

## Local Housing Allowance (LHA) changes proposed– analysis of local effects, Summer 2010

### Summary

In the emergency budget on 22 June 2010 the government announced significant changes to housing benefit and local housing allowance. The changes will mean an annual reduction of £1,765 million of government help with housing costs.

### Impact of the proposed changes

The impact of the proposed changes to housing benefit and local housing allowance will affect social and private landlords, tenants, and strategic housing authorities in the UK.<sup>1</sup> This paper provides information of the scale of these impacts in the Cambridge sub-region.

### Summary of the main changes

There are eight primary changes to housing benefit, identified in the tables below. Six of the changes result in government savings and two involve new expenditure. The saving proposals outweigh the expenditure proposals by a factor of 33.

Change	Date introduced	Directly affects	Annual saving to government
Capping the maximum LHA payable for each property size, and applying a four-bed limit: <ul style="list-style-type: none"> <li>▪ £250 for one-bed</li> <li>▪ £290 for two-bed</li> <li>▪ £340 for three-bed</li> <li>▪ £400 for four-bed and larger properties</li> </ul>	April 2011	Private rented sector DWP expects it to affect just over 14,000 households <sup>2</sup> . The vast majority of are expected to be within London	£65m by 2014/15
Increasing deductions for non-dependents: they will no longer be frozen at £7.40 per week for non-earners and will be linked to prices	April 2011	Social and private rented sector	£340m by 2014/15
Calculating LHA rates using the 30th percentile of market rents rather than the 50th percentile	October 2011	Private rented sector	£425m by 2014/15
Linking LHA increases to the consumer prices index (CPI) which does not include housing costs rather than the higher retail prices index (RPI)	April 2013	Private rented sector	£390m by 2014/15
Time limiting full HB & LHA payable to people on Job Seekers' Allowance (JSA) so that after 12 months HB is reduced by 10%	April 2013	Social and private rented sector	£110m by 2014/15

<sup>1</sup> <http://housing.cih.co.uk/memberbriefing/housingbenefit-July-2010.htm>

<sup>2</sup> Hansard 28 June 2010 Col 389W

Change	Date introduced	Directly affects	Annual saving to government
Limiting housing benefit for working age tenants so that it only covers the size of property they are judged to need	April 2013	Social rented sector	£490m by 2014/15
		<b>Total</b>	<b>£1,820m by 2014/15</b>

Change	Date introduced	Directly affects	Annual expenditure to government
Increased discretionary housing payments	October 2010	Social and private rented sector	£40m by 2014/15
Additional bedroom for carers	April 2011		£15m by 2014/15
		<b>Total</b>	<b>£55m by 2014/15</b>

### Questions arising for strategic housing partnerships...

Think about how the reforms could impact on your business and your housing market, and plan accordingly

- Sub-regional and regional housing market analysis is needed to examine the effects of potential migration of people to less expensive areas.
- How many people claim LHA in the private rented sector in your area?
- How will the changes affect claimants in the private rented sector
  - Will the property caps affect your area? How many properties?
  - How different is the 30th to 50th percentile? How many properties are now out of reach?
  - Is there a big spread of rents? If so, the impact of the move to CPI will be greater
  - What is the cumulative impact of all these changes?
- What do private landlords in your area think about the changes, and how might their letting behaviour change?
- Does your transfer procedure / CBL system give sufficient priority to households wanting to downsize?
- What additional resources might your housing options service need to deal with projected increased demand?
- Are your procedures for discretionary housing payments appropriate?

**This paper aims to start answering these questions for the Cambridge housing sub-region.**

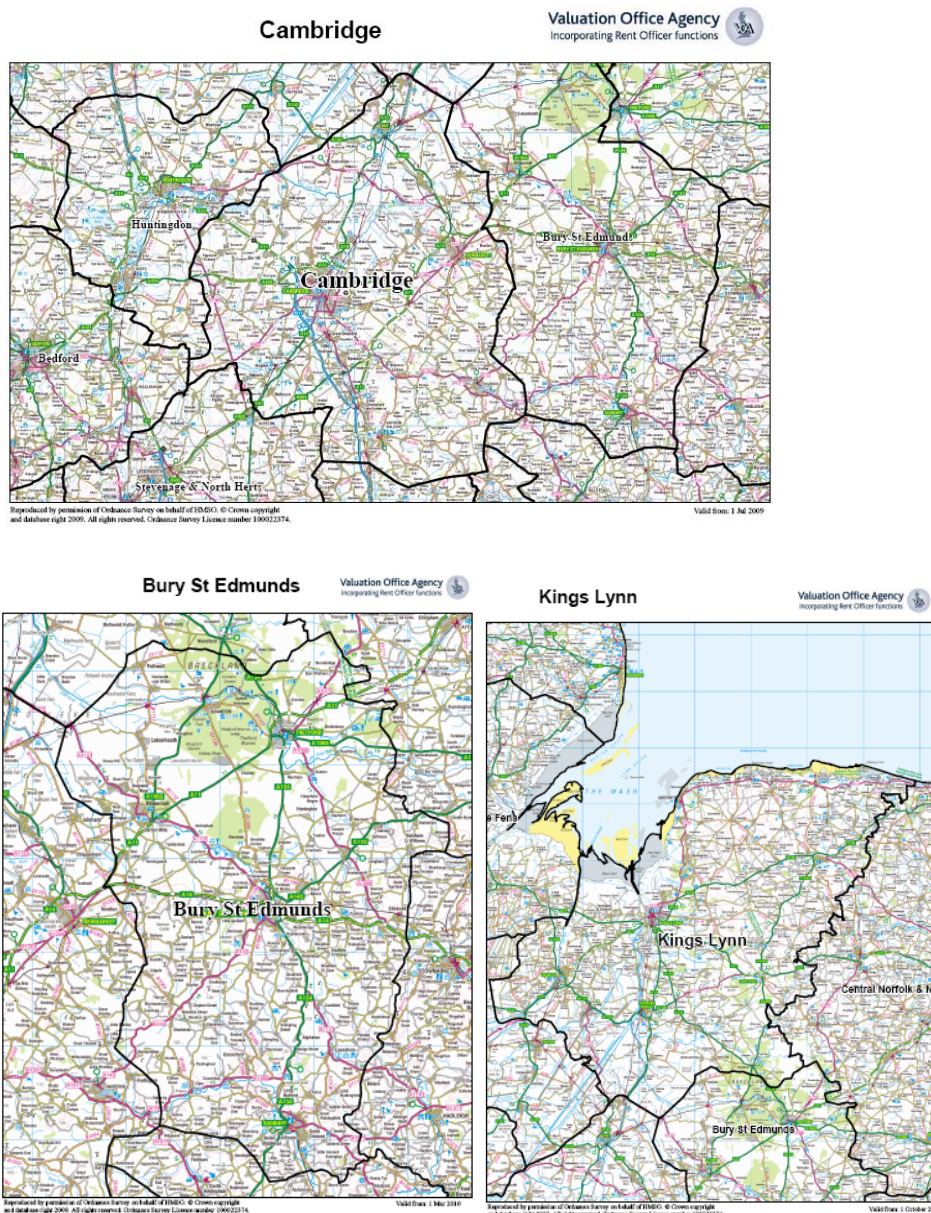
## 1. Our Broad Rental Market Areas (BRMAs).

### What is a BRMA?

A BRMA is an area “within which a person could reasonably be expected to live having regard to facilities and services for the purposes of health, education, recreation, personal banking and shopping, taking account of the distance of travel, by public and private transport, to and from those facilities and services”.

A BRMA must contain “residential premises of a variety of types, including such premises held on a variety of tenures”, plus “sufficient privately rented residential premises, to ensure that, in the rent officer’s opinion, the LHA for the area is representative of the rents that a landlord might reasonably be expected to obtain in that area”.<sup>3</sup>

The BRMAs in this note were implemented on 1st July 2009. The geography of BRMAs is not the same as district geographies. The maps below show the main BRMAs covering the Cambridge housing sub-region:



<sup>3</sup> Rent Officers (Housing Benefit Functions) Amendment (No.2) Order 2008

**Table 1: Comparing boundaries**

District	Which BRMA?
Cambridge City	Completely covered by the Cambridge BRMA
East Cambridgeshire	Mainly in the Cambridge BRMA. Northwestern area of ECDC (Sutton, Little Downham, Pymoor and Mepal) is in the Peterborough BRMA.
Fenland	South and west parts of Fenland are in Peterborough's BRMA. Area around Wisbech is in King's Lynn BRMA.
Huntingdonshire	Almost completely in Huntingdon BRMA. Ramsey northwards is in Peterborough's BRMA. Fenstanton is in the Cambridge BRMA.
South Cambridgeshire	Mostly covered by the Cambridge BRMA. Gamlingay is found in Huntingdon BRMA; Bassingbourn, Abington and Steeple Morden are in Stevenage and North Herts BRMA.
Forest Heath	Found in Bury St Edmunds BRMA, except for Newmarket which is in Cambridge BRMA.
St Edmundsbury	Mostly covered by St Edmunds BRMA. Haverhill and Kedington are in Cambridge BRMA. Barningham is covered by Central Norfolk and Norwich BRMA.

This report will focus on the five main BRMAs covering the sub-region: namely Cambridge, Bury St Edmunds, Huntingdon, Kings Lynn and Peterborough. Stevenage & North Herts, and Central Norfolk & Norwich are omitted as there is only a small overlap with our 7 districts.

**Table 2: Number of rents per BRMA used to set the LHA**

	Cambridge	Bury St Edmunds	Huntingdon	King's Lynn	Peterborough
1 Bedroom	461	223	107	384	675
1 Room (shared)	448	131	113	126	130
2 Bedrooms	1,028	638	239	1,073	2,006
3 Bedrooms	755	619	193	1,044	1,648
4 Bedrooms	283	242	80	290	481
5 Bedrooms	83	29	28	46	112
<b>All sizes</b>	<b>3,058</b>	<b>1,882</b>	<b>760</b>	<b>2,963</b>	<b>5,052</b>

Source: LHA List of Rents

Data from the Valuation Office Agency's<sup>4</sup> "List of Rents" is based on actual agreed lettings rather than rents for available accommodation, however the Valuation Office also monitors market information.

Table 2 shows the number of rents within each BRMA, by size, which are gathered to create the median rent level appropriate to each area. One requirement of a BRMA is that there must be enough rent data available to base the LHA rate upon.

<sup>4</sup> The Valuation Office Agency, at <http://www.voa.gov.uk/>

## 2. Rent levels supported by LHAs

**Table 3: Rent levels for October 2010, by BRMA, in £'s per week, by property size**

	Cambridge	Bury St Edmunds	Huntingdon	Kings Lynn	Peterborough
1 Bed Shared	£77.17	£69.06	£72.50	£62.50	£58.50
1 Bed Self Contained	£136.93	£101.26	£103.71	£92.05	£92.05
2 Beds	£151.89	£126.58	£126.58	£115.07	£115.07
3 Beds	£182.96	£149.59	£149.59	£136.93	£136.93
4 Beds	£276.16	£241.64	£227.26	£182.96	£182.39
5 Beds	£345.21	£362.47	£253.15	£272.13	£230.14

Source: <https://lha-direct.voa.gov.uk/Secure/LHARateSearch.aspx?SearchType=LA>

**Table 4: Caseload by district and property size, March 2010**

	Shared room	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 bedrooms	All
Cambridge City		510	130	50	10		700
East Cambridgeshire	90	240	210	70	20		630
Fenland	230	520	630	210	40	10	1,640
Huntingdonshire		630	470	170	40	10	1,320
South Cambridgeshire	70	170	250	80	20		590
Forest Heath	150	290	260	90	20		810
St Edmundsbury		430	340	90	30		890
Sub-Region	540	2,790	2,290	760	180	20	6,580

Source: DWP

**Table 5: Estimated average loss per week by district and property size**

	Shared room	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 bedrooms	All
Cambridge City		£16	£23	£24	£23		£18
East Cambridgeshire	£9	£15	£17	£17	£19		£15
Fenland	£5	£6	£7	£10	£16	£29	£7
Huntingdonshire	£8	£12	£14	£15	£19	£46	£14
South Cambridgeshire		£16	£21	£21	£23		£17
Forest Heath	£8	£12	£14	£14	£18		£12
St Edmundsbury		£12	£15	£15	£19		£14
Sub-Region	£6	£12	£14	£15	£19	£38	£13

Source: DWP

The Department for Work and Pensions estimates that there will be 6,580 LHA recipients in the sub-region as a whole and all will be affected in some way by the proposed changes. The average loss per household will be around £13 per week, or £644 per year.

Cambridge City and South Cambridgeshire will be the worst affected areas.

### 3. Proposed change No 1: Capping allowances

#### Change

Capping the maximum LHA payable for each property size, and applying a four-bed limit:

- £250 for one-bed
- £290 for two-bed
- £340 for three-bed
- £400 for four-bed and larger properties
- There will be an overall cap of £400 per week

#### Date introduced

April 2011

#### Directly affects

Private rented sector. DWP expects it to affect just over 14,000 households<sup>5</sup>. The vast majority of are expected to be within London

**Table 6: Number of rents above capped allowance per property size, by BRMA**

	Cap	Cambridge	Bury St Edmunds	Huntingdon	King's Lynn	Peterborough
1 bed	£250	1	0	0	0	0
2 bed	£290	35	1	0	0	1
3 bed	£340	17	8	1	1	1
4 bed and above	£400	40	9	4	2	5
Total		93	18	5	3	7

Source: LHA List of Rents

In Bury St Edmunds, Huntingdon, King's Lynn and Peterborough less than 1% of rents are higher than the proposed cap. Across the Cambridge BRMA it is slightly higher at 3%, so it follows that more tenants would be affected in Cambridge BRMA than in our other BRMAs.

### 4. Proposed change No 2: Increasing deductions for non-dependents

#### Change

Increasing deductions for non-dependents: they will no longer be frozen at £7.40 per week for non-earners and will be linked to prices

#### Date introduced

April 2011

#### Directly affects

Social and private rented sector

Nationally around 4% of households in the private sector who receive housing benefit include non-dependent children. If the amount of money available to these households is reduced, people may have to ask their grown-up children to leave home.

If this is true for the sub-region as a whole, there may be 480 people in need of housing/ housing advice. However no relevant local level data is available yet on how this may affect the sub-region.

<sup>5</sup> Hansard 28 June 2010 Col 389W

## 5. Proposed change No 3: Calculating LHA rates using the 30th percentile instead of the 50<sup>th</sup> percentile (or median)

### Change

Calculating LHA rates using the 30th percentile of market rents rather than the 50th percentile

### Date introduced

October 2011

### Directly affects

Private rented sector

**Table 7: Annual losses to be made up by the tenant, by BRMA and property size**

	Cambridge	Bury St Edmunds	Huntingdon	Kings Lynn	Peterborough
1 room	£409	£260	£260	£260	£191
1 bed	£539	£251	£127	£179	£108
2 bed	£1,317	£599	£300	£299	£299
3 bed	£1,316	£658	£299	£419	£538
4 bed	£2,124	£1,257	£1,197	£838	£1,137
5 bed	£6,043	£7,838	£4,488	£5,624	£3,590
Average loss - all properties	£1,269	£750	£518	£459	£501

Source: CIH, LHA List of Rents

Losses to be made up by tenants will be greatest in the Cambridge BRMA for all sizes of properties except for 5 beds (St Edmundsbury). Some of the options for tenants in this situation are:

- Pay a higher contribution towards the rent.** The lower quartile rent for a two bedroom property in Cambridge City in January 2010 was £753 per month<sup>6</sup>. The amount lost (as shown in Table 7) is equivalent to nearly two months' rent, which is likely to be a struggle for a low income household to meet. This could increase the risk of bad debt and make landlords more reluctant to accept tenants on benefit.
- Move to a different location.** There are currently 16 wards where the LHA is less than 75% of the median rent as calculated by Hometrack<sup>7</sup> for 1,2 and 3 bed properties. This includes 13 of the 14 wards in Cambridge City. Under the proposed changes, the number of wards falling under the criteria will increase to 40. South Cambridgeshire is particularly affected by this measure. Limiting choices in specific areas (such as the City) is likely to increase pressures in other parts of the Cambridge BRMA, for example East Cambridgeshire.
- Move to a smaller property.** Size restrictions already apply to private tenants claiming LHA (i.e. people claim for the size of property required by their household, not by the actual size of the property). If people are living in the size of property they need, but are no longer able to afford it, they may choose to deliberately overcrowd rather than move to a cheaper location (see table 8). For example, the average rent for a three bedroom property in Cambridge City is cheaper than the average rent for a four bedroom property in South Cambridgeshire.

<sup>6</sup> Source: CCCRG Review of rents in press

<sup>7</sup> Hometrack calculate a median rent based on advertised properties. While this provides a good guide to expensive and cheaper areas, where there have been no properties advertised, there is no data available. In this instance, the district rent is used to estimate.

**Table 8: Average rent per month by district and property size, Jan 2010**

	Cambridge City	East Cambridge shire	Fenland	Huntingdonshire	South Cambridge shire	Forest Heath	St Edmundsbury	Sub-Region
1 bed	£748	£478	£402	£450	£589	£452	£503	£521
2 bed	£894	£600	£494	£573	£695	£665	£597	£634
3 bed	£1,081	£684	£615	£680	£815	£833	£782	£778
4 bed	£1,370	£985	£794	£981	£1,192	£1,097	£917	£1,067
All	£974	£665	£529	£629	£855	£797	£695	£727

Source: CCCR Review of rents in press

**6. Proposed change No 4: Using the CPI<sup>8</sup> to uprate benefits**

**Change**

Linking LHA increases to the consumer prices index (CPI) which does not include housing costs rather than the higher retail prices index (RPI)

**Date introduced**

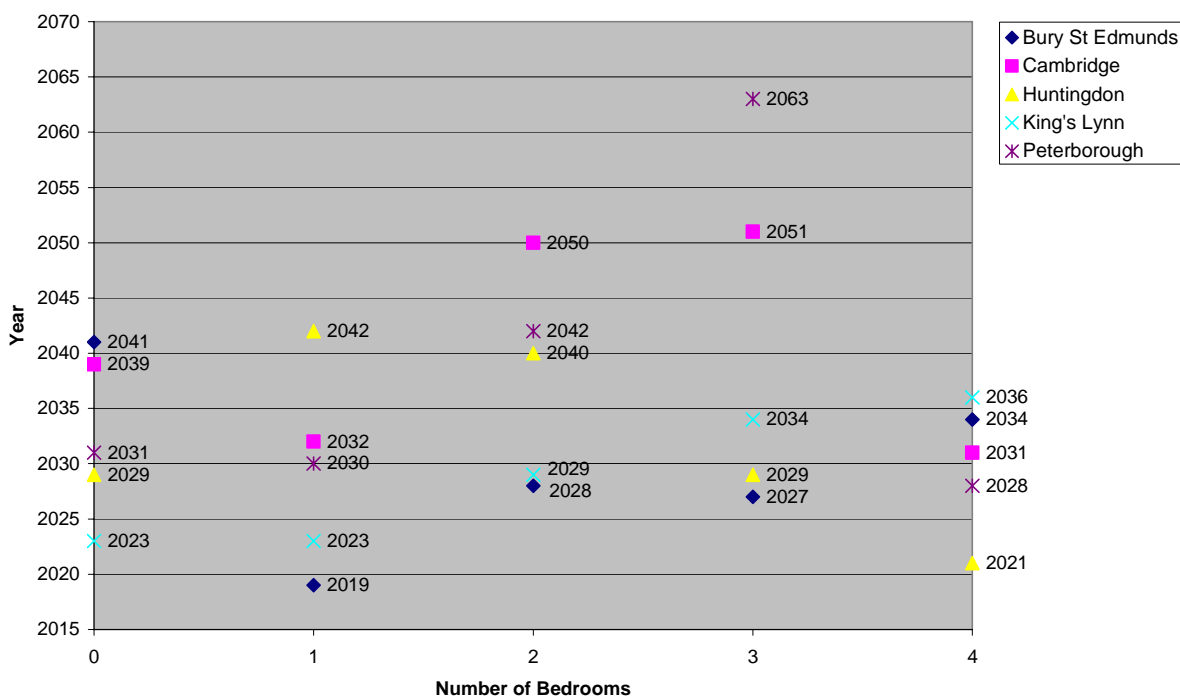
April 2013

**Directly affects**

Private rented sector

From April 2013 onwards, the 30<sup>th</sup> percentile rate will be based on April 2012 rents adjusted for inflation using the CPI rather than being based on actual rents within a market area. Using CPI produces a figure significantly lower than rent prices have been over the past few years.

**Fig 1: Year in which LHA rate becomes less than lowest rent by BRMA**



Source: LHA List of Rents, CIH

Note: 0 = Rooms such as in shared houses

<sup>8</sup> Consumer Price Index

Between 1991 and 2009, the CPI rate of inflation was 2.57% lower than the rate of rent inflation. Projecting this trend forward, there will be no properties available at full LHA in any of our five main BRMAs by 2063 (See Fig 1). By 2036, no properties in King's Lynn BRMA will be affordable. The second BRMA to become unaffordable will be Bury St Edmunds (in 2034), then Huntingdon (in 2042).

So, on the assumption that CPI and rents inflate at the historic rate, Fig 1 (below) shows that the proposed move to CPI will not be sustainable in the long term.

It could be argued that the new approach will act to lower rents. However, rental prices are a function of a number of factors, including a relationship between rent levels and house purchase price in an area. In an area of high house prices and demand, private rents may not be forced downwards by the proposed measures. The County Council's survey of letting agents indicate that many landlords are already wary of taking tenants on benefit and presumably be increasingly wary under the proposed system.

## 7. Proposed change No 5: Reducing housing benefits to long term claimants of Job Seeker's Allowance

### Change

Time limiting full HB & LHA payable to people on Job Seekers' Allowance (JSA) so that after 12 months HB is reduced by 10%

### Date introduced

April 2013

### Directly affects

Social and private rented sector

Tenants who have been claiming JSA for more than 12 months will see their housing benefit reduced by 10%. Table 9 shows the additional cost per week to these tenants. This shows that tenants will need to contribute between £5 per week and £23 per week (equivalent to £25 to £100 per month).

**Table 9: Additional cost per week to be made up by tenant following reduction of benefit for claiming JSA for more than 12 months, by BRMA and home size**

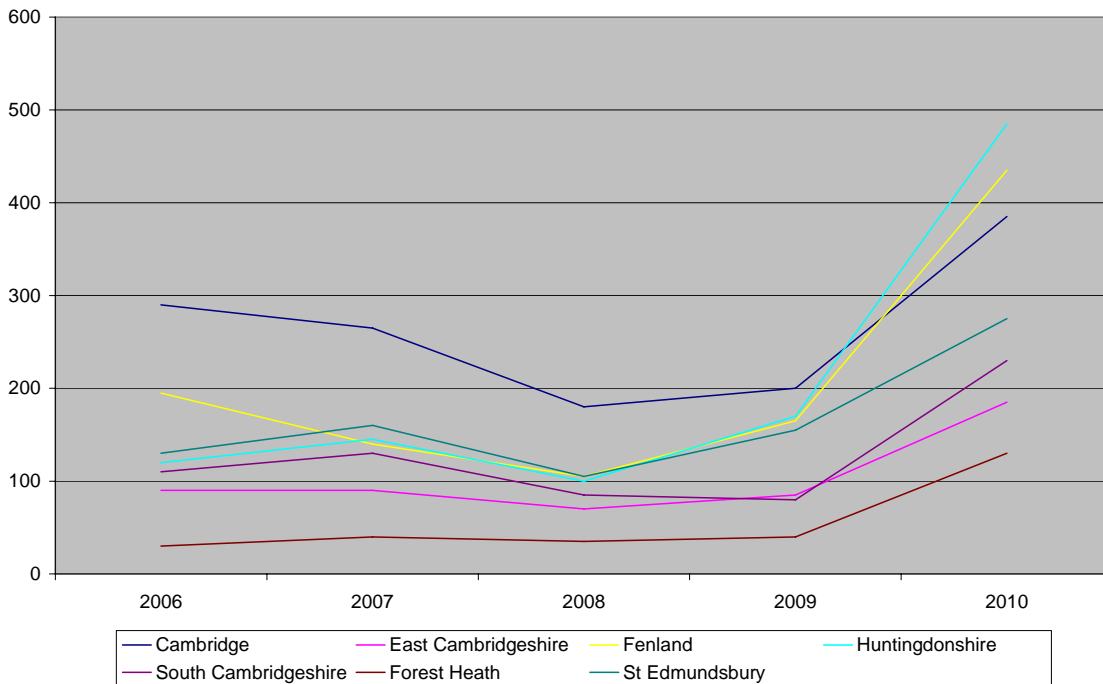
	Cambridge	Bury St Edmunds	Huntingdon	Kings Lynn	Peterborough
1 Room	£6.81	£5.75	£6.75	£5.75	£5.48
1 Bedroom	£12.66	£9.21	£9.95	£8.63	£8.86
2 Bedrooms	£13.81	£11.51	£12.08	£10.93	£10.93
3 Bedrooms	£16.11	£13.69	£14.38	£12.66	£12.66
4 Bedrooms	£22.90	£20.60	£19.56	£16.69	£16.11

Source: CIH

Numbers represented in fig 2 below:	2006	2007	2008	2009	2010
Cambridge	290	265	180	200	385
East Cambridgeshire	90	90	70	85	185
Fenland	195	140	105	165	435
Huntingdonshire	120	145	100	170	485
South Cambridgeshire	110	130	85	80	230
Forest Heath	30	40	35	40	130
St Edmundsbury	130	160	105	155	275
Sub-Region	970	965	680	900	2,120

Source: Nomisweb

**Fig 2: Number of JSA claimants who were claiming for more than 12 months by district, Jun 2006-2010**



Source: Nomisweb

In the seven districts making up our housing sub-region, the number of people claiming JSA for more than 12 months increased from 900 to over 2,100 between June 2009 and June 2010. This number is expected to peak in 2012 (CIH, 2010). Fenland, Huntingdonshire and Cambridge City have the highest number of long term JSA claimants.

**8. Proposed change No 6: Limiting housing benefit payable to working age social tenants by household size, not property size**

**Change**

Limiting housing benefit for working age tenants so that it only covers the size of property they are judged to need

**Date introduced**

April 2013

**Directly affects**

Social rented sector

**Table 10: Number of working age social tenant households on the housing register who are under-occupying by district, at end March 2010**

	Under-occupying by one bedroom	Under-occupying by two bedrooms	Total
Cambridge City	37	17	54
East Cambridgeshire	24	11	35
Fenland	5	2	7
Huntingdonshire	18	4	22
South Cambridgeshire	12	5	17
Forest Heath	15	4	19
St Edmundsbury	19	7	26
Sub-Region	130	50	180

Source: Locata

There were a total of 180 existing social tenants on the housing needs register where the household reference person is of working age (between 18-59) who are under-occupying properties. Interestingly, in the sub-region as a whole, there are almost four times as many currently living in overcrowded conditions. Most of the underoccupiers have one bedroom more than they require.

Because these households are on the needs register and under-occupation is the reason for assigning them to a priority band, we can assume these households are actively looking to move from their current accommodation. So, a reduced level of benefit is likely to incentivise more underoccupiers to register for a move so this element of the needs register may increase. However, this need can only be met if there are properties of the size required available for them to move into.

#### 9. CSR change: Extending the room rate to single people aged 35 or under

As part of the Comprehensive Spending Review in October 2010, it was announced that single person households under the age of 35 would only be entitled only to room rate (for example a room in a shared house) which is significantly lower than the rate for a one bedroom property.

There are currently 540 claimants in the housing sub-who get this single room rate, so under this proposed change the number claiming single room rate will increase.

Outside Cambridge City (where rental costs are highest) there are very few rooms in shared houses available. A review of properties on [rentmyroom.com](http://rentmyroom.com) and flatmateworld shows that many people who have spare rooms are not interested in letting to benefit recipients, and prefer to let to the “young professional” market.

#### 10. CSR change: Removing the £15 excess

Under the changes households were allowed to keep the difference between rent and LHA if the amount was less than or equal to £15. This flexibility is being removed.

#### 11. Implications

The proposed changes detailed above (using the 30<sup>th</sup> percentile, uprating using CPI, reducing LHA paid to long term JSA claimants) will reduce the amount of money paid to individual households. As the Local Housing Allowance is a means-tested benefit it is likely that these households will struggle to meet the additional cost. Some alternative options available to households include

- **Negotiating a lower rent with the existing landlord.** Many relatively affluent households who are priced out of buying properties depend on the private rented sector to meet their housing need, and demand for rental properties is strong. In the sub-region, an insufficient proportion of households are in receipt of LHA to control market rents. The local survey of letting agents shows that many landlords are reluctant to take on tenants in receipt of benefits. The factors do not put benefit recipients in a strong negotiating position.
- **Looking for a property in a cheaper area.** Because of the uprating using CPI, even cheaper areas will be too expensive in the long term, which may mean multiple moves in the short to medium term, with people moving further away from where they need and want to be.
- **Looking for a smaller property.** Benefit recipients in the private sector only receive benefits for the size of property they require. Some households may choose deliberate overcrowding in a desirable location rather than a larger property elsewhere. While this may be an economically appropriate response, it may lead to other problems e.g. social and well-being issues. This is also being implemented in the social sector. Some areas

have lettings policies which allow for a level of under-occupation, e.g. a spare bedroom for a young family. Because of this limit, these policies will need to be reviewed. This measure may discourage under-occupation, but there are practicalities and other costs associated with moving people to smaller properties. For example, are appropriate smaller properties available for people to move in to?

- **Fail to meet the shortfall and fall into arrears.** This will increase pressure of local authority housing advice/options services.
  - The Rugg Review shows that 45% of households in the private rented sector in receipt of housing benefit are households with dependent children. This group (about 5,400 in the sub-region as a whole) would be in priority need if found to be homeless. (assuming a total of about 12,000 households in receipt of benefit – see table 2).
  - The number of households on the housing need register would increase, and this increase would most likely be in a higher priority band.
  - Households who fall into arrears with one private landlord are likely to be harder to house with another private landlord.
  - There will be an increased need for discretionary payments. While the government is making for money available to meet this need, it will only help a limited number of families. It is also a short term fix for a situation which will deteriorate in the long term.

## 12. Conclusions

- **Capping not significant.** Capping rent levels will not be a significant issue in most of the region. The latest data from VOA shows 106 rents out of 13,715 (less than 1%) across our sub-regional BRMAs are above the capped rates set by the government.
- **Less LHA, less affordability, more overcrowding?** Calculating the LHA on the 30<sup>th</sup> percentile rather than the 50<sup>th</sup> will be a significant issue. Tenants will have to contribute between £460 and £1,270 EXTRA per year, depending on which BRMA they live in. It is already difficult for tenants to find affordable properties in Cambridge City. These changes will make large parts of South Cambridgeshire less affordable too. In St Edmundsbury, certain types of properties in certain areas will be affected. This could mean an increase in claimants in the cheaper housing areas, such as East Cambridgeshire and Forest Heath. It could also increase overcrowding if people need to stay in the same area and solve the funding gap by moving to a smaller property due to the LHA rules; for example moving from a four bed to a three bed in Cambridge City.
- **Future LHAs will not keep up with rent increases.** Using the CPI to uprate the amount of rent supported will mean that LHAs will not cover the rent set for most of the cheapest properties available of each size in the sub-region by 2041. The speed at which all properties exceed the LHA rate is different in each BRMA and will affect King's Lynn, Bury St Edmunds and Huntingdon most quickly.
- **Less LHA for long term JSA claimants.** Decreasing housing benefits for long term job seekers allowance claimants means these tenants will need to find between £5 and £23 extra per week. Huntingdonshire, Fenland and Cambridge City currently have the highest numbers of people claiming JSA for more than twelve months.
- **Discouraging underoccupation.** Some 180 social tenants of working age currently under-occupy by one or two bedrooms, and are on the housing need register. It is likely that an increased number of under-occupying tenants will register with the intention of moving to a smaller home, if LHA payments are limited to the size of property required. This may affect current plans for sustainable lettings plans, as the new LHA rules support 100% occupation rather than less. At present our approach is to support less than 100% occupation, as a way of creating balanced communities at least on first let. This may

affect plans to develop specific sizes of homes in future, should there be an increased need for new smaller homes.

### 13. References

CIH (June 2010) Briefing Paper on the impact of changes to Housing Benefit and Local Housing Allowance in the budget accessed at <http://housing.cih.co.uk/memberbriefing/housingbenefit-July-2010.htm> [October 2010]

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