

# Elkesley

## Housing Needs Assessment (HNA)

February 2024

## Quality information

<b>Prepared by</b>	<b>Checked by</b>	<b>Approved by</b>
Olivia Carr Housing Consultant	Kerry Parr Associate Director	Paul Avery Principal Housing Consultant

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Prepared for: Elkesley Neighbourhood Plan Steering Group

Prepared by:

AECOM Infrastructure & Environment UK Limited  
Aldgate Tower  
2 Lemn Street  
London E1 8FA  
United Kingdom  
aecom.com

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

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

# 1. Executive Summary

- 1.1 Elkesley is a Neighbourhood Area (NA) located in the district of Bassetlaw. The NA boundary covers the areas administered by Elkesley Parish Council.
- 1.2 The 2021 Census recorded 854 individuals in Elkesley, indicating an increase of 32 people since the 2011 Census.
- 1.3 There has been some development in Elkesley in recent years. Bassetlaw District Council has provided data showing that 15 new homes have been built since 2011, all of which were market housing. As of November 2023, outstanding commitments (dwellings with planning permission) total 53 homes.
- 1.4 This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Steering Group at the outset of the research.
- 1.5 Data from the 2021 Census is continuing to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level is not yet available, as well as some data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections where necessary to build up evidence at the neighbourhood level.

## Conclusions- Tenure and Affordability

### Current tenure profile

- 1.6 2021 Census data shows that Elkesley had a greater proportion of households that owned their own home than Bassetlaw and England. The proportion of households living in the private rented sector was notably small in Elkesley, at 10.9% of households, compared to 20.6% nationally. The proportion of households living in Affordable Housing, both shared ownership and social renting, in the NA was broadly in line with Bassetlaw, with both being slightly below England as a whole.

### Affordability

- 1.7 Between 2013 and 2022 the median house price increased by 43.3%, peaking in 2022 at £210,000. The lower quartile price increased at 31.4%, also peaking in 2022, at £167,500. The median house price for Bassetlaw as a whole in 2022 was £190,000, £20,000 lower than the median price in Elkesley. This suggests that Elkesley may be a higher value area within the district.
- 1.8 The median house price in Elkesley would require an annual income approximately 32% higher than the current average for local households. Private renting is generally only affordable to average earners. Households made up of two lower quartile earners can only afford the given rental thresholds for entry-level market rentals.

- 1.9 It is suggested that First Homes are delivered in Elkesley at a 30% discount, with this making the product affordable to households on mean incomes. Whilst increasing this discount to 50% would also make the product affordable to households with two lower quartile earners, Appendix C shows that this discount level creates challenges with viability when comparing the discounted price to build costs.
- 1.10 Shared ownership appears to be slightly more affordable than First Homes, with shared ownership at 25% and 10% equity accessible to households with two lower quartile earners.. If Rent to Buy is offered at a discount to entry level rents, this would expand this route to home ownership in line with First Homes at 50% discount and shared ownership at 25% equity. However, discounts on average rents would make Rent to Buy affordability, slightly less affordable than the above. For some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership.
- 1.11 Affordable rented housing is generally affordable to households with two lower earners. Households with a single lower earner appear able to afford social rented dwellings. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit/Universal Credit to access housing.

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

- 1.12 The Bassetlaw HEDNA identifies the need for 60 additional affordable rented homes each year in the rural area of Bassetlaw. When the HEDNA figures are pro-rated to Elkesley this equates to 1.4 homes per annum or 19.6 homes over the Neighbourhood Plan period 2024-2038.
- 1.13 AECOM estimates potential demand for 1.3 affordable home ownership dwellings per annum in Elkesley, equating to a total of 18.3 over the Neighbourhood Plan period.

### **Affordable Housing policy**

- 1.14 AECOM suggests an indicative mix of Affordable Housing of 60% affordable rented and 40% affordable home ownership tenures. This is chiefly a response to the expectation that the delivery of Affordable Housing will be lower than the needs identified here and complies with the various minimum requirements mandated nationally.
- 1.15 It is recommended that First Homes are delivered in line with national policy, at 25% of the Affordable Housing mix. It is suggested that these are delivered at a 30% discount. In the interests of diversity and maximising choice, a further 10% is allocated to shared ownership, with 5% Rent to Buy as an option for households with little or no savings for a deposit.
- 1.16 The expected level of delivery does not meet the quantity of demand identified in estimates of the need for Affordable Housing. It is therefore recommended that the policy requirement is met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) to be explored.

1.17 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.

## Conclusions- Type and Size

### The current housing mix

1.18 In both 2011 and 2021 the greatest proportion of households in Elkesley lived in semi-detached dwellings, at over 50%. This was followed by detached dwellings, with the proportion of households living in both increasing over the decade. The proportion of households living in terraced dwellings was low and less than 1% of households lived in flats. 2022 VOA data shows that 19.1% of dwellings in Elkesley were bungalows at this time, compared to 14.0% across Bassetlaw and 9.2% nationally.

1.19 Elkesley and Bassetlaw had a greater proportion of households living in detached dwelling than England in 2021. This trend is also seen when looking at households living in semi-detached dwellings, with 55.5% of households in Elkesley living in this dwelling type compared to 41.1% across Bassetlaw and 31.5% nationally. The NA had a significantly smaller proportion of households living in terraced dwellings and flats than the comparator geographies.

1.20 Turning to dwelling size, over half of households in Elkesley lived in 3-bedroom dwellings in both 2011 and 2021. The proportion of households living in 4+ bedroom dwellings increased over the decade, from 23.5% to 28.9%. Very few households lived in 1-bedroom dwellings whilst the proportion of households living in 2-bedroom dwellings fell. In 2021 the NA had the greatest proportion of mid-sized and larger dwellings in comparison to Bassetlaw and England and a smaller proportion of 1-bedroom and 2-bedroom dwellings.

### Population characteristics

1.21 Between 2011 and 2021 the overall population of Elkesley grew by 3.9%. In both years the greatest proportion of the population was aged 45-64, although this decreased slightly over the decade. The greatest increase in population was in individuals aged 85+, with the number more than doubling. The number of older people aged 65-84 also increased (15.8% of the population to 17.9% of the population). Whilst the proportion of children in the NA increased over the decade, the number of younger adults (aged 15-24) decreased by 11.3%, potentially indicating young people moving out of the NA, for housing or employment reasons.

1.22 In 2021 Elkesley had a smaller proportion of single persons households than Bassetlaw and England, at 21.9% compared to 30.1%. This means that the NA had the greatest proportion of family households. Elkesley had by far the greatest proportion of households with dependent children, at 30.2% compared to 24.3% across Bassetlaw



and 25.8% nationally. Both the NA and local authority had a greater proportion of family households with no children. Bassetlaw had the greatest proportion of households aged 66 and over, followed by Elkesley, and then England.

1.23 Under-occupancy is relatively common in the NA, with 89.9% of households living in a dwelling with at least one additional bedroom based on their household size. This is most common in single person households aged 66+ and family households under 66 with no children. This suggests that larger housing in Elkesley is not necessarily occupied by households with the most family members, but by households with the most wealth or by older households that choose not to downsize or are unable to find suitable options to allow them to do so. There is also some over-occupancy in the NA.

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

1.24 Population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65+ projected to increase by 67%, from 28.9% in 2011 to 40.4% in 2038.

1.25 AECOM modelling suggests that by the end of the plan period there should be an increase in the proportion of 1-bedroom and 2-bedroom dwellings, with a decrease in the proportion of all other dwelling sizes. In order to reach this mix it is suggested that the greatest proportion of delivery is 2-bedroom dwellings, with 29.7% of delivery 1-bedroom dwellings, and almost a quarter of delivery mid-sized 3-bedroom dwellings. Although the model suggests no further delivery of larger 4+ bedroom dwellings, it is not necessarily appropriate to completely prohibit the delivery of larger dwellings as the larger dwellings currently in the NA may not be appropriate for some households (e.g. there may be the need for more affordable larger dwellings, including Affordable Housing).

1.26 Data provided by Bassetlaw District Council shows that in this time 40.0% of completions were for 4+ bedroom dwellings, a third 3-bedroom dwellings, and around a quarter 2-bedroom dwellings. This may mean that the modelled mix should be further skewed towards smaller dwelling sizes for future development in order to reach the suggested mix by 2038.

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

## **Conclusions- Specialist Housing for Older People**

1.28 According to the Steering Group there are currently 19-21 units of specialist accommodation in the NA, managed by Bassetlaw District Council and a housing association, for those aged 65+. It is not known what level of care these provide. This suggests that current provision is in the region of 237-263 units per 1,000 of the 75+ population (a common measure of specialist housing supply). The national average

provision across England is 136 units per 1,000 of the 75+ population, showing that the NA has a greater provision than the country as a whole.

- 1.29 2021 Census data shows that at this time there were 80 individuals aged 75+ in the NA. It is projected that by the end of the plan period this will increase to 127, with the 75+ population accounting for 13.5% of the population by 2038, slightly below Bassetlaw levels of 14.6%.

### **Specialist housing for older people**

- 1.30 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.
- 1.31 These two methods of estimating the future need in Elkesley produce a range of 12 to 19 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.
- 1.32 It is also useful to look at the breakdown between tenure and care. There is a greater need for market specialist housing (68.4%) than affordable specialist housing (31.6%) in Elkesley. There is also a slightly greater need identified for extra-care housing than sheltered housing. The greatest sub-category of need however is for market sheltered housing, at 36.8% of the total need. Some of this need may be able to be met through the turnover in existing stock, although this may not be of a suitable type for all of the need groups outlined. Some needs could also be met through at home adaptations or through ensuring that new housing that comes forward is adaptable and accessible.
- 1.33 Specialist housing should be provided in accessible and cost-effective locations. It is considered that Elkesley is, in broad terms, a relatively less suitable location for specialist accommodation. It may therefore be more appropriate for this to be delivered at nearby settlements such as Retford or Worksop.

### **Care homes**

- 1.34 Care home accommodation is defined as institutional accommodation rather than housing. 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+). Based on this rate and the expected increase of 47 individuals aged 75+ between 2021 and 2038, it is estimated that in 2038 there would be a need for 3 additional care home beds in the NA. Some of the need for care home beds might be met by independent housing accommodation and vice versa.

### **Adaptable and accessible housing**

- 1.35 Given that there is unlikely to be a large volume of 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.
- 1.36 The current emerging Local Plan policies ST30 and ST31 provide explicit encouragement for development to accommodate specific groups such as older people. Policy ST21 outlines that proposals for residential market housing should be designed to meet national standards for accessibility and adaptability (Category M4(2)). There is no specific policy relating to housing for wheelchair users (Category M4(3)).
- 1.37 The evidence gathered here may justify the Steering Group approaching the LPA to discuss setting requirements on accessibility and adaptability for affordable housing or setting requirements around housing for wheelchair users if this is considered a key priority.

## 2. Context

### Local context

- 2.1 Elkesley is a Neighbourhood Area (NA) located in the district of Bassetlaw in Nottinghamshire. The NA boundary and was designated in July 2012.
- 2.2 The Neighbourhood Plan is envisaged to start in 2024 and extend to 2038, therefore covering a period of 14 years. The evidence supplied in this report will look forward to the Plan end date of 2038, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.
- 2.3 Elkesley is located approximately 6 miles south of Retford and 8 miles south east of Worksop. A semi-regular bus service connects Elkesley to Retford. The A1 runs through the NA, connecting London and Edinburgh. In terms of amenities, the NA has a shop, village hall, and church.

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

**Figure 2-1: Map of the Elkesley Neighbourhood Area**



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

<sup>1</sup> Available at <https://www.bassetlaw.gov.uk/media/3292/npelkesleymap.pdf>

- 2.5 At the time of the 2011 Census the NA was home to 822 residents, formed into 340 households and occupying 351 dwellings. The 2021 Census indicates population growth of around 32 individuals (or 3.9%) since 2011, recording a total of 854 residents and 339 households. The average household size increased.
- 2.6 At the time of the 2021 Census there were 359 dwellings in the NA, suggesting an increase of 8 dwellings. This is fewer than the 15 dwellings delivered according to Bassetlaw District Council completion figures, mainly due to 6 of these dwellings being delivered post-2021 Census (in 2023). The increase in dwellings noted in the Census does not align with the decrease in 1 household noted over the same period.
- 2.7 The Steering Group identified that there is an issue with empty dwellings in Elkesley. According to the 2021 Census there were 359 dwellings and 339 households, indicating that there were 20 empty dwellings, or 5.6% of the housing stock. This is compared to 5.4% of the Bassetlaw stock being empty dwellings and 6.0% of England's stock. Based on this data it doesn't appear that the proportion of empty dwellings in Elkesley is higher than the wider geographies.

## The housing market area context

- 2.9 Whilst this Housing Needs Assessment (HNA) focuses on Elkesley NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.
- 2.10 In the case of Elkesley, the NA sits within a housing market area which covers North East Derbyshire, Chesterfield, Bolsover, and Bassetlaw<sup>2</sup>. This means that when households who live in these authorities move home, the vast majority move within this geography. The housing market area also has links to other neighbouring areas however, including Sheffield, Rotherham, Doncaster, Nottingham, and Lincoln.
- 2.11 At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Elkesley, are somewhat linked to other areas. In the case of Elkesley, changes in need or demand in settlements nearby is likely to impact on the neighbourhood.
- 2.12 In summary, Elkesley functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Bassetlaw), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

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<sup>2</sup> [bassetlaw.gov.uk/media/3792/bassetlaw-economic-development-needs-assessment-pt-1.pdf](https://bassetlaw.gov.uk/media/3792/bassetlaw-economic-development-needs-assessment-pt-1.pdf)

## Planning policy context

2.13 Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.<sup>3</sup> In the case of Bassetlaw, the relevant adopted Local Plan consists of the Core Strategy & Development Management Policies Development Plan Document (DPD)<sup>4</sup>, adopted in 2011. This document looks to an end date of 2028. The Site Allocations DPD was withdrawn on 3<sup>rd</sup> December 2014.

2.14 The emerging Local Plan examination hearings took place between November 2022 and January 2023, with the local authority currently working on the main modifications. The latest publicly available version is the Bassetlaw Local Plan 2020-2038 Publication Version (Composite)<sup>5</sup>, July 2022.

2.15 A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the emerging Local Plan:

- Emerging Local Plan Policy ST1 identifies an overall housing target of 582 homes per year for the district;
- In Policy ST1 Elkesley is designated as a Small Rural Settlement, which are expected to support the delivery of 1,826 dwellings. Small Rural Settlements will experience residential growth to support their role and function;
- Policy ST29 states that 20% of all new dwellings on brownfield sites and 25% of all new dwellings on greenfield sites are expected to be delivered as Affordable Housing on sites larger than 10 homes. The suggested tenure mix within Affordable Housing is 50% social and affordable rent to 50% affordable home ownership (including 25% First Homes);
- Policy ST31 sets out an expectation that all new residential market housing will be built to Category M4(2) accessibility standards.

## Quantity of housing to provide

2.16 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.

2.17 Bassetlaw District Council has fulfilled that requirement by providing Elkesley with an indicative figure of 18 dwellings to be accommodated within the NA by the end of the Plan period, based on a minimum growth requirement of 5% outlined in the emerging Local Plan. As of November 2023, there are 53 dwellings with planning permission in the NA.

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<sup>3</sup> A description of the Basic Conditions of Neighbourhood Planning is available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

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

<sup>5</sup> Available at <https://www.bassetlaw.gov.uk/media/7007/sub-010.pdf>

2.18 The Steering Group are aware of sites outside of the NA being planned for economic development, bringing companies in to the local area. This may have the potential to bring new people to the area although there are no current firm plans.

## 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 Elkesley 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 aging populations to include policies relating to specialist housing for older persons.

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

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

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

## Approach

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

- ONS population and household projections for future years;
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from [Home.co.uk](https://www.home.co.uk);
- Local Authority housing waiting list data; and
- Bassetlaw Housing and Economic Development Needs Assessment (HEDNA), November 2020<sup>6</sup>.

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

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<sup>6</sup> <https://www.bassetlaw.gov.uk/media/6017/bassetlaw-hedna-nov-2020.pdf>

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.<sup>7</sup>

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

## Current tenure profile

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 Elkesley compared with Bassetlaw and England from the 2021 Census. It shows that Elkesley had a greater proportion of households that owned their own home than the district and the country, at 73.7%, 68.2%, and 61.3% respectively. The proportion of households living in the private rented sector was notably small in Elkesley, at 10.9% of households, compared to 20.6% nationally. The proportion of households living in Affordable Housing, both shared ownership and social renting, in the NA was broadly in line with Bassetlaw, with both being slightly below England as a whole.

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

Tenure	Elkesley	Bassetlaw	England
Owned	73.7%	68.2%	61.3%
Shared ownership	0.3%	0.4%	1.0%
Social rented	15.0%	15.0%	17.1%
Private rented	10.9%	16.4%	20.6%

Sources: Census 2021, AECOM Calculations

4.7 It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census. Table 4-2 shows a decrease in the number of households living in the private rented sector of 9.8%, whilst there were slight increases in the number of households that owned their own home or social rented between 2011 and 2021.

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

Tenure	2011	2021	% Change
Owned	243	250	+2.9%
Shared ownership	0	1	-
Social rented	50	51	+2.0%
Private rented	41	37	-9.8%

Sources: Census 2021 and 2011, AECOM Calculations

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

# Affordability

## House prices

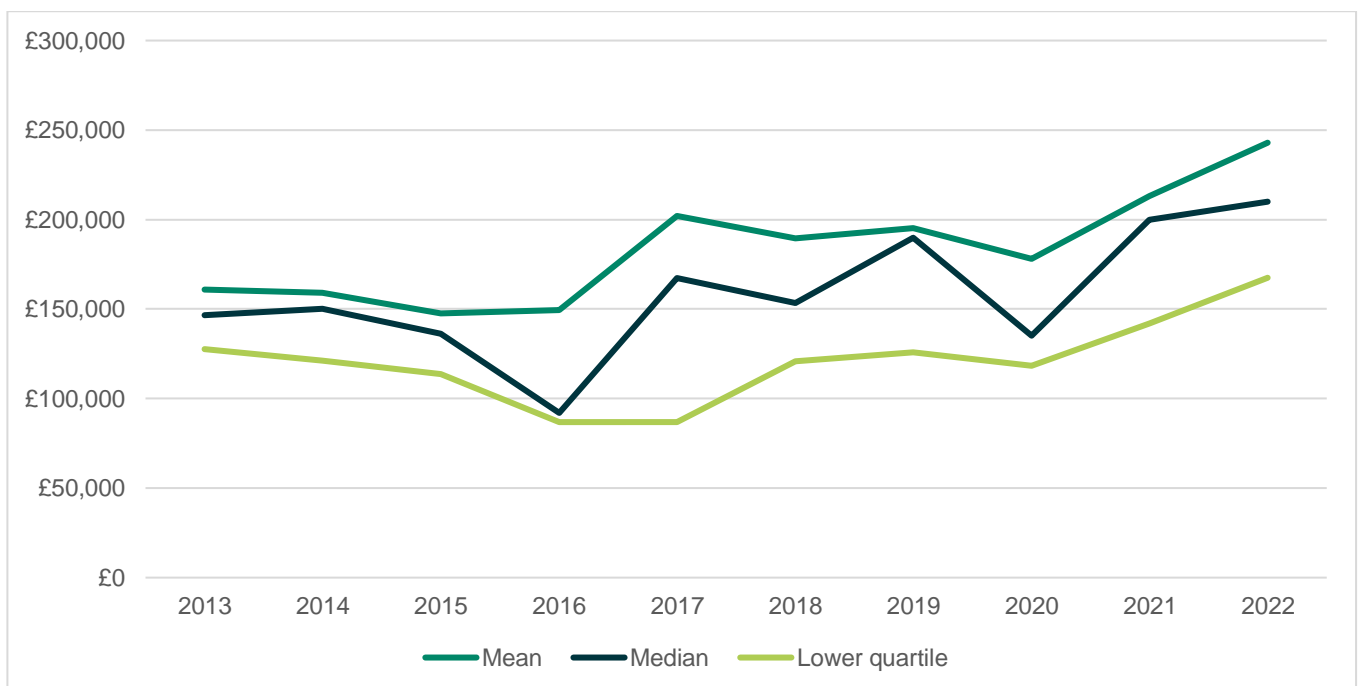
4.8 House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over 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.

4.9 Figure 4-1 looks at the average and lower quartile house prices in Elkesley based on sales price data published by the Land Registry. It shows that there was an increase in house prices between 2013 and 2022, although there was some quite significant fluctuation in prices, likely due to small sample sizes.

4.10 Between 2013 and 2022 the median (the middle number when the data is sorted from smallest to largest) house price increased by 43.3%, peaking in 2022 at £210,000. The lower quartile (the middle figure of the lowest 50% of prices and a good representation of entry-level housing) increased by a smaller amount, at 31.4% growth. This also peaked in 2022, at £167,500.

4.11 The median house price for Bassetlaw as a whole in 2022 was £190,000, £20,000 lower than the median price in Elkesley. This suggests that Elkesley may be a higher value area within the district. The NA lower quartile house price was also greater than Bassetlaw (£135,995).

**Figure 4-1: House prices by quartile in Elkesley, 2013-2022**



Source: Land Registry PPD

4.12 Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that the greatest growth was in terraced house prices, at 72.7%. Despite this, detached house prices remained the greatest. There were no flat transactions in Elkesley over the decade. There is clear year-on-year fluctuation in prices due to the annual average by type being derived from a smaller sample size within each category. This means that factors outside of dwelling type, such as size, location, and condition, have a greater impact on the average house prices.

**Table 4-3: Median house prices by type in Elkesley, 2013-2022**

Type	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Growth
Detached	£184,000	£181,500	£168,500	£221,250	£178,000	£213,750	£233,500	£248,250	£222,000	£225,000	+22.3%
Semi-detached	£97,000	£115,000	£107,500	£86,000	£77,500	£128,000	£127,500	£118,000	£142,000	£167,500	+72.7%
Terraced	-	-	£130,000	£87,000	-	£84,995	£115,000	-	£112,500	£75,000	-
Flats	-	-	-	-	-	-	-	-	-	-	-
<b>All Types</b>	<b>£146,500</b>	<b>£150,000</b>	<b>£136,250</b>	<b>£92,000</b>	<b>£167,500</b>	<b>£153,375</b>	<b>£190,000</b>	<b>£135,000</b>	<b>£200,000</b>	<b>£210,000</b>	<b>+43.3%</b>

Source: Land Registry PPD

## Income

4.13 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.

4.14 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 £40,800 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

4.15 The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. Bassetlaw's gross individual lower quartile annual earnings were £15,379 in 2020<sup>8</sup>. To estimate the income of households with two lower quartile earners, this figure is doubled to £30,758.

4.16 It is immediately clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.

## Affordability Thresholds

4.17 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

<sup>8</sup> Data was not available for Bassetlaw in later years

thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.

- 4.18 AECOM has determined thresholds for the income required in Elkesley 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.
- 4.19 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.
- 4.20 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 Elkesley (income required, £)**

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £40,800	Affordable on LQ earnings (single earner)? £15,379	Affordable on LQ earnings (2 earners)? £30,758
<b>Market Housing</b>						
Median House Price	£200,319	-	<b>£54,000</b>	No	No	No
Estimated NA New Build Entry-Level House Price	£222,577	-	<b>£57,234</b>	No	No	No
LQ/Entry-level House Price	£150,750	-	<b>£43,071</b>	Marginal	No	No
LA New Build Median House Price	£227,228	-	<b>£64,922</b>	No	No	No
Average Market Rent	-	£9,804	<b>£32,680</b>	Yes	No	No
Entry-level Market Rent	-	£8,628	<b>£28,760</b>	Yes	No	Yes
<b>Affordable Home Ownership</b>						
First Homes (-30%)	£140,223	-	<b>£40,064</b>	Yes	No	No
First Homes (-40%)	£120,191	-	<b>£34,340</b>	Yes	No	No
First Homes (-50%)	£100,159	-	<b>£28,617</b>	Yes	No	Yes
Shared Ownership (50%)	£100,159	£2,782	<b>£37,891</b>	Yes	No	No
Shared Ownership (25%)	£50,080	£4,173	<b>£28,220</b>	Yes	No	Yes
Shared Ownership (10%)	£20,032	£5,008	<b>£22,417</b>	Yes	No	Yes
<b>Affordable Rented Housing</b>						
Affordable Rent	-	£5,056	<b>£16,836</b>	Yes	No	Yes
Social Rent	-	£4,603	<b>£15,328</b>	Yes	Yes	Yes

Source: AECOM Calculations

4.21 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

4.22 Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access average priced homes, unless they have the advantage of a very large deposit. The median house price would require an annual income approximately 32% higher than the current average. Entry level house prices appear to be at the margins of affordability for households on average incomes. Some households may be able to secure a larger deposit, or higher income multiple to be able to afford these homes but in general, they are just out of reach based on our standard assumptions.



4.23 Private renting is generally only affordable to average income households. Households made up of two lower quartile earners can afford the given rental thresholds for entry-level market rentals. 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**

- 4.24 There is a group of households in Elkesley who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £28,760 per year (at which point entry-level rents become affordable) and £43,071 (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.
- 4.25 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.
- 4.26 This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. It is suggested that First Homes are delivered in Elkesley at a 30% discount, with this making the product affordable to households on mean incomes. Whilst increasing this discount to 50% would also make the product affordable to households with two lower quartile earners, Appendix C shows that this discount level may create challenges with viability when comparing the discounted price to build costs.
- 4.27 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 district level, further discussions with the LPA are advised.
- 4.28 Shared ownership appears to be slightly more affordable than First Homes, with shared ownership at 25% and 10% equity accessible to households with two lower quartile earners. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.<sup>9</sup> If this is delivered in the NA, it will make shared ownership easier to access for more people. However, while the income

<sup>9</sup> The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hws48>.

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.

4.29 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 in line with First Homes at 50% discount and shared ownership at 25% equity. However, discounts on *average* rents would make Rent to Buy affordability, slightly less affordable than the above, but more affordable than First Homes at a 30% discount and shared ownership at 50% equity. 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.

4.30 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**

4.31 Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This appears to be the case in Elkesley.

- 4.32 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). Households with a single lower earner appear able to afford social rented dwellings. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit/Universal Credit to access housing.
- 4.33 The evidence in this chapter suggests that the affordable rented sector performs a vital function in Elkesley 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

4.34 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 HEDNA

4.35 A Housing and Economic Development Needs Assessment (HEDNA) was undertaken for Bassetlaw in 2020<sup>10</sup>. This study estimates the need for Affordable Housing in the district based on analysis of the Council's housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time.

4.36 The HEDNA identifies the need for 60 additional affordable rented homes each year in the rural area of Bassetlaw<sup>11</sup>. When the HEDNA figures are pro-rated to Elkesley based on its fair share of the population (2.3% of the rural area's population based on 2021 Census), this equates to 1.4 homes per annum or 19.6 homes over the Neighbourhood Plan period 2024-2038.

4.37 The HEDNA also estimates the need for affordable home ownership dwellings across the district. However, this relies on the assumption that half of lower quartile homes would be available to meet the needs of households that can afford to rent but not to buy. While it is possible that sales at the lower end of the mainstream market may be able to satisfy some of the need for affordable home ownership, it is difficult to quantify this accurately. This method does not account for dwelling type or location, leaving open the possibility that all of them could be small flats in the cheapest urban location – which would not meaningfully widen access to ownership for people in the NA. It is also uncertain to what extent the cheapest properties for sale would be a suitable condition to meet the needs of those looking for affordable home ownership products. AECOM has therefore undertaken a calculation to estimate the demand for affordable home ownership dwellings in Elkesley specifically below.

### AECOM Estimates

4.38 AECOM estimates potential demand for 1.3 affordable home ownership dwellings per annum in Elkesley, equating to a total of 18.3 over the Neighbourhood Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-5 below.

4.39 It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national

<sup>10</sup> A 2022 update was undertaken relating to employment supply provision but this does not impact the housing elements used in this study.

<sup>11</sup> The rural area covers the wards of Beckingham, Carlton, Clayworth, East Markham, Everton, Langold, Misterton, Rampton, Ranskill, Sturton, Sutton, Tuxford and Trent, and Welbeck.

planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

**Table 4-5: Estimate of need for Affordable Housing for sale in Elkesley**

Component of need or supply in the AECOM estimate	Per annum
Current need	1.2
Newly arising need	0.1
Supply	0.1
Net shortfall	1.3

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

## Additional evidence of Affordable Housing needs

4.40 Bassetlaw District Council provided Housing Register data showing that there are 10 residents on the waiting list that currently reside in Elkesley.

## Affordable Housing policies in Neighbourhood Plans

4.41 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

4.42 Bassetlaw's emerging policy on this subject (ST29) requires 20% of all new housing on brownfield sites and 25% on greenfield sites to be affordable. None of the sites delivered in Elkesley over the last decade were large enough to meet the threshold at which this Affordable Housing policy applies.

4.43 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.

### Affordable Housing at Neighbourhood level

4.44 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 Elkesley on the basis of identified housing need and a range of other considerations detailed in Appendix D.

4.45 This indicative mix of 60% affordable rented and 40% affordable home ownership tenures 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 50% rented to 50% ownership has therefore been deviated from in our recommendation, which still complies with the various minimum requirements mandated nationally.

- 4.46 It is recommended that First Homes are delivered in line with national policy, at 25% of the Affordable Housing mix. It is suggested that these are delivered at a 30% discount, making the product affordable to households on mean incomes, with the least impact on overall Affordable Housing viability. In the interests of diversity and maximising choice, a further 10% is allocated to shared ownership, with 25% and 10% equity levels accessible to households with two lower quartile earners. Rent to Buy features at 5% as an option for households with little or no savings for a deposit.
- 4.47 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 Bassetlaw District Council to determine what additional evidence (notably about development viability) may be needed, and to ensure that departures from the local policy context have their support.
- 4.48 Given that where Affordable Housing can be delivered in the NA, it is likely to be in small numbers and in practice may imply the delivery of small numbers of different products (or even fractions of homes in each category). The group and LPA will need to give consideration to the practicalities of delivering small numbers of Affordable Homes and may need to make pragmatic decisions about the type of affordable home ownership properties to deliver on small sites in particular.

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

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

Source: AECOM calculations

## Conclusions- Tenure and Affordability

### Current tenure profile

4.49 2021 Census data shows that Elkesley had a greater proportion of households that owned their own home than Bassetlaw and England. The proportion of households living in the private rented sector was notably small in Elkesley, at 10.9% of households, compared to 20.6% nationally. The proportion of households living in Affordable Housing, both shared ownership and social renting, in the NA was broadly in line with Bassetlaw, with both being slightly below England as a whole.

### Affordability

4.50 Between 2013 and 2022 the median house price increased by 43.3%, peaking in 2022 at £210,000. The lower quartile price increased at 31.4%, also peaking in 2022, at £167,500. The median house price for Bassetlaw as a whole in 2022 was £190,000, £20,000 lower than the median price in Elkesley. This suggests that Elkesley may be a higher value area within the district.

- 4.51 The median house price in Elkesley would require an annual income approximately 32% higher than the current average for local households. Private renting is generally only affordable to average earners. Households made up of two lower quartile earners can only afford the given rental thresholds for entry-level market rentals.
- 4.52 It is suggested that First Homes are delivered in Elkesley at a 30% discount, with this making the product affordable to households on mean incomes. Whilst increasing this discount to 50% would also make the product affordable to households with two lower quartile earners, Appendix C shows that this discount level creates challenges with viability when comparing the discounted price to build costs.
- 4.53 Shared ownership appears to be slightly more affordable than First Homes, with shared ownership at 25% and 10% equity accessible to households with two lower quartile earners. If Rent to Buy is offered at a discount to entry level rents, this would expand this route to home ownership in line with First Homes at 50% discount and shared ownership at 25% equity. However, discounts on average rents would make Rent to Buy affordability, slightly less affordable than the above. For some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership.
- 4.54 Affordable rented housing is generally affordable to households with two lower earners. Households with a single lower earner appear able to afford social rented dwellings. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit/Universal Credit to access housing.

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

- 4.55 The Bassetlaw HEDNA identifies the need for 60 additional affordable rented homes each year in the rural area of Bassetlaw. When the HEDNA figures are pro-rated to Elkesley this equates to 1.4 homes per annum or 19.6 homes over the Neighbourhood Plan period 2024-2038.
- 4.56 AECOM estimates potential demand for 1.3 affordable home ownership dwellings per annum in Elkesley, equating to a total of 18.3 over the Neighbourhood Plan period.

### **Affordable Housing policy**

- 4.57 AECOM suggests an indicative mix of Affordable Housing of 60% affordable rented and 40% affordable home ownership tenures. This is chiefly a response to the expectation that the delivery of Affordable Housing will be lower than the needs identified here and complies with the various minimum requirements mandated nationally.
- 4.58 It is recommended that First Homes are delivered in line with national policy, at 25% of the Affordable Housing mix. It is suggested that these are delivered at a 30% discount. In the interests of diversity and maximising choice, a further 10%



is allocated to shared ownership, with 5% Rent to Buy as an option for households with little or no savings for a deposit.

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

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

	<b>Step in Estimation</b>	<b>Expected delivery</b>
A	Sum of commitments	53
B	Affordable housing quota (%) in LPA's Local Plan	20-25%
C	Potential total Affordable Housing in NA (A x B)	10.6-13.3
D	Rented % (e.g. social/ affordable rented)	60%
E	Rented number (C x D)	6.4-8.0
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	40%
G	Affordable home ownership number (C x F)	4.2-5.3

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

4.60 This expected level of delivery does not meet the quantity of demand identified in estimates of the need for Affordable Housing. It is therefore recommended that the policy requirement is met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) to be explored.

4.61 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.

## 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 Elkesley, highlighting recent changes to it and comparing the mix to wider averages.

### Dwelling type

5.7 Table 5-1 below shows that in both 2011 and 2021 the greatest proportion of households lived in semi-detached dwellings, at over 50%. This was followed by detached dwellings, with the proportion of households living in both increasing over the decade. The proportion of households living in terraced dwellings was low, decreasing from 8.8% to 6.5% between 2011 and 2021. Less than 1% of households lived in flats.

5.8 Unfortunately, Census data does not count bungalows within a separate category, instead including them within the other categories (mainly detached and semi-detached). Valuation Office Agency (VOA) data does count bungalows, although at LSOA level at the smallest scale (see geography in Figure A1). 2022 VOA data shows that 19.1% of dwellings in Elkesley were bungalows at this time, compared to 14.0% across Bassetlaw and 9.2% nationally.

5.9 Data provided by Bassetlaw District Council shows that between 2011 and 2023 the greatest delivery was of detached dwellings, at 40.0%, followed by bungalows at 33.3%. There was no delivery of terraced dwellings or flats.

**Table 5-1: Accommodation type, Elkesley, 2011-2021**

Type	2011	%	2021	%	2011-2023 delivery
Detached	128	36.5%	126	37.2%	40.0%
Semi-detached	189	53.8%	188	55.5%	26.7%
Terrace	31	8.8%	22	6.5%	0.0%
Flat	3	0.9%	3	0.9%	0.0%
Total	351	-	339	-	-

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

5.10 Table 5-2 compares the NA mix to the wider district and country. It shows that both Elkesley and Bassetlaw had a greater proportion of households living in detached dwelling than England in 2021. This trend is also seen when looking at households living in semi-detached dwellings, with 55.5% of households in Elkesley living in this dwelling type compared to 41.1% across Bassetlaw and 31.5% nationally. The NA had a significantly smaller proportion of households living in terraced dwellings and flats than the comparator geographies.

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

Type	Elkesley	Bassetlaw	England
Detached	37.2%	35.1%	22.9%
Semi-detached	55.5%	41.4%	31.5%
Terrace	6.5%	15.8%	23.0%
Flat	0.9%	7.2%	22.2%

Source: Census 2021, AECOM Calculations

## Dwelling size

5.11 Table 5-3 below presents the current housing mix in terms of size. It shows that over half of households in Elkesley lived in 3-bedroom dwellings in both 2011 and 2021. The proportion of households living in 4+ bedroom dwellings increased over the decade, from 23.5% to 28.9%. Very few households lived in 1-bedroom dwellings (2.9% in 2021), whilst the proportion of households living in 2-bedroom dwellings fell.

5.12 Completions data provided by Bassetlaw District Council show that delivery between 2011 and 2023 focussed on larger dwellings, with 40.0% of completions for 4+ bedroom dwellings. A third of delivery was of mid-sized dwellings, with just over a quarter of delivery 2-bedroom dwellings. Despite the delivery of 2-bedroom dwellings, the overall proportion of this dwelling type still decreased between 2011 and 2021. This may be due to extensions of smaller dwellings.

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

Number of bedrooms	2011	%	2021	%	2011-2023 delivery
1	9	2.6%	10	2.9%	0.0%
2	69	20.3%	59	17.4%	26.7%
3	182	53.5%	175	51.6%	33.3%
4+	80	23.5%	95	28.0%	40.0%
Total	340	-	339	-	-

Source: ONS 2021 and 2011, AECOM Calculations

5.13 Again, it is useful to look at the percentage breakdown of dwelling sizes in comparison with the wider district and country. Table 5-4 shows that the NA had the greatest proportion of mid-sized and larger dwellings in comparison to Bassetlaw and England. Elkesley had smaller proportion of 1-bedroom and 2-bedroom dwellings, indicating a potential lack of more affordable market dwellings in the NA.

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

Number of bedrooms	Elkesley	Bassetlaw	England
1	2.9%	6.3%	11.6%
2	17.4%	23.0%	27.3%
3	51.6%	48.0%	40.0%
4+	28.0%	22.6%	21.1%

Source: Census 2021, AECOM Calculations

## Population characteristics

5.14 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

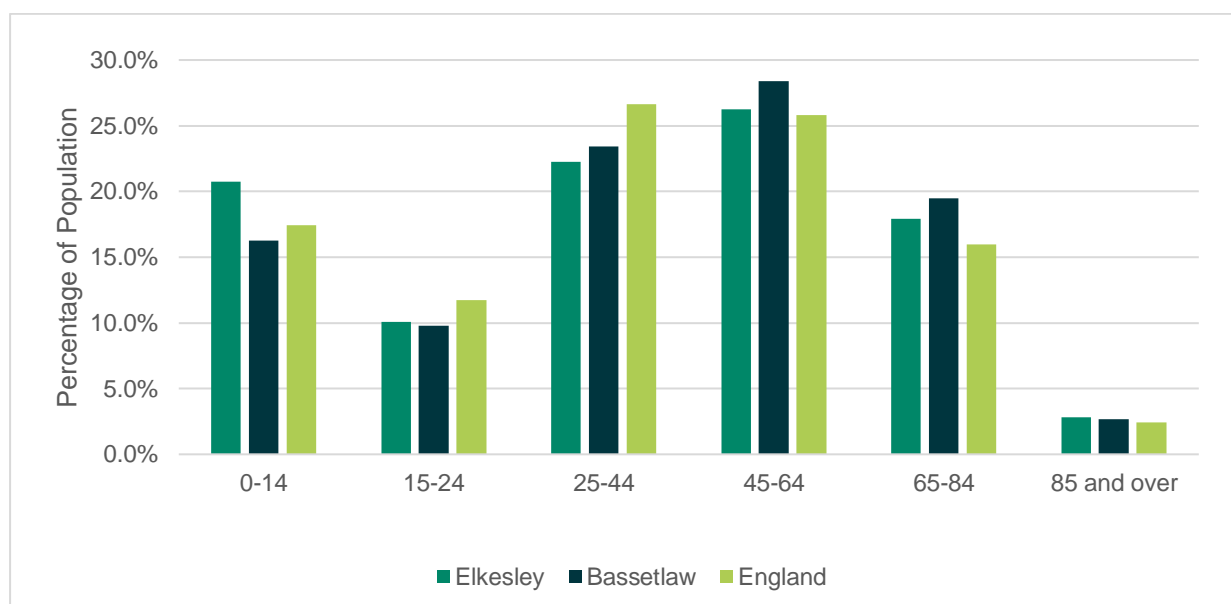
5.15 Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. Between 2011 and 2021 the overall population of Elkesley grew by 3.9%. In both years the greatest proportion of the population was aged 45-64, although this decreased slightly to 26.2% over the decade. The greatest increase in population was in individuals aged 85+, with the number more than doubling, with this group accounting for 2.8% of the population in 2021. The number of older people aged 65-84 also increased (15.8% of the population to 17.9% of the population). Whilst the proportion of children in the NA increased over the decade, the number of younger adults (aged 15-24) decreased by 11.3%, potentially suggesting a lack of entry-level housing options in the NA, meaning adult children have to move out of the NA. This age group is also most likely to include students and so may represent young people moving away from the NA to access higher education or job opportunities.

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

Age group	2011 (Census)		2021 (Census)		Change
0-14	159	19.3%	177	20.7%	+11.3%
15-24	97	11.8%	86	10.1%	-11.3%
25-44	185	22.5%	190	22.2%	+2.7%
45-64	240	29.2%	224	26.2%	-6.7%
65-84	130	15.8%	153	17.9%	+17.7%
85 and over	11	1.3%	24	2.8%	+118.2%
Total	822	100.0%	854	100.0%	+3.9%

Source: ONS 2011, ONS 2021, AECOM Calculations

5.16 For context, it is useful to look at the NA population structure alongside that of the district and country. Figure 5-1 (using 2021 Census data) shows that Elkesley had the greatest proportion of children aged 0-14. The NA had a smaller proportion of the population aged 15-44 than nationally, but a greater proportion aged 45-64 (although a smaller proportion than Bassetlaw). Bassetlaw had the greatest proportion of the population aged 65-84, followed by Elkesley, indicating that the NA and the local authority have an older population skew than the country. Elkesley had the greatest proportion of the oldest segment of the population.

**Figure 5-1: Age structure in Elkesley, 2021**

Source: ONS 2021, AECOM Calculations

## Household composition and occupancy

5.17 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 Elkesley had a smaller proportion of single persons households than Bassetlaw and England, at 21.9% compared to 30.1%. This means that the NA had the greatest proportion of 'family' households. Elkesley had by far the greatest proportion of family households with dependent children, at 30.2% compared to 24.3% across

Bassetlaw and 25.8% nationally. Both the NA and local authority had a greater proportion of family households with no children (mostly couples). Bassetlaw had the greatest proportion of households aged 66 and over, followed by Elkesley, and then England.

5.18 It is also helpful to look at the change in household composition over time. Between the 2011 and 2021 Census the number of single person households fell by 10.8% compared to an increase of 15.9% across Bassetlaw. This may suggest that there is a lack of smaller dwellings suitable for single people in Elkesley, which aligns with the small proportion of this dwelling size noted in Table 5-4.

**Table 5-6: Household composition, Elkesley, 2021**

Household composition		Elkesley	Bassetlaw	England
<b>One person household</b>	<b>Total</b>	<b>21.9%</b> <b>(74)</b>	<b>30.1%</b> <b>(15,492)</b>	<b>30.1%</b> <b>(7,052,229)</b>
	Aged 66 and over	10.1% (34)	14.1% (7,262)	12.8% (3,001,789)
	Other	11.8% (40)	16.0% (8,230)	17.3% (4,050,440)
<b>One family only</b>	<b>Total</b>	<b>72.5%</b> <b>(245)</b>	<b>66.1%</b> <b>(34,003)</b>	<b>63.1%</b> <b>(14,781,314)</b>
	All aged 66 and over	10.1% (34)	11.6% (5,946)	9.2% (2,145,278)
	With no children	19.8% (67)	19.7% (10,142)	16.8% (3,927,171)
	With dependent children	30.2% (102)	24.3% (12,480)	25.8% (6,045,479)
	With non-dependent children <sup>12</sup>	8.0% (27)	10.1% (5,200)	10.5% (2,461,024)
<b>Other household types</b>	<b>Total</b>	<b>5.6%</b> <b>(19)</b>	<b>3.8%</b> <b>(1,965)</b>	<b>6.9%</b> <b>(1,620,934)</b>

Source: ONS 2021, AECOM Calculations

5.19 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 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.

5.20 Under-occupancy is relatively common in the NA, with 89.9% of households living in a dwelling with at least one additional bedroom based on their household size. This is most common in single person households aged 66+ (97.3% under-occupancy) and family households under 66 with no children (98.6% under-

<sup>12</sup> Refers to households containing children who are older than 18 e.g. students or young working people living at home.

occupancy). This suggests that larger housing in Elkesley is not necessarily occupied by households with the most family members, but by households with the most wealth or by older households that choose not to downsize or are unable to find suitable options to allow them to do so.

5.21 There is also some over-occupancy in the NA, with 2.9% of families with dependent children and 4.0% of families with adult children living in a dwelling with too few bedrooms based on their household size.

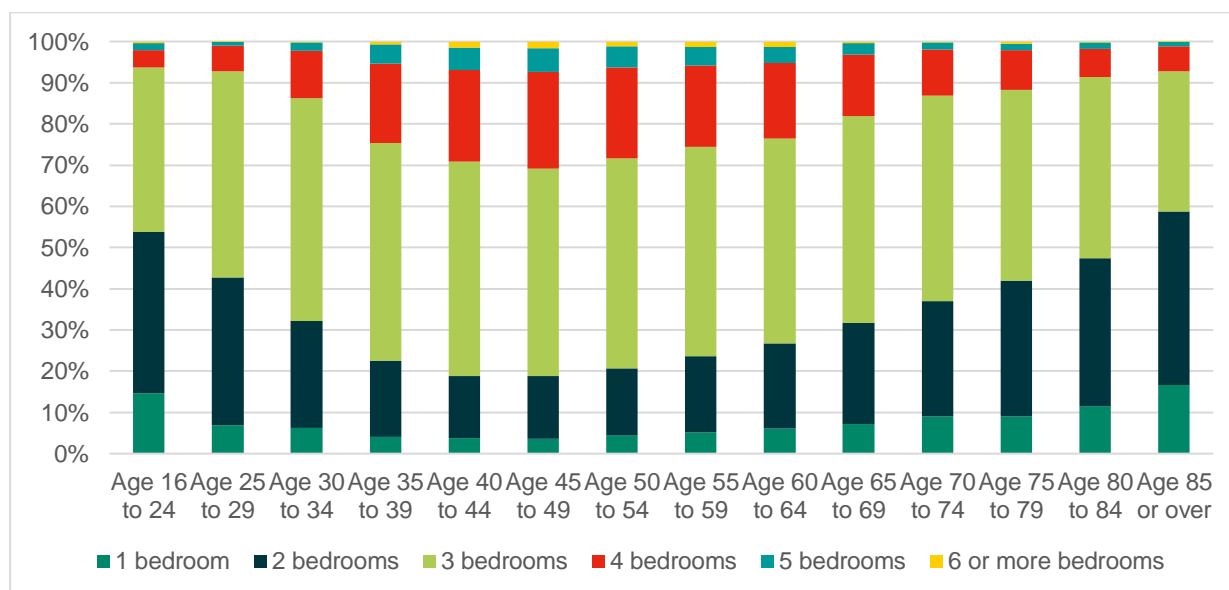
**Table 5-7: Occupancy rating by age in Elkesley, 2021**

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	74.5%	21.3%	4.3%	0.0%
Single person 66+	62.2%	35.1%	2.7%	0.0%
Family under 66 - no children	87.1%	11.4%	1.4%	0.0%
Family under 66 - dependent children	39.2%	42.2%	15.7%	2.9%
Family under 66 - adult children	68.0%	24.0%	4.0%	4.0%
Single person under 66	80.0%	15.0%	5.0%	0.0%
All households	63.4%	26.5%	8.8%	1.2%

Source: ONS 2021, AECOM Calculations

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

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



Source: ONS 2011, AECOM Calculations



## Future population and size needs

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

### Age

5.24 The result of applying Local Authority level household projections to the age profile of Elkesley households in 2011 is shown in Table 5-8. This makes clear that population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65+ projected to increase by 67%, from 28.9% in 2011 to 40.4% in 2038. There is also projected to be small increases in households with a household reference person aged 25-34 and 55-64. The remaining categories are projected to decrease.

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

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	14	28	134	66	98
2038	13	30	129	70	164
% change 2011-2038	-8%	+6%	-4%	+7%	+67%

Source: AECOM Calculations

5.25 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.

5.26 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.

5.27 The result of this exercise is presented in Table 5-9. It suggests that by the end of the plan period there should be an increase in the proportion of 1-bedroom and 2-bedroom dwellings, with a decrease in the proportion of all other dwelling sizes. In order to reach this mix it is suggested that the greatest proportion of delivery is 2-bedroom dwellings, at 45.1%, with 29.7% of delivery 1-bedroom dwellings, and almost a quarter of delivery mid-sized 3-bedroom dwellings. Although the model suggests no further delivery of larger 4+ bedroom dwellings,

it is not necessarily appropriate to completely prohibit the delivery of larger dwellings, discussed further below.

5.28 It is also helpful to consider the breakdown in delivery between 2011 and 2023. Data provided by Bassetlaw District Council shows that in this time 40.0% of completions were for 4+ bedroom dwellings, a third 3-bedroom dwellings, and around a quarter 2-bedroom dwellings. This may mean that this mix in Table 5-9 should be further skewed towards smaller dwelling sizes for future development in order to reach the suggested mix by 2038.

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

Number of bedrooms	Current mix (2011)	Suggested mix (2038)	Balance of new housing to reach suggested mix
1	2.6%	7.2%	29.7%
2	20.3%	24.5%	45.1%
3	53.5%	48.9%	24.2%
4	18.8%	15.4%	0.0%
5+	4.7%	4.1%	1.0%

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 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. 1-bedroom dwellings may be considered less popular than 2-bedroom dwellings on the open market, and so the Steering Group may wish to move some of the suggested delivery for the smallest dwellings to 2-bedroom dwellings. However, some delivery of the smallest dwellings is still recommended.
- To best meet the needs of the growing cohort of older households expected to be present by the end of the Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.
- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms

if they existing stock of larger homes is sufficiently affordable. However, if this stock is not sufficiently affordable then it may be appropriate to continue to deliver some larger family housing, whether this is more affordable market housing (e.g. terraces) or larger Affordable Housing dwellings (rented or ownership).

## 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 two key sources of information for thinking through the size needs of different categories. These are:

- The Bassetlaw HEDNA suggests that market housing focusses on the delivery of mid-sized dwellings (45-55% 3-bedroom), followed by 2-bedroom dwellings (20-30%), but still with suggested delivery of 15-25% larger dwellings. The suggested mix is much more skewed towards smaller dwellings when looking at affordable rented housing (60-75% 1-bedroom and 2-bedroom), with the size mix for affordable home ownership falling between these. 2-bedroom dwellings are the focus for both rented and ownership Affordable Housing tenures.
- The waiting list for affordable rented housing, kept by Bassetlaw District Council provides a 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, of the 10 households on the Housing Register for Elkesley, 3 are in need of a 3-bedroom house, 5 households are in need of a 2-bedroom bungalow, and 2 households in need of flats (size unknown). This suggests that there is some demand for mid-sized social/affordable rented housing rather than just smaller units.

5.33 In addition, Elkesley undertook a survey in January 2014 which although dated, gives an indication of community opinion. This outlined that 65% of respondents were in favour of housing development in the village at the time, with the greatest

preference for semi-detached dwellings, followed by bungalows and detached houses. A clear preference was also identified for 2-3 bedroom dwellings, with AECOM modelling suggesting a mix of almost 70% 2-3 bedroom dwellings over the plan period. However, the data is only recorded for 1-bedroom dwellings when respondents were asked about flats and maisonettes, and so there may be a greater preference for single bedroom dwellings than the survey identifies. It should be noted that there was an older skew to the age groups responding to the survey and this is likely reflected in the preferences identified for different types and sizes of dwelling. Surveys are a snapshot in time limited to those that respond.

5.34 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

5.35 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.

5.36 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.

5.37 The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Elkesley, 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 In both 2011 and 2021 the greatest proportion of households in Elkesley lived in semi-detached dwellings, at over 50%. This was followed by detached dwellings, with the proportion of households living in both increasing over the decade. The proportion of households living in terraced dwellings was low and less than 1% of households lived in flats. 2022 VOA data shows that 19.1% of dwellings in Elkesley were bungalows at this time, compared to 14.0% across Bassetlaw and 9.2% nationally.
- 5.40 Elkesley and Bassetlaw had a greater proportion of households living in detached dwelling than England in 2021. This trend is also seen when looking at households living in semi-detached dwellings, with 55.5% of households in Elkesley living in this dwelling type compared to 41.1% across Bassetlaw and 31.5% nationally. The NA had a significantly smaller proportion of households living in terraced dwellings and flats than the comparator geographies.
- 5.41 Turning to dwelling size, over half of households in Elkesley lived in 3-bedroom dwellings in both 2011 and 2021. The proportion of households living in 4+ bedroom dwellings increased over the decade, from 23.5% to 28.9%. Very few households lived in 1-bedroom dwellings whilst the proportion of households living in 2-bedroom dwellings fell. In 2021 the NA had the greatest proportion of mid-sized and larger dwellings in comparison to Bassetlaw and England and a smaller proportion of 1-bedroom and 2-bedroom dwellings.

### Population characteristics

- 5.42 Between 2011 and 2021 the overall population of Elkesley grew by 3.9%. In both years the greatest proportion of the population was aged 45-64, although this decreased slightly over the decade. The greatest increase in population was in individuals aged 85+, with the number more than doubling. The number of older people aged 65-84 also increased (15.8% of the population to 17.9% of the population). Whilst the proportion of children in the NA increased over the decade, the number of younger adults (aged 15-24) decreased by 11.3%, potentially suggesting a lack of entry-level housing options in the NA, meaning adult children have to move out of the NA. This age group is also most likely to include students and so may represent young people moving away from the NA to access higher education or job opportunities.
- 5.43 In 2021 Elkesley had a smaller proportion of single persons households than Bassetlaw and England, at 21.9% compared to 30.1%. This means that the NA had the greatest proportion of family households. Elkesley had by far the greatest proportion of households with dependent children, at 30.2% compared to 24.3% across Bassetlaw and 25.8% nationally. Both the NA and local authority had a

greater proportion of family households with no children. Bassetlaw had the greatest proportion of households aged 66 and over, followed by Elkesley, and then England.

5.44 Under-occupancy is relatively common in the NA, with 89.9% of households living in a dwelling with at least one additional bedroom based on their household size. This is most common in single person households aged 66+ and family households under 66 with no children. This suggests that larger housing in Elkesley is not necessarily occupied by households with the most family members, but by households with the most wealth or by older households that choose not to downsize or are unable to find suitable options to allow them to do so. There is also some over-occupancy in the NA.

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

5.45 Population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65+ projected to increase by 67%, from 28.9% in 2011 to 40.4% in 2038.

5.46 AECOM modelling suggests that by the end of the plan period there should be an increase in the proportion of 1-bedroom and 2-bedroom dwellings, with a decrease in the proportion of all other dwelling sizes. In order to reach this mix it is suggested that the greatest proportion of delivery is 2-bedroom dwellings, with 29.7% of delivery 1-bedroom dwellings, and almost a quarter of delivery mid-sized 3-bedroom dwellings. Although the model suggests no further delivery of larger 4+ bedroom dwellings, it is not necessarily appropriate to completely prohibit the delivery of larger dwellings as the larger dwellings currently in the NA may not be appropriate for some households (e.g. there may be the need for more affordable larger dwellings, including Affordable Housing).

5.47 Data provided by Bassetlaw District Council shows that in this time 40.0% of completions were for 4+ bedroom dwellings, a third 3-bedroom dwellings, and around a quarter 2-bedroom dwellings. This may mean that the modelled mix should be further skewed towards smaller dwelling sizes for future development in order to reach the suggested mix by 2038.

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

## 6. Specialist housing for older people

### Introduction

6.1 It is relatively common for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older people. This chapter considers in detail the specialist housing needs of older people in Elkesley. 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.<sup>13</sup>

6.4 This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).<sup>14</sup> Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

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

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<sup>13</sup> See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

<sup>14</sup> For a full description of Planning Use Classes, please refer to [https://www.planningportal.co.uk/info/200130/common\\_projects/9/change\\_of\\_use](https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use)

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

## Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing<sup>15</sup>:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings.
- **Category M4(3):** wheelchair user dwellings.

## Specialist housing for older people

6.6 According to the Steering Group there are currently 19-21 units of specialist accommodation in the NA, managed by Bassetlaw District Council and a housing association, for those aged 65+. It is not known what level of care these provide. This suggests that current provision is in the region of 237-263 units per 1,000 of the 75+ population (a common measure of specialist housing supply). The national average provision across England is 136 units per 1,000 of the 75+

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<sup>15</sup> See <http://www.housingcare.org/jargon-sheltered-housing.aspx>



population<sup>16</sup>, showing that the NA has a greater provision than the country as a whole.

## Demographic characteristics

- 6.7 The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Elkesley is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for Bassetlaw. The results are set out in Table 6-1. It shows that in 2021 there were 80 individuals aged 75+ in Elkesley, projected to increase to 127 by 2038. This age group would then account for 13.5% of the population in 2038, compared to 14.6% of Bassetlaw's population.
- 6.8 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 Elkesley by end of Plan period**

Age group	2021		2038	
	Elkesley	Bassetlaw	Elkesley	Bassetlaw
All ages	854	117,804	944	130,175
75+	80	12,002	127	19,044
%	9.4%	10.2%	13.5%	14.6%

*Source: ONS SNPP 2020, AECOM Calculations*

- 6.9 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.
- 6.10 The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Plan period to 2038. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the majority of households aged 55-75 in Bassetlaw owned their own home in 2011, at over three quarters of

<sup>16</sup> Table 22, 'More Choice Greater Voice' (2008), published by Housing LIN for CLG (now DLUHC) and the Care Services Improvement Partnership

households. The remaining 22.1% rented their home, with social renting the most common, with 15.0% of total households living in this tenure.

6.11 The expected growth in the 75+ population in the NA is 47 additional individuals by the end of the plan period. This can be converted into 33 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 Elkesley households are likely to need in 2038 and is shown in the bottom row of Table 6-2.

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

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
<b>Bassetlaw (2011 mix)</b>	<b>77.9%</b>	57.0%	20.9%	<b>22.1%</b>	15.0%	5.6%	1.5%
<b>Elkesley (2038 projection)</b>	<b>26</b>	19	7	<b>7</b>	5	2	1

Source: Census 2011

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

## Future needs for specialist accommodation and adaptations

6.13 Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Plan period is estimated to be 19.

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

6.15 It is also helpful to look at the balance between tenure and care within the need for specialist housing for older people. Table 6-3 shows that there is a greater need for market specialist housing (68.4%) than affordable specialist housing (31.6%). There is also a slightly greater need identified for extra-care housing than sheltered housing. The greatest sub-category of need however is for market sheltered housing, at 36.8% of the total need. Some of this need may be able to be met through the turnover in existing stock, although this may not be of a suitable type for all of the need groups outlined below. Some needs could also be met through at home adaptations or through ensuring that new housing that comes forward is adaptable and accessible.

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

Type	Affordable	Market	Total
Housing with care	4 (21.1%)	6 (31.6%)	10 (52.6%)
Adaptations, sheltered, or retirement living	2 (10.5%)	7 (36.8%)	9 (47.4%)
<b>Total</b>	<b>6</b> <b>(31.6%)</b>	<b>13</b> <b>(68.4%)</b>	<b>19</b>

Source: Census 2011, AECOM Calculations

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

6.17 **Ta E-2** in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Elkesley results in a total of 12 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 Elkesley by the end of the Plan period**

Type	Affordable	Market	Total
Housing with care	1 (8.3%)	2 (16.7%)	3 (25.0%)
Adaptations, sheltered, or retirement living	3 (25.0%)	6 (31.6%)	9 (75.0%)
<b>Total</b>	<b>4</b> <b>(21.1%)</b>	<b>8</b> <b>(42.1%)</b>	<b>12</b>

Source: Housing LIN, AECOM calculations

6.18 The 2020 Bassetlaw HEDNA identified a need for 2,000 units of sheltered housing and 900 units of extra-care housing over the period 2018-2037, or 105 and 47 per annum respectively. Pro-rated to the NA this suggests a need for 0.7

sheltered (9.8 over the plan period 2024-2038) and 0.3 extra-care (4.2 over the plan period) in Elkesley. This totals a need for 14 units of specialist housing for older people in the NA over the Neighbourhood Plan period, within AECOM's range of 12-19 units.

## Further considerations

- 6.19 The above estimates suggest that potential need for specialist accommodation could be in the range of 12-19 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall housing delivery expectation in the NA, and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.
- 6.20 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.
- 6.21 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).
- 6.22 It is considered that Elkesley'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 Elkesley entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model. In the case of Elkesley, Retford or Worksop 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).
- 6.23 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

- 6.24 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.
- 6.25 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.

- 6.26 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.
- 6.27 AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. Based on this rate, applied to the growth in the older population (+47 individuals) for consistency with the calculations above, it is estimated that in 2038 there would be a need for an additional 3 care home beds in Elkesley.
- 6.28 The 2020 Bassetlaw HEDNA estimates a need for 600 additional care bed spaces across the district between 2018 and 2037 (31.6 per annum). Pro-rated to the NA this suggests a need for 0.2 care bed spaces per annum in Elkesley, or 3.1 over the Neighbourhood Plan period.
- 6.29 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

- 6.30 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 current stock of specialist housing in the NA, approximately 73-76%<sup>17</sup> of the Elkesley population aged 75 and over is likely to live in the mainstream housing stock.
- 6.31 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

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<sup>17</sup> 80 individuals aged 75+ in the NA in 2021 – the 19-21 currently living in specialist housing for older people = 59-61 individuals living in the mainstream housing stock.

to their needs and whether adequate care or support is provided within the home when they need.

- 6.32 However, given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with Bassetlaw District Council.
- 6.33 It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings<sup>18</sup>, although changes to Building Regulations have not yet been made.
- 6.34 The current emerging Local Plan policies ST30 and ST31 provide explicit encouragement for development to accommodate specific groups such as older people. Policy ST21 outlines that proposals for residential market housing should be designed to meet national standards for accessibility and adaptability (Category M4(2)). There is no specific policy relating to housing for wheelchair users (Category M4(3)).
- 6.35 The evidence gathered here may justify the Steering Group approaching the LPA to discuss setting requirements on accessibility and adaptability for affordable housing or setting requirements around housing for wheelchair users. 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.
- 6.36 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.
- 6.37 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 Elkesley to suggest the number that might be encouraged to be wheelchair friendly or adaptable. This would imply a potential need for up to 2 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.

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<sup>18</sup> See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes)

**Table 6-5: Wheelchair use Nationally Applied to Elkesley**

	Percentage in England	% applied to NA planning permissions (53 dwellings)
Households using wheelchair all the time	0.6%	0.3
Households using wheelchair either indoors or outdoors	3.0%	1.6

Source: Survey of English Housing 2018/19

## Conclusions- Specialist Housing for Older People

6.38 According to the Steering Group there are currently 19-21 units of specialist accommodation in the NA, managed by Bassetlaw District Council and a housing association, for those aged 65+. It is not known what level of care these provide. This suggests that current provision is in the region of 237-263 units per 1,000 of the 75+ population (a common measure of specialist housing supply). The national average provision across England is 136 units per 1,000 of the 75+ population, showing that the NA has a greater provision than the country as a whole.

6.39 2021 Census data shows that at this time there were 80 individuals aged 75+ in the NA. It is projected that by the end of the plan period this will increase to 127, with the 75+ population accounting for 13.5% of the population by 2038, slightly below Bassetlaw levels of 14.6%.

### Specialist housing for older people

6.40 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.

6.41 These two methods of estimating the future need in Elkesley produce a range of 12 to 19 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.

6.42 It is also useful to look at the breakdown between tenure and care. There is a greater need for market specialist housing (68.4%) than affordable specialist housing (31.6%) in Elkesley. There is also a slightly greater need identified for extra-care housing than sheltered housing. The greatest sub-category of need

however is for market sheltered housing, at 36.8% of the total need. Some of this need may be able to be met through the turnover in existing stock, although this may not be of a suitable type for all of the need groups outlined. Some needs could also be met through at home adaptations or through ensuring that new housing that comes forward is adaptable and accessible.

- 6.43 Specialist housing should be provided in accessible and cost-effective locations. It is considered that Elkesley is, in broad terms, a relatively less suitable location for specialist accommodation. It may therefore be more appropriate for this to be delivered at nearby settlements such as Retford or Worksop.

### **Care homes**

- 6.44 Care home accommodation is defined as institutional accommodation rather than housing. 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+). Based on this rate and the expected increase of 47 individuals aged 75+ between 2021 and 2038, it is estimated that in 2038 there would be a need for 3 additional care home beds in the NA. Some of the need for care home beds might be met by independent housing accommodation and vice versa.

### **Adaptable and accessible housing**

- 6.45 Given that there is unlikely to be a large volume of 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.
- 6.46 The current emerging Local Plan policies ST30 and ST31 provide explicit encouragement for development to accommodate specific groups such as older people. Policy ST21 outlines that proposals for residential market housing should be designed to meet national standards for accessibility and adaptability (Category M4(2)). There is no specific policy relating to housing for wheelchair users (Category M4(3)).
- 6.47 The evidence gathered here may justify the Steering Group approaching the LPA to discuss setting requirements on accessibility and adaptability for affordable housing or setting requirements around housing for wheelchair users if this is considered a key priority.



## 7. Next Steps

### Recommendations for next steps

- 7.1 This Neighbourhood Plan housing needs assessment aims to provide Elkesley Neighbourhood Plan 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 Bassetlaw District Council with a view to agreeing and formulating draft housing policies, bearing the following in mind:
- All Neighbourhood Planning Basic Conditions, but in particular Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
  - The views of Bassetlaw District Council;
  - The views of local residents;
  - The views of other relevant local stakeholders, including housing developers and estate agents; and
  - The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by Bassetlaw District Council.
- 7.2 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, Bassetlaw District Council, or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
- 7.4 At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

## Appendix A : Assessment geography

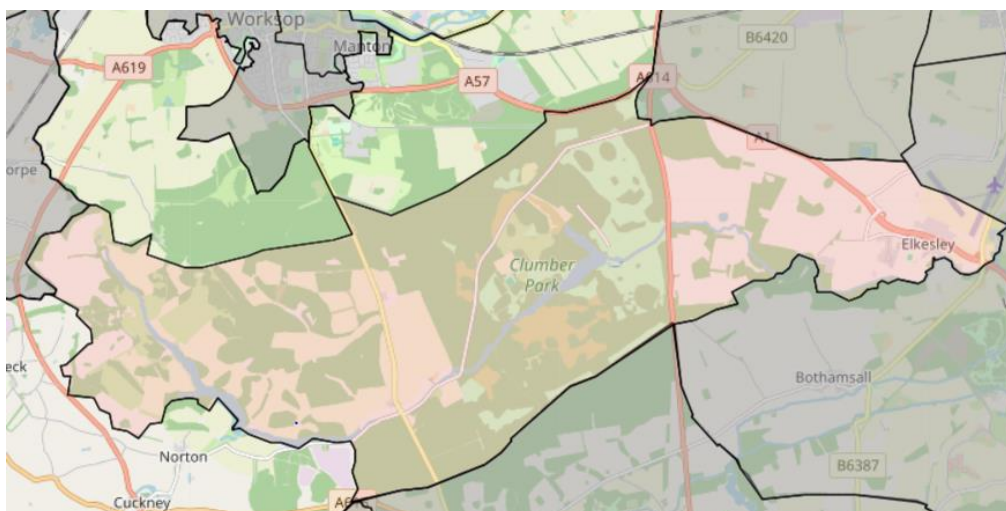
A.1 For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs).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

- OA E00142874;
- OA E00142875; and
- OA E00142876.

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 LSOA in this case, which will need to be used as a proxy for the NA, is:

- LSOA E01033769 in 2021;
- LSOA E01028040 in 2011.

**Figure A-1: LSOA E01028040<sup>19</sup>**



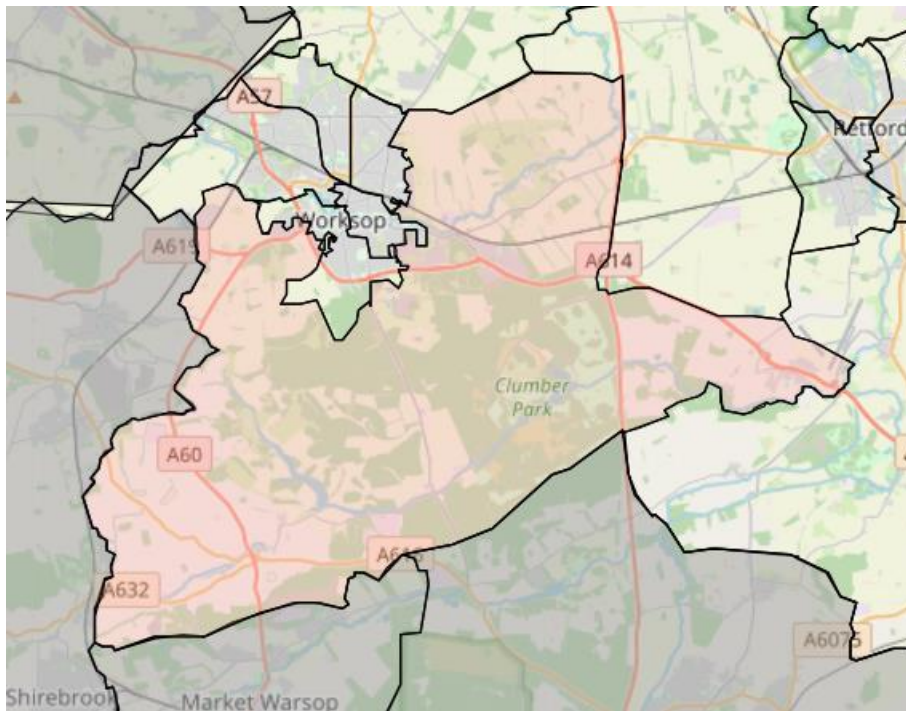
Source: NOMIS

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

- MSOA E02005848.

<sup>19</sup> VOA data is currently aligned with the 2021 Census LSOAs, hence this geography being used for VOA data in the report

**Figure A-2: MSOA E02005848**



Source: NOMIS

# Appendix B : Local Plan context

## Policies in the adopted local plan

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

**Table B-1: Summary of relevant adopted policies in the Core Strategy & Development Management Policies DPD**

Policy	Provisions
CS1: Settlement Hierarchy	<p>The settlement hierarchy is as follows:</p> <ul style="list-style-type: none"> <li>- Sub-regional Centre – Worksop</li> <li>- Core Service Centre – Retford</li> <li>- Main Regeneration Settlement – Harworth Bircotes</li> <li>- Local Service Centres</li> <li>- Rural Service Centres – including <b>Elkesley</b></li> <li>- All other settlements</li> </ul> <p>Rural Service Centres are settlements that offer a range of services and facilities, and the access to public transport makes them suitable locations for limited rural growth.</p>
CS8: Rural Service Centres	<p>Any future development within a Rural Service Centre will be of a scale appropriate to the current size and role of that settlement and limited to that which will sustain local employment, community services, and facilities.</p> <p>Up to 10% (599 houses) of the district’s housing requirement will be delivered in the Rural Service Centres through existing permissions and allocations in the Site Allocations DPD for the plan period 2010-2028.</p> <p>All housing development resulting in a net gain of one or more units will be required to contribute towards the achievement of affordable housing targets.</p> <p>The Affordable Housing target for Elkesley is 25%.</p> <p>Where no alternative sites are available within the development boundaries, proposals for affordable housing schemes of a scale appropriate to the size and role of the settlement, will be supported on sites outside of but adjoining these boundaries where local need is proven and explicit community support is demonstrated.</p>
DM5: Housing Mix and Density	<p>Proposals for new housing development will be expected to deliver, in discussion with the Council, housing of a size, type, and tenure appropriate to the site and locality.</p>

Policy	Provisions
	Proposals for new housing for the elderly, including supported and specialist accommodation, will be supported in suitable locations, in line with the role and size of the settlement, and the Council will support proposals for the delivery of houses meeting Lifetime Homes standards (or any replacement of them).

Source: *Bassetlaw District 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 Elkesley.

**Table B-2: Summary of relevant emerging policies in the Bassetlaw Local Plan 2020-2038 Publication Version (Composite)**

Policy	Provisions
Policy ST1: Bassetlaw's Spatial Strategy	<p>The spatial strategy for Bassetlaw will be delivered over the plan period 2020-2038 through enabling the provision of housing land for a minimum of 10,476 dwellings (582 dwellings per annum) through completed sites, sites with planning permission, new site allocations in the Local Plan, and site allocations made in Neighbourhood Plans.</p> <p>The settlement hierarchy is as follows:</p> <ul style="list-style-type: none"> <li>- Main Town – Worksop, Retford, and Harworth &amp; Bircotes</li> <li>- Large Rural Settlements</li> <li>- Small Rural Settlements – including <b>Elkesley</b></li> <li>- Countryside</li> </ul> <p>Eligible Small Rural Settlements are expected to support the delivery of 1,826 dwellings.</p> <p>Windfall sites are expected to contribute to the delivery of 1,200 homes.</p>
ST2: Residential Growth in Rural Bassetlaw	<p>Small Rural Settlements will experience residential growth to support their role and function.</p> <p>Elkesley is required to grow by 5% over the plan period, totalling 18 dwellings.</p> <p>Where the growth requirement for an eligible Large or Small Rural Settlement has been achieved, additional residential development will only be supported in those eligible settlements</p>

Policy	Provisions
	<p>where it can be demonstrated that it has the support of the community through the preparation of a Neighbourhood Plan (including a review). Where there is no Neighbourhood Plan the requirements are outlined in the full policy.</p>
ST15: Provision of Land for Housing	<p>In addition to the delivery of completions since the 1<sup>st</sup> April 2020, sites with planning permission and site allocations in made Neighbourhood Plans, land for approximately 3,377 new dwellings will be delivered through new housing allocations. None of these are located in Elkesley.</p>
ST29: Affordable Housing	<p>The provision of Affordable Housing will be sought from housing schemes of 10 or more units (or housing sites of 0.5 ha or more). 20% Affordable Housing will be required on brownfield sites, and 25% on greenfield sites.</p> <p>The tenure split of the Affordable Housing requirement is 25% First Homes followed by 25% social rent and 25% affordable rent. The remaining 25% is allocated to other affordable home ownership products.</p> <p>All First Homes will be sold at a minimum discount of 30% below local market value. In all other cases, affordable home ownership dwellings will be sold at a discount of at least 20% below local market value.</p> <p>Small-scale rural exception sites or First Homes exception sites will be supported adjacent to the main built-up areas of the eligible Large Rural Settlements and Small Rural Settlements, with further detail outlined in the full policy.</p>
ST30: Housing Mix	<p>All new residential development should assist in the creation of sustainable and inclusive communities through the provision of an appropriate mix of dwellings in terms of size, type, and tenure by:</p> <ol style="list-style-type: none"> <li>a) Making efficient use of land, while respecting the character of the area;</li> <li>b) Providing an appropriate mix and type of market housing, affordable housing, and specialist housing for older people and disabled persons informed by the Council's most up-to-date evidence of housing need;</li> <li>c) Supporting proposals for the development of community-led housing schemes.</li> </ol> <p>The Council will support proposals for self-build and custom build housing that help meet the needs of those on the Self Build</p>

**Policy**

**Provisions**

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and Custom Housebuilding Register, provided they are compliant with other Local Plan policies.

On housing allocations of 100 dwellings or more, 2% of the proportion of developable plots should be set aside for self-build and custom housebuilding.

Neighbourhood Plans will be expected to consider the local need for self-build housing and where appropriate identify allocations for self-build and custom housing.

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**ST31: Specialist Housing**

Proposals for well designed specialist housing such as homes for older people, people with disabilities, or homes for other specific groups who may require properties that are specifically designed will be supported in line with the full policy.

Proposals for residential market housing in Class C3 should be designed to meet the requirements for accessible and adaptable dwellings under Part M4(2) of the Building Regulations.

Proposals for residential accommodation within Class 2 will be supported where the scheme meets an identified need. Further criteria are outlined in the full policy,

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*Source: Bassetlaw District 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 Elkesley, 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 (2022) = £210,000;
  - Purchase deposit at 10% of value = £21,000;
  - Value of dwelling for mortgage purposes = £189,000;
  - Divided by loan to income ratio of 3.5 = purchase threshold of £54,000.



- C.6 The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2022 was £167,500, and the purchase threshold is therefore £43,071.
- 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. The Land Registry recorded no sales of new build properties in the NA in 2022. 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 2022 across Bassetlaw and new build house prices in 2022 in the same area. This percentage uplift (or 'new build premium') is then applied to the 2022 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £222,577 and purchase threshold of £57,234. This is greater than the median existing house price in the NA, suggesting a significant premium for new build housing.
- C.9 In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across Bassetlaw in 2022. The median cost of new build dwellings in Bassetlaw was £252,475, with a purchase threshold of £64,922.

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

- C.10 It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability, it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.
- C.11 This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.
- C.12 The property website [Home.co.uk](https://www.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 DN22 postcode area, which covers a larger area than the Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.

- C.13 According to [home.co.uk](https://www.home.co.uk), there were 27 properties for rent at the time of search in December 2023, with an average monthly rent of £817. There were 8 two-bedroom properties listed, with an average price of £719 per calendar month.
- C.14 The calculation for the private rent income threshold for entry-level (2-bedroom) dwellings is as follows:
- Annual rent = £719 x 12 = £8,628;
  - Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £28,760.
- C.15 The calculation is repeated for the overall average to give an income threshold of £32,680.

## Affordable Housing

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

### i) Social rent

- C.17 Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.
- C.18 To determine social rent levels, data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Elkesley. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for Bassetlaw in Table C-1.
- C.19 To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

**Table C-1: Social rent levels (£)**

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

Source: Homes England, AECOM Calculations

## i) Affordable rent

- C.20 Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000).
- C.21 Even a 20% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
- C.22 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Bassetlaw. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
- C.23 Comparing this result with the average 2-bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 60% 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	£78.21	£95.59	£107.37	£90.67	£97.23
Annual average	£4,067	£4,971	£5,583	£4,715	£5,056
Income needed	£13,543	£16,552	£18,592	£15,700	£16,836

Source: Homes England, AECOM Calculations

## i) Affordable home ownership

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

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

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

### First Homes

C.26 Because First Homes are a new tenure product, it is worth explaining some of their key features:

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

- In addition to setting the discount level, local authorities and neighbourhood planning groups can apply additional criteria, such as a lower income cap, local connection test or prioritisation for key workers through adopted plans, emerging policy or Supplementary Planning Documents.
- 25% of all homes delivered through section 106 developer contributions on sites enabled through the planning process should be sold as First Homes. In simpler terms, 25% of all subsidised Affordable Housing on mainstream housing developments should be First Homes. This is likely to mean that First Homes will take the place of shared ownership housing in many circumstances, and in some cases may also displace social or affordable rented homes.

C.27 The starting point for considering whether First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £222,577.

C.28 For the minimum discount of 30% the purchase threshold can be calculated as follows:

- Value of a new home (estimated NA new build entry-level) = £222,577;
- Discounted by 30% = £155,804;
- Purchase deposit at 10% of value = £15,580;
- Value of dwelling for mortgage purposes = £140,223;
- Divided by loan to income ratio of 3.5 = purchase threshold of £40,064.

- C.29 The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £34,340 and £28,617 respectively.
- C.30 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible. All of the discounted prices are below the cap of £250,000.
- C.31 Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m<sup>20</sup>) would be around £122,500. This cost excludes any land value or developer profit. This would appear to be an issue in Elkesley with First Homes at a 50% discount.
- C.32 Table C-3 shows the discount required for First Homes to be affordable to the three income groups. The cost of a typical First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

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

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	24%	72%	43%
NA estimated new build entry-level house price	29%	73%	46%
NA entry-level house price	5%	64%	29%
LA median new build house price	37%	76%	53%

Source: Land Registry PPD; ONS MSOA total household income

<sup>20</sup> It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

## Shared ownership

- C.33 Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%) and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
- C.34 In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.
- C.35 To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
- C.36 The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £222,577 is £55,644;
  - A 10% deposit of £5,564 is deducted, leaving a mortgage value of £50,080;
  - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £14,308;
  - Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £166,932;
  - The estimated annual rent at 2.5% of the unsold value is £4,173;
  - This requires an income of £13,911 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
  - The total income required is £28,220 (£14,308 plus £13,911).
- C.37 The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £22,417 and £37,891 respectively.
- C.38 All of the income thresholds are below the £80,000 cap for eligible households.

## **Rent to Buy**

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



# Appendix D : Affordable Housing need and policy

## Affordable Housing estimates

- D.1 Table D-1 estimates the potential demand in Elkesley. This model aims to estimate the number of households that might wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.
- D.2 There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.<sup>21</sup> No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

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

Stage and Step in Calculation	Total	Description
<b>STAGE 1: CURRENT NEED</b>		
1.1 Current number of renters in NA	37.0	Census 2021 private rented occupancy.
1.2 Percentage renters on housing benefit in LA	38.2%	% of renters in 2021 on Housing Benefit / Universal Credit with housing entitlement
1.3 Number of renters on housing benefits in the NA	14.1	Step 1.1 x Step 1.2.
1.4 Current need (households)	17.1	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. <sup>22</sup>
1.5 Per annum	<b>1.2</b>	Step 1.4 divided by plan period.
<b>STAGE 2: NEWLY ARISING NEED</b>		
2.1 New household formation	35.2	LA household projections for plan period (2018 based) pro-rated to NA.
2.2 % of households unable to buy but able to rent	4.9%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	1.7	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	<b>0.1</b>	Step 2.3 divided by plan period.
<b>STAGE 3: SUPPLY OF AFFORDABLE HOUSING</b>		
3.1 Supply of affordable housing	1.0	Number of shared ownership homes in the NA (Census 2021).
3.2 Supply - intermediate resales	<b>0.1</b>	Step 3.1 x 5% (assumed rate of re-sale).
<b>NET SHORTFALL PER ANNUM</b>		
Overall shortfall per annum	<b>1.3</b>	(Step 1.5 + Step 2.4) - Step 3.2.
Overall shortfall over plan period	<b>18.3</b>	Above * plan period

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

<sup>21</sup> <http://www.ipsos-mori-generations.com/housing.html>

<sup>22</sup> The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

D.3 There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).

D.4 It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

## Affordable housing policy

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

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

Consideration	Local Evidence
<p><b>A. Evidence of need for Affordable Housing:</b></p> <p>The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>This HNA suggests that the NA requires around 20 units of affordable rented housing and 18 units of affordable home ownership homes over the Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.</p> <p>The relationship between these figures suggests that affordable rented housing should be prioritised over affordable home ownership.</p>
<p><b>B. Can Affordable Housing needs be met in full?</b></p> <p>How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.</p>	<p>If the Local Plan target of 20-25% were achieved on every site, assuming the delivery of the NA's commitments for 53 homes overall, up to 10.6 – 13.3 affordable homes might be expected in the NA over Plan period.</p> <p>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 prioritised.</p>

<p><b>C. Government policy (e.g. NPPF) requirements:</b></p> <p>Current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing.</p>	<p>For 10% of all housing to be affordable ownership in Elkesley, where 20-25% of all housing should be affordable, 40-50% of Affordable Housing should be for affordable ownership. This does comply with the guideline tenure split sought in the Local Plan.</p>
<p><b>D. Local Plan policy:</b></p>	<p>The emerging Local Plan seeks a tenure split of 25% First Homes, followed by 25% social rent, 25% affordable rent, and 25% allocated to other affordable home ownership products (effectively 50% affordable rented products and 50% affordable home ownership).</p>
<p><b>E. First Homes policy:</b></p> <p>The Government recently concluded a consultation on the introduction of First Homes (to provide at least 30% discount on new build home prices). The proposals have now been enacted through a ministerial statement. A minimum of 25% of all Affordable Housing secured through developer contributions are now required to be First Homes.</p> <p>After the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the Local Plan. The remaining units should then be allocated to other tenure products in the relative proportions set out in the Local Plan.</p> <p>AECOM is aware that some Local Planning Authorities are considering ‘top slicing’ their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. Some LPAs are considering this approach because of the existing business models of registered providers which have relied on shared ownership to cross subsidise affordable rented housing and uncertainty over</p>	<p>This new minimum requirement may have the effect of displacing other products in any established tenure mix and will reduce the amount of social or affordable rent if this was proposed to be more than 75% of Affordable Housing. This does not appear to be an issue in Bassetlaw.</p>

<p>whether First Homes could replace this model.</p>	
<p><b>F. Viability:</b></p>	<p>HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.</p>
<p><b>G. Funding:</b></p> <p>The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.</p>	<p>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.</p>
<p><b>H. Existing tenure mix in Elkesley:</b></p> <p>The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.</p>	<p>2021 Census data shows that at this time 15.3% of households lived in Affordable Housing (0.3% in shared ownership and 15.0% social renting) compared to 15.4% across Bassetlaw and 18.1% nationally.</p>
<p><b>I. Views of registered providers:</b></p>	<p>It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in the NA. The funding arrangements available to housing associations will determine rent levels.</p>
<p><b>J. Wider policy objectives:</b></p>	<p>The Steering Group may wish to take account of broader policy objectives for Elkesley and/or the wider district. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.</p>

# Appendix E : Specialist housing for older people

## Background data tables

**Table E-1: Tenure and mobility limitations of those aged 65+ in Elkesley, 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	
<b>All categories</b>	<b>39</b>	<b>27.7%</b>	<b>38</b>	<b>27.0%</b>	<b>64</b>	<b>45.4%</b>
<b>Owned Total</b>	<b>24</b>	<b>21.2%</b>	<b>31</b>	<b>27.4%</b>	<b>58</b>	<b>51.3%</b>
Owned outright	20	20.6%	29	29.9%	48	49.5%
Owned (mortgage) or shared ownership	4	25.0%	2	12.5%	10	62.5%
<b>Rented Total</b>	<b>15</b>	<b>53.6%</b>	<b>7</b>	<b>25.0%</b>	<b>6</b>	<b>21.4%</b>
Social rented	12	60.0%	5	25.0%	3	15.0%
Private rented or living rent free	3	37.5%	2	25.0%	3	37.5%

Source: DC3408EW Health status

## HLIN calculations

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

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

Source: Housing LIN SHOP Toolkit

E.1 As Table 6-1 in the main report shows, Elkesley is forecast to see an increase of 47 individuals aged 75+ by the end of the Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent =  $60 \times 0.047 = 3$
- Leasehold sheltered housing =  $120 \times 0.047 = 6$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) =  $20 \times 0.047 = 1$
- Extra care housing for rent =  $15 \times 0.047 = 0.7$
- Extra care housing for sale =  $30 \times 0.047 = 1.4$
- Housing based provision for dementia =  $6 \times 0.047 = 0.3$

# Appendix F : Housing Needs Assessment Glossary

## **Adoption**

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

## **Affordability**

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

## **Affordability Ratio**

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

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

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

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

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

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



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

### **Affordable rented housing**

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods<sup>23</sup>.

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

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

### **Annual Monitoring Report**

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

### **Basic Conditions**

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

### **Backlog need**

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

### **Bedroom Standard<sup>24</sup>**

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

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

<sup>24</sup> See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

## Co-living

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

### Community-led 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 Order<sup>25</sup>

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

### Concealed Families (Census definition)<sup>26</sup>

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

### Equity Loans/Shared Equity

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

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

<sup>26</sup> See [http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776\\_350282.pdf](http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf)

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

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

## **Fair Share**

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

## **First Homes**

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

## **Habitable Rooms**

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

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

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

## **Housing Market Area**

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

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

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

## **Housing Needs**

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

## **Housing Needs Assessment**

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

## **Housing Products**

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

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

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

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

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

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

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

## **Income Threshold**

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

## **Intercensal Period**

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

### **Intermediate Housing**

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

### **Life Stage modelling**

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

### **Life-time Homes**

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

### **Life-time Neighbourhoods**

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

### **Local Development Order**

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

### **Local Enterprise Partnership**

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

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

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

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

### **Local Planning Authority**

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

### **Local Plan**

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

### **Lower Quartile**

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

### **Lower Quartile Affordability Ratio**

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

### **Market Housing**

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

### **Mean (Average)**

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

### **Median**

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

### **Median Affordability Ratio**

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

### **Mortgage Ratio**

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years<sup>27</sup>, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

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

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

### **Neighbourhood plan**

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

### **Older People**

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

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

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

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<sup>27</sup> 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 Housing<sup>28</sup>**

Sheltered housing (also known as retirement housing) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. There are many different types of scheme, both to rent and to buy. They usually contain between 15 and 40 properties, and range in size from studio flats (or 'bedsits') through to 2 and 3 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

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<sup>28</sup> 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.<sup>29</sup>

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

