

# Cambridgeshire, Peterborough & West Suffolk

## Diamond affordability analysis update 2022

### Summary for Cambridge

#### Background

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In 2022, a range of data was collated to help visualize how housing markets work across Cambridgeshire, Peterborough and West Suffolk, their household income distribution, weekly housing cost, pay scales for local workers, and supply of dwellings through turnover and new build.

The data has been converted to a series of tables and diagrams for each district. The centre-piece is a diamond-shaped diagram we have called a 'diamond-a-gram' which shows number and percentage of households in different income groups.

This is presented in a diamond shape which can be visually aligned with other data to show the sizes, types and tenures of housing those households may be able to access locally.

In this summary, thumbnails of various charts are presented to give the idea of the layouts and how they have been used. To see larger versions of the charts, please look at the slides or the compendium.

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#### Introduction

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This note outlines some highlights of the work for Cambridge, and how Cambridge compares to the rest of the study area. To see

- The executive summary
- A report covering the whole study area and a slide deck for the whole study area
- Individual district summaries and a slide deck for each district
- A methodology note
- The compendium of data behind these documents (in excel format)

...please follow this link <https://cambridgeshireinsight.org.uk/housing/local-housing-knowledge/our-housing-market/affordability-analysis/>

## Context

### Using Census 2011 data

To help put this all into context, Census 2011 has been used. Although Census 2021 results have started being released, at time of publication there was not enough detailed data published to make use of in the diamond analysis.

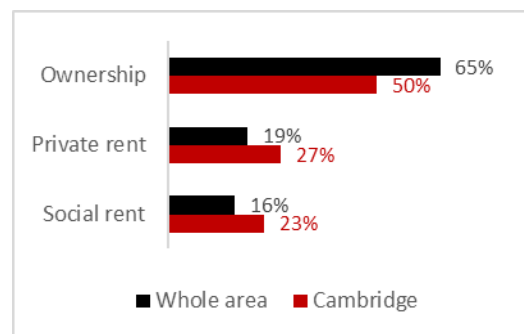
Census data is used mainly as background to provide some context for the rest of the diamonds report but can be updated as and when Census 2021 detail is released. This can be fed in as soon as it becomes available, we anticipate late in 2023.

### Tenure of dwellings

Cambridge is one of only 2 districts to have retained ownership of council housing. Private Registered Providers (aka Housing Associations) own & manage other social housing in the City.

Comparing Cambridge to the whole study area, Cambridge has:

- A bigger % of social rented (council and housing association) than “all” at 23% compared to 16%.
- More private renting at 27% compared to 19%.
- Ownership takes an unusually low proportion of dwellings at 50%, compared to 65% across the whole study area.

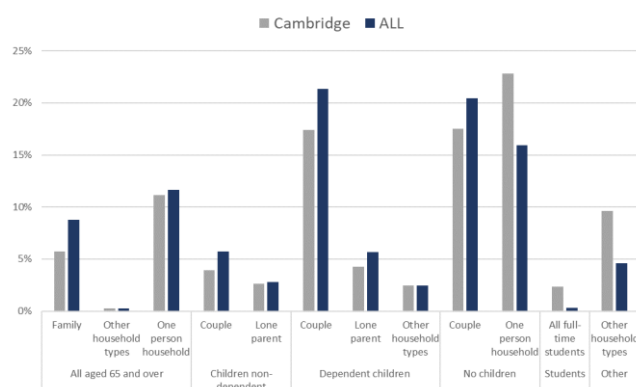


### Household and family types

Comparing Cambridge to the whole study area, Cambridge has:

- Fewer families and couples (older, with and without children)
- More one person households
- More all student households and
- More “other” households

*Other households are classified by the number of people, the number of dependent children, or whether the household consists only of students or only of people aged 65 and over. Households not falling into these categories is classed as “other”*



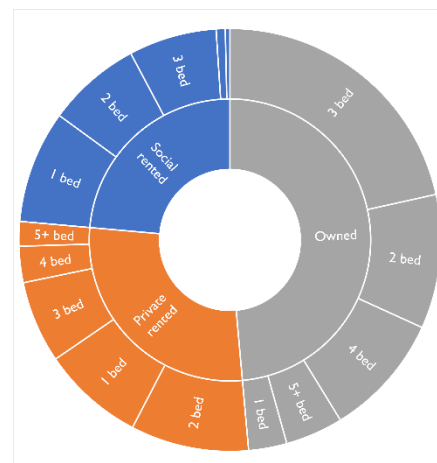
### Household tenure and number of bedrooms

This pie highlights the broad tenure and size breakdown in Cambridge, with far more private and social rented homes than other districts.

- Owned homes see a good number of 2, 3 and 4 beds but few 1 beds
- Private and social rented tend to favour 1, 2 and 3 beds.
- Very few 4 and 5 bed social rented, but a number of private rented 4 and 5 beds.

Comparing Cambridge to the whole study area, Cambridge has:

- Fewer 2, 3 & 4 bed owned homes
- More private rented of all sizes
- More social rented of all sizes



## How many households might move in a year?

In the year leading up to the 2011 Census, Cambridge saw:

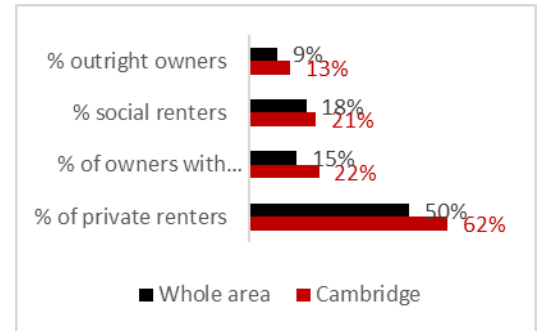
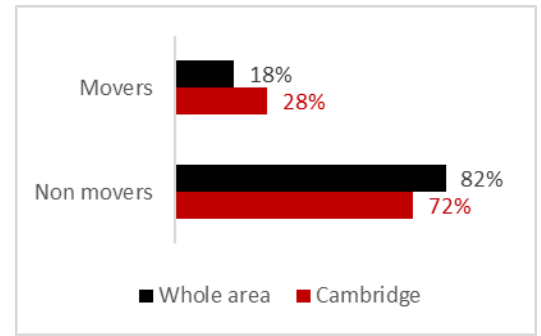
- 72% non-movers
- 28% movers

Comparing Cambridge to the whole study area, Cambridge had a high % of households likely to move, with 28% movers compared to 18% movers across the study area. Partly moving households and moves out of the area are a good deal higher (in % terms).

A 'wholly moving household' is one where all members of the household have moved from the same address. A 'partly moving household' is where one or more members of the household have moved in the last year but not all members have moved from the same address.

For all those that moved in the year before Census day 2011 (including wholly moving and partly moving households) across Cambridge:

- 62% of renters moved (study area total was 50%)
- 22% of owners with a mortgage or shared owners moved (study area total was 15%)
- 21% of social renters moved (study area total was 18%)
- 13% of outright owners moved (study area total was 9%)



## Income

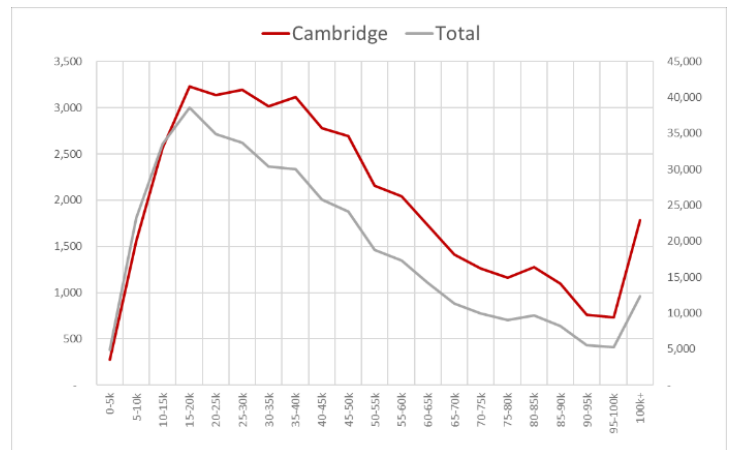
The diamond-o-gram uses income data to create a visual chart enabling us to look at the households on different broad income levels, and to compare the diamond graphic to other data. The primary aim is to compare annual income distribution to annualized housing costs.

### Income distribution

Comparing Cambridge to the whole study area, Cambridge has:

- Slightly fewer households on incomes up to c.£15K
- Markedly more on incomes higher than £15K.

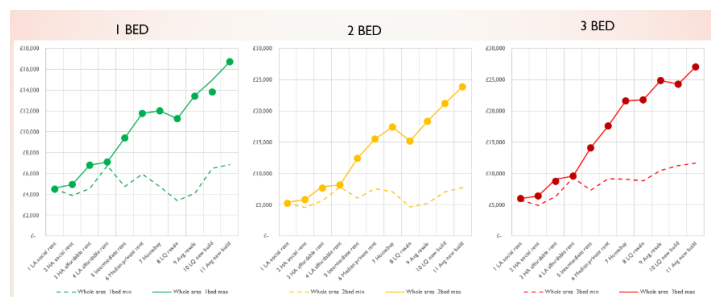
Comparing 2016/17 and 2020/21 the number of households on incomes of less than £45K has fallen since 2016-17. The number on incomes above £45K has held fairly steady; some bands slightly more, some slightly less. The number on more than £100K has decreased a good deal (as it has in other areas, though the reasons for this are not entirely clear)



## Housing costs

### Identify the range of housing costs

Cambridge housing costs are the highest for almost all tenures and sizes, shown by the Cambridge "dots" in the charts for 1 2 and 3 beds sitting on the "max" line (the solid line on each chart).



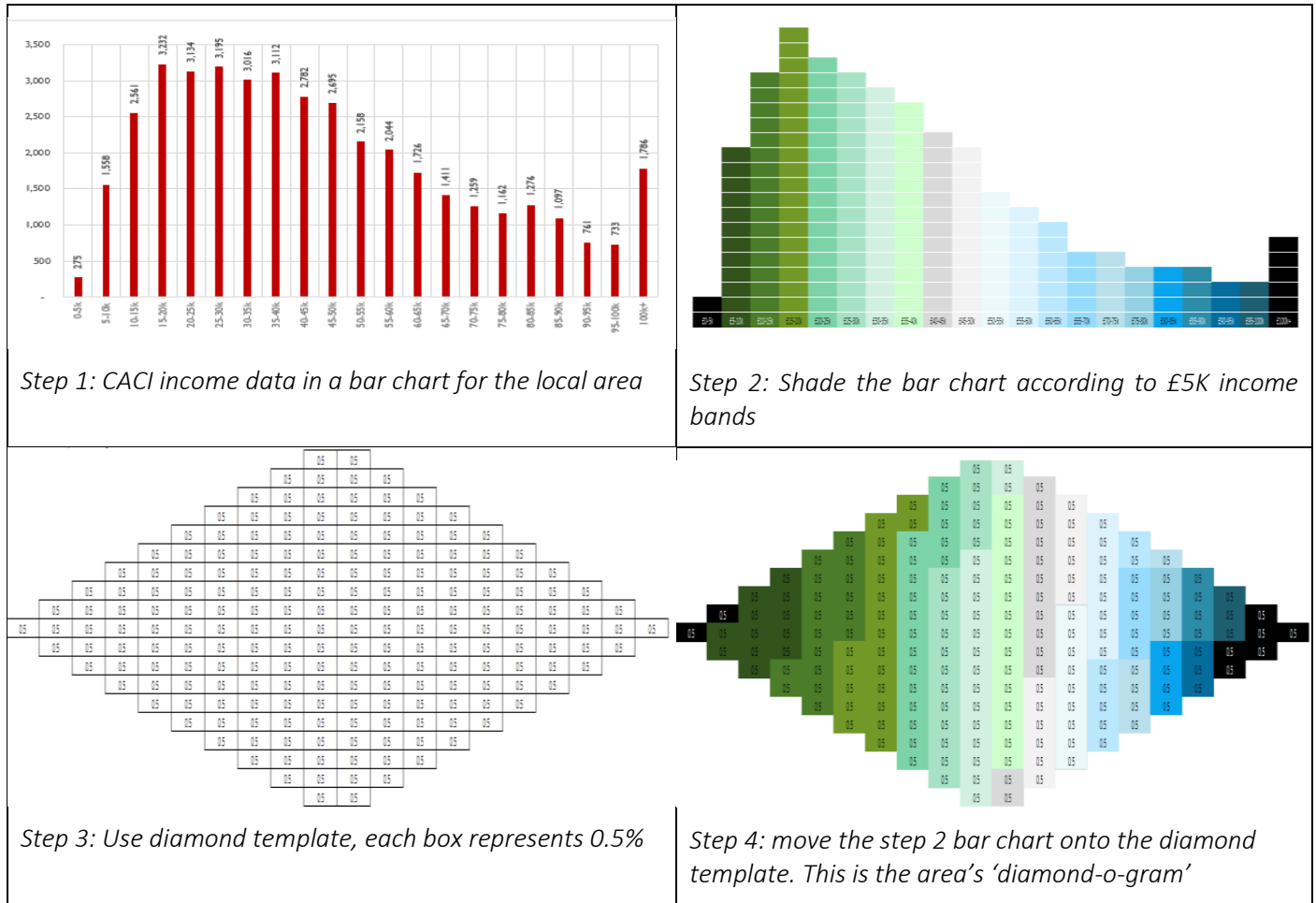
Across the study area, fairly consistently:

- Cambridge & South Cambridgeshire housing costs are the highest.
- East Cambridgeshire, Huntingdonshire and West Suffolk housing costs consistently form a group towards the middle of the study area values.
- Fenland & Peterborough see the lowest housing costs.

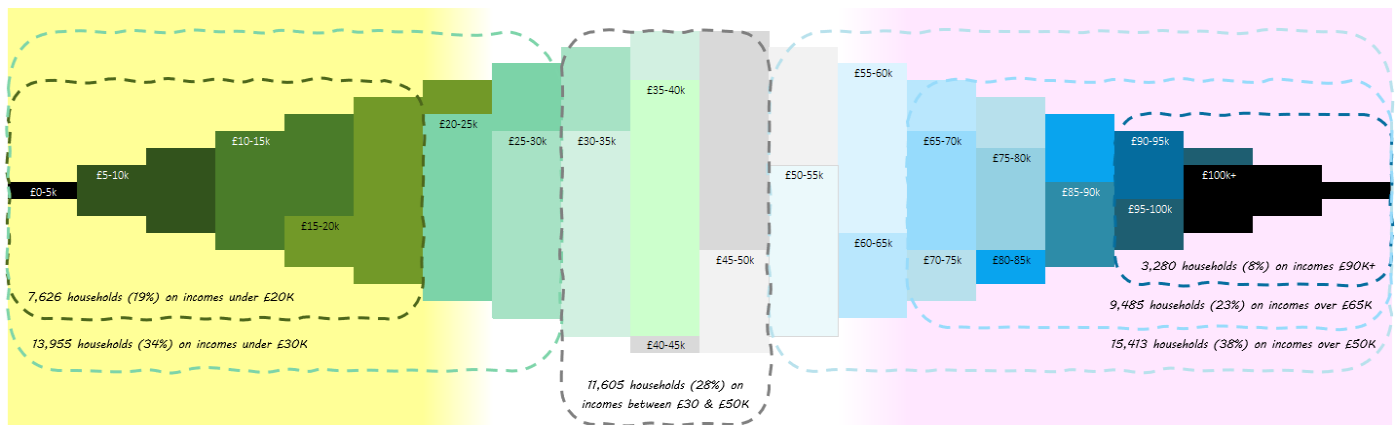
A more detailed comparison of costs is set out in the “whole area” report.

## The diamond-o-gram

### Creating the diamond-o-gram



### The diamond-o-gram for Cambridge



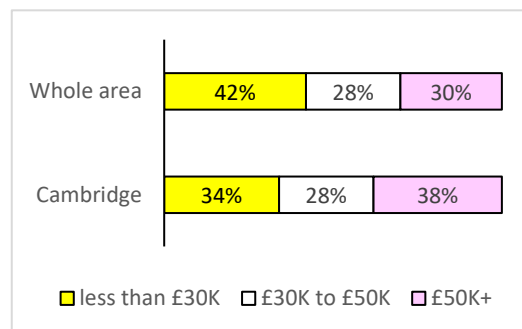
Here we see the diamond-o-gram, with yellow shading around to denote households on the lowest 25% of incomes, and pink shading to denote households on the highest 25% of incomes. The white area in the middle denotes the “middle 50%” of households.

This table sets out the approximate income levels for the three shaded areas (the lowest 25%, middle 50% and upper 25% of households)

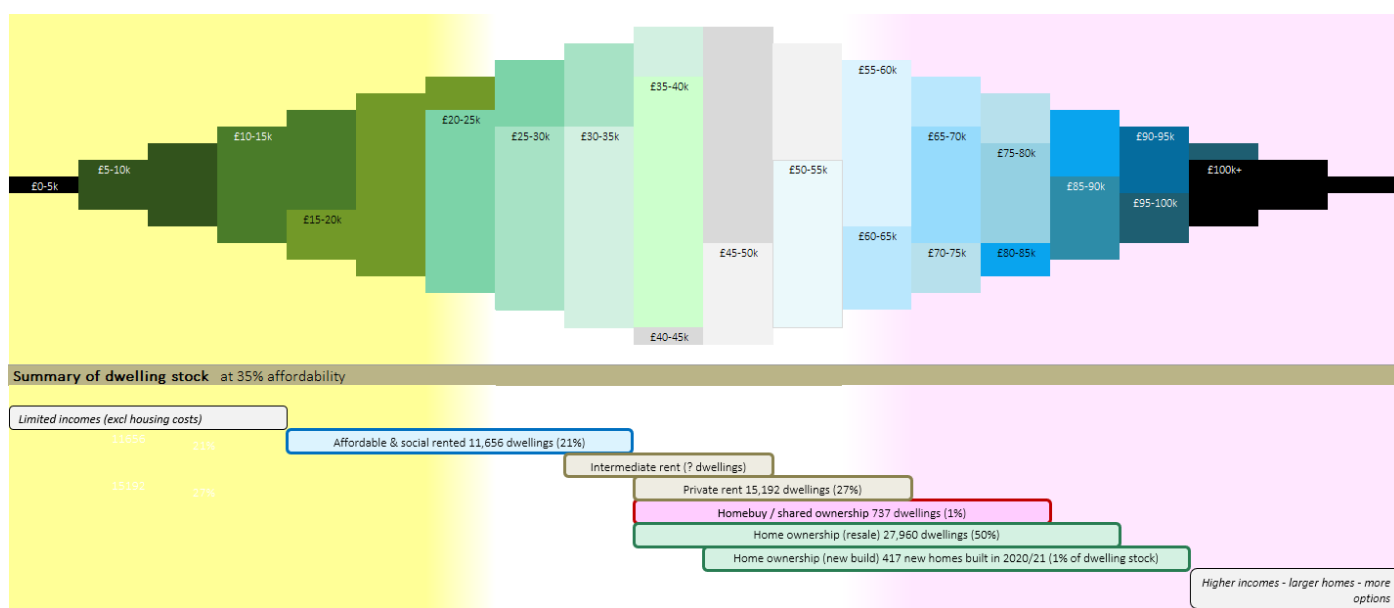
	In Cambridge
Households on the lowest 25% of incomes	incomes up to c.£20K
Households on the middle 50% of incomes	incomes between £20K and £60K
Households on the highest 25% of incomes	incomes over c.£60K

Comparing Cambridge to the whole study area, Cambridge sees:

- A lower proportion of households in the lower income range (34% on less than £30K compared to 42%)
- The same proportion of households (28%) in the £30K to £50K bracket
- A higher proportion of households in the higher income range (38% on £50K+ compared to 30%)



### Minimum income needed for broad tenures



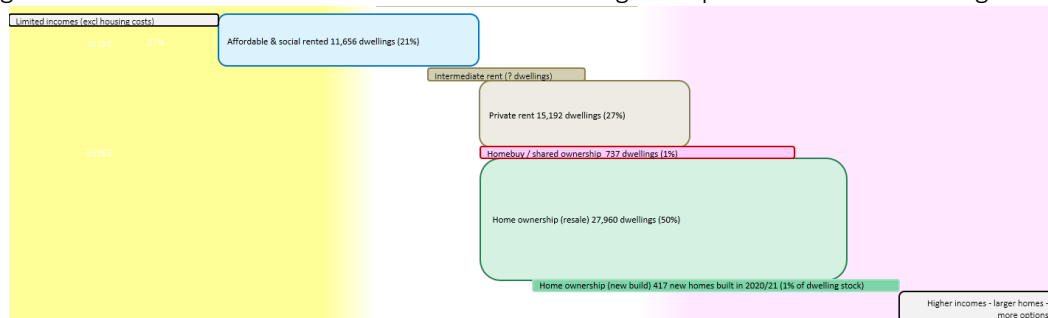
This gives a picture of how broad tenure groups compare to the local income distribution.

### Using the diamond-o-gram to look at other aspects of the housing market

In this section we use the diamond-o-gram and how it aligns with housing costs, to develop new insights into the local housing market.

## The scale and cost of housing

First, we use the diamond-o-gram to visualize the income distribution in Cambridge compared with local housing costs, and add a further dimension to indicate how many homes there are in each broad tenure group. This enables us to see how costs fit with incomes, as well as an idea of the supply of these homes and whether they are plentiful or scarce.



In Cambridge we see:

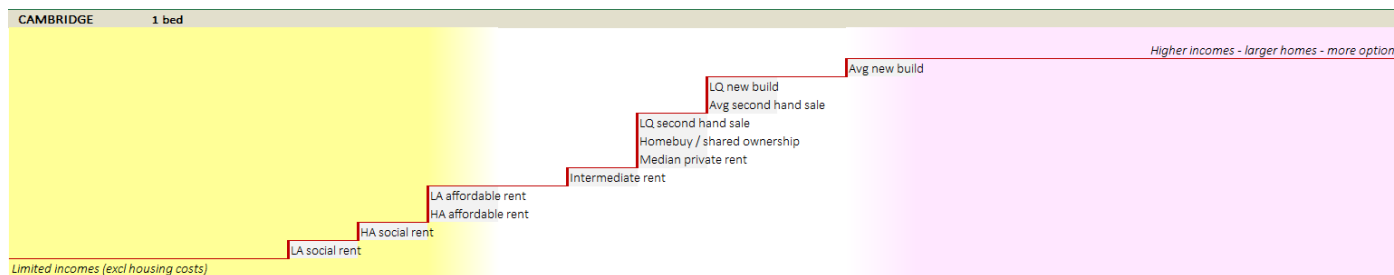
- A good supply of affordable / social rented dwellings at c21%. Affordable / social rented is the only option for households on incomes from £15-20K up to around £30K.
- Private rented makes up 27% of dwellings in Cambridge. Private rents require a similar income as resales and Homebuy, all starting at around £35-40K.
- Intermediate rent could provide useful dwelling supply in Cambridge, requiring a slightly lower income than rented or sales tenures resales - so work to compare factors such as access (deposits), mobility (shorter term commitment than purchase) and availability are invaluable. Intermediate rented may help those who require a 1 bed on incomes of £30-35K
- Income required for smaller Homebuy is level with private rents and second hand ownership. Lower deposits than traditional ownership may prove very useful, alongside flexibility to purchase a higher share in time.
- Ownership is less dominant in Cambridge than other districts at c.50% of dwellings. A wide range of incomes are covered by home ownership & Homebuy, reaching from Homebuy around £35-40K, to £85K or so for 3+ beds.
- New build requires the highest incomes (though not markedly higher than resales).

## Comparing income needed for different sizes and tenures of homes

The 'staircase' diagram is built using the boxes created when looking at the "minimum income needed for broad tenures".

The boxes representing each tenure and size of home are arranged to form a staircase with the lowest income needed for 1 beds making the first step. The rows of boxes are arranged so next step 'up' is the tenure requiring a little more income. Some tenures need roughly the same incomes, so these steps are "taller". In other places there is a gap in the incomes needed between tenures, which leads to a long "tread" on our staircase. A tall step demonstrates a number of products at the same income level, a long step indicates a gap between prices of tenures. This staircase is presented for all sizes and tenures of homes, and is then split out into 1 2 and 3+ beds. In Cambridge:

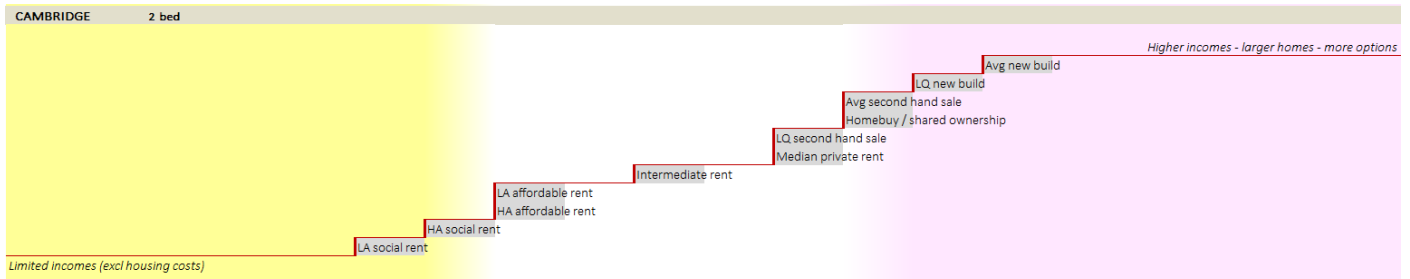
### 1 bed



- The income needed for 1 bed homes varies greatly, indicated by the spread of the stairs across the page.
- The income needed for a 1 bed starts with LA social rented in the yellow zone, moving up to the pink zone for a 1 bed new build.

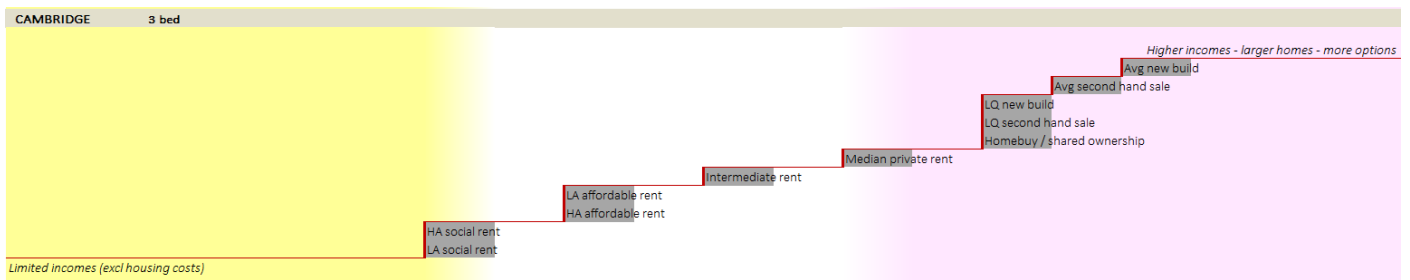
- There is a noticeable gap between the income needed for social rented and private rented, ownership and Homebuy. Intermediate rent might step in to fill some of that gap.
- There is also a gap between the income needed for social rented and private rented, ownership and Homebuy. Intermediate rent might step in to fill some of that gap.

### 2 bed



- The income needed for 2 beds also varies widely. Income needed for a 2 bed starts with LA social rented, moving right across to lower quartile and average new build in the pink zone.
- Again there is a big difference between income needed for affordable / social and other tenures, with intermediate rent the only step “between”.

### 3 bed



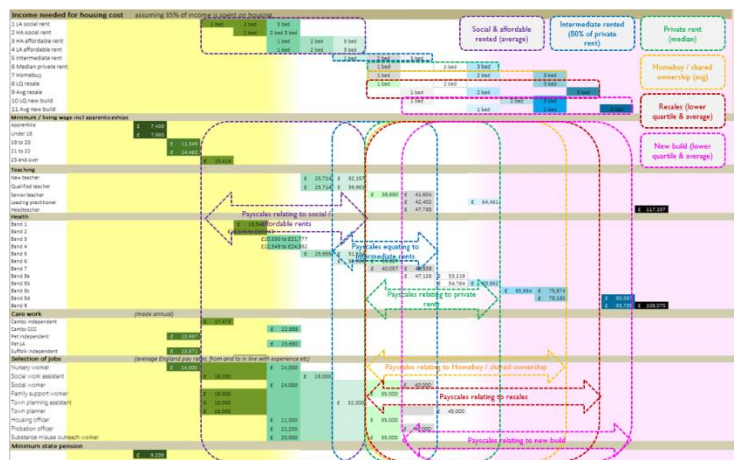
- The income needed for 3 beds varies even more than 1 and 2 beds. Income needed for affordable and social rents is higher and ownership options may only be affordable to those on the top 25% of incomes.
- The highest incomes are needed for 3 bed new build, Homebuy and resales for Cambridge. These are also the highest across the study area.

### Broad tenure and pay scales

Dwelling stock by tenure, size and income needed is compared to pay-scales for various jobs.

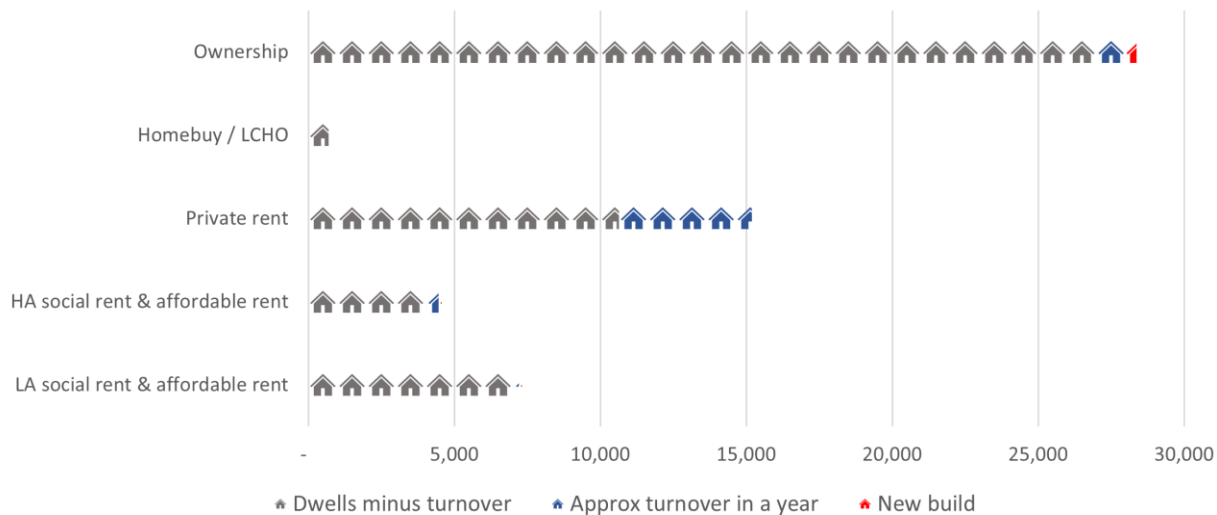
Please note the income needed for housing cost is based on CACI income data, so payscales (quoted salaries) and not strictly comparable. So this diagram can only give an indication of how national and local pay rates compare to housing costs; but we hope help to indicate pressures.

This is a complex diagram, which is made easier to “read” in the slide format, so we strongly recommend you view the slides to help make sense of all the various boxes.



In brief, at the top of the diagram is set out the tenures and sizes of homes, aligned to the diamond-o-gram; below are added the pay scales for various jobs, with “dotted lines” helping to highlight the tenure and sizes of homes which more closely align with each pay scale represented.

## Dwelling stock, turnover and new build

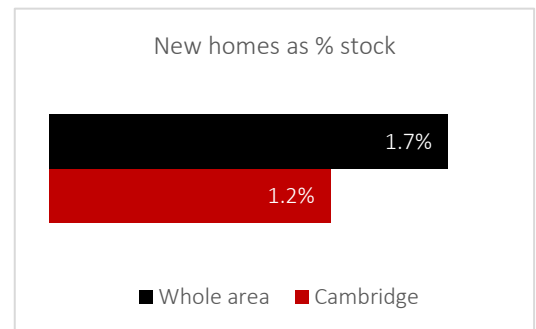


Sets out the dwellings in each of five broad tenure groups. This highlights the relatively small number of homes built compared to the overall housing stock in each broad tenure group, which may mean the new build homes (in red) are too small to clearly see in the pictogram.

However the additional homes alongside turnover (highlighted in blue) do contribute significantly in numbers to housing availability, providing new supply at first let, and then when re-let or re-sold later down the line.

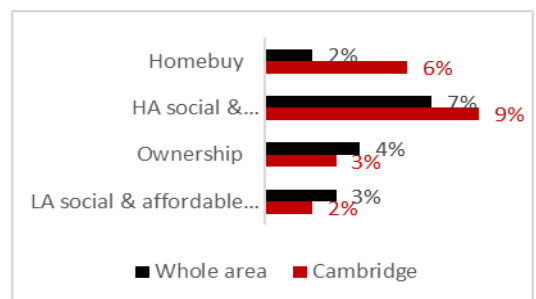
### New build in 2021/2022

- Cambridge delivered 689 new homes, representing 1.2% of Cambridge's stock of around 55,545 dwellings. For comparison, across the whole study area, new homes represented around 1.7% of the total stock of 453,863 dwellings.



### Turnover in 2021/2022

- In Cambridge the turnover for LA social/affordable rent at 2% is similar to South Cambs at 4%. Ownership turnover of 3% is similar to the whole area's turnover at 4%. HA rent sees higher turnover at 9% compared to 7% for the whole area. Homebuy also sees higher turnover at 6% compared to 2% for the whole area.



## Applying CACI income bands to Local Plan figures

In 2021 GLHearn (consultants) provided the Cambridgeshire and West Suffolk authorities with evidence to inform their local plans, around housing needs. This evidence is used to inform Local Plan making. GLHearn set out an annual requirement for 662 new homes across Cambridge. Delivering these homes would lead to a population increase of 28,318 between 2020 and 2040. Based on the CACI income distribution for 2020-21 we could imagine that, in 2040:

- 34% of the new population (9,645) might have incomes of less than £30K
- 28% of the new population (8,021) might have incomes of £30-50K
- 38% of the new population (10,653) might have incomes of more than £50K.



# Cambridgeshire, Peterborough & West Suffolk

## Diamond affordability analysis update 2022

### Summary for East Cambridgeshire

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The data has been converted to a series of tables and diagrams for each district. The centre-piece is a diamond-shaped diagram we have called a 'diamond-a-gram' which shows number and percentage of households in different income groups.

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Census data is used mainly as background to provide some context for the rest of the diamonds report but can be updated as and when Census 2021 detail is released. This can be fed in as soon as it becomes available, we anticipate late in 2023.

### Tenure of dwellings

In 1993 East Cambridgeshire council housing was transferred to Hereward, now Sanctuary Housing (classed as a Private Registered Provider housing in the pie chart)

Comparing East Cambridgeshire to the whole study area, East Cambridgeshire has a “not unusual” stock picture for a stock transfer area.

- Slightly more ownership (69% compared to 65%)
- Slightly less private rented (17% compared to 19%)

### Household and family types

Comparing East Cambridgeshire to the whole study area, East Cambridgeshire has:

- More couples with and without dependent children
- Fewer 1 person, child-free households
- Fewer lone parents.
- Slightly more households aged 65+ than the whole study area

### Household tenure and number of bedrooms

This pie highlights the broad tenure and size breakdown in East Cambs, with more owned homes than rented.

- Owned homes see a good number of 2, 3 and 4 beds but few 1 beds
- Private and social rented tend to favour 1, 2 and 3 beds
- There are very few 4 or 5 bed social rented homes

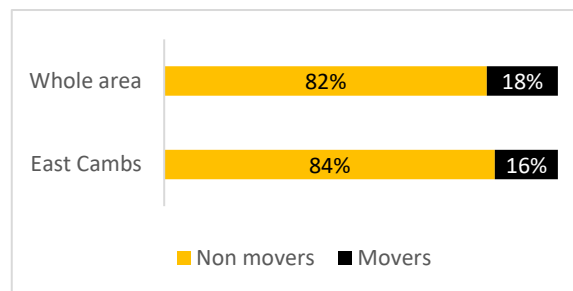
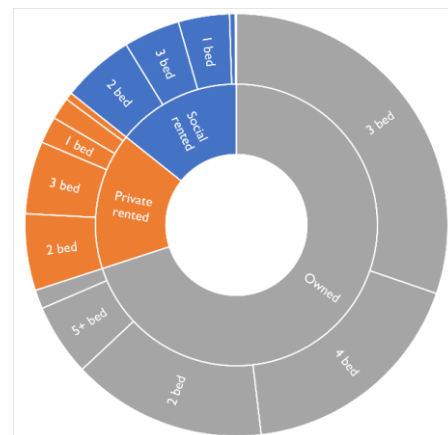
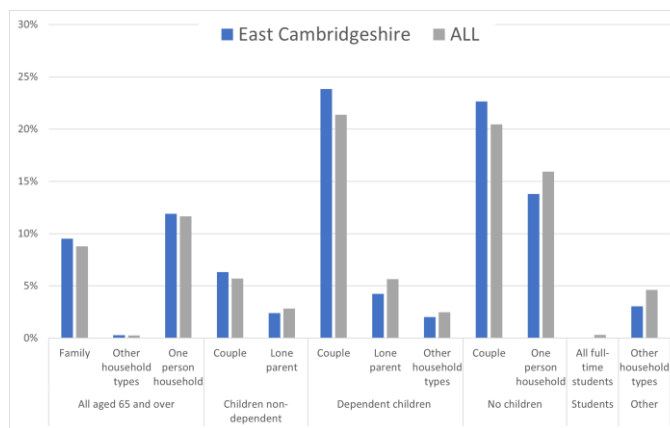
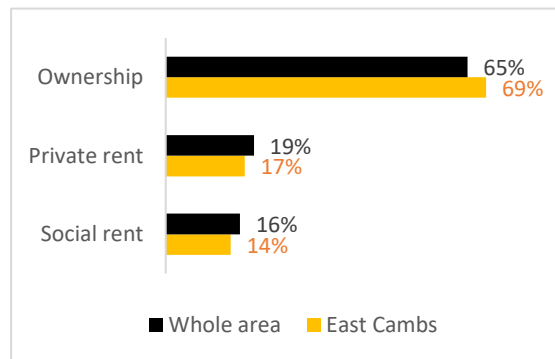
Comparing East Cambridgeshire to the whole study area, East Cambridgeshire has more owned homes of all sizes, fewer social and private rented of all sizes.

### How many households might move in a year?

In the year leading up to the 2011 Census, East Cambridgeshire saw:

- 84% non-movers
- 16% movers.

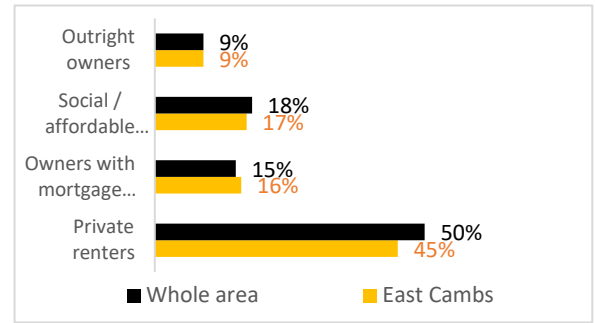
Comparing East Cambridgeshire to the whole study area, East Cambridgeshire had a lower % of households likely to move, with 16% movers compared to 18% across the study area.



A 'wholly moving household' is one where all members of the household have moved from the same address. A 'partly moving household' is where one or more members of the household have moved in the last year but not all members have moved from the same address.

For all those that moved in the year before Census day 2011 (including wholly moving and partly moving households) across East Cambridgeshire:

- 45% of renters moved (study area total was 50%)
- 16% of owners with a mortgage or shared owners moved (study area total was 15%)
- 17% of social renters moved (study area total was 18%)
- 9% of outright owners moved (study area total was 9%).



## Income

The diamond-o-gram uses income data to create a visual chart enabling us to look at the households on different broad income levels, and to compare the diamond graphic to other data. The primary aim is to compare annual income distribution to annualized housing costs.

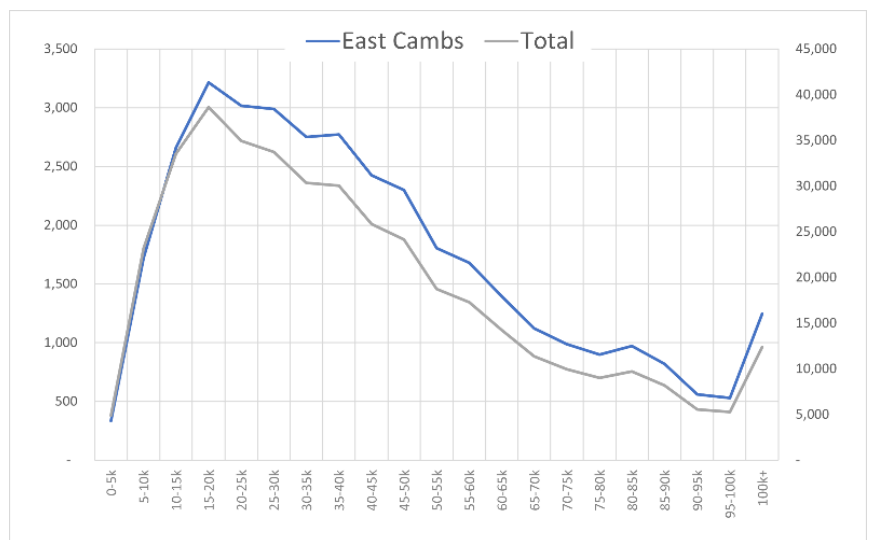
### Income distribution

Comparing East Cambridgeshire to the whole study area, East Cambridgeshire has:

- a similar proportion of households on incomes up to £20K to the whole area
- more households on incomes of more than £20K.

Comparing 2016/17 and 2020/21:

- The number of households on incomes of less than £20K has fallen.
- The number on incomes above £20K and above has held steady or increased.
- The number on more than £100K has decreased a good deal (as it has in other areas, though the reasons for this are not entirely clear).



## Housing costs

### Identify the range of housing costs

East Cambs housing costs fall towards the middle of the housing cost range for the study area.

Please note: there is no data for 1 and 2 bed new build.



Across the study area, fairly consistently:

- Cambridge & South Cambridgeshire housing costs are the highest.
- East Cambridgeshire, Huntingdonshire and West Suffolk housing costs consistently form a group towards the middle of the study area values.
- Fenland & Peterborough see the lowest housing costs.

A more detailed comparison of costs is set out in the “whole area” report.

## The diamond-o-gram

### Creating the diamond-o-gram

**Step 1: CACI income data in a bar chart for the local area**

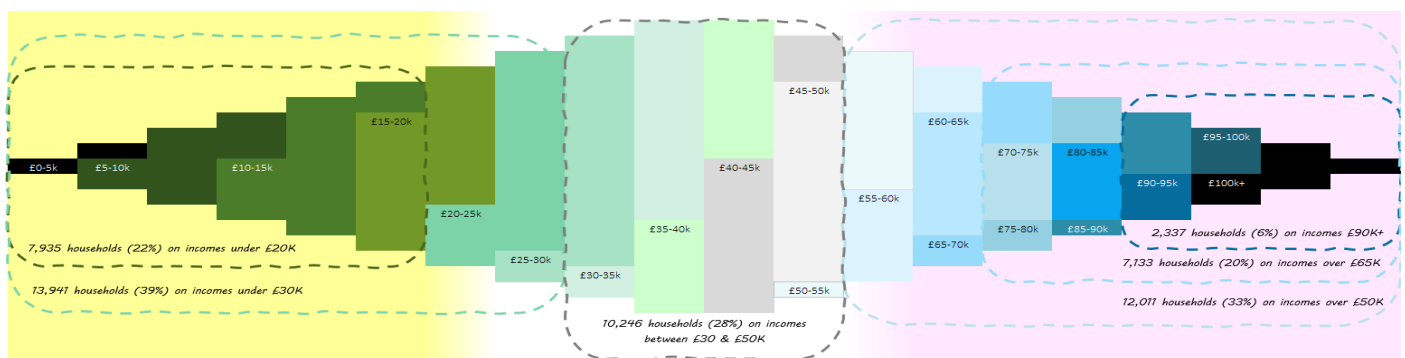
**Step 2: Shade the bar chart according to £5K income bands**

**Step 3: Use diamond template, each box represents 0.5%**

**Step 4: move the step 2 bar chart onto the diamond template. This is the area's 'diamond-o-gram'**

### The diamond-o-gram for East Cambridgeshire

Here we see the diamond-o-gram, with yellow shading around to denote households on the lowest 25% of incomes, and pink shading to denote households on the highest 25% of incomes. The white area in the middle denotes the “middle 50%” of households

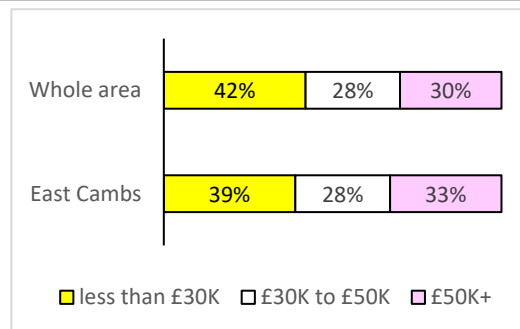


This table sets out the approximate income levels for the three shaded areas (the lowest 25%, middle 50% and upper 25% of households)

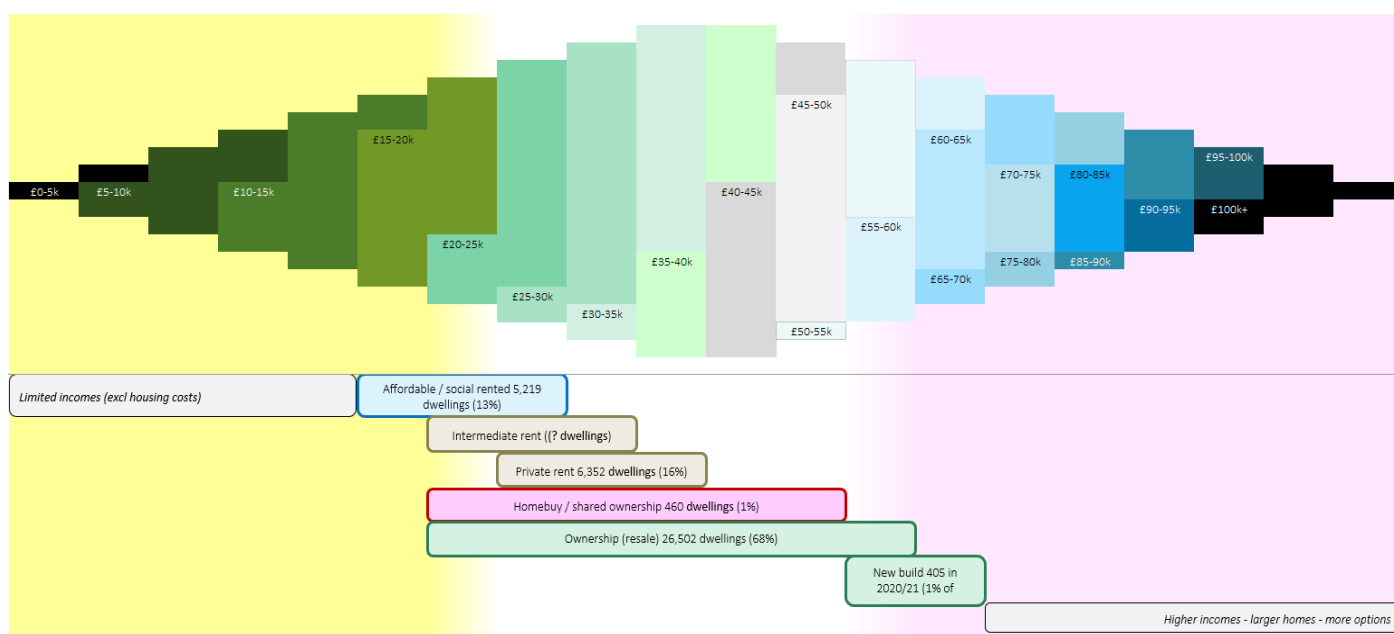
	In East Cambridgeshire
Households on the lowest 25% of incomes	incomes up to c.£20K
Households on the middle 50% of incomes	incomes between £20K and £55K
Households on the highest 25% of incomes	incomes over c.£55K

Comparing East Cambridgeshire to the whole study area, East Cambridgeshire sees:

- Slightly fewer households on incomes less than £30K (39% compared to 42%)
- The same proportion of households (28%) in the £30K to £50K bracket
- Slightly more households on incomes over £50K (33% compared to 30%).



### Minimum income needed for broad tenures

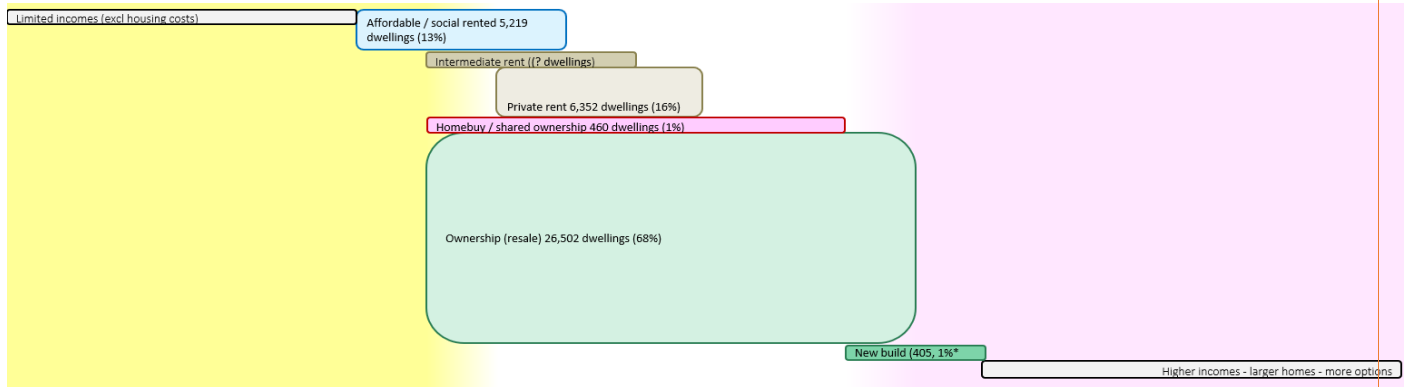


This gives a picture of how broad tenure groups compare to the local income distribution.

## Using the diamond-o-gram to look at other aspects of the housing market

In this section we use the diamond-o-gram and how it aligns with housing costs, to develop new insights into the local housing market. First, we use the diamond-o-gram to visualize the income distribution in East Cambridgeshire compared with local housing costs, and add a further dimension to indicate how many homes there are in each broad tenure group. This enables us to see how costs fit with incomes, as well as an idea of the supply of these homes and whether they are plentiful or scarce.

## The scale and cost of housing



In East Cambridgeshire we see:

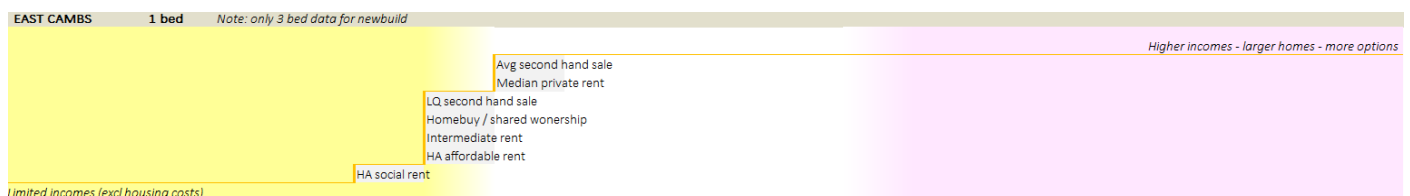
- Relatively small proportion of affordable / social rented dwellings at 13%. Affordable / social rented is affordable for lower income households on around £15-20K however other tenures do not require a markedly higher income, a number starting at £20-25K
- Intermediate rent could provide useful dwelling supply in East Cambs, however incomes needed appear to be similar to Homebuy and ownership levels - so worth comparing other factors such as access (deposits), mobility (shorter term commitment than purchase) and availability
- Private rented makes up only 16% of dwellings in East Cambs. Incomes required start at £25-30K, more than the income for 1 bed Homebuy or home ownership, resales
- Income required for Homebuy appears similar to ownership with only income needed for 3 beds being slightly lower. However lower deposits than traditional ownership may prove very useful, alongside flexibility to purchase a higher share in time
- Ownership dominates the dwelling supply at 68%. A wide range of incomes are covered by home ownership & Homebuy, starting at £20-25K and reaching up to around £55K
- New build data only available for 3 beds – possible lack of supply for 1 and 2 bed new build homes? 3 beds require an income of between around £55K and £65K.

## Comparing income needed for different sizes and tenures of homes

The staircase is built using the boxes created when looking at the “minimum income needed for broad tenures”.

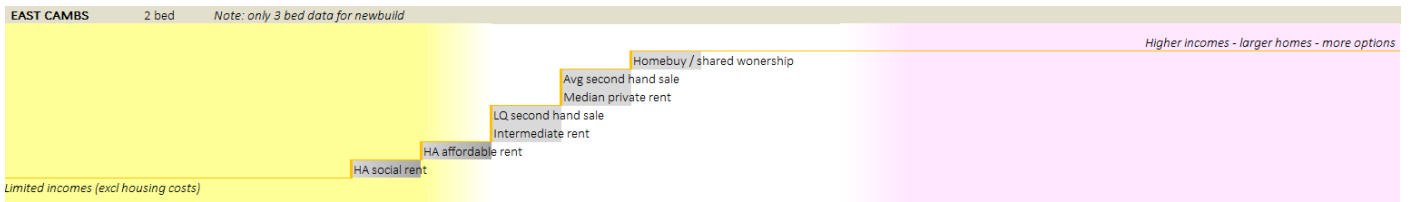
The boxes representing each tenure and size of home are arranged to form a staircase with the lowest income needed for 1 beds making the first step. The rows of boxes are arranged so next step ‘up’ is the tenure requiring a little more income. Some tenures need roughly the same incomes, so these steps are “taller”. In other places there is a gap in the incomes needed between tenures, which leads to a long “tread” on our staircase. A tall step demonstrates a number of products at the same income level, a long step indicates a gap between prices of tenures. This staircase is presented for all sizes and tenures of homes, and is then split out into 1 2 and 3+ beds. In East Cambridgeshire:

### 1 bed



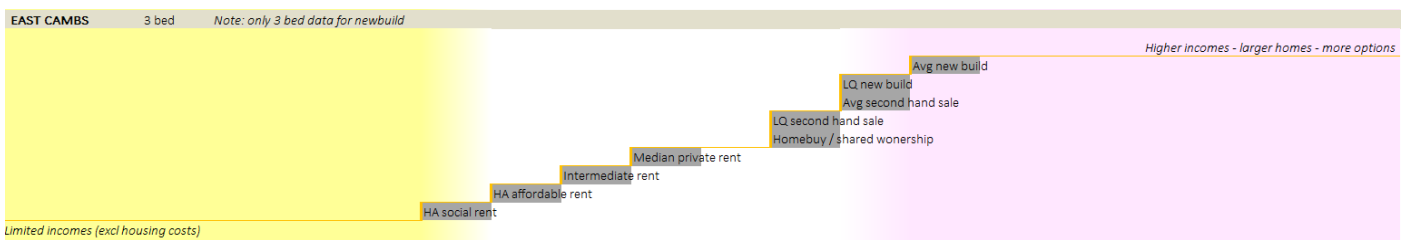
- The income needed for a 1 bed in East Cambs covers a remarkably narrow range, meaning that while HA social rent is the most affordable, all other tenures require only a small amount more income and do not stray far above the yellow zone.
- This means households on incomes up to around £20K should be able to afford a 1 bed at a 35% ratio
- Private rents can require a similar income to average resales.
- There is no data for 1 bed new build

## 2 bed



- Incomes needed for 2 beds in ECDC varies more than for 1 beds.
- Incomes needed start in the yellow zone and moves to around the median income level (centre of the white zone).
- 2 bed LQ resales can require lower incomes than 2 beds private rents, and Homebuy
- There is no data for 2 bed new build.
- Unusually Homebuy takes the top “step” for 2 beds.

## 3 bed



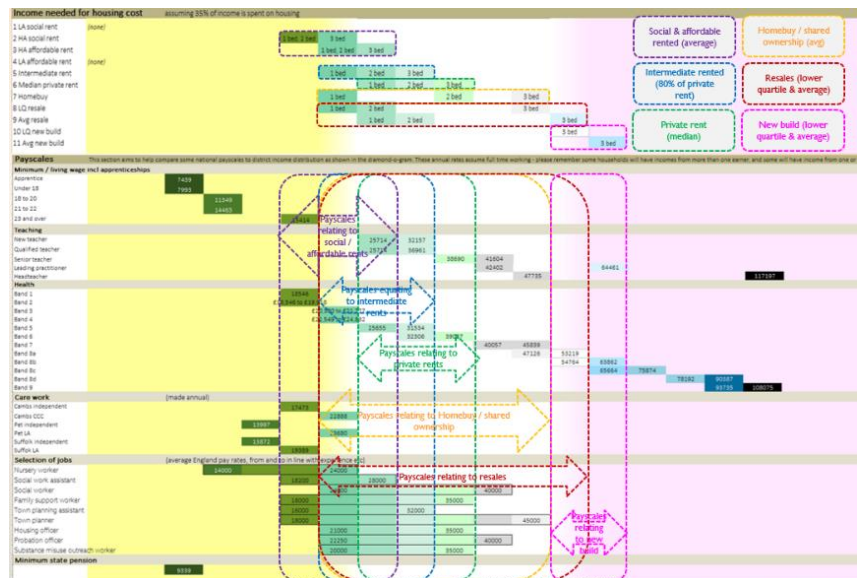
- A broad range of incomes needed for 3 beds in East Cambs, spreading from the top of the yellow zone, across the white zone and touching on the pink zone
- There is a noticeable gap between the income needed for a 3 bed private rent and 3 bed ownership or Homebuy.
- New build takes the “top step” for 3 beds

## Broad tenure and pay scales

Dwelling stock by tenure, size and income needed is compared to pay-scales for various jobs.

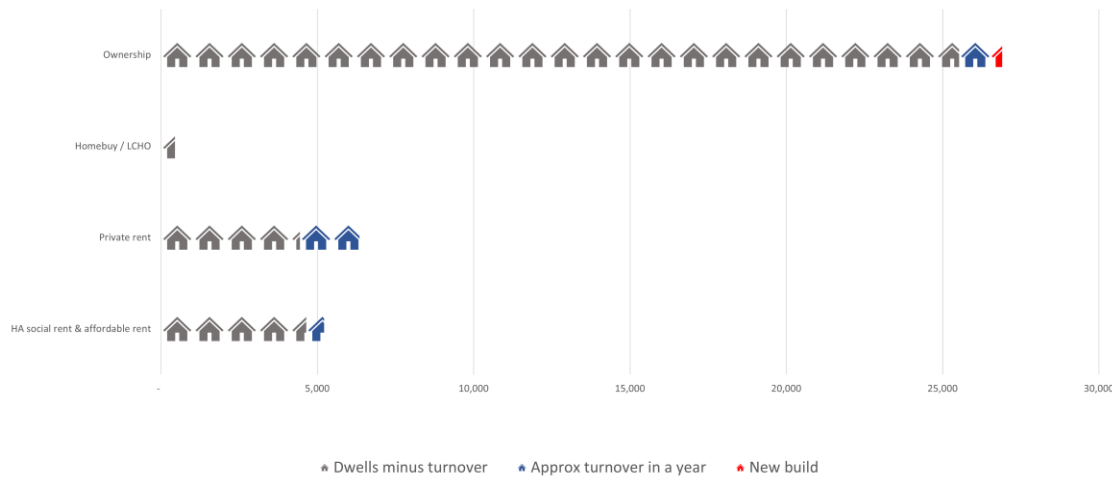
Please note the income needed for housing cost is based on CACI income data, so payscales (quoted salaries) and not strictly comparable. So this diagram can only give an indication of how national and local pay rates compare to housing costs; but we hope help to indicate pressures.

This is a complex diagram, which is made easier to “read” in the slide format, so we strongly recommend you view the slides to help make sense of all the various boxes.



In brief, at the top of the diagram is set out the tenures and sizes of homes, aligned to the diamond-o-gram; below are added the pay scales for various jobs, with “dotted lines” helping to highlight the tenure and sizes of homes which more closely align with each pay scale represented.

## Dwelling stock, turnover and new build

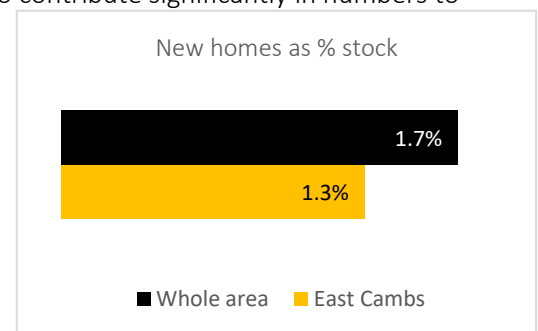


Sets out the dwellings in each of five broad tenure groups. This highlights the relatively small number of homes built compared to the overall housing stock in each broad tenure group, which may mean the new build homes (in red) are too small to clearly see in the pictogram.

However the additional homes alongside turnover (highlighted in blue) do contribute significantly in numbers to housing availability, providing new supply at first let, and then when re-let or re-sold later down the line.

### New build in 2021/2022

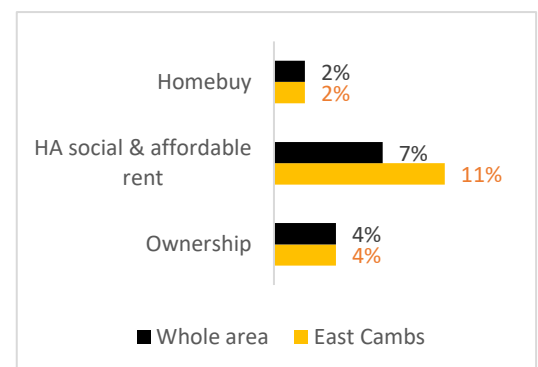
- East Cambridgeshire delivered 496 new homes, representing 1.3% of East Camb's stock of around 38,500 dwellings.
- For comparison, across the whole study area, new homes represented around 1.7% of the dwelling stock of 453,863 dwellings.



### Turnover in 2021/2022

In East Cambs the % turnover for

- HA social/affordable rent is higher at 11% than the whole area turnover rate of 7%
- Homebuy rate matches the whole area turnover rate at 2%
- Ownership turnover matches the whole area turnover rate at 4%.



## Applying CACI income bands to Local Plan figures

In 2021 GLHearn (consultants) provided the Cambridgeshire and West Suffolk authorities with evidence to inform their local plans, around housing needs. This evidence is used to inform Local Plan making.

GLHearn set out an annual requirement for 616 new homes in East Cambridgeshire. Delivering these homes would lead to a population increase of 24,442 between 2020 and 2040.

Based on the CACI income distribution for 2020-21 we could imagine that, in 2040:

- 39% of the new population (9,413) might have incomes of less than £30K
- 28% of the new population (6,918) might have incomes of £30-50K
- 33% of the new population (8,110) might have incomes of more than £50K



# Cambridgeshire, Peterborough & West Suffolk

## Diamond affordability analysis update 2022

### Summary for Fenland

#### Background

---

In 2022, a range of data was collated to help visualize how housing markets work across Cambridgeshire, Peterborough and West Suffolk, their household income distribution, weekly housing cost, pay scales for local workers, and supply of dwellings through turnover and new build.

The data has been converted to a series of tables and diagrams for each district. The centre-piece is a diamond-shaped diagram we have called a 'diamond-a-gram' which shows number and percentage of households in different income groups.

This is presented in a diamond shape which can be visually aligned with other data to show the sizes, types and tenures of housing those households may be able to access locally.

In this summary, thumbnails of various charts are presented to give the idea of the layouts and how they have been used. To see larger versions of the charts, please look at the slides or the compendium.

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#### Introduction

---

This note outlines some highlights of the work for Fenland, and how Fenland compares to the rest of the study area. To see

- The executive summary
- A report covering the whole study area and a slide deck for the whole study area
- Individual district summaries and a slide deck for each district
- A methodology note
- The compendium of data behind these documents (in excel format)

...please follow this link <https://cambridgeshireinsight.org.uk/housing/local-housing-knowledge/our-housing-market/affordability-analysis/>

## Context

### Using Census 2011 data

To help put this all into context, Census 2011 has been used. Although Census 2021 results have started being released, at time of publication there was not enough detailed data published to make use of in the diamond analysis.

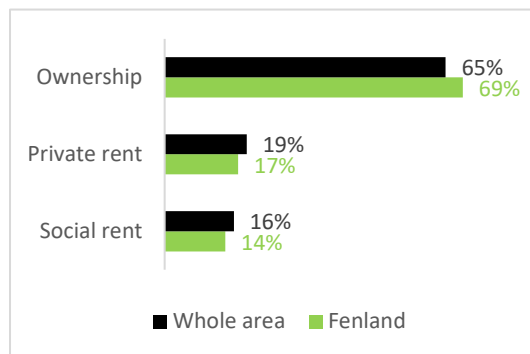
Census data is used mainly as background to provide some context for the rest of the diamonds report but can be updated as and when Census 2021 detail is released. This can be fed in as soon as it becomes available, we anticipate late in 2023.

### Tenure of dwellings

In 2007 Fenland council housing stock was transferred to Roddons, now Clarion, which is part of the Circle Group (classed as a Private Registered Provider housing in the pie chart)

Comparing Fenland to the whole study area, Fenland has a “not unusual” stock picture for a stock transfer area.

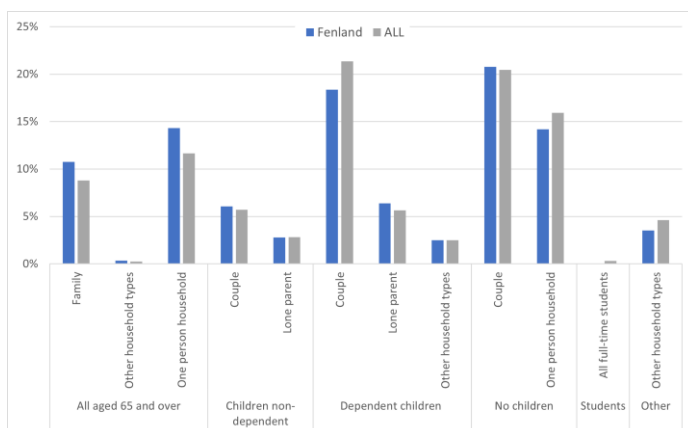
- Slightly fewer private renters
- More outright owners than seen across the study area



### Household and family types

Comparing Fenland to the whole study area, Fenland has:

- Fewer couples with dependent children
- Fewer 1 person, child free households.
- More households aged 65+ than seen across the whole study area

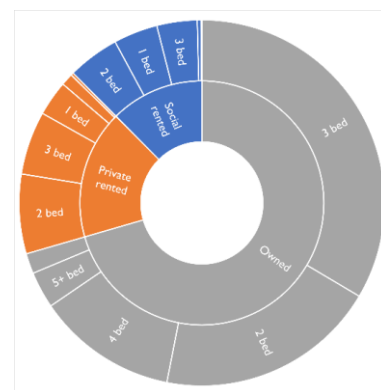


### Household tenure and number of bedrooms

- This pie highlights the broad tenure and size breakdown in Fenland, with more owned homes than rented. Owned homes see a good proportion of 2 and 3 beds but few 1 beds, while private and social rented tend to favour 1, 2 and 3 beds, with very few 4 and 5 bed rented homes

Comparing Fenland to the whole study area, Fenland has:

- More 2 & 3 bed owned homes
- Fewer both social rented homes of most sizes
- Fewer private rented homes of most sizes

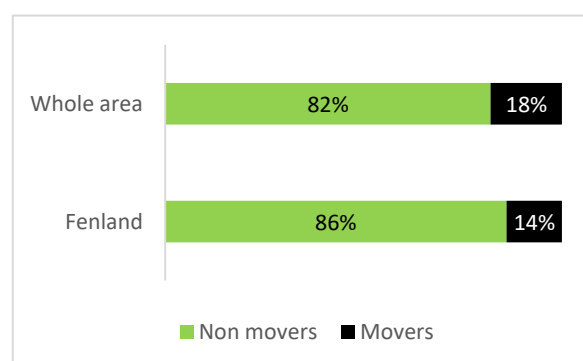


### How many households might move in a year?

In the year leading up to the 2011 Census, Fenland saw:

- 86% non-movers
- 14% movers

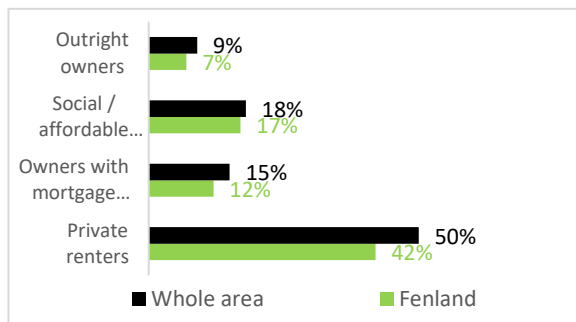
Comparing Fenland to the whole study area, Fenland had a lower % of households likely to move, with 14% movers compared to 18% movers across the study area.



A 'wholly moving household' is one where all members of the household have moved from the same address. A 'partly moving household' is where one or more members of the household have moved in the last year but not all members have moved from the same address.

For all those that moved in the year before Census day 2011 (including wholly moving and partly moving households) across Fenland:

- 42% of renters moved (study area total was 50%)
- 12% of owners with a mortgage or shared owners moved (study area total was 15%)
- 17% of social renters moved (study area total was 18%)
- 7% of outright owners moved (study area total was 9%)



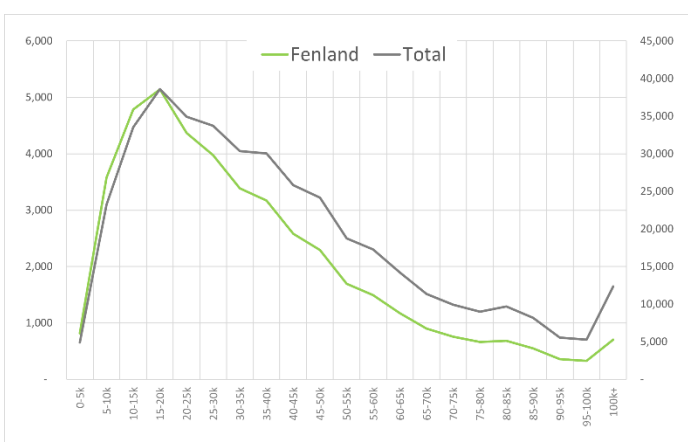
## Income

The diamond-o-gram uses income data to create a visual chart enabling us to look at the households on different broad income levels, and to compare the diamond graphic to other data. The primary aim is to compare annual income distribution to annualized housing costs.

### Income distribution

Comparing Fenland to the whole study area, Fenland has:

- Slightly more households on incomes up to £20K
- Markedly fewer on incomes higher than £20K.



Comparing 2016/17 and 2020/21, the number of households on incomes of less than £35K has fallen a little.

- The number on incomes above £35K to £60K has increased; other bands have held steady.
- The number of households on more than £100K has decreased a tiny bit (as it has in other areas, though the reasons for this are not entirely clear).

## Housing costs

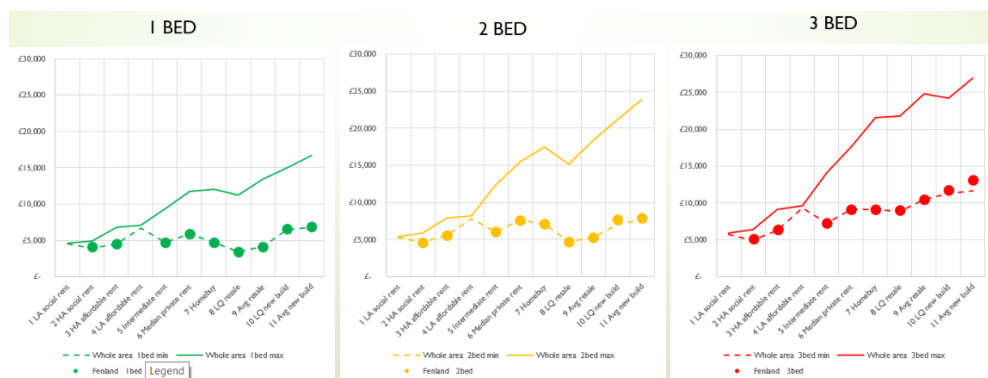
### Identify the range of housing costs

Fenland is fairly often the cheapest in terms of housing costs, shown by the Fenland "dots" following the dashed "minimum cost" line on all three graphs

Across the study area, fairly consistently:

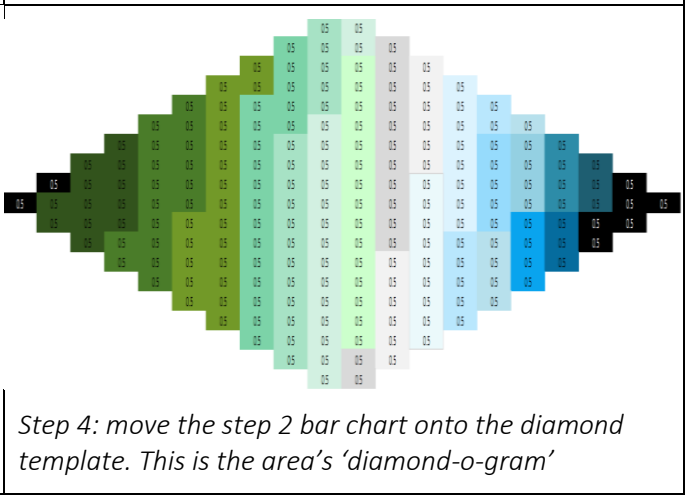
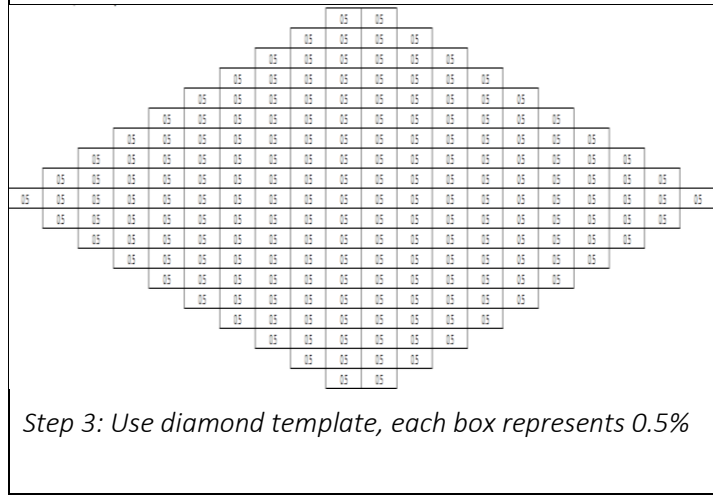
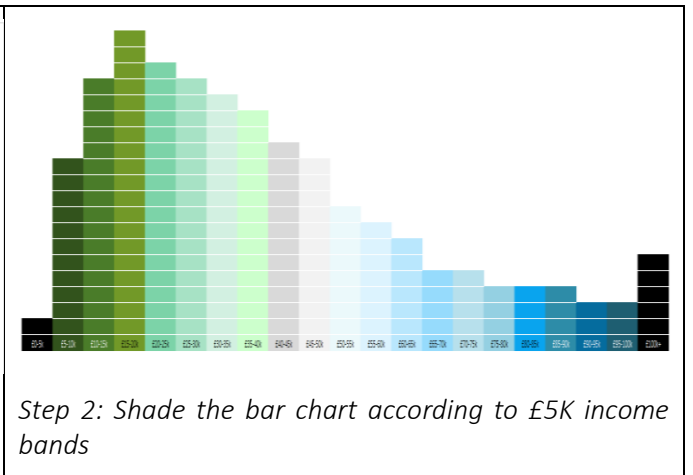
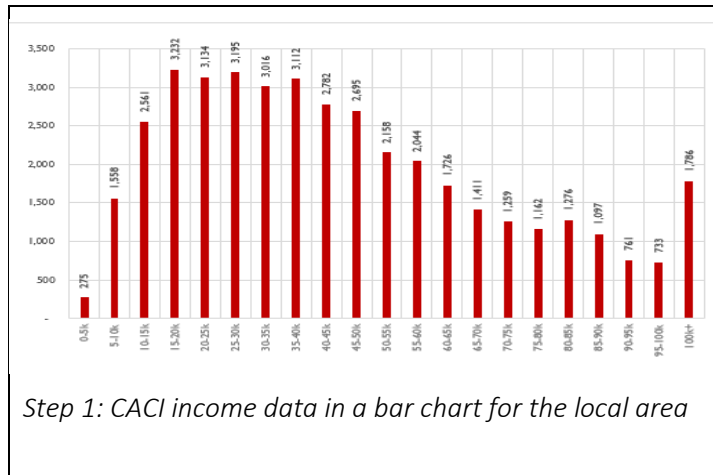
- Cambridge & South Cambridgeshire housing costs are the highest.
- East Cambridgeshire, Huntingdonshire and West Suffolk housing costs consistently form a group towards the middle of the study area values.
- Fenland & Peterborough see the lowest housing costs.

A more detailed comparison of costs is set out in the "whole area" report.



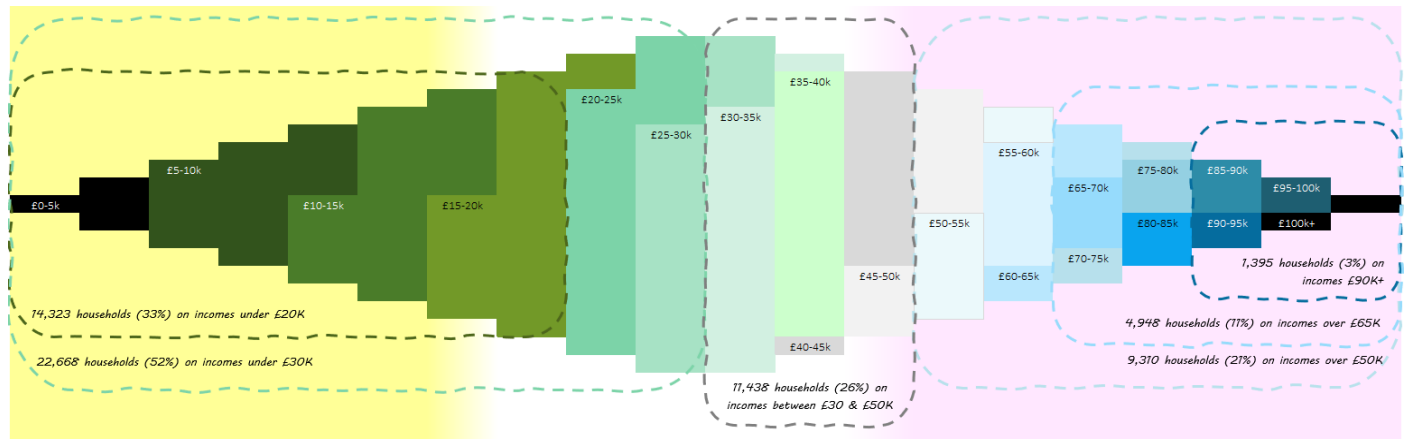
# The diamond-o-gram

## Creating the diamond-o-gram



## The diamond-o-gram for Fenland

Here we see the diamond-o-gram, with yellow shading around to denote households on the lowest 25% of incomes, and pink shading to denote households on the highest 25% of incomes. The white area in the middle denotes the "middle 50%" of households

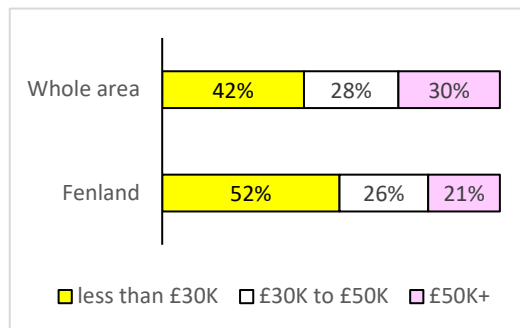


This table sets out the approximate income levels for the three shaded areas (the lowest 25%, middle 50% and upper 25% of households)

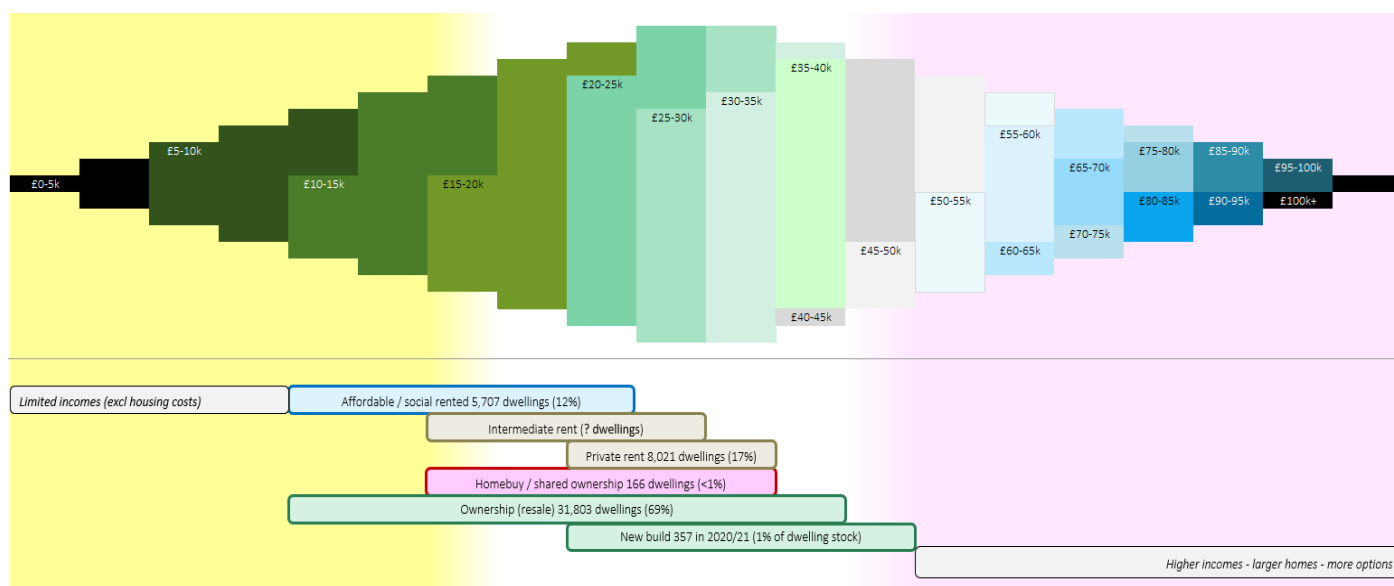
	In Fenland
Households on the lowest 25% of incomes	incomes up to c.£15K
Households on the middle 50% of incomes	incomes between £15K and £45K
Households on the highest 25% of incomes	incomes over c.£45K

Comparing Fenland to the whole study area, Fenland sees:

- More households on lower incomes (52% on less than £30K compared to 42%)
- Slightly fewer households (26%) in the £30K to £50K bracket, compared to the whole area at 28%
- Fewer households on higher incomes (21% on incomes more than £50K compared to 30%)



### Minimum income needed for broad tenures



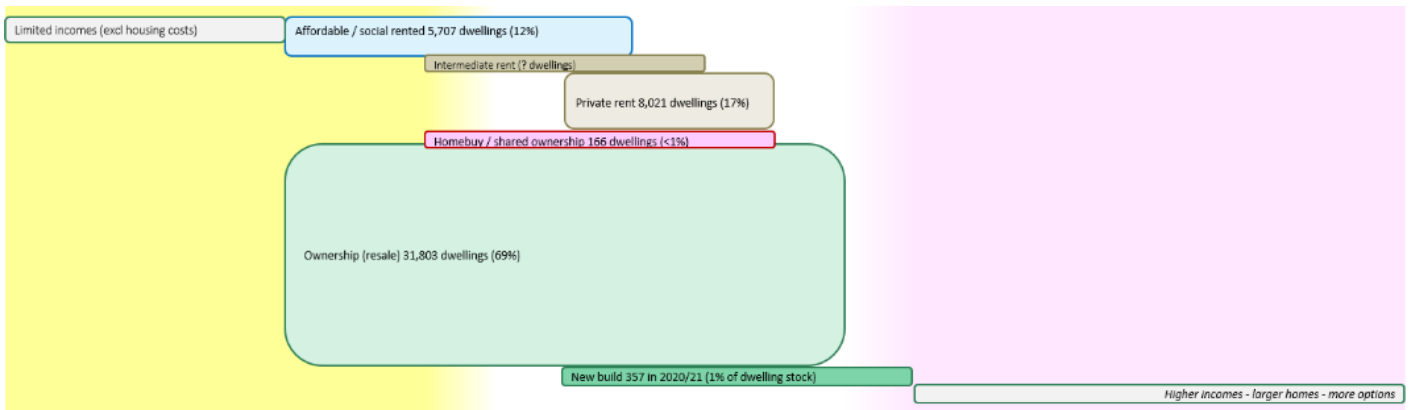
This gives a picture of how broad tenure groups compare to the local income distribution.

### Using the diamond-o-gram to look at other aspects of the housing market

In this section we use the diamond-o-gram and how it aligns with housing costs, to develop new insights into the local housing market.

First, we use the diamond-o-gram to visualize the income distribution in Fenland compared with local housing costs, and add a further dimension to indicate how many homes there are in each broad tenure group. This enables us to see how costs fit with incomes, as well as an idea of the supply of these homes and whether they are plentiful or scarce.

## The scale and cost of housing



In Fenland we see:

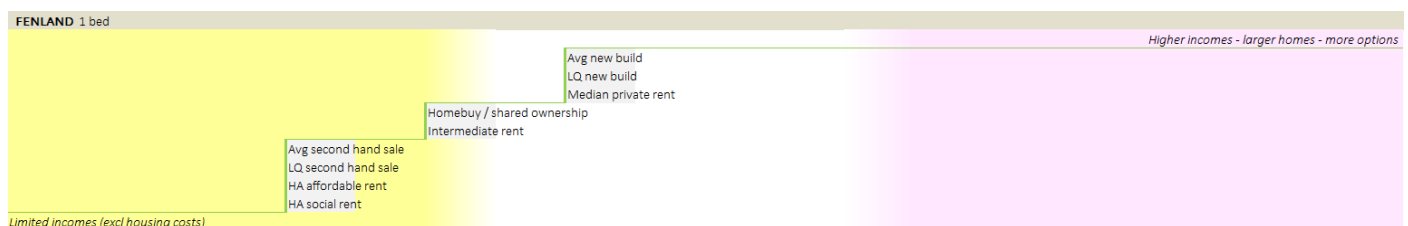
- Relatively small proportion of affordable / social rented at 12% of dwellings. Smaller affordable / social rent is a housing option for households on incomes starting from £10-15K. Unusually, this is comparable to the income needed for some smaller resales
- Private rented makes up 17% of dwellings in Fenland. Private rented starts at a higher income level than both ownership and Homebuy. Smaller private rents start at a similar level to new build needing an income of around £20K
- Intermediate rent could provide useful dwelling supply in Fenland, but as private rents are relatively high, an intermediate rent at 80% is not spectacularly affordable - so worth comparing other factors such as access (deposits), mobility (shorter term commitment than purchase) and availability
- There is a relatively small supply of Homebuy / shared ownership in Fenland. Income required for smaller Homebuy is lower than for private rented, slightly more than ownership. Lower deposits than traditional ownership may prove very useful, alongside flexibility to purchase a higher share in time.
- Ownership dominates the dwelling supply at c.69% with unusually low incomes needed for some smaller home purchase, can start around £10-15K.
- Larger new build can require higher incomes than other tenures. Income needed for a 1 bed can be similar to private rented at around £20K.

## Comparing income needed for different sizes and tenures of homes

The staircase is built using the boxes created when looking at the “minimum income needed for broad tenures”.

The boxes representing each tenure and size of home are arranged to form a staircase with the lowest income needed for 1 beds making the first step. The rows of boxes are arranged so next step ‘up’ is the tenure requiring a little more income. Some tenures need roughly the same incomes, so these steps are “taller”. In other places there is a gap in the incomes needed between tenures, which leads to a long “tread” on our staircase. A tall step demonstrates a number of products at the same income level, a long step indicates a gap between prices of tenures. This staircase is presented for all sizes and tenures of homes, and is then split out into 1 2 and 3+ beds. In Fenland:

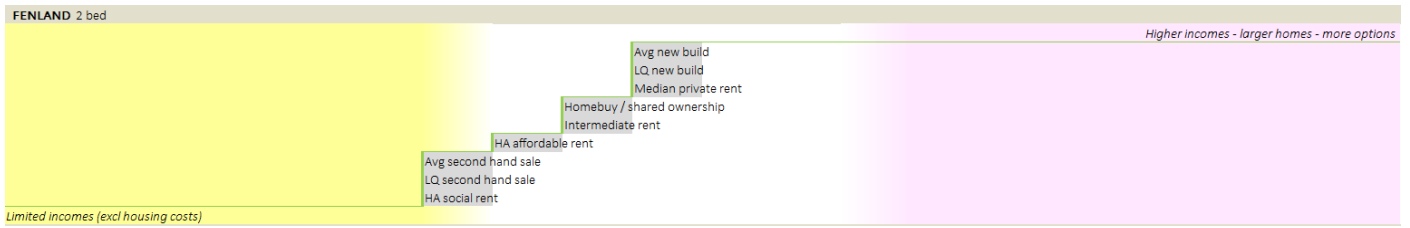
### 1 bed



- The income needed for a 1 bed in Fenland starts with HA affordable and social rent, and second hand sales. It is unusual for second hand sales to require a similar income to social and affordable rents.

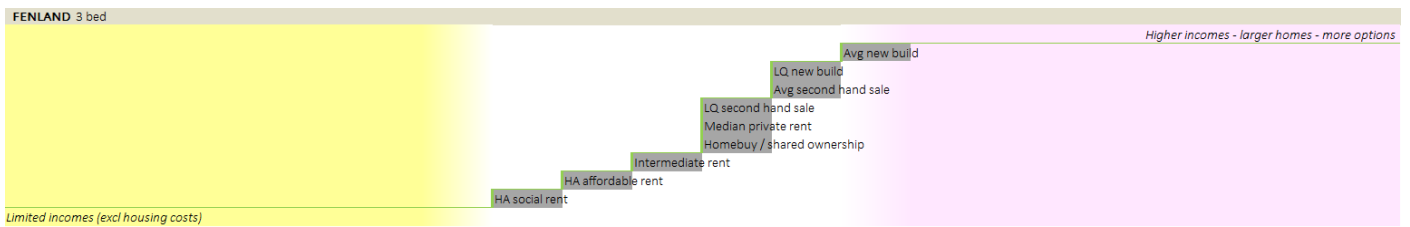
- Then comes Homebuy and intermediate rent, followed by private rent and new build which need the highest income for 1 beds

### 2 bed



- Incomes required are slightly more spread than for 1 beds, but incomes needed for 2 beds cover the lower part of the white zone and not much above the median income level
- Again, second hand sales require a similar income to HA social rent.
- HA affordable rents forms the next step, then Homebuy and intermediate rented,
- The highest incomes are needed for private rent and new build for 2 beds

### 3 bed



- Incomes needed for 3 beds spread a little wider than for 1 and 2 beds, covering the income range of around £15K to £45K
- Second hand sales for 3 beds are noticeable higher than for 1 and 2 beds.
- The only product touching on the pink zone is average new build.

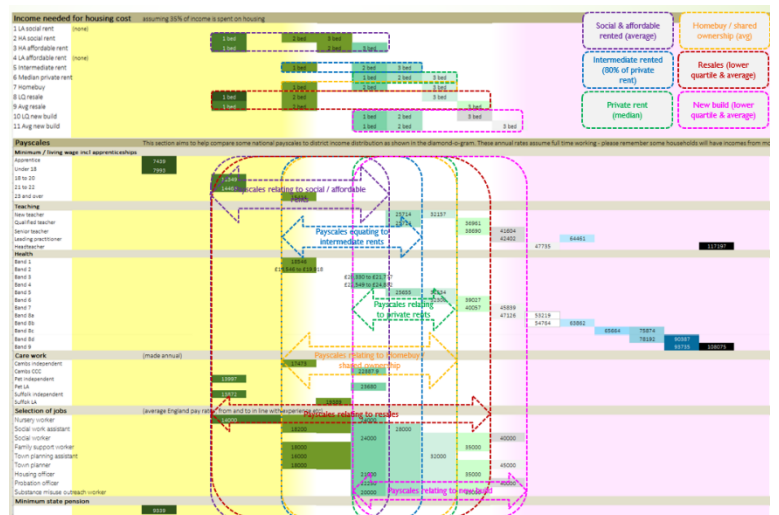
### Broad tenure and pay scales

Dwelling stock by tenure, size and income needed is compared to pay-scales for various jobs.

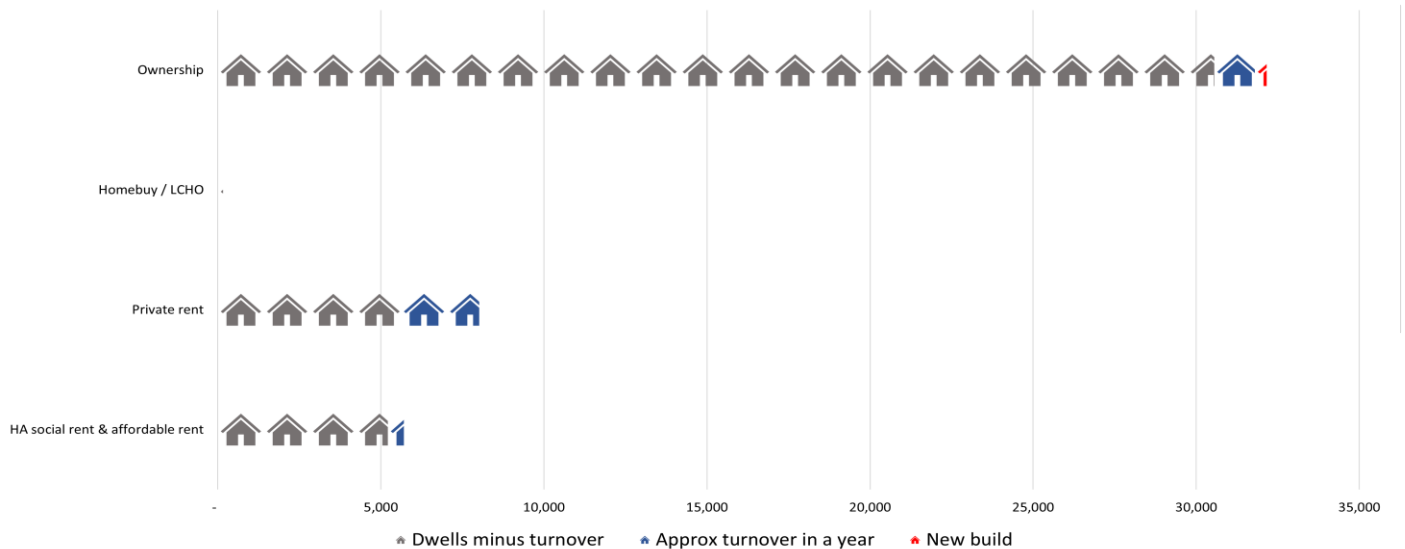
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This is a complex diagram, which is made easier to “read” in the slide format, so we strongly recommend you view the slides to help make sense of all the various boxes.

In brief, at the top of the diagram is set out the tenures and sizes of homes, aligned to the diamond-o-gram; below are added the pay scales for various jobs, with “dotted lines” helping to highlight the tenure and sizes of homes which more closely align with each pay scale represented.



## Dwelling stock, turnover and new build

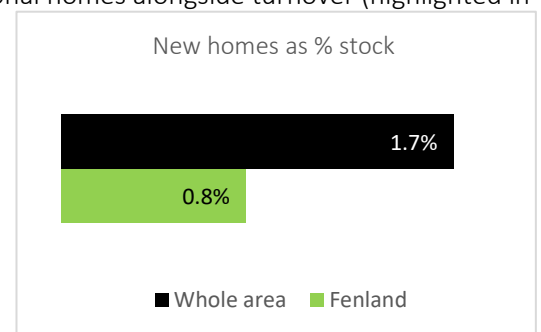


The pictogram sets out the dwellings in each of five broad tenure groups. This highlights the relatively small number of homes built compared to the overall housing stock in each broad tenure group, which may mean the new build homes (in red) are too small to clearly see in the pictogram. However the additional homes alongside turnover (highlighted in blue) do contribute significantly in numbers to housing availability, providing new supply at first let, and then when re-let or re-sold later down the line.

### New build in 2021/2022

Fenland delivered 369 new homes, representing 0.8% of Fenland's stock of around 45,700 dwellings.

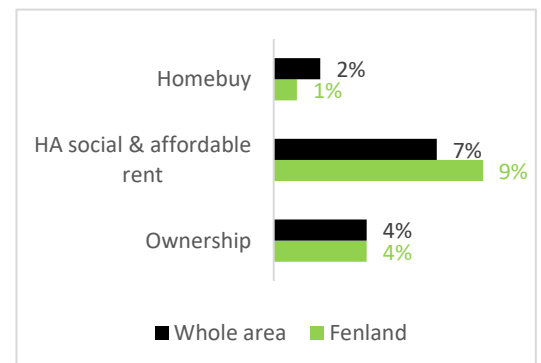
For comparison, across the whole study area, new homes represented around 1.7% of the total stock of 453,863 dwellings.



### Turnover in 2021/2022

In Fenland the turnover for

- HA social/affordable rent is slightly higher at 9% compared to the whole area's 7%.
- Homebuy turnover is 1% in Fenland compared to 2% across the whole area.
- Ownership turnover matches the whole area at 4%.



## Applying CACI income bands to Local Plan figures

In 2021 GLHearn (consultants) provided the Cambridgeshire and West Suffolk authorities with evidence to inform their local plans, around housing needs. This evidence is used to inform Local Plan making.

GLHearn set out an annual requirement for 517 new homes in Fenland. Delivering these homes would lead to a population increase of 18,270 between 2020 and 2040.

Based on the CACI income distribution for 2020-21 we could imagine that, in 2040:

- 52% of the new population (9,539) might have incomes of less than £30K
- 26% of the new population (4,813) might have incomes of £30-50K
- 21% of the new population (3,918) might have incomes of more than £50K



# Cambridgeshire, Peterborough & West Suffolk

## Diamond affordability analysis update 2022

### Summary for Huntingdonshire

#### Background

---

In 2022, a range of data was collated to help visualize how housing markets work across Cambridgeshire, Peterborough and West Suffolk, their household income distribution, weekly housing cost, pay scales for local workers, and supply of dwellings through turnover and new build.

The data has been converted to a series of tables and diagrams for each district. The centre-piece is a diamond-shaped diagram we have called a 'diamond-a-gram' which shows number and percentage of households in different income groups.

This is presented in a diamond shape which can be visually aligned with other data to show the sizes, types and tenures of housing those households may be able to access locally.

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#### Introduction

---

This note outlines some highlights of the work for Huntingdonshire, and how Huntingdonshire compares to the rest of the study area. To see

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...please follow this link <https://cambridgeshireinsight.org.uk/housing/local-housing-knowledge/our-housing-market/affordability-analysis/>

## Context

### Using Census 2011 data

To help put this all into context, Census 2011 has been used. Although Census 2021 results have started being released, at time of publication there was not enough detailed data published to make use of in the diamond analysis.

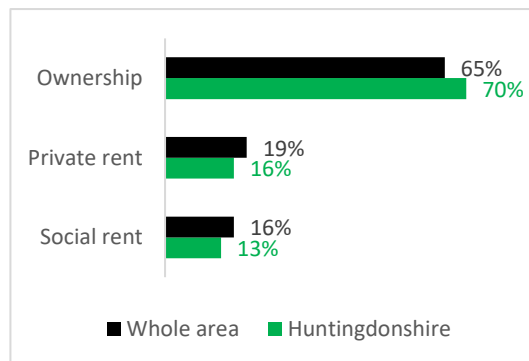
Census data is used mainly as background to provide some context for the rest of the diamonds report but can be updated as and when Census 2021 detail is released. This can be fed in as soon as it becomes available, we anticipate late in 2023.

### Tenure of dwellings

In 2000 Huntingdonshire's council housing was transferred to Luminus which became Chorus Homes, and is now part of the Places for People group (classified as Private Registered Provider housing in the pie chart)

Comparing Huntingdonshire to the whole study area, Huntingdonshire has a "not unusual" stock picture for a stock transfer area.

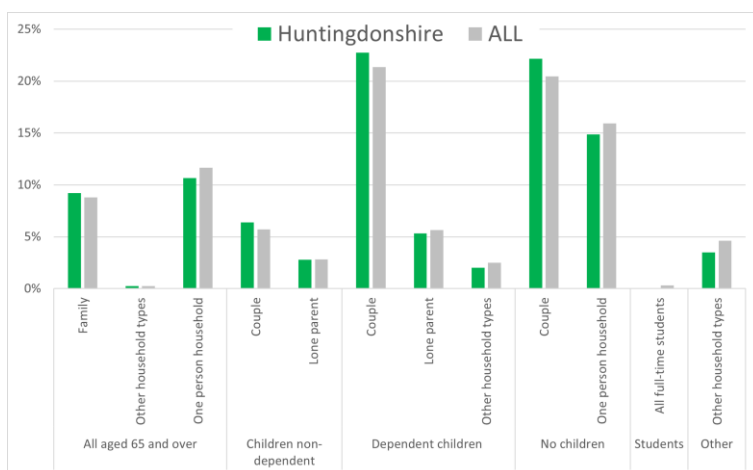
- Slightly fewer renters (16% compared to 19%)
- More owners (70% compared to 65%)



### Household and family types

Comparing Huntingdonshire to the whole study area, Huntingdonshire has:

- No unusually large differences in % household & family type from the whole study area
- Slightly more couples with and without children.

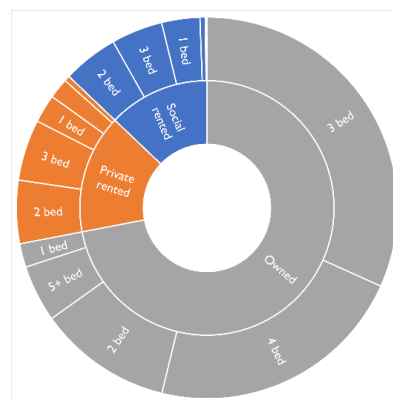


### Household tenure and number of bedrooms

This pie highlights the broad tenure and size breakdown in Huntingdonshire, with good availability of owned 3 & 4 beds but few 1 beds, while private and social rented tend to be 1, 2 or 3 beds, with very few 4 or 5 beds

Comparing Huntingdonshire to the whole study area, Huntingdonshire has:

- A lot more 3 & 4 bed owned homes
- Fewer social rented homes of all sizes
- Fewer private rented homes of all sizes

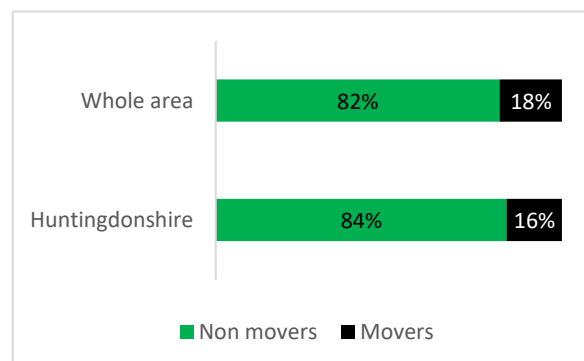


### How many households might move in a year?

In the year leading up to the 2011 Census, Huntingdonshire saw:

- 84% non-movers
- 16% movers

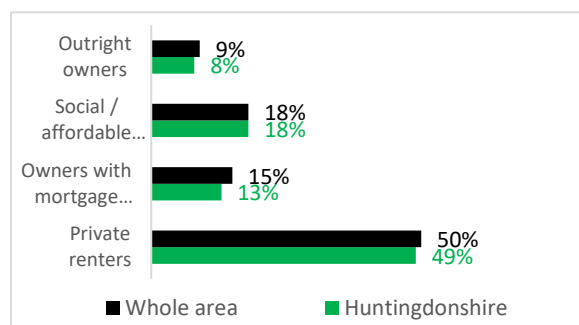
Comparing Huntingdonshire to the whole study area, Huntingdonshire had a lower % of households likely to move, with 16% movers compared to 18% movers across the study area.



A 'wholly moving household' is one where all members of the household have moved from the same address. A 'partly moving household' is where one or more members of the household have moved in the last year but not all members have moved from the same address.

For all those that moved in the year before Census day 2011 (including wholly moving and partly moving households) across Huntingdonshire:

- 49% of renters moved (study area total was 50%)
- 18% of social renters moved (study area total was 18%)
- 13% of owners with a mortgage or shared owners moved (study area total was 15%)
- 8% of outright owners moved (study area total was 9%)



## Income

The diamond-o-gram uses income data to create a visual chart enabling us to look at the households on different broad income levels, and to compare the diamond graphic to other data. The primary aim is to compare annual income distribution to annualized housing costs.

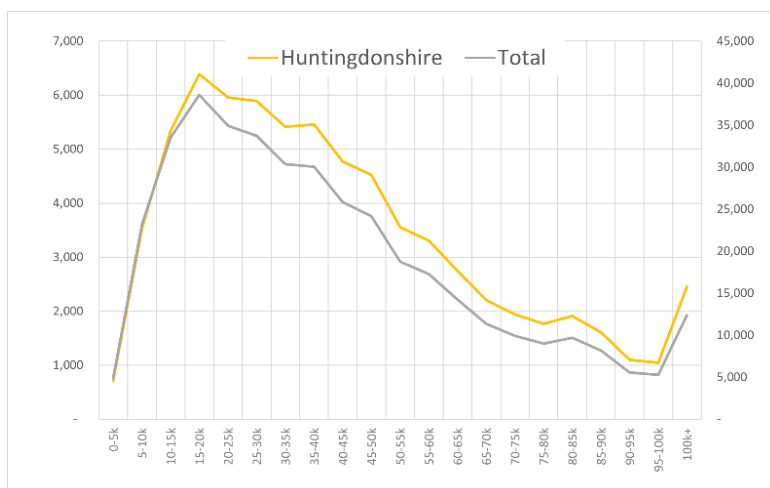
### Income distribution

Comparing Huntingdonshire to the whole study area, Huntingdonshire has:

- a similar spread of households on incomes up to £20K
- More households on incomes higher than £20K.

Comparing 2016/17 and 2020/21:

- The number of households on incomes of less than £15K has fallen a little.
- The number on incomes above £15K has increased or held steady.
- The number on more than £100K has decreased a good deal (as it has in other areas, though the reasons for this are not entirely clear)



## Housing costs

### Identify the range of housing costs

Huntingdonshire housing costs tend to fall towards the middle of the cost range for the study area, shown by the Huntingdonshire "dots" on these charts falling between the solid "maximum" line and the dashed "minimum" line.



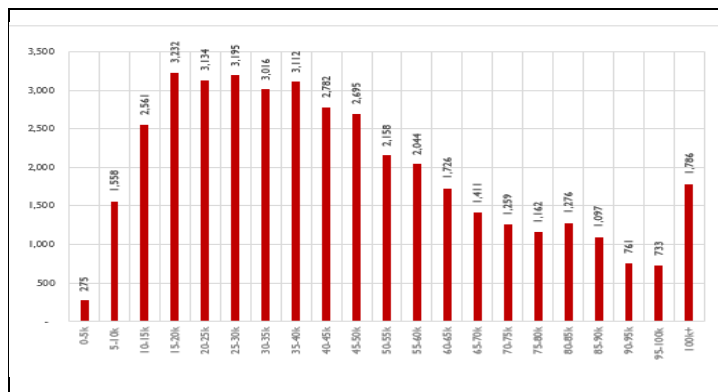
Across the study area, fairly consistently:

- Cambridge & South Cambridgeshire housing costs are the highest.
- East Cambridgeshire, Huntingdonshire and West Suffolk housing costs consistently form a group towards the middle of the study area values.
- Fenland & Peterborough see the lowest housing costs.

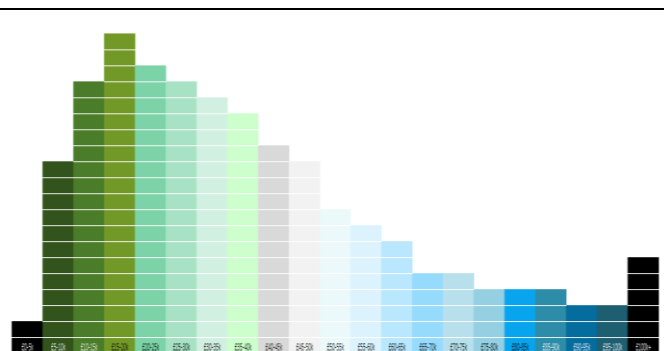
A more detailed comparison of costs is set out in the “whole area” report.

## The diamond-o-gram

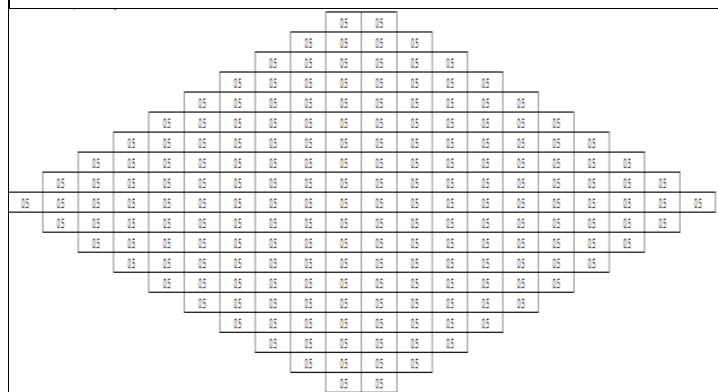
### Creating the diamond-o-gram



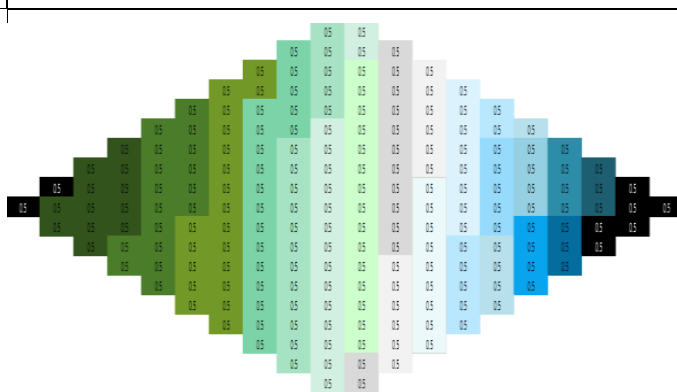
Step 1: CACI income data in a bar chart for the local area



Step 2: Shade the bar chart according to £5K income bands



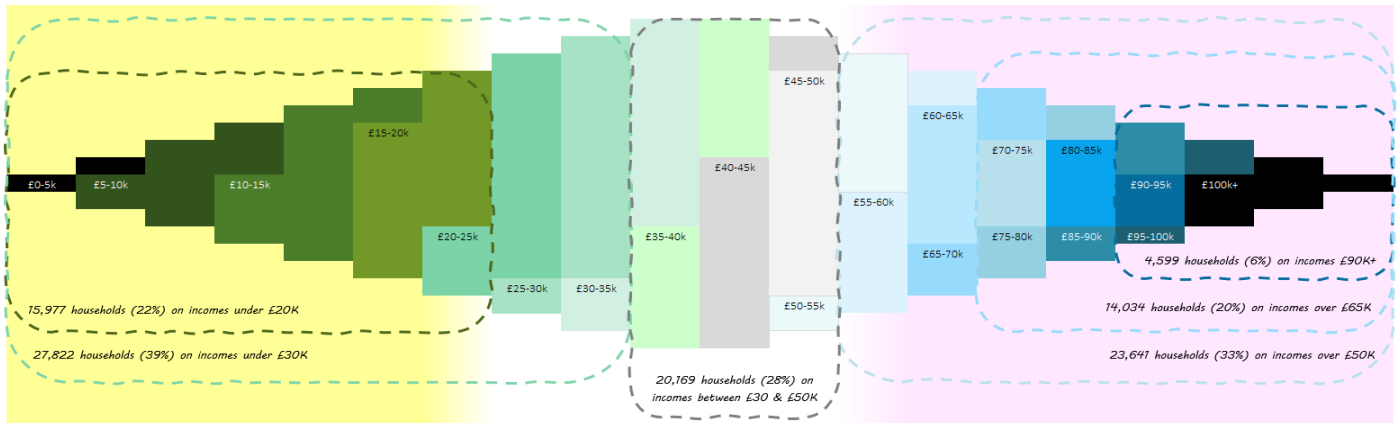
Step 3: Use diamond template, each box represents 0.5%



Step 4: move the step 2 bar chart onto the diamond template. This is the area's 'diamond-o-gram'

## The diamond-o-gram for Huntingdonshire

Here we see the diamond-o-gram, with yellow shading around to denote households on the lowest 25% of incomes, and pink shading to denote households on the highest 25% of incomes. The white area in the middle denotes the “middle 50%” of households

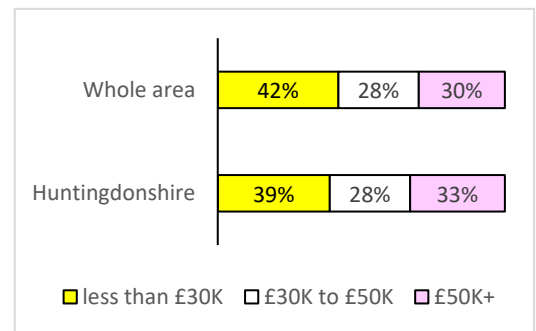


This table sets out the approximate income levels for the three shaded areas (the lowest 25%, middle 50% and upper 25% of households)

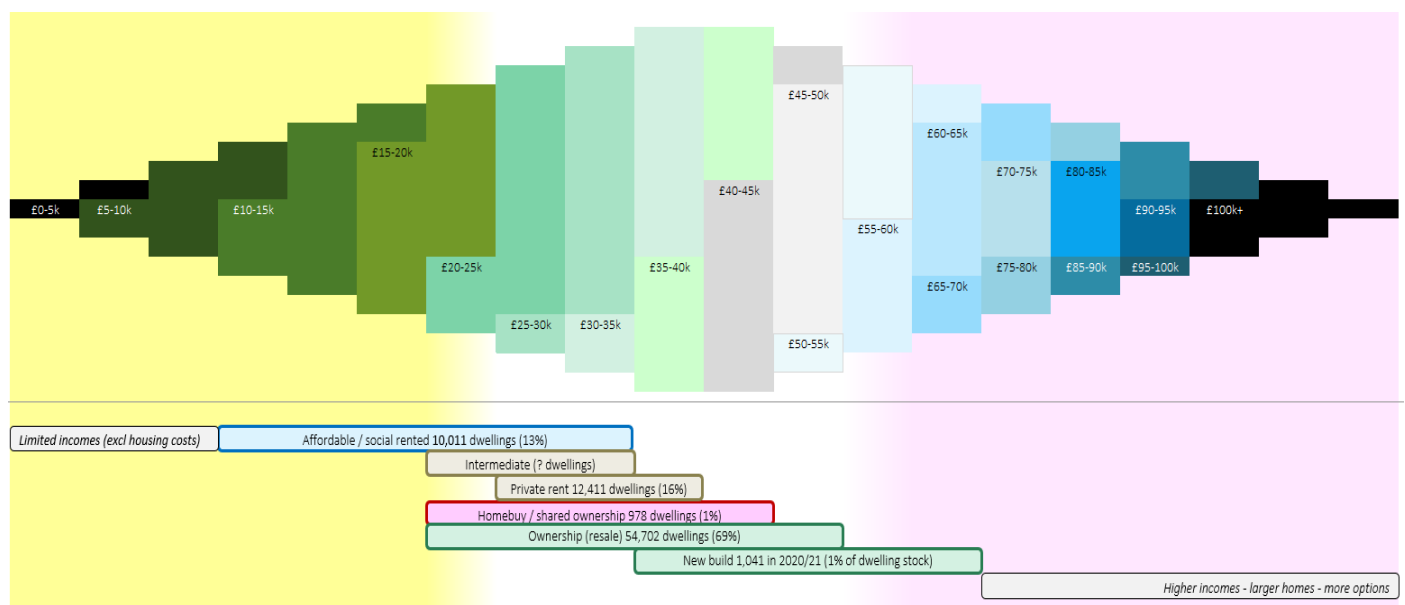
	In Huntingdonshire
Households on the lowest 25% of incomes	incomes up to c.£20K
Households on the middle 50% of incomes	incomes between £20K and £55K
Households on the highest 25% of incomes	incomes over c.£55K

Comparing Huntingdonshire to the whole study area, Huntingdonshire sees:

- a fairly similar income distribution as the whole area, with 39% on incomes less than £30K compared to 42%
- The same proportion of households (28%) in the £30K to £50K bracket
- 33% on incomes more than £50K compared to 30%



## Minimum income needed for broad tenures



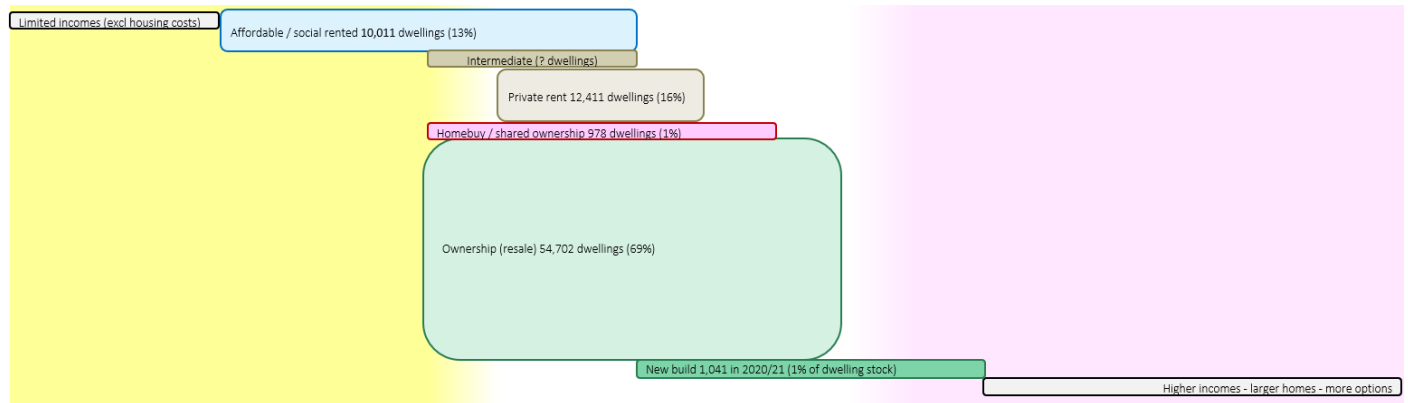
This gives a picture of how broad tenure groups compare to the local income distribution.

## Using the diamond-o-gram to look at other aspects of the housing market

In this section we use the diamond-o-gram and how it aligns with housing costs, to develop new insights into the local housing market.

First, we use the diamond-o-gram to visualize the income distribution in Huntingdonshire compared with local housing costs, and add a further dimension to indicate how many homes there are in each broad tenure group. This enables us to see how costs fit with incomes, as well as an idea of the supply of these homes and whether they are plentiful or scarce.

### The scale and cost of housing



In Huntingdonshire we see:

- There is a fairly small amount of affordable / social rented dwellings at c.13%. Affordable / social rented is the main option for lower income households, starting around £10-15K
- Private rented makes up 16% of dwellings in Huntingdonshire. Private rented requires a slightly higher income than ownership and Homebuy, at £25-30K
- Intermediate rent could provide useful dwelling supply in Huntingdonshire, but for smaller homes, need a similar income to Homebuy or resales. 2 and 3 beds slightly more affordable - so worth considering factors such as access (deposits), mobility (shorter term commitment than purchase) and availability
- Income required for smaller Homebuy is lower than for private rented, and similar to ownership. Lower deposits than traditional ownership may prove very useful, alongside flexibility to purchase a higher share in time.
- Ownership dominates the dwelling supply at 69%. Income needed for smaller home purchase and for Homebuy starts around £20-25K reaching up to £45-50K.
- 1 bed new build requires higher income levels than other tenures in Huntingdonshire, starting at £35-40K.

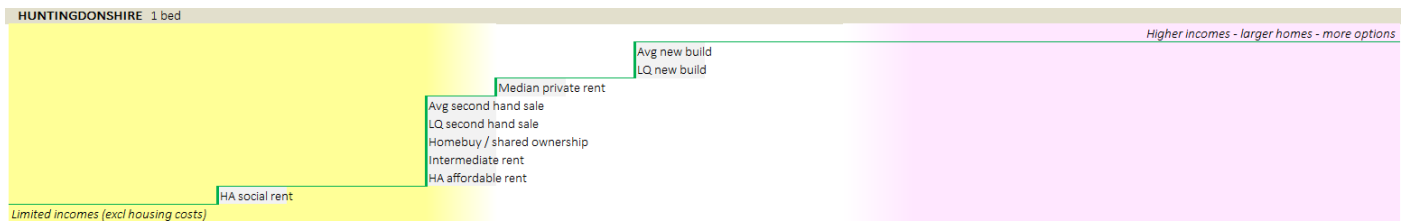
### Comparing income needed for different sizes and tenures of homes

The staircase is built using the boxes created when looking at the “minimum income needed for broad tenures”.

The boxes representing each tenure and size of home are arranged to form a staircase with the lowest income needed for 1 beds making the first step. The rows of boxes are arranged so next step ‘up’ is the tenure requiring a little more income. Some tenures need roughly the same incomes, so these steps are “taller”. In other places there is a gap in the incomes needed between tenures, which leads to a long “tread” on our staircase. A tall step demonstrates a number of products at the same income level, a long step indicates a gap between prices of tenures.

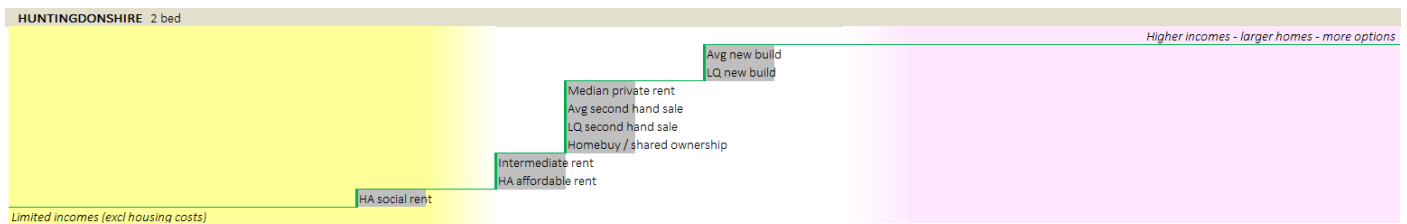
This staircase is presented for all sizes and tenures of homes, and is then split out into 1 2 and 3+ beds. In Huntingdonshire:

# 1 bed



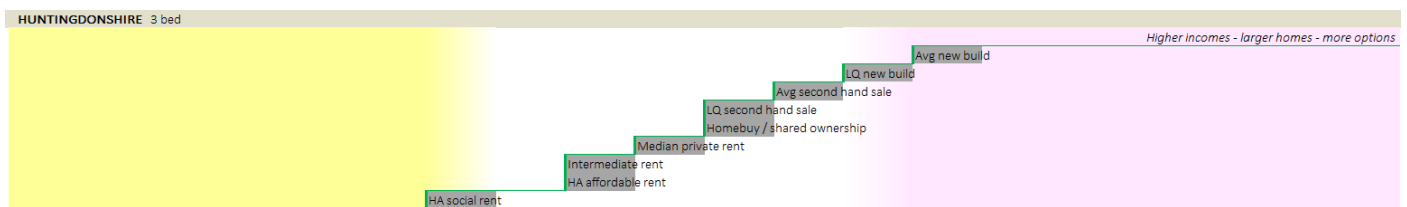
- The income needed for 1 bed HA social rents require a relatively low income.
- There is a big gap between the income needed for HA social rent at 35% affordability, and all other tenures.
- Private rent requires the next highest income, with new build requiring the highest incomes of all 1 beds

# 2 bed



- For 2 beds a number of tenures require a similar income level but there is more of a “spread” of incomes needed than for 1 beds.
- Income required for a 2 bed starts with HA social rents then a gap before the step for affordable rents and intermediate rents. Homebuy, resales and private rents come next.
- New build comes in needing the highest income for a 2 bed, somewhat higher than Homebuy, rented and resales.

# 3 bed



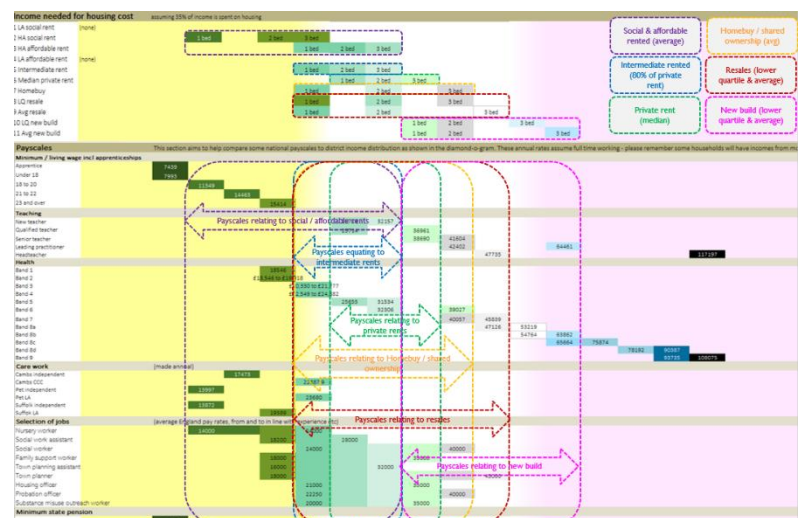
- For 3 beds, different tenures require different income levels making the 3 bed staircase “flatter” and broader.
- Again HA social rent forms the first step, then almost every tenure finds itself on a separate “step” meaning they each require a different income; there is a spread of housing costs.
- Not unusually, new build forms the two top steps

## Broad tenure and pay scales

Dwelling stock by tenure, size and income needed is compared to pay-scales for various jobs.

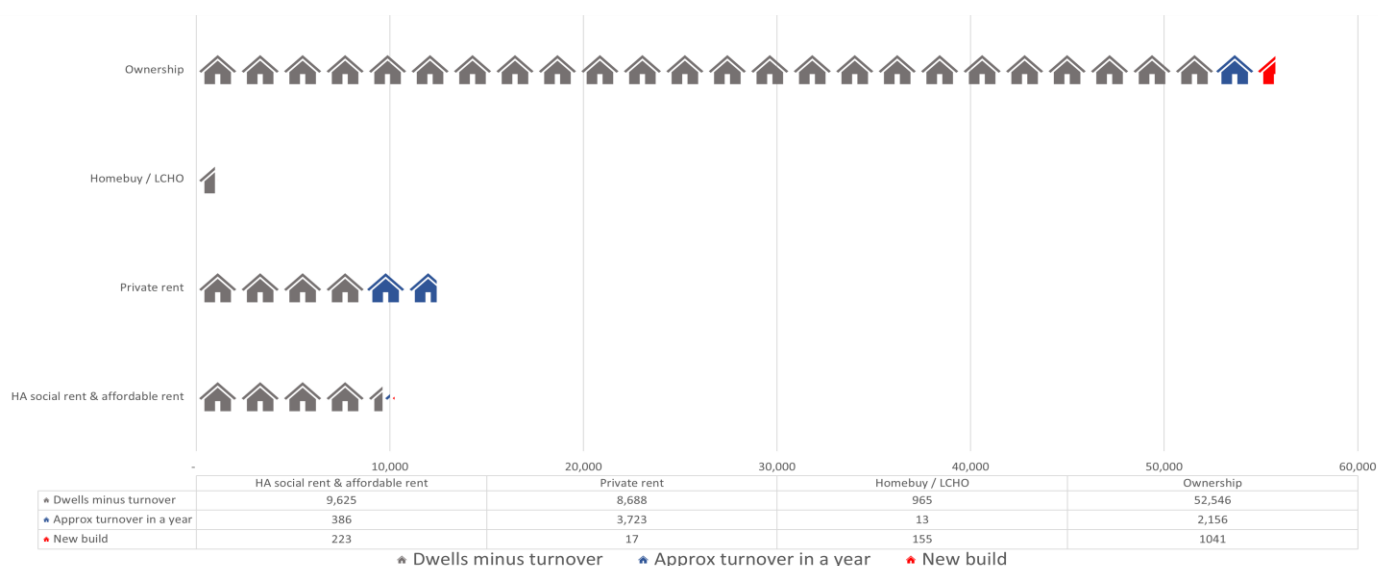
Please note the income needed for housing cost is based on CACI income data, so pay scales (quoted salaries) and not strictly comparable. So this diagram can only give an indication of how national and local pay rates compare to housing costs; but we hope help to indicate pressures.

This is a complex diagram, which is made easier to “read” in the slide format, so we strongly recommend you view the slides to help make sense of all the various boxes.



In brief, at the top of the diagram is set out the tenures and sizes of homes, aligned to the diamond-o-gram; below are added the pay scales for various jobs, with “dotted lines” helping to highlight the tenure and sizes of homes which more closely align with each pay scale represented.

## Dwelling stock, turnover and new build

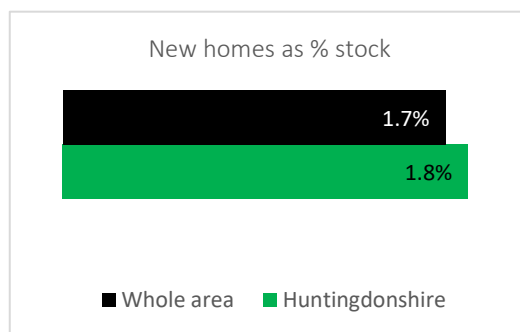


Sets out the dwellings in each of five broad tenure groups. This highlights the relatively small number of homes built compared to the overall housing stock in each broad tenure group, which may mean the new build homes (in red) are too small to clearly see in the pictogram.

However the additional homes alongside turnover (highlighted in blue) do contribute significantly in numbers to housing availability, providing new supply at first let, and then when re-let or re-sold later down the line.

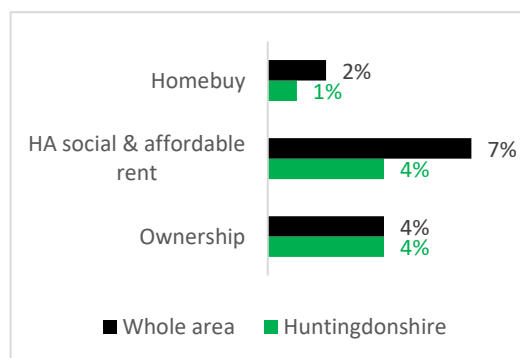
### New build in 2021/2022

- Huntingdonshire delivered 1,436 new homes, representing 1.8% of HDC’s stock of around 78,000 dwellings.
- For comparison, across the whole study area, new homes represented around 1.7% of the total stock of 453,863 dwellings.



### Turnover in 2021/2022

- In Huntingdonshire the % turnover for HA social/affordable rent is lower at 4% compared to the whole area’s 7%
- Homebuy is similar at 1% compared to 2% for the whole area
- Ownership is the same, at 4% for both HDC and the whole area.



## Applying CACI income bands to Local Plan figures

GLHearn set out an annual requirement for 951 new homes in Huntingdonshire.

Delivering these homes would lead to a population increase of 36,209 between 2020 and 2040.

Based on the CACI income distribution for 2020-21 we could imagine that, in 2040:

- 39% of the new population (14,064) might have incomes of less than £30K
- 28% of the new population (10,195) might have incomes of £30-50K
- 33% of the new population (11,950) might have incomes of more than £50K



# Cambridgeshire, Peterborough & West Suffolk

## Diamond affordability analysis update 2022

### Summary for Peterborough

#### Background

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In 2022, a range of data was collated to help visualize how housing markets work across Cambridgeshire, Peterborough and West Suffolk, their household income distribution, weekly housing cost, pay scales for local workers, and supply of dwellings through turnover and new build.

The data has been converted to a series of tables and diagrams for each district. The centre-piece is a diamond-shaped diagram we have called a 'diamond-a-gram' which shows number and percentage of households in different income groups.

This is presented in a diamond shape which can be visually aligned with other data to show the sizes, types and tenures of housing those households may be able to access locally.

In this summary, thumbnails of various charts are presented to give the idea of the layouts and how they have been used. To see larger versions of the charts, please look at the slides or the compendium.

#### Contents

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Income .....	3
Housing costs .....	3
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Using the diamond-o-gram to look at other aspects of the housing market .....	5
Dwelling stock, turnover and new build.....	8
Applying CACI income bands to Local Plan figures.....	8

#### Introduction

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This note outlines some highlights of the work for Peterborough, and how Peterborough compares to the rest of the study area. To see

- The executive summary
- A report covering the whole study area and a slide deck for the whole study area
- Individual district summaries and a slide deck for each district
- A methodology note
- The compendium of data behind these documents (in excel format)

...please follow this link <https://cambridgeshireinsight.org.uk/housing/local-housing-knowledge/our-housing-market/affordability-analysis/>

## Context

### Using Census 2011 data

To help put this all into context, Census 2011 has been used. Although Census 2021 results have started being released, at time of publication there was not enough detailed data published to make use of in the diamond analysis.

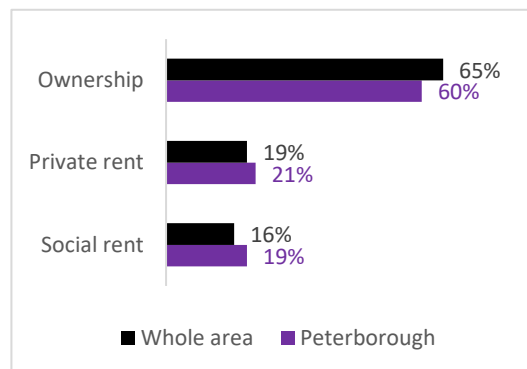
Census data is used mainly as background to provide some context for the rest of the diamonds report but can be updated as and when Census 2021 detail is released. This can be fed in as soon as it becomes available, we anticipate late in 2023.

### Tenure of dwellings

In 2004 Peterborough’s council housing was transferred to Cross Keys Homes (classed as a Private Registered Provider housing in the pie chart)

Comparing Peterborough to the whole study area, Peterborough has a “not unusual” stock picture for a stock transfer area, however:

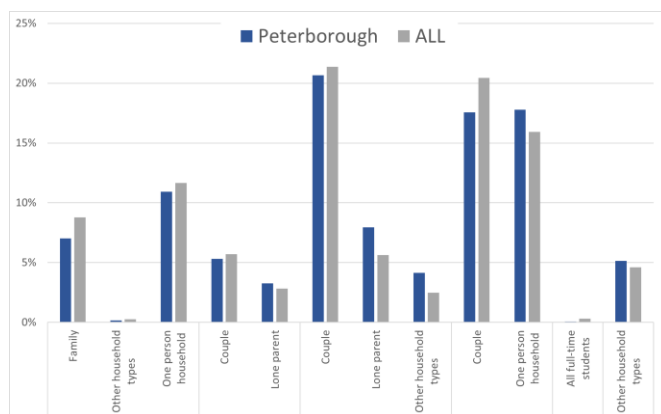
- slightly more social rented homes than other areas,
- fewer owned outright homes



### Household and family types

Comparing Peterborough to the whole study area, Peterborough has:

- Fewer households aged 65+
- More lone parent and one person child-free households
- More one person child-free households



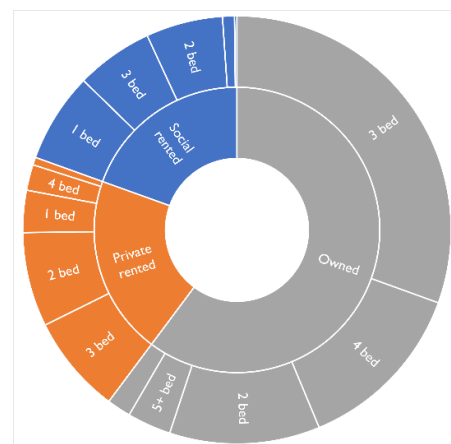
### Household tenure and number of bedrooms

This pie highlights the broad tenure and size breakdown in Peterborough, with more owned homes than rented.

- Owned homes see a good number of 2, 3 and 4 beds but few 1 beds
- Private and social rented tend to favour 1, 2 and 3 beds
- There are very few 4 and 5 bed social rented homes.

Comparing Peterborough to the whole study area, Peterborough has:

- Fewer 4 & 5 bed owned homes;
- More 3 beds of all tenures;
- More 1 bed social rented

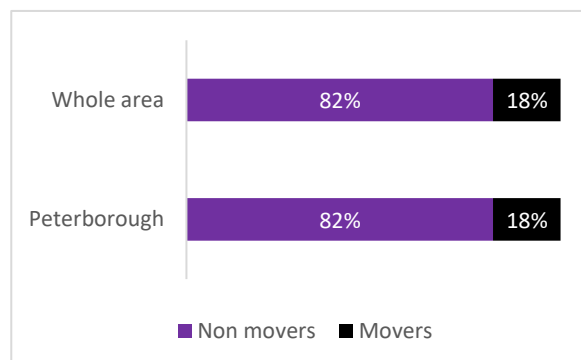


### How many households might move in a year?

In the year leading up to the 2011 Census, Peterborough saw:

- 82% non-movers
- 18% movers

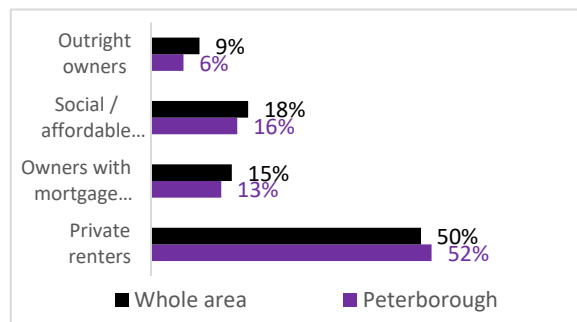
Comparing Peterborough to the whole study area, Peterborough had a very similar overall percentage of likely movers compared to the whole study area.



A 'wholly moving household' is one where all members of the household have moved from the same address. A 'partly moving household' is where one or more members of the household have moved in the last year but not all members have moved from the same address.

For all those that moved in the year before Census day 2011 (including wholly moving and partly moving households) across Peterborough:

- 52% of private renters moved (study area total was 50%)
- 13% of owners with a mortgage or shared owners moved (study area total was 15%)
- 16% of social renters moved (study area total was 18%)
- 6% of outright owners moved (study area total was 9%)



## Income

The diamond-o-gram uses income data to create a visual chart enabling us to look at the households on different broad income levels, and to compare the diamond graphic to other data. The primary aim is to compare annual income distribution to annualized housing costs.

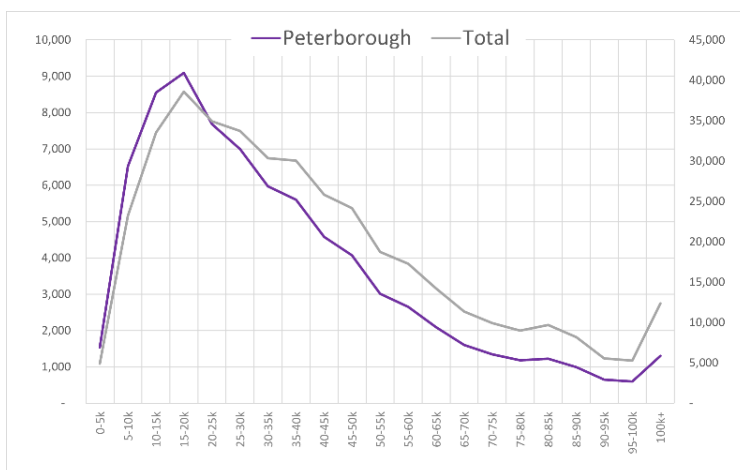
### Income distribution

Comparing Peterborough to the whole study area, Peterborough has:

- More households on incomes of less than £20K
- Markedly fewer on incomes higher than £20K.

Comparing 2016/17 and 2020/21:

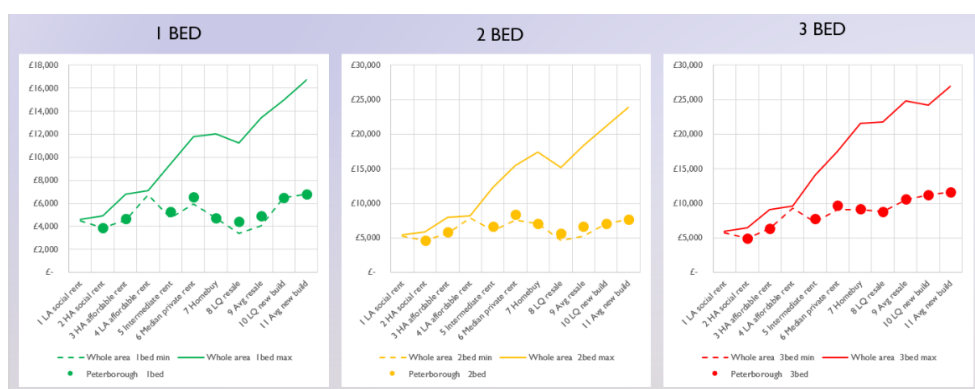
- The number of households on incomes of less than £35K has fallen
- The number on incomes above £35K has held steady or slightly increased.
- The number on more than £100K has decreased a good deal (as it has in other areas, though the reasons for this are not entirely clear)



## Housing costs

### Identify the range of housing costs

Peterborough housing costs are some of the lowest, shown by the Peterborough "dots" on the thumbnail charts lying on or very close to the dotted line, which denotes the lowest housing costs of the study area.



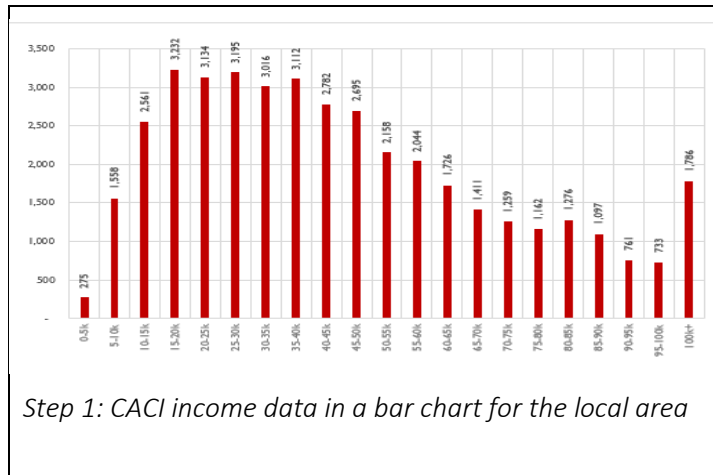
Across the study area, fairly consistently:

- Cambridge & South Cambridgeshire housing costs are the highest.
- East Cambridgeshire, Huntingdonshire and West Suffolk housing costs consistently form a group towards the middle of the study area values.
- Fenland & Peterborough see the lowest housing costs.

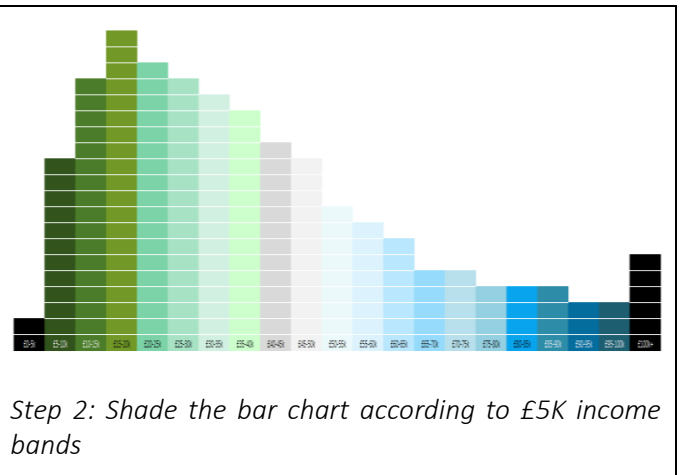
A more detailed comparison of costs is set out in the "whole area" report.

# The diamond-o-gram

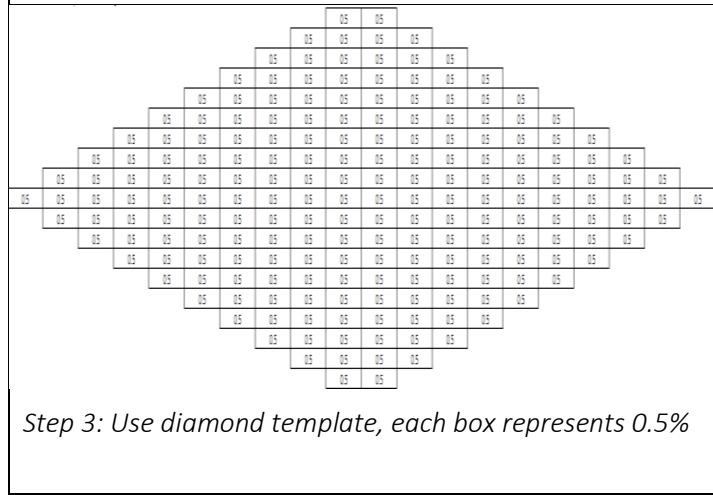
## Creating the diamond-o-gram



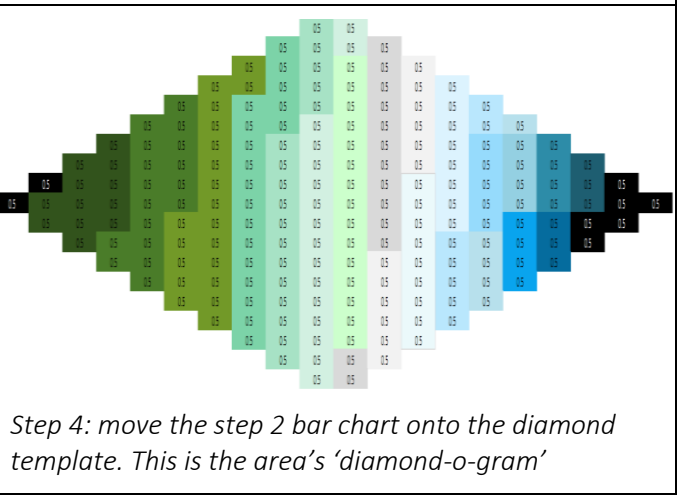
Step 1: CACI income data in a bar chart for the local area



Step 2: Shade the bar chart according to £5K income bands



Step 3: Use diamond template, each box represents 0.5%



Step 4: move the step 2 bar chart onto the diamond template. This is the area's 'diamond-o-gram'

## The diamond-o-gram for Peterborough

Here we see the diamond-o-gram, with yellow shading around to denote households on the lowest 25% of incomes, and pink shading to denote households on the highest 25% of incomes. The white area in the middle denotes the "middle 50%" of households

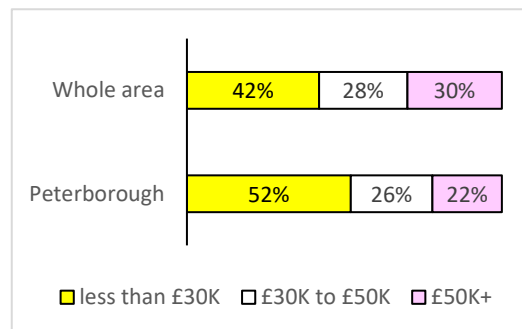


This table sets out the approximate income levels for the three shaded areas (the lowest 25%, middle 50% and upper 25% of households)

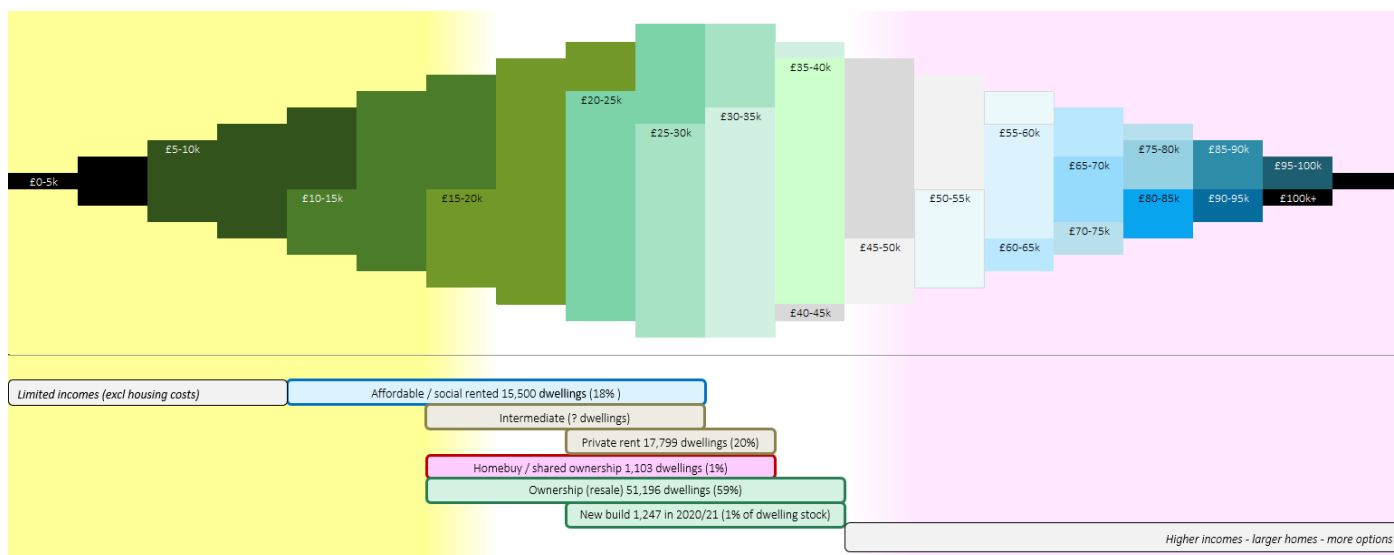
	In Peterborough
Households on the lowest 25% of incomes	incomes up to c.£15K
Households on the middle 50% of incomes	incomes between £15K and £45K
Households on the highest 25% of incomes	incomes over c.£45K

Comparing Peterborough to the whole study area, Peterborough sees:

- More households on incomes at the lower end of the diamond (52% on incomes less than £30K compared to 42%)
- A slightly lower proportion of households in the £30K to £50K bracket (26% in Peterborough compared to 28% across the study area)
- Fewer households on the higher income bands, (22% on £50K+ compared to 30%)



### Minimum income needed for broad tenures



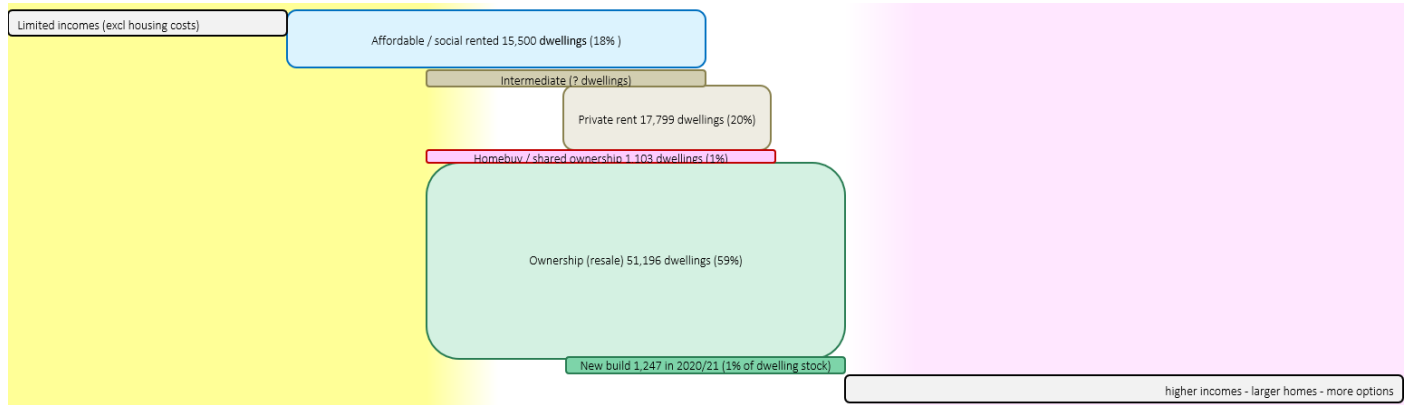
This gives a picture of how broad tenure groups compare to the local income distribution.

## Using the diamond-o-gram to look at other aspects of the housing market

In this section we use the diamond-o-gram and how it aligns with housing costs, to develop new insights into the local housing market.

First, we use the diamond-o-gram to visualize the income distribution in Peterborough compared with local housing costs, and add a further dimension to indicate how many homes there are in each broad tenure group. This enables us to see how costs fit with incomes, as well as an idea of the supply of these homes and whether they are plentiful or scarce.

## The scale and cost of housing



In Peterborough we see:

- A higher proportion of affordable / social rent dwellings than other districts at 18%. Smaller affordable / social rent is the housing option for households on incomes starting from £10-15K
- Private rented makes up c20% of dwellings in Peterborough. Private rented needs a higher income than home ownership & Homebuy, for smaller homes income needed can be similar to new build, starting around £20K
- Intermediate rent could provide useful dwelling supply in Peterborough, however income needed is similar to Homebuy and ownership for smaller homes - so worth comparing other factors such as access (deposits), mobility (shorter term commitment than purchase) and availability
- Income required for Homebuy appears similar to ownership, though income needed for 3 beds is slightly lower. Lower deposits than traditional ownership may prove very useful, alongside flexibility to purchase a higher share in time
- Ownership dominates dwelling supply at 59%. Income needed for new build can be slightly higher than for resales with smaller home purchase requiring around £15-20K while new build 1 beds require a higher income than 1 bed resales at around £20K (comparable to 1 bed private rents)

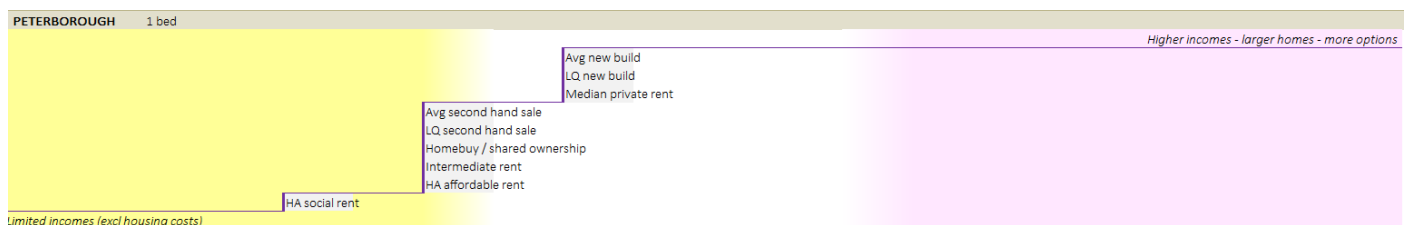
## Comparing income needed for different sizes and tenures of homes

The staircase is built using the boxes created when looking at the “minimum income needed for broad tenures”.

The boxes representing each tenure and size of home are arranged to form a staircase with the lowest income needed for 1 beds making the first step. The rows of boxes are arranged so next step ‘up’ is the tenure requiring a little more income. Some tenures need roughly the same incomes, so these steps are “taller”. In other places there is a gap in the incomes needed between tenures, which leads to a long “tread” on our staircase. A tall step demonstrates a number of products at the same income level, a long step indicates a gap between prices of tenures.

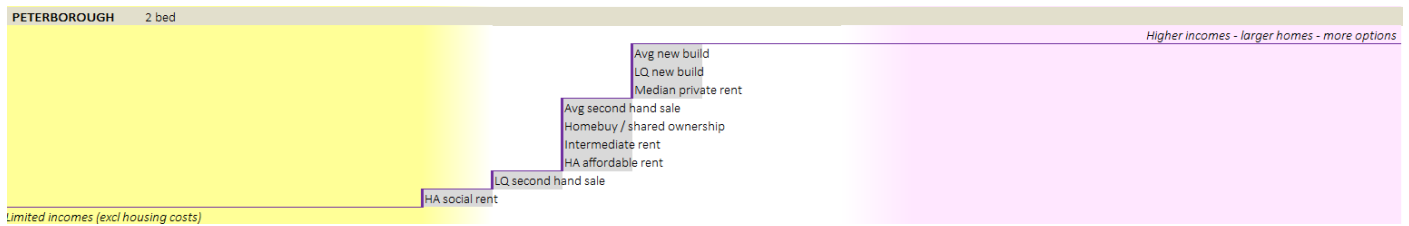
This staircase is presented for all sizes and tenures of homes, and is then split out into 1 2 and 3+ beds. In Peterborough:

### 1 bed



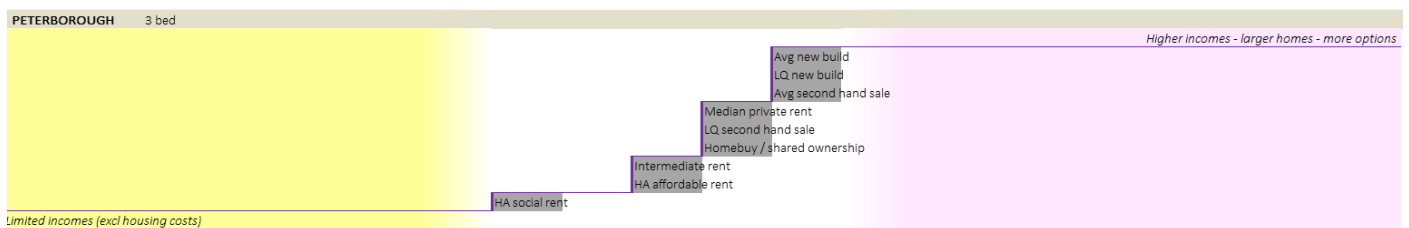
- The income needed for a 1 bed in Peterborough covers quite a narrow range (meaning many 1 beds cater for a similar income range)
- Income needed starts with HA social rent in the middle of the yellow zone, reaching into the start of the white zone.
- 1 bed private rented can require a similar income to new build homes

## 2 bed



- The range of incomes needed for 2 beds is not very “wide”, meaning 2 beds homes need only a slightly wider range of incomes than 1 beds.
- Income needed starts at the top of the yellow zone (so incomes of around £15K), spreading to about half way up the white zone (around the median income level)
- Again, private rented can require a similar income to new build

## 3 bed



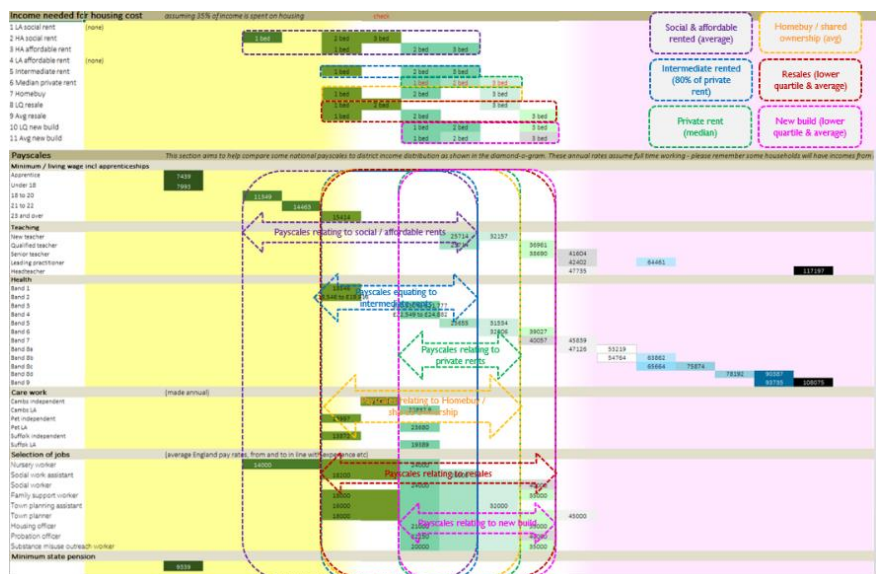
- A fairly narrow range of incomes is needed, spreading across the white zone which in Peterborough represents incomes of between c. £15K and c.£45K

## Broad tenure and pay scales

Dwelling stock by tenure, size and income needed is compared to pay-scales for various jobs.

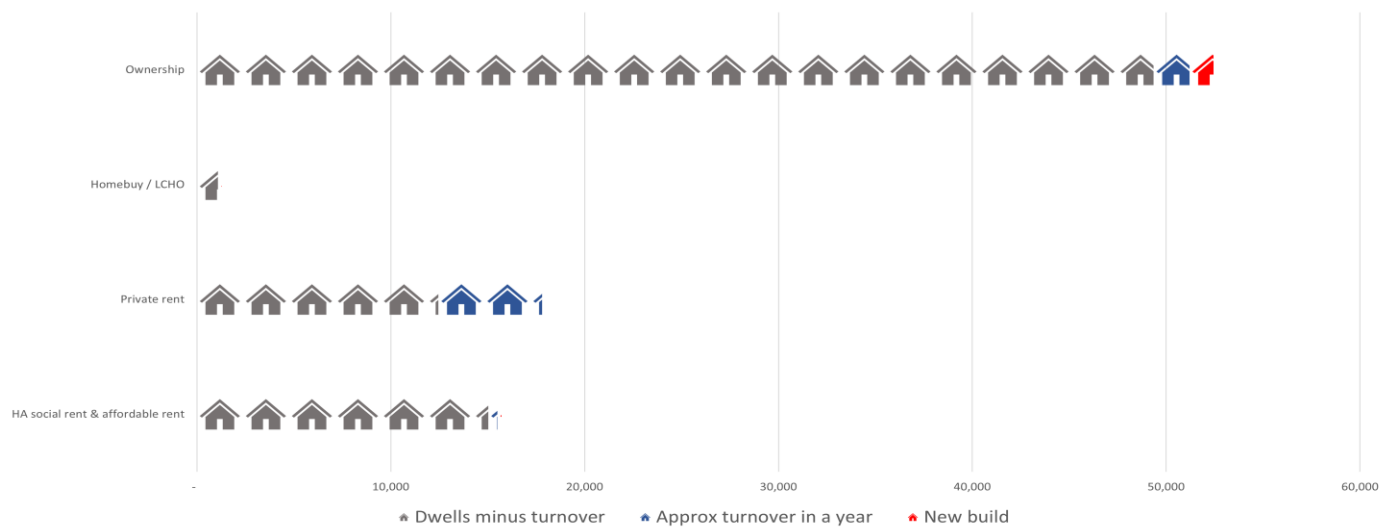
Please note the income needed for housing cost is based on CACI income data, so payscales (quoted salaries) and not strictly comparable. So this diagram can only give an indication of how national and local pay rates compare to housing costs; but we hope help to indicate pressures.

This is a complex diagram, which is made easier to “read” in the slide format, so we strongly recommend you view the slides to help make sense of all the various boxes.



In brief, at the top of the diagram is set out the tenures and sizes of homes, aligned to the diamond-o-gram; below are added the pay scales for various jobs, with “dotted lines” helping to highlight the tenure and sizes of homes which more closely align with each pay scale represented.

## Dwelling stock, turnover and new build



Sets out the dwellings in each of five broad tenure groups. This highlights the relatively small number of homes built compared to the overall housing stock in each broad tenure group, which may mean the new build homes (in red) are too small to clearly see in the pictogram.

However the additional homes alongside turnover (highlighted in blue) do contribute significantly in numbers to housing availability, providing new supply at first let, and then when re-let or re-sold later down the line.

### New build in 2021/2022

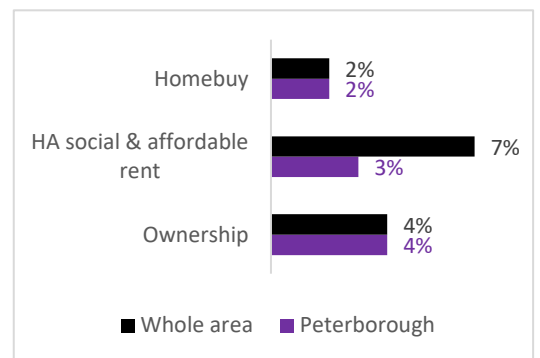
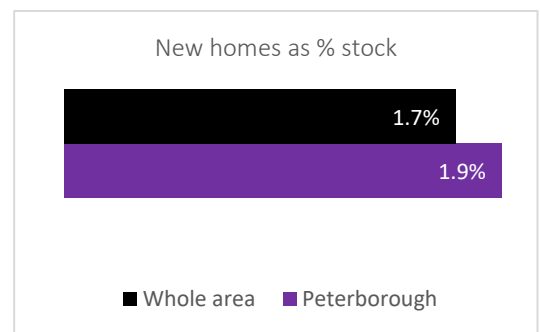
Peterborough delivered 1,641 new homes, representing 1.9% of Peterborough's stock (around 85,600 dwellings).

- For comparison, across the whole study area, new homes represented around 1.7% of the total stock of 453,863 dwellings.

### Turnover in 2021/2022

In Peterborough the % turnover for

- HA social/affordable rent at 3% is lower than the whole area's 7%
- Homebuy turnover is the same, at 2%
- Ownership turnover is the same, at 4%.



## Applying CACI income bands to Local Plan figures

The housing requirement for Peterborough between 2016-2036 which is the base date for the current Local Plan is 19,440 dwellings.

This is based on a calculation using the national standard method to calculate housing need which gave a figure of 18,840 dwellings for this period plus a further 600 dwellings to take into account an additional requirement arising from Peterborough's plans for a university.

Using the CACI income distribution for 2020-21 we could imagine that, of the 18,840 non-university dwellings:

- 52% of the new dwellings (9,848) might accommodate households on incomes of less than £30K
- 26% of the new dwellings (4,929) might accommodate households on incomes of £30-50K
- 22% of the new dwellings (4,063) might accommodate households on incomes of more than £50K



# Cambridgeshire, Peterborough & West Suffolk

## Diamond affordability analysis update 2022

### Summary for South Cambridgeshire

#### Background

---

In 2022, a range of data was collated to help visualize how housing markets work across Cambridgeshire, Peterborough and West Suffolk, their household income distribution, weekly housing cost, pay scales for local workers, and supply of dwellings through turnover and new build.

The data has been converted to a series of tables and diagrams for each district. The centre-piece is a diamond-shaped diagram we have called a 'diamond-a-gram' which shows number and percentage of households in different income groups.

This is presented in a diamond shape which can be visually aligned with other data to show the sizes, types and tenures of housing those households may be able to access locally.

In this summary, thumbnails of various charts are presented to give the idea of the layouts and how they have been used. To see larger versions of the charts, please look at the slides or the compendium.

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#### Introduction

---

This note outlines some highlights of the work for South Cambridgeshire, and how South Cambridgeshire compares to the rest of the study area. To see

- The executive summary
- A report covering the whole study area and a slide deck for the whole study area
- Individual district summaries and a slide deck for each district
- A methodology note
- The compendium of data behind these documents (in excel format)

...please follow this link <https://cambridgeshireinsight.org.uk/housing/local-housing-knowledge/our-housing-market/affordability-analysis/>

## Context

### Using Census 2011 data

To help put this all into context, Census 2011 has been used. Although Census 2021 results have started being released, at time of publication there was not enough detailed data published to make use of in the diamond analysis.

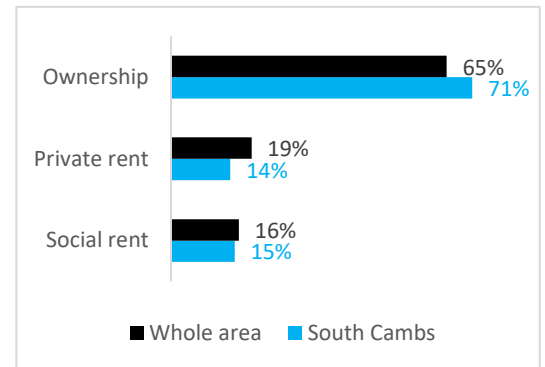
Census data is used mainly as background to provide some context for the rest of the diamonds report but can be updated as and when Census 2021 detail is released. This can be fed in as soon as it becomes available, we anticipate late in 2023.

### Tenure of dwellings

South Cambs has retained ownership of its council housing (9% of dwellings). Private registered providers (aka Housing Associations) own & manage other social housing in the district

Comparing South Cambridgeshire to the whole study area, South Cambridgeshire has:

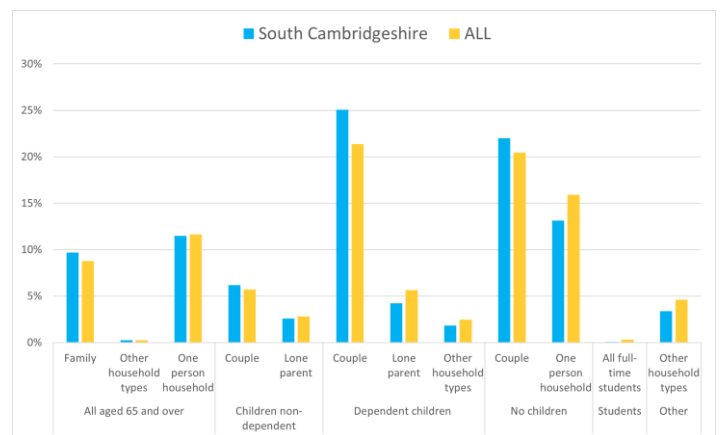
- a slightly lower % of social rented housing (council and housing association) at 15% than others which total 16%. There are also fewer private rented at 14% compared to 19% across the whole area. The pie emphasises the importance of home ownership as a tenure group in South Cambs (71% of dwellings)



### Household and family types

Comparing South Cambridgeshire to the whole study area, South Cambridgeshire has:

- More families aged 65+
- More couples with and without dependent children
- Fewer one person households and lone parent households.



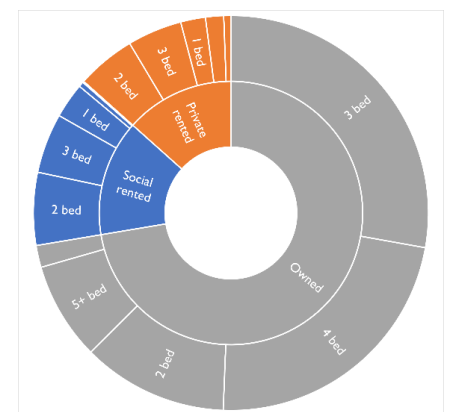
### Household tenure and number of bedrooms

This pie highlights the broad tenure and size breakdown in South Cambs, with:

- Good availability of owned 3 & 4 beds but few 1 beds
- Private and social rented tending to be 1, 2 or 3 beds with very few 4 or 5 bed rented homes

Comparing South Cambridgeshire to the whole study area, South Cambridgeshire has:

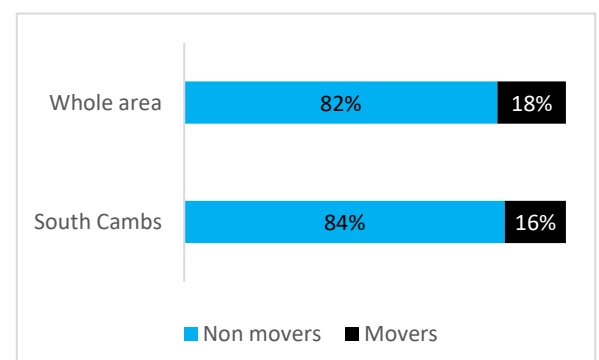
- More 4 & 5 bed owned homes
- Fewer 1 2 and 3 beds
- Fewer private rented of all sizes.
- More 2 bed social rented than elsewhere.



### How many households might move in a year?

In the year leading up to the 2011 Census, South Cambridgeshire saw:

- 84% non-movers
- 16% movers

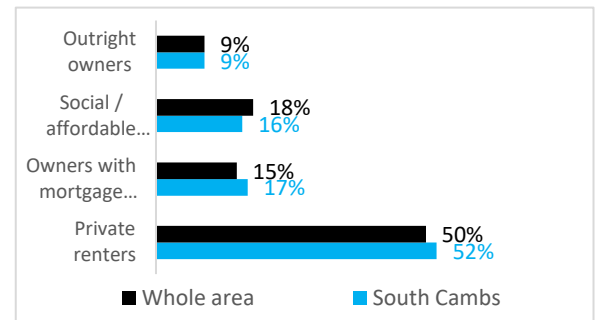


Comparing South Cambridgeshire to the whole study area, South Cambridgeshire had a lower % of households likely to move, with 16% movers compared to 18% movers across the study area.

A 'wholly moving household' is one where all members of the household have moved from the same address. A 'partly moving household' is where one or more members of the household have moved in the last year but not all members have moved from the same address.

For all those that moved in the year before Census day 2011 (including wholly moving and partly moving households) across South Cambridgeshire:

- 52% of renters moved (study area total was 50%)
- 17% of owners with a mortgage or shared owners moved (study area total was 15%)
- 16% of social renters moved (study area total was 18%)
- 9% of outright owners moved (study area total was 9%)



## Income

The diamond-o-gram uses income data to create a visual chart enabling us to look at the households on different broad income levels, and to compare the diamond graphic to other data. The primary aim is to compare annual income distribution to annualized housing costs.

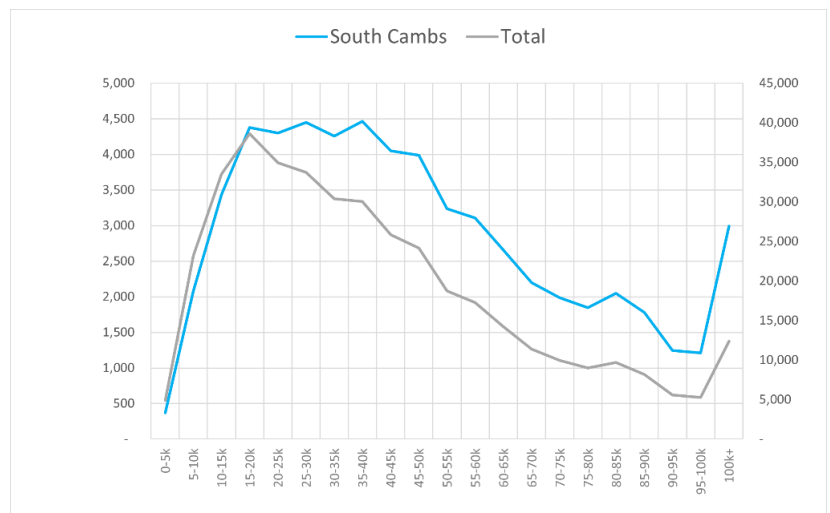
### Income distribution

Comparing South Cambridgeshire to the whole study area, South Cambridgeshire has:

- slightly fewer households on incomes up to £15K
- markedly more on incomes higher than £15K.

Comparing 2016/17 and 2020/21:

- The number of households on incomes of less than £55K has fallen since 2016-17.
- The number on incomes above £15K has held fairly steady; some bands slightly more, some slightly less.
- The number on more than £100K has decreased a good deal (as it has in other areas, though the reasons for this are not entirely clear)

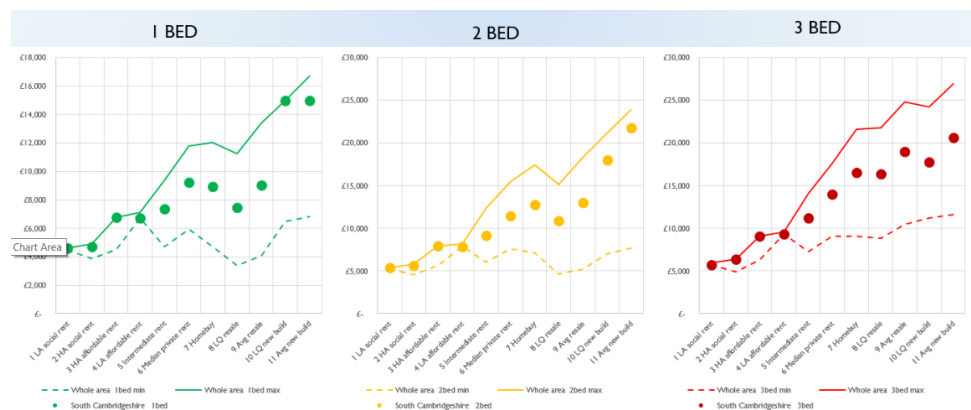


## Housing costs

### Identify the range of housing costs

South Cambridgeshire housing costs South Cambs sees some of the higher housing costs, coming second only to Cambridge

The exception is the cost of 1 bed lower quartile new build, which is higher in South Cambs than in Cambridge.



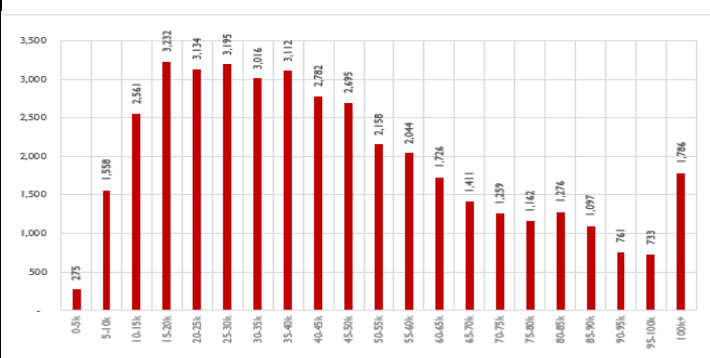
Across the study area, fairly consistently:

- Cambridge & South Cambridgeshire housing costs are the highest.
- East Cambridgeshire, Huntingdonshire and West Suffolk housing costs consistently form a group towards the middle of the study area values.
- Fenland & Peterborough see the lowest housing costs.

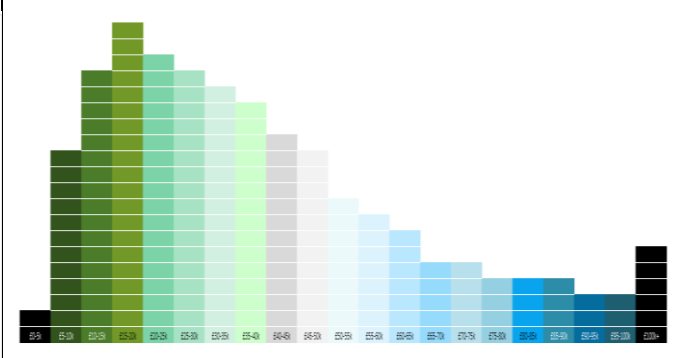
A more detailed comparison of costs is set out in the “whole area” report.

## The diamond-o-gram

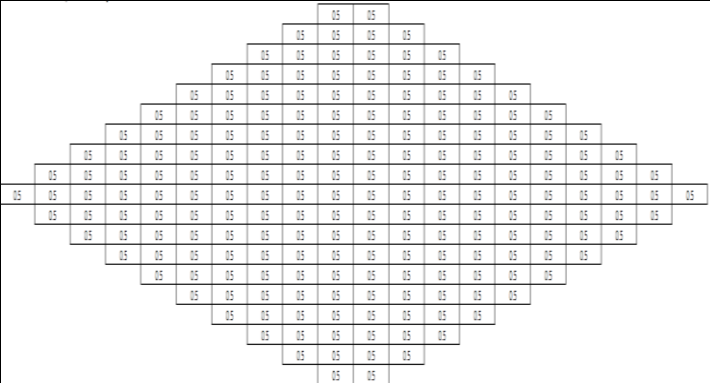
### Creating the diamond-o-gram



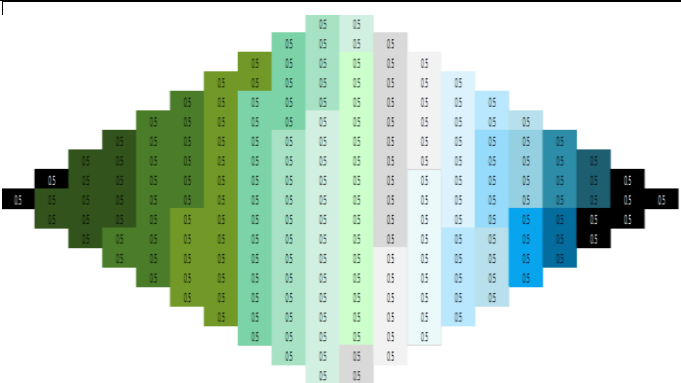
*Step 1: CACI income data in a bar chart for the local area*



*Step 2: Shade the bar chart according to £5K income bands*



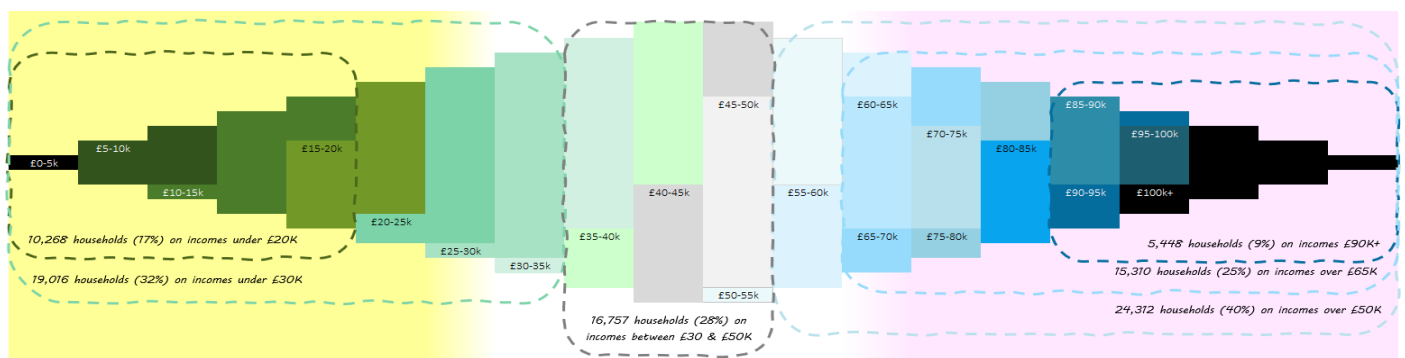
*Step 3: Use diamond template, each box represents 0.5%*



*Step 4: move the step 2 bar chart onto the diamond template. This is the area's 'diamond-o-gram'*

### The diamond-o-gram for South Cambridgeshire

Here we see the diamond-o-gram, with yellow shading around to denote households on the lowest 25% of incomes, and pink shading to denote households on the highest 25% of incomes. The white area in the middle denotes the “middle 50%” of households

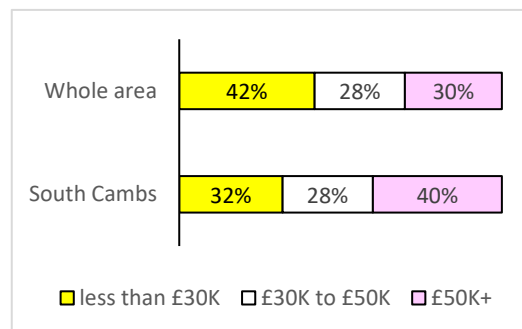


This table sets out the approximate income levels for the three shaded areas (the lowest 25%, middle 50% and upper 25% of households)

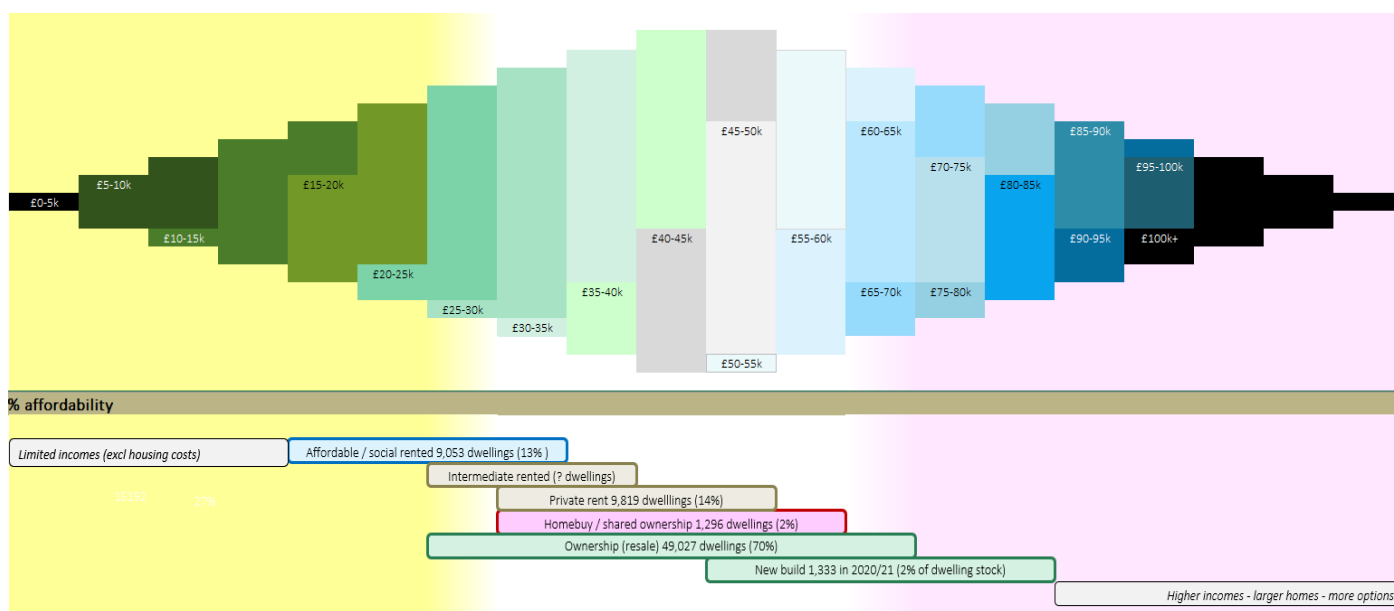
	In South Cambridgeshire
Households on the lowest 25% of incomes	incomes up to c.£25K
Households on the middle 50% of incomes	incomes between £20K and £65K
Households on the highest 25% of incomes	incomes over c.£65K

Comparing South Cambridgeshire to the whole study area, South Cambridgeshire sees:

- fewer households in the lower income range (32% on £0-£30K compared to 42%)
- The same proportion of households (28%) in the £30K to £50K bracket
- more in the higher income range (40% on £50K+ compared to 30%)



### Minimum income needed for broad tenures



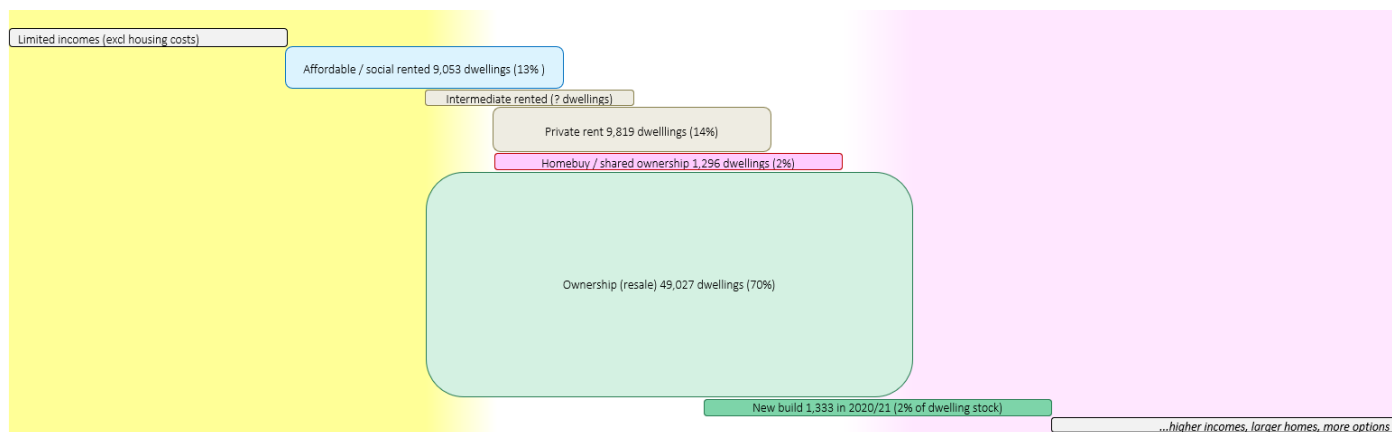
This gives a picture of how broad tenure groups compare to the local income distribution.

## Using the diamond-o-gram to look at other aspects of the housing market

In this section we use the diamond-o-gram and how it aligns with housing costs, to develop new insights into the local housing market.

First, we use the diamond-o-gram to visualize the income distribution in South Cambridgeshire compared with local housing costs, and add a further dimension to indicate how many homes there are in each broad tenure group. This enables us to see how costs fit with incomes, as well as an idea of the supply of these homes and whether they are plentiful or scarce.

## The scale and cost of housing



In South Cambridgeshire we see:

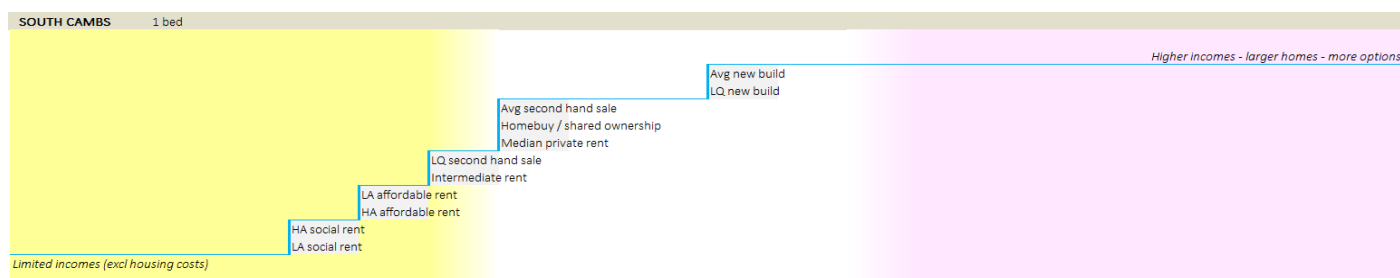
- Reasonable supply of affordable / social rented dwellings at c13%. Smaller affordable / social rent is the housing option for households on incomes starting from £15-20K, but 3 beds can need incomes around £25-30K
- Private rented makes up 14% of dwellings South Cambs. It can require a similar income to Homebuy (£30-35K) though 3 bed Homebuy may need slightly more income than rented
- Intermediate rent could provide useful dwelling supply in South Cambs, requiring a slightly lower income other rented tenures and Homebuy - so work to compare factors such as access (deposits), mobility (shorter term commitment than purchase) and availability are invaluable
- Income required for smaller Homebuy is level with private rents, slightly more than ownership. Lower deposits than traditional ownership may prove very useful, alongside flexibility to purchase a higher share in time
- Ownership dominates dwelling supply at c.70% of dwellings. A wide range of incomes are covered by home ownership & Homebuy, from £25-30K up to around £65K
- New build requires the highest incomes for all sizes. 1 beds require incomes starting around £50K.

## Comparing income needed for different sizes and tenures of homes

The staircase is built using the boxes created when looking at the “minimum income needed for broad tenures”.

The boxes representing each tenure and size of home are arranged to form a staircase with the lowest income needed for 1 beds making the first step. The rows of boxes are arranged so next step ‘up’ is the tenure requiring a little more income. Some tenures need roughly the same incomes, so these steps are “taller”. In other places there is a gap in the incomes needed between tenures, which leads to a long “tread” on our staircase. A tall step demonstrates a number of products at the same income level, a long step indicates a gap between prices of tenures. This staircase is presented for all sizes and tenures of homes, and is then split out into 1 2 and 3+ beds. In South Cambridgeshire:

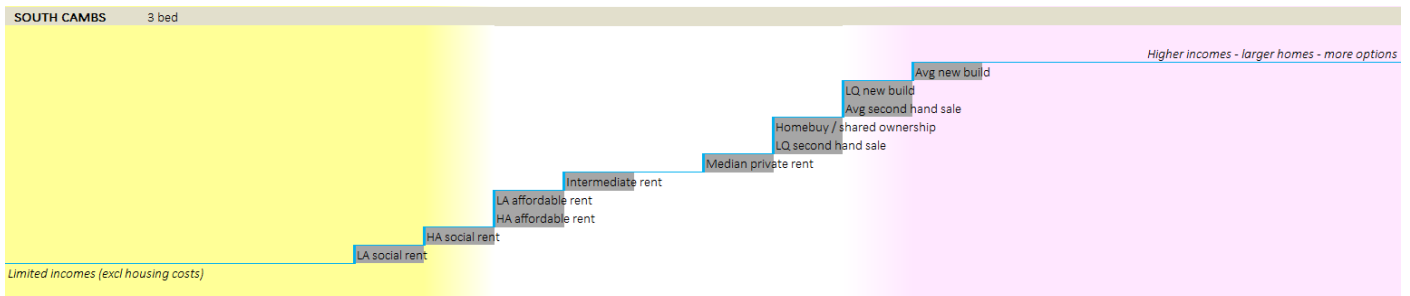
1 bed



- The income needed for a 1 bed homes varies in South Cambs, indicated by the “spread” of the steps from left to right across the page
- The income needed for 1 bed HA and LA social and affordable rents starts in the ‘yellow’ zone, meaning they may be affordable to no more than 25% of households in SCDC, at 35% affordability.
- New build 1 beds are quite a long step up from second hand sales, Homebuy and private rents and command around a median income

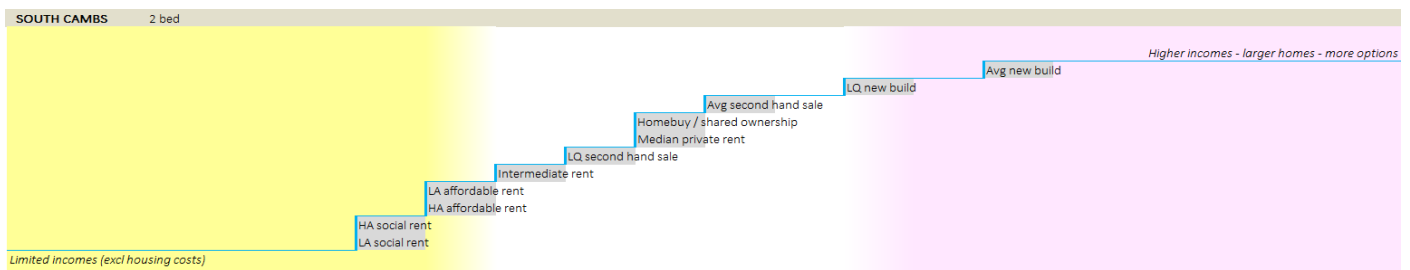
- For 1 beds, lower quartile 2nd hand sales can need a lower income than private rented.

### 2 bed



- The income needed for 2 beds varies more widely, the lowest incomes needed in the yellow zone and the highest in the pink zone.
- Again, lower incomes match with LA and HA social and affordable rent levels and average new build occupies the highest income “step”.
- Again, for 2 beds, lower quartile 2nd hand sales can need a lower income than private rented.

### 3 bed



- Income needed for 3 beds again reaches from LA and HA social and affordable rented, up to average new build.
- As with 2 beds, the income needed starts in the yellow zone, moving right across the white zone and touching the pink zone.
- Lower quartile 2nd hand sales appear to need a higher income than private rented, for 3 beds.

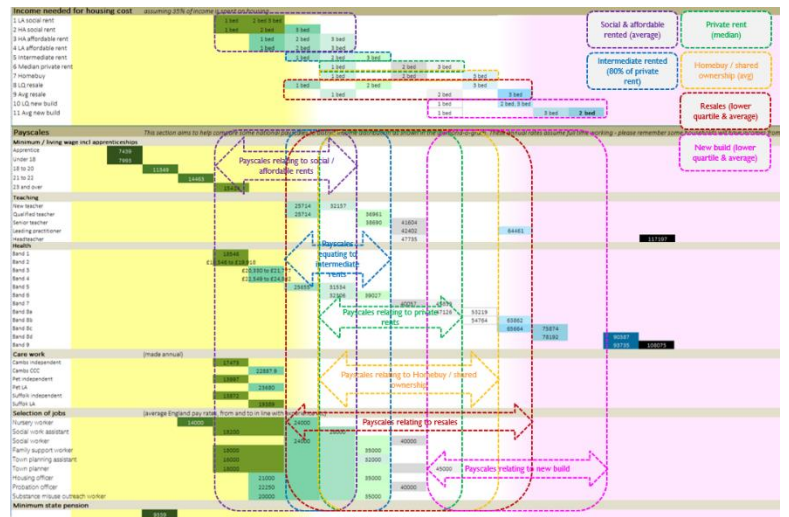
### Broad tenure and pay scales

Dwelling stock by tenure, size and income needed is compared to pay-scales for various jobs.

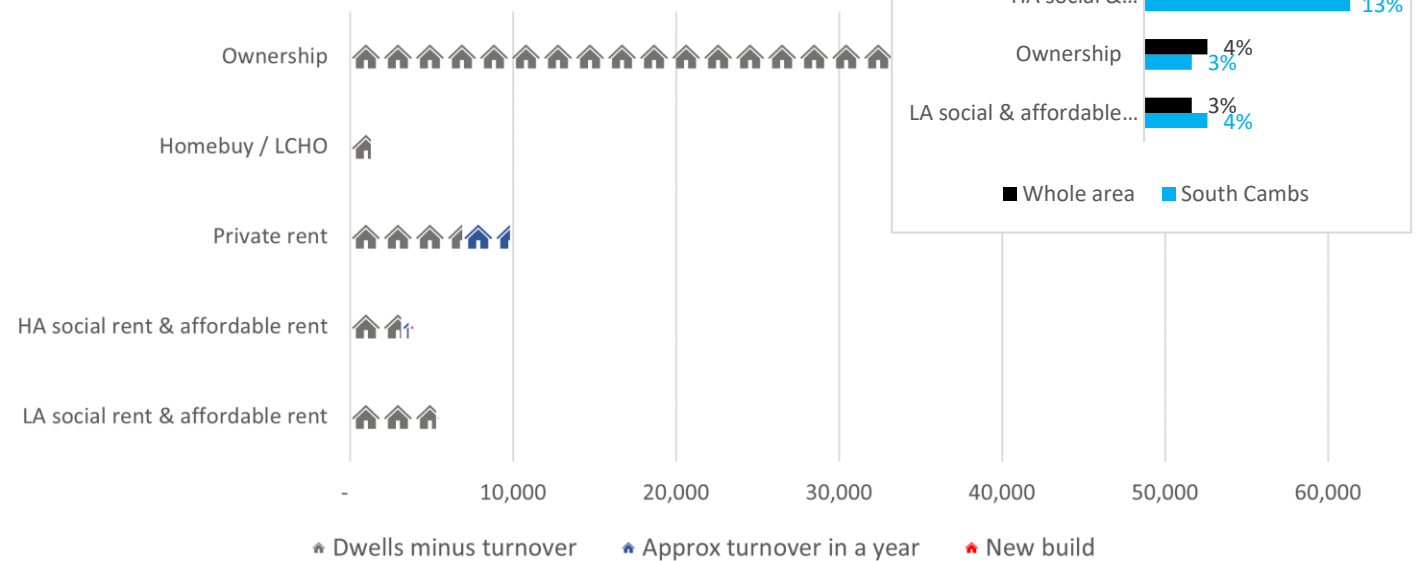
Please note the income needed for housing cost is based on CACI income data, so payscales (quoted salaries) and not strictly comparable. So this diagram can only give an indication of how national and local pay rates compare to housing costs; but we hope help to indicate pressures.

This is a complex diagram, which is made easier to “read” in the slide format, so we strongly recommend you view the slides to help make sense of all the various boxes.

In brief, at the top of the diagram is set out the tenures and sizes of homes, aligned to the diamond-o-gram; below are added the pay scales for various jobs, with “dotted lines” helping to highlight the tenure and sizes of homes which more closely align with each pay scale represented.



## Dwelling stock, turnover and new build



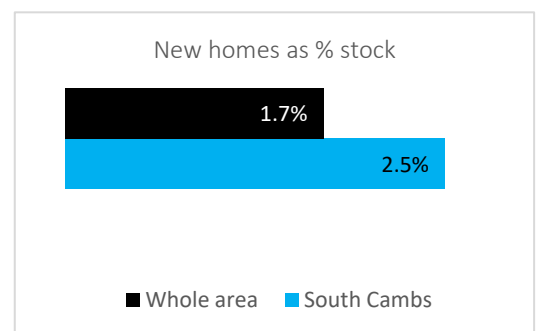
Sets out the dwellings in each of five broad tenure groups. This highlights the relatively small number of homes built compared to the overall housing stock in each broad tenure group, which may mean the new build homes (in red) are too small to clearly see in the pictogram.

However the additional homes alongside turnover (highlighted in blue) do contribute significantly in numbers to housing availability, providing new supply at first let, and then when re-let or re-sold later down the line.

### New build in 2021/2022

South Cambs delivered 1,720 new homes representing 2.5% of South Cambs' stock of around 69,195 dwellings.

- For comparison, across the whole study area, new homes represented around 1.7% of the total stock of 453,863 dwellings.



### Turnover in 2021/2022

In South Cambs the turnover for

- LA social/affordable rent is 4%, similar to Cambridge at 2%.
- Homebuy turnover is slightly higher at 4% compared to 2% across the whole area.
- Ownership turnover is 3%, very close to the whole area turnover of 4%.
- HA social/affordable rent shows a higher turnover at 13% compared to 7% across the whole area.

## Applying CACI income bands to Local Plan figures

In 2021 GLHearn (consultants) provided the Cambridgeshire and West Suffolk authorities with evidence to inform their local plans, around housing needs. This evidence is used to inform Local Plan making.

GLHearn set out an annual requirement for 1,083 new homes across South Cambs. Delivering these homes would lead to a population increase of 41,942 between 2020 and 2040.

Based on the CACI income distribution for 2020-21 we could imagine that, in 2040:

- 32% of the new population (13,274) might have incomes of less than £30K
- 28% of the new population (11,697) might have incomes of £30-50K
- 40% of the new population (16,971) might have incomes of more than £50K



# Cambridgeshire, Peterborough & West Suffolk

## Diamond affordability analysis update 2022

### Summary for West Suffolk

#### Background

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In 2022, a range of data was collated to help visualize how housing markets work across Cambridgeshire, Peterborough and West Suffolk, their household income distribution, weekly housing cost, pay scales for local workers, and supply of dwellings through turnover and new build.

The data has been converted to a series of tables and diagrams for each district. The centre-piece is a diamond-shaped diagram we have called a 'diamond-a-gram' which shows number and percentage of households in different income groups.

This is presented in a diamond shape which can be visually aligned with other data to show the sizes, types and tenures of housing those households may be able to access locally.

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## Context

### Using Census 2011 data

To help put this all into context, Census 2011 has been used. Although Census 2021 results have started being released, at time of publication there was not enough detailed data published to make use of in the diamond analysis.

Census data is used mainly as background to provide some context for the rest of the diamonds report but can be updated as and when Census 2021 detail is released. This can be fed in as soon as it becomes available, we anticipate late in 2023.

### Tenure of dwellings

West Suffolk council housing was transferred to Private Registered Providers (aka Housing Associations) before Forest Heath and St Edmundsbury became one council. Forest Heath transferred homes to Flagship in 2005 and St Edmundsbury transferred homes to Havebury in 2003.

Comparing West Suffolk to the whole study area, West Suffolk has a “not unusual” stock picture for a stock transfer area, however

- slightly fewer social rented (15% compared to 16%)
- slightly more private rented homes than “all” (21% compared to 19%)

### Household and family types

Comparing West Suffolk to the whole study area, West Suffolk has:

- More households aged 65+
- Fairly similar couple and lone parent households
- Fewer one person households without children

### Household tenure and number of bedrooms

This pie highlights the broad tenure and size breakdown in West Suffolk, with more owned homes than rented.

- Owned homes see a good proportion of 2, 3 and 4 beds but few 1 beds
- Private and social rented tend to favour 1, 2 and 3 beds.
- There are few 4 and 5 bed social rented homes but some 4 bed private rented

Comparing West Suffolk to the whole study area, West Suffolk has:

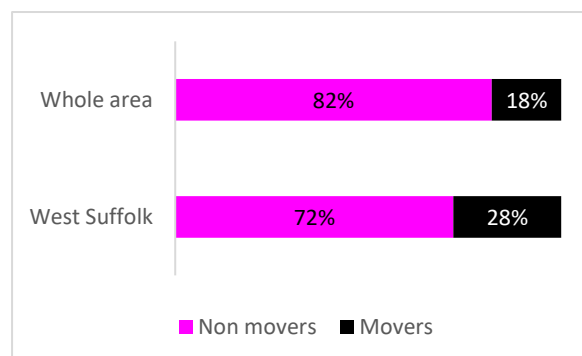
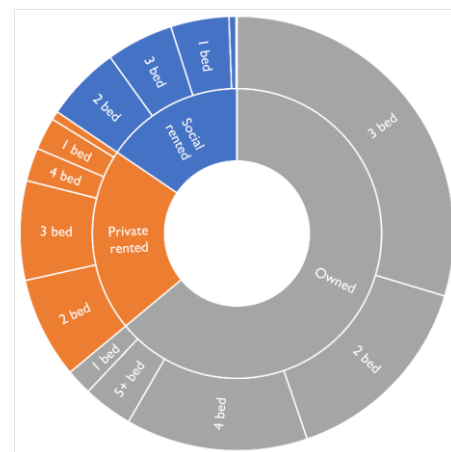
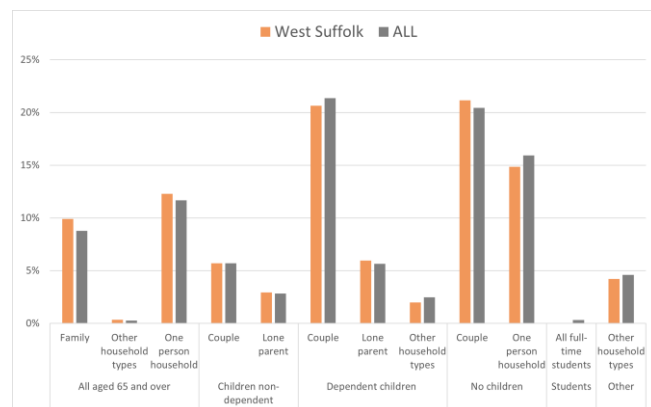
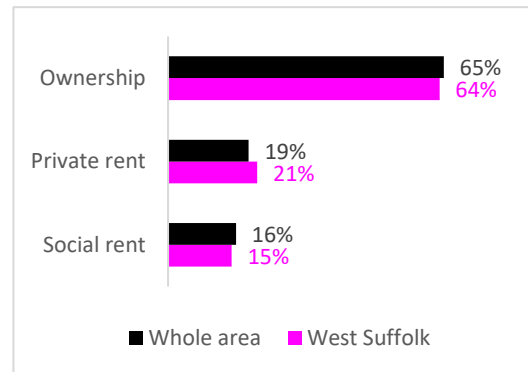
- Fewer 4 & 5 bed owned homes
- More 2 & 3 bed owned & private rented
- Fewer 1 bed social & private rented

### How many households might move in a year?

In the year leading up to the 2011 Census, West Suffolk saw:

- 72% non-movers
- 28% movers

Comparing West Suffolk to the whole study area, West Suffolk had a higher % of households likely to move, with 28% movers

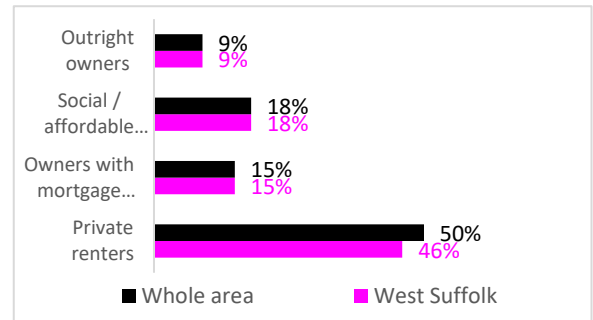


compared to 18% movers across the study area. Partly moving households were particularly high.

A 'wholly moving household' is one where all members of the household have moved from the same address. A 'partly moving household' is where one or more members of the household have moved in the last year but not all members have moved from the same address.

For all those that moved in the year before Census day 2011 (including wholly moving and partly moving households) across West Suffolk:

- 46% of renters moved (study area total was 50%)
- 15% of owners with a mortgage or shared owners moved (study area total was 15%)
- 18% of social renters moved (study area total was 18%)
- 9% of outright owners moved (study area total was 9%)



## Income

The diamond-o-gram uses income data to create a visual chart enabling us to look at the households on different broad income levels, and to compare the diamond graphic to other data. The primary aim is to compare annual income distribution to annualized housing costs.

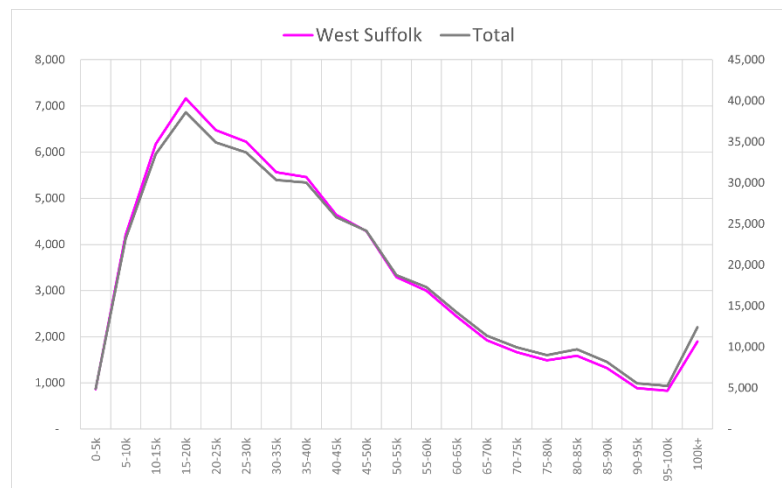
### Income distribution

Comparing West Suffolk to the whole study area, West Suffolk has:

- a very similar Income distribution to the whole study area
- However slightly more on £10 to 35K
- Slightly fewer on £70K+.

Comparing 2016/17 and 2020/21:

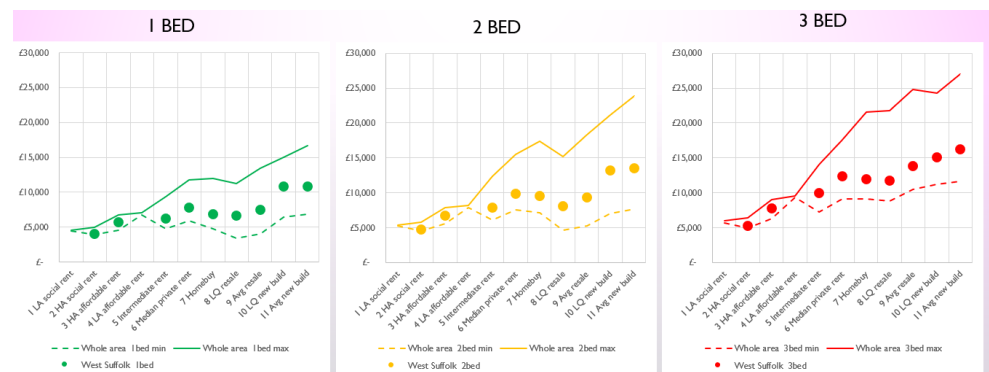
- The number of households on incomes of less than £35K has fallen a good deal
- The number on incomes above £35K has held steady or increased.
- The number on more than £100K has decreased a good deal (as it has in other areas, though the reasons for this are not entirely clear)



## Housing costs

### Identify the range of housing costs

West Suffolk housing costs fall towards the middle of the cost range for all sizes and tenures. Housing Association social rents are low for all sizes.



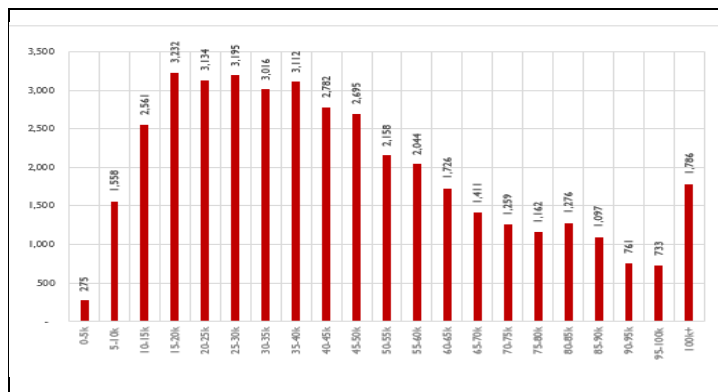
Across the study area, fairly consistently:

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- East Cambridgeshire, Huntingdonshire and West Suffolk housing costs consistently form a group towards the middle of the study area values.
- Fenland & Peterborough see the lowest housing costs.

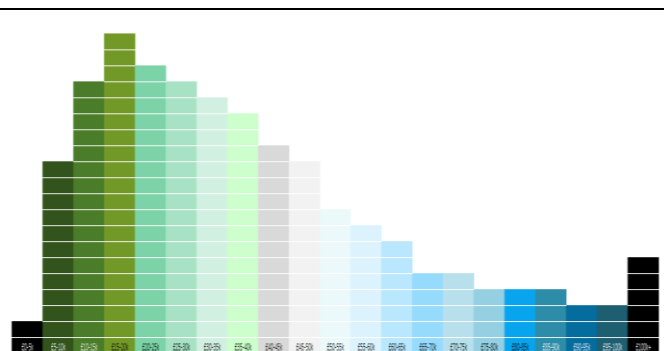
A more detailed comparison of costs is set out in the “whole area” report.

## The diamond-o-gram

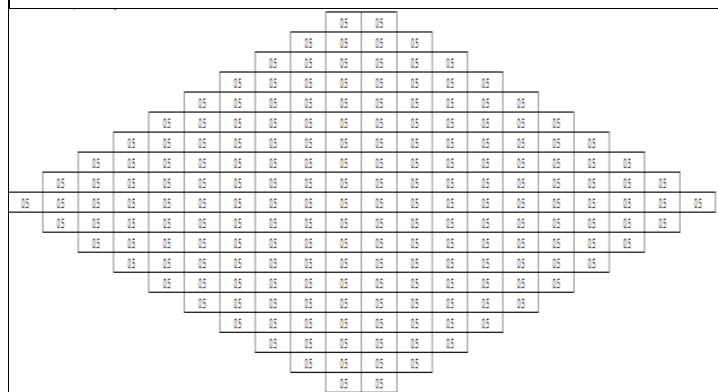
### Creating the diamond-o-gram



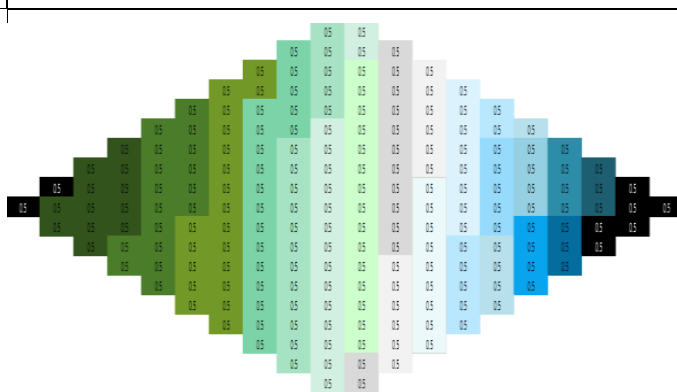
Step 1: CACI income data in a bar chart for the local area



Step 2: Shade the bar chart according to £5K income bands



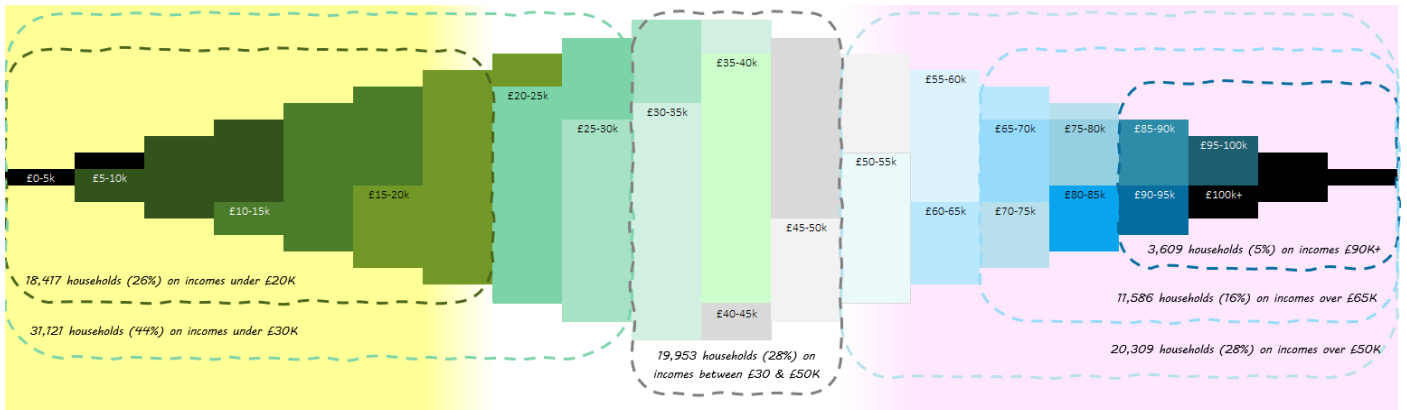
Step 3: Use diamond template, each box represents 0.5%



Step 4: move the step 2 bar chart onto the diamond template. This is the area's 'diamond-o-gram'

### The diamond-o-gram for West Suffolk

Here we see the diamond-o-gram, with yellow shading around to denote households on the lowest 25% of incomes, and pink shading to denote households on the highest 25% of incomes. The white area in the middle denotes the “middle 50%” of households

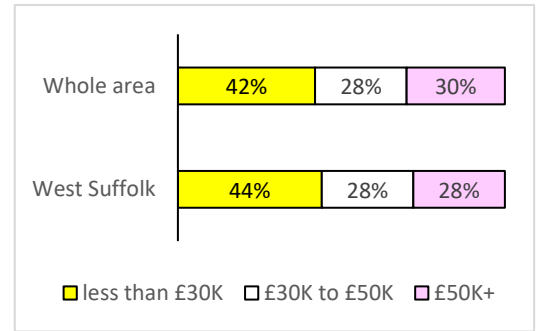


This table sets out the approximate income levels for the three shaded areas (the lowest 25%, middle 50% and upper 25% of households)

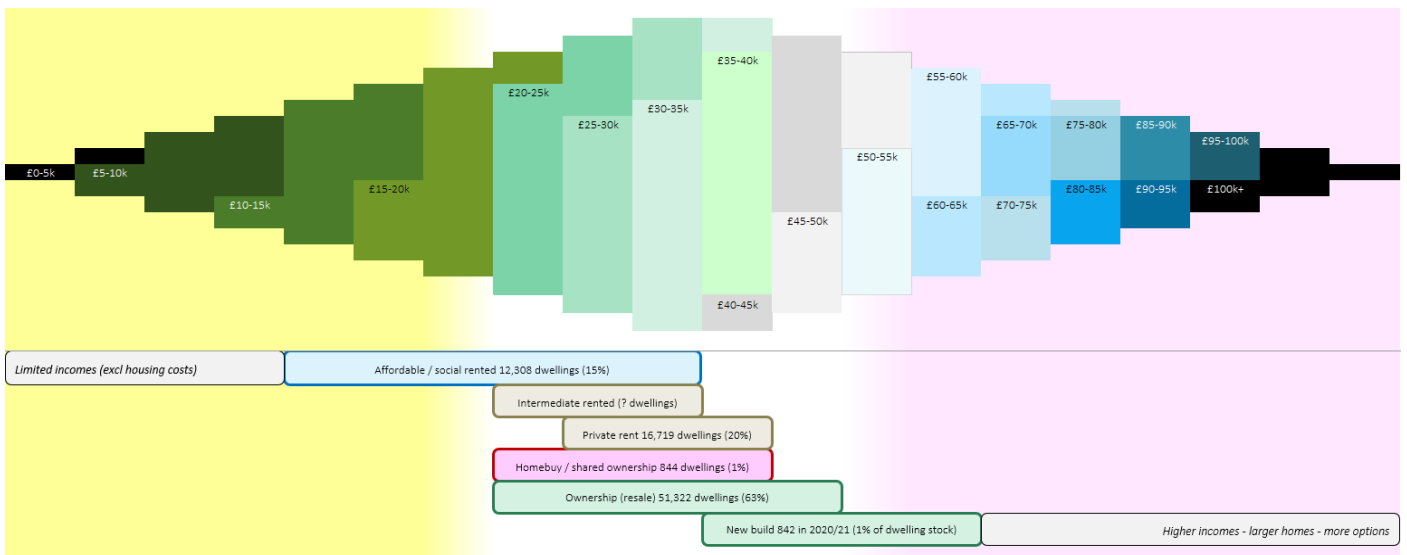
	In West Suffolk
Households on the lowest 25% of incomes	incomes up to £15K
Households on the middle 50% of incomes	incomes between £15K and £50K
Households on the highest 25% of incomes	incomes over c.£50K

Comparing West Suffolk to the whole study area, West Suffolk sees:

- a similar income distribution as the whole area with 44% on less than £30K compared to 42%
- The same proportion of households (28%) in the £30K to £50K bracket
- and 28% on £50K+ compared to 30%



### Minimum income needed for broad tenures



This gives a picture of how broad tenure groups compare to the local income distribution.

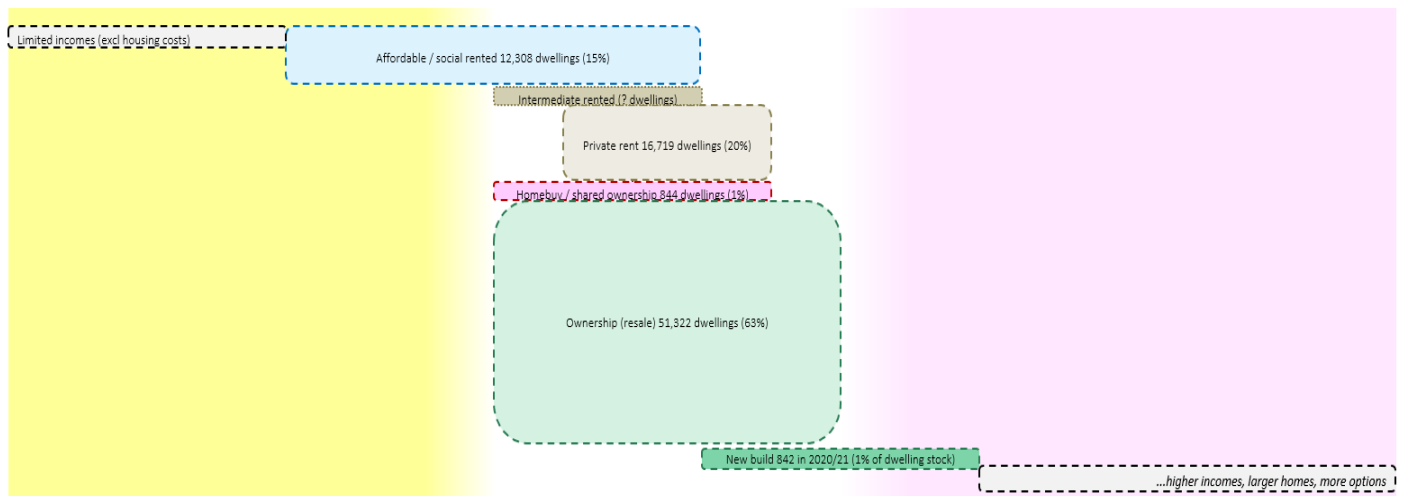
### Using the diamond-o-gram to look at other aspects of the housing market

In this section we use the diamond-o-gram and how it aligns with housing costs, to develop new insights into the local housing market.

First, we use the diamond-o-gram to visualize the income distribution in West Suffolk compared with local housing costs, and add a further dimension to indicate how many homes there are in each broad tenure group.

This enables us to see how costs fit with incomes, as well as an idea of the supply of these homes and whether they are plentiful or scarce.

### The scale and cost of housing



In West Suffolk we see:

- There is a reasonable amount of affordable / social rented at 15% of dwellings. Smaller social rent is the housing option for households on incomes starting from £10-15K
- Private rented makes up c.20% of dwellings in West Suffolk. It can require a higher income than home ownership & Homebuy. For smaller homes income needed can be around £25K
- Intermediate rent could provide useful dwelling supply in West Suffolk, but for smaller homes, need a similar income to Homebuy or resales. 2 and 3 beds may have slightly better affordability - so worth considering factors such as access (deposits), mobility (shorter term commitment than purchase) and availability
- Income required for smaller Homebuy is slightly lower than for private rented, and similar to ownership. Lower deposits than traditional ownership may prove very useful, alongside flexibility to purchase a higher share in time.
- Ownership dominates the supply at 63% of dwellings. Home ownership and Homebuy need incomes of £20-25K+ but have a relatively narrow range of prices, not reaching beyond £45-50K
- New build for 1 beds require a higher income than all other tenures, at around £35-40K+.

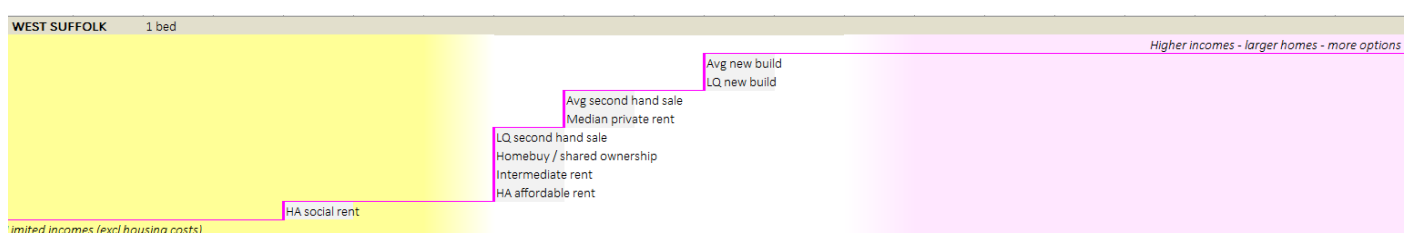
### Comparing income needed for different sizes and tenures of homes

The staircase is built using the boxes created when looking at the “minimum income needed for broad tenures”.

The boxes representing each tenure and size of home are arranged to form a staircase with the lowest income needed for 1 beds making the first step. The rows of boxes are arranged so next step ‘up’ is the tenure requiring a little more income. Some tenures need roughly the same incomes, so these steps are “taller”. In other places there is a gap in the incomes needed between tenures, which leads to a long “tread” on our staircase. A tall step demonstrates a number of products at the same income level, a long step indicates a gap between prices of tenures.

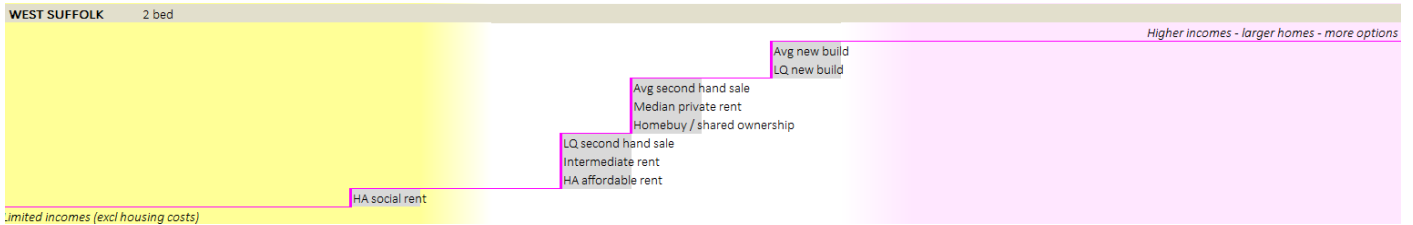
This staircase is presented for all sizes and tenures of homes, and is then split out into 1 2 and 3+ beds. In West Suffolk:

### 1 bed



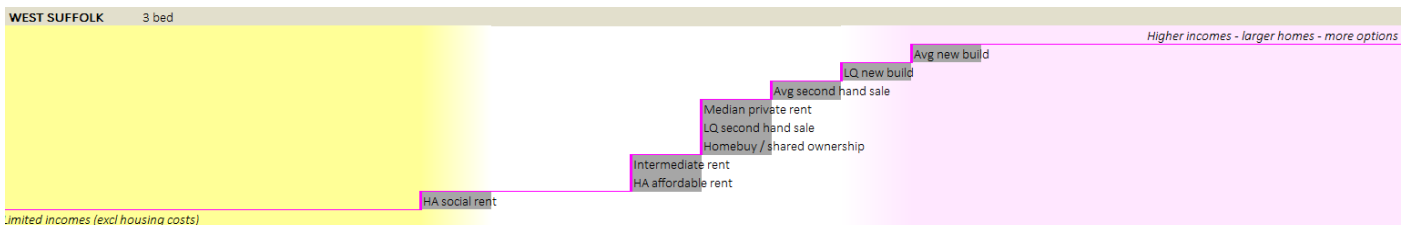
- The income needed for a 1 bed starts with HA social rented in the yellow zone, moving up to the pink zone for LQ and average new build.
- The gap between income needed for HA social rent and LQ sales, Homebuy, Intermediate rent and HA affordable rent indicates that HA social rent is by far the most affordable option for 1 beds in West Suffolk
- A number of other tenures require a similar income level to each other, meaning there is not a very broad spread of incomes needed

### 2 bed



- HA social rents require a lower income than other tenure 2 beds.
- A number of tenures needing a similar income band meaning incomes required remain mainly in the “white” zone i.e. affordable to households on incomes between £15K and £50K

### 3 bed



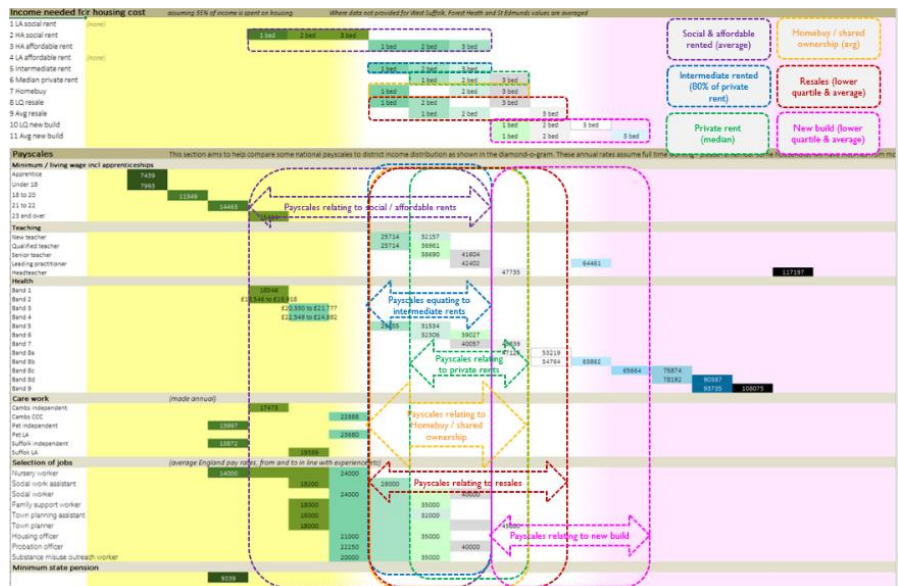
- Incomes required for 3 beds varies a little more than for 1 and 2 beds, reaching into the ink zone for average new build.
- Like 1 and 2 beds, HA social rent required markedly lower incomes than all other tenures, with a gap between this first step and the next one (HA affordable rent and intermediate rented).

### Broad tenure and pay scales

Dwelling stock by tenure, size and income needed is compared to pay-scales for various jobs.

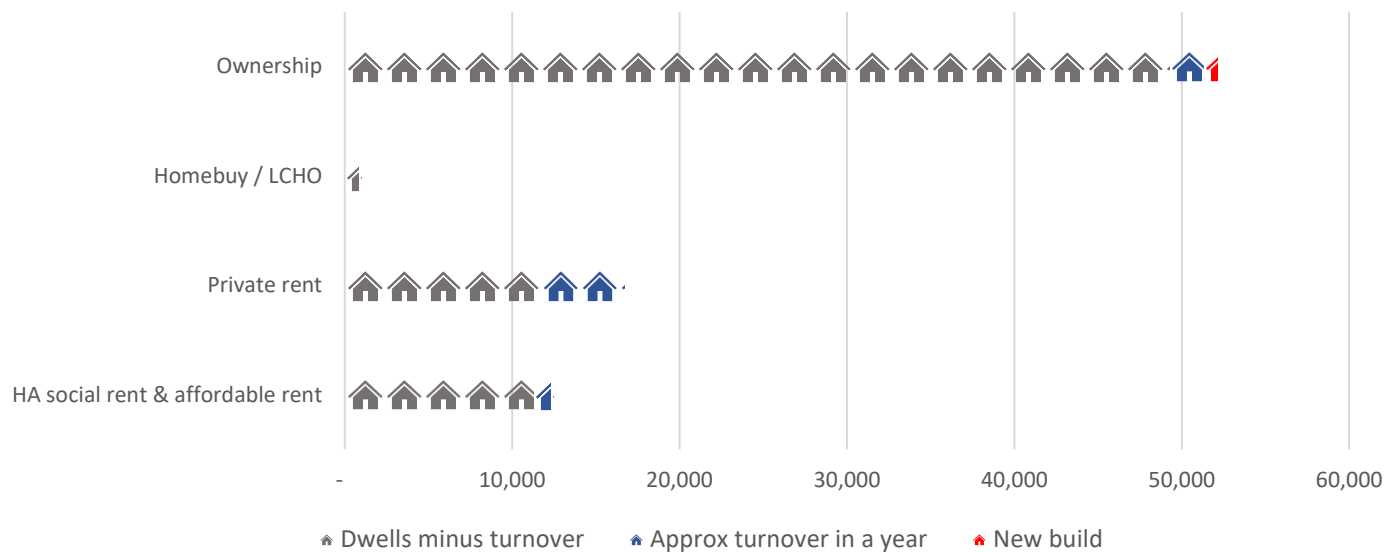
Please note the income needed for housing cost is based on CACI income data, so payscales (quoted salaries) and not strictly comparable. So this diagram can only give an indication of how national and local pay rates compare to housing costs; but we hope help to indicate pressures.

This is a complex diagram, which is made easier to “read” in the slide format, so we strongly recommend you view the slides to help make sense of all the various boxes.



In brief, at the top of the diagram is set out the tenures and sizes of homes, aligned to the diamond-o-gram; below are added the pay scales for various jobs, with “dotted lines” helping to highlight the tenure and sizes of homes which more closely align with each pay scale represented.

## Dwelling stock, turnover and new build

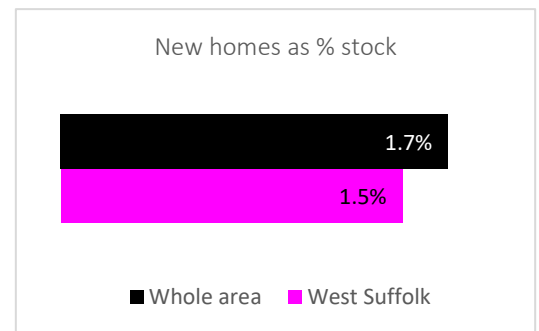


Sets out the dwellings in each of five broad tenure groups. This highlights the relatively small number of homes built compared to the overall housing stock in each broad tenure group, which may mean the new build homes (in red) are too small to clearly see in the pictogram.

However the additional homes alongside turnover (highlighted in blue) do contribute significantly in numbers to housing availability, providing new supply at first let, and then when re-let or re-sold later down the line.

### New build in 2021/2022

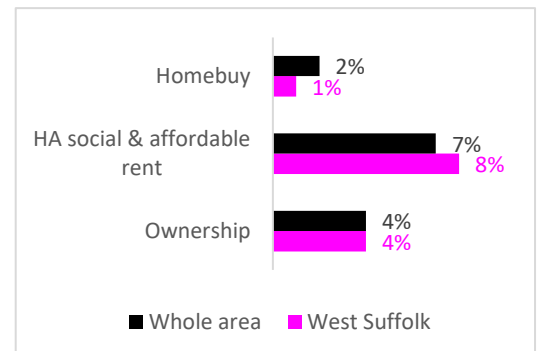
- West Suffolk delivered 1,241 new homes, representing 1.5% of West Suffolk's stock of around 81,200 dwellings.
- For comparison, across the whole study area, new homes represented around 1.7% of the total stock of 453,863 dwellings.



### Turnover in 2021/2022

West Suffolk turnover looks similar to the whole area rates:

- Ownership matches the whole area rate at 4%
- HA rented turnover at 8% is similar to the whole area's 7%
- Homebuy turnover is 1% compared to 2% across the whole area.



## Applying CACI income bands to Local Plan figures

In 2021 GLHearn (consultants) provided the Cambridgeshire and West Suffolk authorities with evidence to inform their local plans, around housing needs. This evidence is used to inform Local Plan making.

GLHearn set out an annual requirement for 796 new homes in West Suffolk. Delivering these homes would lead to a population increase of 32,279 between 2020 and 2040.

Based on the CACI income distribution for 2020-21 we could imagine that, in 2040:

- 44% of the new population (14,073) might have incomes of less than £30K
- 28% of the new population (9,023) might have incomes of £30-50K
- 28% of the new population (9,184) might have incomes of more than £50K



# Cambridgeshire, Peterborough & West Suffolk

## Diamond affordability analysis update 2022

### Summary for Greater Cambridge

#### Background

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In 2022, a range of data was collated to help visualize how housing markets work across Cambridgeshire, Peterborough and West Suffolk, their household income distribution, weekly housing cost, pay scales for local workers, and supply of dwellings through turnover and new build.

The data has been converted to a series of tables and diagrams for each district. The centre-piece is a diamond-shaped diagram we have called a 'diamond-a-gram' which shows number and percentage of households in different income groups.

This is presented in a diamond shape which can be visually aligned with other data to show the sizes, types and tenures of housing those households may be able to access locally.

In this summary, thumbnails of various charts are presented to give the idea of the layouts and how they have been used. To see larger versions of the charts, please look at the slides or the compendium.

#### Contents

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Dwelling stock, turnover and new build.....	8
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#### Introduction

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This note outlines some highlights of the work for Greater Cambridge, and how Greater Cambridge compares to the rest of the study area. To see

- The executive summary
- A report covering the whole study area and a slide deck for the whole study area
- Individual district summaries and a slide deck for each district
- A methodology note
- The compendium of data behind these documents (in excel format)

...please follow this link <https://cambridgeshireinsight.org.uk/housing/local-housing-knowledge/our-housing-market/affordability-analysis/>

## Context

### Using Census 2011 data

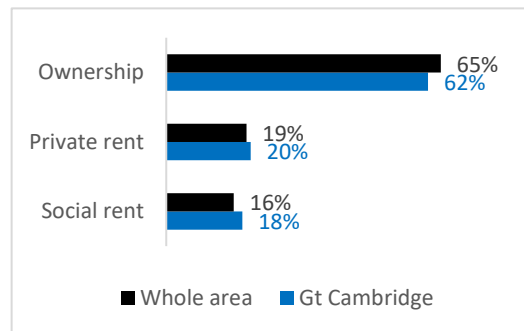
To help put this all into context, Census 2011 has been used. Although Census 2021 results have started being released, at time of publication there was not enough detailed data published to make use of in the diamond analysis.

Census data is used mainly as background to provide some context for the rest of the diamonds report but can be updated as and when Census 2021 detail is released. This can be fed in as soon as it becomes available, we anticipate late in 2023.

### Tenure of dwellings

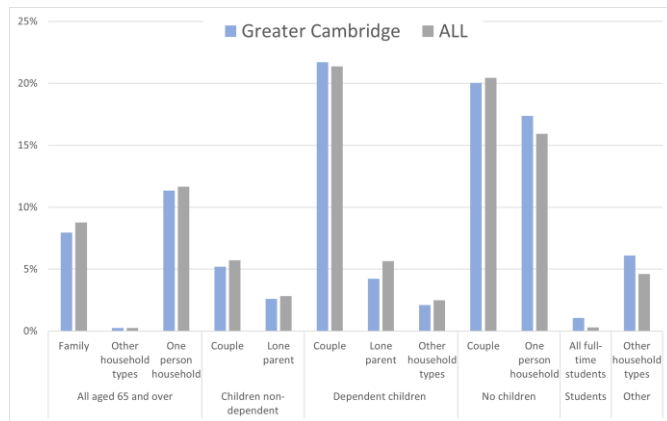
Cambridge and South Cambs are the only 2 districts in our area to have retained ownership of council housing. Private Registered Providers (aka Housing Associations) own & manage other social housing in Greater Cambridge.

Comparing Greater Cambridge to the whole study area, Greater Cambridge has slightly more social renters (council and housing association) than others, totalling 18% compared to 16% for “all”



### Household and family types

Comparing Greater Cambridge to the whole study area, Greater Cambridge has no unusually large differences in % household & family type from the whole study area EXCEPT for students, who are mainly based in Cambridge

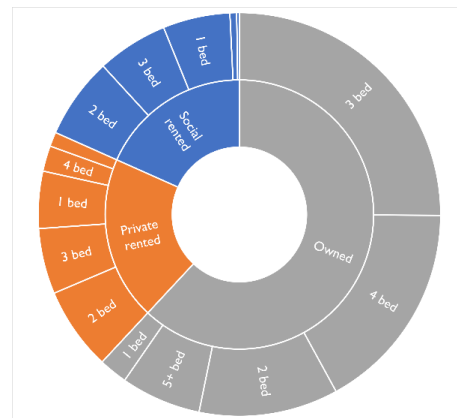


### Household tenure and number of bedrooms

This pie highlights the broad tenure and size breakdown across Greater Cambridge. Because of the differences between Cambridge and South Cambs we suggest looking at this diagram for the two districts separately. However this combined pie may prove useful as it gives an overview.

Comparing Greater Cambridge to the whole study area, Greater Cambridge has:

- Fewer 2 & 3 bed owned homes
- More 1 bed private rented
- More 1, 2 & 3 bed social rented

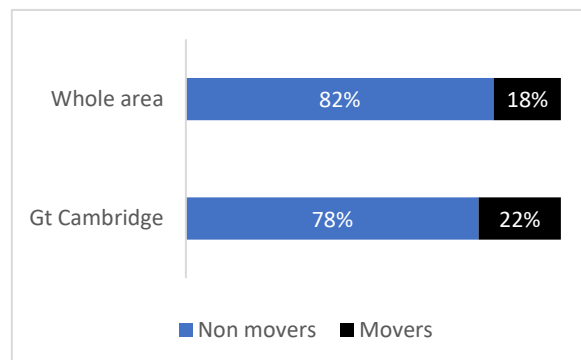


### How many households might move in a year?

In the year leading up to the 2011 Census, Greater Cambridge saw:

- 78% non-movers
- 22% movers

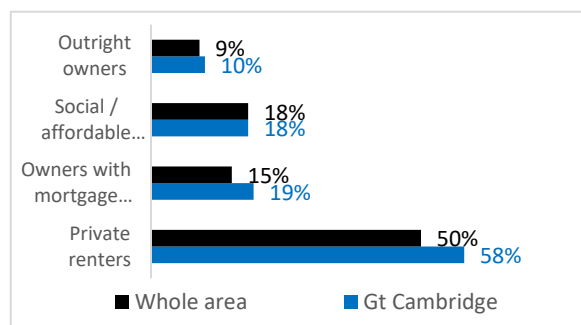
Comparing Greater Cambridge to the whole study area, Greater Cambridge had a higher % of households likely to move, with 22% movers compared to 18% movers across the study area, and a higher % of partly moving household is noticeable.



A 'wholly moving household' is one where all members of the household have moved from the same address. A 'partly moving household' is where one or more members of the household have moved in the last year but not all members have moved from the same address.

For all those that moved in the year before Census day 2011 (including wholly moving and partly moving households) across Greater Cambridge:

- 58% of renters moved (study area total was 50%)
- 19% of owners with a mortgage or shared owners moved (study area total was 15%)
- 18% of social renters moved (study area total was 18%)
- 10% of outright owners moved (study area total was 9%)



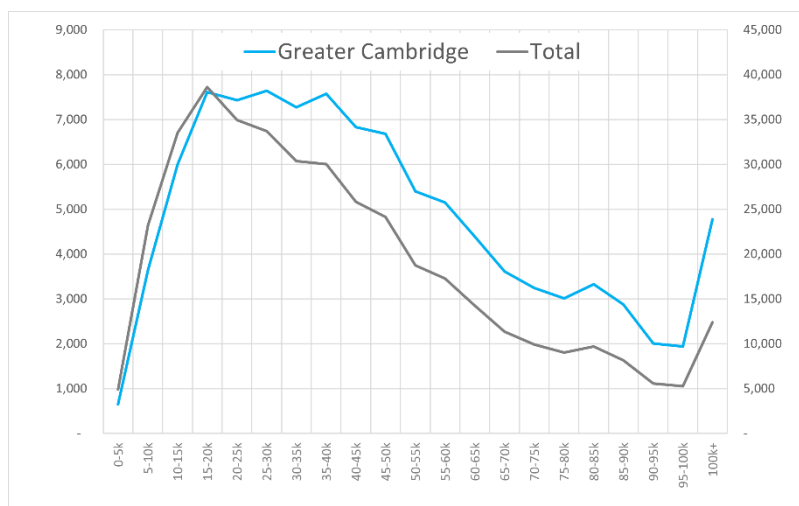
## Income

The diamond-o-gram uses income data to create a visual chart enabling us to look at the households on different broad income levels, and to compare the diamond graphic to other data. The primary aim is to compare annual income distribution to annualized housing costs.

### Income distribution

Comparing Greater Cambridge to the whole study area, Greater Cambridge has:

- slightly fewer households on incomes up to £20K
- markedly more on incomes higher than £20K.



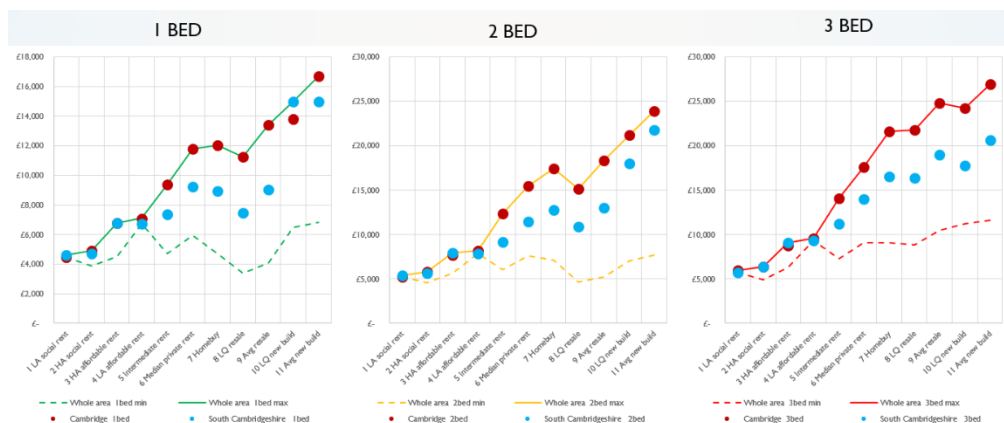
Comparing 2016/17 and 2020/21:

- The number of households on incomes of less than £35K has fallen a good deal.
- The number on incomes above £35K has held fairly steady.
- The number on more than £100K has decreased a good deal (as it has in other areas, though the reasons for this are not entirely clear)

## Housing costs

### Identify the range of housing costs

- Cambridge sees the highest housing costs for almost all tenures and sizes.
- South Cambs is a fairly close second.
- The exception is the cost of 1 bed lower quartile new build which is higher in SCDC than in Cambridge.



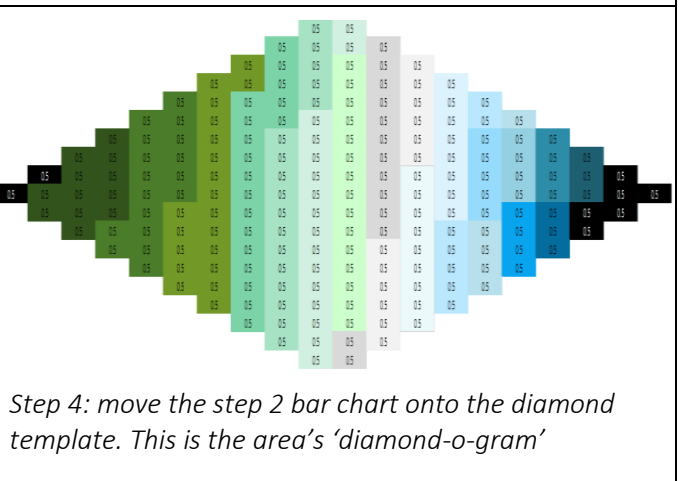
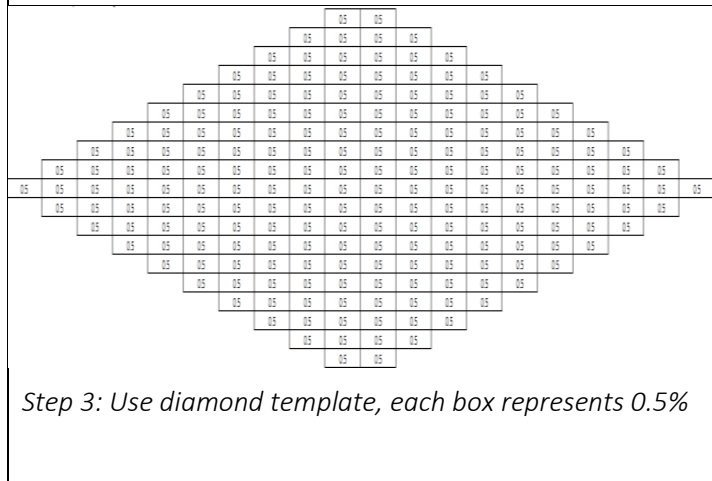
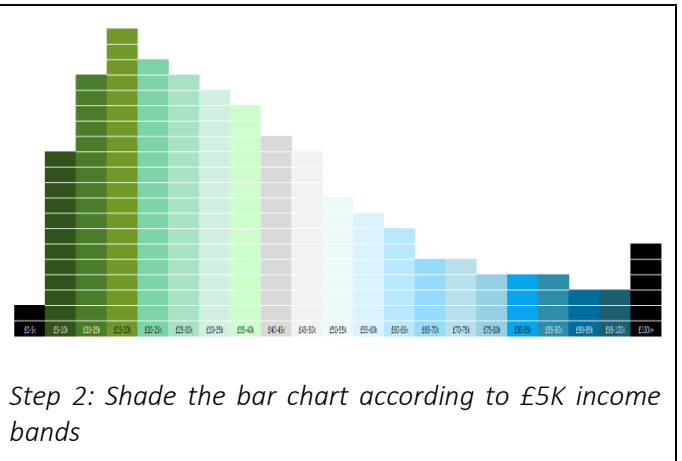
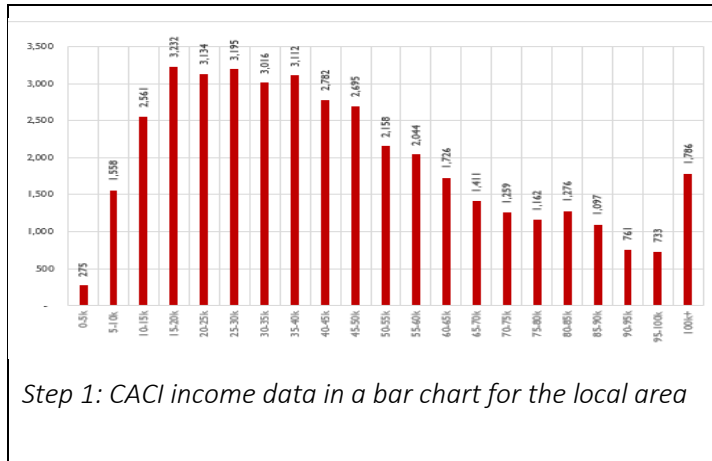
Across the study area, fairly consistently:

- Cambridge & South Cambridgeshire housing costs are the highest.
- East Cambridgeshire, Huntingdonshire and West Suffolk housing costs consistently form a group towards the middle of the study area values.
- Fenland & Peterborough see the lowest housing costs.

A more detailed comparison of costs is set out in the “whole area” report.

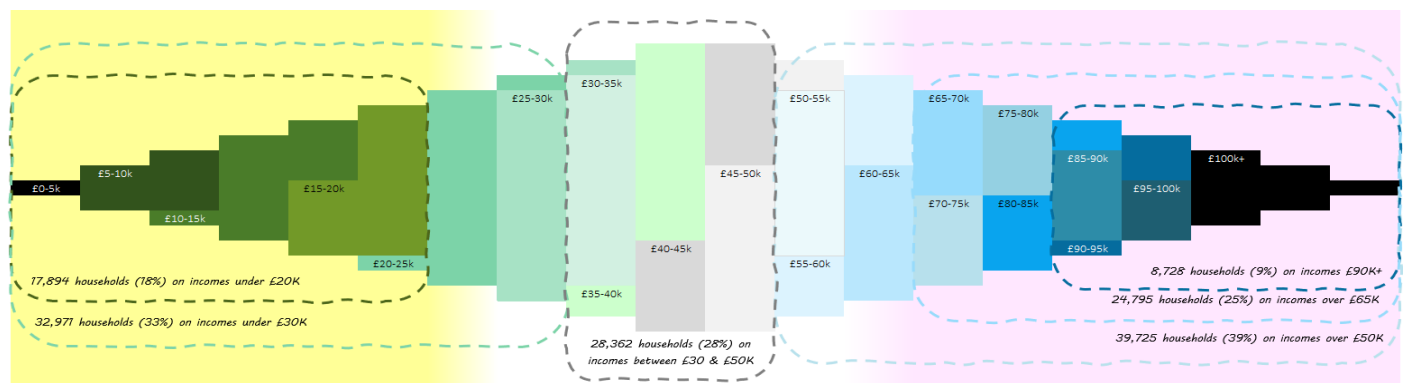
## The diamond-o-gram

### Creating the diamond-o-gram



### The diamond-o-gram for Greater Cambridge

Here we see the diamond-o-gram, with yellow shading around to denote households on the lowest 25% of incomes, and pink shading to denote households on the highest 25% of incomes. The white area in the middle denotes the “middle 50%” of households

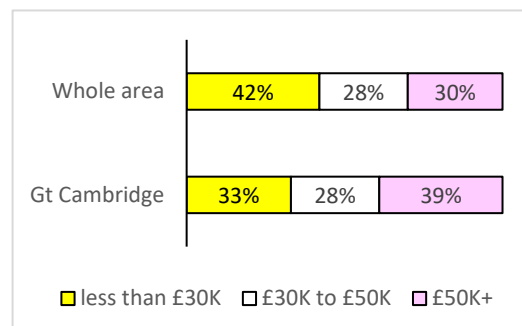


This table sets out the approximate income levels for the three shaded areas (the lowest 25%, middle 50% and upper 25% of households)

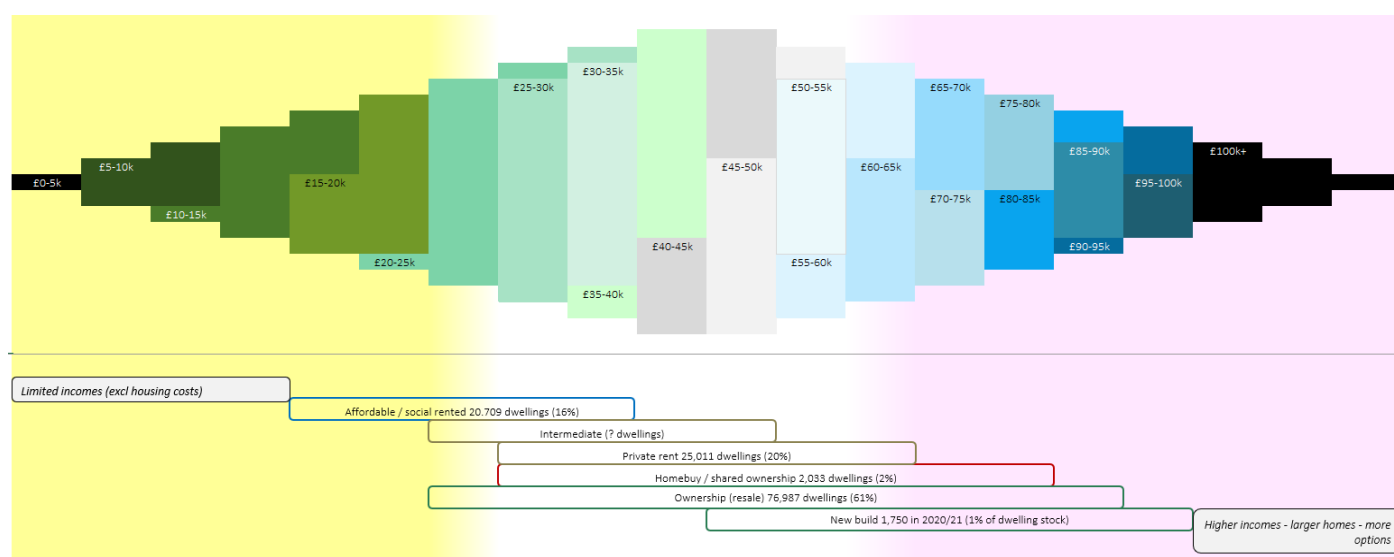
	In Greater Cambridge
Households on the lowest 25% of incomes	incomes up to c.£20K
Households on the middle 50% of incomes	incomes between £20K and £60K
Households on the highest 25% of incomes	incomes over c.£60K

Comparing Greater Cambridge to the whole study area, Greater Cambridge sees:

- fewer households in the lower income range (33% on less than £30K compared to 42%)
- The same proportion of households (28%) in the £30K to £50K bracket
- more in the higher income range (39% on £50K+ compared to 30%)



### Minimum income needed for broad tenures



This gives a picture of how broad tenure groups compare to the local income distribution.

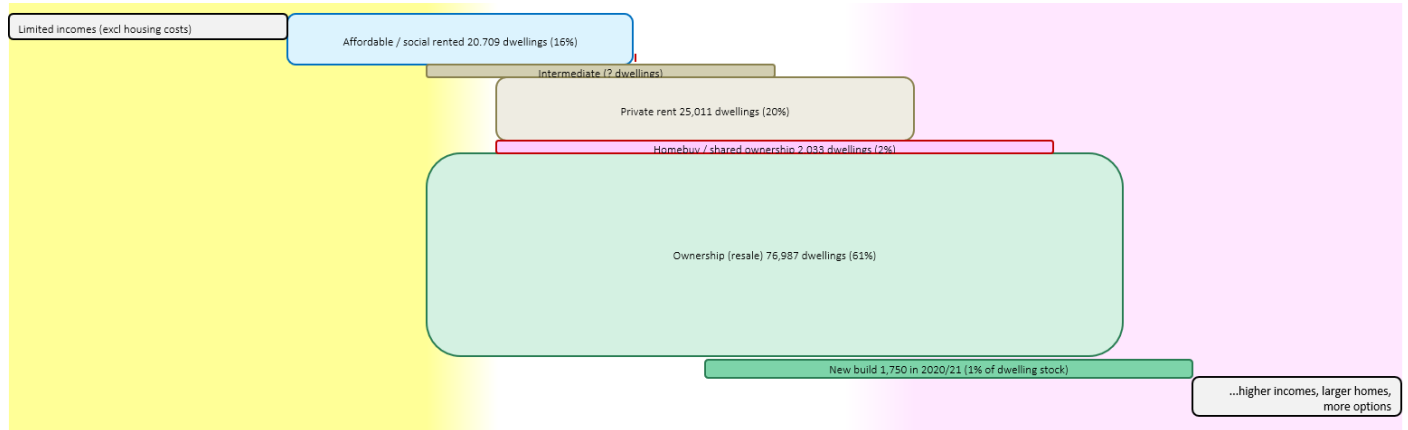
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In this section we use the diamond-o-gram and how it aligns with housing costs, to develop new insights into the local housing market.

First, we use the diamond-o-gram to visualize the income distribution in Greater Cambridge compared with local housing costs, and add a further dimension to indicate how many homes there are in each broad tenure group.

This enables us to see how costs fit with incomes, as well as an idea of the supply of these homes and whether they are plentiful or scarce.

## The scale and cost of housing



In Greater Cambridge we see:

- Reasonable supply of affordable / social rented dwellings at c16%. Smaller affordable / social rented is an option for lower income households starting at £15-20K but larger homes can need incomes up to £35K
- Private rented makes up 20% of dwellings in Greater Cambridge. Private rented requires a similar income to Homebuy at around £25-30K. However larger rented may not require as high an income as larger Homebuy
- Intermediate rent could provide useful dwelling supply in Greater Cambridge, requiring a lower income than Homebuy and similar to resales - so worth comparing other factors such as access (deposits), mobility (shorter term commitment than purchase) and availability
- Income required for smaller Homebuy is level with private rents, slightly more than ownership. Lower deposits than traditional ownership may prove very useful, alongside flexibility to purchase a higher share in time
- Ownership dominates dwelling supply at c.61%. A wide range of incomes are covered by home ownership & Homebuy, reaching from incomes around £25K up to around £85K
- New build requires the highest income levels for all sizes, starting at around £45-50K income needed.

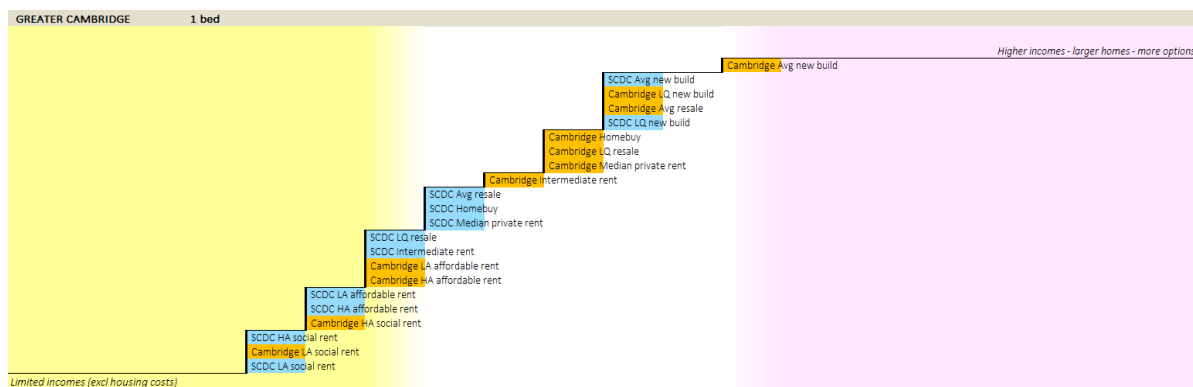
## Comparing income needed for different sizes and tenures of homes

The staircase is built using the boxes created when looking at the “minimum income needed for broad tenures”.

The boxes representing each tenure and size of home are arranged to form a staircase with the lowest income needed for 1 beds making the first step. The rows of boxes are arranged so next step ‘up’ is the tenure requiring a little more income. Some tenures need roughly the same incomes, so these steps are “taller”. In other places there is a gap in the incomes needed between tenures, which leads to a long “tread” on our staircase. A tall step demonstrates a number of products at the same income level, a long step indicates a gap between prices of tenures.

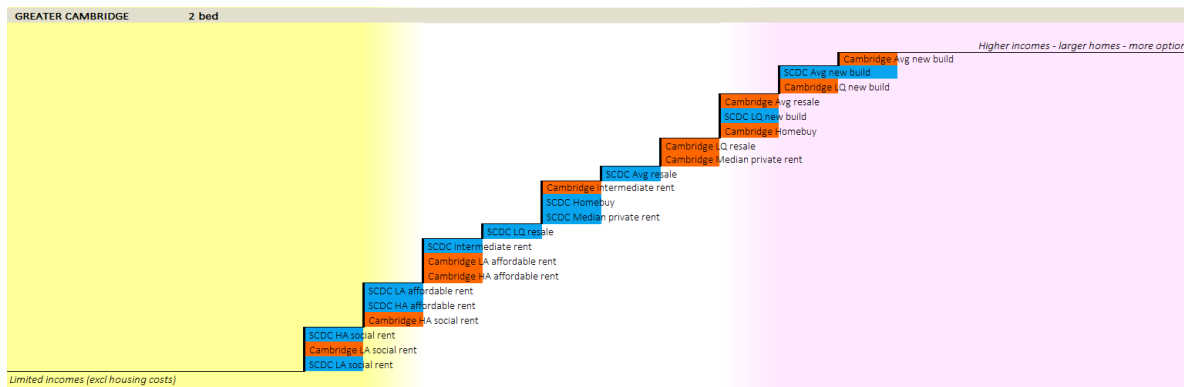
This staircase is presented for all sizes and tenures of homes, and is then split out into 1 2 and 3+ beds. Across Greater Cambridge:

### 1 bed



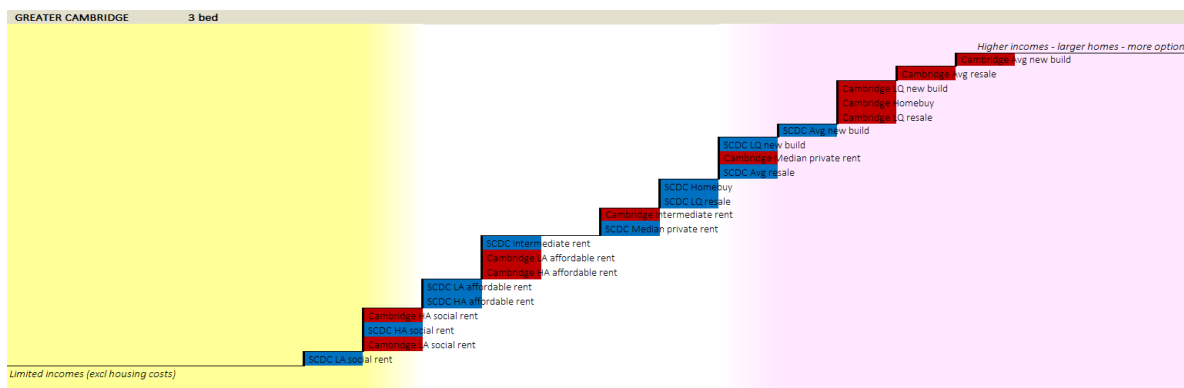
- There is a large range of housing costs across Greater Cambridge, meaning that different 1 bed tenures require different incomes and the incomes needed are higher than in other districts
- Income needed starts in the yellow zone, moving right across the white zone and touching the pink zone for 1 bed new builds in Cambridge
- There are some surprisingly big differences in income needed, e.g. for lower quartile resales in Cambridge compared to South Cambs, so the markets show similarities in social and affordable rent levels, but other products are much “less similar” when comparing the 2 areas.

## 2 bed



- There is a large range of income needed for 2 beds across Greater Cambridge, meaning that different tenure homes are priced differently.
- Prices reach higher than in other districts.
- Income needed starts in the yellow zone, moving right across the white zone and touching the pink zone for 2 bed new build in both Cambridge and South Cambs.
- Again there are some surprisingly big differences in income needed, e.g. for lower quartile resales in Cambridge compared to South Cambs

## 3 bed



- There is a large range of income needed across Greater Cambridge for 3 beds, meaning that different tenures are priced differently and the prices significantly reach higher in Greater Cambridge than in other districts
- Income needed starts in the yellow zone, moving right across the white zone and well into the pink zone for a whole raft of tenures.
- For 3 beds there is not such a range of prices as for 1 and 2 beds, so although there are differences, the income needed are more similar for 3 beds when comparing Cambridge and South Cambs
- Incomes needed for both new build and resales are higher in Cambridge than in South Cambs.

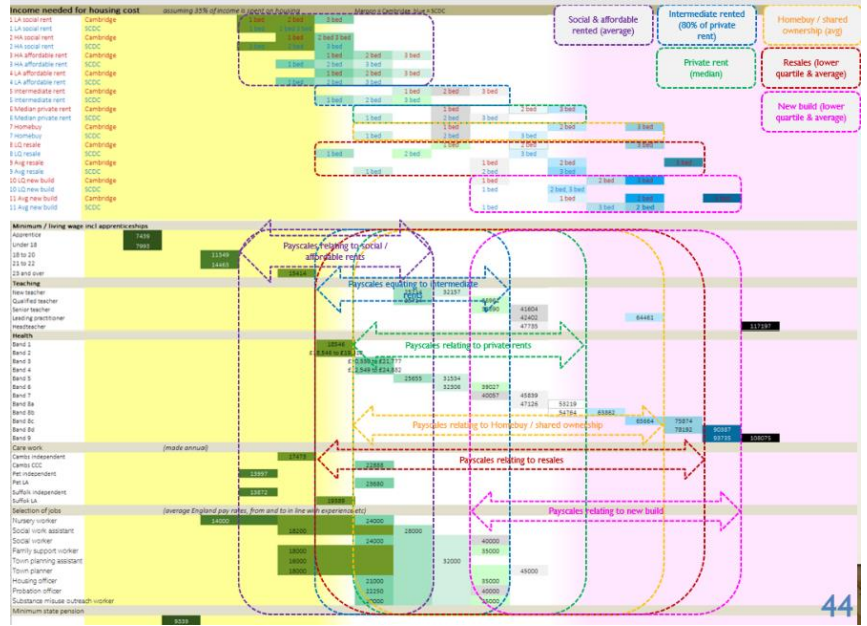
## Broad tenure and pay scales

Dwelling stock by tenure, size and income needed is compared to pay-scales for various jobs.

Please note the income needed for housing cost is based on CACI income data, so payscales (quoted salaries) and not strictly comparable. So this diagram can only give an indication of how national and local pay rates compare to housing costs; but we hope help to indicate pressures.

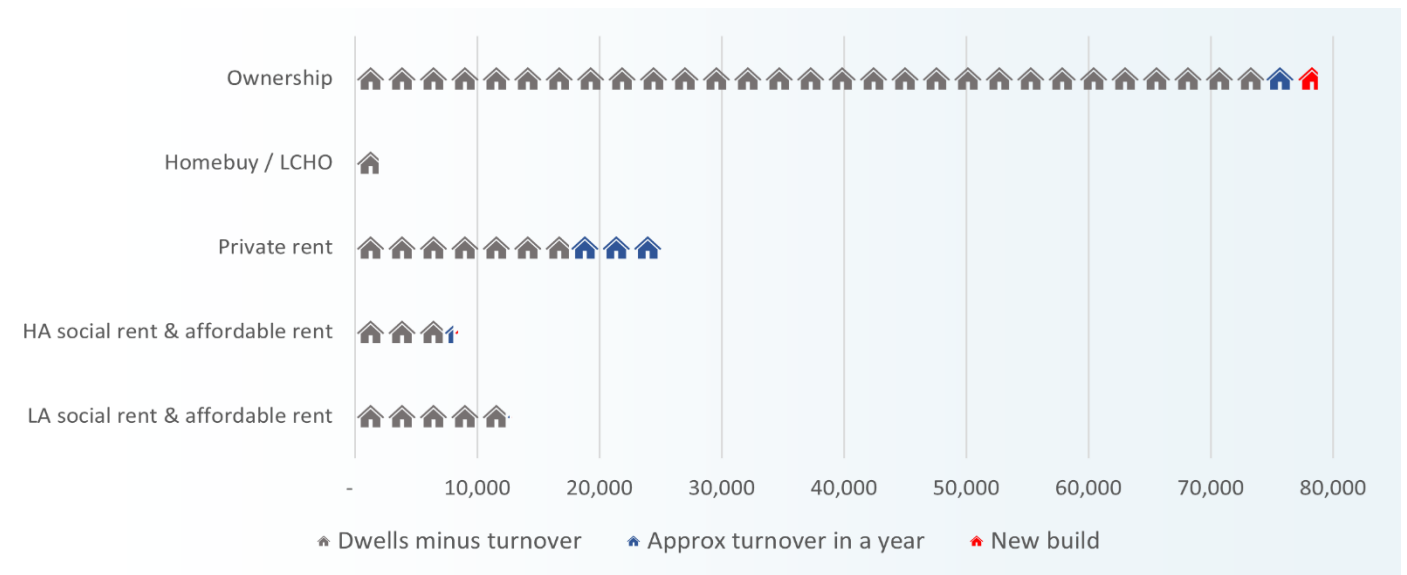
This is a complex diagram, which is made easier to “read” in the slide format, so we strongly recommend you view the slides to help make sense of all the various boxes.

In brief, at the top of the diagram is set out the tenures and sizes of homes, aligned to the diamond-o-gram; below are added the pay scales for various jobs, with “dotted lines” helping to highlight the tenure and sizes of homes which more closely align with each pay scale represented.



THIS DIAGRAM IS THE MOST COMPLEX FOR GREATER CAMBRIDGE, AS IT ATTEMPTS TO COMBE THE DIFFERING HOUSING COSTS FOR CAMBRIDGE AND SOUTH CAMBS, WITH THE VAIROUS PAYSCALES COLLECTED. WE STRONGLY SUGGEST IT WILL BE MORE INFORMATIVE TO LOOK AT THE SEPARATE CAMBRIDGE AND SOUTH CAMBS DIAGRAMS INSTEAD OF THIS “COMBINED” ONE. (We have included it here for completeness.)

## Dwelling stock, turnover and new build



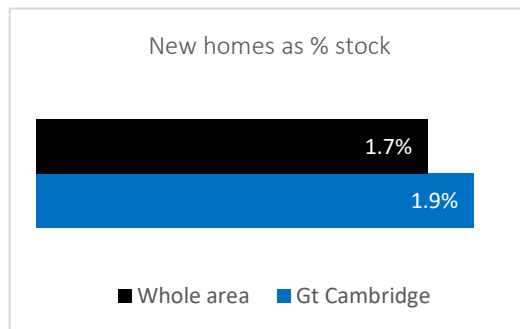
Sets out the dwellings in each of five broad tenure groups. This highlights the relatively small number of homes built compared to the overall housing stock in each broad tenure group, which may mean the new build homes (in red) are too small to clearly see in the pictogram.



However the additional homes alongside turnover (highlighted in blue) do contribute significantly in numbers to housing availability, providing new supply at first let, and then when re-let or re-sold later down the line.

### New build in 2021/2022

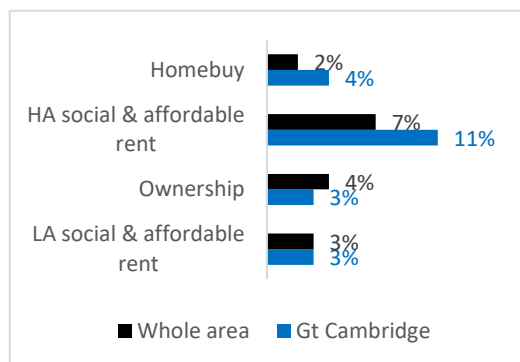
- Greater Cambridge delivered 2,409 new homes (689 in Cambridge, 1,720 in South Cambs), representing 1.9% of Greater Cambridge’s stock of around 124,700 dwellings.
- For comparison, across the whole study area, new homes represented around 1.7% of the total stock of 45,863 dwellings.



### Turnover in 2021/2022

In Greater Cambridge the turnover for

- LA social/affordable rent totals 3% (2% in Cambridge, 4% in South Cambs).
- HA social/affordable rent is higher at 11% than the whole area’s 7%.
- Homebuy turnover is 4% compared to 2% across the whole area.
- Ownership turnover is similar, at 3% compared to 4% for the whole area.



## Applying CACI income bands to Local Plan figures

In 2021 GLHearn (consultants) provided the Cambridgeshire and West Suffolk authorities with evidence to inform their local plans, around housing needs. This evidence is used to inform Local Plan making.

GLHearn set out an annual requirement for 1,745 new homes across Greater Cambridge. Delivering these homes would lead to a population increase of 70,260 between 2020 and 2040.

Based on the CACI income distribution for 2020-21 we could imagine that, in 2040:

- 33% of the new population (22,923) might have incomes of less than £30K
- 28% of the new population (19,719) might have incomes of £30-50K
- 39% of the new population (27,619) might have incomes of more than £50K.