

Tuxford Housing Needs Assessment (HNA)

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Quality information

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List of acronyms used in the text:

AH	Affordable Housing (NPPF definition)
AMH	Affordable Market Housing
BDC	Bassetlaw District Council
HNA	Housing Needs Assessment
HNF	Housing Need Figure
Housing LIN	Housing Learning and Improvement Network
HRP	Household Reference Person
LHN	Local Housing Need
LPA	Local Planning Authority
LQAR	Lower Quartile Affordability Ratio
LTHPD	Long-Term Health Problem or Disability
MAR	Median Affordability Ratio
MH	Market Housing
MHCLG	Ministry for Housing, Communities and Local Government (formerly DCLG)
NA	Neighbourhood (Plan) Area
NDO	Neighbourhood Development Order
NDP	Neighbourhood Development Plan
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SHLAA	Strategic Housing Land Availability Assessment
SHMA	Strategic Housing Market Assessment
TTC	Tuxford Town Council
VOA	Valuation Office Agency

1. Executive Summary

1.1 Tenure and Affordability

1. In terms of the neighbourhood's tenure profile, our analysis shows that the tenure profiles within Tuxford and Bassetlaw are similar. There are subtle differences in each tenure breakdown, which is most significant for social rented homes in Tuxford (17.2%) being higher than in Bassetlaw (15.9%). There is also a slightly lower proportion of owned outright properties and a slightly higher level of shared ownership properties, however these differences are fairly negligible.
2. In terms of house prices in the neighbourhood, our analysis shows that gradually over time house prices have increased from 2009 to 2018. All house prices peaked in 2018, reaching a mean peak of £175,000. The data also demonstrates that house prices have fluctuated greatly over this time period, dipping in in 2011, 2013 and 2015, before steadily rising again up until 2018. Overall, mean house prices have risen by 40% in Tuxford over the ten-year period.
3. In terms of changes in house prices by type, it can be noted that terraced properties have seen the largest increase, by 72.1%. detached properties also have seen a significant rise over the same time period, of 63.1%. The properties that saw the smallest rise was semi-detached properties, which rose by 30%.
4. In order to gain a clearer understanding of local affordability, it is also useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds'. Purchase thresholds denote the standard household income needed to access mortgage products, and income thresholds denote the maximum share of a family's income that should be spent on accommodation costs. For our calculations, the income required to afford the different tenures is benchmarked against three measurements of local household to determine what is or is not affordable. These are the average total household income at £40,100, and the lower quartile gross earnings for Bassetlaw for single-earners at £13,286 and dual-earning households at £26,572.
5. It is apparent that households on average incomes are able afford most housing options in Tuxford. Those households on two lower quartile income may be able to most intermediate tenures and lower market rents, though those earning slightly above this level would be able to afford to buy.
6. In contrast, single lower quartile earning households are theoretically unable to afford any tenures in Tuxford. However, they may well be able to afford social and affordable rents if they receive benefits or direct rent payments, and may be able to afford lower-end market rents if living in a room in a shared house.
7. The overall picture that emerges here is that house prices are relatively affordable in Tuxford to most people, renting is not much more affordable than buying, and lower earners are likely to be dependent on affordable rented tenures.
8. There is a valuable role to be played by affordable routes to home ownership in Tuxford since these tenures appear relatively affordable while market purchase is not. There is a cohort of people who can rent but cannot buy, but it appears that even some households who could not afford to rent in the private market could still afford such products. However, it is worth mentioning that the estimated costs of affordable routes to home ownership here have been benchmarked according to the lower quartile (entry level) house price. In reality, developers may price such properties in relation to new build entry level homes or overall average prices, which could make them less affordable.
9. When the SHMA update (2017) figures are prorated to Tuxford based on its fair share of the population (2.3% of the Bassetlaw District population), this equates to 3.2 homes per annum (predominately for social/affordable rent) or 54 homes over the Neighbourhood Plan period 2020-2037.
10. AECOM's estimate of the potential demand for affordable home ownership is 2.7 households per annum, or 50 over the Plan period. The strong caveat with this estimate is that, by and large, these households are likely to be able to afford to buy a home in the open market because the cost of renting and buying are similar. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location.
11. If Tuxford's housing target of 250 dwellings is provided over the Plan period in accordance with the Policy 3 in the emerging Bassetlaw Local Plan, which requires that 10% of dwellings on brownfield sites and 20% of dwellings on Greenfield sites should be Affordable Housing (AH), approximately 31 units of Affordable Housing can be expected.
12. However, the policy only requires AH provision on sites of more than five dwellings. With the small-scale and infill style of development common in rural areas like Tuxford, the actual rate of provision can be expected to be lower.

13. A Local Plan aligned tenure split of 50% rented and 50% routes to home ownership within this quantity of Affordable Housing (15-16 units of each) would not satisfy the identified need of 54 affordable rented homes for those in the most urgent need. As such, the neighbourhood planners may wish to prioritise the delivery of affordable rented homes in the Affordable Housing tenure split. Because affordable routes to home ownership could play a valuable role in widening housing access, some supply of these tenure should be supported. As such, a middle ground tenure split of 75% rented tenures and 25% routes to ownership is proposed on the basis of the evidence gathered here and AECOM's judgement. Two tenure mixes are provided, both following the same headline split, but breaking down affordable home ownership products into the most appropriate distribution depending on whether the government's First Homes product goes forward.

1.2 Type and Size

14. The 2011 Census shows that there were 1,142 households living in Tuxford, 31.9% living in detached houses, 38.7% semi-detached, 22.8% terraced houses, and 4.9% in flats. Bassetlaw is characterised by a greater proportion of detached (34%) and semi-detached dwellings (41.9%) compared to Tuxford, with a lower proportion of terraces (16.5%). It is also apparent that the proportion of flats is also higher in Bassetlaw than in Tuxford. There is a larger proportion of 2 and 3 bedroom properties in Tuxford compared to Bassetlaw, but the dwelling mix in terms of number of bedrooms is otherwise generally similar.
15. In terms of demographics, the 2011 Census data reveals that there is a stronger prevalence of those who are 45-64 in Tuxford (31%) compared to Bassetlaw (29%) and the rest of England (25%). However, on the whole, the age structure of Tuxford is highly reflective of that in the wider area of Bassetlaw and in the rest of England.
16. In terms of household composition, we see that Tuxford differs from Bassetlaw in that there is a slightly lower proportion of one person households in Tuxford, with a highly higher proportion of one family households and other household types, compared to Bassetlaw and England. The percentage of both those one person and one family over 65 households in Tuxford is slightly lower than in Bassetlaw. In Tuxford there is a slightly higher prevalence of one family households with all dependent children (11.6%) compared to Bassetlaw (9.9%) and the rest of England (9.6%).
17. In terms of demographic change, the analysis suggests that new development should remain relatively balanced and in line with existing proportions, with the supply of two- to four-bedroom homes prioritized.
18. The proposed mix should facilitate opportunities for downsizing among the growing older population. It is relevant to note, in discussion about downsizing, that research suggests older households generally prefer to downsize to dwellings with 2 or more bedrooms.
19. This analysis 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 NA or on any particular site. These include the characteristics of the existing stock of housing, the role of the NA or site within the wider housing market area (linked to any LA strategies or plans) and site-specific factors which may justify a particular dwelling mix.

1.3 Specialist Housing for Older People

20. The 2011 Census highlights the number of residents living in different types of communal establishments. Within Tuxford, it identified 0 residents living in care homes with nursing and 24 in care homes without nursing.
21. In terms of existing specialist housing for the elderly (excluding care homes) in Tuxford, our analysis found a total of 45 specialist dwellings (or bed spaces), for a 2011 population aged 75+ of 198. This suggests the actual rate of provision in Tuxford is approximately 225 dwellings per 1000 population aged 75+.
22. By extrapolating from the ONS Sub-National Population Projections for Bassetlaw at the end of the Plan period, we determined the percentage of older people within the population of Tuxford by 2037. Our calculation indicates that the proportion of older (75+) people in Tuxford is expected to nearly double between 2011 and 2037. This results in an increase of 193 residents who are over 75 in the parish.
23. The tendency for people in rented housing to have higher dependency levels is well established. It arises partly because people with higher dependency levels tend to have lower incomes; they are therefore less able to afford to buy, even at earlier stages in their lives. 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.

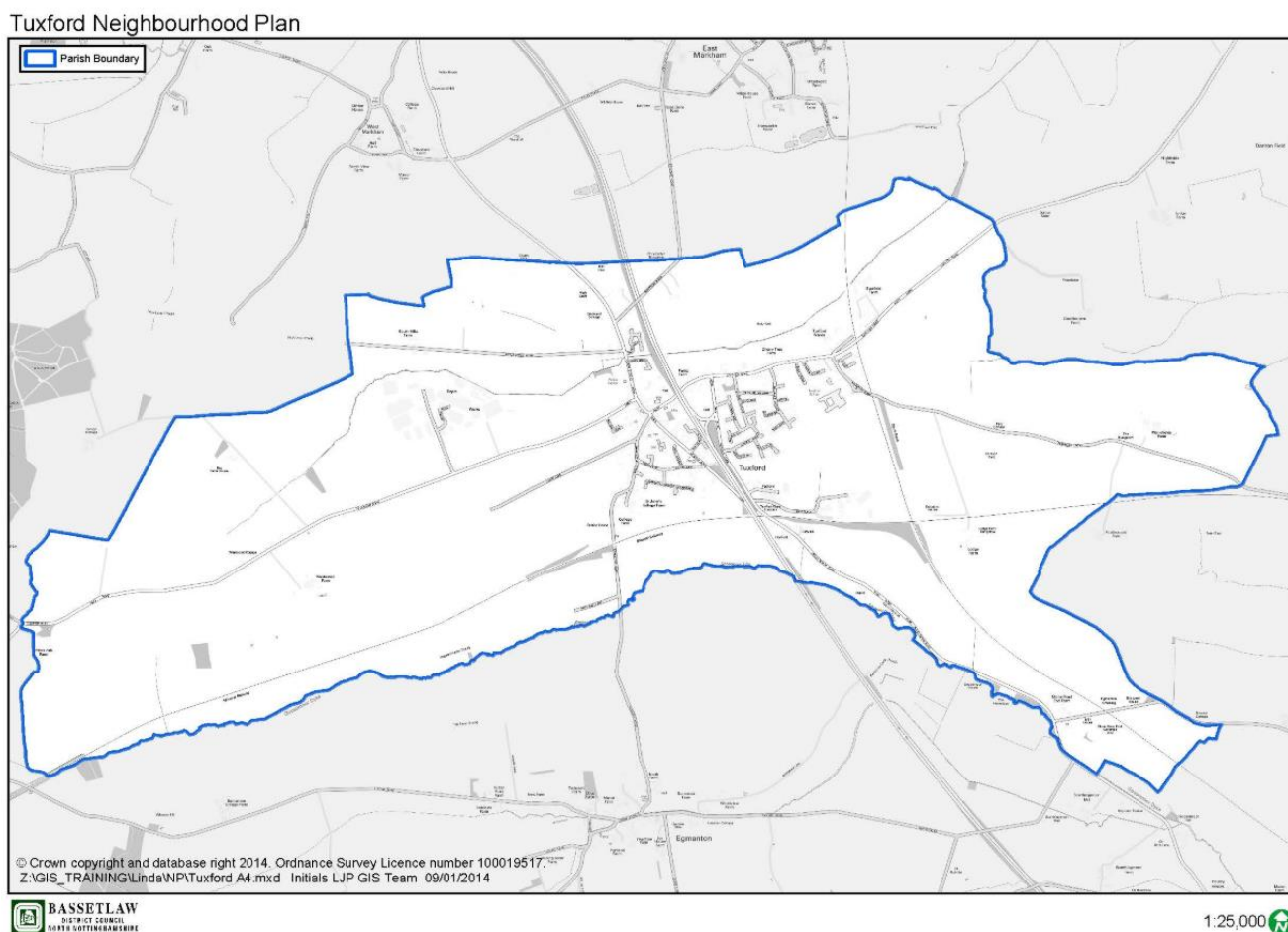
24. We have developed two projections for the number of specialist dwellings that should be provided in Tuxford. The tenure-led method estimated the number of households falling into potential need of specialist accommodation to be 32, while the HLIN tool provides a value of 49. This gives a range of between 32-49 households who might need housing with care over the plan period.
25. While it is important to maximise the accessibility of all new housing, it is particularly important for specialist housing for older people to be provided in sustainable, accessible locations, for a number of reasons, as follows:
 - so that residents, who often lack cars of their own, are able to access local services and facilities, such as shops and doctor's surgeries, on foot;
 - so that any staff working there have the choice to access their workplace by more sustainable transport modes; and
 - so that family members and other visitors have the choice to access relatives and friends living in specialist accommodation by more sustainable transport modes.
26. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist elderly housing needs arising from a number of different locations and/or neighbourhood plan areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).
27. It is considered that Tuxford 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 Plan area (while noting there is no specific requirement or obligation to do so if there is potential to meet need arising from Tuxford in other suitable locations near to but outside the Plan area boundaries). Where it is considered for any reason desirable to meet some of the specialist need outside the Neighbourhood Plan area boundaries, there will be a degree of overlap between the number of specialist dwellings to be provided and the overall dwellings target for the Neighbourhood Plan area itself.
28. Wherever specialist housing is to be accommodated, partnership working with specialist developers is recommended, so as to introduce a greater degree of choice into the housing options for older people who wish to move in later life.

2. Context

2.1 Local context

29. Tuxford is a Neighbourhood Plan area located in Bassetlaw, in the County of Nottinghamshire and covers approximately 10,000 acres. The Neighbourhood Area (NA) boundary aligns with that of Tuxford Parish, and was designated in September 2014.
30. The Tuxford Neighbourhood Plan was formally 'made' by Bassetlaw District Council following the Referendum held on 10 November 2016. Work is currently underway to explore the possibility of updating the Tuxford Neighbourhood Plan, including the potential to incorporate specific housing allocations.
31. The proposed updated Neighbourhood Plan period starts in 2020 and extends to 2037 (in line with the emerging Bassetlaw Local Plan), therefore comprising a planning period of 17 years.
32. Tuxford parish is located in the south of Bassetlaw District. The southern boundary of the parish is also the district boundary with Newark and Sherwood. The villages of Egmonton and Laxton are directly to the south. To the west is the hamlet (and former colliery) of Bevercotes, whilst to the north is Markham Moor and the large village of East Markham. The Trent Valley lies to the east. Tuxford is situated 8 miles south of Retford and 13 miles north of Newark on Trent
33. For Census purposes, the Neighbourhood Plan area is made up, like the rest of England, of statistical units called Output Areas (OAs). The Plan area equates to the following eight OAs, which have been used throughout as a statistical proxy for the NA boundary and which can be interrogated for data from both the 2001 Censuses:
 - E00142864
 - E00142865
 - E00142866
 - E00142867
 - E00142868
 - E00142869
 - E00142870
 - E00142871
34. The statistics show that in the 2011 Census the Neighbourhood Plan area had a total of 1,207 residents.
35. A map of the Plan area appears below in Figure 2-1

Figure 2-1: Map of the Tuxford Neighbourhood Plan area¹



Source: BDC

36. The neighbourhood planners are interested in exploring the need for Affordable Housing for sale and are therefore eligible for support under the Affordable Housing for sale element of the Neighbourhood Planning Technical Support programme. Analysis and commentary on this issue has been provided where relevant and possible in the HNA.

¹ Available at: <https://www.bassetlaw.gov.uk/media/3323/tuxford-neighbourhood-plan.jpg>

2.2 Planning policy context

37. In line with the Basic Conditions² of neighbourhood planning, Neighbourhood Development Plans (NDPs) are required to be in general conformity with adopted strategic local policies.³ Consequently, the relevant elements of the Local Plan are reviewed as part of this Housing Needs Assessment (HNA).
38. In the case of Tuxford, the relevant local planning context is as follows:
39. The Bassetlaw Core Strategy (2011)⁴ sets forth a “vision for change” in Bassetlaw, functioning as a guide for future development proposals in the District up to 2028. The Core Strategy includes overarching policies that apply to the overall geographic area as well as place-specific policies and various development management policies.
40. Next, the Draft Bassetlaw Local plan⁵ includes strategic policies for the plan period 2018 to 2037. The consultation for the plan ran from 15th January to 26th February 2020. The plan provides policies and targets to address the District’s social, economic, environmental and housing needs to 2037. As per the foreword to the Local Plan, the plan sets out an “ambitious housing strategy: by making the best use of available land, new housing will go in places accessible by sustainable and public transport.”
41. Relevant policies from the Core Strategy and Emerging Local Plan are stated below.

2.2.1 Policies in the adopted local plan⁶

Table 2-2: Summary of Bassetlaw’s adopted policies having relevance to Tuxford Neighbourhood Plan Housing Needs Assessment

Policy	Source	Provisions
Policy CS6: Tuxford	Bassetlaw Core Strategy (2011)	Up to 4% (301 houses) of the District’s housing requirement will be delivered at Tuxford through existing permissions and allocations in the Site Allocations DPD for the plan period 2010-2028.
Policy DM5: Housing mix and density	Bassetlaw Core Strategy (2011)	Proposals for new housing development will be expected to deliver, in discussion with the Council, housing of a size, type and tenure appropriate to the site and locality. Proposals will be informed by: <ol style="list-style-type: none"> i. the Strategic Housing Market Assessment; ii. the Sub-Regional Housing Strategy; iii. the Council’s Housing Strategy; iv. the local demographic context and future trends; v. local assessments of housing need and demand; vi. other research into household and dwelling size within Bassetlaw and the wider subregion.

Source: BDC⁷

² Available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

³ However, this does not affect the potential for the evidence base underpinning the emerging local plan to inform or form part of the evidence base for the neighbourhood plan.

⁴ Available at: <https://www.bassetlaw.gov.uk/media/1543/cs1adoptedcorestrategy.pdf>

⁵ Available at : <https://www.bassetlaw.gov.uk/media/5315/draft-bassetlaw-local-plan-2020-final.pdf>

⁶ Note that only those policies considered relevant to this Housing Needs Assessment have been reviewed, and that the policies reviewed may have been edited for relevance and/or clarity. As such, this summary of relevant policies should not be considered a full summary of the Local Plan in question.

⁷ Available at : <https://www.bassetlaw.gov.uk/media/5315/draft-bassetlaw-local-plan-2020-final.pdf>

2.2.2 Policies in the emerging local plan⁸

Table 2-3: Summary of Bassetlaw's emerging policies having relevance to Tuxford Neighbourhood Plan Housing Needs Assessment

Policy	Source	Provisions
Policy ST1: Bassetlaw's Spatial Strategy	Draft Bassetlaw Local Plan 2020	<p>Bassetlaw's Spatial Strategy will focus on delivering sustainable development and growth, appropriate to the size of each settlement, that meets the evidenced need for new homes and jobs, regenerates the District's town centres, and supports necessary improvements to infrastructure, services and facilities. Tuxford is defined as a Large Rural Settlement.</p> <p>A minimum of 1,764 dwellings on sites allocated or to be allocated in Neighbourhood Plans for the Large Rural Settlements;</p>
Policy ST2: Rural Bassetlaw	Draft Bassetlaw Local Plan 2020	<p>The Council will support the delivery of sustainable development to meet the needs of Bassetlaw's rural area over the plan period 2037.</p> <p>Large Rural Settlements</p> <p>Unless otherwise promoted through Neighbourhood Plans or through a masterplan framework agreed with the Council, residential development in Large Rural Settlements within the Parishes as identified below or in the case of Cottam within the red line boundary identified on the Policies Map, will, collectively, accommodate a minimum of 1,764 new dwellings of the District's housing requirement.</p> <p>Tuxford is expected to support a 20% housing increase in dwellings to 2037, equivalent to approximately 250 dwellings.</p> <p>Most of this growth will be delivered through existing planning permissions or through allocated sites in made Neighbourhood Plans or the Local Plan.</p> <p>All other housing development in these settlements will be located within settlement boundaries to provide the type and mix of housing to address local housing needs. The scale and density of development proposed should be appropriate to the character, shape and built form of that part of the settlement and should not normally exceed 1 hectare in size.</p>
Policy ST14: Housing Distribution	Draft Bassetlaw Local Plan 2020	<p>In addition to the delivery of existing commitments and completions since the 1 April 2018, land for a minimum of 1,703 new homes will be provided during the plan period to 2037. Two allocations are proposed in Tuxford:</p> <ul style="list-style-type: none"> - NP04 Land south of Ollerton Road in accordance with Policy 24 (90 dwellings) - NP11 Land to the rear of Ashvale Road in accordance with Policy 25 (60 dwellings)

⁸ Note that only those policies considered relevant to this Housing Needs Assessment have been reviewed, and that the policies reviewed may have been edited for relevance and/or clarity. As such, this summary of relevant policies should not be considered a full summary of the Local Plan in question.

Policy	Source	Provisions
Policy 24: Site NP04: Ollerton Road, Tuxford	Draft Bassetlaw Local Plan 2020	The Council will support the delivery of housing development at Ollerton Road in Tuxford, as identified on the Policies Map.



The development will provide a sustainable and high-quality living environment and will make provision for:

- Housing types, sizes and tenures a) At least 90 dwellings during the plan period to 2037; b) A mix of housing types to meet local needs including affordable and specialist housing; c) Housing standards to promote climate resilience in accordance with Policy ST46.

Policy 25: Site NP11: Land to the rear of Ashvale Road, Tuxford	Draft Bassetlaw Local Plan 2020	The Council will support the delivery of housing development on land to the rear of Ashvale Road, Tuxford.
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The development brief will guide the creation of a sustainable and high quality living environment with associated playing field and which will make provision for:

Range of Housing types, sizes and tenures a) At least 60 dwellings during the plan period to 2037; b) A mix of housing types, sizes and tenures to meet local needs for affordable and specialist housing; c) Housing standards to promote climate resilience in accordance with Policy 45.

Policy ST26: Affordable Housing	Draft Bassetlaw Local Plan 2020	The Council will seek the provision of affordable housing from schemes of 10 or more residential units, or housing sites of 0.5ha or more, or housing schemes with a maximum combined floorspace of 1000sqm gross internal floorspace.
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In these circumstances the affordable housing requirement will be:

1. 10% on brownfield sites, of which all the provision should be for affordable home ownership;
2. 20% on greenfield sites, of which 50% will be for affordable home ownership and 50% will be for affordable housing for rent.

Policy	Source	Provisions
Policy ST27: Housing Mix, Type and Density	Draft Bassetlaw Local Plan 2020	Ensuring density reflects place. Within the Large and Small Rural Settlements densities should reflect the character of the settlement and local housing needs, unless otherwise promoted through a Neighbourhood Plan.
Policy ST28: Specialist Housing	Draft Bassetlaw Local Plan 2020	Proposals for well-designed specialist housing such as homes for older people, people with disabilities, or homes for other specific groups who may require properties that are specifically designed will be supported where the location is able to meet the social as well as housing needs of the intended residents.

Source: *Draft Bassetlaw Local Plan 2020*⁹

2.2.3 Quantity of housing to provide

42. The NPPF 2019 requires, through paragraphs 65 and 66, Local Authorities to provide neighbourhood groups with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
43. Bassetlaw has fulfilled that requirement by providing Tuxford with a figure of approximately 250 dwellings (representing 20% growth) to be accommodated within the Neighbourhood Plan area by the end of the Plan period.
44. Given that the NPPF requirement has already been fulfilled, the question of how many houses to plan for has been answered. It is therefore outside the scope of this Housing Needs Assessment. The issue of quantity has been excluded from the Research Questions (see Chapter 3 below).
45. Note that the Government's August 2020 consultation proposals for 'Changes to the current planning system' include a temporary measure to lift the small sites threshold. This would mean that on sites of up to 40 or 50 units, developers would not need to contribute to Affordable Housing. The purpose of this time-limited change (its duration is currently unknown) is to support small housebuilders as the economy recovers from the impact of Covid-19.
46. The housing requirement for Tuxford is sufficiently high that even during the period in which this temporary change applies, sufficiently large sites may still be required to deliver Affordable Housing contributions. Both of the known allocations in the Local Plan exceed the threshold. However, it is worth bearing in mind in the event that smaller development sites come forward during this period.
47. When the temporary period ends, the Affordable Housing requirement in the NA will revert to the relevant adopted Local Plan policy, which, in this case, requires Affordable Housing contributions on all sites delivering 10 or more dwellings. It is also important to note that this temporary change does not impact sites allocated solely for Affordable Housing, or any Affordable Housing exception sites identified in the Local or Neighbourhood Plan. Finally, given that the Tuxford Neighbourhood Plan is yet to be made, it is possible that the temporary period will have already elapsed by the time that it comes into force. The neighborhood planners are advised to take note of this proposal as it evolves through the consultation process.

⁹ Available at <https://www.bassetlaw.gov.uk/media/5315/draft-bassetlaw-local-plan-2020-final.pdf>

3. Approach

3.1 Research Questions

48. Research Questions, abbreviated to 'RQ;' are formulated at the start of the project through discussion with the neighbourhood group. They serve to direct the research and provide the structure for the HNA.
49. The RQs relevant to this study, as discussed and agreed with Tuxford, are set out below.

3.1.1 Tenure and Affordability

50. The neighbourhood planning group would like to understand the needs of the community for housing of varying tenures, as well as the relative affordability of those tenures that should be provided to meet local need now and into the future.
51. This evidence will allow Tuxford to establish the right conditions for new development to come forward that is affordable, both in the broader sense of market housing attainable for first-time buyers, and as Affordable Housing for those who may be currently priced out of the market.

RQ 1: What quantity and tenures of Affordable Housing should be planned for over the Neighbourhood Plan period?

3.1.2 Type and Size

52. The neighbourhood planning group is seeking to determine what size and type of housing would be best suited to the local community. The main issues are that older people are living in big properties and would like to downsize. Additionally, the present bungalows are not the right size, i.e. too small plots.
53. The aim of this research question is to provide neighbourhood planners with evidence on the types and sizes needed by the local community. This will help to shape future development so that it better reflects what residents need.

RQ 2: What type (terrace, semi, bungalows, flats and detached) and size (number of bedrooms) of housing is appropriate for the Plan area over the Neighbourhood Plan period, including housing for elderly people?

3.1.3 Specialist Housing for Older People

54. The neighbourhood planning group wishes to ensure that future housing provision takes into account the needs of older people. In terms of housing, the group is particularly interested in how those needs might be met through a variety of solutions – including mainstream housing which meets the needs of households at all life stages and specialist accommodation which promotes independent living and access to care and support. There is significant overlap between this area and the question of housing type and size, but this question will specifically address the need for specialised housing for older people through the Plan period.

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

3.2 Relevant Data

3.2.1 Local authority evidence base

55. It is appropriate for neighbourhood planners to refer to existing needs assessments prepared by the Local Planning Authority (LPA) as a starting point. As Tuxford's Neighbourhood Area is located within Bassetlaw's planning area, we therefore turned to the relevant Strategic Housing Market Assessment (SHMA), which is known as North Derbyshire & Bassetlaw Strategic Housing Market Assessment (SHMA), published in 2013, and the Objectively Assessed Need (OAN) Update, published in 2017.
56. For the purpose of this HNA, data from Bassetlaw's own evidence base to support their housing policies has been considered applicable and relevant unless it conflicts with more locally specific and/or more recently-produced evidence. The housing market evidence draws upon a range of data including population and demographic projections, housing market transactions, and employment scenarios. As such, it contains a number of points of relevance when determining housing need within the Neighbourhood Plan area, and has been referenced as appropriate.

3.2.2 Other relevant data

57. In addition to the Bassetlaw evidence base, we have assessed other evidence to ensure our study is robust for the purposes of developing policy at the NP level and is locally specific. This includes data from both Census 2001 and 2011, as well as from a wide range of other data sources, including:

- Land Registry data on prices paid for housing within the local market;
- Population and household projections produced by the Office of National Statistics (ONS);
- Information on current property asking prices, for housing for sale or rent, from home.co.uk;
- Valuation Office Agency (VOA) data on local housing stock by dwelling type; and
- Neighbourhood-level survey and consultation work giving further detail. In the case of Tuxford; this comprises a site allocation consultation event.

4. RQ 1: Tenure and Affordability

RQ]: What Affordable Housing (e.g. social housing, affordable rented, shared ownership, intermediate rented) and other market tenures should be planned for in the housing mix over the Neighbourhood Plan period?

4.1 Introduction

58. Tenure refers to the legal arrangements in place that enable a household to live in their home; it determines householder rights and influences the level of payments to be made in return for these rights. Broadly speaking, tenure falls into two categories, Affordable Housing and Market Housing, depending on whether the household benefits from a subsidy of some sort to enable them to live in their home.
59. This section will examine the tenure of dwellings in the current stock and recent supply. Then, looking at affordability, make an assessment on whether continuation of these trends would meet future needs. This section also investigates whether there are misalignments between the supply of different tenures of housing and local need. Such misalignments can justify policies that guide new developments to prioritise certain tenures, to bring supply and demand into better alignment.¹⁰

4.2 Definitions

60. It is necessary at this stage of the study to make clear the distinction between Affordable Housing as planning terminology and the colloquial meaning of the phrase. In the course of this study, we refer to Affordable Housing, abbreviated to 'AH'. AH comprises those forms of housing tenure that fall within the definition of Affordable Housing set out in the current NPPF: social rent, affordable rent, affordable private rent (brought forward by build to rent schemes), and forms of AH designed to offer affordable routes to home ownership.¹¹
61. The definition of Affordable Housing set out in the NPPF makes clear the Government's commitment to home ownership (broadening the definition of AH which had previously referred only to social and intermediate housing to include a range of low-cost housing opportunities for those aspiring to own a home,). However, it still recognises the important role of social, affordable, and private rent tenures for those not currently seeking home ownership.
62. In paragraph 64 of the NPPF, the Government introduces a recommendation that "*where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership*". In line with PPG,¹² the assumption should be that a 'major housing development' can be defined as a site of 10 dwellings or more, and that affordable home ownership includes shared ownership homes, and homes available for discount market sale.

4.3 Current tenure profile

63. In order to set a baseline for the examination of tenure, it is necessary to present a picture of the Neighbourhood Plan area based on the most recent reliable data. Table 4-1 below presents Census data from 2011; this table shows the distribution of how households occupy their homes within Tuxford, compared to the rest of Bassetlaw and England. It shows that the tenure profiles within Tuxford and Bassetlaw are similar. There are subtle differences – for example, social rented homes in Tuxford (17.2%) are present at a higher proportion than in Bassetlaw (15.9%). There is also a slightly lower proportion of owned outright properties and a slightly higher level of shared ownership properties, however these differences are fairly negligible.

¹⁰ PPG Paragraph: 021 Reference ID: 2a-021-20160401, available at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

¹¹ NPPF 2019.

¹² PPG 031 Reference ID: 23b-031-20161116, available at <https://www.gov.uk/guidance/planning-obligations>

Table 4-1: Tenure (households) in Tuxford, 2011

Tenure	Tuxford	Bassetlaw	England
Owned; total	69.0%	69.5%	63.3%
Shared ownership	0.6%	0.4%	0.8%
Social rented; total	17.2%	15.9%	17.7%
Private rented; total	12.2%	12.5%	16.8%

Sources: Census 2011, AECOM Calculations

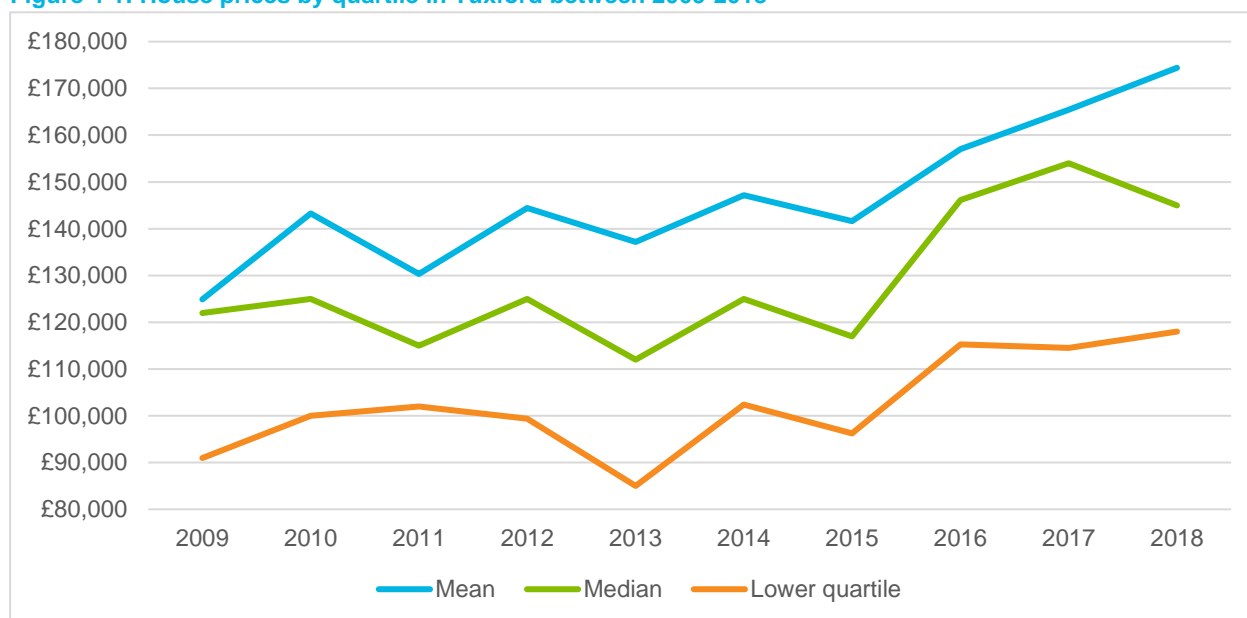
4.4 Affordability by tenure

64. Having reviewed the tenure of the existing housing stock in Tuxford, this report turns to assessing future provision over the Neighbourhood Plan period.
65. In order to understand whether the tenure profile of the current stock reflects the needs of the population currently and over the Plan period, the starting point is to consider whether this profile provides different market segments access to dwellings of a suitable type and size, given their household composition.

4.4.1 House prices

66. An entry-level dwelling can also be understood as one suitable for a household comprising two or three individuals. In order to be in conformity with Government guidance on overcrowding, such a home would require three habitable rooms (i.e. comprise a flat or house with one or two bedrooms). Entry-level properties can therefore also be understood as one or two-bedroom flats/houses. PPG makes clear that lower-quartile house prices may be used as a benchmark for entry-level home prices.¹³
67. Figure 4-1 below looks at selected measures of house prices in Tuxford. It shows that gradually over time house prices have increased from 2009 to 2018. All house prices peaked in 2018, reaching a mean peak of £175,000. The data also demonstrates that house prices have fluctuated greatly over this time period, dipping in 2011, 2013 and 2015, before steadily rising again up until 2018. Overall, mean house prices have risen by 40% in Tuxford.

Figure 4-1: House prices by quartile in Tuxford between 2009-2018



Source: Land Registry PPD

68. Table 4-2 below breaks down house prices by type of house, as recorded by Land Registry Price Paid Data (PPD). It shows that all types of homes (except flats, which have seen minimal sales) have increased in prices over this time

¹³ See Paragraph: 021 Reference ID: 2a-021-20190220, available at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

period. It can be noted that terraced properties have seen the largest increase, by 72.1%. detached properties also have seen a significant rise over the same time period, of 63.1%. The properties that saw the smallest rise was semi-detached properties, which rose by 30%.

Table 4-2: House prices by type in Tuxford, 2009-2018,000's

Type	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Growth
Detached	£156k	£201k	£176k	£176k	£192k	£190k	£216k	£197k	£226k	£254k	63.1%
Semi-detached	£111k	£136k	£114k	£125k	£119k	£117k	£115k	£126k	£132k	£145k	30.0%
Terraced	£74k	£97k	£91k	£106k	£86k	£129k	£98k	£110k	£110k	£128k	72.1%
Flats	-	-	-	-	-	£55k	-	-	-	-	-
All Types	£125k	£143k	£130k	£144k	£137k	£147k	£142k	£157k	£165k	£174k	39.6%

Source: Land Registry PPD

4.4.2 Income

69. 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.
70. The first source is locally specific but limited to the average total household income and the median net annual household income before housing costs (or take-home pay). This is the average household income estimates published by ONS¹⁴ at the level of the Middle-layer Super Output Area (MSOA)¹⁵. In the case of Tuxford the MSOA most suitable for use as a proxy for the Neighbourhood Plan area boundary is Bassetlaw 015. Further details on the extent of this MSOA, including a map, and why it was selected as a proxy for the Neighbourhood Plan area, are set out in Appendix A.
71. The average net annual household income before housing costs (equalised) across Bassetlaw 015 in 2016 was £28,300, while the average total annual income was £40,100.¹⁶ The total average income is the metric mortgage lenders would use to assess mortgage eligibility.
72. The second source of data is Lower Quartile (LQ) average earnings. This is helpful for understanding affordability challenges among those with lower than average earnings. However, this data relates to individual earnings and whilst this is an accurate representation of household incomes where households have one earner, it does not represent household income where there are two people earning. It is also only available at the District level.
73. It is derived from ONS annual estimates of paid hours worked and earnings for UK employees to local authority level. Although 2019 provisional data has been published, the revised 2018 data is considered more robust and is therefore used here.
74. Bassetlaw's gross LQ weekly earnings for 2018 was £255.2 or approximately £13,286 per year. This is the LQ income before taxes (or benefits) for individual earners and so only correlates with the measure of household incomes above for single-person households. To estimate the income of LQ-earning households with two earners, the annual income is doubled, to £26,572.
75. This LQ figure is a helpful indication of what those in the lowest earnings brackets are able to put towards their housing costs, although it is important to note three caveats. First, where a household has two people in work, the average LQ income from earnings will be double the level given by individual earnings. Second, this figure applies to the wider District and may therefore differ from actual LQ earnings levels within the NA itself. Third, it is an indication of gross rather than net earnings, and so the actual amount received after taxes and expenses will differ.

¹⁴Available at

<https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/bulletins/smallareamodelbasedincomeestimates/financialyearending2016>

¹⁵ An MSOA is a statistical area defined for Census purposes. For further information on MSOAs, see

<https://www.ons.gov.uk/methodology/geography/ukgeographies/censusgeography>

¹⁶ Total annual household income is the sum of the gross income of every member of the household plus any income from benefits such as Working Families Tax Credit.

4.4.3 Affordability Thresholds

76. In order to gain a clearer understanding of local affordability, it is also useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds'. Purchase thresholds denote the standard household income needed to access mortgage products, and income thresholds denote the maximum share of a family's income that should be spent on accommodation costs.
77. AECOM has determined thresholds for entry-level market purchase and private rent and the full range of Affordable Housing tenures as set out in NPPF across Tuxford. There are: social rent; affordable rent set at 80%, shared ownership at 25%, 50%, and 75%; discounted market sale and estimated social rent levels. These calculations are detailed in Appendix A. 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 25% and that mortgage financing will be offered at a maximum of 3.5 times household income.
78. Table 4-3 shows the cost of different tenures and the annual income required to support these costs within Tuxford. The income required column is the annual income needed to support ongoing housing costs, but does not reflect the cost of a deposit (which we have assumed to be 10% of the value to be purchased) or the possibility that households able to access market housing for purchase may already hold equity from an existing property.

Table 4-3: Affordability thresholds in Tuxford (income required, £)

Tenure	Mortgage Value	Rent	Income required	Affordable on mean incomes? £40,100	Affordable on LQ 1 incomes? £13,286	Affordable on LQ 2 incomes? £26,572
Market Housing						
Median House Price	£130,500	-	£37,286	Yes	No	No
LA New Build Mean House Price	£156,960	-	£44,846	No	No	No
LQ/Entry-level House Price	£106,200	-	£30,343	Yes	No	No
Average Market Rent	-	£9,000	£30,000	Yes	No	No
Entry-level Market Rent	-	£6,132	£20,440	Yes	No	Yes
Affordable Home Ownership						
Discounted Market Sale (-20%)	£116,000	-	£29,829	Yes	No	No
Discounted Market Sale (-30%)	£101,500	-	£26,100	Yes	No	Yes
Discounted Market Sale (-40%)	£87,000	-	£22,371	Yes	No	Yes
Discounted Market Sale (-50%)	£72,500	-	£18,643	Yes	No	Yes
Shared Ownership (50%)	£18,643	£6,042	£24,685	Yes	No	Yes
Shared Ownership (25%)	£9,321	£9,063	£18,384	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£5,056	£20,224	Yes	No	Yes
Social Rent	-	£6,148	£24,592	Yes	No	Yes

Source: AECOM Calculations

79. The income required to afford the different tenures is then benchmarked, in Figure 4-2 against the two measurements of household income set out above. These are the average total household income for MSOA Bassetlaw 015 at £40,100 and the lower quartile gross household income for Bassetlaw at £13,286 per year (doubled for dual-earning households).
80. Taking into consideration the affordability thresholds set out above, it is apparent that households on average incomes are able afford most housing options in Tuxford. Those households on two lower quartile income may be able to afford most intermediate tenures and lower rents.
81. In contrast, single lower quartile earning households are theoretically unable to afford any tenures in Tuxford. However, they may well be able to afford social and affordable rents if they receive benefits or direct rent payments, and may be able to afford lower-end market rents if living in a room in a shared house.
82. The overall picture that emerges here is that house prices are relatively affordable in Tuxford to most people, renting is not much more affordable than buying, and lower earners are likely to be dependent on affordable rented tenures.
83. Government policy aimed at tackling the housing crisis continues to focus on helping those on lower quartile incomes and others who are unable to afford market housing for purchase, such as younger buyers, to access affordable routes towards homeownership.¹⁷
84. Table 5-4 shows that households with incomes between £20,440 and £30,343 are able to rent in the market but unable to buy. These households may need affordable home ownership options. There are a range of affordable routes to home ownership tenures, i.e. those aimed at households unable to afford to buy in the market. With regard to these products and the discounts required, the following observations can be made:
 - There appears to be no need for any discount on the average market sale price to enable households on average incomes to afford to buy. Dual earning LQ income households may need a discount of 29% however

¹⁷ See the White Paper 'Fixing Our Broken Housing Market', at https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/590464/Fixing_our_broken_housing_market_-_print_ready_version.pdf

and, given that average earners can already afford to buy market housing, these lower earning households are likely to be the appropriate target market for affordable home ownership products.

- Whether discounted market sale is affordable will depend whether properties are priced in relation to average, new build or entry level homes so developers will view discounts differently. New build homes are often more expensive than properties for sale in the second-hand stock. Note that it is not possible to provide robust new build prices at the NA level so LPA prices (average of £174,400) have been used.
- Discounts on new build or average prices may make homes no more affordable than entry level properties in the existing stock. In Tuxford’s case, discounting new build prices would likely bring them below the median price in the existing stock.
- Shared ownership products would extend homeownership to the widest group, but discounted market housing is also a valuable option.
- 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 £1,500 per sq m) would be around £105,000.¹⁸ This cost excludes any land value or developer profit.
- The Government’s proposed First Homes product would provide a minimum discount of 30% on new homes. New build prices are not available at the neighbourhood level because the number of transactions is too low. However, median average prices provide a reasonable proxy for the price of new homes. In Tuxford a 30% discount on average prices would be sufficient to extend home ownership not only to households on average incomes, but to households where two earners make a lower quartile income.
- The income required to access Rent to buy is the same as that required to afford market rents – roughly £30,000. This remains above the income required for discounted market sale and shared ownership, and is therefore not the most appropriate option in Tuxford’s case.
- The NP and neighbourhood group are limited in the degree to which they may control or influence the level of discount achieved on market sale properties, but the LPA should have a role here.

85. Table 4-4 below shows what discounts are required in order for properties to be affordable to households on average incomes. No discount would be required for new homes to be affordable to households on average incomes if those homes come forward at the median price in the NA. If the discounted price is benchmarked against the average new build price across Bassetlaw, a discount of 11% would be required. There is therefore an opportunity to widen housing access to those on lower incomes, with a 29% discount on median local prices enabling households with two lower quartile earners to afford to purchase.

86. The latest Government consultation on ‘Changes to the current planning system’ proposes that Local Authorities will have discretion to increase the discount on First Homes to 40% or 50%, but that this would need to be evidenced in the Local Plan making process. Though it is expected that the decision to require a higher discount and the evidence supporting it would be undertaken at district- or borough-wide level, the evidence presented in this HNA may be helpful in advancing that discussion.

87. The evidence gathered here suggests that seeking the highest possible discounts would not be justified in Tuxford.

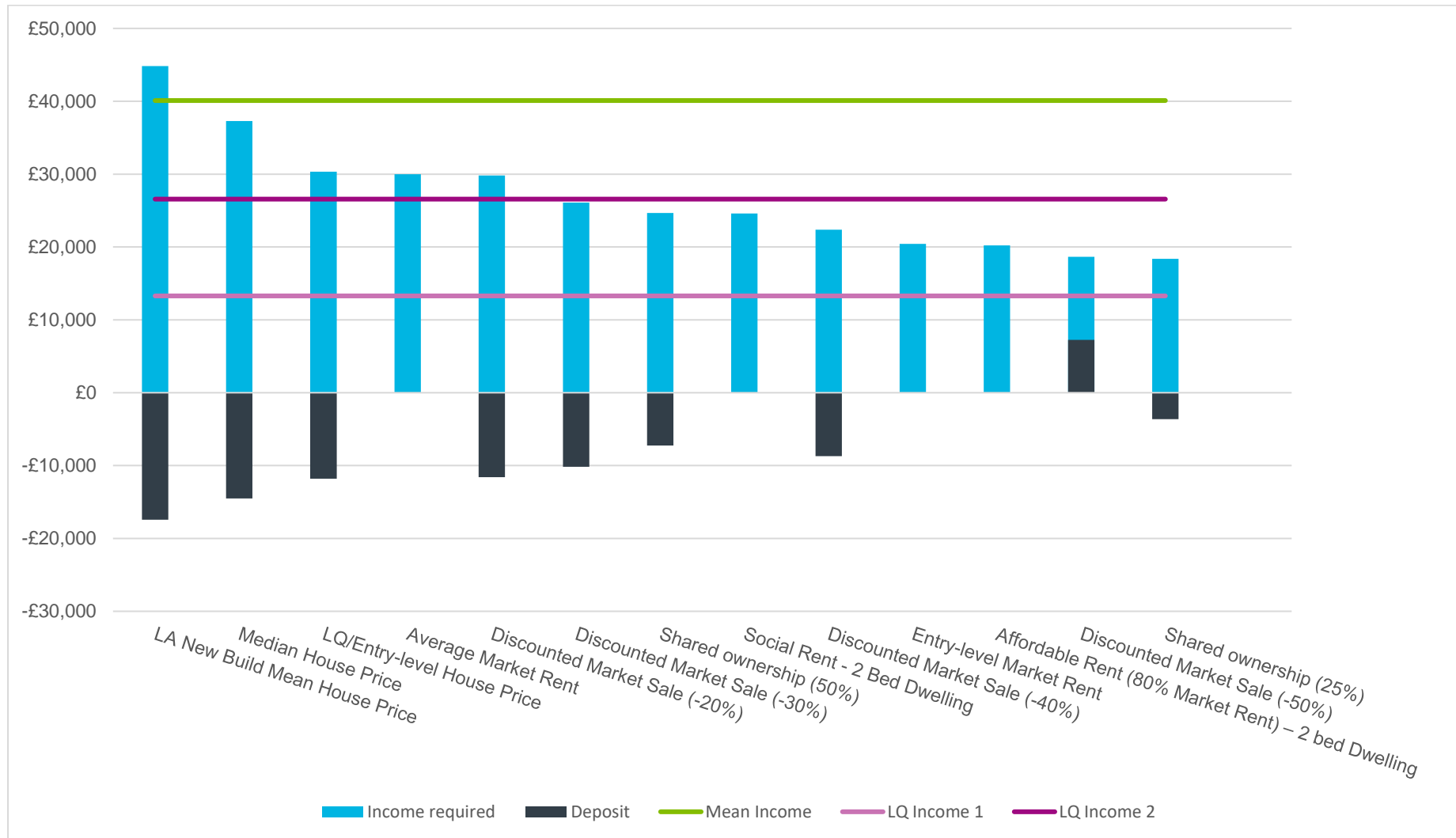
Table 4-4: % Discount on Sale Price Required for Households on Mean Incomes to Afford

Mean household income in NA:	£40,100
Tenure/ product:	Discount on sale price required:
- <i>Market sale (Average)</i>	0%
- <i>New build market sale (Average for LA)</i>	11%
- <i>Entry level sale (LQ)</i>	0%

Source: Land Registry PPD; ONS MSOA total household income

¹⁸ This estimate is included for illustration purposes. £1,500 build cost per sq m is a reasonable estimate of current costs (mid 2020); 70 sq m for a 2 bedroom property is consistent with the Government’s Nationally Described Space Standards

Figure 4-2: Affordability thresholds in Tuxford (income required, £)



Source: AECOM Calculations

4.5 Affordable housing - quantity needed

88. The starting point for understanding the need for affordable housing in Tuxford is the relevant Strategic Housing Market Assessment (SHMA). As Tuxford's Neighbourhood Area is located within Bassetlaw's planning area, we therefore turned to the relevant Strategic Housing Market Assessment (SHMA), which is known as North Derbyshire & Bassetlaw Strategic Housing Market Assessment (SHMA), published in 2013, and the Objectively Assessed Need (OAN) Update, published in 2017. The evidence in this report is now dated though much of the commentary remains relevant.
89. The SHMA update (2017) identifies the need for 134 additional affordable homes each year in the district as a whole. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents. A small proportion of these households may be able to afford shared ownership because in some cases it is more affordable than market rents, especially when available at a share of 25%.
90. When the SHMA update (2017) figures are prorated to Tuxford based on its fair share of the population (2.3% of the Bassetlaw District population), this equates to 3.2 homes per annum (predominately for social/affordable rent) or 54 homes over the Neighbourhood Plan period 2020-2037.
91. Turning now to consider potential demand for affordable home ownership products within Tuxford, which is not estimated in the SHMA, we have provided a calculation in Table 4-5 below. This estimate broadly counts households living in the PRS who are not on housing benefit and new households likely to form over the plan period who are likely to enter the private rented sector (but not require housing benefit). The model discounts 25% of these households, assuming a proportion will be renting out of choice. This leaves almost 3 households per annum who may be interested in affordable home ownership (2.7 per annum, or 50 over the Plan period). The strong caveat with this estimate is that, by and large, these households are likely to be able to afford to buy a home in the open market because the cost of renting and buying are similar. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location.

Table 4-5: Quantity estimate for affordable owned homes in Tuxford

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in NA	89.0	Census 2011 number of renters x national % increase to 2018
1.2 Percentage renters on housing benefit in LA	58.5%	% of renters in 2018 on housing benefit (based on LA proportion)
1.3 Number of renters on housing benefits in NA	52.0	1.1 x 1.2
1.4 Current need (households)	27.7	Current renters minus those on HB and minus 25% assumed to rent by choice
1.5 Per annum	2.8	1.4/ plan period
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	10.9	LA household projections for plan period (2014 based) pro rated to NA
2.2 % of households unable to buy but able to rent	5.8%	Current % of households in PRS
2.3 Total newly arising need	0.6	2.1 x 2.2
2.4 Total newly arising need per annum	0.0	2.3/ plan period
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	2.5	Number of shared ownership homes in NA (Census 2011 + new build to 2018/19)
3.2 Supply - intermediate resales	0.1	3.1 x 5% (assume rate of re-sale)
NET SHORTFALL (OR SURPLUS) PER ANNUM		
Shortfall (per annum)	2.7	Shortfall = (Step 1.5 + Step 2.4) – 3.2

Source: AECOM model, using Census 2011, English Housing Survey 2018, CLG 2014 based household projections and net additions to affordable housing stock.

92. It is important to recognise that the estimate of affordable housing need does not overlap entirely with, or supersede, the overall Housing Requirement Figure for the Neighbourhood Plan area. Rather, it has an unspecified degree of overlap with it. There is no policy or legal obligation on the part either of the Local Authority or neighbourhood planners for it to be met in full, either within or outside the Neighbourhood Plan area, though there are tools available to neighbourhood planners that can help ensure that it is met to a greater extent if resources permit.
93. It is also important to remember that even after the Tuxford, or indeed any other, Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, its allocation to those in need and the management of the housing waiting list all remain the responsibility of the local authority rather than neighbourhood planners.
94. In this sense, it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighborhood plan (e.g. if the group plan for more housing (and therefore more affordable housing) than the local plan, or if the group decide to influence the tenure mix in other ways), or as a result of site-specific constraints.
95. It should also be acknowledged that neighbourhood plans are by their nature relatively constrained in terms of the extent to which they can meet affordable housing need, unless there is a specific policy on the housing supply-side (e.g. the identification of one or more housing exception sites over and above those required by the Local Plan).

4.5.1 Affordable Housing Policies in Tuxford

96. The Neighbourhood Plan may wish to develop policies in relation to the delivery of Affordable Housing within Tuxford. Bassetlaw's Local Plan policy in relation to Affordable Housing delivery requires that 10% of dwellings on brownfield sites and 20% of dwellings on Greenfield sites should be Affordable Housing (AH), of which 50% will be for affordable home ownership and 50% will be for affordable housing for rent.
97. However, the policy only requires AH provision on sites of more than five dwellings. Providers of housing on schemes that are large enough to exceed this threshold but are still relatively small also sometimes reject Social Rent for its relatively high maintenance costs, seeking to provide Affordable Rent or shared ownership instead. As we have seen, both of these tenures provide viable options for Tuxford households, and should be well-represented in the dwelling mix.
98. This policy would apply in Tuxford, subject to sites coming forward for development with 10 or more dwellings. Note, however, that the Government's August 2020 consultation proposals for 'Changes to the current planning system' include a temporary measure to lift the small sites threshold. This would mean that developers would not need to contribute to Affordable Housing on sites of up to 40 or 50 units. This represents a significant increase on the threshold sought in the Local Plan (cited above), and therefore may reduce the delivery of Affordable Housing on normal development sites during the temporary period in which it applies.
99. It is expected that this temporary period will be short and, being introduced to combat the economic impacts of Covid-19 on small builders, may have already elapsed by the time the Neighbourhood Plan is made. Nevertheless, it could have an impact on Affordable Housing delivery in the short term, and warrants the attention of the neighborhood planners as the Government consultation proceeds. For more detail on this proposal in relation to the overall quantity of housing expected in the NA during the Plan period and a link to the consultation document, see the 'Quantity of housing to provide' section at the start of this report (section 2.2.3).
100. Table 4-7 at the end of this chapter estimates the number of affordable homes likely to come forward based on the overall housing requirement for the NA and the application of affordable housing policies.
101. The neighbourhood group may wish to develop policies on the mix of Affordable Housing delivered in Tuxford. It is not the role of the HNA to develop policy, as there are a wider set of factors which apply and need to be considered by the neighbourhood planners. However, the following evidence and considerations may be used as a starting point in the development of policy. On the balance of the evidence in this HNA, AECOM set out a judgement on the starting point for an appropriate tenure mix in Tuxford.
 - A. **Evidence of need for Affordable Housing:** AECOM's estimate of the potential demand for affordable home ownership options suggest there may be a need for these homes in Tuxford to address the aspirations of households who can rent but can't buy. AECOM's estimate identified the potential demand for 50 homes over the plan period. If Tuxford was to meet its share of Bassetlaw's need for social/affordable rented housing this would imply 54 homes over the plan period. The relationship between these two estimates suggests that the need is evenly split between rented and ownership products. Affordable rented tenures are the only option for single lower quartile earners, while affordable routes to home ownership could add value for average earners and appear to be relatively affordable.

- B. **Can Affordable Housing needs be met in full?** The anticipated level of overall housing delivery in Tuxford is around 250 homes. It is not known what proportion of potential sites in Tuxford are Greenfield or Brownfield, so it is appropriate to multiply this figure by 15% (the mid-point between the Greenfield threshold of 20% and the Brownfield threshold of 10%) to estimate the likely delivery of Affordable Housing. The result of this calculation is 31 (rounded) new affordable homes. This level of housing delivery would not allow affordable housing needs to be met in full. This suggests some form of prioritisation will be required. In most cases, Councils will wish to prioritise the delivery of social/affordable rented homes to meet acute needs. However, considerations can differ in rural areas and subject to other considerations.
- C. **Government policy (eg NPPF) requirements:** 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. Based on the findings of this HNA delivery of 10% of homes as affordable home ownership would likely impact on the ability to deliver social/affordable rented homes.
- Emerging policy:** The August 2020 proposals relating to First Homes convey the Government's intention to require that 25% of all Affordable Housing is delivered as First Homes. The 25% First Homes requirement is likely to displace other affordable home ownership products in the first instance. Those affordable home ownership products providing the lowest discount should be displaced first. However, affordable rented products may also be affected depending on the tenure mix sought (i.e. if more than 75% of affordable housing is intended as affordable rent, this would need to be reduced to a maximum of 75% affordable rent so that First Homes can constitute 25% of all affordable housing). The August 2020 proposals also present options on how the make-up of the tenure mix of the remaining 75% of affordable housing is determined, with one option to maintain as far as possible the affordable rented proportions in the local plan, while a second option would allow greater flexibility. It is unknown at this time which option will be pursued.
- D. **Local Plan policy:** Bassetlaw's emerging/adopted Local Plan requires a tenure mix of 50% rented and 50% intermediate housing. The August 2020 proposals relating to First Homes convey the Government's intention to require that 25% of all Affordable Housing is delivered as First Homes, which would align with Bassetlaw's existing policy.
- E. **Viability:** HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site specific level. Viability issues are recognised in the Council's adopted/emerging Local Plan and it is acknowledged that this may affect the provision of affordable housing and/or the mix of tenures provided.
- F. **Funding:** the availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site. The neighbourhood group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
- G. **Existing tenure mix in Tuxford:** Tuxford's existing tenure mix is well-aligned with that of Bassetlaw and England as a whole, and does not imply that there is any under-representation or undersupply that should be corrected. That said, the quantity of shared ownership is minimal, and the community may benefit from an increase in provision in this and similar products.
- H. **Views of registered providers:** it is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in this area.
- I. **Wider policy objectives:** the neighbourhood group may wish to take account of broader policy objectives for Tuxford 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 Neighbourhood Area. These wider considerations may influence the mix of Affordable Housing provided.
102. In Table 4-6 below, two alternative scenarios for the tenure mix of Affordable Housing in Tuxford are presented. Note that we assume, in accordance with current practice, that most Affordable Housing will be brought forward through developer contributions. If the neighbourhood planners are considering delivering Affordable Housing through other means, the national policy requirements reflected here may not apply.
103. A Local Plan aligned tenure split of 50% rented and 50% routes to home ownership would not satisfy the identified need of 54 affordable rented homes for those in the most urgent need. As such, the neighbourhood planners may wish to prioritise the delivery of affordable rented homes in the Affordable Housing tenure split. Because affordable routes to home ownership could play a valuable role in widening housing access, some supply of these tenure should be supported. As such, a middle ground tenure split of 75% rented tenures and 25% routes to ownership is proposed on

the basis of the evidence gathered here and AECOM's judgement. This also aligns with the government's emerging policy requiring that 25% of Affordable Housing be first homes. There is some uncertainty around whether the previous NPPF requirement that 10% of all housing should provide affordable routes to home ownership will be superseded by the First Homes requirement. Because the Affordable Housing requirement in Bassetlaw is relatively low (between 10% and 20%) the proportion of Affordable Housing that may need to be provided as affordable home ownership may need to be significantly higher to meet this commitment. However, it is AECOM's view that Tuxford meets the condition of the exception to the NPPF requirement, where delivering 10% of all housing as affordable home ownership would prejudice the ability of new development to meet more urgent needs. This requirement can therefore likely be ignored, but it is advisable for the neighbourhood planners to liaise with Bassetlaw to ensure they agree before pursuing policies in this area.

104. The first scenario (Mix 1 – Indicative mix based on local needs) most closely reflects local needs in Tuxford as identified in the HNA evidence, effectively providing a middle ground between total prioritization of affordable rented tenures for those with acute needs (because expected delivery is insufficient to meet them) and the more balanced 50/50 split proposed in the Local Plan.
105. The second scenario (Mix 2 – Indicative mix with 25% First Homes requirement) is aligned with the direction of travel in the Government's most recent policy proposals, in which it is intended that 25% of all Affordable Housing will be required to be provided as First Homes. This outcome is more likely than the first scenario, because the Government proposals are at an advanced stage of development. However, this is proposed here as one of two alternative scenarios in case the First Homes policy proposals do not progress. Given that First Homes have been found to be slightly less affordable to local people in Tuxford than shared ownership, if the Government proposal requiring 25% First Homes does not come forward as currently proposed, it is recommended that the neighbourhood planners revert to the other indicative mix as their starting point for policy development in this area.
106. Note also that the Government proposals state that if First Homes are required at 25% of Affordable Housing that comes forward through developer contributions and this results in displacing other tenures within the affordable mix, the tenure products providing the lowest effective discount should be displaced in the first instance. In this case, shared ownership is displaced.
107. Where the neighbourhood planners wish to develop policy that requires a different mix to that set out in the Local Plan, it is important that they liaise with the LPA to gather more detailed income and viability information, and to ensure that departures from the district-level policy context have the LPA's support. Liaising with the LPA will be particularly important where the Local Plan tenure split can be expected to be adjusted in light of the latest Government proposals, to ensure that the Neighbourhood Plan's approach in reflecting these changes is in line with the LPA approach. Another option when developing Neighbourhood Plan policies on tenure splits is to add caveats to the policy in question, to the effect that the precise mix of affordable housing will be considered on the basis of site-by-site circumstances in addition to this evidence.
108. AECOM cannot provide guidance on the appropriate share of social/affordable rented homes as this will depend on the level of funding available to housing associations which will determine at what level rents can be set. Registered providers (eg housing associations) may be reluctant to deliver small numbers of homes where there are ongoing management costs involved. For this reason, the proportion of rented homes which can be secured may depend on the willingness of local housing association to maintain and manage small numbers of homes.
109. Mix 2 put forward below aligns as closely as possible with emerging Government policy as currently proposed. If those proposals do not go forward, the recommended starting point for the tenure mix in the NA will be Mix 1 below. However, the considerations detailed above will remain relevant for determining a more appropriate mix in the light of national policy changes or other unexpected developments.

Table 4-6: Indicative tenure splits (Affordable Housing)

Tenure	Mix 1. Indicative mix based on local needs	Mix 2. Indicative mix with 25% First Homes requirement	Considerations and uncertainties
Routes to home ownership, of which	25%	25%	Government proposing min 25% requirement for First Homes. Uncertainty over extent of requirement until policy finalised.
First Homes ¹⁹	12.5%	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc
Shared ownership	12.5%	0%	Proposed changes to the model to allow purchases of 10% share ²⁰ - impact on viability unknown RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to buy	0%	0%	Emerging product with popularity and effectiveness as yet unknown Impact of displacement by First Homes unknown
Affordable Housing for rent, of which	75%	75%	
Social rent	To be set by Registered Providers	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	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area

Source: AECOM calculations

110. Assuming that the Government's proposal that 25% of all affordable Housing should be First Homes is formalised, the neighbourhood group will need to take account of how this could impact on affordable housing policies (particularly the tenure mix) in the Neighbourhood Plan. The evidence gathered here suggests that this proposal would not impact on the ability of Tuxford to accommodate those with the most acute needs, given that some degree of affordable home ownership should be sought in either case. If the Government requires that more than 25% of Affordable Housing be sought as First Homes, this would potentially impact on those with more acute needs, however it is not currently anticipated that a higher percentage will be required.
111. It is recommended that consideration is also given to alternative mechanisms capable of helping to meet local need, where appropriate (i.e. rural/entry-level exception sites or community led housing etc.).
112. However, the neighbourhood planners should note that the First Homes product has not been formally implemented, and should await the outcome of the Government consultation.

4.6 Conclusions- Tenure and Affordability

113. In terms of the neighbourhood's tenure profile, our analysis shows that the tenure profiles within Tuxford and Bassetlaw are similar. There are subtle differences in each tenure breakdown, which is most significant for social rented homes in Tuxford (17.2%) being higher than in Bassetlaw (15.9%). There is also a slightly lower proportion of owned outright properties and a slightly higher level of shared ownership properties, however these differences are fairly negligible.

¹⁹ In the event that the First Homes product does not go forward at all, the proportion of Affordable Housing allotted to First Homes in Mix 1 could be re-allocated to discounted market sales housing if this is available at broadly equivalent discounts, or to other forms of affordable home ownership also recommended in the table.

²⁰ <https://www.gov.uk/government/news/jenrick-unveils-huge-12-billion-boost-for-affordable-homes>

114. In terms of house prices in the neighbourhood, our analysis shows that gradually over time house prices have increased from 2009 to 2018. All house prices peaked in 2018, reaching a mean peak of £175,000. The data also demonstrates that house prices have fluctuated greatly over this time period, dipping in 2011, 2013 and 2015, before steadily rising again up until 2018. Overall, mean house prices have risen by 40% in Tuxford over the ten-year period.
115. In terms of changes in house prices by type, it can be noted that terraced properties have seen the largest increase, by 72.1%. detached properties also have seen a significant rise over the same time period, of 63.1%. The properties that saw the smallest rise was semi-detached properties, which rose by 30%.
116. In order to gain a clearer understanding of local affordability, it is also useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds'. Purchase thresholds denote the standard household income needed to access mortgage products, and income thresholds denote the maximum share of a family's income that should be spent on accommodation costs. For our calculations, the income required to afford the different tenures is benchmarked against three measurements of local household to determine what is or is not affordable. These are the average total household income at £40,100, and the lower quartile gross earnings for Bassetlaw for single-earners at £13,286 and dual-earning households at £26,572.
117. It is apparent that households on average incomes are able afford most housing options in Tuxford. Those households on two lower quartile income may be able to most intermediate tenures and lower market rents, though those earning slightly above this level would be able to afford to buy.
118. In contrast, single lower quartile earning households are theoretically unable to afford any tenures in Tuxford. However, they may well be able to afford social and affordable rents if they receive benefits or direct rent payments, and may be able to afford lower-end market rents if living in a room in a shared house.
119. The overall picture that emerges here is that house prices are relatively affordable in Tuxford to most people, renting is not much more affordable than buying, and lower earners are likely to be dependent on affordable rented tenures.
120. There is a valuable role to be played by affordable routes to home ownership in Tuxford since these tenures appear relatively affordable while market purchase is not. There is a cohort of people who can rent but cannot buy, but it appears that even some households who could not afford to rent in the private market could still afford such products. However, it is worth mentioning that the estimated costs of affordable routes to home ownership here have been benchmarked according to the lower quartile (entry level) house price. In reality, developers may price such properties in relation to new build entry level homes or overall average prices, which could make them less affordable.
121. When the SHMA update (2017) figures are prorated to Tuxford based on its fair share of the population (2.3% of the Bassetlaw District population), this equates to 3.2 homes per annum (predominately for social/affordable rent) or 54 homes over the Neighbourhood Plan period 2020-2037.
122. AECOM's estimate of the potential demand for affordable home ownership is 2.7 households per annum, or 50 over the Plan period. The strong caveat with this estimate is that, by and large, these households are likely to be able to afford to buy a home in the open market because the cost of renting and buying are similar. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location.
123. If Tuxford's housing target of 250 dwellings is provided over the Plan period in accordance with the Policy 3 in the emerging Bassetlaw Local Plan, which requires that 10% of dwellings on brownfield sites and 20% of dwellings on Greenfield sites should be Affordable Housing (AH), approximately 31 units of Affordable Housing can be expected.
124. However, the policy only requires AH provision on sites of more than five dwellings. With the small-scale and infill style of development common in rural areas like Tuxford, the actual rate of provision can be expected to be lower.
125. A Local Plan aligned tenure split of 50% rented and 50% routes to home ownership within this quantity of Affordable Housing (15-16 units of each) would not satisfy the identified need of 54 affordable rented homes for those in the most urgent need. As such, the neighbourhood planners may wish to prioritise the delivery of affordable rented homes in the Affordable Housing tenure split. Because affordable routes to home ownership could play a valuable role in widening housing access, some supply of these tenure should be supported. As such, a middle ground tenure split of 75% rented tenures and 25% routes to ownership is proposed on the basis of the evidence gathered here and AECOM's judgement. Two tenure mixes are provided, both following the same headline split, but breaking down affordable home ownership products into the most appropriate distribution depending on whether the government's First Homes product goes forward.
126. Table 4-7 below summarises Tuxford'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 each of the tenure mixes proposed in this HNA were rigidly enforced (both have the same overall distribution). In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighborhood plan (e.g. if the group plan for more housing (and therefore more affordable housing) than the local plan, or if the group decide to influence the tenure mix in other ways), or as a result of site-specific constraints.

127. Note that this table assumes that most or all of the expected housing delivery in the NA will take place after the Government's proposal to temporarily lift the site size threshold for Affordable Housing has ended. If that period extends beyond the date on which the Neighbourhood Plan is made and also influences the rate of Affordable Housing delivery on relevant development sites, the quantity of Affordable Housing to be provided in the NA during the Plan period may be lower than the estimate below.

Table 4-7: Estimated delivery of Affordable Housing in Tuxford

A	Growth target	250
B	Affordable housing quota (%) in LPA's Local Plan	15% (average of 10% on brownfield and 20% on greenfield sites)
C	Potential total Affordable Housing in NA (A x B)	31
D	Rented % (e.g. social/ affordable rented)	75%
E	Rented number (C x D)	23
F	Affordable routes to home ownership %	25%
G	Discounted market homes number (C x F)	8

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

5. RQ 2: Type and Size

RQ 2: What type (terrace, semi, bungalows, flats and detached) and size (number of bedrooms) of housing is appropriate for the Plan area over the Neighbourhood Plan period?

5.1 Introduction

128. The Tuxford Neighbourhood Plan will need to include policies informed by evidence on what sizes and types of housing would be best suited to the local community. This will help ensure that future developments give local people options within the housing market at all stages of life.
129. PPG recommends a consideration of the existing housing provision and its suitability, having regard to demographic shifts in age and household composition, to address future, as well as current community need. For this reason, we firstly consider the type and size of the existing housing stock in Tuxford. Demographic shifts in age and household composition will then be considered. Finally, the future demand for housing by size and type is determined by the way different household types currently occupy their dwellings in the LPA, and then applying demographic projections of how the Neighbourhood Plan area population is likely to change by the end of the Plan period.

5.2 Existing types and sizes

5.2.1 Background and definitions

130. Before beginning our consideration of dwelling type and size, it is important to understand how different types of households occupy their homes. Crucially, and unsurprisingly, household ‘consumption’ of housing (in terms of housing size) tends to increase alongside wages, with the highest earning households consuming relatively more (i.e. larger) housing than those on lower incomes. Similarly, housing consumption tends to increase, alongside wealth, income, and age, such that older households tend to have larger homes than younger households, often as a result of cost and affordability.
131. In this context, even smaller households (those with fewer than three inhabitants) may be able to choose to live in larger homes than they require, and would be defined in Census terms as under-occupying their homes. This is a natural feature of the housing market, and can distort considerations of future housing needs, with market dynamics and signals giving a very different picture to demographics, household type and size.
132. In order to understand the terminology surrounding dwelling size analysis, it is important to note that the number of rooms recorded in Census data excludes some rooms such as bathrooms, toilets and halls. Dwelling size data is collected by determining the number of rooms being occupied by each household. In the section that follows, ‘dwelling sizes’ can be translated as follows²¹:
- 1 room = bedsit
 - 2 rooms = flat/house with one bedroom and a reception room/kitchen
 - 3 rooms = flat/house 1-2 bedrooms and one reception room and/or kitchen
 - 4 rooms = flat/house with 2 bedroom, one reception room and one kitchen
 - 5 rooms = flat/house with 3 bedrooms, one reception room and one kitchen
 - 6 rooms = house with 3 bedrooms and 2 reception rooms and a kitchen, or 4 bedrooms and one reception room and a kitchen
 - 7+ rooms = house with 4 or more bedrooms
133. It is also useful to clarify the Census terminology around dwellings and households spaces. These can be confusing where different terminologies such as flats, apartments, shared and communal dwellings, and houses in multiple occupation, are used. Dwellings are counted in the Census by combining address information with Census returns on whether people’s accommodation is self-contained.²² As such, all dwellings are classified into either “shared” or “unshared” dwellings. Household spaces make up the individual accommodation units forming part of a shared dwelling.
134. The key measure of whether a dwelling is shared or unshared relates to the Census’ definition of a household. A household is defined as “*One person living alone or a group of people (not necessarily related) living at the same*

²¹ At <https://www.nomisweb.co.uk/census/2011/qs407ew>

²² At <https://www.gov.uk/guidance/dwelling-stock-data-notes-and-definitions-includes-hfr-full-guidance-notes-and-returns-form>

address who share cooking facilities and share a living room or sitting room or dining area.”²³ On this basis, where unrelated residents of a dwelling share rooms other than a kitchen, this would be considered a single household in an unshared dwelling, whilst where only a kitchen is shared, each resident would be considered their own household, and the dwelling would be considered shared.

5.2.2 Dwelling type

135. The 2011 Census shows that there were 1,142 households living in Tuxford, 31.9% living in detached houses, 38.7% semi-detached, 22.8% terraced houses, and 4.9% in flats. Compared with the LPA, Bassetlaw is characterised by a greater proportion of detached (34%) and semi-detached dwellings (41.9%) compared to the NA, with a lower proportion of terraces (16.5%). It is also apparent that the proportion of flats is also higher in Bassetlaw than in Tuxford (see Table 5-1 below).

Table 5-1: Accommodation type (households), Tuxford 2011

Dwelling type		Tuxford	Bassetlaw	England
Whole house or bungalow	Detached	31.9%	34.0%	22.4%
	Semi-detached	38.7%	41.9%	31.2%
	Terraced	22.8%	16.5%	24.5%
Flat, maisonette or apartment	Purpose-built block of flats or tenement	3.2%	5.5%	16.4%
	Parts of a converted or shared house	1.0%	0.9%	3.8%
	In commercial building	0.7%	0.7%	1.0%

Source: ONS 2011, AECOM Calculations

5.2.3 Dwelling size

Table 5-2 below sets out the distribution of the number of rooms by household space. The housing stock in Tuxford is characterised by a large number of 5 and 6 bedroom houses, which make up 50.7% of all homes in Tuxford. This is a trend shared throughout Bassetlaw, where 5 and 6 bedroom homes make up 50.5% of homes. The housing stock across the board is fairly similar to that in Bassetlaw, with slightly fewer larger 7+ bedroom properties in Tuxford (25.7%) compared to Bassetlaw (27.5%), this trend is also apparent in small 1-3 room properties, which make up 6% in the NA, compare to 7.4% in Bassetlaw.

Table 5-2: Number of rooms per household in Tuxford, 2011

Number of Rooms	2011	2011
	Tuxford	Bassetlaw
1 Room	0.1%	0.2%
2 Rooms	0.9%	1.4%
3 Rooms	5.0%	5.7%
4 Rooms	17.7%	14.6%
5 Rooms	25.7%	27.3%
6 Rooms	25.0%	23.2%
7 Rooms	10.5%	11.4%
8 Rooms or more	7.4%	8.0%
9 Rooms or more	7.8%	8.0%

Source: ONS 2011, AECOM Calculations

²³ Ibid.

136. It is also relevant to consider how the number of rooms occupied by households changed between the 2001 and 2011 Censuses. The main change from the 2001 Census findings is that the number of smaller 1-2 room properties in Tuxford have significantly decreased, although there were very few 1 room properties begin with (a decline from 3 to 1 dwellings). However, it can also be noted that the number of larger dwellings, those with 6+ rooms, have all significantly increased in their prevalence within the NA area. The greatest increase can be seen in 8+ room properties, seeing a 38.7% increase, which is higher than the rest of Bassetlaw (27.8%) and England (29.8%).

Table 5-3: Rates of change in number of rooms per household in Tuxford], 2001-2011

Number of Rooms	Tuxford	Bassetlaw	England
1 Room	-200.0%	-29.8%	-5.2%
2 Rooms	-150.0%	5.8%	24.2%
3 Rooms	22.8%	11.8%	20.4%
4 Rooms	-4.0%	-4.3%	3.5%
5 Rooms	-7.8%	-5.8%	-1.8%
6 Rooms	17.5%	5.2%	2.1%
7 Rooms	18.3%	18.6%	17.9%
8 Rooms or more	38.7%	27.8%	29.8%

Source: ONS 2001-2011, AECOM Calculations

137. Returning to the most recent Census data, it is also useful to compare the figures for number of rooms with figures for the number of bedrooms for each household. Table 5-4 below summarises the proportion of households occupying each size of home in terms of the number of bedrooms. This data shows that there is a smaller proportion of 0-1 bedroom properties in Tuxford compared to Bassetlaw, though this is fairly negligible for 0 bedroom properties. It is apparent that there is a larger proportion of 2 and 3 bedroom properties in Tuxford compared to Bassetlaw. At the larger end of the scale, the percentage of 5+ bedroom properties is the same for both Tuxford and Bassetlaw, whereas there is a slightly smaller percentage of 4 bedroom properties in Tuxford (13.4%) compared to Bassetlaw (16.2%).

Table 5-4: Number of bedrooms in household spaces in Tuxford, 2011

Bedrooms	Tuxford		Bassetlaw		England	
All categories: no. of bedrooms	1,142	100.0%	47,667	100.0%	22,063,368	100.0%
No. bedrooms	1	0.1	94	0.2	54,938	0.2%
1 bedroom	48	4.2	3,021	6.3	2,593,893	11.8%
2 bedrooms	297	26.0	11,091	23.3	6,145,083	27.9%
3 bedrooms	593	51.9	23,606	49.5	9,088,213	41.2%
4 bedrooms	153	13.4	7,735	16.2	3,166,531	14.4%
5 or more bedrooms	50	4.4	2,120	4.4	1,014,710	4.6%

Source: ONS 2011, AECOM Calculations

5.3 SHMA findings

138. The Bassetlaw SHMA 2014²⁴ states that the rural east submarket area, in which Tuxford sits, is highly populated with detached housing (58%) which is higher than shown in table 5-4 above, in which it is seen that 31% of dwellings in

²⁴ <https://www.bassetlaw.gov.uk/media/1618/shmabassetlawreport.pdf>

Tuxford are detached. In terms of size of dwelling the rural East sub-area has the highest proportion of larger 4 bedroom or more dwellings at 30%. The SHMA data is likely to be skewed by more affluent rural areas in Rural East Bassetlaw.

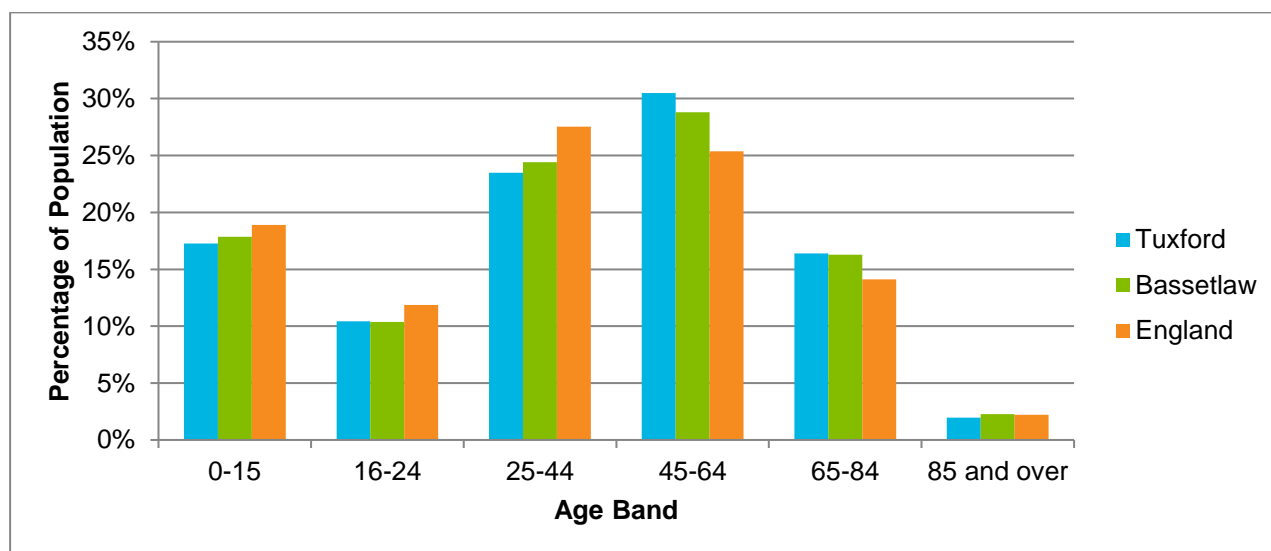
5.4 Household composition and age structure

139. Having established the current stock profile of Tuxford and identified recent changes in its composition, the evidence assembled below examines the composition and age structure of households in the 2011 Census and in future years. Through a consideration of the types of households projected to form over the Neighbourhood Plan period, and the mix of age groups suggested by demographic projections, it becomes possible to consider the type and size of housing needed in the Neighbourhood Plan area by the end of the planning period.

5.4.1 Age structure

140. The 2011 Census data reveals that there is a stronger prevalence of those who are 45-64 in Tuxford (31%) compared to Bassetlaw (29%) and the rest of England (25%). On the whole, the age structure of Tuxford is highly reflective of that in the wider area of Bassetlaw and in the rest of England.

Figure 5-1: Age structure in Tuxford, 2011



Source: ONS 2011, AECOM Calculations

141. In terms of the changing age structure of the Neighbourhood Plan area population, Census data shows that since 2001 the NA population has not grown at the same rate as Bassetlaw across all age groups. It can be seen that the most significant change across the time period is those people ages 16-24, which has seen a 96.5% increase (from a relatively low base), compared to Bassetlaw 13.3% and the rest of England (17.2%). It is also apparent that in Tuxford the number of those aged 85+ has slightly decreased (-5.8%) compared to the rest of Bassetlaw which has seen a rise in those 85+ (25.6%), which is also apparent in the rest of England (23.7%). The other ages groups in Tuxford have seen similar trends to the rest of Bassetlaw (see Table 5-5 below).

Table 5-5: Rate of change in the age structure of Tuxford population, 2001-2011

Age group	Tuxford	Bassetlaw	England
0-15	-3.9%	-6.6%	1.2%
16-24	96.5%	13.3%	17.2%
25-44	-6.3%	-10.6%	1.4%
45-64	15.2%	13.5%	15.2%
65-84	18.2%	15.2%	9.1%
85 and over	-5.8%	25.6%	23.7%

Source: ONS 2001-2011, AECOM Calculations

5.4.2 Household composition

142. Household composition (i.e the mix of adults and children in a dwelling) is a critical factor in driving the size (and to an extent, the type) of housing needed over the Neighbourhood Plan period.
143. In assessing Census data on household composition, we see that Tuxford differs from the LPA in that there is a slightly lower proportion of one person households in Tuxford, with a highly higher proportion of one family house households and other household types, compared to Bassetlaw and England. The percentage of both those one person and one family over 65 households in Tuxford is slightly lower than in Bassetlaw. In Tuxford there is a slightly higher prevalence of one family households with all dependent children (11.6%) compared to Bassetlaw (9.9%) and the rest of England (9.6%).
144. Note that non-dependent children refer to households in which adult children are living at home, or students still call their primary residence despite living for most of the year near to university. Though this category can often indicate the relative unaffordability of entry-level homes in an area as many such young people may wish to move out and form their own households if they were financially able.

Table 5-6: Household composition (by household), Tuxford, 2011

Household composition		Tuxford	Bassetlaw	England
One person household	Total	27.8%	28.0%	30.2%
	Aged 65 and over	11.3%	13.0%	12.4%
	Other	16.5%	15.1%	17.9%
One family only	Total	68.6%	67.1%	61.8%
	All aged 65 and over	9.2%	9.8%	8.1%
	With no children	21.2%	21.2%	17.6%
	With dependent children	26.6%	26.2%	26.5%
	All children Non-Dependent ²⁵	11.6%	9.9%	9.6%
Other household types	Total	3.6%	4.8%	8.0%

Source: ONS 2011, AECOM Calculations

145. Again, it is relevant to consider rates of change in this indicator during the period between Censuses. Between 2001 and 2011, the main changes in household composition include a dramatic decline in one person households aged 65 and over, and a similarly significant increase in families in the same age group. Another household type that has evolved out of step with Bassetlaw trends is one family households with non-dependent children, which has seen an 18.3% increase between the two censuses, which is higher than seen in Bassetlaw (10%) and England (10.6%). See Table 5-7 below.

²⁵ Refers to households containing children who are older than 18 e.g. students or young working people living at home.

Table 5-7: Rates of change in household composition, Tuxford, 2001-2011

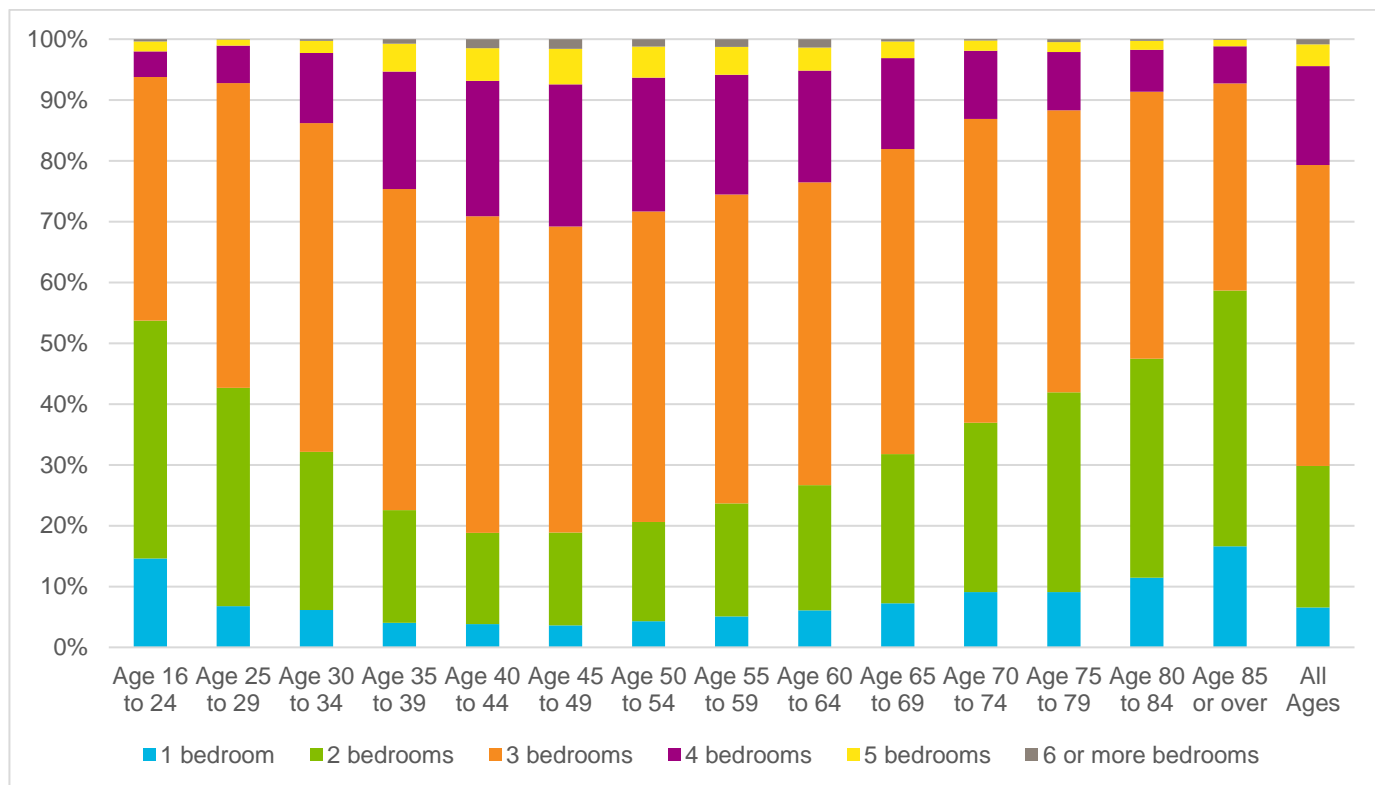
Household type	Percentage change, 2001-2011			
	Tuxford			
One person household	Total	10.7%	11.0%	8.4%
	Aged 65 and over	-24.0%	-1.4%	-7.3%
	Other	34.4%	24.4%	22.7%
One family only	Total	8.4%	3.4%	5.4%
	All aged 65 and over	20.0%	4.4%	-2.0%
	With no children	9.1%	7.6%	7.1%
	With dependent children	-0.3%	-2.3%	5.0%
	All children non-dependent	18.2%	10.0%	10.6%
Other household types	Total	9.8%	36.1%	28.9%

Source: ONS 2001-2011, AECOM Calculations

5.5 Dwelling mix determined by life-stage modelling

146. Recognising the fact that households of different ages may have different housing needs, the housing mix needed to meet demographic change by the end of the Plan period is estimated by an approach based on current occupation patterns – that is, the propensity of households of different ages to occupy different types of accommodation – will persist into the future. For example, projected growth in households aged under 24 will lead to an increase in the need for the type of housing currently occupied by households of that age. It is important to keep in mind that this exercise provides an estimate based on demographic trends and occupancy patterns alone. It does not take into account income and wealth, other than in an indirect way through the propensity of households to occupy more or less space than they 'need'. This approach also embeds existing patterns of occupancy which may or may not be desirable. This is particularly important to keep in mind in areas where housing affordability has worsened because it means that many households are forced to occupy less space than they need or want.
147. However, no data on housing size occupation by age of the Household Reference Person (HRP- a more modern term for 'head of household') is available at neighbourhood level. For this reason, LPA-level data needs to be used as the closest proxy.
148. Figure 5-1 below sets out the relationship in the 2011 Census at LPA level between the age of the HRP and the size of dwelling occupied. This provides the starting point for determining the most appropriate dwelling size mix by the end of the Neighbourhood Plan period. The data shows that the majority of Tuxford households who are under 25 and over the age of 85 live in 1 or 2 bedroom dwellings, the proportion of households occupying these smaller dwellings declines steeply as the age increases, until the proportion begins to climb again at the 50+ age categories. 3-bedroom dwellings are the most common size 13 of the 14 age bands seen here, the occupation of 4 bedroom dwellings follows a pattern that is roughly inverse to that seen for 2 bedroom dwellings, peaking at age 50-54 and age 55-59. 5+ bedrooms dwellings follow a similar pattern to 4-bedroom dwellings.

Figure 5-1: Age of household reference person by dwelling size in Bassetlaw, 2011



Source: ONS 2011, AECOM Calculations

149. Household projections provided by MHCLG are then used to understand the future distribution of households by the age of the HRP. Again, this data is only available at the LPA level and for the years 2014 and 2039. Therefore, the distribution of households by the age of the HRP would be in 2037 is estimated, i.e. the end of the Neighbourhood Plan period (red in the table). The data is presented in Table 5-8 below.

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

Year	Age of HRP 24 and under	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	1,330	5,226	18,405	9,011	13,695
2014	1,505	5,404	17,742	8,691	15,270
2037	1,372	4,868	19,221	8,970	27,179
2039	1,313	4,897	16,897	8,158	23,474

Source(s): MHCLG 2014-based household projections, ONS 2011, AECOM Calculations

150. It is then necessary to extrapolate from this LPA-level data an estimate of the corresponding change in the age structure of the population in Tuxford. To do so, the percentage increase expected for each group across Bassetlaw, derived from the data presented above was mapped to the population of Tuxford. The results of this calculation are detailed in Table 5-9 below.

Table 5-9: Projected distribution of households by age of HRP, Tuxford

Year	Age of HRP 24 and under	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	23	126	448	232	313
2014	29	123	589	321	596
2037	28	112	582	306	792
% change 2011-2037	-2%	-9%	-1%	-4%	33%

Source: AECOM Calculations

151. To complement the two stages in Table 5-10 below sets out the distribution of dwellings of different sizes according to the age of the HRP as they appeared in Census 2011. This provides the basis for a modelled estimate of the proportion of dwelling sizes that will be occupied by each age band across Bassetlaw by the end of the plan period.

Table 5-10: Age of household reference person to size, grouped, Bassetlaw, Census 2011

Size	Age of HRP 16 to 24	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
1 bedroom	15%	6%	4%	6%	10%
2 bedrooms	39%	30%	16%	20%	31%
3 bedrooms	40%	52%	51%	50%	46%
4 bedrooms	4%	9%	22%	19%	11%
5+ bedrooms	2%	2%	7%	5%	2%

Source(s): MHCLG 2014-based household projections, ONS 2011, AECOM Calculations

152. Finally, having established the likelihood shown by households at different life-stages towards dwellings of different sizes, and the approximate number of households in Bassetlaw and Tuxford falling into each of these stages by the end of the Plan period in 2037, it is possible to estimate how the housing stock might evolve in terms of size over the Neighbourhood Plan period in response to demographic change (see Table 5-11 below).
153. The table takes in turn each projected age group in 2037, estimating how many of the households in that age bracket will want or need to occupy each size of dwelling. This is repeated for each age bracket and added together to arrive at an estimation of what proportion of each size of dwelling will be required overall.

Table 5-11: Likely dwelling size distribution in Tuxford by the end of the Plan period, based on modelled household life-stages (totals may not sum due to rounding)

Size	Age of HRP 16 to 24	Age of HRP under 35	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over	Total households requiring dwelling sizes
Households 2037	28	112	582	306	792	1,821
1 bedroom	4	7	23	17	78	130
2 bedrooms	11	34	94	60	246	445
3 bedrooms	11	59	300	154	367	890
4 bedrooms	1	10	128	58	84	281
5+ bedrooms	1	2	38	17	17	75

Source: Census 2011, AECOM Calculations. Figures may not sum due to rounding

154. It is now possible to compare the 2011 housing mix in terms of size with the projected requirement based on the estimates set out in Table 5-11 above modelling the change in the age structure of the population in Tuxford.

Table 5-12 below indicates that the proportional size distribution of dwellings should remain relatively similar between 2011 and 2037. However, reaching the total numbers identified requires an increase in all dwelling size categories.

Table 5-12: 2011 housing sizes compared to likely distribution at end of Plan period, Tuxford

Number of bedrooms	2011		2037	
	Count	%	Count	%
1 bedroom	48	4%	130	7%
2 bedrooms	297	26%	445	24%
3 bedrooms	593	52%	890	49%
4 bedrooms	153	13%	281	15%
5 or more bedrooms	50	4%	75	4%
Total households	1,141	100%	1,821	100%

Source: Census 2011, AECOM Calculations

155. Table 5-13 below sets out the estimated misalignment between future demand for housing, based on the modelled preferences of households at different life-stages, and the current stock available in the Neighbourhood Plan area.

Table 5-13: Future potential misalignments of supply and demand for housing, Tuxford

Number of bedrooms	2011	2037	Change to housing mix	Recommended split
1 bedroom	48	130	82	12%
2 bedrooms	297	445	148	22%
3 bedrooms	593	890	297	44%
4 bedrooms	153	281	128	19%
5 or more bedrooms	50	75	25	3%

Source: AECOM Calculations

156. The interim result of the life-stage modelling exercise show that, in terms of demographic change, new development might involve the following share of dwelling sizes: 12% as 1 bedroom, 22% as two bedrooms, 44% as three bedrooms, 19% as four bedrooms and 3% as 5 or more bedrooms.

157. Note that only the percentage mix in the right-hand column is relevant to the purposes of this HNA and the neighbourhood planning process. The actual numbers of dwellings required to adjust the size mix do not reflect that actual quantity of housing needed in the NA and are simply a step in the calculation necessary to produce a percentage split. As a general point, this dwelling mix in percentage terms stands alone from the overall quantity of housing needed or allocated over the Plan period, and could equally apply to windfall development, allocations beyond the plan period, or any other source of housing supply.

5.6 Conclusions- Type and Size

158. The 2011 Census shows that there were 1,142 households living in Tuxford, 31.9% living in detached houses, 38.7% semi-detached, 22.8% terraced houses, and 4.9% in flats. Bassetlaw is characterised by a greater proportion of detached (34%) and semi-detached dwellings (41.9%) compared to Tuxford, with a lower proportion of terraces (16.5%). It is also apparent that the proportion of flats is also higher in Bassetlaw than in Tuxford. There is a larger proportion of 2 and 3 bedroom properties in Tuxford compared to Bassetlaw, but the dwelling mix in terms of number of bedrooms is otherwise generally similar.

159. In terms of demographics, the 2011 Census data reveals that there is a stronger prevalence of those who are 45-64 in Tuxford (31%) compared to Bassetlaw (29%) and the rest of England (25%). However, on the whole, the age structure of Tuxford is highly reflective of that in the wider area of Bassetlaw and in the rest of England.

160. In terms of household composition, we see that Tuxford differs from Bassetlaw in that there is a slightly lower proportion of one person households in Tuxford, with a highly higher proportion of one family households and other household

types, compared to Bassetlaw and England. The percentage of both those one person and one family over 65 households in Tuxford is slightly lower than in Bassetlaw. In Tuxford there is a slightly higher prevalence of one family households with all dependent children (11.6%) compared to Bassetlaw (9.9%) and the rest of England (9.6%).

161. In terms of demographic change, the analysis suggests that new development should remain relatively balanced and in line with existing proportions, with the supply of two- to four-bedroom homes prioritized.
162. The proposed mix should facilitate opportunities for downsizing among the growing older population. It is relevant to note, in discussion about downsizing, that research suggests older households generally prefer to downsize to dwellings with 2 or more bedrooms.
163. This analysis 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 NA or on any particular site. These include the characteristics of the existing stock of housing, the role of the NA or site within the wider housing market area (linked to any LA strategies or plans) and site-specific factors which may justify a particular dwelling mix.

6. RQ 3: Specialist housing for older people

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

6.1 Introduction

164. This chapter considers in detail the specialist housing needs for older and disabled people in Tuxford. It considers the quantity, tenure and size of dwellings that might be required. It is important to keep in mind that there is no formal definition of 'old age'. People experience ageing differently and much depends on their health, lifestyle and relationship with work. Some people live healthy and active lives into advanced old age whilst others may need support and care much earlier in their lives. It is useful to think of two main stages in later life: the '3rd age' – where people are healthy and active and may or may not continue to work and the '4th age' – where older people need care and support to meet their health needs.²⁶ These two stages are not necessarily related to age though most people in advanced old age (85+) will need care or support at some point in their lives. The housing needs of these two groups can be markedly different.
165. In the Planning Practice Guidance (PPG), the Government states that plans need to provide for specialist housing for older people where a need exists. Innovative and diverse housing models will need to be considered where appropriate.²⁷
166. It is important to note that, as stated in the PPG, the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the overall (i.e. the total) housing need figure. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as a baseline as opposed to the projected new households which form the baseline for the standard method.²⁸
167. In considering the need or demand for specialist housing for older people it is appropriate to consider the population aged 75+ since this group is more likely to access this type of housing. The needs of this sector of the population have been assessed through two methods. The first is a tenure-led projection, based on the tenure of dwellings typically occupied by people in this age group. The second, included for the purposes of comparison, is based on the Housing Learning and Improvement Network's (HLIN) Strategic Housing for Older People (SHOP) tool²⁹, which is based on best practice nationally and sets a recommended level of provision per 1,000 head of population.
168. Housing needs assessment covers the need for houses that fall for the purposes of the planning system into Use Class C3 (private dwellings)³⁰. Any assessment of need for residences that fall into Use Class C2 (residential institutions, which include prisons, boarding schools and some care homes for the elderly) would be a separate exercise outside the scope of a standard HNA. Unfortunately, however, the dividing line between care homes for older people that fall into use class C2 and those where accommodation is counted as C3 is blurred. In some cases, extra care schemes, particularly those where independent living is emphasised and care provision is more limited, will be counted as C3. However, in other cases, particularly where care provision is higher, they will be counted as C2. There is no hard and fast rule- clear differentiation between the two has not been set in government policy.
169. As such, existing and future specialist housing for older people may be either C2 or C3, but the important point is that it is not possible to state definitively at the time of assessment whether any new provision forecast to be needed on the basis of current evidence will fall into use class C2 or C3. The distinction is important because accommodation in C2 buildings does not count towards the overall housing target for the neighbourhood plan areas whereas C3 accommodation units do. Therefore, it is not possible to state at this point the extent of overlap, if any, between the overall quantity of specialist housing forecast to be required and the overall housing quantity figure for the plan area.

²⁶ University of Sheffield & DWELL (2016) Designing with Downsizers

²⁷ See Paragraph: 012 Reference ID: 63-012-20190626 at <https://www.gov.uk/guidance/housing-for-older-and-disabled-people#identifying-the-housing-requirements-of-older-and-disabled-people>

²⁸ See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

²⁹ Available at <https://www.housinglin.org.uk/Topics/browse/HousingExtraCare/ExtraCareStrategy/SHOP/SHOPv2/>

³⁰ For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

6.2 Housing for older people - context

170. MHCLG's guidance on housing for older and disabled people states that the need to provide housing for older people is critical. People are living longer lives and the proportion of older people in the population is increasing. In mid-2016 there were 1.6 million people aged 85 and over; by mid-2041 this is projected to double to 3.2 million.
171. Almost a third of UK homes are occupied by the 55+ age group, yet only 7% of UK stock is currently recognised as meeting minimum accessibility standards, which means few older people can find options that will improve their quality of life. This is reflected in evidence that just 3.4% of 50+ households move home each year, which is half as many moves as rest of population. Perhaps surprisingly, just under half of moves result in fewer habitable rooms because many older people need or want to retain space for activities, to retain a life time of possessions, accommodating visitors or caring for grandchildren. For some, social status can be a in deciding to move to a home with significantly fewer rooms.³¹
172. The concept of 'rightsizing' (formally referred to as downsizing) recognizes that the situations, desires and needs of the older population are no less diverse than their family circumstances. The actual choices available to older people, however, are limited to the housing provisions that are both available and accessible to them. Not surprisingly the vast majority of older people currently tend to age in place until circumstances mean their home environment becomes a decisive barrier to their well-being. Research indicates that very few properties are designed to support ageing in place (see below). Thus whilst many people do not wish to move home, there is also evidence that there is large scale unmet demand to move³² with many older people stuck in a 'rightsizing gap'.³³
173. A Demos survey of over 60s conducted in 2013 found a "considerable appetite" amongst this age group to move to a new property, with one quarter of all those surveyed suggesting they would be interested in buying a specialist property, and one quarter considering renting a specialist home.³⁴
174. Indeed, 76% of those in homes of three or more bedrooms wished to rightsize, and this increased to 99% of those in homes of five or more bedrooms, with two bedrooms the preferred choice for both.³⁵ However, in spite of evidence of high demand, currently only 5% of older people's housing is made up of specialist homes,³⁶ with Demos suggesting that, "the chronic under-supply of appropriate housing for older people is the UK's next housing crisis",³⁷ and local authorities are often, "accused of reluctance to approve development plans for specialist housing....out of fear of increased care costs".³⁸ Indeed, whilst many of those surveyed may consider moving, the percentage that ultimately do is likely to be relatively low, and many who downsize may move into mainstream housing.
175. Offering older people a better choice of accommodation to suit their changing needs can help them live independently for longer, feel more connected to their communities and help reduce costs to the social care and health systems. Therefore, an understanding of how the ageing population in Tuxford affects housing needs is something to be considered from the early stages of plan-making through to decision-taking.³⁹
176. The need to access housing with support or care is often driven by health considerations, particularly disabilities. Disabilities can include, but are not limited to, people with ambulatory difficulties, blindness, learning difficulties, autism and mental health needs, which may generate a range of housing requirements which can change over time. Unsuitable housing or housing which is not capable of adaptation can have a negative impact on occupants and their carers. Disability is strongly linked to age and an ageing population will see the numbers of disabled people continuing to increase. It is important to plan early to meet their needs throughout their lifetime.

³¹ Rightsizing: Reframing the housing offer for older people, 2018, Phase and Manchester School of Architecture

³² Pannell et al., 2012

³³ Rightsizing: Reframing the housing offer for older people, 2018, Phase and Manchester School of Architecture

³⁴ <https://www.demos.co.uk/files/TopoftheLadder-web.pdf?1378922386>

³⁵ Ibid.

³⁶ https://www.housinglin.org.uk/assets/Resources/Housing/OtherOrganisation/for-future-living_Oct2014.pdf

³⁷ <https://www.demos.co.uk/files/TopoftheLadder-web.pdf?1378922386>

³⁸ <http://researchbriefings.files.parliament.uk/documents/CBP-7423/CBP-7423.pdf>

³⁹ Available at <https://www.gov.uk/guidance/housing-for-older-and-disabled-people#identifying-the-housing-requirements-of-older-and-disabled-people>

177. Older people typically occupy a broad range of accommodation types and tenures depending on their individual needs, including both market housing and more specialist accommodation. The latest PPG⁴⁰ adopts the following planning approach:
- a. Where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 46 of the National Planning Policy Framework) to help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:
 - i. M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement)
 - ii. M4(2) Category 2: Accessible and adaptable dwellings
 - iii. M4(3) Category 3: Wheelchair user dwellings
 - b. Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site specific factors.
178. In the case of Tuxford, this HNA, together with any local housing survey conducted will form the evidence required to justify policies proposing the Category 2 or 3 standards above for both market and affordable housing and the two main types of specialist housing for older people - sheltered housing and extra care (see Appendix B for definitions).
179. In 2014, there were approximately 450,000 units of sheltered social rented and private sector retirement housing in England, with approximately one quarter of these in private sector and the rest provided at social rent levels.⁴¹ This situation reflects historic patterns of development, significant constraints on the delivery of such housing in the market sector as well as changing aspirations and expectations amongst older people today in comparison with previous generations.
180. Local planning authorities can plan for older co-housing communities through their implementation of the Self-build and custom-build legislation 2015⁴², as some communities will be looking to build the development themselves. Local authorities can also identify sites suitable for older co-housing communities as part of their overall assessment of land available for housing over the plan period.⁴³
181. Given that the vast majority of people over 75 live in their own homes, but that the current stock is primarily for social rent, AECOM has developed a 'tenure-led' approach to calculating the need for specialist housing, which also takes into account the health and mobility of population of the Neighbourhood Plan area so as to develop projections for future need for specialist housing provided with some level of care or other services.

6.3 Approach

182. In accordance with NPPF guidance, this chapter applies a three stage process to determine the potential incidence of need for specialist housing for the elderly, based on tenures, projections of the future population of elderly people in the Neighbourhood Plan area, and Census data relating to mobility limitations and overall health.⁴⁴ These are then compared with rates of provision that have been recommended by the Housing Learning and Improvement Network (HLIN), as well as with existing rates of provision across Bassetlaw.
183. Clearly, this calculation represents an assumption, with the actual decision for an older or disabled person to enter specialist housing highly dependent on individual circumstances. As already noted, the actual proportion of older people that can be considered in need of specialist housing is affected both by overall levels of health as well as by individual lifestyle choices, given that the vast majority of older people currently choose to continue to live in their homes for their entire lives.

⁴⁰ Housing for Older and disabled people, Guidance June 2019, MHCLG

⁴¹ https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/safe-at-home/rb_july14_housing_later_life_report.pdf

⁴² <https://www.gov.uk/guidance/self-build-and-custom-housebuilding>

⁴³ See Paragraph: 011 Reference ID: 63-011-20190626 at <https://www.gov.uk/guidance/housing-for-older-and-disabled-people#identifying-the-housing-requirements-of-older-and-disabled-people>

⁴⁴ <https://www.gov.uk/guidance/housing-for-older-and-disabled-people#identifying-the-housing-requirements-of-older-and-disabled-people>

184. The charity Age UK suggests that “inaccessible housing should not force anyone out of their home or local community against their wishes. It’s much better to have ‘pull factors’ that attract older people towards housing alternatives.”⁴⁵ By understanding the tenure breakdown of specialist housing need, it is possible to better understand the extent to which demand will be a factor in this market segment.

i) Current supply of specialist housing for older people

185. When determining a final target for the need for specialist dwellings, it is necessary first to take account of current supply. There are a number of ways to do this. Data may be available within Bassetlaw’s housing evidence base. Alternatively, data may be collated manually on the amount of specialist housing within a given area using the search function on the Elderly Accommodation Counsel’s Website: <http://www.housingcare.org>.

186. It is important to note that bed spaces in communal establishments such as live-in care homes are not included in the calculation below.⁴⁶ This is because for the purposes of the UK planning system, such institutions occupy a different land-use class from other housing (use class C2, which comprises residential institutions, versus C3, which comprises private dwellings)⁴⁷. However, all other types of specialist housing for older people fall within use class C3 and, as such, are within the scope of this Housing Needs Assessment. Having said this, we will note the existing provision of such institutional accommodation where it exists in Tuxford.

187. The 2011 Census highlights the number of residents living in different types of communal establishments. Within Tuxford, it identified 0 residents living in care homes with nursing and 24 in care homes without nursing.⁴⁸

188. Given that communal establishments (care homes) are generally outside the scope of housing needs assessments for the reasons described above, these are discounted from this analysis, and the remaining specialist housing for older people, which should be within use class C3 and thus within the scope of this assessment, is presented in Table 6-1 below. This gives a total of 45 specialist dwellings (or bed spaces), for a 2011 population aged 75+ of 198. This suggests the actual rate of provision in Tuxford is approximately 225 dwellings per 1000 population aged 75+.

Table 6-1: Existing specialist housing for the elderly (excluding care homes) in Tuxford

Name	Description	Bed spaces	Tenure	Type
1 Tuxford Manor Care Home	<p>Tuxford Manor is a purpose-built care home in the town of Tuxford, Nottinghamshire. Our home has a superb reputation locally and we are proud to be part of the local community. Facilities at Tuxford Manor include various lounges, a hair salon and our ever-popular café. Our reception café was recently refurbished, creating a relaxing area for residents to sit with their family and friends over a cup of tea and a slice of cake.</p> <p>Outside, our home benefits from extensive gardens leading on to a large field to the rear of the home. An area of the field has been allocated for raised vegetable beds to enable green-fingered residents to enjoy growing their own fruit and vegetables.</p> <p>We support our residents to continue with the daily activities and routines they would have done in their own home. Our residents particularly enjoy baking and preparing vegetables. Our care team also accompany residents to the local shop to buy their</p>	45	Older people generally / People with dementia	Single room (en suite)

⁴⁵ See <https://www.ageuk.org.uk/documents/EN-GB/Political/Age%20UK%20ID201813%20Housing%20Later%20Life%20Report%20-%20final.pdf?dtrk=true>

⁴⁶ Further details on the definition of different types of housing within the English planning system are available at <https://www.gov.uk/guidance/definitions-of-general-housing-terms>

⁴⁷ See Paragraph: 009 Reference ID: 13-009-20140306 at <https://www.gov.uk/guidance/when-is-permission-required>

⁴⁸ ONS, 2011 (KS405EW)

		morning paper if they wish to do so. Entertainers visit our home regularly and we often welcome students from the Tuxford Academy as part of our active volunteer programme"			
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Source: <http://www.housingcare.org>

ii) Tenure-led projections

- 189. Turning to determining future need for specialist housing, the first step is to review data on the tenure of households aged 55-75 across Bassetlaw, as this is the smallest geography for which tenure by age bracket data is available. The age cohort-based approach is taken because it is these households which, over the next 20 years, will be reaching the age of 75+, where the need for specialist housing provision is more likely. The existing tenure split within this cohort is used to project forward the need for specialist housing according to different tenure.
- 190. The projection is based on the premise that those currently occupying their own home will also 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 accommodation of some kind.
- 191. According to Table 6-2 below, the majority of those who are aged 55-75 own their properties outright, followed by those who own with a loan or mortgage and rent.

Table 6-2: Tenure of households aged 55-75 in Bassetlaw, 2011

All owned	Owned outright	Owned with a mortgage or loan or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
16,050	9,144	3,358	3,548	2,401	903	244
100%	57%	20.9%	22.1%	15%	5.6%	1.5%

Source: Census 2011

- 192. The next step is to project how the overall number of older people in Tuxford is likely to change in future, by extrapolating from the ONS Sub-National Population Projections for Bassetlaw at the end of the Plan period. The figure must be extrapolated from the LPA data because such projections are not available at neighbourhood level. The results are set out in Table 6-3 below.
- 193. This calculation indicates that the proportion of elderly people in Tuxford is expected to nearly double in both the NA and the district as a whole. This results in an increase of 193 residents who are over 75 in the parish.

Table 6-3: Modelled projection of elderly population in Tuxford by end of Plan period

Age group	2011		2037	
	Tuxford	Bassetlaw	Tuxford	Bassetlaw
All ages	2649	112,863	2,909	121,200
75+	198	9,397	391	18,600
%	7.47%	8.32%	13.44%	15.34%

Source: ONS SNPP 2016, AECOM Calculations

- 194. The results of this exercise provide us with a projection of the number of people in Tuxford living in each tenure in the 55-75 cohort by 2011, as shown in the table below. This projection is calculated by multiplying the projected number of people aged 75 and over by the end of the Plan period by the tenure split for Bassetlaw presented in Table 6-2 above, and is set out in Table 6-4 below.

195. A key assumption made here is that, for the purposes of determining the proportion of households aged 75+ falling into different tenures in 2037, and consequently the number of specialist units they might need, the growth in the overall population of those aged 75 is used.

Table 6-4: Projected tenure of households aged 75+ in Tuxford to the end of the Plan period

Owned	Owned outright	Owned with a mortgage or loan or shared ownership	All rented	Social rented	Private rented	Living rent free
150	110	40	43	29	11	3

Source: Census 2011, ONS SNPP 2013, AECOM Calculations

196. The population figures in Table 6-4 above are then translated into households, as set out in Table 6-5 below. The translation factor used was 1.4 persons per household, which was the rate in Bassetlaw for people aged over 75 in the Census 2011.

Table 6-5: Projected tenure by household aged 75+ in the NA by the end of the plan period

Owned	Owned outright	Owned with a mortgage or loan or shared ownership	All rented	Social rented	Private rented	Living rent free
107	79	29	30	21	8	2

Source: Census 2011, ONS SNPP 2013, AECOM Calculations

197. Next the incidence of mobility limitations is considered, as defined by the Census, within each tenure group for those aged 65+ in Tuxford. This allows us to link the levels of need (as defined by extent of mobility limitations within the population) to tenure (based on the premise that such needs can be used as a proxy for the need for specialist housing in this age group).

198. The tendency for people in rented housing to have higher dependency levels is well established. It arises partly because people with higher dependency levels tend to have lower incomes; they are therefore less able to afford to buy, even at earlier stages in their lives. It also reflects the fact that as people develop support and care needs they may find that the only suitable and affordable option to them is available in the social rented sector.

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

Tenure	All categories: Long-term health problem or disability	Day-to-day activities limited a lot	Day-to-day activities limited a little	Day-to-day activities not limited
All categories: Tenure	100%	10%	11%	79%
Owned or shared ownership: Total	76%	9%	11%	80%
Owned: Owned outright	34%	15%	16%	69%
Owned: Owned with a mortgage or loan or shared ownership	42%	4%	8%	88%
Rented or living rent free: Total	24%	12%	11%	77%
Rented: Social rented	11%	18%	15%	67%
Rented: Private rented or living rent free	13%	7%	7%	85%

Source: DC3408EW Health status

199. Focusing on those whose activities are limited a lot, the calculations suggest that of the 30 renters and 107 owners in Tuxford in this age group, there could be a need for 10 specialist homes for owner occupiers (9% x 107) and 4 for renters of all kinds (12% x 30), or 14 new specialist homes in total.

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

Table 6-7: AECOM estimate of specialist housing need in Tuxford by the end of the Plan period

Type	Affordable	Market	Total (rounded)
Housing with care (e.g. extra care)	Multiply the number of people across all rented tenures (not just social rent as those aged 65+ who need to rent are overwhelmingly likely to need Affordable Housing) by the percent of occupiers in that tenure who have day to day activity limitations limited a lot	Multiply the number of people across all owner-occupied housing by the percent of occupiers in that tenure who have day to day activity limitations limited a lot	14
	4	10	
Adaptations, sheltered, or retirement living	Multiply the number of people across all rented housing by the percent of occupiers in that tenure who have day to day activity limitations limited a little	Multiply the number of people across all owned housing by the percent of occupiers in that tenure who have day to day activity limitations limited a little	15
	3	12	
Total	7	22	29

Source: Census 2011, AECOM Calculations

201. The number of households falling into potential need for specialist accommodation is therefore 29, which is 21% of the 137 additional households aged 75 and above projected to live in Tuxford by the end of the Plan period.

iii) Housing LIN-recommended provision

202. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the respected models for planning for the housing needs of older people. In Table 6-8 below we reproduce the key table from their Strategic Housing for Older People (SHOP) toolkit. The table serves as a guide, based on best practice research, to the numbers of specialist dwellings for older people that should be provided given the increase in their numbers over the Plan period, and how these should be split into the different tenures.

Table 6-8: Recommended provision of specialist housing for older people from the SHOP toolkit

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

203. As Table 6-3 shows, Tuxford is forecast to have an over-75 population of 391 by the end of the Plan period, representing growth of 193 individuals on 2011 numbers. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = $60 \times 0.2 (193/1000) = 12$
- Leasehold sheltered housing = $120 \times 0.2 (193/1000) = 24$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = $20 \times 0.2 (193/1000) = 4$
- Extra care housing for rent = $15 \times 0.2 (193/1000) = 3$
- Extra care housing for sale = $30 \times 0.2 (193/1000) = 6$
- Housing based provision for dementia = $6 \times 0.2 (193/1000) = 1$

204. This produces an overall total of 49 specialist dwellings which might be required by the end of the plan period.

205. Table 6-9 below sets out the HLIN recommendations in the same format as Table 6-7 above. It is important to stress that the SHOP toolkit embeds assumptions that uplift the provision of specialist accommodation compared to current rates. This means that the requirements expressed by the SHOP toolkit are higher than those implied by a straightforward projection based on the growth of the over 75 population.

Table 6-9: HLIN estimate of specialist housing need in Tuxford by the end of the Plan period

Type	Affordable	Market	Total
Housing with care (e.g. extra care)	Includes: enhanced sheltered housing for rent + extra care housing for rent + housing based provision for dementia	Includes: enhanced sheltered housing for sale + extra care housing for sale	22
	6	16	
Sheltered housing	Conventional sheltered housing for rent	Leasehold sheltered housing	27
	5	22	
Total	11	38	49

Source: Housing LIN, AECOM calculations

6.4 Conclusions- Specialist Housing for the Older People

206. The 2011 Census highlights the number of residents living in different types of communal establishments. Within Tuxford, it identified 0 residents living in care homes with nursing and 24 in care homes without nursing.
207. In terms of existing specialist housing for the elderly (excluding care homes) in Tuxford, our analysis found a total of 45 specialist dwellings (or bed spaces), for a 2011 population aged 75+ of 198. This suggests the actual rate of provision in Tuxford is approximately 225 dwellings per 1000 population aged 75+.
208. By extrapolating from the ONS Sub-National Population Projections for Bassetlaw at the end of the Plan period, we determined the percentage of older people within the population of Tuxford by 2037. Our calculation indicates that the proportion of older (75+) people in Tuxford is expected to nearly double between 2011 and 2037. This results in an increase of 193 residents who are over 75 in the parish.
209. The tendency for people in rented housing to have higher dependency levels is well established. It arises partly because people with higher dependency levels tend to have lower incomes; they are therefore less able to afford to buy, even at earlier stages in their lives. 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.
210. We have developed two projections for the number of specialist dwellings that should be provided in Tuxford. The tenure-led method estimated the number of households falling into potential need of specialist accommodation to be 32, while the HLIN tool provides a value of 49. This gives a range of between 32-49 households who might need housing with care over the plan period.
211. While it is important to maximise the accessibility of all new housing, it is particularly important for specialist housing for older people to be provided in sustainable, accessible locations, for a number of reasons, as follows:
- so that residents, who often lack cars of their own, are able to access local services and facilities, such as shops and doctor's surgeries, on foot;
 - so that any staff working there have the choice to access their workplace by more sustainable transport modes; and
 - so that family members and other visitors have the choice to access relatives and friends living in specialist accommodation by more sustainable transport modes.
212. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist elderly housing needs arising from a number of different locations and/or neighbourhood plan areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).
213. It is considered that Tuxford 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 Plan area (while noting there is no specific requirement or obligation to do so if there is potential to meet need arising from Tuxford in other suitable locations near to but outside the Plan area boundaries). Where it is considered for any reason desirable to meet some of the specialist need outside the Neighbourhood Plan area boundaries, there will be a degree of overlap between the number of specialist dwellings to be provided and the overall dwellings target for the Neighbourhood Plan area itself.
214. Wherever specialist housing is to be accommodated, partnership working with specialist developers is recommended, so as to introduce a greater degree of choice into the housing options for older people who wish to move in later life.

7. Conclusions

7.1 Overview

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

Table 7-1: Summary of study findings specific to Tuxford with a potential impact on Neighbourhood Plan housing policies

Issue	Summary of evidence and data assessed	Conclusions and recommendations
<p>Housing tenure and affordability</p>	<p>The tenure profiles within Tuxford and Bassetlaw are similar.</p> <p>House prices have increased from 2009 to 2018, reaching a mean peak of £175,000.</p> <p>In the local area, the average total household income is £40,100, with the lower quartile gross earnings for Bassetlaw for single-earners at £13,286 and dual-earning households at £26,572.</p> <p>If Tuxford’s housing target of 250 dwellings is provided over the Plan period in accordance with the Policy 3 in the emerging Bassetlaw Local Plan, which requires that 10% of dwellings on brownfield sites and 20% of dwellings on Greenfield sites should be Affordable Housing (AH), approximately 31 units of Affordable Housing can be expected.</p>	<p>It is apparent that households on average incomes are able afford most housing options in Tuxford. Those households on two lower quartile income may be able to afford most intermediate tenures and lower market rents, though those earning slightly above this level would be able to afford to buy.</p> <p>In contrast, single lower quartile earning households are theoretically unable to afford any tenures in Tuxford. However, they may well be able to afford social and affordable rents if they receive benefits or direct rent payments, and may be able to afford lower-end market rents if living in a room in a shared house.</p> <p>There is a valuable role to be played by affordable routes to home ownership in Tuxford since these tenures appear relatively affordable while market purchase is not.</p> <p>When the SHMA update (2017) figures are prorated to Tuxford based on its fair share of the population (2.3% of the Bassetlaw District population), this equates to 3.2 homes per annum (predominately for social/affordable rent) or 54 homes over the Neighbourhood Plan period 2020-2037.</p> <p>AECOM’s estimate of the potential demand for affordable home ownership is 2.7 households per annum, or 50 over the Plan period.</p> <p>A Local Plan aligned tenure split of 50% rented and 50% routes to home ownership within 31 units of Affordable Housing (15-16 units of each) would not satisfy the identified need of 54 affordable rented homes for those in the most urgent need. As such, the neighbourhood planners may wish to prioritise the delivery of affordable rented homes in the Affordable Housing tenure split.</p> <p>A middle ground tenure split of 75% rented tenures and 25% routes to ownership is proposed on the basis of the evidence gathered here and AECOM’s judgement. This can be distributed differently among the various affordable ownership products depending on the outcomes of the ongoing government consultation regarding First Homes.</p>

<p>Housing type and size</p>	<p>The 2011 Census shows that there were 1,142 households living in Tuxford, 31.9% living in detached houses, 38.7% semi-detached, 22.8% terraced houses, and 4.9% in flats.</p> <p>There is a larger proportion of 2 and 3 bedroom properties in Tuxford compared to Bassetlaw, but the dwelling mix in terms of number of bedrooms is otherwise generally similar.</p> <p>In terms of demographics, the 2011 Census data reveals that there is a stronger prevalence of those who are 45-64 in Tuxford (31%) compared to Bassetlaw (29%) and the rest of England (25%). However, on the whole, the age structure of Tuxford is highly reflective of that in the wider area of Bassetlaw and in the rest of England.</p>	<p>In terms of demographic change, the analysis suggests that new development should remain relatively balanced and in line with existing proportions, with the supply of two- to four-bedroom homes prioritized.</p> <p>This analysis 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 NA or on any particular site. These include the characteristics of the existing stock of housing, the role of the NA or site within the wider housing market area (linked to any LA strategies or plans) and site-specific factors which may justify a particular dwelling mix.</p>
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<p>Specialist housing for older people</p>	<p>In terms of existing specialist housing for the elderly (excluding care homes) in Tuxford, our analysis found a total of 45 specialist dwellings (or bed spaces), for a 2011 population aged 75+ of 198. This suggests the actual rate of provision in Tuxford is approximately 225 dwellings per 1000 population aged 75+.</p> <p>Our calculation indicates that the proportion of older (75+) people in Tuxford is expected to nearly double between 2011 and 2037. This results in an increase of 193 residents who are over 75 in the parish.</p>	<p>We have developed two projections for the number of specialist dwellings that should be provided in Tuxford. The tenure-led method estimated the number of households falling into potential need of specialist accommodation to be 32, while the HLIN tool provides a value of 49. This gives a range of between 32-49 households who might need housing with care over the plan period.</p> <p>While it is important to maximise the accessibility of all new housing, it is particularly important for specialist housing for older people to be provided in sustainable, accessible locations.</p> <p>It is considered that Tuxford is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and considerations of cost-effectiveness.</p> <p>As such, there is potential for such accommodation to be provided within the Neighbourhood Plan area (while noting there is no specific requirement or obligation to do so if there is potential to meet need arising from Tuxford in other suitable locations near to but outside the Plan area boundaries).</p>
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7.2 Recommendations for next steps

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

- All Neighbourhood Planning Basic Conditions, but in particular the following: Condition A, namely that the Neighbourhood Plan has regard to national policies and advice contained in guidance issued by the Secretary of State; Condition D, that the making of the Neighbourhood Plan contributes to the achievement of sustainable development; and Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
- The views of Bassetlaw – in particular in relation to the quantity of housing that should be planned for;
- The views of local residents;
- The views of other relevant local stakeholders, including housing developers and estate agents;
- The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by Bassetlaw, including but not limited to the Strategic Housing Land Availability Assessment (SHLAA);
- The recommendations and findings of this study; and
- The impact of the Government’s Standard Methodology on calculating housing need for Bassetlaw and the neighbourhood plan areas within it.

217. 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.

218. Bearing this in mind, it is recommended that the Neighbourhood Plan steering group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Bassetlaw or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
219. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

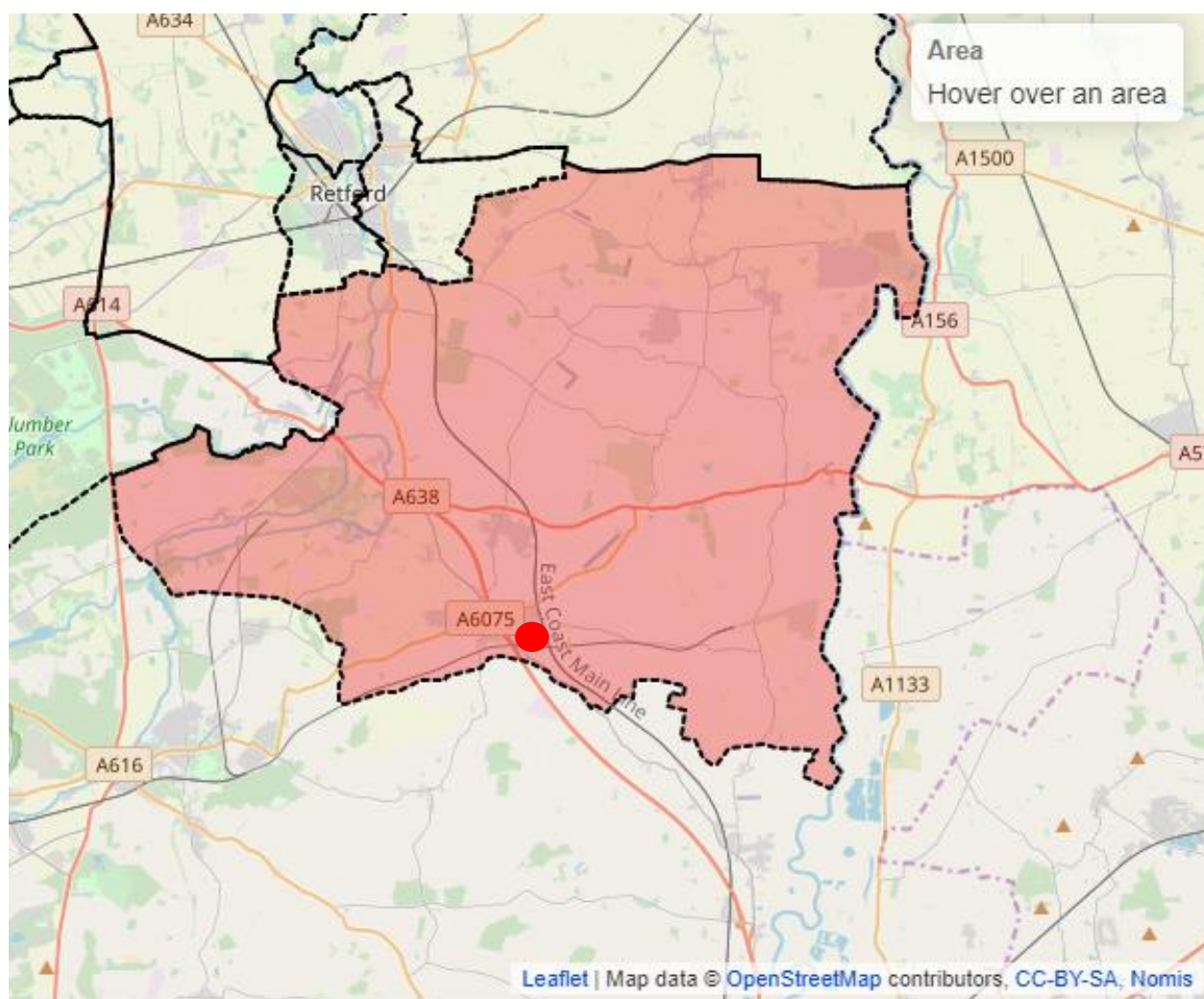
Appendix A : Calculation of Affordability Thresholds

A.1 Assessment geography

220. As noted in the Tenure and Affordability chapter above, affordability thresholds can only be calculated on the basis of data on incomes across the Neighbourhood Plan area. Such data is available at MSOA level but not at the level of neighbourhood plan areas.

221. As such, when calculating affordability thresholds, an MSOA needs to be selected that is a best-fit proxy for the Neighbourhood Plan area. In the case of Tuxford it is considered that MSOA Bassetlaw 015 is the closest realistic proxy for the Neighbourhood Plan area boundary, and as such, this is the assessment geography that has been selected. A map of MSOA Bassetlaw 015 appears below in Figure A-1.

Figure A-1: MSOA Bassetlaw 015 used as a best-fit geographical proxy for the Neighbourhood Plan area



Source: ONS

A.2 Market housing

222. Market dwellings are accessible to people on higher incomes. Choices in the housing market are driven principally by spending power, life stage, and personal taste.

223. The operation of the housing market is, in most circumstances, the best means of addressing the demand for different types of housing for sale. For this reason, it is important that planning policy does not place unnecessary burdens on the market preventing its ability to respond to demand, because this is the principal way equilibrium is achieved in the market and thus house price growth kept in check.

224. In this sense, the notion of development viability is essential. It is important not to deter development in the context of clear housing need; to do so will not only frustrate the delivery of new housing but also may deprive the community of resources for infrastructure improvements.

225. To determine affordability in market housing, the assessment considers two primary indicators: income thresholds, which denote the maximum share of a family's income that should be spent on accommodation costs, and purchase thresholds, which denote the standard household income required to access mortgage products.

i) Market sales

226. The starting point for calculating the affordability of a dwelling for sale (i.e. the purchase threshold) from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5.

227. To produce a more accurate assessment of affordability, both the savings available for a deposit and the equity in the home from which the buyer is moving (if not a first-time buyer) should be taken into account. However, this data is not available for Tuxford. As such, a reasonable assumption is therefore made that a 10% purchase deposit is available to the prospective buyer.

228. The value of an entry-level dwelling is considered the best representation of the segment of market housing most likely to be accessible to those on lower incomes.⁴⁹ The value of an entry level dwelling used here is the lower quartile average house price from sales data from Land Registry over the year 2018.

229. The calculation is therefore:

- Value of an 'entry level dwelling' = £145,000;
- Purchase deposit = £14,500 @10% of value;
- Value of dwelling for mortgage purposes = £130,500
- Loan to income ratio = value of dwelling for mortgage purposes divided by 3.5;
- **Purchase threshold = £37,286**

ii) Private Rented Sector (PRS)

230. Income thresholds are used to calculate the affordability of rented and affordable housing tenures. Households are deemed able to afford a private rented property if the lower quartile private rent does not exceed 25% of gross household income.

231. It is assumed that lower quartile private rent equates to the average rent paid in the Neighbourhood Plan area for a two-bedroom dwelling (enough living space for two or three individuals). In order to be in conformity with the Government guidance on overcrowding,⁵⁰ such a home would require three habitable rooms (a flat or house with two bedrooms).

232. The property website Home.co.uk shows rental values for property in the Neighbourhood Plan area. The best available data is derived from properties available for rent within the 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.

233. According to home.co.uk, there are 3 two-bed properties currently listed for rent across Tuxford, with an average price of £511 per calendar month. The overall median is £750 per month.

234. It is possible to derive from this data the estimated income threshold for private rental sector dwellings in the Neighbourhood Plan area; the calculation is therefore:

- Annual rent = £511 x 12 = £6,132;
- Multiplied by 3.3 (so that no more than 30% of income is spent on rent) = £20,440;

⁴⁹ 'Entry-level dwelling' can be understood to comprise a property that costs the average value of dwellings falling into the lower quartile of house prices in the Neighbourhood Plan area, as set out in the Tenure and Affordability chapter above.

⁵⁰ This is based on the concept of the 'room standard', which indicates a dwelling is legally overcrowded if two people of the opposite sex have to share a room to sleep in (this does not apply when couples share a room). See: http://england.shelter.org.uk/housing_advice/repairs/overcrowding

- **Income threshold (private rental sector) = £20,440.**

235. The NPPF 2019 acknowledges that build-to-rent dwellings have a role to play in providing affordable market homes and may meet affordable housing need where they include a component of affordable private rent.

A.3 Affordable Housing

236. There are a range of tenures that constitute the definition of Affordable Housing within the 2019 NPPF: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership.

237. This variety of tenures reflects an ambition by the Government to provide a pathway to home ownership for more households, as well as introducing market principles into the provision of subsidised housing for rent. The aim is to divide affordable housing into a series of products designed to appeal to different sectors of the market and, by changing eligibility criteria, bring rents closer in line with people's ability to pay.

238. We consider each of the affordable housing tenures in turn.

i) Social rent

239. Rents in socially rented properties reflect a 'formula rent' based on a combination of individual 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 low incomes and is subject to strict eligibility criteria.

240. To determine social rent levels, data and statistical return from Homes England is used. This data is only available at the LPA level so must act as a proxy for Tuxford]. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for Bassetlaw in the table below.

241. To determine the income needed, it is assumed that no more than 25% of income should be spent on rent.

Table A-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent PCM	£100	£118	£127	£148	£118
Annual average	£5,217	£6,129	£6,587	£7,711	£6,148
Income needed	£20,867	£24,517	£26,349	£30,844	£24,592

Source: Homes England, AECOM Calculations

ii) Affordable rent

242. 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). Even an 80% discount on the market rent may not be sufficient to ensure that households can afford it, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.

243. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Bassetlaw (above). Again it is assumed that no more than 30% of income should be spent on rent.

Table A-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£78.21	£95.59	£107.37	£90.67	£97.23
Annual average	£4,067	£4,971	£5,583	£4,715	£5,056
Income needed	£16,268	£19,883	£22,333	£18,859	£20,224

Source: Homes England, AECOM Calculations

iii) Intermediate tenures

244. Intermediate housing includes homes for sale and rent provided at a cost above social rent, but below market levels, subject to the criteria in the affordable housing definition above. They can include shared equity (shared ownership and equity loans), other low-cost homes for sale and intermediate rent, but not affordable rented housing.

Discounted Market Homes

245. In paragraph 64 of the NPPF 2019, the Government introduces a recommendation that “where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership”. The most recent proposals for ‘Changes to the current planning system’ suggest that 25% of all Affordable Housing should be First Homes – the Government’s new flagship discounted market sale product. When the NPPF is next updated, it is expected that the 10% requirement referenced above may be replaced by the First Homes requirement.
246. Whether to treat discounted market sale homes as affordable housing or not depends on whether discounting the asking price of new build homes of a size and type suitable to first time buyers would bring them within reach of people currently unable to access market housing for purchase.
247. Applying a discount of 30% - as in the Government’s proposed First Homes product – provides an approximate selling price of £101,500 (30% discount on median average prices of £145,000). Allowing for a 10% deposit further reduces the value of the property to £91,350. The income threshold at a loan to income ratio of 3.5 is £26,100.
248. In practice, developers are likely to price these homes in relation to new build prices, particularly in locations where discounting in relation to entry level prices may not make these homes viable to develop in relation to build costs. When new build prices are discounted by 30% they may not offer any discount on entry level prices.
249. The income thresholds analysis in the Tenure and Affordability chapter also compares local incomes with the costs of a 20%, 40% and 50% discounted home. This would require an income threshold of £29,829, £22,371 and £18,643 respectively.

Shared ownership

250. Shared ownership involves the purchaser buying an initial share in a property typically of between 25% and 75% and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable. The share owned by the leaseholder can be varied by ‘staircasing’. Generally, staircasing will be upward, thereby increasing the share owned over time.
251. 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.
252. To determine the affordability of shared ownership, calculations are based on the median house price of £145,000.⁵¹ 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 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).
253. A 25% equity share of £145,000 is £36,250, from which a 10% deposit of £3,625 is deducted. The mortgage value of £32,625 is then divided by 3.5. To secure a mortgage of £32,625, an annual income of £9,321 is therefore needed. In addition to mortgage costs, rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £108,750. An ongoing annual rent equivalent to 2.5% of the value of the unsold equity is assumed, which is £2,719 and requires an income of £9,062 (multiplied by 3.33 so that no more than 30% of income is spent on rent). Therefore, an income of around £18,384 (£9,321 + £9,062) is required to afford a 25% shared equity purchase of an entry-level home. The same calculations were undertaken for equity shares of 50% and 75%, producing income thresholds of £24,685 and £30,985 respectively.

⁵¹ It is important to note that current shared ownership models are only available for new build homes, which are assumed to cost more than this average taken from all open market housing, which also includes property re-sale.

Appendix B Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

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

Affordable Housing (NPPF Definition)

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

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

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods⁵².

Age-Restricted General Market Housing

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

⁵² The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

Annual Monitoring Report

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

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, overcrowding, concealment or affordability, but who are yet to be offered a home suited to their needs.

Bedroom Standard⁵³

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.

Co-living

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

Community Led Housing/Community Land Trusts

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

Community Right to Build Order⁵⁴

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)⁵⁵

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

Equity Loans/Shared Equity

An equity loan which acts as a second charge on a property. For example, a household buys a £200,000 property with a 10% equity loan (£20,000). They pay a small amount for the loan and when the property is sold e.g. for £250,000 the lender

⁵³ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

⁵⁴ See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

⁵⁵ See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

receives 10% of the sale cost (£25,000). Some equity loans were available for the purchase of existing stock. The current scheme is to assist people to buy new build.

Extra Care 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.

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 years⁵⁶, 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 the very frail elderly, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs.

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

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

Overcrowding

There is no 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.

⁵⁶ See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

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%, 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 Housing⁵⁷

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

⁵⁷ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents need. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden.

Strategic Housing Land Availability Assessment

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 the Elderly

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

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.⁵⁸

⁵⁸ See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

