

Lingwood & Burlingham

Housing Needs Assessment (HNA)

June 2022

Quality information

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List of acronyms used in the text:

BDC	Broadland District Council
DLUHC	Department for Levelling Up, Housing and Communities (formerly MHCLG)
HNA	Housing Needs Assessment
HRF	Housing Requirement Figure (the total number of homes the NA is expected to plan for, usually supplied by LPAs)
HLIN	Housing Learning and Improvement Network
HRP	Household Reference Person
JCS	Joint Core Strategy
LBNP	Lingwood & Burlingham Neighbourhood Plan
LHN	Local Housing Need
LPA	Local Planning Authority
NA	Neighbourhood Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SHMA	Strategic Housing Market Assessment
VOA	Valuation Office Agency

1. Executive Summary

1. The Office for National Statistics (ONS) mid-2020 population estimate for Lingwood & Burlingham is 2,774 people, showing an increase of 131 individuals since the 2011 Census.
2. There has been some development in Lingwood & Burlingham since 2011, with Broadland District Council providing completions data from 2011 to present which showed the development of 82 dwellings. Of these, 13 were delivered as Affordable Housing. The total quantity of dwellings in the NA is therefore estimated to be 1,234. As of April 2022, outstanding commitments total 33 dwellings, with the split of market and affordable housing unknown.

Conclusions- Tenure and Affordability

3. The tenure profile of Lingwood & Burlingham in 2011 showed that the majority of households, at 77.5%, owned their own home, significantly above national levels. The NA's private rented sector was seemingly relatively limited, with the social rented sector also housing a smaller proportion of the population than the nationally. The social rented sector was however greater in Lingwood & Burlingham than at a district level.

House prices and affordability

4. Median house prices in the NA increased from £147,000 in 2012 to a peak of £245,000 in 2021, indicating 66.7% growth. Lower quartile price growth was slightly lower at 63.0%, with less fluctuation across time than the median, also peaking in 2021 at £220,000. Looking at dwelling types specifically, the greatest level of growth in this time period was in semi-detached dwellings, whilst the most expensive dwellings were detached.
5. Local households on average incomes are unable to access even entry-level market homes unless they have the advantage of a very large deposit. The median house price would require an annual income 48.6% higher than the current average. In terms of market rents, private renting is generally only affordable to average earners.
6. Looking at affordable home ownership, there is a relatively large group of households in Lingwood & Burlingham who may be able to afford to rent privately but cannot afford home ownership, typically earning between around £33,760 and £56,571 a year. For the NA, a 50% First Homes discount would be recommended (subject to viability considerations) as this is the only discount level that makes the tenure affordable to households on average incomes. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to the same groups at both 25% and 10% equity. The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. On that basis, First Homes and shared ownership are slightly more affordable options.
7. Affordable rented housing is generally affordable to households with two lower earners. However, households with a single lower earner appear unable to afford any of the

tenures considered including the smallest socially rented units. This highlights that the affordable rented sector performs a vital function in the NA as the only option for a large segment of the population in the greatest need.

Future affordable housing

8. AECOM calculations have estimated the need for Affordable Housing in Lingwood & Burlingham. This suggests that, over the plan period, the need for affordable rented housing would be met through natural turnover in the existing stock. However, there is currently a minimum of 19 households on the local authority Housing Register in need of affordable rented housing so it is important that the delivery of this tenure is continued. It is also estimated that the need for affordable home ownership products in the NA is 56.9 dwellings across the plan period.
9. When looking at future development due to come forward, if the Local Plan target of 33% Affordable Housing was achieved on the allocated sites, up to around 19.8 affordable homes might be expected in the NA based on the housing allocations of 60 dwellings. This figure may be slightly higher when windfall housing developments are taken into consideration, though many of which are likely to be below the 10 dwelling threshold for Affordable Housing. It is expected that the level of predicted Affordable Housing delivery in the NA would not be sufficient to satisfy the total potential demand for Affordable Housing identified in this report.
10. Based on the analysis in the report, a split of 55% affordable rented products and 45% affordable home ownership products is proposed for Lingwood and Burlingham. In relation to the split of affordable home ownership tenures, it is suggested that this is delivered as 25% First Homes and 20% shared ownership. It is recommended that First Homes are delivered at a 50% discount as this makes the product accessible to households on average incomes. It is recommended that shared ownership be delivered at both 25% and 10% equity. Rent to Buy does not feature in the indicative mix as it was considered the least affordable tenure locally.
11. Table 4-8 summarises Lingwood & Burlingham's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g., if the group plan for more housing (and therefore more affordable housing) than the local plan, or if the group decide to influence the tenure mix in other ways), or as a result of site-specific constraints.
12. The expected level of delivery does not meet the overall quantity of demand identified in estimates of the need for Affordable Housing. Although the level of delivery for affordable rented housing would be sufficient if taking into account turnover, as discussed previously in the report, it would be sensible to still bring forward affordable rented housing, especially early in the plan period, to address the backlog. Based on

this level of delivery, the need for affordable home ownership would not be met. However, this need is not as acute as affordable rented housing as it is assumed that on the whole these households are adequately housed in the private rented sector.

13. The recommendation is that the policy requirement be met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) to be explored. If the group considered exceeding the Local Plan policy requirement in the neighbourhood plan then it must be noted that an extremely high standard of justification is required which goes beyond the scope of this HNA, in particular around the issue of what level of Affordable Housing delivery can be financially viable in the NA. Raising the percentage of Affordable Housing required could have the effect of discouraging new building from coming forward altogether. Should the group wish to consider such an option, it is advisable to discuss this with the LPA in the first instance.
14. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites, or developing community land trusts are all ways of boosting the supply of affordable housing. Additionally, parish councils may be able to develop on their own land, could approach housing associations, or make representations through the Local Plan process for site allocations to promote further development.

Conclusions- Type and Size

15. This study provides an indication of the likely need for different types and sizes of homes based on demographic change. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the parish or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors which may justify a particular dwelling mix.

Current dwelling stock

16. In both 2011 and 2021, the vast majority of dwellings were bungalows in the NA, at a significantly greater proportion than Broadland and the country as a whole. There were minimal changes in the dwelling type mix in this period, with a very slight decline in the proportion of semi-detached dwellings and a slight increase in the proportion of detached dwellings, suggesting development since 2011 has been focussed on more expensive detached properties. Due to the dominance of bungalows, the NA has a significantly smaller proportion of dwellings in other categories than the country, most notably in flats and terraced dwellings.
17. Turning to dwelling size, in 2022, the highest proportion of dwellings were 3-bedroom mid-sized dwellings, at 51.1% of stock. There were notably very few 1-bedroom

dwellings although their proportion in the stock did increase slightly from 2011. Whilst the proportion of 2-bedroom dwellings was relatively similar across the comparator areas in 2021, the NA has a greater proportion of mid-sized dwellings.

Demographics

18. In 2011, the greatest proportion of the population was aged 45-64, followed by those aged 25-44 and then children aged 0-15, suggesting that there were a significant number of families with children living in the NA, potentially in need of mid-sized to larger dwellings. There were some small changes in the population between 2011 and 2020, with the proportion of those aged 45-64 projected to have fallen slightly, whilst still remaining the dominant age group. Notably, the proportion of the population aged 65-84 increased relatively significantly in this time, indicative of an aging population. Population growth in the plan period can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over expected to increase by 69%. This increases the proportion of households with a household reference person aged 65 and over from 31.3% of the population in 2011 to 42.4% of the population in 2042.
19. There was a smaller proportion of single person households in the NA than across England in 2011. When breaking this down however, there was a greater proportion of single person households aged 65 and over in the NA and District than nationally. When looking at family households, the proportion of households with dependent and non-dependent children is roughly in line with levels across England but there is a greater proportion of family households aged 65 and over.
20. Under-occupancy is common within the NA, with 80.6% of households living in a dwelling with at least one extra bedroom. This is most common in families (aged under 65) with no children and family households aged 65+, indicating that the larger housing in Lingwood & Burlingham is not necessarily occupied by households with the most family members, but by households with the most wealth, as well as older people that have chosen not to or been unable to downsize.

Future dwelling mix

21. AECOM modelling suggests that by the end of the plan period, there should be a slight increase in the proportion of 1-bedroom and 2-bedroom dwellings in the NA, with a decline in the proportion of 3-bedroom dwellings. In order to reach the target mix it is suggested that 35.0% of housing is delivered as 4-bedroom family dwellings, followed by 2-bedroom dwellings at 29.2% of delivery, more suitable for young couples or older persons downsizing.
22. Variety should be sought within the mid-sized homes that come forward in future to attract both newly forming households on lower budgets and older households with substantial equity from their existing larger homes. Facilitating downsizing among older households may release those larger homes for use by families who need more bedrooms, therefore reducing the need for the development of larger dwellings. However, it may not be realistic to expect growing families to be able to afford the larger detached homes that are currently under-occupied in the parish. There may therefore

be a strong justification to continue supplying larger homes because a different kind of larger home is needed to accommodate growing families with less buying power.

23. More generally, it would be unwise for any new housing that does come forward to be delivered in an unbalanced way. Those wishing to move within or relocate to the area will have a range of circumstances and preferences, and they should be offered a range of choices. The evidence in this section represents a starting point for further thought and consultation.

2. Context

Local context

24. Lingwood & Burlingham is a Neighbourhood Area located in Broadland District Council Area, Norfolk. The Neighbourhood Area (NA) boundary aligns with the Lingwood & Burlingham parish boundary and was designated in September 2021.
25. The proposed Neighbourhood Plan period starts in 2022 and extends to 2042, therefore comprising a planning period of 20 years. The evidence supplied in this report will look forward to the Plan end date of 2042, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.
26. Lingwood & Burlingham NA is comprised of the entire parish, including the main settlement of Lingwood and the smaller villages of North Burlingham, South Burlingham, and Burlingham Green, all within 2.5 miles of each other. The NA is located between Norwich and Great Yarmouth, approximately 10 miles east of the former and 11 miles west of the latter. In terms of amenities, unusually for a rural Norfolk parish the NA has a train station which has services to Great Yarmouth and Norwich, which provide onward services to London. The NA is also host to a village hall, shop, church, pub, primary school, and allotments.
27. For Census purposes, the Neighbourhood Area is made up, like the rest of England, of statistical units called Output Areas (OAs). These make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs). The Plan area equates to the following LSOAs, which has been used throughout as a statistical proxy for the NA boundary and which can be interrogated for data from both the 2001 and the 2011 Censuses:
 - LSOA E01026512
 - LSOA E01026513
28. The statistics show that in the 2011 Census the NA had a total of 2,643 residents, formed into 1,131 households and occupying 1,152 dwellings. The Office for National Statistics (ONS) produces mid-year population estimates for parishes and wards throughout the country. The mid-2020 population estimate for Lingwood & Burlingham is 2,774 – indicating population growth of around 131 individuals since 2011. It is worth noting that this figure is an estimate only, based on data which is mostly available at local authority level such as administrative registers of births and deaths, data on moves between local authorities, small-area population estimates and official population projections, and not based on a survey count.
29. Since the 2011 Census, according to completions data provided by Broadland District Council, a total of 82 dwellings have been completed, broadly aligning with the population change mentioned above. Of these 82 dwellings, 13 were delivered as Affordable Housing. As of April 2022, there were also commitments for a further 33 dwellings, with the split of market and affordable unknown at this stage.
30. A map of the Neighbourhood Area is shown in Figure 2-1.

Figure 2-1: Map of the Lingwood & Burlingham Neighbourhood Area¹



Source: Broadland District Council

The Housing Market Area Context

31. Whilst this HNA focuses on Lingwood & Burlingham neighbourhood area it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas. In the case of Lingwood & Burlingham, the parish sits within the Central Norfolk Housing Market Area which covers Norwich City Council, Broadland District Council, Breckland

¹ Available at <https://www.southnorfolkandbroadland.gov.uk/emerging-neighbourhood-plans-broadland/lingwood-burlingham-neighbourhood-plan/1>

District Council, South Norfolk Council, and North Norfolk District Council². This means that when households who live in these authorities move home, the vast majority move within this geography.

32. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Lingwood & Burlingham, are closely linked to other areas. In the case of Lingwood & Burlingham, changes in need or demand in settlements nearby is likely to impact on the neighbourhood. Lingwood & Burlingham is located roughly 10 miles east of Norwich, meaning that the NA may be impacted by development in Norwich and the urban fringe.
33. In summary, Lingwood & Burlingham functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Broadland District Council), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood play within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

Planning policy context

34. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.³ In the case of Lingwood & Burlingham, the relevant adopted Local Plan for Broadland consists of The Joint Core Strategy DPD⁴, adopted in 2011, with amendments adopted in January 2014, and the Development Management DPD⁵, adopted in August 2015. There is also a relevant Site Allocations DPD⁶, adopted in 2016.
35. The Joint Core Strategy covers Broadland, Norwich, and South Norfolk and sets out policies in the Greater Norwich Area. The Development Management DPD aims to further the objectives set out in the Joint Core Strategy. The Joint Core Strategy identifies Lingwood as a 'Service Village', with these expected to accommodate small scale housing developments of 10-20 dwellings up to 2026.
36. The relevant emerging Local Plan for Lingwood & Burlingham is the Greater Norwich Local Plan Pre-Submission Draft Strategy⁷, accompanied by the Greater Norwich Local Plan Pre-Submission Draft Sites Plan⁸ which seeks to allocate sites within the NA. The Greater Norwich Local Plan is a joint strategic plan between Broadland District Council, Norwich City Council, and South Norfolk Council and covers the period 2018-2038. The Regulation 19 Publication Stage took place between 1st February 2021 and 15th March 2021, was submitted to the Secretary of State in July 2021, and is expected to be

² Available at - <https://www.north-norfolk.gov.uk/media/3426/strategic-housing-market-assessment-2017.pdf>

³ A description of the Basic Conditions of Neighbourhood Planning is available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

⁴ Available here - <https://www.southnorfolkandbroadland.gov.uk/downloads/file/263/joint-core-strategy-adopted-document-2014>

⁵ Available here - <https://www.southnorfolkandbroadland.gov.uk/downloads/file/134/development-management-dpd-adopted>

⁶ Available here - <https://www.southnorfolkandbroadland.gov.uk/downloads/file/140/site-allocations-dpd-adopted-2016>

⁷ Available at - <https://www.gnlp.org.uk/regulation-19-publication>

⁸ Available at - <https://www.gnlp.org.uk/sites/gnlp/files/2021-10/1.%20Part%20Two%20Sites%20Plan%20-%20Feb%202021.pdf>

adopted in September 2022.

37. The emerging Greater Norwich Local Plan identifies 'Village Clusters', with Lingwood & Burlingham in Village Cluster with Strumpshaw and Beighton. However, the full housing allocation of 60 is assigned to the NA.

Policies in the adopted local plan

38. Table 2-1 below summarises adopted Local Plan policies that are relevant to housing need and delivery in Lingwood & Burlingham.

Table 2-1: Summary of relevant adopted policies in the Joint Core Strategy (JCS) DPD, Development Management (DM) DPD, and Site Allocations DPD

Policy	Provisions
JCS – Policy 4: Housing Delivery	<p>Allocations will be made to ensure at least 36,820 new homes can be delivered between 2008 and 2026, of which approximately 33,000 will be within the Norwich Policy Area (which does not include Lingwood & Burlingham).</p> <p>Proposals for housing will be required to contribute to the mix of housing required to provide balanced communities and meet the needs of the area, as set out in the most up to date housing need and/or Housing Market Assessment.</p> <p>A proportion of affordable housing, including an appropriate tenure mix, will be sought on all sites of 5 or more dwellings (or 0.2 hectares or more). The target proportions are as follows:</p> <ul style="list-style-type: none"> • On sites of 5-9 dwellings (or 0.2 – 0.4 ha), 20% with tenure to be agreed on a site by site basis. • On sites of 10-15 dwellings (or 0.4-0.6 ha), 30% with tenure to be agreed on a site by site basis. • On sites of 16 dwellings or more (or over 0.6 ha), 33% with approximately 85% social rented and 15% intermediate tenures.
JCS – Policy 15: Service Villages	<p>Lingwood is identified as a Service Village.</p> <p>In each Service Village land will be allocated for small-scale housing development subject to form and character considerations.</p>
JCS – Policy 17: Smaller Rural Communities and the Countryside	<p>In the countryside (including villages not identified in the other categories), including Burlingham North, Burlingham South, and Burlingham Green, affordable housing for which a specific local need can be shown will be permitted in locations adjacent to villages as an exception to general policy.</p>

Policy	Provisions
DM DPD – Policy GC1: Presumption in Favour of Sustainable Development	The Council will take a positive approach when considering development proposals that reflects the presumption in favour of sustainable development contained in the NPPF.
Site Allocations DPD – LIN1	<p>Land north of Norwich Road / Station Road, Lingwood (approximately 3.3 ha) is to be developed in accordance with permission 20121604.</p> <p>This will include the redevelopment of the village hall site to 39 dwellings to the west of Station Road, a replacement village hall to the east of Station Road, and an extension to the existing recreational land / playing field north of Norwich Road.</p>

Source: Broadland District Council

Policies in the emerging local plan

39. Table 2-2 below summarises emerging Local Plan policies that are relevant to housing need and delivery in Lingwood & Burlingham.

Table 2-2: Summary of relevant emerging policies in The Greater Norwich Local Plan Pre-Submission Draft Strategy and Pre-Submission Draft Sites Plan

Policy	Provisions
Policy 1 – The Sustainable Growth Strategy	<p>Between 2018 and 2038, delivery should meet the need for around 40,550 new homes, with provision made for a minimum of 49,492 new homes.</p> <p>The settlement hierarchy is as follows:</p> <ol style="list-style-type: none"> 1. Norwich urban area; 2. Main towns; 3. Key service centres; 4. Village clusters (including Lingwood & Burlingham). <p>Most of the housing, employment, and infrastructure growth is focussed in the Strategic Growth Area.</p> <p>Housing commitments for Village Clusters in the remaining parts of Broadland include:</p> <ul style="list-style-type: none"> - Existing deliverable commitment – 1,146 - New allocations – 482

Policy	Provisions
	<p>The total minimum deliverable housing commitment 2018-2038 for all Village Clusters (Broadland and South Norfolk) is 4,220 dwellings.</p> <p>Proposals for additional ‘windfall’ housing growth will be considered acceptable in principle at appropriate scales and locations where they would not have a negative impact on the character and scale of the settlement.</p>
Policy 2 – Sustainable Communities	<p>Development proposals will be required to make efficient use of land with densities dependent on site characteristics. Indicative minimum net densities are 25 dwellings per hectare across the plan area and 40 in Norwich.</p>
Policy 5 – Homes	<p>Residential proposals should address the need for homes for all sectors of the community having regard to the latest housing evidence, including a variety of homes in terms of tenure and cost.</p> <p>Major residential development proposals (of 10 dwellings or more) will provide:</p> <ul style="list-style-type: none"> • At least 33% affordable housing on-site (unless the site is allocated in a Neighbourhood Plan for a different percentage of affordable housing). This may also differ for brownfield sites where the applicant can demonstrate that particular circumstances justify the need for a viability assessment at decision-making stage; • Affordable housing on-site except where exceptional circumstances justify off-site provision; • A mix of affordable housing sizes, types, and tenures in agreement with the local authority, taking account of the most up-to-date local evidence of housing need. This will include 10% of the affordable homes being available for affordable home ownership where this meets local needs. <p>To meet changing needs by providing accessible and adaptable homes, proposals for major housing development are required to provide at least 20% of homes to the Building Regulation M4(2)[1] standard or any successor.</p> <p>Except for flats, at least 5% of plots on residential proposals of 40 dwellings or more should provide serviced self/custom-build plots.</p>
Policy 7.4 – Village Clusters	<p>Village Clusters are to provide a minimum of 4,220 homes and to support village services, provide choice for the market, and promote delivery of a variety of housing types and tenures.</p>

Policy	Provisions
	<p>New sites in village clusters in Broadland are to provide 482 homes allocated in the Greater Norwich Local Plan Sites Plan.</p> <p>Additional sites may be provided in village clusters by:</p> <ol style="list-style-type: none"> 1. Infill development within settlement boundaries; 2. Affordable housing led development, which may include an element of market housing (including self/custom build) if necessary, for viability, up to a maximum of 15 dwellings in total. These sites should be adjacent or well related to settlement boundaries with good access to services, including safe routes to schools, subject to other policies of the Local Plan. <p>The cumulative amount of windfall development permitted during the plan period should not have a negative impact on the character and scale of settlements in any village cluster.</p>
Policy 7.5 – Small Scale Windfall Housing Development	<p>Small scale residential development will be permitted adjacent to a development boundary or on sites within or adjacent to a recognisable group of dwellings where:</p> <ul style="list-style-type: none"> • Cumulative development permitted under this policy will be no more than 5 dwellings in larger parishes (which includes Lingwood & Burlingham) during the lifetime of the plan; and • The proposal reflects the form and character of the settlement; and • The proposal would result in no adverse impact on the landscape and natural environment; and • The proposal accords with other relevant Local Plan policies. <p>Positive consideration will be given to self and custom build.</p>
Sites Plan Policy GNLP0380	<p>Land west of Blofield Road, Lingwood (approx. 1.05 ha) is allocated for residential development. The site is likely to accommodate approximately 30 homes.</p>
Sites Plan Policy GNLP4016	<p>Land east of Station Road, Lingwood (approx. 1.19 ha) is allocated for residential development. This site is likely to accommodate approximately 30 homes.</p>

Source: GNLP

Quantity of housing to provide

40. The NPPF 2021 (paragraphs 66 and 67) requires Local Authorities to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
41. Broadland District Council has fulfilled that requirement by providing Lingwood & Burlingham with a definitive figure of 60 dwellings to be accommodated within the Neighbourhood Area by the end of the Plan period.⁹ This is the combination of two allocated sites in the emerging Greater Norwich Local Plan, each for approximately 30 dwellings. The emerging plan also outlines that there are no carried forward residential allocations and a total of 77 additional dwellings with planning permission on small sites throughout the whole Village Cluster (which includes Lingwood & Burlingham, Strumpshaw, and Beighton). It is worth noting that the emerging Local Plan looks to 2038 whilst the Neighbourhood Plan looks to 2042. Therefore, the housing requirement figure provided by the local authority of 60 dwellings may increase.

⁹ As confirmed in a Teams meeting with Steering Group, March 2022.

3. Approach

Research Questions

42. The following research questions were formulated at the outset of the research through discussion with the Lingwood & Burlingham Neighbourhood Plan Steering Group. They serve to direct the research and provide the structure for the HNA.

Tenure and Affordability

43. The Steering Group would like to understand the needs of the community for housing of varying tenures, as well as the relative affordability of those tenures that should be provided to meet local need now and into the future.
44. This evidence will allow Lingwood & Burlingham to establish the right conditions for new development to come forward that is affordable, both in the broader sense of market housing attainable for first-time buyers, and as Affordable Housing for those who may be currently priced out of the market.
45. The Steering Group is interested in exploring the need for Affordable Housing for sale (also known as affordable home ownership) and are therefore eligible for support under the Affordable Housing for sale element of the Neighbourhood Planning Technical Support programme. Analysis and commentary on this issue has been provided where relevant and possible in the HNA.

RQ 1: What quantity and tenures of Affordable Housing should be planned for over the Neighbourhood Plan period?

Type and Size

46. The Steering Group is seeking to determine what size and type of housing would be best suited to the local community. The Steering Group has noted a decrease in younger persons in the community that they wish to mitigate, with a future housing mix reflecting this whilst also addressing the needs of the aging population.
47. The aim of this research question is to provide the Steering Group with evidence on the types and sizes needed by the local community. This will help to shape future development so that it better reflects what residents need.
48. While this study is not able to advise on space standards or home configurations, it may reveal imbalances between the available stock and demographic trends.
49. Note, however, that the evidence gathered here takes the current population as its starting point and projects forward trends that exist today. It therefore risks embedding features of the housing stock and occupation patterns that the community may actually wish to change. In that sense, the findings in this report might be viewed as the baseline scenario on top of which the community's objectives and primary evidence should be layered to create a more complete picture and vision for the future.

RQ 2: What type (terrace, semi, bungalows, flats and detached) and size (number of bedrooms) of housing is appropriate for the Neighbourhood area over the plan period?

Relevant Data

50. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the Neighbourhood Plan level and is locally specific. This includes data from the 2011 Census and a range of other data sources, including:
- Other Office of National Statistics (ONS) datasets providing more up-to-date demographic information;
 - ONS population and household projections for future years;
 - Valuation Office Agency (VOA) data on the current stock of housing;
 - Land Registry data on prices paid for housing within the local market;
 - Rental prices from Rightmove.co.uk;
 - Local Authority housing waiting list data; and
 - Central Norfolk Strategic Housing Market Assessment 2017¹⁰.
51. More recent data sources for the population and existing housing stock will be used wherever possible in this report. However, Census datasets providing, for example, the breakdown of households (as opposed to individuals) by age and the tenure of dwellings, cannot accurately be brought up to date in this way. Such patterns are instead generally assumed to persist to the present day.

¹⁰ Available at - <https://www.north-norfolk.gov.uk/media/3426/strategic-housing-market-assessment-2017.pdf>

4. RQ 1: Tenure, Affordability and the Need for Affordable Housing

RQ 1: What Affordable Housing (eg social housing, affordable rented, shared ownership, discounted market sale, intermediate rented) and other market tenures should be planned for in the housing mix over the Neighbourhood Plan period?

Introduction

52. This section approaches the question of affordability from two perspectives. First, it examines what tenure options are currently available in the parish and which of them might be most appropriate going forward, based on the relationship between how much they cost and local incomes. Second, it estimates the quantity of Affordable Housing that might be required during the Neighbourhood Plan period. The scale of need for these homes can justify planning policies to guide new development.
53. Tenure refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership). We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the current NPPF. A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
54. The definition of Affordable Housing set out in the NPPF 2021 makes clear the Government's commitment to home ownership by broadening the definition to include a range of low-cost housing opportunities for those aspiring to own a home. As part of this effort, the Government has recently introduced a new product called First Homes.¹¹
55. Because the First Homes product is new and expected to be an important part of the strategy for improving access to home ownership, it is worth summarising its key features and implications:
- First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);
 - The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;
 - After the discount is applied the initial sale price must not exceed £250,000 (or £420,000 in Greater London), and lower caps can be set locally;

¹¹ The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

- Purchasers must be first-time buyers with an income less than £80,000 (or £90,000 in Greater London), and First Homes can be prioritised for local people and/or key workers;
- They will be subject to legal restrictions ensuring the discount is retained for future occupants, and renting out or sub-letting will not normally be permitted;
- In addition to setting the discount level, local authorities and neighbourhood planning groups can apply additional criteria, such as a lower income cap, local connection test or prioritisation for key workers through adopted plans, emerging policy or Supplementary Planning Documents;
- 25% of all homes delivered through section 106 developer contributions on sites enabled through the planning process should be sold as First Homes. In simpler terms, 25% of all subsidised Affordable Housing on mainstream housing developments should be First Homes. This is likely to mean that First Homes will take the place of shared ownership housing in many circumstances, and in some cases may also displace social or affordable rented homes.

Current tenure profile

56. The current tenure profile is a key feature of the NA. Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
57. Table 4-1 presents data on tenure in Lingwood & Burlingham compared with Broadland and England from the 2011 Census, which is the most recent available source of this information. It shows that in Lingwood & Burlingham, 77.5% of households owned their own home, slightly below the proportion for Broadland, but significantly above national levels of 63.3%. The NA's private rented sector was seemingly relatively limited, with just 6.1% of households in Lingwood & Burlingham living in the private rented sector, compared to 10.3% across the District and a much higher 16.8% across England. The social rented sector also housed a smaller proportion of the population than nationally, but more so than the District, perhaps indicating that Lingwood & Burlingham serves some of the wider District need when it comes to social and affordable rented housing.
58. Since 2011, there have been 82 completions of dwellings in the NA according to Broadland District Council completions data, with 13 of these being Affordable Housing. Without taking into consideration any loss of stock since 2011, as this figure is unknown, through processes such as Right to Buy, Right to Acquire, and fully staircasing shared ownership properties, this would mean that up to 179 households presently live in Affordable Housing in Lingwood & Burlingham.
59. There is no current data on the proportion of housing that is rented because the choice to let out a property does not require planning permission or other changes that would be recorded centrally. The 2021 Census will provide the most robust and up-to-date picture of this when the results are released in the coming months. It is interesting to

observe the changes recorded between the 2001 and 2011 Census in Lingwood & Burlingham even though this data is now relatively dated. In this time, whilst the District and national levels of shared ownership grew by 23.1% and 30.0% respectively, there was no change in the NA. This may indicate a need for more affordable home ownership dwellings in the NA, with the District indicating that 5 shared ownership dwellings have been delivered since 2011. On the other hand, when looking at social rented dwellings, both NA and District levels rose by 10-15% between 2001 and 2011, whilst national levels fell. Though the loss of social rented stock since 2011 is unknown, the District Council record the development of 8 units between 2011 and 2022.

Table 4-1: Tenure (households) in Lingwood & Burlingham, 2011

Tenure	Lingwood & Burlingham	Broadland	England
Owned	77.5%	79.4%	63.3%
Shared ownership	0.4%	0.6%	0.8%
Social rented	14.3%	8.6%	17.7%
Private rented	6.1%	10.3%	16.8%

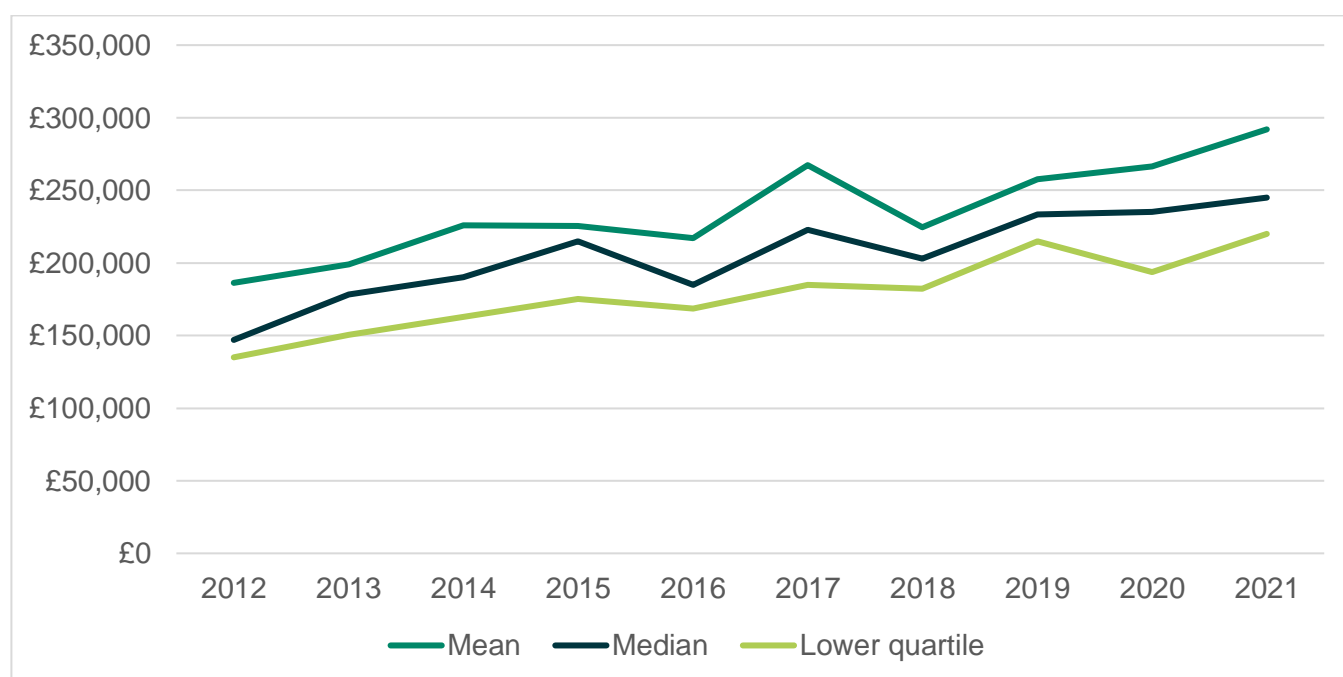
Sources: Census 2011, AECOM Calculations

Affordability

House prices

60. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
61. Figure 4-1 looks at selected measures of house prices in Lingwood & Burlingham. It shows that there was an overall rise in house prices across all three measures between 2012 and 2021. The mean, which captures the average of all house prices, both high and low, remains higher than the median throughout as the few outlying data points on the high end cause it to increase. The median remains lower as it is the middle number when the data is sorted from smallest to largest. Whilst the mean and the median follow relatively the same trend, with clear peaks in 2017 before returning to previous levels and increasing more steadily, it is clear that there is more fluctuation in the median. This could be due to relatively small sample sizes at NA level, with the type, size, location, and condition of properties all factors dictating average prices. The median increases from £147,000 in 2012 to a peak of £245,000 in 2021, indicating 66.7% growth. Lower quartile price growth was slightly lower at 63.0%, with less fluctuation across time but a clear dip in 2020. Lower quartile house prices peaked in 2021 at £220,000.

Figure 4-1: House prices by quartile in Lingwood & Burlingham, 2012-2021



Source: Land Registry PPD

62. Table 4-2 breaks down house prices by type, presenting the median within each type. It shows that the greatest level of growth was in semi-detached dwellings at 64.8%, whilst the most expensive dwellings were detached. There were no recorded flat transactions in the NA between 2012 and 2021. Detached house prices fluctuated slightly year on year, with this likely due to the small sample sizes mentioned above. This was also noted in terraced property transactions. Prices for all three dwelling types peaked in 2021, with an equal peak in semi-detached dwellings in 2019.

Table 4-2: Median house prices by type in Lingwood & Burlingham, 2012-2021

Type	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Growth
Detached	£200,000	£186,000	£247,000	£237,500	£230,000	£267,000	£262,500	£285,000	£283,500	£315,000	57.5%
Semi-detached	£136,500	£151,500	£170,000	£173,000	£180,000	£191,000	£190,000	£225,000	£215,000	£225,000	64.8%
Terraced	£138,000	£153,500	£125,750	£155,000	£157,500	£192,500	£190,000	£215,000	£187,000	£215,500	56.2%
Flats	-	-	-	-	-	-	-	-	-	-	-
All Types	£147,000	£178,250	£190,000	£214,950	£185,000	£223,000	£203,000	£233,500	£235,000	£245,000	66.7%

Source: Land Registry PPD

Income

63. Household incomes determine the ability of households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.

64. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income before housing costs locally was £42,400 in 2018. A map of the area to which this data applies is provided in Appendix A.

65. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. Broadland's gross individual lower quartile annual earnings were £12,247 in 2019 (there was no data for Broadland in 2020). To estimate the income of households with two lower quartile earners, this figure is doubled to £24,494.
66. It is immediately clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.

Affordability Thresholds

67. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
68. AECOM has determined thresholds for the income required in Lingwood & Burlingham to buy a home in the open market (average and entry-level prices), and the income required to afford private rent and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix A.
69. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income.
70. Table 4-3 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.
71. The same information is presented as a graph in Fig on a subsequent page, with selected measures from the table presented for clarity.

Table 4-3: Affordability thresholds in Lingwood & Burlingham (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £42,400	Affordable on LQ earnings (single earner)? £12,247	Affordable on LQ earnings (2 earners)? £24,494
Market Housing						
Median House Price	£220,500	-	£63,000	No	No	No
NA Estimated New Build LQ House Price	£251,262	-	£71,789	No	No	No
LQ/Entry-level House Price	£198,000	-	£56,571	No	No	No
Average Market Rent	-	£10,800	£36,000	Yes	No	No
Entry-level Market Rent	-	£10,128	£33,760	Yes	No	No
Affordable Home Ownership						
First Homes (-30%)	£175,883	-	£50,252	No	No	No
First Homes (-40%)	£150,757	-	£43,073	No	No	No
First Homes (-50%)	£125,631	-	£35,895	Yes	No	No
Shared Ownership (50%)	£125,631	£3,490	£47,527	No	No	No
Shared Ownership (25%)	£62,816	£5,235	£35,396	Yes	No	No
Shared Ownership (10%)	£25,126	£6,282	£28,117	Yes	No	No
Affordable Rented Housing						
Affordable Rent	-	£5,661	£18,852	Yes	No	Yes
Social Rent	-	£4,835	£16,100	Yes	No	Yes

Source: AECOM Calculations

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

Market housing for purchase and rent

73. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income 48.6% higher than the current average.

74. Private renting is generally only affordable to average earners. Households made up of one and two lower quartile earners cannot afford the given rental thresholds. Affordability is improved if households are able or willing to dedicate a larger proportion of their

incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

Affordable home ownership

75. There is a relatively large group of households in Lingwood & Burlingham who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £33,760 per year (at which point entry-level rents become affordable) and £56,571 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.
76. First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
77. This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. For Lingwood & Burlingham, a 50% First Homes discount would be recommended as this is the only discount level that makes the tenure affordable to households on mean incomes. First Homes are not accessible to households on one or two lower quartile incomes in the NA. Affordability needs to be considered alongside potential impacts on development viability overall, a factor about which Broadland Council may be able to advise.
78. Table 4-4 shows the discount required for First Homes to be affordable to the three income groups. As discussed further in the Appendix, an estimate for new build entry level housing in the NA was calculated, with this used as the baseline for First Homes and shared ownership calculations. It is helpful to also consider the discounts required for some additional price benchmarks. Table 4-4 also shows the discounts required for median and lower quartile house prices in the NA.

Table 4-4: Discount on sale price required for households to afford First Homes

Tenure/product	Mean Income	LQ Income x1	LQ Income x2
NA Median house price	33%	81%	61%
Estimated NA New Build LQ House Price	41%	83%	66%
NA Entry-level house price	25%	78%	57%

Source: Land Registry PPD; ONS MSOA total household income

79. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to the same groups. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.¹² If this is delivered in the NA, it will make shared ownership easier to access for more people. However, while the income threshold for a 10% equity shared ownership home is lower,

¹² The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>.

this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.

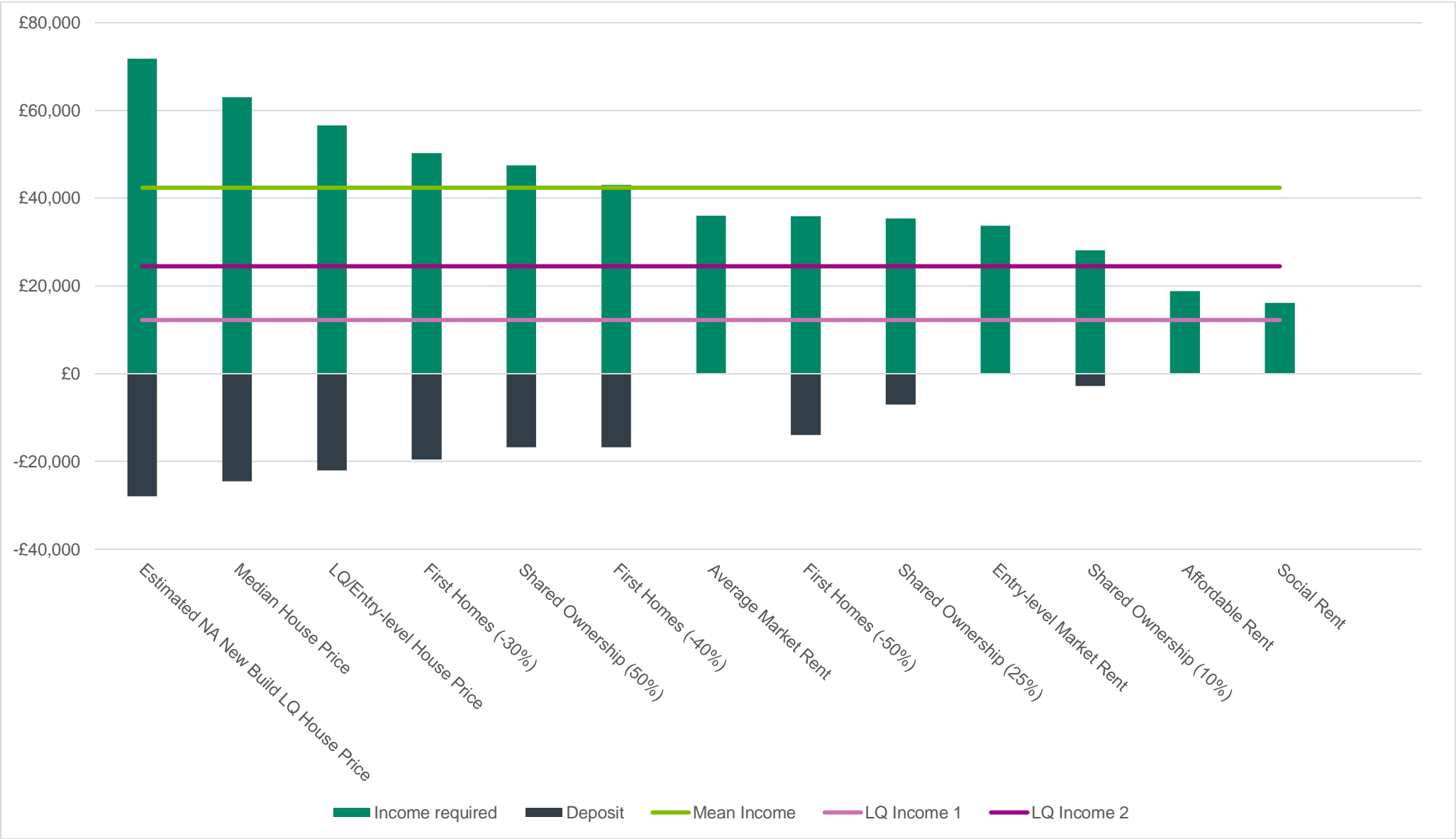
80. The transition from 10% to 100% ownership would be long, and during this period the rent on the 90% unsold value would not be subsidised, meaning that monthly costs for occupants will remain relatively high and the build-up of equity will be relatively slow. This product would therefore only be a realistic route to full ownership for households prepared to take a long-term view.
81. The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. On that basis, First Homes and shared ownership are slightly more affordable options. However, the income thresholds for Rent to Buy, First Homes at a 50% discount, and shared ownership at 25% equity are all within £700 of each other.
82. These three products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not.
 - First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
 - Shared ownership at high equity shares performs a similar function to First Homes, but there are additional costs associated with the rented portion.
 - Shared ownership at low equity shares can usually be accessed by lower earning households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
 - Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.
83. In conclusion, all of these products would provide value to different segments of the local population, with shared ownership at a lower than 25% equity share potentially allowing a greater proportion of households to get a foot on the housing ladder, while Rent to Buy is helpful to those with little or no savings for a deposit, and First Homes (especially at 50% discount) may provide a better long-term investment to those who can afford to access it.

Affordable rented housing

84. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). However, households with a single lower earner appear unable to afford any of the tenures considered including the smallest socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.

85. The evidence in this chapter suggests that the affordable rented sector performs a vital function in Lingwood & Burlingham as the only option for a large segment of those in the greatest need. Social rents are cheaper and would therefore leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. Where households are supported by housing benefit the difference in the cost of affordable and social rents may be irrelevant as the level of housing benefit flexes according to the rent. This mean that households supported by housing benefit may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.

Figure 4-2: Affordability thresholds in Lingwood & Burlingham, income required (additional cost of deposit in black)



Source: AECOM Calculations

Affordable housing- quantity needed

86. The starting point for understanding the need for affordable housing in Lingwood & Burlingham is the relevant Strategic Housing Market Assessment (SHMA). A SHMA was undertaken for Central Norfolk in June 2017. The Central Norfolk Housing Market Area (HMA) covers the following local authority areas:
- Norwich City Council;
 - Broadland District Council;
 - Breckland District Council;
 - North Norfolk District Council; and
 - South Norfolk District Council.
87. This study estimates the need for affordable housing in the Broadland District based on analysis of the Council's waiting list and other data sets in line with Planning Practice Guidance at the time. The SHMA identifies the need for 830 additional affordable homes each year in Central Norfolk as a whole. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents. A small proportion of these households may be able to afford shared ownership because in some cases it is more affordable than market rents, especially when available at a share of 25%.
88. The SHMA additionally notes that in order to provide affordable housing for all households that would otherwise be living in the private rented sector with housing benefit support, the need would increase to 1,371 dwellings per year over the plan period.
89. When the SHMA figure of 830 dwellings per annum is pro-rated to Lingwood & Burlingham based on its fair share of the population (0.42% of Central Norfolk HMA's population based on mid-2020 population projections), this equates to 3.5 homes per annum (predominately for social/affordable rent) or 70 homes over the Neighbourhood Plan period 2022-2042. However, pro-rating District or HMA level estimates of affordable housing need to rural areas presents problems in practice. The HMA level figures are likely to represent higher needs in the urban areas of the HMA where there is a large social housing stock and larger numbers of households living in the PRS on housing benefit. Both of these factors tend to generate higher needs. By contrast, in rural villages like Lingwood & Burlingham, the lack of social housing means there is no need generated from households already living in the sector. Similarly, households who may need social housing often move away to areas where their needs are more likely to be met (either because there is social housing available or more private rented housing). This means it is difficult to identify need for social/affordable rented housing within Lingwood & Burlingham.
90. Due to the SHMA for Central Norfolk being relatively dated as well as not providing a suggested split between the need for affordable rented housing and affordable home ownership, AECOM has also undertaken calculations to

estimate the need for Affordable Housing specifically in the NA. In Table 4-5 we have calculated, using PPG as a starting point¹³, an estimate of the total need for affordable rented housing in Lingwood & Burlingham over the Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence we have available to us. For example, Census 2011 data is increasingly out-of-date. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.

91. It should also be noted that figures in Table 4-5 are largely dependent on information provided by Broadland District Council in its capacity as manager of the local housing waiting list. The Council provided data that showed that as of April 2022 there were 19 households on the Council's housing list, all of which currently reside in Lingwood & Burlingham. This figure would be higher if local connections to the parish were taken into consideration as well and so it should be viewed as a minimum figure.
92. The table shows that there is currently a minimum of 19 households in Lingwood & Burlingham unable to access affordable rented homes suitable to their needs. The table also suggests that, over the Plan period, 32.6 additional households in the NA will fall into need, producing a total surplus of affordable rented homes of 2.5 per annum, or 50.4 over the plan period, indicating that the need for affordable rented housing in the parish specifically would be met by the current stock when looking to the end of the plan period. It should be noted that this calculation relies on the current stock of social housing in the parish based on the 2011 Census stock plus completions. However, it is unknown what proportion of this stock has been lost due to Right to Buy and through other circumstances. As mentioned above, it should also be noted that the current need is likely higher than 19 if households with a local connection were taken into consideration, or even those throughout the district with a preference for living in the NA.
93. This result may initially be surprising since there is understood to be a current backlog of need (with a minimum of 19 households). The reason for the affordable rented housing need being met over the long-term is that model assumes a rate of turnover in the existing affordable housing stock of 3%. So, of the 170 units of affordable rented accommodation existing currently, it can be expected that around 5.1 will come vacant in any given year as their current occupants move to a new location, pass away or cease to be eligible as their circumstances change. This satisfies the projected newly arising need as well as some of the backlog, which is effectively spread out over the 20-year period to produce an annualised figure.
94. An important caveat to this finding is that there are almost certainly households currently in need in the NA, and to 'spread them out' over the Plan period

¹³ Paragraphs 024-026 Reference ID: 2a-026-20140306, at <https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment>

suggests that some of them can be accommodated in ten or twenty years' time once a sufficient surplus has been built up through new supply and turnover of the existing stock. While possible, this is not favourable to the individuals involved. In practice, it would be better to frontload any future affordable rented provision to meet those needs as soon as possible, leaving newly arising need in future to be met by turnover in the existing stock.

95. A further caveat worth emphasizing is that one unit of Affordable Housing does not necessarily service one household worth of need, since the unit might have 2 bedrooms while the applicant household might require 4 bedrooms, may be located in an inappropriate location, or be otherwise unsuitable.
96. As such, it is recommended that Lingwood & Burlingham considers encouraging the delivery of some affordable rented housing, particularly early in the Plan period, with the understanding that if this results in oversupply in future years, the vacancies created when existing occupants leave their properties may need to satisfy new need from elsewhere in the District.

Table 4-5: Estimate of need for Affordable Housing for rent in Lingwood & Burlingham

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	19.0	Waiting list data for Lingwood & Burlingham. Households that currently live in the parish.
1.2 Per annum	1.0	Step 1.1 divided by the plan period to produce an annualised figure.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	195.0	DLUHC 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	16.7%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in parish	170.0	2011 Census social rented occupancy + completions 2011-2022
2.2.2 Number of private renters on housing benefits	15.9	Housing benefit caseload May 2018. Pro rata for NA.
2.3 New households unable to rent	32.6	Step 2.1 x Step 2.2.
2.4 Per annum	1.6	Step 2.3 divided by plan period.
STAGE 3: TURNOVER OF AFFORDABLE HOUSING		
3.1 Supply of social/affordable re-lets (including transfers) %	3%	Assumed proportion of stock re-let each year.
3.2 Supply of social/affordable re-lets (including transfers)	5.1	Step 3.1 x NA social rented stock (2.2.1).
NET SURPLUS OF RENTED UNITS PER ANNUM		
Overall surplus per annum	-2.5	Step 1.2 + Step 2.4 - Step 3.2
Overall surplus over the plan period	-50.4	(Step 1.1 + Step 2.3) – Step 3.2 * plan period

Source: AECOM model, using Census 2011, English Housing Survey 2018, DLUHC 2018 based household projections and net additions to affordable housing stock. 2018 is the latest reliable data for some datasets so is used throughout for consistency. Figures may not sum due to rounding.

97. Turning now to Affordable Housing providing a route to home ownership, Table 4-6 estimates the potential demand in Lingwood & Burlingham. This model aims to estimate the number of households might wish to own their own home but cannot afford to – the ‘can rent, can’t buy’ group described in the previous section. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.
98. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for

surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.¹⁴ No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

99. The result of the calculation is 2.8 households per annum who may be interested in affordable home ownership (or 56.9 for the entirety of the Plan period).
100. Again, this assumes a rate of turnover in the existing stock will satisfy some need, though this is extremely minimal because of the lack of shared ownership in the NA currently.
101. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

¹⁴ <http://www.ipsos-mori-generations.com/housing.html>

Table 4-6: Estimate of the potential demand for affordable housing for sale in Lingwood & Burlingham

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in parish	84.1	Census 2011 number of renters x national % increase to 2018.
1.2 Percentage renters on housing benefit in LA	18.9%	% of renters in 2018 on housing benefit.
1.3 Number of renters on housing benefits in parish	15.9	Step 1.1 x Step 1.2.
1.4 Current need (households)	51.1	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. ¹⁵
1.5 Per annum	2.6	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	195.0	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	4.9%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	9.6	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	10.7	Step 2.3 divided by plan period.
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	9.0	Number of shared ownership homes in parish (Census 2011 + completions 2011-2022).
3.2 Supply - intermediate resales	0.5	Step 3.1 x 5% (assumed rate of re-sale).
NET SHORTFALL PER ANNUM		
Overall shortfall per annum	2.8	(Step 1.5 + Step 2.4) - Step 3.2.
Overall shortfall over the plan period	56.9	(Step 1.4 + Step 2.3) – Step 3.2 * plan period

Source: AECOM model, using Census 2011, English Housing Survey 2018, DLUHC 2018 based household projections and net additions to affordable housing stock. 2018 is the latest reliable data for some datasets so is used throughout for consistency.

102. There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).

¹⁵ The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

103. It is also important to remember that even after the Neighbourhood Plan is Made, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

Additional SHMA findings

104. The Central Norfolk Strategic Housing Market Assessment (SHMA) 2017 highlights a number of findings relevant to tenure and affordability in the NA. These are outlined below:
- Owner occupation dominates in Central Norfolk. However, since 2001 the owner occupied sector declined by 3.1 percentage points whilst the private rented sector grew by 4.1 percentage points in the same time period.
 - Lower quartile house prices in Central Norfolk were slightly higher than national averages.
 - The private rented sector growth in Central Norfolk is due to the conversion of other tenures as opposed to new build transactions.
 - For 2015-16, rents in Central Norfolk were lower than nationally.

Affordable Housing policy guidance

105. Greater Norwich's emerging Local Plan policy on this subject Policy 5 (Homes) requires 33% of all new housing to be affordable. Given that Affordable Housing made up just 15.9% of new housing in Lingwood & Burlingham over the last decade according to Broadland District Council completions figures, it is understood that this target is not usually met on sites in the NA.
106. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable.
107. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is not fully specified in the emerging Local Plan, instead to be informed by the latest evidence. However, it does specify that at least 10% of Affordable Housing should be delivered as affordable home ownership. The HNA can supply more localised evidence, and this section summarises the factors that might be taken into account before proposing a suggested Affordable Housing tenure mix that might be suitable for Lingwood & Burlingham specifically.
108. The following evidence and considerations may be used as a starting point in the development of policy concerning the Affordable Housing mix:
- A. **Evidence of need for Affordable Housing:** This study estimates that Lingwood & Burlingham requires roughly 56.9 units of affordable home

ownership over the Plan period. Despite the newly arising need for affordable rented housing being met over the plan period, both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.

The relationship between the model figures suggests that all future provision of Affordable Housing in the plan period should offer a route to ownership. However, as noted above, these tenure options are not directly equivalent: the need for affordable rented housing expresses the identified need of a group with acute needs and no alternative options; the need for affordable home ownership tenures expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership. It is also important to consider the existing backlog of need for affordable rented housing, with it not being appropriate to wait a decade for the natural stock turnover to meet these households' needs, as well as the imperative to meet a share of the wider District's needs and delivery expectations. Therefore, the provision of affordable rented housing should still be brought forward in the NA in the plan period.

- B. Can Affordable Housing needs be met in full?** How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.

If the Local Plan target of 33% were achieved on every site, up to around 19.8 affordable homes might be expected in the NA based on the housing allocations of 60 dwellings. The two allocated sites (each of 30 dwellings) are over the Affordable Housing threshold of 10 dwellings and would therefore be expected to deliver Affordable Housing at this proportion. It is likely that any further windfall or speculative development would come forward in the form of small infill developments, with these schemes unlikely to be large enough to meet the 10-dwelling threshold above which the Affordable Housing policy applies. Based on the commitments data provided by the District Council, there are 6 sites with planning commitments in the NA, 5 of which are under the Affordable Housing thresholds. One site is for 22 dwellings and therefore may deliver 7.3 affordable dwellings. However, the expected level of Affordable Housing delivery in the NA is still not sufficient to satisfy the total potential demand for Affordable Housing identified here.

As a result, even though the model suggests that over time the current and arising need for affordable rented housing would be met by the current stock, affordable rented housing should still retain a significant place in the tenure mix to ensure that the most acute needs are met as a priority.

- C. Government policy (e.g., NPPF) requirements:** current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. For 10% of all housing to be affordable ownership in Broadland District, where 33% of all housing should be affordable, 30.3% of Affordable Housing should be for affordable ownership. As the emerging Local Plan

does not provide a firm tenure split, this does comply with the guideline tenure split sought in the Local Plan.

There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing. Based on the findings of this HNA there is no evidence that meeting the 10% threshold in Lingwood & Burlingham would prejudice the provision of much affordable rented homes.

- D. **Local Plan policy:** As noted above, the emerging Local Plan does not seek a firm tenure split but outlines that 10% of affordable homes will need to be available for affordable home ownership where this meets local needs.
- E. **First Homes policy:** the Government recently concluded a consultation on the introduction of First Homes (to provide at least 30% discount on new build home prices). The proposals have now been enacted through a ministerial statement. A minimum of 25% of all Affordable Housing secured through developer contributions are now required to be First Homes.

This new minimum requirement may have the effect of displacing other products in any established tenure mix and will reduce the amount of social or affordable rent if this was proposed to be more than 75% of Affordable Housing. Based on the above statement regarding 10% of affordable housing in Greater Norwich to be for affordable home ownership, the First Homes requirement would likely reduce the amount of social and affordable rent in the area.

After the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the Local Plan. The remaining units should then be allocated to other tenure products in the relative proportions set out in the Local Plan.

AECOM is aware that some Local Planning Authorities are considering 'top slicing' their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. If this was done in Greater Norwich, the remaining 75% of the affordable housing provision would then be apportioned 70% to affordable rent and 30% to affordable home ownership. If this approach is taken, all other things being equal, it would reduce the provision of rented forms of affordable housing since it would effectively protect the provision of other forms of affordable home ownership alongside First Homes. Some LPAs are considering this approach because of the existing business models of registered providers which have relied on shared ownership to cross subsidise affordable rented housing and uncertainty over whether First Homes could replace this model.

This guidance generally applies to district-level policy, and there may still be potential for a neighbourhood plan tenure mix to deviate from how the other tenures are rebalanced if appropriate.

- F. **Viability:** HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.
- G. **Funding:** the availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site. The neighbourhood planning group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
- H. **Existing tenure mix in Lingwood & Burlingham:** When looking at the current stock of Affordable Housing in the parish, the most accurate method is to add completions figures from 2011 to 2022 to the 2011 Census stock. This gives an estimated social/affordable housing stock of 170 dwellings, with 9 shared ownership properties. This is estimated to account for 14.5% of housing in the NA. This suggests that some provision of Affordable Housing would offer a wider choice of homes for local residents and, importantly, may allow those on lower incomes including newly forming households and younger families to remain in or move to the area.
- I. **Views of registered providers:** it is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in the parish. The funding arrangements available to housing associations will determine rent levels.
- J. **Wider policy objectives:** the neighbourhood planning group may wish to take account of broader policy objectives for Lingwood & Burlingham and/or the wider district. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.
109. On the basis of the considerations above, Table 4-7 proposes an indicative Affordable Housing tenure mix that might be sought through Neighbourhood Plan policy.
110. This indicative mix is chiefly a response to a number of factors including the expectation that the delivery of Affordable Housing will be lower than the needs identified here, the significant backlog of need on the Housing Register and the expected under-estimation of need, and the estimated need for affordable home ownership products. In this context, a split of 55% affordable rented products and 45% affordable home ownership products is proposed. In relation to the split of affordable home ownership tenures, the following is proposed:
- 25% First Homes (at 50% discount);
 - 20% shared ownership (at 25% and 10% equity).

It is suggested that First Homes are delivered in line with national policy, as 25% of affordable housing delivery. For Lingwood & Burlingham it is recommended that First Homes are delivered at a 50% discount as this makes the product accessible to households on average incomes. It is recommended that shared ownership be delivered at both 25% and 10% equity. Whilst both of these equity levels are still only accessible to households with average incomes, shared ownership at 25% equity has an income threshold very close to First Homes at 50% discount so also offering shared ownership at 10% equity would make affordable home ownership accessible to a greater proportion of the population, especially those with limited savings for a deposit. Rent to Buy does not feature in the indicative mix as it was considered the least affordable tenure locally.

111. This mix should be viewed as a starting point, based primarily on secondary evidence, which should be reconsidered in light of considerations F to J above, and in particular the views and objectives of the community.
112. Where the neighbourhood planning group wish to develop policy that deviates from that outlined in the Local Plan – either by differing from the headline split between renting and ownership or by specifying a greater level of detail around sub-tenures, it is important that they liaise with Broadland District Council to gather more detailed income and viability information, and to ensure that departures from the local policy context have their support.
113. Another option when developing Neighbourhood Plan policies on tenure splits is to add caveats to the policy in question, to the effect that the precise mix of affordable housing will be considered on the basis of site-by-site circumstances in addition to this evidence.

Table 4-7: Indicative tenure split (Affordable Housing)

Tenure	Indicative mix	Considerations and uncertainties
Routes to home ownership, of which	45%	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	20%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	0%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
Affordable Housing for rent, of which	55%	
Social rent	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area. Uncertain whether RPs willing to own/manage stock in this area.
Affordable rent	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area.

Source: AECOM calculations

Conclusions- Tenure and Affordability

114. The tenure profile of Lingwood & Burlingham in 2011 showed that the majority of households, at 77.5%, owned their own home, significantly above national levels. The NA's private rented sector was seemingly relatively limited, with the social rented sector also housing a smaller proportion of the population than the nationally. The social rented sector was however greater in Lingwood & Burlingham than at a district level.

House prices and affordability

115. Median house prices in the NA increased from £147,000 in 2012 to a peak of £245,000 in 2021, indicating 66.7% growth. Lower quartile price growth was slightly lower at 63.0%, with less fluctuation across time than the median, also peaking in 2021 at £220,000. Looking at dwelling types specifically, the greatest level of growth in this time period was in semi-detached dwellings, whilst the most expensive dwellings were detached.

116. Local households on average incomes are unable to access even entry-level market homes unless they have the advantage of a very large deposit. The median house price would require an annual income 48.6% higher than the current average. In terms of market rents, private renting is generally only affordable to average earners.
117. Looking at affordable home ownership, there is a relatively large group of households in Lingwood & Burlingham who may be able to afford to rent privately but cannot afford home ownership, typically earning between around £33,760 and £56,571 a year. For the NA, a 50% First Homes discount would be recommended (subject to viability considerations) as this is the only discount level that makes the tenure affordable to households on average incomes. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to the same groups at both 25% and 10% equity. The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. On that basis, First Homes and shared ownership are slightly more affordable options.
118. Affordable rented housing is generally affordable to households with two lower earners. However, households with a single lower earner appear unable to afford any of the tenures considered including the smallest socially rented units. This highlights that the affordable rented sector performs a vital function in the NA as the only option for a large segment of the population in the greatest need.

Future affordable housing

119. AECOM calculations have estimated the need for Affordable Housing in Lingwood & Burlingham. This suggests that, over the plan period, the need for affordable rented housing would be met through natural turnover in the existing stock. However, there is currently a minimum of 19 households on the local authority Housing Register in need of affordable rented housing so it is important that the delivery of this tenure is continued. It is also estimated that the need for affordable home ownership products in the NA is 56.9 dwellings across the plan period.
120. When looking at future development due to come forward, if the Local Plan target of 33% Affordable Housing was achieved on the allocated sites, up to around 19.8 affordable homes might be expected in the NA based on the housing allocations of 60 dwellings. This figure may be slightly higher when windfall housing developments are taken into consideration, though many of which are likely to be below the 10 dwelling threshold for Affordable Housing. It is expected that the level of predicted Affordable Housing delivery in the NA would not be sufficient to satisfy the total potential demand for Affordable Housing identified in this report.
121. Based on the analysis in the report, a split of 55% affordable rented products and 45% affordable home ownership products is proposed for Lingwood and Burlingham. In relation to the split of affordable home ownership tenures, it is suggested that this is delivered as 25% First Homes and 20% shared

ownership. It is recommended that First Homes are delivered at a 50% discount as this makes the product accessible to households on average incomes. It is recommended that shared ownership be delivered at both 25% and 10% equity. Rent to Buy does not feature in the indicative mix as it was considered the least affordable tenure locally.

122. Table 4-8 summarises Lingwood & Burlingham's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g., if the group plan for more housing (and therefore more affordable housing) than the local plan, or if the group decide to influence the tenure mix in other ways), or as a result of site-specific constraints.

Table 4-8: Estimated delivery of Affordable Housing in Lingwood & Burlingham

	Step in Estimation	Expected delivery
A	Provisional capacity figure	60
B	Affordable housing quota (%) in LPA's Local Plan	33%
C	Potential total Affordable Housing in NA (A x B)	20.0
D	Rented % (e.g. social/ affordable rented)	55%
E	Rented number (C x D)	11.0
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	45%
G	Affordable home ownership number (C x F)	9.0

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

123. This expected level of delivery does not meet the overall quantity of demand identified in estimates of the need for Affordable Housing. Although the level of delivery for affordable rented housing would be sufficient if taking into account turnover, as discussed previously in the report, it would be sensible to still bring forward affordable rented housing, especially early in the plan period, to address the backlog. Based on this level of delivery, the need for affordable home ownership would not be met. However, this need is not as acute as affordable rented housing as it is assumed that on the whole these households are adequately housed in the private rented sector.

124. The recommendation is that the policy requirement be met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) to be explored. If the group considered exceeding the Local Plan policy requirement in the neighbourhood plan then it must be noted that an extremely high standard of justification is required which goes beyond the scope of this HNA, in particular around the issue of what level of Affordable Housing delivery can be financially viable in the NA. Raising the percentage of Affordable Housing required could have the effect of discouraging new building from coming forward altogether. Should the group wish to consider such an option, it is advisable to discuss this with the LPA in the first instance.
125. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing. Additionally, parish councils may be able to develop on their own land, could approach housing associations, or make representations through the Local Plan process for site allocations to promote further development.

5. RQ 2: Type and Size

RQ 2: What type (terrace, semi, bungalows, flats and detached) and size (number of bedrooms) of housing is appropriate for the Neighbourhood Area over the Neighbourhood Plan period?

Introduction

126. The evidence in this chapter is intended to give a snapshot of the existing dwelling stock in Lingwood & Burlingham in terms of type and size, as well as some of the population characteristics that tend to influence housing needs. From this, it is possible to develop an understanding of what sort of housing would be appropriate going forward.
127. It is worth emphasising that this evidence assumes that existing demographic and occupation patterns will persist into the future. It can therefore be thought of as the baseline or default scenario, into which the community may wish to intervene – for example to attract a different or more balanced demographic. The recommendations in this chapter, particularly the final suggested size mix, are a starting point that may be adjusted in light of other community objectives and primary evidence.

Existing types and sizes

Background and definitions

128. Before beginning to explore issues of dwelling type and size, it is important to note that the demand for housing by size and type tends to be determined primarily by wealth – with those having more buying power choosing to occupy larger homes, and often preferring detached properties to denser types, such as flats.
129. This study is concerned primarily with need rather than demand. Need for homes of different sizes is chiefly determined by the number of people occupying the home. In the strict sense, there is no ‘need’ for dwellings of any particular type, other than the specific needs of those with certain disabilities for level access properties, for example.
130. The best proxy for the number of people in a household is age or ‘life stage’, with younger and then older households tending to have one or two people, and those in between these poles more likely to have larger families including children. Life stage is therefore a main indicator considered here for the size of housing needed. But it is worth pointing out that wealth is also correlated with age, so it is not possible to attain a pure view of what is needed from the secondary data alone.
131. It is also useful to clarify the terminology around dwellings and households. Dwellings are counted in the Census by combining address information with Census returns on whether people’s accommodation is self-contained. As such,

all dwellings are classified as either shared or unshared dwellings. Households are groups of people who live together as a coherent unit (such as a family), and a dwelling is shared where there is more than one household occupying it (e.g. two families or a group of individual students). Hence, there is usually a different number of households and dwellings in any given area. The number of dwellings can also exceed that of households in areas with large numbers of holiday or second homes.

132. As noted in the Context section of this report, there is no perfect data source for the current mix of dwellings in the NA. For some aspects, such as the size mix of homes, adding together Census figures and completions data for the intervening period is highly accurate. For others, such as the type mix of homes, this method is not available and Valuation Office Agency (VOA) must be used. VOA data is available at LSOA level at the smallest level. As Lingwood & Burlingham NA aligns with two LSOAs, the VOA data is representative of the parish. The most appropriate combination of approaches is used in this section.

Dwelling type

133. Table 5-1 shows the type of dwellings in Lingwood & Burlingham at different points in time and using multiple data sources. At the time of the 2011 Census it is clear that detached and semi-detached dwellings dominated the mix. However, Census data counts bungalows within each of the other categories rather than independently (hence the apparent decline in detached and semi-detached properties between Census and VOA data). Due to the Steering Group noting that bungalows dominate the NA and looking to understand the changes, 2011 VOA data has also been presented to compare against 2021 VOA data. This shows that in both 2011 and 2021, the vast majority of dwellings were bungalows in the NA, with a slight decline from 49.1% to 46.7%, potentially due to conversions/extensions. There were minimal changes between 2011 and 2021, with a very slight decline in the proportion of semi-detached dwellings and a slight increase in the proportion of detached dwellings, suggesting development since 2011 has been focussed on more expensive detached properties.

Table 5-1: Accommodation type, Lingwood & Burlingham, 2011 and 2021

Dwelling type	2011 (Census)	2011 (VOA)	2021 (VOA)
Bungalow	-	49.1%	46.7%
Flat	1.0%	0.9%	0.8%
Terrace	12.3%	13.2%	13.1%
Semi-detached	45.7%	21.1%	20.5%
Detached	41.0%	15.8%	18.9%

Source: ONS 2011, VOA 2021, AECOM Calculations

134. It is helpful to compare the NA dwelling mix with the wider District and the country. Table 5-2 shows that Lingwood & Burlingham has a much greater proportion of bungalows than the wider District, and especially than England as a whole, with bungalows accounting for 31.7% and 9.4% of dwellings respectively in the latter two areas. Due to this dominance of bungalows, this

means that the NA has a significantly smaller proportion of dwellings in other categories than England. This is most notable when looking at flats and terraced dwellings, which would likely be the more affordable properties. Table 5-2 shows that both the NA and the District have a very limited stock of flats compared to the country, which is not uncommon for rural areas. There is also a far smaller proportion of terraced dwellings in Lingwood & Burlingham and Broadland compared to England, perhaps impacting on the availability of entry level or lower priced dwellings.

Table 5-2: Accommodation type, various geographies, 2021

Dwelling type	Lingwood & Burlingham	Broadland	England
Bungalow	46.7%	31.7%	9.4%
Flat	0.8%	5.0%	23.2%
Terrace	13.1%	12.5%	26.3%
Semi-detached	20.5%	21.0%	23.8%
Detached	18.9%	27.9%	16.0%
Unknown/other	0.0%	2.0%	1.4%

Source: VOA 2021, AECOM Calculations

Dwelling size

135. Turning to dwelling size, Table 5-3 presents the dwelling size mix of Lingwood & Burlingham in 2011, updated to the present day based on completions data provided by Broadland District Council. It shows that in 2022, the highest proportion of dwellings were 3-bedroom mid-sized dwellings, at 51.1% of stock. This is a very slight decrease on 2011 levels. There were notably very few 1-bedroom dwellings although the overall proportion in the stock did increase slightly, indicating that the completions that have taken place since 2011 have had a moderate effect of increasing this proportion and providing more balance to the housing mix in terms of the smallest dwellings.
136. It is important to note that within the completions data provided by Broadland District Council, the 5 shared ownership dwellings were described as 3-bedroom and 4-bedroom. It has therefore been assumed in Table 5-3 that 3 of these were 3-bedroom and 2 were 4-bedroom. The main limitation with using this method is that VOA data includes changes to dwellings, such as extensions, that are not reflected using Census data combined with completions.

Table 5-3: Dwelling size (bedrooms), Lingwood & Burlingham, 2011 and 2021/22

Number of bedrooms	2011 (Census)		Completions 2011-2022 (Broadland)	2022 total (Census + completions)	
Studio	1	0.1%	-	1	0.1%
1	55	4.9%	10	65	5.4%
2	286	25.3%	17	303	25.0%
3	584	51.6%	36	620	51.1%
4+	205	18.1%	19	224	18.5%
Total	1,131	-	82	1,213	-

Source: ONS 2011, VOA 2021, AECOM Calculations

137. As with the dwelling types, it is useful to look at the percentage breakdown of dwelling sizes in comparison with the wider District and country. VOA data has been used for Lingwood & Burlingham to provide more accurate comparison with Broadland and England. Table 5-4 shows that both the NA and District had a significantly smaller proportion of 1-bedroom dwellings than the country. Whilst the proportion of 2-bedroom dwellings is relatively similar across the comparator areas, the NA has a greater proportion of 3-bedroom family-sized dwellings. The proportion of the largest dwellings is roughly in line with the country, but below that for Broadland District as a whole.

Table 5-4: Dwelling size (bedrooms), various geographies, 2021

Number of bedrooms	Lingwood & Burlingham	Broadland	England
1	5.0%	5.1%	12.3%
2	27.7%	25.4%	28.1%
3	52.9%	47.1%	43.4%
4+	14.3%	22.3%	15.5%

Source: VOA 2021, AECOM Calculations

Age and household composition

138. Having established the current stock profile of Lingwood & Burlingham and identified recent changes to it, the evidence gathered below examines the composition and age structure of households living in the NA. Many of these indicators have a bearing on what housing might be needed in future years.

Age structure

139. Table 5-5 shows the most recent estimated age structure of the NA population, alongside 2011 Census figures. It shows that in 2011, the greatest proportion of the population was aged 45-64 at 30.6%. This was followed by those aged 25-44 and then children aged 0-15, suggesting that there were a significant number of families with children living in the NA, potentially in need of mid-sized to larger dwellings. There were some small changes in the population between 2011 and 2020, with the proportion of those aged 45-64 projected to have fallen slightly, whilst still remaining the dominant age group. Notably, the proportion of the

population aged 65-84 increases relatively significantly from 17.5% of the population in 2011 to 23.3% in 2020, indicative of an aging population. There is also a very slight increase in those aged 85 and over.

140. Note that ONS advises exercising caution with population estimates by single year of age (from which this 2020 data has been derived), as patterns of variance and bias make it relatively less accurate compared to Census data.

141. It is also worth noting that only the age structure of the population (individuals) can be brought up to date in this way. The life stage of households, which forms the basis of the subsequent analysis of future dwelling size needs, is not estimated each year. The 2011 Census therefore remains the most accurate basis to use in those areas, and the brief comparison here demonstrates that the change from 2011-2020 has not been so significant as to invalidate the 2011 household data used in modelling later in this chapter.

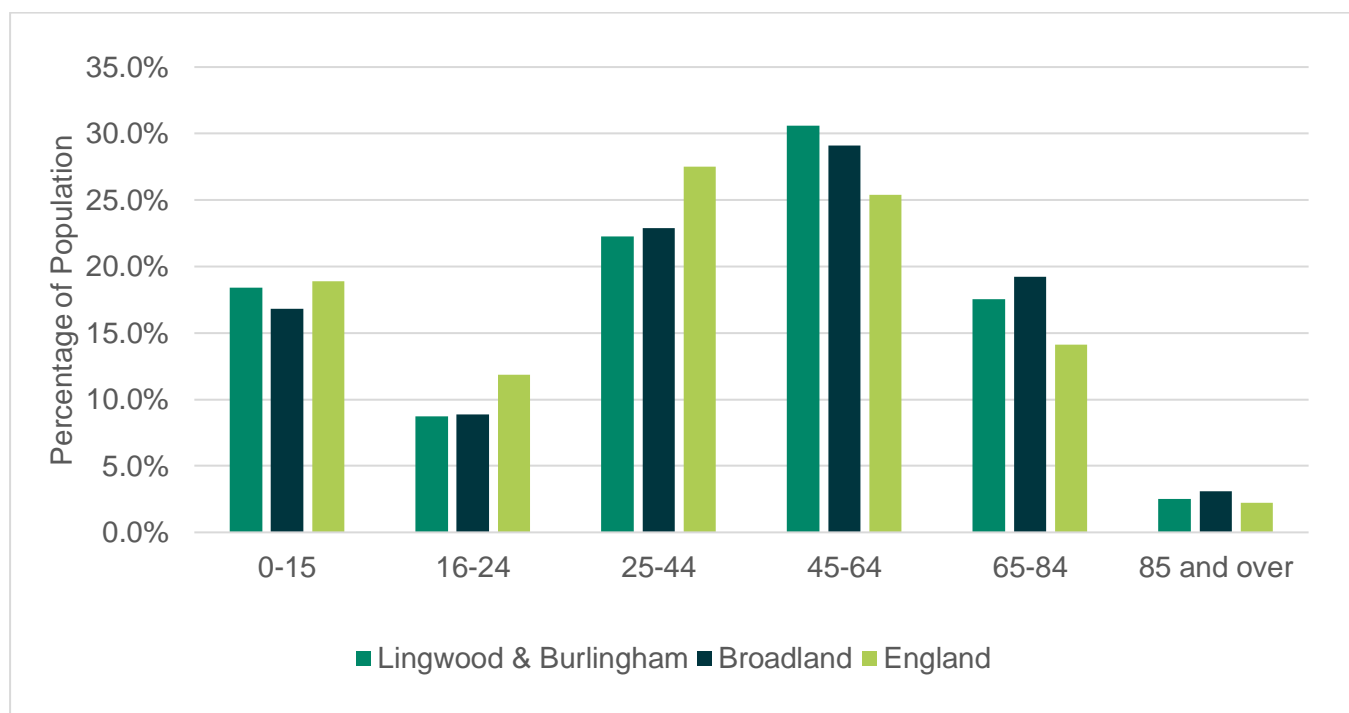
Table 5-5: Age structure of Lingwood & Burlingham population, 2011 and 2020

Age group	2011 (Census)		2020 (ONS, estimated)	
0-15	487	18.4%	481	17.3%
16-24	231	8.7%	223	8.0%
25-44	588	22.2%	577	20.8%
45-64	808	30.6%	775	27.9%
65-84	463	17.5%	645	23.3%
85 and over	66	2.5%	73	2.6%
Total	2,643	-	2,774	-

Source: ONS 2011, ONS mid-2020 population estimates, AECOM Calculations

142. For context, it is useful to look at the parish population structure alongside that of the district and country. Figure 5-1 (using 2011 Census data) shows that the proportion of the population aged 0-15 in the NA was above District levels, once again indicative of family households in Lingwood & Burlingham, to a greater extent than Broadland as a whole. This is however still slightly below national levels. Also of note, the proportion of people aged 16-44 in the NA is significantly below national levels, perhaps suggestive of fewer young couples, potentially due to a lack of affordable or suitable housing. Whilst there was a greater proportion of older persons in the NA than the country, this is even more notable at a District level.

Figure 5-1: Age structure in Lingwood & Burlingham, 2011



Source: ONS 2011, AECOM Calculations

Household composition

143. Household composition (i.e. the combination and relationships of adults and children in a dwelling) is an important factor in the size (and to an extent, the type) of housing needed over the Neighbourhood Plan period. Table 5-6 shows that there was a smaller proportion of single person households in the NA than across England, relatively in line with District levels. When breaking this down however, there is a greater proportion of single person households aged 65 and over in the NA and District than nationally. When looking at family households, the proportion of households with dependent and non-dependent children is roughly in line with levels across England but there is a greater proportion of family households aged 65 and over. District levels of family households aged 65 and over are higher once again. There was a significantly higher proportion of households with no children in both the NA and Broadland than nationally.
144. Note that non-dependent children refer to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. A marked increase in this category can be taken to indicate the relative unaffordability of entry-level homes, where young people are financially unable to move out and form their own households. While the data is quite old at this point, it is interesting to observe that this category grew by 43.4% between 2001 and 2011 in the parish, a faster rate than the district average of 13.7%.

Table 5-6: Household composition, Lingwood & Burlingham, 2011

Household composition		Lingwood & Burlingham	Broadland	England
One person household	Total	26.0%	26.4%	30.2%
	Aged 65 and over	14.1%	14.1%	12.4%
	Other	11.9%	12.3%	17.9%
One family only	Total	69.8%	69.3%	61.8%
	All aged 65 and over	10.5%	12.6%	8.1%
	With no children	23.3%	22.3%	17.6%
	With dependent children	26.3%	24.9%	26.5%
	All children Non-Dependent ¹⁶	9.6%	9.5%	9.6%
Other household types	Total	4.2%	4.3%	8.0%

Source: ONS 2011, AECOM Calculations

Occupancy ratings

145. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A person is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few.

146. Under-occupancy is common within the NA, with 80.6% of households living in a dwelling with at least one extra bedroom. This is most common in families (aged under 65) with no children, at 98.5%, indicating that the larger housing in Lingwood & Burlingham isn't necessarily occupied by households with the most family members, but by households with the most wealth. Families aged 65+ also have very high levels of under-occupancy, at 95.8%, suggesting that larger dwellings are also occupied by older people who have either chosen not to or been unable to downsize into smaller properties. When looking at over-occupancy, 1.7% of households in total live in properties with too few bedrooms for the size of the family, with this most common in family households aged under 65 with dependent children.

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

Table 5-7: Occupancy rating by age in Lingwood & Burlingham, 2011

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 65+	69.7%	26.1%	4.2%	0.0%
Single person 65+	40.9%	39.6%	19.5%	0.0%
Family under 65 - no children	75.4%	23.1%	1.5%	0.0%
Family under 65 - dependent children	18.2%	43.8%	34.3%	3.7%
Family under 65 - adult children	17.4%	53.2%	26.6%	2.8%
Single person under 65	49.6%	38.5%	11.9%	0.0%
All households	43.6%	37.0%	17.8%	1.7%

Source: ONS 2011, AECOM Calculations

Dwelling mix determined by life-stage modelling

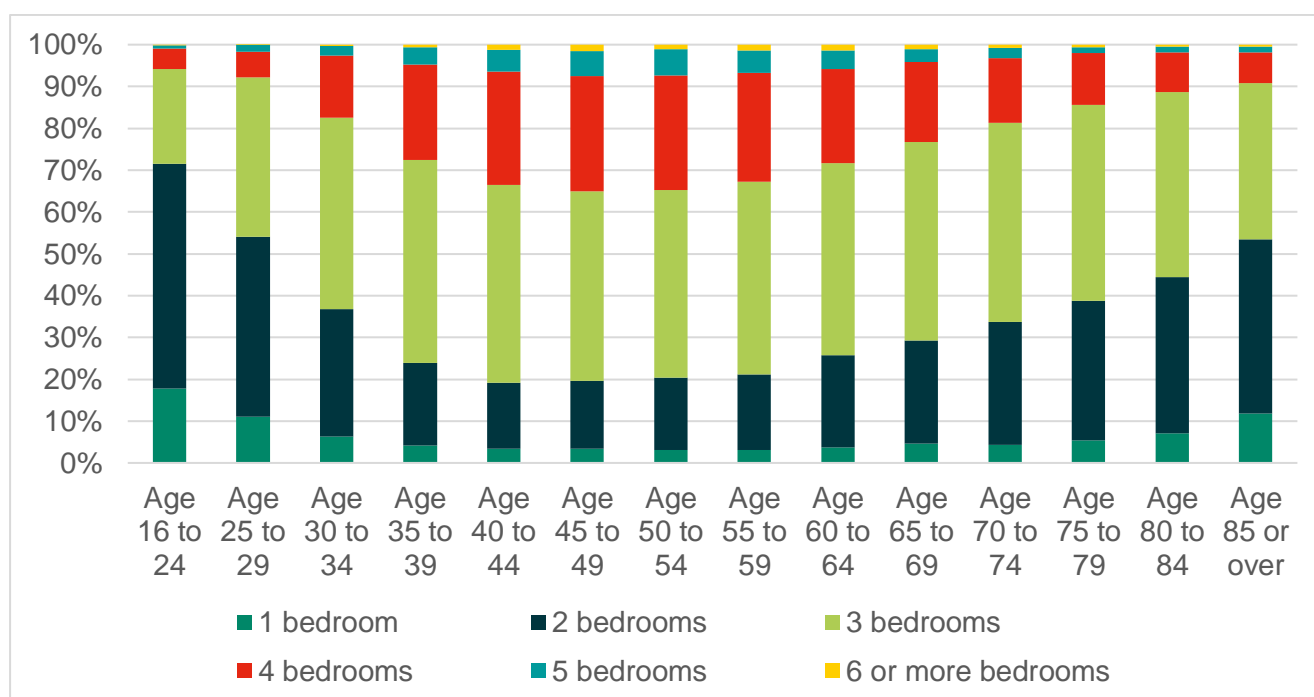
Suggested future dwelling size mix

147. As noted above, there is a strong link between the life stage of a household and the size of dwelling that household can be expected to need. The final part of this chapter presents the results of a model that aims to estimate the dwelling size needs of the parish at the end of the Neighbourhood Plan period. The steps involved in this model are not presented in full, but can be summarised – along with the underpinning assumptions and some limitations – as follows:

- The starting point is the age distribution of Lingwood & Burlingham households in 2011.
 - The life stage of a household is determined by the age of the household reference person (HRP), a more modern term for the head of household.
 - As noted above, household life stages are not estimated annually, so the older Census data must be used.
- This life stage data is then projected forward to the end of the Plan period by applying the growth rates for each household age group as suggested by the latest household projections. This allows for an estimate of how the parish population might evolve in future.
 - ONS household projections are produced every two years but are only available at Local Authority level. The growth rates are therefore applied to the 2011 starting household age profile of the NA.
- Next, we turn to a Census dataset that shows the occupation patterns or preferences of each household life stage (e.g. what proportion of households aged under 24 tend to live in 1 bedroom homes as opposed to 2, 3 or 4 bedroom homes). This data is mapped to the distribution of the projected NA population for each life stage and each dwelling size category to form a picture of what mix of homes might be appropriate in future.
 - This occupation data is again only available at Local Authority scale, so it does risk embedding any unusual characteristics present in the area.

- The model also assumes that today's occupation patterns persist into the future, which is not a given, particularly with the change in preferences for home working space and other features arising from the Covid-19 pandemic. However, there is no better indication of what those patterns might look like. It is considered more appropriate to adjust the end mix that results from this model to reflect such trends than to build further speculative assumptions into the model.
 - Finally, this 'ideal' future mix of dwelling sizes can be compared to the current stock of housing in the NA. From this we can identify how future development might best fill the gaps.
 - The 2011 dwelling size mix is used for consistency, so any imbalances in new development since then may justify adjustments to the final results.
148. It is important to keep in mind that housing need is not an exact science and this exercise provides an estimate based on demographic trends and occupancy patterns alone. It does not take into account income and wealth, other than in an indirect way through the tendency of households to occupy more or less space than they 'need'. It also does not anticipate changes in how people may wish to occupy their homes in response to social and technological change.
149. The approach therefore embeds existing patterns of occupancy which may or may not be desirable. As such, it is appropriate for the result of this model to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is considered entirely appropriate for the purpose of drafting neighbourhood plan policy.
150. Before presenting the results of this exercise, it may be interesting to review two of the inputs described above.
151. The first, given as Figure 5-2, which sets out the relationship between household life stage and dwelling size for Broadland in 2011. This shows how the youngest households occupy the smallest dwellings, before rapidly taking up larger homes as their families expand, and then more gradually downsizing to smaller homes again as they age.

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



Source: ONS 2011, AECOM Calculations

152. The second dataset of note is the result of applying Local Authority level household projections to the age profile of Broadland households in 2011 and the updated estimates of household numbers described in the bullets above. Table 5-8 below makes clear that population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over expected to increase by 69%. This increases the proportion of households with a household reference person aged 65 and over from 31.3% of the population in 2011 to 42.4% of the population in 2042. The second highest increase is of households with a household reference person aged 25 to 34, increasing by 12% in the plan period. This could indicate an increase of families in the parish. There is minimal growth in the other categories, with a decline of 8% in the proportion of households with a household reference person under 24, which could potentially be further exaggerated by the unaffordability of housing for young people leaving the family home.

Table 5-8: Projected distribution of households by age of HRP, Lingwood & Burlingham

Year	Age of HRP 24 and under	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	18	110	421	228	354
2042	17	124	427	243	597
% change 2011-2042	-8%	12%	1%	7%	69%

Source: AECOM Calculations

153. The final result of this exercise is presented in Table 5-9 below. The model suggests that by the end of the plan period, there should be a slight increase in the proportion of 1-bedroom and 2-bedroom dwellings in the NA, with a decline in the proportion of 3-bedroom dwellings. This is likely to balance out the overall housing mix as in 2021 the proportion of 3-bedroom dwellings was greater in Lingwood & Burlingham than across Broadland and England. In order to reach the target mix it is suggested that 35.0% of housing is delivered as 4-bedroom family dwellings, followed by 2-bedroom dwellings at 29.2% of delivery, more suitable for young couples or older persons downsizing.

Table 5-9: Suggested dwelling size mix to 2042, Lingwood & Burlingham

Number of bedrooms	Current mix (2011)	Target mix (2042)	Balance of new housing to reach target mix
1 bedroom	4.9%	5.2%	6.7%
2 bedrooms	25.3%	26.1%	29.2%
3 bedrooms	51.6%	45.3%	19.0%
4 bedrooms	15.0%	19.0%	35.0%
5 or more bedrooms	3.1%	4.5%	10.1%

Source: AECOM Calculations

154. It is never advisable to restrict future housing delivery to selected size categories only. The result of this model is a relatively blunt measure of what could be beneficial given population change and existing imbalances in housing options. It is a starting point for the Steering Group to start thinking about how best to address the more nuanced needs of the future population.

155. The preceding chapter found that affordability is a serious challenge in the NA. While the provision of Affordable Housing is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets. Continuing to provide smaller homes with fewer bedrooms would help to address this situation. This is especially relevant in the size mix as it covers all tenures of housing. Whilst the smaller 1-bedroom dwellings may be less popular on the open market, Table 5-9 also accounts for the size of affordable dwellings, for which the need is often for smaller dwellings. In the case of Lingwood & Burlingham, of the 19 households on the Housing Register, 15 need 1-bedroom and 2-bedroom dwellings.

156. To best meet the needs of the large cohort of older households expected to be present by the end of the Plan period, it should be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility. Variety should be sought within the mid-sized homes that come forward in future to attract both newly forming households on lower budgets and older households with substantial equity from their existing larger homes. Facilitating downsizing among older households may release those larger homes for use by families who need more bedrooms, therefore reducing the need for the development of larger dwellings. However, it may not be realistic to expect growing families to be able to afford

the larger detached homes that are currently under-occupied in the parish. Reducing the issue of dwelling size to a number of bedrooms is potentially unhelpful in this case. There may be a strong justification to continue supplying larger homes despite their abundance because a different kind of larger home is needed to accommodate growing families with less buying power. This is too speculative to quantify in a percentage size mix but is among the good reasons not to inhibit any size of dwelling entirely.

157. More generally, it would be unwise for any new housing that does come forward to be delivered in an unbalanced way. Those wishing to move within or relocate to the area will have a range of circumstances and preferences, and they should be offered a range of choices. As such, it is recommended that priority is given to both smaller and larger homes but that this is done to a degree that aligns with the wider objectives of the community and does not limit choice or threaten viability. The evidence in this section represents a starting point for further thought and consultation.

The SHMA findings

158. The Central Norfolk Strategic Housing Market Assessment (SHMA) 2017 highlights a number of findings relevant to the type and size of housing in the NA. These are outlined below:
- Based on the bedroom standard, it is estimated that 946 owner-occupied, 737 private rented, and 1,364 social rented households in Central Norfolk were overcrowded in 2015. This indicates that overcrowding, as well as being identified in this HNA as most common in family households with children, is also most prominent in the social rented sector.
 - Figure 5-3, reproduced from the Central Norfolk SHMA, gives an indication of the required size mix for market and affordable housing across Broadland. This suggests that the majority of housing delivered is 3-bedroom. This differs from AECOM's suggestion for Lingwood & Burlingham due to the NA having a higher proportion of 3-bedroom dwellings than the district as a whole. Whilst the SHMA breaks down the housing mix into market and affordable, which is not within the scope of this HNA, the housing need split of the Housing Register could be used to inform Affordable Housing size split in the NA.

Figure 5-3: Figure 83 from Central Norfolk SHMA: Housing Mix of OAN for Market and Affordable Housing

		Market Housing	Affordable Housing	TOTAL
BROADLAND				
Flat	1 bedroom	48	164	212
	2+ bedrooms	18	39	57
House	2 bedrooms	854	1,000	1,854
	3 bedrooms	4,015	634	4,650
	4 bedrooms	1,043	145	1,188
	5+ bedrooms	225	25	250
TOTAL		6,203	2,007	8,210

Source: Central Norfolk SHMA 2017 (original source ORS Housing Model)

Conclusions- Type and Size

159. This study provides an indication of the likely need for different types and sizes of homes based on demographic change. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the parish or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors which may justify a particular dwelling mix.

Current dwelling stock

160. In both 2011 and 2021, the vast majority of dwellings were bungalows in the NA, at a significantly greater proportion than Broadland and the country as a whole. There were minimal changes in the dwelling type mix in this period, with a very slight decline in the proportion of semi-detached dwellings and a slight increase in the proportion of detached dwellings, suggesting development since 2011 has been focussed on more expensive detached properties. Due to the dominance of bungalows, the NA has a significantly smaller proportion of dwellings in other categories than the country, most notably in flats and terraced dwellings.

161. Turning to dwelling size, in 2022, the highest proportion of dwellings were 3-bedroom mid-sized dwellings, at 51.1% of stock. There were notably very few 1-bedroom dwellings although their proportion in the stock did increase slightly from 2011. Whilst the proportion of 2-bedroom dwellings was relatively similar across the comparator areas in 2021, the NA has a greater proportion of mid-sized dwellings.

Demographics

162. In 2011, the greatest proportion of the population was aged 45-64, followed by those aged 25-44 and then children aged 0-15, suggesting that there were a significant number of families with children living in the NA, potentially in need

of mid-sized to larger dwellings. There were some small changes in the population between 2011 and 2020, with the proportion of those aged 45-64 projected to have fallen slightly, whilst still remaining the dominant age group. Notably, the proportion of the population aged 65-84 increased relatively significantly in this time, indicative of an aging population. Population growth in the plan period can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over expected to increase by 69%. This increases the proportion of households with a household reference person aged 65 and over from 31.3% of the population in 2011 to 42.4% of the population in 2042.

163. There was a smaller proportion of single person households in the NA than across England in 2011. When breaking this down however, there was a greater proportion of single person households aged 65 and over in the NA and District than nationally. When looking at family households, the proportion of households with dependent and non-dependent children is roughly in line with levels across England but there is a greater proportion of family households aged 65 and over.
164. Under-occupancy is common within the NA, with 80.6% of households living in a dwelling with at least one extra bedroom. This is most common in families (aged under 65) with no children and family households aged 65+, indicating that the larger housing in Lingwood & Burlingham is not necessarily occupied by households with the most family members, but by households with the most wealth, as well as older people that have chosen not to or been unable to downsize.

Future dwelling mix

165. AECOM modelling suggests that by the end of the plan period, there should be a slight increase in the proportion of 1-bedroom and 2-bedroom dwellings in the NA, with a decline in the proportion of 3-bedroom dwellings. In order to reach the target mix it is suggested that 35.0% of housing is delivered as 4-bedroom family dwellings, followed by 2-bedroom dwellings at 29.2% of delivery, more suitable for young couples or older persons downsizing.
166. Variety should be sought within the mid-sized homes that come forward in future to attract both newly forming households on lower budgets and older households with substantial equity from their existing larger homes. Facilitating downsizing among older households may release those larger homes for use by families who need more bedrooms, therefore reducing the need for the development of larger dwellings. However, it may not be realistic to expect growing families to be able to afford the larger detached homes that are currently under-occupied in the parish. There may therefore be a strong justification to continue supplying larger homes because a different kind of larger home is needed to accommodate growing families with less buying power.
167. More generally, it would be unwise for any new housing that does come forward to be delivered in an unbalanced way. Those wishing to move within or relocate

to the area will have a range of circumstances and preferences, and they should be offered a range of choices. The evidence in this section represents a starting point for further thought and consultation.

6. Recommendations for Next Steps

168. This Neighbourhood Plan housing needs assessment aims to provide Lingwood & Burlingham with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with Broadland District Council with a view to agreeing and formulating draft housing policies, bearing the following in mind:
- All Neighbourhood Planning Basic Conditions, but in particular Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
 - The views of Broadland District Council;
 - The views of local residents;
 - The views of other relevant local stakeholders, including housing developers and estate agents; and
 - The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by Broadland District Council.
169. This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.
170. Bearing this in mind, it is recommended that the Neighbourhood Plan steering group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Broadland District Council or any other relevant party and review the Neighbourhood Plan accordingly to ensure there are no disparities between them. .
171. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

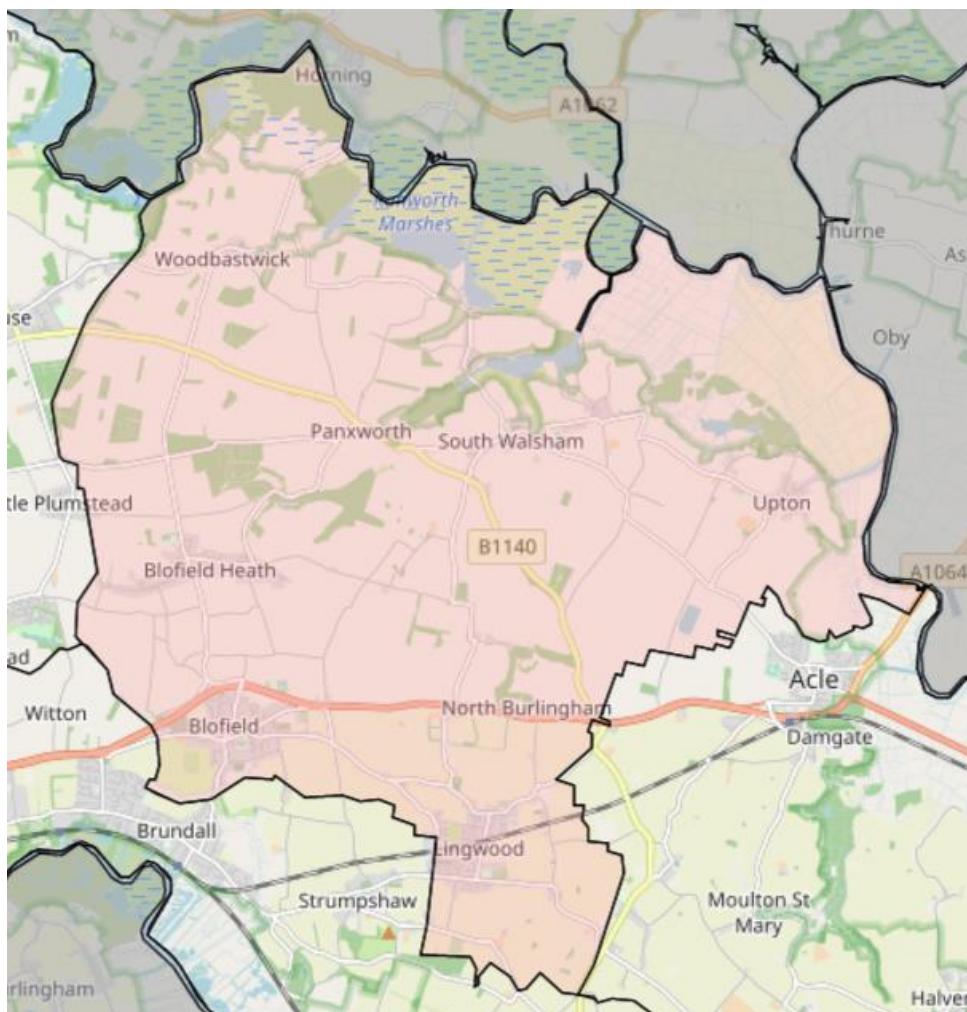
Appendix A : Calculation of Affordability Thresholds

A.1 Assessment geography

172. As noted in the Tenure and Affordability chapter above, affordability thresholds can only be calculated on the basis of data on incomes across the Neighbourhood Area. Such data is available at MSOA level but not at the level of Neighbourhood Areas.

173. As such, when calculating affordability thresholds, an MSOA needs to be selected that is a best-fit proxy for the Neighbourhood Area. In the case of Lingwood & Burlingham, it is considered that MSOA E02005533 is the closest realistic proxy for the Neighbourhood Area boundary, and as such, this is the assessment geography that has been selected. A map of MSOA E02005533 appears in Figure A-1.

Figure A-1: MSOA E02005533 used as a best-fit geographical proxy for the Neighbourhood Area



Source: ONS

A.2 Market housing

174. Market housing is not subsidised and tends to be primarily accessible to people on higher incomes.
175. To determine affordability in market housing, this assessment considers two primary indicators: income thresholds, which denote the maximum share of a family's income that should be spent on accommodation costs, and purchase thresholds, which denote the standard household income required to access mortgage products.

i) Market sales

176. The starting point for calculating the affordability of a dwelling for sale (i.e. the purchase threshold) from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5.
177. To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in Lingwood & Burlingham, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.
178. The calculation for the purchase threshold for market housing is as follows:
- Value of a median NA house price (2021) = £245,000;
 - Purchase deposit at 10% of value = £24,500;
 - Value of dwelling for mortgage purposes = £220,500;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £63,000.
179. The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2021 was £220,000, and the purchase threshold is therefore £56,571.
180. Finally, it is worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records no sales of new build properties in the NA in 2021. Therefore, to determine an estimate for the cost of entry level new build housing in the NA, the uplift between overall house prices and new build house prices in Broadland as a whole was calculated. It was determined that there was a new build price uplift of 26.9% across the District in 2021. This uplift was

then applied to the NA lower quartile house price, giving an estimated NA entry level new build house price of £279,180. The purchase threshold for this price point is £71,789.

ii) Private Rented Sector (PRS)

181. Income thresholds are used to calculate the affordability of rented and affordable housing tenures. It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income.
182. This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.
183. The property website Rightmove.co.uk shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within the NR13 postcode area, which covers a larger area than the Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.
184. According to Rightmove.co.uk, there were 12 properties for rent at the time of search in April 2022, with an average monthly rent of £900. There were 5 two-bed properties listed, with an average price of £844 per calendar month.
185. The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:
- Annual rent = £844 x 12 = £10,128;
 - Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £33,760.
186. The calculation is repeated for the overall average to give an income threshold of £36,000.

A.3 Affordable Housing

187. There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2021: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership, including First Homes, introduced in 2021. Each of the affordable housing tenures are considered:

i) Social rent

188. Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.
189. To determine social rent levels, data and statistical return from Homes England is used. This data is only available at the LPA level so must act as a proxy for Lingwood & Burlingham. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for Broadland in the table below.
190. To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

Table A-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£78.88	£91.48	£100.06	£114.38	£92.98
Annual average	£4,102	£4,757	£5,203	£5,948	£4,835
Income needed	£13,659	£15,841	£17,326	£19,806	£16,100

Source: Homes England, AECOM Calculations

ii) Affordable rent

191. Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000).
192. Even an 80% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
193. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Broadland. Again, it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
194. Comparing this result with the average 2-bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 55.3% of market

rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table A-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£91.72	£107.68	£124.99	£147.48	£108.87
Annual average	£4,769	£5,599	£6,499	£7,669	£5,661
Income needed	£15,882	£18,646	£21,643	£25,538	£18,852

Source: Homes England, AECOM Calculations

iii) Affordable home ownership

195. Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the new First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.
196. In paragraph 65 of the NPPF 2021, the Government introduces a recommendation that “where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership.” The recently issued Ministerial Statement and updates to PPG state that 25% of all Affordable Housing should be First Homes – the Government’s new flagship discounted market sale product. When the NPPF is next updated, it is expected that the 10% affordable home ownership requirement referenced above may be replaced by the First Homes requirement.

First Homes

197. Whether to treat discounted market housing as affordable or not depends on whether discounting the asking price of new build homes of a size and type suitable to first time buyers would bring them within reach of people currently unable to buy market housing.
198. The starting point for these calculations is therefore the estimated cost of entry level new build housing in the NA noted above of £279,180.
199. For the minimum discount of 30% the purchase threshold can be calculated as follows:
- Value of a new home (estimated NA entry level new build) = £279,180;
 - Discounted by 30% = £195,426;
 - Purchase deposit at 10% of value = £19,543;
 - Value of dwelling for mortgage purposes = £175,883;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £50,252.
200. The income thresholds analysis in the Tenure and Affordability chapter also compares local incomes with the costs of a 40% and 50% discounted First

Home. This would require an income threshold of £43,073 and £35,895 respectively.

201. All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible. The discounted prices are also all below the maximum of £250,000.
202. Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,500 per sq. m) would be around £105,000. This cost excludes any land value or developer profit. This would not appear to be an issue in Lingwood & Burlingham.

Shared ownership

203. Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%) and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
204. In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.
205. To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
206. The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £279,180 is £69,795;
 - A 10% deposit of £6,980 is deducted, leaving a mortgage value of £62,816;
 - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £17,947;
 - Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £209,385;
 - The estimated annual rent at 2.5% of the unsold value is £5,235;

- This requires an income of £17,449 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £35,396 (£17,947 plus £17,449).

207. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £28,117 and £47,527 respectively.

208. All of the income thresholds are below the £80,000 cap for eligible households.

Rent to Buy

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

Help to Buy (Equity Loan)

210. The Help to Buy Equity Loan is not an affordable housing tenure but allows households to afford market housing through a loan provided by the government. With a Help to Buy Equity Loan the government lends up to 20% (40% in London) of the cost of a newly built home. The household must pay a deposit of 5% or more and arrange a mortgage of 25% or more to make up the rest. Buyers are not charged interest on the 20% loan for the first five years of owning the home.

211. It is important to note that this product widens access to market housing but does not provide an affordable home in perpetuity.

Appendix B : Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

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

Affordable Housing (NPPF Definition)

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

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

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

c) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and

Rent to Buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods¹⁷.

Age-Restricted General Market Housing

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

Annual Monitoring Report

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

Basic Conditions

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

Backlog need

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

Bedroom Standard¹⁸

The bedroom standard is a measure of occupancy (whether a property is overcrowded or under-occupied, based on the number of bedrooms in a property and the type of household in residence). The Census overcrowding data is based on occupancy rating (overcrowding by number of rooms not including bathrooms and hallways). This tends

¹⁷ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

¹⁸ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

to produce higher levels of overcrowding/ under occupation. A detailed definition of the standard is given in the Glossary of the EHS Household Report.

Co-living

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

Community Led Housing/Community Land Trusts

Housing development, provision and management that is led by the community is very often driven by a need to secure affordable housing for local people in the belief that housing that comes through the planning system may be neither the right tenure or price-point to be attractive or affordable to local people. The principle forms of community-led models include cooperatives, co-housing communities, self-help housing, community self-build housing, collective custom-build housing, and community land trusts. By bringing forward development which is owned by the community, the community is able to set rents and/or mortgage payments at a rate that it feels is appropriate. The Government has a range of support programmes for people interested in bringing forward community led housing.

Community Right to Build Order¹⁹

A community right to build order is a special kind of neighbourhood development order, granting planning permission for small community development schemes, such as housing or new community facilities. Local community organisations that meet certain requirements or parish/town councils are able to prepare community right to build orders.

Concealed Families (Census definition)²⁰

The 2011 Census defined a concealed family as one with young adults living with a partner and/or child/children in the same household as their parents, older couples living with an adult child and their family or unrelated families sharing a household. A single person cannot be a concealed family; therefore, one elderly parent living with their adult child and family or an adult child returning to the parental home is not a concealed family; the latter are reported in an ONS analysis on increasing numbers of young adults living with parents.

Equity Loans/Shared Equity

An equity loan which acts as a second charge on a property. For example, a household buys a £200,000 property with a 10% equity loan (£20,000). They pay a small amount for the loan and when the property is sold e.g. for £250,000 the lender receives 10%

¹⁹ See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

²⁰ See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

of the sale cost (£25,000). Some equity loans were available for the purchase of existing stock. The current scheme is to assist people to buy new build.

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

First Homes is another form of discounted market housing which will provide a discount of at least 30% on the price of new homes, introduced in 2021. These homes are available to first time buyers as a priority but other households will be eligible depending on agreed criteria. New developments will be required to provide 25% of Affordable Housing as First Homes. A more detailed explanation of First Homes and its implications is provided in the main body of the HNA.

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

The extent of the housing market areas identified will vary, and many will in practice cut across various local planning authority administrative boundaries. Local planning

authorities should work with all the other constituent authorities under the duty to cooperate.

Housing Needs

There is no official definition of housing need in either the National Planning Policy Framework or the National Planning Practice Guidance. Clearly, individuals have their own housing needs. The process of understanding housing needs at a population scale is undertaken via the preparation of a Strategic Housing Market Assessment (see below).

Housing Needs Assessment

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

Housing Products

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

Housing Size (Census Definition)

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

Housing Type (Census Definition)

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

Housing Tenure (Census Definition)

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

Income Threshold

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

Intercensal Period

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

Intermediate Housing

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

Life Stage modelling

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

Life-time Homes

Dwellings constructed to make them more flexible, convenient adaptable and accessible than most 'normal' houses, usually according to the Lifetime Homes Standard, 16 design criteria that can be applied to new homes at minimal cost: <http://www.lifetimehomes.org.uk/>.

Life-time Neighbourhoods

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

Local Development Order

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

Local Enterprise Partnership

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

Local housing need (NPPF definition)

The number of homes identified as being needed through the application of the standard method set out in national planning guidance (or, in the context of preparing strategic policies only, this may be calculated using a justified alternative approach as provided for in paragraph 60 of this Framework).

Local Planning Authority

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

Local Plan

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

Lower Quartile

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

Lower Quartile Affordability Ratio

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

Market Housing

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

Mean (Average)

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

Median

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

Median Affordability Ratio

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

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years²¹, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

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

Neighbourhood plan

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

Older People

People over retirement age, including the active, newly-retired through to 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.

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

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

²¹ See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

Overcrowding

There is no single agreed definition of overcrowding, however, utilising the Government's bedroom standard, overcrowding is deemed to be in households where there is more than one person in the household per room (excluding kitchens, bathrooms, halls and storage areas). As such, a home with one bedroom and one living room and one kitchen would be deemed overcrowded if three adults were living there.

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

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

Retirement Living or Sheltered Housing

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

Residential Care Homes and Nursing Homes

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

Rightsizing

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

Rural Exception Sites

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

Shared Ownership

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

Sheltered Housing²²

Sheltered housing (also known as retirement housing) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. There are many different types of scheme, both to rent and to buy. They usually contain between 15 and 40 properties, and range in size from studio flats (or 'bedsits') through to 2 and 3 bedroomed. Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own

²² See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents need. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden.

Strategic Housing Land Availability Assessment

A Strategic Housing Land Availability Assessment (SHLAA) is a document prepared by one or more local planning authorities to establish realistic assumptions about the availability, suitability and the likely economic viability of land to meet the identified need for housing over the Plan period. SHLAAs are sometimes also called LAAs (Land Availability Assessments) or HELAAs (Housing and Economic Land Availability Assessments) so as to integrate the need to balance assessed housing and economic needs as described below.

Strategic Housing Market Assessment (NPPF Definition)

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

Specialist Housing for the Elderly

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.²³

²³ See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

