

## 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 standards<sup>1</sup>.
- 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 Whilst the Lifetime Homes Standard has been superseded, we will, wherever possible, build to to M4(2) adaptable and accessible standards ourselves and encourage other house builders to do so.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.<sup>2</sup>
  - **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)).

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<sup>1</sup> <https://www.gov.uk/government/publications/technical-housing-standards-nationally-described-space-standard>

<sup>2</sup> 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<sup>3 4</sup> 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.

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<sup>3</sup> 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>

<sup>4</sup> 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 Register<sup>5</sup> 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.<sup>6</sup>
- 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.

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<sup>5</sup> <https://www.helptobuyese.org.uk/>

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- 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’<sup>7</sup> 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
<b>One bedroom</b>	Two person	64%	56%
<b>Two bedroom</b>	Four person	27%	30%
<b>Three bedroom</b>	Five person	7%	11%
<b>Four bedroom</b>	Six person	2%	3%

<sup>7</sup> 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***

### **7.1 *Promoting housing for Essential Local Workers***

- 7.1.1 Both councils are keen to work with local employers and other partners to get a better understanding of the potential need for housing for local workers to support local services, the local economy and further economic growth.
- 7.1.2 The National Planning Policy Framework (NPPF) defines 'essential local workers' as certain groups of public sector employees who provide frontline services in areas including health, education and community safety. However, we do not believe there is a 'one size fits all' definition. As well as public sector employees providing frontline services, we also want to take into account the needs of other workers who provide the support services necessary for the economy. It is important that housing provision, in particular a range of affordable housing options, supports the local economy and helps to reduce long commuting distances to work.
- 7.1.3 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.<sup>8</sup>
- 7.3.3 The research has projected that, if current levels of provision were to be projected forward, future supply would need to be:

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<sup>8</sup> <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	Recomm- ended supply 2016	Difference (shortfall)	Recommended future supply			
				2020	2025	2030	2035
<b>Age exclusive</b>	<b>239</b>	<b>1,145</b>	<b>-906</b>	<b>1,321</b>	<b>1,619</b>	<b>1,835</b>	<b>2,062</b>
<b>Specialist housing</b>	<b>3,280</b>	<b>3,422</b>	<b>-142</b>	<b>3,950</b>	<b>4,839</b>	<b>5,485</b>	<b>6,163</b>
<b>Care beds</b>	<b>1,825</b>	<b>2,152</b>	<b>-327</b>	<b>2,484</b>	<b>3,043</b>	<b>3,449</b>	<b>3,876</b>

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.<sup>9</sup> 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

<sup>9</sup> 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 forwards<sup>10</sup>. 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:

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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.

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- 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.<sup>11</sup> 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

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

<sup>11</sup> 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](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%.

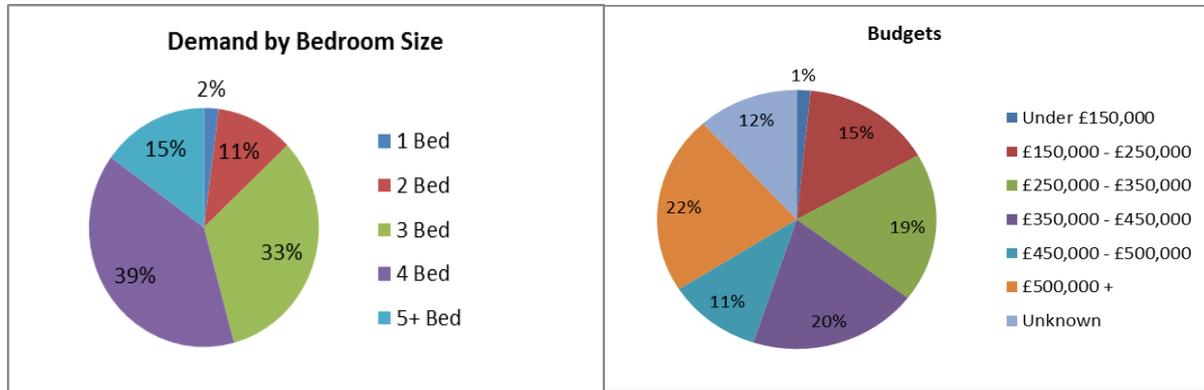
7.6.4 Proposals for PRS will only be considered acceptable where they form part of the housing mix to be provided through the development; are in single ownership and management; are held under covenant as PRS for a period of a minimum of 15 years; are self-contained; provide for long-term tenancies;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