

# Tasburgh

Housing Needs Assessment (HNA)

February 2023

## Quality information

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## List of acronyms used in the text:

DLUHC	Department for Levelling Up, Housing and Communities (formerly MHCLG)
HMA	Housing Market Area
HNA	Housing Needs Assessment
HRF	Housing Requirement Figure (the total number of homes the NA is expected to plan for, usually supplied by LPAs)
HLIN	Housing Learning and Improvement Network
HRP	Household Reference Person
LA	Local Authority
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
LQ	Lower Quartile
NA	Neighbourhood (Plan) Area
NP	Neighbourhood Plan
NPA	Norwich Policy Area
NPPF	National Planning Policy Framework
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SNC	South Norfolk Council
SHMA	Strategic Housing Market Assessment
TNP	Tasburgh Neighbourhood Plan
TPC	Tasburgh Parish Council
VOA	Valuation Office Agency

# 1. Executive Summary

- 1.1 Tasburgh is a Neighbourhood Area located in South Norfolk District, East Anglia. The Neighbourhood Area (NA) boundary corresponds to the civil parish of Tasburgh and was designated in May 2020.
- 1.2 The 2021 Census data for Tasburgh gives it a population of 1,102 – indicating population decline of 47 individuals (-4%) since 2011.
- 1.3 Data from the Census 2021 is being released at the local authority level throughout 2022. At present, only population and household data is available, with data on the dwelling stock expected by the end of the year. Comprehensive data from the Census 2021 at the localised level, including parishes, will not be available until 2023 at the earliest. As such, neighbourhood level HNAs will draw on the latest available data at the local authority level and continue to use other data sets, including Census 2011 and ONS parish projections to build up evidence of demographics at the neighbourhood level. Up to date data is available at the neighbourhood level on the dwelling stock, prices and rents from other sources (including the Valuation Office Agency and Land Registry). As such, most of the data the HNA draws on is not reliant on the Census.
- 1.4 There has been some development in Tasburgh since 2011, with completions data provided by the South Norfolk Council (SNC) showing 11 new dwellings delivered in the parish since 2011, indicating a current total of 474 dwellings. However, SNC's data indicates that no Affordable Homes have been delivered in the Parish since 2011.
- 1.5 Our Executive Summary which follows details the conclusions of each chapter of the report, addressing the 3 research questions formulated at the outset of the research.

## Conclusions – Tenure and Affordability

### Affordability issues

- 1.6 Tasburgh's current tenure mix reveals a very high level of home ownership (89%) compared to the wider district (75%) and the national average (63%). There is a corresponding lack of social rents (less than 4%) compared to the wider geographies (11% and 18% respectively). Similarly, the private rental sector is under represented (less than 7%) in the NA compared to the wider district (11%) and the national average (17%).
- 1.7 Home values in Tasburgh have increased greatly over the last decade with the value of an average (mean) home costing £421,056, a 145% increase on the 2012 price. There is currently a 37% price differential between an entry-level home (£282,500) and a median priced home (£388,000). Property prices in Tasburgh are generally higher than in the wider district with mean and median prices for Tasburgh being 27% and 39% higher respectively than the corresponding values for South Norfolk.

## Tenure options

- 1.8 AECOM has estimated the annual income required to afford various tenures of housing in the NA – each of which is explained in detail in Appendix A. These thresholds are compared to local incomes to determine which options are the most appropriate for local people. The average household income in Tasburgh is £47,800 and the lower quartile income (per person) was £15,172 in 2020.
- 1.9 It was found that a household would need an income comfortably above the average (or a very large deposit) to qualify for a mortgage even for an entry-level home in the parish. Home ownership through the mainstream market is not an option for the majority of local people.
- 1.10 Private renting is generally only affordable to average earners. Households made up of 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. Dual lower quartile earning households would have to resort to affordable rents but single lower quartile earners would have to apply for social rents (marginally affordable) or remain in the private rented sector while relying on housing benefit or other support.
- 1.11 There is a relatively large group of households in Tasburgh who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £36,040 and £72,643. These households may benefit from affordable home ownership options such as shared ownership, discounted market housing (including the Government's First Homes product), and rent to buy, all of which are found to be suitable in Tasburgh. To the extent that subsidised discounts above minimum mandated levels can be achieved, this would be beneficial here.
- 1.12 The above products bring home ownership within reach of average earners, but lower earners will still need affordable rented housing.
- 1.13 The evidence in this HNA suggests that the affordable rented sector, particularly social rents performs a vital function in Tasburgh as the only option for a large segment of those in the greatest need. Social rents are cheaper and could therefore leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc.

## Quantity of Affordable Housing needed

- 1.14 Pro-rating the SHMA figures to Tasburgh, based on its fair share of the population (0.8% of South Norfolk's population), produces a need for 17 affordable dwellings (predominately for social/affordable rent) over the Neighbourhood Plan period (2022-2036).
- 1.15 Applying the SHMA tenure split to this figure produces a requirement for 13 affordable rented units and 4 affordable home ownership dwellings, over the TNP period. These figures give a reasonable guide to the potential scale of need for Affordable Housing in Tasburgh.

## **Policy considerations**

- 1.16 The up to 25 dwellings allocated in the SNVCP would deliver up to 8 Affordable Housing units in the parish. This is substantially less than the estimated need of 17 units over the Plan period. Given that no Affordable Housing has been delivered in the Parish over the last decade according to SNC's completions figures, it is understood that the policy target is not usually met on sites in the NA. Therefore, it is recommended that the policy requirement be met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) be explored.
- 1.17 On the balance of factors listed in the Policy Guidance section, the adopted local plan policy guideline mix of 85% rented to 15% ownership appears to offer a suitable benchmark, but to accommodate the 25% First Homes requirement mandated nationally a mix of 75% rented to 25% ownership tenures (in the form of First Homes) would be required. However, this tenure split would not give any scope to deliver other forms of affordable home ownership. AECOM therefore proposes an indicative Affordable Housing tenure mix of 70% affordable rents and 30% affordable home ownership options, which should be sought in the Neighbourhood Plan if it is not in conflict with other community objectives. This would give the scope for other products such as shared ownership and rent-to-buy.
- 1.18 If the group consider 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.
- 1.19 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.

## **Conclusions – Type and Size**

- 1.20 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.

## **The existing housing stock**

- 1.21 Tasburgh's housing stock is dominated by detached properties (including bungalows) which make up over three quarters of stock (77%); a much higher proportion than at district (56%) and national (25%) levels. Semi-detached homes form the next most common category (15%) followed by terraced homes (6%). Flats are very rare in the parish.



- 1.22 In terms of dwelling size, Tasburgh's housing stock is dominated by 3 bedroom dwellings; the most common size (around 49% in 2021). The parish has a substantial proportion of larger properties (4 bedroom plus) with these making up 36% of stock. Compared to district and national levels, Tasburgh has a substantially greater proportion of larger properties (4 bedroom and over) than the wider geographies with correspondingly fewer smaller dwellings (less than 3 bedrooms). One bedroom properties are particularly underrepresented in the parish (1%) compared the district (6%) and the national average (12%).
- 1.23 The implication of low availability of smaller properties is a challenge in terms of affordability, particularly for newly forming households. There may also be a relative lack of smaller homes to which older households may wish to downsize, causing them to remain in larger homes than they want for longer.

## Demographics

- 1.24 The age structure of the population is a key indicator of the future need for housing. Tasburgh has an ageing population profile compared to the age distribution for England as a whole, with smaller proportions of the younger age groups and higher proportions of older age groups (45-64, 65-84). Both Tasburgh and the wider district have a greater percentage of residents aged 45-84 than the national average, with a smaller proportion of residents in the younger age groups (16-44).
- 1.25 Comparing the age structure of the population between the 2021 Census and the 2011 Census shows a number of changes, most notably that the 25-44 age group has declined by 19% and the youngest cohort (0-15) has declined by 15% while 65-84 cohort grew by 27% representing the highest rate of change. It is likely that ageing will be a major driver of housing need in the parish in future years. These estimates also suggest that some younger residents are leaving the NA, which may reflect a lack of suitable options for newly forming households. The 85+ cohort has remained the same which may indicate that some residents are having to move outside the parish to access more suitable accommodation in old age.
- 1.26 Applying the Local Authority level household projections to the age profile of Tasburgh's households suggests that by 2036 the oldest households could increase by 75% from 2011 levels to become the second largest demographic group at 36% of the total population. It is clear that ageing will be a major driver of housing need in Tasburgh going forward. Such households could continue to occupy the same dwellings they currently live in, or perhaps move within the community to a home better suited to the size of their household or their evolving needs.
- 1.27 Tasburgh has a high rate of under-occupancy, with 87% of households living in a home with at least one bedroom more than they would be expected to need, and 55% have two or more extra bedrooms. Only 1% of households have too few.
- 1.28 It would appear that the largest homes are not necessarily occupied by those with the largest families but by those with the financial capacity to do so, irrespective of their household size, or by older people who have not chosen or be able to move to smaller properties. This latter point is confirmed when considering the data for different household types. All couples aged over 65 have more bedrooms than they would be expected to need

## **The future dwelling mix**

- 1.29 The results of a modelling exercise, which looks at the sizes of dwelling occupied by households at different life stages and projects the growth and decline of those household age groups over the plan period, suggests that new development might benefit from strong focus on smaller homes, particularly 2 bedroom ones. While the currently most common, 3-bedroom properties are likely to continue to be needed as generally the most popular option among many groups.
- 1.30 Small and mid-sized homes would improve affordability as well as the parish's offering for younger households who have few options for their next step on the property ladder. It may also enable older households currently under-occupying larger homes to downsize and in so doing potentially create churn in the market, although it is acknowledged that many of the larger historic properties may be too expensive to be taken up by younger local families.
- 1.31 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.
- 1.32 In terms of dwelling type, this study cannot be prescriptive about what types are 'needed', but there is a balance to be struck between, on the one hand, improving choice in the market and affordability by encouraging flats and terraces, and, on the other hand, preserving the features that residents appreciate about Tasburgh at present.

## **Conclusions – Specialist Housing for Older People**

### **Demographic trends and the quantity of housing needed**

- 1.33 The NA currently has no provision of specialist housing stock for older people.
- 1.34 It is projected that there will be an increase of 70 individuals in the 75+ age group between 2011 and 2036 in Tasburgh.
- 1.35 The potential need for specialist housing with some form of additional age restriction or care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
- 1.36 The two methods of estimating the future need in Tasburgh produce a range of 18 to 19 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here, particularly as there is no current provision in Tasburgh. The majority of this need is identified for specialist market housing (14 units).
- 1.37 The emerging GNLP Policy 5 (Homes) indicates that proposals for major housing development are required to provide at least 20% of homes to the Building Regulation

M4(2). If these requirements were to be met on the SNVCP allocated site in Tasburgh, up to 6 units would meet the M4(2) accessibility/ adaptability standards. This will be helpful in allowing some of the older residents with lower support needs to remain independent for longer.

- 1.38 Neighbourhood Planning Groups may also be able to encourage the adaptation of existing properties through grant schemes and other means (though it is acknowledged that Neighbourhood Plans may have limited influence over changes to the existing stock).
- 1.39 It is relatively common for Local and Neighbourhood Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide, and the localised evidence gathered here would further justify this. The proportion of new housing that might accommodate those using wheelchairs might be set with reference to the proportion of affordable housing applicants falling into this category and/or evidence from a household survey.
- 1.40 While it is important to maximise the accessibility of all new housing, it is particularly important for specialist housing for older people to be provided in sustainable, accessible locations, for a number of reasons, as follows:
- so that residents, who often lack cars of their own, are able to access local services and facilities, such as shops and doctor's surgeries, on foot;
  - so that any staff working there have the choice to access their workplace by more sustainable transport modes; and
  - so that family members and other visitors have the choice to access relatives and friends living in specialist accommodation by more sustainable transport modes.
- 1.41 Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist elderly housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).
- 1.42 It is considered that Tasburgh's position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Tasburgh entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model. In the case of Tasburgh, Long Stratton is considered to have potential to accommodate the specialist housing need arising from the Neighbourhood Area (i.e. to be the hub in the hub-and-spoke model). If this were to take place, then the number of specialist dwellings to be provided and the overall dwellings target for the Neighbourhood Area itself would not overlap.
- 1.43 Wherever specialist housing is to be accommodated, partnership working with specialist developers is recommended, so as to introduce a greater degree of choice into the housing options for older people who wish to move in later life.

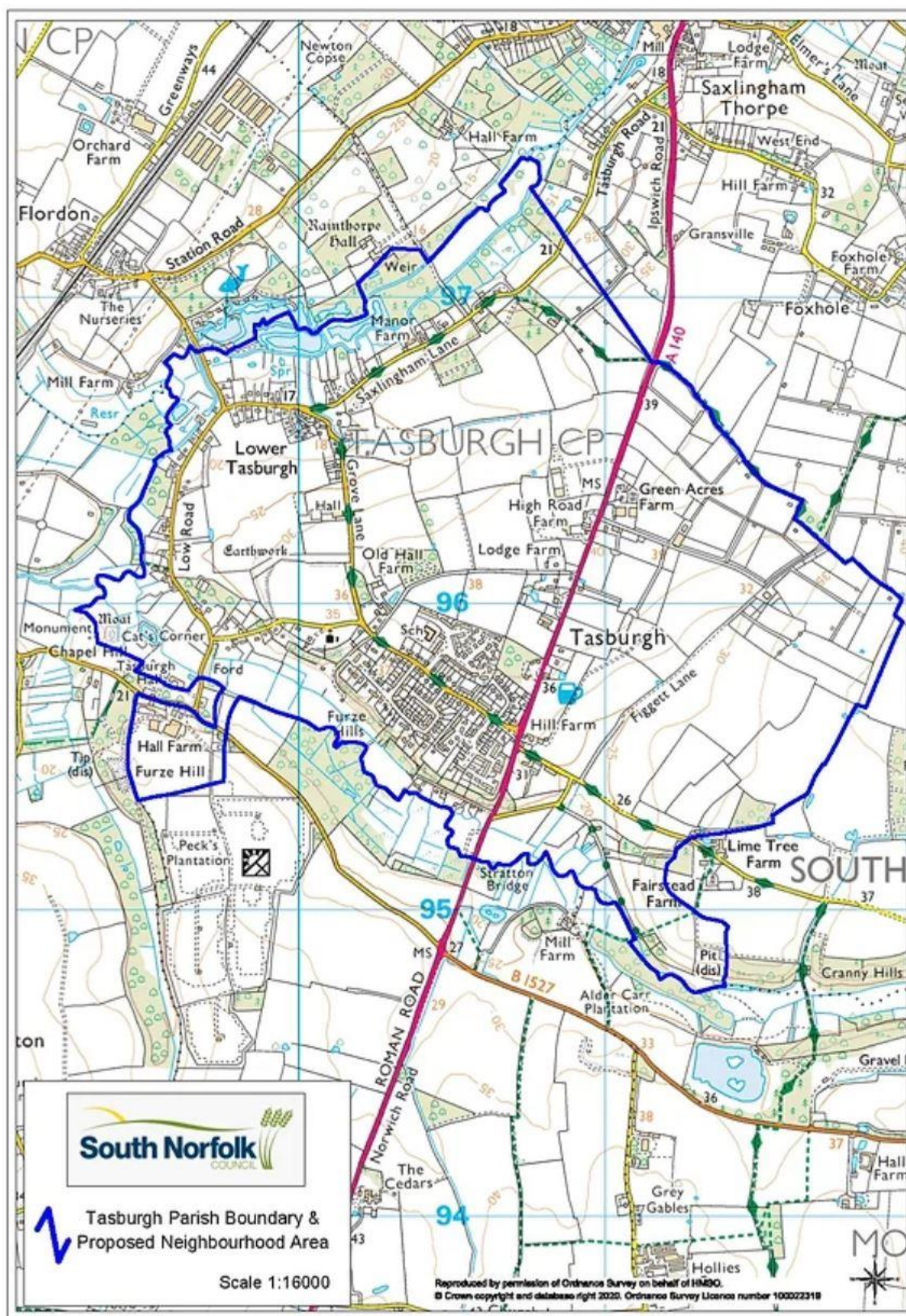
## 2. Context

### Local context

- 2.1 Tasburgh is a Neighbourhood Area located in South Norfolk District, East Anglia. The Neighbourhood Area (NA) boundary corresponds to the civil parish of Tasburgh and was designated in May 2020.
- 2.2 The proposed Neighbourhood Plan period starts in 2022 and extends to 2036, therefore comprising a planning period of 14 years. The evidence supplied in this report will look forward to the Plan end date of 2036, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.
- 2.3 Tasburgh is located approximately 8 miles south of Norwich, north of Long Stratton and south of Newton Flotman. The River Tas (from which the parish gets its name) flows through the parish (Low Rd. Lower Tasburgh). The A140 intercepts the parish (north to south) linking it to Norwich to the north and Diss and the A14 and Ipswich to the south. There are two main settlements in the parish, Upper and Lower Tasburgh. Upper Tasburgh has developed as a nucleated settlement as a result of post-war estate development and lies above the Tas Valley which runs to the south and west. Lower Tasburgh is set in the Tas Valley comprising older development along Grove Lane and Low Road. Upper Tasburgh has a good direct link onto the A140 linking Norwich and Ipswich and on which there are frequent bus services. Lower Tasburgh's links to this road are by minor roads. The nearest railway stations are at Norwich (10 miles) and Wymondham Abbey (8.5 miles).
- 2.4 For Census purposes, the 2011 Parish area was used for the NA area (see Figure 2-1). The 2011 Parish boundaries were not included in the 2001 Census data therefore the following boundary area, which forms an exact match to the current parish boundary, was chosen:
  - E01026942 Lower Layer Super Output Area (LSOA)
- 2.5 The statistics show that in the 2011 Census the NA had a total of 1,149 residents, formed into 449 households and occupying 463 dwellings. The 2021 Census data for Tasburgh gives a population of 1,102 – indicating population decline of 47 individuals or -4% since 2011.
- 2.6 The completions data provided by the South Norfolk Council show there have been 11 new dwellings delivered in the parish since 2011, indicating a current total of 474 dwellings. This is very close to the Valuation Office Agency (VOA) data on the current housing stock which records a total of 480 dwellings for Tasburgh. Note that it is possible for the number of dwellings to rise while the number of residents falls because of mortality and adult children leaving home, meaning that fewer people occupy a similar number of homes.
- 2.7 A map of the Plan area appears below in Figure 2-1.



**Figure 2-1: Map of the Tasburgh Neighbourhood Area<sup>1</sup>**



Source: Tasburgh Parish Council

<sup>1</sup> Available at <https://tasburghpc.wixsite.com>

## The Housing Market Area Context

- 2.8 Whilst this HNA focuses on Tasburgh 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 Tasburgh, the parish sits within the functional Central Norfolk Housing Market Area (HMA) which covers all of Norwich, Broadland and South Norfolk authorities, together with large parts of Breckland, North Norfolk, the Broads Authority.<sup>2</sup> This means that when households who live in these authorities move home, the vast majority move within this geography. The housing market area also has links to other neighbouring areas including other parts of Norfolk and Suffolk.
- 2.9 At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Tasburgh, are closely linked to other areas. In the case of Tasburgh, changes in need or demand in settlements nearby is likely to impact on the neighbourhood. For example, neighbouring Long Stratton is earmarked for substantial growth (more than 1800 homes) over the next 15 years.
- 2.10 In summary, Tasburgh functions within a wider strategic area. As well as fostering good working relationships with the local planning authority South Norfolk Council, it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

## Planning policy context

- 2.11 Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.<sup>3</sup> In the case of Tasburgh, the relevant adopted Local Plan for south Norfolk consists of:
- The Joint core Strategy (JCS) was adopted in 2014 and sets out the overarching strategy for growth across Broadland, Norwich and South Norfolk to 2026. It identifies key locations for housing and employment growth and sets out development policies.
  - Site Specific Allocations and Policies Document (adopted 2015) designates areas of land to deliver housing, employment, recreation, open spaces and community uses across the three districts up to 2026.
- 2.12 South Norfolk is working jointly with Broadland Council and Norwich City Council on the emerging Greater Norwich Local Plan (GNLP). The draft GNLP (Regulation 19 Plan) was submitted to the Secretary of State in July 2021 and is currently undergoing independent examination. The GNLP is in two parts - the Strategy and Sites Plan. The South Norfolk Village Clusters Housing Allocations Plan (SNVCP) (The Village Clusters Plan) aims to

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<sup>2</sup> [Central Norfolk Strategic Housing Market Assessment \(June 2017\)](#)

<sup>3</sup> 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>

deliver sustainable growth within the villages of South Norfolk. The Village Clusters Plan is being developed alongside the Greater Norwich Local Plan (GNLP). Its main aim is to allocate a series of smaller sites, typically within the range of 12 to 50 homes, across the 48 Village Clusters in South Norfolk, to accommodate at least 1,200 new homes in total. The Plan also defines the Settlement Limits for the villages within these clusters, making provision for further smaller sites and incorporating revisions to reflect development that has occurred, or has been permitted since the boundaries were last updated. The pre-submission of the Reg. 19 draft SNVCP recently is currently undergoing consultation (February 2023).

- 2.13 Once adopted the GNLP will replace the existing Joint Core Strategy (JCS) and will also replace the parts of the South Norfolk Site Specific Allocations and Policies relating to the larger settlements in South Norfolk. The SNVCP will then replace the remainder of the Site Specific Allocations and Policies document.
- 2.14 Table 2-1 below summarises adopted Local Plan policies that are relevant to housing need and delivery in Tasburgh.



**Table 2-1: Summary of relevant adopted policies in the Joint Core Strategy & Site Specific Allocations and Policies Document.**

<b>Policy</b>	<b>Provisions</b>
4 Housing delivery	<p><b>Housing growth:</b> the policy sets a target of at least 36,820 new homes to be delivered between 2008 and 2026. Most of the growth (33,000) is within the Norwich Policy Area (NPA).<sup>4</sup></p> <p>Housing allocation for South Norfolk (2008-2026): 13,156 (within NPA) &amp; 2,368 to 2,908 (outside NPA).</p> <p><b>Housing mix:</b> required to contribute to a balanced community and meet needs of the area as set out in the most up to date housing need study/ Housing Market Assessment.</p> <p><b>Affordable Housing:</b> All sites of 5 or more dwellings (or at least 0.2 ha in area) are required to contribute affordable housing (AH) provision. The proportion and tenure mix of AH to be based on up to date needs assessments of the plan area. The policy sets following targets:</p> <p>20% AH on site of 5-9 dwellings (0.2-0.4 ha area)</p> <p>30% AH on sites of 10-15 dwellings (0.4-0.6 ha)</p> <p>33% AH on sites of 16 plus dwellings (over 0.6 ha)</p> <p><b>AH tenure split:</b> 85% social rents to 15% intermediate tenures on schemes of 16 plus dwellings (over 0.6 ha in area), otherwise split is to be agreed on a site by site basis for smaller schemes.</p> <p>The above is subject to viability, site characteristics and infrastructure considerations.</p> <p><b>Specialist housing:</b> Mixed tenure housing with care will be required as part of overall provision in highly accessible locations. In particular provision will be required in Norwich, and other major growth locations including at Long Stratton.</p>
9 Strategy for growth in the Norwich Policy Area	<p>Policy states that the NPA is a focus for major growth and development including a minimum of 21,000 dwellings. The majority of growth is allocated to Norwich, Old Catton, Sprowston, Rackheath and Thorpe St Andrew. Long Stratton is allocated 1,800 dwellings. Smaller sites within the NPA portion of South Norfolk are allocated a total of 1,800 dwellings.</p> <p>Allocations to deliver the smaller sites in South Norfolk will be made in accordance with the settlement hierarchy and local environmental and servicing considerations.</p>

<sup>4</sup> Includes Tasburgh and defined in the JCS as: 'Part of the county which is centred on and strongly influenced by the presence of Norwich as a centre for employment, shopping and entertainment, generally comprising the fringe and first ring of large villages around the city of Norwich, but extending to Long Stratton and Wymondham'.



<b>Policy</b>	<b>Provisions</b>
7 Supporting communities	<p>States that an expansion of care home provision specialising in dementia care will be required with particular needs in Norwich, the north and west of Broadland NPA, Wymondham, Long Stratton and Loddon and/or Poringland. Additional care homes with nursing provision are mostly required in Norwich or its immediate environs, with some provision needed in Acle, Wymondham/Long Stratton/Loddon.</p> <p>The policy also identifies infrastructure improvements including a Bypass for Long Stratton.</p>
15 Service Villages	Identifies Tasburgh a service Village in which land will be allocated for small-scale growth of up to 25 dwellings. Villages within the NPA (such as Tasburgh) may be considered for additional development if necessary to help deliver the 'smaller sites in the NPA' allowance in Policy 9 (mentioned above)
TAS1 Land north of Church Road	Allocates a 1.2 ha site for up to 25 new dwellings in Tasburgh.

*Source: Joint Core Strategy for Broadland, Norwich and south Norfolk & South Norfolk Local Plan Site Specific Allocations and Policies Document.*

## **Policies in the emerging local plan**

2.15 Table 2-2 below summarises emerging Local Plan policies that are relevant to housing need and delivery in Tasburgh.

**Table 2-2: Summary of relevant emerging policies in the Greater Norwich Local Plan (GNLP) & South Norfolk Village Clusters Housing Allocations Plan (SNVCP)<sup>5</sup>**

<b>Policy</b>	<b>Provisions</b>
1 The Sustainable Growth Strategy	<p>Identifies a need for around 40,550 new homes and sets a minimum growth target of 49,492 new homes (made up of existing commitments, new allocations, small sites and windfall). Growth is distributed in line with the following settlement hierarchy:</p> <ul style="list-style-type: none"> <li>- Norwich urban area</li> <li>- Main towns (includes Long Stratton)</li> <li>- Key service centres</li> <li>- Village clusters</li> </ul> <p>Tasburgh is included in the South Norfolk village clusters.</p> <p>Village Clusters to provide a total of 4,220 dwellings (2018-2038). This is made up of commitments, 2018-2020 delivery and 1,200 new allocations within South Norfolk Village Clusters.</p>
5 Homes	<p><b>Affordable Housing:</b> Sites of 10 or more dwellings to provide at least 33% affordable housing. Exceptions to this apply on sites allocated in Neighbourhood Plans with a different AH contribution percentage and within Norwich City where AH contribution is 28%.</p> <p><b>AH Mix:</b> 10% of AH to be made available for affordable ownership (where this meets local needs)</p> <p>To meet changing needs by providing accessible and adaptable homes, proposals for major housing development are required to provide at least 20% of homes to the Building Regulation M4(2)[1] (accessible and adaptable dwellings) standard or any successor.</p>
7.4 Village Clusters	<p>These are to provide 4,220 homes (the sum of permitted and new allocations).</p> <p>The South Norfolk portion of this growth is included in the SNVCP (mentioned below) and comprises 1200 new allocations plus 1,392 existing commitments.</p> <p>Additional sites may be provided in village clusters through Affordable housing led development (may include an element of market housing to improve viability) up to a maximum of 15 dwellings in total. These sites should be adjacent or well related to settlement boundaries.</p>

<sup>5</sup> [South Norfolk Village Clusters Housing Allocations Plan \(Reg. 18 draft\)](#)

<b>Policy</b>	<b>Provisions</b>
7.5 Small scale windfall housing development	Allows small scale residential development adjacent to a development boundary or on sites within or adjacent to a recognisable group of dwellings where: cumulative development permitted under this policy will be no more than 5 in larger parishes (such as Tasburgh) or 3 units for smaller parishes.
SNVCP Policy SNVC1-Standard requirements	Village cluster sites are small scale generally providing 12 to 35 dwellings each on the edge of smaller, more rural settlements
SNVCP Policy SNVC3-Housing Mix	Appropriate mix to be determined on basis of latest SHMA and local communities can identify specific local requirements through a Neighbourhood Plan.
SNVCP Policy- VC TAS1	Allocates a 1.2 ha site (TAS1 North of Church Road) for up to 25 dwellings.

## Quantity of housing to provide

- 2.16 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.
- 2.17 South Norfolk Council has fulfilled that requirement by providing Tasburgh with a definitive figure of 20 dwellings to be accommodated within the Neighbourhood Area by the end of the Plan period. This figure represents the adopted Local Plan (JCS) allocation.

## 3. Approach

### Research Questions

- 3.1 The following research questions were formulated at the outset of the research through discussion with the Tasburgh Neighbourhood Plan Advisory Group. They serve to direct the research and provide the structure for the HNA.

### Tenure and Affordability

- 3.2 The neighbourhood planning 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.
- 3.3 This evidence will allow Tasburgh 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.

**RQ 1: What Affordable Housing (e.g. 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?**

### Type and Size

- 3.4 The neighbourhood planning group is seeking to determine what size and type of housing would be best suited to the local community. Recent development in the parish has tended to be homogenous, favouring larger, detached dwellings and this is likely to limit choice and adversely impact affordability.
- 3.5 The aim of this research question is to provide neighbourhood planners 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.
- 3.6 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.
- 3.7 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 Plan area over the Neighbourhood Plan period?**

## Specialist Housing for Older People

3.8 This chapter supplements the demographic evidence relating to Type and Size, including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care.

**RQ 3: What provision should be made for specialist housing for older people over the Neighbourhood Plan period?**

## Relevant Data

3.9 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 a range of other data sources, including:

- Census 2011 and Census 2021 (the latter only available at the local authority level at present)
- Other Office of National Statistics (ONS) datasets providing more up-to-date demographic information at the neighbourhood level;
- ONS population and household projections for future years;
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from Home.co.uk;
- Local Authority housing waiting list data; and
- Central Norfolk Strategic Housing Market Assessment 2017.

3.10 Data from the Census 2021 is being released at the local authority level throughout 2022. At present, only population and household data is available, with data on the dwelling stock expected by the end of the year. Data from the Census 2021 at the localised level, including parishes, will not be available until 2023 at the earliest. As such, neighbourhood level HNAs will draw on the latest available data at the local authority level and continue to use other data sets, including Census 2011 and ONS parish projections to build up evidence of demographics at the neighbourhood level. Up to date data is available at the neighbourhood level on the dwelling stock, prices and rents from other sources (including the Valuation Office Agency and Land Registry). As such, most of the data the HNA draws on is not reliant on the Census.

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

RQ1: 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

- 4.1 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.
- 4.2 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.
- 4.3 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. The NPPF defines Affordable Housing as *'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'*<sup>6</sup>. The full document further outlines the tenures included in this definition. Those outlined in Table 4-1 would fall under this NPPF definition of Affordable Housing.

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<sup>6</sup> Available here -

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1005759/NPPF\\_July\\_2021.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1005759/NPPF_July_2021.pdf)

Table 4-1: Breakdown of Affordable Housing tenures

Tenure	Rent/Ownership	Brief Description
<b>Social Rent</b>	Rent	<p>This tenure is owned by local authorities (what used to be called Council housing) and private registered providers (also known as housing associations).</p> <p>Guideline target rents are determined through the national rent regime and are typically the lowest-cost form of housing available.</p> <p>Households must be eligible on the basis of incomes and other circumstances, and there are usually waiting lists.</p>
<b>Affordable Rent</b>	Rent	<p>This is similar to Social Rent (above). Affordable Rent is not subject to the national rent regime but must have a rent of no more than 80% of the local market.</p> <p>Households must be eligible on the basis of incomes and other circumstances, and there are usually waiting lists.</p>
<b>Rent to Buy</b>	Combination	<p>Rent to Buy is a relatively uncommon tenure. Subsidy allows the occupant to save a portion of their rent to be used to build up a deposit to eventually purchase the home.</p>
<b>Shared Ownership</b>	Ownership	<p>An affordable home ownership product where a purchaser buys part (generally between 25% and 75%, but can be as little at 10%) of the value of the property. The remaining (un-owned part) is rented from a housing association or local authority.</p> <p>This Generally applies to new build properties, but re-sales occasionally become available.</p>
<b>First Homes</b>	Ownership	<p>First Homes are an affordable home ownership product introduced in 2021. Discounts on the market price can be set at 30%, 40%, or 50%.</p> <p>New developments will be required to provide 25% of the Affordable Housing as First Homes. This product is discussed in more detail in the commentary following this table.</p>

4.4 As part of the effort to expand home ownership, the Government introduced the First Homes product in 2021.<sup>7</sup> 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;
- 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

4.5 The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.

4.6 Table 4-2 presents data on tenure in Tasburgh compared with South Norfolk and England from the 2011 Census, which is the most recent available source of this information.

4.7 The data shows a much higher degree of home ownership in Tasburgh (89%) compared to the wider district (75%) and the national average (63%) with much lower rates of social

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<sup>7</sup> 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>.



and private rents than in the wider geographies. There is very small proportion of shared ownership tenures in the NA (0.4%), around half the average for the wider district (1%).

- 4.8 South Norfolk council's housing completions data for Tasburgh, shows 11 dwellings have been delivered in the parish since 2011<sup>8</sup>. This comprised 100% market housing with no affordable dwellings delivered in this period.
- 4.9 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. However, it is interesting to observe the change recorded between the 2001 and 2011 Census: in Tasburgh the social rented sector expanded by 60% albeit from a relatively small base of 10 homes in 2001. The private rented sector expanded by 32% in contrast to much higher rates for the wider district (90%) and nationally (82%). Shared ownership shrank by 33% in the same period in Tasburgh (from a small starting base of 2 units in 2001) in contrast with a 65% growth in this category in South Norfolk as a whole.

**Table 4-2: Tenure (households) in Tasburgh, 2011**

Tenure	Tasburgh	South Norfolk	England
Owned	88.9%	74.9%	63.3%
Shared ownership	0.4%	1.0%	0.8%
Social rented	3.6%	11.3%	17.7%
Private rented	6.5%	11.2%	16.8%

Sources: Census 2011, AECOM Calculations

## Affordability

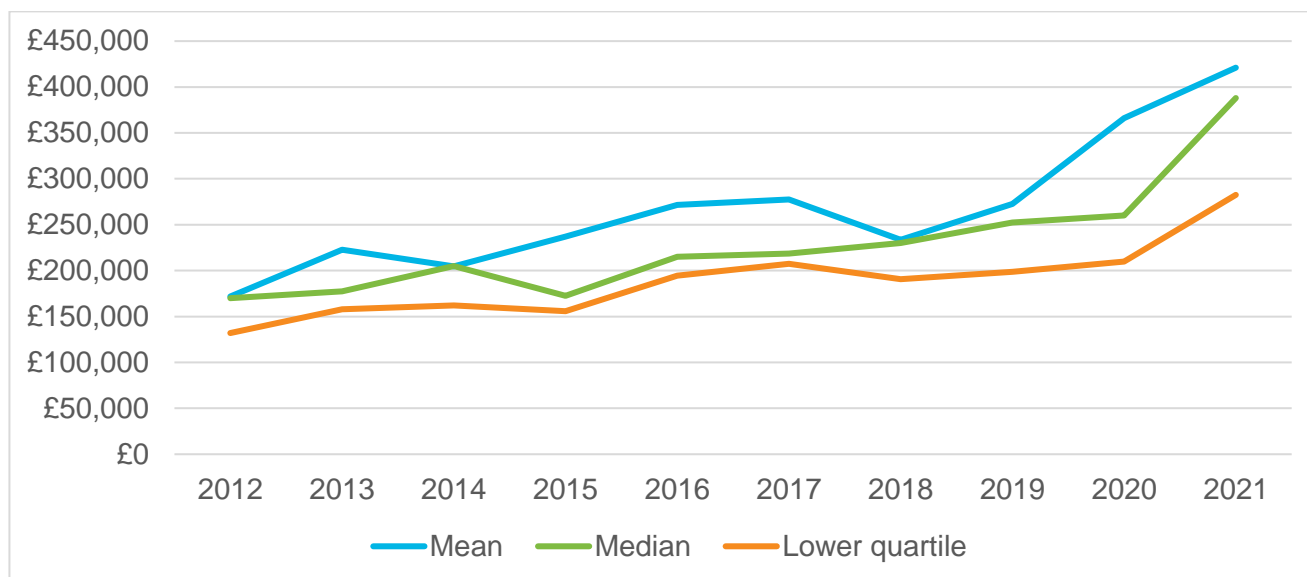
### House prices

- 4.10 House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
- 4.11 Figure 4-1 looks at the average and lower quartile house prices in Tasburgh based on sales price data published by the Land Registry. It shows that prices have increased substantially over the long term despite some year-on-year fluctuations. The mean, median and lower quartile have followed a similar trend line, ending 145%, 128% and 114% higher in 2021 than 2012. There is a £105,500 (or 37%) price differential between the lower quartile property price (currently £282,500) and the median price (£388,000).
- 4.12 The mean value (£421,056) is derived by adding all the price paid data and then dividing by the total number of properties whereas, the median (£388,000), is the middle value when the data is ordered from smallest to largest. Because the mean captures the average of all the house prices, both high and low, the few outlying data points on the high end cause the mean to increase, making it higher than the median. The mean and median values for Tasburgh are 27% and 39% higher than the corresponding values for

<sup>8</sup> Data received from South Norfolk Council in Email of

South Norfolk indicating generally higher property prices in the parish compared to the wider district.

**Figure 4-1: House prices by quartile in Tasburgh, 2012-2021**



Source: Land Registry PPD

4.13 Table 4-3 breaks down house prices by type, presenting the median within each type. It shows an overall increase of 128% in the value of homes in Tasburgh over the decade. Detached properties experienced the highest rate of growth at 125%, followed by terraces (60%) and semis (52%).

**Table 4-3: Median house prices by type in Tasburgh, 2012-2021**

Type	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Growth
Detached	£197,500	£207,500	£220,500	£410,000	£245,500	£300,000	£230,000	£285,000	£460,000	£445,000	125.3%
Semi-detached	£132,000	£160,500	£190,000	£169,500	£203,000	£210,000	£288,000	£200,000	£215,000	£200,000	51.5%
Terraced	£116,000	£126,750	£125,000	£153,500	£150,000	£165,500	£125,000	£182,500	£184,000	£185,000	59.5%
Flats	-	-	-	-	-	-	-	-	-	-	-
<b>All Types</b>	£170,000	£177,500	£205,000	£172,475	£215,000	£218,500	£230,000	£252,500	£260,000	£388,000	128.2%

Source: Land Registry PPD

## Income

4.14 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.

4.15 The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £47,800 in 2018. A map of the area to which this data applies is provided in Appendix A.

- 4.16 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. South Norfolk's gross individual lower quartile annual earnings were £15,172 in 2020. To estimate the income of households with two lower quartile earners, this figure is doubled to £30,344.
- 4.17 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**

- 4.18 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.
- 4.19 AECOM has determined thresholds for the income required in Tasburgh 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.
- 4.20 The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken and a case can be made for alternatives.
- 4.21 The mortgage multiplier is particularly variable, with multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.
- 4.22 The percentage of income to be spent on rent also varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.
- 4.23 While larger mortgages and higher rents may be feasible for individuals, this creates vulnerability to changing economic circumstances and may not be a possibility for many people with the most acute housing needs. Different assumptions would, however, alter the picture of affordability that emerges here. This is another reason to interpret the findings with a degree of flexibility.
- 4.24 Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that

households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

4.25 The same information is presented as a graph in Figure 4-2 on a subsequent page, with selected measures from the table presented for clarity.

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

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £47,800	Affordable on LQ earnings (single earner)? £15,172	Affordable on LQ earnings (2 earners)? £30,334
<b>Market Housing</b>						
Median House Price	£349,200	-	£99,771	No	No	No
Estimated NA New Build Entry-Level House Price	£263,819		£75,377	No	No	No
LQ/Entry-level House Price	£254,250	-	£72,643	No	No	No
LA New Build Median House Price	£260,550	-	£74,443	No	No	No
Average Market Rent	-	£14,004	£46,680	Yes	No	No
Entry-level Market Rent	-	£10,812	£36,040	Yes	No	No
<b>Affordable Home Ownership</b>						
First Homes (-30%)	£184,673	-	£52,764	No	No	No
First Homes (-40%)	£158,291	-	£45,226	Yes	No	No
First Homes (-50%)	£131,909	-	£37,688	Yes	No	No
Shared Ownership (50%)	£131,909	£3,664	£49,902	No	No	No
Shared Ownership (25%)	£65,955	£5,496	£37,165	Yes	No	No
Shared Ownership (10%)	£26,382	£6,595	£29,523	Yes	No	Yes
<b>Affordable Rented Housing</b>						
Affordable Rent	-	£5,836	£19,434	Yes	No	Yes
Social Rent	-	£4,651	£15,487	Yes	Marginal	Yes

Source: AECOM Calculations

4.26 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

4.27 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 that is more than double the current

average. Entry level homes would require a 52% uplift to the average annual income to become affordable.

- 4.28 Private renting is generally only affordable to average earners. Households made up of 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**

- 4.29 There is a relatively large group of households in Tasburgh who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £36,040 per year (at which point entry-level rents become affordable) and £72,643 (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.
- 4.30 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.
- 4.31 This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. It appears that a 30% discount would be insufficient to make First Homes affordable to average income households in Tasburgh. At a discount of 40% First Homes become affordable to average income households. On this basis a 40% discount would extend affordable ownership options to the widest number of households (average earners) and may be a suitable option for the Parish subject other considerations, such as the financial impact of higher discounts on the development overall, which creates the risk that fewer affordable rented homes might be provided. This is a matter for discussion with South Norfolk Council if relevant.
- 4.32 Table 4-5 shows the discount required for First Homes to be affordable to the four income groups. The cost of a typical First Home is calculated using an estimate for new build entry-level housing in the NA, as outlined in the Appendix. It is also worth considering the discounts required for some additional price benchmarks. The table above uses the calculated NA new build entry-level house price as the best estimate for the cost of a newly built entry-level home in the area, because this reflects the local market and accounts for the price premium usually associated with newly built housing. However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

**Table 4-5: Discount on sale price required for households to afford First Homes**

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA Median House Price	52%	85%	70%
NA Estimated New Build Entry-Level House Price	37%	80%	60%
NA Entry-Level House Price	34%	79%	58%
LA Median New Build House Price	36%	80%	59%

Source: Land Registry PPD; ONS MSOA total household income

- 4.33 Shared ownership at 50% equity appears to be less affordable than 40% discounted First Homes. Lower equity options (25% and below) are more affordable but 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.<sup>9</sup> 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, 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.
- 4.34 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.
- 4.35 The income required to access Rent to Buy, a product designed to allow residents to transition from renting to ownership by allowing a discount on the market rent to be used to save a deposit, is assumed to be the same as that required to afford market rents. On that basis, First Homes (at 40% discount) and shared ownership (at less than 50% equity) are more affordable options.
- 4.36 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 occupants 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

<sup>9</sup> 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>.

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.

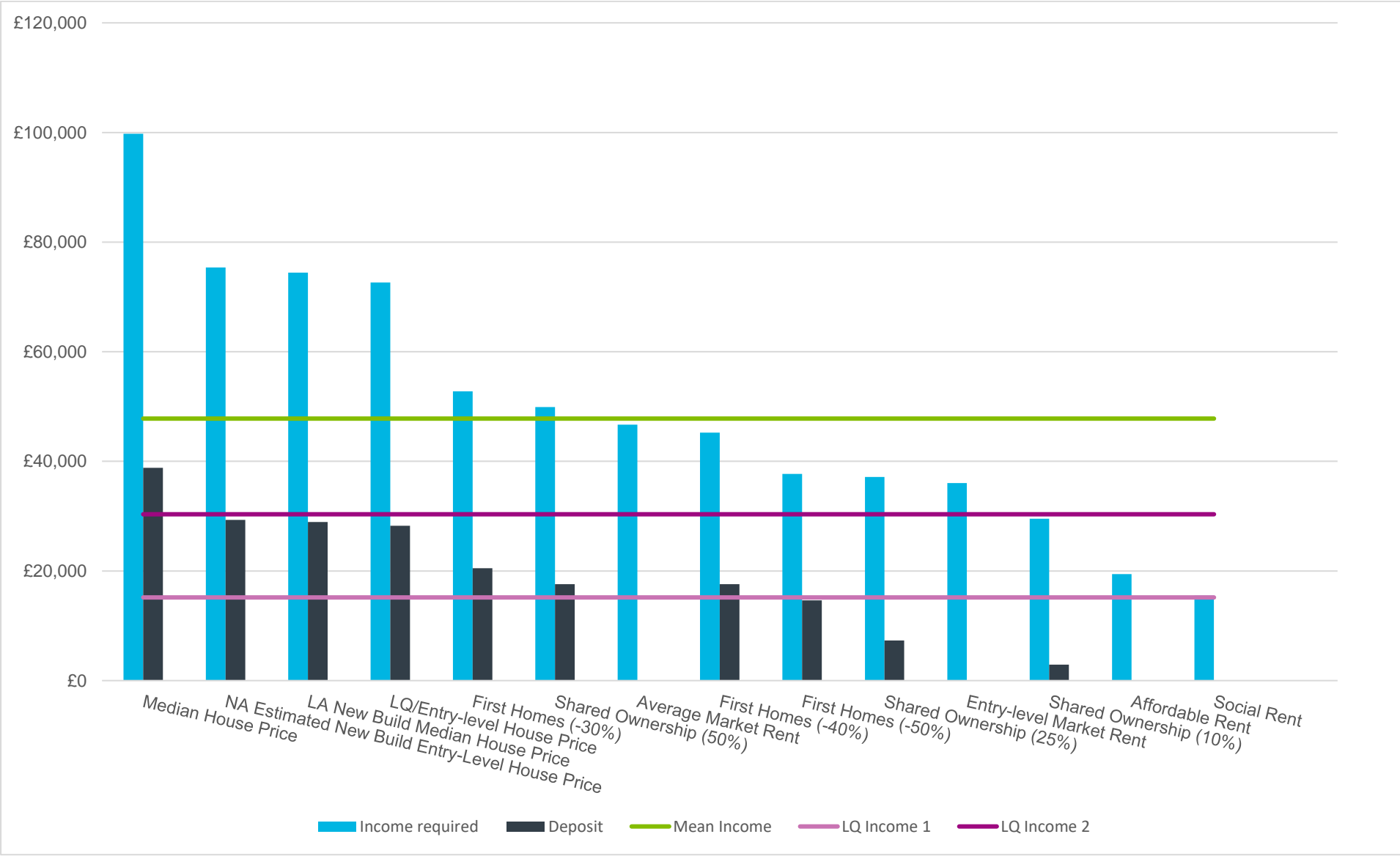
4.37 In conclusion, all of these products would provide value to different segments of the local population, with shared ownership at a lower than 25% equity share potentially allowing lower earning households to get a foot on the housing ladder, while Rent to Buy is helpful to those with little or no 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**

4.38 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 cannot afford affordable rented units but can marginally afford social rented homes. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.

4.39 The evidence in this chapter suggests that the affordable rented sector performs a vital function in Tasburgh 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 means 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 Tasburgh, income required (additional cost of deposit in black)



Source: AECOM Calculations



## Affordable housing- quantity needed

- 4.40 The starting point for understanding the need for affordable housing in Tasburgh is the relevant Strategic Housing Market Assessment (SHMA). A SHMA was undertaken for Central Norfolk local authorities (Norwich City, Broadland, Breckland, North Norfolk and South Norfolk, together with the Broads Authority Executive Area) in 2017. This study estimates the need for affordable housing based on analysis of the Councils' housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time. The SHMA identifies the need for 152 additional affordable homes each year in South Norfolk as a whole<sup>10</sup>. This majority of this need, 75%, is for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents. The remaining 25% is for intermediate affordable ownership tenures.
- 4.41 Prorating the SHMA figures to Tasburgh, based on its fair share of the population (0.8% of the LPA's population<sup>11</sup>), produces 1.22 homes per annum (predominately for social/affordable rent) or **17** affordable homes over the Neighbourhood Plan period 2022-2036. Applying the SHMA proposed AH tenure split of 75% affordable rents to 25% affordable ownership, to Tasburgh produces 0.31 affordable ownership and 0.92 affordable rented, dwellings per year equating to a total of **4** affordable ownership units and **13** (rounded) affordable rents over the TNP period (2022-2036).
- 4.42 It should be noted that pro-rating District level estimates of affordable housing need to rural areas presents some problems in practice. The District level figures are likely to represent higher needs in the urban areas of the District 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 Tasburgh the lack of social housing means there is less 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).
- 4.43 It may also be possible to address some of this localised need through new affordable rented housing provided in neighbouring parishes within the LPA. For example, Long Stratton is earmarked for substantial housing growth (over 1800 dwellings) which is likely to include substantial AH provision.
- 4.44 For context, South Norfolk Council's AH waiting list data shows there are currently 3 households on the waiting list for Tasburgh. These are for a 2 bedroom home, a 3 bedroom home and one sheltered accommodation. The current AH stock comprises: a two bedroom bungalow, 7 three bedroom houses and a four bedroom house. There are two shared ownership affordable homes; a 3 bedroom bungalow and a two bedroom house. SNC notes that the chances of finding a suitable vacancy for a local applicant are very small due to the limited affordable stock<sup>12</sup>.

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<sup>10</sup> Source: Figure 85 (South Norfolk) in the [SHMA 2017](#)

<sup>11</sup> Source: 2021 Census population data for South Norfolk (141,948) and LSOA E01026942 - South Norfolk 009G (1,102)

<sup>12</sup> Source: Email from SNC dated 01/11/2022

- 4.45 There is no policy or legal obligation on the part of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the TNP Advisory 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).
- 4.46 It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

## Additional SHMA findings

- 4.47 The SHMA notes that in addition to affordable housing for rent, a range of low cost home ownership (LCHO) products can assist households into homeownership. It estimates that products such as 40% shared equity homes can be more affordable for smaller (1-2 bedroom dwellings) than equivalent average private rents. The SHMA concludes that there may be a role for affordable ownership tenures at higher equity shares for households able to afford private rents but unable to afford home ownership.

## Affordable Housing policy guidance

- 4.48 South Norfolk's adopted policy on this subject; JCS policy 4 (Housing delivery) seeks affordable housing (AH) contribution on developments of 5 or more dwellings (0.2 ha and over in area). The policy has a tapered requirement of 20%-33% AH provision depending on the size of development as shown below:

### JCS Policy 4 Affordable Housing

Development size	% AH
5-9 Dwellings (0.2-0.4 ha area)	20%
10-15 Dwellings (0.4-0.6 ha)	30%
16 Dwellings plus (over 0.6 ha)	33%

- 4.49 Given that new housing delivery in Tasburgh over the last decade has not yielded any affordable housing according to SNC's completions figures, it is understood that this target is not usually met on sites in the NA.
- 4.50 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, drawing on the SHMA, finds there to be evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable.
- 4.51 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 left as a matter to be informed by the latest evidence but the policy adds that at the adoption of the

JCS, the target proportion sought was 85% social rented and 15% intermediate (ownership) tenures on larger sites (16 dwellings and over or over 0.6 ha in area). For smaller sites the tenure mix is to be agreed on a site by site basis. The HNA can supply more localized 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 Tasburgh specifically. 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:** Applying the SHMA estimates to Tasburgh suggests that the parish requires roughly **13** units of affordable rented housing and **4** units of affordable home ownership over the Plan period (2022-2036). Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.

The relationship between these figures is based on the SHMA proposed split of 75% affordable rents and 25% affordable ownership tenures. However, as noted above, these figures are not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.

If the quantity of new housing overall were unlimited, 75% to 25% may be an appropriate affordable tenure mix. However, this is not likely and also not strictly necessary.

- 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 20%-33% was achieved on every site, up to 8 affordable homes (based on the SNVCP's Tasburgh allocation of up to 25 dwellings at Land north of Church Rd.) might be expected in the NA. If the majority of Tasburgh's HRF is expected to come forward in the form of small infill developments, those schemes are unlikely to be large enough to meet the 5 dwellings threshold, above which the Affordable Housing policy applies. If that is the case, the potential delivery of Affordable Housing is likely to be lower still. This is not sufficient to satisfy the total potential demand for Affordable Housing identified here.

As a result, affordable rented housing should have a higher weighting in the tenure mix to ensure that the most acute needs are met as a priority. Given the historic delivery rates and expected future level of AH delivery (based on Tasburgh's HRF) it is reasonable to assume that supply will be limited and affordable rented accommodation should be prioritised. The 85% rented 15% ownership guideline mix in the Local Plan may offer an appropriate benchmark.

- 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 South Norfolk, where

20%-33% of all housing should be affordable, 30%-50% of Affordable Housing should be for affordable ownership. This does not 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 the delivery of 10% or more homes as affordable home ownership could impact on the ability to deliver social/affordable rented homes.

- D. **Local Plan policy:** As noted above, the adopted Local Plan seeks a tenure split of 85% affordable rents and 15% affordable ownership tenures.
- 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. This would apply in Tasburgh.

National policy dictates that 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 relevant Local Plan, with any remaining units 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 implemented in South Norfolk, the remaining 75% of the affordable housing provision would then be apportioned 85% to affordable rent and 15% 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 Tasburgh:** evidence suggests there is very limited Affordable Housing (either to rent or for sale) within the NA at present. 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 Tasburgh 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.

4.52 On the basis of the considerations above, Table 4-6 proposes an indicative Affordable Housing tenure mix that might be sought through Neighbourhood Plan policy.

4.53 This This indicative mix is chiefly a response to the expectation that the delivery of Affordable Housing will be lower than the needs identified here. In this context, affordable rented tenures are likely to be prioritised. The adopted local plan policy guideline mix of 85% rented to 15% ownership appears to offer a suitable benchmark, but to accommodate the 25% First Homes requirement mandated nationally a mix of 75% rented to 25% ownership tenures (in the form of First Homes) would be required. However, this tenure split would not give any scope to deliver other forms of affordable home ownership. As such, if the neighbourhood plan develops a policy on tenure mix, the group may wish to consider how far other products (specifically shared ownership and rent-to-buy) might be desirable. In order to deliver other forms of affordable home ownership, assuming 25% First Homes is delivered as part of the mix, policy would need to allow for a higher proportion of affordable home ownership within the tenure mix.

4.54 Since First Homes appear to be the most affordable and helpful option locally, assuming it can be offered at 40% discount, national policy that First Homes should represent 25% of the affordable mix is suitable here. In the interests of diversity and maximizing choice, a further 5% is allocated to shared ownership and rent-to-buy rather than more First Homes.

4.55 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.

4.56 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 SNC to gather more detailed income and viability information, and to ensure that departures from the local policy context have their support.

4.57 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 4-6: Indicative tenure split (Affordable Housing)**

<b>Tenure</b>	<b>Indicative mix</b>	<b>Considerations and uncertainties</b>
<b>Routes to home ownership, of which</b>	<b>30%</b>	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	2.5%	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	2.5%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
<b>Affordable Housing for rent, of which</b>	<b>70%</b>	
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

### Affordability issues

- 4.58 Tasburgh's current tenure mix reveals a very high level of home ownership (89%) compared to the wider district (75%) and the national average (63%). There is a corresponding lack of social rents (less than 4%) compared to the wider geographies (11% and 18% respectively). Similarly, the private rental sector is under represented (less than 7%) in the NA compared to the wider district (11%) and the national average (17%).
- 4.59 Home values in Tasburgh have increased greatly over the last decade with the value of an average (mean) home costing £421,056, a 145% increase on the 2012 price. There is currently a 37% price differential between an entry-level home (£282,500) and a median priced home (£388,000). Property prices in Tasburgh are generally higher than in the wider district with mean and median prices for Tasburgh being 27% and 39% higher respectively than the corresponding values for South Norfolk. The housing stock is dominated by detached (73%) and semidetached homes (21%) with relatively few terraces (5%) and very few flats (0.4%). This means that there are relatively few opportunities for those with lower budgets.

### Tenure options

- 4.60 AECOM has estimated the annual income required to afford various tenures of housing in the NA – each of which is explained in detail in Appendix A. These thresholds are compared to local incomes to determine which options are the most appropriate for local people. The average household income in Tasburgh is £47,800 and the lower quartile income (per person) was £15,172 in 2020.
- 4.61 It was found that local households on average incomes are unable to afford 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. An entry level home would require a 52% uplift to the average annual income to become affordable.
- 4.62 Private renting is generally only affordable to average earners. Households made up of 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.
- 4.63 Entry-level market rental property is unaffordable to households on below average incomes such as single and dual lower quartile earners. Dual lower quartile households would have to resort to affordable rents but single lower quartile earners would have to apply for social rents (marginally affordable) or remain in the private rented sector while relying on housing benefit or other support.
- 4.64 There is a relatively large group of households in Tasburgh who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £36,040 per year (at which point entry-level rents become affordable) and £72,643 (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 options.

- 4.65 This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. It appears that a 30% discount would be insufficient to make First Homes affordable to average income households in Tasburgh. At a discount of 40% First Homes become affordable to average income households. On this basis a 40% discount would extend affordable ownership options to the widest number of households (average earners). However, this is subject to other considerations, such as the financial impact of higher discounts on the development overall, which creates the risk that fewer affordable rented homes might be provided. This is a matter for discussion with South Norfolk Council if relevant.
- 4.66 Shared ownership at 50% equity appears to be less affordable than 40% discounted First Homes. Lower equity options (25% and below) are more affordable but broadly accessible to the same groups. Lower equity shares (e.g. 10%) would make shared ownership easier to access for more people. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.
- 4.67 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 lower earning 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 40% discount) may provide a better long-term investment to those who can afford to access it.
- 4.68 The evidence in this chapter suggests that the affordable rented sector, particularly social rents performs a vital function in Tasburgh as the only option for a large segment of those in the greatest need. Social rents are cheaper and could therefore leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc.

## **Quantity of Affordable Housing needed**

- 4.69 Pro-rating the SHMA figures to Tasburgh, based on its fair share of the population (0.8% of South Norfolk's population), produces a need for 1.22 affordable homes per year (predominately for social/affordable rent) or 17 units over the Neighbourhood Plan period (2022-2036).
- 4.70 Applying the SHMA tenure split to this figure produces a requirement for 0.9 affordable rented units per annum (13 over the TNP period) and 0.3 affordable home ownership dwellings per annum (4 over the TNP period). These figures give a reasonable guide to the potential scale of need for Affordable Housing in Tasburgh.

## **Policy considerations**

- 4.71 South Norfolk's adopted policy on this subject; JCS policy 4 (Housing delivery) seeks affordable housing (AH) contribution on developments of 5 or more dwellings (0.2 ha and over in area). The policy has a tapered requirement of 20% AH contribution on sites of 5-9 units, 30% on sites of 10-15 units and 33% on sites of 16 units and over. The JCS allocates a site for 20 dwellings in Tasburgh



(Policy TAS1 Land north of Church Rd. and west of Tasburgh School). The same site is allocated in the SNVCP (SN4079) for up to 30 dwellings. This would therefore be expected to yield up to 10 AH units which is substantially less than the estimated need of 17 units over the Plan period. Furthermore, given that no Affordable Housing has been delivered in the Parish over the last decade according to SNC's completions figures, it is understood that the policy target is not usually met on sites in the NA.

- 4.72 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 potential need for Affordable Housing in Tasburgh, and every effort should be made to maximise delivery where appropriate.
- 4.73 On the balance of factors listed in the Policy Guidance section of this chapter, the adopted local plan policy guideline mix of 85% rented to 15% ownership appears to offer a suitable benchmark, but to accommodate the 25% First Homes requirement mandated nationally a mix of 75% rented to 25% ownership tenures (in the form of First Homes) would be required. However, this tenure split would not give any scope to deliver other forms of affordable home ownership. As such, if the neighbourhood plan develops a policy on tenure mix, the group may wish to consider how far other products (specifically shared ownership and rent-to-buy) might be desirable. In order to deliver other forms of affordable home ownership, assuming 25% First Homes is delivered as part of the mix, policy would need to allow for a higher proportion of affordable home ownership within the tenure mix.
- 4.74 Table 4-7 summarises Tasburgh'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 plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.

**Table 4-7: Estimated delivery of Affordable Housing in Tasburgh**

	Step in Estimation	Expected delivery
A	Provisional capacity figure	25
B	Affordable housing quota (%) in LPA's Local Plan	33%
C	Potential total Affordable Housing in NA (A x B)	8
D	Rented % (e.g. social/ affordable rented)	70%
E	Rented number (C x D)	6
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	30%
G	Affordable home ownership number (C x F)	2

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

- 4.75 Applying the SHMA affordable housing need estimates to Tasburgh suggests a need for around 17 affordable dwellings over the TNP period. Past affordable housing delivery and the HRF, mean that the expected level of delivery is unlikely to meet the quantity of demand identified. SNC advised that it currently has 3 households on the housing waiting list for Tasburgh, adding that the chances of finding a suitable vacancy for a local applicant are very small due to the limited affordable stock. Therefore, it is recommended that the policy requirement be met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) be explored.
- 4.76 If the group consider 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.
- 4.77 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.

## 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 Plan area over the Neighbourhood Plan period?

### Introduction

- 5.1 The evidence in this chapter is intended to give a snapshot of the existing dwelling stock in Tasburgh 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.
- 5.2 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 evidence in this section, particularly the indicative 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

- 5.3 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.
- 5.4 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.
- 5.5 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.
- 5.6 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.

- 5.7 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 the type mix of homes, the Valuation Office Agency (VOA) data is used here.

## Dwelling type

- 5.8 The housing data (Table 5-1) shows detached homes forming the majority of Tasburgh's housing stock (73%) followed by semis (21%) and a small proportion of terraced dwellings (5%). There are very few flats at 0.4%. The current stock appears even less balanced than in 2011 in terms of type distribution; with bungalows and detached dwellings making up 77% of stock followed by semis (15%), terraces (6%) and very few flats (0% - 2%).
- 5.9 Census 2011 data is also presented, but this unfortunately cannot be used to fully understand the changes between 2011 and 2020 because Census data counts bungalows within each of the other categories rather than independently (hence the apparent decline in the proportion of detached semi-detached properties). Note also that VOA data is rounded to the nearest 10 in each dwelling category.

**Table 5-1: Accommodation type, Tasburgh, 2011 and 2021**

Dwelling type	2011 (Census)	2021 (VOA)
Bungalow	-	20.8%
Flat	0.4%	0.0%
Terrace	5.0%	6.3%
Semi-detached	21.4%	14.6%
Detached	73.2%	56.3%
Unknown/other	-	2.1%
Total	100%	20.8%

Source: ONS 2011, VOA 2021, AECOM Calculations

- 5.10 Comparing the parish's housing stock to that of the wider district and England (Table 5-2), shows the prevalence of detached properties (77% when including bungalows), noted above, is substantially greater than the corresponding levels for the district (56%) and England (25%), though the wider district has a higher proportion of bungalows (25%). Tasburgh has less than half the proportion of terraced housing (6%) than the wider district (15%), both being substantially smaller than the national average (26%). Flats are very rare in the NA compared to 7% of stock in the wider district and 24% nationally. The relatively small proportion of terraced housing and flats, which tend to be generally more affordable to buy or rent, may limit choice in the market with potentially adverse impacts on affordability, particularly for lower income households, first time buyers and young families.

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

Dwelling type	Tasburgh	South Norfolk	England
Bungalow	20.8%	25.4%	9.2%
Flat	0.0%	6.6%	23.7%
Terrace	6.3%	14.5%	26.1%
Semi-detached	14.6%	20.4%	23.7%
Detached	56.3%	30.8%	15.8%
Unknown/other	2.1%	2.3%	1.4%

Source: VOA 2021, AECOM Calculations

## Dwelling size

5.11 In terms of dwelling size the VOA data<sup>13</sup> (Table 5-3), shows that Tasburgh's stock is characterised by a prevalence of 3 bedroom properties (49%) and a substantial proportion of larger properties (4 bedroom and over) constituting 36% of stock. Smaller properties (less than 3 bedrooms) make up 15% of stock. Comparing the current stock with the 2011 mix shows a trend towards a more balanced housing stock with more medium or 3 bedroom homes and slightly fewer larger and smaller sizes, though the proportion of larger dwellings (4 bedrooms and over) is still more than double the percentage of smaller dwellings (less than 3 bedrooms).

**Table 5-3: Dwelling size (bedrooms), Tasburgh, 2011 and 2021**

Number of bedrooms	2011 (Census)	2021 (VOA)
Studio	0.0%	0.0%
1	1.1%	0.0%
2	16.7%	14.9%
3	43.7%	48.9%
4	30.1%	29.8%
5+	8.5%	6.4%
Unknown	0.0%	0.0%
Total	100.0%	100.0%

Source: ONS 2011, VOA 2021, AECOM Calculations

5.12 Again, it is useful to look at the percentage breakdown of dwelling sizes in comparison with the wider district and country. The data (Table 5-4) shows Tasburgh having a substantially greater proportion of larger properties (4 bedroom and over) than the wider geographies with correspondingly fewer smaller dwellings (less than 3 bedrooms). One bedroom properties are particularly underrepresented in the parish (1%) compared the district (6%) and the national average (12%).

<sup>13</sup> VOA data is rounded to the nearest ten for each dwelling category and records a number of properties with an unknown number of rooms. The newest data available is for 2021 – which misses any homes completed in recent months.

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

Number of bedrooms	Tasburgh	South Norfolk	England
1	1.1%	5.6%	12%
2	16.7%	25.2%	27.9%
3	43.7%	42.9%	41.2%
4	30.1%	20.3%	14.4%
5+	8.5%	5.9%	4.6%

Source: VOA 2021, AECOM Calculations

5.13 The implication of low availability of smaller properties is a challenge in terms of affordability, particularly for newly forming households. There may also be a relative lack of smaller homes to which older households may wish to downsize, causing them to remain in larger homes than they want for longer. This will be explored further in relation to over and under occupancy below.

## Age and household composition

5.14 Having established the current stock profile of Tasburgh 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

5.15 Table 5-5 shows the most recent estimated age structure of the NA population, alongside 2011 Census figures. A number of changes are evident. Most notably, the 25-44 age group has declined by 19% and the youngest cohort (0-15) has declined by 15% while 65-84 cohort grew by 27% representing the highest rate of change. It is likely that ageing will be a major driver of housing need in the parish in future years. These estimates also suggest that some younger residents are leaving the NA, which may reflect a lack of suitable options for newly forming households. Similarly, the 85+ cohort has remained the same which may indicate that some residents are having to move outside the parish to access more suitable accommodation in old age.

5.16 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.

5.17 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.

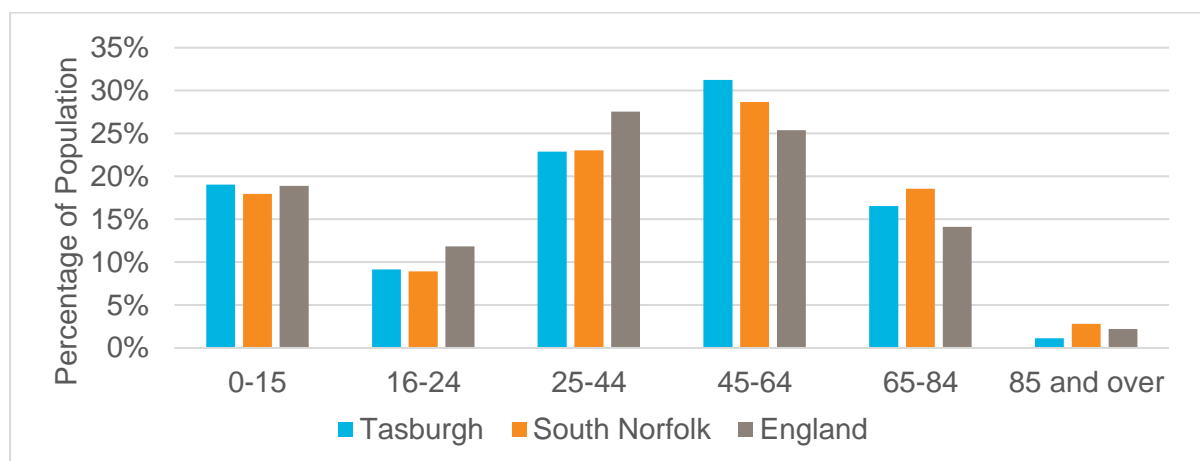
**Table 5-5: Age structure of Tasburgh population, 2011 and 2020**

Age group	2011 (Census)		2020 (ONS, estimated)		% Change
0-15	219	19%	187	17%	-15%
16-24	105	9%	123	11%	17%
25-44	263	23%	212	19%	-19%
45-64	359	31%	352	31%	-2%
65-84	190	17%	241	21%	27%
85 and over	13	1%	13	1%	0%
Total	1149	100%	1128	100.0%	-

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

5.18 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 NA and the wider district had a greater percentage of residents aged 45-84 than the national average with a smaller proportion of residents in the younger age groups (16-44). The parish had a smaller proportion of the 85 plus age group compared to the wider geographies.

**Figure 5-1: Age structure in Tasburgh, 2011**



Source: ONS 2011, AECOM Calculations

## Household composition

5.19 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 a quarter of households in Tasburgh are single person households which is fewer than in the wider district and nationally. The parish has a greater proportion of households aged 66 and over (both single and family) and comparatively more households with non-dependent children than in the wider geographies. Of those younger than 66 the balance between families with and without children favours those with children. In summary, there are comparatively fewer people living alone in Tasburgh, but there are more older households and couples without young children.

5.20 It is interesting to note that single person households grew by 50% between 2011 and 2021 in Tasburgh which is over twice the rate observed in the wider district (22%). 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. In Tasburgh this category declined by 13% between 2011 and 2021 in contrast to a 22% growth for the wider district. The proportion of 'other' households – i.e. those in multiple household groups such as multigenerational families, housing in multiple occupation (HMOs) and other house share situations sits at a relatively low at 4%. This category has declined by 22% in Tasburgh since the 2011 Census, indicating a decrease in such forms of living.

**Table 5-6: Household composition, Tasburgh, 2021**

Household composition		Tasburgh	South Norfolk	England
One person household	<b>Total</b>	<b>25.1%</b>	<b>27.7%</b>	<b>30.1%</b>
	Aged 66 and over	15.6%	14.3%	12.8%
	Other	9.5%	13.4%	17.3%
One family only	<b>Total</b>	<b>71.0%</b>	<b>68.3%</b>	<b>63.0%</b>
	All aged 66 and over	14.1%	13.7%	9.2%
	With no children	21.6%	20.5%	16.7%
	With dependent children	25.2%	24.5%	25.8%
	With non-dependent children <sup>14</sup>	10.1%	9.3%	10.5%
Other household types	<b>Total</b>	<b>4.0%</b>	<b>4.1%</b>	<b>6.9%</b>

Source: ONS 2021, AECOM Calculations

## Occupancy ratings

5.21 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.

5.22 Table 5-7 below shows that in Tasburgh, a combined 87% of households live in a home with at least one bedroom more than they would be expected to need, and 55% have two or more extra bedrooms. Only 1% of households have too few.

5.23 The previous chapter established the high property values in the area, so it would appear that the largest homes are not necessarily occupied by those with the largest families but by those with the financial capacity to do so, irrespective of

<sup>14</sup> Refers to households containing children who are older than 18 e.g students or young working people living at home.



their household size, or by older people who have not chosen or be able to move to smaller properties. This latter point is confirmed when considering the data for different household types. All couples aged over 65 have more bedrooms than they would be expected to need.

**Table 5-7: Occupancy rating by age in Tasburgh, 2011**

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 65+	86.2%	13.8%	0.0%	0.0%
Single person 65+	71.4%	28.6%	0.0%	0.0%
Family under 65 - no children	74.1%	23.1%	2.8%	0.0%
Family under 65 - dependent children	32.1%	42.7%	23.7%	1.5%
Family under 65 - adult children	41.5%	39.6%	17.0%	1.9%
Single person under 65	61.8%	32.4%	5.9%	0.0%
All households	55%	32%	12%	1%

Source: ONS 2011, AECOM Calculations

## Dwelling mix determined by life-stage modelling

### Indicative future dwelling size mix

5.24 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 Tasburgh 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.

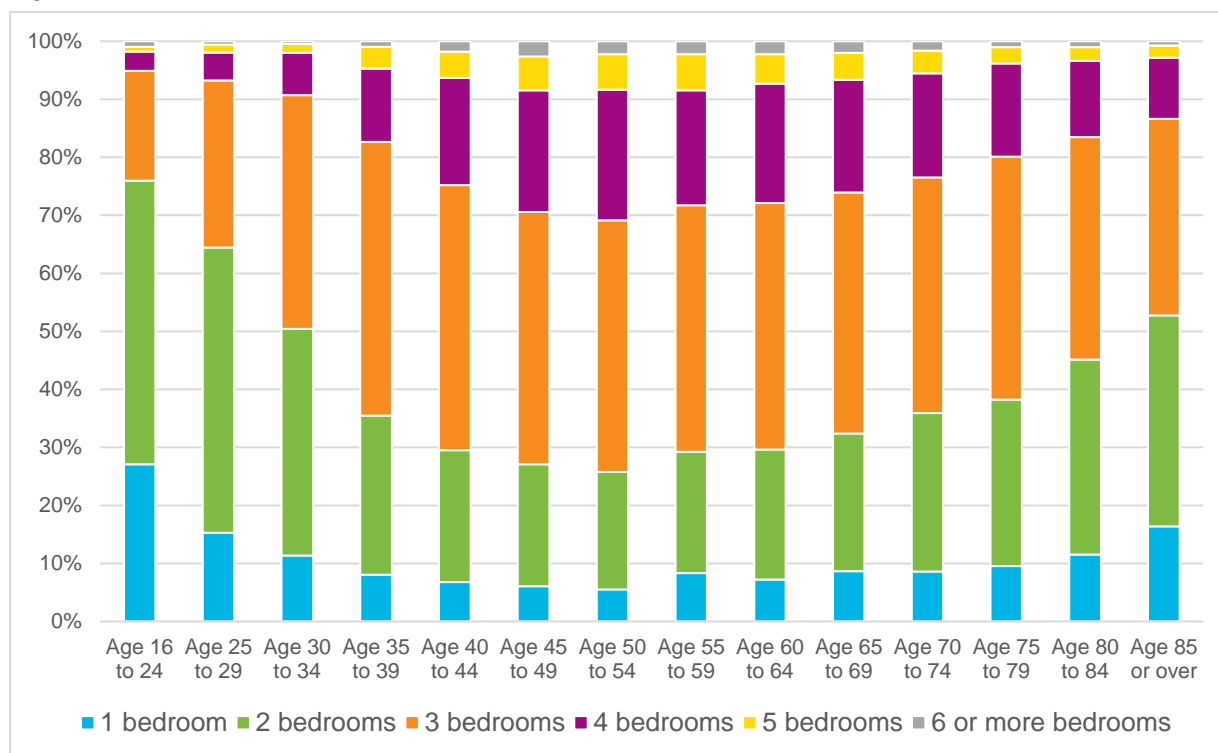
5.25 It is important to keep in mind that housing need is not an exact science and this exercise provides an estimate based on demographic trends and occupancy patterns alone. It does not take into account income and wealth, other than in an indirect way through the tendency of households to occupy more 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.

5.26 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.

5.27 Before presenting the results of this exercise, it may be interesting to review two of the inputs described above.

5.28 The first, given as Figure 5-2, sets out the relationship between household life stage and dwelling size for South Norfolk 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 South Norfolk 2011**



Source: ONS 2011, AECOM Calculations

5.29 The second dataset of note is the result of applying Local Authority level household projections to the age profile of Tasburgh households in 2011 and the updated estimates of household numbers described in the bullets above. Table 5-8 makes clear that population growth can be expected to be driven by the oldest households, with a projected 75% growth rate for the oldest households while the remaining groups are expected to grow by more modest rates ranging from 17 to 26%. The number of households aged over 65 is expected to increase by 96 to become the second largest demographic group at 36% of the total population.

**Table 5-8: Projected distribution of households by age of HRP, Tasburgh**

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	4	26	195	96	128
2036	5	33	241	117	224
% change 2011-2036	17%	26%	24%	22%	75%

Source: AECOM Calculations

5.30 The final result of this exercise is presented in Table 5-9. The model suggests that new construction should help to boost the supply of smaller homes, particularly 2 bedroom ones, from the current relatively low base if this type of development is considered appropriate in terms of character and density. Too many additional large homes (4 bedrooms and over) should be avoided because there are already more than the population is expected to need, not even accounting for the extensions to existing properties that do not appear in this data. While already the most common, 3-bedroom properties are likely to continue to be needed as generally the most popular option among many groups.

**Table 5-9: Indicative dwelling size mix to 2036, Tasburgh**

<b>Number of bedrooms</b>	<b>Current mix (2011)</b>	<b>Indicative mix (2036)</b>	<b>Balance of new housing to reach indicative mix</b>
1 bedroom	1.1%	5.4%	16.1%
2 bedrooms	16.7%	24.3%	42.9%
3 bedrooms	43.7%	43.3%	41.0%
4 bedrooms	30.1%	20.9%	0.0%
5 or more bedrooms	8.5%	6.1%	0.0%

*Source: AECOM Calculations*

- 5.31 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 thinking about how best to address the more nuanced needs of the future population.
- 5.32 For example, the young starter families and downsizing older households mentioned above may both need ‘mid-sized’ homes, but are likely to have extremely different requirements and degrees of purchasing power. There is limited scope for Neighbourhood Planning policy to influence the more detailed characteristics of new housing, but additional guidance and prioritisation could be informed by further primary research.
- 5.33 The preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents’ budgets. Continuing to provide smaller homes with fewer bedrooms would help to address this situation.
- 5.34 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.
- 5.35 That said, 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.
- 5.36 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 smaller and mid-sized 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**

- 5.37 The SHMA concluded that most of the need in South Norfolk is for houses rather than flats. The same applies to Affordable Housing. The Objectively Assessed Need (OAN)<sup>15</sup> for the district is comprised of mostly (54%) medium sized (3 bedroom) homes followed by 4 bedroom (19%) and 2 bedroom homes. There is a smaller need for 1 bedroom flats (4%).
- 5.38 In terms of the Affordable Housing type and size, the SHMA concludes that the majority of need is for 3 bedroom (36%) and 2 bedroom (38%) housing with a smaller amount (15%) of 1 bedroom flats.

## **Conclusions- Type and Size**

- 5.39 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.

### **The existing housing stock**

- 5.40 Tasburgh's housing stock is dominated by detached properties (including bungalows) which make up over three quarters of stock (77%); a much higher proportion than at district (56%) and national (25%) levels. Semi-detached homes form the next most common category (15%) followed by terraced homes (6%). Flats are very rare in the parish.
- 5.41 In terms of dwelling size, Tasburgh's housing stock is dominated by 3 bedroom dwellings; the most common size (around 49% in 2021). The parish has a substantial proportion of larger properties (4 bedroom plus) with these making up 36% of stock. Compared to district and national levels, Tasburgh has a substantially greater proportion of larger properties (4 bedroom and over) than the wider geographies with correspondingly fewer smaller dwellings (less than 3 bedrooms). One bedroom properties are particularly underrepresented in the parish (1%) compared the district (6%) and the national average (12%).
- 5.42 The implication of low availability of smaller properties is a challenge in terms of affordability, particularly for newly forming households. There may also be a relative lack of smaller homes to which older households may wish to downsize, causing them to remain in larger homes than they want for longer. This will be explored further in relation to over and under occupancy below.

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<sup>15</sup> Source: SMHA 2017 Figure 83 & Figure 85 (based on housing costs = 30% of income).

## **Demographics**

- 5.43 The age structure of the population is a key indicator of the future need for housing. Tasburgh has an ageing population profile compared to the age distribution for England as a whole, with smaller proportions of the younger age groups and higher proportions of older age groups (45-64, 65-84). Both Tasburgh and the wider district have a greater percentage of residents aged 45-84 than the national average, with a smaller proportion of residents in the younger age groups (16-44). However, the parish had a smaller proportion of the 85 plus age group compared to the wider geographies.
- 5.44 Comparing the age structure of the population between the 2021 Census and the 2011 Census shows a number of changes, most notably that the 25-44 age group has declined by 19% and the youngest cohort (0-15) has declined by 15% while 65-84 cohort grew by 27% representing the highest rate of change. It is likely that ageing will be a major driver of housing need in the parish in future years. These estimates also suggest that some younger residents are leaving the NA, which may reflect a lack of suitable options for newly forming households. The 85+ cohort has remained the same which may indicate that some residents are having to move outside the parish to access more suitable accommodation in old age.
- 5.45 Applying the Local Authority level household projections to the age profile of Tasburgh's households suggests that by 2036 the oldest households could increase by 75% from 2011 levels to become the second largest demographic group at 36% of the total population. It is clear that ageing will be a major driver of housing need in Tasburgh going forward. Such households could continue to occupy the same dwellings they currently live in, or perhaps move within the community to a home better suited to the size of their household or their evolving needs.
- 5.46 A quarter of Tasburgh's households are single person households. The parish has a greater proportion of households aged 66 and over and there are comparatively more households with non-dependent children than in the wider geographies. Compared to the wider geographies, there is a greater proportion of older households and couples without young children in the parish.
- 5.47 Tasburgh has a high rate of under-occupancy, with 87% of households living in a home with at least one bedroom more than they would be expected to need, and 55% have two or more extra bedrooms. Only 1% of households have too few.
- 5.48 The previous chapter identified high property values in the area, so it would appear that the largest homes are not necessarily occupied by those with the largest families but by those with the financial capacity to do so, irrespective of their household size, or by older people who have not chosen or be able to move to smaller properties. This latter point is confirmed when considering the data for different household types. All couples aged over 65 have more bedrooms than they would be expected to need.

## **The future dwelling mix**

- 5.49 The results of a modelling exercise, which looks at the sizes of dwelling occupied by households at different life stages and projects the growth and decline of those household age groups over the plan period, suggests that new development should help boost the supply of smaller homes, particularly 2 bedroom ones, from

the current relatively low base if the type of development is considered appropriate in terms of character and density. Too many additional large homes (4 bedrooms and over) should be avoided because there are already more than the population is expected to need, not even accounting for the extensions to existing properties that do not appear in this data. While already the most common, 3-bedroom properties are likely to continue to be needed as generally the most popular option among many groups.

- 5.50 Small and mid-sized homes would improve affordability as well as the parish's offering for younger households who have few options for their next step on the property ladder. It may also enable older households currently under-occupying larger homes to downsize and in so doing potentially create churn in the market, although it is acknowledged that many of the larger historic properties may be too expensive to be taken up by younger local families.
- 5.51 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.
- 5.52 In terms of dwelling type, this study cannot be prescriptive about what types are 'needed', but there is a balance to be struck between, on the one hand, improving choice in the market and affordability by encouraging flats and terraces, and, on the other hand, preserving the features that residents appreciate about Tasburgh at present.

## 6. RQ 3: Specialist housing for older people

***RQ 3: What provision should be made for specialist housing for older and disabled people over the Neighbourhood Plan period?***

### Introduction

6.1 This chapter considers in detail the specialist housing needs of older and disabled people in Tasburgh. The level of care associated with specialist housing products can vary widely, and is broadly categorised, in descending order from highest to lowest care level, as follows:

- Specialist schemes that have 24-hour onsite care and support, typically including onsite catering (e.g. extra care, flexicare, and enhanced care);
- Specialist housing that is designed with the relevant group in mind. This may be suitable for receiving care or support, but this is not typically provided onsite or at all times of day (e.g. sheltered housing); and
- Mainstream housing that is adapted or capable of adaptation so that the inhabitant can live independently and care or support can be provided in the home.

6.2 People experience ageing differently. Much depends on their health, lifestyle and relationship with work. Some people live healthy and active lives into advanced old age while others may need support and care much earlier in their lives. Some will be interested in moving to a suitable home closer to services while for others ageing independently in place will be key to their wellbeing.

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

6.4 The specialist housing needs of older people (75+) are assessed below using two methods. The first is a tenure-led projection, based on rates of mobility limitation among this age group and the tenure of housing they currently occupy. The second, included for the purposes of comparison, is based on the Housing Learning and Improvement Network (HLIN) Strategic Housing for Older People (SHOP) tool,<sup>16</sup> which is based on best practice nationally and sets a recommended level of provision per 1,000 head of population.

6.5 It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as a baseline

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<sup>16</sup> Available at <https://www.housinglin.org.uk/Topics/browse/HousingExtraCare/ExtraCareStrategy/SHOP/SHOPv2/>



as opposed to the projected new households which form the baseline for estimating housing need overall.<sup>17</sup>

- 6.6 This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).<sup>18</sup> Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are not within the scope of this research. Unfortunately, however, the dividing line between care homes for older people that fall into use class C2 and those where accommodation is counted as C3 is blurred. As such, the findings of this chapter may justify the provision of extra-care C3 housing and/or C2 care home units, but it is not possible to state definitively how much of each would be required.

## Current supply of specialist housing for older people

- 6.7 When determining a final target for the need for specialist dwellings, it is necessary first to take account of current supply. Information on the current stock is collated manually using the search function on the Elderly Accommodation Counsel's Website: <http://www.housingcare.org>. There are currently no entries for Tasburgh on the website.
- 6.8 ONS 2020 population estimates suggest that there are currently around 101 individuals aged 75 or over in Tasburgh. Current provision is 0 units per 1,000 of the 75+ population (a common measure of specialist housing supply).

## Tenure-led projections

- 6.9 Turning to determining future need for specialist housing, the first step is to review data on the tenure of households aged 55-75 across South Norfolk, as this is the most recent and smallest geography for which tenure by age bracket data is available.
- 6.10 The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Plan period to 2036. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.
- 6.11 According to Table 6-1, the vast majority of 55-75 year olds in South Norfolk in 2011 owned their own homes (85% of households). The remaining 15% rented their home, mostly through social renting (8%) followed by private rents (6%). As stated above there is currently no stock in Tasburgh and it may be surmised that the existing stock of specialist older persons housing in the wider district does not cater enough for the owner occupied sector based on Table 6-2. This is also confirmed by the findings of the Norfolk specialist retirement housing study discussed above. However, this is before taking into consideration mobility limitations specific to the NA and the fact that home adaptations may be more suitable for households that own their own home than those living in the social rented or private rented sector.

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<sup>17</sup> See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

<sup>18</sup> For a full description of Planning Use Classes, please refer to [https://www.planningportal.co.uk/info/200130/common\\_projects/9/change\\_of\\_use](https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use)

**Table 6-1: Tenure of households aged 55-75 in South Norfolk, 2011**

All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
84.9%	63.6%	21.3%	15.1%	7.7%	6.2%	1.2%

Source: Census 2011

6.12 The next step is to project how the overall number of older people in Tasburgh is likely to change in future, by extrapolating from the ONS Sub-National Population Projections for South Norfolk at the end of the Plan period. The figure must be extrapolated from the Local Authority level data because such projections are not available at neighbourhood level. The results (Table 6-2) show that Tasburgh has a smaller proportion of people aged 75 and over than the wider district, both in 2011 and in 2036. In this period the proportion of Tasburgh residents aged 75 plus is projected to grow from 6% of the population in 2011 to 9% in 2036.

**Table 6-2: Modelled projection of older population in Tasburgh by end of Plan period**

Age group	2011 Census		2036	
	Tasburgh	South Norfolk	Tasburgh (AECOM)	South (ONS 2018) Norfolk SNPP
All ages	1,149	124,012	1,568	169,209
75+	70	12,380	140	24,811
%	6.1%	10.0%	8.9%	14.7%

Source: ONS SNPP 2020, AECOM Calculations

6.13 A key assumption for the next stages of the calculation is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture).

6.14 The people whose needs are the focus of the subsequent analysis are therefore the additional 70 individuals expected to join the 75+ age group by the end of the Plan period. This figure should also be converted into households with reference to the average number of people per household with a life stage of 75+ in South Norfolk in 2011 (the smallest and most recent dataset to capture households). In 2011 there were 12,380 individuals aged 75+ and 8,960 households headed by a person in that age group. The average household size is therefore 1.38, and the projected growth of 70 people in Tasburgh can be estimated to be formed into around 51 households.

6.15 The next step is to multiply this figure by the percentages of 55-75 year olds occupying each tenure (shown in the table above). This is set out in Table 6-3. This provides a breakdown of which tenures those households are likely to need.

**Table 6-3: Projected tenure of households aged 75+ in Tasburgh to the end of the Plan period**

Owned	Owned outright	Owned (mortgage) or shared ownership	All rented	Social rented	Private rented	Living rent free
43	32	11	8	4	3	1

Source: Census 2011, ONS SNPP 2020, AECOM Calculations

6.16 Next, rates of disability by tenure are considered. The tendency for people in rented housing to have higher disability levels is well established. It arises partly because people with more limiting disabilities tend to have lower incomes. It also reflects the fact that as people develop support and care needs they may find that the only suitable and affordable option to them is available in the social rented sector. Table 6-4 presents this data for Tasburgh from the 2011 Census. Note that the closest proxy for the 75+ age group in the Census is the 65+ age group.

**Table 6-4: Tenure and mobility limitations of those aged 65+ in Tasburgh, 2011**

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
<b>All categories</b>	34	16.7%	36	17.7%	133	65.5%
<b><i>Owned Total</i></b>	27	14.1%	34	17.8%	130	68.1%
Owned outright	27	16.5%	30	18.3%	107	65.2%
Owned (mortgage) or shared ownership	0	0.0%	4	14.8%	23	85.2%
<b><i>Rented Total</i></b>	7	58.3%	2	16.7%	3	25.0%
Social rented	5	83.3%	0	0.0%	1	16.7%
Private rented or living rent free	2	33.3%	2	33.3%	2	33.3%

Source: DC3408EW Health status

6.17 It is now possible to multiply the projected number of 75+ households occupying each tenure by the rates of mobility limitation for that tenure to arrive at the final tenure-led estimate for specialist housing needs. The number of households falling into potential need for specialist accommodation over the Plan period is **19**.

6.18 These findings are set out in the table, based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often

reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.

**Table 6-5: AECOM estimate of specialist housing need in Tasburgh by the end of the Plan period**

Type	Affordable	Market	Total (rounded)
Housing with care (e.g. extra care)	Multiply the number of people across all rented tenures (not just social rent as those aged 65+ who need to rent are overwhelmingly likely to need Affordable Housing) by the percent of occupiers in that tenure who have day to day activity limitations limited a lot	Multiply the number of people across all owner-occupied housing by the percent of occupiers in that tenure who have day to day activity limitations limited a lot	11
	5	6	
Adaptations, sheltered, or retirement living	Multiply the number of people across all rented housing by the percent of occupiers in that tenure who have day to day activity limitations limited a little	Multiply the number of people across all owned housing by the percent of occupiers in that tenure who have day to day activity limitations limited a little	9
	1	8	
<b>Total</b>	<b>6</b>	<b>14</b>	<b>19</b>

Source: Census 2011, AECOM Calculations

## Housing LIN-recommended provision

1. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. It reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. The table serves as a guide to the numbers of specialist dwellings for older people that should be provided given the increase in their numbers over the Plan period, and how these should be split into the different tenures.
2. It is worth highlighting that the HLIN model suggests that the level of unmet demand for specialist housing for older people of all kinds is approximately 251 units per 1,000 of the population aged 75+.

**Table 6-6: Recommended provision of specialist housing for older people from the SHOP toolkit**

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

Source: Housing LIN SHOP Toolkit

6.19 As Table 6-7 shows, Tasburgh is forecast to see an increase of 70 individuals aged 75+ by the end of the Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent =  $60 \times 0.07 = 4.2$
- Leasehold sheltered housing =  $120 \times 0.07 = 8.4$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) =  $20 \times 0.07 = 1.4$
- Extra care housing for rent =  $15 \times 0.07 = 1.1$
- Extra care housing for sale =  $30 \times 0.07 = 2.1$
- Housing based provision for dementia =  $6 \times 0.07 = 0.4$

6.20 This produces an overall total of **18** specialist dwellings which might be required by the end of the plan period.

6.21 Table 6-7 sets out the HLIN recommendations in the same format as Table 6-5. It is important to stress that the SHOP toolkit embeds assumptions that uplift the provision of specialist accommodation compared to current rates.

**Table 6-7: HLIN estimate of specialist housing need in Tasburgh by the end of the Plan period**

Type	Affordable	Market	Total
Housing with care (e.g. extra care)	Includes: enhanced sheltered housing for rent + extra care housing for rent + housing based provision for dementia	Includes: enhanced sheltered housing for sale + extra care housing for sale	5
	2.2	2.8	
Sheltered housing	Conventional sheltered housing for rent	Leasehold sheltered housing	13
	4	8	
<b>Total</b>	<b>6</b>	<b>11</b>	<b>18</b>

Source: Housing LIN, AECOM calculations

## Norfolk specialist retirement housing study findings

6.22 A study conducted for Norfolk Councils analysed demand for specialist retirement housing within Norfolk<sup>19</sup>, dividing South Norfolk district into 6 sub-areas on ward basis. The Long Stratton sub-area which includes Tasburgh, has a current supply of 50 sheltered dwellings for rent and 3 age exclusive rental dwellings. The study identifies a demand (2020) for 139 units for the Long Stratton sub-area. This is comprised of 92 Sheltered units for sale and shared ownership and 47 Extra care units mostly for sale and shared ownership (includes 8 units for rent). The majority of identified demand is for sheltered units for sale (109) followed by extra care units (35) for sale. The study identifies a surplus of 30 rented sheltered accommodation within the sub-area. These findings are not necessarily applicable to the NA because of the different current levels of provision, although it is arguable that residents could move within the available options across the whole sub-area as their needs change without disrupting their existing social and family connections.

## SHMA findings

6.23 The SHMA identified that the institutional population in the HMA is likely to increase by around 3,909 people over the period 2015-36, adding that it does not necessarily follow that all of the increase in institutional population should be provided as additional bedspaces in residential institutions in Use Class C2; some of the specialist older person housing may be more appropriate for their needs.

6.24 The SHMA notes that if the additional 3,909 bedspaces are not provided over the Plan period these residents will not be able to vacate their existing dwellings which would lead to higher housing need.

<sup>19</sup> [Study of demand for specialist retirement housing and accessible housing for older people and related planning and viability issues-November-2021](#)

## Conclusions- Specialist Housing for Older People

- 6.25 The NA currently has no provision of specialist housing stock for older people.
- 6.26 It is projected that there will be an increase of 70 individuals in the 75+ age group between 2011 and 2036 in Tasburgh, increasing the proportion of people in this age group from 6% to 9% by the end of the NP period.
- 6.27 The potential need for specialist housing with some form of additional age restriction or care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
- 6.28 These two methods of estimating the future need in Tasburgh produce 18 to 19 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here, particularly as there is no current provision in Tasburgh.
- 6.29 It is important to take into consideration the breakdown of levels of care and tenure within the need for specialist housing for older persons. When considering the AECOM calculations outlined in Table 6-5, the majority of the need, at 74%, is identified for specialist market housing. Slightly more need is identified for extra-care housing at 58% compared to 47% sheltered housing. Extra-care may need to form a higher share given the present lack of this form of accommodation in the catchment area. The greatest sub-category of need was identified for market sheltered housing at 42% of the total need. However, this need is for individuals with less severe limitations and market housing is considered the most appropriate for adaptations, so at least some of this need could be met through adaptations or through ensuring that all new housing is accessible and adaptable for people with lower support needs.
- 6.30 South Norfolk's adopted; Policy 7 (Housing delivery), promotes mixed tenure housing with care as part of overall provision in accessible locations with particular focus on Norwich and Long Stratton. The emerging GNLP Policy 5 (Homes) supports the delivery of specialist housing options for older people's accommodation, including sheltered housing, supported housing, extra care housing and residential/nursing care homes. Under the policy specialist older people's housing will provide 33% affordable housing. Proposals for major housing development are required to provide at least 20% of homes to the Building Regulation M4(2). If these requirements were to be met on the SNVCP allocated site in Tasburgh up to 6 units would meet the M4(2) accessibility/adaptability standards. This will be helpful in allowing some of the older residents with lower support needs to remain independent for longer.
- 6.31 Neighbourhood Planning Groups may also be able to encourage the adaptation of existing properties through grant schemes and other means (though it is acknowledged that Neighbourhood Plans may have limited influence over changes to the existing stock).
- 6.32 It is relatively common for Local and Neighbourhood Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide, and the localised evidence gathered here would further justify this. The proportion of new housing that might

accommodate those using wheelchairs might be set with reference to the proportion of affordable housing applicants falling into this category and/or evidence from a household survey.

6.33 While it is important to maximise the accessibility of all new housing, it is particularly important for specialist housing for older people to be provided in sustainable, accessible locations, for a number of reasons, as follows:

- so that residents, who often lack cars of their own, are able to access local services and facilities, such as shops and doctor's surgeries, on foot;
- so that any staff working there have the choice to access their workplace by more sustainable transport modes; and
- so that family members and other visitors have the choice to access relatives and friends living in specialist accommodation by more sustainable transport modes.

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

6.35 It is considered that Tasburgh's position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Tasburgh entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model. In the case of Tasburgh, Long Stratton is considered to have potential to accommodate the specialist housing need arising from the Neighbourhood Area (i.e. to be the hub in the hub-and-spoke model). If this were to take place, then the number of specialist dwellings to be provided and the overall dwellings target for the Neighbourhood Area itself would not overlap.

6.36 Wherever specialist housing is to be accommodated, partnership working with specialist developers is recommended, so as to introduce a greater degree of choice into the housing options for older people who wish to move in later life.



# 7. Conclusions

## Overview

7.1 Table 7-1 below sets out in full the conclusions and recommendations of this Neighbourhood Plan housing needs assessment, based on the evidence reviewed and analysed.

Table 7-1 Summary of study findings with a potential impact on NP housing policies

Issue	Summary of evidence and data assessed	Conclusions and recommendations
Housing tenure and affordability	<p>Tasburgh's current tenure mix reveals a very high level of home ownership (89%) compared to the wider district (75%) and the national average (63%). There is a corresponding lack of social rents (less than 4%) compared to the wider geographies. The private rental sector is underrepresented (less than 7%) in the NA compared to the wider district (11%) and the national average (17%).</p> <p>Home values in Tasburgh have increased greatly over the last decade with the value of an average (mean) home costing £421,056, a 145% increase on the 2012 price. There is currently a 37% price differential between an entry-level home (£282,500) and a median priced home (£388,000).</p> <p>The average household income in Tasburgh is £47,800 and the lower quartile income (per person) was £15,172 in 2020.</p> <p>A household would need an income comfortably above the average (or a very large deposit) to qualify for a mortgage even for an entry-level home in the parish.</p> <p>Private renting is generally only affordable to average earners. Broadly speaking, anyone earning between £36,040 and £72,643 may benefit from affordable home ownership options such as shared ownership, discounted market housing (including the Government's First Homes product), and rent to buy, all of which are found to be suitable in Tasburgh. To the extent that subsidised discounts above minimum mandated levels can be achieved, this would be beneficial here.</p> <p>Lower earners will still need affordable rented housing.</p>	<p>There are currently 3 local households on South Norfolk's Affordable Housing register. SNC advised that the chances of finding a suitable vacancy for a local applicant are very small due to the limited affordable stock. The estimate suggests Tasburgh will require around 17 affordable dwellings (predominately for social/affordable rent) over the Neighbourhood Plan period.</p> <p>The up to 25 dwellings allocated in the SNVCP would deliver up to 8 Affordable Housing (AH) units in the parish which is insufficient to meet the estimated need. It is recommended that the policy requirement be met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) be explored.</p> <p>The adopted local plan policy guideline pertaining to AH mix gives a split of 85% rented to 15% ownership, but to accommodate the 25% First Homes requirement mandated nationally a mix of 75% rented to 25% ownership tenures (in the form of First Homes) would be required. However, this would not give any scope to deliver other forms of affordable home ownership. AECOM therefore proposes an indicative Affordable Housing tenure mix of 70% affordable rented accommodation and 30% affordable home ownership options which should be sought in the Neighbourhood Plan if it is not in conflict with other community objectives.</p>

Issue	Summary of evidence and data assessed	Conclusions and recommendations
Housing type and size	<p>Tasburgh's housing stock is dominated by detached properties (including bungalows) which make up over three quarters of stock (77%); a much higher proportion than at district (56%) and national (25%) levels. Semi-detached homes form the next most common category (15%) followed by terraced homes (6%). Flats are very rare in the parish.</p> <p>In terms of dwelling size, Tasburgh's housing stock is dominated by 3 bedroom dwellings; the most common size (around 49% in 2021). The parish has a substantial proportion of larger properties (4 bedroom plus) with these making up 36% of stock. Compared to district and national levels, Tasburgh has a substantially greater proportion of larger properties (4 bedroom and over) than the wider geographies with correspondingly fewer smaller dwellings (less than 3 bedrooms). One bedroom properties are particularly underrepresented in the parish (1%) compared the district (6%) and the national average (12%).</p> <p>The implication of low availability of smaller properties is a challenge in terms of affordability, particularly for newly forming households. There may also be a relative lack of smaller homes to which older households may wish to downsize, causing them to remain in larger homes than they want for longer.</p> <p>Tasburgh has an ageing population profile compared to the age distribution for England as a whole, with smaller proportions of the younger age groups and higher proportions of older age groups (45-64, 65-84). Both Tasburgh and the wider district have a greater percentage of residents aged 45-84 than the national average, with a smaller proportion of residents in the younger age groups (16-44).</p> <p>Comparing the age structure of the population between the 2021 Census and the 2011 Census shows that the 25-44 age group has declined by 19% and the youngest cohort (0-15) has declined by 15% while 65-84 cohort grew by 27% representing the highest rate of change.</p> <p>It is likely that ageing will be a major driver of housing need in the parish in future years. These estimates also suggest that some younger residents are leaving the NA, which may reflect a lack of suitable options for newly forming households. The 85+ cohort has remained the same which may indicate that some residents are having to move outside the parish to access more suitable accommodation in old age.</p> <p>Applying the Local Authority level household projections to the age profile of Tasburgh's households suggests that by 2036 the oldest households could increase by 75% from 2011 levels to become the second largest demographic group at 36% of the total population. Such households could continue to occupy the same dwellings they currently live in, or perhaps move within the community to a home better suited to the size of their household or their evolving needs.</p>	<p>The results of a modelling exercise, which looks at the sizes of dwelling occupied by households at different life stages and projects the growth and decline of those household age groups over the plan period, suggests that new development might benefit from strong focus on smaller homes, particularly 2 bedroom ones. While the currently most common, 3-bedroom properties are likely to continue to be needed as generally the most popular option among many groups.</p> <p>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.</p>

Issue	Summary of evidence and data assessed	Conclusions and recommendations
Specialist housing for older people	<p>Tasburgh currently has no provision of specialist housing stock for older people.</p> <p>ONS (2020) population estimates suggest that there are currently around 101 individuals aged 75 or over in Tasburgh. This is projected to increase to 140 by 2036.</p> <p>The emerging GNLP Policy 5 (Homes) indicates that proposals for major housing development are required to provide at least 20% of homes to the Building Regulation M4(2). If these requirements were to be met on the SNVCP allocated site in Tasburgh, up to 6 units would meet the M4(2) accessibility/ adaptability standards. This will be helpful in allowing some of the older residents with lower support needs to remain independent for longer.</p>	<p>The two methods of estimating the future need in Tasburgh produce a range of 18 to 19 specialist accommodation units that might be required during the Plan period.</p> <p>The emerging GNLP Policy 5 (Homes) proposals for major housing development are required to provide at least 20% of homes to the Building Regulation M4(2). If these requirements were to be met on the SNVCP allocated site in Tasburgh, up to 6 units would meet the M4(2) accessibility/ adaptability standards. This will be helpful in allowing some of the older residents with lower support needs to remain independent for longer.</p> <p>Future development proposals might usefully be encouraged to include a proportion of provision aimed exclusively at the older market, particularly the segment already holding housing equity and therefore having the desire and ability to buy a home better suited to their evolving needs.</p> <p>Neighbourhood Planning Groups may also be able to encourage the adaptation of existing properties through grant schemes and other means (though it is acknowledged that Neighbourhood Plans may have limited influence over changes to the existing stock).</p> <p>The majority of need (74%) is identified for specialist market housing.</p> <p>A 'hub and spoke' model based in Long Stratton (as the hub) is considered to have the potential to accommodate the specialist housing need arising from the Neighbourhood Area.</p>

## 8. Next Steps

### Recommendations for next steps

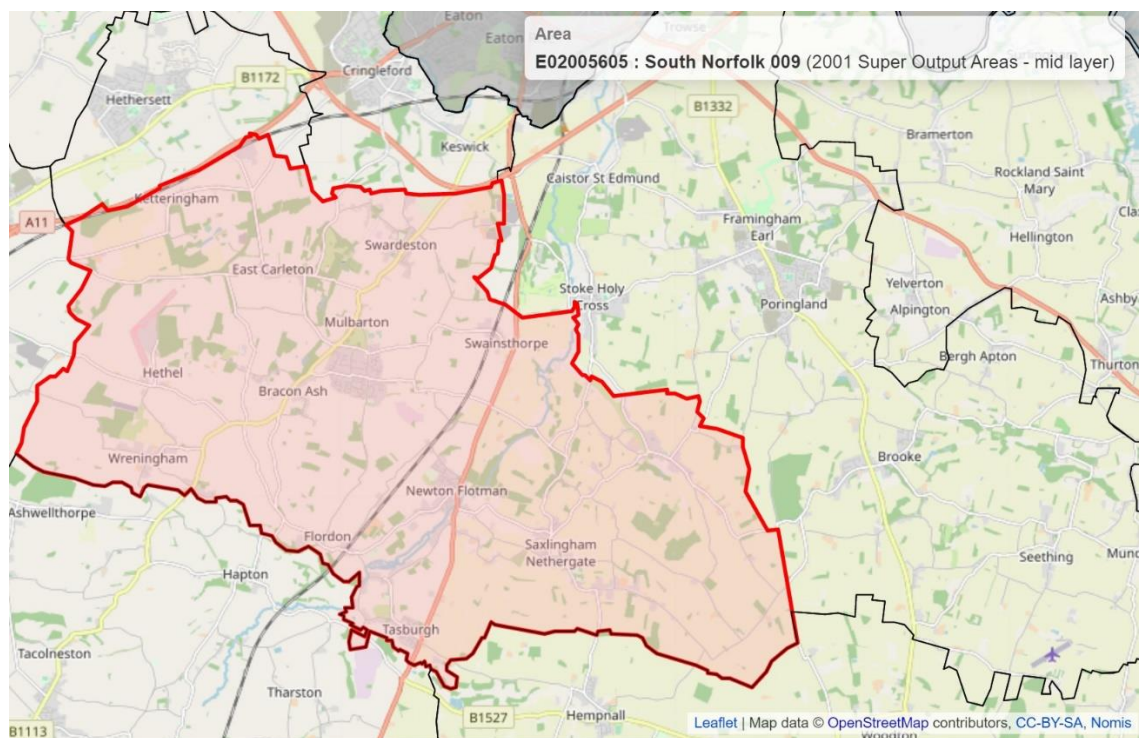
- 8.1 This Neighbourhood Plan housing needs assessment aims to provide Tasburgh with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with South Norfolk Council 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 SNC;
  - 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 SNC.
- 8.2 This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.
- 8.3 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, SNC or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
- 8.4 At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

# Appendix A : Calculation of Affordability Thresholds

## A.1 Assessment geography

- 1.1 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.
- 1.2 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 Tasburgh, it is considered that MSOA E02005605 is the closest realistic proxy for the Neighbourhood Area boundary when looking at income data, and as such, this is the assessment geography that has been selected. A map of E02005605 appears in Figure A-1.

**Figure A-1: MSOA E02005605 used as a best-fit geographical proxy for the Neighbourhood Area**



Source: ONS

## A.1 Market housing

- 1.3 Market housing is not subsidised and tends to be primarily accessible to people on higher incomes.
- 1.4 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.

## Market sales

- 1.5 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.
- 1.6 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 Tasburgh, 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.
- 1.7 The calculation for the purchase threshold for market housing is as follows:
  - Value of a median NA house price (2021) = £388,000;
  - Purchase deposit at 10% of value = £38,800;
  - Value of dwelling for mortgage purposes = £349,200;
  - Divided by loan to income ratio of 3.5 = purchase threshold of £99,771.
- 1.8 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 £282,500 and the purchase threshold is therefore £72,643.
- 1.9 It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records zero sales of new build properties in the NA in 2021. Therefore, AECOM has calculated an estimate for the cost of new build entry-level housing in the NA in 2021. This is important as it is the expected lower end of the market for new housing in the near future, and it is also the benchmark used for the likely cost of affordable home ownership products (calculated later in the Appendix). The estimated NA new build entry-level house price is calculated by determining the uplift between all house prices in 2021 across South Norfolk and new build house prices in 2021 in the same area. This percentage uplift is then applied to the 2021 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £293,132 and purchase threshold of £75,377.
- 1.10 In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across South Norfolk in 2021. The median cost of new build dwellings in South Norfolk was £289,500 with a purchase threshold of £74,443. This is very similar to the estimated NA new build entry-level house price.

## **i) Private Rented Sector (PRS)**

- 1.11 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.
- 1.12 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.
- 1.13 The property website [Home.co.uk](https://www.home.co.uk) shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within the NR15 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.
- 1.14 According to [home.co.uk](https://www.home.co.uk), there were 17 properties for rent at the time of search in October 2022, with an average monthly rent of £1,167. There were 7 two-bed properties listed, with an average price of £901 per calendar month.
- 1.15 The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:
- Annual rent = £901x 12 = £10,812;
  - Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £36,040.
- 1.16 The calculation is repeated for the overall average to give an income threshold of £46,680.

## **A.2 Affordable Housing**

- 1.17 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. More recently, a new product called First Homes has been introduced in 2021. Each of the affordable housing tenures are considered below.

### **i) Social rent**

- 1.18 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.
- 1.19 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

Tasburgh. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for South Norfolk District in the Table A-1.

- 1.20 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	£77.95	£86.83	£95.87	£111.40	£89.44
Annual average	£4,053	£4,515	£4,985	£5,793	£4,651
Income needed	£13,498	£15,035	£16,601	£19,290	£15,487

Source: Homes England, AECOM Calculations

## ii) Affordable rent

- 1.21 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).
- 1.22 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%.
- 1.23 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for South Norfolk District. Again, it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
- 1.24 Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in [the NA are actually closer to 54% 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	£94.84	£111.17	£128.73	£159.18	£112.23
Annual average	£4,932	£5,781	£6,694	£8,277	£5,836
Income needed	£16,422	£19,250	£22,291	£27,564	£19,434

Source: Homes England, AECOM Calculations

### iii) Affordable home ownership

1.25 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.

1.26 In paragraph 65 of the NPPF 2021, the Government introduces a recommendation that “where major development involving the provision of housing is proposed, planning policies and decisions should expect at least 10% of the total number of 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

1.27 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.

1.28 The starting point for these calculations is therefore the estimated cost of new build entry-level housing in the NA noted above of £293,132.

1.29 For the minimum discount of 30% the purchase threshold can be calculated as follows:

- Value of a new home (estimated NA new build entry-level) = £293,132;
- Discounted by 30% = £205,192;
- Purchase deposit at 10% of value = £20,519;
- Value of dwelling for mortgage purposes = £184,673;
- Divided by loan to income ratio of 3.5 = purchase threshold of £52,764.

1.30 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 £45,226 and £37,688 respectively.

1.31 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.

- 1.32 Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m<sup>20</sup>) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in Tasburgh.

### **Shared ownership**

- 1.33 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'.
- 1.34 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.
- 1.35 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).
3. The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £293,132 is £73,283;
  - A 10% deposit of £7,328 is deducted, leaving a mortgage value of £65,955;
  - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £18,844;
  - Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £219,849;
  - The estimated annual rent at 2.5% of the unsold value is £5,496;
  - This requires an income of £18,321 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
  - The total income required is £37,165 (£18,844 plus £18,321).
- 1.36 The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £29,523 and £49,902 respectively.

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<sup>20</sup> It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

1.37 All the above thresholds are below the £80,000 cap for eligible households.

### **Rent to Buy**

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

### **Help to Buy (Equity Loan)**

1.39 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.

1.40 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 methods<sup>21</sup>.

### **Age-Restricted General Market Housing**

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

### **Annual Monitoring Report**

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

### **Basic Conditions**

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

### **Backlog need**

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

### **Bedroom Standard<sup>22</sup>**

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

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<sup>21</sup> The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

<sup>22</sup> See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-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 principal 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 Order<sup>23</sup>**

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)<sup>24</sup>**

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 older parent living with their adult child and family or an adult child returning to the parental home is not a concealed family; the latter are reported in an ONS analysis on increasing numbers of young adults living with parents.

## **Equity Loans/Shared Equity**

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

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<sup>23</sup> See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

<sup>24</sup> See [http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776\\_350282.pdf](http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf)

## **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 years<sup>25</sup>, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

## **Neighbourhood Development Order (NDO)**

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

## **Neighbourhood plan**

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

## **Older People**

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

## **Output Area/Lower Super Output Area/Middle Super Output Area**

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

## **Overcrowding**

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

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<sup>25</sup> See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

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 Housing<sup>26</sup>**

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 '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

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<sup>26</sup> See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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 Older People**

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

### **Social Rented Housing**

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.<sup>27</sup>

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<sup>27</sup> See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

