

Greater Cambridge Housing Strategy

Annexures

Greater Cambridge Strategy

Annexures

	Pages
Annexure 1 – Action Plan	2 – 11
Annexure 2 – Links to Strategies and Plans	12 – 16
Annexure 3 – Key Statistics	17 – 22
Annexure 4 – Changes to National Housing Policy	23 – 28
Annexure 5 – Summary of requirements for development of new homes	29 – 40
Annexure 6 – Homelessness and Rough Sleeping	41 – 45
Annexure 7 – Resources	46 – 47
Annexure 8 – Glossary	48 – 54

Greater Cambridge Strategy 2019 – 2023 – Action Plan (Year 1)

(NB: Actions for year 2 onwards to be agreed during year 1 implementation)

Priority No.	No.	Actions	Comments / Progress	Completion by	Lead
P.1	1.	Develop a joint Housing Supplementary Planning Document (SPD) to supplement housing requirements for current Local Plans.	Working group to be established to progress following adoption of Housing Strategy. Project plan to be agreed. To be informed by results of Housing Strategy consultation.	April 2020	Planning Policy Housing Strategy (City & SCDC)
P.1	2.	Work together to deliver a joint Greater Cambridge Local Plan.	To be informed by results of Housing Strategy consultation	Submit by April 2022	Planning Policy
P.1	3.	Establish the number of new homes required as part of the development of the joint Greater Cambridge Local Plan.	Will need to develop a specification of requirements in line with new national methodology, working in collaboration with the Combined Authority.	Autumn 2019	Planning Policy Housing Strategy (through the Cambridge Sub Regional Housing Group)
P.1	4.	Assess the housing requirements of groups with specific housing needs in relation to disability.	County Council Research Group in process of modelling. Work to feed into the assessment of overall need.	Autumn 2019	Housing Strategy (through the Cambridge Sub Regional Housing Group)

Priority No.	No.	Actions	Comments / Progress	Completion by	Lead
P.1	5.	Analyse and use results of Southern Fringe new community survey and focus groups to inform the design, planning and development of and support to new communities.	Joint working with Cambridgeshire County Council Research Team. Results of survey and focus group meetings for Cambridge Southern Fringe due March 2019. Lessons learnt to be shared through various forums, e.g. Housing Board, Planning Policy Forum, and used to inform Housing SPD & s106 negotiations	Analysis completed July 2019 Use ongoing.	Housing Strategy (City)
P.1	6.	Work in partnership with Cambridge University Hospitals to undertake an assessment of housing need for their workforce	Contact made with No.6 Developments (consultant working for CuH) to progress assessment	Initial research Autumn 2019	Housing Strategy (City & SCDC)
P.1	7.	Assess whether further research around housing needs of essential workers is required with a wider range of businesses	Part of wider work to identify housing needs of the local workforce	Assessment by April 2020. Any further work research tbc	Housing Strategy (City & SCDC)
P.1	8.	SCDC to consider proposals by the Wellcome Trust for both employment and housing that supports their economic growth ambitions and housing needs of their workforce	Initial pre app discussions underway	Spring 2019	Development Control Housing Strategy (SCDC)

Priority No.	No.	Actions	Comments / Progress	Completion by	Lead
P.1	9.	SCDC to deliver at least 200 council homes over the next 5 years	Funding to be secured through sale of self-build plots and through new borrowing arrangements. Quarterly updates reported as part of Corporate Business Plan	April 2023 (start on site)	Head of Housing Development (New Build) – SCDC
P.1	10.	Cambridge City Council to deliver at least 500 new council homes funded through the Cambridgeshire & Peterborough Combined Authority devolution deal	Funding secured through the devolution deal of £70m. Local Lettings Plans to be developed to promote mixed and sustainable communities on larger sites.	April 2022 (start on site)	Housing Development Agency
P.1	11.	SCDC to review what we mean by ‘affordable housing’ with a focus on ‘affordable living’	SCDC to explore options for alternative models, such as London Living Rent. To inform the next Joint Local Plan in terms of lower living costs relating to location (transport expenses) and energy costs (energy efficiency).	March 2020	Housing Strategy (SCDC)
P.1	12.	SCDC to explore opportunities for direct commissioning of land through local authority investment, joint ventures, etc.	Investment partnerships with third party developers to deliver new homes included in Medium Term Financial Strategy. To establish framework for potential partners through invitation to tender.	Framework in place by July 2019	Housing Innovations Delivery

Priority No.	No.	Actions	Comments / Progress	Completion by	Lead
P.1	13.	SCDC to explore the potential for a retirement village	Through Issues and Options for developing the Joint Local Plan Responses received from Housing Strategy consultation were mixed on this issue.	April 2020	Planning Policy Housing Strategy (SCDC)
P.1	14.	SCDC to work to identify a site or sites for Gypsy and Travellers and Travelling Showpeople	Through Issues and Options for developing the Joint Local Plan.	April 2020	Planning Policy Housing Strategy (SCDC) Environmental Health (SCDC)
P.1	15.	SCDC to review how it works with Parish Councils in terms of new developments	Joint Statement of Community Involvement (SCI) for Greater Cambridge out to consultation. This will give parish councils, neighbourhood forums residents, businesses and other groups the opportunity to have a say in how they want to be involved in guiding development.	To be adopted Summer 2019	Planning Policy

Priority No.	No.	Actions	Comments / Progress	Completion by	Lead
P.1	16.	SCDC to consider the appropriate use of Local Lettings Plans, especially in terms of local village connection.	Local Lettings Plans already included for exception site schemes and on larger strategic sites. Further consideration to be given as part of the development of the Housing Supplementary Planning Document relating to local needs.	April 2020	Housing Strategy (SCDC)
P.2	17.	Carry out further research to identify need and demand for purpose-built private rented sector housing(PRS)	Research to be commissioned. Assessment of need from CuH will feed into this. Work with relevant groups, such as Cambridge Ahead for evidence base .	April 2020	Housing Strategy (City & SCDC) Planning Policy
P.2	18.	Develop a set of local requirements to inform development of PRS schemes that are appropriate to the area.	To be developed as part of the Housing SPD	April 2020	Planning Policy Housing Strategy (City & SCDC)
P.2	19.	To develop better intelligence concerning housing delivery and how it could be improved.	Review outstanding planning permissions and work with developers to ensure that schemes are built out in a timely manner	Autumn 2019	Planning Policy

Priority No.	No.	Actions	Comments / Progress	Completion by	Lead
P.2	20.	Explore the role that new purpose built HMOs could have to provide an affordable housing option for single people on the Cambridge Northern Fringe development.	Consultation February – March 2019 Identified as part of the Cambridge Northern Fringe Area Action Plan	Submission of Area Action Plan to Secretary of State for examination Summer 2021	Housing Strategy (City & SCDC) Planning Policy
P.2	21.	SCDC to seek around 5% of new homes on schemes of 20 or more dwellings to be self-build.	To be included in the Housing Supplementary Planning document.	April 2020 Monitored annually	Self and Custom Build Manager Planning Policy
P.2	22.	SCDC target to sell 18 plots of council owned land for self-build, average £67,000 per plot.	Monitored quarterly through Corporate Business Plan.	April 2020	SCDC New Build Team
P.2	23.	SCDC to implement a programme for delivering homes on exception sites in villages.	Working in partnership with Cambridgeshire Acre. To work with ten villages per year (starting with those most in need and without any substantial development)	Monitored annually as part of Corporate Business Plan.	Housing Strategy (SCDC)
P.2	24.	Cambridge City Council to review approach to self and custom-build housing in line with statutory requirements.	Requirement to implement individual registers.	October 2019	Planning Policy and Housing Strategy (City)

Priority No.	No.	Actions	Comments / Progress	Completion by	Lead
P.3	25.	Develop a joint Sustainable Design and Construction SPD.	<p>SPD will help to drive up standards for environmental sustainability, including energy efficiency, carbon reduction and onsite renewable energy & low carbon technologies. SPD will consider the design of new homes so that as residents age, homes can be easily adapted to meet changing needs.</p> <p>SPD currently being drafted – to take into account responses received through Housing Strategy consultation.</p>	<p>Consultation June / July 2019</p> <p>Adoption January 2020</p>	Planning Policy
P.3	26.	SCDC to work with eight identified communities to develop individual Village Design Statements.	<p>Village Design Statements to go out to consultation</p> <p>Adoption of Statements as Supplementary Planning Documents</p>	<p>June 2019</p> <p>September 2019</p>	Built and Natural Environment Team
P.3	27.	Cambridge City to implement the housing-related actions agreed through the council's Climate Change Strategy 2016 – 2021.	Progress updates published annually on website	2021	Climate Change (City)

Priority No.	No.	Actions	Comments / Progress	Completion by	Lead
P.3	28.	Investigate the possibility of entering into an arrangement with an energy installer for the purposes of referring households for insulation and other home energy improvements funded through ECO (Energy Company Obligation scheme)	Working together to deliver energy efficiency projects that address issues of fuel poverty and climate change through the Cambridgeshire Energy Partnership	Summer 2019	Through the Cambridgeshire Energy Partnership
P.4	29.	City Council to review approach to dealing with empty homes on new developments	Review to be carried out and action plan to be developed.	tbc	Housing Strategy & Environmental Health (City)
P.5	30.	Implement the proposed Cambridgeshire-wide repairs and adaptations policy to provide home adaptations, improve housing conditions and deliver housing, health and social care outcomes.	Policy awaiting final approval by the five neighbouring local authorities. To be monitored quarterly by HIA Board and Adaptions Pathway Steering Group	April 2019	Housing Strategy (City & SCDC)

Priority No.	No.	Actions	Comments / Progress	Completion by	Lead
P.5	31.	SCDC to pilot project working with Granta Medical Practice to help tackle loneliness and isolation.	<p>Jointly funded with Cambridgeshire County Council for the recruitment of a Care Navigator (Social Prescriber). This gives GPs a non-medical referral option to ensure the right support can be given to help people who feel isolated access other services and local groups.</p> <p>Project started April 2018 and is funded for 2 years.</p> <p>Outcomes to be evaluated.</p>	April 2020	Through the Social Isolation Loneliness Group
P.5	32.	SCDC – Communal Room Review to identify more innovative use of sheltered communal rooms, including the potential for mixed aged groups to better integrate through use of communal facilities.	To promote inter-generational work.	Interim Report Spring 2019	Leasehold Services (SCDC)
P.6	33.	SCDC Homelessness Strategy and Action Plan 2018 – 2023 – to be agreed	Key actions included in Housing Strategy – see separate Homelessness Strategy Action Plan for further details	April 2019	Housing Advice & Options (SCDC)

Priority No.	No.	Actions	Comments / Progress	Completion by	Lead
P.6	34.	SCDC to increase the number of homes by ten per year through the Council's private sector leasing scheme – Shire Homes Lettings.	Target of 10 homes to be achieved by end of March 2019.	Ongoing to March 2023	Housing Advice & Options (SCDC)
P.6	35.	Cambridge City Council Homelessness & Rough Sleeping Action Plan for 2019 – 2022 - to be agreed.	Project to be managed through Homelessness Strategy Implementation Partnership.	Mid 2019	Housing Advice (Cambridge City)
P.6	36.	Cambridge City Council to deliver six Housing First clusters, consisting 12 flats for residents and 6 for caretakers, through the council's housing development programme.	To be delivered through the City's council housing development programme.	March 2022	Cambridge City Housing Development Agency
-	37.	Review this action plan annually to assess what further actions are required to achieve Strategy's objectives and priorities.	Housing Strategy Implementation Board to be established.	To meet quarterly	Housing Strategy (City & SCDC)

Links to Strategies and Plans

Evidence Base

The following are some of the key sources of data which have helped to inform the Greater Cambridge Housing Strategy.

Sub Regional Strategic Housing Market Assessment	Cambridge & South Cambridgeshire Objectively Assessed Housing Need – Further Evidence 2015	Quarterly Housing Market Bulletins (Hometrack data)
Savills detailed Affordability Analysis for Cambridge & South Cambridgeshire – June 2017	Diamond Affordability Analysis for the Cambridge Sub Region – June 2018	Older People’s housing, care and support needs in Greater Cambridge – November 2017
Gypsy & Traveller Accommodation Needs Assessment – October 2016	Cambridgeshire County Council population estimates & forecasts	Home-Link housing applicant data

External Context

The Greater Cambridge Housing Strategy supports the development and delivery of the Cambridgeshire & Peterborough Combined Authority Housing Strategy and is also aligned to the ambitions of the Greater Cambridge Partnership.

Local Context

The Greater Cambridge Housing Strategy supports the overriding aims and objectives of both councils as set out in the following documents:

Cambridge City Council Corporate Plan 2019 – 2022	South Cambridgeshire: Your Place, Our Plan 2018 – 2019
Cambridge City Annual Statement	South Cambridgeshire Business Plan 2019 – 2024
Cambridge City Local Plan 2018	South Cambridgeshire Local Plan 2018

The Strategy will also support the development of the new Joint Local Plan, setting out the strategic approach and direction for housing in Greater Cambridge.

Supporting Strategies and Plans

The delivery of the Greater Cambridge Housing Strategy will help to contribute towards a wide-ranging suite of existing and new strategies, policies and plans. The table below sets out some of the main ones (both current and planned).

Cambridge City	South Cambridgeshire District Council	Joint
Existing: Affordable Housing SPD 2006 (to be replaced)	Existing: Affordable Housing SPD 2010 (to be replaced)	To be developed: Joint Housing SPD [to be developed 2019)
Existing: Sustainable Design and Construction SPD 2006	Existing: District Design Guide SPD 2010	To be developed: Joint Sustainable Design and Construction SPD [to be developed 2019)
Existing: Cambridge Sustainable Housing Design Guide	To be developed: Health & Wellbeing Strategy [to be developed 2019]	To be developed: Joint Local Plan
Existing: Climate Change Strategy 2016 – 2021 Carbon Management Plan 2016 – 2021 Fuel & Water Poverty Action Plan	To be developed: Economic Development Strategy [to be developed 2019]	
To be reviewed: Tenancy Strategy 2012 (to be reviewed)	To be reviewed Tenancy Strategy 2012 (to be reviewed 2019)	
Existing: Anti-Poverty Strategy 2017 – 2020	To be reviewed Financial Inclusion Strategy 2015 – 2017 (to be reviewed 2019)	
Existing: Empty Homes Policy 2017	To be reviewed Empty Homes Strategy 2012 – 2016 (to be reviewed 2019)	
To be reviewed Homelessness Strategy Action Plan 2016 – 2019 and proposed 2019 – 2022 version now being worked on	Existing: Homelessness Strategy 2018 – 2023 (published April 2019)	

Cambridge City	South Cambridgeshire District Council	Joint
Existing: Home-Link Lettings Policy 2018	Existing: Lettings Policy – February 2018	
Existing: Anti-Social Behaviour Policy 2018 Community Safety Plan 2018 – 2019 (to be reviewed)	To be developed: Anti-Social Behaviour Policy Tenancy Fraud Policy Domestic Abuse Policy (to be developed 2019)	
Existing: Digital Access Strategy 2018 – 2020	To be reviewed Digital Inclusion Strategy 2015 – 2017 (to be reviewed 2019)	
Existing: HRA Business Plan 2012 – 2042	Existing: HRA Business Plan 2012 – 2042	
Existing: HRA Asset Management Plan 2012 – 2042	To be reviewed HRA Asset Management Strategy (to be reviewed 2019)	
Existing: Capital Strategy 2019 / 2020 – 2027 / 2028	Existing: Housing Revenue Account Medium Term Financial Strategy November 2018 / 2019 to 2047 / 2048 (to be published February 2019)	
	To be reviewed HRA Asset Sustainability Policy (Acquisitions & Disposals) (to be reviewed 2019)	
	To be reviewed New Build Strategy for council homes 2012 – 2016 (to be updated)	
	To be reviewed Resident Involvement Strategy 2016 – 2018 (to be reviewed 2019)	

Reference Links

Sub Regional Housing Strategic Market Assessment
Cambridge & South Cambridgeshire Objectively Assessed Need – Further Evidence 2015
Sub Regional Quarterly Housing Market Bulletins
Savills detailed Affordability Analysis for Cambridge & South Cambridgeshire – June 2017
Diamond Affordability Analysis for the Cambridge Sub Region – June 2018
Older People’s housing, care and support needs in Greater Cambridge – November 2017
Cambridgeshire, King’s Lynn & West Norfolk, Peterborough and West Suffolk Gypsy & Traveller Accommodation Needs Assessment – October 2016
Cambridge City Council Vision
South Cambridgeshire: Your Place, Our Plan 2018-2019
Cambridge City Annual Statement
South Cambridgeshire Business Plan 2019-2024 [currently out to consultation]
Cambridge City Local Plan 2018
South Cambridgeshire Local Plan 2018
CC Affordable Housing SPD 2006
SCDC Affordable Housing SPD 2010
CC Sustainable Design and Construction SPD 2006
CC Cambridge Sustainable Housing Design Guide
CC Climate Change Strategy 2016-2021
CC Carbon Management Plan 2016-2021
CC Fuel & Water Poverty Action Plan
SCDC District Design Guide SPD 2010
CC Tenancy Strategy 2012
SCDC Tenancy Strategy 2012 (to be reviewed 2019)
CC Anti-Poverty Strategy 2017-2020
SCDC Financial Inclusion Strategy 2015-2017
CC Empty Homes Policy 2017
SCDC Empty Homes Strategy 2016-2016 (to be reviewed 2019)
CC Homelessness Strategy Action Plan 2016-2019
SCDC Homelessness Strategy 2018-2023
CC Home-Link Lettings Policy
SCDC Lettings Policy – February 2018
CC Anti-Social Behaviour Policy 2018
CC Community Safety Plan 2018-2019
CC Digital Access Strategy 2018-2019
SCDC Digital Inclusion Strategy 2015-2017
CC HRA Business Plan

<u>SCDC HRA Business Plan 2012-2042</u>
<u>CC HRA Asset Management Plan</u>
<u>SCDC HRA Asset Management Strategy</u>
<u>SCDC Housing Revenue Account Medium Term Financial Strategy November 2018/2019 to 2047/2048</u>
<u>SCDC HRA Asset Sustainability Policy (Acquisitions & Disposals)</u>
<u>SCDC New Build Council Housing Strategy 2020-2025</u>
<u>SCDC Resident Involvement Strategy 2020-2023</u>

Key Statistics

Housing Need and Affordability Analysis

Statistic title	Greater Cambridge	Cambridge City	South Cambs	Source
Housing Need				
Overall Objectively Assessed Housing Need up to 2031	33,500	14,000	19,500	Local Plans
Numbers on Housing Register for rented accommodation	2,393	2,301	2,418	Home Link Register (August / September 2018)
Number of 'all' homes completed over the last 5 years up to March 2017	7,856	4,580	3,276	Annual Monitoring Report
Of which Affordable Homes completed over last 5 years up to March 2017	2,554 (Average 511 p.a.)	1,629 (Average 326 p.a.)	925 (Average 185 p.a.)	Annual Monitoring Report
Number of social and affordable rent homes relet 2011 – 2017	6,282	2,968	3,314	Home-Link data
Older People				
Projected increase in the number of 65 – 75 year olds from 2011 – 2036	13,950 (69%)	4,760 (69% increase)	9,190 (70% increase)	Cambridgeshire County Council's 2015 Based Population Forecasts
Projected increase in the number of 75 – 84 year olds from 2011 – 2036	10,800 (81% increase)	3,170 (63% increase)	7,630 (93% increase)	Cambridgeshire County Council's 2015 Based Population Forecasts

Statistic title	Greater Cambridge	Cambridge City	South Cambs	Source
Projected increase in the number of Over 85 year olds from 2011 – 2036	9,930 (162% increase)	3,220 (119% increase)	6,710 (196% increase)	Cambridgeshire County Council's 2015 Based Population Forecasts
Affordability				
Gross household income	Not available	£37,200 (median) £20,900 (lower quartile)	£43,700 (median) £25,300 (lower quartile)	CACI 2017
Median house price to income ratio	Not available	10.6	8.3	Hometrack, based on sales & valuations: Housing Market Bulletin Sept 2018 data
Average house price	Not available	£541,514	£441,539	Hometrack, based on sales & valuations: Housing Market Bulletin Sept 2018 data
Estimated Annual Income required for a mortgage for median house price (excluding any service charges)	Not available	£146,000 (£54,000 deposit)	£115,000 (£44,150 deposit)	Based on 10% deposit, 3.9% annual interest, 25 year repayment period and mortgage costs 35% of net household income
Lower quartile price to income ratio	Not available	14.3	10.8	Hometrack: Housing Market Bulletin Sept 2018 data
Lower quartile house price	Not available	£332,000	£295,000	Hometrack: Housing Market Bulletin Sept 2018 data

Statistic title	Greater Cambridge	Cambridge City	South Cambs	Source
Estimated Annual Income required for a mortgage for lower quartile sale price (excluding any service charges)	Not available	£78,228 (£33,000 deposit)	£68,506 (£29,500 deposit)	Based on 10% deposit, 3.90% annual interest, 25 year repayment period and mortgage costs 35% of net household income
Median weekly cost of a private rented property (2 bed house)	Not available	£276	£206	Hometrack; Housing Market Bulletin Sept 2018 data

% Tenure breakdown Source: 2011 Census	Greater Cambridge	Cambridge City	South Cambridgeshire
Owner occupied	61.9%	48.6%	72.4%
Local authority rented	11.8%	15.2%	9.1%
Social rented (e.g. housing association)	6.6%	8.4%	5.1%
Privately rented	18.2%	26.2%	12.0%
Other	1.5%	1.6%	1.4%
Number of council homes in the district (local data) at April 2018	Greater Cambridge	Cambridge City	South Cambridgeshire
General housing	10,658	6,481	4,177
Sheltered / extra care housing	1,578	511	1,067
Supported housing	19	19	0
Total rented (excl. temporary housing & miscellaneous leases)	12,255	7,011	5,244
Shared ownership	139	87	52

Existing homes and communities

Leasehold	1,290	1,167	123
Shared equity	293	0	293
Total	13,977	8,265	5,712
Long-term activity limiting illness (Census 2011)	Greater Cambridge	Cambridge City	South Cambridgeshire
% of population with a long-term activity limiting illness	N / A	13.0%	13.9%

Homelessness

Homelessness	2013 / 2014	2014 / 2015	2015 / 2016	2016 / 2017	2017 / 2018	Source
Number of homeless applications where a decision is made in Greater Cambridge	357	383	586	611	617	Table 784, MHCLG
Number of homeless applications where a decision is made in Cambridge City	189	262	418	393	374	Table 784, MHCLG
Number of homeless applications where a decision is made in South Cambridgeshire District	168	121	168	218	243	Table 784, MHCLG
Number accepted as being homeless and in priority need in Greater Cambridge	254	380	293	297	270	Table 784, MHCLG
Number accepted as being homeless and in priority need in Cambridge City	127	146	172	130	112	Table 784, MHCLG
Number accepted as being homeless and in priority need in South Cambridgeshire District	127	86	121	167	158	Table 784, MHCLG
Snapshot of total households in temporary accommodation as of 31 March each year in Greater Cambridge	134	135	134	135	98	Table 784, MHCLG

Homelessness	2013 / 2014	2014 / 2015	2015 / 2016	2016 / 2017	2017 / 2018	Source
Snapshot of total households in temporary accommodation as of 31 March each year in Cambridge City	81	91	79	75	52	Table 784, MHCLG
Snapshot of total households in temporary accommodation as of 31 March each year in South Cambridgeshire District	53	44	55	60	46	Table 784, MHCLG
Snapshot of total households temporarily accommodated in Bed & Breakfast as of 31 March each year in Greater Cambridge	0	12	0	26	12	Table 784, MHCLG
Snapshot of total households temporarily accommodated in Bed & Breakfast as of 31 March each year in Cambridge City	0	12	0	26	12	Table 784, MHCLG
Snapshot of total households temporarily accommodated in Bed & Breakfast as of 31 March each year in South Cambridgeshire District	0	0	0	0	0	Table 784, MHCLG
Estimated Number of Rough Sleepers in Greater Cambridge (Autumn snapshot 2010 – 2017)	11	11	18	40	30	Table 1 MHCLG
Estimated Number of Rough Sleepers in Cambridge City (Autumn snapshot 2010 – 2017)	9	10	18	40	26	Table 1 MHCLG
Estimated Number of Rough Sleepers in South Cambridgeshire District (Autumn snapshot 2010 – 2017)	2	1	0	0	4	Table 1 MHCLG

Homelessness	2013 / 2014	2014 / 2015	2015 / 2016	2016 / 2017	2017 / 2018	Source
Total number of cases where positive action was successful in preventing or relieving homelessness in Greater Cambridge	551	701	868	1,123	1,447	Table 792
Total number of cases where positive action was successful in preventing or relieving homelessness in Cambridge City	404	483	718	997	1,270	Table 792
Total number of cases where positive action was successful in preventing or relieving homelessness in South Cambridgeshire District	147	218	150	126	207	Table 792
Supply of rented homes let through Home-Link housing register in Greater Cambridge	1,240	1,149	1,115	956	1,227	Home-Link data
Supply of rented homes let through Home-Link housing register in Cambridge City	704	601	634	519	661	Home-Link data
Supply of rented homes let through Home-Link housing register in South Cambridgeshire	536	548	481	437	566	Home-Link data

NB different data sets are being collected from 2018 / 2019 onwards following implementation of the Homelessness

Changes to National Housing Policy

Homelessness Reduction Act 2017 and Rough Sleeping

The [Homelessness Reduction Act 2017](#) has introduced new duties around preventing and relieving homelessness. This includes extending the period within which an applicant is considered to be threatened with homelessness, and new requirements around provision of advice.

Homelessness and rough sleeping levels continue to increase both nationally and locally, and the government has been making more funding available for dealing with homelessness. For example, both councils were part of a successful sub-regional bid for Homelessness Prevention Trailblazer grant funding, which is being used to develop a more effective and innovative multi-agency approach to preventing homelessness. The government has also committed to halve rough sleeping by 2022 and eliminate it by 2027; and consultation is due on identifying the barriers to landlords in making longer, more secure tenancies available.

Although both councils are already engaged in a range of prevention work, the Homelessness Prevention Act will introduce new challenges for both councils in implementing the new statutory requirements. This has meant that both councils have needed to increase their staff capacity following the implementation of the Act.

Fixing the Broken Housing Market – Government’s White Paper

In February 2017 the Government published a [White Paper ‘Fixing our Broken Housing Market’](#). This set out [the Government’s plans](#) to boost new housing supply; speed up the delivery of new homes; help aspiring home owners; tackle the shortage of affordable housing; widen the definition of affordable housing; boosting delivery of infrastructure; and increasing skills and capacity in the construction industry. With a sharp focus on the delivery of new housing, Government expects local authorities to be ambitious and innovative in seeking to meet their objectively assessed need for housing. A national target to build 300,000 new homes a year was subsequently set in the Budget 2017.

Changes to National Planning Policy Framework (NPPF)

In July 2018 Government released a revised version of the NPPF. Changes include updates to national planning guidance, proposals for reforming developer contributions, and proposed changes to the assessment methodology for housing needs. The new methodology should include an assessment of the size, type and tenure of housing needed for different groups in the community (including, but not limited to, those who require affordable housing, families with

children, older people, students, people with disabilities, service families, travellers, people who rent their homes and people wishing to commission or build their own home).

The definition of affordable housing has been broadened to include starter homes, discounted market sale and other affordable routes to home ownership, such as other low cost homes for sale and rent to buy. Whilst we are supportive in principle of providing alternative options to diversify the local market, this will need to be balanced against affordability in the area to ensure we are meeting the needs of those who most need affordable housing.

Independent Review of Build Out ('The Letwin Review')

In 2017, the government commissioned [an independent review](#) to establish reasons for the significant gap between housing completions and the amount of land allocated or permitted in areas of high housing demand, and make recommendations for closing it. Interim results of the review concluded that lack of variety of types and tenures of the homes on offer, and the rate at which the market will absorb such homogenous products, were the fundamental drivers of the slow rate of build out on large sites.

The final report was published in October 2018, and recommended ways in which the government could 'increase the variety and differentiation of what is offered on these large sites, raise the proportion of affordable housing, and raise the rate of build out'.

We await the government's response to the findings. Both councils are committed to working with the government, developers and other partners to help increase build out rates, and to diversify the variety of homes available through the market to meet housing need.

Housing and Planning Act 2016

This Act contained numerous legislative changes to housing policy including:

- **Introduction of Starter Homes** – a new product for people aged under 40 years with an income of less than £80,000 will be able to purchase a Starter Home at 80% of the market level capped at £250k for Greater Cambridge. The intention in the Act was for a proportion of new affordable homes to be 'starter homes' and the NPPF sets out how this should be interpreted.
- **Extension of Right to Buy** – The Right to Buy is due to be extended to housing association tenants. Housing associations will be required to replace homes on a 'one for one' basis. Providers would be required to replace any units sold through Right to Buy and we will encourage those to be replaced as close as possible to where the disposal occurred. This is particularly important in rural areas where there is less affordable

housing. At the time of writing the detail on how this Policy will be implemented is yet to be released but a national pilot is underway.

- **Tackling Rogue Landlords** – the Act introduced various measures to improve standards in the private rented sector by tackling rogue landlords. These include introducing civil penalties of up to £30,000; rent repayment orders; banning orders and a database of rogue landlords. Other recent changes in the sector include a draft Tenant Fees Bill (November 2017) banning letting agents' fees and capping deposits, and the extension of mandatory HMO licensing to a wider range of properties together with requiring minimum room sizes and a specification of the maximum number of people the HMO should house.
- **Self-build and custom built housing** – The government aims to increase the provision of self-build and custom built housing. Local authorities are required to hold a register of applicants who are interested in self and custom build housing and to allocate appropriate sites through the planning system.

Government Changes to Delivery Agencies

In 2017 Government changed the main delivery agencies for housing. The Government department was renamed 'Ministry of Housing, Communities and Local Government' raising the profile of housing delivery. A new Minister for Homelessness was also created. The Homes and Communities Agency (HCA) was disbanded and 'Homes England' was established to oversee housing growth and infrastructure, and the regulation of social housing. These changes emphasise the national priority that has been given to housing growth over the last couple of years.

HRA Debt Cap – Delivering More Council Housing

Rent cuts have had a significant impact on the councils' Housing Revenue Accounts, reducing the amount available for providing services to tenants and for investing in new homes. However, the announcements that the proposed Higher Value Asset Levy (whereby councils would have been required to sell some of their higher value empty homes when they became empty) is not to be introduced, and that councils will be able to start increasing social rents again from 2020 is welcome in terms of managing and maintaining and improving council homes.

The lifting of the HRA borrowing cap is also welcome, and provides the councils with the opportunity to continue to increase their council new build programmes when existing resources are depleted.

Welfare Reform

The implementation of [a major national programme of welfare reforms](#) aimed mainly at working age people is well under way. Key aims are to cut the overall welfare bill and encourage people into work.

A key driver of the welfare changes is to make it financially worthwhile for people to take on paid employment rather than claim benefits. This, combined with advice and support around seeking employment, education and / or training should lead to improved opportunities for some people who would previously have been caught in the 'benefit trap'.

However, with severe cuts to the national welfare budget happening at the same time, many claimants are finding their benefits reduced, and struggling to make ends meet; including those who are already in work. This is compounded by the size of the local Broad Rental Market area (BRMA) which does not reflect local rents within Greater Cambridge. This means that Local Housing Allowance rates are insufficient to cover even the cheapest rents in Greater Cambridge, making it extremely difficult for those on benefits to access or remain in private rented housing.

Some more recent announcements have been welcomed, including: the scrapping of plans for housing benefit for social housing tenants to be capped at Local Housing Allowance rates; and some changes to Universal Credit including removing delays before those eligible can claim and making it easier for claimants to have the housing element of their award paid direct to their landlord.

Nationally the risk of Universal Credit claimants falling into rent arrears has been found to be high, and both councils as landlords will need to find ways of managing this risk going forwards.

Care Act 2016 and Better Care Fund

The Care Act 2016 requires local social services authorities to carry out a needs assessment in order to determine whether an adult has needs for care and support, it also supports closer working between health, housing and social care services. From 2015 / 2016 onwards the Disabled Facilities Grant (DFG) allocation to housing authorities, including district councils, has been channelled through the Better Care Fund (BCF). The BCF created a pooled budget in each local authority area to encourage health, social care and other related services to work more closely together. The inclusion of the DFG allocation is intended to recognise the vital role that the home plays in helping people to remain healthy and independent. Central Government has increased the amount given to local authorities significantly over the last few years with the expectation that local areas will be more flexible in how the money is spent. Wider health and

social care priority health outcomes such as delayed transfers of care and readmission to hospital can be supported using some of the DFG capital allocation.

A new deal for social housing Green Paper 2018

The government issued a social housing green paper in August 2018, 'A New Deal for Social Housing', plans for which were announced following the 2017 Grenfell Tower disaster.

As well as announcing that enforced sale of higher value assets and compulsory fixed term tenancies for local authorities would no longer go ahead, key proposals, around five core themes, include:

- **Safe and decent homes:** Legislation to improve building regulations and fire safety; measures to support improved social resident and landlord engagement; and reviewing the Decent Homes standard.
- **Improving complaints resolution:** e.g. improving resident awareness of how complaints can be made and escalated, and speeding up & simplifying complaint systems.
- **Empowering residents and strengthening regulation** – e.g. through social landlord performance league tables, taking performance into account when allocating funding to councils – including grant for new homes; improvements to resident engagement; and considering a new stock transfer programme to promote transfer of local authority housing, particularly to community-based housing associations.
- **'Tackling stigma and celebrating thriving communities'** e.g. through: introducing a 'best neighbourhood' competition; measures to improve design of social housing; and considering how residents can be better involved in planning and design of new developments.
- **Expanding supply and supporting home ownership**, building on the Housing White Paper 'Fixing the Broken Housing Market: e.g., considering changes to how local authorities can use Right to Buy receipts to build new homes; overcoming barriers to delivering new community owned homes; reviewing how homes are allocated & ensuring social housing is going to those who need it most; and Investigating introduction of new shared ownership products that enable purchasers to build up more equity in their homes.

Some changes have started to happen, including lifting the borrowing cap to enable stockholding councils in some areas to build new homes. We are waiting to see the extent to which the Green Paper will lead to further changes in national social housing policy.

Funding of Supported Housing

In 2017, government consulted on possible alternative funding options for supported housing. Both councils expressed concern, alongside many other national and local organisations, of the potential impact on the long term security of supported accommodation if the current funding through the welfare system was abolished. On 9 August 2018, government announced that, having listened to views from providers, stakeholders and councils, the current system would remain in place. In addition, a review of housing related support will be undertaken to better understand how housing and support currently fit together.

Brexit

At the time of writing, the government is negotiating the UK's proposed withdrawal from the European Union. National reports suggest that uncertainty around the arrangements for withdrawal, in particular the risk of a 'no deal Brexit', may be starting to impact on the housing market and parts of the wider economy as a whole. Both councils are working to assess the potential risks and how they might be mitigated. For the moment it remains unclear how Brexit will impact on our ability to achieve objectives and priorities through our Strategy. We are committed to working with partners to try to minimise any negative, and capitalise on any positive outcomes arising from the process.

Summary of requirements for development of new homes

These requirements will remain in place until a new joint Housing Supplementary Planning Document has been adopted, to support delivery of new homes through the councils' current Local Plans.

1. Housing Design Standards

- 1.1 In developing this Strategy, workshops were held with key officers and tenant & leaseholder representatives. It was clear from discussions that design and quality were of high importance in new developments, as well as the importance of engaging with existing communities at an early stage and having the right transport options, community facilities, and other infrastructure in place. Design and quality of homes and communities also came out in the wider public consultation on the Strategy.
- 1.2 New homes need to be flexible to meet the needs of a range of household types and sizes, and to meet individual households' changing needs over time. All new homes have to meet [the nationally described space standards](#).
- 1.3 Having easily adaptable homes as families' circumstances change also helps enable people to live independent lives. An ageing population over the next 20 years means we need to be future-proofing the design of our homes now, so that residents can age independently at home without the need for expensive specialist housing. Whilst the Lifetime Homes Standard has been superseded, we will, wherever possible, build to M4(2) adaptable and accessible standards ourselves as a minimum, and encourage other house builders to do so.
- 1.4 Our current Local Plans seek:
 - **Cambridge** – All homes should be built to level M4(2) of the adaptable and accessible building standard with 5% of the affordable housing to be built to [wheelchair accessibility standards](#).
 - **South Cambridgeshire** – 5% of all homes to be built to the accessible and adaptable dwellings M4(2) standard, and in response to identified need the inclusion of Wheelchair Housing Design standards as part of the affordable housing contribution.
- 1.5 Mitigating against climate change must also be at the heart of any new development to ensure we are building a sustainable future. For all new dwellings in South Cambridgeshire there will be a requirement to reduce carbon emissions by a minimum of 10% through the use of on-site renewable energy and low carbon technologies. In

Cambridge, all new dwellings will be required to reduce carbon emissions by 44% compared to Part L 2006 (or 19% compared to Part L 2010 (2013 edition)).

- 1.6 We want to drive standards up above our current minimum requirements in terms of well-designed homes to meet future needs of an ageing population and ensuring our homes are environmentally sustainable and we will work closely with developers to do so wherever possible.
- 1.7 We are working on a Sustainable Design and Construction Supplementary Planning Document to give more detail around the councils' design standard requirements to support the current Local Plans. Further work around future design standard requirements will be undertaken as part of the process of developing the joint Local Plan

2. Affordable housing requirements and tenure mix

- 2.1 The policy for affordable housing, as set out in the [South Cambridgeshire District Council Local Plan, Chapter 7, Policy H/10: Affordable Housing](#) and [Cambridge City Council Local Plan, Section 6, policy 45](#) is:

- **Cambridge** – 25% of homes on sites of 11 – 14 units should be affordable, with 40% on sites of 15 or more.
- **South Cambridgeshire** – 40% affordable homes on all sites of 11 or more dwellings.

Note that in the application of these Local Plan policies significant weight will be given to the affordable housing threshold set out in the NPPF which allows for a lower threshold of 10 or more dwellings or where the site area is 0.5 hectares or more.

- 2.2 Until the review of the Housing Supplementary Planning Document (SPD), our tenure mix policy will continue to be:
- **Cambridge** – A 75% : 25% split of rented (social or affordable rent capped at LHA rates) : intermediate (other forms of affordable housing set out in the NPPF)
 - **South Cambridgeshire** – A 70% : 30% split of rented (social or affordable rent capped at LHA rates) : intermediate(other forms of affordable housing set out in the NPPF)

Our preference, wherever possible, will be for social rent rather than affordable rent, to maximise affordability.

3. Social housing for Rent

3.1 There are two tenure types that sit under the banner of social housing for rent:

- Social Rent housing is the most affordable tenure type; locally this is typically up to around 60% of an open market rent.
- Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent, inclusive of service charges. To ensure homes are affordable, we will cap rents at the LHA rate, currently typically around 60 – 70% of an open market rent.

3.2 The greatest need is for social housing for rent for those on low incomes, and all such new homes will be required to be made available to those on the [Home-Link Housing Register](#) through the sub-regional choice based lettings scheme, unless otherwise agreed with the relevant council. We will also continue to share allocations on larger strategic sites to allow those on the housing register to secure an affordable home either in South Cambridgeshire or Cambridge.

3.3 In terms of the affordable housing provision, there is an acknowledgement that a high proportion of social housing for rent can run the risk of concentrations of households with high priority needs in relatively small areas. To help mitigate potential imbalances we will ensure well designed, bespoke Local Lettings Plans, setting out specific criteria, are put in place to help address some of these issues where it is considered necessary. Delivery of any supported housing on larger strategic sites should be considered as part of later phases when transport infrastructure and facilities are in place.

4. Intermediate Housing (Other forms of Affordable Housing)

4.1 Generally, shared ownership has been the traditional route for other forms of affordable housing for those on middle incomes, and we will continue to support this as an affordable tenure where it is sufficiently affordable to meet the needs of those who cannot access suitable market housing. All shared ownership sales should be sold in line with Homes England criteria, and available to those registered on the [Help to Buy register](#).

4.2 New models of intermediate housing are emerging and we are keen to consider wider options for middle income households. For example: homes available at submarket rents; and Rent to Buy schemes which enable tenants paying a sub-market rent to buy their home after a period of time, can provide an alternative affordable housing offer for those who either don't want to buy, or who would find it difficult to save for a deposit if paying market rents. Other examples include equity share and 'Do It Yourself' shared ownership.

- 4.3 We encourage both developers and registered providers to talk to the housing strategy teams at an early stage, preferably as part of the pre-planning application stage, to ascertain the right affordable housing mix for that area.
- 4.4 Although interested in widening the choice of intermediate tenures, both councils have raised concerns as to the affordability of the national Starter Homes model and the ultimate loss of affordable housing upon resale. South Cambridgeshire District Council is working with Homes England on a bespoke equity model for starter homes at Northstowe. In addition to this, we would like to work with interested providers to establish a local approach to using starter homes to ensure that it meets identified needs.
- 4.5 Discounted market sales housing is a new model of affordable housing under the NPPF where homes are sold at a discount of at least 20% below local market value. The evidence provided in the '[affordability analysis](#)' identifies a gap in the local market for those earning between around £30,000 – £50,000. Discounted market homes should therefore be set at a level that will help to meet this need and; to be affordable are likely to comprise mainly one and two bedroom homes suitable for those on middle incomes.
- 4.6 We urge providers to ensure that affordable housing remains available as affordable housing for future eligible households. Where capital receipts are generated from shared ownership, Rent to Buy or any other forms of intermediate tenure sales, the councils would urge registered providers to recycle these to provide new affordable housing in the Greater Cambridge area, to meet the high levels of need identified locally.
5. Affordable housing sizes
- 5.1 The greatest need for social housing for rent across Greater Cambridge over recent years has been for one bedroom properties, followed by two bedrooms. When agreeing the dwelling mix on new development sites it is important that provision broadly reflects this balance of need, whilst also giving consideration to providing some larger properties where appropriate.

5.2 The number of bed spaces required per property and the proportion of sizes is currently as follows (although may be subject to change):

Size of property	Bed spaces	Proportion of need from the Home-Link Register in Cambridge (2017)	Proportion of need from the Home-Link Register in South Cambridgeshire (2017)
One bedroom	Two person	64%	56%
Two bedroom	Four person	27%	30%
Three bedroom	Five person	7%	11%
Four bedroom	Six person	2%	3%

5.3 For smaller village schemes, the property sizes will be based on localised housing needs which may identify a different mix. For rural exception site schemes, a village housing needs assessment will be undertaken to identify the types and tenures of properties needed.

6. Viability of delivering affordable housing

6.1 The new NPPF states that where up to date policies have set out the contributions expected from development, planning applications that comply with them should be assumed to be viable. However, if there are particular site specific circumstances that justify the need for a viability assessment at the application stage, assessments should reflect the recommended approach in national planning guidance, including standardised inputs, and should be made publicly available.

6.2 Where appropriate, consideration will be given to positive changes so that the site may come forward for development. All options will be explored to support the scheme to be viable, such as;

- supporting bids for grant funding for the delivery of affordable housing / upfront infrastructure costs,
- review mechanisms, including claw-back arrangements
- re-negotiation of tenure mix and alternative affordable models.

7. Providing different types of homes to meet specific need

7.1 Promoting housing for Essential Local Workers

7.1.1 Both councils are keen to work with local employers and other partners to get a better understanding of the potential need for housing for local workers to support local services, the local economy and further economic growth.

- 7.1.2 The National Planning Policy Framework (NPPF) defines ‘essential local workers’ as certain groups of public sector employees who provide frontline services in areas including health, education and community safety. However, we do not believe there is a ‘one size fits all’ definition. As well as public sector employees providing frontline services, we also want to take into account the needs of other workers who provide the support services necessary for the economy. It is important that housing provision, in particular a range of affordable housing options, supports the local economy and helps to reduce long commuting distances to work.
- 7.1.3 South Cambridgeshire in particular is interested in working with businesses to help themselves to deliver a range of homes that are provided for and are affordable to their workforce. The aim would be to provide additional homes specifically to address the housing needs of their workforce without impacting on the delivery of housing, including affordable housing, more generally.
- 7.1.4 Any development for essential local workers will need to be evidenced based in terms of how it supports economic growth and housing need. Analysis of income levels, household type, etc. will inform the type and size of development
- 7.1.5 Whether such housing should be provided on a particular development is also likely to be dependent on issues such as location of the development, the particular needs of the employer(s) concerned, and the need to create mixed communities that support the needs of the wider population.
- 7.1.6 Cambridge City Council’s preference is to use the tools already available, such as Local Lettings Plans, to enable local workers more generally to access available homes.

7.2 Providing Student Accommodation

- 7.2.1 Students form a significant part of Cambridge’s population and the two universities make a major contribution to the local economy. Purpose built student accommodation can help to free up existing housing, but the need for it must be balanced with that of other forms of housing.
- 7.2.2 Any new student accommodation in Cambridge will, through Policy 46 of the City Council Local Plan, be required to meet the identified needs of an existing educational institution within Cambridge for students attending full time courses. The council also supports the growth of specialist and language colleges, but requires that when they seek to grow, appropriate accommodation and facilities are provided to mitigate the impact of that growth.

7.3 Providing for an Ageing Population

7.3.1 With a rapidly ageing population, both councils are keen to promote a range of housing options for older people across all tenures to enable them to live safely and independently for as long as possible. Ensuring a range of housing options is available for older people can also help to free up family housing for households who need it.

7.3.2 Using NHS Healthy Towns funding we have worked with Sheffield Hallam University to develop a [tool to appraise the amount of housing that is required for older people into the future](#). The tool is now available nationally.

7.3.3 The research has projected that, if current levels of provision were to be projected forward, future supply would need to be:

Projections of future recommended supply in Greater Cambridge based on current provision

	Age exclusive	Specialist housing	Care beds
Current supply	239	3,280	1,825
Recommended supply (2016)	1,145	3,422	2,152
Difference (shortfall)	– 906	– 142	– 327
Recommended future supply (2020)	1,321	3,950	2,484
Recommended future supply (2025)	1,619	4,839	3,043
Recommended future supply (2030)	1,835	5,485	3,449
Recommended future supply (2035)	2,062	6,163	3,876

Source: Older People’s housing, care and support needs in Greater Cambridge 2017 – 2036

[Tables 4.3 & 4.6 combined]: Sheffield Hallam University [November 2017]

7.3.4 However, this provides only a starting point. Any decisions on future supply requirements need to take into account wider strategic direction and policy decisions. For example, prioritising ‘upstream’ support for older people to enable them to remain living independently in their own homes for longer may reduce the need for specialist housing. Similarly, a move away from the traditional forms of sheltered housing to floating support services can reduce the need for purpose built sheltered housing but may increase the need for more age exclusive and extra care properties.

7.3.5 As well as more traditional models, we are also keen to explore wider options for older people’s housing. South Cambridgeshire in particular is interested in exploring the potential for a retirement village or intergenerational living arrangements.

7.3.6 In terms of suggested tenure splits for age exclusive and specialist housing, the above research suggests that ownership forms of specialist and age-exclusive housing will need

to increase significantly in percentage terms, but that rental options will remain predominant. This reflects findings using the more established SHOP@ model, which suggests that in affluent areas such as Greater Cambridge, around two thirds of sheltered and extra care housing should be for ownership.¹ This is significantly at odds with current provision in the area.

7.3.7 Assessing housing needs, and any new provision, also needs to take into account people's aspirations. With most older people reluctant to move until it becomes a necessity, and a general lack of understanding on the options available, a significant shift is needed in the way the next generation of older people view their housing situation if they are to consider moving to more appropriate housing at an earlier stage, and if social care costs incurred when a crisis hits are to be reduced in favour of 'up stream' preventative provision.

7.3.8 To get a clearer picture of need going forwards we will continue to work with Cambridgeshire County Council to support further development of the [Cambridgeshire Older People's Accommodation Strategy](#), together with an Extra Care Statement to demonstrate to partners the county's approach to extra care provision going forwards. As in interim position, we will look to secure cross tenure older people's accommodation on new developments on larger sites across Greater Cambridge, based on the Sheffield Hallam Research, as follows:

Approximately 5% of new supply to be age exclusive homes (likely to take the form of mainstream housing built with older people in mind, i.e. meeting Building Regulations Part M4 (2 or 3))

Around 7% of homes to be specialist housing for older people, where the size of the development makes this practicable. This could take the form of care ready type accommodation or extra care, dependent on availability of revenue funding from the County Council.

Appropriate provision of additional care beds, consisting of residential and / or nursing care taking into account health and social care policy requirements.

7.3.9 Housing for older people needs to be well located close to services and facilities and well-integrated. Proposals are expected to comply with the amenity standards set out in the policies of the Local Plan for general needs housing. Any departure from these standards would need to be robustly justified.

¹ SHOP@ model, produced by the Housing LIN (Strategic Housing for Older People Analysis Tool)

7.4 Gypsies & Travellers

- 7.4.1 The 2011 census identified 0.1% of the population as a white Gypsy / Irish Traveller in Cambridge and 0.3% in South Cambridgeshire, equating to an overall figure of just under 600 Gypsies & Travellers recorded as residing in Greater Cambridge.
- 7.4.2 In 2016 a [sub-regional Gypsy & Traveller Accommodation Needs Assessment](#) was undertaken to provide an evidence base to the Local Plans. The study was carried out based on the more recent national planning definition of a Gypsy, Traveller or Travelling Showperson which meant that persons who ceased to travel permanently would no longer be considered under the definition of a Gypsy & Traveller. The findings of the survey identified that there was no requirement to provide additional Gypsy and Traveller pitches, either public or private, in Greater Cambridge.
- 7.4.3 For Travelling Showpeople, 12 additional pitches were identified to be provided over the plan up to 2036 for South Cambridgeshire. The District Council has been in discussions with the Showmen's Guild and with neighbouring authorities to try to identify a site close to the strategic highway network that is sufficient to meet this modest need.
- 7.4.4 Although no requirement for new Gypsy & Traveller pitches was identified, the study suggested that there could potentially be additional need from existing households with whom it had not been possible to engage through the survey following at least three attempts. This could mean a requirement of anything between 0 and 68 additional pitches in South Cambridgeshire, although based on national average figures it is likely that approximately 10% of those not contacted may meet the new definition.
- 7.4.5 There has been a noticeable increase over the last year in the number of temporary unauthorised encampments across Greater Cambridge, particularly Gypsies and Travellers needing to access hospital treatment. Over recent years the councils have tried to identify an appropriate location for a transit and / or emergency stopping place site in the area but have been unable to find anything suitable. We will need to reconsider how we can meet these needs going forward.

7.5 Non-Travelling Gypsies & Travellers and Houseboat Dwellers

- 7.5.1 The Gypsy & Traveller Accommodation Needs Assessment 2016, identified 61 Gypsy & Traveller households in South Cambridgeshire who no longer meet the planning definition but have a housing need. Consideration will need to be given in the new joint Local Plan as to how this need can be met.

7.5.2 Both councils need to assess the housing needs of people needing or wanting to live in caravans and houseboats. Ideally, due to the integrated nature of local waterways this needs to be carried out in conjunction with other sub-regional authorities.

7.5.3 In terms of houseboat dwellers, there is currently space for 70 residential boats, plus 8 for visitors to moor on the River Cam within Cambridge. One site in Cambridge City has been allocated for off-river residential moorings, and Policy 54 of Cambridge City Local plan supports appropriate delivery of residential moorings where they meet agreed criteria.

7.6 Private Rented Sector Housing (PRS)

7.6.1 The councils are interested in considering proposals for new PRS schemes. In particular PRS housing can help to diversify the housing mix on strategic development sites, accelerating build out rates. In addition, PRS can provide for a wide range of housing need, including affordable housing at below market rents (known as Affordable Private Rent), as well as for those that can afford home ownership but choose to rent.

7.6.2 Recognising the different financial model involved in delivering PRS, consideration may be given to part of the affordable housing requirement on a strategic site being met through provision of Affordable Private Rent as part of a PRS scheme (rents set at least 20% below local market rents). For any new PRS scheme we will seek a range of rent levels to meet a variety of income levels. Rent levels in any scheme would need to be agreed with the relevant council, based on robust evidence around needs and income levels. As a guide, it is considered that 35% of net household income is reasonable to spend on housing costs, including rent and any service charges.

7.6.3 Prior to the review of the local housing needs assessment, as a benchmark for the level of affordable private rent homes on PRS schemes, the local authorities will seek at least 20%.

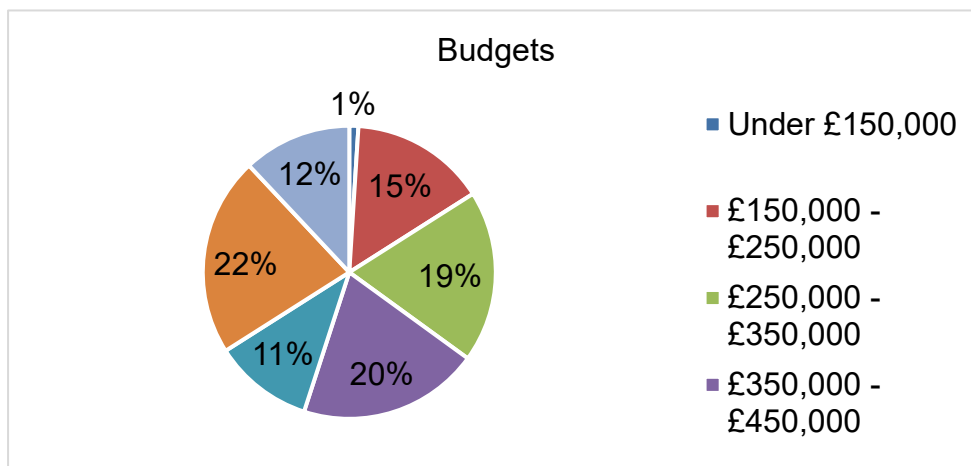
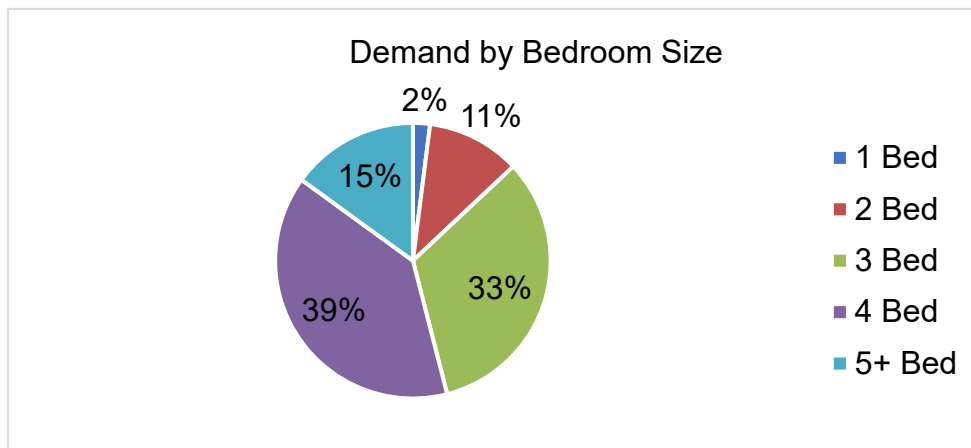
7.6.4 Proposals for PRS will only be considered acceptable where they form part of the housing mix to be provided through the development; are in single ownership and management; are held under covenant as PRS for a period of a minimum of 15 years; are self-contained; provide for long-term tenancies; and provide acceptable management and maintenance arrangements.

7.6.5 As this is a relatively new concept for the area, further work will be undertaken in terms of understanding the relationship between large PRS schemes and the ability to create settled and cohesive communities.

7.7 Self-Build and Custom Build Housing

7.7.1 The Local Plan for South Cambridgeshire identifies that on all sites of 20 or more dwellings, and in each phase of strategic sites, developers will supply dwelling plots for sale to self and custom builders. Although no particular percentage has been set, it is suggested that provision seeking around 5% custom / self-build would be necessary to address evidence of current demand.

7.7.2 There are currently 379 people on the self-build register (as of September 2018), with around 72% wanting to self-build individual plots as part of a larger site and 28% interested in customised homes. The breakdown of demand is set out below:



7.8 Rural Exception Site Housing

7.8.1 Delivering homes that are affordable to local people is a top priority for South Cambridgeshire District Council and through its rural exception site policy it has enabled around 180 new affordable homes to be built over the last five years. Through this policy a small proportion of market homes is permitted and it is hoped that this will support more sites coming forward, providing a range of homes including self-build and ‘downsizer’ type accommodation to meet local need in rural areas. Where there are groups of smaller settlements, development in one village may support services in a village nearby and

meet housing need within a wider catchment area. An up to date housing needs assessment should be undertaken to ascertain the numbers, types and tenures of homes needed to meet local housing need.

7.9 Entry Level Exception Sites

7.91 Given the affordability issues in Greater Cambridge, we will support the development of entry-level exception sites that are suitable for first time buyers or those looking to rent their first home. Entry Level Exception Sites must provide 100% affordable housing and largely comprise of one and two bedroom homes suitable for first time renters or buyers based on low to middle income households.

7.10 Community led housing

7.10.1 Community led development enables local groups to provide affordable homes for local people through public support and community ownership. Government grant through the Community Housing Fund has enabled the councils to work together to promote community led housing across Greater Cambridge, including offering set-up grants to groups to help develop their plans. So far, 16 communities have shown an interest, with three community groups successfully bidding for funding to help bring a scheme forward. We will continue to offer grants whilst grant funding remains available. Any schemes coming forward will need to accord with the general housing policies within the Local Plans and be aligned to Neighbourhood Plans where relevant. Where development is outside of the village framework within South Cambridgeshire, schemes will be considered under the existing Exception Sites policy.

7.10.2 The NPPF states that the landlord for affordable housing for rent (other than build to rent schemes) should be a registered provider. Whilst we support this view, we will consider exceptions where community led groups, such as charitable trusts, community land trusts, etc. come forward with an affordable housing scheme for local people; and can provide assurances that the homes will be properly managed and maintained.

7.10.3 The allocations of any community led housing will need to be agreed on a scheme by scheme basis with the relevant local authority.

Homelessness and Rough Sleeping

Homelessness and rough sleeping – the scale of the problem

In the five years between 2013 / 2014 and 2017 / 2018.

- The number of homeless applications where a decision was made has risen considerably in both Councils with over 600 applications in 2017 / 2018.
- The number of households accepted as homeless and in priority need has increased slightly with 270 households being accepted in 2017 / 2018.
- The number of households in temporary accommodation at any one time has been reduced considerably, particularly over the last year. The number in Bed & Breakfast has fluctuated from year to year.
- The number of rough sleepers has tripled with 30 recorded street sleepers in 2017 / 2018.
- The number of households preventing from becoming homeless has risen three-fold from around 550 to almost 1,500 in 2017 / 2018.
- The number of social housing lettings available has remained constant over that period.
- The main causes of homelessness in both districts is the loss of private tenancy, eviction by friends / family and relationship breakdown.

Preventing Homelessness in Greater Cambridge

The councils have numerous approaches to help prevent homelessness including the following:

- Cambridge City's financial advice and support, and home visiting services – providing conciliation and advocacy to prevent evictions from the homes of family and friends.
- South Cambridgeshire District Council's work with Cambridge Citizens Advice Bureau to provide a money advice outreach service from the Council's offices. A Spend to Save scheme gives officers discretion to provide one-off loan solutions up to a maximum of £2,000 per applicant to prevent homelessness.
- Improved approaches to tackling domestic abuse. It is estimated that 1 in 4 women experience domestic abuse, with the number one barrier to women leaving abusive situations being access to appropriate housing. To improve the support and advice available the councils are working towards formal accreditation through the [Domestic Abuse Housing Alliance](#). and [CIH 'Make a Stand' pledge](#).

- A successful bid for Government funding as a ‘Homelessness Trailblazer’ resulting in a wider partnership across Cambridgeshire and Peterborough. Multi-agency working to make homelessness ‘the unacceptable outcome’ is a key objective of the project.
- Social housing lettings policies of both [South Cambridgeshire District Council](#) and [Cambridgeshire County Council](#), which include priority given to people who are homeless or at risk of homelessness. However, with limited supply of social housing, improving access to the private rented sector for those at risk of homelessness, will continue to be a major priority for both councils, through a variety of initiatives.
- Supporting access to the private rented sector including payment of rent deposits.
- Cambridge City’s social lettings agency – [Town Hall Lettings](#), and South Cambridgeshire’s [Shire Homes Ltd private sector leasing scheme](#). Both are aimed at enabling homeowners to let out their homes at an affordable rate with guaranteed rental payments.
- Cambridge City’s Housing Benefit Plus and Housing Benefit Family Plus schemes which provide top-up payments for those whose housing benefit is insufficient to cover the rent, and offers employment advice and financial support to help people to improve their financial circumstances.
- The City’s tenancy sustainment service, which provides support to residents whose tenancies may be at risk due to such issues as mental ill health, anti-social behaviour, and / or history of homelessness
- Encouraging the use of [empty homes](#) for use by homeless households including via Town Hall Lettings. South Cambridgeshire District have invested around £2 million since 2012 on purchasing 15 empty homes to utilise as temporary accommodation.
- Both councils provide grant aid to a number of organisations that offer housing advice and other support to homeless and potentially homeless households.

Temporary and emergency accommodation

- Both Councils use temporary and emergency accommodation, which sometimes includes bed and breakfast. The City Council in particular is increasingly having to look for housing outside the district to be able to meet its statutory requirements around rehousing homeless households. This is far from ideal for those wanting to remain close to family, schools, existing social and support networks, but the shortage of housing available locally which is affordable to those on low incomes often leaves the Council with little choice. For South Cambridgeshire, whilst it has managed to accommodate

homeless households mostly within the District, given its rurality it is often difficult to find accommodation close to support networks, etc.

- Where households require rehousing on a temporary basis, use of temporary, Bed and Breakfast (B&B) and other emergency accommodation for households to whom the councils owe a statutory interim or permanent duty, is expensive – and for households it is far from ideal. Where households are reliant on housing benefit, the councils can only recover about one third of the cost of B&B provision. In addition, because of the difficulty in securing B&B from hoteliers, homeless households in Cambridge often have to be placed in B&B outside of Cambridge. This is also the case occasionally for South Cambridgeshire, although less so here because of the lower number of placements.
- Both councils' use of Bed & Breakfast has been reduced over recent years, with the councils maintaining a supply of hostel and other temporary accommodation for households awaiting a homelessness decision or waiting for permanent accommodation. This is kept under regular review to ensure that it continues to meet local needs.
- Both councils will continue to consider alternative options for providing appropriate forms of temporary and / or emergency accommodation, as necessary.

The Homelessness Reduction Act 2018 Duties under the new Act include:

- an enhanced prevention duty extending the period during which a household is threatened with homelessness from 28 days to 56 days, meaning that housing authorities are required to work with people to prevent homelessness at an earlier stage; and
- a new duty for housing authorities in relation to those who are already homeless, requiring them to support households for 56 days to relieve their homelessness by helping them to secure accommodation.

With a good track record around homelessness prevention, both councils welcome the principles of the Act. However, together with housing authorities nationally, we have concerns about the increase in capacity and resources likely to be required to successfully implement the Act's requirements.

A workshop held with housing advice & homelessness officers from both local authorities, in developing this Strategy in the context of the new Act, identified three key areas of concern:

- The need to increase the supply of accommodation that is genuinely affordable and the growing gap in provision of submarket and other affordable private rented sector accommodation.

- The challenges presented by both councils needing to implement the requirements of the new Act and ensure compliance with the new duties and responsibilities, at a time of local government spending pressures and the need to make significant financial savings.
- Potential impact on lettings through Home-Link following the implementation of the Act. A further review of the lettings policy is likely to be required once the implications become clearer.

Single homelessness & rough sleeping

Single homelessness is on the rise across Greater Cambridge, with rough sleeping an increasing problem in Cambridge. Both councils are involved in a number of initiatives to help prevent single people from becoming homeless:

- Cambridge City Council's Single Homelessness service helps single people with low support needs who are threatened with homelessness to find somewhere to live and to settle into their new home, with access to private sector housing available through the council's social lettings agency, Town Hall Lettings.
- Initiatives to support those with mental health problems – including an Accommodation Forum for specialist mental health accommodation. We also work with the Riverside Floating Support service and the Chronically Excluded Adults service to find suitable support for those who need it.
- In Cambridge a 'training flats' model is used to provide housing for rough sleepers with complex needs who have a history of repeat homelessness and failure to progress through the hostel and established supported housing pathways. This offers accommodation together with training on how to manage a tenancy; a type of 'Housing First' approach.
- A dual diagnosis street outreach service is also being piloted in Cambridge, to support rough sleepers with mental health problems who also have drug or alcohol dependency issues.
- The City Council has, over recent years, been shifting focus from provision of short term accommodation for single people towards supporting partner agencies in providing one to one support and reablement services, including development of skills and employment. The council is currently working to deliver some new Housing First accommodation through its council house building programme, to provide accommodation with access to support for homeless people with complex or multiple needs.

Ex-offenders being discharged from prison are one of the groups particularly at risk of becoming homeless. They may be 'sofa-surfing' (staying with friends / relatives), therefore not showing up in official homelessness figures, and end up sleeping rough further down the line. We need to improve our understanding of this issue and work with partners to improve our approach to preventing homelessness amongst ex-offenders.

We know that some rough sleepers engage in street based anti-social behaviour and begging. In addition we know that not all rough sleepers or those with a street based lifestyle are homeless but already have tenancies, and such behaviours can put individuals' tenancies at risk. The Cambridge Street Aid initiative aims to discourage the direct giving of financial donations to people on the streets, instead enabling them to donate through the scheme. Donations are used to provide grants to individuals to help them to get back on their feet.

See [South Cambridgeshire District Council's Homelessness Strategy 2018-2023](#) (published April 2019) and Cambridge City Council's [Homelessness and Single Homelessness & Rough Sleeping action plan](#) (currently being reviewed) for more detail and for further actions being taken forward.

Resources

This chapter summarises the main sources of funding available to meet Greater Cambridge’s strategic housing objectives.

Funding Source	Definition and explanation of funding
Council funding	<p>Housing Revenue Accounts – funded by rents and used to pay for management and maintenance of the Councils’ housing. Directed by HRA Business Plans.</p> <p>Money from the councils’ General Fund pot to fund expenditure on private sector housing.</p>
New Homes	<p>Investment by private Developers, Registered Providers and other interested investors.</p> <p>Contributions including s106 for affordable housing and in-lieu contributions (in exceptional circumstances).</p> <p>Combined Authority Funding – Devolution deal includes £100m for 2,000 new additional affordable homes across Cambridgeshire and Peterborough, plus a further £70m to deliver 500 new council homes in Cambridge City: all homes to have been started on site by 2022.</p> <p>New Council Homes Funded by: Right to Buy receipts, Housing Revenue Account borrowing, s106 developer contributions, affordable housing grant, and provision of land. In addition, South Cambridgeshire is supplementing funding through the sale of self-build housing plots.</p> <p>Government Grant – via Homes England for infrastructure or housing. Also for community led housing schemes.</p>
Private sector housing adaptations and repairs funding	<p>Disabled Facilities Grant via Better Care Fund.</p> <p>Discretionary Housing grants – to repair and improve homes.</p>

Funding Source	Definition and explanation of funding
Homelessness and support Services	<p>Annual prevention grant from Government.</p> <p>Trailblazer innovation grant.</p> <p>Flexible Homelessness Support Grant – funds temporary accommodation.</p> <p>New Burdens Funding – to implement Homelessness Reduction Act.</p> <p>Housing related support funding to providers of sheltered and supported accommodation.</p> <p>Other government grants from time to time becoming available.</p> <p>Potential for additional funding arising from local interest in tackling homelessness and rough sleeping issues.</p>

Glossary

Term	Definition
Affordable Housing / Social Housing	<p>NPPF definition: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and / or is for essential local workers); and which complies with one of the following</p> <ul style="list-style-type: none"> • Affordable housing for rent (social rented or Affordable Rent) • Starter Homes • Discounted market sales housing • Other affordable routes to home ownership <p>(See National Planning Policy Framework for full definition)</p>
Affordable Rent	<p>One of the two forms of ‘social housing for rent’ (the other being Social Rent)</p> <p>Rented housing provided by Local Authorities and Private Registered Providers of social housing to households that are eligible for Social housing for rent. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).</p> <p>In Greater Cambridge we require all Affordable Rent homes to be let at or below Local Housing Allowance rates.</p> <p>Some existing Social Rent homes may be converted to Affordable Rents in agreement with Homes England.</p>
Better Care Fund	<p>Health led fund to improve health, social care and housing outcomes through improved integration. Disabled Facilities Grant funding to district councils is allocated through this fund.</p>
Broad Rental Market Area (BRMA)	<p>A geographical area defined by government for the purposes of setting Local Housing Allowance rates. The Cambridge BRMA covers a wide area, including Ely & Littleport, Newmarket, Haverhill, Huntingdon, St Neots, etc and surrounding areas. The result is that Local Housing Allowance rates for Cambridge are significantly lower than private rents in the more expensive area of Greater Cambridge .</p>

Term	Definition
Cambridgeshire Home Improvement Agency	The Cambridgeshire Home Improvement Agency set up as a shared service, currently covering Cambridge City, South Cambs and Huntingdonshire district councils. The Agency provides advice, support and assistance to older, disabled and vulnerable people who own and live in their own property, or those in privately rented or housing association accommodation. The purpose of the service is to help people to remain independent, warm, safe and secure in their own homes.
Choice Based Lettings (CBL)	The scheme under which Council and Housing Association homes for rent are let. Applicants (including existing tenants who want a transfer) are able to bid for properties which become available. The councils are part of a sub-regional CBL scheme – Home Link.
Disabled Facilities Grants (DFGs)	Grants provided by the Council for adaptation works in the home for disabled people. The government allocates a sum to each local authority each year, but councils may choose to top up the amount payable.
Discounted market sale housing	Included within the definition of Affordable housing as an intermediate product to help those wishing to buy a home. Properties are sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
Exception Site	An exception site is a site outside of the village framework / development boundary which would never normally get planning consent but may be considered where it provides affordable homes for local people.
Extra care	Specialist accommodation designed to maximise the independence of older people, in which residents live in their own home with their own front door, but can benefit from around the clock social care and housing support. A number of different models exist nationally. Some of the services provided in extra care housing can also be extended to people living in non-specialist accommodation in the wider community.

Term	Definition
Fuel Poverty	<p>A person is regarded to be living in fuel poverty if they are a member of a household living on a lower income in a home which cannot be kept warm at reasonable cost.</p> <p>Under this ‘Low Income High Costs’ definition of fuel poverty, used nationally, households are considered fuel poor if they have an income below the poverty line (including if meeting its required energy bill would push it below the poverty line); and, higher than typical energy costs.</p>
General Fund	<p>An account held by each council to fund activities other than those related to council owned housing. (See Housing Revenue Account below).</p>
Gypsies & Travellers	<p>There are a number of definitions governing different areas of law that apply to Gypsies and Travellers. The Gypsy and Traveller Accommodation Assessment include the needs of Gypsies (including English, Scottish, Welsh and Romany Gypsies), Irish Travellers, New (Age) Travellers and Travelling Showpeople.</p>
Home Improvement Agency	<p>An agency which provides disabled adaptations and home improvements for vulnerable people living in private homes, and signposts people to other services. Cambs HIA is the agency provided as a joint service across Cambridge City, South Cambridgeshire and Huntingdonshire District Councils.</p>
Home Link	<p>Home Link is the choice based lettings scheme (see above) through which council and Housing Association homes are let across the Cambridge sub-region.</p>
Homes England	<p>Homes England (previously the Homes & Communities Agency) is the Ministry of Housing, Communities and Local Government’s non-departmental public body.</p> <p>Its remit is to bring together land, money, expertise, and planning and compulsory purchase powers, to facilitate delivery of sufficient new homes, where they are most needed, to deliver a sustained improvement in affordability. It is also responsible for social housing regulation through the Regulator of Social Housing.</p>
Housing Associations	<p>Independent societies, bodies of trustees or companies established for the purpose of providing low-cost social housing for people in housing need on a non-profit-making basis. Any trading surplus is used to maintain existing homes and to help finance new ones.</p>

Term	Definition
Housing First	Housing First is a relatively new approach in England, aimed at supporting homeless people with multiple and complex needs. It involves providing secure home, together with personalised support. Providing a home first can provide a stable platform from which other issues can be addressed.
Housing Revenue Account (HRA)	The account which deals with the rent and service charge money paid by council tenants and leaseholders, and pays for management, maintenance and improvement of the council’s homes and surrounding areas and development of new council homes.
Housing Supplementary Planning Document (SPD)	Provides guidance to partners on the councils’ expectations around the delivery of new homes including the type and mix of housing required, how Affordable Housing should be located on sites, the council’s approach to viability, etc. Is a material consideration when assessing planning applications. The SPD will be reviewed in 2019.
House in Multiple Occupation (HMO)	A property rented out by at least three people who are not from one ‘household’ (e.g. a family) but share facilities like the bathroom and kitchen. Sometimes called a ‘house share’.
Intermediate Housing	All other forms of affordable housing, excluding affordable housing for rent. <ul style="list-style-type: none"> • Starter Homes • Discounted market sale housing • Other affordable routes to home ownership (including shared ownership, relevant equity loans, other low cost homes for sale and rent to buy)
Local Housing Allowance (LHA) rates	LHA rates are set by government, and used to assess the level of housing benefit (or housing element of Universal Credit) to be paid to tenants renting from private landlords, depending on the area in which they live and the size of their household. LHA rates are set at the 30 th percentile of rents in the local Broad Market Rental Area (BRMA) – see above.
Local Plan	Local Planning Authorities, including district councils, must provide a Local Plan which sets planning policies in the local authority area. Both councils have recently adopted their Local Plan and are working towards a joint Local Plan from 2019.

Term	Definition
Local Lettings Plan	Local Lettings plans are agreed local plans for the allocation and letting of homes within an agreed area to help create balanced, mixed and sustainable communities. For an exception site scheme, Local Lettings Plans are used to ensure that priority is given to those with a local village connection.
Mandatory licensing of HMOs	<p>Large HMOs must be licensed by the local authority. Up until recently these have been HMOs which are: rented to five or more people who form more than one household; are at least three storeys high; and tenants share toilet, bathroom or kitchen facilities.</p> <p>From October 2018 HMOs, mandatory licensing apply to: any property occupied by five or more people forming two or more separate households; or any purpose-built flat in a block of up to two flats, occupied as an HMO by five or more people</p>
National Planning Policy Framework (NPPF)	The national framework which sets out the government’s policies around new developments, including the development of Affordable Housing. It was originally published in 2012, and updated most recently in 2018.
Neighbourhood Plan	A Neighbourhood Plan helps set out a community’s vision for their area. It is an important and powerful tool that gives communities statutory powers to shape how their communities develop. Once adopted, the Neighbourhood Plan has the same legal status as the Local Plan.
Registered Providers	Providers of social housing registered with Homes England
Rent to Buy	Homes are let to eligible households at an intermediate rent / Affordable Rent with a view to purchasing the property at a later date.
Right to Buy (RTB)	Scheme introduced by the Housing Act 1980 which enables secure Local Authority tenants (and some assured Housing Association tenants) to buy their rented home at a discount.

Term	Definition
Section 106 Agreement	Section 106 of the Town & Country Planning Act 1990 allows a local planning authority to enter into a legally binding agreement with a developer. Such agreements can be used to require developers to provide Affordable Housing and / or community facilities on a site. Alternatively, financial contributions (commuted sums) can be agreed in place of delivering new affordable homes on site. The Greater Cambridge councils will normally only accept financial contributions in place of Affordable Housing in exceptional circumstances.
Shared Ownership	A form of Intermediate Tenure Low Cost Home Ownership housing. Homes in which the occupier owns a share of the equity and pays rent on the remaining share.
Social Housing	See 'Affordable Housing' above.
Social Rent Housing	Rented housing owned by local authorities and Registered Providers, for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes England.
Social Rent	The rent charged for social rented housing. (Differs from Affordable Rent). Typically around 60% of an open market rent.
Starter Homes	<p>Introduced by the Housing & Planning Act 2016. Starter homes are aimed at first time buyers aged over 23 and under 40. Properties to be sold to purchasers at a discount of at least 20% of market value, with a discounted price cap of £250k (£450k in London).</p> <p>The NPPF provides for Starter Homes to count as Affordable Housing. Secondary legislation may be made, such as limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income.</p> <p>At the time of publication, secondary legislation has not been implemented</p>

Term	Definition
Village Design Statement	<p>A Village Design Statement (VDS) is a document that describes the distinctive characteristics of the locality, and provides design guidance to influence future development and improve the physical qualities of the area.</p> <p>It helps communities and planners shape the character of new development in the area, in response to community priorities, and carries significant weight in the planning process.</p>