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29 November 2018

To: The Leader – Councillor Bridget Smith
Deputy Leader – Councillor Aidan Van de Weyer
Members of the Cabinet – Councillors Neil Gough, Philippa Hart,
Dr. Tumi Hawkins, Hazel Smith and John Williams
Quorum: Majority of the Cabinet including the Leader or Deputy Leader

Dear Councillor

You are invited to attend the next meeting of **CABINET**, which will be held in the **COUNCIL CHAMBER - SOUTH CAMBS HALL** at South Cambridgeshire Hall on **WEDNESDAY, 5 DECEMBER 2018** at **9.30 a.m.**

Yours faithfully
Beverly Agass
Chief Executive

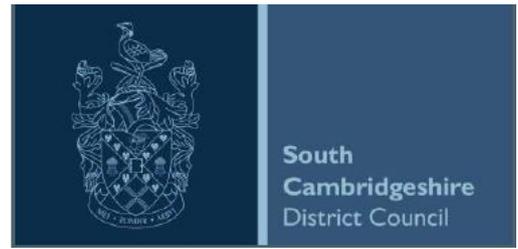
The Council is committed to improving, for all members of the community, access to its agendas and minutes. We try to take all circumstances into account but, if you have any specific needs, please let us know, and we will do what we can to help you.

AGENDA SUPPLEMENT

8. Greater Cambridge Housing Strategy

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Homes for our Future

Greater Cambridge Housing Strategy 2018-2022



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Foreword from the Cambridge City Council Executive Councillor for Housing

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Add picture

Foreword from South Cambridgeshire District Council



Hazel Smith
Lead Member for Housing

I am pleased that we are launching our new Housing Strategy which is joint with Cambridge City and paves the way to working together in the future to deliver the homes we need that will support our growing economy in Greater Cambridge.

Whilst the strategy focuses on the levers and influence we have in terms of providing new homes and ensuring our existing homes are in good condition, this strategy is really about our people and communities. We want to ensure that our villages remain vibrant places that are sustainable in the future, by building the new homes that are needed, that are well designed and bring benefits to the existing community. Our focus is on 'affordable living' rather than just affordable housing and we want homes to be close to jobs and as energy efficient as possible so that running costs are cheaper and we are doing our bit for the environment.

We know how difficult it is for young people to get a foot on the housing ladder and we are keen to provide a wider choice of housing options. It is also clear that there are some real recruitment challenges for some local businesses where workers can't afford to live in the area and we want to support those companies to provide targeted new homes.

Planning for an ageing population is also a high priority and we need to be building new homes which are future-proofed in design and technology.

This strategy reflects how important housing is to the health and well-being of residents, the role it plays in building and maintaining strong communities and how housing is entwined with the economic prosperity of the district.

We cannot achieve these ambitions alone, and we will continue to build strong relationships with key partners to deliver on our priorities.

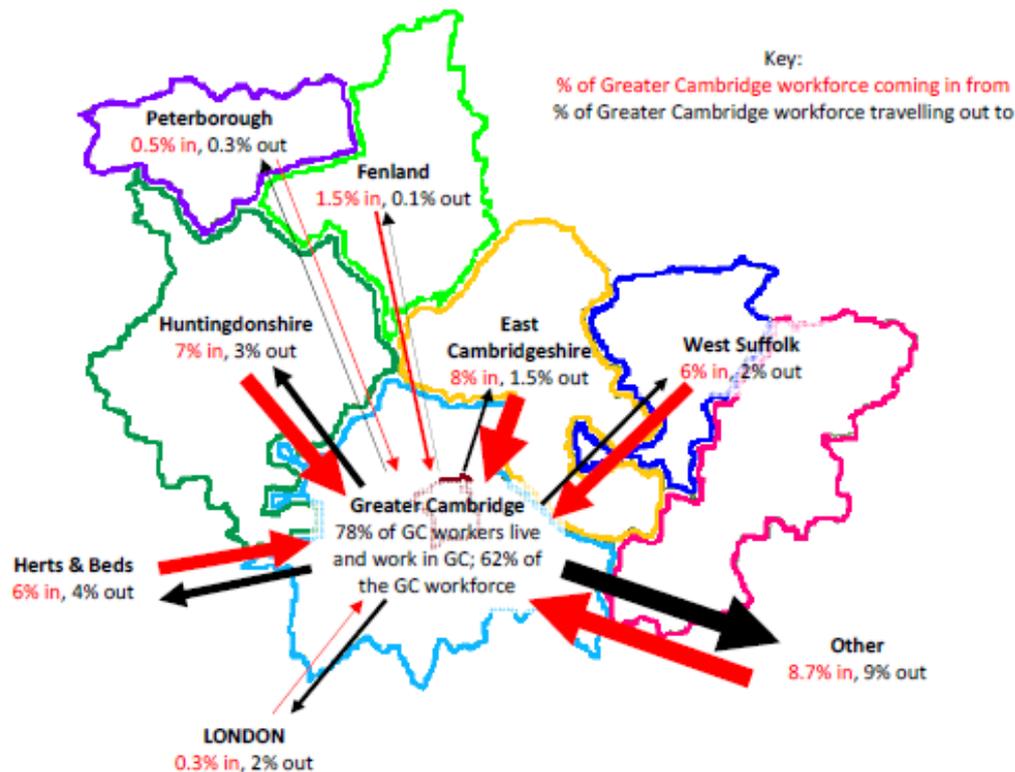
Hazel Smith

Introduction

This Greater Cambridge Housing Strategy brings together the two unique areas of Cambridge and South Cambridgeshire, reflecting their joined-up economy and housing market. Globally renowned for its world-leading scientific research and technology clusters, Cambridge remains top of the UK league for economic growth prospects¹, and the villages in South Cambridgeshire are regularly ranked as one of the best places to live with the highest quality of life in the UK.



Cambridge City and South Cambridge together forms its own unique housing sub-market area, with over three quarters of Greater Cambridge workers both living and working in Greater Cambridge². The councils have already been working together for some years now to bring forward large scale mixed tenure developments on the fringes of the city, and are about to embark on developing a new joint Local Plan.



This Strategy looks to build on this joint work and the success of the area, whilst ensuring that we retain the distinctive character of both areas, including historic Cambridge and the rural nature of the villages within South Cambridgeshire. We want Greater Cambridge to remain a place where people want to live. We want it to be a place that is socially inclusive for everyone, young and old, and provides housing that is affordable to all, from those requiring social housing for rent to those aspiring to home ownership. We know that housing is so much more than just bricks and mortar. The impact on health associated with poor housing is well versed, and the functionality of communities is crucial in terms of social interaction and residents' health and wellbeing.

The costs of buying or renting a home and the shortage of homes available for those on low to middle incomes are the main housing pressures for those living and wanting to live in Greater Cambridge. This Strategy sets out how we will ensure we are building the right homes in the right places that people need and can afford, and that when required support is available so that everyone has the opportunity to live settled, healthy lives.

Meeting our objectives cannot be achieved in isolation and working closely with partners is essential. The Strategy acts as a piece of the

jigsaw to support the ambitions of both Councils through their Corporate Plans and the Local Plans.^{3 4} For new homes, Priorities 1 & 2 and Annex 5 of the Strategy sets out the housing requirements relevant to all development partners in terms of type, size and tenure and will be a material consideration in making planning decisions.

Whilst this is a Strategy developed collaboratively between Cambridge and South Cambridgeshire, acknowledging the acute pressures in terms of affordability and lack of supply and the high level of growth, there are also specific differences against which each local authority will need to prioritise action. In particular, Cambridge, as well as a significant student population, has a larger proportion of private rented homes and faces high levels of rough sleeping. With even higher house prices and private rent levels in the City than in South Cambridgeshire, delivery of social and affordable rented housing is a particularly high priority for the City Council.

For South Cambridgeshire, ensuring its villages remain vibrant and sustainable, and working with local businesses to ensure homes are affordable and available to local workers are high priorities for the District.

A more detailed action plan will be available at Annex 1 following the consultation.

Vision and Objectives

Healthy, Safe, Affordable: Homes & Communities for All

We want Greater Cambridge to be a place where:

- Everyone has access to a suitable home, and residents are able to live as healthily, safely, and independently as possible.
- The housing market functions effectively, providing homes which are affordable to people on all incomes to meet the needs of residents and support the local economy.
- There is a wide and varied choice of good quality, sustainable homes of different sizes, types and tenures, including new provision of council homes, to meet the needs of a wide range of different households.
- Homes are energy and water efficient, with built-in resilience to climate change and fuel poverty.
- Homes are affordable to live in, located in high quality sustainable environments and served by jobs and neighbourhood facilities. They benefit from appropriate green space that enhances natural capital, effective transport links and other necessary infrastructure.
- People from all walks of life live in harmony, within mixed and balanced communities in which homes and communities continue to meet the needs of residents into the future.
- We have strong relationships with residents, developers and partners that enable housing and services to be delivered effectively, and to innovate where appropriate.

Building the right homes that people need and can afford to live in

- **Priority 1:** Increasing the delivery of homes, including affordable housing, to meet housing need
- **Priority 2:** Diversifying the housing market and accelerating delivery
- **Priority 3:** Achieving a high standard of design and quality of new homes and communities

Enabling people to live settled lives

- **Priority 4:** Improving housing conditions and making best use of existing homes
- **Priority 5:** Promoting health and wellbeing through housing
- **Priority 6:** Preventing and tackling homelessness and rough sleeping.

Building strong partnerships

- **Priority 7:** Working with key partners to innovate and maximise resources available

Our Housing Strategy sets out our overarching objectives. It will also help support broader Council objectives:

- Supporting the Economy
- Promoting Health & Wellbeing
- Tackling poverty and Inequality
- Reducing carbon emissions and promoting environmental sustainability

The details of how this strategy links with other strategies and plans is shown at Annex 2.

Local and National Context

Economic Growth

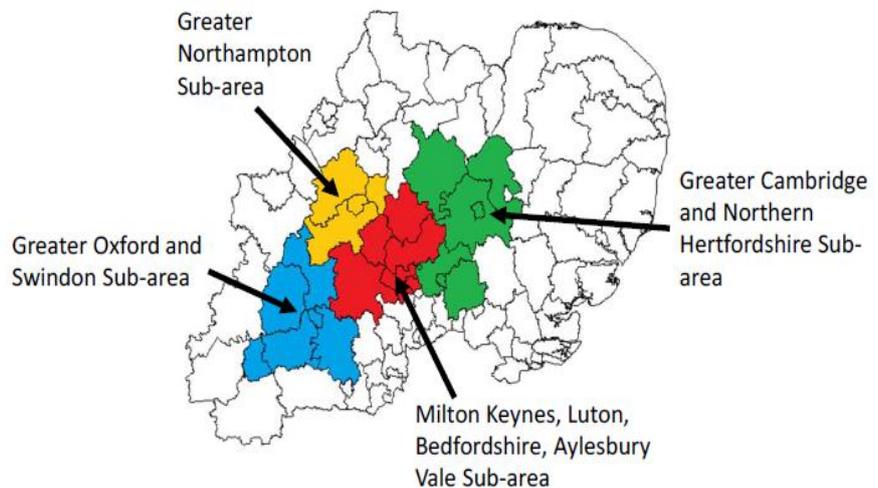
Greater Cambridge is an area of high national and international importance, specialising in science, technology and innovation. It is strategically placed to create co-ordinated growth and investment along the corridors of Cambridge, Milton Keynes & Oxford, London-Stansted-Cambridge and the Cambridge-Norwich agri-tech corridor.

The housing sub-markets of Cambridge and South Cambridgeshire are interdependent in supporting sustainable economic growth, with the close functional relationship between the two areas recognised at a national level through the Greater Cambridge Partnership (GCP).⁵ This is further evidenced through the Cambridge & Peterborough Independent Review (CPIER)⁶ published in September 2018 which identified Greater Cambridge (in their report consisting of Cambridge, South Cambridgeshire and parts of Huntingdonshire and East Cambridge) as being one of three economies within the Cambridge & Peterborough Combined

Authority area.

Whilst strong economic growth brings with it great opportunities for international recognition, investment into the area and local employment, it also creates challenges in terms of high housing costs and the ability to find suitable affordable accommodation within close commuting distance to places of work.

Investment in transport and infrastructure is also critical to securing the delivery of the region's economic and housing growth and to enable those living in more established communities to access jobs and services.



Cambridge-Milton Keynes-Oxford

78% of working households who live in Greater Cambridge also work in the area and make up 62% of the overall workforce for Greater Cambridge.

The 'Affordability' Challenge.

Greater Cambridge is an expensive place to buy or rent a home. High prices are fuelled by high demand fuelled by the strength of the local economy and in-migration of highly skilled workers. For those on low incomes, the housing options are scarce with a reliance on social and affordable rented homes; but even so-called 'affordable rent' at up to 80% of market rents is unaffordable to many. There is also a growing 'affordability gap' where middle income households are being squeezed out of the market; with limited housing options for low cost home ownership or the private rented sector. The demand for housing for these groups far outstrips the current supply.

We have undertaken extensive research into the affordability issues for Greater Cambridge.⁷



Gross household income
Cambridge: £37,200 (median)
£20,900 (lower quartile)



South Cambs: £43,700 (median)
£25,300 (lower quartile)

35% of existing households are on lower incomes of less than £30,000 and **26%** have middle incomes between £30,000 - £50,000 in Greater Cambridge

Average house prices
Cambridge: £523,193
South Cambs:
£433,388



Lower quartile price to income ratio
Cambridge: 16.3
South Cambs: 11.5

Median monthly cost to rent 2 bed house
Cambridge: £1,190
South Cambs: £893



Local Housing Allowance (2 bed house)

£647 per month
For Greater Cambridge



See Annex 3 for more key statistics and data sources.

Population Growth

The population of Greater Cambridge is expected to increase by 28% up to 2031⁸. The demographic profile is also changing, with the proportion of those aged over 65 significantly increasing, especially within South Cambridgeshire. With an ageing population this presents a challenge for housing health and social care in terms of providing the right type of homes and increased need for health and social care services.

National Policy

This Housing Strategy sits within the context of a wide range of national strategies and policies.

Housing issues have risen up the national agenda over the last two or three years, with the main focus around boosting supply to support the economy and meet housing demand as well as increasing home ownership. The Grenfell Tower tragedy triggered a new national debate around the quality and management of social housing, and the poverty and inequality affecting so many of those for whom social housing is their only option. These, combined with major

Resources

Both Councils have strong ambitions, but resources are inevitably limited. We will continue to make the best use of available resources, as well as seeking additional opportunities to harness appropriate investment from other sources.

The work of the Greater Cambridge Partnership and the Cambridgeshire &

At the other end of the spectrum, Cambridge has one of the 'youngest' populations in the country. People aged 24 and under, including students, make up around 40% of the City's population, and their housing needs tend to be quite different compared to other age groups.⁹



welfare reforms such as Universal Credit, more focus on improving management and conditions in the private rented sector, and changes in how health and social care is commissioned, will all have an influence on our Housing Strategy.

Where the opportunity arises, both authorities continue to lobby government over devolution, to support social care and provide further council housing, and on national policy where it appears to conflict with local needs.

Further details on legislative changes can be found in Annex 4.

Peterborough Combined Authority will support the activity identified in this Strategy. Their work to promote delivery of new homes and improve infrastructure and transport links will widen the scope for housing delivery and help to ensure that residents of Greater Cambridge can live in sustainable and accessible locations.

The main resources currently available for delivering our Housing Strategy are summarised at Annex 7.

PRIORITY 1: Increasing the delivery of homes, including affordable housing, to meet housing need

Housing is at the core of our ambitions for growth, for jobs and prosperity, for the health and wellbeing of our residents and to ensure that Greater Cambridge is one of the best places to live.

The CPIER Report¹⁰ identifies a mismatch between growth in employment and the corresponding slower growth in house-building and infrastructure, and the adverse impacts this can have on both people and businesses. It is therefore essential for local economic success that the pace of delivery of new homes is increased and that we can stimulate the housing market in the case of any market failure. But we also need to make sure that we are providing the right types of homes in the right locations, ensuring these are affordable for those that need to live and work in the area, whilst minimising adverse impacts of growth.

Annex 5 to the Strategy provides further detail on our housing provision requirements, especially in terms of affordable and specialist accommodation.

Housing Need

Through our Local Plans we know that we need to deliver an additional 33,500 homes up to 2031; 19,500 in South Cambridgeshire and 14,000 in Cambridge; with the key challenge that the housing provided is affordable to everyone who wants to live in the area. The CPIER report suggests that higher housing target numbers are likely to be needed if the potential for higher growth in employment is to be met

Moving Forward

Both councils will

- ❖ *Develop a joint Housing Supplementary Planning Document (SPD) to supplement our Local Plan housing requirements*
- ❖ *Work together to deliver a joint Greater Cambridge Local Plan*
- ❖ *Establish the number of new homes required as part of the development of the joint Greater Cambridge Local Plan, in collaboration with the Combined Authority*
- ❖ *Assess the housing requirements of groups with specific needs*
- ❖ *Work with registered providers to ensure homes are genuinely affordable to those that need them.*
- ❖ *Prioritise social and affordable rented homes as part of the wider mix of affordable housing*
- ❖ *Provide choice to those aspiring to own their own home by increasing the range of intermediate housing products*
- ❖ *Agree Local Lettings Plans for the affordable housing on larger sites and share those affordable housing allocations between Cambridge and South Cambs.*
- ❖ *Use results of new community surveys and focus groups to improve the design, planning and development of new communities*
- ❖ *Work with partners to identify need and demand for housing for essential local workers*
- ❖ *Ensure new developments provide appropriate housing for older people and other groups with specific needs.*
- ❖ *Require social and affordable rents, including service charges, to be capped at Local Housing Allowance rates.*

In developing the joint Greater Cambridge Local Plan, a review of housing needs will be undertaken in 2019 building on the new national standard method for calculating local housing need. A further assessment will determine the appropriate size, type and tenure of housing needed for different sections of the community.

Moving Forward-

South Cambridgeshire District Council will:

- ✧ *Work with businesses to help themselves to provide homes for their workers*
 - ✧ *Deliver at least 200 council homes over the next 5 years*
 - ✧ *Review what we mean by 'affordable housing' with a focus on 'affordable living'*
 - ✧ *Explore opportunities for direct commissioning of land through local authority investment, joint ventures, etc.*
 - ✧ *Explore the potential for a retirement village*
 - ✧ *Work to identify a site or sites for Gypsy and Travellers and Travelling Showpeople*
-

Cambridge City will:

- ✧ *Deliver at least 500 new council homes funded through the devolution deal including on council owned land*

Increasing the supply of housing that is affordable to those on low to median incomes

The majority of new affordable homes will come from private developments and we will continue to work proactively with developers to secure the provision of affordable housing through our Local Plans. See Annex 5, Housing Requirements , for more detail.

In summary, the affordable housing sought on developments will be:

Cambridge City

25% of homes on sites of 10-14 dwellings and 40% of homes on sites of 15 or more dwellings to be affordable, of which:
75% Social housing for rent*
25% Intermediate*

South Cambridgeshire

40% of all homes on sites of 10 or more dwellings to be affordable, of which:
70% Social housing for rent*
30% Intermediate*

*subject to review as part of the Housing SPD
All Affordable Rented homes to have rents, including service charges, capped at the Local Housing Allowance Rate. Our preference, wherever possible, is for social rather than affordable rent, to maximise affordability.

We are committed to working proactively with developers to help them find ways of making it viable to deliver our affordable housing requirements. Where developers choose not to work with us in this way we will take a robust approach based on the National Planning Policy Framework and Guidance as to how we scrutinise any viability challenges, to ensure we maximise the affordable housing contribution.

We will continue to prioritise social housing for rent to meet the needs of those on low incomes who are unable to afford alternative accommodation.

For those aspiring to own their own home we want to offer choice, and will explore alternative models to shared ownership, such as rent to buy.

We need to ensure that homes are affordable to those who need them. As a rough guide, Shelter suggests that affordability should be assessed on the basis that around 35% of net household income spent on housing costs is considered affordable.¹¹

Both Councils are committed to building new council homes. Over the years we have seen a historic decline in stock numbers – particularly through Right to Buy sales but we are aiming for this trend to be reversed through our new council building programmes. Cambridge City Council has an ambitious programme to deliver at least 500 new council homes over 5 years following £70m funding via the Cambridgeshire & Peterborough Devolution Deal. South Cambridgeshire currently has a programme to build at least 200 new council homes over the next 5 years with ambitions to double this total following the lifting of the HRA borrowing cap.

Building sustainable and cohesive communities

We will continue to enable delivery of significant development on the fringes of Cambridge and larger new communities, such as Northstowe and Waterbeach, to help meet the housing needs of Greater Cambridge, including the need for affordable housing tenures¹². Building new communities requires considerable master-planning to ensure we have the right mix of homes in terms of sizes, types and tenures, as well as the early provision of appropriate infrastructure, facilities, open spaces and links to the natural environment to enable residents to live settled, healthy lives from the outset.

To support well balanced and sustainable communities, Local Letting Plans for the allocation of affordable housing will be used for larger developments.

We know that on previous large sites where the infrastructure and facilities are less established this has led to some residents feeling isolated, often leading or contributing to mental ill health. We are committed to learning lessons from past experience to help improve the design, planning and development of new communities going forwards.

Promoting housing for Essential Local Workers

We 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.



Shared ownership homes and alternative intermediate models, such as rent to buy, as well as Private Rented Sector models (PRS), can help support the needs of those on middle incomes who come to work in the area but cannot afford to live locally.

Our shared Home-Link choice based letting scheme is also available for low income workers to apply for social housing for rent.

A top priority for South Cambridgeshire District Council is to reduce commuting travel and ensure business growth is sustainable into the future through the provision of homes specifically targeted to essential local workers beyond the 'Essential Local Workers' definition in the NPPF.¹³ 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. The Council has an 'open door' approach to work with businesses to help themselves in terms of providing exemplar schemes that deliver a range of homes that are provided for and are affordable to their workforce. There may also be potential for needs of essential workers to be met on larger sites close to places of work through local lettings plans to help reduce travel needs.

Building for an Ageing Population

With a rapidly ageing population, both Councils are keen to promote a range of housing options to accommodate people and families throughout their lifetime across all tenures to enable them to live safely and independently for as long as possible. This could be through the provision of ‘downsizer’ accommodation to enable older people to free up family homes and move to more suitable accommodation of their choice in their local community. We know that loneliness and isolation is one of the biggest issues that affect older people, and we will promote homes that are well located to services and facilities and well integrated into the community, where people of all ages can help support each other.

Both councils have a number of sheltered housing schemes for older people, which enable older people to mix more with people of their own age where they choose to do so. Both councils are interested in exploring options for new models of housing specifically for older people going forward. For example, South Cambridgeshire District Council is keen to explore the potential of a retirement village in the District that provides a retirement lifestyle with a real community spirit where people want to live, alongside affordable homes for care workers needed to support older people with more complex needs.

In terms of general housing, both affordable and private, we need to be future-proofing new homes through design so that they can be easily adaptable to enable people to live independently in their own homes as they age. In accordance with our current Local Plans, all homes within Cambridge City 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. For South Cambridgeshire, the current Local Plan seeks 5% of all homes to be built to the accessible and adaptable dwellings M4(2) standard but we will encourage developers to work to this standard where possible.¹⁴

In addition, from local research carried out by Sheffield Hallam¹⁵, based on projected need for specialist accommodation we will look to secure the following types of accommodation for older people on larger development sites.

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 4 (2 or 3).

Around 7% of homes to be specialist housing for older people, where the size of development makes this practicable. This could take the form of care ready type accommodation or extra care.

Appropriate provision of additional care beds.

According to the research, the number of care beds in Greater Cambridge is insufficient to meet existing needs. The provision of care beds that can be funded through social care is a particular issue facing the County Council and we will continue to work with them to identify how we can support the provision of care homes, including places available for spot purchasing beds for those funded through social care. With the increase of older people suffering from dementia, providers of any new specialist accommodation should consider how it can help meet this need, as well as the potential to help hospital discharge through the provision of intermediate care.

Promoting specialist and other types of housing

We will continue to develop partnership working with appropriate organisations (see partnership diagram under priority 7 below) to ensure that sufficient support is available for those at greatest risk in our communities, including young people, families with young children, young people leaving care, ex-offenders, those suffering from domestic abuse and asylum seekers. Where purpose built accommodation is required, we will work with both commissioners and developers to secure appropriate accommodation on new developments.

Students form a significant part of Cambridge's population and the two universities make a major contribution to the local economy. New student housing can help to free up housing for the wider market, and can also contribute towards balanced and mixed communities. However, consideration needs to be given to the scale and impact of any such development on local residential amenity. How proposals for new student accommodation will be dealt with is detailed in Cambridge City Council's Local Plan.

Homes for Gypsies & Travellers and Houseboat Dwellers

Everyone should have the right to a decent home, be that in traditional housing or through other cultural or lifestyle choices. Under the Housing & Planning Act 2016, local authorities have a duty to assess the housing needs of both those residing in caravans and on inland waterways where houseboats can be moored.

A key priority for South Cambridgeshire District Council is to identify new sites to accommodate those that wish to live in a caravan. Although a recent assessment did not identify any need for Gypsy & Traveller sites for those meeting the planning definition, it did show a need to provide sites for those residing in caravans who no longer travelled, as well as pitches to accommodate Travelling Showpeople.¹⁶

Across Greater Cambridge there has also been a noticeable increase over the last year or so in the number of temporary unauthorised encampments, particularly involving gypsies and travellers needing to access hospital treatment. As part of the Council's action to identify new sites, we will look to see how we can best accommodate those stopping temporarily in the District.

In terms of houseboat dwellers, one site to the north of the City has been allocated for off-river residential moorings, and the Local Plan supports appropriate delivery of residential moorings where they meet agreed criteria.

As we develop the Joint Local Plan from 2019, a full assessment of need for these groups will be undertaken.

PRIORITY 2: Diversifying the housing market & accelerating housing delivery

Everyone has different needs when it comes to the homes people live in. We want to create a place where people have choice, through ensuring a wide range of different types of housing are available, which at the same time can help accelerate rates of delivery. We also want to provide diversity in how homes are delivered so we are not solely reliant on a handful of developers to build the homes, including the affordable housing that we need.

We are also keen to explore new ways of delivering different types of housing - such as community-led development, including cooperative-housing & Community Land Trusts and self-build homes.

Encouraging investment for purpose-built Private Rented Sector Housing (PRS)

The Councils want to gain a better understanding of the local need and demand for purpose-built private rented sector (PRS) accommodation; and of the relationship between large PRS schemes and the ability to create settled and cohesive communities.

We recognise that PRS can meet the needs of households on a range of incomes, from those who are unlikely to be considered for social housing for rent to those who can afford but do not want to own their own home. We also recognise PRS can help accelerate overall housing build-out rates on large strategic sites. Subject to clear evidence of need, we may consider proposals for new PRS as part of a wider housing mix. Any such homes provided should remain available as PRS for an agreed period. They need to be of high quality, well managed and offer longer term tenancies. Where the need for PRS has been identified, we will seek a range of unit sizes and rents to meet a variety of

Moving Forward

Both councils will:

- ✧ *Carry out further research to identify need and demand for purpose-built private rented sector housing (PRS)*
- ✧ *Develop a set of local requirements to inform development of PRS schemes that are appropriate to the area*
- ✧ *Work with developers to accelerate delivery, eg through off-site and modular construction homes and supporting SME builders to bring forward smaller sites*
- ✧ *Review outstanding planning permissions and work with developers to ensure that schemes are built out in a timely manner*

South Cambridgeshire District Council will:

- ✧ *Explore what role development of new HMOs could play locally in providing an affordable housing option for single people*
- ✧ *Seek opportunities, where viable, for Ermine Street Housing to be an active private sector landlord for new developments in the District, including exploring the potential to deliver and manage HMOs.*
- ✧ *Deliver self- and custom-build housing plots on new developments to meet identified demand*
- ✧ *Work with local communities to secure the development they need*
- ✧ *Implement a programme for delivering homes on exception sites in our villages.*

Cambridge City will:

- ✧ *Seek opportunities, where financially viable, to buy back new market homes on our own developments to provide as intermediate tenure homes.*
- ✧ *Review our approach to self- and custom-build housing in line with statutory requirements*

household types and income levels, including appropriate provision of Affordable Private

Houses in Multiple Occupation

Well managed HMOs have an important part to play in meeting housing needs, offering a more affordable housing solution for single low income households. With HMOs predominantly located in Cambridge, the City Council's Local Plan supports provision of good quality, larger HMOs, in appropriate locations. At the same time the Council will seek to avoid over concentration of provision

Promoting self-build & custom build housing

With just under 400 applicants on the self-build register in South Cambridgeshire, there is an expectation that new developments will support this need and we will be seeking around 5% of homes on large sites to be for self or custom build. The Council have also identified over 100 plots of council-owned land to help meet this demand, with the proceeds going towards funding new council homes. This initiative ensures that the Council gets best value from small sites on which it would not be financially viable to build single council houses.

Exploring off-site and modular construction



Rent.

in an area, and to minimise any potential adverse impact on neighbouring occupiers through its registration scheme.

As part of the development of the larger strategic sites we will explore what role new-build HMOs can also play within South Cambridgeshire.

The Councils are currently working together to share best practice and identify ways for a joint approach in terms of the self-build/custom-build registers and the best ways to meet the demand.



Innovative and new ways of developing housing more quickly and cheaply than through more traditional construction methods are emerging. Although this is unlikely to completely replace existing housebuilding methods, at least for now, it does offer opportunities for the Councils to consider more innovative ways of promoting delivery through their own development programmes, and for supporting carbon reduction objectives.

Increasing the role of small & medium size enterprise builders (SMEs)

Both Councils want to promote diversity in the market, to help speed up delivery and provide a wider range of housing options. We are keen to work with SME builders to bring forward smaller sites that provide variety in the market to meet local needs.

The councils will seek to identify land to accommodate at least 10% of our housing requirement on sites no larger than one hectare, in accordance with the National Planning Policy. This will help to ensure that land is available for small to medium sized housebuilders to develop.

Increasing rates of build out

Measures above aimed at diversifying the housing market can also help to accelerate the delivery of housing, which in turn can help us to address affordable housing need more effectively. We await the government's response to recommendations from the recent Letwin review of build out rates, to assess whether there is more we can do to speed up delivery.¹⁷

Supporting our villages to remain vibrant and sustainable for the future

With just over 100 villages within South Cambridgeshire District, a high priority for the Council is to promote vibrancy and sustainability to enable villages to grow and flourish through appropriate development supported by the local community. We want to make sure that we keep our villages alive, where communities thrive and support networks are created. Our villages should be places where people want and can afford to live in, that offer easy access to work and play.

Maintaining the social fabric of our villages is important; helping young people to stay close to family networks through providing homes they can afford to live in, as well as homes for the older generation who want to stay in the village but need more suitable accommodation. In turn, this will help to sustain village facilities, such as local shops, schools and community activities.

South Cambridgeshire District has an excellent track record for promoting rural exception sites, with around 180 new affordable homes built over the last five years. Whilst providing affordable rented housing for local people is still a priority, we want to extend this to cater for a wider range of households through different intermediate products, such as shared ownership and rent to buy. The Local Plan also allows a small proportion of market homes to support sites coming forward which can help to meet local needs 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.

As well as building homes for local people through the exception sites policy, the introduction of entry-level exception sites that provide homes suitable for first time buyers

will support our ambitions in terms of economic development and enabling people to come and live in the District close to places of work. This will also help to reinvigorate villages providing a range of housing opportunities for young families on middle incomes to live in our villages.

For villages that have received large planning permissions for developments whilst the Council did not have a five year land supply, this does offer opportunity for communities to work with us to ensure any new development benefits local people, such as homes for first time buyers, older people's accommodation, etc.

We will continue to work with local communities to help them secure the development they want to see through Neighbourhood Plans, Village Design Statements, community-led housing and the promotion of affordable and entry-level housing through exception sites policies.



PRIORITY 3: Achieving a high standard of design and quality of new homes and communities

It's not just the cost of rents and mortgages which determine whether a home is affordable but also service charges and running costs, including costs associated with heating a home. We want to see homes built that are environmentally sustainable, and to encourage well-designed developments, especially in terms of on-site renewable energy and low carbon technologies

We need to ensure that homes are of good quality, and that communities are well-designed with access to sufficient facilities and open spaces. New communities need to be effectively integrated with existing, more established communities so that everyone can benefit from new developments.

Cambridge City Council has published its Sustainable Housing Design Guide as to the standards expected in its own council new build programme and as a guide for developers to follow.¹⁸ The City Council's Climate Change Strategy 2016-2021 aims to achieve zero carbon status in Cambridge by 2050 and stresses the importance of new developments being designed to both respond to and mitigate against climate change.¹⁹

Whilst South Cambridgeshire District Council has a Design Guide SPD²⁰ and specific policies within its current Local Plan, one of the key priorities for the Council is to do more to drive up standards and make South Cambridgeshire a 'greener' sustainable place to live.

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 standards²¹.

Moving Forwards

Both councils will:

- ✧ *Drive up standards for environmental sustainability including onsite renewable energy and low carbon technologies.*
 - ✧ *Develop a joint Sustainable Design and Construction SPD*
 - ✧ *Help shape the planned update of the Cambridgeshire Quality Charter for Growth.*
 - ✧ *Ensure that housing, in particular affordable housing, is developed alongside the provision of community infrastructure*
 - ✧ *Future-proof the design of new homes so that as residents' age, homes can be easily adapted to meet changing needs*
 - ✧ *Ensure all new homes meet the nationally described space standards as a minimum.*
-

South Cambridgeshire District Council will:

- ✧ *Work with communities to develop individual Village Design Statements*
-

Cambridge City will:

- ✧ *Use the Sustainable Housing Design Guide to support good housing design in our own developments and promote amongst other developers*

Having easily adaptable homes as a household's circumstances change also helps support people to live independent lives. An ageing population means we must future-proof the design of our homes now, so that as we age homes can be easily adapted to avoid 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 and encourage other house builders to do so.

We also need to be delivering homes and wider infrastructure that are designed with a view to new technologies, including the move towards a digital connected future. This will support those that want to work from home, or those for whom assistive technology can reduce the need for care. We are working towards a Joint Sustainable Design & Construction SPD which will set out our approach to new technology.



Hill Farm, Foxton (new council homes)
Finalist – Building Excellence Awards 2018
Best social or affordable new housing
development

INSERT MORE PHOTOS OF GOOD
DESIGNED HOMES

PRIORITY 4: Improving housing conditions and making best use of existing homes

Everyone has the right to live in a decent home and whilst we have an ambitious programme for building new homes in future years that are well designed and energy & water efficient, we must not forget that the majority of residents live in existing homes, and as many of the homes are older they are likely to be less insulated and expensive to heat.

Promoting energy and water efficiency

It is estimated that around 40% of UK emissions come from households, with up to 50% coming from heating and electricity.²² As well as the effects on our environment, it can also be damaging to the health and wellbeing of residents where homes cannot be heated properly, with an estimated 11.5% of households in fuel poverty in Cambridge, and 8% in South Cambridgeshire.²³

We therefore have a responsibility to ensure that housing across all tenures meets a high standard for residents and supports our goals to reduce the overall carbon footprint. We will continue to promote greener and energy & water efficient solutions for council tenants and home-owners, and where necessary take enforcement action where private landlords fail to meet the expected standards.

Ensuring our council homes and environments are of high standard

As stock holding authorities, we maintain and manage over 12,200 properties, accounting for 11% of the overall homes in Greater Cambridge.

Having high quality responsive services is something that tenants and leaseholders have identified as particularly important. We know also that the physical appearance of the outside of homes is important to tenants and needs to feature in our investment plans.

Moving Forwards

Both councils will:

- ✧ *Promote greener and energy efficient solutions for home-owners and where necessary take action where private landlords fail to meet expected standards.*
- ✧ *Ensure council homes continue to be well managed and maintained*
- ✧ *Invest in the fabric of our council homes for optimum energy and water efficiency, and ensure they remain good quality homes that people want to live in*
- ✧ *Support tenants through the implementation of Universal Credit.*
- ✧ *Work to ensure HMOs are licensed where required*
- ✧ *Support private landlords in managing their homes, and take enforcement action against the minority of landlords who do not meet required standards*

Cambridge City will:

- ✧ *Continue to be pro-active in bringing empty homes back into use.*

Significant investment has been made in maintaining our homes to a good standard and making them more energy efficient. This will continue to be a priority for us in terms of improving our homes and we will work towards any additional requirements following the government's proposed review of the Decent Homes Standard.

Cambridge City Council has also committed to investing in a five year programme of environmental improvements to our council housing estates.

South Cambridgeshire District Council has an ongoing programme of improving the energy

efficiency of council homes. This includes the installation of solar panels, improving thermal insulation and upgrading heating systems; and actively seeking to use renewable technologies where possible, such as air source heat pumps.

The roll-out of Universal Credit could have a significant impact on our tenants' welfare, including the ability to pay their rent. This in turn could have a knock-on effect in terms of the Councils' rental income, reducing the funding available to invest in homes and services. We will prioritise the support we can give to tenants to ensure they are able to claim and pay their rent on time.

Making sure private rented homes are of good quality and well managed

The number of private rented homes in Greater Cambridge has seen a significant increase, especially in Cambridge. Housing conditions tend to be worse in private rented accommodation, with an estimated 18% of private rented homes in Cambridge and 15.3% in South Cambridgeshire not meeting the required Health & Safety standards.^{24 25}

The Councils have an important role to play in improving management and conditions in the private rented sector. We will actively support landlords in meeting their responsibilities in this area, but will take enforcement action against the minority of landlords who do not meet the expected standard. The government has recently introduced new

requirements for councils to register landlords who do not manage or maintain their properties appropriately, together with new financial penalties that should help drive up the standards in private rented accommodation.

In terms of Houses in Multiple Occupation (HMOs), the classification has been broadened to include smaller HMOs which must be compulsorily licensed. It is estimated that as many as 1,700 additional HMOs may need to be licensed in Greater Cambridge; around 1,000 in Cambridge and 700 in South Cambridgeshire.

Insert pictures

Bringing Empty Homes back into use

Having homes sitting empty when we have such a high demand for housing is a wasted resource. Whilst the number of long term empty homes is low compared to many other parts of the country and represents less than 1% of the total Greater Cambridge housing stock, it is important that we work with owners to try and bring homes back into use.²⁶

Both Councils' Council Tax schemes include elements designed to help dis-incentivise

people from leaving homes empty for long periods.^{27 28} The City Council actively supports owners of long-term empty homes to bring them back into use, and has set up an Empty Homes Loan scheme to enable such homes to be improved for use as affordable housing.²⁹ South Cambridgeshire District Council offers advice and support and refers owner-occupiers to its housing companies Ermine Street Housing and Shire Homes Lettings with a view to increasing the availability of private rented housing.^{30 31}

Insert photo or graphic

PRIORITY 5: Promoting Health & Wellbeing through housing

Poor and/or unsuitable housing, and lack of appropriate community infrastructure, can have a significant effect on people's physical and mental health and wellbeing. In addition, a cold home can lead to respiratory and other diseases, and unsuitable homes can increase trips and falls. Our aim is to help people live safely and independently at home, and encourage residents to be active participants in community life to combat loneliness and isolation.

We will continue to work with partners to improve the integration of housing, health and social care services, including reviewing how we deliver Disabled Facilities Grants (DFGs) and home adaptations, and supporting the county-wide 'Housing Options for Older People' project to help families make informed housing choices as they grow older³².

Improving support to people in their homes

Over the years we have seen a changing tenant profile within our own council homes with an increase in the number of tenants experiencing mental health issues. This has resulted in us moving towards a much more intensive housing management service to help support the needs of our tenants. This is a growing problem generally, with people with complex needs ending up as homeless because there is no where else to turn for support. Often homelessness is a symptom, rather than the cause of mental ill health. We will continue to work with partners to ensure that there is appropriate support and provision available to meet increasing demand.

With continuing reductions in health and social care budgets, it is essential that we work together to ensure that our support services are sustainable for the future. Early intervention and prevention is crucial in helping to reduce costs and provide a better quality of life for residents.

Moving Forwards

Both councils will:

- ✧ *Work with partners to improve the integration of housing, health and social care and support service transformation.*
- ✧ *Work with partners to ensure that there is appropriate support and provision available to meet increasing demand from those suffering with complex health issues.*
- ✧ *Implement the proposed Cambridgeshire-wide repairs and adaptations policy to help improve housing conditions and deliver health and social care outcomes.*
- ✧ *Support the new Housing Options for Older People scheme and monitor the impact on existing services.*
- ✧ *Promote digital inclusion through training up 'champions' to help others get online.*
- ✧ *Work with partners to help tackle loneliness.*
- ✧ *Explore opportunities for joint inter-generational work, particularly across the Councils' sheltered housing schemes.*
- ✧ *Work with health and social care partners to develop a sustainable approach to revenue funding for our shared Home Improvement Agency.*
- ✧ *Continue to engage with the Cambridgeshire Community Safety Partnership in tackling crime and anti-social behaviour*

Tackling poverty and inequality

Welfare reforms are impacting on residents across all tenures. For example, low Local Housing Allowance (LHA) rates compared with local private rents make it increasingly difficult for benefit claimants to rent privately in Greater Cambridge, and the overall benefit cap is already affecting a number of local families. The full local roll out of Universal Credit from 2018 onwards will also have an impact. Both Councils are working on a number of projects in this area.

Cambridge, in a recent study, was identified as the most unequal city in the UK.³³ The City Council's work is co-ordinated through its Anti-Poverty Strategy, which includes actions around debt advice, supporting people into work and training.

As part of South Cambridgeshire's Financial Inclusion Strategy, the District Council supports the local credit union to provide access to banking for its tenants.³⁴ Working in partnership with Mears a specialist support worker is also employed to provide help and advice to tenants who are struggling financially.

Promoting Digital Inclusion

Supporting people to develop digital skills and get online is important for a number of reasons. It can help people to access benefits and financial and other services which are increasingly only readily available online, and can help to tackle social isolation. Both Councils are actively working to train up 'champions' who can then help others to get online.

Combating Loneliness

The issue of loneliness is rising up the national agenda, particularly in relation to older people, with an estimated 1.2 million chronically lonely older people in the UK.³⁵ Both Councils are working with partners on initiatives to tackle loneliness. As part of this we want to explore opportunities for joint inter-generational work, particularly across the Councils' sheltered housing schemes.

Tackling Crime and Anti Social Behaviour

The Councils treat anti-social behaviour and hate crime seriously, engaging proactively with partners and the wider community in terms of both prevention and in dealing with complaints and issues as they arise.

INSERT SOME INFO GRAPHICS

PRIORITY 6: Preventing and Tackling Homelessness and Rough Sleeping

Both Councils are signed up to making homelessness ‘the unacceptable outcome’ as part of a wider multi-agency partnership across Cambridgeshire and Peterborough. Our number one priority is to help prevent homelessness occurring in the first place, helping people to help themselves before they hit crisis point.

Cuts in welfare funding, combined with high housing costs, and low LHA rates, mean that people on low incomes are becoming increasingly vulnerable to homelessness. This is evidenced by the number of homeless people coming through our doors, which have significantly increased over the last five years; with the main reasons being the loss of a private tenancy, eviction by friends / family and relationship breakdown. Through our prevention work, the number of people we have successfully helped to prevent or relieve homelessness has increased over the years, with nearly 1,500 households supported in 2017/18.

To date we have been able to use Discretionary Housing Payments to help some households to deal with the welfare changes, however this will not be enough going forwards to cover the loss of benefits which some households will experience as they move over to Universal Credit.

The mismatch between the Local Housing Allowance rate for Greater Cambridge based on the Broad Rental Market Area and the actual costs of private rents in the area, make it extremely difficult for those on benefits to secure private rented accommodation. We will continue to lobby government at every opportunity to align the BRMA with actual rents.

Moving Forwards

Both councils will:

- ✧ *Work with partners to help prevent homelessness*
 - ✧ *Continue to lobby government around impact of welfare policy on affordability in the private rented sector*
 - ✧ *Review the impact of the Homelessness Reduction Act on our lettings policies.*
 - ✧ *Prepare for the roll out of Universal Credit and assess what further actions may be needed to help prevent people from becoming homeless following implementation.*
 - ✧ *Help shape the county-wide review of housing related support, to ensure that the districts can continue to effectively meet their homelessness prevention obligations.*
 - ✧ *Improve our understanding of the issues faced by people discharged from prison, and our approach to preventing homelessness amongst ex-offenders.*
-

South Cambridgeshire District Council will:

- ✧ *Review existing information available to those facing homelessness.*
 - ✧ *Review the Rent Deposit Guarantee Scheme*
 - ✧ *Increase the number of homes available to rent through the Council's private sector leasing scheme - Shire Homes Lettings*
 - ✧ *Publish a Homelessness Strategy in 2019.*
-

Cambridge City will:

- ✧ *Keep our strategic approach to homelessness and our homelessness strategy action plan under ongoing review*
- ✧ *Extend the Housing First training flats scheme by sourcing additional homes with live-in support, including through our own housing development programme*

Single homelessness is on the rise across Greater Cambridge, with rough sleeping a particular problem in the City. Both Councils are involved in a number of initiatives with partners to help prevent single people from becoming homeless especially in terms of supporting those with mental health problems. We know that ex-offenders being discharged from prison is one of the groups

particularly at risk of becoming homeless and we will continue to work with partners to improve the support available.

For those that we do have to find temporary accommodation for, the use of Bed & Breakfast has been kept to a minimum and we will only use this form of temporary housing as a last resort.

Increasing the supply of private rented housing for those on low incomes.

To help tackle the difficulties experienced by people on low incomes, Cambridge City Council's social lettings agency Town Hall Lettings (THL) works to secure private rented housing for single people. More recently, some market homes provided on our own new developments have been bought back by

our arms length housing company (CCHC Ltd) and let out through THL at sub-market rents. <https://townhallettings.com/>

South Cambridgeshire District Council have also set up Shire Homes Lettings, to take forward the management of the private sector leasing scheme which provides affordable, good quality private rented accommodation in the District to help prevent homelessness.

Funding for housing related support

The County Council's review of housing related support is likely to see a reduction in funding available. Many of the homelessness services provided in Greater Cambridge are run by local charities and organisations and are reliant on long term funding security in order for them to operate viable services. In the context of shrinking resources there are

likely to be significant challenges for the county and district councils in terms of the support available, and we will continue to work in partnership with the County Council to enable us to continue supporting those who are homeless or threatened with homelessness.

Homelessness Strategies

Preventing and tackling homelessness requires a co-ordinated and strategic response. In Cambridge, issues and approaches to homelessness and rough sleeping are reviewed on an ongoing basis in partnership with a range of agencies through its Housing Strategy Improvement Partnership and Homelessness & Rough Sleeping Action Plan.³⁶ A Homelessness Summit, with a particular focus on rough sleeping, also took place with a range of partners in 2017.

In South Cambridgeshire a full review of homelessness was undertaken in early 2018 which informs a separate Homelessness Strategy for the District. Both councils have worked together to review their approaches to dealing with homelessness in preparation for the new Homelessness Reduction Act.

Further details as to how we tackle homelessness and rough sleeping can be found at Annex 6.

PRIORITY 7: Working with key partners to innovate and maximise resources available

In the context of national policy and reduced national funding available for local government, the Councils face challenging times in terms of meeting our statutory obligations and our wider objectives. Forming strong investment partnerships can help to strengthen our position in terms of financial capacity and applying for available funding, and we will work with partners to innovate and maximise the resources available.

The success of this strategy and the economic growth of Greater Cambridge can only be achieved through strong partnership working and collaboration with both private and public sectors.

Developers and Registered Providers

By far the largest investors in new housing are private developers, through direct provision of new homes and through s106 contributions to affordable housing and other facilities and infrastructure. Both authorities are keen to strengthen relationships with existing and potential developers of all sizes, to help ensure that the right homes are delivered in the right places together with timely provision of infrastructure.

Registered housing providers (housing associations) also have an important role to play in the growth of Greater Cambridge, providing the majority of new affordable homes. Their commitment to invest in the area is critical to delivering the affordable homes that we need. It is estimated that for every £1 of public funding received, registered providers will invest a further £6 to deliver affordable housing in the area.³⁷

Cambridge Investment Partnership (CIP) has been set up as a joint venture between Cambridge City Council and Hill Investment Partnerships to develop sites to meet the need for housing, and in particular high quality affordable housing in Cambridge.

Moving Forwards

Both councils will:

- ✧ *Work proactively to build on existing and new relationships with key organisations, housing associations and developers.*
- ✧ *Work closely with the Greater Cambridge Partnership and the Cambridge & Peterborough Combined Authority to secure investment into the area to support infrastructure and affordable housing.*
- ✧ *Explore investment opportunities with the Greater Cambridge Partnership to directly commission housing development that will specifically help address the affordability challenges facing essential local workers.*
- ✧ *Actively engage with partners through the Housing Board and other key forums*
- ✧ *Support the Combined Authority in the development and delivery of their new housing strategy*

South Cambridgeshire District Council will:

- ✧ *Work with the Combined Authority to ensure that schemes are identified for the £100m Housing Fund.*

Cambridge City Council will:

- ✧ *Continue to work through Cambridge Investment Partnership to deliver new affordable homes on some of the council's own sites*

Greater Cambridge Partnership³⁸

The Greater Cambridge Partnership is the local delivery body for a City Deal with central Government, bringing powers and investment worth up to £1 billion over 15 years to help secure sustainable economic growth and quality of life for the people of Greater Cambridge.

The partnership is working with the Councils and the business community to sustain the economic growth taking place within Cambridge, and helping to deliver on our aspirations for the Greater Cambridge area, including accelerating delivery of the 33,500 new homes required and supporting the 44,000 new jobs coming to the area.

In terms of housing investment, given the affordability challenges facing local workers,

the Councils are keen to work with the Greater Cambridge Partnership to explore investment opportunities to directly commission housing development that will specifically help address these challenges and support economic growth.



Cambridgeshire & Peterborough Combined Authority³⁹

The Cambridgeshire & Peterborough Combined Authority was established in 2017, following a devolution deal with central government. Powers and funding devolved to the Combined Authority are being used to facilitate delivery of new homes, economic growth, local infrastructure, and jobs across the area.⁴⁰ As part of the 'housing offer' the Combined Authority secured funding of £100m towards the acceleration of the delivery of affordable housing across Cambridgeshire and Peterborough by 2022, with a further £70m allocated to Cambridge City for the delivery of 500 new council homes.

Both councils are keen to work with the Combined Authority to support the development and delivery of their new Housing Strategy, to help them to achieve the best housing outcomes for our areas.

South Cambridgeshire District Council will work closely with the Combined Authority to ensure that the District is supported in terms of the investment needed to support the economic growth and affordability issues facing the area.

The Housing Board

We work closely with partners through the Housing Board covering Cambridgeshire, Peterborough and West Suffolk; including the local councils, registered providers and public health. The Board works collaboratively on strategic housing issues, and has been responsible for commissioning a number of major projects, including our sub-regional Choice Based Lettings System (Home-Link) and sub-regional Strategic Housing Market Assessment; and securing funding for partnership projects.⁴¹



Health and social care partners

We as districts have an important role to play in supporting physical and mental health and wellbeing, and enabling people to live safely and independently at home. We also provide and/or fund a number of services which can help prevent hospital or care home admission, and speed up transfers of care from hospitals.

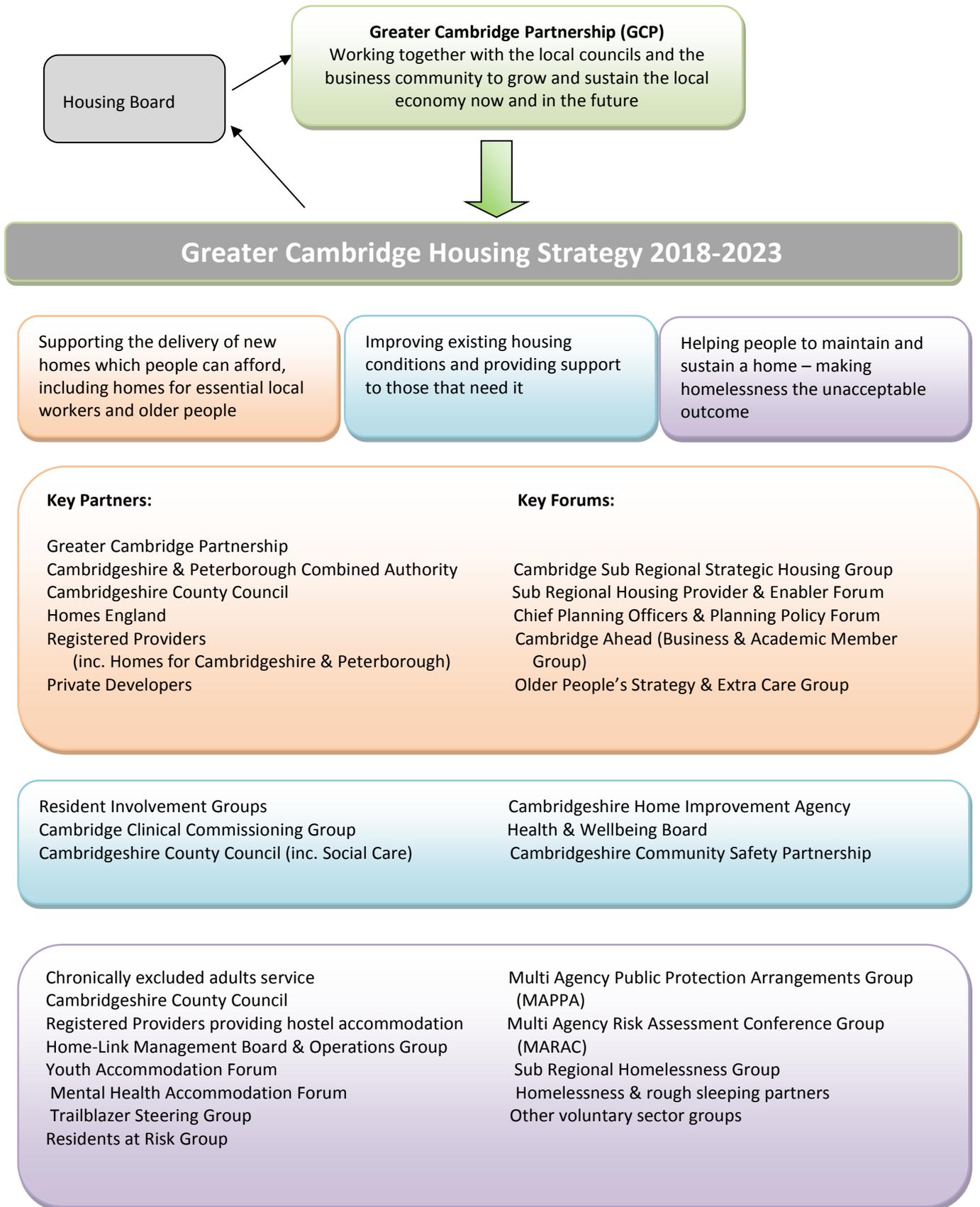
In turn, many of our services can help reduce health and social care system expenditure. For example, it is estimated that fixing Category 1

hazards in England could generate an NHS cost saving of around £1.4bn per annum in first year treatment costs.⁴² It is also suggested that every £1 spent on handyperson services could generate £4.28 in savings to health and social care services.

We are committed to strengthening partnership working in this area, to support service transformation and achieve improved outcomes for local residents.

Other partners

The diagram overleaf demonstrates the main inter-linkages and partnerships that support the ambitions for Greater Cambridge. We will continue to work with a whole host of other partners linking the many activities associated with good housing, health and wellbeing, and economic growth.



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Links to Strategies and Plans [DRAFT]

Evidence Base

The following documents 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
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		

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 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

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 be supported and will help to contribute towards a wide-ranging suite of existing and new strategies, policies and plans. The table below sets out the current and planned council documents which will help to implement the strategy.

Reference	Existing	To be reviewed	To be developed
Cambridge City		South Cambridgeshire District Council	Joint
Affordable Housing SPD 2006 (to be replaced)		Affordable Housing SPD 2010 (to be replaced)	Joint Housing SPD [to be developed 2019]
Sustainable Design and Construction SPD 2006		District Design Guide SPD 2010	Joint Sustainable Design and Construction SPD [to be developed 2019]
Cambridge Sustainable Housing Design Guide		Health & Wellbeing Strategy [to be developed 2019]	
Climate Change Strategy 2016-2021 Carbon Management Plan 2016-2021 Fuel & Water Poverty Action Plan		Economic Development Strategy [to be developed 2019]	
Tenancy Strategy 2012 (to be reviewed)		Tenancy Strategy 2012 (to be reviewed 2019)	
Anti Poverty Strategy 2017-2020		Financial Inclusion Strategy 2015-2017 (to be reviewed 2019)	
Empty Homes Policy 2017		Empty Homes Strategy 2016-2016 (to be reviewed 2019)	
Homelessness Strategy Action Plan 2016-2019 (kept under ongoing review)		Homelessness Strategy 2019 (draft)	
Home-Link Lettings Policy 2018		Lettings Policy – February 2018	
Anti Social Behaviour Policy 2018 Community Safety Plan 2018-19 (to be reviewed)		Anti Social Behaviour Policy Tenancy Fraud Policy Domestic Abuse Policy (to be developed 2019)	
Digital Access Strategy 2018-20		Digital Inclusion Strategy 2015-17 (to be reviewed 2019)	
HRA Business Plan 2012-2042		HRA Business Plan 2012-2042	
HRA Asset Management Plan 2012-2042		HRA Asset Management Strategy (to be reviewed 2019)	
		Housing Revenue Account Medium Term Financial Strategy November 2018/19 to 2047/48 (to be published February 2019)	
		HRA Asset Sustainability Policy (Acquisitions & Disposals) (to be reviewed 2019)	
		New Build Strategy for council homes 2012-2016 (to be updated)	
		Resident Involvement Strategy 2016 -2018 (to be reviewed 2019)	

Reference Links

Sub Regional Housing Strategic Market Assessment
https://cambridgeshireinsight.org.uk/housing/local-housing-knowledge/our-housing-market/shma/
Cambridge & South Cambridgeshire Objectively Assessed Need – Further Evidence 2015
https://cambridge.blob.core.windows.net/public/ldf/coredocs/rd-mc-040.pdf
https://cambridge.blob.core.windows.net/public/ldf/coredocs/rd-mc-040.pdf
Sub Regional Quarterly Housing Market Bulletins
https://cambridgeshireinsight.org.uk/housing/local-housing-knowledge/our-housing-market/housing-market-bulletins/
Savills detailed Affordability Analysis for Cambridge & South Cambridgeshire – June 2017
https://cambridgeshireinsight.org.uk/wp-content/uploads/2018/05/savills-greater-cambridge-report-june-2017.pdf
Diamond Affordability Analysis for the Cambridge Sub Region – June 2018
https://cambridgeshireinsight.org.uk/wp-content/uploads/2018/07/diamonds-report-17-july.pdf
Older People’s housing, care and support needs in Greater Cambridge – November 2017
https://cambridgeshireinsight.org.uk/wp-content/uploads/2018/07/older-peoples-housing-care-support-greater-cambridge.pdf
Cambridgeshire, King’s Lynn & West Norfolk, Peterborough and West Suffolk Gypsy & Traveller Accommodation Needs Assessment – October 2016
http://www.scambs.gov.uk/housing/gypsy-and-traveller-information/accommodation-needs-assessment/
Cambridge City Council Vision
https://www.cambridge.gov.uk/our-vision
South Cambridgeshire: Your Place, Our Plan 2018-2019
https://www.scambs.gov.uk/media/11617/corporate_plan_brochure_2018_version_2small_0.pdf
Cambridge City Annual Statement
https://www.cambridge.gov.uk/annual-statement
South Cambridgeshire Business Plan 2019-2024 [currently out to consultation]
https://www.scambs.gov.uk/the-council/performance-and-plans/council-plans-and-reports/our-business-plan/
Cambridge City Local Plan 2018
https://www.cambridge.gov.uk/about-the-local-plan-review
South Cambridgeshire Local Plan 2018
https://www.scambs.gov.uk/planning/local-plan-and-neighbourhood-planning/the-adopted-development-plan/south-cambridgeshire-local-plan-2018/
CC Affordable Housing SPD 2006
https://www.cambridge.gov.uk/affordable-housing-spd
SCDC Affordable Housing SPD 2010
http://www.scambs.gov.uk/media/5627/affordable-housing-spd-march-2010.pdf
CC Sustainable Design and Construction SPD 2006
https://www.cambridge.gov.uk/sustainable-design-and-construction-spd
CC Cambridge Sustainable Housing Design Guide
https://www.cambridge.gov.uk/media/1503/cambridgeshire-sustainable-housing-design-guide.pdf
CC Climate Change Strategy 2016-2021
https://www.cambridge.gov.uk/climate-change-strategy
CC Carbon Management Plan 2016-2021
https://www.cambridge.gov.uk/carbon-management-plan
CC Fuel & Water Poverty Action Plan
https://www.cambridge.gov.uk/media/1512/fuel-water-poverty-action-plan-2015-2017.pdf
SCDC District Design Guide SPD 2010
http://www.scambs.gov.uk/planning/local-plan-and-neighbourhood-planning/the-adopted-development-plan/local-development-framework/district-design-guide-spd
CC Tenancy Strategy 2012

https://www.cambridge.gov.uk/sustainable-design-and-construction-spdc
SCDC Tenancy Strategy 2012 (to be reviewed 2019)
http://www.scambs.gov.uk/media/3714/scdc_tenancy_strategy.pdf
CC Anti Poverty Strategy 2017-2020
https://www.cambridge.gov.uk/anti-poverty-strategy
SCDC Financial Inclusion Strategy 2015-2017
http://www.scambs.gov.uk/media/4863/financial-inclusion-strategy-2015-2017.pdf
CC Empty Homes Policy 2017
https://www.cambridge.gov.uk/media/1479/empty-homes-policy.pdf
SCDC Empty Homes Strategy 2016-2016 (to be reviewed 2019)
http://www.scambs.gov.uk/media/5717/empty-homes-strategy-2012-2016.pdf
CC Homelessness Strategy Action Plan 2016-2019
https://www.cambridge.gov.uk/media/6092/homelessness-strategy-action-plan.pdf
SCDC Homelessness Strategy 2019 (draft)
http://www.scambs.gov.uk/housing/housing-strategy/housing-strategy-and-policy/
CC Home-Link Lettings Policy
https://www.cambridge.gov.uk/media/5404/lettings-policy.pdf
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http://www.scambs.gov.uk/media/3522/home-link_lettings_policy_february_2018.pdf
CC Anti Social Behaviour Policy 2018
https://www.cambridge.gov.uk/media/3831/antisocial-behaviour-policy.pdf
CC Community Safety Plan 2018-19
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https://www.cambridge.gov.uk/media/3835/180426_digital_access_strategy_2018-2020.pdf
SCDC Digital Inclusion Strategy 2015-17
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CC HRA Business Plan
https://www.cambridge.gov.uk/housing-revenue-account
SCDC HRA Business Plan 2012-2042
https://www.scambs.gov.uk/the-council/performance-and-plans/council-plans-and-reports/our-business-plan/
CC HRA Asset Management Plan
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SCDC HRA Asset Management Strategy
http://www.scambs.gov.uk/media/5641/asset-management-strategy-2011-2015.pdf
SCDC Housing Revenue Account Medium Term Financial Strategy November 2018/19 to 2047/48
To be published February 2019
SCDC HRA Asset Sustainability Policy (Acquisitions & Disposals)
http://www.scambs.gov.uk/media/9081/hra-asset-sustainability-policy_0.doc
SCDC New Build Strategy for council homes 2012-2016
http://www.scambs.gov.uk/media/9637/new-build-strategy-final-nov-13.pdf
SCDC Resident Involvement Strategy 2016 -2018
http://www.scambs.gov.uk/media/11707/resident_involvement_strategy_2016.pdf

KEY STATISTICS [DRAFT]

Housing Need and Affordability Analysis

	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	2418	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 (Ave 511 p.a.)	1,629 (Ave 326 p.a.)	925 (Ave 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
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	11.8	8.6	Hometrack, based on sales & valuations: Housing Market Bulletin June 2018
Average house price	Not available	£523,193	£433,388	
Annual Income required for average sale price	Not available	£134,535 (£52,319 deposit)	£111,442 (£43,338 deposit)	Based on 3.5 x income and 10% deposit
Lower quartile price to income ratio	Not available	16.3	11.5	Hometrack: Housing Market Bulletin June 2018
Lower quartile house price	Not available	£340,000	£285,000	
Annual Income required for lower quartile sale price	Not available	£87,428 (£34,000 deposit)	£73,285 (£28,500 deposit)	Based on 3.5 x income and 10% deposit
Median weekly cost of a private rented property (2 bed house)	Not available	£275	£206	Hometrack; Housing Market Bulletin June 2018
Local Housing Allowance for 2 bed house (weekly)	£149.31	£149.31	£149.31	Valuation office

Existing homes and communities

% 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 (eg 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
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

	2013/14	2014/15	2015/16	2016/17	2017/18	Source
Number of homeless applications where a decision is made						Table 784, MHCLG
Greater Cambridge	357	383	586	611	617	
Cambridge City	189	262	418	393	374	
South Cambridgeshire District	168	121	168	218	243	
Number accepted as being homeless and in priority need						Table 784, MHCLG
Greater Cambridge	254	380	293	297	270	
Cambridge City	127	146	172	130	112	
South Cambridgeshire District	127	86	121	167	158	
Snapshot of total households in temporary accommodation as of 31 March each year						Table 784, MHCLG
Greater Cambridge	134	135	134	135	98	
Cambridge City	81	91	79	75	52	
South Cambridgeshire District	53	44	55	60	46	
... of which were accommodated in Bed & Breakfast (snapshot)						Table 784, MHCLG
Greater Cambridge	0	12	0	0	12	
Cambridge City	0	12	0	26?	12	
South Cambridgeshire District	0	0	0	0	0	
Estimated Number of Rough Sleepers (Autumn snapshot 2010-2017)						Table 1 MHCL

						G
Greater Cambridge	11	11	18	40	30	
Cambridge City	9	10	18	40	26	
South Cambridgeshire District	2	1	0	0	4	
Total number of cases where positive action was successful in preventing or relieving homelessness						Table 792
Greater Cambridge	551	701	868	1,123	1,447	
Cambridge City	404	483	718	997	1,270	
South Cambridgeshire District	147	218	150	126	207	
Supply of rented homes let through Home-Link housing register						Home-Link data
Greater Cambridge	1,240	1,149	1,115	956	1,227	
Cambridge City	704	601	634	519	661	
South Cambridgeshire	536	548	481	437	566	

Legislative Changes [DRAFT]

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.¹

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 pressures on 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 sets 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^{2 3}. Consultation has since been carried out on some of the key elements, and a review of planning is currently under way. 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.

¹ Homelessness Reduction Act 2017: <https://services.parliament.uk/bills/2016-17/homelessnessreduction.html>

² <https://www.gov.uk/government/collections/housing-white-paper>

³ <https://www.gov.uk/government/consultations/draft-revised-national-planning-policy-framework>

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 to provide 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.

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 being given to housing growth.

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, but we await further detail before we are able to commit to increasing our borrowing powers.

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.⁴

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.

⁴ CLG Welfare Reform web pages: <https://www.gov.uk/government/policies/welfare-reform>

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 2015/16 onwards the Disabled Facilities Grant (DFG) allocation has been included within 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:** eg improving resident awareness of how complaints can be made and escalated, and speeding up & simplifying complaint systems.
- **Empowering residents and strengthening regulation** – eg through social landlord performance league tables, taking performance into account when allocating –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’** eg 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: eg, 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.

At the time of writing the Green Paper is out to consultation, to which both councils have responded.

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.

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Housing Requirements [DRAFT]

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.
- 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 standards¹.
- 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 to M4(2) adaptable and accessible standards ourselves and encourage other house builders to do so.
- 1.4 Our current Local Plans seeks:
 - **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.²
 - **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 <https://www.gov.uk/government/publications/technical-housing-standards-nationally-described-space-standard>

² Accessible Housing in Cambridge- A study into accessible housing requirements in Cambridge for the emerging Local Plan: <https://www.cambridge.gov.uk/public/ldf/coredocs/RD-CFM/rd-cfm-040.pdf>

- 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 As part of developing the next Local Plan we will review best practice and guidance to support future requirements for sustainable housing design.

2. Affordable housing requirements and tenure mix

- 2.1 The policy, as set out in the councils' adopted Local Plans^{3 4} for affordable housing 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. Affordable housing for Rent

- 3.1 There are two tenure types that sit under the banner for affordable housing for rent:
- Social rented housing is the most affordable tenure type, typically around 60% of an open market rent.

³ South Cambridgeshire District Council Local Plan, Chapter 7, Policy H/10: Affordable Housing - <http://www.scambs.gov.uk/media/12533/8-chapter-7-housing.pdf>

⁴ Cambridge City Council Local Plan, Section 6, policy 45: [link to follow](#)

- 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 rented housing for those on low incomes and all new affordable housing for rent will be required to be made available to those on the Home-Link Housing Register⁵ 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 affordable rented housing 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 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 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.⁶
- 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 sub-market 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.

⁵ <https://www.helptobuyese.org.uk/>

⁶ <https://www.helptobuyese.org.uk/>

- 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 are 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’⁷ identifies a gap in the market for those earning between £30,000 - £50,000. Discounted market homes should therefore be set at a level that will help to meet this need and 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 bedspaces required per property and the proportion of sizes is as follows:

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

⁷ Cambridgeshire Insight – Affordability Analysis: <https://cambridgeshireinsight.org.uk/housing/local-housing-knowledge/our-housing-market/affordability-analysis/>

- 5.3 For smaller village schemes, the property sizes will be based on localised housing needs which may identify a different mix.

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

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 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.

7.1.4 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.

7.1.5 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.

7.2 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.⁸

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

⁸ <https://cambridgeshireinsight.org.uk/wp-content/uploads/2018/07/older-peoples-housing-care-support-greater-cambridge.pdf>

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

	Current supply	Recommended supply 2016	Difference (shortfall)	Recommended future supply			
				2020	2025	2030	2035
Age exclusive	239	1,145	-906	1,321	1,619	1,835	2,062
Specialist housing	3,280	3,422	-142	3,950	4,839	5,485	6,163
Care beds	1,825	2,152	-327	2,484	3,043	3,449	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.⁹ 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

⁹ SHOP@ model, produced by the Housing LIN (Strategic Housing for Older People Analysis Tool)

People’s Accommodation Strategy, together with an Extra Care Statement to demonstrate to partners the county’s approach to extra care provision going forwards¹⁰. 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 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.

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.¹¹ 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

¹⁰ Cambridgeshire Older People’s Accommodation Programme Board: Draft Older People’s Accommodation Strategy [Version 0.9. April 2016]

¹¹ Cambridgeshire, Kings Lynn & West Norfolk, Peterborough & West Suffolk Gypsy & Traveller Accommodation Needs Assessment 2016: https://cambridgeshireinsight.org.uk/wp-content/uploads/2017/10/2016_10_05_cambridgshire_gtaa_final_report_0.pdf

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%.

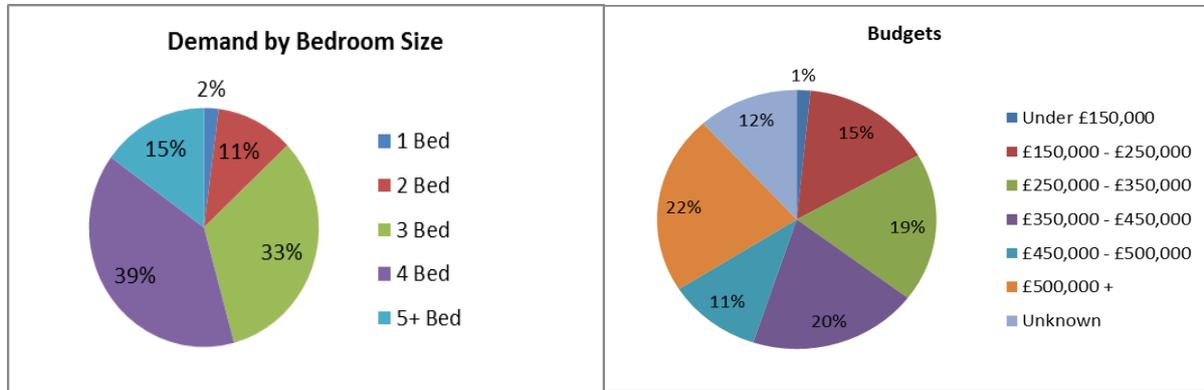
7.6.4 Proposals for PRS will only be considered acceptable where they form part of the housing mix to be provided through the development; are in single ownership and management; are held under covenant as PRS for a period of a minimum of 15 years; are self-contained; provide for long-term tenancies;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

7.9 Entry Level Exception Sites

7.9.1 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.

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Homelessness [DRAFT]

Homelessness and rough sleeping – the scale of the problem

In the five years between 2013/14 and 2017/18.

- *The number of homeless applications where a decision was made has risen considerably in both Councils with over 600 applications in 2017/18.*
- *The number of households accepted as homeless and in priority need has increased slightly with 270 households being accepted in 2017/18.*
- *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 2017/18.*
- The number of households preventing from becoming homeless has risen three-fold from around 550 to almost 1500 in 2017/18.
- 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.¹ And CIH 'Make a Stand' pledge².

¹ Domestic Abuse Housing Alliance: <https://www.dahalliance.org.uk/>

- 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 which include priority given to people who are homeless or at risk of homelessness.^{3 4} 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 new 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.^{5 6}
- 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.⁷ South Cambridgeshire District have invested around £2million 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

² <http://www.cih.org/makeastand>

³ SCDC Lettings policy: <https://www.scambs.gov.uk/sites/default/files/documents/Lettings%20Policy.pdf>

⁴ CCC Lettings policy: <https://www.cambridge.gov.uk/sites/default/files/lettings-policy.pdf>

⁵ SCDC Shire Homes web page: <https://www.scambs.gov.uk/ShireHomes>

⁶ CCC Town Hall Lettings web page: <https://www.cambridge.gov.uk/town-hall-lettings>

⁷ CCC Empty homes web page: <https://www.cambridge.gov.uk/empty-homes>

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.

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 sub market 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.

Ex-offenders being discharged from prison are one of the groups particularly at risk of becoming homeless. They may end up '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 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 and Cambridge City Council's Homelessness and Single Homelessness & Rough Sleeping action plans for more detail and for further actions being taken forward.⁸

⁸ Cambridge City Council Homelessness Strategy Action Plan:
<https://www.cambridge.gov.uk/media/6092/homelessness-strategy-action-plan.pdf>

Resources [DRAFT]

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

Council funding	<ul style="list-style-type: none"> ➤ Housing Revenue Accounts – funded by rents and used to pay for management and maintenance of the Councils’ housing. Directed by HRA Business Plans. ➤ Money from the council’s General Fund to fund expenditure on private sector housing
New Homes	<ul style="list-style-type: none"> ➤ Investment by private Developers and Registered Providers ➤ Contributions including s106 for affordable housing and in-lieu contributions (in exceptional circumstances). ➤ 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. ➤ 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 ➤ Government Grant – via Homes England for infrastructure or housing. Also for community led housing schemes.
Private sector housing adaptations and repairs funding	<ul style="list-style-type: none"> ➤ Disabled Facilities Grant via Better Care Fund ➤ Discretionary Housing grants – to repair and improve homes
Homelessness and support Services	<ul style="list-style-type: none"> ➤ Annual prevention grant from Government ➤ Trailblazer innovation grant ➤ Flexible Homelessness Support Grant – funds temporary accommodation ➤ New Burdens Funding – to implement Homelessness Reduction Act ➤ Housing related support funding to providers of sheltered and supported accommodation

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Glossary [DRAFT]

Term	Definition
<p>Affordable Housing / Social Housing</p>	<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 • Starter Homes • Discounted market sales housing • Other affordable routes to home ownership <p>Affordable Housing (aka social housing) includes social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Affordable Housing should:</p> <ul style="list-style-type: none"> • Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices • Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative Affordable Housing provision. <p>(See National Planning Policy Framework for full definition)</p>
<p>Affordable Rent</p>	<p>One of the two forms of ‘affordable housing for rent’ (the other being social rented)</p> <p>Rented housing provided by Local Authorities and Private Registered Providers of social housing to households that are eligible for Social Rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).</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 the Homes England.</p> <p>Affordable Rent at LHA levels is typically around 70% of an open market rent.</p>

Affordable Housing Supplementary Planning Document (SPD)	<p>Provides guidance to partners on the council’s expectations around the delivery of new Affordable Housing, including the type and mix of housing required, how Affordable Housing should be located on sites, the council’s approach to viability, etc.</p> <p>The SPD will be reviewed in 2019, following the adoption of the Local Plans.</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 City.</p>
Cambridgeshire Home Improvement Agency	<p>The Cambridgeshire Home Improvement Agency set up as a shared service, currently covering Cambridge City, South Cambs and Huntingdonshire district councils. The Agency provide advice, support and assistance to elderly, 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.</p>
Choice Based Lettings (CBL)	<p>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.</p>
Disabled Facilities Grants (DFGs)	<p>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.</p>
Extra care	<p>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.</p> <p>Some of the services provided in extra care housing can also be extended to people living in non-specialist accommodation in the wider community.</p>

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:</p> <ul style="list-style-type: none"> • 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.
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. Replaced</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>
Housing Revenue Account (HRA)	<p>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.</p>

House in Multiple Occupation (HMO)	A property rented out by at least three people who are not from one 'household' (eg a family) but share facilities like the bathroom and kitchen. Sometimes called a 'house share'.
Intermediate Housing	Homes for sale and rent (excluding Social and Affordable Rent) provided at a cost above Social Rent, but below market levels, and which meet the criteria for Affordable Housing (above). Can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent (including 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 but will be working towards a joint Local Plan from 2019.
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 and mixed communities.
Mandatory licensing of HMOs	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. From October 2018 HMOs, mandatory licensing will 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
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.
Registered Providers	Providers of social housing registered with the 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)	Right to Buy: 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.
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 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 Rented 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>

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