

Applications for intermediate housing, including homes for key workers

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Chapter 19. Applications for intermediate housing, including homes for key workers

19.1 Introduction

The 'intermediate' housing sector relates to what appears to be a growing void between income levels and house prices.

In the Strategic Housing Market Assessment guidance, affordable housing is defined as housing that includes "social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should

- 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."

Intermediate affordable housing is then defined as "housing at prices and rents above those of social rent but below market price or rents and which meet the criteria for affordable housing set out above."

While the guidance sets a framework to understand and respond to the market, the data set out in Chapter 21, *Current affordability and income*, shows that in Cambridgeshire, entry-level private rents are usually cheaper to access than shared ownership. This focuses attention on the affordability of intermediate tenures and the huge gap between affordable rented accommodation and all other tenures.

This chapter aims to define what is included, trace the development locally and provide a detailed analysis of the current 'aggregate' register of applicants for shared ownership or intermediate rented dwellings. Chapter 20 then continues by analysing recent completed purchases under the Open Market HomeBuy programme, derived from CORE records. The two chapters show there is a growing affordability issue for many current applicants.

19.2 Defining the market

For many years this market has been dominated by employer-owned or tied housing and has predominantly been rented to employees. In the public sector it has included the armed forces, police, prisons and hospitals as the main providers. Rents charged have invariably been below full market levels. It is also possible to include student and other 'academic' housing in an 'intermediate' housing sector. College and university-provided housing plays an important role in the Cambridge sub-region and is generally rented out at rents below market levels. However, given the specific requirements of student housing it is suggested that the topic is best covered in Chapter 34 *Housing for different household types*.

The other main element of the intermediate market is housing built or purchased for shared ownership, together with a smaller number of properties built for rent. Over the past 20 years a number of such new build schemes have been developed by both local authorities and registered social landlords (RSLs). Subsidy has been provided through the transfer of land at less than market values, by Housing Corporation grant and through local authority and housing association funds. A scheme operated by South Cambridgeshire District Council is specifically targeted at the elderly. Prospective residents moving into self-contained sheltered housing are required to purchase on a shared ownership basis if they have

sufficient resources. In 2006-07 some 41 homes were sold to pensioner applicants on this basis.

The 'Key Worker Living' scheme, first introduced by central government in April 2004, has provided Housing Corporation funds for new build developments for both low cost home ownership and 'intermediate' rent – where rents are typically set around 75% of full market prices. It has also supported households with loans to purchase existing private sector property, (Open Market HomeBuy).

Alongside key worker housing an increasing share of Housing Corporation grant has been targeted at other shared ownership or shared equity housing schemes, as it has developed policies which recognise the growing need for an 'intermediate' sector. The rapid rise in house prices relative to incomes has made it increasingly difficult for new households to become outright owner-occupiers as their incomes are inadequate to pay off large mortgages. However, many can afford to purchase a share – typically 40% to 50% - often renting the remaining share. Alongside a ring-fenced 'pot' to support key workers, the Housing Corporation adopted a 70%:30% breakdown of its subsidy to support social rented and shared ownership/equity new build units for the 2006-08 bid round.

The other main driver to develop this sector has been the adoption of land-use planning policies requiring minimum percentages of 'affordable' housing to be included in many new building schemes, through what are known as Section 106 agreements. Backed by Government policies, these shares have increased on larger sites and have been applied on smaller developments as well. A number of rural 'exception sites' require all housing to be 'affordable', either for social rent or for low cost home ownership. With Section 106 agreements now delivering a higher percentage and hence number of 'affordable'¹ units there is insufficient Housing Corporation grant to ensure that all can be provided as 'social rented' stock. Many RSLs and some private developers are providing the 'balance' due as low cost home ownership dwellings. For 2006/07 this resulted in the actual 'new build' programme of affordable housing splitting 55% social rented and a high 45% shared ownership/intermediate rent.

There is now considerable – and growing – evidence to suggest that this sector has the potential to grow significantly. House prices have been increasing at rates well above inflation, fuelled by investment companies, buy-to-let, equity release, inheritance and a strong economy. In the Cambridge sub-region this has resulted in not only very high average prices in most districts, but also a very high 'lower quartile' price, which is generally accepted as the likely 'entry-level' price for newly forming households. By early 2006 no district had more than a handful of dwellings selling for under £100,000 and the 'floor' was generally around £130,000; in Cambridge City and South Cambridgeshire it was £165,000. In recent years it has been the cheapest properties which have experienced the biggest percentage increase in sales prices. In the five years since 2001, lower quartile house prices have virtually doubled in the sub-region. Chapter 14 spells out changes in house prices within the sub-region between 2001 and 2006. As subsequent analysis shows, current applicants for shared ownership properties in the Cambridge sub-region can only, on average, support a mortgage of £72,500, (based on a multiple of 3 times single or combined incomes).

Alongside rising house prices, there is evidence to show that new household formation may be slowing, with more 'concealed' households. Relatively more young people are returning to live at their parental home after finishing university or college studies – frequently with a high student loan to repay. Opportunities to save for deposits are poor. First time buyers are

¹ 'Affordable' housing is defined in PPS3 as being capable of being recycled, with subsidy retained for future owners/tenants. It specifically excludes all low-cost, open market discounted housing, where the initial owner alone receives subsidy. This came into effect in April 2007.

accounting for a falling share of all purchasers and their average age is increasing. The owner-occupied market is, indeed, reported to be falling nationally as the number/share of homes which are privately rented increases.

Consequently, there would appear to be extremely fertile ground for the development of a large 'intermediate' housing market. But, as the subsequent analysis shows, there is a significant affordability gap facing many households aspiring to low cost home ownership; this has been adversely affected by changes in some intermediate tenure products from April 2006 onwards.

19.3 Current Demand – April 2007

This section analyses information about 787 applicants for shared ownership or 'intermediate rental' properties who either live or work in the Cambridge sub-region. The analysis is a snap shot of the register held by the area HomeBuy agent, Keyhomes East (Khe), which is the intermediate housing arm of Bedfordshire Pilgrims Housing Association (bpha), as at 25 April 2007. It excludes applicants for existing shared ownership properties which may be sold through estate agents or local authorities. It is important to note that this register is currently much smaller than the combined 'shared ownership' registers previously held by the seven local authorities in the Cambridge Sub-region. Although all previous applicants have been invited to re-register with bpha many have not done so. This issue requires investigation. Consequently this section only draws on presented demand rather than potential need within the population at large. An analysis of recent low cost home ownership sales is covered in the next section, derived from CORE.

The following analysis provides a breakdown by where applicants currently live and where they work. It shows current tenure and also current family 'type', or composition. The analysis shows whether the applicant is eligible for key worker housing and the main employment 'strand', by sector, for key workers. It includes a breakdown of incomes to indicate the size of mortgage that might be supported by each applicant household. In all cases the source of the information is bpha.

People eligible for the 'Key Worker Living' scheme are those public sector workers who are included in the government's definition. In the East of England this includes many health service workers, teachers, social workers and related occupations, police, fire-fighters, prison and probation staff. It also includes a small number of other local authority occupations where a recruitment shortfall has been identified, such as land-use planners. In recent years the coverage has expanded and there is now scope for the Regional Housing Board to identify specific occupations in the public sector for inclusion. It should be noted that there are a number of other new build housing schemes which are described as 'key worker' homes which are built without Housing Corporation subsidy, such as university accommodation in Cambridge. This housing is excluded from the following analysis.

19.4 Where applicants live and work

Tables 1 and 2 summarise where applicants for 'HomeBuy' properties in the Cambridge sub-region live and work, breaking the information down by both district and for key workers/non-key workers.

Table 1: District of residence, key worker & non-key worker HomeBuy applicants, April 2007

District lived in	Key workers	Non key workers	Total	% key workers	% non key workers
Cambridge City	104	124	228	45.6%	54.4%
East Cambridgeshire	25	58	83	30.1%	69.9%
Fenland	6	16	22	27.3%	72.7%
Huntingdonshire	26	73	99	26.3%	73.7%
South Cambridgeshire	56	133	189	29.6%	70.4%
Forest Heath	9	12	21	42.9%	57.1%
St Edmundsbury	33	58	91	36.3%	63.7%
Other	25	29	54	46.3%	53.7%
Cambridge sub-region	284	503	787	36.1%	63.9%

Source: BPHA

Table 1 shows that 36% of applicants are key workers and 64% non-key workers. Percentage shares vary across the sub-region. In Fenland, Huntingdonshire, South Cambridgeshire and East Cambridgeshire key workers constitute 30% or less of applicants; in Cambridge City and in other districts outside the sub-region the share accounted for by key workers is around 46%. It is also a relatively high 43% in Forest Heath, although the total number of applicants living here is low, at just 21.

Table 2: District of work, key worker and non-key worker HomeBuy applicants, April 2007

District worked in	Key workers	Non key workers	Total	% key workers	% non key workers
Cambridge City	150	186	336	44.6%	55.4%
East Cambridgeshire	13	33	46	28.3%	71.7%
Fenland	9	13	22	40.9%	59.1%
Huntingdonshire	36	67	103	35.0%	65.0%
South Cambridgeshire	37	141	178	20.8%	79.2%
Forest Heath	1	6	7	14.3%	85.7%
St Edmundsbury	38	55	93	40.9%	59.1%
Other	0	2	2	0.0%	100.0%
Cambridge sub-region	284	503	787	36.1%	63.9%

Source: BPHA

Table 2 covers 'district of work' and shows a rather different picture. It is immediately clear that there are far more applicants employed in Cambridge City than living there – 336 as compared with 228. There are also slightly more applicants working in Huntingdonshire than living there (103 as compared with 99). Numbers are very similar for residents and workers in St Edmundsbury (91 and 93), and in Fenland (22). There are slightly more applicants living in South Cambridgeshire than working there – 189 as compared with 178. The districts with more marked imbalances are East Cambridgeshire and Forest Heath. Both have significantly more resident applicants than 'workplace' applicants. Whereas in Cambridge City around 45% of workplace applicants are key workers, in Forest Heath and South Cambridgeshire this share falls to 21% or below.

Table 3 provides a breakdown of where key worker applicants live and work and Table 4 provides a similar breakdown for non-key worker applicants.

Table 3: Districts of residence & work, key worker applicants for HomeBuy, April 2007

District live / work	Cambridge City	East Cambs	Fenland	Hunts	South Cambs	Forest Heath	St Ed's	Total	% of all
Cambridge City	80	3	2	7	11	0	1	104	36.6%
East Cambs	9	9	2	2	2	1	0	25	8.8%
Fenland	2	0	4	0	0	0	0	6	2.1%
Hunts	6	1	1	16	2	0	0	26	9.2%
South Cambs	31	0	0	6	19	0	0	56	19.7%
Forest Heath	7	0	0	0	0	0	2	9	3.2%
St Ed's	4	0	0	0	1	0	28	33	11.6%
Other	11	0	0	5	2	0	7	25	8.8%
Sub-region	150	13	9	36	37	1	38	284	100.0%
% of all	52.8%	4.6%	3.2%	12.7%	13.0%	0.4%	13.4%	100.0%	

Source: BPHA

Table 3 shows, for example, that of the 104 key worker applicants living in Cambridge City, 80 work in Cambridge, 11 work in South Cambridgeshire and 7 work in Huntingdonshire. Of the 56 key worker applicants living in South Cambridgeshire a high 31 work in Cambridge City and a lower 19 work in South Cambridgeshire itself. Of the 9 key worker applicants living in Forest Heath 7 work in Cambridge City and 2 in St Edmundsbury – and none work in Forest Heath itself! Cambridge City is the place of work of around 53% of all key worker applicants in the sub-region; St Edmundsbury, South Cambridgeshire and Huntingdonshire each account for around 13%.

Around 37% of key worker applicants live in Cambridge City and just under 20% live in South Cambridgeshire. Demand from key workers either living or working in Fenland or Forest Heath is very low.

Table 4: Districts of residence & work, non-key worker applicants for HomeBuy, April 2007

District live / work	Cambridge City	East Cambs	Fenland	Hunts	South Cambs	Forest Heath	St Ed's	Total	% of all
Cambridge City	100	0	0	0	23	0	1	124	24.7%
East Cambs	16	28	0	1	11	2	0	58	11.5%
Fenland	4	1	9	1	1	0	0	16	3.2%
Hunts	12	0	0	55	6	0	0	73	14.5%
South Cambs	40	2	1	3	86	0	1	133	26.4%
Forest Heath	2	2	0	1	1	2	4	12	2.4%
St Ed's	5	0	0	0	7	2	44	58	11.5%
Other	7	0	3	6	6	0	5	29	5.8%
Sub-region	186	33	13	67	141	6	56	503	100.0%
% of all	37.0%	6.6%	2.6%	13.3%	28.0%	1.2%	10.9%	100.0%	

Source: BPHA

Table 4 provides a breakdown for non-key workers. There are more non-key worker applicants living in South Cambridgeshire than any other district, at 26% of the total, a marginally higher share than accounted for by Cambridge City, at 25%. Huntingdonshire accounts for just under 15% and both East Cambridgeshire and St Edmundsbury a further 11.5% each. Very low shares are attributable to Fenland and Forest Heath (3% or less).

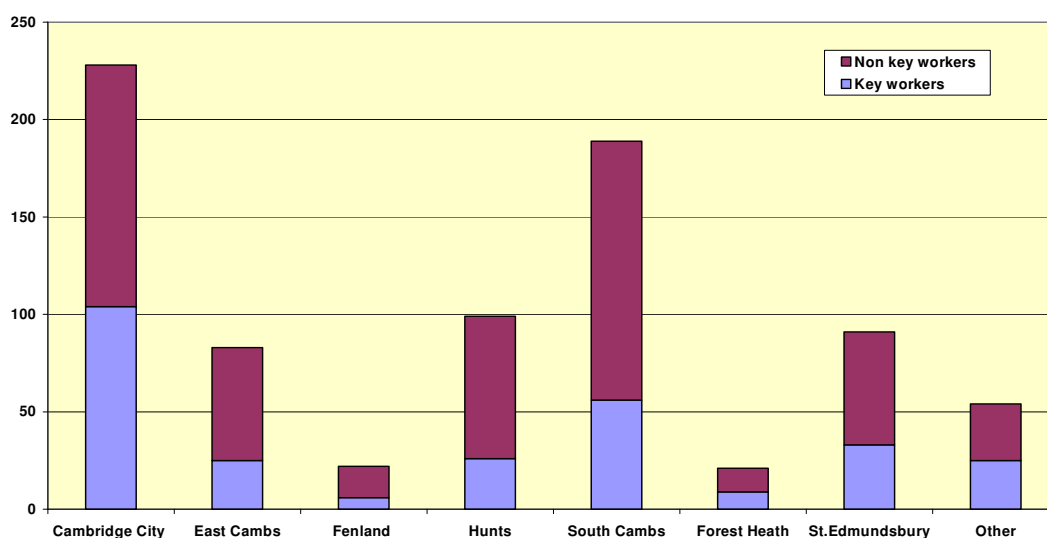
In terms of place of work Cambridge City takes first place, with 186 applicants accounting for 37% of all non-key workers registered. However, South Cambridgeshire is the work-place of 28% of the total. Other districts contributing a 10% or higher share of workplace jobs for non-key worker applicants include Huntingdonshire, with 13.3%, and St Edmundsbury, with just under 11%. As with key workers, both Fenland and Forest Heath rank low in terms of both residence and workplace. East Cambridgeshire has significantly more non-key worker residents than workers (58 as compared with 33).

19.5 Issues for where applicants live and work

- Cambridge City dominates the key worker profile in terms of place of work
- Non-key workers are more widely spread across the sub-region in terms of both place of residence and of work
- East Cambridgeshire has a significantly higher share of applicants living in the district than working in it: true of both key workers and non-key workers
- Neither Fenland nor Forest Heath rank high as places for applicants to live or work

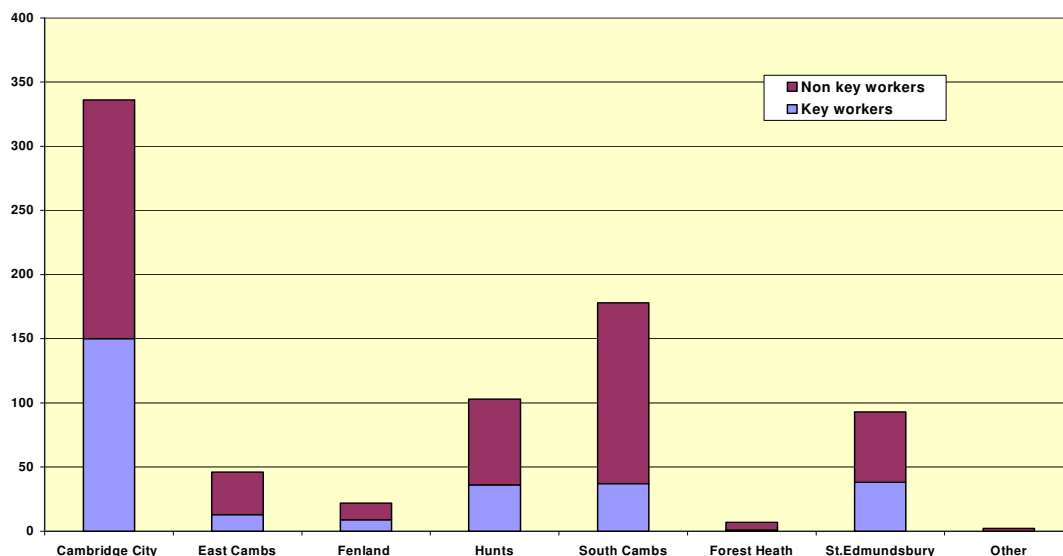
Figures 1 and 2 show the breakdown of applicants by key worker/non-key worker status and also by district of residence and of workplace. The clearly show the dominance of Cambridge as a place of work.

Fig 1: Applicants for LCHO by district of residence, key workers and non-key workers, April 2007.



Source: BPHA

Fig 2: Applicants for LCHO by district of work, keyworkers and non-keyworkers, April 2007



Source: BPHA

19.6 Key worker industry sectors

Table 5 provides a summary of the main industry sectors of key worker applicants with jobs in the Cambridge Sub-region. It shows that of the 284 applicants some 150, or 53% work in the health sector. Of these 66 are nurses. A further 88, or 31%, work in education, (excluding the university sector, which is not covered by the government's definition). Teachers account for 60 applicants. The police force accounts for 22 applicants, just under 8% of key workers. No other sector recorded more than 9 applicants, (local authority social workers and related occupations).

Table 5: Industry sectors of key worker applicants for HomeBuy, April 2007, by district of work

	City	East Cambs	Fenland	Hunts	South Cambs	Forest Heath	St Ed's	Total	% of all
Education	30	7	5	15	13	1	17	88	31.0%
Firefighters	1	0	2	1	0	0	0	4	1.4%
Health	100	4	1	9	23	0	13	150	52.8%
LA social workers etc	7	1	0	1	0	0	0	9	3.2%
LA other	3	0	0	1	0	0	0	4	1.4%
Police	9	1	0	6	1	0	5	22	7.7%
Prison	0	0	1	1	0	0	2	4	1.4%
Probation	0	0	0	2	0	0	0	2	0.7%
MOD service personnel	0	0	0	0	0	0	1	1	0.4%
Total key worker	150	13	9	36	37	1	38	284	100.0%

Source: BPHA

In September 2007 Addenbrooke's carried out a survey of housing needs for employees. This provides a useful insight into the specific needs of this key group of employees, a summary in included in Appendix 1.

Ⓜ In future the SHMA would seek similar information from other key employers, and to build upon the issues identified by Addenbrooke's, across a broader geographical area and a wider groups of employers. However this forms a useful information source, and a basis upon which future work could be built, in agreement with "key" employers. We hope to work with the Cambridge Key Worker Employer's consortium (and others) in future to develop our understanding of this area of the housing market.

19.7 Current Tenure

This section looks at the current tenure of applicants, analysed according to where they live. Tables 6 and 7 show the breakdown in terms of counts and percentages. Where tenure is not known, housing 'status' is provided.

Table 6: Current tenure/status of HomeBuy applicants, district of residence, April 2007 (numbers)

	City	East Cambs	Fenland	Hunts	South Cambs	Forest Heath	St Ed's	Other	Sub-region
Current home owner	1	11	2	9	11	1	5	4	44
Previous home owner	0	1	0	2	2	0	0	0	5
Council tenant	5	0	0	0	3	2	3	2	15
RSL tenant	25	8	0	4	16	0	0	3	56
Living with family / friends	54	26	9	29	89	7	35	23	272
On council housing waiting list	3	1	0	0	4	0	1	1	10
Other	3	1	0	0	2	0	2	1	9
Renting from your employer	13	2	0	4	6	0	3	1	29
Renting privately	122	32	11	51	55	11	41	19	342
Temporary accommodation by LA	1	0	0	0	0	0	0	0	1
Not known	1	1	0	0	1	0	1	0	4
Total	228	83	22	99	189	21	91	54	787
% of all	29.0	10.5	2.8	12.6	24.0	2.7	11.6	6.9	100.0

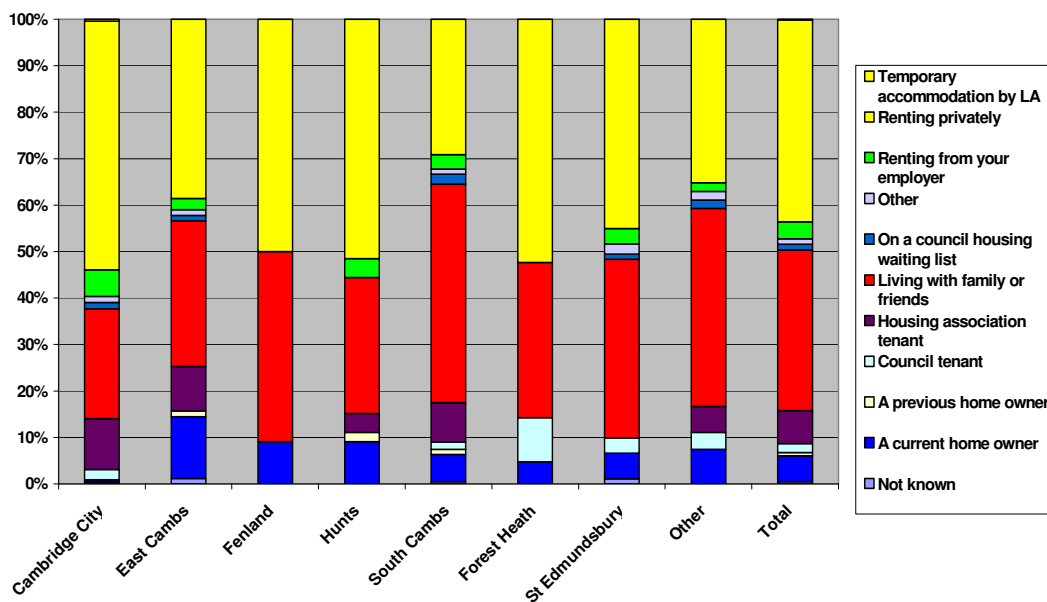
Source: BPHA

Table 7: Current tenure/status of HomeBuy applicants, district of residence, April 2007 (percentages)

	City	East Cambs	Fenland	Hunts	South Cambs	Forest Heath	St Ed's	Other	Sub-region
Current home owner	0.4	13.3	9.1	9.1	5.8	4.8	5.5	7.4	5.6
Previous home owner	0.0	1.2	0.0	2.0	1.1	0.0	0.0	0.0	0.6
Council tenant	2.2	0.0	0.0	0.0	1.6	9.5	3.3	3.7	1.9
RSL tenant	11.0	9.6	0.0	4.0	8.5	0.0	0.0	5.6	7.1
Living with family / friends	23.7	31.3	40.9	29.3	47.1	33.3	38.5	42.6	34.6
On council housing waiting list	1.3	1.2	0.0	0.0	2.1	0.0	1.1	1.9	1.3
Other	1.3	1.2	0.0	0.0	1.1	0.0	2.2	1.9	1.1
Renting from your employer	5.7	2.4	0.0	4.0	3.2	0.0	3.3	1.9	3.7
Renting privately	53.5	38.6	50.0	51.5	29.1	52.4	45.1	35.2	43.5
Temporary accommodation by LA	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Not known	0.4	1.2	0.0	0.0	0.5	0.0	1.1	0.0	0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: BPHA

Fig 3: Applicants for LCHO by current tenure, district of residence (April 2007)



Source: BPHA

The Tables also show the share of all applicants living in each district. 'Other' includes applicants working in the sub-region who currently live outside it, e.g. in North Hertfordshire or Peterborough City.

The two dominant tenures are 'renting privately', accounting for 342 applicants, almost 44% of the total, and 'living with family or friends', contributing 272 applicants, almost 35%. The third most frequently cited tenure was as a housing association tenant, 7.1%. Current home owners account for 5.6% of applicants. A modest 3.7% of applicants are renting from their employer and just 1.9% are council tenants. It should be noted that only 3 of the 7 districts in the sub-region still manage local authority housing stock: that is Cambridge City, South Cambridgeshire and Fenland.

At a district level there are some variations to this general pattern as Fig 3 shows. In Cambridge City there is a relatively high demand from housing association tenants, at 11% of the total, with a lower demand from applicants living with family/friends, (24% as compared with the sub-regional share of 35%). Private renting is a very important tenure in Cambridge, accounting for almost 54% of applicants; 6% rent from their employer.

In South Cambridgeshire it is 'living with family or friends' which is the prime current tenure, accounting for 47% of all applicants. A relatively low 30% are renting privately, possibly reflecting the tenure profile of the district, where there are significantly fewer opportunities to rent on the open market than in Cambridge City. In contrast, in Huntingdonshire a very high 52% of applicants are renting privately and a lower 29% live with friends or family. A relatively high 9% of applicants living here are current home owners.

The tenure profile of applicants living in St Edmundsbury closely mirrors the Sub-region picture, with 45% renting privately and 39% living with friends or family. A very low 3% rent from a 'social' landlord. In East Cambridgeshire the tenure with the highest share of applicants is 'private rental', with 39%. A further 31% are living with friends or family and a high 13% are home owners.

The Government has identified local authority and housing association tenants as a key target group for HomeBuy properties. However, as this analysis shows, in no district does the proportion of applicants who are 'social renters' exceed 13%. The share is highest in Cambridge City and falls as low as 0% in Fenland where no 'social rental' applicants are so registered.

19.8 Family Type

Tables 8 to 11, together with Fig 4, provide an overview of the family types of applicants. This information can be used to help guide new developments in terms of property size. However, it is important to appreciate that, as in the fully owner-occupied sector, many households ideally want extra rooms above a tight definition of current need. This is particularly true of couples. All tables analyse applicants by their current district of residence.

Table 8 provides a detailed breakdown of current family structure, including number of children. In the Sub-region as a whole, 46% of applicants are single and a further 19% are couples without children. Just over 9% of applicants are families with one child and a further 7% are families with two children. Just under 7% of applicants are lone parents with one child. The percentage of applicants who are single is particularly high in Cambridge City – around 57% of the total. Table 9 summarises those applicants requiring 3 or more bedrooms – defined as families and lone parents with 2 or more children.

Table 8: Applicants for HomeBuy by family type and district of residence, April 2007

Household type	City	East Camb	Fen'l'd	Hunts	South Camb	Forest Heath	St Ed's	Other	Sub-region	% of all
Couple pregnant no other deps	4	1	1	3	4	0	1	0	14	1.8%
Couple without children	39	16	2	19	39	8	22	7	152	19.3%
Family with 1 child	20	6	3	14	14	4	7	4	72	9.1%
Family with 2 children	10	11	1	8	17	2	3	5	57	7.2%
Family with 3 children	4	3	0	2	3	0	1	0	13	1.7%
Family with 4 children	2	0	2	1	0	0	1	0	6	0.8%
Family with 5 children	0	0	0	0	0	0	0	0	0	0.0%
Family with 6 children	0	0	0	0	1	0	0	0	1	0.1%
Lone parent pregnant no other deps	0	0	0	0	1	0	0	0	1	0.1%
Lone parent with 1 child	11	4	1	8	17	2	9	2	54	6.9%
Lone parent with 2 children	3	4	1	10	7	0	2	1	28	3.6%
Lone parent with 3 children	2	0	0	0	3	0	0	0	5	0.6%
Sharers	2	5	2	2	2	0	2	1	16	2.0%
Single applicant	129	33	9	32	79	5	43	33	363	46.1%
Not known/other	2	0	0	0	2	0	0	1	5	0.6%
Total	228	83	22	99	189	21	91	54	787	100%

Source: BPHA

Table 9: HomeBuy applicants requiring 3 or more bedrooms, district of residence, April 2007

	City	East Camb	Fen'l'd	Hunts	South Camb	Forest Heath	St Ed's	Other	Sub-region	% of all
2 or more children household	21	18	4	21	31	2	7	6	110	14.0%
% of all	9.2%	21.7%	18.2%	21.2%	16.4%	9.5%	7.7%	11.1%	14.0%	

Source: BPHA

Table 9 shows that across the sub-region as a whole 110 of 787 applicants require larger homes – 14% of the total. At a district level the share of applicants wanting larger properties varies from a low 8% in St Edmundsbury, 9% in Cambridge City and 9.5% in Forest Heath to over 20% in both Huntingdonshire and East Cambridgeshire. It should be noted that the regulations covering HomeBuy enable households to buy dwellings with one spare bedroom. Hence a couple or lone parent with 1 child are both eligible to buy a 3 bedroomed home.

Consequently the potential demand for properties with 3 or more bedrooms is at least 30% in the sub-region as a whole.

Tables 10 and 11 summarise the information into six categories of household – couples, families with children, lone parents with children, sharers, single people and other/not known (the latter includes an applicant wanting a property adapted for a child with disability).

Table 10: HomeBuy applicants by broad family type, by district of residence, April 2007 (numbers)

	City	East Cambs	Fenland	Hunts	South Cambs	Forest Heath	St Ed's	Other	Sub-region
Single applicant	129	33	9	32	79	5	43	33	363
Sharers	2	5	2	2	2	0	2	2	16
Couple no children	43	17	3	22	43	8	23	7	166
Family with child(ren)	36	20	6	25	35	6	12	9	149
Lone parent with child(ren)	16	8	2	18	28	2	11	3	88
Other / not known	2	0	0	0	2	0	0	1	5
Total	228	83	22	99	189	21	91	54	787

Source: BPHA

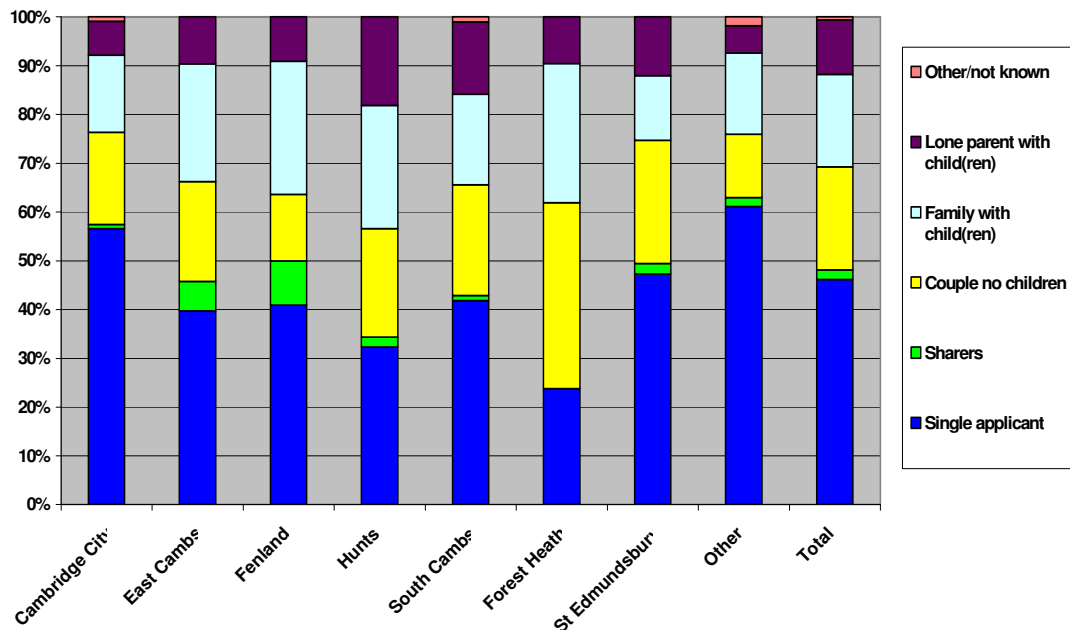
Table 11: HomeBuy applicants by broad family type, by district of residence, April 2007 (percentage)

	City	East Cambs	Fenland	Hunts	South Cambs	Forest Heath	St Ed's	Other	Sub-region
Single applicant	56.6	39.8	40.9	32.3	41.8	23.8	47.3	61.1	46.1
Sharers	0.9	6.0	9.1	2.0	1.1	0.0	2.2	1.9	2.0
Couple no children	18.9	20.5	13.6	22.2	22.8	38.1	25.3	13.0	21.1
Family with child(ren)	15.8	24.1	27.3	25.3	18.5	28.6	13.2	16.7	18.9
Lone parent with child(ren)	7.0	9.6	9.1	18.2	14.8	9.5	12.1	5.6	11.2
Other / not known	0.9	0.0	0.0	0.0	1.1	0.0	0.0	1.9	0.6
Total	100	100	100	100	100	100	100	100	100

Source: BPHA

Tables 10, 11 and Fig 4 show that the profile of applicants varies from one district to another. In Cambridge City single applicants account for almost 57% of the total, whereas the share in Forest Heath is just 24%. On the other hand, couples constitute 38% of applicants living in Forest Heath but a much lower 14% of applicants living in Fenland. The district with the highest percentage of family and lone parent applicants is Huntingdonshire, with 25% families and a further 18% lone parents.

Fig 4: Applicants for LCHO by family type and district of residence (April 2007)



Source: BPHA

19.9 Family Type by Tenure

Tables 12 and 13 provide a breakdown of all applicants showing how family type varies by current tenure. The tables cover the Cambridge sub-region as a whole.

Table 12: HomeBuy applicants by family type & current tenure, April 2007 (numbers)

Household type	Current home owner	Previous home owner	Council tenant	RSL tenant	Living with family / friends	On council housing waiting list	Other	Renting from your employer	Renting privately	Not known	Total
Couple pregnant no other depts	1	0	0	1	3	0	0	0	9	0	14
Couple without children	2	1	2	4	59	2	1	1	78	2	152
Family with 1 child	8	1	3	4	11	0	0	2	43	0	72
Family with 2 children	4	0	2	11	7	1	0	7	25	0	57
Family with 3 children	1	0	0	4	0	0	1	1	6	0	13
Family with 4 children	0	0	1	1	0	0	0	1	3	0	6
Family with 6 children	0	0	0	0	0	0	0	0	1	0	1
Lone parent with 1 child	11	0	4	6	7	2	1	1	21	1	54
Lone parent with 1+ disabled	0	0	0	0	0	0	0	0	1	0	1

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Household type	Current home owner	Previous home owner	Council tenant	RSL tenant	Living with family / friends	On council housing waiting list	Other	Renting from your employer	Renting privately	Not known	Total
Lone parent with 2 children	5	1	0	2	5	0	0	1	14	0	28
Lone parent with 3 children	1	0	0	2	0	1	0	0	1	0	5
Other/ not known	1	0	0	0	2	0	0	0	2	0	5
Sharers	1	0	0	2	5	0	0	0	8	0	16
Single applicant	9	2	3	19	173	4	7	15	130	1	363
Total	44	5	15	56	272	10	10	29	342	4	787

Table 13: HomeBuy applicants by family type & current tenure, April 2007 (percentages)

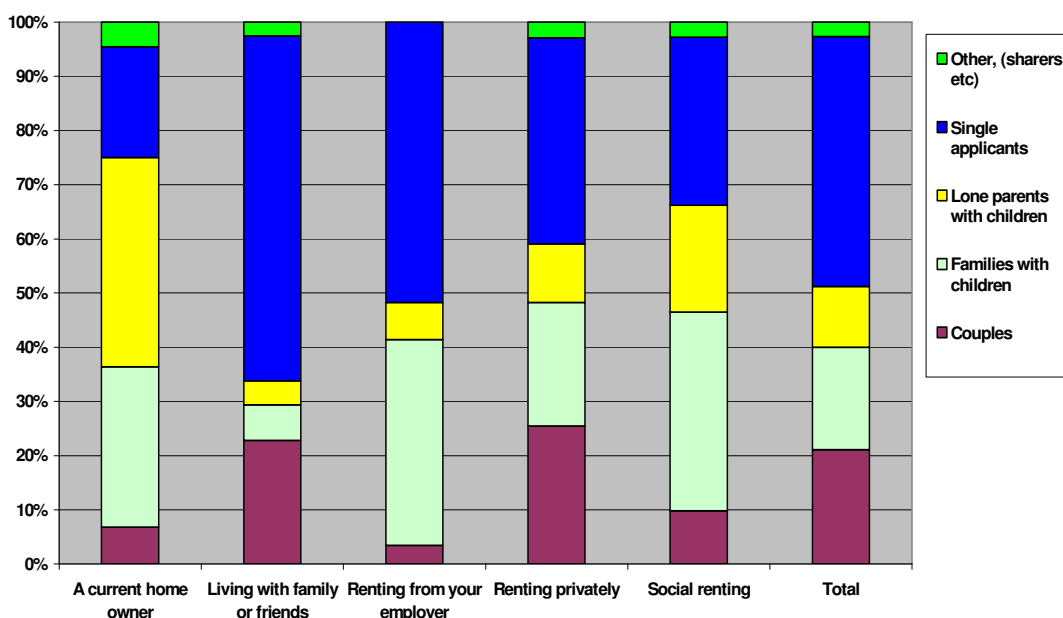
Household type	Current home owner	Previous home owner	Council tenant	RSL tenant	Living with family / friends	On council housing waiting list	Other	Renting from your employer	Renting privately	Not known	Total
Couple pregnant no other depts	2.3	0.0	0.0	1.8	1.1	0.0	0.0	0.0	2.6	0.0	1.8
Couple without children	4.5	20.0	13.3	7.1	21.7	20.0	10.0	3.4	22.8	50.0	19.3
Family with 1 child	18.2	20.0	20.0	7.1	4.0	0.0	0.0	6.9	12.6	0.0	9.1
Family with 2 children	9.1	0.0	13.3	19.6	2.6	10.0	0.0	24.1	7.3	0.0	7.2
Family with 3 children	2.3	0.0	0.0	7.1	0.0	0.0	10.0	3.4	1.8	0.0	1.7
Family with 4 children	0.0	0.0	6.7	1.8	0.0	0.0	0.0	3.4	0.9	0.0	0.8
Family with 6 children	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.1
Lone parent with 1 child	25.0	0.0	26.7	10.7	2.6	20.0	10.0	3.4	6.1	25.0	6.9
Lone parent with 1+ disabled	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.1
Lone parent with 2 children	11.4	20.0	0.0	3.6	1.8	0.0	0.0	3.4	4.1	0.0	3.6
Lone parent with 3 children	2.3	0.0	0.0	3.6	0.0	10.0	0.0	0.0	0.3	0.0	0.6
Other/ not known	2.3	0.0	0.0	0.0	0.7	0.0	0.0	0.0	0.6	0.0	0.6
Sharers	2.3	0.0	0.0	3.6	1.8	0.0	0.0	0.0	2.3	0.0	2.0
Single applicant	20.5	40.0	20.0	33.9	63.6	40.0	70.0	51.7	38.0	25.0	46.1
Total	100	100	100	100	100	100	100	100	100	100	100

Source: BPHA

Table 13 shows that the family type profile varies significantly across different tenures. There are relatively high shares of families recorded as 'current home owners', as Council and housing association tenants and as renting from an employer. There are very low percentages of applicants living with family or friends who are recorded as being a family with children, (just 6.6%). Lone parents constitute relatively high shares of applicants who are council tenants and home owners - both over 25%.

Single people make up 64% of applicants living with friends or family and 52% of applicants renting from their employer. Couples constitute relatively high shares of applicants who rent privately – and relatively low shares of home owners, social renters and applicants renting from an employer. Fig 5 shows the tenures with more than 40 applicants by broad family type, along with the overall picture across all tenures.

Fig 5: Breakdown of HomeBuy applicants by main tenure and broad family type (April 2007)



Source: BPHA

19.10 Affordability

The information on applicants includes gross incomes but not savings. For the purposes of assessing a measure of affordability, Cambridge Building Society will generally offer a mortgage of up to 3 times either a single or combined income of applicants for HomeBuy properties. This is somewhat lower than other lenders, but as many applicants have relatively low incomes and also have to pay some rent it is considered an appropriate standard for this analysis. So, alongside a mortgage, shared ownership households will also have to pay rent on the remaining share of the property which is owned by a housing association. Typically the rent is around 2.5% of the capital sum involved per annum – but it can rise as high as 4%. Consequently overall 'affordability' measures should include mortgage repayments and rent. As an example, a property with an open market value of £180,000 and a 50% share of equity sold will give rise to the following monthly costs: mortgage of £90,000: £540 a month (repayment over 25 years) + £187.50 rent at 2.5%, giving a total of £727.50 a month. If the rent is charged at 4% the housing cost would increase to £840 a month. This sum would pay the full mortgage on a £140,000 home.

In the following analysis the 'mortgage band' figure has been calculated as either 3 x a single or joint income.

19.11 Key workers and non key workers

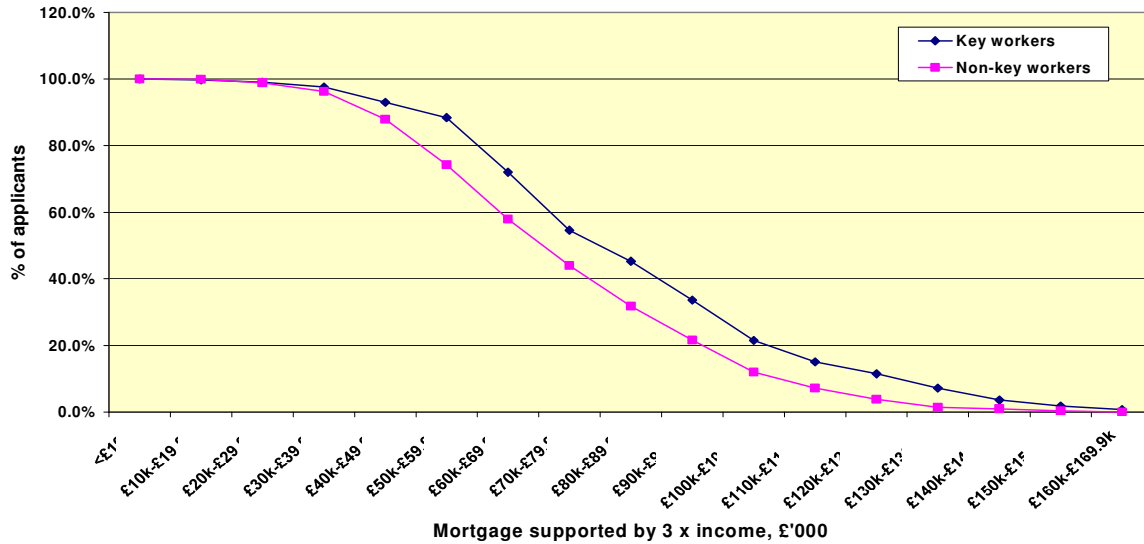
It is useful to look first at how key workers differ from non key workers. Table 14 and Fig 6 provide an overview.

Table 14 and Fig 6 show that key workers generally have higher incomes than non-key workers, and hence can access higher mortgages. For example, whereas just over 15% of non-key workers can access a mortgage of £100,000 or more, a higher 22% of key workers can afford a larger mortgage. Around 60% of non-key workers can support a mortgage of £60,000 or more but a higher 72% of key workers are in this position.

Table 14: Mortgage supportable by 3 x incomes of HomeBuy applicants, key workers & non-key workers, April 2007

Mortgage band £'000	Key workers	% of all	Cumulative % key workers	Non-key workers	% of all	Cumulative % non-key workers	Total applicants	% of all	Cumulative % total applicants
<10K	1	0.4	100	1	0.2	10	2	0.3	100
£10-19.9	2	0.7	99.7	5	1.0	99.9	7	0.9	99.7
£20-29.9	4	1.4	99	13	2.6	98.9	17	2.2	98.8
£30-39.9	13	4.6	97.6	42	8.4	96.3	55	7.0	96.6
£40-49.9	13	4.6	93.0	69	13.7	87.9	82	10.5	89.6
£50-59.9	46	16.4	88.4	82	16.3	74.2	128	16.3	79.1
£60-69.9	49	17.4	72.0	70	13.9	57.9	119	15.2	62.8
£70-79.9	26	9.3	54.6	61	12.2	44.0	87	11.1	47.6
£80-89.9	33	11.7	45.3	51	10.2	31.8	84	10.7	36.5
£90-99.9	34	12.1	33.6	48	9.6	21.6	82	10.5	25.08
£100-109.9	18	6.4	21.5	24	4.8	12.0	42	5.4	15.3
£110-119.9	10	3.6	15.1	17	3.4	7.2	27	3.4	9.9
£120-129.9	12	4.3	11.5	12	2.4	3.8	24	3.1	6.5
£130-139.9	10	3.6	7.2	2	0.4	1.4	12	1.5	3.4
£140-149.9	5	1.8	3.6	3	0.6	1.0	8	1.0	1.9
£150-159.9	3	1.1	1.8	2	0.4	0.4	5	0.6	0.9
£160-169.9	2	0.7	0.7	0	0.0	0.0	2	0.3	0.3
Total	281	100		502	100		783	100	

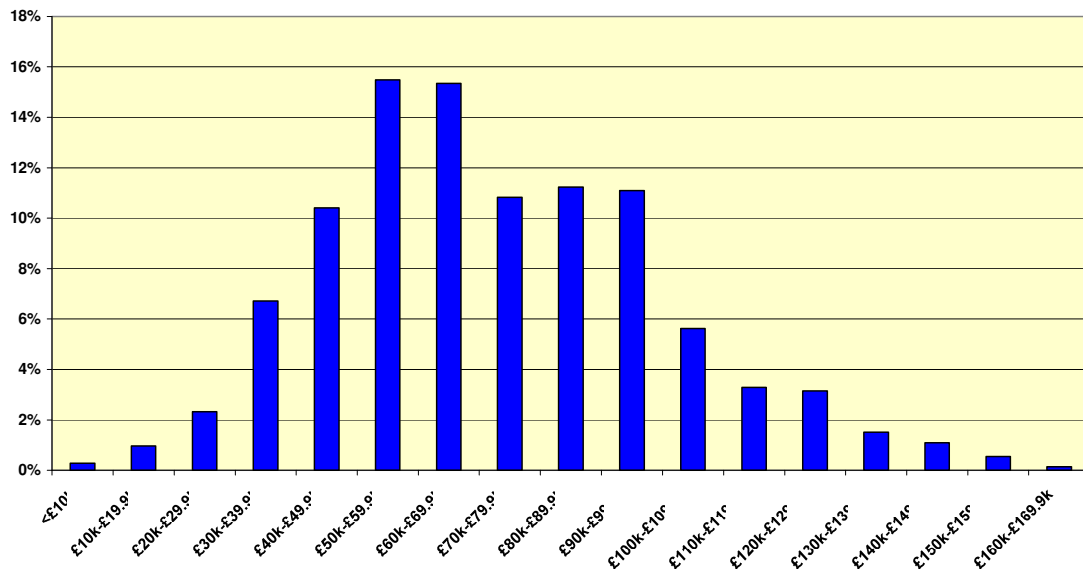
Fig 6: Mortgage “affordability” for HomeBuy applicants, key workers and non-keyworkers (April 2007)



Source: BPHA

It is perhaps surprising that a number of applicants appear to have very low incomes and cannot support a mortgage of even £40,000 or more – 7% of key workers and 12% of non-key workers are in this position. However, they may have capital – for example from the sale of a former home following the break up of a relationship. Table 14 also provides a breakdown of all applicants in the Cambridge sub-region by ‘mortgage band’. Fig 7 shows this in graph form. It is clear that the majority of applicants can only support mortgages below £100,000 – and a significant share can only support a mortgage of £70,000 or less.

Fig 7: Mortgage supportable by incomes of applicants for LCHO, resident in Cambridge sub-region (April 2007)



Source: BPHA

The average mortgage which applicants can support is £75,000 across the Sub-region. The 'lower quartile' level is £52,300, the median is £68,400 and the upper quartile is £90,400.

19.12 Mortgage Bands by District

Tables 15 and 16 show the 'mortgage affordability' of applicants living in the seven districts making up the Cambridge sub-region. Fig 8 enables the overall profiles of 'affordability' to be compared by district.

Tables 15 and 16 and Fig 8 show that applicants living in Forest Heath are generally able to support higher mortgages than are applicants living elsewhere in the Sub-region. In contrast, applicants living in Fenland have significantly lower incomes than people living elsewhere. Over two-thirds of Fenland applicants, 68%, can only afford a mortgage of £70,000 or less whereas the percentage of applicants living in Forest Heath restricted to this mortgage level is just 40%. However, apart from these two districts there is very little difference in terms of applicants' ability to support a mortgage.

Table 15: Mortgages supported by 3 x annual income, HomeBuy applicants by district of residence, April 2007, £'000 (numbers)

Mortgage band £'000	City	East Cams	Fenland	Hunts	South Cams	Forest Heath	St Ed's	Other	Sub- region
<10K	1	0	0	0	1	0	0	0	2
£10-19.9	4	2	0	0	1	0	0	0	7
£20-29.9	3	2	0	6	3	0	3	0	17
£30-39.9	13	4	4	7	14	0	7	06	55
£40-49.9	19	11	5	13	15	1	12	6	82
£50-59.9	36	7	2	17	35	4	12	15	128
£60-69.9	38	15	4	10	31	3	11	7	119
£70-79.9	21	9	2	15	20	2	10	8	87
£80-89.9	34	11	2	9	14	1	11	2	84
£90-99.9	20	9	2	15	23	2	10	1	82
£100-109.9	9	5	0	2	10	3	12	1	42
£110-119.9	12	4	0	0	5	1	2	3	27
£120-129.9	6	2	0	4	9	2	0	1	24
£130-139.9	4	1	1	1	3	1	0	1	12
£140-149.9	3	1	0	0	3	0	1	0	8
£150-159.9	3	0	0	0	1	0	0	1	5
£160-169.9	1	0	0	0	0	0	0	1	2
Total	227	83	22	99	188	20	91	53	783
Total under £70K	114	41	15	53	100	8	45	34	410

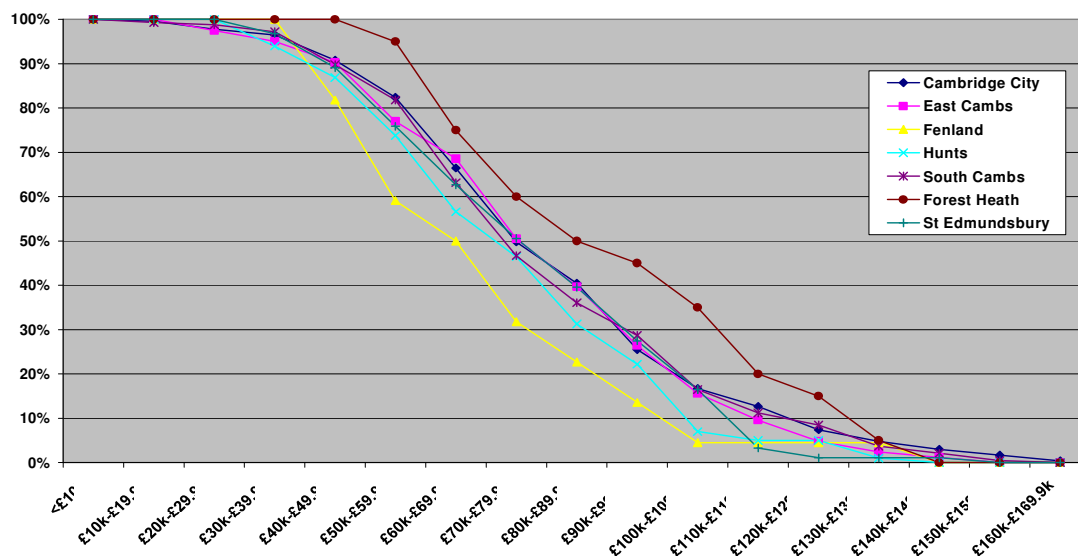
Source: BPHA

Note: Missing data on 3 applicants

Table 16: Mortgages supported by 3 x annual income, HomeBuy applicants by district of residence, April 2007, £'000, (percentages)

Mortgage band £'000	City	East Cambs	Fenland	Hunts	South Cambs	Forest Heath	St Ed's	Other	Sub-region
<10K	0.4	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.3
£10-19.9	1.8	2.4	0.0	0.0	0.5	0.0	0.0	0.0	0.9
£20-29.9	1.3	2.4	0.0	6.1	1.6	0.0	3.3	0.0	2.2
£30-39.9	5.7	4.8	18.2	7.1	7.4	0.0	7.7	11.3	7.0
£40-49.9	8.4	13.3	22.7	13.1	8.0	5.0	13.2	11.3	10.5
£50-59.9	15.9	8.4	9.1	17.2	18.6	20.0	13.2	28.3	16.3
£60-69.9	16.7	18.1	18.2	10.1	16.5	15.0	12.1	13.2	15.2
£70-79.9	9.3	10.8	9.1	15.2	10.6	10.0	11.0	15.1	11.1
£80-89.9	15.0	13.3	9.1	9.1	7.4	5.0	12.1	3.8	10.7
£90-99.9	8.8	10.8	9.1	15.2	12.2	10.0	11.0	1.9	10.5
£100-109.9	4.0	6.0	0.0	2.0	5.3	15.0	13.2	1.9	5.4
£110-119.9	5.3	4.8	0.0	0.0	2.7	5.0	2.2	5.7	3.4
£120-129.9	2.6	2.4	0.0	4.0	4.8	10.0	0.0	1.9	3.1
£130-139.9	1.8	1.2	4.5	1.0	1.6	5.0	0.0	1.9	1.5
£140-149.9	1.3	1.2	0.0	0.0	1.6	0.0	1.1	0.0	1.0
£150-159.9	1.3	0.0	0.0	0.0	0.5	0.0	0.0	1.9	0.6
£160-169.9	0.4	0.0	0.0	0.0	0.0	0.0	0.0	1.9	0.3
Total	100	100	100	100	100	100	100	100	100
Total under £70K	50.2	49.4	68.2	53.5	53.2	40.0	49.5	64.2	52.4

Fig 8: Mortgage affordability (mortgage = 3x income) for HomeBuy applicants by district of residence (April 2007)



Source: BPHA

19.13 Family type & affordability

To provide some guide as to what price property different family types can afford, Table 17 looks at the average mortgage that can be supported by couples, families with children, lone parents with children, single applicants and sharers. The analysis is for the sub-region as a whole. In each case it is assumed that a mortgage can be raised on 3 x household income.

Table 17 shows that couples have the highest purchasing power, able to support a mortgage of £94,000 on average. Families with children can, on average, support a mortgage of £88,600. Sharing adults can support a similar mortgage, £82,200. Single applicants, in contrast, can generally only support a mortgage of £59,400 and lone parents with child(ren) have the lowest average incomes, able to support a mortgage of £56,400. However, it is important to note that in some cases lone parents have access to significant capital, arising from the sale of a former owner-occupied home. In some cases they purchase up to a 50% share outright, paying a relatively low rent on the remaining share.

It is to be expected that single people will generally be looking to buy a smaller property than other family types. However, whereas couples may only 'need' a one bedroom property, their purchasing power indicates they have the most scope to buy a larger home.

Table 17: Average mortgages 'afforded' by incomes of HomeBuy applicants by family type, April 2007

Family type	Average mortgage	Index (total= 100%)
Couples	£94,000	130%
Families with child(ren)	£88,600	122%
Lone parents with child(ren)	£56,400	78%
Sharers	£82,200	114%
Single applicant	£59,400	82%
Total	£72,400	100%

Source: BPHA

19.14 Tenure & affordability

Finally this section examines the extent to which there may be particular issues of affordability for applicants living in the social rented sector, (council or housing association tenure). Table 17 looks at the lower quartile, median and upper quartile mortgages which can be afforded by HomeBuy applicants currently renting in the social sector and compares these levels with all applicants for HomeBuy. The analysis is by district of residence, although it should be noted that there are so few 'social renting' applicants in some areas that it is not possible to provide a quartile split, (classified as n.a.).

Table 18 shows that, overall, there is very little difference in the mortgages that can be supported by social renters as compared to all applicants. There are more marked differences as between applicants living in different districts. Fig 9 provides a comparison of lower quartile, median and upper quartile mortgage 'affordability' across all applicants on a district of residence basis.

Table 18: Lower quartile, median & upper quartile mortgages supported by incomes of HomeBuy applicants, by district of residence, SR – Social Rent & All, April 2007

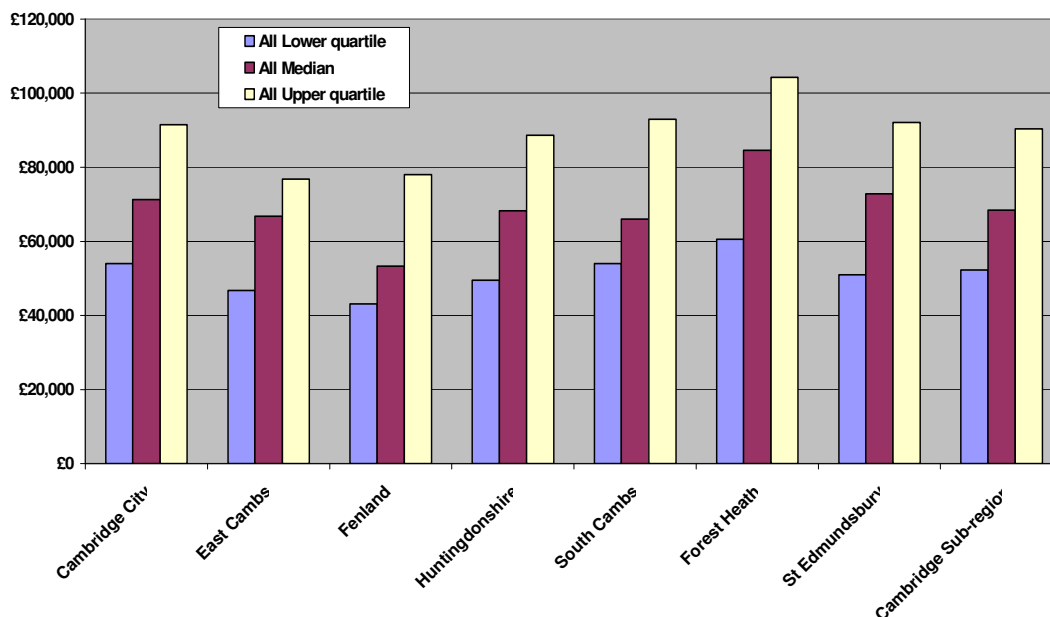
	SR lower quartile	SR median	SR upper quartile	All lower quartile	All median	All upper quartile
Cambridge City	£52,500	£66,600	£106,000	£54,000	£71,300	£91,500
East Cambridgeshire	£46,700	£90,400	£93,000	£46,800	£66,800	£76,800
Fenland	-	-	-	£43,100	£53,300	£78,000
Huntingdonshire	-	-	-	£49,500	£68,300	£88,600
South Cambridgeshire	£54,000	£75,000	£93,800	£54,000	£66,000	£93,000
Forest Heath	-	-	-	£60,600	£84,600	£104,300
St Edmundsbury	-	-	-	£51,000	£72,900	£92,100
Cambridge sub-region	£54,000	£72,000	£94,500	£52,300	£68,400	£90,400

Source: BPHA

Table 18 shows that 25% of the sub-region's 'social renting' applicants can only afford a mortgage of £54,000 or less – comparable to the £52,300 mortgage which can be supported by 25% of all applicants. In fact the median mortgage which social renters can support, £72,000, is significantly higher than the median mortgage for all applicants, £68,400. This suggests that 'social rental' applicants are not more disadvantaged in terms of income than other applicants; the major issue is the fact that there are so few applicant households currently occupying social rented housing. This could arise for a number of reasons, including the lack of awareness/publicity, the attractiveness of other options such as the Right to Buy or the fact that a high percentage of social renters have very low incomes.

Ⓡ Without further research it is impossible to be certain of the reasons.

Fig 9: Lower quartile, mean and upper quartile mortgages afforded, Homebuy applicants by district (April 2007)



Source: BPHA

Fig 9 provides an alternative way of illustrating the differences between parts of the sub-region in terms of the financial resources of shared ownership applicants. Applicants living in Fenland and East Cambridgeshire are relatively less well off than applicants living in Forest Heath, South Cambridgeshire, Cambridge City and St Edmundsbury, with Huntingdonshire-based applicants in between. The Figure shows starkly that in all districts at least 25% of applicants will be restricted to mortgages of £60,000 or less; in Fenland and East Cambridgeshire that proportion of applicants is restricted to borrowing around £45,000 or less.

19.15 Issues arising from analysis of HomeBuy applicants

- Although numbers of registered applicants have increased in recent months, (up from 600 in December 2006 to nearly 800 in April 2007) the total is well below the demand for social rented housing (20,000 in the sub-region). There is a major issue about the public's awareness and knowledge of the schemes available.
- Heaviest demand arises from people living in Cambridge City, South Cambridgeshire, Huntingdonshire, St Edmundsbury and, to a lesser extent, East Cambridgeshire. Demand is currently very low from applicants living in Fenland and Forest Heath.
- Demand is particularly high from applicants working in Cambridge City – although significant numbers also work in Huntingdonshire, South Cambridgeshire and St Edmundsbury.
- Key workers predominantly work in Cambridge City.
- Key worker applicants mainly work in health or education sectors.
- Applicants are currently housed in two main tenures – renting privately (44%) and living with friends or family (35%).
- Relatively few applicants currently rent from a social landlord (9%), although this group is a target for the HomeBuy 'product'. Successful targeting would help free up social housing, however.
- In some districts, renting privately accounts for over 50% of applicants – Cambridge City, Huntingdonshire and Forest Heath. In other districts almost 50% of applicants live with friends or family, notably South Cambridgeshire and Fenland.
- Single applicants account for 46% of all applicants – rising to 57% in Cambridge City. Couples without children account for 21% of applicants. Households with children together account for 30% of applicants, (19% families and a high 11% lone parents).
- Currently, 14% of applicants require a property with 3 bedrooms or more, although 30% or more would be entitled to buy these larger homes if their finances could support the cost.
- Current home owners and households renting from a social landlord are more likely to have children.
- Applicants living with friends or family are predominantly single.
- A significant 25% of applicants can only support a mortgage of up to £52,000. 50% of applicants are unable to support a mortgage above £68,000. Couples have the highest average incomes and can thus afford the highest-priced (and therefore largest) properties. Lone parents have the lowest average incomes (although some may access to capital following a relationship break-up).
- Generally the largest families do not have the highest incomes, so there may be affordability problems in relation to purchasing homes of 3 or more bedrooms

- Applicants who are currently renting from a social landlord are slightly better off in income terms than applicants overall – but they include more families and fewer single people.
- Affordability is a particular problem in Fenland and to a lesser extent East Cambridgeshire. Forest Heath applicants have least 'affordability' problems.
- **®** The lack of information on capital available to different family types and in different areas is a problem.

19.16 Update at March 2008

During consultation on the SHMA, partners highlighted that the number of people on intermediate housing registers across the sub-region had increased significantly since the first draft of this chapter was produced, based on data from April 2007.

Further more detailed analysis of ages, household structure etc of applicants is required but it is important to update the number of applicants at this stage, since the number has increased by so much. Table 19 shows the intermediate register as at March 2008

Table 19: Intermediate Housing Needs Registers, March 2008

	Intermediate Rented	Key Worker	Key Worker and Intermediate Rented	Non Key Worker	Total
Cambridge City Council	35	36	71	243	385
East Cambridgeshire	10	14	18	144	186
Fenland		4	5	45	54
Huntingdonshire	8	16	17	188	229
South Cambridgeshire	33	29	45	312	419
Forest Heath	1	4	5	107	117
St Edmundsbury	8	13	17	147	185
Other	8	13	22	24	67
Total	103	129	199	1,210	1,642

Source: BPHA Registers March 2008

There are currently 1,642 people on the intermediate housing needs register in the Cambridge sub-region – an increase of almost 1,000 since April 2007. This is most likely due to an increased awareness in this form of tenure following concerted publicity and promotion by Key Homes East and partners. Table 19 also includes people registering for intermediate rented homes, which are currently only available for key workers through KHE. In total there are 302 people in the sub-region interested in intermediate rented, some 199 of them are also interested in purchasing a property. Demand for intermediate tenures remains highest in Cambridge City and South Cambridgeshire for both keyworker and non-keyworker homes. The area with the next highest demand is Huntingdonshire, with just under half the number registered in Huntingdonshire than there are in the City and South Cambridgeshire. Demand remains lowest in Fenland. Some 67 people with contact addresses outside the sub-region ("other" in the table) also registered for intermediate tenures in the sub-region. It is possible that some of these applicants may already be resident and working in the sub-region but may be using an old family address outside the sub-region as a correspondence address.

Appendix 1: Summary of Addenbrooke's Key Worker Housing Issues

This presents a summary of a paper produced by Cambridgeshire University Hospitals NHS Foundation Trust (Addenbrooke's) entitled "Key Worker Housing Issues" (September 2007). Addenbrooke's is one of the largest key worker employers in the Cambridge sub-region and around 38% of the people on the key worker housing register are Addenbrooke's employees.

- Cambridgeshire University Hospitals NHS Foundation Trust currently employs 6,400 staff. "The Addenbrooke's Campus" also includes parts of the University, the Medical Research Council and in total employs 9,000 people. Due to growth and the relocation of Papworth Hospital to the site, this is expected to increase 17,000 staff in the next 10 years of which 12,000 will be involved in the clinical care of patients.
- There are 750 onsite residences managed by a housing association. These are for students and staff whose contract requires them to provide on-call cover. These members of staff do not require offsite key worker accommodation. The Trust has plans to construct an additional 290 units to accommodate the growing number of staff, rather than to change the categories of staff accommodated.
- The Trust's human resources department records show that
 - Of the 6,400 staff some 5,730 work full time.
 - Of the 5,570 non-medical staff, 57.8% are aged between 19 and 45 (the age at which people form new households). Of new staff taken on in 2006/07, 80.3% were in this age group.
 - Around 75% of the Trust's staff are female.
 - Because of the high house prices and rents in Cambridge City, many staff look further afield for accommodation. Some 25% of employees travel further than 15 miles to work each day, though 34% live within a three-mile radius of the hospital.
- In 2004, the Trust conducted a survey of new employees. 348 surveys were completed by non-medical staff. Some key findings in relation to housing were
 - 65.8% had a gross household income of less than £30,000. Public sector employers operate within nationally negotiated pay scales, making it more difficult to recruit staff in expensive areas of the country. However, 51.7% of newly appointed staff had previously lived more than 10 miles from the city.
 - The survey asked if staff were considering renting or buying a property, where this would be best located for their needs. 35.9% of those looking to rent wanted to live within 2 miles of the hospital. Buyers were more prepared to travel – 47.2% preferred to live within 10 miles of the hospital.
 - The majority of new staff (33.9%) were renting and around 15% were living with parents. 28.4% were current homeowners.
 - Those who were considering moving were asked their preferences for the size of accommodation they wished to move to:

One bedroom (including studio)	25.7%
2 bedroom	47%
3 bedroom	20.5%
Room in a shared house	6.8%
 - Either being near to Cambridge or having good transport links to the City were important requirements for those considering moving.