

Acle

Neighbourhood Plan Housing Needs Assessment (HNA)

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Quality information

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List of acronyms used in the text:

NA	Acle
LA	Broadland District Council
HMA	Housing Market Area
HNA	Housing Needs Assessment
HRF	Housing Requirement Figure (the total number of homes the NA is expected to plan for, usually supplied by LPAs)
HLIN	Housing Learning and Improvement Network
HRP	Household Reference Person
LA	Local Authority
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
LSOA	Lower Layer Super Output Area
MHCLG	Ministry of Housing, Communities, and Local Government
MSOA	Middle Layer Super Output Area
NA	Neighbourhood (Plan) Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
OA	Output Area
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SHMA	Strategic Housing Market Assessment
VOA	Valuation Office Agency

1. Executive Summary

- 1.1.1. Acle is a Neighbourhood Area (NA) located in the district of Broadland, although part of the NA is covered by the Broads Authority. Within this report, the main wider area used for comparison for contextual data is generally Broadland and therefore, unless otherwise stated, when the Local Authority (or 'LA') has been used, this refers to Broadland. The NA boundary covers the areas administered by Acle Parish Council Steering Group.
- 1.1.2. The 2021 Census recorded 2,781 individuals and 1,317 households in Acle, indicating a decrease of 43 people and increase of 32 households since the 2011 Census.
- 1.1.3. There has been significant development in Acle in recent years. Broadland District Council has provided data showing that 311 completions took place since 2011 – when there were 1,315 dwellings. This included a net increase of 272 dwellings. Of the new homes built, 170 were delivered as Affordable Housing. Broads Authority data indicates that 1 completion has taken place in the relevant part of Acle since 2019. The current total number of dwellings in the NA is therefore estimated to be 1,588.
- 1.1.4. It is worth noting that completions data show that 245 completions took place from 2021-2024, resulting in a net gain of 220 dwellings. These dwellings were not occupied at the time of the 2021 Census and are therefore not captured within the Census data referenced above (including the increase of only 32 households and 43 people, which is now likely to be an underestimate). Much of the demographic data throughout this report relies on the Census and in that case unfortunately does not reflect the significant recent injection of new homes in the NA. However, due to data available from the Local Authorities, the dwelling stock profile has been updated to the time of writing.
- 1.1.5. In the parts of the NA administered by Broadland District Council, there are currently 10 unbuilt dwellings with planning permission, however, one of these is for a replacement dwelling. There are no commitments for parts of the NA situated within the Broads Authority.
- 1.1.6. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Acle Parish Council Steering Group at the outset of the research.
- 1.1.7. Data from the 2021 Census is continuing to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level is not yet available, as well as some data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections where necessary to build up evidence at the neighbourhood level.

- 1.1.8. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF)¹ and practice guidance (both published in December 2024).²

1.2. Affordability and Affordable Housing

Current tenure profile

- 1.2.1. Census data shows that in 2021 home ownership was the dominant tenure across the NA (71%), LA (77.1%) and England (61.3%). The NA and LA had a similar proportion of households living in socially rented dwellings at 11.5% and 9.7% respectively. England had the largest private rented sector (20.6%), followed by the NA (16.7%) and the LA (12.3%). Shared ownership was the least common tenure across the geographies in 2021.

Affordability

- 1.2.2. Over the past decade, house prices have followed a general upward trajectory in Acle, with some year-on-year fluctuations. Between 2015 and 2024, the median house price increased by 45.8% from £190,000 to £277,000. The 2024 median house price in Broadland (£285,000) was only 2.9% greater than the median house price in Acle (£277,000), suggesting that house prices in the NA are similar to house prices across the LA.
- 1.2.3. Local households on average incomes (£40,800) and with two lower quartile earners (£39,920) may be unable to access even entry-level homes unless they have an advantage of a very large deposit. Private renting is generally affordable to households on average incomes and households with two lower quartile earners, but, only for smaller entry-level properties. Households made up of one lower quartile earner cannot afford private rents.
- 1.2.4. Turning to affordable home ownership, it is likely that First Homes in Acle would need to be delivered at a 50% discount to make them affordable to households on average incomes or with two lower quartile earners. Shared ownership appears to be more affordable than Discounted Market Sale/ First Homes and is likely to be accessible to more households. Likewise, Rent to Buy for entry-level homes are affordable to households on average incomes or with two lower quartile earners, and may also offer a useful product to meet the needs of some households with little or no savings for a deposit.
- 1.2.5. Affordable rented housing is generally affordable to households with two lower earners. Households with a single lower earner appear unable to afford any of the tenures considered within this report except for affordable rented housing which is marginally affordable to this group. Many households eligible for Social or Affordable rented housing may be supported by Housing Benefits to access housing.

¹ [National Planning Policy Framework](#) published in December 2024

² [Housing and economic needs assessment - GOV.UK](#) published in December 2024

The need for Affordable Housing

- 1.2.6. AECOM estimates that there may be sufficient Social/ Affordable Rented housing in the NA to meet localised needs over the plan period, due in part to expected turnover in the recently increased social rented stock. The need for Social/ Affordable Rent largely relates to households who live in unsuitable housing and who cannot afford to access market rents.
- 1.2.7. AECOM estimate potential demand for 9.7 affordable home ownership dwellings per annum in the NA, equating to a total of 126.5 over the Neighbourhood Plan period.

Affordable Housing policy

- 1.2.8. The Greater Norwich Local Plan allows flexibility in terms of the mix of affordable housing so that differing needs can be met. AECOM recommend that a mix of 60% Social/ Affordable rent to 40% affordable home ownership is offered within the Acle. This suggested mix would allow for the acute needs of households to be met, i.e. by delivering Social/ Affordable rent, whilst giving scope for the delivery of affordable home ownership products.
- 1.2.9. Table 1-1 summarises Acle’s position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Neighbourhood Plan period. This exercise simply applies the allocations figure for the area to the Local Plan policy expectation, and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.

Table 1-1: Estimated delivery of Affordable Housing in Acle

Step in Estimation		Expected delivery
A	Residual housing requirement figure / sum of allocations	340
B	Affordable housing quota (%) in LPA’s Local Plan	33%
C	Potential total Affordable Housing in NA (A x B)	112.2
D	Rented % (e.g. social/ affordable rented)	60%
E	Rented number (C x D)	67.32
F	Affordable home ownership % (e.g. Shared Ownership, Discounted Market Sale, First Homes, Rent to Buy)	40%
G	Affordable home ownership number (C x F)	44.92

Source: AECOM estimate based on LPA’s affordable housing policies, AECOM’s indicative tenure mix

1.2.10. AECOM estimate that through the Greater Norwich Local Plan site allocations, a total of 112 units of Affordable Housing may be delivered in the NA. Using AECOM's suggested affordable housing mix, this equates to 67 social/ affordable to rent and 45 affordable home ownership. If this scale of delivery is not considered sufficient to meet local needs, Acle Parish Council Steering Group may wish to take a more proactive approach to boost the provision of affordable housing, such as using neighbourhood development orders, identifying exception sites or developing community land trusts.

1.3. Housing Mix: Type and Size

1.3.1. Census data shows that the NA (44.1%) and LA (45.8%) had a significantly greater proportion of households living in detached dwellings compared to national levels (22.9%). The NA (38.1%) and LA (37.7%) also had a slightly greater proportion of households living in semi-detached dwellings compared to national levels (31.5%). In contrast, England had a significantly greater proportion of households living in flats at 22.2% compared to the NA at 5.8% and LA at 5.2%. The same can be said for terraced homes with 23% of households nationally living in this type of accommodation compared to 11.8% in the NA and 10.6% in the LA.

1.3.2. VOA data shows that in 2023, 32.9% of the dwellings within Acle (proxy area) were bungalows, which was similar to the proportion found in the district (31.1%), but significantly higher than the proportion found nationally (9.1%). These are likely to account for the significant number of detached and semi-detached dwellings noted in Census data.

1.3.3. In terms of dwelling size, the NA generally had a similar size mix to the LA and England in 2021. Across these geographies, the largest proportion of households live in mid-sized 3-bedroom dwellings, whilst a small proportion of households live in smaller 1-bedroom dwellings.

1.3.4. Due to a large scale of residential development occurring in the NA post-census, the current (2024) dwelling size mix has been estimated using the 2011 Census and completions data from Broadland District Council and the Broads Authority. Between 2011 and 2024 there has been some changes in the dwelling size mix in Acle. However, the proportional mix has generally remained the same. In both years the majority of households lived in 3-bedroom dwellings, with this accounting for 43.9% of households in 2011 compared to 42.5% in 2024. A small proportion of households continue to live in 1-bedroom dwellings with this being 7.9% in 2011 and 9.3% in 2024.

Population characteristics

1.3.5. The comparisons over time summarised below relate to the demographic characteristics of Acle in 2011 and 2021. This clearly does not reflect the demographic characteristics of the new arrivals to the housing built since 2011, which was substantial. There is no way of understanding the age or other characteristics of the new arrivals until the next Census, but their absence from the data reviewed below is important to note as they may have changed the NA's demographic makeup.

- 1.3.6. Between 2011 and 2021 the overall population in Acle decreased slightly by 1.5%. Over the decade, the number of people aged 0-14 and 25-44 fell the most by 13.3% and 8.7%. This was followed by those aged 45-64 and 15-24 which decreased by 5.4% and 4.6%. The older population (65-84 and 85+) appears to be the only age group to experience growth since 2011. Those aged 85+ increased by 19.1% whilst those aged 65-84 increased by 13.8%. In both years the greatest proportion of the population were aged 45-64, closely followed by 65-84. These results highlight the ageing population in the NA.
- 1.3.7. The composition of Acle's households (in terms of people, their age, and their relationships to one another) differs from the LA and England. The NA (34.8%) had a slightly higher proportion of single person households compared to the LA (28.1%) and England (30.1%). When looking at the household composition groups, the NA had the highest proportion of households aged 66 and over at 22.5% for both single person and family households. In contrast, the LA had the highest proportion of households with no children at 20% compared to 15.9% in the NA and 16.8% nationally. England on the other hand had the highest proportion of households with dependent children at 25.8%, closely followed by the LA at 23.5%. Across the geographies there was a similar proportion of households with non-dependent children.
- 1.3.8. Between 2011 and 2021 there was a sharp increase in the proportion of family households aged 65/66 and over in the NA at 75.1%. In comparison this household group increased by 24.1% in the LA and 8.4% in England. This indicates that the population within the NA is ageing. The proportion of households with non-dependent children increased by 17.8% in the NA, in line with a faster rate than the district (13.1%) and national (3.5%) average. This may be due to affordability pressures on young people or the timing of the Census when many students returned home from University due to a national lockdown.
- 1.3.9. Under-occupancy is relatively common in the NA. In 2021 81.5% of households lived in a dwelling with 1 or 2 extra bedrooms compared to their household size. This is most prevalent in households with families aged 66+ (95.1%) and family households under 66 with no children (96.2%). The proportion of single person households under 66 (84%) and single person households 66+ (83.4%) also appear to be highly under-occupied with these households having 1 or 2 extra bedrooms. A small number of family households under 66 with dependent children (4.9%) and with adult children (1.4%) are living in overcrowded homes.

Future population and size needs

- 1.3.10. Households with a household reference person aged 65 and over are projected to increase significantly by 60% between 2011 and 2040. This would mean that households with a reference person aged 65 and over would account for 29.8% of the population in 2038 compared to 18.3% in 2011. In contrast, all younger age groups are projected to have very minimal or no change. It can therefore be said that future population growth is expected to be driven by the oldest households.

- 1.3.11. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that future housing delivery should be particularly focused on mid-sized 3-bedroom dwellings. This could help meet the needs suggested by demographic trends and provide wider choice within the housing stock. This suggestion is also in conformity with the Greater Norwich LHNA which found there to be a greater need for mid-sized 3-bedroom dwellings for both affordable and market homes.
- 1.3.12. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

1.4. Specialist Housing for Older People

- 1.4.1. There are 125 dwellings of specialist housing in the NA at present. This includes extra care housing at Swallowtail Place and The Limes (1-2 bedroom flats), as well as retirement housing at Wherry Reach and Mill Crescent (1-2 bedroom bungalows). In addition to this, there are 31 units in a care home at The Old Rectory Care Home.
- 1.4.2. 2021 Census indicates that there are 487 individuals aged 75+ in the NA. It is projected that by the end of the plan period this will increase to 722, with the 75+ population accounting for 23.2% of the population by 2038.

Specialist Housing for Older People

- 1.4.3. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
- 1.4.4. These two methods of estimating the future need in Acle produce a range of 60 to 78 specialist accommodation units that might be required during the Neighbourhood Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
- 1.4.5. It is important for specialist housing for older people to be provided in sustainable, accessible locations, with cost-effectiveness and economies of scale also important factors to consider. It is considered that the NA would be an accommodation location for specialist accommodation.

Care Homes

- 1.4.6. Care home accommodation is defined as institutional accommodation rather than housing. AECOM has estimated the likely need for care home accommodation over

the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on this rate and the expected increase of 235 individuals aged 75+ between 2021 and 2038, it is estimated that in 2038 there would be a need for 16 (15.275 rounded) residential care beds and 11 (10.575) nursing care beds in the NA. However, some of the need for care home beds might be met by independent housing accommodation and vice versa.

Adaptable and Accessible Housing

- 1.4.7. Given that there is unlikely to be a large volume of additional specialist supply during the plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development.
- 1.4.8. The Greater Norwich Local Plan Policy 5 requires at least 20% of homes on major housing development proposals to meet the Building Regulation M4(2) standard or any successor. This suggests that Broadland District Council is in conformity with the Government mandates and the Local Plan has specific policies for accessibility standards. The evidence gathered here for Acle would suggest that this policy approach is appropriate for the NA and should be achieved wherever possible.

2. Context

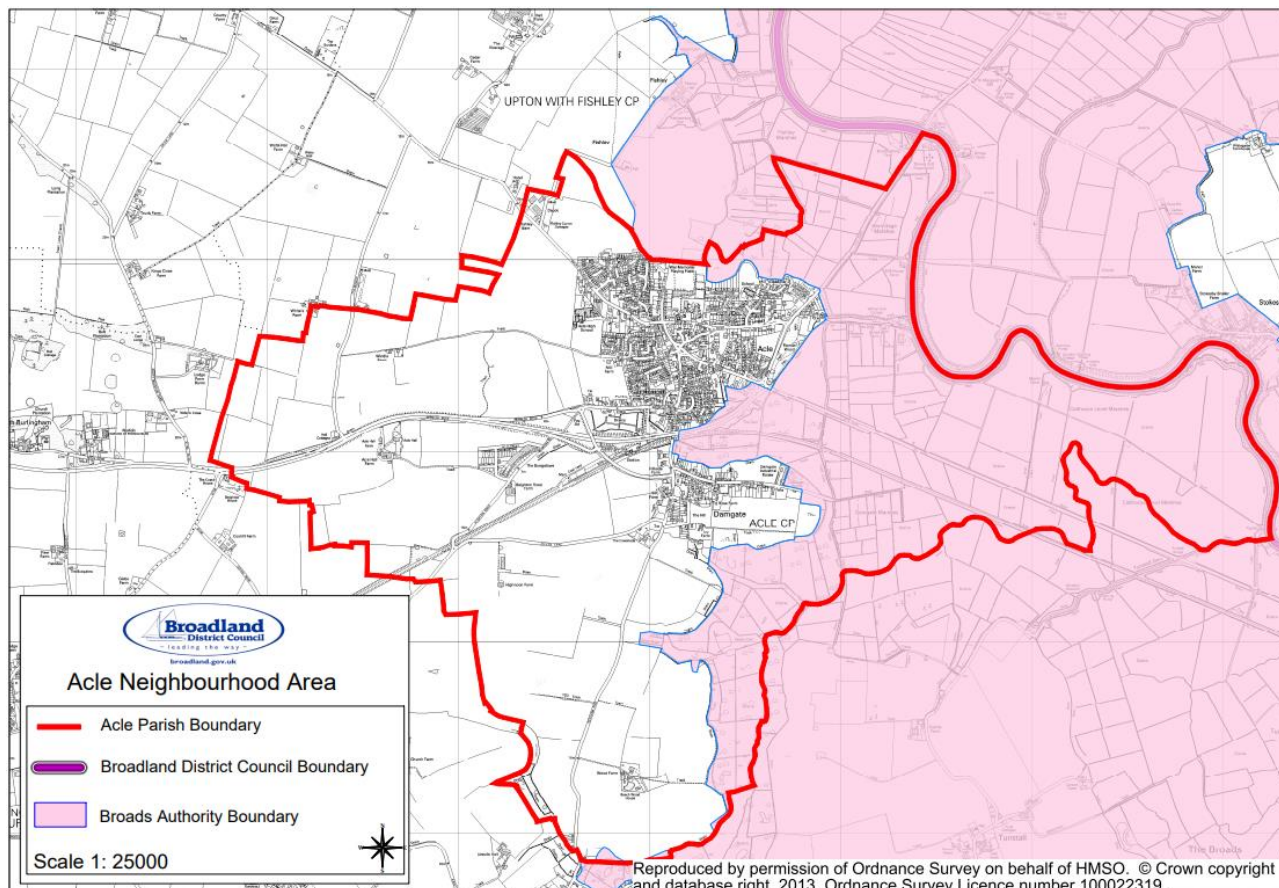
2.1. Local context

- 2.1.1. Acle is a Neighbourhood Area (NA) located partly in the district of Broadland and partly in the Broads Authority in Norfolk. The NA boundary aligns with that of the parish and was designated in June 2013 by the Broads Authority and August 2013 by Broadland District Council.
- 2.1.2. The Acle Neighbourhood Plan was prepared during 2013 and 2014, with the Plan being the subject of a local referendum in January 2015. The Plan was then subsequently adopted in February 2015 and covers the period to 2026.
- 2.1.3. Acle Parish Council Steering Group wish to review the Neighbourhood Plan with the new Plan envisaged to start in 2025 and extend to 2038, therefore covering a period of 13 years. The evidence supplied in this report will look ahead to the Plan end date of 2038, but where possible will also provide annualised figures which can be extrapolated to a different term if the Neighbourhood Plan period changes.
- 2.1.4. Acle is a market town and civil parish which is situated adjacent to the River Bure and forms part of Broads National Park, the largest protected Wetland in Britain. It is located between the City of Norwich (approximately 14 miles west of the NA) and resort town of Great Yarmouth (approximately 9 miles south east of the NA). There are a range of services and facilities available Acle, such as a pre-school, primary school, secondary school, library, medical centre, fire station, tennis club, bowling club and a range of shops, cafes and restaurants. There is also a train station in the NA, providing services on the Greater Anglia rail network which runs between Great Yarmouth and Norwich. Several bus stops can be found within the NA.

2.2. The NA boundary and key statistics

- 2.2.1. For Census purposes, the NA is made up, like the rest of England, of statistical units called Output Areas (OAs). A breakdown of the OAs relevant to Acle is provided in Appendix A. A map of the Plan area appears below in Figure 2-1.

Figure 2-1: Map of the Acle Neighbourhood Area



Source: Broadland District Council³

- 2.2.2. At the time of the 2021 Census the NA was home to 2,781 residents, formed into 1,317 households and occupying 1,360 dwellings. This data indicates that the population fell by 43 people (or 1.5%) since 2011, when the Census recorded a total of 2,824 residents and 1,285 households. Comparing Census 2021 dwellings figures with 2011 suggests growth of 30 dwellings over the 10-year period.
- 2.2.3. However, completions data provided by Broadland District Council indicate that there have been 311 completions since 2011, resulting in a net gain of 272 dwellings. A total of 170 dwellings were delivered as Affordable Housing over this period. Notably, an Independent Living scheme was also completed at Swallowtail Place in 2022-2023 and involved the demolition of a care home and development of 58 affordable self-contained flats for over 55s. Broads Authority data indicate that one completion has taken place in the relevant part of the NA since 2019.
- 2.2.4. However, it is worth noting that completions data show that 245 completions took place from 2021-2024, resulting in a net gain of 220 dwellings. These dwellings were not occupied at the time of the 2021 Census and are therefore not included within the Census data. Much of the demographic data throughout this report relies on the Census and in that case does not reflect the significant recent injection of new homes

³ Available at: <https://www.southnorfolkandbroadland.gov.uk/planning/future-development/neighbourhood-plans/adopted-neighbourhood-plans-broadland/acle-neighbourhood-plan/acle-neighbourhood-plan>

in the NA. However, due to recent data being provided by the Local Authorities, the dwelling stock profile has been updated.

- 2.2.5. Commitment data provided by Broadland District Council shows that as of 2024, there are 10 dwellings with planning permission in Acle. One of these dwellings is however a replacement dwelling, indicating a net gain of 9 dwellings. There are no commitments for parts of the NA situated within the Broads Authority.

2.3. The housing market area context

- 2.3.1. Whilst this Housing Needs Assessment (HNA) focuses on Acle NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.
- 2.3.2. In the case of Acle, the NA sits within a housing market area which covers Norwich City, Broadland, Breckland, North Norfolk and South Norfolk, together with the Broads Authority Executive Area.⁴ This means that when households who live in these authorities move home, the vast majority move within this geography. The housing market area also has links to other neighbouring areas however, including Norwich, Stalham Loddon and Great Yarmouth.
- 2.3.3. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Acle, are closely linked to other areas, such as Burgh St Margaret (also known as Fleggburgh), Ormesby St Margaret and Caister-on-Sea. In the case of Acle, changes in need or demand in settlements nearby is likely to impact on the neighbourhood. For example, in the neighbouring village and civil parish of Blofield, a mixed-use development of 175 dwellings has been approved (planning permissions 20140758, 20160497 and 20172131) which may have an impact on Acle.
- 2.3.4. In summary, Acle functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Broadland District Council), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

⁴ SHMA available at: <https://www.north-norfolk.gov.uk/tasks/planning-policy/strategic-housing-market-assessment/#:~:text=The%20Strategic%20Housing%20Market%20Assessment,Norfolk%20and%20the%20Broads%20Authority.>

2.4. Planning policy context

- 2.4.1. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.⁵ In the case of Broadland District Council, the relevant adopted Local Plan is the Greater Norwich Local Plan which was adopted by the Council in March 2024.
- 2.4.2. The Greater Norwich Local Plan is a joint local plan for Broadland, Norwich and South Norfolk which covers the period 2018 to 2038. To deliver the vision and objectives of the Plan, a close partnership has also been formed with Norfolk County Council and the Broads Authority. The Plan consists of three documents: The Strategy, The Sites Plan and The Monitoring Framework.
- 2.4.3. As Acle is also located within the Broads Authority, the Broads Authority Local Plan which was adopted in 2019 will also be considered. This Plan guides development decisions to 2036.
- 2.4.4. A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the adopted Greater Norwich Local Plan and Broads Authority Local Plan:

Greater Norwich Local Plan

- Adopted Local Plan Policy 1 identifies a requirement for around 40,550 new homes in Greater Norwich. To meet this, provision has been made for a minimum of 45,041 new homes.
- Policy 5 requires major residential developments to provide at least 33% affordable housing, except in Norwich City where the requirement is at least 28%. In terms of size, type and tenure of affordable housing, the policy is flexible to allow differing needs to be met on a site-by-site basis.
- Policy 5 also sets out an expectation that proposals for major developments are required to provide at least 20% of homes to the Building Regulation M4(2) standard or any successor.
- In Policy 7.3 Acle is designated as a key service centre. Key service centres are, together to provide 3,812 homes, around 8% of the proposed housing growth. The Policy also states that as of 2022, there were 240 completions/ deliverable commitments in Acle and 340 homes allocated to be delivered by 2038, totalling to 580 housing commitments between 2018-2038.
- Policy 7.5 allows for a limited number of additional dwellings in each parish beyond those allocated or allowed for as larger scale windfall sites through other plan policies.

⁵ A description of the Basic Conditions of Neighbourhood Planning is available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

- Land west of Acle (north of Norwich Road, south of South Walsham Road) has been allocated for approximately 340 homes, associated open space and community facilities in Policy B.AC.1.
- In Policy B.AC.2 land north of Norwich Road, Acle has been allocated for approximately 140 homes. It is worth noting that this site is included as a deliverable commitment with planning permission granted for 137 homes.
- Land to the south of Acle station, between Reedham Road and New Reedham Road has been allocated for approximately 30 homes plus employment space in Policy B.AC.3. This site is also included as a deliverable commitment with planning permission granted for 30 homes.

Broads Authority Adopted Local Plan

- Adopted Local Plan Policy SP15 identifies a need for 286 dwellings throughout the Plan period (2019-2036). This includes 50 dwellings for part of the Broads in Broadland.
- In Policy DM34 developments of 10 or more dwellings are required to provide affordable housing in accordance with the requirements of the relevant District Council. Developments of 6-9 dwellings will be required to contribute a commuted sum towards affordable housing provision.
- Policy DM39 states that residential ancillary accommodation within the curtilage of an existing residential dwelling is acceptable subject to compliance with other Local Plan policies.
- Policy DM41 sets out how proposals for the development of or change to elderly or specialist needs housing would be supported.

2.5. Quantity of housing to provide

- 2.5.1. The NPPF 2024 (paragraphs 69 and 70) requires LPAs to provide designated neighbourhood areas with a housing requirement which reflects the overall strategy for the pattern and scale of development and any relevant allocations. Where it is not possible for the LPA to provide a requirement figure for a neighbourhood area the NPPF states that the LPA should provide an indicative figure, if requested to do so by the neighbourhood planning body.
- 2.5.2. Broadland District Council has fulfilled that requirement by allocating a site (B.AC.1) in Acle (land west of Acle; north of Norwich Road, south of South Walsham Road) for approximately 340 homes, associated open space and community facilities in the adopted Local Plan.
- 2.5.3. As part of the Broadland Local Plan, two sites were allocated for residential development in 2016. This includes land to the north of Norwich Road where approximately 140 homes were allocated (B.AC.2) and land to the south of Acle Station, between Reedham Road and New Reedham Road, where approximately 30 homes were allocated (B.AC.3). Both of these sites have planning permission, the first for 137 homes and latter for 30 homes. These sites have been included in the Greater Norwich Local Plan as a deliverable commitment within Acle's housing

allocations. Completions data provided by Broadland District Council indicate that these commitments (total of 167 dwellings) have now been built with site B.AC.3 (PP ref: 20180941 and 20190241) completed in 2023 and site B.AC.2 (PP ref: 20191215) completed in 2024.

3. Objectives and Approach

3.1. Objectives

3.1.1. This HNA is structured according to a number of themes or topics that were agreed at the outset of the research with the Acle Parish Council Steering Group. These themes are broadly aligned with the kinds of housing policy areas available to neighbourhood plans, and each will form a distinct chapter of this report. The sub-sections below give a brief overview of the objectives of each chapter.

Affordability and Affordable Housing

3.1.2. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.

3.1.3. This chapter has three aims, each given its own sub-section:

- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
- To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
- To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.

3.1.4. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must be in general conformity with these strategic policies, there is scope for Neighbourhood Plan policies to add detail and nuance to reflect localized circumstances where this is supported by the evidence.

Housing Mix: Type and Size

3.1.5. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local households need.

3.1.6. The focus of this section is to identify relevant trends and potential gaps in the market that can be used to justify planning policies. It has three aims, each given its own sub-section:

- To establish what **mix** of housing exists in the NA at present;
- To describe relevant characteristics of the local **population**; and
- To look to the **future**, considering how the population is likely to change over time and what mix of homes would be most appropriate to build.

3.1.7. In addition to the direction of travel revealed by data, a variety of reasons sit behind the choices that households make that are less easy to predict, including wealth, accessibility requirements and personal preference. The evidence in this section provides a starting point for developing and justifying planning policies but does not provide definitive recommendations as it may be appropriate to take into account other factors and site specific circumstances.

Specialist Housing for Older People

3.1.8. It may be appropriate for neighbourhood plans in areas with ageing populations to include policies relating to specialist housing for older persons.

3.1.9. This chapter supplements the demographic evidence in the previous section (Housing Mix: Type and Size), including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care. Its approach is as follows:

- To review the **current provision** of specialist housing in the NA;
- To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
- To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.

3.1.10. This element of the HNA recognises that the majority of older people will live in the mainstream housing stock and that there is no single way to meet their needs. It may also be inappropriate to focus excessively on the needs of one group or to promote a specialist scheme in a location that lacks adequate services. These issues will be drawn out.

3.2. Approach

3.2.1. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the neighbourhood plan level. This includes data from the 2021 and 2011 Censuses and a range of other data sources, including:

- ONS population and household projections for future years;
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from Rightmove;
- Local Authority housing waiting list data;
- The Central Norfolk Strategic Housing Market Assessment (SHMA) 2017⁶;

⁶Available at: <https://www.north-norfolk.gov.uk/tasks/planning-policy/strategic-housing-market-assessment/>

- Greater Norwich Local Housing Needs Assessment (2021)⁷; and
- Norfolk Study of Specialist Housing for Older People (2021)⁸.

3.2.2. Data from the 2021 Census continues to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including for parishes, and some datasets which compare numerous variables, has not yet been made available. As such, this HNA draws on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections to build up evidence at the neighbourhood level.

⁷Available at: <https://www.gnlp.org.uk/sites/gnlp/files/2021-11/B22.3%20Greater%20Norwich%20LHNA.pdf>

⁸Available at: <https://www.southnorfolkandbroadland.gov.uk/planning/future-development/emerging-local-plan/supporting-evidence>

4. Affordability and Affordable Housing

4.1. Introduction

4.1.1. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.

4.1.2. This chapter has three aims, each given its own sub-section:

- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
- To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
- To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.

4.1.3. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must conform with these policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

4.1.4. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF) and Planning Practice Guidance (PPG) (published 2024).

4.2. Definitions

4.2.1. This section uses a range of technical terms which are useful to define at the outset:

- **Tenure** refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership).
- **Affordability** refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.
- The definition of **Affordable Housing** is set out in the NPPF 2024 (Annex 2) as 'Housing for sale or rent, for those whose needs are not met by the market...' We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
- A range of affordable home ownership products are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring to own a home. This includes discounted market sales housing and other affordable routes to home ownership (shared ownership, rent to buy etc) which are defined in Annex 2. First Homes are also part of the range of affordable home ownership products,

but the definition of First Homes and policy is covered in a Ministerial Statement (2021) and not defined in Annex 2.⁹

4.3. Current tenure profile

- 4.3.1. The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
- 4.3.2. Table 4-1 presents data on tenure in Acle compared with Broadland and England from the 2021 Census. It shows that home ownership is clearly the dominant tenure across the various geographies, at 71% in the NA, 77.1% in the LA and 61.3% nationally. The NA and LA had a similar proportion of households living in socially rented dwellings at 11.5% and 9.7% respectively. England had the largest private rented sector at 20.6%, followed by the NA at 16.7% and the LA at 12.3%. Shared ownership was the least common tenure across the geographies in 2021.

Table 4-1: Tenure (households) in Acle and comparator geographies, 2021

Tenure	Acle	Broadland	England
Owned	71.0%	77.1%	61.3%
Shared ownership	0.8%	0.9%	1.0%
Social rented	11.5%	9.7%	17.1%
Private rented	16.7%	12.3%	20.6%

Sources: Census 2021, AECOM Calculations

- 4.3.3. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). Between 2011 and 2021 there appears to be an increase in the number of households who private rented at 27.9%. Social renting has also increased over the decade by 15.3%. In contrast, shared ownership appears to have significantly decreased by 42.1%. However, it must be noted that there is a small stock of this tenure in the NA and changes therefore appear more exaggerated. The proportion of households who owned their own home decreased slightly over the decade by 2.9%. It is worth noting that the data in Tables 4-1 and 4-2 do not reflect the new construction that has taken place in the NA post-census, for which we do not have a detailed tenure breakdown. Completions data show that 245 completions took place from 2021-2024, resulting in a net gain of 220 dwellings.

⁹ The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

Table 4-2: Tenure change (households) in Acle, 2011-2021

Tenure	2011	2021	% Change
Owned	963	935	-2.9%
Shared ownership	19	11	-42.1%
Social rented	131	151	15.3%
Private rented	172	220	27.9%

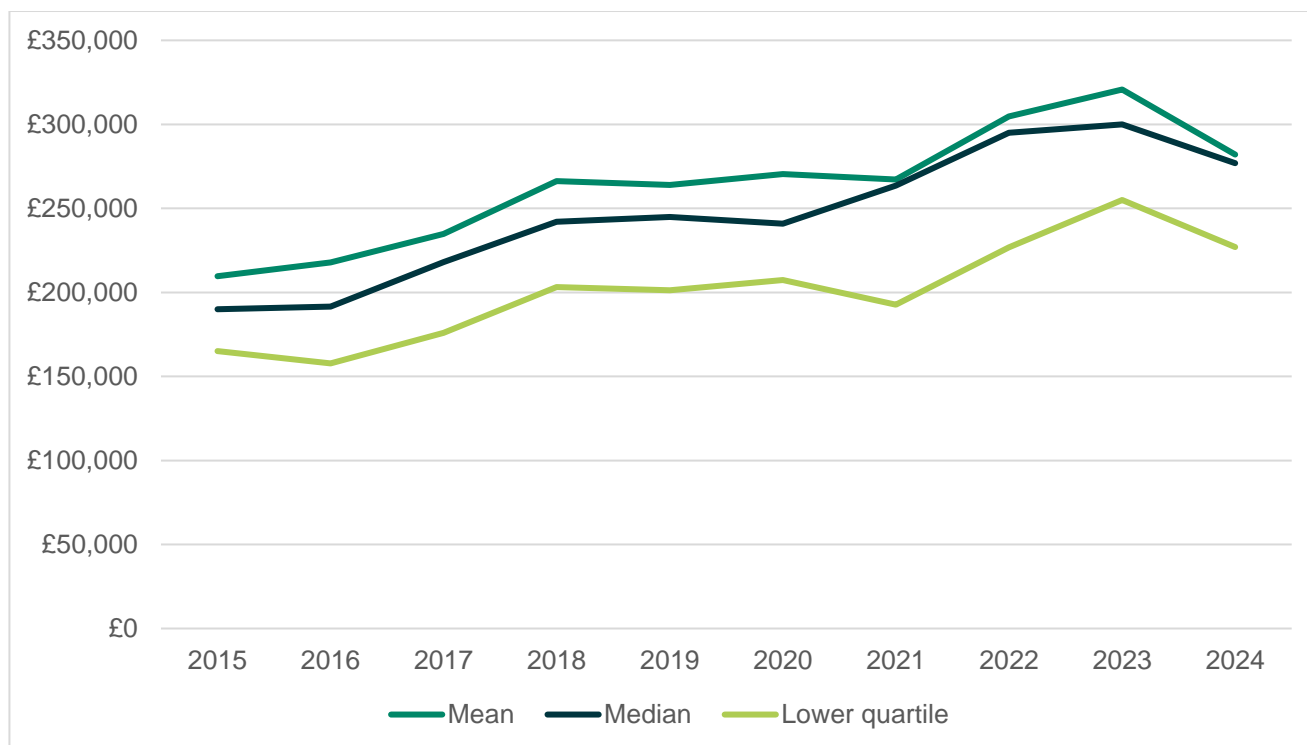
Sources: Census 2021 and 2011, AECOM Calculations

4.4. Affordability

House prices

- 4.4.1. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
- 4.4.2. Figure 4-1 looks at the average and lower quartile house prices in Acle based on sales price data published by the Land Registry. It shows that house prices have followed a general upward trajectory over the past decade, with some year-on-year fluctuations.
- 4.4.3. In the NA there were 604 transactions between 2015 and 2024, equating to an average of 60.4 transactions per year. The largest number of transactions occurred in 2022 with 106 transactions (reflecting the completion of many newly-built homes) and the lowest number of transactions in 2024 with 37. In comparison, there were 2,329 transactions in the LA in an average year over the decade.
- 4.4.4. Between 2015 and 2024, the median (the middle number when you sort the data from smallest to largest) house price increased by 45.8% from £190,000 in 2015 to £277,000 in 2024. The lower quartile house price (the middle figure of the lowest 50% of prices and a good representation of entry-level housing) increased by 37.6% from £165,000 in 2015 to £227,000 in 2024.
- 4.4.5. The 2024 median house price in Broadland (£285,000) was only 2.9% greater than the median house price in Acle (£277,000) in the same year. This suggests that house prices in the NA are similar to house prices in the LA.

Figure 4-1: House prices by quartile in Acle, 2015-2024



Source: Land Registry PPD

- 4.4.6. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that the greatest growth rate between 2015 and 2024 was in semi-detached house prices, with a growth rate of 39.8% and peak of £282,000 in 2021. This was very closely followed by flat house prices, with a similar growth rate of 38% and a peak of £205,000 in 2024. Although semi-detached house prices and flats experienced the most growth over the decade, detached house prices were consistently the greatest each year, confirming that these homes are consistently the most expensive house type in Acle.
- 4.4.7. Some year-on-year price fluctuations can be seen within all categories. This is because the annual average is derived from a small sample size within each category meaning that variation in characteristics outside of the dwelling type, such as the size, location, and condition of the property, have a greater impact on the average.

Table 4-3: Median house prices by type in Acle, 2015-2024

	Detached	Semi-detached	Terraced	Flats	All Types
2015	£260,000	£184,250	£154,500	£148,500	£190,000
2016	£256,500	£187,750	£150,500	£151,250	£191,500
2017	£289,975	£215,000	£176,000	£160,000	£218,000
2018	£295,000	£225,000	£186,250	£126,000	£242,000
2019	£317,500	£210,000	£188,500	£165,000	£244,875
2020	£285,000	£215,000	£199,500	£170,000	£241,000
2021	£285,000	£282,000	£176,000	£178,000	£263,000
2022	£349,995	£240,000	£230,000	£181,500	£295,000
2023	£360,000	£273,125	£217,500	£140,000	£300,000
2024	£330,000	£257,500	£195,000	£205,000	£277,000
Growth	26.9%	39.8%	26.2%	38.0%	45.8%

Source: Land Registry PPD

Income

- 4.4.8. Household incomes determine the ability of most households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.
- 4.4.9. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £40,800 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.
- 4.4.10. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. Broadland's gross individual lower quartile annual earnings were £19,960 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £39,920. This is similar to the average household income figure for the NA.

Affordability Thresholds

- 4.4.11. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is assessed using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
- 4.4.12. AECOM has determined thresholds for the income required in Acle to buy a home in the open market (average and entry-level prices), and the income required to afford private rents and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.

4.4.13. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken, and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.

Table 4-4: Affordability thresholds in Acle (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £40,800	Affordable on LQ earnings (single earner)? £19,960	Affordable on LQ earnings (2 earners)? £39,920
Market Housing						
Median House Price	£249,300	-	£71,229	No	No	No
Estimated NA New Build Entry-Level House Price	£243,675	-	£69,621	No	No	No
LQ/Entry-level House Price	£204,300	-	£58,371	No	No	No
LA New Build Median House Price	£310,500	-	£88,714	No	No	No
Average Market Rent (and Rent to Buy)	-	£15,300	£51,000	No	No	No
Entry-level Market Rent (and Rent to Buy)	-	£11,076	£36,920	Yes	No	Yes
Affordable Home Ownership						
Discounted Market Sale (-20%)	£194,940	-	£55,697	No	No	No
First Homes (-30%)	£170,573	-	£48,735	No	No	No
First Homes (-40%)	£146,205	-	£41,773	Marginal	No	Marginal
First Homes (-50%)	£121,838	-	£34,811	Yes	No	Yes
Shared Ownership (50%)	£121,838	£3,384	£46,092	No	No	No
Shared Ownership (25%)	£60,919	£5,077	£34,327	Yes	No	Yes
Shared Ownership (10%)	£24,368	£6,092	£27,268	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£5,882	£19,606	Yes	Marginal	Yes
Social Rent	-	£4,845	£16,151	Yes	Marginal	Yes

Source: AECOM Calculations

4.4.14. The analysis in Table 4-4 does not take account of wealth (beyond savings sufficient for a 10% deposit) or existing housing equity which may provide substantial additional financial resources for many existing home owners. Wealth and equity resources are difficult to measure, particularly at the localized level. Furthermore, the affordability analysis in HNAs is primarily focused on access to different housing options for those entering the market for the first time, either to rent or buy, and

developing policies that support those who have difficulty accessing market housing. Nevertheless, many households will have additional resources that are not factored into this analysis. This is particularly the case for older owner occupiers since many own their homes outright, and/or have built up substantial equity in their existing homes over time.

4.4.15. Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

4.4.16. Before considering each tenure category in turn, it is important to stress that these affordability thresholds have been calculated to give an indication of the costs of various tenures to inform Neighbourhood Plan policy choices. These figures rely on existing data and assumptions, and it is not possible to estimate every possible permutation. The income figures also disguise a large degree of variation. For simplicity the analysis below speaks in terms of tenure products being 'affordable' or 'not affordable' for different groups, but individual circumstances and the location, condition and other factors of specific properties in each category have a large impact. These conclusions should therefore be interpreted flexibly.

Market housing for purchase and rent

4.4.17. Thinking about housing for purchase on the open market, it appears that local households on average incomes may be unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income approximately 75% higher than the current average.

4.4.18. Private renting is generally affordable to households on average incomes and households with two lower quartile earners, but, only for smaller entry-level properties. Households made up of one lower quartile earner cannot afford private rents. Affordability may be improved if households are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

Affordable home ownership

4.4.19. There are a group of households in Acle who may be unable to afford to rent privately but may be able to afford home ownership at a discounted rate. These households may benefit from a range of affordable home ownership products such as Discounted Market Sale, First Homes, Shared Ownership and Rent to Buy.

4.4.20. Discounted Market Sale homes are offered at a discount at least 20% on market prices. First Homes are offered at a discount of at least 30% on market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying

bodies have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.

- 4.4.21. This report has estimated the income required to afford discounts of 20-50% to cover the range of discounts likely to be available on these different products. First Homes appear affordable to households on average incomes or with two lower quartile earners if they are delivered at a 50% discount. First Homes at a 40% discount may also be marginally affordable to these households with there only being a difference of £973 for average incomes and £1,813 for two lower quartile earners.
- 4.4.22. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. In some case, higher discount levels could create a financial burden on a scheme which leads developers to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be reduced. The latter might put at risk the delivery of Social/ Affordable rented housing which may be an unintended consequence. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the Acle Parish Council Steering Group intend to set higher discount levels (eg on First Homes) than that set at district/borough level, further discussions with the LPA are advised.
- 4.4.23. Shared ownership appears to be more affordable than Discounted Market Sale/ First Homes and is likely to be accessible to more households. The minimum equity share for shared ownership is 10% of the property value.¹⁰ If this is delivered in the NA, it will make shared ownership easier to access for more households. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares or discounted market sale products) for those who can afford them.
- 4.4.24. Rent to Buy provides households with the option to rent at a discount (an intermediate rent at least 20% lower than the market rent) in order that they can save for a deposit to buy their property within a set period. The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership to households on average incomes and households with two lower quartile earners. Rent to buy set at a discount on *average* rents would still be less affordable than First Homes and Shared Ownership, but more affordable than Discounted Market Sales. However, for some households, the availability of a deposit rather than

¹⁰ The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>.

income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.

4.4.25. The range of affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:

- Discounted Market Sale and First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
- Shared ownership at high equity shares performs a similar function to DMS/First Homes, but there are additional costs associated with the rented portion.
- Shared ownership at low equity shares can usually be accessed by lower income households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
- Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is likely to be more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

Social and Affordable Rented housing

4.4.26. Social and Affordable Rented housing performs a critical role in supporting households with the most acute housing needs. These households are likely to be on the lowest incomes and unable to afford market housing without subsidy.

4.4.27. Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This appears to be the case in Acle.

4.4.28. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average income households are unlikely to be eligible). Households with a single lower earner appear unable to afford any of the tenures considered except for affordable rented housing which is marginally affordable to this group. Some low income households may require additional subsidy through Housing Benefit/Universal Credit to access housing.

- 4.4.29. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)¹¹.
- 4.4.30. Social Rents are cheaper than Affordable Rents and, in theory, would leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. This is particularly the case for households who are supported by Housing Benefit and subject to the overall benefit cap since their benefit income is limited by the cap and they may not be able to claim enough to cover the Affordable Rent.
- 4.4.31. Where households are supported by housing benefit and not affected by benefit caps, the difference in the cost of Affordable and Social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that these households may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.
- 4.4.32. Households who are not supported by benefits, for example those whose earnings are higher and making them ineligible for benefits, would clearly benefit by the lower Social Rent levels because it would reduce their outgoings. However, these households are less likely to be in acute need on housing waiting lists. Rather, this scenario might apply to those already living in Social Rented housing where their financial circumstances have improved.
- 4.4.33. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data and more detailed evidence in LHNAs. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.

4.5. Estimates of the need for Affordable Housing

- 4.5.1. This section estimates the need for Affordable Housing which should be considered separately for Social/ Affordable rented housing and affordable home ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale.

AECOM Estimates

The Need for Social/Affordable Rented Homes

- 4.5.2. Broadland District Council has provided data from the Housing Register which indicates that as of September 2024 17 households with a local connection to Acle were in housing need. The Council provided further data indicating that in December 2024 this figure slightly increased to 21 households.

¹¹ [National Planning Policy Framework](#)

- 4.5.3. AECOM estimates that there is likely to be a surplus of social/ affordable rented homes in Acle. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-5 below. This need is largely for Social/Affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.
- 4.5.4. This result may initially be surprising since there is understood to be a current backlog of need (in the region of 21 households). The reason for the affordable rented housing need being met over the long-term is that model assumes a rate of turnover in the existing stock: of the affordable rented accommodation existing currently, it can be expected that some will come vacant in any given year as their current occupants move to a new location, pass away or cease to be eligible as their circumstances change. Because of the size of the existing stock, this is able to satisfy the projected newly arising need as well as some of the backlog, which is effectively spread out over the 10-year period to produce an annualised figure. However, it is worth noting that the current backlog of need is likely to be much lower than usual due to the recent delivery of affordable rented housing in the NA. A total of 140 affordable homes have been delivered since 2022 with the estimated surplus identified in Table 4-5 being reflective of this.
- 4.5.5. An important caveat to this finding is that the NA may be meeting wider needs within the district. As such, whilst it may be possible to address localised needs through the existing stock, new affordable rented housing may be required to continue to provide homes for households in acute need living elsewhere in the wider area.
- 4.5.6. A further caveat worth emphasizing is that one unit of Affordable Housing does not necessarily service one household worth of need, since the unit might have 4 bedrooms while the applicant household might require 2 bedrooms, may be located in an inappropriate location, or be otherwise unsuitable.
- 4.5.7. As such, it may be appropriate for Acle to encourage the delivery of some affordable rented housing, with the understanding even if this would meet all of the localised need, it may also help to meet needs from elsewhere in the district. The NA's wider strategic role in the delivery of Affordable Housing should be discussed with the LPA.

Table 4-5: Estimate of need for Affordable Housing for rent in Acle

Component of need or supply in the AECOM estimate	Per annum
Current need	1.6
Newly arising need	1.8
Supply	4.5
Net surplus	-1.2

Source: AECOM model summary of estimates. Full estimate included in Appendix D

The Need for Affordable Home Ownership Homes

- 4.5.8. Turning to affordable home ownership, AECOM estimate potential demand for 9.7 such dwellings per annum in Acle, equating to a total of 126.5 over the Neighbourhood

Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-6 below.

4.5.9. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for social/affordable rented housing.

Table 4-6: Estimate of need for Affordable Home Ownership Homes in Acle

Component of need or supply in the AECOM estimate	Per annum
Current need	9.3
Newly arising need	1.0
Supply	0.6
Net shortfall	9.7

Source: AECOM model summary of estimates. Full estimate included in Appendix D

Evidence in the LHNA

4.5.10. The Greater Norwich Housing Needs Assessment (2021) is a Local Housing Needs Assessment (LHNA) covering the areas of Broadland District Council, Norwich City Council and South Norfolk District Council.¹² The LHNA estimates that in Broadland between 2018 and 2038, there are estimated to be 1,050 households (52.5 per annum) who are unable to afford affordable housing and 1,517 (75.85 per annum) households who aspire affordable home ownership. This totals to 2,567 households in Broadland who are in housing need during this period. When these figures are pro-rated to Acle based on its fair share of the population (2.1% of the district's population), this equates to 14.3 households who are unable to afford affordable housing and 20.7 households who aspire affordable home ownership over the Neighbourhood Plan period.

4.5.11. However, it should be noted that pro-rating district level estimates of affordable housing need to rural areas presents problems in practice. The Local Authority level figures are likely to represent higher needs in urban areas where there is a large social housing stock and larger numbers of households living in private rented homes on housing benefit. Both of these factors tend to generate higher needs. Furthermore, households who may need social housing often move away to areas where their needs are more likely to be met (either because there is social housing available or more private rented housing). The LHNA also does not include figures for the Broads Authority, with the NA also being part of this administrative area. This means it is difficult to identify need for affordable housing within Acle using the LHNA.

¹²Note the LHNA does not include an assessment of the Broads Authority.

4.6. Affordable Housing policies in Neighbourhood Plans

- 4.6.1. This section outlines a common Neighbourhood Plan policy level around the tenure mix of affordable housing, provides a recommendation and summarises relevant considerations.

Application of Local Plan policies

- 4.6.2. Broadland District Council's adopted policy on this subject Policy 5 requires at least 33% of all new housing on major residential developments to be affordable. The Broads Authority's adopted policy on this subject (Policy DM34), states that developments of 10 or more dwellings will be required to provide affordable housing in accordance with the requirements of the relevant District Council. Given that Affordable Housing made up 54.5% of new housing in Acle over the last decade according to Broadland District Council completions figures, it is understood that this target is has recently – and may in future have the capacity to be – met on sites in the NA.
- 4.6.3. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.
- 4.6.4. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is not specified within Broadland District Council's planning policy. The Greater Norwich Local Plan states that Policy 5 is flexible in relation to affordable housing sizes, types and tenures to allow differing needs to be met on a site-by-site basis, based on the most up-to-date evidence.

Affordable Housing at Neighbourhood level

- 4.6.5. The HNA can provide more localised evidence, and this may be used to support Neighbourhood Plan policies. This section suggests an Affordable Housing tenure mix that might be suitable for Acle on the basis of identified housing need and a range of other considerations detailed in Appendix D.
- 4.6.6. AECOM's model suggests that there is sufficient Affordable Housing for rent to meet localised needs in the NA. This means that the long-term need for Affordable Housing for rent may be met by turnover in existing social housing stock, providing the right sized properties become available for re-let. However, the model does not account for potential loss in social rented stock or the NA's role in meeting needs of wider areas. On this basis, opportunities for delivering additional social/ affordable rented homes are likely to be important.

- 4.6.7. AECOM's estimates suggest there is potential demand for affordable home ownership with products such as First Homes and shared ownership affordable to local people on average incomes and with two lower quartile earners. However, it should be acknowledged that Affordable Housing for ownership expresses potential demand with these households generally housed in rented accommodation but with insufficient incomes to afford a mortgage or without sufficient savings for the deposit to transition to ownership.
- 4.6.8. The Greater Norwich Local Plan allows flexibility in terms of the mix of affordable housing so that differing needs can be met. Therefore, by taking the statements above into consideration along with the need identified here, it is recommended that the mix of 60% Social/ Affordable rent to 40% affordable home ownership is offered within the NA. It is evident that there is a need for a range of different affordable tenures within the NA – both rented and affordable home ownership. The suggested mix would allow for the acute needs of households to be met, i.e. by delivering Social/ Affordable rent whilst providing scope for the increased delivery of affordable home ownership products.
- 4.6.9. AECOM suggest priority is given within the mix of affordable home ownership properties to Shared Ownership and Discounted Market Sales/ First Homes. This is because Shared Ownership at lower shares is affordable to households on average incomes and with two lower quartile earners, extending home ownership more widely. Discounted Market Sales/ First Homes could also be prioritised as they can offer higher discounts, making them accessible in terms of affordability. If First Homes are delivered at 50% discount in Acle, then they would also be affordable to households on average incomes and with two lower quartile earners. Additionally, if First Homes were delivered at a 40% discount, they would be marginally affordable to these household groups. In the interests of diversity and maximising choice, Rent to Buy should also be offered (at a smaller proportion) within the mix as it offers an option to households who lack savings or deposits, which may be a key barrier in the NA. Furthermore, Rent to Buy properties (if based on entry-level rents) are affordable to households on average incomes or with two lower quartile earners.
- 4.6.10. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)¹³.
- 4.6.11. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data, housing benefit data, more detailed evidence in LHNAs and viability assessments. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.

¹³ [National Planning Policy Framework](#)

4.6.12. Where the Acle Parish Council Steering Group wish to develop policy that deviates from that outlined in the Local Plan – either by differing from the headline split between renting and ownership or by specifying a greater level of detail around sub-tenures, it is important that they liaise with Broadland District Council to determine what additional evidence (notably about development viability) may be needed, and to ensure that departures from the local policy context have their support.

4.7. Conclusions- Affordability and Affordable Housing

Current tenure profile

4.7.1. Census data shows that in 2021 home ownership was the dominant tenure across the NA (71%), LA (77.1%) and England (61.3%). The NA and LA had a similar proportion of households living in socially rented dwellings at 11.5% and 9.7% respectively. England had the largest private rented sector (20.6%), followed by the NA (16.7%) and the LA (12.3%). Shared ownership was the least common tenure across the geographies in 2021.

Affordability

4.7.2. Over the past decade, house prices have followed a general upward trajectory in Acle, with some year-on-year fluctuations. Between 2015 and 2024, the median house price increased by 45.8% from £190,000 to £277,000. The 2024 median house price in Broadland (£285,000) was only 2.9% greater than the median house price in Acle (£277,000), suggesting that house prices in the NA are similar to house prices across the LA.

4.7.3. Local households on average incomes (£40,800) and with two lower quartile earners (£39,920) may be unable to access even entry-level homes unless they have an advantage of a very large deposit. Private renting is generally affordable to households on average incomes and households with two lower quartile earners, but, only for smaller entry-level properties. Households made up of one lower quartile earner cannot afford private rents.

4.7.4. Turning to affordable home ownership, it is recommended that First Homes in Acle are delivered at a 50% discount, making them affordable to households on average incomes or with two lower quartile earners. Shared ownership appears to be more affordable than Discounted Market Sale/ First Homes and is likely to be accessible to more households. Likewise, Rent to Buy for entry-level homes are affordable to households on average incomes or with two lower quartile earners, and may also offer a useful product to meet the needs of some households with little or no savings for a deposit.

4.7.5. Affordable rented housing is generally affordable to households with two lower earners. Households with a single lower earner appear unable to afford any of the tenures considered within this report except for affordable rented housing which is marginally affordable to this group. Many households eligible for Social or Affordable rented housing may be supported by Housing Benefits to access housing.

The need for Affordable Housing

- 4.7.6. AECOM estimates that there may be sufficient Social/ Affordable Rented housing in the NA to meet localised needs over the plan period, due in part to expected turnover in the recently increased social rented stock. The need for Social/ Affordable Rent largely relates to households who live in unsuitable housing and who cannot afford to access market rents.
- 4.7.7. AECOM estimate potential demand for 9.7 affordable home ownership dwellings per annum in the NA, equating to a total of 126.5 over the Neighbourhood Plan period.

Affordable Housing policy

- 4.7.8. The Greater Norwich Local Plan allows flexibility in terms of the mix of affordable housing so that differing needs can be met. AECOM recommend that a mix of 60% Social/ Affordable rent to 40% affordable home ownership is offered within the Acle. This suggested mix would allow for the acute needs of households to be met, i.e. by delivering Social/ Affordable rent, whilst giving scope for the delivery of affordable home ownership products.
- 4.7.9. Table 4-7 summarises Acle's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Neighbourhood Plan period. This exercise simply applies the allocations figure for the area to the Local Plan policy expectation, and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.

Table 4-7: Estimated delivery of Affordable Housing in Acle

Step in Estimation		Expected delivery
A	Residual housing requirement figure / sum of allocations	340
B	Affordable housing quota (%) in LPA's Local Plan	33%
C	Potential total Affordable Housing in NA (A x B)	112.2
D	Rented % (e.g. social/ affordable rented)	60%
E	Rented number (C x D)	67.32
F	Affordable home ownership % (e.g. Shared Ownership, Discounted Market Sale, First Homes, Rent to Buy)	40%
G	Affordable home ownership number (C x F)	44.92

Source: AECOM estimate based on LPA's affordable housing policies, AECOM's indicative tenure mix

4.7.10. AECOM estimate that through the Greater Norwich Local Plan site allocations, a total of 112 units of Affordable Housing may be delivered in the NA. Using AECOM's suggested affordable housing mix, this equates to 67 social/ affordable to rent and 45 affordable home ownership. If this scale of delivery is not considered sufficient to meet local needs, Acle Parish Council Steering Group may wish to take a more proactive approach to boost the provision of affordable housing, such as using neighbourhood development orders, identifying exception sites or developing community land trusts.

5. Housing Mix: Type and Size

5.1. Introduction

- 5.1.1. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of the type and size of new homes. This requires evidence of what local households need.
- 5.1.2. This can be done using statistics to identify relevant trends and potential gaps in the market. That is the focus of this section of the HNA. The evidence gathered here can be used to justify planning policies either on its own or in combination with survey results expressing the specific aspirations of local residents. It will also build up a picture of the population and existing range of homes that may provide useful context for the neighbourhood plan.
- 5.1.3. This section has three aims, each given its own sub-section:
- To establish what **mix** of housing exists in the NA at present;
 - To describe characteristics of the local **population** that are relevant to housing need; and
 - To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.
- 5.1.4. It is important to keep in mind that housing need is not an exact science. To move from a set of facts about the population to an ideal mix of homes requires making assumptions. For example, there are clear patterns about what size of home households tend to live in at different stages of life. However, a variety of other reasons sit behind their housing choices that are less easy to predict, including wealth, accessibility requirements and personal preferences. Some trends can also change rapidly over time, such as the increasing preference for home working in some sectors of the economy.
- 5.1.5. The analysis and conclusions provided in this section are therefore not definitive. Rather, they are what the data suggest future needs will look like based on current trends. This is sufficient for justifying planning policies, but it is also appropriate to take into account other factors and evidence where appropriate.

Definitions

- **Dwelling type:** whether a home is detached, semi-detached, terraced, a flat, bungalow or other type. Which a household chooses to occupy tends to be more about wealth and preference than a specific need.
- **Dwelling size:** how many rooms or bedrooms a home contains. While this could also mean floor area or number of storeys, the number of bedrooms is most reliably recorded in housing statistics. Bedroom numbers are also closely linked to family size and life stage.

- **Household:** a unit of people who live together, commonly a family, couple or single person. Not all dwellings contain a household, including properties that are vacant and second homes, so the number of dwellings and the number of households in an area is usually different.
- **Household composition:** the specific combination of adults and children who form a household. The Census offers a number of categories, for example distinguishing between families with children who are dependent or non-dependent (i.e. adults). 'Other' households in the Census include house-sharers, groups of students, and multi-family households.
- **Household life stage:** the age of the lead member of a household – usually the oldest adult, or what used to be called the 'head of household'. Life stage is correlated with dwelling size as well as wealth.
- **Housing mix:** the range of home sizes and types in an area.
- **Over- and under-occupancy:** the degree to which the size and composition of a household lines up with the number of bedrooms in their home. If there are more bedrooms than the household would be expected to need, the home is considered under-occupied, and vice versa.

5.2. The current housing mix

5.2.1. This section establishes the current housing mix of Acle, highlighting recent changes to it and comparing the mix to wider averages.

Dwelling type

5.2.2. Table 5-1 below shows a comparison of the current mix in the NA against wider benchmarks using the 2021 Census for consistency. It shows that the NA (44.1%) and LA (45.8%) had a significantly greater proportion of households living in detached dwellings compared to national levels (22.9%). The NA (38.1%) and LA (37.7%) also had a slightly greater proportion of households living in semi-detached dwellings compared to national levels (31.5%). In contrast, England had a significantly greater proportion of households living in flats at 22.2% compared to the NA at 5.8% and LA at 5.2%. The same can be said for terraced homes with 23% of households nationally living in this type of accommodation compared to 11.8% in the NA and 10.6% in the LA.

5.2.3. It should be noted that Census data does not count bungalows as a separate category, instead including this dwelling within other categories (mainly detached and semi-detached). Valuation Office Agency (VOA) data counts bungalows as a separate category, although at a slightly larger scale than the NA. In 2023, 32.9% of the dwellings within the area providing a proxy for the NA were bungalows, which was similar to the proportion found in the LA at 31.1%, but significantly higher than the proportion found nationally at 9.1%. These are likely to account for the significant number of detached and semi-detached found in the NA and LA as noted in Table 5-1.

Table 5-1: Accommodation type, Acle and comparator geographies, 2021

Type	Acle	Broadland	England
Detached	44.1%	45.8%	22.9%
Semi-detached	38.1%	37.7%	31.5%
Terrace	11.8%	10.6%	23.0%
Flat	5.8%	5.2%	22.2%

Source: Census 2021, AECOM Calculations

5.2.4. Due to discrepancies in how this dataset is recorded across the two most recent Censuses (and because the most recent one pre-dates a notable proportion of residential development in the parish since 2021), it is not possible to precisely show how the mix of dwelling types has changed in recent years. Completions data supplied by Broadland District Council includes a breakdown by dwelling size but does not distinguish the type of dwelling – as captured in the Census. However, completions data by the Broads Authority indicates that the one dwelling which has been built since 2019 is a detached dwelling.

Dwelling size

5.2.5. Table 5-2 below presents the current housing mix in terms of size compared to the wider local authority and country. It shows that the NA, LA and England generally had a similar size mix in 2021. The table also shows that a large proportion of households live in mid-sized 3-bedroom dwellings across the various geographies, whilst a small proportion of households live in smaller 1-bedroom dwellings.

Table 5-2: Dwelling size (bedrooms), Acle and comparator geographies, 2021

Number of bedrooms	Acle	Broadland	England
1	6.8%	5.6%	11.6%
2	30.0%	24.3%	27.3%
3	43.2%	43.7%	40.0%
4+	20.0%	26.5%	21.1%

Source: Census 2021, AECOM Calculations

5.2.6. Since 2013 there have been 312 completions in Acle, with 245 of these completions taking place from 2021-2024 (post-census). Therefore, to give a more accurate dwelling size mix, completions data from Broadland District Council and the Broads Authority have been added to the 2011 Census data. The results of this exercise can be seen in Table 5-3. The completions data indicate that there has been a net gain of 272 dwellings in the part of Acle in Broadland and one dwelling in the part of Acle in the Broads Authority. The majority of these completions noted in the table below may be attributed to a housing development on land north of Norwich Road for 137 residential units (PP ref: 20191215).

5.2.7. From Table 5-3 it can be seen that the proportional mix has generally remained the same in 2011 and 2024 despite increases overall in the dwelling size mix. In both years the majority of households lived in 3-bedroom dwellings, with this accounting for 43.9% of households in 2011 compared to 42.5% in 2024. A small proportion of

households continue to live in 1-bedroom dwellings in both years with this being 7.9% in 2011 and 9.3% in 2024.

5.2.8. The results in Table 5-2 and Table 5-3 show that Acle has a small stock of 1-bedroom dwellings which can have an impact on affordability. However, the availability of a variety of dwelling sizes, particularly larger homes may make the NA attractive to families.

Table 5-3: Dwelling size (bedrooms), Acle, 2011-2024

Number of bedrooms	2011		LPA Completions (2013-2024)	2024 Estimate (Census 2011 + Completions)	
		%			%
1	101	7.9%	44	145	9.3%
2	375	29.2%	93	468	30.0%
3	564	43.9%	98	662	42.5%
4+	245	19.1%	38	283	18.2%
Total	1,285		273	1,558	

Source: ONS 2011, AECOM Calculations, and Broadland District Council and the Broads Authority Completions Data

5.3. Population characteristics

5.3.1. This section examines key characteristics of the local population that have a bearing on what housing might be needed in future years. Where available, recent data is used. However, for some information it is necessary to fall back on the 2011 Census.

Age

5.3.2. Table 5-4 shows the most recent age structure of the NA population, alongside 2011 Census figures. It shows that between 2011 and 2021 the overall population in Acle decreased slightly by 1.5%. (As mentioned previously, this is because most of the new construction seen in the parish was after the Census was taken). The number of people aged 0-14 and 25-44 fell the most over the decade by 13.3% and 8.7%. This was followed by those aged 45-64 and 15-24 which decreased by 5.4% and 4.6% respectively. The older population, consisting of age groups 65-84 and 85+, appears to be the only age groups experiencing growth over the decade, with increases of 13.8% and 19.1% respectively. In both years the greatest proportion of the population were aged 45-64, closely followed by 65-84. These results highlight the ageing population in the NA – at least prior to the recent development of many new homes, which might be expected to have attracted a more mixed demographic.

5.3.3. When comparing the population structure of the NA from 2011-2021 to the LA, it can be said that the NA aligns with the LA in terms of having an increasingly ageing population. Between 2011 and 2021, the number of people aged 85+ and 65-84 grew the most over the decade, increasing by 26.2% and 21.9% respectively. This being to a greater degree than the NA. In contrast, all other age groups, expect for those aged 15-24, increased slightly over the decade with the total population increasing by 5.7%.

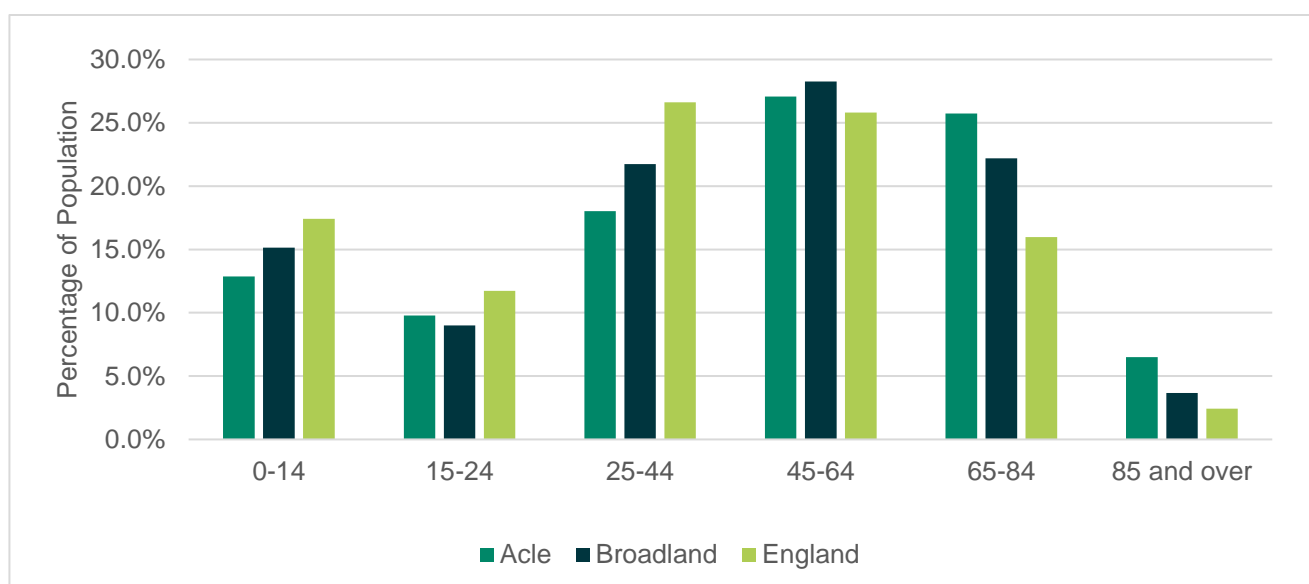
Table 5-4: Age structure of Acle, 2011 and 2021

Age group	2011 (Census)		2021 (Census)		Change
0-14	413	14.6%	358	12.9%	-13.3%
15-24	285	10.1%	272	9.8%	-4.6%
25-44	549	19.4%	501	18.0%	-8.7%
45-64	796	28.2%	753	27.1%	-5.4%
65-84	629	22.3%	716	25.7%	13.8%
85 and over	152	5.4%	181	6.5%	19.1%
Total	2,824	100.0%	2,781	100.0%	-1.5%

Source: ONS 2011, ONS 2021, AECOM Calculations

5.3.4. For context, it is useful to look at the NA population structure alongside that of the district and country. Figure 5-1 (using 2021 Census data) shows that Acle had a significantly greater proportion of older people (65-84 and 85+) compared to Broadland and England. In contrast, the population nationally consisted of more children (0-14) and young adults (15-24 and 25-44).

Figure 5-1: Age structure in Acle, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

5.3.5. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-5 shows that the NA (34.8%) had a slightly higher proportion of single person households compared to the LA (28.1%) and England (30.1%). When looking at the household composition groups, the NA had the highest proportion of households aged 66 and over at 22.5% for both single person and family households. In contrast, the LA had the highest proportion of households with no children at 20% compared to 15.9% in the NA and 16.8% nationally. England on the other hand had the highest proportion of households with dependent children at 25.8%, closely followed by the LA at 23.5%. Across the geographies there was a similar proportion of households with non-dependent children.

5.3.6. Between 2011 and 2021 there was a sharp increase in the proportion of family households aged 65/66¹⁴ and over (mostly older couples) in the NA at 75.1%. In comparison this household group increased by 24.1% in the LA and 8.4% in England. This indicates that the existing population within the NA (prior to the arrival of new residents since 2011) is ageing. In contrast, the proportion of family households with dependent children decreased by 12.9% in the NA compared to small increases of 1.8% in the LA and 0.9% nationally. The proportion of family households with no children decreased by 12.6% in the NA and 2.6% in the LA yet increased by 19.9% in England.

5.3.7. It is important to note that non-dependent children refer to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. A marked increase in this category can be taken to indicate the relative unaffordability of entry-level homes, where young people are financially unable to move out and form their own households. It is interesting to observe that this category grew by 17.8% between 2011 and 2021 in the NA – in line with a faster rate than the district (13.1%) and national (3.5%) average. However, it is also worth pointing out that another reason for this increase may be due to the timing of the Census when many students returned home from University due to a national lockdown.

Table 5-5: Household composition, Acle and comparator geographies, 2021

Household composition		Acle	Broadland	England
One person household	Total	34.8%	28.1%	30.1%
	Aged 66 and over	22.5%	15.1%	12.8%
	Other	12.2%	13.0%	17.3%
One family only	Total	61.4%	68.2%	63.1%
	All aged 66 and over	22.5%	14.5%	9.2%
	With no children	15.9%	20.0%	16.8%
	With dependent children	18.6%	23.5%	25.8%
	With non-dependent children ¹⁵	10.6%	9.9%	10.5%
Other household types	Total	3.9%	3.7%	6.9%

Source: ONS 2021, AECOM Calculations

5.3.8. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A household is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least

¹⁴ The 2011 Census counts households aged 65 and over whilst the 2021 Census counts households aged 66 and over.

¹⁵ Refers to households containing children who are older than 18 e.g students or young working people living at home.

two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few.

5.3.9. Under-occupancy is relatively common in the NA with the majority of households (81.5%) living in a dwelling with 1 or 2 extra bedrooms compared to their household size. This is most prevalent in households with families aged 66+ (95.1%) and family households under 66 with no children (96.2%). The proportion of single person households under 66 (84%) and single person households 66+ (83.4%) also appear to be highly under-occupied with these households having 1 or 2 extra bedrooms. This is a common pattern across the country and reflects a pattern that larger housing is not necessarily being occupied by the largest households but by households with higher income or wealth, enabling them to afford more space than they need, or by older households who have not chosen or been able to move to smaller properties.

5.3.10. A small number of family households under 66 with dependent children (4.9%) and with adult children (1.4%) are living in overcrowded homes. This is indicated by a rating of -1 in Table 5-6 below. Although this is a small proportion, it still provides an indicator of potentially acute housing need amongst some households in the NA.

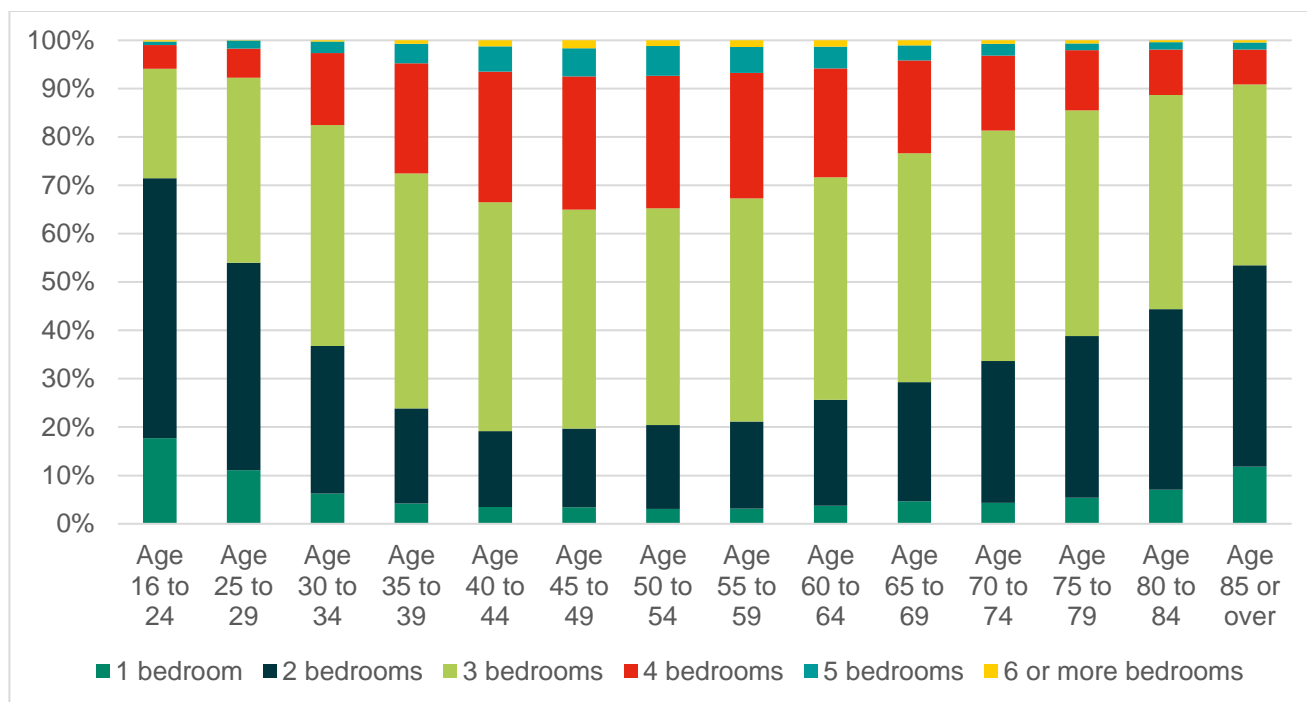
Table 5-6: Occupancy rating by age in Acle, 2021

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	70.5%	24.6%	4.8%	0.0%
Single person 66+	43.2%	40.2%	16.6%	0.0%
Family under 66 - no children	67.5%	28.7%	3.8%	0.0%
Family under 66 - dependent children	20.6%	44.0%	30.5%	4.9%
Family under 66 - adult children	25.2%	48.2%	25.2%	1.4%
Single person under 66	36.8%	47.2%	16.0%	0.0%
All households	43.5%	38.0%	16.9%	1.5%

Source: Census 2021, AECOM Calculations

5.3.11. As noted in the introduction to this chapter, the life stage of households is strongly correlated with the size of home they tend to occupy. Figure 5-2 sets out this relationship for Broadland in 2011 (because this data is not available at smaller scales). The graph shows how the youngest households tend to occupy the smallest dwellings, before rapidly taking up larger homes as their families expand, and then more gradually downsizing to smaller homes again as they age.

Figure 5-2: Age of household reference person by dwelling size in Broadland, 2011



Source: ONS 2011, AECOM Calculations

5.4. Future population and size needs

5.4.1. This section projects the future age profile of the population in Acle at the end of the Neighbourhood Plan period and then estimates the mix of dwelling sizes they may need.

Age

5.4.2. The result of applying Local Authority level household projections to the age profile of Acle households in 2011 is shown in Table 5-7. This makes clear that population growth can be expected to be driven by the oldest households, with a household reference person aged 65 and over projected to increase significantly by 60% between 2011 and 2038. This would mean that households with a reference person aged 65 and over would account for 29.8% of the population in 2038 compared to 18.3% in 2011. In contrast, all younger age groups are projected to have very minimal or no change. This again does not reflect the arrival of new residents since 2021.

Table 5-7: Projected age of households, Acle, 2011 - 2038

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	21	89	415	243	517
2038	20	98	417	256	830
% change 2011-2038	~	10%	~	5%	60%

Source: AECOM Calculations

5.4.3. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size

preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-8 immediately above. The resulting ‘ideal’ future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.

- 5.4.4. This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes. As such, it is appropriate for the results to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is appropriate for the purpose of drafting neighbourhood plan policies.
- 5.4.5. The result of this exercise is presented in Table 5-8. It suggests that future housing delivery should be focused on 2-4+ bedroom dwellings. The modelling suggests that there should be a particular focus on mid-sized 3-bedroom dwellings, whilst also identifying limited need for smaller 1-bedroom dwellings, indicating that there is sufficient stock of these dwellings in the NA. The model does not suggest that no smaller properties should be provided for in the future as it is not appropriate to completely prohibit the delivery of particular dwelling sizes. There may be reasons to provide smaller properties in the future, for example, to provide more affordable or accessible dwellings.
- 5.4.6. The key point to take from this modelling is that demographic trends and the existing stock mix in the NA would point to the prioritisation of mid-sized 3-bedroom dwellings. There also appears to be a continued need for 4+ bedroom dwellings and 2-bedroom dwellings. Therefore, if this is taken forward into a Neighbourhood Plan policy, it might be appropriate to encourage provision within a range (e.g. 0-10% 1-bedroom; 10-20% 2-bedrooms; 50-60% 3-bedrooms; and 30-40% 4+ bedrooms) which provides sufficient flexibility to meet needs and respond to site specific circumstances.

Table 5-8: Suggested dwelling size mix to 2038, Acle

Number of bedrooms	Current mix (2021)	Suggested mix (2038)	Balance of new housing to reach suggested mix	Indicative policy range
1	6.8%	5.4%	0.0%	0-10%
2	30.0%	26.9%	13.4%	10-20%
3	43.2%	45.2%	53.5%	50-60%
4+	20.0%	22.5%	33.1%	30-40%

Source: AECOM Calculations

- 5.4.7. The following points sense-check the results of the model against other evidence and suggest ways to interpret them when thinking about policy options.
- The preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure

products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.

- Continuing to provide smaller homes with fewer bedrooms would help to address this situation, although it should be considered whether large numbers of 1 bedroom homes are suitable given the area's character, current density, stock and need for mid-sized homes.
- To best meet the needs of the growing cohort of older households expected to be present by the end of the Neighbourhood Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.
- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if they existing stock of larger homes is sufficiently affordable.

Tenure

- 5.4.8. The recommendation discussed immediately above applies to all housing in the NA over the Neighbourhood Plan period. This is considered proportionate for devising policy at neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policy, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.
- 5.4.9. Generally speaking, the size mix estimated as needed within affordable tenures, particularly Affordable and Social rent, is smaller than the size mix of market housing. This is because under local authority allocation policies, which reflect the shortage of Affordable Housing overall, households are only eligible for the minimum sized home that meets their needs. This means that single people and couples will generally only be entitled to one bedroom properties. Families with two young children are only likely to be eligible for two bedroom properties (with the expectation that children share rooms until a certain age). In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.
- 5.4.10. There are four key sources of information for thinking through the size needs of different categories. These are:

- Central Norfolk SHMA (2017) indicates that the majority of dwellings in Central Norfolk¹⁶ between 2015 and 2036 could comprise of market housing at 71.1% of the tenure mix with the remaining 28.9% to be affordable housing. Within this mix, the greatest need for affordable housing is for 2 and 3 bedroom dwellings at approximately 40.3% and 32.5%. Similarly, there is a high need for 3-bedroom dwellings in market housing with this accounting for approximately 62.3% of the market housing mix. There is, however, not a similar need for 2-bedroom dwellings in market housing with this only accounting for 12.5% of the mix. Over this period there is a greater need for affordable 1-bedroom dwellings (19.6%) compared to 1-bedroom market dwellings (3.3%). In contrast, there is a greater need for larger 4-bedroom market dwellings (21.8%) compared to affordable dwellings of the same size (7.6%).
- The Greater Norwich Local Housing Needs Assessment (2021)¹⁷ indicates that the majority of dwellings in Broadland between 2018 and 2038 could comprise market housing at 80.1% of the tenure mix with the remaining 19.9% to be affordable housing. The greatest need for affordable housing is for 2 and 3-bedroom dwellings at approximately 39.4% and 44.1%. Similarly, there is a greater need 3-bedroom dwellings in market housing with this accounting for 58.1% of the market housing mix. There is however a lesser need for 2-bedroom market dwellings at 19.3%. Both market and affordable dwellings have a lesser need for 1-bedroom dwellings with these accounting for 2% and 6% of the mix. There is a greater need for larger 4-bedroom dwellings (20.6%) compared to affordable dwellings of the same size (10.6%).
- The waiting list for affordable rented housing, kept by the Local Authority. This provides a more current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs. There are 21 households on the housing waiting list in Acle as of December 2024. The majority of these households are in need of a 1-bedroom dwelling (13), followed by 2-bedroom dwelling (6). Only one household is in need of a 3-bedroom dwelling, with the same said for a dwelling with 4+ bedrooms.
- The pattern of lettings within the existing stock of Social/Affordable Rented housing. Whilst there may be more households eligible for smaller properties, the availability of larger properties is often severely limited which puts pressure on these larger homes and often results in long waits for those needing larger family sized accommodation.

5.4.11. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes to reflect the eligibility of those on the waiting list, while market homes focus on mid-sized homes and some larger options.

¹⁶Central Norfolk HMA includes Norwich, Broadland, South Norfolk, Breckland and North Norfolk. Figures for the Broads Authority have also been subsumed as part of the wider Central Norfolk HMA figures.

¹⁷Note the LHNA does not include an assessment of the Broads Authority.

That said, there is often acute pressure on larger Social/Affordable Rented homes because their availability through lettings is often limited. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

Type

- 5.4.12. Planning policy also tends to be less prescriptive about the mix of dwelling types that are needed than the mix of home sizes. This is because the choice to occupy a terraced rather than a detached home, for example, is primarily a matter of wealth, personal preference, and the amount of outdoor space or other features sought than 'need' in the strict sense. This stands in contrast to the matter of dwelling size, where it can be more clearly established that a household with a certain number of members, closely correlated with age, requires a particular number of bedrooms.
- 5.4.13. The key distinctions when it comes to dwelling type are between flats and houses and, to a lesser extent, bungalows, each of which tend to appeal to occupants with different life circumstances. However, it remains difficult to generalise about this, particularly when drawing on demographic evidence.
- 5.4.14. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Acle, and which favours more dense options (e.g. terraces and flats). This imperative to improve affordability is often in conflict with matters of character, which in rural areas tend to favour lower density options that blend in with the existing built environment. This is particularly relevant in the case of flats, a large block of which may not be a welcome proposition in the NA. That said, it is possible to deliver flats in the form of low-rise maisonettes that resemble terraces from street level, which can counter this issue.
- 5.4.15. In summary, there is a balance to be struck between, on the one hand, improving affordability and choice in the market by encouraging flats and terraces, and, on the other hand, preserving the distinctive character and other features that residents like about the NA today. How far the Neighbourhood Plan should guide on this issue, and in what direction, is a policy decision for the Acle Parish Council Steering Group and community to consider.

5.5. Conclusions- Type and Size

The current housing mix

- 5.5.1. Census data shows that the NA (44.1%) and LA (45.8%) had a significantly greater proportion of households living in detached dwellings compared to national levels (22.9%). The NA (38.1%) and LA (37.7%) also had a slightly greater proportion of households living in semi-detached dwellings compared to national levels (31.5%). In contrast, England had a significantly greater proportion of households living in flats at 22.2% compared to the NA at 5.8% and LA at 5.2%. The same can be said for terraced

homes with 23% of households nationally living in this type of accommodation compared to 11.8% in the NA and 10.6% in the LA.

- 5.5.2. VOA data shows that in 2023, 32.9% of the dwellings within Acle (proxy area) were bungalows, which was similar to the proportion found in the district (31.1%), but significantly higher than the proportion found nationally (9.1%). These are likely to account for the significant number of detached and semi-detached dwellings noted in Census data.
- 5.5.3. In terms of dwelling size, the NA generally had a similar size mix to the LA and England in 2021. Across these geographies, the largest proportion of households live in mid-sized 3-bedroom dwellings, whilst a small proportion of households live in smaller 1-bedroom dwellings.
- 5.5.4. Due to a large scale of residential development occurring in the NA post-census, the current (2024) dwelling size mix has been estimated using the 2011 Census and completions data from Broadland District Council and the Broads Authority. Between 2011 and 2024 there has been some changes in the dwelling size mix in Acle. However, the proportional mix has generally remained the same. In both years the majority of households lived in 3-bedroom dwellings, with this accounting for 43.9% of households in 2011 compared to 42.5% in 2024. A small proportion of households continue to live in 1-bedroom dwellings with this being 7.9% in 2011 and 9.3% in 2024.

Population characteristics

- 5.5.5. The comparisons over time summarised below relate to the demographic characteristics of Acle in 2011 and 2021. This clearly does not reflect the demographic characteristics of the new arrivals to the housing built since 2011, which was substantial. There is no way of understanding the age or other characteristics of the new arrivals until the next Census, but their absence from the data reviewed below is important to note as they may have changed the NA's demographic makeup.
- 5.5.6. Between 2011 and 2021 the overall population in Acle decreased slightly by 1.5%. Over the decade, the number of people aged 0-14 and 25-44 fell the most by 13.3% and 8.7%. This was followed by those aged 45-64 and 15-24 which decreased by 5.4% and 4.6%. The older population (65-84 and 85+) appears to be the only age group to experience growth since 2011. Those aged 85+ increased by 19.1% whilst those aged 65-84 increased by 13.8%. In both years the greatest proportion of the population were aged 45-64, closely followed by 65-84. These results highlight the ageing population in the NA.
- 5.5.7. The composition of Acle's households (in terms of people, their age, and their relationships to one another) differs from the LA and England. The NA (34.8%) had a slightly higher proportion of single person households compared to the LA (28.1%) and England (30.1%). When looking at the household composition groups, the NA had the highest proportion of households aged 66 and over at 22.5% for both single person and family households. In contrast, the LA had the highest proportion of households with no children at 20% compared to 15.9% in the NA and 16.8% nationally. England on the other hand had the highest proportion of households with dependent children at 25.8%, closely followed by the LA at 23.5%. Across the

geographies there was a similar proportion of households with non-dependent children.

- 5.5.8. Between 2011 and 2021 there was a sharp increase in the proportion of family households aged 65/66 and over in the NA at 75.1%. In comparison this household group increased by 24.1% in the LA and 8.4% in England. This indicates that the population within the NA is ageing. The proportion of households with non-dependent children increased by 17.8% in the NA, in line with a faster rate than the district (13.1%) and national (3.5%) average. This may be due to affordability pressures on young people or the timing of the Census when many students returned home from University due to a national lockdown.
- 5.5.9. Under-occupancy is relatively common in the NA. In 2021 81.5% of households lived in a dwelling with 1 or 2 extra bedrooms compared to their household size. This is most prevalent in households with families aged 66+ (95.1%) and family households under 66 with no children (96.2%). The proportion of single person households under 66 (84%) and single person households 66+ (83.4%) also appear to be highly under-occupied with these households having 1 or 2 extra bedrooms. A small number of family households under 66 with dependent children (4.9%) and with adult children (1.4%) are living in overcrowded homes.

Future population and size needs

- 5.5.10. Households with a household reference person aged 65 and over are projected to increase significantly by 60% between 2011 and 2040. This would mean that households with a reference person aged 65 and over would account for 29.8% of the population in 2038 compared to 18.3% in 2011. In contrast, all younger age groups are projected to have very minimal or no change. It can therefore be said that future population growth is expected to be driven by the oldest households.
- 5.5.11. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that future housing delivery should be particularly focused on mid-sized 3-bedroom dwellings. This could help meet the needs suggested by demographic trends and provide wider choice within the housing stock. This suggestion is also in conformity with the Greater Norwich LHNA which found there to be a greater need for mid-sized 3-bedroom dwellings for both affordable and market homes.
- 5.5.12. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

6. Specialist Housing for Older People

6.1. Introduction

6.1.1. It is relatively common for neighbourhood plans in areas with ageing populations to include policies relating to specialist housing for older people. This chapter considers in detail the specialist housing needs of older people in Acle. It focuses on specialist forms of provision but recognises that the majority of older people will live in the mainstream housing stock. The approach is as follows:

- To review the **current provision** of specialist housing in the NA;
- To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
- To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.

6.1.2. Because of the wide variation in the level of support needed, as well as the financial capabilities of those affected, the estimates of need presented here should be viewed with caution – as an idea of the broad scale of potential need rather than an obligatory target that must be met.

6.1.3. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.¹⁸

6.1.4. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).¹⁹ Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

6.1.5. The distinction between care homes for older people that fall into use class C2 and those where accommodation is counted as C3 is blurred. As such, the findings of this chapter may justify the provision of extra-care C3 housing and/or C2 care home units, but it is not possible to state definitively how much of each would be required. C3 specialist accommodation is typically self-contained with its own front door, made available on an individual basis with support provided in the home or not at all if the resident does not require it, and offered for sale or rent on the open market.

¹⁸ See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

¹⁹ For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing²⁰:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings. These standards can be applied to mainstream housing as well as in specialist accommodation such as sheltered housing and extra care.
- **Category M4(3):** dwellings which are capable of adaptation for wheelchair users, or are already built for use of wheelchair throughout. These standards can be applied to mainstream housing as well as in specialist accommodation such as sheltered housing and extra care.

6.2. Specialist housing for older people

6.2.1. There are 125 units of specialist housing in the NA at present. This includes extra care housing at Swallowtail Place and The Limes (1-2 bedroom flats), as well as retirement housing at Wherry Reach and Mill Crescent (1-2 bedroom bungalows). In addition to this, there are 31 units in a care home at The Old Rectory Care Home. Details are provided in Appendix E.

²⁰ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

6.2.2. The 2021 Census indicates that at this time there were 487 individuals aged 75 or over in Acle. This suggests that current provision is in the region of 61 units per 1,000 of the 75+ population (a common measure of specialist housing supply). It is relevant to note that the national average for England is 136 units per 1,000 of the 75+ population²¹, so provision in the NA is below the national average.

Demographic characteristics

6.2.3. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Acle is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for Broadland. The results are set out in Table 6-1. This table shows that between 2021 and 2038, the number of people aged 75+ in the NA is projected to increase from 487 to 722. Therefore, those aged 75+ will account for 23.2% of the population in the NA in 2038, higher than the LA's rate of 16.8%.

6.2.4. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Neighbourhood Plan period is the key output of this calculation.

Table 6-1: Modelled projection of older population in Acle by end of Plan period

Age group	2021	2021	2038	2038
	Acle	Broadland	Acle	Broadland
All ages	2,781	131,722	3,109	147,251
75+	487	16,667	722	24,708
%	17.5%	12.7%	23.2%	16.8%

Source: ONS SNPP 2020, AECOM Calculations

6.2.5. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.

6.2.6. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Neighbourhood Plan period to 2038. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the vast majority of households in this

²¹ Table 22, 'More Choice Greater Voice' (2008), published by Housing LIN for CLG (now MHCLG) and the Care Services Improvement Partnership.

age group owned their own home at 92.8%. The remaining 7.2% rented, with most social renting at 6.5%.

6.2.7. The expected growth in the 75+ population in the NA is 235 additional individuals by the end of the plan period. This can be converted into 164 households based on the average number of people per household aged 75+ at Local Authority scale. Multiplying this figure by the percentages of 55-75 year olds occupying each tenure gives a breakdown of which tenures Acle households are likely to need in 2038, and is shown in the bottom row of Table 6-2.

Table 6-2: Tenure of households aged 55-75 in Broadland (2011) and projected aged 75+ in Acle (2038)

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
Broadland (2011 mix)	92.8%	70.1%	22.7%	7.2%	6.5%	0.7%	0.1%
Acle (2038)	152	115	37	12	11	1	0

Source: Census 2011

6.2.8. It is also important to consider rates of disability by tenure. The tendency for people in rented housing to have higher disability levels is well established. It arises partly because people with more limiting disabilities tend to have lower incomes. It also reflects the fact that as people develop support and care needs, they may find that the only suitable and affordable option to them is available in the social rented sector. Table E-2 in Appendix E presents this data for Acle from the 2011 Census.

Future needs for specialist accommodation and adaptations

6.2.9. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Neighbourhood Plan period is calculated to be 78.

6.2.10. AECOM's modelling, summarised in Table 6-3, is based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.

6.2.11. It is useful to consider the breakdown in tenure and level of care of specialist housing for older people. Table 6-3 shows that there is a much greater need for market accommodation (91%) than affordable (9%) in the NA. There appears to be a slightly greater need for sheltered/ retirement housing (56.4%) compared to extra-care

housing (43.6%). The greatest sub-category is a combination of these two dominant categories; market sheltered housing at 51.3% of the total need. Currently, there is a lower stock of sheltered/ retirement housing in the NA (47 dwellings) compared to extra-care housing (78 dwellings). However, it should be noted that some of the needs for sheltered/ retirement housing could be met through home adaptations or through ensuring that high proportions of future housing are adaptable and accessible.

Table 6-3: AECOM estimate of specialist housing for older people need in Acle by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total
Housing with care	3 (3.8%)	31 (39.7%)	34 (43.6%)
Adaptations, sheltered, or retirement living	4 (5.1%)	40 (51.3%)	44 (56.4%)
Total	7 (9.0%)	71 (91.0%)	78

Source: Census 2011, AECOM Calculations

6.2.12. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. HLIN calculations

6.2.13. Ta in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Acle results in a total of 60 specialist dwellings that might be required to the end of the Neighbourhood Plan period. This is set out in Table 6-4.

Table 6-4: HLIN estimate of specialist housing for older people need in Acle by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total (rounded)
Housing with care	8 (7.28) (13.3%)	10 (9.4) (16.7%)	18 (30.0%)
Adaptations, sheltered, or retirement living	14 (23.3%)	28 (46.7%)	42 (70.0%)
Total (rounded)	22 (36.7%)	38 (63.3%)	60

Source: Housing LIN, AECOM calculations

6.2.14. The Norfolk Study of Specialist Housing for Older People was published in 2021²² and assessed the demand for specialist retirement housing as well as for care homes, dementia housing and accessible and wheelchair housing in Norfolk. The report found that there would be a need for 831 extra-care dwellings and 1,862 sheltered dwellings

²²Note, for all housing options settlements in the Broads Authority are modelled within their local authority area.

in Broadland by 2041. When these figures are pro-rated to Acle based on its fair share of the population (2.1% of the district's population), this equates to 17.45 extra-care dwellings and 39 sheltered dwellings. These figures, when combined, are similar to the need identified in Table 6-4 above.

6.2.15. It is also worth noting that there was a total of 13 households registered on Broadland's District Council Housing list requiring sheltered housing in September 2024. However, no data for such was extracted in December 2024.

Further considerations

6.2.16. The above estimates suggest that potential need for specialist accommodation could be in the range of 60-78 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall housing delivery expectation in the NA, and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

6.2.17. In addition, specialist housing for older people should only be provided in sustainable, accessible locations that offer services and facilities, public transport options, and the necessary workforce of carers and others.

6.2.18. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).

6.2.19. It is considered that Acle is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, there is potential for such accommodation to be provided within the Neighbourhood Area (while noting there is no specific requirement or obligation to do so if there is potential to meet need arising from Acle in other suitable locations near to but outside the Plan area boundaries).

6.2.20. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

6.3. Care homes

6.3.1. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.

6.3.2. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate

accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.

- 6.3.3. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.
- 6.3.4. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. For nursing care beds this is an extra 45 care beds per 1,000 people aged 75+. Based on these rates, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2038 there would be a need for 16 (15.275 rounded) residential care beds and 11 (10.575) nursing care beds in the NA, an increase of 27 from present levels.
- 6.3.5. It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the need for care home beds might be met by independent housing accommodation and vice versa.

6.4. The Role of Mainstream Housing

- 6.4.1. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, around 68% of the Acle population aged 75 and over is likely to live in the mainstream housing stock²³.
- 6.4.2. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home when they need.
- 6.4.3. However, given that there is unlikely to be a large volume of additional specialist supply during the Neighbourhood Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with Broadland District Council and the Broads Authority.

²³ 487 over 75s in 2021, of which 125 are accommodated in specialist housing and a further 31 in care homes, leaving 331 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

- 6.4.4. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings²⁴, although changes to Building Regulations have not yet been made.
- 6.4.5. The Norfolk Study of Specialist Housing for Older People found that there would be a need for 2,317 M4(2) homes and 838 M4(3) homes in Broadland by 2041. When these figures are pro-rated to Acle, this equates to a need of 49 (48.657 rounded) M4(2) and 18 (17.598 rounded) M4(3) homes.
- 6.4.6. The Greater Norwich Local Plan Policy 5 requires at least 20% of homes on major housing development proposals to meet the Building Regulation M4(2) standard or any successor. This suggests that Broadland District Council is in conformity with the Government mandates and the Local Plan has specific policies for accessibility standards. The evidence gathered here for Acle would suggest that this policy approach is appropriate for the NA and should be achieved wherever possible.

6.5. Conclusions- Specialist Housing for Older People

- 6.5.1. There are 125 dwellings of specialist housing in the NA at present. This includes extra care housing at Swallowtail Place and The Limes (1-2 bedroom flats), as well as retirement housing at Wherry Reach and Mill Crescent (1-2 bedroom bungalows). In addition to this, there are 31 units in a care home at The Old Rectory Care Home.
- 6.5.2. 2021 Census indicates that there are 487 individuals aged 75+ in the NA. It is projected that by the end of the plan period this will increase to 722, with the 75+ population accounting for 23.2% of the population by 2038.

Specialist Housing for Older People

- 6.5.3. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
- 6.5.4. These two methods of estimating the future need in Acle produce a range of 60 to 78 specialist accommodation units that might be required during the Neighbourhood Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
- 6.5.5. It is important for specialist housing for older people to be provided in sustainable, accessible locations, with cost-effectiveness and economies of scale also important factors to consider. It is considered that the NA would be an accommodation location for specialist accommodation.

²⁴ See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes)

Care Homes

6.5.6. Care home accommodation is defined as institutional accommodation rather than housing. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on this rate and the expected increase of 235 individuals aged 75+ between 2021 and 2038, it is estimated that in 2038 there would be a need for 16 (15.275 rounded) residential care beds and 11 (10.575) nursing care beds in the NA. However, some of the need for care home beds might be met by independent housing accommodation and vice versa.

Adaptable and Accessible Housing

6.5.7. Given that there is unlikely to be a large volume of additional specialist supply during the plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development.

6.5.8. The Greater Norwich Local Plan Policy 5 requires at least 20% of homes on major housing development proposals to meet the Building Regulation M4(2) standard or any successor. This suggests that Broadland District Council is in conformity with the Government mandates and the Local Plan has specific policies for accessibility standards. The evidence gathered here for Acle would suggest that this policy approach is appropriate for the NA and should be achieved wherever possible.

7. Next Steps

7.1. Recommendations for next steps

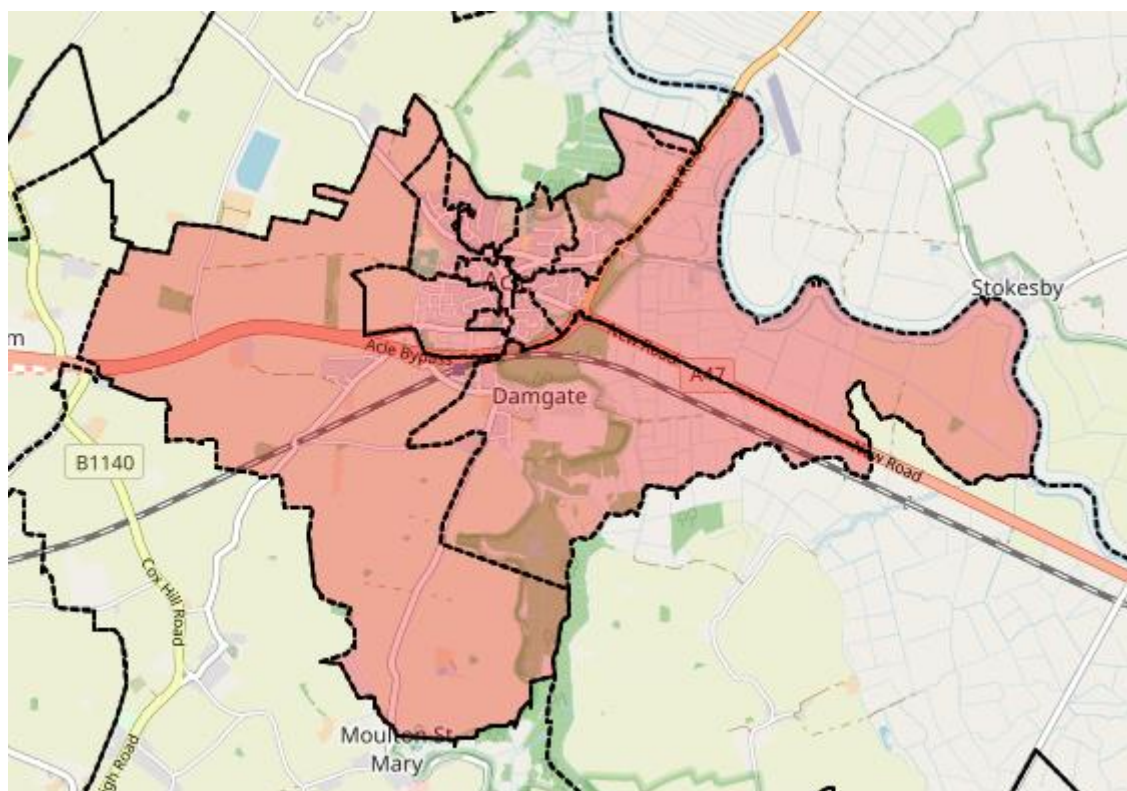
- 7.1.1. This Neighbourhood Plan housing needs assessment aims to provide Acle Parish Council Steering Group with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with Broadland District Council and the Broads Authority with a view to agreeing and formulating draft housing policies, bearing the following in mind:
- All Neighbourhood Planning Basic Conditions, but in particular Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
 - The views of Broadland District Council;
 - The views of the Broads Authority;
 - The views of local residents;
 - The views of other relevant local stakeholders, including housing developers and estate agents; and
 - The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by Broadland District Council.
- 7.1.2. This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.
- 7.1.3. Bearing this in mind, it is recommended that the Acle Parish Council Steering Group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Broadland District Council, the Broads Authority or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
- 7.1.4. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

Appendix A : Assessment geography

A.1 For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs). The NA equates to the following combination of OAs:

- E00134648;
- E00134649;
- E00134650;
- E00134651;
- E00134652;
- E00134653;
- E00134654;
- E00134655;
- E00134656; and
- E00134657.

Figure A-1: Map of OAs making up Acle NA

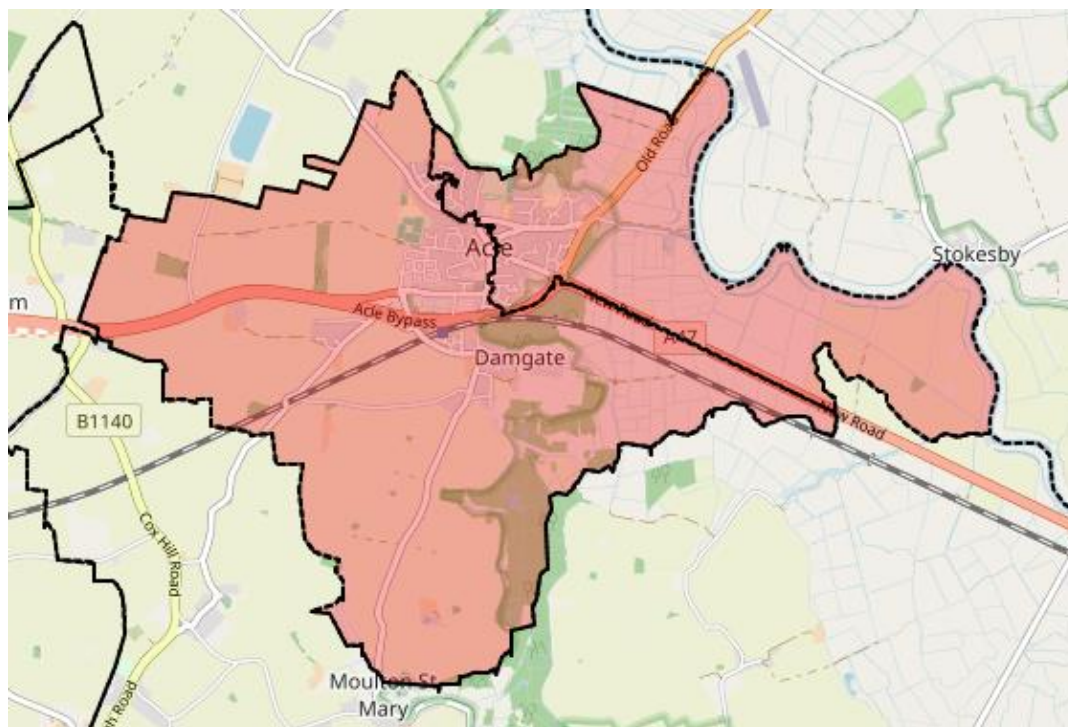


Source: NOMIS

A.2 Many other datasets besides the Census itself make use of OAs, but not necessarily down to the same level of detail. For example, Valuation Office Agency (VOA) data, which can be used to understand the type and size mix of housing, is only available down to the scale of LSOAs. The most relevant combination of LSOAs in this case, which will need to be used as a proxy for the NA, is:

- E01026497; and
- E01026498.

Figure A-2: Map of LSOA for VOA Data

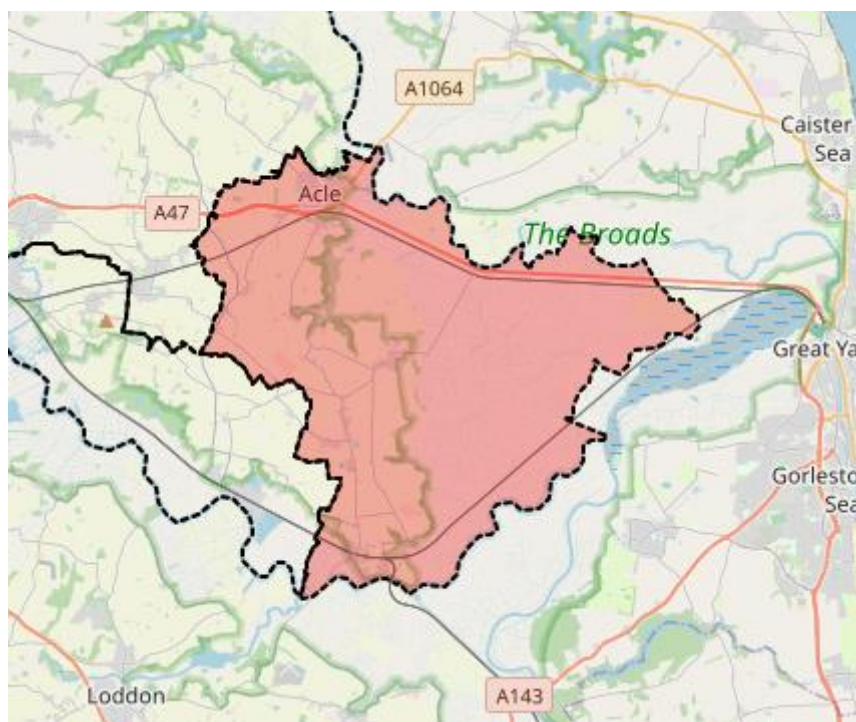


Source: NOMIS

A.3 Finally, as noted in the analysis of affordability in the main body of the report, household income data for small areas is only provided down to the scale of MSOAs. The relevant MSOA, in which the NA is located and which will need to serve as a proxy for it, is:

- E02005537

Figure A-3: Map of MSOA for Income Data



Source: NOMIS

Appendix B : Local Plan context

Policies in the adopted local plan

B.1 Table B-1 below summarises adopted Local Plan policies that are relevant to housing need and delivery in Acle.

Table B-1: Summary of relevant adopted policies in the adopted Greater Norwich Local Plan (GNLP)

Policy	Provisions
Policy 1: The Sustainable Growth Strategy	Between 2018 and 2038, there is a requirement for around 40,550 new homes. Therefore, provision is made for a minimum of 45,041 new homes.

The settlement hierarchy is:

1. Norwich urban area
2. Main towns
3. Key service centres
4. Village clusters

Housing growth should be delivered in these areas as follows:

Area	Homes 2018	Homes 2038 (and increase)	Increase %	% of total housing growth
Norwich urban area	106,100	134,058 (+27,958)	26	62
Main towns	19,400	26,074 (+6,674)	34	15
Key service centres	15,900	19,712 (+ 3,812)	24	8
Village clusters	46,100	49,983 (+ 3,883)	8	9
Windfall + homes from policy 7.5 + small sites + forecast development from small sites of 9 or fewer homes	NA	2,714	NA	6
Total	187,500	232,541 (+ 45,041)	24	

Acle has been designated as a key service centre with a housing growth allocation of 580 (including existing commitments).

Proposals for additional 'windfall' housing growth will be considered acceptable in principle at appropriate scales and locations where they would not have a negative impact on the character and scale of the settlement, and subject to other local plan policies.

Policy	Provisions
Policy 2: Sustainable Communities	<p>For residential development, it is expected that there will be a minimum of 40 dwellings per hectare in Norwich and 25 dwellings per hectare elsewhere in the Plan area. Higher densities are encouraged in and close to defined district and town centres, and in particular the city centre.</p> <p>In determining the appropriate density for a development, regard will need to be had to design codes and the type and size of housing; for example, a greater number of 1- bedroom properties can be accommodated compared to 5-bedroom properties.</p>
Policy 5: Homes	<p>Residential proposals should address the need for homes for all sectors of the community, including a variety of homes in terms of tenure and cost.</p> <p>The policy is flexible in relation to affordable housing sizes, types and tenures to allow differing needs to be met in the three districts on a site-by-site basis based on the most up-to-date evidence.</p>

Affordable Housing

Major residential development proposals will provide:

- At least 33% affordable housing on-site across the plan area, except in Norwich City Centre where the requirement is at least 28%, or where:
 - a) the site is allocated in a Neighbourhood Plan for a different percentage of affordable housing, or
 - b) the applicant can demonstrate that particular circumstances justify the need for a viability assessment at decision-making stage.
- Affordable housing on-site except where exceptional circumstances justify off-site provision.
- A mix of affordable housing sizes, types and tenures in agreement with the local authority, taking account of the most up to date local evidence of housing need.
- Affordable housing of at least equivalent quality to the market homes on-site.

The sub-division of a site to avoid affordable housing provision will not be permitted.

Accessible and Specialist Housing

Development proposals providing specialist housing options for older people's accommodation and others with support needs, including

Policy	Provisions
Policy 7.3: The Key Service Centre	<p>sheltered housing, supported housing, extra care housing and residential/ nursing care homes will be permitted on sites with good access to local services, including sites allocated for residential use.</p> <p>To meet changing needs by providing accessible and adaptable homes, proposals for major housing development are required to provide at least 20% of homes to the Building Regulation M4(2) standard or any successor.</p> <p>The key service centres of Acle, Blofield, Brundall, Hethersett, Hingham, Loddon/ Chedgrave, Poringland/ Framingham Earl, Reepham and Wroxham provide 3,812 homes, around 8% of the proposed housing growth.</p> <p>As high amounts of existing commitments and environmental and infrastructure constraints limit the potential for additional housing growth in some areas, the focus will be in the following places; Acle, Hethersett, Hingham and Loddon/ Chegrave.</p> <p>Acle has been identified for additional growth on well-located sites which will provide a link road to the west of the village. The village has a good range of services including a secondary school. It also has good bus and rail services and is strategically located between Norwich and Great Yarmouth to benefit from employment growth, including in the offshore energy sector.</p> <p>As of 2022, there were 240 completions/ deliverable commitments in Acle and 340 homes allocated to be delivered by 2038, this totals to 580 housing commitments between 2018 and 2038.</p>

Policy Provisions

Key Service Centre	Completions 2018/19 – 2021/22 and deliverable commitment at 01/04/2022	Homes forecast to be delivered from allocated sites by March 2038	Total deliverable housing commitment 2018 – 2038
Acle	240	340	580
Blofield	274	15	289
Brundall	337	0	337
Hethersett	1,351	0	1,351
Hingham	18	80	98
Loddon and Chedgrave	199	240	439
Poringland and Framingham Earl	510	0	510
Reepham	203	0	203
Wroxham	5	0	5
Total	3,137	675	3,812

Policy 7.5: Self-Build and Custom Build Windfall Housing Development Outside Defined Settlement Boundaries

This policy applies to all parishes and allows for a limited number of additional dwellings in each parish beyond those allocated or allowed for as larger scale windfall sites through other plan policies.

Small-scale residential development of up to 3 dwellings for self-build and custom build homes for people who meet the eligibility criteria for Part 1 of the relevant district’s self-build register will be permitted:

1. On sites that are within or adjacent to settlements with a defined settlement boundary; and
2. On sites within or adjacent to other settlements without a defined settlement boundary.

It is anticipated that this policy will lead to the delivery of around 800 homes during the plan period.

Policy B.AC.1: Land west of Acle (north of Norwich Road, south of South Walsham Road)

Land west of Acle (north of Norwich Road, south of South Walsham Road, 25.5 hectares) is allocated for residential development. This will accommodate approximately 340 homes, associated open space and community facilities.

Policy B.AC.2: Land to the north of Norwich Road, Acle

Land to the north of Norwich Road, Acle (5.6 hectares) is allocated for residential development. This will accommodate approximately 140 homes.

Policy	Provisions
	<p>This site was allocated in 2016 as part of the Broadland Local Plan and has permission for 137 homes. It is expected that development will take place within the GNLP’s timeframe.</p> <p>Note: This site is included as a deliverable commitment within Acle’s housing allocations.</p>
<p>Policy B.AC.3: Land south of Acle Station, between Reedham Road and New Reedham Road, Acle</p>	<p>Land to the south of Acle station, between Reedham Road and New Reedham Road (2.0 hectares) is allocated for residential and employment development. This will accommodate approximately 30 homes, with the remainder for class E(g) employment.</p> <p>This site was also allocated in 2016 as part of the Broadland Local Plan and part of the site has planning permission for 30 homes. It is expected that development will take place within the GNLP’s timeframe.</p> <p>Note: This site is included as a deliverable commitment within Acle’s housing allocations. More homes may be accommodated subject to acceptable design and layout.</p>

Source: Greater Norwich

B.2 Table B-2 below summaries adopted Broads Authority Local Plan policies that are relevant to housing need and delivery in Acle.

Table B-2: Summary of relevant adopted policies in the adopted Local Plan for the Broads Authority

Policy	Provisions
<p>Policy SP15: Residential development</p>	<p><u>a) Meeting the Objectively Assessed Housing Need</u></p> <p>The Authority will endeavour to enable housing delivery to meet its objectively assessed housing need throughout the Plan period which is 286 dwellings. The Broads is within the following housing market areas and the need within each is:</p> <ul style="list-style-type: none"> • Central Norfolk HMA: 163 • Waveney HMA: 57 • Great Yarmouth Borough HMA: 66 <p>Land will be allocated in the Local Plan to provide around 146 net new dwellings. To meet the remaining requirement of 38 dwellings to 2036, which falls within the part of the Broads in the Borough of Great Yarmouth, the Authority will work with Great Yarmouth Borough Council to address housing need.</p>

Policy Provisions

Part of the Broads in...		Objectively Assessed Housing Need	Annual average from 2015 to 2036	Total Need per HMA
Housing Market Area	District			
Central Norfolk HMA	Broadland	50	2.38	163
	North Norfolk	70	3.33	
	Norwich	3	0.14	
	South Norfolk	40	1.90	
Great Yarmouth HMA	Great Yarmouth	66	3.14	66
Waveney HMA	Waveney	57	2.71	57
Total:		286	13.6	286

b) The Type of New Homes

The size and type of homes for each proposal will be based on up to date evidence of local needs. A suitable mix will be determined through liaison with housing authorities and rural housing enablers where applicable. The size of dwellings will be commensurate with the latest SHMA.

Policy DM34:
Affordable
Housing

a) Delivery of affordable housing

Developments of 10 or more dwellings will be required to provide affordable housing in accordance with the requirements of the adopted standards and policies of the relevant District Council.

Developments of 6-9 dwellings will be required to contribute a commuted sum (off-site contribution) towards the provision of affordable housing. The following table summarises the approach to affordable housing set out in this policy:

Size of scheme	Approach
10 or more dwellings	All schemes expected to provide on-site requirement as per policy of district
6 to 9 dwellings	All schemes expected to provide off-site contributions

Policy DM39:
Residential
ancillary
accommodation

Residential ancillary accommodation within the curtilage of an existing residential dwelling is acceptable in principle, subject to other policies of the Local Plan.

Policy DM41:
Elderly and
specialist needs
housing

Proposals for the development of or change to elderly or specialist needs housing will be supported if they are located within a development boundary and they have regard to:

- i. The local need for the accommodation proposed;
- ii. Whether the proposal would result in an undue concentration of such provision in the area; and
- iii. Impact upon amenity, landscape character, the historic environment and protected species or habitats.

Source: Broads Authority

Appendix C : Affordability calculations

- C.1 This section outlines how the affordability thresholds discussed in the Affordability and Affordable Housing have been calculated.

Market housing

- C.2 Market housing is not subsidised and tends to be primarily accessible to people on higher incomes.

Market sales

- C.3 The starting point for calculating the affordability of a dwelling for sale from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5. In practice this can be highly variable. Multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.

- C.4 To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in Acle, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.

- C.5 The calculation for the purchase threshold for market housing is as follows:

- Value of a median NA house price (2024) = £277,000;
- Purchase deposit at 10% of value = £27,700;
- Value of dwelling for mortgage purposes = £249,300;
- Divided by loan to income ratio of 3.5 = purchase threshold of £71,229.

- C.6 The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2024 was £227,000, and the purchase threshold is therefore £58,371.

- C.7 It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records 41 sales of new build properties in the NA in 2023. Of these sales, 25 were detached homes, 13 semi-detached homes and 3 terraced. The average new

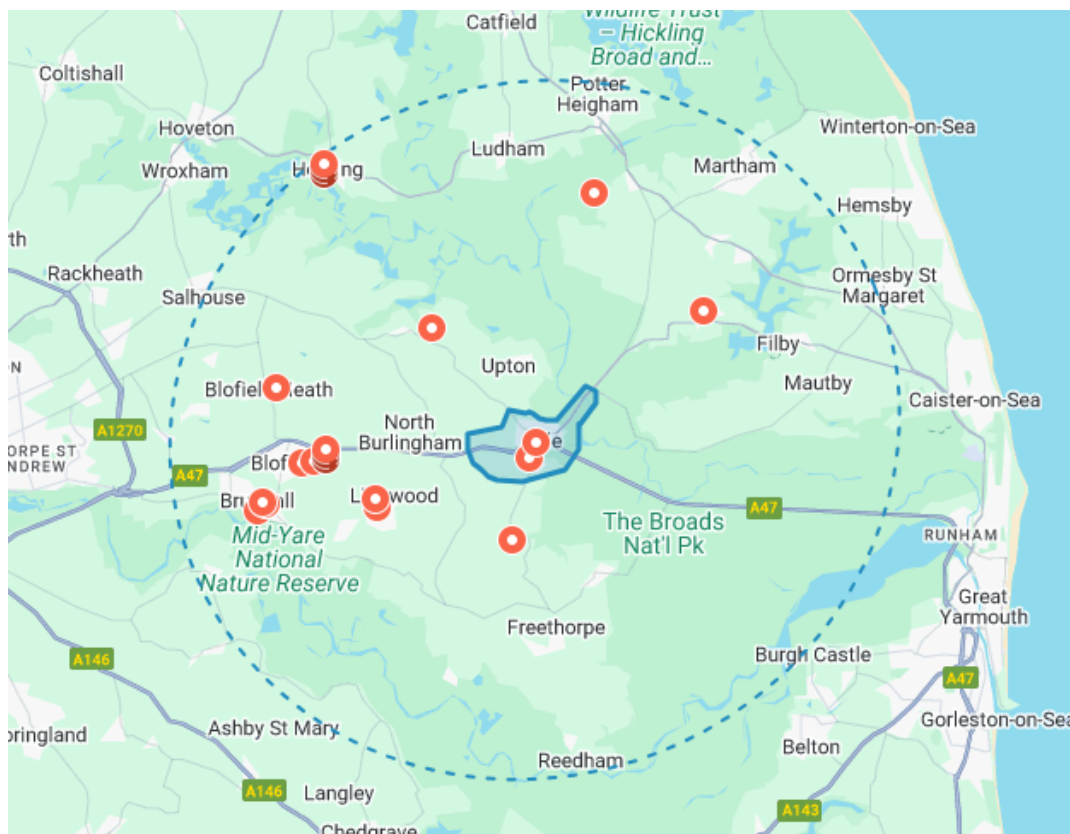
build (all types) house price in 2023 was £327,069 with a purchase threshold of £84,103. For the purposes of this report, the average semi-detached new build price has been used for affordability calculations relating to affordable home ownership. This is because semi-detached homes are more representative of entry level housing, with it being unlikely that a detached house will be a first home. Therefore, the average new build (semi-detached) house price in 2023 was £270,750 with a purchase threshold of £69,621. It is worth noting that the average new build terraced house price was £225,000. If this price can be delivered for new builds within the NA this would make affordable home ownership products more affordable than is (conservatively) assumed here.

- C.8 In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across Broadland in 2023. The median cost of new build dwellings in Broadland was £345,000, with a purchase threshold of £88,714.

Private Rented Sector (PRS)

- C.9 It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.
- C.10 This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.
- C.11 The property website [Rightmove.co.uk](https://www.rightmove.co.uk) shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within a 5 mile radius of Acle, which covers a larger area than the Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.

Figure C-1: Map of Rental Properties within the Surrounding Area of the NA



C.12 According to [Rightmove.co.uk](https://www.rightmove.co.uk), there were 17 properties for rent at the time of search in January 2025, with an average (median) monthly rent of £1,275. There were four two-bed properties listed, with an average (median) price of £923 per calendar month.

C.13 The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:

- Annual rent = £923 x 12 = £11,076;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £36,920.

C.14 The calculation is repeated for the overall average to give an income threshold of £51,000.

Affordable Housing

C.15 There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2024: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. The First Homes product was introduced in 2021 but is not included in the NPPF Annex 2 definitions. Each of the affordable housing tenures are considered below.

Social rent

C.16 Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As

such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.

- C.17 To determine social rent levels, 2021 data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Acle. This data provides information about rents and the size and type of stock owned and managed by private registered providers and local authorities and is presented for Broadland in Table C-1.
- C.18 To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

Table C-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£77.93	£91.64	£100.92	£115.35	£93.18
Annual average	£4,052	£4,765	£5,248	£5,998	£4,845
Income needed	£13,508	£15,884	£17,493	£19,994	£16,151

Source: Homes England, AECOM Calculations

Affordable rent

- C.19 Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is capped).
- C.20 Even a 20% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
- C.21 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Broadland. Again, it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
- C.22 Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 50% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table C-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£95.38	£113.07	£129.50	£159.64	£113.11
Annual average	£4,960	£5,880	£6,734	£8,301	£5,882
Income needed	£16,533	£19,599	£22,447	£27,671	£19,606

Source: *Homes England, AECOM Calculations*

Affordable home ownership

C.23 Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.

Discounted Market Sale/ First Homes

C.24 Discounted market sale homes are affordable home ownership products which offer a discount of at least 20% on market values.

C.25 First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);

- The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;
- After the discount is applied the initial sale price must not exceed £250,000 (or £420,000 in Greater London), and lower caps can be set locally;
- Purchasers must be first-time buyers with an income less than £80,000 (or £90,000 in Greater London), and First Homes can be prioritised for local people and/or key workers;
- They will be subject to legal restrictions ensuring the discount is retained for future occupants, and renting out or sub-letting will not normally be permitted;
- In addition to setting the discount level, local authorities and neighbourhood planning groups can apply additional criteria, such as a lower income cap, local connection test or prioritisation for key workers through adopted plans, emerging policy or Supplementary Planning Documents.

C.26 The starting point for considering whether Discounted Market Sale/ First Homes are affordable is the cost of new build entry-level housing in the NA noted above of £270,750.

C.27 For the minimum discount of 30% the purchase threshold can be calculated as follows:

- Value of a new home (NA new build entry-level) = £270,750;
- Discounted by 30% = £189,525;

- Purchase deposit at 10% of value = £18,953;
- Value of dwelling for mortgage purposes = £170,573;
- Divided by loan to income ratio of 3.5 = purchase threshold of £48,735.

- C.28 The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 20%, 40% and 50% discounted home. This would require an income threshold of £55,697, £41,773 and £34,811 respectively.
- C.29 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.
- C.30 Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m²⁵) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in Acle.
- C.31 Table C-3 shows the discount required for market homes to be affordable to the three income groups. The cost of a typical discounted market sale property/ First Home is calculated using the cost of new build entry-level housing in the NA. The discount levels required for these alternative benchmarks are given below.

Table C-3: Discount on sale price required for households to afford

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	43%	72%	44%
NA estimated new build entry-level house price	41%	71%	43%
NA entry-level house price	30%	66%	32%
LA median new build house price	54%	78%	55%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

- C.32 Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
- C.33 In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council

²⁵ It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.

C.34 To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).

C.35 The affordability threshold for a 25% equity share is calculated as follows:

- A 25% equity share of £270,750 is £67,688;
- A 10% deposit of £6,769 is deducted, leaving a mortgage value of £60,919;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £17,405;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £203,063;
- The estimated annual rent at 2.5% of the unsold value is £5,077;
- This requires an income of £16,921.88 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £34,327 (£17,405 plus £16,921.88).

C.36 The same calculation is repeated for equity shares of 10%, 50% and 75% producing affordability thresholds of £27,268, £46,092 and £57,857 respectively.

C.37 The income thresholds are below the £80,000 cap for eligible households.

Rent to Buy

C.38 Rent to Buy is a relatively new and less common tenure, which through subsidy allows the occupant to save a portion of their rent, which is intended to be used to build up a deposit to eventually purchase the home. It is therefore estimated to cost the same as private rents – the difference being that the occupant builds up savings with a portion of the rent.

Appendix D : Affordable Housing need and policy

Affordable Housing estimates

- D.1 In Table D-1 AECOM has calculated, using PPG as a starting point,²⁶ an estimate of the total need for affordable rented housing in Acle over the Neighbourhood Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.
- D.2 It should also be noted that figures in Table D-1 are largely dependent on information provided by Broadland District Council in its capacity as manager of the local housing waiting list.

Table D-1: Estimate of need for Affordable Housing for rent in Acle

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	21.0	Households on the housing waiting list who have a local connection to Acle, data provided by Broadland District Council (December 2024).
1.2 Per annum	1.6	Step 1.1 divided by the plan period to produce an annualised figure.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	134.4	MHCLG 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	17.0%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in NA	151.0	2021 Census social rented households
2.2.2 Number of private renters on housing benefits	59.2	Housing benefit caseload. Pro rata for NA.
2.3 New households unable to rent	22.9	Step 2.1 x Step 2.2.
2.4 Per annum	1.8	Step 2.3 divided by plan period.
STAGE 3: TURNOVER OF AFFORDABLE HOUSING		

²⁶ Paragraphs 024-026 Reference ID: 2a-026-20140306, at <https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment>

3.1 Supply of social/affordable re-lets (including transfers) %	3.0%	Assumed proportion of stock re-let each year.
3.2 Supply of social/affordable re-lets (including transfers)	4.5	Step 3.1 x NA social rented stock (2.2.1).
NET SURPLUS OF RENTED UNITS PER ANNUM		
Overall surplus per annum	1.2	Step 1.2 + Step 2.4 - Step 3.2
Overall surplus over the plan period	15.0	(Step 1.1 + Step 2.3) - Step 3.28 plan period

Source: AECOM model, using Census 2021, English Housing Survey 2018, MHCLG 2018 based household projections and net additions to affordable housing stock. Figures may not sum due to rounding.

- D.3 Turning to Affordable Housing providing a route to home ownership, Table D-2 estimates the potential demand in Acle. This model aims to estimate the number of households that might wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.
- D.4 There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.²⁷ No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

Table D-2: Estimate of the potential demand for affordable housing for sale in Acle

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in NA	220.0	Census 2021 private rented households.
1.2 Percentage renters on housing benefit in LA	26.9%	% of renters in 2021 on Housing Benefit / Universal Credit with housing entitlement
1.3 Number of renters on housing benefits in the NA	59.2	Step 1.1 x Step 1.2.
1.4 Current need (households)	120.6	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. ²⁸

²⁷ <http://www.ipsos-mori-generations.com/housing.html>

²⁸ The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership e.g. <http://www.ipsos-mori->

1.5 Per annum	9.3	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	134.4	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	9.7%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	13.0	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	1.0	Step 2.3 divided by plan period.
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	11.0	Number of shared ownership homes in the NA (Census 2021).
3.2 Supply - intermediate resales	0.6	Step 3.1 x 5% (assumed rate of re-sale).
NET SHORTFALL PER ANNUM		
Overall shortfall per annum	9.7	(Step 1.5 + Step 2.4) - Step 3.2.
Overall shortfall over the plan period	126.5	(Step 1.4 + Step 2.3) – Step 3.2* number of years to end of plan period

Source: AECOM model, using Census 2021, English Housing Survey 2018, MHCLG 2018 based household projections and net additions to affordable housing stock.

- D.5 There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).
- D.6 It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

generations.com/housing.html and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

Affordable housing policy

D.7 The following table reviews the relevant factors in developing a policy on the Affordable Housing tenure mix, which inform the recommendation given in the main body of the report.

Table D-3: Wider considerations in developing Affordable Housing mix policy

Consideration	Local Evidence
<p>A. Evidence of need for Affordable Housing:</p> <p>The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>This HNA suggests that the NA has a sufficient stock of affordable rented housing. However, a total of 9.5 units of affordable home ownership may be required per annum over the Neighbourhood Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.</p> <p>The relationship between these figures suggests that 100% of Affordable Housing should offer a route to ownership. However, the need for Affordable Housing for rent and Affordable Housing for ownership are not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options whilst the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the transition to ownership.</p> <p>This tenure mix would therefore not be appropriate for future Affordable Housing, especially when taking into consideration the current backlog of need for rented homes.</p>
<p>B. Can Affordable Housing needs be met in full?</p> <p>How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.</p>	<p>Greater Norwich Local Plan Policy 5 expects a target of a least 33% affordable housing on-site for major residential developments. The Broads Authority Local Plan Policy DM34 states that developments of 10 or more dwellings are required to provide affordable housing in accordance with the requirements of the relevant District Council. If this was achieved on every site, assuming the delivery of the NA's current housing allocation for 340 homes overall, up to 112.2 affordable homes</p>

	<p>might be expected in the NA over Neighbourhood Plan period.</p> <p>This level of potential affordable housing delivery would nearly meet the need identified here.</p>
<p>C. Government policy (eg NPPF) requirements:</p> <p>There is no required tenure mix set out in national policy (NPPF 2024) but local authorities are required to set out the minimum proportion of Social Rented housing needed in their areas as part of their Affordable Housing requirements.</p>	<p>Implicit prioritisation of Social Rented homes within Affordable Housing policy at the nation level but local authorities have flexibility to set out the proportion needed in their areas. Local Plan tenure mix provides the starting point.</p>
<p>D. Local Plan policy:</p>	<p>The Greater Norwich Local Plan Policy 5 states that there is flexibility in relation to the provision of affordable housing sizes, types and tenures to allow differing needs to be met on a site-by-site basis, based on the most up-to-date evidence.</p>
<p>E. Viability:</p>	<p>HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on affordable home ownership properties.</p>
<p>F. Funding:</p> <p>The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.</p>	<p>The Acle Parish Council Steering Group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.</p>
<p>G. Existing tenure mix in Acle:</p> <p>The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.</p>	<p>In 2021, 12.3% of households in Acle were living in Affordable Housing (11.5% social rent and 0.8% shared ownership). This was similar to district levels of 10.6% (9.7% social rent and 0.9% shared ownership). Nationally, 18.1% of households were living in Affordable Housing (17.1% social rent and 1% shared</p>

	<p>ownership). This indicates that the NA and LA have a slightly lower stock of affordable homes compared to England. Across the geographies there appears to be significantly higher levels of social rent compared to shared ownership indicating that there is limited Affordable Housing for sale.</p>
<p>H. Views of registered providers:</p>	<p>It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage social/affordable rented homes in the NA. The funding arrangements available to housing associations will also influence rent levels.</p>
<p>I. Wider policy objectives:</p>	<p>The Acle Parish Council Steering Group may wish to take account of broader policy objectives for Acle and/or the wider district. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.</p>

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Acle

	Name	Description	Dwellings/ Rooms	Tenure	Type	Type
1	Swallowtail Place	Extra Care Housing	58 dwellings	Social Rent and Shared Ownership	Flat	1 and 2 bedrooms
2	The Limes	Housing with Care	20 dwellings	Leasehold	Flat	1 and 2 bedrooms
3	Wherry Reach	Retirement Housing	19 dwellings	Leasehold	Bungalows	1 and 2 bedrooms
4	Mill Crescent	Retirement Housing	28 dwellings	Social Rent	Bungalows	1 bedroom
5	The Old Rectory Care Home	Care Home	28 single and 3 shared rooms	-	-	-

Source: <http://www.housingcare.org>

Table E-2: Tenure and mobility limitations of those aged 65+ in Acle, 2011 (65+ is the closest proxy for 75+ in this data)

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories	161	21.4%	207	27.5%	384	51.1%
Owned Total	132	20.7%	168	26.3%	338	53.0%
Owned outright	118	20.1%	157	26.7%	312	53.2%
Owned (mortgage) or shared ownership	14	27.5%	11	21.6%	26	51.0%
Rented Total	29	25.4%	39	34.2%	46	40.4%
Social rented	19	25.7%	27	36.5%	28	37.8%
Private rented or living rent free	10	25.0%	12	30.0%	18	45.0%

Source: DC3408EW Health status

HLIN calculations

Table E-3: Recommended provision of specialist housing for older people from the HLIN SHOP toolkit

FORM OF PROVISION	ESTIMATE OF DEMAND PER THOUSAND OF THE RELEVANT 75+ POPULATION
Conventional sheltered housing to rent	60
Leasehold sheltered housing	120
Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) ³⁶	20
Extra care housing for rent	15
Extra care housing for sale	30
Housing based provision for dementia	6

Source: *Housing LIN SHOP Toolkit*

E.1 As Table 6-1 in the main report shows, Acle is forecast to see an increase of 235 individuals aged 75+ by the end of the Neighbourhood Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = $60 \times 0.235 = 14.1$
- Leasehold sheltered housing = $120 \times 0.235 = 28.2$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = $20 \times 0.235 = 4.7$
- Extra care housing for rent = $15 \times 0.235 = 3.525$
- Extra care housing for sale = $30 \times 0.235 = 7.05$
- Housing based provision for dementia = $6 \times 0.235 = 1.41$

Appendix F : Housing Needs Assessment

Glossary

Adoption

This refers to the final confirmation of a local plan by a local planning authority.

Affordability

The terms 'affordability' and 'affordable housing' have different meanings. 'Affordability' is a measure of whether housing may be afforded by certain groups of households. 'Affordable housing' refers to particular products outside the main housing market.

Affordability Ratio

Assessing affordability involves comparing housing costs against the ability to pay. The ratio between lower quartile house prices and the lower quartile income or earnings can be used to assess the relative affordability of housing. The Ministry for Housing, Community and Local Governments publishes quarterly the ratio of lower quartile house price to lower quartile earnings by local authority (LQAR) as well as median house price to median earnings by local authority (MAR) e.g. income = £25,000, house price = £200,000. House price: income ratio = $\text{£}200,000/\text{£}25,000 = 8$, (the house price is 8 times income).

Affordable Housing (NPPF Definition)

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

a) Social Rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent; (b) the landlord is a registered provider; and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision.

b) Other affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

c) Discounted market sales housing: is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

d) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods²⁹.

Age-Restricted General Market Housing

A type of housing which is generally for people aged 55 and over and active older people. It may include some shared amenities such as communal gardens but does not include support or care services.

Annual Monitoring Report

A report submitted to the Government by local planning authorities assessing progress with and the effectiveness of a Local Development Framework.

Basic Conditions

The Basic Conditions are the legal tests that are considered at the examination stage of neighbourhood development plans. They need to be met before a plan can progress to referendum.

Backlog need

The backlog need constitutes those households who are eligible for Affordable Housing, on account of homelessness, over-crowding, concealment or affordability, but who are yet to be offered a home suited to their needs.

Bedroom Standard³⁰

The bedroom standard is a measure of occupancy (whether a property is overcrowded or under-occupied, based on the number of bedrooms in a property and the type of household in residence). The Census overcrowding data is based on occupancy rating (overcrowding by

²⁹ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

³⁰ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

number of rooms not including bathrooms and hallways). This tends to produce higher levels of overcrowding/ under occupation. A detailed definition of the standard is given in the Glossary of the EHS Household Report.

Co-living

Co-living denotes people who do not have family ties sharing either a self-contained dwelling (i.e., a 'house share') or new development akin to student housing in which people have a bedroom and bathroom to themselves, but share living and kitchen space with others. In co-living schemes each individual represents a separate 'household'.

Community-led developments (NPPF definition)

A development taken forward by, or with, a not-for-profit organisation, that is primarily for the purpose of meeting the needs of its members or the wider local community, rather than being a primarily commercial enterprise. The organisation should be created, managed and democratically controlled by its members, and membership of the organisation should be open to all beneficiaries and prospective beneficiaries of that organisation. It may take any one of various legal forms including a co-operative society, community benefit society and company limited by guarantee. The organisation should own, manage or steward the development in a manner consistent with its purpose, potentially through a mutually supported arrangement with a Registered Provider of Social Housing. The benefits of the development to the community should be clearly defined and consideration given to how those benefits can be protected over time, including in the event of the organisation being wound up.

Community Right to Build Order

A community right to build order is a special kind of neighbourhood development order, granting planning permission for small community development schemes, such as housing or new community facilities. Local community organisations that meet certain requirements or parish/town councils are able to prepare community right to build orders. The NPPF 2024 specifically defines it as follows: An Order made by the local planning authority (under the Town and Country Planning Act 1990) that grants planning permission for a sitespecific development proposal or classes of development.

Concealed Families (Census definition)³¹

The 2021 Census defined a concealed family as one with young adults living with a partner and/or child/children in the same household as their parents, older couples living with an adult child and their family or unrelated families sharing a household. A single person cannot be a concealed family; therefore one older parent living with their adult child and family or an adult child returning to the parental home is not a concealed family; the latter are reported in an ONS analysis on increasing numbers of young adults living with parents.

Equity Loans/Shared Equity

³¹ See

http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp/171776_350282.pdf

An equity loan which acts as a second charge on a property. For example, a household buys a £200,000 property with a 10% equity loan (£20,000). They pay a small amount for the loan and when the property is sold e.g. for £250,000 the lender receives 10% of the sale cost (£25,000). Some equity loans were available for the purchase of existing stock. The current scheme is to assist people to buy new build.

Extra Care Housing or Housing-With-Care

Housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24 hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.

Fair Share

'Fair share' is an approach to determining housing need within a given geographical area based on a proportional split according to the size of the area, the number of homes in it, or its population.

First Homes

First Homes is another form of discounted market housing which will provide a discount of at least 30% on the price of new homes, introduced in 2021. These homes are available to first time buyers as a priority but other households will be eligible depending on agreed criteria. A more detailed explanation of First Homes and its implications is provided in the main body of the HNA.

Habitable Rooms

The number of habitable rooms in a home is the total number of rooms, excluding bathrooms, toilets and halls.

Household Reference Person (HRP)

The concept of a Household Reference Person (HRP) was introduced in the 2001 Census (in common with other government surveys in 2001/2) to replace the traditional concept of the head of the household. HRPs provide an individual person within a household to act as a reference point for producing further derived statistics and for characterising a whole household according to characteristics of the chosen reference person.

Housing Market Area

A housing market area is a geographical area defined by household demand and preferences for all types of housing, reflecting the key functional linkages between places where people live and work. It might be the case that housing market areas overlap.

The extent of the housing market areas identified will vary, and many will in practice cut across various local planning authority administrative boundaries. Local planning authorities should work with all the other constituent authorities under the duty to cooperate.

Housing Need (NPPG 2024 definition)

Housing need is an unconstrained assessment of the minimum number of homes needed in an area. Assessing housing need is the first step in the process of deciding how many homes need to be planned for. It should be undertaken separately from assessing land availability, establishing a housing requirement figure and preparing policies to address this such as site allocations.

Housing Needs Assessment

A Housing Needs Assessment (HNA) is an assessment of housing needs at the Neighbourhood Area level.

Housing Products

Housing products simply refers to different types of housing as they are produced by developers of various kinds (including councils and housing associations). Housing products usually refers to specific tenures and types of new build housing.

Housing Requirement (NPPF 2024 Definition)

The housing requirement is the minimum number of homes that a plan seeks to provide during the plan period. Once local housing need has been assessed, as set out in this guidance, authorities should then make an assessment of the amount of new homes that can be provided in their area. This should be justified by evidence on land availability, constraints on development and any other relevant matters.

Housing Size (Census Definition)

Housing size can be referred to either in terms of the number of bedrooms in a home (a bedroom is defined as any room that was intended to be used as a bedroom when the property was built, any rooms permanently converted for use as bedrooms); or in terms of the number of rooms, excluding bathrooms, toilets halls or landings, or rooms that can only be used for storage. All other rooms, for example, kitchens, living rooms, bedrooms, utility rooms, studies and conservatories are counted. If two rooms have been converted into one they are counted as one room. Rooms shared between more than one household, for example a shared kitchen, are not counted.

Housing Type (Census Definition)

This refers to the type of accommodation used or available for use by an individual household (i.e. detached, semi-detached, terraced including end of terraced, and flats). Flats are broken down into those in a purpose-built block of flats, in parts of a converted or shared house, or in a commercial building.

Housing Tenure (Census Definition)

Tenure provides information about whether a household rents or owns the accommodation that it occupies and, if rented, combines this with information about the type of landlord who owns or manages the accommodation.

Income Threshold

Income thresholds are derived as a result of the annualisation of the monthly rental cost and then asserting this cost should not exceed 35% of annual household income.

Intercensal Period

This means the period between the last two Censuses, i.e. between years 2001 and 2011.

Intermediate Housing

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low-cost homes for sale and intermediate rent, but not affordable rented housing. Homes that do not meet the above definition of affordable housing, such as 'low-cost market' housing, may not be considered as affordable housing for planning purposes.

Life Stage modelling

Life Stage modelling is forecasting need for dwellings of different sizes by the end of the Neighbourhood Plan period on the basis of changes in the distribution of household types and key age brackets (life stages) within the NA. Given the shared behavioural patterns associated with these metrics, they provide a helpful way of understanding and predicting future community need. This data is not available at neighbourhood level so LPA level data is employed on the basis of the NA falling within its defined Housing Market Area.

Life-time Homes

Dwellings constructed to make them more flexible, convenient adaptable and accessible than most 'normal' houses, usually according to the Lifetime Homes Standard, 16 design criteria that can be applied to new homes at minimal cost: <http://www.lifetimehomes.org.uk/>. Lifetime Homes standards have been broadly wrapped up into the M4(2) optional building regulations standards which relate to accessibility and adaptability of dwellings.

Life-time Neighbourhoods

Lifetime neighbourhoods extend the principles of Lifetime Homes into the wider neighbourhood to ensure the public realm is designed in such a way to be as inclusive as possible and designed to address the needs of older people, for example providing more greenery and more walkable, better connected places.

Local Development Order

An Order made by a local planning authority (under the Town and Country Planning Act 1990) that grants planning permission for a specific development proposal or classes of development.

Local Enterprise Partnership

A body, designated by the Secretary of State for Communities and Local Government, established for the purpose of creating or improving the conditions for economic growth in an area.

Local Planning Authority

The public authority whose duty it is to carry out specific planning functions for a particular area. All references to local planning authority apply to the District Council, London Borough Council, County Council, Broads Authority, National Park Authority or the Greater London Authority, to the extent appropriate to their responsibilities.

Local Plan

This is the plan for the future development of the local area, drawn up by the local planning authority in consultation with the community. In law this is described as the development plan documents adopted under the Planning and Compulsory Purchase Act 2004. Current core strategies or other planning policies form part of the Local Plan and are known as 'Development Plan Documents' (DPDs).

Lower Quartile

The bottom 25% value, i.e. of all the properties sold, 25% were cheaper than this value and 75% were more expensive. The lower quartile price is used as an entry level price and is the recommended level used to evaluate affordability; for example for first time buyers.

Lower Quartile Affordability Ratio

The Lower Quartile Affordability Ratio reflects the relationship between Lower Quartile Household Incomes and Lower Quartile House Prices, and is a key indicator of affordability of market housing for people on relatively low incomes.

Market Housing

Market housing is housing which is built by developers (which may be private companies or housing associations, or Private Registered Providers), for the purposes of sale (or rent) on the open market.

Mean (Average)

The mean or the average is, mathematically, the sum of all values divided by the total number of values. This is the more commonly used "average" measure as it includes all values, unlike the median.

Median

The middle value, i.e. of all the properties sold, half were cheaper and half were more expensive. This is sometimes used instead of the mean average as it is not subject to skew by very large or very small statistical outliers.

Median Affordability Ratio

The Lower Quartile Affordability Ratio reflects the relationship between Median Household Incomes and Median House Prices and is a key indicator of affordability of market housing for people on middle-range incomes.

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years³², i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

An NDO will grant planning permission for a particular type of development in a particular area. This could be either a particular development, or a particular class of development (for example retail or housing). A number of types of development will be excluded from NDOs, however. These are minerals and waste development, types of development that, regardless of scale, always need Environmental Impact Assessment, and Nationally Significant Infrastructure Projects.

Neighbourhood plan

A plan prepared by a Parish or Town Council or Neighbourhood Forum for a particular neighbourhood area (made under the Planning and Compulsory Purchase Act 2004).

Older People

People over retirement age, including the active, newly-retired through to very frail older people, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs.

Output Area/Lower Super Output Area/Middle Super Output Area

An output area is the lowest level of geography for publishing statistics, and is the core geography from which statistics for other geographies are built. Output areas were created for England and Wales from the 2001 Census data, by grouping a number of households and populations together so that each output area's population is roughly the same. 175,434 output areas were created from the 2001 Census data, each containing a minimum of 100 persons with an average of 300 persons. Lower Super Output Areas consist of higher geographies of between 1,000-1,500 persons (made up of a number of individual Output Areas) and Middle Super Output Areas are higher than this, containing between 5,000 and 7,200 people, and made up of individual Lower Layer Super Output Areas. Some statistics are only available down to Middle Layer Super Output Area level, meaning that they are not available for individual Output Areas or parishes.

Overcrowding

There is no single agreed definition of overcrowding, however, utilising the Government's bedroom standard, overcrowding is deemed to be in households where there is more than one person in the household per room (excluding kitchens, bathrooms, halls and storage

³² See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

areas). As such, a home with one bedroom and one living room and one kitchen would be deemed overcrowded if three adults were living there.

Planning Condition

A condition imposed on a grant of planning permission (in accordance with the Town and Country Planning Act 1990) or a condition included in a Local Development Order or Neighbourhood Development Order.

Planning Obligation

A legally enforceable obligation entered into under section 106 of the Town and Country Planning Act 1990 to mitigate the impacts of a development proposal.

Purchase Threshold

Purchase thresholds are calculated by netting 10% off the entry house price to reflect purchase deposit. The resulting cost is divided by 4 to reflect the standard household income requirement to access mortgage products.

Proportionate and Robust Evidence

Proportionate and robust evidence is evidence which is deemed appropriate in scale, scope and depth for the purposes of neighbourhood planning, sufficient so as to meet the Basic Conditions, as well as robust enough to withstand legal challenge. It is referred to a number of times in the PPG and its definition and interpretation relies on the judgement of professionals such as Neighbourhood Plan Examiners.

Private Rented

The Census tenure private rented includes a range of different living situations in practice, such as private rented/ other including households living “rent free”. Around 20% of the private rented sector are in this category. This could mean people whose rent is paid by their employer, including some people in the armed forces. Some housing association tenants may also have been counted as living in the private rented sector because of confusion about what a housing association is.

Retirement Living or Sheltered Housing

Housing for older people which usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services, but provides some support to enable residents to live independently. This can include 24 hour on-site assistance (alarm) and a warden or house manager.

Residential Care Homes and Nursing Homes

Housing for older people comprising of individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.

Rightsizing

Households who wish to move into a property that is a more appropriate size for their needs can be said to be rightsizing. This is often used to refer to older households who may be living in large family homes but whose children have left, and who intend to rightsize to a smaller dwelling. The popularity of this trend is debatable as ties to existing communities and the home itself may outweigh issues of space. Other factors, including wealth, health, status and family circumstance also need to be taken into consideration, and it should not be assumed that all older households in large dwellings wish to rightsize.

Rural Exception Sites

Small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. Small numbers of market homes may be allowed at the local authority's discretion, for example where essential to enable the delivery of affordable dwellings without grant funding.

Shared Ownership

Housing where a purchaser part buys and part rents from a housing association or local authority. Typical purchase share is between 25% and 75% (though this was lowered in 2021 to a minimum of 10%), and buyers are encouraged to buy the largest share they can afford. Generally applies to new build properties, but re-sales occasionally become available. There may be an opportunity to rent at intermediate rent level before purchasing a share in order to save/increase the deposit level

Sheltered Housing³³

Sheltered housing (also known as retirement housing) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. There are many different types of scheme, both to rent and to buy. They range in size from studio flats (or 'bedsits') through to 2 and 3 bed roomed. Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents need. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden.

Strategic Housing Land Availability Assessment

A Strategic Housing Land Availability Assessment (SHLAA) is a document prepared by one or more local planning authorities to establish realistic assumptions about the availability,

³³ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

suitability and the likely economic viability of land to meet the identified need for housing over the Neighbourhood Plan period. SHLAAs are sometimes also called LAAs (Land Availability Assessments) or HELAAs (Housing and Economic Land Availability Assessments) so as to integrate the need to balance assessed housing and economic needs as described below.

Strategic Housing Market Assessment (former NPPF 2012 Definition)

A Strategic Housing Market Assessment (SHMA) is a document prepared by one or more local planning authorities to assess their housing needs under the 2012 version of the NPPF, usually across administrative boundaries to encompass the whole housing market area. SHMAs generally identify the scale and mix of housing and the range of tenures the local population likely to be needed over the Neighbourhood Plan period. Sometimes SHMAs are combined with Economic Development Needs Assessments to create documents known as HEDNAs (Housing and Economic Development Needs Assessments).

Specialist Housing for Older People

Specialist housing for Older People, sometimes known as specialist accommodation for older people, encompasses a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups (usually 55+ or 65+). This could include residential institutions, sometimes known as care homes, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services. This housing can be provided in a range of tenures (often on a rented or leasehold basis).

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.³⁴

³⁴ See

<http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

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