



Homes for Our Future Greater Cambridge Housing Strategy 2024-2029

Annex 6: Summary of Evidence

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1. Introduction and Purpose

1.1. This annex to the Greater Cambridge Housing Strategy 2024 to 2029 aims to signpost and summarise some of the key evidence and data sources which help to inform the Greater Cambridge Housing Strategy and Annexes.

1.2. It includes evidence around:

- The local housing market
- Housing needs of specific groups
- Affordability of different tenures of affordable housing
- Size mix requirements for affordable housing
- Household, dwellings and population
- Housing conditions & empty homes
- Carbon reduction & fuel poverty
- Quality of life and health & wellbeing
- Poverty and cost of living
- Economy
- Other internal and external data and information

2. The local housing market

2.1. Data and commentary from Hometrack on the current housing market for each of the districts in the Cambridge sub-region, including Cambridge and South Cambridgeshire, is published quarterly. See [Our Housing Market pages of Cambridgeshire Insight](#)

2.2. Data includes:

- House sale prices, market activity and affordability ratios
- Private rent levels and comparison with Local Housing Allowance Rates
- Housing costs and affordability of different sizes and tenures of homes

2.3. For example in June 2023: the average house price in Cambridge was £569,633; and in South Cambridgeshire £498,010; considerably higher than the rest of the Cambridge housing sub-region and well above the regional and national average.

2.4. The median house price to income ratio was 9.8 in Cambridge and 8.9 in South Cambridgeshire.



3. Housing Needs of Specific Groups

- 3.1. The main source of evidence on the housing needs of specific groups is [GL Hearn, Housing Needs of Specific Groups in Cambridgeshire and West Suffolk, 2021](#). This report was published to support the development of the Greater Cambridge Local Plan.
- 3.2. The report considers the period 2020 to 2040. It sets out the local housing need for each local authority using the national Standard Method calculated based on data available at the time. It considers the housing needs of specific groups in the context of this overall local housing need.
- 3.3. A further [Greater Cambridge addendum](#) to the study was also published in 2021, which considers the implications of other housing growth level options (prepared to inform the Greater Cambridge Local Plan) on the conclusions in the study. The research is due to be updated once a housing requirement has been identified for the new Local Plan.
- 3.4. The current GL Hearn report serves as a starting point, but needs to be read in the context of other emerging evidence.

4. Affordable housing need – social & affordable rent

- 4.1. There are approximately 4,270 applicants for social/affordable rent homes across both councils' housing registers, although there are limitations around using this as a true indicator of affordable housing need, as not everyone with a housing need will choose to register.
- 4.2. Table 38 in section 6 of the GL Hearn report provides figures on the estimated additional need for social/affordable rent homes per annum up to 2040 in each district. However, the report emphasises that the scale of need suggests that the local authorities should continue to seek as much affordable housing delivery as viability allows.
- 4.3. It identifies the need for both social rent homes, and affordable rent homes at up to 80% of market rent. It suggests that it is for the councils to assess whether they need a policy determining the split between the two; and if so what the appropriate split should be. It also suggests that it may be appropriate to consider different splits for different sizes of home.
- 4.4. Viability work carried out in 2021 to inform the First Proposals version of the Greater Cambridge Local Plan indicated that it should be viable to deliver a proportion of the affordable housing at social rent levels. This work will be



updated as the work on the Greater Cambridge Local Plan progresses. The councils' current direction of travel on the proportion of affordable housing and tenure split is set out in Annex 2, Affordable Housing Requirements.

5. Affordable housing need – affordable home ownership

- 5.1. Table 42 in section 6 of the GL Hearn report identifies the estimated net need of additional affordable home ownership homes per annum up to 2040 in each district.
- 5.2. However, the report states that the clear need for additional rented housing would arguably mean that providing home ownership would 'prejudice the ability' to meet the acute need for rented affordable housing. It concludes that, on balance, there is limited evidence that any district in the study area should provide more than 10% of new homes as affordable home ownership; although viability is also likely to be a factor.
- 5.3. Our [First Homes Issues & Options paper 2022](#) provides evidence to support our [First Homes Interim Position Statement](#). It highlights the challenges that the national First Homes requirement poses locally, in particular around: delivering an appropriate balance of affordable housing tenures to meet local needs; affordability compared to other intermediate tenures; and providing a suitable mix of new homes. The councils' longer term direction of travel is set out further in Annex 2, Affordable Housing Requirements.

6. Specialist accommodation need - older & disabled people

- 6.1. Section 8 of the GL Hearn report identifies the specialist accommodation needs of older and disabled people. It suggests that of the total housing need identified, 6% in Cambridge City and 7% in South Cambridgeshire should be specialist older people accommodation (Table 96 of the GL Hearn report).
- 6.2. These figures are heavily caveated that they have been influenced by estimates of current supply. However, the analysis shows a significant shortfall of leasehold housing with support (retirement housing) and also shortfalls of housing with care (i.e. extra care and enhanced sheltered) both in the leasehold and rental tenures. Table 97 and Table 101 of the report set out specialist housing need for each local authority area.
- 6.3. The statistical analysis provided by GL Hearn is derived from demographic projections and Housing LIN/HOPSR/EAC information. It is based on assumptions on existing supply and current trends. It does not take into



account older people’s aspirations or any local policy direction around care and support provision for an ageing population. It states that the ultimate level of provision the councils seek to support will be influenced by broader local strategies developed at the County Council level for older persons housing and care.

6.4. Following the publication of the GL Hearn report, [Cambridgeshire County Council published their District Demand Profiles Forecast 2021-2036](#) relating to Older People’s Accommodation. Their assessment, covering a different timescale, takes a slightly different approach based on ‘real time’ data on existing supply and demand, local intelligence and adjustments to take into account local policy direction.

6.5. Cambridgeshire County Council prioritises the importance of supporting people to remain in their own homes and where this is not possible, enabling them to remain independent through ‘housing with care’ solutions.

6.6. Taking into account their policy direction, the County forecast summarises the demand for each local authority area and shows indicative forecasts of

6.7. housing need for older people up to 2036. See Table 1 below.

Table 1: Cambridgeshire County Council, older people’s accommodation, forecast change

	Current Supply	Forecast Change	Forecast Change in Supply
Cambridge			
Number of CQC registrations	697	791	94
Domiciliary care (hrs/week)	2,947	5,559	2,612
Independent Living Suite units			+53
Extra care units	123	279	156
South Cambs			
Number of CQC registrations	928	1,052	124
Domiciliary care(hrs/week)	3927	7363	3,436
Independent Living Suite units			+97
Extra care units	175	464	289

6.8. There is a significant disparity between the needs identified within the County Council and the GL Hearn reports. Therefore, in considering the amount and type of older people accommodation to be provided across Greater



Cambridge, the councils will take into account both assessments and any further updates to support the provision of new homes for older people.

7. People with disabilities and accessible housing needs

- 7.1. Section 8 of the GL Hearn report brings together a range of statistics available which can be used to identify the potential scale of demand for housing for people with disabilities, and the need for accessible and adaptable dwellings i.e. homes built to M4(2) & M4(3) technical standards under part M of the Building Regulations.
- 7.2. It highlights that the projected increase in those with dementia or other mobility problems up to 2040 suggests that, subject to factors such as build form, topography, flooding etc, the councils should require all dwellings to be M4(2) compliant.
- 7.3. Table 114 in section 8 of the report estimates the need for wheelchair user homes for each of the districts up to 2040, for both market and affordable homes. It recommends that, to meet the identified need, the councils should seek up to 10% of all new market homes and up to 25% of affordable homes to be M4(3) compliant; again subject to site specific factors and other viability considerations.
- 7.4. Cambridgeshire County Council are in the process of developing District Demand Profile Forecasts, similar to those produced for older people above, for people with physical and learning disabilities, mental health and autism needs. Once published, they will form part of our evidence base to inform the need for any specialist accommodation for these groups.

8. Gypsies & Travellers, Travelling Showpeople, and caravan & houseboat dwellers

- 8.1. A Gypsy & Traveller Accommodation Assessment for Greater Cambridge is currently under way and expected to be completed in early 2024. As well as identifying accommodation needs of Gypsies and Travellers it will also consider the needs of Travelling Showpeople, and caravan & houseboat dwellers. This will replace the findings of the [Cambridgeshire, King's Lynn & West Norfolk, Peterborough and West Suffolk Gypsy & Traveller Accommodation Assessment](#) published in 2016.
- 8.2. It will also consider the need for transit site or stopping places for Gypsy/Roma Traveller households travelling to or through the area.



9. Self-Build and custom-Build housing

- 9.1. The councils' [self and custom-build register](#) identifies the number of people wishing to either self-build or purchase a custom-build home and the number of planning permissions granted. The register informs the number of self/custom-build plots that need to be made available.
- 9.2. Section 10 of the GL Hearn Report (paragraphs 10.54 – 10.85) gives further detail on the assessment of custom and self-build.

10. People who rent their homes

- 10.1. Section 10 of the GL Hearn report highlights an increasing demand for private rented housing locally, partly related to lack of affordability of homes for sale. It also provides some background on the market for, and national policy around, purpose-built Build to Rent housing brought forward by institutional investors.
- 10.2. It suggests that part of the unmet need from those requiring affordable home ownership products could be addressed through the delivery of private rented sector homes, either from institutional supply or from ad-hoc buy-to-let investors. However, it also emphasises that the majority of households who could benefit from this will already be in private rented sector accommodation and that only newly forming households and those that fall into need would require additional private rented sector accommodation.
- 10.3. To understand more about Build to Rent housing the councils have also worked with other sub-regional local authorities to publish research around the market and the likely need/demand for this type of housing. These are available on the [Housing Research page](#) of Cambridge City Council's website.
- 10.4. The first report: Savills, Build to Rent Market in Greater Cambridge & West Suffolk, published in June 2020, explores the potential role that Build to Rent housing, including Affordable Private Rent could play locally, and how sites could be assessed for suitability.
- 10.5. It identifies that the current market mainly comprises of younger singles or couples without children on a range of incomes, including some sharer households. However, it also states that there may be other groups for whom Build to Rent may help to provide a housing solution, across all age groups. One example is older people in the context of an ageing population, with the ability to free up existing family homes, and a growing interest for some in



that group in renting privately. Families may also benefit from a good quality rental offer.

10.6. The research suggests that the main demand is likely to be for 1 or 2 bedroom households. There is also likely to be some demand for larger homes for sharers or families. However, demand could change over time.

10.7. Another suite of reports from Arc4 (2021) identifies potential locations for Build to Rent, and explores some of the other issues involved, including implications for place-shaping, both generally and on a site specific basis.

11. Affordability of Affordable Housing

11.1. Section 6 of the GL Hearn report considers the affordability of different affordable housing products to local households.

11.2. The report observed that there was a large gap in provision for households with annual incomes of £20,000 to £40,000 and that in Cambridge City in particular, discounted rental homes i.e. Affordable/Social rent are likely to be the only option to meet need at this income level.

11.3. The [Cambridge sub-region Diamond Affordability analysis 2022](#) compares household incomes to affordability of different housing tenures. Tables 2 & 3 below give a summary of the number of households at different income brackets.

Table 2: Cambridge City, income brackets (gross) by number and percentage of households

Income Bands	Number of households	Percentage of households
Under £20,000	7,626	19%
Under £30,000	13,955	34%
Between £30,000 - £50,000	11,605	28%
Over £50,000	15,413	38%
Over £65,000	9,485	23%
Over £90,000	3,280	8%



Table 3: South Cambridgeshire District, income brackets (gross) by number and percentage of households

Income Bands	Number of households	Percentage of households
Under £20,000	10,268	17%
Under £30,000	19,016	32%
Between £30,000 - £50,000	16,757	28%
Over £50,000	24,312	40%
Over £65,000	15,310	25%
Over £90,000	5,448	9%

11.4. The Diamond Affordability analysis is based on 35% of household income being spent on housing costs, and broadly aligns with GL Hearn's finding in terms of affordability.

11.5. For example, based on 3.5 x annual income (net, after tax)

- South Cambridgeshire –
 - Median private rent – households would require around £32,000 net income for a 1-bedroom home, anything larger such as a three bedroom privately rented home would need around £49,000.
 - a lower quartile resale property would require around £26,000 net income for a 1-bedroom, and at least £57,000 for 3 bedrooms in South Cambridgeshire.
- Cambridge City
 - Median private rent - households would need at least £41,000 annual income (net) to be able to afford to rent a 1-bedroom and £61,000+ to afford a 3-bedroom property.
 - A lower quartile resale property would require around £39,000 net income for a 1-bedroom, and at least £76,000 for a 3-bedroom.

11.6. Given that the average gross disposable income (available to spend after tax and receipt of benefits) for South Cambridgeshire is £27,000 and for Cambridge £22,700, this demonstrates that for many private renting or purchasing a property, even at the lower quartile point, is unaffordable.

11.7. This suggests a gap in the market for households on incomes of between around £25,000 and £60,000 per year, depending on size of home required.



- 11.8. The affordability analysis also starts to demonstrate affordability of different tenures of housing for particular groups of workers, based on salary bands.

12. Social/affordable rent affordability

- 12.1. Table 39 in section 6 of the GL Hearn report demonstrates that around 22% of households in affordable housing need could potentially afford an Affordable Rent at up to 80% of market rent in Cambridge. The figure for South Cambridgeshire is around 28%.
- 12.2. Social Rent is considerably more affordable at around 45-55% of market rent levels.

13. Shared ownership affordability

- 13.1. Tables 45, 46 & 50 in section 6 of the GL Hearn report give an indication of the sorts of percentage purchases which may be required to make different sizes of shared ownership affordable in each of the two districts, and how the calculations have been derived. However, it emphasises that figures are only indicative, and that specific schemes need to be tested individually to determine whether what is being offered is genuinely or reasonably affordable.
- 13.2. It highlights that shared ownership affordability is a particular challenge in Cambridge City, and that those at the very bottom of the rent/buy gap are unlikely to be able to afford it.
- 13.3. The Cambridge sub-region Diamond Affordability Analysis (referred to above) indicates that the income needed for a 40% share of a median cost new-build shared ownership property in South Cambridgeshire ranges from between £20-25k and £40-£45k, and between £30-£35k and £55-£60k in Cambridge.

14. Discounted Market Sale affordability

- 14.1. The GL Hearn report looks at local income levels required to access the private rented sector, and uses a formula to calculate what sort of prices discount market sale homes should be set at for different sizes of property.
- 14.2. For example, at 2020 prices, it calculates that for a household who can afford to rent but not buy on the open market, a 2-bed discounted home



ownership home should be priced at around £242,000 in Cambridge and £190,000 in South Cambridgeshire (GL Hearn page 125). This sale price would meet the needs of around half of households between buying and renting; setting higher prices would reduce the number of households who could afford this option.

14.3. Table 44 in section 6 of the report shows the indicative estimated percentage discount required from Open Market Value to make Discount Market Sales affordable. For example, a 2- bedroom home would require a 30% discount in Cambridge City and a 28% discount in South Cambridgeshire.

14.4. The councils' First Homes Issues and Options report (referred to above) also considers the cost of First Homes compared with average full-time household earnings. It suggests that, based on 2020 figures, households on average household earnings would just about be able to afford a First Home in South Cambridgeshire with a 10% deposit, but that a higher discount would be required in Cambridge City. Mortgage rates have risen since the report was written; which predicted that such an increase may make it difficult for some households earning even above average earnings to be able to afford a First Home.

15. Housing size mix

15.1. Section 7 of the GL Hearn report makes theoretical recommendations on the housing mix required for each of the districts. Tables 83 & 87 in the report show the suggested mix for Cambridge and South Cambridgeshire, broken down into market, social/affordable rent and affordable ownership homes. However, it emphasises that the methodology has its limitations and that it will be up to the councils to make further adjustments and to set the approach which best meets their local circumstances.

16. Social/Affordable Rent size mix

16.1. Annex 2 to this Strategy, Affordable Housing Requirements, summarises some of the factors the councils will take into account in assessing the required size mix for social/affordable rent homes on new developments, taking the GL Hearn findings as a starting point.



17. Affordable home ownership size mix

- 17.1. The GL Hearn report identifies that applications for shared ownership indicate highest demand for 2-bedroom homes in both districts; followed by 3-bedrooms in South Cambridgeshire and 1 & 3 bedrooms in Cambridge. There are higher numbers of applicants for homes in Cambridge City than in South Cambridgeshire.
- 17.2. It recommends that affordable home ownership across Cambridgeshire and West Suffolk should be focused mainly on delivering smaller housing for younger family households. However, again, it states that local issues around need, demand and affordability also need to be considered.
- 17.3. The councils' First Homes Interim Position Statement and Issues & Options paper demonstrates that the maximum price cap for First homes, set at £250,000, would restrict affordable home ownership delivery to only one-bedroom properties in Cambridge City.

18. Household, dwelling & population data

Office for National Statistics (ONS), including Census data

- 18.1. The ONS publishes [population and household data and projections](#), some of which is available down to District or ward level.
- 18.2. Local data and analysis are published at a County and District level, on the Cambridgeshire Insight [Census 2011](#) and [Census 2021](#) web pages. Data from the 2021 Census is gradually being rolled out; where that is not available, data from 2011 is used. The primary source is the ONS [Census 2011](#) and [Census 2021](#) web pages.
- 18.3. Census data shows a major increase in the number and proportion of private rented homes in Greater Cambridge over the last 20 years, with approximately 31.6% of households in Cambridge and 14.1% in South Cambridgeshire now living in the private rented sector.
- 18.4. Other evidence is starting to emerge that numbers may be falling again, but this is difficult to gauge with any accuracy.



Cambridgeshire County Council population and dwelling stock estimates and forecasts

- 18.5. Based on the County Council's [2021-based population and dwelling stock estimates and forecasts](#), Cambridge City's population is expected to increase from 145,910 to 158,065 between 2021 and 2041; a rise of 12,155, or 8%. South Cambridgeshire's population is expected to rise by 59,465, from 162,870 to 222,335 over the same period; a rise of 59,465 or 36.5%. This represents an overall increase of around 23% for Greater Cambridge as a whole.
- 18.6. These figures are 'policy-led' so that they are consistent with planned levels of house-building.

Internal dwelling data

- 18.7. As stock holding authorities, the councils maintain and manage over 12,200 homes for rent (7,000 in the City and 5,200 in South Cambridgeshire).
- 18.8. The councils keep their own data on Houses in Multiple Occupation. Around 1,000 Houses in Multiple Occupation (HMOs) are currently licensed in Greater Cambridge under compulsory licensing requirements; around 90% of them in Cambridge City.

Housing Conditions

- 18.9. Housing is well recognised as a key determinant of health and wellbeing. [The Dahlgren-Whitehead rainbow \(1991\) - Health inequalities - Patient Safety Learning - the hub \(pslhub.org\)](#)
- 18.10. A House of Commons Library research briefing signposts to some of the main evidence demonstrating the relationship between housing conditions and physical and mental health. [Housing and health: a reading list, October 2022](#).
- 18.11. Cold, damp homes which are difficult and expensive to heat can have severe negative impacts on residents' physical and mental health well-being ([Institute of Health Equity: Fuel Poverty, Cold Homes and Health Inequalities in the UK, 2022](#))
- 18.12. 14% of households in England, and 23% of private renters are living in a home that does not meet the Decent Homes Standard [English Housing Survey 2021 to 2022](#).



- 18.13. The Building Research Establishment : [The Cost of Poor Housing In England 2021](#), estimated that it costs the NHS around £1.4 billion a year to treat those affected by poor housing conditions. When other costs to society are factored in, such as poor educational achievement and career prospects, loss of productivity, and mental health costs, the annual cost rises to around £18.5 billion.
- 18.14. An estimated 18% of private rented homes in Cambridge and 15.3% in South Cambridgeshire have Category 1 hazards under the [Housing Health & Safety Rating System \(HHSRS\)](#). These figures are likely to change under government proposals to review the HHSRS and to potentially extend the Decent Homes standard to cover the sector.
- 18.15. As well as the impact of poor housing on individuals, it costs the NHS an estimated £340m per year for treating private renters affected by non-decent housing. ([DLUHC, A fairer private rented sector, 2022](#)).

19. Empty Homes

- 19.1. Long-term empty homes make up less than 1% of the total Greater Cambridge Housing Stock. ([See DLUHC live tables 100 & 615](#)).

20. Carbon reduction & fuel poverty

- 20.1. In 2021, domestic emissions made up around an estimated 30% of all greenhouse gas emissions in Cambridge, and 18% in South Cambridgeshire. ([DESNZ, Local authority greenhouse gas emissions national statistics](#)).
- 20.2. In 2021, 11.5% of households in Cambridge and 10.9% in South Cambridgeshire were estimated to be fuel poor. [DESNZ sub-regional fuel poverty statistics 2022](#). This is likely to have increased again following the more recent increase in energy and living costs.
- 20.3. The Child Poverty Action Group estimated that by January 2023 around half of all households in the UK could be in fuel poverty, spending more than 10% of their net income on fuel. ([CPAG 2022](#))



21. Local economy

- 21.1. Cambridge was rated by [Glassdoor](#) as the second best town or City to work in for 2023; and, BEIS for 2022, ranked the City as best regional tech centre outside of London.
- 21.2. Pay data is from the ONS [Annual Survey of Hours & Earnings](#). For example, gross mean annual median pay of all employees working in Cambridge City is £36,622, and £42,344 in South Cambridgeshire. (ASHE table 7.7a, 2022 provisional figures). High level CACI income data is also available through Hometrack.
- 21.3. Summary cost of living data is available from sources such as: the ONS [Cost of Living Insights](#) and [Consumer Price Inflation](#) bulletins; and [Bank of England Monetary Policy Committee](#) news releases.
- 21.4. Economic activity information is available on the [Cambridgeshire and Peterborough Combined Authority LMI for Learners](#) web pages.
- 21.5. Further workforce and jobs information is summarised and signposted through [Cambridge City Council's State of the City report and dashboard 2023](#). For example: Cambridge continues to be ranked as the globally leading cluster for scientific and research intensity, with one third of all jobs being in the knowledge-intensive industries. However, 1 in 10 workers are employed in 'insecure employment'- the 5th highest of Cities in the country; and 71% of the Cambridge (City & Fringe) workforce was employed in 'high skill' occupations in 2022, which can create barriers for low and unskilled workers seeking work in the City. Workers from Cambridge (City & Fringe) travelled an average of 17.6km from their residence to their place of work; the fifth highest of 58 cities in England and Wales.

22. Quality of life and health & wellbeing

- 22.1. Cambridge City is in the top 30 cities globally for quality of life, despite a higher cost of living; with over 75% of adult residents reporting high or very high levels of wellbeing in 2022. (Number quality of life research: See Cambridge City Council's State of the City report and dashboard).
- 22.2. Cambridge was rated by [Glassdoor](#) as the second best town or City to work in for 2023.



- 22.3. The villages of South Cambridgeshire are often cited amongst the best places to live. [Annual Halifax Quality of Life surveys].
- 22.4. Around 21% of residents in Cambridge and South Cambridgeshire in 2021-2021 reported experiencing high levels of anxiety. [ONS annual personal wellbeing estimates](#)
- 22.5. The [ONS UK Measures of National Well-being Dashboard](#) gives a further overview of how people in the UK are doing across 10 domains of national wellbeing.
- 22.6. Government research, [Mental health and loneliness: the relationship across life stages, 2022](#), identified clear links between chronic loneliness and mental health distress.
- 22.7. A report by Foundations, [The Social Value of aids and adaptations](#), demonstrates the importance of adaptations and similar interventions for older and disabled people in maintaining independence, supporting the delivery of home-based care and preventing hospital admissions.

23. Poverty and cost of living

- 23.1. An estimated 17% of people in the UK were in absolute poverty in 2021/22 after housing costs were taken into account. ([House of Commons Library, Poverty in the UK stats 2023 - DWP data](#)).
- 23.2. Whilst the overall poverty rate is generally lower in Greater Cambridge than nationally, it is still a significant problem for many.
- 23.3. The Office for Budget Responsibility's [Poverty in the UK: statistics](#) forecast that real household disposable income per person will fall by 5.7% during the 2022/23 and 2023/24 financial years.

24. Other evidence

- 24.1. Various data-sets are used on a regular basis to understand housing needs and issues in Greater Cambridge, including: housing register applicants and lettings; Housing Benefit & Universal Credit; Orchard council tenant & leaseholder database; etc.
- 24.2. Additional independent research is also taken into account, such as: the work carried out by the [Young Advisory Committee of Cambridge Ahead](#)



and research undertaken by Addenbrookes Hospital on the housing needs of their workers and the Cambridgeshire & Peterborough Integrated Care System's staff housing needs survey.

Dated: January 2024