

Housing Needs Survey Report

Gamlingay

January 2018

Completed by Bedfordshire Rural Communities Charity



This report is the property of Gamlingay Parish Council / Gamlingay Neighbourhood Plan Steering Group

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1. Introduction

1.1 About this survey

The parish of Gamlingay is preparing a Neighbourhood Plan laying out its own local planning policies, which will come into force provided that the Plan passes an independent examination and is approved at a local referendum.

To inform the preparation of the Plan, the Gamlingay Neighbourhood Plan steering group requested for a Housing Needs Survey (HNS) to be carried out by BRCC. The survey aimed to independently assess the need of local people for either affordable housing or market housing in Gamlingay over the next 20 years. The survey also looks at previous patterns within the housing market in Gamlingay in order to estimate the demands for future housing from outside the parish.

1.2 Affordable housing

Affordable housing can be affordable rented property (where rent is charged at up to 80% of market value), or it can be shared ownership in which people can own a share in the property and pay rent on the remainder. It is usually provided by Registered Providers such as housing associations.

Affordable housing in rural areas is often progressed through Rural Exception Site developments – this is where the planning authority accepts that there is a need for affordable housing in the parish, and is prepared to grant an “exception” to planning policy, providing that the development is for affordable housing that will be available to local people in perpetuity. A Neighbourhood Plan can contain a Rural Exception Site policy.

Households seeking affordable rented accommodation through any new exception site development would have to apply through the South Cambridgeshire’s Choice Based Lettings scheme, through which they would have to demonstrate both a housing need and a local connection to Gamlingay.

In September 2017 South Cambridgeshire district council launched the Community-Led Housing Grant. Community-led housing is a way for local people to deliver good quality and affordable homes that meet their community’s needs. It is mainly aimed at providing homes for local people who are struggling to afford house prices in their area and ensuring the homes remain affordable in perpetuity. It gives communities more control and a chance to talk about their needs. Groups with an interest in developing their own affordable housing for the community can apply for up to £4,500 in grant funding to cover all their start-up costs¹.

¹ www.scambs.gov.uk

1.3 Market housing

The market housing policies for the Neighbourhood Plan (e.g. proposed numbers, size and type) would need to be based on a broad evidence base. This would include local housing need identified through this survey and secondary data collection undertaken as part of this report. The wider housing market would also need to be taken into consideration, as there would be no restrictions placed on the sale of this housing.

1.4 Future trends in rural housing

The Gamlingay housing market will be affected by a general national trend for more people to seek to live in villages. Research undertaken by Strutt and Parker² has shown “an increase in people seeking amenity rich settings within rural environments”. They have highlighted 5 ‘tribes’ that are likely to place greater demands on housing in rural villages.

- **Tribe 1: The Downtons** – An influential family with substantial income living in the grandest village house.
- **Tribe 2: Elderflowers** – Retirees who have assets, including their own home, and pension income.
- **Tribe 3: Rusticarians** – Entrepreneurs and creatives who can bring dynamism to the village economy.
- **Tribe 4: Rubles** – New families who are keen to move to a village location to raise their children.
- **Tribe 5: The Onesies** – single person households, a growing group across all ages in the UK.

The conclusions of the report will be key to the sustainability of all rural communities. ‘The ability to retain young people and families, as well as attract entrepreneurs and a diverse demographic, is fundamental to the village revival. This can be achieved through the appropriate delivery of accommodation, business premises, services, amenities and infrastructure, which will require the co-operation of local governance, developers/investors and dwellers/workers’.

2. About Gamlingay

2.1 Population and demographics

In 2011 in the parish of Gamlingay there were 1,537 households containing 3,568 residents³. Compared to 2001, this represents an increase of around 9% in terms of households (from 1,410) but an increase of only 1% in terms of residents (from 3,535), showing that average household size decreased over that period.

² Strutt and Parker. Housing Futures: The Village Revival. 2015.

³ 2011 census data – other data also from this source unless otherwise specified

The age profile in 2011 (compared to South Cambridgeshire as a whole) is shown below. Due to the close proximity of Gamlingay to Central Bedfordshire, comparisons have also been drawn to average Bedfordshire figures.

| Age | % Gamlingay | % South Cambs |
|------------|--------------------|----------------------|
| 0 – 4 | 5.1 | 6.3 |
| 5 – 15 | 12.5 | 13.5 |
| 16 – 17 | 2.9 | 2.5 |
| 18 – 29 | 10.4 | 12.3 |
| 30 - 64 | 49.9 | 48.8 |
| 65 – 74 | 10.3 | 8.8 |
| 75 - 84 | 6.5 | 5.5 |
| 85+ | 2.4 | 2.3 |

While the 30-64 age group is roughly equivalent, there is a slightly higher proportion of older people, and lower proportion of younger people, in Gamlingay compared to the rest of South Cambs.

2.2 Household Composition

| | % Gamlingay | % South Cambs | % C Beds |
|-------------------------------------|--------------------|----------------------|-----------------|
| 1 person – pensioner | 12.9 | 11.5 | 11.2 |
| 1 person – other | 11.1 | 13.1 | 14.7 |
| Couple – both 65+ | 10.7 | 9.7 | 8.7 |
| Family – without dependent children | 34.0 | 30.8 | 30.9 |
| Family – with dependent child(ren) | 27.0 | 29.3 | 29.6 |
| Other | 3.1 | 5.6 | 4.9 |

The household composition figures for Gamlingay are fairly in line with the figures for South Cambridgeshire and Central Bedfordshire as a whole. There are slightly higher levels of pensioner households; both single person and couples and slightly lower levels of families with dependent children.

2.3 Housing Tenure

| | % Gamlingay | % South Cambs | % C Beds |
|--------------------------|--------------------|----------------------|-----------------|
| Owned outright | 38.0 | 34.6 | 31.6 |
| Owned with mortgage/loan | 36.2 | 35.6 | 40.9 |
| Shared ownership | 0.9 | 2.1 | 0.8 |
| Social rented | 13.1 | 14.3 | 13.4 |
| Private rented | 10.3 | 12.0 | 12.1 |
| Living rent free | 1.4 | 1.4 | 1.1 |

Gamlingay has slightly higher levels of owner occupation, both of homes

owned outright and home owned with a mortgage/loan, than the South Cambs and Central Beds averages. There are very low levels of shared ownership properties in the parish, below that of South Cambs and levels of both social and private renting are slightly lower than South Cambs averages.

2.4 Dwelling Types

| | % Gamlingay | % South Cambs | % C Beds |
|-----------------------------------|--------------------|----------------------|-----------------|
| Detached house | 34.2 | 41.4 | 28.2 |
| Semi-detached house | 32.5 | 33.5 | 33.8 |
| Terraced house | 28.2 | 17.7 | 25.3 |
| Flat | 4.2 | 6.3 | 11.7 |
| Caravan/other temp. accommodation | 0.8 | 1.1 | 1.0 |

There are fewer detached and semi-detached houses, with correspondingly more terraced houses, in Gamlingay compared to South Cambridgeshire's averages. There are a greater number of detached properties compared to Central Bedfordshire's figures.

2.5 Housing in poor condition

| | % Gamlingay | % South Cambs | % C Beds |
|------------------------------------|--------------------|----------------------|-----------------|
| Overcrowded households | 3.4 | 3.9 | 4.6 |
| Households without central heating | 1.7 | 1.5 | 1.7 |
| Households in fuel poverty (2011) | 10.1 | 9.3 | 9.2 |

Overcrowding counts as a housing need for households applying to join the South Cambridgeshire Housing Register. In 2011 the proportion of households in Gamlingay classified as overcrowded was lower than the South Cambs / Central Beds averages.

Where central heating is not present, fuel poverty is statistically significantly more likely. The level of households in Gamlingay without central heating is just slightly over the South Cambs average, with the level of households affected by fuel poverty also just slightly over the South Cambs averages.

2.6 People on low incomes

4.2% of people in Gamlingay are classified as "experiencing income deprivation", under the South Cambs average of 5.2%. In 2007/08, 12.9% of households were calculated as receiving below 60% of the median income, this was slightly over the South Cambs average of 12.1%.

7.9% of working age people were claiming DWP benefits in August 2012,

above the South Cambs average of 6.7%; and 15.9% of people over 65 were claiming pension credit, which is also above the South Cambs average of 13.3%.

2.7 Households on South Cambridgeshire’s Council Housing Register

In December 2017 there were 51 households with a local connection to Gamlingay on the local authorities housing register. This number has increased by 1 household since 2016⁴.

The bedroom requirements of those applicants is as follows:

| Number of bedrooms required | Number of applicants aged under 60 yrs |
|-----------------------------|--|
| 1 | 20 |
| 2 | 12 |
| 3 | 11 |
| 4+ | 0 |

| Number of bedrooms required | Number of applicants aged over 60 yrs |
|-----------------------------|---------------------------------------|
| 1 | 8 |
| 2 | 0 |
| 3 | 0 |
| 4+ | 0 |

It should be noted that the difficulty of securing affordable housing, particularly in villages, can act as a significant deterrent to people in housing need from placing themselves on the register; so this figure does not therefore necessarily represent the true number of residents in housing need. However, it is also possible that not all of the 51 households would be seeking to live in Gamlingay.

2.8 2011 Housing Needs survey

In 2011 a Housing Needs survey report was undertaken for Gamlingay by Cambridgeshire ACRE, in partnership with Hastoe Housing Association and South Cambridgeshire District Council, looking just at the need for affordable housing. The survey received a 21% response rate and identified a need of 117 new affordable homes⁵, equivalent to all of the households in need that responded to the survey.

2.9 Health and disability

Limiting illnesses and disabilities can affect the type of housing that people

⁴ South Cambridge District Council. Housing Statistical Information Leaflet. December 2017

⁵ Housing Need Survey Results Report for Gamlingay. October 2011.

need in order to remain independent. 12.3% of those aged 65 and over in Gamlingay (around 85 people) are claiming Attendance Allowance (a non-means-tested benefit for severely disabled people aged 65 or over who need help with personal care), slightly under the South Cambs average of 13.3%. The proportion of the population in Gamlingay claiming Disability Living Allowance is 3.0%, just over the South Cambs average of 2.9%.

14.6% of people have a limiting long-term illness, just over the South Cambs average of 13.9%.

3. Housing Availability and Affordability in Gamlingay

3.1 Housing affordability ratio

The 'affordability ratio' (median house prices as a ratio of median household earnings) for Gamlingay in 2008/09 (latest data available) was 14.4. In other words, houses on the market cost on average 14.4 times annual incomes⁶.

Affordability is a huge issue for South Cambridgeshire. House prices are out of reach for many, with average prices exceeding £390,000, an increase of 26% since 2008. During the last 12 month South Cambridgeshire has seen the greatest increase in property prices of just over £30,000 on average, compared to £17,000 for the East of England and £1,100 for England⁷.

3.2 Dwellings in lower Council Tax Bands

4.3% of dwellings in Gamlingay are in Council Tax Band A, and 12.0% in Band B, compared to 3.8% and 11.1% for South Cambs as a whole.

3.3 Current property availability for sale in Gamlingay

In January 2018, we found 26 properties for sale in Gamlingay:

| Dwelling size / type | Number | Asking/sale price |
|-----------------------------|---------------|--------------------------|
| 6 bedroom house | 1 | £925,000 |
| 5 bedroom house | 2 | £995,000 - £575,000 |
| 5 bedroom bungalow | 1 | £525,000 |
| 4 bedroom house | 7 | £849,000 - £425,000 |
| 4 bedroom bungalow | 1 | £690,000 |
| 3 bedroom house | 10 | £500,000 - £237,000 |
| 3 bedroom bungalow | 2 | £399,950 - £369,999 |
| 3 bedroom maisonette | 1 | £174,995 |
| 2 bedroom house | 1 | £197,500 |

This represents 1.6% of total private housing stock in the parish.

³ Data from community profile for Gamlingay (Parish), © ACRE, RCAN, OCSI 2013

⁷ Affordable housing supporting statement. 16 October 2017.

3.4 Property sales over last 3 years

Property sales over the last 3 years can be broken down as follows⁸:

| | 2015 | 2016 | 2017 |
|---------------------------|-----------|-----------|-----------|
| £100,000 and under | 0 | 0 | 0 |
| £100,001 – 150,000 | 2 | 4 | 4 |
| £150,001 – 200,000 | 15 | 4 | 4 |
| £200,001 – 300,000 | 29 | 19 | 23 |
| £300,001 – 400,000 | 10 | 9 | 7 |
| £400,000+ | 20 | 16 | 11 |
| Total | 76 | 52 | 49 |

The current average house price in Gamlingay is £282,841. When looking at house sales over the last 3 years only 10 properties have sold for under £150,000.

3.5 Current property availability for rent in Gamlingay

In January 2018, we found 3 properties available for rent in Gamlingay: a 4 bedroom house priced at £2,750 per month and 2, 2 bedroom terraced properties at £695 pcm and £700 pcm.

3.6 Household income required by first time buyers or renters in Gamlingay

The Department of Communities and Local Government (DCLG) provides a guideline that "A household can be considered able to afford to buy a home if it costs 3.5 times the gross household income for a single earner household or 2.9 times the gross household income for dual-income households."⁹ This is reflected in the fact that the average loan to income ratio in lending to first-time buyers in October 2017 was 3.6.¹⁰

According to the DCLG guidance, in order to purchase the cheapest property currently available in Gamlingay (a 3 bedroom maisonette at £174,995) as a first time buyer, a single earner household would need an annual gross income of over £49,000, and a dual-income household would need over £60,000. It should be noted that the median annual full-time wage in the UK stood at £28,200 in April 2016¹¹.

According to the same guidance, "A household can be considered able to afford market house renting in cases where the rent payable was up to 25% of their

⁸ Data sourced from www.rightmove.co.uk

⁹ Strategic Housing Market Assessments: Practice Guidance Version 2 (DCLG 2007)

¹⁰ Council of Mortgage Lenders, December 2017

¹¹ HMRC, February 2018

gross household income.” (The ‘Rent Payable’ figure is defined as the entire rent due, even if it is partially or entirely met by housing benefit.) To rent the cheapest property currently available in Gamlingay (£695 per month), a household’s gross income would therefore need to be over £33,000.

3.7 Minimum deposit required by first time buyers in Gamlingay

Another major barrier to entry to the property market for first-time buyers is the high deposit needed for a competitive mortgage rate. The average loan to value for first time buyers nationally in October 2017 was 84.7%¹², meaning that the average deposit is 15.3%.

Smaller deposit mortgages all but disappeared following the onset of the financial crisis. However, the Help to Buy scheme has in recent years facilitated a market in mortgages for first-time buyers at up to 95% loan to value. These mortgages are generally offered at higher rates of interest than for buyers with larger deposits.

At 95% loan to value, a first-time buyer household would need a deposit of around £8,750 to purchase the cheapest property currently on the market in the parish. At the current average of around 85% loan to value, a deposit of over £26,000 would be required.

4. Survey process and response

To study the need for affordable housing in Gamlingay, a survey form (appendix A) was delivered to all households within the parish boundary, together with a FREEPOST envelope to enable residents to return their completed survey to BRCC. The survey form also gave the contact details to request additional survey forms in the event of there being more than one case of housing need in the household.

The survey form was in two parts. Section 1 was for completion by all residents and aimed to gain their views on overall housing needs in Gamlingay over the next 20 years (see chapter 5). Section 2 was for completion by or on behalf of any household member currently looking for different accommodation, or who would be looking within the next 20 years. The findings from this section are analysed in chapters 6 and 7.

We received 356 responses from 1587 questionnaires distributed, a return rate of 22.4%. This is a good response rate for a housing needs survey, typical return rate is approximately 20-25%, with a slightly lower response rate generally received in larger parishes.

¹² Council of Mortgage Lenders, December 2017

5. The Survey Results

5.1 Time lived in Gamlingay

Respondents were asked (Q1) how long they had lived in Gamlingay.

| Time lived in Gamlingay | % of respondents |
|-----------------------------------|-------------------------|
| Less than 2 years | 6.3 |
| 2-5 years | 16.2 |
| 6-10 years | 10.3 |
| 11-15 years | 25.4 |
| 15 years + | 23.4 |
| All of my life | 18.2 |
| Don't currently live in Gamlingay | 0.3 |

The highest response received was from residents who have lived in Gamlingay for between 11 and 15 years. A combined figure of 41.6% of responses were received from residents who have lived in Gamlingay for 15 years or more.

5.2 Area of Gamlingay currently lived in

Respondents were given a map of Gamlingay (**Appendix B**), divided into 7 colour coded and labelled zones / areas. Respondents were asked to select which area of Gamlingay they currently live in.

| Area of Gamlingay currently lived in | % of respondents |
|---|-------------------------|
| Zone 1 | 2.9 |
| Zone 2 | 15.7 |
| Zone 3 | 11.7 |
| Zone 4 | 15.1 |
| Zone 5 | 16.0 |
| Zone 6 | 18.2 |
| Zone 7 | 20.5 |

A good response level was received from each of the zones of the village, showing a good representation from each area. There was a lower number of responses received from zone 1 but this can be attributed to the fewer number of properties in this area.

5.3 Migration into Gamlingay

Respondents were asked when moving to Gamlingay (Q5), how far away did they move from.

| How far away did you move from | % of respondents |
|--------------------------------|------------------|
| Less than 5 miles | 17.3 |
| 5 – 10 miles | 19.9 |
| 11 – 15 miles | 13.5 |
| More than 15 miles | 49.4 |

Just under half of respondents (49.4%), when moving to Gamlingay, moved from more than 15 miles away.

When looking at the different 'zones' within the village, the highest proportion of people moving into each zone, over all time periods considered, moved from more than 15 miles away.

Respondents were asked if they moved to Gamlingay from somewhere they considered 'local', where did they live before moving to Gamlingay.

| Location | Number of respondents |
|-------------|-----------------------|
| Potton | 25 |
| Sandy | 18 |
| Biggleswade | 24 |
| St Neots | 6 |
| Camborne | 1 |
| Other | 149 |

The number of respondents moving from each of the 'local' areas mentioned was quite small. 149 respondents provided 'other' locations. The areas given included a widespread of location of very differing distances from Gamlingay. These have been included in full in **Appendix C**. Some patterns can be seen in those moving from 'other' locations. The largest proportion of respondents moved from elsewhere in Cambridgeshire or the nearby counties of Bedfordshire and Hertfordshire.

The inwards migration into Gamlingay from these areas could be attributed partly to average property prices in each of the locations. In 2017 the average house price in Gamlingay was £277,945, this was lower than the Cambridgeshire average of £300,567. The average house price in Bedfordshire in 2016 was £302,076 and in Hertfordshire was £459,286, making Gamlingay a more affordable option for house buyers¹³.

The below table shows some comparisons between house prices in the last

¹³ www.rightmove.co.uk

year in Gamlingay and surrounding parishes, located within South Cambs and Central Bedfordshire. It also shows the change in average prices on the previous year.

| Parish | Average House Price | % change from previous year |
|----------------|----------------------------|------------------------------------|
| Gamlingay | £277,945 | -10% |
| Potton | £326,907 | +14% |
| Sandy | £282,296 | +14% |
| Biggleswade | £307,023 | +7% |
| St Neots | £275,912 | +8% |
| Wrestlingworth | £471,555 | -9%* |
| Everton | £391,857 | -8%* |

*only 9 houses sold within wrestlingworth and 7 within Everton within the year period so this figure could be a reflection of that housing mix rather than a reflection of local markets.

5.4 Reasons for moving to Gamlingay

Respondents were asked (Q7), why they chose to move to Gamlingay (respondents could tick more than one).

| Reason for moving | % of respondents |
|--------------------------------|-------------------------|
| Liked the feel of the area | 39.4 |
| Wanted to live in a rural area | 40.0 |
| Be closer to family | 23.6 |
| Be closer to friends | 5.6 |
| Amenities / services | 19.6 |
| Housing was more affordable | 35.4 |
| Closer to work | 18.6 |
| Other | 25.5 |

The 3 most popular responses were:

- Wanted to live in a rural area
- Liked the feel of the area
- Housing was more affordable

82 responses were received stating 'other' reasons for choosing to move to Gamlingay. These have been included in full in **Appendix D**. The most common responses included finding a property that they liked / met all of their requirements, they were allocated a property by the local authority and the location was convenient.

5.5 Effect of length of residence in Gamlingay on these findings

Further analysis was carried out to identify if there was any correlation between the length of time respondents had lived in Gamlingay and other factors such as the areas of the village they choose to move to, where they moved from and their reasons for moving.

We found that there were some patterns concerning when people moved into the village and which area of Gamlingay they moved to. Different areas of the village were more popular amongst people moving into Gamlingay than other, during different time periods. These are shown in the table below:

| When moved into Gamlingay | Most popular 'Zone' moved into (see map) | % of respondents |
|----------------------------------|---|-------------------------|
| Less than 2 years | Zone 5 | 23.8 |
| 2-5 years | Zone 3 | 27.3 |
| 6-10 years | Zone 6 | 30.0 |
| 11-15 years | Zone 7 | 23.9 |
| 15+ years | Zone 6 and Zone 7 | 24.4 (each area) |
| All my life | Zones 5 and 7 | 23.4 (each area) |

To try and identify if there are any patterns amongst those choosing to move into Gamlingay in recent years, we looked specifically at the responses of those who had moved into Zone 3 to the east of Gamlingay. The Millbrook Meadow development of 83 new homes lies within this zone, it is the largest new development in the village and gives us a good opportunity to examine who moved into this new development to identify if there may be any future patterns for in migration to consider.

Zone 3 saw its biggest in migration of people in the timescale 2-5 years ago. This coincides with the Millbrook Meadow development. 36 respondents moved into zone 3 between 2 and 5 years ago. We examined their responses specifically in more detail:

- The largest proportion of respondents moved into zone 3 from more than 15 miles away (63.9%).
- Of those that had moved from more than 15 miles away they were predominately from Cambridgeshire and Hertfordshire then Bedfordshire.
- Of those that moved into zone 3 from a more 'local' area, 12% were from Pottton, 4% Sandy and 4% from St Neots.
- 65.6% stated the reason for the move was because they liked the area, 45.9% stated it was because the housing was more affordable.

Based on responses received, the Millbrook Meadow development seems to have attracted people into the village principally from further afield rather than being occupied by people from within the parish or neighbouring parishes.

When looking at if the reasons given by respondents for moving to Gamlingay had changed over time, we found that the main reasons given by respondents who had lived in the village for 10 years or less was that they liked the feel of the area' and they 'wanted to live in a rural location'. The reasons given by respondents who had lived in the village for more than 10 years, and especially those that had lived in the village for more than 15 years, showed a higher proportion of respondents stating that the main reason for the move was 'housing more affordable'.

This suggests that property in Gamlingay is now perceived as 'affordable' to a lesser extent, and lifestyle factors have become more important – with inwards migrants likely to be more affluent. House prices in Cambridgeshire as a whole have been increasing more rapidly than other areas: in 2017 Cambridgeshire was ranked the top local authority in the country for annual growth in housing prices, with prices up 16.4% on the previous year¹⁴.

5.6 Moving within Gamlingay

Respondents were asked if they have moved properties within Gamlingay during the time that they have lived there.

37.3% of respondents had moved properties within the village during the time that they have lived in Gamlingay, 62.7% of respondents had remained in the same property.

The 37.3% of respondents who indicated that they had moved properties within Gamlingay during their time living here were asked to indicate, based on the zones marked on the map (Appendix B) which zones within the village they had previously lived in. This question was answered by 133 respondents.

| Area of Gamlingay previously lived in | % of respondents |
|--|-------------------------|
| Zone 1 | 5.3 |
| Zone 2 | 11.3 |
| Zone 3 | 13.5 |
| Zone 4 | 18.1 |
| Zone 5 | 15.0 |
| Zone 6 | 16.5 |
| Zone 7 | 20.3 |

There appears to be no correlation in people moving between zones within the parish.

¹⁴ HM Land Registry. www.ons.gov.uk.

5.7 House / household size

Respondents were asked what type of property they currently live in

| Type of property | % of respondents |
|------------------------|------------------|
| 1 bedroom flat / house | 3.7 |
| 2 bedroom house | 15.8 |
| 3 bedroom house | 46.7 |
| 4 bedroom house | 25.8 |
| 5+ bedroom house | 8.0 |
| Mobile home | 0 |

Respondents were asked which of the following best describes their household at the current time.

| Situation | % of respondents |
|--|------------------|
| A young single person/couple without dependent children | 7.2 |
| A single person / couple with dependent child(ren) or other dependents | 24.6 |
| An older single person/couple without dependent children | 59.0 |
| Other | 9.2 |

The highest proportion of responses were received from older single people / couples that did not have any dependent children. The above data does not reflect actual household composition in Gamlingay (see 2,2): it is common for older people to be disproportionately reflected in this type of survey as they are generally more likely to respond.

5.8 Views on housing need in Gamlingay

Respondents were asked which type of new housing they felt was needed in Gamlingay.

| Type of new housing | % of respondents |
|--------------------------------|------------------|
| Flats | 22.0 |
| Smaller houses (1-2 beds) | 66.7 |
| Larger houses (3+ beds) | 27.0 |
| Bungalows / Retirement housing | 52.2 |
| No new housing needed | 12.3 |

The majority of respondents felt that there was a need for smaller (1-2 bed) homes and bungalows / retirement housing. Only 12.3% of respondents felt that no new housing was needed.

Respondents were asked what type of new housing they felt should be made

available.

| Type of new housing | % of respondents |
|---|-------------------------|
| Purchase on the open market | 63.9 |
| Shared ownership (part own & part rent) | 57.9 |
| Private rent | 20.6 |
| Affordable rent (through a Housing Association) | 70.5 |

All options, except for private rent, received at least a reasonably high level of support.

Respondents were asked if they selected 'shared ownership' or 'affordable rent' to the previous question, do they think that people with a strong local connection to Gamlingay should be given priority for this housing.

| | % of respondents |
|-----|-------------------------|
| Yes | 93 |
| No | 7 |

Respondents were asked about their future housing needs and which of the following statements best applies to them.

| | Number of respondents |
|--|------------------------------|
| I may need to find a new home in Gamlingay in the next 20 years and believe suitable type / price homes ARE available | 34 |
| I may need to find a new home in Gamlingay in the next 20 years and believe suitable type / price homes ARE NOT available | 94 |
| I am unlikely to need a new home in Gamlingay in the next 20 years | 175 |
| I am considering / planning to move away from Gamlingay in the next 20 years | 43 |

6. Analysis of housing needs – affordable rent and shared ownership

134 respondents indicated that they may be looking for new housing in the parish of Gamlingay over the next 20 years. These respondents are therefore regarded in principle as being in some form of housing need.

Out of these, 90 respondents were existing owner occupiers who were either only looking to buy on the open market or their current savings/equity level was too high to be considered for affordable housing or they were currently living in affordable housing and were only looking to make the move to an open market property. These respondents will be considered in Chapter 7.

The other 44 respondents were either considering affordable rent, shared ownership or a starter home or were not currently owner occupiers; within this 44 respondents, 4 respondents who are current owner occupiers have been included as they are looking for a more affordable property due to a disability or medical reasons and so may be eligible to suitable older peoples housing. The 44 respondents will be considered in this chapter.

6.1 Timescale

Respondents were asked the timescale within which they would be looking for new housing.

| Timescale | No. of households |
|------------------|--------------------------|
| Within 2 years | 16 |
| 2 – 5 years | 17 |
| 6 – 10 years | 4 |
| 11 – 20 years | 6 |
| No response | 1 |

The majority of respondents (33 households) would be looking for new housing within the next 5 years.

6.2 Nature of local connection

Local needs affordable housing would usually be made available in the first instance to people with a strong local connection. 39 of the respondents currently live in Gamlingay. 1 respondent previously lived in the parish and would like to return and 4 respondents have an immediate family member living in Gamlingay.

6.3 Current housing circumstances of households in need

The current housing circumstances of the 44 respondents (Q16) broke down as follows:

| Housing tenure | No. of households |
|-------------------------------------|--------------------------|
| Living with parent(s) in their home | 11 |
| Renting Privately | 23 |
| Owner occupier | 4 |
| Renting from a housing association | 4 |
| Other | 2 (shared ownership) |

Owner occupiers would not normally be eligible for affordable rented or shared ownership housing through a rural exception site, however they have been included as they have stated that they are seeking a more affordable home due to a disability and they may be eligible to older peoples housing. The majority of respondents were currently privately renting a property. The remaining respondents were either living with parents in their home, renting a property from a housing association or living in a shared ownership property.

6.4 Size, type and tenure of housing sought

The housing type, size and tenure sought by the households in need (Q17) broke down as follows (respondents could tick more than one):

| Housing tenure | No. of households |
|---|--------------------------|
| Private Rent | 11 |
| Affordable Rental (from a housing association) | 22 |
| Buy on the open market | 11 |
| Shared ownership basis (part own & part rent) | 16 |
| Starter home (home to buy at 20% below market price up to £250,000) | 12 |
| Type of property | |
| Flat | 8 |
| House | 34 |
| Bungalow | 24 |
| Size of property | |
| One bedroom | 7 |
| Two bedrooms | 25 |
| Three bedrooms | 14 |
| More than three bedrooms | 4 |

11 respondents stated they would consider buying on the open market, although all of these were also interested in affordable rental, shared ownership or starter homes as an alternative option. Most of the demand was for 2 bedroom houses with a slightly smaller demand for 3 bedroom houses and 2 bedroom bungalows. There was the highest demand for affordable rental properties, followed by shared ownership and then starter homes.

6.5 Reason for housing need

The reasons for housing need identified by the 44 respondents (Q18) can be summarised as follows (respondents were able to identify more than one):

| Need | No. of households |
|---|--------------------------|
| Present home too large / wish to downsize | 3 |
| Present home too small | 6 |

| | |
|---|----|
| Want to buy for the first time | 11 |
| Medical reasons / disability | 8 |
| Risk of losing current home | 8 |
| Need property more suited to older people | 7 |
| Need to live closer to family or carer | 3 |
| Present home too expensive | 6 |
| Living with parents and want to move out | 8 |
| Other | 13 |

The highest proportion of need was from first time buyer households, those living with parents and wanting to move out, residents being affected by a medical condition or disability and those at risk of losing their current home.

6.6 Household composition

Respondents were asked (Q19) which of a number of basic situations best described them:

| Situation | No. of households |
|---|-------------------|
| A young single person or couple without dependent children | 9 |
| A single person or couple with dependent child(ren) or other dependent(s) | 13 |
| An older single person or couple without dependent children | 15 |
| Other | 5 |
| No response | 2 |

6.7 Local authority housing register

Of the 44 households in need of future housing only 8 of them were registered on the local authority housing register.

6.8 Gross income of households in need

We saw in Chapter 3 that, in order to purchase the cheapest property currently available for sale in Gamlingay (a 3 bedroom maisonette at £174,995) as a first time buyer, a single earner household would need an annual gross income of over £49,000, and a dual-income household would need over £60,000. To rent the cheapest property currently available in the parish (a 2 bedroom house) households would require an annual gross income of over £33,000.

The current gross annual income of anyone responsible for paying the rent/mortgage for the 44 households under analysis breaks down as follows:

| Current gross income | No. of households |
|-----------------------------|--------------------------|
| Less than £20,000 / yr | 13 |
| £20,000 to £30,000 / yr | 14 |
| £30,000 to £40,000 / yr | 4 |
| More than £40,000 / yr | 8 |
| No response | 5 |

Based on the data provided, only 8 of these households could potentially afford to purchase the cheapest property currently available for sale in Gamlingay.

6.9 Savings or equity of households in need

As we saw in Chapter 3, the average deposit required for a first-time buyer to purchase the cheapest property currently available on the open market in Gamlingay is £33,000. The minimum (under a 95% Loan to Value deal) would be around £8,750.

The savings or other equity that these 44 households could use to contribute towards a mortgage breaks down as follows:

| Savings/equity | No. of households |
|-----------------------|--------------------------|
| Below £25,000 | 20 |
| £25,000 - £50,000 | 2 |
| Above £50,000 | 4 |
| No response | 18 |

Of the 26 respondents who provided their financial information, 6 would potentially have enough savings or equity currently to buy a property on the open market as a first time buyer.

7. Analysis of need – market housing

Chapter 7 will consider the 90 respondents (mentioned in chapter 6) looking to purchase housing on the open market in Gamlingay over the next 20 years.

7.1 Household composition

Respondents were asked (Q19) which of a number of situations best described them:

| Situation | No. of households |
|---|--------------------------|
| A young single person or couple without dependent children | 4 |
| A single person or couple with dependent child(ren) or other dependent(s) | 15 |
| An older single person or couple without dependent children | 60 |

| | |
|-------------|---|
| Other | 3 |
| No response | 8 |

7.2 Sizes and types of house required

The preferred future housing type of the 90 respondents (Q17) breaks down as follows (respondents could tick more than one):

| Housing type | Number |
|--------------|--------|
| Flat | 7 |
| House | 45 |
| Bungalow | 52 |

Based on these figures, there is a demand for open market bungalows as well as houses.

The preferred future house size of the 90 respondents in terms of number of bedrooms (Q17) breaks down as follows (respondents could tick more than one):

| Number of bedrooms | Number |
|----------------------|--------|
| 1 bedroom | 8 |
| 2 bedrooms | 48 |
| 3 bedrooms | 33 |
| More than 3 bedrooms | 19 |

The highest demand was for 2 then 3 bedroom properties.

7.3 Reason for housing need

The needs identified by the 90 respondents (Q18) can be summarised as follows (respondents were able to identify more than one need):

| Need | Number |
|---|--------|
| Present home too large / wish to downsize | 37 |
| Present home too small | 15 |
| Want to buy for the first time | 0 |
| Medical reasons / disability | 8 |
| Risk of losing current home | 1 |
| Need property more suited to older people | 42 |
| Need to live closer to family or carer | 1 |
| Present home too expensive | 2 |
| Living with parents and want to move out | 0 |
| Other | 19 |

The demand was predominately from households who were looking for

properties more suited to older people and from those who wish to downsize and are looking for smaller homes.

8. Conclusions and recommendations

8.1 Affordable housing

Analysis of the data considered in Chapter 6 has identified a need for affordable housing within Gamlingay from households resident in (or with strong links to) the parish, which is unlikely to be met by normal market provision. The need identified is predominantly from first time buyers but there is also some demand from households looking for properties suitable in retirement.

Affordable rented and shared ownership housing for local people in Gamlingay could be provided by including a rural exception site policy within the Neighbourhood Plan, which would provide affordable housing for which households with a local connection would take priority.

Based on data supplied by respondents, up to 44 households with a local connection would be suitable for housing within a rural exception site development, whether for rent or shared ownership. However, it must be recognised that this is a snapshot of current, self-assessed need: some respondents may withdraw, move, or be housed by other means during the planning and development of any future scheme.

In order to have reasonable confidence that any new housing provided through a rural exception site will be taken up by people with a local connection to Gamlingay, our recommendation is to meet 50% of the need identified, which would be **22 units**. These homes could be built in phases over the lifespan of the neighbourhood plan.

Our assessment from the data is that the 22 units could be broken down as follows:

- 2 x 1/2 bedroom house / flat (1 shared ownership, 1 rent)
- 8 x 2 bedroom house (2 shared ownership, 4 rent, 2 starter homes initiative)
- 2 x 2 bedroom house / bungalow (rent)
- 4 x 2 bedroom bungalow (3 shared ownership / 1 rent)
- 1 x 3 bedroom bungalow (rent)
- 5 x 3 bedroom house (2 rent / 2 shared ownership / 1 starter homes initiative)

In making this assessment we consider a number of factors including household size and circumstances; the type and tenure being sought by respondents; and their financial means. This breakdown is explained further below:

2 x 1/2 bedroom house / flat (1 shared ownership, 1 rent)

3 respondents, all young single people or couples, were looking to move out of their parent home and seeking a 1 or 2 bedroom property. They were seeking either a house or flat.

8 x 2 bedroom house (2 shared ownership, 4 rent, 2 starter homes initiative)

15 respondents were seeing a 2 bedroom house. These respondents were made up of a mix of young single adults / couples who were looking get on the property ladder or move out of the family home, families looking for a more affordable alternative to private rentals and older single adult / couples looking to downsize or for a property more suited to older people.

2 x 2 bedroom house / bungalow (rent)

5 respondents, 4 of whom were older single adult / couples were looking for a property more suited to older people. 3 of these were due to a medical condition / disability. All 5 were seeking either a bungalow or house.

4 x 2 bedroom bungalow (3 shared ownership / 1 rent)

9 respondents, all older single adults / couples were looking for a 2 bedroom bungalow due to medical reasons / disability or due to the risk of losing their current home.

1 x 3 bedroom bungalow (rent)

1 respondent, with dependents, was seeking a 3 bedroom bungalow due to medical reasons / disability.

5 x 3 bedroom house (2 rent / 2 shared ownership / 1 starter homes initiative)

11 respondents all with dependents at home were looking for 3 bedroom properties, due to needing more space, their private rental properties becoming too expensive or wanting to get on the property ladder.

8.2 Market housing

Analysis of the responses considered in Chapter 7, and other evidence considered in chapters 2 and 3, suggests that there is a need for **2 and 3 bed houses and bungalows** or otherwise suitable properties (e.g. houses built to Lifetime Homes criteria) if Gamlingay is to meet the identified current and future needs of existing owner occupier residents wishing to stay in the village.

The evidence for this is as follows:

- 90 respondents looking for a property to purchase on the open market at some point over the next 20 years, 81 of these were specifically looking for a 2 or 3 bedroom house or bungalow.
- The low number of 2 bedroom properties available for sale on the open market at the time of writing this report (only 1 2 bedroom property was

for sale at the time of writing this report).

If suitable smaller properties were more widely available, this would be likely to address under-occupation and free up larger houses for growing families to purchase as they work their way up the housing ladder.

It should be noted that, given the likely pressures from inwards migration, most housing sold on the open market will not be bought by people with a local connection to Gamlingay. It is therefore not possible to stipulate how much new housing would meet the needs of the 90 respondents identified above. However, it is reasonable to suggest that the provision of **up to 45 units** would meet a reasonable proportion of the need while being in keeping with the size of the village. These could be delivered over time alongside or as part of rural exception sites, with the market housing cross-subsidising the affordable housing.

In addition, the parish will wish to consider the housing demands of people moving into Gamlingay from the surrounding area and further afield, in particular:

- Older homeowners, possibly seeking the village life in retirement
- Families wanting to move to a village location to raise their children
- Younger single person households or couples