

GREAT BARTON Housing Needs Assessment (HNA)

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Quality information

Prepared by

Guillaume Rey – Graduate
Planning

Checked by

Stuart Woodin – Technical Director

Approved by

Stuart Woodin – Technical Director

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| 3 | July 2018 | Technical review | SW | Stuart Woodin | Technical Director |
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Prepared for:

Great Barton Parish Council

Prepared by:

AECOM
Aldgate Tower
2 Leman Street
London
E1 8FA
aecom.com

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Acronyms used in the report

| | |
|------|--------------------------------------|
| AH | Affordable Housing |
| GBPC | Great Barton Parish Council |
| HMA | Housing Market Area |
| HNA | Housing Needs Assessment |
| HNF | Housing Needs Figure |
| NPPF | National Planning Policy Framework |
| NA | Neighbourhood Area |
| NP | Neighbourhood Plan |
| PPG | Planning Practice Guidance |
| QB | Qualifying Body |
| SEBC | St Edmundsbury Borough Council |
| SHMA | Strategic Housing Market Assessments |

1. Executive Summary

1.1 Headlines

1. This report provides the Great Barton Neighbourhood Planning Group with vital information about the mix of housing they should plan for going forward. This information can be used to inform debate within the group, local understanding of the course of action taken and justification for any site allocation and site mix policies. The information is produced using reputable sources of the most recent data available and tested ways of analysing such data.
 - The combined two sites allocated to Great Barton in the Local Plan generate a de facto Housing Needs Figure (HNF) for Great Barton of 1,290 dwellings. While the capacity of these sites has however not been confirmed, it is not worth generating an alternative HNF for Great Barton given that such a figure would not take full account of the major strategic site, and fall significantly beneath the 1,290 number.
 - Our analysis shows that **social housing**¹ has an important role to play in meeting local needs, as well as affordable routes to homeownership such as **shared ownership**².
 - It also demonstrates there is likely to be a significant need for more small and medium sized homes of two to three bedrooms in the future. We recommend this to be provided in the form of small detached and semi-detached houses, e.g. bungalows.
 - The population is projected to age significantly according to **household projections**³. As reflected in the Great Barton 2017 Housing Survey, 24% of households expressed the need for housing to accommodate older residents. Thus, there is a need for additional specialist housing for the elderly in the Neighbourhood Area. We estimated there will be a need for additional 60 bed spaces in specialist accommodation between 2011 and 2033; enough to make a small dedicated scheme feasible. Given 1,209 new dwellings are expected, presumably eventually some of these new residents will require specialist housing.

1.2 Introduction

2. Great Barton Parish Council is designated as a **Qualifying Body**⁴ and has decided to prepare a Neighbourhood Plan for Great Barton, referred to here as the Neighbourhood Area. The 2011 **Localism Act**⁵ introduced neighbourhood planning, allowing parishes, town councils or neighbourhood forums across England to develop and adopt legally binding development plans for their neighbourhood area. We have been asked to prepare a Housing Needs Assessment by the Great Barton Parish Council, based on a robust methodology, local data, and focussed on a number of research questions agreed with the Great Barton Neighbourhood Planning Group, also called Qualifying Body.
3. As more and more towns, parish councils and forums seek to address housing growth, including tenure and type of new housing, it has become evident that developing policies need to be underpinned by robust, objectively assessed housing data.
4. In the words of the national **Planning Practice Guidance**⁶, establishing future need for housing is not an exact science, and no single approach will provide a definitive answer⁷. The process involves making balanced judgements based on the qualitative and statistical evidence gathered as well as having regard for relevant national and Local Planning policies and guidance.
5. At a neighbourhood planning level, one important consideration is determining the extent to which the neighbourhood diverges from the local authority average, reflecting the fact that a single town, village, or neighbourhood almost never constitutes a housing market area on its own and must therefore be assessed in its wider context.

¹ Social housing is let at low rents on a secure basis to those who are most in need or struggling with their housing costs

² Shared ownership is a way of buying a stake in a property if you cannot afford to buy it outright. You buy a share of a property, and pay rent to the housing association for the remainder

³ Household projections indicate the number of additional households that would form if recent demographic trends continue. They are published by the Office for National Statistics.

⁴ The Qualifying Body is the organisation which can take forward a Neighbourhood Plan in a given area.

⁵ The Localism Act 2011 is an Act of Parliament that changes the powers of local government in England. The aim of the act is to facilitate the devolution of decision-making powers from central government control to individuals and communities.

⁶ Planning Practice Guidance adds further context to the National Planning Policy Framework (NPPF). Together, they set out what the Government expects of local authorities. Plan makers and neighbourhood groups must have regard to advice contained in the guidance when developing their plans.

⁷ PPG Paragraph: 014 Reference ID: 2a-014-20140306 Revision date: 06 03 2014

6. The guidance quoted above is primarily aimed at Local Planning authorities preparing Strategic Housing Market Assessments, which are used to determine housing need at a local authority level. However, it helpfully states that those preparing neighbourhood plans can use the guidance to identify specific local needs that may be relevant to a neighbourhood, but that any assessment at such a local neighbourhood level should be proportionate.
7. Our brief was to advise on data at this more local level to help Great Barton Parish Council understand the tenure, type, and size of housing needed to inform neighbourhood plan policies.

1.3 Summary of methodology

8. Housing Needs Assessment at Neighbourhood Area level can be focused either on the quantity of housing needed, type of housing needed, or both. In most cases, there is a need to focus on the quantity where the housing target for the settlement being assessed is unclear, for example where the local authority has not set a specific target for the settlement, or where there is no Local Plan in place. This was not the case for Great Barton.
9. The rationale for this approach is that Neighbourhood Plans need to meet the **basic conditions**⁸, the fulfilment of which is tested through an independent examination. One of these, Basic Condition E, requires the Neighbourhood Plan to be in 'general conformity with the strategic policies' of the Local Plan. The Government's Planning Practice Guidance indicates that the level of housing development is likely to count as a strategic policy⁹. As such, this Housing Needs Assessment investigates specific local needs that are relevant to the neighbourhood while supporting the strategic development needs set out in the emerging Local Plan. This means a Neighbourhood Plan can propose more housing where there is a demonstrable need, but not less than the Local Plan.
10. Regarding the types of housing needed, there is generally more flexibility on what Neighbourhood Plans can cover. In order to understand the types of housing needed in Great Barton we have gathered a wide range of local evidence and summarised it into policy recommendations designed to inform decisions on housing characteristics.
11. This objective and independent Housing Needs Assessment follows the Planning Practice Guidance approach where relevant. This ensures our findings are appropriately evidenced. The Planning Practice Guidance advises that assessment of development needs should be thorough but proportionate and does not require planners to consider purely hypothetical future scenarios, only future scenarios that could be reasonably expected to occur.
12. Our approach is based on best practice and is to advise on housing required based on need and/or demand rather than supply. For this reason, we advise that the conclusions of this report should be assessed against supply-side considerations (including, for example, factors such as transport infrastructure, landscape constraints, flood risk and so on) as a separate and follow-on exercise¹⁰.

⁸ Qualifying Bodies must prepare a Basic Conditions Statement to prove they are meeting a set of basic conditions, such as Basic Condition E.

⁹ PPG Paragraph: 006 Reference ID: 2a-006-20140306

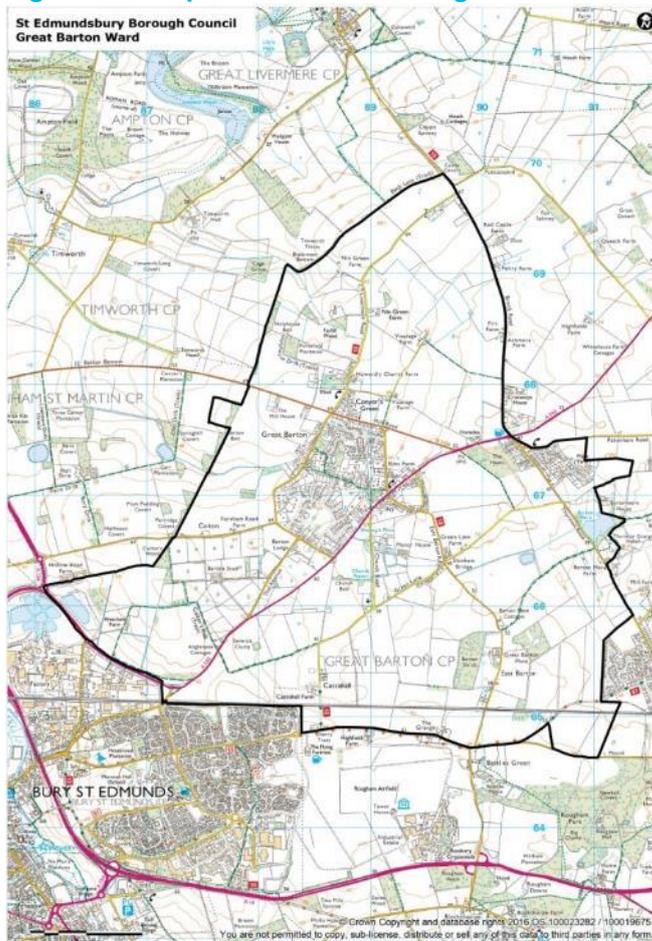
¹⁰ Such an approach, clearly separating housing need assessment from dwelling capacity assessment, was endorsed by the Government for calculating housing need at local authority level in the ministerial statement and press release 'Councils must protect our precious green belt land' (DHCLG, 4 October 2014, available at <https://www.gov.uk/government/news/councils-must-protect-our-precious-green-belt-land>)

2. Introduction

2.1 Local context

1. Great Barton is a village and a parish situated within St Edmundsbury Borough in Suffolk, the village is three miles from the large market town of Bury St. Edmunds. The Parish had a population of 2,191 at the 2011 Census, and is separated from the town by fields, the Parish includes a series of smaller settlements such as Conyer's Green, East Barton, and Cattishall.
2. The village is also bisected by the A143, leading from Bury St. Edmunds towards the coast. It is characterised by large amount of greenspace, mature trees, and low-density development typical of rural areas, much of it dating from the 20th century. Other areas of the village are characterised by historic buildings and boundary walls constructed in brick and flint which are typical to the region. The rural village has very little public transport, no shops apart from the petrol station and very little street lighting.
3. On 22 April 2016, GBPC applied to St Edmundsbury Borough Council (SEBC) to designate the whole of the Great Barton Parish boundary as a Neighbourhood Area (NA) for the purpose of preparing a Neighbourhood Plan (NP). The application was made under Regulation 5 of the Town & Country Planning Act 1990. Under Regulations 6a and 7 of the above regulations, the Borough Council has designated the application area as a NA in order to facilitate the preparation of a NP by GBPC. A map identifying the designated Great Barton NA is shown below in Figure 2-1.

Figure 2-1: Map of Great Barton neighbourhood area (Great Barton Parish boundary)



Source: https://www.westsuffolk.gov.uk/planning/Planning_Policies/upload/FINAL-Great-Barton-Ward-map.pdf

2.2 Planning policy context

4. The SEBC Local Plan consists of the Core Strategy, adopted in 2010; the Vision 2031, consisting of three separate Local Plans, for Bury St Edmunds, Haverhill and Rural areas, adopted in 2014; and the Joint Development Management Policies Document, adopted by both SEBC and Forest Heath Borough Council in 2015. The structure of the Local Plan is illustrated below.

Figure 2-2: St Edmundsbury Local Plan Documents



Source: *Bury St Edmunds Vision 2031*, p. 6

5. On the next page, we have summarised some of the key policies directly relevant to this HNA.

Table 2-1: Summary of Core Strategy (2010) policies relevant to the Great Barton NP

| Policy | Page | Summary |
|--|------|--|
| Policy CS1 – St Edmundsbury Spatial Strategy | 30 | States that the plan requires a minimum of 15,400 new homes to be built between 2001 and 2031. Furthermore, it specifies that 2212 dwellings or 14% should be constructed in rural areas outside of the towns of Bury St Edmunds and Haverhill. As a number of new homes have been constructed since 2001, the plan requires the construction of a minimum of 9,000 new homes between 2008 and 2031. |
| Policy CS4 – Settlement Hierarchy and Identity | 46 | Establishes that Great Barton is considered to be a Local Service Centre , where “ <i>some small scale housing and employment development will be encouraged</i> ”, generally limited to sites of 10 homes adjacent to existing housing settlement boundaries, and addressed in more detail via the Rural Site Allocations Development Plan Document. |
| Policy CS5 – Affordable Housing | 50 | States that for smaller sites (between 0.17 hectares and 0.3 hectares or between 5 and 9 dwellings), 20% of dwellings should be affordable, whilst for larger sites (0.3 hectares and above or 10 dwellings or more) 30% should be affordable, and that the mix, size, type and tenure of affordable homes should meet local identified housing need. |

Vision 2031 Rural Areas (2014)

6. The SEBC Annual Monitoring Report 2012-2013 describes the Vision 2031 documents as “*primarily site specific allocation documents which identify areas of growth*”.¹¹ As such, they do not form a consideration for a HNA, as they focus on supply rather than on the demand side of housing provision. However, we do note that the Vision 2031 retains the housing target put forward in the Core Strategy (2010); and allocates two sites within the NA generating a total of **1,290 dwellings**. Given the current population is just over 2,000, this could double the size of the population or more.

Joint Development Management Policies Document, 2015

7. The Joint Development Management Policies Document was adopted on 24 February, 2015 by SEBC, and on 27 February 2017 by Forest Heath Borough Council. This document “*contains policies which will be applied to ensure that all development meets the overall vision and strategic policies as set out within the overarching Core Strategy*”¹² and therefore is not reviewed as part of this HNA.

¹¹ AMR12-13, pp. 5

¹² AMR12-15, pp. 32

3. Approach

3.1 Research Questions

8. Below we set out the Research Questions (RQ) relevant to this study, as discussed and agreed with GBPC. They are arrived at the start of the project through discussion with the Parish and serve to direct our research, as well as providing the structure for the HNA.

3.1.1 Quantity

9. The Local Plan, known as Vision 2031 was adopted in 2014, and retains the housing target put forward in the Core Strategy (2010); this on the basis that a SHMA, published in 2013, did not identify a requirement for the housing target to be substantially revised. This conclusion was supported by the planning inspector at the time of the examination of Vision 2031 in July 2014.
10. Vision 2031 allocates two sites within the designated area, one substantial site to the North East of Bury St Edmunds, and a second smaller site on the north eastern edge of Great Barton. V31 estimates the former to have a capacity of 'around 1,250' homes¹³, and the latter 'up to 40 dwellings'.¹⁴ This generates a de facto Housing Needs Figure (HNF) for Great Barton of 1,290 dwellings based on Local Plan allocations. While the capacity of these sites has however not been confirmed and there is likely to be some scope for movement, it is not worth generating an alternative HNF for Great Barton given that such a figure would not take full account of the major strategic site, and fall significantly beneath the 1,290 number. That is to say, the needs of Great Barton (and any requirement to support the wider Borough in the fulfilment of its housing target) will be more than satisfied through the delivery of 1,290 dwellings over the Plan period.

3.1.2 Tenure

11. The Parish has successfully delivered Affordable Housing on a rural exception site and so has been able to prove to residents that such development can work. GBPC is very open to considering further sites and is willing to consider a full range of affordable tenures, including the wider scope allowed for in the consultation draft of the revised NPPF, issued earlier this year. Moreover, the responses to community engagement activity suggest a continued need.

Research Question (RQ) 1: What affordable housing (social housing, affordable rented, shared ownership, intermediate rented) and market tenures should be included in the housing mix?

3.1.3 Type and size

12. GBPC is concerned that development is of the right type and size to address the needs of the community. For example, feedback from community engagement activity indicates a desire for smaller units for people to down-size. In terms of type, bungalows are strongly supported within the Parish.

RQ2: What type (terrace, semi, bungalows, flats and detached) and size (number of habitable rooms) of housing is appropriate?

3.1.4 Housing for specialist groups

13. Great Baron has a significant number of older people living in the area. The need for specialist housing for the elderly therefore 'cannot be ignored.'

RQ3: What provision should be made for specialist housing within the NA?

3.2 Study Objectives

14. The objectives of this report can be summarised as:
- Collation of a range of data with relevance to housing need in Great Barton;
 - Analysis of that data to determine patterns of housing need and demand;
 - Setting out recommendations based on our data analysis that can be used to inform the Neighbourhood Plan's housing policies.

¹³ Bury St. Edmunds Vision 2031, page 101

¹⁴ Rural Vision, page 90

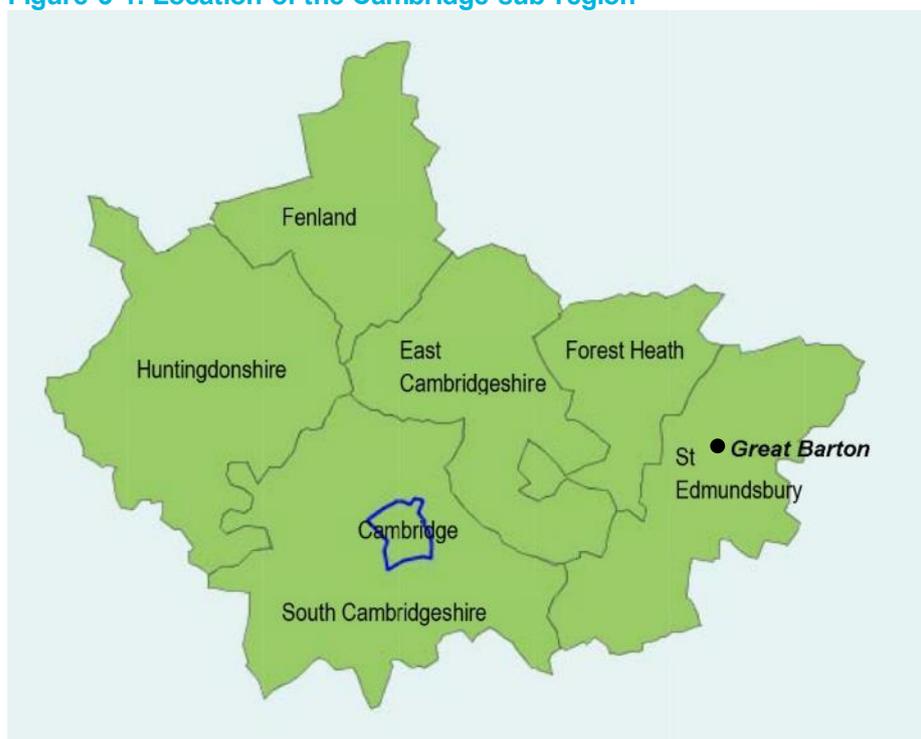
15. The remainder of this report is structured around the RQs set out above.
16. Chapter 4 sets out our conclusions and recommendations that can be used to inform the Neighbourhood Plan's housing policies.

3.3 Relevant Data

3.3.1 SHMA

17. The PPG states that neighbourhood planners can refer to existing needs assessment prepared by the Local Planning authority as a starting point. As Great Barton is located within St Edmundsbury, we therefore turned to the Strategic Housing Market Assessment (SHMA) which covers the housing market area and informs emerging housing policies at the local authority level, including affordable housing policy.
18. St Edmundsbury is covered by the Cambridge sub-region SHMA, May 2013, prepared by Cambridgeshire Insight¹⁵. It consists of a suite of technical papers and provides the evidence required to inform planning and housing policy over a twenty-year Plan period between 2011 and 2031.
19. The Cambridge housing sub-region is made up of seven Boroughs (Cambridge, East Cambridgeshire, Fenland, Huntingdonshire, South Cambridgeshire, Forest Heath (Suffolk), St Edmundsbury (Suffolk), shown in Figure 3-1 on the next page.

Figure 3-1: Location of the Cambridge sub-region



Source: Cambridge sub-region SHMA 2013, Chapter 1

20. For the purpose of this HNA we have considered that Great Barton forms part of the Cambridge sub-region. Data from the SHMA 2013 has been treated as applicable to unless it conflicts with locally-specific material. Nevertheless, it is important to bear in mind that *“within any groups of Boroughs there will be a variety of market forces and factors at play, and very rarely will all wards and Boroughs experience the same forces or impacts as each other.”*¹⁶
21. The SHMA draws upon a range of data including population and demographic projections, housing market transactions and employment scenarios. As such, it contains a number of points of relevance when determining housing need within the Neighbourhood Area.
22. This provides a strong starting point for policy development that aims to build on and add local specificity to those of the LPA by enabling a comparison to be made with parish-level data (gathered as part of the preparation of this study), given that such an exercise reveals contrasts as well as similarities.

¹⁵ Cambridgeshire Insight is a shared research knowledge base for the Cambridgeshire and Peterborough area.

¹⁶ Cambridge sub-region SHMA 2013, chapter 2, p.16

3.3.2 Other relevant data

23. In addition to the SHMA, we have gathered a range of other data sources to ensure our study is robust for the purposes of developing policy at the neighbourhood plan level, and is locally specific. These include Census data providing insights into demographic shifts and the affordable housing waiting list which covers Great Barton.
24. Furthermore, to assess the housing market in Great Barton, data from the Land Registry was analysed. This data provides price paid, housing types and date of transaction information which allows housing market trends to be identified.
25. This material was collected for the IP31 postcodes that are contained within the NA boundary to create a database including all housing transactions registered with the Land Registry between January 1st 2008 and December 31st 2017. A similar exercise was carried out for the whole postcode area and for the whole of St Edmundsbury. These data-sets were used within to inform our response to RQ1.
26. Market rental data was collected from a range of sources including www.home.co.uk, www.rightmove.com, and the Valuation Office Agency. Social rent data was obtained from Data and Statistical Return (DSR) published by the Homes and Communities Agency (HCA).
27. Finally, we also reviewed the Great Barton 2017 Housing Survey commissioned by GBPC to establish the local community's level of support for affordable housing and to assess the level of need.

4. RQ1 Tenure and Affordability

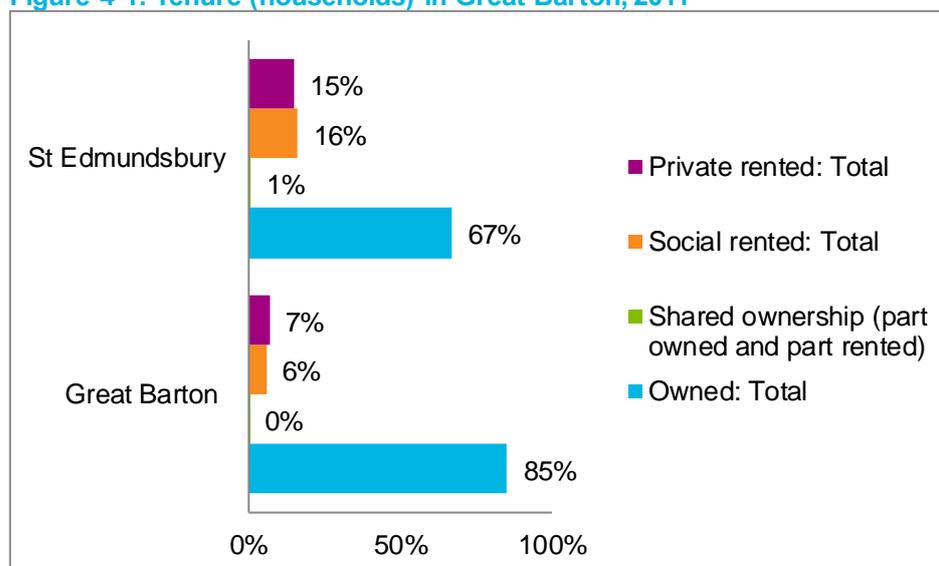
RQ1: What affordable housing (social housing, affordable rented, shared ownership, intermediate rented) and market tenures should be included in the housing mix?

28. The provision of Affordable Housing (AH) is critical to the continuation of most communities as viable settlements; it needs however to be understood in relation to other tenures. The PPG states that HNAs should investigate household tenure in the current stock and recent supply, and make an assessment, based on a reasonable interpretation of the evidence gathered, whether continuation of these trends would meet future needs or whether, on account of significant misalignments between supply of housing falling into different tenure and local need/demand, policies should support a change to the profile of tenure within the NA's housing stock.¹⁷

4.1 Current tenure profile

29. First, it is necessary to provide a picture of tenure in the NA based on the most reliable data. Figure 4-1 below presents Census data from 2011 and shows a higher level of home ownership in the NA than observed in the Borough. Levels of private rented and social rented dwellings are relatively low compared to St Edmundsbury and shared ownership is close to being non-existent.

Figure 4-1: Tenure (households) in Great Barton, 2011



Source: ONS 2011, AECOM Calculations

30. Table 4-1 and Table 4-2 on the following page allow us to take a longitudinal perspective, identifying how the tenure profile of the NA has changed between the last two censuses. From this, it is possible to detect a definite trend towards more private rented tenures during the intercensal period. Indeed, this tenure has increased by 85.3% (an additional 29 dwellings were rented, substantial notwithstanding it starts from a low base). This increase is similar to the one at the national level, but less than that observed in the Borough.

Table 4-1: Rate of tenure change in Great Barton, 2001-2011

| Tenure | Great Barton | St Edmundsbury | England |
|-----------------------|--------------|----------------|---------|
| Owned; total | 3.1% | 7.1% | -0.6% |
| Shared ownership | 100% | 159.3% | 30.0% |
| Social rented; total | -5.4% | 4.6% | -0.9% |
| Private rented; total | 85.3% | 123.9% | 82.4% |

Source: ONS 2001-2011, AECOM Calculations

31. Home ownership has continued to grow (an additional 40 dwellings), illustrating a stable and continuous demand for this tenure in the NA, and two additional shared ownership products were added to the tenure mix. Finally, although the level of social rented tenures has decreased by 5.4%, this is not seen as eroding

¹⁷ PPG Paragraph: 021 Reference ID: 2a-021-20160401

the already limited provision of Affordable Housing in the NA, as there is only a difference of three dwellings between 2001 and 2011.

32. Further data about tenure by household composition (ONS 2011, LC4101EW) indicates that household types falling into the social-rented sector are disproportionately likely to be lone parents with dependent children (33%) and one person households under 65 (18%). The household types falling into the PRS are likely to be cohabiting couples with dependent children (20%), one person households under 65 (18%) and married couples with dependent children (13%), in other words, young and newly-forming households.

Table 4-2: Tenure change in Great Barton, 2001-2011

| | 2001 | | 2011 | |
|---|--------------|----------------|--------------|----------------|
| | Great Barton | St Edmundsbury | Great Barton | St Edmundsbury |
| All categories: Tenure | 854 | 40,560 | 894 | 45,802 |
| Owned: Total | 739 | 28,590 | 762 | 30,626 |
| Shared ownership (part owned and part rented) | 0 | 145 | 2 | 376 |
| Social rented: Total | 56 | 6,998 | 53 | 7,321 |
| Private rented: Total | 34 | 3,036 | 63 | 6,798 |

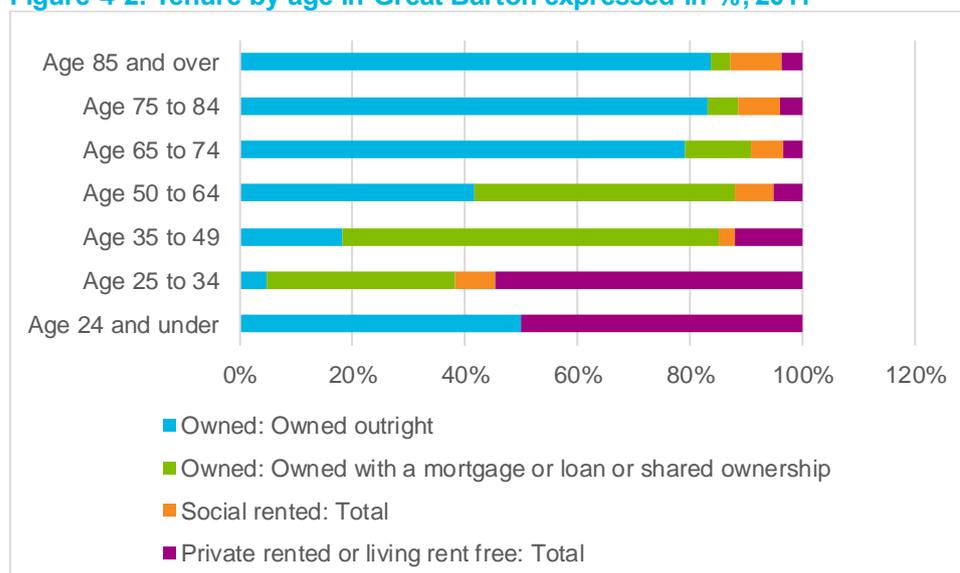
Source: ONS 2001-2011, AECOM Calculations

33. Home ownership is the dominant tenure in the NA, which is often the case in rural villages. The private rented sector (PRS) tenure has experienced the most significant increase in recent years, not only in the NA but also across the whole Borough and England. Finally, although social rented levels were higher than the PRS in 2001, they have not increased between 2001 and 2011; and have in fact slightly decreased. In 2011, 53 households were in the social rented sector compared with 63 in the private rented sector.
34. Table 4-3 and Figure 4-2 below present the extent to which households in Great Barton occupy different tenures according to their age group. The data also provide more details on home ownership, i.e. outright home ownership versus owned with mortgage.
35. As evidenced earlier, it is clear that the majority of household in Great Barton are home owners. Although a great proportion of home owners have finished paying their mortgage – 457 households, no less than 307 households are still paying a mortgage. Outright home ownership is linked to older age as can clearly be seen in Figure 4-2; most household after 65 are indeed outright home owners. High levels of outright home ownership in Great Barton correlates with the fact that almost half of households are aged above 65 years-old. Noteworthy is the fact that there are more households aged 50 to 64 who are still paying their mortgage (120) than households in the same age group who are outright home owners (108).

Table 4-3: Tenure by age in Great Barton, 2011

| Age | All categories: Tenure | Owned or shared ownership: Total | Owned: Owned outright | Owned: Owned with a mortgage or loan or shared ownership | Social rented: Total | Private rented or living rent free: Total |
|---------------------|------------------------|----------------------------------|-----------------------|--|----------------------|---|
| All categories: Age | 894 | 764 | 457 | 307 | 53 | 77 |
| Age 24 and under | 2 | 1 | 1 | 0 | 0 | 1 |
| Age 25 to 34 | 42 | 16 | 2 | 14 | 3 | 23 |
| Age 35 to 49 | 214 | 182 | 39 | 143 | 6 | 26 |
| Age 50 to 64 | 259 | 228 | 108 | 120 | 18 | 13 |
| Age 65 to 74 | 173 | 157 | 137 | 20 | 10 | 6 |
| Age 75 to 84 | 149 | 132 | 124 | 8 | 11 | 6 |
| Age 85 and over | 55 | 48 | 46 | 2 | 5 | 2 |

Source: ONS 2011, AECOM Calculations

Figure 4-2: Tenure by age in Great Barton expressed in %, 2011

Source: ONS 2011, AECOM Calculations

36. In the following sub-sections we consider two markers informing the profile of tenures needed in the NA: the relative affordability of different tenures and the number of households currently in unsuitable housing.

4.2 Affordability¹⁸ of tenure options

37. This section compares the cost of market rent, market purchase, shared ownership at 25%, 50% and 75%, affordable rent set at 80%, and social rent levels across Great Barton, and the theoretical level of income needed to afford these tenure options. The calculations are detailed in the Appendix A. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations. The analysis does not take deposits into account. It is a theoretical assessment of the cost of different tenures, and the 'ideal' income needed to afford them. It is assumed that households already have the deposit money. Equity such as home equity is also not taken into account.
38. The evaluation of affordability detailed in Appendix A allowed us to explore the relationship between local housing costs and local incomes, and to understand how different types of housing suit different types of households. Table 4-4 below shows the annual cost of different tenures and the income required to support these costs.

Table 4-4: Annual cost by tenure and income required to afford it

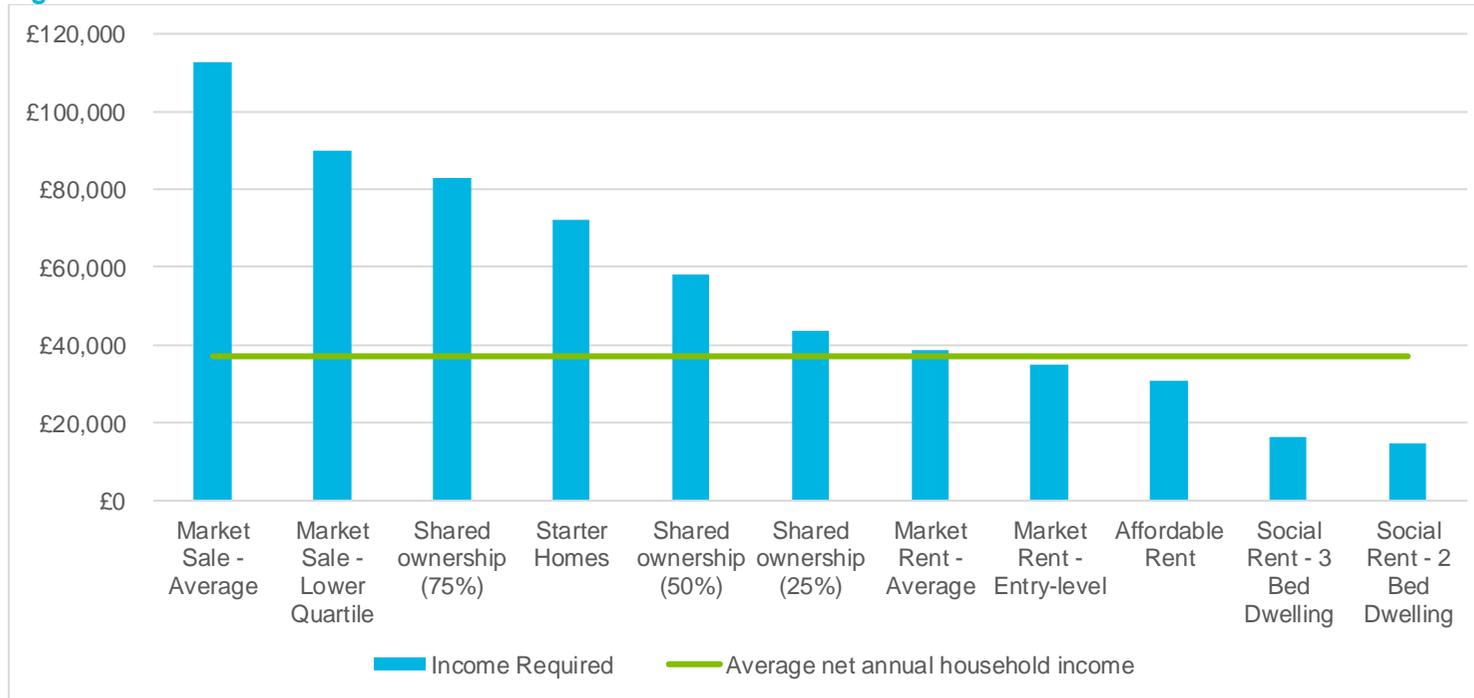
| | Cost of purchase | Annual rent | Income Required |
|------------------------------|------------------|-------------|-----------------|
| Market Sale - Average | £394,626 | n/a | £112,750 |
| Market Sale - Lower Quartile | £315,000 | n/a | £90,000 |
| Shared ownership (75%) | £264,263 | £2,447 | £82,919 |
| Starter Homes | £252,000 | n/a | £72,000 |
| Shared ownership (50%) | £157,500 | £4,375 | £58,258 |
| Shared ownership (25%) | £83,125 | £6,563 | £43,636 |
| Market Rent - Average | n/a | £12,780 | £38,727 |
| Market Rent - Entry-level | n/a | £11,532 | £34,945 |
| Affordable Rent | n/a | £10,224 | £30,982 |
| Social Rent - 3 Bed Dwelling | n/a | £5,447 | £16,505 |
| Social Rent - 2 Bed Dwelling | n/a | £4,852 | £14,704 |

¹⁸ Affordability considers the relationship between the price of a good and the money to which the individual has access to purchase it

Source: AECOM Calculations

39. The income required to afford homes of different tenures is then benchmarked against the average net annual household income which is **£37,100**. Figure 4-3 shows the only market tenures that households earning around the average household income can afford are rented tenures. This is assuming these households have no equity, i.e. first-time buyers. In reality, most households in Great Barton are home owners and older households in particular should not have difficulties downsizing (by releasing the equity of their larger home for example).
40. Intermediate tenures such as shared ownership (75%), Starter Homes and Shared ownership (50%) have the potential to meet the needs of households earning above £50,000, but not earning enough to afford market prices. They are appropriate alternatives for first-time buyers who are currently unable to consider home ownership.

Figure 4-3: Great Barton annual household income and income needed to afford houses of different tenures



Source: AECOM Calculations

4.3 Households in unsuitable housing

41. So far, we have considered housing need based on a statistical understanding of affordability. Here, we consider the Borough's Council's Housing Waiting List. This number of entries in the Housing Waiting List provides an indication of the current existing unmet need for AH. We also consider other indicators of housing need such as overcrowded households (according to the 'bedroom standard' model) and concealed households. The purpose of this section is to estimate the current total number of households in need for Affordable Housing.

4.3.1 Housing Waiting List

42. Housing registers are informative but unlikely to be comprehensive since some households in need may not register.

43. The current figure of those registered on Home-Link provided by St Edmundsbury DC is:

- Active applicants indicating a preference to live in Great Barton – 39
- Active applicants indicating a local connection to Great Barton – 11

44. Eleven applicants with a need for Affordable Housing have a connection to Great Barton, while 39 expressed a preference for this location but may not necessarily have any connection there. Given the small amount of Affordable Housing in Great Barton (around 53 units), it is likely that those who have indicated a preference to live in the NA are anticipating that a large number of Affordable Housing will be provided on the Berkeley Homes Development.

45. Eleven can therefore be considered to be an accurate estimate of the existing unmet need for AH in the Parish, in a context where there has been no additional Affordable Housing properties built between 2001 and 2011.

4.3.2 Over-crowded and concealed households

46. The 2011 Census provides detailed information about occupancy which gives a measure of whether a household's accommodation is overcrowded or under-occupied. The data showed that no households were considered to be overcrowded.

47. The 2011 Census identified five households considered to be concealed, defined by the Census as *"a multi-family household...such as young couple living with parents"*. It is important to note that these households are likely to represent a growing generation of young people reaching maturity and seeking to leave the family home. If they are unable to access suitable housing within Great Barton, they are likely to move elsewhere, most moving within one year, a phenomenon called 'displacement'. The five households can therefore be seen as the most obvious indicator of households who would prefer to form their own households.

48. Furthermore, 10% of family households have non-dependent children which is greater than the Borough at 8.9%. This suggests more adult children are remaining in the family home compared with the rest of the Borough. It may be explained by their own preference, but also by the lack appropriate or affordable tenures for them to move into.

4.4 Conclusion

49. Data on overcrowding and concealment does not suggest this is a pressing issue within the NA, with no households considered to be overcrowded and only five considered to be concealed. However, the fact that 10% of households have non-dependent children suggests the existence of housing pressures for young residents who cannot form their own households. These households do not necessarily describe themselves as 'concealed' in the Census.

50. In order to avoid double-counting, we assume that all overcrowded and concealed households are currently registered on the waiting list. On that basis, we can assume that the 5 households in unsuitable housing are included in that number of 11 from the waiting list.

51. Furthermore, the Housing Survey identified 6 individuals who wish to remain in the Parish and would like a social rented home. Five indicated a house and one is looking for sheltered accommodation. As none of them were registered on any waiting list, they represent an additional unmet need and should be added to the number obtained from the housing waiting list, bringing the total number of households in need for social housing to **17**¹⁹.

52. As we have seen, the current adopted Core Strategy sets out policy regarding Affordable Housing. It states that for smaller sites (between 0.17 hectares and 0.3 hectares or between 5 and 9 dwellings), 20% of dwellings should be affordable, whilst for larger sites (0.3 hectares and above or 10 dwellings or more) 30% should be affordable, and that the mix, size, type and tenure of affordable homes should meet local identified housing need.

¹⁹ This number is indicative based on the evidence before us: Home-Link and responses to the Housing Survey.

53. For the purpose of this exercise, we assume the 1,250 dwellings are delivered on sites where the affordability target of 30% applies, producing a theoretical total of 375 affordable dwellings. Although the waiting list is only a snapshot in time, assuming the Parish is successful in achieving the dwelling numbers put forward by SEBC, there does not appear to be a requirement for the NP to set its own affordable housing target on the basis of this data.

5. RQ2 Home Type and Size

RQ2: What type (terrace, semi, bungalows, flats and detached) and size (number of habitable rooms) of housing is appropriate?

5.1 Introduction

55. Before beginning our consideration of type and size, it is important to understand how different types of households occupy their homes. Crucially, household 'consumption' of housing (in terms of housing size) tends to increase alongside wages, with the highest earning households consuming relatively more (i.e. larger) housing than those on lower incomes. Similarly, housing consumption tends to increase, alongside wealth and income, with age, such that older households tend to have larger homes than younger households. In this context, even smaller households (those with smaller numbers of inhabitants, including just one or two people) may be able to choose to live in larger homes than their needs would suggest. As mentioned in the SHMA: *"In trying to identify the sizes of homes that are needed by the increased population, it would be a mistake to assume that just because, for example, the growth in households is largely single person households or couples, all that is needed are small homes with 1-2 bedrooms. Many small households live in larger homes"*. This is a natural feature of the housing market; although it can make considerations of future housing needs as much a matter of market dynamics and signals, as of demographics and household type and size.

5.2 Existing types and sizes

56. The PPG recommends a consideration of the existing housing provision and its suitability, having regard to demographic shifts in age and household composition, to address future, as well as current community need. For this reason, we start with a consideration of type and size within the existing housing stock in Great Barton.
57. Table 5-1 below describes the distribution of households classified by dwelling type in 2011 in Great Barton, St Edmundsbury and England. Great Barton, in line with other rural areas, is dominated by detached properties (78.1%) — well above the national and Borough average. By contrast, less than 5.5% live in terraces and 2.4% in flats. Flats are more common across the Borough, with 9.3% of households living in flats. In the Borough, a similar proportion of households live in terraces or semi-detached dwellings; this is not the case in the NA, where 13.3% of households live in semi-detached housing and 5.5% in terraces.

Table 5-1: Accommodation type (households) in Great Barton, 2011

| Dwelling type | | Great Barton | St Edmundsbury | England |
|-------------------------------|--|--------------|----------------|---------|
| Whole house or bungalow | Detached | 78.1% | 34.8% | 22.4% |
| | Semi-detached | 13.3% | 26.8% | 31.2% |
| | Terraced | 5.5% | 26.7% | 24.5% |
| Flat, maisonette or apartment | Purpose-built block of flats or tenement | 2.4% | 9.3% | 16.4% |
| | Parts of a converted or shared house | 0.3% | 1.2% | 3.8% |
| | In commercial building | 0.4% | 1.5% | 1.0% |

Source: ONS 2011, AECOM Calculations

58. Table 5-2 below sets out the distribution of the number of rooms by household space. From this data, it is apparent that there is a predominance of large dwellings, not only in Great Barton but also in St Edmundsbury, whilst there are few houses of one to three habitable rooms.
59. 60% of the stock has more than seven rooms, 97% of the stock can be considered family dwellings (four rooms or more) and 76% of them are large properties (with 6 rooms or more). There is also a decent proportion of medium-sized family homes of four or five habitable rooms, representing 20.5% of the stock. By comparison St. Edmundsbury

has a higher proportion of medium-sized family dwellings (40% or twice the amount). In the Borough, 90.8% of the stock can be considered family dwellings and less than 50% of these are large properties. Finally, houses of one to three habitable rooms ²⁰ are less common in the NA and represent less than 4% of dwellings against 9% in St Edmundsbury.

Table 5-2: Number of rooms per household space in Great Barton, 2011

| | 2011 Great Barton | | 2011 St Edmundsbury | |
|-----------------|----------------------|--------|------------------------|--------|
| | Number | % | Number | % |
| 1 Room | 0 | 0.00% | 176 | 0.38% |
| 2 Rooms | 6 | 0.67% | 783 | 1.71% |
| 3 Rooms | 25 | 2.80% | 3263 | 7.12% |
| 4 Rooms | 73 | 8.17% | 7373 | 16.10% |
| 5 Rooms | 110 | 12.30% | 11852 | 25.88% |
| 6 Rooms | 141 | 15.77% | 9290 | 20.28% |
| 7 Rooms | 158 | 17.67% | 5216 | 11.39% |
| 8 Rooms or more | 169 | 18.90% | 3703 | 8.08% |
| 9 Rooms or more | 212 | 23.71% | 4146 | 9.05% |

Source: ONS 2011, AECOM Calculations

60. It is then particularly useful to cross-reference this data with Census estimates of the number of bedrooms for each household in Great Barton and St Edmundsbury. The table below summarises the proportion of households occupying each size of home in terms of the number of bedrooms. This data suggests that there are more three and four bedroom homes and significantly fewer one to two bedroom homes than across the LA. There is a clear skewing towards larger properties in the NA, with 46.5% of household spaces containing four or more bedrooms in NA while that number is just 5% in St Edmundsbury. This may reflect the substantial proportion of detached stock identified in Table 5-1.

Table 5-3: Number of bedrooms in household spaces, 2011

| Bedrooms | St Edmundsbury | | Great Barton | |
|------------------------------------|----------------|-----|--------------|--------|
| | Number | % | Number | % |
| All categories: Number of bedrooms | 45,802 | | 894 | |
| No bedrooms | 96 | 8% | 2 | 0.22% |
| 1 bedroom | 3,758 | 25% | 27 | 3.02% |
| 2 bedrooms | 11,347 | 44% | 145 | 16.22% |
| 3 bedrooms | 20,127 | 18% | 304 | 34.00% |
| 4 bedrooms | 8,252 | 5% | 308 | 34.45% |
| 5 or more bedrooms | 2,222 | 0% | 108 | 12.08% |

Source: Census 2011(QS411EW)

61. It is also relevant to consider how the number of rooms occupied by households changed between the 2001 and 2011 censuses. This data is presented below and shows quite clearly that there has been a reduction in the number of larger properties and an increase in smaller properties of two (from 5 to 6) or and three rooms (from 7 to 25). We also note a 6.8% and 23.3% increase in the number of very large properties of seven and eight or more rooms.

²⁰ A three room dwelling may be considered an 'entry-level dwelling'

Table 5-4: Rates of change in number of rooms per household in Great Barton, 2001-2011

| Number of Rooms | Great Barton | St Edmundsbury | England |
|-----------------|--------------|----------------|---------|
| 1 Room | 0.0% | -6.4% | -5.2% |
| 2 Rooms | 20.0% | 31.2% | 24.2% |
| 3 Rooms | 257.1% | 26.8% | 20.4% |
| 4 Rooms | -29.8% | 11.0% | 3.5% |
| 5 Rooms | -18.5% | 0.5% | -1.8% |
| 6 Rooms | -3.4% | 12.4% | 2.1% |
| 7 Rooms | 6.8% | 19.0% | 17.9% |
| 8 Rooms or more | 23.3% | 28.4% | 29.8% |

Source: ONS 2001-2011, AECOM Calculations

Conclusion

62. In summary, homes in Great Barton are larger than the average for St Edmundsbury. This is reflected in the high number of detached properties (typically larger), but also in the fact that 76% of dwellings are large properties of six rooms or more. The predominance of larger properties is also corroborated by data about the average number of rooms per households²¹. In 2011, households in Great Barton had on average 7.1 rooms against 5.8 for St Edmundsbury. Noteworthy is the increase of two to three room-properties between 2001 and 2011, which indicates demand for smaller dwellings. Considering the desire for smaller units for down-sizer, the current stock - geared towards larger properties - might not be suitable.

5.3 Demographic factors affecting size and type of housing: household composition and age structure

63. Having established the current stock profile of Great Barton, and identified recent changes in its composition, the evidence assembled below seeks the composition and age structure of households both now and how they are likely to change in future years. Through a consideration of the types of households forming and the mix of age groups, it is possible to consider how size of housing in Great Barton should be influenced through planning policy.

Current Household Composition

64. Household composition is a fundamental factor driving the size of housing that will be needed in Great Barton in the future. As of 2011, the NA had 894 households, representing 1.95% of the Borough's total.
65. In Table 5-5 below, we present data relating to household composition drawn from Census 2011. Families²² are the dominant household type in Great Barton (75%), whilst one-person households are less common and represent 20% of the population compared to 26.4% in the Borough.
66. However, while 23.3% of all households (or 208 households) have dependent children, the majority of families do not have dependent children. The combined number of families all aged 65 and over, with no children and with non-dependent children is 463 households. These households (with the exceptions of households with non-dependent children), are typically made up of two individuals, and would be expected to need smaller dwellings. However, the current size of the housing stock in the NA is mostly made of large dwellings; this indicates, at first sight, a misalignment between dwelling mix and the needs of the population.

²¹ ONS 2011, (KS403EW)

²² Households with more than one member

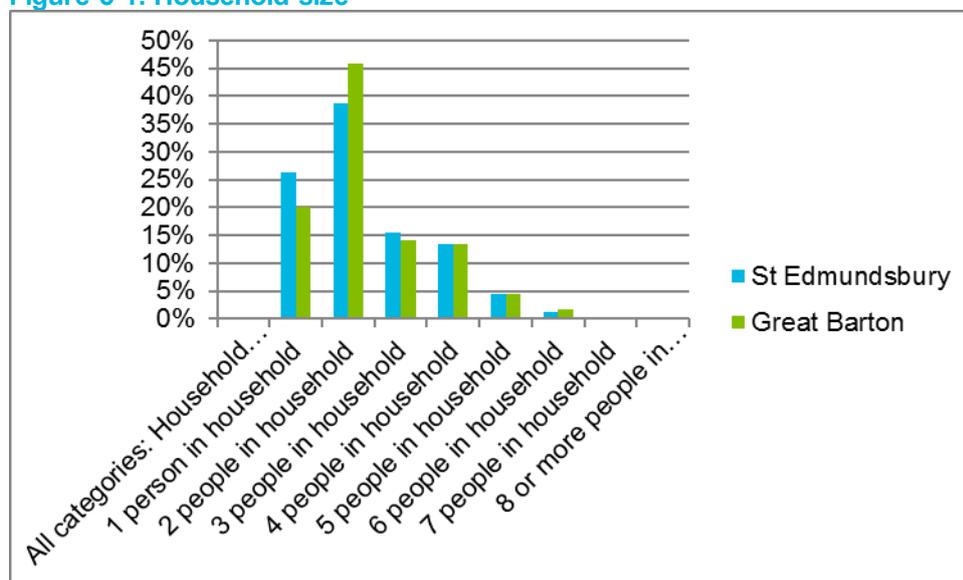
Table 5-5: Household composition (by household) in Great Barton, 2011

| | | Great Barton | St Edmundsbury | England |
|-----------------------|----------------------------|--------------|----------------|---------|
| One person household | Total | 20.0% | 26.4% | 30.2% |
| | Aged 65 and over | 13.8% | 12.8% | 12.4% |
| | Other | 6.3% | 13.6% | 17.9% |
| One family only[1] | Total | 75.1% | 67.2% | 61.8% |
| | All aged 65 and over | 19.5% | 10.7% | 8.1% |
| | With no children | 22.4% | 20.8% | 17.6% |
| | With dependent children | 23.3% | 26.8% | 26.5% |
| | All children Non-Dependent | 10.0% | 8.9% | 9.6% |
| Other household types | Total | 4.9% | 6.4% | 8.0% |

Source: ONS 2011, AECOM Calculations

67. It is particularly useful to sense-check this data with Census estimates of the number of usual residents in the households. This data is presented in Figure 5-1 and corroborates the findings above about household composition. Indeed the prevalence of families without dependent children is reflected in the more substantial proportion of two-person households (46% against 39%). There are more single person households in the Borough when compared with the NA (26% against 20%); one reason for this may be that the housing stock in the NA is not appropriate for single-person households but also, the lack of facilities. Finally, there is also a greater proportion of households with more than two people in the Borough (34.84% against 34.12% across the NA). That being said, the NA is relatively similar to the Borough’s average in terms of household size distribution and, therefore, Borough-wide policies and evidence base regarding type and size are likely to be relevant in Great Barton.

Figure 5-1: Household size²³



Source: ONS – 2011 Census (QS406EW), AECOM Calculations

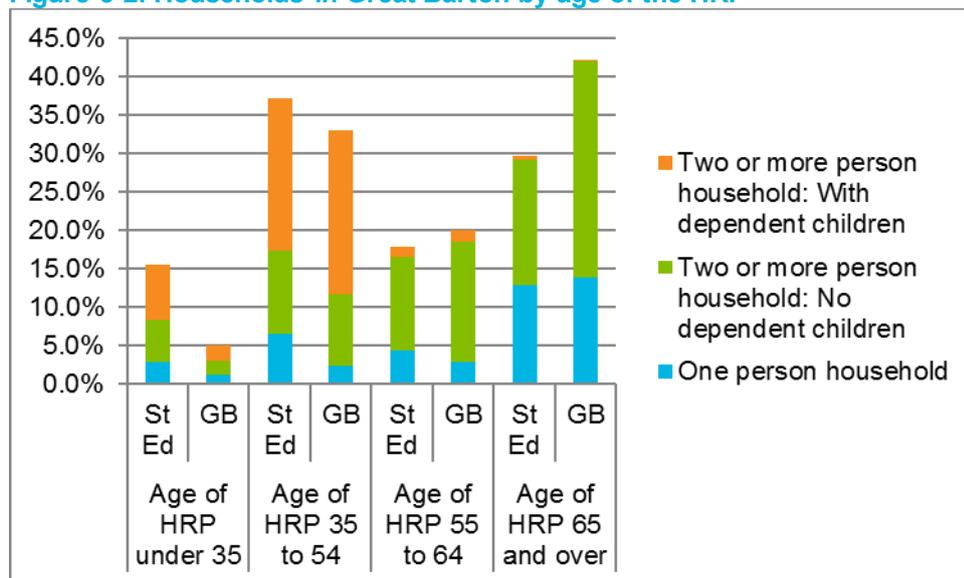
Consideration of age

68. The data presented below classifies households in Great Barton and St Edmundsbury according to the age of the Household Reference Person (HRP). Size and type of housing is not only influenced by household composition, but also by the age of the HRP. The following observations can be highlighted from the data presented in Figure 5-2 below:
69. The distribution of household types among different life stage in the NA and the Borough present some discrepancies. Indeed, it is quite clear from the graph below that older households form a more substantial part of the population in Great Barton compared to the Borough.
70. In the Borough 37% of households have a HRP aged between 35 and 54 against 33% in the NA. This is also the category which is the most likely to have dependent children.

²³ The size of a household is equal to the number of usual residents in the household. Visitors staying at an address do not contribute to that household’s size because they are counted in the household of their place of usual residence.

- 71. Young households are clearly a minority in Great Barton, whilst they form a more substantial part of the population in St Edmundsbury (11% against 6%).

Figure 5-2: Households in Great Barton by age of the HRP



Source: ONS – 2011 Census (QS111EW), AECOM Calculations

Future household composition

- 72. We are now considering how household composition has shifted over the inter-censal period, before examining how it is expected to evolve towards the end of the Plan period.
- 73. Table 5-6 below shows relative similarities in the rates of change in household composition for Great Barton and St Edmundsbury. Nonetheless, we note a more significant increase rate of households aged 65 and over between 2001 and 2011. The number of one person households has increased by 13.8% while it has grown by 12.8% in the Borough. Moreover, the number of families all aged 65 and over has experienced a rise of 19.5% against 10.7% in the Borough.

Table 5-6: Rates of change in household composition in Great Barton, 2001-2011

| Household type | | Percentage change, 2001-2011 | | |
|-----------------------|----------------------------|------------------------------|----------------|---------|
| | | Great Barton | St Edmundsbury | England |
| One person household | Total | 20.0% | 26.4% | 30.2% |
| | Aged 65 and over | 13.8% | 12.8% | 12.4% |
| | Other | 6.3% | 13.6% | 17.9% |
| One family only | Total | 75.1% | 67.2% | 61.8% |
| | All aged 65 and over | 19.5% | 10.7% | 8.1% |
| | With no children | 22.4% | 20.8% | 17.6% |
| | With dependent children | 23.3% | 26.8% | 26.5% |
| | All children non-dependent | 10.0% | 8.9% | 9.6% |
| Other household types | Total | 4.9% | 6.4% | 8.0% |

Source: ONS 2001-2011, AECOM Calculations

- 74. It would be helpful to consider how the households of Great Barton are projected to change in the future and whether the trends observed in the inter-censal period will continue. Unfortunately, detailed projections of future populations are not available for individual towns or parishes, so it is necessary to turn to projections for St Edmundsbury a whole.
- 75. MHCLG publishes bi-annual household projections for all local authorities in England and Wales, broken down by household type, and also provides projections of the average household size and age. It is notable that by 2029, the

closest year to the end of the Plan period for the Neighbourhood Plan (2031) for which projections are available, the average household size across the Borough will have dropped to 2.22 people (2.42 in 2011). Based on these and current trends, it is likely that the average household size in Great Barton will decline even further. This decrease of 8.40% applied to Great Barton gives a household size of 2.24.

76. The projections for St Edmundsbury also consider increases in each type of household up to 2039. The most significant increase projected between 2014 and 2039 is for one-person households (18%) and couples with one or more other adult (19.37%).

Table 5-7: MHCLG Household projections for St Edmundsbury by household type

| | One person | Couple and no other adult | Couple and one or more other adult | Households with dependent children | Other |
|------|------------|---------------------------|------------------------------------|------------------------------------|-------|
| 2011 | 12,089 | 14,417 | 4,093 | 12,274 | 2,929 |
| 2014 | 12,458 | 14,816 | 3,469 | 13,155 | 3,029 |
| 2039 | 14,712 | 17,205 | 4,141 | 13,607 | 5,205 |

Source: MHCLG 2014-based household projections, ONS 2011

77. The projections for St Edmundsbury also consider increases in each household according to the age of the HRP up to 2039. They show the greatest increase projected for the Borough is that of older households aged over 65, expected to see an increase of 87% between 2011 and 2039.

Table 5-8: MHCLG Household projections for St Edmundsbury by household age

| | Age of HRP under 35 | Age of HRP 35 to 54 | Age of HRP 55 to 64 | Age of HRP 65 and over |
|------|---------------------|---------------------|---------------------|------------------------|
| 2011 | 7,074 | 17,013 | 8,167 | 13,548 |
| 2014 | 6,010 | 16,519 | 7,405 | 15,708 |
| 2039 | 6,498 | 16,702 | 7,808 | 25,364 |

Source: MHCLG 2014-based household projections, ONS 2011

Conclusion

78. This section allowed us to understand the current household composition, and how it is expected to change towards the end of the Plan period. Overall, household composition in the NA is aligned with St Edmundsbury and based on that, Borough-wide policies and evidence base are likely to be relevant for Great Barton. However, we do note the expected larger proportion of households in the NA who will be over 65, proportion which is forecasted to increase significantly towards 2039.
79. We have also seen that the NA is dominated by two-person households, and that one-person households are not as frequent as in the rest of the Borough. The absence of suitable dwellings to accommodate one-person households might be one of the reasons²⁴, together with the lack of facilities and public transport. Finally, the projected growth of smaller and older households will inevitably have an implication on the types and sizes of housing required, which we will consider in the following sub-sections.

5.4 Bringing the evidence together: Housing Mix of type and size required

5.4.1 Current patterns of occupation

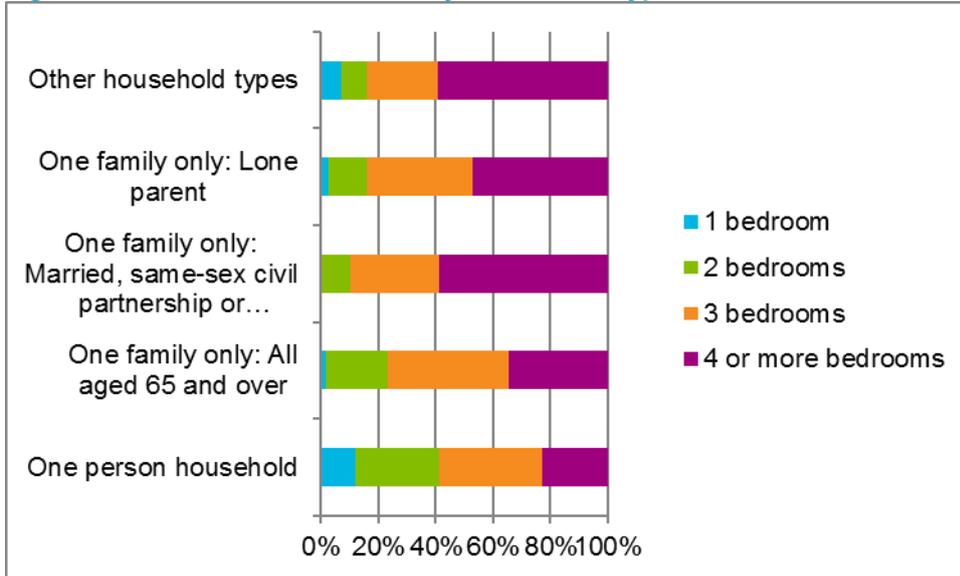
80. To estimate the housing mix needed by the end of the Plan period we adopt an approach which assumes that the housing mix needed by households of each household type and age will reflect current occupation patterns. In other words, we estimated the housing likely to be required in the future based on the current propensity of households of different ages to occupy different types of accommodation. For example, a growth in single person households aged 65-74 will lead to an increase in the need for the type of housing currently occupied by single person households of this age.

Size

²⁴ This can be qualified. We have already expressed the weak link between size of dwelling and household composition due to housing market dynamics in paragraph 55 page 19

81. Data is available at the Parish level on the size occupied by different types of household. This data is presented in Figure 5-3 below. There are a number of notable trends, such as the tendency of smaller households (one person households and lone parents) to occupy smaller properties. Families typically occupy larger properties. Older families also tend to occupy large properties, although they have slightly less bedrooms than younger families, reflecting the extent to which some older households downsize.

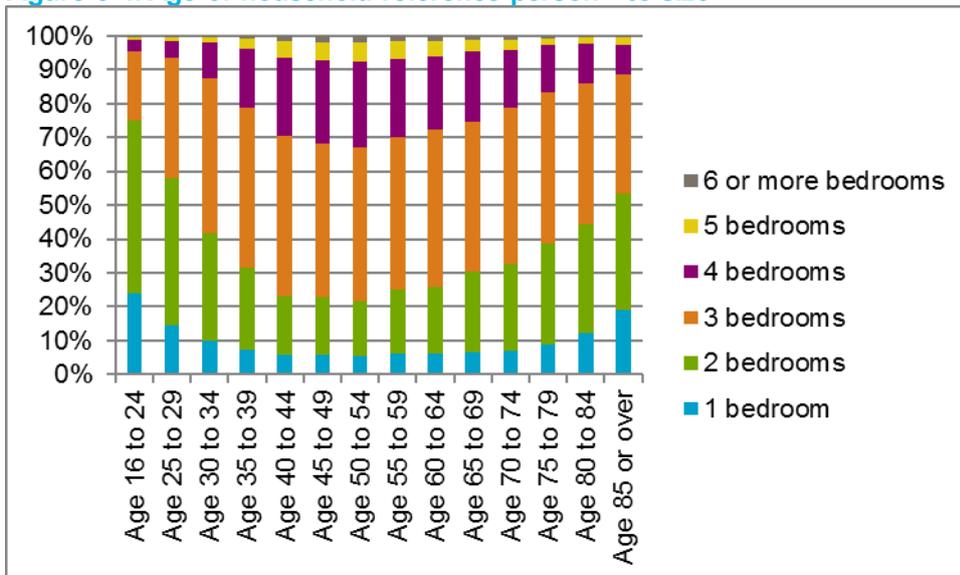
Figure 5-3: Number of bedrooms by Household Type in Great Barton 2011



Source: ONS 2011 (LC1402EW), AECOM Calculations

82. The housing mix is also influenced by the household life stage. However, no data is available at the Parish level providing housing size occupation by household age. Nonetheless, this data is available at the LA level and can be used as a proxy for Great Barton. That data is presented in Figure 5-4 below and shows the size of property occupied by different age groups. The data clearly shows a pattern of downsizing to smaller properties after reaching the age of 60. Younger households are also less likely to occupy larger property than subsequent age groups.

Figure 5-4: Age of household reference person²⁵ to size



Source: ONS 2011 (CT 0621), AECOM Calculations

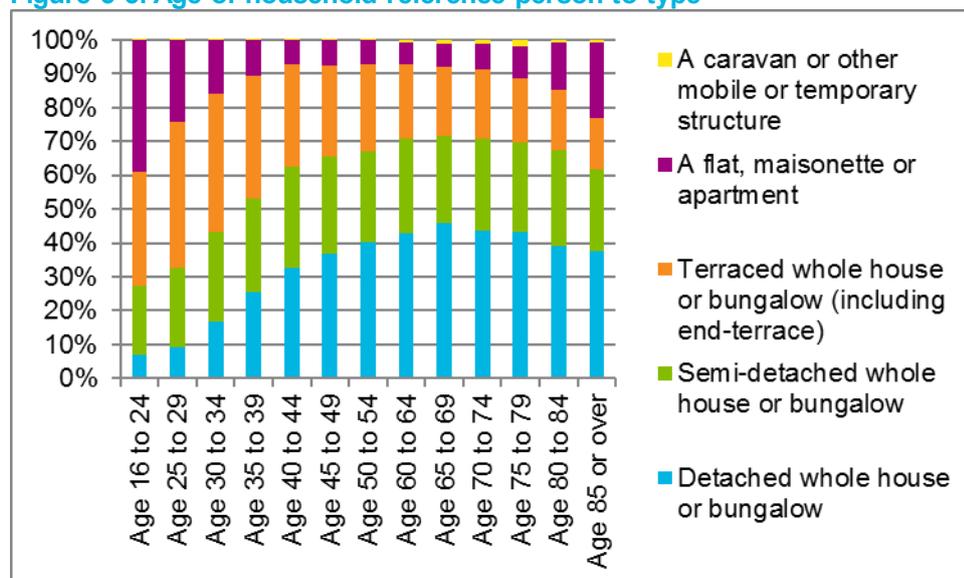
Type

83. Census data also shows the type of housing occupied by HRPs in different age groups at the Borough level, and this is summarised below in Figure 5-5. The data shows substantial shifts in occupancy trends occurring in younger and older households. Almost half of younger households live in flats, with few living in detached properties and instead favouring semi-detached and terraced stock, more likely to be affordable. This is unlikely to be the case in the NA, as

²⁵ See Glossary

the stock is dominated by larger property types, and is reflected in the larger proportion of families with non-dependent children identified in Table 5-5. The tendency to occupy detached properties increases with age and becomes the dominant type of accommodation for those aged above 45. However, this declines for households with a HRP aged over 75, illustrating the tendency to downsize.

Figure 5-5: Age of household reference person to type



Source: ONS 2011 (CT 0621), AECOM Calculations

5.4.2 Implications for future needs

- 84. After looking at current patterns of occupation, we are now estimating the housing mix needed by the end of the Plan period by matching future household composition to current patterns of occupation by age.
- 85. To do so, we have first used household projections to estimate the future distribution of household by the age of the HRP. The percentage of increase expected for each group in St Edmundsbury, derived from the data presented on Table 5-8, was applied onto the population of Great Barton. The results of our calculation are detailed in Table 5-9 below:

Table 5-9: Estimated future household lifestage distribution in Great Barton

| | Age of HRP under 35 | Age of HRP 35 to 54 | Age of HRP 55 to 64 | Age of HRP 65 and over |
|------|---------------------|---------------------|---------------------|------------------------|
| 2011 | 44 | 295 | 178 | 377 |
| 2014 | 37 | 286 | 161 | 437 |
| 2031 | 39 | 287 | 162 | 448 |

Source: AECOM Calculations

- 86. Secondly, the propensities identified in Figure 5-4 were applied onto the projected household lifestage distribution in 2031. The results presented in Table 5-10 below highlight the different dwelling sizes needed within the NA based on Census 2011 occupancy patterns at the Borough level.

Table 5-10: Required number of bedrooms in Great Barton by 2031

| Number of bedrooms | 2011 | | 2031 | |
|--------------------|------|--------|------|-------|
| 1 bedroom | 27 | 3.02% | 91 | 8.3% |
| 2 bedrooms | 145 | 16.22% | 273 | 24.8% |
| 3 bedrooms | 304 | 34.00% | 493 | 44.9% |
| 4 bedrooms | 308 | 34.45% | 193 | 17.6% |
| 5 or more bedrooms | 108 | 12.08% | 49 | 4.4% |

Source: ONS 2011, AECOM Calculations

- 87. Finally, we have calculated the dwelling mix for new homes needed between 2011 and 2031 to get closer to the housing mix represented in Table 5-10. It is based on past trend at the Borough level which gives an indication of the

sizes needed, although one should be reminded that, as households shifts into older age groups, they may decide to remain in their current properties or their preferences might change.

Table 5-11: dwelling mix needed for new homes

| Number of bedrooms | 2011 | 2031 | dwelling mix needed for new homes | % |
|--------------------|------|------|-----------------------------------|-----|
| 1 bedroom | 27 | 91 | 64 | 17% |
| 2 bedrooms | 145 | 273 | 128 | 34% |
| 3 bedrooms | 304 | 493 | 189 | 50% |
| 4 bedrooms | 308 | 193 | -115 | 0 |
| 5 or more bedrooms | 108 | 49 | -59 | 0 |

Source: ONS 2011, AECOM Calculations

5.4.3 Conclusion: dwelling mix required

88. In order to estimate the dwelling mix required by the end of the Plan period we averaged different projections which are: dwelling mix based on occupancy rates, and recommendations from the SHMA (which we have adapted).
89. An important finding is the manifest requirement for two to three-bedroom dwellings. Regarding the percentage of one-bedroom properties needed, a substantial proportion of the demand may arise from older households who are looking to move into specialist housing. That 17% proportion should therefore be considered jointly with RQ3.
90. Furthermore, it can be argued that there is no need to include dwellings containing four rooms and above in the future housing mix. Indeed, downsizing households will free up larger dwellings, thereby meeting the demand for that type, without needing to build more large properties.
91. Yet, many older households (the majority of household change is accounted for by households aged over 65), live in their own homes and, without incentives can be expected to continue doing so. Finally, the considerable projected growth in older households will generate a particular demand for smaller detached and semi-detached properties – especially bungalows, rather than flats, the stock of which is very low in the NA. The need identified for smaller properties of two to three bedrooms could be met by a mix of accommodation types, mainly smaller detached and semi-detached properties. The final dwelling mix is averaged together with the current distribution of housing size in Great Barton to reflect how different the Parish is from the Borough.

Table 5-12: dwelling mix required

| | Census 2011 Great Barton | Census 2011 – Occupancy rates based | SHMA | Average |
|--------------------|--------------------------|-------------------------------------|------|------------|
| 1 bedroom | 3.02% | 17% | 5% | 8% |
| 2 bedrooms | 16.22% | 34% | 14% | 21% |
| 3 bedrooms | 34.00% | 50% | 49% | 44% |
| 4 bedrooms | 34.45% | 0% | 16% | 17% |
| 5 or more bedrooms | 12.08% | 0% | 17% | 10% |

6. RQ3 Specialist Housing for Older People

RQ3: What provision should be made for specialist housing within the NA?

6.1.1 Introduction

92. The following section considers the specific needs associated with older people in Great Barton and makes projections of how needs might change in the future. To do so, we are drawing upon available secondary data on existing provision rates, the outputs of demographic modelling and the subsequent use of a tool recommended by the Housing Learning and Improvement Network (HLIN).
93. Older people typically occupy a broad range of accommodation, including market housing and more specialist accommodation. Two main types of specialist accommodation for older people include sheltered housing and extra care housing.

6.1.2 Current Supply of Housing for Older People

94. It is helpful to start considering the actual supply of specialist housing for the elderly in Great Barton. The 2011 Census highlights the number of residents living in communal establishments²⁶, broken down by age group. It indicates that 25% of residents living in communal establishments in St Edmundsbury are aged 65 and over against 79% in the NA. This suggests the majority of residents in these establishments will be elderly. However, we are not considering the 'communal population' and focus on 'private households' in our estimation of future needs.
95. Looking at specialist housing that is not classified as communal establishment, there are two specialist accommodation residences in Great Barton, comprising:
96. Montana Residential Home, with 19 residents in 13 single and 2 shared rooms (Extra care housing)²⁷
97. Oakampton House, with 18 one-bedroom flats and socially-rented (Sheltered housing)²⁸
98. Based on a 2011 population aged 75+ of 290, this suggests the actual rate of provision in the NA is close to 114 dwellings per 1000 population aged 75+.

6.1.3 Future needs for Older Persons Accommodation

99. Given the significant increase forecasted for people aged 75+ identified in the SHMA and household projections, it is appropriate for policy to provide support for a significant quantum of sheltered and extra care housing as part of the delivery of new housing.

6.1.3.1 Change in the population over 75 by the end of the Plan period (model)

100. Table 6-1 below identifies the growth in the population of residents over 75s between 2011 and 2031 and shows an estimate of the number of residents aged 75+ in 2031 (**531**). Given the expected increase of 1,290 dwellings across the two sites before the end of the plan duration, the number of residents aged 75+ may increase significantly. However, our analysis does not account for the NA specific population increase delivered by the strategic sites.

Table 6-1: Modelled change in the population over 75 between 2011 and 2033

| Year | 2011 | | % GB population in SE | 2031 Projection | |
|----------|-------|---------|-----------------------|-----------------|---------|
| Area | GB | SE | N/A | GB | SE |
| All ages | 2,191 | 111,008 | 2% | 2,330 | 118,072 |
| 75+ | 290 | 9,715 | 3% | 531 | 17,778 |
| % of 75+ | 13% | 9% | N/A | 23% | 15% |

Source: 2014-based Sub-national population projections, MHCLG and Census 2011 (ONS), AECOM calculations

²⁶ "Communal establishments, i.e. establishments providing managed residential accommodation, are not counted in overall housing supply statistics (however, all student accommodation, whether it consists of communal halls of residence or self-contained dwellings, and whether or not it is on campus, can be included towards the housing provision in local development plans). These cover university and college student, hospital staff accommodation, hostels/homes, hotels/holiday complexes, defence establishments (not married quarters) and prisons. However, purpose-built (separate) homes (eg self-contained flats clustered into units with 4 to 6 bedrooms for students) should be included. Each self-contained unit should be counted as a dwelling." <https://www.gov.uk/guidance/definitions-of-general-housing-terms>

²⁷ <http://www.housingcare.org/housing-care/facility-info-125510-montana-residential-home-great-barton-england.aspx>

²⁸ <http://www.housingcare.org/housing-care/facility-info-86605-oakampton-house-great-barton-england.aspx>

101. The method we use to arrive at this number can only be an estimate given that MHCLG population projections do not provide data at the NA level. AECOM uses the following four-step method to arrive at the estimate:

- i. Using MHCLG population projections, we take the size of the total population (118,072) and population aged 75+ (17,778) at the end of the Plan period for the local authority.
- ii. Using Census data, we take the population size for Great Barton (GB) and St Edmundsbury (SE) together with the number of those aged 75+.
- iii. We arrive at an estimate of the size of the total population in Great Barton at the end of the Plan period by assuming it is the same proportion of the St Edmundsbury population as in 2011, which produces a number of 2,330;
- iv. To arrive at an estimate of the 75+ population in Great Barton at the end of the Plan period, we assume it is the same proportion of the St Edmundsbury population aged 75+ as in 2011, which produces a number of 531.

102. In both the NA and the LA, the proportion of people aged 75+ is expected to increase by 2031 and to form 23% of the total population in Great Barton and 15% and St Edmundsbury. In Great Barton, it amounts to **an increase of 241 people aged 75+** between 2011 and 2031.

6.1.3.2 Quantity of housing needed for older people

103. Taking into account backlog need (i.e. the provision required across the existing elderly population to raise levels to meet current need) and using the estimation of 241 residents aged 75+ expected to form, we would recommend that Great Barton plan for an average of the figures shown below, i.e. **60 additional specialist dwellings**, or approximately 3 per annum until the end of the Plan period. However, this is an annual average. In order to make this recommendation feasible, the group could plan for the opening of one scheme in the first five years to test interest, and then another scheme in the next five to ten years.

Table 6-2: Range of specialist housing need projections based on differing rates of provision

| | Provision at current rate | Need based on national average | Need based on HLIN recommendation |
|---|---------------------------|--------------------------------|-----------------------------------|
| Rates | (114/1000 population 75+) | (170/1000 population 75+) | (251/1000 population 75+) |
| 2011 | 33 | 49 | 73 |
| Backlog | N/A | 16 | 40 |
| 2031 | 27 | 41 | 60 |
| Additional Provision Required (including backlog) | 27 | 57 | 100 |

Source: AECOM Calculations

6.1.3.3 Type of housing needed for older people

104. In arriving at an appropriate type of housing for older people, we have applied the Housing Learning and Improvement Network's Strategic Housing for Older People Analysis (SHOP@) tool and its suggested numbers per 1,000 of the 75+ population²⁹. This tool was published to show the prevalence rates for different types of specialist housing for persons aged 75 and over. We use it based on the identified inputs in the projected change in the population aged 75 and over in Table 6-1 (which excludes those living in communal establishments).

105. Table 6-1 showed an estimate of the increase in the numbers of older people aged 75+ of **241**. This will result, over the Plan period, in a need for an additional **60** bed spaces in specialist accommodation broken down between³⁰:

- additional conventional sheltered housing units = **14** (rounded)

²⁹ Housing LIN (2011) Strategic Housing for Older People: Planning, designing and delivering housing that older people want, available online at: <http://www.housinglin.org.uk/library/Resources/Housing/SHOP/SHOPResourcePack.pdf>

³⁰ Refer to <http://www.housinglin.org.uk/library/Resources/Housing/SHOP/SHOPResourcePack.pdf>

- additional leasehold sheltered housing units = **29** (rounded)
- additional 'enhanced' sheltered units, split 50:50 between those for rent and those for sale = **5** (rounded)
- additional extra care housing units for rent = **4** (rounded)
- additional extra care housing units for sale = **7** (rounded)
- additional specialist dementia care homes = **1** (rounded)

106. We note that there is no obligation for these all to be provided within the NA itself and clearly in some cases, such as providing a single specialist dementia care dwelling, it would not be economically feasible to do so. As such, these 60 specialist dwellings need not be thought of as all needing to be provided within the neighbourhood plan housing target - rather, there will be some overlap between these dwellings and the target, depending on the number that could be provided within the NA itself.

This specialist dwelling need is likely, therefore, to be split between the NA and the rest of the Borough, which will enable the elderly to live either within or as close to the NA as possible, taking account of the fact that Great Barton is unlikely to be able to provide many of the specialist housing types needed within its own boundaries - although there could be the potential for these to be provided at, for example, Bury St Edmunds taking account of their higher levels of accessibility to services and facilities, which will help in the recruitment and retention of specialist care staff and enable economies of scale (e.g. a centralised dementia care unit or enhanced sheltered development serving a widely dispersed rural population from a single location).

7. Conclusion

7.1 Findings and Recommendations

107. In Table 7-1 below, we present our key findings, translated into recommendations that are presented alongside it.

Table 7-1: Summary of local factors specific to Great Barton with a potential impact on housing characteristics

| Factor | Source(s) | Findings | Recommendations |
|--|--|---|--|
| <p>Tenure and Affordability</p> | <p>ONS, Great Barton 2017 Housing Survey, VOA, www.rightmove.com, www.home.co.uk, Land Registry, HCA</p> | <p>Home ownership is the dominant tenure in Great Barton. Despite these high levels of home ownership, the private rented sector has experienced a 85% increase between 2001 and 2011 (additional 29 dwellings), while social rent slightly decreased.</p> <p>The private rented sector, and to a certain extent the social rented sector, is likely to cater the following groups: one person households below 65, cohabiting couples and lone parents with or without children. We can infer from it that these household types will struggle to enter the housing market.</p> <p>The report shows clearly the income needed for different tenures of housing. For example, renting a three-bedroom flat in the social rented sector requires an income of £16,505. By comparison, an average house selling in the market requires an income of no less than £112,750. Finally, buying a Shared Ownership home with a 25% share requires an income of £43,636.</p> <p>Thanks to income data provided to us by the Housing Waiting List and the Housing Survey, we have estimated that about 17 households are in need for Affordable Housing.</p> | <p>The current adopted Core Strategy sets out policy regarding Affordable Housing. Assuming the 1,250 new dwellings are delivered on sites where the affordability target of 30% applies, this would produce a theoretical total of 375 affordable dwellings. Although the waiting list is only a snapshot in time, assuming the Parish is successful in achieving the dwelling numbers put forward by SEBC, there does not appear to be a requirement for the NP to set its own affordable housing target on the basis of this data.</p> <p>Most of the older households in the Parish are outright home owners. They should not experience significant difficulties provided they wish to downsize.</p> <p>Newly forming households are in a different position and are unlikely to be able to afford to buy their own home. For example, the average annual household income in Great Barton is £37,100 whilst the income needed to afford an entry-level property is £90,000. This clear disconnect may push young residents without equity into the PRS, however its stock is limited in Great Barton. They may also choose to remain in the family home just like 10% of households in the Parish. Finally, they may choose to move elsewhere, which in the long term would accelerate the ageing phenomenon in Great Barton.</p> <p>Therefore, it is appropriate for the Parish to plan for more homes for rent but also for more affordable home ownership tenures such as Shared Ownership homes and Starter Homes.</p> |

| Factor | Source(s) | Findings | Recommendations |
|--|--|--|---|
| Home Size | ONS, SHMA 2015, MHCLG 2014-based household projections, ONS Sub-National Population Projections 2014 | <p>Homes in Great Barton are larger than the average for St Edmundsbury; no less than 76% of homes are large properties of six rooms or more. Yet, the report clearly shows a need for smaller homes with two to three bedrooms.</p> <p>This is based on the extent to which smaller homes are typically occupied by the household types that are expected to form by 2031. More specifically, we expect one person households to increase by 18% in the whole Borough. We also expect households with a head over 65 to rise by no less than 87%, while younger households will all decline.</p> <p>Your Neighbourhood Plan needs to anticipate that 30% of the above one person households will typically occupy two bedroom homes and 36% a three-bedroom. On the other hand, 28% of households with a head over 65 will typically occupy a two-bedroom home, while 43% will choose a three-bedroom.</p> <p>Our analysis chimes with the Neighbourhood Planning group own household survey which also indicated the need for smaller dwellings. For example, 38% of respondents would like to have two bedrooms while 25% would have three.</p> | <p>We recommend you to follow the size distribution below:</p> <ul style="list-style-type: none"> • 1 bedroom: 8% • 2 bedrooms: 21% • 3 bedrooms: 44% • 4 bedrooms: 17% • 5 or more bedrooms: 10% <p>Although larger properties will still be needed and families with children will continue to increase, building smaller dwellings will allow older households to move to smaller properties or 'downsize' (provide more facilities and transport are built). This will free up the larger properties they occupied. The need for one to three-bedroom properties is not only for older households but also to allow more young households to remain in Great Barton.</p> |
| Home Type | ONS, SHMA 2015, MHCLG 2014-based household projections, ONS Sub-National Population Projections 2014 | Great Barton, just like many rural areas, is dominated by detached properties (78.1%) — well above the national and Borough average. There is also a greater proportion of households living in semi-detached homes. By contrast, less than 5.5% live in terraces and 2.4% in flats. Flats are much more common across the Borough, with 9.3% of households living in flats. | <p>The considerable projected growth in older households will generate a particular demand for smaller detached and semi-detached properties – especially bungalows, rather than flats, the stock of which is very low in the Neighbourhood Area.</p> <p>The need identified for smaller properties of two to three bedrooms could be met by a mix of accommodation types, mainly smaller detached and semi-detached properties.</p> |
| Specialist Housing for Older People | 2014-based Sub-national population projections, ONS 2011, Housing | The substantial proportion of older residents of Great Barton influences the need for specialist housing. In 2011, 13% of residents are over 75, against 9% in the whole Borough. Our calculation suggests that this proportion | We recommend you to plan for an average of 60 bed spaces in specialist accommodation, or approximately 3 per annum until 2031. This is, of course, an annual average. In order to make this |

| Factor | Source(s) | Findings | Recommendations |
|--------|-----------|--|--|
| | LIN, | <p>will rise to no less than 23% of the population or an increase of 241 residents between 2011 and 2031.</p> <p>The Housing Learning and Improvement Network is a network bringing together housing, health and social care professionals to exemplify innovative housing solutions for an ageing population. They recommend that, for any given population aged over 75 of 1,000, provision should be made for 251 specialist homes. Based on this, there will be a need for an additional 60 bed spaces in specialist accommodation by 2031.</p> | <p>recommendation feasible, the group could plan for the opening of one scheme in the first five years to test interest, and then another scheme in the next five to ten years.</p> <p>There is also no obligation for the 60 to all be provided within Great Barton itself and clearly in some cases it would not be economically feasible to do so. Therefore, this specialist dwelling need is likely to be split between the Neighbourhood Area and the rest of the Borough. There could be the potential for these to be provided at, for example, Bury St Edmunds, taking account of their higher levels of accessibility to services and facilities. This will help in the recruitment and retention of specialist care staff and enable economies of scale (e.g. a centralised dementia care unit or enhanced sheltered development serving a widely dispersed rural population from a single location).</p> |

7.2 Recommendations for next steps

108. This neighbourhood plan housing needs advice has aimed to provide Great Barton with evidence on housing trends from a range of sources. We recommend that GBPC should, as a next step, discuss the contents and conclusions of this report with the St Edmundsbury Borough Council with a view to reaching a shared understanding on the implications and way forward for the neighbourhood plan, bearing the following in mind:

- the recommendations and findings of this study;
- the Neighbourhood Planning Basic Conditions; the views of SEBC – in particular in relation to the housing need figure that they think appropriate;
- the views of local residents;
- the views of other relevant local stakeholders, including housing developers;
- the numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by the SEBC, including but not limited to the SHLAA; and
- The impact of the new Government proposed standard methodology on calculating housing need on the Borough and its neighbourhoods.

109. Recent changes to the planning system, forthcoming changes to the NPPF, as well as the implementation of the Housing and Planning Act (2016), will continue to affect housing policies at a local authority and, by extension, a neighbourhood level.

110. This advice note has been provided in good faith by AECOM consultants on the basis of housing data and national guidance current at the time of writing (alongside other relevant and available information).

111. Bearing this in mind, we recommend that the steering group should monitor carefully strategies and documents with an impact on housing policy produced by the Borough or any other relevant body and review the neighbourhood plan accordingly to ensure that general conformity is maintained.

At the same time, monitoring on-going demographic or other trends over the period in which the neighbourhood plan is being developed would help ensure the relevance and credibility of its policies.

Appendix A : Tenure Affordability Calculations

A.1 Definitions

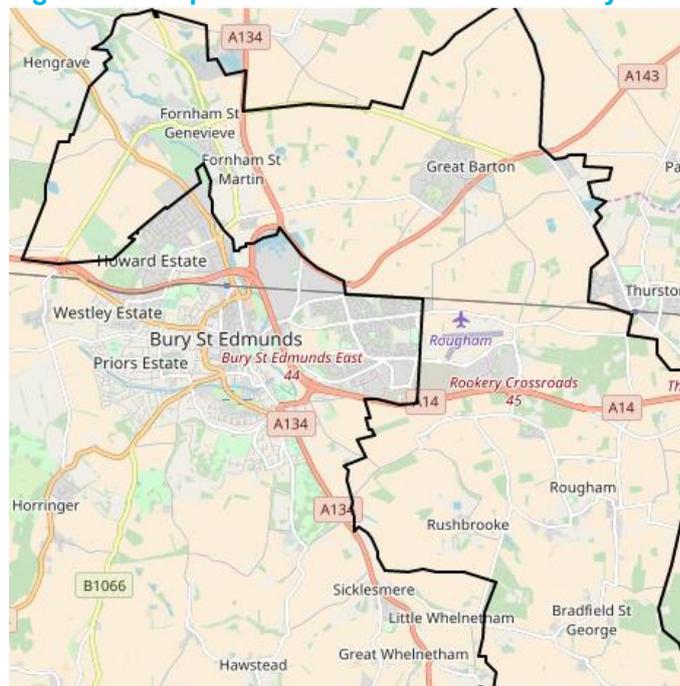
112. It is necessary to make clear the distinction between affordable homes as planning terminology and the colloquial meaning of the phrase. In the course of this study, we refer to Affordable Housing, abbreviated to 'AH'. These are the forms of housing tenure that fall within the definition of Affordable Housing set out in the current NPPF: social, affordable rented and various forms of intermediate housing .
113. In this appendix we review the tenures that appear under the new definition of AH set out in the consultation draft of the NPPF published in March 2018 (henceforward, NPPF18). These revisions make clear the government's commitment to home ownership but recognise the important role of affordable rent for those not currently seeking home ownership. The changes remove references to 'social rented,' although its definition remains those dwellings where 'rent is set in accordance with the Government's rent policy.' The revisions seek to broaden the definition of affordable housing to include a range of low cost housing opportunities for those aspiring to own a home, including starter homes. For the purposes of this HNA we assume this new definition will be introduced following the consultation process broadly unchanged.
114. The NPPF18 puts in place the revised definition of affordable housing envisaged in the Housing White Paper as *"housing that is provided for sale or rent to those whose needs are not met by the market (this can include 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"*:
- Affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy, 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).
 - Starter homes: is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute at the time of plan preparation or decision-making. Income restrictions should be used to limit a household's eligibility to purchase a starter home to those who have maximum household incomes of £80,000 a year or less (or £90,000 a year or less in Greater London)
 - 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.
 - 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 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.
115. In paragraph 65 of the NPPF18, Government introduces a recommendation that "where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership". In line with PPG , the assumption should be that 'major housing development' can be defined as sites of more than 10 units, and that affordable home ownership includes starter homes, shared ownership homes and homes available for discount market sale.

A.2 Income

116. Incomes are considered first, as they have an important relationship with the ability of households to exercise choice in the housing market and the level of need for affordable housing products. Different sources were used to estimate the income levels in Great Barton:
117. As household income data at the Parish level is not available, we have used estimates of average household incomes for 2015/16, published by the ONS at the Middle-layer Super Output Area. One must be aware that the selected area

used to obtain estimates of household average income is larger than the NA. However, we believe this data is a robust proxy, giving a more accurate picture than given by estimates of incomes at the LA level. The geography used to retrieve the data is shown in Figure 7-1 below. The net annual household income before housing costs (equivalised) in 2015/2016 was **£37,100**.

Figure 7-1: Map of E02006276 : St Edmundsbury 004



Source: OpenStreetMap, NOMIS

A.3 Affordability of different tenures

7.3 Market Housing

118. Given the limited quantity of AH in the NA, the needs of the great majority of the people will be served by the market. People on higher incomes will be able to access a variety of market dwellings; their choices will be driven principally by how much they can afford to spend, the extent to which old age is driving their choice of home as well as personal taste.

119. The operation of the market is the best means of addressing the demand for different types of housing for sale. It is important planning policy does not place unnecessary burdens on the market preventing its ability to respond to demand; this is after all the principal way equilibrium is achieved in the housing market and house price growth kept in check. In this way the notion of viability is essential. It is important not to deter development in the context of clear housing need; to do so will not only frustrate the delivery of new housing but also may deprive the community of resources for infrastructure improvements.

120. To determine affordability in market housing, we consider two primary indicators, 'Income Thresholds' (IT), which denotes the maximum share of a family's income that should be spent on accommodation costs, and thirdly 'Purchase Thresholds' (PT), which denotes the standard household income requirement to access mortgage products.

7.3.1 Market sales

121. The PT examines affordability for sale market homes. In this sub-section, we consider two measures of housing price: the average (mean) house price, and the lower quartile (LQ) house price. The LQ house price is the price below which the cheapest 25% of houses may be bought and is a **measure of 'entry-level' property in the area** (cheaper, more affordable housing)³¹. The data for these measures come from the Land Registry and reflects house prices in 2017 in Great Barton, the latest year for which data is available.

³¹ Definition of 'entry-level' taken from <https://www.ons.gov.uk/visualisations/dvc393/affordabilitycalculator/content.html>

122. The PT is calculated by discounting 10% of the house price to reflect a mortgage deposit. The resulting cost is then divided by 3.5.
123. The PT for the LQ property price in 2017 is £350,000³² X 10% = £35,000; £350,000 – 35,000 = £315,000; Dividing this figure by 3.5 produces a threshold of £90,000. A single person would need to be earning **£90,000 annually to afford an entry-level property.**
124. The PT for the mean property price in 2017 is £438,474³³ X 10% = £43,847; £438,474 – 43,847 = £394,626; Dividing this figure by 3.5 produces a threshold of £112,750.39. A single person would need to be earning **£112,750 annually to afford a property around the average price.**

7.3.2 Private rented sector (PRS)

125. The IT examines affordability for rent market homes. Again, we consider two measures of price: the average rent price and the LQ rent price. However, data is not available for long-term trends at the NA scale, making it impossible to calculate LQ rent price using a similar approach as in paragraph 123. Nonetheless, an entry-level dwelling can also be understood as one suitable for a household comprising two or three individuals. In order to conform with the Government guidance on overcrowding³⁴, such a home would require three habitable rooms (a flat or house with two bedrooms). Entry-level rented properties can therefore also be understood as two-bedroom flats/houses and is used instead of LQ rent prices.
126. A search for properties available for private rent in Great Barton was made on www.rightmove.com. However, only two properties were available on the 5th of June 2018. Consequently, we have considered rent prices for larger areas encompassing Great Barton, using www.home.co.uk and private rental market statistics. The result of this research is presented below in Table 7-2. It appears that rent prices in Great Barton are more similar to those in Bury St Edmunds than the wider postcode area (IP31). Therefore, we have decided to use rent prices in Bury St Edmunds as a proxy for Great Barton; **the average being £1,065 PCM and 'entry-level' rent £961 PCM.**

³² Land Registry

³³ Ibid.

³⁴ This is based in the notion of the 'room standard'. This indicates a dwelling is legally overcrowded if two people of the opposite sex have to share a room to sleep in (this does not apply when couples share a room).
http://england.shelter.org.uk/housing_advice/repairs/overcrowding

Table 7-2: Rent prices

| Areas | Source | 1 bed | 2 bed | 3 bed | 4 bed | All |
|---|--|-------|-------|--------|--------|--------|
| St Edmundsbury - Average rent PCM (October 2016 to September 2017) | VOA ³⁵ | n/a | n/a | £912 | £1,518 | £837 |
| St Edmundsbury - Lower quartile rent PCM (October 2016 to September 2017) | VOA | n/a | n/a | £775 | £1,200 | £650 |
| Great Barton - Rent PCM of properties available (05/06/2018) | www.rigmove.com | £800 | n/a | £1,500 | n/a | n/a |
| IP31 - Average rent PCM (last 14 days from 05/06/2018) | www.house.co.uk | £739 | £855 | £1,057 | £1,550 | £1,211 |
| Bury St Edmunds - Average rent PCM (last 14 days from 05/06/2018) | www.house.co.uk | £771 | £961 | £1,210 | £1,469 | £1,065 |

127. We now determine the income needed to afford market rents. The IT is derived through the annualisation of the monthly rental cost. For the purpose of this exercise and in line with the SHMA, affordability is defined as spending a third of income on housing costs³⁶.
128. The average rent for Bury St Edmunds used as a proxy for Great Barton is £1,065 PCM. The annualisation of this figure is £12,780. The income threshold is therefore **£38,727**.
129. The average entry-level rent in Bury St Edmunds is £961 PCM. The annualisation of this figure is £11,532. The income threshold is therefore **£34,945**.
130. The income threshold for entry-level rent is much more affordable and the PRS could potentially play a key role in meeting household needs for cheaper housing. However, rented properties within the NA are very scarce on the market and are unlikely to fulfil this role.

7.4 Affordable Housing

131. We identified the various different tenures that constitute the new definition of Affordable Housing (AH) within the NPPF18: Affordable housing for rent, Starter homes, Discounted market sales housing, and other affordable routes to home ownership.
132. This variety of AH tenures reflects an ambition by the Government to provide a pathway to home ownership to those who seek it, as well as introducing market principles into the provision of subsidised housing for rent. The aim is to divide AH into a series of products designed to appeal to different sectors of the market and, by changing eligibility criteria, bring rents closer in line with people's ability to pay.
133. A good example is, in 2012, the introduction of affordable rented dwellings, rent for this tenure is set at up to 80% of market rent, with the additional income being used to help fund the development of new homes. Labelled an 'intermediate' product, this would be suitable for people with an income that precludes them from eligibility for the social rented dwellings (those dwellings where the rent is set in accordance with the Government's rent policy), but who cannot afford to access the private market.
134. The overall aim is to reduce the group who are eligible for social rented dwellings to those who have, relatively speaking, fairly low household incomes. However, within this segment, market principles also apply given the link between rents and size of dwelling, with a strong financial incentive for households to only occupy a dwelling deemed suited to their composition, based on an 'occupancy rating' formula set by the Government.
135. We consider each of the AH tenures in turn, before arriving at a recommendation for how the quota of AH yielded by development should be divided between these tenure types.

7.4.1 Social rented housing

136. Rents in socially rented properties reflect a 'formula rent' based on a combination of individual property values and average earnings in each area, maintaining substantial discounts to market rents. As such, it is suitable for the needs of those on low incomes, and is subject to strict eligibility criteria.

³⁵ Valuation Office Agency: private rental market statistics: <https://www.gov.uk/government/collections/private-rental-market-statistics>

³⁶ Cambridge sub-region SHMA 2013, Chapter 10 Incomes and affordability, p.3

137. To determine social rent levels we have used the Data and Statistical Return (DSR) from the HCA (for St. Edmundsbury), which provides data about rents and the size and type of Housing Association Stock and is presented in Table 7-3 below. The income needed on average to afford a social rented property is **£14,746**.

Table 7-3: Social rent levels

| Size | 1 bed | 2 beds | 3 beds | 4 beds | All |
|-------------------------|---------|---------|---------|---------|---------|
| Average social rent PCM | £350 | £404 | £454 | £428 | £406 |
| Annual average | £4,199 | £4,852 | £5,447 | £5,131 | £4,866 |
| Income needed | £12,723 | £14,704 | £16,505 | £15,547 | £14,746 |

Source: HCA, AECOM Calculations

7.4.2 Affordable rented housing

138. Commentators have repeatedly raised concerns about affordable rent not constituting a realistic form of AH given that in many areas this reduces rent to levels that are still beyond the means of the target group: those on incomes substantially below the mean.
139. Affordable rent is controlled at no more than 80% of the local market rent; as we have seen the annual entry-level rent is £11,532 and the mean rent is £12,780. In the event of a 20% reduction in rent, the IT would come down to **£30,982**.

7.4.3 Intermediate Tenures

140. 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. They can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.

7.4.3.1 Starter Homes

141. Housing and Planning Act 2016 (HPA) includes provisions to introduce a general duty on planning authorities in England to promote the supply of 'starter homes,' and a specific duty to require a minimum number or proportion of 'starter homes' on certain residential development sites. In paragraph 65 of the NPPF18, the Government introduces a recommendation that *"where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership"*.
142. This is a fulfilment of the direction of travel set in the Housing White Paper. It states that, *"in keeping with our approach to deliver a range of affordable homes to buy, rather than a mandatory requirement for 'starter homes,' we intend to amend the NPPF to introduce a clear policy expectation that housing sites deliver a minimum of 10% affordable home ownership units. It will be for local areas to work with developers to agree an appropriate level of delivery of 'starter homes', alongside other affordable home ownership and rented tenures"*.
143. This is a substantial watering-down of the 'starter home' requirement as envisaged when policy contained in the Housing and Planning Act was first conceived. In effect, it leaves it to local groups, including neighbourhood plans, to decide an appropriate level of affordable home ownership products, while taking note of the 10% policy expectation.
144. The decision whether to treat Discounted Market Sale Homes (DMSH) as affordable housing should be determined by whether lowering the asking price of new build homes of a size and type suitable to first time buyers by 20% would bring them within reach of people currently unable to access Affordable Market Housing for purchase.
145. So as to provide a conservative assessment of suitability of DMSH, we propose to use the value we have estimated for an entry-level dwelling of £350,000.
146. Applying a discount of 20% arrives at the approximate selling price of £280,000. Allowing for a 10% deposit further reduces the value of the property to £252,000. The IT at a multiple of 3.5 is **£72,000**. The income required is much higher than the average income (£29,880) for households in need of housing, and although building Starter Homes would reduce affordability pressures, home ownership would still remain out of reach for many people.

7.4.3.2 Shared Ownership

147. As we have seen, there are very few shared ownership dwellings in Great Barton (2 at the time of the last Census). Nevertheless, it is worth considering its future role.

148. Shared ownership involves the purchaser buying an initial share in a property typically of between 25% and 75% 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 leaseholder can be varied by 'stair-casing'. Generally, stair-casing will be upward, thereby increasing the share owned. In exceptional circumstances (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 both first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose household income does not exceed £60,000.
149. To determine the affordability of shared ownership, calculations are based on the lower quartile house price for Great Barton in 2017³⁷ - which is £ 350,000 – on a deposit amount³⁸ of 10%, and on lending criteria³⁹ of 3.5. The assumption that a household spends no more than 33% of the income on rent is retained.
150. A 25% equity share of £350,000 is £87,500, to which we are netting off a 10% deposit of £4,375. The mortgage cost of £83,125 (£87,500 - £4,375) is then divided by 3.5 to reflect the standard household income requirement to access mortgage product. To secure a mortgage of £83,125, an annual income of £23,750 (£83,125 / 3.5) is therefore needed. In addition to the mortgage costs, rent is charged on the remaining 75% shared ownership equity, the unsold value of £262,500. An ongoing annual rent equivalent to 2.5% of the value of the unsold equity is assumed, which is £6,563 and requires an income of £19,886. Therefore, an income of around **£43,636** (£23,750 + £19,886) is required to afford a 25% shared equity purchase of an entry-level house with annual rent.
151. A 50% equity share of £391,500 is £175,000, to which we are netting off a 10% deposit of £17,500. The mortgage cost of £157,500 (£175,000 - £17,500) is then divided by 3.5 to reflect the standard household income requirement to access mortgage product. To secure a mortgage of £157,500, an annual income of £45,000 (£157,500/ 3.5) is therefore needed. In addition to the mortgage costs, rent is charged on the remaining 25% shared ownership equity, the unsold value of £175,000. An ongoing annual rent equivalent to 2.5% of the value of the unsold equity is assumed, which corresponds to £4,375, requiring an income of £ 13,258. Therefore, an annual income of around **£58,258** (£45,000 + £13,258) is required to afford a 50% shared equity purchase of an entry-level house with annual rent.
152. A 75% equity share of £391,500 is £293,625, to which we are netting off a 10% deposit of £29,363. The mortgage cost of £264,263 (£293,625 - £29,363) is then divided by 3.5 to reflect the standard household income requirement to access mortgage product. To secure a mortgage of £264,263, an annual income of £75,504 (£264,263 / 3.5) is therefore needed. In addition to the mortgage costs, rent is charged on the remaining 25% shared ownership equity, the unsold value of £97,875. An ongoing annual rent equivalent to 2.5% of the value of the unsold equity is assumed, which corresponds to £2,447, requiring an income of £9,788. Therefore, an annual income of around **£82,919** (£75,504+ £9,788) is required to afford a 75% shared equity purchase of an entry-level house with annual rent. This tenure is less affordable than Starter Homes and is more likely to have an effect at the upper end of the market, for households who can afford to rent but cannot afford to purchase market homes.

³⁷ It is important to note that this is based on new build sales only. The current shared ownership models are only available for new build homes, with the assumed cost therefore differing from the cost of open market housing, which also include resale properties.

³⁸ The amount of the house you want to pay for right away.

³⁹ How much a mortgage provider is prepared to lend you (how many times income).

Appendix B : Housing Needs Assessment Glossary

Adoption

The final confirmation of a local plan by a local planning authority.

Affordability⁴⁰

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.

Affordable Housing (NPPF Definition)/Intermediate Housing⁴¹

Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision. Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents 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. Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). 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.

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

Annual Monitoring Report

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

Bedroom Standard⁴²

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

Communal establishments

"Communal establishments, i.e. establishments providing managed residential accommodation, are not counted in overall housing supply statistics (however, all student accommodation, whether it consists of communal halls of residence or self-contained dwellings, and whether or not it is on campus, can be included towards the housing provision in local development plans). These cover university and college student, hospital staff accommodation, hostels/homes, hotels/holiday complexes, defence establishments (not married quarters) and prisons. However, purpose-built (separate) homes (e.g. self-contained flats clustered into units with 4 to 6 bedrooms for students) should be included. Each self-contained unit should be counted as a dwelling." <https://www.gov.uk/guidance/definitions-of-general-housing-terms>

⁴⁰ <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

⁴¹ <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

⁴² <https://www.gov.uk/government/publications/english-housing-survey-2011-to-2012-headline-report>

Community Right to Build Order⁴³

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

Concealed Families (Census Definition)⁴⁴

The 2011 Census defined a concealed family as a couple or single parent family, living in a multi-family household, where the Family Reference Person (FRP) is not the Household Reference Person (HRP). Each family living in a household includes a FRP identified on the basis of economic activity and age characteristics (lone parents are automatically the FRP). In a one-family household the FRP is also the HRP. In households where there is more than one family, the HRP is selected from the FRPs based on economic activity, age and then order on the census form. Concealed families will include: young adults living with a partner and/or child/children in the same household as their parents, older couples living with an adult child and their family or unrelated families sharing a household. A single person cannot be a concealed family; therefore one elderly parent living with their adult child and family or an adult child returning to the parental home is not a concealed family; the latter are reported in an ONS analysis on increasing numbers of young adults living with parents.

Equity Loans/Shared Equity

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

Extra Care Housing⁴⁵

New forms of sheltered housing and retirement housing have been pioneered in recent years, to cater for older people who are becoming more frail and less able to do everything for themselves. Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very or enhanced sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home. In addition to the communal facilities often found in sheltered housing (residents' lounge, guest suite, laundry), Extra Care often includes a restaurant or dining room, health & fitness facilities, hobby rooms and even computer rooms. Domestic support and personal care are available, usually provided by on-site staff. Properties can be rented, owned or part owned/part rented. There is a limited (though increasing) amount of Extra Care Housing in most areas and most providers set eligibility criteria which prospective residents have to meet. <http://www.housingcare.org/jargon-extra-care-housing.aspx> (accessed 11/04/17)

Fair Share

'Fair share' denotes the exercise of identifying a housing needs projection based on the proportion of dwellings in the reference geography represented by the subject geography, for example dwellings in the Neighbourhood Area as a proportion of all dwellings in the Borough.

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 (PPG Definition)⁴⁶

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

⁴³ <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

⁴⁴ http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

⁴⁵ <http://www.housingcare.org/jargon-extra-care-housing.aspx>

⁴⁶ <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

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, such as Starter Homes, the Government's flagship 'housing product'.

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 a number of households, 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, including 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.

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/>.

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 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 CoW council, London borough council, county council, Broads Authority, National Park Authority and the Greater London Authority, to the extent appropriate to their responsibilities.

Local Plan

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, which under the regulations would be considered to be development plan documents, form part of the Local Plan. The term includes old policies which have been saved under the 2004 Act.

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.

Market Housing (PPG Definition)

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. It is the opposite of affordable housing.

Mean (Average)

The sum of all values divided by the number of values. 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.

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 years⁴⁷, 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 Plan

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

Older People

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

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

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

Overcrowding

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence (PPG Definition)

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

⁴⁷ <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

professionals such as Neighbourhood Plan Examiners. More guidance can be obtained from Planning Aid England: https://www.ourneighbourhoodplanning.org.uk/storage/resources/documents/How_to_gather_and_use_evidence.pdf.

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.

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 units 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%, 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 Housing⁴⁸

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

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 LAA (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, usually across administrative boundaries to encompass the whole housing market area. The NPPF makes clear that SHMAs should identify the scale and mix of housing and the range of tenures the local population is likely to need over the plan period. Sometimes SHMAs are combined with Economic Development Needs Assessments to create documents known as HEDNAs (Housing and Economic Development Needs Assessments).

Specialist Housing for the Elderly

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

Sheltered housing

⁴⁸ <http://www.housingcare.org/jargon-sheltered-housing.aspx>

Sheltered housing (also known as retirement housing) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. There are many different types of scheme, both to rent and to buy. They usually contain between 15 and 40 properties, and range in size from studio flats (or 'bedsits') through to 2 and 3 bedroomed. Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents need. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden. <http://www.housingcare.org/jargon-sheltered-housing.aspx> (accessed 11/04/17)

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.) for which guideline target rents 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.⁴⁹

⁴⁹ <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

Appendix C AECOM Comment Actions

We have addressed comments from four the different consultants. Below are the significant comments relating to information and opinion, not dealt with in your final report.

| Comment No. or Summary | Explanation |
|---|---|
| Great Barton Neighbourhood Plan Working Group 05/02/2019 | |
| Whilst Great Barton technically forms part of the Cambridge sub-region it is on the edge of the region and it would be helpful to carry out a sensitivity analysis against its neighbouring area of Mid-Suffolk, which it may be more closely aligned to. | Unclear what is meant by sensitivity analysis. Great Barton is covered by the Cambridge sub-region SHMA and there has been no indication at the inception process that evidence from neighbouring local authorities should be considered. |
| The Great Barton Neighbourhood Plan Household Questionnaire contains data that might have been helpful to you and had a higher return rate than the HNS. | I don't think we have received a copy of the Great Barton Neighbourhood Plan Household Questionnaire. In any case, the housing needs assessment analyses objective publically available data and should be looked at together with any local evidence you have produced, such as surveys. |
| This income appears assume that the purchaser is a first time buyer. The NPWG are concerned that this table does not reflect the reality of the position in Great Barton. For example one bed homes were on the market for less than £160,000. | This is the theoretical income needed. We have specified that many households in Great Barton are likely to have housing assets which would enable them to buy the house they need, if they wish to downsize for example. |
| Given the nature of the age profile in Great Barton it is more likely that an elderly parent is choosing to live with their adult children. | We have no evidence of that. |
| We do not think this assumption is valid in Great Barton | Are you saying these households are not likely to be on the social housing register and therefore should be added to the total number of households in need of AH? |
| We do not accept this assertion that these are concealed for the reasons given previously. | We did not say they are concealed here. They may represent a generation of households who cannot buy their own house or find housing in the PRS and therefore have no choice but to remain in the family home or leave Great Barton. |
| Some of those who wish to downsize do not want to remain in the Parish as there is very little public transport, no shops apart from the petrol station and a part-time opening PO that provides limited postal services in the mornings and sells a few newspapers. | We have no data to evidence this. The data shows that houses built are smaller. |
| It may look like a misalignment, but a large proportion of retired couples like living in large houses and there is clear evidence of those moving into the area opting to buy a house much larger than they technically "need". There are also a large proportion of people working from home so "surplus" bedrooms are actually office accommodation. | This is a misalignment, which can be qualified by the reality of how households prefer to occupy dwellings. |
| Great Barton is so different from the rest of the borough we question the validity of applying this distribution. | We agree with this point. This is why the distribution is qualified by other distribution based on the SHMA, household preferences and current distribution patterns. |
| Please can you explain how you derived this figure? | 33 dwellings for a population aged 75+ of 290 equals 114 for a population aged 75+ of 1000 |
| Montana has difficulty recruiting staff even though it is rated an "Outstanding" Care Home. Access to a car is a pre-requisite due to the absence of public transport. | We don't know who Montana is |
| What evidence is there that people want or need to rent in Great Barton. Is it because there is a shortage of houses to | The only evidence is the increase of people in the PRS which is a national trend. It is likely to be linked to the fact |

| | |
|--|---|
| buy in the Parish? | that housing has become unattainable for the generation of younger newly forming households. |
| The stock of bungalows in the Parish is not low compared to a lot of Parishes in the area. | We have no data on the number of bungalows in the Parish. |
| We do not believe that it is sensible to provide a specialist bed spaces in a parish with minimal facilities and little public transport. | Which is why we say there is no obligation to provide these dwellings |
| This figure presumably includes the high percentage of residents in Great Barton in receipt of a pension but who also own their own home, typically with a value in excess of £350K. | Yes, more information on how this data is produced on here: http://www.ons.gov.uk/ons/rel/ness/small-area-model-based-income-estimates/2011-12/user-guide.pdf |
| This presupposes that they are a first time buyer which is not realistic. | It is realistic that there are and will be first time buyers in Great Barton. We have no data available to take equity into account. |

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