
Assessing the Housing Need of Hospital Workers

A report for Cambridge University Hospitals NHS Foundation Trust (CUH)

Final Report

Assessing the Housing Need of Hospital Workers

A report for Cambridge University Hospitals NHS Foundation Trust



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Executive Summary

The Cambridge University Hospitals NHS Foundation Trust (CUH) recognises that its employees have difficulties in finding suitable housing within a reasonable commuting distance of the Addenbrooke's Hospital and at an affordable price. As a result they have commissioned this report to investigate the housing needs of their employees. It combines information on the local housing market as well as employment and survey data to understand current and future housing needs. We have estimated the scale and types of housing need that exist within staff working on the campus. This will enable the Trust to assess the feasibility of options available to assist their employees to find suitable housing.

Affordability in Cambridge and South Cambridgeshire

Cambridge is one of the least affordable housing markets in the country with a median house price to median income ratio of 13, compared with the national average of 7.8. Two median earners in Cambridge, with a 25% deposit, could afford a two bed property worth approximately £350,000, below both average two bed flats (£390,000) and two bed houses (£456,000) in the area. For lower quartile earners, the equivalent property that could be afforded would be £268,500.

Analysis of the affordability of existing stock in Cambridge, across all tenures and compared to the distribution of household incomes shows that there is an 'affordability gap' between £25,000 and £45,000, in which households will have to spend more than 30% of their income on housing costs. This is typically because their incomes are not low enough to be eligible for social rent and not high enough to comfortably meet costs in the private rented sector (PRS).

Affordability in South Cambridgeshire is better than Cambridge with a median house price to income ratio of 10.3 but is still significantly higher than the national average (7.8). In South Cambridgeshire, home ownership should be accessible for two median earners without assistance (assuming they could raise a deposit) but single person households would require assistance, as would lower quartile dual income households for most property types. The 'affordability gap' in South Cambridgeshire is around 4,000 households, affecting the same income bands between £25,000 and £45,000 as Cambridge.

High house prices and worsening affordability have led to changes in household demographics. Cambridge has a far higher proportion of households living in the private rented sector (PRS) than the regional and national average. Indicative Experian data shows that this tenure has continued to grow substantially since 2011, with around 35% of households now living in PRS. Not only has the PRS grown substantially in this period but the profile of renters has altered too, with higher earners, older households and more families. This indicates households are 'stuck' in the rental sector and cannot make the step to owner occupation.

South Cambridgeshire has a significantly smaller proportion of households living in the PRS than Cambridge, reflecting its relative affordability and less urban make up. It still saw significant growth in those living in the PRS between the 2001 and 2011 Census, with the number of households renting privately increasing by 49% over the period. There has also been an increase of outward migration of those aged 30 to 44 and a reduction in household formation for this age group.

Analysis of household formation trends in Cambridge shows that there has been a significant decline in household formation for 30-44 year olds (a key age bracket for those trying to form their own households). The likelihood is that worsening housing affordability plays a significant role in this. This is supported by the fact that there has been an increase in outward migration from Cambridge for this age group over the same period. In 2018, Cambridge had the highest level of outward migration among 30-44 year olds of any local authority in England & Wales other than the City of London.

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This analysis has highlighted the potential housing challenges for younger, lower income households. The greatest problems are likely to be faced by those earning less than £40,000 and aged under 40. Households aged over 40 are more likely to have placed a foot on the housing ladder before the most significant affordability deterioration in the mid 2000s; households earning between £40,000 and £60,000 (and some higher income households) may also find affordability a stretch, particularly for family housing.

Impact on CUH Staff

CUH have provided data about their staff working at Addenbrooke's and The Rosie Hospital. This shows that a high proportion of employees are aged under 40 (less likely to own their own home) and earn less than £40,000. The majority of these people are classified as Nursing and Midwifery Registered, Additional Clinical Services, and Administrative and Clerical. While higher income groups (particularly Medical and Dental) tend to live closer to the campus, these groups live further away unless they are living in on-site accommodation.

A new survey has been carried out of CUH staff to understand household income, levels of satisfaction with current housing and attitudes to alternative options, including priorities around commuting and amenities. This was filled in by 1,958 employees, providing a good representative sample of the full workforce. **As survey responses were broadly representative of the staff profile, we have used the proportion that each group represents of survey respondents to estimate the total number of employees in each group across the entire workforce.**

Of the respondents, 40% said they were stretched or very stretched in meeting their housing costs, equivalent to circa 4,800 employees. Of those, 18% have a household income of more than £60,000, sufficient to be able to afford a typical 2 bedroom flat in Cambridge or a 3 bedroom house in South Cambridgeshire. That these people regard their housing affordability as stretched should be a concern, but these higher income households are not the main focus on this analysis. Disregarding them leaves approximately 3,900 lower income households with stretched housing affordability.

Priority Groups at CUH

From the 3,900 lower income households it is possible to identify six priority groups with distinct housing needs. The process for this is described below with along with a decision tree displaying it.

First, we separated the 3,900 these into those with children (1,310) and those without (2,590).

From the group without children we removed respondents who own their own homes or are living with family. These people are 19% (925) of those saying they are stretched or very stretched in meeting housing costs. Again, whilst they consider themselves stretched, they are not the main focus because they are already homeowners or live at home (which is not ideal but is likely to give them capacity to save money). The remainder (1,665) without children have then been separated into couples and single households.

- Of the single households we identified two major groups. Group A, consisting of older single people on very low incomes (less than £20,000) and Group B, younger single people earning £20,000-£40,000.
- Of the couples we have focussed on the largest group: those aged between 21-35 (Group C). This group accounts for 270 households.

Of the households with children we have separated them into those who own homes and those who don't.

- Of those who don't own their homes we have split them into two groups based on income. Group D (356) consist of less affluent households earning between £20-40,000 and Group F (295) are more affluent, earning between £40-£60,000.

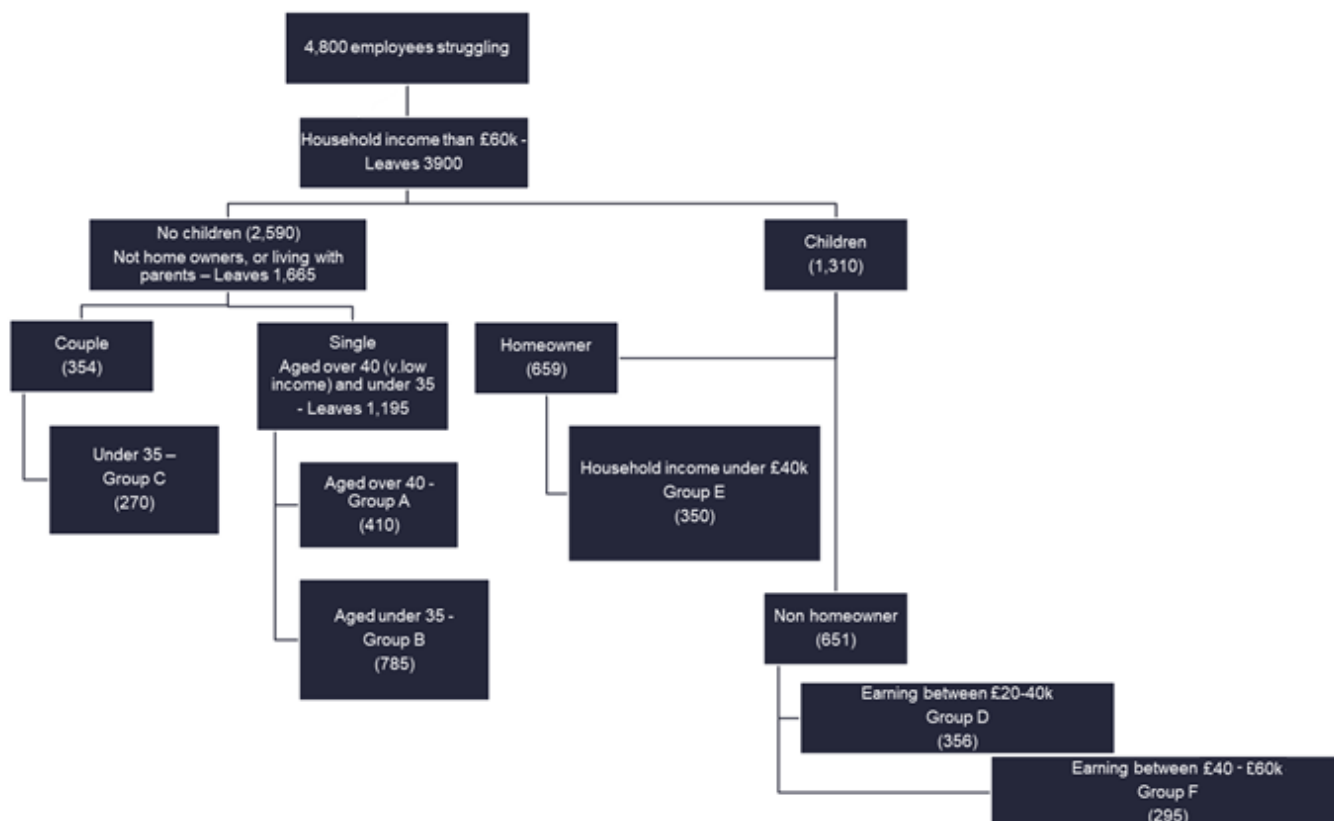
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- For those who own their homes we have removed those with household incomes between £40-60,000 (309 households). This is because they have already accessed home ownership and have higher incomes. This leaves Group E, with 350 households.

Figure 1 – Decision tree for identifying priority groups



Source: Savills

The tables on the following pages add some specific details about each group. Table 1 provides the likely housing requirements, budgets and tenure preferences of the priority groups; and Table 2 gives their preferences with regard to living with colleagues, location and amenities.

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Table 1 – Priority group key requirements, attitudes and budgets

Group	Household types and age	Household income band	Beds likely required	Rental budget per month	Tenure attitudes	Ownership budget
A	Single person/sharer – aged 40+	Under £20,000. Most between £15-20,000	1	£375-£500	Rent to Buy, (66%), Rent through Council / HA (50%). SO (41%)	n/a
B	Single person/sharer – aged 21-35	£20-40,000	1-2	£500-1000	Rent to Buy (62%), Rent through Council / HA (52%), SO (29%)	£140-£250k
C	Couple with no children – aged 21-35	£20-40,000	2	£500-1000,	Rent through Council/HA (66%), Rent to buy (48%), SO (21%)	£140-£250k
D	Couple with children/ single parents	£20-40,000	3 beds	£500-1000	Rent to Buy (75%), Rent through Council (64%), SO (34%)	£140-£250k
E	Couple with children/single parents	£20 – 40,000	3-4 beds	£500-1000	Homeownership	£140-£250k
F	Couple with children/ to a lesser extent single parents	£40-60,000	3 beds	£1000-£1500	Rent to Buy (76%) Rent through Council (63%), SO (39%)	Up to £300k

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Table 2 – Priority group attitudes to housing options, amenities and locations

Group	House / Flat (preference)	Neighbouring with others	Urban / Suburban / Rural	Required amenities
A Single person/sharer – aged 40+	59% flat, 41% house	Neutral/moderately positive	Urban 35%, Suburban 52%, Rural 13%	1. Local shops 95%, 2 Health centre 62%
B Single person/sharer – aged 21-35	62% house, 38% flat	Neutral/positive	Urban 40%, Suburban 49%, Rural 11%	1. Local shops 92% 2 Gym 68%
C Couple with no children – aged 21-35	79% house and 21% flat	Neutral/positive	Urban 24%, Suburban 61%, Rural 15%	1. Local shop 98% 2. Health care 78%
D Couple with children/single parents	86% house and 14% flat	Very positive	Urban 27%, Suburban 59%, Rural 14%	1. Local shop 90% 2. Play park- 75%
E Couple with children/single parents	House 100%	Neutral/positive	Urban 21%, Suburban 50%, Rural 29%	1. Local shop 86%, 2. Healthcare 81%
F Couple with children/ to a lesser extent single parents	House 96%, flat 4%	Neutral/positive	Urban 27%, Suburban 59%, Rural 14%	1. Local shop 89% 2, Health Care 76%

The final table below gives the mix of housing that would best meet the demands and needs to the priority groups.

Table 3 – Recommended housing mix for priority group

	Urban	Suburban	Rural	Total
1 bed flat	379	501	117	997
2 bed flat	45	72	16	133
3 bed flat	20	42	10	72
2 bed house	92	187	54	333
3 bed house	131	304	111	546
4 bed house	98	221	66	385
Total	765	1327	374	2466

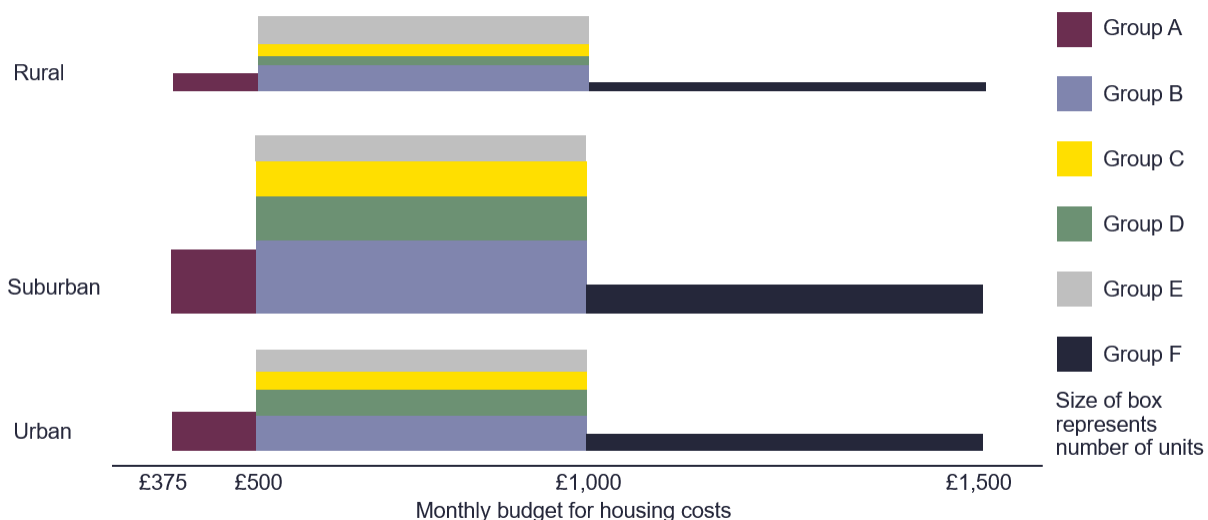
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The diagram below illustrates the mix of housing for each group and their monthly rental budget. Table 3 above provides the detailed breakdown of housing needed for each group.

Figure 2 – Mix and of housing and montly rental budget



Source: Savills

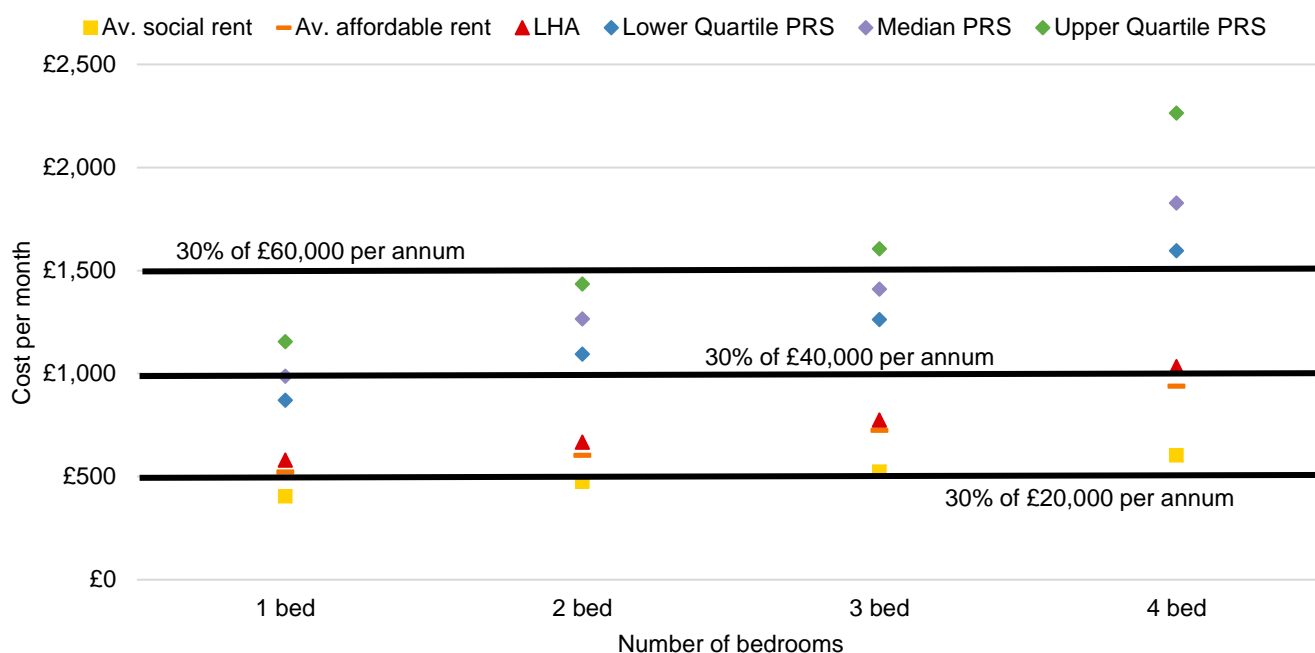
The chart below shows the rental options in the Cambridge market for those on a £20,000, £40,000 or £60,000 household income spending 30% of this on monthly housing costs. Charts for buying and South Cambridgeshire are included in the report.

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Figure 3 – What can CUH households afford to rent¹ in Cambridge?



Source: Rightmove (year to Q3 2019), Statistical Data Return (2018/19), VOA (2019)

¹ LHA refers to Local Housing Allowance which is the level of housing benefit available to households in the area. PRS refers to Private Rented Sector properties available to rent on the open market. Social rent refers to 'social housing' which is low cost rental accommodation and is the most discounted rental tenure. Affordable rent is low cost rental accommodation which is less discounted than social rent and rents are permitted to be set at up to 80% of market rent.

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Conclusions

The discounts required from prevailing market pricing means that the only realistic option for many is likely to be a discounted rental product. A high proportion of the priority groups are prepared to consider the option of renting from a council or housing association.

But the desire to buy is clear, and this is reflected by Rent to Buy (rent at a subsidised rate with a view to buying at a later stage) being the most popular tenure identified within the priority groups and wider survey.

The exception to this is Group E who, as existing home owners, wish to remain so. Although they are dissatisfied with their current housing situation, they are unlikely to compromise on continued home ownership. They therefore present a staff retention challenge, as the easiest way for them to improve their housing situation is simply to relocate out of the area.

Providing a home ownership option that offers a better housing solution to hospital staff looking to enter home ownership should reduce the number of staff faced with this choice in future.

The negative response toward sharing accommodation (with shared facilities) with other CUH staff will make it difficult to offer as a housing solution, even with the consideration of factors such as discounted cost that would make it more appealing.

A challenge to this kind of provision may stem from the negative responses about the current on-site housing that is available. The survey found that those living on-site had the highest proportion stretched or very stretched in meeting housing costs and had a higher proportion of these people cited poor maintenance as a reason for dissatisfaction.

Respondents were more positive in their receptiveness to having other CUH staff as neighbours and this was consistent in the priority groups. Factors that improve the quality, affordability and location of their housing would increase the positivity towards having CUH staff as neighbours. This demonstrates that a future scheme/s exclusively or predominately for CUH staff should see good levels of demand assuming it offers improved housing options.

Connectivity to CUH and Cambridge city centre is of key importance in any future housing provision. The survey showed that it is very or moderately important to over 80% of all respondents. There is a relationship between duration of commute and levels of commute satisfaction with the clear message that a commute duration over 60 minutes for any new housing would have a significant negative impact on demand.

Other than length and cost of commute, reliability, frequency and capacity of public transport are issues that would need to be considered in future housing options as they are common causes of dissatisfaction. Lack of parking is cited as a major problem affecting commute satisfaction and it could be reduced as an issue if there were better public transport options.

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1. Introduction

1.1. The purpose of this report

CUH recognises that its employees have difficulties in finding suitable housing within a reasonable commuting distance of the Addenbrooke's and The Rosie Hospital and at an affordable price. As a result they have commissioned this report to investigate the housing needs of their employees. This report combines information on the Cambridgeshire housing market as well as employment and survey data to understand current and future housing needs.

The purpose of the report is to estimate the scale and types of housing need that exist within staff working on the Addenbrooke's and The Rosie Hospital. This will enable the Trust to assess the feasibility of options available to assist their employees to find suitable housing. A summary of the analysis will help make the case that housing, for hospital workers, should be a priority in local plans.

1.2. Research approach

Our report starts by setting out the affordability of housing in Cambridge and South Cambridgeshire to set the context for the report. This includes detailed analysis of the affordability of housing and new housing to the existing population and work force. It assesses the impact of the worsening affordability of living in Cambridge is having on migration, travel to work and household formation patterns.

The second strand of the report draws on employment data to segment the employees into different groups depending on their housing requirements. It identifies any housing gaps and assesses the options available to fill these gaps. It quantifies the potential scale of demand for a housing offer aimed at key workers. The analysis provides information at an aggregate level of how staff on site are housing themselves and what alternative housing options are potentially available to them. Based on current pricing, the analysis assesses the levels of discount required to make new homes accessible to key workers.

The third strand of work involves an employee survey. This was informed by an interview with a HR manager, to provide additional context for the analysis and ensure it picked up key concerns around employee retention and satisfaction. This helped to focus the employee survey on particular groups. From the employee information the research identifies groups of people who are most likely to be struggling with housing and may be interested in a housing product aimed at Trust employees.

Our conclusions draw together the three strands of work to provide conclusions on the likely quantum of demand for priority groups of employees. It assesses the gap between the housing options available in the market and the identified housing need. Finally, it provides recommendations on the types of housing products and locations that are likely to be most popular with staff and employees of the Trust.



2. Housing in Cambridge and South Cambridgeshire

2.1. Introduction

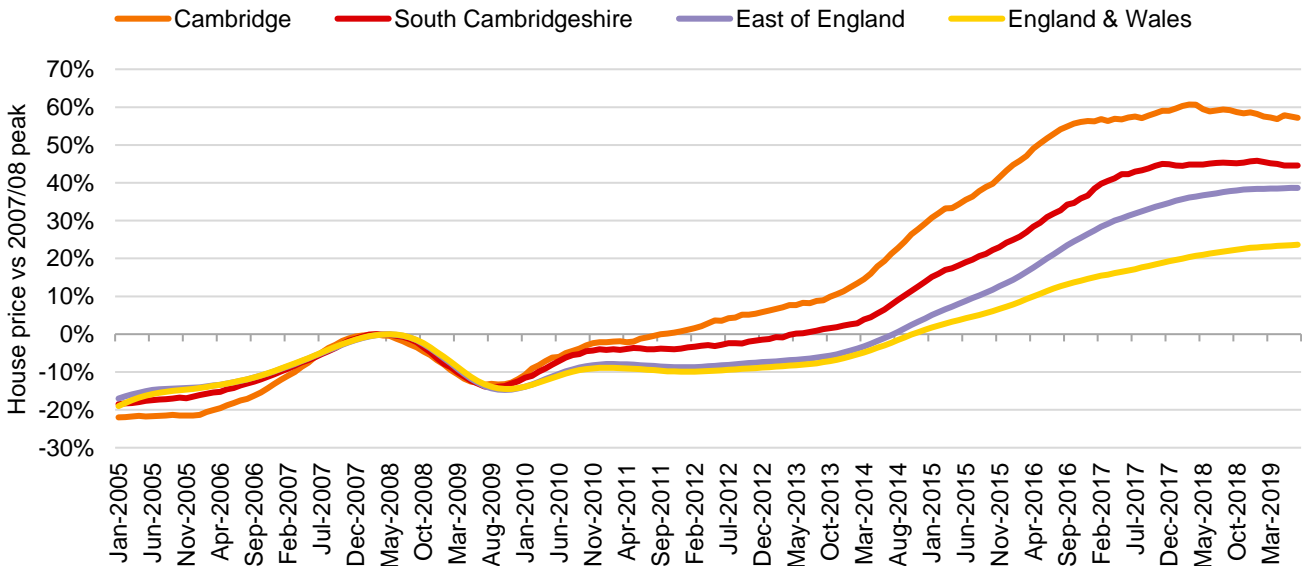
This section provides an overview of housing costs in Greater Cambridge, broken down by tenure and with regional and wider national information for context. Cambridge and South Cambridgeshire have seen strong house price growth since the Global Financial Crisis, outperforming the wider region and national averages. House prices and rents are significantly higher in Cambridge compared with the surrounding area. More recently the Cambridge and South Cambridgeshire housing markets have begun to see price falls, reflecting their late position in the housing cycle and the stretched affordability for buyers. Would be buyers are unable or unwilling to continue to stretch the amounts they borrow relative to incomes to continue to put upwards pressure on prices.

The high house prices and post Mortgage Market Regulation (MMR) lending conditions have led to a recent decline in transaction levels, which impacts buyers with the least equity most, e.g. younger and first time buyers. Rental costs are also high partly because people are priced out of home ownership and partly because of high student demand and competition for rented homes in Cambridge.

2.2. Capital values

Between 2013 and 2017 house prices across Greater Cambridgeshire witnessed strong growth. This was especially true for Cambridge, which increased by 35% between March 2014 and September 2016. Even following 18 months of relatively limited growth, and in fact slight declines in Cambridge, house prices across the local authorities are still 57% (Cambridge) and 45% (South Cambridgeshire) above their 2007/08 peak.

Figure 4 - House price growth compared with 2007/08 peak



Source: Savills using Land Registry

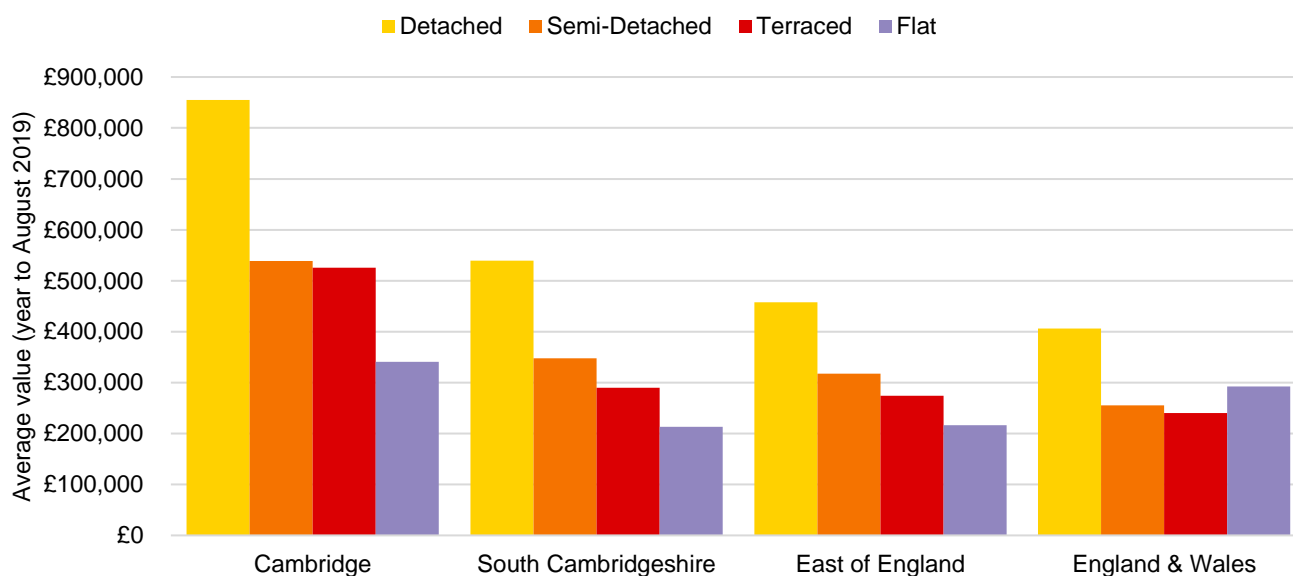
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Both Cambridge (£518,000) and South Cambridgeshire (£408,000) have average house prices well in excess of the regional (£334,000) and national (£296,000) averages. These values are more in line with those found in London and make these markets some of the most expensive in the country. Furthermore, the average transaction value in the year to August 2019 for a new build property in both Cambridge (£607,000) and South Cambridgeshire (£414,000) were even higher.

Figure 5 - Average values by property type, year to August 2019



Source: Land Registry

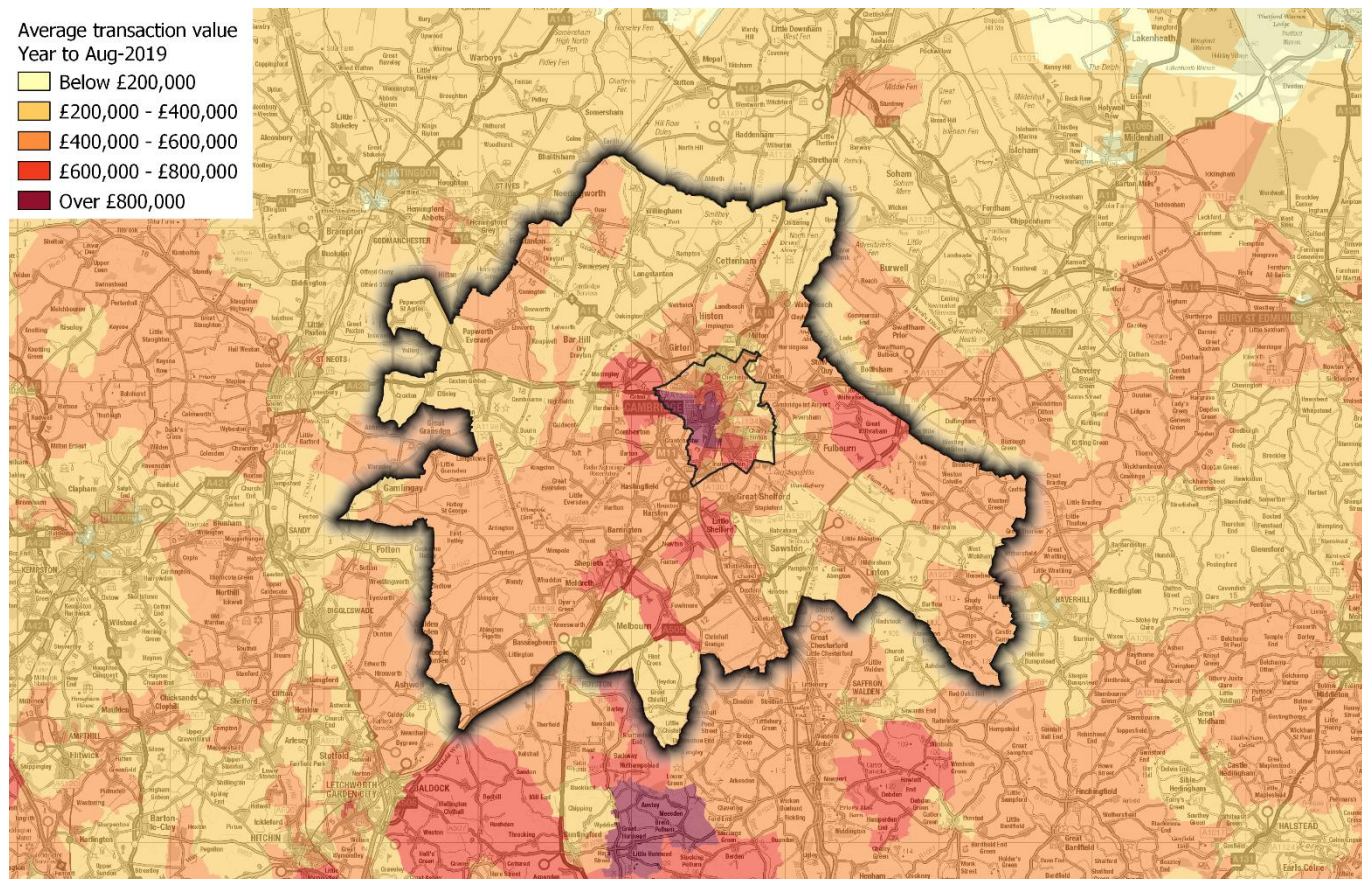
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The map in Figure 6 below, shows the average transaction value across the area. This highlights the differential in sales values across the area, with central Cambridge commanding the highest values alongside areas of South Cambridgeshire on Cambridge's periphery.

Figure 6 – Land Registry price heat map



Source: Land Registry

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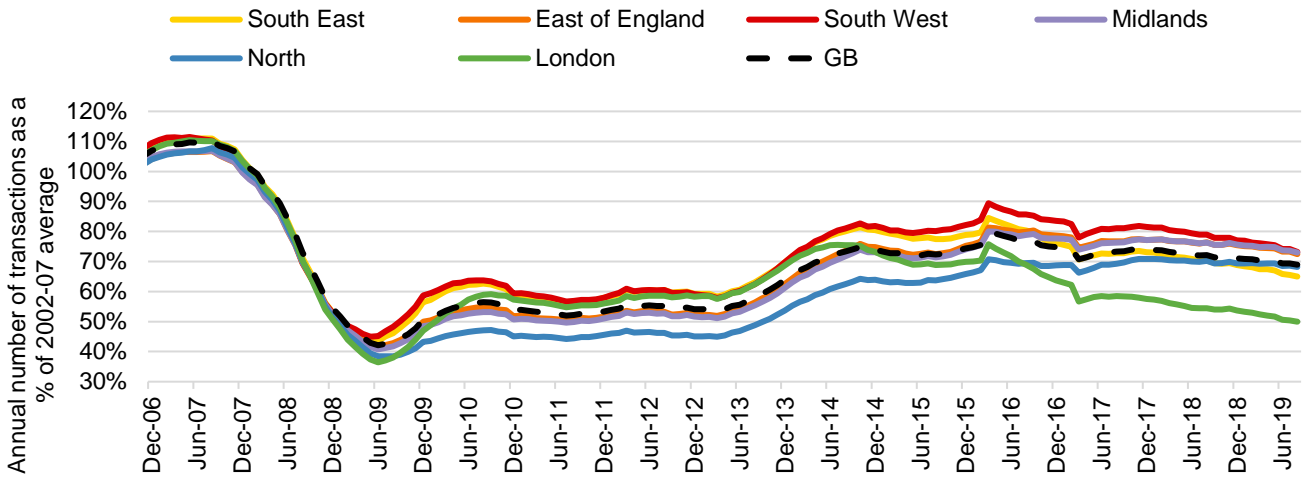
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2.1. Transactions

At both a national and regional level, transaction volumes have yet to recover to their pre-recession level, as shown in Figure 7. Broadly transaction volumes had been steadily rising across the country until 2016, when the trend reversed. However, since then there has been a divergence in the performance of different regions, with London transactions falling faster than other regions.

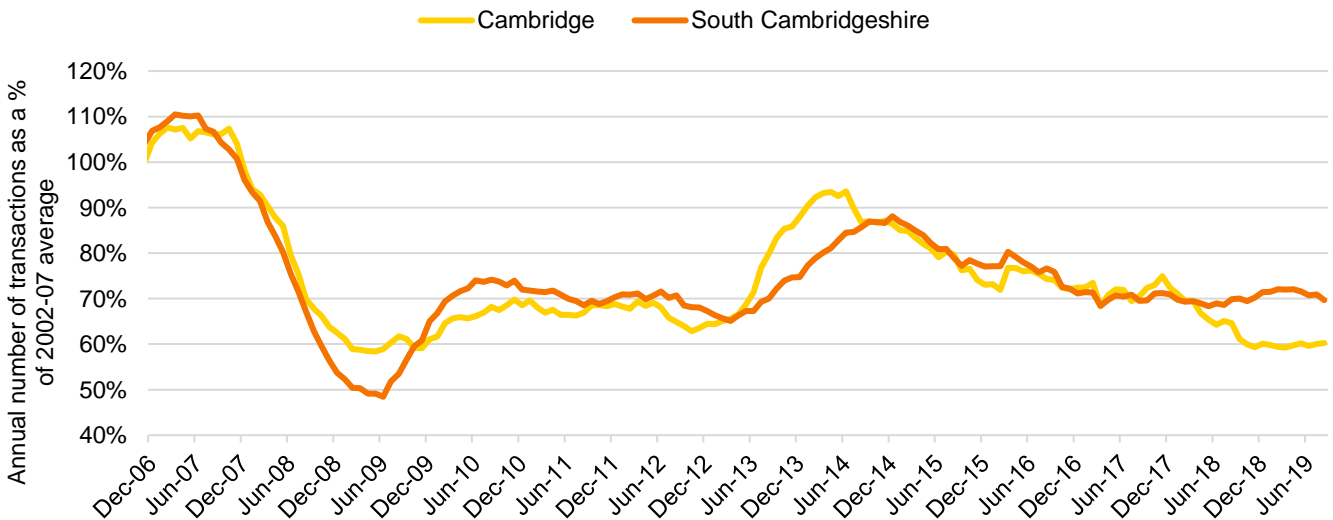
Figure 7 – Regional transactions



Source: Land Registry

Transactions in Cambridge and South Cambridgeshire have broadly followed a similar pattern to each other and the national average. However, there have been short periods where Cambridge has diverged from South Cambridgeshire. The first of these was during mid to late-2013 where Cambridge saw an uptick in transaction volumes as sellers capitalised on strong price growth. The second of these is over the past 18 months, where transaction volumes in Cambridge have slowed by 13% while South Cambridgeshire transactions have remained steady. Mortgaged Buy to Let activity in Cambridge has fallen significantly since Q2 2016 but is insignificant relative to the total number of transactions.

Figure 8 – Cambridge & South Cambridgeshire transactions



Source: Land Registry

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2.2. Rental values

Rental costs are high in Cambridge and South Cambridgeshire, particularly the former. Prices are on average 27% higher in Cambridge than in South Cambridgeshire. Cambridge has the greatest premium over South Cambridgeshire for two bed properties.

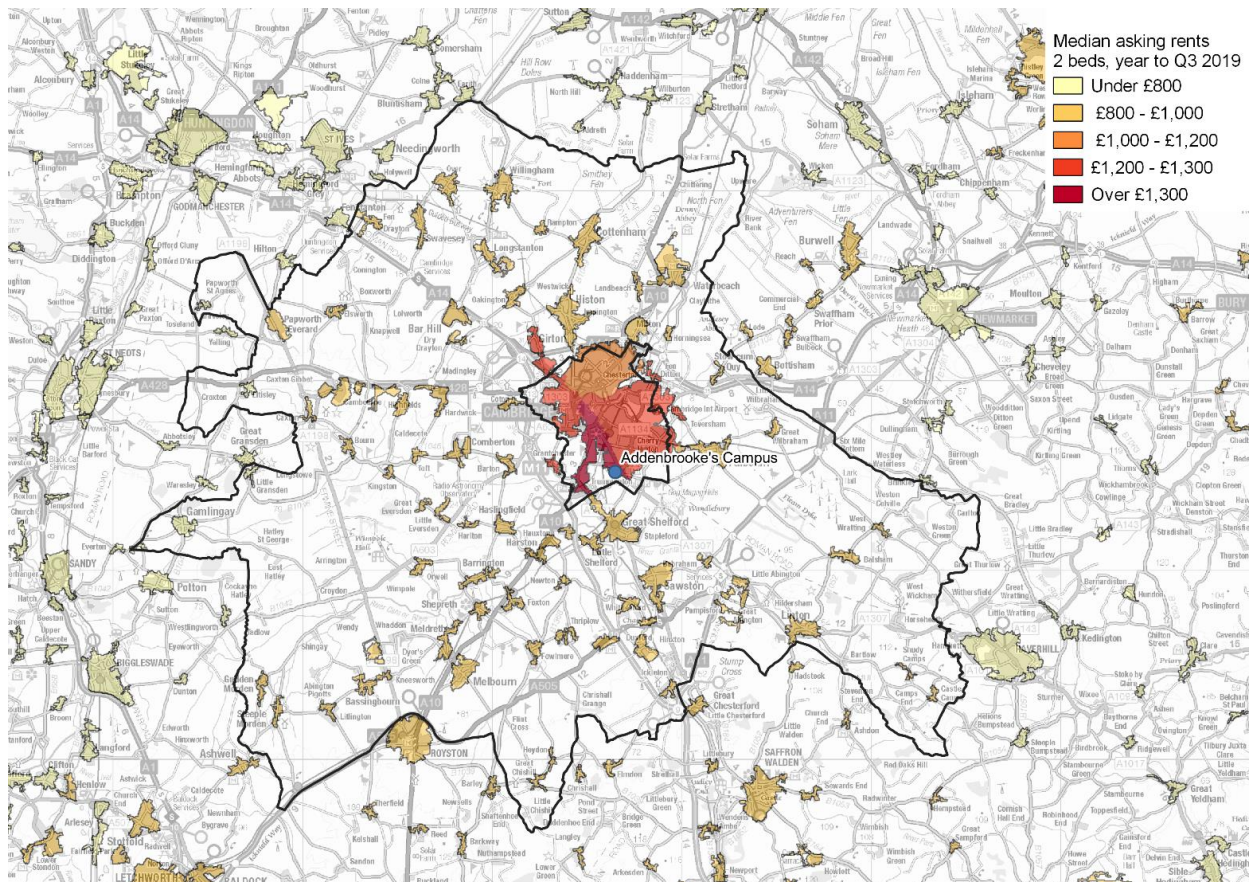
Table 4 – Monthly asking rents (year to Q3 2019)

	Cambridge Lower Quartile	Cambridge Median	Cambridge Upper Quartile	South Cambridgeshire Lower Quartile	South Cambridgeshire Median	South Cambridgeshire Upper Quartile
1 Bed	£870	£987	£1,155	£689	£852	£998
2 Bed	£1,094	£1,264	£1,434	£824	£965	£1,196
3 Bed	£1,261	£1,409	£1,605	£1,003	£1,211	£1,395
4 Bed	£1,596	£1,827	£2,264	£1,304	£1,555	£1,860

Source: Rightmove

The map below shows median monthly two bed asking rents, to illustrate geographic variation. The highest rental values are concentrated in Cambridge city centre and to the south of the local authority; median rents for two beds are over £1,200 per month in the south east and over £1,300 per month in the south west. South Cambridgeshire tends to be more affordable than Cambridge. Rents are mainly between £800 and £1,000 per month for two beds. However, higher rents of £1,000 to £1,200 per month are found in villages such as Great Shelford and Sawston. Lower rental values can be found in towns outside of the local authorities such as Haverhill and St Ives where median rent is below £800 per month.

Figure 9 – Median monthly asking rent two bed, Q3 2019



Source: Rightmove

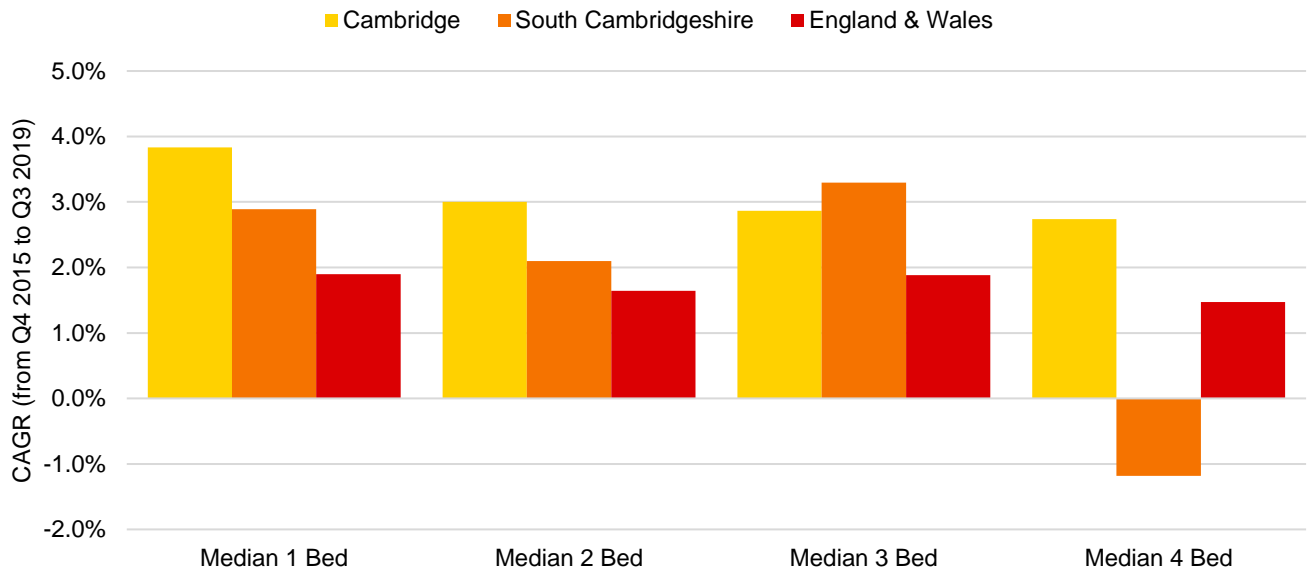
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The Compound Annual Growth Rate (CAGR) for median asking rents in Cambridge between Q4 2015 and Q3 2019 are higher for all property sizes than the national averages apart from 4 bed homes in South Cambridgeshire.

Figure 10 – Average growth rate per year (CAGR)



Source: Rightmove

3. Housing Affordability

3.1. Summary

Cambridge is one of the least affordable areas in the country with a median house price to median income ratio of 13, compared with the national average of 7.8. Two median earners in Cambridge, with a 25% deposit, could afford a two bed property worth approximately £350,000, below both average two bed flats (£390,000) and two bed houses (£456,000) in the area. For lower quartile earners, the equivalent property that could be afforded would be £268,500.

Without some kind of assistance, either through a home ownership product such as Help to Buy or Shared Ownership, or parental assistance, home ownership is out of the reach of median income households in Cambridge and even with assistance it is out of reach for lower income households. It is worth emphasizing these scenarios are for dual income households, so for single person median or lower income households, home ownership is even further out of reach.

Analysis of the affordability of existing stock in Cambridge, across all tenures and compared to the distribution of household incomes shows that there is an indicative 'affordability gap' of around 6,500 households. These are households who maybe spending more than 30% of their income on housing costs (see 3.4 for explanation of 30% of income affordability threshold). The income band that this affects most is between £25,000 and £45,000. This represents what is often referred to as the 'squeezed middle'. This is typically because their incomes are not low enough to be eligible for social rent and not high enough to comfortably meet costs in the private rented sector (PRS) and there is a lack of affordable rent housing available. These households may look to move to more affordable areas and evidence of this is shown in Section 4, with Cambridge having the highest level of outward migration for 30-44 year olds of any local authority in England and Wales.

Affordability in South Cambridgeshire is better than Cambridge with a median house price to income ratio of 10.3 but is still significantly higher than the national average (7.8). In South Cambridgeshire, home ownership should be accessible for two median earners without assistance (assuming they could raise a deposit) but single person households would require assistance, as would lower quartile dual income households for most property types. The indicative 'affordability gap' in South Cambridgeshire is around 4,000 households, affecting the same income bands between £25,000 and £45,000 as Cambridge.

Because house prices are so high in Cambridge, Shared Ownership or alternative Low Cost Home Ownership products are unlikely to be able to assist households in the 'affordability' gap income bands (£25-£45,000), unless a significant deposit can be raised. Therefore future affordable housing provision needs to be focused on discounted rental tenures such as affordable rent.

In South Cambridgeshire, Shared Ownership can have a significant role in helping households in the 'affordability gap' income bands. A two bed Shared Ownership flat at £230,000 assuming a 35% first tranche sale and 5% deposit would require an income of £30,707 and a deposit of £4,025. Delivery of discounted rental properties, such as affordable rent, would also help to reduce the number of households in the 'affordability gap'.

The impact of Help to Buy reforms in 2021 in Cambridge and South Cambridgeshire could be significant as both areas have high average house prices relative to the regional value cap. Based on our indicative modelling, if the cap were in place in the year to Jun-19, 65% of the Help to Buy transactions would not have taken place. In South Cambridgeshire it would have been 32%.

Help to Buy reforms and its ultimate withdrawal may lead to an increase in demand for Shared Ownership properties as households seek an alternative form of assistance to help them access home ownership.

Cambridge and South Cambridgeshire, particularly the former, are highly unaffordable for local workers. Affordability is significantly worse than regional and national levels. Our analysis shows there is insufficient existing stock affordable for workers earning between £25,000 and £50,000 and that new supply is delivering insufficient homes affordable to those on average incomes.

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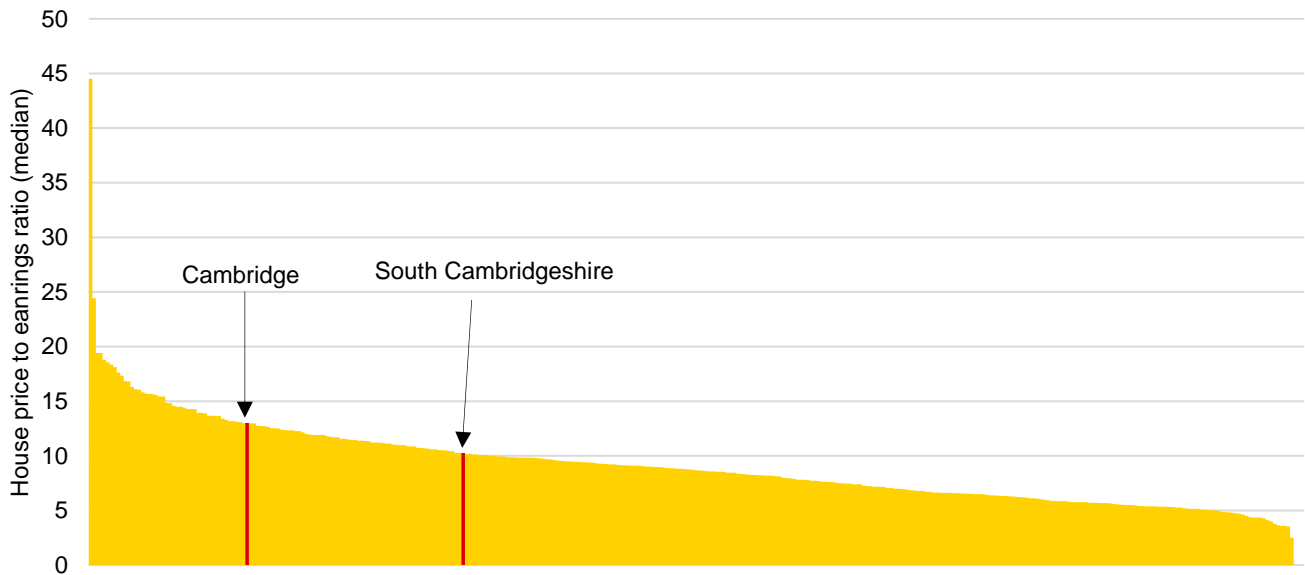
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3.2. House prices to earnings ratios

Cambridge and South Cambridgeshire are some of the least affordable areas in the country outside of London. The chart below shows all districts in England and Wales ranked in order of affordability, with Cambridge's position very much at the less affordable end of the spectrum.

Figure 11 – Affordability of local authorities, 2018



Source: ONS

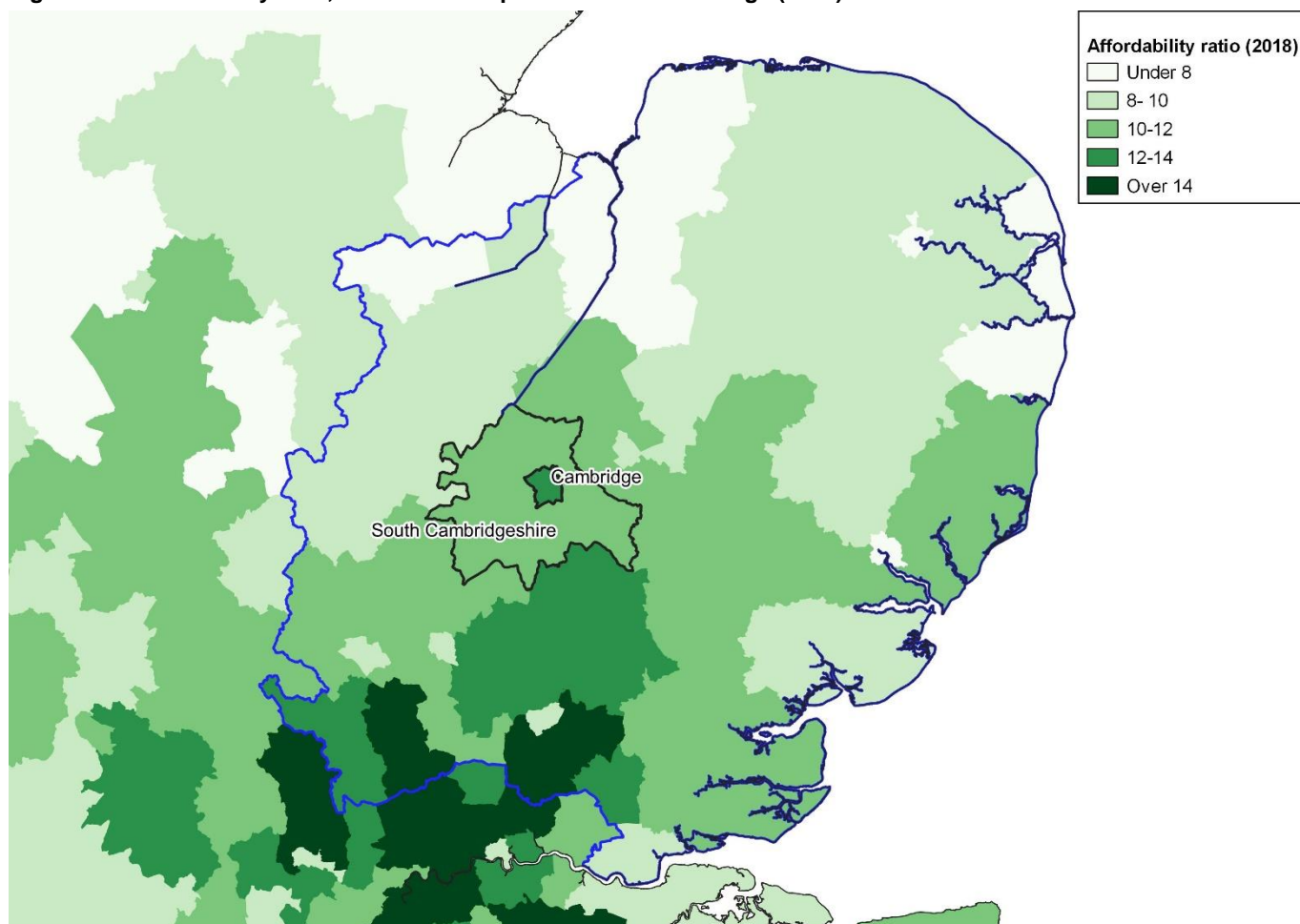
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Cambridge stands out in the local area as being particularly affordability constrained. Cambridge is less affordable than nearby local authorities, excluding Uttelsford and East Hertfordshire. South Cambridgeshire has a similar affordability ratio to surrounding local authorities of between 10 and 12. Huntingdonshire, Forest Heath and Fenland are more affordable than both Cambridge and South Cambridgeshire.

Figure 12 – Affordability ratio, median house price to median earnings (2018)



Source: ONS

Since the late 1990s, housing has become increasingly unaffordable in Cambridge and South Cambridgeshire, with the affordability ratio (median house price to median earnings) rising considerably. Cambridge and South Cambridgeshire had similar levels of affordability until 2001, but since then have diverged, with Cambridge's affordability deteriorating at a sharper rate. They have also diverged from the East of England average.

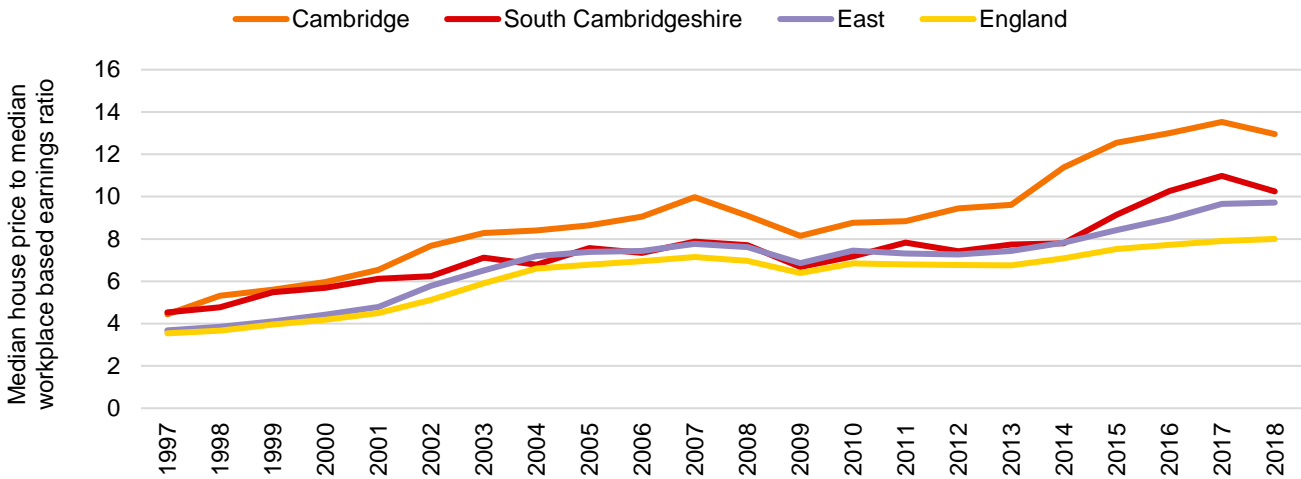
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In the past year, affordability pressures have eased slightly. But the median house price in 2018 was still 13.0 times the median income in Cambridge, and 10.3 times the median income in South Cambridgeshire. This is considerably above the national level of affordability: Cambridge's affordability ratio is 62% above the national ratio and South Cambridgeshire's affordability ratio is 28% above the national ratio.

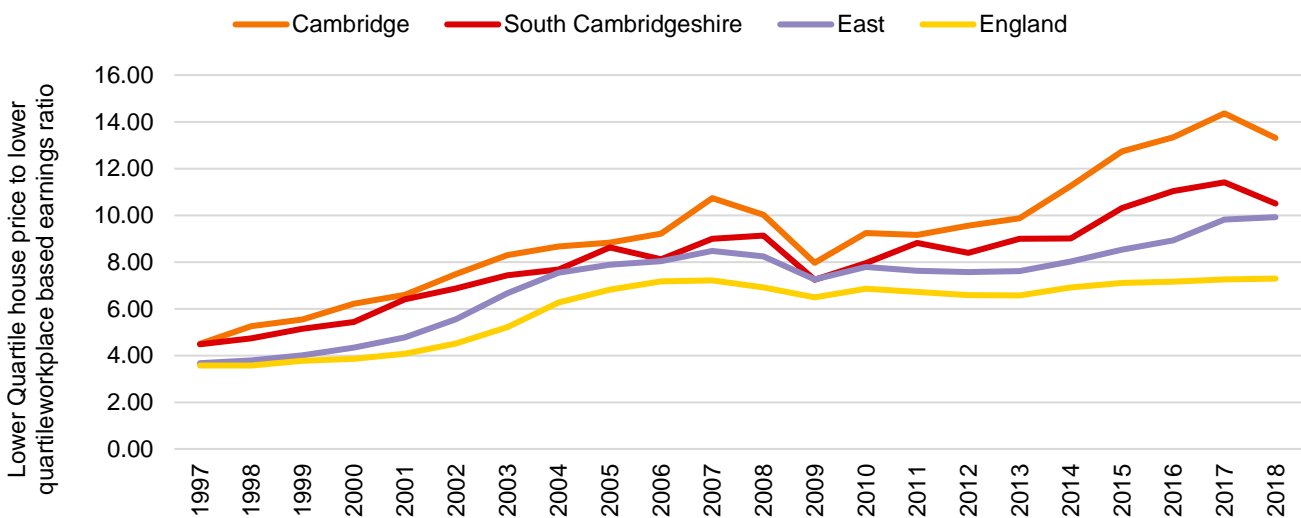
Figure 13 – Affordability ratio since 1997 (median worker)



Source: ONS, MHCLG

Affordability pressures are even greater on lower income households in Cambridge and South Cambridgeshire. Similarly to the median affordability ratio, the lower quartile affordability ratio (lower quartile house price to lower quartile earnings) has risen considerably since the 1990s, but in the past year has fallen slightly. However, in 2018, Cambridge's affordability ratio at 13.3 remains 83% above the national ratio, whilst South Cambridgeshire's affordability ratio at 10.5 is also high at 44% above the national ratio. The affordability ratio is higher for lower quartile workers than median workers in Cambridge and South Cambridgeshire. This suggests that lower quartile earners in Cambridge and South Cambridgeshire may find it particularly difficult to afford a home.

Figure 14 – Affordability ratio since 1997 (lower quartile worker)



Source: ONS, MHCLG

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3.3. Purchasing power

To understand local purchasing power, Table 5 and Table 6 show household incomes for local workers based on ONS Annual Survey of Hours and Earnings (ASHE) data on lower quartile and median incomes.

Table 5 – Lower quartile earnings, workplace based

Working arrangements	Cambridge	South Cambridgeshire
2 full time	£50,342	£53,412
1 full time	£25,171	£26,706
1 full time, 1 part time (Cambridgeshire for part time)	£31,787	£33,322
2 part time (Cambridgeshire for part time)	£13,232	£13,232

Source: ASHE *Part-time earnings represent the LQ in Cambridgeshire as a whole, as district data was not available. Full-time earnings are LA specific.

Table 6 – Median earnings, workplace based

Working arrangements	Cambridge	South Cambridgeshire
2 full time	£66,398	£70,698
1 full time	£33,199	£35,349
1 full time, 1 part time (Cambridgeshire for part time)	£44,004	£46,154
2 part time (Cambridgeshire for part time)	£21,610	£21,610

Source: ASHE *Part-time earnings represent the median in Cambridgeshire as a whole, as district data was not available. Full-time earnings are LA specific.

Table 7 shows the house prices local workers in Cambridge can afford, assuming households can borrow at four times incomes and with various deposit assumptions. The average loan to income ratio in East Anglia was 3.5 in September 2019 according to UK Finance; lenders are prevented from lending more than 15% of new mortgages at ratios of higher than 4.5. The maximum house price two median earners could afford, assuming a 25% deposit, would be £354,123.

Table 7 – Affordable house price for full time earners in Cambridge

Full time workplace earnings	Total Annual Earnings	House price affordable with an X% deposit and a Loan to Income (LTI) ratio of 4			
		10%	15%*	20%	25%
1 Lower quartile earner	£25,171	£111,871	£118,452	£125,855	£134,245
1 Median earner	£33,199	£147,551	£156,231	£165,995	£177,061
2 Lower quartile earners	£50,342	£223,742	£236,904	£251,710	£268,491
2 Median earners	£66,398	£295,102	£312,461	£331,990	£354,123

Source: Savills using ASHE, *Typical FTB deposit

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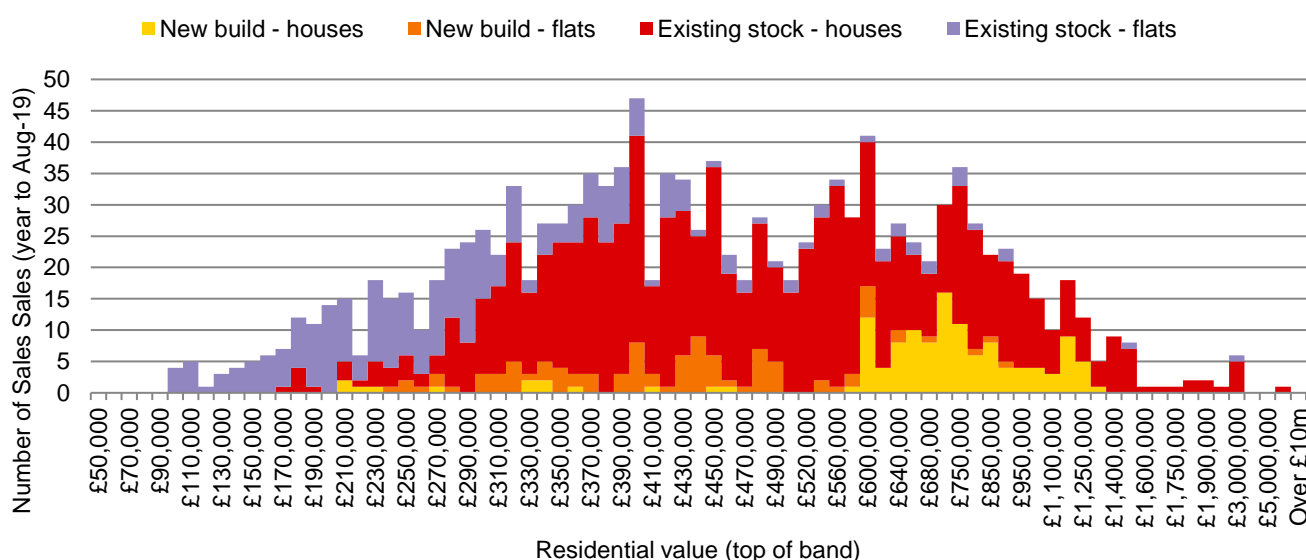
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In the year to November 2018, existing flats made up 21% of the market. The majority of flats sold for between £230,000 and £350,000. Existing houses were the most common property type sold. 80% of existing houses and 27% of existing flats sold for over £360,000, above what two median households could afford even with a 25% deposit.

New build properties made up 17% of sales and were concentrated at the higher end of the market, particularly for houses. The majority of new build houses were sold at between £600,000 and £1,200,000. 92% of new houses and 71% of new flats sold for over £360,000, above what two median households could afford even with a 25% deposit.

Figure 15 – Cambridge depth of market



Source: Land Registry

Table 8 shows the house prices local workers in South Cambridgeshire can afford, assuming households can borrow at four times incomes and with various deposit assumptions. The maximum house price two median earners could afford would be £377,056.

Table 8 – Affordable house price for full time earners in South Cambridgeshire

Full time workplace earnings	Total Annual Earnings	House price affordable with an X% deposit and an LTI of 4			
		10%	15%*	20%	25%
1 Lower quartile earner	£26,706	£118,693	£125,675	£133,530	£142,432
1 Median earner	£35,349	£157,107	£166,348	£176,745	£188,528
2 Lower quartile earners	£53,412	£237,387	£251,351	£267,060	£284,864
2 Median earners	£70,698	£314,213	£332,696	£353,490	£377,056

Source: Savills using ASHE

Existing flats made up a smaller proportion of the market in South Cambridgeshire than in Cambridge: only 5% of the market. Almost all sold for £300,000 or below. Existing houses were the most common property type sold, making up 77% of all sales. Around 44% of existing house sales are over £380,000, unaffordable even for two median earners even with a 25% deposit.

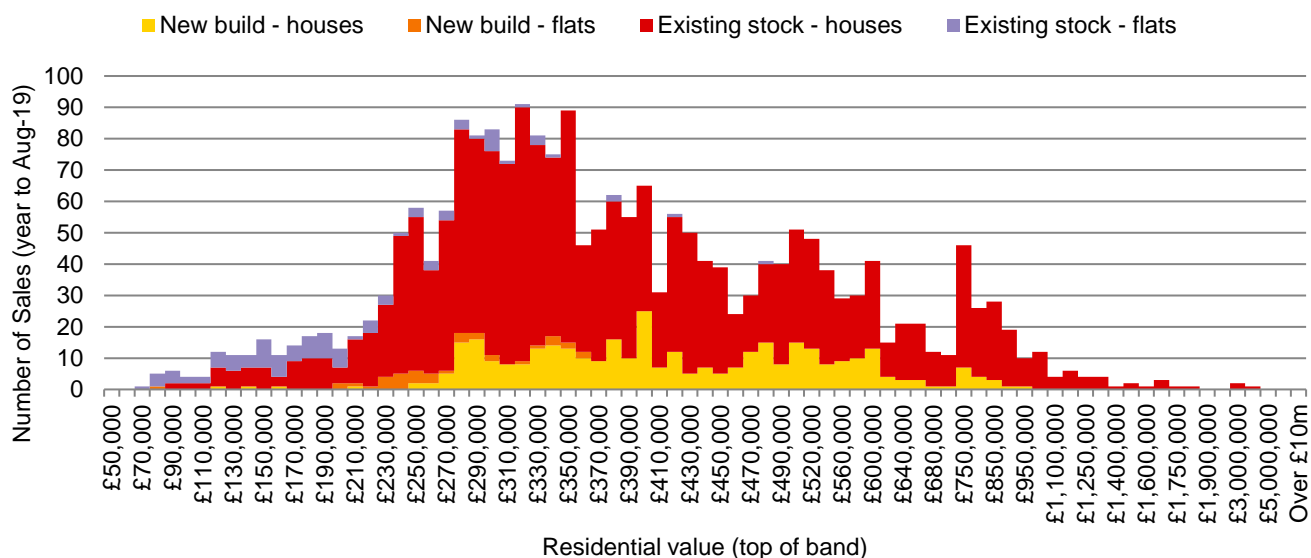
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New build properties made up 18% of sales and were more similar in price to the second hand market than in Cambridge. Only 0.3% of new build property would be affordable for a single median earner and 53% are over £380,000 and so would be unaffordable for two median earners even with a 25% deposit.

Figure 16 – South Cambridgeshire depth of market



Source: Land Registry

3.4. Is existing stock providing affordable housing?

The following charts show how affordable existing housing stock is to households based on current pricing and incomes. In order to identify households in need of sub-market housing, we have looked at the affordability of housing to local households to illustrate how affordable existing housing stock is to existing households based on current pricing and incomes. Some households will have bought when property prices were lower and might not be able to afford the property they currently live in if they had to buy it at current prices, but our analysis offers a broad overview of the affordability issues in each location. The number of households unable to afford housing is an indicator of where there is the most need for intervention.

The charts below shows the distribution of household incomes (the black line) and the distribution of the income required to afford the existing housing stock based on current pricing and tenure (the columns).

We have taken a spend over 30% of income to be unaffordable. There is a range of opinion as to what level of spend on housing should be considered affordable. In the 2007 SHMA Guidance, the Department for Communities and Local Government (now MHCLG) required that a household in intermediate housing should not pay more than 25% of gross income on their mortgage and/or rent. Tenant referencing agencies require that rent should be no more than a maximum of 40% of gross income. In Measuring Housing Affordability: A Review of Data Sources, published in 2010, the Cambridge Centre for Housing and Planning Research said that rent could be considered affordable at up to 25% of gross household income. The Affordable Housing Commission take 40% of income as signalling a very serious affordability issue. We use 30% as a broad mid-point from the range of sources. In adopting higher percentages, it is lower income households that are squeezed most, as other essential costs tend to be relatively fixed (See Appendix 1 for detailed explanation of methodology).

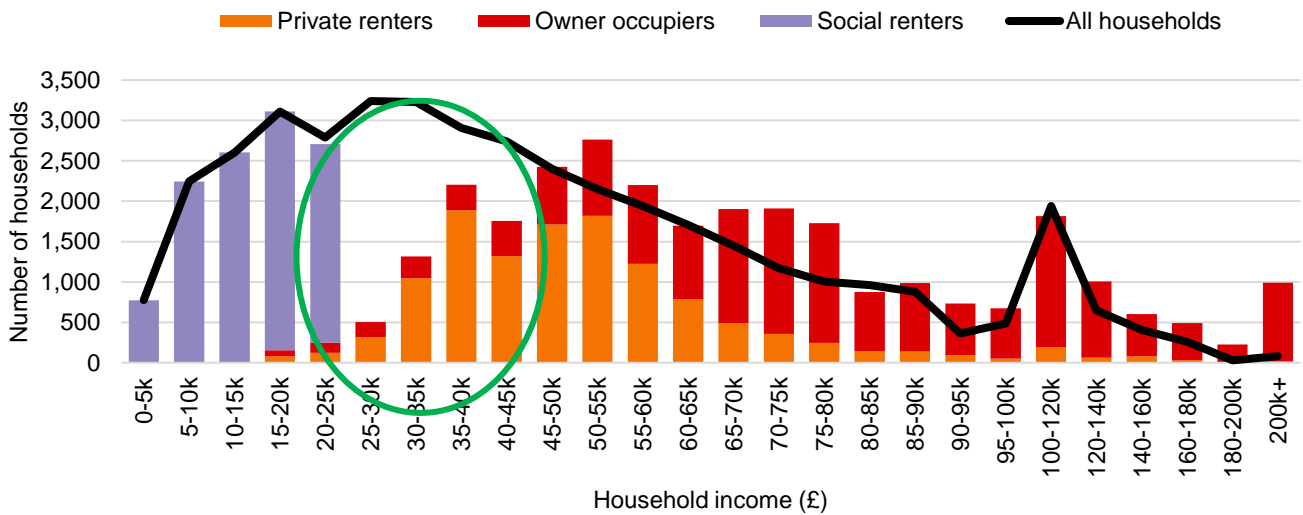
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In Cambridge, the size of social housing stock means that many households on the lowest incomes could be accommodated. The housing gap affects c.6,500 households with incomes between £25,000 and £45,000. Thus there is likely to be insufficient housing for those earning a median salary in Cambridge as a single median full time worker earns only £33,199. The majority of the gap are those households which need cheaper market housing, both rented and owned.

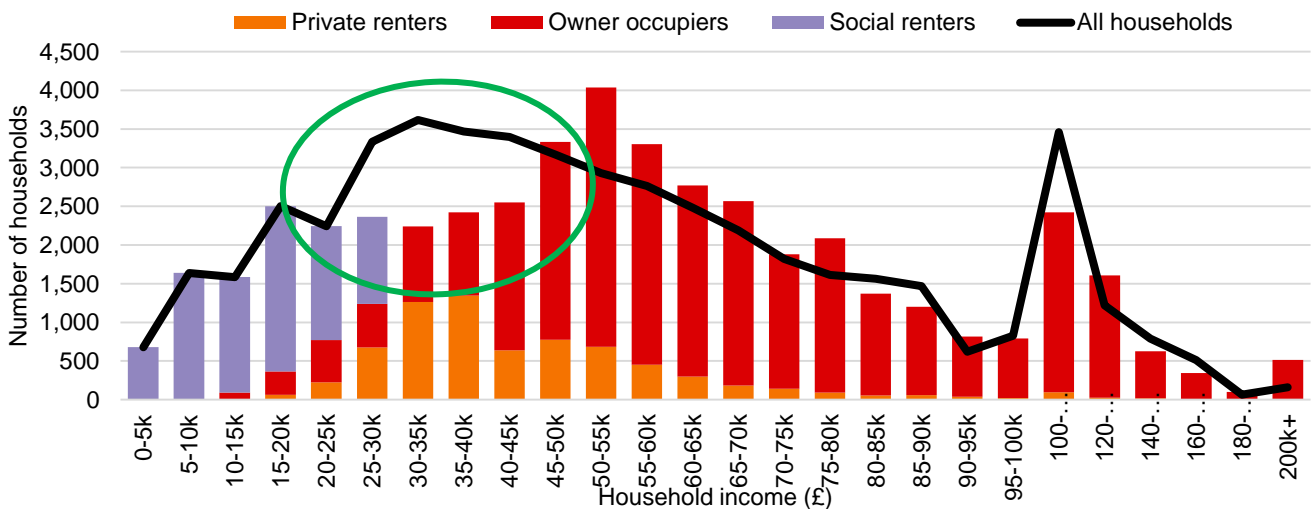
Figure 17 – Affordability gap in Cambridge²



Source: 2011 Census, HM Land Registry, Rightmove, English Housing Survey, CACI

In South Cambridgeshire, the size of social housing stock means that many households on the lowest incomes are accommodated. The housing gap affects c.4,000 households with incomes between £25,000 and £45,000. Thus there is likely to be insufficient housing for those earning a median salary in Cambridge as a single median full time worker earns only £35,349. The majority of the gap are those households which need cheaper market housing to buy or more rented housing at lower value price points.

Figure 18 – Affordability gap in South Cambridgeshire



Source: 2011 Census, HM Land Registry, Rightmove, English Housing Survey, CACI

² For a more detailed explanation of methodology see Appendix 1.

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3.5. Is new stock providing affordable housing?

The charts in this section look at how new supply fits into the market.

Step 1: The black line in Figure 19 below shows the income distribution, scaled to match the number of emerging new households in the area (according to the annual housing need figures from the MHCLG Standard Approach). This assumes that emerging households have the same income profiles as existing ones, although in reality they could be a wider mix given we can expect new arrivals to the area to have a diverse range of jobs and incomes (examining the likely incomes of new arrivals is outside the scope of this report). This gives an indication of the level of annual need at each price point.

Step 2: The market delivery for the last year is then added according to actual sales prices. Sale price is converted to income based on an assumption that a maximum of 30% of gross income can be spent on mortgage repayments (private rent is included within this, as the ongoing costs are likely to be similar to buying).

Step 3: Affordable tenures are then added (shared ownership in pink, affordable rent in blue, social rent in yellow).

- Shared ownership is assessed with the 30% spend assumption and accounts both for mortgage and rent repayments. Shared ownership is based on the prevailing pricing of currently available homes, not including service charges. It is assumed that the deposit level is 5% and the mortgage rate on shared ownership is 4.5%.
- Affordable rent and Social rent has affordability based on the rents being paid according to the Regulator of Social Housing Statistical Data Return. In reality this housing is likely to go to the lowest income groups, with any shortfall being met by housing benefit.

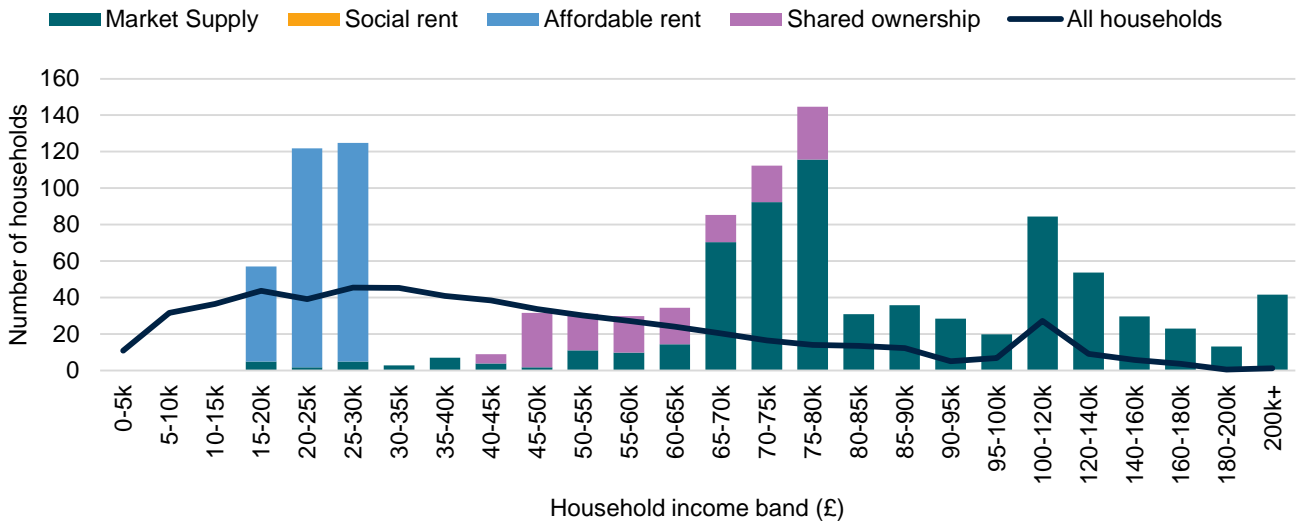
It shows there is a lack of affordable supply for households earning between £30,000 and £45,000. This is similar to where there is insufficient existing stock. The lack of affordable supply occurs despite there being high levels of supply. Above a household income of £65,000, there are many more property sales than local households able to purchase. Shared ownership provides only a partial solution: only being an option for households earning above £40,000. Affordable rent provision is shown according to the rental values recorded by the Regulator of Social Housing SDR. Provision appears to be concentrated around income levels of £15-30,000. In reality this housing is likely to be occupied by some households with lower incomes with part or all of their housing costs covered by housing benefit. It is important to note that there was no new social rent supply 2017/18, although there was a small amount (87 homes) in 2016/17. This is a theme in the wider market and reflects viability challenges and a lack of grant funding from the Government.

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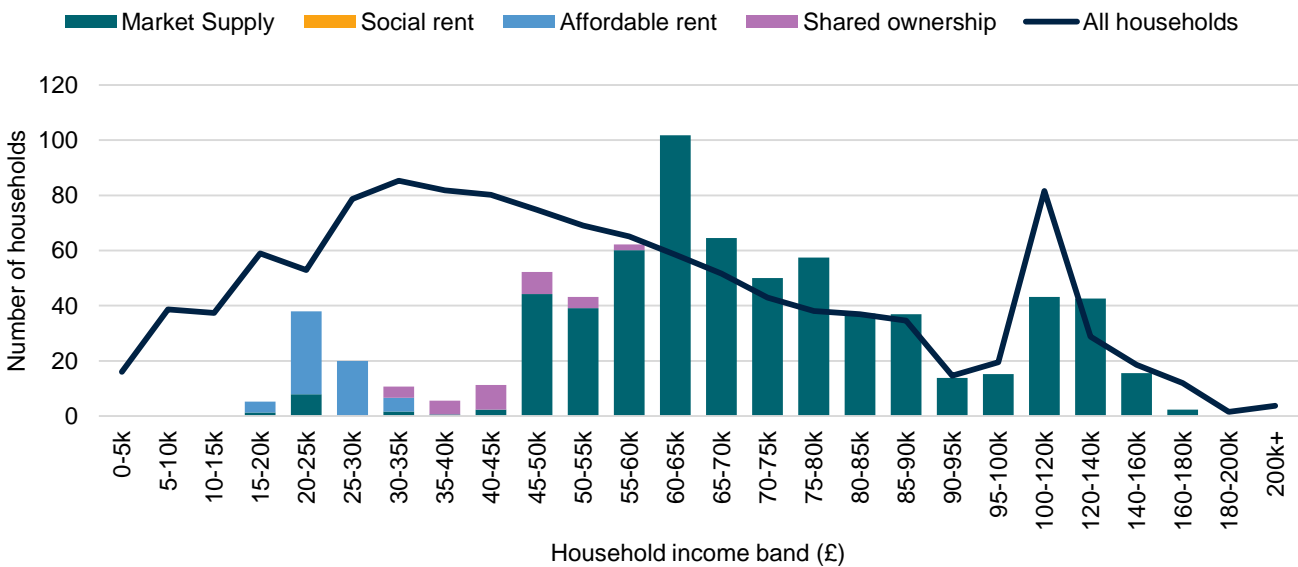
Figure 19 – Affordability of new homes in Cambridge



Source: MHCLG, CACI, HM Land Registry

Figure 20 shows there is a lack of affordable supply for households earning below £60,000 in South Cambridgeshire, with a particularly large gap between £30,000 and £45,000. This is similar to where there is insufficient existing stock. The lack of affordable supply occurs despite there being moderate levels of supply overall. Shared ownership provides only a partial solution: only being an option for households earning above £30,000 and lower volumes of the tenure being delivered than in Cambridge. Affordable rent provision is shown according to the rental values recorded by the Regulator of Social Housing SDR. Provision appears to be concentrated around income levels of £20,000-£30,000. In reality this housing is likely to be occupied by some households with lower incomes with part or all of their housing costs covered by housing benefit.

Figure 20 – Affordability of new homes in South Cambridgeshire



Source: MHCLG, CACI, HM Land Registry

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3.6. Comparing different tenures / products

This section looks at the affordability of different tenures for households within Cambridge and South Cambridgeshire for a range of property sizes. We have assumed that buyers/tenants can spend up to 30% of their gross income on mortgage repayments or rent, with the other assumptions for each type of purchase set out below:

- First Time Buyer: two examples, with either 25% deposit and indicative interest rate 2.0% or 5% deposit and indicative interest rate 3.5%.
- Private rent: Assume no deposit (in reality, a refundable deposit is usually required), indicative 5% yield on capital value to estimate rental value.
- Help to Buy: 5% deposit and 20% equity loan (loan repayments start after 5 years but are assessed at the start at 3% for affordability purposes, initial rate 2.0%.
- Shared ownership (SO): two examples, with either 35% or 50% initial share purchase. Both assume 5% of the share as deposit and 4.5% interest rate and that the rent on the unsold equity is 2.75% per year.

Shared ownership significantly reduces the minimum amount of deposit required to buy a property. It would therefore seem to offer an alternative for households that are unable to save the large deposits needed to buy at full market value and may help reduce the affordability gap. However, the fact that the mortgage attracts a higher rate (reflecting perceived higher risk borrowers) and that rent on the remaining equity has to be paid means that income requirements are in line with, if not higher, than Help to Buy.

To understand the potential role for shared ownership the following table gives indicative values of shared ownership properties for sale in Cambridge and South Cambridgeshire.

Table 9 – Indicative value of shared ownership properties

	2 bed flat	2 bed house	3 bed house
Cambridge	£390,000	£456,000	£525,000
South Cambridgeshire	£230,000	£311,000	£342,000

Source: Savills using Rightmove

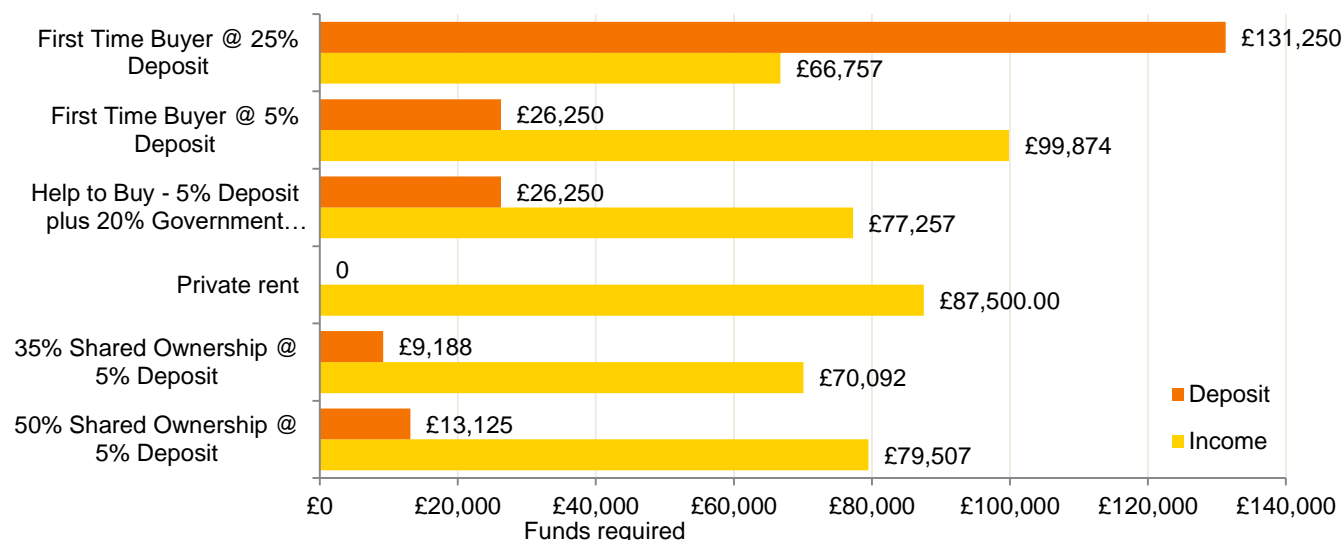
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Figure 21 shows that a household would need a deposit of around £9,000-£14,000 to buy a three bed shared ownership house with a 5% deposit. However, an income of between £70-80,000 would also be needed. This fails to fill the current gap in existing stock affordable to households with incomes between £25-45,000 and is above what two median full time workers in Cambridge earn. The only option which allows for a household income under £70,000 is a FTB with a 25% deposit. However, very few will be able to afford a deposit over £131,000.

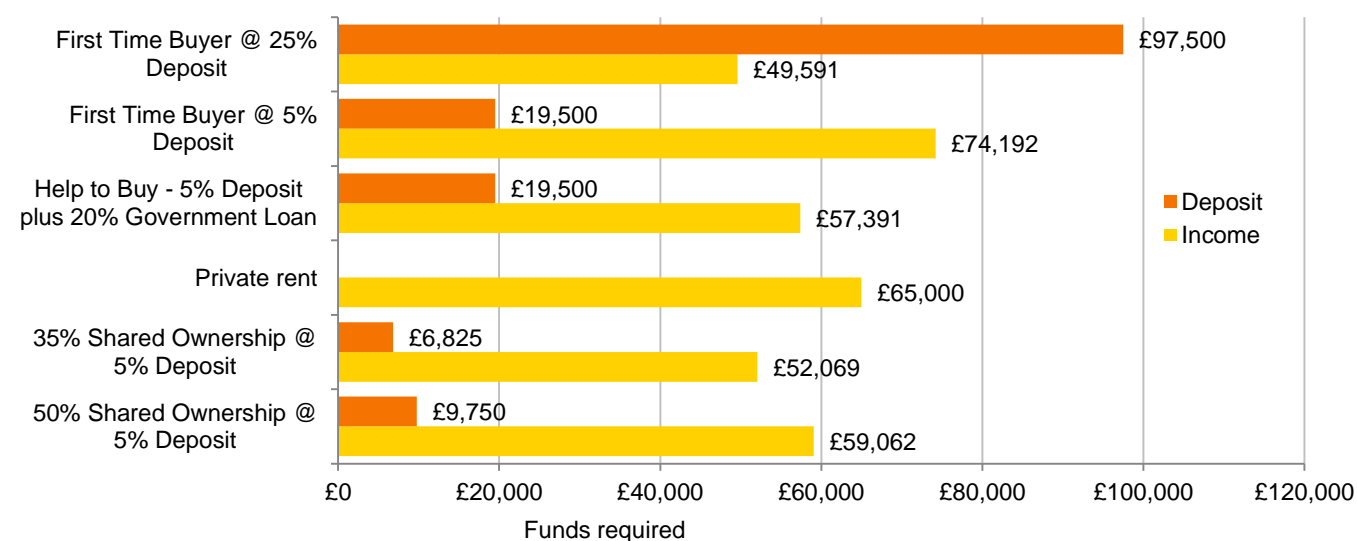
Figure 21 – Cambridge affordability calculator (£525,000 3 bed house)



Source: Savills

Figure 22 shows that a household would only need a deposit of around £7-10,000 to buy a 2 bed shared ownership flat with a 5% deposit. However, an income of between £50-60,000 would also be needed. This fails to fill the current gap in existing stock affordable to households with incomes between £25-45,000. The only option which allows for a household income under £50,000 is a FTB with a 25% deposit. However, very few will be able to afford a deposit over £97,000.

Figure 22 – Cambridge affordability calculator (£390,000 2 bed flat)



Source: Savills

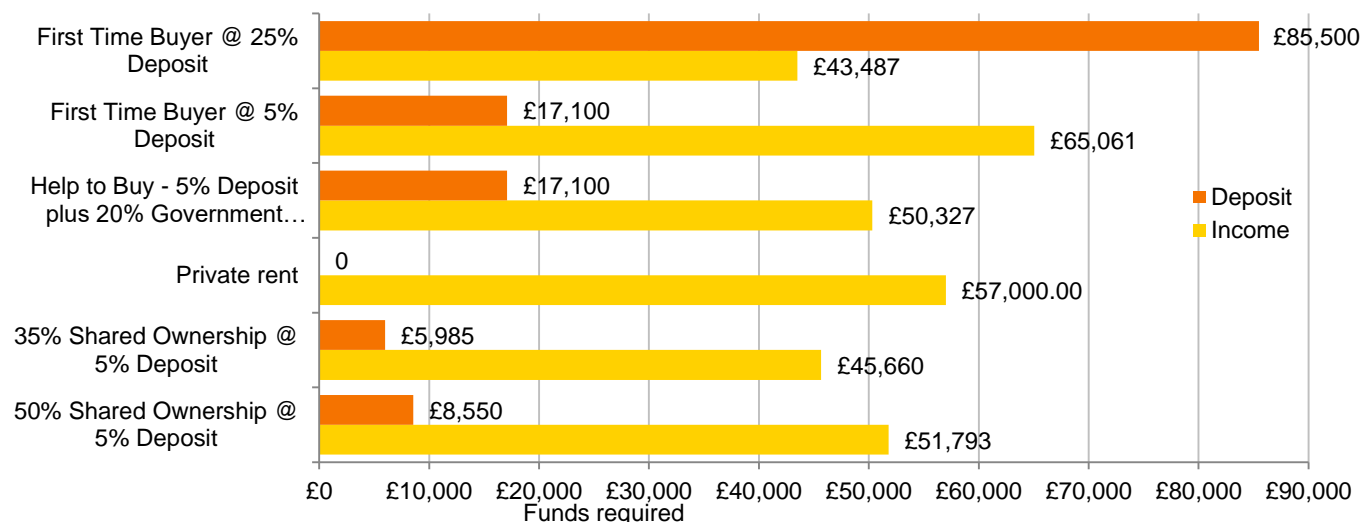
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Figure 23 shows that a household would only need a deposit of around £6-9k to buy a three bed shared ownership house with a 5% deposit. However, an income of between £45-52k would also be needed. This fails to fill the current gap in existing stock affordable to households with incomes between £25-45k. It is however below what two lower quartile earners earn,) so would allow some households to access ownership of a larger family sized home. The only option which allows for a household income under £45k is a FTB with a 25% deposit. However, very few will be able to afford a deposit over £85k.

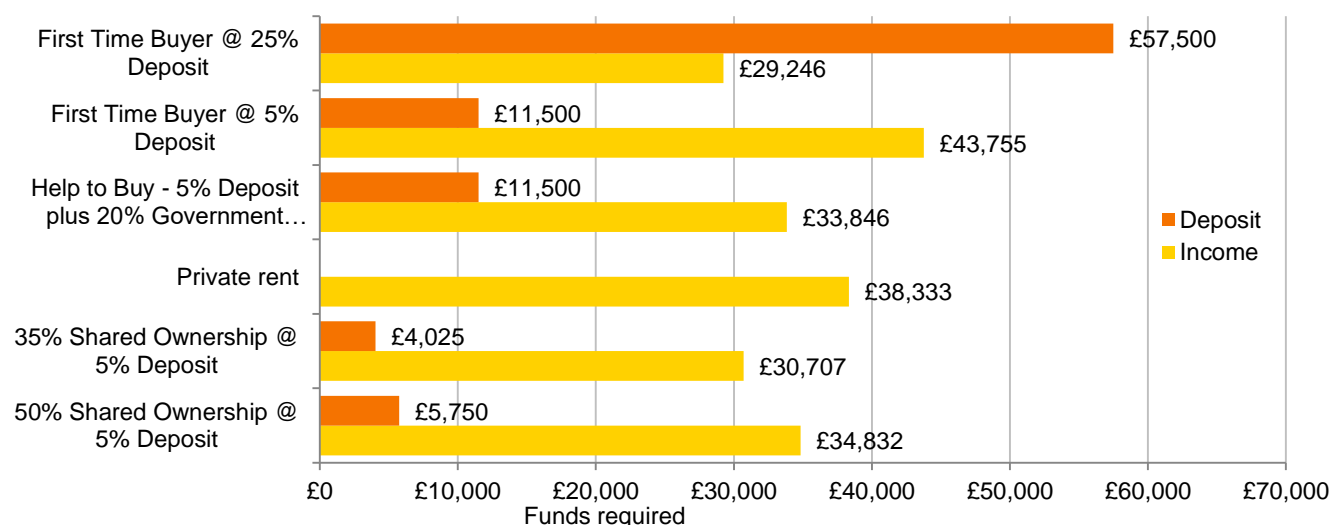
Figure 23 – South Cambridge affordability calculator (£342,000 3 bed house)



Source: Savills

Figure 24 shows that a household would only need a deposit of around £4-6,000 to buy a two bed shared ownership flat with a 5% deposit. An income of between £30-35,000 would also be needed. This would help fill the current gap in existing stock affordable to households with incomes between £25-45,000. A single median earner earns over 35,000, so this would open up home ownership to a high number of households in South Cambridgeshire.

Figure 24 – South Cambridge affordability calculator (£230,000 2 bed flat)



Source: Savills

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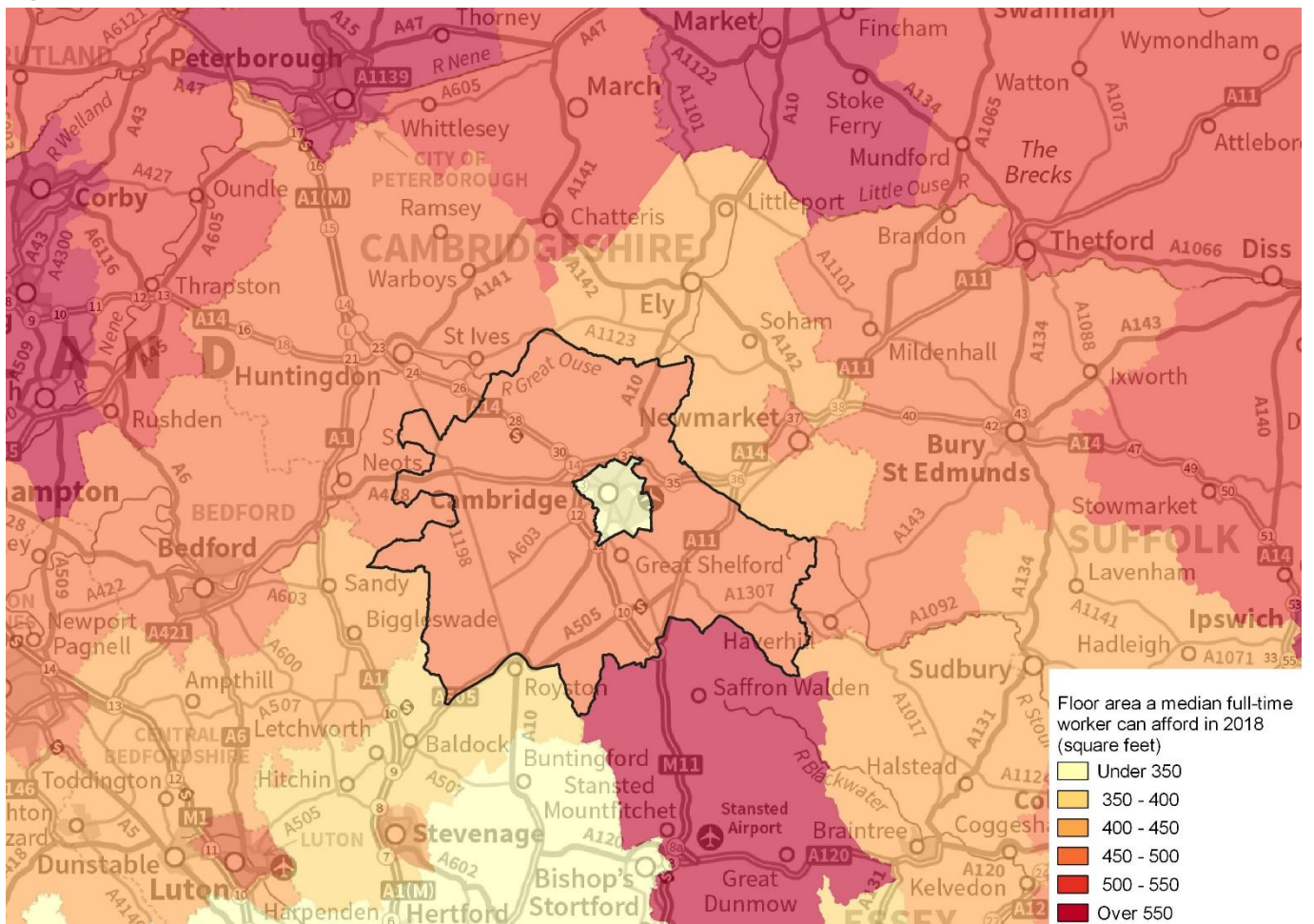
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3.7. What size home is affordable

In South Cambridgeshire, in 2018 each square foot of home cost £350 on average. In Cambridge the figure is 36% higher at £477. This was then compared to the median salary for full-time workers in each authority. By assuming they borrow at the average loan-to-income ratio (3.54) and put down a 25% deposit, how many square feet of property the average worker in each authority could afford to buy was calculated. In South Cambridgeshire the average salary could buy you a 477 square foot home. By contrast, the average Cambridge worker could only afford 328 square feet. For context, a median sized flat is 646 sqft, almost double the size. Thus even if workers can afford a home, consideration needs to be made of the size of home a worker could afford.

Figure 25 – Floor area a median full-time worker could afford in 2018



Source: ASHE and MHCLG

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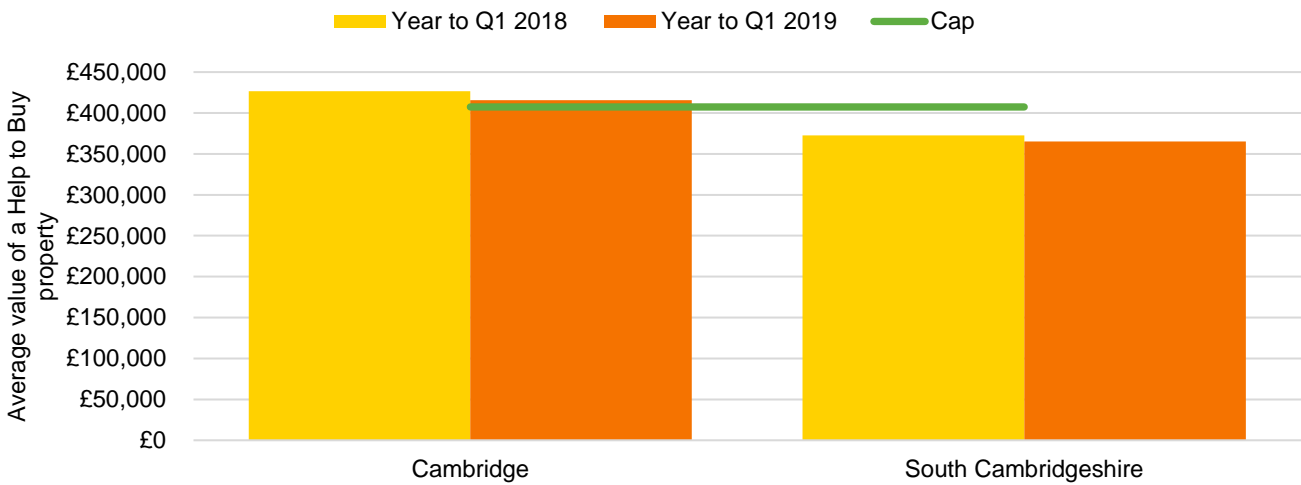
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3.8. Help To Buy

From April 2021, the maximum value for a Help to Buy property will be subject to different caps in each region. The cap in the East of England will be £407,400. The average value of a South Cambridgeshire Help to Buy property was 91% of the cap over the 12 months to Q1 2018 and 105% in Cambridge. The average value of Help to Buy properties fell marginally over the 12 months to Q1 2019 across both Cambridge (102%) and South Cambridgeshire (90%) compared with the previous 12 months. This means some properties in each authority will fall above the cap and be excluded from 2021. To account for the introduction of value caps, we expect housebuilders to adjust the type of housing that they look to deliver. This is likely to result in increased delivery of smaller homes that would be priced beneath the new caps.

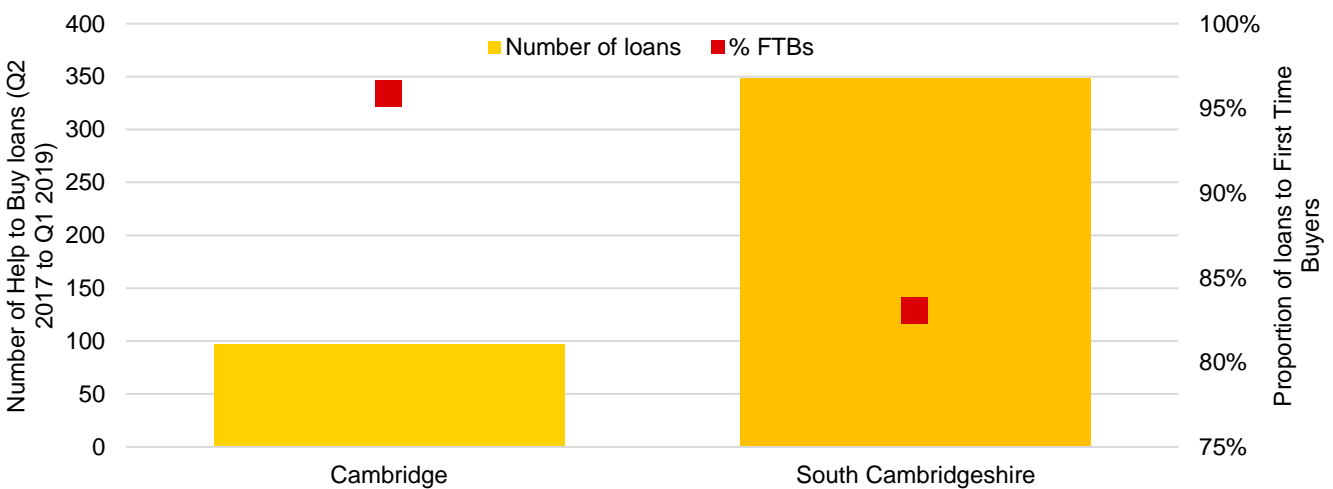
Figure 26 – Average Help to Buy loan and new Help to Buy caps



Source: Savills using MHCLG

The impact in Cambridge will be tempered by the limited number of Help to Buy loans in the two years to Q1 2019; there have been only 97 Help to Buy completions in the past two years in Cambridge, which equates to c.5% of all new build homes delivered. The impact is likely to be worse in South Cambridgeshire where there have been 348 completions over the same period, which equates to c.25% of new build completions.

Figure 27 – Number of Help to Buy loans and proportion to First Time Buyers (FTBs)



Source: MHCLG

4. Demographics in Cambridge and South Cambridgeshire

4.1. Summary

Cambridge and South Cambridgeshire are the areas where most of CUH workers would be expected to live if they were affordable and 52% (6,143) do so. This section looks at how the high house prices and worsening affordability highlighted in previous sections have led to changes in household demographics in Cambridge and South Cambridgeshire.

Cambridge has a far higher proportion of households living in the private rented sector (PRS) than the regional and national average. Indicative Experian data shows that this tenure has continued to grow substantially since 2011, with around 35% of households now living in PRS. Not only has the PRS grown substantially in this period but the profile of renters has altered too, with higher earners, older households and more families. This indicates households are 'stuck' in the rental sector and cannot make the step to owner occupation.

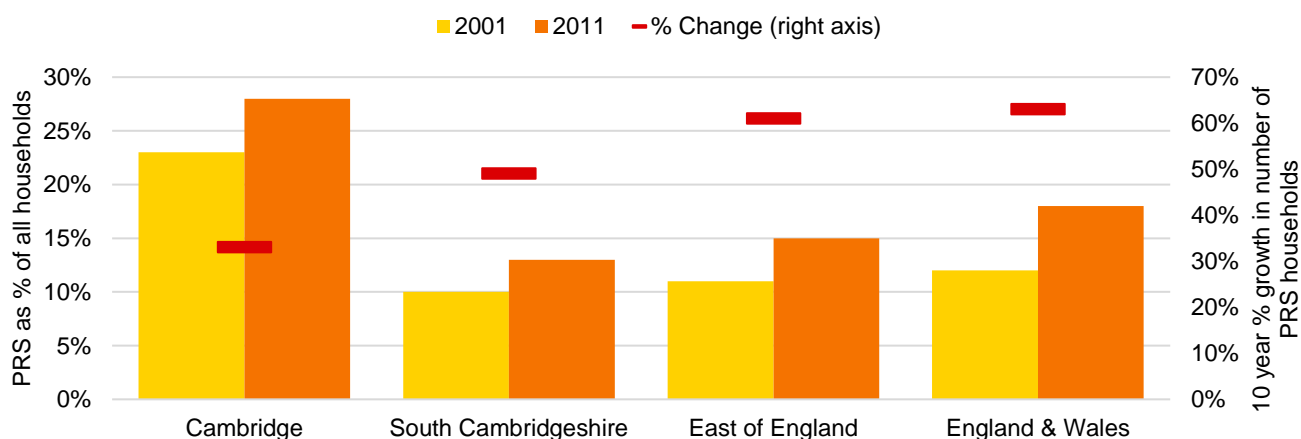
South Cambridgeshire has a significantly smaller proportion of households living in the PRS than Cambridge, reflecting its relative affordability and less urban make up. It still saw significant growth in those living in the PRS between the 2001 and 2011 Census, with the number of households renting privately increasing by 49% over the period. There has also been an increase of outward migration of those aged 30 to 44 and a reduction in household formation for this age group.

Analysis of household formation trends in Cambridge shows that there has been a significant decline in household formation for 30-44 year olds (a key age bracket for those trying to form their own households). The likelihood is that worsening housing affordability plays a significant role in this. This is supported by the fact that there has been an increase in outward migration from Cambridge for this age group over the same period. In 2017, Cambridge had the highest level of outward migration among 30-44 year olds of any local authority in England & Wales other than the City of London.

4.2. Tenure trends 2001 to 2011

Between the 2001 and 2011 Censuses the PRS grew significantly in both Cambridge and South Cambridgeshire. 13% of households in South Cambridgeshire live in the PRS, compared to 28% in Cambridge. However, PRS growth was greater in South Cambridgeshire in the period between Censuses. The PRS was already well established in Cambridge by 2001 which accounts in part for much more significant growth in the number of PRS households in South Cambridgeshire and the wider region in the period between Censuses. Both saw lower rates of growth compared with the region and nationally, shown with the red markers in the chart below.

Figure 28 – Change in PRS between 2001 and 2011



Source: Census, 2001, 2011

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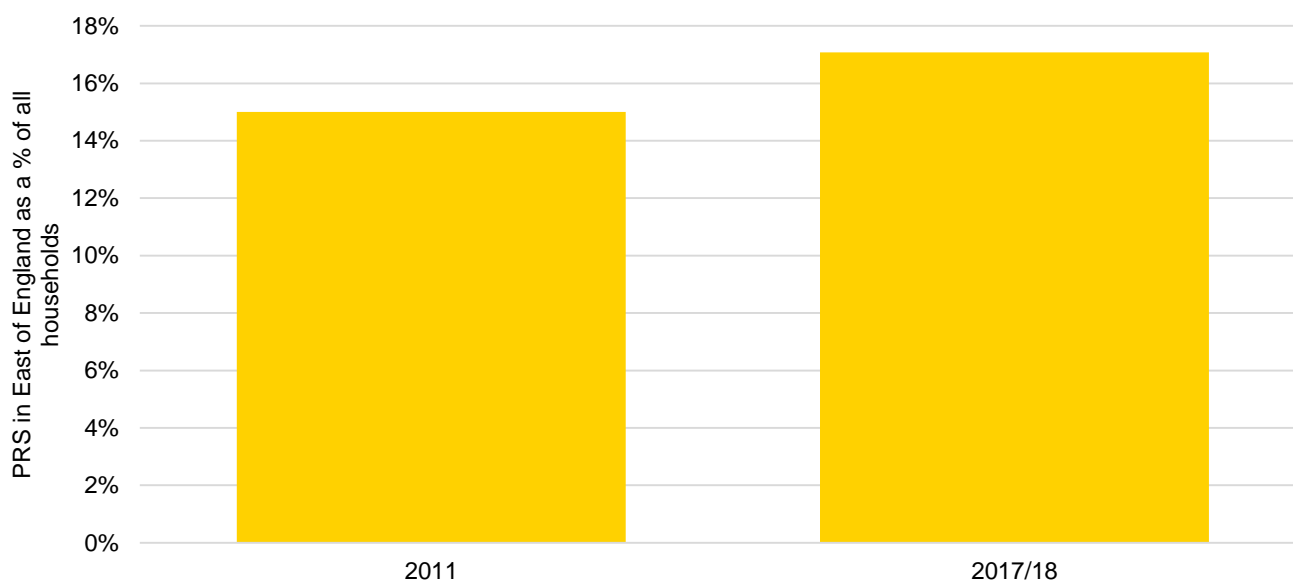


4.3. Tenure trends since 2011

Since 2011, there has been continued growth in the PRS sector in the East of England. Affordability will be playing a part in driving this change as more households are priced out of ownership.

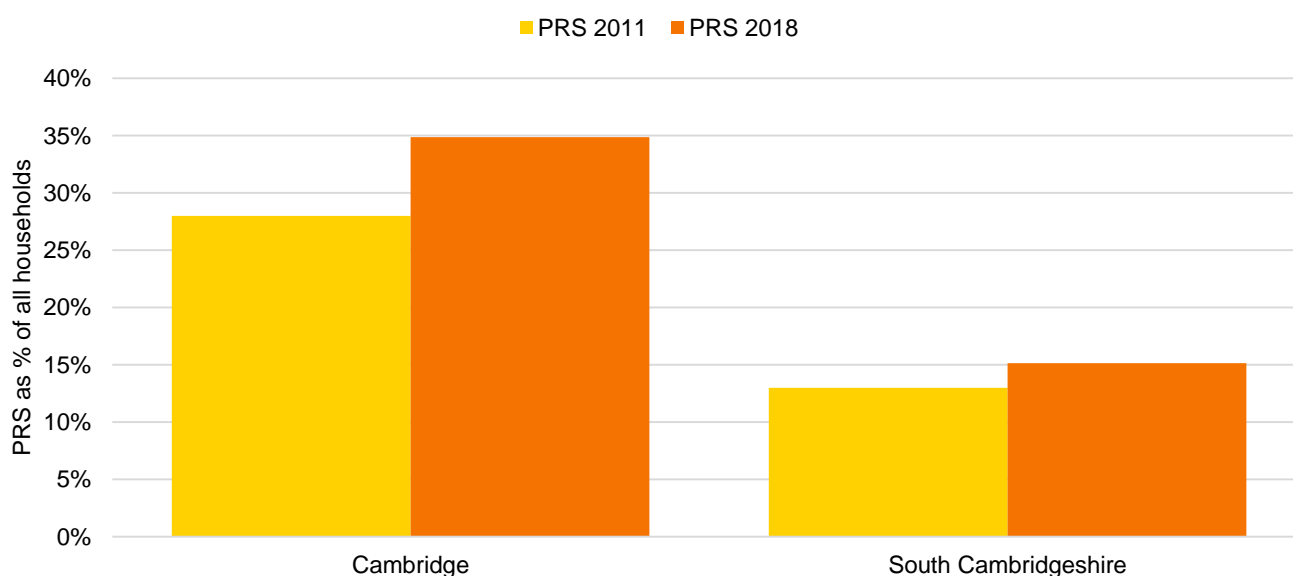
In general, Experian tends to undercount the PRS. However, according to Experian there has been considerable growth in the PRS in Cambridge since 2011 while there has been more limited growth in South Cambridgeshire. The particularly high house prices in Cambridge are likely to be pushing more households into the PRS.

Figure 29 – Change in PRS between 2011 and 2017/18



Source: Census, 2011, English Housing Survey 17/18

Figure 30 – Growth in PRS 2011 and 2018



Source: Census, 2011, Experian

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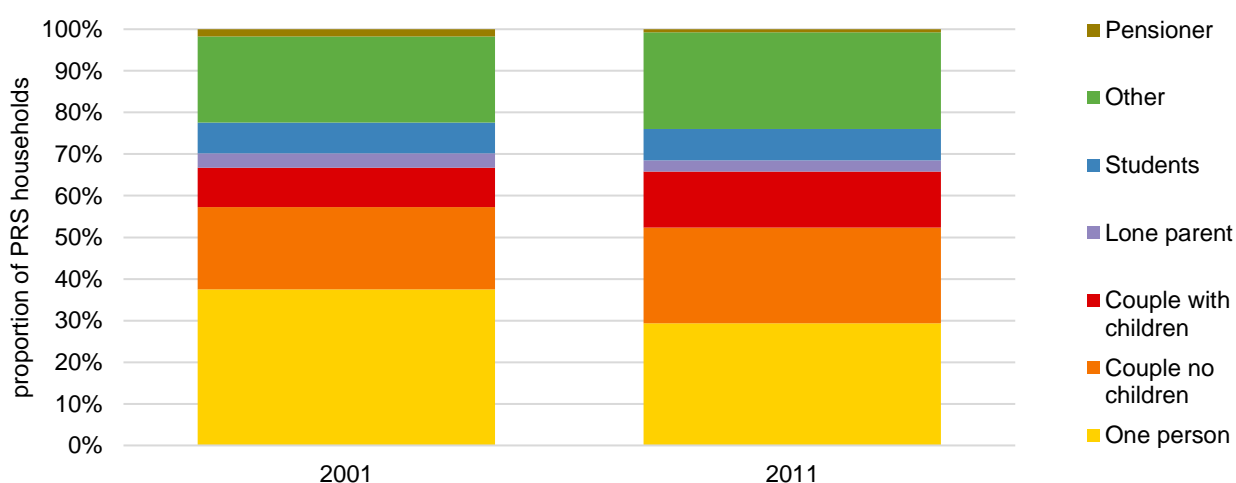


4.4. Profile of renters

In the ten years between the two Censuses the demographic profile of rented households has shifted. In Cambridge this has seen the emergence of larger households in the PRS, more families, and more professionals. The following charts compare the composition of the PRS in 2001 and 2011. There is also a comparison with Experian classifications of PRS households in Cambridge and South Cambridgeshire in 2018. This also suggests that households have become older.

Figure 31 shows that a significantly higher proportion of couples, with and without children, were living in PRS in 2011 compared to 2001. The “other” group also grew substantially. This group could include professional sharers, non-student houses of multiple occupation (HMOs) and multi-generational families. The growth of this group might indicate that some people are struggling to set up independent households who would have done in the past.

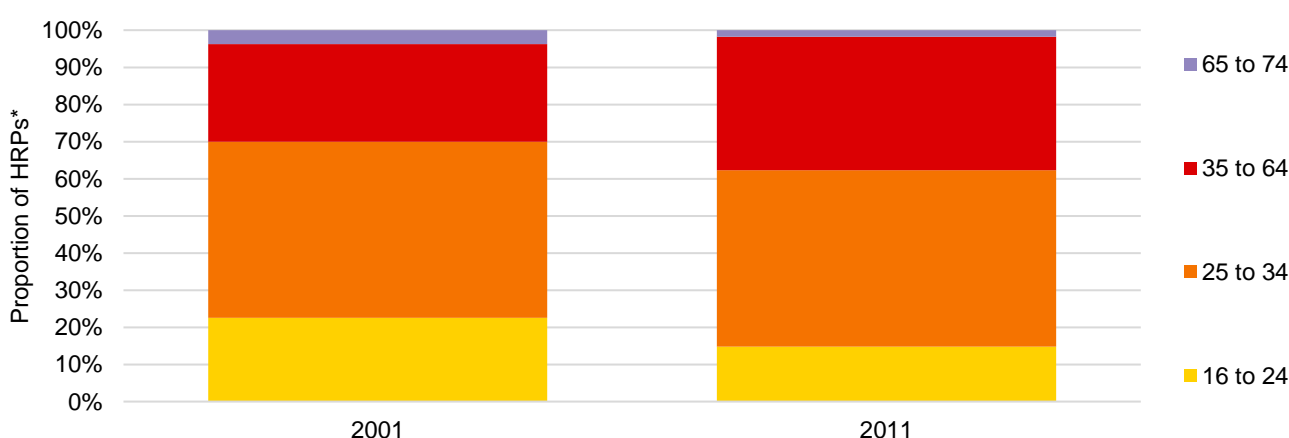
Figure 31 – Household composition (Cambridge)



Source: Census, 2001, 2011

PRS households also got older between 2001 and 2011 with a much higher proportion of households in the 25 to 34 age range renting.

Figure 32 – Household age profile 2001 and 2011 (Cambridge)



Source: Census, 2001, 2011 (*HRP is Household Reference Person, oldest economically active household member)

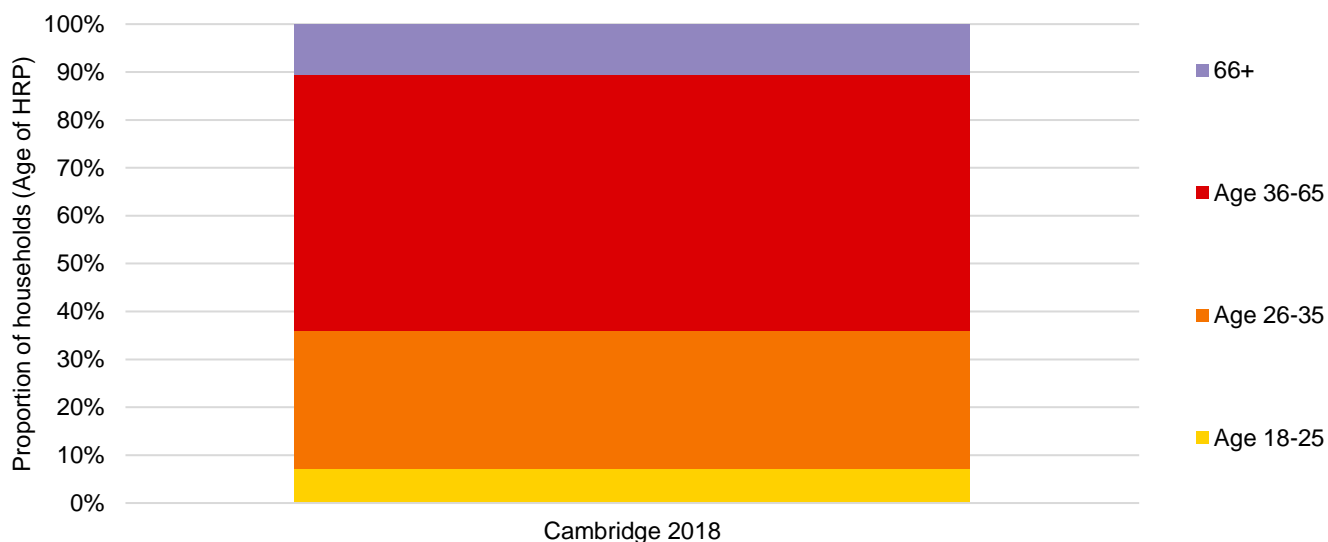
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Experian tends to undercount younger age groups. However, there is a suggestion that renters have become even older since 2011. In 2011, 36% of private renters were aged 35 to 64 but in 2018 Experian classified 59% of privately renting households as aged between 36 and 65.

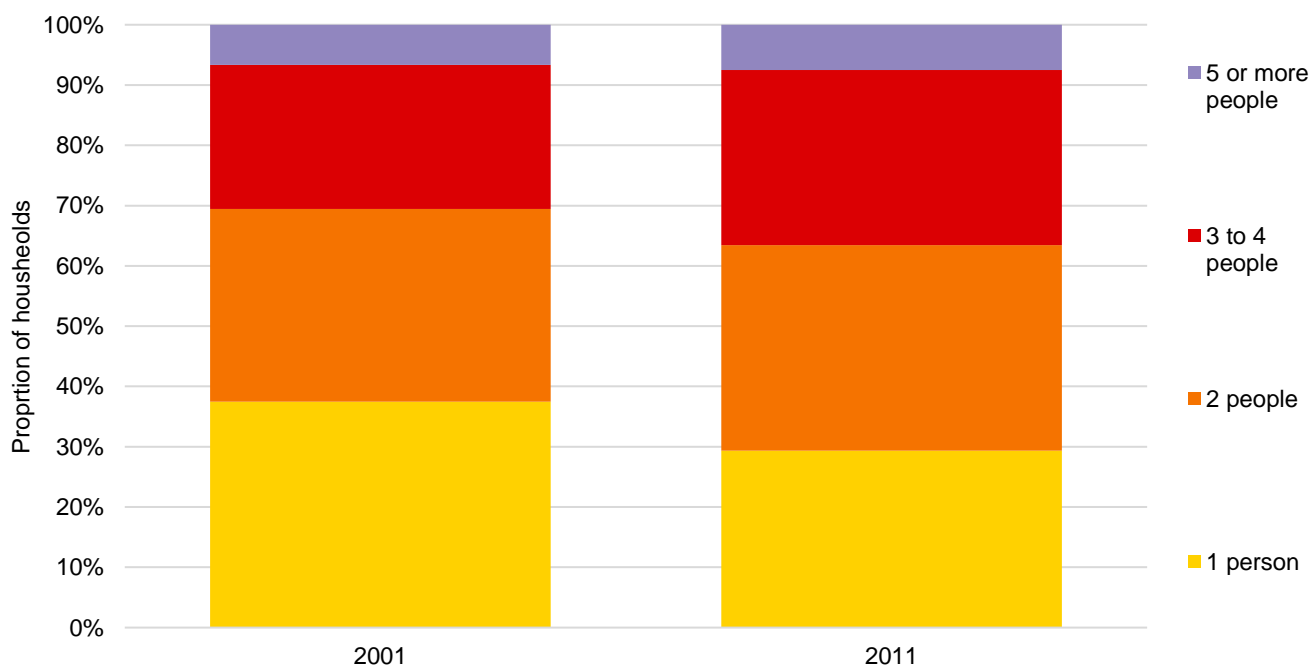
Figure 33 – Household age profile in 2018 (Cambridge)



Source: Experian

Larger PRS households have also started to make up a greater proportion of renters. Two to four person households grew between the two censuses, suggesting more sharers and more families are now in the PRS.

Figure 34 – Household size (Cambridge)



Source: Census, 2001, 2011

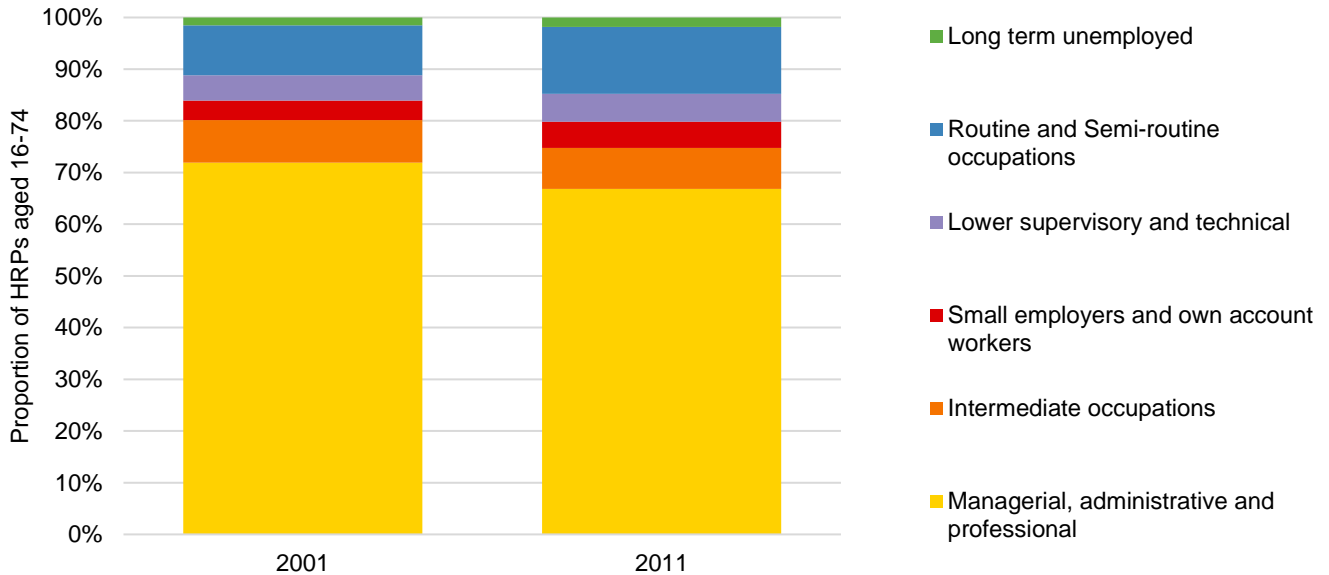
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A larger proportion of renters were employed in routine and semi-routine jobs in 2011 than in 2001. The majority of renters, 75%, are employed in managerial, professional, or intermediate occupations (the top two NS-Sec classes). This means the Cambridge PRS represents a relatively affluent population.

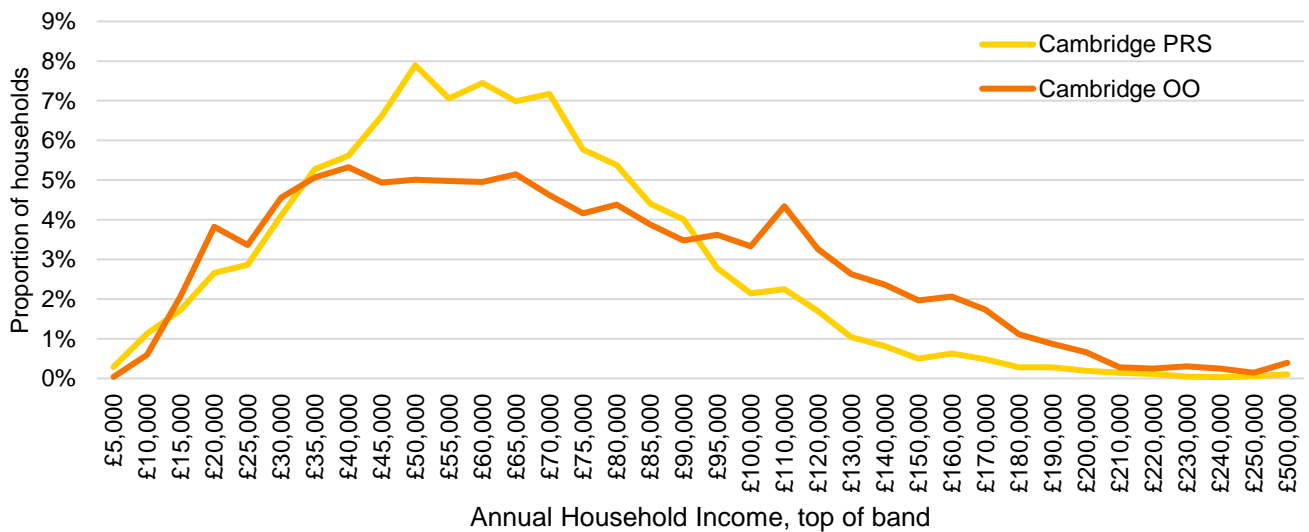
Figure 35 – Renters affluence profile (Cambridge)



Source: Census, 2001, 2011

The Experian income profile suggests that renters are more likely than owner occupiers to have incomes of from £40,000 to £80,000. The median income in Cambridge for households with two full time earners is £66,398 and is between these bounds. This suggests many households earning a median salary may be living in the PRS and need to earn above average levels to fully access home ownership.

Figure 36 – Renters (PRS) income profile compared to owner occupiers (OO) (Cambridge)



Source: Experian 2018

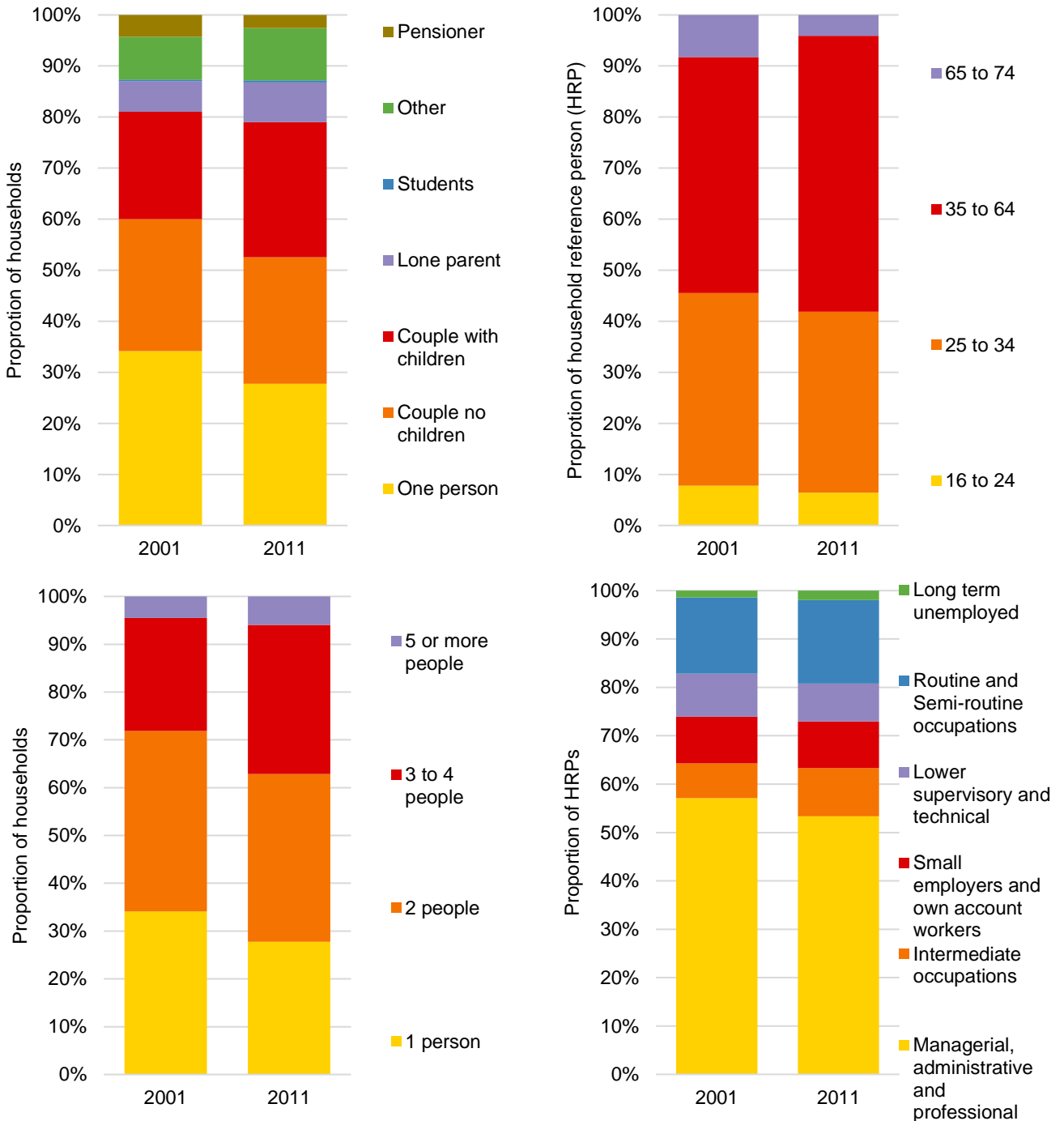
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The changes in South Cambridgeshire between 2001 and 2011 tell a similar story. Rented households are getting larger as more families and sharers enter the rental market. The characteristics of the private rented sector are clearly changing as it begins to absorb more households who may traditionally have bought a home.

Figure 37 – South Cambridgeshire renters’ demographic profile



Source: Census 2001, 2011

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Experian tends to undercount younger age groups. However, as in Cambridge there is a suggestion that renters have become older since 2011.

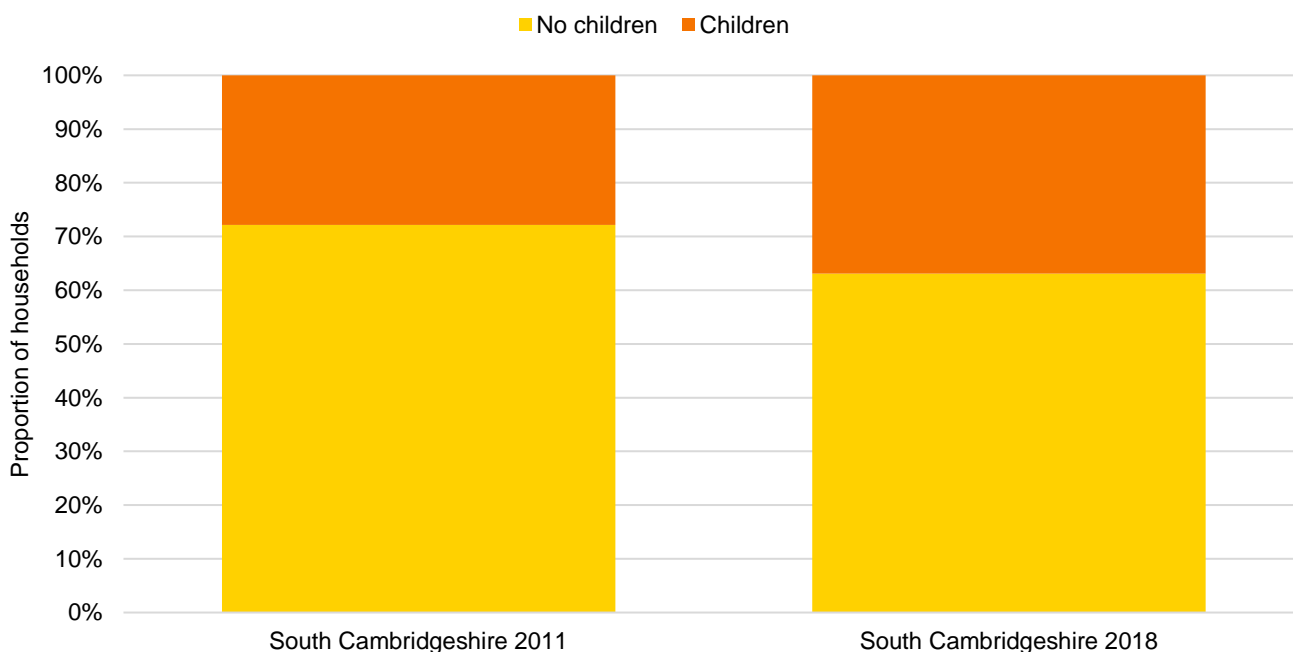
Figure 38 – Household age profile in 2018 (South Cambridgeshire)



Source: Experian

Renters are more likely to have children in 2018 than in 2011. This again suggests that families are increasingly being pushed into the rental market.

Figure 39 – Presence of children (South Cambridgeshire)



Source: Experian, Census 2011 (*Assume Other not including children in 2011 Census)

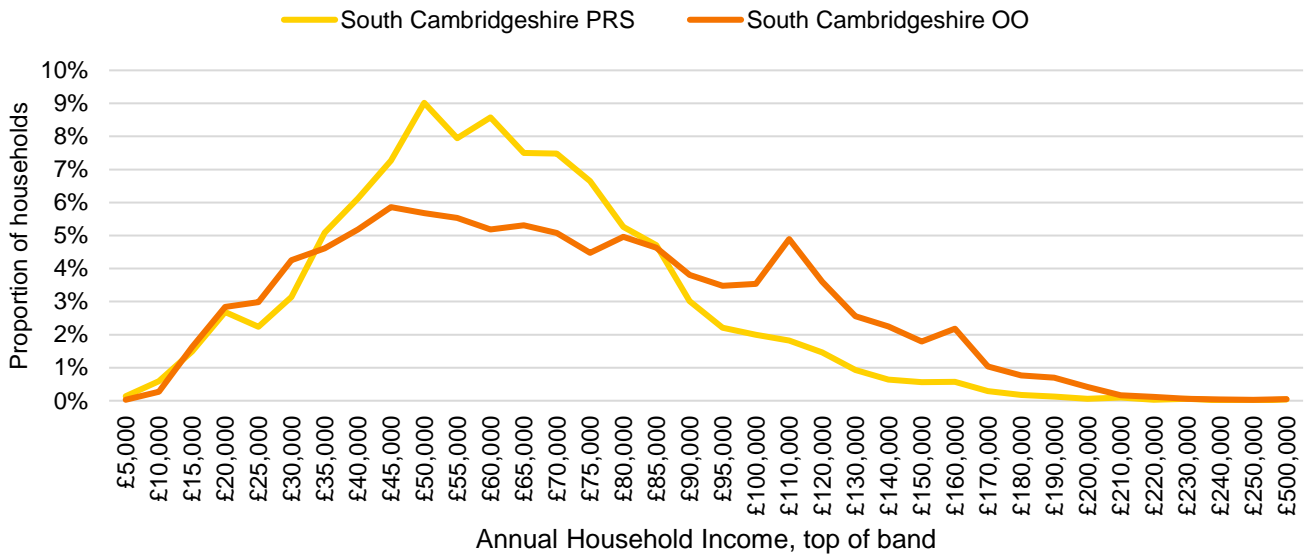
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The Experian income profile suggests that renters are more likely to have incomes of £40,000 to £75,000 than owner occupiers. The median income in South Cambridgeshire for households with two full time earners is £70,698 and so within this category. This suggests many households earning a median salary may be stuck in the PRS and that you need to earn at above average levels to fully access home ownership.

Figure 40 – Income profile by tenure in South Cambridgeshire



Source: Experian

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4.5. Household formation

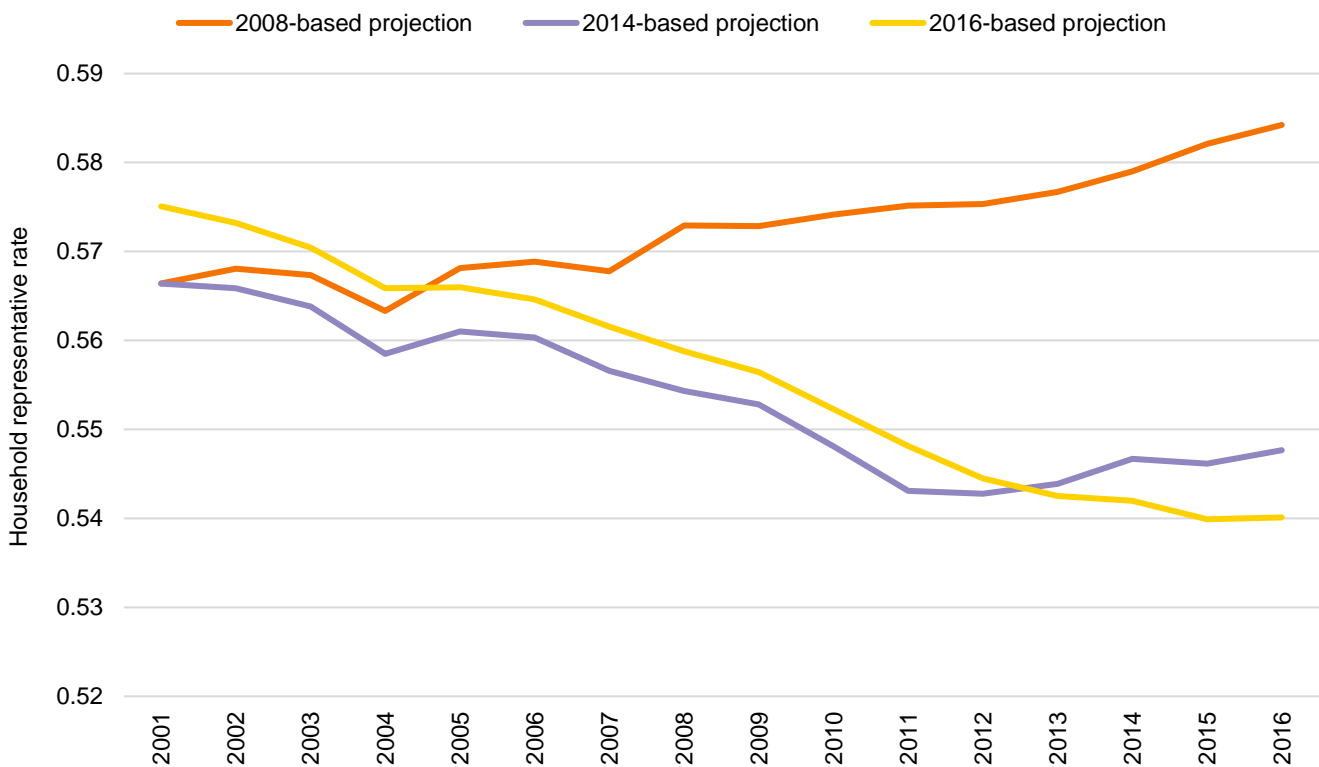
The analysis in this section looks at household formation amongst households headed by 30 to 44 year olds, which are a key age band including many potential first time buyers and young families looking to 'put down roots'. Homeownership rates amongst households headed by 45+ year olds are much higher, suggesting they have less difficulty accessing the market.

The household representative rate illustrated in Figure 41 represents the proportion of people aged 30 to 44 who head their own household in Cambridge. In the 2008-based household projections, significant growth in the rate was predicted. The 2014-based household projections showed that the 2008 expectation had hadn't happened.

The 2016-based household projections had a slightly different calculation method, leading to historic differences compared to the 2014-based projection. However, the overall picture is similar. As with the 2014-based projections, compared to 2008, the household representative rate for 30 to 44 year olds is far lower.

The 2016-based projections calculated a higher past household representative rate for Cambridge than the 2014-based projections until the last three years of the historic data, which show that the rate had fallen to a new low. The difference between past projections and the updated historic data for the later projections illustrates a dramatic shift in the housing market and the difficulty that young households now face in trying to set up their own household.

Figure 41 – Cambridge household representative rate (30 to 44 year olds)



Source: MHCLG

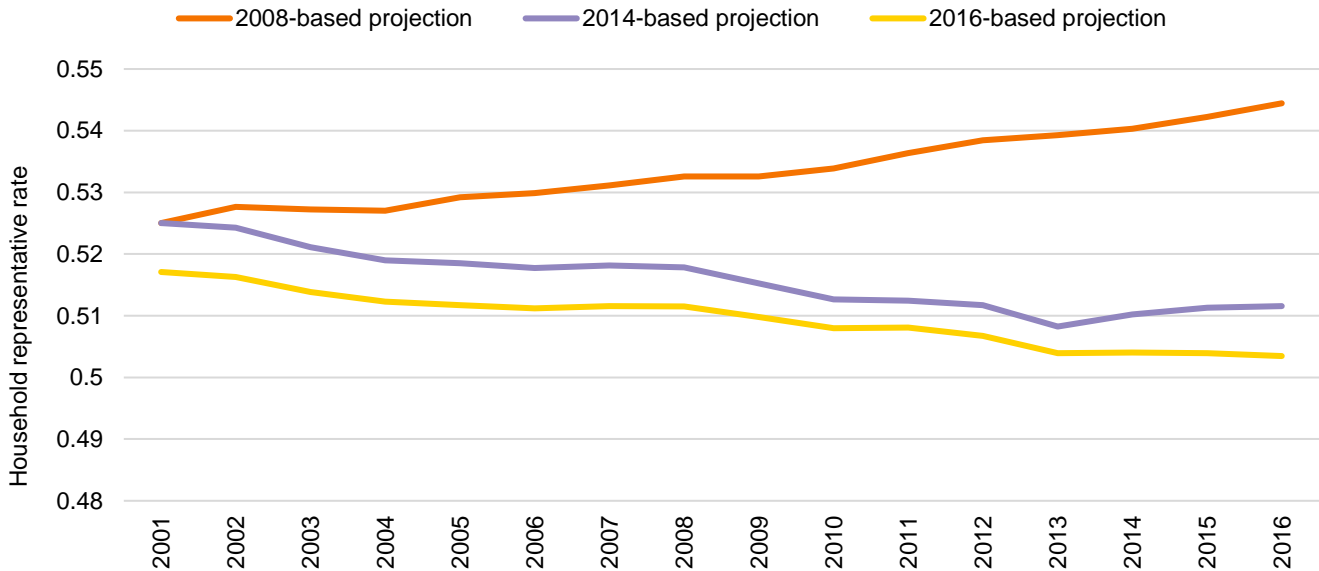
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The disparity between the 2008 and 2014 based projections is similarly stark in South Cambridgeshire. Similarly to Cambridge, the 2016-based household projections had a slightly different calculation method, leading to historic differences, but the trend is unchanged.

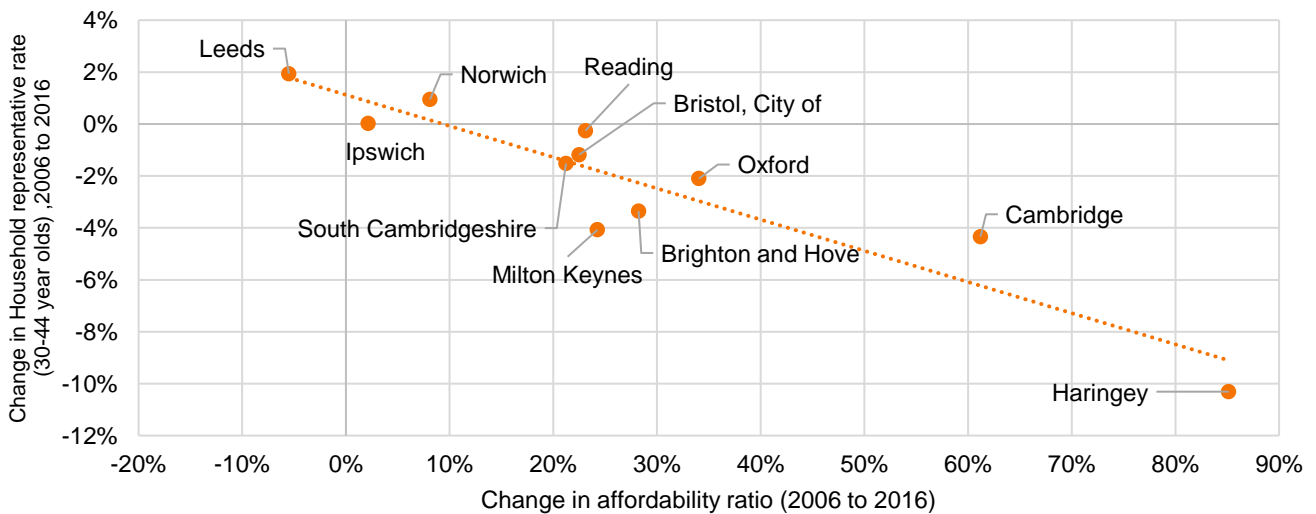
Figure 42 – South Cambridgeshire household representative rate (30 to 44 year olds)



Source: MHCLG

This decline in household formation has affected many similar urban local authorities, but it has accelerated in Cambridge more so than in other areas, excluding Haringey. Nearby Norwich and Ipswich did not see a fall in representative rate. These authorities, however, have only seen the affordability ratio (median house price to median earnings) rise by less than 10% whilst there has been a greater increase in the affordability ratio in South Cambridgeshire and Cambridge, particularly the latter. There is a strong correlation with the increasing affordability ratio and falling HRR for those aged 30-44 between 2006 and 2016.

Figure 43 - Household formation trends and affordability ratio in similar



Source: MHCLG and ONS

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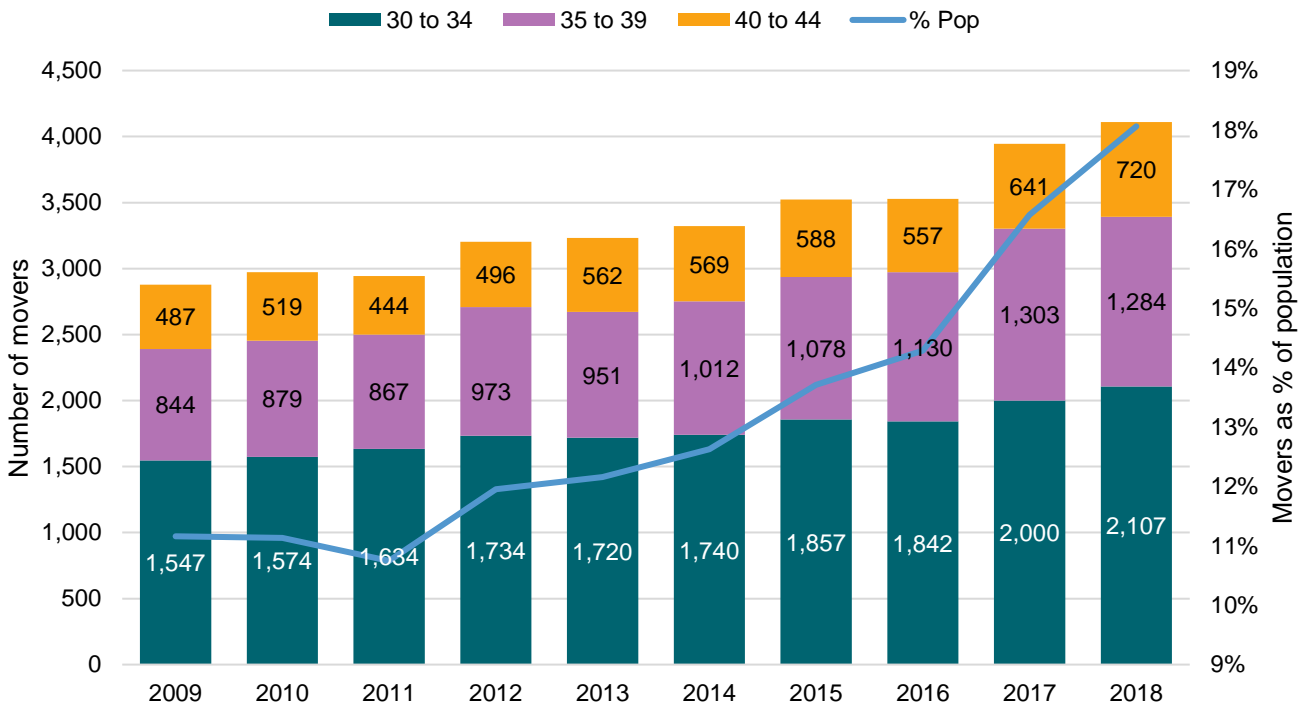
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4.6. Migration

From 2011 the annual proportion of 30 to 44 year olds moving out of Cambridge grew. Migration growth was steady until 2016; 2017 and 2018 saw spikes in movers as a proportion of the population. 35-39 year old have seen the biggest change in number of movers between 2009 and 2017, increasing by 52% from 844 movers to 1,284 movers.

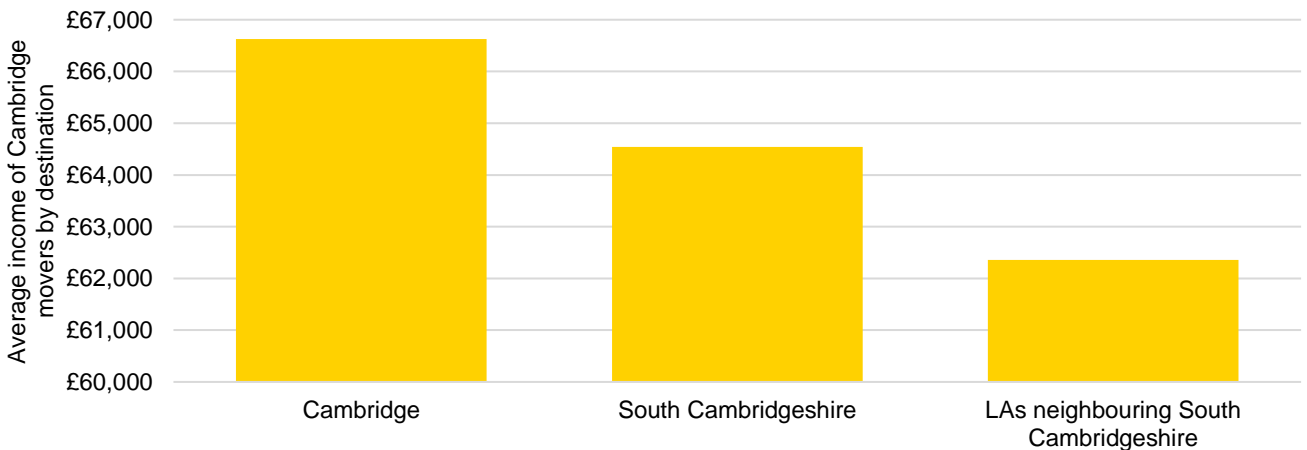
Figure 44 – Migration out of Cambridge (gross)



Source: ONS

Lower income movers are moving out of Cambridge. Figure 45 shows how movers into South Cambridgeshire and neighbouring authorities have a lower income than households moving within Cambridge.

Figure 45 – Average income of Cambridge movers aged 31 to 45 by destination



Source: Experian

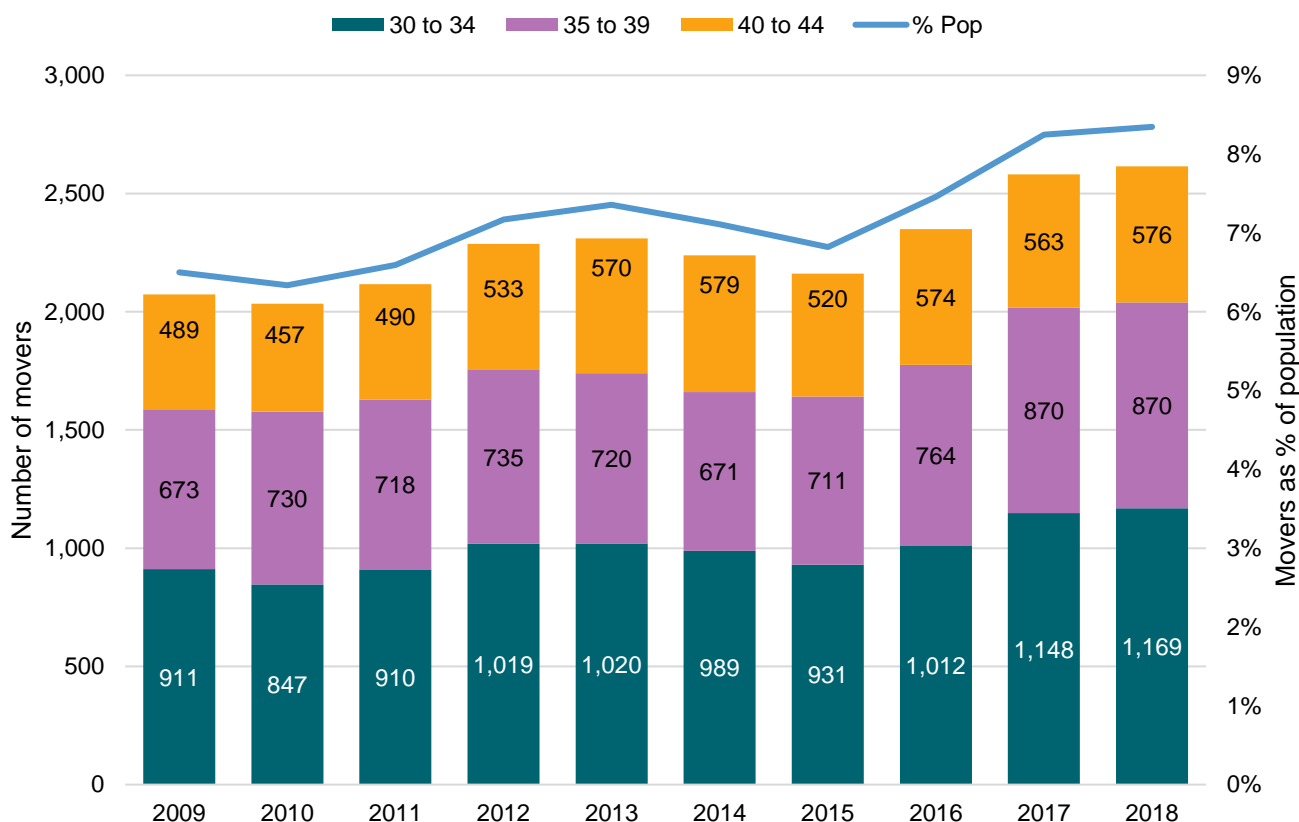
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Whilst, migration has grown steadily since 2015 the proportion of movers out of South Cambridgeshire is much lower than Cambridge and has seen far weaker growth since 2009. There was a sharp increase in the proportion of movers out of South Cambridgeshire during 2016 and 2017, however, this slowed during 2018.

Figure 46 – Migration out of South Cambridgeshire (gross)



Source: ONS

Cambridge has the highest levels of out migration amongst 30-44 year olds as a proportion of population of any local authority in England and Wales (excluding the City of London). The following table shows outward migration from similar urban areas in the South and East.

Table 10 – Percentage of 30-44 year olds outwardly migration, 2018

Local Authority	% of 30-44 year olds moving out
Brighton and Hove	9%
Bristol, City of	9%
Cambridge	18%
Milton Keynes	6%
Norwich	11%
Oxford	16%
Reading	12%
South Cambridgeshire	8%

Source: ONS

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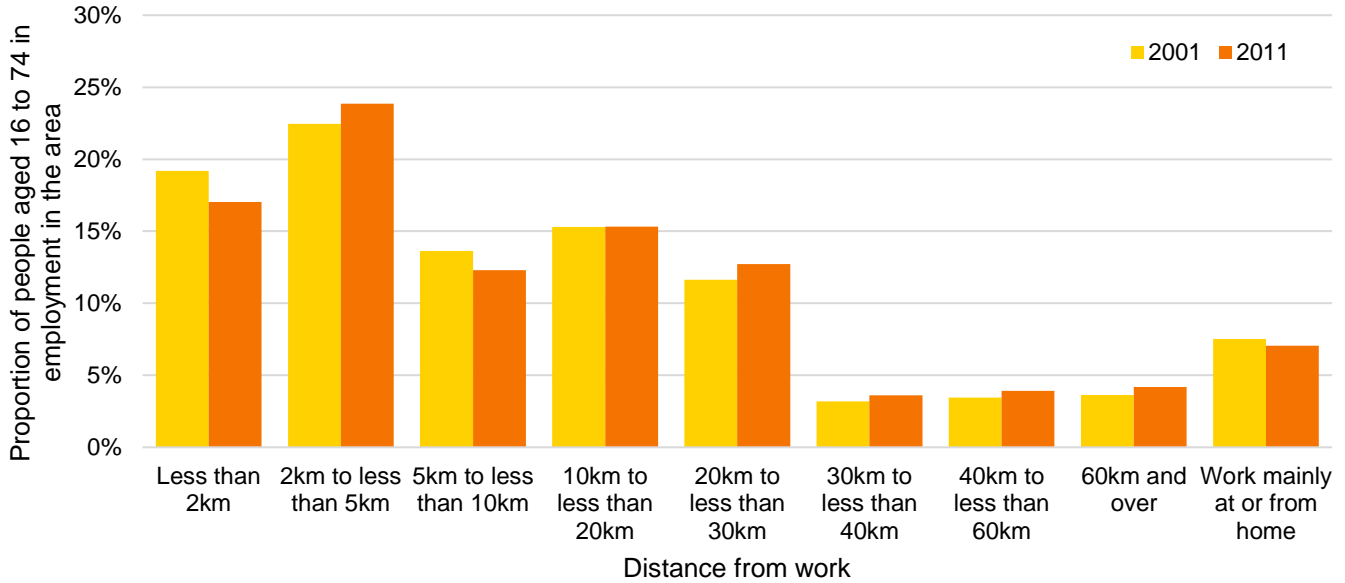
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4.7. Travel to Work

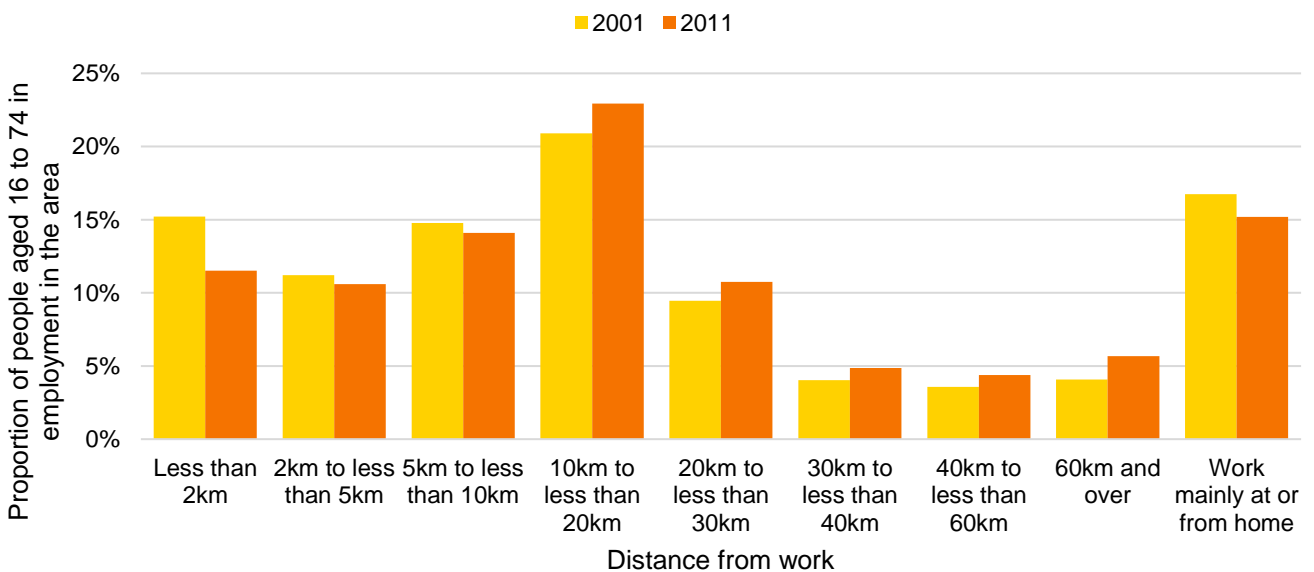
In the ten years between the censuses, an increased proportion of workers in Cambridge travel over 20km to work. In South Cambridgeshire there has been an even greater movement towards travelling further to work, with an increased proportion of the population travelling over 10km to work. The increasing cost of living in Cambridge and South Cambridgeshire since 2011 may have increased the distance travelled to work even further.

Figure 47 – Distance travel to work in 2001 and 2011 in Cambridge



Source: Census 2001, 2011

Figure 48 – Distance travel to work in 2001 and 2011 in South Cambridgeshire



Source: Census 2001, 2011

5. Who works at Addenbrooke's and The Rosie Hospital

5.1. Analysis of workforce data

To provide a more focussed understanding of the income and demographic profile of CUH employees, CUH provided demographic data on their workforce at Addenbrooke's and The Rosie Hospital³. This enabled us to compare and draw distinctions with findings from the analysis of the local area. Combined with the analysis in Section 2, it informed the content of the survey (detailed in Section 6) which enabled us to profile groups of people working at CUH most struggling with housing.

The data provided by CUH encompassed 9,418 permanent staff, 1,207 fixed term temporary staff, 1,195 bank staff and 12 locums. The data was anonymised and it was not possible to identify individuals.

CUH categorise the staff as follows:

- Additional Clinical Services – primarily health care support workers but also includes nursery nurses, pre-registration pharmacists, and play therapists,
- Nursing and Midwifery Registered
- Administrative and Clerical – this includes all non-clinical roles other than estates e.g corporate functions and administrative and managerial roles for clinical services
- Allied Health Professionals
- Add Prof Scientific and Technic – pharmacists, pharmacy technician and operating department practitioners
- Estates and Ancillary – maintenance workers, craftsmen and porters
- Medical and Dental
- Healthcare Scientists – a variety of healthcare science workers

Nursing and Midwifery Registered are the largest group with 32% followed by Additional Clinical Services and Administrative and Clerical, (both at around a fifth of the workforce). Medical and Dental make up only 12% of staff.

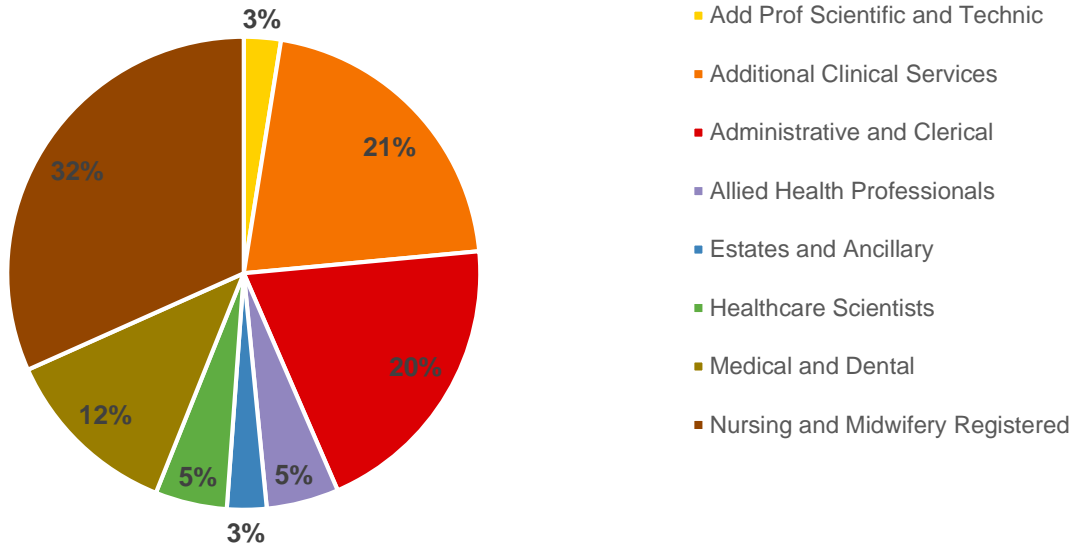
³ Data received in June 2019

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Figure 49 – Staff groups (proportion)

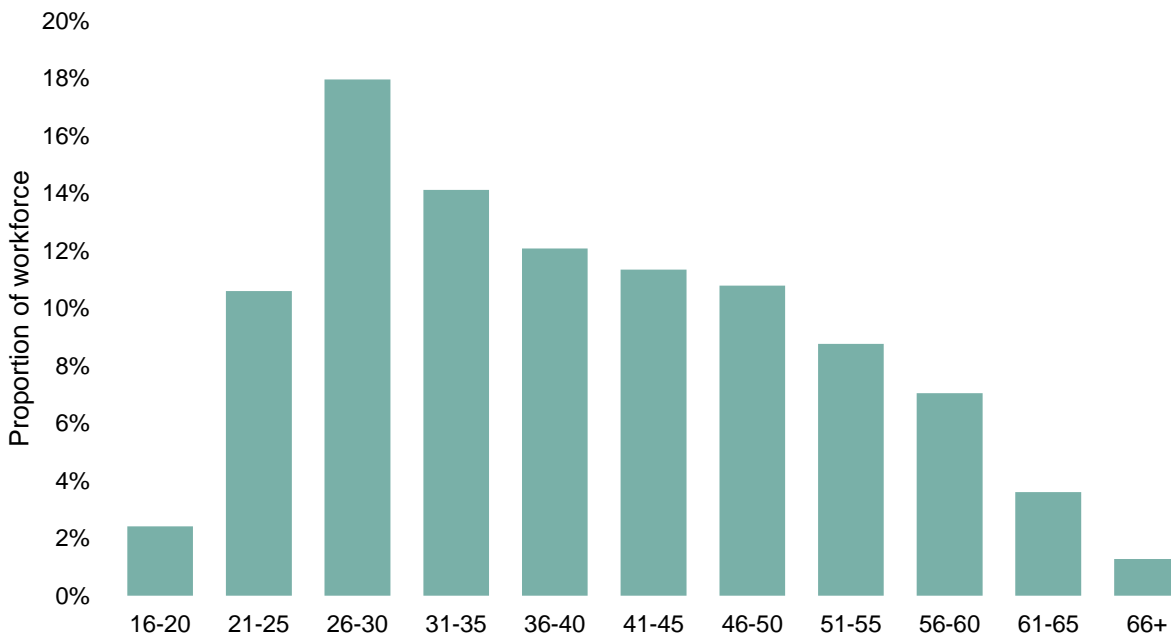


Source: Cambridge University Hospitals NHS Foundation Trust

5.2. Age distribution

Those aged 26-30 years make up the largest proportion of workers, at 18% (2,125 staff). In total 43% (5,050) of staff are between 21-35. There are fewer workers in age bands over 30. This may be linked to the growing proportion of 30 to 44 year olds moving out of Cambridge and South Cambridgeshire. There are 57% or 6,765 staff working for CUH who are under the age of 40. Based on findings in Section 3 and 4, those under 40 are most likely to be struggling with housing and should be a focus for new provision.

Figure 50 – Age of workforce



Source: Cambridge University Hospitals NHS Foundation Trust

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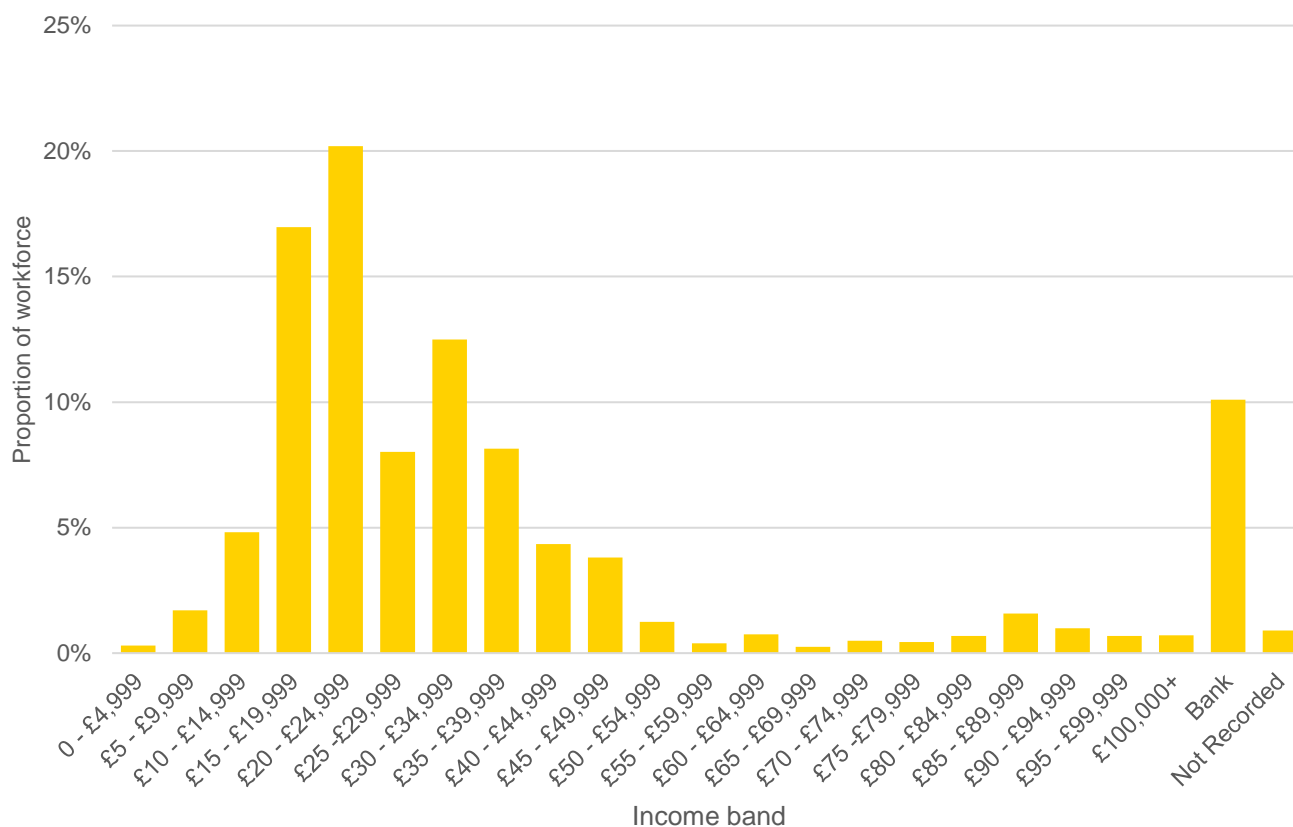


5.3. Income

81% of all staff earn under £50,000. The income bracket with the largest proportion of CUH staff is £20,000 and £24,999 which is below the lower quartile median income in Cambridge of £25,171. There are 20% or 2,389 workers in this income band. If these staff are in dual income households, it will assist with housing affordability and Sections 6 & 7 extend the analysis to incorporate this.

Staff in this income bracket that are single earners are likely to struggle with housing affordability. They are unlikely to be a high enough priority to access social housing ([See Cambridge City Council Lettings Policy](#)), and even if they are able to access affordable rented accommodation, they are still likely to struggle. There are a further 17% (2008) staff earning between £15,000 - £19,999. Unless those in this income group are in dual income households or able to access social rented housing, they are likely to find housing affordability a major challenge.

Figure 51 – Income distribution of CUH staff



Source: Cambridge University Hospitals NHS Foundation Trust

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5.4. Under 40 income by staff group

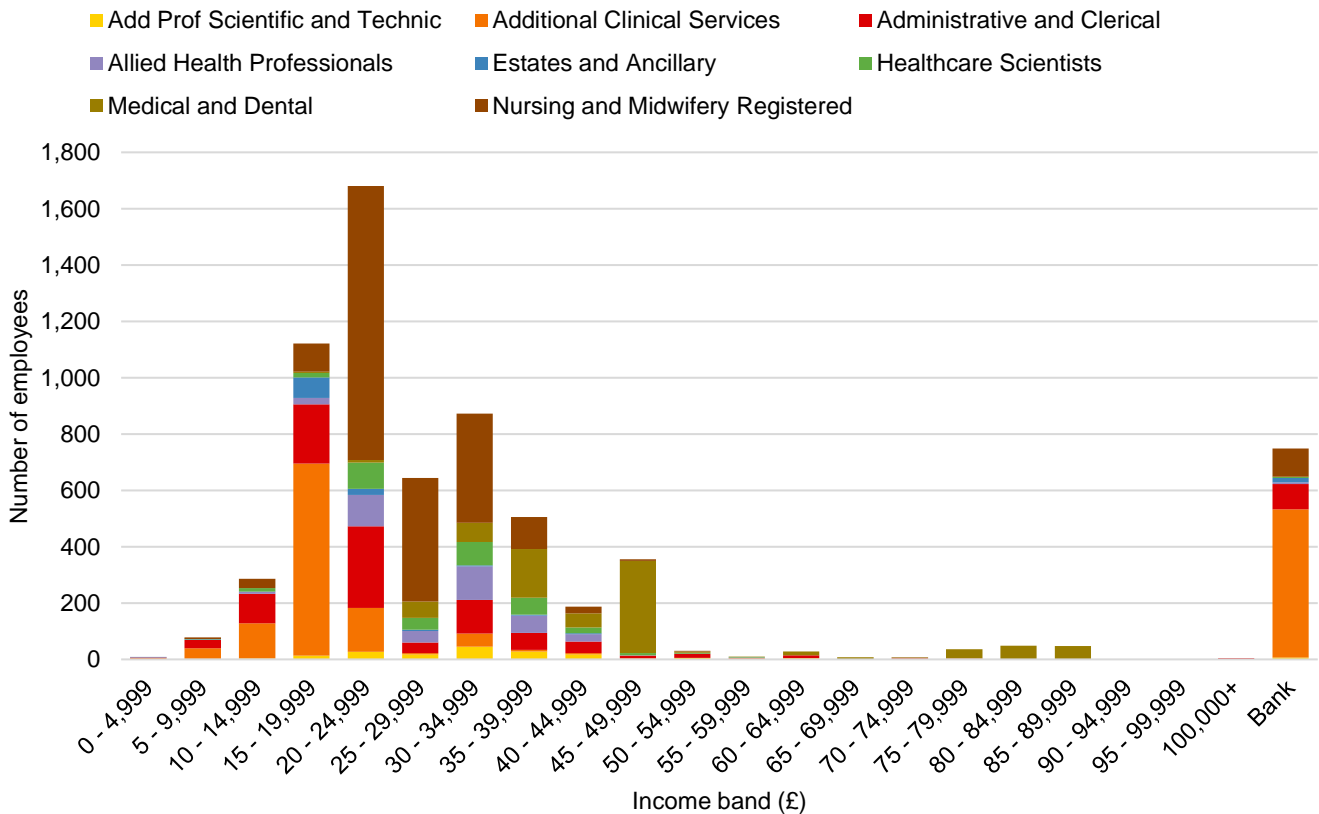
The key conclusion from the affordability analysis in Section 3, is that the most significant affordability gap exists for households earning under £40,000 a year, although those earning under £50,000 may still struggle to afford suitable housing, it is likely to be less acute. Households under 40 have seen increasing levels of out migration from Cambridge along with suppressed household formation. These factors along with tenure trends suggest older households are unlikely to be struggling in the same way.

CUH has a young workforce with 5,738 staff aged under 40 earning under £50,000. Of these, the vast majority earn under £40,000. If these staff are not in a dual income household or able to access a suitably discounted tenure, they will struggle to afford suitable housing in Cambridge or South Cambridgeshire.

Nursing and Midwifery make up the largest proportion of those aged under 40 earning less than £40,000, at almost 40% of the total. This accounts for 2,050 staff members. This is followed by Additional Clinical Service staff accounting for 20% or 1,061 staff and Administrative and Clerical at 16% or 855 staff.

Estates and Ancillary and have a low income distribution but do not account for many staff in terms of absolute numbers, with 112 under 40 and earning under £40,000. Healthcare scientists have higher income distribution and low absolute numbers but the vast majority of them under 40 earn £40,000. There are also 362 Allied Health Professionals under 40 earning under £40,000. Of the Medical and Dental staff in this age group 312 are earning under £40,000 but 173 of these earn between £35,000- 39,999.

Figure 52 – Income by staff group aged under 40



Source: Cambridge University Hospitals NHS Foundation Trust

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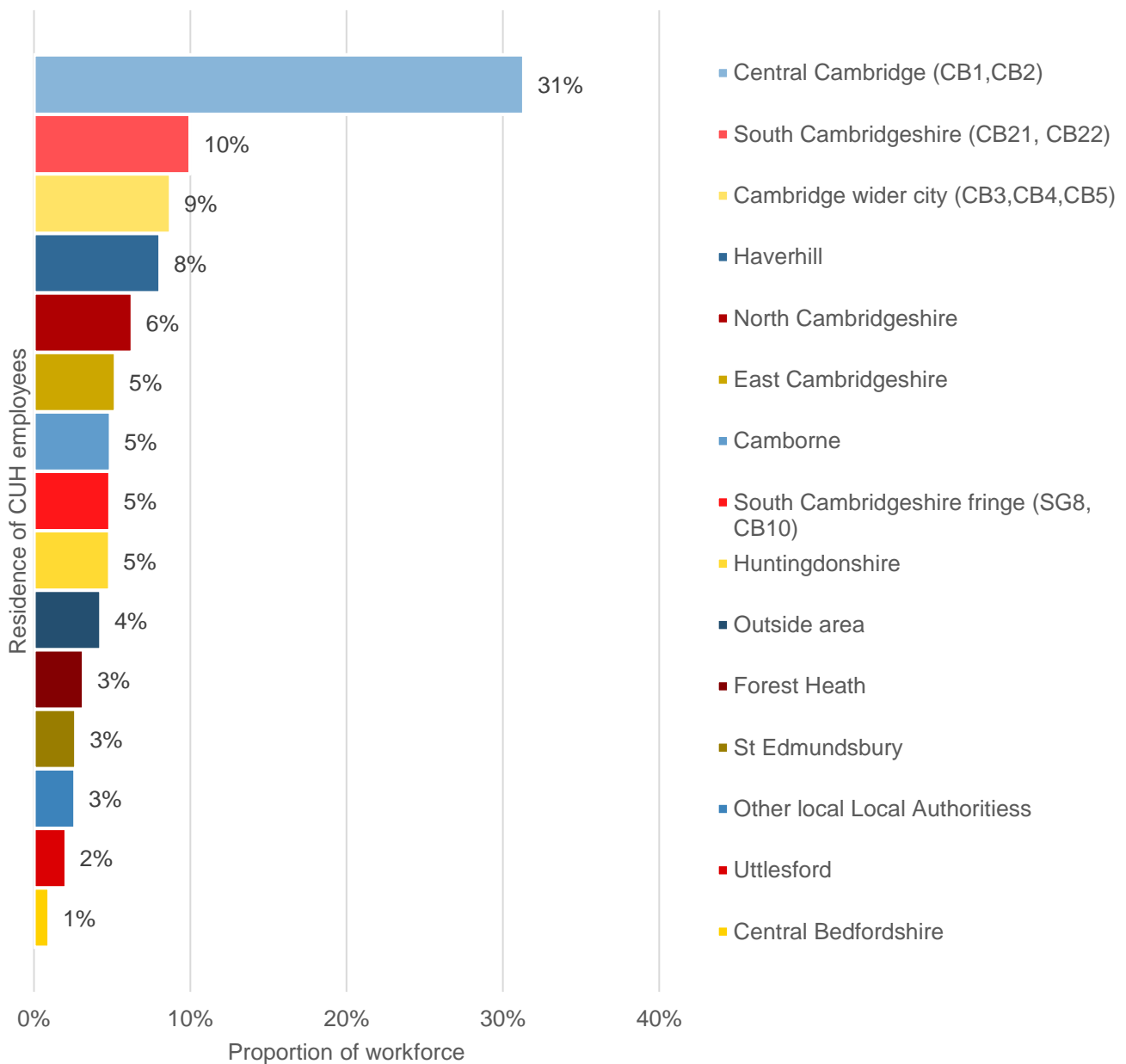


5.5. Where do CUH staff live?

CUH have approximately 1076 beds of onsite accommodation although not all of this is available to staff. It is mostly accommodation with shared facilities and is viewed as a short term housing solution and not a substitute for the provision of other housing options. It is typically made available to employees working in Nursing and Midwifery.

Figure 53 shows the proportion of staff that live in various locations from the data provided by CUH. There are high proportions of staff near to the campus in central Cambridge, to the south of the campus in South Cambridgeshire and to the south east around Haverhill.

Figure 53 – Residence of all CUH employees



Source: Cambridge University Hospitals NHS Foundation Trust

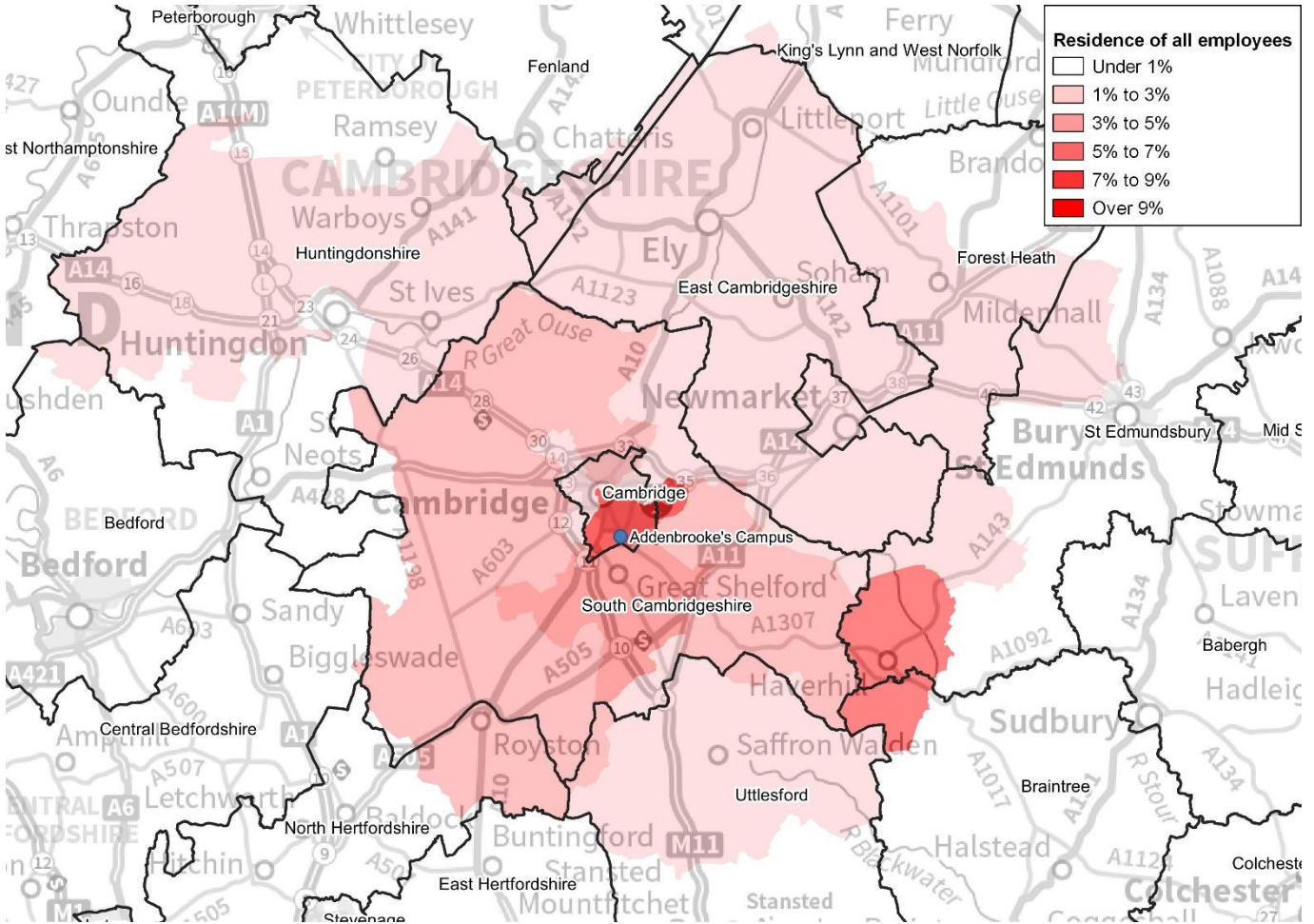
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Figure 54 displays where higher and lower concentrations of CUH staff live by postcode district from the data CUH provided, on a heat map. It shows the highest concentrations around the campus and central Cambridge, followed by Haverhill and South Cambridgeshire and lower concentrations in Huntingdonshire, East Cambridgeshire, Uttlesford and Forest Heath.

Figure 54 – Residence of all CUH employees



Source: Cambridge University Hospitals NHS Foundation Trust

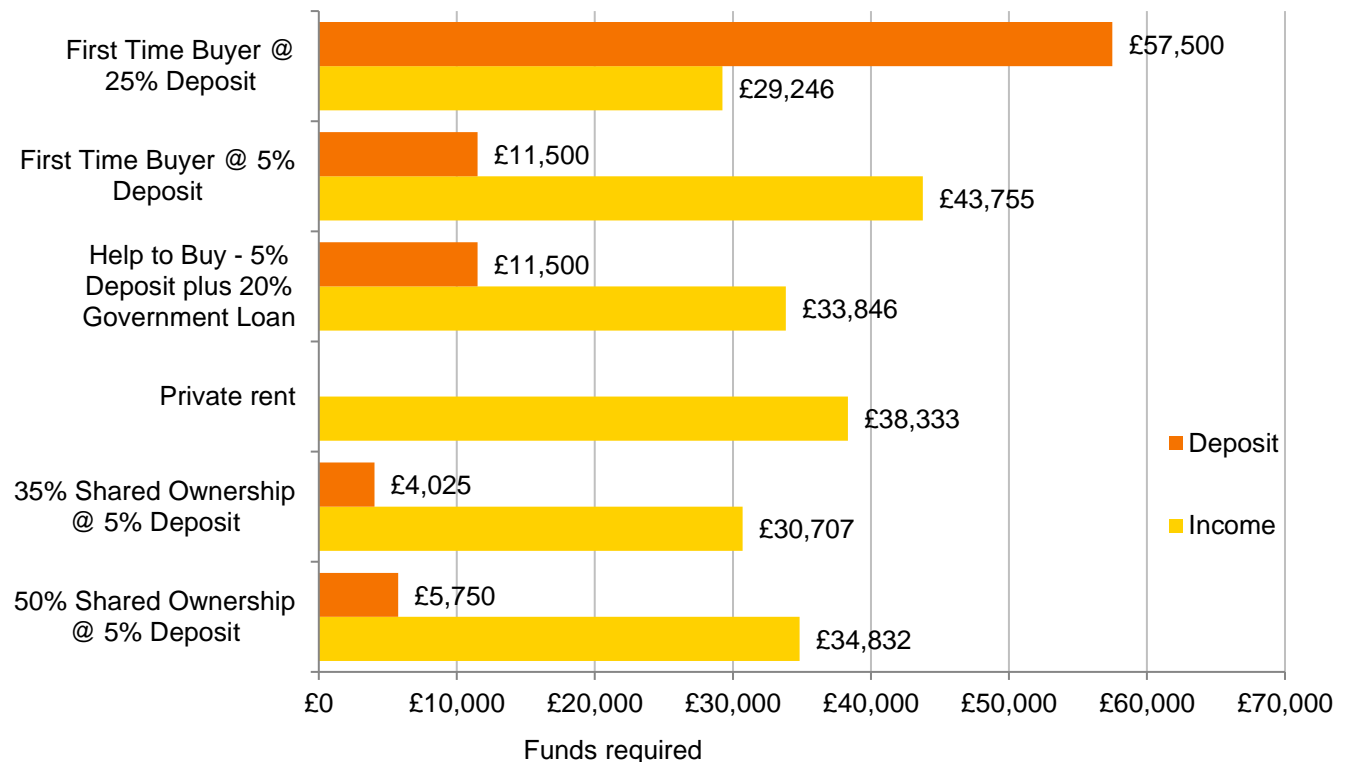
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Income tends to be a key determinant of where people live and we have replicated the affordability of different tenures analysis from Section 3 for an average value three bedroom house in Haverhill, to illustrate the appeal to workers of living in a more affordable location, even though accessibility to the hospital is not as good. A first time buyer in Haverhill using Help to Buy for a 5% deposit would need to have saved £11,500 and be earning £43,755. A similar buyer would need a deposit of £26,250 and income of £99,000 for a three bed house in Cambridge and £17,100 and £65,000 for a three bed house in South Cambridgeshire.

Figure 55 – Haverhill affordability calculator (3 bed house - £230,000)



Source: Savills

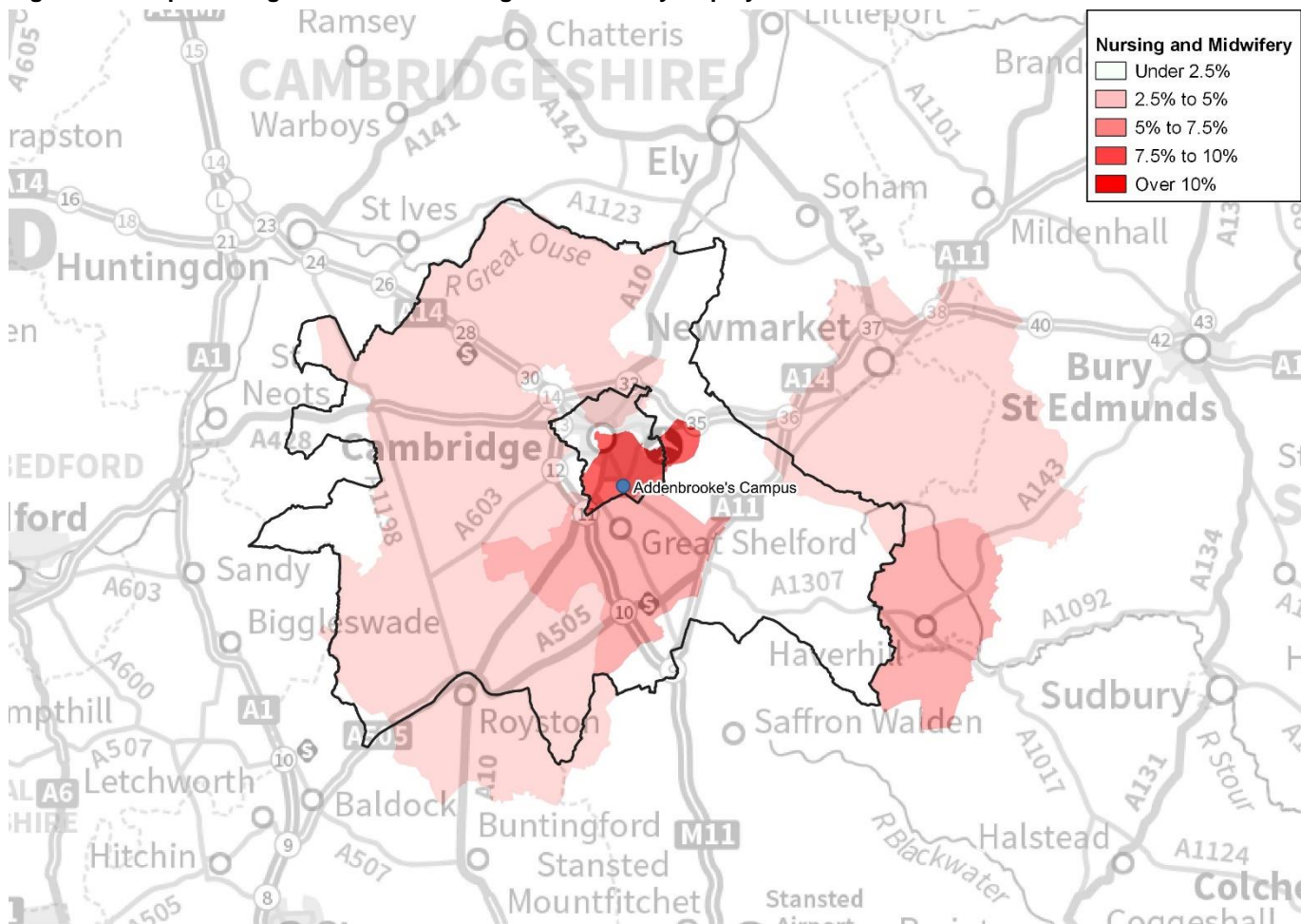
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The provision of onsite accommodation to those working in Nursing and Midwifery (see Figure 54) means there are high concentrations of them living in CB1 and CB2. Otherwise their lower incomes mean there are higher concentrations of them around Haverhill, for the affordability reasons.

Figure 53 – Map showing residence of Nursing and Midwifery employees



Source: Cambridge University Hospitals NHS Foundation Trust

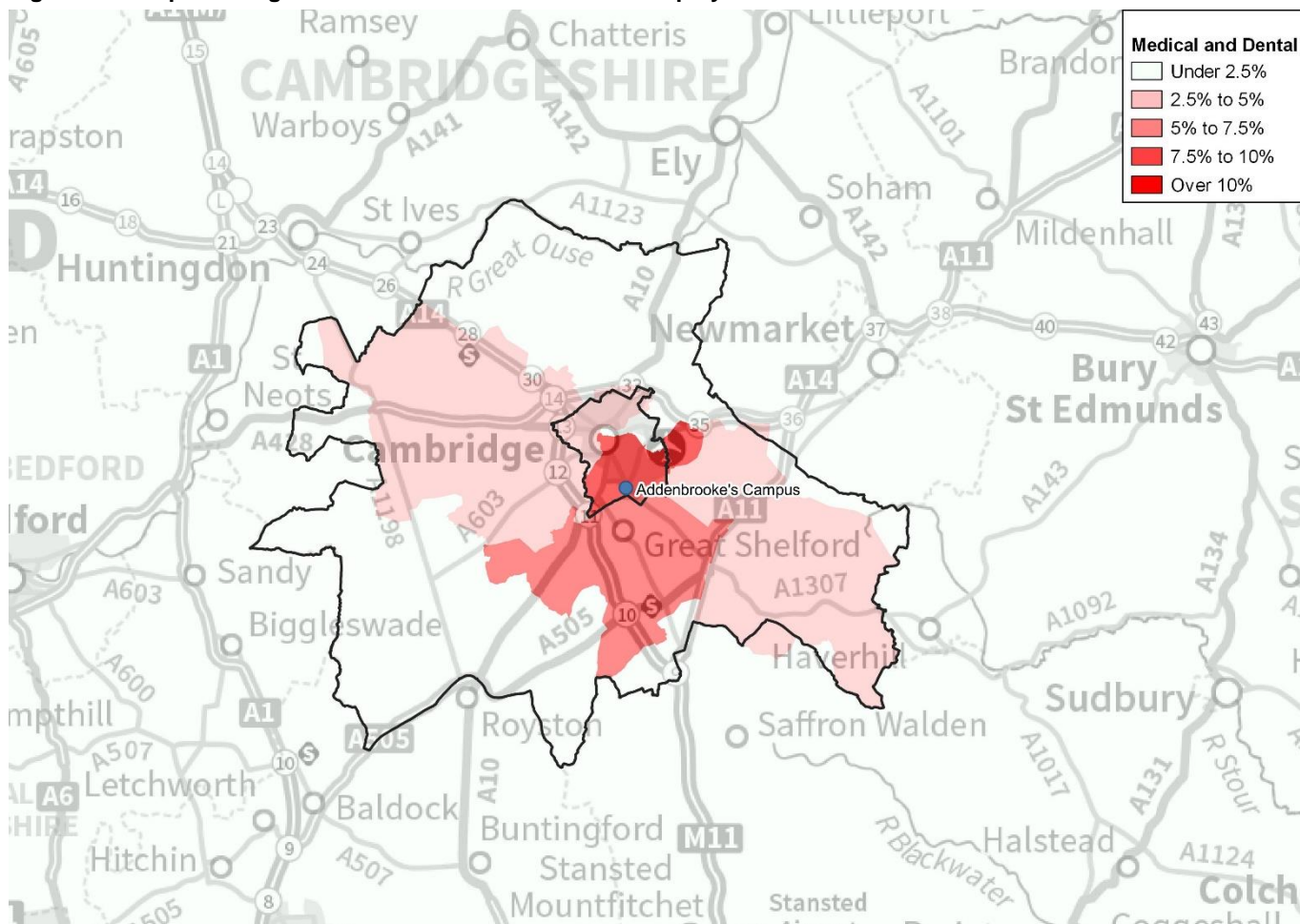
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Medical and Dental staff also have high concentrations living in CB1 and CB2 (Figure 56) and to the south around Great Shelford. This suggests a strong preference for them to be within close proximity to the hospital and reflects their higher incomes and ability to afford to live centrally.

Figure 56 – Map showing residence of Medical and Dental employees



Source: Cambridge University Hospitals NHS Foundation Trust

5.6. Conclusions

The workforce has a high number (and proportion) of people that analysis in Sections 3 & 4 suggests are likely to be struggling with meeting housing costs and/or accessing home ownership. Analysis of where the staff are living suggests that people are moving to more affordable locations outside of Cambridge and South Cambridgeshire. It also shows that there is a strong preference for Medical and Dental staff to live in close proximity to the hospital which despite their higher income profile may still represent an affordability challenge.

6. CUH Employee Survey

6.1. Introduction

A survey of CUH employees working at Addenbrooke's and The Rosie Hospital was undertaken to provide further information on current housing and attitudes to different housing options. The survey enabled us to capture information that was not available from other sources.

The survey focussed on capturing information on the following themes:

Current Housing Provision

- Household composition and income
- Travel to work time/method and satisfaction
- Ability to meet housing costs and satisfaction with current accommodation

Future Housing Provision

- Type/area of housing that would suit needs
- Features and amenities that would be required in a new home
- Importance of public transport provision.
- Attitude to sharing with other CUH staff or having them as neighbours
- View on different tenures

Key points on the administration of the survey

- The survey was administered by CUH
- The survey questions are included at [Appendix 2](#)
- The survey was available for completion for four weeks and was easily accessible on all staff workstations
- The survey was promoted at weekly senior management meetings and through wider leadership team emails, with managers asked to cascade the message to their staff
- The survey was promoted through internal daily email communications and also through Unison email communications
- The survey was promoted through the staff self-service portal (My ESR)
- All senior sisters / ward managers were asked to promote the survey to Healthcare Assistants and support workers
- A 'pop up' stand in the concourse during lunch was used to promote the survey
- Laminated flyers were put up around the site in key locations to promote the survey

Note: The survey was anonymous and it was not possible to identify individuals from the results tables with which we were provided.

A previous employee survey was conducted by Cambridge University Health Partners (CUHP) on Housing Needs and Aspirations Survey. This had 279 responses from CUH staff (72% of the total respondents) and the key findings were summarised as follows:

Key findings

There is an urgent need for more affordable houses (of all sizes) in commutable distance to Addenbrooke's and The Rosie Hospital;

- Cost of housing in Cambridge is a serious disincentive for recruiting and retaining staff;
- Staff with lower wages simply cannot currently afford to live close to the Campus;
- Affordable houses for young families are needed;
- There needs to be affordable staff accommodation on site/nearby;

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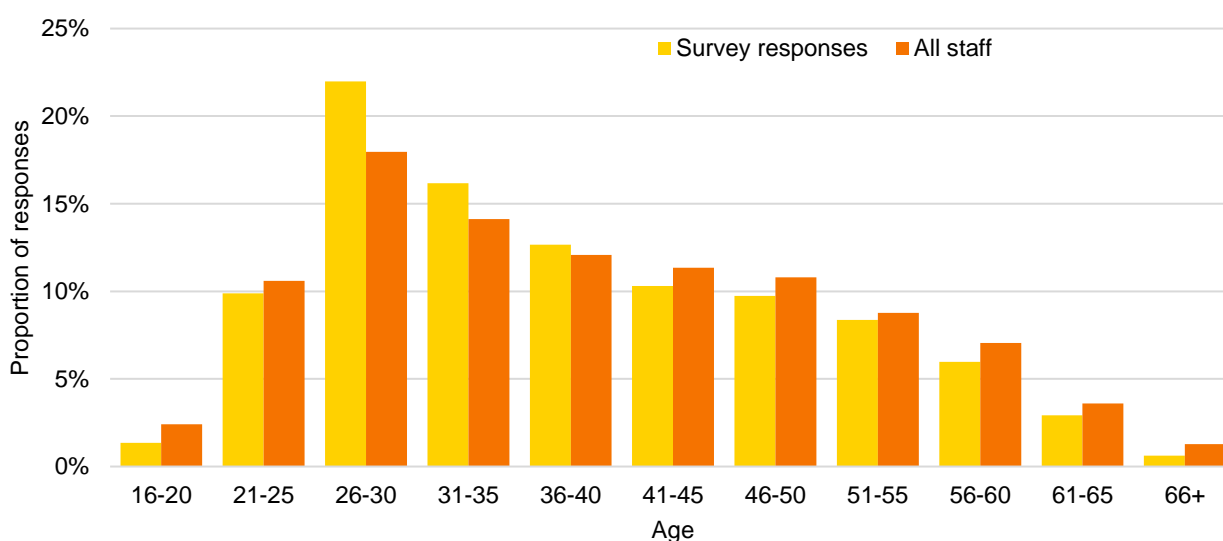


6.2. Survey responses

There were 1,958 responses received which we considered a satisfactory response rate. There was a slightly higher rate of response among employees aged 26-30 and 31-35 (Figure 57) and, accordingly, with incomes between £20,000-£35,000. As shown by the analysis in the previous sections these groups are most likely to be struggling with housing affordability and thus probably engaged more with the survey.

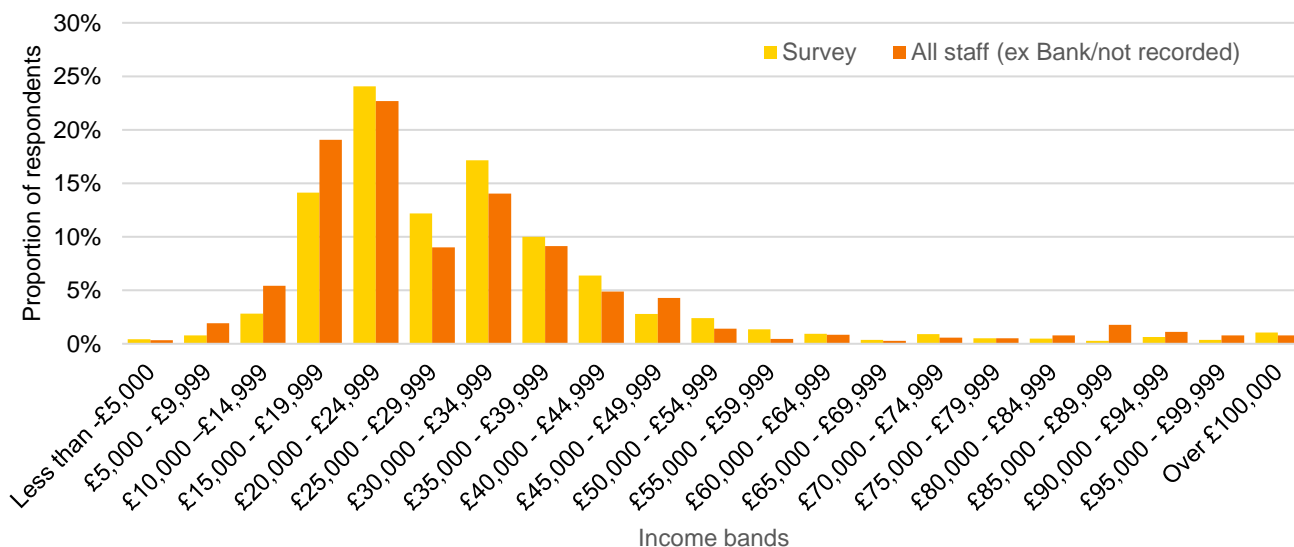
There was a lower response rate among those working in Estates and Ancillary and Additional Clinical Services. Attempts were made to provide staff with access to computers to complete the survey but it is possible the fact they do not have constant access to computers may have contributed to a lower response rate.

Figure 58 - Survey responses by age



Source: Cambridge University Hospitals NHS Foundation Trust

Figure 59 - Survey responses by individual income



Source: Cambridge University Hospitals NHS Foundation Trust

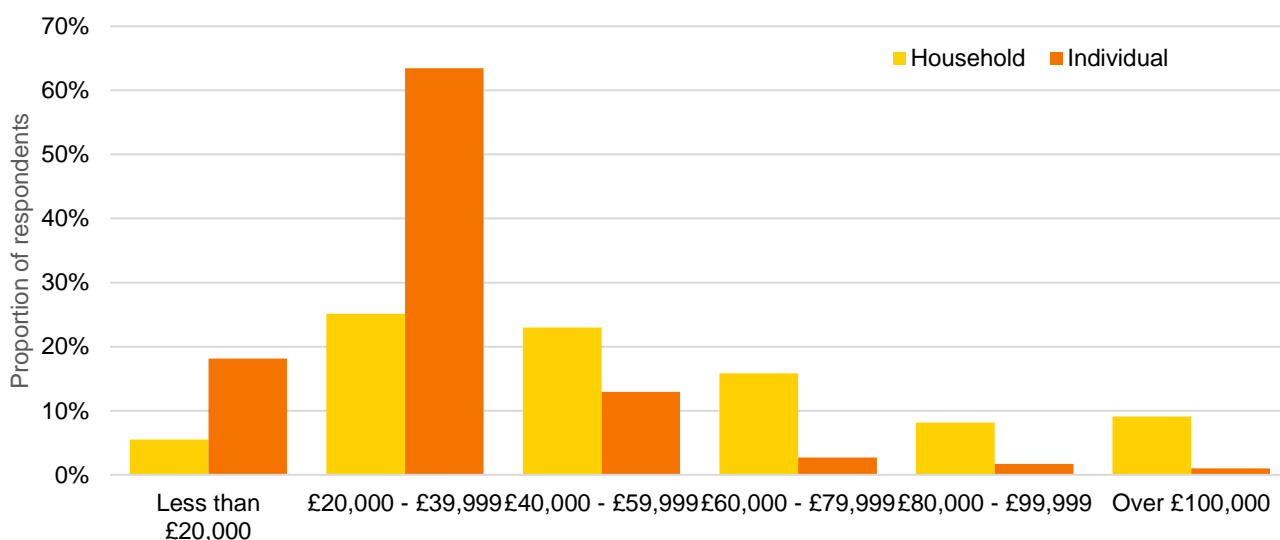
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Figure 60 compares the survey respondents' household incomes to their individual incomes. The majority of individual incomes fall into the £20,000 - £39,999 income bracket (63%). This compares to 25% for household incomes. There are higher proportions of household incomes in all the higher income brackets. 23% have a household income between £40,000 and £59,999, compared to 13% for individual incomes and 16% have a household income between £40,000 and £59,999 compared to 3% for individual incomes. When considering housing affordability, household income is the more important measure and 53.5% of respondents have a household income below £60,000, insufficient to be able to afford a typical 2 bedroom flat in Cambridge or a 3 bedroom house in South Cambridgeshire.

Figure 60 – Survey responses by household income and individual income



Source: Cambridge University Hospitals NHS Foundation Trust

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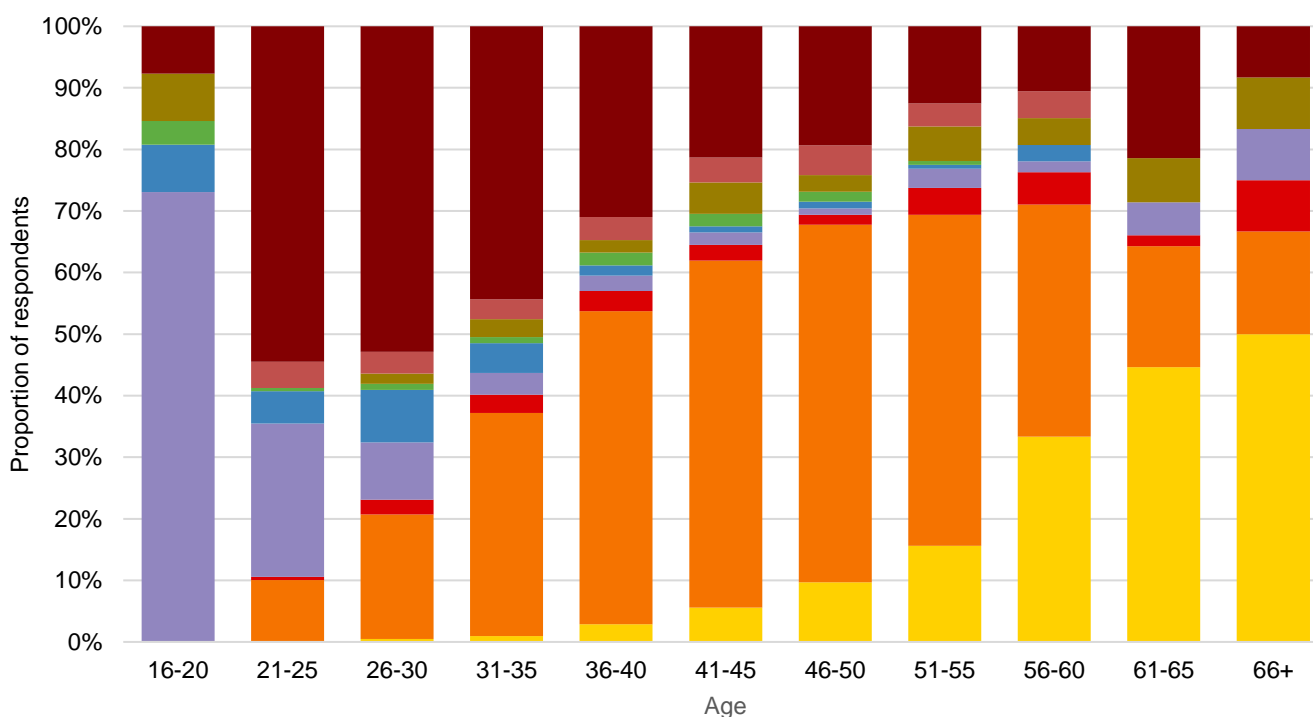


6.3. Survey findings

The dominant tenure for respondents aged 21-30 is private rent, with 53.5% of survey respondents in that age category living in this tenure. Younger respondents are highly likely to be living with parents. Owner occupation among respondents increases in line with age as one would expect. The proportion of respondents living in Housing Association accommodation is relatively consistent through the different age brackets with slightly higher levels of 5% and 8% in the 56-60 and 66+ categories respectively.

Figure 61 – Housing tenure by age

- Renting privately (from private landlord or letting agency)
- Renting from a Council
- On-site staff accommodation (either Sanctuary or other)
- Home owner, Shared Ownership
- Home owner, no mortgage
- Renting from a Housing Association (not on site)
- Other
- Living with family
- Home owner, paying mortgage



Source: Cambridge University Hospitals NHS Foundation Trust

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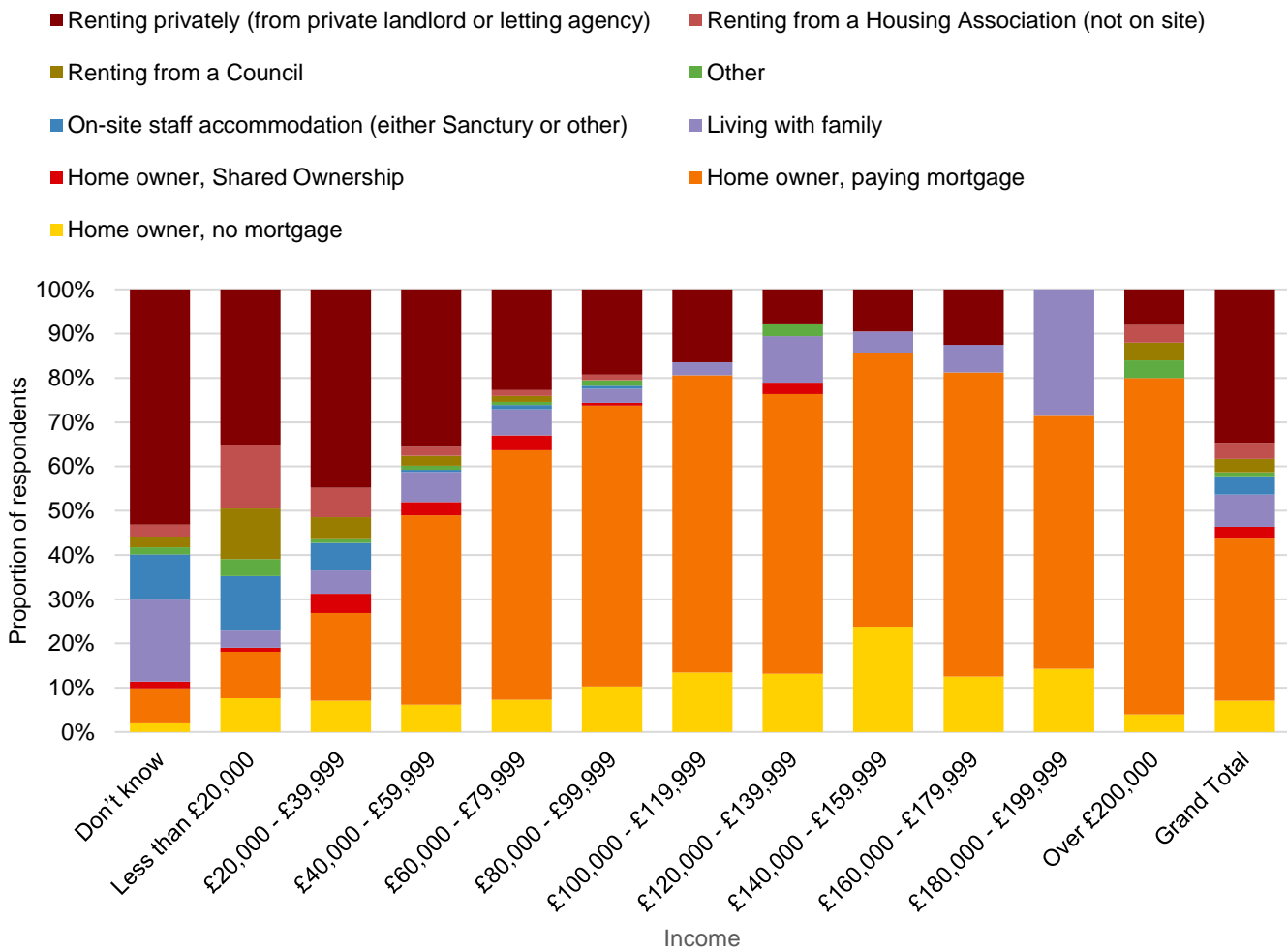
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Private rent is also the dominant tenure for those with household incomes under £40,000. 45% of those with household incomes between £20,000-£39,999 live in PRS, with 20% living in owner occupation. Those with household incomes under £20,000 have a higher proportion renting from a Housing Association (14%) or Council (11%) but PRS is still the most prevalent tenure at 35%.

Given the unaffordability of living in the PRS for many households, as established in the previous sections, the survey findings suggest that there is an under provision of Housing Association or Council properties available to rent at affordable or social rent levels. A higher proportions of those with household incomes under £40,000 may live in these tenures if it were more provision available.

Figure 62 – Housing tenure by household income



Source: Cambridge University Hospitals NHS Foundation Trust

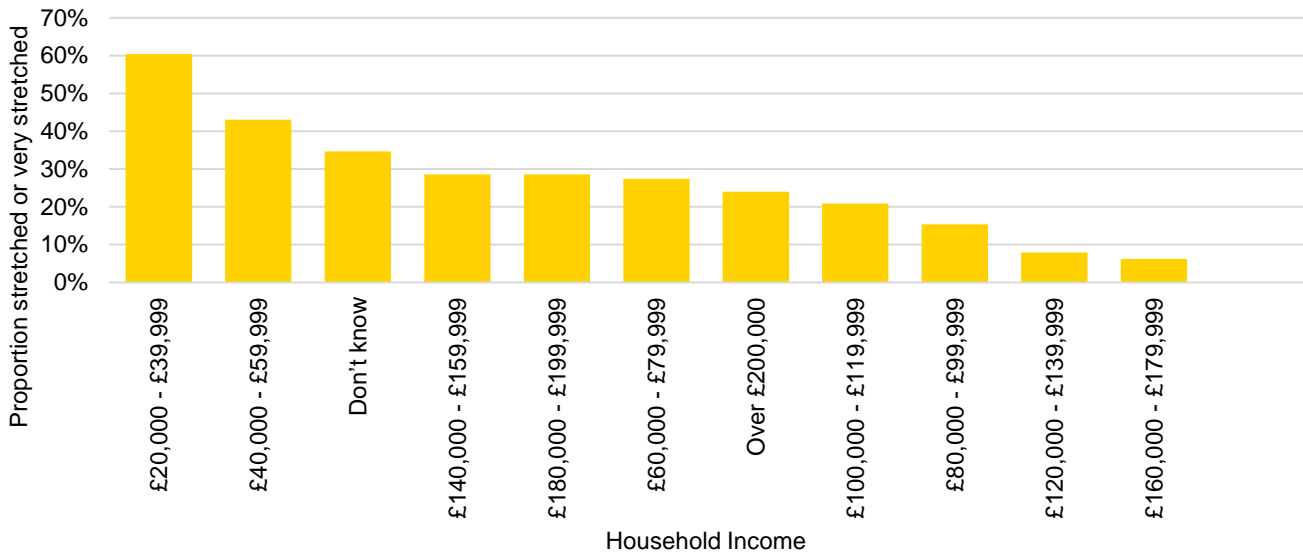
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Analysis of the CUH workforce data in the previous section in the context of housing in affordability in Cambridge and South Cambridgeshire suggests that there are likely to be pressures on meeting housing costs, particularly for the large number of employees with household incomes below £40,000. The survey responses confirmed this, with those considering themselves 'stretched or very stretched' higher in lower income brackets (Figure 63).

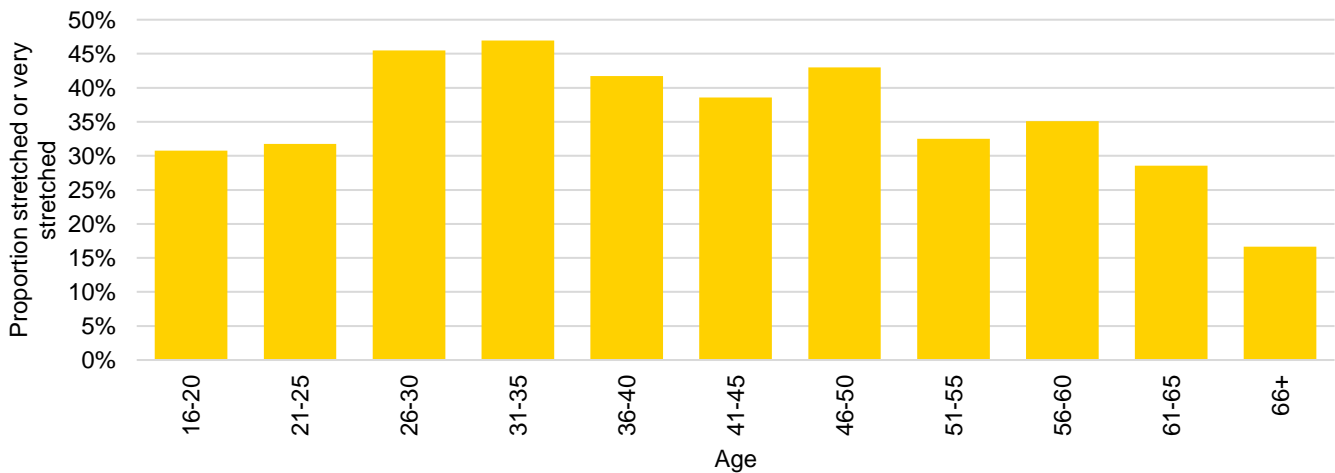
Figure 63 – Ability to meet housing costs by household income



Source: Cambridge University Hospitals NHS Foundation Trust

It was also clear that those aged between 26-40 were most likely to be struggling with housing costs. Both of these age brackets have over 45% of their respondents stretched or very stretched (Figure 64). Those aged 36-40 were only marginally better off, with 42% stretched or very stretched. Across all the age groups, only those aged 61-65 and 66+ had under 30% of their respondents who are stretched or very stretched. Those aged below 25 are less stretched but this is likely due to the higher proportion of them living with parents. Across all respondents, 40% said they were stretched or very stretched in meeting their housing costs.

Figure 64 – Ability to meet housing costs by age



Source: Cambridge University Hospitals NHS Foundation Trust

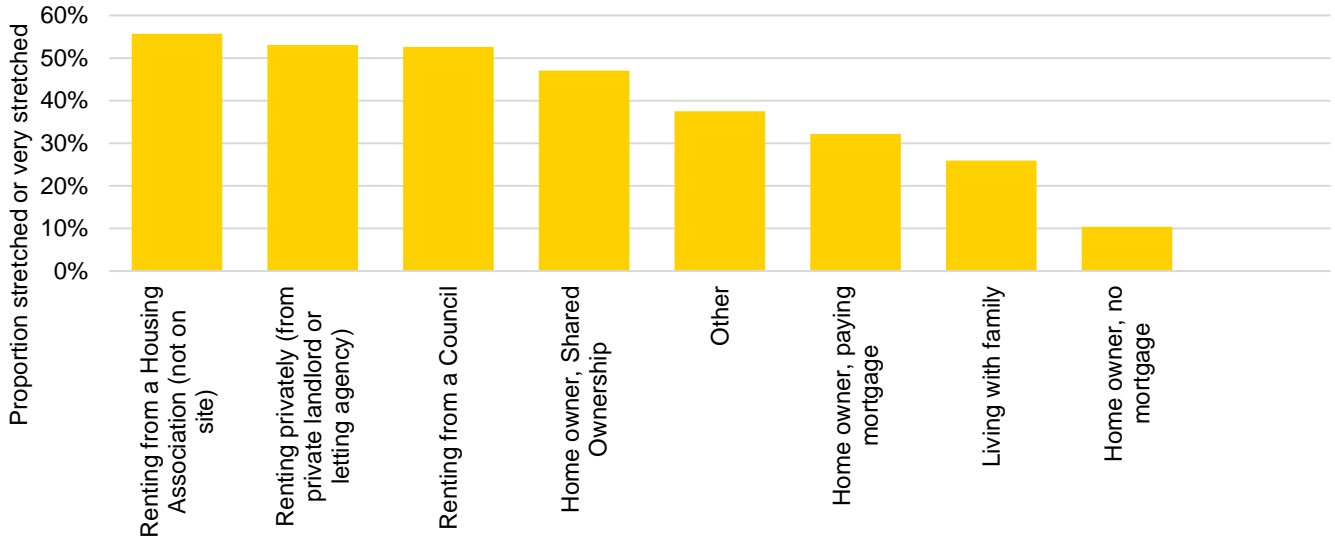
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Looking at the ability to meet housing costs by tenure showed that by far the best off were those respondents who own their own homes, excluding Shared Ownership. All rental tenures had over 50% of their respondents stretched or very stretched with those living in on-site accommodation faring worst (59%). This highlights the extent of the problem for those not living in homeownership.

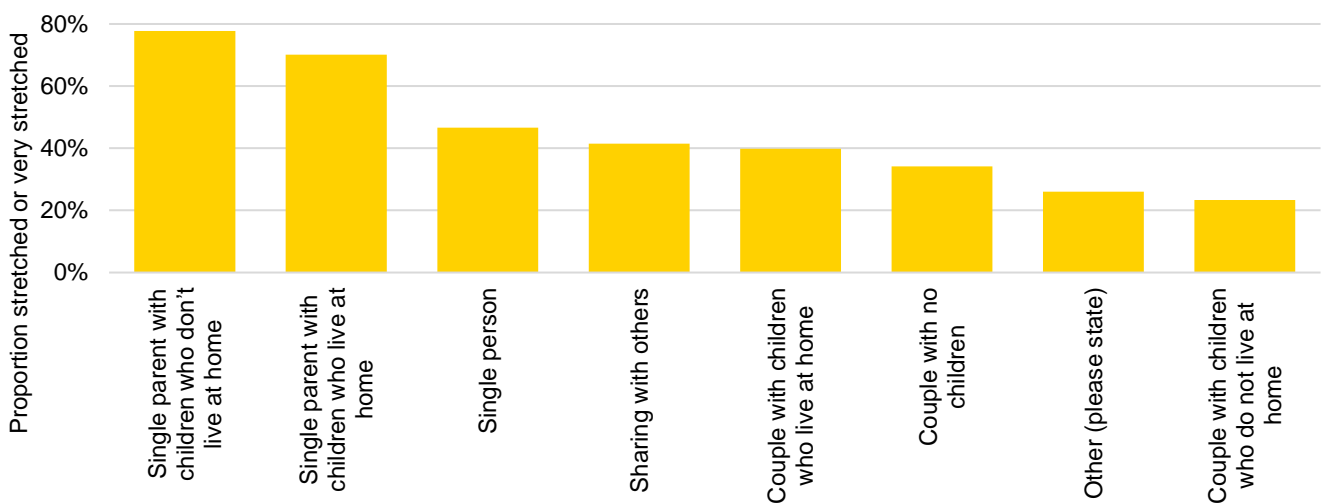
Figure 65 – Ability to meet housing costs by tenure



Source: Cambridge University Hospitals NHS Foundation Trust

Single parent households with either children that do or don't live at home were the household types that struggled the most with their ability to meet housing costs by a significant margin. Concerningly, 78% of those with children who don't live at home and 70% of those with children that do are either stretched or very stretched in their ability to meet housing costs. The fact that single parents without children living at home are so stretched is potentially explained by financial support paid to the child/children, despite the fact they live elsewhere. Couples without children or without children that live at home had the lowest proportions that are stretched or very stretched meeting housing costs. This highlights the importance of a dual income household in comfortably affording housing in the area.

Figure 63 – Ability to meet housing costs by household type



Source: Cambridge University Hospitals NHS Foundation Trust

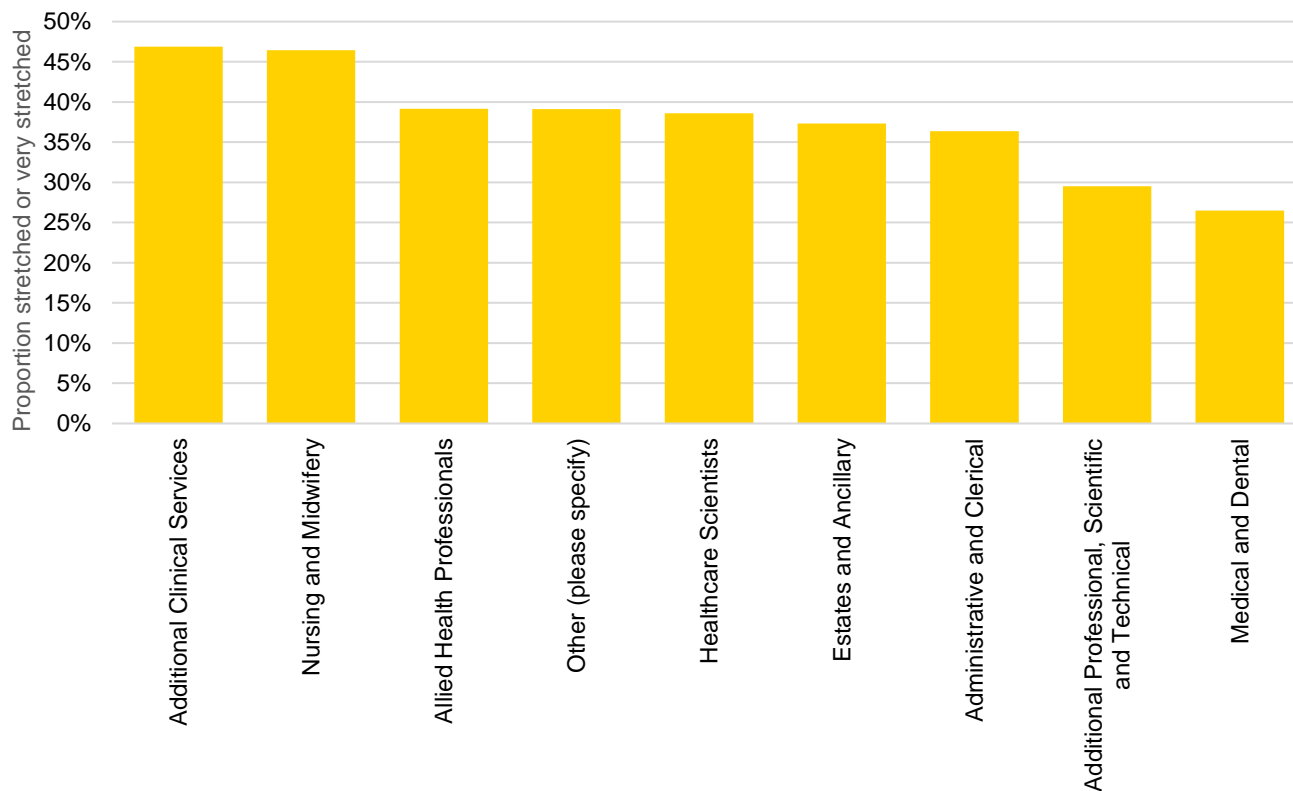
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Analysis of the ability to meet housing costs by staff group shows that Additional Clinical Services and Nursing and Midwifery had the highest proportion stretched or very stretched, both over 45%. This corresponds to the age and income profile of these staff groups. Medical and Dental were the least stretched at 26%, reflecting their higher income distribution overall.

Figure 66 – Ability to meet housing costs by staff group



Source: Cambridge University Hospitals NHS Foundation Trust

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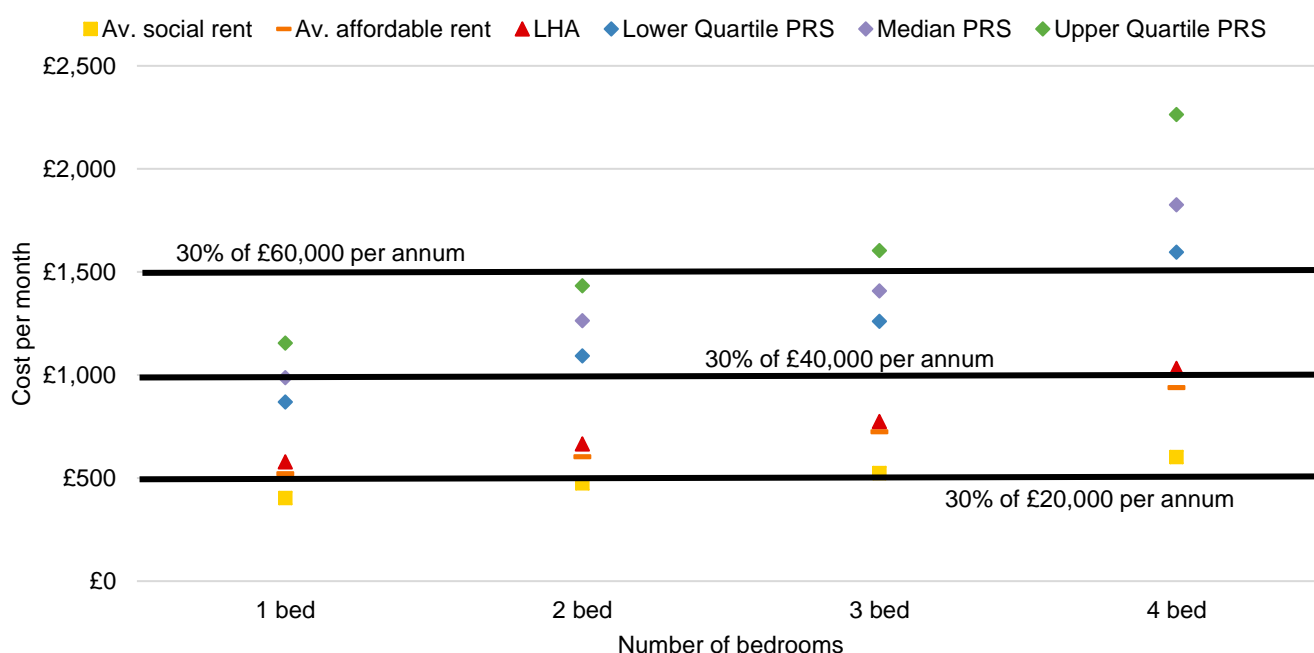
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6.4. Affordability of renting housing in Cambridge and South Cambridgeshire to hospital workers

Figure 67 shows what households in the income bands £20,000 to £40,000 and £40,000 to £60,000 could afford to rent in Cambridge (assuming a 30% spend on housing costs). Households at the upper end of the income band earning £20,000 to £40,000 may just be able to afford a lower quartile or median flat in the PRS but for anything else would require a discounted tenure for properties to be affordable. Households earning £40,000 to £60,000 would be unable to afford four bedroom properties in the PRS and the households toward the higher end of the income band maybe able to afford lower quartile three beds or median three beds.

Figure 67 – What can CUH households afford to rent in Cambridge?⁴



Source: Rightmove (year to Q3 2019), Statistical Data Return (2018/19), VOA (2019)

⁴ LHA refers to Local Housing Allowance which is the level of housing benefit available to households in the area. PRS refers to Private Rented Sector properties available to rent on the open market. Social rent refers to 'social housing' which is low cost rental accommodation and is the most discounted rental tenure. Affordable rent is low cost rental accommodation which is less discounted than social rent and rents are permitted to be set at up to 80% of market rent.

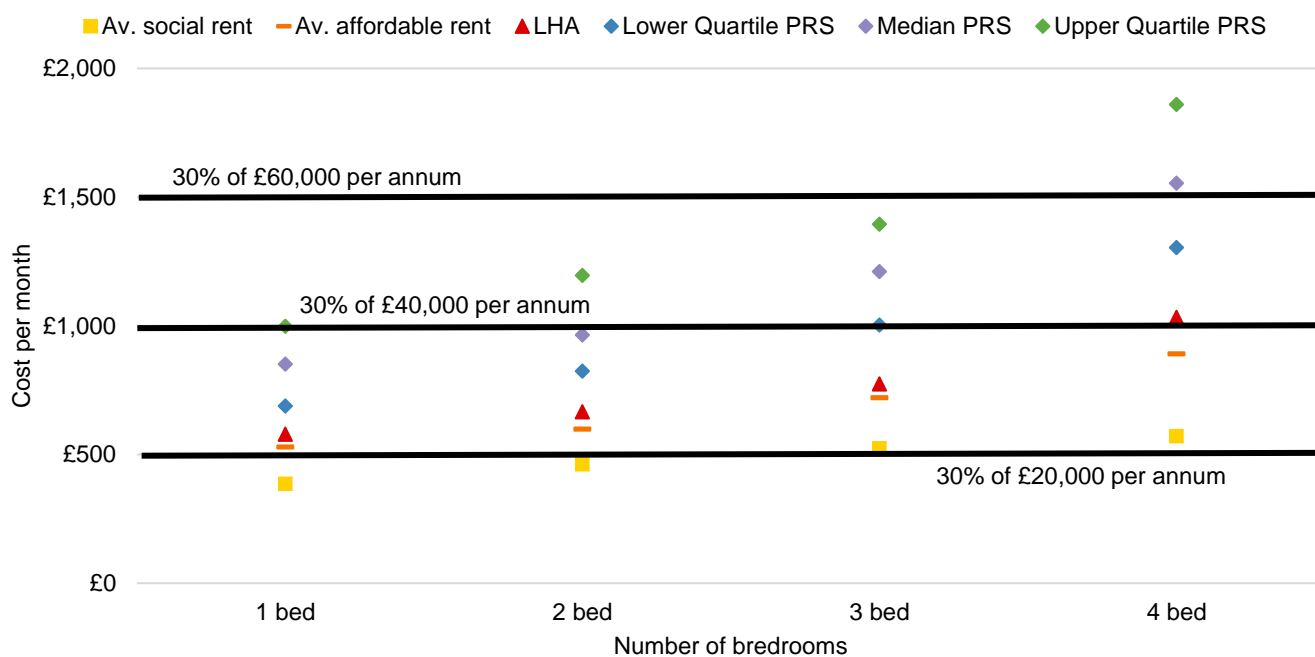
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The chart below shows what households in the income bands £20,000 to £40,000 and £40,000 to £60,000 could afford to rent in South Cambridgeshire (assuming a 30% spend on housing costs). Households earning £20,000 to £40,000 could not afford any three or four bed properties in the PRS. Households earning £40,000 to £60,000 would be unable to afford median or upper quartile four bedroom properties in the PRS.

Figure 68 – What can households afford to rent in South Cambridgeshire?⁵



Source: Rightmove (year to Q3 2019), Statistical Data Return (2018/19), VOA (2019)

⁵ LHA refers to Local Housing Allowance which is the level of housing benefit available to households in the area. PRS refers to Private Rented Sector properties available to rent on the open market. Social rent refers to 'social housing' which is low cost rental accommodation and is the most discounted rental tenure. Affordable rent is low cost rental accommodation which is less discounted than social rent and rents are permitted to be set at up to 80% of market rent.

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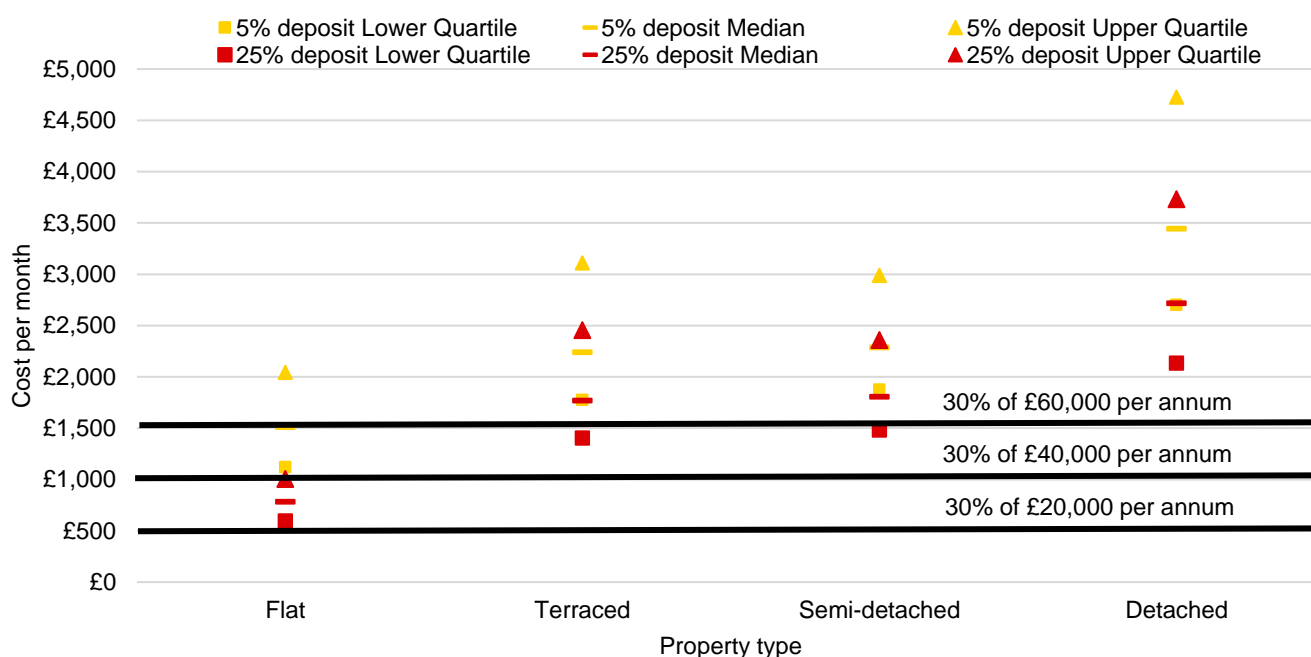
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6.5. Affordability of buying housing in Cambridge and South Cambridgeshire to hospital workers

The chart below shows what households in the income bands £20,000 to £40,000 and £40,000 to £60,000 could afford to buy in Cambridge (assuming a 25 year mortgage at 3.5% and either 5% or 25% deposit and 30% spend on housing costs). Households earning £20,000 to £40,000 could afford a flat if they were able to save a 25% deposit, which is likely to be very challenging. Households earning £40,000 to £60,000 would be able to afford flats, other than upper quartile valued properties if they could raise a 25% deposit. Households at the upper end of the income band maybe able to afford terraced or semi-detached property, if they could raise a 25% deposit.

Figure 69 – What can households afford to buy in Cambridge?⁶



Source: Savills using Land Registry

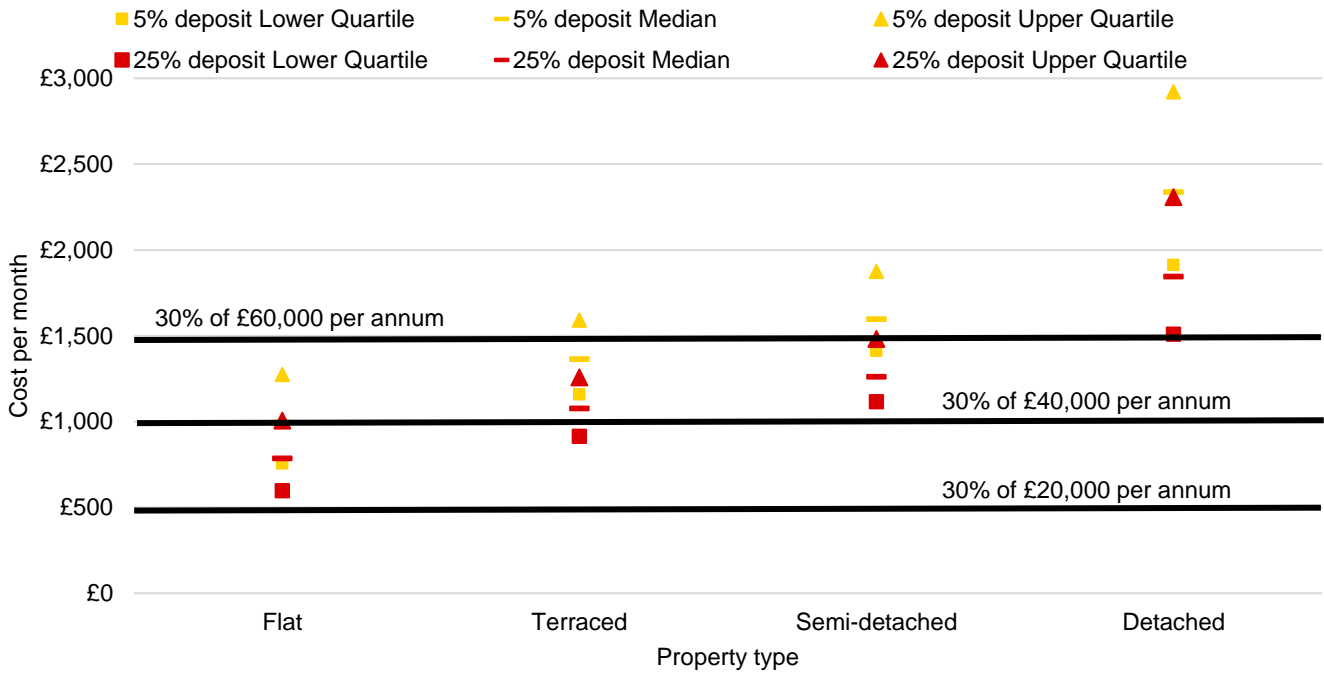
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Figure 70 shows what households in the income bands £20,000 to £40,000 and £40,000 to £60,000 could afford to buy in South Cambridgeshire (assuming a 25 year mortgage at 3.5% and either 5% or 25% deposit and 30% spend on housing costs). Households earning £20,000 to £40,000 could afford a flat, other than upper quartile with a 5% deposit. They could only afford a lower quartile terraced house with a 25% deposit and no other houses are affordable. Households earning £40,000 to £60,000 would be able to afford all flat types and most terraced houses but could not afford a detached house. They may be able to afford semi-detached houses with a 25% deposit.

Figure 70 – What can households afford to buy in South Cambridgeshire?



Source: Savills using Land Registry

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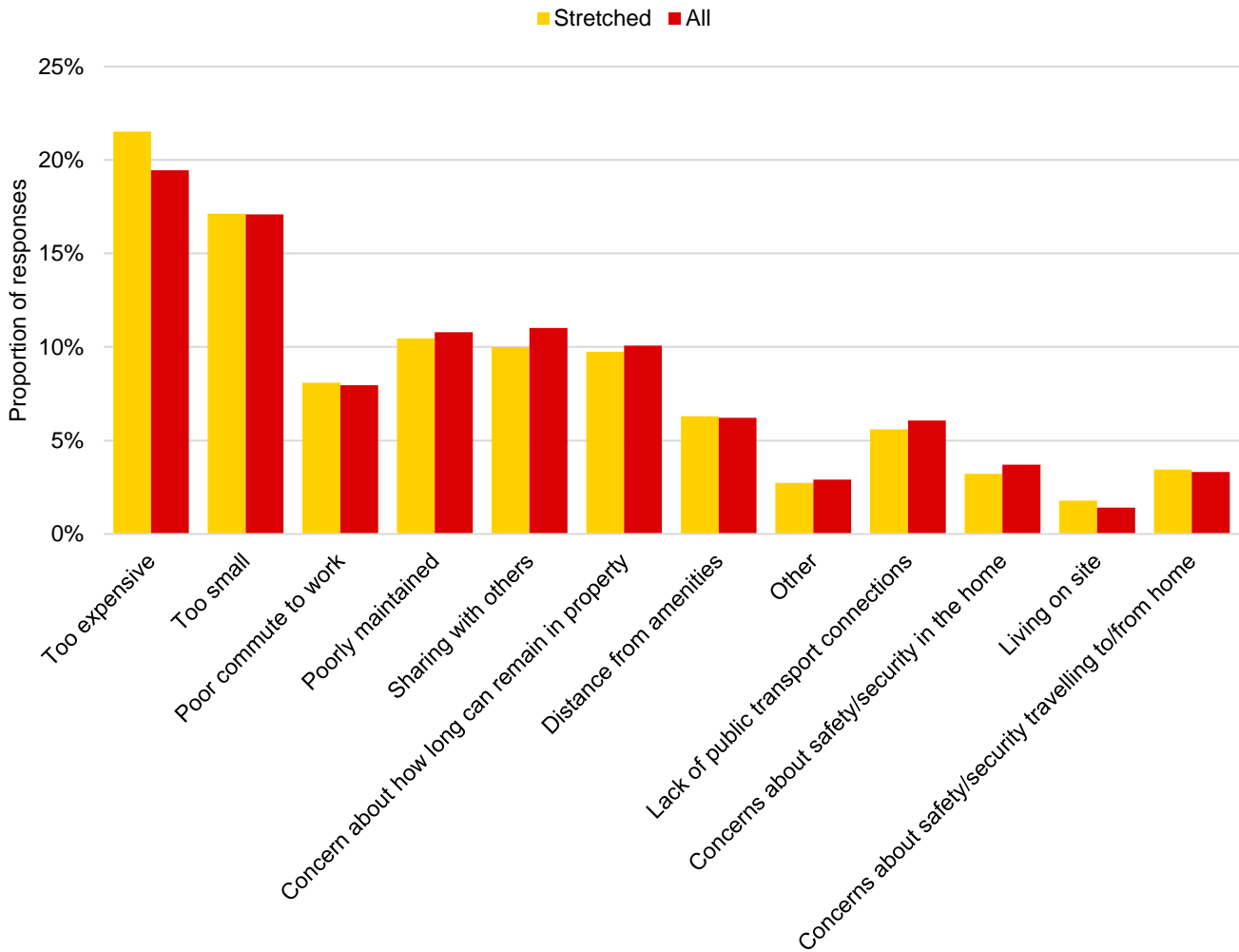
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6.6. Reasons for dissatisfaction with current housing

We compared these issues to the responses for those households who are stretched or very stretched in meeting housing costs. The findings were broadly consistent with the wider survey responses, although a slightly higher proportion of them identified cost as a cause of dissatisfaction.

Figure 71 – Reasons for dissatisfaction with housing,



Source: Cambridge University Hospitals NHS Foundation Trust

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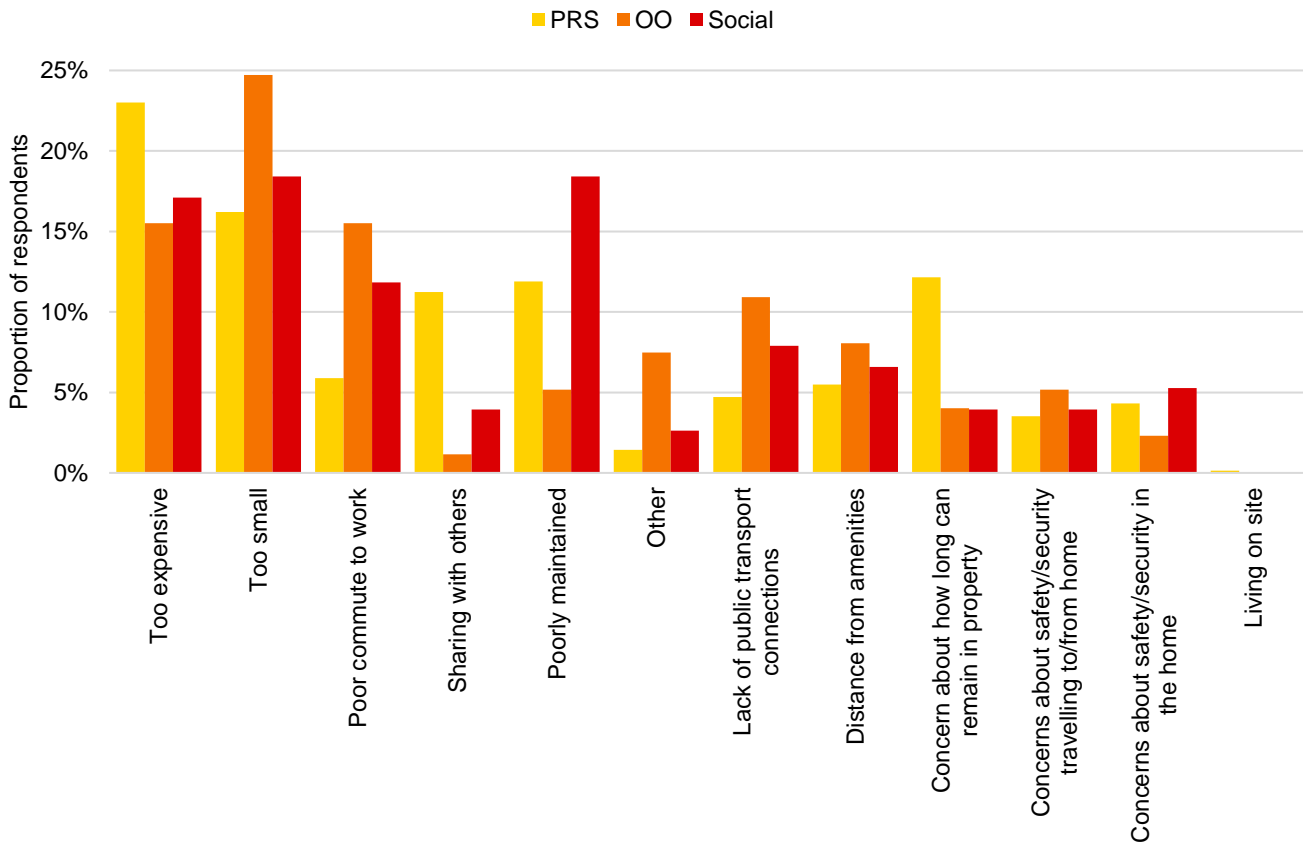
6.7. Reasons for dissatisfaction with current housing by tenure

Analysis of reasons for dissatisfaction with housing by tenure showed differences across tenure types. Being too expensive, poorly maintained, sharing with others, security of tenure and safety/security in the property were all bigger issues for those in PRS or subsidised rent than owner occupiers.

Owner occupiers identified being too small, poor commute to work, lack of public transport and distance from amenities as bigger issues than for renters. This suggests that owner occupiers have had to compromise on location in order to afford homeownership. This is supported by the analysis of commute time by tenure which shows that owner occupiers tend to have longer commutes. Despite this, both being too expensive and being too small were big issues for all groups albeit with size the primary concern for the owner occupiers and cost the biggest issue for renters.

The fact that being too small is a more prevalent problem for owner occupiers suggests they are inhibited from 'upsising' to meet their needs because of high house prices. This means there is an increased chance of them relocating to a more affordable area to accommodate their housing needs which may affect retention of employees in this group.

Figure 72 – Reasons for dissatisfaction with current housing by tenure



Source: Cambridge University Hospitals NHS Foundation Trust

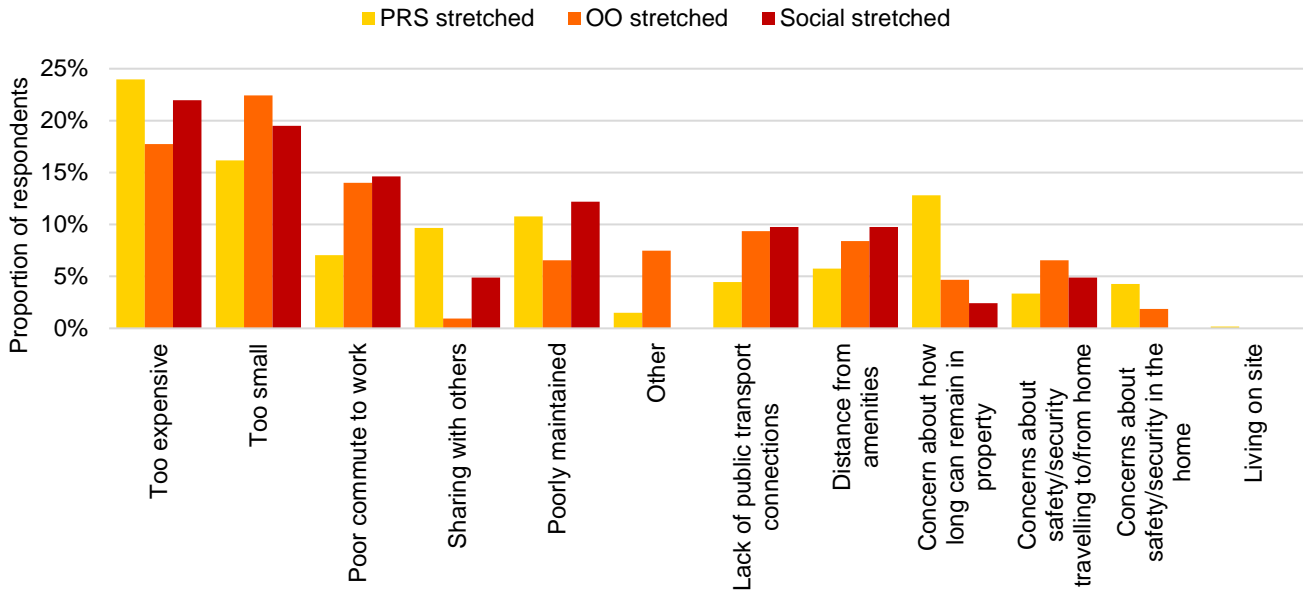
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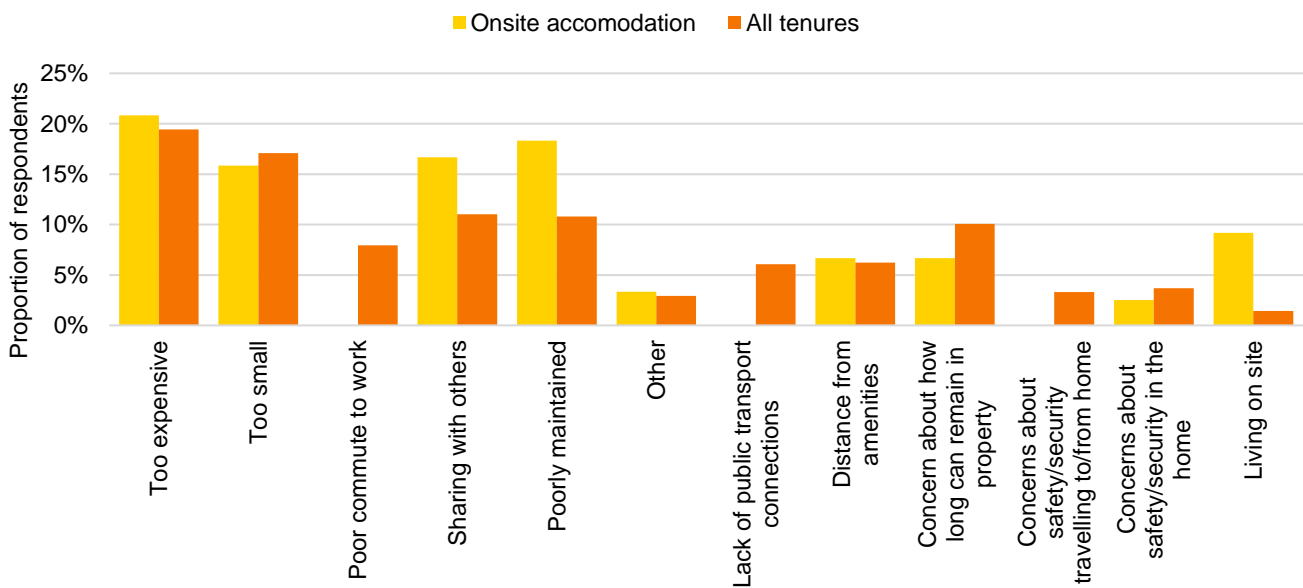
Looking at the reasons for dissatisfaction among those employees who are stretched in meeting housing costs shows that the issues are broadly consistent with the wider group. Housing being too expensive is slightly more of an issue for all tenure types and stretched social tenants have less of a concern around tenure security. Survey respondents living onsite cite poor maintenance as significantly more of an issue than the wider respondents. Sharing with others is also a higher cause of dissatisfaction for them.

Figure 73 – Reasons for dissatisfaction with current housing by tenure for stretched or very stretched respondents



Source: Cambridge University Hospitals NHS Foundation Trust

Figure 74 – Reasons for dissatisfaction with current housing, onsite accommodation compared to all tenures



Source: Cambridge University Hospitals NHS Foundation Trust

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6.8. Commuting

The survey results showed that there is a relationship between owner occupation and longer commute times. There are lower proportions of owner occupiers with less than 30 minute commutes to Addenbrooke's and The Rosie Hospital. This is likely to be because of the increased affordability of housing further away. Shared Ownership is an exception with a relatively high proportion of those with a 21-30 minute commute living in the tenure.

Figure 75 – Commute time by tenure



Source: Cambridge University Hospitals NHS Foundation Trust

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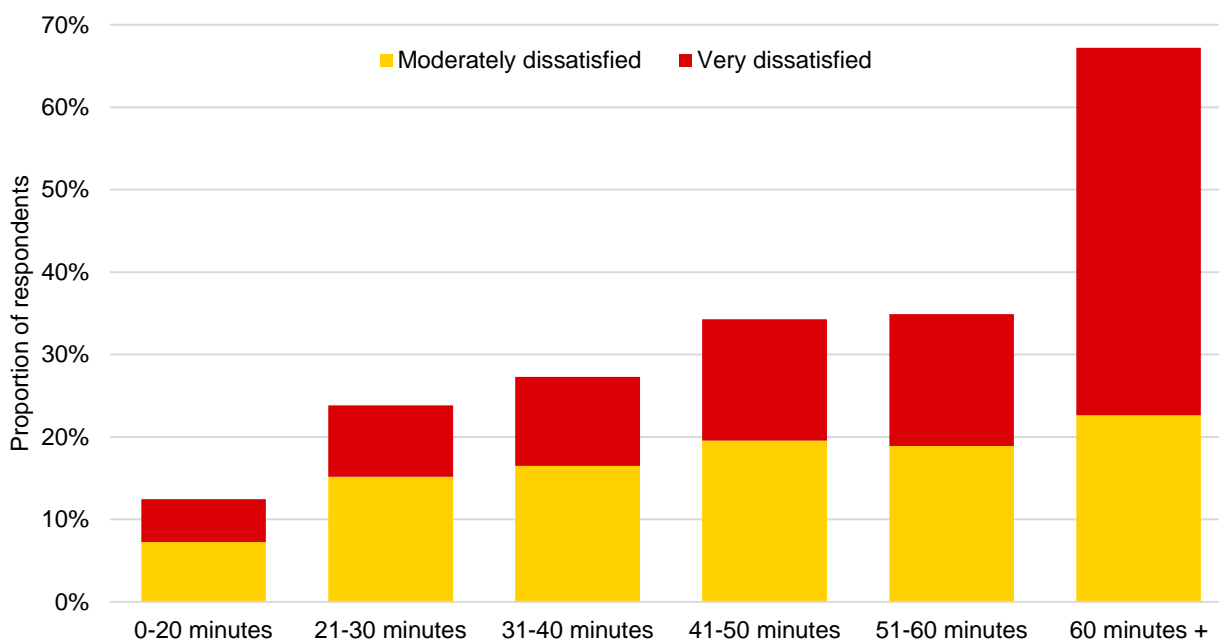
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Dissatisfaction with commuting

The survey found that there is a relationship between commute time and dissatisfaction with commute, although the increase in dissatisfaction is gradual until the 60 minutes + length of commute, when the proportion of those that are very dissatisfied more than doubles. It should therefore be a focus of any new housing provision to limit the amount of time that residents would spend commuting to less than this. Overall 45% of survey respondents are dissatisfied or very dissatisfied with their commute. Assuming this representative of the whole workforce that would mean roughly 5,200 employees are dissatisfied or very dissatisfied with their commute.

Figure 76 – Dissatisfaction with commute by duration



Source: Cambridge University Hospitals NHS Foundation Trust

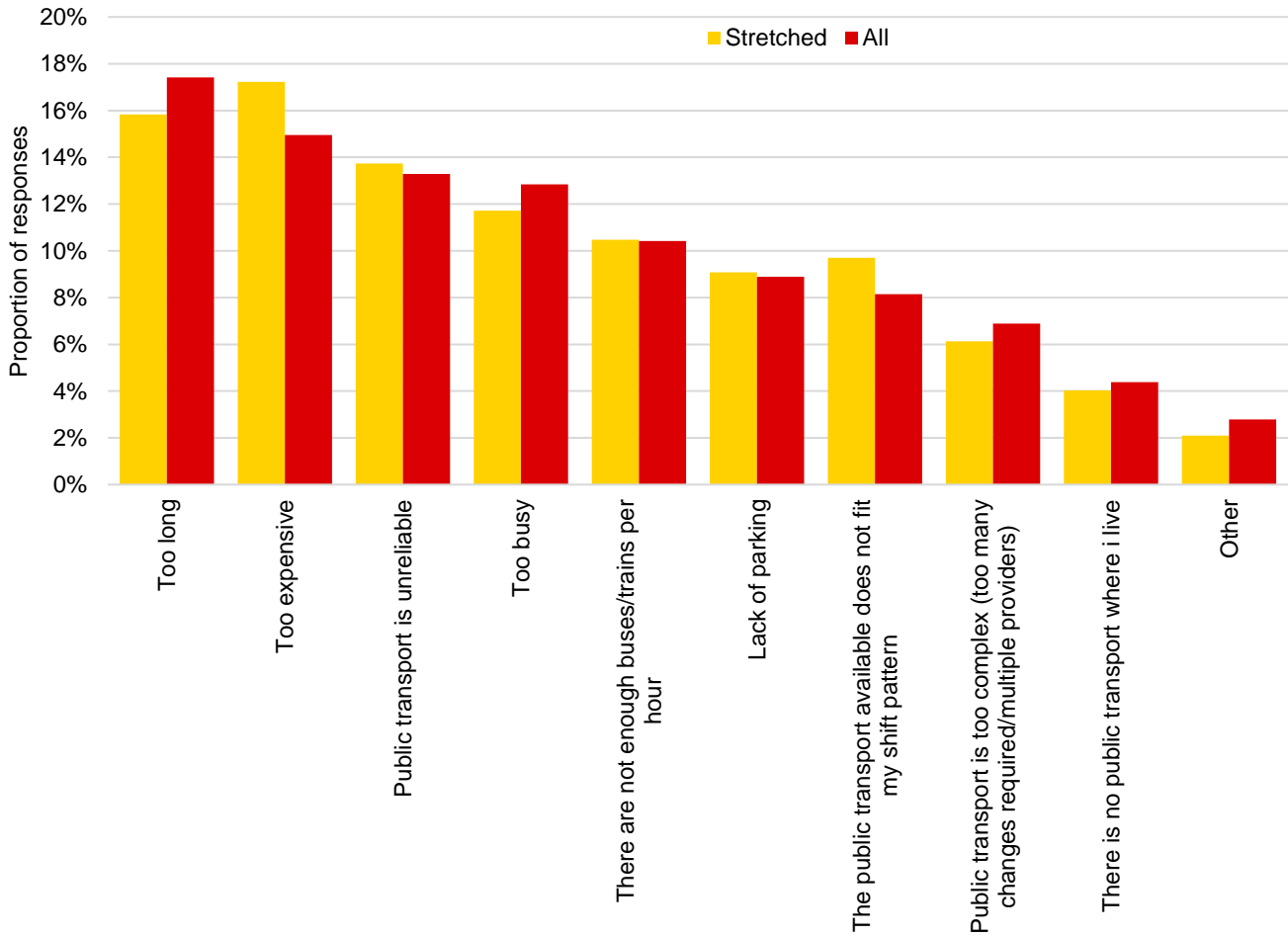
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There is little difference in the reasons for dissatisfaction with commute among those who are stretched or very stretched in meeting housing costs compared to the overall sample. Cost of commute is slightly more of an issue for those who are struggling with housing costs which is logical and suggests a subsidised transport service would be valuable for any new housing provision. It is the most prevalent issue for those who are stretched or very stretched meeting housing costs (17%), compared to length of commute (17%) for the whole sample. These issues are not significantly worse than reliability and over-crowding of public transport which were both selected by 13% of all respondents.

Figure 77 – Reasons for dissatisfaction with commute, stretched/very stretched responses compared to all



Source: Cambridge University Hospitals NHS Foundation Trust

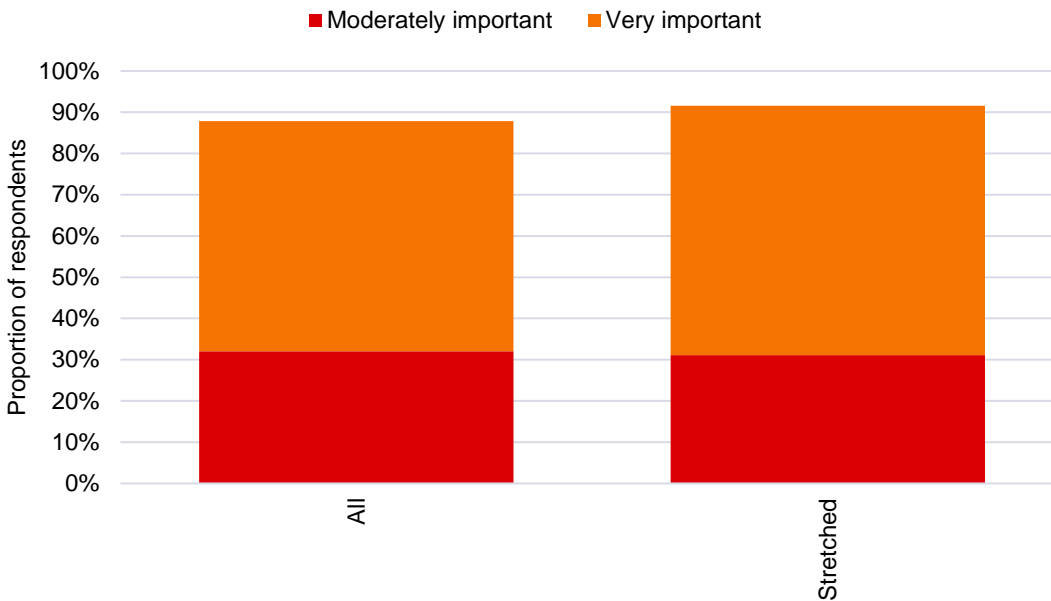
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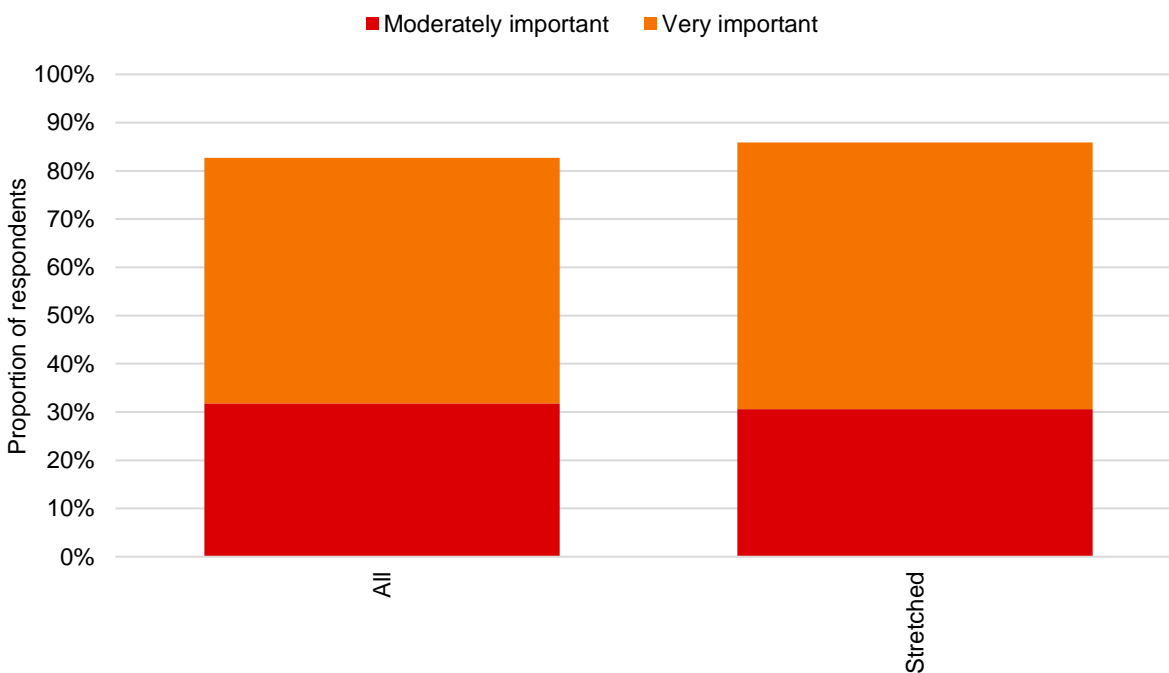
A strong finding from the survey was that public transport provision to both Addenbrooke's and The Rosie Hospital and Cambridge city centre is very important. Across all respondents 56% saw public transport to Addenbrooke's and The Rosie Hospital as very important and 32% as moderately important. For public transport to the city centre, 51% saw it as very important and 32% as important. This did not differ significantly for those who are more stretched in meeting their housing costs.

Figure 78 – Importance of public transport to CUH, stretched/very stretched compared to all



Source: Cambridge University Hospitals NHS Foundation Trust

Figure 79 – Importance of public transport to Cambridge city centre, stretched/very stretched compared to all



Source: Cambridge University Hospitals NHS Foundation Trust

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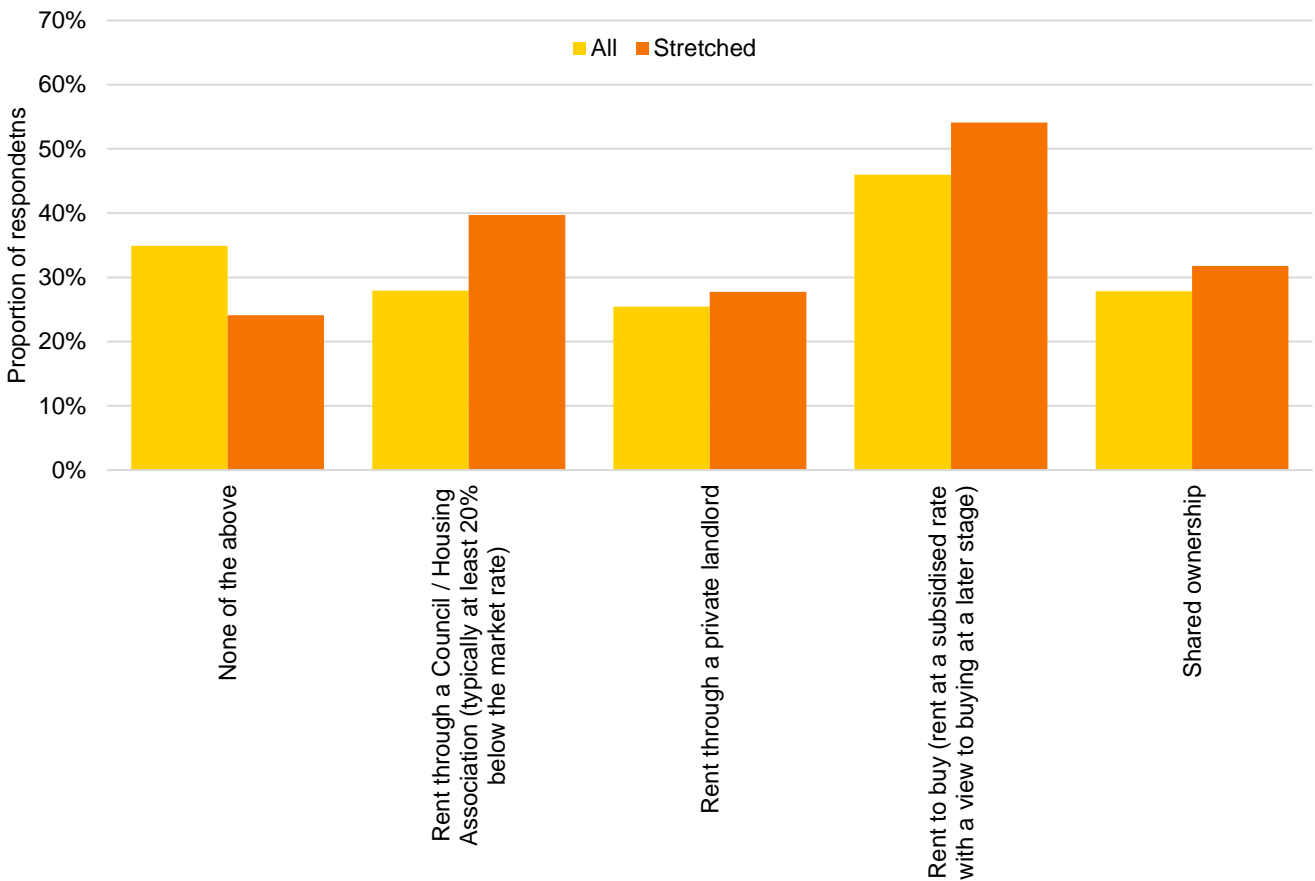


6.9. Future housing options

To help us arrive at recommendations for future housing options the survey investigated what respondents preferred housing requirements are.

Respondents who are stretched or very stretched in meeting their housing costs are more likely to consider subsidised tenures than the wider sample. The most popular of these was Rent to Buy, with 54% responding that they would consider it. Renting from a Housing Association/Council was the next most popular at 40%, with Shared Ownership at 32%.

Figure 80 – Which tenures would respondents consider if available (stretched/very stretched compared to all)



Source: Cambridge University Hospitals NHS Foundation Trust

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Attitudes to tenure options note

The low popularity of Shared Ownership compared to Rent to Buy, despite their similarities, was somewhat surprising and investigation of the responses to the follow up question '*If there are any options in the previous question that you would not consider, please give your reasons*': suggests that there is a negative perception of the tenure among CUH staff. The following are representative examples.

Shared ownership. As I don't believe it is good value for money. The rental payments are usually too high. Hidden costs such as increasing ground rent every year. Hard to sell. Personally witnessed 2 households lose their shared ownership homes from hidden costs not made clear to them from the start.

Shared ownership is much more expensive in the end than only renting or buying

There were also responses that suggest there is a poor understanding of Shared Ownership, which is a criticism the tenure has faced historically.

Shared ownership - I'd prefer my own, not shared. Shared is basically like how I'm living right now - with total strangers!

Shared ownership isn't realistic or sustainable and any divides between the two owners can cause a lot of legal dispute and conflict between the two parties. It is not feasible for someone who has just moved to the area or has a falling out with the other party

An important finding from the research is therefore that provision of Shared Ownership to CUH staff in the future would require an information and education exercise and effective marketing to address concerns and help people better understand its nature.

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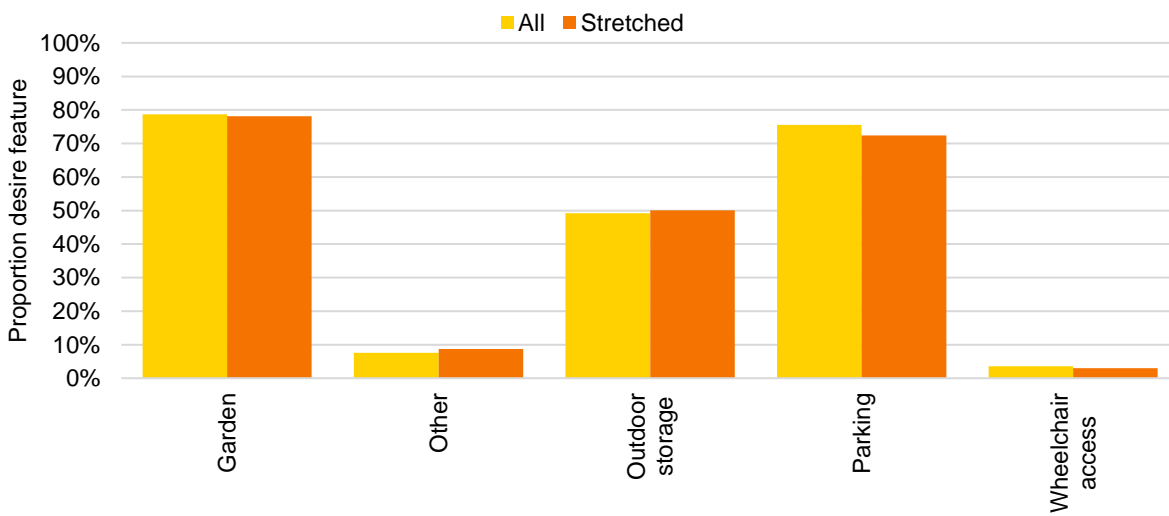
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Gardens and parking were the most required features for both stretched respondents and the wider sample. The features scored over 70%, with outdoor storage the next most required at just under 50%. Wheelchair access was required by 4% of all respondents.

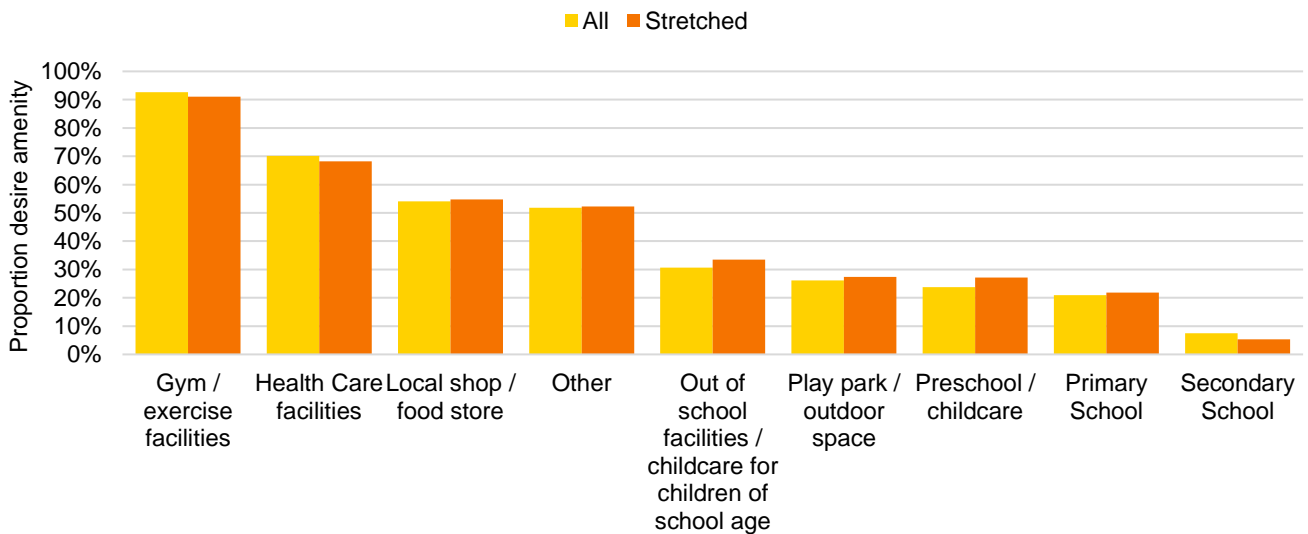
As with features, there was little difference between the desires of respondents stretched in their ability to meet housing costs and the wider sample for amenities. Local shop/food store was the most desired amenity at just over 90% for both groups, followed by healthcare facilities at just under 70% and playpark/outdoor space and gyms at just over 50%. Schools were desired in some form by roughly 30% of respondents. 35% of respondents have children who live at home which reflects the response rate desiring schools.

Figure 81 – Required features, stretched/very stretched respondents compared to all



Source: Cambridge University Hospitals NHS Foundation Trust

Figure 82 – Required amenities, stretched/very stretched respondents compared to all



Source: Cambridge University Hospitals NHS Foundation Trust

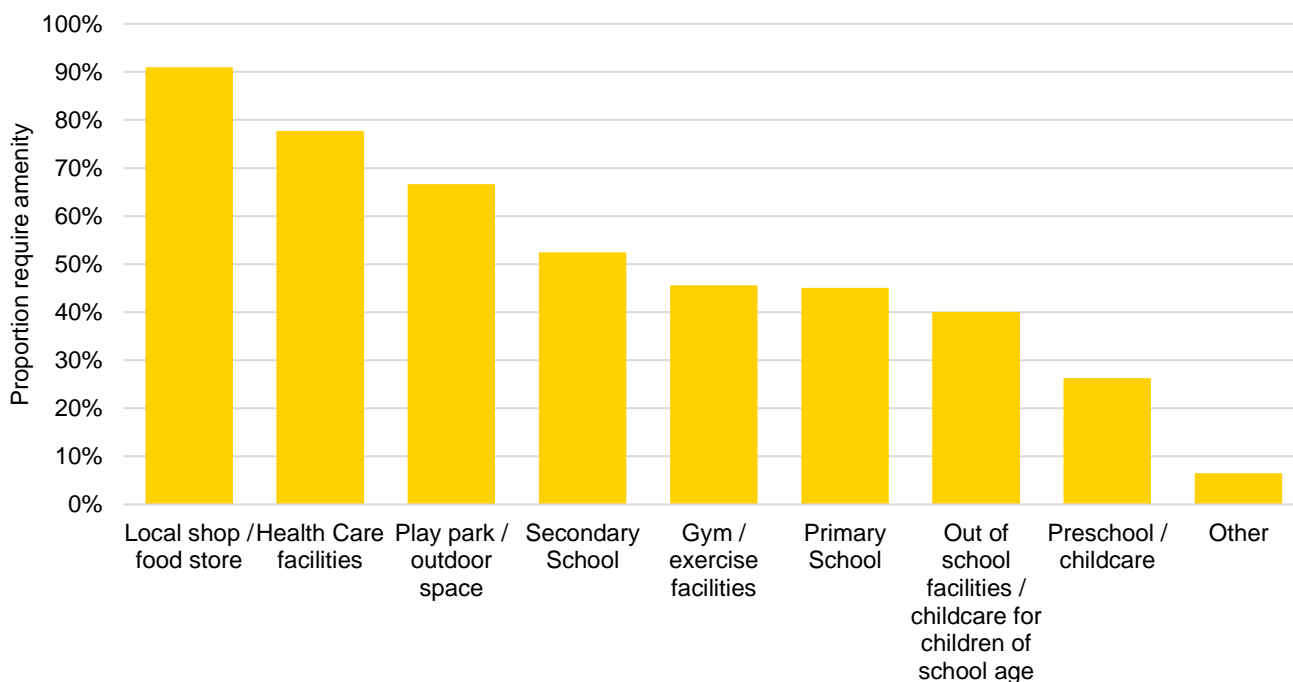
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Analysis of the required amenities for those respondents with children living at home (Figure 83), showed that schools rose in importance but did not rank in the top three desired amenities. 52% of respondents with children would like a secondary school compared to less than 10% of the wider respondents. 45% of respondents with children would like a primary school compared 20% of wider respondents. There was virtually no difference in the proportion desiring a preschool or childcare.

Figure 83 – Required amenities, stretched/very stretched respondents with children living at home



Source: Cambridge University Hospitals NHS Foundation Trust

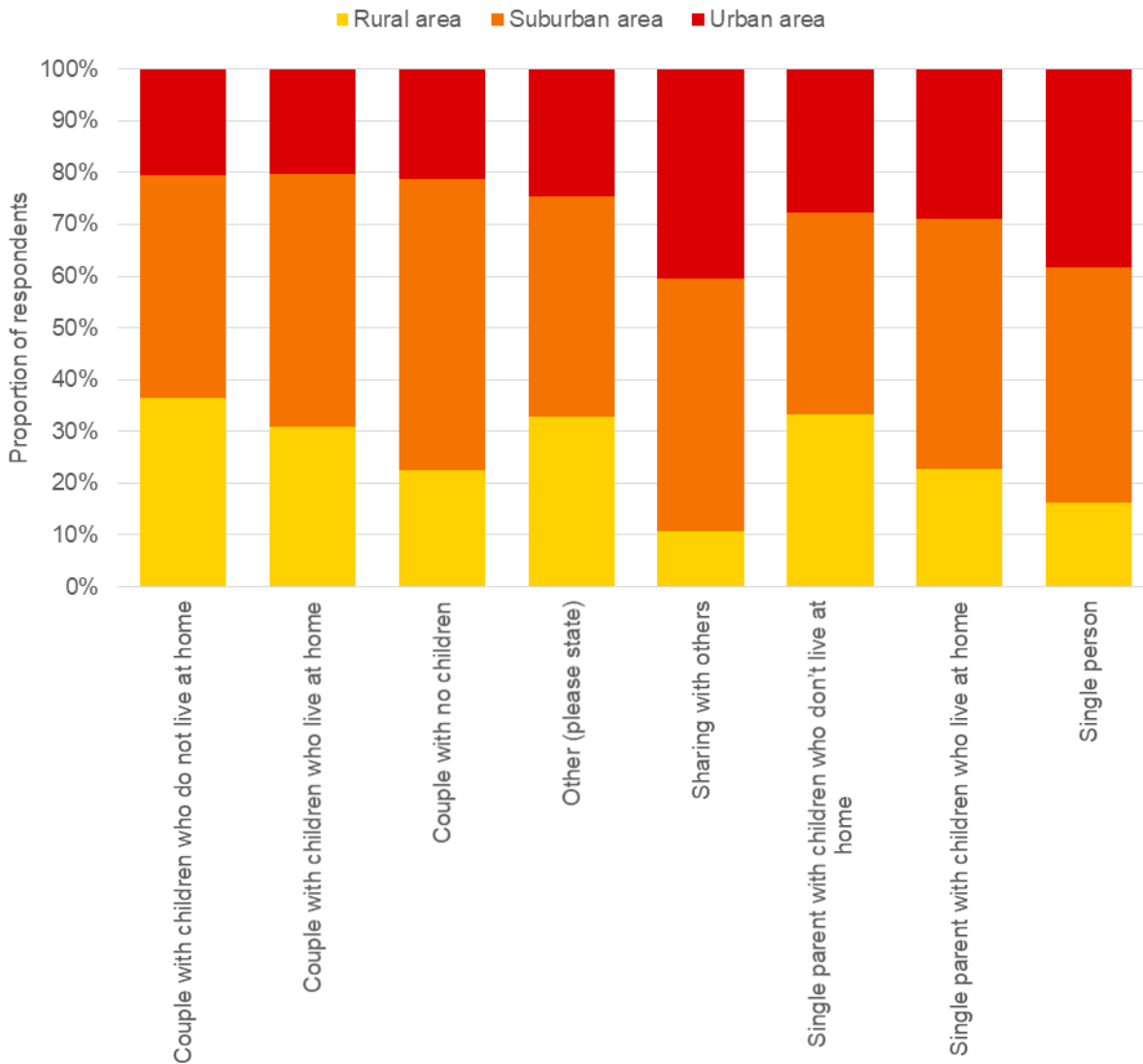
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We analysed what type of area respondents want to live in by household type. There was no significant difference between the responses of those who were stretched compared to the wider sample. Overall the most popular type of area is suburban. Urban areas were slightly more popular among single people and those sharing with others. Rural was slightly more popular with couples and single parents with children who do not live at home.

Figure 84 – What type of area do people want to live in by household type



Source: Cambridge University Hospitals NHS Foundation Trust

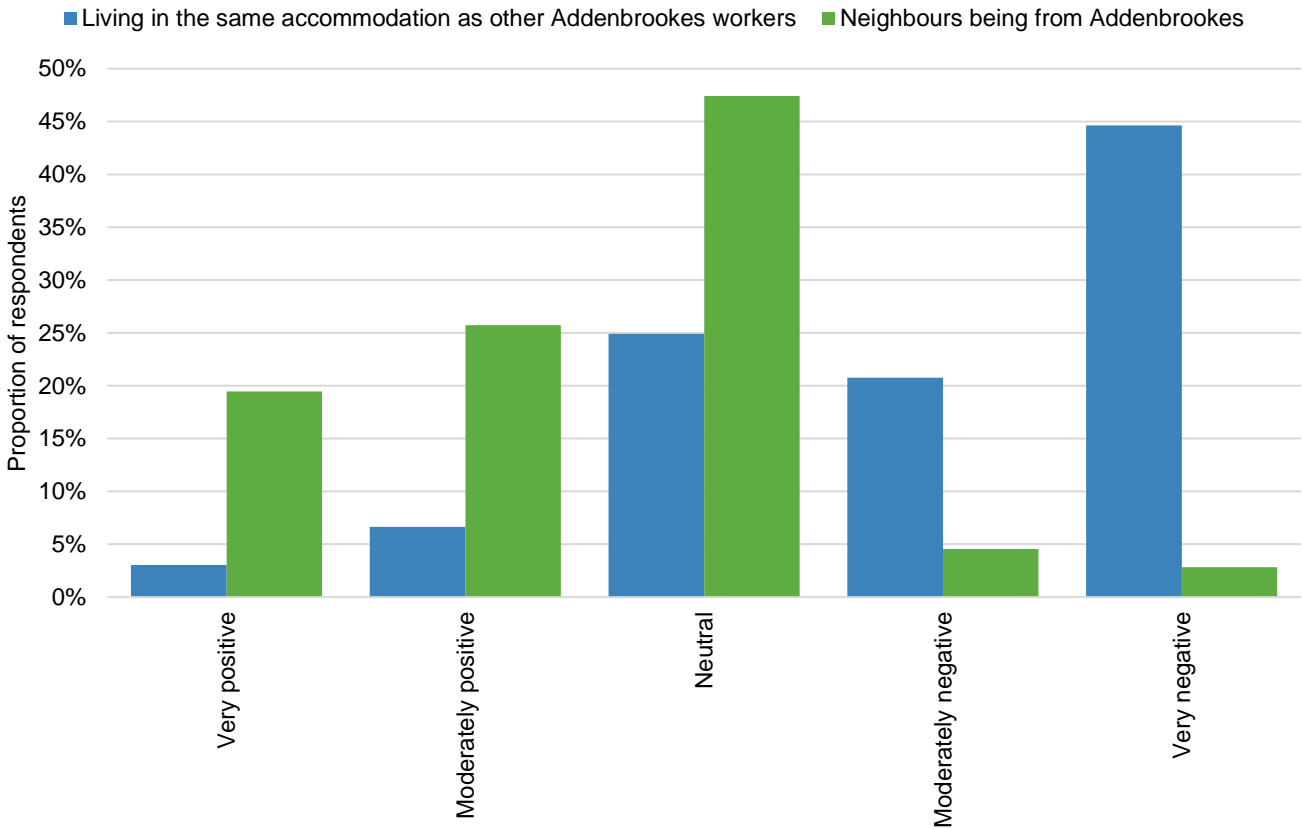
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The survey showed that respondents have strong negative views on living in the same accommodation as other CUH workers but are much more positive about having them as neighbours. 45% of respondents had a very negative view of living in the same accommodation with other staff and 21% moderately negative. This compares to less than 5% having very negative or moderately negative views on having other staff as neighbours. 25% had a neutral view on sharing compared to 47% having a neutral view on having other staff as neighbours. 25% were moderately positive about having other staff as neighbours and 19% very positive.

Figure 85 – Attitudes to living or sharing with other CUH workers



Source: Cambridge University Hospitals NHS Foundation Trust

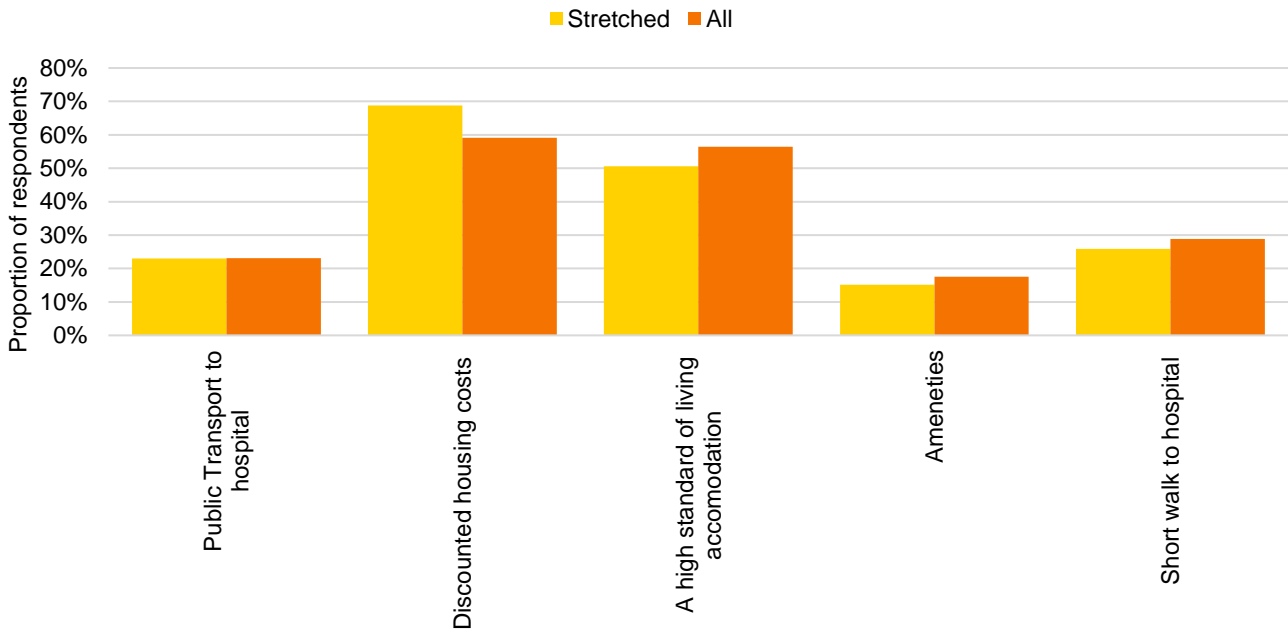
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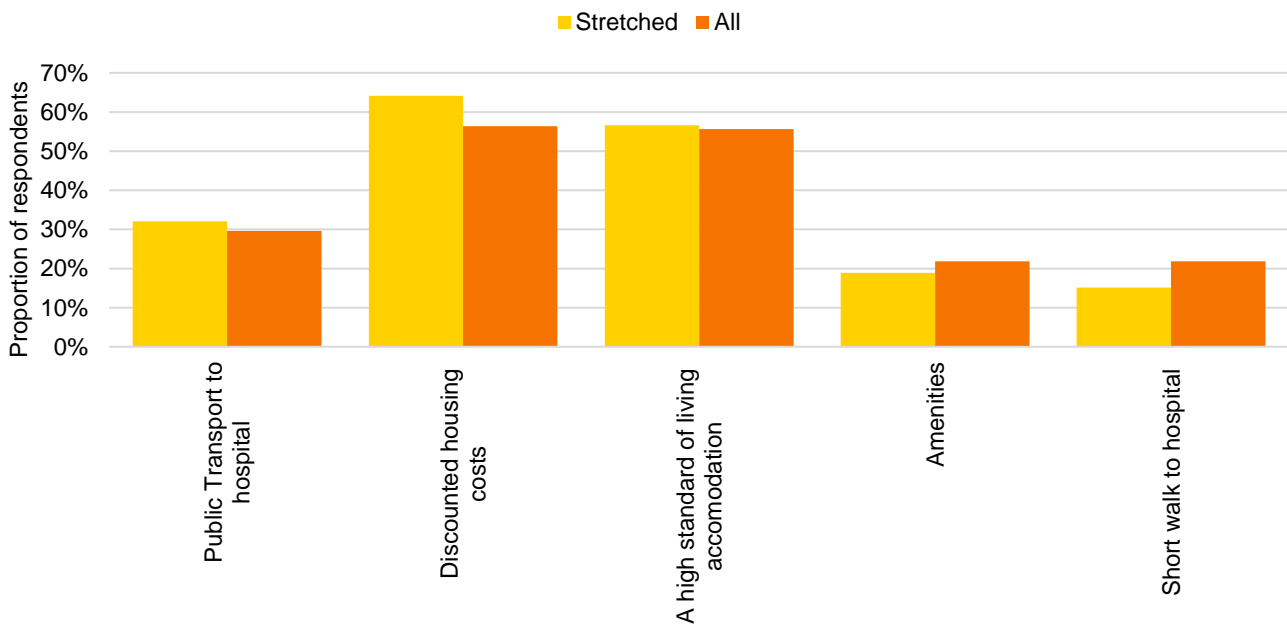
The survey found that attitudes to both sharing with other staff and having them as neighbours could be significantly improved by certain factors (see Figure 86 and Figure 87). Discounted housing costs were the factor that would make the most difference in both cases. Respondents who are stretched in meeting their housing costs saw this as more important than the wider sample. For shared accommodation the wider respondents attached more importance to a high standard of living accommodation than stretched respondents

Figure 86 – What factors would change your mind about living with other staff members (shared facilities)?



Source: Cambridge University Hospitals NHS Foundation Trust

Figure 87 – What factors would change your mind about having other staff members as neighbours?



Source: Cambridge University Hospitals NHS Foundation Trust

7. Priority Groups

The survey results corroborated the hypothesis from the data provided in Section 5 in relation to the analysis of affordability in the local area, in that employees under 40 with household incomes under £40,000 are struggling the most with meeting housing costs. More specifically it showed that those most stretched were typically aged in between 26-40. It also identified some additional older age groups and some with higher and lower household incomes that are also struggling with housing costs and some distinct differences in housing issues based on tenure.

As survey responses were broadly representative of the staff profile, we have used the proportion that each group represents of survey respondents to estimate the total number of employees in each group across the entire workforce.

We identified that 40% of all respondents are struggling to meet housing costs, equivalent to approximately 4,800 employees. Of those, 18% have household incomes above £60,000, sufficient to be able to afford a typical 2 bedroom flat in Cambridge or a 3 bedroom house in South Cambridgeshire. That these people regard their housing affordability as stretched should be a concern, but these higher income households are not the main focus on this analysis. Disregarding them leaves 3,900 lower income households with stretched housing affordability.

From the 3,900 lower income households it is possible to identify six priority groups with distinct housing needs. The process for this is described below with along with a decision tree displaying it.

First, we separated the 3,900 these into those with children (1,310) and those without (2,590).

From the group without children we removed respondents who own their own homes or are living with family. These people are 19% (925) of those saying they are stretched or very stretched in meeting housing costs. Again, whilst they consider themselves stretched, they are not the main focus because they are already homeowners or live at home (which is not ideal but is likely to give them capacity to save money). The remainder (1,665) without children have then been separated into couples and single households.

- Of the single households we identified two major groups. Group A, consisting of older single people on very low incomes (less than £20,000) and Group B, younger single people earning £20,000-£40,000.
- Of the couples we have focussed on the largest group: those aged between 21-35 (Group C). This group accounts for 270 households.

Of the households with children we have separated them into those who own homes and those who don't.

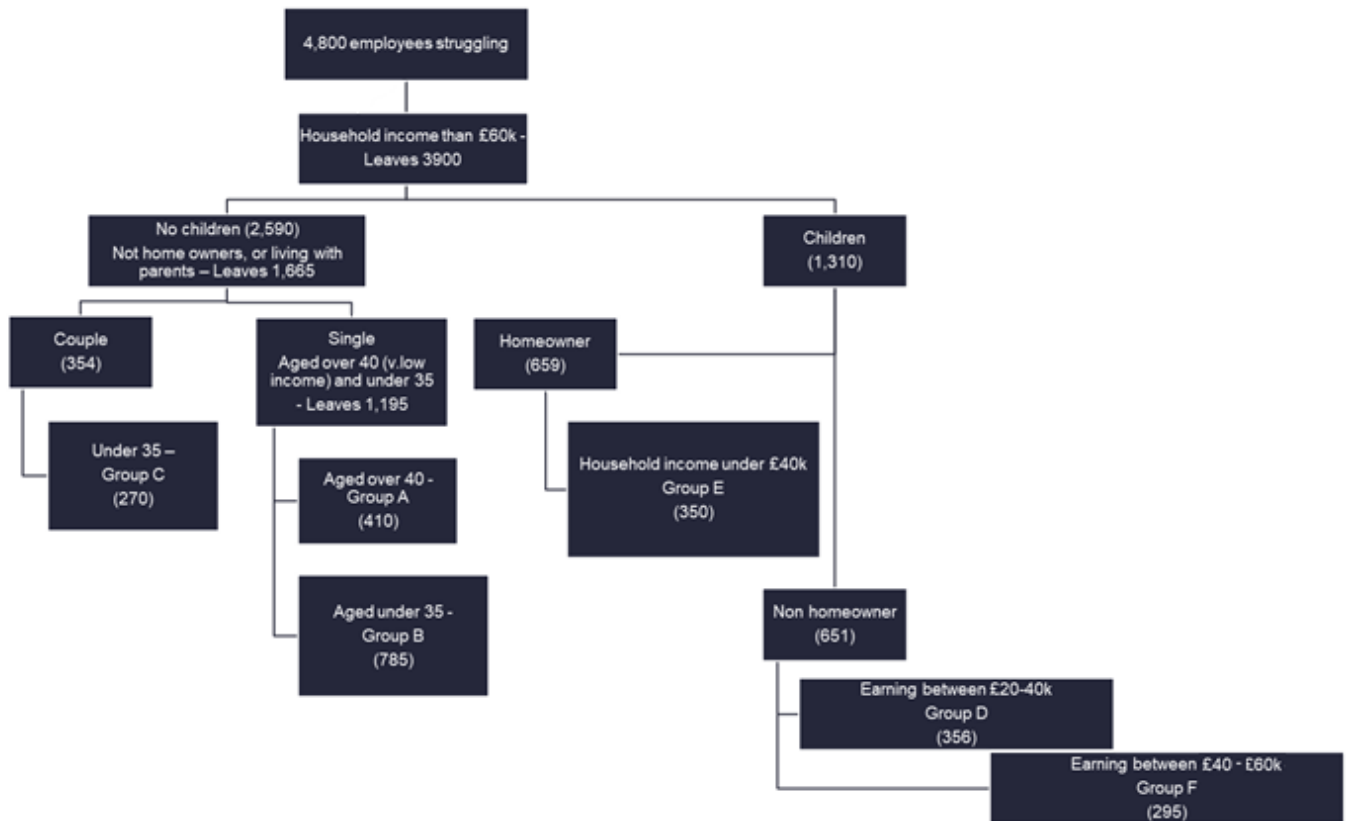
- Of those who don't own their homes we have split them into two groups based on income. Group D (356) consist of less affluent households earning between £20-40,000 and Group F (295) are more affluent, earning between £40-£60,000.
- For those who own their homes we have removed those with household incomes between £40-60,000 (309 households). This is because they have already accessed home ownership and have higher incomes. This leaves Group E, with 350 households.

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Figure 88 – Decision tree for identifying priority groups



Source: Savills

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7.1. Characteristics and problems

The descriptions below give an outline summary of the characteristics and problems faced by the various groups. The tables on the following pages add some specific details about each group. Table 11 describes the characteristics of the groups and the problems they face in the housing market; Table 12 provides the likely housing requirements, budgets and tenure preferences of the priority groups; and Table 13 gives their preferences with regard to living with colleagues, location and amenities.

Referring back to Section 6.4 and 6.5 gives an indication of the tenures that are accessible with the housing cost budgets shown in Table 12.

Group A – These are single person households aged over 40 on low incomes, earning under £20,000. They are either living in the PRS or Housing Association, Council accommodation. Given their incomes, PRS is an unaffordable tenure for them and explains why some of them are sharing.

Group B – These are young single person households earning between £20,000-£40,000. They are living in the PRS and are likely to be sharing facilities with others to be able to reduce housing costs. This is the biggest of the priority groups, reflecting the income and age profile of CUH workforce

Group C – These are young couples without children with household incomes between £20,000-£40,000 and living in the PRS. They are likely to be in a small individual flats or sharing with others. They are likely to be aspiring to settle but are unable to afford a suitable home, either through rent or ownership.

Group D – These are couples or single household who have children, with household incomes between £20,000 - £40,000. They are renting their homes which are too expensive and likely to be too small for their needs.

Group E – These are couples or single parents who are unusual in the context of the other groups because they own their homes. They are, however, struggling with housing costs and at risk of relocating to a more affordable area and leaving the hospitals employment.

Group F – These are couples or single parents with higher household incomes of between £40,000-£60,000. They are renting their properties which are likely to be too small for their needs and are unsatisfied with their tenure.

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Table 11 – Priority groups – characteristics and problems

Group	Household types and age	Household income band	Current beds	Housing cost pressure	Typical current tenure	Issues with current housing, biggest first	Typical job	Total number
A	Single person/sharer – aged 40+	Under £20,000	1	11% very stretched, 46% moderately stretched	PRS, Council / HA	Too expensive	Admin & clerical, additional clinical services	410
B	Single person/sharer – aged 21-35	£20,000 - £40,000	1 / shared house	22% very stretched, 38% moderately stretched	PRS	Too expensive, sharing with others, too small, maintenance, security of tenure	Nursing and Midwifery, Healthcare Scientists	785
C	Couple with no children – aged 21-35	£20,000 - £40,000	1-2bed / shared house	16% very stretched, 49% moderately stretched	PRS	Too expensive and too small	Nursing and Midwifery	270
D	Couple with children/ single parents	£20,000 - £40,000	2-3 beds	32% very stretched, 37% moderately stretched	PRS	Too expensive, too small, security of tenure	Nursing and midwifery	356
E	Couple with children/single parents	£20 – 40,000	3 beds	32% very stretched, 37% moderately stretched	Homeowner	Too expensive	Nursing and Midwifery	350
F	Couple with children/ to a lesser extent single parents	£40,000 - £60,000	2-3 beds	32% very stretched, 37% moderately stretched	PRS	Too small, too expensive	Nursing and midwifery, Medical & Dental	295

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Table 12 – Priority group solutions

Group	Household types and age	Household income band	Beds likely required	Rental budget per month	Tenure attitudes	Ownership budget
A	Single person/sharer – aged 40+	Under £20,000. Most between £15-20,000	1	£350-£450	Rent to Buy, (66%), Rent through Council/HA(50%). SO (41%)	n/a
B	Single person/sharer – aged 21-35	£20-40,000	1-2	£450-750	Rent to Buy (62%), Rent through Council/HA (52%), SO (29%)	£140-£250k
C	Couple with no children – aged 21-35	£20-40,000	2	£450-750,	Rent through Council/HA (66%), Rent to buy (48%), SO (21%)	£140-£250k,
D	Couple with children/ single parents	£20-40,000	3 beds	£400-750	Rent to Buy (75%), Rent through Council (64%), SO (34%)	£140-£250k, up to £400k dual income
E	Couple with children/single parents	£20 – 40,000	3-4 beds	£450-750	Homeownership	£140-£250k,
F	Couple with children/ to a lesser extent single parents	£40-60,000	3 beds	£750-£1100	Rent to Buy (76%) Rent through Council (63%), SO (39%)	Up to £300k, dual income £450k+

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Table 13 Priority group preferences and attitudes

Group	House/Flat (preference)	Neighbouring with others	Urban/Suburban/Rural	Required amenities
A Single person/sharer – aged 40+	59% flat, 41% house	Neutral/moderately positive	Urban 35%, Suburban 52%, Rural 13%	1. Local shops 95%, 2 Health centre 62%
B Single person/ sharer – aged 21-35	62% house, 38% flat	Neutral/positive	Urban 40%, Suburban 49%, Rural 11%	1. Local shops 92% 2 Gym 68%
C Couple with no children – aged 21-35	79% house and 21% flat	Neutral/positive	Urban 24%, Suburban 61%, Rural 15%	1. Local shop 98% 2. Health care 78%
D Couple with children/ single parents	86% house and 14% flat	Very positive	Urban 27%, Suburban 59%, Rural 14%	1. Local shop 90% 2. Play park- 75%
E Couple with children/single parents	House 100%	Neutral/positive	Urban 21%, Suburban 50%, Rural 29%	1. Local shop 86%, 2. Healthcare 81%
F Couple with children/ to a lesser extent single parents	House 96%, flat 4%	Neutral/positive	Urban 27%, Suburban 59%, Rural 14%	1. Local shop 89% 2, Health Care 76%

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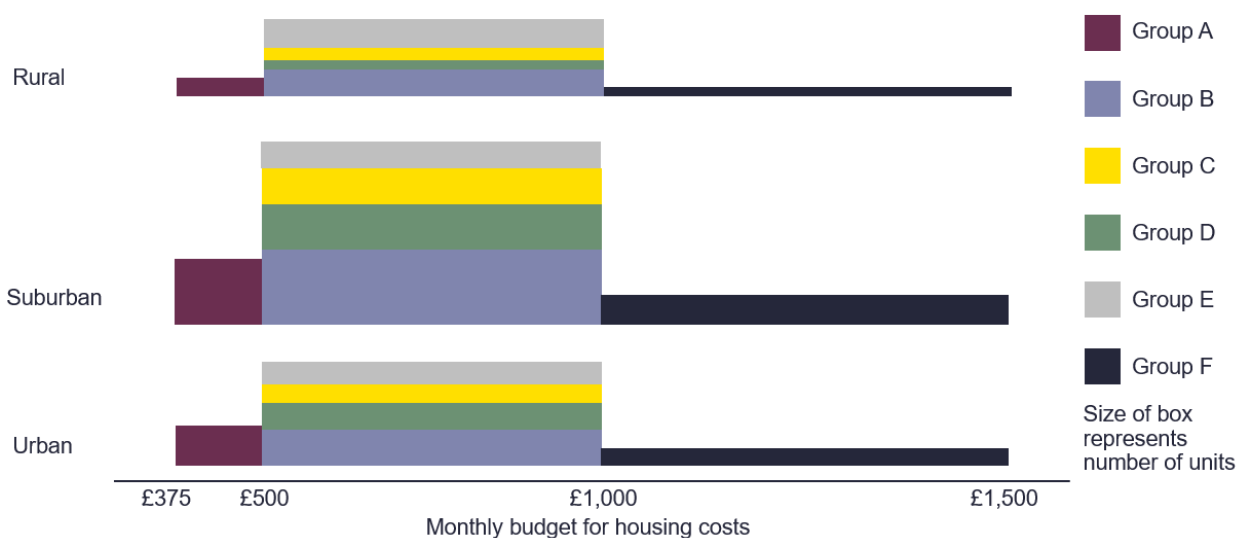
7.2. Proposed mix and recommendations for priority groups

Table 14 brings together information from the previous section to show the demand from the priority groups for different types of housing by size and location. The figure below shows the location and budgets for each priority group.

Table 14– Priority group housing requirements

	Urban	Suburban	Rural	Total
1 bed flat	379	501	117	997
2 bed flat	45	72	16	133
3 bed flat	20	42	10	72
2 bed house	92	187	54	333
3 bed house	131	304	111	546
4 bed house	98	221	66	385
Total	765	1327	374	2466

Figure 89 – Mix and of housing and montly rental budget (see Table 14– Priority group housing requirements for number of homes required by type for each group)



Source: Savills

These recommendations reflect the responses to the survey and not commercial considerations around different unit types. One bedroom flats are the most required unit type, reflecting the demographic and household composition of the workforce. This is followed by 3 bed houses, the need for which reflects the prevalence of families in the priority groups who are unable to afford adequately sized accommodation.

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7.3. Recommendations on future housing provision

Tenure

The discounts required from prevailing market pricing means that the only realistic option for many is likely to be a discounted rental product. A high proportion of the priority groups are prepared to consider the option of renting from a council or housing association.

But the desire to buy is clear, and this is reflected by Rent to Buy (rent at a subsidised rate with a view to buying at a later stage) being the most popular tenure identified within the priority groups and wider survey.

The exception to this is Group E who, as existing home owners, wish to remain so. Although they are dissatisfied with their current housing situation, they are unlikely to compromise on continued home ownership. They therefore present a staff retention challenge, as the easiest way for them to improve their housing situation is simply to relocate out of the area.

Providing a home ownership option that offers a better housing solution to hospital staff looking to enter home ownership should reduce the number of staff faced with this choice in future.

We have already noted the importance of an educational initiative around Shared Ownership as part of any future provision due to issues raised in the survey. Shared Ownership is typically considered a 'first-time buyer' tenure but can also provide home-movers with access to a property that suits their requirements which they could otherwise not afford. This aspect could be considered in any educational campaign around Shared Ownership and may go some way to addressing the challenges of Group E.

While shared ownership is effective in reducing the deposit requirements to enter home ownership, reducing the ongoing costs of this tenure should be considered. This could be achieved by reducing the rent payable on the unsold equity.

While the preference for homeownership options among survey respondents is a key conclusion for future housing provision and would be a positive demand driver, the commercial viability of its delivery will depend on a range site specific and funding factors. This is something that will need to be considered as specific opportunities to deliver new housing are assessed.

Sharing with other CUH staff or having them as neighbours

The negative response toward sharing accommodation (with shared facilities) with other CUH staff will make it difficult to offer as a housing solution, even with the consideration of factors such as discounted cost that would make it more appealing.

A challenge to this kind of provision may stem from the negative responses about the current key worker housing that is available. The survey found that those living on-site had the highest proportion stretched or very stretched in meeting housing costs and had a higher proportion of these people cited poor maintenance as a reason for dissatisfaction.

Respondents were more positive in their receptiveness to having other CUH staff as neighbours and this was consistent in the priority groups. Factors that improve the quality, affordability and location of their housing would increase the positivity towards having CUH staff as neighbours. This demonstrates that a future scheme/s exclusively or predominately for CUH staff should see good levels of demand assuming it offers improved housing options.

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Travel to work

Connectivity to CUH and Cambridge city centre is of key importance in any future housing provision. The survey showed that it is very or moderately important to over 80% of all respondents.

There is a relationship between duration of commute and levels of commute satisfaction with the clear message that a commute duration over 60 minutes for any new housing would have a significant negative impact on demand.

Other than length and cost of commute, reliability, frequency and capacity of public transport are issues that would need to be considered in future housing options as they are common causes of dissatisfaction. Lack of parking is cited as a major problem affecting commute satisfaction and it could be reduced as an issue if there were better public transport options.

Features and amenities

Gardens and parking were by far the most common features required for new homes and their presence in any new housing offering would have a positive impact on demand. Local shop/food store was the most popular of the amenities, with 90% of all respondents requiring it. Based on the survey findings the provision of healthcare facilities, gyms and outdoor space would also have clear positive impacts on demand.

There was less of a requirement for schools with only approximately 30% of respondents identifying them as required in their local area. This contrasts with other more general surveys of what new homebuyers are looking for in an area, and may reflect the relatively low proportion of respondents that have children.⁷

Type of area

The most demand is for suburban accommodation. It was most popular for all priority groups and in the wider survey. Groups A & B who are single person households had slightly higher rates of preference for urban areas and Group E for rural. A focus on suburban opportunities would therefore make sense for future housing.

⁷ See, for example, "Beyond location, location, location: priorities of new-home buyers", Savills and NHBC, Spring 2018

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Important Note

Finally, in accordance with our normal practice, we would state that this report is for general informative purposes only and does not constitute a formal valuation, appraisal or recommendation. It is only for the use of the persons to whom it is addressed and no responsibility can be accepted to any third party for the whole or any part of its contents. It may not be published, reproduced or quoted in part or in whole, nor may it be used as a basis for any contract, prospectus, agreement or other document without prior consent, which will not be unreasonably withheld.

Our findings are based on the assumptions given. As is customary with market studies, our findings should be regarded as valid for a limited period of time and should be subject to examination at regular intervals.

Whilst every effort has been made to ensure that the data contained in it is correct, no responsibility can be taken for omissions or erroneous data provided by a third party or due to information being unavailable or inaccessible during the research period. The estimates and conclusions contained in this report have been conscientiously prepared in the light of our experience in the property market and information that we were able to collect, but their accuracy is in no way guaranteed.

8. Appendix 1

8.1. Affordability gap methodology

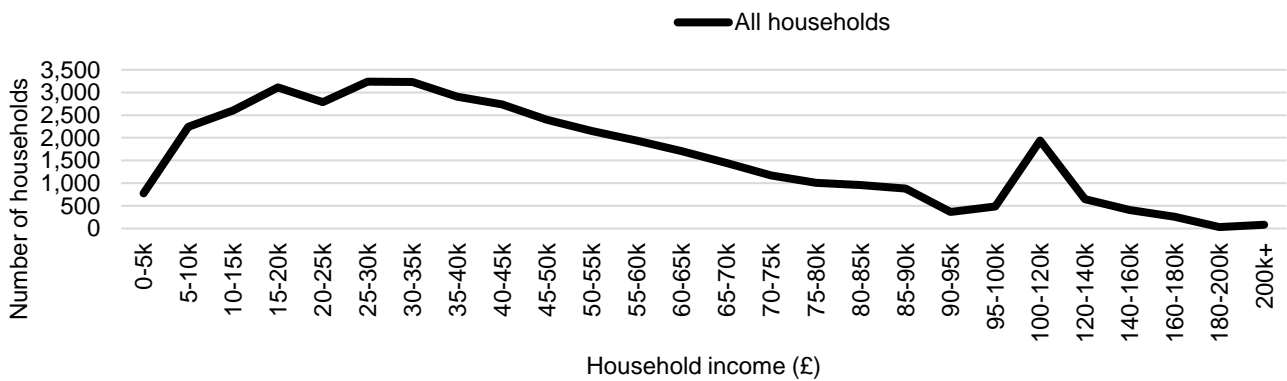
The number of households unable to afford housing is an indicator of where there is most need for intervention and greatest opportunity. Cambridge is shown as an example to explain the method used in the report.

Stage 1

To identify the number of households that cannot afford housing in an area we first identify the current household income levels of the existing population. Retired households in owner occupation are excluded as they have low incomes and no need to pay the ongoing costs of housing.

The result is an adjusted profile of household income shown as a black line on the chart below.

Figure 90 – Distribution of household income



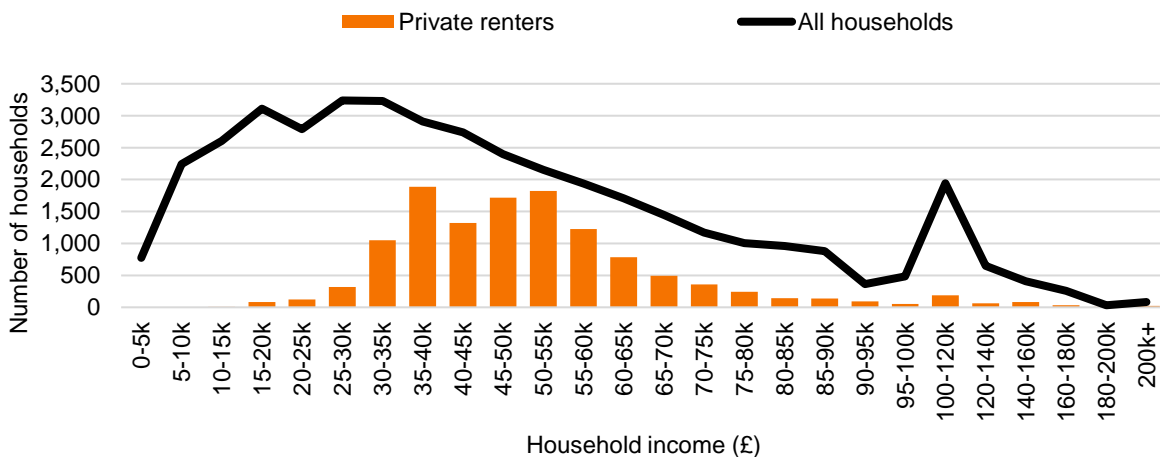
Source: 2011 Census, HM Land Registry, Rightmove, English Housing Survey, CACI

Stage 2

The existing housing stock affordable to private renters at current prices is shown in the orange bars.

The number of private rented households is calculated from the census and it is assumed that each household spends 30% of their income on rent.

Figure 91 - Distribution of household income and existing stock affordable to private renters



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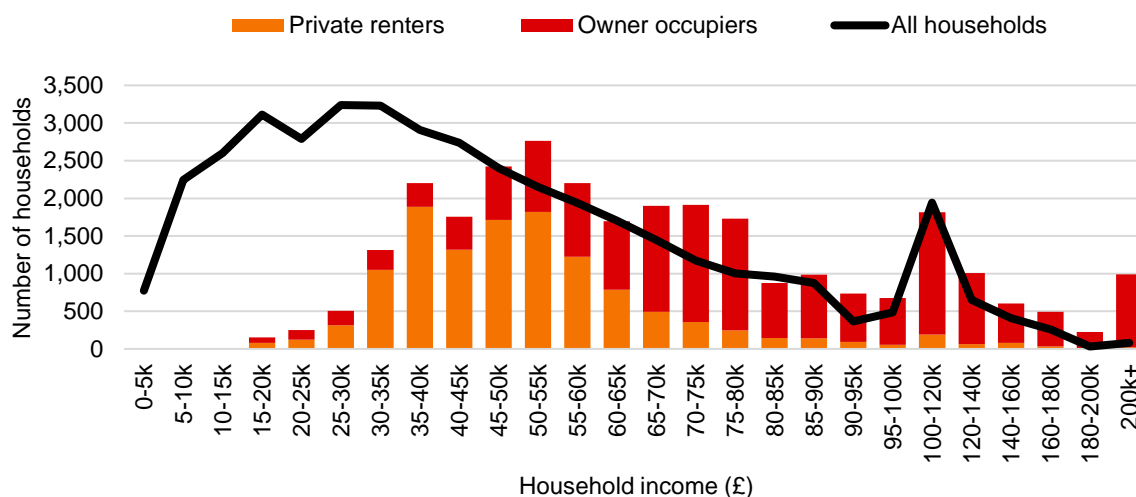


Stage 3

The existing housing stock affordable to owner occupiers at current prices is shown in the red bars.

The number of owner occupied households is calculated from the census and it is assumed that each household spends 30% of their income on their mortgage.

Figure 92 -Distribution of household income and existing stock affordable to private renters and owner occupiers



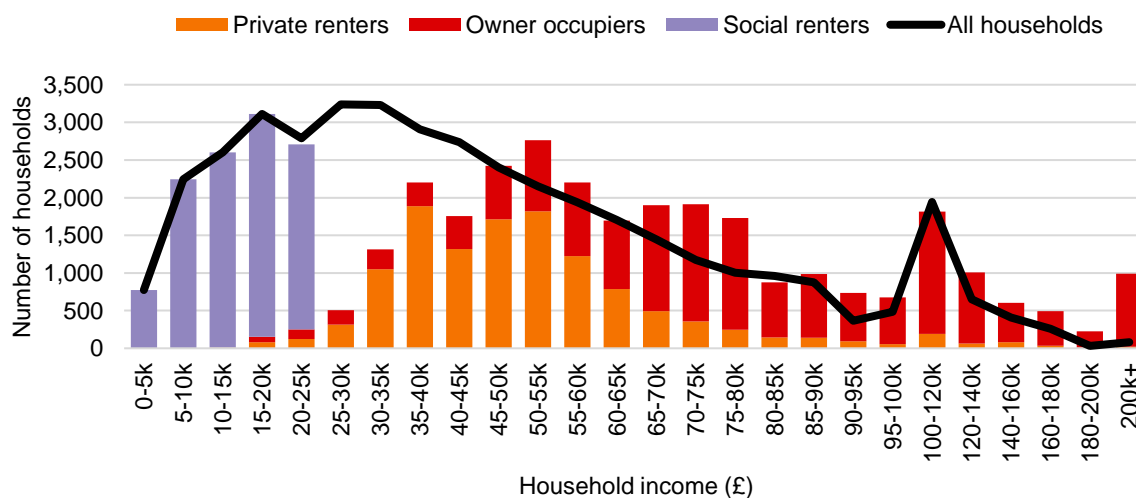
Source: 2011 Census, HM Land Registry, Rightmove, English Housing Survey, CACI

Stage 4

The households in social housing are shown in the purple bars.

The number of social rented households is calculated from the census and it is assumed that the lowest income households would access this housing via waiting lists.

Figure 93 -Distribution of household income and existing stock affordable to private renters, owner occupiers and the number of social rented households



Source: 2011 Census, HM Land Registry, Rightmove, English Housing Survey, CACI

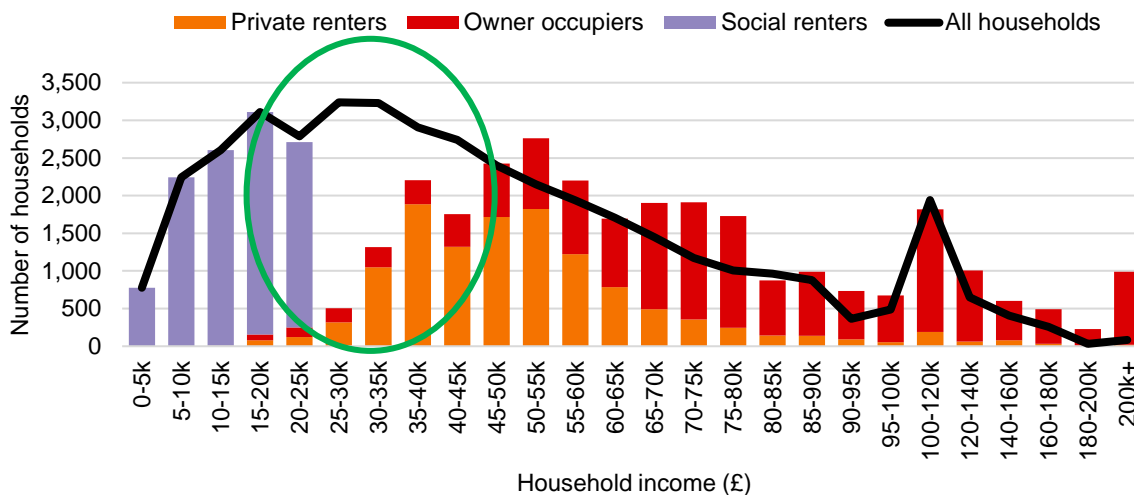
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Stage 5

The gap in affordability (green dotted area) is calculated from comparing the existing housing stock at current prices (bars) to the existing population at current household income levels (black line).



9. Appendix 2

9.1. CUH staff survey

1. Which organisation are you employed by?
 - a. Cambridge University Hospitals
 - b. Other (please name e.g. Cambridge University, Royal Papworth Hospital, Medirest)

2. Which option best describes your current employment status? (tick one)
 - a. Permanent contract
 - b. Fixed term contract
 - c. Trainee / student – non medical
 - d. Trainee / student - medical
 - e. Apprentice
 - f. Bank only worker
 - g. Agency worker / contractor
 - h. Honorary Contract

3. How many hours a week do you work? (tick one)
 - a. Full time (37.5 hours or more)
 - b. Part time (16-37 hours)
 - c. Part time (less than 16 hours per week)

4. How long have you worked at Addenbrookes? (tick one)
 - a. Less than 12 months
 - b. 1-2 years
 - c. 2-3 years
 - d. 3-5 years
 - e. 5-10 years
 - f. 10+ years

5. Which of the following best describes your staff group (tick one)
 - a. Nursing and Midwifery
 - b. Admin & Clerical
 - c. Additional Clinical Services
 - d. Medical and Dental
 - e. Healthcare Scientists
 - f. Allied Health Professionals
 - g. Estates and Ancillary
 - h. Additional Professional, Scientific and Technical
 - i. Other (please specify)

6. How old are you? (tick one)
 - a. 16-20

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- b. 21-25
 - c. 26-30
 - d. 31-35
 - e. 36-40
 - f. 41-45
 - g. 46-50
 - h. 51-55
 - i. 56-60
 - j. 61-65
 - k. 66+
7. What is your nationality? (tick one)
- a. UK
 - b. EU
 - c. Other International (excluding EU)
8. What is your current gross annual salary (before tax and deductions and including any benefits and allowances)? (tick one)
- a. Less than £5,000
 - b. £5,000 - £9,999
 - c. £10,000 - £14,999
 - d. £15,000 - £19,999
 - e. £20,000 - £24,999
 - f. £25,000 - £29,999
 - g. £30,000 - £34,999
 - h. £35,000 - £39,999
 - i. £40,000 - £44,999
 - j. £45,000 - £49,999
 - k. £50,000 - £54,999
 - l. £55,000 - £59,999
 - m. £60,000 - £64,999
 - n. £65,000 - £69,999
 - o. £70,000 - £74,999
 - p. £75,000 - £79,999
 - q. £80,000 - £84,999
 - r. £85,000 - £89,999
 - s. £90,000 - £94,999
 - t. £95,000 - £99,999
 - u. Over £100,000
9. How would you describe your household? (tick one)
- a. Single person
 - b. Single parent with children who live at home

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- c. Single parent with children who don't live at home
- d. Couple with no children
- e. Couple with children who live at home
- f. Couple with children who don't live at home
- g. Sharing with others
- h. Other (please state)

10. If you have children living at home, how many live at home?

11. What age groups do your children that live at home fall into? (Tick all that apply)

- a. 0-4
- b. 5-11
- c. 12-18
- d. adult

Travel to work

12. What is your current average commute time to Addenbrookes? (tick one)

- a. 0-20 minutes
- b. 21-30 minutes
- c. 31 – 40 minutes
- d. 41 – 40 minutes
- e. 51-60 minutes
- f. 60 minutes +

13. How do you get to work? (Tick all that apply)

- a. Car
- b. Car share
- c. Walk
- d. Cycle
- e. Bus
- f. Guided bus
- g. Train
- h. Moped/ motorbike
- i. Taxi
- j. Other

14. If you use a car, where do you park? (Tick all that apply)

- a. On site
- b. Park and ride
- c. Other

15. How satisfied are you with your commute? (tick one)

- a. Very satisfied

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- b. Moderately satisfied
- c. Neutral
- d. Moderately dissatisfied
- e. Very dissatisfied

16. If you are dissatisfied, why are you dissatisfied? (Tick all that apply)

- a. Too long
- b. Too expensive
- c. Too busy
- d. Lack of parking
- e. There isn't any public transport where I live
- f. Public transport is unreliable
- g. Public transport is too complex (too many changes required/multiple providers)
- h. There aren't enough buses/trains per hour
- i. The public transport available does not fit my shift pattern

Current Housing

17. What is your current housing situation? (tick one)

- a. On-site staff accommodation (either Sanctuary or other)
- b. Renting from a Housing Association (not on site)
- c. Renting from a Council
- d. Renting privately (from private landlord or letting agency)
- e. Home owner, paying mortgage
- f. Home owner, no mortgage
- g. Home owner, Shared Ownership
- h. Living with family
- i. Other (please state)

18. What postcode do you currently live in (first set of digits only e.g CB12, CB2)

19. How many bedrooms do you have? (tick one)

- a. Room in a shared house
- b. 1 bedroom
- c. 2 bedrooms
- d. 3 bedrooms
- e. 4 bedrooms
- f. More than 4

20. Are you the main earner in your household? (tick one)

- a. Yes, main earner

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- b. No, earn about the same amount
- c. No, earn less
- d. Don't know

21. What bracket does your household income fall into? (tick one)

- a. Less than £20,000
- b. £20,000 - £39,999
- c. £40,000 - £59,999
- d. £60,000 - £79,999
- e. £80,000 - £99,999
- f. £100,000 - £119,999
- g. £120,000 - £139,999
- h. £140,000 - £159,999
- i. £160,000 - £179,999
- j. £180,000 - £199,999
- k. Over £200,000
- l. Don't know

22. How would you describe your household's ability to meet housing costs? (tick one)

- a. Very comfortable
- b. Moderately comfortable
- c. Neutral
- d. Moderately stretched
- e. Very stretched

23. How satisfied are you with your current accommodation? (tick one)

- a. Very satisfied
- b. Fairly satisfied
- c. Neutral
- d. Fairly dissatisfied
- e. Very dissatisfied

24. If you are dissatisfied with your accommodation, which of the following reasons apply? (Tick all that apply)

- a. Too expensive
- b. Too small
- c. Poorly maintained
- d. Poor commute to work
- e. Distance from amenities
- f. Lack of public transport connections
- g. Sharing with others
- h. Living on site
- i. Concerns about safety/security in the home
- j. Concerns about safety/security travelling to/from home
- k. Concern about how long can remain in property

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Other:

Future Housing Provision

To help understand future housing provision for hospital workers, we are going to ask a series of questions to identify what your housing requirements are.

25. Which of the following options is most suited to your needs? (tick one)
 - a. Flat
 - b. House

26. What sort of area would you like to live in? (tick one)
 - a. Urban area
 - b. Suburban area
 - c. Rural area

27. How important is public transport to the hospital to your choice of where to live? (tick one)
 - a. Very important
 - b. Moderately important
 - c. Not at all important

28. How important is public transport to Cambridge city centre to your choice of where to live? (tick one)
 - a. Very important
 - b. Moderately important
 - c. Not at all important

29. What additional features would you require if you were to move to a different home? (please tick all that apply)
 - a. Garden
 - b. Outdoor storage
 - c. Parking
 - d. Wheelchair access
 - e. Other (please specify)

30. What amenities would you require in the local area to where you live? (please tick all that apply)
 - a. Preschool / childcare
 - b. Primary School
 - c. Secondary School
 - d. Out of school facilities / childcare for children of school age
 - e. Health Care facilities
 - f. Local shop / food store
 - g. Play park / outdoor space
 - h. Gym / exercise facilities
 - i. Other (please specify)

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31. What is your attitude to living in the same accommodation as other Addenbrookes workers (where you would have shared kitchen (bathroom?) facilities)?
- Very positive
 - Moderately positive
 - Neutral
 - Moderately negative
 - Very negative
32. If your view on living in the same accommodation with other workers was moderately negative or very negative, would these factors improve your view? (Rank all that apply with 1 being the most significant)
- Quick and frequent public transport to the hospital (including out of hours)
 - A short walk to the hospital
 - Discounted housing costs
 - A high standard of living accommodation/ housing
 - A wide range of amenities
33. What is your attitude to your neighbours and surrounding households being primarily Addenbrookes workers?
- Very positive
 - Moderately positive
 - Neutral
 - Moderately negative
 - Very negative
34. If your view on your neighbours and surrounding households being primarily Addenbrookes workers was negative or moderately negative, would these factors improve your view? (Rank all that apply with 1 being the most significant)
- Quick and frequent public transport to the hospital (including out of hours)
 - A short walk to the hospital
 - Discounted housing costs
 - A high standard of living accommodation/ housing
 - A wide range of amenities
35. Which of the following options would you consider if they were affordable/ available to you? (Please tick all that apply)
- Shared ownership
 - Rent to buy (rent at a subsidised rate with a view to buying at a later stage)
 - Rent through a Council / Housing Association (typically at least 20% below the market rate)
 - Rent through a private landlord
 - None of the above

If there are any options in the previous question that you would not consider, please give your reasons:

36. Are you registered on the Council's housing waiting list (Home-link) for Council / Housing Association housing)

Assessing the Housing Need of Hospital Workers

A report for Cambridge University Hospitals NHS Foundation Trust



- a. Yes
- b. No

37. Is there any other information you would like to share relevant to this survey?