

Staploe

Housing Needs Assessment (HNA)

April 2024

Quality information

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List of acronyms used in the text:

BBC	Bedford Borough Council
DLUHC	Department for Levelling Up, Housing and Communities (formerly MHCLG)
HMA	Housing Market Area
HNA	Housing Needs Assessment
HRF	Housing Requirement Figure (the total number of homes the NA is expected to plan for, usually supplied by LPAs)
HLIN	Housing Learning and Improvement Network
HRP	Household Reference Person
LA	Local Authority
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
LSOA	Lower Layer Super Output Area
MSOA	Middle Layer Super Output Area
NA	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
SNPSG	Staploe Neighbourhood Plan Steering Group
VOA	Valuation Office Agency

1. Executive Summary

- 1.1 Staploe is a Neighbourhood Area (NA) located in the borough of Bedford. The NA boundary covers the areas administered by Staploe Parish Council.
- 1.2 The 2021 Census recorded 331 individuals in Staploe, indicating no growth in the population since the 2011 Census.
- 1.3 There has been some development in Staploe in recent years. Bedford Borough Council (BBC) has provided data showing that 6 new homes have been built since 2011. Of these, none were delivered as Affordable Housing. The current total number of dwellings in the NA is therefore estimated to be 152.
- 1.4 BBC has provided Staploe with a definitive figure of 0 dwellings to be accommodated within the NA by the end of the Plan period. In other words, the NA is not expected to allocate homes to meet the Borough's housing requirement.
- 1.5 This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Steering Group at the outset of the research.

Tenure and Affordability

Current tenure profile

- 1.6 The NA has a higher proportion of owned properties (76.0%) compared to both the Borough (62.7%) and National (61.3%) averages. As a result, the proportion of shared ownership, social rented and private rented properties is lower in the NA than the Borough and National averages, in particular, shared ownership and social rented tenures.
- 1.7 Completions data provided by BBC shows that 4 units of market housing have been completed in the NA since 2021, meaning that the proportion of owned properties in the NA will be slightly higher in 2024 than 76.0% shown below.
- 1.8 Between 2011 and 2021, there has been a large percentile increase in the amount of people owning their homes (20.7%), whilst the amount of people who privately rent in the NA has decreased by 29.0%. The amount of people who own their property through shared ownership or socially rent have increased from 0 to 1 and 11 to 12, respectively. The large increase seen in owned properties, large decrease in private rented and very small changes in shared ownership and social rented shows that the majority of new housing coming forward in the NA is for market ownership housing.

Affordability

- 1.9 The median average price, which is the middle number when you sort the data from smallest to largest has increased by 277.0% between 2014 and 2023, from £126,000 to £475,000. The median has fluctuated significantly during this period. This is due to a small number of transactions in any given year, making it difficult to discern change over

time. The lower quartile is currently £395,000, presenting severe additional affordability challenges for those with the lowest incomes. Again, it is difficult to give an accurate picture of change over time due to the small number of transactions each year. Nevertheless, prices over the 10 year period have increased substantially.

- 1.10 It appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income 124.0% higher than the current average.
- 1.11 Private renting is generally only affordable to higher earners. Households made up of two lower quartile earners cannot afford the given rental thresholds. Affordability is improved if households are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.
- 1.12 This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. First Homes with a 50% discount are affordable to average earning households, whilst the purchase thresholds for First homes with a 30% or 40% discount are unaffordable. However, no First Homes discount options are affordable for those on individual lower quartile earnings. As such, the discount level of 50% appears most suitable for Staploe, noting that it will be affordable. The income threshold and the discount property price at this level are both under the necessary amount eligible for the scheme.
- 1.13 Shared ownership appears to be more affordable than First Homes but is broadly accessible to the same groups. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.¹ If this is delivered in the NA, it will make shared ownership easier to access for more people.
- 1.14 If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership to average earning households. However, discounts on *average* rents would make Rent to Buy affordability, in terms of the household income required, comparable to First Homes and Shared Ownership.
- 1.15 Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). However, households with a single lower earner appear unable to afford any of the tenures considered including the smallest socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.

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

The need for Affordable Housing

- 1.16 The LHNA identifies the need for 232 additional affordable rented homes and 76 affordable home ownership dwellings each year in Bedford as a whole.
- 1.17 When the SHMA figures are pro-rated to Staploe based on its fair share of the population (0.17% of the borough's population (2021 Census)), this equates to 0.53 homes per annum or 8.48 homes over the Neighbourhood Plan period (2024-2040). This is split into 0.40 affordable rented homes per annum (6.4 over the plan period), and 0.13 affordable home ownership properties per annum (2.08 over the plan period).
- 1.18 BBC has provided Staploe with a definitive figure of 0 dwellings to be accommodated within the NA by the end of the Plan period. In other words, the NA is not expected to allocate homes to meet the Borough's housing requirement.

Affordable Housing policy

- 1.19 Bedford's emerging policy on this subject (Policy DM1(S)) requires 30% of all new housing to be affordable on sites of 10 or more dwellings. Given that Affordable Housing made up 0% of new housing in Staploe over the last decade according to Bedford's completions figures, it is understood that this target is not usually met on sites in the NA.
- 1.20 Given that there is no housing requirement for Staploe in the Local Plan and limited development in recent years has not delivered new Affordable Housing, it is unlikely that the needs identified here will be met in full. Should sites come forward that meet the threshold for providing Affordable Housing, it is important that these sites deliver against the Local Plan policy requirements.
- 1.21 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 are all ways of boosting the supply of affordable housing directly.

Type and Size

The current housing mix

- 1.22 The majority of the dwellings in the NA are detached (47.9%) and semi-detached (39.7%). As a result, terraced properties and flats make up a much smaller proportion of dwellings in the NA, accounting for 7.5% and 3.4%, respectively.
- 1.23 The largest proportion of properties in the NA have 4+ bedrooms (37.7%), followed by 3-bedroom properties (37.0%). 2-bedroom and 1-bedroom dwellings account for much smaller proportions, at 19.2% and 6.2% respectively. Between 2011 and 2021, the proportions of 1 and 2-bedroom properties have increased, whilst the proportion of 3 and 4+ bedroom properties has decreased. This size mix is likely to influence issues of affordability due to the large gap in the market for smaller properties in the NA.

Population characteristics

- 1.24 The overall population in the NA has remained the same between 2011 and 2021. In comparison, the population in Bedford has increased by 17.6% between the same period, from 157,479 to 185,231.
- 1.25 In 2021, the largest proportion of the population in Staploe is aged between 45-64 (42.0%), followed by 25-44 (17.5%) and 65-84 (15.4%). Table 5-5 shows that between 2011 and 2021, there has been a 44.2% decrease in people aged 0-14 and a 26.2% decrease in people aged 25-44 in the NA. This could perhaps suggest that there could be affordability issues in the NA so younger people are moving elsewhere to start/grow their families. There has also been a 100.0% increase in people aged 85 and over and a 34.2% increase in people aged 65-84. This would suggest an ageing population in Staploe.
- 1.26 In Staploe, there is a similar proportion of one person households (28.9%), compared to Bedford (28.6%) and England (30.1%), however Staploe has a slightly higher proportion of one person households aged 66 and over in Staploe (24.8%, compared to Bedford (11.5%) and England (12.8%). There is a slightly higher proportion of one family only households in Staploe (66.9%), compared to Bedford (64.7%) and England (63.1%). In particular, there is a higher proportion of one family only households all aged 66 and over and with no children compared to Bedford and England, whilst there is a lower proportion of those with dependent children compared to the District and National average.
- 1.27 In Staploe, 84.4% of dwellings are under-occupied by at least one bedroom, whilst 52.6% of dwellings are under-occupied by at least two bedrooms. Whilst under-occupancy is high across all household types, it is particularly high in families 66+, families under 66 with no children and single persons 66+, at 100.0%, 95.7% and 90.4% respectively. There is some over-occupancy in the NA, with 5.9% of families under 66 with adult children and 4.8% of families under 66 with dependent children over-occupying their homes, indicating a level of acute housing need within Staploe.

Future population and size needs

- 1.28 Future population growth can be expected to be driven by the oldest households, with an 82.0% increase expected in the 65 and over age group. This is much larger than the next largest increase of 35.0% for the 55 to 64 age group and 8.0% for the 35 to 54 age group. The 24 and under age group is expected to decrease by 16.0% whilst the 25 to 34 age group is expected to decrease by 6.0% during the plan period. Therefore, the study area can be said to have a clearly ageing population and an associated need for smaller dwellings for both the ageing population to downsize and for young starter families.
- 1.29 In order to reach the suggested housing mix by the end of the plan period, priority should be given to 2-bedroom properties (35.0%), followed by 1-bedroom properties (29.1%), 4-bedroom properties (20.2%) and 3-bedroom properties (15.7%). It is suggested that no priority should be given to 5+ bedroom properties. The headline recommendation

here is diversification away from a large current mix, with a particular emphasis on the smallest options.

- 1.30 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.

Specialist Housing for Older People

- 1.31 There are no units of specialist accommodation in the NA at present, according to housingcare.org.
- 1.32 In 2021, 7.3% of the population in the NA were aged 75+. This proportion is expected to increase to 11.7% by the end of the Neighbourhood Plan period in 2040.
- 1.33 The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
- 1.34 These two methods of estimating the future need in Staploe produce a range of 4 to 6 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
- 1.35 The majority of specialist housing needed in the NA would be market housing (4) whilst a smaller proportion of affordable units would be required (2). This is due to the majority of people aged 55-75 currently living in market housing and therefore not eligible for social rented housing. The split between housing with care (3) and housing with adaptations, sheltered, or retirement living (3) is equal. This is a reflection of disability and mobility limitation amongst the older population. There is an equal split of older people in the NA with mild disabilities and severe ones.
- 1.36 Given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another avenue open to the Neighbourhood Planning groups is to discuss the standards of accessibility and adaptability in new developments to be met in the Local Plan with the LPA. The local level evidence supplied in this report could be used to influence local authority level policies, although there are specific proactive provisions in the emerging Local Plan.
- 1.37 The Bedford Emerging Local Plan specifies that all specialist housing for older people should meet Category 3 requirements. As noted above, the main unmet need in the NA is for market housing, split equally between housing with care and sheltered housing. This can be satisfied by making sure all new specialist housing is accessible and adaptable for people with lower support needs.

1.38 It is considered that Staploe's position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Staploe entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model. In the case of Staploe, St Neots, Eaton Ford and Eynesbury are considered to have potential to accommodate the specialist housing need arising from the Neighbourhood Area (i.e. to be the hub in the hub-and-spoke model).

2. Context

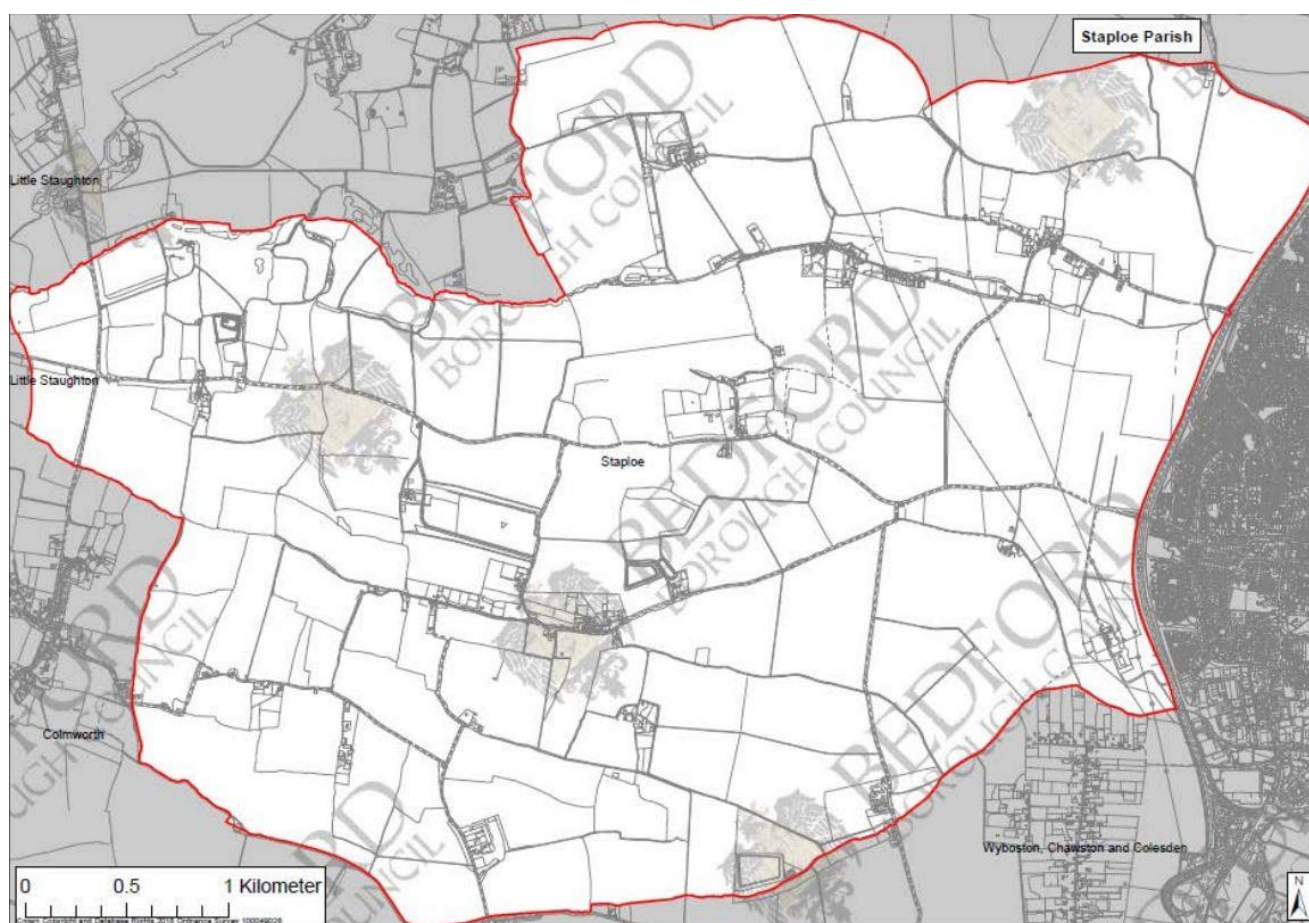
Local context

- 2.1 Staploe is a Neighbourhood Area (NA) located in the borough of Bedford in Bedfordshire. The NA boundary is the same as the existing parish boundary and was designated in September 2020.
- 2.2 The Neighbourhood Plan is envisaged to start in 2024 and extend to 2040, therefore covering a period of 16 years. The evidence supplied in this report will look forward to the Plan end date of 2040, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.
- 2.3 Staploe is located approximately 3.5km west of St Neots, 14km northeast of Bedford and 30km west of Cambridge. The residential area is concentrated to the centre of the NA, with some properties located sporadically throughout the parish. The remainder of the NA is rural in nature. The closest train station to the NA is St Neots, located approximately 5km to the east. The A1 runs to the east of the NA and connects the parish to Bedford. The A428 runs east, connecting the NA to Cambridge. There are very limited services within the parish boundary, with the closest primary and secondary schools, doctors, dentists, shops and post office located in St Neots.

The NA boundary and key statistics

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

Figure 2-1: Map of the Staploe Neighbourhood Area



Source: Bedford Borough Council²

- 2.5 At the time of the 2011 Census the NA was home to 331 residents, formed into 137 households and occupying 146 dwellings. The 2021 Census indicates that there was no population growth since 2011³, recording a total of 331 residents and 146 households. The number of households increased over the 10 year period however and so the the average household size fell from 2.42 to 2.27.
- 2.6 Completions data provided by Bedford Borough Council shows that there have been 6 net completions in the NA since 2011, none of which were affordable housing. This increase does align with the fact that the population has not increased, as household size has fallen slightly meaning there are the same number of residents, spread amongst more properties. When adding the 6 net completions to the 2011 Census data, it is estimated that there are currently 152 dwellings in the NA.

The housing market area context

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

² Available at [Designated Neighbourhood Areas | Bedford Borough Council](#)

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

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.

- 2.10 In the case of Staploe, the NA sits within a housing market area which covers the Bedford Borough.^[1] This means that when households who live in the wider borough move home, the vast majority move within this geography. The housing market area also has links to other neighbouring areas however, such as Northampton and Cambridge.
- 2.11 At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Staploe, are closely linked to other areas. In the case of Staploe, changes in need or demand in settlements nearby is likely to impact on the neighbourhood. Northampton and Cambridge are not included in the Local Housing Needs Assessment (LHNA) that covers Bedford.
- 2.12 In summary, Staploe functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Bedford Borough Council), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

Planning policy context

- 2.13 Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.⁴ In the case of Bedford, the relevant adopted Local Plan consists of the Bedford Local Plan 2030 which was adopted on 15th January 2020 and sets out how much growth there should be in the borough in coming years (housing, jobs and associated infrastructure) and where it should take place.
- 2.14 Bedford Borough Council is preparing Local Plan 2040 which builds on the Local Plan 2030 strategy and rolls the planning of the Borough on a further 10 years to 2040. The strategy explains where homes and jobs will be delivered through new allocations alongside the allocations already adopted in the Local Plan 2030 and was submitted to the Secretary of State for independent examination on 12th January 2023.
- 2.15 The Local Plan Submission Consultation took place between 15 June 2022 and 29 July 2022.
- 2.16 A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the emerging Local Plan:

^[1] Bedford Borough Local Housing Needs Assessment (May 2021)

⁴ 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>

- Emerging Local Plan Policy DS3(S) identifies an overall housing target of 27,100 for the borough by the end of the plan period or 1,355 annually (2020-2040);
- In Policy DS5(S) Staploe is designated as Rural Area/Villages, where dwellings will come forward as a result of completion of sites previously allocated in the Local Plan and Neighbourhood Plans;
- Policy DM1(S) states that 30% of all new dwellings are expected to be delivered as Affordable Housing on sites larger than 10 homes. The suggested tenure mix within Affordable Housing is 75% affordable rent to 25% affordable home ownership;
- Policy DM3(S) sets out an expectation that all specialist housing for older people should meet Category 3 requirements.

Quantity of housing to provide

2.17 The NPPF 2023 (paragraphs 67 and 68) requires LPAs to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.

2.18 BBC has fulfilled that requirement by providing Staploe with a definitive figure of 0 dwellings to be accommodated within the NA by the end of the Plan period. In other words, the NA is not expected to allocate homes to meet the Borough's housing requirement. However, this does not prevent the Neighbourhood Plan allocating its own sites if it chooses to do so.

3. Objectives and approach

Objectives

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

Affordability and Affordable Housing

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

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

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

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

Type and Size

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

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

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

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

Specialist Housing for Older People

- 3.8 It may be appropriate for neighbourhood plans in areas with ageing populations to include policies relating to specialist housing for older persons.
- 3.9 This chapter supplements the demographic evidence relating to type and size, including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care. Its approach is as follows:
- To review the **current provision** of specialist housing in the NA;
 - To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
 - To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.
- 3.10 This element of the HNA recognises that the majority of older people will live in the mainstream housing stock and that there is no single way to meet their needs. It may also be inappropriate to focus excessively on the needs of one group or to promote a specialist scheme in a location that lacks adequate services. These issues will be drawn out.

Approach

- 3.11 This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the neighbourhood plan level. This includes data from the 2021 and 2011 Censuses and a range of other data sources, including:
- ONS population and household projections for future years;
 - Valuation Office Agency (VOA) data on the current stock of housing;
 - Land Registry data on prices paid for housing within the local market;
 - Rental prices from [Home.co.uk](https://www.home.co.uk);
 - Local Authority housing waiting list data; and
 - Bedford Borough Local Housing Needs Assessment (May 2021)
- 3.12 Data from the 2021 Census continues to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including parishes, will not be available until later in 2024, as well as data comparing numerous variables. As such, neighbourhood level HNAs will draw on

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

4. Affordability and Affordable Housing

Introduction

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

Definitions

- 4.4 This section uses a range of technical terms which are useful to define at the outset:
- **Tenure** refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership).
 - Affordability refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.
 - The definition of Affordable Housing is set out in the NPPF 2023 (Annex 2) as 'Housing for sale or rent, for those whose needs are not met by the market...' We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the current NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
 - A range of affordable home ownership opportunities are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring

to own a home. As part of this, the Government has introduced a new product called First Homes, although this is not yet reflected in Annex 2 of the NPPF.⁵

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

Current tenure profile

- 4.5 The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
- 4.6 Table 4-1 presents data on tenure in Staploe compared with Bedford and England from the 2021 Census. The NA has a higher proportion of owned properties (76.0%) compared to both the Borough (62.7%) and National (61.3%) averages. As a result, the proportion of shared ownership, social rented and private rented properties is lower in the NA than the Borough and National averages. In particular, the proportion of shared ownership and social rented tenures are lower in the NA. This is fairly typical amongst rural parishes such as Staploe.
- 4.7 Completions data provided by BBC shows that 4 units of market housing have been completed in the NA since 2021, meaning that the proportion of owned properties in the NA will be slightly higher in 2024 than 76.0% shown below.

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

Tenure	Staploe	Bedford	England
Owned	76.0%	62.7%	61.3%
Shared ownership	0.7%	1.9%	1.0%
Social rented	8.2%	16.3%	17.1%
Private rented	15.1%	19.2%	20.6%

Sources: Census 2021, AECOM Calculations

- 4.8 It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). Between 2011 and 2021, there has been a large percentage increase in the number of people owning their homes (20.7%), whilst the number of people who privately rent in the NA has decreased by 29.0%. The number of people who own their property through shared ownership or socially rent have increased from 0 to 1 and 11 to 12, respectively. These changes reflect the fact that new housing coming forward in the NA is for market ownership housing and some existing properties also appear to have switched from rented to ownership tenures.

⁵ 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 Staploe, 2011-2021

Tenure	2011	2021	% change
Owned	92	111	20.7%
Shared ownership	0	1	0.0%
Social rented	11	12	9.1%
Private rented	31	22	-29.0%

Sources: Census 2021 and 2011, AECOM Calculations

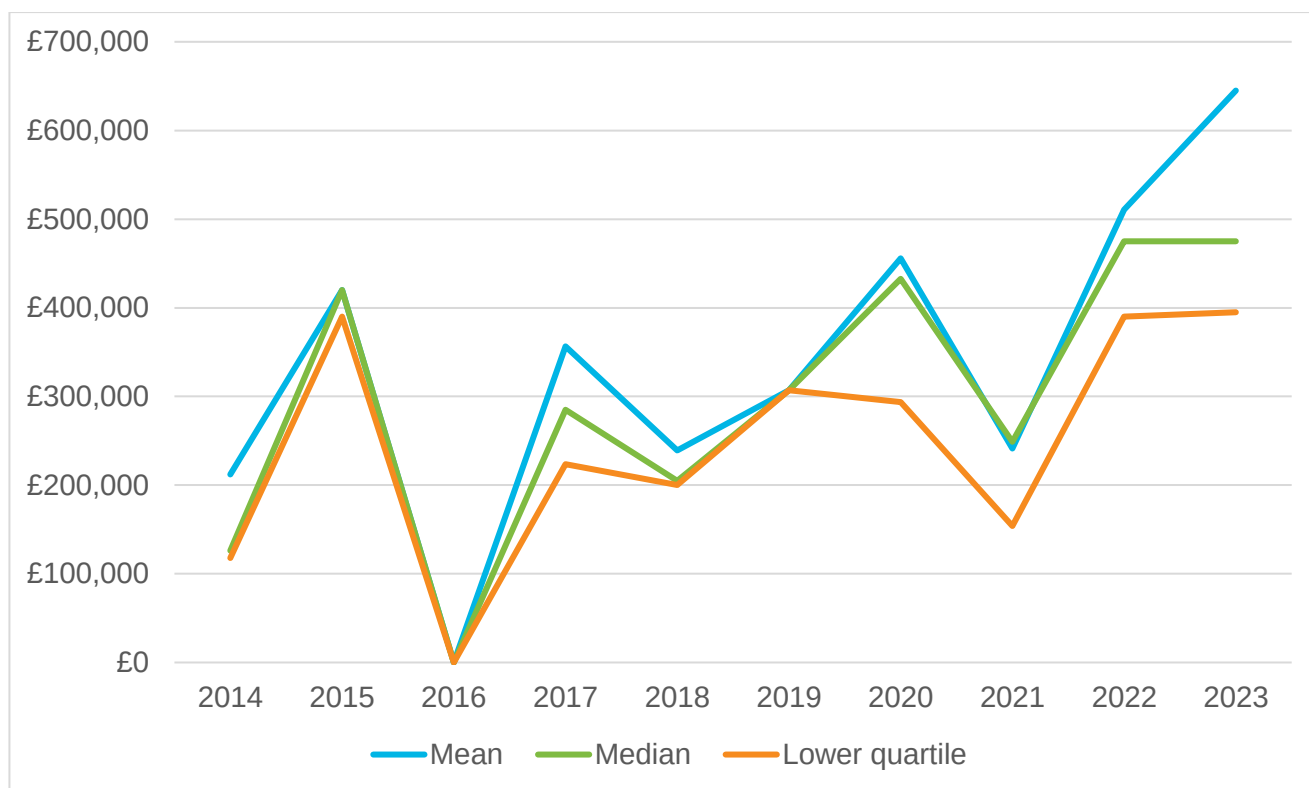
Affordability

House prices

- 4.9 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.
- 4.10 Figure 4-1 looks at the average and lower quartile house prices in Staploe based on sales price data published by the Land Registry.
- 4.11 The median average price, which is the middle number when you sort the data from smallest to largest has increased by 277.0% between 2014 and 2023, from £126,000 to £475,000. The median has fluctuated significantly during this period. This is due to a small number of transactions in any given year, making it difficult to discern change over time.
- 4.12 Because the mean captures the average of all the house prices, both high and low, the few outlying data points on the high end cause the mean to increase, making it higher than the median. The mean has followed the same pattern as the median. The mean has increased by 204.2% between 2014 and 2023, from £212,000 to £645,000. The mean has also fluctuated significantly during this period, peaking and decreasing numerous times, with an overall increase. In small areas such as this NA, average prices may sometimes fluctuate significantly because of the mix of homes sold in any year which can affect the average eg if sales are dominated by larger, or smaller homes in a specific year.
- 4.13 The lower quartile is the middle figure of the lowest 50% of prices and a good representation of entry-level housing. The lower quartile is currently £395,000, presenting severe additional affordability challenges for those with the lowest incomes. Again, it is difficult to give an accurate picture of change over time due to the small number of transactions each year. Nevertheless, prices over the 10 year period have increased substantially.
- 4.14 House prices in the NA are higher than in the LA. The mean house price in the NA is 38.2% higher than the LA, whilst the median is 34.7% higher and the lower quartile price

is 39.7% higher. This suggests that the NA is a high-value area for the borough, although the average is also influenced by the high proportion of larger housing in the NA.

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



Source: Land Registry PPD

4.15 Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that between 2014 and 2023, semi-detached properties have seen the largest increase median house price within the NA (336.5% over 10 years). There has been a 7.2% increase in the median price of terraced houses and a 39.5% increase in the median price of flats in the NA between 2014 and 2023. There has been a 2.5% decrease in the median price of detached dwellings, however the 2023 median is significantly lower than the 2022 median for this property type. These figures give an overall median house price growth of 277.0% for the NA between 2014 and 2023.

4.16 It should be noted that the annual average by dwelling type is derived from a small sample size of homes sold each year (Staploe has small numbers of sales recorded each year) which has the potential for expensive sales in each category to skew the overall average.

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

Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Growth
Detached	£400k	£420k	-	£372k	£200k	-	£425k	£403k	£610k	£390k	-2.5%
Semi-detached	£126k	-	-	£455k	£280k	£307k	£250k	£298k	£475k	£550k	336.5%
Terraced	-	-	-	£222k	£230k	-	-	£238k	-	-	7.2%
Flats	£110k	-	-	£147k	£134k	-	-	£154k	£154k	-	39.5%
All Types	£126k	£420k	-	£285k	£205k	£307k	£433k	£249k	£475k	£475k	277.0%

Source: Land Registry PPD

Income

- 4.17 Household incomes determine the ability of households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.
- 4.18 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 £54,600 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.
- 4.19 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. Bedford's gross individual lower quartile annual earnings were £16,649 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £33,298.
- 4.20 It is clear from this data that there is a large gap between the spending power of average income households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.

Affordability Thresholds

- 4.21 To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
- 4.22 AECOM has determined thresholds for the income required in Staploe to buy a home in the open market (average and entry-level prices), and the income required to afford private rent and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.
- 4.23 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.
- 4.24 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 Staploe (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £54,600	Affordable on LQ earnings (single earner)? £16,649	Affordable on LQ earnings (2 earners)? £33,298
Market Housing						
Median House Price	£427,500	-	£122,143	No	No	No
Estimated NA New Build Entry-Level House Price	£378,435		£108,124	No	No	No
LQ/Entry-level House Price	£355,500	-	£101,571	No	No	No
LA New Build Median House Price	£297,000	-	£84,857	No	No	No
Average Market Rent	-	£16,524	£55,080	Marginal	No	No
Entry-level Market Rent	-	£12,948	£43,160	Yes	No	No
Affordable Home Ownership						
First Homes (-30%)	£264,905	-	£75,687	No	No	No
First Homes (-40%)	£227,061	-	£64,875	No	No	No
First Homes (-50%)	£189,218	-	£54,062	Yes	No	No
Shared Ownership (50%)	£189,218	£5,256	£71,582	No	No	No
Shared Ownership (25%)	£94,609	£7,884	£53,311	Yes	No	No
Shared Ownership (10%)	£37,844	£9,461	£42,349	Yes	No	No
Affordable Rented Housing						
Affordable Rent	-	£6,726	£22,398	Yes	No	Yes
Social Rent	-	£5,424	£18,061	Yes	No	Yes

Source: AECOM Calculations

4.25 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

4.26 Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit

of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income 124.0% higher than the current average.

- 4.27 Private renting is generally only affordable to higher earners. Households made up of two lower quartile earners cannot afford the given rental thresholds. Affordability is improved if households are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

Affordable home ownership

- 4.28 There is a relatively large group of households in Staploe who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £43,160 per year (at which point entry-level rents become affordable) and £101,571 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.
- 4.29 First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
- 4.30 This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. First Homes with a 50% discount appear affordable to average income households, whilst the purchase thresholds for First homes with a 30% or 40% discount are unaffordable. However, no First Homes discount options are affordable for those on individual lower quartile earnings. As such, the discount level of 50% appears most suitable for Staploe, noting that it should enable households on average incomes to purchase. The income threshold and the discount property price at this level are both under the necessary amount eligible for the scheme.
- 4.31 It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding higher discount levels on First Homes will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased. This could effectively sacrifice the provision of affordable rented housing to provide a more attractive First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the Steering Group intend to set a higher First Homes discount level than that set at borough level, further discussions with the LPA are advised.
- 4.32 Shared ownership appears to be more affordable than First Homes but is broadly accessible to the same groups. Government has recently announced that the minimum

equity share for shared ownership will fall to 10% of the property value.⁶ If this is delivered in the NA, it will make shared ownership easier to access for more households but would still not reach those on lower quartile earnings. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.

4.33 Rent to Buy provides households with the option to rent at a discount whilst saving for a deposit to buy their property within a set period (usually within 7 years). The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership to average earning households. However, discounts on *average* rents would make Rent to Buy affordability, in terms of the household income required, comparable to 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.

4.34 These three affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:

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

Affordable rented housing

4.35 Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered

⁶ The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>.

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 Staploe, based on data for the local authority as a whole.

- 4.36 Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). However, households with a single lower earner appear unable to afford any of the tenures considered including the smallest socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.
- 4.37 The evidence in this chapter suggests that the affordable rented sector performs a vital function in Staploe as the only option for a large segment of those in the greatest need. Social rents are cheaper and would therefore leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. Where households are supported by housing benefit the difference in the cost of affordable and social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that households supported by housing benefit may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.

Estimates of the need for Affordable Housing

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

Evidence in the LHNA

4.39 A LHNA was undertaken for Bedford in 2021. This study estimates the need for affordable housing in the borough based on analysis of the Council's housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time.

4.40 The LHNA identifies the need for 232 additional affordable rented homes and 76 affordable home ownership dwellings each year in Bedford as a whole.

4.41 This includes those in the district who are unable to afford to rent or own market housing, and also incorporates households who aspire to home ownership but cannot afford to buy, but there is a realistic prospect of them being able to access an affordable home ownership product.

4.42 When the LHNA figures are pro-rated to Staploe based on its fair share of the population (0.17% of the borough's population (2021 Census)), this equates to 0.53 homes per annum or 8.48 homes over the Neighbourhood Plan period (2024-2040). This is split into 0.40 affordable rented homes per annum (6.4 over the plan period), and 0.13 affordable home ownership properties per annum (2.08 over the plan period).

4.43 However, pro-rating district/borough level estimates of affordable housing need to rural areas presents problems in practice. The Local Authority level figures are likely to represent higher needs in urban areas where there is a large social housing stock and larger numbers of households living in private rented homes on housing benefit. Both of these factors tend to generate higher needs. By contrast, in rural parishes like Staploe the lack of social housing means there is more limited need generated from households already living in the sector. Similarly, households who may need social housing often move away to areas where their needs are more likely to be met (either because there is social housing available or more private rented housing). This means it is difficult to accurately identify need for social/affordable rented housing within Staploe.

Additional Evidence

4.44 The Staploe Neighbourhood Plan Steering Group carried out a Housing Needs Survey in March 2021. The results of this showed a need for 5 affordable dwellings. The results also show a need for 'starter homes', of which there are currently none in the NA.

4.45 It is also worth noting the proposed Dennybrook Garden Village south of the NA. This proposal is for 10,000 homes and neighbours the NA and could meet the

needs of some households in the parish. It should be noted that this proposal is not an allocation in the Local Plan.

- 4.46 BBC has provided Staploe with a definitive figure of 0 dwellings to be accommodated within the NA by the end of the Plan period. In other words, the NA is not expected to allocate homes to meet the Borough's housing requirement.

Affordable Housing policies in Neighbourhood Plans

- 4.47 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

- 4.48 Bedford's emerging policy on this subject (Policy DM1(S)) requires 30% of all new housing to be affordable on sites of 10 or more dwellings. Given that no Affordable Housing was delivered in Staploe over the last decade according to Bedford's completions figures, it is understood that this target is not usually met on sites in the NA.
- 4.49 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.
- 4.50 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 set at 75% affordable rented properties and 25% affordable ownership properties.

Affordable Housing at Neighbourhood level

- 4.51 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 Staploe on the basis of identified housing need and a range of other considerations detailed in Appendix D.
- 4.52 This indicative mix is chiefly a response to the expectation that the delivery of Affordable Housing will be lower than the needs identified here. In this context, affordable rented tenures should be prioritised. The Local Plan guideline mix of 75% rented to 25% ownership (First Homes at a 50% discount) appears to offer a suitable benchmark, which also complies with the various minimum requirements mandated nationally.

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

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

Tenure	Indicative mix	Considerations and uncertainties
Routes to home ownership, of which	25%	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	0%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. Registered Providers business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	0%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
Affordable Housing for rent, of which	75%	
Social rent	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area. Uncertain whether RPs willing to own/manage stock in this area.
Affordable rent	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area.

Source: AECOM calculations

Conclusions- Tenure and Affordability

Current tenure profile

4.54 The NA has a higher proportion of owned properties (76.0%) compared to both the Borough (62.7%) and National (61.3%) averages. As a result, the proportion of shared ownership, social rented and private rented properties is lower in the NA than the Borough and National averages, in particular, shared ownership and social rented tenures.

- 4.55 Completions data provided by BBC shows that 4 units of market housing have been completed in the NA since 2021, meaning that the proportion of owned properties in the NA will be slightly higher in 2024 than 76.0% shown below.
- 4.56 Between 2011 and 2021, there has been a large percentile increase in the amount of people owning their homes (20.7%), whilst the amount of people who privately rent in the NA has decreased by 29.0%. The amount of people who own their property through shared ownership or socially rent have increased from 0 to 1 and 11 to 12, respectively. The large increase seen in owned properties, large decrease in private rented and very small changes in shared ownership and social rented shows that the majority of new housing coming forward in the NA is for market ownership housing.

Affordability

- 4.57 The median average price, which is the middle number when you sort the data from smallest to largest has increased by 277.0% between 2014 and 2023, from £126,000 to £475,000. The median has fluctuated significantly during this period. This is due to a small number of transactions in any given year, making it difficult to discern change over time. The lower quartile is currently £395,000, presenting severe additional affordability challenges for those with the lowest incomes. Again, it is difficult to give an accurate picture of change over time due to the small number of transactions each year. Nevertheless, prices over the 10 year period have increased substantially.
- 4.58 It appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income 124.0% higher than the current average.
- 4.59 Private renting is generally only affordable to higher earners. Households made up of two lower quartile earners cannot afford the given rental thresholds. Affordability is improved if households are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.
- 4.60 This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. First Homes with a 50% discount are affordable to average earning households, whilst the purchase thresholds for First homes with a 30% of 40% discount are unaffordable. However, no First Homes discount options are affordable for those on individual lower quartile earnings. As such, the discount level of 50% appears most suitable for Staploe, noting that it will be affordable. The income threshold and the discount property price at this level are both under the necessary amount eligible for the scheme.

- 4.61 Shared ownership appears to be more affordable than First Homes but is broadly accessible to the same groups. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.⁷ If this is delivered in the NA, it will make shared ownership easier to access for more people.
- 4.62 If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership to average earning households. However, discounts on *average* rents would make Rent to Buy affordability, in terms of the household income required, comparable to First Homes and Shared Ownership.
- 4.63 Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). However, households with a single lower earner appear unable to afford any of the tenures considered including the smallest socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.

The need for Affordable Housing

- 4.64 The LHNA identifies the need for 232 additional affordable rented homes and 76 affordable home ownership dwellings each year in Bedford as a whole.
- 4.65 When the SHMA figures are pro-rated to Staploe based on its fair share of the population (0.17% of the borough's population (2021 Census)), this equates to 0.53 homes per annum or 8.48 homes over the Neighbourhood Plan period (2024-2040). This is split into 0.40 affordable rented homes per annum (6.4 over the plan period), and 0.13 affordable home ownership properties per annum (2.08 over the plan period).

Affordable Housing policy

- 4.66 Bedford's emerging policy on this subject (Policy DM1(S)) requires 30% of all new housing to be affordable on sites of 10 or more dwellings. Given that Affordable Housing made up 0% of new housing in Staploe over the last decade according to Bedford's completions figures, it is understood that this target is not usually met on sites in the NA.
- 4.67 Given that there is no housing requirement for Staploe in the Local Plan and limited development in recent years has not delivered new Affordable Housing, it is unlikely that the needs identified here will be met in full. Should sites come forward that meet the threshold for providing Affordable Housing, it is important that these sites deliver against the Local Plan policy requirements.
- 4.68 Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan

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

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 are all ways of boosting the supply of affordable housing directly.

5. Type and Size

Introduction

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

Definitions

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

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

The current housing mix

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

Dwelling type

5.7 Table 5-1 below shows accommodation type in Staploe in 2011 and 2024 (2011 + completions). 2021 data which would normally be used for this table appears to be an anomaly. Occasionally Census data is exchanged between areas at very small scales to keep it anonymous. An anonymisation process could have introduced an anomaly that seems to have affected the 2021 results. As a result, the 2021 data has been replaced with AECOM calculations, adding completions data from 2011 to 2024, to the 2011 Census data.

5.8 In 2011 the majority of the dwellings in the NA are detached (47.9%) and semi-detached (39.7%). As a result, terraced properties and flats make up a much smaller proportion of dwellings in the NA, accounting for 7.5% and 3.4%, respectively. This trend remains the same in 2024, with detached properties now accounting for 50.0% of dwellings in the NA.

5.9 Whilst Census data does not capture bungalows as a separate category, VOA data does. VOA data shows that 16.9% of properties in the NA are bungalows, a proportion almost double the national average and more than double the average seen in Bedford.

Table 5-1: Accommodation type, Staploe, 2011 + Completions

Type	2011	%	2024 (2011 + Completions)	%
Detached	70	47.9%	76	50.0%
Semi-detached	58	39.7%	58	38.2%
Terrace	11	7.5%	11	7.2%
Flat	5	3.4%	5	3.3%
Other/unknown	2	1.5%	2	1.3%
Total	146		152	

Source: ONS 2021 and 2011, AECOM Calculations

5.10 Table 5-2 compares the NA mix to wider benchmarks. It shows that the proportion of detached dwellings in the NA (50.0%) is higher than the proportions of 27.8% across Bedford and 22.9% nationally. The proportion of semi-detached dwellings in the NA (38.2%) is also higher than the proportions of 33.0% across Bedford and 31.5% nationally. The proportion of terraced properties in the NA (7.2%) is considerable smaller than the Borough proportion of 19.9% and national average of 23.0%. The proportion of flats in the NA (3.3%) is considerably lower than the Borough (18.4%) and the national average of 22.2%. This mix will have an impact on the average prices in the NA and is part of the explanation for higher average prices in the NA compared to the Borough.

Table 5-2: Accommodation type, various geographies, 2011 + Completions

Type	Staploe	Bedford	England
Detached	50.0%	27.8%	22.9%
Semi-detached	38.2%	33.0%	31.5%
Terrace	7.2%	19.9%	23.0%
Flat	3.3%	18.4%	22.2%

Source: Census 2011, AECOM Calculations

Dwelling size

5.11 Table 5-3 below presents the current housing mix in terms of size. It shows that the largest proportion of properties in the NA have 4+ bedrooms (37.7%), followed by 3-bedroom properties (37.0%). 2-bedroom and 1-bedroom dwellings account for much smaller proportions, at 19.2% and 6.2% respectively. Between 2011 and 2021, the proportions of 1 and 2-bedroom properties have increased, whilst the proportion of 3 and 4+ bedroom properties has decreased. This size mix is likely to influence issues of affordability due to the large gap in the market for smaller properties in the NA.

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

Number of bedrooms	2011	%	2021	%
1	7	5.1%	9	6.2%
2	19	13.9%	28	19.2%
3	71	51.8%	54	37.0%
4+	40	29.2%	55	37.7%
Total	137 ⁸		146	

Source: ONS 2021 and 2011, AECOM Calculations

5.12 Again, it is useful to look at the percentage breakdown of dwelling sizes in comparison with the wider district and country. Table 5-4 shows Staploe has a much larger proportion of 4+ bedroom properties (37.7%) compared to Bedford (25.7%) and the national average (21.1%). As a result, the proportion of 1 and 2-bedroom properties in the NA is much lower than the Borough and national averages. The proportion of 1-bedroom properties in the NA (6.2%) is almost half of the proportion in Bedford (12.0%) and nationally (11.6%).

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

Number of bedrooms	Staploe	Bedford	England
1	6.2%	12.0%	11.6%
2	19.2%	21.8%	27.3%
3	37.0%	40.5%	40.0%
4+	37.7%	25.7%	21.1%

Source: Census 2021, AECOM Calculations

Population characteristics

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

Age

5.14 Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. It can be seen that in 2021, the largest proportion of the population in Staploe is aged between 45-64 (42.0%), followed by 25-44 (17.5%) and 65-84 (15.4%).

5.15 Table 5-5 shows that between 2011 and 2021, there has been a 44.2% decrease in people aged 0-14 and a 26.2% decrease in people aged 25-44 in the NA. This could perhaps suggest that there could be affordability issues in the NA so younger people are moving elsewhere to start/grow their families. On the other hand, there has been a 100.0% increase in people aged 85 and over and a

⁸ This total appears to be a discrepancy as it is lower than the number of dwellings in the NA, presumably due to the way households have filled out the Census form.

34.2% increase in people aged 65-84. This would suggest an ageing population in Staploe.

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

Age group	2011 (Census)		2021 (Census)		Change
0-14	52	15.7%	29	8.8%	-44.2%
15-24	37	11.2%	44	13.3%	18.9%
25-44	79	23.9%	58	17.5%	-26.6%
45-64	120	36.3%	139	42.0%	15.8%
65-84	38	11.5%	51	15.4%	34.2%
85 and over	5	1.5%	10	3.0%	100.0%
Total	331	100.0%	331	100.0%	0.0%

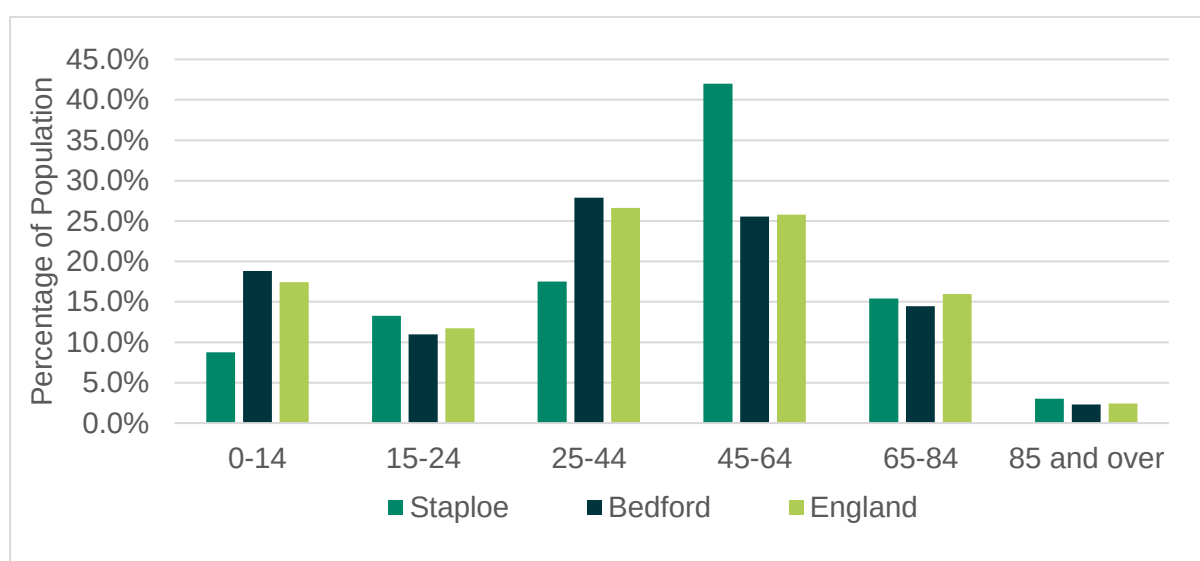
Source: ONS 2011, ONS 2021, AECOM Calculations

5.16 The overall population in the NA has remained the same between 2011 and 2021.

In comparison, the population in Bedford has increased by 17.6% between the same period, from 157,479 to 185,231.

5.17 For context, it is useful to look at the NA population structure alongside that of the borough and country. Figure 5-1 (using 2021 Census data) shows that there are smaller proportions of people aged 0-14 and 25-44 living in Staploe compared to Bedford and England, whilst Bedford is slightly higher than the national average. It shows that there is a slightly higher proportion of people aged 15-24 and a significantly higher proportion of people aged 45-64 in the NA, compared to Bedford and England. Figure 5-1 shows that the 65-84 and 85 and over age group account for a slightly higher proportion in the NA than in Bedford, but is similar to the national average. Therefore, it can be said that the NA has a slightly ageing population compared to the wider district.

Figure 5-1: Age structure in Staploe, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

5.18 Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-6 shows that in Staploe, there is a similar proportion of one person households (28.9%), compared to Bedford (28.6%) and England (30.1%), however Staploe has a slightly higher proportion of one person households aged 66 and over in Staploe (24.8%, compared to Bedford (11.5%) and England (12.8%). There is a slightly higher proportion of one family only households in Staploe (66.9%), compared to Bedford (64.7%) and England (63.1%). In particular, there is a higher proportion of one family only households all aged 66 and over and with no children compared to Bedford and England, whilst there is a lower proportion of those with dependent children compared to the District and National average.

5.19 Between 2011 and 2021, there has been a 90.9% increase in one person households aged 65 and over, a 90.9% increase in one family only households aged 65 and over and a 15.0% increase in one family only households with no children. All other categories have seen a decline, in particular one family only households with dependent children which has decreased by 29.0%.

5.20 This data on household composition points towards an ageing population in the NA and corresponding decline in the younger population and households with children. The availability of affordable family housing may be a contributing factor in this pattern but is also likely to reflect the availability of services and location of jobs and opportunities.

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

Household composition		Staploe	Bedford	England
One person household	Total	28.9%	28.6%	30.1%
	Aged 66 and over	14.8%	11.5%	12.8%
	Other	14.1%	17.1%	17.3%
One family only	Total	66.9%	64.7%	63.1%
	All aged 66 and over	14.8%	8.6%	9.2%
	With no children	32.4%	16.4%	16.8%
	With dependent children	15.5%	28.3%	25.8%
	With non-dependent children ⁹	11.3%	10.6%	10.5%
Other household types	Total	4.2%	6.7%	6.9%

Source: ONS 2021, AECOM Calculations

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

⁹ Refers to households containing children who are older than 18 e.g students or young working people living at home.

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

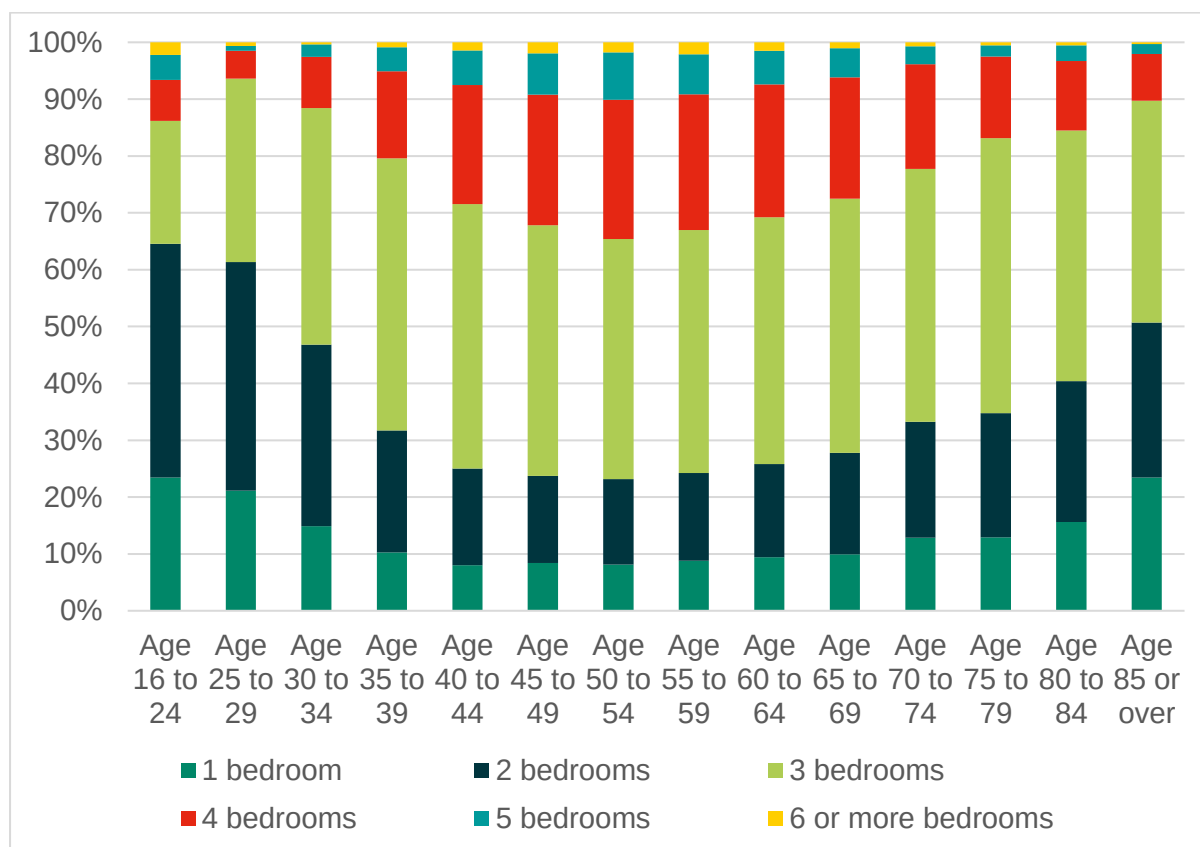
5.22 Table 5-7 shows that in Staploe, 84.4% of dwellings are under-occupied by at least one bedroom, whilst 57.4% of dwellings are under-occupied by at least two bedrooms. Whilst under-occupancy is high across all household types, it is particularly high in families 66+, families under 66 with no children and single persons 66+, at 100.0%, 95.7% and 90.4% respectively. As is common in most neighbourhoods across England, larger housing isn't being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or able to move to smaller properties. People may also be over-occupying their homes by using bedrooms for offices if they work from home. There is some over-occupancy (overcrowding) in the NA, with 5.9% of families under 66 with adult children and 4.8% of families under 66 with dependent children over-occupying their homes. This provides an indicator of acute housing needs amongst some family households in Staploe.

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

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	90.9%	9.1%	0.0%	0.0%
Single person 66+	57.1%	33.3%	9.5%	0.0%
Family under 66 - no children	76.1%	19.6%	4.3%	0.0%
Family under 66 - dependent children	33.3%	38.1%	23.8%	4.8%
Family under 66 - adult children	29.4%	41.2%	23.5%	5.9%
Single person under 66	52.6%	26.3%	21.1%	0.0%
All households	57.4%	27.0%	14.2%	1.4%

Source: ONS 2021, AECOM Calculations

5.23 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 Bedford 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 Bedford, 2011

Source: ONS 2011, AECOM Calculations

Future population and size needs

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

Age

5.25 The result of applying Local Authority level household projections to the age profile of Staploe households in 2011 is shown in Table 5-8. This makes clear that future population growth can be expected to be driven by the oldest households, with an 82.0% increase expected in the 65 and over age group. This is much larger than the next largest increase of 35.0% for the 55 to 64 age group and 8.0% for the 35 to 54 age group. The 24 and under age group is expected to decrease by 16.0% whilst the 25 to 34 age group is expected to decrease by 6.0% during the plan period. Therefore, the study area can be said to have a clearly ageing population with associated housing needs and demands.

Table 5-8: Projected age of households, Staploe, 2011 - 2040

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	3	5	69	31	29
2040	3	5	75	42	53
% change 2011-2040	-16%	-6%	8%	35%	82%

Source: AECOM Calculations

5.26 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.

5.27 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.

5.28 The result of this exercise is presented in Table 5-9. It suggests that in order to reach the suggested indicative housing mix by the end of the plan period, priority should be given to 2-bedroom properties (35.0%), followed by 1-bedroom properties (29.1%), 4-bedroom properties (20.2%) and 3-bedroom properties (15.7%). The modelling suggests no priority should be given to 5+ bedroom properties. The modelling exercise suggests a diversification away from a large current mix, with a particular emphasis on smaller options to widen choice.

Table 5-9: Suggested dwelling size mix to 2040, Staploe

Number of bedrooms	Current mix (2011)	Suggested mix (2040)	Balance of new housing to reach suggested mix
1	5.1%	10.9%	29.1%
2	13.9%	19.1%	35.0%
3	51.8%	43.9%	15.7%
4	19.0%	19.5%	20.2%
5+	10.2%	6.6%	0.0%

Source: AECOM Calculations

5.29 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 Staploe Neighbourhood Plan Steering Group carried out a Housing Needs Survey in March 2021. The results from this broadly validate Table 5-

9. Question 16 identifies that the largest proportion of respondents (40.0%) would require a 2-bedroom property, followed by 26.7% for both 1-bedroom and 4-bedroom properties. It does, however, show that 6.7% of respondents want properties with more than 4-bedrooms, whereas table 5-9 does not suggest this is needed. This is likely to reflect the difference between aspirations (the survey) and needs based on household composition and occupancy patterns (the AECOM model).

- The Bedford Borough Local Housing Needs Assessment states that in Bedford, 8.6% of properties should be 1-bedroom, 21.9% 2-bedroom, 48.9% 3-bedroom and 18.8% 4+ bedroom. This differs to the AECOM mix above and reflects the needs of the wider borough. As such, whilst Staploe's stock is biased towards detached and larger properties, it is likely to be providing a useful role within the wider Bedford market which is biased towards smaller dwellings on average.
- The findings of the LHNA/survey may justify rebalancing the HNA recommendation if this is in line with the objectives of the community, for example seeking fewer 1 bedroom and more 2 bedroom homes. One potential approach would be to combine the size categories and allow for greater flexibility between them, for example by requiring 40% of new homes to have 1-2 bedrooms rather than specifying percentages for each.
- The preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.
- Continuing to provide smaller homes with fewer bedrooms would help to address this situation, although it should be considered whether large numbers of 1 bedroom homes are suitable given the area's character and current density.
- To best meet the needs of the growing cohort of older households expected to be present by the end of the Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.
- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if they existing stock of larger homes is sufficiently affordable.

Tenure

5.30 The recommendation discussed immediately above applies to all housing in the NA over the Plan period. This is considered proportionate for devising policy at

neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policy, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.

5.31 Generally speaking, the size mix needed within affordable tenures, particularly affordable and social rent, is smaller than the size mix of market housing. This is because there tend to be higher proportions of single people and couples in need of affordable rented housing, and they are likely to be eligible only for 1- or 2-bedroom properties. In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.

5.32 There are three 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 LHNA indicates that there should be a smaller focus on 1, 2 and 4+ bedroom properties, and a larger emphasis on 3-bedroom properties than the AECOM mix outlined in Table 5-9.

Table 5-10: LHNA suggested dwelling size mix by tenure, Bedford

	Affordable rent		Affordable ownership	
1-bedroom	803	17.3%	411	27.0%
2-bedroom	1,648	35.4%	501	32.9%
3-bedroom	1,641	35.3%	465	30.6%
4+ bedrooms	557	12.0%	144	9.5%
Total	4,649	100.0%	1,521	100.0%

Source: Bedford Borough Local Housing Needs Assessment 2021 & AECOM calculations

- 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. In this case Bedford District Council were unable to provide any waiting list data.
- 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. Question 14 of the Staploe Parish Housing Needs Survey 80.0% of respondents would be seeking to own their property through a mortgage, 26.7% through shared ownership, 20.0% private rent and 6.7% affordable rent. 20.0% voted for 'other'. Question 16 identifies that the largest proportion of respondents (40.0%) would require a 2-bedroom property, followed by 26.7% for both 1-bedroom and 4-bedroom properties.

5.33 To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might

require a greater weighting towards smaller sizes while market homes focus on mid-sized homes and some larger options. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

Type

- 5.34 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.
- 5.35 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.
- 5.36 The Staploe Neighbourhood Plan Steering Group carried out a Housing Needs Survey in March 2021. Qualitative data from this survey shows a small need for bungalows, of which there is currently very few in the NA.
- 5.37 The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Staploe, 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.
- 5.38 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 Steering Group and community to consider.

Conclusions- Type and Size

The current housing mix

- 5.39 The majority of the dwellings in the NA are detached (47.9%) and semi-detached (39.7%). As a result, terraced properties and flats make up a much smaller proportion of dwellings in the NA, accounting for 7.5% and 3.4%, respectively.
- 5.40 The largest proportion of properties in the NA have 4+ bedrooms (37.7%), followed by 3-bedroom properties (37.0%). 2-bedroom and 1-bedroom dwellings account for much smaller proportions, at 19.2% and 6.2% respectively. Between 2011 and 2021, the proportions of 1, 2 and 4+ bedroom properties have increased, whilst the proportion of 3 bedroom properties has decreased. This size mix is likely to influence issues of affordability due to the large gap in the market for smaller properties in the NA.

Population characteristics

- 5.41 The overall population in the NA has remained the same between 2011 and 2021. In comparison, the population in Bedford has increased by 17.6% between the same period, from 157,479 to 185,231.
- 5.42 In 2021, the largest proportion of the population in Staploe is aged between 45-64 (42.0%), followed by 25-44 (17.5%) and 65-84 (15.4%). Table 5-5 shows that between 2011 and 2021, there has been a 44.2% decrease in people aged 0-14 and a 26.2% decrease in people aged 25-44 in the NA. This could perhaps suggest that there could be affordability issues in the NA so younger people are moving elsewhere to start/grow their families. It has been highlighted by the Group that a lot of families move away from the NA because the only transport to a secondary school is in central Bedford and a lot of families want their children to go to school in St Neots, Sharnbrook or Sandy. There has also been a 100.0% increase in people aged 85 and over and a 34.2% increase in people aged 65-84. This would suggest an ageing population in Staploe.
- 5.43 In Staploe, there is a similar proportion of one person households (28.9%), compared to Bedford (28.6%) and England (30.1%), however Staploe has a slightly higher proportion of one person households aged 66 and over in Staploe (24.8%), compared to Bedford (11.5%) and England (12.8%). There is a slightly higher proportion of one family only households in Staploe (66.9%), compared to Bedford (64.7%) and England (63.1%). In particular, there is a higher proportion of one family only households all aged 66 and over and with no children compared to Bedford and England, whilst there is a lower proportion of those with dependent children compared to the District and National average.
- 5.44 In Staploe, 84.4% of dwellings are under-occupied by at least one bedroom, whilst 52.6% of dwellings are under-occupied by at least two bedrooms. Whilst under-occupancy is high across all household types, it is particularly high in families 66+, families under 66 with no children and single persons 66+, at 100.0%, 95.7% and 90.4% respectively. There is some over-occupancy in the NA, with 5.9% of families under 66 with adult children and 4.8% of families under

66 with dependent children over-occupying their homes, indicating a level of acute housing need within Staploe.

Future population and size needs

- 5.45 Future population growth can be expected to be driven by the oldest households, with an 82.0% increase expected in the 65 and over age group. This is much larger than the next largest increase of 35.0% for the 55 to 64 age group and 8.0% for the 35 to 54 age group. The 24 and under age group is expected to decrease by 16.0% whilst the 25 to 34 age group is expected to decrease by 6.0% during the plan period. Therefore, the study area can be said to have a clearly ageing population and an associated need for smaller dwellings for both the ageing population to downsize and for young starter families.
- 5.46 In order to reach the suggested housing mix by the end of the plan period, priority should be given to 2-bedroom properties (35.0%), followed by 1-bedroom properties (29.1%), 4-bedroom properties (20.2%) and 3-bedroom properties (15.7%). It is suggested that no priority should be given to 5+ bedroom properties. The headline recommendation here is diversification away from a large current mix, with a particular emphasis on the smallest options.
- 5.47 It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

6. Specialist housing for older people

Introduction

6.1 It is relatively common for neighbourhood plans in areas with 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 Staploe. It focuses on specialist forms of provision but recognises that the majority of older people will live in the mainstream housing stock. The approach is as follows:

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

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

6.3 It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.¹⁰

6.4 This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).¹¹ Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

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

¹⁰ See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

¹¹ For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

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

Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing¹²:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings.
- **Category M4(3):** wheelchair user dwellings.

Specialist housing for older people

6.6 There are no units of specialist accommodation in the NA at present, according to housingcare.org.

6.7 The 2021 Census indicates that at this time there were 24 individuals aged 75 or over in Staploe. This suggests that current provision is in the region of 0 units per 1,000 of the 75+ population (a common measure of specialist housing supply). It is relevant to note that the national average for England is 136 units per 1,000 of

¹² See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

the 75+ population¹³, so provision in the NA is significantly lower than the national average.

Demographic characteristics

- 6.8 The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Staploe is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for Bedford. The results are set out in Table 6-1. Table 6-1 shows that in 2021, 7.3% of the population in the NA were aged 75+. This proportion is expected to increase to 11.7% by the end of the Neighbourhood Plan period in 2040.
- 6.9 A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Plan period is the key output of this calculation.

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

Age group	2021		2040	
	Staploe	Bedford	Staploe	Bedford
All ages	331	185,231	347	193,928
75+	24	14,308	41	24,238
%	7.3%	7.7%	11.7%	12.5%

Source: ONS SNPP 2020, AECOM Calculations

- 6.10 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.
- 6.11 The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Plan period to 2040. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the majority of people (79.5%) aged 55-75 in the Borough own their property, of which 55.9% own it outright and 23.6% own their property through a mortgage or shared ownership. 20.5% of

¹³ Table 22, 'More Choice Greater Voice' (2008), published by Housing LIN for CLG (now DLUHC) and the Care Services Improvement Partnership

those in this age group rent their property, of which 12.6% live in social rented properties and 6.7% in private rented properties. 1.2% live rent free.

- 6.12 The expected growth in the 75+ population in the NA is 17 additional individuals by the end of the plan period. This can be converted into 12 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 Staploe households are likely to need in 2040, and is shown in the bottom row of Table 6-2.

Table 6-2: Tenure of households aged 55-75 in Bedford (2011) and projected aged 75+ in Staploe (2040)

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
Bedford (2011 mix)	79.5%	55.9%	23.6%	20.5%	12.6%	6.7%	1.2%
Staploe (2040 projection)	10	7	3	2	2	1	0

Source: Census 2011

- 6.13 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 Staploe from the 2011 Census.

Future needs for specialist accommodation and adaptations

- 6.14 Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Plan period is calculated to be 6.
- 6.15 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 the explicit aim to reduce the need to commission increasing numbers of care home beds.

6.16 Table 6-3 shows that the majority of specialist housing needed in the NA would be market housing (4) whilst a smaller proportion of affordable units would be required (2). This is due to the majority of people aged 55-75 currently living in market housing and therefore not eligible for social rented housing. The split between housing with care (3) and housing with adaptations, sheltered, or retirement living (3) is equal. This is a reflection of disability and mobility limitation amongst the older population. There is an equal split of older people in the NA with mild disabilities and severe ones.

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

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

Source: Census 2011, AECOM Calculations

6.17 It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. Table 6-4 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 Staploe results in a total of 4 specialist dwellings that might be required to the end of the Plan period. This is set out in Table 6-4.

Table 6-4: HLIN estimate of specialist housing for older people need in Staploe by the end of the Plan period¹⁴

Type	Affordable	Market	Total
Housing with care	0.52	0.67	1
Adaptations, sheltered, or retirement living	1	2	3
Total	2	3	4

Source: Housing LIN, AECOM calculations

Further considerations

6.18 The above estimates suggest that potential need for specialist accommodation could be in the range of 4-6 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall housing need in the NA, and

¹⁴ Total figures are rounded to whole numbers so overall sum may not tally

therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

- 6.19 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.
- 6.20 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).
- 6.21 It is considered that Staploe's position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Staploe entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model. In the case of Staploe, St Neots, Eaton Ford and Eynesbury are considered to have potential to accommodate the specialist housing need arising from the Neighbourhood Area (i.e. to be the hub in the hub-and-spoke model).
- 6.22 It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

Care homes

- 6.23 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.
- 6.24 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.
- 6.25 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.

- 6.26 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 2040 there would be a need for 0.77 residential care beds.
- 6.27 It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the need for care home beds might be met by independent housing accommodation and vice versa.

The Role of Mainstream Housing

- 6.28 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 100% of the Staploe population aged 75 and over is likely to live in the mainstream housing stock¹⁵.
- 6.29 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 it.
- 6.30 However, given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with Bedford.
- 6.31 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.
- 6.32 The current emerging Local Plan policy DM3(S) provides explicit encouragement for development to accommodate specific groups such as older people. It states

¹⁵ 24 over 75s in 2021, of which 0 are accommodated in specialist housing and a further 0 in care homes, leaving 24 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)

that all specialist housing for older people should meet Category 3 requirements. 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.

6.33 The proportion of new housing that might accommodate those using wheelchairs is harder to define at small scales. Typically, at Local Authority scale, this might be set with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available.

6.34 Table 6-5 sets out the proportion of wheelchair users in England as a whole, either using a wheelchair all of the time (0.6% of the population) or part of the time (3% of the population). As a crude estimate, these percentages are applied to the expected level of housing delivery for Staploe to suggest the number that might be encouraged to be wheelchair friendly or adaptable. This would imply a potential need for 0 wheelchair accessible dwellings over the Plan period. It is worth noting that these national figures are for all age categories, not just older persons, although it is likely that a significant proportion of households using a wheelchair will be older persons.

Table 6-5: Wheelchair use Nationally

	Percentage in England
Households using wheelchair all the time	0.6%
Households using wheelchair either indoors or outdoors	3.0%

Source: Survey of English Housing 2018/19

Conclusions- Specialist Housing for Older People

6.35 There are no units of specialist accommodation in the NA at present, according to housingcare.org.

6.36 In 2021, 7.3% of the population in the NA were aged 75+. This proportion is expected to increase to 11.7% by the end of the Neighbourhood Plan period in 2040.

6.37 The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.

6.38 These two methods of estimating the future need in Staploe produce a range of 4 to 6 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well

accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.

- 6.39 The majority of specialist housing needed in the NA would be market housing (4) whilst a smaller proportion of affordable units would be required (2). This is due to the majority of people aged 55-75 currently living in market housing and therefore not eligible for social rented housing. The split between housing with care (3) and housing with adaptations, sheltered, or retirement living (3) is equal. This is a reflection of disability and mobility limitation amongst the older population. There is an equal split of older people in the NA with mild disabilities and severe ones.
- 6.40 Given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another avenue open to the Neighbourhood Planning groups is to discuss the standards of accessibility and adaptability in new developments to be met in the Local Plan with the LPA. The local level evidence supplied in this report could be used to influence local authority level policies, although there are specific proactive provisions in the emerging Local Plan.
- 6.41 The Bedford Emerging Local Plan specifies that all specialist housing for older people should meet Category 3 requirements. As noted above, the main unmet need in the NA is for market housing, split equally between housing with care and sheltered housing. This can be satisfied by making sure all new specialist housing is accessible and adaptable for people with lower support needs.
- 6.42 It is considered that Staploe's position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Staploe entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model. In the case of Staploe, St Neots, Eaton Ford and Eynesbury are considered to have potential to accommodate the specialist housing need arising from the Neighbourhood Area (i.e. to be the hub in the hub-and-spoke model).

7. Next Steps

Recommendations for next steps

- 7.1 This Neighbourhood Plan housing needs assessment aims to provide the Steering Group with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with Bedford Borough 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 Bedford Borough 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 Bedford Borough Council.
- 7.2 This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.
- 7.3 Bearing this in mind, it is recommended that the Steering Group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Bedford Borough Council or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
- 7.4 At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

Appendix A : Assessment geography

- A.1 For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs). The NA equates to the following combination of OAs:
- E00088559
- 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:
- E01017543
- 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:
- E02003619

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 Staploe.

Table B-1: Summary of relevant adopted policies in the Bedford Local Plan 2030

Policy	Provisions
Policy 4S – amount and distribution of housing development	A minimum of 3,169 new dwellings will be allocated and distributed as follows i. Bedford urban area: 2,647 dwellings (of which 1,900 dwellings will be delivered by 2030) ii. Urban extensions: 210 dwellings iii. Stewartby strategic brownfield allocation: 1,000 dwellings (of which 100 dwellings will be delivered by 2030) iv. Key service centres: 2,000 dwellings v. Rural service centres: 260 dwellings In the settlements listed below, it will be necessary to identify sites to meet the following levels of development, generally in and around defined Settlement Policy Area boundaries. Other than in Roxton, all sites will be allocated in Neighbourhood Development Plans. In rural service centres allocations may exceed 50 dwellings where specific local justification is set out in Neighbourhood Plans demonstrating that it would be appropriate in terms of the scale, structure, form and character of the settlement and the capacity of local infrastructure. vi. Bromham – 500 homes vii. Clapham – 500 homes viii. Great Barford – 500 homes ix. Sharnbrook – 500 homes x. Carlton – 25-50 homes xi. Harrold – 25-50 homes xii. Milton Ernest – 25-50 homes xiii. Oakley – 25-50 homes xiv. Roxton – 25-50 homes (see Policy 27) xv. Turvey – 25-50 homes xvi. Willington – 25-50 homes The Council will support the relevant local council and other representatives from local communities to identify the most appropriate means of meeting this requirement through their

Policy	Provisions
	Neighbourhood Development Plans and rural exceptions schemes. The delivery of housing which meets the requirements of this policy will be monitored annually by the Council to ensure that the housing requirement is met. The Council reserves the right to identify opportunities to address any shortfall through the development plan process. With the exception of Roxton in the settlements named above, if a Neighbourhood Development Plan or Neighbourhood Development Order (Regulation 16) has not been submitted to the Council by October 2020*, the Council will allocate additional sites. *or 12 months after the date of adoption of the local plan, whichever is the later
Policy 7S – Development in the Countryside	Development outside defined Settlement Policy Areas and the built form of Small Settlements will be permitted if it is appropriate in the countryside in accordance with: i. Policy 65 - Reuse of rural buildings in the countryside ii. Policy 66 - The replacement and extension of dwellings in the countryside. iii. Policy 67 - Affordable housing to meet local needs in the rural area. iv. Policy 68 - Accommodation for rural workers. v. Neighbourhood Development Plans which have been 'made' by Bedford Borough Council. In addition, exceptionally development proposals will be supported on sites that are well-related to a defined Settlement Policy Area, Small Settlements or the built form of other settlements where it can be demonstrated that: vi. It responds to an identified community need; and vii. There is identifiable community support and it is made or supported by the parish council or, where there is no parish council, another properly constituted body which fully represents the local community; and viii. Its scale is appropriate to serve local needs or to support local facilities; and ix. The development contributes positively to the character of the settlement and the scheme is appropriate to the structure, form, character and size of the settlement. x. Where a community building is being provided, users of the proposed development can safely travel to and from it by sustainable modes and it is viable in the long term, ensuring its retention as a community asset. All development in the countryside must:

Policy	Provisions
	xi. Recognise the intrinsic character and beauty of the countryside; and xii. Not give rise to other impacts that would adversely affect the use and enjoyment of the countryside by others; and xiii. Not give rise to other impacts that would have a significant adverse effect on the environment, biodiversity or designated Natura 2000 sites.
Policy 58S – Affordable Housing	Sites of 10 or more residential units or 0.5 hectares or more will provide 30% affordable housing with 78% of the dwellings as social or affordable rented properties and the remainder (22%) as other forms of affordable housing. Affordable rents will be 80% of open market rents but a lower percentage should be set where this would preclude access to housing benefit. Shared ownership should be offered on the basis of a range of initial share purchases from 25% - 80%. The size mix of the dwellings should reflect the overall nature of the housing scheme proposed, and take account of the needs set out in the Council's current Strategic Housing Market Assessment and other current sources of housing needs information. Where on grounds of viability the total number of affordable dwellings or the affordable housing tenure split is proposed to be other than that outlined above the application should be accompanied by a viability assessment justifying the quantum and mix of affordable housing. On sites providing a mix of affordable and market homes the Council will expect the affordable housing to be integrated within the market housing and affordable housing clusters should not exceed 15 dwellings and should not be readily distinguishable from market housing. The policy will apply where a planning application could have been submitted for a larger site within the above policy threshold. Other than in exceptional circumstances, affordable housing provision should be made on site rather than through the payment of commuted sums in lieu of provision.
Policy 59S – Housing Mix	New housing developments will be expected to provide a mix of dwelling size and type to meet the identified needs of the community including families with children, older people, people wishing to build their own homes and people with disabilities and special needs in accordance with the Council's current Strategic Housing Market Assessment and other current assessments of housing need including the Older

Policy	Provisions
	Person's Accommodation Strategy, the Learning Disabilities Accommodation Strategy, the Mental Health Accommodation Strategy and evidence in respect of the needs of other specialist groups. i. All developments of 500 dwellings or more in suitable locations, will be required to include self-contained older persons housing, and/or supported living accommodation in accordance with the Council's most up to date statement of need on older person's accommodation. ii. All developments of 100 dwellings or more in suitable locations, will be required to include specialist housing including the needs of those with a learning disability or mental health need in accordance with the Council's most up to date statement of need. iii. On sites of 3 or more dwellings 49% of all new residential development should meet Category 2 (Accessible and Adaptable dwellings) of approved Document M; Volume 1, and on sites of 20 or more dwellings a minimum of 5% of all market housing and 7% of affordable housing should meet Category 3 requirements. iv. All specialist housing for older people should meet Category 3 requirements. v. The Council will support Self Build and Custom Build housing developments.
Policy 60 – Specialist Housing	A proposal for self-contained specialist housing (class 'C3') will be supported where the management of the scheme supports the provision of care where residents require it either through direct provision or through a third party and it will: i. Be easily accessible to shops, services, community facilities, public transport and social networks, and ii. Appropriate to the needs of the occupiers, and iii. Be integrated with the wider community, and iv. Incorporate a mix of tenures including affordable homes in accordance with Policy 58S Affordable Housing, and v. Facilitate a high quality of life for residents. Care Homes A proposal for a new residential institution or replacement or extension of an existing one (class 'C2') will be supported where: vi. At least one member of every household resident in the scheme is in need of care and will be contracted to

Policy	Provisions
	receive and be in receipt of at least two hours care per week, and
vii.	It is easily accessible to shops, services, community facilities, public transport and social networks, and
viii.	Appropriate to the needs of the intended occupiers, staff and visitors, and
ix.	The design meets or exceeds the standards set by the Care Quality Commission (or successors) regarding the safety and suitability of premises, and
x.	The proposal will lead to an improvement in the quality of care provided in particular including the provision of nursing care.
	Car ownership amongst supported housing client groups in affordable housing is lower than that for general needs housing. Where it can be evidenced that car parking at a level lower than the Council's adopted standards would fully meet the needs of the client group served by the development consideration will be given to a reduction in the parking requirement. Flood risk will be assessed in accordance with Policy 92, taking into account the particular considerations for safe access and egress for residents of specialist housing.

Source: Bedford Borough Council

Policies in the emerging local plan

B.2 Table B-2 below summarises emerging Local Plan policies that are relevant to housing need and delivery in Staploe.

Table 2-2: Summary of relevant emerging policies in the Bedford Local Plan 2040

Policy	Provisions				
Policy DS3(S) – Amount and timing of housing growth	Provision of a minimum of 27,100 new dwellings will be stepped as follows:				
		2020/21-2024/25	2025/26 – 2029/30	2030/31 – 2039/40	Total
	Dwellings (total)	4,850	4,850	17,000	27,100
	Dwellings (per annum	970	1,050	1,700	
	Five-year land supply will be measured against the stepped requirement which is applicable at the time of the assessment. When undertaking the five-year supply calculation, should any shortfall arise it will be distributed across the remaining years of the plan period.				

Policy	Provisions																
Policy DS5(S) – Distribution of Growth	In accordance with Policies DS3(S) and DS4(S), growth will be distributed as follows: <table> <tr> <th>Location</th><th>Dwellings</th></tr> <tr> <td>Within the urban area</td><td>1,200</td></tr> <tr> <td>Strategic locations adjacent to the urban area which contribute to delivering the forest of Marston Vale incorporating the Bedford Milton Keynes Waterway Park and the Bedford River Valley Park</td><td>1,500</td></tr> <tr> <td>Growth locations on the A421 corridor and with the potential for rail based growth</td><td></td></tr> <tr> <td>- South of Bedford including new settlement</td><td>7,050</td></tr> <tr> <td>- Little Barford new settlement</td><td>3,800</td></tr> <tr> <td>Some development will take place beyond the plan period</td><td>400</td></tr> <tr> <td>Remaining rural area/villages</td><td>Completion of sites previously allocated in local plans and neighbourhood plans</td></tr> </table>	Location	Dwellings	Within the urban area	1,200	Strategic locations adjacent to the urban area which contribute to delivering the forest of Marston Vale incorporating the Bedford Milton Keynes Waterway Park and the Bedford River Valley Park	1,500	Growth locations on the A421 corridor and with the potential for rail based growth		- South of Bedford including new settlement	7,050	- Little Barford new settlement	3,800	Some development will take place beyond the plan period	400	Remaining rural area/villages	Completion of sites previously allocated in local plans and neighbourhood plans
Location	Dwellings																
Within the urban area	1,200																
Strategic locations adjacent to the urban area which contribute to delivering the forest of Marston Vale incorporating the Bedford Milton Keynes Waterway Park and the Bedford River Valley Park	1,500																
Growth locations on the A421 corridor and with the potential for rail based growth																	
- South of Bedford including new settlement	7,050																
- Little Barford new settlement	3,800																
Some development will take place beyond the plan period	400																
Remaining rural area/villages	Completion of sites previously allocated in local plans and neighbourhood plans																
Policy DM1(S) – Affordable Housing	Sites of 10 or more residential units or 0.5 hectares or more will provide 30% affordable housing with 75% of the dwellings as social or affordable rented properties and the remainder (25%) as First Homes at a 50% discount. Affordable rents will be 80% of open market rents but a lower percentage should be set where this would preclude access to housing benefit. Where shared ownership is offered it will be on the basis of a range of initial share purchases from 10 - 80%. The size mix of the affordable dwellings should reflect the type and size mix of the market dwellings within the proposed scheme and take account of the needs set out in the Council's current Local Housing Needs Assessment and other current sources of housing needs information. Where on grounds of viability the total number of affordable dwellings or the affordable housing tenure split is proposed to be other than that outlined above the application should be accompanied by a viability assessment justifying the quantum and mix of affordable housing. Where affordable housing provision is approved at level below the policy requirement it will be subject to a review mechanism (Policy DM2). On sites providing a mix of affordable and market homes the Council will expect the affordable housing to be integrated within the market housing and affordable housing clusters should not exceed 15 dwellings and should not be readily distinguishable from market housing. The policy will apply where a planning application could have been submitted for a larger site within the above policy threshold.																

Policy	Provisions
	Other than in exceptional circumstances, affordable housing provision should be made on site rather than through the payment of commuted sums in lieu of provision.
Policy DM2 – Review Mechanisms	To ensure that affordable housing delivery is maximised as a result of any future improvement in viability, the Council will require schemes that have been viability tested and which have resulted in an affordable housing contribution below policy compliant levels, to be subject to viability review(s). Detailed requirements will be set out in a S106 agreement and will depend on the size, nature and complexity of the scheme. Save exceptionally, viability reviews will be undertaken where 50 % of the open market dwellings have been sold or after five years of the date of the independent viability assessment upon which the original reduced affordable housing requirement was based, whichever is the sooner. For schemes with more than one phase or developer, more than one review may be required. The Council will require any additional affordable housing provision required as a result of the viability review to be provided on-site in accordance with the provisions of the S106 agreement unless it can be demonstrated to the satisfaction of the Council as part of the review that this is not achievable.
Policy DM3(S) – Housing Mix	New housing developments will be expected to provide a mix of dwelling size and type to meet the identified needs of the community including families with children, older people, people wishing to build their own homes and people with disabilities and special needs in accordance with the Council's current Local Housing Needs Assessment and other current assessments of housing need including the Older Person's Accommodation Strategy, the Learning Disabilities Accommodation Strategy, the Mental Health Accommodation Strategy (or their successor Strategies) and evidence in respect of the needs of other specialist groups. All developments of 500 dwellings or more in suitable locations, will be required to include self-contained housing designed to meet the needs of older persons, and / or supported living accommodation in accordance with the Council's most up to date statement of need on older person's accommodation. All developments of 100 dwellings or more in suitable locations, will be required to include specialist housing designed to meet the needs of those with a learning disability

Policy	Provisions
	or mental health need in accordance with the Council's most up to date statement of need i. On sites of 3 or more dwellings 47% of all new residential development should meet Category 2 (Accessible and Adaptable dwellings) of approved Document M; Volume 1, and on sites of 20 or more dwellings a minimum of 4% of all market housing and 6% of affordable housing should meet Category 3 requirements, ii. All specialist housing for older people should meet Category 3 requirements, Affordable housing will be sought from all C3 development including and where a site provides a mix of C2 development and C3 dwellings, from the C3 element of the development.
Policy DM4 – First Homes Exception Policy	i. Residential development proposals on qualifying small sites comprising primarily First Homes will be permitted where: • the site is adjacent to an existing settlement and the scale of the scheme is appropriate to the structure form and character of the size of the settlement; and • the development contributes positively to the character of the settlement, maintains landscape character, does not lead to coalescence with other settlements and protects and where appropriate enhances the historic environment. ii. The minimum number of market homes required to make delivery of a First Homes Exception Site viable without grant funding will be permitted where: • an applicant demonstrates that the scheme would be unviable without the inclusion of market housing; • inclusion of market housing does not inflate the threshold land value; and • any market housing is suitably integrated into the First Homes development. iii. Small quantities of other forms of affordable housing may also be permitted on a First Homes exception site where the applicant demonstrates evidence of significant local need for that type of housing.

Source: Bedford Borough Council

Appendix C : Affordability calculations

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

Market housing

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

i) Market sales

- C.3 The starting point for calculating the affordability of a dwelling for sale from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5. In practice this can be highly variable. Multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.
- C.4 To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in Staploe, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.
- C.5 The calculation for the purchase threshold for market housing is as follows:
- Value of a median NA house price (2023) = £475,000;
 - Purchase deposit at 10% of value = £47,500;
 - Value of dwelling for mortgage purposes = £427,500;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £122,143.
- C.6 The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2023 was £395,000, and the purchase threshold is therefore £101,571.
- 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

2022. There were too few recent sales in the NA specifically to determine an accurate average for the cost of new build housing in Staploe. It is, however, important to understand the likely cost of new housing because new housing is where the Neighbourhood Plan has most influence, and is the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below).

- C.8 Therefore an estimate has been calculated by determining the uplift between all house prices in 2023 across Bedford and new build house prices in 2023 in the same area. This percentage uplift (or 'new build premium') is then applied to the 2023 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £420,484 and purchase threshold of £108,124.
- 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 Bedford in 2023. The median cost of new build dwellings in Bedford was £330,000, with a purchase threshold of £84,857.
- C.10 This is perhaps unlikely to be achievable in the NA given that the median home value in Staploe in 2022 was 34.7% higher than the median for the wider district/borough – hence the need to calculate the estimate outlined above.

i) Private Rented Sector (PRS)

- C.11 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.12 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.13 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 PE19 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.14 According to home.co.uk, there were 44 properties for rent at the time of search in February 2024, with an average monthly rent of 1,377. There were 7 two-bed properties listed, with an average price of £1,079 per calendar month.

C.15 The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:

- Annual rent = £1,079 x 12 = £12,948;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £43,160.

C.16 The calculation is repeated for the overall average to give an income threshold of £55,080.

Affordable Housing

C.17 There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2023: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. The new First Homes was introduced in 2021 but is not yet included in the NPPF. Each of the affordable housing tenures are considered below.

i) Social rent

C.18 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.19 To determine social rent levels, data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Staploe. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for Bedford in Table C-1.

C.20 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
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Average social rent per week	£96.08	£101.51	£111.24	£125.66	£104.30
Annual average	£4,996	£5,279	£5,784	£6,534	£5,424
Income needed	£16,637	£17,577	£19,262	£21,759	£18,061

Source: Homes England, AECOM Calculations

i) Affordable rent

- C.21 Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000).
- C.22 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 40.7% of market levels rather than 80%.
- C.23 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Bedford. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
- C.24 Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 40% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table C-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£99.63	£124.79	£144.20	£173.70	£129.35
Annual average	£5,181	£6,489	£7,498	£9,032	£6,726
Income needed	£17,252	£21,609	£24,970	£30,078	£22,398

Source: Homes England, AECOM Calculations

i) Affordable home ownership

- C.25 Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the new First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.
- C.26 In paragraph 66 of the NPPF 2023, the Government introduces a recommendation that “where major development involving the provision of

housing is proposed, planning policies and decisions should expect at least 10% of the total number of homes to be available for affordable home ownership.” There are exemptions to this requirement, including where:

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

First Homes

C.27 Because First Homes are a new tenure product, it is worth explaining some of their key features:

- First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);
- The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;
- After the discount is applied the initial sale price must not exceed £250,000 (or £420,000 in Greater London), and lower caps can be set locally;
- Purchasers must be first-time buyers with an income less than £80,000 (or £90,000 in Greater London), and First Homes can be prioritised for local people and/or key workers;
- They will be subject to legal restrictions ensuring the discount is retained for future occupants, and renting out or sub-letting will not normally be permitted;
- In addition to setting the discount level, local authorities and neighbourhood planning groups can apply additional criteria, such as a lower income cap, local connection test or prioritisation for key workers through adopted plans, emerging policy or Supplementary Planning Documents.
- 25% of all homes delivered through section 106 developer contributions on sites enabled through the planning process should be sold as First Homes. In simpler terms, 25% of all subsidised Affordable Housing on mainstream

housing developments should be First Homes. This is likely to mean that First Homes will take the place of shared ownership housing in many circumstances, and in some cases may also displace social or affordable rented homes.

- C.28 The starting point for considering whether First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £420,484.
- C.29 For the minimum discount of 30% the purchase threshold can be calculated as follows:
- Value of a new home = £420,484;
 - Discounted by 30% = £294,339;
 - Purchase deposit at 10% of value = £29,434;
 - Value of dwelling for mortgage purposes = £264,905;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £75,687.
- C.30 The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £64,875 and £54,062 respectively.
- C.31 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible. However, the 30% and 40% discount prices are above the £250,000 price cap meaning they would fail to meet the criteria, so either a greater discount is justified, developers would need to bring the price down, or smaller or lower value properties would need to be delivered than our assumed benchmark.
- C.32 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 not appear to be an issue in Staploe.
- C.33 Table C-3 shows the discount required for First Homes to be affordable to the three income groups. The cost of a typical First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

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 First Homes

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	55%	86%	73%
NA estimated new build entry-level house price	50%	85%	69%
NA entry-level house price	46%	84%	67%
LA median new build house price	36%	80%	61%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

- C.34 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.35 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.36 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.37 The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £420,484 is £105,121;
 - A 10% deposit of £10,512 is deducted, leaving a mortgage value of £94,609;
 - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £27,031;
 - Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £315,363;

- The estimated annual rent at 2.5% of the unsold value is £7,884;
- This requires an income of £26,280 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £53,311 (£27,031 plus £26,280).

C.38 The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £42,349 and £71,582 respectively.

C.39 These income thresholds are below the £80,000 cap for eligible households.

Rent to Buy

C.40 Rent to Buy is a relatively new and less common tenure, which through subsidy allows the occupant to save a portion of their rent, which is intended to be used to build up a deposit to eventually purchase the home. It is therefore estimated to cost the same as private rents – the difference being that the occupant builds up savings with a portion of the rent.

Help to Buy (Equity Loan)

C.41 The Help to Buy Equity Loan is not an affordable housing tenure but allows households to afford market housing through a loan provided by the government. With a Help to Buy Equity Loan the government lends up to 20% (40% in London) of the cost of a newly built home. The household must pay a deposit of 5% or more and arrange a mortgage of 25% or more to make up the rest. Buyers are not charged interest on the 20% loan for the first five years of owning the home.

C.42 It is important to note that this product widens access to market housing but does not provide an affordable home in perpetuity.

Appendix D : Affordable Housing need and policy

Affordable housing policy

- D.1 The following table reviews the relevant factors in developing a policy on the Affordable Housing tenure mix, which inform the recommendation given in the main body of the report.

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

Consideration	Local Evidence
A. Evidence of need for Affordable Housing: 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.	This HNA suggests that the NA requires around 0.4 units of affordable rented housing and 0.13 units of affordable home ownership homes per annum over the Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes. The relationship between these figures suggests that affordable rented housing should be prioritized over affordable home ownership.
B. Can Affordable Housing needs be met in full? 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.	If the Local Plan target of 30% were achieved on every site, assuming the delivery of the NA's housing requirement for 0 homes overall, up to 0 affordable homes might be expected in the NA over Plan period. This level of potential affordable housing delivery would not be sufficient to meet all of the need identified. Therefore, the more urgent and acute need for rented housing should be prioritized.
C. Government policy (eg NPPF) requirements: Current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. There can be exceptions to this	For 10% of all housing to be affordable ownership in Staploe, where 30% of all housing should be affordable, 33% of Affordable Housing should be for affordable ownership. This does not comply with the

requirement if it would prevent the delivery of other forms of Affordable Housing.	guideline tenure split sought in the Local Plan.
D. Local Plan policy:	The emerging Local Plan seeks a tenure split of 75% affordable rent and 25% affordable home ownership.
E. First Homes policy: The Government recently concluded a consultation on the introduction of First Homes (to provide at least 30% discount on new build home prices). The proposals have now been enacted through a ministerial statement. A minimum of 25% of all Affordable Housing secured through developer contributions are now required to be First Homes. After the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the Local Plan. The remaining units should then be allocated to other tenure products in the relative proportions set out in the Local Plan. AECOM is aware that some Local Planning Authorities are considering 'top slicing' their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. Some LPAs are considering this approach because of the existing business models of registered providers which have relied on shared ownership to cross subsidise affordable rented housing and uncertainty over whether First Homes could replace this model.	This new minimum requirement may have the effect of displacing other products in any established tenure mix, and will reduce the amount of social or affordable rent if this was proposed to be more than 75% of Affordable Housing. This does not have an impact here.
F. Viability:	HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this

	may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.
G. Funding: The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.	The Steering Group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
H. Existing tenure mix in Staploe: 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.	The existing tenure mix (2021) is 76.0% ownership, 0.7% shared ownership, 8.2% social rent and 15.1% private rent. Completions data provided by BBC shows that 4 properties have been completed in the NA since 2021, all of which were market housing.
I. Views of registered providers:	It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in the NA. The funding arrangements available to housing associations will determine rent levels.
J. Wider policy objectives:	The Steering Group may wish to take account of broader policy objectives for Staploe and/or the wider borough. 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.

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Staploe

	Name	Description	Dwellings	Tenure	Type
1	-	-	-	-	-

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

Table E-2: Tenure and mobility limitations of those aged 65+ in Staploe, 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	9	20.9%	12	27.9%	22	51.2%
<i>Owned Total</i>	8	23.5%	8	23.5%	18	52.9%
Owned outright	6	21.4%	5	17.9%	17	60.7%
Owned (mortgage) or shared ownership	2	33.3%	3	50.0%	1	16.7%
<i>Rented Total</i>	1	11.1%	4	44.4%	4	44.4%
Social rented	1	25.0%	1	25.0%	2	50.0%
Private rented or living rent free	0	0.0%	3	60.0%	2	40.0%

Source: DC3408EW Health status

HLIN calculations

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

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

Source: Housing LIN SHOP Toolkit

E.1 As Table 6-1 in the main report shows, Staploe is forecast to see an increase of 17 individuals aged 75+ by the end of the Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = $60 \times .017 = 1$
- Leasehold sheltered housing = $120 \times .017 = 2$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = $20 \times .017 = 0.33$
- Extra care housing for rent = $15 \times .017 = 0.25$
- Extra care housing for sale = $30 \times .017 = 0.50$
- Housing based provision for dementia = $6 \times .017 = 0.10$

Appendix F : Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

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

Affordable Housing (NPPF Definition)

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

a) Affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

b) Discounted market sales housing: is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

c) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and

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

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods¹⁸.

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 Standard¹⁹

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

¹⁸ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

¹⁹ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

Co-living

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

Community-led developments (NPPF definition)

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

Community Right to Build Order²⁰

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

Concealed Families (Census definition)²¹

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

Equity Loans/Shared Equity

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

²⁰ See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

²¹ See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

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

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

The extent of the housing market areas identified will vary, and many will in practice cut across various local planning authority administrative boundaries. Local planning

authorities should work with all the other constituent authorities under the duty to cooperate.

Housing Needs

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

Housing Needs Assessment

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

Housing Products

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

Housing Size (Census Definition)

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

Housing Type (Census Definition)

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

Housing Tenure (Census Definition)

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

Income Threshold

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

Intercensal Period

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

Intermediate Housing

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

Life Stage modelling

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

Life-time Homes

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

Life-time Neighbourhoods

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

Local Development Order

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

Local Enterprise Partnership

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

Local housing need (NPPF definition)

The number of homes identified as being needed through the application of the standard method set out in national planning guidance (or, in the context of preparing

strategic policies only, this may be calculated using a justified alternative approach as provided for in paragraph 60 of this Framework).

Local Planning Authority

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

Local Plan

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

Lower Quartile

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

Lower Quartile Affordability Ratio

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

Market Housing

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

Mean (Average)

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

Median

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

Median Affordability Ratio

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

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years²², 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.

²² See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

Overcrowding

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

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

Retirement Living or Sheltered Housing

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

Residential Care Homes and Nursing Homes

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

Rightsizing

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

Rural Exception Sites

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

Shared Ownership

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

Sheltered Housing²³

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

²³ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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

Strategic Housing Land Availability Assessment

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

Strategic Housing Market Assessment (NPPF Definition)

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

Specialist Housing for Older People

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.²⁴

²⁴ See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

