

# East Drayton

Housing Needs Assessment (HNA)

May 2023

## Quality information

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## Revision History

<b>Revision</b>	<b>Date</b>	<b>Authorized</b>	<b>Position</b>
1. First Draft	March 2023	Niamh McDevitt	Graduate Planner
2. Internal Review	March 2023	Olivia Carr	Housing Consultant
3. Group Review	April 2023	Helen Metcalfe	Group's Planning consultant
4. Locality Review	May 2023	Madeleine Gohin	Neighbourhood Planning Officer
5. Final Report	May 2023	Niamh McDevitt	Graduate Planner

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## Table of Contents

1. Executive Summary.....	6
Conclusions- Tenure and Affordability .....	6
Conclusions- Type and Size .....	8
Conclusions – Specialist housing for older people .....	9
2. Context.....	11
Local context.....	11
The NA boundary and key statistics .....	11
The housing market area context.....	12
Planning policy context.....	12
Quantity of housing to provide.....	13
3. Objectives and approach.....	15
Objectives .....	15
Affordability and Affordable Housing .....	15
Type and Size .....	15
Specialist Housing for Older People.....	16
Approach.....	16
4. Affordability and Affordable Housing.....	18
Introduction .....	18
Definitions .....	18
Current tenure profile .....	19
Affordability .....	20
House prices .....	20
Income .....	21
Affordability Thresholds.....	22
Estimates of the need for Affordable Housing .....	27
AECOM Estimates .....	27
Evidence in the SHMA .....	28
Affordable Housing policies in Neighbourhood Plans.....	29
Application of Local Plan policies .....	29
Affordable Housing at Neighbourhood level .....	29
Conclusions- Tenure and Affordability .....	31
5. Type and Size.....	34
Introduction .....	34
Definitions .....	34
The current housing mix.....	35
Dwelling type.....	35
Dwelling size .....	36
Population characteristics .....	37
Age.....	37
Household composition and occupancy .....	38
Future population and size needs .....	41
Age.....	41
Tenure .....	44
Type .....	44
Conclusions- Type and Size.....	45

6. Specialist housing for older people .....	48
Introduction .....	48
Definitions .....	49
Specialist housing for older people.....	49
Demographic characteristics .....	49
Future needs for specialist accommodation and adaptations.....	51
Further considerations.....	52
Care homes.....	53
The Role of Mainstream Housing .....	54
Conclusions- Specialist Housing for Older People .....	55
7. Next Steps .....	57
Recommendations for next steps .....	57
Appendix A : Assessment geography .....	58
Appendix B : Local Plan context.....	60
Policies in the adopted local plan .....	60
Policies in the emerging local plan .....	61
Appendix C : Affordability calculations.....	65
C.1 Market housing .....	65
i) Market sales .....	65
ii) Private Rented Sector (PRS).....	66
C.2 Affordable Housing .....	67
i) Social rent.....	68
ii) Affordable rent.....	68
iii) Affordable home ownership .....	69
Appendix D : Affordable Housing need and policy.....	73
Affordable Housing estimates .....	73
Affordable housing policy .....	75
Appendix E : Specialist housing for older people .....	79
HLIN calculations .....	79
Appendix F : Housing Needs Assessment Glossary .....	81

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

BDC	Bassetlaw District Council
DLUHC	Department for Levelling Up, Housing and Communities (formerly MHCLG)
EDPC	East Drayton Parish Council
HMA	Housing Market Area
HNA	Housing Needs Assessment
HRF	Housing Requirement Figure (the total number of homes the NA is expected to plan for, usually supplied by LPAs)
HLIN	Housing Learning and Improvement Network
HRP	Household Reference Person
LA	Local Authority
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
LSOA	Lower Layer Super Output Area
MSOA	Middle Layer Super Output Area
NA	Neighbourhood (Plan) Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
OA	Output Area
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SHMA	Strategic Housing Market Assessment
VOA	Valuation Office Agency

# 1. Executive Summary

1. East Drayton is a Neighbourhood Area (NA) located in the district of Bassetlaw. The NA boundary covers the areas administered by East Drayton Parish Council (EDPC).
2. The 2021 Census data has given a population estimate for East Drayton of 262 individuals, indicating an increase of ten people since the 2011 Census.
3. There has been limited development in East Drayton in recent years. Bassetlaw has provided data showing that 8 new homes have been built since 2011. None of these were delivered as Affordable Housing. The current total number of dwellings in the NA is therefore estimated to be 114. As of 2022, outstanding commitments (dwellings on sites with planning permission) total 16 homes across five planning applications.
4. East Drayton is a small NA which has its roots in the farming community. However, in recent decades this has changed with the redevelopment of many farms into residential properties. The NA is positioned approximately 9 miles east of Retford as 15 miles west of Lincoln.
5. There are some basic amenities in East Drayton, including a church, a pub, a village hall and a sports ground. However, the public transport system is limited, with only a dial a ride service available which is run by Nottinghamshire County Council.
6. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Neighbourhood Plan Group at the outset of the research.
7. Data from the 2021 Census is being released throughout 2023. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level, including parishes, will not be available until later in 2023, as well as data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections where necessary to build up evidence at the neighbourhood level.

## Conclusions- Tenure and Affordability

### Current tenure profile

8. East Drayton had a significantly higher proportion of households that owned their own home than both Bassetlaw and England, at 88.3%, which in turn means the NA had a smaller proportion of households living in social rented and private rented dwellings than the district and the country.
9. This is most evident when looking at social rented housing, with just 0.9% of households socially renting in East Drayton compared to 15.0% across the district and 17.1% nationally. A greater proportion of households however lived in shared ownership properties in East Drayton (1.8%) than Bassetlaw (0.4%) and England (1.0%).

### Affordability

10. In general, there has been a positive trajectory from 2013 to 2021, with steady increases in house prices from 2013 to 2016, despite notable price drops in 2017 and again in 2020. Overall, there has been a significant increase in the median house price from £188,300 in 2013 to £332,500 in 2021, an increase of 76.6%. However, median house prices peaked in 2016 at £387,000.
11. The NA prices are significantly higher than LA prices, the median house price in the NA in 2021 was £332,500 compared to the median LA house price of £180,000. This may reflect the housing mix with more large and detached homes in the NA, as mentioned in the Type and Size chapter or suggest that this is a particularly high-value area.
12. There is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.
13. Looking at affordable home ownership options, none of the discounts available through First Homes are affordable for the income groups discussed. However, the product still provides a useful place in the market, with First Homes at a 50% discount increasing access to home ownership from households with an income of £84,536 (income required for an entry-level house) to households with an income of £52,550 (income required for First Homes at a 50% discount). It is therefore recommended that First Homes are delivered at a 50% discount in East Drayton to extend home ownership as far as possible.
14. Shared ownership appears to be slightly more affordable than First Homes, with shared ownership at 10% equity accessible to households on mean incomes.
15. The evidence in this chapter suggests that the affordable rented sector performs a vital function in East Drayton as the only option for a large segment of those in the greatest need. Social rents are cheaper and would therefore leave households on lower earnings better off and better able to afford their other living costs.

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

16. AECOM estimates the need for 0.1 affordable rented homes per annum in East Drayton, equating to a total of 2.1 over the plan period. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.
17. AECOM estimate potential demand for 0.3 affordable home ownership dwellings per annum in East Drayton, equating to a total of 5.1 over the Neighbourhood Plan period.
18. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

### **Affordable Housing policy**

19. This expected level of delivery meets the need identified over the plan period for affordable rented housing (2.1 dwellings) but does not meet the demand for affordable home

ownership identified (5.1 dwellings over the plan period. It is recommended that the policy requirement for Affordable Housing be met wherever possible and potentially for further avenues for delivering greater quantities of Affordable Housing to be explored.

20. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

## **Conclusions- Type and Size**

### **The current housing mix**

21. There is an extremely skewed dwelling mix, with households living in detached dwellings accounting for the majority of properties in both 2011 (89.6%) and 2021 (87.5%). This has wider implications in terms of affordability and choice, with detached dwellings generally considered to be larger properties which are unsuitable for those on lower incomes or single earner households. The number of households living in semi-detached dwellings has increased slightly over the past ten years, providing more choice for those in the lower income or single earner households. However, there is a clear gap in the market in relation to smaller properties in the NA, which was also the case in 2011, with households living in terraced properties decreasing over the period and the number of households living in flats only increasing by 1. These smaller property types are often occupied by young families and those on lower incomes, leaving these people with few options in the NA.
22. VOA data found that bungalows accounted for approximately 11.9% of the total dwellings in the NA. This is lower than the wider district (14.2%), but higher than country at 9.2%.
23. 3-bedroom properties made up the majority of dwellings in the NA in 2021 (48%) which is in line with both the district and country, as the most common dwelling size. There is a much larger proportion of 4+ bedroom properties in East Drayton (43%) compared to Bassetlaw (23%) and England (21%). The skew towards larger properties is further exacerbated by recent completions, all of which had 3+ bedrooms and potential extensions of smaller dwellings over the decade.
24. Under-occupancy is relatively common in the NA, with 94% of households in 2011 living in a dwelling with at least one extra bedroom. This may suggest a need for smaller properties in the NA for downsizing. In 2011 there were no recorded instances of over-occupancy in the NA.

### **Population characteristics**

25. The 45-64 age group made up the largest proportion of the population in both 2011 and 2021, closely followed by the 65-84 age group. Between 2011 and 2021, the biggest percentage change is the '85 and over' age group, which has doubled over this time period from 4 to 8 people. This is followed by the 65-84 age group with a 71% increase, and the 16-24 age group at 67%.



26. There have been notable decreases in the 0-15, 25-44 and 45-64 age groups. Both the 16-24 and 25-44 populations in East Drayton are lower than the average in Bassetlaw and England.
27. When comparing the NA to the district and country, it is clear that there is an older population in East Drayton with a significantly higher proportion of 65–84-year-olds and slightly higher proportion of people aged 85 and over.
28. Single family households made up the majority of the NA in 2021, accounting for 76.1% of households. The proportion of family households in the NA was significantly above the district (66.1%) and country (63.1%). Of the single family households, all aged 65 and over made up the largest proportion of households (17.7%), followed by families with no children (6.2%). Only 2.7% of households had dependent children in East Drayton and only 0.9% had non-dependent children. Both of these figures are well below the proportions for Bassetlaw and England.

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

29. Household projections show that population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over projected to increase by 67% and the 55-64 age group projected to increase by 7%.
30. AECOM modelling suggests that the greatest focus for new development should be on smaller dwellings, in particular 2-bedroom dwellings, with a balance of 56.7% to reach the suggested mix. This is followed by 1-bedroom dwellings (27.2%) and 16.1% 3-bedroom dwellings. The modelling suggests no further delivery of 4+bedroom dwellings although this may not be necessary or appropriate to restrict entirely, as discussed further in the Chapter.
31. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the parish or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

## **Conclusions – Specialist housing for older people**

32. There are currently no care home facilities or specialist accommodation in the NA.
33. Over 75's currently account for 8.7% of the population of East Drayton, according to the 2021 Census. It is estimated that this will increase from 22 individuals to 45 individuals by 2038, with the over 75s then making up 15.3% of the population. This is just slightly above the projected levels of over 75s in Bassetlaw by 2038. The growth of 23 older people are expected to live in approximately 16 households.
34. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.

35. These two methods of estimating the future need in East Drayton produce a range of 3 to 6 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
36. The estimate of specialist housing need in the NA suggests no affordable units will be required by the end of the plan period, and just 1 market housing with care and 3 market adaptations, sheltered or retirement living facilities. As the main unmet need is for market sheltered housing, this might be satisfied by making sure all new housing is accessible and adaptable for people with lower support needs.
37. It is important for specialist housing for older people to be provided in sustainable, accessible locations, with cost-effectiveness and economies of scale also important factors to consider. It is considered that due to the size of the NA, the low levels of need, and the lack of current supply, East Drayton may not be the most sustainable location for specialist schemes.
38. Given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development.

## 2. Context

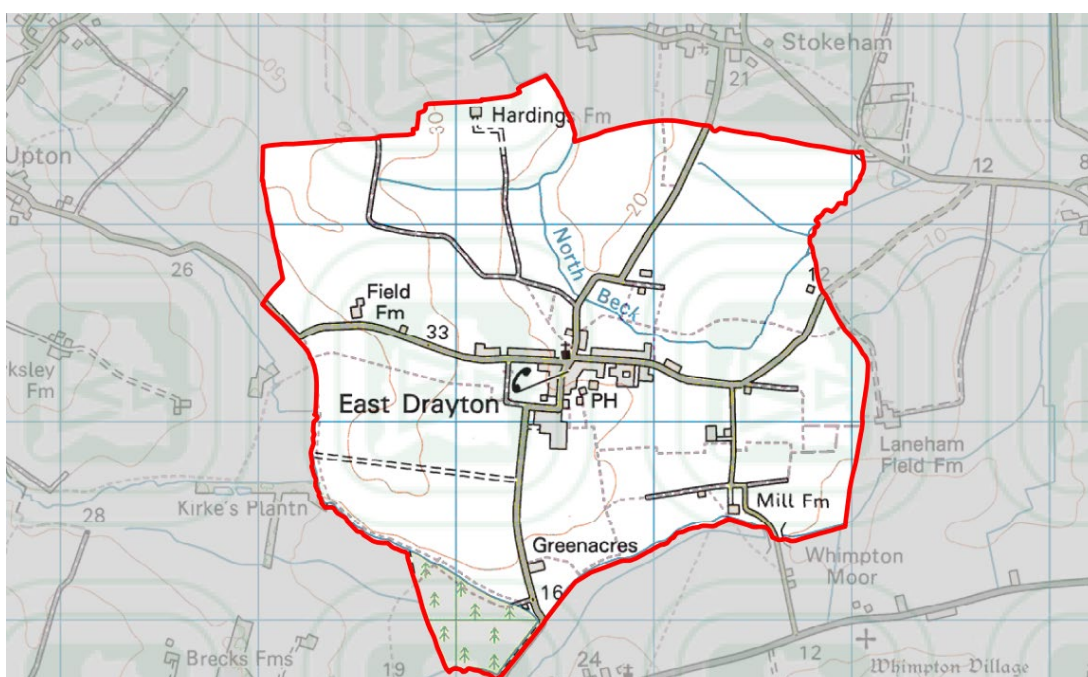
### Local context

39. East Drayton is a Neighbourhood Area (NA) located in the district of Bassetlaw in Nottinghamshire. The NA boundary aligns with the existing parish boundary of East Drayton and was designated in September 2019.
40. The Neighbourhood Plan is envisaged to start in 2023 and extend to 2038, therefore covering a period of 15 years. The evidence supplied in this report will look forward to the Plan end date of 2038, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.
41. East Drayton is a small NA which has its roots in the farming community. In recent decades this has changed with the redevelopment of many farms into residential properties. The NA is positioned approximately 9 miles east of Retford as 15 miles west of Lincoln. The village is set out on four roads namely Top Street, Low Street, Church Lane and North Green meeting at a crossroads, on which the Anglican Church of St. Peter is centred.
42. There are some basic amenities in East Drayton, including a church, a pub, a village hall and a sports ground. However, the public transport system is limited, with only a dial a ride service available which is run by Nottinghamshire County Council.

### The NA boundary and key statistics

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

**Figure 2-1: Map of the East Drayton Neighbourhood Area**



Source: *Bassetlaw District Council*<sup>1</sup>

44. At the time of the 2011 Census the NA was home to 252 residents, formed into 102 households and occupying 106 dwellings. The 2021 Census data indicates that there is now a population of 262 individuals in East Drayton, a small increase of 10 individuals.
45. There has been limited new development in the NA since the 2011 Census. The Local Planning Authority completions data suggests 8 new homes had been built since 2011, meaning that there are approximately 114 dwellings in the NA currently. This broadly aligns with the Census data which suggests a population increase of 10 individuals.

## The housing market area context

46. Whilst this HNA focuses on East Drayton NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas (HMAs). Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.
47. In the case of East Drayton, the NA sits within the North Derbyshire and Bassetlaw HMA which covers the districts of Bolsover, Bassetlaw, Chesterfield and North East Derbyshire.<sup>[1]</sup> This means that when households who live in these authorities move home, the vast majority move within this geography. The housing market area also has links to other neighbouring areas however, including the wider Sheffield City Region. This area broadly divides into the more metropolitan 'core' which includes Sheffield, Rotherham and Doncaster, and then the more rural districts of north Derbyshire and north Nottinghamshire, with Barnsley to the north.
48. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including East Drayton, are closely linked to other areas. In the case of East Drayton, changes in need or demand in settlements nearby is likely to impact on the neighbourhood.
49. In summary, East Drayton functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Bassetlaw), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

## Planning policy context

50. Neighbourhood Plans are required to be in general conformity with adopted strategic

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<sup>1</sup> Available at <https://www.bassetlaw.gov.uk/planning-and-building/planning-services/neighbourhood-plans/all-neighbourhood-plans/east-drayton-neighbourhood-plan/>

<sup>[1]</sup> Available at: <https://www.bassetlaw.gov.uk/media/7229/strategic-housing-marketing-assessment-for-bassetlaw-april-2014.pdf>

local policies.<sup>2</sup> In the case of Bassetlaw, the relevant adopted Local Plan consists of the Core Strategy and Development Management Policies Development Plan Document (DPD)<sup>3</sup>, adopted in 2011 and is the key document in the district's Local Development Framework. The Core Strategy identifies the amount of new housing and development up to 2028 as well as the key settlements where development will be directed. Alongside the Core Strategy sits the Affordable Housing Supplementary Planning Document<sup>4</sup> which was adopted in January 2014.

51. The 2011 Core Strategy is due to be superseded by the Bassetlaw Draft Local Plan 2020-2038<sup>5</sup> which is due to be published in Summer 2023. Upon adoption, this emerging Local Plan will replace the Core Strategy and Development Management Policies DPD. Although it may still be subject to some changes, the HNA still takes into account the policies of this emerging Local Plan as they are the most up to date.
52. A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the emerging Local Plan:
  - Emerging Local Plan Policy ST1 identifies an overall housing target of 582 homes per year for the district;
  - In Policy ST1 East Drayton is designated as a small rural settlement. Small rural settlements are due to support the delivery of 1,826 dwellings in the Local Plan Period;
  - Policy ST29 states that the provision of Affordable Housing will be sought from housing schemes of 10 or more units (or housing sites of 0.5ha or more). On brownfield sites 20% Affordable Housing delivery will be required, with 25% required on greenfield sites. The suggested tenure mix within Affordable Housing is 25% First Homes followed by 25% social rent and 25% affordable rent, with the remainder being for other affordable home ownership products;
  - Policy ST31 sets out an expectation that all market dwellings should meet the optional M4(2) optional accessible and adaptable Building Regulations standard by 2038.

## Quantity of housing to provide

53. The NPPF 2021 (paragraphs 66 and 67) requires LPAs to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
54. Bassetlaw has fulfilled that requirement by providing East Drayton with a growth requirement figure of 5 dwellings to be accommodated within the NA by the end of the

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

<sup>3</sup> Available here: <https://www.bassetlaw.gov.uk/planning-and-building/planning-services/planning-policy/core-strategy-and-development-policies/core-strategy-adopted-development-plan/what-is-the-core-strategy/>

<sup>4</sup> Available at: <https://www.bassetlaw.gov.uk/media/2113/affordablehousingspd.pdf>

<sup>5</sup> Available at: <https://www.bassetlaw.gov.uk/planning-and-building/the-draft-bassetlaw-local-plan/bassetlaw-local-plan-2020-2038-publication-version-second-addendum-may-2022/>

Plan period. This requirement has already been met and exceeded through planning permissions.

## 3. Objectives and approach

### Objectives

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

### Affordability and Affordable Housing

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

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

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

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

### Type and Size

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

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

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

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

## Specialist Housing for Older People

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

63. This chapter supplements the demographic evidence relating to Type and Size, including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care. Its approach is as follows:

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

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

## Approach

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

- Other Office of National Statistics (ONS) datasets providing more up-to-date demographic information at the neighbourhood level;
- ONS population and household projections for future years;
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from Rightmove;
- Local Authority housing waiting list data; and
- North Derbyshire and Bassetlaw Strategic Housing Market Assessment (SHMA) – OAN Update (October 2017)<sup>6</sup>.

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<sup>6</sup> Available at: <https://www.bassetlaw.gov.uk/media/7231/bassetlaw-and-north-derbyshire-objectively-assessed-need.pdf>



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

## 4. Affordability and Affordable Housing

### Introduction

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

### Definitions

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

to own a home. As part of this, the Government has introduced a new product called First Homes, although this is not yet reflected in Annex 2 of the NPPF.<sup>7</sup>

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

## Current tenure profile

71. The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
72. Table 4-1 presents data on tenure in East Drayton compared with Bassetlaw and England from the 2021 Census.
73. East Drayton had a significantly higher proportion of households that owned their own home than both Bassetlaw and England, at 88.3%, which in turn means the NA had a smaller proportion of households living in social rented and private rented dwellings than the district and the country. This is most evident when looking at social rented housing, with just 0.9% of households socially renting in East Drayton compared to 15.0% across the district and 17.1% nationally. A greater proportion of households however lived in shared ownership properties in East Drayton (1.8%) than Bassetlaw (0.4%) and England (1.0%).

**Table 4-1: Tenure (households) in various geographies, 2021**

Tenure	East Drayton	Bassetlaw	England
Owned	88.3%	68.2%	61.3%
Shared ownership	1.8%	0.4%	1.0%
Social rented	0.9%	15.0%	17.1%
Private rented	9.0%	16.2%	20.6%

Sources: Census 2021, AECOM Calculations

74. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). The most significant change has been in the private rented section with the number of households living in the private rented sector increasing by 66.7%, potentially indicative of increasing house prices, with household less able to buy. The other tenures have only had very minor changes in the past ten years.

<sup>7</sup> The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

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

Tenure	2011	2021	% change
Owned	96	98	+2.1%
Shared ownership	0	2	-
Social rented	0	1	-
Private rented	6	10	+66.7%

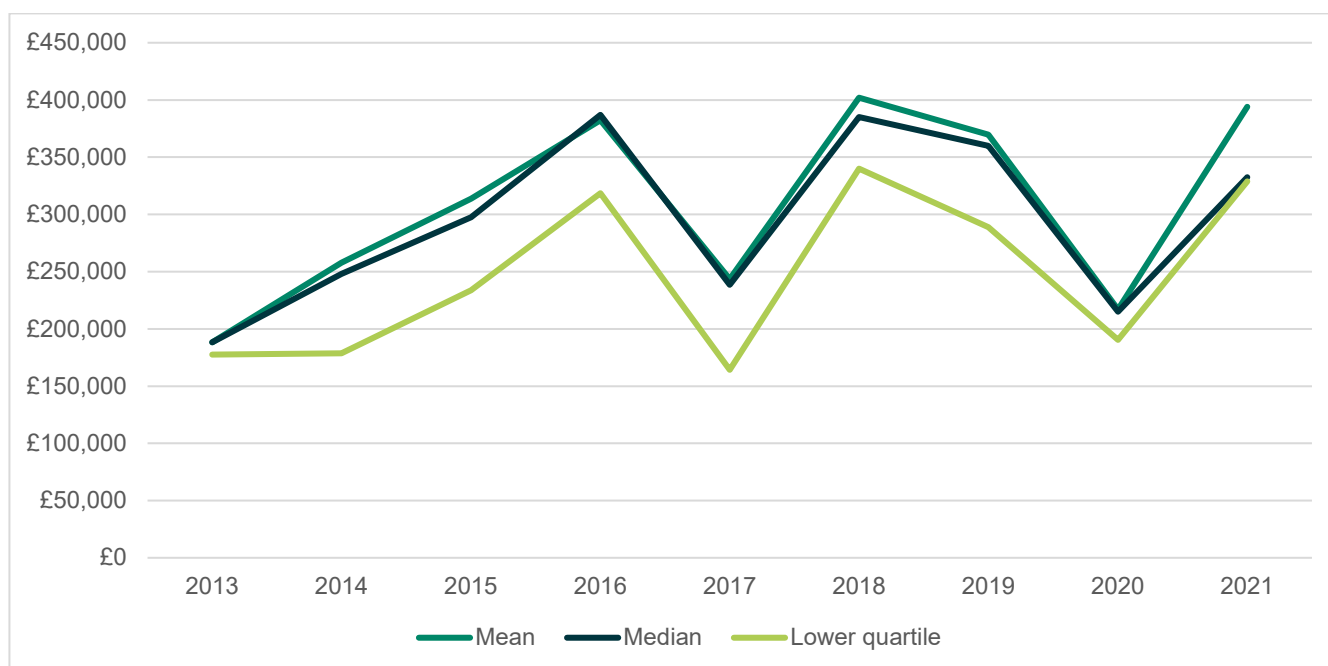
Sources: Census 2021 and 2011, AECOM Calculations

## Affordability

### House prices

75. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
76. Figure 4-1 looks at the average and lower quartile house prices in East Drayton based on sales price data published by the Land Registry. There were no transactions in 2012. In general, there has been a positive trajectory from 2013 to 2021, with steady increases from 2013 to 2016, despite notable price drops in 2017 and again in 2020. Overall, there has been a significant increase in the median (the middle number when you sort the data from smallest to largest) house price from £188,300 in 2013 to £332,500 in 2021, an increase of 76.6%. However, median house prices peaked in 2016 at £387,000.
77. Because the mean captures the average of all the house prices, both high and low, the few outlying data points on the high end cause the mean to increase, making it slightly higher than the median in 2021 at £394,167.
78. The lower quartile is the middle figure of the lowest 50% of prices and a good representation of entry-level housing. For East Drayton, this was £328,750 in 2021, having increased by 85.3% since 2013. As with the median house price, the lower quartile house price did not peak in 2021, but in 2018 at £340,000.
79. The NA prices are significantly higher than LA prices, the median house price in the NA in 2021 was £332,500 compared to the median LA house price of £180,000. This may reflect the housing mix with more large and detached homes in the NA, as mentioned in the Type and Size chapter or suggest that this is a particularly high-value area.

**Figure 4-1: House prices by quartile in East Drayton, 2013-2021**



Source: Land Registry PPD

80. Table 4-3 breaks down house prices by type, presenting the median within each type. There are limited transactions over the decade across a number of the dwelling types, with fluctuation in the prices. This is not uncommon in small sample sizes, with factors such as the size, condition, and location of dwellings having a greater influence on price than in larger samples. The price growth of detached dwellings was significant, at almost 77% from 2013 to 2021, with the lack of data making it only possible to calculate the growth over the decade for this dwelling type.

**Table 4-3: Median house prices by type in East Drayton, 2013-2021**

Type	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Growth
Detached	-	£188,300	£349,500	£297,500	£387,000	£238,500	£385,000	£377,500	£215,000	£332,500	76.6%
Semi-detached	-	-	£141,500	-	-	£247,500	£392,500	£360,000	£166,000	-	N/A
Terraced	-	-	£191,000	-	-	-	-	-	£270,000	-	N/A
Flats	-	-	-	-	-	-	-	-	-	-	N/A
<b>All Types</b>	-	£188,300	£248,000	£297,500	£387,000	£238,500	£385,000	£360,000	£215,000	£332,500	76.6%

Source: Land Registry PPD

## Income

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

82. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £44,100 in 2018 (the most

recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

83. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. Bassetlaw's gross individual lower quartile annual earnings were £15,379 in 2020. To estimate the income of households with two lower quartile earners, this figure is doubled to £30,758.
84. It is immediately clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.

## **Affordability Thresholds**

85. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
86. AECOM has determined thresholds for the income required in East Drayton to buy a home in the open market (average and entry-level prices), and the income required to afford private rent and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.
87. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.
88. Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.
89. It is worth noting that this is hypothetical calculation. In practice, as development is coming forward across separate sites there is no expected affordable housing delivery as they will be under the threshold at which the affordable housing policy applies.

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

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £44,100	Affordable on LQ earnings (single earner)? £15,379	Affordable on LQ earnings (2 earners)? £30,758
<b>Market Housing</b>						
Median House Price	£299,250	-	<b>£85,500</b>	No	No	No
Estimated NA New Build Entry-Level House Price	£367,853		<b>£105,101</b>	No	No	No
LQ/Entry-level House Price	£295,875	-	<b>£84,536</b>	No	No	No
LA New Build Median House Price	£229,455	-	<b>£65,559</b>	No	No	No
Average Market Rent	-	£12,240	<b>£40,800</b>	Yes	No	No
Entry-level Market Rent	-	£10,056	<b>£33,520</b>	Yes	No	No
<b>Affordable Home Ownership</b>						
First Homes (-30%)	£257,497	-	<b>£73,571</b>	No	No	No
First Homes (-40%)	£220,712	-	<b>£63,061</b>	No	No	No
First Homes (-50%)	£183,927	-	<b>£52,550</b>	No	No	No
Shared Ownership (50%)	£183,927	£5,109	<b>£69,581</b>	No	No	No
Shared Ownership (25%)	£91,963	£7,664	<b>£51,821</b>	No	No	No
Shared Ownership (10%)	£36,785	£9,196	<b>£41,165</b>	No	No	No
<b>Affordable Rented Housing</b>						
Affordable Rent	-	£5,056	<b>£16,836</b>	Yes	No	Yes
Social Rent	-	£4,603	<b>£15,328</b>	Yes	Yes	Yes

Source: AECOM Calculations

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

### Market housing for purchase and rent

91. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income almost double the current average.
92. Private renting is generally only affordable to average earners. Households made up of two lower quartile earners cannot afford the given rental thresholds. Affordability is improved if households are able or willing to dedicate a larger proportion of their incomes

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

### **Affordable home ownership**

93. There is a relatively large group of households in East Drayton who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £33,520 per year (at which point entry-level rents become affordable) and £84,536 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.
94. First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
95. This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. Table 4-4 shows that none of the First Home options are affordable for the income groups discussed. However, First Homes still provide a useful place in the market, with First Homes at a 50% discount increasing access to home ownership from households with an income of £84,536 (income required for an entry-level house) to households with an income of £52,550 (income required for First Homes at a 50% discount). It is therefore recommended that First Homes are delivered at a 50% discount in East Drayton to extend home ownership as far as possible. It should be noted that First Homes at a 30% discount in the NA have a discounted price above the cap of £250,000.
96. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding higher discount levels on First Homes will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased. This could effectively sacrifice the provision of affordable rented housing to provide a more attractive First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If East Drayton Parish Council intend to set a higher First Homes discount level than that set at district level, further discussions with the LPA are advised.
97. Shared ownership appears to be slightly more affordable than First Homes, with shared ownership at 10% equity accessible to households on mean incomes. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.<sup>8</sup> If this is delivered in the NA, it will make shared ownership easier to access for more people. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the

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<sup>8</sup> The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>.



alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.

98. Rent to Buy provides households with the option to rent at a discount whilst saving for a deposit to buy their property within a set period (usually within 7 years). The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership to include households on mean incomes. Discounts on *average* rents would make Rent to Buy affordability, in terms of the household income required, comparable to shared ownership at 10% equity. However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.
99. These three affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:
- First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
  - Shared ownership at high equity shares performs a similar function to First Homes, but there are additional costs associated with the rented portion.
  - Shared ownership at low equity shares can usually be accessed by lower earning households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
  - Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

### **Affordable rented housing**

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

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

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

## Estimates of the need for Affordable Housing

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

### AECOM Estimates

104. AECOM estimates the need for 0.1 affordable rented homes per annum in East Drayton, equating to a total of 2.1 over the plan period. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-5 below. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.

105. This result may initially be surprising since there is understood to be a current backlog of need (in the region of 2 households). The reason for the affordable rented housing need being relatively low is that model assumes a rate of turnover in the existing stock: of the affordable rented accommodation existing currently, it can be expected that some will come vacant in any given year as their current occupants move to a new location, pass away or cease to be eligible as their circumstances change.

106. A further caveat worth emphasising is that one unit of Affordable Housing does not necessarily service one household worth of need, since the unit might have 2-bedrooms while the applicant household might require 4-bedrooms, may be located in an inappropriate location, or be otherwise unsuitable.

**Table 4-5: Estimate of need for Affordable Housing for rent in East Drayton**

Component of need or supply in the AECOM estimate	Per annum
Current need	0.1
Newly arising need	0.0
Supply	0.0
Net shortfall	0.1

*Source: AECOM model summary of estimates. Full estimate included in Appendix D*

107. AECOM estimate potential demand for 0.3 affordable home ownership dwellings per annum in East Drayton, equating to a total of 5.1 over the Neighbourhood Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-6 below.

108. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

**Table 4-6: Estimate of need for Affordable Housing for sale in East Drayton**

<b>Component of need or supply in the AECOM estimate</b>	<b>Per annum</b>
Current need	0.4
Newly arising need	0.1
Supply	0.1
Net shortfall	0.3

Source: AECOM model summary of estimates. Full estimate included in Appendix D

## Evidence in the SHMA

109. An OAN update to the North Derbyshire & Bassetlaw SHMA was undertaken in 2017. This study estimates the need for affordable housing in the district based on analysis of the Council's housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time. It should be noted that this study is relatively dated and so the figures here should be used as a comparison to AECOM's figures above rather than as an alternative need. In addition, the updated SHMA only provides an overall figure for Affordable Housing, whilst the AECOM calculations above outline separate calculations for affordable rented housing and affordable home ownership.
110. The SHMA identifies the need for 134 net additional affordable dwellings each year in Bassetlaw. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents. A small proportion of these households may be able to afford shared ownership because in some cases it is more affordable than market rents, especially when available at a share of 25%.
111. When the SHMA figures are pro-rated to East Drayton based on its fair share of the population (0.2% of the district's population based on Census 2021 figures), this equates to 0.3 homes per annum or 4.5 homes over the Neighbourhood Plan period 2023-2038.
112. However, pro-rating district level estimates of affordable housing need to rural areas presents problems in practice. The Local Authority level figures are likely to represent higher needs in urban areas where there is a large social housing stock and larger numbers of households living in private rented homes on housing benefit. Both of these factors tend to generate higher needs. By contrast, in rural parishes like East Drayton the lack of social housing means there is no need generated from households already living in the sector. Similarly, households who may need social housing often move away to areas where their needs are more likely to be met (either because there is social housing available or more private rented housing). This means it is difficult to identify need for social/affordable rented housing within East Drayton.

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

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

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

114. Bassetlaw's emerging policy on this subject ST29 requires 20% of all new housing on brownfield sites to be affordable and 25% of dwellings on greenfield sites to be affordable. According to Bassetlaw completions figures, Affordable Housing has not made up any of the new housing in East Drayton over the last decade, therefore it is understood that this target is not usually met on sites in the NA. It may also be that sites have been below the threshold at which Affordable Housing policy applies (10 dwellings).
115. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasising that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.
116. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is specified in the Local Plan.

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

117. The HNA can provide more localised evidence and this may be used to support Neighbourhood Plan policies. This section suggests an Affordable Housing tenure mix that might be suitable for East Drayton on the basis of identified housing need and a range of other considerations detailed in Appendix D.
118. This indicative mix is chiefly a response to the expectation that the delivery of Affordable Housing will be lower than the needs identified here. In this context, affordable rented tenures should be prioritised despite the demand for affordable home ownership estimated to be larger than the need for affordable rented tenures.
119. The Local Plan guideline mix of 50% rented to 50% ownership appears to offer a suitable benchmark although there is a clear lack of social rented housing in the NA currently, with 0.9% of households in 2021 living in social rented housing compared to 15.0% across the district. This HNA therefore recommends greater weighting towards social/affordable rented housing in the NA than Bassetlaw as a whole. It is therefore suggested that Affordable Housing is delivered as 60% social/affordable rent and 40% affordable home ownership tenures in East

Drayton which complies with the various minimum requirements mandated nationally.

120. In line with national policy, 25% of Affordable Housing Should be delivered as First Homes in East Drayton. It is recommended that this is delivered at a 50% discount in order to extend home ownership to the greatest number of households, subject to viability. In the interests of diversity and maximizing choice, a further 10% is suggested to be delivered as shared ownership, with shared ownership at 10% equity accessible to households on mean incomes. Rent to Buy features in the recommended mix (5%) to provide an option for households with little or no savings for a deposit.

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

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

<b>Tenure</b>	<b>Indicative mix</b>	<b>Considerations and uncertainties</b>
<b>Routes to home ownership, of which</b>	<b>40%</b>	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	10%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	5%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
<b>Affordable Housing for rent, of which</b>	<b>60%</b>	
Social rent	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area. Uncertain whether RPs willing to own/manage stock in this area.
Affordable rent	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area.

Source: AECOM calculations

## Conclusions- Tenure and Affordability

### Current tenure profile

122. East Drayton had a significantly higher proportion of households that owned their own home than both Bassetlaw and England, at 88.3%, which in turn means the NA had a smaller proportion of households living in social rented and private rented dwellings than the district and the country.
123. This is most evident when looking at social rented housing, with just 0.9% of households socially renting in East Drayton compared to 15.0% across the district and 17.1% nationally. A greater proportion of households however lived in shared ownership properties in East Drayton (1.8%) than Bassetlaw (0.4%) and England (1.0%).

### Affordability

124. In general, there has been a positive trajectory from 2013 to 2021, with steady increases in house prices from 2013 to 2016, despite notable price drops in 2017 and again in 2020. Overall, there has been a significant increase in the median house price from £188,300 in 2013 to £332,500 in 2021, an increase of 76.6%. However, median house prices peaked in 2016 at £387,000.
125. The NA prices are significantly higher than LA prices, the median house price in the NA in 2021 was £332,500 compared to the median LA house price of £180,000. This may reflect the housing mix with more large and detached homes in the NA, as mentioned in the Type and Size chapter or suggest that this is a particularly high-value area.
126. There is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.
127. Looking at affordable home ownership options, none of the discounts available through First Homes are affordable for the income groups discussed. However, the product still provides a useful place in the market, with First Homes at a 50% discount increasing access to home ownership from households with an income of £84,536 (income required for an entry-level house) to households with an income of £52,550 (income required for First Homes at a 50% discount). It is therefore recommended that First Homes are delivered at a 50% discount in East Drayton to extend home ownership as far as possible.
128. Shared ownership appears to be slightly more affordable than First Homes, with shared ownership at 10% equity accessible to households on mean incomes.
129. The evidence in this chapter suggests that the affordable rented sector performs a vital function in East Drayton as the only option for a large segment of those in the greatest need. Social rents are cheaper and would therefore leave households on lower earnings better off and better able to afford their other living costs.

### The need for Affordable Housing

130. AECOM estimates the need for 0.1 affordable rented homes per annum in East Drayton, equating to a total of 2.1 over the plan period. This need is largely for

social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.

- 131. AECOM estimate potential demand for 0.3 affordable home ownership dwellings per annum in East Drayton, equating to a total of 5.1 over the Neighbourhood Plan period.
- 132. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

**Affordable Housing policy**

133. Table 4-7 summarises East Drayton’s position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation, and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.

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

	<b>Step in Estimation</b>	<b>Expected delivery</b>
A	Sum of commitments	16
B	Affordable housing quota (%) in LPA's Local Plan	25%
C	Potential total Affordable Housing in NA (A x B)	4
D	Rented % (e.g. social/ affordable rented)	60%
E	Rented number (C x D)	2.4
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	40%
G	Affordable home ownership number (C x F)	1.6

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

- 134. This expected level of delivery meets the need identified over the plan period for affordable rented housing (2.1 dwellings) but does not meet the demand for affordable home ownership identified (5.1 dwellings over the plan period. It is



recommended that the policy requirement for Affordable Housing be met wherever possible and potentially for further avenues for delivering greater quantities of Affordable Housing to be explored.

135. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

## 5. Type and Size

### Introduction

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

### Definitions

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

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

## The current housing mix

141. This section establishes the current housing mix of East Drayton, highlighting recent changes to it and comparing the mix to wider averages.

### Dwelling type

142. Table 5-1 below shows an extremely skewed dwelling mix, with households living in detached dwellings accounting for the majority of properties in both 2011 (89.6%) and 2021 (87.5%). This has wider implications in terms of affordability and choice, with detached dwellings generally considered to be larger properties which are unsuitable for those on lower incomes or single earner households. The number of households living in semi-detached dwellings has increased slightly over the past ten years, providing more choice for those in the lower income or single earner households. However, there is a clear gap in the market in relation to smaller properties in the NA, which was also the case in 2011, with households living in terraced properties decreasing over the period and the number of households living in flats only increasing by 1. These smaller property types are often occupied by young families and those on lower incomes, leaving these people with few options in the NA.
143. Valuation Office Agency (VOA) data can be used to look at the proportion of bungalows in the NA, as this dwelling type is counted within the other dwelling types in Census data (mainly detached and semi-detached). It is worth noting that this data refers to a slightly larger area than East Drayton as VOA data is available at LSOA level at the smallest scale (see Figure A-1 in Appendix VOA data found that bungalows accounted for 11.9% of the total dwellings in the LSOA in 2021. This is lower than the wider district (11.4%), but higher than country at 9.2%.

**Table 5-1: Accommodation type, East Drayton, 2011-2021**

Dwelling type	2011	%	2021	%
Detached	95	89.6%	98	87.5%
Semi-detached	6	5.7%	10	8.9%
Terrace	5	4.7%	3	2.7%
Flat	0	0.0%	1	0.9%
Total	106		112	

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

144. Table 5-2 compares the NA mix to wider benchmarks. It shows that households living in detached dwellings made up the largest proportion in East Drayton, at 87.5%, which is significantly higher than the figures for both Bassetlaw (35.1%) and England (22.9%) as a whole. Households living in semi-detached properties made up a much lower percentage of the dwelling type, this is recorded as 8.9% in East Drayton compared to 41.4% in the district and 31.5% in England. This lower than average trend is repeated for both the terraced and flat categories in East Drayton compared to Bassetlaw and England.

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

Dwelling type	East Drayton	Bassetlaw	England
Detached	87.5%	35.1%	22.9%
Semi-detached	8.9%	41.4%	31.5%
Terrace	2.7%	15.8%	23.0%
Flat	0.9%	6.8%	22.2%

Source: Census 2021, AECOM Calculations

## Dwelling size

145. Table 5-3 below presents the current housing mix in terms of size. As in 2011, the 2021 data shows that larger properties dominate the market in East Drayton, with 3-bedroom properties being the most popular (48% in 2021), closely followed by 4-bedroom properties (43% in 2021). In 2011 there were no 1-bedroom properties recorded and since then, there has been an increase of just 1 dwelling with 1-bedroom and a slight decrease in 2-bedroom properties from 11 in 2011 to 9 in 2021.

146. Of the 8 new dwellings which have been completed since the 2011 Census, there have been two 3-bedroom properties, four 4-bedroom properties and two 5-bedroom properties, further adding to the larger housing stock in the NA. The increase in dwelling sizes is likely not solely due to new housing completions, with four 4-bedroom dwellings developed over the decade whilst the number of households living in 4-bedroom dwellings increased by 11. This is likely due to extensions of smaller dwellings, which is not recorded in completions data.

147. With the lack of smaller housing options combined with the previously mentioned affordability issues in the parish, there is not much choice for those on lower incomes, young families, or first time buyers.

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

Number of bedrooms	2011	%	2021	%
1	0	0.0%	1	0.9%
2	11	10.8%	9	8.2%
3	55	53.9%	53	48.2%
4+	36	35.3%	47	42.7%
Total	102	-	110	

Source: ONS 2021 and 2011, AECOM Calculations

148. Again, it is useful to look at the percentage breakdown of dwelling sizes in comparison with the wider district and country. Table 5-4 shows that there were significantly fewer households living in 1- and 2-bedroom properties in the NA compared to the district and England. The proportion of households living in 3-bedroom properties was fairly in line with Bassetlaw, accounting for 48.2% in East Drayton and 48.0% in Bassetlaw but was above national level of 40.0%. As mentioned above, there was a high proportion of households living in 4+ bedroom properties in the NA (42.7%). This is almost double the proportion for Bassetlaw (22.6%) and more than double the proportion for England (21.1%).

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

Number of bedrooms	East Drayton	Bassetlaw	England
1	0.9%	6.3%	11.6%
2	8.2%	23.0%	27.3%
3	48.2%	48.0%	40.0%
4+	42.7%	22.6%	21.1%

Source: Census 2021, AECOM Calculations

## Population characteristics

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

### Age

150. Table 5-5 shows the 2021 Census data, alongside 2011 Census figures. The 45-64 age group made up the largest group in 2021, closely followed by the 65-84 age group suggesting there is an ageing population in the NA. The biggest percentage change is the '85 and over' age group, which has doubled over this time period from 4 to 8 people. This is followed by the 65-84 age group with a 71% increase from 2011 to 2021, and the 16-24 age group at 67%. There have been notably decreases in the 0-15, 25-44 and 45-64 age groups.

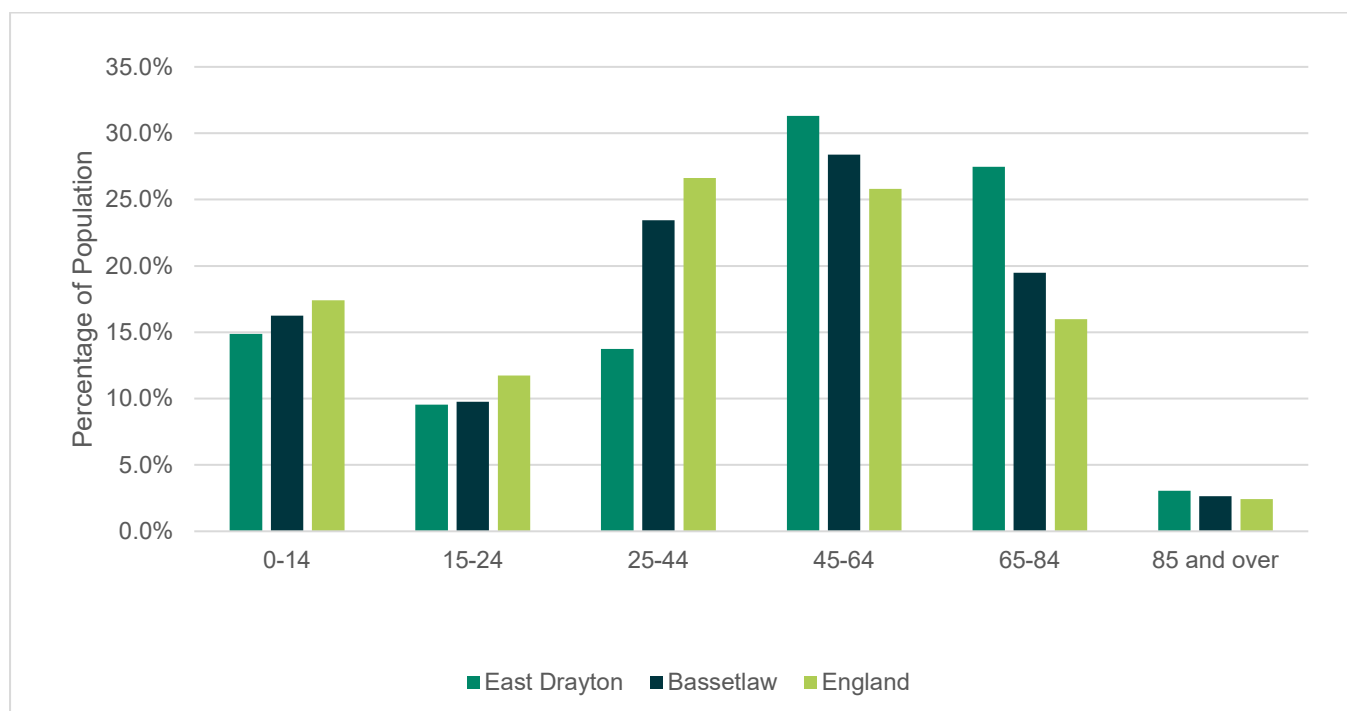
**Table 5-5: Age structure of East Drayton, 2011 and 2021**

Age group	2011 (Census)		2021 (Census)		Change
0-15	44	17.5%	39	14.9%	-11.4%
16-24	15	6.0%	25	9.5%	+66.7%
25-44	41	16.3%	36	13.7%	-12.2%
45-64	106	42.1%	82	31.3%	-22.6%
65-84	42	16.7%	72	27.5%	+71.4%
85 and over	4	1.6%	8	3.1%	+100.0%
Total	252	-	262	-	+4.0%

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

151. For context, it is useful to look at the parish population structure alongside that of the district and country. Figure 5-1 (using 2021 Census data) shows that the largest age group in the NA in 2021 was the 45-64 age group, which is much higher than the proportion of individuals in this category in Bassetlaw and England. The 0-14, 15-24 and 25-44 populations in East Drayton were lower than the average in Bassetlaw and England. When comparing the NA to the district and country, it is clear that there is an older population in East Drayton with a significantly higher percentage of 65–84-year-olds and slightly higher percentage of 85 and overs.

**Figure 5-1: Age structure in East Drayton, 2021**



Source: ONS 2021, AECOM Calculations

## Household composition and occupancy

152. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-6 shows that single family households made up the majority of the NA in 2021, accounting for 76.1% of households. The proportion of family households in the NA was significantly above the

district (66.1%) and country (63.1%). Of the single family households, all aged 66 and over made up the largest proportion of households (17.7%), followed by families with no children (6.2%). Only 2.7% of households had dependent children in East Drayton and only 0.9% had non-dependent children. Both of these figures are well below the proportions for Bassetlaw and England.

153. Single person households accounted for 22.1% of households in East Drayton, with the vast majority of these aged 66 and over, at 18.6% of all households, compared to 14.% in Bassetlaw and 12.8% nationally.
154. Between 2011 and 2021 the biggest change in household composition was in the single family households with non-dependent children, which saw a 92.9% decrease. This is compared to a decrease of 62.4% across Bassetlaw. Note that non-dependent children refer to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. A decrease in this category suggests that adult children have left the family home over the decade, potentially moving to more affordable areas based on the decline of the population aged 25-44 noted above.
155. There were also notable declines in the number of family households with dependent children (-87.5%) and no children (-77.4%) in East Drayton. The single person households aged 65/66<sup>9</sup> and over category has increased by 75.0% from 2011 to 2021, as well as the single family aged 65/66 and over increasing by 66.7%, suggesting an overall increase in older households in the NA.

**Table 5-6: Household composition, various geographies, 2021**

Household composition		East Drayton	Bassetlaw	England
<b>One person household</b>	<b>Total</b>	<b>22.1%</b>	<b>30.1%</b>	<b>30.1%</b>
	Aged 66 and over	18.6%	14.1%	12.8%
	Other	3.5%	16.0%	17.3%
<b>One family only</b>	<b>Total</b>	<b>76.1%</b>	<b>66.1%</b>	<b>63.1%</b>
	All aged 66 and over	17.7%	11.6%	9.2%
	With no children	6.2%	6.6%	16.8%
	With dependent children	2.7%	6.6%	25.8%
	With non-dependent children <sup>10</sup>	0.9%	3.4%	10.5%
<b>Other household types</b>	<b>Total</b>	<b>1.8%</b>	<b>3.8%</b>	<b>6.9%</b>

Source: ONS 2021, AECOM Calculations

156. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A person is considered to under-occupy their home when there are more bedrooms in their home than

<sup>9</sup> 2011 Census refers to households aged 65+ whilst the 2021 Census refers to households aged 66+

<sup>10</sup> Refers to households containing children who are older than 18 e.g students or young working people living at home.

a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few.

157. In 2011 94.1% of households lived in a home with at least one extra bedroom and there are no recorded instances of over-occupancy. Under-occupancy is particularly prevalent among households over 65+ (both family and single persons) and family under 65 with no children. While not uncommon, this might suggest that the larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties.

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

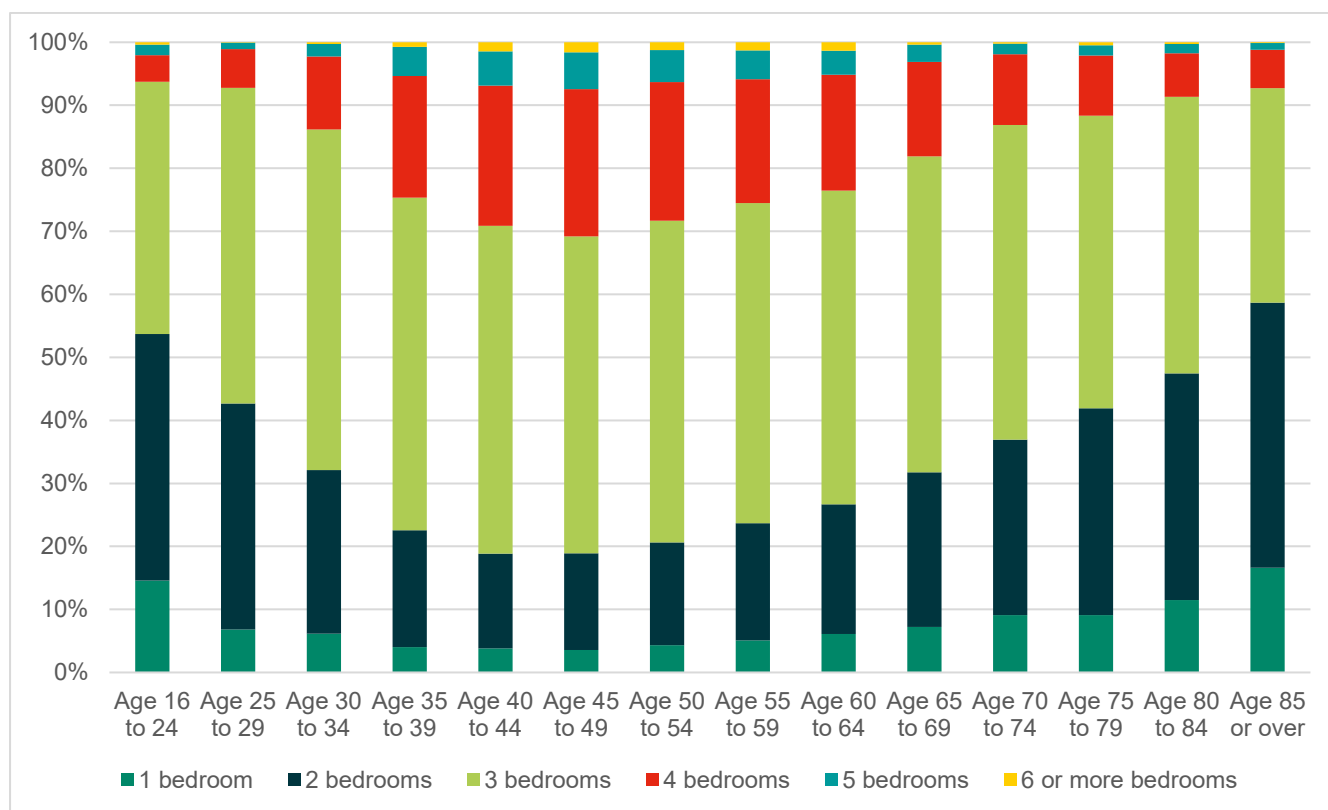
Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 65+	66.7%	33.3%	0.0%	0.0%
Single person 65+	100.0%	0.0%	0.0%	0.0%
Family under 65 - no children	83.9%	16.1%	0.0%	0.0%
Family under 65 - dependent children	45.8%	41.7%	12.5%	0.0%
Family under 65 - adult children	35.7%	50.0%	14.3%	0.0%
Single person under 65	100.0%	0.0%	0.0%	0.0%
All households	68.6%	25.5%	5.9%	0.0%

Source: ONS 2011, AECOM Calculations

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



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



Source: ONS 2011, AECOM Calculations

## Future population and size needs

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

### Age

160. The result of applying Local Authority level household projections to the age profile of East Drayton households in 2011 is shown in Table 5-8. This makes clear that population growth can be expected to be driven by the oldest households, households with a household reference person aged 65 and over 67% and the 55-64 age group projected to increase by 7%. The projected figures show that households with a household reference person aged 35-54 are expected to decrease, but an increase of 6% is expected for the 25-34 category. Households with a household reference person aged 24 and under are not predicted to increase by the end of the plan period.

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

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	0	2	38	34	28
2038	0	2	37	36	47
% change 2011-2038	0	6%	-4%	7%	67%

Source: AECOM Calculations

161. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier in Figure 5-2 onto the projected age profile for the NA in Table 5-8 immediately above. The resulting 'ideal' future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.
162. This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes. As such, it is appropriate for the results to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is appropriate for the purpose of drafting neighbourhood plan policies.
163. The result of this exercise is presented in Table 5-9. It suggests that the greatest focus should be on smaller dwellings, in particular 2-bedroom dwellings with a balance of 56.7% required to reach the suggested mix. This is followed by 1-bedroom dwellings (27.2%) and 16.1% 3-bedroom dwellings. No further 4- or 5-bedroom dwellings are required to reach the suggested mix as they make up a large portion of the housing mix in East Drayton. However, as discussed below, completely prohibiting the development of larger dwellings may not be appropriate or necessary.

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

Number of bedrooms	Current mix (2011)	Suggested mix (2038)	Balance of new housing to reach suggested mix
1	0.0%	6.8%	27.2%
2	10.8%	23.1%	56.7%
3	53.9%	49.1%	16.1%
4	22.5%	16.5%	0.0%
5+	12.7%	4.5%	0.0%

Source: AECOM Calculations

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

- The Neighbourhood Planning Group housing survey results that express that residents require a mixed approach to house sizes.
- The findings of the SHMA may justify rebalancing the HNA recommendation if this is in line with the objectives of the community. One potential approach would be to combine the size categories and allow for greater flexibility between them, rather than specifying percentages for each. The SHMA identifies a very small need for 1-bedroom dwellings on the open market, with this increasing when looking at affordable home ownership options and increasing further for affordable rented housing. Whilst the need for larger Affordable Housing across the HMA is low, the SHMA suggests some demand for larger dwellings on the open market. As discussed in this report, the NA has a significantly higher proportion of larger dwellings than the wider district (and therefore likely the HMA) and so the recommendations in the SHMA may not be entirely suitable for East Drayton. However, they are useful to determine the wider needs and demands of the HMA, within which the NA's housing market operates.
- The preceding chapter found that affordability is a serious and worsening challenge in the parish. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.
- Continuing to provide smaller homes with fewer bedrooms would help to address this situation, although it should be considered whether large numbers of 1-bedroom homes are suitable given the area's character and current density.
- To best meet the needs of the growing cohort of older households expected to be present by the end of the Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.
- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if they existing stock of larger homes is sufficiently affordable. However, the larger, likely detached, dwellings released by older households downsizing may not necessarily be affordable for growing families. Despite the abundance of larger dwellings in the NA there may be some future need for more affordable larger housing options (whether this is Affordable Housing or more affordable types such as terraced dwellings) and so it is recommended that they are not entirely prohibited.

## Tenure

165. The recommendation discussed immediately above applies to all housing in the NA over the Plan period. This is considered proportionate for devising policy at neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policy, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.
166. Generally speaking, the size mix needed within affordable tenures, particularly affordable and social rent, is smaller than the size mix of market housing. This is because there tend to be higher proportions of single people and couples in need of affordable rented housing, and they are likely to be eligible only for 1- or 2-bedroom properties. In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.
167. There are some key sources of information for thinking through the size needs of different categories. These are:
- The waiting list for affordable rented housing, kept by the Local Authority. The data provided does not provide a more current snapshot of the size needs of applicant households. However, more detailed information on the dwelling size requirements of residents on the Housing Register may be available in future. As this changes over time, individual planning applications can be decided in ways that meet evolving needs.
  - The SHMA, as discussed above, suggests different housing mixes based on tenure. Generally, it is suggested that there is a smaller skew to the size mix of Affordable Housing, particularly social/affordable rented housing, with some provision of larger housing in market tenures particularly.
  - A household survey carried out in July 2022 found that residents wanted a mixed approach to housing with village-specific criteria of planned sites/infill.
168. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes while market homes focus on mid-sized homes. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

## Type

169. Planning policy also tends to be less prescriptive about the mix of dwelling types that are needed than the mix of home sizes. This is because the choice to

occupy a terraced rather than a detached home, for example, is primarily a matter of wealth, personal preference, and the amount of outdoor space or other features sought than 'need' in the strict sense. This stands in contrast to the matter of dwelling size, where it can be more clearly established that a household with a certain number of members, closely correlated with age, requires a particular number of bedrooms.

170. The key distinctions when it comes to dwelling type are between flats and houses and, to a lesser extent, bungalows, each of which tend to appeal to occupants with different life circumstances. However, it remains difficult to generalise about this, particularly when drawing on demographic evidence.
171. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in East Drayton, and which favours more dense options (e.g. terraces and flats). This imperative to improve affordability is often in conflict with matters of character, which in rural areas tend to favour lower density options that blend in with the existing built environment. This is particularly relevant in the case of flats, a large block of which may not be a welcome proposition in the NA. That said, it is possible to deliver flats in the form of low-rise maisonettes that resemble terraces from street level, which can counter this issue.
172. In summary, there is a balance to be struck between, on the one hand, improving affordability and choice in the market by encouraging flats and terraces, and, on the other hand, preserving the distinctive character and other features that residents like about the NA today. How far the Neighbourhood Plan should guide on this issue, and in what direction, is a policy decision for the Neighbourhood Plan Group and community to consider.

## Conclusions- Type and Size

### The current housing mix

173. There is an extremely skewed dwelling mix, with households living in detached dwellings accounting for the majority of properties in both 2011 (89.6%) and 2021 (87.5%). This has wider implications in terms of affordability and choice, with detached dwellings generally considered to be larger properties which are unsuitable for those on lower incomes or single earner households. The number of households living in semi-detached dwellings has increased slightly over the past ten years, providing more choice for those in the lower income or single earner households. However, there is a clear gap in the market in relation to smaller properties in the NA, which was also the case in 2011, with households living in terraced properties decreasing over the period and the number of households living in flats only increasing by 1. These smaller property types are often occupied by young families and those on lower incomes, leaving these people with few options in the NA.
174. VOA data found that bungalows accounted for approximately 11.9% of the total dwellings in the NA. This is lower than the wider district (14.2%), but higher than country at 9.2%.

175. 3-bedroom properties made up the majority of dwellings in the NA in 2021 (48%) which is in line with both the district and country, as the most common dwelling size. There is a much larger proportion of 4+ bedroom properties in East Drayton (43%) compared to Bassetlaw (23%) and England (21%). The skew towards larger properties is further exacerbated by recent completions, all of which had 3+ bedrooms and potential extensions of smaller dwellings over the decade.
176. Under-occupancy is relatively common in the NA, with 94% of households in 2011 living in a dwelling with at least one extra bedroom. This may suggest a need for smaller properties in the NA for downsizing. In 2011 there were no recorded instances of over-occupancy in the NA.

### **Population characteristics**

177. The 45-64 age group made up the largest proportion of the population in both 2011 and 2021, closely followed by the 65-84 age group. Between 2011 and 2021, the biggest percentage change is the '85 and over' age group, which has doubled over this time period from 4 to 8 people. This is followed by the 65-84 age group with a 71% increase, and the 16-24 age group at 67%.
178. There have been notable decreases in the 0-15, 25-44 and 45-64 age groups. Both the 16-24 and 25-44 populations in East Drayton are lower than the average in Bassetlaw and England.
179. When comparing the NA to the district and country, it is clear that there is an older population in East Drayton with a significantly higher proportion of 65–84-year-olds and slightly higher proportion of people aged 85 and over.
180. Single family households made up the majority of the NA in 2021, accounting for 76.1% of households. The proportion of family households in the NA was significantly above the district (66.1%) and country (63.1%). Of the single family households, all aged 65 and over made up the largest proportion of households (17.7%), followed by families with no children (6.2%). Only 2.7% of households had dependent children in East Drayton and only 0.9% had non-dependent children. Both of these figures are well below the proportions for Bassetlaw and England.

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

181. Household projections show that population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over projected to increase by 67% and the 55-64 age group projected to increase by 7%.
182. AECOM modelling suggests that the greatest focus for new development should be on smaller dwellings, in particular 2-bedroom dwellings, with a balance of 56.7% to reach the suggested mix. This is followed by 1-bedroom dwellings (27.2%) and 16.1% 3-bedroom dwellings. The modelling suggests no further delivery of 4+bedroom dwellings although this may not be necessary or appropriate to restrict entirely, as discussed further in the Chapter.

183. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the parish or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

## 6. Specialist housing for older people

### Introduction

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

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

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

186. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.<sup>11</sup>

187. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).<sup>12</sup> Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

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

<sup>11</sup> See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

<sup>12</sup> For a full description of Planning Use Classes, please refer to [https://www.planningportal.co.uk/info/200130/common\\_projects/9/change\\_of\\_use](https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use)



in the home or not at all if the resident does not require it, and offered for sale or rent on the open market.

## Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing<sup>13</sup>:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings.
- **Category M4(3):** wheelchair user dwellings.

## Specialist housing for older people

189. There are no specialist housing units in the NA.

190. 2021 Census data shows that at this time there were 22 individuals aged 75 or over in East Drayton.

## Demographic characteristics

191. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in East Drayton is likely to

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<sup>13</sup> See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for Bassetlaw. The results are set out in Table 6-1. By the end of the plan period it is projected that there will be an increase of 23 individuals in East Drayton, increasing the proportion of the population in this age category from 8.7% to 15.3%.

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

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

Age group	2021		2038	
	East Drayton	Bassetlaw	East Drayton	Bassetlaw
All ages	252	112,863	291	130,175
75+	22	9,397	45	19,044
%	8.7%	8.3%	15.3%	14.6%

Source: ONS SNPP 2021, AECOM Calculations

193. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.
194. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Plan period to 2038. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the vast majority (77.9%) are owned and 22.1% are rented. The majority of rented households are social rented (15.0% of all households) with only 5.6% of households private renting.
195. The expected growth in the 75+ population in the NA is 23 additional individuals by the end of the plan period. This can be converted into 16 households based on the average number of people per household aged 75+ at Local Authority scale. Multiplying this figure by the percentages of 55-75 year olds occupying each tenure gives a breakdown of which tenures East Drayton households are likely to need in 2038 and is shown in the bottom row of Table 6-2.

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

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
<b>Bassetlaw (2011)</b>	<b>77.9%</b>	57.0%	20.9%	<b>22.1%</b>	15.0%	5.6%	1.5%
<b>East Drayton (2038)</b>	<b>12</b>	9	3	<b>4</b>	2	<b>1</b>	<b>0</b>

Source: Census 2011

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

### **Future needs for specialist accommodation and adaptations**

197. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Plan period is calculated to be 3.
198. AECOM's modelling, summarised in Table 6-3, is based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.
199. There are no affordable options in the estimate of specialist housing need, with the greatest need identified for market adaptations, sheltered or retirement living.

**Table 6-3: AECOM estimate of specialist housing need in East Drayton by the end of the Plan period**

Type	Affordable	Market	Total
Housing with care	0	1	1
Adaptations, sheltered, or retirement living	0	2	2
<b>Total</b>	<b>0</b>	<b>3</b>	<b>3</b>

Source: Census 2011, AECOM Calculations

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

**Table 6-4: HLIN estimate of specialist housing need in East Drayton by the end of the Plan period**

Type	Affordable	Market	Total
Housing with care	1	1	2
Adaptations, sheltered, or retirement living	1	3	4
<b>Total</b>	<b>2</b>	<b>4</b>	<b>6</b>

Source: Housing LIN, AECOM calculations

## Further considerations

201. The above estimates suggest that potential need for specialist accommodation could be in the range of 3-6 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall housing delivery expectation in the NA, and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

202. In addition, specialist housing for older people should only be provided in sustainable, accessible locations that offer services and facilities, public transport options, and the necessary workforce of carers and others.

203. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from

a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).

204. It is considered that East Drayton's position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from East Drayton entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model. In the case of East Drayton, Retford is considered to have potential to accommodate the specialist housing need arising from the Neighbourhood Area (i.e. to be the hub in the hub-and-spoke model).
205. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

## Care homes

206. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.
207. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.
208. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.
209. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. Based on this rate, applied to the growth in the older population for consistency

with the calculations above, it is estimated that in 2038 there would be a need for 1 care home beds in the NA, an increase of 1 from present levels.

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

## The Role of Mainstream Housing

211. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, 100% of the East Drayton population aged 75 and over is likely to live in the mainstream housing stock<sup>14</sup>.
212. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home when they need.
213. However, given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with Bassetlaw.
214. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings<sup>15</sup>, although changes to Building Regulations have not yet been made.
215. The emerging Local Plan policy ST31 provides explicit encouragement for development to accommodate specific groups such as older people, and states that all market housing will be required to meet the optional M4(2) accessible and adaptable Building Regulations standard by 2038. However, it does not set specific targets for the proportion of new housing that might be required to meet national standards for wheelchair users (Category M4(3)). The evidence gathered here may justify East Drayton Parish Council approaching the LPA to discuss setting requirements on accessibility and adaptability at district level.
216. The proportion of new housing that might accommodate those using wheelchairs is harder to define at small scales. Typically, at Local Authority scale, this might be set with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available.

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<sup>14</sup> 22 over 75s in 2021, of which 0 are accommodated in specialist housing and a further 0 in care homes, leaving 22 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

<sup>15</sup> See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes)

217. Table 6-5 sets out the proportion of wheelchair users in England as a whole, either using a wheelchair all of the time (0.6% of the population) or part of the time (3% of the population). As a crude estimate, these percentages are applied to the expected level of housing delivery (commitments for 16 dwellings) for East Drayton to suggest the number that might be encouraged to be wheelchair friendly or adaptable. This would imply a potential need for 0.1-0.5 wheelchair accessible dwellings over the Plan period. It is worth noting that these national figures are for all age categories, not just older persons, although it is likely that a significant proportion of households using a wheelchair will be older persons.

**Table 6-5: Wheelchair use Nationally Applied to East Drayton**

	Percentage in England	% applied to NA housing commitments (16 dwellings)
Households using wheelchair all the time	0.6%	0.1
Households using wheelchair either indoors or outdoors	3.0%	0.5

Source: Survey of English Housing 2018/19

## Conclusions- Specialist Housing for Older People

218. There are currently no care home facilities or specialist accommodation in the NA.
219. Over 75's currently account for 8.7% of the population of East Drayton, according to the 2021 Census. It is estimated that this will increase from 22 individuals to 45 individuals by 2038, with the over 75s then making up 15.3% of the population. This is just slightly above the projected levels of over 75s in Bassetlaw by 2038. The growth of 23 older people are expected to live in approximately 16 households.
220. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
221. These two methods of estimating the future need in East Drayton produce a range of 3 to 6 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
222. The estimate of specialist housing need in the NA suggests no affordable units will be required by the end of the plan period, and just 1 market housing with care and 3 market adaptations, sheltered or retirement living facilities. As the main unmet need is for market sheltered housing, this might be satisfied by making sure all new housing is accessible and adaptable for people with lower support needs.

223. It is important for specialist housing for older people to be provided in sustainable, accessible locations, with cost-effectiveness and economies of scale also important factors to consider. It is considered that due to the size of the NA, the low levels of need, and the lack of current supply, East Drayton may not be the most sustainable location for specialist schemes.
224. Given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development.



## 7. Next Steps

### Recommendations for next steps

225. This Neighbourhood Plan housing needs assessment aims to provide East Drayton with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with Bassetlaw with a view to agreeing and formulating draft housing policies, bearing the following in mind:

- All Neighbourhood Planning Basic Conditions, but in particular Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
- The views of Bassetlaw;
- The views of local residents;
- The views of other relevant local stakeholders, including housing developers and estate agents; and
- The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by Bassetlaw.

226. This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.

227. Bearing this in mind, it is recommended that the East Drayton Parish Council should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Bassetlaw or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.

228. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

## Appendix A : Assessment geography

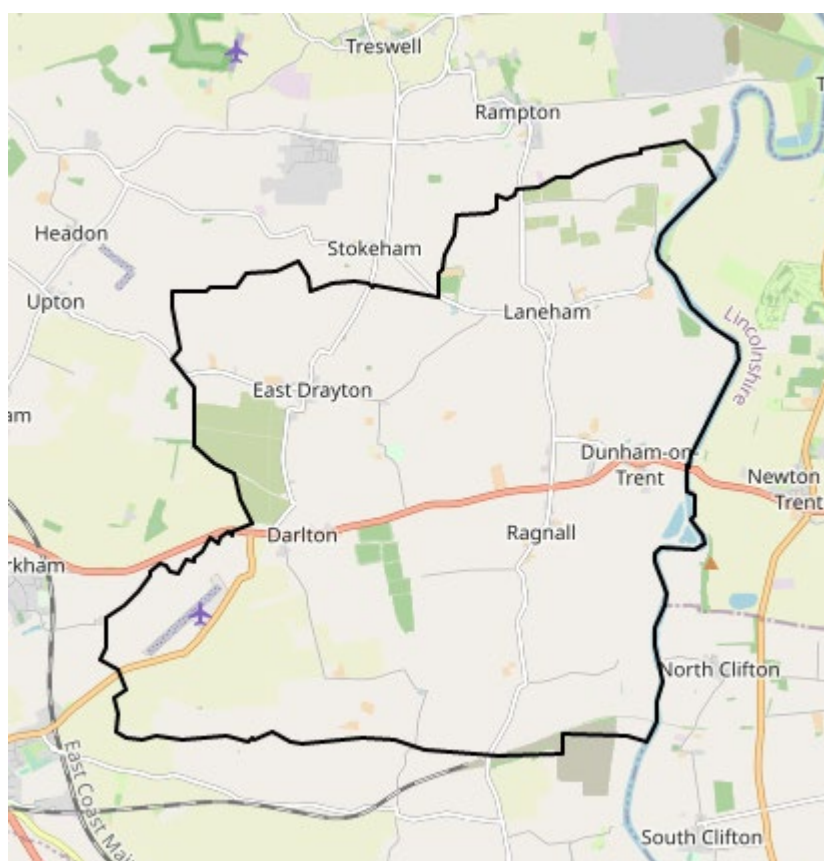
229. For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs).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

- E00142859.

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

- E01028039: Bassetlaw 015F. This covers the wider area of East Drayton, Darlton, Laneham, Ragnall and Dunham-on-Trent.

**Figure A-1 Bassetlaw 015F**



Source: *Nomis*

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

- E02005849: Bassetlaw 015 which covers a much wider area to the south of the parish.

**Figure A-2 Bassetlaw 015**



Source: Nomis

## Appendix B : Local Plan context

### Policies in the adopted local plan

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

**Table B-1: Summary of relevant adopted policies in the Bassetlaw adopted Local Core Strategy and Development Management Policies DPD (2011)**

<b>Policy</b>	<b>Provisions</b>
CS1: Settlement Hierarchy	<p>Distribution of new development will be in accordance with the aims of the settlement hierarchy.</p> <p>East Drayton is classed as ‘all other settlements’ with limited or no services and facilities or access to public transport and which are unsuitable for growth.</p> <p>The settlement hierarchy for Bassetlaw is as follows:</p> <ul style="list-style-type: none"> <li>• Core Service Centre</li> <li>• Main Regeneration Settlement</li> <li>• Local Service Centres</li> <li>• Rural Service Centres</li> <li>• All other settlements</li> </ul>
CS9: All other settlements	<p>All housing development resulting in a net gain of one or more units will be required to contribute towards the achievement of the District’s rural affordable housing targets. This will be either through on-site provision (where appropriate) or through a financial contribution to the delivery or improvement of rural affordable housing.</p>
DM2: Conversion of Rural Buildings	<p>Consideration should be given to the conversion of existing buildings before seeking to replace them with new units. Preference will always be given to conversion for economic development, community/service, or affordable housing uses before proposals for conversion for market housing.</p>
DM5: Housing Mix and Density	<p>Housing Mix: Proposals for new housing development will be expected to deliver housing of a size, type, and tenure appropriate to the site and locality.</p> <p>Proposals will be informed by the Strategic Housing Market Assessment (SHMA); Sub-Regional Housing Strategy; the Council’s Housing Strategy; the local demographic context and future trends; local assessments of housing need and demand; other research into household dwelling size within Bassetlaw and the wider sub-region.</p>

Policy	Provisions
	<p>Proposals for new housing for the elderly, including supported and specialist accommodation, will be supported in suitable locations, in line with the role and size of the settlement.</p> <p>Housing Density: Development proposals will be expected to deliver housing at densities that reflect the specific characteristics of the site and its surrounding area (in terms of both built form and landscape).</p>

Source: *Bassetlaw District Council*

## Policies in the emerging local plan

233. Table B-2 below summarises emerging Local Plan policies that are relevant to housing need and delivery in East Drayton. The table is based on the Publication Version Second Addendum May 2022<sup>16</sup>

**Table 2-2: Summary of relevant emerging policies in the Bassetlaw Local Plan 2020-2038**

Policy	Provisions
ST1: Bassetlaw's Spatial Strategy	<p>Growth will be appropriate to the size of each settlement to meet the evidenced need for new homes and jobs, to regenerate the district's town centres, and support necessary improvements to infrastructure, services, and facilities.</p> <p>A minimum of 10,476 dwellings (582 per annum) is to be delivered across Bassetlaw District through completed sites, sites with planning permission, new site allocations in this Local Plan, and from site allocations made in neighbourhood plans.</p> <p>East Drayton is identified as a small rural settlement in the settlement hierarchy. Small rural settlements are due to support the delivery of 1,826 dwellings in the Local Plan Period.</p> <p>The settlement hierarchy for Bassetlaw is as follows:</p> <ul style="list-style-type: none"> <li>• Main Town</li> <li>• Large Rural Settlement</li> <li>• Small Rural Settlement</li> <li>• Countryside</li> </ul>
ST2: Residential Growth in Rural Bassetlaw	<p>Large Rural Settlements and Small Rural Settlements will experience residential growth to support their role and function through completed sites, sites with planning permission, site allocations in the Local Plan, or from site allocations made in neighbourhood plans.</p> <p>Eligible Small Rural Settlements are required to grow by 5%. For</p>

<sup>16</sup> Available at: <https://www.bassetlaw.gov.uk/media/6862/lp-second-addendum.pdf>

Policy	Provisions
	<p>East Drayton this is an increase of 5 dwellings.</p> <p>Where the growth requirement for an eligible Large or Small Rural Settlement has been achieved, additional residential development will only be supported where it can be demonstrated that it has the support of the community through the preparation of a neighbourhood plan or through a developer-led pre-application community consultation where it is proposing:</p> <ul style="list-style-type: none"> <li>a) infill development within the existing built form of a scale that does not significantly harm the character and built form in that part of the settlement;</li> <li>b) the appropriate conversion of an existing building (s) and/or is bringing previously developed land into residential use and would enhance its immediate surroundings;</li> <li>c) accommodation for forestry or agricultural workers in accordance with Policy 34;</li> <li>d) a design of exceptional quality, that is appropriate to its local context which would significantly enhance its immediate setting in accordance with Policy ST35;</li> <li>e) a rural exception site and/or First Homes exception site in accordance with Policy ST29.</li> </ul>
<p>ST29: Affordable Housing</p>	<p>The provision of affordable housing will be sought from housing schemes of 10 or more units; or housing sites of 0.5ha or more; including conversions and change of use, to provide an appropriate mix of affordable housing.</p> <p>The level and type of affordable housing required in residential developments is as follows:</p> <ul style="list-style-type: none"> <li>• On brownfield sites a 20% affordable housing requirement; and</li> <li>• On greenfield sites a 25% affordable housing requirement.</li> </ul> <p>The tenure split of the affordable housing requirement is 25% First Homes followed by 25% social rent, 25% affordable rent, and then the remaining 25% for other affordable home ownership products.</p> <p>All First Homes will be sold at a minimum discount of 30% below local market value. In all other cases, affordable home ownership dwellings will be sold at a discount of at least 20% below local market value. Eligibility for all affordable home ownership products will be determined with regard to local incomes and local house prices.</p>



<b>Policy</b>	<b>Provisions</b>
	<p>Where a vacant building is being brought back into lawful use or is demolished to be replaced by a new building, vacant building credit will be applied to the affordable housing requirement.</p> <p>Small-scale rural exception sites or First Homes exception sites will be supported adjacent to the main built-up areas of the eligible Large Rural Settlements and Small Rural Settlements. It must be demonstrated by a Local Housing Needs Assessment undertaken in consultation with the relevant parish council, that the proposed dwellings meet a local housing need that is not being met elsewhere within the parish.</p>
<p>ST30: Housing Mix</p>	<p>All new residential development should assist in the creation of sustainable and inclusive communities through the provision of an appropriate mix of dwellings in terms of size, type and tenure by:</p> <ul style="list-style-type: none"> <li>a) making efficient use of land, while respecting the character of the area;</li> <li>b) providing an appropriate mix and type of market housing, affordable housing and specialist housing for older people and disabled persons informed by the Council’s most up-to-date evidence of housing need, as identified in Policy ST29 and Policy ST31;</li> <li>c) supporting proposals for the development of community-led housing schemes.</li> </ul> <p>On housing allocations of 100 dwellings or more, 2% of the proportion of developable plots should be set aside for self-build and custom housebuilding. Serviced plots should be made available to households on the self-build register for a period of 12 months. Neighbourhood plans will be expected to consider the local need for self-build housing and where appropriate identify allocations for self-build and custom housing.</p>
<p>ST31: Specialist Housing</p>	<p>Proposals for well-designed specialist housing such as homes for older people, people with disabilities, or homes for other specific groups who may require properties that are specifically designed will be supported where:</p> <ul style="list-style-type: none"> <li>a) the location is able to meet the social and housing needs of the intended residents;</li> <li>b) the proposal will not lead to a concentration of similar uses that would be detrimental to the character and function of an area and/or amenity;</li> <li>c) it can be demonstrated that the development can be accommodated within the capacity of public services, and</li> </ul>

**Policy**

**Provisions**

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has the support of the relevant statutory agencies including health and social care;

d) the site is in close proximity to everyday services, preferably with safe and suitable walking/cycling routes or public transport connections appropriate for the intended occupier;

e) it can be demonstrated that the development will be designed and managed to provide the most appropriate type and level of support to its target resident; and

f) it can be evidenced that, where relevant, revenue funding can be secured to maintain the long-term viability of the scheme.

All market dwellings should meet the optional M4(2) optional accessible and adaptable Building Regulations standard by 2038.

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*Source: Bassetlaw District Council*



## Appendix C : Affordability calculations

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

### C.1 Market housing

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

#### i) Market sales

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

237. To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in East Drayton, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.

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

- Value of a median NA house price (2021) = £332,500;
- Purchase deposit at 10% of value = £33,250;
- Value of dwelling for mortgage purposes = £299,250;
- Divided by loan to income ratio of 3.5 = purchase threshold of £85,500.

239. The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2021 was £328,750, and the purchase threshold is therefore £84,536.

240. It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records showed no sales of new build properties in the

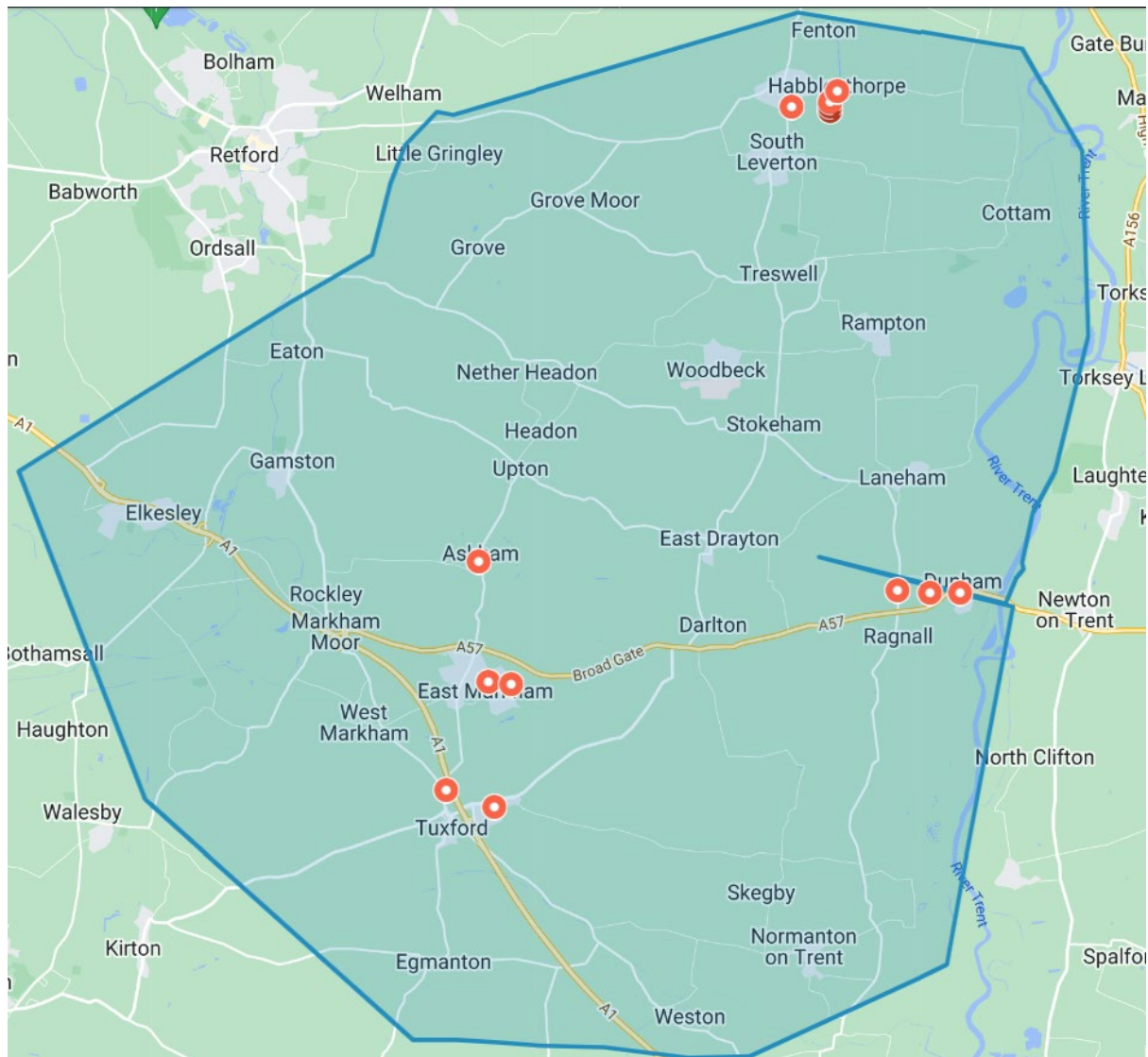
NA in 2021. It is, however, important to understand the likely cost of new housing because new housing is where the Neighbourhood Plan has most influence, and is the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below).

241. Therefore an estimate has been calculated by determining the uplift between all terraced house prices in 2021 across Bassetlaw and new build terraced house prices in 2021 in the same area, with this dwelling type often representative of entry-level housing. This percentage uplift (or 'new build premium') is then applied to the 2021 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £408,726 and purchase threshold of £105,101.
242. In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across Bassetlaw in 2021. The median cost of new build dwellings in Bassetlaw was £254,950, with a purchase threshold of £65,559.
243. This is perhaps unlikely to be achievable in the NA given that the median home value in East Drayton in 2021 was 85% higher than the median for the wider district – hence the need to calculate the estimate outlined above.

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

244. It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.
245. This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.
246. The property website Rightmove shows rental values for property in the wider area, a custom area shown in Figure C-1 was used which excludes the larger settlement of Retford which could skew the data. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.

**Figure C-1 Custom search area for rental prices**



Source: Rightmove

247. According to Rightmove, there were 10 properties for rent at the time of search in February 2023, with an average monthly rent of £1,020. There were 8 2-bedroom properties listed, with an average price of £838 per calendar month.

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

- Annual rent = £838 x 12 = £10,056;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £33,520.

249. The calculation is repeated for the overall average to give an income threshold of £40,800.

## C.2 Affordable Housing

250. There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2021: social rent and affordable rent, discounted market sales

housing, and other affordable routes to home ownership. More recently, a new product called First Homes has been introduced in 2021. Each of the affordable housing tenures are considered below.

## i) Social rent

251. Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.
252. To determine social rent levels, data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for East Drayton. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for Bassetlaw in Table C-1.
253. To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

**Table C-1: Social rent levels (£)**

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£74.21	£86.48	£93.24	£109.89	£88.52
Annual average	<b>£3,859</b>	<b>£4,497</b>	<b>£4,848</b>	<b>£5,714</b>	<b>£4,603</b>
Income needed	<b>£12,850</b>	<b>£14,975</b>	<b>£16,145</b>	<b>£19,029</b>	<b>£15,328</b>

Source: Homes England, AECOM Calculations

## ii) Affordable rent

254. Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000).
255. Even an 80% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
256. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Bassetlaw. Again it is assumed that no more

than 30% of income should be spent on rent, and the overall average is taken forward.

257. Comparing this result with the average 2-bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 45% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

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

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£74.21	£86.48	£93.24	£109.89	£88.52
Annual average	<b>£3,859</b>	<b>£4,497</b>	<b>£4,848</b>	<b>£5,714</b>	<b>£4,603</b>
Income needed	<b>£12,850</b>	<b>£14,975</b>	<b>£16,145</b>	<b>£19,029</b>	<b>£15,328</b>

Source: Homes England, AECOM Calculations

### iii) Affordable home ownership

258. Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the new First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.

259. In paragraph 65 of the NPPF 2021, the Government introduces a recommendation that “major development including the provision of housing is proposed, planning policies and decisions should expect 10% of the homes to be available for affordable home ownership.” The recently issued Ministerial Statement and updates to PPG state that 25% of all Affordable Housing should be First Homes – the Government’s new flagship discounted market sale product. When the NPPF is next updated, it is expected that the 10% affordable home ownership requirement referenced above may be replaced by the First Homes requirement.

#### First Homes

260. Because First Homes are a new tenure product, it is worth explaining some of their key features:

- First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);
- The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;
- After the discount is applied the initial sale price must not exceed £250,000 (or £420,000 in Greater London), and lower caps can be set locally;
- Purchasers must be first-time buyers with an income less than £80,000 (or £90,000 in Greater London), and First Homes can be prioritised for local people and/or key workers;

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

261. The starting point for considering whether First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £408,726.

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

- Value of a new home = £408,726;
- Discounted by 30% = £286,108;
- Purchase deposit at 10% of value = £28,611;
- Value of dwelling for mortgage purposes = £257,497;
- Divided by loan to income ratio of 3.5 = purchase threshold of £73,571.

263. The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £63,061 and £52,550 respectively.

264. The income thresholds are all below the cap of £80,000. First Homes at a 30% discount have a discounted price above the cap of £250,000 so will also not be eligible. As First Homes at a 30% discount fails to meet the criteria, either a greater discount is justified and developers would need to bring the price down, or smaller or lower value properties would need to be delivered than our assumed benchmark.

265. Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m<sup>17</sup>) would be around £122,500.

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<sup>17</sup> It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

This cost excludes any land value or developer profit. This would not appear to be an issue in East Drayton.

266. Table C-3 shows the discount required for First Homes to be affordable to the four income groups. The cost of a typical First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

**Table C-3: Discount on sale price required for households to afford First Homes**

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	48%	82%	64%
NA estimated new build entry-level house price	58%	85%	71%
NA entry-level house price	48%	82%	64%
LA median new build house price	33%	77%	53%

Source: Land Registry PPD; ONS MSOA total household income

### Shared ownership

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

- A 25% equity share of £408,726 is £102,181;
- A 10% deposit of £10,218 is deducted, leaving a mortgage value of £91,963;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £26,275;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £306,544;
- The estimated annual rent at 2.5% of the unsold value is £7,664;
- This requires an income of £25,545 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £51,821 (£26,275 plus £25,545).

271. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £41,165 and £69,581 respectively.

272. The income thresholds for shared ownership at 10%, 20%, and 50% equity are all below the £80,000 cap for eligible households.

### **Rent to Buy**

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

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

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

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



# Appendix D : Affordable Housing need and policy

## Affordable Housing estimates

276. In Table D-1 AECOM has calculated, using PPG as a starting point,<sup>18</sup> an estimate of the total need for affordable rented housing in East Drayton over the Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.

277. It should also be noted that figures in Table D-1 are largely dependent on information provided by Bassetlaw in its capacity as manager of the local housing waiting list.

**Table D-1: Estimate of need for Affordable Housing for rent in East Drayton**

Stage and Step in Calculation	Total	Description
<b>STAGE 1: CURRENT NEED</b>		
1.1 Current households in need	2.0	Waiting list data for East Drayton provided by Bassetlaw District Council.
1.2 Per annum	<b>0.1</b>	Step 1.1 divided by the plan period to produce an annualised figure.
<b>STAGE 2: NEWLY ARISING NEED</b>		
2.1 New household formation	11.5	DLUHC 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	4.9%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in parish	1.0	2021 Census social rented occupancy
2.2.2 Number of private renters on housing benefits	2.4	Housing benefit caseload May 2018. Pro rata for NA.
2.3 New households unable to rent	0.6	Step 2.1 x Step 2.2.
2.4 Per annum	<b>0.0</b>	Step 2.3 divided by plan period.
<b>STAGE 3: TURNOVER OF AFFORDABLE HOUSING</b>		
3.1 Supply of social/affordable re-lets (including transfers) %	3%	Assumed proportion of stock re-let each year.

<sup>18</sup> Paragraphs 024-026 Reference ID: 2a-026-20140306, at <https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment>

3.2 Supply of social/affordable re-lets (including transfers)	<b>0.0</b>	Step 3.1 x NA social rented stock (2.2.1).
<b>NET SHORTFALL OF RENTED UNITS PER ANNUM</b>		
Overall shortfall per annum	<b>0.1</b>	Step 1.2 + Step 2.4 - Step 3.2
Overall shortfall over the plan period	<b>2.1</b>	Above * plan period

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

278. Turning to Affordable Housing providing a route to home ownership, Table D-2 estimates the potential demand in East Drayton. This model aims to estimate the number of households that might wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.

279. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.<sup>19</sup> No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

**Table D-2: Estimate of the potential demand for affordable housing for sale in East Drayton**

Stage and Step in Calculation	Total	Description
<b>STAGE 1: CURRENT NEED</b>		
1.1 Current number of renters in parish	10.0	Census 2021 private rented occupancy.
1.2 Percentage renters on housing benefit in LA	24.4%	% of renters in 2018 on housing benefit.
1.3 Number of renters on housing benefits in parish	2.4	Step 1.1 x Step 1.2.
1.4 Current need (households)	5.7	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. <sup>20</sup>
1.5 Per annum	<b>0.4</b>	Step 1.4 divided by plan period.

<sup>19</sup> <http://www.ipsos-mori-generations.com/housing.html>

<sup>20</sup> The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNA and SHMA. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

<b>STAGE 2: NEWLY ARISING NEED</b>		
2.1 New household formation	11.5	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	6.9%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	0.8	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	<b>0.1</b>	Step 2.3 divided by plan period.
<b>STAGE 3: SUPPLY OF AFFORDABLE HOUSING</b>		
3.1 Supply of affordable housing	2.0	Number of shared ownership homes in parish (Census 2021).
3.2 Supply - intermediate resales	<b>0.1</b>	Step 3.1 x 5% (assumed rate of resale).
<b>NET SHORTFALL PER ANNUM</b>		
Overall shortfall per annum	<b>0.3</b>	(Step 1.5 + Step 2.4) - Step 3.2.
Overall shortfall over the plan period	<b>5.1</b>	Above * plan period

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

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

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

## Affordable housing policy

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

**Table D-3: Wider considerations in developing Affordable Housing mix policy**

<b>Consideration</b>	<b>Local Evidence</b>
<p><b>A. Evidence of need for Affordable Housing:</b></p> <p>The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative</p>	<p>This HNA suggests that the NA requires around 2.1 units of affordable rented housing and 5.1 units of affordable home ownership homes over the Plan period. Both forms of Affordable Housing appear to be</p>

<p>options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>valuable in meeting the needs of people on various incomes.</p> <p>The relationship between these figures suggests that affordable home ownership tenures should be prioritised over affordable rented tenures. However, as discussed in the left column, the need for affordable rented housing is much more acute and should be the first priority.</p>
<p><b>B. Can Affordable Housing needs be met in full?</b></p> <p>How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.</p>	<p>If the Local Plan target of 25% (on greenfield sites) were achieved on every site, assuming the delivery of the NA's 16 commitments, up to 4 affordable dwellings could come forward in the plan period.</p> <p>Development may come forward on small sites below the affordable housing threshold of 10 homes in East Drayton. It is therefore expected that affordable housing delivery will be lower still.</p>
<p><b>C. Government policy (eg NPPF) requirements:</b></p> <p>Current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing.</p>	<p>For 10% of all housing to be affordable ownership in East Drayton, where 25% of all housing (on greenfield sites) should be affordable, 40% of Affordable Housing should be for affordable ownership. This complies with the guideline tenure split sought in the Local Plan.</p>
<p><b>D. Local Plan policy:</b></p>	<p>The emerging Local Plan seeks a tenure split of 25% First Homes, followed by 25% social rent and 25% affordable rent. The remaining 25% is to be allocated to other affordable home ownership products.</p> <p>Summarised, this mix suggests 50% affordable rented tenures and 50% affordable home ownership.</p>
<p><b>E. First Homes policy:</b></p> <p>The Government recently concluded a consultation on the introduction of First Homes (to provide at least 30% discount on new build home prices). The proposals have now been enacted through a ministerial statement. A minimum of 25% of all</p>	<p>This new minimum requirement may have the effect of displacing other products in any established tenure mix, and will reduce the amount of social or affordable rent if this was proposed to be more than 75% of Affordable Housing. This does not appear to be an issue in Bassetlaw.</p>

<p>Affordable Housing secured through developer contributions are now required to be First Homes.</p> <p>After the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the Local Plan. The remaining units should then be allocated to other tenure products in the relative proportions set out in the Local Plan.</p> <p>AECOM is aware that some Local Planning Authorities are considering 'top slicing' their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. Some LPAs are considering this approach because of the existing business models of registered providers which have relied on shared ownership to cross subsidise affordable rented housing and uncertainty over whether First Homes could replace this model.</p>	
<p><b>F. Viability:</b></p>	<p>HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.</p>
<p><b>G. Funding:</b></p> <p>The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.</p>	<p>East Drayton Parish Council may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.</p>
<p><b>H. Existing tenure mix in East Drayton:</b></p>	<p>Evidence suggests there is limited Affordable Housing (either to rent or for sale)</p>

<p>The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.</p>	<p>within the NA at present. 2021 Census data suggests that only 0.9% of households were socially rented in East Drayton and 1.8% of households are shared ownership.</p>
<p><b>I. Views of registered providers:</b></p>	<p>It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in the parish. The funding arrangements available to housing associations will determine rent levels.</p>
<p><b>J. Wider policy objectives:</b></p>	<p>East Drayton Neighbourhood Planning Group may wish to take account of broader policy objectives for East Drayton and/or the wider district. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.</p>

## Appendix E : Specialist housing for older people

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

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
	Count	Percentage	Count	Percentage	Count	Percentage
<b>All categories</b>	<b>13</b>	<b>5.2%</b>	<b>34</b>	<b>13.5%</b>	<b>205</b>	<b>81.3%</b>
<b>Owned Total</b>	<b>13</b>	<b>5.6%</b>	<b>33</b>	<b>14.1%</b>	<b>188</b>	<b>80.3%</b>
Owned outright	9	6.8%	19	14.3%	105	78.9%
Owned (mortgage) or shared ownership	4	4.0%	14	13.9%	83	82.2%
<b>Rented Total</b>	<b>0</b>	<b>0.0%</b>	<b>1</b>	<b>5.6%</b>	<b>17</b>	<b>94.4%</b>
Social rented	0	0	0	0	0	0
Private rented or living rent free	0	0.0%	1	5.6%	17	94.4%

Source: DC3408EW Health status

## HLIN calculations

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

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

Source: Housing LIN SHOP Toolkit

283. As Table 6-1 in the main report shows, East Drayton is forecast to see an increase of 23 individuals aged 75+ by the end of the Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent =  $60 \times 0.023 = 1$
- Leasehold sheltered housing =  $120 \times 0.023 = 3$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) =  $20 \times 0.023 = 0.45$
- Extra care housing for rent =  $15 \times 0.023 = 0.34$
- Extra care housing for sale =  $30 \times 0.023 = 0.68$
- Housing based provision for dementia =  $6 \times 0.023 = 0.14$



# Appendix F : Housing Needs Assessment Glossary

## **Adoption**

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

## **Affordability**

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

## **Affordability Ratio**

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

## **Affordable Housing (NPPF Definition)**

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

- a) Affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- b) Discounted market sales housing: is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- c) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and

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

### **Affordable rented housing**

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods<sup>21</sup>.

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

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

### **Annual Monitoring Report**

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

### **Basic Conditions**

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

### **Backlog need**

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

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

The bedroom standard is a measure of occupancy (whether a property is overcrowded or under-occupied, based on the number of bedrooms in a property and the type of household in residence). The Census overcrowding data is based on occupancy rating (overcrowding by number of rooms not including bathrooms and hallways). This tends to produce higher levels of overcrowding/ under occupation. A detailed definition of the standard is given in the Glossary of the EHS Household Report.

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

<sup>22</sup> See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

## **Co-living**

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

## **Community Led Housing/Community Land Trusts**

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

## **Community Right to Build Order<sup>23</sup>**

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

## **Concealed Families (Census definition)<sup>24</sup>**

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

## **Equity Loans/Shared Equity**

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

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

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

## **Extra Care Housing or Housing-With-Care**

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

## **Fair Share**

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

## **First Homes**

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

## **Habitable Rooms**

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

## **Household Reference Person (HRP)**

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

## **Housing Market Area**

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

The extent of the housing market areas identified will vary, and many will in practice cut across various local planning authority administrative boundaries. Local planning authorities should work with all the other constituent authorities under the duty to cooperate.

## **Housing Needs**

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

## **Housing Needs Assessment**

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

## **Housing Products**

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

## **Housing Size (Census Definition)**

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

## **Housing Type (Census Definition)**

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

## **Housing Tenure (Census Definition)**

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

## **Income Threshold**

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

## **Intercensal Period**

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

## **Intermediate Housing**

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

## **Life Stage modelling**

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

## **Life-time Homes**

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

## **Life-time Neighbourhoods**

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

## **Local Development Order**

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

## **Local Enterprise Partnership**

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

## **Local housing need (NPPF definition)**

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

## **Local Planning Authority**

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

## **Local Plan**

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

## **Lower Quartile**

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

## **Lower Quartile Affordability Ratio**

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

## **Market Housing**

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

## **Mean (Average)**

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

## **Median**

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

## **Median Affordability Ratio**

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

## **Mortgage Ratio**

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years<sup>25</sup>, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

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

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

## **Neighbourhood plan**

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

## **Older People**

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

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

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

## **Overcrowding**

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

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



living room and one kitchen would be deemed overcrowded if three adults were living there.

### **Planning Condition**

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

### **Planning Obligation**

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

### **Purchase Threshold**

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

### **Proportionate and Robust Evidence**

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

### **Private Rented**

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

### **Retirement Living or Sheltered Housing**

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

### **Residential Care Homes and Nursing Homes**

Housing for older people comprising of individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually

include support services for independent living. This type of housing can also include dementia care homes.

### **Rightsizing**

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

### **Rural Exception Sites**

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

### **Shared Ownership**

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

### **Sheltered Housing<sup>26</sup>**

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

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

usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden.

### **Strategic Housing Land Availability Assessment**

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

### **Strategic Housing Market Assessment (NPPF Definition)**

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

### **Specialist Housing for Older People**

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

### **Social Rented Housing**

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

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

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