
CORE OBJECTIVE 10:

- **Enable local residents and workers to access appropriate local housing provision**

What does this mean?

- A quantity and range of genuinely affordable housing tenures (e.g. subsidised rent and affordable ownership), where affordability is related to local income, that meets identified local needs
- Community led housing (where local people take the lead in actively commissioning and building homes)
- Support and encourage self-build homes
- A local connection policy on some affordable housing (giving priority access to people with a connection to Waterbeach parish for example people living, working or with family in the area)
- A range of sizes for market and affordable housing; suitable for different age groups and accessibilities, and including for home working
- Retaining our mobile home parks which provide an important element of housing choice to the village.

6.21 Policy WAT 21 – Housing mix

Policy context and rationale

6.21.1 Local Plan Policy S/5 *Provision of New Jobs and Homes* establishes the level of growth the district is required to deliver during the plan period 2011 to 2031. This is 22,000 additional jobs to support the Cambridge Cluster and provide a diverse range of local jobs and 19,500 new homes, including affordable housing.

6.21.2 Waterbeach New Town is a key part of the district council's overall strategy. Local Plan Policy SS/6 *Waterbeach New Town* identifies the site as suitable for delivering approximately 8,000 to 9,000 new homes during the plan period⁷.

6.21.3 Local Plan Policy SS/6 *Waterbeach New Town* requires that the new town provide residential development which has a mix of dwelling sizes and types, including affordable housing, to achieve a balanced and inclusive community.

⁷ As at May 2019, the current applications submitted by developers includes proposals for 11,000 homes

6.21.4 Local Plan Policy H/9: *Housing Mix* in the Local Plan asserts that a “wide choice, type and mix of housing will be provided to meet the needs of different groups in the community including families with children, older people, those seeking starter homes, people wishing to build their own homes, people seeking private rented sector housing, and people with disabilities”. To meet district-wide needs, the policy requires for developments of 10 or more new homes to consist of:

- a) At least 30% 1 or 2 bedroom homes
- b) At least 30% 3 bedroom homes
- c) At least 30% 4 or more bedroom homes;
- d) A 10% flexibility allowance

6.21.5 It is estimated there were 2,070 dwellings in Waterbeach in 2015⁸. The existing housing stock is currently reasonably diverse. Detached and semi-detached homes are the dominant types but to a less degree than in many villages; terraces account for a quarter of all dwellings. Flats make up seven per cent and temporary/mobile homes make up five per cent.⁹ This means the existing housing stock is well balanced in terms of contributing towards maintaining a mixed, balanced and vibrant community. Affordability, of course, remains a significant problem and this is addressed below in policy WAT 21 and WAT 22.

6.21.6 In terms of informing an understanding of the types of new homes which would meet the needs of Waterbeach residents, there are indications that proportionally there is a higher need for smaller properties of 1 and 2 bed homes. As part of mid-way community engagement undertaken with parish residents in November 2018, respondents were asked if they wanted or needed to move out of their existing property. 40% of respondents stated that either

- the entire household or a member of the household wished to or needed to move out of their existing property, or
- the entire household or a member of the household may want to move out of their existing property.

6.21.7 Of this proportion over 90% expressed a desire to stay or possibly stay in the parish. Of these, over 60% wished to purchase a property on the open market and 54% indicated a need for 1- or 2-bedroom properties. If this survey is representative of needs across the parish then this indicates that the 30% requirement for market schemes to be 1 or 2 bedrooms to be too small in order to provide a mix which suits the prevailing needs and demand indicate by Waterbeach parish residents.

⁸ Cambridgeshire Population and Dwelling Stock Estimates: mid 2015, Cambridgeshire County Council 2017

⁹ *ibid*

6.21.8 The results are reaffirmed through the results of the 2019 Waterbeach Community Land Trust Housing Needs Survey undertaken during the summer of 2019. This survey targeted all residents of Waterbeach, as well as trying to capture those who worked locally or were on the South Cambridge Right to Build list. In total, there were 151 responses, of which 105 had a local connection to Waterbeach. These had varying housing needs, including market housing needs, as well as affordable housing needs. Of the responses, around 65% would be looking for one or two bedrooms.

6.21.9 The age profile of Waterbeach’s population is noted in the Demographic and Socio Economic Review of Waterbeach (undertaken by Cambridgeshire ACRE in 2016) to be *highly distinctive for a rural* community. It notes that, a rural Cambridgeshire community would typically have a low proportion of people aged in their twenties and thirties compensated for by a high proportion of people aged 40+. In Waterbeach the opposite occurs. The DSE Review however offers the presence of the army barracks (which closed after the 2011 Census) to partly explain this.

6.21.10 The Office for National Statistics have since published 2017 data for estimated ages. Figure 6.6 indicates there may have been an age shift in the parish. Notably, it still shows a high proportion of people in their thirties in Waterbeach parish compared to Cambridgeshire and England as a whole.

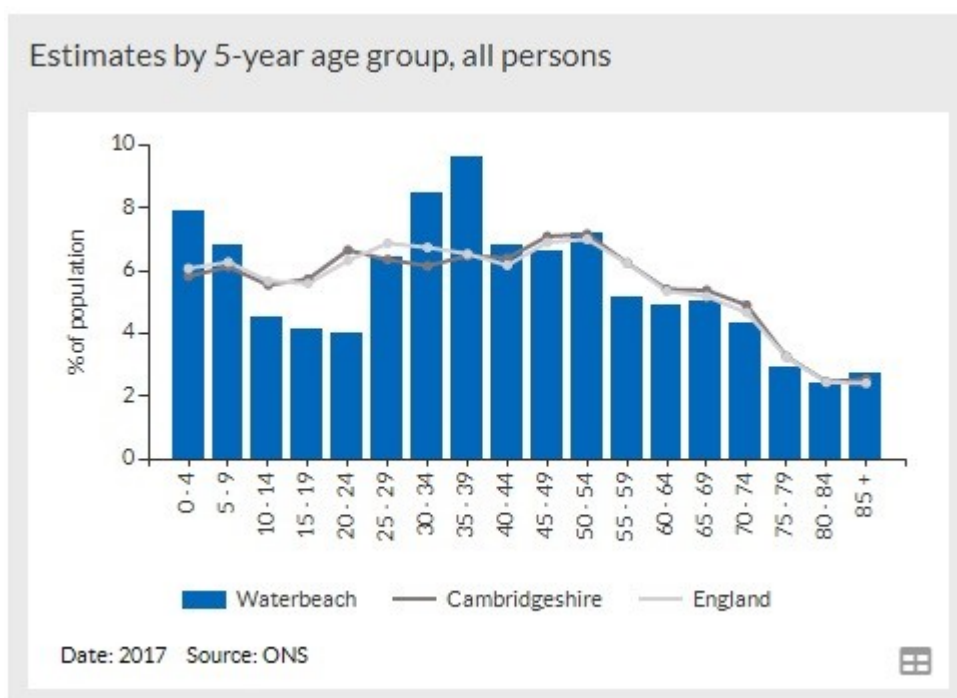


Table 6.6: 2017 ONS data on 5-year age groups in the parish

6.21.11 Notwithstanding the changes in age structure that have occurred in the parish since the closure of the army barracks, the age profile indicated in Table 6.6, is a further indicator of a need for housing suitable for younger adults.

6.21.12 The Waterbeach New Town Supplementary Planning Document (SPD) adopted as guidance by the SCDC in February 2019 provides some guidance on housing mix for the New Town. The document identifies two very different housing profiles in the surrounding wider area; on the one hand there is the housing profile within the district of SCDC which is dominated by semi-detached and detached properties and on the other hand there is the housing profile in neighbouring Cambridge where flats and terraces make up the predominant housing stock (63%). The DSE Review (undertaken specifically for the Waterbeach parish) in 2016 shows that Waterbeach parish itself comprises mainly of detached and semi-detached properties but to a less extent than other rural villages which makes sense, given its proximity to nearby Cambridge. The SPD provides an indicative housing mix for the Waterbeach New Town as shown in the table below. This indicates that to meet district wide needs:

- 75% of the affordable rent properties being provided (affordable rent is to comprise 70% of the total share of affordable homes with shared equity comprising the other 30%) should consist of 1 or 2 bedroom properties.
- Within the market housing share (to comprise 60% of the total number of new homes), 40% of the total number is to comprise 1 or 2 bedroom properties.

6.21.13 The indicative housing mix requirement in the SPD therefore also indicates that the district wide target of 30% housing comprising 1 or 2 bedroom homes as set out in adopted Local Plan policy is too low.

Table 6.7: Indicative housing mix for Waterbeach New Town (SPD)

Type of housing	Proportion
Market Housing	60%
<i>of that proportion</i>	
1 bed	20%
2 bed	20%
3 bed	30%
4 bed +	30%
Affordable housing	40% (of total)

Type of housing	Proportion
Broken down 70/30 affordable/shared equity	
Affordable rent	100%
1 bed	50%
2 bed	25%
3 bed	20%
4 bed +	5%
Shared equity	100%
2 bed	50%
3 bed	50%

6.21.14 Since the adoption of the Waterbeach SPD, Urban and Civic have secured planning consent on their application for 6,500 dwellings at Waterbeach New Town. The actual level of affordable housing agreed was 30% (1,950 homes), lower than the 40% required as part of Local Plan policy H/10 where this departure was justified on grounds of development viability. A viability review mechanism has been agreed for each key phase with the aim of increasing to 40%. The affordable housing proportion was not split 70:30 affordable rent/shared equity. Instead a different mix was agreed between SCDC and the developer as a preferred way of meeting district wide housing needs. The mix agreed included only 30% affordable rent with the remaining 70% delivering different types of low cost home ownership (shared ownership 30%, rent to buy 20% and discounted market sale 20%).

6.21.15 In recognition of the fact that suitable and appropriate affordable housing tenures are subject to change on a case by case basis as the relevant stakeholders seek to secure the most appropriate and successful model for affordable housing, it would not be appropriate for the NP simply to carry through the policy the indicative requirement set out in the Waterbeach SPD of 75% of the affordable rent properties to comprise one and two bedroom properties. Policy WH 19 Housing Mix therefore applies a requirement for a majority of the affordable housing units to comprise 1 and 2 bedroom properties.

Custom and Self Build Housing:

6.21.16 Custom and self-build housing is housing built or commissioned by individuals (or groups of individuals) for their own occupation. SCDC maintain a Self and Custom Build Register (a register of the number of individuals and associations of individuals who are seeking to acquire serviced plots of land in the local authority area). During the period 31 October 2017 to 30 October 2018, there were 405 people on this

register (source: <https://www.scams.gov.uk/right-to-build>). It is considered important that land is made available as part of the Waterbeach New Town development for local residents to develop their own lower cost market housing.

Policy intent:

6.21.17 In order to deliver a successful development that contributes towards meeting needs however, it is essential that the housing being delivered in the new town as well as within Waterbeach village itself, is housing that contributes towards meeting existing evidenced needs in the parish.

6.21.18 This means ensuring adequate provision of one and two bedroom homes to take into account market needs within the existing community as well as the wider district. Local Plan Policy H/9 *Housing Mix* provides a generic requirement regarding housing type and size for market schemes. Policy WH21 complements this by emphasising what is appropriate as part of Waterbeach New Town and within the parish at large.

6.21.19 In order to ensure that local needs are being met the housing mix should be reviewed against the housing register, Community Land Trust Expressions of Interest (relevant to affordable housing) and recent developments, at the point of each planning application coming forward. This is so that shortfalls can be addressed.

Policy WAT 21 – Housing mix

To be supported, the mix of dwelling sizes on residential schemes in the parish must be informed by the latest available evidence on both district and Waterbeach specific housing needs.

Unless, up to date information indicates different local housing needs over the duration of the build out, residential development proposals coming forward as part of the Waterbeach New Town should meet the following criteria:

- a) an appropriate proportion of the housing mix is targeted towards meeting the different needs in Waterbeach parish;**
- b) the 1 and 2 bedroom element of both the market homes and the affordable homes should reflect the need indicated in the Waterbeach New Town SPD (40% of the market housing and 75% of the affordable housing) and**
- c) provision to be made for self and custom-built homes. Reference should be made to the Council Right to Build waiting list and local CLT expressions of interest.**

Other residential development proposals in the parish will be expected to deliver at least 40% of the units as 1 or 2 bedroom homes with the exception of schemes of 3 or less where appropriate housing mix is better informed by site context.

6.22 Policy WAT 22 – Rural exception site affordable housing in Waterbeach parish

Policy context and rationale:

6.22.1 Market prices for both purchase and rent are beyond the means of many Waterbeach households. As an indicator of this, as at September 2018, there were 116 households with a local connection to Waterbeach parish on the housing register.¹⁰ The vast majority of need (based on eligibility rather than preference) is for small dwellings (2 bed or less) and is predominantly from people aged below 60.

6.22.2 Recent affordable housing schemes in the parish include a 30-unit scheme at land adjacent to Denny End Road completed in 2017/17. The district council is also planning a further 9unit scheme at Gibson Close in Waterbeach.

6.22.3 Affordable housing is defined in the NPPF 2019 and repeated in the glossary to this Neighbourhood Plan. Whilst it is not possible to dictate actual rent levels or cost levels of affordable rent tenures or affordable ownership, national policy states

¹⁰ Housing Statistical Information Leaflet 2018, South Cambridgeshire District Council

affordable social rent must be no more than 80% of market rental values and discounted market sale must be at least 20% below market values to count as affordable housing. The Greater Cambridge Housing Strategy also aims to cap affordable rent at the LHA rate to maintain affordability. The Neighbourhood Plan recognises that to be truly affordable, the cost of affordable housing is likely to be lower than this in many cases and should be linked to income levels.

- 6.22.4 In response to local concerns regarding lack of access to affordable housing in the parish, Waterbeach Community Land Trust was set up in 2018. This is a community led body with the purpose of developing genuinely affordable homes and community facilities for local people in perpetuity. The efforts of the CLT are supported by SCDC who made a start up grant available. Involvement of the CLT in the Waterbeach New Town development is also supported by the Council and was incorporated into the SPD as Guiding Principle 12.
- 6.22.5 The Waterbeach Community Land Trust will seek to ensure that actual rent levels or costs of affordable housing delivered by it will be linked to local incomes. Actual rent levels or costs levels of other affordable housing streams will be determined by the relevant housing provider and SCDC.
- 6.22.6 Local Plan Policy H/10: *Affordable Housing* requires residential schemes of 11 units or more to deliver 40% of the units on site as affordable homes. The policy also states that within this proportion of affordable units the tenure (social rented, shared ownership) will be on a case by case basis determined by local circumstances. The Waterbeach NP supports the requirement for 40% of the units on schemes to comprise affordable housing and there is no need to have a separate policy on this. It is however acknowledged that the affordable housing on such schemes will be allocated according to needs on a district wide basis. In other words, parish residents with affordable housing needs may not necessarily have access to the affordable housing being provided as part of Policy H/10 in the Local Plan. Recent completed market housing schemes in Waterbeach which have included 40% affordable housing units in line with Policy H/10 include the Morris Homes Development on Wheatsheaf Way , the Bovis Homes Development on Harvey Way, the Matthews Homes development on Dimmock Road, and the Persimmon Homes Developments on Anglers Way, Star Drive, Watermans Road and Hop Bine Drive.
- 6.22.7 Mechanisms which would allow new affordable homes to be allocated in perpetuity to Waterbeach residents or to residents with a parish connection include:
- the delivery of Rural Exception Sites (such as the scheme at Denny End Road) or
 - through a community led housing scheme which could be delivered through the Waterbeach Community Land Trust

6.22.8 Local Plan Policy H/11: *Rural Exception Site Affordable Housing* provides an existing policy mechanism for the delivery of rural exception sites in the parish. So, if during the plan period, the affordable housing needs of Waterbeach residents are not met through the market housing schemes, it will be possible for other sites to be brought forward subject to the criteria set out in Policy H/11.

Policy intent:

6.22.9 Policy WAT 22 – Rural Exception Site Affordable Housing in Waterbeach is included in the plan to clarify the support in principle for such schemes to come forward in the parish.

6.22.10 It is envisaged that some affordable housing will be delivered through the Waterbeach Community Land Trust who are actively engaging with the Council and Developers on the New Town development as well as other landowners, stakeholders and the community.

6.22.11 Waterbeach Community Land Trust will maintain an Expression of Interest register to monitor local need which could help inform provision of affordable homes in the future and monitor those in need with a local connection. Those in need of local affordable homes are actively encouraged to contact the CLT and become members.

6.22.12 The Neighbourhood Plan would support development of genuinely affordable homes where affordability is linked to local income. This is one of the key aims of Waterbeach CLT.

Policy WAT 22 – Rural exception site affordable housing in Waterbeach parish

Proposals for the development of small-scale affordable housing schemes on rural exception sites adjoining the Waterbeach village development framework boundary will be supported provided that:

- a) the number, size, design, mix and tenure of affordable homes are confined to, and appropriate to, meeting identified parish needs;**
- b) for green belt locations, that no alternative sites exist that would have less impact on Green Belt purposes;**
- c) that the affordable homes are secured in perpetuity;**
- d) the proposed development contributes positively to existing character of the village in terms of design, layout, materials, landscaping and biodiversity; and**
- e) the scheme takes every available opportunity to provide walking routes into the nearest settlement.**

6.23 Policy WAT 23 – Allocation of affordable housing at Waterbeach New Town

Context and rationale:

6.23.1 The Neighbourhood Plan however also asserts that given the fact a scheme of approximately 8,000 to 9,000 homes are in the pipeline at Waterbeach New Town, the preference would be for local affordable housing needs to be addressed through the new town development rather than building on greenfield outside the existing development envelope in Waterbeach village. It is considered that an element of the affordable housing expected to be delivered at Waterbeach New Town should be allocated first to residents with a connection to the parish either through residence, employment or close family. It is accepted that such a policy approach is unusual and presents a conflict with district priorities to allocate S106 affordable housing on a needs basis district wide. However, securing an element of the affordable housing units to be for those with a connection to Waterbeach parish is considered essential to facilitating a cohesive community in the parish and to achieving key principles set out in Policy SS/6 Waterbeach New Town including:

- “the new town will establish an appropriate relationship and interaction with Waterbeach village, and the Cambridge Research Park”
- “appropriate integration should be secured by the provision of suitable links to enable the residents of Waterbeach village to have convenient access to the services and facilities in the new town”.

6.23.2 As at November 2019, there are 92 households on the SCDC housing register with a local connection to Waterbeach parish. This is likely to be an underestimate of actual need in the community because some households in need will not have registered either because they are not aware of the system or because they see no benefit in them registering (for example if they don’t consider they will succeed in being allocated a home). Of the 92 known households, most of the need is for small properties where 83 per cent would be eligible for 1 or 2 bedroom properties. The majority of the heads of the households are aged under 50. Importantly, the housing register only contains data on those adults interested in rented affordable housing.

6.23.3 Separate registers are maintained for households interested in low cost ownership. But access to this data is difficult. A reasonable estimate would be to assume that the ratio matches the tenure split from the Cambridgeshire Housing Strategy of 70/30, affordable rent/LCHO (Low Cost Home Ownership). This gives an estimate of 39 people looking for LCHO.

6.23.4 The Waterbeach Community Land Trust have therefore undertaken their own housing needs survey to understand the need for community led housing and/or affordable housing in the parish. They developed a survey in the summer of 2019

which was promoted widely in the community, but the survey only required responses from households with an interest in community-led housing. This survey received responses from 105 households with a local connection to the parish which also included some who were also registered on the district council's housing register. This identified a further 44 people looking for affordable rent, and 25 looking for affordable ownership. The tenure split also matched the 70/30 split from the Housing Strategy.

- 6.23.5 Taken together, the Waterbeach Community Land Trust 2019 Housing Needs Survey and the SCDC Housing Register, demonstrate (taking into account double counting through the two surveys) a total need from people with an existing connection to Waterbeach parish for around 136 affordable rental and 64 low cost ownership affordable homes.
- 6.23.6 An analysis of existing data on affordable housing needs in the parish of Waterbeach is provided in the report "An Analysis of Local Housing need in Waterbeach Parish" published by Cambridgeshire ACRE in November 2019. This takes into account the findings of the 2019 Waterbeach Community Land Trust Survey.
- 6.23.7 There is uncertainty with regards the actual number of affordable homes that will be delivered at Waterbeach New Town. Local Plan Policy SS/6 Waterbeach New Town, allocates the site for 8,000 to 9,000 new homes and includes a requirement for 40% to be delivered as affordable homes which would mean 3,600 new affordable homes. Actual delivery will however depend on site specifics and viability. The current Urban and Civic consent is for 6,500 homes where a minimum of 30% (1,950) are currently agreed to come forward as affordable housing (but this number could increase if viability conditions improve). There is a second planning application at Waterbeach New Town for 4,500 new homes which at 40% could deliver a further 1,800 new affordable homes.
- 6.23.8 New homes are anticipated coming forward at a rate of around 200 per year, based on around 4 housebuilders delivering 50 home each per year. Of these 30% will be affordable, with 30% of those being affordable rent. This would be around 20 homes per year. The other 70% of the affordable would be LCHO, around 40 homes per year.
- 6.23.9 Given the extent of existing need for affordable housing in Waterbeach parish at present and taking into account the amount of affordable housing that come forward at Waterbeach New Town, it is considered appropriate that local people should be given first preference on 50% of all affordable rental units and 25% of the LCHO units coming forward at Waterbeach New Town within the first 5 years of build out.

Policy intent:

6.23.10 To help facilitate successful place making and integration of new communities into the fabric of the local community, this policy seeks to ensure Waterbeach residents with affordable housing needs have access to affordable housing being delivered as part of Waterbeach New Town.

6.23.11 It is intended that the Waterbeach Community Land Trust will be a key partner in supporting and administering houses allocated for local connection.

Policy WAT 23 – Allocation of affordable housing at Waterbeach New Town

To be supported, residential development proposals at Waterbeach New Town must make a meaningful contribution towards meeting affordable housing needs in Waterbeach parish.

This means that people with a strong local connection to Waterbeach parish (through residence, employment or close family) whose needs are not met by the open market will be given priority of allocation (be first to be offered the tenancy or shared ownership of the home) for a proportion of affordable homes being delivered at Waterbeach New Town as follows:

- **100 of the first 200 affordable homes for rent within the first 5 years from the first new-build dwelling completion on site;**
- **13 of the first 50 intermediate affordable homes within the first 5 years from the first new-build dwelling completion on site.**

If, after the first five years from the first new-build dwelling completion on site, the Waterbeach affordable housing needs, are not yet satisfactorily addressed, an appropriate local connection criteria should continue to be applied to a proportion of the affordable homes until it is.

The above provisions will be subject to a cascade mechanism so that if a completed affordable dwelling has not been taken up within a reasonable time period it will be made available to address wider affordable housing needs.

A proposal comprising a different percentage (to that set out in this policy) of affordable homes to be tied to a local connection criteria will be supported where this is justified through provision of up to date evidence on anticipated housing completion figures and affordable housing needs in the parish.

6.24 Policy WAT 24– Waterbeach park homes

Local context and rationale

6.24.1 Compared to South Cambridgeshire and Cambridgeshire, Waterbeach parish has a high number of park homes currently comprising 5% of total dwelling stock¹¹. Park homes provide an important element of housing choice for older residents in the village and are considered an important asset to be retained. Park homes are restricted to homeowners with a minimum age of 45 or over.

Policy intent:

6.24.2 To safeguard existing stock of park homes in the parish.

Policy WAT 24 – Waterbeach park homes

Planning applications involving development at existing Waterbeach park homes will be supported where residential amenity is maintained or improved. Proposals leading to loss of mobile park homes at these sites will not be supported unless the development is necessary in order to maintain the quality of provision at the existing site.

¹¹ Demographic and Socio Economic Review, Cambridgeshire ACRE 2016