability of 1 bed homes in the social rented sector may mean some of these households looking for alternative accommodation in the private rented sector.
- An increase in the size of deposit required for both market and shared ownership means there is likely to be significant demand for private rented accommodation from low to middle income households (see Chapter 10). For many private landlords, these households are a more attractive tenant type than households with very low incomes who are dependent on benefits.
- Decreasing access to the private rented sector for lower income households is likely to increase rent levels and increase demand for affordable housing in the Cambridge sub-region.

Geographical variation

- Cambridge is the most expensive area for private rents and Fenland is the cheapest. Cambridge, South Cambridgeshire and the two Suffolk districts are all more expensive overall than the national average rent PCM from the English Housing Survey 2009/10.
- Forest Heath is the second cheapest place to buy, but the third most expensive for renting, largely due to the influence of the USAAF. The travel to work area for Mildenhall covers parts of East Cambridgeshire and St Edmundsbury, suggesting some influence on these areas too. This is an attractive market because of housing allowances for USAAF personnel and there is at least one letting agent in the district dealing exclusively with this group. Some properties are advertised as having space/ fittings for US appliances.
- Overall rents in Huntingdonshire decreased between 2012 and 2013. This is mostly due to a decrease in the rent for four bedroom properties.
- There are more households in the private rented sector in urban areas and proportionately fewer in more rural areas.

What does all this data, combined, tell us?

- The number of households in the private rented sector increased significantly between 2001 and 2011, both locally and nationally. Factors such as changes to the benefit systems, allocations of affordable housing and continued unaffordability of purchase are likely to mean this trend continues.

Section 6.3 Analysis

- The percentage of privately renting households in receipt of housing benefit also varies between districts. It is low in Cambridge, which is expensive compared to the LHA rate for the area and high in Fenland, the cheapest area of the sub-region.
- Changes to the benefit regime are likely to lead to smaller concentrations of areas affordable for households in receipt of LHA. It may also increase demand for affordable housing.
- Further work is required to better understand the different sub-sets of the rental market in the sub-region and look at the local potential for institutional investment in the private rented sector.

Section 6.4 Background information

6.4 Background information

6.4.1 Links and references

Correct at November 2013

ARLA surveys accessed at <http://www.arla.co.uk/information/>

CIH (July 2010) **Briefing Paper on the impact of changes to Housing Benefit and Local Housing Allowance in the Budget** accessed at <http://housing.cih.co.uk/memberbriefing/housingbenefit-July-2010.htm>

CLG (2013) **Assessment of housing and economic development needs** accessed at [http://planningguidance.planningportal.gov.uk/blog/guidance/#Assessment of housing and economic development needs](http://planningguidance.planningportal.gov.uk/blog/guidance/#Assessment%20of%20housing%20and%20economic%20development%20needs)

CLG (2013) **English Housing Survey** accessed at <https://www.gov.uk/government/organisations/department-for-communities-and-local-government/series/english-housing-survey>

CLG (2011) **Planning Policy Statement 3: Planning for Housing. Technical change to Annex B Affordable Housing Definition: Consultation** accessed at <http://www.communities.gov.uk/publications/planningandbuilding/pps3annexconsultation>

Cambridgeshire County Council Research Group **New Development Surveys** are available at <http://www.cambridgeshireinsight.org.uk/housing/new-development-surveys>

Cambridgeshire County Council Research Group **LHA changes atlas** accessed at <http://www.cambridgeshireinsight.org.uk/interactive-maps/localhousingallowance>

Clapham D et al (2012) **Housing Options and Solutions for Young People in 2020**, Joseph Rowntree Foundation access at <http://www.jrf.org.uk/publications/housing-options-solutions-young-people>

HCA **Build to Rent** web pages at <http://www.homesandcommunities.co.uk/ourwork/private-rented-sector>

Local Housing Allowance website accessed at <https://lha-direct.voa.gov.uk/search.aspx>

Pearce, J (2013) **Who lives in the Private Rented Sector?** Building and Social Housing Foundation accessed at <http://www.bshf.org/published-information/publication.cfm?lang=00&thePubID=19F007B2-15C5-F4C0-990836C156D907F7>

Montague, A (2012) **Review of the barriers to institutional investment in private rented homes**, CLG accessed at <https://www.gov.uk/government/publications/barriers-to-institutional-investment-in-private-rented-homes-review>

ONS Results from 2001 and 2011 Census accessed at <http://www.neighbourhood.statistics.gov.uk/>

Rugg J and Rhodes D (2008) **The Private Rented Sector: its contribution and potential**, Centre for Housing Policy, University of York accessed at <http://www.york.ac.uk/media/chp/documents/2008/prsreviewweb.pdf>

VOA Rents Data is published at <http://www.voa.gov.uk/corporate/statisticalReleases/PrivateRentalMarketStatistics.html>

Estate and Letting Agents Survey 2013 accessed at www.cambridgeshireinsight.org.uk/housing/housingmarketresearch

Section 6.4 Background information

6.4.2 Definition of terms

Term used	Abbreviation	Meaning, source or link to relevant website
Broad Rental Market Area	BRMA	Broad Rental Market Areas – Areas used by the Valuation Office to set local housing allowance (LHA) levels. These boundaries are not contiguous with local authority boundaries. Some BRMAs are very large (e.g. Cambridge) and cover several different markets with different prices. https://lha-direct.voa.gov.uk/search.aspx
Local Housing Allowance	LHA	Method of calculating Housing benefit for households in the private rented sector. Previously calculated by continuous collection of data about rents within a Broad Rental Market Area. In June 2010, the coalition government announced plans to stop the data collection and uprate the amount. From 2012 to 2016 the rate will be uprated by 1%. Nationally, rents are increasing by between 2 and 3%.
Mix adjusted rental index		Adjusted rental data to allow for different types of properties rented in each period. The overall average rent can change depending on the balance of the stock let, for example an increase in the proportion of 4 bedroom properties let can make it appear as if the overall average rent has increased. The mix-adjusted rent shows the true change in rents over time by assuming the balance of stock rented is consistent.
Private rent/ other Census category	N/A	The Census category is private rented/ other and includes households living “rent free”. Around 20% of the private rented sector are in this category, which will have included some benefit claimants whose housing benefit at the time was paid directly to their landlord. In Forest Heath it includes USAF personnel living in base accommodation. But some of these will also have described themselves as “renting from employer”. Some housing association tenants may also have been counted as living in the private rented sector because of confusion about what a housing association is.
Private rented sector		All households in the 2001 Census category “Private rent/other”
Per calendar month	PCM	Where rent is given as a weekly amount, multiply by 52/12 to calculate the per calendar month amount.

Section 6.4 Background information

6.4.3 Data issues

Main sources of data

- VOA, Hometrack and the 2011 Census.

Recent changes to data

- VOA started to publish data in Sep 2011.
- Hometrack has recently started to display rent data on median rent levels, 30% percentile, 80% of median market rents, and upper quartile rents for 1, 2 and 3 bedroom homes. This is available to district level.

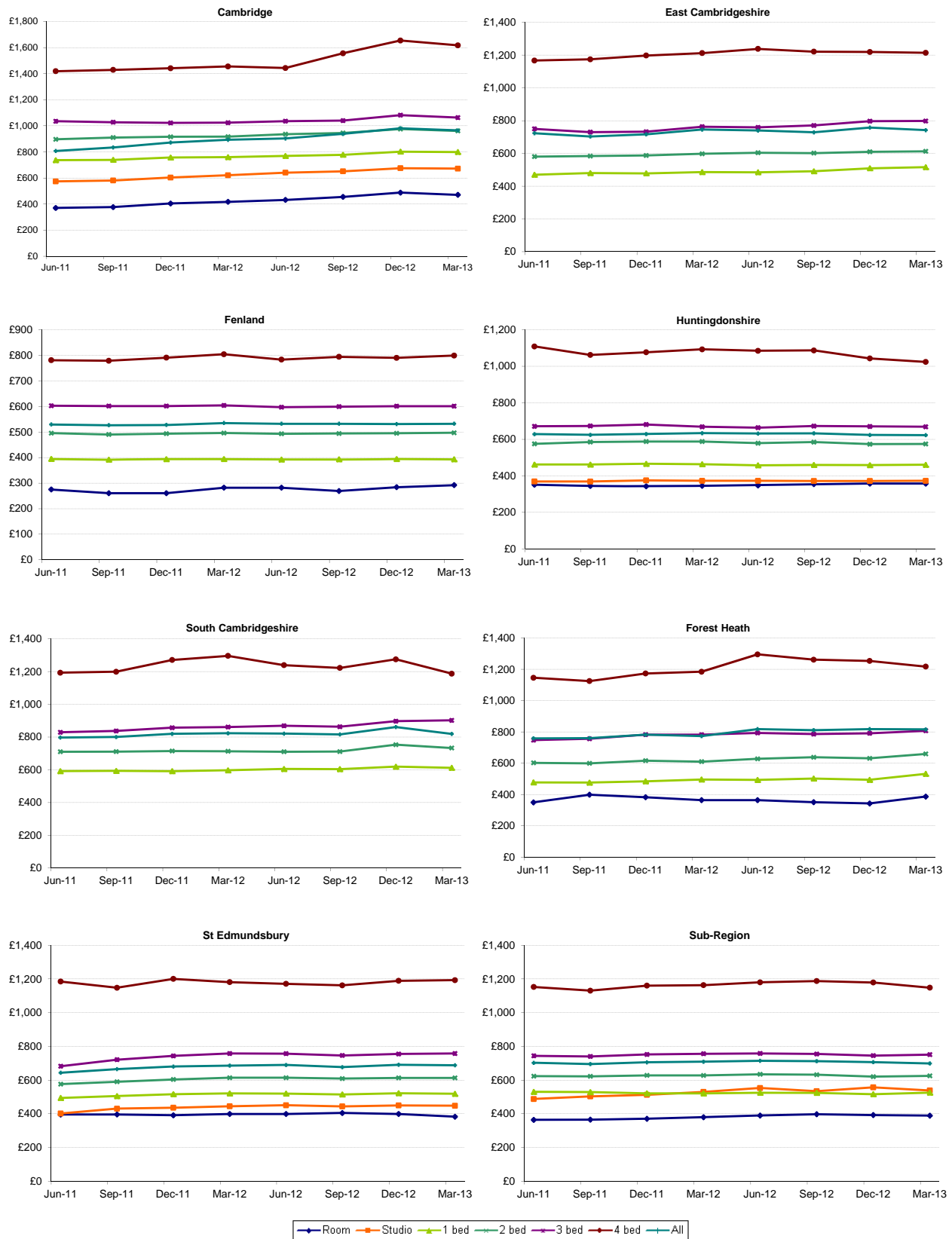
Planned changes to data

- More detailed tenure cross-tabulations from Census 2011 showing each tenure by age and household structure will be released late in 2013.

Section 6.4 Background information

6.4.4 VOA rent data, published Sept 2011

Fig 3 Average private rent PCM by property size and district, Jun 2011 to Mar 2013



Source: Valuation Office Agency

Section 6.4 Background information

6.4.5 Local Housing Allowance Rates

The following tables show the LHA rates for the 5 main Broad Rental Market Areas covering the sub-region, as at Mar 2012

Table 6 **LHAs per week, by BRMA**

BRMA	1 bed	2 bed	3 bed
Bury St Edmunds	£98	£121	£144
Cambridge	£120	£135	£157
Huntingdon	£104	£126	£150
King's Lynn	£90	£107	£127
Peterborough	£91	£113	£127

Source: <http://lha-direct.voa.gov.uk/search.aspx> (downloaded May 2013)

Table 7 **LHAs per calendar month by BRMA**

BRMA	1 bed	2 bed	3 bed
Bury St Edmunds	£425	£525	£625
Cambridge	£520	£585	£680
Huntingdon	£450	£545	£650
King's Lynn	£390	£463	£550
Peterborough	£395	£490	£550

Source: <http://lha-direct.voa.gov.uk/search.aspx> (downloaded May 2013)

For more detail on BRMAs boundaries please see
<http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html>

Social housing for rent

Interest and relevance

- This chapter contains data used in the calculation of affordable housing need. It focusses on general needs social housing for rent, which includes Affordable Rent. It does not cover sheltered social rented housing.
- There have been considerable changes to social housing in particular the introduction of the Affordable Rent model and flexible/ fixed term tenancies and changes to benefits. While Affordable Rent (rent at up to 80% of market rent) is similar to the old intermediate rent, it may target the same client group as those seeking social rented housing. Affordable Rent housing is allocated in the same way as social rented housing (through the housing needs register) and it is important to understand how it will help meet housing need.
- The impact of fixed term tenancies may also have an impact on the wider market, i.e. where will people go if their tenancy is not renewed. The change to benefit which aims to reduce under-occupation of social housing is likely to affect demand, especially from anyone needing to downsize as a result of the change.

Headline messages

- There is a high level of need for affordable housing in the sub-region. This is mostly recorded in high cost areas (Cambridge and South Cambridgeshire). Much current need shown on the housing register is for smaller homes.
- On average across the sub-region around 2,805 general needs social rented homes are let or re-let each year, representing about 6% of the stock.
- Between 2006/07 and 2011/12 some 7,730 new affordable homes were built, mostly of these being social rented.

Changes over time

- The number of households on the housing register has increased in Cambridge, South Cambridgeshire and Huntingdonshire in the past two years but has decreased elsewhere. Some of this change may be due to different review processes for the register and the removal of duplicate applications by households registering in more than one district. The register has since undergone a fundamental review which will affect the number and banding of applicants in future.

Geographical variation

- Cambridge has the highest number of households on the needs register. Forest Heath has the highest percentage turnover of social housing stock (Table 4). The average income of recently moved social tenants is around £11,800, but varies from less than £11,100 in Fenland to around £15,600 in South Cambridgeshire.

Future monitoring points

- Affordable Rents are likely to have an impact and work is under way to evaluate what some of these impacts might be, and what contribution it makes to meeting housing need.

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 7.1 Introduction

7 Social housing for rent

7.1 Introduction

- This chapter looks at
 - housing needs registers (HNR)
 - current social housing stock
 - households living in general needs social housing for rent, including Affordable Rented.
- Information from this chapter feeds into the calculation of affordable housing need and is key to estimating the current number of households in affordable housing need.
- Data used directly in the calculation of affordable need is highlighted with bright yellow shading. Data used in our affordability calculation in Chapter 10 *Incomes and affordability* is highlighted in pale yellow.
- Information was downloaded from Home-Link, our local choice-based lettings management system (via the Locata computer system) at April 2012.
- There are a number of changes mostly under the 2011 [Localism Act](#) which will have a significant effect on the future of affordable housing, in particular how the existing social rented model and the new Affordable Rent model will fit together. The sub-region's [Future Affordable Homes Project](#) looked at these issues in more detail.
- Affordable Rent was introduced in 2011/12 so at the end of March 2012 there is not enough data for robust analysis of its effect locally. We will continue to monitor and collate data in future.

Section 7.2 Facts and figures

7.2 Facts and figures

7.2.1 Housing needs register

Table 1 shows the number of households on the housing needs register at the end of the last two financial years, and the percentage of all households in each district who are on the housing register.

Table 1 Housing needs register by district by priority need band, 31 March 2011 and 31 March 2012

	Band A	Band B	Band C	Band D	All bands	% of all households on the Home-Link register
Mar-11						
Cambridge	195	551	3,244	2,702	6,692	15%
East Cambridgeshire	28	144	812	444	1,428	4%
Fenland	56	280	1,402	1,162	2,900	7%
Huntingdonshire	164	388	1,578	1,281	3,411	5%
South Cambridgeshire	188	381	2,191	2,035	4,795	8%
Forest Heath	16	139	746	405	1,306	5%
St Edmundsbury	64	172	978	750	1,964	4%
Sub-Region	711	2,055	10,951	8,779	22,496	7%
Mar-12						
Cambridge	298	645	4,115	3,025	8,083	18%
East Cambridgeshire	96	173	795	357	1,421	4%
Fenland	57	212	1,574	1,139	2,982	7%
Huntingdonshire	119	296	1,151	890	2,456	3%
South Cambridgeshire	199	461	2,110	1,841	4,611	7%
Forest Heath	30	158	800	460	1,448	6%
St Edmundsbury	104	171	1,137	710	2,122	5%
Sub-Region	903	2,116	11,682	8,422	23,123	7%

Source: Locata and Census 2011

Table 1 shows the number of applicant households in each district by priority band where Band A is the highest level of housing need. A more detailed breakdown of bands showing the reasons for banding is shown in Table 12 and a definition of the four bands is provided in section 7.4.2.

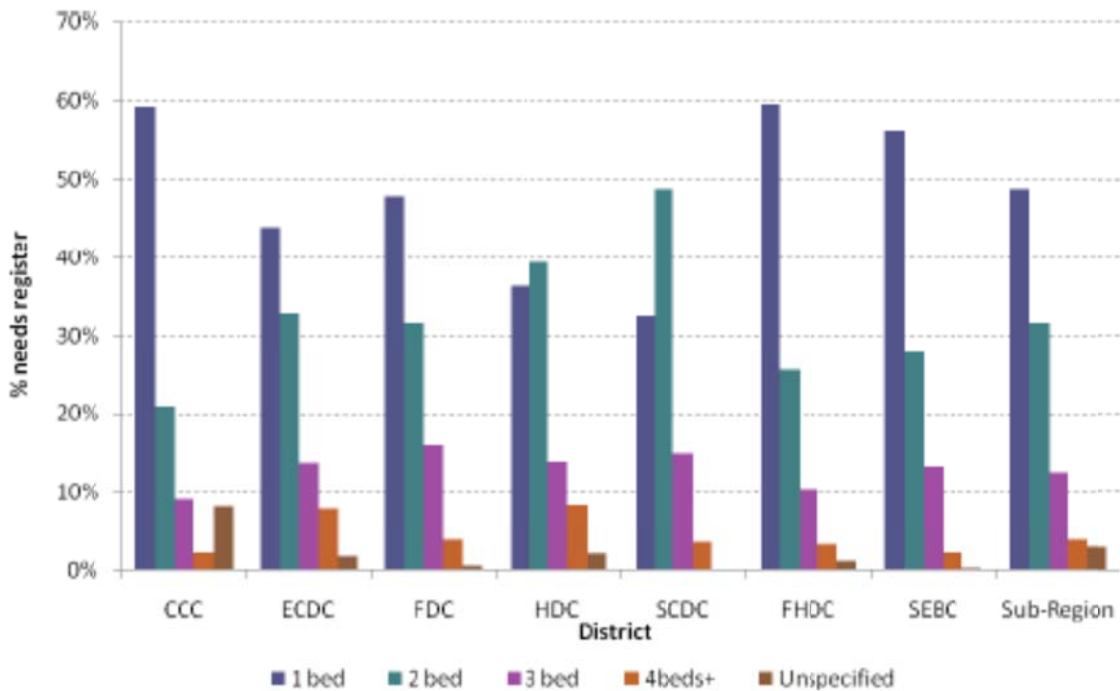
Cambridge has the highest number of applicants registered. Between them, Cambridge and South Cambridgeshire make up 55% of the register as a whole as shown in Fig 6.

Across the sub-region 64% of households are in Bands A to C, known as the 'reasonable preference categories'. East Cambridgeshire has the highest proportion of applicant households in this category (75%).

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Fig 1 shows the housing needs register by size of property required, based on a five-year average.

Fig 1 Housing needs register by size of home required, 2008-2012



Source: [HSSA/ELASH/LAHS](#)

Table 2 Percentage of applicants on housing needs register by size of home required, 2008-2012

	1 bed	2 bed	3 bed	4 bed or more	Unspecified
Cambridge	59%	21%	9%	2%	8%
East Cambridgeshire	44%	33%	14%	8%	2%
Fenland	48%	32%	16%	4%	1%
Huntingdonshire	36%	39%	14%	8%	2%
South Cambridgeshire	32%	49%	15%	4%	0
Forest Heath	60%	26%	10%	3%	1%
St Edmundsbury	56%	28%	13%	2%	0
Sub-region	49%	31%	13%	4%	3%

Source: Fig 1

Fig 1 provides data about the size of properties required by applicant households by district based on a five year average. Overall, nearly half of the applicants in the sub-region as a whole over the past five years required one bedroom properties. Fig 6 provides detail on these percentages for 31 March 2012.

South Cambridgeshire and Huntingdonshire have a larger proportion of households requiring two bedroom homes. East Cambridgeshire and Huntingdonshire have the highest percentage of households requiring homes with three or more bedrooms (22% in both districts).

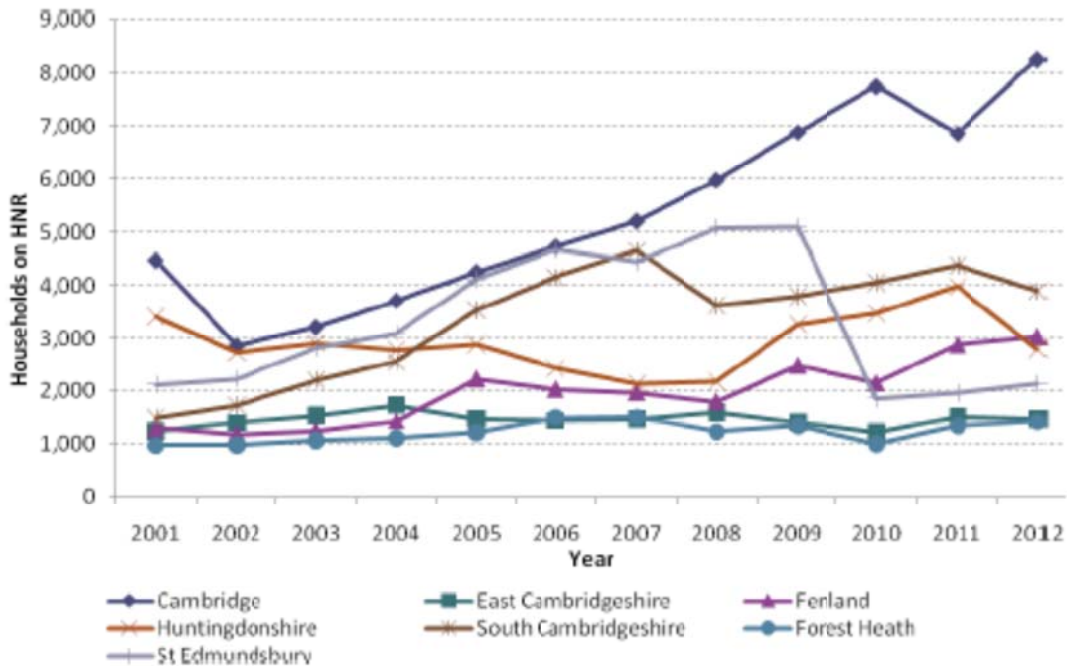
The sub regional Allocations Policy was reviewed in 2012 to take into account welfare reforms, in particular the spare room subsidy. This has meant a change in the bedroom requirement calculation

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which has been aligned to the Local Housing Allowance bedroom entitlement. The impact of this may see an increase in demand for one and two bedroom homes across the sub region from April 2013.

Fig 2 provides data about long term trends in expressed housing need across the sub-region.

Fig 2 Number of households on housing needs register by district, 2001 to 2012



Source: CLG [Table 600](#)

Fig 2 shows the number of households on the housing needs register in each district between 2001 and 2012.

Sharp decreases (e.g. in Cambridge in 2001/02, South Cambridgeshire in 2007/08 and St Edmundsbury in 2009/10) are largely due to reviews in the districts i.e. contacting all households on the register and asking if they wish to remain on it. Some of the districts with more gradual increases and decreases have more frequent review processes.

Before 2007 there were a number of households registered in more than one district and recorded on more than one list. It is thought this was especially an issue for Cambridge and South Cambridgeshire. As there is a shared register between the seven districts, there are now no applications from people registering in more than one area.

There are a large number of households registered in Cambridge compared to other districts. The number of households registered in Huntingdonshire has increased considerably since 2008. Historically the percentage of households on the needs register in St Edmundsbury is also quite high. The sub-region as a whole follows a similar long term trend to the region and the country as a whole, with an increasing number of households registered between 2001 and 2008 and a slight decrease in 2008 to 2010.

Fig 5 in the additional information section also shows the percentage of households on the needs register by district, for the sub-region and compared to national and regional figures.

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7.2.2 Lettings

Table 3 shows the number of general needs lettings made each year.

Table 3 General needs lettings, 2008/9 to 2011/12

	2008/09	2009/10	2010/11	2011/12	Total 2008/09 to 2011/12	Average over the 4 yrs
Cambridge	587	632	559	332	2,110	528
East Cambridgeshire	310	303	279	253	1,145	286
Fenland*	70	451	346	325	1,192	374
Huntingdonshire	497	649	610	677	2,433	608
South Cambridgeshire	332	439	375	291	1,437	359
Forest Heath	351	295	336	273	1,255	314
St Edmundsbury	334	506	460	346	1,646	412
Sub-Region	2,481	3,275	2,965	2,497	11,218	2,805

Source: Locata

* Please note: Fenland average based on 3 years

Table 3 shows the number of lettings of general needs stock by district from 2008/9 to 2011/12.

Data is taken from our choice based lettings system Locata. In previous updates the data came from NROSH and the HSSA. However there have been several changes to the way the data from NROSH and HSSA was collected over the last few years which makes like-for-like year comparison difficult and has made Locata the most robust data source.

Locata has been in place since 2008, so the current available time-series is shorter but more consistent than the HSSA data. Fenland joined some months later than the other districts so data for 2008/9 is incomplete and the average for Fenland is based on 2009/10 to 2011/12.

On average across the sub-region there were 2,805 social lettings per year. This number has decreased over the last three years.

Table 4 shows lettings as a percentage of social rented stock.

Table 4 Social rented stock turnover by district 2008/9 to 2011/12

	2008/09	2009/10	2010/11	2011/12	Average
Cambridge	5%	5%	5%	3%	5%
East Cambridgeshire	6%	6%	6%	5%	6%
Fenland	-	9%	6%	6%	7%
Huntingdonshire	6%	7%	7%	7%	7%
South Cambridgeshire	4%	5%	4%	3%	4%
Forest Heath	9%	8%	9%	7%	8%
St. Edmundsbury	4%	7%	6%	4%	5%
Sub-Region	5%	6%	6%	5%	6%

Source: Locata and CLG tables [115](#) & [116](#)

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Table 4 shows the turnover per year for each district and the sub-region as a whole. Forest Heath has the highest turnover followed by Huntingdonshire and Fenland. South Cambridgeshire has the lowest on average. The additional Information section (Table 12 onwards) provides a profile of social tenants in the sub-region who have recently moved into social housing properties, and some summary facts.

During 2011/12 the Affordable Rent model was introduced by some housing associations. One source of data on Affordable Rents (the HCA statistical data returns) identifies that there were just over 4,600 lettings recorded in the country and 23 recorded lettings made in the sub-region in 2011/12. This is insufficient data for detailed and robust analysis, but we will continue to monitor this in future.

7.2.3 Affordable housing stock

In 2001 the Census showed 45,376 (16%) households lived in social rented housing in the Cambridge housing sub-region. In 2011 this number had increased to 49,566 but the percentage dropped to 15%.

Table 5 Social tenant households, 2001 and 2011

	Number of social tenant households		Percentage of all households	
	2001	2011	2001	2011
Cambridge	10,088	11,023	24%	24%
East Cambridgeshire	4,273	4,944	14%	14%
Fenland	4,862	5,054	14%	12%
Huntingdonshire	8,199	8,939	13%	13%
South Cambridgeshire	7,553	8,546	14%	14%
Forest Heath	3,403	3,739	15%	15%
St Edmundsbury	6,998	7,321	17%	16%
Sub-region	45,376	49,566	16%	15%
East of England	368,630	380,331	17%	16%
England	3,991,204	3,903,550	20%	18%

Source: Census 2001 (UV63) and 2011 (KS402EW)

Table 6 shows additional affordable dwellings (including social rented, Affordable Rent (from 2011/12) and intermediate housing, as used in the affordable need calculation) since 2002:

Table 6 Additional affordable dwellings per year by district 2006/07 to 2011/12

	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	Total 2006/7 to 2011/12	Average 2006/07 to 2010/11	Average 2007/08 to 2011/12
Cambridge	170	270	170	130	430	30	1,200	234	206
East Cambridgeshire	260	180	130	110	160	110	950	168	138
Fenland	100	80	70	180	100	20	550	106	90
Huntingdonshire	120	90	270	390	420	290	1,580	258	292
South Cambridgeshire	240	360	270	350	200	150	1,570	284	266
Forest Heath	230	200	180	240	130	80	1,060	196	166
St Edmundsbury	130	160	200	130	160	40	820	156	138
Sub-Region	1,250	1,340	1,290	1,530	1,600	720	7,730	1,402	1,296

Source: CLG Table 1008

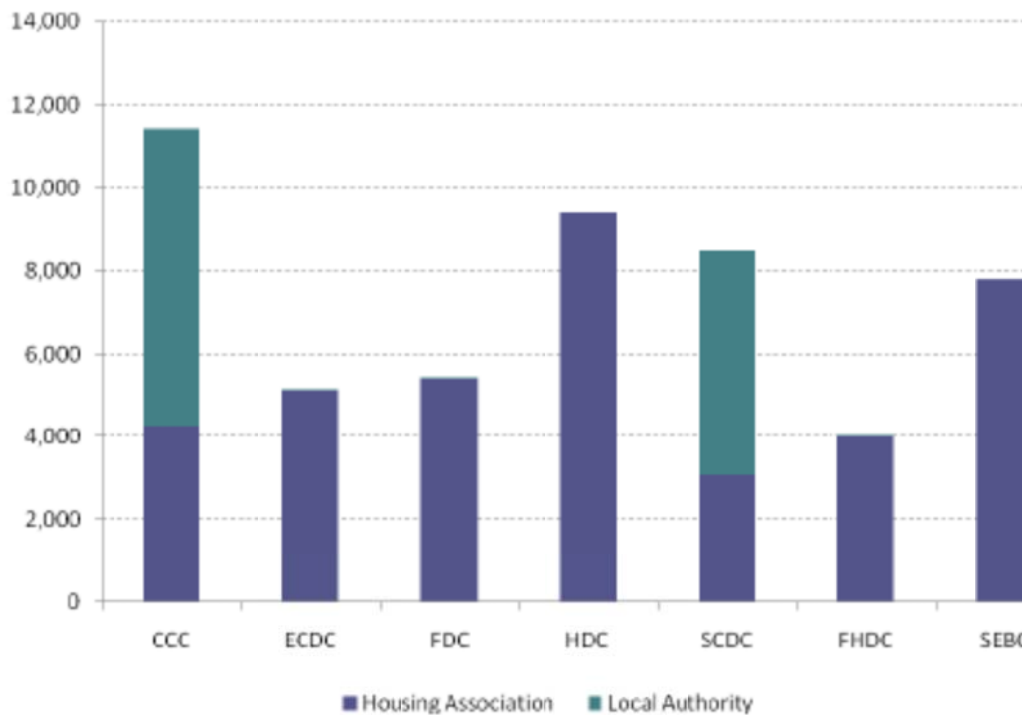
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Table 6 shows the number of additional affordable dwellings built between 2006/07 and 2011/12.

In the Additional Information section Table 16, Table 16, Fig 22 and Fig 24 provide further detail to show the number of additional social rented and intermediate dwellings.

From 2006/07 to 2011/12 some 7,730 new affordable homes built across the sub-region. There was a considerable decrease in the number of additional affordable dwellings between 2010/11 and 2011/12. It should be noted that from 2011/12 rented tenures include both social rented and Affordable Rents.

Fig 3 Social housing stock by type and district, March 2012



Source: CLG [Table 115 and 116](#)

Table 7 Social housing stock by type and district, March 2012

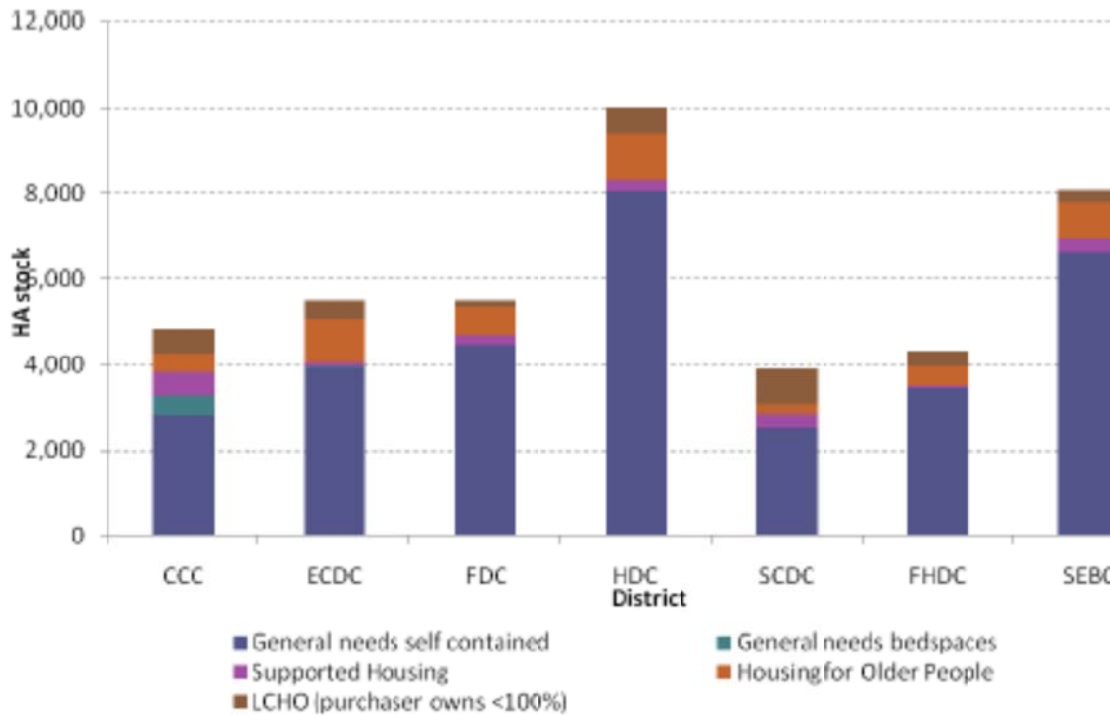
	Local Authority	Housing Association
Cambridge	7,202	4,248
East Cambridgeshire	0	5,077
Fenland	0	5,378
Huntingdonshire	0	9,404
South Cambridgeshire	5,390	3,074
Forest Heath	0	3,984
St. Edmundsbury	0	7,790
Sub-Region	12,592	38,955

Source: Fig 3

Cambridge and South Cambridgeshire are the only local authorities which retain their council housing stock. All other districts have transferred their stock to housing associations.

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Fig 4 Housing association stock by type and district, 2012



Source: [HCA Statistical Data Return 2012](#)

Table 8 Housing association stock by type and district, 2012

	General needs self contained	General needs bedspaces	Supported housing	Housing for older people	Low cost home ownership
Cambridge	2,807	450	566	425	607
East Cambridgeshire	3,911	14	94	1,018	428
Fenland	4,457	0	231	690	128
Huntingdonshire	8,044	0	271	1,089	618
South Cambridgeshire	2,535	0	310	229	840
Forest Heath	3,459	6	58	461	336
St. Edmundsbury	6,616	0	329	845	288

Source: Fig 4

Fig 4 and Table 8 show the breakdown of housing association stock by type (no similar data is available for council stock).

Across the sub-region 77% of housing association homes are general needs social rented.

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7.2.4 Affordable housing lost through demolitions and conversions

Table 9 Total affordable housing lost through demolitions and conversions, 2007/08 to 2011/12

	Cambridge	East Cambs	Fenland	HDC	South Cambs	Forest Heath	St Edmundsbury	Sub-Region
2007/8	0	2	0	0	4	0	0	6
2008/9	0	0	0	0	0	0	0	0
2009/10	0	0	0	0	0	4	18	22
2010/11	0	0	0	0	0	No data	0	0
2011/12	0	0	0	0	0	No data	4	4
Average	0	1	0	0	1	1	4	7

Source: District Councils

The 2007 CLG SHMA guidance suggests monitoring losses of affordable housing stock through demolitions and conversions. In the past few years, there have been very low numbers of demolitions etc. across the sub-region.

The four homes demolished in St Edmundsbury in 2011/12 will be replaced with 13 new affordable homes (so there will be a long-term net gain of 9 properties).

7.2.5 Current social rent

The table below shows the average social rent charged by district and social landlord type.

Table 10 Average social rent (PCM) by district, size and landlord type, 2012

	1 bed	2 beds	3 beds	4 beds	All
Cambridge (HA)	£356	£404	£450	£500	£405
Cambridge (LA)	£318	£383	£441	£497	£380
East Cambridgeshire (HA)	£347	£410	£462	£491	£421
Fenland (HA)	£325	£356	£390	£421	£362
Huntingdonshire (HA)	£305	£355	£390	£443	£363
South Cambridgeshire (HA)	£338	£408	£458	£496	£419
South Cambridgeshire (LA)	£320	£363	£389	£429	£364
Forest Heath (HA)	£297	£340	£381	£425	£345
St Edmundsbury (HA)	£294	£343	£375	£412	£346
Sub-Region (HA)	£317	£366	£404	£447	£372
Sub-Region (LA)	£318	£375	£417	£468	£374

Source: [HCA Statistical Data Return 2012](#) and [LAHS 2011/12](#)

Table 9 above shows the average rent per month for different sizes of social rented properties. This is used in the cross tenure affordability calculation in Chapter 11.

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East Cambridgeshire has the highest housing association rents in the sub-region and Fenland has the lowest.

The HCA Statistical Data Return for 2012 includes data about Affordable Rents as shown in Table 10, though on a limited basis due to the recent introduction of this programme.

Table 11 **Affordable Rents per calendar month, 2012**

	Average Affordable Rent	Average Affordable Rent as % of Median Private Rent	Number of Properties
East Cambridgeshire	£439	74%	14
South Cambridgeshire	£511	73%	29
St Edmundsbury	£458	77%	14

Source: [HCA Statistical Data Return 2012](#)

Table 10 shows the current available data for Affordable Rents. Only 63 Affordable Rented properties were recorded across the sub-region. There were none recorded in Huntingdonshire and fewer than 5 records for Cambridge, Fenland and Forest Heath. More data will be added on this when it becomes available.

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7.3 Analysis

Current situation

- The housing needs register indicates a high level of demand for social rented housing (which now includes Affordable Rent) in the sub-region, in particular in Cambridge. A large proportion of these households require smaller properties.
- There are on average around 2,805 general needs social rented properties let in the sub-region a year (about 12% of the stock). Nearly half of these are to households with at least one child, and a third are to single people. Just under a third of recent movers were previously housed in the social rented sector.
- It is likely that the proportion of Affordable Rent properties will increase as new supply comes on stream and existing social rented properties are converted when re-let.
- In the sub-region as a whole, 39% of recently moved social tenant households include at least one person in employment. Just over half derive all or part of their income from benefits. The average net income for this group is £11,804pa.

Changes over time

- In most areas of the sub-region, housing needs registers have decreased slightly since 2008. This may be because of the introduction of choice based lettings and a shared register removing duplicate applications in different districts. It may also reflect different review processes in different areas. The exceptions to this are Cambridge, and Huntingdonshire, both of which have increased sharply in the same period.
- 7,730 additional affordable homes (mostly social rented) were developed between 2006/07 and 2011/12, or an average of 1,296 per year between 2007/8 and 2011/12
- The Affordable Rent model was introduced in 2010/11. There is currently insufficient data to understand the effects of this locally. We will continue to monitor this and analyse it in more detail in future iterations of the SHMA.
- Changes to the housing benefit awarded to social tenants based on the size of the property they require (reducing benefits for working age households under-occupying properties) were introduced in April 2012. It is likely that some people will need to meet the shortfall in housing benefit by moving to a smaller home and this may therefore increase the need for smaller properties, especially 1 bedroom homes, subject to future changes in demographic profiles. The potential impacts of this change are covered in detail elsewhere (see Chapter 4 and Future Affordable Homes Project Part 3).

Geographical variation

- Cambridge has the largest number of households on the needs register. By priority band, Cambridge has the highest number of households in Band A, but East Cambridgeshire has the highest proportion.
- By size, South Cambridgeshire has a large proportion of households requiring two bedrooms compared to other districts, which have a higher proportion of households in need of one

Section 7.3 Analysis

bedroom homes (see Fig 1), reflecting policy differences with elsewhere in the sub-region. This is likely to change with changes to the housing benefit.

- Forest Heath has the highest turnover in the sub-region (8% compared to 6% for the sub-region as a whole). South Cambridgeshire has the lowest turnover on average. Cambridge had the highest proportion of lettings of 1 bedroom properties. Elsewhere in the sub-region, two bedroom properties were the most common size. Just over half the lettings in the City were to single person households, compared to around a third elsewhere in the sub-region.
- There were more properties let to older people (60+) in Cambridge and South Cambridgeshire than the other districts. Huntingdonshire had the highest proportion of lettings to young people (16-21).
- The net annual average income of recently moved tenants in the sub-region was £11,800. Fenland had the lowest percentage of lettings to working people (just 29% households have at least one person in employment compared to 39% in the sub-region as a whole). In South Cambridgeshire just over half of the lettings were to people working either full or part time, and the average income is considerably higher in this district than elsewhere in the sub-region.

What does all this data tell us?

At the end of March 2010 there were 23,123 households on the housing needs register in the sub-region as a whole. Around a third of these were registered in Cambridge.

There is an approximate turnover of 6% of stock per year. Lettings in the last three years have predominantly been to small to medium sized households on low incomes.

The current situation is likely to change considerably in the next few years. A range of changes to affordable housing are likely to have wide-reaching implications for the social rented sector in the coming years.

The Localism Act gives local authorities the freedom to decide the criteria for allowing households to go on the needs register. Nationally, this may lead to a decrease in numbers recorded as being in housing need. For example, some areas may decide to exclude households in low housing need, equivalent to Band D. If this approach were adopted in the sub-region, it would reduce the register by 42%. It may also change the type of properties required by size. For example, currently 2,331 (12%) of households on the register are overcrowded to some degree, and in most cases likely to require properties with more than one bedroom. Without Band D applicants, the proportion of households who are overcrowded increases to 19%. The approach taken by the sub region was to include Band D as applicants are still considered to be in housing need, albeit low priority, but are unable to afford a suitable property in the private sector. The housing register is no longer open to all but is restricted to those with a qualifying local connection to the sub region.

In April 2013, non-bidding households on the sub-regional needs register were contacted to ask if they were still in housing need and these records hibernated. The number of live applicants consequently decreased very sharply. It may take around a year to know how many of these applicants will re-register and to get a full picture on levels of expressed need.

The introduction of Affordable Rents is also likely to have implications, but there is currently insufficient data to determine what this will be. Affordable Rents are rents at up to 80% of market rents. The

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majority of new properties and some existing properties made available through re-lets will be as Affordable Rents This is to be “the primary housing product supported by HCA funding”, and will be offered to the same client group as existing housing, through the same allocations mechanisms (CIH 2011). Data about rents so far from the sub-region suggest Affordable Rent levels are quite similar to the upper limit of 80% of market rents. The limited preliminary data available from Cambridge (which has very high private rents) suggests Affordable Rents in the city may be lower than the limit of 80% in proportion to market rents. We will continue to monitor this as data accumulates.

This has a number of potential impacts.

- Tenants in Affordable Rent properties would be eligible for Housing Benefit. Basing rents on 60% to 80% of the market rent may increase the overall benefit bill and could increase benefit dependency (see Family Mosaic 2011).
- Identical properties on the same street possibly being available for vastly different rents.
- Altering bidding behaviour in the Choice Based Lettings system.
- Decreasing turnover in existing stock if people are deterred from moving by the prospect of considerably higher rents and fixed term/flexible tenancies.
- The Affordable Rent model applies to housing association stock. There may be an increase in demand for local authority owned properties in South Cambridgeshire and Cambridge.
- Because this is an untested model for social housing, it is a riskier option for housing associations to develop as they are expected to contribute a greater proportion of finance for new housing themselves by borrowing higher levels of private finance against their assets and through the increased revenue collected through the Affordable Rent model. In addition, the longer term plans for grant funding affordable housing (from 2015 onwards) is currently unclear. Because of this environment, the shape of the affordable housing stock is likely to look very different ten years from now.

Affordable Rented homes may be available as lifetime tenancies, but there will also be the option to introduce fixed term/flexible tenancies (around 5 years, but possibly as little as 2 in exceptional circumstances).

Recent new development surveys indicate a preference to stay at the current address long term (for more than five years) by most social tenants, and national data from the English Housing Survey also indicate this is a comparatively stable tenure. This particularly affects newer developments. If all social tenant households in a new area only have five year tenures, this may impact developing new communities. There is also a question of what will happen at the end of the fixed term/flexible tenancies, with some households expected to find private sector housing or some offered shared ownership. This will obviously depend on the availability of this type of stock (and access to finance this type of purchase).

The Future Affordable Homes Projections project considers this in more detail, please visit <http://www.cambridgeshireinsight.org.uk/housing/housingwelfarereform>.

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7.4 Background information

7.4.1 Links and references

Correct at November 2013

CIH (2010) **Briefing paper on the impact of changes to Housing Benefit and Local Housing Allowance in the budget** accessed at <http://housing.cih.co.uk/memberbriefing/housingbenefit-July-2010.htm>

CLG (2007) **Strategic Housing Market Assessments: Practice Guidance** accessed at <http://www.communities.gov.uk/publications/planningandbuilding/strategichousingmarket>

Cambridgeshire County Council Research Group (2013) **Future Affordable Housing Project** accessed at <http://www.cambridgeshireinsight.org.uk/housing/housingwelfarereform>

The Localism Act 2011 accessed at <http://www.legislation.gov.uk/ukpga/2011/20/contents/enacted>

The Welfare Reform Bill accessed at <http://services.parliament.uk/bills/2010-11/welfarereform.html>

CLG (2013) **Assessment of housing and economic development needs** accessed at [http://planningguidance.planningportal.gov.uk/blog/guidance/#Assessment of housing and economic development needs](http://planningguidance.planningportal.gov.uk/blog/guidance/#Assessment%20of%20housing%20and%20economic%20development%20needs)

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7.4.2 Definition of terms

Term used	Abbreviation	Meaning, source or link to relevant website
Affordable rented housing	AR	<p>Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime** but is subject to other rent controls that require a rent of no more than 80% of the local market rent (Including service charges, where applicable)***</p> <p>** The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001).</p> <p>*** Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods. The Tenant Services Authority has issued an explanatory note on these at http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf</p>
Choice Based Lettings	CBL	<p>Social rented stock allocation system used in the Cambridge sub-region, known as Home-Link. Households apply to join the register and are assigned to a priority band, with A being the highest priority band, and Band D being the lowest. Households are able to bid for properties advertised and the successful applicant is the one with the highest level of need and longest wait. A number of properties are still let directly, e.g. for households who are unable to manage the bidding the process.</p> <p>www.home-link.org.uk</p>
Social rented housing	SR	<p>Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.) for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the HCA.</p> <p>http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing</p>
Home-Link Band A	Band A	<p>“Urgent Need”</p> <p>You are a Council or Housing Association tenant who needs to move urgently, for example because your property is about to be demolished or redeveloped.</p> <p>You are occupying a property where the Council has a Statutory Duty to move you due to overcrowding.</p> <p>You are occupying a property which has been assessed as posing an urgent health and safety risk to you and your family.</p> <p>You have an urgent medical condition, and your current housing is having a major adverse effect on the medical condition.</p> <p>You are a current resident of supported housing and you have been assessed as being ready to move into independent accommodation.</p> <p>You are homeless and one of the Partner Councils owes you a main homelessness duty.</p> <p>You have two or more needs from Band B.</p>
Home-Link Band B	Band B	<p>“High Need”</p> <p>You are occupying a property which has been assessed as posing a high health and safety risk to you and your family.</p> <p>You have a high need to move because of a medical condition, and your current housing is having a significant adverse effect on the medical condition.</p> <p>You have a high need to move because of harassment or threat of violence or abuse.</p> <p>You have been assessed as needing two more bedrooms than you currently have.</p> <p>You are a Council or Housing Association tenant within the Cambridge sub-region with two or more bedrooms than you need and are willing to move to a smaller property.</p> <p>You are threatened with homelessness and are working with the homelessness prevention service to try and prevent your homelessness.</p> <p>You have three or more needs from Band C.</p>

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Term used	Abbreviation	Meaning, source or link to relevant website
Home-Link Band C	Band C	<p>"Medium Need"</p> <p>You have a medium need to move because of a medical condition, and your current housing is having a minimal effect on the medical condition.</p> <p>You are a Council or Housing Association tenant in the sub-region and are living in a property with one bedroom more than you require and you are willing to move to a smaller property.</p> <p>You have a need to move for social reasons, for example to give or receive support to a family member, or for employment reasons or you have a child under 10 years and live above the ground floor.</p> <p>You are sharing facilities within your home with people who are not family members.</p> <p>You have been assessed as needing one more bedroom than you currently have.</p> <p>You are homeless or threatened with homelessness and are either intentionally homeless, not in priority need or are owed a main homeless duty by a local authority that are not a partner organisation in the sub-region.</p>
Home-Link Band D	Band D	<p>All applicants assessed as being adequately housed will be placed in Band D.</p> <p>Source: www.home-link.org.uk</p>

Section 7.4 Background information

7.4.3 Data issues

Main sources of data

- Data about current need is taken from Locata, the administration system for choice based lettings in the sub-region. Longer term trend data is taken from the CLG website, and ultimately from the Housing Strategy Statistical Appendix.
- CORE (COntinuous REcording) contains information about lettings into general needs and supported lettings, and sales of intermediate properties. This chapter uses CORE general needs social rented data for 2009/10 to 2011/12.
- The Data and Statistical Return (DSR, formerly RSR) from the HCA provides data about rents and the size and type of Housing Association Stock.
- Some data about size requirement of households on the needs register and long term trends is taken from the Local Authority Housing Statistics (LAHS) form 2011/12 (previously HSSA/ELASH).

Recent changes to data

- The LAHS form varies in detail from year to year, making analysis of long term trends complicated. The amount of data collated through this form has decreased considerably in the last few years.
- Also, prior to 2007 HA with more than 250 units were required to complete the Regulatory Statistical Returns. This means data about properties held by smaller association is missed. In 2007, this was changed to associations with more than 1,000 units.
- Some organisations do not complete CORE, or do not complete it every year. There is also missing data for some of the individual questions. For example, there is a considerable amount of missing data about incomes. Using three years' records gives better data coverage.
- CLG data used in this chapter no longer includes a regional total, making regional comparison much more time-consuming than previously. In this update, East of England totals are not included as they were in previous versions; however they may be included in profiles and atlases in future to aid comparison.
- Because of change and inconsistency of centrally collated data, this version of this chapter has made greater use of data available from the local housing needs register than previous versions. This means that comparator data may not be available, but it should give a more detailed and precise view of housing at the sub-regional level.

Planned changes to data

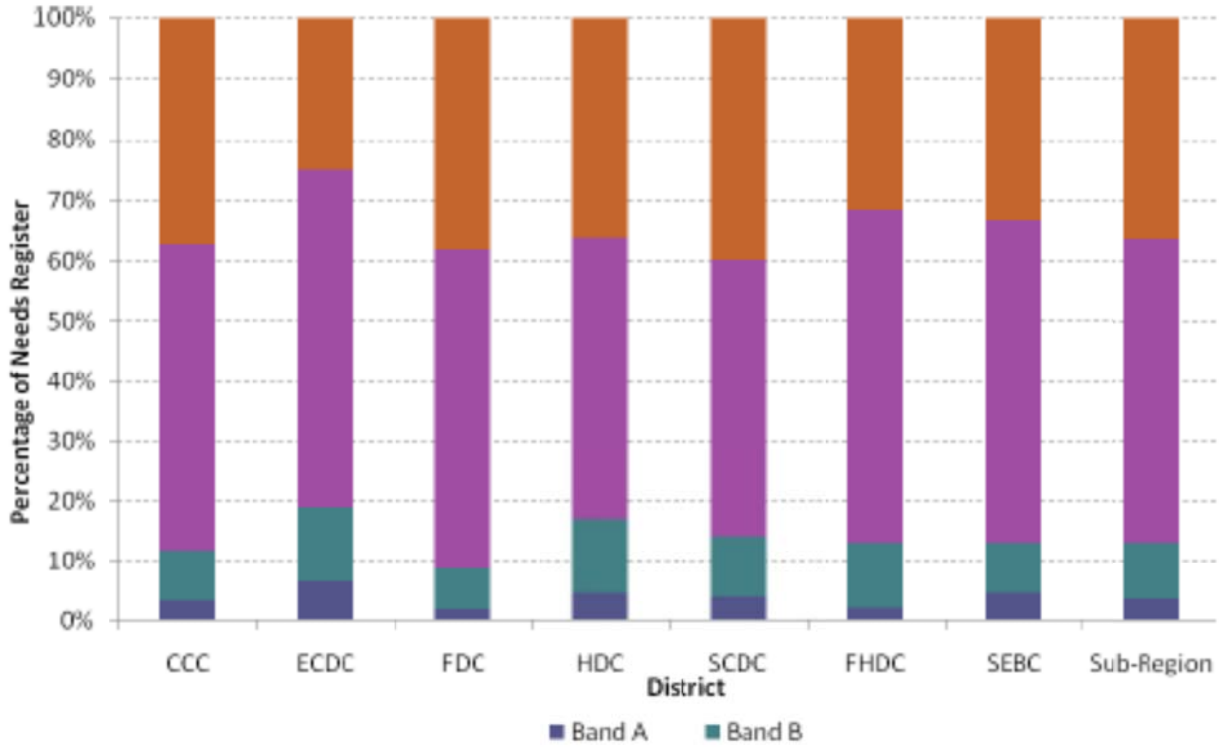
- Data about Affordable Rents is now being collected through CORE and DSR. However, 2011/12 was the first year for this and more data is needed for robust statistical analysis.

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7.4.4 Additional information

Housing Need

Fig 5 Housing needs register by priority need band, March 2012



Source: Locata

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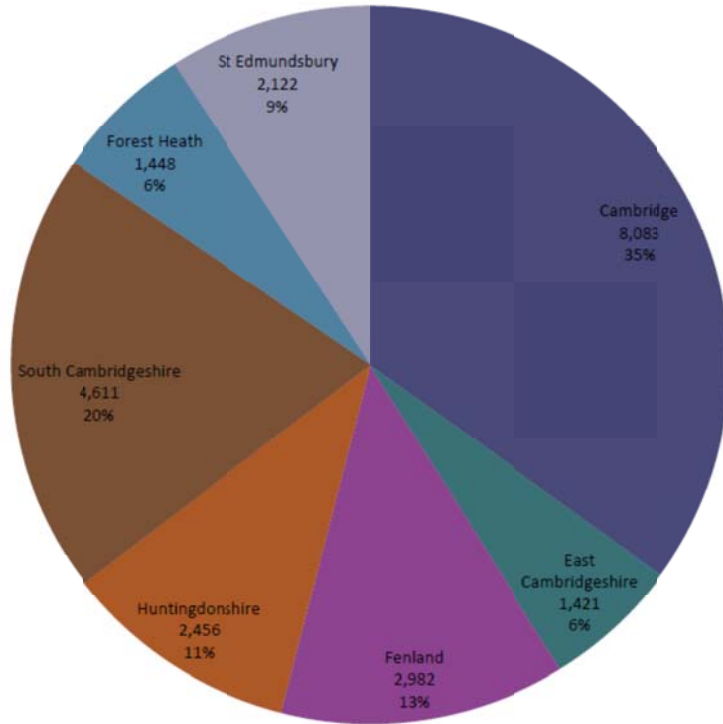
Table 12 Band reason by district, Housing Needs Register March 2012

	CCC	ECDC	FDC	HDC	SCDC	FHDC	SEBC	Sub-Region
Band A	298	96	57	119	199	30	104	903
Urgent transfer	56	7	13	19	26	2	4	127
Statutory overcrowding	1	1	1	0	5	1	1	10
Urgent health and safety risk	7	2	3	3	5	0	1	21
Urgent medical need	90	1	4	15	80	1	5	196
Current supported housing resident	36	3	21	27	1	4	44	136
Urgent multiple needs	64	21	4	26	31	10	4	160
Statutory homeless	44	61	11	29	51	12	45	253
Band B	645	173	212	296	461	158	171	2,116
Homeless Prevention	72	37	9	66	106	45	71	406
Victim of Harassment, Violence or Abuse	70	14	38	11	29	9	6	177
Under occupying by 2 Bedrooms	32	13	10	15	64	16	24	174
High Health and Safety Risk	10	2	3	3	22	5	1	46
High Medical Need	248	72	107	103	174	23	39	766
Lacking 2 Bedrooms	63	18	34	69	47	12	19	262
High Multiple Needs	150	17	11	28	17	48	8	279
Rough Sleeper	0	0	0	1	2	0	3	6
Band C	4,115	795	1,574	1,151	2,110	800	1,137	11,682
Social Reasons	301	243	182	161	125	304	125	1,441
Housing Conditions	2,942	165	529	495	1,308	227	404	6,070
Medium Medical Need	143	69	128	92	190	51	75	748
Under occupying by 1 Bedroom	86	39	22	35	32	27	61	302
Lacking 1 Bedroom	621	161	430	344	319	178	239	2,292
Homeless Other	22	118	283	24	136	13	233	829
Band D	3,025	357	1,139	890	1,841	460	710	8,422
Low Housing Need	2,684	351	1,105	870	1,836	395	706	7,947
Not Known	341	6	34	20	5	65	4	475
All bands	8,083	1,421	2,982	2,456	4,611	1,448	2,122	23,123

Source: Locata

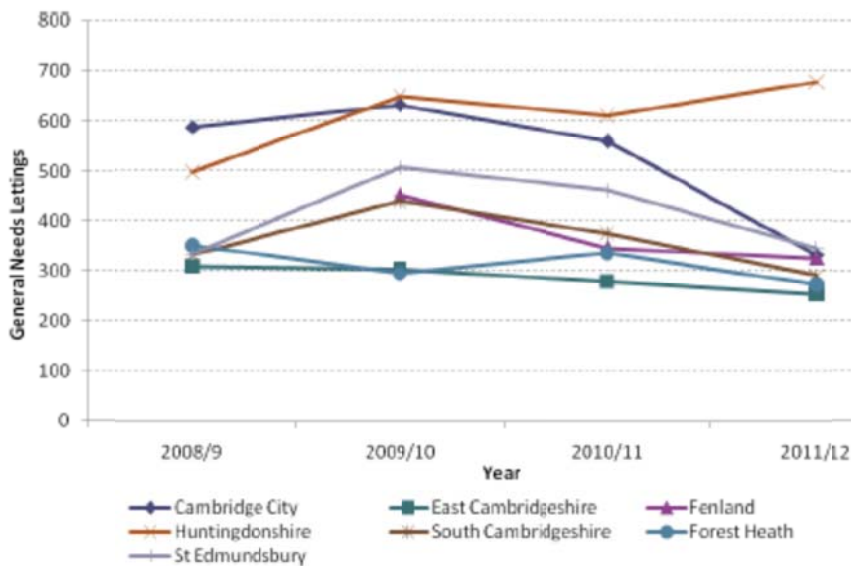
Section 7.4 Background information

Fig 6 Housing Needs register by district, 31st March 2012



Source: Locata

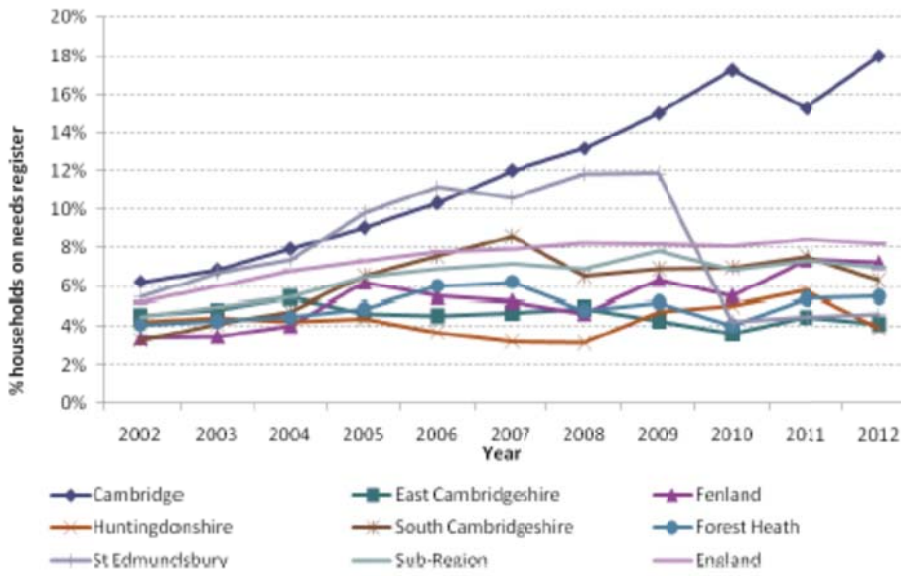
Fig 7 General Needs lettings per year 2009/10 to 2011/12



Source: Locata

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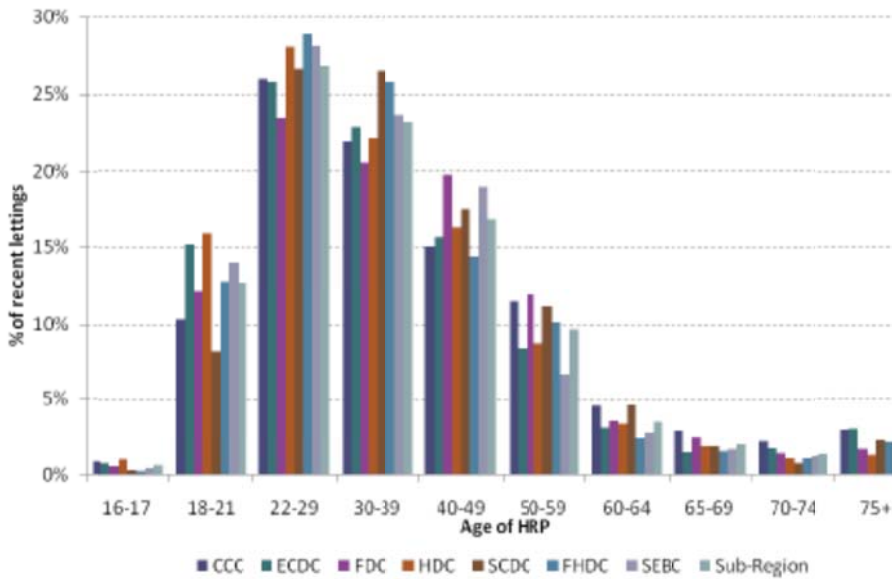
Fig 8 Percentage of all households who are registered on the HNR, Cambridge sub-region, and England



Source: CLG [Table 600](#) (HNR) and [Table 406](#) (Household projections)

Recent movers

Fig 9 Age of household reference persons by district, recently moved social tenants (2009/10-2011/12)



Source: CORE, 2009/10-2011/12

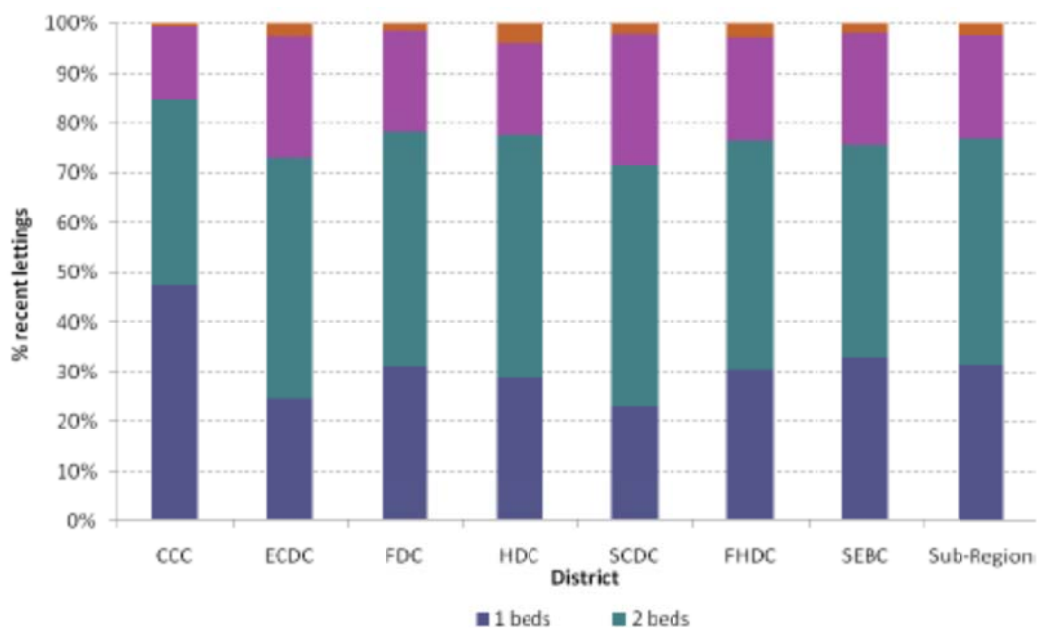
Section 7.4 Background information

Table 13 Household type of recently moved social tenants by district

	City	East Cambs	Fenland	HDC	South Cambs	Forest Heath	St Ed's	Sub-region
Single person	49%	27%	32%	34%	29%	33%	35%	35%
Couple, no children	10%	18%	18%	16%	20%	13%	10%	15%
1 Adult 1 Child	13%	14%	16%	15%	12%	16%	12%	14%
1 adult 2+ children	6%	12%	8%	10%	10%	11%	12%	10%
2 adults 1 child	10%	11%	9%	10%	11%	11%	12%	11%
2 adults 2+ children	7%	13%	9%	11%	13%	12%	13%	11%
3 or more adults, no children	1%	2%	3%	1%	2%	2%	2%	2%
3 adults 1 or more children	1%	1%	1%	2%	1%	1%	3%	2%
Unknown	2%	2%	2%	0%	1%	1%	2%	1%
Total	1,368	771	1,207	2,041	1,264	1,116	1,376	9,143

Source: CORE 2009/10-2011/12

Fig 10 Average percentage of properties let by number of bedrooms, 2009/10-2011/12



Source: CORE 2009/10-2011/12

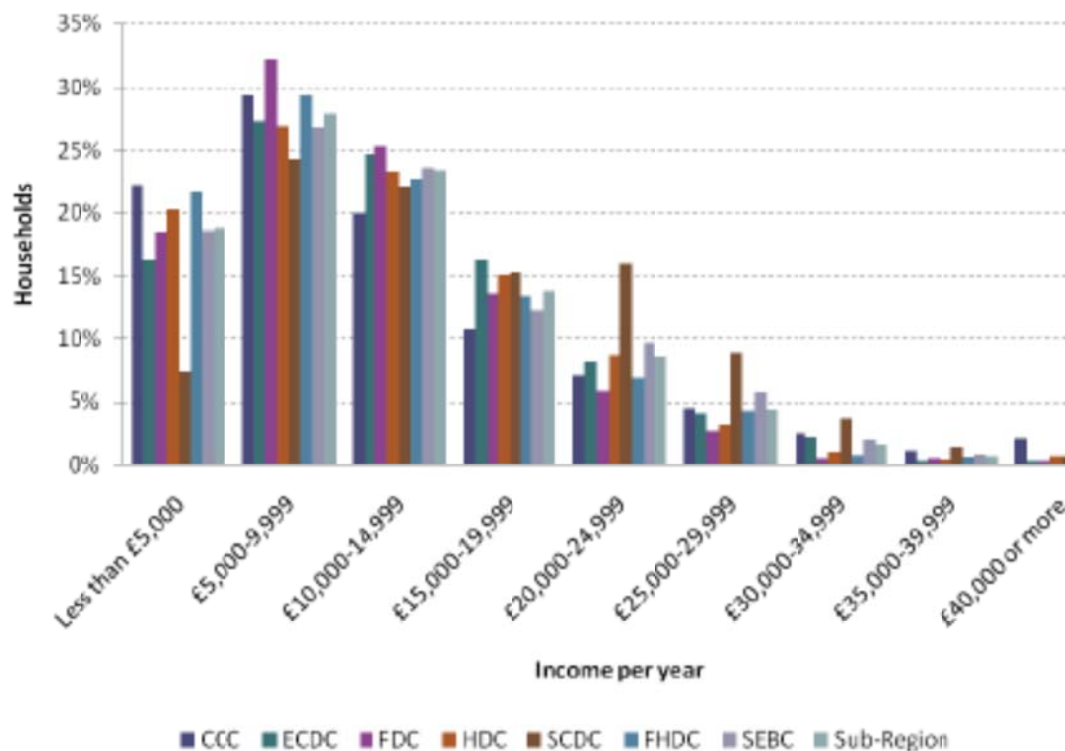
Section 7.4 Background information

Table 14 Economic status of household reference person (recent social tenant movers)

	City	East Cambs	Fenland	HDC	South Cambs	Forest Heath	St Eds	Sub-Region
Full time work	25%	27%	23%	29%	39%	29%	24%	28%
Part time work	11%	12%	6%	9%	13%	14%	13%	11%
Government training	0%	0%	0.3%	0.2%	0.1%	0.2%	0%	0.1%
Job seeker	13%	14%	15%	17%	11%	13%	18%	15%
Retired	10%	8%	7%	6%	7%	5%	6%	7%
Not seeking work	28%	25%	26%	23%	16%	25%	22%	23%
Full time student	1%	1%	1%	1%	1%	1%	2%	1%
Unable to work because of long term sickness/ disability	11%	12%	17%	14%	12%	10%	13%	13%
Other adult	1%	1%	3%	1%	1%	4%	2%	2%
Unknown	2%	2%	2%	0%	0.2%	0.3%	1%	1%
Total	1,368	771	1,207	2,041	1,264	1,116	1,376	9,143

Source: CORE 2009/10-2011/12

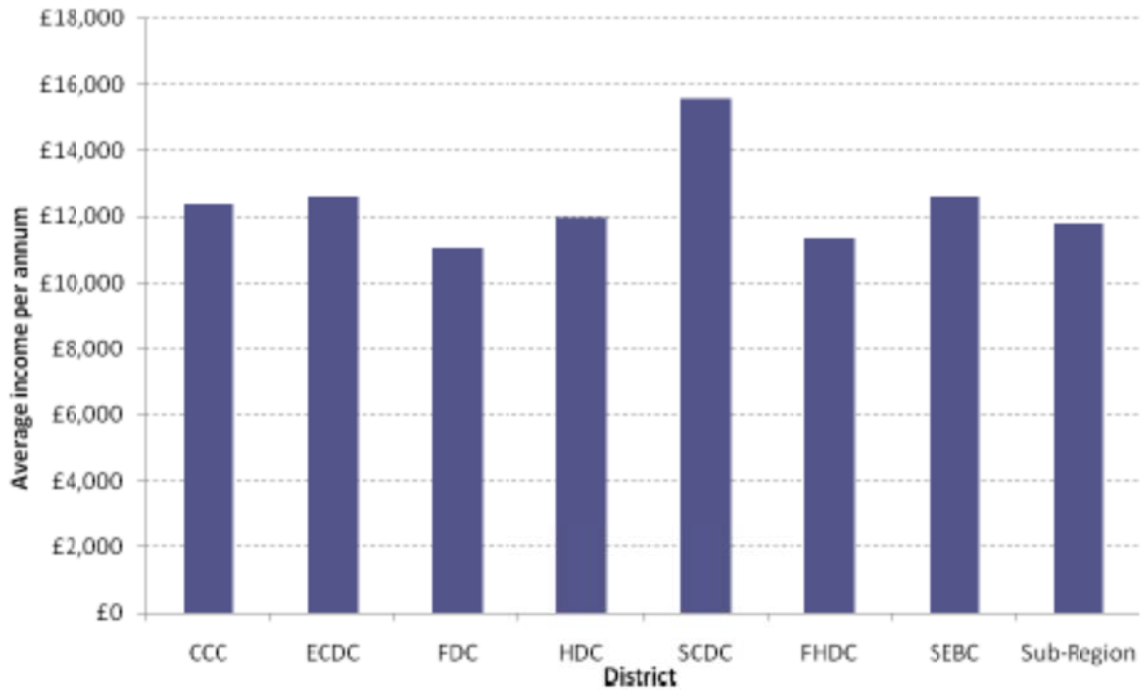
Fig 11 Net annual household income of recently moved social tenants



Source: CORE 2007/8-2009/10

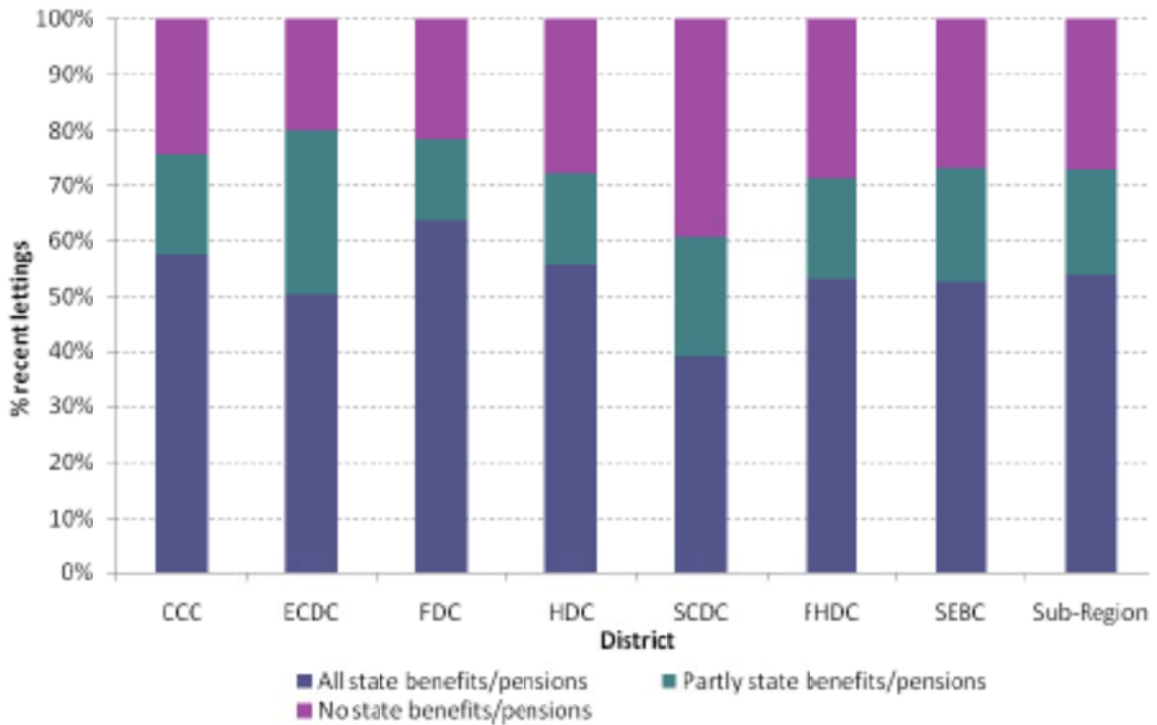
Section 7.4 Background information

Fig 12 Average net income per annum of recently moved social tenants by district



Source: CORE 2007/8-2009/10

Fig 13 Benefit dependency of recently moved social tenant by district



Source: CORE 2009/10-2011/12

Section 7.4 Background information

Table 15 Previous tenure of recently moved social tenants by district

	CCC	ECDC	FDC	HDC	SCDC	FHDC	SEBC	Sub-Region
LA general needs tenant	28%	4%	9%	3%	23%	6%	4%	11%
HA general needs tenant	10%	23%	22%	22%	13%	31%	23%	20%
Private sector tenancy	13%	21%	28%	17%	15%	22%	17%	19%
Owner occupation	1%	3%	4%	3%	2%	2%	2%	3%
Low cost home ownership#	0%	0.3%	0.1%	0.2%	0.5%	0.4%	0.2%	0.2%
Living with family	11%	22%	13%	22%	23%	17%	20%	19%
Living with friends	5%	5%	5%	6%	3%	5%	4%	5%
Tied housing	1%	2%	0%	1%	2%	2%	1%	1%
Supported housing	8%	3%	3%	1%	2%	3%	15%	5%
Housing for older people	1%	0.4%	0%	0%	0%	0.2%	1%	0.3%
Residential care home	0.1%	0%	0.1%	0.1%	0.1%	0%	0.3%	0.1%
Hospital	0.1%	0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Prison	0.1%	0%	0.2%	0%	0.1%	0%	0%	0.1%
Approved probation hostel	0.1%	0%	0.2%	0.2%	0.0%	0.1%	0%	0.1%
Children's home/foster care	0%	0%	0%	0%	0.2%	0%	0.1%	0.04%
Direct access hostel	2%	6%	4%	3%	1%	1%	1%	2%
Bed & Breakfast	1%	1%	0%	4%	0.2%	1%	1%	1%
Short life housing	2%	1%	1%	2%	1%	0.4%	1%	1%
Women's refuge	2%	1%	0.4%	2%	1%	1%	1%	1%
Foyer	0%	0.1%	1%	1%	0.1%	0%	0.1%	0.4%
Any other temporary accommodation	9%	3%	3%	8%	9%	5%	4%	6%
Rough sleeping	1%	1%	1%	1%	0.3%	1%	1%	1%
Mobile home/caravan	1%	1%	1%	1%	2%	0.4%	0%	1%
Other	5%	2%	4%	1%	2%	2%	3%	3%
Total	1,368	771	1,207	2,041	1,264	1,116	1,376	9,143

Source: CORE 2009/10-2011/12

Section 7.4 Background information

Table 16 Reason for recently moved social tenants leaving previous home, Cambridge sub-region

	Number	Percentage
Permanently decanted from another property owned by this landlord	136	1%
Left home country as a refugee	11	0.1%
Discharged from prison/ hospital. Other institution	28	0.3%
Loss of tied accommodation	102	1%
End of assured shorthold tenancy	362	4%
Eviction or repossession	335	4%
Domestic violence	355	4%
Non-violent relationship breakdown	476	5%
Asked to leave by family or friends	683	7%
Racial harassment	14	0.2%
Other problems with neighbours	282	3%
Property unsuitable because of overcrowding	1,625	18%
Property unsuitable because of ill-health/ disability	790	9%
Property unsuitable because of poor condition	270	3%
Couldn't afford rent or mortgage	288	3%
To move near school/ friends/family	312	3%
To move nearer to work	65	1%
To move to accommodation with support	88	1%
To move to independent accommodation	1,748	19%
Other	1,003	11%
Under-occupation	138	2%
Unknown	32	0.3%
Total	9,143	100%

Source: CORE 2009/10-2011/12

Some summary points about recent movers:

- Almost a half of these households (47%) included at least one child (Table 12). There was also a high proportion of single person households.
- 40% of household reference persons were aged under 30 (Fig 12). Cambridge has a high proportion of new households aged over 60 compared to other districts and the sub-region as a whole.
- 46% of lets in the sub-region as a whole were of two bedroom properties (Fig 14). In Cambridge, the most common size of property let was one bedroom homes (47%). There were 465 lets of properties with two or more bedrooms to working age single person households (6% of lettings).
- In the sub-region as a whole 39% of lettings were to households with at least one person in employment, and three quarters of these were employed full time (Table 13). There is some

Section 7.4 Background information

difference between the districts. 52% of recently moved tenants in South Cambridgeshire were employment compared to 29% in Fenland.

- Incomes are low; 47% of households had a net income of less than £10,000 per year (Fig 16) and 73% derive at least part of their income from benefits (Fig 20).
- Nearly a third of households moved from another social rented property (Table 14). After this, living with family and renting privately were the most common previous tenures. Moving to independent accommodation was the most common reason for moving from the last home, followed by overcrowding. Overcrowding was the most common reason in East Cambridgeshire, Fenland, South Cambridgeshire and Forest Heath (Table 15).

Past delivery of affordable homes

Table 17 Number of additional social rented dwellings, 2007/08 - 2011/12

	2007/08	2008/09	2009/10	2010/11	2011/12*	Total	Average per year
Cambridge	120	90	70	280	30	590	118
East Cambridgeshire	90	80	40	110	60	380	76
Fenland	50	50	150	100	20	370	74
Huntingdonshire	60	100	220	260	200	840	168
South Cambridgeshire	230	170	200	160	100	860	172
Forest Heath	150	130	170	110	50	610	122
St Edmundsbury	60	150	90	90	30	420	84
Sub-Region	760	770	940	1110	490	4,070	814

Source: CLG [Table 1006](#).

*Note: Includes affordable rent for 2011/12

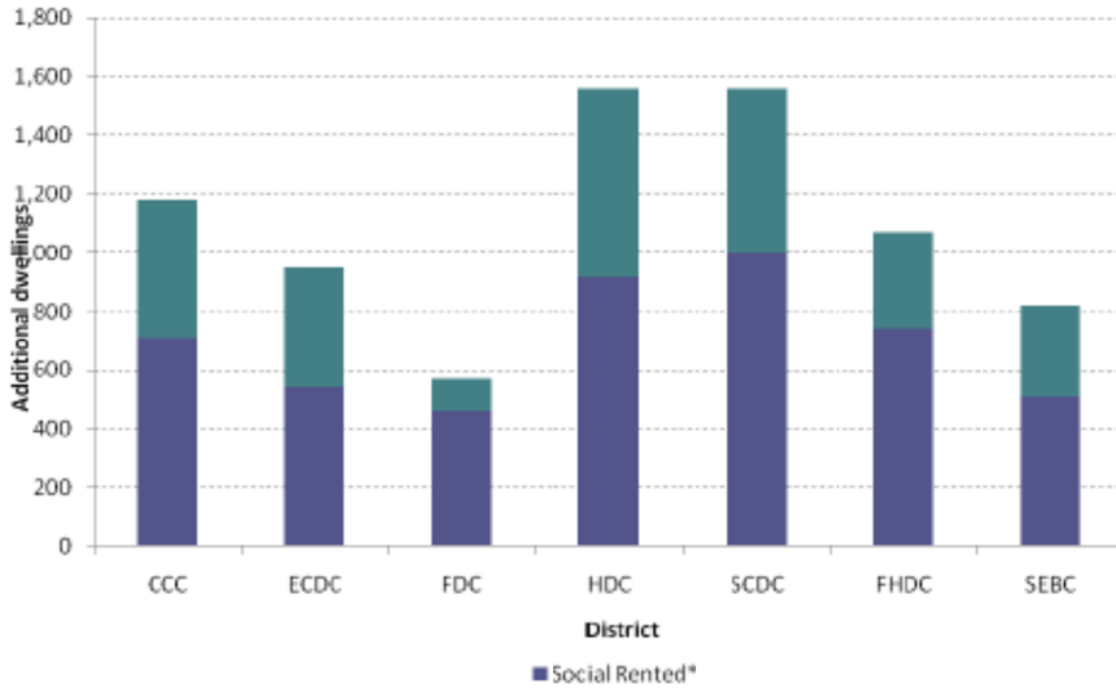
Table 18 Number of additional intermediate dwellings, 2007/08 - 2011/12

	2007/08	2008/09	2009/10	2010/11	2011/12	Total	Average per year
Cambridge	140	80	60	150	0	430	86
East Cambridgeshire	90	50	70	50	50	310	62
Fenland	30	20	30	10	10	100	20
Huntingdonshire	40	160	160	160	80	600	120
South Cambridgeshire	120	100	150	40	50	460	92
Forest Heath	50	50	70	30	30	230	46
St Edmundsbury	100	50	40	70	10	270	54
Sub-Region	570	510	580	510	230	2,400	480

Source: CLG [Table 1007](#).

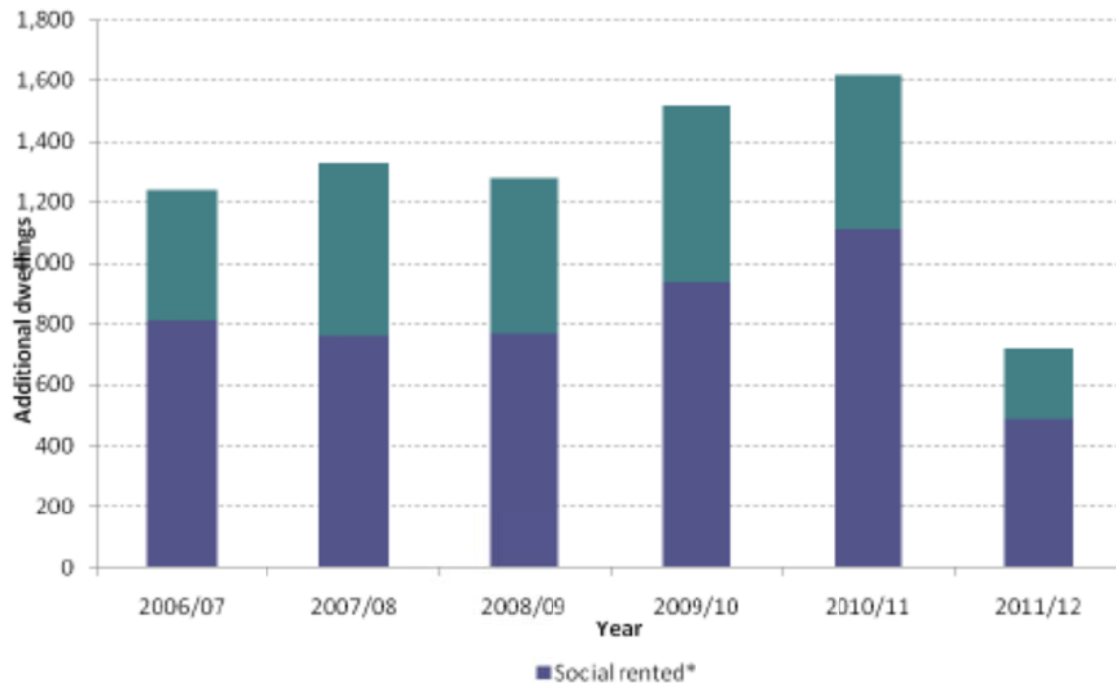
Section 7.4 Background information

Fig 14 Total number of "affordable" homes by district, 2006/7 to 2011/12



Source: CLG [Table 1006](#) and [Table 1007](#)

Fig 15 Affordable homes delivered per year by type, Cambridge sub-region 2007/08 -2011/12



Source: CLG [Table 1006](#) and [Table 1007](#)

Affordable Rented properties are included in the social rented properties (no separate data currently available). Fig 22 and Table 5 show the same data, but due to rounding, may not show exactly the same numbers.

Intermediate tenures

Interest and relevance

- Intermediate housing such as shared ownership and equity loan homes form a growing part of the sub-region's housing mix and help meet the needs of households who may be a low priority for social rented housing but unable to access market housing.
- This chapter looks at households registered with the local HomeBuy agent, Orbit, and those who have recently moved into intermediate housing. Data about the cost of shared ownership are used in the analysis of affordability. Data about the number of equity loan sales and shared ownership re-sales are used in the calculation of affordable need.

Headline messages

- Some 1,095 households were registered with the local HomeBuy agent (Orbit) at the end of March 2012. Just over a third were living in Cambridge. By work place, more than a third were working in Cambridge (see Table 1).
- Households applying and recent movers to intermediate housing tend to be small with either one or two adults (see Table 2 and 0). Most movers previously lived in the private rented sector or with family/friends.
- The average income for households applying to Orbit was £28,300; around £9,500 lower than the average income for all households across the housing sub-region (see Fig 1).
- The average value of intermediate homes sold in the sub-region was £159,971 (see Table 7).
- Two bedroom homes are the most common size sold, followed by 3 beds.
- Across the sub-region there were more shared ownership homes sold than equity loan homes over the past three years.

Changes over time

- The number of households purchasing with equity loans has decreased in the last few years. The details of such schemes change quite frequently, compared to the more established and stable model of shared ownership. At a local level the number of properties sold with an equity loan can change considerably year on year.

Geographical variation

- Cambridge and South Cambridgeshire (the highest housing cost areas) have the highest number of intermediate tenure applicants. Forest Heath and Fenland have fewer.
- One bedroom intermediate homes are rarely sold in Fenland, where the average market cost of a 1 bedroom property is less than £70,000 (see Chapter 5 *Property purchase*) which is relatively affordable compared to elsewhere in the sub-region.

Future monitoring points

- The Help to Buy scheme (an equity loan model) has been widely publicised and is available to both existing owners and first time buyers. Currently the scheme is only available for new build homes, but it will be extended to existing homes in 2014. The publicity and wider criteria may mean this becomes a more popular model than shared ownership in the future.

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 8.1 Introduction

8 Intermediate tenures

8.1 Introduction

- This chapter looks at demand for intermediate ownership models and looks at the kinds of households recently purchasing intermediate housing.
- As well as intermediate ownership there are some intermediate rental schemes, for example intermediate rent and Rent to HomeBuy. As these schemes are not currently being actively promoted, this chapter does not include analysis of intermediate rented homes.
- There have been a range of intermediate options available in the past five years and the details of various schemes (particularly shared equity arrangements) change quite regularly. This chapter therefore focuses on broad types of intermediate ownership, mainly shared ownership and equity loans.
- Before 2012 target groups for intermediate tenures included former social tenants, key public sector workers and first time buyers. Households with an income greater than £60,000 and most existing home owners were ineligible.
- Intermediate tenures form part of the affordable housing mix and are a more appropriate solution for some households than social rent or market purchase/rent. Therefore analysis is included in the SHMA as part of understanding the current housing mix and estimating the future need for affordable housing.
- Intermediate applications data is taken from the register held by our HomeBuy agent, Orbit, at 31 March 2012.
- CORE (COntinuous REcording) is the main source of data about current residents of intermediate homes, and three years' worth of data is used, covering 2009/10 to 2011/12. CORE also provides data on recent movers into intermediate tenure housing.
- Tables containing data used in Chapter 10 *Incomes and affordability* are highlighted in pale yellow. Data which feeds directly into calculations for Chapter 13 *Identifying affordable housing need* is highlighted in bright yellow.

Section 8.2 Facts and figures

8.2 Facts and figures

8.2.1 Intermediate housing applicants

At 31 March 2012 there were 1,095 households registering an interest in intermediate tenures with the Homebuy Agent, Orbit, as shown in Table 1.

Table 1 **Intermediate housing applicants by current district of residence and of employment, March 2012**

	Residence		Work	
	Number	Percentage	Number	Percentage
Cambridge	368	34%	427	39%
East Cambridgeshire	81	7%	37	3%
Fenland	31	3%	11	1%
Huntingdonshire	197	18%	118	11%
South Cambridgeshire	260	24%	141	13%
Forest Heath	59	5%	32	3%
St Edmundsbury	99	9%	84	8%
Outside sub-region	0	0%	97	9%
Unknown	0	0%	118	11%
Not applicable	0	0%	30	3%
Total	1,095	100%	1,095	100%

Source: Orbit HomeBuy Agents, 31 March 2012

Table 1 shows the total number of households registered by current district of residence and current district of employment.

Just over a third of households registering for intermediate tenures are currently living in Cambridge and almost a quarter currently live in South Cambridgeshire.

39% of household reference persons currently work in Cambridge. For a relatively large proportion (9%) of applicants the household reference person works outside the housing sub-region. Within this 9% the most common location of employment is Peterborough (26). Of the people working in "unknown" districts, some 105 work somewhere in Cambridgeshire and four somewhere in Suffolk.

Section 8.2 Facts and figures

Table 2 shows information about the current tenure and household size of households on the Orbit register at 31 March 2012.

Table 2 **Size of households on Orbit register, March 2012**

	One	Two	Three	Four	Five or More	Number of respondents	Average persons per household
Cambridge	35%	35%	16%	10%	3%	367	2.13
East Cambridgeshire	28%	36%	17%	16%	2%	81	2.30
Fenland	35%	32%	19%	10%	3%	31	2.13
Huntingdonshire	26%	32%	28%	8%	6%	197	2.39
South Cambridgeshire	30%	33%	24%	10%	3%	259	2.23
Forest Heath	26%	33%	22%	14%	5%	58	2.40
St Edmundsbury	29%	34%	25%	10%	1%	99	2.20
All applicants	31%	34%	22%	11%	3%	1,092	2.23

Source: Orbit HomeBuy Agents, 31 March 2012

Table 2 shows that 65% of households on the intermediate register are small households, made up of one or two people. There is some variation in household size by district. Forest Heath and East Cambridgeshire have the highest proportion of households containing four or more people.

Table 3 shows the “current housing situation” of Orbit applicants.

Table 3 **Current housing situation of intermediate applicants, March 2012**

	Social tenant	Private tenant ¹	Current homeowner	Living with family or friends	On council waiting list	First time buyer	Previous homeowner
Cambridge	35	205	10	104	44	137	15
East Cambridgeshire	6	37	11	20	10	31	8
Fenland	2	12	6	9	1	7	1
Huntingdonshire	20	93	27	49	31	68	12
South Cambridgeshire	28	96	20	95	35	105	20
Forest Heath	8	29	8	10	7	20	1
St Edmundsbury	13	52	12	23	14	45	5
Sub-region	112	524	94	310	142	413	62

Source: Orbit HomeBuy Agents, 31 March 2012

Exact analysis by “current housing situation” is difficult as the question is multiple choice and applicants can “tick all that apply” to allow people to provide information about the current tenure of different household members, and to collect further information on whether people have previously owned a home / are registered on the social rented needs register.

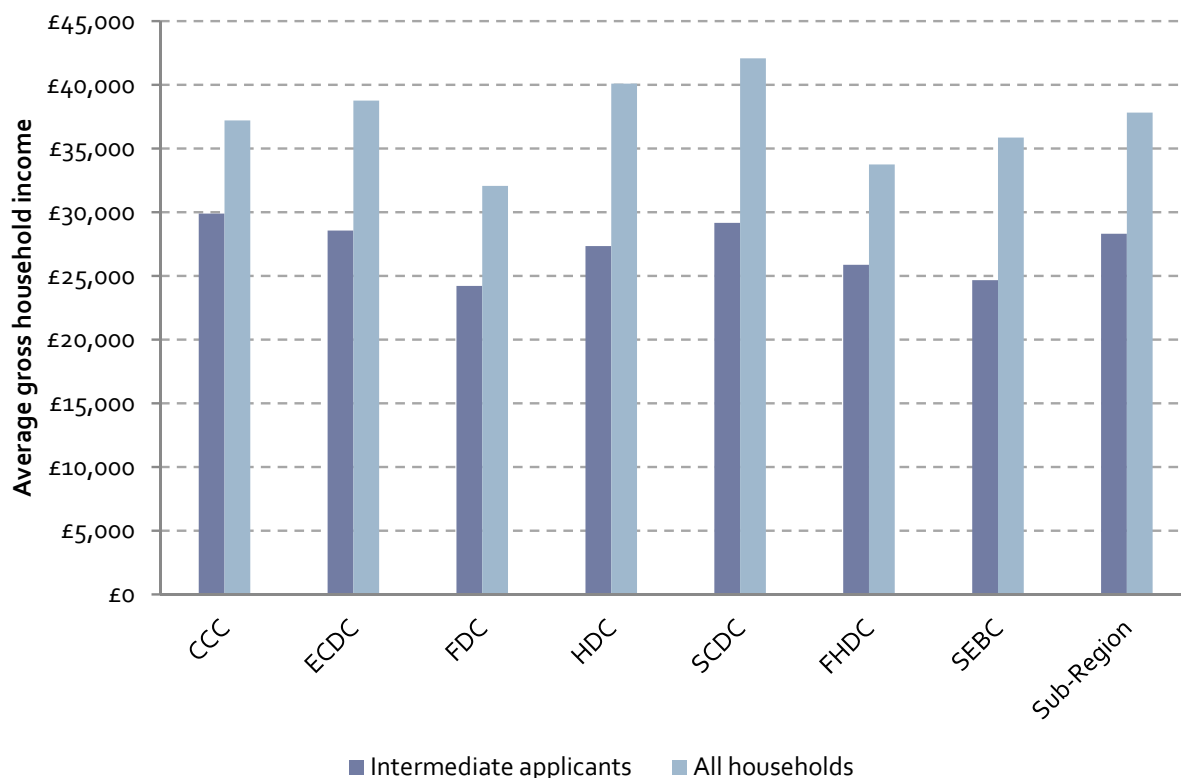
¹ Includes renting from employer

Section 8.2 Facts and figures

Of the 1,095 households on the register, just over half (524) are currently private tenants. Around a third (310) currently live with family or friends. There are 413 aspiring first time buyers, who tend to outnumber previous and current homeowners in all districts except Fenland.

Fig 1 compares the average income of all households in the sub-region, to the incomes of Orbit housing applicants, by district and across the whole sub-region.

Fig 1 Gross average income of intermediate applicants (March 2012) and all households (2012)



Source: Orbit HomeBuy Agents and CACI via Hometrack 2012

The average income of intermediate applicants across the sub-region was £28,300 at 31 March 2012. This is £9,500 less than the average for all households. Based on 3 times income, using this average income for Orbit applicants a mortgage of around £85,000 could be supported.

Section 8.2 Facts and figures

Table 4 shows more detail on income distribution by income "band". For each income band, the percentage of Orbit applicants is stated for each district.

Table 4 **Income distribution by current district of residence, Orbit applicants, 31 March 2012**

	Cambridge	ECDC	FDC	HDC	SCDC	FHDC	SEBC	Sub-region
% earning less than £5,000	0	0	0	0	2	2	0	0.5
% earning £5,000-£9,999	1	0	0	2	3	3	2	2
% earning £10,000-£14,999	5	10	26	10	8	10	16	9
% earning £15,000-£19,999	10	17	10	19	13	19	20	14
% earning £20,000-£24,999	24	17	10	16	14	19	18	18
% earning £25,000-£29,999	16	15	29	10	13	12	9	14
% earning £30,000-£34,999	12	6	10	18	12	8	13	13
% earning £35,000-£39,999	14	16	10	11	12	17	15	13
% earning £40,000-£44,999	6	7	3	7	10	7	2	7
% earning £45,000-£49,999	5	5	3	2	7	3	1	4
% earning £50,000-£54,999	5	4	0	3	3	0	1	3
% earning £55,000-£59,999	2	1	0	3	2	0	1	2
% "no data"	0.3	1	0	1	1	0	1	1
Total applicants	368	81	31	197	260	59	99	1,095

Source: Orbit HomeBuy Agents, 31 March 2012

Table 4 shows income distribution of intermediate applicants by current district of residence. Across the sub-region nearly a third of applicant households have an income of between £20,000 and £29,999.

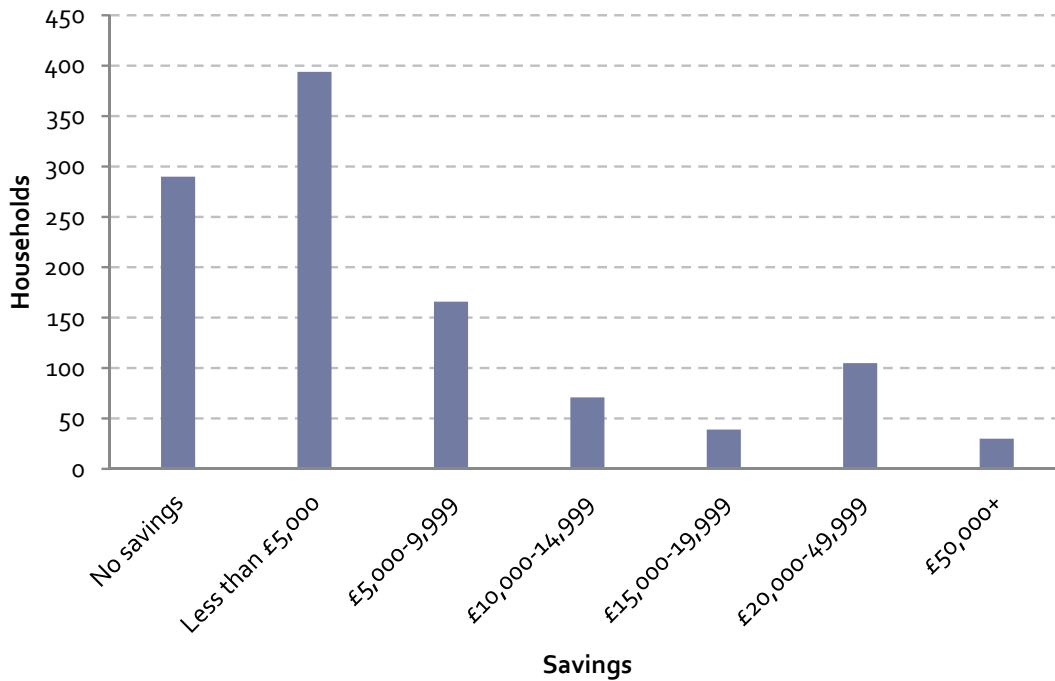
Based on a mortgage at three times income these households could support a mortgage of between £60,000 to £90,000. This would not include a rental element (payable for shared ownership). Further details of monthly costs (including rents for shared ownership) are included in Chapter 10, *Incomes and affordability*.

Some 36% of applicant households in Fenland have an income below £20,000, compared to 25% for the whole sub-region. Some 5% of households on the intermediate register have an income greater than £50,000.

Section 8.2 Facts and figures

Savings data provided via the Orbit application is shown in Fig 2 .

Fig 2 **Savings distribution of intermediate applicants, Cambridge –sub-region, March 2012**



Source: Orbit HomeBuy Agents, 31 March 2012

Fig 2 shows the savings available to intermediate applicants in the sub-region. Just over a quarter (26%), do not have any savings and a further 36% have less than £5,000. A small number (30 households or 3%) have savings of more than £50,000.

8.2.2 Recent intermediate purchasers

Data about recent intermediate purchasers is taken from CORE.

Not all moves are recorded and in some areas the number of sales is low, so to increase the amount of data available the tables below cover the last three financial years (2009/10, 2010/11 and 2011/12).

Section 8.2 Facts and figures

Intermediate sales by type and district for each year are shown in Table 5. In total there are records of 791 in this period.

Table 5 **Intermediate sales by type and district, 2009/10 to 2011/12 Cambridge Sub-Region**

	Cambridge	ECDC	FDC	HDC	SCDC	FHDC	SEBC	Sub-region
Equity loan	48	13	2	92	122	32	19	328
Shared ownership	73	80	11	90	95	76	38	463
All sales	121	93	13	182	217	108	57	791

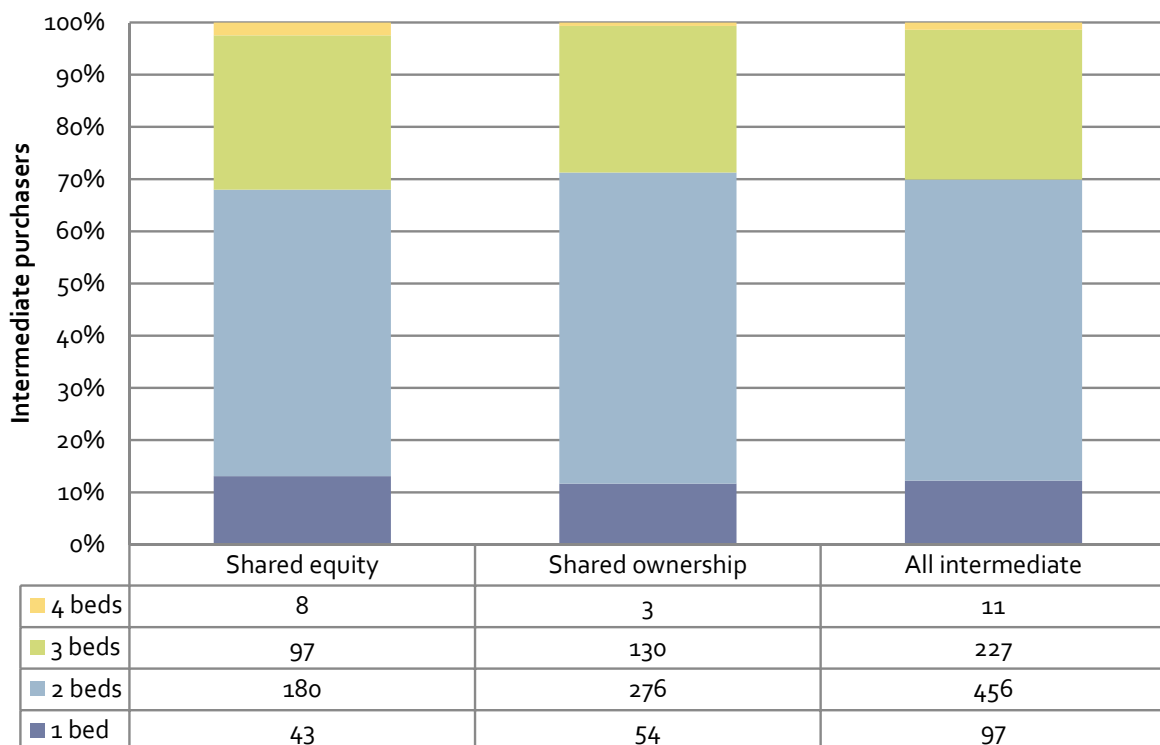
Source: CORE Sales 2009/10-2011/12

In total there were 791 in the sub-region between 2009/10 and 2011/12 (around 263 per year). More than a quarter of these sales (27%) were in South Cambridgeshire and a further 23% in Huntingdonshire.

Fenland saw the lowest number of sales recorded by CORE. There were also more equity loans made than shared ownership purchases made in South Cambridgeshire and Huntingdonshire.

Fig 3 shows the number and percentage of properties purchased by scheme type and number of bedrooms.

Fig 3 **Number of bedrooms purchased by intermediate scheme type, 2009/10 to 2011/12, Cambridge sub-region**



Source: CORE Sales 2009/10 to 2011/12

Fig 3 shows that two bedroom homes were the most common size purchased. A larger proportion of homes with 3 or more bedrooms were purchased using equity loans than through shared ownership.

The previous tenure of intermediate purchasers is shown in Table 6.

Section 8.2 Facts and figures

Table 6 Previous tenure by district – intermediate purchasers, 2009/10 to 2011/12

	Council or housing assn tenant	Private rented	Owner occupier	Living with family/friends	Other	Unknown	All
Cambridge	3	53	7	32	4	22	121
East Cambridgeshire	5	29	13	41	2	3	93
Fenland	1	7	1	3		1	13
Huntingdonshire	11	63	24	75	3	6	182
South Cambridgeshire	11	80	13	63	5	45	217
Forest Heath	3	41	4	54	2	4	108
St Edmundsbury		13	11	28	2	3	57
Sub-region total	34	286	73	296	18	84	791
Sub-region %	4%	36%	9%	37%	2%	11%	100%

Source: CORE Sales 2009/10-2011/12

Living with family/friends and renting privately are the most common previous tenures across the sub-region. Only 4% of intermediate purchasers in the sub-region were previously living in social rented.

Table 7 shows the value by size and is used in the affordability calculation.

Table 7 Average total value of properties purchased by number of bedrooms, 2009/10 to 2011/12

	1 bed	2 beds	3 beds	4 beds	All
Cambridge	<i>£171,077</i>	<i>£175,750</i>	<i>£185,500</i>		<i>£176,109</i>
East Cambridgeshire		<i>£135,425</i>	<i>£177,249</i>		<i>£151,511</i>
Fenland			<i>£125,000</i>		<i>£125,000</i>
Huntingdonshire	<i>£102,750</i>	<i>£139,153</i>	<i>£167,806</i>	<i>£195,200</i>	<i>£147,835</i>
South Cambridgeshire	<i>£153,133</i>	<i>£190,205</i>	<i>£229,040</i>	<i>£251,400</i>	<i>£200,888</i>
Forest Heath	<i>£85,500</i>	<i>£111,583</i>	<i>£140,625</i>		<i>£107,063</i>
St Edmundsbury	<i>£91,000</i>	<i>£139,806</i>	<i>£152,143</i>	<i>£279,995</i>	<i>£156,539</i>
Shared Equity (sub-region)	<i>£136,698</i>	<i>£159,337</i>	<i>£191,869</i>	<i>£251,524</i>	<i>£168,238</i>
Cambridge	<i>£174,382</i>	<i>£175,669</i>	<i>£214,592</i>		<i>£183,279</i>
East Cambridgeshire	<i>£103,667</i>	<i>£136,790</i>	<i>£162,115</i>	<i>£195,000</i>	<i>£142,436</i>
Fenland		<i>£104,567</i>	<i>£127,331</i>		<i>£121,123</i>
Huntingdonshire	<i>£111,180</i>	<i>£140,077</i>	<i>£173,447</i>	<i>£200,000</i>	<i>£146,182</i>
South Cambridgeshire	<i>£140,125</i>	<i>£160,753</i>	<i>£210,813</i>		<i>£172,717</i>
Forest Heath	<i>£116,000</i>	<i>£130,033</i>	<i>£148,839</i>		<i>£136,038</i>
St Edmundsbury	<i>£95,500</i>	<i>£142,435</i>	<i>£163,875</i>	<i>£185,000</i>	<i>£140,658</i>
Shared ownership (sub-region)	<i>£138,808</i>	<i>£146,999</i>	<i>£174,674</i>	<i>£193,333</i>	<i>£154,114</i>
Total shared equity + shared ownership sales	<i>£137,873</i>	<i>£151,869</i>	<i>£182,022</i>	<i>£235,654</i>	<i>£159,971</i>

Source: CORE Sales 2009/10-2011/12. Numbers in italics are averages based on 5 sales or fewer.

Table 7 shows the average total value of homes sold through intermediate schemes between 2009/10 and 2011/12 by number of bedrooms. This is highlighted in pale yellow because it is used in the affordability calculation in Chapter 10 *Incomes and affordability*.

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In most areas the average total value of all intermediate properties is similar to the open market lower quartile (please see Fig 6). In the sub-region as a whole the average market value of homes bought through intermediate schemes over this three-year period was £159,971.

Table 8 shows the average income for intermediate purchasers by scheme.

Table 8 **Average gross household income of intermediate purchasers by scheme type 2009/10-2011/12**

	Shared equity purchasers	Shared ownership purchasers	All intermediate purchasers
Cambridge	£30,775	£29,137	£29,649
East Cambridgeshire	£23,622	£27,459	£26,836
Fenland	£27,944	£19,222	£20,676
Huntingdonshire	£25,967	£23,963	£24,994
South Cambridgeshire	£32,063	£27,351	£29,852
Forest Heath	£19,401	£26,817	£25,318
St Edmundsbury	£28,802	£26,347	£27,180
Sub-Region	£28,180	£26,585	£27,197

Source: CORE Sales 2009/10-2011/12

Table 8 contains information about the average gross household income of intermediate purchaser households (in this data, income data excludes council tax and housing benefits).

Across the sub-region the average income for this group over the three year period was £27,197 per year. Households who purchased with an equity loan had slightly higher incomes than those purchasing a shared ownership property, with average incomes of shared ownership purchasers slightly higher in East Cambridgeshire and Forest Heath.

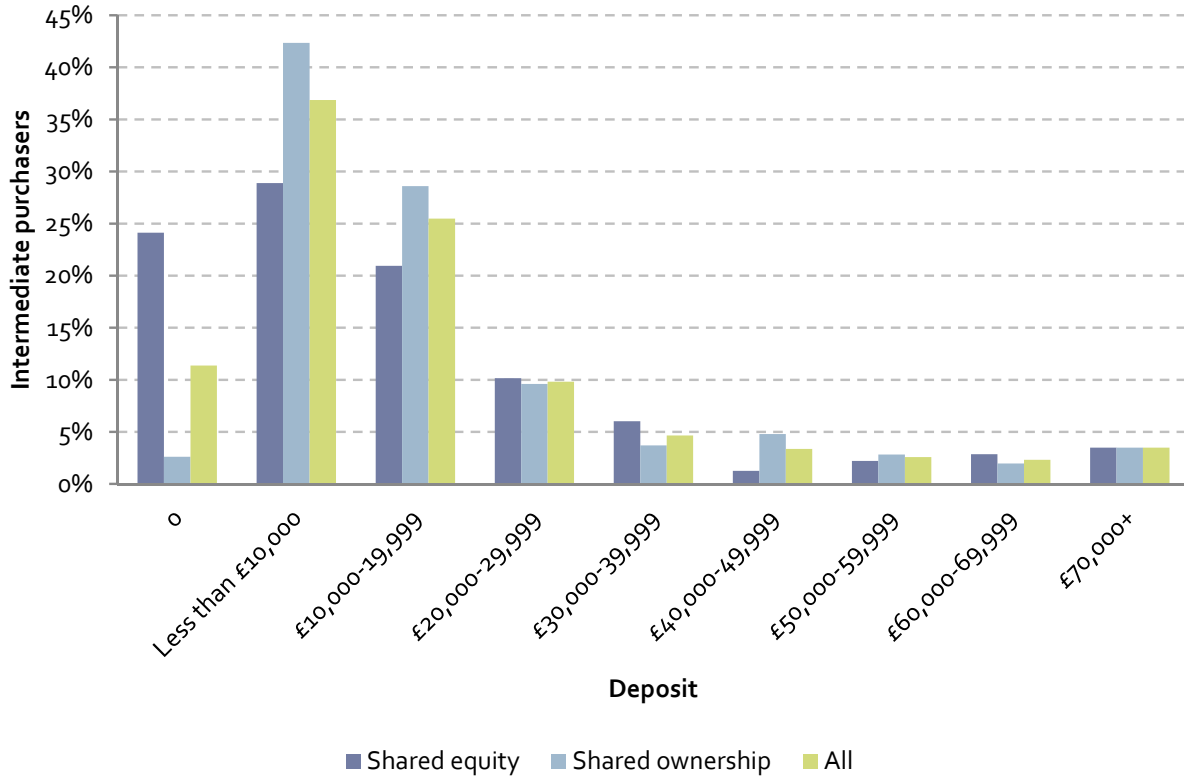
Incomes of households purchasing intermediate housing are higher on average than those of recently moved social tenants (see Fig 7).

Another barrier to accessing an open market home is the deposit required (see also chapter 5 *Property purchase* and Chapter 10 *Incomes and affordability*).

Section 8.2 Facts and figures

Fig 4 shows the deposit levels of intermediate purchaser households by scheme type.

Fig 4 Deposit amount paid by intermediate purchasers, Cambridge sub-region 2009/10 to 2011/12



Source: CORE Sales 2009/10 to 2011/12

Some 3% of shared owners had no deposit compared to 24% of those who purchased with an equity loan. There were 65 purchasers with access to a deposit of £50,000 or more.

Table 9 and Table 10 show the different average costs associated with different types of intermediate purchase.

Table 9 Average costs for equity loan, 2009/10 to 2011/12

	Average value	Average mortgage	Average deposit	Average deposit (as % value)	Average equity loan amount	Average equity loan amount as % value
Cambridge	£176,109	£55,655	£16,328	9%	£69,020	39%
East Cambridgeshire	£151,511	£49,911	£17,377	11%	£52,563	35%
Fenland	£125,000	£86,950	£250	0%	£37,800	30%
Huntingdonshire	£147,835	£61,596	£8,979	6%	£51,409	35%
South Cambridgeshire	£200,888	£64,780	£24,468	12%	£68,895	34%
Forest Heath	£107,063	£23,112	£5,307	5%	£57,500	54%
St Edmundsbury	£156,539	£83,583	£10,018	6%	£53,808	34%
Sub-Region	£168,238	£59,041	£15,549	9%	£56,877	34%

Source: CORE Sales 2009/10-2011/12

- Between 2009/10 and 2011/12 the average value of a home bought with an equity loan in the Cambridge housing sub-region was £168,238.

Section 8.2 Facts and figures

- The average size of mortgage used to purchase a property with an equity loan was £59,041.
- The typical deposit level for equity loan purchasers was £15,549 equivalent to about 9% of the average value.
- The average equity loan amount for the period was £56,877 equivalent to about 34% of the average purchase price for this type of property.

Table 10 **Average costs for shared ownership, 2009/10 to 2011/12**

	Average value	Average mortgage	Average deposit	Average deposit (as % value)	Average share purchased	Average monthly rent
Cambridge	£183,279	£52,025	£18,571	10%	39%	£231
East Cambridgeshire	£142,436	£49,268	£20,198	14%	49%	£191
Fenland	£121,123	£34,474	£11,016	9%	39%	£173
Huntingdonshire	£146,182	£45,017	£17,551	12%	43%	£197
South Cambridgeshire	£172,717	£55,633	£23,682	14%	47%	£215
Forest Heath	£136,038	£52,380	£9,497	7%	45%	£186
St Edmundsbury	£140,658	£45,307	£16,448	12%	44%	£185
Sub-Region	£154,114	£50,033	£17,863	12%	44%	£202

Source: CORE Sales 2009/10-2011/12

Table 10 shows the average value for shared ownership properties was slightly lower than for homes purchased with an equity loan across the sub-region.

- Homes purchased as shared ownership had a slightly higher value in Cambridge and Forest Heath than those purchased with an equity loan.
- The average deposit level is also higher (£17,863 compared to £15,549).
- The average size of share purchased is 44% in the sub-region as a whole.
- The average amount of rent paid on the unpurchased share is just over £200/month.

Section 8.3 Analysis

8.3 Analysis

Current situation

- At the end of March 2012 there were 1,095 households registering an interest in intermediate schemes with the local HomeBuy Agent. These are generally small households (one or two adults) and many either live with family/friends or in the private rented sector. There are very few applicants currently living in the social rented sector, despite these households be a main target group for intermediate schemes.
- The average market value of homes purchased through intermediate schemes is generally similar to the lower quartile market price of homes.
- The average gross income of intermediate applicant households is £28,322, which is £9,500 less than the average income of all households. The average household income of intermediate purchasers is around £27,197. The average household income for shared ownership purchasers is lower than the average income of equity loan purchasers. Equity loan purchaser households are more likely to include children than those purchasing shared ownership homes, which are more likely to be bought by single people and couples without children.

Changes over time

- When analysed individually the profile of households buying intermediate tenure homes does not appear to vary significantly from year to year. In 2010 there were 1,024 applicants registered with Orbit; in 2012 the number had increased by 7% to 1,095. Existing social tenants have always been one of the government's target groups for intermediate home ownership, but a larger share of intermediate purchasers come from the private rented sector or are newly forming households.
- In the previous version of this chapter we suggested that changes such as the introduction of flexible/ fixed-term tenancies and Pay to Stay for higher income social tenants may make intermediate tenures a more attractive option for this particular group, but there is no evidence to support this so far, possibly because of the difference in income profile (see Fig 7).
- The overall number of equity loans has decreased in the sub-region in recent years. In 2013, the government launched the Help to Buy equity loan scheme for new build properties. This allows households to buy with a 5% deposit and up to a 20% loan from the government for properties up to the value of £600,000. While previous intermediate products have targeted first time buyers this is also open to current home owners, which considerably increases the potential market. There are also plans to extend this model to the purchase of existing homes. We will continue to monitor the potential impacts of this new model.

Changes over area

- Just over half of the sales of intermediate properties made in the sub-region were in South Cambridgeshire and Huntingdonshire. Shared equity sales were more prevalent in these districts, while there were more shared ownership sales elsewhere.
- There were only 13 sales recorded in Fenland in the three year period covered. Two bedroom flats in this district sell for just over £70,000 on the open market (see chapter 5). When this is

Section 8.3 Analysis

compared to average incomes of intermediate applicants, open market flats in Fenland are generally quite affordable, but make up a small part of the overall stock mix in the district (see chapter 4).

What does all this data, combined, tell us?

- There continues to be a demand for intermediate ownership models, mostly from younger, smaller households currently resident in the private rented sector or living with family and friends. Demand from social tenants currently appears quite limited and a low proportion of sales are made to this group. Fixed term/flexible tenancies in social housing may make intermediate ownership models more attractive to this group for those who can afford it, but around 75% of recently moved social tenants have a net household income of less than £20,000, so this may not be practical for a large number.
- The number of equity loan schemes has decreased, but may increase again because of the wider criteria for the most recent model (Help to Buy).

Section 8.4 Background information

8.4 Background information

8.4.1 Links and references

Correct at September 2013

De Santos, R (August 2013) **Homes for forgotten families: Towards a mainstream shared ownership market** accessed at

http://england.shelter.org.uk/professional_resources/policy_and_research/policy_library/policy_library_folder/homes_for_forgotten_families_towards_a_mainstream_shared_ownership_market

Help to Buy Agent (formerly Homebuy) Website: <http://orbithelptobuy.co.uk/main.cfm>

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8.4.2 Definition of terms

In the past five years there have been a range of intermediate housing models launched and withdrawn, altered or rebranded and this cycle is likely to continue.

Rather than attempt to list all the individual schemes, the table below shows the broad type of scheme available. For the details of the individual schemes available, which is regularly updated, please see <http://orbithelptobuy.co.uk/main.cfm>

Term used	Abbreviation	Meaning, source or link to relevant website
Intermediate rent		Rents at up to 80% of market rent. Traditionally targeted at keyworkers, although the market for this was increased during the "credit crunch" through Rent to HomeBuy. Currently this product is not being promoted due to its similarity to Affordable Rent (targeted at the social rented "market").
Equity loan / shared equity		An equity loan which acts as a second charge on a property. For example, a household buys a £200,000 property with a 10% equity loan (£20,000). They pay a small amount for the loan and when the property is sold e.g. for £250,000 the lender receives 10% of the sale cost (£25,000). Some equity loans were available for the purchase of existing stock. The current scheme is to assist people to buy new build.
Shared ownership		Scheme where a purchaser part buys and part rents from a housing association or local authority. Typical purchase share is between 25% and 75%, and buyers are encouraged to buy the largest share they can afford. Generally applies to new build properties, but re-sales occasionally become available. There may be an opportunity to rent at intermediate rent level before purchasing a share in order to save/increase the deposit level
Household reference person		The household member completing an application form for the Orbit register, and responsible for the application

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8.4.3 Data issues

Main sources of data

- Data about demand is taken from the HomeBuy Agent register and provides a snapshot of demand as of the end of March 2012. The HomeBuy Agent is currently Orbit.
- Data about the current residents is taken from CORE. CORE records information about households moving into shared ownership/shared equity. It does not record every sale, but there is sufficient data collected in the time period covered (three years) to get a good overview of the type of households moving into intermediate home ownership.
- The data sources used in this reported (and collected more widely) tend to focus on intermediate ownership models. Data about intermediate rent models has always been non-existent and this is something of an unknown quantity. While this has effectively been withdrawn, there are some Rent to HomeBuy homes available and households already resident in this and other intermediate rent tenures.

Recent changes to data

- There have been no recent data changes

Planned changes to data

- We will continue to monitor scheme details (particularly equity loans) as the precise details of these change frequently.

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8.4.4 Additional information

Table 11 Age of intermediate purchaser household reference persons by district

	Cambridge	East Cambs	Fenland	Hunting-donshire	South Cambs	Forest Heath	St Ed's	Total
18-24	15%	24%	17%	22%	11%	33%	38%	21%
25-29	31%	26%	25%	30%	36%	29%	20%	30%
30-34	29%	20%	17%	16%	23%	17%	21%	21%
35-39	13%	7%	17%	11%	13%	11%	5%	11%
40-44	7%	6%	8%	6%	6%	1%	4%	5%
45-49	1%	7%	8%	6%	5%	2%	7%	5%
50-54	1%	7%	0%	6%	2%	0%	2%	3%
55-59	0%	1%	8%	2%	1%	4%	2%	2%
60+	3%	2%	0%	2%	3%	3%	2%	2%
Total Respondents	98	86	12	176	168	98	56	694
Average Age	31.8	32.5	33.5	32.5	32.9	30.2	30.9	32.1

Source: CORE 2009/10-2011/12

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Table 12 **Recorded intermediate sales per year by type and district**

	2009/10	2010/11	2011/12	Total	Trend 2009/10 to 2011/12
Cambridge	49	55	17	121	
Shared equity	20	28		48	
Shared ownership	29	27	17	73	
East Cambridgeshire	43	19	31	93	
Shared equity	13			13	
Shared ownership	30	19	31	80	
Fenland	9	3	1	13	
Shared equity	2			2	
Shared ownership	7	3	1	11	
Huntingdonshire	86	48	48	182	
Shared equity	46	24	22	92	
Shared ownership	40	24	26	90	
South Cambridgeshire	70	64	83	217	
Shared equity	46	43	33	122	
Shared ownership	24	21	50	95	
Forest Heath	24	48	36	108	
Shared equity	18	4	10	32	
Shared ownership	6	44	26	76	
St Edmundsbury	18	28	11	57	
Shared equity	16	2	1	19	
Shared ownership	2	26	10	38	
Sub Region	299	265	227	791	
Shared equity	161	101	66	328	
Shared ownership	138	164	161	463	

Source: CORE 2009/10-2011/12

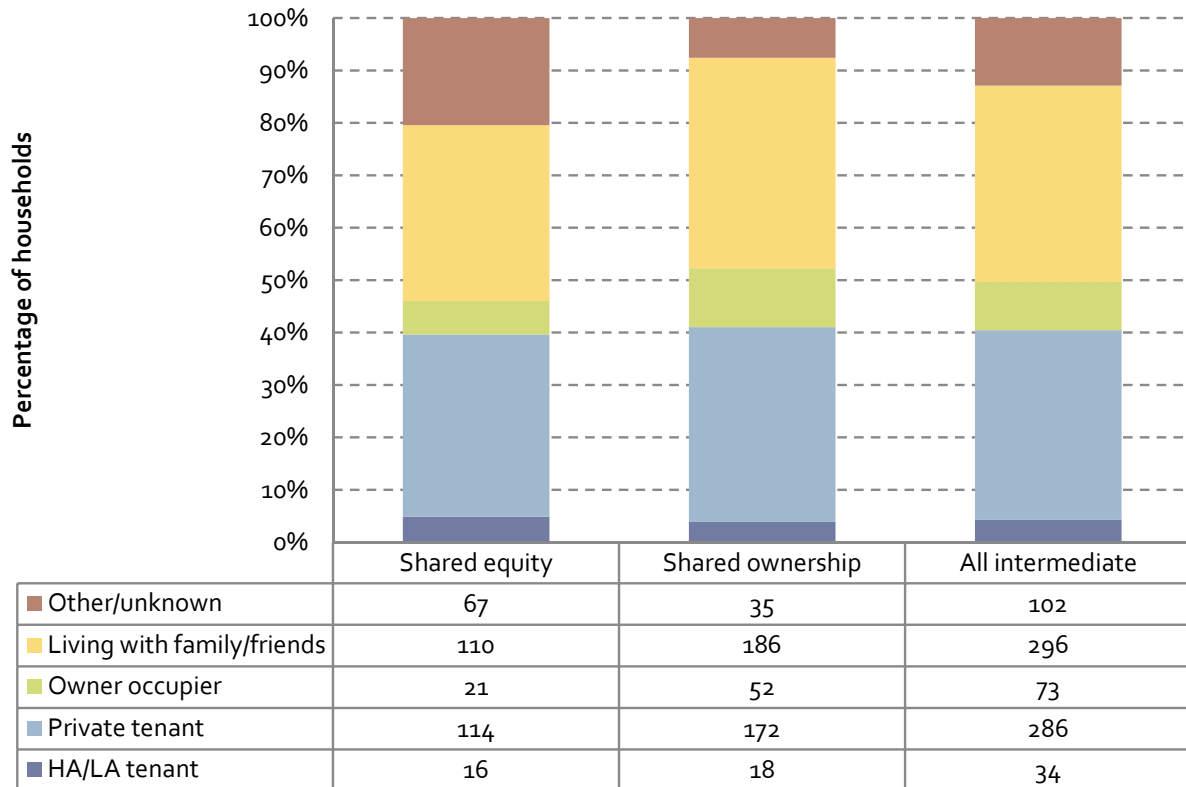
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Table 13 Intermediate sales by scheme type and household structure, Cambridge sub-region 2007/8-2009/10

	Equity Loan	Shared Ownership	All intermediate sales
1 adult	47%	50%	49%
1 adult, 1 child	3%	4%	4%
1 adult, 2 children	2%	1%	1%
2 adults	23%	34%	30%
2 adults, 1 child	14%	7%	10%
2 adults, 2+ children	9%	2%	5%
3 or more adults	1%	1%	1%
3 or more adults, 1 or more children	0%	0.3%	0.1%
Respondents	289	399	688

CORE Sales, 2009/10-2011/12

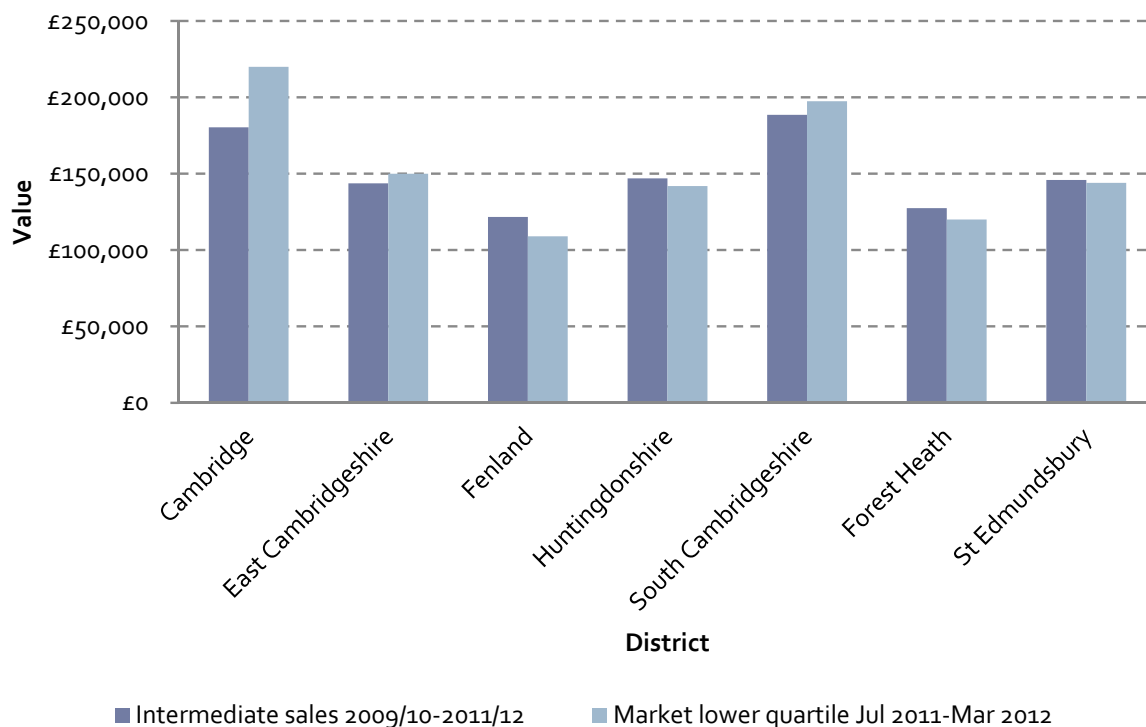
Fig 5 Previous tenure of intermediate purchasers by scheme type, Cambridge sub-region 2009/10-2011/12



CORE Sales, 2009/10-2011/12

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Fig 6 Average total value of intermediate properties sold and lower quartile open market price by district



Source: Hometrack and CORE 2009/10-2011/12

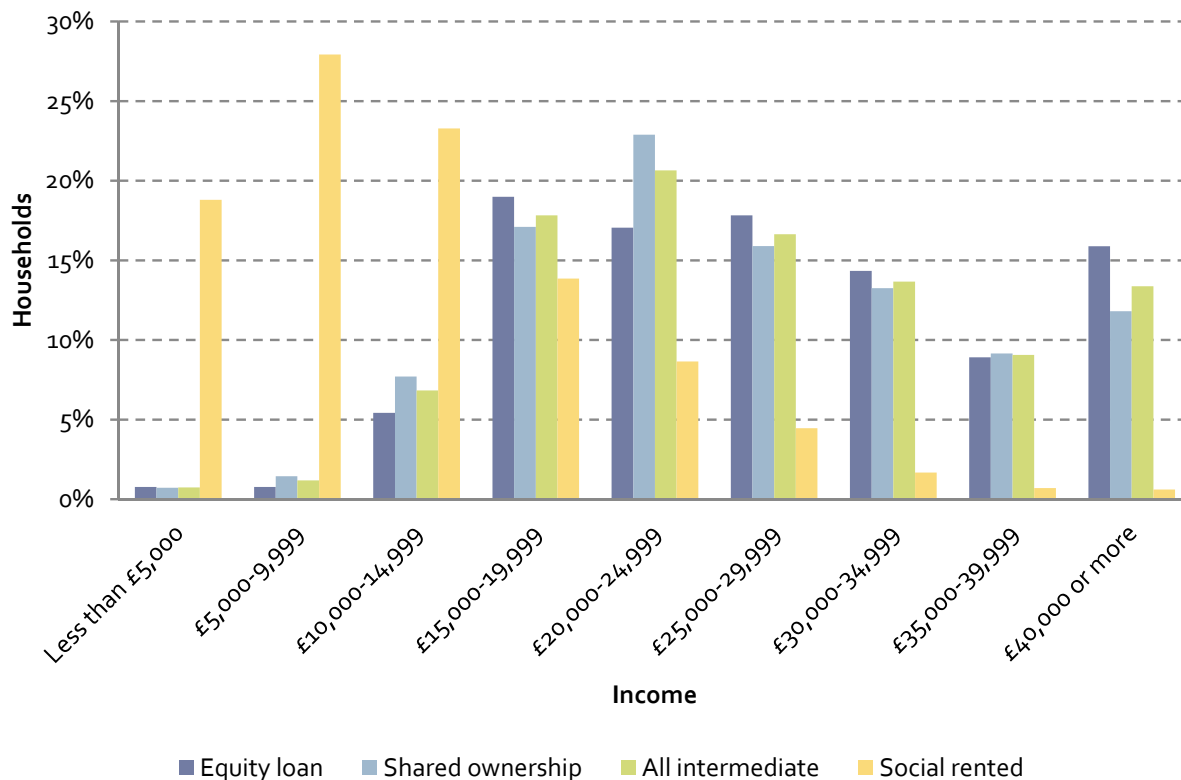
Table 14 Average market value of properties purchased through intermediate schemes by district, 2009/10-2011/12

	Equity loan			Shared ownership		
	2009/10	2010/11	2011/12	2009/10	2010/11	2011/12
Cambridge	£163,763	£184,929		£171,102	£189,537	£194,112
East Cambridgeshire	£151,511			£129,977	£141,855	£154,849
Fenland	£125,000			£119,604	£128,375	£110,000
Huntingdonshire	£140,408	£152,833	£157,909	£143,985	£155,813	£140,673
South Cambridgeshire	£187,634	£204,210	£215,033	£168,881	£162,386	£178,897
Forest Heath	£104,361	£128,125	£103,500	£135,151	£136,170	£136,019
St Edmundsbury	£139,641	£279,995	£180,000	£117,000	£146,077	£131,300
Sub-Region	£153,401	£185,144	£178,562	£148,956	£153,274	£159,392

CORE Sales, 2009/10-2011/12

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Fig 7 Net household income of recently moved shared owners, equity loan purchasers and social tenants, Cambridge sub-region 2009/10-2011/12



CORE, 2009/10-2011/12

Homelessness

Interest and relevance

- This chapter covers statutory homelessness, households in temporary accommodation, rough sleepers and households at risk of homelessness, including households at risk of repossession and eviction and concealed households.
- The chapter assesses the scale of homelessness and the risk of homelessness across the Cambridge housing sub-region. This is difficult as there may be overlap between these groups.

Headline messages

- In 2011/12 some 754 households were accepted as homeless and in priority need across the housing sub-region (Table 2).
- At the end of March 2012, there were 265 households staying in temporary accommodation (Table 5).
- Between 2003 and 2012, there were on average 687 mortgage orders made per year across the sub-region (Table 8) and 1,053 landlord orders made (Table 9).

Changes over time

- The number of households accepted as statutorily homeless decreased in all districts between 2003/4 and 2009/10 but has increased significantly to 2011/12. There has been an increase in the number of households staying in temporary accommodation.
- Nationally and locally counts of the number of people sleeping rough fell between 2000 and 2010.
- Mortgage repossessions peaked in 2008 (Fig 3). The drop since 2008 may be due to the introduction of the mortgage rescue scheme. While the scheme has helped fairly low numbers of households, awareness of it may have encouraged households in difficulty to seek assistance at an earlier stage.
- Landlord possession orders have been relatively consistent over time across all areas.

Geographical variation

- Rough sleeping and single homelessness in the sub-region centres on Cambridge. There are more services in the City than in other, more rural districts of the sub-region although provision is increasing for example in Wisbech.
- Fenland is a national mortgage repossession hotspot. There are more mortgage repossessions per person in Fenland than in the rest of the sub-region, the region and the country as a whole (Table 8). A report by Shelter (2012) suggests correlation between unemployment and mortgage orders made. Fenland has seen a sharper increase in the level of unemployment during the recession than elsewhere in the sub-region.

Future monitoring points

- There is some concern that changes to housing benefit regime will further increase homelessness, for example CIH Members Briefing on changes to LHA and Housing Benefit, 2010 (link provided in section 9.4). We will continue to monitor these trends.

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 9.1 Introduction

9 Homelessness

9.1 Introduction

- As stated in CLG’s draft guidance on housing assessments produced in September 2013, an understanding of the scale and number of homeless households is important in calculating the backlog of affordable housing need.
- This chapter identifies levels and trends for
 - Statutory homelessness, which is used in calculations in Chapter 13 *Identifying affordable housing need*.
 - Households in temporary accommodation.
 - Other types of homelessness including single homeless and rough sleepers.
 - Households at risk of homelessness including households at risk of eviction and concealed households.
- The chapter establishes numbers of homeless households and households at risk of homelessness. Local approaches to dealing with homelessness are described in district homelessness strategies. Links to these are provided in section 9.4.1.
- There is some overlap between the different types of homelessness covered, so it is not advisable to sum the data for the different types as this would constitute double counting.
- The data covers up to the end of 2011/12 financial year; that is to 31 March 2012.
- All tables containing data used in the overall affordable housing need calculation in Chapter 13 are highlighted in bright yellow.

Section 9.2 Facts and figures

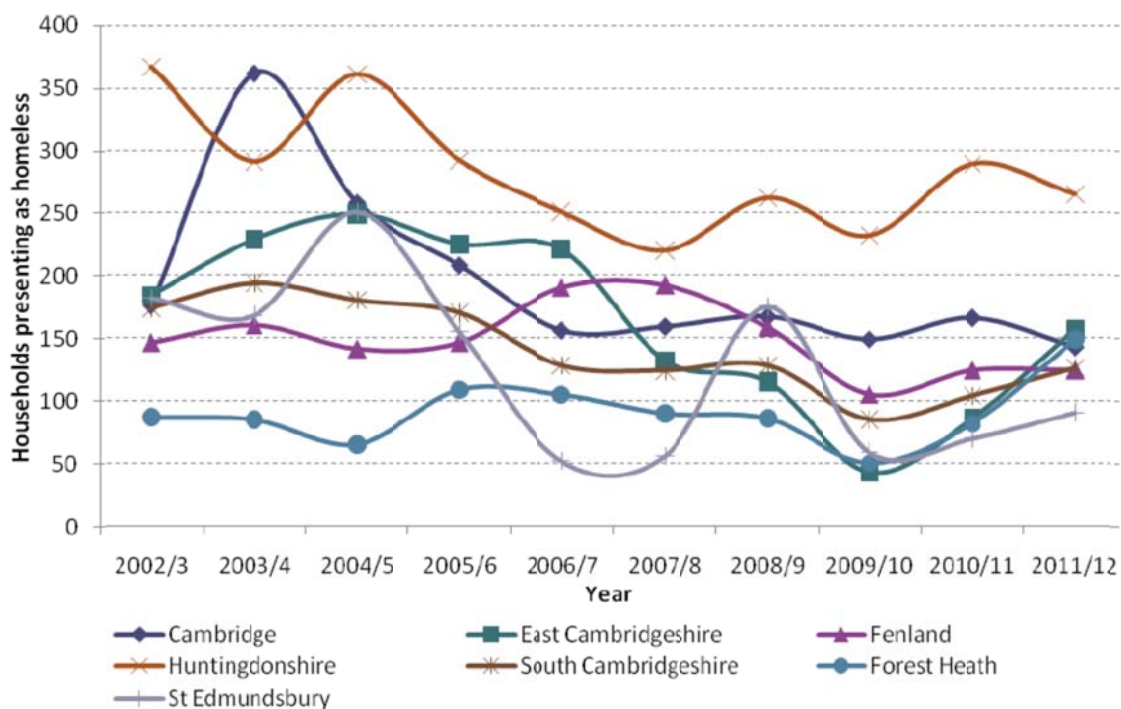
9.2 Facts and figures

9.2.1 Statutory homelessness

The Homelessness Act 2002 provides definitions for statutory homelessness and priority need. Please see Section 9.4.2 for a summary definition and link.

Fig 1 shows the number of households presenting to local authorities for homelessness decisions between 2002/3 and 2011/12 in each of the districts in our housing sub-region.

Fig 1 Households presenting as homeless, 2002/3 to 2011/12



Source: CLG [Table 784](#)

In all areas, the number of households presenting as homeless decreased between 2004/5 and 2009/10, mostly due to an increased emphasis on homelessness prevention. In all areas except Cambridge the number of households presenting as homeless has increased since 2009/10, with very sharp increases noted in Forest Heath and East Cambridgeshire.

Section 9.2 Facts and figures

Table 1 **Homelessness decisions by local authority, 2004/5 to 2011/12**

	2004/5	2005/6	2006/7	2007/8	2008/9	2009/10	2010/11	2011/12
Cambridge	258	208	156	159	167	149	166	143
East Cambridgeshire	249	225	221	132	115	43	86	157
Fenland	141	146	190	192	158	105	124	124
Huntingdonshire	361	292	251	220	262	232	289	265
South Cambridgeshire	180	170	128	124	128	85	104	126
Forest Heath	65	109	105	90	86	50	82	149
St Edmundsbury	251	155	52	56	175	59	70	91
Sub-Region	1,505	1,305	1,103	973	1,091	723	921	1,055

[CLG Table 784](#)

o shows the total number of homeless decisions made by each authority since 2004/5.

The number of households who were accepted as statutorily homeless and in priority need is shown in Table 2.

Table 2 **Households accepted as homeless and in priority need by district, 2002/3 to 2011/12**

	2002/3	2003/4	2004/5	2005/6	2006/7	2007/8	2008/9	2009/10	2010/11	2011/12
Cambridge	130	261	204	179	129	138	140	126	137	112
East Cambridgeshire	150	185	192	139	152	87	73	23	72	146
Fenland	102	122	103	82	131	108	83	49	72	73
Huntingdonshire	251	233	254	207	160	146	162	137	169	173
South Cambridgeshire	103	129	116	122	87	101	83	63	72	93
Forest Heath	45	57	55	55	57	56	46	33	57	93
St Edmundsbury	146	141	188	139	29	35	128	36	47	64
Sub-Region	927	1,128	1,112	923	745	671	715	467	626	754

Source: CLG [Table 784](#)

Table 2 shows a general decrease in households accepted as statutorily homeless between 2004/5 and 2009/10, but a substantial increase in 2010/11 and 2011/12.

Section 9.2 Facts and figures

Table 3 shows the number homeless acceptances per thousand households for the sub-region, region and England.

Table 3 Households per thousand accepted as homeless and in priority need, 2002/3 to 2011/12, Cambridge sub-region districts, East of England and England

	2002/3	2003/4	2004/5	2005/6	2006/7	2007/8	2008/9	2009/10	2010/11	2011/12	Trend 2002/3-2011/12
Cambridge	2.83	5.55	4.34	3.81	2.80	3.17	3.07	2.74	3.04	2.49	
East Cambridgeshire	4.84	5.78	6.00	4.34	4.75	2.75	2.22	0.70	2.12	4.29	
Fenland	2.91	3.39	2.86	2.28	3.54	2.87	2.14	1.26	1.85	1.87	
Huntingdonshire	3.86	3.53	3.85	3.14	2.42	2.19	2.35	1.99	2.45	2.51	
South Cambridgeshire	1.94	2.39	2.15	2.26	1.58	1.86	1.50	1.15	1.24	1.60	
Forest Heath	1.88	2.28	2.20	2.20	2.28	2.31	1.79	1.27	2.28	3.72	
St Edmundsbury	3.56	3.36	4.48	3.31	0.69	0.84	2.97	0.84	1.07	1.45	
Sub-Region	3.14	3.74	3.68	3.06	2.46	2.24	2.30	1.50	1.99	2.40	
East of England	4.86	4.88	4.41	3.58	2.99	2.55	2.13	1.54	1.75	2.19	
England	6.14	6.49	5.73	4.45	3.48	3.00	2.48	1.86	2.03	2.31	

Source: CLG [Table 784](#)

The trend for 2002/3 to 2011/12 is shown in the final column with the highest value in each area highlighted in pale blue.

This highlights that 2003/4 was the peak year in Cambridge, South Cambridgeshire, the whole housing sub-region, East of England and England.

The sub-region has a high proportion of households accepted as homeless compared to England as a whole.

Across the sub-region the number of households per thousand accepted as homeless and in priority need more than halved between 2002/3 and 2009/10 falling from 3.1 to 1.5; but has since increased.

The proportion of acceptances follows a similar pattern to the number of presentations, with a decrease between 2004/5 and 2009/10, but an increase between 2009/10 and 2011/12. In East Cambridgeshire in the same period the proportion has increased from 0.7 to 4.29 homeless acceptances per thousand households.

In Forest Heath and East Cambridgeshire the number and rate of households who are accepted as homeless and in priority need increased very sharply in 2010/11 and 2011/12. One reason for this in East Cambridgeshire has been private landlords not renewing tenancies to benefit claimants and not taking on new claimant households. South Cambridgeshire may be beginning to see a similar pattern so it is possible there may be an increase here.

Section 9.2 Facts and figures

Between 2009/10 and 2011/12 the proportion of households accepted as homeless and in priority need has increased both nationally and regionally. Homelessness Monitor (Crisis 2012) anticipates further increases because of changes to the benefits system (see section 9.4.1 for source).

Part of the reason for the decrease in homelessness decisions and acceptances is an increased focus on prevention. In 2009, CLG started to collect data about homelessness prevention and this is shown in Table 4.

Table 4 **Homelessness prevention and relief, 2009/10 to 2011/12**

	2009/10	2010/11	2011/12
Cambridge	122	218	344
East Cambridgeshire	151	92	122
Fenland	93	155	124
Huntingdonshire	376	397	163
South Cambridgeshire	148	185	290
Forest Heath	107	154	157
St Edmundsbury	455	368	425
Sub-Region	1,452	1,569	1,625

Source: CLG, [Table 792](#)

Table 4 shows data by district over the past three years. Section 0 provides definitions of terms, but in summary, prevention is helping people avoid homelessness by supporting them to stay in their current accommodation or moving them before they become homeless; relief is re-housing households who are not classed as statutorily homeless.

Across the sub-region there were 1,625 reported actions to prevent and relieve homelessness in 2011/12, either by helping people to remain in their current home or by accessing alternative accommodation.

9.2.2 Households in temporary accommodation

Table 5 shows the number of households staying in temporary accommodation at the end of each financial year. Generally homeless households are placed in temporary accommodation by the local authority either while they await a decision on their homelessness application, or having been accepted as homeless, while they wait for an offer of suitable accommodation.

Table 5 **Households in temporary accommodation as of 31st March 2007 to 2012**

	2007	2008	2009	2010	2011	2012	5 year average
Cambridge	109	108	89	69	72	91	86
East Cambridgeshire	28	23	17	8	15	40	21
Fenland	50	23	19	13	10	19	17
Huntingdonshire	93	88	61	76	76	64	73
South Cambridgeshire	112	57	45	41	31	36	42
Forest Heath	17	16	11	5	8	14	11
St Edmundsbury	10	18	5	6	13	1	9
Sub-Region	419	333	247	218	225	265	258

Source: CLG [Table 784](#)

Section 9.2 Facts and figures

As with the number of priority need households, the number of households placed in temporary accommodation has increased in the last two years.

The highlighted column shows the average figures, as at 31 March in 2008, 2009, 2010, 2011 and 2012. This is used in the calculation of affordable housing need in Chapter 13 *Identifying affordable housing need*, as the number of homeless households in temporary accommodation provides a measure of unmet housing need each year.

Please see Fig 6 in Additional Information for the type of temporary accommodation used by each district between 2007 and 2012. The most common type of temporary accommodation used was council or housing association stock, followed by hostels which were most commonly used in East Cambridgeshire and Forest Heath.

9.2.3 Single homelessness and rough sleepers

Information about rough sleeping and single homelessness is described in detail in the 2009 Cambridgeshire Joint Strategic Needs Assessment and in district homelessness strategies (see Section 9.4.1 for links).

Data about rough sleepers and single homeless people is difficult to collect. Rough sleeper counts do not always identify all rough sleepers, for example people bedded down in car parks and other buildings on the night in question, and are difficult to conduct in rural areas. Estimates may be based on communication with the voluntary sector, police and other groups in contact with rough sleepers. These estimates and counts can be valuable in showing trends and concentrations than establishing the true level of rough sleepers. For example, rough sleeper count data shows there were an estimated 1,180 rough sleepers counted in the country as a whole in 2000 (and 21 in Cambridge in the same year). In 2010 there were 440 counted/estimated in the country as a whole and 6 in Cambridge, suggesting a significant fall in the number of people sleeping rough.

Table 6 shows the number of rough sleepers counted/estimated in 2010.

Table 6 **Rough sleeper count/estimate, 2010**

	Number	Count or estimate
Cambridge	6	Count (22 nd April 2010)
East Cambridgeshire	4	Estimate
Fenland	1	Estimate
Huntingdonshire	3	Estimate
South Cambridgeshire	0	Estimate
Forest Heath	3	Estimate
St Edmundsbury	0	Estimate
Sub-Region	17	

Source: [CLG](#)

The rough sleeper count/estimates shown suggest 17 rough sleepers in the sub-region as a whole, with 6 (35%) in Cambridge and none in South Cambridgeshire and St Edmundsbury.

Section 9.2 Facts and figures

Table 7 Housing Needs Register applicants with Band Reason "sleeping rough", May 2013

	Number
Cambridge	1
East Cambridgeshire	0
Fenland	1
Huntingdonshire	1
South Cambridgeshire	2
Forest Heath	1
St Edmundsbury	1

Source: Home-link, 2013

In May 2013 there were 7 people on the housing needs register (Home-Link) registered because they were sleeping rough. None were registered in East Cambridgeshire. All other districts had 1 or 2 people registered for this reason.

9.2.4 Households at risk of homelessness

Mortgage repossessions

Table 8 shows the number of mortgage repossessions made between 2003 and 2012.

Table 8 Mortgage repossessions, 2003 to 2012

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Cambridge	0	8	0	7	12	0	12	5	5	0
East Cambridgeshire	0	0	6	5	15	24	20	11	5	9
Fenland	0	13	30	62	67	94	90	72	86	61
Huntingdonshire	14	22	16	40	45	77	76	56	137	46
South Cambridgeshire	0	5	10	8	27	32	28	11	18	11
Forest Heath	0	0	16	19	12	38	32	13	43	24
St Edmundsbury	0	11	5	7	20	33	32	27	33	25
Sub-Region	14	59	83	148	198	298	290	195	327	176

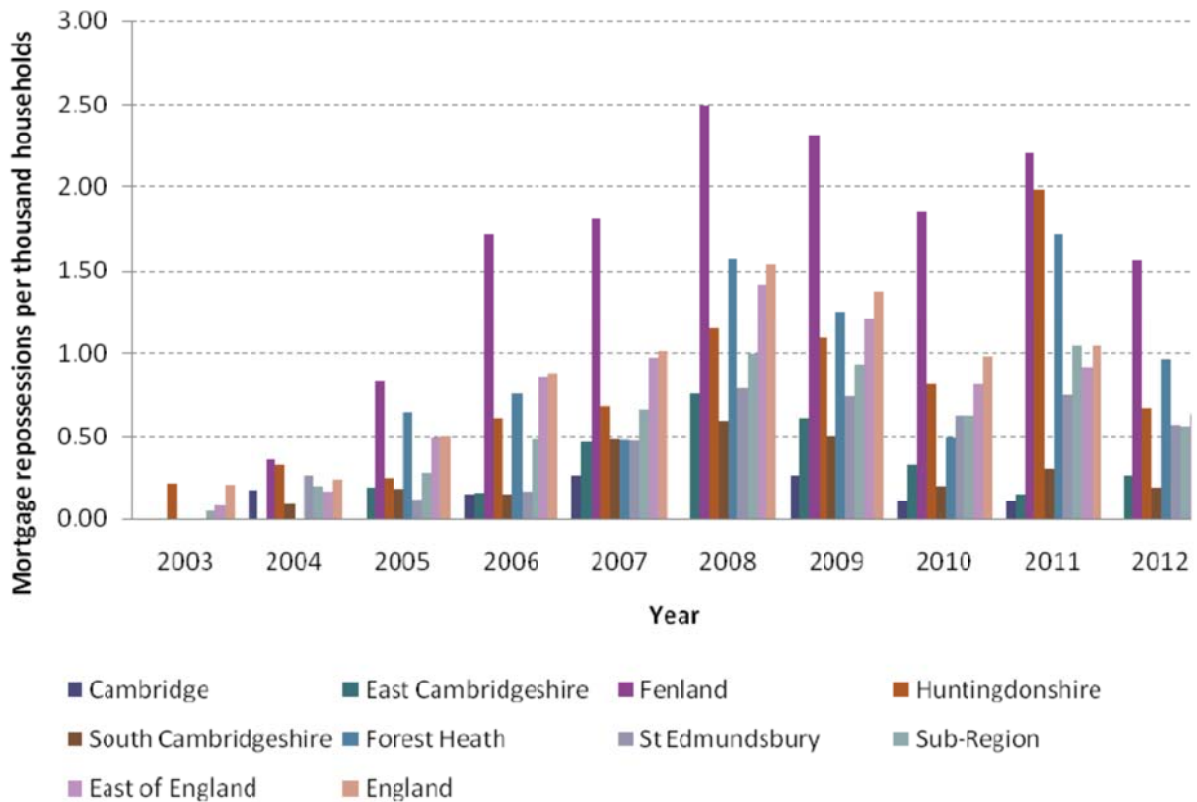
Source: Ministry of Justice [Possession Statistics](#)

Table 8 shows data by calendar year i.e. 1 January to 31 December in each year.

- There were 176 mortgage repossessions in 2012 across the sub-region.
- The number of mortgage repossessions since the start of the recession has been lower than expected compared to previous recessions.
- In 2008 the government developed a Mortgage Rescue Scheme. While initially criticised for low take up, it led to an increase in the number of households at risk seeking advice and identifying other options at an early stage. No local authority level data is available on the mortgage rescue scheme. Data for the East of England is shown in Fig 9 in the Additional Information section.
- Fenland had the highest number and rate of repossessions. Shelter's annual repossessions data report shows Fenland and neighbouring Peterborough are repossessions hotspots.
- Cambridge has the lowest, while also having a lower proportion of owner occupiers than the other districts.

Section 9.2 Facts and figures

Fig 2 Mortgage orders made per 1,000 households, Cambridge sub-region districts, England and East of England 2003 to 2012



Source: Ministry of Justice [Possession Statistics](#)

Fig 2 shows the rate of repossessions per thousand households.

- Fenland has a high rate of mortgage repossessions, compared to elsewhere in the sub-region and also to the country as a whole.
- In 2012 there were 1.56 mortgage repossessions per 1,000 households in Fenland, compared to 0.76 in England as a whole and 0.56 across the sub-region.

Section 9.2 Facts and figures

Landlord repossessions

Table 9 shows the number of landlord repossessions.

Table 9 Landlord repossessions, 2003 to 2012 by district

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	Trend 2003-2012
Cambridge	53	54	66	38	41	47	42	42	56	57	
East Cambridgeshire	17	9	13	11	21	13	11	0	0	7	
Fenland	32	30	33	23	46	39	45	53	47	50	
Huntingdonshire	51	57	49	41	16	57	47	32	97	55	
South Cambridgeshire	19	27	6	27	33	24	19	26	16	24	
Forest Heath	27	12	18	13	13	11	14	22	22	19	
St Edmundsbury	24	54	37	35	46	30	21	29	49	44	
Sub-Region	223	243	222	188	216	221	199	204	287	256	

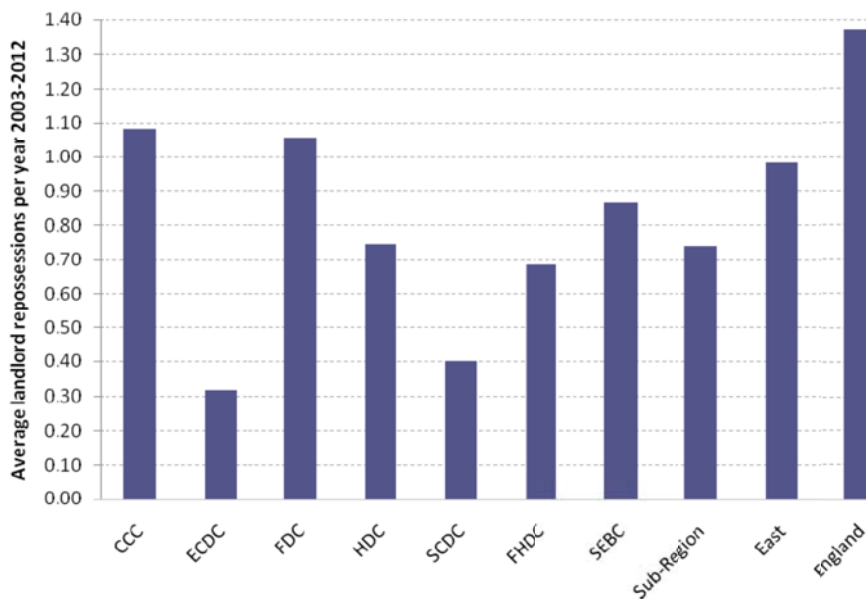
Source: Ministry of Justice [Possession Statistics](#)

The number of landlord repossessions by district by year is shown in Table 9. The data includes private and social landlords. From 2013 on, this data is separated out by landlord type. The rate of landlord repossessions is generally higher than mortgage repossessions, but in 2008, 2009 and 2011 there were more mortgage repossessions than landlord repossessions in the sub-region as a whole.

Fig 3 shows the average number of landlord repossessions per thousand households between 2003 and 2012.

Section 9.2 Facts and figures

Fig 3 Landlord repossessions per 1,000 households, 2003 to 2012, districts, East of England and England



Source: Ministry of Justice [Possession Statistics](#)

Between 2003 and 2012 there were 1.37 landlord repossessions per thousand households on average nationally. The sub-regional average for the same period was 0.74. The average rate of repossessions in Cambridge (1.08) and Fenland (1.06) exceeded the regional average for the East of England (0.98).

Concealed households

As well as households at risk of eviction and repossession, there is a risk of homelessness to concealed households living within another household. This can include people living with family members or friends.

The data used in the calculation of affordable housing need for 2013 are shown in Table 10:

Table 10 Concealed household estimates, 2009

	Multi-person concealed households
Cambridge	247
East Cambridgeshire	222
Fenland	273
Huntingdonshire	368
South Cambridgeshire	334
Forest Heath	109
St Edmundsbury	199
Sub-Region	1,752

Source: CLG 2009

Section 9.2 Facts and figures

CORE data (see Chapter 7 *Social housing for rent*) shows a large number of tenants who have recently moved into social housing were previously living with family or friends. The housing charity Crisis argues that concealed households, even “consensual” concealed households, are at risk of homelessness because of a lack of legal status, meaning there is no contract with the owner for those individual to be allowed the right to stay.¹

Because concealed households are hidden it is not possible to count them but they need to be included in our calculation of affordable housing need.

In 2013 estimates were used for multi-person concealed households, based on CLG data 2009. These estimates are no longer being updated, and we look to the Census 2011 outputs to fill this gap.

¹ See for example Kenway & Palmer (2003) *How many, how much: single homelessness and the question of numbers and cost?* Published by Crisis (see link in reference list). This paper includes all households living within another household e.g. an adult child living at home including those not expressing any intention to move as concealed (because of their lack of legal status if forced to move).

Section 9.3 Analysis

9.3 Analysis

Current situation

- In the sub-region as a whole,
 - There were 754 households identified as statutory homeless and in priority need in 2011/12.
 - 265 households were living in temporary accommodation at 31st March 2012.
 - The 2010 CLG count found 17 rough sleepers across the sub-Region.
 - There were 176 mortgage repossessions and 256 landlord repossessions in 2012 representing 432 households at risk of eviction/ repossession.
- These are generally conservative estimates. Outside of statutory homelessness and households in temporary accommodation, it is difficult to quantify other homelessness and people at risk of homelessness.

Changes over time

- Statutory homelessness decreased in all areas between 2002/3 and 2009/10, but there has been an increase in nearly all areas in the last two years.
- The first report of the *Crisis Homelessness Monitor* anticipates further increases in all forms of homelessness due to continued low economic growth/recession and a weakening housing safety net through some of the changes to housing benefit yet to take effect. We will continue to monitor the impact of these changes locally.

Geographical variation

- East Cambridgeshire and Forest Heath have both experienced particularly sharp increases in the number of households presenting and being accepted as homeless and in priority need in the past two years.
- Cambridge has historically had one of the highest levels of rough sleeping in the country, and conducts a regular count.
- There are services on offer in Cambridge and people are maybe likely to migrate to Cambridge access these services. Cambridge's reconnections scheme shows a high proportion of households coming from elsewhere in Cambridgeshire, particularly South Cambridgeshire. In the north of the sub-region, Peterborough may be an easier place for people to get to. The 2009 Joint Strategic Needs Assessment identified a need for more services outside Cambridge. Some new facilities have since opened in Wisbech in north Fenland.
- Fenland has the 25th highest rate of mortgage repossessions in the country as a whole, and the fourth highest in the East of England (behind Thurrock, Luton and Harlow). Cambridge has the lowest rate of mortgage repossessions in the East of England, and nationally ranks at 323 out of 324 local authorities. South Cambridgeshire also ranks quite close to the bottom.

Section 9.3 Analysis

- Higher rates of repossessions are associated with higher levels of unemployment. The rate of unemployment in Fenland is about the same as the national average and the rest of Cambridgeshire is considerably lower (Carlyon, 2012).

What does all this data tell us?

- It is difficult to establish an exact number of homeless households and households at risk of homelessness within the sub-region as a lot of homelessness is hidden and there is considerable overlap between groups.
- However the available data shows high levels of housing need and probably represents a conservative estimate.
- Numbers of statutory homeless households decreased between 2002/3 and 2009/10 due to homelessness prevention being used by districts to try to avoid homelessness and the trauma involved wherever possible, by seeking alternative housing solutions.
- The recession starting in 2007/8 and changes to housing benefit have increased the numbers of households approaching local authorities as homeless and for advice on housing options. Not all of the proposed changes to housing benefit have been implemented at this stage so further increases are anticipated. We will continue to monitor these trends locally
- Cambridge has a specific issue with rough sleeping and single homelessness. It is in the top-twenty rough sleeper locations in the country based on rough sleeper counts. It is difficult to know the exact number of rough sleepers in the sub-region and the proportion of them in Cambridge, but there are more services available in Cambridge compared to elsewhere in the sub-region.
- Fenland is a national “hotspot” for mortgage orders made (potentially leading to homes being repossessed). Work by Shelter suggests a link between mortgage orders made and unemployment. Fenland has both higher than national rates of both unemployment and mortgage repossessions. Unemployment rates in the district have increased since 2008 while the rate of mortgage orders made in the same period has decreased. In 2009 the government introduced the mortgage rescue scheme to help owners at risk of repossession. No district level data is available about the mortgage rescue scheme currently, but it is likely that it raised awareness of local authorities role in providing other forms of advice and support for households in this situation and this may have helped to prevent cases going to court.
- Economic factors such as more restrictive mortgage lending suggest the number of concealed households may have increased due to people living at home for longer in order to save for larger deposits for home purchases.

Section 9.4 Background information

9.4 Background information

9.4.1 Links and references

Correct at November 2013

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Section 9.4 Background information

9.4.2 Definition of terms

Term used	Abbreviation	Meaning, source or link to relevant website
Homeless Prevention		<p>Providing people with means to address their housing and other needs to avoid homelessness, by supporting them to stay in their own accommodation or by moving to alternative accommodation.</p> <p>https://www.gov.uk/government/publications/homelessness-prevention-and-relief-england-2010-to-2011</p>
Homeless Relief		<p>Helping a household to secure accommodation after being made homeless even though there is no statutory obligation to do so and some central funding is provided to do so</p> <p>https://www.gov.uk/government/publications/homelessness-prevention-and-relief-england-2010-to-2011</p>
Statutory homelessness		<p>The Homelessness Act 2002 and previous legislation, placed statutory duties on local housing authorities to ensure that advice and assistance to households who are homeless or threatened with homelessness is available free of charge</p> <p>A 'main homelessness duty' is owed where the authority is satisfied that the applicant is eligible for assistance, unintentionally homeless and falls within a specified priority need group. Such statutorily homeless households are referred to as 'acceptances'.</p> <p>Where a main duty is owed, the authority must ensure that suitable accommodation is available for the applicant and his or her household. The duty continues until a settled housing solution becomes available for them, or some other circumstance brings the duty to an end. Where households are found to be intentionally homeless, or not in priority need, the authority must make an assessment of their housing needs and provide advice and assistance to help them find accommodation for themselves</p> <p>https://www.gov.uk/government/collections/homelessness-statistics</p>
Priority need		<p>The 'priority need groups' include households with dependent children or a pregnant woman and people who are vulnerable in some way e.g. because of mental illness or physical disability. In 2002 an Order made under the 1996 Act extended the priority need categories to include applicants:</p> <ul style="list-style-type: none"> aged 16 or 17 aged 18 to 20 who were previously in care vulnerable as a result of time spent in care, in custody, or in HM Forces vulnerable as a result of having to flee their home because of violence or the threat of violence <p>https://www.gov.uk/government/collections/homelessness-statistics</p>

Section 9.4 Background information

9.4.3 Data issues

Main sources of data

- Information about statutory homelessness and households in temporary accommodation is taken from the P1E returns.
- Data for repossessions comes from the Ministry of Justice. There are three organisations collating data about mortgage repossessions, however the Council of Mortgage Lenders and the Financial Services Authority data is only available at a national level, and does not include data about tenant evictions. The Ministry of Justice numbers are higher than the other sources because they are based on court actions and orders made do not always lead to properties being repossessed or tenants being evicted.

Recent changes to data

- Data about repossessions by local authority area was made available for the first time in 2009. Initially, the Ministry of Justice published only data about the number of claims issued and orders made, which provided a good idea about the number of repossession/eviction cases approaching local courts, which showed a higher rate and number of households at risk. The most recent release for this data shows actual repossessions.

Planned changes to data

- Concealed household data are no longer being produced by CLG. We look to the Census 2011 outputs to fill this gap.
- Data is no longer being collected about households approaching local authorities due to mortgage difficulties (Fig 9).

Section 9.4 Background information

9.4.4 Additional information

Fig 4 Priority need homeless households per thousand, Cambridge sub-region, East of England and England, 2002/3 to 2011/12

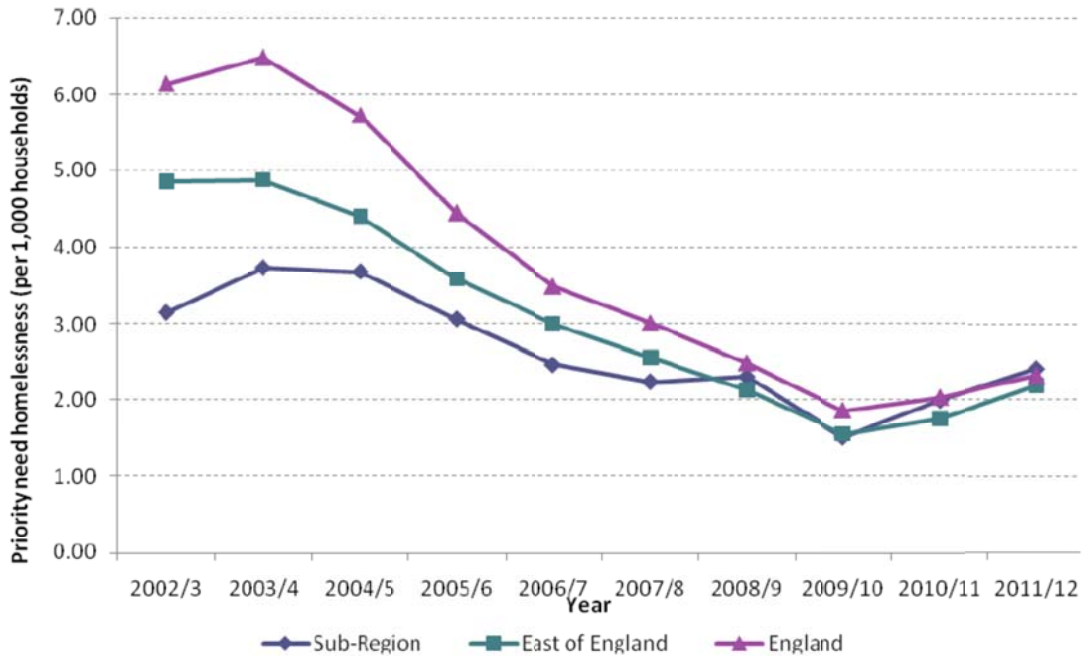
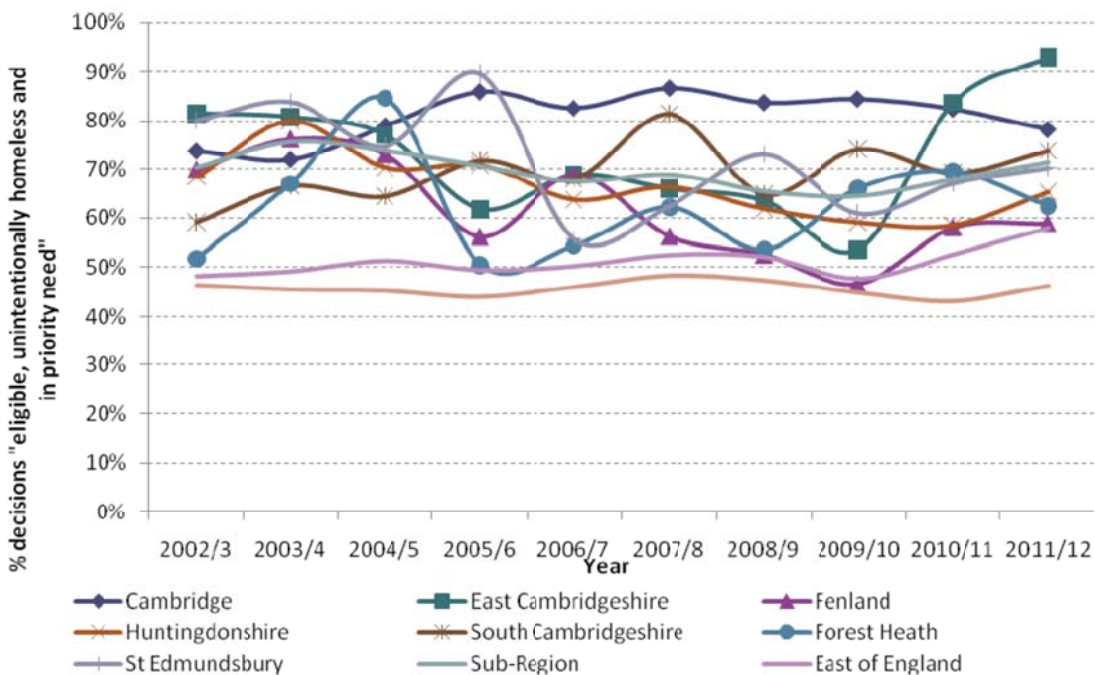


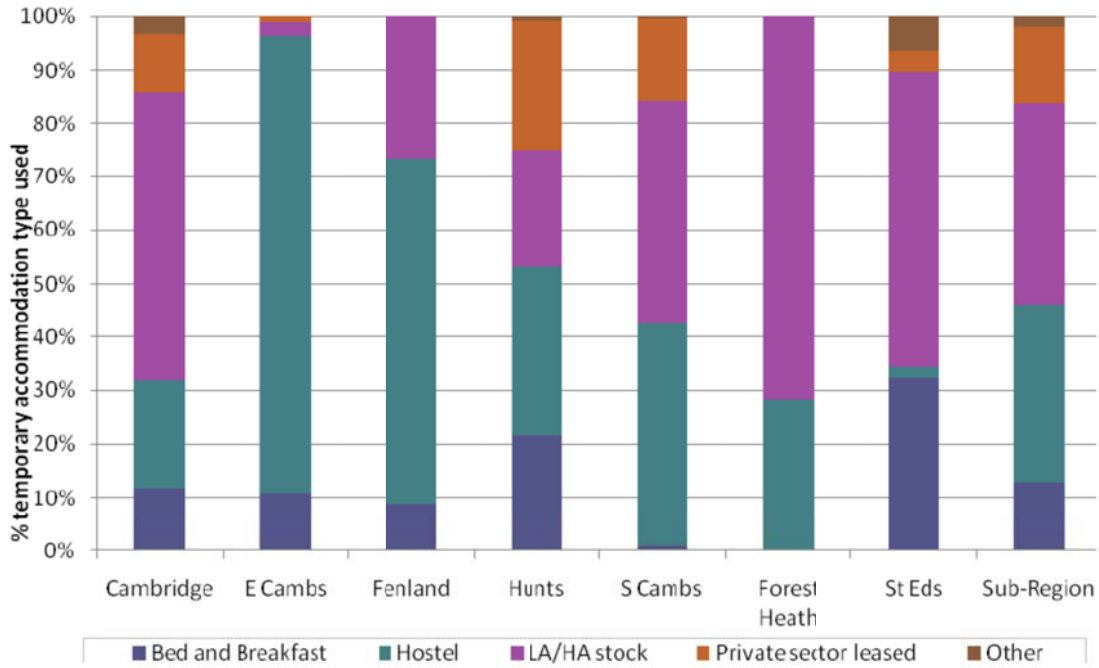
Fig 5 Percentage of households presenting as homeless who are accepted as statutorily homeless and in priority need



CLG Table 784

Section 9.4 Background information

Fig 6 Use of temporary accommodation by type, Cambridge sub-region 2007/8 to 2011/12



Source: CLG [Table 784](#)

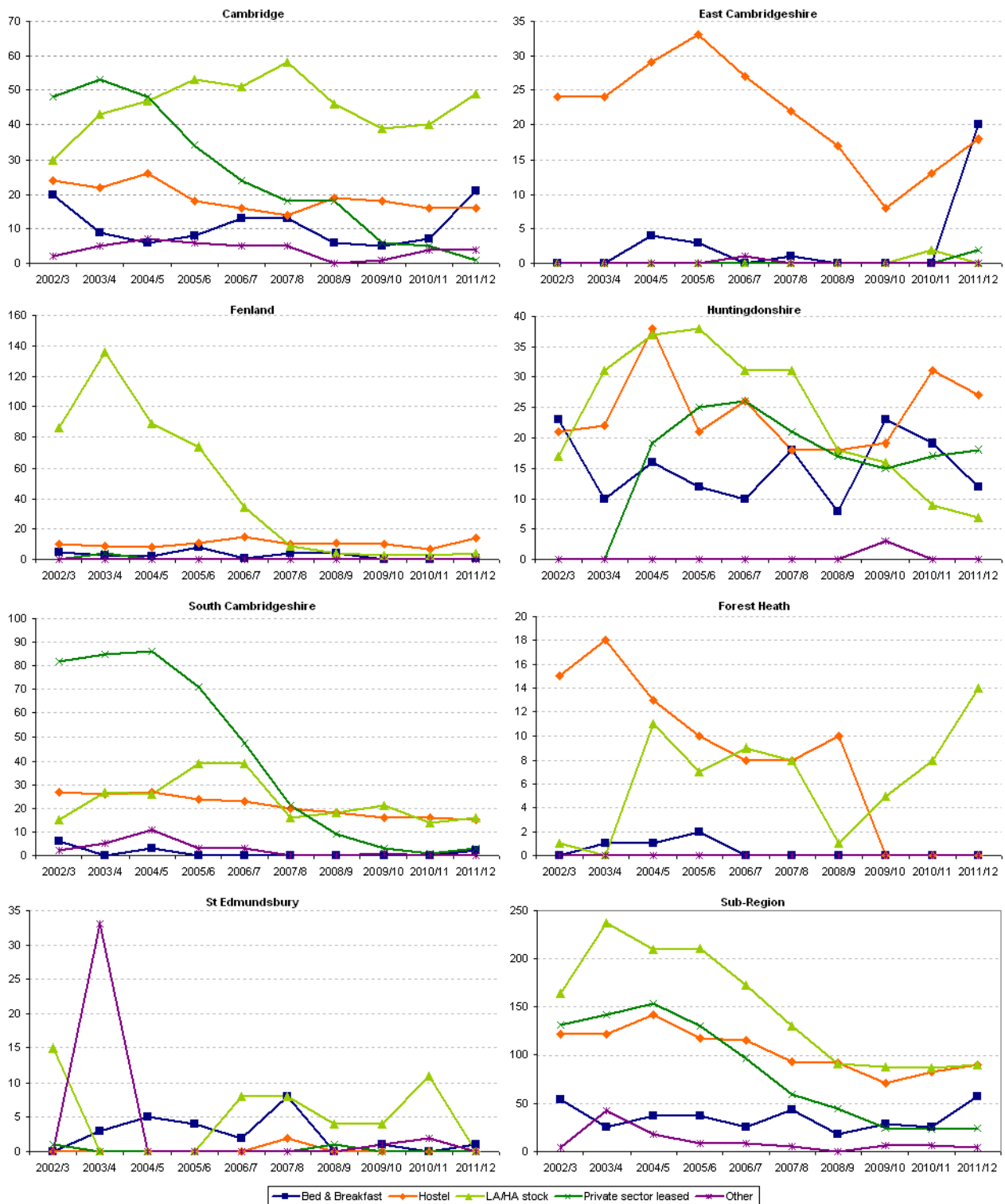
Table 11 Number of rough sleepers on housing needs register, 1st April 2010

	Households	Rate per 1,000
Cambridge	107	2.3
East Cambridgeshire	22	0.7
Fenland	24	0.6
Huntingdonshire	6	0.1
South Cambridgeshire	20	0.4
Forest Heath	35	1.3
St Edmundsbury	34	0.8
Sub-Region	248	0.8

Locata, 2010

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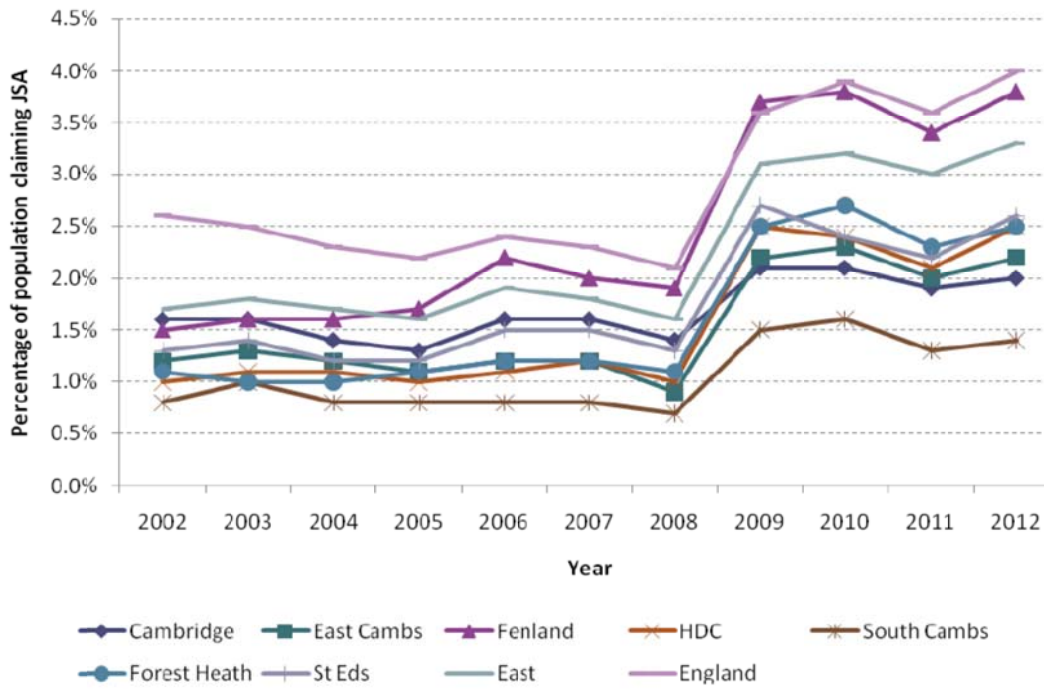
Fig 7 Number of households in temporary accommodation by type and district, 2002/3 to 2011/12



Source: CLG Table 784

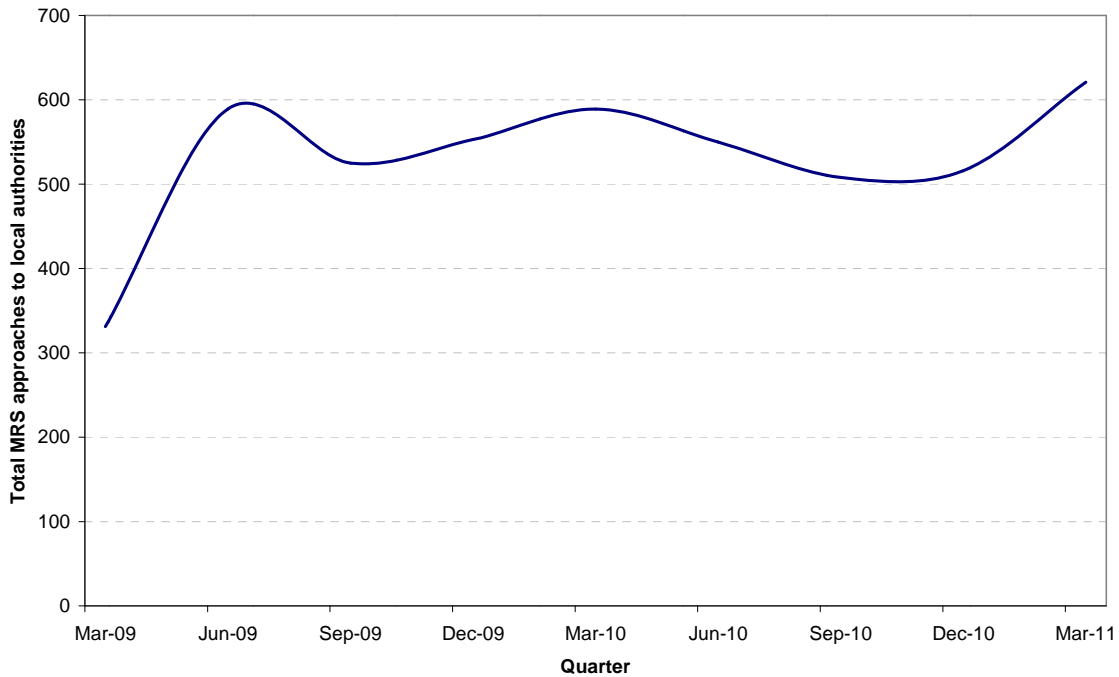
Section 9.4 Background information

Fig 8 Percentage of population claiming JSA, 2002-2012, Cambridge sub-region districts, East of England and England.



Source: [NOMIS Claimant Counts \(Residence Based\)](#)

Fig 9 Households approaching local authorities with mortgage difficulties, East of England March 2009 to March 2011.



Source: [CLG Table 1303](#)

Please note: Data no longer being collected after March 2011.

Incomes and affordability

Interest and relevance

- Understanding the relationship between local housing costs and local incomes is one way to understand how different types of housing suit different types of household. Data from this chapter is used in Chapter 13 *Identifying affordable housing need*.
- The chapter compares the cost of market rent, market purchase, shared ownership at 25%, 50% and 75%, Affordable Rent set at 80% of median private rent and traditional social rent levels – all for 1, 2 and 3 bedroom homes. Analysis of costs for 4 bed homes and a lower level of Affordable Rent is included in Section 10.4.4.

Headline messages

- The mean household income in the sub-region as a whole is £37,800 and the lower quartile income for the sub-region is £16,100.
- A high proportion of households on the Home-Link register are low to middle earners, many reliant on benefits. Households on the Orbit register are mostly low to middle earners.
- Based on spending a third of gross household income on housing costs, between 24% and 41% of households in each district are unable to afford market entry (lower quartile private rents).
- Renting is mostly cheaper and more affordable than purchase.
- In most areas 25% shared ownership is a cheaper option than Affordable Rents set at 80%, and some traditional housing association rents. However some level of deposit is required towards the mortgaged share of the property which may not be available to lower income households.
- The income required for Affordable Rents set at the 80% level exceeds the lower quartile income in three of the seven districts in the sub-region (Cambridge, Forest Heath and St Edmundsbury).
- One bedroom homes in much of the sub-region are comparatively affordable for lower income households but there are few homes of this size and they are now flexible for growing families.

Changes over time

- Affordability has worsened since 2010 with fewer households able to afford market entry. This is largely because of a decrease in incomes and a slight increase in market rents.

Geographical variation

- Cambridge is the most expensive and least affordable housing area in the sub-region for all tenures. Here 41% of households have incomes below the level to rent a lower quartile home.
- Forest Heath is the second least affordable area for local people at market entry. Despite having the second lowest purchase prices it has some of the highest rents.
- Fenland is the cheapest housing area, but Huntingdonshire is the most affordable area when housing costs are compared with local incomes.

Future monitoring points

- Monitoring affordability continues to be important to the SHMA, providing an overall understanding of our housing market.

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 10.1 Introduction

10 Incomes and affordability

10.1 Introduction

- Understanding affordability is key to understanding the housing market. This is one of the core outputs of the SHMA as defined by CLG (2013) and the draft guidance on housing and economic assessments, issued by CLG in September 2013.
- The chapter examines data available about local incomes, the affordability of different tenures for different sizes of homes in terms of the monthly cost of the tenure, the income required to support these monthly costs and the proportion of households able to support these costs.
- For the purpose of this chapter, affordability is defined as spending a third of income on housing costs. For example, if the monthly cost = £500/month, the gross annual income required to afford this would be £18,000 (500x3x12). Based on the data available and the fact that the sub-region is generally a relatively high cost area, a third of income seems a reasonable expectation and is consistent with other organisations such as the Homes and Communities Agency and local HomeBuy Agent and is therefore in keeping with providing a conservative estimate of housing need.
- Using this assumption, a £1 difference in monthly housing cost means a £36 difference in annual income required. A difference in housing cost of around £15/month either way (£540/year) starts to make a difference to measuring the proportion of households who are able or unable to afford different tenures and sizes of home.
- For each district, the chapter compares
 - the cost of renting versus buying
 - the maximum Affordable Rent (set at 80% of the private rent level) with different levels of shared ownership
 - the difference in cost between traditional social rent and maximum Affordable Rent
 - the cost of market access (rent or purchase) for smaller properties; and
 - the typical cost of intermediate purchase for a slightly larger property.
- In this chapter we borrow some terms from the Resolution Foundation think tank: “Benefit reliant” for households with an income of less than £12,000 for whom more than one-fifth of income is likely to be derived from benefits (including housing benefit) and “low to middle earners” which refers to households with an income of between £12,000 and £30,000 who are largely not reliant on benefits, but may struggle with finding affordable appropriate housing for their household.
- The data used is based on 2011/12 data for all tenures. Tables highlighted in yellow are used in the calculation of affordable need in Chapter 13. Throughout this chapter, pa refers to “per annum” or per year. The terms mean, median and lower quartile are defined in section 10.4.2.

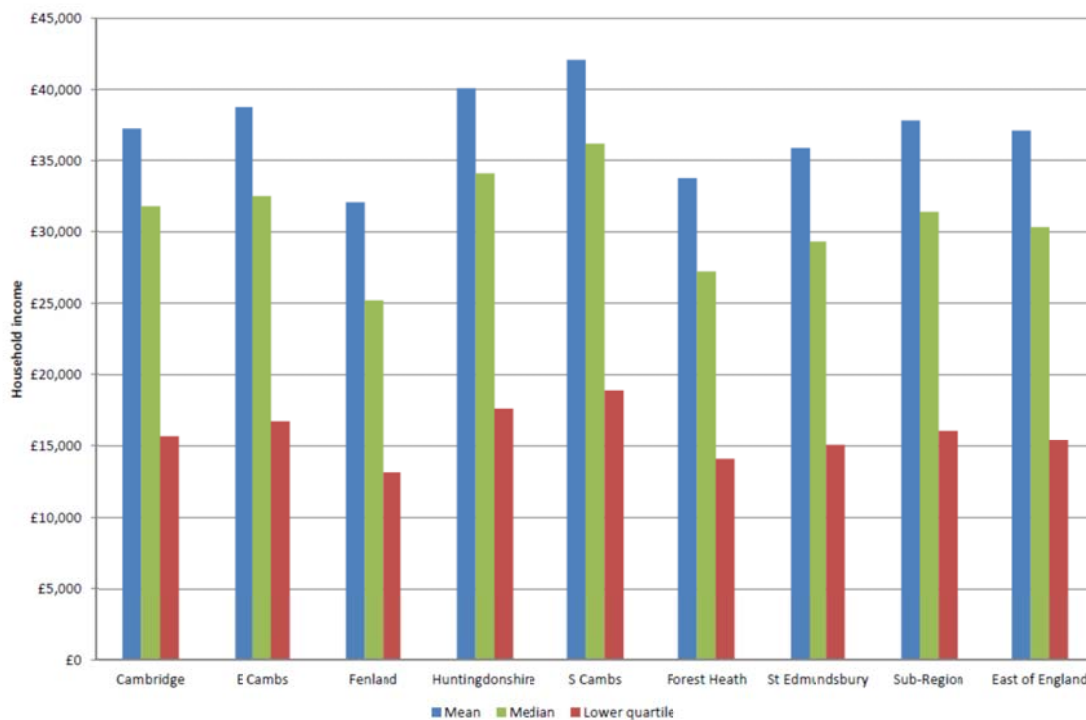
Section 10.2 Facts and figures

10.2 Facts and figures

10.2.1 Incomes: all households

Fig 1 shows the mean, median and lower quartile income for all households by district, based on gross household income, meaning income including benefits and earnings before tax.

Fig 1 **Mean, median and lower quartile gross annual household income per year – all households**



Source: CACI, 2012 via Hometrack

Table 1 **Mean, median and lower quartile gross annual household income per year – all households**

	Lower quartile	Median	Mean
Cambridge	15,700	31,800	37,211
East Cambridgeshire	16,750	32,500	38,766
Fenland	13,150	25,200	32,072
Huntingdonshire	17,630	34,090	40,096
South Cambridgeshire	18,900	36,150	42,082
Forest Heath	14,120	27,240	33,754
St Edmundsbury	15,070	29,340	35,866
Sub-region	16,070	31,400	37,823
East of England	15,200	30,330	37,083

Source: CACI, 2012 via Hometrack

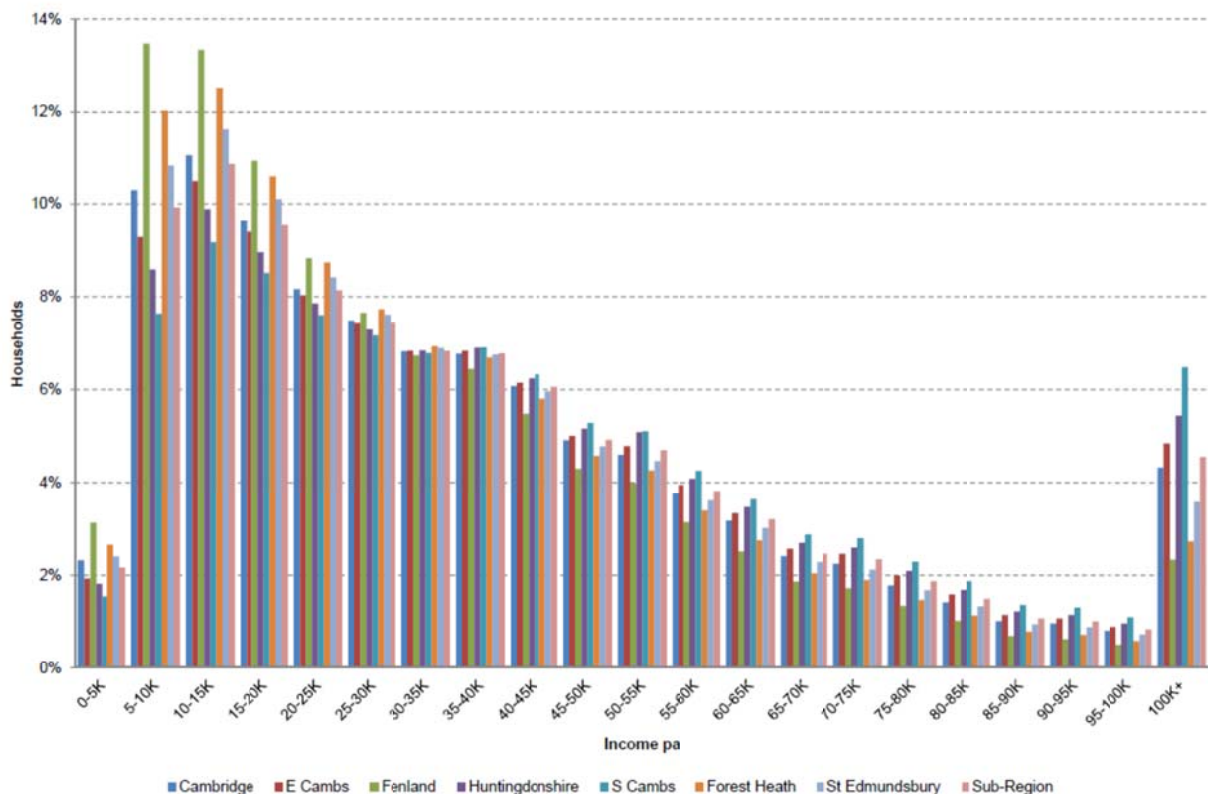
Section 10.2 Facts and figures

Households in Fenland have the lowest mean income at £32,072 compared to a sub-regional average of £37,823. Incomes in Forest Heath and St Edmundsbury are below the sub-region average and Cambridge is slightly below, but close to the mean.

The mean household income in South Cambridgeshire and Huntingdonshire is more than £40,000pa. South Cambridgeshire has the highest income levels in the sub-region.

Fig 2 shows income distribution which helps visualise the level of earning for all households, in £5K income bands.

Fig 2 Gross annual household income distribution – all households



Source: CACI, 2012 via Hometrack

Fig 1 and Fig 2 show the household income distribution by district for all households in the Cambridge housing sub-region.

South Cambridgeshire and Huntingdonshire have the highest proportion of households with an income greater than £50,000pa, closely followed by East Cambridgeshire.

Fenland, Forest Heath and St Edmundsbury have a higher proportion of households with an income of less than £20,000pa than the sub-region as a whole. Of Cambridge households, 33% have an income of less than £20,000, which is the same as the sub-region as a whole.

Just under 5% of households have an income of more than £100,000pa in total across the sub-region.

There are around 12% of households in the sub-region with an income of less than £10,000. This is likely to include a number of older owner-occupiers with a low level of income but a higher level of savings and

Section 10.2 Facts and figures

capital tied up in their home. There is no data available on source of income for these households, but it is likely that they are in receipt of some level of benefit (which may include housing benefit). It is not possible to work out from the available data the household type and size by income.

10.2.2 Incomes: recently moved social tenants

Table 2 shows the average, lower quartile and median income data for households who moved into social rented homes between 2009/10 and 2011/12. This data stopped being collected, so is not available for 2011/12.

Table 2 **Annual household income of recently moved social tenants, 2009/10 to 2011/12**

	Cambridge	ECDC	Fenland	HDC	SCDC	FHDC	SEBC	Sub-region
Mean	£12,408	£12,586	£11,084	£11,956	£15,606	£11,369	£12,572	£12,260
Median	£9,360	£11,380	£9,880	£10,400	£13,944	£9,880	£10,678	£10,400
Lower quartile	£5,668	£6,669	£5,980	£6,256	£8,320	£5,707	£6,500	£6,396
Number of households providing data	419	534	512	1,201	268	504	976	4,414

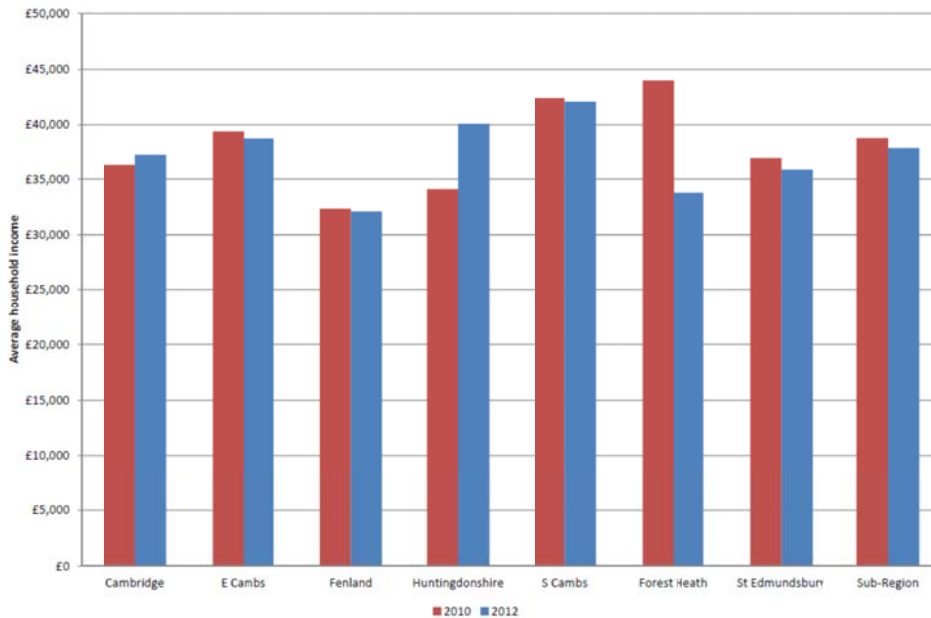
Source: CORE 2009/10 to 2011/12

Table 2 is based on data from just over 4,414 records on CORE. It suggests social tenant households are more likely to have lower incomes than the population as a whole. Also please note CACI data covering all households in Fig 1 includes benefits, but this is excluded from Table 2. While it varies by household structure, generally households within an income of less than £12,000 are likely to be entitled to some level of benefits.

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Fig 3 shows income distribution for recent movers

Fig 3 Income distribution of recently moved social tenants, 2009/10 to 2011/12



Source: CORE, 2009/10-2011/12

Fig 3 shows the income distribution of households who have recently moved into social rented properties by district. Although there is some variation in the income curve by district, it is interesting to note how similar the distribution is for all seven districts and for the sub-region as a whole. As noted above, there are data differences between CACI data shown in Fig 1 and CORE in Table 2.

10.2.3 Incomes: households on the Orbit (intermediate tenure) register

The available income data for intermediate housing applicants is shown in Table 3.

Table 3 Annual gross household income of intermediate housing applicants, March 2012

	Cambridge	ECDC	Fenland	HDC	SCDC	Forest Heath	SEBC	Sub-region
Mean	£29,902	£28,569	£24,222	£27,354	£29,169	£25,881	£24,678	£28,322
Median	£27,500	£25,969	£25,860	£26,000	£28,472	£24,282	£23,366	£26,500
Lower quartile	£21,778	£19,500	£15,180	£18,374	£19,678	£17,345	£16,858	£19,781

Source: Orbit, March 2012

Table 3 shows income information about applicants for intermediate housing (for further information see Chapter 9 *Intermediate housing*). There is some overlap between intermediate applicants and Homelink applicants, as some households are on both registers.

Income includes annual pay before tax and benefits, so is more similar to the data from CACI than Locata.

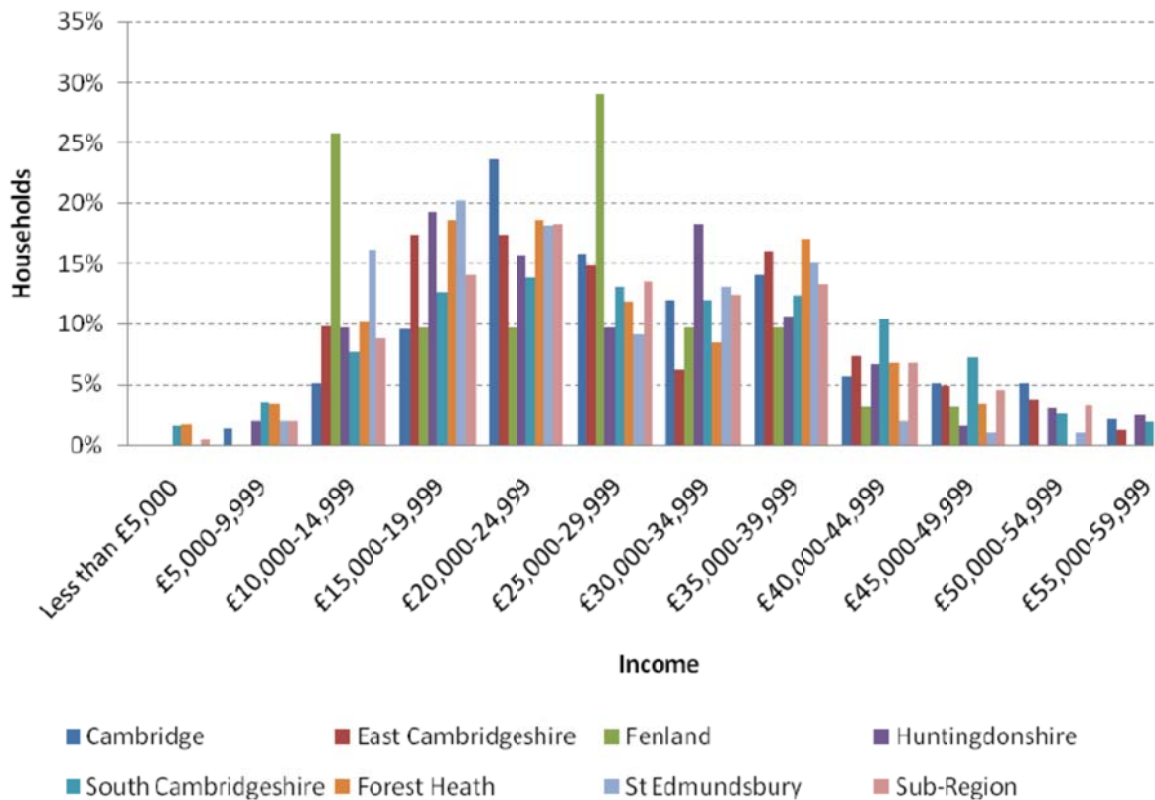
Section 10.2 Facts and figures

The mean income of households on the intermediate register (£28,322) is lower than the mean for all households (£37,823). Households with an income of more than £60,000 are not eligible for intermediate housing and consequently there are none of these on the Orbit register.

The lower quartile income for intermediate applicant households in the sub-region at £19,781 is higher than the sub-region lower quartile for all households at £16,070.

Income distribution for intermediate applicants is shown in Fig 4 .

Fig 4 Income distribution of intermediate applicants by current district of residence, March 2012



Source: Orbit, March 2012

The income distribution of intermediate applicants is shown in Fig 4 . There are very few households (2.5%) with an income below £10,000 compared to both all households and households on the Home-Link housing register.

Around 63% of intermediate applicants have an income below the sub-regional median for all households (Fig 1). Some of this may be due to differences in data collection and definition.

Intermediate housing has traditionally been targeted at low to middle income households with a low need for social rented housing, but whose needs are not met by the market either.

Because income is an eligibility criteria, 99% of households registering with Orbit have provided income data.

Section 10.2 Facts and figures

10.2.4 Cost, income and ability to afford, by district

Cambridge

Table 4 Monthly cost by tenure and size, income required to afford and % of all households unable to afford

	1 bed	2 bed	3 bed	All
Monthly cost				
Housing Association rent	£356	£404	£450	£405
LA rent	£318	£383	£441	£380
Affordable Rent (80%)	£584	£716	£780	£680
Shared ownership (25%)	£382	£385	£470	£401
Shared ownership (50%)	£536	£540	£659	£563
Shared ownership (75%)	£688	£695	£839	£722
Lower quartile private rent	£675	£760	£875	£695
Average private rent	£760	£917	£1,024	£893
Lower quartile market purchase	£694	£972	£1,149	£1,066
Required income				
Housing Association rent	£12,822	£14,531	£16,195	£14,592
LA rent	£11,436	£13,797	£15,887	£13,697
Affordable Rent (80%)	£21,024	£25,776	£28,080	£24,480
Shared ownership (25%)	£13,750	£13,852	£16,921	£14,452
Shared ownership (50%)	£19,287	£19,429	£23,734	£20,271
Shared ownership (75%)	£24,785	£25,008	£30,205	£26,006
Lower quartile private rent	£24,300	£27,360	£31,500	£25,020
Average private rent	£27,360	£33,012	£36,864	£32,148
Lower quartile market purchase	£24,981	£34,981	£41,353	£38,364
Unable to afford				
Housing Association rent	19%	24%	26%	24%
LA rent	15%	21%	26%	21%
Affordable Rent (80%)	35%	43%	46%	40%
Shared ownership (25%)	21%	21%	28%	21%
Shared ownership (50%)	31%	31%	40%	33%
Shared ownership (75%)	41%	41%	49%	43%
Lower quartile private rent	40%	44%	52%	41%
Average private rent	44%	53%	58%	52%
Lower quartile market purchase	41%	56%	64%	60%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH and LAHS social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

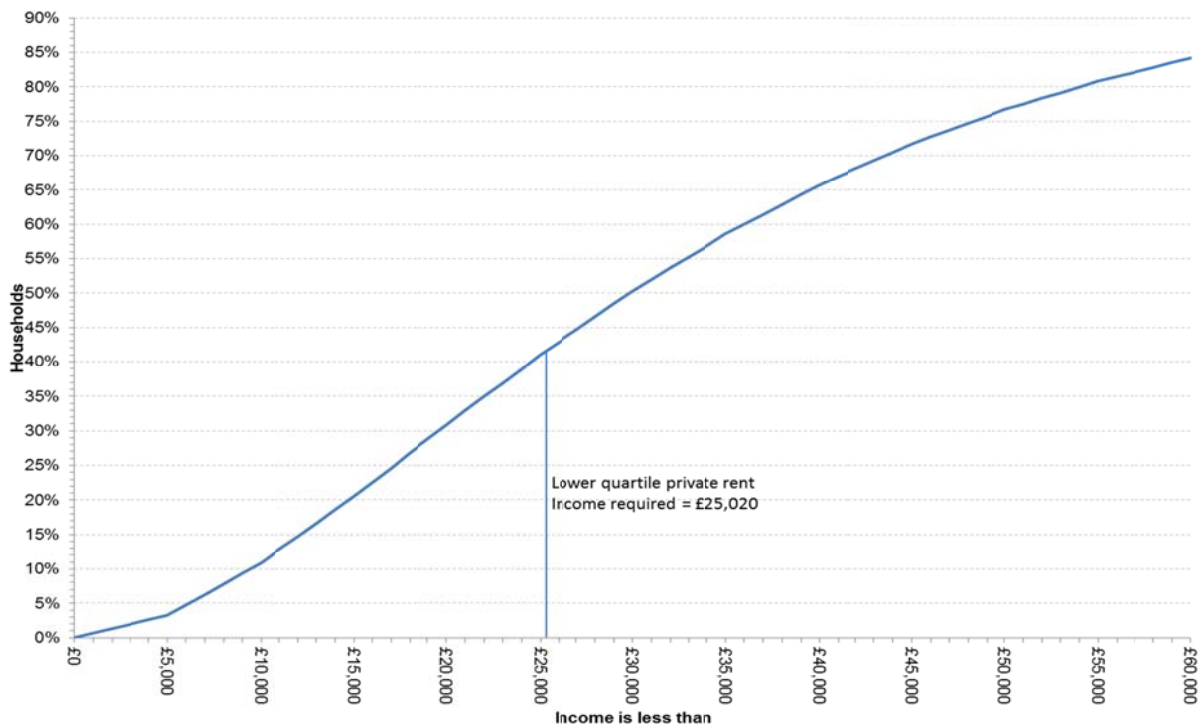
Table 4 shows the monthly cost by tenure for 1 to 3 bed homes, the income required to support these costs based on spending a third of income on housing costs and the proportion of all households with an income below this level (i.e. unable to afford) in Cambridge. Housing costs exclude any service charges.

- It can be cheaper to privately rent a lower quartile property than it is to buy, however the difference between renting and purchasing a lower quartile 1 bedroom property is only £19 per month.

Section 10.2 Facts and figures

- It is useful to compare the monthly cost of different tenure and size homes. For example, the overall cost of Affordable Rent set at the maximum of 80% would be £680 per month; some £300 more than current council rent and £275 more than current housing association rent. Set at 80%, Affordable Rents cost around £15 per month less than lower quartile private rents.
- Based on a third of income being spent on housing costs, a household would require an income of £25,020 for lower quartile rent and £38,364 for lower quartile purchase.
- The lower quartile income in Cambridge is £15,700 which would support the costs of traditional social rent and 25% shared ownership (if that was available) but other affordable tenures and access to the market would be unaffordable at this income level.
- The mean income for the district is £37,211 meaning that an above average income is needed to support even shared ownership purchase in Cambridge, even without considering a deposit.

Fig 5 **Household income and households unable to afford lower quartile rent**



Source: CACI 2012 and VOA rents (Chapter 6)

Fig 5 shows the proportion of households unable to afford market entry (lower quartile rent) in Cambridge. An income of £25,020 is required (shown by the vertical line). Some 41% of households in Cambridge have an income below this level.

Table 5 **Cambridge: Monthly costs, income required and % of households able to afford 4 bed homes**

	Housing Association rent	Affordable Rents @ 80%	Lower quartile private rent	Average private rent	Lower quartile market purchase
Monthly cost	£500	£1,040	£1,200	£1,455	£1,561
Income required	£18,001	£37,440	£43,200	£52,380	£56,208
Unable to afford	29%	58%	66%	75%	79%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH and LAHS social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

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East Cambridgeshire

Table 6 Monthly cost by tenure and size, income required to afford and % of all households unable to afford

	1 bed	2 bed	3 bed	All
Monthly cost				
Housing Association rent	£347	£410	£462	£421
Affordable Rent (80%)	£384	£476	£568	£520
Shared ownership (25%)	£227	£300	£355	£312
Shared ownership (50%)	£318	£420	£498	£438
Shared ownership (75%)	£376	£540	£646	£566
Lower quartile private rent	£445	£550	£650	£550
Average private rent	£486	£598	£763	£746
Lower quartile market purchase	£415	£610	£768	£743
Required income				
Housing Association rent	£12,493	£14,749	£16,644	£15,157
Affordable Rent (80%)	£13,824	£17,136	£20,448	£18,720
Shared ownership (25%)	£8,174	£10,786	£12,783	£11,231
Shared ownership (50%)	£11,466	£15,129	£17,930	£15,754
Shared ownership (75%)	£13,537	£19,456	£23,256	£20,383
Lower quartile private rent	£16,020	£19,800	£23,400	£19,800
Average private rent	£17,496	£21,528	£27,468	£26,856
Lower quartile market purchase	£14,944	£21,964	£27,658	£26,766
Unable to afford				
Housing Association rent	15%	22%	25%	22%
Affordable Rent (80%)	20%	25%	31%	29%
Shared ownership (25%)	8%	13%	18%	13%
Shared ownership (50%)	13%	22%	27%	24%
Shared ownership (75%)	20%	29%	36%	31%
Lower quartile private rent	24%	31%	36%	31%
Average private rent	25%	34%	42%	42%
Lower quartile market purchase	22%	34%	44%	42%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

Table 6 shows the monthly cost by tenure for 1 to 3 bed homes, the income require to support these costs based on spending a third of income on housing costs and the proportion of all households with an income below this level (i.e. unable to afford) in East Cambridgeshire. Housing costs shown exclude any service charges.

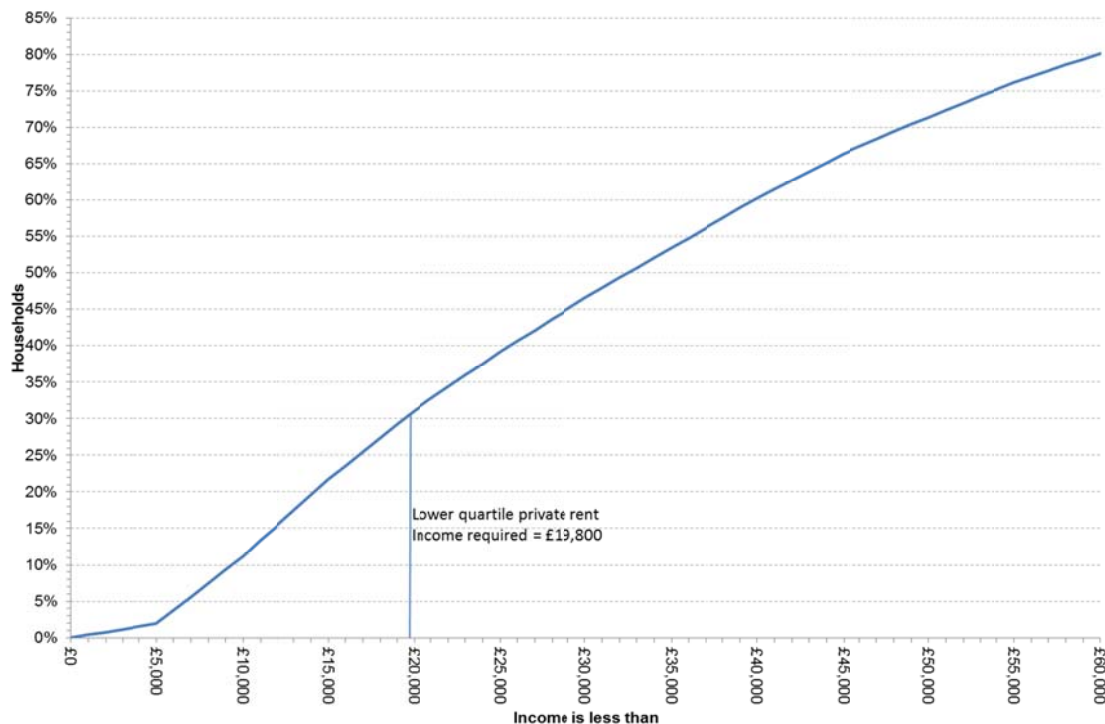
- It can be cheaper to privately rent a lower quartile 2 or 3 bed property than it is to buy, however a lower quartile 1 bedroom homes may be cheaper to buy than to rent, assuming the deposit needed does not prove a barrier.
- The overall cost of Affordable Rent set at 80% of the private rent level is £520 per month compared to £421 per month for housing association rent. This Affordable Rent would be more costly than 50% shared ownership.

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- It may be cheaper to buy a 50% shared ownership 2 bed property than to rent a lower quartile 1 bedroom home.
- Based on a third of income being spent on housing costs, a household would require an annual income of £19,800 for lower quartile rent and £26,766 for lower quartile purchase in East Cambridgeshire.
- The lower quartile income in East Cambridgeshire is £16,750. This is not enough to afford a lower quartile rent or purchase of a home with two or more bedrooms.
- An Affordable Rent (set at the 80% level) for a 1-bed would be affordable for households on lower quartile incomes but a 2 or 3 bedroom home at Affordable Rent (again at 80%) would not be.

Fig 6 shows affordability for lower quartile rent for all households.

Fig 6 **Household income required and households unable to afford lower quartile rent**



Source: CACI 2012 and VOA rents (Chapter 6)

Fig 6 shows the proportion of households unable to afford market entry (lower quartile rent) in East Cambridgeshire. An income of £19,800 is required (shown by the vertical line). Some 31% of all households in East Cambridgeshire have an income below this level.

Table 7 **East Cambridgeshire monthly cost, income required and % of households able to afford 4 bed homes**

	Housing Association rent	Affordable Rents @ 80%	Lower quartile private rent	Average private rent	Lower quartile market purchase
Monthly cost	£491	£960	£950	£1,212	£1,140
Income required	£17,688	£34,560	£34,200	£43,632	£41,041
Unable to afford	27%	53%	52%	65%	61%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH and LAHS social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

Section 10.2 Facts and figures

Fenland

Table 8 Monthly cost by tenure and size, income required to afford and % of all households unable to afford

	1 bed	2 bed	3 bed	All
Monthly cost				
Housing Association rent	£325	£356	£390	£362
Affordable Rent (80%)	£320	£400	£480	£420
Shared ownership (25%)	-	£229	£279	£265
Shared ownership (50%)	-	£321	£391	£372
Shared ownership (75%)	-	£379	£503	£480
Lower quartile private rent	£370	£450	£550	£450
Average private rent	£394	£496	£604	£535
Lower quartile market purchase	£310	£463	£595	£520
Required income				
Housing Association rent	£11,684	£12,817	£14,034	£13,015
Affordable Rent (80%)	£11,520	£14,400	£17,280	£15,120
Shared ownership (25%)	-	£8,245	£10,040	£9,551
Shared ownership (50%)	-	£11,565	£14,083	£13,396
Shared ownership (75%)	-	£13,654	£18,099	£17,288
Lower quartile private rent	£13,320	£16,200	£19,800	£16,200
Average private rent	£14,184	£17,856	£21,744	£19,260
Lower quartile market purchase	£11,152	£16,682	£21,413	£18,736
Unable to afford				
Housing Association rent	22%	25%	27%	25%
Affordable Rent (80%)	22%	27%	34%	30%
Shared ownership (25%)	-	11%	17%	17%
Shared ownership (50%)	-	22%	27%	25%
Shared ownership (75%)	-	27%	36%	34%
Lower quartile private rent	25%	32%	41%	32%
Average private rent	27%	36%	44%	39%
Lower quartile market purchase	19%	34%	43%	39%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

Fig 6 shows the monthly cost by tenure for 1 to 3 bed homes, the income require to support these costs based on spending a third of income on housing costs and the proportion of all households with an income below this level (i.e. unable to afford) in Fenland. Housing costs exclude any service charges.

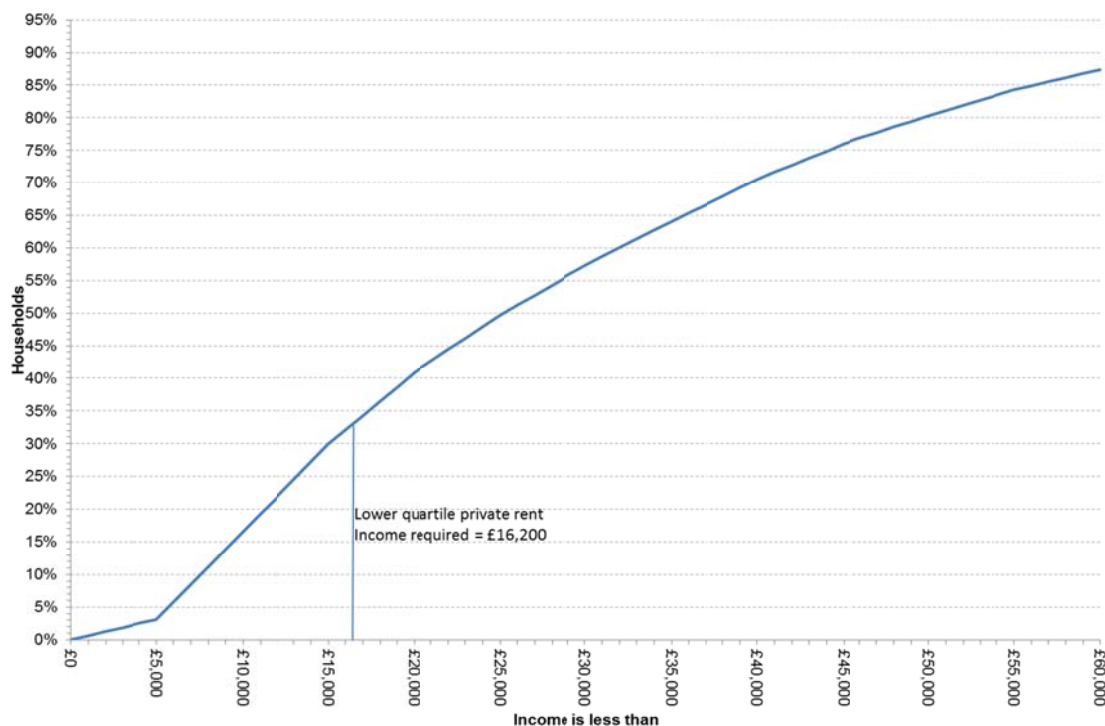
- A lower quartile private rent for a 1-bed costs £60 per month more than lower quartile purchase. This is based on the assumption of 10% deposit on purchase, (equivalent to around £6,500), so while the monthly costs of renting a 1 bed property may be higher, it may be a more realistic option for households with limited, or no savings.
- The overall cost of Affordable Rent set at 80%of the private rent level is £420 per month, which is £58 per month more than housing association rent. Buying a 25% or a 50% share in a home under shared ownership would be cheaper in terms of monthly cost than Affordable Rents at the 80% level. Buying a 50% share in a shared ownership property would only be £10 per month more than the average housing association rent.

Section 10.2 Facts and figures

- No data is available for 1 bed shared ownership properties as there were no sales of this size recorded in Fenland. Because of the relatively low cost of purchasing one beds in Fenland (the lower quartile price is less than £60,000), the demand for 1-bed shared ownership in the district is likely to be low.
- Lower quartile purchase of a 1 bedroom home is £11 per month cheaper than buying a 50% shared ownership 2 bed property.
- Based on a third of income being spent on housing costs, a household would require an annual income of £16,200 to afford lower quartile rent and £18,736 for lower quartile purchase in Fenland. The lower quartile income in Fenland is £13,150. This covers housing association rent, Affordable Rent (set at 80%) for 1-beds; and for 25% and 50% shared ownership for 2-beds.

Fig 7 shows affordability for lower quartile rent for all households.

Fig 7 **Household income required and percentage households unable to afford lower quartile rent**



Source: CACI 2012 and VOA rents (Chapter 6)

Fig 7 shows the proportion of households unable to afford market entry (lower quartile rent) in Fenland. An income of £16,200 is required (shown by the vertical line). Some 32% of households in Fenland have an income below this level.

Table 9 **Fenland: monthly costs, income required and % of households able to afford 4 bed homes**

	Housing Association rent	Affordable Rents @ 80%	Lower quartile private rent	Average private rent	Lower quartile market purchase
Monthly cost	£421	£600	£700	£804	£892
Income required	£15,150	£21,600	£25,200	£28,944	£32,118
Unable to afford	30%	44%	50%	56%	60%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH and LAHS social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

Section 10.2 Facts and figures

Huntingdonshire

Table 10 Monthly cost by tenure and size, income required to afford and % of all households unable to afford

	1 bed	2 bed	3 bed	All
Monthly cost				
Housing Association rent	£305	£355	£390	£363
Affordable Rent (80%)	£360	£460	£520	£468
Shared ownership (25%)	£244	£307	£380	£320
Shared ownership (50%)	£342	£430	£533	£449
Shared ownership (75%)	£437	£554	£684	£579
Lower quartile private rent	£425	£525	£600	£485
Average private rent	£464	£588	£669	£634
Lower quartile market purchase	£421	£597	£706	£694
Required income				
Housing Association rent	£10,974	£12,777	£14,041	£13,054
Affordable Rent (80%)	£12,960	£16,560	£18,720	£16,848
Shared ownership (25%)	£8,767	£11,045	£13,676	£11,527
Shared ownership (50%)	£12,297	£15,493	£19,184	£16,168
Shared ownership (75%)	£15,728	£19,930	£24,624	£20,829
Lower quartile private rent	£15,300	£18,900	£21,600	£17,460
Average private rent	£16,704	£21,168	£24,084	£22,824
Lower quartile market purchase	£15,167	£21,479	£25,428	£24,981
Unable to afford				
Housing Association rent	12%	16%	18%	16%
Affordable Rent (80%)	16%	24%	27%	24%
Shared ownership (25%)	9%	12%	18%	14%
Shared ownership (50%)	14%	20%	27%	22%
Shared ownership (75%)	22%	29%	37%	31%
Lower quartile private rent	20%	27%	32%	24%
Average private rent	24%	31%	36%	34%
Lower quartile market purchase	20%	31%	37%	37%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

Table 10 shows the monthly cost by tenure for 1 to 3 bed homes, the income required to support these costs based on spending a third of income on housing costs and the proportion of all households with an income below this level (i.e. unable to afford) in Huntingdonshire. Housing costs shown exclude any service charges.

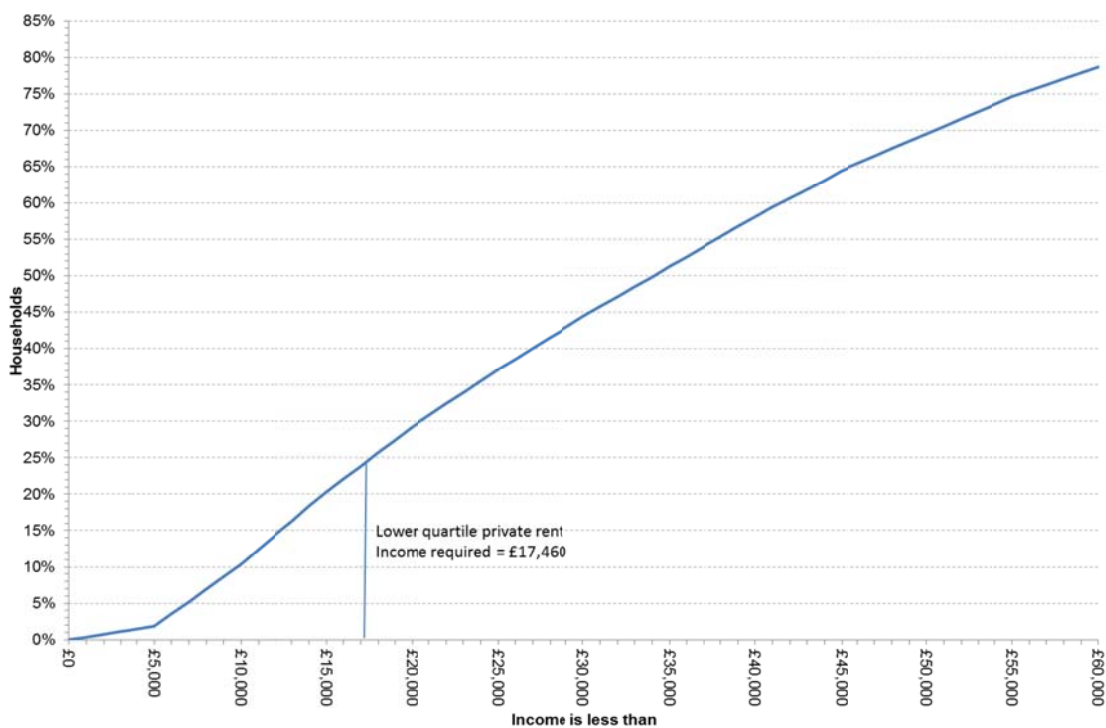
- The lower quartile rent is cheaper than lower quartile purchase overall, although buying a 1 bed home is £4 per month cheaper than renting - assuming access to a £8,500 deposit.
- The overall cost of Affordable Rent (if set at the maximum of 80% of the private rent level) is £468 per month; that is £105 per month more than housing association rent. The monthly cost of 25% and 50% shared ownership are cheaper than Affordable Rents set at the 80% level.
- Lower quartile private rent for a 1-bed can be £5 per month cheaper than 50% shared ownership for a 2 bed property.

Section 10.2 Facts and figures

- Based on a third of income on housing costs, a household would require an annual income of £17,460 to afford lower quartile rent and £24,981 for lower quartile purchase in Huntingdonshire.
- The lower quartile income in Huntingdonshire is £17,630. This is enough to afford housing association rents; Affordable Rents for 1 and 2 bedroom homes set at the 80% level; 25% shared ownership and 1 and 2 bedroom 50% shared ownership.
- Lower quartile income would also cover lower quartile rent or purchase for a 1 bedroom home.

Fig 8 shows affordability for lower quartile rent for all households.

Fig 8 Household income required and households unable to afford lower quartile rent



Source: CACI 2012 and VOA rents (Chapter 6)

Fig 8 shows the proportion of households unable to afford market entry (lower quartile rent) in Huntingdonshire. An income of £17,460 is required (shown by the vertical line). Some 24% of Huntingdonshire households have an income below this level.

Table 11 Huntingdonshire: monthly costs, income required and % of households able to afford 4 bed homes

	Housing Association rent	Affordable Rents @ 80%	Lower quartile private rent	Average private rent	Lower quartile market purchase
Monthly cost	£443	£796	£850	£1,093	£1,042
Income required	£15,932	£28,656	£30,600	£39,348	£37,517
Unable to afford	22%	43%	46%	57%	55%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH and LAHS social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

Section 10.2 Facts and figures

South Cambridgeshire

Table 12 **Monthly cost by tenure and size, income required to afford and % of all households unable to afford**

	1 bed	2 bed	3 bed	All
Monthly cost				
Housing Association rent	£338	£408	£458	£419
LA rent	£320	£363	£389	£364
Affordable Rent (80%)	£476	£556	£660	£600
Shared ownership (25%)	£307	£352	£462	£378
Shared ownership (50%)	£431	£494	£648	£531
Shared ownership (75%)	£558	£645	£840	£692
Lower quartile private rent	£550	£650	£775	£650
Average private rent	£597	£713	£861	£823
Lower quartile market purchase	£570	£794	£968	£942
Required income				
Housing Association rent	£12,173	£14,680	£16,482	£15,100
LA rent	£11,522	£13,060	£13,996	£13,116
Affordable Rent (80%)	£17,136	£20,016	£23,760	£21,600
Shared ownership (25%)	£11,049	£12,676	£16,623	£13,619
Shared ownership (50%)	£15,498	£17,780	£23,316	£19,103
Shared ownership (75%)	£20,100	£23,230	£30,225	£24,919
Lower quartile private rent	£19,800	£23,400	£27,900	£23,400
Average private rent	£21,492	£25,668	£30,996	£29,628
Lower quartile market purchase	£20,520	£28,580	£34,840	£33,903
Unable to afford				
Housing Association rent	13%	18%	20%	18%
LA rent	13%	15%	17%	15%
Affordable Rent (80%)	22%	27%	33%	30%
Shared ownership (25%)	11%	15%	22%	17%
Shared ownership (50%)	18%	23%	31%	25%
Shared ownership (75%)	27%	31%	42%	34%
Lower quartile private rent	27%	31%	39%	31%
Average private rent	28%	36%	43%	42%
Lower quartile market purchase	28%	40%	48%	47%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

Table 12 shows the monthly cost by tenure for 1 to 3 bed homes, the income require to support these costs based on spending a third of income on housing costs and the proportion of all households with an income below this level (i.e. unable to afford) in South Cambridgeshire. Housing costs shown exclude any service charges.

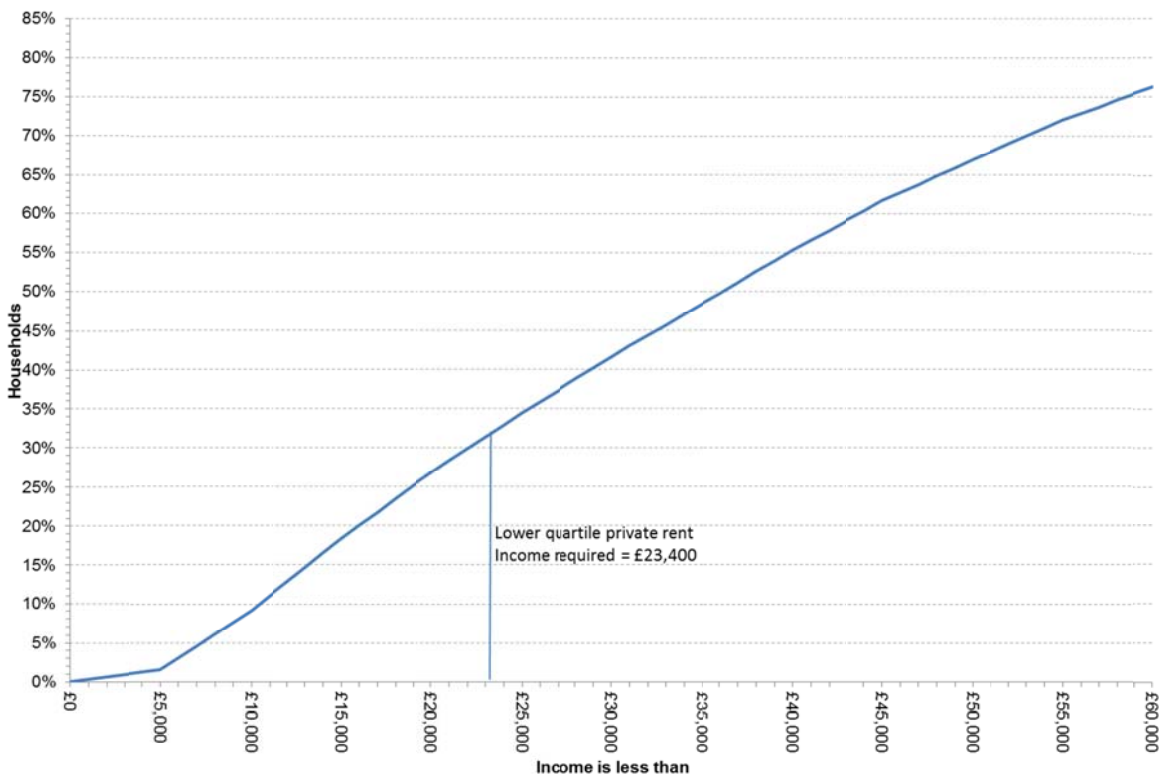
- Lower quartile market rents are cheaper than lower quartile purchase.
- The overall cost of Affordable Rent (at the 80% level) is £600 per month; this is £181 per month more than housing association rent, and £236/month more expensive than council rents. The monthly cost of 25% shared ownership is cheaper than Affordable Rent at 80%, and cheaper than housing association rents for 1 and 2 bedroom homes but more expensive for 3-beds.

Section 10.2 Facts and figures

However a small share like this may not be easy to find. 50% shared ownership for a 2 bed home can be £56 per month cheaper than the lower quartile private rent for a 1 bed home.

- Based on a third of income being spent on housing costs, a household would require an annual income of £23,400 to afford lower quartile rent and £33,903 for lower quartile purchase in South Cambridgeshire.
- The lower quartile income in South Cambridgeshire is £18,900. This is enough to afford Affordable Rents set at the 80% level for 1-beds and for 25% shared ownership or 50% shared ownership 1 or 2 bed homes. The lower quartile income would not support Affordable Rents (set at 80%) for a 2 bedroom home; or for lower quartile private rent or purchase.

Fig 9 **Household income (all households, intermediate and social applicants) and households unable to afford lower quartile rent**



Source: CACI 2012 and VOA rents (Chapter 6)

Fig 9 shows the proportion of households unable to afford market entry (lower quartile rent) in South Cambridgeshire. An income of £23,400 is required (shown by the vertical line). Some 31% of South Cambridgeshire households have an income below this level.

Table 13 **Monthly costs, income required and % of households able to afford 4 bed homes**

	Housing Association rent	Affordable Rents @ 80%	Lower quartile private rent	Average private rent	Lower quartile market purchase
Monthly cost	£496	£960	£995	£1,296	£1,338
Income required	£17,847	£34,560	£35,820	£46,656	£48,178
Unable to afford	23%	48%	50%	64%	65%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH and LAHS social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

Section 10.2 Facts and figures

Forest Heath

Table 14 Monthly cost by tenure and size, income required to afford and % of all households unable to afford

	1 bed	2 bed	3 bed	All
Monthly cost				
Housing Association rent	£297	£340	£381	£345
Affordable Rent (80%)	£380	£476	£600	£520
Shared ownership (25%)	£254	£285	£326	£298
Shared ownership (50%)	£356	£399	£457	£418
Shared ownership (75%)	£449	£508	£586	£528
Lower quartile private rent	£425	£550	£600	£550
Average private rent	£496	£610	£782	£773
Lower quartile market purchase	£421	£556	£691	£600
Required income				
Housing Association rent	£10,696	£12,249	£13,730	£12,424
Affordable Rent (80%)	£13,680	£17,136	£21,600	£18,720
Shared ownership (25%)	£9,147	£10,253	£11,736	£10,727
Shared ownership (50%)	£12,830	£14,382	£16,462	£15,046
Shared ownership (75%)	£16,154	£18,293	£21,091	£19,024
Lower quartile private rent	£15,300	£19,800	£21,600	£19,800
Average private rent	£17,856	£21,960	£28,152	£27,828
Lower quartile market purchase	£15,167	£20,012	£24,886	£21,591
Unable to afford				
Housing Association rent	17%	20%	25%	20%
Affordable Rent (80%)	25%	31%	41%	36%
Shared ownership (25%)	12%	15%	20%	17%
Shared ownership (50%)	22%	25%	29%	27%
Shared ownership (75%)	29%	34%	40%	36%
Lower quartile private rent	27%	38%	41%	38%
Average private rent	34%	41%	51%	51%
Lower quartile market purchase	27%	38%	47%	41%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

Table 14 shows the monthly cost by tenure for 1 to 3 bed homes, the income require to support these costs based on spending a third of income on housing costs and the proportion of all households with an income below this level (i.e. unable to afford) in Forest Heath. Housing costs shown exclude any service charges.

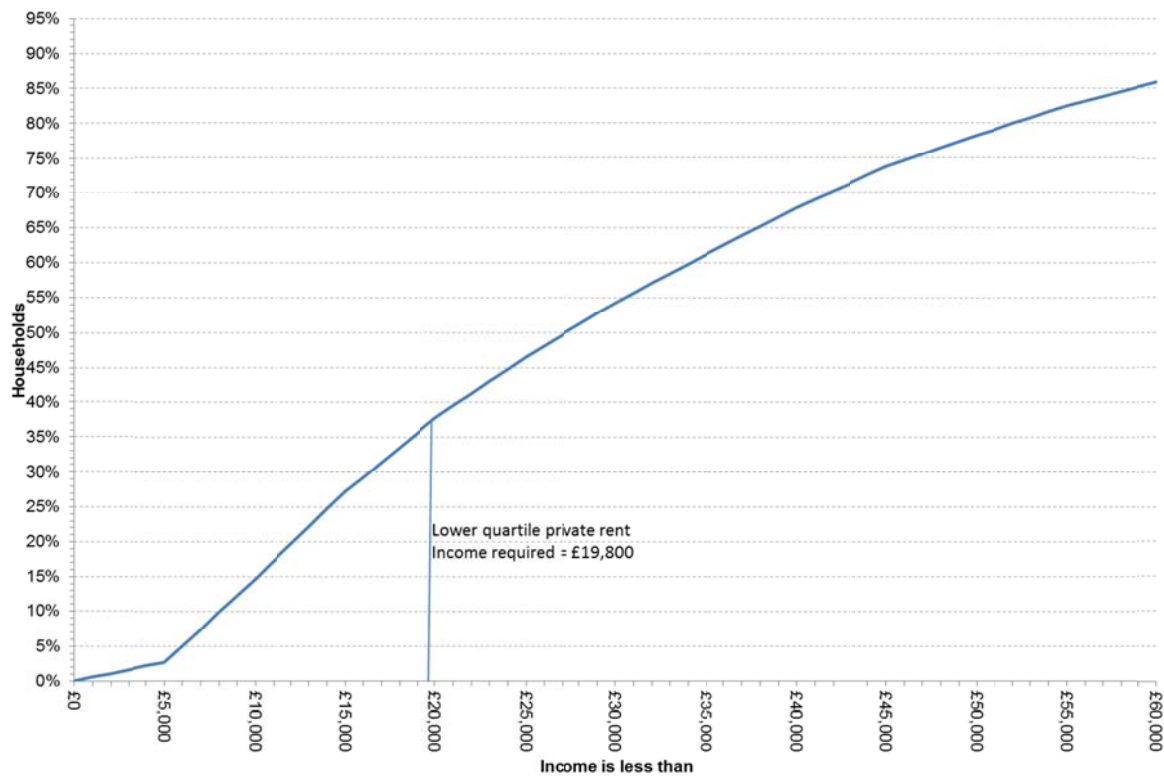
- The lower quartile market rent is cheaper than lower quartile purchase overall. However 1 bed lower quartile homes are cheaper to buy than rent, assuming access to a deposit of £8,500.
- The overall cost of Affordable Rent (at the 80% level) is £520 per month; this is £185 per month more than the average housing association rent in Forest Heath. 50% shared ownership is cheaper than Affordable Rents at 80%. The monthly purchase costs of 25% shared ownership is cheaper than the average housing association rent, though the supply may be small.

Section 10.2 Facts and figures

- 25% shared ownership for a 2 or a 3 bed home is cheaper than the lower quartile private rent or purchase for a 1 bed home.
- Based on a third of income being spent on housing costs, a household would require an annual income of £19,800 to afford lower quartile rent and £21,591 for lower quartile purchase in Forest Heath.
- The lower quartile income in Forest Heath is £14,120. This is enough to afford housing association rent, or 25% shared ownership if this were available. Lower quartile income would not cover Affordable Rents at the 80% level for 2 and 3 bed homes, although it would cover 50% shared ownership for 1 bed properties.

Fig 10 shows affordability for lower quartile rent for all households.

Fig 10 Household income required and households unable to afford lower quartile rent



Source: CACI 2012 and VOA rents (Chapter 6)

Fig 10 shows the proportion of households unable to afford market entry (lower quartile rent) in Forest Heath. An income of £19,800 is required (shown by the vertical line). Some 38% of households in Forest Heath have an income below this level.

Table 15 Monthly costs, income required and % of households able to afford 4 bed homes

	Housing Association rent	Affordable Rents @ 80%	Lower quartile private rent	Average private rent	Lower quartile market purchase
Monthly cost	£425	£880	£830	£1,184	£1,009
Income required	£15,315	£31,680	£29,880	£42,624	£36,312
Unable to afford	27%	57%	54%	71%	63%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH and LAHS social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

Section 10.2 Facts and figures

St Edmundsbury

Table 16 **Monthly cost by tenure and size, income required to afford and % of all households unable to afford**

	1 bed	2 bed	3 bed	All
Monthly cost				
Housing Association rent	£294	£343	£375	£346
Affordable Rent (80%)	£420	£476	£560	£496
Shared ownership (25%)	£209	£312	£359	£308
Shared ownership (50%)	£293	£438	£503	£432
Shared ownership (75%)	£376	£562	£644	£561
Lower quartile private rent	£475	£550	£650	£550
Average private rent	£521	£614	£758	£686
Lower quartile market purchase	£406	£635	£743	£719
Required income				
Housing Association rent	£10,579	£12,338	£13,496	£12,474
Affordable Rent (80%)	£15,120	£17,136	£20,160	£17,856
Shared ownership (25%)	£7,530	£11,231	£12,922	£11,091
Shared ownership (50%)	£10,562	£15,754	£18,125	£15,557
Shared ownership (75%)	£13,542	£20,245	£23,190	£20,210
Lower quartile private rent	£17,100	£19,800	£23,400	£19,800
Average private rent	£18,756	£22,104	£27,288	£24,696
Lower quartile market purchase	£14,632	£22,854	£26,765	£25,874
Unable to afford				
Housing Association rent	16%	18%	20%	18%
Affordable Rent (80%)	25%	29%	35%	31%
Shared ownership (25%)	9%	16%	20%	16%
Shared ownership (50%)	16%	27%	31%	27%
Shared ownership (75%)	23%	35%	40%	35%
Lower quartile private rent	29%	35%	40%	35%
Average private rent	33%	38%	46%	43%
Lower quartile market purchase	25%	40%	46%	45%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH and LAHS social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

Table 16 shows the monthly cost by tenure for 1 to 3 bed homes, the income require to support these costs based on spending a third of income on housing costs and the proportion of all households with an income below this level (i.e. unable to afford) in St Edmundsbury. Housing costs shown exclude any service charges.

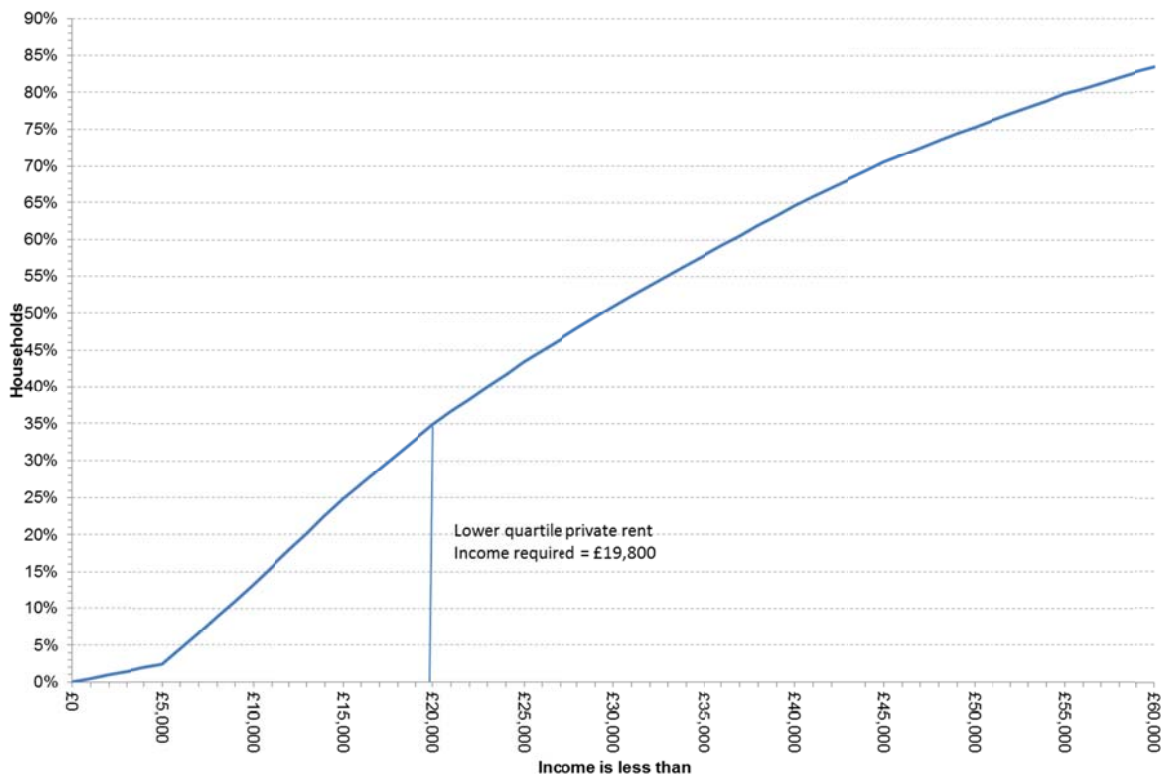
- The lower quartile market rent is cheaper than lower quartile purchase, but 1 bedroom homes are cheaper to buy than rent, assuming access to a £8,200 deposit.
- The overall cost of Affordable Rent (set at the 80% level) is £496 per month; which is £150 per month more than the average housing association rent in the district. 25% shared ownership is cheaper than the average housing association rent and Affordable Rents, but tends to be less common.

Section 10.2 Facts and figures

- 50% shared ownership for a 2 bed home is £37 per month cheaper than the lower quartile private rent for a 1 bed home.
- Based on a third of income being spent on housing costs, a household would require an income of £19,800pa for lower quartile rent and £25,874 for lower quartile purchase in St Edmundsbury.
- The lower quartile income in St Edmundsbury is £15,070. This is enough to afford traditional social renting or 25% shared ownership.

Fig 11 shows affordability for lower quartile rent for all households.

Fig 11 Household income required and households unable to afford lower quartile rent



Source: CACI 2012 and VOA rents (Chapter 6)

Fig 11 shows the proportion of households unable to afford market entry (lower quartile rent) in St Edmundsbury. An income of £19,800 is required (shown by the vertical line). Some 35% of households in St Edmundsbury have an income below this level.

The proportion of social housing applicants unable to afford market entry is considerably higher. Lower quartile rent is unaffordable for three quarters of households on the Home-Link register.

Table 17 Monthly costs, income required and % of households able to afford 4 bed homes

	Housing Association rent	Affordable Rents @ 80%	Lower quartile private rent	Average private rent	Lower quartile market purchase
Monthly cost	£412	£906	£855	£1,181	£1,084
Income required	£14,821	£32,630	£30,780	£42,516	£39,033
Unable to afford	25%	55%	52%	68%	63%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH and LAHS social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

Section 10.2 Facts and figures

10.2.5 Summary of affordability for all districts

A summary of the overall affordability of each major tenure is shown in Table 18.

Table 18 **Summary of affordability by tenure across districts (percentage of households unable to afford) 2011/12**

	Housing Association rent	Maximum Affordable Rent	50% shared ownership	Lower quartile rent	Lower quartile purchase
Cambridge	24%	40%	33%	41%	60%
East Cambridgeshire	22%	29%	24%	31%	42%
Fenland	25%	30%	25%	32%	39%
Huntingdonshire	16%	24%	22%	24%	37%
South Cambridgeshire	18%	30%	25%	31%	47%
Forest Heath	20%	36%	27%	38%	41%
St Edmundsbury	18%	31%	27%	35%	45%

Source: Tables 3-9

Summary results for the previous version of this chapter based on 2009/10 data (used in the 2013 calculation of affordable need) are shown in Table 19, for comparison.

Table 19 **Summary of affordability by tenure across districts, (percentage of households unable to afford) 2009/10**

	Housing Association rent	Maximum Affordable Rent	50% shared ownership	Lower quartile rent	Lower quartile purchase
Cambridge	19%	41%	35%	45%	63%
East Cambridgeshire	16%	23%	23%	27%	44%
Fenland	15%	22%	27%	27%	38%
Huntingdonshire	11%	18%	22%	20%	36%
South Cambridgeshire	13%	25%	29%	30%	47%
Forest Heath	16%	39%	20%	33%	41%
St Edmundsbury	14%	26%	24%	30%	44%

Source: 2009/10 SHMA update Chapter 10 table 18

Section 10.3 Analysis

10.3 Analysis

Current situation

- We have looked at spending a third of gross income on housing costs as “affordable”. This helps identify the proportion of households who may be unable to afford different tenures and sizes of homes. However people may spend more or less than 30% of income on their housing costs.
- A third of income being spent on housing is more significant for a lower income household than for a higher income household. For example, a household with a gross income of £16,070 (the sub-regional lower quartile income) spending a third of income on housing costs will have £10,713 left over for other costs. A household with an income of £31,400 (the sub-regional median) would have £20,933 left over for other costs - nearly twice as much. This means decisions around spending priorities are likely to be considerably more difficult for the household with an income of £10,070.
- This method of assessing affordability means there is a cut-off point where £1 more means some “can’t afford”. In reality, one pound is unlikely to make enough difference to affect a housing decision; however a difference of around £15 per month or more may become more of an issue.
- The mean income across the sub-region is £37,823 and the lower quartile income is £16,070. The annual income required to afford a lower quartile rent varies from between £16,200 to £23,400. So the bottom 25% of households in terms of income cannot generally afford an entry level private rented home. Many lower income households will be single income households, but single income households do not necessarily equate to single person households.
- Traditional social rents and 25% shared ownership are the most affordable option overall, especially for local authority owned stock in Cambridge and South Cambridgeshire. There is a considerable cost difference between current social rent levels and the “Affordable Rent” (when set at 80% of median market rent levels). Larger homes are less affordable compared to smaller homes, in most areas. Purchasing a smaller share in a shared ownership home may be a more affordable option, assuming there is a supply of such homes and the applicant can access the required deposit. Private renting is generally cheaper than home purchase, although the cost of renting or buying a lower quartile 1 bed home in some districts can be similar. Cost difference between tenures for larger homes tends to be greater.

Changes over time

- Overall incomes decreased slightly between 2010 and 2012 (see Fig 12) except in Huntingdonshire and Cambridge. The sharpest decrease in incomes was seen in Forest Heath.
- Affordability for lower quartile rent or purchase has worsened slightly in all districts, as it has for housing association rents.
- This update shows more households able to afford Affordable Rent, though this may be due to a change in the data used. The previous version of this chapter took private rent data from an annual survey of private rents. There is now more secondary data available for private rents and this version uses data from the Valuation Office Agency (VOA) and median rent levels are slightly lower from this source (VOA rents do not include service charges).

Section 10.3 Analysis

- A 25% shared ownership home is generally more affordable than a couple of years ago, especially in comparison to other affordable tenures including housing association rents and Affordable Rents. However this is not a common share to be able to purchase; a larger share is more usual.

Changes across the sub-regional area

- Cambridge is the least affordable area of the sub-region for all tenures. Some 41% of local households have an income below that required to afford lower quartile market rent.
- Forest Heath has the second least affordable lower quartile rents for local households; 38% of households in Forest Heath have an income below the required level. Here, there is an unusual rented market due to the presence of the USAAF; private rents tend to be more expensive.
- Because these areas have expensive private rents, the maximum Affordable Rent level (based on 80% of the market rent) is also unaffordable for a large proportion of households. Some 40% of households in Cambridge and 36% in Forest Heath have an income below the level required to support Affordable Rent at 80%, based on spending a third of income on housing costs.
- Huntingdonshire is the most affordable district in the sub-region but even there 24% of households have an income that is insufficient to afford lower quartile rents. Although housing costs are higher in Huntingdonshire than Fenland (the cheapest district overall for rent and purchase) incomes are higher in Huntingdonshire.

What does all this data, combined, tell us?

- Housing affordability continues to be problematic for households with below median incomes, especially in Cambridge. Because of a combination of higher rents and lower incomes in Cambridge and Forest Heath these are the least affordable areas of the sub-region. The new Affordable Rent model which is linked to market rents are therefore also relatively unaffordable in these areas. Because this maximum (80%) may not fit local needs in some areas, Table 21 shows affordability for Affordable Rent at 60% of median market rents for comparison.
- Affordability can be a reason for moving and a factor to consider when choosing to move:
 - People who are currently housed may be less affected by housing affordability issues, for example if they bought when homes were cheaper or if they own their home outright.
 - People who are unable to access housing in their local area may choose to meet their need by moving further afield. Data from new developments surveys shows Cambridge is a major centre for both employment and shopping in the sub-region; but affordability can be an important factor when choosing a new home. For example, price compared to other areas was the top reason for choosing a home in Red Lodge in Forrest Heath. Red Lodge is one of the more expensive housing areas in Forest Heath, but it is not as expensive as St Edmundsbury, Cambridge, or parts of South and East Cambridgeshire where a large number of Red Lodge residents work.
 - Moving some distance from major centres may mean balancing costs of travel against housing. Moving to a cheaper housing area that is poorly linked for transport may mean fewer employment opportunities.

Section 10.4 Background information

10.4 Background information

10.4.1 Links and references

Correct as of November 2013

CLG (2007) **Strategic Housing Market Assessments: Practice Guidance, version 2** accessed at <http://www.communities.gov.uk/publications/planningandbuilding/strategichousingmarket>

CLG (2013) **Assessment of housing and economic development needs** accessed at [http://planningguidance.planningportal.gov.uk/blog/guidance/#Assessment of housing and economic development needs](http://planningguidance.planningportal.gov.uk/blog/guidance/#Assessment%20of%20housing%20and%20economic%20development%20needs)

Centre for Research in Social Policy, Joseph Rowntree Foundation and Family Budget Unit **Minimum Income Standards Microsite** accessed at <http://www.minimumincome.org.uk/>

Resolution Foundation (2013) **Squeezed Britain 2013** accessed at <http://squeezedbritain.resolutionfoundation.org/wp-content/uploads/2013/03/Resolution-Foundation-Squeezed-Britain-2013.pdf>

Section 10.4 Background information

10.4.2 Definition of terms

Term used	Abbreviation	Meaning, source or link to relevant website
Affordability		The terms 'affordability' and 'affordable housing' have different meanings. 'Affordability' is a measure of whether housing may be afforded by certain groups of households. 'Affordable housing' refers to particular products outside the main housing market. Source: http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf
Affordability ratio		Relationship between house price and incomes or earnings, e.g. income = £25,000, house price = £200,000. House price: income ratio = $\frac{£200,000}{£25,000} = 8$, (the house price is 8 times income).
Affordable housing		Social rented, Affordable Rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision. <ul style="list-style-type: none"> • Social rented housing is owned by local authorities and private registered providers¹, for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency. • Affordable Rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). • Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not Affordable Rented housing. Homes that do not meet the above definition of affordable housing, such as "low cost market" housing, may not be considered, for planning purposes, as affordable housing. Source: Section 80 of the Housing and Regeneration Act 2008.
Affordable Rented housing	AR	Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime** but is subject to other rent controls that require a rent of no more than 80% of the local market rent (Including service charges, where applicable)*** ** The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). *** Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods. The Tenant Services Authority has issued an explanatory note on these at http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf
Equity loan / shared equity		An equity loan which acts as a second charge on a property. For example, a household buys a £200,000 property with a 10% equity loan (£20,000). They pay a small amount for the loan and when the property is sold e.g. for £250,000 the lender receives 10% of the sale cost (£25,000). Some equity loans were available for the purchase of existing stock. The current scheme is to assist people to buy new build.
Loan to value ratio	LTV	The size of the mortgage loan as a percentage of the purchase price, e.g. if someone buys a home for £200,000 and they have a £20,000 (10%) deposit, and take out a mortgage for the remaining £180,000, the LTV ratio is 90%.
Lower quartile	LQ	The bottom 25% value, i.e. of all the properties sold, 25% were cheaper than this value and 75% were more expensive. The lower quartile price is used as an entry level price and is the recommended level used to evaluate affordability; for example for first time buyers.

Section 10.4 Background information

Term used	Abbreviation	Meaning, source or link to relevant website
Mean (average)		The sum of all values divided by the number of values. The more commonly used "average" measure as it includes all values, unlike the median.
Median		The middle value, i.e. of all the properties sold, half were cheaper and half were more expensive. This is sometimes used instead of the mean average as it is not subject to skew by very large or very small statistical outliers.
Shared ownership	S/O	Scheme where a purchaser part buys and part rents from a housing association or local authority. Typical purchase share is between 25% and 75%, and buyers are encouraged to buy the largest share they can afford. Generally applies to new build properties, but re-sales occasionally become available. There may be an opportunity to rent at intermediate rent level before purchasing a share in order to save/increase the deposit level
Social rented housing	SR	Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.) for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the HCA. http://www.communities.gov.uk/documents/planningandbuilding/doc1980960.doc#Housing

Section 10.4 Background information

10.4.3 Data issues

The data and assumptions used in the calculation of monthly costs are shown below

Social rent

- Data on housing association rent levels are taken from Data and Statistical Returns for 2011/12 (the most recent available at the time of writing). This is net rent, i.e. does not include service charges etc. Rent levels for social rent are paid weekly and data shown is the weekly amount. To calculate the monthly rent, the weekly cost is multiplied by $52/12=4.33$
- Average LA rent levels are taken from Local Authority Housing Statistics 2011/12 section H

Affordable Rent

- The new "affordable" rent scheme is *up to* 80% of market rent. This analysis uses 80% of median market rent data as collected in the 2010 review of private rents. The median market rent was chosen because it is less subject to skew by expensive outliers and therefore more appropriate to use as a measure for setting subsidised rents.

Shared ownership

Shared ownership purchase price data is taken from CORE sales 2009/10 to 2011/12. Because this is based on sales, there are very few records for some types of property.

The assumptions used in calculating the monthly costs for this tenure are:

- The average purchase price of a shared ownership property size.
- A repayment fixed rate 25 year mortgage and an interest rate of 4.73%. This is the average rate offered by lenders on the May 2012 list of lenders from Orbit (the HomeBuy Agent at the time of writing).
- A deposit of 15% is assumed. This is the average deposit required by the small pool of lenders (nine organisations) offering mortgages for shared ownership as of May 2012.
- It is assumed that the rental element is 1.57%/year based on the sub-regional average between 2009/10 and 2011/12.

Private rents

- Lower quartile and average rents by size and district are taken from the review of private rents January 2010.
- The mean average is used for the average rent in this tenure as a better reflection of the market.

Market purchase

- Lower quartile purchase price data for October 2009 to March 2010 is taken from Hometrack and is shown in chapter 5.
- Hometrack gives price data for one bedroom flats, two bedroom houses and flats, and three and four bedroom houses. It is assumed that one bedroom flat prices are also representative of

Section 10.4 Background information

the price for the limited number of one bedroom houses sold. A similar assumption is made about three and four bedroom flats and houses.

- The price of two bedroom properties is a weighted average between the two bed flat and two bed house lower quartile price given by Hometrack (weighted by number of sales).
- Data from Hometrack shows the average fixed 3 year interest rate for a 75% loan-to-value mortgage in Mar 2012 was 3.91% (see Fig 13). For outright purchase we have assumed a 90% loan to value ratio (10% deposit), where the average loan to value for first time buyers is currently around 80% (see Fig 14). Because we assume a lower deposit (10%), we have assumed a slightly higher rate of interest and an extra half a percent has been added to this (4.41%).

Recent changes to data

- In 2011 Hometrack and the Valuation Office started to make market rent data more widely available. In previous versions of the SHMA rent data was collected via a large survey of advertised private rents; this version uses data from VOA, which does not include services charges.

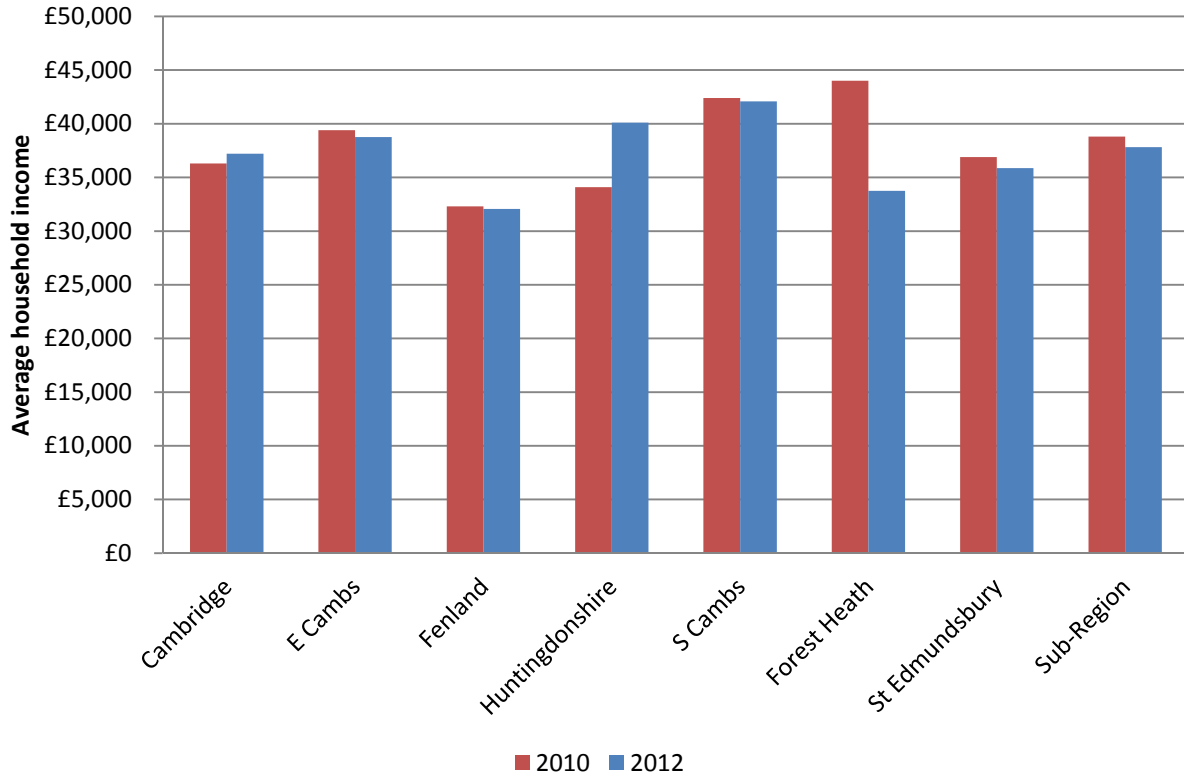
Planned changes to data

- Affordable Rent is a new product and currently there is insufficient data available about it from sources such as NROSH and CORE. When there is adequate data available, we will perform more sophisticated analysis based on the actual rents being charged rather than a maximum estimate based on data for private rents.

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10.4.4 Additional information

Fig 12 Average household income (all households) 2010 and 2012, Cambridge sub-region



Source: CACI 2010 and CACI 2012 via Hometrack.

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Table 20 Monthly costs, income required and % of households able to afford 4 bed homes

	Housing Association rent	Affordable Rents @ 80%	Lower quartile private rent	Average private rent	Lower quartile market purchase
Monthly cost					
Cambridge	£500	£1,040	£1,200	£1,455	£1,561
East Cambs	£491	£960	£950	£1,212	£1,140
Fenland	£421	£600	£700	£804	£892
HDC	£443	£796	£850	£1,093	£1,042
South Cambs	£496	£960	£995	£1,296	£1,338
Forest Heath	£425	£880	£830	£1,184	£1,009
SEBC	£412	£906	£855	£1,181	£1,084
Income required					
Cambridge	£18,001	£37,440	£43,200	£52,380	£56,208
East Cambs	£17,688	£34,560	£34,200	£43,632	£41,041
Fenland	£15,150	£21,600	£25,200	£28,944	£32,118
HDC	£15,932	£28,656	£30,600	£39,348	£37,517
South Cambs	£17,847	£34,560	£35,820	£46,656	£48,178
Forest Heath	£15,315	£31,680	£29,880	£42,624	£36,312
SEBC	£14,821	£32,630	£30,780	£42,516	£39,033
Unable to afford					
Cambridge	29%	58%	66%	75%	79%
East Cambs	27%	53%	52%	65%	61%
Fenland	30%	44%	50%	56%	60%
HDC	22%	43%	46%	57%	55%
South Cambs	23%	48%	50%	64%	65%
Forest Heath	27%	57%	54%	71%	63%
SEBC	25%	55%	52%	68%	63%

Source: Hometrack House Prices (chapter 5), VOA rents (chapter 6), NROSH and LAHS social rents (chapter 7), CORE Intermediate sales (chapter 8) and CACI from Hometrack.

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Table 21 Look at Affordable Rents set at 60% instead of 80% of private rent levels, by district and size

	1 bed	2 beds	3 beds	All
Monthly cost				
Cambridge	£438	£537	£585	£510
East Cambs	£288	£357	£426	£390
Fenland	£240	£300	£360	£315
HDC	£270	£345	£390	£351
South Cambs	£357	£417	£495	£450
Forest Heath	£285	£357	£450	£390
SEBC	£315	£357	£420	£372
Income required				
Cambridge	£15,768	£19,332	£21,060	£18,360
East Cambs	£10,368	£12,852	£15,336	£14,040
Fenland	£8,640	£10,800	£12,960	£11,340
HDC	£9,720	£12,420	£14,040	£12,636
South Cambs	£12,852	£15,012	£17,820	£16,200
Forest Heath	£10,260	£12,852	£16,200	£14,040
SEBC	£11,340	£12,852	£15,120	£13,392
% unable to afford				
Cambridge	26%	31%	35%	29%
East Cambs	11%	18%	22%	20%
Fenland	14%	19%	25%	19%
HDC	10%	14%	18%	16%
South Cambs	15%	18%	23%	20%
Forest Heath	15%	22%	29%	25%
SEBC	16%	20%	25%	20%

Source: *Hometrack House Prices* (chapter 5), *VOA rents* (chapter 6), *NROSH and LAHS social rents* (chapter 7), *CORE Intermediate sales* (chapter 8) and *CACI* from *Hometrack*.

Section 10.4 Background information

Deposit assumptions and interest rate data

The tables below provide information about the upfront costs of purchase and part purchase. In the calculation of monthly costs we have assumed a 10% deposit is available for outright purchase and 15% for shared ownership. The average LTV ratio remains below 90%, i.e. most people have a larger deposit than 10%, but as deposit amounts are quite large compared to lower quartile and median income levels, this is a reasonable level for affordability estimates.

Table 22 **Deposit assumption – 25% shared ownership by size and district**

	One bedroom	Two bedrooms	Three bedrooms	All
Cambridge	£6,539	£6,588	£8,047	£6,873
East Cambridgeshire	£3,888	£5,130	£6,079	£5,341
Fenland	£0	£3,921	£4,775	£4,542
Huntingdonshire	£4,169	£5,253	£6,504	£5,482
South Cambridgeshire	£5,255	£6,028	£7,905	£6,477
Forest Heath	£4,350	£4,876	£5,581	£5,101
St Edmundsbury	£3,581	£5,341	£6,145	£5,275

Source: CORE 2009/10-2011/12

Table 23 **Deposit assumption – 50% shared ownership by size and district**

	One bedroom	Two bedrooms	Three bedrooms	All
Cambridge	£13,079	£13,175	£16,094	£13,746
East Cambridgeshire	£7,775	£10,259	£12,159	£10,683
Fenland	£0	£7,843	£9,550	£9,084
Huntingdonshire	£8,339	£10,506	£13,009	£10,964
South Cambridgeshire	£10,509	£12,056	£15,811	£12,954
Forest Heath	£8,700	£9,752	£11,163	£10,203
St Edmundsbury	£7,163	£10,683	£12,291	£10,549

Source: CORE 2009/10-2011/12

Table 24 **Deposit assumption – 75% shared ownership by size and district**

	One bedroom	Two bedrooms	Three bedrooms	All
Cambridge	£19,618	£19,763	£24,142	£20,619
East Cambridgeshire	£11,663	£15,389	£18,238	£16,024
Fenland	£0	£11,764	£14,325	£13,626
Huntingdonshire	£12,508	£15,759	£19,513	£16,445
South Cambridgeshire	£15,764	£18,085	£23,716	£19,431
Forest Heath	£13,050	£14,629	£16,744	£15,304
St Edmundsbury	£10,744	£16,024	£18,436	£15,824

Source: CORE 2009/10-2011/12

Section 10.4 Background information

Table 25 Shared ownership lending, May 2012

Lender	Lowest available rate	Deposit requirement
Brtiannia	3.79%	10%
Cambridge	4.59%	15%
Cheshire Mortgage Corp	9.50%	0%
Co-op	4.09%	15%
Ecology	4.90%	15%
Halifax	4.99%	20%
Holmesdale	3.89%	25%
HSBC	3.99%	20%
Ipswich	Variable	10%
Kent Reliance	5.59%	5%
Leeds	6.49%	5%
Nationwide	3.59%	25%
Santander	3.45%	20%
Santander	3.54%	40%
Shephed	4.99%	15%
Woolwich	3.49%	15%
Average	4.73%	15%

Source: Orbit, May 2012

In calculating the monthly cost of shared ownership we have assumed a 15% deposit.

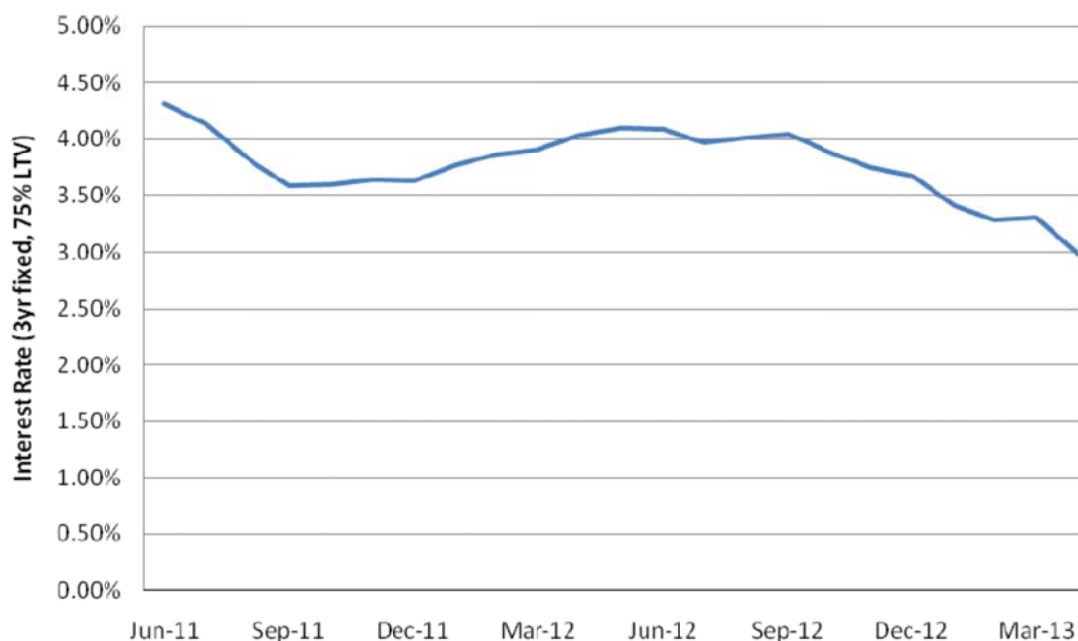
Table 26 Deposit assumption – lower quartile market purchase by size and district

	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms	All
Cambridge	£14,000	£19,604	£23,175	£31,500	£21,500
East Cambridgeshire	£8,375	£12,309	£15,500	£23,000	£15,000
Fenland	£6,250	£9,349	£12,000	£18,000	£10,500
Huntingdonshire	£8,500	£12,037	£14,250	£21,025	£14,000
South Cambridgeshire	£11,500	£16,017	£19,525	£27,000	£19,000
Forest Heath	£8,500	£11,215	£13,946	£20,350	£12,100
St Edmundsbury	£8,200	£12,808	£15,000	£21,875	£14,500

Source: Hometrack

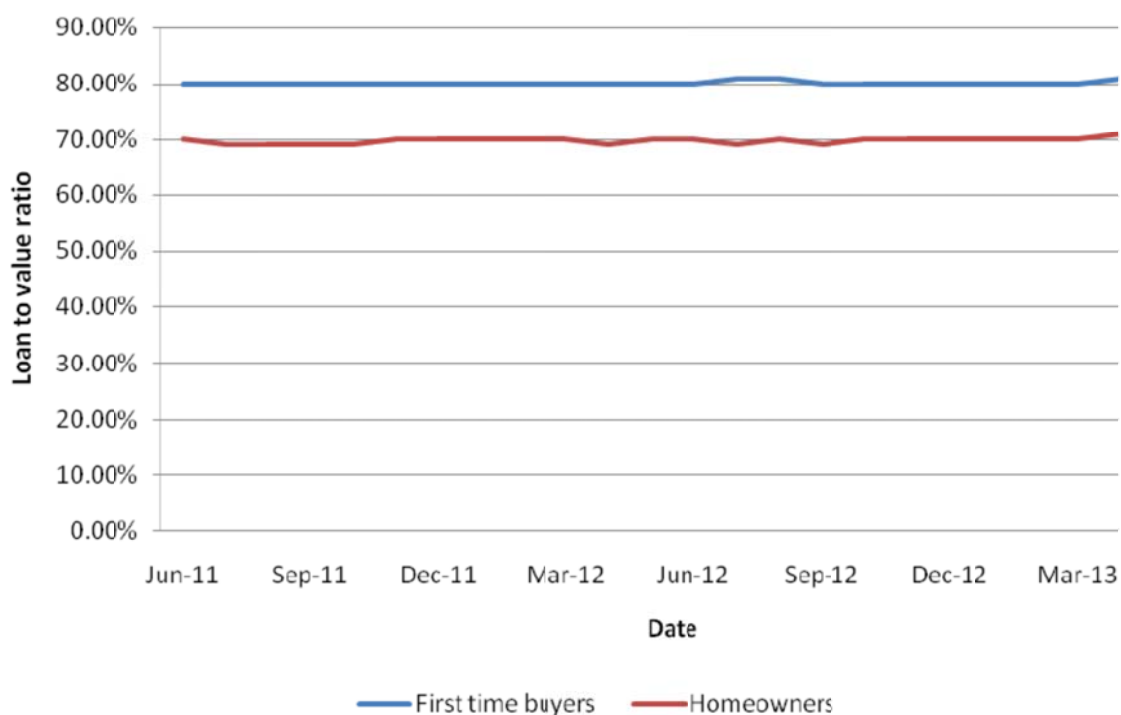
Section 10.4 Background information

Fig 13 Mortgage interest rate, 3yr fixed rate mortgage at 75% loan to value



Source: Hometrack

Fig 14 Average loan to value ratio for first time buyers and homeowners



Source: Hometrack

In calculating the monthly cost of lower quartile market purchase we have assumed a 10% deposit, but as 80% is more typical also assumed a higher level of interest on the mortgage.

Plans and land availability

Interest and relevance

- At the time of producing this chapter of our Strategic Housing Market Assessment 2013, local plans are being drafted or are going to examination, to test their soundness.
- These plans have used the objective assessment of need included in Chapters 12 and 13 of the SHMA, which in turn are explained in more detail in other “supporting” chapters.
- In past updates to the SHMA, this chapter provided a review of the figures in local authority’s planning documents including land availability assessments, and set out districts plans for the future especially for housing delivery.

Headline messages

- Chapter 12 *Forecasts for homes of all tenures* sets out the data underpinning objectively assessed housing need.
- Chapter 13 *Identifying affordable housing need* sets out our assessment of affordable housing need based on the 2007 CLG guidance and on draft CLG housing assessment guidance published in September 2013.
- Districts are currently in the process of setting out their plans in more detail over the coming 20 or 25 years, including setting out their housing trajectories which enable them to plan, monitor and manage their supply of new homes.
- They are also publishing assessments of housing land availability which are used to assess against housing need over the coming 5 years, to see if there is adequate land to meet the housing need identified.
- Therefore, in December 2013 as this chapter is being drafted much of this work is in progress.
- The role of this chapter, at the outset of the planning cycle, is not therefore to see how many homes have been delivered against target, or how many need to be delivered to meet the target in future. Rather the purpose of this chapter update is to help partners access the relevant plans and assessments.
- In a departure from our traditional approach, the SHMA project team is following a new path for this chapter. In 2013 we are publishing this chapter providing links to the relevant assessments. However instead of updating this chapter each year we propose setting up a web page, which will keep these links up to date in future, to provide a useful reference place for partners to access, to help find the relevant plans and documents.
- All these reports are, or will be, available on individual district websites.

Future monitoring points

- The links provided on the new web page will need to be kept up to date in future.
- Once plans have been through the inspection process, housing targets agreed, land availability fully assessed and 5 year supply of land identified, this chapter in the SHMA could revert to its previous role or monitoring future plans and land supply. This remains to be seen as the SHMA develops under the new CLG guidance.

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 11.1 Introduction

11 Plans and land availability

11.1 Introduction

- At the time of producing this chapter of our Strategic Housing Market Assessment, local plans are being drafted or are about to be examined, to test their soundness.
- These plans have used the objective assessment of need included in Chapters 12 and 13 of the Assessment, which in turn are explained in more detail in the other SHMA chapters.
- In past updates to the SHMA, this chapter provided a review of the figures in local authority's planning documents including land availability assessments, and set out districts plans for the future especially for housing delivery.
- Districts are currently in the process of setting out their plans in more detail over the coming 20 or 25 years, including setting out their housing trajectories.
- They are also publishing their assessments of housing land availability which they are required to compare to housing need over the coming 5 years, to see if there is adequate land to meet the housing need identified.
- Therefore, in early December 2013, much of this work is in progress or is about to be examined and judged by the planning inspector. The role of this chapter, at the outset of the planning cycle, is not therefore to see how many homes have been delivered against target, or how many need to be delivered to meet the target in future. Rather the purpose of this chapter update is to help partners access the relevant plans and assessments.
- Because of the stage reached in the planning process at the time of drafting this chapter of the SHMA (December 2013) this chapter provides links to relevant documents, and acknowledges the stage districts find themselves at;
 - Between the abolition of the East of England Plan (our regional spatial strategy or RSS) and removal of its "top-down" targets; securing new evidence based on the East of England Forecasting Model which seeks to provide figures for each district regarding employment, population and households projections; and
 - Adopting new targets for each district, based on robust evidence, provided in Chapter 12, to feed into the local planning process.
- Due to the period of change districts are facing, clickable links will be provided and updated on www.cambridgeshireinsight.org.uk in future, rather than continually updating this SHMA chapter. The specific page to refer to is <http://www.cambridgeshireinsight.org.uk/housing/new-homes/plans-and-land>

Section 11.2 Facts and figures

11.2 Facts and figures

11.2.1 Timetable for local plan processes

Cambridgeshire County Council hosts a web page setting out the timetable for Cambridgeshire's local plans, accessible here: <http://www.cambridgeshire.gov.uk/environment/planning/policies/district-local-plans.htm>.

The web page introduces the collated timetable saying:

"The Cambridgeshire City and District councils prepare local development plans which are intended to provide guidance on the use of land and the criteria upon which to decide planning applications for development.

Given the changes to the planning system currently being brought in by Government, through the Localism Bill and the Draft National Planning Policy Framework many of the councils are currently reviewing and updating their local plans. More information can be obtained by following the links on this page and in the timetable document listed below.

Some local plans are, however, the responsibility of the County Council, and in Cambridgeshire, this applies to the Cambridgeshire and Peterborough Minerals and Waste Development Plan.

Community Groups and Parish and Town Councils will also have the opportunity to bring forward neighbourhood development plans for their area when the Localism Act comes into effect."

The collated plan is available here (as at December 2013):

<http://www.cambridgeshire.gov.uk/NR/rdonlyres/ED7B84E9-CE05-4CAA-B074-EA32668CBCDo/0/CambridgeshireLocalPlanscollatedtimetables.pdf>

11.2.2 Annual Monitoring Reports

The Annual Monitoring Report (AMR) is a document which is produced by the local authority each year, looking back at the previous financial year from 1 April to 31 March.

The report measures various indicators to assess the performance of the individual planning policies set out in the adopted development plan but also to provide a general portrait of the social, economic and environmental conditions in the district and the wider effects of the LDF on the district. The different indicators used in the report can be grouped into three categories:

- Contextual indicators: together these provide a portrait of the social, economic and environmental conditions in the district against which planning policies operate.
- Output indicators: include "core" and "local" output indicators along with detailed analysis of how the Council's adopted planning policies have performed. Core output indicators are set by central government and local output indicators are set by the local planning authority.
- Significant effect indicators are those which measure performance against objectives set in the Council's Sustainability Appraisal reports, and look at the wider effects of the local development framework or local plan on the district.

Section 11.2 Facts and figures

The AMR also assesses the Council's progress in producing its Local Development Framework documents against the timetable it has set itself.

Source: <http://www.scams.gov.uk/content/annual-monitoring-report>

Area	Planning policy pages	AMR introductory pages	Link to AMR 2012
Cambridge	http://www.cambridge.gov.uk/ccm/navigation/planning-and-building-control/planning-policy/	https://www.cambridge.gov.uk/annual-monitoring-reports	https://www.cambridge.gov.uk/sites/www.cambridge.gov.uk/files/documents/2012-AMR.pdf
East Cambridgeshire	http://www.eastcambs.gov.uk/local-development-framework/local-development-framework	http://www.eastcambs.gov.uk/local-development-framework/annual-monitoring-report	http://www.eastcambs.gov.uk/sites/default/files/AMR%202011-12%20Adopted.pdf
Fenland	http://www.fenland.gov.uk/article/3041/Neighbourhood-Strategy-Planning-Policy		Link to Housing Evidence Report December 2013: http://fenland.gov.uk/CHttpHandler.ashx?id=6762&p=0
Huntingdonshire	http://www.huntingdonshire.gov.uk/Planning/Planning%20Policy/Pages/LocalPlan%20to%2036.aspx		http://www.huntingdonshire.gov.uk/SiteCollectionDocuments/HDCCMS/Documents/Planning%20Documents/PDF%20Documents/Local%20Development%20Framework/Annual%20Monitoring%20Report%202012.pdf
South Cambridgeshire	https://www.scams.gov.uk/localplan		https://www.scams.gov.uk/content/annual-monitoring-report
Forest Heath	http://www.forest-heath.gov.uk/info/856/local_development_framework		http://www.forest-heath.gov.uk/downloads/file/1977/monitoring_report_2012
St Edmundsbury	http://www.stedmundsbury.gov.uk/planning-and-building-control/sebc-planning-policy-section/index.cfm	http://www.stedmundsbury.gov.uk/planning-and-building-control/sebc-planning-policy-section/annual-monitoring-report.cfm	Link to Housing Delivery Report 2011/12 http://www.stedmundsbury.gov.uk/planning-and-building-control/sebc-planning-policy-section/upload/December2012HousingDeliveryReportFINAL.pdf

11.2.3 Strategic Housing Land Availability Assessments

A Strategic Housing Land Availability Assessment (SHLAA) is one of a number of evidence base and supporting studies produced or commissioned by a local planning authority to inform the preparation of their Local Plan or LDF. The SHLAA is a technical assessment of the potential suitability, availability and achievability of sites for housing development.

Timetables

Monitoring reports were published in December 2012 and reported on 2011/12, which aligns with the other data collected in the 2013 SHMA.

These are in the process of being updated at the end of 2013, and will be published late in 2013 or early in 2014.

Section 11.2 Facts and figures

Table 1 sets out some useful links to find general pages on planning policies, then on AMRs, direct links to individual 2011/12 report, and in the last column, links to land availability assessments.

Table 1 **Links to SHLAA pages as at January 2014**

Area	Link to SHLAA page	Link to SHLAA documents
Cambridge	https://www.cambridge.gov.uk/strategic-housing-land-availability-assessment	https://www.cambridge.gov.uk/sites/www.cambridge.gov.uk/files/documents/SHLAA%20PART%201%20Main%20Report%20May%202013%20%20%26%20Annexes%201-12%20FINAL_o.pdf
East Cambridgeshire	http://www.eastcambs.gov.uk/local-development-framework/local-development-framework	http://www.eastcambs.gov.uk/sites/default/files/SHLAA%202013.pdf
Fenland	http://www.fenland.gov.uk/article/1710/Planning-and-Building	http://www.fenland.gov.uk/CHttpHandler.ashx?id=2496&p=0
Huntingdonshire	http://www.huntingdonshire.gov.uk/PLANNING/Pages/default.aspx	http://www.huntingdonshire.gov.uk/SiteCollectionDocuments/HDCCMS/Documents/Planning%20Documents/PDF%20Documents/Local%20Development%20Framework/Final%20doc%20with%20ofront%20cover.pdf
South Cambridgeshire	https://www.scambs.gov.uk/localplan	https://www.scambs.gov.uk/content/strategic-housing-land-availability-assessment
Forest Heath	http://www3.forest-heath.gov.uk/shlaa/shlaa_consultation.html	Assessment: http://www.forest-heath.gov.uk/download/downloads/id/599/shlaa-2010_update Review: http://www3.forest-heath.gov.uk/shlaa/FINAL%20SHLAA%202012%20Review%20Report%20V.2%2029.01.pdf
St Edmundsbury	http://www.stedmundsbury.gov.uk/planning-and-building-control/sebc-planning-policy-section/Strategic-housing-land-availability-assessment.cfm	http://www.stedmundsbury.gov.uk/planning-and-building-control/sebc-planning-policy-section/upload/D17-SHLAA-Final-2012_13.pdf

Please note; these links are bound to be updated and will not operate indefinitely due to technical changes. Please visit <http://www.cambridgeshireinsight.org.uk/housing/new-homes/plans-and-land> to find updated links.

Section 11.3 Analysis

11.3 Analysis

Current Situation

- As outlined, we are in a period of transition between using regional targets for the number of homes each district should deliver, and adopting new figures based on an objective assessment of need, which is still to be tested at inspection as at December 2013.
- Once this process has been completed, the SHMA can include figures on delivery against targets.

Changes over time

- The National Planning Policy Framework and associated guidance has created a new landscape for local plans, and a new set of requirements. It remains the SHMA's role to provide the evidence needed for these plans.

Geographical variation

- All seven districts in our housing sub-region, and indeed nationally, will be going through the process of objectively assessing need, devising and consulting on local plans, going through inspection and adopting their plans to 2031 or 2036.

Section 11.4 Background information

11.4 Background information

11.4.1 Links and references

Correct at November 2013

- CLG **SHLAA guidance**:
<http://www.communities.gov.uk/documents/planningandbuilding/pdf/399267.pdf>
- CLG (2007) **Strategic Housing Market Assessments: Practice Guidance, version 2** accessed at
<http://www.communities.gov.uk/publications/planningandbuilding/strategichousingmarket>
- CLG (2013) **Assessment of housing and economic development needs** accessed at
[http://planningguidance.planningportal.gov.uk/blog/guidance/#Assessment of housing and economic development needs](http://planningguidance.planningportal.gov.uk/blog/guidance/#Assessment%20of%20housing%20and%20economic%20development%20needs)
- Lin to local plan and SHLAA pages on district websites can be found at
<http://www.cambridgeshireinsight.org.uk/housing/new-homes/plans-and-land>

Section 11.4 Background information

11.4.2 Definition of terms

Term used	Abbreviation	Meaning, source or link to relevant website
Strategic Housing Land Availability Assessment	SHLAA	<p>The SHLAA is a key component of the evidence base for a Council's Local Development Framework (LDF).</p> <p>It is required by PPS³ and provides information on the opportunities that exist to meet housing targets and the choices available for delivering housing in sustainable locations. PPS³ requires Local Authorities to identify specific deliverable sites to deliver housing in the first five years from the adoption of the Core Strategy. In addition, Local Authorities are required to identify a further supply of specific, developable sites for years 6-10; and, where possible, years 11-15. This should draw on information from the SHLAA. The SHLAA seeks to demonstrate that there is enough land that could be delivered when required.</p> <p>The fundamental purpose of the SHLAA is to understand the level of housing opportunities within each individual District. This is achieved by:</p> <ul style="list-style-type: none"> ▪ Identifying sites with potential for housing ▪ Assessing their potential suitability for housing ▪ Identifying any constraints to development ▪ Indicating whether suitable sites are deliverable and developable and available for allocation if needed
Annual Monitoring Report	AMR	A report completed each year by each district planning authority, on various planning related issues. County Councils may also validate and combine district AMRs into one consolidated report.

Section 11.4 Background information

11.4.3 Data issues

- Not applicable to this chapter at its 2013 update

Section 11.4 Background information

11.4.4 Core requirements of the SHLAA

An assessment should, as a minimum, provide the core outputs and follow the process requirements set out below.

SHLAA core outputs

- A list of sites, cross-referenced to maps showing locations and boundaries of specific sites (and showing broad locations, where necessary).
- Assessment of the deliverability/developability of each identified site (i.e. in terms of its suitability, availability and achievability) to determine when an identified site is realistically expected to be developed.
- Potential quantity of housing that could be delivered on each identified site or within each identified broad location (where necessary) or on windfall sites (where justified).
- Constraints on the delivery of identified sites.
- Recommendations on how these constraints could be overcome and when.

SHLAA process checklist

- The survey and Assessment should involve key stakeholders including house builders, social landlords, local property agents and local communities. Other relevant agencies may include the Housing Corporation and English Partnerships (a requirement in areas where they are particularly active).
- The methods, assumptions, judgments and findings should be discussed and agreed upon throughout the process in an open and transparent way, and explained in the Assessment report. The report should include an explanation as to why particular sites or areas have been excluded from the Assessment.

The use of this standard methodology is strongly recommended because it will ensure that the Assessment findings are robust and transparently prepared. When followed, a local planning authority should not need to justify the methodology used in preparing its assessment, including at independent examination. However, where a different methodology is used, the Assessment report will need to explain the approach chosen and the reasons for doing so, and the approach may need to be justified at independent examination.

11.4.5 Keeping the SHLAA up-to-date

The Assessment, once completed, should be regularly kept up-to-date (at least annually) as part of the Annual Monitoring Report exercise, to support the updating of the housing trajectory and the five-year supply of specific deliverable sites. The main information to record is whether:

- Sites under construction have now been developed, or individual stages have been developed.
- Sites with planning permission are now under-construction and what progress has been made.
- Planning applications have been submitted or approved on sites and broad locations identified by the Assessment.
- Progress has been made in removing constraints on development and whether a site is now considered to be deliverable or developable.
- Unforeseen constraints have emerged which now mean a site is no longer deliverable or developable, and how these could be addressed.
- The windfall allowance (where justified) is coming forward as expected, or may need to be adjusted.

Forecasts for homes of all tenures

Interest and relevance

- This chapter presents “objectively assessed need” figures for market and affordable housing across the Cambridge housing sub-region, between 2011 and 2031 (2036 in Huntingdonshire). The chapter also includes information to guide the size and type of homes required over the local plan period.

Headline messages

- The chapter identifies a requirement for 93,000 additional market and affordable dwellings across the Cambridge housing market area between 2011 and 2031. Within this overall figure, district-level housing demand figures are identified which each district will use to determine housing targets in their Local Plans, taking account of the requirements of national policy and local circumstances.
- The objectively assessed housing need figures included in this chapter have been informed by a Technical Report prepared by Cambridgeshire County Council Research Group (CCCRG) setting out analysis of a range of projections and forecasts at national, sub-national and local levels. This includes data from the 2011 Census. The Technical Report is available at <http://www.cambridgeshireinsight.org.uk/file/896/download>.
- Within the overall demand for housing across the sub-region between 2011 and 2031, there is a high level of need for affordable housing.
- The majority of household change between 2011 and 2031 is accounted for by households aged over 65. This and other changes in the profile of the population mean that the greatest need over the next 20 years will be for smaller to medium sized dwellings.

Changes over time

- This chapter is a new addition to the SHMA in this format. The previous SHMA included economic and demographic context and forecasting, including the targets previously set out in the East of England Plan, in former Chapters 10 and 11. These are available for reference at www.cambridgeshireinsight.org.uk/housing/previous-versions. The East of England Plan was formally revoked on 3 January 2013.
- The most recently updated chapters of the SHMA are based on 2009/10 data, including the need for affordable homes. To ensure data is as far as possible aligned for the purpose of setting targets to 2031 and 2036, alongside this chapter and the existing 2009/10 affordable housing needs chapter, we are presenting an update of Chapter 13 using 2010/11 and 2011/12 data. All other chapters of the SHMA will be updated on the same basis ready for consultation and launch later in 2013, to keep the entire SHMA “date consistent”.
- At the time of writing (May 2013) there is news that CLG is considering issuing new SHMA guidance as part of the Taylor Review. However for this version of the SHMA we continue to rely as far as practicable on existing guidance to inform our approach.

Future monitoring points

It will be possible to comment on this chapter through district local planning processes, as set out in Table 1 which provides a timetable of planned consultation by districts on their emerging Local Plans. Updates based on more detailed Census 2011 results and revised to Travel to Work areas and commuting patterns and an updated local economic assessment, will become available later in 2013 and will be fed into the SHMA, as part of the continuing process of updating and developing of our understanding of our housing market area and the forces which act upon it.

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 12.1 Introduction

12 Forecasts for homes of all tenures

12.1 Introduction

- 1 This chapter looks at the overall need for market and affordable housing market in the SHMA area, between 2011 and 2031 and 2036 for Huntingdonshire¹.
- 2 It sets out an 'objective assessment' of total housing need for the housing market area and each local authority within it, which meets the requirements of the National Planning Policy Framework (NPPF) and Communities and Local Government (CLG) 2007 SHMA guidance.
- 3 The chapter includes background information on the size and type of homes required over the local plan period.
- 4 The 2011 NPPF is the chief driver of this update to the SHMA. However we note CLG may be planning to revise existing 2007 SHMA guidance as part of the Taylor Review, later in 2013.
- 5 This chapter (and the whole SHMA) will evolve as and when new guidance is issued, but in the meantime we have remained with the approach set out in CLG's 2007 guidance especially in calculating affordable housing need - see Chapter 13 [Identifying affordable housing need](#) and in the NPPF - objectively assessed housing need.
- 6 As set out in Chapter 1 [Introduction and background](#) and Chapter 2 [Defining our market area](#) our sub-regional housing market assessment has been created and developed under a partnership arrangement, and very much in the spirit of the "duty to cooperate" as set out in the 2011 Localism Act. The area covered is set out in section 12.2.
- 7 Other evidence of cooperation across the housing sub-region and the county includes:
 - The cooperative leadership provided by the Chief Planning Officers and Sub-regional housing board, across Cambridgeshire & Peterborough and the housing sub-region.
 - The *Joint Statement on the Development Strategy for Cambridgeshire and Peterborough by the Local Authorities*, July 2012 which develops the principles set out in the Structure Plan and East of England Plan and the draft East of England Plan review. For more detail see also Chapter 11 [Plans and land availability](#).
 - The Cambridgeshire [Quality Charter](#) for growth.
 - Establishment of the Joint Strategic Planning Unit for Cambridgeshire and Peterborough.
 - The sub-regional Home-Link choice based lettings system, including the use of shared nomination rights to strategic growth sites in the sub region where it has been agreed that a proportion are made available to support mobility across the area.
 - The employment of a sub-regional housing coordinator.

¹ This end date to accommodate the implications of strategic development at Alconbury Enterprise Zone.

Section 12.1 Introduction

- 8 At the time of writing this updated chapter, there are several influences on how housing need is objectively assessed, and how this relates to setting targets for all homes within each local authority in the housing sub-region through the local plan process. To summarise briefly, these include:
- Revocation of the East of England Plan, which in the past set out housing targets for each local authority area.
 - Introduction of National Planning Policy Framework (NPPF).
 - A continuing desire by local authorities to work together across our wider area, to assess and meet housing need and demand for all homes.
 - Initial and continuing publication of data from the 2011 Census.
 - Availability of national forecasts of economic and population growth and commissioning of different local forecasting models which use different data sets and assumptions, to help inform projections into the future for both population and our economy.
 - Uncertainty about the continuing effects of the economic downturn, how soon recovery might happen in our area, how the recovery will affect future population, jobs, housing needs and house building.
 - News that new SHMA guidance will be issued following the Taylor Review, but which is not yet available.
 - Uncertainty about the effects of various reforms in housing; new tenures, new flexibilities, new welfare reforms etc. which may influence issues like occupation rates – for example will people move from larger to smaller homes, to make better use of the stock and responding to changes in benefit levels; or will people choose not to move, to find the funds needed to remain in the current home.
- 9 The SHMA forms a key part of the evidence base to support local plans which are consulted on fully and formally and will help inform housing targets. When draft Local Plans are published, there will be an opportunity to comment on the SHMA at the same time. Key dates for local plan consultations are summarised in Table 1 below.

Table 1 **Timetable for consultation and submission of local plans in the Cambridge housing market area**

	Draft local plan consultation	Target date for submission
Cambridge	July to Sept 2013	Early 2014
East Cambridgeshire	February to March 2013	July 2013
Fenland	Draft local plan consultation held July to Oct 2012. Further pre-submission consultation February to March 2013	July 2013
Huntingdonshire	May to July 2013, pre-submission consultation Jan 2014	March 2014
South Cambridgeshire	July to Sept 2013	Early 2014
Forest Heath	August to September 2013	Jan 2014
St Edmundsbury	St Edmundsbury Borough Council adopted its Core Strategy in December 2010, which plans for growth to 2031.	

Note: Table correct as at 1 July 2013.

Section 12.1 Introduction

- 10 A collated timetable for emerging Cambridgeshire Local Plans is available at www.cambridgeshire.gov.uk/environment/planning/policies/district-local-plans.htm and the Local Plan timetable for Forest Heath is available at www.forest-heath.gov.uk.

Format of the chapter

- 11 The CLG SHMA methodology (2007) has been used consistently throughout the SHMA since its inception in 2006. We await new guidance expected later in 2013 which will provide more detail on how to fulfil NPPF requirements. In this context, Chapter 12 sets out key data and analysis to fulfil requirements of both the CLG 2007 guidance and paragraph 159 of the NPPF.

Table 2 **How this chapter meets CLG and NPPF requirements**

Paragraph and side heading	Which part of the CLG guidance does this fulfil?	Which part of the NPPF does this address?
12.1.1 An overview of the Strategic Housing Market Area		Work[ing] with neighbouring authorities where housing market areas cross administrative boundaries (para 159)
12.2.2 Housing delivery	Background information on historic trends.	
12.2.3 Trends in housing affordability		
12.2.4 Economic background to the area	How might economic factors influence total future demand?	Assessment of and strategies for housing, employment and other uses are integrated, and that they take full account of relevant market and economic signals. (para. 158)
12.2.5 Looking ahead: projections to 2031 and 2036	How might the total number of households...change in the future?	Cater for housing demand and the scale of housing supply necessary to meet this demand; and (requirement) meets household and population projections, taking account of migration and demographic change (para.159)
12.2.6 Mix of age groups and household types	How might the total number of households and household structure change in the future? And how are household types changing, e.g. is there an aging population?	Identify the scale and mix of housing and the range of tenures that the local population is likely to require... Address the need for all types of housing, including ... the needs of different groups in the community (such as families with children, older people, disabled people, service families and people wishing to build their own homes. (para. 159)
12.2.7 Forecast of affordable housing need	Key question: Is affordability likely to worsen or improve?	Address the need for all types of housing, including affordable housing (para. 159)
12.3 Conclusions	What are the key issues for future policy/strategy?	

Section 12.1 Introduction

Technical Report

- ¹² A Technical Report was commissioned in 2012 by the local planning authorities and Joint Strategic Planning Unit to inform work on this chapter of the SHMA. It was produced by Cambridgeshire County Council's Research and Performance Team.
- ¹³ The Report addresses a wide range of national, sub-national and local data to provide an overview of population change and economic performance over the next 20 or so years. A central update that the report provides is to include the available 2011 Census population figures and implications for available data. The Report considers the implications of these for numbers of new jobs and homes required over the period to 2031 (and 2036 for Huntingdonshire).
- ¹⁴ The Technical Report provides information which is integral to this chapter of the SHMA and meeting the NPPF requirements. A copy of the full Report can be found at http://www.cambridgeshireinsight.org.uk/housing/current-version/PopHseEmp_TechReport2013.

Section 12.2 Facts and figures

12.2 Key drivers and housing market: facts and figures

- 15 As outlined in Chapter 2 [Defining our market area](#), there are various different housing market boundaries which affect our seven constituent districts. The headline message for the districts in our housing sub-region is that strong partnership working continues to support our relationship with neighbours surrounding our sub-region including Peterborough, neighbouring housing market areas, travel to work areas, broad rental market areas and the Local Enterprise Partnership area.
- 16 Chapter 2 highlights all the most relevant boundaries, and strengthens our commitment to work as a housing sub-region with all partners to identify and tackle housing issues, and to work with our neighbours to build our understanding of the effect of linked housing markets. Map 1 and Map 2 clarify our strategic housing market area and the seven SHMA districts.

Map 1 The Cambridge housing sub-region's geography



Source: Chapter 2 [Defining our housing market area](#)

Section 12.2 Facts and figures

Map 2 The Cambridge housing sub-region's districts



Source: Chapter 2 [Defining our housing market area](#)

12.2.1 An overview of the Strategic Housing Market Area

- 17 Our strategic housing market area includes the city of Cambridge, a number of market towns and numerous villages. Cambridge is at the heart of a city region of international importance and reputation. It includes a world-class university, a strong knowledge-based economy and a built and natural environment that is second to none.
- 18 The area's economy has, as a whole, historically outperformed the national and regional economy and this continues to be the case, despite the challenges brought about by recession.
- 19 However, economic prosperity is not spread evenly with the south and west of the area developing faster economically than the north and east, although these latter areas have seen housing growth in recent years supporting the wider Cambridgeshire economy. A large part of the area's land is in agricultural production.
- 20 The Enterprise Zone at Alconbury in Huntingdonshire established in 2011 will be a particular point of focus for future economic growth.
- 21 Many of the market towns in the south, including Huntingdon, St Neots, Ely and Newmarket look to the Cambridge economy and services, although they continue to develop and strengthen their own local economic, retail and service offers. To the north there is a strong relationship between places such as Ramsey and Whittlesey with Peterborough, while Wisbech is closer to King's Lynn.
- 22 The area contains a diverse range of natural environments. The Ouse and Nene Washes are of international importance for wildfowl and migratory birds, while low-lying fenland areas provide unique landscapes. Significant new and expanded habitat and green-space creation is a major objective for the area. Strategic examples include the award-winning Great Fen and Wicken Fen.
- 23 The area's economic strengths, in particular the established Cambridge high tech cluster, and related population growth have led to significant and continued pressure for growth over recent years. The

Section 12.2 Facts and figures

development strategy established in the 2003 Cambridgeshire and Peterborough Structure Plan is currently being implemented (see 'Policy Drivers' section below), with major urban extensions to Cambridge and the new town of Northstowe coming forward. Cambridge University is planning a strategic expansion area to the north-west of the city, while the Addenbrooke's biomedical campus has enhanced the institution's international reputation.

- 24 Planned growth at market towns is also making good progress, with urban extensions proposed at Ely, St Neots and Huntingdon. March, Soham, Bury St Edmunds and Haverhill have experienced regeneration and growth over the same period. Housing affordability is an acute issue in many parts of the market area, particularly to the south and focused on Cambridge. Relatively lower market house prices away from Cambridge play an important part in meeting housing needs associated with the economic success of the area. It remains an important objective for the authorities to maximise affordable housing provision to support the social and economic well-being of the area and of local communities. Delivery challenges include housing viability especially in the north of the housing market area.
- 25 The strategic road network is extremely busy and a number of key routes suffer congestion at peak times particularly are a result of commuting in to Cambridge. The local authorities are working with government to address the current capacity challenges on the A14. There have been some successes in public transport, with the opening of the Cambridgeshire Guided Busway, Peterborough's TravelChoice Initiative, and increased use of park and ride services. However, public transport services and use vary across the county. In rural areas, bus services tend to be less frequent with longer journey times, therefore these areas often rely on the private car for transport. The area is well served by the strategic rail network, with the East Coast Main Line, Fen Line and others providing links to London, Ipswich, Norwich and further afield.

Policy drivers

- 26 Six of our seven district and city councils are currently reviewing their local plans to update them to 2031 (or 2036 in the case of Huntingdonshire). St Edmundsbury is the only exception, with an adopted Core Strategy to 2031 that includes provision for some 11,000 additional homes.
- 27 The National Planning Policy Framework requires local planning authorities to seek opportunities to meet the development needs of their area in a positive way. More specifically, local plans should meet the objectively assessed needs of the area unless any adverse impacts of doing so would outweigh the benefits.
- 28 The Localism Act 2011 places a Duty to Co-operate on local planning authorities. This requires them to engage constructively, actively and on an on-going basis in the preparation of development plan documents where this involves strategic matters. National policy in the NPPF adds to this statutory duty as it expects local planning authorities to demonstrate evidence of having effectively cooperated to plan for issues with cross-boundary impacts.
- 29 The existing development strategy was established in Regional Planning Guidance for East Anglia (2000), the Cambridgeshire and Peterborough Structure Plan (2003) and the Suffolk Structure Plan (2001) and carried forward into the East of England Plan (2008).

Section 12.2 Facts and figures

- 30 The Cambridgeshire local authorities have more recently re-stated their commitment to the principles of the existing development strategy through an updated Joint Statement². The key objective of this strategy is to secure sustainable development by locating new homes in and close to Cambridge and Peterborough and to other main centres of employment while avoiding dispersed development which increases unsustainable travel and provides poor access to key services and facilities. Further sustainable locations for growth focus mainly on Cambridgeshire's market towns and Peterborough's district centres, with one large new town (Northstowe) to be connected to Cambridge and other key locations through a new dedicated public transport option, the Cambridgeshire Guided Busway. Planning policies in the past have sought to restrain development around Cambridge, with the objective of protecting the city's historic character, and to disperse both housing and employment development. This led to the unsustainable patterns of development which the current strategy is designed to avoid.
- 31 The main aim of the existing development strategy in adopted plans is to enable genuinely sustainable development that balances economic, social and environmental needs. This is the central purpose of the planning system included in the National Planning Policy Framework.

Key points

- The sub-region is diverse, including areas of economic prosperity in the south and east, which are generally developing faster economically than areas in the north and east. Economic strengths and related population increase means significant, continued pressure for growth in recent years.
- The development strategy included in the East of England Plan is being implemented including urban extensions to Cambridge, the new town of Northstowe, and regeneration and growth at the main market towns.
- Housing affordability is an acute issue in many parts of the housing market area. It remains an important objective for the authorities to maximise affordable housing provision to support the social and economic well-being of the area and of local communities. Delivery challenges include housing viability especially in the north of the housing market area.

² Joint Statement on the Development Strategy for Cambridgeshire and Peterborough by the Local Authorities, July 2012.

Section 12.2 Facts and figures

12.2.2 Housing delivery

32 As outlined in more detail in Chapter 4 [Dwelling Profile](#) the local level of housing completions highlights the continuing success of the Cambridge sub-region at delivering new homes, despite the downturn in market forces in the last two to three years, national recession and a marked slow-down in completion rates nationally.

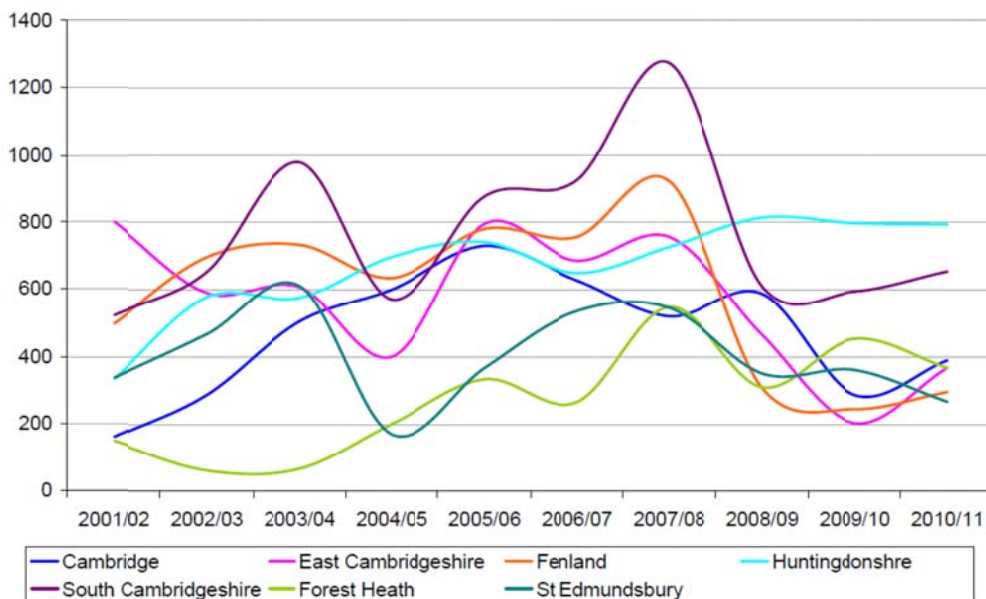
Table 3 Dwelling Completions as reported in district Annual Monitoring Reports

	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11
Cambridge	159	287	505	601	731	629	521	588	288	390
East Cambridgeshire	801	591	608	401	796	687	757	466	204	368
Fenland	500	697	734	635	781	757	922	308	245	296
Huntingdonshire	334	578	576	698	742	650	728	815	798	795
South Cambridgeshire	525	653	979	571	877	924	1274	610	595	655
Cambridgeshire	2,319	2,806	3,402	2,906	3,927	3,647	4,202	2,787	2,130	2,504
Forest Heath	147	62	67	201	334	265	549	310	454	368
St Edmundsbury	338	468	612	170	367	536	546	351	362	267
SHMA area	2,804	3,336	4,081	3,277	4,628	4,448	5,297	3,448	2,946	3,139

Source: CCC Research & Monitoring Team, Technical Report

33 Although completions have been lower since the economic downturn than the “peak” reached in 2007/08, homes have continued to be delivered in all our districts. Between 2001/02 and 2010/11 a total of more than 30,000 homes were completed across Cambridgeshire and more than 37,000 across the Cambridge housing sub-region.

Fig 1 Number of housing completions, housing sub-region, 2001/2 to 2010/11

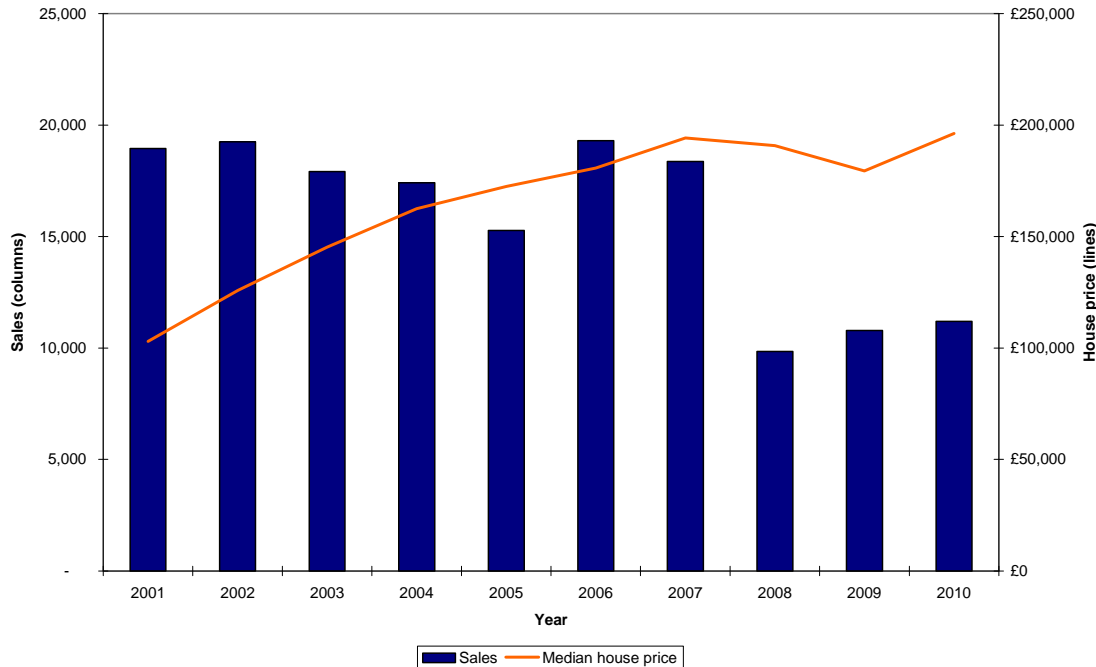


Source: CCC Research & Monitoring Team, http://www.cambridgeshireinsight.org.uk/housing/current-version/PopHseEmp_TechReport2013

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34 Fig 2 shows the number of house sales completed across the Cambridge housing sub-region and the median house price being achieved.

Fig 2 Median house price and number of sales, Cambridge sub-region 2001-2010



Source: DCLG Table 586 and 588

35 Of course, the Cambridge housing sub-region is not immune to the national recession. While significant progress is being made on the growth sites identified in current plans, progress was slowed due to the effects of the recession in 2008. The development strategy envisaged that the step change in housing delivery would be seen towards the end of the then plan period to 2016, given the long lead in times for major developments. The overall trend in completions was moving in the right direction when the recession struck. However, after an initial stall at the beginning of the recession, progress has continued to be made and notable progress has been made on a number of the major development sites at and close to Cambridge:

- Over the last year housing development has progressed on the large sites on the edge of Cambridge at Clay Farm, Glebe Farm and Trumpington Meadows in the Southern Fringe, and on Huntingdon Road as part of the larger NIAB site. However, given their scale and as a result of the recession these have taken some time to come forward to a stage where houses are now being built.
- Progress is also being made in relation to Cambridge’s Station area, Addenbrooke’s Hospital, the University site at North West Cambridge and part of Cambridge East (although Cambridge Airport is no longer available for development for the foreseeable future).
- A resolution to grant permission for a first phase of development at Northstowe has also recently been made, with development due to start soon and (given the scale of development involved) development will continue throughout the period to 2031 and beyond.

36 Delivery and viability of development continues to be an issue, due both to the on-going economic downturn and the large scale of some of the planned development with added complexities and long

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lead-in times for development to start. Mortgage finance availability and the size of deposits required to secure a mortgage have had a particular impact on developer confidence.

- 37 Sir John Harman’s report, *Viability Testing Local Plans* is a very valuable resource when considering viability in the context of the NPPF, under CIL and cross-boundary working - among other issues. Please see Section Table 33 for a very brief summary of the report.

Table 4 Housing completions compared to regional spatial strategy targets 2001/2 to 2009/10 (percentages rounded)

	RSS target per year	RSS target 2001/2 to 2009/10 (9 years)	District RSS target as % of Cambridgeshire target	Actual delivery 2001/2 to 2009/10	Actual delivery as % of Cambridgeshire total	% below or above RSS target
Cambridge	950	8,550	26%	4,309	15%	- 50%
East Cambridgeshire	430	3,870	12%	5,311	19%	+ 37%
Fenland	550	4,950	15%	5,579	20%	+ 13%
Huntingdonshire	560	5,040	15%	5,919	21%	+ 17%
South Cambridgeshire	1,175	10,575	32%	7,008	25%	- 34%
Cambridgeshire	3,665	32,985	100%	28,126	100%	-15%

- 38 Although the East of England Plan (our region’s spatial strategy or RSS) was revoked in 2013, it is useful to compare housing delivery to the targets in the RSS from 2001/2 to 2009/10 (see Table 4)
- 39 Over these nine years, some 85% of the RSS target across Cambridgeshire was achieved. Three of the five districts achieved more than the RSS target, and two achieved less.
- 40 Some of the reasons are set out above, however it was always envisaged that the step change in housing development planned on the edge of Cambridge and at the new town of Northstowe would come towards the end of the plan period of 2016, due to the longer lead in time for major developments. Good progress was being made on planning applications for most of the strategic sites before the recession hit and work slowed, although as set out above, notable progress is now being made. Furthermore, East Cambridgeshire, Huntingdonshire and Fenland have seen significant levels of housing growth in recent years, in excess of planned RSS targets.

Key points

- Districts have continued to deliver new homes, and compare favourably with regional and national housing completion numbers, even if development has slowed on some sites.
- Although completions have lowered since a “peak” in 2007/08, homes have continued to be delivered in all our districts and good progress is now being made on the strategic sites.
- As nationally, viability and mortgage availability issues have had an impact, and have affected developer confidence, slowing rates of delivery. However the overall picture is reasonably positive across the housing sub region and progress is being made on existing development sites.

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12.2.3 Trends in housing affordability

41 Detailed analysis of housing affordability is included in Chapter 10 [Incomes and affordability](#). A brief summary of the core evidence and analysis is provided below:

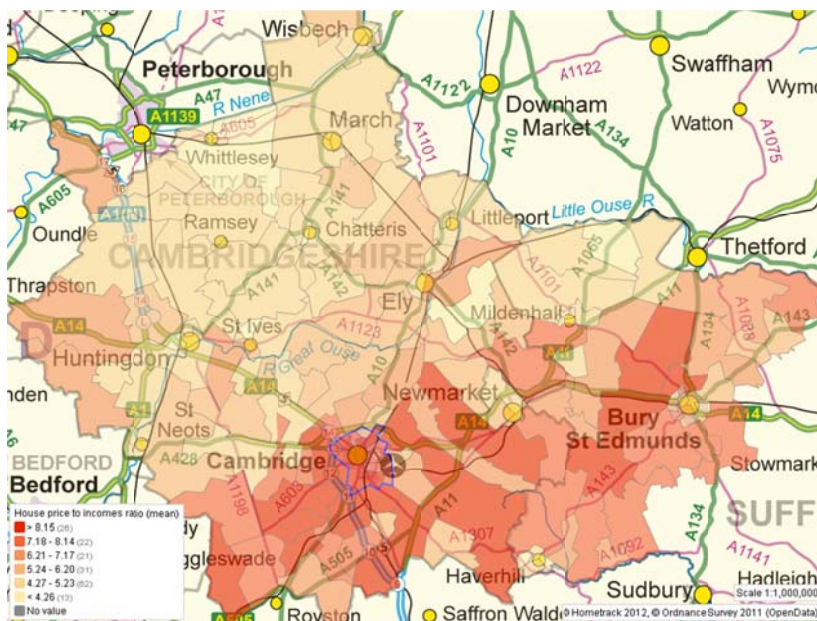
Table 5 Mean house price to income ratios (rounded)

	Jun-09	Sept-09	Feb-10	Mar-10	Jun-10	Sept-10	Dec-10	Mar-11	Jul-11	Sept-11	Dec-11	Mar-12
Cambridge	7.9	8.1	8.7	8.7	8.8	8.9	9.2	9.2	9.1	9.1	9.2	9.3
East Cambridgeshire	5.7	5.5	5.7	5.7	5.8	5.9	6.1	6.0	5.7	5.6	5.6	5.7
Fenland	4.9	4.8	4.7	4.7	4.8	4.9	4.9	4.9	4.7	4.7	4.7	4.7
Huntingdonshire	5.2	5.1	5.2	5.2	5.3	5.4	5.5	5.5	5.2	5.2	5.1	5.0
South Cambridgeshire	6.6	6.5	6.9	6.9	7.0	7.0	7.1	7.2	6.8	6.8	7.0	6.9
Forest Heath	5.3	5.0	5.0	5.0	5.0	5.3	5.4	5.4	5.3	5.2	5.2	5.2
St Edmundsbury	5.8	5.8	6.0	6.1	6.1	6.2	6.4	6.5	6.2	6.3	6.3	6.2
Average for sub-region	5.9	5.8	6.0	6.0	6.1	6.2	6.4	6.4	6.1	6.1	6.2	6.1

Source; Hometrack March 2012

42 As shown in Table 5, across the housing market area mean house price to income ratios have increased very slightly between 2009 and 2012. This ratio has consistently remained significantly higher in Cambridge than in the other districts in the housing market area, and has also increased more in Cambridge in this period than in the other districts. When compared to the rest of the housing market area, South Cambridgeshire continues to have the second highest mean house price to income ratio, linked to its proximity to Cambridge. Fenland continues to have the lowest mean house price to income ratio in the housing market area.

Map 3 Mean house price to income ratio by ward

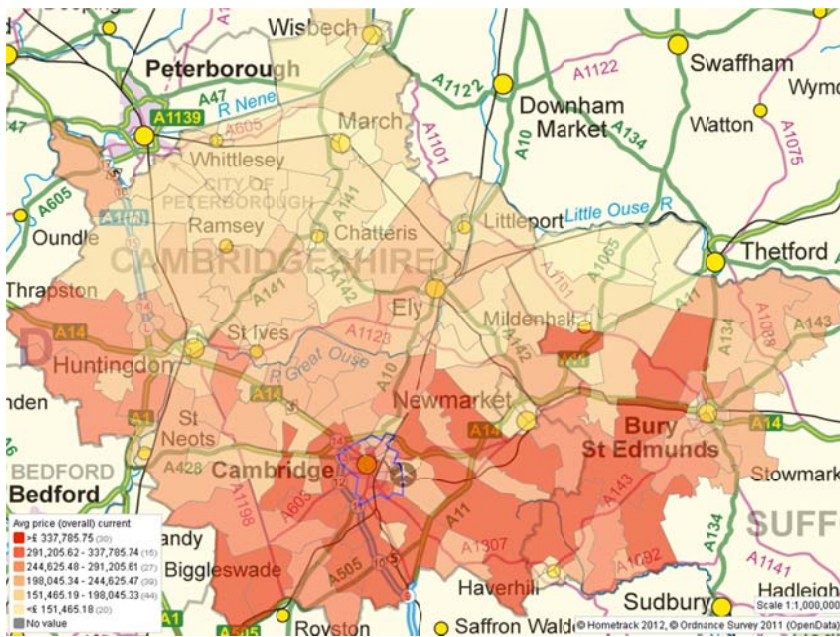


Source; Hometrack March 2012

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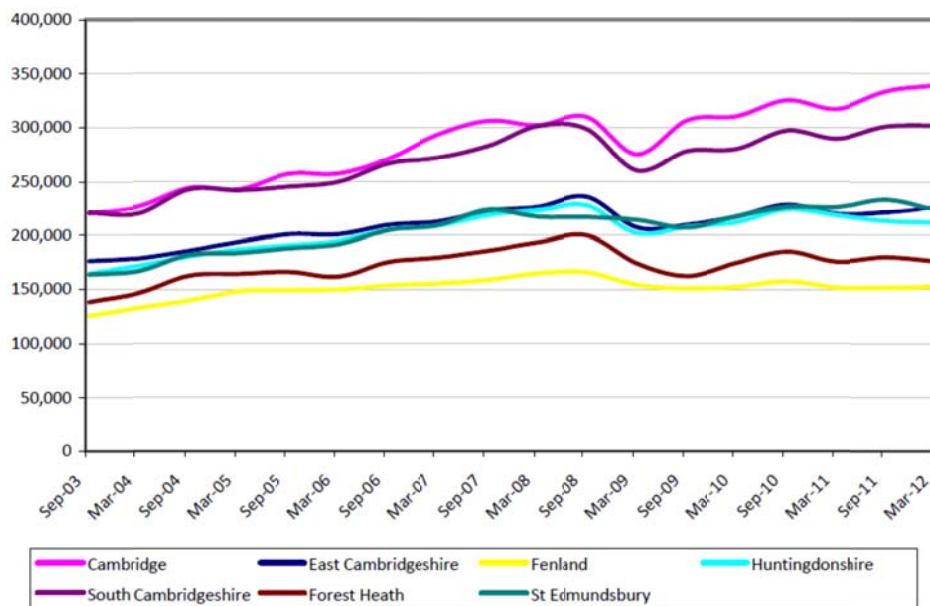
- 43 Looking at the same information in closer detail, Map 3 shows that mean house price to income ratios by ward are highest in Cambridge, notably to the south and east of the city, and in West Suffolk just to the west of Newmarket and St Edmundsbury.
- 44 Map 4 shows a similar pattern of average house prices. Where house prices are higher, around Cambridge and West Suffolk, incomes are not keeping pace. It also shows that house prices are lower to the north of Cambridge and provide more affordable housing for those priced out of the market close to Cambridge, including those working in and close to the City.

Map 4 Average property prices, shown by ward



Source; Hometrack March 2012

Fig 3 Average prices for individual districts over time



Source: SHMA 2012 Chapter 10 [Incomes and affordability](#)

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- 45 Fig 3 shows that between 2003 and 2012 average house prices in the districts have remained pretty consistent relative to each other. Cambridge and South Cambridgeshire show much higher house prices than the other districts, and Fenland and Forest Heath are consistently much lower.
- 46 All the districts show an increase in house prices between 2003 and 2012, and a fall in house prices around 2008-9, linked to the economic downturn. Cambridge shows the highest increase in house prices during the period 2003 to 2012; South Cambridgeshire house prices matched the rise seen in Cambridge until the recession, but have not risen as much as Cambridge since 2009.

Market entry private rent affordability

- In the housing market area, private rents are least accessible to the resident population in Cambridge where 45% of households have an income below the level needed to afford market entry (lower quartile) private rent.
 - In South Cambridgeshire, Forest Heath and St Edmundsbury around a third of households have an income below the level needed to afford market entry private rent.
 - In both East Cambridgeshire and Fenland, just over a quarter of households have an income below the level needed to afford market entry private rent.
 - Market entry private renting is most accessible in Huntingdonshire, where only a fifth of households have an income below the level needed to afford market entry private rent.
- 47 Please see Chapter 10 [Incomes and affordability](#) and Chapter 13 [Identifying affordable housing need](#) for more detail on the affordable housing need calculation, following the CLG methodology.
- 48 For further detail on private sales, prices and affordability, Housing Market Bulletins are available at www.cambridgeshireinsight.org.uk/housing which are updated every three months.

Key points

- Overall, affordability remains an issue for households across the housing sub-region. Based on current incomes, between 20% (Huntingdonshire) and 45% (Cambridge) of households cannot afford lower quartile private rents, based on a third of income being spent on housing costs, across our seven districts.
- Across the Cambridge sub-region, the affordability of buying a house has worsened slightly over the past few years, with the highest increases in house prices and accompanying mean house price to income ratios being shown in and around Cambridge, and the lowest house prices and accompanying mean house price to income ratios being shown in the north and west of Cambridgeshire and in Forest Heath. A similar picture is seen in the rental market.

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12.2.4 Economic background to the area

- 49 Within the Housing Market Area, Cambridgeshire's labour market is relatively self-contained, with 80% of Cambridgeshire's residents working in the county, and 81% of Cambridgeshire's workers living in the county, according to the 2001 Census. Cambridge acts as a regional centre of employment. Commuting patterns into Cambridge stretch across the Cambridgeshire local authority boundary into the surrounding districts of St Edmundsbury, Forest Heath and Uttlesford. These patterns overlap significantly with those of Peterborough.
- 50 Analysis within Cambridgeshire's Economic Assessment has therefore been undertaken at the level of the functional economic area (Greater Cambridge), county and district with comparisons taken at regional and national level. The previous Economic Assessment is summarised in Chapter 3 Economic and demographic context in the 2012 SHMA. In Spring 2013, the Local Economic Assessment is being updated, amongst other issues to align with Census 2011 results. The updated assessment will be available at the link below, where the previous assessment is currently available in full: <http://www.cambridgeshire.gov.uk/business/economicandcommunitydev/ecodevelopment/economicassessment.htm>, included in Chapter 3 *Economic and demographic context* in SHMA 2013.

Overview of the area's economy

- 51 The area has a diverse, relatively resilient economy with nationally significant strengths in research and development, higher education, software consultancy, high value engineering and manufacturing, creative industries, pharmaceuticals, agriculture, processing and tourism. Many of these sectors are recognised to have significant growth potential which bodes well for the future health of the economy.
- 52 Much of the resident population is highly skilled, levels of economic activity are high, crime levels are low and generally residents are satisfied with the area as a place to live. However, the gap in prosperity and skills between the north of the area and the south of the area is growing; women earn significantly less than men and transport congestion costs businesses millions in lost productivity.
- 53 High house prices and inadequate broadband access may severely restrict the capacity of the economy to grow. High carbon emissions will increase the vulnerability of businesses and residents to possible future increases in energy prices. Table 6 shows the percentage of the economy in each district attributed to seven major economic classifications.

Table 6 Percentage of district employee jobs in each industry sector, 2011

Industry	Cambridge	East Cambridgeshire	Fenland	Huntingdonshire	South Cambridgeshire	Forest Heath	St Eds.
Manufacturing	2.8%	14.3%	20.6%	13.5%	14.9%	12.3%	14.0%
Construction	1.9%	7.1%	5.3%	4.3%	5.2%	6.3%	4.0%
Distribution, hotels and restaurants	20.0%	21.0%	23.2%	22.2%	17.9%	30.9%	22.7%
Transport and communications	8.2%	9.9%	7.2%	7.4%	13.8%	4.5%	5.7%
Banking, finance and insurance	20.1%	19.9%	17.0%	16.9%	23.7%	17.3%	21.9%
Public administration, education & health	42.5%	19.9%	20.6%	28.8%	19.9%	19.6%	25.3%
Other services	3.8%	6.0%	3.1%	4.9%	3.6%	7.9%	4.3%

Source: Business Register and Employment Survey 2011

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Latest economic context

- 54 Across the housing market sub-region, the percentage of residents in employment aged 16-74 increased very slightly between 2001 and 2011 from 68.4% to 68.9%, remaining at a higher level than the national figure of 64.7%. This slight increase, however, does not qualify the type of employment in the area. Between 2001 and 2011, there has been a shift away from full-time towards part-time employment. At a district level Huntingdonshire and St Edmundsbury were the only districts in the sub-region to experience a fall in the employment rate between 2001 and 2011, from 72.5% to 71.0% in Huntingdonshire and 70.1% to 69.8% in St Edmundsbury.

Table 7 **Rates of employment and unemployment as a proportion of all residents aged 16-74; 2001 & 2011**

	In Employment			Unemployed		
	2001	2011	Percentage point change	2001	2011	Percentage point change
Cambridge	57.7%	60.5%	2.8	2.8%	3.5%	0.7
East Cambridgeshire	70.0%	72.3%	2.3	2.4%	3.3%	0.9
Fenland	63.2%	64.3%	1.1	2.9%	4.8%	1.9
Huntingdonshire	72.5%	71.0%	-1.5	2.2%	3.6%	1.4
South Cambridgeshire	72.9%	73.4%	0.5	1.8%	2.7%	1.0
Cambridgeshire	67.8%	68.5%	0.7	2.3%	3.5%	1.2
Forest Heath	70.8%	71.6%	0.8	2.4%	3.6%	1.2
St Edmundsbury	70.1%	69.8%	-0.4	2.3%	3.5%	1.2
Cambridge HMA	68.4%	68.9%	0.5	2.3%	3.5%	1.2
England	63.2%	64.7%	1.6	3.7%	5.2%	1.5

Source: Census 2001 and 2011

- 55 Unemployment rates between 2001 and 2011 have increased in all districts. The lowest increases were seen in Cambridge and East Cambridgeshire, with rises of 0.7 and 0.9 percentage points respectively. The highest increases were seen in Fenland and Huntingdonshire, with rises of 1.9 and 1.4 percentage points respectively. Fenland already had the highest unemployment rate in 2001.
- 56 The economic inactivity level across the housing market area has fallen from 2001 to 2011. It seems that the increase in unemployment rates noted above has been influenced by a rise in the number of people who were previously inactive now looking for work, not by a fall in the proportion in employment.

Commuting patterns

- 57 Definitive commuting data will be available when the 2011 Census workplace population figures are released towards the end of 2013.
- 58 At present only a partial picture is available, using total jobs and employed residents figures. While these figures enable broad inferences to be made about changes in commuting patterns, as noted above between 2001 and 2011 there has been a shift away from full-time towards part-time employment. Some caution should therefore be applied to conclusions about net commuting drawn from a comparison of changes in total jobs and employed residents.

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Table 8 **Change in total jobs 2001-11 and employed residents 2001 to 2011**

	Number of jobs			Number of employed residents			Net out commuting 2001 (approx.)	Net out commuting 2011 (approx.)	Change in net out commuting 2001 to 2011
	2001	2011	Difference 2001 to 2011	2001	2011	Difference 2001 to 2011			
Cambridge	96,000	98,000	2,000	49,000	59,000	10,000	-47,000	-39,000	8,000
East Cambridgeshire	26,000	29,000	3,000	37,000	44,000	7,000	11,000	15,000	4,000
Fenland	33,000	35,000	2,000	38,000	45,000	7,000	5,000	10,000	5,000
Huntingdonshire	74,000	81,000	7,000	82,000	89,000	7,000	8,000	8,000	0
South Cambridgeshire	67,000	82,000	15,000	69,000	79,000	10,000	2,000	-3,000	-5,000
Cambridgeshire	296,000	325,000	29,000	276,000	316,000	40,000	-20,000	-9,000	11,000
Forest Heath	28,000	28,000	0	28,000	32,000	4,000	0	4,000	4,000
St Edmundsbury	55,000	68,000	13,000	50,000	56,000	6,000	-5,000	-12,000	-7,000

Source: ONS Jobs Density, Census 2001 and 2011

- 59 Changes in total jobs numbers and numbers of employed residents suggest that commuting patterns have changed in the last 10 years. In general, the number of jobs has risen at a lower rate than the number of employed residents.
- 60 Notwithstanding the caveat noted above, this infers an increase in net out-commuting, particularly from Cambridge, Fenland, East Cambridgeshire and Forest Heath. On the other hand, South Cambridgeshire and St Edmundsbury saw a higher increase in jobs than in the number of employed residents, which infers a reduction in net out-commuting. One possible explanation for this pattern is that people are moving to areas such as East Cambridgeshire, where house prices are cheaper, and commuting to work in South Cambridgeshire.
- 61 Percentage changes in the method of travel to work between 2001 and 2011 show in particular that there has been a large relative increase in train travel across the county, with the highest increases in Cambridge and East Cambridgeshire. Assuming that people who take the train to work are travelling longer distances, this might support the idea that there are now more out-commuters in Cambridgeshire. However, given the good train links between Cambridge and Ely, it also supports the known view that a relatively large proportion of out-commuting from East Cambridgeshire is to Cambridge. Detailed information on commuting patterns based on the 2001 Census can be found in Chapter 2 [Defining our market area](#). The paragraphs below provide a summary of this evidence.
- Cambridge employed residents work predominantly within the city and South Cambridgeshire district (nearly 88% combined), with just under 10% commuting outside Cambridgeshire. Within the housing market area, the main locations that provide in-commuters to Cambridge are South Cambridgeshire (26.3%), East Cambridgeshire (7.9%) and Huntingdonshire (5.4%).
 - South Cambridgeshire residents' workplace reflects the strong functional relationship with Cambridge, with nearly 80% of employed residents working in the two areas. Cambridge (12.3%), Huntingdonshire (7.9%) and East Cambridgeshire (6.5%) are the main destinations within the housing market area from which there is in-commuting to South Cambridgeshire.

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- Just over half of East Cambridgeshire's employed residents work in the district, while nearly 17% commute to Cambridge and just over 11% to South Cambridgeshire, with Suffolk also being a destination for nearly 12% of working residents. Suffolk also provides the largest single source of in-commuters at just over 7% of the workforce.
- Some 63% of Fenland's working population is employed in the district, with Peterborough as the main destination for commuters (13.7%). The largest single location for in-commuters to Fenland is Norfolk (10%).
- Nearly 65% of Huntingdonshire's employed residents work in the district, with out-commuting predominantly to Peterborough (7.4%) and, within the housing market area, to South Cambridgeshire (6.2%) and Cambridge (5.2%). The Huntingdonshire workforce is relatively self-contained with some 77% originating within the district. Peterborough (3.7%) and Fenland (3.1%) provide the largest source of in-commuters from any single district.
- For Forest Heath, East Cambridgeshire and St Edmundsbury are the main sources for in-commuting to the district. The USAF bases at Lakenheath and Mildenhall are major employers within the district and attract commuters from Norfolk, Cambridgeshire and other parts of Suffolk.
- St Edmundsbury includes Bury St Edmunds, which is one of the largest towns in the sub-region with a significant labour market. However, there is only one ward outside St Edmundsbury which contributed 25% or more of its employed residents to the town's workforce. Most other commuters to the town come from Forest Heath, Babergh and Mid Suffolk districts.

Key points

- Between 2001 and 2011 unemployment has increased in all districts. However, the total level of employment has remained steady, explained by both the resilience of the area's economy and an increase in part-time working.
- Changes in total jobs numbers and numbers of employed residents suggest that commuting patterns have changed between 2001 and 2011. In general, the number of jobs has risen at a lower rate than the number of employed residents, which infers an increase in net out-commuting, most notably from Cambridge, Fenland, East Cambridgeshire and Forest Heath.
- Percentage changes in the method of travel to work between 2001 and 2011 show there has been a large relative increase in train travel, the highest increases seen in Cambridge and East Cambridgeshire.
- Commuting patterns based on the 2001 Census are summarised in this chapter, and will be updated when new data is available from the 2011 Census. Historic commuting patterns reflect a strong inter-relationship between Cambridge and South Cambridgeshire, while a significant element of East Cambridgeshire's working population commutes to both these districts and to Suffolk. To the north and west there is a stronger economic relationship between Cambridgeshire districts and Peterborough.

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12.2.5 Looking ahead: projections to 2031 and 2036

- 62 A key role of the SHMA is to assess economic and demographic change forecast to take place in the future to help inform the identification of objectively assessed need that in turn informs local plan preparation and setting targets for new homes.
- 63 This section looks at predicted changes in population, jobs and household numbers from 2011 to 2031 (and 2036 in Huntingdonshire).
- 64 It uses a wide range of trend-based national, sub-national and local data and provides a summary of key findings and conclusions.

Population forecasts

- 65 The purpose of the Technical Report that informs this chapter of the SHMA is to draw a consistent set of conclusions from the available population, jobs and dwellings projections relating to the housing market area. The report includes a comparison of the various relevant population forecasts, and each forecast is considered in the light of the 2011 Census. The sources considered in the Technical Report are:
- 66 National data:
- Department for Communities and Local Government annual dwelling stock estimates and housing statistics.
 - Office for National Statistics annual population estimates and projections and annual “business register and employment survey” statistics.
- 67 Local data:
- Cambridgeshire County Council (CCC) Research and Monitoring Team annual monitoring data.
 - CCC Research and Performance Team annual population and dwelling stock estimates and annual population and dwelling stock forecasts.
- 68 Economic forecasts:
- East of England Forecasting Model, Spring 2012 economic forecasts.
 - Local Economy Forecasting Model, Spring 2012 economic forecasts.
- 69 Links to the sources of data are included in Section 12.4.1. In addition full details and analysis of the data sources are set out in the Technical Report on population, housing and employment forecasts.
- 70 By comparing the various population outputs based on the above range of forecasts and projections, it is possible to identify both the outliers and also the broad convergence of the other available forecasts. Therefore, a comprehensive approach has been taken to demographic change including population implications resulting from job creation, migration and changes in all age groups.
- 71 On this basis an indicative population figure for each district in 2031 is determined, which reflects the broad convergence of the economic and demographic projections, and is influenced by both, but not wholly dependent on either. This takes account of inherent forecasting uncertainties and limitations. The indicative population figure is therefore a trend-based population forecast that has regard to evidence on both demographic change and forecast additional jobs. The sum of these indicative population figures

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provides a “bottom-up” population forecast for the area as a whole. Full details of the basis for the population figures are included in the Technical Report.

- 72 Table 9 provides population figures for 2011 (from Census 2011) the forecast population to 2031 or 2036, the change and percentage this represents.

Table 9 Population at 2011, forecast to 2031 / 2036 and increase over time

	Population 2011	Population 2031/2036	Increase 2011 to 2031/2036	% increase 2011 to 2031/36
Cambridge	123,000	150,000	27,000	22%
East Cambridgeshire	84,000	110,000	26,000	31%
Fenland	96,000	118,000	22,000	23%
Huntingdonshire to 2031	170,000	201,000	31,000	18%
Huntingdonshire to 2036	170,000	209,000	39,000	23%
South Cambridgeshire	150,000	188,000	38,000	25%
Cambridgeshire to 2031	623,000	767,000	144,000	23%
Cambridgeshire incl. HDC to 2036	623,000	775,000	152,000	24%
Forest Heath	60,000	73,000	13,000	22%
St Edmundsbury	111,000	130,000	19,000	17%
Housing sub-region to 2031	794,000	970,000	176,000	22%
Housing sub-region incl. HDC to 2036	794,000	978,000	184,000	23%

Source: Technical Report, 2013

- 73 Table 9 highlights the increase in population forecast for all districts across the housing sub-region, the total population reaching 970,000 by 2031; an increase of 176,000 on the 2011 population. Across the housing sub-region the total population increase identified is 22%, compared to the 2011 population. The increase ranges by district from 17% in St Edmundsbury to 31% in East Cambridgeshire.

Future demand for housing

- 74 The indicative population figures set out above provide a basis for determining the indicative housing growth across the market area, identified from a run of the East of England Forecasting Model (EEFM) with the population outputs adjusted to the indicative population figures.
- 75 Occupancy ratios are an important consideration in calculating housing figures and can vary by area and over time depending on demographic changes. Occupancy ratios describe the average number of people per dwelling. In 2011, the Census provided data showing that in Cambridge, an average of 2.54 people occupied each dwelling, while in Fenland the average was 2.27.
- 76 The EEFM assumes that each district's occupancy ratio will fall by 4.5% between 2011 and 2031. This is an East of England-wide assumption based on the fall in occupancy rates witnessed between 1996 and 2007.
- 77 Most "pre-Census" projections, such as those from CLG, assume that occupancy ratios will fall in the future because of an aging population and more single person households. The CLG "pre-Census" projections³ in particular assume that occupancy ratios will fall at a faster pace over the next twenty years

³ These are 2008-based

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than the EEFM assumes. The 2011 Census showed, however, that in general, occupancy ratios did not fall as much between 2001 and 2011 as these projections expected. This could be for a number of reasons, including that housing delivery has slowed particularly during the economic downturn.

- 78 The EEFM assumes in common with the national perspective that with an upturn in house building, occupancy ratios will fall in the future, but that the fall will not be as strong as the fall suggested by the 2008-based projections. The CLG "post-Census" (2011-based) projections also follow this assumption. While it is acknowledged that dwelling numbers are sensitive to changes in assumed occupancy levels, the approach taken is considered to be a reasonable one given the circumstances described.
- 79 Table 10 shows mid-2011 dwelling stock estimates derived from the Census 2011 dwellings figure plus local housing completions data, the indicative dwellings figure for each district in 2031, and the indicative dwellings change from 2011 to 2031.

Table 10 **Dwelling forecasts**

	Dwellings 2011	Occupancy ratio 2011	Dwellings 2031	Occupancy ratio 2031	Increase 2011 to 2031	% increase
Cambridge	48,000	2.54	62,000	2.43	14,000	29%
East Cambridgeshire	36,000	2.35	49,000	2.24	13,000	36%
Fenland	42,000	2.27	54,000	2.17	12,000	29%
Huntingdonshire	72,000	2.37	89,000	2.26	17,000	24%
Huntingdonshire to 2036	72,000	2.37	93,000	2.24	21,000	29%
South Cambridgeshire	62,000	2.42	81,000	2.31	19,000	31%
Cambridgeshire to 2031	260,000		335,000		75,000	29%
Cambridgeshire incl. HDC to 2036	260,000		339,000		79,000	30%
Forest Heath	28,000	2.17	35,000	2.07	7,000	25%
St Edmundsbury	47,000	2.36	58,000	2.25	11,000	23%
Housing sub-region to 2031	335,000		428,000		93,000	28%
Housing sub-region incl. HDC to 2036	335,000		432,000		97,000	29%

Source: Technical Report, 2013

- 80 Based on the occupancy levels outlined above, Table 10 shows that the additional indicative dwelling figure across the housing sub-region is 93,000 by 2031 (97,000 when looking to 2036 in Huntingdonshire). Across the housing sub-region this represents a 28% increase on 2011 dwelling figures. The percentage increase varies from 23% in St Edmundsbury to 36% in East Cambridgeshire.
- 81 Housing completions to date have not fully met planned requirements for a range of reasons, including the recession and the challenges of delivering large sites. Many of the undeveloped allocations will be carried forward into the updated plans. The 2011 Census provides the most up-to-date population figures available, which correspond with the baseline date for the population forecasts, and these are reflected in the dwelling forecasts. There is therefore no backlog of demand for housing above and beyond these figures.

Benchmarking the housing figures

- 82 By way of a benchmark, it is useful to compare the dwelling forecasts to the outputs from other sources, and to the former strategic housing targets included in the East of England Plan. *How Many Homes* is a recently-produced toolkit that provides helpful guidance on future housing need at district level, based predominantly on national household projections. Table 11 compares the level of overall housing

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demand identified in the SHMA, to overall *How Many Homes* outcomes. We have also used the toolkit to examine the type and mix of homes required in future in section 12.4.4.

Table 11 Comparing How Many Homes: extra households and the dwellings change 2011 to 2031

	Dwellings Change 2011 to 2031 (from Table 10)	Number of extra households between 2011 and 2031 (<i>How Many Homes</i>) (rounded)
Cambridge	14,000	9,400
East Cambridgeshire	13,000	12,400
Fenland	12,000	13,400
Huntingdonshire to 2031 ⁴	17,000	16,200
South Cambridgeshire	19,000	18,200
Cambridgeshire	75,000	69,600
Forest Heath	7,000	7,200
St Edmundsbury	11,000	11,000
Cambridge sub-region	93,000	87,700

Source: <http://www.howmanyhomes.org/resources/WHW+2013+East+97+2003.xls> and Table 10 Dwelling Forecasts

- 83 Both approaches rely on a continuation of past trends, and forecast on the basis of this trend continuing in future. However, *How Many Homes* is based on data published before the Census 2011 became available, while the figures included in this SHMA chapter are based on Census 2011 outcomes wherever possible and are, therefore, more up to date. One of the main sources used in *How Many Homes* is ONS 2008 data, which proved to be particularly problematic for Cambridge, which became clear once Census 2011 results were published. This must be taken into account when looking at the Cambridge outputs from *How Many Homes*.
- 84 The dwellings change figures identified in the SHMA are higher for all but one district than those in the *How Many Homes* toolkit and the overall figure across the market area is 5,400 homes higher. Table 12 sets out the targets previously in place across the housing sub-region, through the East of England Plan (2008) and the draft revision to the East of England Plan (2010).

Table 12 East of England Plan: minimum regional housing provision / distribution

	Dwellings Change 2011 to 2031 (Table 10)	East of England Plan: Total to build April 2001 to March 2021	Draft revision to East of England Plan: Total net dwelling increase target, Apr 2011 to Mar 2031
Cambridge	14,000	19,000	14,000
East Cambridgeshire	13,000	8,600	11,000
Fenland	12,000	11,000	11,000 ⁵
Huntingdonshire to 2031	17,000	11,200	11,000
South Cambridgeshire	19,000	23,500	21,000
Cambridgeshire	75,000	73,300	68,000
Forest Heath	7,000	6,400	6,800
St Edmundsbury	11,000	10,000	10,800
Housing sub-region	93,000	89,700	85,600

Source: *East of England Plan, Go-East*⁶ and Source: *Draft revision to the RSS for the East of England, March 2010*⁷

⁴ *How Many Homes* does not project beyond 2031

⁵ Note: column in table reads: "Additional potential for Fenland (up to another 150 homes per annum) will be tested to inform a future review of (policy) H1"

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85 This highlights the difference between former strategic targets and the dwellings change forecast through the work to inform the SHMA between 2011 and 2031. The East of England Plan covered a different 20 year period and very different economic conditions, whilst the abandoned review (which did cover the period 2011 to 2031) took account only of the beginning of the downturn. They reflect the top down regional approach to plan-making and pre-date the NPPF requirement to identify objectively assessed needs, but provide a comparison with the scale of change that is identified through the SHMA.

Job forecasts

- 86 Jobs forecasts for the housing market area are provided by two models – the East of England Forecasting Model (EEFM) and the Local Economic Forecasting Model (LEFM). Both models are characterised by a professional assessment of the economic climate at the time of the baseline forecasts. Local economic growth determines employment growth, and both models forecast local economic growth based on observed past trends, albeit with potentially different growth assumptions for the different industry sectors.
- 87 The indicative population figures provide a basis for determining consistent jobs figures, by using an economic forecasting model with the population forecasts adjusted to the indicative population figures. This reflects the view that the indicative population figures are considered the most likely having regard to all available forecasts, including economic forecasts. On this basis it is considered that the indicative population forecasts are the most appropriate to use to identify forecast jobs and reflect anticipated growth in the economy.
- 88 The Technical Report sets out the indicative jobs figure for each district in 2031, a 2011 jobs estimate (derived from the BRES 2011 employee jobs figure, multiplied by the ratio of total jobs to employee jobs from the ONS 2010 Total Jobs and BRES estimates), and the indicative jobs change from 2011 to 2031. Table 13 sets out indicative jobs numbers for 2011, projected to 2031 or 2036, and the change between these dates for Cambridgeshire and for the housing sub-region.

Table 13 **Indicative jobs numbers from 2011 to 2031 / 2036**

	Jobs 2011	Jobs 2031/2036	Jobs change 2011 to 2031/2036	% increase 2011 to 2031/2036
Cambridge	98,000	120,000	22,000	22%
East Cambridgeshire	29,000	36,000	7,000	24%
Fenland	35,000	40,000	5,000	14%
Huntingdonshire to 2031	81,000	96,000	15,000	19%
Huntingdonshire to 2036	81,000	100,000	19,000	23%
South Cambridgeshire	82,000	104,000	22,000	27%
Cambridgeshire to 2031	325,000	396,000	71,000	22%
Cambridgeshire incl. HDC to 2036	325,000	400,000	75,000	23%
Forest Heath	28,000	31,000	3,000	11%
St Edmundsbury	68,000	75,000	7,000	10%
Housing sub-region to 2031	421,000	502,000	81,000	19%
Housing sub-region incl. HDC to 2036	421,000	506,000	85,000	20%

⁶ http://www.broads-authority.gov.uk/broads/live/planning/future-planning-and-policies/RSS_East_of_England_Plan.pdf

⁷ <http://www.norfolk.gov.uk/view/ncco89175>

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Source: Technical Report, 2013

- 89 Table 13 highlights that across the housing sub-region an increase of 81,000 jobs is forecast representing a 19% increase on 2011 jobs numbers. Again, this increase varies by district, ranging from 10% in St Edmundsbury to 27% in South Cambridgeshire.

Comparing new jobs and new dwellings

- 90 Table 14 sets out a comparison of the increase in jobs, compared to the increase in dwellings.

Table 14 **Comparison of jobs increase and dwellings increase to 2031/2036**

	Jobs change 2011 to 2031/2036	Dwellings Increase 2011 to 2031/2036	2031/2036 Jobs to homes ratio
Cambridge	22,000	14,000	1.57
East Cambridgeshire	7,000	13,000	0.54
Fenland	5,000	12,000	0.42
Huntingdonshire to 2031	15,000	17,000	0.88
Huntingdonshire to 2036	19,000	21,000	0.90
South Cambridgeshire	22,000	19,000	1.16
Cambridgeshire to 2031	71,000	75,000	0.95
Cambridgeshire incl. HDC to 2036	75,000	79,000	0.95
Forest Heath	3,000	7,000	0.43
St Edmundsbury	7,000	11,000	0.64
Housing sub-region to 2031	81,000	93,000	0.87
Housing sub-region incl. HDC to 2036	85,000	97,000	0.88

Source: Data from Technical Report, 2013. Ratio expressed to one additional decimal place

- 91 Looking at 2011 to 2031, across the housing sub-region, some 81,000 new jobs are forecast, compared to 93,000 new dwellings; or 0.87 new jobs to each new dwelling. The ratio varies between districts, ranging from 0.42 in Fenland to 1.57 in Cambridge.

Table 15 **Comparison of jobs and dwellings totals in 2011 and 2031/2036**

	Jobs 2011	Dwellings 2011	2011 Jobs to homes ratio	Jobs 2031/2036	Dwellings 2031/2036	2031/2036 Jobs to homes ratio
Cambridge	98,000	48,000	2.04	120,000	62,000	1.94
East Cambridgeshire	29,000	36,000	0.81	36,000	49,000	0.73
Fenland	35,000	42,000	0.83	40,000	54,000	0.74
Huntingdonshire to 2031	81,000	72,000	1.13	96,000	89,000	1.08
Huntingdonshire to 2036	81,000	72,000	1.13	100,000	93,000	1.08
South Cambridgeshire	82,000	62,000	1.32	104,000	81,000	1.28
Cambridgeshire to 2031	325,000	260,000	1.25	396,000	335,000	1.18
Cambridgeshire incl. HDC to 2036	325,000	260,000	1.25	400,000	339,000	1.18
Forest Heath	28,000	28,000	1.00	31,000	35,000	0.89
St Edmundsbury	68,000	47,000	1.45	75,000	58,000	1.29
Housing sub-region to 2031	421,000	335,000	1.26	502,000	428,000	1.17
Housing sub-region incl. HDC to 2036	421,000	335,000	1.26	506,000	432,000	1.17

Source: Technical Report, 2013

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Comparing population, jobs and dwellings increase

- 92 Table 16 shows the forecast change in population for each district across the sub-region; the change in number of jobs forecast; and the change in number of dwellings that the increased population would need, from 2011 to 2031 (and 2036 for Huntingdonshire).

Table 16 **Indicative change in population, jobs and dwellings from 2011 to 2031/2036**

	Population increase	Jobs increase	Dwelling increase
Cambridge	27,000	22,000	14,000
East Cambridgeshire	26,000	7,000	13,000
Fenland	22,000	5,000	12,000
Huntingdonshire to 2031	31,000	15,000	17,000
Huntingdonshire to 2036	39,000	19,000	21,000
South Cambridgeshire	38,000	22,000	19,000
Cambridgeshire to 2031	144,000	71,000	75,000
Cambridgeshire incl. HDC to 2036	152,000	75,000	79,000
Forest Heath	13,000	3,000	7,000
St Edmundsbury	19,000	7,000	11,000
Housing sub-region to 2031	176,000	81,000	93,000
Housing sub-region incl. HDC to 2036	184,000	85,000	97,000

Source: Technical Report, 2013

- 93 For ease of comparison, Table 17 compares the increase for each district from 2011 to 2031. It presents the percentage of the change set out in Table 16 for population, jobs and dwellings.

Table 17 **% of population, jobs and dwellings change represented by each district (2011 to 2031)**

	Population increase	% of HMA total change	Jobs increase	% of HMA total change	Dwelling increase	% of HMA total change
Cambridge	27,000	15%	22,000	27%	14,000	15%
East Cambridgeshire	26,000	15%	7,000	9%	13,000	14%
Fenland	22,000	13%	5,000	6%	12,000	13%
Huntingdonshire to 2031	31,000	18%	15,000	19%	17,000	18%
South Cambridgeshire	38,000	22%	22,000	27%	19,000	20%
Forest Heath	13,000	7%	3,000	4%	7,000	8%
St Edmundsbury	19,000	11%	7,000	9%	11,000	12%
Sub-region to 2031	176,000		81,000		93,000	

- 94 On population, South Cambridgeshire sees the greatest increase, representing 20% of the sub-regional change from 2011 to 2031. Forest Heath sees the lowest increase at 8%.
- 95 On jobs, Cambridge and South Cambridgeshire show the greatest increase, both at 27% – between them accounting for 54% of the sub-region's increase in jobs to 2031. The lowest increase in jobs is forecast in Forest Heath at 4%.
- 96 On dwellings, the largest share of the increase is taken by South Cambridgeshire at 20%, followed by Huntingdonshire at 18% (to 2031). Forest Heath sees the lowest share at 8%.
- 97 Some districts, such as Huntingdonshire, see a broad overall balance between additional jobs and homes, reflecting the existing strong degree of self-containment within the area. For others, notably Fenland and East Cambridgeshire, more homes than jobs are projected, reflecting and possibly exacerbating existing patterns of out-commuting. The increases in housing numbers in these and other districts do, however, also reflect the significant increase in an ageing population over the next 20 years, with people living longer and forming smaller households.

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- 98 Overall, there is a reasonable balance of additional jobs and homes across the housing market area, reflecting the historic trends of relative self-containment in the wider geographic area (which itself informed the travel to work areas on which the market area is based). However, as already noted, there are differences in the balance of projected jobs and homes between districts.
- 99 In large part, this is symptomatic of the established relationship between the economic strengths of Cambridge and the larger towns, and the wider housing market. In particular, challenges of housing affordability means that the wider market area provides an important source of housing choice.

Key points

- A wide range of projections and forecasts have been used to draw a consistent set of conclusions about future population, jobs and dwellings across the housing market area.
- The increase in population projected across the market area is for some 176,000 additional people by 2031, a 22% increase from 2011.
- Based on a reasonable approach to occupancy levels this level of additional population results in a need for 93,000 additional homes in the market area by 2031.
- Economic forecasts result in the creation of 81,000 additional jobs across the area by 2031.
- Overall, there is a reasonable balance of additional jobs and homes across the housing market area, reflecting the historic trends of relative self-containment in the wider geographic area, although there are often significant differences in the balance of projected jobs and homes between districts.

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12.2.6 Mix of age groups and households types

- 100 The sections above outline how we have used forecasts to identify the dwellings needed across our SHMA area, to support population and employment growth. There is a level of detail within these projections, which relate to the types of homes needed. This is dictated mainly by the types of households forming, and the mix of age groups within these households.
- 101 Tables and charts have been downloaded from the *How Many Homes* toolkit to bring together household age and type information across Cambridgeshire and the housing sub-region. Whilst the toolkit has not been used directly to inform the objectively assessed need for new housing, it is based on recent CLG 2008-based household projections, which is the most recently available national source for this information to 2031. In future updates to the SHMA, this data will be incorporated into Chapter 14 [Size and type of homes](#).

Summary of projected household changes

- 102 Table 18 shows the number of households by district within four broad age groups, at three dates, while Table 19 shows the projected change in each age group between 2011 and 2031.

Table 18 How household ages have changed and are projected to change (1991, 2011 and 2031)

Number of households	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
Cambridge	4,297	3,691	3,523	15,723	19,285	21,277	10,902	13,318	16,724	11,096	9,706	13,834
East Cambridgeshire	865	689	759	8,961	11,799	13,594	7,721	12,892	16,100	6,837	10,256	17,536
Fenland	1,363	1,266	1,488	10,408	11,475	12,666	9,510	15,401	17,932	9,547	13,314	22,780
Huntingdonshire	3,054	1,658	1,650	24,112	23,643	25,207	16,739	26,731	27,697	11,587	18,988	32,675
South Cambridgeshire	1,412	921	1,021	18,371	20,525	23,995	15,455	22,753	25,853	11,399	16,556	28,093
Cambridgeshire	10,991	8,225	8,441	77,575	86,727	96,739	60,327	91,095	104,306	50,466	68,820	114,918
Forest Heath	1,617	1,119	1,272	9,511	10,209	11,521	5,815	7,964	9,504	5,417	6,570	10,733
St Edmundsbury	1,798	1,225	1,480	13,329	14,297	15,650	11,588	15,722	16,300	9,679	13,855	22,668
SHMA area	14,406	10,569	11,193	100,415	111,233	123,910	77,730	114,781	130,110	65,562	89,245	148,319

Source: How Many Homes

Table 19 Projected increase/decrease in each age group, 2011 to 2031

Number of households	15-24	25-44	45-64	65+	Total
Cambridge	-168	1992	3406	4128	9358
East Cambridgeshire	70	1795	3208	7280	12353
Fenland	222	1191	2531	9466	13410
Huntingdonshire	-8	1564	966	13687	16209
South Cambridgeshire	100	3470	3100	11537	18207
Cambridgeshire	216	10012	13211	46098	69537
Percentage of the total increase	0.3%	14.4%	19.0%	66.3%	100%
Forest Heath	153	1312	1540	4163	7168
St Edmundsbury	255	1353	578	8813	10999
SHMA area	624	12677	15329	59074	87704
Percentage of the total increase	0.7%	14.5%	17.5%	67.4%	100%

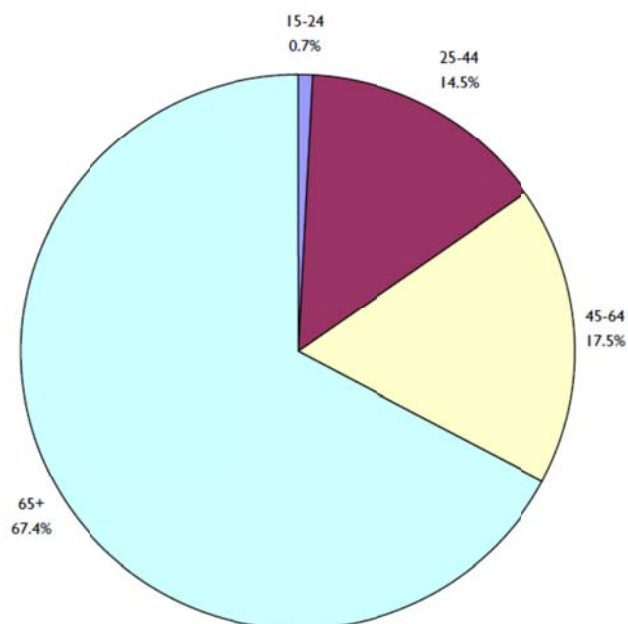
Source: How many homes

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¹⁰³ Table 18 and Table 19 highlight...

- Age 15 to 24 shows the smallest increase of the four age bands across the County and the sub-region, representing 0.3% and 0.7% of the total change respectively. Only Cambridge and Huntingdonshire see a decrease in this age group.
- Age 25 to 44 represents just over 14% of the total increase in number of house holds for both Cambridgeshire and the housing sub-region.
- Age 45 to 64 represents 19% of the total household increase across Cambridgeshire, and 17.5% of the increase across the housing sub-region.
- Age over 65 represents 66% of the total increase in households across Cambridgeshire and more than 67% of the increase across the whole housing sub-region. This is clearly the most significant proportion of the total projected increase in households.

Fig 4 % change in household numbers by broad age band, housing sub-region, 2011 to 2031



Source: *How many homes*

Housing implications

¹⁰⁴ The overwhelming majority of household change is accounted for by households aged over 65, between 2011 and 2031. While some older people may need specialist accommodation, many live in their own homes and would continue to do so, provided their homes meet their needs and if needed they can access adaptations or additional facilities, and possibly some support. Housing options for older people are set out in Chapter 15 [Specific housing issues](#) including plans for additional extra care housing, and the role of support in enabling people to continue to live safely in their own homes.

¹⁰⁵ Around 30% of household change is accounted for by 25 to 44 and 45 to 64 year old households. The smallest proportion of the increase comes from households in the 15 to 24 age band.

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106 Table 20 shows the projected change in household type, again across Cambridgeshire and across the housing sub-region.

Table 20 **Projected increase/decrease in each household type, 2011 to 2031**

Number of households	One person household	Couples on their own	Small families with one child	Larger families with child/children	Other households	Total
Cambridge	5,739	1,508	673	515	919	9,358
East Cambridgeshire	6,252	5,064	347	931	- 244	12,353
Fenland	7,820	5,418	394	531	- 757	13,410
Huntingdonshire	10,764	7,313	794	- 714	- 1,944	16,209
South Cambridgeshire	10,351	6,409	1,895	1,044	- 1,500	18,207
Cambridgeshire	40,926	25,712	4,103	2,307	- 3,526	69,537
% of total increase	59%	37%	6%	3%	-5%	100%
Forest Heath	4,578	1,667	455	516	- 57	7,159
St Edmundsbury	7,236	4,490	316	385	- 1,425	11,002
SHMA area	52,740	31,869	4,874	3,208	- 5,008	87,698
% of total increase	60%	36%	6%	4%	-6%	100%

Source: *How many homes*

107 Table 20 highlights...

- Of the total increase in households, one person households comprise the biggest proportion of the change at 59% across Cambridgeshire and 60% across the housing sub-region.
- Couples on their own comprise the second largest change in number of households, at 37% and 36% respectively.
- Small families with one child show an increase representing 6% of the total change both for Cambridgeshire and the housing sub-region.
- Larger families with a child/children show a modest increase representing 4% and 3% of the total change respectively. The only exception is seen in Huntingdonshire where a decrease is forecast.
- Other households decrease as a proportion of all household change, at -5% and -6% respectively for Cambridgeshire and the sub-region. The only exception is Cambridge which is projected to see an increase in "other" households.
- If one person and couple households make up the majority of the household increase from 2011 to 2031, making up 96% of the change in household numbers, it will be vital to provide homes which accommodate these smaller households in our future plans.
- Families with children comprise 10% of the change in households, which is obviously a much smaller but still significant proportion of the change in households.
- "Other households" fall in proportion to 2031, everywhere except Cambridge.

108 District-level information regarding household age and type can be found in the Additional Information section of this chapter at 12.4.4.

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How does this inform housing mix?

- ¹⁰⁹ *How Many Homes* provides a useful introduction to the concepts at play. In trying to identify the sizes of homes that are needed by the increased population, it would be a mistake to assume that just because, for example, the growth in households is largely single person households or couples, all that is needed are small homes with 1-2 bedrooms. Many small households live in larger homes.
- ¹¹⁰ Data is available from the 2001 Census showing the size of homes which households of a particular age and type were living in, within each local authority area at that time. If we assume that those occupation patterns reflect preferences that continue into the future we can estimate the mix of house sizes needed to accommodate the projected change in household sizes.
- ¹¹¹ A basic breakdown of home sizes is provided. By using the *How Many Homes* toolkit, individual local authorities can vary some assumptions used, for example how many people are likely to downsize or not. In the spirit of the NPPF, the SHMA presents the baseline information and encourages local authorities to apply local context and factors to vary from this baseline, as they see fit.
- ¹¹² The 2001 Census asked people how many rooms there were in their home, not how many bedrooms. Kitchen, bathrooms and toilets were excluded. In broad terms:
- | | | |
|----------|---|---|
| 1 room | = | Bedsit |
| 2 rooms | = | flat/house with one bedroom |
| 3 rooms | = | flat/house 2 bedrooms |
| 4 rooms | = | flat/house with 2 bedroom and 2 reception rooms, or 3 bedrooms and 1 reception room |
| 5 rooms | = | flat/house with 3 bedrooms and 2 reception rooms |
| 6 rooms | = | house with 3 bedrooms and 3 reception rooms or 4 bedrooms and 2 reception rooms |
| 7+ rooms | = | house with 4, 5 or more bedrooms house |
- ¹¹³ In this chapter of the SHMA, unlike in the *How Many Homes* toolkit, we present the proportion of dwellings of each size which are forecast to be needed, rather than numbers. This enables us to apply the proportions to the Technical Report dwelling numbers as necessary.

Table 21 **Dwelling mix required: converting numbers into percentages**

	Bedsit	Flat/house with one bedroom	Flat/house 2 bedrooms	Flat/house with 2 bedroom and 2 reception rooms, or 3 bedrooms and 1 reception room	Flat/house with 3 bedrooms and 2 reception rooms	House with 3 bedrooms and 3 reception rooms or 4 bedrooms and 2 reception rooms	House with 4, 5 or more bedrooms house
Cambridge	1%	5%	15%	18%	22%	21%	19%
East Cambridgeshire	0%	2%	11%	25%	24%	16%	21%
Fenland	0%	3%	14%	31%	26%	16%	10%
Huntingdonshire	1%	3%	16%	26%	24%	16%	14%
South Cambridgeshire	0%	2%	10%	26%	22%	17%	23%
Forest Heath	1%	3%	12%	34%	24%	13%	12%
St Edmundsbury	1%	4%	14%	25%	24%	16%	15%
Overall %	1%	3%	13%	26%	24%	16%	17%

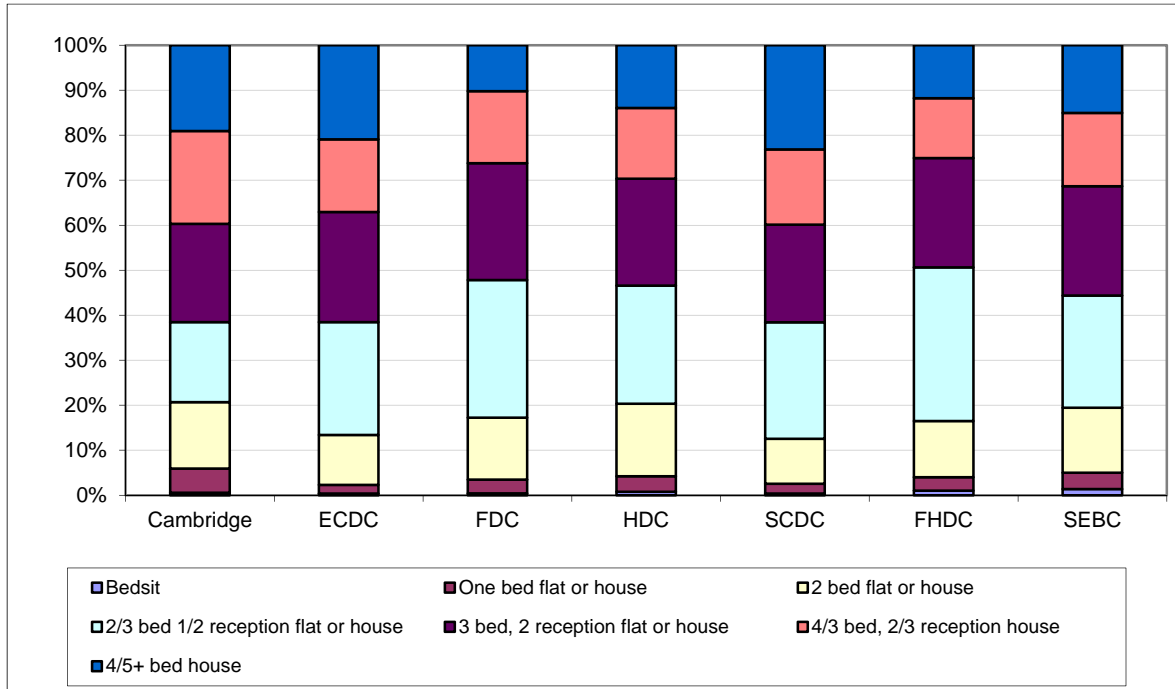
Source: *How many homes*

- ¹¹⁴ Table 21 shows what the dwelling mix should be for new homes between 2011 and 2031, based on a continuation of past trends from 1991 to 2010.

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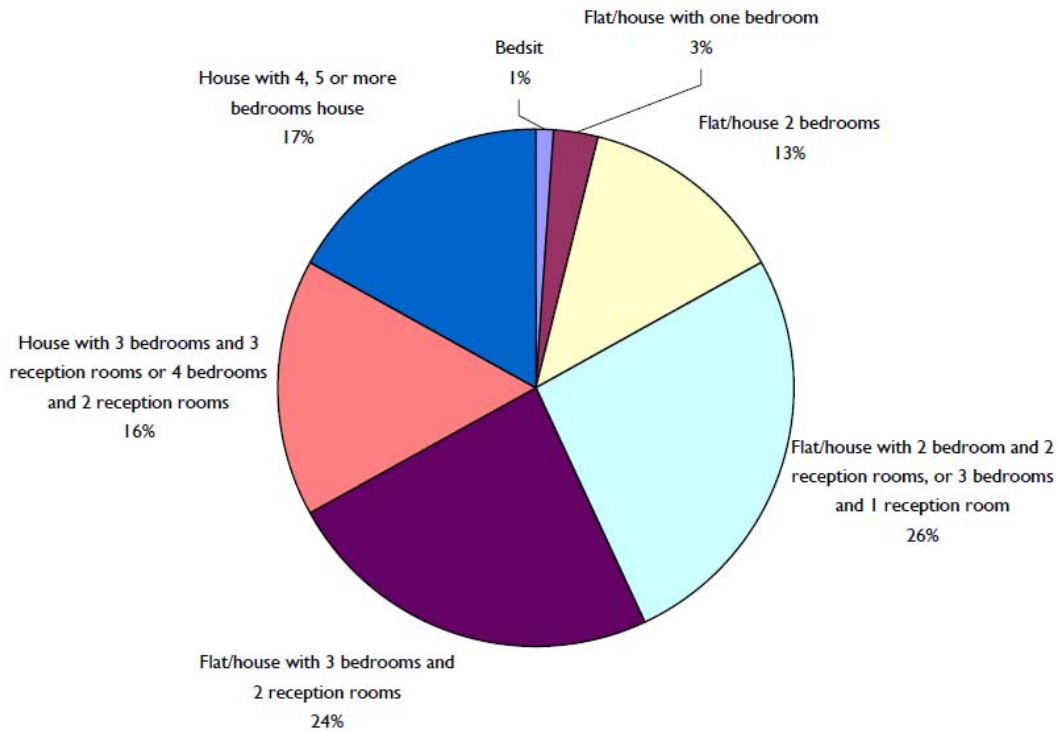
115 This highlights the different dwelling sizes needed within each district.

Fig 5 Dwelling mix required: converting numbers into percentages for each district, 2011-2031



Source: How many homes

Fig 6 Overall SHMA area dwelling mix required, 2011-2031



Source: How many homes

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- ¹¹⁶ Based on Census 2001 occupancy patterns, Fig 5 and Fig 6 show the overall required dwelling mix 2011-31 across the housing sub-region.
- ¹¹⁷ This highlights:
- Bedsits comprise less than 1% of the dwelling mix across the sub-region, with no district requirement being more than 1%.
 - Flats and houses with one bedroom comprise between 2% and 5% of the dwelling mix across all seven districts. The highest proportion of 5% is seen in Cambridge.
 - Flats and houses with 2 bedrooms form a larger part of the mix, representing between 10% and 16% of the mix across the seven districts. The highest proportion of 2 beds, compared to other districts, is seen in Huntingdonshire.
 - Flats and houses with 2 bedroom and 2 reception rooms, or 3 bedrooms and 1 reception room, account for the largest proportion of dwelling types across the sub-region at 26%. This varies from 18% in Cambridge, up to 34% in Forest Heath.
 - Flats and houses with 3 bedrooms and 2 reception rooms account for 25% of the mix across the housing sub-region, with much less variation in the proportion accounted for within each district, all falling between 22% and 26%.
 - Houses with 3 bedrooms and 3 reception rooms or 4 bedrooms and 2 reception rooms account for 16% of the mix across the housing sub-region. Forest Heath sees the lowest proportion at 13%, and Cambridge the highest at 21%. Other districts all see 16% or 17% of this dwelling type.
 - Houses with 4, 5 or more bedrooms house account for 17% of the mix across the housing sub-region. This varies quite widely by district, accounting for 10% in Fenland and 23% in South Cambridgeshire.
- ¹¹⁸ It is important to note that these proportions are based on continuing the trends seen in the past. So if a new housing development aims to focus on or attract a certain age group or size of household, this will affect the proportion of dwelling types needed (for example if a retirement village was under consideration, building this type of home might not reflect past trends).

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Key points

On ages:

- The overwhelming majority of household change is accounted for by households aged over 65, between 2011 and 2031 at more than 67%.
- Around 30% of household change is accounted for by households in the 25 to 44 and 45 to 64 age bands.
- The smallest proportion of the increase comes from households in the 15 to 24 age band.

On household type:

- One person and couple households make up the majority of the household increase from 2011 to 2031 (96% of the change in household numbers).
- Families with children comprise 10% of the change in households, which is obviously a much smaller but still significant proportion of the change in households.
- "Other households" fall as a proportion to 2031, in all districts except Cambridge.

On dwelling mix, based on past occupation rates and data from the 2001 Census:

- No district is predicted as requiring more than 1% of the housing mix as bedsits.
- One bedroom flats and houses comprise between 2% and 5% of the dwelling mix across all seven districts, with the highest proportion in Cambridge (5%).
- 2 bedroom flats and houses form a larger proportion of the overall mix, representing between 10% and 16% across the seven districts, Huntingdonshire seeing 16% 2 beds.
- Flats and houses with 2 bedroom and 2 reception rooms, or 3 bedrooms and 1 reception room account for the largest proportion of dwelling type across the sub-region at 26%, varying from 18% in Cambridge to 34% in Forest Heath.
- 3 bedroom flats and houses account for 25% of the mix across the housing sub-region, with all districts falling between 22% and 26%.
- Houses with 3 bedrooms and 3 reception rooms or 4 bedrooms and 2 reception rooms account for 16% of the mix across the housing sub-region. Forest Heath sees the lowest proportion at 13%, and Cambridge the highest at 21%.
- Houses with 4, 5 or more bedrooms house account for 17% of the mix across the housing sub-region. This varies widely by district; 10% in Fenland and 23% in South Cambridgeshire.

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12.2.7 Forecast of affordable housing need

¹¹⁹ This section presents the affordable housing need identified in [Chapter 13](#) based on data from 2009/10, which has recently been updated to reflect 2010/11 and 2011/12 data. Briefly, the need for affordable housing is an annual need calculation for each district, following the CLG Strategic Housing Market Assessment guidance 2007, based on:

- Current housing need: sometimes referred to as the 'backlog' of need - taking into account homelessness households, needs expressed through the housing needs register over the coming 5 years (removing any potential "double counting" of homeless households), and households in concealed or overcrowded situations who would not be able to meet their needs on the open market;
- The total stock available: taking into account homes 'freed up' by households transferring from one home to another, re-sales of intermediate housing, vacancy rates, the number of new affordable homes expected to be delivered in the coming year through both section 106 agreements and other sources, and homes to be taken out of management -e.g. planned demolitions;
- Newly arising need i.e. newly forming households who are unable to buy or rent in the district, whether forming from existing resident households or moving into the area. This also includes existing households falling into need, based on an average annual number of social lettings, (excluding transfers and lets to new build homes); and
- Annual supply: the annual supply of affordable housing includes the number of social rented re-lets, and the number of intermediate tenure sales at less than market prices.

The following formula is used to create a **total net need** figure:

Current need	-	Total stock available	=	Current annual net need
Newly arising need	-	Annual supply	=	Projected net need
Current annual net need	+	Projected net need	=	Total net need

¹²⁰ Although the CLG methodology only requires Strategic Housing Market Assessments to be reviewed 'regularly', sub-regional partners took the decision to review our affordable housing need calculation annually to provide a revised figure each year. The figures below are therefore likely to change again when they are re-calculated.

¹²¹ The scale of change for the next update will be further affected by a review of our sub-regional housing register (Home-Link) as a result of changes to our housing allocations policy in line with new government guidance. Further details are in Chapter 13 [Identifying affordable housing need](#) which sets out both a more detailed summary and an in-depth explanation of the methodology.

¹²² Table 22 shows the annual assessed need based on the CLG methodology. It highlights there is still a need for affordable housing across the sub-region, as there is for all homes. Figures are shown based on 2010/11 data and 2011/12 data.

¹²³ Please see the 2013 Chapter 13 supplement for more detail on the CLG affordable housing calculation, and on possible ways to address particularly the backlog of housing need.

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Table 22 Summary of updated assessment of current affordable housing need: annual figures⁸

	Based on 2010/11 data	Based on 2011/12 data
Cambridge		
Current need	1,902	2,393
Total stock available	174	155
Current annual net need	1,728	2,238
Newly arising need	388	375
Annual supply	232	187
Projected net need	156	188
Total net need	1,884	2,426
East Cambridgeshire		
Current need	467	486
Total stock available	129	99
Current annual net need	338	387
Newly arising need	215	213
Annual supply	174	173
Projected net need	41	40
Total net need	379	427
Fenland		
Current need	828	859
Total stock available	69	54
Current annual net need	759	805
Newly arising need	234	221
Annual supply	237	256
Projected net need	-3	-35
Total net need	756	770
Huntingdonshire		
Current need	1,025	798
Total stock available	140	191
Current annual net need	885	607
Newly arising need	355	347
Annual supply	222	253
Projected net need	133	94
Total net need	1,018	701
South Cambridgeshire		
Current need	1,327	1,315
Total stock available	255	235
Current annual net need	1,072	1,080
Newly arising need	339	321
Annual supply	147	172
Projected net need	192	149
Total net need	1,264	1,229
Forest Heath		
Current need	427	463
Total stock available	176	147
Current annual net need	251	316
Newly arising need	207	204
Annual supply	112	129
Projected net need	95	75
Total net need	346	391
St Edmundsbury		
Current need	608	668
Total stock available	114	84
Current annual net need	494	584
Newly arising need	260	247
Annual supply	218	264
Projected net need	42	-17
Total net need	536	567

Source: CCCRG: SHMA 2012, [Chapter 13](#) for years up to 2009/10; and SHMA 2013 [Chapter 13](#) for 2010/11 and 2011/12

⁸ This table identifies the seven key stages in CLG methodology for each district, for one year only

Section 12.2 Facts and figures

Comparing “all dwellings” to “affordable need”

- ¹²⁴ Table 24 shows total dwelling change 2011 to 2031 (and 2036 for Huntingdonshire) as shown in Table 16 alongside affordable housing need over the same period of time. The affordable numbers are (for reasons set out below) very difficult to (a) project for 20 years, under current CLG methodology, and (b) have issues when being compared to the overall dwelling change figures.
- ¹²⁵ For the purposes of Table 23 affordable housing need is the sum of current need and newly arising need for each district.
- ¹²⁶ The figure for current need presented in Table 23 follows the same methodology as in our past SHMAs. This methodology was devised in light of the DCLG 2007 guidance. However, decisions about how to deal with current housing need (aka backlog, which includes people on the Home-Link register in one of four priority bands) may vary from district to district and is a matter for local policy. The figures set out in Table 23 and used to project need over the local plan period in Table 24, do include an element of standardising the approach to meeting the backlog of housing need across the housing sub-region. Further detail is included in Chapter 13 on this issue, which sets out housing needs register figures in total, as well as by Band, to enable districts to continue to review and update their approach to expressed housing need and what constitutes a reasonable period of time to meet the various bands of need.

Table 23 Dwelling change (all tenures) and affordable housing need, 2011 to 2031

	Dwelling change 2011 to 2031	Affordable housing need 2011 to 2031 (current + newly arising) Based on 2011/12 data
Cambridge	14,000	17,131
East Cambridgeshire	13,000	6,197
Fenland	12,000	7,927
Huntingdonshire to 2031	17,000	10,259
South Cambridgeshire	19,000	11,838
Cambridgeshire	75,000	53,351
Forest Heath	7,000	5,935
St Edmundsbury	11,000	7,650
Housing sub-region	93,000	66,936
Huntingdonshire to 2036	21,000	11,996

Source: CCCRG

- ¹²⁷ The calculation of affordable housing need is part of, not in addition to, the objectively assessed need for the total number of homes.
- ¹²⁸ In any consideration of affordable housing need against overall dwelling requirement, it is important not to take account of new build affordable housing within the affordable need calculation, as these are included in the overall dwelling requirement figure.
- ¹²⁹ Having said that, the number of affordable homes required cannot and should not be directly compared with the total number of new homes required to be delivered over the Local Plan period in each district. For example, some of those requiring affordable housing may already be housed in existing homes in the private rented sector. Some homeless households may now be housed in existing private rented housing; a new way the district can discharge its homelessness duty, which was not the case in the past. In short, the current (2007) CLG guidance was designed prior to the introduction of the NPPF, and therefore is not aimed at assessing affordable housing within the context of the total number of homes required. (New guidance is due to be published later in 2013).

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- 130 There are a number of reasons why the 'all homes' and affordable housing figures are not directly comparable – either overall or for each district - including the following:
- The 'all homes' figure represents the number of new homes required. In addition to relets (see Table 24 meeting affordable housing need may (in some cases, but certainly not all) be achievable through other means than new provision. Examples include:
 - Empty homes brought back into use, possibly through HCA funding.
 - Mortgage Rescue purchase, which may involve the home being let to the occupier via rent charged at 80% and an equity share arrangement.
 - First time buyer schemes whereby an existing home is converted to an affordable tenure.
 - Interventions in private sector housing to make existing homes more suitable for people on the Home-Link register.
 - The CLG methodology requires that both housing need and housing supply are taken into account in assessing affordable housing need. Whilst need can generally be projected with some confidence, a longer term prediction of supply – particularly one based on past trends - is unlikely to be robust. For information, Table 24 sets out the scale of estimated supply of affordable homes through relets and resales, excluding new build affordable based on 2011/12 data. This gives an indication of supply other than from new build, and ranges from 2,193 to 4,400 by district over the 20-year period, averaging 3,153. For more detailed figures please refer to Chapter 13 [Identifying affordable housing need](#) based on 2010/11 and 2011/12 data.

Table 24 **Affordable housing supply projected over 20 years, excluding new build**

	Affordable housing supply projected over 20 years, excluding new build Based on 2011/12 data
Cambridge	2,713
East Cambridgeshire	2,680
Fenland	4,400
Huntingdonshire to 2031	3,047
South Cambridgeshire	2,827
Cambridgeshire	15,667
Forest Heath	2,193
St Edmundsbury	4,213
Housing sub-region	22,073
Huntingdonshire to 2036	3,808

Source: CCCRG

- The needs register (Home-Link) currently allows households to apply for housing in a district if they either live in or have a local connection with that district. The affordable housing figure draws on the needs register and, for a district like Cambridge, may reflect its attractiveness to applicants living outside the district, for example those with a local connection such as being employed in Cambridge. It is likely that this has the effect of increasing the need figure beyond the level of need of those currently living in Cambridge, and gives the impression of a particularly high level of need compared to forecast overall housing need, whereas it may be reasonable for the housing needs of those applicants from outside the City to be provided in their current resident district, or another district where they have a local connection. However, there is clearly a high level of need for

Section 12.2 Facts and figures

affordable housing in Cambridge, which will need to be taken into account when setting affordable housing policies in the Cambridge City Local Plan.

- The CLG guidance requires the calculated need to be converted to an annual flow using assumptions about the number of years that will be taken to address the backlog. Our calculation (in Chapter 13) projects forward how many additional affordable homes would theoretically be required, meeting the backlog of need at different rates according to the banding applicants have on our Housing Needs Register. (Districts may choose to deal with the backlog over different periods of time. Taking longer does not necessarily mean that individuals in need are waiting for long periods of time – only that the overall backlog takes more time to address). As delivery of new affordable homes is often reliant on external factors such as the development of market housing, it may not be possible to meet this rate of actual delivery in practice.
- As the number of people on the housing needs register in each district is a significant factor affecting the affordable housing need calculation, the point at which each district’s register is reviewed will have an impact on the next annual affordable housing calculation. When registers are reviewed, numbers tend to drop in the short-term but rise again as time goes on until the next review. For example, Cambridge City’s register was reviewed between November 2009 and March 2010. At quarter 3 in 2009/10 there were 7,918 applicants on the register, falling to 6,084 once the review had been carried out. By quarter 3 2011/12 it had risen again to 7,995. This review did not include Band D applicants – which make up a significant proportion of the register.
- Allocation of affordable housing across the housing sub-region follows our jointly agreed Lettings Policy, which allows for 10% cross-boundary allocations on all lettings of affordable homes and 25% on the strategic growth sites. This helps to meet the demand for affordable housing across the sub-region and allows for greater mobility.
- Whilst both the ‘all homes’ and affordable calculations can be affected by national and local changes in policy, it could be argued that some changes directly affecting affordable housing policy could have a more immediate impact on the affordable housing calculation than wider social economic or social policy change affecting the total number of homes required. For example, a change in the eligibility to apply for housing on the needs register would have an immediate effect on the number of affordable homes calculated as being required, or the introduction of further financial initiatives to help those who otherwise would be unable to access the private market, whereas policy changes affecting the overall number of homes required may take longer to take effect.

¹³¹ Table 25 sets out some of the issues when comparing the methodology for assessing the overall housing requirement and the CLG 2007 guidance on assessing net affordable housing need.

Table 25 Issues about comparing overall dwellings figures and affordable housing calculation

Overall housing calculation	Affordable housing calculation
Based on a model using the most up to date 2011 Census information, but which makes a prediction into the future, based on continuation of past trends.	Uses a variety of secondary data sources to predict affordable housing need, the data being re-collected and the calculation re-run every year to provide an annually updated picture of housing need.
Predicts the overall number of homes needed, based on population change in relation to natural change and in-migration, particularly linked to economic growth.	Predicts housing need on the basis of population change, expressed housing need, (un)affordability of housing and need, which is balanced against predicted affordable housing supply (re-lets and re-sales as well as new build).

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Overall housing calculation	Affordable housing calculation
Takes a deliberately broad and robust approach to ensure all reasonable factors are taken into account, including a range of national, sub national and local inputs /data.	Follows 2007 CLG methodology, although new guidance is to be issued later in 2013.
Designed to look at long term trends, considering Census 2011, demographic forecasts and economic forecasts, and uses these to predict long term outcomes (to 2031 and 2036). Does not take into account predicted or planned levels of housing supply.	Methodology provides a balance of need and supply, creating an annual "balance figure" of need and supply. Need can be projected with more confidence, however the supply of homes through new build and re-let or re-sale is much less predictable given uncertainties of funding in future, variable delivery rates over past years (i.e. not a consistent year on year delivery due to the nature of housing development). This makes it difficult to base a long term prediction if supply figures are included. A review of our sub-regional housing allocation policy led to re-registration of applicants to our housing needs register in the first half of 2013. We will monitor the effect of this review closely. Any impact will be reflected in the next SHMA update.
Further detail from 2011 Census is being published as this chapter is being written. New data and new analysis may shed new light, as they become available.	Future iterations of the SHMA will look at the impact of the introduction of flexible tenancies, and of the Affordable Rent product, on meeting housing need and demand. At the time of publication of this chapter of the SHMA, sub-regional housing partners have produced an investigation of some of the related issues, available at www.cambridge.gov.uk/crhb . The partners need to monitor the outcomes in reality before any conclusions can be drawn about impacts
Assesses need for natural growth and in-migration.	Includes applicants on the housing register who may not live in the district but have a local connection –e.g. for family or employment purposes.
Assesses the total need for new homes of all tenures.	Assesses the need for affordable housing, some of which can potentially be met through mechanisms other than new build - for example bringing empty homes back into use, converting existing tenures etc.

Key points

- Based as far as practical on the 2007 CLG SHMA 2007 methodology, there is a need for 66,936 new affordable homes across the housing sub-region between 2011 and 2031 (current + newly arising).
- This represents a high level of affordable housing need, with the highest levels seen in and around Cambridge.
- Due to the different methodologies involved, the affordable need figure should not be compared directly with the forecast demand for all dwellings.
- Caution also needs to be applied when using the 2007 CLG methodology to project forward, particularly over a period of 20 or 25 years, for reasons fully set out in this section. The housing sub-region eagerly anticipates publication of new guidance promised in 2013 to guide further development of our work and updates to this calculation in future updates to the SHMA.

Section 12.3 Analysis

12.3 Conclusions

- ¹³² This chapter of the SHMA addresses the requirements of the National Planning Policy Framework. It reflects collaborative working between neighbouring authorities across the housing market area and identifies the scale of housing to meet household and population projections, taking account of migration and demographic change. It is acknowledged however that there are inherent forecasting uncertainties and limitations. The SHMA takes an integrated approach to future population, housing and economic needs, and also includes forecast jobs numbers. The sum of these indicative population figures provides a “bottom-up” population forecast for the area as a whole. It also addresses the future need for affordable housing as well as the mix of housing to meet projected demand and needs.
- ¹³³ Based on this comprehensive approach, the figures included in this chapter are considered to provide the full, objectively assessed need for market and affordable housing in the housing market area that the NPPF says local planning authorities should meet (as far as is consistent with the policies set out in the NPPF).
- ¹³⁴ These additional housing figures are set out below, together with the affordable housing needs that form part of this. As already noted, the 2011 Census provides the most up-to-date population figures available and these are reflected in the dwelling forecasts. As such, the overall additional dwelling figure of 93,000 across the market area provides for the full need for market and affordable housing to 2031.

Table 26 Dwelling change (all tenures) and affordable housing need, 2011 to 2031 and affordable housing need projected to 2031

	Dwelling change 2011 to 2031	Affordable housing need 2011 to 2031 (current + newly arising) Based on 2011/12 data
Cambridge	14,000	17,131
East Cambridgeshire	13,000	6,197
Fenland	12,000	7,927
Huntingdonshire to 2031	17,000	10,259
South Cambridgeshire	19,000	11,838
Cambridgeshire	75,000	53,351
Forest Heath	7,000	5,935
St Edmundsbury	11,000	7,650
Housing sub-region	93,000	66,936
Huntingdonshire to 2036	21,000	11,996

Source: CCCRG

Section 12.3 Analysis

Summary of key points

Key drivers for our market area

- The sub-region is diverse, including areas of economic prosperity in the south and east, which are generally developing faster economically than areas in the north and east. Economic strengths and related population increase means significant, continued pressure for growth in recent years.
- The development strategy included in the East of England Plan is being implemented including urban extensions to Cambridge, the new town of Northstowe, and regeneration and growth at the main market towns.
- Housing affordability is an acute issue in many parts of the housing market area. It remains an important objective for the authorities to maximise affordable housing provision to support the social and economic well-being of the area and of local communities. Delivery challenges include housing viability especially in the north of the housing market area.

Housing delivery

- Districts have continued to deliver new homes, and compare favourably with regional and national housing completion numbers, even if development has slowed on some sites.
- Although completions have lowered since a “peak” in 2007/08, homes have continued to be delivered in all our districts and good progress is now being made on the strategic sites.
- As nationally, viability and mortgage availability issues have had an impact, and have affected developer confidence, slowing rates of delivery. However the overall picture is reasonably positive across the housing sub region and progress is being made on existing development sites.

Trends in housing affordability

- Overall, affordability remains an issue for households across the housing sub-region. Based on current incomes, between 20% (Huntingdonshire) and 45% (Cambridge) of households cannot afford lower quartile private rents, based on a third of income being spent on housing costs, across our seven districts.
- Across the Cambridge sub-region, the affordability of buying a house has worsened slightly over the past few years, with the highest increases in house prices and accompanying mean house price to income ratios being shown in and around Cambridge, and the lowest house prices and accompanying mean house price to income ratios being shown in the north and west of Cambridgeshire and in Forest Heath. A similar picture is seen in the rental market.

Economic background to the area

- Between 2001 and 2011 unemployment has increased in all districts. However, the total level of employment has remained steady, explained by both the resilience of the area’s economy and an increase in part-time working.
- Changes in total jobs numbers and numbers of employed residents suggest that commuting patterns have changed between 2001 and 2011. In general, the number of jobs has risen at a lower rate than the number of employed residents, which infers an increase in net out-commuting, most notably from Cambridge, Fenland, East Cambridgeshire and Forest Heath.

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- Percentage changes in the method of travel to work between 2001 and 2011 show there has been a large relative increase in train travel, the highest increases seen in Cambridge and East Cambridgeshire.
- Commuting patterns based on the 2001 Census are summarised in this chapter, and will be updated as soon as new data is available from the 2011 Census. Historic commuting patterns reflect a strong inter-relationship between Cambridge and South Cambridgeshire, while a significant element of East Cambridgeshire's working population commutes to both these districts and to Suffolk. To the north and west there is a stronger economic relationship between Cambridgeshire districts and Peterborough.

Looking ahead

- A wide range of projections and forecasts are used to draw a consistent set of conclusions about future population, jobs and dwellings across the housing market area.
- The increase in population projected across the market area is for some 176,000 additional people by 2031, a 22% increase from 2011.
- Based on a reasonable approach to occupancy levels this level of additional population results in a need for 93,000 additional homes in the market area by 2031.
- Economic forecasts result in the creation of 81,000 additional jobs across the area by 2031.
- Overall, there is a reasonable balance of additional jobs and homes across the housing market area, reflecting the historic trends of relative self-containment in the wider geographic area, although there are often significant differences in the balance of projected jobs and homes between districts.

Mix of age groups and households types

On ages:

- The overwhelming majority of household change is accounted for by households aged over 65, between 2011 and 2031 at more than 67%.
- Around 30% of household change is accounted for by households in the 25 to 44 and 45 to 64 age bands.
- The smallest proportion of the increase comes from households in the 15 to 24 age band.

On household type:

- One person and couple households make up the majority of the household increase from 2011 to 2031 (96% of the change in household numbers).
- Families with children comprise 10% of the change in households, which is obviously a much smaller but still significant proportion of the change in households.
- "Other households" fall as a proportion to 2031, in all districts except Cambridge.

On dwelling mix, based on past occupation rates and data from the 2001 Census:

- No district is predicted as requiring more than 1% of the housing mix as bedsits.

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- One bedroom flats and houses comprise between 2% and 5% of the dwelling mix across all seven districts, with the highest proportion in Cambridge (5%).
- 2 bedroom flats and houses form a larger proportion of the overall mix, representing between 10% and 16% across the seven districts, Huntingdonshire seeing 16% 2 beds.
- Flats and houses with 2 bedroom and 2 reception rooms, or 3 bedrooms and 1 reception room account for the largest proportion of dwelling type across the sub-region at 26%, varying from 18% in Cambridge to 34% in Forest Heath.
- 3 bedroom flats and houses account for 25% of the mix across the housing sub-region, with all districts' need for this size of housing falling between 22% and 26%.
- Houses with 3 bedrooms and 3 reception rooms or 4 bedrooms and 2 reception rooms account for 16% of the mix across the housing sub-region. Forest Heath sees the lowest proportion at 13%, and Cambridge the highest at 21%.
- Houses with 4, 5 or more bedrooms house account for 17% of the mix across the housing sub-region. This varies widely by district; 10% in Fenland and 23% in South Cambridgeshire.

Forecast of affordable housing need

- Based as far as practical on the 2007 CLG SHMA 2007 methodology, there is a need for 66,936 new affordable homes across the housing sub-region between 2011 and 2031 (current + newly arising).
- This represents a high level of affordable housing need, with the highest levels seen in and around Cambridge.
- Due to the different methodologies involved, the affordable need figure should not be compared directly with the forecast demand for all dwellings.
- Caution also needs to be applied when using the 2007 CLG methodology to project forward, particularly over a period of 20 or 25 years, for reasons fully set out in this section. The housing sub-region eagerly anticipates publication of new guidance promised in 2013 to guide further development of our work and updates to this calculation in future updates to the SHMA.

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12.4.1 Links and references (at May 2013)

Technical Report http://www.cambridgeshireinsight.org.uk/webfm_send/534

Data used for Technical report:

CCC Research and Monitoring Team

Annual monitoring data <http://www.cambridgeshire.gov.uk/environment/planning/policies/monitoring/>

CCC Research and Performance Team

Annual population and dwelling stock estimates

<http://www.cambridgeshire.gov.uk/business/research/populationresearch/population/>

Annual population and dwelling stock forecasts

<http://www.cambridgeshire.gov.uk/business/research/populationresearch/population/forecasts>

Department for Communities and Local Government

Annual dwelling stock estimates and housing statistics

<http://www.communities.gov.uk/housing/housingresearch/housingstatistics/>

East of England Forecasting Model

Spring 2012 economic forecasts

<http://www.cambridgeshire.gov.uk/business/research/economylab/Economic+forecasts.htm>

Local Economy Forecasting Model

Spring 2012 economic forecasts

<http://www.cambridgeshire.gov.uk/business/research/economylab/Cambridgeshire+scenarios.htm>

Office for National Statistics

Annual population estimates and projections

<http://www.ons.gov.uk/ons/taxonomy/index.html?nscl=Population>

Annual "business register and employment survey" statistics <http://www.ons.gov.uk/ons/rel/business-register/business-register-employment-survey/index.html>

Other sources of data

How many homes toolkit: <http://howmanyhomes.org/>

SHMA 2012 chapters published in April 2013

<http://www.cambridgeshireinsight.org.uk/housing/shma/shma-previous-versions/previous-chapters-shma-2012>

Viability Testing Local Plans, Sir John Harman and Local Housing Delivery Group, June 2012 at <http://www.pas.gov.uk/pas/aio/2426206> - please see also a brief summary at Table 33 .

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12.4.2 Definitions of terms

Term used	Abbreviation	Meaning	Link to relevant website
East of England Forecasting Model	EEFM	Economic forecasting model run by Oxford Economics, which produces consistent jobs, population and dwelling forecasts.	http://www.cambridgeshire.gov.uk/business/research/economylab/Economic+forecasts.htm
Economic inactivity rates	-	The economically inactive population is comprised of those aged 16-74 who are unable or do not wish to enter employment. The data used in this chapter are taken from the Census 2011.	-
Local Economy Forecasting Model	LEFM	Economic forecasting model run by Cambridge Econometrics, which produces jobs forecasts.	http://www.cambridgeshire.gov.uk/business/research/economylab/Cambridgeshire+scenarios.htm
National Planning Policy Framework	NPPF	Document published in March 2013, setting out Government national planning policies that all local planning authorities must follow.	https://www.gov.uk/government/publications/national-planning-policy-framework--2
Office for National Statistics	ONS	The UK's largest independent producer of official statistics and the recognised national statistical institute of the UK.	http://www.ons.gov.uk
Unemployment rates	-	Unemployment rates are comprised of those aged 16-74 who are actively seeking work and are available to do so within a fortnight. The data used in this chapter are taken from the Census 2011.	-

Section 12.4 Background information

12.4.3 Data issues

Main sources of data

- Business Register and Employment Survey 2011
- Cambridge economic area's functional economic assessment
- Census 2001
- Census 2011
- CLG household projections (including via How Many Homes online tool)
- Hometrack March 2012
- ONS sub-national population projections 2010, 2011
- ONS mid-year population estimates

Planned changes to data

- Census 2011 – workplace jobs data will be available around the end of 2013, which will enable detailed commuting analysis to be undertaken.

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12.4.4 Additional information

How Many Homes district level outputs

- For each district, tables are provided showing how household ages and types have changed in the past, and are predicted to change. Brief summary bullet points draw out key patterns of change.
- Then the projected increase or decrease in number of households in each age and type group, 2011 to 2031 is provided in a table, again with brief summary points.
- Brief highlights of what each graph shows are included, to assist in noticing trends and differences between districts.
- Each district is presented on a separate page for ease of reference.
- These tables are re-presented in SHMA 2013 Chapter 14 [Size and type of homes](#) with graphics to aid visualisation.

Section 12.4 Background information

Cambridge

Table 27 **How household ages and type have changed and are projected to change**

<i>Number of households</i>	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
One person household	1,671	1,305	986	3,926	5,759	6,808	2,707	4,327	6,223	5,780	5,791	8,904
Couples on their own	637	355	191	2,808	3,710	3,926	3,142	3,418	3,820	3,668	3,044	4,098
Small families with one child	566	190	63	1,952	2,289	2,299	548	1,326	2,054	0	61	123
Larger families with children	224	157	135	5,200	4,129	3,788	1,479	2,390	3,267	32	34	35
Other households	1,199	1,682	2,148	1,838	3,398	4,454	3,027	1,857	1,357	1,616	776	673
Total	4,297	3,691	3,523	15,723	19,285	21,277	10,902	13,318	16,724	11,096	9,706	13,834

Summary points:

- 15 to 24 years old households see a decline over the 3 year periods depicted.
- 25-44 year old households see the largest increase, followed by 45-64 year old households.
- 65+ year old households see a decline, then an increase to 2031.

Table 28 **Projected increase/decrease in each age and type group, 2011 to 2031**

<i>Number of households</i>	15-24	25-44	45-64	65+	Total
One person household	-319	1,049	1,896	3,113	5,739
Couples on their own	-164	216	402	1,054	1,508
Small families with one child	-127	10	728	62	673
Larger families with child/children	-22	-341	877	1	515
Other households	466	1,056	-500	-103	919
Total	-168	1,992	3,406	4,128	9,358

Summary points:

- "One person household" see the largest growth as a group. Marked increase in one person households in the older age groups (65+ especially).
- "Couples on their own" increasing, again for 25+ age groups
- "Small families with one child" only growing in the 45 to 64 age band
- "Larger families" declining in 25 to 44 age group, increasing in 45 to 64 year olds
- "Other households" see an increase in age groups up to 44 and a decrease in age groups over 45 (particularly 45 to 64 year olds).

Section 12.4 Background information

East Cambridgeshire

Table 29 **How household ages and type have changed and are projected to change**

<i>Number of households</i>	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
One person household	154	129	141	933	2,386	3,699	1,177	2,098	2,587	3,294	5,215	9,653
Couples on their own	359	231	149	1,845	2,797	3,407	2,759	5,495	7,327	2,613	4,138	6,842
Small families with one child	214	136	188	1,557	1,547	1,373	421	1,020	1,390	0	59	158
Larger families with children	86	77	86	4,004	4,647	4,728	904	2,252	3,069	9	19	43
Other households	52	117	194	623	426	386	2,458	2,027	1,731	921	826	841
Total	865	689	759	8,961	11,799	13,594	7,721	12,892	16,100	6,837	10,256	17,536

Summary points:

- 15 to 24 years old households see a decline over the 3 year periods depicted.
- 25-44 year old households see a large increase
- 45-64 year old households also see a large increase.
- 65+ year old households see the largest increase of all the age groups depicted, especially to 2031.

Table 30 **Projected increase/decrease in each age and type group, 2011 to 2031**

<i>Number of households</i>	15-24	25-44	45-64	65+	Total
One person household	12	1,313	489	4,438	6,252
Couples on their own	-82	610	1,832	2,704	5,064
Small families with one child	52	-174	370	99	347
Larger families with child/children	9	81	817	24	931
Other households	77	-40	-296	15	-244
Total	70	1,795	3,208	7,280	12,353

Summary points:

- "One person households" see a large growth as a group. The most marked increase is in one person households in over 65s, though 25 to 44 year olds also see an increase.
- "Couples on their own" are increasing in the 25+ age groups, and particularly over 65s.
- "Small families with one child" fairly stable in number, growing most in 45 to 64 age band
- "Larger families" also hold fairly steady, increase mostly seen in 45 to 64 year olds
- "Other households" generally see little change, but a decrease in 45 to 64 year olds.

Section 12.4 Background information

Fenland

Table 31 How household ages and type have changed and are projected to change

Number of households	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
One person household	306	468	634	1,329	2,429	3,488	1,422	3,895	5,747	4,579	6,473	11,216
Couples on their own	584	193	63	2,003	1,724	1,537	3,972	6,513	7,617	3,675	5,895	10,526
Small families with one child	189	357	503	1,833	1,997	2,074	429	941	1,092	30	36	56
Larger families with children	206	121	111	4,529	4,978	5,318	988	1,697	1,880	18	22	40
Other households	81	128	178	714	350	250	2,701	2,354	1,597	1,245	890	940
Total	1,363	1,266	1,488	10,408	11,475	12,666	9,510	15,401	17,932	9,547	13,314	22,780

Summary points:

- 15 to 24 years old households see a slight increase over the 3 year periods depicted.
- 25-44 year old households see an increase
- 45-64 year old households see a significant increase, particularly between 2001 and 2031.
- 65+ year old households see the largest increase to 2031.

Table 32 Projected increase/decrease in each age and type group, 2011 to 2031

Number of households	15-24	25-44	45-64	65+	Total
One person household	166	1,059	1,852	4,743	7,820
Couples on their own	-130	-187	1,104	4,631	5,418
Small families with one child	146	77	151	20	394
Larger families with child/children	-10	340	183	18	531
Other households	50	-100	-757	50	-757
Total	222	1,191	2,531	9,466	13,410

Summary points:

- "One person households" see the largest growth as a group. Marked increase in one person households aged over 65 especially.
- "Couples on their own" see a slight decrease for under 44 year olds, and an increase for over 45 years, especially those aged 65+.
- "Small families with one child" see very little change
- "Larger families" see little change, a slight increase in the 25 to 44 age group
- "Other households" see little change, however with 45 to 64 year olds decreasing.

Section 12.4 Background information

Huntingdonshire

Table 33 How household ages and type have changed and are projected to change

Number of households	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
One person household	542	808	1,012	2,926	5,602	7,963	2,028	5,978	8,070	5,818	8,568	14,675
Couples on their own	1,399	214	33	4,638	4,639	4,885	6,278	10,994	11,239	4,220	8,661	15,664
Small families with one child	406	363	383	3,610	3,476	3,562	963	2,078	2,387	75	181	560
Larger families with children	286	176	159	11,333	9,237	8,423	2,532	3,789	3,837	34	63	132
Other households	422	97	64	1,604	689	374	4,940	3,888	2,164	1,440	1,514	1,642
Total	3,054	1,658	1,650	24,112	23,643	25,207	16,739	26,731	27,697	11,587	18,988	32,675

Summary points:

- 15 to 24 years old households see a decline between 1991 and 2011, holding steady to 2031.
- 25 to 44 year old households remain fairly steady, increasing to 2031, and showing a high number of households in the district.
- 45 to 64 year olds show a significant increase 1991 to 2011, then another (smaller) increase to 2031.
- 65+ year old households see a large increase over the 3 years depicted, becoming the largest age group by 2031.

Table 34 Projected increase/decrease in each age and type group, 2011 to 2031

Number of households	15-24	25-44	45-64	65+	Total
One person household	204	2,361	2,092	6,107	10,764
Couples on their own	-181	246	245	7,003	7,313
Small families with one child	20	86	309	379	794
Larger families with child/children	-17	-814	48	69	-714
Other households	-33	-315	-1,724	128	-1,944
Total	-8	1,564	966	13,687	16,209

Summary points:

- "One person households" see the largest growth as a group. Marked increase in one person households in the older age groups especially over 65 year olds.
- "Couples on their own" hold steady in the "up to 64" age groups, but a marked increase in the 65+ age group.
- "Small families with one child" only growing a little, but in all age groups.
- "Larger families" declining in 25 to 44 age group, only tiny changes in other age groups.
- "Other households" see an increase in ages over 65, and decreases for other age groups, especially 45 to 64 year olds.

Section 12.4 Background information

South Cambridgeshire

Table 35 **How household ages and type have changed and are projected to change**

<i>Number of households</i>	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
One person household	275	312	386	2,246	4,258	6,148	1,822	4,812	6,809	5,542	7,901	14,291
Couples on their own	681	163	45	3,796	4,606	5,406	5,482	8,521	9,243	4,379	7,271	12,276
Small families with one child	225	143	172	2,555	3,244	3,985	765	2,243	3,317	22	54	105
Larger families with children	43	143	252	8,579	7,716	7,909	2,580	4,087	4,799	45	46	76
Other households	187	160	166	1,193	701	547	4,804	3,094	1,684	1,410	1,285	1,343
Total	1,412	921	1,021	18,371	20,525	23,995	15,455	22,753	25,853	11,399	16,556	28,093

Summary points:

- 15 to 24 years old households see a decline between 1991 and 2011, holding steady to 2031.
- 25 to 44 year old households increase in number to 2031.
- 45 to 64 year olds show a significant increase 1991 to 2011, then another (smaller) increase to 2031.
- 65+ year old households see a large increase over the 3 years depicted, becoming the largest age group by 2031.

Table 36 **Projected increase/decrease in each age and type group, 2011 to 2031**

<i>Number of households</i>	15-24	25-44	45-64	65+	Total
One person household	74	1,890	1,997	6,390	10,351
Couples on their own	-118	800	722	5,005	6,409
Small families with one child	29	741	1,074	51	1,895
Larger families with child/children	109	193	712	30	1,044
Other households	6	-154	-1,410	58	-1,500
Total	100	3,470	3,100	11,537	18,207

Summary points:

- "One person households" see the largest growth as a group. Marked increase in one person households in the older age groups especially over 65 year olds.
- "Couples on their own" hold steady in the "up to 64" age groups, but a marked increase in the 65+ age group.
- "Small families with one child" growing a little in all age groups, most growth in 25 to 64 year olds.
- "Larger families" growing a little in all age groups, most growth seen in 45 to 64 year old age band.
- "Other households" see an increase in ages under 25 and over 65, and decreases for other age groups, especially 45 to 64 year olds.

Section 12.4 Background information

Forest Heath

Table 37 How household ages and type have changed and are projected to change

Number of households	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
One person household	310	353	515	1,179	2,656	3,977	942	2,231	3,337	2,778	3,297	5,286
Couples on their own	712	250	121	1,712	1,646	1,716	2,167	2,761	2,997	2,081	2,510	4,000
Small families with one child	294	294	391	1,673	1,827	2,011	422	589	655	0	59	167
Larger families with children	164	133	159	4,365	3,762	3,570	573	1,300	1,920	10	33	95
Other households	139	89	84	582	319	243	1,712	1,082	596	549	673	1,183
Total	1,617	1,119	1,272	9,511	10,209	11,521	5,815	7,964	9,504	5,417	6,570	10,733

Summary points:

- 15 to 24 years old households hold fairly steady over the 3 year periods depicted.
- 25 to 44 year old households see an increase
- 45 to 64 year old households see an increase, especially 1991 to 2011.
- 65+ year old households see the largest increase, especially from 2011 to 2031.

Table 38 Projected increase/decrease in each age and type group, 2011 to 2031

Number of households	15-24	25-44	45-64	65+	Total
One person household	162	1,321	1,106	1,989	4,578
Couples on their own	-129	70	236	1,490	1,667
Small families with one child	97	184	66	108	455
Larger families with child/children	26	-192	620	62	516
Other households	-5	-76	-486	510	-57
Total	153	1,312	1,540	4,163	7,168

Summary points:

- "One person households" see the largest growth as a group. Marked increase in one person households in the age group over 65.
- "Couples on their own" decreasing for under 24 year olds, increasing for all 25+ age groups and especially 65+ age groups
- "Small families with one child" growing a little in all age groups.
- "Larger families" declining in 25 to 44 age group, increasing most for 45 to 64 year old groups.
- "Other households" see a decrease in age groups up to 64 (particularly 45 to 64 year olds) and an increase in over 65s.

Section 12.4 Background information

St Edmundsbury

Table 39 **How the household mix has changed and is projected to change**

<i>Number of households</i>	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
One person household	348	590	873	1,623	3,234	4,438	1,553	3,695	4,823	4,751	6,666	11,287
Couples on their own	740	164	46	2,453	2,663	2,799	4,249	6,576	6,922	3,540	6,185	10,311
Small families with one child	372	205	182	2,190	2,376	2,480	591	1,069	1,224	11	57	137
Larger families with children	82	189	318	5,864	5,661	5,807	1,574	2,114	2,221	22	23	26
Other households	257	78	60	1,199	361	126	3,619	2,266	1,111	1,356	924	907
Total	1,798	1,225	1,480	13,329	14,297	15,650	11,588	15,722	16,300	9,679	13,855	22,668

Summary points:

- 15 to 24 years old households see a decline from 1991 to 2011, holding steady to 2031.
- 25 to 44 year old households see a steady increase from 1991 to 2031.
- 45 to 64 year old households see an increase, especially between 1991 and 2011.
- 65+ year old households see a huge increase, forming the largest age group by 2031.

Table 40 **Projected increase/decrease in each age and type group, 2011 to 2031**

<i>Number of households</i>	15-24	25-44	45-64	65+	Total
One person household	283	1,204	1,128	4,621	7,236
Couples on their own	-118	136	346	4,126	4,490
Small families with one child	-23	104	155	80	316
Larger families with child/children	129	146	107	3	385
Other households	-18	-235	-1,155	-17	-1,425
Total	255	1,353	578	8,813	10,999

Summary points:

- "One person households" see the largest growth as a group. Marked increase in one person households in the 65+ age group.
- "Couples on their own" decreasing in under 24 year old group, increasing for all 25+ age groups but especially marked for 65+ age group
- "Small families with one child" fairly steady, showing a slight growth in over 25 year old groups
- "Larger families" increasing slightly in 15 to 64 age groups
- "Other households" see all decreasing, particularly 45 to 64 year olds.

Section 12.4 Background information

Summary of Viability Testing Local Plans: Advice for planning practitioners

The approach in *Viability Testing Local Plans* is recommended for use by local authorities and their consultants in relation to plan-wide viability and the community infrastructure levy.

The Local Housing Delivery Group was set up as a cross-industry group involving a broad range of stakeholders with an interest in home building in England. It was set up in 2011 to:

- respond to the Government's challenge to boost the delivery of new homes
- simplify housing standards where possible
- support growth and high standards in home building by helping local authorities and developers find agreed ways to fulfil their obligations under the new National Planning Policy Framework (NPPF).

As part of the Local Housing Delivery group a working party was set up to develop viability advice for practitioners. The NPPF has placed a much stronger emphasis on viability, and in particular viability in terms of plan making. With a focus is on total plan viability, the NPPF calls for balance between sustainable development which benefits the local community, and realistic returns for land owners and developers, so that development is commercially viable.

The document *Viability Testing for Local Plans: Advice for planning practitioners* was launched by Sir John Harman the Chair of the Housing Delivery Group on 22 June 2012. This document will be a useful resource to aid an understanding of the issues and language of viability testing for all those involved in plan making and the Community Infrastructure Levy.

Link to: [Viability testing local plans: Advice for planning practitioners \(PDF, 52 pages, 7 MB\)](#)

In addition, as part of the work of the Local Housing Delivery Group, a working group has looked at local standards applied to house building and a report of their initial review has been published.

Link to: [A review of local standards for the delivery of new homes \(PDF, 24 pages, 411 KB\)](#)

Identifying affordable housing need

Interest and relevance

- This chapter sets out the detailed figures used, for each district in our housing sub-region, to calculate overall affordable housing need, aligning with Chapter 12 *Forecasts for homes of all tenures*. It provides important evidence for planning, housing and other strategic purposes across our housing sub-region. In this calculation, affordable housing includes “affordable rent”.

Headline messages

- SHMA Chapter 13 *Identifying affordable housing need*, was published in April 2013 based on 2009/10 data. A supplement to Chapter 13 was then published based on 2010/11 and 2011/12 data, aligning with Chapter 12 *Forecasts for homes of all tenures*. Because of the complexity of the relationship between the number of homes needed over a long time period and the number of affordable homes needed which uses an annually updated snapshot figure, a discussion note was provided in May 2013 to explain the logic behind the various tables provided at that time.
- This chapter, part of SHMA 2013, re-presents the data for 2010/11 and 2011/12. It brings together key elements from Chapter 13 of SHMA 2012, the supplement and in the discussion note. The aim of re-presenting this information, without changing the numbers, is to make it easier to follow the process used and to relate Chapter 13 to Chapter 12 in SHMA 2013. Previous versions are available for reference at <http://www.cambridgeshireinsight.org.uk/housing/shma/previous-shma-chapters>

Changes over time

- Since the previous versions of this chapter were launched, CLG has provided new guidance on assessing housing markets. In Table 1 we have assessed our methodology against the new draft guidance, and found very little cause for change at this stage.

Future process for this chapter

- We plan to continue following this process each year to provide robust evidence for housing and planning purposes. However additional detailed Census 2011 information continues to be released which will need to feed in.
- Our housing register system, Home-Link, underwent a full review in Spring 2013. The result of this review will become clear in future updates.

Future monitoring points

- We plan to continue following this process each year to provide robust evidence for housing and planning purposes.
- However instead of re-publishing all the detail of the SHMA every year, we aim to use the 2013 SHMA as a foundation for local planning processes, for the coming 5 years.
- In the years 2014 to 2018 we will monitor housing market signals, keep a record of changes annually and build in any data required by new guidance, and carefully monitor change during that period. The new guidance suggests reviewing no more than every 5 years.

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 13.1 Introduction

13 Identifying affordable housing need

13.1 Introduction

- ¹ The 2007 CLG guidance on SHMAs suggested a process to assess housing need.
- ² This chapter follows the key stages in the CLG guidance and shows how we have applied the guidance in the Cambridge sub-region to calculate our housing needs.
- ³ The National Planning Policy Framework published in 2012 stressed the importance of the SHMA and highlights the issues a SHMA must cover.
- ⁴ In this update to the affordable housing calculation we have considered the NPPF's requirements and updated our methodology to support our sub-regional approach to identifying and meeting our "objectively assessed need".
- ⁵ The 2012 supplement used figures at end of the financial years 2010/11 and 2011/12 and updates the previous (2009/10) Chapter 13 of the SHMA. This chapter presents exactly the same figures, but combines and clarifies how the figures were arrived at and how they relate to the "all homes" figures in Chapter 12.
- ⁶ Since publication of the 2012 version of Chapter 13, new draft guidance has been issued. In the main, this guidance seems to follow a similar logic to the 2007 detailed SHMA guidance. Table 1 compares the old and the new guidance, in relation to calculating affordable housing need.
- ⁷ The calculation of affordable housing need is performed using a spreadsheet to ensure consistent methodology for each district. Figures used in the spreadsheet are included in the relevant SHMA chapters.
- ⁸ Within each individual chapter, the figures which feed directly into the housing need calculation are highlighted in tables, with bright yellow shading. If a figure feeds into the calculation "indirectly" it is highlighted in the chapter in pale yellow.
- ⁹ The result is a series of tables for each district, setting out their figures which feed into the calculation of affordable housing need.
- ¹⁰ Links to government and other guidance are set out in Section **Error! Reference source not found..**

Section 13.2 Facts and figures

13.2 Facts and figures

13.2.1 Context

- 11 The draft 2013 guidance contains the following useful checklist of needs to be covered in an assessment of affordable housing need:
- 12 The types of households to be considered in housing need are:
 - homeless households or insecure tenure (e.g. housing that is too expensive compared to disposable income);
 - households where there is a mismatch between the housing needed and the actual dwelling (e.g. overcrowded households);
 - households containing people with social or physical impairment or other specific needs living in unsuitable dwellings (e.g. accessed via steps) which cannot be made suitable in-situ
 - households that lack basic facilities (e.g. a bathroom or kitchen) and those subject to major disrepair or that are unfit for habitation;
 - households containing people with particular social needs (e.g. escaping harassment) which cannot be resolved except through a move.

Table 1. Comparing 2007 and 2013 draft guidance

2007 CLG methodology	2013 draft housing assessment guidance
This calculation involves adding together the current unmet housing need and the projected future housing need and then subtracting this from the current supply of housing stock.	
<p>Total current housing need is made up of</p> <ul style="list-style-type: none"> ▪ annual figure for homelessness ▪ annual figure to meet the needs expressed through our housing needs register over the coming 5 years (removing any potential “double counting” of homeless households) ▪ Number of households living in our area, in concealed or overcrowded situations, who would not be able to meet their needs on the open market. <p>Add these groups together to find total current housing need.</p>	<p>Current unmet gross need for affordable housing</p> <p>Plan makers should establish unmet (gross) need for affordable housing by assessing past trends and recording current estimates of:</p> <ul style="list-style-type: none"> ▪ the number of homeless households ▪ the number of those in priority need who are currently housed in temporary accommodation ▪ the number of households in overcrowded housing ▪ the number of concealed households ▪ the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings) ▪ the number of households from other tenures in need and those that cannot afford their own homes

Section 13.2 Facts and figures

2007 CLG methodology	2013 draft housing assessment guidance
<p>Note on Cambridge methodology: As per the 2013 draft guidance, our methodology</p> <ul style="list-style-type: none"> ▪ Removes double counting between housing register and homelessness figures, and between Orbit and Home-Link registers. ▪ Includes only those unable to afford, by applying our affordability calculation to figures for overcrowded and concealed households. 	<p>Care should be taken to avoid double-counting, which may be brought about with the same households being identified on more than one transfer list, and to include only those households who cannot afford to access suitable housing in the market.</p>
<p>Total stock available is made up of</p> <ul style="list-style-type: none"> ▪ social homes “freed up” by people transferring from one social home to another – for example if someone has spare bedrooms and moves to a smaller home, they free up a larger home to be let to another household in need. The number of beneficial moves is added to the supply figure. ▪ Take account of “surplus stock” defined as more than 3% vacancy rates amongst all social housing in the district. (As housing across our sub-region is in such demand, we keep a check on vacancy rates each year but it is uncommon to find more than 3% vacant in our area.) ▪ committed supply of new affordable housing i.e. number of new social homes we expect to be delivered in the coming year (both rented and intermediate) ▪ Homes to be taken out of management, for example planned demolitions. 	<p>Current total affordable housing supply available</p> <p>Identify the total affordable housing supply by identifying the current housing stock:</p> <ul style="list-style-type: none"> ▪ number of affordable dwellings that are going to be vacated by current occupiers that are fit for use by other households in need; ▪ surplus stock (vacant properties); ▪ committed supply of new affordable units (social rented and intermediate housing) at the point of the assessment (number and size); ▪ Units to be taken out of management (demolition or replacement schemes that lead to net losses of stock).
<p>Total affordable housing stock available = Dwellings currently occupied by households in need + surplus stock + committed additional housing stock – units to be taken out of management</p>	
<p>Total newly arising need per year is made up of</p> <ul style="list-style-type: none"> ▪ Newly forming households who are unable to buy or rent in the district, whether they are forming from existing resident households or whether moving into the area for family, employment, education or other reasons. ▪ Annual number of existing households falling in to need, based on an average annual number of social lettings, whether to housing register or homeless households but excluding transfers and lets to new build homes which are counted elsewhere. 	<p>Number of newly arising households likely to be in housing need (gross annual estimate)</p> <p>Projections of affordable housing need to take into account:</p> <ul style="list-style-type: none"> ▪ New household formation ▪ The proportion of newly forming households unable to buy or rent in the market area ▪ Estimation of the number of existing households falling into need. <p>This process should identify the minimum household income required to access lower</p>

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2007 CLG methodology	2013 draft housing assessment guidance
	<p>quartile (entry level) market housing (plan makers should use current cost in this process, but may wish to factor in changes in house prices and wages).</p> <p>It should then assess what proportion of newly-forming households will be unable to access market housing.</p>
<p>Total newly arising housing need (gross per year) = (the number of newly forming households x the proportion unable to afford market housing) + existing households falling into need</p>	
<p>Annual supply of affordable housing includes</p> <ul style="list-style-type: none"> ▪ number of social rented re-lets ▪ Number of intermediate tenure sales at less than market prices. <p>This is the supply which helps meet the annual newly arising need each year.</p>	<p>Likely level of future housing supply of social re-lets (net) and intermediate affordable housing (excluding transfers)</p> <p>Plan makers should calculate the level of likely future affordable housing supply taking into account</p> <ul style="list-style-type: none"> ▪ future annual supply of social housing re-lets (net) calculated on the basis of past trends (generally the average number of re-lets over the previous three years should be taken as the predicted annual levels) ▪ Future annual supply of intermediate affordable housing (the number of units that come up for re-let or re-sale should be available from local operators of intermediate housing schemes).
<p>Future annual supply of affordable housing units = the number of social rented units + the number of intermediate affordable units</p>	
	<p>What is the relationship between the current housing stock and current and future needs?</p> <p>Plan makers should look at the household size in the current stock and assess whether these match current and future needs.</p>
<p>Total need for affordable housing</p> <p>The total need for affordable housing should be converted into annual flows by calculating the total net need (subtract total available stock from total gross need) and converting total net need into an annual flow.</p> <p>The total affordable housing need should then be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, given the probable percentage of affordable housing to be delivered by market housing led developments. An increase in the total housing figures included in the local plan should be considered where it could help deliver the required number of affordable homes.</p>	

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Meeting the backlog

- 13 The CLG 2007 methodology assumed that current housing need would all be met in Year 1. Thereafter only newly arising need would need to be met each year. In Cambridge we decided a more realistic view was to meet current housing need, which includes a large backlog, over the coming FIVE years.
- 14 The new draft guidance, under the heading “Total need for affordable housing” says “The total need for affordable housing should be converted into annual flows by calculating the total net need (subtract total available stock from total gross need) and converting total net need into an annual flow.”

Highlights of the Cambridge sub-region methodology

- 15 The Cambridge sub-region’s SHMA is designed to be built on and updated as time passes and information changes and improves. So figures are bound to change and adjust as we monitor market signals and how significant their effect is.
- 16 The Cambridge sub-regional team is committed to following the guidance as closely as possible, with only small modifications which made a minimal difference to the “per year” number of affordable homes needed in each district. Our approach is always to take the most conservative figure, where there are options, in order to produce robust and defensible figures for affordable housing need.
- 17 Since 2008/9 our affordable need calculation has been based entirely on secondary source data, most of which is available on publically accessible websites. We continue to evolve and refine our approach, through
- Use of more frequently updated housing price information such as HomeTrack.
 - Use of mapping systems and data visualisation such as Data Atlases, published at <http://www.cambridgeshireinsight.org.uk/> on relevant aspects of the housing market as well as other issues.
 - Data systems to track changes in the housing market and in factors such as inflation, land prices and incomes, and through our quarterly housing market bulletins available at <http://www.cambridgeshireinsight.org.uk/Housingmarketbulletin>
- 18 All these possibilities will add to the flexibility and responsiveness of our assessment of the market in the future, based on our original foundation of research, and enables us to better track the impact of market signals.
- 19 There follow, some more detailed notes on our 2013 update to Chapter 13 (previously published in SHMA 2012 titled Chapter 13 Supplement).

Natural growth and in-migration in Suffolk

- 20 For this SHMA update, figures splitting in-migration and natural growth for Forest Heath and St Edmundsbury use the same methodology as the Cambridgeshire districts.
- 21 Total population growth is provided by Census 2011, provided in the Technical Report tables 46 and 48.
- 22 Natural growth figures are available as follows:
- For Cambridgeshire districts, “CCC natural change” figures are provided by the [Technical Report](#) tables 34 to 43.

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- These figures are not available for Forest Heath or St Edmundsbury so the source used is ONS Mid-2011 Population Estimates. The source is "ONS Mid-2011 Population Estimates: components of population change for local authorities in England and Wales; estimated resident population; based on the results of the 2011 Census", from <http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcm%3A77-262039>

23 In-migration is calculated by subtracting natural growth from the total population growth in each district.

Concealed households

24 In the past, CLG produced multi-person concealed household estimates. The final set of these estimates was produced in 2008.

25 As there is no other proxy available, and this is a standard national measure, for the 2010/11 and 2011/12 update we continue to rely on the 2008 CLG estimates.

26 2011 Census data on concealed households will become available in 2013. We will use that Census data for the next update and are working on a model to project those figures forward into the future.

Data for "on and off" the register

27 In the past, stage 5.2.3 focused on the number of households who both joined the housing needs register, and were housed, in the same year. This was identified in the CLG guidance as a "flow" of housing need and housing provision, which we should include when anticipating future housing need. If we relied solely on the number of households on the housing needs register at the end of each year, we would be ignoring the housing need presented and met during the course of the same 12 month period. Therefore, stage 5.2.3 of the methodology suggested identifying this number of households each year, and including them as part of our newly arising need figure.

28 In 2013 for the first time we have been able to secure this precise set of data. In previous years, we were unable to identify those both coming onto the register AND going off it within the year, so we used the proxy of simply the number of lettings in the year. This approach only works where Housing Needs Registers are growing. This was described in our audit trail, with a note that we hoped to improve the data in future.

Source of affordable housing build figures and removing the potential overlap with new lettings figures

29 In previous years, we used the Housing Strategy Statistical Appendix form to identify the "planned" and "proposed" new affordable homes figures, as provided by districts for the coming two years. We averaged these plans and used them to anticipate our new affordable housing supply in each district.

30 With the removal of the HSSA form, data now comes from CLG Table 1008: Additional affordable homes, which is provided by district. This reports on how many new affordable homes have been delivered in the recent past. For this SHMA update we have used an average over the past 5 years, to present a realistic anticipated level of new affordable housing completions in future.

31 There are caveats to put on this data however – crucially, the uncertainties about future funding for affordable housing, and the direct relationship between delivering affordable housing and delivering "all homes". If sites are stalling or development slows down considerably on a site where affordable housing

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is being delivered, the slowdown will affect all the homes on the site and delivery will be reduced or at least delayed.

- 32 However, due to the change of source of the figures, and the fact we are now looking at past delivery to predict future trends, we realise there is an overlap between two sets of data: the number of new affordable homes we predict being delivered, and the number of lettings made to affordable homes. If we count both new Affordable homes built, and the lettings made in a year, there will be a large overlap between the two.
- 33 Therefore we have adjusted our estimation of supply to take account of potential double counting by subtracting the number of Affordable homes built from the total number of lettings made in the year.

Census 2011 update

- 34 We await detailed data from the 2011 Census which will provide the tenure breakdown of in-migrants by district, and occupancy rating by tenure. For this update (2010/11 and 2011/12) we have continued to use 2001 Census data.

Change to overcrowding methodology

- 35 In the past, the number of households overcrowding and unable to afford has been calculated tenure by tenure. In this update, Census 2011 provides the percentage of households overcrowded overall, to which has been applied a general affordability calculation as per Chapter 10 Incomes and affordability in SHMA 2012.
- 36 Census based estimates of occupancy rates by tenure will be released in late 2013 and the calculation of affordability will be updated late in 2013. Both these factors will be used in the calculation of affordable housing need in future.

In-migrant low cost home ownership

- 37 We have treated in-migrants who take up low cost home ownership as all needing this tenure, as they are unable to afford to access private rented or market sale housing. In the past we treated ONLY a proportion as needing affordable housing, in this update we have treated 100% as needing affordable housing (otherwise they would not qualify through the Orbit intermediate needs register system).

Comparing affordable housing need figures with dwellings forecasts in Chapter 12

- 38 The Technical Report produces a forecast of dwellings needed, on anticipated population and jobs growth. It does this by applying a standard national occupancy ratio, which is predicted to fall by 4.5% between 2011 and 2031. This is quite a different approach to the affordable housing calculation as set out in CLG guidance of 2007. Chapter 12 sets out in full, details of how the two approaches differ.
- 39 In the 2012 SHMA we decided to continue to apply the 2007 CLG methodology for affordable housing need, with some improvements outlined, based on 2010/11 and 2011/12 data as (at that stage) the 2007 methodology has not been superseded.
- 40 For SHMA 2013 rather than making a policy-based decision on how soon local authorities plan to meet their backlog of housing need (CLG stage 5.1 current need), as we have done in the past we show the entire backlog in stage 5.1.4. In section 13.4.4 Additional Information we have provided tables which set

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out how we have worked out the annual number of affordable homes needed, and the Plan Period number of affordable homes needed. This was set out, in SHMA 2012, in a “discussion note”. We hope this SHMA 2013 chapter (which presents all the same numbers as the 2012 version, all based on 2010/11 and 2011/12 data) makes our thinking that little but clearer for the reader and brings it all together in one documents for easier reference.

- ⁴¹ As stated in the 2012 SHMA It is the decision of each local authority, how they wish to tackle the backlog, it is not the job of the SHMA to decide on this issue. In Chapter 12, the SHMA provided a heavily caveated annualized figure to help inform the debate, and it also provided affordable housing figures alongside “all dwellings” figures which were based on the entire backlog (current need) plus 20 or 26 years of Newly Arising Need (CLG stage 5.2.4).
- ⁴² The following pages set out each district's figures, following the CLG stages and numbered according to the 2007 methodology. This aims to help readers compare the tables provide din 2013, to those provided in earlier years.
- ⁴³ After each district's table a link is provided to the “conversion” table in Section 13.4.4 Additional Information, should the reader wish to see how this chapter relates to Chapter 12.

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13.2.2 Cambridge

Table 2. Affordable housing need 2010/11 and 2011/12 update: one year snapshot

CLG ref	Stage	Detail	2010/11	2011/12
5.1	Total current housing need			
5.1.1	Homeless households		89	86
5.1.2	Overcrowded and concealed households	Overcrowded	704	664
		Concealed	247	247
5.1.3a	Other groups including Home-Link register	Band A	195	298
5.1.3b		Band B	551	645
5.1.3c		Band C	3,244	4,415
5.1.3d		Band D	2,702	3,025
5.1.3e		Revised Band D (excludes intermediate overlap shown at 5.1.3g)	2,664	2,997
5.1.3f	Intermediate housing register		351	368
5.1.3g	Intermediate and Home-Link register overlap		38	28
5.1.4	Current total housing need	Total of all stages above except 5.1.1 (ensures no double counting of homeless households on Home-Link register)	7,955	9,634
5.2	Total newly arising need per year			
5.2.1	Newly forming households	From existing households (natural growth)	372	372
		In migrants - owner occupied	78	78
		In migrants - private rent	136	136
		In migrants - social rent	29	29
		In migrants - other (LCHO)	2	2
5.2.2	Proportion of newly arising households unable to afford	From existing households (natural growth)	47%	47%
		In migrants - owner occupied	0%	0%
		In migrants - private rent	17%	17%
		In migrants - social rent	100%	100%
		In migrants - other (LCHO)	100%	100%
	Total newly forming households unable to afford	(5.2.1 x 5.2.2)	229	229
5.2.3	Existing households falling into need	Households who enter the register and are housed within the year	159	146
5.2.4	Total newly arising need	(5.2.1 x 5.2.2) + 5.2.3	388	375
5.3	Annual supply of affordable housing			
5.3.1	Affordable dwellings occupied by households in need	Under-occupiers minus overcrowded social tenants on register	-60	-51
5.3.2	Surplus stock	If less than 3%, represents zero surplus stock	0	0
5.3.3	Anticipated (previously referred to as "committed") supply of new affordable housing	<i>New data source: average of homes completed over previous 3 years, hence changed label</i>	234	206
5.3.4	Units to be taken out of management		0	0
5.3.5	Total stock available	5.3.1 + 5.3.2 + 5.3.3 - 5.3.4	174	155
5.3.6	Annual supply of social re-lets	<i>Excludes 5.3.3 so as not to double-count new build and first lets</i>	165	146
5.3.7	Annual supply of intermediate affordable housing available for re-let or re-sale at sub-market levels		67	40
5.3.8	Annual supply of affordable housing	5.3.6 + 5.3.7	232	187
	Total annual supply	5.3.5 + 5.3.8	406	342
	Total annual supply excluding new build affordable	5.3.9 - 5.3.3	172	136

Link to Cambridge's Additional Information in [Table 12](#).

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13.2.3 East Cambridgeshire

Table 3. Affordable housing need 2010/11 and 2011/12 update: one year snapshot

CLG ref	Stage	Detail	2010/11	2011/12
5.1	Total current housing need			
5.1.1	Homeless households		18	21
5.1.2	Overcrowded and concealed households	Overcrowded	194	194
		Concealed	222	222
5.1.3a	Other groups including Home-Link register	Band A	28	96
5.1.3b		Band B	144	173
5.1.3c		Band C	812	795
5.1.3d		Band D	444	357
5.1.3e		Revised Band D (excludes intermediate overlap shown at 5.1.3g)	437	350
5.1.3f	Intermediate housing register		81	81
5.1.3g	Intermediate and Home-Link register overlap		8	7
5.1.4	Current total housing need	Total of all stages above except 5.1.1 (ensures no double counting of homeless households on Home-Link register)	1,917	1,911
5.2	Total newly arising need per year			
5.2.1	Newly forming households	From existing households (natural growth)	175	175
		In migrants - owner occupied	266	266
		In migrants - private rent	100	100
		In migrants - social rent	37	37
		In migrants - other (LCHO)	1	1
5.2.2	Proportion of newly arising households unable to afford	From existing households (natural growth)	29%	29%
		In migrants - owner occupied	0%	0%
		In migrants - private rent	16%	16%
		In migrants - social rent	100%	100%
		In migrants - other (LCHO)	100%	100%
	Total newly forming households unable to afford	(5.2.1 x 5.2.2)	105	105
5.2.3	Existing households falling into need	Households who enter the register and are housed within the year	110	108
5.2.4	Total newly arising need	(5.2.1 x 5.2.2) + 5.2.3	215	213
5.3	Annual supply of affordable housing			
5.3.1	Affordable dwellings occupied by households in need	Under-occupiers minus overcrowded social tenants on register	-39	-39
5.3.2	Surplus stock	If less than 3%, represents zero surplus stock	0	0
5.3.3	Anticipated (previously referred to as "committed") supply of new affordable housing	<i>New data source: average of homes completed over previous 3 years, hence changed label</i>	168	138
5.3.4	Units to be taken out of management		0	0
5.3.5	Total stock available	5.3.1 + 5.3.2 + 5.3.3 - 5.3.4	129	99
5.3.6	Annual supply of social re-lets	<i>Excludes 5.3.3 so as not to double-count new build and first lets</i>	142	142
5.3.7	Annual supply of intermediate affordable housing available for re-let or re-sale at sub-market levels		32	31
5.3.8	Annual supply of affordable housing	5.3.6 + 5.3.7	174	173
	Total annual supply	5.3.5 + 5.3.8	302	272
	Total annual supply excluding new build affordable	5.3.9 - 5.3.3	134	134

Link to East Cambridgeshire's Additional Information [Table 13](#)

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13.2.4 Fenland

Table 4. Affordable housing need 2010/11 and 2011/12 update: one year snapshot

CLG ref	Stage	Detail	2010/11	2011/12
5.1	Total current housing need			
5.1.1	Homeless households		23	17
5.1.2	Overcrowded and concealed households	Overcrowded	227	229
		Concealed	273	273
5.1.3a	Other groups including Home-Link register	Band A	56	57
5.1.3b		Band B	280	212
5.1.3c		Band C	1,402	1,574
5.1.3d		Band D	1,162	1,139
5.1.3e		Revised Band D (excludes intermediate overlap shown at 5.1.3g)	1,160	1,136
5.1.3f	Intermediate housing register		42	31
5.1.3g	Intermediate and Home-Link register overlap		2	3
5.1.4	Current total housing need	Total of all stages above except 5.1.1 (ensures no double counting of homeless households on Home-Link register)	3,439	3,512
5.2	Total newly arising need per year			
5.2.1	Newly forming households	From existing households (natural growth)	30	30
		In migrants - owner occupied	439	439
		In migrants - private rent	118	118
		In migrants - social rent	53	53
		In migrants - other (LCHO)	3	3
5.2.2	Proportion of newly arising households unable to afford	From existing households (natural growth)	29%	29%
		In migrants - owner occupied	0%	0%
		In migrants - private rent	11%	11%
		In migrants - social rent	100%	100%
		In migrants - other (LCHO)	100%	100%
	Total newly forming households unable to afford	(5.2.1 x 5.2.2)	78	78
5.2.3	Existing households falling into need	Households who enter the register and are housed within the year	156	143
5.2.4	Total newly arising need	(5.2.1 x 5.2.2) + 5.2.3	234	221
5.3	Annual supply of affordable housing			
5.3.1	Affordable dwellings occupied by households in need	Under-occupiers minus overcrowded social tenants on register	-37	-36
5.3.2	Surplus stock	If less than 3%, represents zero surplus stock	0	0
5.3.3	Anticipated (previously referred to as "committed") supply of new affordable housing	<i>New data source: average of homes completed over previous 3 years, hence changed label</i>	106	90
5.3.4	Units to be taken out of management		0	0
5.3.5	Total stock available	5.3.1 + 5.3.2 + 5.3.3 - 5.3.4	69	54
5.3.6	Annual supply of social re-lets	<i>Excludes 5.3.3 so as not to double-count new build and first lets</i>	228	251
5.3.7	Annual supply of intermediate affordable housing available for re-let or re-sale at sub-market levels		9	4
5.3.8	Annual supply of affordable housing	5.3.6 + 5.3.7	237	256
	Total annual supply	5.3.5 + 5.3.8	306	310
	Total annual supply excluding new build affordable	5.3.9 - 5.3.3	200	220

Link to Fenland's Additional Information [Table 14](#)

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13.2.5 Huntingdonshire

Table 5. Affordable housing need 2010/11 and 2011/12 update: one year snapshot

CLG ref	Stage	Detail	2010/11	2011/12
5.1	Total current housing need			
5.1.1	Homeless households		79	73
5.1.2	Overcrowded and concealed households	Overcrowded	272	299
		Concealed	368	368
5.1.3a	Other groups including Home-Link register	Band A	164	119
5.1.3b		Band B	388	296
5.1.3c		Band C	1,578	1,151
5.1.3d		Band D	1,281	890
5.1.3e		Revised Band D (excludes intermediate overlap shown at 5.1.3g)	1,268	882
5.1.3f	Intermediate housing register		190	197
5.1.3g	Intermediate and Home-Link register overlap		13	8
5.1.4	Current total housing need	Total of all stages above except 5.1.1 (ensures no double counting of homeless households on Home-Link register)	4,227	3,312
5.2	Total newly arising need per year			
5.2.1	Newly forming households	From existing households (natural growth)	451	451
		In migrants - owner occupied	194	194
		In migrants - private rent	89	89
		In migrants - social rent	19	19
		In migrants - other (LCHO)	1	1
5.2.2	Proportion of newly arising households unable to afford	From existing households (natural growth)	22%	22%
		In migrants - owner occupied	0%	0%
		In migrants - private rent	16%	16%
		In migrants - social rent	100%	100%
		In migrants - other (LCHO)	100%	100%
	Total newly forming households unable to afford	(5.2.1 x 5.2.2)	133	133
5.2.3	Existing households falling into need	Households who enter the register and are housed within the year	222	214
5.2.4	Total newly arising need	(5.2.1 x 5.2.2) + 5.2.3	355	347
5.3	Annual supply of affordable housing			
5.3.1	Affordable dwellings occupied by households in need	Under-occupiers minus overcrowded social tenants on register	-118	-101
5.3.2	Surplus stock	If less than 3%, represents zero surplus stock	0	0
5.3.3	Anticipated (previously referred to as "committed") supply of new affordable housing	<i>New data source: average of homes completed over previous 3 years, hence changed label</i>	258	292
5.3.4	Units to be taken out of management		0	0
5.3.5	Total stock available	5.3.1 + 5.3.2 + 5.3.3 - 5.3.4	140	191
5.3.6	Annual supply of social re-lets	<i>Excludes 5.3.3 so as not to double-count new build and first lets</i>	151	192
5.3.7	Annual supply of intermediate affordable housing available for re-let or re-sale at sub-market levels		71	61
5.3.8	Annual supply of affordable housing	5.3.6 + 5.3.7	222	253
	Total annual supply	5.3.5 + 5.3.8	362	444
	Total annual supply excluding new build affordable	5.3.9 - 5.3.3	104	152

Link to Huntingdonshire's Additional Information [Table 15](#)

Section 13.2 Facts and figures

13.2.6 South Cambridgeshire

Table 6. Affordable housing need 2010/11 and 2011/12 update: one year snapshot

CLG ref	Stage	Detail	2010/11	2011/12
5.1	Total current housing need			
5.1.1	Homeless households		57	42
5.1.2	Overcrowded and concealed households	Overcrowded	223	228
		Concealed	334	334
5.1.3a	Other groups including Home-Link register	Band A	188	199
5.1.3b		Band B	381	461
5.1.3c		Band C	2,191	2,110
5.1.3d		Band D	2,035	1,841
5.1.3e		Revised Band D (excludes intermediate overlap shown at 5.1.3g)	1,999	1,820
5.1.3f	Intermediate housing register		232	260
5.1.3g	Intermediate and Home-Link register overlap		36	21
5.1.4	Current total housing need	Total of all stages above except 5.1.1 (ensures no double counting of homeless households on Home-Link register)	5,548	5,412
5.2	Total newly arising need per year			
5.2.1	Newly forming households	From existing households (natural growth)	365	365
		In migrants - owner occupied	376	376
		In migrants - private rent	204	204
		In migrants - social rent	51	51
		In migrants - other (LCHO)	10	10
5.2.2	Proportion of newly arising households unable to afford	From existing households (natural growth)	32%	32%
		In migrants - owner occupied	0%	0%
		In migrants - private rent	16%	16%
		In migrants - social rent	100%	100%
		In migrants - other (LCHO)	100%	100%
	Total newly forming households unable to afford	(5.2.1 x 5.2.2)	210	210
5.2.3	Existing households falling into need	Households who enter the register and are housed within the year	129	111
5.2.4	Total newly arising need	(5.2.1 x 5.2.2) + 5.2.3	339	321
5.3	Annual supply of affordable housing			
5.3.1	Affordable dwellings occupied by households in need	Under-occupiers minus overcrowded social tenants on register	-29	-31
5.3.2	Surplus stock	If less than 3%, represents zero surplus stock	0	0
5.3.3	Anticipated (previously referred to as "committed") supply of new affordable housing	<i>New data source: average of homes completed over previous 3 years, hence changed label</i>	284	266
5.3.4	Units to be taken out of management		0	0
5.3.5	Total stock available	5.3.1 + 5.3.2 + 5.3.3 - 5.3.4	255	235
5.3.6	Annual supply of social re-lets	<i>Excludes 5.3.3 so as not to double-count new build and first lets</i>	82	100
5.3.7	Annual supply of intermediate affordable housing available for re-let or re-sale at sub-market levels		65	72
5.3.8	Annual supply of affordable housing	5.3.6 + 5.3.7	147	172
	Total annual supply	5.3.5 + 5.3.8	402	407
	Total annual supply excluding new build affordable	5.3.9 - 5.3.3	118	141

Link to South Cambridgeshire's Additional Information [Table 16](#)

Section 13.2 Facts and figures

13.2.7 Forest Heath

Table 7. Affordable housing need 2010/11 and 2011/12 update: one year snapshot

CLG ref	Stage	Detail	2010/11	2011/12
5.1	Total current housing need			
5.1.1	Homeless households		11	11
5.1.2	Overcrowded and concealed households	Overcrowded	251	254
		Concealed	109	109
5.1.3a	Other groups including Home-Link register	Band A	16	30
5.1.3b		Band B	139	158
5.1.3c		Band C	746	800
5.1.3d		Band D	405	460
5.1.3e		Revised Band D (excludes intermediate overlap shown at 5.1.3g)	399	455
5.1.3f	Intermediate housing register		57	59
5.1.3g	Intermediate and Home-Link register overlap		6	5
5.1.4	Current total housing need	Total of all stages above except 5.1.1 (ensures no double counting of homeless households on Home-Link register)	1,717	1,865
5.2	Total newly arising need per year			
5.2.1	Newly forming households	From existing households (natural growth)	199	199
		In migrants - owner occupied	37	37
		In migrants - private rent	24	24
		In migrants - social rent	4	4
		In migrants - other (LCHO)	0	0
5.2.2	Proportion of newly arising households unable to afford	From existing households (natural growth)	35%	35%
		In migrants - owner occupied	0%	0%
		In migrants - private rent	8%	8%
		In migrants - social rent	100%	100%
		In migrants - other (LCHO)	100%	100%
	Total newly forming households unable to afford	(5.2.1 x 5.2.2)	76	76
5.2.3	Existing households falling into need	Households who enter the register and are housed within the year	132	128
5.2.4	Total newly arising need	(5.2.1 x 5.2.2) + 5.2.3	207	204
5.3	Annual supply of affordable housing			
5.3.1	Affordable dwellings occupied by households in need	Under-occupiers minus overcrowded social tenants on register	-20	-19
5.3.2	Surplus stock	If less than 3%, represents zero surplus stock	0	0
5.3.3	Anticipated (previously referred to as "committed") supply of new affordable housing	<i>New data source: average of homes completed over previous 3 years, hence changed label</i>	196	166
5.3.4	Units to be taken out of management		0	0
5.3.5	Total stock available	5.3.1 + 5.3.2 + 5.3.3 - 5.3.4	176	147
5.3.6	Annual supply of social re-lets	<i>Excludes 5.3.3 so as not to double-count new build and first lets</i>	83	93
5.3.7	Annual supply of intermediate affordable housing available for re-let or re-sale at sub-market levels		28	36
5.3.8	Annual supply of affordable housing	5.3.6 + 5.3.7	112	129
	Total annual supply	5.3.5 + 5.3.8	288	276
	Total annual supply excluding new build affordable	5.3.9 - 5.3.3	92	110

Link to Forest Heath's Additional Information [Table 17](#)

Section 13.2 Facts and figures

13.2.8 St Edmundsbury

Table 8. Affordable housing need 2010/11 and 2011/12 update: one year snapshot

CLG ref	Stage	Detail	2010/11	2011/12
5.1	Total current housing need			
5.1.1	Homeless households		10	9
5.1.2	Overcrowded and concealed households	Overcrowded	303	293
		Concealed	199	199
5.1.3a	Other groups including Home-Link register	Band A	64	104
5.1.3b		Band B	172	171
5.1.3c		Band C	978	1,137
5.1.3d		Band D	750	710
5.1.3e		Revised Band D (excludes intermediate overlap shown at 5.1.3g)	740	706
5.1.3f	Intermediate housing register		104	99
5.1.3g	Intermediate and Home-Link register overlap		10	4
5.1.4	Current total housing need	Total of all stages above except 5.1.1 (ensures no double counting of homeless households on Home-Link register)	2,560	2,709
5.2	Total newly arising need per year			
5.2.1	Newly forming households	From existing households (natural growth)	248	248
		In migrants - owner occupied	281	281
		In migrants - private rent	152	152
		In migrants - social rent	24	24
		In migrants - other (LCHO)	0	0
5.2.2	Proportion of newly arising households unable to afford	From existing households (natural growth)	32%	32%
		In migrants - owner occupied	0%	0%
		In migrants - private rent	13%	13%
		In migrants - social rent	100%	100%
		In migrants - other (LCHO)	100%	100%
	Total newly forming households unable to afford	(5.2.1 x 5.2.2)	123	123
5.2.3	Existing households falling into need	Households who enter the register and are housed within the year	137	124
5.2.4	Total newly arising need	(5.2.1 x 5.2.2) + 5.2.3	260	247
5.3	Annual supply of affordable housing			
5.3.1	Affordable dwellings occupied by households in need	Under-occupiers minus overcrowded social tenants on register	-42	-54
5.3.2	Surplus stock	If less than 3%, represents zero surplus stock	0	0
5.3.3	Anticipated (previously referred to as "committed") supply of new affordable housing	<i>New data source: average of homes completed over previous 3 years, hence changed label</i>	156	138
5.3.4	Units to be taken out of management		0	0
5.3.5	Total stock available	5.3.1 + 5.3.2 + 5.3.3 - 5.3.4	114	84
5.3.6	Annual supply of social re-lets	<i>Excludes 5.3.3 so as not to double-count new build and first lets</i>	191	245
5.3.7	Annual supply of intermediate affordable housing available for re-let or re-sale at sub-market levels		27	19
5.3.8	Annual supply of affordable housing	5.3.6 + 5.3.7	218	264
	Total annual supply	5.3.5 + 5.3.8	332	349
	Total annual supply excluding new build affordable	5.3.9 - 5.3.3	176	211

Link to St Edmundsbury's Additional Information [Table 18](#).

Section 13.3 Analysis

13.3 Analysis

Summary of key stages in housing need calculation for each district.

Table 9. Affordable housing need 2010/11 and 2011/12 update: one year snapshot

CLG ref	Stage	2010/11	2011/12
Cambridge			
5.1.4	Current total housing need (not annualized)	7,955	9,634
5.2.4	Total newly arising need	388	375
5.3.5	Total stock available	174	155
5.3.8	Annual supply of affordable housing	232	187
	Total annual supply	406	342
	Total annual supply excluding new build affordable	172	136
East Cambridgeshire			
5.1.4	Current total housing need (not annualized)	1,917	1,911
5.2.4	Total newly arising need	215	213
5.3.5	Total stock available	129	99
5.3.8	Annual supply of affordable housing	174	173
	Total annual supply	302	272
	Total annual supply excluding new build affordable	134	134
Fenland			
5.1.4	Current total housing need (not annualized)	3,439	3,512
5.2.4	Total newly arising need	234	221
5.3.5	Total stock available	69	54
5.3.8	Annual supply of affordable housing	237	256
	Total annual supply	306	310
	Total annual supply excluding new build affordable	200	220
Huntingdonshire			
5.1.4	Current total housing need (not annualized)	4,227	3,312
5.2.4	Total newly arising need	355	347
5.3.5	Total stock available	140	191
5.3.8	Annual supply of affordable housing	222	253
	Total annual supply	362	444
	Total annual supply excluding new build affordable	104	152
South Cambridgeshire			
5.1.4	Current total housing need (not annualized)	5,548	5,412
5.2.4	Total newly arising need	339	321
5.3.5	Total stock available	255	235
5.3.8	Annual supply of affordable housing	147	172
	Total annual supply	402	407
	Total annual supply excluding new build affordable	118	141
Forest Heath			
5.1.4	Current total housing need (not annualized)	1,717	1,865
5.2.4	Total newly arising need	207	204
5.3.5	Total stock available	176	147
5.3.8	Annual supply of affordable housing	112	129
	Total annual supply	288	276
	Total annual supply excluding new build affordable	92	110
St Edmundsbury			
5.1.4	Current total housing need (not annualized)	2,560	2,709
5.2.4	Total newly arising need	260	247
5.3.5	Total stock available	114	84
5.3.8	Annual supply of affordable housing	218	264
	Total annual supply	332	349
	Total annual supply excluding new build affordable	176	211

13.4 Background information

13.4.1 Links and references: CLG guidance

- To see the full CLG guidance, please go to:
<http://www.communities.gov.uk/publications/planningandbuilding/strategichousingmarket>
- Identifying sub-regional housing market areas: Advice note, at
<http://www.communities.gov.uk/documents/planningandbuilding/pdf/323693>
- Identifying Submarkets at the Sub-Regional Level in England, at
<http://www.communities.gov.uk/publications/planningandbuilding/identifyingsubmarkets>
- Planning for Housing: Market Signals - Summary of Research, at
<http://www.communities.gov.uk/publications/planningandbuilding/planningforhousing>
- Strategic Housing Land Availability Assessment: Practice Guidance, at
<http://www.communities.gov.uk/documents/planningandbuilding/pdf/StrategicHousingLandAvailability>
- County Council's Technical Report http://www.cambridgeshireinsight.org.uk/webfm_send/534

Section 13.4 Background information

13.4.2 Definitions of terms

Term used	Abbreviation	Meaning	Link to relevant website

Section 13.4 Background information

13.4.3 Data issues

Main sources of data

- CLG Table 784
- 2011 Census for overcrowding percentage, register for number of register, % private tenants unable to afford to resolve overcrowding from 2009/10 affordability calculation
- CLG estimate 2009
- Homelink report (15/03/13)
- Orbit register
- Technical report tables 26 and 27 (draft 8.1)
- Based on 2009/10 affordability calculation
- Homelink report
- Locata as of 2013 and then trend with 2010 for intervening 2 years.
- CLG Table 615
- CLG Table 1008
- CORE Sales

Recent and planned changes to data

- Please see Introduction at **Error! Reference source not found.**

Section 13.4 Background information

13.4.4 Additional information

Dealing with the “backlog” of need over time

- 44 The calculation to work out the total time to clear Band D is as follows:
- Total number of households in Bands AB C at the end of the financial year. Aim is to clear all these in 3 years.
 - Band Ds therefore will take longer than 3 years to clear, if we are aiming to clear ALL bands within an “average” of 5 years.
 - To calculate how long it will take to clear Band D within the above system:
 - $X = \text{Total number of households in bands A to C} \times 3$
 - $Y = \text{Total number of households in all bands} \times 5$.
 - Average number of years to clear Band D = $(Y - X)$ divided by number of households in Band D
 - The length of time to clear Band D varies depending on the proportion of applicants in bands AB C, whose need is met over the first three years. The higher the proportion of need in Bands ABC, the longer the period to meet the remainder of the register.
- 45 Table 10 shows the “Band D clearing period” used to convert total backlog of housing need, as expressed at the end of the relevant financial year, to an annual figure:

Table 10. **Band D Clearing period (years)**

	2011	2012
Cambridge	8.0	8.5
East Cambridgeshire	9.4	11.0
Fenland	8.0	8.2
Huntingdonshire	8.3	8.5
South Cambridgeshire	7.7	8.0
Forest Heath	9.4	9.3
St Edmundsbury	8.2	9.0

Table 11. **Addressing the “current need” aka backlog, should an annual figure be required:**

Elements of Backlog	Dealt with each “backlog of need” ingredient in the following time periods
Overcrowded	Years 1 to 5
Concealed	Years 1 to 5
HNR Band A	Years 1 to 3
HNR Band B	Years 1 to 3
HNR Band C	Years 1 to 3
HNR Band D	As per Table 10: Band D clearing periods
Intermediate	Years 1 to 5

Section 13.4 Background information

Table 12. Cambridge: How the “one year snapshot” figures relate to the total figure provided in Table 22 of Chapter 12

	Green shaded cells from Section 5.1 of Table 1		See Table 10 & SHMA 2012 discussion note	Mathematics		Blue shaded cells align with Table 22, Chapter 12	
	2010/11 total backlog	2011/12 total backlog		Number of years to deal	For 2011	For 2012	2011 annual snapshot
5.1.1 Homelessness	Included in HNR Band A (stage 5.1.3a) to avoid double-counting						
5.1.2 Overcrowded	704	664	5 years	704/5	664/5	141	133
Concealed	247	247	5 years	247/5	247/5	49	49
5.1.3a HNR Band A	195	298	3 years	195/3	298/3	65	99
5.1.3b HNR Band B	551	645	3 years	551/3	645/3	184	215
5.1.3c HNR Band C	3,244	4,415	3 years	3244/3	4415/3	1081	1472
5.1.3d HNR Band D total	2,702	3,025					
5.1.3e Revised Band D (excluding intermediate overlap)	2,702 – 38 = 2,664	3,025 – 28 = 2,997	8.0 in 2011 8.5 in 2012	2664/8.0	2997/8.5	316	351
5.1.3f Intermediate Register	351	368	5 years	351/5	368/5	70	74
5.1.3g Register overlap (subtract from HNR to avoid double counting)	38	28		Used in Band D calculation above			
5.1.4 Current total housing need	7,955	9,634				1,902	2,393

Table 13. East Cambridgeshire: How the “one year snapshot” figures relate to the total figure provided in Table 22 of Chapter 12

	Green shaded cells from Section 5.1 of Table 2		See Table 10 & SHMA 2012 discussion note	Mathematics		Blue shaded cells align with Table 22, Chapter 12	
	2010/11 total backlog	2011/12 total backlog		Number of years to deal	2011 maths	2012 maths	2011 annual snapshot
5.1.1 Homelessness	N/A (included in HNR Band A)						
5.1.2 Overcrowded	194	194	5 years	194/5	194/5	39	39
Concealed	222	222	5 years	222/5	222/5	44	44
5.1.3a HNR Band A	28	96	3 years	28/3	96/3	9	32
5.1.3b HNR Band B	144	173	3 years	144/3	173/3	48	58
5.1.3c HNR Band C	812	795	3 years	812/3	795/3	271	265
5.1.3d HNR Band D total	444	357					
5.1.3e Revised Band D (excluding intermediate overlap)	444 – 8 = 437	357 – 7 = 350	9.4 in 2011 11.0 in 2012	437/9.4	350/11.0	40	32
5.1.3f Intermediate Register	81	81	5 years	81/5	81/5	16	16
5.1.3g Register overlap (subtract from HNR to avoid double counting)	8	7		Used in Band D calculation above			
5.1.4 Current total housing need	1,917	1,911				467	486

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Table 14. Fenland: Current need: How the “one year snapshot” figures relate to the total figure provided in Table 22 of Chapter 12

	Green shaded cells from Section 5.1 of Table 3		See Table 10 & SHMA 2012 discussion note	Mathematics		Blue shaded cells align with Table 22, Chapter 12	
	2010/11 total backlog	2011/12 total backlog		2011 maths	2012 maths	2011 annual snapshot	2012 annual snapshot
5.1.1 Homelessness	N/A (included in HNR Band A)						
5.1.2 Overcrowded	227	229	5 years	227/5	229/5	45	46
Concealed	273	273	5 years	273/5	273/5	55	55
5.1.3a HNR Band A	56	57	3 years	56/3	57/3	19	19
5.1.3b HNR Band B	280	212	3 years	280/3	212/3	93	71
5.1.3c HNR Band C	1402	1574	3 years	1402/3	1573/3	467	525
5.1.3d HNR Band D total	1162	1139	-				
5.1.3e Revised Band D (excluding intermediate overlap)	1162 – 2 = 1160	1139 – 3 = 1136	8.0 in 2011, 8.2 in 2012	1160/8	1136/8.2	141	138
5.1.3f Intermediate Register	42	31	5 years	42/5	31/5	8	6
5.1.3g Register overlap (subtract from HNR to avoid double counting)	2	3	Used in Band D calculation above				
5.1.4 Current total housing need	3439	3512				828	859

Table 15. Huntingdonshire: Current need: How the “one year snapshot” figures relate to the total figure provided in Table 22 of Chapter 12

	Green shaded cells from Section 5.1 of Table 4		See Table 10 & SHMA 2012 discussion note	Mathematics		Blue shaded cells align with Table 22, Chapter 12	
	2010/11 total backlog	2011/12 total backlog		2011 maths	2012 maths	2011 annual snapshot	2012 annual snapshot
5.1.1 Homelessness	N/A (included in HNR Band A)						
5.1.2 Overcrowded	272	299	5 years	272/5	299/5	54	60
Concealed	368	368	5 years	369/5	368/5	74	74
5.1.3a HNR Band A	164	119	3 years	164/3	119/3	55	40
5.1.3b HNR Band B	388	296	3 years	388/3	296/3	129	99
5.1.3c HNR Band C	1,578	1,151	3 years	1578/3	1151/3	526	384
5.1.3d HNR Band D total	1,281	890	-				
5.1.3e Revised Band D (excluding intermediate overlap)	1291 – 13 = 1,268	890 – 8 = 882	8.3 in 2011, 8.5 in 2012	1268/8.3	882/8.5	149	104
5.1.3f Intermediate Register	190	197	5 years	190/5	197/5	38	39
5.1.3g Register overlap (subtract from HNR to avoid double counting)	13	8	Used in Band D calculation above				
5.1.4 Current total housing need	4,227	3,312				1,025	798

Section 13.4 Background information

Table 16. South Cambridgeshire: Current need: How the "one year snapshot" figures relate to the total figure provided in Table 22 of Chapter 12

	Green shaded cells from Section 5.1 of Table 5		See Table 10 & SHMA 2012 discussion note	Mathematics		Blue shaded cells align with Table 22, Chapter 12	
	2010/11 total backlog	2011/12 total backlog		2011 maths	2012 maths	2011 annual snapshot	2012 annual snapshot
5.1.1 Homelessness	N/A (included in HNR Band A)						
5.1.2 Overcrowded	223	228	5 years	223/5	228/5	45	46
Concealed	334	334	5 years	334/5	334/5	67	67
5.1.3a HNR Band A	188	199	3 years	188/3	199/3	63	66
5.1.3b HNR Band B	381	461	3 years	381/3	461/3	127	154
5.1.3c HNR Band C	2,191	2,110	3 years	2191/3	2110/3	730	703
5.1.3d HNR Band D total	2,035	1,841					
5.1.3e Revised Band D (excluding intermediate overlap)	2035 – 36 = 1,999	1841 – 21 = 1,820	7.7 in 2011 8.0 in 2012	1999/7.7	1820/8.0	250	227
5.1.3f Intermediate Register	232	260	5 years	232/5	260/5	46	52
5.1.3g Register overlap (subtract from HNR to avoid double counting)	36	21		Used in Band D calculation above			
5.1.4 Current total housing need	5,548	5,412				1,327	1,315

Table 17. Forest Heath: Current need: How the "one year snapshot" figures relate to the total figure provided in Table 22 of Chapter 12

	Green shaded cells from Section 5.1 of Table 6		See Table 10 & SHMA 2012 discussion note	Mathematics		Blue shaded cells align with Table 22, Chapter 12	
	2010/11 total backlog	2011/12 total backlog		2011 maths	2012 maths	2011 annual snapshot	2012 annual snapshot
5.1.1 Homelessness	N/A (included in HNR Band A)						
5.1.2 Overcrowded	251	254	5 years	251/5	254/5	50	51
Concealed	109	109	5 years	109/5	109/5	22	22
5.1.3a HNR Band A	16	30	3 years	16/3	30/3	5	10
5.1.3b HNR Band B	139	158	3 years	139/3	158/3	46	53
5.1.3c HNR Band C	746	800	3 years	746/3	800/3	249	267
5.1.3d HNR Band D total	405	460					
5.1.3e Revised Band D (excluding intermediate overlap)	405 – 6 = 399	460 – 5 = 455	9.4 in 2011 9.3 in 2012	399/9.4	455/9.3	43	49
5.1.3f Intermediate Register	57	59	5 years	57/5	59/5	11	12
5.1.3g Register overlap (subtract from HNR to avoid double counting)	6	5		Used in Band D calculation above			
5.1.4 Current total housing need	1,717	1,865				427	463

Section 13.4 Background information

Table 18. **St Edmundsbury: Current need: How the “one year snapshot” figures relate to the total figure provided in Chapter 12 Table 22**

	Green shaded cells from Section 5.1 of Table 7		See Table 10 & SHMA 2012 discussion note	Mathematics		Blue shaded cells align with Table 22, Chapter 12	
	2010/11 total backlog	2011/12 total backlog	Number of years to deal	2011 maths	2012 maths	2011 annual snapshot	2012 annual snapshot
5.1.1 Homelessness	N/A (included in HNR Band A)						
5.1.2 Overcrowded	303	293	5 years	303/5	293/5	61	59
Concealed	199	199	5 years	199/5	199/5	40	40
5.1.3a HNR Band A	64	104	3 years	64/3	104/3	21	35
5.1.3b HNR Band B	172	171	3 years	172/3	171/3	57	57
5.1.3c HNR Band C	978	1,137	3 years	978/3	1137/3	326	379
5.1.3d HNR Band D total	750	710					
5.1.3e Revised Band D (excluding intermediate overlap)	750 – 10 = 740	710 – 4 = 706	8.2 in 2011 9.0 in 2012	740/8.2	706/9.0	82	79
5.1.3f Intermediate Register	104	99	5 years	104/5	99/5	21	20
5.1.3g Register overlap (subtract from HNR to avoid double counting)	10	4		Used in Band D calculation above			
5.1.4 Current total housing need	2,560	2,709				608	668

Section 13.4 Background information

13.4.5 Summary methodology

This note provides a guide to the methodology used to perform the calculations for each district, as set out in this chapter. Paragraph numbers used in this section relate to the CLG guidance.

CLG ref	Stage	Detail	Methodology for 2010/11 and 2011/12 update	Source
5.1 Total current housing need				
5.1.1	Homeless households		Priority homeless households and in temporary accommodation	CLG Table 784
5.1.2	Overcrowded and concealed households	Overcrowded	Overcrowded (including owner occupiers, social tenants and private tenants who cannot afford private market housing) plus concealed households Deal with Overcrowded and concealed households over 5 years	2011 Census for overcrowding percentage, register for number of register, % private tenants unable to afford to resolve overcrowding from 2009/10 affordability calculation
		Concealed		CLG estimate 2009
5.1.3a	Other groups including Home-Link register	Band A	"Other groups" including HNR, removing double counting of homelessness Dealing with this need over different time periods, rather than divide by 5 at next stage, so Band A Band B Band C Band D	Homelink report 15/03/13
5.1.3b		Band B		
5.1.3c		Band C		
5.1.3d		Band D		
5.1.3e		Revised Band D (excludes intermediate overlap shown at 5.1.3g)		
5.1.3f	Intermediate housing register		Deal with intermediate need over coming 5 years	Orbit register
5.1.3g	Intermediate and Home-Link register overlap		To avoid double counting, households on the intermediate register who state they are also registered with the local authority for affordable housing are removed.	
5.1.4	Current total housing need	Total of all stages above except 5.1.1 (ensures no double counting of homeless households on Home-Link register)	5.1.2 + 5.1.3 + 5.1.3g	
5.2 Total newly arising need per year				
5.2.1	Newly forming households	From existing households (natural growth)	New household formation per year including natural growth for existing households plus in-migrant owner occupiers, private tenants, social tenants and intermediate tenures	Technical report tables 26 and 27
		In migrants - owner occupied		
		In migrants - private rent		
		In migrants - social rent		
	In migrants - other (LCHO)			
5.2.2	Proportion of newly arising households unable to afford	From existing households (natural growth)	Proportion of new households unable to buy or rent in the market Changed affordability multiplier for intermediate tenures, as only move to this tenure if unable to secure private market housing, so 100% unable to afford on market	Based on 2009/10 affordability calculation
		In migrants - owner occupied		
		In migrants - private rent		
		In migrants - social rent		

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CLG ref	Stage	Detail	Methodology for 2010/11 and 2011/12 update	Source
		In migrants - other (LCHO)		
	Total newly forming households unable to afford	(5.2.1 x 5.2.2)		
5.2.3	Existing households falling into need	Households who enter the register and are housed within the year	Improved the methodology, so that this counts more closely what CLG guidance intends, i.e. the flow of people who come onto and off the housing register within a year – the need being met without the backlog figure at 5.1.3 changing. New report created from Home-Link to identify number of lettings made to people who joined the housing needs register within the same financial year.	New Homelink report
5.2.4	Total newly arising need (gross per year)	(5.2.1 x 5.2.2) + 5.2.3		
5.3 Annual supply of affordable housing				
5.3.1	Affordable dwellings occupied by households in need	Under-occupiers minus overcrowded social tenants on register	Total affordable dwellings occupied by households in need = Under-occupiers minus over-crowders	Home-Link as of 2013 and then trend with 2010 for intervening 2 years.
5.3.2	Surplus stock	If less than 3%, represents zero surplus stock		CLG Table 615
5.3.3	Anticipated (previously referred to as "committed") supply of new affordable housing	<i>New data source: average of homes completed over previous 3 years, hence changed label</i>	Committed supply of new affordable housing Changed methodology as source of data removed (HSSA). Now replaced with a 5-year average of new build figure provided by Annual Monitoring Returns. Rolling average used to smooth out some peaks and troughs. Adjusted to ensure not double counting with new lettings (some of which will be to the same newly built affordable homes)	CLG Table 1008
5.3.4	Units to be taken out of management			
5.3.5	Total stock available	5.3.1 + 5.3.2 + 5.3.3 - 5.3.4		
5.3.6	Annual supply of social re-lets		Excludes 5.3.3 so as not to double-count new build and first lets	Home-Link report, number of lettings to homeseekers excluding transfers
5.3.7	Annual supply of intermediate affordable housing available for re-let or re-sale at sub-market levels			CORE Sales, which includes; Equity loan scheme (other); shared ownership (other); new build HomeBuy; Open Market HomeBuy; Other Sale; Shared Ownership
5.3.8	Annual supply of affordable housing	5.3.6 + 5.3.7		
	Total annual supply	5.3.5 + 5.3.8		
	Total annual supply excluding new build affordable	5.3.9 - 5.3.3		

Size and type of homes

Interest and relevance

- The 2011 National Planning Policy Framework requires the Strategic Housing Market Assessment to provide an evidence base for the size and tenures of properties required. The SHMA is an evidence base which “should identify the scale and mix of housing and the range of tenures that the local population is likely to need”. In terms of size, this chapter focuses on the number of bedrooms a home has, rather than the floor area of the home. The 2012 SHMA considered different sizes of homes and different tenures for the private market, intermediate tenures and social rented housing.
- The 2013 update simply uses the *How Many Homes* toolkit to look at potential changes to the household types and ages within each district, and how these relate to the sizes and types of homes which are needed to provide for these households between 2011 and 2031.
- This chimes with the draft planning policy guidance released in November 2013 which says “*The primary objective of identifying need is to identify the future quantity of housing needed, including a breakdown by type, tenure and size...*”

Headline messages

- This chapter presents the information previously released in the “background information” section of 2012’s SHMA Chapter 12, *Forecasts for homes of all tenures*.
- The only change made in this presentation of the same figures, all based on the How Many Homes toolkit is the addition of some graphs to aid visualisation of the data.

Changes over time

- 2012 was the first time the How Many Homes toolkit was used in our SHMA. The toolkit which was launched early in 2013.
- In previous iterations of the SHMA we have presented various data to support and inform the mix of tenures and types of homes needed across our sub-region. These are available at <http://www.cambridgeshireinsight.org.uk/housing/shma/previous-versions>

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2	Defining our market area
3	Economic and demographic context
4	Dwelling profile
5	Property purchase
6	Private renting
7	Social housing for rent
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10	Incomes and affordability
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15 Specific housing issues

Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 14.1 Introduction

14. Size and type of homes

14.1 Introduction

- The 2011 National Planning Policy Framework states the SHMA is an evidence base which “should identify the scale and mix of housing and the range of tenures that the local population is likely to need”.
- This chimes with the draft CLG guidance released in November 2013 which says:
- “The primary objective of identifying need is to:
 - identify the future quantity of housing needed, including a breakdown by type, tenure and size;
 - identify the future quantity of land or floor space required for economic development uses including both the quantitative and qualitative needs for new development; and
 - provide a breakdown of that analysis in terms of quality and location, and to provide an indication of gaps in current land supply.”
- In previous SHMA chapters we looked at the demand, turnover and housing stock wherever possible.
- Our draft “size guide” developed by Cambridge County Council Research & Performance Group gave guidance based on household size/structure and market behaviour. However early in 2013, the *How Many Homes* toolkit was launched at <http://howmanyhomes.org/> by
 - Town and Country Planning Association
 - Shelter
 - The Local Government Association
 - Planning Officers Society
 - National Housing Federation
 - Home Builders Federation
 - British Property Federation
 - Royal Town Planning Institute
 - Chartered Institute of Housing
 - Building and Social Housing Foundation
 - Northern Housing Consortium
 - Royal Institute of Chartered Surveyors
- The website was set up by these professional bodies, trade associations and charities with an interest in planning for housing in response to a call from practitioners for practical support in assessing how many homes were needed in their areas in the context of the new housing and planning landscape. The aim of the Group is to produce a package of support designed by practitioners for practitioners.

Section 14.1 Introduction

- Part of this package includes two Excel toolkits. The first is "[What Households Where?](#)" published in summer 2012 for comment. Following feedback a more advanced version has been developed called "[What Homes Where?](#)" which uses the most recent available data and covers the new unitary authorities created in 2009.
- These toolkits don't provide housing numbers. What they will do is provide a baseline of evidence which, together with professional understanding of the local area, enables districts and partners to form a view of the number and type of homes that should be planned for - or at the very least identify specific aspects where further work is needed.
- A Companion Guide has been written which provides some context to assessing the housing needed in local areas. This should help when looking at the toolkits. The Companion Guide also provides information on the process for looking at 'housing need'. It is recommended that you read the Companion Guide before starting to use the Excel Toolkit via the link below, here [Companion Guide](#)
- The package also includes a report written by the Cambridge Centre for Housing and Planning Research on "Choice of Assumptions in Forecasting Housing Requirements". This can be read here [Assumptions report](#)
- Some specific outcomes of the *How Many Homes* toolkit were provided in SHMA 2012 Chapter 12, to inform the types and mix of homes needed up to 2031. This has been reproduced in this chapter of the 2013 SHMA and adds district level graphs.
- For each district, tables are provided showing how household ages and types have changed in the past, and are predicted to change. Brief summary bullet points draw out key patterns of change. Then the projected increase or decrease in number of households in each age and type group, 2011 to 2031 is provided in a table, again with brief summary points. Brief highlights of what each graph shows are included, to assist in noticing trends and differences between districts.

Section 14.2 Facts and figures

14.2 Facts and figures

Mix of age groups and households types & projected household change

Chapter 12 *Forecasts for homes of all tenures* outlines how we used forecasts to identify the dwellings needed across our SHMA area, to support population and employment growth. There is a level of detail within these projections, which relate to the types of homes needed. This is dictated mainly by the types of households forming, and the mix of age groups within these households. Tables and charts have been downloaded from the *How Many Homes* toolkit to bring together household age and type information across Cambridgeshire and the housing sub-region. Whilst the toolkit has not been used directly to inform the objectively assessed need for new housing, it is based on recent CLG 2008-based household projections, which is the most recently available national source for this information to 2031.

Table 1 shows the number of households by district within four broad age groups, at three dates.

Table 1. **How household ages have changed and are projected to change (1991, 2011 and 2031)**

Number of households	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
Cambridge	4,297	3,691	3,523	15,723	19,285	21,277	10,902	13,318	16,724	11,096	9,706	13,834
East Cambridgeshire	865	689	759	8,961	11,799	13,594	7,721	12,892	16,100	6,837	10,256	17,536
Fenland	1,363	1,266	1,488	10,408	11,475	12,666	9,510	15,401	17,932	9,547	13,314	22,780
Huntingdonshire	3,054	1,658	1,650	24,112	23,643	25,207	16,739	26,731	27,697	11,587	18,988	32,675
South Cambridgeshire	1,412	921	1,021	18,371	20,525	23,995	15,455	22,753	25,853	11,399	16,556	28,093
Cambridgeshire	10,991	8,225	8,441	77,575	86,727	96,739	60,327	91,095	104,306	50,466	68,820	114,918
Forest Heath	1,617	1,119	1,272	9,511	10,209	11,521	5,815	7,964	9,504	5,417	6,570	10,733
St Edmundsbury	1,798	1,225	1,480	13,329	14,297	15,650	11,588	15,722	16,300	9,679	13,855	22,668
SHMA area	14,406	10,569	11,193	100,415	111,233	123,910	77,730	114,781	130,110	65,562	89,245	148,319

Source: *How Many Homes*

Table 2 shows the projected change in each age group between 2011 and 2031.

Table 2. **Projected increase/decrease in each age group, 2011 to 2031**

Number of households	15-24	25-44	45-64	65+	Total
Cambridge	-168	1992	3406	4128	9358
East Cambridgeshire	70	1795	3208	7280	12353
Fenland	222	1191	2531	9466	13410
Huntingdonshire	-8	1564	966	13687	16209
South Cambridgeshire	100	3470	3100	11537	18207
Cambridgeshire	216	10012	13211	46098	69537
Percentage of total Cambridgeshire increase	0.3%	14.4%	19.0%	66.3%	100%
Forest Heath	153	1312	1540	4163	7168
St Edmundsbury	255	1353	578	8813	10999
SHMA area	624	12677	15329	59074	87704
Percentage of the total sub-regional increase	0.7%	14.5%	17.5%	67.4%	100%

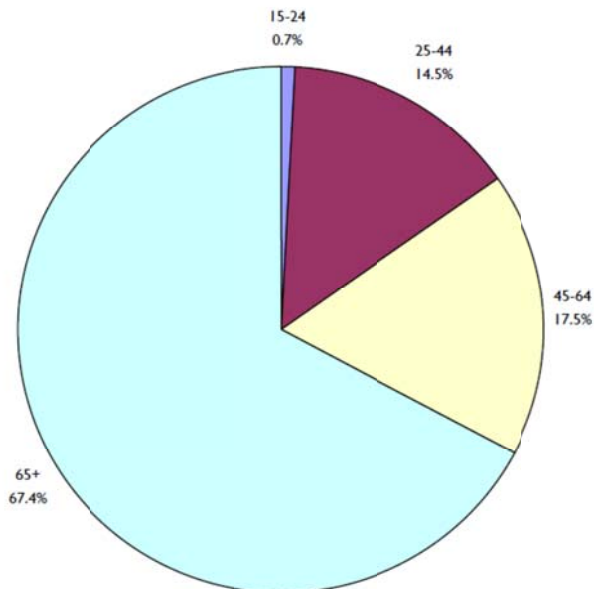
Source: *How Many Homes*

Section 14.2 Facts and figures

Table 1 and Table 2 highlight...

- Age 15 to 24 shows the smallest increase of the four age bands across the County and the sub-region, representing 0.3% and 0.7% of the total change respectively. Only Cambridge and Huntingdonshire see a decrease in this age group.
- Age 25 to 44 represents just over 14% of the total increase in number of households for both Cambridgeshire and the housing sub-region.
- Age 45 to 64 represents 19% of the total household increase across Cambridgeshire, and 17.5% of the increase across the housing sub-region.
- Age over 65 represents 66% of the total increase in households across Cambridgeshire and more than 67% of the increase across the whole housing sub-region. This is clearly the most significant proportion of the total projected increase in households.

Fig 1 % change in household numbers by broad age band, housing sub-region, 2011 to 2031



Source: *How Many Homes*

Housing implications

The overwhelming majority of household change is accounted for by households aged over 65, between 2011 and 2031. While some older people may need specialist accommodation, many live in their own homes and would continue to do so, provided their homes meet their needs and if needed they can access adaptations or additional facilities, and possibly some support. Housing options for older people are set out in Chapter 15 *Specific housing issues* including plans for additional extra care housing, and the role of support in enabling people to continue to live safely in their own homes.

Fig 1 shows that around 30% of household change is accounted for by 25 to 44 and 45 to 64 year old households. The smallest proportion of the increase comes from households in the 15 to 24 age band.

Section 14.2 Facts and figures

Table 3 shows the projected change in household type across Cambridgeshire and the housing sub-region.

Table 3. **Projected increase/decrease in each household type, 2011 to 2031**

<i>Number of households</i>	One person household	Couples on their own	Small families with one child	Larger families with child/children	Other households	Total
Cambridge	5,739	1,508	673	515	919	9,358
East Cambridgeshire	6,252	5,064	347	931	- 244	12,353
Fenland	7,820	5,418	394	531	- 757	13,410
Huntingdonshire	10,764	7,313	794	- 714	- 1,944	16,209
South Cambridgeshire	10,351	6,409	1,895	1,044	- 1,500	18,207
Cambridgeshire	40,926	25,712	4,103	2,307	- 3,526	69,537
% of Cambs increase	59%	37%	6%	3%	-5%	100%
Forest Heath	4,578	1,667	455	516	- 57	7,159
St Edmundsbury	7,236	4,490	316	385	- 1,425	11,002
SHMA area	52,740	31,869	4,874	3,208	- 5,008	87,698
% sub-reg increase	60%	36%	6%	4%	-6%	100%

Source: *How Many Homes*

Table 3 highlights...

- Of the total increase in households, one person households comprise the biggest proportion of the change at 59% across Cambridgeshire and 60% across the housing sub-region.
- Couples on their own comprise the second largest change in number of households, at 37% and 36% respectively.
- Small families with one child show an increase representing 6% of the total change both for Cambridgeshire and the housing sub-region.
- Larger families with a child/children show a modest increase representing 4% and 3% of the total change respectively. The only exception is seen in Huntingdonshire where a decrease is forecast.
- Other households decrease as a proportion of all household change, at -5% and -6% respectively for Cambridgeshire and the sub-region. The only exception is Cambridge which is projected to see an increase in "other" households.
- If one person and couple households make up the majority of the household increase from 2011 to 2031, making up 96% of the change in household numbers, it will be vital to provide homes which accommodate these smaller households in our future plans.
- Families with children comprise 10% of the change in households, which is obviously a much smaller but still significant proportion of the change in households.
- "Other households" fall in proportion to 2031, everywhere except Cambridge.

Section 14.2 Facts and figures

How does this inform housing mix?

How Many Homes provides a useful introduction to the concepts at play. In trying to identify the sizes of homes that are needed by the increased population, it would be a mistake to assume that just because, for example, the growth in households is largely single person households or couples, all that is needed are small homes with 1-2 bedrooms. Many small households live in larger homes.

Data is available from the 2001 Census showing the size of homes which households of a particular age and type were living in, within each local authority area at that time. If we assume that those occupation patterns reflect preferences that continue into the future we can estimate the mix of house sizes needed to accommodate the projected change in household sizes.

A basic breakdown of home sizes is provided. By using the *How Many Homes* toolkit, individual local authorities can vary some assumptions used, for example how many people are likely to downsize or not. In the spirit of the NPPF, the SHMA presents the baseline information and encourages local authorities to apply local context and factors to vary from this baseline, as they see fit.

The 2001 Census asked people how many rooms there were in their home, not how many bedrooms. Kitchen, bathrooms and toilets were excluded. In broad terms:

1 room	=	Bedsit
2 rooms	=	flat/house with one bedroom
3 rooms	=	flat/house 2 bedrooms
4 rooms	=	flat/house with 2 bedroom and 2 reception rooms, or 3 bedrooms and 1 reception room
5 rooms	=	flat/house with 3 bedrooms and 2 reception rooms
6 rooms	=	house with 3 bedrooms and 3 reception rooms or 4 bedrooms and 2 reception rooms
7+ rooms	=	house with 4, 5 or more bedrooms house

Table 4. **Dwelling mix: numbers from *How Many Homes***

	Bedsit	Flat/house with one bedroom	Flat/house 2 bedrooms	Flat/house with 2 bedroom and 2 reception rooms, or 3 bedrooms and 1 reception room	Flat/house with 3 bedrooms and 2 reception rooms	House with 3 bedrooms and 3 reception rooms or 4 bedrooms and 2 reception rooms	House with 4, 5 or more bedrooms
Cambridge	52	502	1,382	1,661	2,044	1,928	1,785
East Cambridgeshire	46	240	1,370	3,095	3,021	1,996	2,581
Fenland	57	409	1,843	4,104	3,478	2,148	1,368
Huntingdonshire	124	561	2,612	4,253	3,856	2,544	2,264
South Cambridgeshire	72	390	1,819	4,714	3,948	3,041	4,216
Forest Heath	73	214	893	2,445	1,738	951	844
St Edmundsbury	153	399	1,586	2,746	2,672	1,791	1,657
Overall number	577	2,715	11,505	23,018	20,757	14,399	14,715

Section 14.2 Facts and figures

In the SHMA we also present the proportion of dwellings of each size which are forecast to be needed, alongside the *How Many Homes* numbers. This enables us to apply proportions to the Technical Report dwelling numbers presented in Chapter 12, as necessary.

Table 5. **Dwelling mix required: converting numbers into percentages**

	Bedsit	Flat/house with one bedroom	Flat/house 2 bedrooms	Flat/house with 2 bedroom and 2 reception rooms, or 3 bedrooms and 1 reception room	Flat/house with 3 bedrooms and 2 reception rooms	House with 3 bedrooms and 3 reception rooms or 4 bedrooms and 2 reception rooms	House with 4, 5 or more bedrooms
Cambridge	1%	5%	15%	18%	22%	21%	19%
East Cambridgeshire	0%	2%	11%	25%	24%	16%	21%
Fenland	0%	3%	14%	31%	26%	16%	10%
Huntingdonshire	1%	3%	16%	26%	24%	16%	14%
South Cambridgeshire	0%	2%	10%	26%	22%	17%	23%
Forest Heath	1%	3%	12%	34%	24%	13%	12%
St Edmundsbury	1%	4%	14%	25%	24%	16%	15%
Overall %	1%	3%	13%	26%	24%	16%	17%

Source: *How Many Homes*

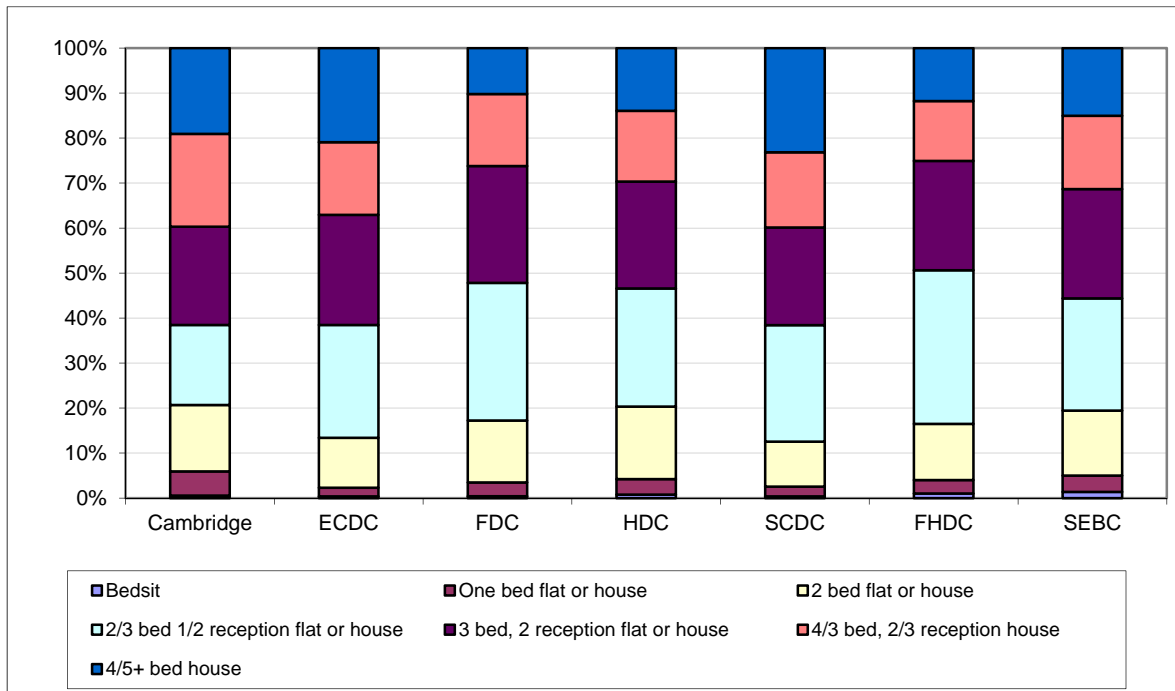
Table 4 shows what the dwelling mix should be for new homes between 2011 and 2031, based on a continuation of past trends from 1991 to 2010. This highlights the different dwelling sizes needed within each district.

It also highlights that occupation patterns shown in Census 2001 do not necessarily reflect occupation patterns we might project, based on household sizes and how many rooms a household might be expected to occupy. So in this chapter, sections above outlining the mix of household ages and types might lead us to assume certain sizes of homes would be more or less in demand. However the reality of the age and types of households living in different size homes at the 2001 Census was quite different.

For this reason, from page 12 onwards, we provide table for each district showing both age and type of household at 1991, 2011 and 2031 graphically, and the predicted change in age and type of households, alongside the detail provided in Tables 4 and 5.

Section 14.2 Facts and figures

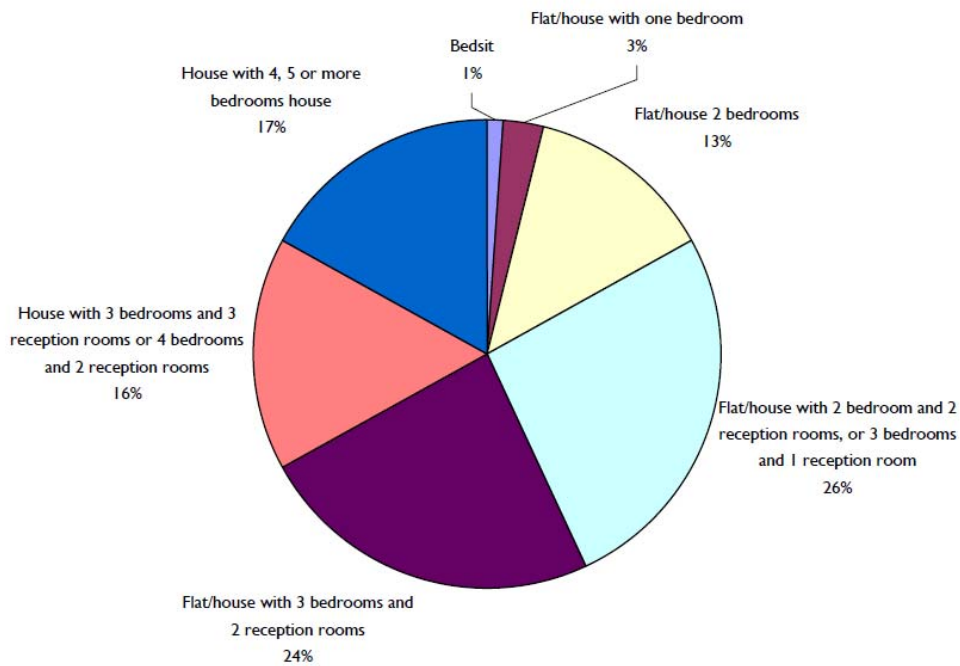
Fig 2 Dwelling mix required: converting numbers into percentages for each district, 2011 to 2031



Source: How Many Homes

Based on Census 2001 occupancy patterns, Fig 3 shows the dwelling mix 2011-31 across the housing sub-region.

Fig 3 Overall SHMA area dwelling mix required, 2011 to 2031



Section 14.2 Facts and figures

This highlights:

- Bedsits comprise less than 1% of the dwelling mix required across the sub-region, with no district requirement being more than 1%.
- Flats and houses with one bedroom comprise between 2% and 5% of the dwelling mix required across all seven districts. The highest proportion of 5% is seen in Cambridge.
- Flats and houses with 2 bedrooms form a larger part of the required mix, representing between 10% and 16% of the mix across the seven districts. The highest proportion of 2 beds, compared to other districts, is seen in Huntingdonshire.
- Flats and houses with 2 bedroom and 2 reception rooms, or 3 bedrooms and 1 reception room, account for the largest proportion of dwelling types required across the sub-region at 26%. This varies from 18% in Cambridge, up to 34% in Forest Heath.
- Flats and houses with 3 bedrooms and 2 reception rooms account for 25% of the mix required across the housing sub-region, with much less variation in the proportion accounted for within each district, all falling between 22% and 26%.
- Houses with 3 bedrooms and 3 reception rooms or 4 bedrooms and 2 reception rooms account for 16% of the mix required across the housing sub-region. Forest Heath sees the lowest proportion at 13%, and Cambridge the highest at 21%. Other districts all see 16% or 17% of this dwelling type.
- Houses with 4, 5 or more bedrooms house account for 17% of the mix required across the housing sub-region. This varies quite widely by district, accounting for 10% in Fenland and 23% in South Cambridgeshire.

It is important to note that these proportions are based on continuing the trends seen in the past. So if a new housing development aims to focus on or attract a certain age group or size of household, this will affect the proportion of dwelling types needed (for example if a retirement village was under consideration, building this type of home might not reflect past trends).

On the following pages, individual district figures, charts and summary points are provided.

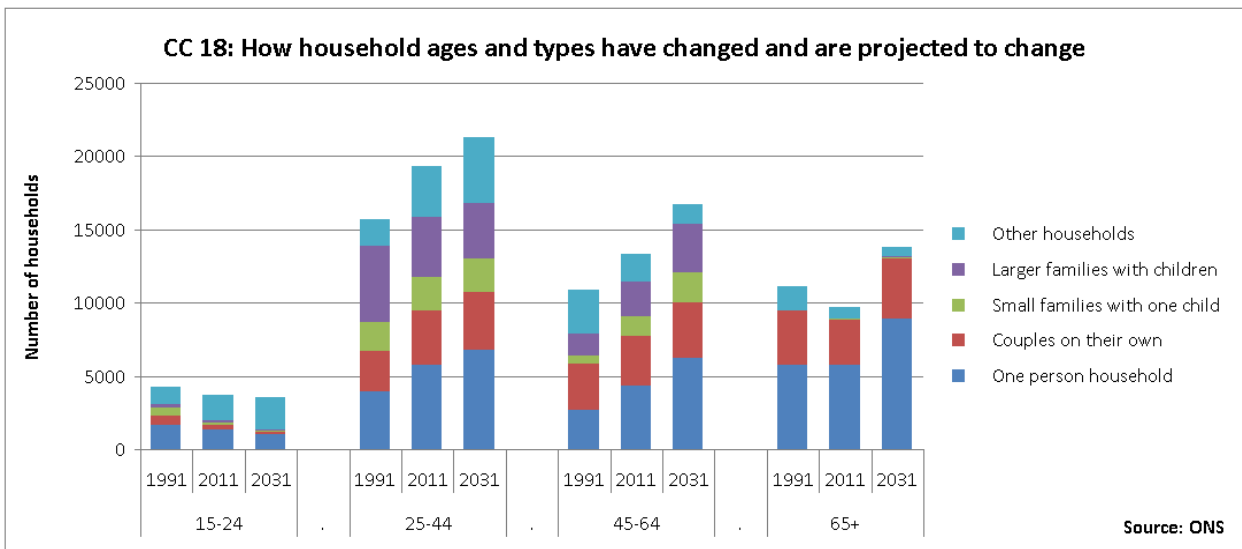
Section 14.2 Facts and figures

Cambridge

Table 6. How household ages and type have changed and are projected to change

Number of households	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
One person household	1671	1305	986	3926	5759	6808	2707	4327	6223	5780	5791	8904
Couples on their own	637	355	191	2808	3710	3926	3142	3418	3820	3668	3044	4098
Small families with one child	566	190	63	1952	2289	2299	548	1326	2054	0	61	123
Larger families with children	224	157	135	5200	4129	3788	1479	2390	3267	32	34	35
Other households	1199	1682	2148	1838	3398	4454	3027	1857	1357	1616	776	673
Total	4297	3691	3523	15723	19285	21277	10902	13318	16724	11096	9706	13834

Fig 4 How households ages and types have changed and are projected to change, Cambridge



Summary points:

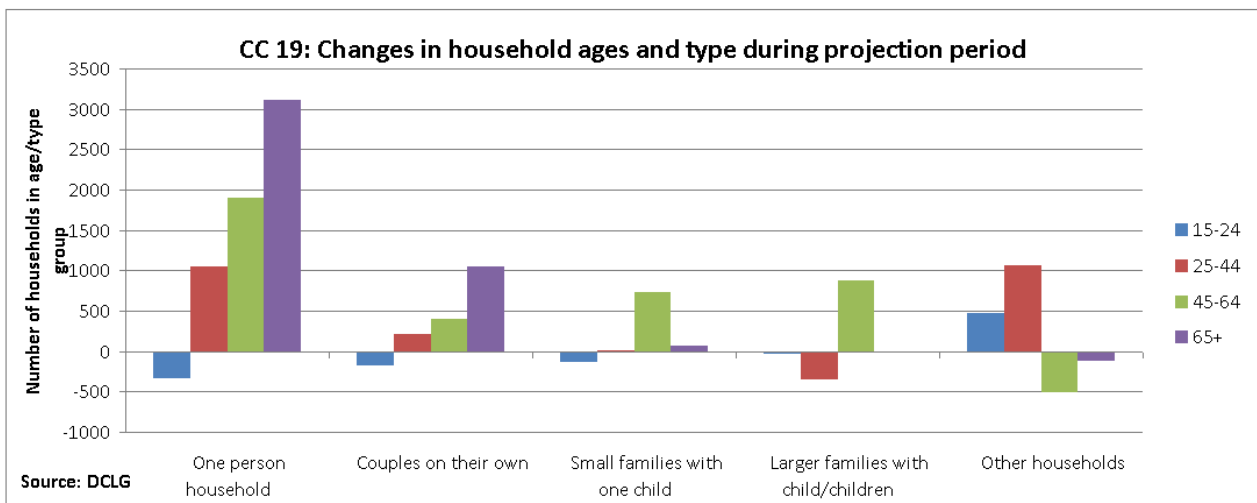
- 15 to 24 years old households see a decline over the 3 year periods depicted.
- 25-44 year old households see the largest increase, followed by 45-64 year old households.
- 65+ year old households see a decline, then an increase to 2031.

Section 14.2 Facts and figures

Table 7. **Projected increase/decrease in each age and type group, 2011 to 2031**

Number of households	15-24	25-44	45-64	65+	Total
One person household	-319	1049	1896	3113	5739
Couples on their own	-164	216	402	1054	1508
Small families with one child	-127	10	728	62	673
Larger families with child/children	-22	-341	877	1	515
Other households	466	1056	-500	-103	919
Total	-168	1992	3406	4128	9358

Fig 5 **Changes in household ages and type, 2011 to 2031, Cambridge**



Summary points:

- "One person household" see the largest growth as a group. Marked increase in one person households in the older age groups (65+ especially).
- "Couples on their own" increasing, again for 25+ age groups
- "Small families with one child" only growing in the 45 to 64 age band
- "Larger families" declining in 25 to 44 age group, increasing in 45 to 64 year olds
- "Other households" see an increase in age groups up to 44 and a decrease in age groups over 45 (particularly 45 to 64 year olds).

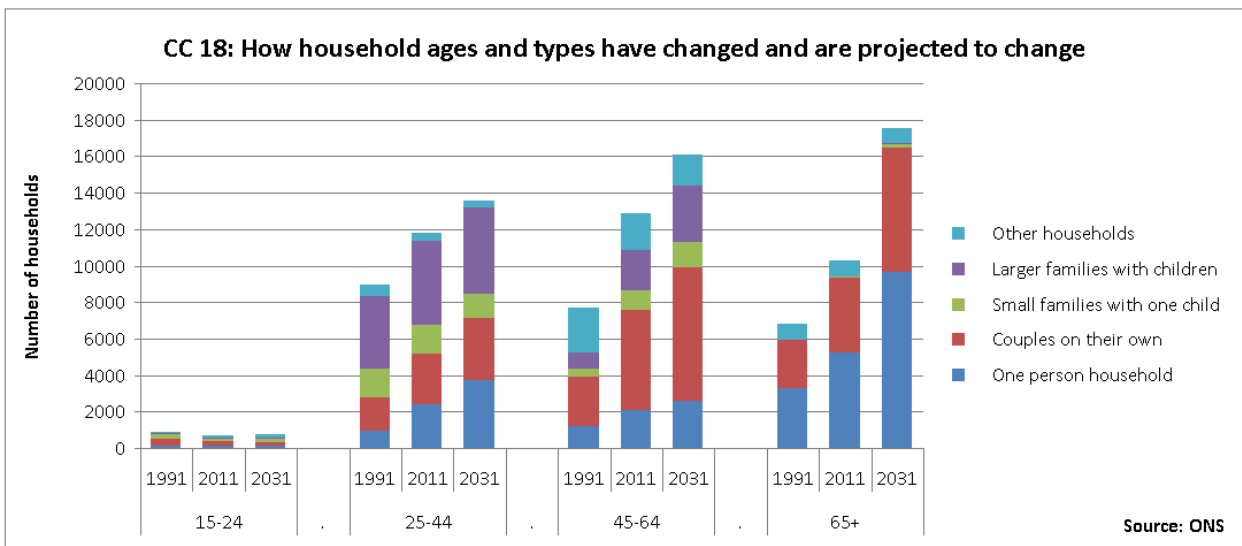
Section 14.2 Facts and figures

East Cambridgeshire

Table 8. **How household ages and type have changed and are projected to change**

Number of households	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
One person household	154	129	141	933	2386	3699	1177	2098	2587	3294	5215	9653
Couples on their own	359	231	149	1845	2797	3407	2759	5495	7327	2613	4138	6842
Small families with one child	214	136	188	1557	1547	1373	421	1020	1390	0	59	158
Larger families with children	86	77	86	4004	4647	4728	904	2252	3069	9	19	43
Other households	52	117	194	623	426	386	2458	2027	1731	921	826	841
Total	865	689	759	8961	11799	13594	7721	12892	16100	6837	10256	17536

Fig 6 **How households ages and types have changed and are projected to change, East Cambridgeshire**



Summary points:

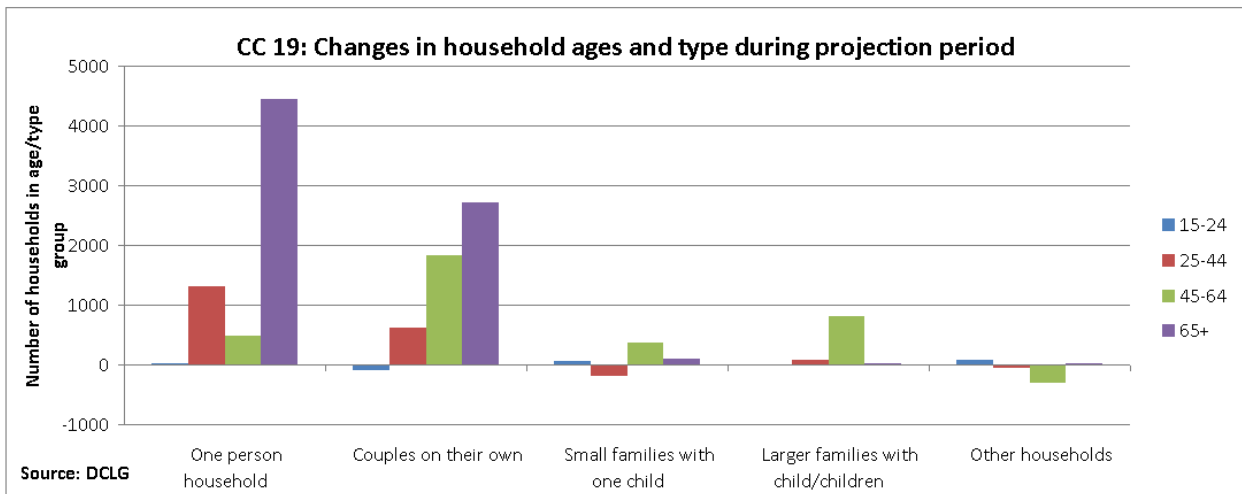
- 15 to 24 years old households see a decline over the 3 year periods depicted.
- 25-44 year old households see a large increase
- 45-64 year old households also see a large increase.
- 65+ year old households see the largest increase of all the age groups depicted, especially to 2031.

Section 14.2 Facts and figures

Table 9. **Projected increase/decrease in each age and type group, 2011 to 2031**

Number of households	15-24	25-44	45-64	65+	Total
One person household	12	1313	489	4438	6252
Couples on their own	-82	610	1832	2704	5064
Small families with one child	52	-174	370	99	347
Larger families with child/children	9	81	817	24	931
Other households	77	-40	-296	15	-244
Total	70	1795	3208	7280	12353

Fig 7 **Changes in household ages and type, 2011 to 2031, East Cambridgeshire**



Summary points:

- “One person households” see a large growth as a group. The most marked increase is in one person households in over 65s, though 25 to 44 year olds also see an increase.
- “Couples on their own” are increasing in the 25+ age groups, and particularly over 65s.
- “Small families with one child” fairly stable in number, growing most in 45 to 64 age band
- “Larger families” also hold fairly steady, increase mostly seen in 45 to 64 year olds
- “Other households” generally see little change, but a decrease in 45 to 64 year olds.

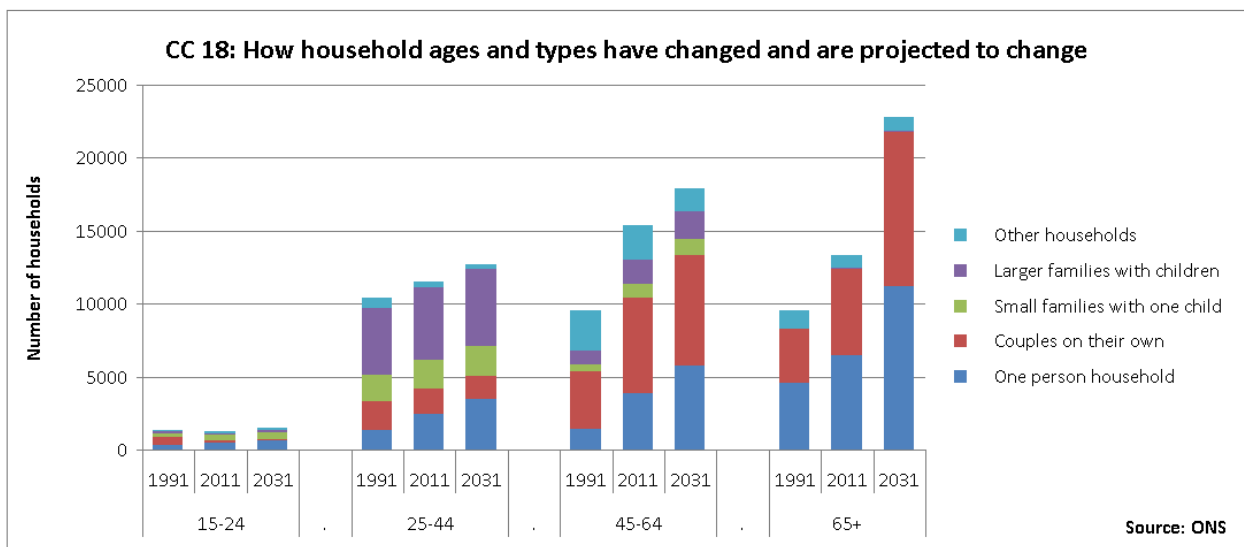
Section 14.2 Facts and figures

Fenland

Table 10. **How household ages and type have changed and are projected to change**

Number of households	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
One person household	306	468	634	1329	2429	3488	1422	3895	5747	4579	6473	11216
Couples on their own	584	193	63	2003	1724	1537	3972	6513	7617	3675	5895	10526
Small families with one child	189	357	503	1833	1997	2074	429	941	1092	30	36	56
Larger families with children	206	121	111	4529	4978	5318	988	1697	1880	18	22	40
Other households	81	128	178	714	350	250	2701	2354	1597	1245	890	940
Total	1363	1266	1488	10408	11475	12666	9510	15401	17932	9547	13314	22780

Fig 8 **How households ages and types have changed and are projected to change, Fenland**



Summary points:

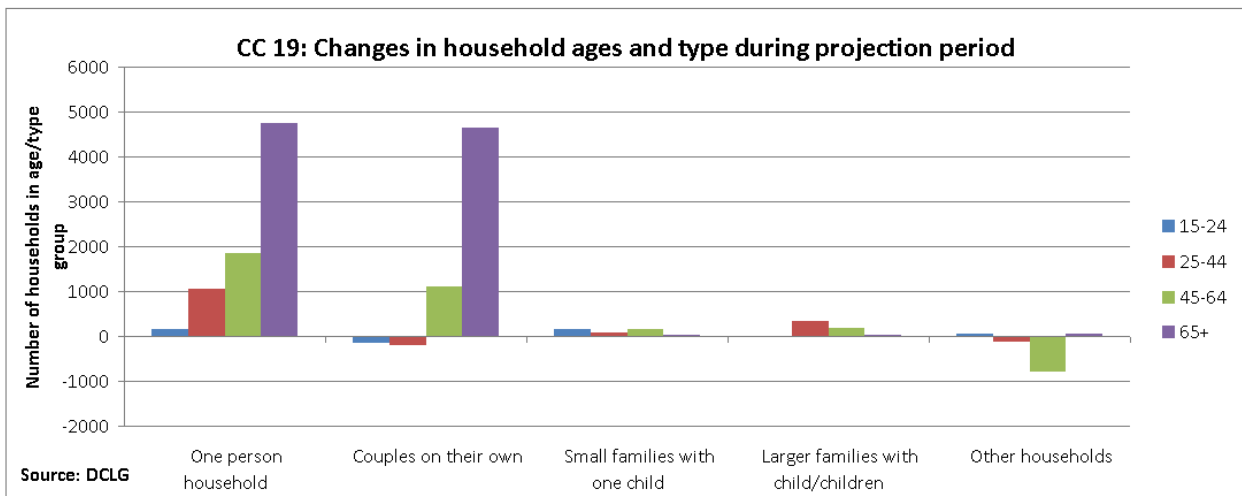
- 15 to 24 years old households see a slight increase over the 3 year periods depicted.
- 25-44 year old households see an increase
- 45-64 year old households see a significant increase, particularly between 2001 to 2031.
- 65+ year old households see the largest increase to 2031.

Section 14.2 Facts and figures

Table 11. **Projected increase/decrease in each age and type group, 2011 to 2031**

Number of households	15-24	25-44	45-64	65+	Total
One person household	166	1059	1852	4743	7820
Couples on their own	-130	-187	1104	4631	5418
Small families with one child	146	77	151	20	394
Larger families with child/children	-10	340	183	18	531
Other households	50	-100	-757	50	-757
Total	222	1191	2531	9466	13410

Fig 9 **Changes in household ages and type, 2011 to 2031, Fenland**



Summary points:

- "One person households" see the largest growth as a group. Marked increase in one person households aged over 65 especially.
- "Couples on their own" see a slight decrease for under 44 year olds, and an increase for over 45 years, especially those aged 65+.
- "Small families with one child" see very little change
- "Larger families" see little change, a slight increase in the 25 to 44 age group
- "Other households" see little change, however with 45 to 64 year olds decreasing.

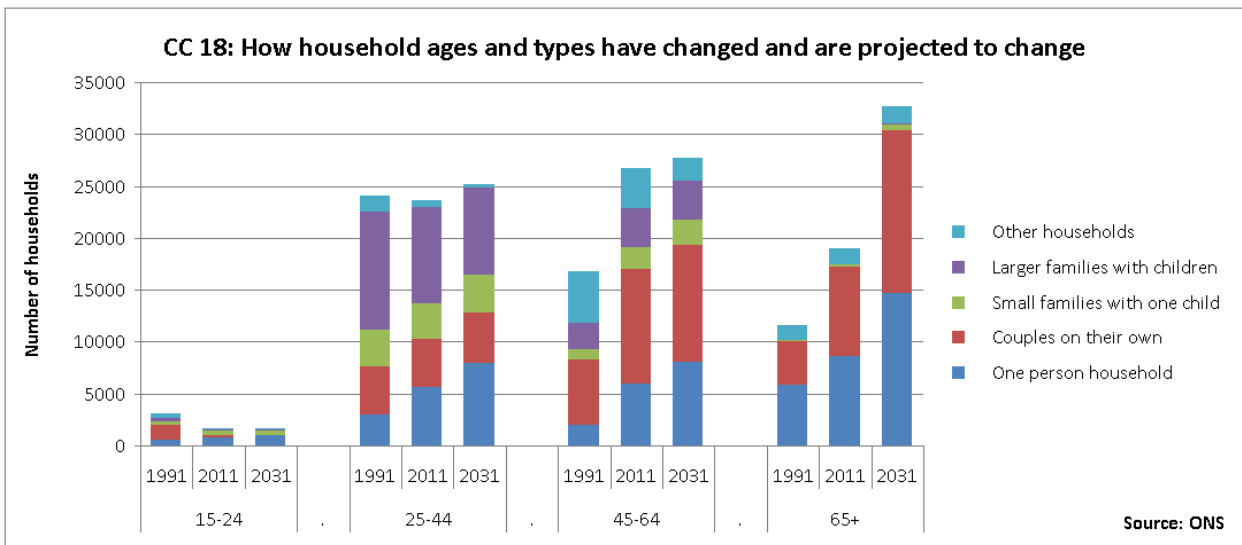
Section 14.2 Facts and figures

Huntingdonshire

Table 12. **How household ages and type have changed and are projected to change**

Number of households	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
One person household	542	808	1012	2926	5602	7963	2028	5978	8070	5818	8568	14675
Couples on their own	1399	214	33	4638	4639	4885	6278	10994	11239	4220	8661	15664
Small families with one child	406	363	383	3610	3476	3562	963	2078	2387	75	181	560
Larger families with children	286	176	159	11333	9237	8423	2532	3789	3837	34	63	132
Other households	422	97	64	1604	689	374	4940	3888	2164	1440	1514	1642
Total	3054	1658	1650	24112	23643	25207	16739	26731	27697	11587	18988	32675

Fig 10 **How households ages and types have changed and are projected to change, Huntingdonshire**



Summary points:

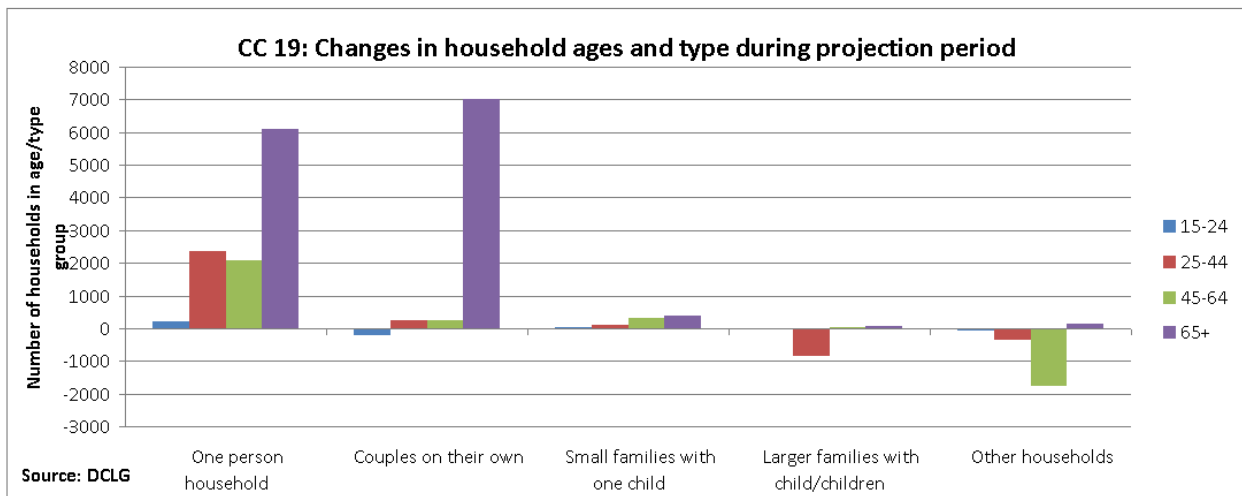
- 15 to 24 years old households see a decline between 1991 and 2011, holding steady to 2031.
- 25 to 44 year old households remain fairly steady, increasing to 2031, and showing a high number of households in the district.
- 45 to 64 year olds show a significant increase 1991 to 2011, then another (smaller) increase to 2031.
- 65+ year old households see a large increase over the 3 years depicted, becoming the largest age group by 2031.

Section 14.2 Facts and figures

Table 13. **Projected increase/decrease in each age and type group, 2011 to 2031**

Number of households	15-24	25-44	45-64	65+	Total
One person household	204	2361	2092	6107	10764
Couples on their own	-181	246	245	7003	7313
Small families with one child	20	86	309	379	794
Larger families with child/children	-17	-814	48	69	-714
Other households	-33	-315	-1724	128	-1944
Total	-8	1564	966	13687	16209

Fig 11 **Changes in household ages and type, 2011 to 2031, Huntingdonshire**



Summary points:

- “One person households” see the largest growth as a group. Marked increase in one person households in the older age groups especially over 65 year olds.
- “Couples on their own” hold steady in the “up to 64” age groups, but a marked increase in the 65+ age group.
- “Small families with one child” only growing a little, but in all age groups.
- “Larger families” declining in 25 to 44 age group, only tiny changes in other age groups.
- “Other households” see an increase in ages over 65, and decreases for other age groups, especially 45 to 64 year olds.

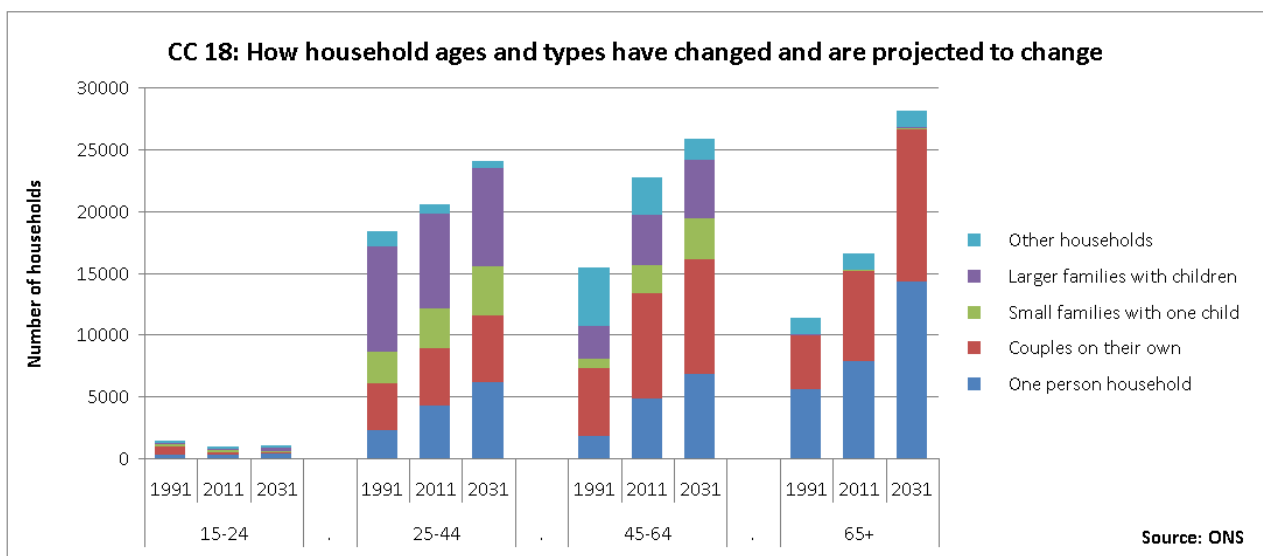
Section 14.2 Facts and figures

South Cambridgeshire

Table 14. **How household ages and type have changed and are projected to change**

Number of households	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
One person household	275	312	386	2246	4258	6148	1822	4812	6809	5542	7901	14291
Couples on their own	681	163	45	3796	4606	5406	5482	8521	9243	4379	7271	12276
Small families with one child	225	143	172	2555	3244	3985	765	2243	3317	22	54	105
Larger families with children	43	143	252	8579	7716	7909	2580	4087	4799	45	46	76
Other households	187	160	166	1193	701	547	4804	3094	1684	1410	1285	1343
Total	1412	921	1021	18371	20525	23995	15455	22753	25853	11399	16556	28093

Fig 12 **How households ages and types have changed and are projected to change, South Cambridgeshire**



Summary points:

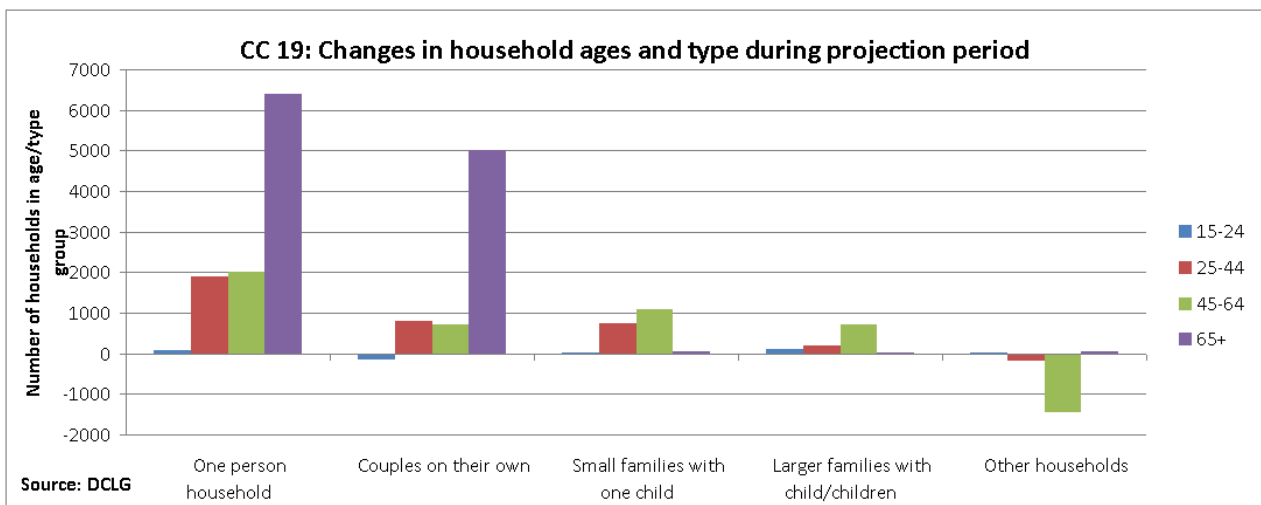
- 15 to 24 years old households see a decline between 1991 and 2011, holding steady to 2031.
- 25 to 44 year old households increase in number to 2031.
- 45 to 64 year olds show a significant increase 1991 to 2011, then another (smaller) increase to 2031.
- 65+ year old households see a large increase over the 3 years depicted, becoming the largest age group by 2031.

Section 14.2 Facts and figures

Table 15. **Projected increase/decrease in each age and type group, 2011 to 2031**

Number of households	15-24	25-44	45-64	65+	Total
One person household	74	1890	1997	6390	10351
Couples on their own	-118	800	722	5005	6409
Small families with one child	29	741	1074	51	1895
Larger families with child/children	109	193	712	30	1044
Other households	6	-154	-1410	58	-1500
Total	100	3470	3100	11537	18207

Fig 13 **Changes in household ages and type, 2011 to 2031, South Cambridgeshire**



Summary points:

- “One person households” see the largest growth as a group. Marked increase in one person households in the older age groups especially over 65 year olds.
- “Couples on their own” hold steady in the “up to 64” age groups, but a marked increase in the 65+ age group.
- “Small families with one child” growing a little in all age groups, most growth in 25 to 64 year olds.
- “Larger families” growing a little in all age groups, most growth seen in 45 to 64 year old age band.
- “Other households” see an increase in ages under 25 and over 65, and decreases for other age groups, especially 45 to 64 year olds.

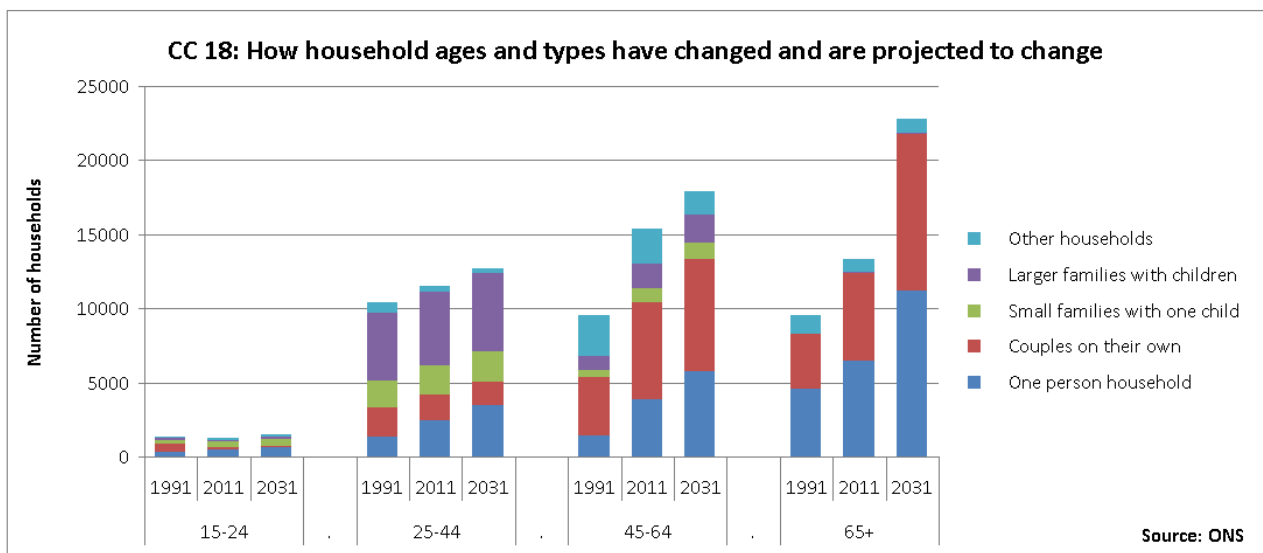
Section 14.2 Facts and figures

Forest Heath

Table 16. **How household ages and type have changed and are projected to change**

Number of households	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
One person household	310	353	515	1179	2656	3977	942	2231	3337	2778	3297	5286
Couples on their own	712	250	121	1712	1646	1716	2167	2761	2997	2081	2510	4000
Small families with one child	294	294	391	1673	1827	2011	422	589	655	0	59	167
Larger families with children	164	133	159	4365	3762	3570	573	1300	1920	10	33	95
Other households	139	89	84	582	319	243	1712	1082	596	549	673	1183
Total	1617	1119	1272	9511	10209	11521	5815	7964	9504	5417	6570	10733

Fig 14 **How households ages and types have changed and are projected to change, Forest Heath**



Summary points:

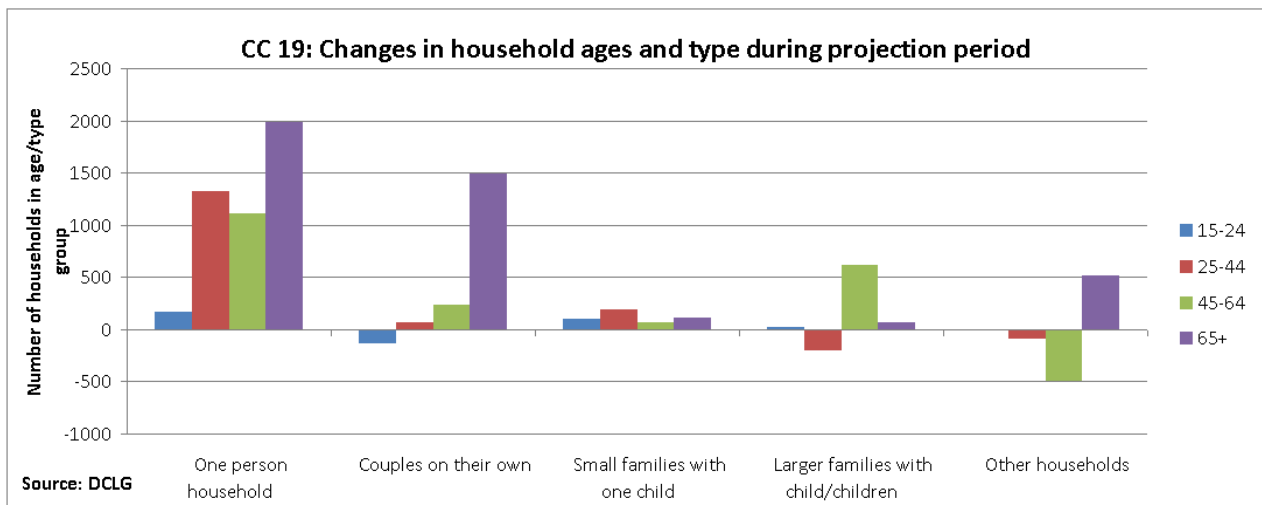
- 15 to 24 years old households hold fairly steady over the 3 year periods depicted.
- 25 to 44 year old households see an increase
- 45 to 64 year old households see an increase, especially 1991 to 2011.
- 65+ year old households see the largest increase, especially from 2011 to 2031.

Section 14.2 Facts and figures

Table 17. **Projected increase/decrease in each age and type group, 2011 to 2031**

Number of households	15-24	25-44	45-64	65+	Total
One person household	162	1321	1106	1989	4578
Couples on their own	-129	70	236	1490	1667
Small families with one child	97	184	66	108	455
Larger families with child/children	26	-192	620	62	516
Other households	-5	-76	-486	510	-57
Total	153	1312	1540	4163	7168

Fig 15 **Changes in household ages and type, 2011 to 2031, Forest Heath**



Summary points:

- "One person households" see the largest growth as a group. Marked increase in one person households in the age group over 65.
- "Couples on their own" decreasing for under 24 year olds, increasing for all 25+ age groups and especially 65+ age groups
- "Small families with one child" growing a little in all age groups.
- "Larger families" declining in 25 to 44 age group, increasing most for 45 to 64 year old groups.
- "Other households" see a decrease in age groups up to 64 (particularly 45 to 64 year olds) and an increase in over 65.

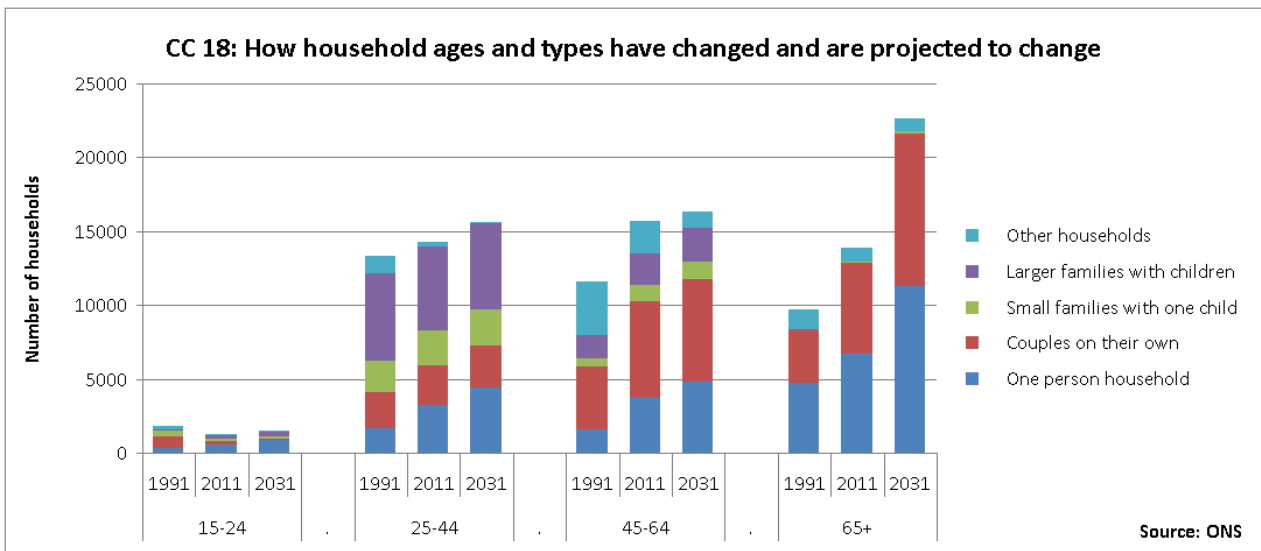
Section 14.2 Facts and figures

St Edmundsbury

Table 18. **How the household mix has changed and is projected to change**

Number of households	15-24			25-44			45-64			65+		
	1991	2011	2031	1991	2011	2031	1991	2011	2031	1991	2011	2031
One person household	348	590	873	1623	3234	4438	1553	3695	4823	4751	6666	11287
Couples on their own	740	164	46	2453	2663	2799	4249	6576	6922	3540	6185	10311
Small families with one child	372	205	182	2190	2376	2480	591	1069	1224	11	57	137
Larger families with children	82	189	318	5864	5661	5807	1574	2114	2221	22	23	26
Other households	257	78	60	1199	361	126	3619	2266	1111	1356	924	907
Total	1798	1225	1480	13329	14297	15650	11588	15722	16300	9679	13855	22668

Fig 16 **How households ages and types have changed and are projected to change, St Edmundsbury**



Summary points:

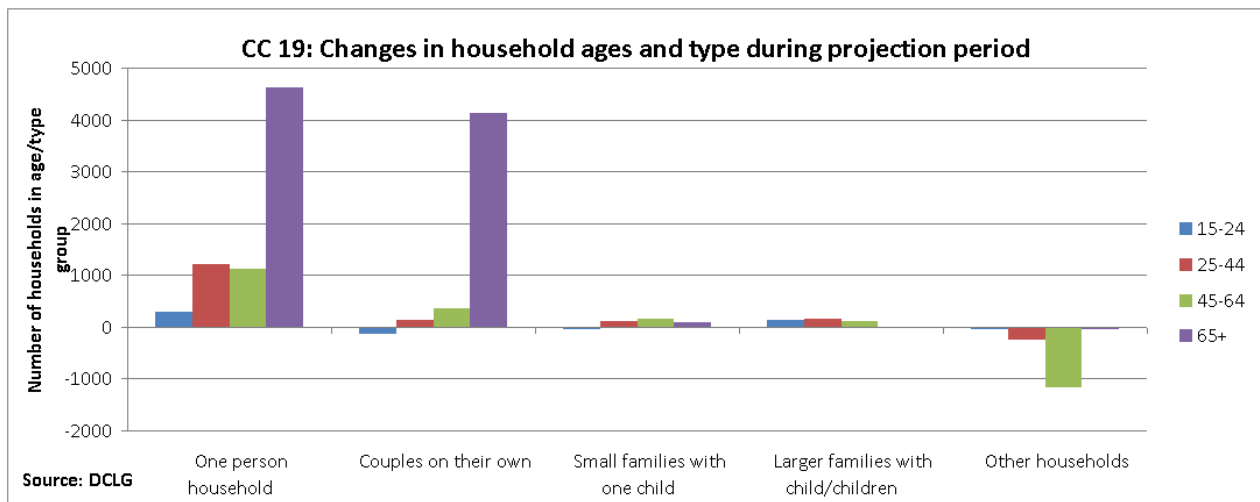
- 15 to 24 years old households see a decline from 1991 to 2011, holding steady to 2031.
- 25 to 44 year old households see a steady increase from 1991 to 2031.
- 45 to 64 year old households see an increase, especially between 1991 and 2011.
- 65+ year old households see a huge increase, forming the largest age group by 2031.

Section 14.2 Facts and figures

Table 19. Projected increase/decrease in each age and type group, 2011 to 2031

Number of households	15-24	25-44	45-64	65+	Total
One person household	283	1204	1128	4621	7236
Couples on their own	-118	136	346	4126	4490
Small families with one child	-23	104	155	80	316
Larger families with child/children	129	146	107	3	385
Other households	-18	-235	-1155	-17	-1425
Total	255	1353	578	8813	10999

Fig 17 Changes in household ages and type, 2011 to 2031, St Edmundsbury



Summary points:

- "One person households" see the largest growth as a group. Marked increase in one person households in the 65+ age group.
- "Couples on their own" decreasing in under 24 year old group, increasing for all 25+ age groups but especially marked for 65+ age group
- "Small families with one child" fairly steady, showing a slight growth in over 25 year old groups
- "Larger families" increasing slightly in 15 to 64 age groups
- "Other households" see all decreasing, particularly 45 to 64 year olds.

Section 14.3 Analysis

14.3 Area-wide analysis

On ages

- The overwhelming majority of household change 2011 to 2031 is accounted for by households aged over 65, at more than 67%.
- Around 30% of household change 2011 to 2031 is accounted for by households in the 25 to 44 and 45 to 64 age bands.
- The smallest proportion of the increase comes from households in the 15 to 24 age band between 2011 and 2031.

On household type

- One person and couple households make up the majority of the household increase from 2011 to 2031 (96% of the change in household numbers).
- Families with children comprise 10% of the change in households, which is obviously a much smaller but still significant proportion of the change in households.
- "Other households" fall as a proportion in all districts except Cambridge, to 2031.

On dwelling mix

Based on past occupation rates and data from the 2001 Census, the requirement of new homes 2011 to 2031 across the housing sub-region is summarised as:

- No district is predicted to require more than 1% of the housing mix as bedsits between 2011 and 2013.
- One bedroom flats and houses comprise between 2% and 5% of the dwelling mix required across all seven districts, with the highest proportion in Cambridge (5%).
- 2 bedroom flats and houses form a larger proportion of the overall mix required, representing between 10% and 16% across the seven districts, Huntingdonshire seeing 16% 2 beds.
- Flats and houses with 2 bedroom and 2 reception rooms, or 3 bedrooms and 1 reception room account for the largest proportion of dwelling types required across the sub-region at 26%, varying from 18% in Cambridge to 34% in Forest Heath.
- 3 bedroom flats and houses account for 25% of the mix required across the housing sub-region, with all districts falling between 22% and 26%.
- Houses with 3 bedrooms and 3 reception rooms or 4 bedrooms and 2 reception rooms account for 16% of the mix required across the housing sub-region. Forest Heath sees the lowest proportion at 13%, and Cambridge the highest at 21%.
- Houses with 4, 5 or more bedrooms house account for 17% of the mix required across the housing sub-region. This varies widely by district; 10% in Fenland and 23% in South Cambridgeshire.

Section 14.4 Background information

14.4 Background information

Links and references

How Many Homes toolkit: <http://howmanyhomes.org/index.html>

Companion Guide to *How Many Homes* at http://howmanyhomes.org/resources/LHRA_Guidance_7-3.pdf

Assumptions report for How Many Homes at
http://howmanyhomes.org/resources/Choice_of_Assumptions.pdf

What households where (earlier release) at <http://howmanyhomes.org/3.html> which developed into *What homes where* at <http://howmanyhomes.org/5.html>

Section 14.4 Background information

Definitions of terms

Not applicable

Section 14.4 Background information

Data issues

- *How Many Homes* is based on the information available at its launch date. It has not yet been updated using 2011 Census data.
- As and when the toolkit may be updated, the updated outputs will be fed into the SHMA.

Specific housing issues

Interest and relevance

- 2007 CLG guidance includes core output 8: estimate of household groups who have particular housing requirements e.g. families, older people, key workers, black and minority ethnic groups, disabled people, young people, etc.
- 2013 draft housing assessment guidance covers the question “How should the needs for all types of housing be addressed?” This includes
 - Family housing including households with children
 - Housing for older people
 - Households with specific needs: *“There is no one source of information about people with disabilities who require adaptations in the home, either now or in the future. The Census provides information on the number of people with long-term limiting illness and plan makers can access information from the Department of Work and Pensions on the numbers of Disability Living Allowance/Attendance Allowance benefit claimants. Whilst these data can provide a good indication of the number of people with disabilities, not all of the people included within these counts will require adaptations in the home. Applications for Disabled Facilities Grant will provide an indication of levels of expressed need, although this could underestimate total need. If necessary, plan makers can engage with partners to better understand their housing requirements.”*
- This chapter sets out data to outline the available data on housing needs of these groups.
- The only change made in the 2013 update, is addition of maps showing 2011 Census groups, set alongside the previously-published maps which show 2001 Census results. This enables some level of comparisons, and may highlight areas to explore in more depth looking at detailed Census results as they become available.

Future monitoring

- In future SHMA development we plan to bring the JSNA and SHMA data together where possible, to map out existing provision for these groups as a basis for future provision plans. This will build on and develop the model and mapping used for Extra Care Housing, as set out in section 15.2.3

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3	Economic and demographic context
4	Dwelling profile
5	Property purchase
6	Private renting
7	Social housing for rent
8	Intermediate tenures
9	Homelessness
10	Incomes and affordability
11	Plans and land availability
12	Forecasts for homes of all tenures
13	Identifying affordable housing need
14	Size and type of homes

15 Specific housing issues

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Please visit <http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version> to read other SHMA 2013 chapters

Section 15.1 Introduction

15 Specific housing issues

15.1 Introduction

- This chapter includes specific sectors and attributes of our population, including age structure, disability, migration and Gypsy and Traveller demography. More general economic and demographic context is included in Chapter 3, and projections in Chapter 12.
- The chapter is provided in response to Chapter 6 of the 2007 CLG SHMA guidance. The CLG guidance provides the following examples of groups which may demonstrate specific housing requirements, including "families, older people, black and minority ethnic groups, disabled people, young people etc".
- This chapter covers these groups and others for whom housing may be a specific issue. It looks at broad age groups and household types, followed by current and future demography and specific housing issues for:
 - Children and young people
 - Older people
 - Migrant workers
 - Black and minority ethnic households
 - People living with disability
 - People with a learning disability
 - Migrant workers
 - Gypsies and Travellers
- Some data comes from the 2011 Census, recently released but only in outline form. Where possible we have added maps showing Census 2011 results alongside Census 2001, however we await more detailed results before further detail and insight can be gleaned from the 2011 Census.
- Other data comes from Joint Strategic Needs Assessments (JSNAs), the Gypsy and Traveller Accommodation Needs Assessment (GTANA) and National Insurance registrations (NINo); all of which are clearly referenced in the text and links provided in Section 15.4.1.

Section 15.2 Facts and figures

15.2 Facts and figures

15.2.1 Population by age group

Chapter 3 *Economic and demographic context* and Chapter 12 *Forecasts for homes of all tenures*, set out various data for the seven districts in our housing sub-region.

In this chapter we focus where possible on more detailed demographic context and forecasts for specific household groups, and highlight specific housing issues for them where applicable.

Current population by age group, sub-region

Table 1. Usual resident population by broad age group, Cambridge housing sub-region

	0 to 14	15 to 19	20 to 29	30 to 59	60 to 74	75+	All
Cambridge	16,800	10,200	31,500	46,000	11,800	7,700	123,900
East Cambridgeshire	15,300	4,600	9,000	35,200	13,000	6,700	83,800
Fenland	15,500	5,600	10,900	37,100	16,700	9,200	95,300
Huntingdonshire	30,200	10,300	19,300	71,000	26,900	11,900	169,500
South Cambridgeshire	27,500	8,700	15,200	62,800	22,900	11,600	148,800
Forest Heath	10,400	3,000	10,200	22,900	8,700	4,700	59,700
St Edmundsbury	19,000	6,500	13,700	43,200	18,800	9,700	111,000

Source: 2011 Census: based on table Po4, original data from <http://www.ons.gov.uk/ons/rel/census/2011-census/population-and-household-estimates-for-england-and-wales/rft-po4.xls>

Further detail on Cambridgeshire's population and demography is available at <http://www.cambridgeshireinsight.org.uk/populationanddemographics>.

Forecast population by age group, Cambridgeshire

Chapter 12 *Forecasts for homes of all tenures*, includes detail on forecast population. It provides a broad age breakdown of population for each district in Cambridgeshire for 2001 to 2031.

This is a snapshot so some age groups may reach higher numbers in the intervening years; we cannot assume a steady 'trend' year on year change for every age group over the period.

Section 15.2 Facts and figures

Table 2. CCRG population forecasts by age, 2010 to 2031, Cambridgeshire

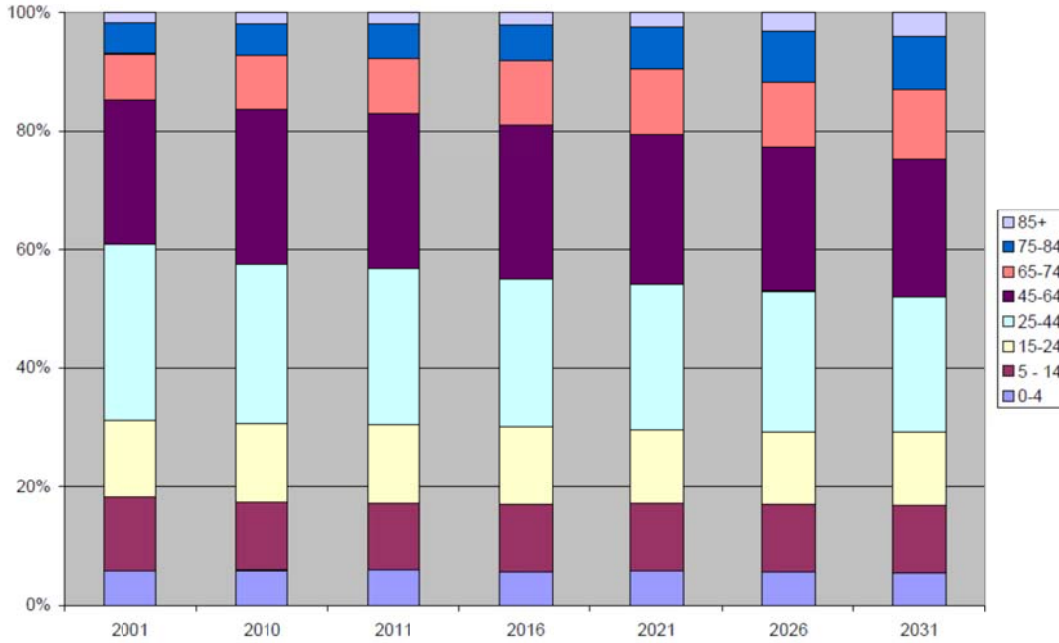
	Year	0-4	5-14	15-24	25-44	45-64	65-74	75-84	85+	Total
Cambridge	2001	5,200	9,900	25,600	34,500	20,400	6,900	5,300	2,200	110,000
	2010	6,600	10,600	27,400	37,400	23,500	7,500	4,800	2,100	119,800
	2011	6,800	10,800	27,500	37,800	24,000	7,700	4,800	2,000	121,300
	2016	7,600	12,900	31,200	42,700	26,000	9,800	5,100	2,100	137,300
	2021	8,700	14,800	30,700	47,500	25,900	11,300	6,300	2,300	147,400
	2026	8,400	16,000	31,600	43,300	26,800	11,900	8,000	2,700	148,600
	2031	7,400	16,600	34,000	38,400	29,100	12,800	9,300	3,500	151,000
East Cambridgeshire	2001	4,200	9,300	7,200	20,900	17,900	6,100	4,000	1,400	70,900
	2010	5,300	9,600	8,700	20,700	22,400	7,500	5,000	1,700	80,900
	2011	5,300	9,700	8,600	20,300	22,800	7,700	5,200	1,800	81,400
	2016	5,200	10,400	8,200	19,400	24,300	9,500	5,900	2,100	85,000
	2021	5,100	10,500	8,600	18,600	25,400	10,100	7,000	2,700	88,000
	2026	5,200	10,500	9,400	19,300	25,000	10,600	8,600	3,400	92,000
	2031	6,000	11,200	10,400	22,900	25,000	12,500	9,300	4,400	101,800
Fenland	2001	4,800	10,700	8,400	22,500	21,300	8,600	5,600	1,900	83,700
	2010	5,200	11,200	10,800	22,600	25,700	9,600	6,700	2,200	94,200
	2011	5,300	11,000	10,900	22,200	26,000	9,900	6,800	2,300	94,700
	2016	5,500	11,600	12,300	21,100	27,500	12,300	6,900	3,100	100,600
	2021	6,000	12,700	12,400	22,500	28,600	13,600	7,800	3,600	107,500
	2026	6,600	13,000	12,400	23,300	28,900	14,300	9,900	4,200	112,900
	2031	6,900	13,500	12,400	24,100	27,800	16,200	10,900	5,100	117,300
Huntingdonshire	2001	10,100	21,800	16,600	48,000	40,200	11,000	7,000	2,300	157,200
	2010	9,500	20,000	19,200	44,100	46,500	15,200	8,000	2,800	165,200
	2011	9,600	19,700	19,300	43,800	47,200	15,900	8,400	2,800	166,600
	2016	9,800	19,400	19,100	43,600	49,100	19,700	10,200	3,300	174,100
	2021	10,300	20,100	17,500	45,100	50,300	20,400	13,200	4,200	181,000
	2026	9,900	20,000	16,300	44,700	48,100	20,700	16,500	5,700	181,800
	2031	9,000	19,700	16,600	41,600	45,700	23,200	17,000	7,800	180,500
South Cambridgeshire	2001	7,800	17,000	13,900	38,300	34,500	10,100	6,600	2,500	130,600
	2010	9,100	18,000	14,900	37,300	40,300	14,300	8,400	2,900	145,200
	2011	9,200	18,100	14,800	36,600	40,600	15,100	11,100	2,900	146,000
	2016	9,000	19,300	14,900	34,500	41,700	19,700	10,600	3,600	153,300
	2021	9,400	20,600	15,900	35,300	43,200	20,900	14,300	4,700	164,300
	2026	10,100	21,300	17,700	38,100	43,300	21,100	18,500	6,400	176,500
	2031	10,900	22,600	19,100	40,600	42,900	23,400	19,600	9,300	188,400
Cambridgeshire total	2001	32,100	68,700	71,700	164,200	134,300	42,700	28,500	10,300	552,400
	2010	35,700	69,400	81,000	162,100	158,400	54,100	32,900	11,700	605,300
	2011	36,200	69,300	81,100	160,700	160,600	56,300	36,300	11,800	610,000
	2016	37,100	73,600	85,700	161,300	168,600	71,000	38,700	14,200	650,300
	2021	39,500	78,700	85,100	169,000	173,400	76,300	48,600	17,500	688,200
	2026	40,200	80,800	87,400	168,700	172,100	78,600	61,500	22,400	711,800
	2031	40,200	83,600	92,500	167,600	170,500	88,100	66,100	30,100	739,000
Cambridgeshire percentage	2001	6%	12%	13%	30%	24%	8%	5%	2%	100%
	2010	6%	11%	13%	27%	26%	9%	5%	2%	100%
	2011	6%	11%	13%	26%	26%	9%	6%	2%	100%
	2016	6%	11%	13%	25%	26%	11%	6%	2%	100%
	2021	6%	11%	12%	25%	25%	11%	7%	3%	100%
	2026	6%	11%	12%	24%	24%	11%	9%	3%	100%
	2031	5%	11%	13%	23%	23%	12%	9%	4%	100%

Source: LGSS Research, Performance & Business Intelligence November 2011

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Based on the projections in Table 1 and shown in Fig 1 we can see that the age groups forecast to show the biggest increase overall are older people.

Fig 1 **Change in proportion by age group, Cambridgeshire, 2001 to 2031**



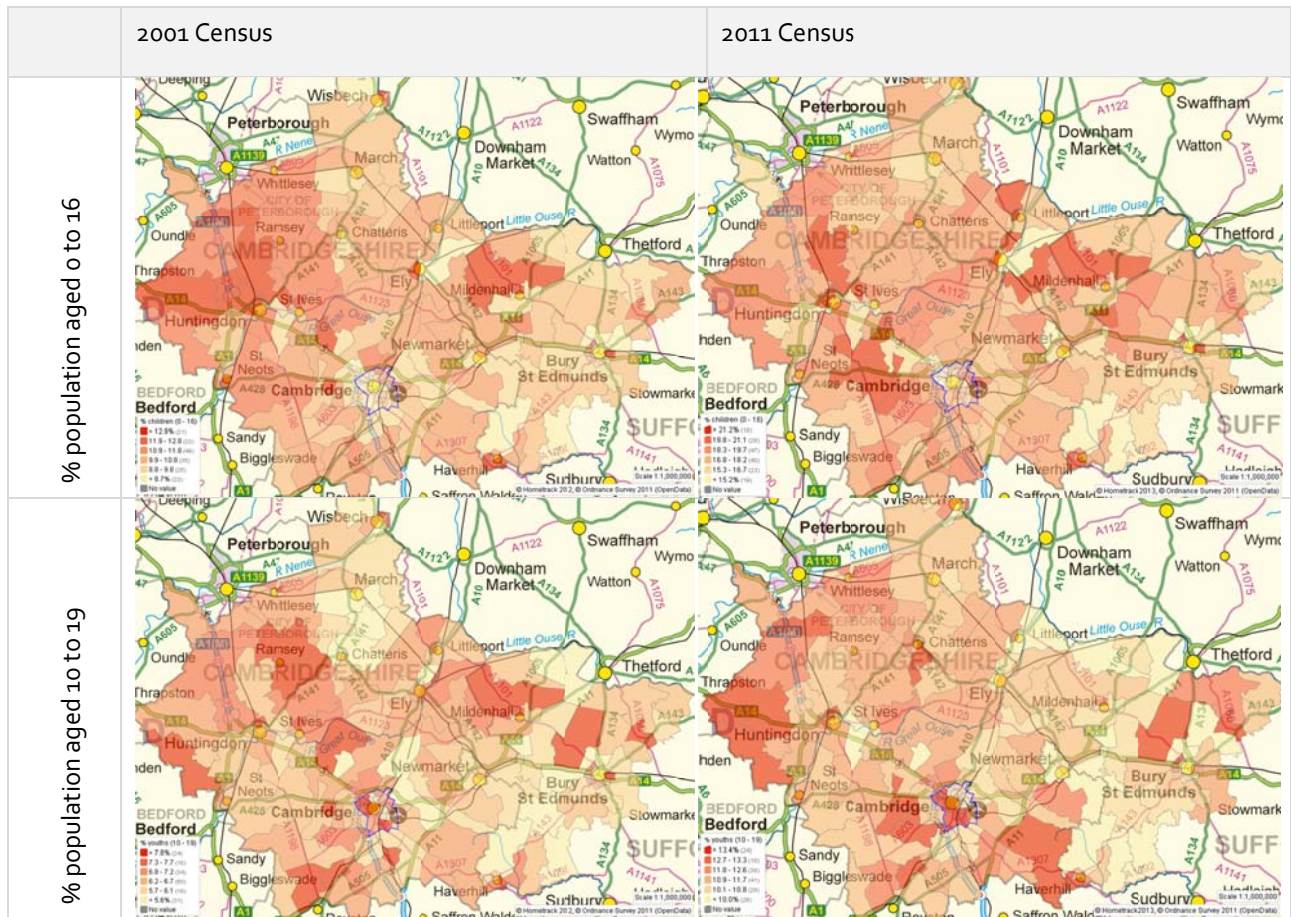
Source; LGSS Research, Performance & Business Intelligence November 2011

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15.2.2 Children and young people

Demography: Children and young people

Map 1 % population of younger age groups, comparing Census 2001 and 2011



Source: Census 2001 and 2011, via Hometrack

Table 3. Usual resident population of younger age groups, Cambridge housing sub-region

	0 to 4	5 to 9	10 to 14	15 to 19	20 to 24	All ages
Cambridge	6,700	5,100	5,000	10,200	18,100	123,900
East Cambridgeshire	5,500	5,000	4,800	4,600	4,100	83,800
Fenland	5,200	4,800	5,500	5,600	5,300	95,300
Huntingdonshire	10,100	9,700	10,400	10,300	9,500	169,500
South Cambridgeshire	9,300	9,100	9,100	8,700	7,100	148,800
Forest Heath	4,100	3,200	3,100	3,000	4,700	59,700
St Edmundsbury	6,700	6,000	6,300	6,500	6,500	111,000
Cambridge sub-region	47,600	42,900	44,200	48,900	55,300	792,000
% of sub-region population	6%	5%	6%	6%	7%	100%

Source: 2011 Census: based on table Po4, original data from <http://www.ons.gov.uk/ons/rel/census/2011-census/population-and-household-estimates-for-england-and-wales/rft-po4.xls>

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Table 4. **District populations aged 0 to 25 from GP registrations, Cambridgeshire**

	0-4	5-10	11-15	16-19	0-19	% distribution 0-19	20-25	0-25
Cambridge ¹	6,313	6,138	5,134	9,157	26,742	18.7%	22,692	49,434
East Cambridgeshire	4,806	5,401	4,694	3,638	18,539	13.0%	5,405	23,944
Fenland	5,106	6,249	5,834	4,533	21,722	15.2%	6,629	28,351
Huntingdonshire	9,369	11,681	10,531	8,278	39,859	27.9%	10,983	50,842
South Cambridgeshire	8,957	10,614	9,169	7,031	35,771	25.1%	8,694	44,465
Cambridgeshire	34,551	40,083	35,362	32,637	142,633	100%	54,403	197,036

Source: Exeter GP Registration System, October 2009 download

Child Poverty in Cambridgeshire

The income deprivation affecting children index (known as IDACI) shows the percentage of children under 16 who are living in families in receipt of Income Support and Job Seekers Allowance or in families in receipt of benefits.

Of the 25 Cambridgeshire wards in the top most deprived quintile, 15 are in Fenland, six in Cambridge, two in South Cambridgeshire, one in East Cambridgeshire and one in Huntingdonshire. To access a map setting out deprivation ratings across Cambridgeshire, please visit

<http://www.cambridgeshireinsight.org.uk/cambsatlas/deprivation>.

Key demography for children and young people

- The 2010 [Children and Young People JSNA](#) shows that overall, Cambridgeshire is a relatively prosperous county and in general, Cambridgeshire children have above average health, educational attainment and life chances.
- However this does not present the picture for the whole county. There are pockets where deprivation levels equal or exceed the national average, most particularly in parts of Wisbech, Huntingdon and Cambridge. Children living in these areas are exposed to multiple social deprivations which adversely affect health, educational attainment and life chances. Even in more prosperous areas, individual families may live in deprivation, with their children more at risk of poorer outcomes.
- The population is becoming increasingly diverse and the sparsely settled landscapes of rural Cambridgeshire present problems of isolation and distance, restricting choice and opportunity for many.

¹ Please note: the number of young people in Cambridge is affected by (inflated by) students in higher education.

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Future demography: Children and young people, Cambridgeshire

Table 5. **Population projections for children and young people aged 0-19, Cambridgeshire**

	Forecast				2008-2021	
	2008	2011	2016	2021	% Difference	Change
Cambridge	25,000	26,800	31,100	35,600	42.4%	10,600
East Cambridgeshire	19,100	18,600	18,200	17,700	-7.3%	-1,400
Fenland	22,100	22,000	21,500	21,700	-1.8%	-400
Huntingdonshire	39,900	38,900	36,100	34,300	-14.0%	-5,600
South Cambridgeshire	34,600	34,000	36,900	39,800	15.0%	5,200
Cambridgeshire	140,800	140,300	143,700	149,100	5.9%	8,300

Source: CCC Research group Mid-2008 district level population forecasts (edited)

Between 2008 and 2021:

- The population of children and young people in Cambridgeshire aged between 0-19 years is expected to grow by approximately 6%, but this will not spread evenly across the county.
- Some districts will see a decrease. Huntingdonshire (which currently has the largest population) is expected to experience a decrease of nearly 5,500 citizens while East Cambridgeshire and Fenland will see a fall of around 1,500 and 500 respectively. By contrast, child population is expected to rise in Cambridge by around 10,500 and South Cambridgeshire may increase by 5,000.
- Numbers of primary aged children of 5-9 years old are expected to increase across the county by 3,100 or 9%. The growth is expected in the south of the county, particularly Cambridge. Numbers are expected to fall in Huntingdonshire and East Cambridgeshire.
- Across the county numbers of children aged 10-14 are expected to remain broadly similar over the next 13 years, with patterns varying between districts. Growth is anticipated in the south of the county, with increases of 2,500 in Cambridge and 1,500 in South Cambridgeshire. However numbers are expected to fall in Huntingdonshire and Fenland.
- An increase of almost 3% is forecast for Cambridgeshire's population aged 15-19 years old. Much of this growth is forecast in the south, with an increase of 2,000 in Cambridge and around 1,000 in South Cambridgeshire. Huntingdonshire is expected to experience a loss of approximately 2,000 while East Cambridgeshire and Fenland are expected to experience minimal change.

Table 6. **Forecast number of births 2008 – 2021, Cambridgeshire**

	Forecast				2008-2021	
	2008	2011	2016	2021	% Difference	Change
Cambridge	1,400	1,500	1,800	1,900	35.7%	500
East Cambridgeshire	1,000	900	800	800	-20%	-200
Fenland	1,000	900	900	1,000	0%	0
Huntingdonshire	1,900	1,800	1,800	1,800	-5.3%	-100
South Cambridgeshire	1,800	1,500	1,700	1,900	5.6%	100
Cambridgeshire	7,200	6,700	7,000	7,300	1.4%	100

Source: CCC Research group Mid-2008 district level population forecasts

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Changes in the birth rate will impact on the numbers of the pre-school population aged between 0 and 4, which is expected to grow across Cambridgeshire by almost 7.5% to approximately 37,000 by 2021 based on figures in Table 6.

Wards with significant anticipated growth of pre-school numbers include Castle, Cherry Hinton and Trumpington in Cambridge, and Teversham and the Wilbrahams in South Cambridgeshire. There are expected to be 400 children aged 0-4 years in Northstowe by 2016. (For a map showing ward names, please visit the Cambridgeshire Atlas "Ward Profiles" at <http://atlas.cambridgeshire.gov.uk/Profiles/WardProfiles/atlas.html>). The changes in housing growth and the speed at which new development takes place will have an impact on population change.

Children, young people and housing issues

"Breaking the Cycle" - a strategy for tackling child and family poverty and economic disadvantage in Cambridgeshire, 2011 – 2014, produced by Cambridgeshire Children's Trust, was published in 2011 and is available here: <http://www.cambridgeshire.gov.uk/CMSWebsite/committee-document.aspx/partnerships/shadow-health-wellbeing-board/2012-06-18/Reports/4525/120618-3-Appendix.pdf>

The strategy sets out facts about

- Child poverty in Cambridgeshire
- Living in poverty in Cambridgeshire
- What is poverty?
- The cost of child poverty
- Child poverty and the economy
- The backdrop to action
- Where we are now
- What we are doing already
- Drivers, effects and actions
- Cambridgeshire's Child Poverty Champions Group
- Monitoring Our Progress
- Objectives, actions, outcomes and measures of success.

The Strategy's objectives are:

1. We will improve the educational attainment of children in receipt of free school meals (FSM) so that young people leave education with improved qualification levels and are better prepared for the workplace.
2. We will improve the early identification of workless and vulnerable families with young children, and make sure we intervene effectively so that they can access the services that they need, and their children are better equipped for school.
3. We will reduce barriers to work for families.
4. We will develop clear pathways to employment and progression for workless and low-income parents in poverty.

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5. We will work with Partners to match schools and skills provision with local business needs and employment opportunities, so that the workforce – particularly the excluded and low attainers – have the skills to compete in the labour market.
6. We will develop and keep under review community travel solutions for families in poverty in rural areas.
7. We will improve the way that we deliver our services so that they are more targeted for families vulnerable to poverty, including improved outreach work across the cycle.
8. We will empower communities to develop and deliver their own support mechanisms for local families.
9. We will develop and implement a multi-agency Financial Inclusion Strategy across Partners, with clearly defined accountability and responsibilities.
10. We will measure and monitor the impact of welfare benefit changes on families, including providing support mechanisms to mitigate negative impacts.
11. We will build the financial capability of children, young people and vulnerable families.

Actions to empower communities to develop and deliver their own support mechanisms for local families include:

- Ensure that families are aware of the benefits that they are entitled to.
- Ensure that families gain access to debt and financial management advice.
- Improve access to affordable credit for families on low income.

Actions to develop and implement a multi-agency Financial Inclusion Strategy across Partners, with clearly defined accountability and responsibilities include:

- Ensure that strategic managers and operational staff are aware of the potential impact of welfare benefit changes.
- Improve partnership working between District Councils, social housing providers, and the County Council, to monitor the impact of benefit changes on families.
- Use emerging knowledge to plan service provision, and identify the resources we will need to act.

Measures of success for these two objectives (8 and 9) are:

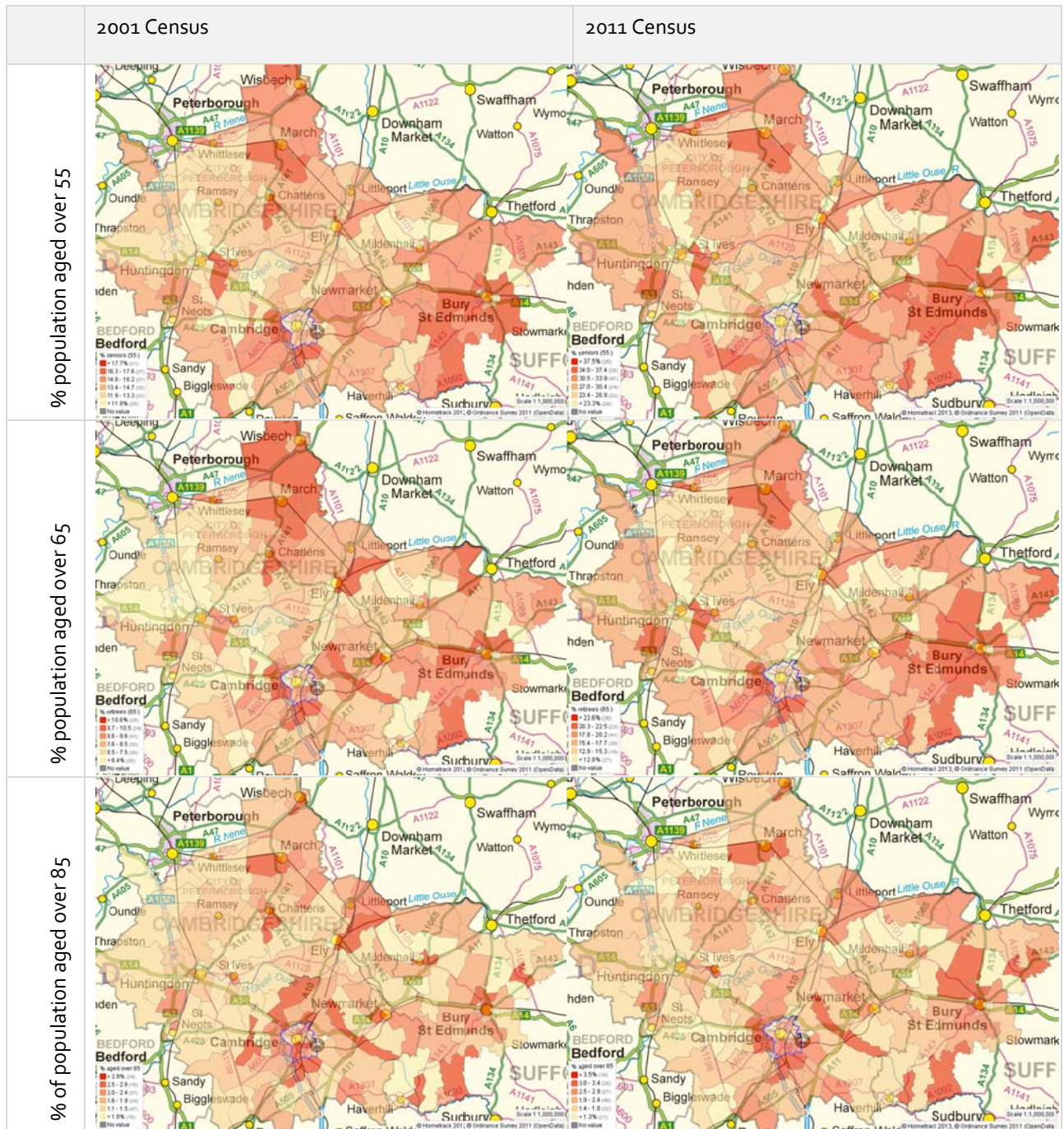
- A multi-agency Financial Inclusion Strategy is in place.
- Surveying families about access to benefits, debt, financial management support and affordable credit.
- Monitoring the number of parents, children and young people reporting improved levels of financial confidence.
- Surveying front-line staff about their confidence in providing financial capability advice.

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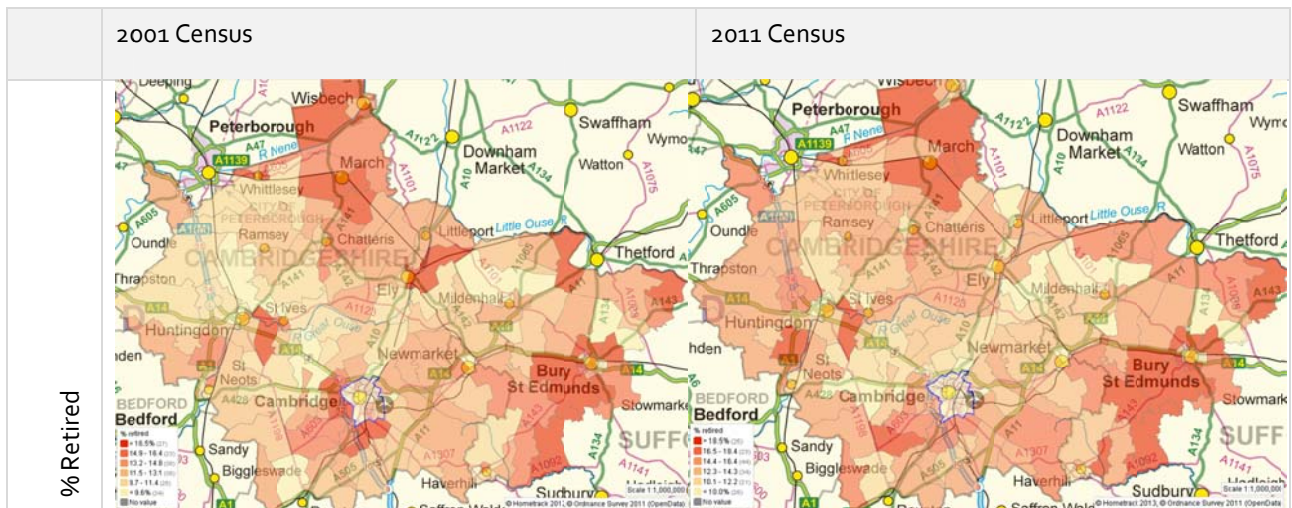
15.2.3 Older people

Current demography for older people

Map 2 Percentage of the population who are older people or retired, comparing 2001 and 2011 Census



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Source: Census 2001 and 2011, via Hometrack

Table 7. Usually resident population, age groups over 55, Cambridge housing sub-region

	55 to 59	60 to 64	65 to 69	70 to 74	75 to 79	80 to 84	85 to 89	90+	All ages
Cambridge	5,400	5,000	3,800	3,000	2,700	2,300	1,700	1,000	123,900
East Cambridgeshire	4,900	5,500	4,200	3,300	2,700	2,100	1,200	700	83,800
Fenland	6,100	6,600	5,500	4,600	3,800	2,900	1,700	800	95,300
Huntingdonshire	10,300	11,400	8,900	6,600	4,900	3,600	2,200	1,200	169,500
South Cambridgeshire	8,900	9,800	7,500	5,600	4,600	3,600	2,200	1,200	148,800
Forest Heath	3,100	3,600	2,800	2,300	1,900	1,500	900	400	59,700
St Edmundsbury	6,400	7,500	6,300	5,000	3,800	3,000	1,800	1,100	111,000
Cambridge sub-region	45,100	49,400	39,000	30,400	24,400	19,000	11,700	6,400	792,000
% of total population ²	6%	6%	5%	4%	3%	2%	1%	1%	100%

Source: 2011 Census: based on table Po4, original data from <http://www.ons.gov.uk/ons/rel/census/2011-census/population-and-household-estimates-for-england-and-wales/rft-po4.xls>

Cambridgeshire's [Older People JSNA](#) published in 2010 outlines that in 2009, there were:

- 95,500 people aged 65 or over - almost 16% of all residents (early 2011 Census results show 100,100 people aged over 65 in Cambridgeshire, or 16%)
- 44,000 people aged 75 or over, or 7% of all residents (early 2011 Census results show 47,100 people aged over 75 in Cambridgeshire, or 8%)
- 11,600 people aged 85 and over, or 2% of all residents (early 2011 Census results show 13,900 people aged over 85 in Cambridgeshire, or 2%)

The JSNA observes that in 2009 the older population was similar to the national picture, but there was variation across Cambridgeshire. The district with the greatest number of older residents was Huntingdonshire. The proportion of the population aged 65 and over ranged from 11.8% in Cambridge to 19.6% in Fenland.

² Rounded to 1 significant figure

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Early Census 2011 results confirm that Huntingdonshire still has the highest number of older residents (49,100 aged over 55). The proportion of residents aged over 65 ranged from 11.7% in Cambridge to 20.3% in Fenland. The sub-regional average was 16.5%.

Excerpt from Older People JSNA, looking at life expectancy³

- People in Cambridgeshire are living longer. Since 1991 life expectancy at birth has consistently increased across the county for both males to around 78 years of age and females to around 82 years of age. Increasing life expectancy means that older people are an increasing proportion of our population and this trend is set to continue.
- Generally, life expectancy in Cambridgeshire is better than the national average. The gender gap has narrowed slightly over time but differences in life expectancy in different parts of the county have remained consistent. Life expectancy at 65 has also increased to more than 17 years for men and 20 for women.
- While the length of time we can expect to live has increased, the period we can expect to live with long term illness and disability has also increased. Periods of life spent in poor health or with a limiting chronic illness or disability have increased by more than two years in the period 1981 to 2006.
- The most recent figures⁴ indicate that English males aged 65 can expect to spend 4.4 years of their life in poor health and English females can expect 5.4 years.
- Periods of life with a limiting chronic illness or disability rose from 12.8 years in 1981 to 14.6 years in 2006 for males; and from 16.0 to 17.7 years for females⁵.
- Even excluding the poorest 5% and the richest 5% of the population, the gap in life expectancy between those of low and high income is greater than the overall increase in life expectancy over the last 25 years. The less well-off die on average six years earlier, and spend 13 years more years living with disability.⁶

Disability, frailty and ageing

With increasing life expectancy more people are living to an age where they are likely to be physically frail, which has implications for housing and related services.

This section considers the likely numbers of elderly people who are frail because of a physical disability, mental disability or both. It incorporates assumptions about frailty drawn from a longitudinal population study – the Medical Research Council's 'Cognitive Function and Ageing Study' (CFAS) developed in 1999. The study provides estimates of the current prevalence of frailty amongst older people. The methodology assumes that the prevalence of frailty, by age, and sex, remains constant in the future. With medical and technical advances this may prove wrong, but there is no accepted alternative hypothesis at present, as some disabilities have replaced others in terms of prevalence. However it is worth exploring the impact of a reduction in frailty by 7% by 2021 as has been proposed by Wanless.

Table 8 provides the 'prevalence of frailty' scores which are applied to our forecast population.

³ Source: http://cambridge.newcastlejsna.org.uk/webfm_send/52

⁴ http://www.statistics.gov.uk/downloads/theme_health/Health-Expectancies-2000-2007_submitted.xls

⁵ <http://www.statistics.gov.uk/ci/nugget.asp?id=934>

⁶ <http://www.marmotreview.org/AssetLibrary/pdfs/Reports/FairSocietyHealthyLives.pdf>

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Table 8. Prevalence of frailty, England

Prevalence	64 - 74		75 - 84		85+		Total 65+	
	Men	Women	Men	Women	Men	Women	Men	Women
% frail	6%	7%	14%	21%	36%	54%	11%	19%
Frailty:								
Physical only	59%	75%	53%	69%	48%	59%	54%	66%
Cognitive only	28%	18%	29%	15%	22%	16%	27%	16%
Combined	13%	7%	17%	15%	30%	25%	19%	18%

Source: MRC CFAS Study, 1999

Table 9 shows that numbers of frail elderly residents in Cambridgeshire are forecast to increase by 7,660 over 15 years, from just under 14,000 in 2006 to over 21,500 in 2021. There are increases of over 50% in each of the three categories, although with an additional 4,700 people, the 'physically frail' sector accounts for just over 60% of the total increase. The mentally frail population is expected to increase by over 1,500, slightly more than the increase in people with both mental and physical frailty (1,400). Table 9 also shows the forecast numbers of frail elderly residents for Cambridgeshire, as well as for Forest Heath and St Edmundsbury based on the same prevalence and trends.

Table 9. Forecast Numbers of Frail Elderly Residents, Cambridge housing sub-region

	2006	2011	2021	2006/21 change	% change (rounded)
Cambridgeshire					
Physically frail	8,620	9,720	13,320	4,690	54%
Mentally frail	2,700	3,070	4,250	1,550	57%
Both mental and physical frailty	2,570	2,880	4,000	1,420	55%
Total frail	13,900	15,670	21,560	7,660	55%
Forest Heath and St Edmundsbury					
Physically frail	2,600	2,880	3,680	1,080	41%
Mentally frail	820	910	1,170	360	44%
Both mental and physical frailty	790	870	1,140	350	45%
Total frail	4,210	4,660	5,990	1,780	42%

Source: MRC; Cambridgeshire County Council Research Group 2005 base population forecasts; ARU for Suffolk population forecasts

Table 9 shows that in the two Suffolk districts, an additional 1,780 frail elderly people are expected to be resident in 2021 as compared with 2006, giving a total of around 6,000.

The biggest proportional increase is in the population with both physical and mental frailty, up by almost 45% in fifteen years. However all three frailty groups will experience a growth of 40% or more. Of the overall increase in Cambridgeshire an estimated 4,560 will be females and 3,100 males.

In the two Suffolk districts the expected split is an additional 700 frail males and just over 1,000 frail females. If a 7% reduction in frailty is achieved by 2021 (following Wanless, as described above) this will imply a total of 20,050 elderly frail residents of Cambridgeshire and 5,570 in the two Suffolk districts. The increase as compared with 2006 will be 6,150 and 1,360 respectively, 44.2% and 32.3%.

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Older people and ethnicity

Estimates of older people in each ethnic group, described as 'experimental' by the Office of National Statistics, show that the number of older Black and Minority Ethnic people may have slightly since 2001, though still only comprising around 2% of the total population.

There is some variation across Cambridgeshire; with more older BME people in Cambridge than elsewhere.

Older Gypsies and Travellers

Cambridgeshire has one of the largest Gypsy and Traveller populations in the United Kingdom. A JSNA focusing specifically on Travellers was published in 2010. Older people from Gypsy and Traveller communities face potentially severe social exclusion and vulnerability in several respects:⁷

- Much lower life expectancy than the national average
- Low percentage of Gypsies and Travellers aged over 50 in paid employment
- Low likelihood of entitlement to full pension
- Low levels of literacy
- Lack of awareness of entitlements to state benefits
- Complex issues around accommodation policies and planning permission which make it difficult for older people to settle on authorised sites with other family members or with carers
- Barriers in accessing health and social care services
- Discrimination and negative attitudes towards Gypsy and Traveller communities
- Lack of cultural awareness, sensitivity and appropriate outreach methods by housing, health and social care professionals.

Commissioning Strategy for Extra Care Sheltered Housing in Cambridgeshire 2011-15

Extra Care Sheltered Housing provides a real alternative to institutional care for Older People in Cambridgeshire. The Extra Care Housing Strategy sets out the commitment of key commissioning organisations to deliver appropriate levels and standards of extra care sheltered housing in Cambridgeshire. Specifically, it identifies targets, priorities and standards for this purpose.

The strategy seeks to clarify the process for prioritisation and authorisation of funding streams. It also provides guidance on best practice for the planning, development, and implementation of schemes. The latter includes guidance on the allocation process for tenancies.

The strategy framework focuses primarily on the development of new extra care sheltered housing schemes for older people, taking into account current and future needs based on demographic projections.

⁷ http://www.gypsy-traveller.org/pdfs/older_gypsies_and_travellers_report.pdf

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The definition of older people in this instance is people aged over sixty five. The strategy also provides operating guidance that is applicable to existing schemes. Additionally, it makes links to the earlier broader Best Value Review of Sheltered Housing.

Needs

- In 2010 there were an estimated 92,768 people aged 65 or over living in Cambridgeshire.
- Of this number over 42,000 are aged over 75, and 11,130 aged over 85. These numbers are projected to increase significantly.
- By 2021, there will be an increase of 54% in the 75 to 84 year age range. The over 85 age group will increase by even more at 57%.
- All areas will experience an increase in their older people's population. However, most of the impact of the demographic change will be felt in the rural districts.
 - South Cambridgeshire is expected to see the largest increase in over 75s at 80%
 - Huntingdonshire over 75s will increase by 69%
 - East Cambridgeshire over 75s will increase by 53%
 - Fenland over 75s will increase by 35%
 - Cambridge over 75s will increase by 22%.

Physical and mental frailty increases with age. It is anticipated that there are currently approximately 13,900 older people experiencing physical frailty, mental frailty or a combination of both. Approximately 8,500 are supported by Adult Social Care, and will have been assessed as having "critical and substantial" needs. The majority of this number is aged over 75.

The total number of older people in residential and nursing care, in Cambridgeshire is 3,235 (July 2007). Some 1,282 of these are funded by Adult Social Care. Without the additional provision of extra care it is anticipated that, local authority funded, care numbers would rise to 1647 by 2021.

Hospital usage also increases with age with the biggest pressure being in emergency care.

Vision and Priorities for Older People in Cambridgeshire

The Joint Commissioning Strategy (NHS Cambridgeshire and Cambridgeshire County Council. 2008) sets out the vision for Older People:

"Our vision is to develop communities in which older people are truly engaged, exercising choice and control over their lives... Our focus is on independence, empowerment, respect, dignity, the promotion of wellbeing through the prevention of illness and social breakdown"

This approach is strengthened by the housing vision identified within the best value review of Sheltered Housing:

"Our vision is for a positive, creative approach to building homes, neighbourhoods and communities. This includes high quality, cost-effective public services that meet the needs of local people, tackling climate change, building sustainable communities and ensuring strong and inclusive communities.

We will work with Older People to improve their quality of life by:

- Listening to what older people have to say and involving them in the development of services

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- Challenging and addressing ageism whilst promoting positive views of older people
- Working with others to promote well-being in all aspect of an older person's life
- Designing and delivering services around individual needs
- Enabling older people to live in a safe home and environment
 - Tailored to meet their needs
 - In an active community
 - In a secure environment
 - Promoting independence in all of our services"

Health and Social Care Commissioning Priorities

- Support more people to live at home to maximise independence
- Not to commission any more residential care for older people
- Ensure that older people and their families / carers have as much choice as possible in their care, support and treatment options as part of a person-centred approach
- Develop alternatives to residential living e.g. extra care schemes
- Develop community based services which respond to older people's needs and prevent unnecessary admissions to hospital
- Provide more responsive and integrated services for older people
- Encourage older people to directly buy services to suit their needs through self-directed support

Source Cambridgeshire health and Social care Joint Commissioning Strategy 2008 to 2011

Housing Commissioning Priorities

- Mixed communities providing a range of housing types and tenures to offer people choice
- Plan for and respond to the sub-region's changing demography, particularly the needs of a growing number of older people.
- Respond to the diverse and changing needs of our communities
- Tackle both housing and support issues for people who are most vulnerable.
- Make best use of existing homes and extend housing options
- Prevent and tackle homelessness, help reduce deprivation and improve health and social inclusion.

Source: Cambridge Sub Regional Housing Strategy 2008- 2011

Definition and role of Extra Care

Extra care housing is specifically identified as a vehicle by which strategic objectives for older people can be delivered and by which improved outcomes can be achieved. It is defined as specialist accommodation designed to maximise the independence of older people by providing a safe, secure and stimulating environment. Residents retain the independence of having their own home and at the same time benefit from the availability of around the clock social care and housing support.

The defining characteristics of extra care housing according to the toolkit produced by the Housing Learning and Improvement Network, called [Strategic Housing for Older People](#) (SHOP) are as follows:

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- Living at home – not in a home.
- Having one's own front door.
- Flexible care delivery based on individual need – which can increase or diminish according to circumstance.
- The opportunity to preserve or rebuild independent living skills.
- The provision of accessible buildings with smart technology that make independent living possible for people with a range of abilities.
- Building a real community, including mixed tenures and mixed abilities. Extra care should be permeable to the wider community and offer the same benefits and services available to all older people.

Typically schemes offer a range of additional services and facilities available to the wider community to enhance health and wellbeing. Examples include restaurant and recreational facilities as well as health and social care services such as intermediate care, assistive technology and outreach support.

The approach in Cambridgeshire will include encouragement to develop services that benefit the wider community, as well as the residents of the scheme, in order to maximise the benefits attainable in terms of outcomes and cost effectiveness.

Outcomes

All extra care schemes should support the achievement of the well being requirements for older people identified within National Indicators and the Local Area Agreement. Additionally they must meet the Health and Social Care outcomes specified in [Our Health, Our Care, Our Say](#) (DoH 2006), namely:

- Improved health and emotional well-being
- Improved quality of life
- Making a positive contribution
- Choice and Control
- Freedom from discrimination
- Economic well-being
- Personal Dignity and respect

Housing and Community Outcomes:

- Good quality, cost effective and accessible affordable housing in areas of housing need, either through remodelling of existing or provision of new schemes;
- Flexible design to meet current and potential future needs of older people, and the diverse needs of our communities;
- Homes developed in the most environmentally sustainable way possible, to minimise impact of use in relation to CO₂ emissions and fuel costs;
- Responsive, flexible and person centred housing related support and care.

Source: Cambridge Sub Regional Housing Strategy

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User Groups Eligible for the Service

Older People, and their partners' who meet the eligibility requirements for adult social care. Examples include older people with:

- Long term physical conditions
- Mental Health Needs (including dementia)
- Visual Impairments
- Learning Disability

Note: Dementia: The number of older people with dementia, in Cambridgeshire is expected to rise from 6,600 in 2006 to 10,200 by 2021. The National Dementia Strategy (DOH.2009) requires services to end prejudice and improve support available. The prevalence of dementia increases significantly with age. It is therefore essential that, within extra care, staff are adequately trained to support people with dementia and their carers.

Diversity

In planning for and designing schemes, providers should consider the diverse needs of older people within the local community, taking into account needs identified through the Cambridgeshire Joint Strategic Needs Assessment (JSNA) and the Cambridgeshire Sub-regional Strategic Housing Market Assessment (SHMA). This could include the needs of people with dementia, physical or learning disabilities, cultural or ethnic needs etc.

Service providers within schemes must also recognise and value equality and diversity. Service users have a right to equal access to services without hindrance from discrimination, prejudice, or social exclusion, and providers must, as a minimum, comply with legal requirements in this area, such as the Equality Act 2010.

Extra Care Targets and Priorities

The Best Value Review in 2004 established key principles for the development of supported housing for older people. In particular it aimed for an equity of provision across the county and an increase of 1079 additional extra care units in Cambridgeshire. Up to July 2010 there have been 425 units developed with a further 167 in development.

Given the length of time that has elapsed since the Best Value review and considering the financial pressures on both capital and revenue budgets the Extra Care Commissioning Strategy Group carried out a mapping exercise to identify areas of high demand yet low supply of extra care housing. The aim of this was to prioritise new schemes to be funded out of the resources available. A series of maps were developed that showed the following factors which may influence demand for extra care sheltered housing:

- The pattern of home care use
- The numbers of people over 75 years of age
- The numbers of people with long term limiting conditions
- The numbers of people claiming Disability Living Allowance

There were several other symbols added to the maps which showed existing facilities. These were

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- Sheltered Housing Schemes
- Existing and planned Extra Care Schemes
- Residential Homes

When this data was analysed it was clear there were certain areas where demand for extra care is likely to be high and supply relatively limited. These areas were shown to be mainly in Huntingdonshire, South Cambridgeshire and Fenland.

The maps of extra care housing demand across the county, on which this scoping process was based, can be found through the following link: <http://www.cambridgeshirejsna.org.uk/older-people-including-dementia/older-people-including-dementia>

This exercise resulted in the following locations as being priorities for development:

Table 10. **High priority locations for development based on mapping exercise (extra care commissioning strategy)**

District	Location(s)	New or Re-Development
South Cambridgeshire (north of district)	Histon & Impington Over, Willingham or Cottenham	Potential redevelopment of existing sheltered scheme in Over Or New scheme required
South Cambridgeshire	Fulbourn	New scheme required
Huntingdonshire / Fenland	Ramsey/North Hunts Or Whittlesey	New scheme required
Huntingdonshire	St Ives	New scheme required

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15.2.4 Physical and sensory impairment

In November 2009 Cambridgeshire produced a JSNA focusing on Adults with a Physical or Sensory Impairment and/or Long Term condition. The full JSNA available at <http://www.cambridgeshirejsna.org.uk/jsna-topics-published-previously/adults-physical-or-sensory-impairment-and-or-long-term-condition> and includes the following key demographic facts and figures.

Current demography⁸

Surveys of Disability were carried out by the Office of Population Censuses and Surveys (OPCS) between 1985 and 1988. These estimated the prevalence and severity of disability by age, gender, region and the West Indian and Asian ethnic groups. The surveys focus specifically on disability rather than on limiting long term conditions.

2001 Census asked whether any long term illness, health problem or disability limits daily activities or work. The definition used is wider than just disability, so the numbers in Table 11 are larger for Census than for OPCS.

Table 11. **Comparison of estimated number of people with a disability, UK**

	2006 estimate of the numbers 15-64 years and % of population	2021 estimate	Increase (number)	Increase (%)
OPCS Survey of Disability	28,500 (8%)	30,885	+ 4,000	14%
Census limiting long term illness	41,336 (11%)	44,791	+ 5,000	13%

Source: OPCS 1985-1988, Census 2001

Long-term illness

Residents are more likely to have a limiting long-term illness or to perceive their health to be poor in wards to the north of the county particularly in and around Wisbech, Huntingdon North, and parts of Cambridge. The pattern of poor health, as measured by the 2001 Census, is broadly similar to the pattern of deprivation as measured by the Index of Multiple Deprivation.

In the County's Place Survey of Autumn 2008 some 33% of respondents reported having some long-standing illness, disability or infirmity. The rate was higher than the county's average in Fenland (40%) and East Cambridgeshire (34%); it was lower in Cambridge (30%), Huntingdonshire (31%) and especially lower in South Cambridgeshire (28%).⁹

⁸ A note on definitions and data sources for Cambridgeshire figures: Estimates of disability prevalence are highly dependent on the definition of disability used. There is no single or 'gold standard' measure or estimate of disability. The two most widely used sources are the 2001 Census and OPCS disability surveys (1988), both of which have their advantages and disadvantages.

⁹ Note: results were not weighted for age. In the 65+ age group more than half of respondents reported having some long-standing illness, disability or infirmity.

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Disability Living Allowance (DLA)

There were 3,020 people receiving any benefits in the grouping 'disability' in the benefits data for Cambridgeshire in 2009. Of these, 2,990 were receiving Disability Living Allowance.

Table 12. **Disabled people receiving benefits by duration of claim, Cambridgeshire**

	Total disabled people receiving benefits	For less than 6 months	For 6 months to 1 year	For 1 to 2 years	For 2 to 5 years	For more than 5 years
Cambridge	450	30	20	40	80	280
East Cambridgeshire	370	20	20	30	60	230
Fenland	610	30	40	40	110	400
Huntingdonshire	870	50	50	70	140	550
South Cambridgeshire	710	40	40	60	110	470
Cambridgeshire	3,020	180	170	250	510	1,920

Source: ONS, NOMIS May 2009

Table 13. **Reported causes of disabilities among adults, England**

Health Complaint	%
Diseases of the musculoskeletal system and connective tissue:	34%
Arthritis	21%
Others	13%
Disease of the ear and mastoid processes	24%
Disease of the circulatory system	16%
Diseases of the respiratory system	10%
Eye disorders	8%
Diseases of the nervous system (other than eye or ear)	5%
Injury and poisoning	4%
Endocrine, nutritional and metabolic diseases and immunity disorders	3%
Neoplasms	2%
Mental disorders	2%
Others	13%

Source: The Health Survey for England 1995

Cambridgeshire service users

Clients with the most severe forms of physical and sensory impairment are eligible for social services support. Social service authorities are required to maintain registers of people in their area who are blind or partially sighted.

There were 570 people aged between 18 and 64 who were blind or partially sighted registered with councils in Cambridgeshire, at 31 March 2008. Some 20% also have an additional disability. Social services are also required to maintain registers of people who are deaf or hard of hearing.

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Table 14. **People Registered as Deaf or Hard of Hearing, Cambridgeshire**

	All	Ages			
		0-17	18-64	65-74	75 or over
Deaf	435	25	195	45	175
Hard of hearing	1,075	10	205	160	700
Total	1,510	35	400	205	875

Source: Health and Social Care Information Centre <http://www.ic.nhs.uk/statistics-and-data-collections/social-care/disability/people-registered-as-deaf-or-hard-of-hearing-year-ending-31-march-2007-england-ns>, for year ending 31 March 2007

Table 15. **Some detail from Cambridgeshire's Physical and Sensory Impairment JSNA**

Condition	National summary / issues	Local summary / issues
HIV and AIDS	Data is available from the Survey of Prevalent HIV Infections Diagnosed (SOPHID) which is collected and summarised on all people diagnosed HIV positive who seek statutory care each year. Clinician reporting began in 2000 and may show underreporting.	There were 271 patients in treatment; 62% men and 38% women. The majority of men (70) and women (40) were in the 35-44 year age group. The countywide specialist social worker offers social care support to everyone attending specialist clinics, working closely with the two specialist nurses and backed up by support from the local voluntary agency and Supporting People. Cambridgeshire social workers currently had an active caseload of 32 service users at the time the JSNA was written.
Trauma and head injury	Head injury in England is common. It has been estimated that 6.6% of those attending A&E in any given year have a head injury and over 100,000 people are admitted as a consequence.	In Cambridgeshire there were 1,266 hospital admissions for head injury in 2007/08, of which 642 were aged 15 to 64. Much needs to be done on prevention. Road traffic accidents, for example, are high in parts of Cambridgeshire. There are at least 70 people known to social services requiring significant follow-up care for severe physical disabilities following head injury.
Chronic Obstructive Pulmonary Disease (COPD)	The primary care disease registers show that there are 7,207 people with COPD.	Cambridgeshire's PCT was a national pilot site for "Co-creating Health" which promotes physician and patient training and self care. Effective stop smoking campaigns should reduce the number of people with COPD in future generations. There is unmet need for more people to have pulmonary rehabilitation.
Diabetes		There were 19,579 people registered for diabetes in Cambridgeshire GP practices in 2006/07.
Arthritis	The 2001 Health Survey for England reported 18% of adults having a moderate or serious disability of which 40% were attributed to musculoskeletal conditions. Some 11.4% of GP consultations in 2004 in England and Wales related to the musculoskeletal / connective tissue.	
Coronary Heart Disease	Reduction of coronary heart disease is one of the key health targets and pledges in the East of England.	An estimated 785 men and 312 women aged 25 to 74 present as new coronary heart disease cases each year.
Stroke	Reduction of stroke and the immediate diagnosis and management of stroke is a national priority.	Using national study estimates, the number of first new strokes is estimated at 1,136 per year across Cambridgeshire, of which 872 are aged over 65.
Multiple Sclerosis	In the UK, the prevalence of MS is about 100 to 150 per 100,000 population. Careful attention to aids at home and at work can provide real benefit to an individual with MS, vehicles can be adapted; visual aids and computer technology can allow continuation of employment.	

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Condition	National summary / issues	Local summary / issues
Cerebral Palsy	Prevalence of cerebral palsy is calculated at school entry age (six years old); it is about 2.4 in every 1,000 children.	
Parkinson's disease	Parkinson's can occur at any age but is mainly a condition of middle/late life; about 1% of 65+ and 2% of the 80+ are affected.	
Epilepsy	About 1 in 200 individuals have active epilepsy. Epilepsy is more common in people with learning difficulties.	
Alcohol	About 1% of the population are "moderately or severely dependent on alcohol". This increases to 2% in people with neurotic disorders, 5% in those with phobias and 6% in those with 2+ neurotic disorders.	

Note: Others mentioned: Muscular Dystrophy, Myalgic Encephalomyelitis, Spina Bifida, Huntingdon's Disease

Service uptake for social care: assessments

During 2006/2007, 780 new people aged 16 to 64 years with physical disabilities had completed assessments¹⁰. Over 70% of first assessments for new clients are for people with physical disability, frailty and/or temporary illness. The majority of people, or 96%, of people with physical disabilities, are receiving community based services in their own home.

Analysis of the breakdown of community based services by client type, aged years 18-64 shows that people with physical disabilities are most likely to receive day care services (10%) home care services (24%) and overnight respite outside their home (4%) and meals (2%).¹¹ Some 266 patients had direct payments, 193 required professional support and 1,180 required equipment and adaptations.

Housing and social inclusion as wider determinants of health for people with disabilities

Housing is a major factor determining physically disabled people's health and wellbeing. Many disabled people still live in unsuitable accommodation. Physical disability also affects family members, as they often have to give up their employment to become carers or, if parents, they need to face the financial needs of raising a disabled child. People on low incomes are more likely to have disabilities than people on medium or high-level income. Moreover, people with physical disabilities tend to have less disposable income than people without disabilities. Often this leads to debt problems and living in more deprived housing.

Housing

The Cambridgeshire Disability Housing Strategy was drafted by the Disability Strategic Housing Network in February 2008. The 2010 [Older Peoples JSNA](#) contains a summary of the identified gaps and priorities for action. Housing is a major factor in determining physically disabled people's health and wellbeing. It appears that many disabled people still live in unsuitable accommodation, from national estimates. The Papworth Trust has presented some national data on housing for disabled adults. There are 50 million

¹⁰ Known as RAP, or "Referrals, Assessments and Packages of Care" assessments

¹¹ Please note: each client may receive services from different service type simultaneously

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people in 21 million households in England. Some 19.5 million (18.2%) have a disability. Some 1.5 million have a disability and need adapted accommodation (3%). An estimated 371,000 in need of adapted accommodation live in unsuitable housing. An estimated 97,000 wheelchair users live in unsuitable accommodation.

Summary of Disability Housing Strategy “gaps and priorities for action”:

- Undertake further work to refine knowledge about the level of housing need and shortfalls in provision.
- Ensure information is available and accessible to all.
- Move from a model of residential provision and grouped living arrangements to that of single or shared, where requested, tenancies and home ownership.
- Maintain access to adaptations and assistive technology to maintain and develop independence.
- Maintain consultation and involvement of disabled people in the continuing development of housing and support.
- Develop flexible support services to include floating and where necessary specialist support services.
- Ensure best practice and standards inform developments across the county.
- Take account of 16+ needs to avoid the need for out of county placement (develop work practices and a protocol between local housing authorities and social care including young people with an aim if possible to include 16+).

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15.2.5 Adults with learning disabilities

In September 2008 a JSNA was produced for Cambridgeshire, centering on adults with learning disability. The full JSNA is available here <http://www.cambridgeshirejsna.org.uk/jsna-topics-published-previously/adults-learning-disability>. Key facts about the population of adults with learning disability is included below, from the JSNA text. A profile is available for 2012 from the Learning Disabilities Observatory, at <http://www.improvinghealthandlives.org.uk/profiles/>

Current demography, adults with learning disabilities

Across the total population, 2% of adults are estimated to have some form of learning disability. In Cambridgeshire, this corresponds to around 10,000 people aged 15 and above. If local service provision patterns reflected national patterns, we would expect around 2,200 of these people to be receiving support or services through Cambridgeshire County Council. Of these, eight out of ten are likely to be aged between 20 and 64, one in ten is likely to be aged between 15 and 19 and one in ten aged over 65. Travellers represent the largest single ethnic minority group in Cambridgeshire making up about one percent of the population. There is a much higher than national prevalence of learning disability in the Traveller community.

The actual figures for people with learning disabilities in Cambridgeshire receiving support correlate well with the national picture. Learning Disability Partnership (LDP) teams currently provide health or social care support to around 2,230 individuals with learning disability, of whom around 1,700 receive social care support (LDP June 2007). In 2008/2009, Cambridgeshire County Council Adult Social Care provided services for 1,340 clients with learning disabilities (18 years and above).

Table 16. **Est. current and future number of people with learning disabilities, Cambridgeshire**

	Future prevalence of LD	Estimate 2005	Forecast 2011	Forecast 2016	Forecast 2021	% change 2005-2021
Total people with learning disability	Remains constant ¹²	9,990	11,000	11,510	11,670	14.6%
	Increases	9,990	11,870	12,480	12,790	22.4%
Number of people with LD receiving support	Remains constant	2,200	2,410	2,490	2,490	11.6%
	Increases	2,200	2,520	2,610	2,650	17.2%

Source: Emerson and Hatton (2004) and CCC Research Group mid-2005 population estimates.

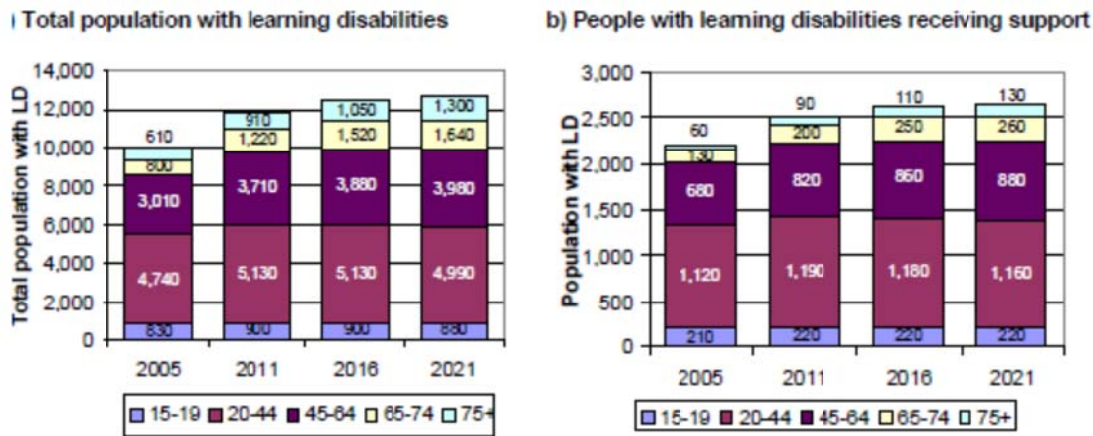
Cambridgeshire's population is forecast to grow by around 16% between 2006 and 2021. As the total population grows, we would expect the number of people with learning disabilities also to increase. In addition, as people with learning disabilities are living longer and more babies with complex needs are surviving, we would expect increased numbers of people with learning disabilities in the population and increasing numbers with multiple severe disabilities.

¹² at about 2%

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The location of people with learning disability is affected by service location, housing costs and development opportunity. As a result of cheaper housing, more people with learning disability live in Fenland.

Fig 2 Estimated age structure of people with learning disabilities 2005-2021



Source: Emerson and Hatton (2004) and CCC Research Group mid-2005 population estimates.

The standardised ratio of service users is the observed number of service users in a district divided by the expected number based on the district’s population and Cambridgeshire’s average age-specific prevalence of service users.

Autistic Spectrum Disorder

It is difficult to give definite numbers for adults with autistic spectrum disorders. There is no doubt however that over the past decade or so there has been an increase in awareness of the condition by families, practitioners and funders. According to The National Autistic Society the prevalence rate is 91 per 10,000 of the population nationally. Based on that prevalence, Table 17 shows the estimated number of people of working age with autistic spectrum disorder in Cambridgeshire by district. “Working age” is defined as males aged between 16 and 64 and females aged between 16 and 59. For the total number of people with Autistic Spectrum Disorder (ASD) a prevalence rate of 91 per 10,000 of the population was applied to mid-2006 population estimates for Cambridgeshire.

Table 17. Est. number of people of working age with Autistic Spectrum Disorder, Cambridgeshire

	Total 18 to 64 years	People with ASD	Kanner Autism	Other Spectrum Disorder	People with learning disabilities	Asperger Syndrome	Other spectrum disorder	Total people with ASD
Cambridge	82,180	160	40	120	580	300	290	750
East Cambs	47,380	90	20	70	340	170	170	430
Fenland	54,170	110	30	80	380	200	190	490
Huntingdonshire	102,880	210	50	150	730	370	360	940
South Cambs	87,010	170	40	130	620	310	300	790
Total	373,610	750	190	560	2,650	1,340	1,310	3,400

Source: Paul Shattock & Paul Whiteley, “The changing prevalence of autism?”, Autism Research Unit, University of Sunderland, and CCRG mid-2008 population figures. Numbers may not sum due to rounding.

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Table 17 shows that there may be approximately 3,400 people with Autistic Spectrum Disorder across Cambridgeshire.

Those with low-functioning autism include people who meet the criteria for the autistic spectrum and also have a learning disability (IQ of less than 70). This means we would expect 750 people with typical autism who should be known to services. Those with high functioning autism (IQ greater than 70) includes people with Asperger Syndrome (36 per 10,000 population) and Other Spectrum Syndrome (35 per 10,000 population). We would expect around 2,650 people in this category. These individuals may not fit the learning disability criteria for services but may still have considerable support needs.

Some years ago it was considered that about 70% of people meeting criteria for the autistic spectrum also had a learning disability. However, this figure is changing as more people with Asperger's syndrome and high functioning autism are identified, now it is generally considered that only about 20% to 40% of those meeting criteria for an autistic spectrum disorder also have a LD. These people would by definition meet the access criteria for Learning Disabilities services. Therefore, all community teams have people with autism and Learning Disabilities on their caseload.

The Cambridgeshire and Peterborough Mental Health Partnership NHS Trust (2005) has highlighted the need for a clear lead within both mental health and learning disability services to prevent people being passed between the two services or not receiving any services at all.

Current demography of Cambridgeshire service users

This section compares this profile with that of Cambridgeshire's total population and of national prevalence rates for learning disability. In 2008 Learning Disability Partnership teams were providing health or social care support or advice to around 2,230 individuals with learning disability. All of these may not receive a social care funded package or regular support.

The geographic spread of the individuals in contact with the LDP team is not evenly spread across the county. Around half are linked to the South and City Area teams, the reason for the inconsistent spread is due to historic and service development reasons.

Age and gender profile: of the 1,704 people with learning disabilities known to the Social Care element of Cambridgeshire Learning Disabilities Partnership in June 2007; some 52% of service users are male and 48% are female, compared to the total population where 49% are male and 51% are female (of those aged 15+). Service users have a younger age profile than the overall population. A small proportion of service users are aged 15 to 19, many people of this age being in full time education and therefore yet to come into contact with the LDP.

The LDP works with adults with learning disabilities, with a much higher proportion of service users aged 20 to 24 than seen in the total population. This may reflect an underlying increase in the prevalence of learning disability, or may result from the way that services are structured.

A small number of LDP staff work with children. It is possible that during 'transition', when young people transfer from education-based services to adult services, a high proportion receive support in the form of training for work programmes or supported living.

As they grow older people may cease to receive support (perhaps because they move into employment); some lose contact with services; some die younger than average. Only a small number of service users are aged over 65. This may reflect the lower life expectancy found among people with some learning

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disabilities such as Down’s Syndrome. However, it is also possible that some people may be transferred to services for older people, and are no longer supported by the Learning Disability Partnership.

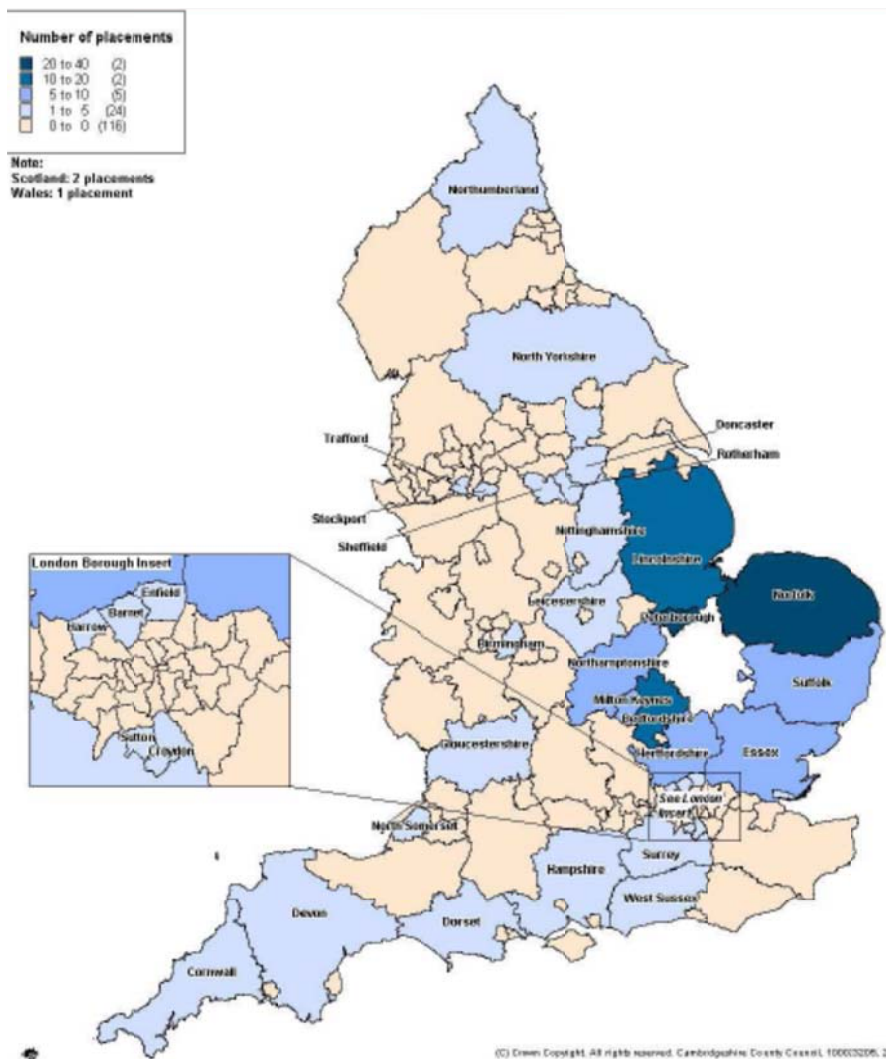
Local authority of residence

Of Cambridgeshire’s 1,704 social care service users (June 2007) some 1,510 were resident in Cambridgeshire (88.6%) and 163 (9.6%) were resident outside Cambridgeshire although some of these were living on our boundaries. Only 31 service users’ address details were not properly recorded.

This section considers the distribution of service users between local authorities, first in terms of those living outside the county, and then those living across Cambridgeshire’s five local authority districts.

Map 3 shows the distribution of service users living outside Cambridgeshire in June 2007. Between 10 and 20 service users live in Lincolnshire and Bedfordshire while Suffolk, Essex, Hertfordshire, Milton Keynes and Northamptonshire each host between 5 and 10 people. Other counties across England host small numbers, including places as far away as Devon, Cornwall and Scotland.

Map 3 **Distribution of Cambridgeshire’s out-of-county learning disability placements across England, June 2007**



Source: Head .V MPhil "A new geography of learning disability" University of Cambridge 2007

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The majority of out-of-county placements are due to the complexity of the service users' needs and/or the lack of specialised or suitable facilities within the county. There are at least two distinct groups that need to be considered:

- a) People in semi-secure or high-secure NHS or independent sector hospital placements, detained for treatment under the Mental Health Act.
- b) People in enhanced residential or supported living placements.

Within Cambridgeshire housing and support services are currently provided in a range of models either provided by statutory agencies (Social Services in-house or Mental Health Trust), voluntary, or independent providers.

Key housing issues

- The demand for quality housing and support is increasing.
- Joint work with the housing agencies is key to:
 - Ensure access is fair and prioritized appropriately.
 - Expand the range of housing available including rental, shared ownership and full ownership.
 - Ensure needs of disabled people are taken into account in future developments.
- The development of in county services is needed to enable people living out of County to move back to the Cambridgeshire.
- Supporting People services need to be flexible, user focused and not accommodation based.
- People want choice about the type of accommodation, where they live and who they live with.

Local picture

Access to housing and support is one of the priority areas in "[Valuing People Now](#)". We know from both national evidence and local consultation that people want:

- A secure and homely place to live
- To live alone or with people whom they choose and like to be with
- Sufficient levels of support to ensure people can live full lives in their community

People need access to:

- Advice and general support services
- A range of opportunities including; social rented housing; private rented or low cost / shared ownership housing.
- Home aid agencies
- Equipment and assistive technology.
- Support to manage their tenancies and care needs,

Whilst some individuals live in residential or nursing care current trends are to access mainstream housing opportunities. Current non-residential/nursing housing provision used by disabled people varies according to the individual need. In broad terms housing could normally be seen to fall into one of the following formats:

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- Ordinary housing not adapted (single or multiple occupancy with family or non disabled others but used by / identified for small group)
- Ordinary housing but adapted either to meet individual need (single or multiple occupancy with family or non disabled others), or used by / identified for small group.
- Single clustered accommodation which may be adapted or not.
- Purpose built accommodation
- Single adapted (individual or grouped occupancy) accommodation
- Clustered accommodation (likely to be adapted)

There is a gradual increase in the number of people considering shared ownership. This can be a real option for people using special schemes facilitating mortgage and rent payments via benefit entitlement.

The table below shows the residential location by type of users known to social care services. It should be noted that some people will still be living with their relatives or in individual tenancies with visiting support, These will be shown as other and not broken down into separate groupings.

Table 18. **Residential location by home type, June 2007, Cambridgeshire**

	Extra care / supported	Residential	Nursing	Other residential or group	Other	Total
Cambridge	55	18	-	-	165	238
East Cambridgeshire	31	57	5	-	102	195
Fenland	62	67	-	-	210	347
Huntingdonshire	71	43	-	-	269	384
South Cambridgeshire	43	117	-	-	179	344
Out of county	9	118	11	12	15	165
Total	271	420	23	19	940	1,673

Source: SWIFT data, Cambridgeshire County Council, June 2007 – denotes less than 5 individuals

Access to social housing

In 2008 housing authorities across the Cambridge housing sub-region formed a new Choice Based Lettings (CBL) scheme, Home Link. While local housing authority lettings policies may vary on some issues, all the policies operate through the same principles including the same banding system which prioritises housing need. Available properties are advertised and the onus is on the applicants registered on the housing register to submit an expression of interest for the properties. The result being that all homes are allocated to those in the greatest need who have specifically requested to live there, thereby increasing choice to the applicants and sustainability of the tenancy.

The LDP are able to indicate to housing authorities if they consider the person with learning disability to be in priority need. There are significant financial pressures on social care budgets. In order to prioritise limited resources the Disability Service has identified priority groups. These are:

- Person is in 'unsafe' accommodation (ie Protection of Vulnerable Adults).
- Person is homeless or at high risk of becoming so in very near future.

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- Young person is currently 'looked after' (Leaving Care).
- Family / carer unable to maintain their role or at high risk of becoming unable to do so.
- The person is unable to remain in their current accommodation.

Demand

Current demand for both housing and support outstrips available resources. The main pressure points are seen as:

- People living longer (low move through rate).
- Increased health needs impacting on the type of accommodation and care needs
- Increased expectation of carers particularly younger carers – early solutions needed.
- Increased expectations of service users (independence / small or individual homes).
- Cost of property / rent levels / housing benefits / home ownership.
- Availability of staffing affecting the viability of services.
- Older carers reaching crisis point and unable to maintain caring role.
- Hidden older carers needing emergency placements.
- Appropriate shared accommodation in all areas / local to family.
- Limited revenue and the need to exploring other funding streams.
- Some individuals currently placed in out of county residential placements wish to return to Cambridgeshire were suitable property and support available
- Increase in prevalence of obesity and the numbers of people with other larger space requirements for equipment and wheelchairs.

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15.2.6 Ethnicity

Demography

This section looks first at the available information on the black and minority ethnic (BME) population across the housing sub-region, comparing it to the East of England. BME data currently available does not include information on European Union migrant workers, many of whom have moved to the UK since the 2001 Census was carried out. One of the largest "ethnic groups" in the housing sub region are Gypsies and Travellers, please see section 15.2.8.

There is limited information on the housing needs of BME residents apart from Census data, a problem which was highlighted in the East of England Regional BME Housing Study (2006). More detailed analysis of the county findings of the Census 2001 is available in Cambridgeshire County Council's Census 2001: Ethnicity and Religion Report, at www.cambridgeshire.gov.uk/community/census/Ethnicityandreligionincambridgeshire.htm.

Hometrack has been used to enable comparison of 2001 Census data across the seven districts in our housing sub-region, including maps of the five main ethnic classification groups. The 2011 update presents this information in summary form. The previous, larger scale maps and more detailed commentary are available to access at www.cambridgeshirehorizons.co.uk/shma

The JSNA site³³ summarises Cambridgeshire's ethnicity data as follows:

- The population of Cambridgeshire is increasingly diverse.
- Across the county almost 9.5% of school children are from a black or minority ethnic group, including Gypsies and Travellers.
- The south of Cambridge had the highest proportion of minority ethnic families - in January 2009 some 25% of school pupils were from this group.
- There were also significant minority ethnic communities in other parts of the county, notably Pakistanis in Huntingdonshire, Gypsy/Roma in Fenland and Indians and Irish Travellers in South Cambridgeshire.
- Increasing numbers of migrant workers, chiefly from Eastern Europe and Portugal, live throughout the county.
- Many children of minority ethnic heritage, particularly those from the Gypsy/Traveller, Bangladeshi and Pakistani communities, have not enjoyed the same level of educational outcomes as the majority. However, in Cambridge particularly there are also children of visiting academics or business people who may be high achievers.

In addition the presence of USAF forces may increase the number of BME households. This is particularly evident in the number of Black residents in Forest Heath.

³³ <http://www.cambridgeshirejsna.org.uk/children-and-young-people/ethnicity>

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Table 19. Ethnicity profile – region and Cambridge housing sub-region, 2001

	Cambridge housing sub-region		East of England region	
	Number	%	Number	%
British	638,399	90.38%	4,935,152	91.5%
Irish	6,255	0.89%	61,266	1.1%
Other White	33,937	4.80%	136,737	2.5%
White	678,591	96.07%	5,133,155	95.1%
White and Black Caribbean	1,687	0.24%	19,833	0.4%
White and Black African	1,017	0.14%	6,037	0.1%
White and Asian	2,470	0.35%	17,378	0.3%
Other Mixed	2,652	0.38%	14,569	0.3%
Mixed	7,826	1.11%	57,818	1.1%
Indian	3,880	0.55%	51,043	1.0%
Pakistani	1,504	0.21%	38,803	0.7%
Bangladeshi	1,373	0.19%	18,478	0.3%
Other Asian	1,395	0.20%	13,440	0.3%
Asian or Asian British	8,152	1.15%	121,764	2.3%
Caribbean	1,559	0.22%	26,108	0.5%
African	1,671	0.24%	16,989	0.3%
Other Black	1,314	0.19%	5,273	0.1%
Black or Black British	4,544	0.64%	48,370	0.9%
Chinese	3,929	0.56%	20,482	0.4%
Other Ethnic Group	3,278	0.46%	14,428	0.3%
Chinese or Other Ethnic Group	7,207	1.02%	34,910	0.7%
Total	706,320	100%	5,396,016	100%

Source: Census 2001, from National Statistics website: www.statistics.gov.uk via Hometrack. Crown copyright material is reproduced with the permission of the Controller of HMSO

From Table 19 we can see that:

- Some 90% of residents (or 638,399 people) across the sub-region class themselves as White British (compared to 91.5% across the Region).
- Across the sub-region some 0.89% people class themselves as White Irish and 4.8% are "Other White". This compares to 1.1% and 2.5% across the region, respectively.
- Sub-regionally, some 27,729 or 3.93% of residents define themselves as having an ethnicity other than White. This compares to 5% across the region.
- Of the residents who have an ethnicity other than White in the Cambridge housing sub-region, the largest numbers are Chinese (3,929), Indian (3,880) other ethnic group (3,278) and other mixed (2,652).

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Table 20 shows the detailed ethnicity data from the 2001 Census for each district in the housing sub-region.

Table 20. **Ethnicity profile for the sub-region (number), 2001**

	Cambridge	East Cambridgeshire	Fenland	Huntingdonshire	South Cambridgeshire	Forest Heath	St Edmundsbury
British	85,472	68,546	80,911	146,570	121,378	42,427	93,095
Irish	1,708	496	434	1,180	1,071	643	723
Other White	10,187	2,638	1,037	4,735	3,844	9,073	2,423
White	97,367	71,681	82,382	152,485	126,293	52,142	96,241
White & Black Caribbean	439	85	143	371	238	185	226
White & Black African	220	33	48	191	141	308	76
White & Asian	756	185	152	464	405	328	180
Other Mixed	728	218	114	438	356	557	241
Mixed	2,143	521	457	1,464	1,140	1,378	723
Indian	1,951	209	200	567	681	112	160
Pakistani	526	41	21	548	181	132	55
Bangladeshi	980	30	45	150	68	38	62
Other Asian	637	52	54	171	223	68	190
Asian or Asian British	4,094	332	320	1,436	1,153	350	467
Caribbean	512	69	91	335	230	133	189
African	789	59	57	215	233	213	105
Other Black	103	86	14	249	94	700	68
Black or Black British	1,404	214	162	799	557	1,046	362
Chinese	2,301	307	140	373	533	72	203
Other Ethnic Group	1,487	171	51	402	432	555	180
Chinese or Other Ethnic Group	3,788	478	191	775	965	627	383
Total	108,796	73,226	83,512	156,959	130,108	55,543	98,176

Source: Census 2001, from National Statistics website: www.statistics.gov.uk via Hometrack. Crown copyright material is reproduced with the permission of the Controller of HMSO

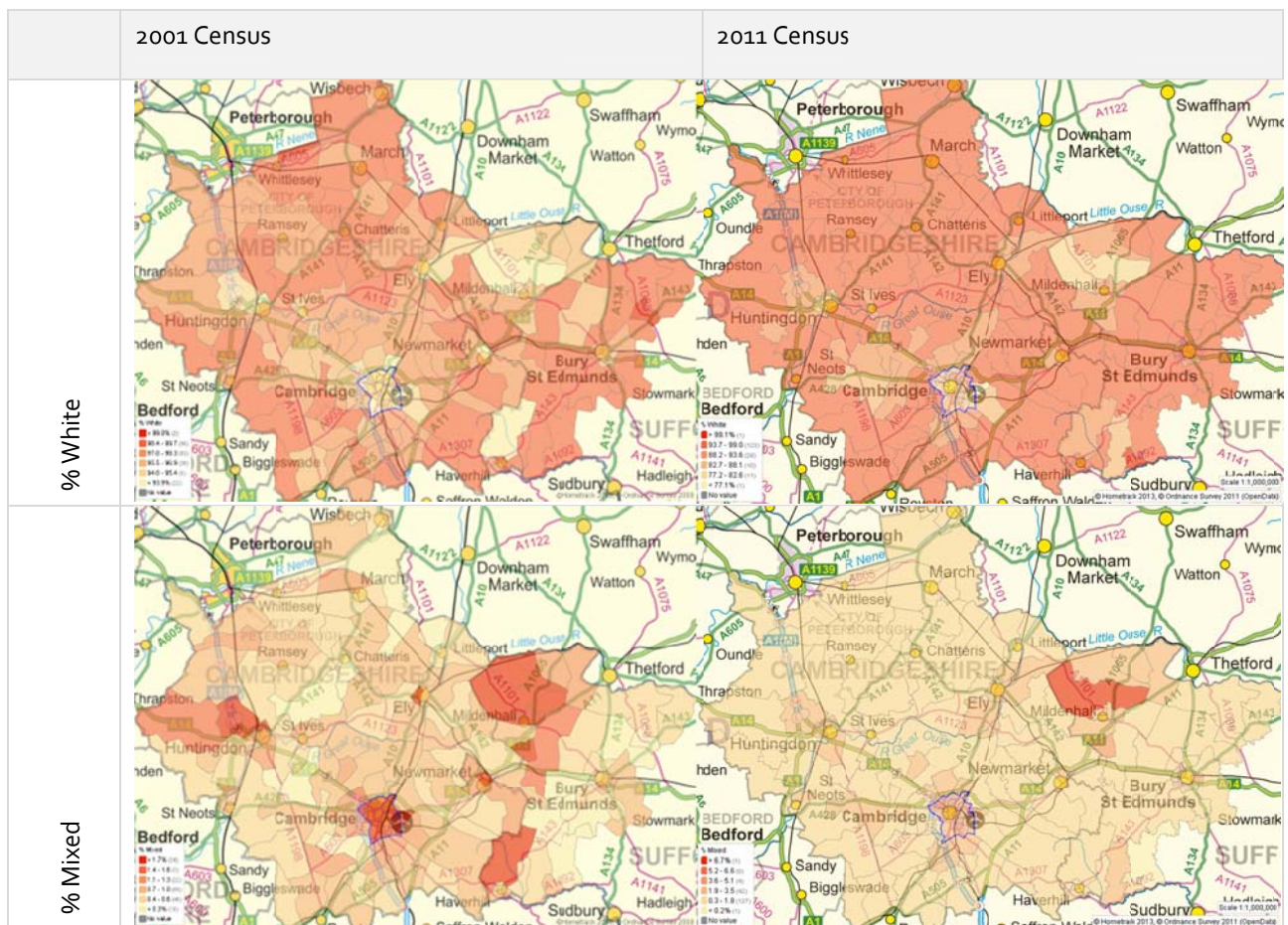
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Table 21. Update based on 2011 Census results on "headline" groups (percentage, rounded)

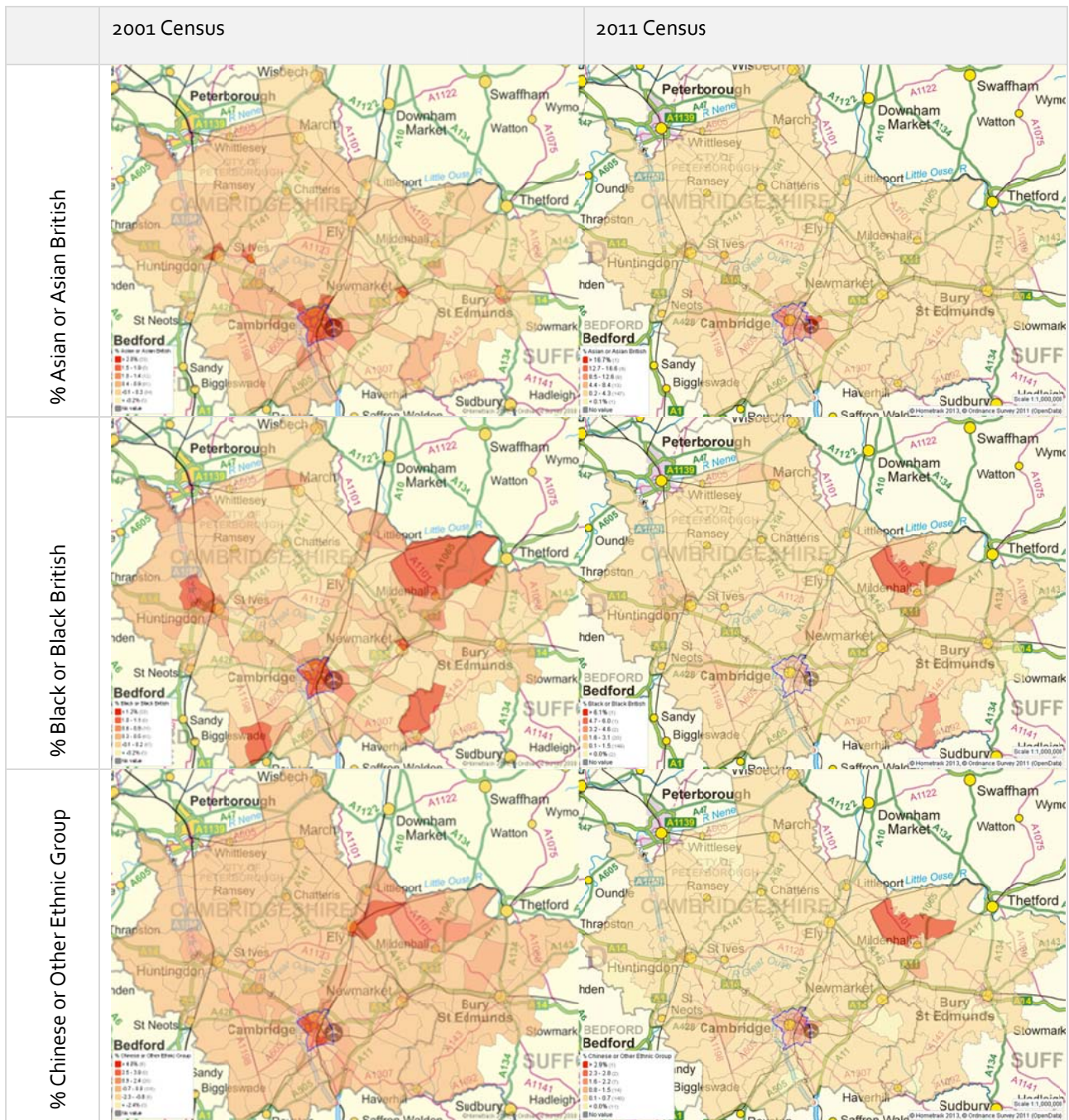
		Cambridge	East Cambridgeshire	Fenland	Huntingdonshire	South Cambridgeshire	Forest Heath	St Edmundsbury
White	2001	89	98	99	97	97	94	98
	2011	83	96	97	95	93	92	96
Mixed	2001	2	1	1	1	1	2	1
	2011	3	1	1	2	2	3	1
Asian or Asian British	2001	4	0	0	1	1	1	0
	2011	11	2	1	3	4	2	2
Black or Black British	2001	1	0	0	1	0	2	0
	2011	2	2	2	1	1	2	1
Chinese or Other Ethnic Group	2001	3	1	0	0	1	1	0
	2011	2	0	0	0	0	1	0

Map 4 shows the five "headline" ethnic groups by ward for the whole housing sub-region.

Map 4 % population in the five "headline" ethnic groups, comparing Census 2001 and 2011



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Source: Census 2001 and 2011, via Hometrack

Specific BME housing issues

District level housing issues for Black and minority ethnic communities are summarised in Section 15.4.7

In 2009 the Race Equality Foundation published "Looking to the future: changing black and minority ethnic housing needs and aspirations". The paper examined housing needs and aspirations of England's largest black and minority ethnic populations. It set out to identify how changes in demographic, spatial and economic factors are likely to affect the demand for affordable housing from black and minority ethnic populations in the future, and explored the ways in which minority ethnic households' needs and

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preferences were changing, how they differ from those of white Britons and what kind of affordable housing provision may be required in the future to ensure that these needs will be adequately met.

Key messages:

- Black and minority ethnic populations, and their proportion of England's overall population, are growing. The demand for affordable housing from black and minority ethnic households is likely to increase in future.
- High house prices together with tightened credit regulations and lending criteria have made it increasingly difficult for newly formed households to access home ownership. This may lead to lower home-ownership rates in the future, especially among Pakistani and Bangladeshi populations.
- The locational preferences of black and minority ethnic households are changing, but fear and threat of racism continue to restrict black and minority ethnic households' area choice.
- Although cultural preferences regarding the design of the dwelling continue to exist, preferences are generally influenced more by household size and type than by ethnicity specifically.
- Bilingual and culturally sensitive services are of great importance, especially to recent migrants and to older people born outside the UK. The demand for culturally sensitive services for older people is likely to increase as England's black and minority ethnic populations grow and age.

Please visit <http://www.better-housing.org.uk/briefings/looking-future-changing-black-and-minority-ethnic-housing-needs-and-aspirations> to read the full report.

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15.2.7 Migrant workers

In 2009 a JSNA was produced focusing on [Migrant Workers in Cambridgeshire](#).

However much of the data used has since been updated through the [Migrant Workers Monitoring report](#). The following data comes from the Migrant Workers Monitoring report, updated on the basis of 2010 data and published in 2012. It highlights some of the trends for migrant workers across Cambridgeshire.

Monitoring International Migration in Cambridgeshire

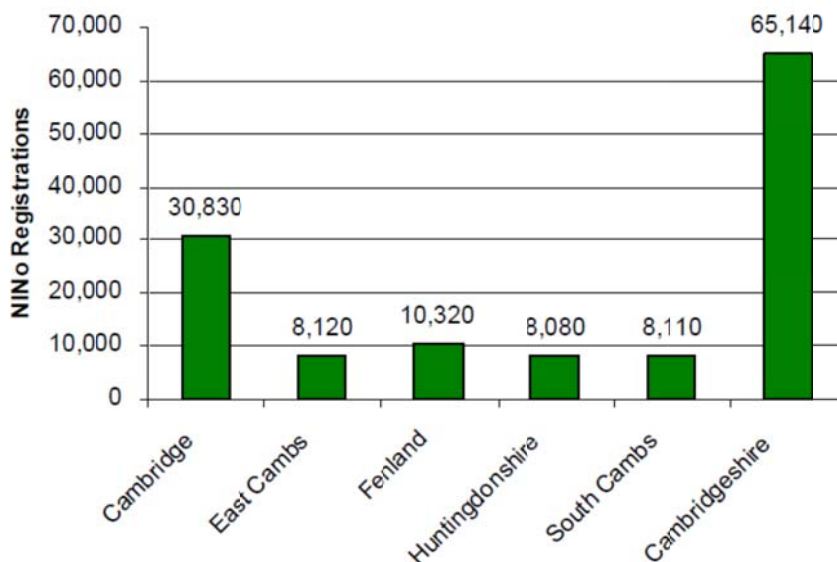
Since 2001, the number of international migrants coming to Cambridgeshire has increased markedly. The Cambridgeshire County Research Group (CCRG) report, *The Demographic Impact of International Migration in Cambridgeshire (2008)*, estimated that approximately 13,100 non-UK nationals may have become residents in Cambridgeshire between 2001 and 2006, and that the county had a non-UK born population of approximately 61,500.

This annual monitoring report is not an attempt to calculate population numbers, but to assess changes in migration and migrant levels for the year 2010. A link to the full Migrant worker monitoring report is provided in Section 15.4.1. Cambridgeshire results published in August 2012 show that:

National Insurance Registration Scheme Data (NINo)

- Between 2002 and 2010, more than 65,000 people registered for a NINo in Cambridgeshire. Some 47% of these resided in Cambridge.

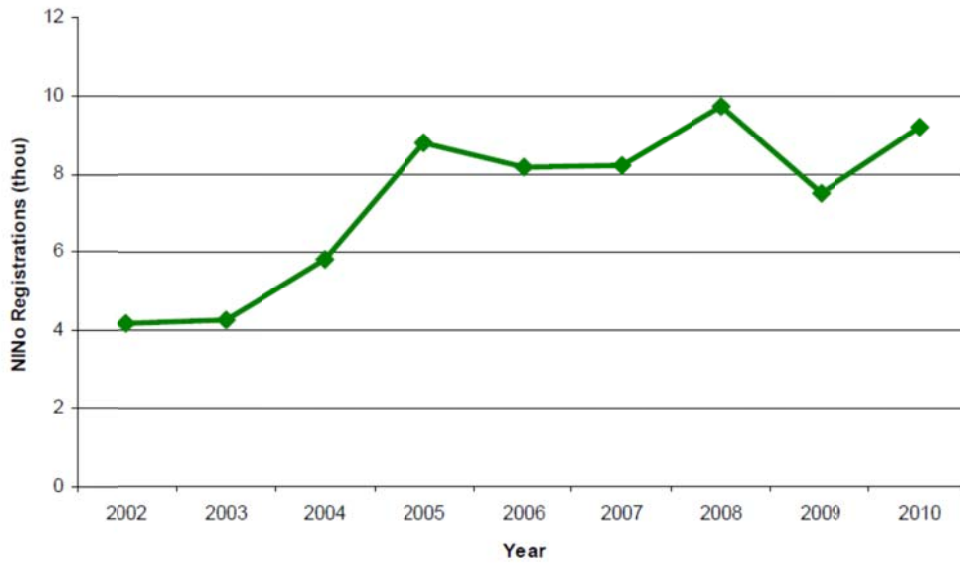
Fig 3 NINo registrations, 2002 to 2010, Cambridgeshire



- NINo data indicate that migration into Cambridgeshire increased between 2009 and 2010. In 2010 some 9,190 registrations were made, which was 23% higher than registration numbers in 2009.
- The increase in NINo registrations between 2009 and 2010 is consistent with the national data, which also indicates a 23% increase.

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Fig 4 **NINo registrations per year, 2002 to 2010, Cambridgeshire**



- NINo data indicate that each of the Cambridgeshire districts has experienced growth in immigration between 2009 and 2010, however most growth has been in Cambridge.

Table 22. **NINo registrations by year and district, 2002/3 to 2009/10, Cambridge housing sub-region**

	2002/03	2003/04	2004/05	2005/06	2006/07	2007/8	2008/09	2009/10
Cambridge	2,550	2,430	2,900	3,830	3,770	4,260	3,230	4,080
East Cambridgeshire	260	280	400	1,210	1,010	1,710	1,030	1,170
Fenland	210	300	780	1,570	1,200	1,560	1,570	1,900
Huntingdonshire	510	500	720	1,040	1,350	1,100	780	970
South Cambridgeshire	650	610	900	1,160	940	1,090	880	1,070
Forest Heath	360	410	650	1,030	760	-	-	-
St Edmundsbury	480	440	450	770	620	-	-	-
Sub-Region	5,020	4,970	6,800	10,610	9,650	-	-	-

Source: National Insurance Registration Scheme

- In 2010, most NINo applications (4,730) came from Eastern European nationals.
- In 2010, Lithuania, Latvia, and Poland were the most common countries of origin for NINo registrations.
- Lithuania is the most common country of origin for NINo registrations. 980 of the 1,480 Lithuanian registrations were made in the Fenland district.

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Fig 5 NINo registrations by world area, 2002 to 2010, UK and Cambridgeshire

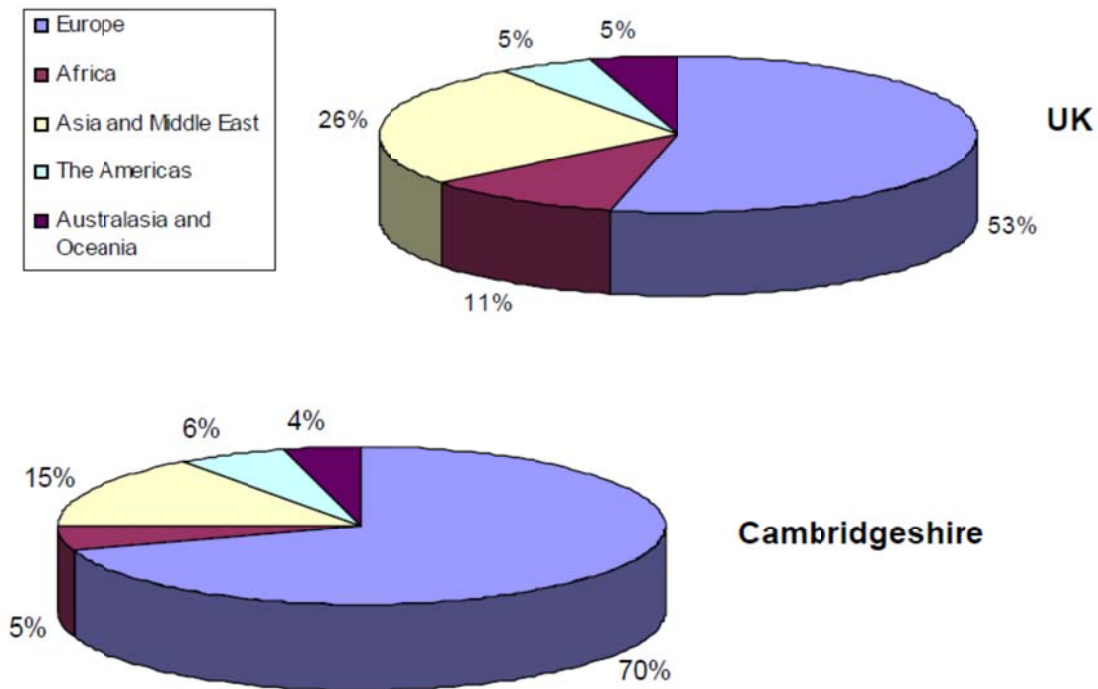
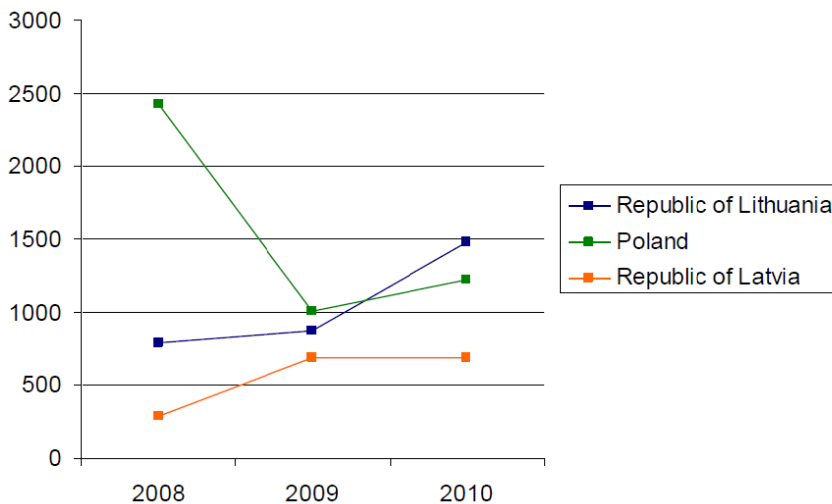


Fig 6 NINo registrations by migrant workers from Lithuania, Poland and Latvia, Cambridgeshire



Summary of 2010 NINo data for Cambridgeshire: NINo registrations were higher in 2010 than in 2009 in all districts. NINo registrations were also higher for each continent of origin across the county except Oceania. Within districts there were variations as well as some broad trends. All districts, for example, recorded large increases in the numbers of registrations by Lithuanian migrants, yet Polish migrants have presented a rather varied trend in numbers across the districts.

The Workers Registration Scheme (WRS)

There is more specific information about migrant workers from the A8 countries through the worker's registration scheme. This began in 2004 and provides information supplied by citizens of the eight

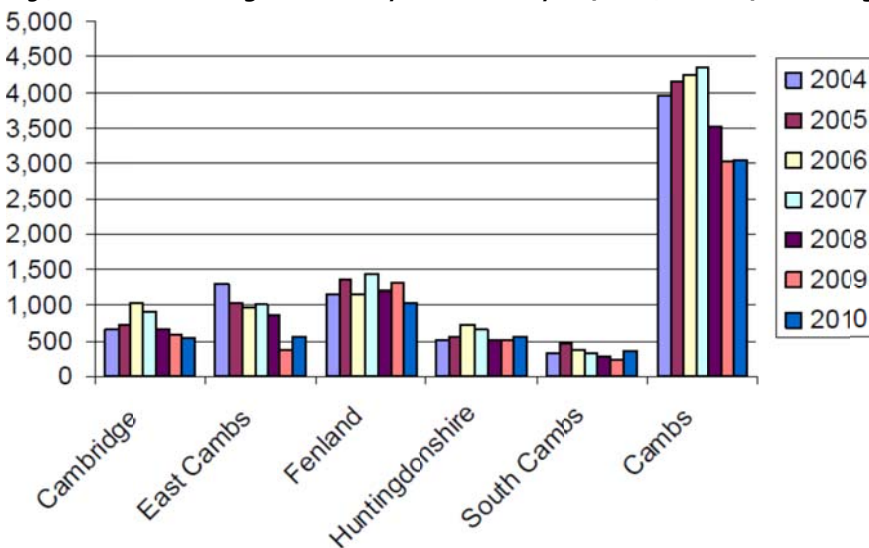
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accession states (E8) when they obtain jobs in the UK. These workers are required to register once they obtain a job and to re-register for subsequent jobs until they have worked a total of 12 out of 13 months. Self-employed individuals do not have to register. There is also no deregistration information and it is not possible to use it to make assumptions about how long people stay in an area, or how many are working in an area at any one time. The A8 countries are:

- the Czech Republic
- Hungary
- Poland
- Estonia
- Latvia
- Lithuania
- Slovakia, and
- Slovenia.

Although a useful data set, the WRS data does have some limitations that are worth considering (please see section **Error! Reference source not found.**). It is also worth noting that the WRS ended on April 30th 2011 so the data will not be available for subsequent years. From May 2011, citizens from A8 countries became entitled to the same freedom of employment as other EU citizens.

Fig 7 **WRS registrations by district and year, 2004 to 2010, Cambridgeshire**



- Some 3,060 Worker's Registration Scheme registrations were made in 2010. This was 1% more than for 2009.
- Poland was the most common country of origin for Worker's Registration Scheme registrations in Cambridge, East Cambridgeshire, and Huntingdonshire in 2010. Lithuania was the most common country of origin for Worker's Registration Scheme registrations in Fenland and South Cambridgeshire in 2010.
- Worker's Registration Scheme applications reduced in Cambridge and Fenland between 2009 and 2010.

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- According to Worker's Registration Scheme data, 57% of migrants found employment in the administration, business and managerial services sector in 2010. 43% of these were in the Fenland district.
- Agriculture was the second largest sector for employment of migrants registered on the Worker's Registration Scheme, accounting for 20%. The largest provider of agricultural employment was Fenland in 2009, but in 2010 this was East Cambridgeshire (54%).

Comparing the Workers Registration Scheme and NINo

Given that migrants from the A8 countries have formed such a large proportion of migrants to Cambridgeshire since 2004, it is useful to compare NINo figures for A8 migrants and WRS figures as a way of triangulating the data.

NINo and Worker's Registration Scheme comparisons show a similar number of registrations across the county, however there are notable variations between districts and also between nationalities.

Table 23. **WRS and NINo (for A8) registrations, Cambridgeshire**

		2004	2005	2006	2007	2008	2009	2010
Cambridge	WRS	660	730	1040	920	659	595	545
	NINo	760	1230	1200	1120	940	580	740
East Cambridgeshire	WRS	1285	1030	965	1015	862	370	560
	NINo	170	960	700	550	870	310	520
Fenland	WRS	1145	1350	1145	1425	1210	1305	1030
	NINo	450	1310	1060	990	1320	1430	1720
Huntingdonshire	WRS	520	560	720	655	524	515	565
	NINo	320	580	930	790	620	390	550
South Cambridgeshire	WRS	325	480	370	330	281	240	360
	NINo	340	490	380	350	390	270	310
Total	WRS	3935	4150	4240	4345	3536	3025	3060
	NINo	2040	4570	4270	3800	4140	2980	3840

Summary of NINo and WRS data comparison: The NINo and WRS administrative sources do not attempt to calculate population numbers, but are a useful source to identify migration trends. Although the two data sources can not provide direct comparisons, due to difference in their definitions, the WRS and NINo data for Cambridgeshire does demonstrate similarities in the number of registrations over the 2004-2010 period. They also provide consistency in indicating the proportion of registrations in each district. This aggregate information is informative, and provides a level of confidence in solely utilising the NINo data to show migration trends post-2010, beyond the WRS programme.

GP registrations

Flag 4 records are the record of when non-UK nationals register with a doctor at a general practice (GP). A Flag 4 is generated if a person registering with a GP was either

- born outside of the UK and is registering for the first time, or
- whose previous address was outside of the UK.

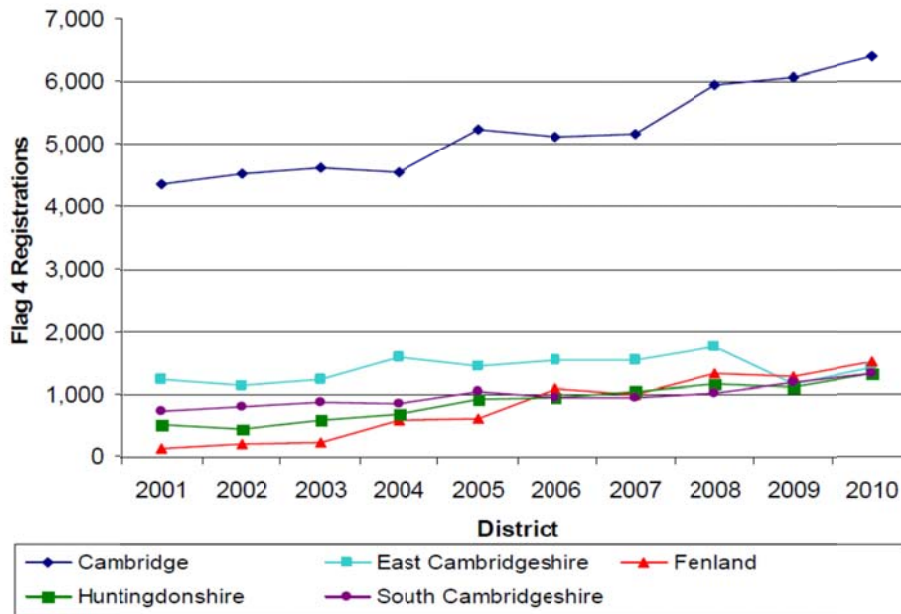
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Flag 4s are not, therefore, precise indicators of international migrants but can provide another means of tracking migrant movements. There are distinct differences between Flag 4 data and NINo / WRS data.

In 2010, 12,012 Flag 4 GP registrations were received. Flag 4 GP registrations increased across all districts in 2010 compared to 2009. Please see Section **Error! Reference source not found.** for further detail.

Fig 8 shows gradually increasing Flag 4 registrations in all districts between 2001 and 2010.

Fig 8 **Flag 4 registrations by district, 2001 to 2010, Cambridgeshire**



Flag 4 data are broadly in line with other data and are indicative of the rising level of migration within Cambridgeshire.

2010 saw increased Flag 4 registrations across all districts, consistent with NINo data. Some 12,012 registrations were received in 2010 - 1,175 more than in 2009.

Between 2009 and 2010, Cambridge experienced a 6% increase and East Cambridgeshire experienced a 23% increase. What is notable is that the proportion of registrations in Cambridge is increasing.

In 2010, Flag 4 registrations included 3,044 outside of the 20-64yrs age group, so less likely to be of working age.

When considering that Flag 4 registrations include migrants of all ages it may be anticipated that Flag 4 registrations would exceed NINo or WRS registrations. However, as migrants may register for a GP a considerable time after their arrival, it makes it difficult to compare year to year data between the data sources.

Flag 4 data must be used with caution and may not include all migrants.

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15.2.8 Gypsies and Travellers

In 2010 a Joint Strategic Needs Assessment (JSNA) was produced relating to [Gypsies and Travellers](#) across Cambridgeshire. The following text covers key demographic facts and figures included in the JSNA, for this group.

Current demography

The numbers of Gypsies and Travellers in the population is difficult to ascertain for a variety of reasons. Previously the national census did not include Gypsies or Travellers. The 2011 census will allow, for the first time, people to select Gypsy or Irish Traveller as their ethnic group. Work will need to be undertaken to encourage the Gypsy and Traveller community to complete the census to ensure that high quality information is obtained about the community.

Organisations often do not include Gypsies and Travellers in their ethnic monitoring. If they are included there are issues around the subjective definition of Gypsies and Travellers and reluctance to declare their identity for fear of discrimination, which may lead to significant underreporting. Estimating the number of Gypsies and Travellers can therefore be problematic.

- Estimates of the Gypsy and Traveller population vary widely in Britain. In 2005, the former Commission for Racial Equality noted estimates of between 180,000 to 350,000 of whom the majority live in conventional 'bricks and mortar' housing¹⁴. Although Gypsy and Traveller communities are poorly captured in most national datasets, they are thought to represent 0.6% of the total UK population. Estimates suggest that the largest group in England, possibly half of all the community, is Romany Gypsies (63,000), followed by Irish Travellers (19,000). 13% of local authorities suggested they are the largest single ethnic minority group in their area¹⁵.
- Gypsies and Travellers make up almost 1% of the population in Cambridgeshire and represent the largest ethnic minority in the county. In Cambridgeshire it is estimated that approximately 70% are Romany Gypsies, 20% are Irish Travellers and 10% are others including Scottish and Welsh Travellers and an increasing number of Eastern European Gypsies. There appears to be a difference in demographics across the county with a higher number of Irish Travellers in South Cambridgeshire and Eastern European Roma in Fenland.
- With regards to travelling showpeople, a number of showmen have permanent winter quarters in yards. In East Cambridgeshire there are 13 authorised travelling showpeople sites, one planning application for an additional site has been refused and is currently subject to an appeal. Fenland has one unauthorised Travelling Show people site as at January 2007 and South Cambridgeshire has two authorised travelling showpeople sites (of 21 plots).
- Of the total number of statutory aged Traveller children enrolled in Cambridgeshire schools during the 2008/09 academic year, 81.5% were Romany Gypsies, 11% Irish Travellers, 4% Showmen and 3.5% Eastern European Roma. (CREDS 2008/09 Cambridgeshire Traveller Education Data)
- The Cambridge Sub-region Traveller Needs Assessment (CSTNA) carried out in 2005¹⁶ estimated the Gypsy and Traveller population in Cambridgeshire to be 5,702, shown in the table below. The 2005 CSTNA was the largest survey of Travellers in the Country interviewing 313 Gypsies and Travellers. However the figures regarding households in housing should be treated with caution as the figures

¹⁴ The Road Ahead. Department for Communities and Local Government, December 2007.

¹⁵ Inclusion Health Evidence pack. Department of Health and Cabinet Office social exclusion task force, March 2010.

¹⁶ Cambridge Sub Region Traveller Needs Assessment. Robert Home and Margaret Greenfields, May 2006.

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are based on information from 40 Gypsies/Travellers living in housing. Cambridgeshire County Council have since updated the model and figures from the 2006 assessment.

Table 24. **Estimated Gypsy/Traveller population in GTNA study area districts, ranked and rounded, 2006**

	Caravans	Households in caravans	Households in housing	Total households 2005	Population 2005
Cambridge	30	18	37	55	264
East Cambridgeshire	180	106	115	221	1061
Fenland	485	285	309	594	2851
Huntingdonshire	60	35	5	40	192
South Cambridgeshire	425	250	28	278	1334
Total	1180	694	494	1188	5702

The 2011 GTANA update

This 2011 Gypsy and Traveller Accommodation Needs Assessment (GTANA) was delivered using a modeling approach, developed in partnership with Planning, Housing and Traveller Liaison Officers in nine participating local authorities. As with the 2006 study, the districts were:

- Cambridge
- East Cambridgeshire
- Fenland
- Forest Heath
- Huntingdonshire
- King's Lynn and West Norfolk
- Peterborough
- South Cambridgeshire
- St Edmundsbury.

The model takes account of guidance and policy from Government and fits within a suite of other local Gypsy and Traveller focused needs assessments and strategies. The robustness of this approach is that it is based on counted numbers of caravans and young people from twice-yearly caravan counts, planning records and education data.

The model takes actual figures for each district based on counted caravans and pitches, such as: unauthorized caravans and temporary planning permissions from the DCLG six-monthly caravan counts; Gypsies and Travellers registered for housing; and counted numbers of young people of family forming age from Travellers Education Services and the Schools Census. Then it applies adjustments to the counted figures to allow for such things as unauthorized caravans visiting for temporary work rather than requiring a permanent pitch, and young people forming families wishing to move into houses rather than onto sites.

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The results are shown as Gypsy and Traveller pitch needs assessment for each district for 2011-2031, broken into four time periods. There is also a Travelling Showpeople indicative pitch needs assessment 2011-2016.

The 2011 GTANA also identified the need for some form of transit or emergency stopping place provision across the study area. Outputs are summarised in Table 25

Table 25. **Summary results - Gypsies and Traveller pitch needs assessment, Cambridge housing sub-region (please see footnote relating to SCDC figures)**

	GTANA assessed need		GTANA projected need		GTANA Total	
	2011 – 2016	2016 – 2021*	2021 – 2026	2026 – 2031	2011 – 2021	2011 – 2031
Cambridge	0	0	1	0	0	1
East Cambridgeshire	10	13	10	5	23	38
Fenland	0	2	0	0	2	2
Huntingdonshire ²⁷	17	7	18	11	24	53
South Cambridgeshire ^{18, 19}	65	0	20	0	65	85
Forest Heath	8	6	10	6	14	30
St Edmundsbury	3	3	4	2	6	12

Table 26. **Travelling Showmen/Showpeople pitch indicative need by local authority 2011 to 2016, Cambridge housing sub-region**

	Total 2011 – 2016
Cambridge	0
East Cambridgeshire	4
Fenland	2
Huntingdonshire	0
South Cambridgeshire	4
Forest Heath	2
St Edmundsbury	1

The full report is available at http://www.cambridgeshireinsight.org.uk/webfm_send/341

²⁷ Huntingdonshire calculation includes 16 existing pitches with temporary permission included in the backlog for 2011 - 2016

¹⁸ South Cambridgeshire calculation includes 65 existing pitches with temporary permission included in the backlog for 2011 – 2016.

¹⁹ SCDC Housing Portfolio Holder Report June 2012

Section 15.3 Analysis

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Children and young people

- Overall Cambridgeshire is a relatively prosperous county and in general, children have above average health, educational attainment and life chances. However there are pockets where deprivation levels equal or exceed the national average, most particularly in parts of Wisbech, Huntingdon and Cambridge.
- Children living in these areas are exposed to multiple social deprivations which adversely affect health, educational attainment and life chances. Even in more prosperous areas, individual families may live in deprivation, with their children more at risk of poorer outcomes. The population is becoming increasingly diverse and the sparsely settled landscapes of rural Cambridgeshire present problems of isolation and distance, restricting choice and opportunity for many.
- The population of children and young people is expected to decrease overall in East Cambridgeshire, Fenland and Huntingdonshire; while child population is expected to rise in Cambridge and South Cambridgeshire. Wards with significant anticipated growth of pre-school numbers include Castle, Cherry Hinton and Trumpington in Cambridge, and Teversham and the Wilbrahams in South Cambridgeshire. There are expected to be 400 children aged 0-4 yrs in Northstowe by 2016. The changes in housing growth and the speed at which new development takes place will have an impact on population change. The main reason for an increase in children and young people in these areas is probably due to new large scale housing development.
- "Breaking the Cycle" - a strategy for tackling child and family poverty and economic disadvantage in Cambridgeshire was produced by Cambridgeshire Children's Trust. This highlights areas for action, including "empower communities to develop and deliver their own support mechanisms for local families" and "develop and implement a multi-agency Financial Inclusion Strategy across Partners, with clearly defined accountability and responsibilities" which housing agencies are seen as key players.

Older people

- Early Census 2011 results confirm that Huntingdonshire still has the highest number of older residents (49,100 aged over 55). The proportion of residents aged over 65 ranged from 12% in Cambridge to 20% in Fenland. The sub-regional average was 17% (rounded).
- Generally, life expectancy in Cambridgeshire is better than the national average. The gender gap has narrowed slightly but differences in life expectancy in different parts of the county remain consistent. While the length of time we can expect to live has increased, the period we can expect to live with long term illness and disability has also increased. Periods of life spent in poor health or with a limiting chronic illness or disability have increased by more than two years in the period 1981 to 2006. With increasing life expectancy more people are living to an age where they are likely to be physically frail, which has implications for housing and related services.

Physical and sensory impairment

- Housing is a major factor determining physically disabled people's health and wellbeing. Many disabled people still live in unsuitable accommodation.
- People on low incomes are more likely to have disabilities than people on medium or high-level incomes. Moreover, people with physical disabilities tend to have less disposable income than people without disabilities. Often this leads into debt problems and living in more deprived housing.

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- The Cambridgeshire Disability Housing Strategy was drafted by the Disability Strategic Housing Network in 2008. The Physical and sensory impairment JSNA summarises the identified gaps and priorities for action. These include:
 - Undertake further work to refine knowledge about the level of housing need and shortfalls in provision.
 - Ensure information is available and accessible to all.
 - Move from a model of residential provision and grouped living arrangements to that of single or shared, where requested, tenancies and home ownership.
 - Maintain access to adaptations and assistive technology to maintain and develop independence.
 - Maintain consultation and involvement of disabled people in the continuing development of housing and support.
 - Develop flexible support services to include floating and where necessary specialist support services.
 - Ensure best practice and standards inform developments across the county.
 - Take account of 16+ needs to avoid the need for out of county placement (develop work practices and a protocol between local housing authorities and social care including young people with an aim if possible to include 16+).

Adults with learning disabilities

- Across the total population 2% of adults are estimated to have some form of learning disability. In Cambridgeshire, this corresponds to around 10,000 people aged 15 and above. The actual figures for people with learning disabilities in Cambridgeshire receiving support correlate well with the national picture. In 2007 the County's Learning Disability Partnership teams currently provide health or social care support to around 2,230 individuals with learning disability, of which around 1,700 receive social care support. In 2008/2009, Cambridgeshire County Council Adult Social Care provided services for 1,340 clients with learning disabilities, aged 18 and above. Cambridgeshire's total population is forecast to grow by around 16% between 2006 and 2021. As the total population grows, we would expect the number of people with learning disabilities also to increase.
- In addition, as people with learning disabilities are living longer and more babies with complex needs are surviving, we would expect increased numbers of people with learning disabilities in the population and increasing numbers with multiple severe disabilities.
- It is difficult to give definite numbers for adults with autistic spectrum disorders. Over the past decade or so there has been an increase in awareness of the condition by families, practitioners and funders. Based on The National Autistic Society's prevalence rates and mid-2008 population figures, the number of people of working age with autistic spectrum disorder in Cambridgeshire can be estimated at around 3,400.
- In 2005 the Cambridgeshire and Peterborough Mental Health Partnership NHS Trust highlighted the need for a clear lead within both mental health and learning disability services to prevent people being passed between the two services or not receiving any services at all.
- The demand for quality housing and support is increasing. Joint work with the housing agencies is key, to ensure access is fair and prioritized appropriately; to expand the range of housing available including rental, shared ownership and full ownership; and to ensure the needs of disabled people are taken into account in future developments.

Section 15.3 Analysis

- The development of in-county services is needed to enable people living out of County to move back to the Cambridgeshire. Supporting People services need to be flexible, user focused and not accommodation based. People want choice about the type of accommodation, where they live and who they live with.

Ethnicity

- The population of Cambridgeshire is increasingly diverse. One of the largest “ethnic groups” in the housing sub region are Gypsies and Travellers. Across the county almost 9.5% of school children are from a black or minority ethnic group, including Gypsies and Travellers.
- The south of Cambridge had the highest proportion of minority ethnic families - in January 2009 some 25% of school pupils were from this group. There were also significant minority ethnic communities in other parts of the county, notably Pakistanis in Huntingdonshire, Gypsy/Roma in Fenland and Indians and Irish Travellers in South Cambridgeshire.
- Many children of minority ethnic heritage, particularly those from the Gypsy/Traveller, Bangladeshi and Pakistani communities, have not enjoyed the same level of educational outcomes as the majority. However, in Cambridge particularly there are also children of visiting academics or business people who may be high achievers.

Migrant workers

- Between 2002 and 2010, more than 65,000 people registered for a National Insurance Number in Cambridgeshire. Some 47% of these resided in Cambridge. The increase in registrations between 2009 and 2010 is consistent with the national data. Each of the Cambridgeshire districts has experienced growth in immigration between 2009 and 2010, however most growth has been in Cambridge.
- In 2010, most National Insurance Number applications came from Lithuania, Latvia, and Poland. 980 of the 1,480 Lithuanian registrations were made in the Fenland district.
- Between 2004 and 2010, some 26,300 A8 nationals registered with the Worker’s Registration Scheme. 3,060 registrations were made in 2010, 1% more than in 2009. Poland was the most common country of origin for Worker’s Registration Scheme registrations in Cambridge, East Cambridgeshire, and Huntingdonshire in 2010. Lithuania was the most common country of origin for Worker’s Registration Scheme registrations in Fenland and South Cambridgeshire in 2010.
- According to Worker’s Registration Scheme some 57% of migrants found employment in the administration, business and managerial services sector in 2010. Agriculture was the second largest sector for employment of migrants registered on the Worker’s Registration Scheme, accounting for 20%. The largest provider of agricultural employment was East Cambridgeshire in 2010.
- National Insurance Number and Worker’s Registration Scheme comparisons show a similar number of registrations across the county, however there are notable variations between districts and also between nationalities.
- In 2010 some 12,012 Flag 4 GP registrations were received. Flag 4 GP registrations increased across all districts in 2010 compared to 2009.

Gypsies and Travellers

- In 2011 an updated Gypsy and Traveller Accommodation Needs Assessment (GTANA) was delivered using a modeling approach. The model takes account of guidance and policy from Government and fits within a suite of other local Gypsy and Traveller focused needs assessments and strategies.

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- The robustness of this approach is that it is based on counted numbers of caravans and young people from twice-yearly caravan counts, planning records and education data.
- The results are shown as Gypsy and Traveller pitch needs assessment for each district for 2011-2031, broken into four time periods. There is also a Travelling Showpeople indicative pitch needs assessment 2011-2016.
- To summarise, there is a continuing need for suitable accommodation for Gypsies and Travellers in our area, and for Travelling Showpeople. Each district will be using the GTANA findings, along with other evidence, to formulate and consult on Gypsy, Traveller, and Travelling Showpeople policy through their local plan processes.
- Future editions of the SHMA will include updates of the GTANA model, as and when these updates are commissioned and run by individual districts.

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15.4.1 Links and references

Correct at January 2013

Strategic Housing Market Assessments, Practice Guidance Version 2, August 2007, Department for Communities and Local Government

"Breaking the Cycle - A strategy for tackling child and family poverty and economic disadvantage in Cambridgeshire 2011 – 2014", Cambridgeshire Children's Trust <http://www.cambridgeshire.gov.uk/CMSWebsite/committee-document.aspx/partnerships/shadow-health-wellbeing-board/2012-06-18/Reports/4525/120618-3-Appendix.pdf>

For names of wards across Cambridgeshire: Cambridgeshire Atlas "Ward Profiles"
<http://atlas.cambridgeshire.gov.uk/Profiles/WardProfiles/atlas.html>

Commissioning Strategy for Extra Care Sheltered Housing in Cambridgeshire 2011-15
http://www.cambridgeshirehorizons.co.uk/documents/crhb/publications/final_delivery_strategy.pdf

Cambridgeshire Disability Housing Strategy action plan (draft)
http://www.google.co.uk/url?q=http://www.cambridgeshirehorizons.co.uk/documents/crhb/meetings/dec_08/0512_08_item6.pdf&sa=U&ei=MNXKUOmYCM7JoAXpxlCgCg&ved=oCBUQFjAA&usg=AFOjCNFrQq2MJ6X7Ajs4wKxCKavC7sOXcw

JSNA: Children and Young People, December 2010, <http://www.cambridgeshirejsna.org.uk/currentreports/children-and-young-people>

JSNA: Older People, 2010, <http://www.cambridgeshirejsna.org.uk/currentreports/older-people-including-dementia>

Housing LIN toolkit, Strategic Housing for Older People (SHOP)
<http://www.housinglin.org.uk/Topics/browse/HousingExtraCare/ExtraCareStrategy/SHOPv2/>

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http://www.dh.gov.uk/prod_consum_dh/groups/dh_digitalassets/@dh/@en/documents/digitalasset/dh_4127604.pdf

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<http://www.cambridgeshirejsna.org.uk/jsna-topics-published-previously/adults-physical-or-sensory-impairment-and-or-long-term-condition>

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Profile of adults with learning disability, 2012, Learning Disabilities Observatory,
<http://www.improvinghealthandlives.org.uk/profiles/>

Department of Health, *Valuing people now: a new three-year strategy for people with learning disabilities*, 2009,
http://www.dh.gov.uk/en/Publicationsandstatistics/Publications/PublicationsPolicyAndGuidance/DH_093377

Study into the Housing Needs of Black and Minority Ethnic Communities in the East of England (2006)
<http://www.google.co.uk/url?q=http://www.shu.ac.uk/assets/pdf/cresr-study-housing-needs-BME-EastEngland.pdf&sa=U&ei=adTKUNSFaQaoQXM14FY&ved=oCBUQFjAA&usg=AFOjCNH2PYaH3s4Rl9mXq3lkySoVLCmvxg>

Cambridgeshire Insight: population and demographics
<http://www.cambridgeshireinsight.org.uk/populationanddemographics>

Section 15.4 Background information

JSNA: Migrant Workers in Cambridgeshire http://cambridge.newcastlejsna.org.uk/webfm_send/47

Migrant worker monitoring reports

<http://www.cambridgeshire.gov.uk/business/research/populationresearch/population/Migration.htm>

Migrant worker monitoring report August 2011: <http://www.cambridgeshire.gov.uk/NR/rdonlyres/2FFB24F2-D234-40FE-8230-17Fo8624CAEF/0/2010MigrantMonitoringReport.pdf>

Race Equality Foundation "Looking to the future: changing black and minority ethnic housing needs and aspirations" Author(s): Sanna Markkanen; Briefing series: Better Housing Briefing Paper 11; Publisher: Race Equality Foundation; Publication date: 2009 <http://www.better-housing.org.uk/sites/default/files/briefings/downloads/housing-brief11.pdf>

JSNA: Gypsies and Travellers, 2010, <http://www.cambridgeshirejsna.org.uk/currentreports/travellers>

2006 GTANA http://www.cambridgeshirehorizons.co.uk/documents/crhb/publications/cambridge_sub-region_traveller_needs_assessment_2006.pdf

2011 GTANA <http://www.cambridgeshireinsight.org.uk/housing/qtana-o>

Section 15.4 Background information

15.4.2 Definitions of terms

Term used	Abbreviation	Meaning
National Insurance Number registration scheme	NINos	All people coming to the UK to take up employment for the first time must obtain a National Insurance Number. NINo data show registration by nationality, and residential location by district. We assume that all those registering within Cambridgeshire are also resident in the County. Data are released annually. We take the financial year of registration as our data period.
Workers Registration Scheme	WRS	This scheme monitored the arrivals of migrants from the Accession (A8) States who took up paid work in the UK. The A8 states were Czech Republic, Hungary, Poland, Estonia, Latvia, Lithuania, Slovakia, and Slovenia. WRS data recorded all A8 nationals registering for work in Cambridgeshire by nationality and workplace location by district. The WRS ended on April 30th 2011. Thereafter, citizens from A8 countries became entitled to the same freedom of employment as other EU citizens.
FLAG 4 GP registration	FLAG 4	A Flag 4 is generated when a person registers with a GP (General Practitioner) if that person was either a) born outside of the UK and is registering for the first time, or b) whose previous address was outside of the UK.
Office of Population Censuses and Surveys	OPCS	The Office of Population Censuses and Surveys (OPCS), was created in 1970 through the merger of the General Register Office and the Government Social Survey Department. It was a forerunner, with the UK Central Statistical Office, of the Office for National Statistics (ONS). They combined in 1996 under a single director who, from 2000 was also known as the National Statistician.

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15.4.3 Data issues

Workers Registration Scheme (WRS) data limitations

When using WRS data it is worth considering the following caveats:

- The data in this publication are based on Management Information, are provisional and may be subject to change.
- The data are not National Statistics.
- Figures indicate registered workers rather than the number of applications made.
- The figures are for initial applications only (not multiple applications, where an individual is doing more than one job simultaneously, nor re-registrations, where an individual has changed employers).
- Anecdotal evidence suggests that the administration, business and managerial category may be a misleading indicator of which sector migrants are actually working in. Workers are often employed through agencies even though their actual place of work may be a food processing factory, for example. However, since they are paid by the agency rather than the factory (or other employer), they are listed under the administration, business and managerial category.

Flag 4 GP registration data

Flag 4 data are presented according to mid-year time frames, which do not match the financial year time frames used for NINo or WRS figures. In addition, unlike NINo and WRS data, the Flag 4 registration is not necessarily generated at the onset of migration, therefore making it difficult to compare year on year data; GP migrants may only register at a GP if they need to use one, for example. Despite these caveats, Flag 4 is valuable at providing context for the migrant population of all ages, not just those working, and is therefore considered a useful indicator alongside other data.

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15.4.4 CLG guidance on specific household requirements, 2007

Introduction

There are several reasons why housing market partnerships should consider gathering information about the housing requirements of specific household groups, and why doing so will improve planning and housing policy, including:

- The Race and Equality Act requires Government and local authorities to assess the impact of their policies on different ethnic and minority groups, and the 2005 Disabilities legislation requires Government and local authorities to assess the impact of their policies on people with disabilities. Partnerships should ensure that no one group is systematically excluded from the assessment;
- Particular groups and gender types may exert considerable influences within the housing market area that need to be better understood and planned for (e.g. families, older people, key workers, first time buyers);
- Particular groups and gender types may be ill-suited to their dwelling type over the longer term (e.g. families with children and older people living in the private rented sector with insecurity of tenure); and
- Partnerships may wish to obtain evidence about the number of households eligible for intermediate affordable housing.

If there are concerns about the housing requirements of specific groups (and their constituent gender types) or good reason to believe that their needs significantly differ to the general population, partnerships should ensure that they have appropriate evidence, and undertake additional analysis where they do not. Linked to Chapter 2, these issues may be identified as specific research questions for the assessment to address. Unlike previous chapters, this chapter does not set out a step by step approach since partnerships will need to select the analyses most suited to their research questions. Instead, this chapter outlines some of the issues and approaches that they may wish to consider with respect to families, older people, minority and hard to reach groups, households with specific requirements, low-cost market housing and the intermediate affordable housing market.

The chapter provides further guidance on some of the issues for:

- Families
- Older People
- Minority and hard to reach households
- Households with specific needs

Core Output 8

This section should enable the partnership to produce estimate of groups who have particular housing requirements e.g. families, older people, black and minority ethnic groups, disabled people, young people, etc.

Source: Strategic Housing Market Assessments, Practice Guidance Version 2, August 2007, Department for Communities and Local Government

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15.4.5 Children and young people: JSNA district profiles

Cambridge

- There are around 26,700 children and young people aged 0-19 currently living in Cambridge. The child population (aged 0-19) is expected to rise by about 10,600 in Cambridge (from 25,000 in 2008 to 35,600 in 2021).
- Cambridge is a multicultural city, with sizeable Bangladeshi, Chinese, Roma, Black African and Black Caribbean communities and 22% of school pupils are from Black and minority ethnic communities.

East Cambridgeshire

- There are around 18,500 children and young people aged 0-19 currently living in East Cambridgeshire. The child population of the district is expected to decrease by over 7% between now and 2021, with a projected 20% fall in the birth rate.
- The population is predominantly white (94%) with comparatively few Black and Asian children.

Fenland

- There are around 21,700 children and young people aged 0-19 currently living in Fenland. The child population of this District is expected to decrease slightly between now and 2021.
- The population is predominantly white (95%). There are comparatively few Black and Asian children, with a sizeable and long-established Gypsy/Roma community, particularly in North Fenland. Increasing numbers of Eastern European children are settling in the area, particularly Lithuanian speakers in Wisbech where they comprise 9.8% of all pupils in the Medworth Ward, but most new arrivals in the area are adult migrant workers.

Huntingdonshire

- There are approximately 39,000 children and young people aged between 0 and 19 years currently living in Huntingdonshire Area, with around 12,000 in each of Huntingdon and Ramsey, Sawtry and Yaxley localities and roughly 5,000 in St Ives.
- Huntingdonshire District currently has the highest child population of the five Districts in Cambridgeshire but is facing a decrease of around 5,600 between now and 2021, largely because of a fall in the birthrate.
- The youth and adult population is predominantly white (93%), with a sizeable Pakistani community in St Ives and north Huntingdon and a Chinese community in St Neots. There are increasing numbers of Eastern European children in schools as numbers of migrant workers grow.

South Cambridgeshire

- There are around 35,000 children and young people aged 0-19 currently living in South Cambridgeshire. The child population (aged 0-19) is expected to rise by almost 5,200 in South Cambridgeshire by 2021 to around 39,800.
- In South Cambridgeshire there are sizeable communities of Indian, and Irish Traveller children.

Source: http://www.cambridgeshirejsna.org.uk/webfm_send/124

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15.4.6 Summary of current demography of migrant workers

- The 2001 Census showed that 9% of Cambridgeshire's population were born outside the UK, of which 34% were born in Western Europe, 24% were born in Asia and 20% were born in America.
- Analysis of data from National Insurance Number (NINo) registrations and the WRS suggests that Cambridgeshire has among the highest numbers of migrant workers in the East of England, while the East of England ranks third in the country after London and the South East. Within Cambridgeshire, Cambridge has the highest number of work-related migrants overall, while Fenland and East Cambridgeshire have particularly high numbers of migrants from the A8 countries.
- Since 2001, NINo registrations indicate around 30,000 people have come to Cambridgeshire for work purposes. Of these, 38% have come from Eastern Europe, 24% from Western Europe and 19% from Asia. The highest numbers of migrants in terms of individual countries are from Poland, Lithuania and India. Numbers of migrants across Cambridgeshire rose from around 4,000 in 2002-2004, to a high of 8,700 in 2005/6, and subsequently fell to 8,150 in 2006/7.
- Comparing NINo registrations and GP registrations suggests that many people who come to Cambridgeshire and work do not register with a GP. This is most apparent with migrants from the A8 countries, among whom just one in four were registered. This may point to a lack of awareness that they can access primary health services here, or relate to unwillingness to lose wages by taking the time to visit a doctor during working hours. At the same time, however, as many of these migrants are likely to be here temporarily only, they may not need health care during their stay. Most migrants from the A8 countries are single young adults, and a high proportion are male. These groups in the general UK population tend to show lower engagement with health services than those with children or those who are older.
- At the time of the 2001 Census, people from Western Europe formed the largest group of Cambridgeshire's population that was born abroad, followed by people born in Asia and then people born in America. The research presented here suggests that, despite the impact of A8 migration, people from Western Europe remain the most numerous group in Cambridgeshire, followed by people born in Asia. Depending on the number of people from A8 countries who have settled in the district, there may currently be similar numbers of migrants from the A8 countries as people born in Africa in the resident population.
- The research suggests that around 13,100 additional migrant workers could now be resident in Cambridgeshire compared to 2001, bringing the total number of people born abroad to 61,500. This estimate would suggest that the proportion of the population born abroad has risen from 9% in 2001 to 11% in 2006.

Section 15.4 Background information

15.4.7 Some housing issues for local black and minority ethnic communities

Cambridge

- The City Council's black and minority ethnic housing strategy recognises that the relatively high BME population in the City is influenced by the student population.
- However there is a need to ensure that ethnic minorities can achieve equal access to housing.
- Services must not be discriminatory, and must be appropriate to different cultures.
- The City has improved its data collection and monitoring, and now makes proactive use of that data.
- In particular, data for Home-Link applicants and the Council's own tenants is being used to ensure the City's objectives are met.

East Cambridgeshire's Housing Strategy: People of Black and Minority Ethnic Origin, Gypsies and Travellers, Migrant Workers

- The ethnic minority population of East Cambridgeshire is small compared with that of the rest of Cambridgeshire and of England as a whole. It differs from the ethnic minority population of England as a whole in several respects.
- The BME population is more likely than the white British population to have a degree level of education.
- BME groups are slightly more likely to be unemployed and are likely to be living in overcrowded accommodation or accommodation with no central heating.
- BME groups are more likely to be living in privately rented accommodation.
- The largest groups of concern are migrant workers, most of whom have arrived since 2001 and who do not necessarily appear in BME statistics, or who may be listed as "other white". This is a rapidly growing population and more information is required about where migrant workers live, where they want to live and their living conditions.
- Gypsies and Travellers are a significant ethnic minority group within East Cambridgeshire and a need has been identified for additional pitches for caravans in the district. Further local research is being undertaken to provide better quality information about people's preferences. Pitches will be identified within the Development Plan documents when The Local Development Framework (the main planning policy document) is completed (see Chapter 33, Gypsy and Traveller Housing Issues).
- The district's BME housing strategy identifies the following gaps in knowledge which require further investigation:
 - Understanding which groups are living in overcrowded households and houses in multiple occupation as the district has a high percentage (4.4%) of people living in shared accommodation compared to the rest of the County (0.4%).
 - Understanding the social economic status of people living in private rented properties.
 - Analysing employment data to check the possibility of discrimination on employment.
 - Analysis of the housing conditions, needs and aspirations of non-BME migrant workers.

From: <http://www.eastcambs.gov.uk/docs/publications/corpservices/bmsehstrat.pdf>

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Fenland

- Fenland has a large migrant population. Recent immigration from outside the UK includes workers attracted by opportunities for employment in the food industry and the local service economy. Migrant workers have traditionally formed an important sector of Fenland's seasonal labour force, however recently migrant communities have tended to become more established and less 'seasonal'. There has been a distinct increase in migrant workers numbers since the last (2001) Census.
- Research for the Primary Care Trust identifies that the largest settled population of migrant workers live in and around Wisbech and are Portuguese. Eastern Europeans (mainly Lithuanians, Poles, Latvians and Estonians) make up the next largest group. The numbers have increased following the accession of several eastern European countries to the European Union in May 2004. The district sees this as having a direct correlation with community cohesion issues. In the 2006 BVPI survey, only 57% of people in Fenland agreed with the statement, "This local area is a place where people from different backgrounds get on well together".
- Fenland believes that active, cohesive and empowered communities are the best foundation for long-term reductions in crime and anti-social behaviour. Fenland is working towards inclusive, diverse and cohesive communities with reduced levels of discrimination and disadvantage. Outcomes that the Fenland Strategic Partnership are trying to achieve and ways in which the Council are helping are described at <http://www.fenland.gov.uk/ccm/content/corporate-level/safer-and-stronger-communities.en> and <http://www.fenland.gov.uk/ccm/content/corporate-level/sustainable-communities.en>
- Fenland also has a significant Gypsy and Traveller population, described in detail in Chapter 33, *Gypsy and Traveller housing issues*. There are six Local Authority managed Gypsy and Traveller sites in Fenland and is recognised as an exemplar authority, demonstrating how, with proper engagement, appropriate community support can be delivered to ensure that our residents enjoy living on our sites and are 100% satisfied with how they are managed. The approach to partnership working with the Gypsy and Traveller community is internationally recognised and Fenland continue to share knowledge of the approach with the rest of the country. Fenland will continue to consult with our Gypsy and Traveller community, to aim to meet their future accommodation and support needs in the district.

Huntingdonshire's Black and Minority Ethnic Housing Strategy 2006

- Although Huntingdonshire has a small BME population, this is no excuse for inaction. Indeed it could be said that quite the opposite is true – as Huntingdonshire's BME population is such a small minority, it is particularly important for the Council to develop a Strategy that examines the issues and ensures that people are not excluded or marginalized. This BME Strategy sets out: the ethnic profile of the district; an analysis of the use of the Council's Housing Service; conclusions from an independent housing needs study; and sets some priority action areas.
- At a local level, the Council has: a Race Equality Scheme; an Equality and Inclusion Strategy; and has achieved the Commission for Racial Equality's Equality Standard level 3 (Summer 2009). This work is important for the Council and is enshrined Growing Success, the Council's Corporate Plan. Targets are also in the Council's Corporate Scorecard, the new performance management framework. This demonstrates the mainstreaming of race equality in Huntingdonshire.
- The Council is an active member of the local Diversity Forum and Open Out project which aims to combat race crime. This is a key objective for the Community Safety Strategy.

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- In 2005, the Council commissioned some specific research into the housing needs and preferences of BME groups in Huntingdonshire. The work was undertaken by BMG consultants and included interviews with stakeholders and partners, community representatives and 106 face to face interviews with the BME community.
- The main findings of this Strategy are:
 - The BME population in Huntingdonshire is 2.9% - lower than regional and national levels.
 - The percentage of BME households is 2% because BME households are on average, 41% larger than White households.
 - The biggest single non-White ethnic group in the district area is Asian - Indian with 0.38% of the population, closely followed by Asian Pakistani with 0.36%, and Mixed Race – White and Asian with 0.29%. The smallest is the Asian - Bangladeshi group.
 - Services provided to young people are particularly important to BME groups because 40.9% of the BME population is aged 0-19 years.
 - Take up of services aimed at older people will be less among BME groups because older people aged 65+ make up just 3.7% of the BME population.
 - The BME population is not concentrated in lower level employment and when taken as a percentage of their relative populations, there is a higher percentage of employees in Professional Occupations and Associate Professional & Technical Occupations than the total population of Huntingdonshire.
 - There are tenure differences among ethnic groups. Home ownership among the BME population is higher in Huntingdonshire than nationally but still below the white population. Black-African households are 5 times more likely to live in the private rented sector than other ethnic groups. Asian - Pakistani, and households of Mixed race are 50% more likely to live in social rented housing than White households.
 - BME groups are more likely to live in over crowded conditions and to live in accommodation without central heating. Increasing awareness of the services provided by the Council to improve housing conditions is therefore important.
 - There are a total of 2,646 applicants on the Housing register, as of the 15th June 2009. Of these, 90.8% of those who gave an answer to the question of ethnicity were classed as White British, and 95.2% were classed as White, leaving 4.8% non-white and 9.2% Non-White-UK. The biggest number of Non-White UK applicants was the White-Other category – this is mainly Polish and Lithuanian, with some Portuguese. The biggest Non-White Category was Black African, with ca 1.0% of applicants on the register.
 - As regards comparisons with the local population, the percentages are slightly higher than the 2.8% Non-White-UK, and 6.6% Non-White extracted from the 2001 Census. This may indicate that the BME population, through poverty, is more likely to apply for social housing. Additionally, 9.2% of all respondents did not give an answer to this question.
 - Lettings within the district show that a slightly lower percentage of clients on the housing register, and/or living in the district from a BME or Non-White-UK background were housed – 2.2% were Non-White (against 2.8% from the Census and 4.8% on the register) and 5.6% Non-White-UK (against 6.6% from the Census and 9.2% from the register). There could be a number of reasons for this, but most of all, one needs to see that a small number of people can skew the percentages quite dramatically. Had we rehoused another 2 people from a Non-White background, this would have matched the census percentage).

Section 15.4 Background information

- The other reason(s) to be considered are that there are a number of people on the register presently in RSL accommodation, which, for historical reasons, are not as diverse as the present population – mainly because much of the immigration to the area is recent. This is certainly an area that we should continue to monitor closely. Additionally, 24 clients did not respond to this question, 4.6% of the total number of people rehoused.
- There is a generally low take up of housing grants for either aids and adaptations or repairs and maintenance. The younger age profile and low number of older people in BME groups will have an impact on this but general awareness raising is thought to be important in the future.
- Equality impact assessments have been done on all policies.
- Overall, satisfaction seems to be high among users of the service. This was also found by BMG in their independent research.
- Lack of affordable housing was identified as a problem for BME groups but this is a problem for people regardless of ethnicity in this district and there was nothing in the research to suggest that access to affordable housing was any more of a problem for BME groups than the population at large.
- BMG found that language barriers and publicity was a problem and increasing awareness across all services should be addressed. This finding was also endorsed by the work of the Diversity Forum.
- A problem with racial harassment, particularly on Oxmoor was identified and the Council's work with other agencies on tackling racial harassment and promoting good relations remains important.
- Future consultation and engaging with BME groups will continue to be a challenge – this was found to be difficult by BMG Research and the Diversity Forum's Breaking Through project. Informal networking and community engagement and development is important and needs to be continued. There is also a need to continue to encourage and promote good race relations and to encourage BME people to become more involved in public services.
- The needs of Gypsies and Travellers were assessed in a comprehensive assessment in 2005/6. The recent Regional Spatial Strategy Single Issue Review (2009) sets targets for the provision of new pitches for Gypsies and Travellers and the Council is in the process of developing a Development Plan document to identify appropriate sites to meet this need.
- Strategic objectives and some priority actions have been identified as a result of this work.

South Cambridgeshire

- The 2001 Census data showed that in South Cambridgeshire 93.29 of the population were White British, a further 3.77% were White Irish and White Other, with just over 3,800 people identified as from minority ethnic groups. The largest identified minority ethnic groups were Indian, Chinese, and Other Ethnic group which overall represent around 1% of the population.
- Gypsies & Travellers were not separately identified in the Census, but the Cambridge Area Travellers Needs Assessment of 2005 estimated their population in the county at just over 6000, making them Cambridgeshire's largest single minority ethnic group. The estimate for South Cambridgeshire was 1,330, about 1 percent of the overall population, and, after Fenland, the second highest level in the county. The majority of Gypsies and Travellers in the district (90 %) are transient rather than 'housed'.

Section 15.4 Background information

- The council collects information regarding employee ethnicity through the job application process, and this information was supplemented in 2007 through a staff survey. As of 31 March 2008, 16 members of staff declared themselves to be from a minority ethnic group, with 60 employees choosing not to answer.
- The Race Equality Scheme 2008 – 2011 includes an action plan, with detailed actions under 4 side headings:
 - Demonstrable leadership and corporate commitment to race equality
 - Improved community engagement and accountability
 - Race equality reflected in service delivery and customer care
 - Employment practices and training to improve race equality
- Summary points for housing
 - The BME population is small and dispersed throughout the district, with no particular pockets with high concentrations of BME communities.
 - Needs surveys have not identified any particular housing needs for any BME groups

This is available from http://www.scams.gov.uk/admin/documents/retrieve.asp?pk_document=908042

Forest Heath

- Some 16% of the population (over 9,000) are described as “white other”. These are almost exclusively American personnel housed either on the bases at Mildenhall or Lakenheath or who tend to rent or buy privately. They do not seek or wish to have local authority/RSL housing largely due to a substantial housing allowance they receive every month and/or because they can only stay in the UK for four years.
- The Council accepts the need to be clear about the number of BME households living in the district which is made complex by the presence of the USAF on the two air bases in Mildenhall and Lakenheath.
- Once established, there is an ongoing need to consult with this group and to monitor access to services especially around new initiatives for example Choice Based Lettings and to develop a strategy to ensure that the Council’ Strategic Housing Service is accessible to all eligible household groups.

St Edmundsbury’s Equality Scheme 2008–2011: our approach to diversity

- The council values the range of different people in Suffolk, but recognises some can be disadvantaged and discriminated against both as an employee and a service user. The council is committed to advancing equality, valuing diversity and opposing unfair treatment. They aim to ensure that services are accessible and our recruitment and employment practices fair.
- Equality of opportunity and freedom from discrimination is a fundamental right and the Council will execute leadership in promoting this right within our community.
- The Council recognises that whilst BME groups make up only a small part of our population they may have unrecognized housing needs which may not have been identified.

The full Equality Scheme is available from <http://www.stedmundsbury.gov.uk/sebc/live/Equality-and-Diversity.cfm>