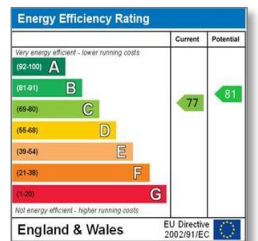




Opinion Research Services

Excellent research for the public, voluntary and private sectors



Central Norfolk

Strategic Housing Market Assessment 2015

Report of Findings: Part 2

Opinion Research Services

January 2016



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6. Introduction

Introduction

^{6.1} Part One of the Central Norfolk SHMA report addresses the key issues of the Housing market Area and Objectively Assessed needs for the area. This Part Two Report accompanies Part One of the SHMA, and considers other features of the Housing Market Area which were included in the original Brief for the Project. These include

- » Private Rented Sector;
- » Houses in Multiple Occupation;
- » Changing Market: Buy to Let and First Time Buyers, Buy to Leave Empty, Let to Buy;
- » Self-Build;
- » Older People's Housing Requirements;
- » Class C2;
- » Households with Specific Needs;
- » Student Housing;
- » Welfare Reform;
- » Right to Buy;
- » Demand versus Supply;
- » Service Families;
- » Other Needs;
- » Stakeholder Engagement

Appendix A gives other background information about the HMA

Appendix B sets out context regarding Local Policy and Strategy

Appendix C gives a short profile of The Broads

7. How should the needs for all types of housing be addressed?

Introduction

- ^{7.1} NPPG (Paragraph 021) sets out how the need for certain types of housing and the needs of different groups need to be considered:

How should the needs for all types of housing be addressed?

Once an overall housing figure has been identified, plan makers will need to break this down by tenure, household type (singles, couples and families) and household size. Plan makers should therefore examine current and future trends of:

- » *the proportion of the population of different age profile;*
- » *the types of household (eg singles, couples, families by age group, numbers of children and dependants);*
- » *the current housing stock size of dwellings (eg one, two+ bedrooms);*
- » *the tenure composition of housing.*

This information should be drawn together to understand how age profile and household mix relate to each other, and how this may change in the future. When considering future need for different types of housing, plan makers will need to consider whether they plan to attract a different age profile eg increasing the number of working age people.

Plan makers should look at the household types, tenure and size in the current stock and in recent supply, and assess whether continuation of these trends would meet future needs.

National Planning and Policy Guidance (2014; revised 2015)

Proportion of the Population of Different Age Profile

^{7.2} When compared to England, Central Norfolk (CN) has a different age profile: there are more older people aged over 60 (except Norwich, which has a larger young adult population; this could be for a variety of reasons – students, job opportunities, affordability etc). North Norfolk has a markedly older age profile than other CN authorities.

Figure 108A: Age Profiles for Central Norfolk Compared with the East of England and England (Source: UK Census of Population 2011)

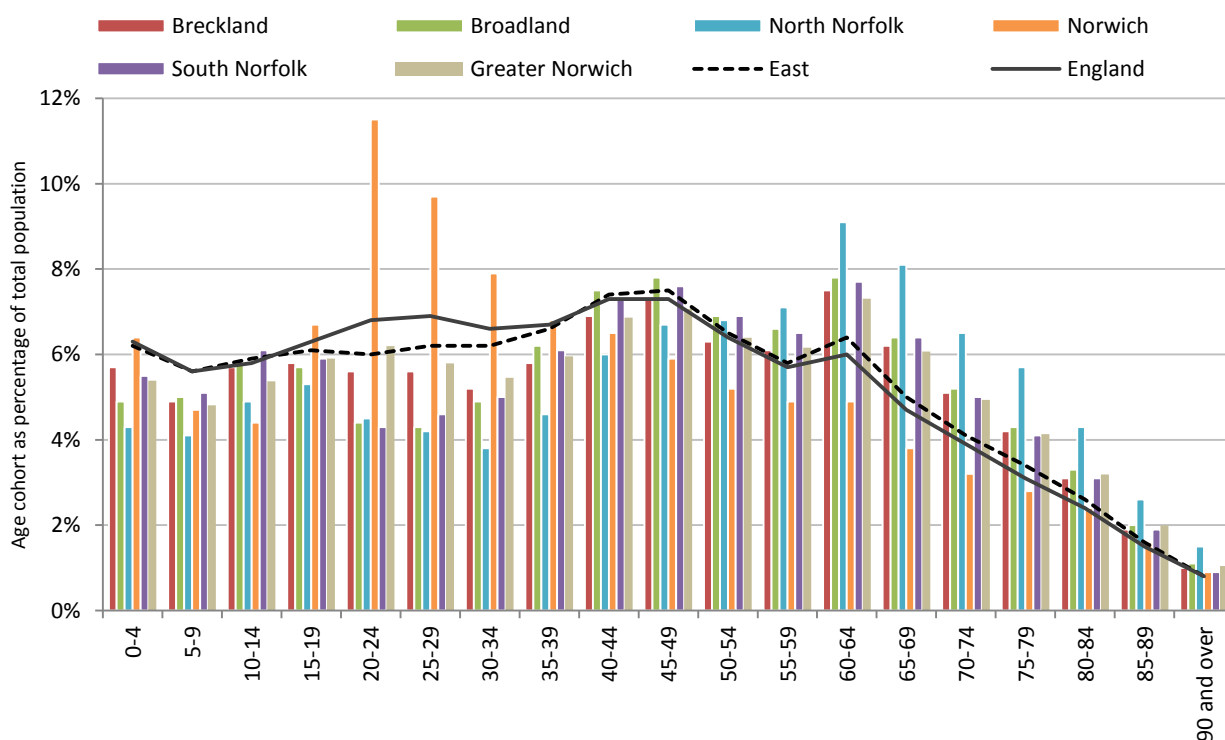
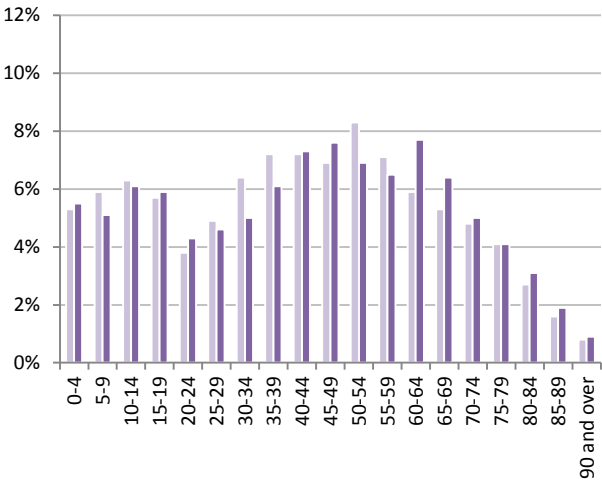


Figure 109: Ten Year Difference in Age Profiles for Central Norfolk, East of England and England (Source: UK Census of Population 2001 and 2011)

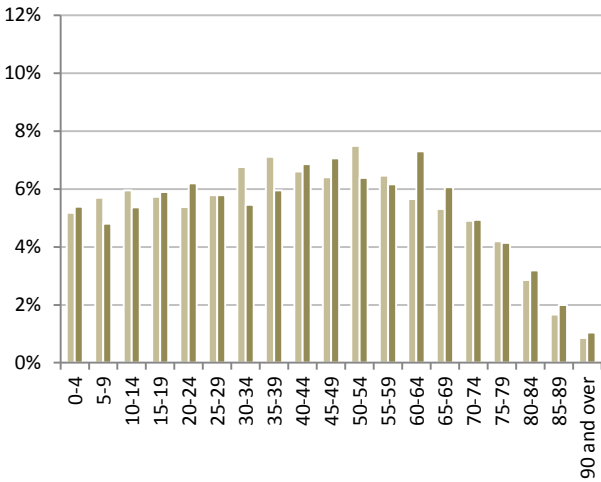
(Note: charts show change 2001-11 in age cohort as percentage of total population)



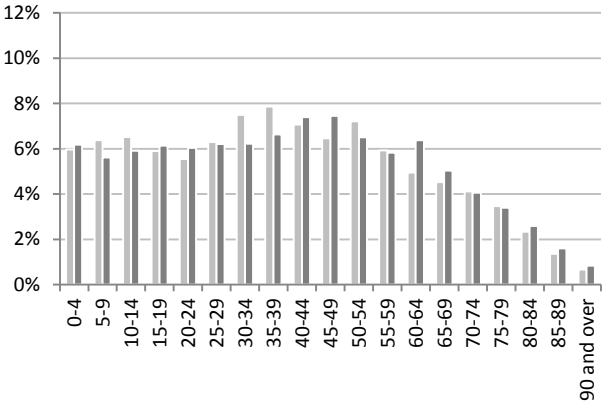
South Norfolk



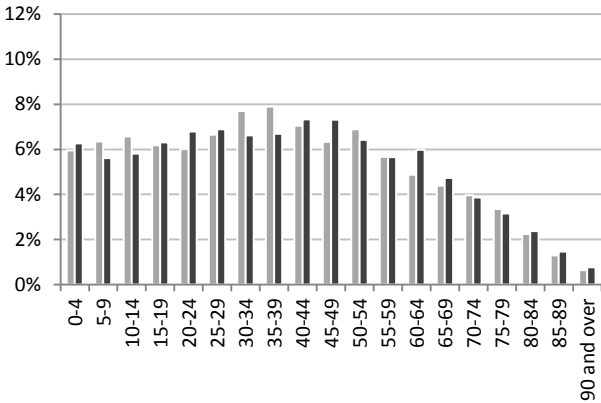
Central Norfolk



East of England



England



Types of Household

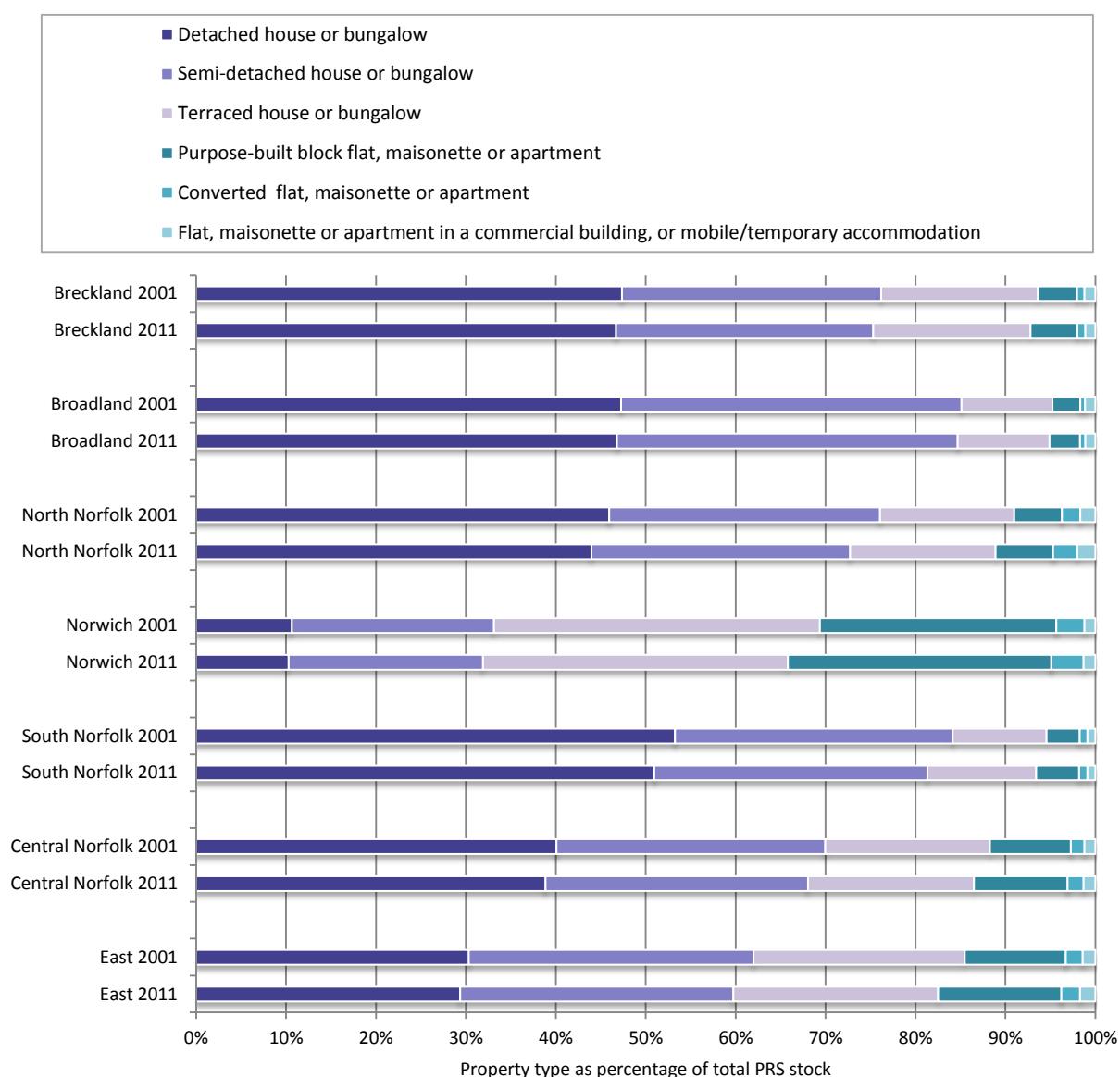
- 7.3 In terms of numbers of people in a household, the trend within the HMA from 2001 to 2011 is for a small increase in one person households and reduction in multi-person households. However, this is not uniform across the HMA – for example, North Norfolk has seen a reduction in three person households while other authorities have seen an increase; Breckland has seen a reduction in one person households while other authorities have seen an increase.

Figure 110: Number of people in the household in 2011 and % point change from 2001– (Source: Census 2001 and 2011)

	Number of People in the Household									
	One		Two		Three		Four		Five or more	
	2011	change	2011	change	2011	change	2011	change	2011	change
Breckland	26.0%	-1.3%	40.6%	1.9%	15.2%	0.7%	12.4%	-1.1%	5.9%	-0.2%
Broadland	26.4%	1.1%	40.6%	-0.3%	15.2%	0.3%	13.1%	-0.9%	4.7%	-0.2%
North Norfolk	31.1%	1.3%	42.6%	0.5%	12.6%	-0.5%	9.4%	-1.1%	4.3%	-0.3%
Norwich	38.2%	1.0%	33.5%	-0.4%	13.5%	0.0%	9.8%	-0.6%	4.9%	-0.1%
South Norfolk	26.3%	0.4%	41.0%	0.6%	14.5%	0.0%	13.1%	-0.7%	5.1%	-0.2%
Central Norfolk	29.8%	0.5%	39.4%	0.4%	14.2%	0.1%	11.6%	-0.9%	5.0%	-0.2%
East	28.5%	0.2%	35.5%	-0.4%	15.6%	0.5%	13.8%	-0.2%	6.6%	-0.1%

Current Housing Stock Size of Dwellings

- 7.4 There is relatively little difference in the property type profile within the HMA between 2001 and 2011. One area of expansion to note is in purpose built flats which have expanded their relative 'share' in all authorities. This is a market delivery response which presumably reflects both existing policy and developer perceptions of the market; however, one other market feature to note is that new or nearly new properties are often bought by investors to rent out privately.

Figure 111: Property Type (Source: Census 2001 and 2011)

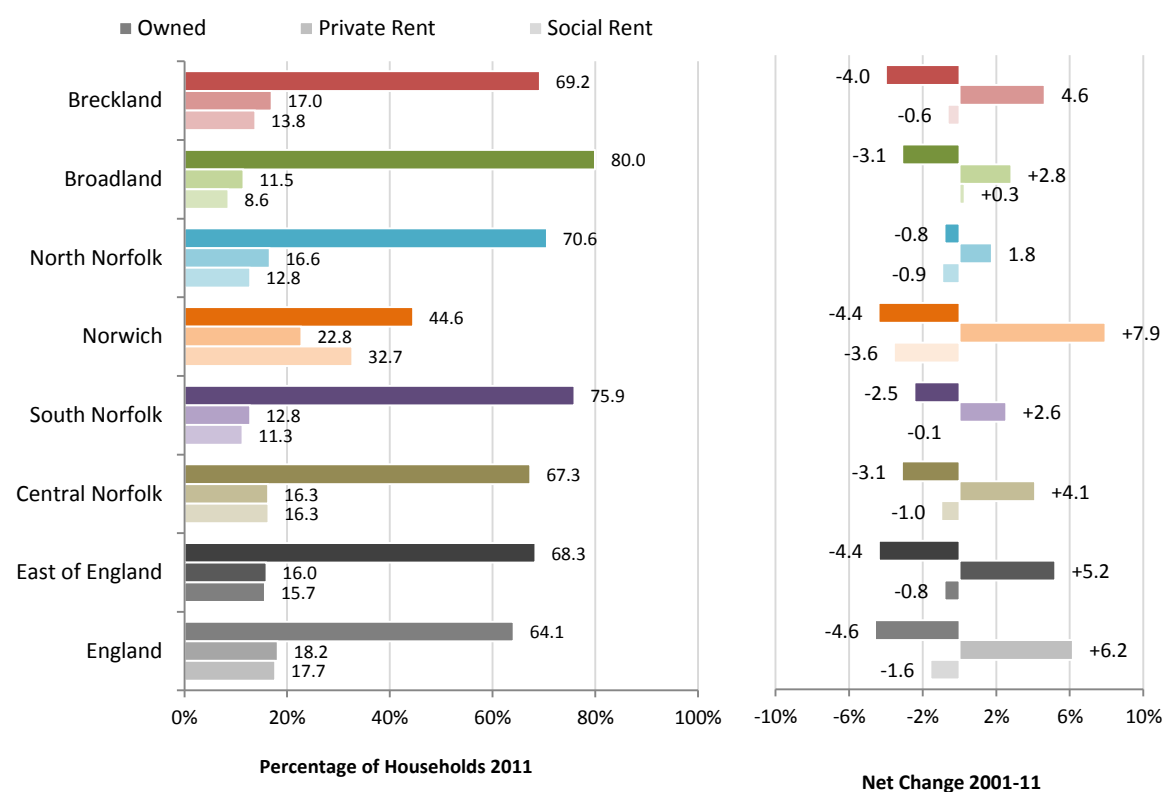
Tenure Composition of Housing

- ^{7.5} The dominant form of housing tenure in Central Norfolk is owner occupation, although the proportion of housing in this tenure has declined relatively by 4.4% since 2001. In the same period, the private rented sector has grown significantly to 16.3%, although at a lower relative rate than the East of England and England. Affordable housing is also declining slightly relative to other tenures.
- ^{7.6} The highest private rented sector growth is in Norwich (7.9%); higher than East of England and England.

- ^{7.7} The private rented sector (PRS) does not contribute significantly to new housing supply; there is, however, considerable current interest in attracting investment to boost new build PRS supply, particularly from Government³³.

³³ Review of the Barriers to Institutional Investment in Private Rented Homes; Montague Review

Figure 112: Household Tenure by Area (Source: UK Census of Population 2001 and 2011. Note: Private Rent includes tied housing and living rent free)



Drawing it all together

^{7.8} NPPG Paragraph 21 goes on to say:

*This information should be drawn together to understand how age profile and household mix relate to each other, and how this may change in the future. When considering future need for different types of housing, plan makers will need to consider whether they plan to attract a different age profile e.g. increasing the number of working age people. Plan makers should look at the household types, tenure and size in the current stock and in recent supply, and assess whether **continuation of these trends** would meet future needs.*

^{7.9} The changing demography of the HMA and the subsequent implications for housing need are explored in the separate chapters on demographic projections (Chapter Three), affordable housing need (Chapter Four) and objectively assessed need (Chapter Five) and are not considered here.

^{7.10} However, there are issues around the need for certain types of housing which have implications for the HMA in the future and these issues are explored below.

Need for Certain Types of Housing

^{7.11} In Paragraph 021, PPG sets out what needs to be done to identify ‘*the need for certain types of housing and the needs of different groups*’. These groups are:

- » The private rented sector
- » People wishing to build their own homes
- » Family Housing
- » Housing for Older People
- » Households with Specific Needs
- » Student Housing (since PPG Revision March 2015)

National Level Data on Tenure Trends

English Housing Survey

^{7.12} The English Housing Survey³³ 2013-14 identified that 19% (4.4 million) of households were renting from a private landlord, up from 18% in 2012-13 and 11% in 2003. The proportion of households renting social housing remained steady at 17% (3.9 million). 63% (14.3 million) were owner occupiers.

^{7.13} Young households aged 25-34 were more likely (48%) to be renting privately than buying a home, up from 45% in 2012-13 and 21% in 2003-04. Owner occupation in this age group dropped from 59% to 36% over the same 10 years.

^{7.14} In 2013-14, the average length of residence for private renters was 3.5 years, compared with 11.5 years for social renters and 17.1 years for owner occupiers. 35% of private renters had been in their home for less than a year.

Intermediary Mortgage Lenders Association

^{7.15} The sector is expected to increase in size in coming years; possibly to increase its market share to 35% nationally³⁴. Indeed, more than a third of all households could rent privately within two decades – twice as many as today.

³³ <https://www.gov.uk/government/statistics/english-housing-survey-2013-to-2014-headline-report>

³⁴ <http://news.rla.org.uk/rpi-rent-revolution/>

Figure 113: UK household tenure projections to 2032 (Source: DCLG/IMLA)

	Owner-occupied units (thousands)	% of total	Private rented units (thousands)	% of total	Social rented units (thousands)	% of total	Total units (thousands)
2007	18,206	68.0	3,606	13.5	4,886	18.3	26,698
2012	17,835	64.2	4,920	17.7	4,936	17.8	27,691
2017f	17,445	61.1	6,106	21.4	4,996	17.5	28,584
2022f	17,064	57.5	7,578	25.5	5,058	17.0	29,700
2032f	16,326	49.2	11,672	35.2	5,182	15.6	33,181
Source: DCLG / IMLA							

Private Rented Sector (PRS)

7.16 Private Rented Housing has become a significant part of the national housing offer; further, many households with housing need are now meeting those needs in the sector. Paragraph 020 recognises this:

‘Tenure data from the Office of National Statistics can be used to understand the future need for private rented sector housing. However, this will be based on past trends. Market signals in the demand for private rented sector housing could be indicated from a change in rents. Evidence can also be sourced from the English Housing Survey, which will provide at national level updated information on tenure trends, Office of National Statistics Private Rental Index, the Valuation Office Agency, HomeLet Rental Index and other commercial sources’.

7.17 This section considers the Private Rented Sector (PRS) in Central Norfolk. It looks at the sector in terms of how it is growing, the property types and the households who make their home in the sector. The study also considers potential within the sector for new housing supply.

7.18 Overall, the Government sees the growth in the PRS as positive; it offers a flexible form of tenure and meets a wide range of housing needs. Further, *‘it contributes to greater labour market mobility and is increasingly the tenure of choice for young people’*³⁵. Continued policy support and investment programmes (e.g. Build to Rent) for expansion of the sector seem likely.

Note: Students and their impact on the market are considered separately in this Chapter following the change in NPPG March 2015.

³⁵ <https://www.gov.uk/government/publications/2010-to-2015-government-policy-rented-housing-sector/2010-to-2015-government-policy-rented-housing-sector#appendix-9-private-rented-sector>

The Sector Nationally

7.19 PRS size is relatively uniform in England (but higher in London³⁶): the proportion of households living in the PRS is relatively uniform across the English regions, although considerably higher in London.

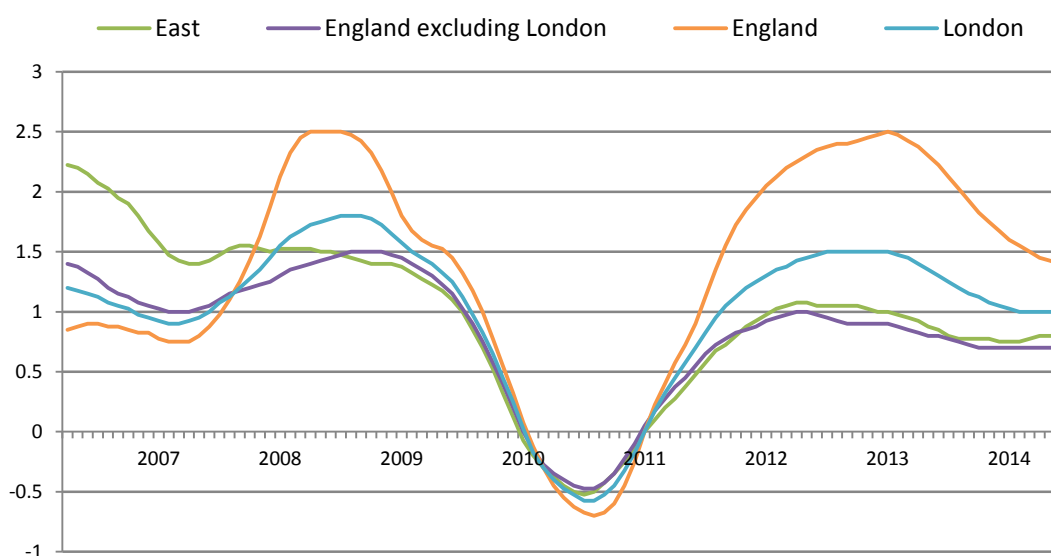
7.20 Most PRS landlords have small portfolios: 89% of PRS landlords are private individuals³⁷, accounting for 71% of all PRS dwellings. 78% of all landlords own a single dwelling for rent – 40% of the total PRS housing stock. Only 5% of landlords were companies, accounting for 15% of PRS stock. The majority of new entrants to the market in recent years have been individuals (often ‘accidental’ landlords unable to sell).

Private Sector Rents

7.21 The Index for PRS rents (below) shows rents in East of England were increasing faster than England (both including and not including London) in 2006. This trend has now reversed; increases are now below England (both including and not including London) in 2014.

7.22 However, overall, rents are still rising despite periodic market adjustments.

Figure 114: Index of Private Housing Rental Prices (Source: ONS Index of Private Housing Rental Prices)



Homelet Rental Index

7.23 The Homelet Rental Index³⁸ gives regional trends in rents and indicates that rents went up by 6% for the year ending March 2015 for properties in the East of England. Average rents in the three months ending March 2015 were £769.

³⁶ Birmingham University's Centre on Housing Assets and Savings Management (CHASM) (December 2013)

³⁷ CLG Private Landlords Survey 2010

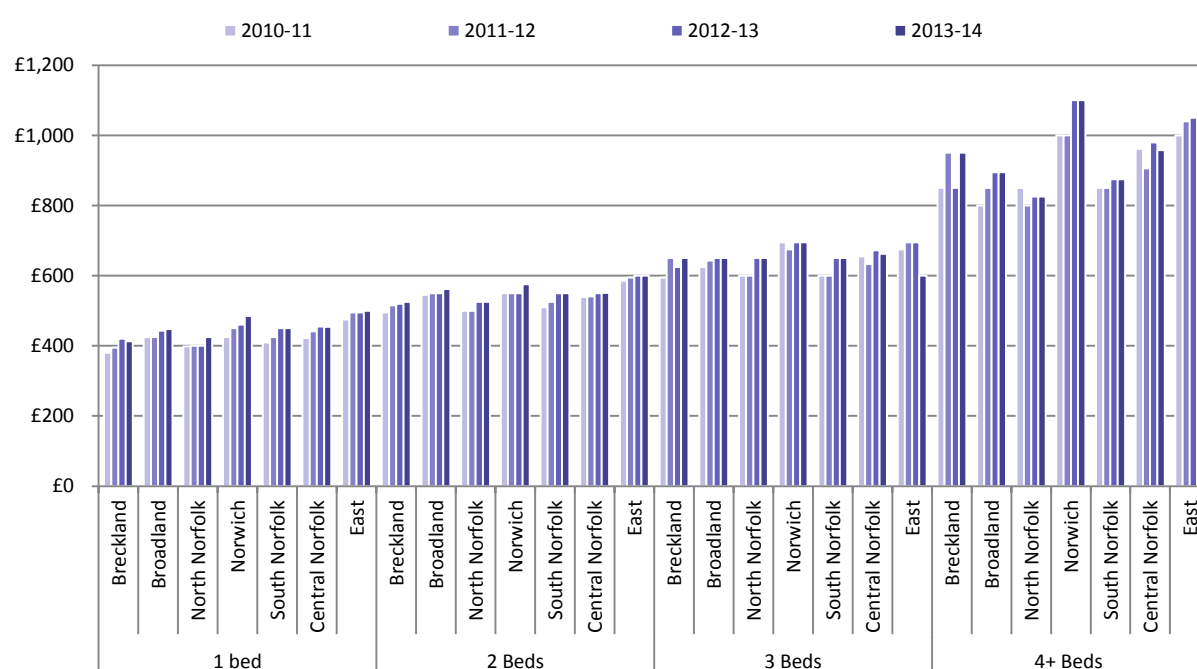
³⁸ <http://homelet.co.uk/assets/documents/M3692-March-2015-HomeLet-Rental-Index-14.04.15.pdf>

Central Norfolk

Rents

- 7.24 Rental trends are upwards for all property sizes in Central Norfolk since 2010/11 indicating demand exceeds supply. However, again, the average rents in Central Norfolk are relatively lower than East of England and England.
- 7.25 Median monthly rents in Central Norfolk are generally below those for East of England and England. However, there is an exception for Norwich for three and four bedroom properties, where median rents are equivalent to or higher than East of England and England.

Figure 115: Median Monthly Rents in Central Norfolk (Source: Valuation Office Agency 2010-2013)

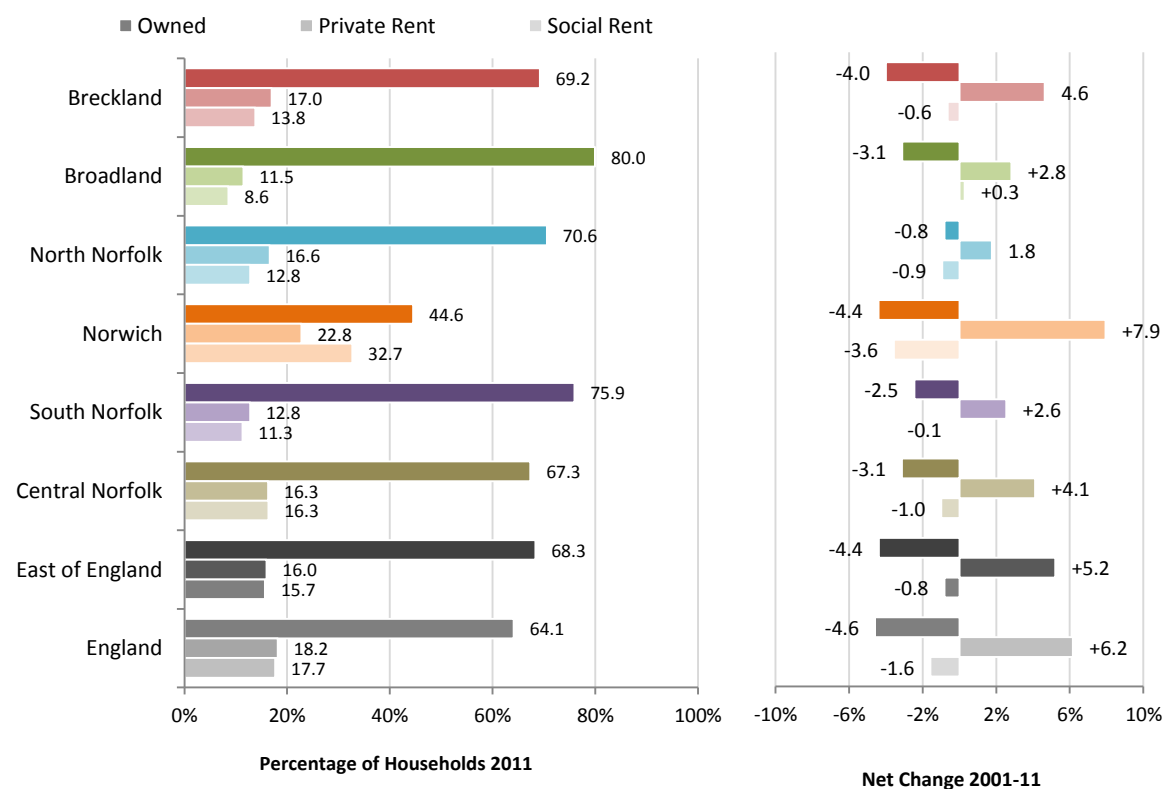


Growth in the PRS

- 7.26 The dominant form of housing tenure in Central Norfolk continues to be owner occupation, although the sector has declined relatively by 3.1% since 2001. In the same period, the private rented sector has grown significantly to 16.3%, although at a lower relative rate than the East of England and England. Affordable housing is also declining relative to other tenures and is now the same proportion of housing as the PRS.
- 7.27 The largest private rented sector growth since 2001 is in Norwich (7.9%); higher than East of England and England, while the lowest is in North Norfolk (1.8%).
- 7.28 Changes in tenure indicate that the private rented sector is growing locally via the conversion of other tenures rather than through new specialist stock being built. The PRS does not contribute significantly to new housing supply in the HMA; there is, however, considerable Government

interest in attracting investment to boost new build PRS supply³⁹. This issue is considered later in the Chapter.

Figure 116: Household Tenure by Area (Source: UK Census of Population 2001 and 2011. Note: Private Rent includes tied housing and living rent free)

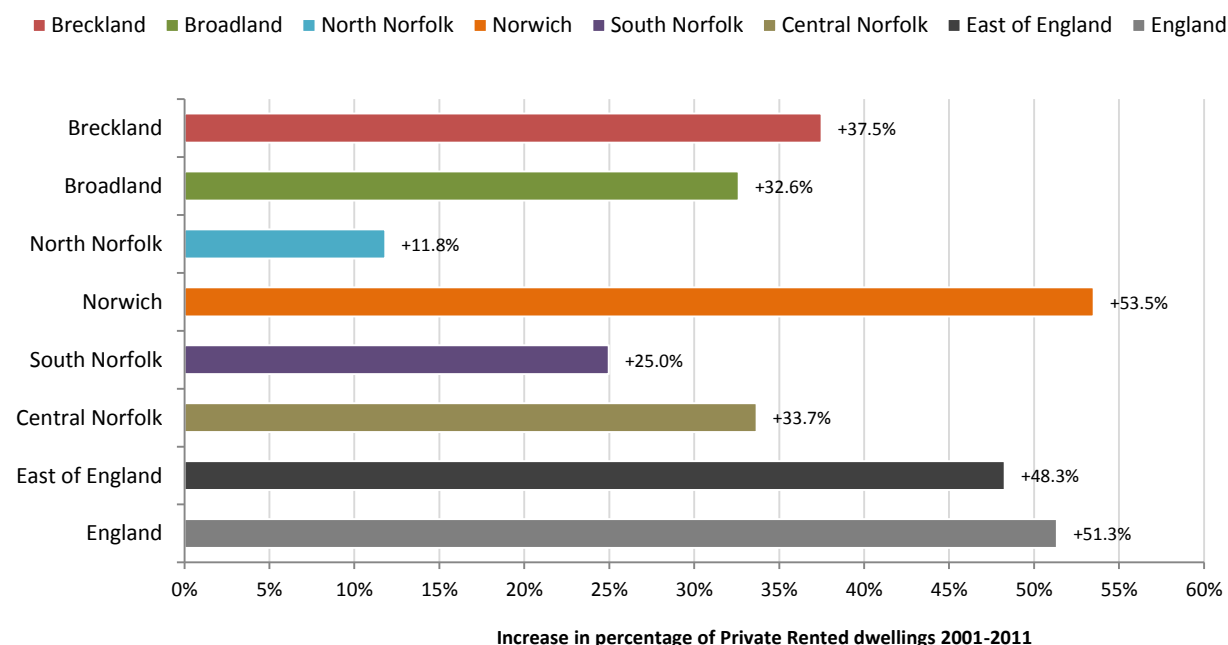


³⁹ Review of the Barriers to Institutional Investment in Private Rented Homes; Montague Review

Rates of change by Local Authority

7.29 The rate of change in the PRS shows the sector has grown relatively by 33.7% (2001-11), with a rate of growth in Norwich (53.5%) that is higher than England and the East of England.

Figure 117: % Change in Private Rented Properties from 2001-11 by Area (Source: UK Census of Population 2001 and 2011. Note: Private Rent includes tied housing and living rent free)



Households

7.30 In terms of numbers of people in a household, overall the trend from 2001 to 2011 is for a reduction in one person households and an increase in multi-person households.

7.31 By comparing Census 2001 and 2011 we can show relative change in household size. Overall, the trend is toward more people in households in the HMA. The main household increase in Norwich is for non-family multi person households indicating increasing numbers of sharers especially in Houses in Multiple Occupation (HMOs). Elsewhere, Breckland and Broadland have seen growth in the number of three person households, with falls in the number of one person households. South Norfolk has seen growth in both two and three person households but reductions in one person households.

Figure 118: Number of people in the household in 2011 and % point change from 2001 in the private rented sector
(Source: Census 2001 and 2011)

	Number of People in the Household									
	One		Two		Three		Four		Five or more	
	2011	change	2011	change	2011	change	2011	change	2011	change
Breckland	27.4%	-7.7%	34.1%	+1.1%	18.2%	+4.3%	12.9%	+0.5%	7.5%	+1.8%
Broadland	32.3%	-7.5%	36.0%	+0.2%	16.0%	+3.0%	10.4%	+2.7%	5.3%	+1.6%
North Norfolk	36.6%	-3.1%	35.6%	+1.3%	13.9%	+1.2%	9.5%	+0.3%	4.4%	+0.3%
Norwich	34.6%	-6.0%	34.7%	+0.7%	15.1%	+2.1%	9.8%	+1.6%	5.8%	+1.6%
South Norfolk	33.5%	-7.5%	35.8%	+3.1%	15.7%	+2.6%	10.5%	+1.8%	4.4%	+0.1%
Central Norfolk	32.9%	-6.3%	35.1%	+1.2%	15.8%	+2.6%	10.6%	+1.3%	5.6%	+1.2%
East of England	32.3%	-7.0%	32.2%	-0.6%	17.2%	+3.7%	11.6%	+2.3%	6.7%	+1.6%

^{7.32} Overall, Central Norfolk household composition is seeing growth in the number of families (+31.6%), particularly lone parents with dependent children (+30.5%).

^{7.33} Single person households amongst over 65s are also declining (-6.4%) indicating that the HMA population is getting relatively younger. This may partly reflect how many 'baby boomer' owner occupiers are now reaching the age of 65, so this age group is no longer as well represented in the private rented sector.

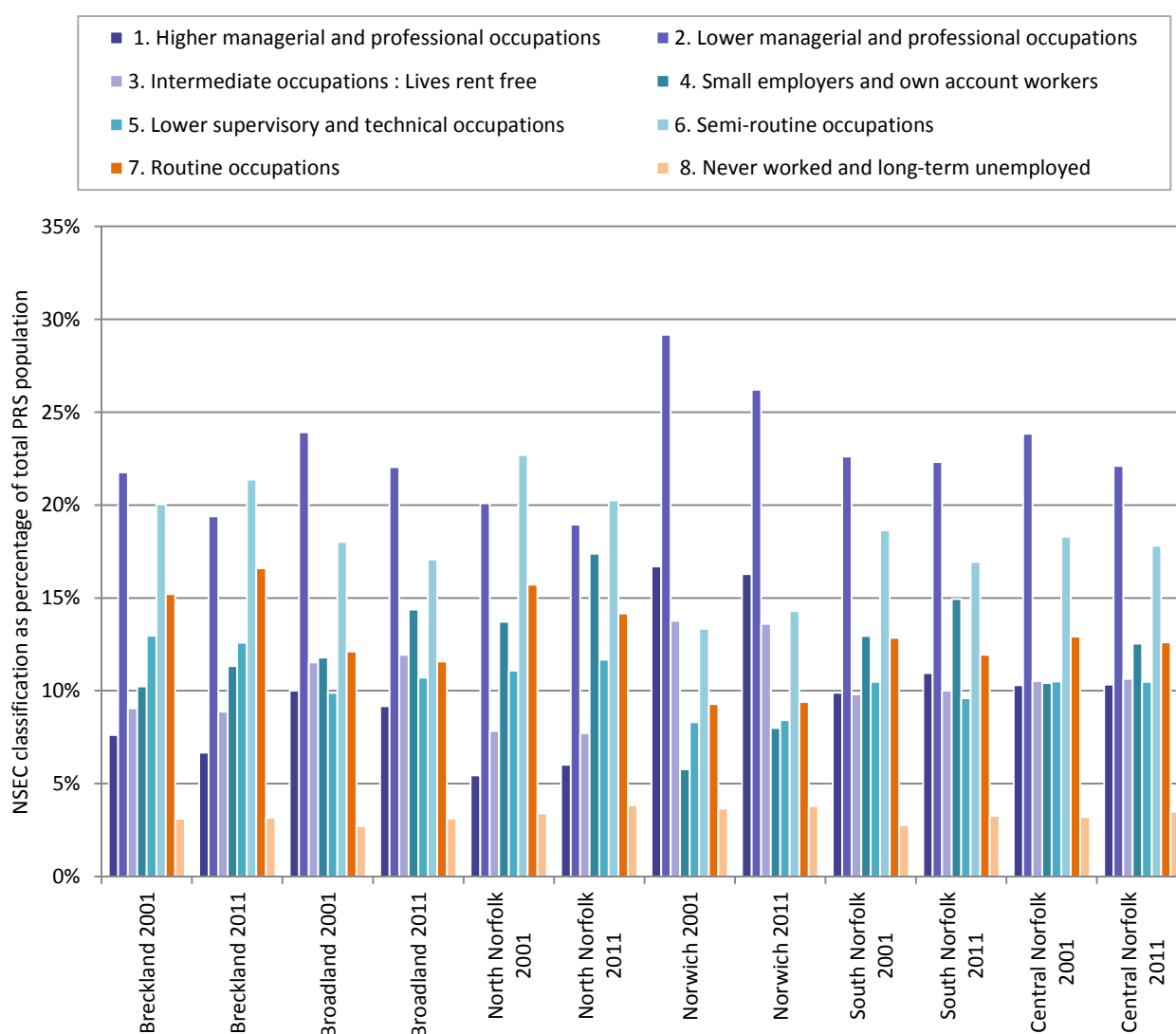
Figure 119: Private Rented Sector Household Composition in 2011 and % point change from 2001 (Source: Census 2001 and 2011)

	Breckland 2011	Net Change	Broadland 2011	Net Change	North Norfolk 2011	Net Change	Norwich 2011	Net Change	South Norfolk 2011	Net Change	Central Norfolk 2011	Net Change
One person household	27.4%	-7.7%	32.3%	-7.6%	36.6%	-3.1%	34.6%	-6.0%	33.5%	-7.5%	32.9%	-6.3%
<i>Aged 65 and over</i>	8.6%	-5.5%	9.9%	-6.8%	12.8%	-7.0%	3.5%	-4.4%	10.0%	-7.3%	8.1%	-6.4%
<i>Other</i>	18.8%	-2.2%	22.3%	-0.7%	23.8%	+3.9%	31.1%	-1.6%	23.5%	-0.2%	24.8%	+0.1%
One family only	61.3%	+1.2%	56.8%	+2.0%	55.0%	-0.9%	41.9%	+6.2%	57.0%	+2.8%	82.5%	+31.6%
<i>All aged 65 and over</i>	3.5%	-2.5%	4.3%	-3.1%	5.8%	-2.0%	0.9%	-1.4%	4.1%	-2.4%	3.3%	-2.4%
<i>Couple: No children</i>	20.4%	+0.1%	21.8%	+2.1%	20.4%	+1.8%	20.6%	+1.0%	22.8%	+3.5%	21.0%	+1.6%
<i>Couple: Dependent children</i>	22.9%	+1.7%	19.1%	+4.0%	16.9%	+0.6%	10.4%	+3.6%	18.6%	+2.8%	16.7%	+2.2%
<i>Couple: All children non-dependent</i>	2.9%	-0.4%	2.8%	+0.2%	2.8%	-1.0%	0.8%	+0.0%	2.8%	-0.9%	2.2%	-0.5%
<i>Lone parent: Dependent children</i>	9.3%	+1.6%	6.8%	-1.3%	6.6%	-0.5%	7.9%	+2.7%	6.7%	-0.4%	37.3%	+30.5%
<i>Lone parent: All children non-dependent</i>	2.3%	+0.6%	2.0%	+0.1%	2.4%	+0.3%	1.3%	+0.4%	2.0%	+0.2%	1.9%	+0.3%
Other household types	11.3%	+6.5%	7.4%	+2.0%	7.0%	+2.6%	26.1%	+2.4%	6.9%	+2.2%	14.0%	+4.1%
<i>With dependent children</i>	3.9%	+2.3%	1.9%	+0.9%	1.7%	+0.7%	1.6%	+0.4%	1.9%	+0.7%	2.2%	+1.0%
<i>Other (including all full-time students and all aged 65 and over)</i>	7.4%	+4.1%	5.6%	+1.2%	5.3%	+1.9%	24.5%	+2.0%	5.0%	+1.5%	11.8%	+3.1%
All Households	27.4%	-7.7%	2.3%	-7.6%	36.6%	-3.1%	34.6%	-6.0%	33.5%	-7.5%	32.9%	-6.3%

Occupation

7.34 Occupations in the PRS have not changed greatly between 2001 and 2011. However, higher managerial numbers are up in North Norfolk, South Norfolk and Central Norfolk. 'Intermediate Occupations' are: *Positions in clerical, sales, service and intermediate technical occupations that do not involve general planning or supervisory powers*⁴⁰.

7.35 Figure 120: National Socio-Economic Classification in the Private Rented Sector (Source: UK Census of Population 2001 and 2011)



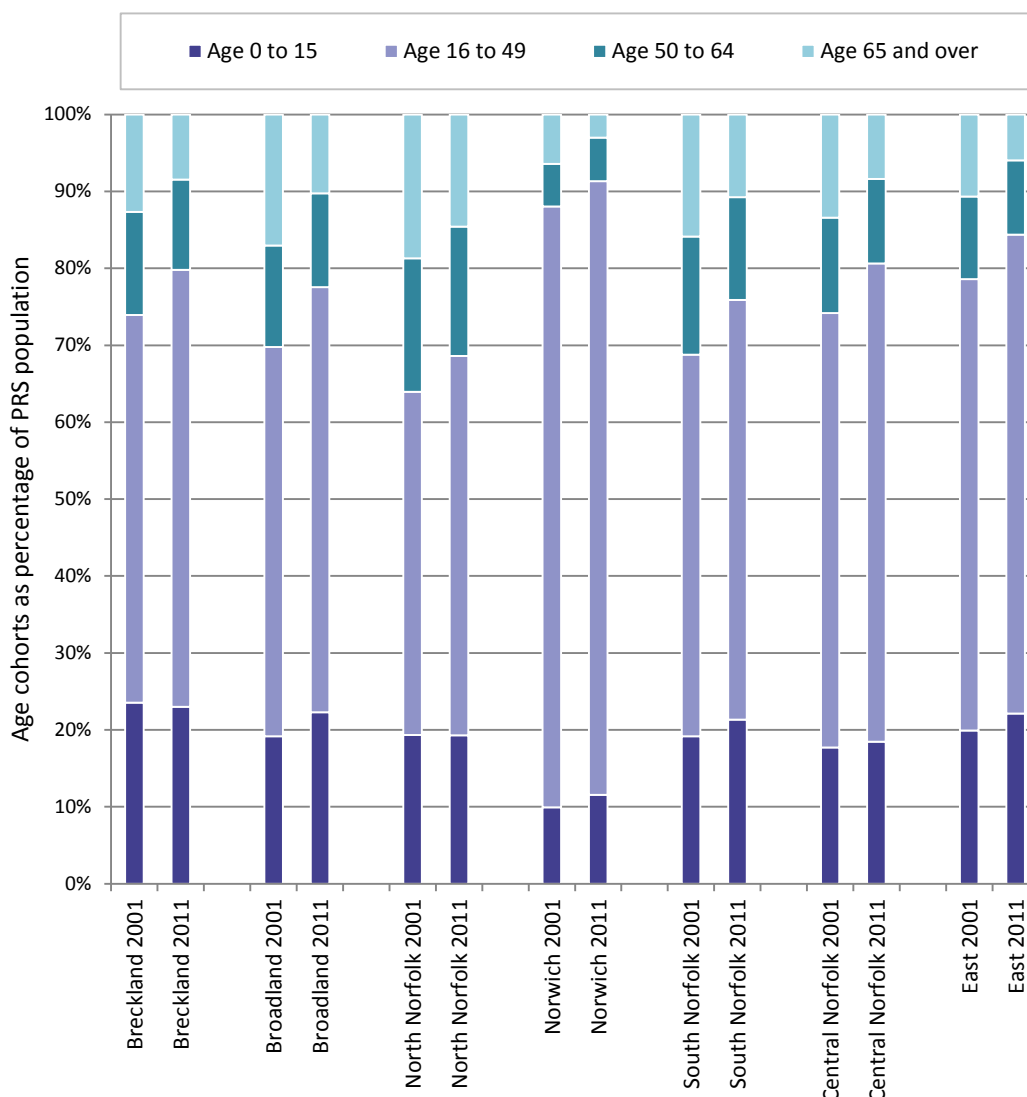
Age of Population

7.36 The chart below shows the age of the PRS population. Overall, the Central Norfolk PRS population is getting younger (2001 to 2011) and the number of children is increasing. Relatively,

⁴⁰ <http://ons.gov.uk/ons/guide-method/classifications/current-standard-classifications/soc2010/soc2010-volume-3-ns-sec--rebased-on-soc2010--user-manual/index.html>

however, the HMA is slightly older compared with the East of England. North Norfolk and South Norfolk have more older households (aged 50+) in the sector and Norwich more younger (aged up to 49).

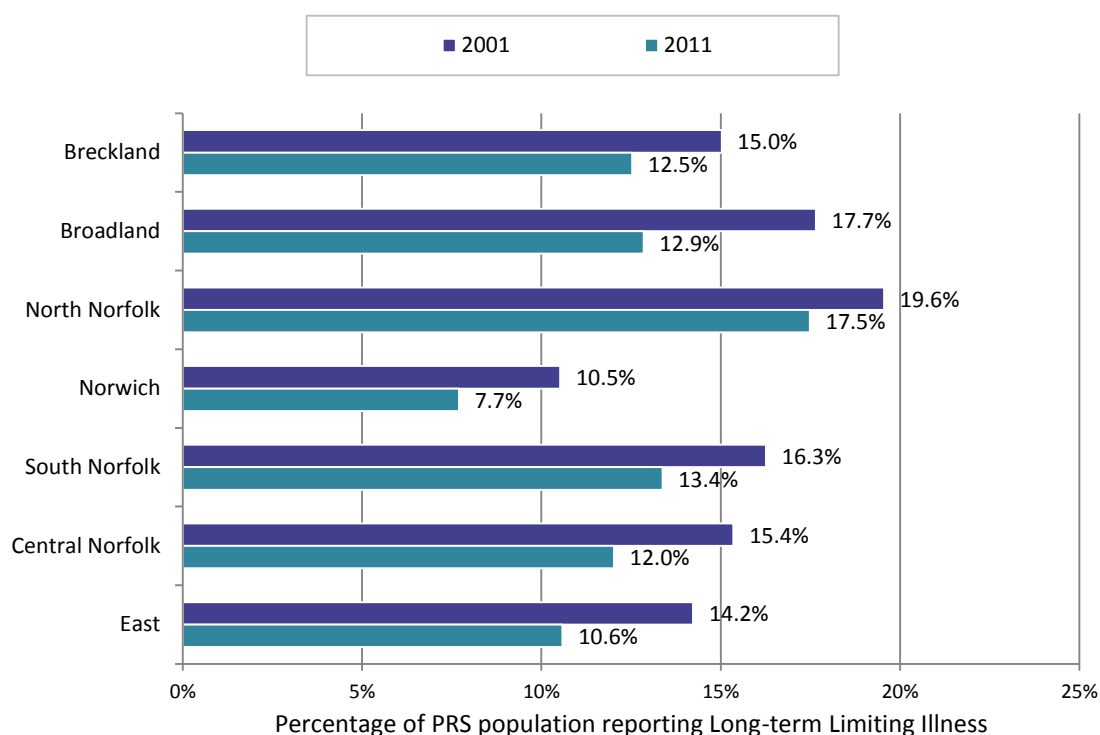
Figure 121: Age of population in the Private Rented Sector (Source: Census 2001 and 2011)



Health

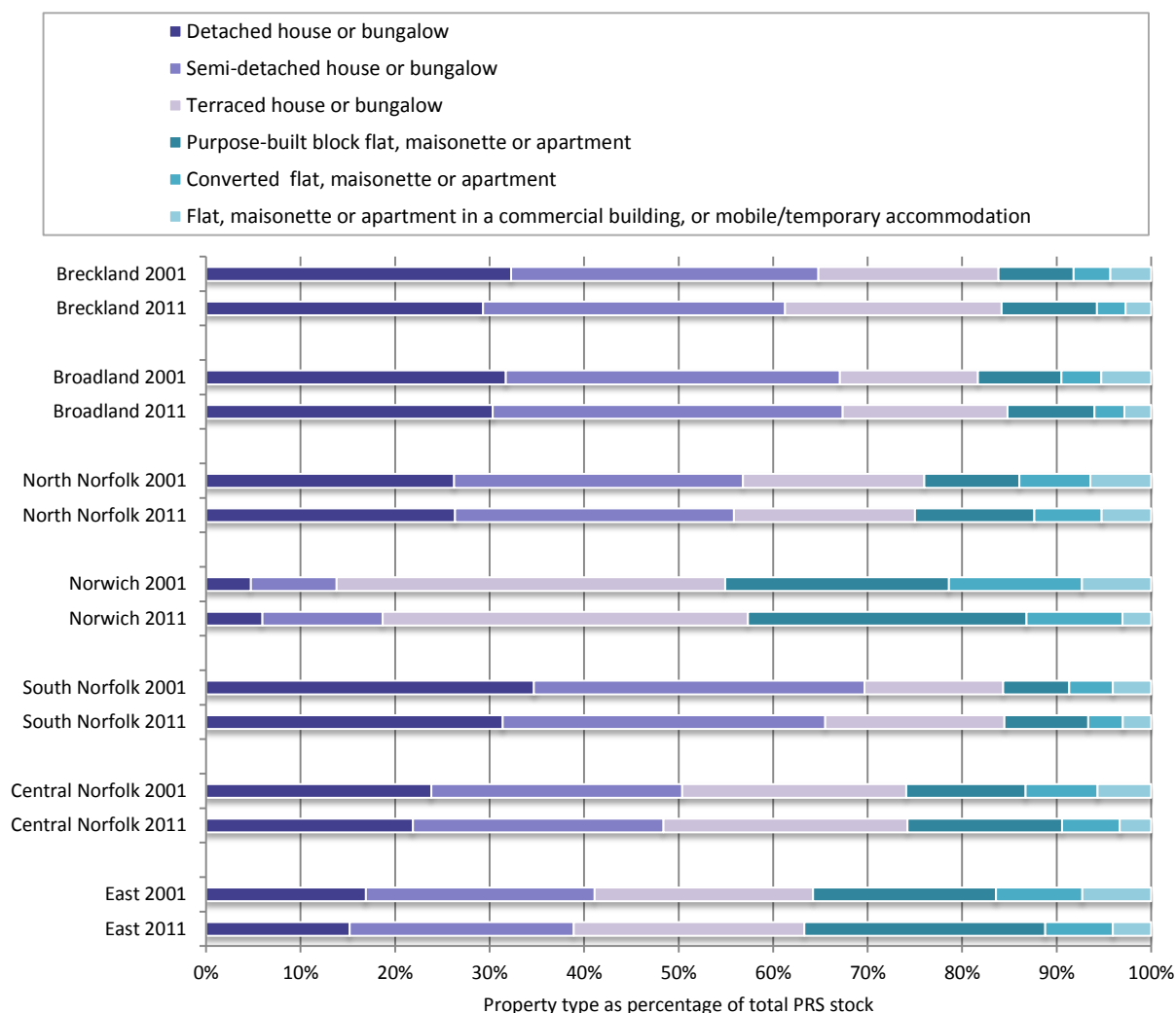
^{7.37} The number of people reporting a Limiting Long Term Illness fell between 2001 and 2011 and the reasons for this are unknown. It could be a combination of features including the quality of accommodation, the increasing relative size of the tenure and the age of the tenure population.

Figure 122: Long-term Limiting Illness in the Private Rented Sector (Source: Census 2001 and 2011)



Property Type

^{7.38} There is relatively little change in the property type profile for the PRS between 2001 and 2011. One area of expansion to note, however, are purpose built flats which have expanded their relative 'share' in all authorities. This could indicate new or nearly new properties are being bought by investors and rented out. Developer interviews indicate that purpose built PRS properties are not being developed, with developers preferring to build and then sell on to buyers (who may be PRS investors) in the traditional way.

Figure 123: Property Type in the Private Rented Sector (Source: Census 2001 and 2011)

Houses in Multiple Occupation

^{7.39} Not all private rented stock consists of self-contained dwellings occupied by a single household. Many PRS households also occupy houses in multiple occupation (HMOs). Generally, a HMO is a home where three or more tenants share forming more than one household⁴¹.

^{7.40} HMOs make an important contribution to the private rented sector by providing housing for specific groups/households. This classification of housing must be considered alongside accommodation for people who share housing and housing costs in order to afford self-contained market housing.

⁴¹ <https://www.gov.uk/private-renting/houses-in-multiple-occupation>

Figure 124: Houses in Multiple Occupation (Source: Census 2001/2011)**Breckland**

	Students	Other households	Total
Household Composition			
2001	0	1,118	1,118
2011	3	1,900	1,903
Change (%)	3	782 +69.9%	785 +70.2%

Broadland

	Students	Other households	Total
Household Composition			
2001	3	991	994
2011	2	1,386	1,388
Change (%)	-1 -33.3%	395 +39.9%	394 +39.6%

North Norfolk

	Students	Other households	Total
Household Composition			
2001	0	910	910
2011	0	1,289	1,289
Change (%)	0 -	379 +41.6%	379 +41.6%

Norwich

	Students	Other households	Total
Household Composition			
2001	703	2,782	3,485
2011	1,459	3,549	5,008
Change (%)	756 +107.5%	767 +27.6%	1,523 +43.7%

South Norfolk

	Students	Other households	Total
Household Composition			
2001	3	887	890
2011	7	1,343	1,350
Change (%)	4 +133.3%	456 +51.4%	460 +51.7%

Central Norfolk

	Students	Other households	Total
Household Composition			
2001	709	6,688	7,397
2011	1,471	9,467	10,938
Change (%)	762 +107.5%	2,779 +41.6%	3,541 +47.9%

East of England

	Students	Other households	Total
Household Composition			
2001	3,951	65,024	68,975
2011	6,802	89,454	96,256
Change (%)	2,851 +72.2%	24,430 +37.6%	27,281 +39.6%

England

	Students	Other households	Total
Household Composition			
2001	79,143	749,666	828,809
2011	124,285	995,677	1,119,962
Change (%)	45,142 +57.0%	246,011 +32.8%	291,153 +39.6%

^{7.41} Using Census information between 2001 and 2011, it can be seen that the number of HMOs in Central Norfolk has increased by 2,779 to 9,467 homes (a rise of 41.6%). At the same time, the number of student HMOs has doubled from 709 to 1,471 – a rise of 107.5% - although this is almost entirely a Norwich phenomenon with 1,459 of the 1,471 being in the City.

^{7.42} The increase indicates a demand driver in the housing market for HMOs, and not just from students. This seems likely to continue because of a combination of issues including unmet demand for affordable homes, household formation rates, Benefit Reform and higher education expansion.

- 7.43 One option to meet the demand driver may be via flexibility in the supply of property types which could include new build products such as studio flats, cluster flats, and bedsits, in different tenures (such as market or Intermediate rent). Such supply may, as a consequence, slow the HMO conversion rate within the existing stock.

Location

- 7.44 HMOs are primarily located in Norwich and immediate environs; this would appear to be largely driven by the student market. However there are HMOs in Thetford and Attleborough and all Central Norfolk authorities have seen HMO expansion.

Figure 125: Houses in Multiple Occupation in Central Norfolk (Source: Census 2001/2011)

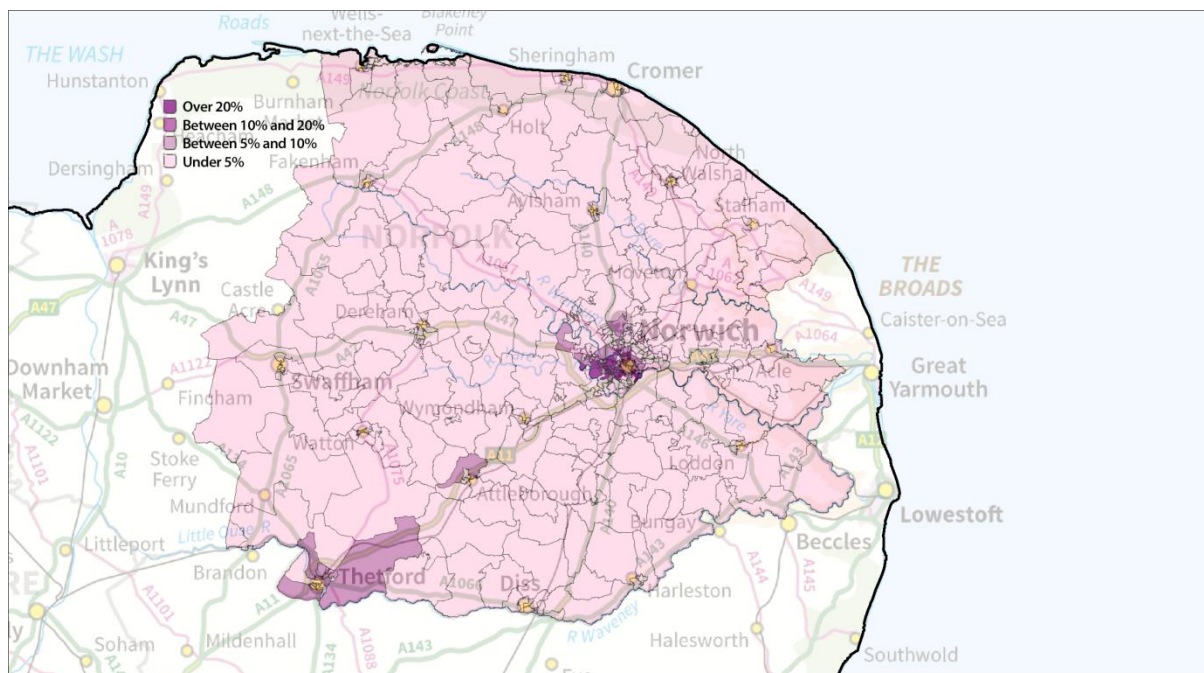
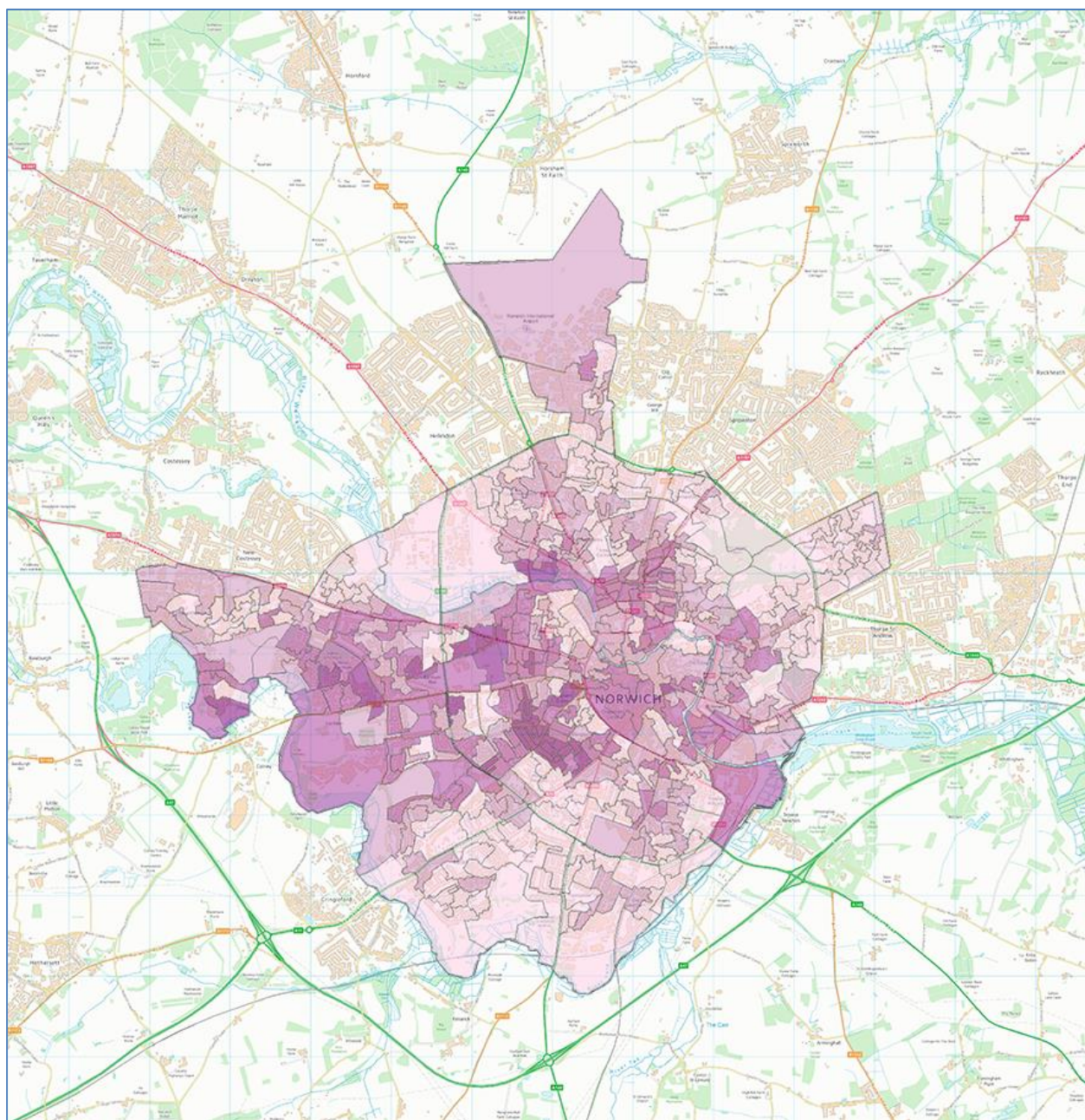


Figure 126: Houses in Multiple Occupation in Norwich (Source: Census 2001/2011)

^{7.46} Growth in HMOs is seen across all Central Norfolk authorities, for a variety of reasons indicated earlier. Given other changes it seems there is still potential for this market segment to grow and become a key part of the local housing offer, particularly for those on low incomes. For Norwich, one key driver of sector growth is from the student market and this is considered in the next section.

Policy Developments in Private Rented Sector

^{7.47} The increase in the relative size of England's private rented housing stock in recent years, has led to policy implications at the national and local levels, to which Government and Local Authorities have responded.

Improving Management and Maintenance in the Sector

^{7.48} Part Three of the Housing Act 2004 (the Act) sets out the scheme for licensing private rented properties in a local housing authority area⁴². Under section 80 of the Act a local housing authority can designate the whole or any part or parts of its area as subject to selective licensing.

^{7.49} Many local authorities have used these powers as part of their response to the expanded PRS by seeking to improve management and property standards via licensing or self-regulation schemes including:

- » Self-regulation by landlords to an agreed standard or voluntary accreditation schemes.
- » Licensing schemes.
- » Many authorities have also introduced other initiatives such as improved monitoring of HMO conversion rates, as well as implementing programmes to tackle fuel poverty and improve energy efficiency for eligible PRS households.

Seeking New Build in the Private Rented Sector

Government initiatives for New Build PRS Supply

^{7.50} The Government is encouraging more investment in the private rented sector⁴³.

^{7.51} New build initiatives for the PRS include a £1 billion Build to Rent Fund to provide equity finance for purpose-built private rented housing, alongside a £10 billion debt guarantee scheme to support the provision of these new homes.

^{7.52} Concerns have been voiced that any increase in PRS new build delivery which targets lower income households could increase the Housing Benefit bill to the Treasury from households who need HB support to sustain their PRS tenancy, though no conclusive studies have been conducted at the time of writing.

^{7.53} More recently, institutional investors have shown greater inclination to invest in Private Rented Schemes, especially in London. Insurance companies and pension funds have been expanding into property lending in recent years; nearly a quarter of new UK commercial property finance came from non-bank lenders in 2013.

⁴²

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/418551/150327_Guidance_on_selective_licensing_applications_FINAL_updated_isbn.pdf

⁴³ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/482372/Proposed_Scheme_rules_changes_fin2.pdf

7.54 Developer fieldwork interviews indicate that though they have an interest in new build PRS, their focus is on new build for sale; if this is purchased by BTL landlords, then this is really a market consequence.

7.55 Overall, New Build Market Rent remains attractive, but volumes are currently relatively low.

Local Authority initiatives for New Build PRS Supply

7.56 Several options have been identified whereby councils could enable new PRS supply to come forward, including:

- » Local authority land invested
- » Financial support from councils such as loan guarantees
- » Joint ventures with housing associations, developers or private investors under the Localism Act
- » Planning levy using s106

7.57 Overall, LA initiatives may make a contribution to new build PRS but this may yet take time to deliver significant numbers of units.

Registered Providers' initiatives for New Build PRS Supply

7.58 RPs are potential key players in the delivery of new PRS supply and recently several have begun to enter the market in significant scale⁴⁴, particularly in response to the Build to Rent fund, although other institutional funding is also being sought.

7.59 Overall, although interest is high, it remains unclear as to the scale of development which RPs may deliver.

Local Enterprise Partnerships (LEPs)

7.60 There are now 24 Local Enterprise Partnerships and these are a potential source of new build PRS homes⁴⁵. The national Growing Places Fund provided £500 million in 2015 to support key infrastructure projects designed to unlock wider economic growth, create jobs and build houses in England. Any funding for housing, however, has to compete with other priorities e.g. skills and infrastructure.

7.61 Potentially, LEPs could enable new PRS housing delivery and some attempts have been made in this regard to increase supply.

Other Features

7.62 There are other features influencing the growth and potential growth in the size of the PRS, including;

⁴⁴ <http://www.insidehousing.co.uk/business/development/transactions/lq-to-launch-prs-subsiary/7009701.article>

⁴⁵ <https://www.gov.uk/government/publications/growing-places-fund-prospectus>

Pension reform

- 7.63 The pensions reforms introduced from April 2015 allow people aged 55 or over to withdraw their entire pension fund from any private scheme they belong to. This may encourage a boom in buy to let sales as pensioners turn away from annuities with high commissions/low income, and turn to buying/renting property as a means to a better yield.

Welfare Reform

- 7.64 Welfare Reform is having an impact on landlord behaviour regarding letting to households on benefits. Some have refused to house benefit recipients and (in a few high profile cases) evicting tenants on benefits or disposing of their portfolio of properties with rents in the lower quartile.

Changing Market: Buy to Let and First Time Buyers, Buy to Leave Empty, Let to Buy

- 7.65 Figures released by the Council of Mortgage Lenders show a drop in lending to First Time Buyers (FTB) in January 2015, down 14% on January 2014 and 27% on December 2014. This contrasts with an increase in Buy to Let (BTL) loans, up 12% on January 2014 and 6% on December 2014. Critically, the number of BTL mortgages granted in 2014 (c.30,000 monthly average) is higher than those granted to First time Buyers (c.25,000).

- 7.66 FTBs face significant disadvantage relative to BTL investors. A report⁴⁶ in May 2014 by the Intermediary Mortgage Lenders Association (IMLA) states that *'under the Mortgage Market Review⁴⁷ at an interest rate of 4%, first time buyers required to take out a capital repayment mortgage will face monthly mortgage payments 58% higher than a landlord borrowing the same amount on an interest only basis.'*

- 7.67 Nationally, home ownership is becoming more unaffordable to younger households (where most first time buyers come from). Between 1991 and 2013, homeownership among 16-24 year olds in England dropped from 36% to 11% while among 25-34s it fell from 67% to 40%. For these households, privately renting is often the only option if they wish to establish a household due to the qualification criteria for affordable homes. A National Housing Federation Report⁴⁸ highlighted how *'first-time buyers today have to earn more, borrow more, stump up a larger deposit and rely more on family wealth than even a generation ago':*

- » *'First-time buyers now need to be richer and have larger deposits.*
- » *The income of an average first-time buyer today (£36,500) is nearly double that of an average first-time buyer in the early 1980s (£20,000) after accounting for inflation.*
- » *And the deposit required today (£30,000) is almost ten times the deposit required in the early 1980s (£2,000-3,000), after accounting for inflation'.*

- 7.68 A significant proportion of BTL purchasers do not require mortgages; the IMLA report notes that between 2007 and 2012 only 420,000 (32%) of the additional 1,310,000 properties in the PRS were financed by BTL loans, further highlighting the extent of the difficulties faced by FTBs as they compete with property investors in a market with limited supply.

⁴⁶ <http://www.imla.org.uk/perch/resources/imla-reshaping-housing-tenure-in-the-uk-the-role-of-buy-to-let-may-2014.pdf>

⁴⁷ <http://www.fsa.gov.uk/about/what/mmr>

⁴⁸ <http://www.housing.org.uk/publications/browse/home-truths-2014/>

- 7.69 Concerns have been raised in recent years about the effect of investor behaviour on housing market supply, in particular Buy to Leave Empty, Buy to Let and Let to Buy.

Buy to Leave Empty

- 7.70 A report in 2007 for the CLG Housing Markets and Planning Expert Panel⁴⁹ examined the phenomenon of Buy to Leave Empty (BTLE), where investors buy property and leave it empty. The report concluded that although BTLE was a genuine issue, it was confined to particular markets and locations:

- » It was a feature of city centre markets, and some Housing Market Renewal areas
- » It was associated with larger investors buying multiple properties at the same time
- » It was typically associated with bulk buying off plan in large new build flatted developments, and possibly also with overseas investors
- » Cities affected were mostly in the north – Leeds, Manchester, Liverpool, Sheffield, Newcastle/Gateshead – with some evidence in Bristol, but not London, Edinburgh or Glasgow

- 7.71 The CLG report, however, concluded at the time that BTLE was unlikely to have a significant effect on the housing market nationally. However, changes in the property market since 2007 mean there is now more concern about the effects of BTLE in London where certain 'prime markets' are seeing a surge in BTLE – primarily in Camden, Kensington and Chelsea and Westminster. Overall, however, in terms of the most recent data (Empty Homes Agency October 2013) empty homes are essentially an 'outside London' phenomenon.

Let to Buy

- 7.72 High demand for rental properties, and high rents, mean some homeowners (who may struggle to sell a property) release equity to fund the purchase of another home. Let to Buy (LTB) offers the possibility of two lots of property price growth, plus tax breaks in the form of a reduction in Capital Gains Tax when the LTB property is sold.
- 7.73 LTB mortgages are similar to BTL mortgages in that the maximum loan is likely to be 75% of the value of the property to be let and the rental income must be at least 125% of the mortgage repayment.

Summary

- 7.74 The Government sees the growth in the PRS as positive; it offers a flexible form of tenure and meets a wide range of housing needs. Further, *'it contributes to greater labour market mobility and is increasingly the tenure of choice for young people'*⁵⁰. Continued policy support for expansion of the sector is likely.

⁴⁹ http://www.reading.ac.uk/web/FILES/REP/Buy_to_Leave_Empty.pdf

⁵⁰ <https://www.gov.uk/government/publications/2010-to-2015-government-policy-rented-housing-sector/2010-to-2015-government-policy-rented-housing-sector#appendix-9-private-rented-sector>

- 7.75 There are other factors which also seem likely to contribute to the PRS expansion - for example, Pension Reform, Welfare Reform, the decline in First Time Buyers and the increase in Buy to Let mortgages – these are all factors interacting to drive further growth in the sector.
- 7.76 In Central Norfolk, the PRS has grown between the last two Censuses, mainly via the conversion of existing stock.
- 7.77 The number of HMOs has increased. While all authorities have seen an increase, Norwich has seen a particular growth in the number of HMOs in the inter-censal period. Welfare Benefit reform may encourage further growth in this part of the market.
- 7.78 There has been no significant change in the occupations of those in the PRS, although there has been some increase in higher managerial households in the sector.
- 7.79 The number of households with someone who has a long term illness is reducing although the reasons for this are unknown. It could be a combination of features including the quality of accommodation, the increasing relative size of the tenure and the age of the tenure population.

People Wishing to Build their Own Homes

- 7.80 NPPG says that:

‘The Government wants to enable more people to build their own home and wants to make this form of housing a mainstream housing option. There is strong industry evidence of significant demand for such housing, as supported by successive surveys. Local planning authorities should, therefore, plan to meet the strong latent demand for such housing. Additional local demand, over and above current levels of delivery can be identified from secondary data sources such as: building plot search websites, ‘Need-a-Plot’ information available from the Self Build Portal; and enquiries for building plots from local estate agents. However, such data is unlikely on its own to provide reliable local information on the local demand for people wishing to build their own homes. Plan makers should, therefore, consider surveying local residents, possibly as part of any wider surveys, to assess local housing need for this type of housing, and compile a local list or register of people who want to build their own homes’

National Planning and Policy Guidance Paragraph 21

Background

- 7.81 There are several issues to consider with regard to those wishing to build their own homes:
- 7.82 **National strategy emphasises self-build⁵¹:** Government redefined self-build as ‘Custom Build’ and aims to double the size of this market, creating up to 100,000 additional homes over the next decade. In May 2012 a Self-Build Portal run by the National Custom and Self Build Association (NCSBA) was launched. The Government has also established a network of 11 Right to Build ‘Vanguards’ to test how the Right to Build can work in practice in a range of different circumstances.

⁵¹ Laying the Foundations – a Housing Strategy for England (2011)

- 7.83 **Public funding programmes are available:** Government funding⁵² via the HCA Custom Build Homes Fund programme (short-term project finance to help unlock group custom build or self-build schemes). The Government announced further measures in 2014 (Custom Build Serviced Plots Loan Fund) to encourage people to build their own homes, and to help make available 10,000 'shovel ready' sites with planning permission.
- 7.84 **Research into the self-build market is limited:** the Joseph Rowntree Foundation report '*The current state of the self-build housing market (2001)*' showed how the sector had changed in recent years, principally, the shift from self-build by those who cannot afford mainstream housing or are ineligible for social housing, to those who want an individual property or a particular location. The Home Builders Federation (2010) said "*everyone likes the idea of self-build but it probably won't make a big contribution to supply in the next few years*". The 2013 report from the University of York '*(Build-it-yourself? Understanding the changing landscape of the UK self-build market)*' sets out the main challenges to self-build projects, and makes a number of recommendations for establishing self-build as a significant contributor to housing supply.
- 7.85 **The attractiveness of self-build is primarily reduced costs;** savings mainly accrue from labour costs (self-labour saves over building contractors), professional fees (use or not of architect, project manager, site agent etc). Overall savings will vary on a scheme by scheme basis. However, Self-build is exempt from the Community Infrastructure Levy and is not VAT liable.
- 7.86 **Self-build does not contribute significantly to new supply:** in Q1 2013, only 7% of new homes in Britain were self-built, although when only detached housing completions were included this figure rises to 26%⁵³. 14,000 self build homes were completed in 2011/12. However, 53% of people would consider building their own home⁵⁴ either directly or using the services of architects and contractors (although this figure may conflate aspiration with effective market demand).
- 7.87 **Self-build is more popular elsewhere in Europe:** in France for example, the figure is 38%, and in Hungary over 50%.

The Right to Custom and Self-Build

- 7.88 The Self-Build and Custom Housebuilding Act⁵⁵ 2015 places the following duties on local planning authorities:

- Keep a register (and publicise this) of eligible prospective 'custom' and self-build individuals, community groups and developers.

⁵²

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/364100/custom_build_homes_fund_prospectus_120712.pdf

⁵³ <https://www.gov.uk/government/news/downing-street-hosting-the-self-build-boom> online magazine

⁵⁴ Building Societies Association Survey of 2,051 UK consumers 2011

⁵⁵ <http://services.parliament.uk/bills/2014-15/selfbuildandcustomhousebuilding.html>

- Plan to bring forward sufficient serviced plots of land, probably with some form of planning permission to meet the need on the register and offer these plots to those on the register at market value.
- Allow developers working with a housing association to include self-build and custom-build as contributing to their affordable housing contribution.

^{7.89} The Act places a duty on local authorities also to keep a register:

...of individuals and community groups who have expressed an interest in acquiring land to bring forward self-build and custom-build projects and to take account of and make provision for the interests of those on such registers in developing their housing initiatives and their local plans; to allow volume house builders to include self-build and custom-build projects as contributing towards their affordable housing obligations, when in partnership for this purpose with a Registered Social Landlord; and for connected purposes.

^{7.90} The Housing and Planning Bill 2015 proposes to amend and add to the Self-Build and Custom Housebuilding Act, 2015 and requires local authorities to grant “*sufficient suitable development permission*” of serviced plots of land to meet the local demand based on the register. Key points in the Bill are:

- *The register of prospective custom builders can be in two parts with the first part being eligible prospective custom builders and the second part being those who do not meet the eligibility criteria;*
- *The demand from the first part of the register will be taken into account in granting sufficient suitable development permission of serviced plots of land for self-build and custom build;*
- *Demand from the second part of the register would not have to be taken into account in considering whether there were suitable development permissions granted, though it would need to be considered in respect of planning, housing and land disposal duties;*
- *A serviced plot of land has access to a public highway and connections for electricity, water and waste water, or they can be provided.*

Self-Build Locally

^{7.91} The ‘Need-a-Plot’ information on the Self Build Portal indicates 18 purchasers looking for a site in Central Norfolk (November 2014), all looking for a single dwelling plot. Field interviews did not highlight any specific need for self-build. However, PPG does say:

‘However, such data is unlikely on its own to provide reliable local information on the local demand for people wishing to build their own homes’.

^{7.92} Therefore, given relatively high demand for homes in Central Norfolk, one initiative the local authorities should consider (as part of the Self-Build and Custom Housebuilding Act 2015) is a survey to assess need for this type of housing and/or create a list/register of those wishing to build their own homes.

Plan makers should, therefore, consider surveying local residents, possibly as part of any wider surveys, to assess local housing need for this type of housing, and compile a local list or register of people who want to build their own homes.

NPPG Paragraph 021 – People wishing to build their own homes

Summary

- ^{7.93} Given the historic low supply of self-build homes and the challenges in bringing schemes forward it seems unlikely that self-build will make a significant contribution locally to meeting housing need in its current form.
- ^{7.94} Central Norfolk authorities should, however, put arrangements in place to comply with the Self-Build and Custom Housebuilding Act.
- ^{7.95} Further, a survey to ascertain levels of demand for self-build could be undertaken.

8. Housing for Older People

8.1 NPPF says that ‘Local planning authorities should have a clear understanding of housing needs in their area⁵⁶’ and that this need for ‘all types of housing’ should include ‘Older People’.

8.2 NPPF defines Older People as⁵⁷:

‘People over retirement age, including the active, newly-retired through to the very frail elderly, 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’.

8.3 In addition, local authorities⁵⁸ are encouraged to make provision for a wide range of housing types across all tenures, including accessible and adaptable general needs retirement housing, and specialised housing options including sheltered and Extra Care Housing.

8.4 NPPG says:

The need to provide housing for older people is critical given the projected increase in the number of households aged 65 and over accounts for over half of the new households (Department for Communities and Local Government Household Projections 2013). The age profile of the population can be drawn from Census data. Projection of population and households by age group should also be used. Plan makers will need to consider the size, location and quality of dwellings needed in the future for older people in order to allow them to live independently and safely in their own home for as long as possible, or to move to more suitable accommodation if they so wish. Supporting independent living can help to reduce the costs to health and social services, and providing more options for older people to move could also free up houses that are under occupied. The future need for specialist accommodation for older people broken down by tenure and type (e.g sheltered, enhanced sheltered, extra care, registered care) should be assessed and can be obtained from a number of online tool kits provided by the sector.

The assessment should set out the level of need for residential institutions (Use Class C2). Many older people may not want or need specialist accommodation or care and may wish to stay or move to general housing that is already suitable, such as bungalows, or homes which can be adapted to meet a change in their needs. Local authorities should therefore identify particular types of general housing as part of their assessment.

National Planning and Policy Guidance Paragraph 021 (Revised March 2015)

⁵⁶ National Planning Policy Framework 2012: Paragraph 50

⁵⁷ National Planning Policy Framework 2012: Glossary

⁵⁸ ‘Laying the Foundations – A Housing Strategy for England’ (HM Government 2011)

- 8.5 There are National Policy issues that NPPG highlights; firstly, Older People's aspirations to stay in their own home,

'to live independently and safely in their own home for as long as possible'

- 8.6 Secondly, the benefit to other agencies such as Health and Social Services if specialist services are not required.

'Supporting independent living can help to reduce the costs to health and social services'

- 8.7 Next, how delivering the right housing options for older people to move (when they wish to) can bring additional benefits for younger households

'...could also free up houses that are under occupied. '

- 8.8 Finally, there is the acknowledgement that housing solutions for older people can also be found from general housing:

'Many older people may not want or need specialist accommodation or care and may wish to stay or move to general housing that is already suitable, such as bungalows, or homes which can be adapted to meet a change in their needs'.

- 8.9 Therefore, in considering the future housing need for Older People, we need to consider any specialist provision in the light of Older People's wants and aspirations, how these might be met in existing or other general housing, the implications for Health and Social Services from any supported independent living provision and how any provision might aid younger households.

Age Profile

The UK's Age Profile

- 8.10 Britain's population is ageing, and people can expect to live longer healthier lives than previous generations.

- 8.11 The Kings Fund (an independent charity working to improve health and health care in England) has noted that

'When the NHS was founded in 1948, 48 per cent of the population died before the age of 65; that figure has now fallen to 14 per cent. By 2030, one in five people in England will be over 65. This significant shift in society has transformed our health and care needs. And while many people are staying healthy and independent well into old age, as people age, they are progressively more likely to live with complex co-morbidities, disability and frailty'.

<http://www.kingsfund.org.uk/projects/making-care-fit-older-population>

^{8.12} So, the UK faces a significant challenge as people live longer. The older population is forecast to grow to 21.6m by 2037⁵⁹ for the over 60s, and from 1.4m (2012) to 3.6m by 2033 for the over 85s.

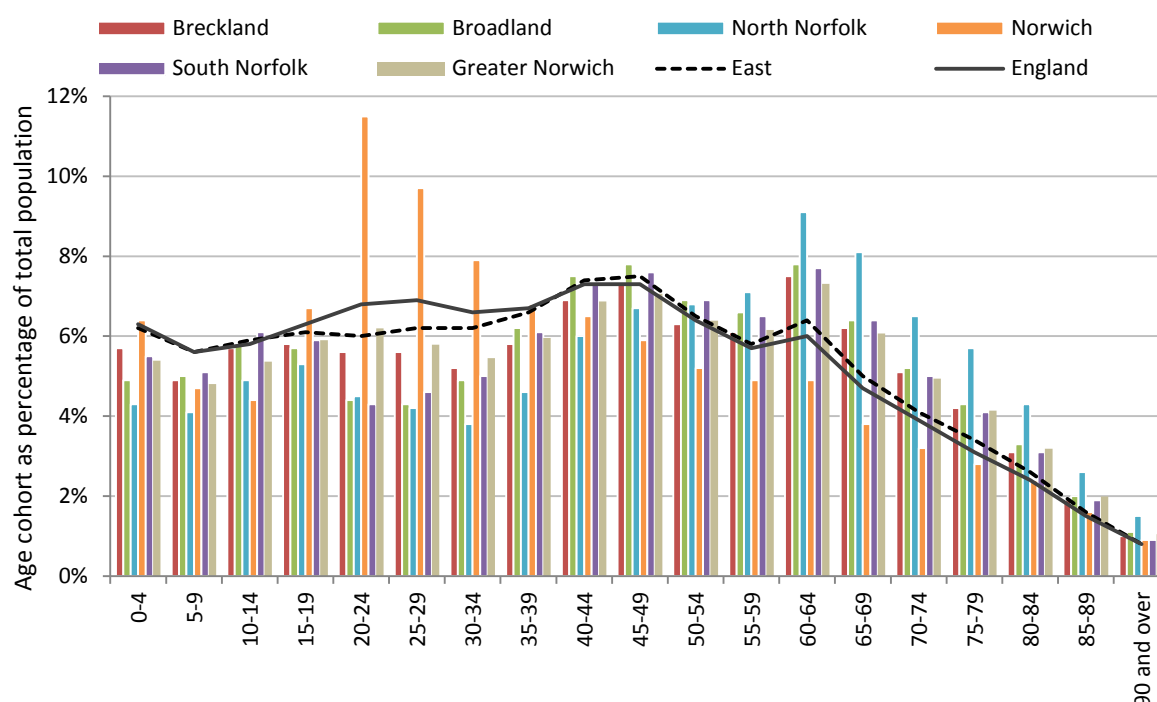
Figure 127: Older People population (Source: ONS)

	2012	2017	2022	2027	2032	2037
60-74	9.4	10.1	10.7	11.6	12.3	12.1
75 and over	5.0	5.5	6.6	7.7	8.5	9.5
75-84	3.6	3.8	4.6	5.3	5.4	5.9
85 & over	1.4	1.7	2.0	2.4	3.1	3.6

Central Norfolk Older People's Age Profile

^{8.13} The Older People's age profile for the HMA shows that, while numbers in the 70-79 band have broadly fallen between 2001 and 2011, all other age bands have increased. Central Norfolk also has a higher Older People population than the East of England and England.

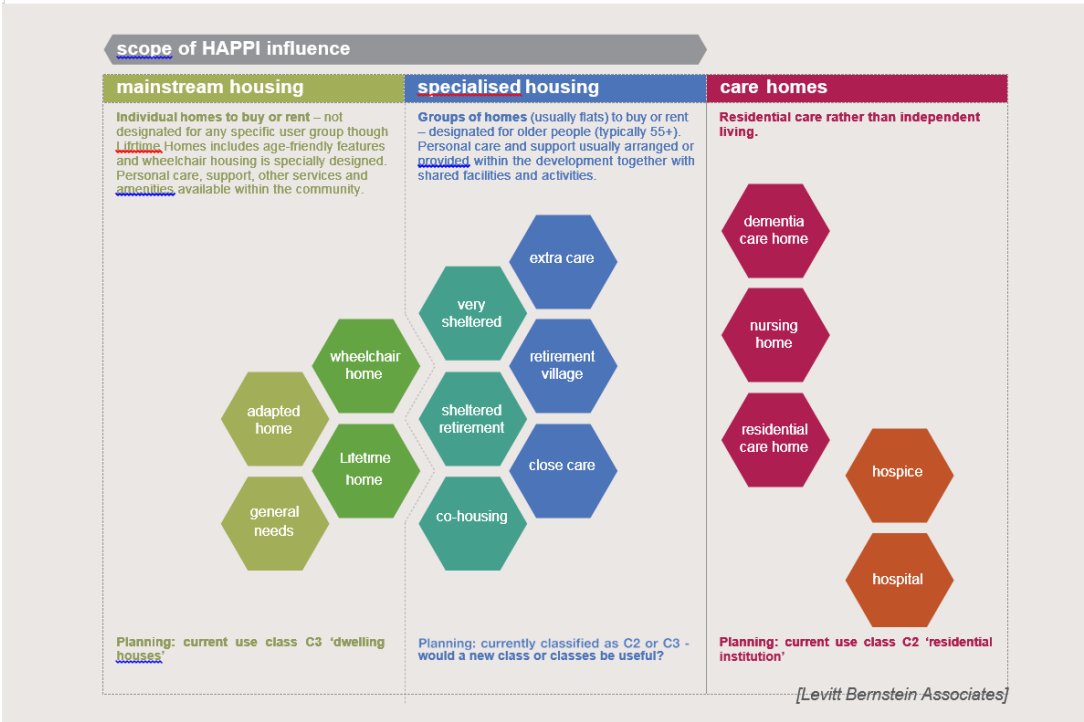
Figure 128: Age Profiles for Central Norfolk Compared with the East of England and England (Source: UK Census of Population 2011)



⁵⁹ <http://www.ons.gov.uk/ons/rel/npp/national-population-projections/2012-based-projections/stb-2012-based-npp-principal-and-key-variants.html#tab-Changing-Age-Structure>

Definitions

- 8.14 Defining specialist housing for Older People is a challenge; many different types of housing have been developed since almshouses were first introduced in earlier times.
- 8.15 The specialist housing options considered in this section follow the definitions in the 2012 *Housing Our Ageing Population* report (HAPPI2)⁶⁰. This considers the current provision in terms of general housing (including adapted and wheelchair accessible homes), specialised housing (including extra Care and sheltered housing) and Care homes (including both Registered Nursing and Registered Care Homes). In planning terms, Care homes are C2 residential institutions.
- 8.16 The table below, from HAPPI2 (2012), presents these types in diagrammatic form:



Excerpt: *Housing Our Ageing Population* (2012)

⁶⁰http://www.housinglin.org.uk/_library/Resources/Housing/Support_materials/Other_reports_and_guidance/Housing_our_Ageing_Population_Plan_for_Implementation.pdf

Policy

- 8.17 The Policy landscape within which services for Older People are delivered, as well as those services that help Older People live independently at home, are currently undergoing significant change. This section considers the principal changes.

Connecting Health, Social Care, Housing and Planning

- 8.18 Currently, both Health and Adult Social Care continue to undergo significant reform⁶¹.
- 8.19 The Care Act 2014 specifies that the Social Care needs of the local population should involve housing and planning. The consultation on the Act (*Care Act 2014: How should local authorities deliver the care and support reforms?*) noted that:

“The Act is clear that provision of suitable accommodation can be an integral part of care and support, and provides flexibility for local authorities to arrange different types of accommodation to meet a person’s care and support needs.”

However, it also stresses that there is no change to the relationship between housing and care:

“The Act is not intended to change the current boundary between what the local authority may provide under housing provisions and what it is required to provide under care and support provision.”

- 8.20 The Department of Health Care and Support Statutory Guidance on the Care Act, Chapter 15⁶²; *“Integration, cooperation and partnerships”* makes multiple references to housing and the need to integrate services, but specifies the separate duties of housing and social care:

“Where a local authority is required to meet accommodation related needs under housing legislation as set out in the Housing Act 1996 or under any other legislation specified in regulations (and in the case of two tier authorities it would include “another local authority”) then the local authority must meet those needs under that housing legislation. Where housing forms part of the solution to meeting a person’s needs for care and support, or preventing needs for care and support, then a local authority may include this in the care or support plan even though the housing element itself is provided under housing legislation. Any care or support needed to supplement housing is covered by this Act.”

- 8.21 Other aspects of the Care Act 2014 introduces other changes including, for housing:
- » Sets up the Better Care Fund (BCF): created from existing monies for joint health and social care commissioning of services (this includes the £220 million investment in Disabled Facilities Grant).
 - » The principle of wellbeing (for shaping assessments and service delivery) including mention about the suitability of accommodation.

⁶¹ Health & Social Care Act 2012; Care Act 2014

⁶² https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/366104/43380_23902777_Care_Act_Book.pdf

- » Promotes integration of health and care services, including 'health related' services such as housing.
- » Responsibility to provide information/advice for all people requiring care and support, may mean social care will develop a more extensive knowledge of local need (this might aid the service to 'manage' the range of current supply).
- » A duty to co-operate, including housing and social care, and with private registered housing providers.

^{8.22} Overall, reduced funding for health and social services and reform of Health and Social Care services, create a complex and fluid policy environment in which to deliver specialist housing schemes. Change in the housing sector where it interacts with health and social services seems likely.

Current Policy Development in the HMA and adjoining authorities

^{8.23} The Norfolk Joint Strategic Needs Assessment (JSNA) is currently under review and, when available, should be considered in order to move from an understanding of current supply, to a net future need.

Modelling Older People's Housing Requirements

8.24 NPPG says that:

'The future need for older persons housing broken down by tenure and type eg sheltered, enhanced sheltered, extra care and registered care can be obtained from a number of online tool kits provided by the sector'.

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8.25 The specialist housing requirements for Central Norfolk have been modelled using the Housing LIN approach (2012)⁶³. This secondary data based model was developed from various sources (EAC, POPPI and Census) in 2012 by a partnership which included Suffolk and Essex County Councils, Elderly Accommodation Counsel (EAC), and the Housing Learning and Information Network (Housing LIN). This builds on the 'More Choice Greater Voice' approach 2008 (which is included in Figure 129 to illustrate how modelling continues to develop).

8.26 The basic approach to modelling Older People's specialist housing needs is based on forecasting population and then applying a need for particular housing types per thousand people aged 75+. There are issues with this approach which are explored later.

8.27 The Housing LIN takes population forecasts and applies various ratios to derive a forecast housing need for particular types of specialist schemes. The ratios are listed below.

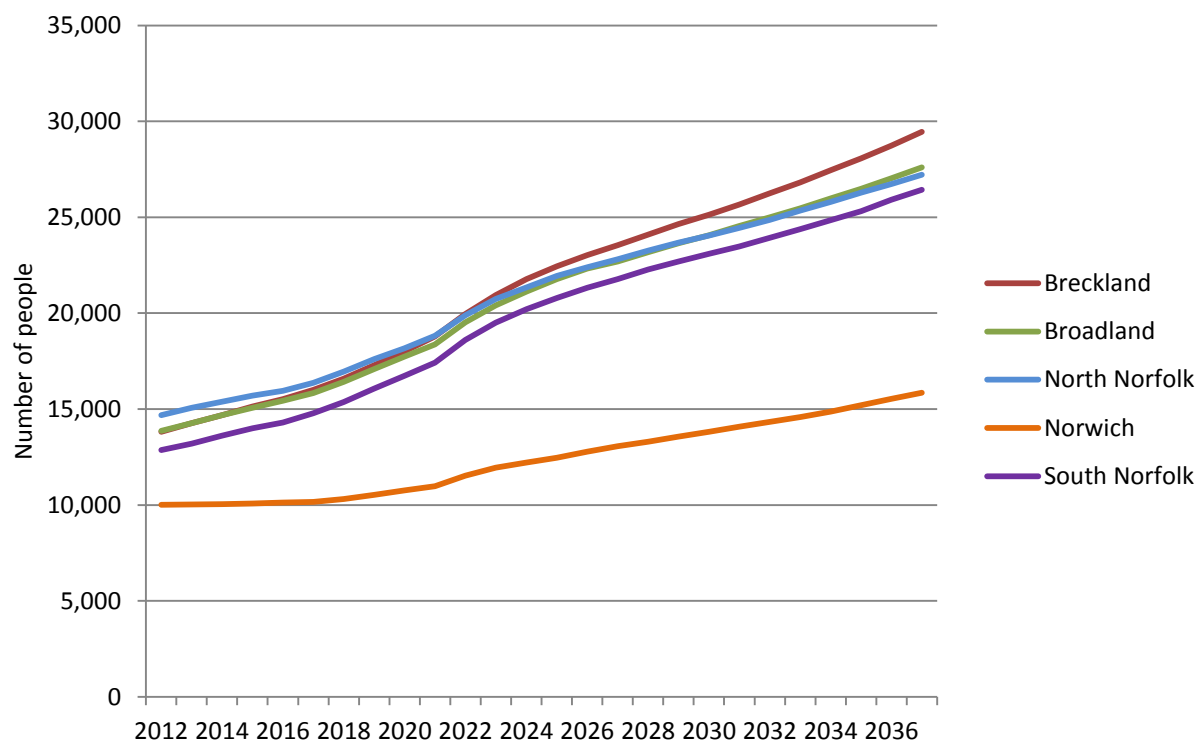
Figure 129: Benchmark Figures for Specialist Accommodation

	'More Choice, Greater Voice' 2008		Section A Strategic Housing for Older People Resource Pack (Housing LIN, ADASS, IPC) 2012	
	Places per 1,000 people aged 75+	Tenure split	Demand per 1,000 people aged 75+	Tenure split
Traditional sheltered	50	75	60	-
Extra care	25	-	45	30 sale 15 rent
Conventional Sheltered housing for rent	125	50 rent 75 sale	60	-
Sheltered 'plus' or 'Enhanced' Sheltered	20	-	20	10 sale 10 rent
Dementia	10	-	6	-
Leasehold Schemes for the Elderly (LSE)	-	-	120	-

Older People's Population Forecast

8.28 Population projections show that the Older People's population in Central Norfolk is likely to increase between 2011 and 2036. In particular, the number of people aged 75 years and above is expected to grow considerably, broadly doubling in each authority bar Norwich. The Figure below shows the change in older person population (aged 75+) based on 10-year trend population forecast.

⁶³ Planning Ahead for Specialist Housing in Later Life (2012) www.housinglin.org.uk/housinginlaterlife_planningtool

Figure 130: Older People aged 75+ Population Growth Projections 2012-2036 (Source: ONS)

^{8.29} The impact of the growth in the population aged 75+ can be seen in the Figure below. The 75+ population is forecast to increase relatively similarly in each authority (except Norwich) by 2036 and form an increasingly substantial proportion of the local population.

Figure 131: Older People aged 75+ Population Growth Projections to 2036 (Note: figures are rounded and may not correspond precisely to those in shown in the Components of Population Change section of Part 1)

Area	Year	Population aged 75 and over	(%) of pop
Breckland	2012	13,810	131,860
	2036	28,740	157,680
Broadland	2012	13,870	125,210
	2036	27,030	144,020
North Norfolk	2012	14,690	101,790
	2036	26,730	115,500
Norwich	2012	10,010	134,260
	2036	15,540	158,200
South Norfolk	2012	12,860	125,980
	2036	25,910	156,300

^{8.30} Based on the growth in population aged 75+ identified across the population projection scenarios, Figure 132 identifies the potential gross requirement of specialist housing implied by the ratios set

out in the Housing LIN Older People Resource Pack 2012. As can be seen, there is a significant gross need for ownership options (including for both Extra Care and Leasehold schemes) as well as conventional sheltered housing.

Figure 132: Implications of Older People Resource Pack Ratios based on Population Projection Scenarios (Note: figures may not sum due to rounding)

Area	All types	
GROSS REQUIREMENT (by 2036)	Owned	Rented
Breckland	4,598	2,615
Broadland	4,325	2,460
North Norfolk	4,277	2,432
Norwich	2,486	1,414
South Norfolk	4,146	2,358
Combined Total	31,111	

Area	Extra care		Enhanced Sheltered		Dementia		Leasehold Scheme for Elderly		Conventional sheltered housing for rent	
GROSS REQUIREMENT (by 2036)	Owned	Rented	Owned	Rented	Owned	Rented	Owned	Rented	Owned	Rented
Breckland	862	431	287	287	-	172	3,449	-	-	1,724
Broadland	811	405	270	270	-	162	3,244	-	-	1,622
North Norfolk	802	401	267	267	-	160	3,208	-	-	1,604
Norwich	466	233	155	155	-	93	1,865	-	-	932
South Norfolk	777	389	259	259	-	155	3,109	-	-	1,555

NOTE: Housing LIN numbers for certain types should be split between sale and rent (Extra Care - 67% sale/33% rent; Sheltered plus – 50% rent/50% sale, unless Central Norfolk evidence produces a different tenure split)

^{8.31} However, please note these gross requirements are subject to consideration of existing supply and the various risk issues regarding demand set out later in this section.

^{8.32} The most recent supply figures for Central Norfolk indicates that there are 6,053 homes in Older Person housing schemes and 5,984 Care home places.

Current Supply

Figure 133: Central Norfolk (Source: EAC 2013⁶⁴)

	Specialist Housing Units					Care Home										Provision per 1000 population aged 75+					
	Rent			Sale	All	Nursing				Care					Pop ('000)	Housing Units			Care home Beds		
	LA	RSL	Both			LA	Pri	Vol	All	LA	Pri	Vol	All	Total		Rent	Sale	All	RC	N	All
Breckland	0	854	854	102	956	0	642	0	642	159	801	0	960	1602	11.2	76.4	9.1	85.5	85.9	57.4	143.3
Broadland	0	563	563	328	891	0	559	0	559	0	578	34	612	1171	10.7	52.7	30.7	83.4	57.3	52.4	109.7
North Norfolk	0	640	640	279	919	0	331	89	420	50	555	40	645	1065	12	53.3	23.2	76.5	53.7	34.9	88.6
Norwich	859	906	1765	454	2219	0	310	0	310	401	487	92	980	1290	10.6	166.4	42.8	209.2	92.4	29.2	121.6
South Norfolk	0	964	964	104	1068	0	317	50	367	30	439	20	489	856	10.2	94.8	10.2	105.1	48.1	36.1	84.2
	859	3927	4786	1267	6053	0	2059	139	2298	640	2860	186	3686	5984							

Pri = Private accommodation

Vol = Voluntary sector

RC = Registered care

N = Nursing Home

⁶⁴ The EAC 'acknowledges both the rented and private sectors contain a wide range of housing types intended for older people. The social sector has traditionally distinguished these as Category 1, 2 etc., but the private sector tends to refer to them all simply as "retirement housing". This report looks only at schemes that fall within the following definition: "a group of dwellings intended for older people and served by a resident or non-resident warden/scheme manager with specific responsibility for the group". It is important to note that a considerable proportion of housing intended for older people falls outside this definition, and is therefore excluded. Extra care, assisted living, and other forms of 'housing with care' **are included**.

Factors to Consider from Modelled Specialised Housing Need for Older People

8.33 There are other factors to consider when using outputs from the Housing LIN model. While a population projection/housing ratio approach can give an indicative need, there are complex issues at play which could reduce (or possibly inflate) the level of need further.

8.34 These factors include a range of issues and are explored further in this section:

- » National strategy and its implications for older people
- » Demographics: the changing health, longevity and aspirations of older people
- » Viability: development viability and the availability of revenue funding for care and support services
- » Existing supply: the condition and likely life of existing provision in the face of changing customer aspirations
- » Other agencies: the strategic plans of other agencies, especially Commissioners and funders (e.g. Norfolk County Council) will have an impact on meeting future need

Government Policy

8.35 Government policy in PPG is focused on supporting Older People to live independently at home. Further, other Government policy toward Older People focuses on employment opportunities and how Older People can contribute to society more widely:

‘We see retirement as an increasingly active phase of life where people:

- *have opportunities to continue contributing to society by working longer or volunteering in their communities*
- *take personal responsibility for their own wellbeing by working, saving and looking after their health*⁶⁵

8.36 Supporting people in their own homes for as long as possible, and while they enjoy healthier longer lives, suggests any requirement for specialist accommodation for Older People may be reducing.

8.37 It is also useful to consider how Government policy seeks to respond to these changes in the older people’s population. As noted earlier, people are living longer healthier lives and this trend seems likely to continue. Longer lives are driven by a combination of health (e.g. better medical care) and environmental factors (e.g. better diet, smoking cessation etc) all of which are projected to continue to extend life expectancy⁶⁶.

⁶⁵ <https://www.gov.uk/government/publications/2010-to-2015-government-policy-older-people/2010-to-2015-government-policy-older-people>

⁶⁶ <https://www.gov.uk/government/policies/older-people>

8.38 The Government policy response to this change is focussed on the longer lives aspect. For example, state retirement ages are rising and forecasts of Older People working beyond 65 years are increasing in number (see Labour market participation projections in Chapter 3).

8.39 While specialist accommodation may be needed, current models may become less relevant as new types of provision are needed to cope with presenting issues. For example, very old people who live independently face significant risk of falls; the National Institute for Health and Care Excellence (NICE) states that:

*People aged 65 and older have the highest risk of falling, with 30% of people older than 65 and 50% of people older than 80 falling at least once a year. The human cost of falling includes distress, pain, injury, loss of confidence, loss of independence and mortality*⁶⁷

8.40 Falls, and rehabilitation following them, may necessitate a new need for specialist accommodation. There may be other issues identified by commissioners (e.g. Clinical Commissioning Groups, Healthwatch and Local Authorities) for which new services and/or specialist accommodation may be required.

8.41 Overall, therefore, the relative health of Older People in 2001 or 2011 is unlikely to be representative of people of the same age by 2032 or 2036. While people are living healthier and longer lives, there are 'new' presenting conditions from very old age, not yet fully understood, which may change the type and need for specialist accommodation; these need to be balanced.

Suitability of Current Provision

8.42 The next issue concerns the appropriateness of current provision and whether this has a viable life for the SHMA period.

8.43 Specialist housing for Older People has developed over time and earlier models may no longer be appropriate or aspirational. The options for existing rented schemes (as considered in the Housing LIN model) may not be what Older People want or aspire to in the future. A Housing LIN study in 2012 highlighted:

'Historically, sheltered housing has been popular; however, many older and poorer quality schemes are now becoming hard to let or sell. There are a number of reasons for this, for example:

- » *Flats are often small, or are bedsits, and do not meet contemporary aspirations for space.*
- » *Small flats will not cater adequately for a lifetime of belongings and furniture, or accommodate guests.*
- » *Internal design standards may be outdated.*

⁶⁷ <https://www.nice.org.uk/guidance/cg161/resources/guidance-falls-assessment-and-prevention-of-falls-in-older-people-pdf>

- » *Full access has not always been designed into older schemes, so that they are often not suitable for residents with mobility difficulties.*
- » *Some schemes are simply in poor condition, reflecting their age, or built to lower standards of thermal efficiency which makes them uncomfortable and expensive, and also potentially unhealthy if they are damp or cold.*

Better housing options for Older People (CIH/Housing LIN 2014)

8.44 One particular issue concerns housing for sale to Older People.

‘The proportion of older people who are home owners - 76 per cent - represents a large potential pool of customers with significant resources that should make them a key market for developers; currently older householders have an estimated £250 billion of equity. As consumers of goods and services, they spend approximately £121 million a year. There is a significant potential for the development of bespoke homes and support services that can be tailored to the needs of individuals. However, only about five per cent of older people live in bespoke accommodation, and only just over 100,000 of those homes are private developments’

Better housing options for older people (CIH/Housing LIN 2014)

8.45 Further, current provision may be approaching the end of its useful life and, as an asset, may not have a viable future. Registered providers of social and affordable housing have a new regulatory responsibility to protect social assets⁶⁸. Many now actively manage their asset base, reviewing long term viability, resulting in disposals and consolidations. It may be that existing specialised housing supply may change and/or reduce over time as providers respond to changed stock, as well as changed market conditions.

8.46 Overall, current provision may not be appropriate for the future Older People population who need it and existing supply stock may reduce over time.

Aspirations of Older People

8.47 The aspirations of people who are living longer healthier lives are likely to be different from previous generations. Their propensity to move to specialist accommodation as well as what they want from it, may change and will need to be tested.

8.48 The implication is that, before building new schemes, commissioners should explore with those who will live in the new accommodation what they will want in terms of housing type and tenure. While the Housing LIN types may still be relevant, there may be new models that could (and possibly should) be provided.

8.49 While those Older People may need to move, or express a desire to move, to specialist accommodation, many will actually refuse to do so when opportunities are presented to them.

⁶⁸ <https://www.gov.uk/government/publications/regulatory-standards>).

‘There is a large gap between the numbers that research indicates would be interested in moving to smaller/bespoke housing as they get older, and the numbers who do’⁶⁹.

8.50 For those with no need or dependency, they are less likely to want to move into specialist schemes that do not meet the requirements of the ‘longer healthier’ lifestyle. These requirements may be different to current provision – i.e. focussed more on work and leisure than care and support.

8.51 Any move to develop new supply needs to consider these aspirations carefully.

Households with two persons or more

8.52 A further issue with the population forecasts based methodological approach used in the Housing LIN model is that it may overstate the actual number of households requiring specialist accommodation. As people live longer, more households are likely to contain more than one older person. As a result, the specialised accommodation needs derived using population rather than household forecasts may be overstated. The number of homes needed, therefore, may need to be reduced.

8.53 Nevertheless, the Housing LIN Model ratios offer a useful starting point to begin the assessment of specialist housing requirements for Older People.

Revenue Funding

8.54 NPPG says that ‘Supporting independent living can help to reduce the costs to health and social services’.

8.55 Many specialist housing schemes require support services for tenants and occupiers in excess of what rent or service charges will cover, such as support to do shopping, cleaning or cooking etc. Individual needs are assessed, and funding allocated, by Social Services and/or Health. The overall level of strategic funding is assessed via Joint Strategic Needs Assessments (JSNAs) undertaken by Social Services and Health.

8.56 The level of investment in funding for this kind of social care for Older People has fallen in recent years. Age UK estimate that Government spending reductions have meant:

‘Between 2005/6 and 2010/11 public funding for older people’s social care stagnated.

From 2010/11 to 2013/14 public funding for older people’s social care (including transfers from the NHS to councils) decreased by 10 per cent in real terms.

Councils have cut back on their funding for social care: From 2010/11 to 2013/14 government funding to councils reduced by 19.6 per cent despite increasing the proportion of budget spent on average by councils on adult social care to over 40 per cent

69

<http://www.cih.org/resources/PDF/Policy%20free%20download%20pdfs/New%20approaches%20to%20delivering%20better%20housing%20options%20for%20older%20people.pdf>

in 2013/14, the actual amount spent decreased on average by 20 per cent (£2.8 billion) between 2011/12 and 2013/14⁷⁰

- 8.57 The downward pressure on funding for commissioners of services for Older People may also impact on their willingness to fund support services in specialist housing schemes. This should be considered alongside the need for new build specialist housing schemes for Older People.

Conclusion

- 8.58 In the light of the constraints acting to potentially suppress supply and demand for specialised housing schemes for Older People, it seems sensible to consider any net need for such schemes after having taken these factors into account.

- 8.59 Various options are available;

- » New models for establishing the need for specialist housing for Older People could be developed which take these other factors into account.
- » Joint working with Social Services and Health in the development of JSNAs could be undertaken to establish revenue funding constraints on need.
- » Research into the housing aspirations of Older People who are living longer, healthier lives could be undertaken to ensure any new products match demand.
- » Joint working with providers of specialist housing (especially councils and Registered Providers) could be undertaken to establish the likelihood of existing supply reducing as assets are more pro-actively managed.

Summary

- 8.60 Central Norfolk has a supply of 6,053 specialist housing units and, and a projected gross need for 31,111 specialist homes by 2036.

- 8.61 However, there are a number of reasons and variables which mean that this projected need should be treated with caution. These include:

- » on demographics: the changing health, longevity and aspirations of Older People
- » on new supply: development viability and the availability of revenue funding for services
- » on existing supply: the condition and likely life of existing provision
- » the strategic plans of other agencies, especially Commissioners and funders (e.g. Norfolk County Council) need also to be considered.
- » Developing National strategy and its implications for Older People

⁷⁰ http://www.aqeuk.org.uk/Documents/EN-GB/Campaigns/CIC/Care_in_Crisis_report_2014.pdf?epslanguage=en-GB&dtrk%3Dtrue

^{8.62} Any need identified for specialist Older People housing does not exist in isolation but is part of a wider approach to health and care services delivered by other agencies in the NHS and County Council. Discussion with the County Council indicates an awareness of the challenge posed in establishing the need for specialist housing schemes for Older People. Although we did not find examples of specific need being identified by the County Council, we are aware that those undertaking the JSNA are aware of the issue. Ideally, the outcomes from the JSNA should be considered, alongside the SHMA, in order to establish an understanding of net future need for specific Older Peoples housing schemes.

9. Households with Specific Needs

9.1 This section considers housing for households with specific needs.

9.2 NPPG says:

‘Households with specific needs

There is no one source of information about disabled people who require adaptations in the home, either now or in the future.

The Census provides information on the number of people with long-term limiting illness and plan makers can access information from the Department of Work and Pensions on the numbers of Disability Living Allowance/Attendance Allowance benefit claimants.

Whilst these data can provide a good indication of the number of disabled people, not all of the people included within these counts will require adaptations in the home.

Applications for Disabled Facilities Grant will provide an indication of levels of expressed need, although this could underestimate total need.

If necessary, plan makers can engage with partners to better understand their housing requirements.

National Planning and Policy Guidance Paragraph 021 (Revised March 2015)

9.3 Households with specific needs in NPPG, therefore, are concerned with disabled people who require adaptations in the home or bespoke housing solutions.

Disabled People Requiring Adaptations

Review of Building Regulations

9.4 CLG carries out regular work to ensure that building regulations are effective. These include publishing supporting guidance (Approved Documents) to show how compliance with building regulations may be achieved.

9.5 This 2015 edition of Approved Document M: Volume 1 (Access to and use of dwellings) covers dwellings and contains updated guidance. In particular, it introduces three categories of dwellings:

- » Category 1 - Visitable dwellings - Mandatory, broadly about accessibility to ALL properties
- » Category 2 - Accessible and adaptable dwellings – Optional, broadly equivalent to Lifetime Homes

- » Category 3 - Wheelchair accessible dwellings – Optional, equivalent to wheelchair accessible or adaptable standard.

9.6 The optional requirements - M4 (2) and (3) - will apply only where they are a requirement of a local plan, and are set as a condition of planning permission. If adopted, the local authority must clearly state in their Local Plan the proportion of new development which needs to comply with the requirements for category 2 or category 3.

9.7 In terms of a local authority's assessment of housing needs, relevant issues *might* include:

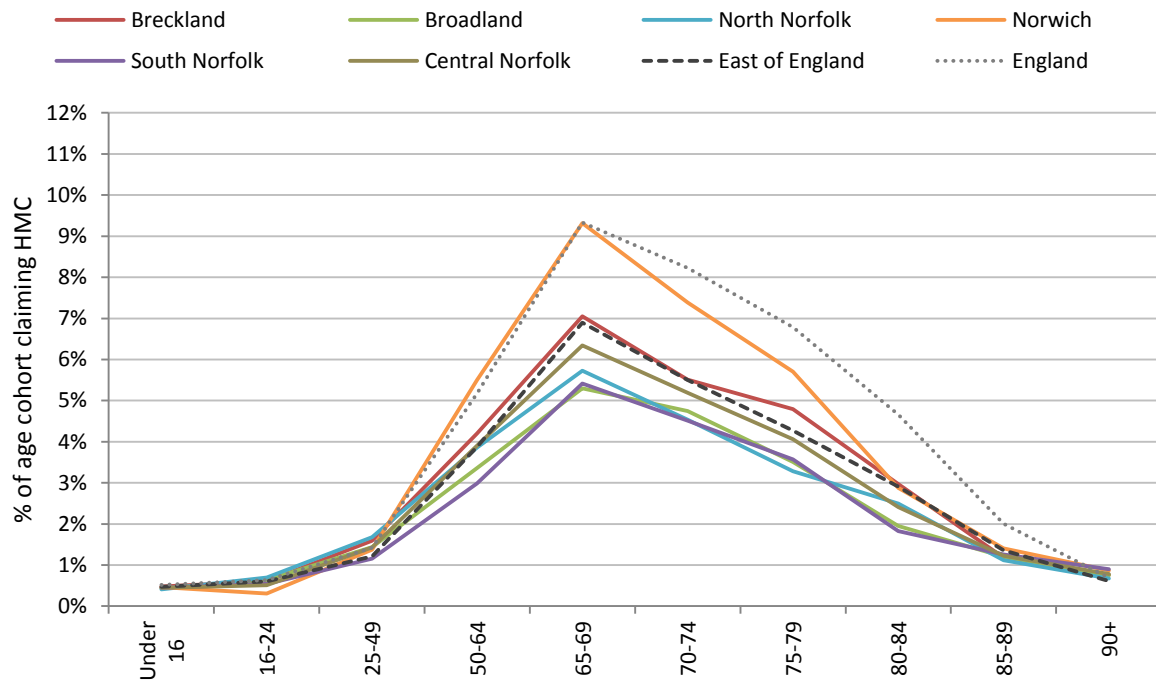
- the likely future need for housing for older and disabled people (including wheelchair accessible dwellings)
- whether particular sizes and types of housing are needed to meet specifically evidenced needs (for example retirement homes, sheltered homes or care homes): considered Older People's housing need
- the overall impact on viability

Disability Living Allowance / Personal Independence Payments

9.8 Personal Independence Payments (PIP) have been gradually replacing Disability Living Allowance (DLA) since April 2013. PIP/DLA is awarded to people under 65 years old who incur extra costs due to disability. Once awarded, PIP/DLA continues without an age limit, as long as applicants satisfy either the care or mobility conditions. DLA continued for people born on or before the 8th April 1948 and those aged under 16.

9.9 By considering the Higher Mobility Component, we can see a profile of disability. DLA Higher Mobility Component (HMC) is awarded to PIP and DLA recipients when applicants have 'other, more severe, walking difficulty' above the Lower Mobility Component (which is for supervision outdoors). The profile for PIP/DLA HMC awards (therefore for all ages) shows Central Norfolk has a lower level of claimants compared to East of England and all England. Two individual authorities have higher levels than the East of England; Norwich is significantly higher while Breckland is slightly higher for the 70-79 age cohort.

Figure 134: Higher rate mobility component by age as (% of population (Source: DWP Work and Pensions Longitudinal Study (WPLS) and Census 2011)



Attendance Allowance

^{9.10} Attendance Allowance is paid to those who need help or constant supervision during the day, or supervision at night (lower rate) or help and supervision throughout both day and night, or if they are terminally ill (higher rate).

^{9.11} The numbers claiming Attendance Allowance in the HMA has increased since 1996: there were 9,400 claimants in 1996 and 16,900 in 2014 – an increase of 7,500 claimants (80%) over 18 years. However, the claimant rates for the HMA are much lower relative to the East of England.

Figure 135: Attendance Allowance Claimants (DWP May 1996 –Nov 2014)

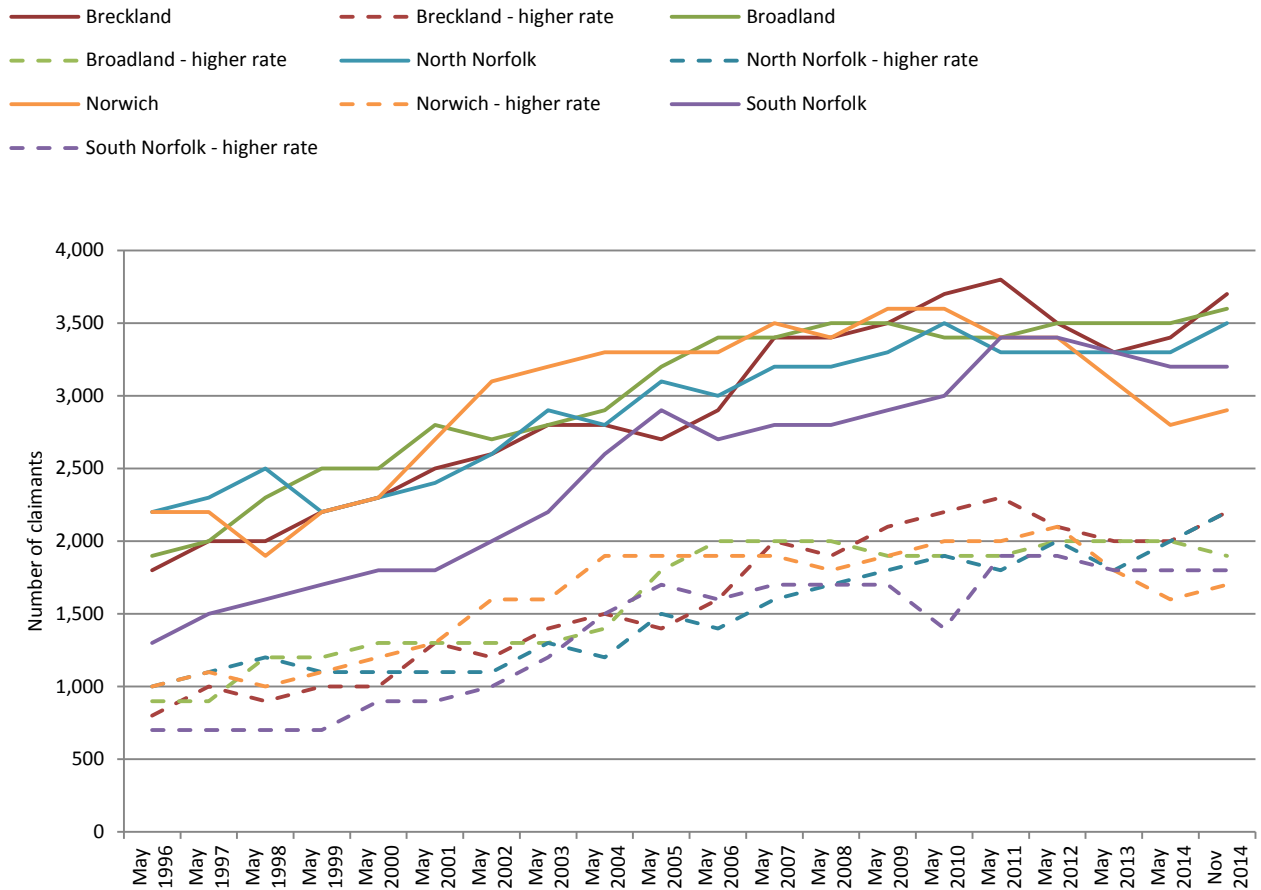
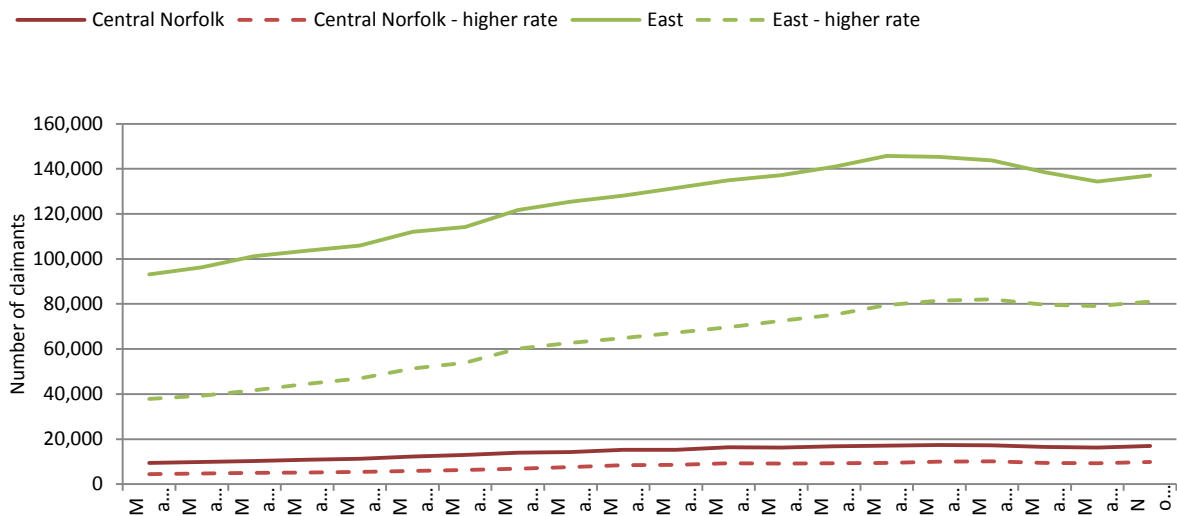


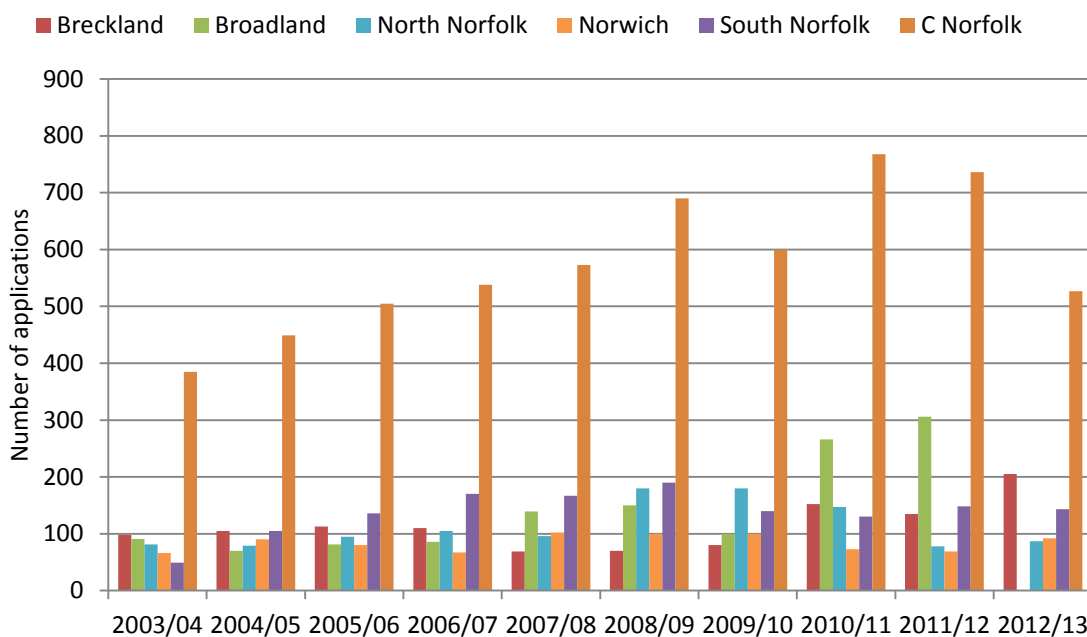
Figure 136: Attendance Allowance Claimants (DWP May 1996 –Nov 2014)



Applications for Disabled Facilities Grants

- ^{9.12} Applications for Disabled Facilities Grants (DFGs) ‘will provide an indication of levels of expressed need, although this could underestimate total need’ (NPPG).
- ^{9.13} Applicant levels have been relatively consistent across the Central Norfolk area since 2004/05; for example, there were 505 applicants in 2005/06 and 527 2012/13. Among individual authorities, some have seen surges in applications at various times: Broadland since 2010/11, Breckland in 2012/13. This may be explained by the following schemes:
- » the Broadland High and Dry Adaptations scheme, introduced in 2009, is an initiative for dealing with high volume, low priority requests for DFGs where the adaptation needed concerns personal bathing difficulties.
 - » Breckland’s Re-able scheme, introduced in 2012, uses Housing Capital Grant for works under £7,000 where the claimant is not means-tested, as a faster route than DFGs.

Figure 137: Trends in applications for Disabled Facilities Grants (Source: HSSA to 2009/10 and Local Authority records)



Other Authority Approaches to Adapted and Accessible Housing Suitable for Wheelchairs

- ^{9.14} In terms of setting targets for either Lifetime Homes or Wheelchair accessible units, a desktop review of methods used by other authorities shows they set their target by adopting a percentage of adapted homes. For Lifetime Homes, the trend seems to be to move to a 100% target (although this sometimes applies only to affordable housing). For Wheelchair accessible homes, a similar approach is adopted albeit at a lower percentage.

Table showing approaches taken by other authorities

Authority	Lifetime homes	Accessible housing suitable for wheelchairs	
Plymouth	20%		<i>'For calculating performance against the Lifetime Homes target we have used as a proxy, planning conditions or Section 106 agreements applied to planning approvals for five or more dwellings.'</i>
Barnet	100%	10% of schemes with 10+ units	
Essex Design guide	100%		<i>All new dwellings</i>
Camden	100%	10%	<i>'Lifetime homes standards will be applied to all developments of self-contained housing, including conversions, reconfigurations and changes of use (the standards do not apply to student housing).'</i>
Leicester	100%		<i>All planning applications</i>
Central Beds	70%		<i>All new homes</i>

Summary

- ^{9.15} Data shows how claimant numbers for Attendance Allowance are on an upward trend with an increase of 7,500 claimants (80%) between 1996-2014. At the same time, application levels for Aids and Adaptations have been relatively consistent at c.500 per annum across the HMA. This represents mixed evidence as to the need for adapted and/or wheelchair accessible homes.
- ^{9.16} NPPG notes that *'Whilst these data can provide a good indication of the number of disabled people, not all of the people included within these counts will require adaptations in the home'*.
- ^{9.17} There is no standard methodological approach to deriving a local target available and most authorities use different approaches. Overall, therefore, we have not proposed a target for the HMA authorities and are proposing to leave this to local discretion.

Student Housing

9.18 NPPG says that:

Local planning authorities should plan for sufficient student accommodation whether it consists of communal halls of residence or self-contained dwellings, and whether or not it is on campus. Student housing provided by private landlords is often a lower-cost form of housing. Encouraging more dedicated student accommodation may provide low cost housing that takes pressure off the private rented sector and increases the overall housing stock. Plan makers are encouraged to consider options which would support both the needs of the student population as well as local residents before imposing caps or restrictions on students living outside of university-provided accommodation. Plan makers should engage with universities and other higher educational establishments to better understand their student accommodation requirements

NPPG Paragraph 21

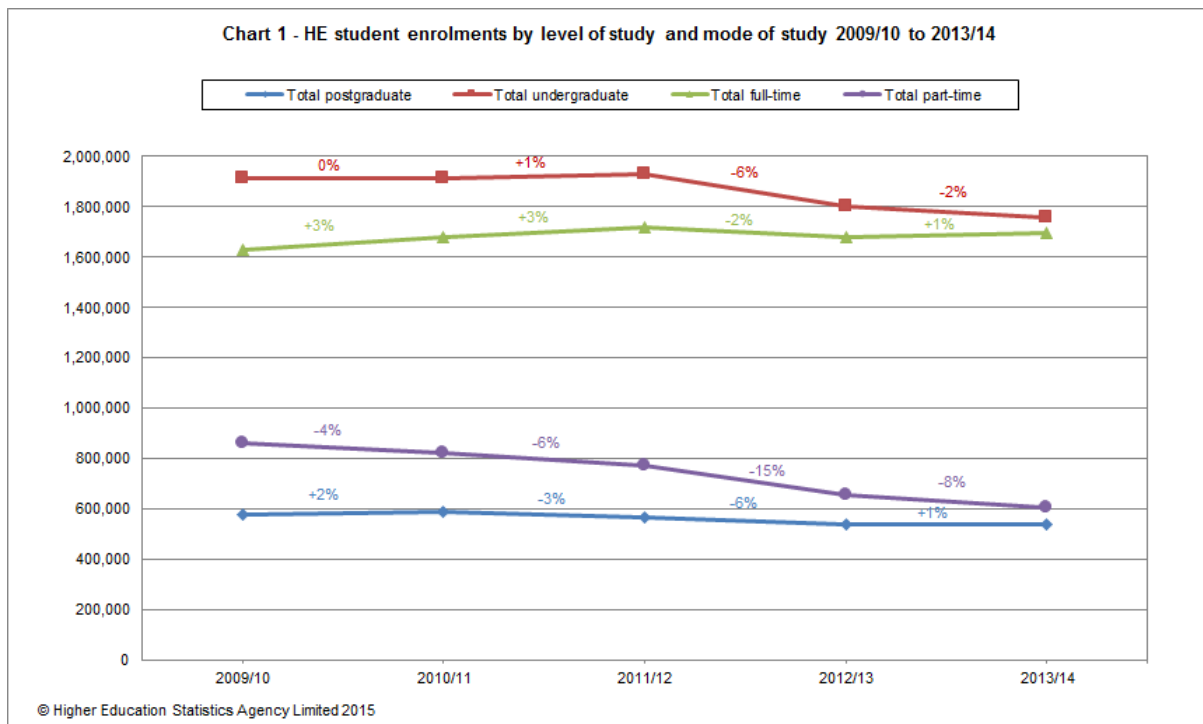
Students Numbers & Location

9.19 The presence of Higher Education Providers (HEPs) can mean that students have a need for housing in the housing market area. It also means students can have an influence in the wider market beyond housing provided direct by HEPs such as halls of residence or other forms of direct provision. Students often rent in the PRS (either in self-contained or shared accommodation or in purpose built provision by private sector providers) and, where numbers are concentrated, this can act as a driver in localised markets.

9.20 Many English universities and further education establishments often have significant plans for expansion. It should be noted, however, that current national education policy is based on full time student numbers remaining close to present levels.

9.21 Recent trends show a relatively consistent pattern. One feature to note is how part-time numbers have fallen since 2009/10. The total number of student enrolments at UK HEPs

‘stood at 2,299,355 in 2013/14, a decrease of 2%, 40,920 in overall numbers, from 2012/13. This overall decrease is mainly due to a decline in undergraduate enrolments which fell by 2% and part-time enrolments which decreased by 8% between 2012/13 and 2013/14’ (Source: Higher Education Statistics Agency).

Figure 138: Higher education enrolments 2009-2014 (Source: Higher Education Statistics Agency)

Students and Objectively Assessed Need

- 9.22 In establishing OAN for the HMA, our approach on students has been to establish those full-time students who are “normal” residents as distinct from those who move to the Higher Education Establishments’ (HEEs) location to study. By “normal”, we mean students who live in the parental home while studying, or those who already lived locally before commencing study and now have a different, but still local, address (e.g. possibly mature students, possibly students in years two/three that lived at home in year one and then later moved in with friends). These needs are then included within overall modelled OAN outputs, but are not shown separately.
- 9.23 Students in non-self-contained dwellings would be considered as part of the communal establishment population and therefore would not be included in the household projections. On this basis, if Central Norfolk intended to count the supply of *additional* non-self-contained bedspaces towards their overall housing delivery, it is also necessary to count this increase in communal establishment population as an additional component within the assessed OAN.

Students in Central Norfolk HMA

- 9.24 Using Census data, student distribution within the Housing Market Area is shown below. It shows those Lower Super Output Areas (LSOAs) that have over 10% of the 16-74 population identified as student (either active or inactive).
- 9.25 Overall, students are concentrated in Norwich: of the 34 LSOAs that have over 10% students residing within them 31 are within Norwich. There are areas which show relatively high numbers outside

these areas but these relate to boarding schools: Langley school in South Norfolk, Wymondham College (near Wymondham) and Gresham's Senior School near Holt.

- 9.26 Effectively, student distribution in the HMA means they are a Norwich phenomenon.

Figure 139: Student population distribution in Central Norfolk (Source: Census 2011)



Norwich

- 9.27 Key HEE establishments in Norwich are University of East Anglia (UEA) which has over 14,500 students, while Norwich University of the Arts (NUA) has over 2,300. City College Norwich (CCN) has over 11,000 students although most are under 18 years of age and so would be classed as dependent children⁷¹. There are c.1,500 higher education students at CCN.
- 9.28 The number of students (and trend in numbers) is shown below. The number of students has risen although the balance has changed; for UEA, there are reducing numbers of part time and increasing numbers of post-graduate students. This may have implications for housing demand if certain student types (say full-time and/or older) are more likely to seek housing solutions in non-campus provision. NUA has seen growth in the past decade although future growth aspirations are unknown. No data is available for CCN: however, again, we know that the majority of students at CCN are aged under 18.

⁷¹ http://www.ons.gov.uk/ons/dcp171778_251357.pdf

Figure 140: Student Numbers: University of East Anglia (Source: UEA)

Year	Core Under-graduate		Core Postgraduate				Total		
	Full-time	Part-time	Taught		Research				
			Full-time	Part-time	Full-time	Part-time	Full-time	Part-time	All
2000/01	6,619	3,233	1,599	805	599	325	8,817	4,363	13,180
2013/14	10,302	345	1,940	856	1,025	134	13,267	1,335	14,602

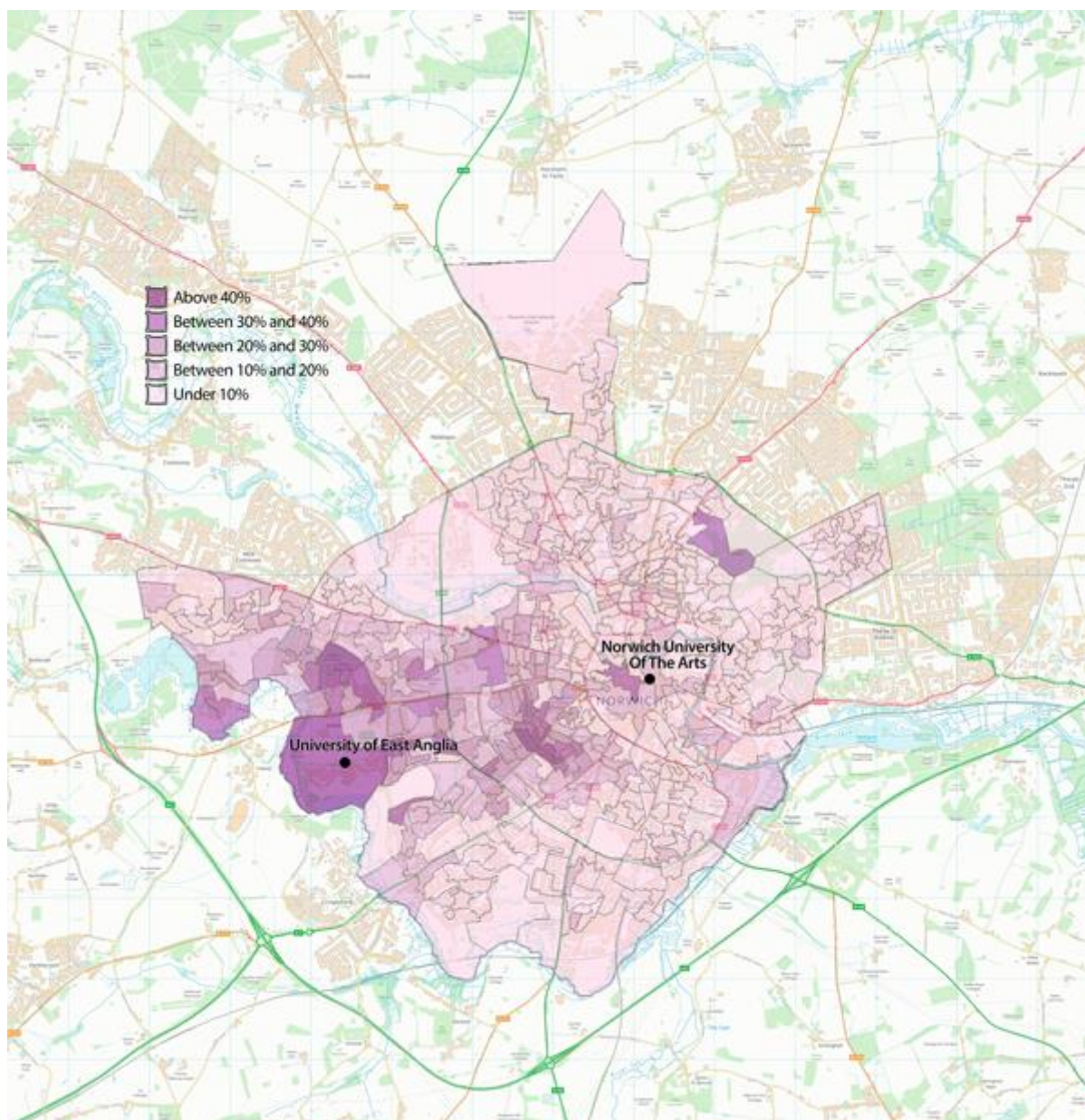
Figure 141: Student Numbers: Norwich University of the Arts (Source: NUA)

Year	Core Under-graduate	Core Postgraduate		Total
		Taught	Research	
2004/05	1,006	92	10	1,108
2016/17 (projected)	2,207	102	24	2,333

Where Students Live

- ^{9.29} Students are concentrated in Norwich in proximity with the two major HEE locations. The total number of students (c.17,000/4.5% out of a Norwich population of c.376,000) are mainly studying at UEA and NUA. There is no data available from CCN. Most students are concentrated to the west of Norwich City.

Figure 142: Student population distribution in Norwich (Source: Census 2011)



Housing Provision for Students

Specialist Student Accommodation (e.g. Halls of Residence)

- 9.30 There are currently 3,665 specialist units of accommodation (for c.17,000 students) with plans for some expansion; an additional 228 units opened in 2015. Specialist accommodation is targeted at first year students.

^{9.31} There may be new entrants to the specialist student market from new providers; UEA reports that new private providers have recently opened a hall of residence (summer 2015). While not at the forefront of student accommodation development, Norwich is still a potential investment area.⁷²

^{9.32} Overall, at present, growth in specialist stock seems unlikely to unbalance the PRS market.

Figure 143: Accommodation totals (Source: HEIs)

Manager	Number of Units	Units in PRS	In Development	Date of Completion	Total
University of East Anglia	3,500	0	-	-	3,500
Norwich University of the Arts	165	0	-	-	165
Alumno	0	0	228	Summer 2015	228
Total	3,665	0	228		3,893

Private Rented Sector

^{9.33} Given the number of students and relative supply of campus accommodation (usually targeted at first year students), many students meet their housing need in the private rented sector. UEA's Student Union runs 'Homerun', a register of rented properties for students, and there are other agencies offering student housing. The Homerun register release their 'list' every January and this shows some growth over time.

Figure 144: Homerun Register (Source: Students Union)

Year	Registered Properties	Bedspaces
2006	358	1363
2014	430	1860

Student HMOs in Norwich

^{9.34} The number of student HMOs increased from 703 to 1,459 homes (a rise of 107.5%) between 2001 and 2011. This compares to a rise of 27.6% for 'other' households in HMOs. The increase indicates, therefore, that rising demand for HMO accommodation is from different types of household. The demand may also be contributing to conversion of self-contained stock to HMOs.

Figure 145: Student HMOs in Norwich

	Students	Other households	Total
Household Composition			
2001	703	2,782	3,485
2011	1,459	3,549	5,008
Change (%)	+756 +107.5%	+767 +27.6%	+1,523 +43.7%

⁷² http://pdf.savills.com/documents/UKStudent_24.6.14.pdf

Conclusion

- ^{9.35} Overall, therefore, the Norwich student housing market is well established and has expanded to meet demand. Increased supply of accommodation occupied by students in the HMO sector is also noticeable.
- ^{9.36} Discussions with Central Norfolk HEEs highlight modest planned growth in student numbers in coming years, mainly in part time and international students.
- ^{9.37} The student market influences the wider local housing market, especially the PRS; future demand may drive further conversion to student accommodation and/or HMOs. However, if the supply of new Halls of Residence were to increase significantly, then some wards with high concentrations of student HMOs (e.g. in wards adjacent to UEA) may be at risk from a subsequent fall in demand.
- ^{9.38} Looking forward, demand and supply change is likely to be relatively modest and the market unlikely to change significantly. However, for strategy purposes, forward patterns of expansion should be monitored.

10. Welfare Reform

Introduction

- ^{10.1} Since June 2010, the Government has introduced far reaching changes to the system of welfare benefits available to those on low incomes and/or with specific needs. However, most changes have only been gradually rolled out, (e.g. Spare Room Subsidy, Benefit Cap), were introduced in April 2013.
- ^{10.2} Data regarding the impact of the rolling implementation is still scarce; Government has published some data, although this is limited and remains inconsistent over time. Non-Government evidence is available usually in the form of small sample surveys or qualitative research carried out by campaigning organisations⁷³. However, the report of the DWP Select Committee (March 2014) assessed the available evidence and gives a useful commentary on the impact; its findings are referred to in this chapter.
- ^{10.3} Internal data from the Central Norfolk authorities was also collated as part of this study to establish comparisons. However, the data did not reveal anything significant and is not included in this chapter.
- ^{10.4} For the purposes of this chapter we have restricted our analysis to available secondary data at fine grain, focusing on housing related Welfare Reforms and the impact this is having on claimant numbers. Principally, this is related to Housing Benefit (HB) given the important role this plays in supporting lower income (often working) households to pay their rent.
- ^{10.5} This secondary data is further complemented by Qualitative Fieldwork Interviews with Stakeholders.
- ^{10.6} Many benefit reforms which are less housing centred are excluded from analysis e.g. Child Benefit for high earners.

Post-Election Government Reforms 2015

- ^{10.7} Post-election 2015, the Summer Budget (July 2015)⁷⁴ and the Autumn Statement (November 2015)⁷⁵ introduced further Reforms to the Welfare system. These will be phased in and so the impact of changes is not yet known.

⁷³ <http://www.jrf.org.uk/sites/files/jrf/Welfare-reform-impack-FULL.pdf>

⁷⁴ <https://www.gov.uk/government/publications/summer-budget-2015>

- » Four year freeze to certain working age benefits (except pensioner benefits, DLA, PIP which will not be frozen).
- » A four-year freeze to local housing allowance rates
- » Lowering the benefit cap to £23,000 in London and £20,000 elsewhere
- » Universal credit claims will be limited to two children from April 2017 (with some exceptions)
- » Removing entitlement to housing support for those aged 21 or under (with some exemptions)

Why Reform Welfare?

- ^{10.8} Welfare Reform was undertaken for various reasons including concerns over the cost of welfare benefits to the public purse, perceived issues that the current system is too complex and that the system acts as a disincentive to seeking work. As a result, new legislation was introduced (Welfare Reform Act 2012). Many of the changes affect the amount of Housing Benefit (HB) paid to private sector and social housing tenants.
- ^{10.9} CLG data shows that nationally, the number of households where no one works has fallen by more than 600,000 since 2010.⁷⁶ The Government attributes this fall to the reforms it has introduced.

Who is affected?

- ^{10.10} Any change to the welfare system carries risks for households on low incomes. While many different types of households are affected, some groups stand out:
- ^{10.11} **Households in receipt of Housing Benefit:** As at May 2014 there were 4,985,741 HB claimants of which 33% were in private rented housing and 67% in social housing.⁷⁷ This includes working households as well as those who are not such as job-seekers, low-income pensioners, long term sick and disabled people and full-time unpaid carers. Early analysis from the NHF and others suggests that families with three children will be affected by the proposed changes to the benefit cap and in some areas families with two children.
- ^{10.12} **Young households:** the proposed removal of HB for 18-21 year olds, a lower rate for LHA and the extension of the Shared Accommodation Rate of LHA⁷⁸ to those aged under 35, and the increase in Non-Dependant Deductions from HB payments, all interact to put younger households under pressure from reform. In addition, multi-generational households could expand as younger family members are unable to form their own households.
- ^{10.13} **Older people** have to some extent been protected from the effects of Welfare Reform; the Benefit cap and Spare Room Subsidy do not apply to those of pension age.

⁷⁵ <https://www.gov.uk/government/publications/spending-review-and-autumn-statement-2015-documents/spending-review-and-autumn-statement-2015>

- Housing benefit for new social housing tenants capped at LHA levels from April 2016
- Extension of shared accommodation rate to single people under 35 living in social housing

⁷⁶ <https://www.gov.uk/government/news/600000-fewer-workless-households-since-2010-workless-households-now-lowest-in-a-decade>

⁷⁷ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/343050/HB_Summary_-_May14.xls

⁷⁸ The shared accommodation rate (SAR) applies to most single people under 35 renting from a private landlord. With the shared accommodation rate, the maximum housing benefit you can get is the rate for renting a single room in a shared house. This applies even if you rent a self-contained flat. There are some exceptions – see: http://england.shelter.org.uk/get_advice/housing_benefit_and_local_housing_allowance/what_is_housing_benefit/housing_benefit_if_you_are_under_35

Private Rented Tenants - Local Housing Allowance (LHA)

^{10.14} As at May 2014, 1.64 million private tenants in Britain were receiving Housing Benefit in the form of local housing allowance (LHA). The changes to the calculation and payment of LHA are set out in Figure 146.

Figure 146: Summary of legislative changes affecting private tenants' LHA (Source: Shelter)⁷⁹

Change	Effective from
Introduction of absolute caps on the maximum rates that can be paid for each size of property	April 2011
Ending of the 5 bedroom rate – LHA restricted to 4 bedroom rate	April 2011
Stopping claimants being able to keep up to a £15 'excess' above their actual rent if their rent is below the LHA rate	April 2011
Increasing deductions for non-dependants living with HB claimants	April 2011
Increasing the Government's contribution to Discretionary Housing Payments	April 2011
Amending size criteria to allow an extra bedroom for disabled claimants with a non-resident carer	April 2011
Setting maximum LHA at the 30 th percentile of local rents instead of the median	October 2011
Increasing age qualification for Shared Accommodation Rate to 35 years (from 25)	January 2012
Increasing LHA rates over time by the Consumer Price Index instead of referencing market rents – increase by 1% from April 2014 except in high rent areas	April 2013
Reducing LHA by 10% for those claiming JSA for over a year – not implemented	April 2013

Absolute Caps on Maximum rates Payable for Each Size of Property

^{10.15} These caps restricted payments for larger properties so that all properties with four or more bedrooms were paid at the same rate. Deductions for non-dependants living with claimants were also increased.

^{10.16} Impact: from qualitative and survey evidence outside Central Norfolk, arguably this change has led to increased overcrowding in the PRS; households with large families are either unable to afford a property which meets their needs, or have to move to a cheaper area.

Calculation of Local Housing Allowance (LHA)

^{10.17} LHA is calculated with reference to market rents in the local area; pre-reform the maximum payable for each size of property was the median of local rents. The reforms introduced two changes: first, claimants were no longer able to claim up to £15 above their actual rent if below the LHA rate and, second, the methodology for setting LHA was changed to the 30th percentile of local rents (*'The amount of LHA you are eligible for depends on where you live. Local limits are based on the cheapest 30% of properties in an area'*).⁸⁰

^{10.18} Recent research is limited and ageing. However, this does show a 'loss' to c.30,000 East of England households of c.£11 per week⁸¹.

⁷⁹ http://england.shelter.org.uk/__data/assets/pdf_file/0011/319835/London_Affordability__full_report.pdf

⁸⁰

http://england.shelter.org.uk/get_advice/housing_benefit_and_local_housing_allowance/what_is_housing_benefit/local_housing_allowance

⁸¹ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/223134/lha_regional_impacts_tables_may_2011.pdf

^{10.19} Impact: As well as reducing the income of some households, the change to the calculation of LHA made some areas unaffordable to LHA claimants (e.g. In London, Shelter estimate by 2016 only 36% of neighbourhoods will be affordable to LHA claimants, mainly in the outer London Boroughs)⁸². Central Norfolk authorities may wish to track this locally.

^{10.20} From April 2013 the annual increase in LHA rates was divorced from local market rents and linked to the Consumer Price Index. Since April 2014 the increase has been limited to 1%, except in certain high rent areas.

^{10.21} Impact: this change is likely to have a further impact on the affordability of certain areas to those claiming LHA. There is also some lobby group and qualitative evidence from interviews for other studies that households are already moving to areas where LHA levels help them to match their accommodation needs.

Single Sharers Under 35

^{10.22} From January 2012, single claimants aged under 35 had their LHA restricted to the Shared Accommodation Rate; commentators argue that this makes it unlikely that claimants will be able to afford self-contained accommodation. A Spending Review announcement means that this measure will be extended to new single tenants living in social rented housing.

^{10.23} Impact: arguably the change has led to an increase in the conversion of family dwellings to homes in multiple occupation.

Ending of Direct Payments to Landlords

^{10.24} A further significant change in the payment of LHA is the ending of direct payment to landlords, making tenants responsible for budgeting for their rent payments.

^{10.25} There is evidence that increasing numbers of private sector landlords are no longer willing to rent to Housing Benefit recipients⁸³:

‘...in the last three years there has been a 50% drop in the number of landlords taking people who are on benefits. It is now down to only one fifth; 22% of our landlord members whom we surveyed say they have LHA tenants, and 52% of those surveyed said they would not look at taking on benefits tenants’ (NLA Evidence to DWP Select Committee March 2014)

^{10.26} Impact: Central Norfolk fieldwork interviews indicate that the ending of direct payments has given rise to a trend for landlords to refuse to take tenants who are claiming HB, leaving these households with limited options for seeking accommodation.

Social Housing Tenants – Housing Benefit

^{10.27} As at May 2014, 3.34 million social housing tenants in Britain were receiving Housing Benefit.

⁸² For a more local example, see <http://atlas.cambridgeshire.gov.uk/Housing/LHA/atlas.html>.

⁸³ National Landlords evidence to DWP Select Committee (March 2014)

^{10.28} The changes to the calculation of Housing Benefit for social housing tenants are set out in Figure 147.

Figure 147: Summary of legislative changes affecting social housing tenants

Change	Effective from
Increasing deductions for non-dependants living with HB claimants	April 2011
Introduction of caps on household benefits to £500 pw for couples and single parent households, £350 for single persons (working age only)	April 2013
Introduction of size criteria (also known as removal of the spare room subsidy or bedroom tax)	April 2013

Spare Room Subsidy

^{10.29} One reform which has received Parliamentary scrutiny is the Spare Room Subsidy or ‘Bedroom Tax’⁸⁴. Simply, tenants renting a social or affordable tenancy, whose accommodation is larger than they need, may lose part of their Housing Benefit. A DWP Select Committee Report (2014)⁸⁵ highlighted data on the impact of the Spare Room Subsidy across the UK. It showed that 2.1% of households in the East of England were affected (Central Norfolk is considered later in this chapter):

Figure 148: Spare Room Subsidy: Work and Pensions Committee (March 2014)

Region	Households affected	Estimated loss pa (£m)	Households affected per 10,000
NE	50,000	30	440
NW	110,000	80	370
YH	80,000	50	360
LON	80,000	90	240
SCO	80,000	50	340
WAL	40,000	20	310
WM	60,000	40	260
EAST	50,000	40	210
EM	40,000	20	210
SW	30,000	20	130
SE	40,000	30	110

^{10.30} In the first six months of Spare Room Subsidy the Committee noted:

- » 6% of affected households moved to avoid the new rule
- » However, a shortage of housing prevents moves in many areas
- » 22% of those still affected were still registered for a transfer

⁸⁴ <https://www.gov.uk/government/collections/local-authorities-removal-of-the-spare-room-subsidy>

⁸⁵ <http://www.publications.parliament.uk/pa/cm201314/cmselect/cmworpen/720/72002.htm>

- » Most affected households have not moved, and of these about half have rent arrears as a result

^{10.31} In addition:

- » Many Councils are making full use of Discretionary Housing Payments (DHPs) to help tenants adjust to the change, but practice varies (discussed below).
- » There are concerns whether current DHP provisions are appropriate for disabled tenants living in adapted homes.
- » Landlords have incurred extra costs for rent arrears, welfare support, rent collection, arrears management and repairs linked to more transfers.

Other Non-housing Benefit Reforms

^{10.32} The Government has also introduced reforms to a number of non-housing related benefits. These do not form part of our analysis.

Figure 149: Summary of main changes to benefits (Source: Citizens' Advice Bureau)

Change	Effective from
Universal Credit to replace most means-tested benefits	Pilot: April 2013 Roll out: October 2013
Personal Independence Payments to replace Disability Living Allowance	Pilot: April 2013 Roll out: June 2013
Local schemes to replace Council Tax benefit	April 2013
Claimant commitment introduced for job seekers	April 2013
Social Fund – parts abolished, including Community Care grants and crisis loans	April 2013
Child Benefit reduced for high earners	January 2013

Central Norfolk

^{10.33} Although data at fine grain is not readily available, there is some data published which can be considered to highlight the impact of Welfare Reform in Central Norfolk. In addition, Fieldwork Interviews derived qualitative evidence from stakeholders regarding their views on the impact of reform.

Benefit cap

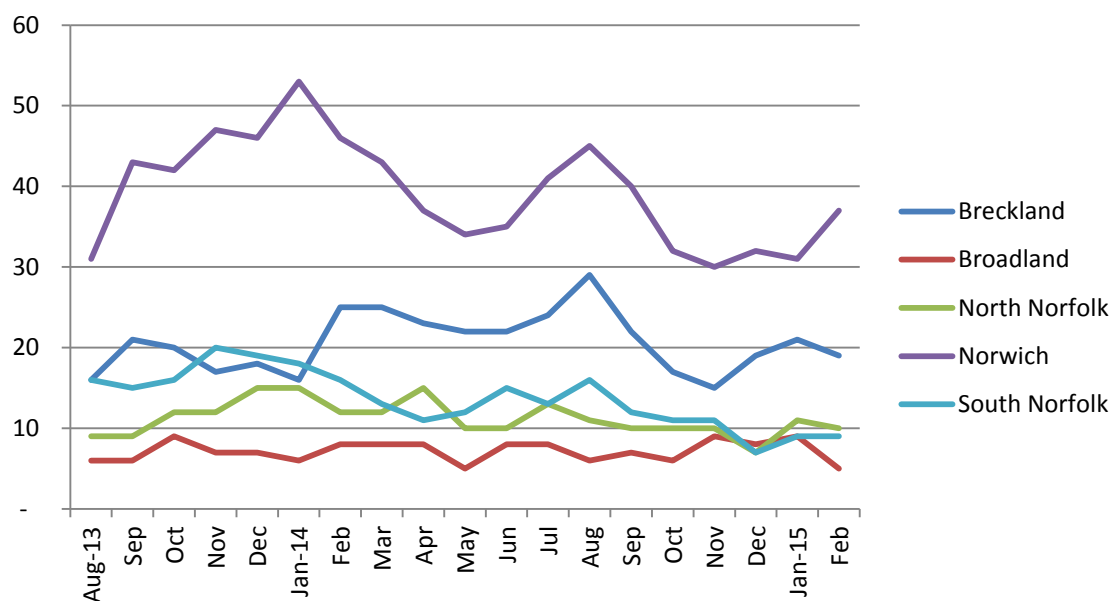
^{10.34} The Benefit Cap limits the amount of benefit a household can receive to £500 a week for couples or lone parents, and £350 a week for single adult households. The benefits included within calculation of the Benefit Cap are numerous and include the following:

Bereavement Allowance, Carer's Allowance, Child Benefit, Child Tax Credit, Employment and Support Allowance (unless you get the support component), Guardian's Allowance, Housing Benefit, Incapacity Benefit, Income Support, Jobseeker Allowance, Maternity Allowance, Severe Disablement Allowance, Widowed Parent's Allowance.

^{10.35} Nationally, the Government highlights how 'The benefit cap continues to provide an incentive to work, with over 22,000 people who had their benefits capped moving into work'⁸⁶.

^{10.36} Recent data is shown below. The trend in numbers of households affected by the Benefit Cap in Central Norfolk shows how c.80 households are affected across the HMA. Highest is Norwich with 35+ households, while the lowest is Broadland with around 5.

Figure 150: Benefit cap – No of Households affected (Source: CLG)

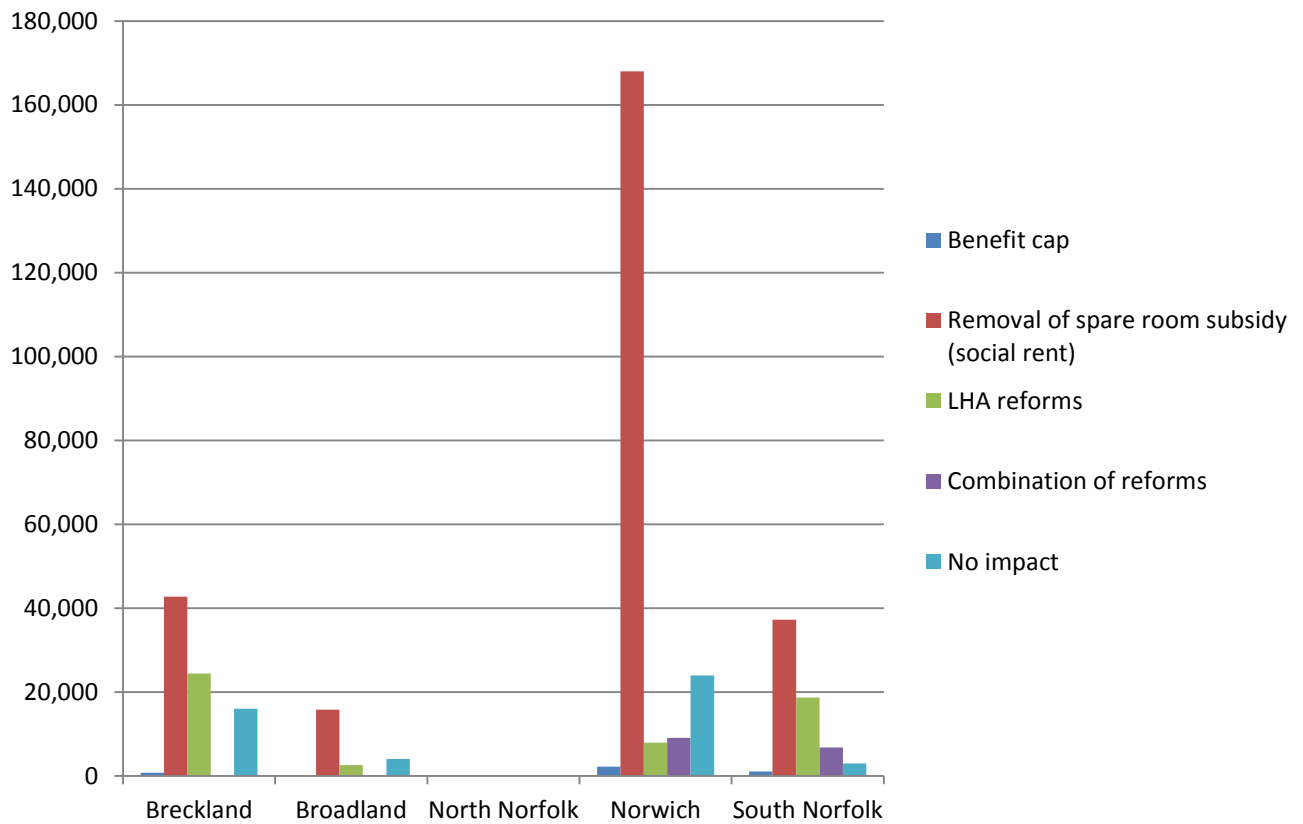


⁸⁶ <https://www.gov.uk/government/news/benefit-cap-thousands-move-into-work-or-off-housing-benefit>

Discretionary Housing payments

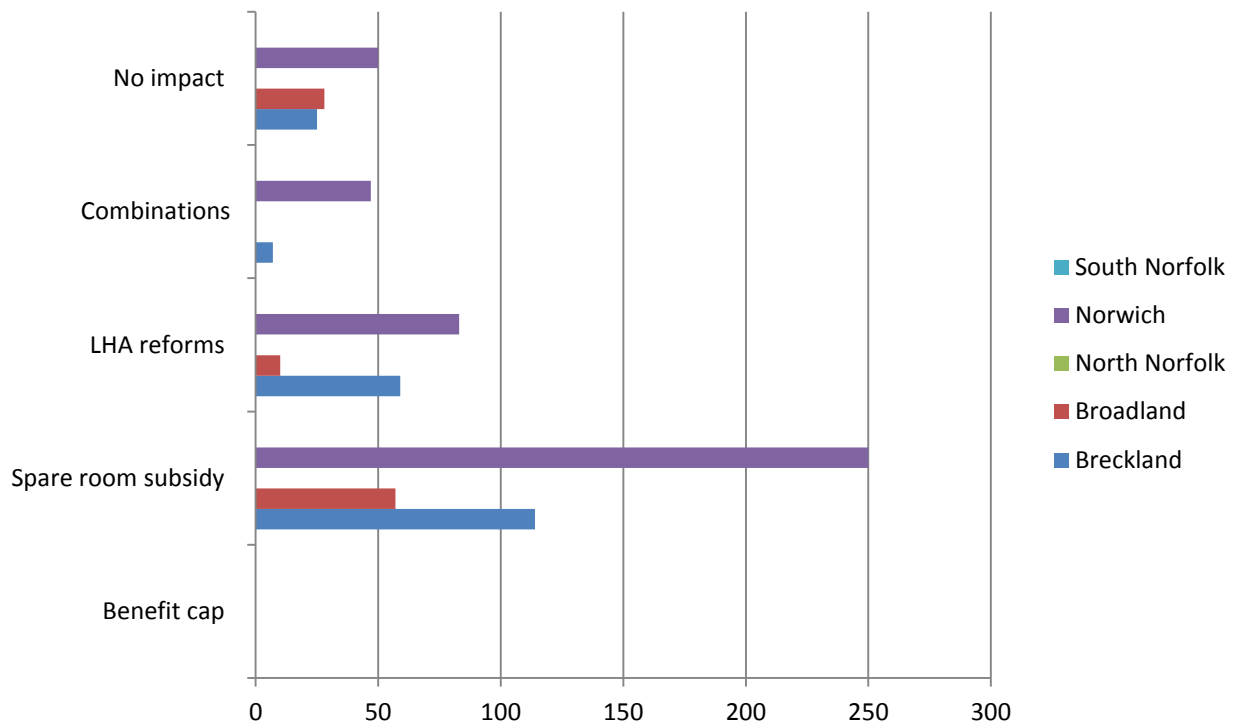
- ^{10.37} In 2014/15, the Government contributed £165 million to Discretionary Housing Payments (DHP) funding. DHPs are awards that can be made by local authorities (LAs) to Housing Benefit claimants who are experiencing financial difficulty with housing costs. Each local authority is responsible for formulating its own policy for the allocation of DHP funding.
- ^{10.38} The Government have published some data regarding Mid Year returns from LAs⁸⁷ showing the position for April-September 2014. Not all LAs submitted a return to Government, but, of those LAs that did, the majority reported spending less than 50% of their central government allocation of DHP funding at the mid-year point.
- ^{10.39} By considering each of the categories for DHP award across Central Norfolk, it is possible to get some insight into the impact of Welfare Reform.
- ^{10.40} Spend for the Mid-Year point in Central Norfolk was £384,573 (38%) against an allocation of £1,017,157 for 2014/15.
- ^{10.41} The chart below shows most DHP payments were made to social tenants affected by the Spare Room Subsidy. There were some payments for LHA reforms and some for a combination of different reform items. Note: (i) Where data is blank for an authority it means there is no data contained for that authority in DWP issued data. (ii) where DHP payments were made for reasons other than Welfare Reform these are classed as 'No impact'
- ^{10.42} Very few payments were made to alleviate financial difficulty arising from the effects of the Benefit Cap.

⁸⁷ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/389060/use-of-DHPs-apr-to-sept-2014.pdf

Figure 151: Value of DHP payments – Apr to Sep 2014 (Source: CLG)

^{10.43} Some data is also available for the mid-point of Year 2013-14 (but not 2014-15) for the number of DHP awards made, and this shows that most awards, again, were made regarding the Spare Room Subsidy (although this issue only affects Social Rent).

Note: (i) Where data is blank for an authority it means there is no data contained for that authority in DWP issued data. (ii) where DHP payments were made for reasons other than Welfare Reform these are classed as 'No impact'

Figure 152: Number of DHP payments – Apr to Sep 2013 (Source: CLG)

^{10.44} The reasons why these awards were made are varied and are not always due to Welfare Reform. The following are the key categories of award identified in Government data:

- » Help secure and move to alternative accommodation (e.g. rent deposit)
- » Help with short-term rental costs until the claimant is able to secure and move to alternative accommodation
- » Help with short-term rental costs while the claimant seeks employment
- » Help with on-going rental costs for disabled person in adapted accommodation
- » Help with on-going rental costs for foster carer
- » Help with short term rental costs for any other reason

Local Housing Allowance

^{10.45} HB for private tenants is set in relation to Local Housing Allowance (LHA) rates, the maximum that will be paid in different Broad Rental Market Areas (BRMAs), based on rents data gathered by the Valuation Office Agency. Pre-reform these were set at the 50th percentile of local rents; this has now been reduced to the 30th percentile. The actual amount paid is based on household composition, income and savings, and the size of the property. It is normally paid direct to the tenant.

^{10.46} Figure 153 shows the change in terms of the local BRMAs and those adjacent. The change has meant a lower LHA figure for each property size in all Central Norfolk and Norwich BRMA cases. This means claimants have had their benefit reduced although it is highly unlikely that their rents have reduced by a similar amount.

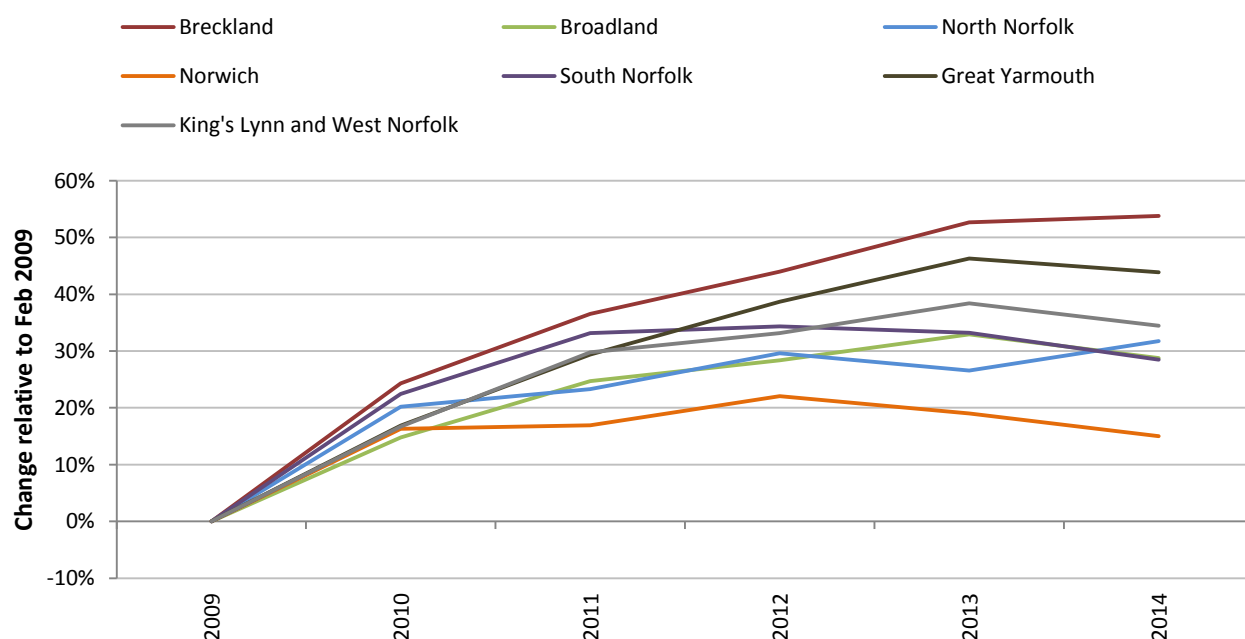
Figure 153: Weekly Local Housing Allowance Thresholds for Broad Rental Market Areas in Central Norfolk – March 2011 and August 2014 (Source: LHA Direct)

Weekly Rent £	Central Norfolk & Norwich BRMA				Lowestoft & Great Yarmouth BRMA			
	1 bed	2 bed	3 bed	4 bed	1 bed	2 bed	3 bed	4 bed
March 2011 LHA 50 th percentile	£96.92 per week	£121.15 per week	£138.46 per week	£190.38 per week	£87.69 per week	£109.62 per week	£121.15 per week	£160.38 per week
August 2014 LHA 30 th percentile	£92.06 per week	£115.37 per week	£134.02 per week	£184.62 per week	£85.38 per week	£103.85 per week	£116.53 per week	£147.69 per week
Weekly Rent £	Bury St Edmunds BRMA				Kings Lynn BRMA			
	1 bed	2 bed	3 bed	4 bed	1 bed	2 bed	3 bed	4 bed
March 2011 LHA 50 th percentile	£100.38 per week	£126.92 per week	£150.00 per week	£242.31 per week	£92.31 per week	£115.38 per week	£137.31 per week	£183.46 per week
August 2014 LHA 30 th percentile	£101.24 per week	£125.06 per week	£148.87 per week	£207.69 per week	£89.74 per week	£111.10 per week	£128.19 per week	£161.54 per week
Weekly Rent £	Central Norfolk				Lowestoft & Great Yarmouth BRMA			
	1 bed	2 bed	3 bed	4 bed	1 bed	2 bed	3 bed	4 bed
March 2011 LHA 50 th percentile	£96.92 per week	£121.15 per week	£138.46 per week	£190.38 per week	£87.69 per week	£109.62 per week	£121.15 per week	£160.38 per week
December 2013 LHA 30 th percentile	£91.15 per week	£114.23 per week	£132.69 per week	£183.46 per week	£85.00 per week	£103.85 per week	£115.38 per week	£147.40 per week

PRS Claimant rates

^{10.47} Relatively, since 2009 the number of PRS Housing Benefit claimants increased until 2013, since when the rate of increase has slowed or gone into decline. The exceptions are North Norfolk and Breckland; this may indicate migration between authorities in the light of Welfare Reform, although there may be other market factors.

Figure 154: Relative change in number of PRS HB claimants since 2009 (Source: DWP)



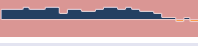
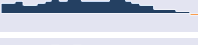
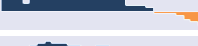
^{10.48} While many households may choose to live in private rented accommodation with housing benefit support, others might prefer an affordable tenancy, but are unable to access one because of lack of housing supply in the sector (see Chapters 4 and 5). The low supply of new affordable housing, and relatively low turnover of existing stock, also has the effect that local authorities are making increased use of the private rented sector to discharge their duties to homeless households.

Central Norfolk Relative to Other Areas

^{10.49} The change in the number of Housing Benefit claimants in the PRS is not uniform across the HMA; however, all areas have seen a decrease in claimant numbers with Norwich highest (6.8%) and South Norfolk lowest (0.7%) (Jan 2012-May 2014).

^{10.50} NOTE: It should be noted that generally a small number of claimants in some areas can generate percentage change that looks more significant than it is, due to a small base. Also, where we have zero-indexed data, we have 0-indexed to April 2011 as this is a meaningful point in time in the context of the data considered.

Figure 155: Change in Housing Benefit Claimants in the Private Rented Sector for Local Authorities in East Anglia (Source: DWP)

	Absolute Change May 2013 - May 2014	% Change May 2013 - May 2014	Rolling 12-month Change Jan 2012- May 2014
Great Yarmouth	42	0.84%	
Peterborough	31	0.50%	
South Norfolk	-13	-0.72%	
Mid Suffolk	-29	-2.34%	
North Norfolk	-30	-1.19%	
Breckland	-35	-1.21%	
South Cambridgeshire	-58	-4.81%	
Broadland	-60	-3.54%	
East Cambridgeshire	-63	-5.70%	
St Edmundsbury	-66	-3.95%	
Forest Heath	-72	-5.49%	
Fenland	-75	-2.42%	
Babergh	-135	-9.51%	
Cambridge	-141	-10.92%	
Huntingdonshire	-156	-6.56%	
Suffolk Coastal	-174	-7.28%	
Waveney	-181	-3.86%	
Norwich	-205	-6.82%	
Ipswich	-230	-5.31%	
King's Lynn and West Norfolk	-411	-11.71%	

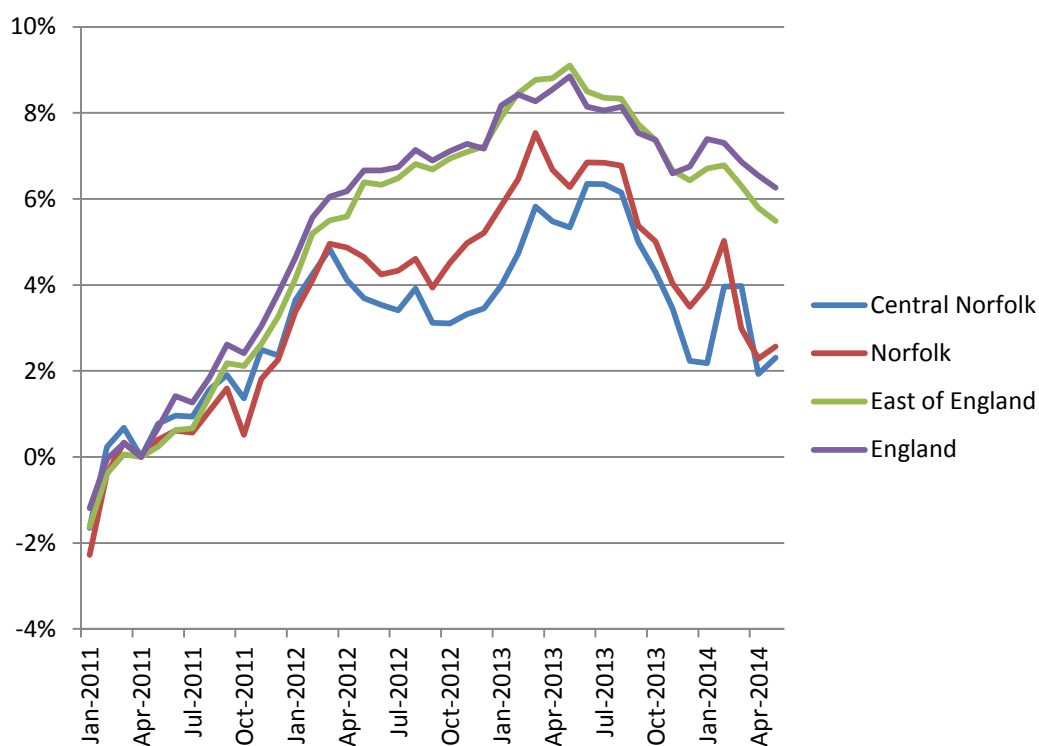
^{10.51} The change in Central Norfolk is at a lower rate than Norfolk and East of England, but higher than that for England.

Figure 156: Change in Housing Benefit Claimants in the Private Rented Sector (Source: DWP)

	Absolute Change May 2013 - May 2014	% Change May 2013 - May 2014	Rolling 12-month Change Jan 2012 - May 2014
Central Norfolk HMA	-343	-2.88%	
Norfolk	-712	-3.49%	
East of England	-4,384	-3.31%	
England	-35,538	-2.38%	

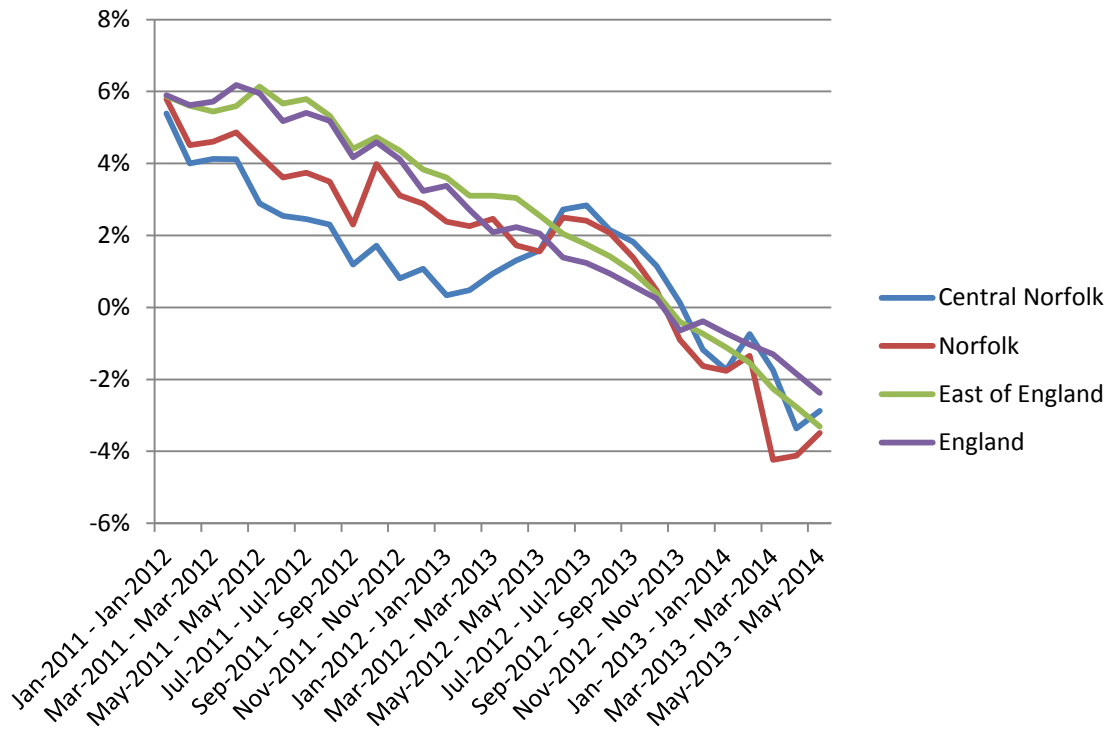
^{10.52} Although other areas have all seen a reduction in claimant numbers over the year to April 2014, recent trends differ; claimant numbers continue a downward trend in East of England and England, whereas Central Norfolk and Norfolk have seen a recent upward trend.

Figure 157: Relative Change in Housing Benefit Claimants in the Private Rented Sector (Source: DWP)



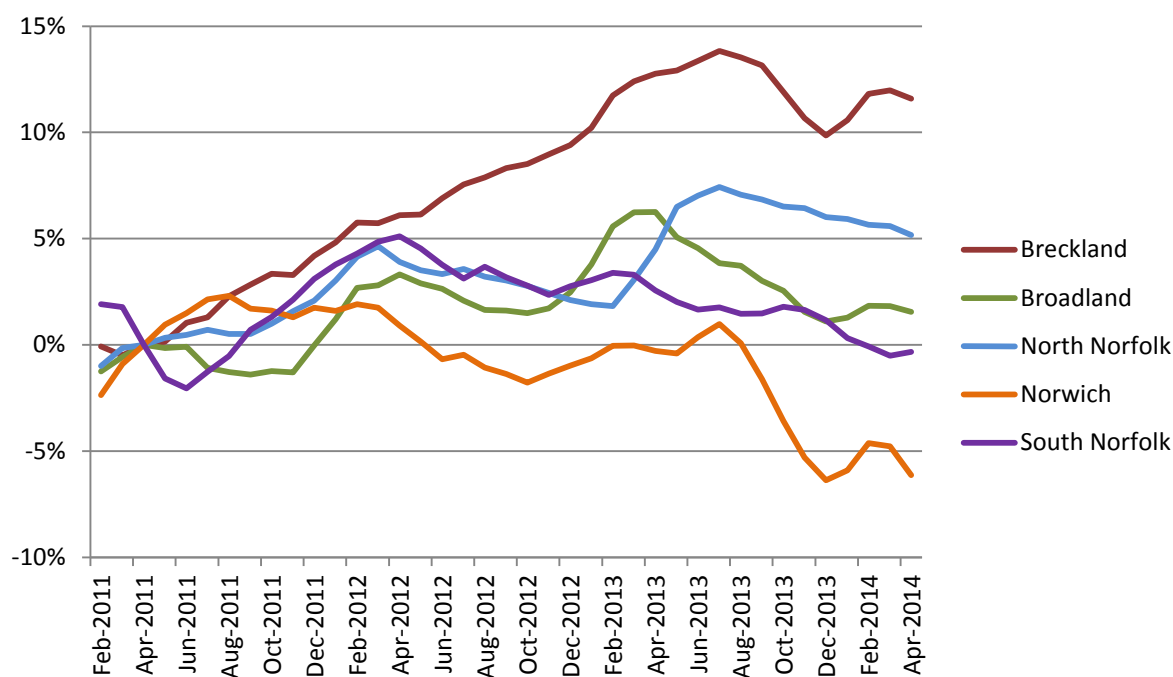
^{10.53} The rolling change since 2011 shows the impact of reform more clearly; the trend is downwards indicating that reform is reducing claimant numbers, albeit with the small increase March-May 2014.

Figure 158: Rolling 12-month Change in Housing Benefit Claimants in the Private Rented Sector (Source: DWP)



^{10.54} Relative change in the five authorities in Central Norfolk shows varied patterns; Norwich has seen the most significant reduction followed by South Norfolk.

Figure 159: Relative Change in Housing Benefit Claimants in the Private Rented Sector within Central Norfolk (smoothed to 3 month rolling average) (Source: DWP)



^{10.55} Comparing Central Norfolk with comparator areas, all show the same pattern of overall flattening or reduction in claimant numbers, albeit with a recent increase. Again, this trend may indicate that Benefit reform is having an impact on claimant numbers.

Figure 160: Relative Change in Housing Benefit Claimants in the Private Rented Sector for Central Norfolk and comparators group (Source: DWP)



Central Norfolk Fieldwork - Responses to Benefit Reform

^{10.56} Evidence from Central Norfolk fieldwork interviews shows how the local market is reacting to Welfare Reform. The following is a summary of the issues raised in interviews.

^{10.57} Some private landlords are withdrawing from the letting to HB recipients and some have served notice on tenants receiving Housing Benefit. Landlords also report they are not reducing rents as a result of reforms (this was one of the policy aspirations from reform). Further, some privately rented properties may be sold or revert to owner occupation.

^{10.58} Benefit reform has also altered the mix of renters, in particular the extension of the housing benefit shared accommodation rate to all single claimants under the age of 35; landlords have responded by providing more shared accommodation and refurbishing one bedroom flats to attract professionals.

^{10.59} In addition, options to move, for example, to smaller or cheaper homes are limited because of low supply. There are concerns that affordability may worsen as tenants commit more disposable income to rent; arrears levels are reported as rising.

^{10.60} Interviews also indicate that the ending of direct payments to landlords has meant many PRS landlords now refuse to take tenants who are claiming HB, leaving these households with limited alternative options for seeking accommodation.

^{10.61} Registered Providers report several issues following Welfare Reform. One RP has moved away from two bed three person and three bed five person properties to building four bed six person houses, in order for the tenant to maximise their benefit. There is a reported large demand for smaller properties because of the Spare Room Subsidy; new schemes now include one bed properties instead of two beds. RPs are also seeking to minimise the amount of communal space in order to reduce service charges. One RP reported a big demand for bungalows but these are a challenge to deliver.

Chapter Summary

There is limited evidence regarding the impact of reform from secondary sources. However, from the available sources, there are several general themes which are clear:

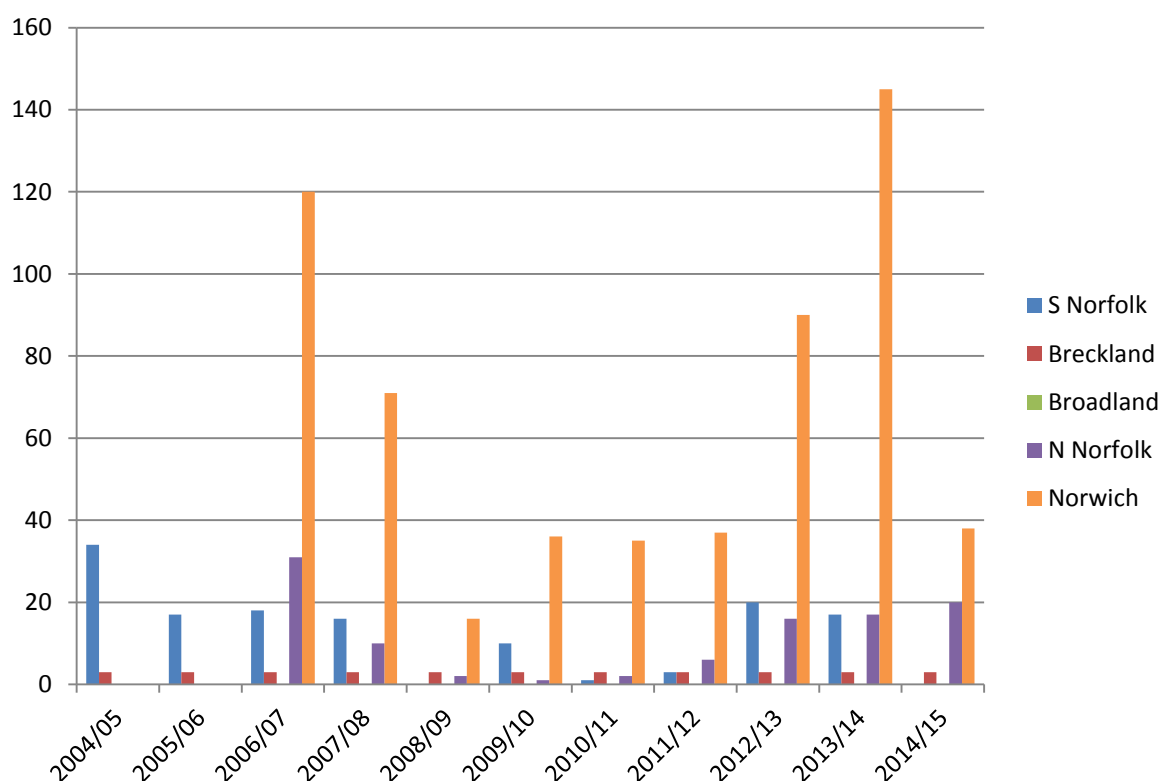
- » *Overall, in both public and private sectors, there is a fall in relative number of HB claimants. This could be due to Welfare Reform.*
- » *Trends show c.80 households in Central Norfolk are affected by the Benefit Cap*
- » *DHP awards mainly relate to payments for hardship following removal of the Spare Room Subsidy for social rent tenants, although there are also awards for LHA reform*
- » *HB claimant numbers in the PRS began to flatten and then decline from 2013.*
- » *However, the decline in PRS HB claimant numbers is relatively lower in Central Norfolk than in other authorities in the East of England*
- » *Fieldwork indicates that PRS landlords are becoming more reluctant to let to HB recipient households*
- » *Further, RPs report an increased demand for smaller properties from their tenants*

11. Right to Buy

11.1 Over 47,000 social homes have been sold in Norfolk since 1979⁸⁸. Recent sales show some increase since the re-launch of Right to Buy (RTB) in 2012 which introduced higher discount levels and reduced qualifying periods. Former right to buy homes are often converted to PRS⁸⁹ either by original purchasers or on resale.

11.2 Implementing RTB on a voluntary basis is included in the Housing and Planning Bill 2015 (*Implementing the Right to Buy on a Voluntary Basis*). A voluntary deal was agreed between the Government and housing associations via the NHF in advance of the publication of the Bill, to extend Right to Buy to association tenants. 5 pilots have commenced. The Bill is currently progressing through Parliament.

Figure 161: Right to Buy Sales 2006 to 2013 (Source: CLG)



Note: Breckland, Broadland, North Norfolk and South Norfolk figures are partially preserved right to buy (North Norfolk from February 2006 onwards)

⁸⁸ Table 648: annual social housing sales by local authority (CLG)

⁸⁹ 'From Right to Buy to Buy to Let' – Tom Copley MGLA 2014

12. Demand versus Supply

- ^{12.1} The figure below considers projected demand from household growth (using CLG Household projections) and potential identified supply (using local authority data from Annual Monitoring Reports (AMRs) and the Strategic Housing Land Availability Assessment (SHLAA). The SHLAA data for Broadland, Norwich and South Norfolk is presented in the Greater Norwich Development Partnership Joint Core Strategy, published December 2013. SHLAA data is important because it identifies available land and the number of properties which could be built on that land. In some places the SHLAA defines a limit on development. Such limits tend to apply in large urban conurbations rather than rural areas, but not exclusively in urban areas.
- ^{12.2} PAS Guidance⁹⁰ suggests, when the HMA has been established, that the assessment of need should 'briefly review the balance of housing need and planned supply in [these] districts, by reference to adopted and emerging plans and evidence bases to see if there is unmet need from parts of the HMA, or alternatively export some of their own unmet need to parts of the HMA'
- ^{12.3} Any inability to meet demand from projected supply raises implications for the meeting of housing need identified in the assessment of need. All authorities in the table below have either a connection to the Housing Market Area or have a relatively close proximity.
- ^{12.4} The Broads Authority is not considered here given their historic situation. In their LDF Core Strategy 2007-2021 DPD⁹¹, adopted in September 2007, it states that:
- 'Due to the particular responsibilities of the Authority and the priority accorded to the need to protect the special qualities of the area, the Authority has no housing remit. There are no 'targets' set for provision and the Broads is recognised as being an area of general restraint. Housing provision is a function of the neighbouring District Councils, and major new housing development will occur in their areas.' (para 7.6)

⁹⁰ Objectively Assessed Need and Housing Target – Technical Advice Note; June 2014

⁹¹ http://www.broads-authority.gov.uk/_data/assets/pdf_file/0010/299233/Corestratdpd.pdf

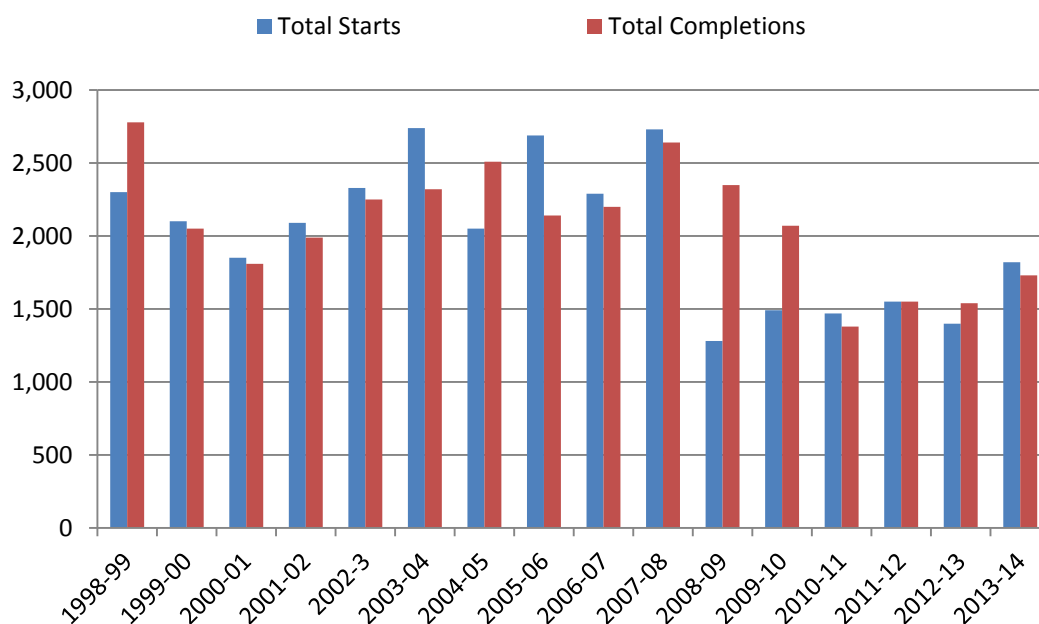
Figure 162: Comparison of Housing Demand and Supply in the HMA by Local Authority area (Source: CLG, AMR, SHLAA, Joint Core Strategy for Broadland, Norwich and South Norfolk, figures rounded to the nearest 10)

		Norwich	Broadland	South Norfolk	North Norfolk	Breckland	Great Yarmouth	Waveney
CLG Household Projections (Annual Average)								
2006-based	10 years: 2006-16	1,100	600	700	500	1,000	500	800
	25 years: 2006-31	920	720	760	600	1,000	520	800
2008-based	10 years: 2008-18	1,200	600	700	600	900	600	700
	25 years: 2008-33	1,000	680	720	600	840	600	720
Interim 2011-based	10 years: 2011-21	590	460	600	470	680	480	430
	25 years: not published							
Range (lowest to highest)		590-1,200	460-720	600-760	470-600	680-1,000	480-600	430-800
Average (mean)		962	612	696	554	884	540	690
Average (median)		1,000	600	700	600	900	520	720
Annual Housing Target from Annual Monitoring Report		477	728	893	400	780	380	290
Net difference from the mean of annual average CLG Household Projections		-485	116	197	-154	-104	-160	-400
Percentage difference from CLG Household Projections		-50%	19%	28%	-28%	-12%	-30%	-58%
Total Housing Land Supply identified by SHLAA		8,592	12,704-13,094	15,524-16,064	12,230	4,198	2,787	1,463
Housing land supply period based on AMR target (years)		15 years from 2011	15 years from 2011	15 years from 2011	20 years	5 years	5 years	5 years

Delivery trends in Central Norfolk

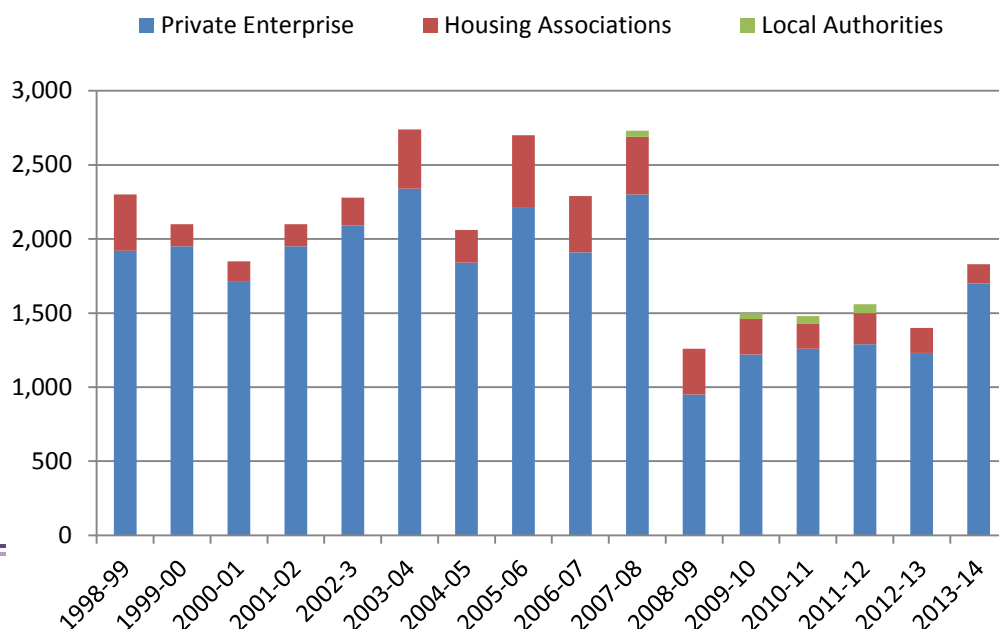
^{12.5} Housing starts and completions are shown below and reflect a downturn from 2007-2009 to 2010-11 when a recovery began, albeit at reduced delivery levels.

Figure 163: Central Norfolk Housing Starts and Completions 1998-2014 (Source: CLG)



^{12.6} Housing delivery has varied between sectors since 1998-9. Noticeable output changes include delivery by housing associations being lower in 2013-14 than in preceding years and council housing delivery re-emerging since 2009-10.

Figure 164: Central Norfolk Housing Delivery 1998-2014 (Source: CLG)



The Housing and Planning Bill 2015

- ^{12.7} This Bill, currently progressing through Parliament, seeks to promote the supply of Starter Homes. Concerns have been expressed that this will lower the number of affordable rented homes delivered.

13. Service Families

- ^{13.1} The housing need of service families features in NPPF Para 50 & 159; but not in NPPG. We have, therefore, considered their needs in this Part 2, for completeness even though they are outside NPPG.
- ^{13.2} The numbers of service personnel living in Central Norfolk are relatively low compared to the overall HMA population. There are c.1500 people living in households and c.270 people in barracks. This number may be historic even now; for example, the old Coltishall air base was closed in 2005 and has largely been sold off. Other ex-RAF bases (e.g. Swanton Morley) have ‘converted’ to army ones. Other bases outside the HMA can have staff living within the HMA boundary (e.g. RAF Marham, USAAF Mildenhall, Lakenheath).

Figure 165: Armed Forces living in Central Norfolk (Source: Census 2011)

Residence Type	Breckland	Broadland	North Norfolk	Norwich	South Norfolk
Lives in a household	850	215	144	170	179
Lives in a communal establishment	207	40	11	11	1

Housing Members of the Armed Forces

- ^{13.3} The Government has made a number of commitments towards housing members of the armed forces via:
- » The Armed Forces Covenant (2011)
 - » ‘Laying the Foundations: A Housing Strategy for England 2011’ (HM Government).
 - » Housing allocations: The Allocation of Housing (Qualification Criteria for Armed Forces Personnel) (England) Regulations 2012 and the Housing Act 1996 (Additional Preference for Former Armed Forces Personnel) (England) Regulations 2012 which have strengthened the position of some armed forces personnel in seeking to access social housing, giving them greater priority.
 - » Adapted social housing for Injured Services Personnel: *The Nation’s Commitment: Cross Government Support to our Armed Forces, their Families and Veterans* (July 2008) made it clear that injured service personnel who bought a home through what was then the Key Worker Living Scheme might be eligible for a DFG to carry out necessary adaptation work.

- » Affordable housing schemes for Services Personnel: There are a number of housing schemes available to the Service and ex-Service community (eg Homebuy, Help to Buy, NewBuy)
- » MOD Referral Scheme with Housing Associations in about 180 locations aims to provide low-cost, rented accommodation for people coming out of the Services.

Overall

^{13.4} We do not expect increased demand for housing in the HMA as a result of overall service personnel reductions. However, there may be an increase in obligation towards housing armed forces personnel as a result of any changes to housing allocations policies and housing purchase options.

14. Other Needs

- ^{14.1} NPPG does not consider other needs for housing from other need groups, such as teenage parents, people who misuse alcohol, ex-offenders etc. However, as part of the Central Norfolk study, the potential 'growth' in such groups was considered using the HCA's Vulnerable and Older People Needs Estimation Toolkit, and this is included here for information for the period 2011-21.
- ^{14.2} NOTE: the needs for people aged 65+ here are different to that in the section on older people in Part 1 of this SHMA, which considers people aged 75+. This is because this section considers the needs of older people in more detail. For the purposes of the OAN, the majority of people aged 65 – 74 do not require any special analysis, but a more detailed analysis can be useful for local authority housing, social care and public health planning.

Figure 166: Estimates of Vulnerable and Older People Needs in Breckland 2011-21 (Source: Homes and Communities Agency Vulnerable and Older People Needs Estimation Toolkit)

Client Group	Estimated Number of People		Change 2011-21	
	2011	2021	Number of People	% Change
People aged under 18 in need				
Teenage parents	257	214	-43	-16.73%
Young people aged 16-17	32	27	-5	-15.63%
People aged 18-64 in need				
Alcohol misuse	399	402	3	0.75%
Learning disabilities	204	209	5	2.45%
Mental health problems	291	298	7	2.41%
Offenders	174	178	4	2.30%
Moderate physical or sensory disability	151	158	7	4.64%
Serious physical or sensory disability	46	49	3	6.52%
Refugees	10	10	0	0.00%
Rough sleepers	3	3	0	0.00%
Single homeless with support needs	222	228	6	2.70%
People aged 65+ in need				
Frail elderly	655	849	194	29.62%
Older people with mental health needs	1082	1402	320	29.57%
Older people with support needs	3559	4613	1054	29.62%

Figure 167: Estimates of Vulnerable and Older People Needs in Broadland 2011-21 (Source: Homes and Communities Agency Vulnerable and Older People Needs Estimation Toolkit)

Client Group	Estimated Number of People		Change 2011-21	
	2011	2021	Number of People	% Change
People aged under 18 in need				
Teenage parents	191	171	-20	-10.47%
Young people aged 16-17	17	15	-2	-11.76%
People aged 18-64 in need				
Alcohol misuse	363	364	1	0.28%
Learning disabilities	193	194	1	0.52%
Mental health problems	249	250	1	0.40%
Offenders	148	149	1	0.68%
Moderate physical or sensory disability	149	151	2	1.34%
Serious physical or sensory disability	46	47	1	2.17%
Refugees	9	9	0	0.00%
Rough sleepers	3	3	0	0.00%
Single homeless with support needs	190	190	0	0.00%
People aged 65+ in need				
Frail elderly	646	803	157	24.30%
Older people with mental health needs	1068	1327	259	24.25%
Older people with support needs	3512	4366	854	24.32%

Figure 168: Estimates of Vulnerable and Older People Needs in North Norfolk 2011-21 (Source: Homes and Communities Agency Vulnerable and Older People Needs Estimation Toolkit)

Client Group	Estimated Number of People		Change 2011-21	
	2011	2021	Number of People	% Change
People aged under 18 in need				
Teenage parents	182	149	-33	-18.13%
Young people aged 16-17	21	17	-4	-19.05%
People aged 18-64 in need				
Alcohol misuse	269	257	-12	-4.46%
Learning disabilities	147	143	-4	-2.72%
Mental health problems	217	212	-5	-2.30%
Offenders	129	126	-3	-2.33%
Moderate physical or sensory disability	119	119	0	0.00%
Serious physical or sensory disability	38	38	0	0.00%
Refugees	8	7	-1	-12.50%
Rough sleepers	2	2	0	0.00%
Single homeless with support needs	166	161	-5	-3.01%
People aged 65+ in need				
Frail elderly	677	847	170	25.11%
Older people with mental health needs	1118	1400	282	25.22%
Older people with support needs	3679	4606	927	25.20%

Figure 169: Estimates of Vulnerable and Older People Needs in Norwich 2011-21 (Source: Homes and Communities Agency Vulnerable and Older People Needs Estimation Toolkit)

Client Group	Estimated Number of People		Change 2011-21	
	2011	2021	Number of People	% Change
People aged under 18 in need				
Teenage parents	223	223	0	0.00%
Young people aged 16-17	28	26	-2	-7.14%
People aged 18-64 in need				
Alcohol misuse	541	594	53	9.80%
Learning disabilities	242	262	20	8.26%
Mental health problems	456	492	36	7.89%
Offenders	272	293	21	7.72%
Moderate physical or sensory disability	148	157	9	6.08%
Serious physical or sensory disability	41	43	2	4.88%
Refugees	16	17	1	6.25%
Rough sleepers	5	6	1	20.00%
Single homeless with support needs	348	376	28	8.05%
People aged 65+ in need				
Frail elderly	446	518	72	16.14%
Older people with mental health needs	736	856	120	16.30%
Older people with support needs	2423	2815	392	16.18%

Figure 170: Estimates of Vulnerable and Older People Needs in South Norfolk 2011-21 (Source: Homes and Communities Agency Vulnerable and Older People Needs Estimation Toolkit)

Client Group	Estimated Number of People		Change 2011-21	
	2011	2021	Number of People	% Change
People aged under 18 in need				
Teenage parents	211	204	-7	-3.32%
Young people aged 16-17	19	18	-1	-5.26%
People aged 18-64 in need				
Alcohol misuse	363	369	6	1.65%
Learning disabilities	192	197	5	2.60%
Mental health problems	253	261	8	3.16%
Offenders	151	155	4	2.65%
Moderate physical or sensory disability	147	154	7	4.76%
Serious physical or sensory disability	45	48	3	6.67%
Refugees	9	9	0	0.00%
Rough sleepers	3	3	0	0.00%
Single homeless with support needs	193	199	6	3.11%
People aged 65+ in need				
Frail elderly	617	789	172	27.88%
Older people with mental health needs	1020	1303	283	27.75%
Older people with support needs	3354	4287	933	27.82%

15. Stakeholder Engagement

15.1 Stakeholder Engagement Fieldwork was based on two different strands:

- » Fieldwork interviews with Stakeholders (19 completed interviews)
- » Duty to co-operate

Fieldwork Interviews with Stakeholders

15.2 PPG says that local authorities should work with:

Local communities, partner organisations, Local Enterprise Partnerships, businesses and business representative organisations, house builders, parish and town councils, designated neighbourhood forums and parish/town councils preparing neighbourhood plans and housing associations should be involved from the earliest stages of plan preparation, which includes the preparation of the evidence base in relation to development needs.

PPG Paragraph 007

15.3 As a result, this project included engagement with stakeholders using telephone interviews to a structured Topic Guide. This sought their views on various aspects of the current market, and these views informed the quantitative outputs from the SHMA study.

15.4 The Fieldwork was undertaken with the following:

Stakeholder	Who	Process
Registered Providers	Local RPs	Telephone Interviews
Developers	Key local and national developers, representative bodies	Telephone interviews
Private Landlords	Landlords, representative body	Telephone interviews
Land Owners	Individual owners/agents	Telephone interviews
Specialist Groups	Housing partnership representatives; Neighbourhood Plans stakeholder groups	Telephone interviews

The Duty to Co-operate (DtC)

15.5 Effective and demonstrable engagement with neighbouring authorities is important for a robust SHMA. PPG states:

Local planning authorities should assess their development needs working with the other local authorities in the relevant housing market area or functional economic market area in line with the duty to cooperate. (Chapter 1, Page 5)

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. (Chapter 2, Page 6)

Source: Assessment of housing and economic development needs (2014)

- ^{15.6} The other issue to note is that DtC is often confused with obtaining agreement between authorities. While this is highly desirable for efficiency among other reasons, it is not essential.
- ^{15.7} Norfolk has its own arrangements for DtC activity between the various local authorities.

Stakeholder interviews

- ^{15.8} Nineteen stakeholders were interviewed in depth by telephone, they represented developers, registered providers, parish councils and the private rented sector including students.
- ^{15.9} They described Central Norfolk as an attractive place to live, largely rural but with Norwich and a number of market towns offering an urban lifestyle. There are affluent areas – some towns on the north coast were described as ‘Chelsea on Sea’ because of the preponderance of second homes owned by Londoners - but also pockets of deprivation.
- ^{15.10} The local economy, being dominated by agriculture, is based on low wages, so affordability is an issue for those living in villages wishing to form households; young people have to stay with parents or move to larger towns or to Norwich. Stakeholders commented on a shortage of skilled work and workers.

Market signals

- ^{15.11} Most stakeholders commented that the housing market is fairly buoyant after the slump of 2007/8, although one noted that prices were only rising in the more popular areas, elsewhere they were still at 2007 levels. A number of schemes which had planning permission are now being built, developers having mothballed sites while mortgages were not available. Some stakeholders considered that the Help to Buy scheme had helped with market recovery, others that it would not ultimately produce new supply.
- ^{15.12} Stakeholders commented on the pent up demand caused by the slowdown in delivery, now being met by a surge in completions, there was some concern about ‘boom and bust’.
- ^{15.13} Stakeholders noted that the downside of a recovery is that land prices and build costs are increasing. This combined with decreasing grant rates is making schemes less viable for registered providers whose response is to cross subsidise affordable housing schemes with open market sale or market rented elements. RPs commented that the upturn in the market meant that many more s106 opportunities were available.
- ^{15.14} The private rented sector was reported to be healthy, with continuing demand for good quality property. Students form a large part of the market in Norwich where first year students usually live in

university accommodation and move out to the private rented sector in subsequent years. Welfare Benefit reform has altered the mix of renters, in particular the increase in the age limit of the shared accommodation rate which has affected all single people claiming housing benefit aged under 35. Landlords are now providing **more** shared accommodation and refurbishing one bedroom flats to attract professionals.

Delivery

^{15.15} Most stakeholders found planning departments helpful and proactive, but commented unfavourably on the convoluted system that has evolved and on inconsistencies between the authorities in their approach. One noted that planning permission can take a year to obtain, because of the various reports and studies which are required, commenting that this could cost up to £100k of which £50k was the planning fee. This stakeholder felt that they did not get value for the fee.

^{15.16} Commenting on bringing forward schemes once planning permission has been obtained, stakeholders noted that it was generally not in the developer's interest to hold onto land, they have a commercial imperative to build in order to make a profit and keep the business running. However, a developer will not build if the scheme is not viable, or if it does not fit into the company's business plan at that point, the properties will not sell or (for RPs) there is no funding. One RP reported having a 'large landbank' of schemes they wanted to develop, dependent on HCA funding.

^{15.17} Examples of reasons for not starting on site:

- » The site may be subject to an option agreement: the developer has to negotiate the price with the landowner and this will be affected by the requirement for Community Infrastructure Levy (CIL) which will reduce the amount paid to the landowner. Arbitration, if necessary, can be protracted
- » Brownfield sites: the cost of dealing with contamination affects land prices and viability
- » Ecological requirements: protected wildlife, eg great crested newts, must be moved, this depends on the season and can cause delay
- » Archaeological requirements: can cause delay
- » Protecting land values: renewing planning permission every 3 years with no intention of building

^{15.18} Suggestions for encouraging developers to build included:

- » Remove the Community Infrastructure Levy
- » Simplify planning and building control

Housing mix

^{15.19} Private developers reported building a range of medium priced properties, mainly 2/3/4 bedroom houses.

- ^{15.20} Stakeholders commented on the policy requirement for the proportion of a scheme to be affordable, noting that planning permission is often granted for much less than the policy requirement (eg policy 45%, granted 24%) because of viability problems.
- ^{15.21} Reducing HCA grant rates are forcing RPs to look for other means of developing, including using reserves for schemes in areas where rents are low. One RP reported having bought about 500 properties at a good price during the slowdown. Most RPs are developing a mix of affordable housing, intermediate rent, shared ownership, market rent and open market sale. Some have a land acquisition programme, others rely on s106 agreements, although there was comment on the quality of the s106 product, with the RP in question wanting to use their own design team and contractors.
- ^{15.22} Many RPs have changed their requirements in response to welfare reform, they find that they can no longer let 3 bed properties. One RP has moved away from 2 bed 3 person and 3 bed 5 person properties to building 4 bed 6 person houses, in order for the tenant to maximise their benefit. There is a large demand for smaller properties because of the bedroom tax, schemes now include 1 bed properties instead of 2 beds. RPs are also seeking to minimise the amount of communal space in order to reduce service charges. Some prefer houses to flats for management reasons, flats are generally only in demand in urban areas. One RP reported a big demand for bungalows which are a challenge to deliver. Another noted a 'massive oversupply' of larger houses in Thetford.
- ^{15.23} Redesigning for smaller units affects viability, because the build cost per sq metre for a 1 bed is much more than for a 2 bed, and the renegotiation of s106 agreements causes delay.
- ^{15.24} Stakeholders commented on the impact of the change to smaller units, noting that the speed of Government policy change does not match the speed of the development process. They were concerned that the concentration of 1 bed units being developed now could well be a problem in the future.

Infrastructure

- ^{15.25} Most stakeholders commented on transport links. The dualling of the A11 is expected to bring benefits and much planned and current development is along the A11 corridor. The Northern Distributor Road (NDR) was seen to be crucial to the development of the region but until this is approved there will be uncertainty about where to develop.
- ^{15.26} Railway links were reported to be good and improving, with fast access to London. One stakeholder commented that having an airline which flies from Norwich to Amsterdam provides an opportunity for marketing the city and region which may not be being fully exploited.

Appendix A - Background Tables

Population

Figure 171: Population in Central Norfolk (Source: UK Census of Population 2001 and 2011. Notes: All figures rounded to the nearest 100. Figures may not sum due to rounding)

Local Authority	Persons			Households	
	Number of persons	Household residents	Communal establishment residents	Number of households	Average household size
Breckland					
2001	121,408	118,947	2,461	50,707	2.39
2011	130,491	127,632	2,859	54,519	2.39
Change	+9,083	+8,685	+398	+3,812	0.00
(%)	+7.5%	+7.3%	+16.2%	7.5%	0.0%
Broadland					
2001	118,504	116,742	1,762	50,010	2.37
2011	124,646	122,931	1,715	53,336	2.34
Change	+6,142	+6,189	-47	+3,326	-0.03
(%)	+5.2%	+5.3%	-2.7%	+6.7%	-1.4%
North Norfolk					
2001	98,375	95,515	2,860	43,504	2.26
2011	101,499	99,023	2,476	46,046	2.20
Change	+3,124	3,508	-384	+2,542	-0.06
(%)	3.2%	+3.7%	-13.4%	+5.8%	-2.5%
Norwich					
2001	121,554	117,101	4,453	54,580	2.23
2011	132,512	127,754	4,758	60,319	2.20
Change	+10,958	+10,653	+305	+5,739	-0.03
(%)	+9.0%	+9.1%	+6.8%	+10.5%	-1.4%
South Norfolk					
2001	110,721	108,957	1,764	46,602	2.38
2011	124,012	122,219	1,793	52,809	2.35
Change	+13,291	+13,262	+29	+6,207	-0.03
(%)	+12.0%	+12.2%	+1.6%	+13.3%	-1.2%
Central Norfolk					
2001	570,562	557,262	13,300	245,403	2.33
2011	613,160	599,559	13,601	267,029	2.30
Change	+42,598	+42,297	+301	+21,626	-0.03
(%)	+7.5%	+7.6%	+2.3%	+8.8%	-1.2%

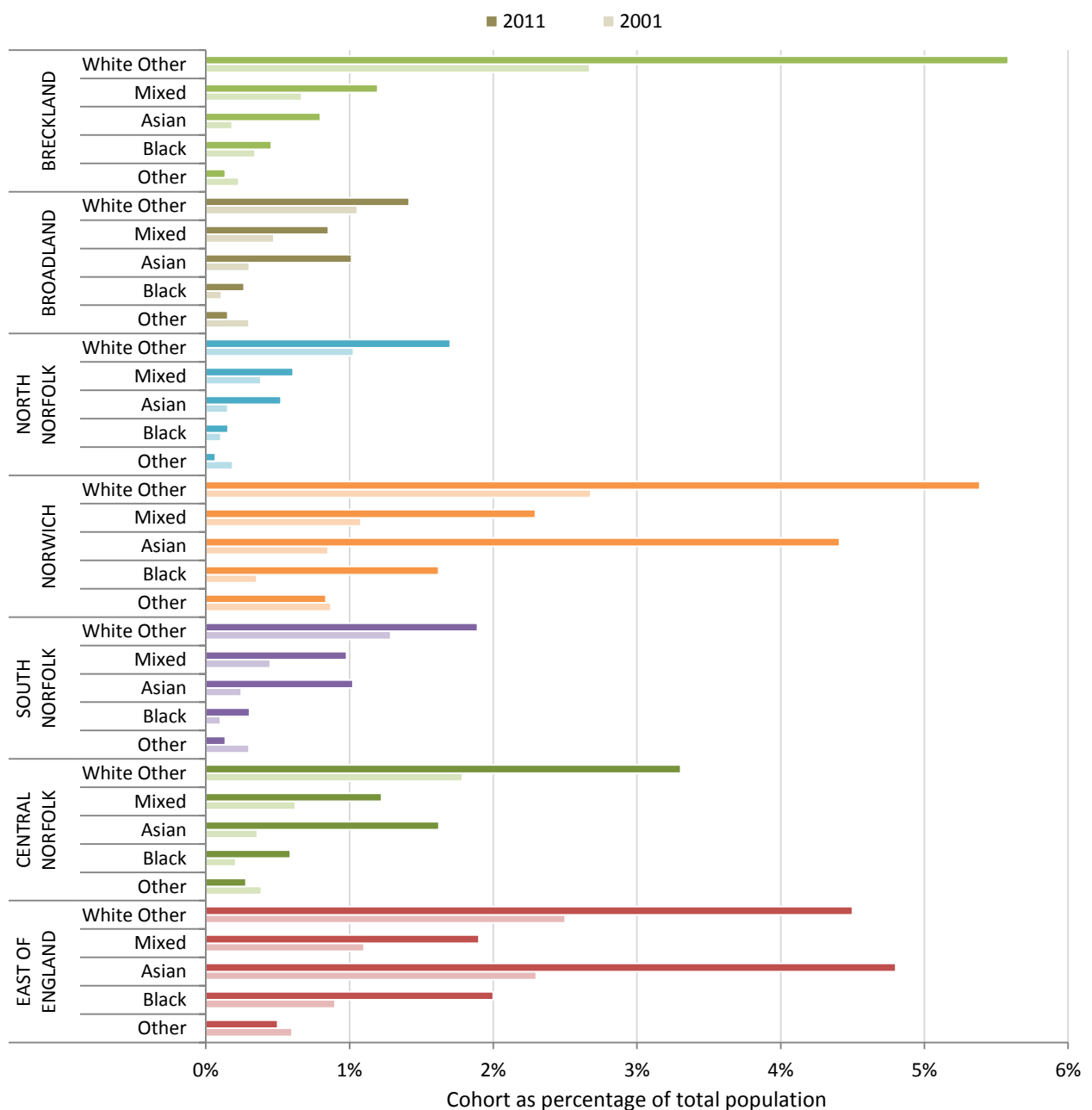
East of England					
2001	5,388,140	5,296,534	91,606	2,231,974	2.41
2011	5,846,965	5,748,605	98,360	2,423,035	2.41
Change	+458,825	+452,071	+6,754	+191,061	+0.00
(%)	+8.5%	+8.5%	+7.4%	+8.6%	+0.0%

Minority Ethnic Groups

Data regarding minority ethnic groups are not mentioned/required in NPPF/G.

The number of people from a minority ethnic group in Central Norfolk has increased by 3.7% since the 2001 Census. The increase in minority ethnic groups across all local authorities in Central Norfolk is lower than that for the East of England, with exception of Norwich which has higher increases for each minority group and Breckland which has a higher increase of the Other White population.

Figure 172: Proportion of Population by Minority Ethnic Group (Source: UK Census of Population 2001 and 2011)

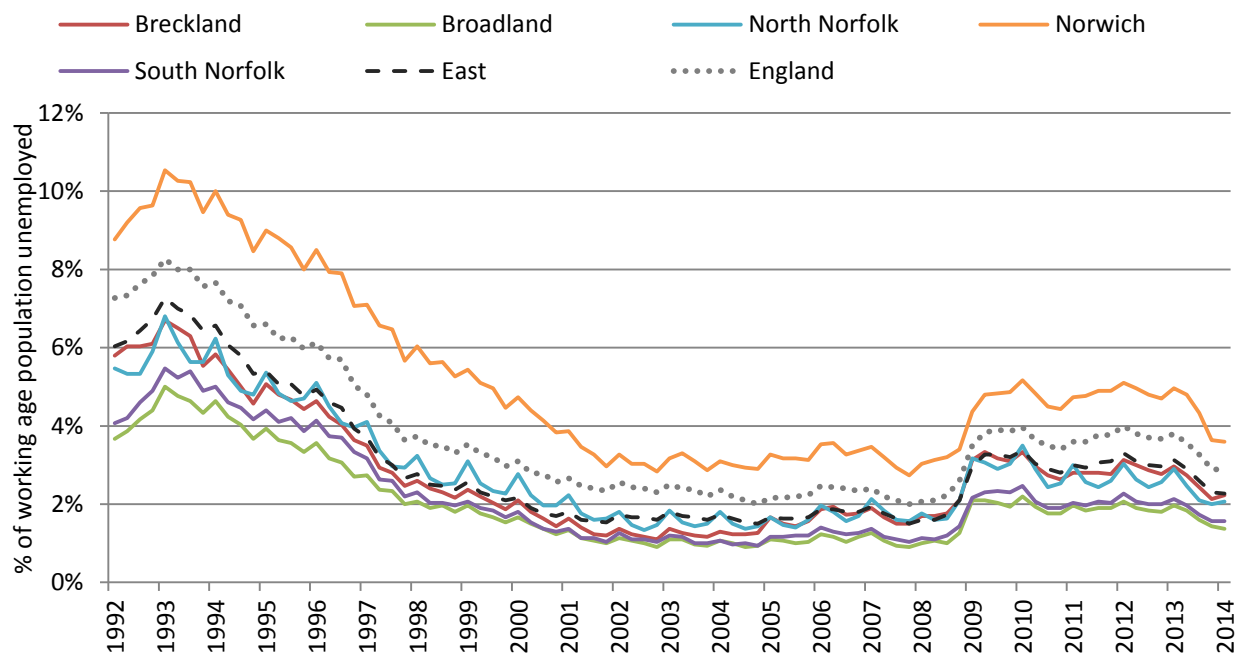


Economically Inactive

The percentage of those economically inactive declined post 2003, but rose during 2008-2010, although the subsequent trend is downwards.

However it should be noted that the decline in unemployment over recent years may not entirely reflect the strength of the local economy; many working age persons not in jobs are not eligible for, or do not claim, unemployment benefit.

Figure 173: Unemployment Rate for Working Age Population for Central Norfolk: 1993-2011 (Source: DWP Claimant Count. Note: Data relates to May and October of each year)

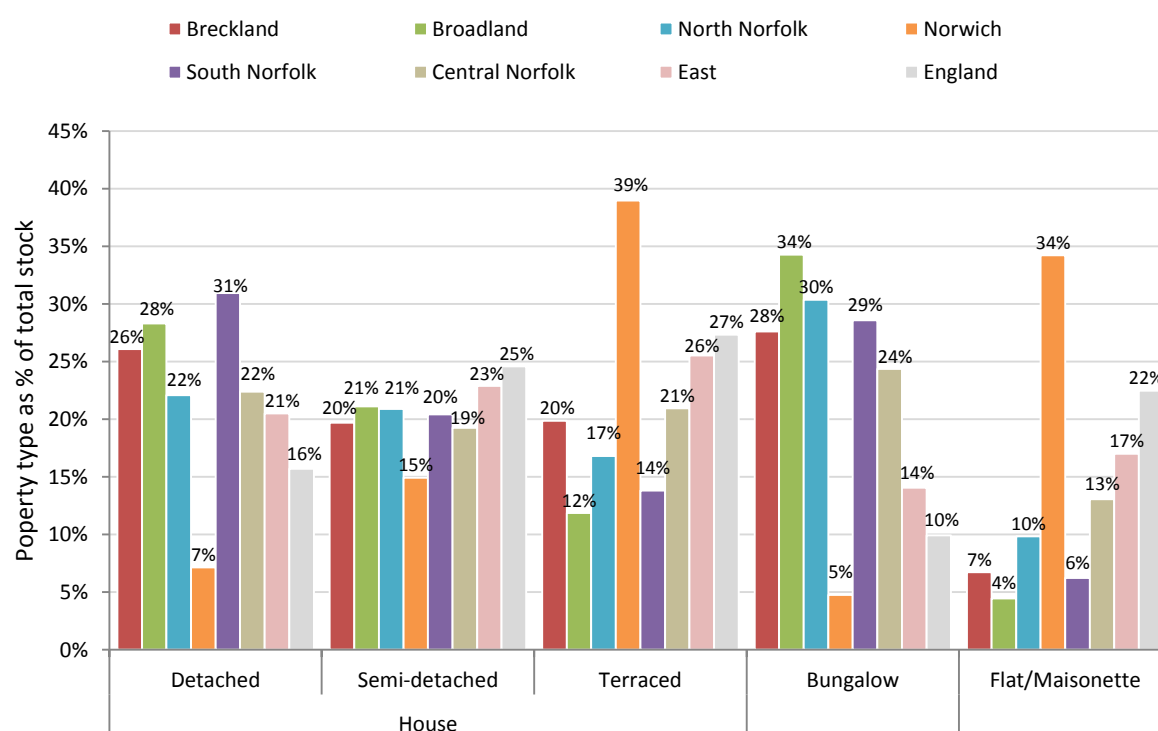


Dwelling Type

Dwelling type shows that:

- » Norwich has significantly more terraced housing, and fewer detached homes and bungalows, than other authorities in the region.
- » In the other authorities, bungalows and detached homes form relatively higher proportions of the stock.

Figure 174: Proportion of Dwelling Type by Area (Source: Valuation Office Agency, August 2012)



Appendix B - Local Policy and Strategy Context

Local Policy and Strategy Context

The study acknowledges the range of local strategies and plans of the commissioning councils: Breckland District Council, Broadland District Council, North Norfolk District Council, Norwich City Council and South Norfolk Council. In addition, the activity of the Broads Authority is acknowledged. Summaries of key documents are set out below.

The partner authorities have produced a range of policy and strategy documents which form part of the context to this SHMA. These include adopted and emerging local planning documents, corporate strategies and housing strategies; many are referenced in this Appendix. The appendix also refers to relevant Broads Authority's strategy documents.

In addition, the City Deal for Greater Norwich (the areas covered by Norwich City Council, South Norfolk District Council and Broadland District Council) was approved by the government in December 2013 and is an important part of the local context for this SHMA. The City Deal builds on Norwich's role as a major regional centre for employment, tourism and culture. The partners' aim is to deliver a step change in housing delivery and significant new jobs growth.

The scale of growth envisaged by the City Deal is ambitious. This will include an increase in dwelling completions from around 1000 per year to around 3000 per year in the period to 2019, attracting £2.3 billion of private sector investment in housing, bringing forward an additional 3000 new homes (on top of the JCS target of 37,000) by 2026 in the North East Growth Triangle, and creating 13,000 new jobs across Greater Norwich.

The following documents form part of the policy context for this SHMA.

Local plan documents

The Norfolk-wide Compendium of Local Plans is published annually and the most recent update was published in January 2015. This provides comprehensive information on progress with plan documents for all local authorities in the county: <\\Sfil2\Shared Folders\Spatial Planning\Planning Policy\Forums-Groups-Meetings\Norfolk Strategic Planning Member Forum\norfolk compendium 2014.pdf>.

Breckland District Council

- Corporate Plan 2015-19 (<http://www.breckland.gov.uk/sites/default/files/Uploads/performance/corporate%20plan%202015%2019%20final%20version.pdf>)

- Housing Strategy 2010-13 (<http://www.breckland.gov.uk/sites/default/files/Uploads/housing%20strategy%202010-13.pdf>)

North Norfolk District Council

- Corporate Plan 2012-15 (<http://www.northnorfolk.org/council/9047.asp>)
- Housing Strategy 2012-15 (http://www.broadland.gov.uk/PDF/Housing_Strategy_Cabinet_Jan_2012.pdf)

Broadland District Council

- Business Plan 2015-19 (<http://www.broadland.gov.uk/PDF/BusinessPlan2015Full.pdf>)
- Housing Strategy 2012-15 (http://www.broadland.gov.uk/PDF/Housing_Strategy_Cabinet_Jan_2012.pdf)

Norwich City Council

- Corporate Plan (<http://www.norwich.gov.uk/YourCouncil/KeyDocuments/CouncilPerformance/Documents/Corporateplan.pdf>)
- Housing Strategy 2013-2018 (<http://www.norwich.gov.uk/Housing/HousingStrategies/Documents/HousingStrategy201318.pdf>)
- Economic Strategy 2013-18 (<http://www.norwich.gov.uk/Business/WhyNorwich/Documents/NorwichEconomicStrategy.pdf>)

South Norfolk Council

- Business Plan 2011-2015 (http://www.south-norfolk.gov.uk/democracy/media/corporate_plan_2011-2015.pdf)
- Economic Strategy 2011-2014 (http://www.south-norfolk.gov.uk/business/media/South_norfolk_Economic_Strategy-2011-2014.pdf)

Broads Authority

- Business Plan 2014/15 to 2016/17 (http://www.broads-authority.gov.uk/_data/assets/pdf_file/0003/487281/Business-Plan-201415-to-201617.pdf)
- Broads Plan: <http://www.broads-plan.co.uk/>

City Deal for Greater Norwich

The Greater Norwich City Deal was signed by government in December 2013. The outcome of the City Deal will help not only Greater Norwich (covering the districts of Broadland, Norwich and South Norfolk) meet its planned growth but will also serve as a catalyst for the delivery of the additional homes and jobs in the area.

- https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/265424/Greater_Norwich_City_Deal_Document.pdf

Appendix C - The Broads

This section contains a short profile of the Broads using figures from the Census 2011 to provide context for the OAN figures. When compared to other areas, they demonstrate how the Broads is different to other authorities in the HMA. It has an older population with fewer younger people to form new households, including a comparatively high proportion of families without children and lower proportion of families with dependent children. There is increasing owner occupation and private rented with little social rented housing, low rates of overcrowding and high rates of single person households. One in five work over 49 hours per week, while 12% work under 15 hours. A large majority of residents are in good health.

Because the Broads is a unique area it is difficult to provide figures for similar areas as comparators. Other national parks do not necessarily provide a close comparator because each one is unique. Comparator figures used here are: all national parks, the East of England, Norfolk and Suffolk, England and Wales. These comparators illustrate the unique nature of the Broads.

The Broads Authority

The Broads is a landscape of lakes and rivers covering 303 square kilometres (117 square miles) across Norfolk and Suffolk. It comprises only 0.1% of the UK the park area, but hosts more than a quarter of its rarest wildlife. There are also historically important mills and other landmarks. The population is estimated to be 6,300 and the economic impact of tourism is estimated to be around £568m

The Broads Authority has responsibility for looking after the Broads and the interests of the people who live, work and visit the Broads. The Broads Authority has two purposes identical to the other national park family members relating to conservation and promoting people's understanding and enjoyment of the special qualities of the area. It also has a third purpose to look after the waterways for navigation. In addition, it is a planning authority and has a duty to foster the economic and social well-being of its communities. The Broads Executive Area extends into North Norfolk, Broadland, Norwich and South Norfolk and therefore is largely included within the Central Norfolk Housing Market Area.

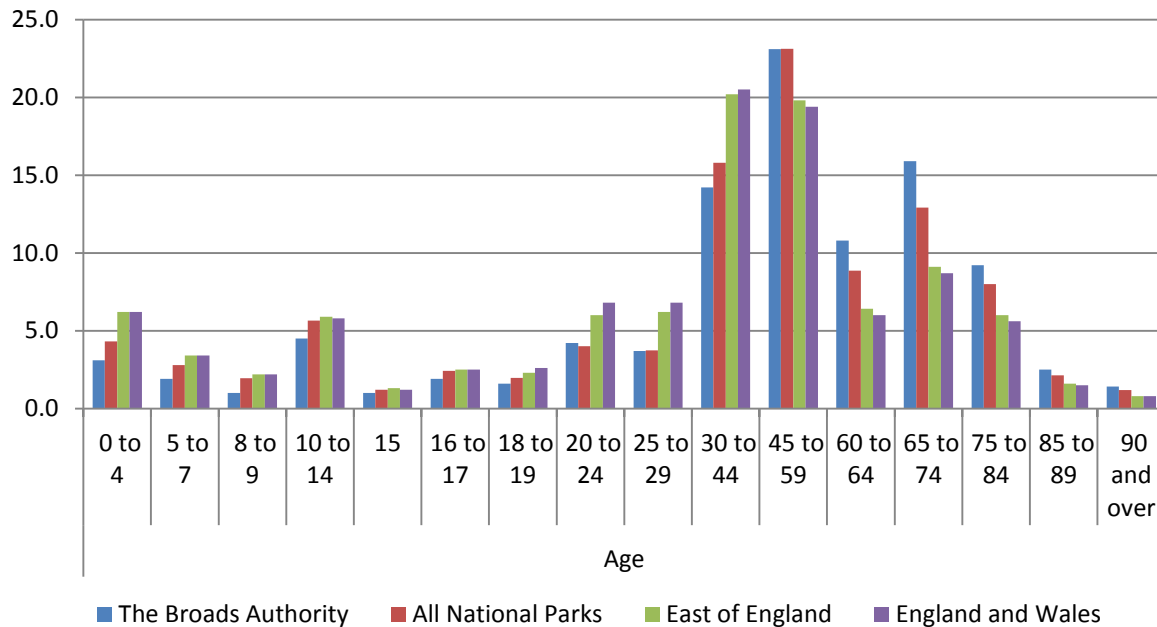
Population and demography

The Broads covers an area of 28,928 hectares with a population density of 0.2 people per hectare. This compares to 0.3 people per hectare for all national parks in England and Wales, to 3.1 people per hectare in the East of England and 3.7 for England and Wales. The population density in the Broads is lower than in Norfolk overall (1.6) and in Suffolk (1.9).

Of the population of 6,271, 49.8% (3,126) are male and 50.2% (3,145) female. There is a comparatively old age structure; the mean age in the Broads is 49.3 compared to 40.2 in the East of England and 39.4 in England and Wales. Age profiles are shown in Figure 175, which shows lower

proportions of all age groups under 44 and higher proportions of all 60+ age groups than the comparator areas. With the exception of the 20 to 24 age group, this applies when compared against the figures for all national parks.

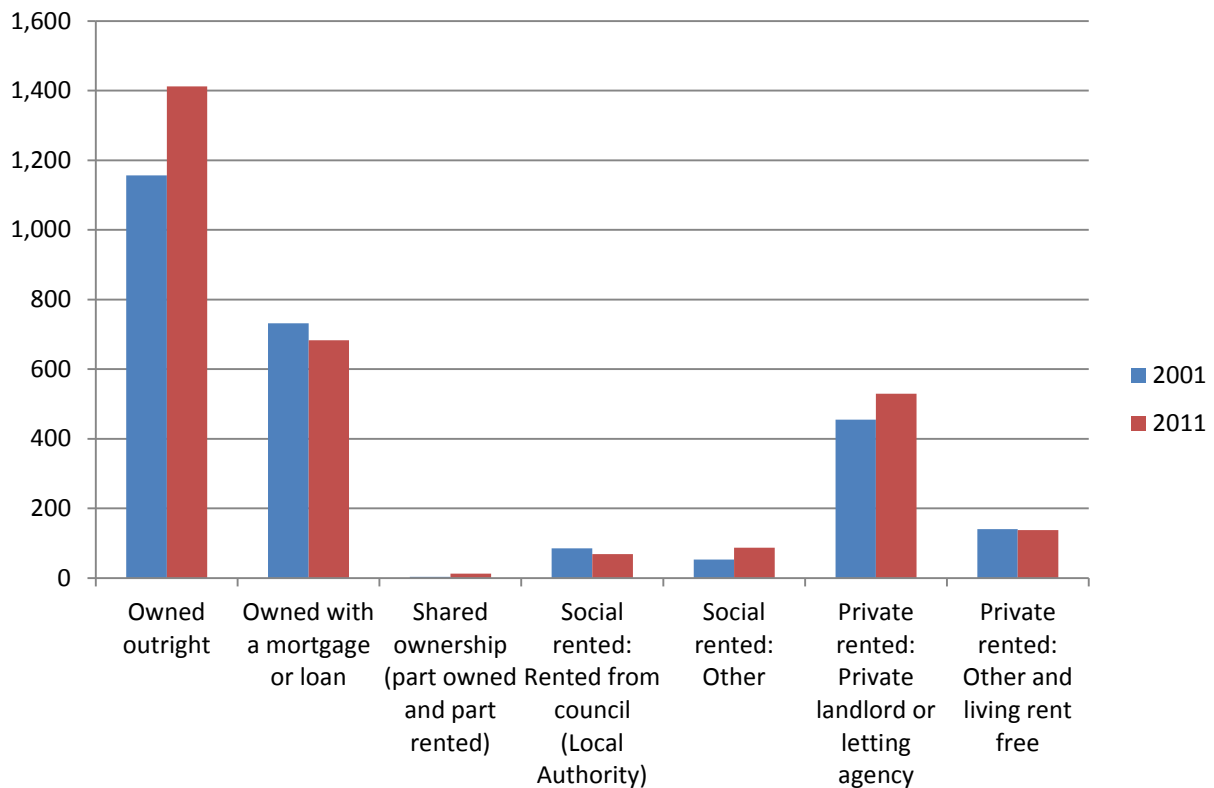
Figure 175: Age profile of Broads residents against comparators



Housing tenure and stock

The number of households increased from 2,624 in 2001 to 2,931 in 2011; an increase of 307 households over the ten years. The number of households living in each tenure is shown in Figure 176. The number of households who owned outright increased by 256 to 1,412 while the number owned with a mortgage fell by 49. These figures are compatible with an older population with mortgages being paid off over time, though that cannot be the sole explanation for the change. The small number of social rented properties increased overall from 138 to 156 in total, while private rented from a landlord increased from 455 to 529.

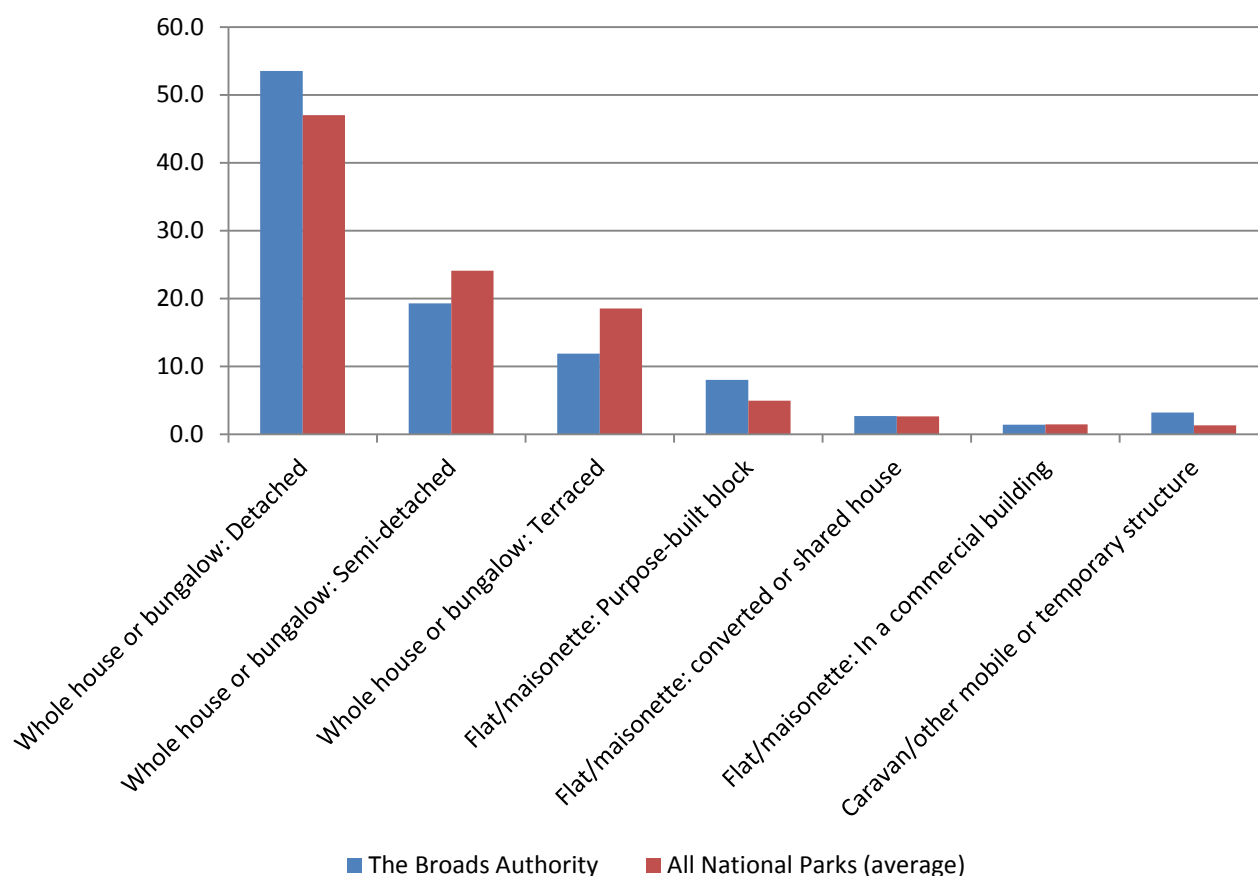
Not shown separately, but important for the SHMA is that in 2011, 80 households (2.7% of all households in the Broads) were living rent free. This figure is included in the “Private rented: Other and living rent free” category. Living rent-free was not identified separately in 2001.

Figure 176: Tenure 2001 and 2011 (number of households)

There are 3,611 dwellings in the Broads, almost all of which (3,608) are unshared dwellings; that is they house a single household. Of these, 2,931 have at least one usual resident. The remaining 683 have no usual residents and many of these will be holiday homes.

the Broads Authority and Broads Tourism document: “A strategy and action plan for sustainable tourism in the Broads 2011 – 2015” records 18% of visitors using a self-catering cottage or flat, but states that it is: *“difficult to get a tally of self-catering accommodation, as it is often promoted through agencies.”*. In conclusion, up to one in five properties in the Broads (683) could be holiday homes, either for rent or for the owner’s sole use. This is important context when considering the

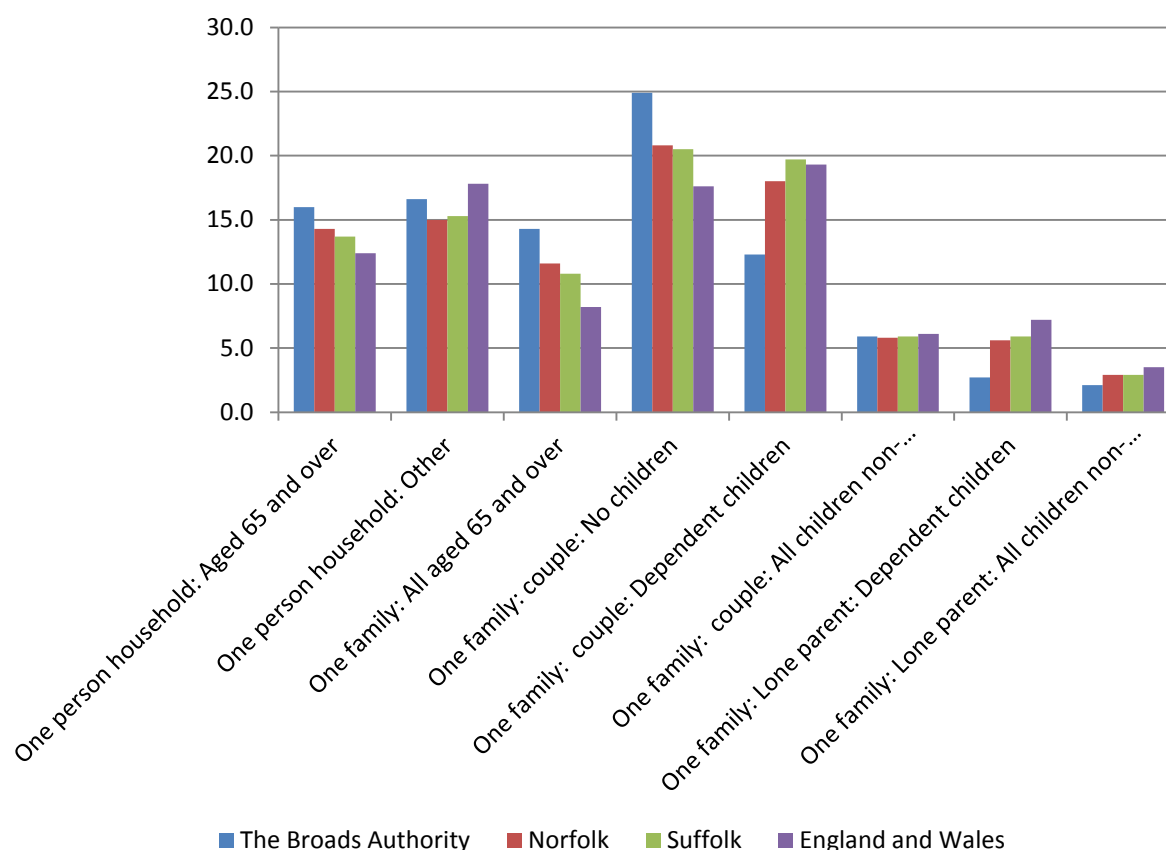
The majority of households (53.5%) live in a detached house or bungalow, with another third living in semi-detached or terraced houses (31.2%). Most flats are in purpose-built blocks. A small number (3.2%) live in caravans or other mobile or temporary structures.

Figure 177: Accommodation type (percentages)

There is less overcrowding in the Broads than in comparator areas. The Census 2011 records 1.7% of households in the Broads having at least one bedroom less than is required, compared to 2.3% in both Norfolk and Suffolk as a whole, and to 1.7% on average for all national parks. This is a measure of overcrowding.

A higher proportion of households in the Broads lack central heating than for comparator areas. Within the Broads Authority area, 5.1% of households lack central heating compared to 2.4% in Norfolk, 2.6% in Suffolk and 2.7% across England and Wales. However, the average for all national parks is 4.7% lacking central heating. This could suggest that other, traditional heating methods are used in national park areas.

Figure 178 shows households composition for groups of households which have been selected to illustrate that, when compared to other areas, the Broads has high proportions of single person households, both of people aged 65 or over and of 'other' one person households. There are also higher proportions of older couple households and of couples aged under 65 without children. This is balanced by there being lower proportions of families with dependent children. There are comparatively low proportions of lone parent families.

Figure 178: Households composition (percentages)

Economic activity

Considering selected categories of economic activity, there are slightly lower levels of employment, either full time, part time or self-employed in the Broads compared to other areas, with 60.3% of the economically active and inactive population being employed. Of particular note is that on average, 64.5% are employed in national parks. A further 24.2% Broads residents are economically inactive and retired, which is higher than the average for national parks and considerably higher than for Norfolk (17.9%) and Suffolk (16.5%). The proportions of long term sick or disabled are comparable to the two counties.

Of workers in the Broads, 12% work 15 hours or less a week and a further 19.4% work between 16 and 30 hours. On the other end of the scale, 19.4% work 49 or more hours.

Health

A large majority of Broads residents report having good or very good health (78%), with a further 16% reporting fair health.

Of the total of 6,271, 9.6% residents reported having a long term health problem or disability which limited their day to day 'a lot', 11.7% had activities limited 'a little', and 78.7% did not experience any limitation on their day to day activities.

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