

Cambridgeshire ACRE

# Housing Need Survey Results Report for Croydon

Survey undertaken in April 2019



All Saint's Church, Croydon (Source: Croydon Parish Council)

CONTENTS	PAGE
<b>CONTEXT AND METHODOLOGY .....</b>	<b>3</b>
Background to Affordable Rural Housing .....	3
Context .....	4
Methodology .....	4
Croydon Parish .....	5
Local Income Levels and Affordability .....	11
<b>RESULTS FROM PART ONE: VIEWS ON AFFORDABLE HOUSING DEVELOPMENT AND IDENTIFYING THOSE IN HOUSING NEED .....</b>	<b>15</b>
Views on Affordable Housing Development in Croydon .....	15
Suitability of Current Home .....	17
<b>RESULTS FROM PART TWO: IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS .....</b>	<b>19</b>
Local Connection to Croydon .....	19
Household Composition .....	20
Property Type, Size and Tenure .....	21
<b>SUMMARY AND RECOMMENDATION .....</b>	<b>21</b>
Pre-Existing Evidence from the Housing Register .....	21
Findings from Housing Needs Survey .....	22
Open market housing .....	22
Conclusion .....	22
Recommendation .....	23
<b>APPENDIX 1 – CHOICE BASED LETTINGS AND LOW COST HOME OWNERSHIP .....</b>	<b>24</b>

### About Cambridgeshire ACRE

Cambridgeshire ACRE is an independent charity established in 1924. We are part of a network of 38 Rural Community Councils across England and are a member of ACRE (the national umbrella for RCCs).

We are proud to support local communities in Cambridgeshire and Peterborough. We put a lot of effort into getting to know our customers so we can understand what they need from us. This ensures we focus on providing products and services that really make a difference to local people as they work in their own communities.

Our work on rural affordable housing is funded through the Cambridgeshire Rural Affordable Housing Partnership. This a partnership of Local Authorities and Housing Associations with an aim to deliver affordable housing for local people in rural communities. You can find out more about the partnership here - <https://cambsruralhousing.wordpress.com/>.

## CONTEXT AND METHODOLOGY

### Background to Affordable Rural Housing

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

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

A rural exception site is a site used primarily for affordable housing in a rural community that would not normally be used for housing because it is subject to policies of restraint. The affordable housing must be supported by evidence of local need and be prioritised for people with a local connection to the relevant parish. Some market housing may be allowed on rural exception sites in South Cambridgeshire subject to a viability assessment demonstrating this is necessary to cross-subsidise the affordable housing.

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

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

To be eligible for rental properties, applicants must complete an application form to join the local Housing Register and they would then be able to bid for properties through the choice based lettings scheme. To be eligible for low cost shared ownership properties, applicants

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

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

must apply directly through the local Homebuy Agent. You can read more about choice based lettings and low cost home ownership in Appendix 1.

## Context

Croydon Parish Council agreed to support a Housing Needs Survey for the parish at their meeting in February 2019. Cambridgeshire ACRE undertook a similar survey in 2011 across the villages of Croydon, Arrington and East Hatley. This new survey is solely concerned with Croydon. Croydon published a community led village plan in 2015. The plan identified both support and need for a limited amount of affordable housing in the village.

The specific aims of the new survey were to gauge opinion on the value of developing affordable homes for local people in the parish and to determine the scale and nature of affordable housing need. However, the nature of the survey means that it also identifies wider market need such as, for example, downsizing. This is important because rural exception sites can now include an element of market housing to cross-subsidize the affordable houses. Therefore, the survey can also enable any market housing element to be tailored to local needs (though no controls will be applied).

This survey was carried out with the support of South Cambridgeshire District Council who have also met the survey costs.

## Methodology

Survey packs were posted to all 90 residential addresses in the parish on 5 April 2019. The survey packs included covering letters from Cambridgeshire ACRE and Croydon Parish Council, a questionnaire, a FAQ sheet on rural affordable housing and a postage paid envelope for returned forms. Households had the option of returning their questionnaire in the freepost envelope or using an online system to complete their response electronically.

It was also agreed to contact local businesses in case they had staff who would be interested in affordable housing in Croydon. (People working in Croydon are deemed to have a local connection to the parish) The Parish Council provided details of 19 businesses although it was considered likely that many would not employ staff beyond the proprietor. An email address was provided for 17 and the remaining two were contacted by letter. Businesses were encouraged to forward the information to their staff. A link was provided to a separate online questionnaire so responses from local workers could be monitored.

Only one employer contacted us but he did state that he had several staff looking to re-locate to Croydon to be closer to work. He agreed to circulate the online survey link to his staff and this generated responses from nine members of staff most of whom were interested in either affordable or market housing in the parish. (This is discussed later in the report)

The questionnaire was divided into two sections:

- Part One of the survey form contained questions to identify those who believe they have a housing need. Respondents were also asked if they supported the idea of

building a small affordable housing development in the village. All households were asked to complete this section.

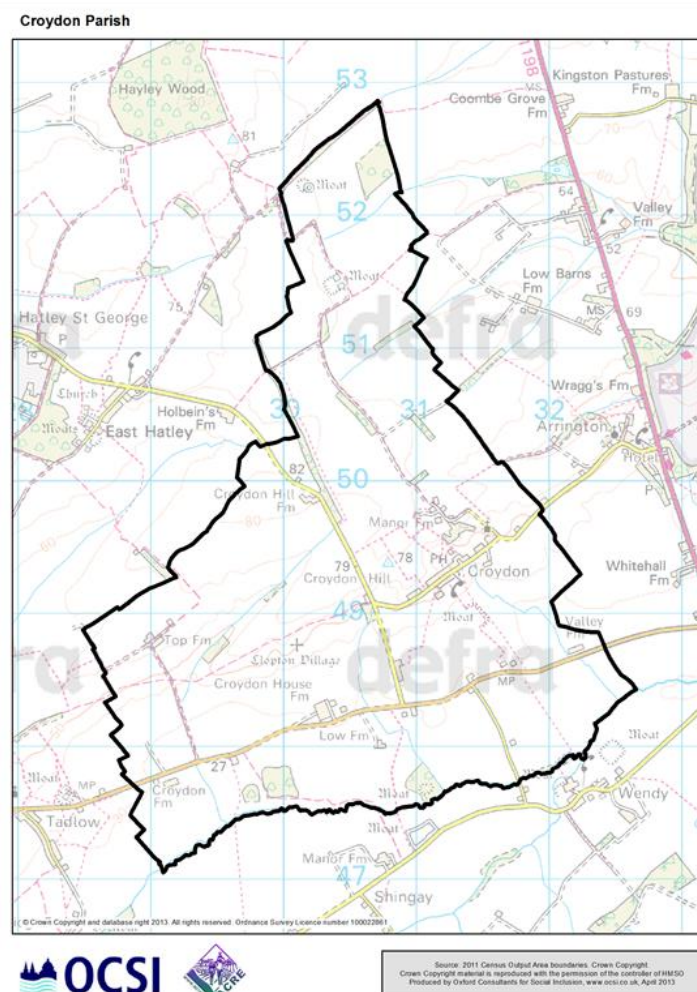
- Part Two of the survey form contained questions on household circumstances and housing requirements. This part was only completed by those households who are currently, or expecting to be, in need of housing.

The closing date for the survey was Friday 26 April 2019. In total, 47 completed forms were returned giving the survey a 52 per cent response rate. Most of our Housing Needs Surveys achieve a response rate of between 20 and 25 per cent although a higher rate is often achieved in very small villages such as Croydon. It should also be noted that this is not a true response rate as the numerator includes responses from households living outside of the parish who were not included in the denominator.

## Croydon Parish

Croydon is a very small village in South Cambridgeshire with a little over 200 residents living in 90 households. The village takes a linear form with most houses situated along the High Street/ Croydon Road which runs east/ west between Ermine Way (A1198) and Croydon Hill.

### Map of Croydon parish boundary





Cambridge is about 10 miles to the north east. Royston, due south, is closer (about six miles) and Biggleswade, about eight miles south westwards, provides another option for access to market town facilities. Croydon's near neighbours are a network of smaller villages including Arrington, Wendy, Shingay and East Hatley.

Croydon's small scale means that its school, post office and shops closed several decades ago. The village does, however, retain a pub, church and Reading Room (village hall).

*Idyllic views showing the rural setting of Croydon*



Source: Croydon Parish Council

The Parish Council provided details of 19 businesses with a registered address in the parish. However, many of these are likely to be sole proprietors. There are few employment opportunities in the parish. Most economically active residents commute out of the village although some will take advantage of technological developments to work from home on a part-time or full-time basis.

The lack of public transport means that car ownership is almost essential. In 2011 only five households in Croydon did not have a car (three per cent compared with 17 per cent in Cambridgeshire). In contrast, 15 per cent of households in Croydon had access to four or more cars compared with only three per cent in Cambridgeshire. Eighty per cent of households in Croydon had access to at least two cars.<sup>3</sup>

Croydon's population stood at 216 in 2017.<sup>4</sup> There has been little change in recent years. Previous estimates suggested that the population was slightly higher over the period 2011-2015 but this is likely to be due to the different sources used. Historical evidence provided in the Croydon community led village plan shows that Croydon's population has remained steady at a little over 200 since the 1920s following a quite dramatic decline in numbers between 1851 and 1921 which saw the parish population fall by more than half.

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<sup>3</sup> 2011 Census of Population (Table KS404EW) taken from 'Rural Community Profile for Croydon (Parish)', Cambridgeshire ACRE/ OCSI, October 2013

<sup>4</sup> Population estimates, ONS

The number of dwellings has remained stable in recent years. There were only eight (net) dwellings completed in the parish between 2002 and 2017 with commitments as of April 2017 for a further four dwellings.<sup>5</sup>

The South Cambridgeshire Local Plan does not anticipate further significant development in the future. Croydon is identified as an 'Infill Village'. The policy S/11 Infill Villages states:

*"Residential development and redevelopment within the development frameworks of these villages, as defined on the Policies Map, will be restricted to scheme sizes of not more than 2 dwellings (indicative size) comprising:*

- a. A gap in an otherwise built-up frontage to an existing road, provided that it is not sufficiently large to accommodate more than two dwellings on similar curtilages to those adjoining; or*
- b. The redevelopment or sub-division of an existing residential curtilage; or*
- c. The sub-division of an existing dwelling;*
- d. The conversion or redevelopment of a non-residential building where this would not result in a loss of local employment.*

*In very exceptional circumstances a slightly larger development (not more than about 8 dwellings) may be permitted where this would lead to the sustainable recycling of a brownfield site bringing positive overall benefit to the village."*<sup>6</sup>

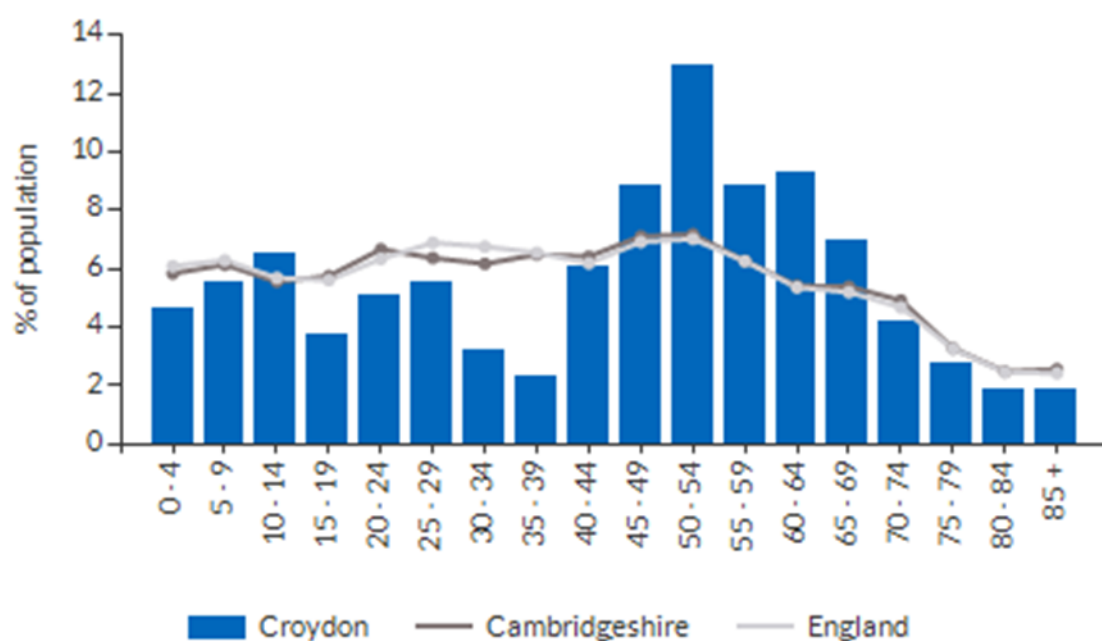
Croydon's population has a distinctive age profile which is quite typical of a rural Cambridgeshire community. A low proportion of people aged in their 20s and 30s is counter-balanced by a high proportion of people aged in their 40s, 50s and 60s. For the 70+ age groups the numbers tail off significantly which may be due to the lack of local facilities.

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<sup>5</sup> Table H1.2 Dwellings completed (NET) by Parish in Cambridgeshire (2002-2017)' and 'Table H2.2 Dwelling Commitments by Ward/Parish in Cambridgeshire (2002-2017)', Cambridgeshire County Council (December 2018)

<sup>6</sup> 'South Cambridgeshire Local Plan', South Cambridgeshire DC, (Adopted September 2018)

### Croydon population by age, 2017



Date: 2017 Source: ONS



Further analysis of Croydon's socio-demographic characteristics is dependent on the 2011 Census of Population. Although this is eight years old the lack of recent development activity suggests it will still provide a reasonably robust insight into Croydon.

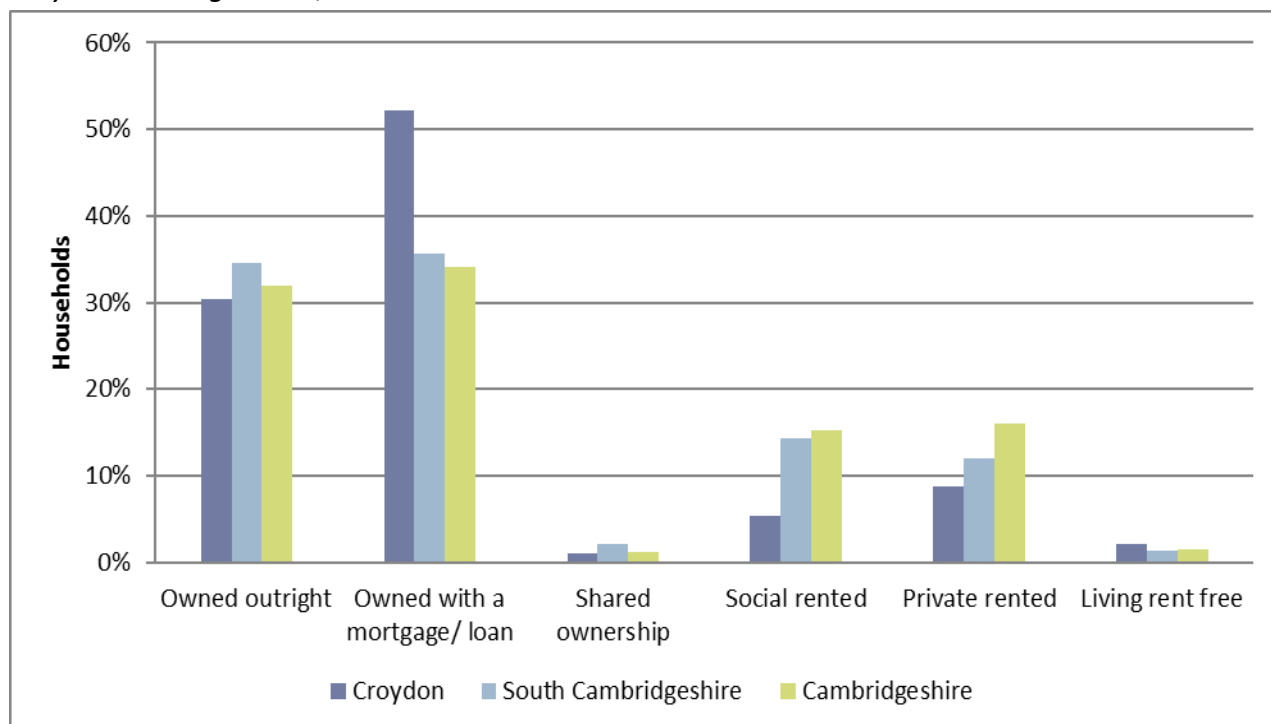
Owner occupation in Croydon is the dominant tenure accounting for 82 per cent of all households. The majority of these own their property with a mortgage which is consistent with the lack of people aged 70+ who are more likely to have paid off their mortgage. At the time of the 2011 Census there were only eight private rented properties (nine per cent of total stock), five social rented properties (five per cent) and one shared ownership property (one per cent).

The total stock of affordable housing does not appear to have changed since the 2011 Census. South Cambridgeshire DC reported that as at April 2018 there were six council houses and no shared ownership properties (suggesting the one shared ownership property reported in the 2011 Census has been transferred to rental tenure or was mis-reported in 2011). There are no Housing Association properties in the parish.<sup>7</sup> Neither is there any specialist housing for older people. There is no sheltered accommodation or (council owned) bungalows. The South Cambridgeshire DC owned properties are all 3-bed houses.

<sup>7</sup> 'Housing Statistical Information Leaflet', South Cambridgeshire District Council, December 2018



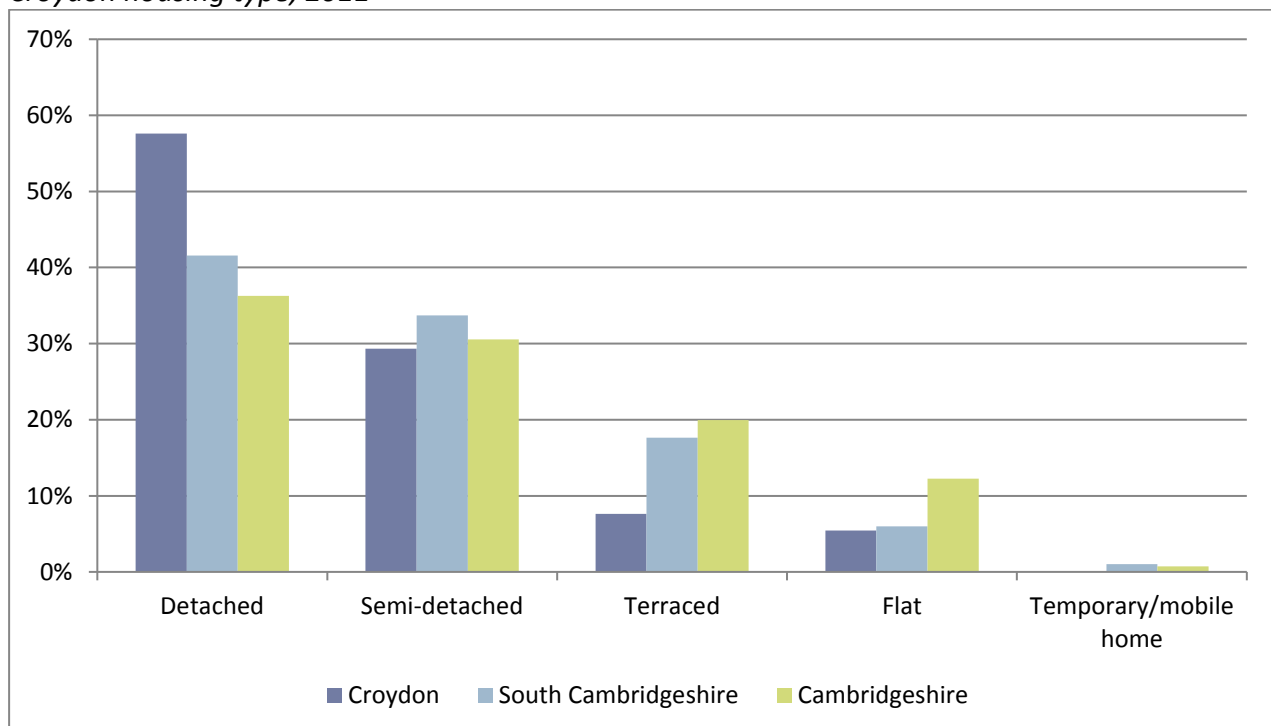
### Croydon housing tenure, 2011



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

Detached houses comprise almost six in ten (58 per cent) of all properties in Croydon. Most of the remainder are semi-detached. There are very few terraced houses or flats. This has implications for the availability of smaller properties.

### Croydon housing type, 2011



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

### Detached and semi-detached properties dominate Croydon's housing stock



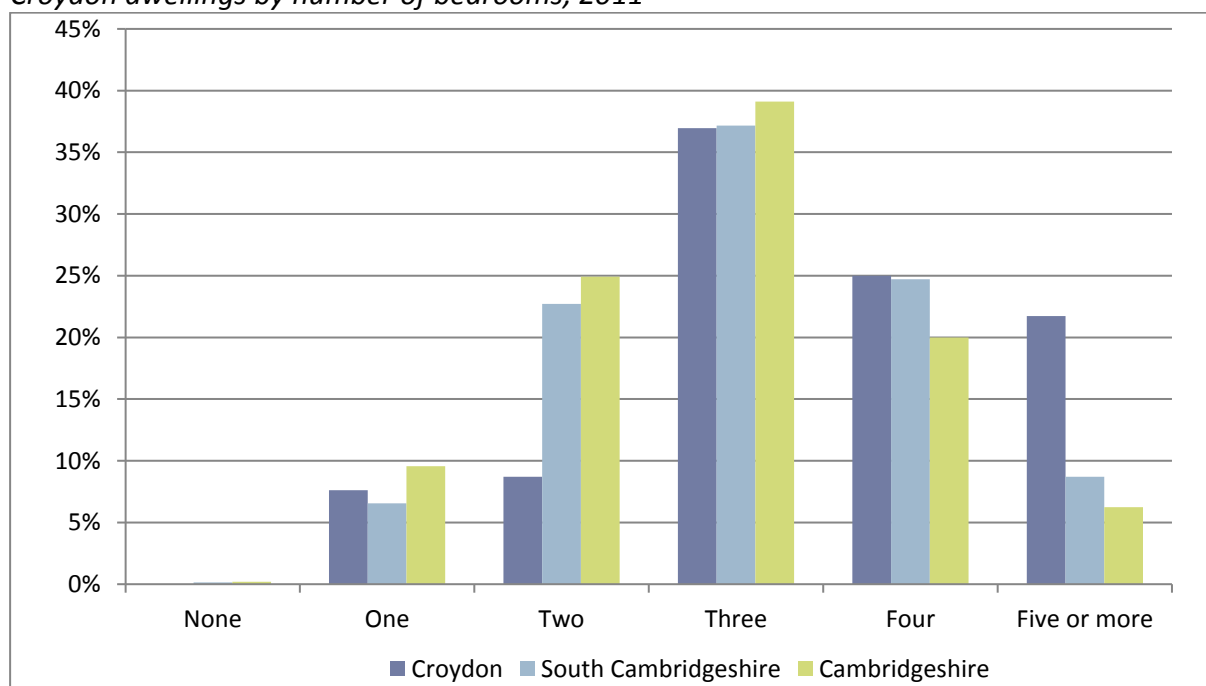
House on High Street © Copyright JThomas and licensed for reuse under this Creative Commons Licence



Housing on Larkins Road © Copyright Ben Harris and licensed for reuse under this Creative Commons Licence

Forty seven per cent of all properties have four bedrooms or more (34 per cent in South Cambridgeshire). In fact, 22 per cent have five or more bedrooms compared with only nine per cent in South Cambridgeshire. In contrast, only 17 per cent of all properties have two or less bedrooms (30 per cent in South Cambridgeshire). Lower income households looking to stay in Croydon and seeking smaller/ more affordable accommodation are limited to six 3-bed council homes and 15 market 1 or 2 bed properties.

### Croydon dwellings by number of bedrooms, 2011



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

## Local Income Levels and Affordability

### Buying on the Open Market

A review of property estate agent websites was undertaken to build a picture of the local housing market. Hardly surprisingly, given the scale of Croydon, this revealed that there was relatively little recent activity. At the time of the review there was only one property on the market. This was a 3 bed semi-detached house for sale @ £365,000. There were only two sales completed in the last two years. Looking back over the last five years identified only nine properties. The lowest prices were £315,000 for a 3 bed terraced cottage and £373,000 for a 4 bed semi-detached house. Nothing smaller than a 3 bed house appears to have been sold in the last five years and six out of nine sales achieved prices of £400,000 or higher.

#### *Examples of lower priced properties for sale or recently sold in Croydon*



3 bed semi-detached, Larkins Road, Croydon, for sale @ £365,000 [www.rightmove.co.uk](http://www.rightmove.co.uk)



3 bed terraced cottage, High Street, Croydon, sold @ £315,000 (June 2017) [www.rightmove.co.uk](http://www.rightmove.co.uk)

The reliability of these prices can be further corroborated by considering them alongside published house price data by Hometrack (see Table 1) to provide an indication of entry level prices in the Croydon housing market. Hometrack data covers the larger area of Gamlingay ward. This is based on old boundary wards and includes the parishes of Arrington, Croydon, Gamlingay, Hatley, Little Gransden and Longstowe. (Croydon sits within the current ward of The Mordens. However, data presented in Table 1 for The Mordens is based on old ward boundaries that excludes Croydon)

Even by widening the sample size to the ward there were only 26 sales and valuations undertaken over a six month period. This highlights the lack of property available. Comparison prices for neighbouring wards have been included. Prices in Gamlingay ward appear to be a little lower than in neighbouring wards. Prices for Gamlingay ward probably understate prices for Croydon. Ward prices are likely to be dominated by Gamlingay village as the largest settlement in the ward and it is believed prices here will be lower than in Croydon.

Overall, this part of south Cambridgeshire as a whole achieves a price premium over the district for 4-bed properties but the prices for smaller properties are broadly similar to the district averages.

*Table 1: Lower Quartile Property Prices by ward, September 2018 – February 2019<sup>8</sup>*

	2-bed house	3-bed house	4-bed house
Gamlingay ward	£237,500	£270,000	£449,500
Orwell & Barrington ward	£360,500	£283,938	£462,500
Bassingbourn ward	£227,500	£298,000	£500,000
The Mordens ward	n/a	£347,000	£675,000
South Cambridgeshire	£240,000	£300,000	£400,000

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

Taken together these data can be used to build a picture of local prices. Table 2 has been constructed from the discussion above. Affordability is assessed in the context of three price levels. Some standard assumptions about deposits and mortgages are applied to calculate the minimum salary needed to purchase these properties. A price of £237,500 is the lower quartile price for a 2 bed property in Gamlingay ward, £270,000 is the lower quartile price for a 3 bed property in Gamlingay ward and £315,000 is the lowest price a 3 bed property has sold for in Croydon in the last two years. It is considered unlikely that properties will become available in Croydon in the near future at the first two prices cited.

*Table 2: Annual Income requirements for open market properties*

House Price	Deposit required (assume 15% required)	Annual income required (based on mortgage lending principle of 3.5 x income)	Monthly mortgage payment <sup>9</sup>
£237,500	£35,625	£57,679	£957
£270,000	£40,500	£65,571	£1,088
£315,000	£47,250	£76,500	£1,270

Even at an entry level price of £237,500 an annual income of about £58,000 would be required on the assumptions used. To put this in context, a household with two people working full-time and earning the 'national living wage' will earn about £30,000 - £35,000

<sup>8</sup> Hometrack Intelligence Service (Gamlingay ward includes the parishes of Arrington, Croydon, Gamlingay, Hatley, Little Gransden and Longstowe. This is an old ward boundary. Under current ward boundaries Croydon falls under The Mordens Ward. Table 1 is based on old ward boundaries and hence Croydon falls under Gamlingay ward for the purposes of this analysis)

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

per annum.<sup>10</sup> An income of over £76,000 would be required to purchase a 3 bed property based on the lowest price sale in Croydon in the last two years.

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

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

### **Buying in Shared Ownership**

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

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

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

Shared ownership affordability will be heavily influenced by the share of the property purchased. The purchaser must provide an appropriate package of deposit and mortgage to cover the cost of the share purchased. Rent would be paid on the unsold equity at a rate of 2.75 to 3.00 per cent. It is also likely that a small service charge would be applicable. However, these charges represent a significant subsidy in comparison with comparable market rents which makes shared ownership an attractive option for some households.

The actual cost of purchasing a shared ownership property will be dependent upon the size of share purchased which will in turn affect the level of rent payable. However, shared ownership is likely to be a cheaper alternative to outright purchase.

It should be noted that there are currently no shared ownership properties in Croydon.

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<sup>10</sup> <http://www.livingwage.org.uk/>. The national living wage currently pays £8.21 per hour (from April 2019) but only applies to those aged 25 and older.



## Renting

Table 3 shows the typical cost for renting privately and compares this with the typical rental cost of a new Housing Association property. The Government has taken steps to bring social housing rents closer to private sector ones, with rents for new tenants set at up to 80 per cent of the amount you would have to pay in the private sector.

Table 3 includes data for Gamlingay ward. This suggests the maximum 'affordable rent' charged by a Housing Association could be in line with the Local Housing Allowance rate for 2 and 3 bed properties and higher for 4 bed properties. However, some Housing Associations will cap rents at the LHA rate. No information was available for 1 bed properties due to insufficient properties to provide an adequate sample.

*Table 3: Comparison of property rental costs in Gamlingay ward, March 2018 – February 2019<sup>11</sup>*

No. of Beds	Typical market rent per week (median rent)	Entry level rent per week (30 <sup>th</sup> percentile)	Housing Association Maximum affordable rent per week (80% of median market rent)	Cambridge BMRA Local Housing Allowance (applicable from 1 April 2019)
2	£183	£173	£146	£153.79
3	£225	£219	£180	£178.71
4	£345	£276	£276	£238.38

Our review found no properties currently available to rent in the private rental market in Croydon or even in the small neighbouring villages. By widening the search to a three mile radius and including larger villages such as Bassingbourn, Orwell and the Mordens eleven rental properties were identified. Although the majority were small (two bedrooms or less), most were seeking rents well in excess of LHA rates.<sup>12</sup>

Social rented properties are also in reasonably scarce supply. Between March 2008 and December 2013 only one property became available in Croydon. This attracted only 4 bids compared with a district average of 54 bids per property which highlights the challenges of living in a small rural community for those that don't have social or family networks there.<sup>13</sup> There has been no recent activity. There were no social rented relets between April 2015 and March 2018, the most up to date period available.<sup>14</sup>

<sup>11</sup> Hometrack Intelligence Service (Gamlingay ward includes the parishes of Arrington, Croydon, Gamlingay, Hatley, Little Gransden and Longstowe)

<sup>12</sup> [www.zoopla.co.uk](http://www.zoopla.co.uk) and [www.rightmove.co.uk](http://www.rightmove.co.uk) (as at 23 April 2019)

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

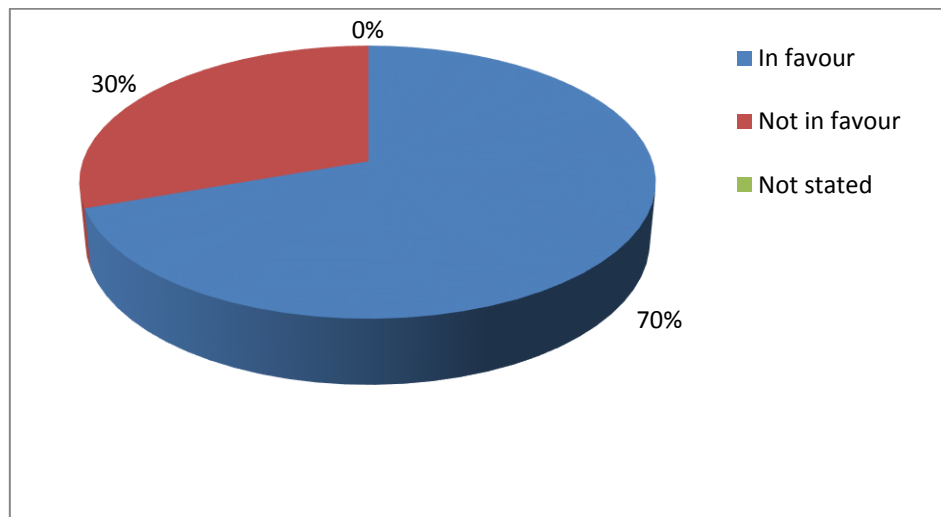
<sup>14</sup> 'Housing Statistical Information Leaflet', South Cambridgeshire District Council, December 2018

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

### Views on Affordable Housing Development in Croydon

All respondents to the survey were asked if they would be in favour of a small development of affordable homes for local people within the parish. Seventy per cent of respondents supported the principle of such a development and 30 per cent were opposed. The results are illustrated in Figure 4. The level of support for affordable homes is at the high end of what we usually find in our surveys in Cambridgeshire parishes. Support is typically in the range of 55-75 per cent. It should be noted that we received 10 responses from people who work in the parish with many of these wanting to relocate to Croydon, and hence in support of more housing. However, when just residents are considered there is still a clear majority in support of more affordable housing for local people.

Figure 4: Attitude towards affordable housing development



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

Some respondents saw affordable housing as playing an important role in helping the village to thrive. There was a preference for any housing development to be close to the village centre:

- *There is a need for local people's children that want to work in Cambridge and live local and this should be offered to local people*
- *Locations south of the High Street, adjacent to existing property would be suitable, especially the brownfield site on the corner opposite the war memorial. Land next to houses in Larkins Road could be considered but would need a better footpath to link with the High Street*
- *Developments of affordable homes should be a priority for our village and neighbouring villages*

- *Very happy to support to enable village to thrive. Any development should be in central location - the village is already spread out with perceived lack of community amongst the 'outliers'*
- *The relatively recently completed Community Led Plan indicated support for a range of house sizes with an emphasis towards smaller sizes. The most favoured location was to the south of the High Street and other locations within/ close to the heart of the village*

One suggestion was to develop a series of very small sites (although this can be difficult in practice):

- *I would strongly recommend splitting what can be rather obviously 'affordable' bland houses over multiple sites within the village so as not to create a 'poor close'. Done well I believe it can be a very positive thing for everyone*

There was concern that rural exception criteria (affordable housing prioritized for local people) should be adhered to:

- *As long as 'criteria' were strictly applied. I cannot find such 'criteria' on SCDC website. So my support is qualified*
- *Yes, if this really is the case (ref to small development of affordable homes specifically for local people)*

Most objections focused on the threat to the rural character of the village and the lack of facilities (particularly public transport):

- *The village is surrounded by green fields. Building would need to develop green field land. There are many developments locally at Bassingbourn, Bourn, Biggleswade, Orwell and Cambourne where there is plenty of affordable housing*
- *Residents like Croydon the size it is and some particularly moved here because of this. More housing will ruin the small hamlet it is today*
- *I am not confident that a suitable and sympathetic site will be chosen*
- *Croydon is a very small hamlet with no facilities except a gastropub. Affordable housing is best located where there are accessible shops/ GPs/ schools etc. Location means probable need for 2 cars per households - not good when road is so limited*
- *The village has virtually no public transport. Cars are a necessity. It is therefore more expensive to live here*
- *Village very small. Very little spare land to build. Transport not conducive to families without their own transport. Very few facilities in village*
- *This is a very small hamlet within close reach of larger villages and towns where employment/ education/ transport/ amenities and a range of housing opportunities are readily available, and constantly improving*

There were also a couple of much more lengthy responses:

- *There is no land within the village framework on which housing (of any kind) could be built. Any development would be in the open countryside and outside of the village framework which we would object to. Currently there is only one person on the SCDC council housing list and this is for a one-bedroomed property. Within the village at Clopton Close there are 9 local authority properties, it is not known how many of these are now in private ownership. Opposite these properties are two houses which were previously council houses and they were sold off around 1998. So at one time there were*

*11 properties available. Existing tenants can swap housing and not necessarily with someone who has a local connection. We do not believe there is significant need within Croydon to justify building in the open countryside. Croydon is an infill only village and has been for years under successive Local Plans. The reason for this is because it has a low level of services and facilities. Further development is not sustainable. Any family is likely to need two cars in order to have access to schools, doctors and food shopping at the very least. Development should be concentrated where these needs can be met and that is not Croydon. It is hoped that this survey will show that. We also object to businesses who do not have offices within the parish being invited to come forward with any housing needs they may have - e.g. Push Energy and Seearo*

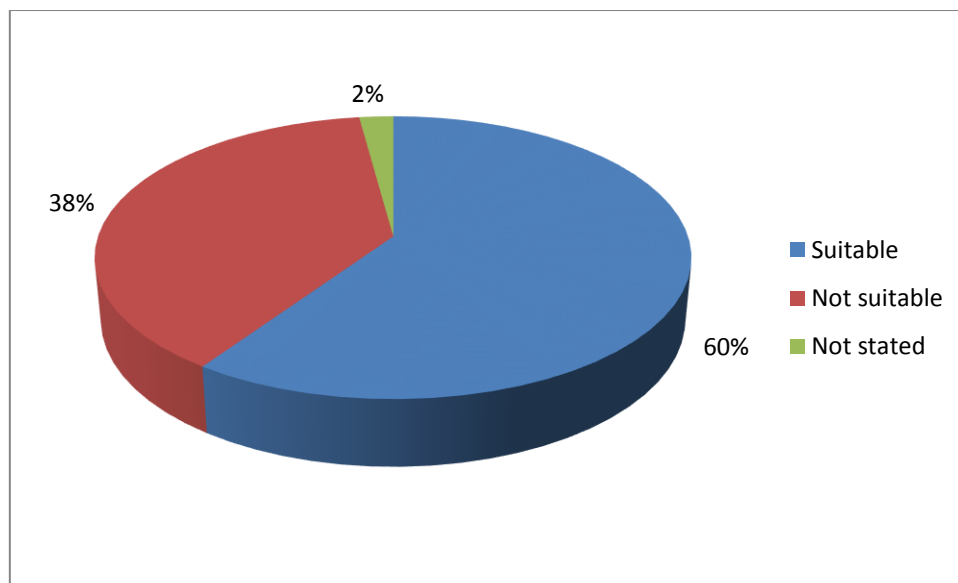
- *Why not to have affordable housing in Croydon. I have lived in the village for 39 years. In that time an exceptional number of houses has been built in the village, all very large houses with small gardens. Most of the families that have moved to the village find there are NO facilities, no reliable public transport and they have the cost of running at least two cars to give some accessibility. Shops and Doctor's surgery are both 8 miles away with no public transport to enable access. Most of these families have since moved to areas with all these facilities for the sake of their children. This village has always been a farming and commuter hamlet. At the moment there are 2 working farms, everyone else works away LONDON, CAMBRIDGE and further afield. The village is a small country hamlet and we must be mindful of the environment and must protect the natural surroundings in which people, animals and plants live. Croydon is NOT SUITABLE. WE must keep some of the countryside for our well-being.*

The survey has revealed a wide range of opinions. There is strong support for the idea of affordable homes for local people in principle. It must be recognized that affordable housing in Croydon is not appropriate for all but it would be an attractive option for some who have strong connections to the parish and understand the challenges of living in a rural community with limited facilities. However, finding a suitable site may present challenges. Concerns about impact on the character of Croydon may be ameliorated with a well-designed scheme in a suitable location and of an appropriate scale. However, for some, no scheme is likely to be acceptable. The Parish Council will need to balance these views when deciding how to proceed.

## **Suitability of Current Home**

Respondents were asked to indicate whether or not their current home was suitable for their household's needs. Figure 5 shows that 60 per cent of respondents felt their current home is suitable for their household needs, with 38 per cent indicating that their current home is unsuitable for their needs. Two per cent (one household) did not answer the question. The 38 per cent of respondents who indicated that their current home is unsuitable for their needs equates to 18 households. This is a much higher proportion of households considering their accommodation unsuitable than we usually find and can, again, be partly attributed to the high proportion of responses from households seeking to move to Croydon for work related reasons.

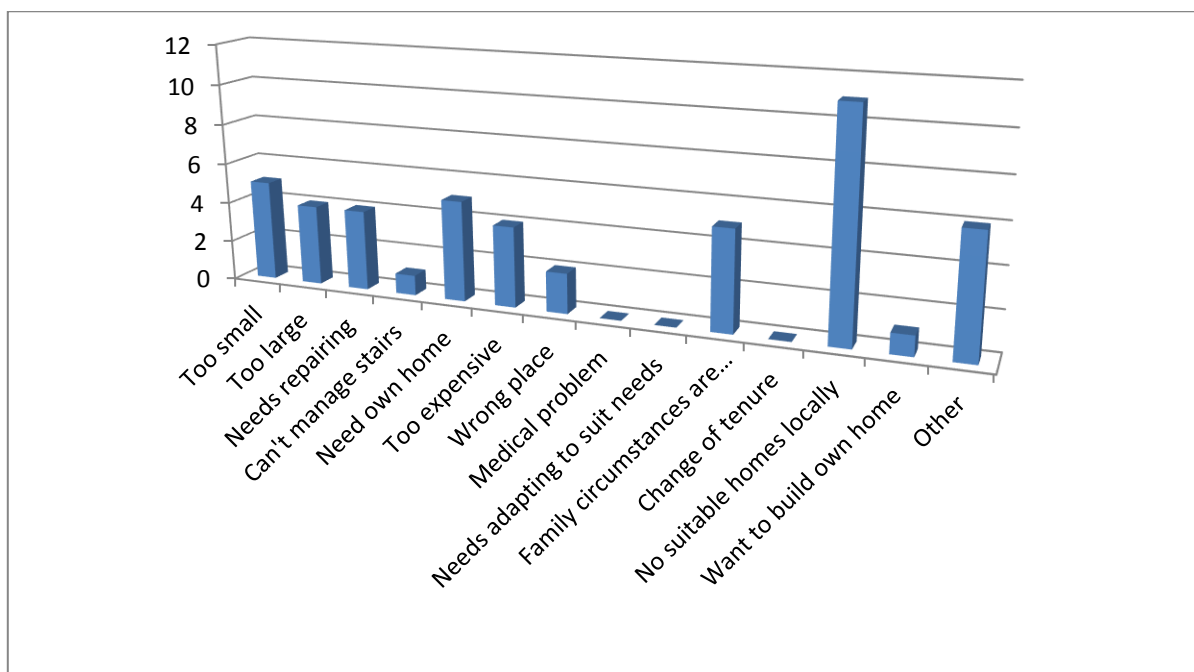
Figure 5: Suitability of current home



Those stating their current home is unsuitable were asked to indicate the reasons why. Respondents were allowed to give more than one reason for unsuitability, so all responses are recorded. In total 48 reasons were reported.

Figure 6 illustrates the reasons respondents gave for their current home being unsuitable. The most commonly cited reason was 'Want to move but there are no suitable homes available locally'. 'Other' was the second most common reason and this usually related to people wanting to move to Croydon for work related reasons. Other significant reasons included 'Need own home', 'Too small' and 'Family circumstances are changing'.

Figure 6: Reasons why current home is unsuitable





## RESULTS FROM PART TWO – IDENTIFYING CIRCUMSTANCES AND REQUIREMENTS

Part Two of the Survey was only completed by those respondents who had indicated that their current home is unsuitable for their household's needs and who are therefore potentially in housing need. Responses to Part Two were made on behalf of 18 households.

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

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

Following this assessment, seven respondents were considered to include potential candidates for affordable housing in Croydon. Eleven were excluded. The majority of these were seeking market housing and did not identify any affordable housing tenure as a suitable option for them. One household did not provide sufficient information to allow an informed assessment.

The remainder of this section sets out the overall findings regarding those found to be in need of affordable housing in Croydon. It should be noted that the results are based on those households completing the Housing Needs Survey. In practice, the total level of housing need (set out in the Summary and Recommendation section) is usually greater due to the addition of Housing Register data. The composition of the households from the two sources may, and often does, vary.

### Local Connection to Croydon

#### Residence and family connections

Respondents were asked to indicate whether or not they currently live in Croydon or whether they had family connections to the parish. Table 4 reveals that only two respondents live in the parish. Both of these have lived in the parish for over 15 years.

Table 4: Length of time living in the village

	Frequency
Less than 1 year	0
1-5 years	0
5-10 years	0
10-15 years	0
More than 15 years	2
Don't live in parish	5
Total	7

Three of the remaining five households work in the parish (all for the same business) and were seeking to relocate to Croydon. Some face considerable commutes to work. Two further households (related to each other) were seeking to return to Croydon to be near to family. None of the households seeking to relocate to Croydon have family in the parish. One household currently living in the parish does have their parents also living in the parish.

## Household Composition

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

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

Table 5 sets out the number of people making up each household. The survey identified a need for small households. The largest households would include three people.

*Table 5: Number of people in the household*

	Frequency	No of people
1 person	2	2
2 people	3	6
3 people	2	6
4 people	0	0
5 people	0	0
6 people	0	0
7 people	0	0
Not stated	0	0
Total	7 households	14 people

### Gender and Age

The gender balance of the new households will be broadly balanced with eight males and six females. There is a predominance of younger people but only one child within the seven households.

*Table 6: Age profile of residents*

	Frequency
Under 16	1
16 - 24 years	4
25 - 29 years	1
30 - 39 years	3
40 - 49 years	0
50 - 54 years	0
55 - 59 years	1
60 - 64 years	2
Over 65 years	2
Not stated	0
Total	14 people

## Status

Table 7 shows the economic status of potential householders. All those of working age bar one are currently in employment.

*Table 7: Status of people in the household*

	Frequency
Employed	9
Unemployed	0
Economically inactive	1
Student	0
Child	1
Retired	3
Not stated	0
Total	14 people

## Property Type, Size and Tenure

The survey allowed respondents to indicate the type (e.g. house, bungalow, flat, etc.), size (in terms of number of bedrooms) and tenure they would prefer. However, in concluding what type, size and tenure of properties should actually be built, this report's recommendations are based on actual need rather than respondent aspirations. This analysis has been done by reference to South Cambridgeshire District Council's Lettings Policy Document.<sup>15</sup> The results are presented in the next section.

## SUMMARY AND RECOMMENDATION

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

### Pre-Existing Evidence from the Housing Register

The local Housing Register was searched for households in need of affordable housing who either live in Croydon or have a local connection to the Parish. There are three households on the Register that meet these criteria.<sup>16</sup> All currently live outside of the parish so will have a local connection to Croydon via previous residence, family or employment.

This data has been combined with the results of this survey in order to calculate overall need.

The properties that would need to be built and then let out through a Housing Association to accommodate those households on the Housing Register are as follows<sup>17</sup>:

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<sup>15</sup> 'Lettings Policy Document', South Cambridgeshire District Council, 2015

<sup>16</sup> Housing Register data provided by South Cambridgeshire DC, May 2019

<sup>17</sup> Codes used are F (Flat), H (House) and B (Bungalow)

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

## Findings from the Housing Needs Survey

The Housing Needs Survey conducted in Croydon identified seven households in need of affordable housing. Although two of these stated that they were already on the Housing Register these households did not match any household on the Housing Register. Therefore, there is no double counting by aggregating the Housing Register and survey data.

Three of the seven households would require a rented property from a Housing Association. The properties that would need to be built to accommodate these households are as follows:

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

Another four households were considered suitable candidates for shared ownership as follows:

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

## Open market housing

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

The survey identified ten households with a potential interest in market housing in Croydon. The nature of this need varied considerably. Some older households currently living in Croydon wanted to downsize but remain in the parish. Households seeking to move to Croydon to be closer to work were generally younger and seeking similar sized accommodation to their current home or seeking to leave the parental home. There was some interest among both groups in self build.

## Conclusion

In aggregate, ten households identified as being in need of affordable housing who either live in, or have a local connection to, Croydon:

1 bed		2 bed		3 bed		4 bed		5+ bed		Total
F/H	B	F/H	B	F/H	B	F/H	B	F/H	B	10
3	1	3	2	1						

## Recommendation

To fulfil all current and immediate housing need in Croydon, ten new affordable homes would have to be built. This would constitute a growth in the village housing stock of about ten per cent. Careful consideration of the scheme mix in terms of size and tenure will be required to maximise the chances of all homes being allocated to a household with a local connection.

Furthermore, the scale, design and location of any scheme will need to adhere to the planning policy contained within the Local Plan for South Cambridgeshire District Council on rural exception sites. Further discussions between the Parish Council and South Cambridgeshire DC should help inform the proposals for any potential scheme.



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

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

### Choice Based Lettings



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

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

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

### Low Cost Home Ownership



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

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

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