Sprowston Neighbourhood Plan

Housing Needs Assessment (HNA)

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Quality information

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List of acronyms used in the text:

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. Sprowston is a Neighbourhood Area (NA) located in the district of Broadland. It is one of the largest suburbs of Norwich, continuing from the Norwich urban area. The NA boundary covers the areas administered by Sprowston Town Council.

1.1.2. The 2021 Census recorded 17,123 individuals and 7,726 households in Sprowston, indicating an increase of 2,432 people and 1,190 households since the 2011 Census. There were 7,934 dwellings in the NA in 2021, compared to 6,690 in 2011, indicating a growth of 1,030 dwellings over the decade.

1.1.3. There has been significant development in Sprowston in recent years. Broadland District Council has provided data showing that 1,823 completions have taken place between 2011 and 2024. This included a net gain of 1,815 dwellings. Of these, 577 (32%) were delivered as Affordable Homes with 65% of these Affordable Homes being for Affordable rented accommodation. Adding the completions data to the 2011 dwelling total suggests that the current total number of dwellings in the NA is estimated to be 8,505. If completions between 2021-2024 were added to the 2021 Census dwelling total this would give an estimated dwelling total of 8,983.[1]

1.1.4. It is worth noting that completions data show that 1,053 completions took place from 2021-2024, resulting in a net gain of 1,049 dwellings. These dwellings were not occupied at the time of the 2021 Census and are therefore not captured within the Census data referenced above. Much of the demographic data throughout this report relies on the Census and in that case unfortunately does not reflect the recent injection of new homes in the NA. However, due to data available from Broadland District Council, the dwelling stock profile has been updated to the time of writing.

1.1.5. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Sprowston Neighbourhood Plan Review Working Group at the outset of the research.

1.1.6. 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.

1.1.7. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF) [2] and practice guidance.[3]

[1] When updating the dwelling stock profile in this report, completions data has been added to the 2011 Census data for consistency.
[2] National Planning Policy Framework
[3] Housing and economic needs assessment - GOV.UK

1.2. Affordability and Affordable Housing

Current tenure profile

1.2.1. Home ownership was the most dominant tenure across Sprowston (77.5%), Broadland (77.1%) and England (61.3%) in 2021. When looking at the remaining non-owning households, a similar proportion of households were accommodated in either social or private rented homes in the NA and LA, with rates in these tenures being greater across England. Shared ownership was the least common tenure in 2021 with this accounting for around only 1% of households across the geographies.

Affordability

1.2.2. House prices in Sprowston have followed a general upward trajectory over the past decade with some year-on-year fluctuations. The 2024 median house price in Broadland (£292,000) was only 6.2% greater than the median house price in Sprowston (£275,000). Similarly, the 2024 lower quartile house price in Broadland (£242,294) was slightly greater (2.1%) than the lower quartile house price in Sprowston (£237,000). This suggests that house prices in the NA are broadly in line with those across the LA.

1.2.3. AECOM has estimated the annual income required to afford various tenures of housing in Sprowston – which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local households. The average household income in the NA (proxy area as discussed in Appendix A) was £43,000 in 2020. Broadland's gross individual lower quartile annual earnings was £19,960 in 2023.

1.2.4. Local households on average incomes are unable to access even entry-level homes unless they have the advantage of a large deposit. The median house price would require an annual income around 65% higher than the current average. Private renting is generally only affordable to average income households and households with two lower earners at entry-level rates.

1.2.5. Subsidised routes to home ownership such as Discounted Market Sales/ First Homes and shared ownership target people who can afford to rent but not to buy. In Sprowston there is a relatively large gap in the income needed to afford to rent (£35,920) and to buy (£60,943), meaning that many households could potentially benefit from these products.

1.2.6. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. It is recommended that First Homes are delivered at the maximum discount level of 50% in Sprowston, although it is acknowledged that this is still out of the reach of households on average incomes. Shared ownership appears to more affordable than First Homes, with the 10% and 25% equity shares extending affordability to households on average incomes. The 10% equity share may also be affordable to households with two lower earners. Rent to Buy may offer an option for households with little or no savings for a deposit.

1.2.7. The affordable sector in Sprowston performs an important role as an option for those in the most acute need.

The need for Affordable Housing

1.2.8. When the Greater Norwich Local Housing Needs Assessment (LHNA) (2021) Affordable Housing need figures are pro-rated to Sprowston, this suggests that 6.83 households are unable to afford housing per annum, equating to 110 over the Neighbourhood Plan period. This need is largely for social/ affordable rent largely relates to households who live in unsuitable housing and who cannot afford to access market rents.

1.2.9. In terms of affordable home ownership, pro-rating LHNA (2021) figures suggest that 9.86 households aspire affordable home ownership dwellings per annum in Sprowston, equating to 158 households over the Plan period.

Affordable Housing policy

1.2.10. The Greater Norwich Local Plan allows flexibility in terms of the mix of affordable housing so that differing needs can be met. AECOM suggest that a mix of 60% Social/ Affordable rent to 40% affordable home ownership is offered within Sprowston for Affordable Homes. 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.

1.2.11. Commitment data provided by Broadland District Council indicate that 2,613 dwellings are yet to be delivered in Sprowston with 93 of these for Affordable Housing. However, the vast majority of these commitments (approximately 2,023) relate to Beeston Park. As this development just has outline approval it is unclear how many of these commitments will be for Affordable Housing. Therefore, the delivery of Affordable Housing is likely to be higher than this commitment figure of 93 and could be sufficient to meet local needs if it is delivered in line with the Local Plan policy requirements. It is important to remember that development of this scale is likely to meet the strategic needs of the wider district and Greater Norwich area as well as locally generated needs.

1.3. Housing Mix: Type and Size

The current housing mix

1.3.1. Census data shows that the NA (52.8%) has a greater proportion of households living in semi-detached dwellings compared to the LA (37.7%) and England (31.5%). Detached dwellings represented 28.1% of the mix in the NA in 2021, slightly higher than the proportion across England (22.9%), but much lower than the proportion across the wider district (45.8%). The NA (10.4%) and LA (10.6%) had very similar proportions of households living in terraced dwellings, these being lower than national levels (23.0%). Likewise, the proportion of households living in flats in the NA (8.5%) and LA (5.2%) was much lower than that across England (22.2%).

1.3.2. VOA data shows that in 2024, 30.3% of the dwellings within Sprowston (proxy area) were bungalows, which was similar to the proportion found in the district (30.9%), but significantly greater than the proportion found nationally (9.0%). These are likely to account for the significant number of semi-detached and detached dwellings noted in the Census data.

1.3.3. In terms of dwelling size, the majority of households across the NA (47.4%), LA (43.7%) and England (40.0%) live in mid-sized 3-bedroom dwellings. A large proportion of households also live in 2-bedroom dwellings across the geographies with this ranging from 24.3% to 29.6% of households. Compared to the LA (26.5%) and England (21.1%) a smaller proportion of households live in larger 4+ bedroom dwellings at 16.6%. A lesser proportion of households live in 1-bedroom dwellings across the NA and LA at 5.6% and 6.1%, compared to 11.6% nationally.

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. Between 2011 and 2024 the proportional mix has generally remained the same despite increases in the overall dwelling size mix. In both years the majority of households lived in 3-bedroom dwellings with this accounting for 51.2% of the households in 2011, compared to 48.6% in 2024. A small proportion of households continue to live in 1-bedroom dwellings with this being 5.2% of the mix in 2011 and 4.6% in 2024.

Population characteristics

1.3.5. Between 2011 and 2021 the overall population in Sprowston increased by 16.6%. The population appears to be ageing with the 85 and over age group significantly increasing by 44.6% over this period. The 25-44 (31.8%) and 0-14 (3.8%) age groups also experienced significant growth. The 15-24 and 45-64 age groups had the lowest proportional change over the decade with increases of only 2.6% and 4.4%. This indicates that there has not been a substantial change in the number of young adults and middle aged people in Sprowston. The greatest proportion of the NA's population were aged 45-64 (28.2%) in 2011, which shifted to those aged 25-44 (26.0%) in 2021, closely followed by those aged 45-64 (25.3%).

1.3.6. The composition of Sprowston's households suggests that the NA consists of various different households, with the largest group being single person households, accounting for 30.4% of the mix, similar to Broadland and England. In terms of family households, the NA also had a large proportion of households with dependent children at 22.6% of the mix and equally no children at 19.8%. Between 2011 and 2021 the proportion of single person households grew by 28.7% in Sprowston, a rate much higher than the LA (15.3%) and England (6.2%). Over the same period the proportion of family households with dependent children also experienced a much greater growth in the NA (23.0%) compared to the LA (1.8%) and England (0.9%). This indicates that whilst the number of single person households in the NA is increasing, the number of families is also increasing.

1.3.7. Under-occupancy is relatively common in the NA with 81.2% of households living in a dwelling with 1 or 2 extra bedrooms compared to their household size in 2021. This was particularly the case for family households aged 66+ (98.4%), family households with no children (97.0%) and single person households aged 66+ (90.7%). While not uncommon, these results reflect that Sprowston's housing is not necessarily being occupied by households with the most family members, but by people with the most wealth or older people who have not downsized. Overcrowding is rare but present in family households under 66 with dependent children and adult children.

Future population and size needs

1.3.8. If the natural pattern of ageing continues into the future, households aged 65 and over are projected to increase significantly by 65% over the Neighbourhood Plan period. In contrast, the youngest age group (24 and under) is projected to decline over the period by 7%. All other age groups are expected to grow, although at less significant rates than the 65 and over group. This ageing trend will likely have an impact on housing needs and demand for services tailored to older people.

1.3.9. It may be possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. AECOM's modelling shows that, from the perspective of the NA, future housing delivery should be particularly focused on 3-4+ bedroom dwellings. Smaller 1-2-bedroom dwellings should also be continually delivered, although at a lesser extent. This could help meet the needs suggested by demographic trends and provide a wider choice within the NA. However, this modelling does not take account of the wider needs in the district and the Greater Norwich area. Given the scale of development planned in the NA, it is likely that a wide range of dwelling types and sizes will need to be delivered to help meet strategic as well as local needs.

1.3.10. 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 95 units of specialist accommodation in the NA at present, with around 60% of which are available for social rent for those in financial need and the other 40% being offered for leasehold and freehold market purchase. In addition to this, there are 44 units in a care home in the NA.

1.4.2. 2021 Census data indicates that there were 2,158 individuals aged 75+ in the NA. It is projected that by the end of the Plan period, this will increase significantly by 54.3% to 3,330. This would suggest that the 75+ population in the NA would account for 17.3% of the population in 2040 compared to 12.6% in 2021.

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 Sprowston produce a range of 294 to 398 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. Neighbourhood Plans cannot set the proportion of specialist accommodation that should be affordable; this usually has to be in line with Local Plan policy for all housing. However, it is noted that the Greater Norwich Local Plan is flexible in terms of affordable housing sizes, types and tenures to allow differing needs to be met on a site-by-site basis. AECOM and HLIN estimates suggest that the greatest unmet need in specialist accommodation is for market sheltered housing. Similarly, the greatest need identified in the Norfolk Study of Specialist Housing for Older People (2021) was for sheltered housing, although this study did not suggest an indicative tenure split. Some of the need for sheltered housing could be satisfied by ensuring that all new housing is accessible and adaptable for people with lower support needs.

1.4.6. 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 Sprowston would be an appropriate location for specialist accommodation.

Care Homes

1.4.7. 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 1,172 individuals aged 75+ between 2021 and 2040, it is estimated that in 2040 there would be a need for 77 (rounded) residential care beds and 53 (rounded) nursing care beds in the NA to meet the needs of this increase in older population. However, some of the need for care home beds might be met by independent housing accommodation and vice versa.

Adaptable and Accessible Housing

1.4.8. On the basis of the number of wheelchair users in England as a whole, there would be a need for 16-79 wheelchair accessible dwellings in Sprowston over the Neighbourhood Plan period. These figures relate to all age categories, not just older people.

1.4.9. However, 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.

1.4.10. 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 Sprowston 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. Sprowston is a Neighbourhood Area (NA) located in the district of Broadland in Norfolk. The NA boundary aligns with the parish boundary and was designated in December 2012.

2.1.2. The Sprowston Neighbourhood Plan was first adopted by Broadland District Council in May 2014. The Plan covers the period up to 2026 and forms part of the development plan for the district.

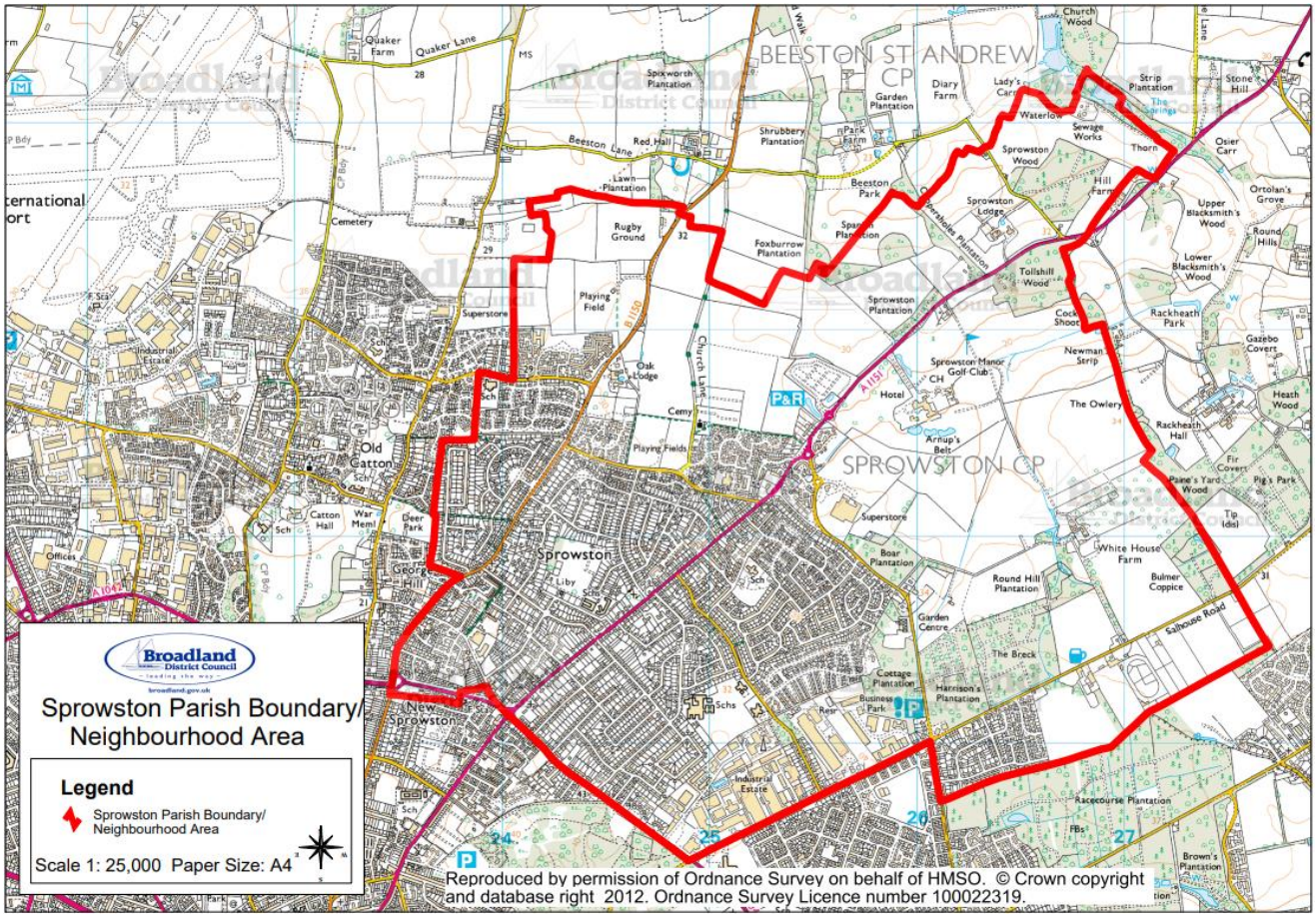
2.1.3. A review of the Neighbourhood Plan has now commenced with the new Plan envisaged to start in 2024 and extend to 2040, therefore covering a period of 16 years. The evidence supplied in this report will look ahead to the Plan end date of 2040, but where possible will also provide annualised figures which can be extrapolated to a different term if the Neighbourhood Plan period changes.

2.1.4. The NA is a town and civil parish within the urban area of Norwich. It is one of the largest suburbs of Norwich, situated on the city's northeast boundary. The Broadland Northway (also known as the Norwich Northern Distributor Road) runs alongside the NA's northern and eastern boundaries as well as through the north east of the NA. The Wroxham Road also runs directly through the middle of the NA, connecting the village of Wroxham to Norwich. There are a variety of services and facilities available in the NA such as Churches and schools (for different ages – nursery to secondary), a cricket club, rugby club, golf course, holiday accommodation and a range of shops, cafes, pubs and restaurants. A park and ride facility can also be found in the NA off the Wroxham Road. There are numerous bus stops in the NA providing public transport services.

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 Sprowston is provided in Appendix A. A map of the Plan area appears below in Figure 2-1.

Figure 2-1: Map of the Sprowston Neighbourhood Area



Source: Broadland District Council[4]

2.2.2. At the time of the 2021 Census the NA was home to 17,123 residents, formed into 7,726 households and occupying 7,934 dwellings. This data indicates population growth of around 2,432 people (or 14.2%) since 2011, when the Census 2011 recorded a total of 14,691 residents and 6,536 households. Comparing Census 2021 dwellings figures with 2011 suggests growth of 1,030 in the number of dwellings over the 10 year period.

2.2.3. Completions data provided by Broadland District Council indicates that 1,823 completions have taken place between 2011 and 2024. This resulted in a net gain of 1,815 dwellings. A total of 577 dwellings were delivered as Affordable Housing with approximately 65% of these being Affordable rented accommodation. Notably, the majority of these completions are attributed to the White House Farm phased housing development (Land at Blue Boar Lane) which has been under construction since 2018 and has resulted in a net gain of 1,177 dwellings.

2.2.4. However, it is worth noting that completions data shows that 1,053 completions took place from 2021-2024, resulting in a net gain of 1,049 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

[4] Available at: https://www.southnorfolkandbroadland.gov.uk/planning/future-development/neighbourhood-plans/adopted-neighbourhood-plans-broadland/sprowston-neighbourhood-plan/sprowston-neighbourhood-plan

Census and in that case does not reflect the recent injection of new homes in the NA. However, due to recent data being provided by Broadland District Council, the dwelling stock profile has been updated. Adding the completions data to the 2011 Census dwelling total (6,690) suggests that the current total number of dwellings in the NA is estimated to be 8,505 dwellings. If completions between 2021-2024 were added to the 2021 Census dwelling total (7,934) this would give an estimated dwelling total of 8,983.

2.2.5. Commitment data provided by Broadland District Council indicates that there are approximately 2,613 outstanding commitments in Sprowston. Notably, the majority of these commitments (approximately 2,023 as indicated by outline planning application documents) are for Beeston Park, a new planned community situated between Sprowston and Old Catton.

2.3. The housing market area context

2.3.1. Whilst this Housing Needs Assessment (HNA) focuses on Sprowston NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas (HMAs) 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 Sprowston, 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.[5] 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 Great Yarmouth, East Suffolk, Mid Suffolk, West Suffolk, and King's Lynn and West Norfolk.

2.3.3. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Sprowston, are closely linked to other areas. In the case of Sprowston, changes in need or demand in settlements nearby is likely to impact on the neighbourhood. Sprowston, along with Old Catton, Rackheath and Thorpe Saint Andrew form part of the Growth Triangle Area with continued development planned for these parishes. A Growth Triangle Area Action Plan[6] was adopted in 2016, with a target of delivering 7,000 new homes by 2026, rising to 10,000 thereafter. Notably, Beeston Park development is set to deliver around 3,500 dwellings in Sprowston and Old Catton with the majority of these homes being delivered in Sprowston (approximately 2,023). Therefore, this development may not only meet the needs identified in the NA, but also those of the other settlements surrounding it, as well as Norwich and the wider Broadland district.

[5] SHMA available at: https://www.southnorfolkandbroadland.gov.uk/planning/future-development/emerging-local-plan/strategic-housing-market-assessment
[6] Available at: https://www.southnorfolkandbroadland.gov.uk/planning/future-development/current-local-plan/growth-triangle-area-action-plan

2.3.4. In summary, Sprowston 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.

2.4. Planning policy context

2.4.1. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.[7] 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[8] 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. 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:

- 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.
- Furthermore, in Policy 1, Sprowston is designated as part of the Norwich urban area. This area consists of Norwich and built-up parts of fringe parishes. A total of 27,958 homes will be provided in this area which is around 62% of the proposed housing growth.
- 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.

[7] 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
[8] Available at: https://www.gnlp.org.uk/local-plan-examination-local-plan-examination-document-library/j-inspectors-report-and-adoption

- Policy 7.1 states that Norwich and the fringe parishes will be the major focus for the provision of homes.
- In Policy 7.5 a limited number of additional dwellings may be provided in each parish beyond those allocated or allowed for as larger scale windfall sites through other plan policies.
- Land off Blue Boar Lane/Salhouse Road, White House Farm, Sprowston has been allocated for 1,000-1,200 homes, open space, and if required, land for a new high school in Policy STR 10.

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 (Policy STR 10) in the NA at White House Farm for 1,000-2,000 homes. Completions data indicate that a total of 1,177 dwellings have been delivered at this site since 2018 with commitment data suggesting that a further 56 dwellings are to be delivered. Therefore, the development on this allocated site has nearly been completed.

2.5.3. As previously mentioned, Beeston Park development is set to be delivered in Sprowston,Old Catton and Beeston St. Andrew. This includes the development of around 3,500 new homes with approximately 2,023 of these being in Sprowston. This can be seen as the NA's housing requirement for the future, albeit it is likely that this will serve the wider district's and Greater Norwich's needs.

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 Sprowston Neighbourhood Plan Review Working 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 Home.co.uk;
- Local Authority housing waiting list data; and
- The Central Norfolk Strategic Housing Market Assessment (SHMA) 2017[9];

[9]Available at: https://www.north-norfolk.gov.uk/tasks/planning-policy/strategic-housing-market-assessment/

- Greater Norwich Local Housing Needs Assessment (2021)[10]; and
- Norfolk Study of Specialist Housing for Older People (2021)[11].

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.

[10]Available at: https://www.gnlp.org.uk/sites/gnlp/files/2021-11/B22.3%20Greater%20Norwich%20LHNA.pdf
[11]Available 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).

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.[12]

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 Sprowston compared with Broadland and England from the 2021 Census. It shows that home ownership is the most dominant tenure across the three geographies with the NA (77.5%) and Broadland (the LA) (77.1%) having a slightly greater rate than England (61.3%). When looking at the remaining non-owning households, a similar proportion of households were accommodated in either social or private rented homes in the NA and LA, with rates in these tenures being greater across England. Fewer households lived in shared ownership dwellings across the geographies, with this being around only 1% of households.

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

Tenure	Sprowston	Broadland	England
Owned	77.5%	77.1%	61.3%
Shared ownership	1.2%	0.9%	1.0%
Social rented	10.6%	9.7%	17.1%
Private rented	10.7%	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. From Table 4-2 it appears that the most significant increase (124.4%) has been in shared ownership with the number of households living in this tenure more than doubling over the decade. Social rent also appears to have significantly increased by 56.1% over this same period. Affordable housing data provided by Broadland District Council indicate that between 2011 and 2021 a total of 64 shared ownership dwellings and 281 social rented dwellings were delivered, with the majority of these being attributed to the White House Farm development (Land at Blue Boar Lane). The number of households living in private rented dwellings has also increased significantly over the decade at 40.0%, whilst the number of households who owned their own home as grown at a much slower rate of 11.3%.

4.3.4. It is important to highlight that the data in Tables 4-1 and 4-2 do not reflect the new construction which has taken place in the NA post-census, for which we do not have

[12] 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.

a detailed breakdown. Completions data show that 1,053 completions took place from 2021-2024, resulting in a net gain of 1,049 dwellings.

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

Tenure	2011	2021	% Change
Owned	5,381	5,990	11.3%
Shared ownership	41	92	124.4%
Social rented	526	821	56.1%
Private rented	588	823	40.0%

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 Sprowston 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.

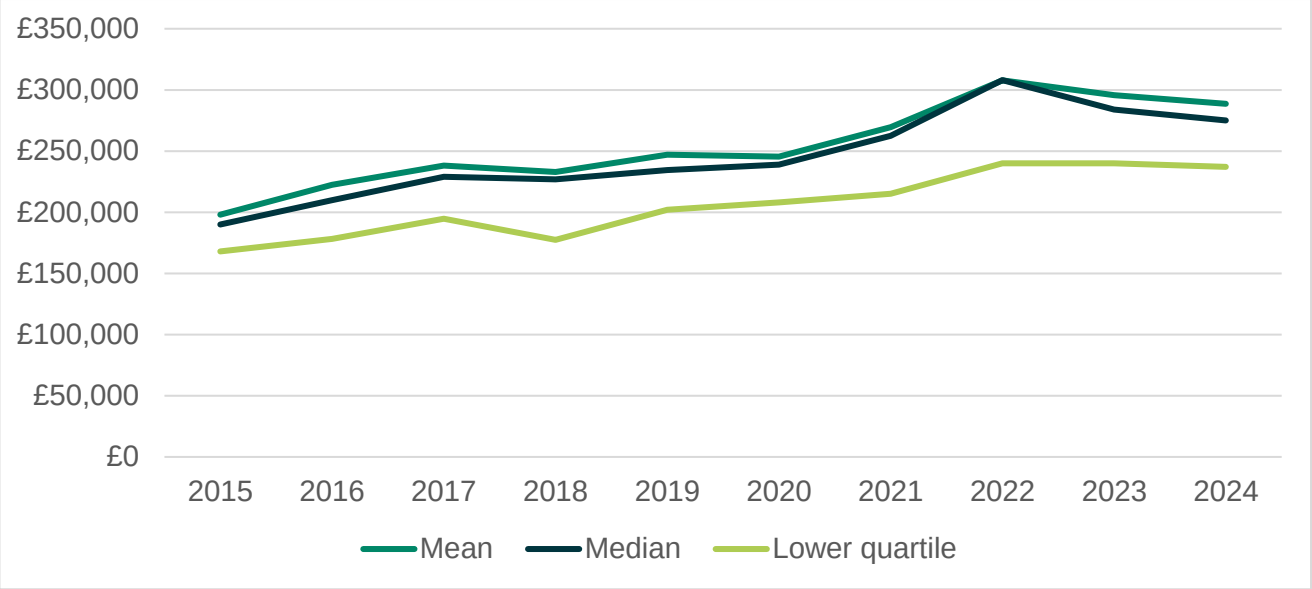
4.4.3. In the NA there were 3,948 transactions between 2015 and 2024, equating to an average of 394.8 per year. The largest number of transactions occurred in 2022 with 517 and the lowest number in 2015 with 256.

4.4.4. The median (the middle number when you sort the data from smallest to largest) house price in 2024 was £275,000. The lower quartile house price, which is the middle figure of the lowest 50% of house prices and a good representation of entry-level housing was £237,000.

4.4.5. The median house price in 2024 is 44.7% greater than the 2015 median house price which was £190,000. The 2024 lower quartile house price was also greater than the 2015 lower quartile house price (£168,000), with a similar growth of 41.1%.

4.4.6. When comparing 2024 average house prices in Sprowston to Broadland, it appears that house prices across these geographies are quite similar. The 2024 median house price in Broadland (£292,000) was only 6.2% greater than the median house price in Sprowston (£275,000) in the same year. Likewise, the 2024 lower quartile house price in Broadland (£242,294) was only slightly greater than the lower quartile house price in Sprowston (£237,000) by 2.2%.

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



Source: Land Registry PPD

4.4.7. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that detached house prices were consistently the most expensive and grew significantly by 52.0% over the decade. Terraced and semi-detached house types also experienced a similar growth over this period, increasing by 49.9% and 46.7% respectively. Although flats increased the least compared to the other house types, they still experienced a large growth over the decade of 34.7%.

4.4.8. It is clear that there is considerable year-on-year fluctuation in the annual average prices by property type, making it difficult to disentangle evidence of rising land/ property values from fluctuations due to the variation in characterises beyond dwelling type, such as the size, location, and condition of the properties sold each year.

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

	Detached	Semi-Detached	Terraced	Flats	All Types
2015	£225,000	£184,000	£171,750	£122,500	£190,000
2016	£272,500	£205,475	£202,500	£149,995	£210,000
2017	£284,995	£217,000	£229,995	£164,995	£228,998
2018	£277,995	£228,000	£195,800	£155,995	£226,998
2019	£284,995	£224,995	£220,000	£153,000	£234,498
2020	£276,000	£232,498	£225,000	£149,755	£238,875
2021	£325,000	£250,000	£220,000	£163,000	£262,375
2022	£361,995	£275,000	£267,500	£175,000	£308,000
2023	£375,000	£280,000	£233,333	£165,000	£284,000
2024	£341,996	£270,000	£257,500	£165,000	£275,000
Price Growth	52.0%	46.7%	49.9%	34.7%	44.7%

Source: Land Registry PPD

Income

4.4.9. 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.

4.4.10. 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 £43,000 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

4.4.11. 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.

4.4.12. It is clear from this data that there is a gap between the spending power of average income households and those earning the lowest 25% of earnings, particularly where the household in question has one earner only.

Affordability Thresholds

4.4.13. 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.

4.4.14. AECOM has determined thresholds for the income required in Sprowston 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.

4.4.15. 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.

4.4.16. 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.

4.4.17. 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.

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

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £43,000	Affordable on LQ earnings (single earner)? £19,960	Affordable on LQ earnings (2 earners)? £39,920
Market Housing						
Median House Price	£247,500	-	£70,714	No	No	No
Estimated NA New Build Entry-Level House Price	£302,447		£86,413	No	No	No
LQ/Entry-level House Price	£213,300	-	£60,943	No	No	No
LA New Build Median House Price	£302,447	-	£86,413	No	No	No
Average Market Rent (and Rent to Buy)	-	£14,400	£48,000	No	No	No
Entry-level Market Rent (and Rent to Buy)	-	£10,776	£35,920	Yes	No	Yes
Affordable Home Ownership						
Discounted Market Sale (-20%)	£241,957	-	£69,131	No	No	No
First Homes (-30%)	£211,713	-	£60,489	No	No	No
First Homes (-40%)	£181,468	-	£51,848	No	No	No
First Homes (-50%)	£151,223	-	£43,207	Marginal	No	No
Shared Ownership (50%)	£151,223	£4,201	£57,209	No	No	No
Shared Ownership (25%)	£75,612	£6,301	£42,607	Yes	No	No
Shared Ownership (10%)	£30,245	£7,561	£33,845	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£5,882	£19,606	Yes	Yes	Yes
Social Rent	-	£4,845	£16,151	Yes	Yes	Yes

Source: AECOM Calculations

4.4.18. 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

4.4.19. Thinking about housing for purchase on the open market, it appears that local households on average incomes are 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 around 65% higher than the current average.

4.4.20. Private renting is generally only affordable to average income households and households with two lower earners, but only for smaller entry-level properties. Households with one lower quartile earner cannot afford the given rental thresholds. Affordability is 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.

4.4.21. It is however important to note that Sprowston bounds Norwich. Therefore, some households may be able to find more affordable housing within the city.

Affordable home ownership

4.4.22. There is a relatively large group of households in Sprowston who may be able to afford to rent privately but cannot afford home ownership. They typically have incomes between around £35,920 per year (at which point entry-level rents become affordable) and £60,943 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as Discounted Market Sale, First Homes, Shared Ownership and Rent to Buy.

4.4.23. 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.

4.4.24. 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. It appears that First Homes are not affordable in the NA with the 50% discount level only being marginally affordable to households on average incomes. As first-time buyers are the more realistic target market for First Homes, this suggests that the minimum discount level of 30% should be exceeded in Sprowston, ideally to the maximum discount of 50%. It is acknowledged that this even at this discount level First Homes are still

unaffordable and will primarily serve households with above average incomes. An alternative approach is to reduce the equivalent market value of First Homes by reducing their size or through other means.

4.4.25. It is important to note that 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 Sprowston Neighbourhood Plan Review Working Group intend to set higher discount levels (e.g. on First Homes) than that set at district level, further discussions with the LPA are advised.

4.4.26. Shared ownership appears to be more affordable then Discounted Market Sale/ First Homes with the 10% and 25% equity share accessible to households on average incomes whilst the 10% equity is also affordable to households with two lower earners. The minimum equity share for shared ownership is 10% of the property value.[13] 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.

4.4.27. 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 with two lower quartile earners. Rent to Buy set at a discount to *average rents* would be less affordable than First Homes at the maximum discount level (50%) and shared ownership at lower equity shares (10% and 25%) in terms of the household income required. On the other hand, Rent to Buy at this discount would be more affordable than First Homes at the minimum discount levels (30% and 40%) and Shared Ownership at a higher equity share of 50%. For some households, the availability of a deposit rather than 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.

[13] 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.

4.4.28. 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

4.4.29. 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.

4.4.30. 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 Sprowston.

4.4.31. Affordable rented housing is generally affordable to households with one or two lower quartile earners. However, many households eligible for Social/Affordable Rented homes will require additional subsidy through Housing Benefit/Universal Credit to access housing.

4.4.32. 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)[14].

4.4.33. 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

[14] National Planning Policy Framework

income is limited by the cap and they may not be able to claim enough to cover the Affordable Rent.

4.4.34. 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.

4.4.35. 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.

4.4.36. 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.

Evidence in the LHNA

4.5.2. 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. 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 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 Sprowston based on its fair share of the population (13.0% of the district's population), this equates to 110 (6.83 per annum) households who are unable to afford housing and 158 (9.86 per annum) households who aspire affordable home ownership over the Neighbourhood Plan period.

4.5.3. However, it should be noted that pro-rating district level estimates of affordable housing need to smaller areas such as parishes can be problematic in practice. The housing need identified within the local authority is not always reflective of localised need within neighbourhoods. However, in the case of Sprowston, which is connected

to the Norwich urban area, has had substantial new housing development and has significant allocations planned for the future, it is likely to be appropriate to estimate needs based on this 'fair share' approach. Whilst all of the affordable housing needs estimated do not arise within the NA, the NA has a key role in meeting the wider needs of the district and Greater Norwich area.

Additional evidence of Affordable Housing

4.5.4. The LHNA (2021) gathered the opinions of developers, land agents, registered providers and housing option teams across Greater Norwich. It was found that registered providers heavily lean towards providing affordable rented and shared ownership dwellings with these tenures being in high demand. Whilst young families are a key market for shared ownership, demand for this tenure may have shifted to include older households with registered providers providing shared ownership dwellings for over 55s. In terms of First Homes, developers had concerns about the viability of this tenure, particularly on how they will affect the competitiveness of sites. Furthermore, concerns were raised by registered providers on how First Homes will affect the delivery of affordable rented and shared ownership dwellings, with this not being an 'appealing' tenure. Registered providers indicated some future interest in providing Rent to Buy properties in the future.

4.5.5. Broadland District Council has provided data from the Housing Register which indicates that as of February 2025 there were 99 households registered on the list who are current residents of Sprowston, and therefore have a local connection to the NA.

4.5.6. Affordable housing data was also provided by Broadland and indicated that since 2011 there have been a total of 577 new affordable homes in Sprowston. This included 65.0% for affordable rent, 20.6% shared ownership, 15.9% Discounted Market Sale and 2.3% shared equity. Broadland District Council therefore estimate that there are more than 1,000 affordable homes of various tenures owned by registered providers in Sprowston. It is also worth noting that the Discounted Market Sale homes within the NA were sold directly by developers and have been retained in perpetuity as affordable homes via a restriction on title.

4.6. Affordable Housing policies in Neighbourhood Plans

4.6.1. This section outlines a common Neighbourhood Plan policy lever regarding 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. Given that Affordable Housing made up around 32% of new housing in Sprowston over the last decade according to Broadland District Council completions figures, it is understood that this target is likely 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 planning policy for Broadland District Council. 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 Sprowston on the basis of identified housing need and a range of other considerations detailed in Appendix D.

4.6.6. The LHNA suggests that there is greater need for affordable home ownership in Sprowston compared to Social/ Affordable rent. However, it should be noted that Affordable Housing for ownership expresses potential demand for a group who are generally housed in rented accommodation with insufficient incomes to afford a mortgage or without sufficient savings for the deposit to transition to ownership. On the other hand, Affordable Housing for rent expresses the need of a group with acute needs and no alternative options.

4.6.7. It is also important to highlight that Sprowston is likely playing a prominent role in providing Social/Affordable Rented housing for the wider local authority area. It has a relatively large stock of Social/Affordable Rented homes (as demonstrated in Table 4-2). Additionally, 2011-2024 completions data indicate that 65% of affordable homes in Sprowston are social/ affordable rented dwellings. Therefore, it is likely that the NA not only caters for the need generated locally but also some of the need of surrounding parishes or areas within Broadland. This may be particularly relevant given that the on-going housing developments at Woodland Heath and St Andrew's Park also fall into the parishes of Rackheath, Great Plumstead and Little Plumstead. The role of the NA within the Council area may be a further reason to continue to ensure delivery of social/affordable housing within the Plan period.

4.6.8. Likewise, there is a clear need for affordable home ownership in the NA as demonstrated by the LHNA calculations. In terms of current stock, there appears to be a severe lack of affordable home ownership dwellings in the NA compared to social/ affordable rent (Table 4-2). Completions data also indicates that 35% of

Affordable Homes in the NA have been delivered as affordable home ownership compared to 65% social/ affordable rent.

4.6.9. 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. This suggested mix it would allow for the acute needs of households to be met, i.e. by delivering Social/ Affordable rent whilst providing scope for the delivery of affordable home ownership products.

4.6.10. AECOM suggest priority is given within the mix of affordable home ownership properties to shared ownership with this being the only affordable home ownership product in the NA. Shared ownership at lower shares is affordable to households on average incomes in the NA, therefore offering genuine choice locally. Discounted Market Sales/ First homes could also be prioritised as they can offer higher discounts. However, even at the highest discount level, these products are still unaffordable in the NA with the 50% discount level only in the margins of affordability to average income households. Rent to Buy could 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.

4.6.11. 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)[15].

4.6.12. 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.

4.6.13. Where the Sprowston Neighbourhood Plan Review Working 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. Home ownership was the most dominant tenure across Sprowston (77.5%), Broadland (77.1%) and England (61.3%) in 2021. When looking at the remaining non-

[15] National Planning Policy Framework

owning households, a similar proportion of households were accommodated in either social or private rented homes in the NA and LA, with rates in these tenures being greater across England. Shared ownership was the least common tenure in 2021 with this accounting for around only 1% of households across the geographies.

Affordability

4.7.2. House prices in Sprowston have followed a general upward trajectory over the past decade with some year-on-year fluctuations. The 2024 median house price in Broadland (£292,000) was only 6.2% greater than the median house price in Sprowston (£275,000). Similarly, the 2024 lower quartile house price in Broadland (£242,294) was slightly greater (2.1%) than the lower quartile house price in Sprowston (£237,000). This suggests that house prices in the NA are broadly in line with those across the LA.

4.7.3. AECOM has estimated the annual income required to afford various tenures of housing in Sprowston – which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA (proxy area as discussed in Appendix A) was £43,000 in 2020. Broadland's gross individual lower quartile annual earnings was £19,960 in 2023.

4.7.4. Local households on average incomes are unable to access even entry-level homes unless they have the advantage of a large deposit. The median house price would require an annual income around 65% higher than the current average. Private renting is generally only affordable to average income households and households with two lower earners at entry-level rates.

4.7.5. Subsidised routes to home ownership such as Discounted Market Sales/ First Homes and shared ownership target people who can afford to rent but not to buy. In Sprowston there is a relatively large gap in the income needed to afford to rent (£35,920) and to buy (£60,943), meaning that many households could potentially benefit from these products.

4.7.6. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. It is recommended that First Homes are delivered at the maximum discount level of 50% in Sprowston, although it is acknowledged that this is still out of the reach of households on average incomes. Shared ownership appears to more affordable than First Homes, with the 10% and 25% equity shares extending affordability to households on average incomes. The 10% equity share may also be affordable to households with two lower earners. Rent to Buy may offer an option for households with little or no savings for a deposit.

4.7.7. The affordable sector in Sprowston performs an important role as an option for those in the most acute need.

The need for Affordable Housing

4.7.8. When the Greater Norwich Local Housing Needs Assessment (LHNA) (2021) Affordable Housing need figures are pro-rated to Sprowston, this suggests that 6.83 households are unable to afford housing per annum, equating to 110 over the

Neighbourhood Plan period. This need is largely for social/ affordable rent largely relates to households who live in unsuitable housing and who cannot afford to access market rents.

4.7.9. In terms of affordable home ownership, pro-rating LHNA (2021) figures suggest that 9.86 households aspire affordable home ownership dwellings per annum in Sprowston, equating to 158 households over the Plan period.

Affordable Housing policy

4.7.10. The Greater Norwich Local Plan allows flexibility in terms of the mix of affordable housing so that differing needs can be met. AECOM suggest that a mix of 60% Social/ Affordable rent to 40% affordable home ownership is offered within Sprowston for Affordable Homes. 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.

4.7.11. Commitment data provided by Broadland District Council indicate that 2,613 dwellings are yet to be delivered in Sprowston with 93 of these for Affordable Housing. However, the vast majority of these commitments (approximately 2,023) relate to Beeston Park. As this development just has outline approval it is unclear how many of these commitments will be for Affordable Housing. Therefore, the delivery of Affordable Housing is likely to be higher than this commitment figure of 93 and could be sufficient to meet local needs.

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 Sprowston, 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 type mix in Sprowston against wider benchmarks using the 2021 Census. It shows that the NA had the greatest proportion of households living in semi-detached dwellings at 52.8% compared to 37.7% in the LA and 31.5% nationally. Semi-detached dwellings may appeal to a range of households such as families, couples or individuals looking for a more spacious home but at a more affordable rate compared to that of a typical detached home. Detached dwellings represented 28.1% of the mix in the NA in 2021, slightly higher than the proportion across England (22.9%), but much lower than the proportion across the wider district (45.8%). The NA and LA had a similar proportion of households living in terraced dwellings at 10.4% and 10.6% respectively, lower than the proportion found in England (23.0%). Likewise, the proportion of households living in flats in the NA (8.5%) and LA (5.2%) was much lower than that across England (22.2%).

5.2.3. It should be noted that Census data does not capture bungalows as a separate category, instead including this dwelling type 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 (see Appendix A). In 2024, 30.3% of the dwellings within the proxy area were bungalows, similar to the proportion in the LA of 30.9%, but significantly greater than the proportion found

nationally at 9.0%. These are likely to account for the significant number of semi-detached and detached dwellings found in the NA and LA as noted in Table 5-1.

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

Type	Sprowston	Broadland	England
Detached	28.1%	45.8%	22.9%
Semi-detached	52.8%	37.7%	31.5%
Terrace	10.4%	10.6%	23.0%
Flat	8.5%	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.

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 across the geographies there are similar trends in terms of the dwelling size mix. The majority of households live in mid-sized 3-bedroom dwellings with this accounting for 47.4% of the mix in the NA, 43.7% in the LA and 40.0% in England. A large proportion of households also live in 2-bedroom dwellings, with the proportion of such being similar across the geographies, ranging from 24.3% to 29.6% of the mix. The NA has a lower proportion of households living in larger 4+ bedroom dwellings at 16.6% compared to the LA and England at 26.5% and 21.1% respectively. A lower proportion of households live in 1-bedroom dwellings across the NA and LA with this accounting for 5.6% and 6.1% of the mix, compared to 11.6% nationally.

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

Number of bedrooms	Sprowston	Broadland	England
1	6.1%	5.6%	11.6%
2	29.6%	24.3%	27.3%
3	47.7%	43.7%	40.0%
4+	16.6%	26.5%	21.1%

Source: Census 2021, AECOM Calculations

5.2.6. Since 2011 there have been 1,823 completions in Sprowston, with most of these completions (1,053) taking place post-Census (2021-2024). Therefore, to give a more accurate dwelling size mix, completions data from Broadland District Council have been added to the 2011 Census data. The result of this exercise can be seen in Table 5-3. The completions data indicates that there has been a net gain of 1,049 dwellings in Sprowston.

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 in the overall dwelling size mix. In both

years the majority of households lived in 3-bedroom dwellings, with this accounting for 51.2% of the mix in 2011, decreasing to 48.6% in 2024. A small proportion of households continue to live in 1-bedroom dwellings in both years, slightly increasing to 5.2% of the mix in 2011 from 4.6% in 2024.

5.2.8. The results in Tables 5-2 and 5-3 highlight that Sprowston has a small stock of 1-bedroom dwellings. The lack of these dwelling sizes may present affordability challenges. However, it is also important to note that the availability of a variety of dwellings will help meet the needs of all household types.

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

Number of bedrooms	2011	%	Broadland Completions (2011-2024)	2024 Estimate (Census 2011 + Completions)	%
1	301	4.6%	137	438	5.2%
2	1,938	29.7%	607	2,545	30.5%
3	3,348	51.2%	709	4,057	48.6%
4+	949	14.5%	362	1,311	15.7%
Total	6,536		1,815	8,351	

Source: ONS 2011, AECOM Calculations and Broadland District Council 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 Sprowston increased by 16.6%. The greatest proportional change can be seen in the 85 and over group which experienced a significant increase of 44.6%. This indicates that the population within Sprowston is ageing. The 25-44 and 0-14 age groups also saw large increases of 31.8% and 30.8% respectively. The 15-24 and 45-64 age groups had the lowest proportional change, with an increase of only 2.6% and 4.4%, indicating that there has not been a substantial change in the proportion of young and middle aged people in Sprowston. The greatest proportion of the NA's population were aged 45-64 (28.2%) in 2011, which shifted to those aged 25-44 (26.0%) in 2021, closely followed by those aged 45-64 (25.3%). It is important to note that this data does not reflect the recent development of homes in the NA post the Census 2021, which may have attracted a different demographic.

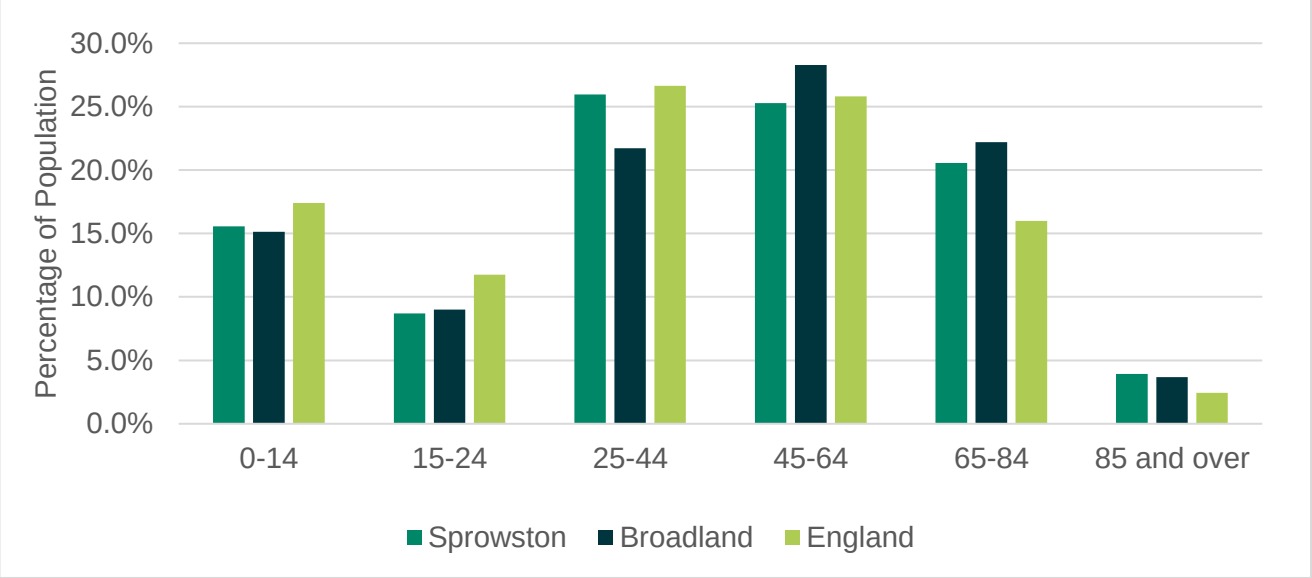
Table 5-4: Age structure of Sprowston, 2011 and 2021

Age group	2011 (Census)		2021 (Census)		Change
0-14	2,039	13.9%	2,666	15.6%	30.8%
15-24	1,450	9.9%	1,488	8.7%	2.6%
25-44	3,373	23.0%	4,445	26.0%	31.8%
45-64	4,144	28.2%	4,328	25.3%	4.4%
65-84	3,219	21.9%	3,522	20.6%	9.4%
85 and over	466	3.2%	674	3.9%	44.6%
Total	14,691	100.0%	17,123	100.0%	16.6%

Source: ONS 2011, ONS 2021, AECOM Calculations

5.3.3. 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 the population across Sprowston and England consisted of more people aged 25-44 compared to that across the wider district. In contrast, the population in Broadland consisted of more people aged 45-64. Across England there was a greater proportion of younger people (0-14 and 15-24) whilst the NA and LA had a greater proportion of older people (65-84 and 85+).

Figure 5-1: Age structure in Sprowston and comparator geographies, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

5.3.4. 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 across the NA (30.4%), LA (28.1%) and England (30.1%) there was a similar proportion of one person households. Notably, this was the largest household group across the geographies, indicating that nearly a third of households comprise of single persons. When looking at the family groups, the NA and LA had a slightly greater proportion of family households aged 66 and over (essentially older couples) at 13.7% and 14.5% compared to 9.2% across England. Likewise, the proportion of family households with no children was slightly

greater in the NA and LA at 19.8% and 20.0% compared to 16.8% in England. This suggests that the household composition in the NA and LA consists of more older couples and households with no children compared to the household composition nationally. In contrast, the proportion of family households with dependent children was slightly greater nationally at 25.8% compared to 23.5% in the LA and 22.6% in the NA. The NA (9.5%), LA (9.9%) and England (10.5%) had similar proportions of family households with non-dependent children.

5.3.5. Between 2011 and 2021 the proportion of single person households grew by 28.7% in the NA, a rate much higher than the LA and England at 15.3% and 6.2% respectively. The proportion of family households with dependent children also experienced a much greater growth in the NA at 23.0% compared to only 1.8% in the LA and 0.9% nationally. This indicates that whilst the number of single person households in the NA is increasing, the number of families is also increasing and this is likely to have been enabled by the substantial development of new homes, particularly affordable homes.

Table 5-5: Household composition, Sprowston, 2021

Household composition		Sprowston	Broadland	England
One person household	**Total**	30.4%	28.1%	30.1%
	Aged 66 and over	15.0%	15.1%	12.8%
	Other	15.4%	13.0%	17.3%
One family only	**Total**	65.9%	68.2%	63.1%
	All aged 66 and over	13.7%	14.5%	9.2%
	With no children	19.8%	20.0%	16.8%
	With dependent children	22.6%	23.5%	25.8%
	With non-dependent children[16]	9.5%	9.9%	10.5%
Other household types	**Total**	3.6%	3.7%	6.9%

Source: ONS 2021, AECOM Calculations

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

5.3.7. Under-occupancy is relatively common in Sprowston with 81.2% of households living in a dwelling with 1 or 2 extra bedrooms compared to their household size. This is particularly prevalent in family households aged 66+ (98.4%), family households with

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

no children (97.0%) and single person households aged 66+ (90.7%). While not uncommon, this might suggest that larger housing is not necessarily being occupied by households with the most family members, 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.

5.3.8. A very small proportion of family households under 66 with dependent children (2.9%) and adult children (1.6%) are living in over-crowded homes. This is indicated by a rating of -1 in Table 5-6 below which suggests that a small proportion of these households have at least one bedroom too few based on their household size. Although these are small proportions, it still provides an indicator of acute need amongst some households in the NA.

5.3.9. The Covid-19 pandemic has had an impact on how households use their homes, with an increase in home working post-pandemic, changing the way many households occupy their homes. It may therefore be assumed that households where one or more person works from home (either full-time or as part of hybrid working) would seek more spacious properties, often with an extra bedroom which could be used as an office or study (although this would still be considered under-occupancy within the Census). However, households would need to balance the desire for larger dwellings for homeworking with affordability.

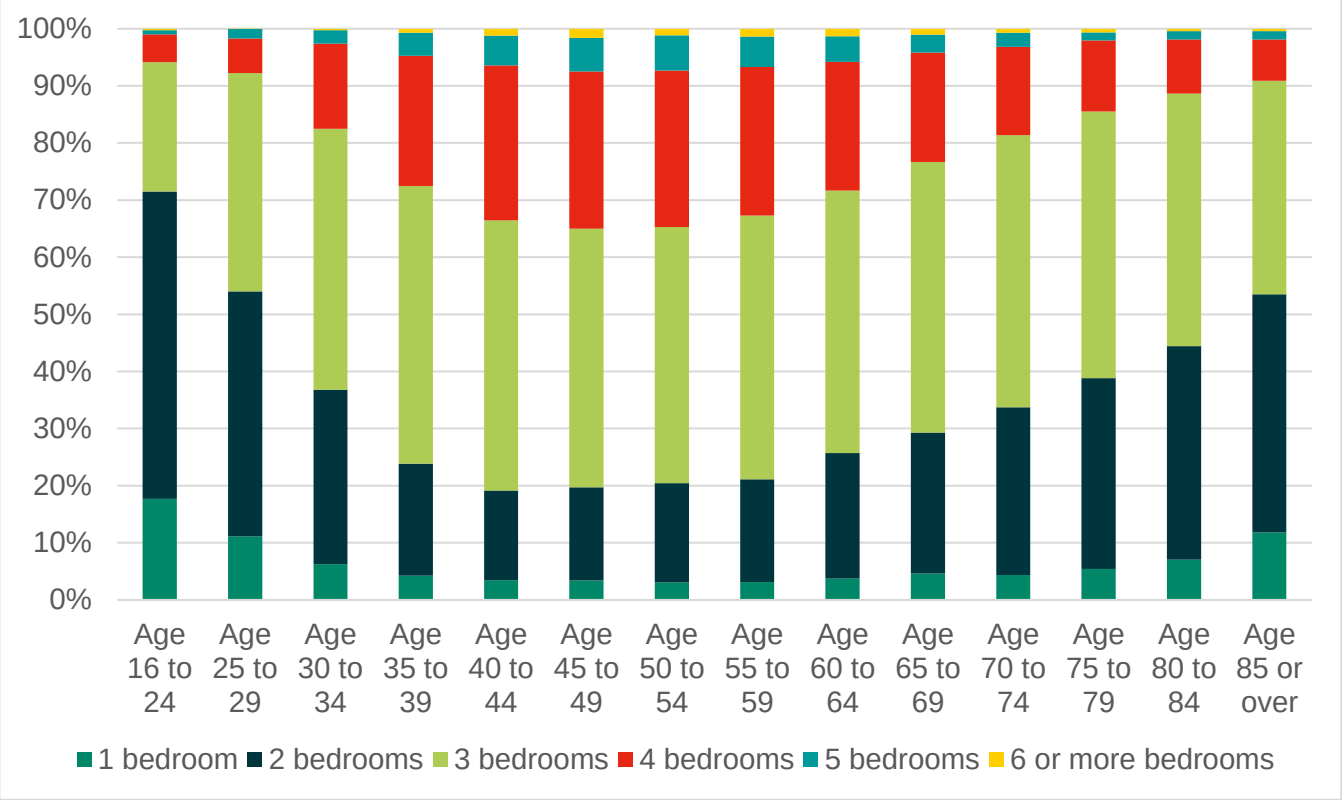
Table 5-6: Occupancy rating by age in Sprowston, 2021

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	67.2%	31.2%	1.6%	0.0%
Single person 66+	47.4%	43.3%	9.3%	0.0%
Family under 66 - no children	67.0%	30.0%	2.9%	0.0%
Family under 66 - dependent children	17.5%	47.9%	31.7%	2.9%
Family under 66 - adult children	17.4%	51.2%	29.8%	1.6%
Single person under 66	34.2%	41.4%	24.4%	0.0%
All households	40.9%	40.3%	17.6%	1.2%

Source: Census 2021, AECOM Calculations

5.3.10. 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 Sprowston 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 Sprowston 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 65% between 2011 and 2040. This would mean that households with a reference person aged 65 and over would account for 48.0% of the population in 2040 compared to 36.8% in 2011. In contrast, the youngest age group (24 and under) is projected to decline over the period by 7%. All other age groups are expected to grow, although at less significant rates than the 65 and over group. This data reflects an ageing trend in Sprowston which may have implications for housing services and needs (the needs of older people are discussed in Chapter 6). It is worth noting again that this data does not reflect the arrival of new residents since 2021.

Table 5-7: Projected age of households, Sprowston, 2011 - 2040

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	102	637	2,227	1,167	2,403
2040	95	708	2,247	1,236	3,955
% change 2011-2040	-7%	11%	1%	6%	65%

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 5-7 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 larger 4+ bedroom dwellings. There appears to also be a continued need for mid-sized 3-bedroom dwellings, although at a much lesser extent. The model suggests a mix to better balance the housing stock in the NA with the current mix being quite skewed towards 3-bedroom dwellings. The model suggests that no smaller 1 and 2-bedroom dwellings should be provided for in the future. However, it is not necessarily appropriate to prohibit the delivery of any dwelling size. There may be reasons to provide smaller dwellings 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 Sprowston would point to the prioritisation of larger and mid-sized homes in new development. Therefore, if this is taken forward into Neighbourhood Plan policy, it might be appropriate to encourage provision within a range (e.g. 0-10% 1-bedroom; 10-20% 2-bedrooms, with the largest share as 3-4+ bedroom homes) which provides sufficient flexibility to meet needs and respond to site specific circumstances.

5.4.7. It is worth highlighting that the suggested mix in Table 5-8 does not account for completions within the NA post-census in which there was substantial development of new homes. Using Broadland's completions data, the dwelling size mix has been updated which is reflected in Table 5-3 in this Chapter. From this earlier Table it is evident that the proportional mix has generally remained the same since 2011 despite increases in the overall dwelling size mix. Furthermore, recent development has been particularly focused on 2 and 3-bedroom dwellings. Therefore, although the mix in

Table 5-8 does not account for the current dwelling size mix within the NA, AECOM's suggested mix remains the same. This is to help balance the current size mix whilst meeting the demographic needs of both an ageing population and one with growing households.

5.4.8. Another important caveat is that modelling tends to suggest a size mix for the NA which is more aligned with the wider district. For example, Table 5-2 shows that the LA has a greater proportion of 4+ bedroom dwellings compared to the NA. Therefore, modelling suggests that the NA focuses on delivery of this dwelling size in order to align with the district's current mix. In practice, this may work against providing choice across the district as a whole. Furthermore, in order to deliver new large scale developments and neighbourhoods sustainably, it is likely that a range of different dwelling types and sizes will need to be planned for. As such, AECOM has suggested an indicative policy range which would boost the provision of larger homes in line with the modelled estimates but would also provide a balanced provision of other dwelling sizes. Given the scale of development proposed within the NA it is likely that wider needs at the district level and Greater Norwich area will need to be considered as well as specific local requirements.

Table 5-8: Suggested dwelling size mix to 2040, Sprowston

Number of bedrooms	Current mix (2021)	Suggested mix (end of Plan period)	Balance of new housing to reach suggested mix	Indicative policy range
1	6.1%	5.4%	0.0%	0-10%
2	29.6%	26.8%	0.0%	10-20%
3	47.7%	45.2%	7.0%	30-40%
4+	16.6%	22.6%	93.0%	30-40%

Source: AECOM Calculations

5.4.9. 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 and need for larger 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

5.4.10. 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.

5.4.11. 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.

5.4.12. There are some key sources of information for thinking through the size needs of different categories. These are:

- The Greater Norwich Local Housing Needs Assessment (2021) 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 99 households registered on the housing waiting list who are current residents of Sprowston and therefore have a local connection to the NA as of February 2025. Of these households, 67.7% were in

need of a 1-bedroom dwelling, 18.2% 2-bedroom, 8.1% 3-bedroom and 6% 4+ bedroom.

- 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 if often severely limited which puts pressure on these larger homes and often results in long waits for those needing larger family sized accommodation.

5.4.13. 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. 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

5.4.14. 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.

5.4.15. 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.

5.4.16. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Sprowston, 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.

5.4.17. 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 Sprowston Neighbourhood Plan Review Working Group and community to consider.

5.5. Conclusions- Type and Size

The current housing mix

5.5.1. Census data shows that the NA (52.8%) has a greater proportion of households living in semi-detached dwellings compared to the LA (37.7%) and England (31.5%). Detached dwellings represented 28.1% of the mix in the NA in 2021, slightly higher than the proportion across England (22.9%), but much lower than the proportion across the wider district (45.8%). The NA (10.4%) and LA (10.6%) had very similar proportions of households living in terraced dwellings, these being lower than national levels (23.0%). Likewise, the proportion of households living in flats in the NA (8.5%) and LA (5.2%) was much lower than that across England (22.2%).

5.5.2. VOA data shows that in 2024, 30.3% of the dwellings within Sprowston (proxy area) were bungalows, which was similar to the proportion found in the district (30.9%), but significantly greater than the proportion found nationally (9.0%). These are likely to account for the significant number of semi-detached and detached dwellings noted in the Census data.

5.5.3. In terms of dwelling size, the majority of households across the NA (47.4%), LA (43.7%) and England (40.0%) live in mid-sized 3-bedroom dwellings. A large proportion of households also live in 2-bedroom dwellings across the geographies with this ranging from 24.3% to 29.6% of households. Compared to the LA (26.5%) and England (21.1%) a smaller proportion of households live in larger 4+ bedroom dwellings at 16.6%. A lesser proportion of households live in 1-bedroom dwellings across the NA and LA at 5.6% and 6.1%, compared to 11.6% nationally.

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. Between 2011 and 2024 the proportional mix has generally remained the same despite increases in the overall dwelling size mix. In both years the majority of households lived in 3-bedroom dwellings with this accounting for 51.2% of the households in 2011, compared to 48.6% in 2024. A small proportion of households continue to live in 1-bedroom dwellings with this being 5.2% of the mix in 2011 and 4.6% in 2024.

Population characteristics

5.5.5. Between 2011 and 2021 the overall population in Sprowston increased by 16.6%. The population appears to be ageing with the 85 and over age group significantly increasing by 44.6% over this period. The 25-44 (31.8%) and 0-14 (3.8%) age groups also experienced significant growth. The 15-24 and 45-64 age groups had the lowest proportional change over the decade with increases of only 2.6% and 4.4%. This indicates that there has not been a substantial change in the number of young adults and middle aged people in Sprowston. The greatest proportion of the NA's population were aged 45-64 (28.2%) in 2011, which shifted to those aged 25-44 (26.0%) in 2021, closely followed by those aged 45-64 (25.3%).

5.5.6. The composition of Sprowston's households suggests that the NA consists of various different households, with the largest group being single person households,

accounting for 30.4% of the mix, similar to Broadland and England. In terms of family households, the NA also had a large proportion of households with dependent children at 22.6% of the mix and equally no children at 19.8%. Between 2011 and 2021 the proportion of single person households grew by 28.7% in Sprowston, a rate much higher than the LA (15.3%) and England (6.2%). Over the same period the proportion of family households with dependent children also experienced a much greater growth in the NA (23.0%) compared to the LA (1.8%) and England (0.9%). This indicates that whilst the number of single person households in the NA is increasing, the number of families is also increasing.

5.5.7. Under-occupancy is relatively common in the NA with 81.2% of households living in a dwelling with 1 or 2 extra bedrooms compared to their household size in 2021. This was particularly the case for family households aged 66+ (98.4%), family households with no children (97.0%) and single person households aged 66+ (90.7%). While not uncommon, these results reflect that Sprowston's housing is not necessarily being occupied by households with the most family members, but by people with the most wealth or older people who have not downsized. Overcrowding is rare but present in family households under 66 with dependent children and adult children.

Future population and size needs

5.5.8. If the natural pattern of ageing continues into the future, households aged 65 and over are projected to increase significantly by 65% over the Neighbourhood Plan period. In contrast, the youngest age group (24 and under) is projected to decline over the period by 7%. All other age groups are expected to grow, although at less significant rates than the 65 and over group. This ageing trend will likely have an impact on housing needs and demand for services tailored to older people.

5.5.9. It may be possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. AECOM suggest that future housing delivery should be particularly focused on 3-4+ bedroom dwellings. Smaller 1-2-bedroom dwellings should also be continually delivered, although at a lesser extent. This could help meet the needs suggested by demographic trends and balance the housing stock which would provide wider choice within the NA.

5.5.10. 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 Sprowston. 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.[17]

6.1.4. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).[18] 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.

[17] See Paragraph: 017 Reference ID: 2a-017-20190220, at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments
[18] 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 Housing[19]:** 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 is a total of 95 units of specialist accommodation in the NA at present, with around 60% of which are available for social rent for those in financial need and the other 40% being offered for leasehold and freehold market purchase. Details are provided in Appendix E.

6.2.2. The 2021 Census indicates that at this time there were 2,158 individuals aged 75 or over in Sprowston. This suggests that current provision is in the region of 44 units per

[19] See http://www.housingcare.org/jargon-sheltered-housing.aspx

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+ population[20], 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 Sprowston 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. The table shows that between 2021 and 2040 the number of people aged 75+ in Sprowston is projected to increase by 54.3%. Therefore, those aged 75+ would account for 17.2% of the population in 2041, similar to the LA's rate of 17.3%.

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 Sprowston by end of Plan period

Age group	2021 Sprowston	2021 Broadland	2040 Sprowston	2040 Broadland
All ages	17,123	131,722	19,331	148,711
75+	2,158	16,667	3,330	25,720
%	12.6%	12.7%	17.2%	17.3%

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 2040. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates the vast majority of households in this age group owned their own home at 92.8% of the mix. The remaining 7.2% rented, with

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

most of these households social renting at 7.2%. Fewer households private rented (0.7%) and lived rent free (0.1%).

6.2.7. The expected growth in the 75+ population in the NA is 1,172 additional individuals by the end of the plan period. This can be converted into 816 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 Sprowston households are likely to need in 2040 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 Sprowston (2040)

	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%
Sprowston (2040)	**757**	572	185	**59**	53	6	1

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 Sprowston 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 398.

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 care of specialist housing for older people. Tabel 6-3 shows that there is a much greater need for market accommodation (90.5%) compared to affordable (9.5%) in the NA. There appears to be a slightly greater need for sheltered housing (56.5%) compared to extra-care

housing (43.5%). The greatest sub-category is a combination of these two dominant categories; market sheltered housing at just over half of the need (52.0%). It is however worth emphasising that some of this need could be met through home adaptions or ensuring that future housing is adaptable and accessible.

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

Type	Affordable	Market	Total (rounded)
Housing with care	20 (5.0%)	153 (38.4%)	**173 (43.5%)**
Adaptations, sheltered, or retirement living	18 (4.5%)	207 (52.0%)	**225 (56.5%)**
Total (rounded)	**38 (9.5%)**	**360 (90.5%)**	**398**

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. Table E-3 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 Sprowston results in a total of 294 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 Sprowston by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total (rounded)
Housing with care	36 (12.2%)	47 (16.0%)	**83 (28.2%)**
Adaptations, sheltered, or retirement living	70 (23.8%)	141 (48.0%)	**211 (71.8%)**
Total (rounded)	**106 (36.1%)**	**188 (63.9%)**	**294**

Source: Housing LIN, AECOM calculations

6.2.13. The Norfolk Study of Specialist Housing for Older People was published in 2021 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 in Broadland by 2041. When these figures are pro-rated to Sprowston based on its fair share of the population (13.0% of the district's population), this equates to 83 (rounded) extra-care dwellings and 185 (rounded) sheltered dwellings over the Plan period. This need is slightly lower than the need identified in Table 6-4, but much lower

than the need identified in Table 6-3 due to pro-rating not capturing nuances within a local population.

Further considerations

6.2.14. The above estimates suggest that potential need for specialist accommodation could be in the range of 294-398 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.

6.2.15. 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.

6.2.16. 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).

6.2.17. It is considered that Sprowston 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 Sprowston in other suitable locations near to but outside the Plan area boundaries).

6.2.18. 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 2040 there would be a need for 77 (rounded) residential care beds and 53 (rounded) nursing care beds in the NA, an increase of 130 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 93.6% of the Sprowston population aged 75 and over is likely to live in the mainstream housing stock[21].

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 in suitable to their needs and whether adequate care or support is provided within the home when they need.

6.4.3. It is unclear what mix of housing will be developed through the proposed large scale developments in the NA. However, evidence in this HNA would support the provision of specialist housing for older people within the mix of new homes. Alternatively, 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.

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

[21] 2,158 over 75s in 2021, of which 95 are accommodated in specialist housing and a further 44 in care homes, leaving 2,019 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

observed nationwide. Government is considering mandating M4(2) on newly erected dwellings[22], 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 Sprowston, this equates to a need of 230 (rounded) M4(2) and 84 (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 Sprowston would suggest that this policy approach is appropriate for the NA and should be achieved wherever possible.

6.4.7. The proportion of new housing that might accommodate those using wheelchairs is harder to define at small scales. Typically, at Local Authority scale, this might be set with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available.

6.4.8. Table 6-5 sets out the proportion of wheelchair users in England as a whole, either using a wheelchair all of the time (0.6% of the population) or part of the time (3% of the population). As a crude estimate, these percentages are applied to the expected level of housing delivery for Sprowston to suggest the number that might be encouraged to be wheelchair friendly or adaptable. This would imply a potential need for 16-79 wheelchair accessible dwellings over the Neighbourhood Plan period. It is worth noting that these national figures are for all age categories, not just older persons, although it is likely that a significant proportion of households using a wheelchair will be older persons.

Table 6-5: Wheelchair use Nationally Applied to Sprowston

	Percentage in England	% applied to NA housing commitment figure (2,613 to end of plan period)
Households using wheelchair all the time	0.6%	16
Households using wheelchair either indoors or outdoors	3.0%	79

Source: Survey of English Housing 2018/19

6.5. Conclusions- Specialist Housing for Older People

6.5.1. There are 95 units of specialist accommodation in the NA at present, with around 60% of which are available for social rent for those in financial need and the other 40%

[22] See Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK (www.gov.uk)

being offered for leasehold and freehold market purchase. In addition to this, there are 44 units in a care home in the NA.

6.5.2. 2021 Census data indicates that there were 2,158 individuals aged 75+ in the NA. It is projected that by the end of the Plan period, this will increase significantly by 54.3% to 3,330. This would suggest that the 75+ population in the NA would account for 17.3% of the population in 2040 compared to 12.6% in 2021.

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 Sprowston produce a range of 294 to 398 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. Neighbourhood Plans cannot set the proportion of specialist accommodation that should be affordable; this usually has to be in line with Local Plan policy for all housing. However, it is noted that the Greater Norwich Local Plan is flexible in terms of affordable housing sizes, types and tenures to allow differing needs to be met on a site-by-site basis. AECOM and HLIN estimates suggest that the greatest unmet need in specialist accommodation is for market sheltered housing. Similarly, the greatest need identified in the Norfolk Study of Specialist Housing for Older People (2021) was for sheltered housing, although this study did not suggest an indicative tenure split. Some of the need for sheltered housing could be satisfied by ensuring that all new housing is accessible and adaptable for people with lower support needs.

6.5.6. 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 Sprowston would be an appropriate location for specialist accommodation.

Care Homes

6.5.7. 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 1,172 individuals aged 75+ between 2021 and 2040, it is estimated that in 2040 there would be a need for 77 (rounded) residential care beds and 53 (rounded) nursing care beds in the NA to meet the needs of this increase in older population. However, some of the need for care home beds might be met by independent housing accommodation and vice versa.

Adaptable and Accessible Housing

6.5.8. On the basis of the number of wheelchair users in England as a whole, there would be a need for 16-79 wheelchair accessible dwellings in Sprowston over the Neighbourhood Plan period. These figures relate to all age categories, not just older people.

6.5.9. However, 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.

6.5.10. 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 Sprowston 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 Sprowston Neighbourhood Plan Review Working 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 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 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 Sprowston Neighbourhood Plan Review Working Group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Broadland District Council 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.

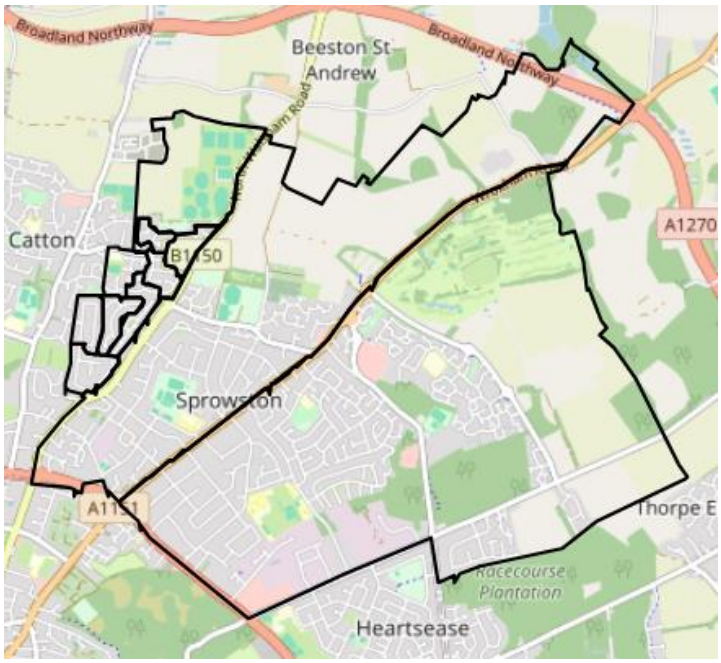
Appendix A : Assessment geography

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).

A.2 The NA equates to the following combination of MSOAs and OAs:

- MSOA E02005531;
- MSOA E02005532;
- OA E00134879;
- OA E00134880;
- OA E00134882;
- OA E00134883;
- OA E00134884;
- OA E00169819;
- OA E00169820;
- OA E00169821; and
- OA E00169822.

Figure A-1: Map of the NA's MSOAs and OAs



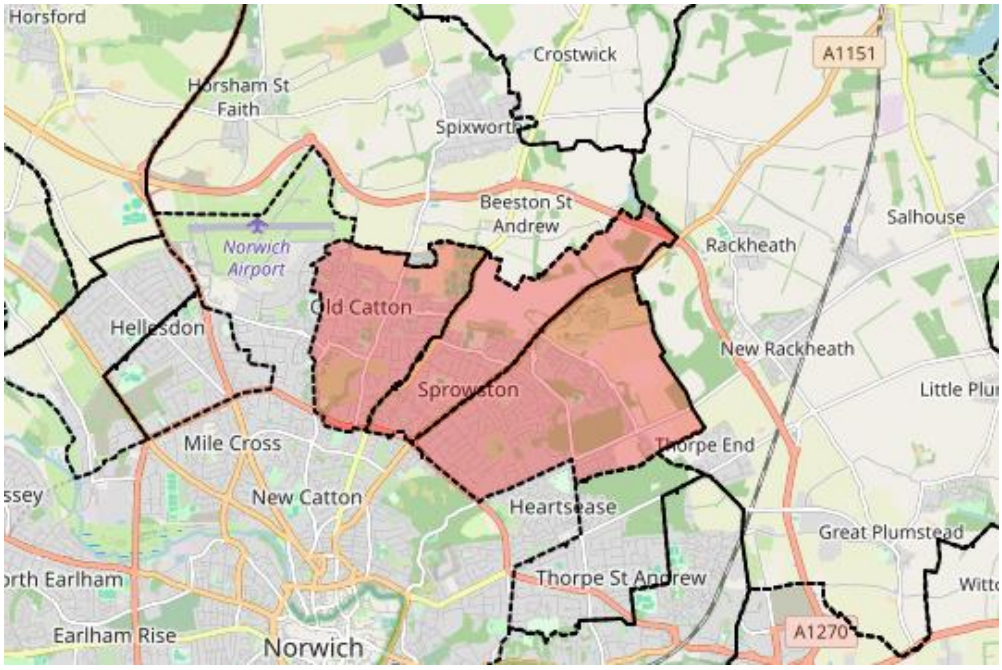
Source: NOMIS

A.3 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 NA is located within the following MSOAs:

- E02005528.
- E02005531; and
- E02005532.

A.4 The two latter MSOAs are wholly within the NA, whilst MSOA E02005528 encompasses a part of the NA along with the parish of Old Catton.

Figure A-2: Map of MSOAs for Income Data



Source: NOMIS

A.5 As the NA is located within three MSOAs this produces three figures for income data: £42,100, £42,900 and £45,900. For the purposes of this report, an income of £43,000 has been used in the affordability analysis as an approximate mid-point.

A.6 Furthermore, 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/ MSOAs in this case, which will need to be used as a proxy for the NA, is:

- LSOA E01026541;
- MSOA E02005531; and
- MSOA E02005532.

A.7 LSOA E01026542 also covers part of the NA, however, it extends far beyond it and therefore has not been included within the analysis.

Figure A-3: Map of LSOA and MSOAs for VOA 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 Sprowston.

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

Policy	Provisions
	Part 1 – The Strategy
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: Sprowston is a built-up parish forming part of the Norwich urban area. 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.

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	

Policy	Provisions
Policy 2: Sustainable Communities	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. 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.
Policy 5: Homes	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. 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. <u>Affordable Housing</u> Major residential development proposals will provide: • At least 33% affordable housing on-site across the plan area, expect 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. <u>Accessible and Specialist Housing</u> Development proposals providing specialist housing options for older people’s accommodation and others with support needs, including

Policy	Provisions
	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. 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. <u>Self/ Custom-Build</u> Except for flats and in other schemes where it would be clearly impractical, at least 5% of plots on residential proposals of 40 dwellings or more should provide serviced self/custom-build plots unless there is a lack of need for such or plots have been marketed for 12 months and have not been sold.
Policy 7.1: The Norwich Urban Area including the Fringe Parishes	Norwich and the fringe parishes will be the major focus for the delivery of homes with 27,960 additional homes to be provided in this area. Housing shall be provided on allocated sites detailed in the Sites document.
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.
Part 2 – The Sites Plan	
Policy STR.10 Land off Blue Boar Lane/ Salhouse Road, White House Farm, Sprowston	Land off Blue Boar Lane/Salhouse Road, White House Farm, Sprowston is allocated for residential development. Should land for a secondary school be required the land uses shall comprise: • At least 1,000 dwellings

Policy	Provisions
	• 12 hectares of land for a secondary school with sports pitches to be made available for community use. • Informal open space, children's play space, and allotments. Should land for a secondary school not be required the land uses shall comprise: • At least 1,200 dwellings. • 2 hectares of land for a primary school. • Formal and informal open space, including sports pitches.

Source: Greater Norwich

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 Sprowston, 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) = £275,000;
- Purchase deposit at 10% of value = £27,500;
- Value of dwelling for mortgage purposes = £247,500;
- Divided by loan to income ratio of 3.5 = purchase threshold of £70,714.

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 £237,000, and the purchase threshold is therefore £60,943.

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 51 sales of new build properties in the NA in 2024. The average NA new build price in 2024 was £336,052 with a purchase threshold of £86,413.

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 2024. Interestingly, the median cost of new build dwellings in Broadland was also £336,052, with a purchase threshold of £86,413.

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 Home.co.uk shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within 2 miles of the NR7 8RN postcode area, 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



Source: Home.co.uk

C.12 According to home.co.uk, there were 39 properties for rent at the time of search in April 2025, with an average (median) monthly rent of £1,200. There were 14 one and two-bed properties listed, with an average (median) price of £898 per calendar month.

C.13 The calculation for the private rent income threshold for entry-level (1-2 bedroom) dwellings is as follows:

- Annual rent = £898 x 12 = £10,776;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £35,920.

C.14 The calculation is repeated for the overall average to give an income threshold of £48,000.

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 Sprowston. 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 1-2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 55% 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 average cost of new build entry-level housing in the NA noted above of £336,052.

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

- Value of a new home (average NA new build) = £336,052;
- Discounted by 30% = £235,236;
- Purchase deposit at 10% of value = £23,524;
- Value of dwelling for mortgage purposes = £211,713;
- Divided by loan to income ratio of 3.5 = purchase threshold of £60,489.

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 £69,131, £51,848 and £43,207 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. However, the 20% discount price is £266,842, meaning it fails to meet the criteria as it is above the cap of £250,000.

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. m23) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in Sprowston.

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

[23] 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/

calculated using the average 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	39%	72%	44%
NA estimated new build entry-level house price	50%	77%	54%
NA entry-level house price	29%	67%	34%
LA median new build house price	50%	77%	54%

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 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 £366,052 is £84,013;
- A 10% deposit of £8,401 is deducted, leaving a mortgage value of £75,612;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £21,603;

- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £252,039;
- The estimated annual rent at 2.5% of the unsold value is £6,301;
- This requires an income of £21,003 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £42,607 (£21,603 plus £21,003).

C.36 The same calculation is repeated for equity shares of 10%, 50% and 75% producing affordability thresholds of £33,845, £57,209 and £71,811 respectively.

C.37 All of these 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

D.1 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.2 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.

Affordable housing policy

D.3 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
A. Evidence of need for Affordable Housing: 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.	The LHNA suggests that around 6.83 households are unable to afford housing and 9.86 households who aspire home ownership over the Neighbourhood Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes. The relationship between these figures suggests that there is a greater demand for affordable home ownership.
B. Can Affordable Housing needs be met in full? 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.	Greater Norwich Local Plan Policy 5 expects a target of a least 33% affordable housing on-site for major residential developments. Commitmment data provided by Broadland District Council indicates that 2,613 dwellings are yet to be delivered in Sprowston. Of these, 93 are for Affordable Housing. However, the majority of these commitments are for Beeston Park (2,023), which has only received outline planning permission. Therefore, it is unclear how many of these

	commitments will be for Affordable Housing in the NA.
C. Government policy (e.g. NPPF) requirements: 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.	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.
D. Local Plan policy:	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.
E. Viability:	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.
F. Funding: 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.	The Sprowston Neighbourhood Plan Review Working Group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
G. Existing tenure mix in Sprowston: 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.	In 2021, 11.8% of households in Sprowston were living in Affordable Housing (10.6% social rent and 1.2% 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 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.
H. Views of registered providers:	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.
I. Wider policy objectives:	The Sprowston Neighbourhood Plan Review Working Group may wish to take account of broader policy objectives for Sprowston 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.

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Sprowston

	Name	Description	No. Dwellings & Type	Tenure	Size
1	Coughtrey Close	Retirement Housing	20 Bungalows	Social Rent	1-Bed
2	Marlborough Court	Retirement Housing	27 Bungalows and Flats	Leasehold and Freehold	1 and 2-Bed
3	Osprey Loke	Age Exclusive Housing	8 Flats and Bungalows	Leasehold	1 and 2-Bed
4	Redmayne View	Extra Care Housing	40 Flats	Social Rent	1-Bed
5	The Warren Care Home	Care Home with Nursing	44 Single Rooms	-	-

Source: http://www.housingcare.org

Table E-2: Tenure and mobility limitations of those aged 65+ in Sprowston, 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	774	21.4%	998	27.6%	1,842	51.0%
Owned Total	673	20.3%	908	27.3%	1,741	52.4%
Owned outright	623	20.0%	859	27.5%	1,637	52.5%
Owned (mortgage) or shared ownership	50	24.6%	49	24.1%	104	51.2%
Rented Total	101	34.6%	90	30.8%	101	34.6%
Social rented	68	39.1%	52	29.9%	54	31.0%
Private rented or living rent free	33	28.0%	38	32.2%	47	39.8%

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, Sprowston is forecast to see an increase of 1,172 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 x 1.172 = 70.32
- Leasehold sheltered housing = 120 x 1.172 = 140.64
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = 20 x 1.172 = 23.44
- Extra care housing for rent = 15 x 1.172 = 17.58
- Extra care housing for sale = 30 x 1.172 = 35.16
- Housing based provision for dementia = 6 x 1.172 = 7.03

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 = £200,000/£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 methods[24].

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 Standard[25]

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

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

[25] 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)[26]

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.

[26] See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

Equity Loans/Shared Equity

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 years[27], 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.

[27] See https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/

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 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 Housing[28]

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 bedroomed. 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

[28] See http://www.housingcare.org/jargon-sheltered-housing.aspx

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, 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.[29]

[29] See http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing