

Tuxford Neighbourhood Plan

Housing Needs Assessment (HNA)

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List of acronyms used in the text:

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

1. Executive Summary

- 1.1.1. Tuxford is a Neighbourhood Area (NA) located in the district of Bassetlaw. The NA boundary covers the areas administered by Tuxford Town Council.
- 1.1.2. The 2021 Census recorded 2,809 residents, formed into 1,209 households and occupying 1,258 dwellings. This data indicates population growth of around 6% since 2011, when the Census 2011 recorded a total of 2,649 residents and 1,142 households. Comparing Census 2021 dwellings figures with 2011 suggests growth of 45 in the number of dwellings over the 10-year period.
- 1.1.3. There has been some development in Tuxford in recent years. Bassetlaw District Council has provided data showing that 145 new homes have been built since 2011, of which, 97 were delivered as Affordable Housing. The current total number of dwellings in the NA is therefore estimated to be 1,363 (total from the 2011 Census + completions post 2021).
- 1.1.4. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Tuxford Town Council at the outset of the research.
- 1.1.5. Data from the 2021 Census is continuing to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level is not yet available, as well as some data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections where necessary to build up evidence at the neighbourhood level.
- 1.1.6. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF)¹ and practice guidance (both published in December 2024).²

1.2. Affordability and Affordable Housing

Current tenure profile

- 1.2.1. Home ownership is the dominant tenure in Tuxford at 67% of all households, which is broadly aligned with the average seen across Bassetlaw (68%). In terms of other household tenures around 17% of the Tuxford household population are living in private rented homes and 15% in social rented homes, which is the same as the average across Bassetlaw.
- 1.2.2. There has been a relatively sharp increase in the number of private renters over the last decade (+34%), which is in contrast to either much slower growth or a slight contraction in other tenures. Although completions data since 2021 show an increase in the overall number of Social Rented homes.

¹ [National Planning Policy Framework](#) published in December 2024

² [Housing and economic needs assessment - GOV.UK](#) published in December 2024

Affordability

- 1.2.3. House prices in Tuxford have followed a clear upward growth trajectory over the last decade. The current median house price (middle number when arranged from lowest to highest) is £178,000, which is 52% higher than the median in 2014. The lower quartile price (the lowest 25% of prices, used as a good proxy for entry level housing) sits at £142,000 and is 48% higher than the 2014 LQ figure.
- 1.2.4. House prices in Tuxford appear to be broadly comparable with the average for Bassetlaw, where the 2024 median house price was £186,000.
- 1.2.5. AECOM has estimated the annual income required to afford various tenures of housing in Tuxford. These thresholds are compared to local incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA was £41,300 in 2020, and the lower quartile earnings (per person) were £18,830.
- 1.2.6. House prices in Tuxford are generally unaffordable to households on average incomes and would require an income approximately 11% higher than the current median income. Private renting appears to be more affordable than home ownership, with average rents being affordable for households with an average income and entry level rents affordable for households made up of two lower earners.
- 1.2.7. Subsidised routes to home ownership like First Homes, Discount Market Housing and Shared Ownership are intended to target households who can afford to rent but not to buy. In Tuxford, there does not appear to be a very large gap between the income required to rent and the income required to buy a home, meaning it is difficult to define who may benefit from Affordable Home ownership products.
- 1.2.8. However, both Discount Market Sale and First Homes at a minimum discount of between 20-30% would be affordable to average income households. Although these products may not necessarily be more affordable than market housing options to residents in Tuxford, they can offer greater choice in the market.
- 1.2.9. Both social and affordable rented housing appears generally affordable to households with a single lower earner on the basis of their earnings alone, but low-income households may be entitled to housing benefit to support their rental costs depending on their particular circumstances.

The need for Affordable Housing

- 1.2.10. Drawing on the Bassetlaw Housing and Economic Development Needs Assessment, AECOM estimate a potential need for 5.1 social/affordable rented homes per annum over the Tuxford Neighbourhood Plan (2024 - 2038). However, this need relates to estimates within the Bassetlaw HEDNA (2020 – 2038) and may have been met by new development since 2020.
- 1.2.11. Modelling detailed in the main body of the report also suggests that Tuxford has potential demand for 7.1 new affordable home ownership dwellings per annum over the same period.

1.2.12. It should be noted that the households eligible for affordable home ownership products typically do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

Affordable Housing policy

1.2.13. Affordable Housing is typically provided and made financially viable by Local and Neighbourhood Plan policies that require it to be included at a set proportion of market housing developments. The Bassetlaw District Council Local Plan policy on this subject requires between 20% (brownfield sites) and 25% (greenfield sites) of all new housing to be affordable on sites delivering over 10 units.

1.2.14. The adopted Local Plan recommends a tenure split of 25% social/affordable rented housing, 25% First Homes and 50% other affordable home ownership dwellings. Based on the affordability analysis in the main body of this report, and recent changes in national policy, this HNA suggests a slightly amended tenure mix of 50% social/affordable rent and 50% affordable home ownership for new Affordable Housing in Tuxford.

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

1.3. Housing Mix: Type and Size

The current housing mix

1.3.1. The current dwelling mix in Tuxford is dominated by detached and semi-detached dwellings which make up over seven tenths of all dwellings in the NA. The remainder is made up of terraced dwellings (21%) and a smaller share of flats (5%).

1.3.2. In terms of size, the NA is dominated by modest sized homes with between 2 and 3 bedrooms, which cumulatively make up over three quarters of all homes in the NA. The remainder of the dwelling share is made up of larger 4+ bed homes (20%) and a very small proportion of 1 bed homes (5%).

1.3.3. When compared to Bassetlaw, the NA has a much higher proportion of terraced homes than is common for the district. In terms of size, homes in Tuxford broadly align with the average size mix in Bassetlaw, other than some minor proportional variation across the different size categories.

Population characteristics

1.3.4. The Tuxford population appears to have increased by 6% over the last decade. The increase in the NA population appears most evident in the population aged between 65 - 84, but also in the population older than 85. The other age groups in Tuxford have

experienced either a modest increase or a slight decline in their share of the overall population. However, there has been some growth in the population of children aged 0-14 which is likely to have been supported by the delivery of new homes in recent years, particularly new affordable housing.

- 1.3.5. Household projections suggest that the Tuxford population will continue to age over the NP period, with a potential 67% increase in the population aged 65 and over. The projections also suggest that the younger population cohorts in the NA will contract over the same time period.

Future population and size needs

- 1.3.6. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that new development should deliver a variety of dwelling sizes, but some priority should be given to the delivery of larger sized homes (particularly with 3 bedrooms).
- 1.3.7. However, the inclusions of modestly sized homes with between 1 and 3 bedrooms can help strike a balance between the needs of families and affordability constraints. This does not guarantee that new homes will be affordable for younger people or newly forming families, and affordability barriers outlined earlier in the report may still apply.
- 1.3.8. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

1.4. Specialist Housing for Older People

- 1.4.1. There are currently estimated to be around 302 individuals aged 75 or over in Tuxford, a number that has grown from 198 in 2011 and is projected to rise to 479 by the end of the Neighbourhood Plan period (2038).
- 1.4.2. A clear majority (78%) of Bassetlaw's households aged between 55 – 75 in 2011 (and therefore likely to reach the 75+ bracket by 2038) are owner occupiers and the remainder predominantly rent from a social landlord. This is important because those currently owning are likely to require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent may need subsidised rented housing because they are unlikely to have the funds to buy.

Projected demographic change and need for specialist housing

- 1.4.3. The 75+ population of the NA is projected to increase from 11% to 15% of the overall population between 2024 and 2038. The growth in the older population should be converted into households because some older people will be cohabiting in old age. The projected growth in the older population points to 126 new households made up of persons aged 75+ over the Neighbourhood Plan period.

- 1.4.4. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research.
- 1.4.5. The two methods for estimating the future need in Tuxford produce a range of 44 to 70 specialist accommodation units that might be required during the plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated.
- 1.4.6. Broadly, between 65 - 75% of this estimated need is likely to be for market purchase. Moreover, between 50-70% of the need may be accommodated through either sheltered accommodation or adaptations to the existing housing stock, rather than extra care accommodation. The potential additional need for care and nursing home beds in Tuxford by 2038 can be estimated at around 20 bedspaces.
- 1.4.7. The main unmet need in Tuxford is for market sheltered accommodation (or accommodation which would deliver a similar offering). In some cases, this need may be satisfied by new housing that is accessible and adaptable for people with lower support needs. Following commitments data provided by Bassetlaw District Council, the NA is not expecting any delivery of specialist accommodation over the plan period. However, the findings in this HNA can be used to discuss this provision within the NA with Bassetlaw District Council.

2. Context

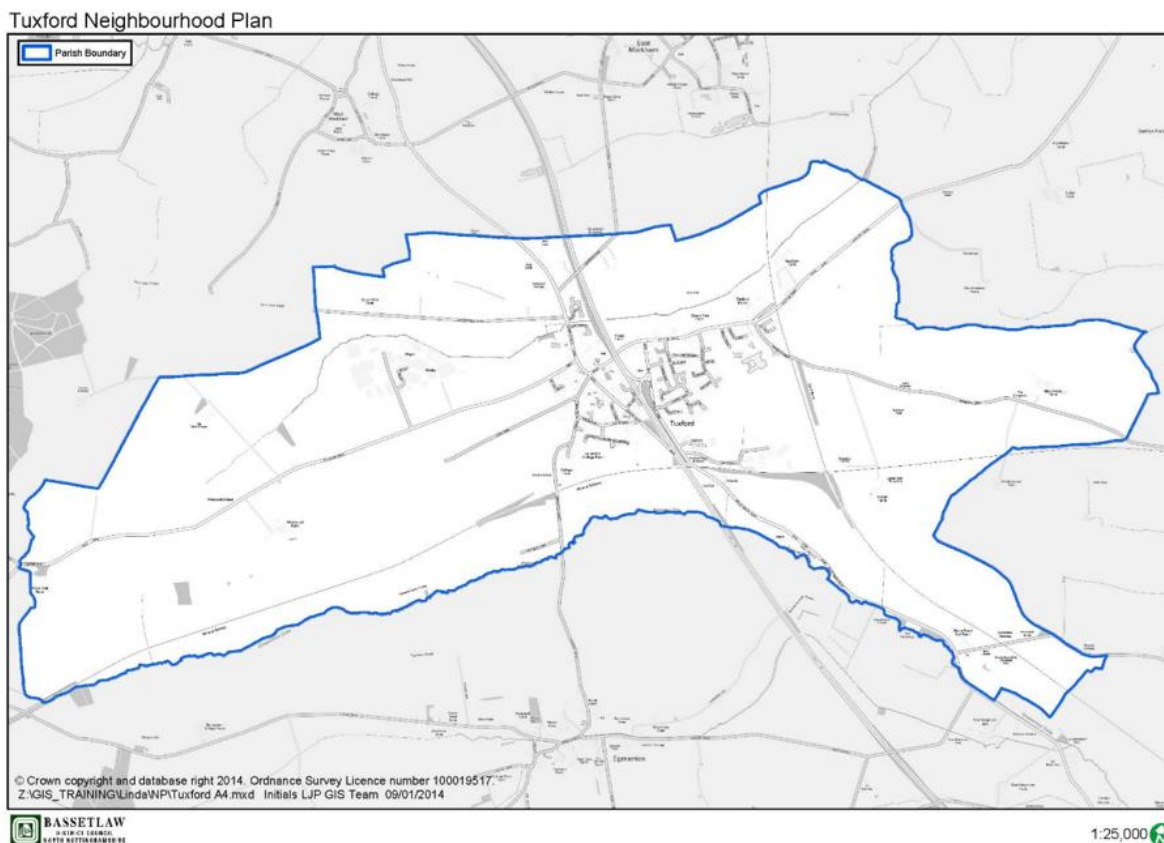
2.1. Local context

- 2.1.1. Tuxford is a Neighbourhood Area (NA) located in the district of Bassetlaw in the East Midlands. The NA boundary follows the existing parish boundary and was designated in 2014.
- 2.1.2. The Tuxford Neighbourhood Plan was formally 'made' by Bassetlaw District Council in November 2016, and covers a Plan period of 2015 - 2030. Tuxford Town Council have started the process to review their Neighbourhood Plan, which will extend the Plan period to 2038. The evidence supplied in this report will look forward to the Plan end date of 2038, but where possible will also provide annualised figures which can be extrapolated to a different term if the Neighbourhood Plan period changes.
- 2.1.3. Tuxford is a market town set close to the southern boundary of Bassetlaw. The town is accessed by the A1, which runs through the NA. The closest train station to the NA is in Retford, which is 8 miles from the NA. In terms of services, the Tuxford NA has suitable provision for a town of its size, including shops, cafes, public houses and other small/medium sized businesses.

2.2. The NA boundary and key statistics

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

Figure 2-1: Map of the Tuxford Neighbourhood Area



Source: *Tuxford Designated NA map*³

- 2.2.2. At the time of the 2021 Census the NA was home to 2,809 residents, formed into 1,209 households and occupying 1,258 dwellings. This data indicates population growth of around 6% since 2011, when the Census 2011 recorded a total of 2,649 residents and 1,142 households. Comparing Census 2021 dwellings figures with 2011 suggests growth of 45 in the number of dwellings over the 10-year period.
- 2.2.3. Completions data provided by Bassetlaw District Council indicate that since the 2011 Census was counted there have been 145 new dwellings completed, 110 of which have been built since the 2021 Census.
- 2.2.4. The data provided by Bassetlaw District Council also shows a significant supply of 97 new social rented homes over the last decade. However, this data indicates that 11 of these new homes were classified as residential caravans, so these have been discounted from the total for the purpose of this HNA. As such, the estimated total number of dwellings is therefore 1,352 (total from the 2011 Census + completions post 2021, minus residential caravans), including 86 new affordable homes.

2.3. The housing market area context

- 2.3.1. Whilst this Housing Needs Assessment (HNA) focuses on Tuxford NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch

³ Available at <https://www.bassetlaw.gov.uk/media/3323/tuxford-neighbourhood-plan.jpg>

across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.

- 2.3.2. In the case of Tuxford, the Bassetlaw Housing and Economic Needs Assessment finds that the area is not within a self-contained housing market area, but the report finds that it is difficult to identify a larger settlement or area with influence over the District.⁴ This means that when households who live in this authority move home, the majority move within the district, but it is not a self-contained market and has links with Sheffield and other neighbouring market areas. Due to the location of Tuxford within the district, it is likely that the NA has links to other larger settlements including Newark, Lincoln and Sheffield.
- 2.3.3. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Tuxford, are closely linked to other areas. In the case of Tuxford, changes in need or demand in settlements nearby is likely to impact on the neighbourhood.
- 2.3.4. In summary, Tuxford functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Bassetlaw District Council), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

2.4. Planning policy context

- 2.4.1. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.⁵ In the case of Bassetlaw District Council, the relevant adopted Local Plan is the Bassetlaw Local Plan 2020 – 2038 (adopted May 2024)
- 2.4.2. A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the adopted Local Plan:
- Adopted Local Plan Policy STP1 identifies an overall housing requirement of 540 homes per year (or 9,720 over the Plan Period) for the district;
 - In Policy STP1 Tuxford is designated as a Large Rural Settlement, which (along with the other settlements within this category) will deliver a combined total of approximately 1,412 dwellings;
 - Policy ST2 suggests that Tuxford will see housing growth of 252 dwellings over the Local Plan period (2020 – 2038).

⁴ Available at: <https://www.bassetlaw.gov.uk/media/6017/bassetlaw-hedna-nov-2020.pdf>

⁵ A description of the Basic Conditions of Neighbourhood Planning is available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

- Policy ST27 states that 20% of all new dwellings on brownfield sites and 25% of all new dwellings on greenfield sites are expected to be delivered as Affordable Housing on sites larger than 10 homes. The suggested tenure mix within Affordable Housing is 25% affordable rent, 25% First Homes and 50% for other affordable home ownership products;
- Policy ST29 sets out an expectation that proposals for residential market housing (Class C3) should be designed to meet the requirements for accessible and adaptable dwellings under Category M4(2) accessibility standards.

2.5. Quantity of housing to provide

- 2.5.1. The NPPF 2024 (paragraphs 69 and 70) requires LPAs to provide designated neighbourhood areas with a housing requirement which reflects the overall strategy for the pattern and scale of development and any relevant allocations. Where it is not possible for the LPA to provide a requirement figure for a neighbourhood area the NPPF states that the LPA should provide an indicative figure, if requested to do so by the neighbourhood planning body.
- 2.5.2. Bassetlaw District Council has fulfilled that requirement by providing Tuxford, through the Bassetlaw Local Plan, with a requirement to build 252 additional dwellings over the Local Plan period (2020 – 2038). Following completions data provided by Bassetlaw District Council, since adoption of the Plan, 110 new dwellings have been delivered in Tuxford. Therefore, there remains a residual housing requirement of 142 dwellings in the NA.

3. Objectives and Approach

3.1. Objectives

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

Affordability and Affordable Housing

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

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

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

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

Housing Mix: Type and Size

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

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

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

3.1.7. In addition to the direction of travel revealed by data, a variety of reasons sit behind the choices that households make that are less easy to predict, including wealth, accessibility requirements and personal preference. The evidence in this section provides a starting point for developing and justifying planning policies but does not provide definitive recommendations as it may be appropriate to take into account other factors and site specific circumstances.

Specialist Housing for Older People

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

3.1.9. This chapter supplements the demographic evidence in the previous section (Housing Mix: Type and Size), including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care. Its approach is as follows:

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

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

Approach

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

- ONS population and household projections for future years;
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from [Home.co.uk](https://www.home.co.uk);
- Local Authority housing waiting list data; and
- Bassetlaw Housing and Economic Development Needs Assessment (2020).

3.1.12. Data from the 2021 Census continues to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including for parishes, and some datasets which compare numerous variables, has not yet been made available. As such, this HNA draws on

the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections to build up evidence at the neighbourhood level.

4. Affordability and Affordable Housing

4.1. Introduction

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

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

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

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

4.1.4. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF) and Planning Practice Guidance (PPG) (published 2024).

4.2. Definitions

4.2.1. This section uses a range of technical terms which are useful to define at the outset:

- **Tenure** refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership).
- **Affordability** refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.
- The definition of **Affordable Housing** is set out in the NPPF 2024 (Annex 2) as 'Housing for sale or rent, for those whose needs are not met by the market...' We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
- A range of affordable home ownership products are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring to own a home. This includes discounted market sales housing and other affordable routes to home ownership (shared ownership, rent to buy etc) which are defined in Annex 2. First Homes are also part of the range of affordable home ownership products,

but the definition of First Homes and policy is covered in a Ministerial Statement (2021) and not defined in Annex 2.⁶

4.3. Current tenure profile

- 4.3.1. The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
- 4.3.2. Table 4-1 presents data on tenure in Tuxford compared with Bassetlaw and England from the 2021 Census. It shows that home ownership is the dominant tenure in Tuxford (67%), which is broadly comparable with the share across Bassetlaw (68%). More generally, the tenure profile in Tuxford reflects that seen across Bassetlaw, with both areas having a comparable proportion of social rented and private rented homes and a very small proportion of shared ownership dwellings.

Table 4-1: Tenure (households) in Tuxford and comparator geographies, 2021

Tenure	Tuxford	Bassetlaw	England
Owned	67.2%	68.2%	61.3%
Shared ownership	0.5%	0.4%	1.0%
Social rented	15.6%	15.0%	17.1%
Private rented	16.7%	16.4%	20.6%

Sources: Census 2021, AECOM Calculations

- 4.3.3. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2), alongside information on housing completions since the 2021 Census was counted. The most notable change illustrated through the Census data is a sharp increase in the number of private renters over the last decade (+34%), which is in contrast to either much slower growth or a contraction in the other tenure categories in Table 4-2. An increase in the number of private renters can often be interpreted as a negative sign for affordability, where households who are unable to access home ownership and are forced into the rental market.
- 4.3.4. It is also worth highlighting that although Table 4-2 shows a slight decrease in the number of social rented homes between the two Census periods, completions data shows there have in fact been a significant number of new social rented homes built since 2021.

⁶ The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

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

Tenure	2011	2021	2024	% Change in Census	% Change since 2021
Owned	788	812	821	3.0%	4.2%
Shared ownership	7	6	36	-	-
Social rented	196	189	232	-3.6%	18.4%
Private rented	151	202	202	33.8%	33.8%

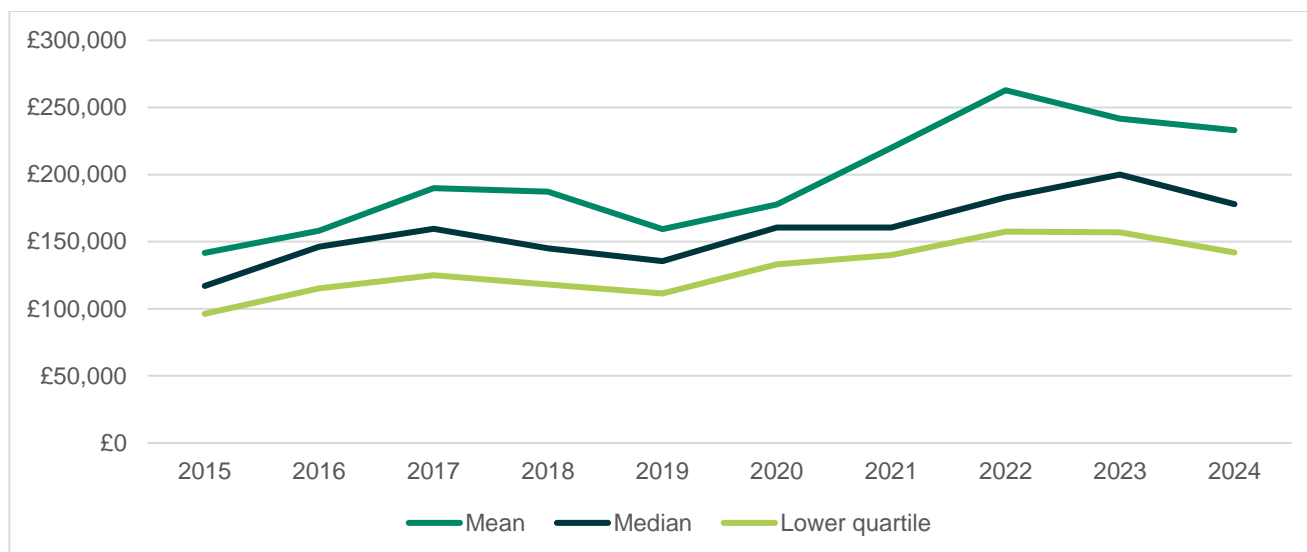
Sources: Census 2021 and 2011, Bassetlaw Completions Data, AECOM Calculations

4.4. Affordability

House prices

- 4.4.1. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
- 4.4.2. Figure 4-1 looks at the average and lower quartile house prices in Tuxford based on sales price data published by the Land Registry. It shows that median house prices, which represent the middle number when the data is sorted from smallest to largest, have experienced relatively steady growth over the last decade, despite some year-on-year fluctuations.
- 4.4.3. The current median house price in Tuxford is £178,000, which is 52% higher than the median price in 2015. The graph shows the current mean is higher than the median and currently sits at £232,000, which is 65% higher than it was in 2015. Because the mean reflects every transaction in the sample there is the potential for outlying data to skew the overall result (making it usually higher than the median). This can be seen in Figure 4-1, where the mean generally sits above the median and displays slightly sharper fluctuations in price.
- 4.4.4. The current lower quartile (LQ) price, which is the middle figure of the lowest 50% of sales and acts as a good representation of entry level housing, stands at £142,000, which is 48% higher than it was in 2014.
- 4.4.5. House prices in Tuxford appear to be broadly comparable with Bassetlaw as a whole, where the 2024 current median house was £186,000.

Figure 4-1: House prices by quartile in Tuxford, 2015-2024



Source: Land Registry PPD

4.4.6. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that detached (+53%) and terraced (+53%) dwellings have appreciated at a faster rate than semi-detached dwellings (+30%). However, it is worth highlighting that even though they have increased in value at a slightly slower rate than other dwelling types, detached dwellings are notably the most expensive type of home in Tuxford. The table also shows that sales of flats were only recorded in two of the last ten years, which reflects limited stock of dwellings of this type and fewer transactions as a result. The following chapter will provide more detailed analysis of dwelling type, but the figures below suggest an undersupply of this dwelling type and the price difference when compared to other dwelling type suggests these homes may be unsuitable for the local population.

Table 4-3: Median house prices by type in Tuxford, 2015-2024

	Detached	Semi-Detached	Terraced	Flats	All Types
2015	£179,999	£110,000	£90,000	-	£117,000
2016	£192,000	£122,500	£107,000	-	£146,157
2017	£205,000	£134,000	£102,000	-	£159,500
2018	£220,000	£131,250	£115,250	-	£145,000
2019	£223,349	£133,500	£115,000	-	£135,500
2020	£237,500	£143,000	£135,000	-	£160,500
2021	£252,500	£150,000	£132,300	-	£160,500
2022	£322,000	£170,000	£140,500	-	£183,000
2023	£257,500	£185,500	£128,500	£78,500	£200,000
2024	£276,000	£143,000	£138,000	£81,000	£178,000
Price Growth	53.3%	30.0%	53.3%	-	52.1%

Source: Land Registry PPD

Income

- 4.4.7. Household incomes determine the ability of most households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.
- 4.4.8. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £41,300 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.
- 4.4.9. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. Bassetlaw's gross individual lower quartile annual earnings were £18,830 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £36,700.
- 4.4.10. It is clear from this data that there is a gap between the spending power of average income households and those earning the lowest 25% of earnings, which is much more pronounced where the household in question has one earner only.

Affordability Thresholds

- 4.4.11. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is assessed using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
- 4.4.12. AECOM has determined thresholds for the income required in Tuxford to buy a home in the open market (average and entry-level prices), and the income required to afford private rents and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.
- 4.4.13. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken, and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.
- 4.4.14. The analysis in Table 4-4 does not take account of wealth (beyond savings sufficient for a 10% deposit) or existing housing equity which may provide substantial additional financial resources for many existing home owners. Wealth and equity resources are difficult to measure, particularly at the localized level. Furthermore, the affordability analysis in HNAs is primarily focused on access to different housing options for those entering the market for the first time, either to rent or buy, and developing policies that

support those who have difficulty accessing market housing. Nevertheless, many households will have additional resources that are not factored into this analysis. This is particularly the case for older owner occupiers since many own their homes outright, and/or have built up substantial equity in their existing homes over time.

4.4.15. Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

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

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £41,300	Affordable on LQ earnings (single earner)? £18,400	Affordable on LQ earnings (2 earners)? £36,800
Market Housing						
Median House Price	£160,200	-	£45,771	No	No	No
Estimated NA New Build Entry-Level House Price	£164,900	-	£47,114	No	No	No
LQ/Entry-level House Price	£127,800	-	£36,514	Yes	No	Yes
LA New Build Median House Price	£215,996	-	£61,713	No	No	No
Average Market Rent (and Rent to Buy)	-	£11,520	£38,400	Yes	No	Marginal
Entry-level Market Rent (and Rent to Buy)	-	£8,400	£28,000	Yes	No	Yes
Affordable Home Ownership						
Discounted Market Sale (-20%)	£131,920	-	£37,691	Yes	No	Marginal
First Homes (-30%)	£115,430	-	£32,980	Yes	No	Yes
First Homes (-40%)	£98,940	-	£28,269	Yes	No	Yes
First Homes (-50%)	£82,450	-	£23,557	Yes	No	Yes
Shared Ownership (50%)	£82,450	£2,290	£31,191	Yes	No	Yes
Shared Ownership (25%)	£41,225	£3,435	£23,230	Yes	No	Yes
Shared Ownership (10%)	£16,490	£4,122	£18,453	Yes	Marginal	Yes
Affordable Rented Housing						
Affordable Rent	-	£5,044	£16,813	Yes	Yes	Yes
Social Rent	-	£3,900	£13,000	Yes	Yes	Yes

Source: AECOM Calculations

4.4.16. Before considering each tenure category in turn, it is important to stress that these affordability thresholds have been calculated to give an indication of the costs of various tenures to inform Neighbourhood Plan policy choices. These figures rely on

existing data and assumptions, and it is not possible to estimate every possible permutation. The income figures also disguise a large degree of variation. For simplicity the analysis below speaks in terms of tenure products being 'affordable' or 'not affordable' for different groups, but individual circumstances and the location, condition and other factors of specific properties in each category have a large impact. These conclusions should therefore be interpreted flexibly.

Market housing for purchase and rent

- 4.4.17. Thinking about housing for purchase on the open market, it appears that median average house prices are just out of reach for local households on average incomes who would require an income 11% higher in order to be able to afford. The same applies for households with two lower earners, who would require an increase in earnings of 24% beyond the given threshold. However, it is worth noting that Table 4-4 does not present a significant affordability gap, and some households may be able to access the median cost homes if they have the benefit of a larger deposit or are able to secure a larger mortgage. Although, access to a deposit could be a struggle for lower earning households.
- 4.4.18. It is also worth highlighting that median house prices reflect all dwelling types. The analysis above shows that detached homes are considerably more expensive than other dwelling types, which will influence the overall median house price thresholds included in Table 4-4. As such, the income required to purchase either a semi-detached or terraced dwelling is likely to be closer, or below, the average income in Tuxford.
- 4.4.19. Therefore, households with incomes just above the average could afford to buy average priced homes, households on an income slightly below the average may be able to access these homes if they have the advantage of large deposit.
- 4.4.20. It is important to note that lower quartile prices or 'entry-level' housing to buy would be accessible for both households with average incomes and households made up of two lower earners. This suggests Tuxford is a relatively affordable location to buy a property, in contrast to many other parts of England.
- 4.4.21. Private renting appears to be affordable to average income households and households made up two lower earners could afford entry level rents at the given thresholds. Affordability would be improved if households are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

Affordable home ownership

- 4.4.22. There appears to be a small group of households in Tuxford who may be able to afford to rent privately (requiring an of £28,000) but cannot afford home ownership (requiring an of £36,000). However, the gap between the income required to rent and buy is relatively small, with it being roughly £8,000 more expensive to buy a home. Although a relatively small group, this 'can rent, can't buy' cohort may benefit from the range of

affordable home ownership products such as Discounted Market Sale, First Homes, Shared Ownership and Rent to Buy.

- 4.4.23. Discounted Market Sale homes are offered at a discount at least 20% on market prices. First Homes are offered at a discount of at least 30% on market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
- 4.4.24. This report has estimated the income required to afford discounts of 20-50% to cover the range of discounts likely to be available on these different products. It is important to note that new build homes are slightly more expensive than properties in the existing stock and even when discounts are applied, they do not necessarily make properties more affordable than existing LQ priced properties. However, they may allow greater choice in the market and may increase the availability of higher quality properties at the lower end of the market. Furthermore, these products offer different options to households who may have little or no deposits and may, therefore, play an important role in Tuxford.
- 4.4.25. In Tuxford, Discount Market Sale at a 20% discount and First Homes offered at a 30% discount would be affordable for both average income households and potentially for households with two lower earners. However, regardless of where the benchmark is set, discounts applied to newly built homes may not necessarily provide a more affordable route to home ownership in Tuxford, compared to existing entry level housing. However, they can bring the cost of new build housing more in line with the current property prices in the NA and may provide better variety and quality to potential homeowners.
- 4.4.26. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. In some case, higher discount levels could create a financial burden on a scheme which leads developers to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be reduced. The latter might put at risk the delivery of Social/ Affordable rented housing which may be an unintended consequence. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the Tuxford Town Council intend to set higher discount levels (e.g. on First Homes) than that set at district level, further discussions with the LPA are advised.
- 4.4.27. Shared ownership appears to be more affordable than Discount Market Sale, but broadly comparable to First Homes, however it is broadly accessible to the same groups. The minimum equity share for shared ownership is 10% of the property value.⁷ If this is delivered in the NA, it will make shared ownership easier to access

⁷ The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The

for more households. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares or discounted market sale products) for those who can afford them.

4.4.28. It is worth noting that if access to a large deposit was a challenge for the Tuxford population, shared ownership dwellings may be a more appropriate housing tenure.

4.4.29. Rent to Buy provides households with the option to rent at a discount (an intermediate rent at least 20% lower than the market rent) in order that they can save for a deposit to buy their property within a set period. The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership quite significantly. However, discounts on *average* rents would make Rent to Buy affordability, in terms of the household income required, more affordable than First Homes and Shared Ownership. However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.

4.4.30. The range of affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:

- Discounted Market Sale and First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
- Shared ownership at high equity shares performs a similar function to DMS/First Homes, but there are additional costs associated with the rented portion.
- Shared ownership at low equity shares can usually be accessed by lower income households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
- Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is likely to be more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>.

Social and Affordable Rented housing

- 4.4.31. Social and Affordable Rented housing performs a critical role in supporting households with the most acute housing needs. These households are likely to be on the lowest incomes and unable to afford market housing without subsidy.
- 4.4.32. Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This appears to be the case in Tuxford, where affordable rents are around 45% of average rents, or 60% of entry level rents.
- 4.4.33. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average income households are unlikely to be eligible). Households with a single lower earner also appear able to afford both affordable rent and social rent on the basis of their earnings. However, lower income households may also be eligible to claim Housing Benefit/Universal Credit to access housing.
- 4.4.34. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)⁸.
- 4.4.35. Social Rents are cheaper than Affordable Rents and, in theory, would leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. This is particularly the case for households who are supported by Housing Benefit and subject to the overall benefit cap since their benefit income is limited by the cap and they may not be able to claim enough to cover the Affordable Rent.
- 4.4.36. Where households are supported by housing benefit and not affected by benefit caps, the difference in the cost of Affordable and Social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that these households may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.
- 4.4.37. Households who are not supported by benefits, for example those whose earnings are higher and making them ineligible for benefits, would clearly benefit by the lower Social Rent levels because it would reduce their outgoings. However, these households are less likely to be in acute need on housing waiting lists. Rather, this scenario might apply to those already living in Social Rented housing where their financial circumstances have improved.
- 4.4.38. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list

⁸ National Planning Policy Framework

data and more detailed evidence in LHNAs. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.

4.5. Estimates of the need for Affordable Housing

4.5.1. This section estimates the need for Affordable Housing which should be considered separately for Social/ Affordable rented housing and affordable home ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale.

AECOM Estimates

4.5.2. A Housing and Economic Development Needs Assessment (HEDNA) was undertaken for Bassetlaw in 2020. This study estimates the need for affordable housing across the district based on analysis of the Council's housing waiting list and other key data sets in line with Planning Practice Guidance at the time.

4.5.3. The HEDNA identifies a total need for 214 additional social/affordable rented homes per annum across the district. When the HEDNA figures are pro-rated to Tuxford based on its fair share of the overall Bassetlaw population (2.4% of district population according to the 2021 Census), this equates to a need for 5.1 social/affordable rented homes per annum. This means that over the full Neighbourhood plan period (2024 – 2038), Tuxford might be expected to need 71.4 additional social/affordable rented homes.

4.5.4. It is important to highlight that the HEDNA projection cover the Bassetlaw Local Plan period (2020 – 2038). Therefore, the 86 new social rented homes that have been delivered since 2020 are likely to have fully met the need identified in the HEDNA. Nevertheless, it is also likely that new needs will continue to arise in future, but these should be lower going forward. As such, it may be worthwhile for the Tuxford Town Council to discuss the figures in the HEDNA with Bassetlaw District council who may have more information on how Affordable Housing need should be distributed across the district.

4.5.5. It is worth considering the role of the affordable rented housing sector in Tuxford in relation to the wider Local Authority area. Given the size of Tuxford and its place within the district's settlement hierarchy, it is likely that the NA not only caters for the need generated locally but also some of the need of surrounding parishes or areas within Bassetlaw with a greater need than stock. The role of the NA within the Council area may be a further reason to continue to ensure delivery of social/affordable housing within the plan period. Discussions with Bassetlaw would be required to determine to what extent Tuxford provides this wider role.

4.5.6. Turning to affordable home ownership, the HEDNA also includes an estimated potential demand figure for affordable home ownership products, suggesting there is a potential surplus of 117 affordable home ownership dwellings per annum across Bassetlaw. The HEDNA first arrives at a gross need of 84 affordable home ownership dwellings, before suggesting that a quarter of all homes in the district will be priced at

or below the lower quartile price level, meaning they would in theory be affordable to the target group for affordable home ownership. After application of this assumption, the HEDNA arrives at a net surplus figure of 117 affordable home ownership dwellings per annum for the district, meaning the report concludes that sales at the lower end of the market would satisfy the demand for affordable home ownership across the district.

- 4.5.7. Using a different methodology, AECOM modelling estimates a potential demand for 7.1 affordable home ownership dwellings per annum in Tuxford, equating to a total of 98.8 over the Neighbourhood Plan period. This estimate assumes that homes priced below lower quartile prices will remain unaffordable to households who can afford to rent but cannot buy, or that these households have insufficient deposits to access home ownership. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-5 below.
- 4.5.8. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for social/affordable rented housing.
- 4.5.9. It should be noted that AECOMs modelling follows a similar process as the HEDNA, where it considers the relationship between current (and newly arising) need and the supply of affordable home ownership using locally relevant data for Tuxford.

Table 4-5: Estimate of need for Affordable Home Ownership Homes in Tuxford

Component of need or supply in the AECOM estimate	Per annum
Current need	6.7
Newly arising need	0.7
Supply	0.3
Net shortfall	7.1

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

4.6. Affordable Housing policies in Neighbourhood Plans

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

Application of Local Plan policies

- 4.6.2. Bassetlaw District Council’s adopted policy on this subject requires between 20-25% of all new housing to be affordable. There has been a significant number of social rented homes delivered in Tuxford since 2011, with completions data provided by Bassetlaw District Council indicating 86 new social rented units. Given that Affordable Housing made up 59% of new housing in Tuxford over the last decade according to

Bassetlaw District Council completions figures, it is understood that this target has previously been met on sites in the NA.

- 4.6.3. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.
- 4.6.4. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is specified in the Local Plan as 25% First Homes, 25% affordable rent and 50% other affordable home ownership products.

Affordable Housing at Neighbourhood level

- 4.6.5. The HNA can provide more localised evidence, and this may be used to support Neighbourhood Plan policies. This section suggests an Affordable Housing tenure mix that might be suitable for Tuxford on the basis of identified housing need and a range of other considerations detailed in Appendix D.
- This HNA estimates both a robust need and potential demand for social/affordable rent and affordable homeownership products (albeit likely limited by availability of deposits rather than household income). Although the demand for affordable home ownership products is potentially higher, it is likely that new need for social/affordable rented housing will continue to arise. As such, it would be prudent to maintain some supply of this housing tenure to ensure that the most acute housing need, and affordability pressures, in the NA can be met through new development.
 - The Bassetlaw District Local Plan tenure mix recommended in the adopted Local Plan is 25% First Homes, 25% affordable rent and 50% affordable home ownership dwellings. It should be highlighted that the guideline mix sought in the Local Plan is heavily influenced by national policy at the time (notably around the provision of First Homes).
 - Recent amendments to the NPPF remove the requirement to provide set proportions of affordable home ownership properties and also require planning policies to set out the minimum proportion of Social Rented homes required. These changes point to a shift towards delivering more Social Rented housing to meet acute needs. The tenure mix recommended by the Bassetlaw Local Plan also includes a 25% requirement for First Homes, which would have been in line with national planning policy at the time but has since been removed as a policy requirement.

- Following the affordability analysis contained in the sections above, it is evident that the lowest earning households would be unable to access any form of homeownership. As such, ensuring a supply of social/affordable rented homes is maintained would help respond to the most acute affordability pressures in the NA and help respond to the local housing waiting list (31 applicants to the Bassetlaw waiting list who have cited Tuxford as their area of preference).
 - If the Local Plan target of either 20% or 25% were achieved on every site, assuming the delivery of the NA's residual housing requirement for 141 homes overall, between 28 and 36 affordable homes might be expected in the NA over Neighbourhood Plan period.
 - This level of affordable housing delivery would not be sufficient to meet all of the potential need for both affordable ownership and rented tenures identified in this HNA. However, if this residual requirement is considered in the context of the number of new affordable homes that have been delivered since 2020, it would help to meaningfully alleviate a significant proportion of need identified in this HNA. Although this may point toward an opportunity to increase the supply of affordable home ownership units, the affordability analysis in this report suggests these may not meaningfully improve the access to home ownership for households with an average income since market housing is already affordable to these households.
 - It remains prudent to ensure a supply of new social/affordable rented homes to ensure the most acute housing needs in Tuxford can continue to be met through new development in the NA. It may also be the case, given the NA's place within the district's settlement hierarchy, Tuxford could be expected to meet Affordable Housing needs across Bassetlaw.
 - As such, this HNA would suggest an tenure split of 50% social/affordable rented and 50% affordable home ownership, which would help respond to local needs and whilst also meeting recent changes in national policy direction.
- 4.6.6. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)⁹.
- 4.6.7. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data, housing benefit data, more detailed evidence in LHNA's and viability assessments. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.
- 4.6.8. Where the Tuxford Town Council wish to develop policy that deviates from that outlined in the Local Plan – either by differing from the headline split between renting

⁹ National Planning Policy Framework

and ownership or by specifying a greater level of detail around sub-tenures, it is important that they liaise with Bassetlaw District Council to determine what additional evidence (notably about development viability) may be needed, and to ensure that departures from the local policy context have their support.

4.7. Conclusions- Affordability and Affordable Housing

Current tenure profile

- 4.7.1. Home ownership is the dominant tenure in Tuxford at 67% of all households, which is broadly aligned with the average seen across Bassetlaw (68%). In terms of other household tenures around 17% of the Tuxford population are living in private rented homes and 15% in social rented homes, which is the same as the average across Bassetlaw.
- 4.7.2. There has been a relatively sharp increase in the number of private renters over the last decade (+34%), which is in contrast to either much slower growth or a slight contraction in other tenures.

Affordability

- 4.7.3. House prices in Tuxford have followed a clear upward growth trajectory over the last decade. The current median house price (middle number when arranged from lowest to highest) is £178,000, which is 52% higher than the median in 2014. The lower quartile price (the lowest 25% of prices, used as a good proxy for entry level housing) sits at £142,000 and is 48% higher than the 2014 LQ figure.
- 4.7.4. House prices in Tuxford appear to be broadly comparable with the average for Bassetlaw, where the 2024 median house price was £186,000.
- 4.7.5. AECOM has estimated the annual income required to afford various tenures of housing in Tuxford. These thresholds are compared to local incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA was £41,300 in 2020, and the lower quartile earnings (per person) were £18,830.
- 4.7.6. House prices in Tuxford are generally unaffordable to households on average incomes and would require an income approximately 11% higher than the current median income. Private renting appears to be more affordable than home ownership, with average rents being affordable for households with an average income and entry level rents affordable for households made up of two lower earners.
- 4.7.7. Subsidised routes to home ownership like First Homes, Discount Market Housing and shared ownership are intended to target households who can afford to rent but not to buy. In Tuxford, there does not appear to be a very large gap between the income required to rent and the income required to buy a home, meaning it is difficult to define who may benefit from Affordable Home ownership products.
- 4.7.8. However, both Discount Market Sale and First Homes at a minimum discount of between 20-30% would be affordable to average earning households. Although these

products may not necessarily be more affordable to residents in Tuxford, they can offer greater choice in the market.

- 4.7.9. Both social and affordable rented housing appears generally affordable to households with a single lower earner on the basis of their earnings alone, but low-income households may be entitled to housing benefit to support their rental costs depending on their particular circumstances.

The need for Affordable Housing

- 4.7.10. Following the Bassetlaw Housing and Economic Development Needs Assessment, AECOM estimate a potential need for 5.1 social/affordable rented homes per annum over the Tuxford Neighbourhood Plan (2024 - 2038). However, this need relates to estimates within the Bassetlaw HEDNA (2020 – 2038) and may have been met through new development in the NA since 2020. Modelling detailed in the main body of the report also suggests that Tuxford has a long-term potential demand for 7.1 new affordable home ownership dwellings per annum over the same period.

- 4.7.11. It should be noted that the households eligible for affordable home ownership products typically do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

Affordable Housing policy

- 4.7.12. Affordable Housing is typically provided and made financially viable by Local and Neighbourhood Plan policies that require it to be included at a set proportion of market housing developments. The Bassetlaw District Council Local Plan policy on this subject requires between 20% (brownfield sites) and 25% (greenfield sites) of all new housing to be affordable on sites delivering over 10 units.
- 4.7.13. The adopted Local Plan recommends a tenure split of 25% social/affordable rented housing, 25% First Homes and 50% other affordable home ownership dwellings. Based on the affordability analysis in the main body of this report, and recent changes in national policy direction, this HNA suggests a slightly amended tenure mix of 50% social/affordable rent and 50% affordable home ownership for new Affordable Housing in Tuxford.
- 4.7.14. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using neighbourhood development orders, identifying exception sites or developing community land trusts.

5. Housing Mix: Type and Size

5.1. Introduction

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

Definitions

- **Dwelling type:** whether a home is detached, semi-detached, terraced, a flat, bungalow or other type. Which a household chooses to occupy tends to be more about wealth and preference than a specific need.
- **Dwelling size:** how many rooms or bedrooms a home contains. While this could also mean floor area or number of storeys, the number of bedrooms is most reliably recorded in housing statistics. Bedroom numbers are also closely linked to family size and life stage.

- **Household:** a unit of people who live together, commonly a family, couple or single person. Not all dwellings contain a household, including properties that are vacant and second homes, so the number of dwellings and the number of households in an area is usually different.
- **Household composition:** the specific combination of adults and children who form a household. The Census offers a number of categories, for example distinguishing between families with children who are dependent or non-dependent (i.e. adults). 'Other' households in the Census include house-sharers, groups of students, and multi-family households.
- **Household life stage:** the age of the lead member of a household – usually the oldest adult, or what used to be called the 'head of household'. Life stage is correlated with dwelling size as well as wealth.
- **Housing mix:** the range of home sizes and types in an area.
- **Over- and under-occupancy:** the degree to which the size and composition of a household lines up with the number of bedrooms in their home. If there are more bedrooms than the household would be expected to need, the home is considered under-occupied, and vice versa.

5.2. The current housing mix

- 5.2.1. This section establishes the current housing mix of Tuxford, highlighting recent changes to it and comparing the mix to wider averages.
- 5.2.2. At the time of the 2021 Census Tuxford was home to 2,809 residents, formed into 1,209 households and occupying 1,258 dwellings. The data indicates population growth of around 6% since 2011, when the Census 2011 recorded a total of 2,649 residents and 1,142 households. Comparing 2021 Census dwelling figures with 2011 suggests growth of 45 dwellings over the 10-year period.
- 5.2.3. Completions data provided by Bassetlaw District Council indicate that 145 new dwellings have been built since the 2011 Census was counted. The data indicates that 105 of these dwellings were built after 2021, meaning they will not be included in the Census results. When these dwellings are discounted, the difference between the two census periods is 40 dwellings, which tracks the rate of development evidenced in the difference between the two census periods.

Dwelling type

- 5.2.4. Table 5-1 below shows the breakdown of different types of housing available in Tuxford. The most common dwelling type in Tuxford is semi-detached dwellings (38%), followed by detached (32%) and terraced dwellings (22%). The remainder is made up of a small proportion of flats (6%).
- 5.2.5. Table 5-1 also presents figures from 2011, as well as information on housing completions since the 2021 Census was counted, to give an understanding of how the housing stock has changed over the last decade. However, the table does not show any significant changes other than some minor variations in the proportional

share of each dwelling type. This means that any new development that has been delivered over the last decade has generally followed the existing pattern of development in the NA.

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

Type	2011	%	2021	%	2024	%
Detached	387	31.9%	397	31.6%	401	30.8%
Semi-detached	470	38.7%	482	38.3%	512	39.3%
Terrace	277	22.8%	272	21.6%	315	24.2%
Flat	60	4.9%	71	5.6%	76	5.8%

Source: ONS 2021 and 2011, AECOM Calculations

5.2.6. Table 5-2 compares the NA to wider district and national benchmarks. The table shows that there is a higher proportion of detached (35%), semi-detached (41%) dwellings and flats (7%) in Bassetlaw when compared to the average seen in the NA. In turn, Tuxford has a higher proportion terraced dwellings (21%) when compared to Bassetlaw (16%).

5.2.1. The Census does not separate out bungalows as a separate housing type, however data from the Valuation Office Agency (VOA) can be used to identify bungalows in the NA. For Tuxford, VOA data suggests that 18% of the housing stock is made up of bungalows, which is higher than Bassetlaw as a whole (14%). However, it is worth highlighting there are some limitations with VOA data. First, VOA data is rounded to the nearest 10, meaning the total is not as precise as the Census. The data is also only collected at LSOA level, which covers a slightly larger geographical area than the NA boundary (see map Appendix A-2).

Table 5-2: Accommodation type, Tuxford and comparator geographies, 2021

Type	Tuxford	Bassetlaw	England
Detached	31.6%	35.1%	22.9%
Semi-detached	38.3%	41.4%	31.5%
Terrace	21.6%	15.8%	23.0%
Flat	5.6%	7.2%	22.2%

Source: Census 2021, Bassetlaw Completions Data, AECOM Calculations

Dwelling size

5.2.2. Table 5-3 shows the breakdown of different dwellings in terms of dwelling size. It shows that the size profile of homes in Tuxford is dominated by moderate sized homes with between 2 and 3 bedrooms, which cumulatively make up three quarters all homes in the NA. The remainder is made up of larger 4+ bed homes (20%) and a small proportion of 1 bed homes (5%).

5.2.3. The table also presents data from the 2011 Census, as well as information on housing completions since the 2021 Census was counted, to show how the overall housing size mix has changed over the last decade. The data does not reveal any significant changes; however, it is worth noting the slightly proportional increase in the number of larger 4+ bedroom homes. It may be the case that new housing development

experienced over the last decade in the NA being slightly larger but could also be explained by extensions to the existing housing stock meaning the overall dwelling stock skews slightly larger in 2021 than it did in 2011.

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

Number of bedrooms	2011	%	2021	%	2024	%
1	49	4.3%	54	4.5%	54	4.2%
2	297	26.0%	320	26.5%	351	27.2%
3	593	51.9%	599	49.5%	648	50.2%
4+	203	17.8%	236	19.5%	238	18.4%

Source: ONS 2021 and 2011, Bassetlaw Completions Data AECOM Calculations

5.2.4. Again, it is useful to look at the breakdown of dwelling sizes in comparison with Bassetlaw and wider national benchmarks. Table 5-4 shows that the housing size mix in Tuxford generally reflects the wider averages across Bassetlaw other than some minor proportional variations across the different dwelling size categories. It is worth nothing that Tuxford has a smaller proportion of larger 4+ bedroom homes than is common for Bassetlaw.

Table 5-4: Dwelling size (bedrooms), Tuxford and comparator geographies, 2021

Number of bedrooms	Tuxford	Bassetlaw	England
1	4.5%	6.3%	11.6%
2	26.5%	23.0%	27.3%
3	49.5%	48.0%	40.0%
4+	19.5%	22.6%	21.1%

Source: Census 2021, AECOM Calculations

5.3. Population characteristics

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

Age

5.3.2. Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. The table shows that there has been a 6% increase in the Tuxford population over the last decade, equating to 160 more people living in Tuxford in 2021. The table shows that the most notable changes have been in the older population, with the population aged between 65-84 growing by 40% followed by the group aged 85+ which grew by 35%. This is in contrast to either slow growth or a contraction in the share of other age cohorts contained in Table 5-5.

5.3.3. However, it is worth highlighting growth in the population younger than 14 (+15%). This means that although Table 5-5 points toward an ageing trend in the population, growth in the youngest age groups suggests that new development has allowed households with children to either move into or remain in homes within the NA.

5.3.4. When taken together, these population changes point toward an ageing of the Tuxford population, with limited or no growth in the younger age groups. The limited growth of the younger population, despite population growth overall, is likely to be due to a range of factors, including employment opportunities but the poor affordability of housing, or an unsuitable housing stock, in NA is likely to affect younger households and first-time buyers in particular.

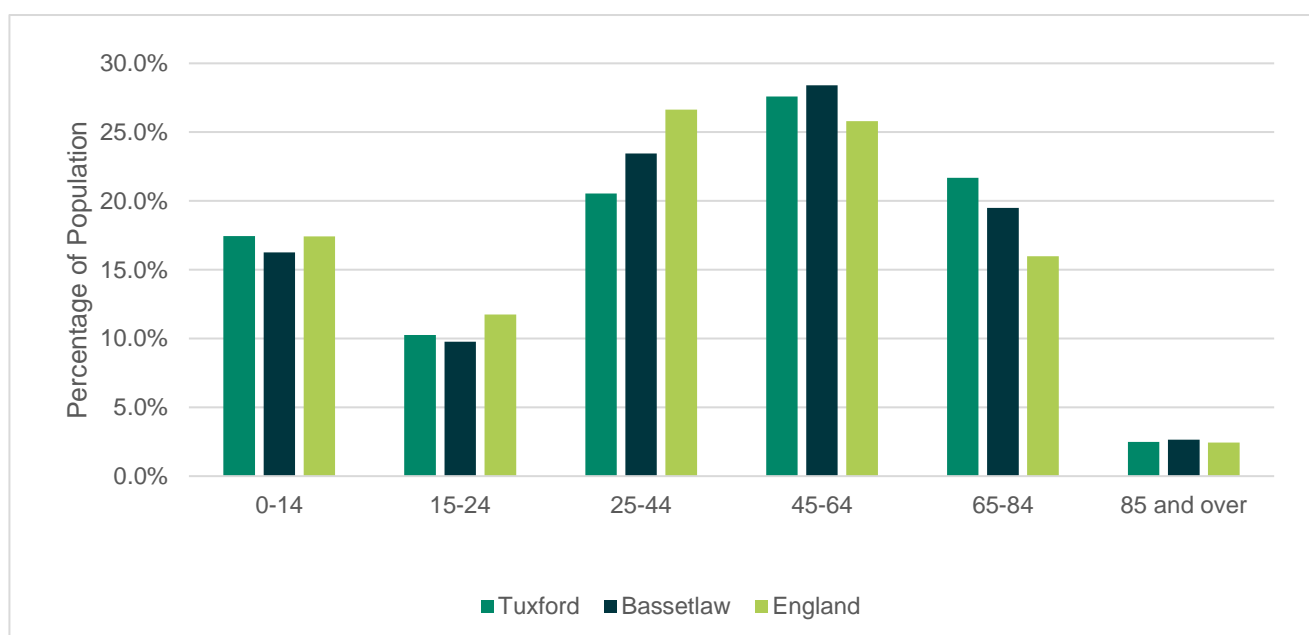
Table 5-5: Age structure of Tuxford, 2011 and 2021

Age group	2011 (Census)		2021 (Census)		Change
0-14	428	16.2%	490	17.4%	14.5%
15-24	305	11.5%	288	10.3%	-5.6%
25-44	622	23.5%	577	20.5%	-7.2%
45-64	808	30.5%	775	27.6%	-4.1%
65-84	434	16.4%	609	21.7%	40.3%
85 and over	52	2.0%	70	2.5%	34.6%
Total	2,649	100.0%	2,809	100.0%	6.0%

Source: ONS 2011, ONS 2021, AECOM Calculations

5.3.5. For context, it is useful to look at the NA population structure alongside that of the district and country. Figure 5-1 (using 2021 Census data) shows that in line with the data presented in Table 5-5 above the NA has a higher portion of its population aged between 65-84 than is common across Bassetlaw. Despite the slight contraction evidenced in Table 5-5, Tuxford has a higher proportion of residents aged under 24 when compared to the average for the district. Whilst the NA has a smaller share of people aged between 25 and 64 in comparison with Bassetlaw, the relatively high number of younger people may indicate that the area is attractive to families.

Figure 5-1: Age structure in Tuxford, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

5.3.6. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-6 shows that both Tuxford and Bassetlaw have a broadly comparable population of single person and family households. However, when looking at the breakdown of family households, it appears that Tuxford has a higher proportion of family household aged 65+ (older couples) (16%) when compared to Bassetlaw (12%). The NA also has a higher proportion of single households aged 65+ (16%) when compared to the district (14%). Taken together, and considered alongside findings in Table 5-5, these composition categories further illustrate the ageing of the NA population.

5.3.7. Tuxford also has a slightly higher proportion of families with dependent children (26%) when compared to Bassetlaw (24%), which suggests the NA could be a popular location for families with younger children.

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

Household composition		Tuxford	Bassetlaw	England
One person household	Total	29.6%	30.1%	30.1%
	Aged 66 and over	16.0%	14.1%	12.8%
	Other	13.6%	16.0%	17.3%
One family only	Total	66.3%	66.1%	63.1%
	All aged 66 and over	16.0%	11.6%	9.2%
	With no children	19.2%	19.7%	16.8%
	With dependent children	25.8%	24.3%	25.8%
	With non-dependent children ¹⁰	8.3%	10.1%	10.5%
Other household types	Total	4.0%	3.8%	6.9%

Source: ONS 2021, AECOM Calculations

5.3.8. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A household is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few.

5.3.9. Table 5-7 shows that the NA's population is generally well housed, with just 1% of homes being overcrowded. The data shows that the majority of households in the NA tend to have at least one more bedroom than they would be expected to need (83%).

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

This dynamic appears to be most prevalent in the older population and in families with no children. Despite there being very limited overcrowding in Tuxford, where homes are overcrowded these tend to be families with dependent children.

5.3.10. The Covid-19 pandemic has had an impact on how households use their homes, with an increase in home working post-pandemic, changing the way many households occupy their homes. It may therefore be assumed that households where one or more person works from home (either full-time or as part of hybrid working) would seek more spacious properties, often with an extra bedroom which could be used as an office or study (although this would still be considered under-occupancy within the Census). However, households would need to balance the desire for larger dwellings for homeworking with affordability.

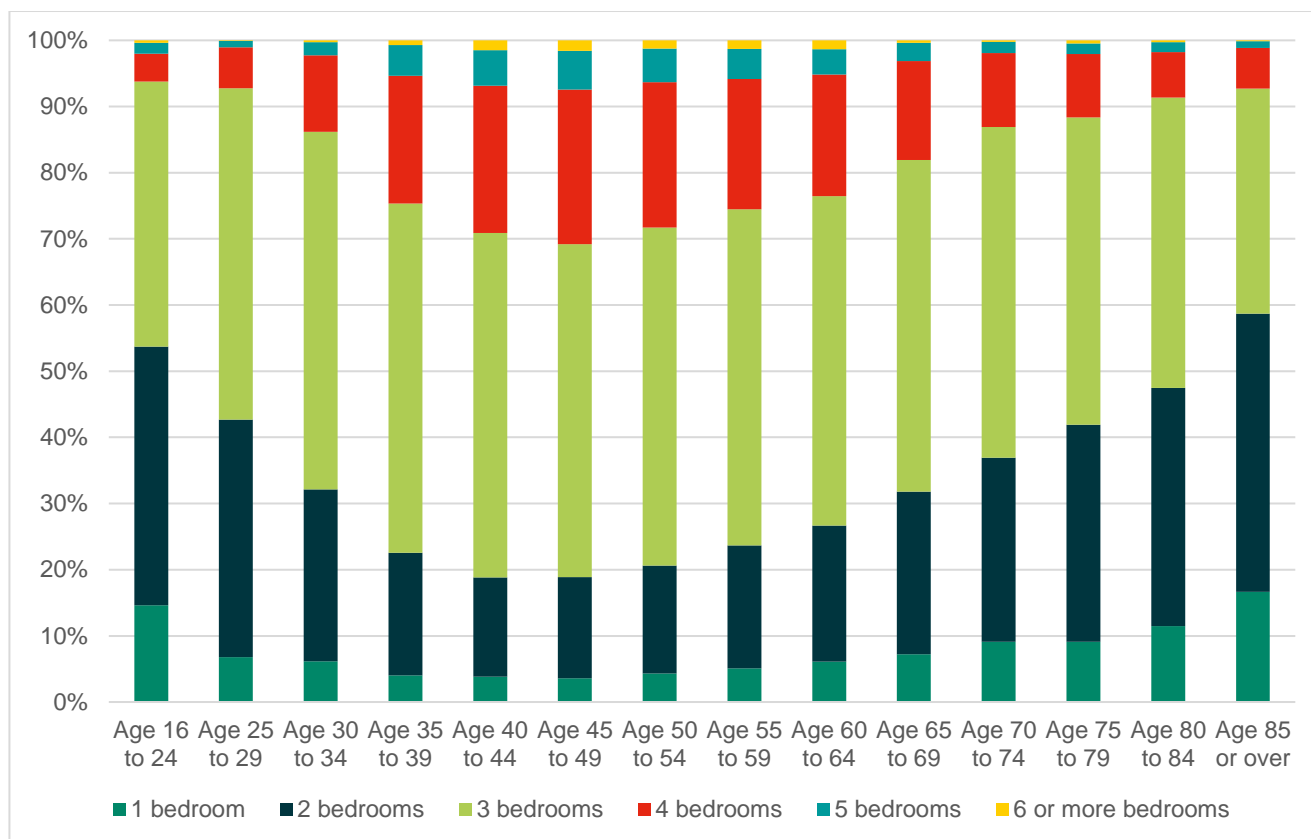
Table 5-7: Occupancy rating by age in Tuxford, 2021

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	61.6%	37.7%	0.7%	0.0%
Single person 66+	46.2%	44.6%	9.2%	0.0%
Family under 66 - no children	68.7%	28.7%	2.6%	0.0%
Family under 66 - dependent children	20.9%	47.2%	29.7%	2.2%
Family under 66 - adult children	13.7%	64.7%	21.6%	0.0%
Single person under 66	44.5%	39.0%	16.5%	0.0%
All households	41.1%	41.8%	16.0%	1.2%

Source: Census 2021, AECOM Calculations

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

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



Source: ONS 2011, AECOM Calculations

5.4. Future population and size needs

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

Age

5.4.2. The result of applying Local Authority level household projections to the age profile of Tuxford households in 2011 is shown in Table 5-8. This makes clear that population growth can be expected to be driven by the oldest households, with the population aged 65+ expected to grow by 67% over the Neighbourhood Plan period, in contrast to either much slower growth or a contraction in the share of the younger age groups.

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

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	23	126	448	232	313
2038	21	133	431	248	524
% change 2011-2038	-8%	6%	-4%	7%	67%

Source: AECOM Calculations

- 5.4.3. The demographic change discussed above can be translated into an ‘ideal’ mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-8 immediately above. The resulting ‘ideal’ future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.
- 5.4.4. This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes. As such, it is appropriate for the results to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is appropriate for the purpose of drafting neighbourhood plan policies.
- 5.4.5. The result of this exercise is presented in Table 5-9. It suggests that in order to meet the needs of a changing population and further diversify its housing offer, a range of different sized homes should be delivered, but with a focus on larger homes with either 3 or 4+ bedrooms, whilst also maintaining a supply of smaller homes with either between 1 and 2 bedrooms.
- 5.4.6. This indicative mix reflects expected demographic changes (notably ageing across the population) and responds to a perceived imbalance in the size profile in Tuxford when compared to the average for Bassetlaw. Modelling in the table below points to need for 3 bed homes, which can be an appropriate housing option for younger households and newly forming families. Table 5-9 also recommends an increase in the number of 4+ sized homes, which can be a good option for growing families, but can also conflict with other policy ambitions, such as increasing the supply of affordable homes.

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

Number of bedrooms	Current mix (2021)	Suggested mix (end of Plan period)	Balance of new housing to reach suggested mix	Indicative policy range
1	4.3%	7.0%	21.1%	15-25%
2	26.0%	24.3%	15.0%	10-20%
3	51.9%	49.2%	34.4%	30-40%
4+	17.8%	19.6%	29.5%	25-35%

Source: AECOM Calculations

- 5.4.7. The following points sense-check the results of the model against other evidence and suggest ways to interpret them when thinking about policy options.
- The preceding chapter found that affordability is challenging for some households, though not as serious as in other parts of the country. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this,

another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.

- Continuing to provide smaller homes with fewer bedrooms would help to address this situation, although it should be considered whether large numbers of 1 bedroom homes are suitable given the area's character and current density.
- To best meet the needs of the growing cohort of older households expected to be present by the end of the Neighbourhood Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.
- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if they existing stock of larger homes is sufficiently affordable.
- The Bassetlaw HEDNA (2020) recommends that new market housing in the district should follow this indicative size mix:
 - 1 Bed: 0-10%
 - 2 bed: 20-30%
 - 3 Bed: 45-55%
 - 4 Bed: 15-25%
- The recommendation within the HEDNA broadly aligns with the model results in Table 5-9, albeit with some minor variation in the share of different dwelling sizes, notably with the HEDNA recommending slightly larger share for 2 bed homes.
- Both AECOM modelling and the HEDNA recommend that the majority of new homes in the NA should have between 1 and 3 bedrooms. Continuing to provide homes of between 1 and 3 bedrooms can be the most appealing option for downsizers, first time buyers and newly forming families, and can potentially present a good balance between affordability and viability constraints. Nevertheless, despite affordability challenges, delivering larger homes with more than 4+ bedrooms may be required to meet the needs of growing families, and both AECOM modelling and the HEDNA illustrate an opportunity to deliver homes of this size, if this aligned with the objectives of the Tuxford community.

Tenure

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

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

5.4.9. Generally speaking, the size mix estimated as needed within affordable tenures, particularly Affordable and Social rent, is smaller than the size mix of market housing. This is because under local authority allocation policies, which reflect the shortage of Affordable Housing overall, households are only eligible for the minimum sized home that meets their needs. This means that single people and couples will generally only be entitled to one bedroom properties. Families with two young children are only likely to be eligible for two bedroom properties (with the expectation that children share rooms until a certain age). In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.

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

- The relevant SHMA or LHNA for the Local Authority, which will (usually) set out the projected need by size within each tenure over the long-term. In this case, the SHMA indicates that:
 - 1 Bed: 25-35%
 - 2 bed: 35-45%
 - 3 Bed: 20-30%
 - 4 Bed: 0-10%
- The waiting list for affordable rented housing, kept by the Local Authority. This provides a more current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs.
- The pattern of lettings within the existing stock of Social/Affordable Rented housing. Whilst there may be more households eligible for smaller properties, the availability of larger properties is often severely limited which puts pressure on these larger homes and often results in long waits for those needing larger family sized accommodation.
- Any relevant household survey or consultation work in the NA can also highlight any specific gaps in the market within particular segments of the population.

5.4.11. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes to reflect the eligibility of those on the waiting list, while market homes focus on mid-sized homes and some larger options. That said, there is often acute pressure on larger Social/Affordable Rented homes because their availability through lettings is often limited. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction

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

Type

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

5.5. Conclusions- Type and Size

The current housing mix

- 5.5.1. The current dwelling mix in Tuxford is dominated by detached and semi-detached dwellings which make up over seven tenths of all dwellings in the NA. The remainder is made up of terraced dwellings (21%) and a smaller share of flats (5%).
- 5.5.2. In terms of size, the NA is dominated by modest sized homes with between 2 and 3 bedrooms, which cumulatively make up over three quarters of all homes in the NA. The remainder of the dwelling share is made up of larger 4+ bed homes (20%) and a very small proportion of 1 bed homes (5%).
- 5.5.3. When compared to Bassetlaw, the NA has a much higher proportion of terraced homes than is common for the district. In terms of size, homes in Tuxford broadly align with the average size mix in Bassetlaw, other than some minor proportional variation across the different size categories.

Population characteristics

- 5.5.4. The Tuxford population appears to have decreased by 6% over the last decade. The increase in the NA population appears most evident in the population aged between 65 - 84, but also in the population older than 85. The other age groups in Tuxford have experienced either a modest increase or a slight decline in their share of the overall population. However, there has been some growth in the population of children aged 0-14 which is likely to have been supported by the delivery of new homes in recent years, particularly new affordable housing.
- 5.5.5. Household projections suggest that the Tuxford population will continue to age over the NP period, with a potential 67% increase in the population aged 65 and over. The projections also suggest that the younger population cohorts in the NA will contract over the same time period.

Future population and size needs

- 5.5.6. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that new development should deliver a variety of dwelling sizes, but some priority should be given to the delivery of larger sized homes (particularly with 3 bedrooms).
- 5.5.7. This does not guarantee that new homes will be affordable for younger people or newly forming families, and affordability barriers outlined earlier in the report may still apply. However, the inclusions of modestly sized homes with between 1 and 3 bedrooms can help strike a balance between the needs of families and affordability constraints.
- 5.5.8. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

6. Specialist Housing for Older People

6.1. Introduction

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

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

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

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

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

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

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

¹² For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

Definitions

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

6.2. Specialist housing for older people

- 6.2.1. There is a total of units of specialist accommodation in the NA at present, 59 units of specialist accommodation in Tuxford, all of which are available for social rent for those in financial need. Details are provided in Appendix E.
- 6.2.2. The 2021 Census indicates that at this time there were 302 individuals aged 75 or over in Tuxford. This suggests that current provision is in the region of 195 units per 1,000 of the 75+ population (a common measure of specialist housing supply). It is

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

relevant to note that the national average for England is 136 units per 1,000 of the 75+ population¹⁴, so provision in the NA is higher than the national average, but Tuxford may be meeting the needs of smaller villages nearby.

Demographic characteristics

- 6.2.3. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Tuxford is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for Bassetlaw.
- 6.2.4. The results are set out in Table 6-1, which estimate that by 2038 the population over 75 years old will make up approximately 15% of the overall population, up from 11% in 2021. These projections generally follow the trend identified in the previous chapter, which suggests that the majority of population growth is expected in the older age brackets.
- 6.2.5. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Neighbourhood Plan period is the key output of this calculation.

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

Age group	2021	2021	2038	2038
	Tuxford	Bassetlaw	Tuxford	Bassetlaw
All ages	2,809	117,804	3,104	130,175
75+	302	12,002	479	19,044
%	10.8%	10.2%	15.4%	14.6%

Source: ONS SNPP 2020, AECOM Calculations

- 6.2.6. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.
- 6.2.7. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Neighbourhood Plan period to 2038. The top row in Table 6-2 outlines the tenure mix among households aged 55-

¹⁴ Table 22, 'More Choice Greater Voice' (2008), published by Housing LIN for CLG (now MHCLG) and the Care Services Improvement Partnership

75 at Local Authority level, which indicates the vast majority of older people own their own homes, with some social renters and very few private renters.

6.2.8. The expected growth in the 75+ population in the NA is 177 additional individuals by the end of the plan period. This can be converted into 126 households based on the average number of people per household aged 75+ at Local Authority scale. Multiplying this figure by the percentages of 55-75 year-olds occupying each tenure gives a breakdown of which tenures Tuxford households are likely to need in 2038 and is shown in the bottom row of Table 6-2.

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

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
Bassetlaw (2011 mix)	77.9%	57.0%	20.9%	22.1%	15.0%	5.6%	1.5%
Tuxford (2038 projection)	98	72	26	28	19	7	2

Source: Census 2011

6.2.9. It is also important to consider rates of disability by tenure. The tendency for people in rented housing to have higher disability levels is well established. It arises partly because people with more limiting disabilities tend to have lower incomes. It also reflects the fact that as people develop support and care needs they may find that the only suitable and affordable option to them is available in the social rented sector. Table E-2 in Appendix E presents this data for Tuxford from the 2011 Census.

Future needs for specialist accommodation and adaptations

6.2.10. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Neighbourhood Plan period is calculated to be 70.

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

6.2.12. The model also suggests that the balance of tenure options in both forms of specialist housing should be weighted in favour of market rather than affordable housing. This is because of the high rates of ownership among the existing older population.

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

Type	Affordable	Market	Total
Housing with care	11	26	37
Adaptations, sheltered, or retirement living	7	8	33
Total	18	52	70

Source: Census 2011, AECOM Calculations

6.2.13. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. HLIN calculations

6.2.14. Ta in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Tuxford results in a total of 44 specialist dwellings that might be required to the end of the Neighbourhood Plan period. This is set out in Table 6-4.

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

Type	Affordable	Market	Total
Housing with care	5	7	13
Adaptations, sheltered, or retirement living	11	21	32
Total	16	28	44

Source: Housing LIN, AECOM calculations

Further considerations

6.2.15. The above estimates suggest that potential need for specialist accommodation could be in the range of 44-70 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall delivery expectation in the NA, and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

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

6.2.17. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).

- 6.2.18. 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 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).
- 6.2.19. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

6.3. Care homes

- 6.3.1. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.
- 6.3.2. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.
- 6.3.3. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.
- 6.3.4. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. For nursing care beds this is an extra 45 care beds per 1,000 people aged 75+. Based on these rates, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2038 there would be a need for 12 residential care beds and 8 nursing care beds in the NA, an increase of 20 from present levels.
- 6.3.5. It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the

need for care home beds might be met by independent housing accommodation and vice versa.

6.4. The Role of Mainstream Housing

- 6.4.1. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, around 66% of the Tuxford population aged 75 and over is likely to live in the mainstream housing stock¹⁵. However, it is highly likely that the specialist housing provision currently in Tuxford is helping to meet the wider needs of smaller towns and villages nearby.
- 6.4.2. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home when they need.
- 6.4.3. However, given that there is unlikely to be a large volume of additional specialist supply during the Neighbourhood Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with Bassetlaw District Council.
- 6.4.4. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings¹⁶, although changes to Building Regulations have not yet been made.
- 6.4.5. The current adopted Local Plan policy ST29 suggests that all new market homes delivered in the district should be required to meet national standards for accessibility and adaptability ((Category M4(2)). However, the plan does not set out provision for wheelchair users (Category M4(3)). The evidence gathered here may justify the Town Council approaching the LPA to discuss setting requirements on accessibility and adaptability at district level. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.
- 6.4.6. The proportion of new housing that might accommodate those using wheelchairs is harder to define at small scales. Typically, at Local Authority scale, this might be set with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available.

¹⁵ 302 over 75s in 2021, of which 59 are accommodated in specialist housing and a further 45 living in care homes, leaving 243 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

¹⁶ See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes)

6.5. Conclusions- Specialist Housing for Older People

- 6.5.1. There are currently estimated to be around 302 individuals aged 75 or over in Tuxford, a number that has grown from 198 in 2011 and is projected to rise to 479 by the end of the Neighbourhood Plan period (2038).
- 6.5.2. A clear majority (78%) of Bassetlaw's households aged between 55 – 75 in 2011 (and therefore likely to reach the 75+ bracket by 2038) are owner occupiers and the remainder predominantly rent from a social landlord. This is important because those currently owning are likely to require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent may need subsidised rented housing because they are unlikely to have the funds to buy.

Projected demographic change and need for specialist housing

- 6.5.3. The 75+ population of the NA is projected to increase from 11% to 15% of the overall population between 2024 and 2038. The growth in the older population should be converted into households because some older people will be cohabiting in old age. The projected growth in the older population points to 126 new households made up of persons aged 75+ over the Neighbourhood Plan period.
- 6.5.4. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research.
- 6.5.5. The two methods for estimating the future need in Tuxford produce a range of 44 to 70 specialist accommodation units that might be required during the plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated.
- 6.5.6. Broadly, between 65 - 75% of the need is likely to be for market purchase. Moreover, between 50-70% of the need can be accommodated through either sheltered accommodation or adaptations to the existing housing stock, rather than extra care accommodation. The potential additional need for care and nursing home beds in Tuxford by 2038 can be estimated at around 20 bedspaces.
- 6.5.7. The main unmet need in Tuxford is for market sheltered accommodation (or accommodation which would deliver a similar offering). In some cases, this need may be satisfied by new housing that is accessible and adaptable for people with lower support needs. Following commitments data provided by Bassetlaw District Council, the NA is not expecting any delivery of specialist accommodation over the plan period. However, the findings in this HNA can be used to discuss this provision within the NA with Bassetlaw District Council.

7. Next Steps

7.1. Recommendations for next steps

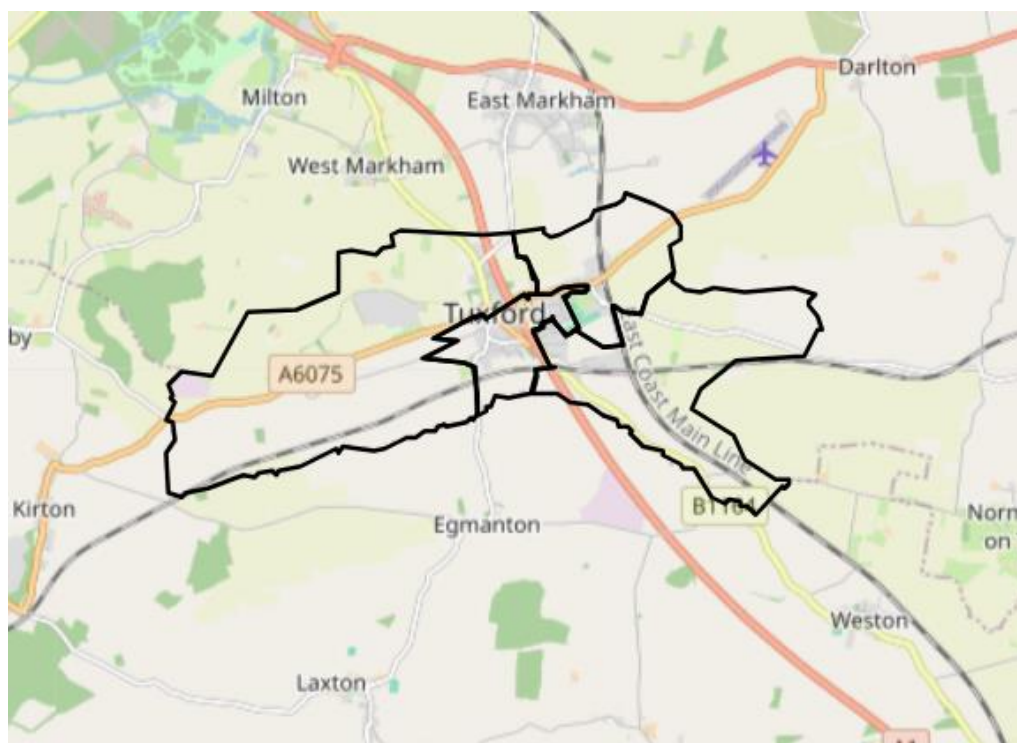
- 7.1.1. This Neighbourhood Plan housing needs assessment aims to provide Tuxford Town Council with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with Bassetlaw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

Appendix A : Assessment geography

A.1 For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs). The NA to the following combination of LSOA and OAs:

- E01028038 (LSOA)
- E00142865 (OA)
- E00142869 (OA)
- E00142871(OA)

Figure A-2: Map of Tuxford as OA and LSOA

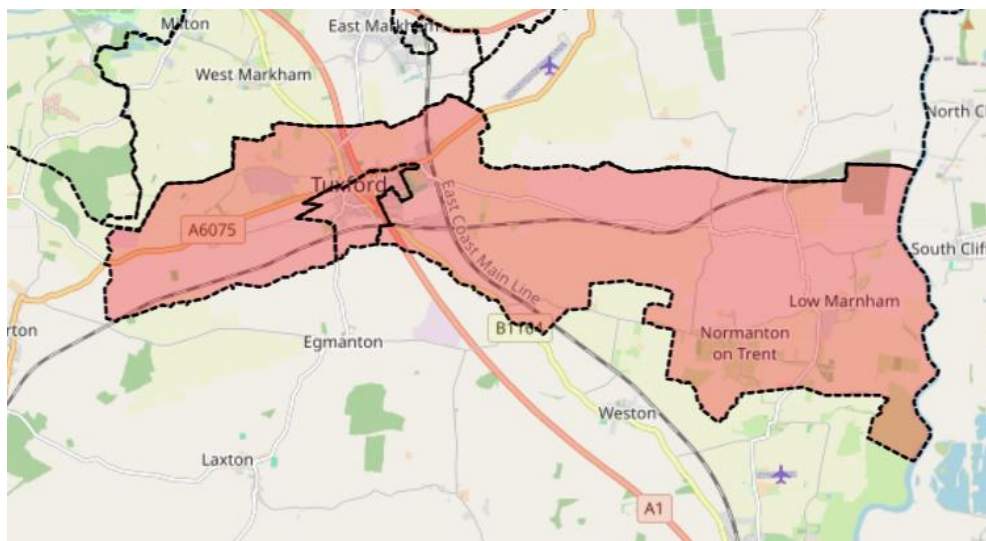


Source: NOMIS

A.2 Many other datasets besides the Census itself make use of OAs, but not necessarily down to the same level of detail. For example, Valuation Office Agency (VOA) data, which can be used to understand the type and size mix of housing, is only available down to the scale of LSOAs. The most relevant combination of LSOAs in this case, which will need to be used as a proxy for the NA, is:

- E01028037
- E01028038

Figure A-2: Map of LSOA for VOA Data

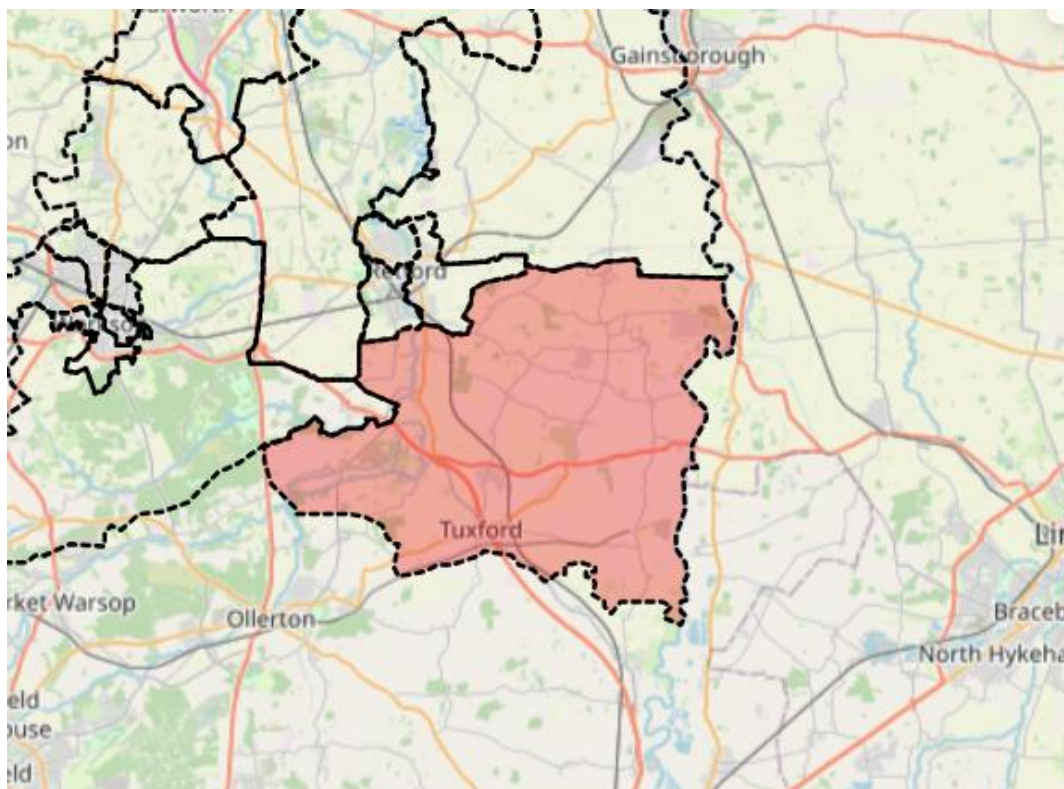


Source: NOMIS

A.3 Finally, as noted in the analysis of affordability in the main body of the report, household income data for small areas is only provided down to the scale of MSOAs. The relevant MSOA, in which the NA is located and which will need to serve as a proxy for it, is:

- E02005849

Figure A-3: Map of MSOA for Income Data



Source: NOMIS

Appendix B : Local Plan context

Policies in the adopted local plan

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

Table B-1: Summary of relevant adopted policies in the adopted Local Plan for Bassetlaw District Council

Policy	Provisions
Policy Bassetlaw's Spatial Strategy	<p>ST1: Across the Local Plan period (2020 – 2038), the spatial strategy for Bassetlaw will be enabled through the provision of land for a minimum of 9,720 dwellings (540 per annum).</p> <p>Tuxford is designated as a 'Large Rural Settlement' which (along with the other settlements within this category) will deliver a combined total of approximately 1,412 dwellings.</p>
Policy Housing in Bassetlaw	<p>ST2: In line with the designations set out in Policy ST1, Tuxford will see Growth housing growth of 252 dwellings between 2020 and 2038.</p> <p>Rural</p>
Policy Affordable Housing	<p>ST27: New developments will be expected to deliver 20% Affordable Housing on brownfield sites and 25% Affordable Housing on greenfield sites which are delivering 10 or more units.</p> <p>Of these affordable homes, 25% should be First Homes, 25% should be affordable rent and 50% should be for affordable home ownership.</p>
Policy Specialist Housing	<p>ST29: Proposals for residential market housing in Class C3 should be designed to meet the requirements for accessible and adaptable dwellings under Part M4(2) of the Building Regulations. Exceptional circumstances will be where it can be demonstrated that the requirements will not be feasible or viable. Such proposals will be determined on a case by case basis.</p>

Source: Bassetlaw Local Plan 2020 - 2038

Appendix C : Affordability calculations

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

Market housing

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

Market sales

- C.3 The starting point for calculating the affordability of a dwelling for sale from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5. In practice this can be highly variable. Multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.
- C.4 To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in Tuxford, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.
- C.5 The calculation for the purchase threshold for market housing is as follows:
- Value of a median NA house price (2024) = £178,000;
 - Purchase deposit at 10% of value = £17,800;
 - Value of dwelling for mortgage purposes = £160,200;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £45,800.
- C.6 The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2024 was £142,000 and the purchase threshold is therefore £36,500.
- C.7 It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records 0 sales of new build properties in the NA in 2024. There were too few recent sales in the NA specifically to determine an accurate average for the cost of

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

- C.8 Therefore an estimate has been calculated by determining the uplift between all house prices in 2024 across Bassetlaw and new build house prices in 2024 in the same area. This percentage uplift (or 'new build premium') is then applied to the 2024 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £183,200 and purchase threshold of £47,100.
- C.9 In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across Bassetlaw in 2024. The median cost of new build dwellings in Bassetlaw was £240,000, with a purchase threshold of £62,000.

Private Rented Sector (PRS)

- C.10 It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.
- C.11 This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.
- C.12 The property website Home.co.uk shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within the NG22 postcode area, which covers a larger area than the Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.
- C.13 According to home.co.uk, there were 27 properties for rent at the time of search in April, 2024, with an average monthly rent of £960. There were 10 one/two-bed properties listed, with an average price of £700 per calendar month.
- C.14 The calculation for the private rent income threshold for entry-level (1/2 bedroom) dwellings is as follows:

- Annual rent = £700 x 12 = £8,400;

- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £28,000.

C.15 The calculation is repeated for the overall average to give an income threshold of £38,400.

Affordable Housing

C.16 There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2024: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. The First Homes product was introduced in 2021 but is not included in the NPPF Annex 2 definitions. Each of the affordable housing tenures are considered below.

Social rent

C.17 Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.

C.18 To determine social rent levels, 2021 data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Tuxford. This data provides information about rents and the size and type of stock owned and managed by private registered providers and local authorities and is presented for Bassetlaw in Table C-1.

C.19 To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

Table C-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£66.00	£76.00	£82.00	£89.00	£75.00
Annual average	£3,432	£3,952	£4,264	£4,628	£3,900
Income needed	£11,440	£13,173	£14,213	£15,427	£13,000

Source: Homes England, AECOM Calculations

Affordable rent

C.20 Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is capped).

- C.21 Even a 20% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
- C.22 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Bassetlaw. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
- C.23 Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 45% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table C-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£75.00	£94.00	£105.00	£102.00	£97.00
Annual average	£3,900	£4,888	£5,460	£5,304	£5,044
Income needed	£13,000	£16,293	£18,200	£17,680	£16,813

Source: Homes England, AECOM Calculations

Affordable home ownership

- C.24 Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.

Discounted Market Sale/ First Homes

- C.25 Discounted market sale homes are affordable home ownership products which offer a discount of at least 20% on market values.
- C.26 First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);
- The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;
 - After the discount is applied the initial sale price must not exceed £250,000 (or £420,000 in Greater London), and lower caps can be set locally;
 - Purchasers must be first-time buyers with an income less than £80,000 (or £90,000 in Greater London), and First Homes can be prioritised for local people and/or key workers;
 - They will be subject to legal restrictions ensuring the discount is retained for future occupants, and renting out or sub-letting will not normally be permitted;

- In addition to setting the discount level, local authorities and neighbourhood planning groups can apply additional criteria, such as a lower income cap, local connection test or prioritisation for key workers through adopted plans, emerging policy or Supplementary Planning Documents.
- C.27 The starting point for considering whether Discounted Market Sale/First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £183,200.
- C.28 For the minimum discount of 30% the purchase threshold can be calculated as follows:
- Value of a new home (estimated NA new build entry-level) = £183,200;
 - Discounted by 30% = £128,255;
 - Purchase deposit at 10% of value = £12,830;
 - Value of dwelling for mortgage purposes = £115,430;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £33,000.
- C.29 The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 20%, 40% and 50% discounted home. This would require an income threshold of £37,700, £28,270 and £23,600 respectively.
- C.30 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.
- C.31 Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m¹⁷) would be around £122,500. This cost excludes any land value or developer profit. This would appear to be an issue in Tuxford, especially if higher discounts were required.
- C.32 Table C-3 shows the discount required for market homes to be affordable to the three income groups. The cost of a typical discounted market sale property/First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about these properties in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

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

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

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	10%	60%	20%
NA estimated new build entry-level house price	12%	61%	22%
NA entry-level house price	-13%	50%	-1%
LA median new build house price	33%	70%	40%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

- C.33 Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
- C.34 In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.
- C.35 To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
- C.36 The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £183,200 is £45,800;
 - A 10% deposit of £4,600 is deducted, leaving a mortgage value of £41,230;
 - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £11,800;
 - Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £137,400;
 - The estimated annual rent at 2.5% of the unsold value is £3,430;

- This requires an income of £11,450 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £23,250 (£11,800 plus £11,450).

C.37 The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £18,450 and £31,200 respectively.

C.38 All of the income thresholds calculated here for Shared Ownership are below the cap of £80,000 above which households are not eligible.

Rent to Buy

C.39 Rent to Buy is a relatively new and less common tenure, which through subsidy allows the occupant to save a portion of their rent, which is intended to be used to build up a deposit to eventually purchase the home. It is therefore estimated to cost the same as private rents – the difference being that the occupant builds up savings with a portion of the rent.

Appendix D : Affordable Housing need and policy

Affordable Housing estimates

- D.1 Table D-2 estimates the potential demand in Tuxford. This model aims to estimate the number of households that might wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.
- D.2 There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.¹⁸ No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

¹⁸ <http://www.ipsos-mori-generations.com/housing.html>

Table D-1: Estimate of the potential demand for affordable housing for sale in Tuxford

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in NA	202.0	Census 2021 private rented households.
1.2 Percentage renters on housing benefit in LA	38.2%	% of renters in 2021 on Housing Benefit / Universal Credit with housing entitlement
1.3 Number of renters on housing benefits in the NA	77.2	Step 1.1 x Step 1.2.
1.4 Current need (households)	93.6	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. ¹⁹
1.5 Per annum	6.7	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	116.1	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	8.1%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	9.4	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	0.7	Step 2.3 divided by plan period.
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	6.0	Number of shared ownership homes in the NA (Census 2021).
3.2 Supply - intermediate resales	0.3	Step 3.1 x 5% (assumed rate of resale).
NET SHORTFALL PER ANNUM		
Overall shortfall per annum	7.1	(Step 1.5 + Step 2.4) - Step 3.2.

Source: AECOM model, using Census 2021, English Housing Survey 2018, MHCLG 2018 based household projections and net additions to affordable housing stock.

¹⁹ The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

- D.3 There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).
- D.4 It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

Affordable housing policy

- D.5 The following table reviews the relevant factors in developing a policy on the Affordable Housing tenure mix, which inform the recommendation given in the main body of the report.

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

Consideration	Local Evidence
<p>A. Evidence of need for Affordable Housing:</p> <p>The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>This HNA suggests that the NA requires around 5.1 units of social/affordable rented housing and 7.1 units of affordable home ownership homes per annum over the Neighbourhood Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.</p> <p>The relationship between these figures suggest affordable home ownership tenures should prioritised over social/affordable rental options.</p>
<p>B. Can Affordable Housing needs be met in full?</p> <p>How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.</p>	<p>If the Local Plan target of either 20% or 25% were achieved on every site, assuming the delivery of the NA's residual housing target for 141 homes overall, between 28 and 36 affordable homes might be expected in the NA over Neighbourhood Plan period.</p> <p>This level of potential affordable housing delivery would not be sufficient to meet all of the potential need for both affordable and rented tenures identified in this HNA. However, if this residual target is considered in the context the number of new affordable homes that have been delivered since 2020, it would help to meaningfully alleviate a</p>

	significant proportion of need identified in this HNA.
<p>C. Government policy (e.g. NPPF) requirements:</p> <p>There is no required tenure mix set out in national policy (NPPF 2024) but local authorities are required to set out the minimum proportion of Social Rented housing needed in their areas as part of their Affordable Housing requirements.</p>	<p>Implicit prioritisation of Social Rented homes within Affordable Housing policy at the nation level but local authorities have flexibility to set out the proportion needed in their areas. Local Plan tenure mix provides the starting point.</p>
<p>D. Local Plan policy:</p>	<p>The adopted Local Plan seeks a tenure split of 25% affordable rent, 25% First Homes and 50% other affordable home ownership tenures.</p>
<p>E. Viability:</p>	<p>HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on affordable home ownership properties.</p>
<p>F. Funding:</p> <p>The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.</p>	<p>The Tuxford Town Council may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.</p>
<p>G. Existing tenure mix in Tuxford:</p> <p>The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.</p>	<p>Both Tuxford and Bassetlaw have a broadly comparable proportion of social rented homes (between 15 and 16%) and a very small proportion of shared ownership (<1%), which points to an opportunity to increase the supply of Affordable Home ownership dwellings.</p>
<p>H. Views of registered providers:</p>	<p>It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage social/affordable rented</p>

	<p>homes in the NA. The funding arrangements available to housing associations will also influence rent levels.</p>
<p>I. Wider policy objectives:</p>	<p>The Tuxford Town Council 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 NA. These wider considerations may influence the mix of Affordable Housing provided.</p>

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Tuxford

Name	Description	Dwellings	Tenure	Type	
1	The Beeches	Retirement Housing	35	Social Landlord	2 bed bungalows
2	Birch Court	Retirement Housing	24	Social Landlord	2 bed flats
Care Homes					
3	Tuxford Manor Care Home	Care home with nursing	45 rooms		

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

Table E-2: Tenure and mobility limitations of those aged 65+ in Tuxford, 2011 (65+ is the closest proxy for 75+ in this data)

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories	138	29.9%	121	26.2%	203	43.9%
Owned Total	91	26.7%	89	26.1%	161	47.2%
Owned outright	76	26.4%	78	27.1%	134	46.5%
Owned (mortgage) or shared ownership	15	28.3%	11	20.8%	27	50.9%
Rented Total	47	38.8%	32	26.4%	42	34.7%
Social rented	39	39.0%	27	27.0%	34	34.0%
Private rented or living rent free	8	38.1%	5	23.8%	8	38.1%

Source: DC3408EW Health status

HLIN calculations

Table E-3: Recommended provision of specialist housing for older people from the HLIN SHOP toolkit

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

Source: *Housing LIN SHOP Toolkit*

E.1 As Table 6-4 in the main report shows, Tuxford is forecast to see an increase of 177 individuals aged 75+ by the end of the Neighbourhood Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = $60 \times 0.177 = 11$
- Leasehold sheltered housing = $120 \times 0.177 = 21$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = $20 \times 0.177 = 4$
- Extra care housing for rent = $15 \times 0.177 = 3$
- Extra care housing for sale = $30 \times 0.177 = 5$
- Housing based provision for dementia = $6 \times 0.177 = 1$

Appendix F : Housing Needs Assessment

Glossary

Adoption

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

Affordability

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

Affordability Ratio

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

Affordable Housing (NPPF Definition)

Affordable housing: 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) Social Rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent; (b) the landlord is 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.
- b) Other affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for 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).
- c) 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.

d) 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 methods²⁰.

Age-Restricted General Market Housing

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

Annual Monitoring Report

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

Basic Conditions

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

Backlog need

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

Bedroom Standard²¹

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

²⁰ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

²¹ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

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 developments (NPPF definition)

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

Community Right to Build Order

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. The NPPF 2024 specifically defines it as follows: An Order made by the local planning authority (under the Town and Country Planning Act 1990) that grants planning permission for a sitespecific development proposal or classes of development.

Concealed Families (Census definition)²²

The 2021 Census defined a concealed family as one with young adults living with a partner and/or child/children in the same household as their parents, older couples living with an adult child and their family or unrelated families sharing a household. A single person cannot be a concealed family; therefore one older parent living with their adult child and family or an adult child returning to the parental home is not a concealed family; the latter are reported in an ONS analysis on increasing numbers of young adults living with parents.

²² See

http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp/171776_350282.pdf

Equity Loans/Shared Equity

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

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

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

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

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

Housing Need (NPPG 2024 definition)

Housing need is an unconstrained assessment of the minimum number of homes needed in an area. Assessing housing need is the first step in the process of deciding how many homes need to be planned for. It should be undertaken separately from assessing land availability, establishing a housing requirement figure and preparing policies to address this such as site allocations.

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 Requirement (NPPF 2024 Definition)

The housing requirement is the minimum number of homes that a plan seeks to provide during the plan period. Once local housing need has been assessed, as set out in this guidance, authorities should then make an assessment of the amount of new homes that can be provided in their area. This should be justified by evidence on land availability, constraints on development and any other relevant matters.

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 Neighbourhood 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/>. Lifetime Homes standards have been broadly wrapped up into the M4(2) optional building regulations standards which relate to accessibility and adaptability of dwellings.

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 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 years²³, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

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

Neighbourhood plan

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

Older People

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

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

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

²³ See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

Overcrowding

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

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

Retirement Living or Sheltered Housing

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

Residential Care Homes and Nursing Homes

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

Rightsizing

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

Rural Exception Sites

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

Shared Ownership

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

Sheltered Housing²⁴

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 range in size from studio flats (or 'bedsits') through to 2 and 3 bedroomed. Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents

²⁴ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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 Neighbourhood 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 (former NPPF 2012 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. SHMAs generally identify the scale and mix of housing and the range of tenures the local population likely to be needed over the Neighbourhood Plan period. Sometimes SHMAs are combined with Economic Development Needs Assessments to create documents known as HEDNAs (Housing and Economic Development Needs Assessments).

Specialist Housing for Older People

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.²⁵

²⁵ See

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

