

Hellesdon

Housing Needs Assessment (HNA)

May 2024

Quality information

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List of acronyms used in the text:

BDC	Broadland District Council
DLUHC	Department for Levelling Up, Housing and Communities (formerly MHCLG)
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	(Hellesdon) 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

- 1.1 Hellesdon is a Neighbourhood Area (NA) located in the district of Broadland. The NA boundary covers the areas administered by Hellesdon parish council.
- 1.2 The 2021 Census recorded 11,126 individuals in Hellesdon, indicating an increase of 215 people since the 2011 Census.
- 1.3 There has been significant development in Hellesdon in recent years. Broadland District Council has provided data showing that 330 new homes have been built since 2011. Of these, 113 were delivered as Affordable Housing. As of May 2024, outstanding commitments (dwellings on sites with planning permission) total 991 homes.
- 1.4 This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Hellesdon Working Group at the outset of the research.
- 1.5 Data from the 2021 Census is continuing to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level is not yet available, as well as some 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 projections where necessary to build up evidence at the neighbourhood level.

Conclusions- Tenure and Affordability

Current tenure profile

- 1.6 Beginning with housing tenures, this chapter finds that the most common tenure type in Hellesdon is private ownership, accounting for 82% of the total mix. This is considerably higher than the equivalent proportions in England (77%) and Broadland (61%). Census 2021 data show that Social rent and private rent account for much smaller proportions in Hellesdon's tenure mix (7% and 10%, respectively). This is marginally lower than Broadland's proportion of social rent tenures (10%), and private rent tenures (approximately 12%).

Affordability

- 1.7 There is a large gap between the spending power of average earning households (£41,000 in 2020) and those earning the lowest 25% of incomes, particularly where the household in question has one earner (only £19,960 in 2020). Nevertheless even average earning households, fall below the affordability threshold required to afford an average home through market ownership. The median house price would require an annual income slightly over double the current average.

- 1.8 The unaffordability of average market ownership for average earning households is driven by strong house price appreciation in the Parish over the past ten years, with the median house price growing by 56% between 2014 and 2023. It is noteworthy that the LQ NA house price is above that of the LA's prices in 2023, which may suggest the NA is a particularly high-value area within Broadland for entry level houses.
- 1.9 The Hellesdon Working Group has confirmed that there is a perceived desire for new families and residents' children to access housing in the area but housing is considered too expensive. This may also reflect the differences in the housing mix, in the NA when compared to the LA – discussed further in **Section 5: Type and Size**.
- 1.10 An offering of Affordable Housing tenures would be beneficial in Hellesdon to widen access to those with varying home ownership/renting aspirations:
- Based on AECOM's calculations, First Homes unless offered at a discount levels of 50% would not be valuable for bringing home ownership to within affordable levels. However a share of 10% of all new housing, and 25% of all new affordable housing, is required to be delivered on First Homes tenures as discussed in **Appendix D**. The maximum discount level of 50% is recommended, even though it would still primarily benefit above-average earners.
 - If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership in the NA. However 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. Therefore, a small offering of Rent to Buy tenures will be useful for households who lack sufficient deposits rather than sufficient incomes.
 - Shared Ownership is also a viable route to home ownership for average earning households and households with two lower quartile earners (at the 10% and 25% equities).
 - The evidence in this chapter suggests that the affordable rented sector performs a vital function in Hellesdon as the only option for a large segment of those in the greatest need.

The need for Affordable Housing

- 1.11 A LHNA was undertaken for Broadland in June 2021¹. 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.
- 1.12 The LHNA identifies the need for 1,900 additional affordable households in Broadland over the 20-year period 2018-38.

¹ Opinion Research Services (2021) Greater Norwich Local Housing Needs Assessment, available at: [B22.3 Greater Norwich LHNA.pdf \(gnlp.org.uk\)](https://www.gnlp.org.uk/B22.3%20Greater%20Norwich%20LHNA.pdf)

1.13 When the LHNA figures are pro-rated to Hellesdon based on its fair share of the population (8.4% of the district's population (2021 Census data), this equates to 8 homes per annum or 120 over the Neighbourhood Plan period (2024-2039). This can be broken down into the need for 5.5 affordable rented homes and 2.5 affordable home ownership dwellings per year for NA.

Affordable Housing policy

1.14 Table 4-6 summarises Hellesdon's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation, and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.

Table 4-6: Estimated delivery of Affordable Housing in Hellesdon

	Step in Estimation	Expected delivery
A	Residual housing requirement figure / sum of allocations / commitments	1,147
B	Affordable housing quota (%) in LPA's Local Plan	33%
C	Potential total Affordable Housing in NA (A x B)	379
D	Rented % (e.g. social/ affordable rented)	50%
E	Rented number (C x D)	189.5
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	50%
G	Affordable home ownership number (C x F)	189.5

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

1.15 379 affordable homes, based on the Local Plan allocations and targets, is over three times the pro-rated LHNA estimate potential demand for 120 affordable dwellings over the Neighbourhood Plan period (2024 to 2039). This may be a result of the NA's strategic location within Broadland district and the Local Plan's intention to deliver housing in the Norwich urban area (see Policy 1 - The Sustainable Growth Strategy in **Appendix B**). It may be, however, that the proportion of housing that should be affordable will need to be higher given the disproportionate relationship between these two figures and Hellesdon's role in meeting the wider District's needs.

Conclusions- Type and Size

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

The current housing mix

1.17 2021 Census data shows that Hellesdon's dwelling type mix is dominated by semi-detached and detached houses, accounting for approximately 88% of the total in 2021. The number of flats and terraced houses account for a much smaller percentage of Hellesdon's dwellings at around 6% and 7% respectively, which may contribute to the affordability issues discussed in **Section 4: Affordability and Affordable Housing**.

1.18 The NA is instead dominated by larger dwellings, specifically 3 and 4+ bedroom housing, which represent a combined 69% of the housing stock in 2021. Interestingly, the percentage of 4+ bedroom housing has increased since 2011 (by 18%), with a stark decrease in 2-bedroom and 3-bedroom properties, which fell by 2% and 0.5%, respectively between 2011 and 2021.

Population characteristics

1.19 As with most areas in the UK, Hellesdon's population appears to be ageing, and will continue to do so over the Neighbourhood Plan period. This chapter also examined the NA population structure alongside that of the district and country. As expected, the 65-84 and 85 and over categories both exceeded that of the district and country as a whole. This is particularly true for the 85 and over age category, which sits at 5% compared to only 2% for England – a large proportion of the population that will continue to age through the Plan period towards 2040 and may point towards an unmet need for downsizing.

1.20 It should be noted that the occupancy rating data from the 2021 Census, presented in Table 5-7, reveals an overall trend of underoccupancy in Hellesdon, with around 83% of households having at least one unused bedroom. The 'Family under 65 – no children' followed by 'Family 66+', households are most likely to have a +2-occupancy rating. It may be the case that additional smaller-sized homes in the NA for households in these categories looking to downsize may free up some larger housing.

Future population and size needs

1.21 It may be appropriate for new dwellings in the Parish to contribute toward the creation of more variety in Hellesdon's dwelling stock, by offering a range of dwelling types and sizes, with prioritisation of smaller dwellings overall in order

to widen choice. This report suggests that the 'ideal' dwelling size mix by 2039 might be achieved by reducing the share of 3 bedroom dwellings, given their existing abundance in the Parish.

- 1.22 In summary, it is expected that if current trends persist, and the goal is to accommodate these demographic shifts, then future housing delivery in Hellesdon should prioritise the provision of dwellings that would be appropriate to accommodate the area's growing elderly population, a goal which reflects the findings from the Hellesdon Neighbourhood Plan Evidence Base Report conducted in February 2024.
- 1.23 It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA 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

Current stock and demographics

- 1.24 There is a total of 103 units of specialist accommodation in the NA at present, split across three retirement homes, two thirds of which are available for social rent for those in financial need, with the remaining offered for leasehold market purchase. The majority of these units are offered as one- or two-bedroom bungalows/flats.
- 1.25 This chapter determines that future provision of specialist housing for older people may be needed to serve arising future demand, with population growth in Hellesdon expected to be driven by the older population age bands (a theme that was also identified in the '**Type and Size**' chapter). Specifically, the number of 75+ individuals in the Parish is expected to increase substantially by 2039 (by 920 additional individuals). Without additional units of specialist housing in Hellesdon, it is likely that those in need will be forced to move out of the area.
- 1.26 However, it should be noted that 45% of the NA's housing is in the form of bungalows according to VOA data – significantly higher than the district average (32%) and England's (at 9%). While this caters to those with mild mobility limitations and preferences for ground-floor accommodation, bungalows may not be able to serve the more specialist needs that emerge as people age.

Need for Specialist Housing for Older People

- 1.27 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.

- 1.28 These two methods of estimating the future need in Hellesdon produce a range of 231 to 316 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.

Need for Additional Care Home Units

- 1.29 Based on rates applied to the growth in the older population, it is estimated that in 2039 there would be a need for 60 residential care beds and 41 nursing care beds in the NA.

Alternative Solutions

- 1.30 In addition to seeking specialist supply through Hellesdon's Neighbourhood Plan housing delivery targets, another avenue open to the Steering Group is to discuss the standards of accessibility and adaptability in new development to be met in the Neighbourhood Plan with the Local Planning Authority.
- 1.31 The current emerging Local Plan Policy 5 sets out provides explicit encouragement for development to accommodate specific groups such as older people. It stipulates that an expectation that 20% of new homes will be built to Category M4(2) accessibility standards.

2. Context

Local context

- 2.1 Hellesdon is a Neighbourhood Area (NA) located in the district of Broadland District Council in Norfolk County. The NA boundary follows the existing Parish Hellesdon boundary and was designated in February 2016.
- 2.2 The Neighbourhood Plan is envisaged to start in 2024 and extend to 2039, therefore covering a period of 15 years. The evidence supplied in this report will look forward to the Plan end date of 2039, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.
- 2.3 Hellesdon is located on the northern edge of Norwich city, bridging the gap between the urban area and countryside beyond. The A1067 – if as well as Middletons Lane and Reephams Road, to a lesser extent – are the primary transport routes that transect the NA.
- 2.4 Hellesdon NA offers various centrally located community facilities, including a recreation ground, community centre, library, and Parish Council offices. Additionally, there are smaller community spaces like scout huts and church rooms. The area features four main public open spaces: Woodview Road's recreation ground offers playing fields and amenities like a skate park; Mountfield

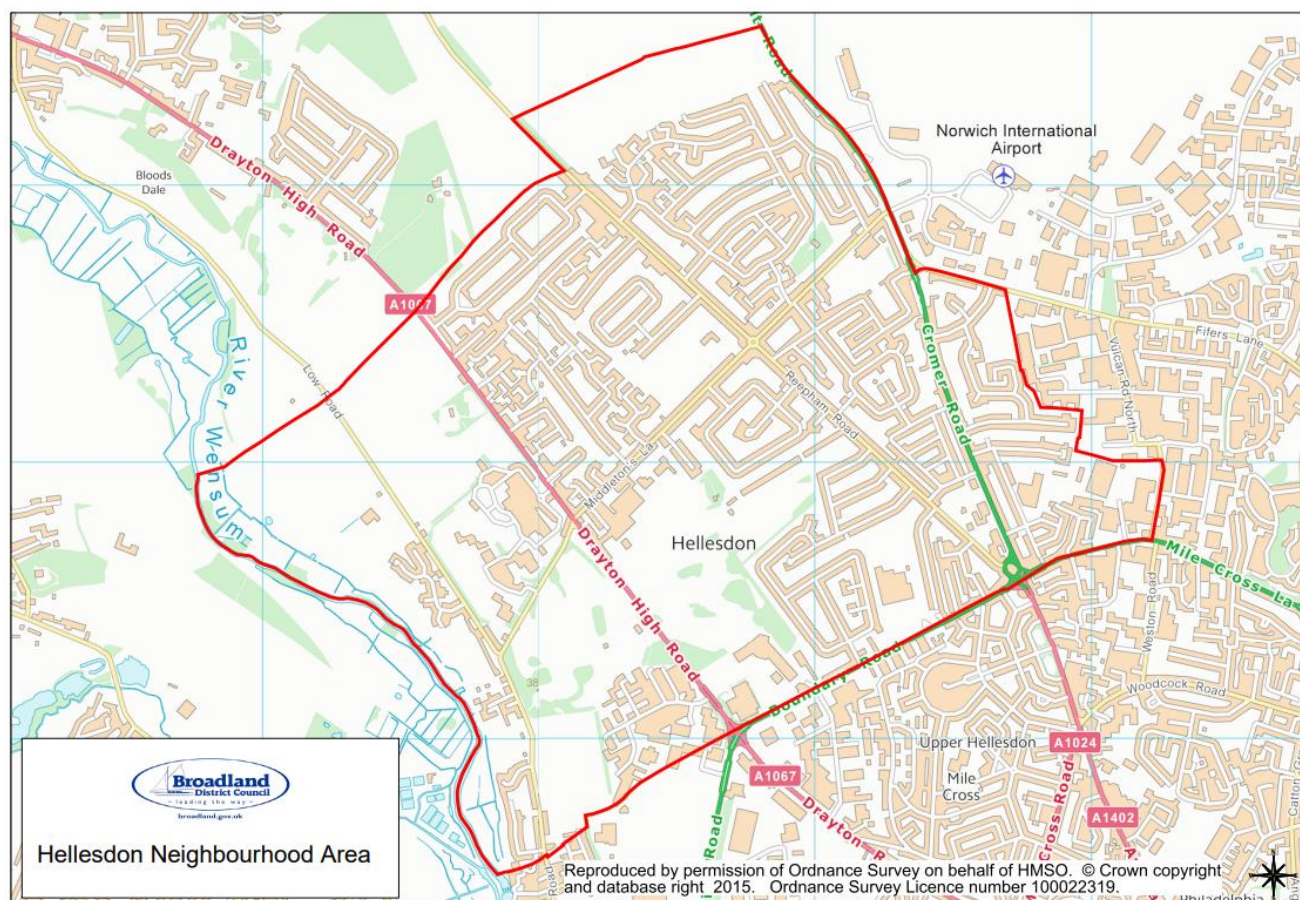
Road and Meadow Way offer smaller parks with play equipment, and there is a new open space at Cottingham Drive with allotments nearby. Education options include Hellesdon High School, Kinsale School (infants and juniors), and three primary schools: Heather Avenue, Arden Grove, and Firside.

- 2.5 It should be noted that the Home Office has terminated its contract with Holiday Inn Express in Hellesdon, next to the area's Asda supermarket. The hotel was selected to house refugees in September 2022. Whilst this will leave in excess of 100 single men in need of housing, it is likely that many will choose to leave the area to settle where there are already established communities. There is likely to be an increase demand for housing for single parent families as a result of the Ukrainian settlement scheme. There are a significant amount of families in temporary accommodation at present. The Hellesdon Working Group has expressed concerns that homelessness may be an issue going forward.

The NA boundary and key statistics

- 2.6 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 Hellesdon is provided in Appendix A. A map of the Plan area appears below in Figure 2-1.

Figure 2.1: Map of the Hellesdon Neighbourhood Area



Source: *Broadland District Council Website*²

² Available at [Hellesdon Neighbourhood Plan – Broadland and South Norfolk \(southnorfolkandbroadland.gov.uk\)](https://www.southnorfolkandbroadland.gov.uk/hellesdon-neighbourhood-plan)

- 2.7 At the time of the 2011 Census the NA was home to 10,957 residents, formed into 4,870 households and occupying 5,000 dwellings. The 2021 Census indicates population growth of around 215 individuals (or 1.5%) since 2011³, recording a total of 11,126 residents and 5,007 households. The average household size declined slightly as the number of new households is higher than the number of new people. The low population rise relative to new construction is likely a function of ageing and mortality as more older people may be living alone in the existing households. This will be discussed in the **Specialist housing for older people** chapter.
- 2.9 The change from 2011 to 2021 in the Census is not purely new development – it also reflects changes to the existing stock, such as extensions. So it can be useful to examine the recent completions recorded by the Local Planning Authority (LPA) and information from the Valuation Office Agency (VOA), which gathers data from council tax receipts on the dwelling mix in various areas each year. VOA data is only available to MSOA and LSOA scale. VOA data further revealed that bungalows are overrepresented in the dwelling stock, which will be discussed under the **Type and Size** chapter.
- 2.10 Broadland District Council recorded 330 Housing Completions in Hellesdon since 2011. This broadly aligns with population growth of the NA. Unfortunately, the LPA did not break these down by dwelling type or number of bedrooms. There are also several sites that are about to or have started construction, including a hybrid application for a large development at Royal Norwich Golf Club. Although the Hellesdon Working Group note that this large development came forward with the promise of a school, this is understood to no longer be the case.

The housing market area context

- 2.11 Whilst this Housing Needs Assessment (HNA) focuses on Hellesdon NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.
- 2.12 In the case of Hellesdon, the NA sits within a housing market area which covers Central Norfolk (the functional housing market area best fit to District boundaries i.e. all of Norwich, Broadland, South Norfolk, Breckland and North Norfolk).⁴ 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 Great Yarmouth to the east.
- 2.13 At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Hellesdon, are closely linked to

³ It is worth noting that this figure is an estimate only, based on data which is mostly available at local authority level such as administrative registers of births and deaths, data on moves between local authorities, small-area population estimates and official population projections, and not based on a survey count.

⁴ Opinion Research Services (20217) Central Norfolk Strategic Housing Market Assessment, available at: [Strategic Housing Market Assessment 2017 \(southnorfolkandbroadland.gov.uk\)](https://www.southnorfolkandbroadland.gov.uk/strategic-housing-market-assessment-2017)

other areas. In the case of Hellesdon, changes in need or demand in settlements nearby is likely to impact on the neighbourhood. For example, there are neighbouring towns and cities with expansion planned, or regeneration strategies which might meet some of the needs or demand of the NA, including Norwich City – which adjoins the NA to the south along Boundary Road.⁵

- 2.14 In summary, Hellesdon functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Broadland District Council), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

Planning policy context

- 2.15 Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.⁶ In the case of Broadland District Council, the relevant adopted Local Plan consists of:

- 2.16 Joint Core Strategy, adopted March 2011, with amendments adopted 2014, and the Site Allocations DPD, adopted May 2016. The Joint Core Strategy for Broadland, Norwich and South Norfolk is the key planning policy document for the Greater Norwich area. It forms part of the Local Plans for the three districts, setting out the broad vision for the growth of the area and containing strategic policies for the period 2008 – 2026.⁷

- 2.17 The Greater Norwich Local Plan (adopted March 2024), known as the GNLP, which is a joint local plan for Broadland, Norwich, and South Norfolk which covers the period 2018 to 2038. It contains strategic and non-strategic policies. It sets out the vision, objectives, and spatial strategy for the area, and allocates sites for different types of development, such as housing and employment, to deliver planned growth to 2038. The GNLP will be used with other adopted parts of the adopted Broadland Local Plan to assess planning applications. The GNLP consists of three documents ‘The Strategy’, ‘The Sites Plan’ and ‘The Monitoring Framework’. The GNLP was adopted by Broadland District Council at a Council meeting on 28 March 2024. Broadland District Council's adoption of the plan is now subject to a 6-week legal challenge period which ends in May 2024.⁸ The NA is afforded no new allocations in the recent Local Plan, but carries over allocations from the previously adopted plan, which is discussed further throughout this HNA.

⁵ Norwich City Council (2024) available at: [Policy 7.1 – The Norwich Urban Area including the fringe parishes | GNLP](#)

⁶ A description of the Basic Conditions of Neighbourhood Planning, available at: <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

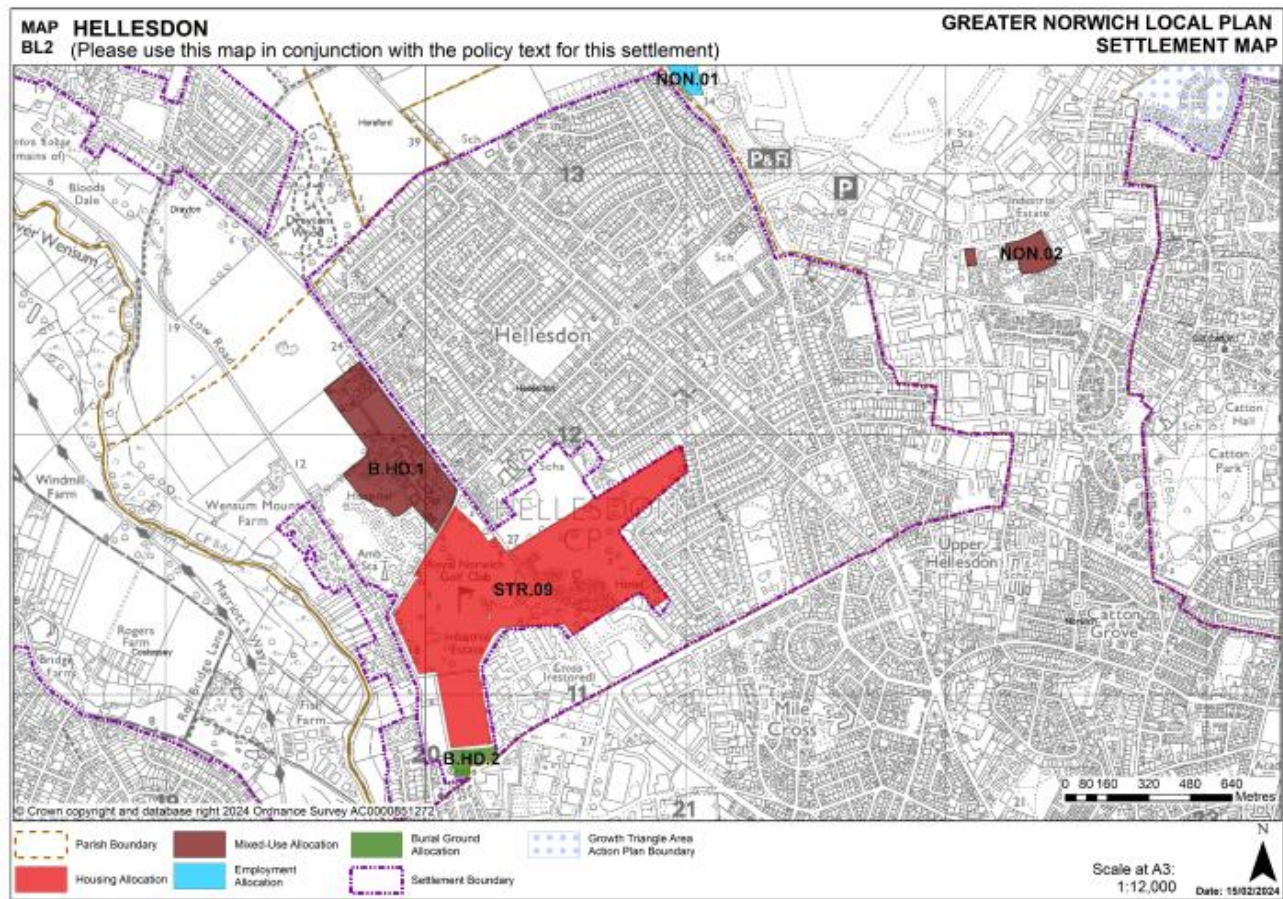
⁷ BDC (2014) Joint Core Strategy for Broadland, Norwich and South Norfolk, available at: [Layout 1 \(gnlp.org.uk\)](#)

⁸ BDC (2024) Adoption Statement available at: [BDC Final Adoption Statement.pdf \(gnlp.org.uk\)](#)

2.18 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 newly adopted Greater Norwich Local Plan:

- Local Plan Policy 1 identifies an overall housing target of 27,958 homes between 2018 – 2038 in the Norwich urban area, which includes Hellesdon NA.
- Policy 7.1 defines Norwich and the fringe parishes (**which includes the Hellesdon NA**), as the area's major focus for jobs, homes, and service development to enhance its regional centre role and to promote major regeneration, the growth of strategic and smaller scale extensions and redevelopment to support neighbourhood renewal. This policy sets out Hellesdon's total deliverable housing commitment between 01/04/2022 – 2038 as **1,151**. It is important to note that the LPA has identified 4 units as being completed between 01/04/2022 and the time of writing (May 2024), leaving a remaining allocation of **1,147**. This residual figure has been used for the purposes of this HNA.
- Policy 5 states that **at least 33%** of all new dwellings are expected to be delivered as Affordable Housing; the Local Plan sets a minimum allocation size of 12-15 dwellings to ensure that a readily deliverable amount of affordable housing is provided on all allocated sites. The Local Plan states that the mix of affordable housing sizes, types, and tenures should be in agreement with the local authority, taking account of the most up-to-date local evidence of housing need.
- Policy 5 sets out an expectation that **20%** of new homes will be built to Category M4(2) accessibility standards.

Figure 2-2 Local Plan Settlement Map



3. Objectives and approach

Objectives

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

Affordability and Affordable Housing

3.2 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.

3.3 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.

3.4 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

3.5 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.

3.6 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.

- 3.7 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

- 3.8 It may be appropriate for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older persons.
- 3.9 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**.
- 3.10 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

- 3.11 This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the neighbourhood plan level. This includes data from the 2021 and 2011 Censuses and a range of other data sources, including:
- ONS population and household projections for future years;
 - Valuation Office Agency (VOA) data on the current stock of housing;
 - Land Registry data on prices paid for housing within the local market;
 - Rental prices from [Home.co.uk](https://www.home.co.uk);
 - Local Authority housing waiting list data; and
 - A LHNA was undertaken for Greater Norwich (including Broadland) in June 2021⁹. This study estimates the need for affordable housing in the district

⁹ Opinion Research Services (2021) Greater Norwich Local Housing Needs Assessment, available at: [B22.3 Greater Norwich LHNA.pdf \(gnlp.org.uk\)](https://www.gnlp.org.uk/B22.3%20Greater%20Norwich%20LHNA.pdf)

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.

- 3.12 Data from the 2021 Census continues to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including parishes, will not be available until later in 2024, 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

- 4.1 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.
- 4.2 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.
- 4.3 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

- 4.4 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 2023 (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.¹⁰

- **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

- 4.5 The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
- 4.6 Table 4-1 presents data on tenure in Hellesdon compared with Broadland and England from the 2021 Census. Firstly, Table 4-1 shows that the most common tenure type in Hellesdon is private ownership, accounting for 82% of the total mix – this is considerably higher than the equivalent proportions in England (77%) and Broadland (61%).
- 4.7 Social rent and private rent account for much smaller proportions in Hellesdon's tenure mix (7% and 10%, respectively). This is marginally lower than Broadland's proportion of social rent tenures (10%), and private rent tenures (approximately 12%). Finally, all three geographies have equal to or under 1% of their total tenure mix in shared ownership tenures.

Table 4-1: Tenure (households) in Hellesdon, 2021

Tenure	Hellesdon	Broadland	England
Owned	82.4%	77.1%	61.3%
Shared ownership	0.4%	0.9%	1.0%
Social rented	7.4%	9.7%	17.1%
Private rented	9.8%	12.3%	20.6%

Sources: Census 2021, AECOM Calculations

- 4.8 It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). It is noteworthy that private ownership was the only form of tenure that fell during this time period. Although private ownership tenures exhibited a reduction, this only represents a change of 12 households (or 0.3%). The most notable change in Hellesdon's tenure mix (when considering percentage change), is the growth in private rented tenures, increasing by 28% (or 108 units) since 2011. This is more than the growth of all the other tenure types across the same period. This trend of reductions in private ownership with a corresponding growth in private renting, may signal the unaffordability of houses in the NA, for example while residents are unable to

¹⁰ 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>.

save for a deposit. Social rented tenures also grew by 12% between 2011 and 2021, with the level of Shared ownership remaining stable at 18.

- 4.9 Further affordable housing information supplied by Broadland District Council (April 2024) states that including the above new builds over the last decade, the Registered Provider housing stock remaining within Hellesdon could be in excess of 450 affordable units (of all tenures). However, this figure does not consider any losses under Right to Acquire or other Registered Providers disposals that have occurred in recent years.

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

Tenure	2011	2021	% change
Owned	4,136	4,124	-0.3%
Shared ownership	18	18	0.0%
Social rented	331	372	12.4%
Private rented	385	493	28.1%

Sources: Census 2021 and 2011, AECOM Calculations

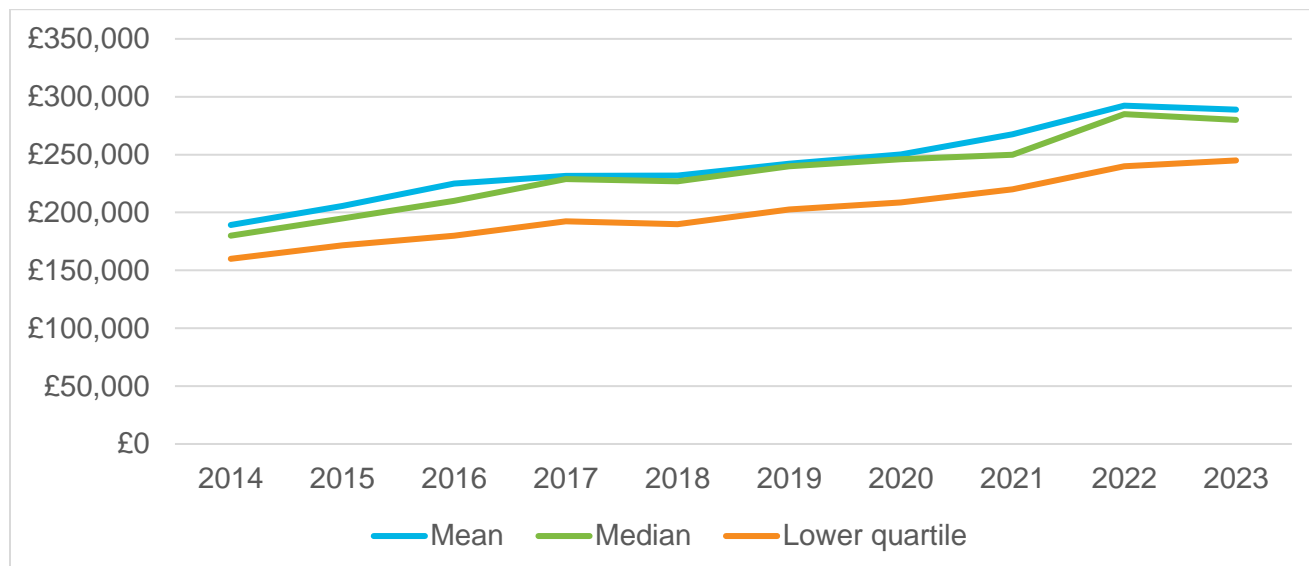
Affordability

House prices

- 4.10 House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
- 4.11 Figure 4-1 looks at the average and lower quartile house prices in Hellesdon based on sales price data published by the Land Registry. It shows that the current average (mean) household price for the NA is £288,914 which represents a 53% increase since 2014. Because the mean captures the average of all the house prices, both high and low, the few outlying data points on the high end cause the mean to increase, making it higher than the median.
- 4.12 The median, which is the middle number when you sort the data from smallest to largest sits at £280,000, representing a 56%% increase over the same period. Notably, both the mean and median house prices in the NA experienced a steep increase between 2021 2022, while the lower quartile (LQ) house price grew consistently since 2018. The LQ is the middle figure of the lowest 50% of prices and a good representation of entry-level housing. It increased by 53% since 2014 (which translates to an added £85,000 which lower income buyers will need to find, worsening affordability considerably).
- 4.13 It is noteworthy that the LQ NA house price is above that of the LA's prices in 2023, which may suggest the NA is a particularly high-value area within Broadland for entry level houses. The Hellesdon Working Group has confirmed

that there is a perceived desire for new families and residents' children to access housing in the area but housing is considered too expensive. This may also reflect the differences in the housing mix, in the NA when compared to the LA – discussed further in **Section 5: Type and Size**.

Figure 4-1: House prices by quartile in Hellesdon, 2014-2023



Source: Land Registry PPD

4.14 Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that that the average growth for median house prices across all types was 56%.

4.15 Looking closer at the different house types reveals that semi-detached houses grew the most since 2014, by a rate of 60%, closely followed by detached houses at 59%. Terraced houses and flats also grew, but at a relatively lower rate of 39% and 34%, respectively.

Table 4-3: Median house prices by type in Hellesdon, 2014-2023

Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Growth
Detached	£204,000	£223,000	£250,000	£252,750	£264,975	£265,000	£275,000	£285,000	£358,000	£325,000	59.3%
Semi-detached	£175,000	£190,000	£198,500	£221,250	£225,000	£230,000	£236,000	£245,000	£280,000	£280,000	60.0%
Terraced	£158,000	£170,000	£164,500	£188,975	£194,950	£191,500	£185,250	£217,250	£234,500	£220,000	39.2%
Flats	£102,500	£90,000	£125,000	£131,000	£165,000	£94,000	£126,500	£155,000	£147,000	£137,500	34.1%
All Types	£180,000	£195,000	£210,000	£229,000	£227,000	£240,000	£246,000	£250,000	£285,000	£280,000	55.6%

Source: Land Registry PPD

Income

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

- 4.17 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 £41,000 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.
- 4.18 The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. Broadland District Council's gross individual lower quartile annual earnings were £19,960 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £39,920.
- 4.19 It is immediately clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.

Affordability Thresholds

- 4.20 To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
- 4.21 AECOM has determined thresholds for the income required in Hellesdon to buy a home in the open market (average and entry-level prices), and the costs 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.
- 4.22 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.
- 4.23 Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether

housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

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

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £41,000	Affordable on LQ earnings (single earner)? £19,960	Affordable on LQ earnings (2 earners)? £39,920
Market Housing						
Median House Price	£252,000	-	£72,000	No	No	No
Estimated NA New Build Entry-Level House Price	£263,846		£75,385	No	No	No
LQ/Entry-level House Price	£220,500	-	£63,000	No	No	No
LA New Build Median House Price	£315,000	-	£90,000	No	No	No
Average Market Rent	-	£16,680	£55,600	No	No	No
Entry-level Market Rent	-	£14,808	£49,360	No	No	No
Affordable Home Ownership						
First Homes (-30%)	£184,692	-	£52,769	No	No	No
First Homes (-40%)	£158,308	-	£45,231	No	No	No
First Homes (-50%)	£131,923	-	£37,692	Yes	No	Yes
Shared Ownership (50%)	£131,923	£3,665	£49,907	No	No	No
Shared Ownership (25%)	£65,962	£5,497	£37,169	Yes	No	Yes
Shared Ownership (10%)	£26,385	£6,596	£29,526	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£5,661	£18,852	Yes	Marginal	Yes
Social Rent	-	£4,835	£16,100	Yes	Yes	Yes

Source: AECOM Calculations

4.24 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

4.25 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 75% higher than the current average. Again, the Hellesdon Working Group expressed at the outset of this study that the cost of market housing functions as a barrier to new families and residents' children accessing the housing area. This evidence would appear to confirm this obstacle to home ownership.

- 4.26 Private renting (at both average market rent and entry-level market rent) is also not affordable to any of the measured benchmarks and even households made up of two lower quartile earners and average incomes are significantly below the given rental thresholds. Affordability is improved if households are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

Affordable home ownership

- 4.27 To be able to afford to rent privately in Hellesdon, households would typically be earning between around £63,000 per year (at which point entry-level rents become affordable) and £49,360 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.
- 4.28 First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
- 4.29 This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. Based on our calculations, First Homes at the discount levels of 30% and 40% would not bring home ownership to within affordable levels for average income, LQ1 or LQ2 earning households. As such, the highest possible discount of 50% would be needed, but would still only serve those with average and LQ2 incomes.
- 4.30 It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding higher discount levels on First Homes will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased. This could effectively sacrifice the provision of affordable rented housing to provide a more attractive First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the Hellesdon Working Group intend to set a higher First Homes discount level than that set at district level, further discussions with the LPA are advised.

- 4.31 Shared ownership appears to be more affordable than First Homes but is broadly accessible to the same groups. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.¹¹ If this is delivered in the NA, it will make shared ownership easier to access for more people. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.
- 4.32 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.
- 4.33 If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership slightly more than discounts on *average* rents. 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.
- 4.34 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.

¹¹ 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>.

Affordable rented housing

- 4.35 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 Hellesdon.
- 4.36 Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). However, households with a single lower earner appear unable to afford any of the tenures considered including the smallest socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.
- 4.37 The evidence in this chapter suggests that the affordable rented sector performs a vital function in Hellesdon 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

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

Evidence in the SHMA LHNA

- 4.39 A LHNA was undertaken for Greater Norwich (including Broadland) in June 2021¹². 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.
- 4.40 The LHNA identifies the need for 1,900 additional affordable dwellings in Broadland over the 20-year period 2018-38. This equates to 95 additional affordable homes per year over the 20-year period (2018-2038). The LHNA also provides two separate estimates for affordable ownership and affordable rent (which is further broken down into the need for social rent and the need for affordable rent).

¹² Opinion Research Services (2021) Greater Norwich Local Housing Needs Assessment, available at: [B22.3 Greater Norwich LHNA.pdf \(gnlp.org.uk\)](#)

- 4.41 When the LHNA figures are pro-rated to Hellesdon based on its fair share of the population (8.4% of the district's population (2021 Census data)), this equates to 8 homes per annum or 120 homes over the Neighbourhood Plan period (2024-2039). This can be broken down into the need for 5.5 affordable rented homes per year and 2.5 affordable home ownership homes per year.

Additional evidence of Affordable Housing needs

- 4.42 It is also important to discuss the implications of any household survey results that express the size preference of residents, and whether this validates or points to an adjustment of our model: Namely, the Hellesdon Neighbourhood Plan Evidence Base Report which was conducted earlier in 2024. The evidence report shows that the predominant local affordable housing need is for 1 bedroom property types; with a lower need seen for 2-bedroom dwellings; then 3 and 4+ bedroom homes. This housing needs data does not include other households in housing need with a local connection to the parish (such as those working in the parish or with a close family connection to the parish). At January 2024, the local housing need from the Council's Housing List data showed 80 households who are current residents of Hellesdon registered in need of affordable rented homes.
- 4.43 It should be noted that Government has terminated its contract with Holiday Inn Express in Hellesdon, next to the area's Asda supermarket. The hotel was selected to house refugees in September 2022. Whilst this will leave in excess of 100 single men in need of housing, it is likely that many will choose to leave the area to settle where there are already established communities or greater employment and housing opportunities. There is likely to be an increase demand for housing for single parent families as a result of the Ukrainian settlement scheme in particular. There is a significant amount of families in temporary accommodation at present. The Hellesdon Working Group has expressed concerns that homelessness may be an issue going forward. The best way to tackle this through housing policy (as opposed to social programmes) is to boost the delivery of affordable rented housing, as well as the lower-cost private rented sector which could be used by those reliant on housing benefits.

Affordable Housing policies in Neighbourhood Plans

- 4.44 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

- 4.45 Broadland District Council's adopted policy on this subject (Policy number 5 – Homes) requires **at least 33%** of all new housing to be affordable. Given that Affordable Housing made up 34% of new housing in Hellesdon over the last decade according to Broadland District Council completions figures, it is understood that this target is usually met on sites in the NA – at least when contributions from mainstream development are used to deliver affordable-only schemes.

- 4.46 The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.
- 4.47 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 – The Local Plan states that the mix of affordable housing sizes, types, and tenures should be in agreement with the local authority, taking account of the most up-to-date local evidence of housing need.

Affordable Housing at Neighbourhood level

- 4.48 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 Hellesdon on the basis of identified housing need and a range of other considerations detailed in Appendix D.
- 4.49 Where the Hellesdon Working Group wish to develop policy that deviates from that outlined in the Local Plan – either by differing from the headline split between renting and ownership or by specifying a greater level of detail around sub-tenures, it is important that they liaise with Broadland District Council to determine what additional evidence (notably about development viability) may be needed, and to ensure that departures from the local policy context have their support.
- 4.50 The indicative mix of 50% rented to 50% ownership shown in Table 4-5 appears to offer a suitable benchmark, and also complies with the various minimum requirements mandated nationally. Affordability is worsening in the NA but there is some affordable housing potentially in the pipeline to meet rented needs, leaving an opportunity to widen access to ownership.
- 4.51 Having said that, should Hellesdon Working Group wish to develop policy that deviates from that outlined the adopted local plan – either by setting a more prescriptive target for the headline split between renting and ownership, it is important that they liaise with Broadland District Council to determine what additional evidence (notably about development viability) may be needed, and to ensure that departures from the local policy context have their support.
- 4.52 First Homes appears to be a relatively affordable option locally, depending on if it can be offered at the 50% discount level which opens affordability to average income and LQ2 households. This suggests that national policy that First Homes should represent 25% of the affordable mix is a reasonable figure but should not

be exceeded here. In the interests of diversity and maximizing choice, a further 20% is allocated to shared ownership rather than more First Homes, since it is the most affordable and helpful option locally, particularly to mean and LQ2 incomes at 25% Shared Ownership. Rent to Buy also features at 5% in the recommended mix for the purpose of diversity. However 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. Therefore, a small offering of Rent to Buy tenures will be useful for households who lack sufficient deposits rather than incomes.

4.53 It is important to note that in NAs such as Hellesdon, where delivery of new homes is limited and therefore the number of Affordable Homes is likely to be small, policies on tenure mix will need to be flexible and pragmatic.

Table 4-5: Indicative tenure split (Affordable Housing)

Tenure	Indicative mix	Considerations and uncertainties
Routes to home ownership, of which	50%	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	20%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	5%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
Affordable Housing for rent, of which	50%	
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

4.54 Beginning with housing tenures, this chapter finds that the most common tenure type in Hellesdon is private ownership, accounting for 82% of the total mix. This is considerably higher than the equivalent proportions in England (77%) and Broadland (61%). Census 2021 data show that Social rent and private rent account for much smaller proportions in Hellesdon's tenure mix (7% and 10%, respectively). This is marginally lower than Broadland's proportion of social rent tenures (10%), and private rent tenures (approximately 12%).

Affordability

4.55 There is a large gap between the spending power of average earning households (£41,000 in 2020) and those earning the lowest 25% of incomes, particularly where the household in question has one earner (only £19,960 in 2020). Nevertheless even average earning households, fall below the affordability threshold required to afford an average home through market ownership. The median house price would require an annual income slightly over double the current average.

4.56 The unaffordability of average market ownership for average earning households is driven by strong house price appreciation in the Parish over the past ten years, with the median house price growing by 56% between 2014 and 2023. It is noteworthy that the LQ NA house price is above that of the LA's prices in 2023, which may suggest the NA is a particularly high-value area within Broadland for entry level houses.

4.57 The Hellesdon Working Group has confirmed that there is a perceived desire for new families and residents' children to access housing in the area but housing is considered too expensive. This may also reflect the differences in the housing mix, in the NA when compared to the LA – discussed further in **Section 5: Type and Size**.

4.58 An offering of Affordable Housing tenures would be beneficial in Hellesdon to widen access to those with varying home ownership/renting aspirations:

- Based on AECOM's calculations, First Homes unless offered at a discount levels of 50% would not be valuable for bringing home ownership to within affordable levels. However a share of 10% of all new housing, and 25% of all new affordable housing, is required to be delivered on First Homes tenures as discussed in Appendix D. The maximum discount level of 50% is recommended, even though it would still primarily benefit above-average earners.
- If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership in the NA. However 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. Therefore, a small offering of Rent to Buy tenures

will be useful for households who lack sufficient deposits rather than sufficient incomes.

- Shared Ownership is also a viable route to home ownership for average earning households and households with two lower quartile earners (at the 10% and 25% equities).
- The evidence in this chapter suggests that the affordable rented sector performs a vital function in Hellesdon as the only option for a large segment of those in the greatest need.

The need for Affordable Housing

4.59 A LHNA was undertaken for Broadland in June 2021¹³. 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.

4.60 The LHNA identifies the need for 1,900 additional affordable households in Broadland over the 20-year period 2018-38.

4.61 When the LHNA figures are pro-rated to Hellesdon based on its fair share of the population (8.4% of the district's population (2021 Census data), this equates to 8 homes per annum or 120 over the Neighbourhood Plan period (2024-2039). This can be broken down into the need for 5.5 affordable rented homes and 2.5 affordable home ownership dwellings per year for NA.

Affordable Housing policy

4.62 Table 4-6 summarises Hellesdon's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation, and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.

Table 4-6: Estimated delivery of Affordable Housing in Hellesdon

	Step in Estimation	Expected delivery
A	Residual housing requirement figure / sum of allocations / commitments	1,147
B	Affordable housing quota (%) in LPA's Local Plan	33%

¹³ Opinion Research Services (2021) Greater Norwich Local Housing Needs Assessment, available at: [B22.3 Greater Norwich LHNA.pdf \(gnlp.org.uk\)](#)

C	Potential total Affordable Housing in NA (A x B)	379
D	Rented % (e.g. social/ affordable rented)	50%
E	Rented number (C x D)	189.5
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	50%
G	Affordable home ownership number (C x F)	189.5

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

4.63 379 affordable homes, based on the Local Plan allocations and targets, is over three times the pro-rated LHNA estimate potential demand for 120 affordable dwellings over the Neighbourhood Plan period (2024 to 2039). This may be a result of the NA's strategic location within Broadland district and the Local Plan's intention to deliver housing in the Norwich urban area (see Policy 1 - The Sustainable Growth Strategy in **Appendix B**). It may be, however, that the proportion of housing that should be affordable will need to be higher given the disproportionate relationship between these two figures and Hellesdon's role in meeting the wider District's needs.

5. Type and Size

Introduction

- 5.1 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.
- 5.2 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.
- 5.3 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.
- 5.4 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.
- 5.5 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

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

Dwelling type

5.7 Table 5-1 shows the dwelling type mix in Hellesdon in 2011 and 2021. The 2021 Census data shows that Hellesdon's dwelling type mix is dominated by semi-detached and detached houses, accounting for approximately 88% of all homes in 2021. The number of flats and terraced houses account for a much smaller percentage of Hellesdon's dwellings at around 6% and 7% respectively. This lack of smaller dwelling types may be contributing to the affordability issues discussed in **Section 4: Affordability and Affordable Housing**.

5.8 This trend seems to be becoming less pronounced in NA, with the proportion of flats and terraced housing increasing between 2011 and 2021 by 7% and 6% respectively, while the number of detached housing has fallen marginally (3%), and the proportion of semi-detached and terraced homes has stayed relatively stable.

Table 5-1: Accommodation type, Hellesdon, 2011-2021

Type	2011	%	2021	%
Detached	1,560	31.2%	1,517	30.3%
Semi-detached	2,851	57.0%	2,869	57.2%
Terrace	274	5.5%	293	5.8%
Flat	314	6.3%	332	6.6%
Total	5,000	100%	5,013	100%

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

5.9 Table 5-2 compares the NA mix to wider benchmarks. It shows that whilst Broadland is dominated by detached accommodation, Table 5-2 highlights that semi-detached housing represents the dominant dwelling type in Hellesdon, by a considerable margin. It is clear from Table 5-2 that the NA is lacking in terraced housing (occupying only 6.6% of the total mix), when compared to the district and county at 11% and 23%, respectively. Consequently, the two wider geographies display a more varied mix of dwelling types. This is especially true of England, where all dwelling types account for a minimum of 20% of the total mix.

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

Type	Hellesdon	Broadland	England
Detached	30.3%	45.8%	22.9%
Semi-detached	57.2%	37.7%	31.5%
Terrace	5.8%	10.6%	23.0%
Flat	6.6%	5.2%	22.2%

Source: Census 2021, AECOM Calculations

5.10 The Census does not capture bungalows as a separate category but this has been obtained from the VOA which illustrates 45% of the NA's housing is in the form of bungalows – significantly higher than the district average (32%) and England's (at 9%). The Hellesdon Working Group have expressed that many of the Bungalows in the NA are not suitable for modern living, in terms of size and character.

Dwelling size

5.11 Table 5-3 below presents the current housing mix in terms of size. It reinforces that the NA is dominated by larger dwellings, specifically 3 and 4+ bedroom housing, which represent a combined 69% of the housing stock in 2021. Interestingly, the percentage of 4+ bedroom housing has increased since 2011 (by 18%), with a stark decrease in the number of 2-bedroom and 3-bedroom properties, which fell by 2% and 0.5%, respectively between 2011 and 2021. This may be due to the replacement of existing homes in the process of recent development, or a sign of extensions moving a number of existing homes into larger size categories.

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

Number of bedrooms	2011	%	2021	%
1	208	4.3%	265	5.3%
2	1331	27.3%	1,304	26.0%
3	2585	53.1%	2,572	51.3%
4+	739	15.2%	870	17.4%
Total	4,870	99.9%	5,011	100.0%

Source: ONS 2021 and 2011, AECOM Calculations

5.12 Again, it is useful to look at the percentage breakdown of dwelling sizes in comparison with the wider district and country. Table 5-4 shows the NA is

marginally underrepresented in 1-bedroom dwellings when compared to the district and country as a whole. This is also true for 2-bedroom dwellings, although to a lesser extent, with Hellesdon occupying 26% in this category compared to 24% for the district and 27% for England. Conversely, Hellesdon exhibits a much higher proportion of 3-bedroom dwellings than both the district and country.

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

Number of bedrooms	Hellesdon	Broadland	England
1	5.3%	5.6%	11.6%
2	26.0%	24.3%	27.3%
3	51.3%	43.7%	40.0%
4+	17.4%	26.5%	21.1%

Source: Census 2021, AECOM Calculations

Population characteristics

5.13 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

5.14 Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. At first glance Hellesdon's 2021 age profile shows a relatively healthy balance of age groups: just under 50% of the population is found in the economically active age bands (between 25 and 64). The 24 years old or younger category is, however, smaller than the population occupying the 65 and over age category.

5.15 It should be noted, that between 2011 and 2021 the oldest age category of 85 and over grew by a notable 41%, while the 15-24 category fell substantially (by 22%) which is indicative of an aging population. This change will likely coincide with the need for enhanced housing accessibility features; adaptable design and community and social considerations, which will be discussed further in **Section 6: Specialist housing for older people**. This trend may be a result of local residents from the 2011 65-84 category remaining in the NA and transitioning into older age brackets, or may be a function of the NA's attractiveness as a destination for older individuals and families at retirement age with the housing stock being part of the attraction, due to an abundance of bungalows.

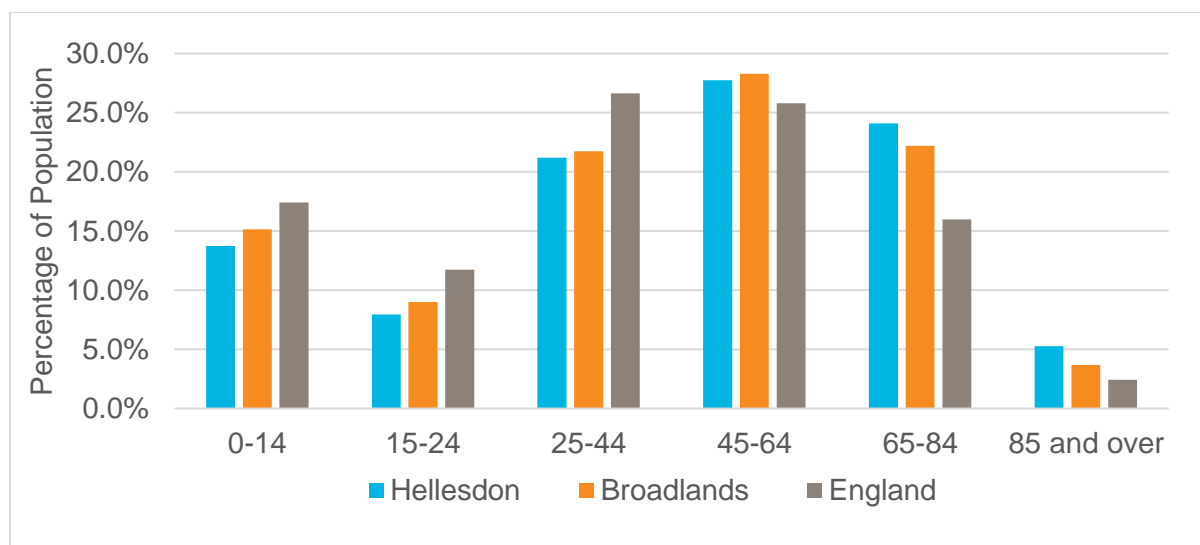
Table 5-5: Age structure of Hellesdon, 2011 and 2021

Age group	2011 (Census)		2021 (Census)		Change
0-14	1336	12.2%	1,529	13.7%	14.4%
15-24	1133	10.3%	884	7.9%	-22.0%
25-44	2229	20.3%	2,359	21.2%	5.8%
45-64	3186	29.1%	3,088	27.8%	-3.1%
65-84	2657	24.2%	2,680	24.1%	0.9%
85 and over	416	3.8%	586	5.3%	40.9%
Total	10957	100.0%	11,126	100.0%	1.5%

Source: ONS 2011, ONS 2021, AECOM Calculations

5.16 According to the most recent census data, Hellesdon has experienced a population increase of 215 residents (1.5%) between 2011 and 2021. This trend is considerably lower than Broadland, which exhibited a population increase of roughly 6%, from around 124,646 in 2011 to around 131,722 in 2021. This may be a result of Hellesdon's aging population but also points to the fact of larger settlements within the district experiencing more development and potentially also being more attractive to new (younger) buyers. The Hellesdon Working Group has suggested that there has been fall in the birth rate of the NA.

5.17 For context, it is useful to look at the NA population structure alongside that of the district and country. Figure 5-1 (using 2021 Census data) reinforces the perception of the NA's older age distribution, with the 65-84 and 85 and over categories both exceeding that of the district and country as a whole. This is particularly true for the 85 and over age category, which sits at 5% compared to only 2% for England – a large proportion of the population that will continue to age through the Plan period towards 2039. As expected, the four remaining younger age categories are considerably underrepresented when compared to the district and England.

Figure 5-1: Age structure in Hellesdon, 2021

Source: ONS 2021, AECOM Calculations

Household composition and occupancy

- 5.18 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 reveals that the majority of households within all three geographies fall into the 'one family only' category, accounting for around 65% of the total mix in the NA.
- 5.19 The sub-categories presented in Table 5-6 are fairly consistent across all three geographies. However, the influence of the NA's older population is apparent when turning to the subcategories relating to families (usually couples) aged 65 and over, which are higher than the wider-area averages.
- 5.20 It is important to note that the 'all aged 65 and over' sub section in the one family only category, is considerably higher than both the district and the country, at almost 19%. The NA is also overrepresented in one person households 'aged 65 and over' also at 19%, compared to the country at only 13%.
- 5.21 Note that non-dependent children refer to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. A marked increase in this category can be taken to indicate the relative unaffordability of entry-level homes, where young people are financially unable to move out and form their own households. It is interesting to observe that this category actually fell (by 6%) between 2011 and 2021 in the NA – unlike the district average which increased by 13%.

Table 5-6: Household composition, Hellesdon, 2021

Household composition		Hellesdon	Broadland	England
One person household	Total	30.9%	28.1%	30.1%
	Aged 66 and over	18.5%	15.1%	12.8%
	Other	12.4%	13.0%	17.3%
One family only	Total	65.0%	68.2%	63.1%
	All aged 66 and over	18.5%	14.5%	9.2%
	With no children	18.9%	20.0%	16.8%
	With dependent children	20.0%	23.5%	25.8%
	With non-dependent children ¹⁴	10.3%	9.9%	10.5%
Other household types	Total	4.1%	3.7%	6.9%

Source: ONS 2021, AECOM Calculations

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

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

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

5.23 The occupancy rating data from the 2021 Census, presented in Table 5-7, reveals an overall trend of underoccupancy in Hellesdon, with around 83% of households having at least one unused bedroom. The 'Family under 65 – no children' followed by 'Family 66+', households are most likely to have a +2-occupancy rating. It may be the case that additional smaller-sized homes in the NA for households in these categories looking to downsize may free up some larger housing.

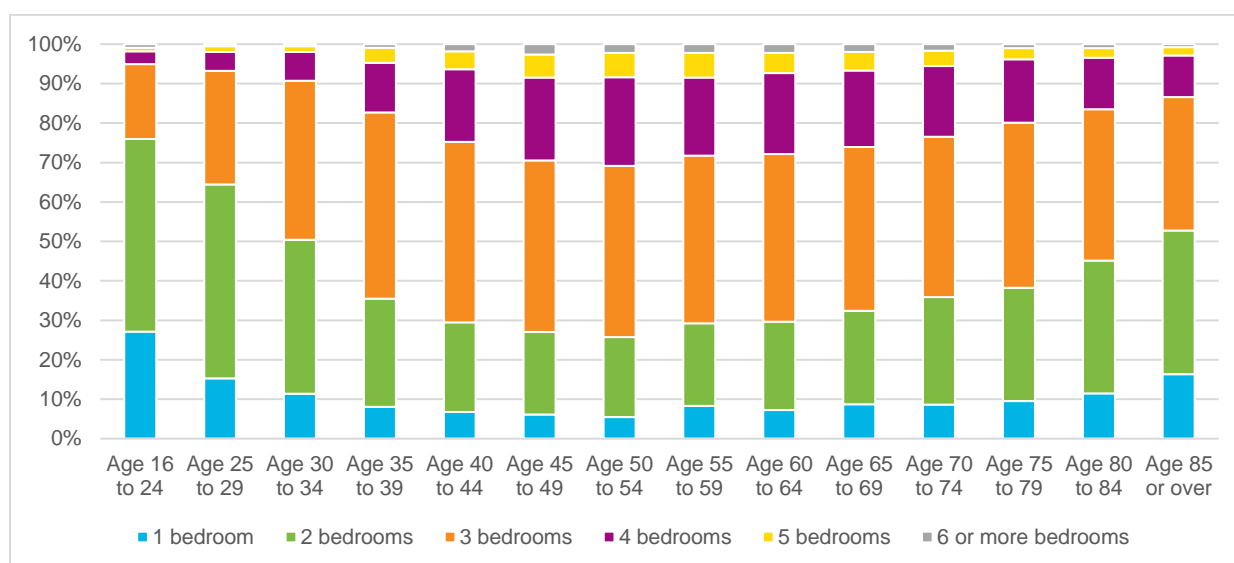
Table 5-7: Occupancy rating by age in Hellesdon, 2021

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	67.3%	29.8%	3.0%	0.0%
Single person 66+	55.0%	37.6%	7.3%	0.0%
Family under 66 - no children	70.9%	25.7%	3.4%	0.0%
Family under 66 - dependent children	17.2%	48.0%	32.3%	2.5%
Family under 66 - adult children	17.5%	57.3%	24.2%	1.0%
Single person under 66	42.4%	35.8%	21.8%	0.0%
All households	45.1%	38.0%	15.9%	1.0%

Source: ONS 2021, AECOM Calculations

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

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



Source: ONS 2011, AECOM Calculations

Future population and size needs

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

Age

5.26 The result of applying Local Authority level household projections to the age profile of Hellesdon households in 2011 is shown in Table 5-8. This makes clear that population growth can be expected to be driven by the oldest households, with the 65 and over' household age brackets expected to grow by 63% by 2040. Whilst this change is taking place, the younger age bracket could collectively decline while the economically productive age bracket of 35-54 stays relatively stable.

5.27 Overall, it is expected that if current trends persist, and the goal is to accommodate these demographic shifts, then future housing delivery in Hellesdon should prioritise the provision of dwellings that would be appropriate to accommodate the area's growing elderly population. Based on these projections alone, it may, for example, be appropriate to focus on delivery of smaller-sized dwellings for older households who may be looking to downsize. However, the rate of future ageing across the NA may also depend on its ability to retain and attract a replacement younger population. This could entail employment and lifestyle reasons but may also be supported by a more diverse and modern housing offer.

Table 5-8: Projected age of households, Hellesdon, 2011 - 2039

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	59	339	1,591	912	1,969
2039	55	375	1,602	963	3,200
% change 2011 - 2039	-7%	11%	1%	6%	63%

Source: AECOM Calculations

5.28 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.

5.29 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.

5.30 The result of this exercise is presented in Table 5-9. It suggests that the 'ideal' dwelling size mix by 2039 might be achieved by reducing the share of 3 bedroom dwellings, given their existing abundance in the Parish. Instead, it is recommended that around 32% of dwellings should be two-or-fewer-bedrooms and just over 22% should be four-or-more-bedrooms. The Hellesdon Working Group has also expressed that there is a need of new homes with between 1-3 bedrooms.

Table 5-9: Suggested dwelling size mix to 2039, Hellesdon

Number of bedrooms	Current mix (2011)	Suggested mix 2039	Balance of new housing to reach suggested mix
1	4.3%	5.3%	9.1%
2	27.3%	26.8%	24.7%
3	53.1%	45.3%	16.7%
4	12.7%	18.3%	38.8%
5+	2.5%	4.3%	10.6%

Source: AECOM Calculations

5.31 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 findings of the LHNA may justify rebalancing the HNA recommendation if this is in line with the objectives of the community, for example seeking fewer

1 bedroom and more 2-bedroom homes. One potential approach would be to combine the size categories and allow for greater flexibility between them, for example by requiring 40% of new homes to have 1-2 bedrooms rather than specifying percentages for each.

- The preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.
- Continuing to provide smaller homes with fewer bedrooms would help to address this situation, 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 the existing stock of larger homes is sufficiently affordable.

Tenure

5.32 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.

5.33 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.

5.34 There are three key sources of information for thinking through the size needs of different categories. These are:

- The relevant LHNA for the Local Authority, which will (usually) set out the projected need by size within each tenure over the long-term. In this case, the LHNA indicates that the majority of housing should be delivered as 2–3-bedroom properties. The LHNA does not show the size mix within tenures.
- The waiting list for affordable rented housing, kept by the Local Authority. This provides a more current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs. The predominant local housing need for affordable rented homes is for 1 bedroom property types (such as house, bungalows and flats).
- Any relevant household survey or consultation work in the NA can also highlight any specific gaps in the market within particular segments of the population. The recent Hellesdon Housing Evidence Base Report conducted earlier in 2024, also suggests that housing and population growth could mean an increasing need for social infrastructure (such as recreational space and health services) as well as sustainable transport links to limit traffic growth.

5.35 To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes while market homes focus on mid-sized homes and some larger options. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

Type

5.36 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.

5.37 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.

5.38 The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Hellesdon, 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.

- 5.39 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 Hellesdon Working Group and community to consider.

Conclusions- Type and Size

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

The current housing mix

- 5.41 2021 Census data shows that Hellesdon's dwelling type mix is dominated by semi-detached and detached houses, accounting for approximately 88% of the total in 2021. The number of flats and terraced houses account for a much smaller percentage of Hellesdon's dwellings at around 6% and 7% respectively, which may contribute to the affordability issues discussed in **Section 4: Affordability and Affordable Housing**.

- 5.42 The NA is instead dominated by larger dwellings, specifically 3 and 4+ bedroom housing, which represent a combined 69% of the housing stock in 2021. Interestingly, the percentage of 4+ bedroom housing has increased since 2011 (by 18%), with a stark decrease in 2-bedroom and 3-bedroom properties, which fell by 2% and 0.5%, respectively between 2011 and 2021.

Population characteristics

- 5.43 As with most areas in the UK, Hellesdon's population appears to be ageing, and will continue to do so over the Neighbourhood Plan period. This chapter also examined the NA population structure alongside that of the district and country. As expected, the 65-84 and 85 and over categories both exceeded that of the district and country as a whole. This is particularly true for the 85 and over age category, which sits at 5% compared to only 2% for England – a large proportion of the population that will continue to age through the Plan period towards 2040 and may point towards an unmet need for downsizing.

5.44 It should be noted that the occupancy rating data from the 2021 Census, presented in Table 5-7, reveals an overall trend of underoccupancy in Hellesdon, with around 83% of households having at least one unused bedroom. The 'Family under 65 – no children' followed by 'Family 66+', households are most likely to have a +2-occupancy rating. It may be the case that additional smaller-sized homes in the NA for households in these categories looking to downsize may free up some larger housing.

Future population and size needs

5.45 It may be appropriate for new dwellings in the Parish to contribute toward the creation of more variety in Hellesdon's dwelling stock, by offering a range of dwelling types and sizes, with prioritisation of smaller dwellings overall in order to widen choice. This report suggests that the 'ideal' dwelling size mix by 2039 might be achieved by reducing the share of 3 bedroom dwellings, given their existing abundance in the Parish.

5.46 In summary, it is expected that if current trends persist, and the goal is to accommodate these demographic shifts, then future housing delivery in Hellesdon should prioritise the provision of dwellings that would be appropriate to accommodate the area's growing elderly population, a goal which reflects the findings from the Hellesdon Neighbourhood Plan Evidence Base Report conducted in February 2024.

5.47 It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA 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

6.1 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 Hellesdon. 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**.

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

6.3 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.¹⁵

6.4 This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).¹⁶ 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.

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

¹⁵ See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

¹⁶ For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

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 Housing¹⁷:** 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

6.6 There is a total of 103 units of specialist accommodation in the NA at present, split across three retirement schemes, two thirds of which are available for social rent for those in financial need, with the remaining offered for leasehold market purchase. The majority of these units are offered as one- or two-bedroom bungalows/flats. Details are provided in Appendix E.

6.7 The 2021 Census indicates that at this time there were 1,800 individuals aged 75 or over in Hellesdon. This suggests that current provision is in the region of

¹⁷ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

57 units per 1,000 of the 75+ population (a common measure of specialist housing supply). It is relevant to note that the national average for England is 136 units per 1,000 of the 75+ population¹⁸, so provision in the NA is lower than this average.

Demographic characteristics

- 6.8 The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Hellesdon is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for Broadland District Council. The results are set out in Table 6-1.
- 6.9 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.
- 6.10 As shown in Table 6-1, Hellesdon has a marginally higher 75+ age demographic when compared to Broadland, which is projected to continue into 2039.

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

Age group	2021	Broadland District Council	2039	Broadland District Council
	Hellesdon		Hellesdon	
All ages	11,126	131,722	12,500	147,984
75+	1,800	16,667	2,720	25,185
%	16.2%	12.7%	21.8%	17.0%

Source: ONS SNPP 2020, AECOM Calculations

- 6.11 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.
- 6.12 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 2039. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at

¹⁸ Table 22, 'More Choice Greater Voice' (2008), published by Housing LIN for CLG (now DLUHC) and the Care Services Improvement Partnership

Local Authority level, which indicates that the overwhelming majority (over 90%) of individuals in this age bracket owned their home in 2011.

- 6.13 The expected growth in the 75+ population in the NA is 920 additional individuals by the end of the plan period. This can be converted into 640 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 Hellesdon households are likely to need in 2039, and is shown in the bottom row of Table 6-2.

Table 6-2: Tenure of households aged 55-75 in Broadland District Council (2011) and projected aged 75+ in Hellesdon 2039

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
Broadland District Council (2011 mix)	92.8%	70.1%	22.7%	7.2%	6.5%	0.7%	0.1%
Hellesdon (2039 projection)	594	449	145	46	41	4	0

Source: Census 2011

- 6.14 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-2 in Appendix E presents this data for Hellesdon from the 2011 Census.

Future needs for specialist accommodation and adaptations

- 6.15 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 316.
- 6.16 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.

6.17 Table 6-3 estimate the greatest need for market adaptations, sheltered, or retirement living. Two thirds of the existing available specialist housing offers social rent for those in financial need (60 dwellings in total) and so there may be less of a need for this form of specialist housing in the NA, with the remaining offered for leasehold market purchase.

6.18 The table below also provides a breakdown of possible types of specialist housing, ranging from sheltered to extra-care for both affordable and market housing, and indicates a slight preference for more market sheltered housing

Table 6-3: AECOM estimate of specialist housing for older people need in Hellesdon by the end of the Plan period (may not sum due to rounding)

Type	Affordable	Market	Total
Housing with care	15	120	135
Adaptations, sheltered, or retirement living	12	170	181
Total	27	289	316

Source: Census 2011, AECOM Calculations

6.19 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. HLIN calculations

6.20 **Ta** 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 Hellesdon results in a total of 231 specialist dwellings that might be required to the end of the Plan period. This is set out in Table 6-4.

Table 6-4: HLIN estimate of specialist housing for older people need in Hellesdon by the end of the Plan period (may not sum due to rounding)

Type	Affordable	Market	Total
Housing with care	29	37	65
Adaptations, sheltered, or retirement living	55	110	166
Total	84	147	231

Source: Housing LIN, AECOM calculations

Further considerations

6.21 The above estimates suggest that potential need for specialist accommodation could be in the range of 231-316 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 need in the NA, and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

- 6.22 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.
- 6.23 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).
- 6.24 It is considered that Hellesdon is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, there is potential for such accommodation to be provided within the Neighbourhood Area (while noting there is no specific requirement or obligation to do so if there is potential to meet need arising from Hellesdon in other suitable locations near to but outside the Plan area boundaries).
- 6.25 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

- 6.26 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.
- 6.27 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.
- 6.28 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.
- 6.29 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. For nursing care beds this is an extra 45 care beds per 1,000 people aged 75+. Based on these rates, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2039 there would be a need for 60 residential care beds and 41 nursing care beds in the NA.

6.30 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.

6.31 The Hellesdon Neighbourhood Plan Policy 7¹⁹ also seeks provisions for Housing With Care and although it does not seek to allocate a specific site but supports provision generally and preferably where it can be delivered on previously developed land and in close proximity to existing neighbourhood centres.

The Role of Mainstream Housing

6.32 The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, around 94% of the Hellesdon population aged 75 and over is likely to live in the mainstream housing stock²⁰.

6.33 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.

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

6.35 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 dwellings²¹, although changes to Building Regulations have not yet been made.

6.36 The current emerging Local Plan policy 5 provides explicit encouragement for development to accommodate specific groups such as older people. Policy 5

¹⁹ Hellesdon Parish Council (2016) NP available at: [untitled \(southnorfolkandbroadland.gov.uk\)](https://www.southnorfolkandbroadland.gov.uk)

²⁰ 1800 over 75s in 2021, of which 103 are accommodated in specialist housing leaving 1,697 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

²¹ 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)

sets out an expectation that 20% of new homes will be built to Category M4(2) accessibility standards. The evidence gathered here appears to justify the application of this requirement in the NA. It is unclear whether Neighbourhood Plans can set their own (additional or more stringent) requirements for the application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.

6.37 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.

6.38 Table 6-5 sets out the proportion of wheelchair users in England as a whole, either using a wheelchair all of the time (0.6% of the population) or part of the time (3% of the population). As a crude estimate, these percentages are applied to the expected level of housing delivery for Hellesdon to suggest the number that might be encouraged to be wheelchair friendly or adaptable. This would imply a potential need for 7-34 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 Hellesdon

	Percentage in England	% applied to NA housing requirement figure (1,147 to end of plan period)
Households using wheelchair all the time	0.6%	7
Households using wheelchair either indoors or outdoors	3.0%	34

Source: Survey of English Housing 2018/19

Conclusions- Specialist Housing for Older People

Current stock and demographics

6.39 There is a total of 103 units of specialist accommodation in the NA at present, split across three retirement homes, two thirds of which are available for social rent for those in financial need, with the remaining offered for leasehold market purchase. The majority of these units are offered as one- or two-bedroom bungalows/flats.

6.40 This chapter determines that future provision of specialist housing for older people may be needed to serve arising future demand, with population growth in Hellesdon expected to be driven by the older population age bands (a theme that was also identified in the '**Type and Size**' chapter). Specifically, the number of 75+ individuals in the Parish is expected to increase substantially by 2039 (by

920 additional individuals). Without additional units of specialist housing in Hellesdon, it is likely that those in need will be forced to move out of the area.

- 6.41 However, it should be noted that 45% of the NA's housing is in the form of bungalows according to VOA data – significantly higher than the district average (32%) and England's (at 9%). While this caters to those with mild mobility limitations and preferences for ground-floor accommodation, bungalows may not be able to serve the more specialist needs that emerge as people age.

Need for Specialist Housing for Older People

- 6.42 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.

- 6.43 These two methods of estimating the future need in Hellesdon produce a range of 231 to 316 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.

Need for Additional Care Home Units

- 6.44 Based on rates applied to the growth in the older population, it is estimated that in 2039 there would be a need for 60 residential care beds and 41 nursing care beds in the NA.

Alternative Solutions

- 6.45 In addition to seeking specialist supply through Hellesdon's Neighbourhood Plan housing delivery targets, another avenue open to the Steering Group is to discuss the standards of accessibility and adaptability in new development to be met in the Neighbourhood Plan with the Local Planning Authority.
- 6.46 The current emerging Local Plan Policy 5 sets out provides explicit encouragement for development to accommodate specific groups such as older people. It stipulates that an expectation that 20% of new homes will be built to Category M4(2) accessibility standards.

7. Next Steps

Recommendations for next steps

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

Appendix A : Assessment geography

- A.1 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 equate to the following combination of OAs
- MSOA E02005530 &
 - MSOA E02005529
- A.2 Household income data for small areas is only provided down to the scale of MSOAs. The relevant combination of MSOA, which exactly represent the NA, are those listed above.

Appendix B : Local Plan context

Policies in the adopted local plan

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

The policies of the Joint Core Strategy distribute growth according to the following settlement hierarchy:

1. Norwich urban area. The existing urban area includes the built-up parts of the urban fringe parishes of Colney, Costessey, Cringleford, Trowse, Thorpe St Andrew, Sprowston, Old Catton, **Hellesdon**, Drayton and Taverham.
2. Main Towns
3. Key Service Centres
4. Service Villages
5. Other Villages

Table B-1: Summary of relevant adopted policies in the Broadland, Norwich and South Norfolk 2014 Joint Core Strategy

Policy	Provisions
Policy 2 - Promoting good design	This policy requires that all development will be designed to the highest possible standards, creating a strong sense of place. This will be achieved by ensuring that development proposals will respect local distinctiveness such as by maintaining important strategic gaps.
Policy 4 - Housing delivery	Policy 4 sets out the provision for Jobs and Homes, stating that allocations will be made to ensure at least 36,820 new homes can be delivered between 2008 and 2026, of which approximately 33,000 will be within the Norwich Policy Area.
Policy 9 - Strategy for growth in the Norwich Policy Area	This policy details the distribution of Housing Allocations, showing that the Norwich Policy Area (NPA) is the focus for major growth and development. 2,000 homes are allocated through Broadland district.
Policy 12 - The remainder of the Norwich urban area, including the fringe parishes	This policy stipulates that remaining housing allocations are to be within existing Norwich urban area which includes the built-up parts of the urban fringe parishes of Colney, Costessey, Cringleford, Trowse, Thorpe St Andrew, Sprowston, Old Catton, Hellesdon , Drayton and Taverham. Throughout the suburban area and fringe parishes opportunities will be sought

Policy	Provisions
	to identify land to contribute towards the smaller sites allowance set out in Policy 9.
Policy 20 - Implementation	Policy 20 ensures that contributions towards strategic infrastructure from all residential and commercial development, made through the introduction of an areawide Community Infrastructure Levy (CIL) plus appropriate Section 106 contributions for site specific needs. A coordinated approach will be taken to the timely provision and ongoing maintenance of infrastructure, services and facilities to support development.
Policy 21 - Implementation of proposals in the Broadland part of the Norwich Policy Area	Policy 21 expands on Policy 20, stating that –when considering development proposals in their part of the Norwich Policy Area– Broadland District Council will take a positive approach that reflects the presumption in favour of sustainable development contained in the National Planning Policy Framework. It will always work proactively with applicants jointly to find solutions which mean that proposals can be approved wherever possible, and to secure development that improves the economic, social and environmental conditions in the area.
Policy 22 - Action to ensure the delivery of housing land in the Broadland part of the Norwich Policy Area	Policy 22 further emphasis that there is a significant shortfall (as defined below) in the 5-year supply of housing land (plus the “additional buffer” required in current national policy) affecting the Broadland part of the Norwich Policy Area (NPA), then the Councils will take the course of action specified below to address the identified shortfall.

Source: BDC

Policies in the recently adopted local plan

B.2 Table B-2 below summarises recently adopted Greater Norwich Local Plan policies that are relevant to housing need and delivery in Hellesdon.

Table 2-2: Summary of relevant emerging policies in the 2024 Greater Norwich Local Plan

Policy	Provisions
Policy 1 - The Sustainable Growth Strategy	Policy 1 sets out the settlement hierarchy as: <ol style="list-style-type: none"> 1. Norwich urban area (Norwich and Norwich Fringe – which includes the Hellesdon NA). 2. Main towns.

Policy	Provisions
	<p>3. Key service centres.</p> <p>4. Village clusters.</p> <p>Policy 1 sets out how housing commitments are distributed across the four areas. Norwich urban area's total deliverable housing commitment between 2018 – 2038 is set as 27,958.</p>
Policy 4 - Strategic Infrastructure	Policy 4 identifies how growth in Greater Norwich will be supported and delivered through necessary infrastructure improvements.
Policy 5 - Homes	<p>This policy provides detail on how new homes must address different housing needs including affordable homes, homes for older people, and student accommodation.</p> <p>Policy 5 states that major residential development proposals will provide at least 33% affordable housing on-site across the plan area. The Local Plan states that the mix of affordable housing sizes, types, and tenures should be in agreement with the local authority, taking account of the most up-to-date local evidence of housing need.</p> <p>Policy 5 sets out an expectation that 20% of new homes will be built to Category M4(2) accessibility standards.</p>
POLICY 7.1 - The Norwich Urban Area including the fringe parishes	<p>This policy defines Norwich and the fringe parishes (which includes the Hellesdon NA), as the area's major focus for jobs, homes, and service development to enhance its regional centre role and to promote major regeneration, the growth of strategic and smaller scale extensions and redevelopment to support neighbourhood renewal. The area will provide 27,960 additional homes and sites for a significant increase in jobs, including around 257 hectares of undeveloped land allocated for employment use.</p> <p>This policy sets out Hellesdon's total deliverable housing commitment from 01/04/2022 to 2038 as 1,151.</p>

The appendices of the Local Plan also states that a site has been safeguarded for a new 420 place primary school on the former golf club site at Hellesdon (see HNA Figure 2.2, Local Plan Settlement Map).

Source: BDC

Appendix C : Affordability calculations

- C.1 This section outlines how the affordability thresholds discussed in the Affordability and Affordable Housing have been calculated.

Market housing

- C.2 Market housing is not subsidised and tends to be primarily accessible to people on higher incomes.

i) Market sales

- C.3 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.
- C.4 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 Hellesdon, 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.
- C.5 The calculation for the purchase threshold for market housing is as follows:
- Value of a median NA house price (2023) = £280,000;
 - Purchase deposit at 10% of value = £28,000;
 - Value of dwelling for mortgage purposes = £252,000;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £72,000.
- C.6 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 2023 was £245,000, and the purchase threshold is therefore £63,000.
- C.7 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 6 sales of new build properties in the NA in

2022. There were too few recent sales in the NA specifically to determine an accurate average for the cost of new build housing in Hellesdon. 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).

- C.8 Therefore an estimate has been calculated by determining the uplift between all house prices in 2023 across Broadland District Council and new build house prices in 2023 in the same area. This percentage uplift (or 'new build premium') is then applied to the 2023 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £293,162 and purchase threshold of £75,385.
- C.9 In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across Broadland District in 2023. The median cost of new build dwellings in Broadland District was £350,000, with a purchase threshold of £90,000.

i) Private Rented Sector (PRS)

- C.10 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.
- C.11 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.
- C.12 The property website Home.co.uk shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within the NR6 postcode area, which covers a larger area than the Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.

- C.13 According to home.co.uk, there were 17 properties for rent at the time of search in April 2024, with an average monthly rent of £1,390. There were 5 two-bed properties listed, with an average price of £1,234 per calendar month.
- C.14 The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:
- Annual rent = £1,234 x 12 = £14,808;
 - Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £49,360.
- C.15 The calculation is repeated for the overall average to give an income threshold of £55,600.

Affordable Housing

- C.16 There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2023: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. The new First Homes was introduced in 2021 but is not yet included in the NPPF. Each of the affordable housing tenures are considered below.

i) Social rent

- C.17 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.
- C.18 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 Hellesdon. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for Broadland District Council in Table C-1.
- C.19 To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

Table C-1: Social rent levels (£)

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

Source: Homes England, AECOM Calculations

i) Affordable rent

- C.20 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).
- C.21 Even a 20% 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 affordable rents are in practice lower than the ceiling of 80%.
- C.22 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Broadland District Council. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
- C.23 Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 40% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table C-2: Affordable rent levels (£)

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

Source: Homes England, AECOM Calculations

i) Affordable home ownership

- C.24 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.
- C.25 In paragraph 66 of the NPPF 2023, the Government introduces a recommendation that “where major development involving the provision of housing is proposed, planning policies and decisions should expect at least 10% of the total number of homes to be available for affordable home ownership.” There are exemptions to this requirement, including where:
- The provision would exceed the level of affordable housing required in an area;

- The provision would significantly prejudice the ability to meet the identified affordable housing needs of specific groups;
- A proposed development provides solely Build to Rent homes;
- A proposed development provides specialist accommodation for a group of people with specific needs (such as purpose built accommodation for students or the elderly);
- The development is proposed to be developed by people who wish to build or commission their own homes; or
- The proposed development is exclusively for affordable housing, a community-led development exception site, or a rural exception site.

First Homes

C.26 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.

- C.27 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 £293,162.
- C.28 For the minimum discount of 30% the purchase threshold can be calculated as follows:
- Value of a new home (estimated NA new build entry-level) = £293,162;
 - Discounted by 30% = £205,214
 - Purchase deposit at 10% of value = £20,521;
 - Value of dwelling for mortgage purposes = £184,692;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £52,769.
- C.29 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 £45,231 and £37,692, respectively.
- C.30 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.
- C.31 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. m²²) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in Hellesdon.
- C.32 Table C-3 shows the discount required for First Homes to be affordable to the three 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	43%	72%	45%
NA estimated new build entry-level house price	46%	74%	47%
NA entry-level house price	35%	68%	37%
LA median new build house price	54%	78%	56%

²² 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/>

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

- C.33 Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent 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'.
- C.34 In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.
- C.35 To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
- C.36 The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £293,162 is £73,291;
 - A 10% deposit of £7,329 is deducted, leaving a mortgage value of £65,962;
 - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £18,846;
 - Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £219,872;
 - The estimated annual rent at 2.5% of the unsold value is £5,497;
 - This requires an income of £18,322 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
 - The total income required is £37,169 (£18,846 plus £18,322).
- C.37 The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £29,526 and £49,907 respectively.
- C.38 These estimates fall below the £80,000 cap for eligible households, and even an equity share of 75% would not exceed this cap (at a total income of £62,646).

Rent to Buy

- C.39 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)

- C.40 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.
- C.41 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 policy

- D.1 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

Consideration	Local Evidence
<p>A. Evidence of need for Affordable Housing:</p> <p>The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>This HNA suggests that the NA requires around 5.5 units of affordable rented housing and 2.5 units of affordable home ownership homes per annum over the Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.</p> <p>Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.</p>
<p>B. Can Affordable Housing needs be met in full?</p> <p>How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.</p>	<p>If the Local Plan target of 33% were achieved on every site, assuming the delivery of the NA's housing allocations for 1,147 homes overall, up to 379 affordable homes might be expected in the NA over Plan period.</p> <p>This level of potential affordable housing delivery would be sufficient to meet all of the need identified.</p>
<p>C. Government policy (eg NPPF) requirements:</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 Hellesdon, where 33% of all housing should be affordable, 30% of Affordable Housing should be for affordable ownership. This does roughly comply with the guideline tenure split sought in the Local Plan.</p>

<p>D. Local Plan policy:</p>	<p>The recently adopted Local Plan states that the mix of affordable housing sizes, types, and tenures should be in agreement with the local authority, taking account of the most up-to-date local evidence of housing need.</p>
<p>E. First Homes policy:</p> <p>The Government recently concluded a consultation on the introduction of First Homes (to provide at least 30% discount on new build home prices). The proposals have now been enacted through a ministerial statement. A minimum of 25% of all Affordable Housing secured through developer contributions are now required to be First Homes.</p> <p>After the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the Local Plan. The remaining units should then be allocated to other tenure products in the relative proportions set out in the Local Plan.</p> <p>AECOM is aware that some Local Planning Authorities are considering ‘top slicing’ their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. Some LPAs are considering this approach because of the existing business models of registered providers which have relied on shared ownership to cross subsidise affordable rented housing and uncertainty over whether First Homes could replace this model.</p>	<p>This new minimum requirement may have the effect of displacing other products in any established tenure mix, and will reduce the amount of social or affordable rent if this was proposed to be more than 75% of Affordable Housing.</p>
<p>F. Viability:</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</p>

	housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.
<p>G. Funding:</p> <p>The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.</p>	<p>The Hellesdon Working Group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.</p>
<p>H. Existing tenure mix in Hellesdon:</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>Approximately 8% of Hellesdon's tenure mix is in affordable tenures. Roughly 7 of those percentage points are for social rent tenures, with the remainder being for shared ownership tenures.</p> <p>In 2021, the proportion of affordable tenures in Hellesdon (for social ownership tenures) is significantly lower than in Braodland and England.</p>
<p>I. Views of registered providers:</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 NA. The funding arrangements available to housing associations will determine rent levels.</p>
<p>J. Wider policy objectives:</p>	<p>The Hellesdon Working Group may wish to take account of broader policy objectives for Hellesdon and/or the wider district. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.</p>

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Hellesdon

	Name	Description	Dwellings	Tenure	Type
1	Felbrigg Green	Retirement housing (flats and bungalows) in Merchant Way, Hellesdon	43	Leasehold	1-bedroom, 2-bedroom
2	Palgrave House	Retirement housing (flats) in Sherwell Road, Hellesdon. Designed specifically for the over 55's	37	Rent (social landlord)	1-bedroom
3	Rotary Court	Retirement Housing in in the suburb of Lower Hellesdon, Hellesdon Hall Road.	23	Rent (social landlord)	1-bedroom

Source: <http://www.housingcare.org>

Table E-2: Tenure and mobility limitations of those aged 65+ in Hellesdon, 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	
All categories	617	21.0%	835	28.4%	1,493	50.7%
<i>Owned Total</i>	554	20.1%	785	28.5%	1,411	51.3%
Owned outright	510	19.8%	742	28.8%	1,326	51.4%
Owned (mortgage) or shared ownership	44	25.6%	43	25.0%	85	49.4%
<i>Rented Total</i>	63	32.3%	50	25.6%	82	42.1%
Social rented	41	36.3%	22	19.5%	50	44.2%
Private rented or living rent free	22	26.8%	28	34.1%	32	39.0%

Source: DC3408EW Health status

HLIN calculations

Table E-3: 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) ³⁶	20
Extra care housing for rent	15
Extra care housing for sale	30
Housing based provision for dementia	6

Source: *Housing LIN SHOP Toolkit*

E.1 As Table 6-1 in the main report shows, Hellesdon is forecast to see an increase of 920 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 = $60 \times 0.920 = 55$
- Leasehold sheltered housing = $120 \times 0.920 = 110$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = $20 \times 0.920 = 18.40$
- Extra care housing for rent = $15 \times 0.920 = 13.80$
- Extra care housing for sale = $30 \times 0.920 = 27.60$
- Housing based provision for dementia = $6 \times 0.920 = 5.52$

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 = £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 methods²³.

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 Standard²⁴

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.

²³ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

²⁴ 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 developments (NPPF definition)

A development instigated and taken forward by a not-for-profit organisation set up and run primarily for the purpose of meeting the housing needs of its members and the wider local community, rather than being a primarily commercial enterprise. The organisation is created, managed, and democratically controlled by its members. It may take any one of the various legal forms including a community land trust, housing co-operative, and community benefit society. Membership of the organisation is open to all beneficiaries and prospective beneficiaries of that organisation. The organisation should own, manage, or steward the homes in a manner consistent with its purpose, for example through a mutually supported arrangement with a Registered Provider of Social Housing. The benefits of the development to the specified community should be clearly defined and consideration given to how these benefits can be protected over time, including in the event of the organisation being wound up.

Community Right to Build Order²⁵

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)²⁶

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.

²⁵ See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

²⁶ See 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 years²⁷, 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.

²⁷ See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

Overcrowding

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

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

Retirement Living or Sheltered Housing

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

Residential Care Homes and Nursing Homes

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

Rightsizing

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

Rural Exception Sites

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

Shared Ownership

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

Sheltered Housing²⁸

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

²⁸ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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

Strategic Housing Land Availability Assessment

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

Strategic Housing Market Assessment (NPPF Definition)

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

Specialist Housing for 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.²⁹

²⁹ See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

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