

# Horsford

Housing Needs Assessment (HNA)

August 2023

Quality information

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**List of acronyms used in the text:**

DLUHC	Department for Levelling Up, Housing and Communities (formerly MHCLG)
DPD	Development Plan Document
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
JCS	Joint Core Strategy
LA	Local Authority
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
LSOA	Lower Layer Super Output Area
MSOA	Middle Layer Super Output Area
NA	Neighbourhood (Plan) Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
OA	Output Area
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SHMA	Strategic Housing Market Assessment
VOA	Valuation Office Agency

# 1. Executive Summary

1. Horsford is a Neighbourhood Area (NA) located in the district of Broadland. The NA boundary covers the areas administered by Horsford Parish Council
2. The 2021 Census recorded 4,942 individuals in Horsford, indicating an increase of 779 people since the 2011 Census.
3. There has been significant development in Horsford in recent years. Broadland District Council has provided data showing that 411 new homes have been built since 2011. Of these, 203 were delivered as Affordable Housing. The current total number of dwellings in the NA is estimated to be 2,028.
4. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Working Group at the outset of the research.
5. Data from the 2021 Census is being released throughout 2023. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level, including parishes, will not be available until later in 2023, as well as data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections where necessary to build up evidence at the neighbourhood level.

## Conclusions- Tenure and Affordability

### Current tenure profile

6. In 2021 the proportion of households that owned their own home in Horsford (74.6%) and Broadland (77.1%) was well above national levels (61.3%). Horsford had the greatest proportion of households living in shared ownership dwellings in relation to the comparator geographies. Due to the dominance of the ownership tenures in the NA, the proportion of households both socially renting and privately renting were lower than the country as a whole.

### Affordability

7. Between 2013 and 2022 house prices rose steadily in Horsford. The median house price grew by 66.2% in this time, peaking in 2022 at £282,500. The lower quartile house price experienced 61.7% growth, peaking in 2021 at £246,500, falling slightly to £245,000 in 2022.
8. Local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. The median house price would require an annual income approximately 60% higher than the current average. Private renting is generally only affordable to average earners. Households made up of one or two lower quartile earners cannot afford the given rental thresholds.

9. Turning to affordable home ownership products, it is recommended that in Horsford First Homes are delivered at a 30% discount, making the product accessible to households on mean incomes. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to the same groups. Rent to Buy provides a product for households for which the availability of a deposit rather than income level per se is the key barrier to accessing home ownership.
10. Affordable rented housing is generally affordable to households with two lower earners. However, households with a single lower earner appear only able to marginally afford socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing, including other affordable rented tenures.

### **The need for Affordable Housing**

11. The Greater Norwich LHNA, undertaken in 2021, estimates the need for Affordable Housing in Broadland. When the LHNA figures are pro-rated to Horsford, this equates to a need for 2.5 social/affordable rented homes and 1.0 affordable home ownership homes per annum or 37.5 and 15.0 respectively over the Neighbourhood Plan period 2023-2038.

### **Affordable Housing policy**

12. AECOM suggests an indicative mix of Affordable Housing in response to the expectation that the delivery of Affordable Housing will be lower than the needs identified in Horsford and the greater need being identified for social/affordable rented housing. It is suggested that in Horsford 67% of Affordable Housing is delivered as social/affordable rented housing and the remaining 33% as affordable home ownership tenures.
13. Looking specifically at affordable home ownership products, it is suggested that 25% of Affordable Housing is delivered as First Homes, in line with national policy. It is recommended that these are delivered at a 30% discount in Horsford. A further 8% is allocated to shared ownership. Rent to Buy does not feature in the recommended mix as it was considered one of the least affordable tenures locally.
14. The expected level of delivery does not meet the quantity of demand identified in estimates of the need for Affordable Housing. Therefore, it is recommended that the policy requirement is met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) to be explored.
15. 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 neighbourhood development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

## Conclusions- Type and Size

### The current housing mix

16. In 2021 the greatest proportion of households in Horsford lived in detached dwellings. This was followed by households living in semi-detached dwellings, with the proportion increasing from 40.6% to 43.3% over the decade. A small proportion of households lived in more dense dwelling types (terraced and flats).
17. Horsford had a slightly higher proportion of households living in detached dwellings and semi-detached dwellings than the wider district and country. Due to the dominance of households living in detached and semi-detached dwellings in the NA, the proportion of households living in terraced dwellings and flats was well below national levels, indicating a clear gap in the market for more affordable dwelling types in Horsford. 2021 VOA data shows that 21.9% of dwellings in the proxy area for Horsford were bungalows, compared to 31.7% across Broadland and 9.2% nationally.
18. Turning to dwelling size, in 2011 and 2021 the greatest proportion of households lived in 3-bedroom dwellings, with the proportion decreasing in this time. The proportion of households living 4+ bedroom dwellings increased. There were very few households living in the smallest 1-bedroom dwellings. Both Horsford and Broadland had a greater proportion of households living in mid-sized and larger dwellings than England, with this seen to the greatest extent in the NA. The NA had a smaller proportion of 1-bedroom and 2-bedroom dwellings than the comparator geographies.

### Population characteristics

19. Between 2011 and 2021 the population of Horsford grew by 18.7%. In both years the greatest proportion of the population was aged 45-64. The number of people aged 65-84 increased the most over the decade, by 56.8%. However, the number of people in the oldest age category decreased. The proportion of children and younger working age adults (25-44) decreased over the decade, although the number of people in these categories increased.
20. Horsford had the greatest proportion of children in the population when compared to Broadland and England. The proportion of young people and younger working age adults (aged 15-44) was also greater in Horsford than Broadland as a whole, suggesting a greater proportion of families with dependent children. Horsford had a smaller proportion of the population aged 65+ than both the district and the country, suggesting a less rapid aging of the population.
21. A significantly smaller proportion of households were single occupancy in Horsford compared to Broadland and England. The NA therefore had the greatest proportion of family households. Horsford had a greater proportion of households aged 66 and over than England, but a smaller proportion than Broadland. The NA had the greatest proportion of households with dependent children and non-dependent children.
22. Under-occupancy is relatively common in the NA, with 81.5% of households in Horsford living in a dwelling with at least one extra bedroom compared to their household size. This is most common in families aged 66+, single persons aged 66+, and families aged under



66 with no children. This suggests that the largest dwellings are not necessarily occupied by households with the most family members, but by households with the most wealth or older households that have been unable or unwilling to downsize.

### **Future population and size needs**

23. Population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over projected to increase by 60% by 2038. This category is projected to account for 28.4% of households by the end of the plan period compared to 20.2% in 2011. It is projected that there would also be increases in households with a household reference person aged 25-34 and 55-64.
24. AECOM modelling suggests that by 2038 there should be an increase in the proportion of smaller 1- and 2-bedroom dwellings in Horsford, a decrease in the proportion of mid-sized and larger dwellings, but an increase in the largest family homes. In order to reach this suggested mix it is recommended that future delivery is focussed on 2-bedroom dwellings, at 44.7% of the mix. There is also a focus on the smallest 1-bedroom dwellings, with some provision for mid-sized and larger dwellings.
25. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes while market homes focus on mid-sized homes and some larger options. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures.
26. 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.

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

27. At the time of writing this report there were no units of specialist accommodation for older people in the NA, although there was a care home with space for 64 residents.
28. 2021 Census data suggests that at this time there were 323 individuals aged 75+ in the NA. It is projected that by the end of the plan period this will increase to 479, with the 75+ population accounting for 8.7% of the population by 2038, compared to 16.8% in Broadland.

### **Specialist housing for older people**

29. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
30. These two methods of estimating the future need in Horsford produce a range of 39 to 48 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.

31. It is helpful to look at the breakdown of need in terms of care and tenure shown in Table 6-3. This shows that there is a greater need for market specialist housing for older people (89.6%) than affordable (10.4%). There is also a greater need identified for sheltered housing (58.3%) than extra care housing (41.7%). The greatest sub-category overall was for market sheltered housing at 54.2% of the total need. It should be noted that at least some of this need could be met through at home adaptations or ensuring that new dwellings are built to be accessible and adaptable.
32. It is important for specialist housing for older people to be provided in sustainable, accessible locations, with cost-effectiveness and economies of scale also important factors to consider. It is considered that Horsford may be a suitable location for specialist accommodation for older people.

### **Care homes**

33. Care home accommodation is defined as institutional accommodation rather than housing. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on this rate and the expected increase of 156 individuals aged 75+ between 2021 and 2038, it is estimated that in 2038 there would be a need for 10.1 additional care home beds in the NA compared to 2021. Some of the need for care home beds might be met by independent housing accommodation and vice versa.

### **Adaptable and accessible housing**

34. Given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development.
35. The Local Plan outlines targets for the proportion of new housing that might be required to meet national standards for accessibility and adaptability (Category M4(2)). It states that 20% of new homes will be expected to meet M4(2). It does not set requirements for housing suitable for wheelchair users (Category M4(3)). Broadland District Council note that they specify Category M4(2) as a minimum on bungalows delivered for affordable rent, with Category M4(3) preferable. The evidence presented in the HNA may justify the Working Group approaching the LPA to discuss setting further requirements on accessibility and adaptability.

## 2. Context

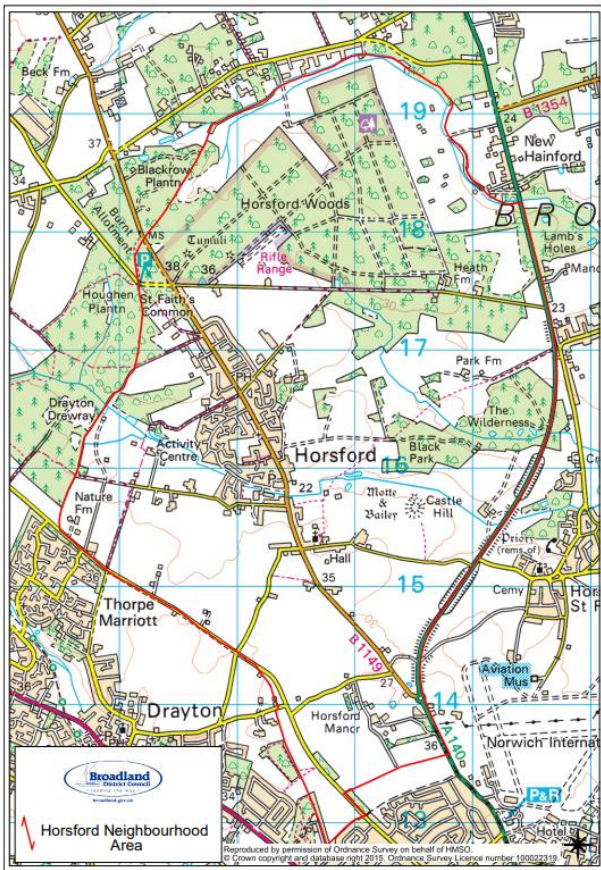
### Local context

36. Horsford is a Neighbourhood Area (NA) located in the district of Broadland in the East of England. The NA boundary aligns with the parish boundary and was designated in April 2016.
37. The Neighbourhood Plan is envisaged to start in 2023 and extend to 2038, therefore covering a period of 15 years. The evidence supplied in this report will look ahead to the Plan end date of 2038, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.
38. Horsford NA is located approximately 7 miles north of Norwich in the district of Broadland, with Horsford Woods located north of the village. Norwich train station provides connections to London as well as to settlements including Cambridge, Peterborough, Chelmsford, Colchester, Ipswich, Sheffield, Liverpool, Manchester, and Stansted Airport. In terms of amenities, the NA has a primary school (although the emerging Greater Norwich Local Plan identifies that this has limited capacity), a post office, a village hall, a pharmacy, a pub, and a church. The Working Group are concerned about infrastructure constraints if there is further significant development in the NA.

### The NA boundary and key statistics

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

**Figure 2-1: Map of the Horsford Neighbourhood Area**



Source: Broadland District Council

40. At the time of the 2011 Census the NA was home to 4,163 residents, formed into 1,592 households and occupying 1,617 dwellings. The 2021 Census indicates population growth of around 779 individuals (or 18.7%) since 2011, recording a total of 4,942 residents and 2,008 households. The average household size fell slightly.
41. Completions data provided by Broadland District Council indicates that there have been 411 dwellings built between 1<sup>st</sup> April 2011 and 31<sup>st</sup> March 2022. Added to 2011 Census data this indicates that there are currently 2,028 dwellings in Horsford. 2021 Census data indicates that at this time there were 2,045 dwellings in the NA, an increase of 428 since 2011. This increase is broadly in line with the increase in households recorded in the Census over the decade (an increase of 416).

## The housing market area context

42. Whilst this HNA focuses on Horsford NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas (HMAs) are inherently linked to the labour market, employment patterns and travel to work areas.
43. In the case of Horsford, the 2017 Central Norfolk SHMA identifies the NA as sitting within the Central Norfolk HMA which covers Norwich City, Broadland District, South Norfolk District, Breckland District, and North Norfolk District. This means that when households

who live in these authorities move home, the vast majority move within this geography. The 2021 Greater Norwich LHNA focusses on Greater Norwich, which covers Norwich City, Broadland District, and Norwich City.

44. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Horsford, are closely linked to other areas. In the case of Horsford, changes in need or demand in settlements nearby is likely to impact on the neighbourhood. The Working Group noted that a neighbouring village has a housing allocation of c.700 homes, with other nearby villages having allocations of 250-300 dwellings. This could impact Horsford in a number of ways, including potentially decreasing future housing pressure on the NA as nearby settlements develop, increasing pressure on transport and amenities (e.g. the primary school) in and around Horsford, or providing additional infrastructure nearby as part of large developments.
45. In summary, Horsford functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Broadland District Council), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

## Planning policy context

46. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.<sup>1</sup> In the case of Broadland, the relevant adopted Local Plan consists of the Joint Core Strategy (JCS) for Broadland, Norwich, and South Norfolk, adopted in March 2011 (amendments adopted January 2014)<sup>2</sup>. This sits alongside the Development Management Development Plan Document (DPD)<sup>3</sup>, adopted in 2015, and the Site Allocations DPD<sup>4</sup>, adopted in 2016.
47. The emerging Local Plan is the Greater Norwich Local Plan Pre-Submission Draft Strategy<sup>5</sup> Regulation 19 Publication Stage. This sits alongside the Greater Norwich Local Plan Pre-Submission Draft Sites Plan<sup>6</sup>.
48. A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the emerging Local Plan:
  - Emerging Local Plan Policy 1 identifies an overall housing target of 49,492 homes between 2018 and 2038 for the Greater Norwich area;

<sup>1</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>

<sup>2</sup> Available at: <https://www.southnorfolkandbroadland.gov.uk/downloads/file/263/joint-core-strategy-adopted-document-2014>

<sup>3</sup> Available at: <https://www.southnorfolkandbroadland.gov.uk/downloads/file/134/development-management-dpd-adopted>

<sup>4</sup> Available at: <https://www.southnorfolkandbroadland.gov.uk/downloads/file/140/site-allocations-dpd-adopted-2016>

<sup>5</sup> Available at: [https://www.gnlp.org.uk/sites/gnlp/files/2021-10/Reg%2019%20final%20formatted\\_0.pdf](https://www.gnlp.org.uk/sites/gnlp/files/2021-10/Reg%2019%20final%20formatted_0.pdf)

<sup>6</sup> Available at: <https://www.gnlp.org.uk/sites/gnlp/files/2021-10/1.%20Part%20Two%20Sites%20Plan%20-%20Feb%202021.pdf>

- In Policy 7.4 Horsford is designated as a Village Cluster (along with Felthorpe and Haveringland), with sites allocated in the Greater Norwich Local Plan Sites Plan. This identifies that approximately 20-50 new homes are appropriate for the Horsford Cluster;
- Policy 5 states that 33% of all new dwellings are expected to be delivered as Affordable Housing on sites larger than 10 homes. The suggested tenure mix within Affordable Housing is left to be informed by the latest evidence of housing need. 10% of affordable homes should be available for affordable home ownership;
- Policy 5 sets out an expectation that 20% of new homes will be built to Category M4(2) accessibility standards.

49. The Made Neighbourhood Plan for Horsford includes a policy (HBE1) on housing in the NA. It outlines that there should be a mixed type and tenure of housing in Horsford to meet the needs of the community, including:

- Starter homes;
- Family homes (with a range of garden sizes);
- Affordable Housing;
- Housing for older and disabled people;
- Homes suitable for downsizing;
- Supported housing; and
- Bungalows.

## **Quantity of housing to provide**

50. The NPPF 2021 (paragraphs 66 and 67) requires LPAs to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.

51. Broadland District Council has fulfilled that requirement by providing Horsford with an indicative figure of 45 dwellings to be accommodated within the NA by the end of the Plan period through an allocation in the emerging Greater Norwich Local Plan.

## 3. Objectives and approach

### Objectives

52. This Housing Needs Assessment (HNA) is structured according to a number of themes or topics that were agreed at the outset of the research with the Horsford Neighbourhood Plan Refresh Working Group. These themes are broadly aligned with the kinds of housing policy areas available to neighbourhood plans, and each will form a distinct chapter of this report. The sub-sections below give a brief overview of the objectives of each chapter.

### Affordability and Affordable Housing

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

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

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

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

### Type and Size

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

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

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



58. In addition to the direction of travel revealed by statistics, a variety of reasons sit behind people's housing choices that are less easy to predict, including wealth, accessibility requirements and personal preference. The conclusions and recommendations given here are sufficient for justifying planning policies but are not definitive. It is also appropriate to take into account other factors and evidence if desired.

## Specialist Housing for Older People

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

60. 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. Its approach is as follows:

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

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

## Approach

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

- ONS population and household projections for future years;
- ONS population age estimates for parishes (as 2021 Census data does not yet include age profile at small scales);
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from Rightmove.co.uk;
- Local Authority housing waiting list data;
- Horsford Neighbourhood Plan 2018-2038, Made July 2018<sup>7</sup>; and

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<sup>7</sup> Available at: <https://www.southnorfolkandbroadland.gov.uk/downloads/file/59/horsford-neighbourhood-plan>



- Greater Norwich Local Housing Needs Assessment, June 2021<sup>8</sup>.

63. Data from the 2021 Census continues to be released throughout 2023. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including parishes, will not be available until later in 2023, as well as data comparing numerous variables. As such, neighbourhood level HNAs will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections to build up evidence at the neighbourhood level.

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<sup>8</sup> Available at: <https://www.gnlp.org.uk/sites/gnlp/files/2021-11/B22.3%20Greater%20Norwich%20LHNA.pdf>

## 4. Affordability and Affordable Housing

### Introduction

64. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.
65. This chapter has three aims, each given its own sub-section:
- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
  - To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
  - To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.
66. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must conform with these policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

### Definitions

67. This section uses a range of technical terms which are useful to define at the outset:
- **Tenure** refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership).
  - **Affordability** refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.
  - The definition of **Affordable Housing** is set out in the NPPF 2021 (Annex 2) as 'Housing for sale or rent, for those whose needs are not met by the market...' We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the current NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
  - A range of affordable home ownership opportunities are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring

to own a home. As part of this, the Government has introduced a new product called First Homes, although this is not yet reflected in Annex 2 of the NPPF.<sup>9</sup>

- **First Homes** is a new product and expected to be an important part of the strategy for improving access to home ownership. Its key features are explained in greater detail in Appendix C.

## Current tenure profile

68. 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.
69. Table 4-1 presents data on tenure in Horsford compared with Broadland and England from the 2021 Census. It shows that the proportion of households that owned their own home in Horsford and Broadland was well above national levels, with the greatest proportion seen in the district as a whole. Horsford had the greatest proportion of households living in shared ownership dwellings in relation to the comparator geographies. The Council also note that in recent years there has been the delivery of discounted market sale housing, which is assumed to fall into the 'owned' category of the Census, although the proportion is unknown.
70. Due to the dominance of the ownership tenures in the NA, the proportion of households both socially renting and privately renting were well below levels across England. However, Horsford had a slightly higher proportion of households socially renting than Broadland, at 11.1% and 9.7% respectively.

**Table 4-1: Tenure (households), Horsford and comparator geographies, 2021**

Tenure	Horsford	Broadland	England
Owned	74.6%	77.1%	61.3%
Shared ownership	1.2%	0.9%	1.0%
Social rented	11.1%	9.7%	17.1%
Private rented	13.1%	12.3%	20.6%

Sources: Census 2021, AECOM Calculations

71. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). This shows that there was an increase in the number of households in all tenure categories over the decade, with this most prominent in the number of households living in shared ownership dwellings which increased 4x between 2011 and 2021. There was also a clear increase in the number of households socially renting, which more than doubled. This may indicate that prior to 2021 there was an even more severe lack of Affordable Housing options in Horsford.

<sup>9</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>.

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

Tenure	2011	2021	% Change
Owned	1,287	1,498	+16.4%
Shared ownership	6	24	+300.0%
Social rented	104	222	+113.5%
Private rented	181	264	+45.9%

Sources: Census 2021 and 2011, AECOM Calculations

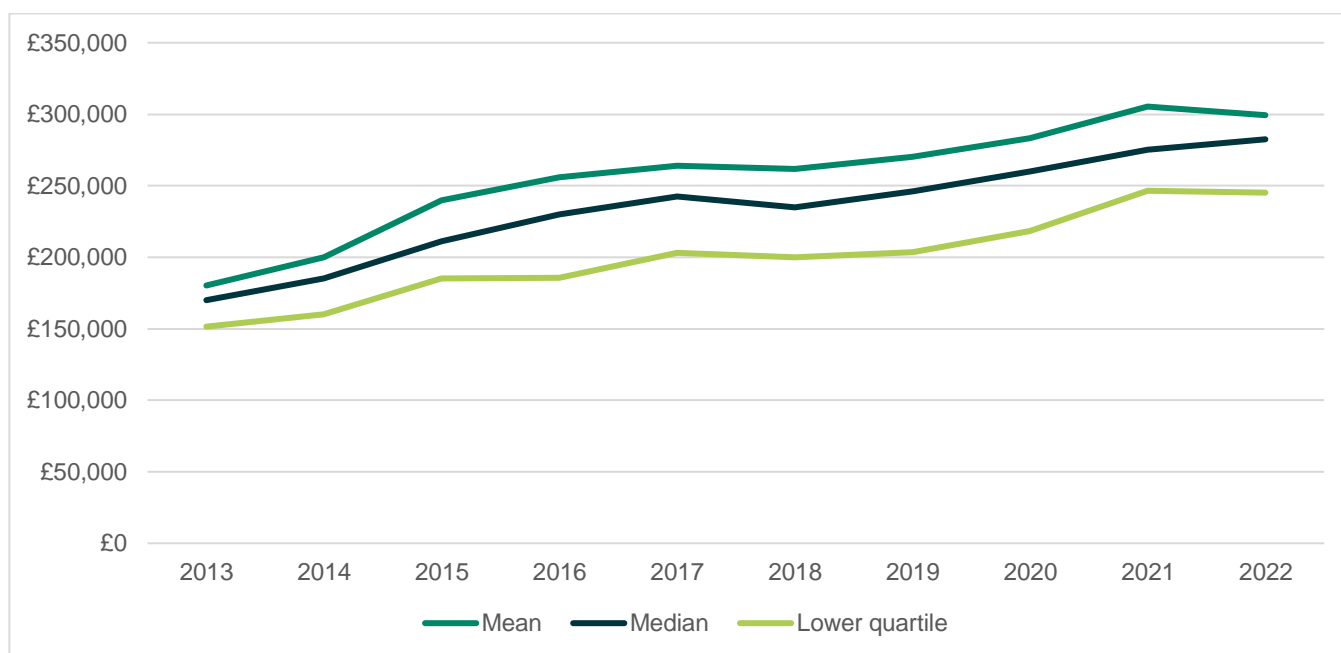
## Affordability

### House prices

72. 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.

73. Figure 4-1 looks at the average and lower quartile house prices in Horsford based on sales price data published by the Land Registry. It shows that between 2013 and 2022 house prices rose steadily in the NA. The median house price (the middle number when the data is sorted from smallest to largest) grew by 66.2% in this time, peaking in 2022 at £282,500. The lower quartile (the middle figure of the lowest 50% of prices and a good representation of entry-level housing) grew at a similar rate to the median, experiencing 61.7% growth between 2013 and 2022. The lower quartile house price peaked in 2021 at £246,500, falling slightly to £245,000 in 2022.

**Figure 4-1: House prices by quartile in Horsford, 2013-2022**



Source: Land Registry PPD

74. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that between 2013 and 2022 terraced house prices experienced the greatest increase, at 66.4% growth in this time. However, detached house prices remained the greatest each year. There were too few flat transactions, likely due to a small stock, to determine the growth over the decade. There is some year-on-year fluctuation within the sub-categories, likely due to these averages being taken from smaller sample sizes. Other factors, such as the size, condition, and location of properties also have an impact on house prices.

**Table 4-3: Median house prices by type in Horsford, 2013-2022**

Type	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Growth
Detached	£229,000	£245,250	£268,000	£314,998	£314,498	£290,000	£352,500	£340,000	£360,000	£367,995	60.7%
Semi-detached	£161,000	£163,000	£189,000	£195,000	£205,000	£206,000	£209,000	£229,500	£252,500	£265,000	64.6%
Terraced	£134,000	£144,950	£170,500	£156,475	£177,500	£217,000	£181,500	£163,996	£195,000	£223,000	66.4%
Flats	-	-	-	£106,000	-	-	-	-	-	-	-
<b>All Types</b>	<b>£170,000</b>	<b>£185,000</b>	<b>£211,000</b>	<b>£229,998</b>	<b>£242,500</b>	<b>£235,000</b>	<b>£246,000</b>	<b>£260,000</b>	<b>£275,000</b>	<b>£282,500</b>	66.2%

Source: Land Registry PPD

## Income

75. 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.
76. 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 £45,000 in 2018 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.
77. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. Broadland's gross individual lower quartile annual earnings were £15,064 in 2021. To estimate the income of households with two lower quartile earners, this figure is doubled to £30,128.
78. 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

79. 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.

80. AECOM has determined thresholds for the income required in Horsford 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 C.
81. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.
82. Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

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

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £45,000	Affordable on LQ earnings (single earner)? £15,064	Affordable on LQ earnings (2 earners)? £30,128
<b>Market Housing</b>						
Median House Price	£254,250	-	<b>£72,643</b>	No	No	No
NA New Build Entry-Level House Price	£195,746		<b>£55,927</b>	No	No	No
LQ/Entry-level House Price	£220,500	-	<b>£63,000</b>	No	No	No
LA New Build Median House Price	£301,500	-	<b>£86,143</b>	No	No	No
Average Market Rent	-	£12,780	<b>£42,600</b>	Yes	No	No
Entry-level Market Rent	-	£10,056	<b>£33,520</b>	Yes	No	No
<b>Affordable Home Ownership</b>						
First Homes (-30%)	£137,022	-	<b>£39,149</b>	Yes	No	No
First Homes (-40%)	£117,447	-	<b>£33,556</b>	Yes	No	No
First Homes (-50%)	£97,873	-	<b>£27,964</b>	Yes	No	Yes
Shared Ownership (50%)	£97,873	£2,719	<b>£37,026</b>	Yes	No	No
Shared Ownership (25%)	£48,936	£4,078	<b>£27,575</b>	Yes	No	Yes
Shared Ownership (10%)	£19,575	£4,894	<b>£21,905</b>	Yes	No	Yes
<b>Affordable Rented Housing</b>						
Affordable Rent	-	£5,661	<b>£18,852</b>	Yes	No	Yes
Social Rent	-	£4,835	<b>£16,100</b>	Yes	Marginal	Yes

Source: AECOM Calculations

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

### Market housing for purchase and rent

84. 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 approximately 60% higher than the current average.

85. Private renting is generally only affordable to average earners. Households made up of one or 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**

86. There is a relatively large group of households in Horsford who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £33,520 per year (at which point entry-level rents become affordable) and £63,000 (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.
87. First Homes are to be offered specifically to first time buyers 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.
88. This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. It is recommended that in Horsford First Homes are delivered at a 30% discount, making the product accessible to households on mean incomes. It is worth noting that this assumes new build entry-level house price will remain in line with the recent average, which appeared unusually low compared to existing housing. If this increases further discount may be required. Whilst increasing the discount to 50% would also make First Homes accessible to households with two lower quartile earners, this would likely cause challenges with build costs, as discussed further in Appendix C.
89. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding higher discount levels on First Homes will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased. This could effectively sacrifice the provision of affordable rented housing to provide a more attractive First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the Working Group intend to set a higher First Homes discount level than that set at district level, further discussions with the LPA are advised.
90. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to the same groups. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.<sup>10</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,

<sup>10</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/hws48>.



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.

91. Rent to Buy provides households with the option to rent at a discount whilst saving for a deposit to buy their property within a set period (usually within 7 years). The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents or discounts on *average* rents, this would make Rent to Buy affordable to households on mean incomes. Average rents require higher incomes than First Homes or shared ownership. However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.
92. These three affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:
  - First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
  - Shared ownership at high equity shares performs a similar function to First Homes, but there are additional costs associated with the rented portion.
  - Shared ownership at low equity shares can usually be accessed by lower earning households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
  - Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

### **Affordable rented housing**

93. Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This appears to be the case in Horsford.
94. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). However, households with a single lower earner appear only able to marginally

afford socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.

95. The evidence in this chapter suggests that the affordable rented sector performs a vital function in Horsford 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.

## Estimates of the need for Affordable Housing

96. This section seeks to quantify the long-term potential need for Affordable Housing, which should be considered separately for affordable rented housing and affordable routes to ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale.

### Evidence in the LHNA

97. An LHNA was undertaken for Greater Norwich in 2021. This study estimates the need for affordable housing in the individual districts based on analysis of the Council's housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time.

98. The LHNA identifies the need for 64.7 additional affordable rented homes and 209.8 affordable home ownership dwellings each year in Broadland as a whole. However, when taking into consideration affordability criteria<sup>11</sup>, there is an annual need for 27.6 affordable home ownership dwellings per year in Broadland. This latter figure is carried through this HNA.

99. When the LHNA figures are pro-rated to Horsford based on its fair share of the population (3.8% of the district's population based on 2021 Census), this equates to 2.5 homes for rent and 1.0 homes for sale per annum or 37.5 and 15.0 respectively over the Neighbourhood Plan period 2023-2038.

100. Pro-rating district level estimates of affordable housing need to rural areas presents problems in practice. The Local Authority level figures are likely to represent higher needs in larger settlements where there is a large social housing stock and larger numbers of households living in private rented homes on housing benefit. Both of these factors tend to generate higher needs. By contrast, smaller parishes like Horsford's lack of social housing means there is no need generated from households already living in the sector. Similarly, households who may need social housing often move away to areas where their needs are more likely to be met (either because there is social housing available or more private rented housing). This means it is difficult to identify need for social/affordable rented housing within Horsford.

### Additional evidence of Affordable Housing needs

101. Broadland District Council provided Housing Register data from April 2023, showing that there are currently 35 households in Horsford on the Housing Register. The need of these households is broken down into dwelling sizes, with 48.6% of households in need of a 1-bedroom dwelling, 28.6% of households in need of a 2-bedroom dwelling, 20.0% of households in need of a 3-bedroom dwelling, and 2.9% of households in need of a 4-bedroom dwelling.

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<sup>11</sup> The LHNA assumes that for affordability, households have incomes high enough to afford a home 60% of market value, that households have at least £5,000 in savings, and that they aspire to homeownership but cannot currently afford it.

## **Affordable Housing policies in Neighbourhood Plans**

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

### **Application of Local Plan policies**

103. Greater Norwich's emerging policy on this subject (Policy 5) requires 33% of all new housing to be affordable. Given that Affordable Housing made up 49% of new housing in Horsford over the last decade according to Broadland's completions figures, it is understood that this target can be met on sites in the NA. It should be noted that some of this Affordable Housing delivery was provided on an exception site of wholly Affordable Housing.
104. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.
105. 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 to be informed by the latest evidence of housing need.

### **Affordable Housing at Neighbourhood level**

106. The HNA can provide more localised evidence and this may be used to support Neighbourhood Plan policies. This section suggests an Affordable Housing tenure mix that might be suitable for Horsford on the basis of identified housing need and a range of other considerations detailed in Appendix D.
107. 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 should be prioritised, and a greater need for this tenure is identified in the estimates above. It is suggested that in Horsford 67% of Affordable Housing is delivered as social/affordable rented housing and the remaining 33% as affordable home ownership tenures. This is in line with national requirements (such as 10% of all housing being delivered as Affordable Housing).
108. Looking specifically at affordable home ownership products, it is suggested, in line with national policy, that 25% of Affordable Housing is delivered as First Homes. It is recommended that these are delivered at a 30% discount, making the product affordable to households on mean incomes. In the interests of diversity and maximising choice, a further 8% is allocated to shared ownership,

with this product at 25% and 10% equity affordable to households with two lower quartile earners. Rent to Buy does not feature in the recommended mix as it was considered one of the least affordable tenures locally.

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

**Table 4-5: 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>33%</b>	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	8%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	0%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
<b>Affordable Housing for rent, of which</b>	<b>67%</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**

### **Current tenure profile**

110. In 2021 the proportion of households that owned their own home in Horsford (74.6%) and Broadland (77.1%) was well above national levels (61.3%). Horsford had the greatest proportion of households living in shared ownership dwellings in relation to the comparator geographies. Due to the dominance of the

ownership tenures in the NA, the proportion of households both socially renting and privately renting were below levels across England.

### **Affordability**

111. Between 2013 and 2022 house prices rose steadily in Horsford. The median house price grew by 66.2% in this time, peaking in 2022 at £282,500. The lower quartile house price experienced 61.7% growth, peaking in 2021 at £246,500, falling slightly to £245,000 in 2022.
112. Local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. The median house price would require an annual income approximately 60% higher than the current average. Private renting is generally only affordable to average earners. Households made up of one or two lower quartile earners cannot afford the given rental thresholds.
113. Turning to affordable home ownership products, it is recommended that in Horsford First Homes are delivered at a 30% discount, making the product accessible to households on mean incomes. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to the same groups. Rent to Buy provides a product for households for which the availability of a deposit rather than income level per se is the key barrier to accessing home ownership.
114. Affordable rented housing is generally affordable to households with two lower earners. However, households with a single lower earner appear only able to marginally afford socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.

### **The need for Affordable Housing**

115. The Greater Norwich LHNA, undertaken in 2021, estimates the need for Affordable Housing in Broadland. When the LHNA figures are pro-rated to Horsford, this equates to a need for 2.5 social/affordable rented homes and 1.0 affordable home ownership homes per annum or 37.5 and 15.0 respectively over the Neighbourhood Plan period 2023-2038.

### **Affordable Housing policy**

116. AECOM suggests an indicative mix of Affordable Housing in response to the expectation that the delivery of Affordable Housing will be lower than the needs identified in Horsford and the greater need being identified for social/affordable rented housing. It is suggested that in Horsford 67% of Affordable Housing is delivered as social/affordable rented housing and the remaining 33% as affordable home ownership tenures.
117. Looking specifically at affordable home ownership products, it is suggested that 25% of Affordable Housing is delivered as First Homes, in line with national policy. It is recommended that these are delivered at a 30% discount in Horsford. A further 8% is allocated to shared ownership. Rent to Buy does not feature in

the recommended mix as it was considered one of the least affordable tenures locally.

118. Table 4-6 summarises Horsford'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 4-6: Estimated delivery of Affordable Housing in Horsford**

	<b>Step in Estimation</b>	<b>Expected delivery</b>
A	Local Plan Allocation	45
B	Affordable housing quota (%) in LPA's Local Plan	33%
C	Potential total Affordable Housing in NA (A x B)	14.9
D	Rented % (e.g. social/ affordable rented)	67%
E	Rented number (C x D)	10.0
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	33%
G	Affordable home ownership number (C x F)	4.9

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

119. This expected level of delivery does not meet the quantity of demand identified in estimates of the need for Affordable Housing. Therefore, it is recommended that the policy requirement is met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) to be explored.
120. 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 neighbourhood development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

## 5. Type and Size

### Introduction

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

### Definitions

- **Dwelling type:** whether a home is detached, semi-detached, terraced, a flat, bungalow or other type. Which a household chooses to occupy tends to be more about wealth and preference than a specific need.
- **Dwelling size:** how many rooms or bedrooms a home contains. While this could also mean floor area or number of storeys, the number of bedrooms is most reliably recorded in housing statistics. Bedroom numbers are also closely linked to family size and life stage.
- **Household:** a unit of people who live together, commonly a family, couple or single person. Not all dwellings contain a household, including properties that are



vacant and second homes, so the number of dwellings and the number of households in an area is usually different.

- **Household composition:** the specific combination of adults and children who form a household. The Census offers a number of categories, for example distinguishing between families with children who are dependent or non-dependent (i.e. adults). 'Other' households in the Census include house-sharers, groups of students, and multi-family households.
- **Household life stage:** the age of the lead member of a household – usually the oldest adult, or what used to be called the 'head of household'. Life stage is correlated with dwelling size as well as wealth.
- **Housing mix:** the range of home sizes and types in an area.
- **Over- and under-occupancy:** the degree to which the size and composition of a household lines up with the number of bedrooms in their home. If there are more bedrooms than the household would be expected to need, the home is considered under-occupied, and vice versa.

## The current housing mix

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

### Dwelling type

127. Table 5-1 below shows that the greatest proportion of households in Horsford in 2021 lived in detached dwellings, although the proportion decreased slightly between 2011 and 2021. This was followed by households living in semi-detached dwellings, with the proportion increasing from 40.6% to 43.3% over the decade. A small proportion of households lived in more dense dwelling types (terraced and flats).

128. Unfortunately Census data does not count bungalows as an individual category, with these dwellings instead counted within the other categories (mainly detached and semi-detached). Valuation Office Agency (VOA) data does count bungalows as a separate category but is only available at a slightly larger scale than the NA, shown in Appendix A. 2021 VOA data shows that 21.9% of dwellings in the proxy area for Horsford were bungalows, compared to 31.7% across Broadland and 9.2% nationally.

**Table 5-1: Accommodation type, Horsford, 2011-2021**

Type	2011	%	2021	%
Detached	802	49.6%	927	46.4%
Semi-detached	657	40.6%	865	43.3%
Terrace	137	8.5%	159	8.0%
Flat	16	1.0%	44	2.2%
Total	1,617	-	1,998	-

Source: ONS 2021 and 2011, VOA 2021, AECOM Calculations

129. Table 5-2 compares the NA mix to wider benchmarks. It shows that Horsford had a slightly higher proportion of households living in detached dwellings than Broadland, with the NA and local authority having a significantly higher proportion than England. Horsford had a greater proportion of households living in semi-detached dwellings than the comparator areas. Due to the dominance of households living in detached and semi-detached dwellings in the NA, the proportion of households living in terraced dwellings and flats was well below national levels, indicating a clear gap in the market for more affordable market dwellings in Horsford alongside Affordable Housing.

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

Type	Horsford	Broadland	England
Detached	46.4%	45.8%	22.9%
Semi-detached	43.3%	37.7%	31.5%
Terrace	8.0%	10.6%	23.0%
Flat	2.2%	5.2%	22.2%

Source: Census 2021, AECOM Calculations

## Dwelling size

130. Table 5-3 presents the 2021 housing mix in terms of size. It shows that in 2011 and 2021 the greatest proportion of households lived in 3-bedroom dwellings, with the proportion decreasing in this time. The proportion of households living 4+ bedroom dwellings increased in this time, from 26.8% to 28.5%. There were very few households living in the smallest 1-bedroom dwellings in 2021, although the proportion increased from 2011.

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

Number of bedrooms	2011	%	2021	%
1	33	2.1%	64	3.2%
2	337	21.2%	437	21.9%
3	796	50.0%	929	46.5%
4+	426	26.8%	569	28.5%
Total	1,592	-	1,999	-

Source:ONS 2021 and 2011, AECOM Calculations

131. Again, it is useful to look at the percentage breakdown of dwelling sizes in comparison with the wider district and country. Table 5-4 shows that both Hosford and Broadland had a greater proportion of households living in mid-sized and larger dwellings than England, with this seen to the greatest extent in the NA. The NA had a smaller proportion of 1-bedroom and 2-bedroom dwellings than the comparator geographies.

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

Number of bedrooms	Horsford	Broadland	England
1	3.2%	5.6%	11.6%
2	21.9%	24.3%	27.3%
3	46.5%	43.7%	40.0%
4+	28.5%	26.5%	21.1%

Source: Census 2021, AECOM Calculations

## Population characteristics

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

### Age

133. Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. This shows that between 2011 and 2021 the population of Horsford grew by 18.7%. In both years the greatest proportion of the population was aged 45-64, although the proportion decreased slightly over the decade. The proportion of older people aged 65-84 increased between 2011 and 2021, with the number of people in this age category increasing the most, by 56.8%. However, the number of people in the oldest age category decreased. The proportion of children and younger working age adults (25-44) decreased over the decade, although the number of people in these categories increased.

**Table 5-5: Age structure of Horsford, 2011 and 2021**

Age group	2011 (Census)		2021 (Census)		Change
0-14	815	19.6%	929	18.8%	+14.0%
15-24	461	11.1%	547	11.1%	+18.7%
25-44	1,146	27.5%	1,315	26.6%	+14.7%
45-64	1,189	28.6%	1,332	27.0%	+12.0%
65-84	479	11.5%	751	15.2%	+56.8%
85 and over	73	1.8%	68	1.4%	-6.8%
Total	4,163	-	4,942	-	+18.7%

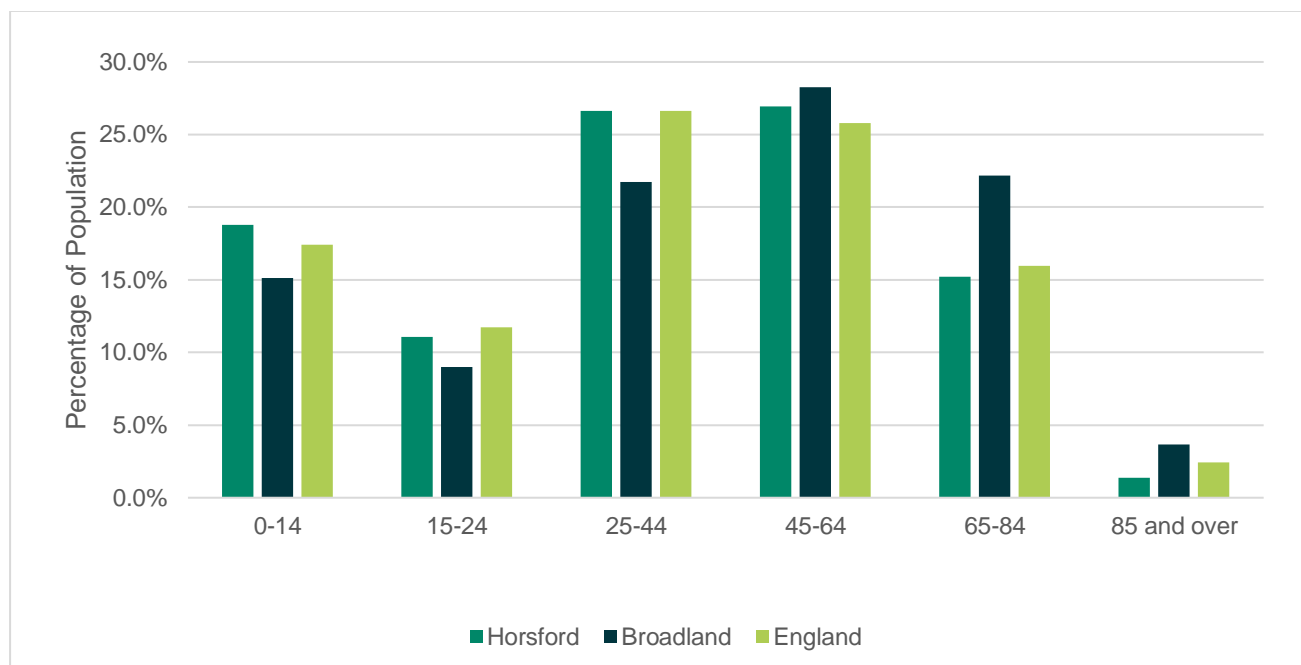
Source: ONS 2011, ONS 2021, AECOM Calculations

134. As noted above, the population of Horsford grew by 18.7% between 2011 and 2021, whilst the population of Broadland as a whole grew by 5.7% in this time, indicating that population (and therefore dwelling) growth may have been focussed on the NA over the decade.

135. For context, it is useful to look at the NA population structure alongside that of the district and country. Figure 5-1 (using 2021 Census data) shows that in 2021 Horsford had the greatest proportion of children. The proportion of young people and younger working age adults (aged 15-44) was also greater in

Horsford than Broadland as a whole, suggesting a greater proportion of families with dependent children. Horsford had a smaller proportion of the population aged 65+ than both the district and the country, suggesting a less rapid aging of the population.

**Figure 5-1: Age structure in Horsford, 2021**



Source: ONS 2021, AECOM Calculations

## Household composition and occupancy

136. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-6 shows that in 2021 a significantly smaller proportion of households were single occupancy in Horsford (22.6%) compared to Broadland (28.1%) and England (30.1%). The NA therefore had the greatest proportion of family households.
137. When looking at family households, Horsford had a greater proportion of households aged 66 and over than England, but a smaller proportion than Broadland. The NA had by far the greatest proportion of households with dependent children, at 31.9% of households, compared to 23.5% across Broadland and 25.8% nationally. The proportion of households with non-dependent children was also greatest in Horsford.
138. It is also helpful to note the changes in household composition between 2011 and 2021. Census data shows that in this time the number of single person and family households aged 65/66 and over<sup>12</sup> grew significantly, by 54.9% and 67.3% respectively. This is compared to national level growth of 5.8% and 8.4% respectively in this category and is indicative of an aging population in Horsford over the last decade. The number of family households with non-dependent children also grew significantly in this time, by 41.1%, compared to 13.1%

<sup>12</sup> 2011 Census counts households aged 65 and over whilst 2021 Census counts households aged 66 and over.

across Broadland and 3.5% across England. 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, such as in Horsford, indicates the relative unaffordability of entry-level homes, where young people are financially unable to move out and form their own households.

**Table 5-6: Household composition, Horsford and comparator geographies, 2021**

Household composition		Horsford	Broadland	England
<b>One person household</b>	<b>Total</b>	<b>22.6%</b>	<b>28.1%</b>	<b>30.1%</b>
	Aged 66 and over	9.4%	15.1%	12.8%
	Other	13.2%	13.0%	17.3%
<b>One family only</b>	<b>Total</b>	<b>73.9%</b>	<b>68.2%</b>	<b>63.1%</b>
	All aged 66 and over	9.4%	14.5%	9.2%
	With no children	20.9%	20.0%	16.8%
	With dependent children	31.9%	23.5%	25.8%
	With non-dependent children <sup>13</sup>	11.5%	9.9%	10.5%
<b>Other household types</b>	<b>Total</b>	<b>3.5%</b>	<b>3.7%</b>	<b>6.9%</b>

Source: ONS 2021, AECOM Calculations

139. 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.
140. Under-occupancy is relatively common in the NA, with 81.5% of households in Horsford in 2021 living in a dwelling with at least one extra bedroom compared to their household size. This is most common in three household types: families aged 66+ (99.5% under-occupancy), single persons aged 66+ (95.7% under-occupancy), and families aged under 66 with no children (97.1% under-occupancy). This suggests that the largest dwellings are not necessarily occupied by households with the most family members, but by households with the most wealth or older households that have been unable or unwilling to downsize.
141. There is also some over-occupancy in the NA, in family households aged under 66 with dependent children and with adult children. Approximately 17.5% of

<sup>13</sup> Refers to households containing children who are older than 18 e.g. students or young working people living at home.

households lived in a dwelling with the ‘correct’ number of bedrooms in relation to their household size.

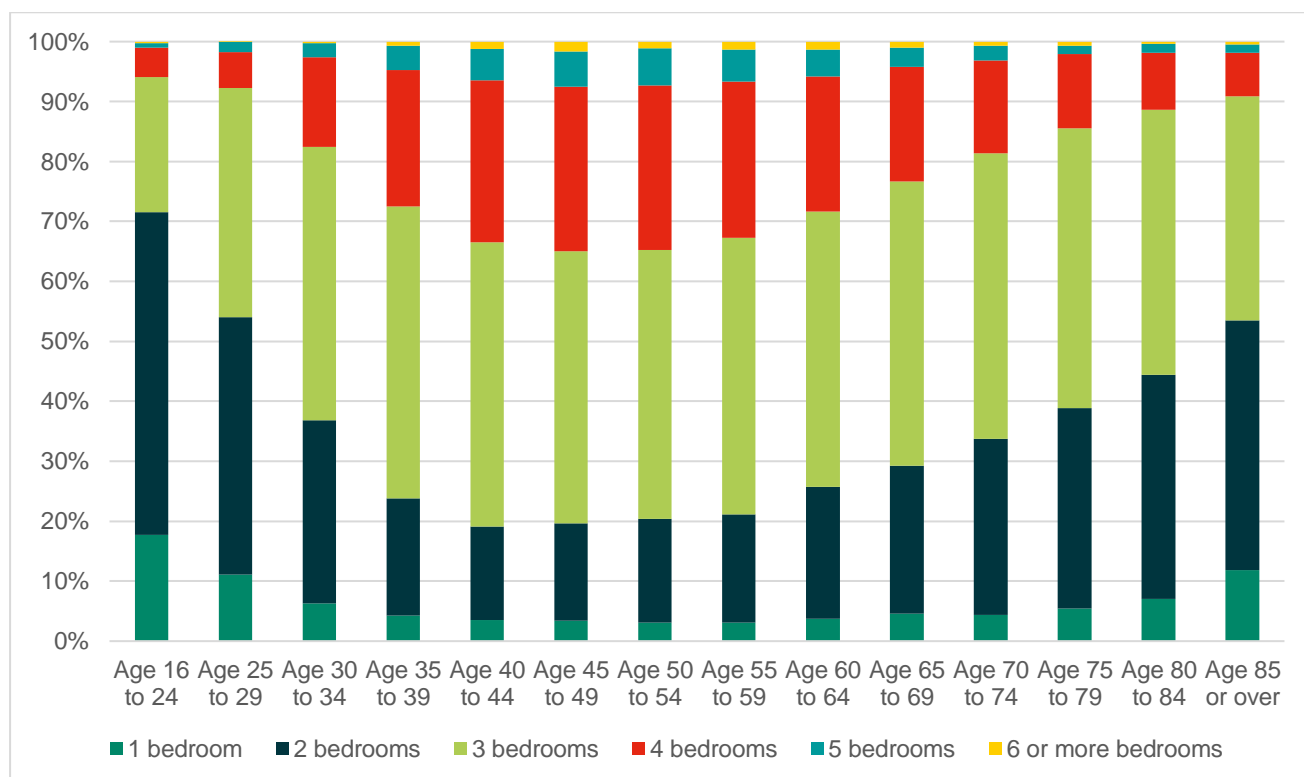
**Table 5-7: Occupancy rating by age in Horsford, 2021**

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	81.6%	17.8%	0.5%	0.0%
Single person 66+	62.2%	33.5%	4.3%	0.0%
Family under 66 - no children	75.2%	21.9%	2.9%	0.0%
Family under 66 - dependent children	24.7%	40.8%	31.8%	2.7%
Family under 66 - adult children	27.6%	46.7%	24.9%	0.9%
Single person under 66	44.5%	38.8%	16.7%	0.0%
All households	47.0%	34.5%	17.5%	1.0%

Source: ONS 2021, AECOM Calculations

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

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



Source: ONS 2011, AECOM Calculations

## Future population and size needs

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

### Age

144. The result of applying Local Authority level household projections to the age profile of Horsford households in 2011 is shown in Table 5-8. This makes clear that population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over projected to increase by 60%. This category is projected to account for 28.4% of households by the end of the plan period compared to 20.2% in 2011. It is projected that there would also be increases in the number of households with a household reference person aged 25-34 and 55-64 by 2038.

**Table 5-8: Projected age of households, Horsford, 2011 - 2038**

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	21	178	765	306	322
2038	20	196	768	322	517
% change 2011 - 2038	-6%	+10%	0%	+5%	+60%

Source: AECOM Calculations

145. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-8 immediately above. The resulting 'ideal' future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.

146. This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes. As such, it is appropriate for the results to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is appropriate for the purpose of drafting neighbourhood plan policies.

147. The result of this exercise is presented in Table 5-9. It suggests that by 2038 there should be an increase in the proportion of smaller 1- and 2-bedroom dwellings in Horsford, a decrease in the proportion of mid-sized and larger dwellings, but an increase in the largest family homes. In order to reach this suggested mix in the NA it is recommended that future delivery is focussed on 2-bedroom dwellings, at 44.7% of the mix. There is also a focus on the smallest 1-bedroom dwellings, with some provision for mid-sized and larger dwellings, more suitable for growing families.

**Table 5-9: Suggested dwelling size mix to 2038, Horsford**

<b>Number of bedrooms</b>	<b>Current mix (2011)</b>	<b>Suggested mix (2038)</b>	<b>Balance of new housing to reach suggested mix</b>
1	1.8%	4.9%	26.3%
2	21.2%	24.3%	44.7%
3	50.0%	45.4%	13.0%
4	22.9%	20.5%	3.8%
5+	3.8%	4.9%	12.2%

Source: AECOM Calculations

148. The following points sense-check the results of the model against other evidence and suggest ways to interpret them when thinking about policy options.

- The preceding chapter found that affordability is a serious and worsening challenge in the parish. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.
- Continuing to provide smaller homes with fewer bedrooms would help to address this situation, although it should be considered whether large numbers of 1-bedroom homes are suitable given the area's character and current density.
- To best meet the needs of the growing cohort of older households expected to be present by the end of the Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.
- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms. However, if the existing stock of larger dwelling is not affordable to growing families then some delivery of larger more affordable dwellings (whether this is Affordable Housing or more affordable dwelling types, such as terraces) may be required during the plan period.

## Tenure

149. The recommendation discussed immediately above applies to all housing in the NA over the Plan period. This is considered proportionate for devising policy at neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policy, since Local



Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.

150. Generally speaking, the size mix needed within affordable tenures, particularly affordable and social rent, is smaller than the size mix of market housing. This is because there tend to be higher proportions of single people and couples in need of affordable rented housing, and they are likely to be eligible only for 1- or 2- bedroom properties. In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.
151. There are some key sources of information for thinking through the size needs of different categories. These are:
  - The 2021 Greater Norwich LHNA sets out the projected need by size within each tenure over the long-term. In this case, the LHNA indicates that between 2018 and 2038, when looking at houses specifically, there is an overall need identified for 22.7% 1-2 bedroom dwellings, 57.8% 3-bedroom dwellings, 16.3% 4-bedroom dwellings, and 3.2% 5+ bedroom dwellings. When looking at the need for Affordable Housing specifically, there is a greater need for 1-2 bedroom dwellings (40.8%), whilst market housing has a greater need for mid-sized 3-bedroom dwellings (60.2%). Overall, the size mix identified in the LHNA has a greater focus on mid-sized dwellings than the AECOM mix. However, as Table 5-4 shows, Horsford has a greater proportion of 3-bedroom dwellings as of 2021 than Broadland as a whole, suggesting that the need for this dwelling size is smaller in the NA.
  - The waiting list for affordable rented housing, kept by Broadland District Council, provides a current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs. As of April 2023, 48.6% of households on the Housing Register for Horsford were eligible for a 1-bedroom dwelling, 28.6% for a 2-bedroom dwelling, 20.0% for a 3-bedroom dwelling, and 2.9% for a 4+ bedroom dwelling. This shows that when looking at the affordable tenures there is a greater need for smaller dwellings, however there is also a clear need for mid-sized affordable rented housing in Horsford and so greater delivery of this dwelling size than the modelling suggests may be appropriate here (to meet affordable and market needs). Broadland District Council also note that at a local authority level the increased delivery of smaller affordable rented dwellings has meant that there is now a demand for family homes.
152. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes while market homes focus on mid-sized homes and some larger options. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a

direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

## **Type**

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

## **Conclusions- Type and Size**

### **The current housing mix**

157. In 2021 the greatest proportion of households in Horsford lived in detached dwellings. This was followed by households living in semi-detached dwellings, with the proportion increasing from 40.6% to 43.3% over the decade. A small proportion of households lived in more dense dwelling types (terraced and flats).
158. Horsford had a slightly higher proportion of households living in detached dwellings and semi-detached dwellings than the wider district and country. Due to the dominance of households living in detached and semi-detached

dwellings in the NA, the proportion of households living in terraced dwellings and flats was well below national levels, indicating a clear gap in the market for more affordable dwelling types in Horsford. 2021 VOA data shows that 21.9% of dwellings in the proxy area for Horsford were bungalows, compared to 31.7% across Broadland and 9.2% nationally.

159. Turning to dwelling size, in 2011 and 2021 the greatest proportion of households lived in 3-bedroom dwellings, with the proportion decreasing in this time. The proportion of households living 4+ bedroom dwellings increased. There were very few households living in the smallest 1-bedroom dwellings. Both Horsford and Broadland had a greater proportion of households living in mid-sized and larger dwellings than England, with this seen to the greatest extent in the NA. The NA had a smaller proportion of 1-bedroom and 2-bedroom dwellings than the comparator geographies.

### **Population characteristics**

160. Between 2011 and 2021 the population of Horsford grew by 18.7%. In both years the greatest proportion of the population was aged 45-64. The number of people aged 65-84 increased the most over the decade, by 56.8%. However, the number of people in the oldest age category decreased. The proportion of children and younger working age adults (25-44) decreased over the decade, although the number of people in these categories increased.
161. Horsford had the greatest proportion of children in the population when compared to Broadland and England. The proportion of young people and younger working age adults (aged 15-44) was also greater in Horsford than Broadland as a whole, suggesting a greater proportion of families with dependent children. Horsford had a smaller proportion of the population aged 65+ than both the district and the country, suggesting a less rapid aging of the population.
162. A significantly smaller proportion of households were single occupancy in Horsford compared to Broadland and England. The NA therefore had the greatest proportion of family households. Horsford had a greater proportion of households aged 66 and over than England, but a smaller proportion than Broadland. The NA had the greatest proportion of households with dependent children and non-dependent children.
163. Under-occupancy is relatively common in the NA, with 81.5% of households in Horsford living in a dwelling with at least one extra bedroom compared to their household size. This is most common in families aged 66+, single persons aged 66+, and families aged under 66 with no children. This suggests that the largest dwellings are not necessarily occupied by households with the most family members, but by households with the most wealth or older households that have been unable or unwilling to downsize.

### **Future population and size needs**

164. Population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over projected to

increase by 60% by 2038. This category is projected to account for 28.4% of households by the end of the plan period compared to 20.2% in 2011. It is projected that there would also be increases in households with a household reference person aged 25-34 and 55-64.

165. AECOM modelling suggests that by 2038 there should be an increase in the proportion of smaller 1- and 2-bedroom dwellings in Horsford, a decrease in the proportion of mid-sized and larger dwellings, but an increase in the largest family homes. In order to reach this suggested mix it is recommended that future delivery is focussed on 2-bedroom dwellings, at 44.7% of the mix. There is also a focus on the smallest 1-bedroom dwellings, with some provision for mid-sized and larger dwellings.
166. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes while market homes focus on mid-sized homes and some larger options, as discussed further in the main Chapter. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures.
167. 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.

## 6. Specialist housing for older people

### Introduction

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

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

169. 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.

170. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.<sup>14</sup>

171. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).<sup>15</sup> Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

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

<sup>14</sup> See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

<sup>15</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)

## Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing<sup>16</sup>:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings.
- **Category M4(3):** wheelchair user dwellings.

## Specialist housing for older people

173. There were no units of specialist accommodation in the NA at present, although there is currently one care home, Grenville Court Care Home, with 64 bed spaces.

174. 2021 Census data shows that at this time there were 323 individuals aged 75 or over in Horsford.

## Demographic characteristics

175. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Horsford is likely to change in future. This is calculated by extrapolating population projections from

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<sup>16</sup> See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

the ONS Sub-National Population Projections for Broadland. The results are set out in Table 6-1. This shows that in 2021, there were 323 individuals aged 75+ in Horsford, accounting for 6.5% of the population. This age category accounted for a much larger share of the population in Broadland as a whole (12.7%). It is projected that by the end of the plan period there will be 479 individuals aged 75+ in the NA, accounting for 8.7% of the population.

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

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

Age group	2021		2038	
	Horsford	Broadland	Horsford	Broadland
All ages	4,942	131,722	5,525	147,251
75+	323	16,667	479	24,708
%	6.5%	12.7%	8.7%	16.8%

*Source: ONS SNPP 2020, AECOM Calculations*

177. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.
178. 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 2038. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the vast majority of households in this age category in Broadland owned their own home in 2011, at 92.8% of households. The remaining 7.2% rented their home, with the greatest proportion social renting, at 6.5% of all households aged 55-75.
179. The expected growth in the 75+ population in the NA is 156 additional individuals by the end of the plan period. This can be converted into 108 households based on the average number of people per household aged 75+ at Local Authority scale. Multiplying this figure by the percentages of 55-75 year olds occupying each tenure gives a breakdown of which tenures Horsford households are likely to need in 2038 and is shown in the bottom row of Table 6-2.

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

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
<b>Broadland (2011 mix)</b>	92.8%	70.1%	22.7%	7.2%	6.5%	0.7%	0.1%
<b>Horsford (2038 projection)</b>	101	76	25	8	7	1	0

Source: Census 2011

180. It is also important to consider rates of disability by tenure. The tendency for people in rented housing to have higher disability levels is well established. It arises partly because people with more limiting disabilities tend to have lower incomes. It also reflects the fact that as people develop support and care needs they may find that the only suitable and affordable option to them is available in the social rented sector. Table E-1 in Appendix E presents this data for Horsford from the 2011 Census.

## Future needs for specialist accommodation and adaptations

181. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Plan period is calculated to be 48.

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

183. It is helpful to look at the breakdown of need in terms of care and tenure shown in Table 6-3. This shows that there is a greater need for market specialist housing for older people (89.6%) than affordable (10.4%). There is also a greater need identified for sheltered housing (58.3%) than extra care housing (41.7%). The greatest sub-category overall was for market sheltered housing at 54.2% of the total need. It should be noted that at least some of this need could be met through at home adaptations or ensuring that new dwellings are built to be accessible and adaptable.



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

Type	Affordable	Market	Total
Housing with care	3	17	20
Adaptations, sheltered, or retirement living	2	26	28
<b>Total</b>	<b>5</b>	<b>43</b>	<b>48</b>

Source: Census 2011, AECOM Calculations

184. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. Table E-2 in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Horsford results in a total of 39 specialist dwellings that might be required to the end of the Plan period. This is set out in Table 6-4.

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

Type	Affordable	Market	Total
Housing with care	5	6	11
Adaptations, sheltered, or retirement living	9	19	28
<b>Total</b>	<b>14</b>	<b>25</b>	<b>39</b>

Source: Housing LIN, AECOM calculations

185. The 2021 Greater Norwich LHNA identifies a total demand for older persons specialist housing of 2,693 units in 2041. Of these, the demand for extra care housing is estimated to be 831 units, with a demand for 1,862 sheltered units. It should be noted that the study estimates that the demand for sheltered rented units in 2041 would be met, and so the focus here should be on sheltered ownership units. If these figures are pro-rated to the NA based on the 2021 Census population, there would be a demand for 32 units of extra-care housing and 71 units of sheltered housing in Horsford in 2041.

## Further considerations

186. The above estimates suggest that potential need for specialist accommodation could be in the range of 39-48 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall housing delivery expectation in the NA, and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

187. In addition, specialist housing for older people should only be provided in sustainable, accessible locations that offer services and facilities, public transport options, and the necessary workforce of carers and others.
188. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).
189. It is considered that Horsford is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, there is potential for such accommodation to be provided within the Neighbourhood Area (while noting there is no specific requirement or obligation to do so if there is potential to meet need arising from Horsford in other suitable locations near to but outside the Plan area boundaries).
190. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

## Care homes

191. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.
192. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.
193. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.
194. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential

and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. Based on this rate, applied to the growth in the older population (156 individuals) for consistency with the calculations above, it is estimated that in 2038 there would be a need for an additional 10.1 care homes beds in the NA.

195. It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the need for care home beds might be met by independent housing accommodation and vice versa.

## The Role of Mainstream Housing

196. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, around 80% of the Horsford population aged 75 and over is likely to live in the mainstream housing stock<sup>17</sup>.

197. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home when they need.

198. However, given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with Broadland.

199. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings<sup>18</sup>, although changes to Building Regulations have not yet been made.

200. The current emerging Local Plan policy 5 provides explicit encouragement for development to accommodate specific groups such as older people. It sets out the expectation that 20% of new homes will be built to national standards for accessibility and adaptability (Category M4(2)). There is no requirement for new housing to meet the needs of wheelchair users (Category M4(3)). The evidence gathered here may justify the Working Group approaching the LPA to discuss setting further requirements on accessibility and adaptability at district level. It is unclear whether Neighbourhood Plans can set their own requirements for the

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<sup>17</sup> 323 over 75s in 2021, of which 0 are accommodated in specialist housing and 64 in care homes, leaving 259 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

<sup>18</sup> See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes)

application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.

201. The proportion of new housing that might accommodate those using wheelchairs is harder to define at small scales. Typically, at Local Authority scale, this might be set with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available. Broadland District Council note that they aim for new build bungalows to be wheelchair accessible and aim to give wheelchair users bidding/allocation priority.
202. Table 6-5 sets out the proportion of wheelchair users in England as a whole, either using a wheelchair all of the time (0.6% of the population) or part of the time (3% of the population). As a crude estimate, these percentages are applied to the expected level of housing delivery for Horsford to suggest the number that might be encouraged to be wheelchair friendly or adaptable. This would imply a potential need for approximately 1 wheelchair accessible dwelling over the Plan period. It is worth noting that these national figures are for all age categories, not just older persons, although it is likely that a significant proportion of households using a wheelchair will be older persons.

**Table 6-5: Wheelchair use Nationally Applied to Horsford**

	Percentage in England	% applied to NA housing requirement figure (45 to end of plan period)
Households using wheelchair all the time	0.6%	0.3
Households using wheelchair either indoors or outdoors	3.0%	1.4

Source: Survey of English Housing 2018/19

203. The 2021 Greater Norwich LHNA identifies a need for 745 dwellings for wheelchair users between 2016 and 2036, or 37.3 per annum. Pro-rated to the NA this gives a need for 1.4 wheelchair accessible dwellings per annum over the plan period. However, it should be noted that there is likely significant overlap with the general need for older persons specialist housing.

## Conclusions- Specialist Housing for Older People

204. At the time of writing this report there were no units of specialist accommodation for older people in the NA, although there was a care home with space for 64 residents.
205. 2021 Census data suggests that at this time there were 323 individuals aged 75+ in the NA. It is projected that by the end of the plan period this will increase to 479, with the 75+ population accounting for 8.7% of the population by 2038, compared to 16.8% in Broadland.

### Specialist housing for older people

206. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population

projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.

207. These two methods of estimating the future need in Horsford produce a range of 39 to 48 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.
208. It is helpful to look at the breakdown of need in terms of care and tenure shown in Table 6-3. This shows that there is a greater need for market specialist housing for older people (89.6%) than affordable (10.4%). There is also a greater need identified for sheltered housing (58.3%) than extra care housing (41.7%). The greatest sub-category overall was for market sheltered housing at 54.2% of the total need. It should be noted that at least some of this need could be met through at home adaptations or ensuring that new dwellings are built to be accessible and adaptable.
209. It is important for specialist housing for older people to be provided in sustainable, accessible locations, with cost-effectiveness and economies of scale also important factors to consider. It is considered that Horsford may be a suitable location for specialist accommodation for older people.

### **Care homes**

210. Care home accommodation is defined as institutional accommodation rather than housing. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on this rate and the expected increase of 156 individuals aged 75+ between 2021 and 2038, it is estimated that in 2038 there would be a need for 10.1 additional care home beds in the NA compared to 2021. Some of the need for care home beds might be met by independent housing accommodation and vice versa.

### **Adaptable and accessible housing**

211. Given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development.
212. The Local Plan outlines targets for the proportion of new housing that might be required to meet national standards for accessibility and adaptability (Category M4(2)). It states that 20% of new homes will be expected to meet M4(2). It does not set requirements for housing suitable for wheelchair users (Category M4(3)). Broadland District Council note that they specify Category M4(2) as a minimum on bungalows delivered for affordable rent, with Category M4(3) preferable. The evidence presented in the HNA may justify the Working Group

approaching the LPA to discuss setting further requirements on accessibility and adaptability.

## 7. Next Steps

### Recommendations for next steps

213. This Neighbourhood Plan housing needs assessment aims to provide the Working Group with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with Broadland District Council with a view to agreeing and formulating draft housing policies, bearing the following in mind:
- All Neighbourhood Planning Basic Conditions, but in particular Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
  - The views of Broadland District Council;
  - The views of local residents;
  - The views of other relevant local stakeholders, including housing developers and estate agents; and
  - The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by Broadland District Council.
214. 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.
215. Bearing this in mind, it is recommended that the Working Group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Broadland District Council, or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
216. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

## Appendix A : Assessment geography

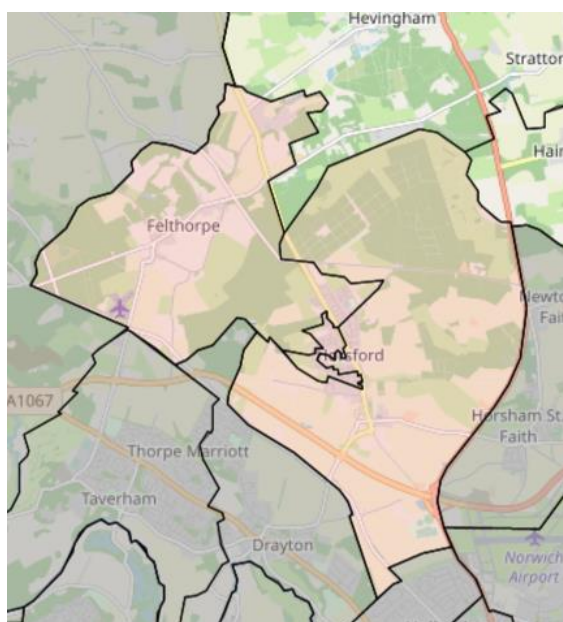
217. For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs).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

- LSOA E01026536;
- LSOA E01026537;
- OA E00134840;
- OA E00134841;
- OA E00184663; and
- OA E00184703.
- Note that OA E00184663 and OA E00184703 are referred to as OA E00134843 in 2011.

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

- LSOA E01026535;
- LSOA E01026536; and
- LSOA E01026537.

**Figure A-1: LSOA proxy area for Horsford**



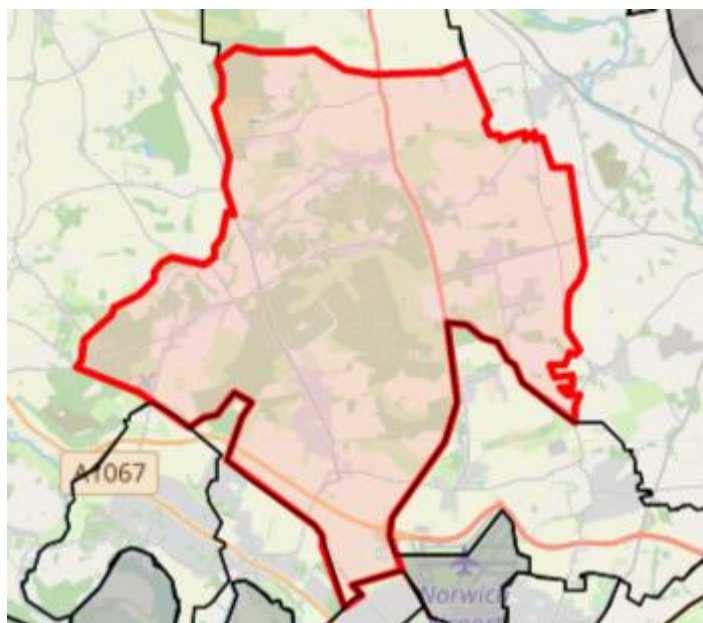
Source: NOMIS



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

- MSOA E02005523.

**Figure A-2: MSOA proxy area for Horsford**



Source: NOMIS

# Appendix B : Local Plan context

## Policies in the adopted local plan

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

**Table B-1: Summary of relevant adopted policies in the JCS for Broadland, Norwich, and South Norfolk, the Development Management DPD, and the Site Allocations DPD**

Policy	Provisions
JCS Policy 4: Housing Delivery	<p>Allocations will be made to ensure at least 36,820 new homes can be delivered between 2008 and 2026, of which approximately 33,000 will be within the Norwich Policy Area (which includes Horsford).</p> <p>Proposals for housing will be required to contribute to the mix of housing required to provide balanced communities and meet the needs of the area, as set out in the most up to date study of housing need and/or Housing Market Assessment.</p> <p>A proportion of Affordable Housing, including an appropriate tenure mix, will be sought on all sites for 5 or more dwellings. The proportion of Affordable Housing, and mix of tenure sought, will be based on the most up to date needs assessment for the plan area. At the adoption of this strategy the target proportion to meet the demonstrated housing need is:</p> <ul style="list-style-type: none"> <li>• On sites for 5-9 dwellings, 20% Affordable Housing with tenure to be agreed on a site by site basis;</li> <li>• On sites for 10-15 dwellings, 30% with tenure to be agreed on a site by site basis; and</li> <li>• On sites for 16 dwellings or more, 33% Affordable Housing with approximate 85% social rented and 15% intermediate tenures.</li> </ul> <p>Mixed tenure housing with care will be required as part of overall provision in highly accessible locations.</p>
JCS Policy 9: Strategy for Growth in the Norwich Policy Area	<p>The Norwich Policy Area is the focus for major growth and development.</p> <p>Housing need will be addressed by the identification of new allocations to deliver a minimum of 21,000 dwellings distributed across the following locations:</p> <ul style="list-style-type: none"> <li>• Norwich City Council area: 3,000 dwellings;</li> <li>• Growth Triangle: 7,000 dwellings by 2026 continuing to grow to around 10,000 dwellings eventually;</li> </ul>

Policy	Provisions
	<ul style="list-style-type: none"> <li>• Easton/Costessey: 1,000 dwellings;</li> <li>• Cringleford: 1,200 dwellings;</li> <li>• Hethersett: 1,000 dwellings;</li> <li>• Long Stratton: 1,800 dwellings;</li> <li>• Wymondham: 2,200 dwellings;</li> <li>• Broadland smaller sites in the Norwich Policy Area <b>(including Horsford)</b>: 2,000 dwellings; and</li> <li>• South Norfolk smaller sites in the Norwich Policy Area: 1,800 dwellings.</li> </ul>
<p>JCS Policy 15: Service Villages</p>	<p>Horsford is classified as a Service Village but as it is in the Norwich Policy Area it may be considered for additional development if necessary in order to help deliver the ‘smaller sites in the Norwich Policy Area’ allowance.</p> <p>In each Service Village land will be allocated for small-scale housing development subject to form and character considerations.</p>
<p>Development Management DPD Policy GC2: Location of New Development</p>	<p>New development will be accommodated within the settlement limits defined on the policies map. Outside of these limits development which does not result in any significant adverse impact will be permitted where it accords with a specific allocation and/or policy of the development plan.</p>
<p>Site Allocations DPD HOR 1</p>	<p>Land at Pinelands, Holt Road, Horsford is to be developed in accordance with permission 20100774. This will include the development of 63 dwellings.</p> <p>A substantial number of dwellings are already completed on the site and it is anticipated that the remainder will be completed in the near future.</p>
<p>Site Allocations DPD HOR 2</p>	<p>Land north of Mill Lane, Horsford is to be developed in accordance with planning permission 20130547. This will include the development of 125 dwellings.</p>

Source: Broadland District Council

## Policies in the emerging local plan

221. Table B-2 below summarises emerging Local Plan policies that are relevant to housing need and delivery in Horsford.

**Table 2-2: Summary of relevant emerging policies in the Greater Norwich Local Plan Pre-Submission Draft Strategy and Pre-Submission Draft Sites Plan (Regulation 19)**

Policy	Provisions
Policy 1 – The Sustainable Growth Strategy	<p>Sustainable development and inclusive growth are supported by delivery to meet the need for around 40,550 new homes through the provision for a minimum of 49,492 new homes between 2018 and 2038.</p> <p>The settlement hierarchy is:</p> <ol style="list-style-type: none"> <li>1. Norwich Urban Area (Norwich and Norwich Fringe);</li> <li>2. Main Towns;</li> <li>3. Key Service Centres; and</li> <li>4. Village Clusters (including Horsford).</li> </ol> <p>The Village Clusters in Broadland have existing deliverable commitments (2018/19 and 2019/20) of 1,146 dwellings and new allocations of 482 dwellings.</p> <p>To provide choice and aid delivery of housing, proposals for additional ‘windfall’ housing growth will be considered acceptable in principle at appropriate scales and locations where they would not have a negative impact on the character and scale of the settlement.</p>
Policy 5 - Homes	<p>Residential proposals should address the need for homes for all sectors of the community having regard to the latest housing evidence, including a variety of homes in terms of tenure and cost. New homes should provide for a good quality of life in mixed and inclusive communities and major development proposals should provide adaptable homes to meet varied and changing needs.</p> <p>Major residential development proposals (10 dwellings or more) will provide at least 33% Affordable Housing on-site across the plan area (except in Norwich City Centre). This may be different where the site is allocated in a Neighbourhood Plan for a different percentage of Affordable Housing, or for brownfield sites where the applicant can demonstrate that particular circumstances justify the need for a viability assessment.</p> <p>A mix of Affordable Housing sizes, types, and tenures will be decided in agreement with the local authority, taking account of</p>

<b>Policy</b>	<b>Provisions</b>
	<p>the most up-to-date local evidence of housing need. This will include 10% of the affordable homes being available for affordable home ownership where this meets local needs.</p> <p>Development proposals providing specialist housing options for older people’s accommodation and others with support needs, including sheltered housing, supported housing, extra care housing, and residential/nursing care homes will be supported on sites with good access to local services including on site allocated for residential use.</p> <p>To meet changing needs by providing accessible and adaptable homes, proposals for major housing development are required to provide at least 20% of homes to the Building Regulation M4(2) standard or any successor.</p> <p>Except for flats, at least 5% of plots on residential proposals of 40 dwellings or more should provide serviced self-custom-build plots.</p>
<p>Policy 7.4 – Village Clusters</p>	<p>New sites in Village Clusters in Broadland to provide 482 homes are allocated in the Greater Norwich Local Plan Sites Plan.</p> <p>Additional sites may be provided in Village Clusters by:</p> <ol style="list-style-type: none"> <li>1. Infill development within settlement boundaries; and</li> <li>2. Affordable Housing led development, which may include an element of market housing (including self/custom build) if necessary, for viability, up to a maximum of 15 dwellings in total. These sites should be adjacent or well related to settlement boundaries with good access to services, including safe routes to schools, subject to other policies of the Local Plan.</li> </ol> <p>The cumulative amount of windfall development permitted during the plan period should not have a negative impact on the character and scale of settlements in any Village Cluster.</p>
<p>Policy 7.5 – Small Scale Windfall Housing Development</p>	<p>Small scale residential development will be permitted adjacent to a development boundary or on sites within or adjacent to a recognisable group of dwellings, in line with the full policy.</p>
<p>Sites Plan</p>	<p>Horsford is identified as within a Village Cluster with Felthorpe and Haveringland. It is considered that as well as existing commitment and windfall development, approximately 20-50 new homes are appropriate for the Horsford cluster.</p>

**Policy**

**Provisions**

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Policy GNLP0264 – Dog Lane, Horsford is allocated for residential development. The site is likely to accommodate approximately 45 homes. More homes may be accommodated, subject to an acceptable design and layout, as well as infrastructure constraints.

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*Source: Greater Norwich Local Plan*

## Appendix C : Affordability calculations

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

### C.1 Market housing

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

#### i) Market sales

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

225. 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 Horsford, 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.

226. The calculation for the purchase threshold for market housing is as follows:

- Value of a median NA house price (2022) = £282,500;
- Purchase deposit at 10% of value = £28,250;
- Value of dwelling for mortgage purposes = £254,250;
- Divided by loan to income ratio of 3.5 = purchase threshold of £72,643.

227. 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 2022 was £245,000, and the purchase threshold is therefore £63,000.

228. 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 recorded 19 sales of new build properties in the NA in

2022. The NA new build entry-level house price in 2022 was £217,495, with a purchase threshold of £55,927. Unusually in 2022, the NA new build entry-level house price was below the overall entry-level (new build and existing) house price. Normally there is a price premium associated with new build properties, making them higher in price than existing housing. This could be due to a number of reasons in Horsford, such as a relatively small sample size of new build dwellings in 2022 (19) compared to overall transactions (85).

229. In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across Broadland in 2022. The median cost of new build dwellings in Broadland was £335,000, with a purchase threshold of £86,143. The median new build price in Horsford in 2022 was £290,995, indicating that house prices in the NA are below the wider local authority area.

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

230. It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.

231. 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.

232. The property website Rightmove.co.uk shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within a 1 mile radius of Horsford. 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.

233. According to Rightmove.co.uk, there were 17 properties for rent at the time of search in May 2023, with an average monthly rent of £1,065. There were 9 2-bedroom properties listed, with an average price of £838 per calendar month.

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

- Annual rent = £838 x 12 = £10,056;



- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £33,520.

235. The calculation is repeated for the overall average to give an income threshold of £42,600.

## C.2 Affordable Housing

236. 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

237. 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.

238. To determine social rent levels, data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Horsford. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for Broadland in Table C-1.

239. To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

**Table C-1: Social rent levels (£)**

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

Source: Homes England, AECOM Calculations

### ii) Affordable rent

240. 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).

241. 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%.
242. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Broadland. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
243. Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 56% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

**Table C-2: Affordable rent levels (£)**

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

Source: Homes England, AECOM Calculations

### iii) Affordable home ownership

244. 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.
245. 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

246. Because First Homes are a new tenure product, it is worth explaining some of their key features:
- 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.
247. The starting point for considering whether First Homes are affordable is the cost of new build entry-level housing in the NA noted above of £217,495.
248. For the minimum discount of 30% the purchase threshold can be calculated as follows:
- Value of a new home (NA new build entry-level) = £217,495;
  - Discounted by 30% = £152,247;
  - Purchase deposit at 10% of value = £15,225;
  - Value of dwelling for mortgage purposes = £137,022;
  - Divided by loan to income ratio of 3.5 = purchase threshold of £39,149.
249. The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £33,556 and £27,964 respectively.
250. All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible. All of the discounted prices are also all below the £250,000 cap.
251. 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>19</sup>) would be around £122,500. This cost excludes any land value or developer profit. This would appear to be a potential issue in Horsford with First Homes at a 50% discount.

252. Table C-3 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 the price of new build entry-level housing in the NA. 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 C-3: 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	38%	79%	59%
NA new build entry-level house price	20%	73%	46%
NA entry-level house price	29%	76%	52%
LA median new build house price	48%	83%	65%

Source: Land Registry PPD; ONS MSOA total household income

### Shared ownership

253. 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'.

254. 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.

255. 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

<sup>19</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/>

assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).

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

- A 25% equity share of £217,495 is £54,374;
- A 10% deposit of £5,437 is deducted, leaving a mortgage value of £48,936;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £13,982;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £163,121;
- The estimated annual rent at 2.5% of the unsold value is £4,078;
- This requires an income of £13,593 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £27,575 (£13,982 plus £13,593).

257. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £21,905 and £37,026 respectively.

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

### **Rent to Buy**

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

## Appendix D s: Affordable Housing need and policy

260. There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Working 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).

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

### Affordable housing policy

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

**Table D-1: Wider considerations in developing Affordable Housing mix policy**

Consideration	Local Evidence
<p><b>A. Evidence of need for Affordable Housing:</b></p> <p>The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>This HNA suggests that the NA requires around 37.5 units of affordable rented housing and 15.0 units of affordable home ownership over the Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.</p> <p>The relationship between these figures suggests that affordable rented housing should be prioritised over affordable home ownership.</p>
<p><b>B. Can Affordable Housing needs be met in full?</b></p> <p>How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.</p>	<p>If the Local Plan target of 33% were achieved on every site, assuming the delivery of the NA's allocation for 45 homes overall, up to 15 affordable homes might be expected in the NA over Plan period.</p> <p>This level of potential affordable housing delivery would not be sufficient to meet all of the need identified. Therefore, the more</p>

	urgent and acute need for rented housing should be prioritised.
<p><b>C. Government policy (eg NPPF) requirements:</b></p> <p>Current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing.</p>	<p>For 10% of all housing to be affordable ownership in Horsford, where 33% of all housing should be affordable, 1/3 of Affordable Housing should be for affordable ownership. This complies with the guideline tenure split sought in the Local Plan.</p>
<p><b>D. Local Plan policy:</b></p>	<p>The emerging Local Plan outlines that the tenure split should be determined by the latest evidence, with at least 10% affordable home ownership.</p>
<p><b>E. First Homes policy:</b></p> <p>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.</p> <p>After the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the Local Plan. The remaining units should then be allocated to other tenure products in the relative proportions set out in the Local Plan.</p> <p>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. 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.</p>	<p>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 does not appear to be an issue in Broadland.</p>

<p><b>F. Viability:</b></p>	<p>HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.</p>
<p><b>G. Funding:</b></p> <p>The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.</p>	<p>The Working Group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.</p>
<p><b>H. Existing tenure mix in Horsford:</b></p> <p>The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.</p>	<p>2021 Census data shows that 12.3% of households in Horsford lived in Affordable Housing (1.2% in shared ownership dwellings and 11.1% social renting). This is slightly above district levels, with 10.6% of households across Broadland living in Affordable Housing. However, both the NA and district levels are well below England, where 18.1% of households lived in Affordable Housing.</p>
<p><b>I. Views of registered providers:</b></p>	<p>It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in the parish. The funding arrangements available to housing associations will determine rent levels.</p>
<p><b>J. Wider policy objectives:</b></p>	<p>The Working Group may wish to take account of broader policy objectives for Horsford and/or the wider district. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.</p>



# Appendix E : Specialist housing for older people

## Background data tables

Table E-1: Tenure and mobility limitations of those aged 65+ in Horsford, 2011 (65+ is the closest proxy for 75+ in this data)

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
	Count	Percentage	Count	Percentage	Count	Percentage
<b>All categories</b>	<b>93</b>	<b>19.2%</b>	<b>126</b>	<b>26.0%</b>	<b>266</b>	<b>54.8%</b>
<b>Owned Total</b>	<b>69</b>	<b>16.7%</b>	<b>108</b>	<b>26.1%</b>	<b>237</b>	<b>57.2%</b>
Owned outright	60	15.9%	98	26.0%	219	58.1%
Owned (mortgage) or shared ownership	9	24.3%	10	27.0%	18	48.6%
<b>Rented Total</b>	<b>24</b>	<b>33.8%</b>	<b>18</b>	<b>25.4%</b>	<b>29</b>	<b>40.8%</b>
Social rented	8	38.1%	7	33.3%	6	28.6%
Private rented or living rent free	16	32.0%	11	22.0%	23	46.0%

Source: DC3408EW Health status

## HLIN calculations

Table E-2: Recommended provision of specialist housing for older people from the HLIN SHOP toolkit

FORM OF PROVISION	ESTIMATE OF DEMAND PER THOUSAND OF THE RELEVANT 75+ POPULATION
Conventional sheltered housing to rent	60
Leasehold sheltered housing	120
Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) <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

263. As Table 6-1 in the main report shows, Horsford is forecast to see an increase of 156 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 =  $60 \times 0.156 = 9$
- Leasehold sheltered housing =  $120 \times 0.156 = 19$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) =  $20 \times 0.156 = 3$
- Extra care housing for rent =  $15 \times 0.156 = 2$
- Extra care housing for sale =  $30 \times 0.156 = 5$
- Housing based provision for dementia =  $6 \times 0.156 = 1$

# Appendix F : Housing Needs Assessment Glossary

## **Adoption**

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

## **Affordability**

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

## **Affordability Ratio**

Assessing affordability involves comparing housing costs against the ability to pay. The ratio between lower quartile house prices and the lower quartile income or earnings can be used to assess the relative affordability of housing. The Ministry for Housing, Community and Local Governments publishes quarterly the ratio of lower quartile house price to lower quartile earnings by local authority (LQAR) as well as median house price to median earnings by local authority (MAR) e.g. income = £25,000, house price = £200,000. House price: income ratio =  $\frac{£200,000}{£25,000} = 8$ , (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>20</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>21</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>20</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>21</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>22</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>23</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>22</sup> See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

<sup>23</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>24</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>24</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>25</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 bed roomed. Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents need. Managed schemes will also

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<sup>25</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>26</sup>

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<sup>26</sup> See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

