

Winthorpe with Langford

Housing Needs Assessment (HNA)

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Quality information

Prepared by

Niamh McDevitt
Graduate Planner

Checked by

Paul Avery
Principal Housing Consultant

Approved by

Paul Avery
Principal Planning Consultant

Revision History

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Prepared for: Winthorpe with Langford Parish Council

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)
N&SDC	Newark and Sherwood District Council
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
LHN	Local Housing Need
LPA	Local Planning Authority
NA	Neighbourhood (Plan) Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
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. This Neighbourhood Plan housing needs assessment (HNA) aims to provide Winthorpe with Langford with evidence on various housing trends and issues from a range of relevant sources. The findings of this study are drawn from secondary statistics as well as calculations made by AECOM that follow modelling approaches used to consider housing need at Local Authority scale.
2. As such, the conclusions and recommendations summarised here should be seen as a starting point for the development of relevant Neighbourhood Plan policies. The views and priorities of residents, as expressed in primary survey evidence or consultation findings, are highly relevant and may justify departures from or adjustments to the HNA evidence, as may other factors including the views of the Local Planning Authority.
3. This report is also limited to the characteristics of 'unconstrained' housing need in Winthorpe with Langford. This means that it is beyond the scope of this study to consider the numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity or viability work carried out by Newark and Sherwood, which might mean that less or different forms of housing than recommended here may be more suitable in practice.

1.1 Headline population and housing statistics

4. The statistics show that in the 2011 Census the NA had a total of 815 residents, formed into 355 households and occupying 373 dwellings.
5. Data provided by N&SDC has indicated that there has been very limited development within the area in recent years, with only 2 homes being built since 2011: a change of use from a barn to a 1-bed market dwelling and the development of a 1-bed affordable rented bungalow on the site of some garages. The Working Group have indicated that a further 2 homes, both large detached properties have been built very recently. It is likely therefore that these were not yet captured on N&SDC's monitoring system at the time that they provided this information.
6. The total quantity of dwellings in the NA as of September 2021 is therefore estimated to be 377. At a 2011 average of 2.3 people per household, this suggests population increase since 2011 may be in the region of 9 individuals. This is far lower than the latest ONS estimate for the parish, but because the latter figure is estimated based on Local Authority trends it should be considered less reliable than that derived from new development (above).
7. The NPPF 2021 (paragraphs 66 and 67) requires Local Authorities to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
8. Newark and Sherwood have informally fulfilled this requirement by indicating that Winthorpe with Langford is not seen as a location targeted for growth, therefore the

indicative housing target is effectively zero. However, there remains an option for the Neighbourhood Plan to allocate sites or plan for growth if desired. In this context, the question of the overall quantity of homes needed is not within the scope of this report.

1.2 Conclusions- Tenure and Affordability

9. It was found that Winthorpe with Langford has a higher rate of home ownership than Newark and Sherwood, which is significantly above that of the country as a whole. Private renting appears to be more common than social renting in the NA, which is another departure from Newark and Sherwood where social renting is more common. The lack of social rented options may present a challenge for local households on the lowest incomes.
10. Data from N&SDC states that only two homes were built since 2011, one of which was for market sale and the other was for affordable rent. While this slightly added to the affordable housing offering of the NA, recent supply of affordable homes has been extremely minimal.
11. The largest house price growth over the last ten years in the parish can be seen in detached properties, which demand almost double the price of semi-detached properties, which in turn cost around double that of terraced properties. Income data suggests 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. The significant rise in home prices is very unlikely to have been matched by growth in incomes, meaning that affordability is an ever-worsening challenge.
12. AECOM has compared various measures of local incomes to the estimated costs of various housing tenures, including private renting and the various forms of Affordable Housing. The picture that emerges is of reasonable affordability across the various options for those on average or higher incomes but a clear lack of suitable choices to those on lower incomes, whether there are one or two earners in a given household. Market housing to purchase is only an option for the highest earners or those with existing equity or substantial savings. While affordable routes to home ownership do offer benefits, they would primarily serve those earning around the average. This study concludes that at least a 40% discount would be needed to make the new First Homes product affordable locally.
13. Those on lower incomes could potentially access shared ownership at the lowest possible equity share, but will otherwise need to compete for the few available properties available at low rents, or to rely on affordable rented housing.
14. Using figures calculated recently in the DWMA for the relevant district sub-areas, it is estimated that there could be a potential need for around 28 affordable homes in Winthorpe with Langford over the Neighbourhood Plan period, split 60:40 between affordable renting and subsidised routes to ownership. This is relatively large in relation to the overall expected delivery of housing: Newark and Sherwood do not see Winthorpe with Langford as a future growth area. Newark and Sherwood also indicate that over 300 households on the district-wide waiting list for affordable rented housing have identified

the parish as a potential location of preference. However it is not possible to determine how many households have a current address or established local connection to the parish.

15. The DWMA figures for affordable housing need have been used here because of the recent publication of this research and its inclusion of sub-area estimates, making the results relatively more applicable to the NA itself. However, there remains the fact that Winthorpe with Langford is not targeted for growth and therefore for the delivery of Affordable Housing – which even more than mainstream housing tends to be provided in settlements with a sufficient range of services and level of connectivity that affordable occupants might require.
16. Therefore the estimated need for 2.8 affordable units per year of Affordable Housing in Winthorpe with Langford discussed here is an expression of the potential demand unconstrained by the availability of land and the relative suitability of the NA as a location for affordable provision. It is not a minimum target that must be met, but rather an indication of the potential need should the local community and Newark and Sherwood agree that delivery contributing to this amount would be beneficial and appropriate.
17. What policy directions the Neighbourhood Plan may include around Affordable Housing depend on how much (if any) new housing is planned within the parish in future years. Various factors and considerations are provided in this HNA to help guide the community's thinking around this issue as further information or policy objectives come to light.
18. 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 community development orders, identifying exception sites through neighbourhood plans or developing community land trusts are all ways of boosting the supply of affordable housing.

1.3 Conclusions- Type and Size

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

The existing housing stock

20. Winthorpe with Langford has a housing mix that is skewed toward typically less dense and larger homes – i.e. a far higher proportion of detached homes than the district and country and fewer other types. This is not unusual for a rural village. That less than 6% of homes in Winthorpe with Langford fall into the categories of terraced houses and flats, it might be expected to limit the options for local people on lower incomes, whether they are able to buy or rent.

21. As of 2021, the size mix of housing locally is dominated by larger homes, with 38% of homes having 4 or more bedrooms, compared with just 23% across Newark and Sherwood and 19% across England. Correspondingly, Winthorpe with Langford has a notable lack of 1-bedroom housing. As there has been limited recent development in Winthorpe with Langford, the housing choice has not meaningfully widened. 2 of the 4 most recent completions were 1 bedroom homes and the other 2 were larger homes.

Demographics

22. The age structure of the population is a key indicator of the future need for housing. Winthorpe with Langford had a generally older population profile than Newark and Sherwood and England in 2011. The older age brackets have also grown the fastest between the 2011 Census and the latest ONS estimates for 2019. It is clear that ageing will be a major driver of housing need in Winthorpe with Langford going forward, whether older households intend to occupy the same dwellings they currently live in, or perhaps move within the community to a home better suited to the size of their household or their evolving needs.

23. The NA has a high rate of under-occupancy, with around 85% of people living in a home with at least one bedroom more than they would be expected to need (at the time of the last Census). The percentage of people living in homes with fewer bedrooms than they might be expected to need is small at 2%, although this does indicate that a number of people may have been (or still be) living in inadequate housing conditions.

24. The previous chapter established the high property values in the area, so it would appear that the largest homes are not necessarily occupied by those with the largest families but by those with the financial capacity to do so, irrespective of their household size. Indeed, over-occupancy is strongly correlated with age, with those aged 50 and over the most likely to have more than two additional bedrooms.

The future dwelling mix

25. The results of a modelling exercise, which looks at the sizes of dwelling occupied by households at different life stages and projects the growth and decline of those household age groups over the Plan period, suggests that new development should be focused on medium and smaller homes. 3 bedroom properties, while already the most common, will continue to be needed as generally the most popular, suitable to many groups, and existing at lower proportions in the parish than across the district and country. The other clear direction is to boost the supply of smaller homes from the current low base, while avoiding too many additional large homes because there are already more than the population is expected to need.

26. A further injection of small and mid-sized homes would both improve Winthorpe with Langford's offering for younger households who have few options for their next step on the property ladder and enable older households currently under-occupying larger homes to downsize and in so doing potentially create churn in the market (although it is acknowledged that many of the larger historic properties may be too expensive to be taken up by young local families).

27. The preceding chapter found that affordability is a serious and worsening challenge in Winthorpe with Langford. 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. Providing smaller homes with fewer bedrooms would help to address this situation.

28. However, it is never advisable to entirely restrict the supply of specific size categories as

is suggested here for homes with 4 or more bedrooms. Further considerations that would justify incorporating flexibility into this relatively imbalanced recommended mix are summarised below.

Further considerations

29. To best meet the needs of the large cohort of older households expected to be present by 2033, it should 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 come forward in future to attract both newly forming households on lower budgets and older households with substantial equity from their existing larger homes, whose needs are far from identical. Facilitating downsizing among older households may release those larger homes for use by families who need more bedrooms.
30. That said, it may not be realistic to expect growing families to be able to afford the larger detached homes that are currently under-occupied in the NA. Reducing the issue of dwelling size to a number of bedrooms is potentially unhelpful in this case. There may be a valid justification to continue supplying larger homes despite their abundance because a different kind of larger home is needed to accommodate growing families with less buying power. This is too speculative to quantify in a percentage size mix, but is among the good reasons not to inhibit any size of dwelling entirely (despite the results of the HNA model).
31. More generally, it would be unwise for any new housing that does come forward to be delivered in an unbalanced way. Those wishing to move within or relocate to the area will have a range of circumstances and preferences, and they should be offered a range of choices. As such, it is recommended that priority is given to smaller homes but that this is done to a degree that aligns with the wider objectives of the community and does not limit choice or threaten viability. The evidence in this section represents a starting point for further thought and consultation.

1.4 Conclusions- Specialist Housing for Older and Disabled People

32. ONS 2019 population estimates suggest that there are currently around 135 individuals aged 75 or over in Winthorpe with Langford. This is projected to grow to 237 by 2033 (an increase of 102 older people).
33. The potential need for housing with enhanced accessibility features and the potential to be further adapted in future 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.
34. This method of estimating the future need in Winthorpe with Langford produces an estimate of 12 accessible housing units that might be required to accommodate older people with moderate mobility challenges during the Plan period. This would be achieved by requiring a proportion of new housing to be built to Building Regulations Category M4(2) standards for accessibility. Given the low amount of housing that is expected to be delivered over the Plan period, the best outcome would be to require that all new housing is built to these standards if this has the support of N&SDC. The evidence about ageing and mobility limitation gathered here would certainly appear to justify high proportions of accessibility standard new housing.

35. This estimate of 12 accessible/adaptable homes does not include people in younger age brackets with similar needs, nor older people requiring more extensive support (such as the help of a carer, who are counted separately in an estimate that 9 such homes could potentially be needed, although such extra care schemes are unlikely to be suitable in this location). It would be wise to maximise the provision of this type of housing as a way of future proofing the NA for further ageing, and to help accommodate other people who could potentially benefit but were not incorporated into the estimate.
36. Around 17% of the households identified here are expected to require their accessible or adaptable homes to be offered as social or affordable rented tenures, with the majority likely being able to afford to buy their next home on the open market, assuming that it is of a value equivalent to or lower than the home they currently occupy. That said, it is generally desirable to achieve the same rate of Affordable Housing whether the homes in question are accessible or not, and to provide equal access to accessible housing irrespective of a household's financial situation. This point is simply to emphasise that all housing (both market and affordable) would benefit from increased accessibility standards.
37. Newark and Sherwood Core Policy 9: Sustainable Design, suggests the accommodation should be provided with greater flexibility that can meet the changing needs of residents over a lifetime, ensuring that development is accessible to all reducing the need to move. The District Council aim to prepare a Supplementary Planning Document setting out guidance to developers on best practice on issues relating to lifetime homes.
38. Finally there is the question of homes that meet an even higher standard of accessibility, namely Category M4(3) Building Regulations meeting the requirements of wheelchair users. There is no robust data on the number of wheelchair users at the NA level, and this assessment has focused on the group of people whose day-to-day activities are limited 'a little'. This is because it is hard to separate out within the people whose activities are limited 'a lot', those who use a wheelchair and those who require a carer for medical or other reasons.
39. If the stock of housing in the NA is poorly equipped for wheelchair users and/or there are more residents who currently need such housing (which is likely given the age and difficulty in adapting many existing homes), there may well be justification for an additional target for the number of new homes that should be M4(3) compliant. This is usually much lower than targets set for M4(2) standards – typically around 3-10%.

2. Context

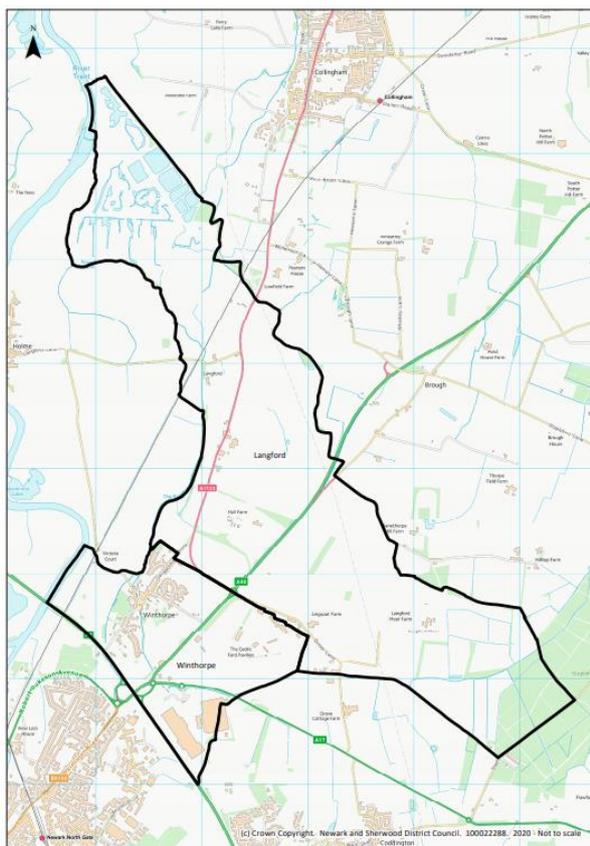
Local context

40. Winthorpe with Langford is a Neighbourhood Plan area (NA) located in the district of Newark and Sherwood. The Neighbourhood Area (NA) boundary is a combination of two parish areas, which have operated as a single entity for many years, and was designated in February 2021.
41. The proposed Neighbourhood Plan period starts in 2023 and extends to 2033, therefore comprising a planning period of 10 years. The working group aim to review the plan at the five-year mark and any new information from the council will be considered and updated then. The evidence supplied in this report will look forward to the Plan end date of 2033, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.
42. As previously mentioned, Winthorpe with Langford is two parish areas within one parish. Winthorpe is a small village of 650 people with a large conservation area and major history involving the estate of the Duke of Newcastle. Langford is almost entirely rural as a small village of less than 100 people, and a lot of farming land. Langford is home to the Newark and Notts showground site, which has the Newark air museum, a bowls club, and the other part of it is being developed as a large commercial area that will double its size in the next few years. The neighbourhood plan boundaries are very firm with the A1 on one side, A46 on another, River Trent and railway line on another, and A1133 Gainsborough road on the final side.

The NA boundary

43. A map of the Plan area appears below in Figure 2-1.
44. Data for Winthorpe with Langford was captured in the 2011 Census. Up-to-date population estimates can also be obtained for parishes, and a current snapshot of housing in the parish can be obtained by adding together 2011 Census numbers and completions data from N&SDC. However, for other datasets including the 2001 Census, the parish needs to be recreated using statistical units called Output Areas (OAs).
45. The NA is formed three OAs having the following code numbers: 37UGHK0005, 37UGHK0006 and 37UGHK0007. Data for this combined area allows trends from the 2001 Census to be observed.

Figure 2-1: Map of the Winthorpe and Langford Neighbourhood Plan area¹



Source: Newark and Sherwood District Council

Headline population and housing statistics

46. The statistics show that in the 2011 Census the NA had a total of 815 residents, formed into 355 households and occupying 373 dwellings.
47. Data provided by N&SDC has indicated that there has been very limited development within the area in recent years, with only 2 homes being built since 2011. The Working Group are, however, aware of two further detached homes that have been recently built and are likely too new to be captured by N&SDC's reporting. The total quantity of dwellings in the NA as of September 2021 is therefore estimated to be 377.
48. The Office for National Statistics (ONS) produces mid-year population estimates for parishes and wards throughout the country. The mid-2019 population estimate for Winthorpe with Langford is 992 – indicating population growth of around 177 individuals since 2011. It is worth noting that this figure is an estimate only, based on data which is mostly available at local authority level such as administrative registers of births and deaths, data on moves between local authorities, small-area population estimates and official population projections, and not based on a survey count.
49. The average number of individuals per household in the NA in 2011 was 2.3, on which basis it can be estimated that the 4 new dwellings might accommodate 9 people. This

¹ Available at: <https://www.newark-sherwooddc.gov.uk/winthropewithlangfordneighbourhoodplan/>

estimate does not align with the growth of 177 people provided by ONS. There is not a clear explanation for this, other than the fact that the population growth is an estimate. It should also be noted that the robustness of the dwellings data is stronger than the ONS population estimate, which should be viewed with caution. A fully accurate total will soon become available with the publication of 2021 Census statistics, but in the interim the more conservative growth figure of roughly 9 people should be considered more accurate.

50. Data sources for the population and the existing housing stock that are more recent than the 2011 Census will be used wherever possible in this report. However, Census datasets providing, for example, the breakdown of households (as opposed to individuals) by age and the tenure of dwellings, cannot be accurately be brought up to date in this way. Such patterns are instead generally assumed to persist to the present day.

Planning policy context

51. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.² In the case of Winthorpe with Langford, the relevant adopted Local Plan for Newark and Sherwood is outlined below.

52. The Development Plan for the District consists of the Amended Core Strategy which was adopted 7th March 2019 and the Allocations & Development Management Development Plan Documents, adopted 16th July 2013. These are the main documents used to assess planning applications in Newark and Sherwood.

53. Below the key policies relating to housing from the adopted policy documents are reviewed.

Table 2-1: Summary of relevant adopted policies in the Newark and Sherwood Local Development Framework Core Strategy and Allocations

Policy	Provisions
Core Policy 1: Affordable Housing Provision	30% of new housing developments on qualifying sites should be secured as Affordable Housing. The qualifying thresholds for affordable housing provision will be all housing proposals of 10 units or more, sites over 0.4ha. The overall tenure mix in the District should reflect a mix of 60% social rented/ affordable rented and 40% affordable home ownership.
Core Policy 2: Rural Affordable Housing	Affordable housing should be provided on rural affordable housing 'exception sites' in or adjacent to villages, in order to meet the requirements set out in Spatial Policy 3.
Core Policy 3: Housing Mix, Type and Density	Emphasis will be placed on securing smaller houses of two bedrooms or less to accommodate the elderly and disabled population, as well as family housing of 3 bedrooms or more. The Council expect good quality housing design in line with Core Policy 9.

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

Policy	Provisions
Core Policy 4: Gypsies and Travellers – New Pitch Provision	Future pitch provision will be provided in line with the Council’s Spatial Strategy with the focus of the Council’s efforts to seek to secure additional provision in and around Newark Urban Area.
Core Policy 5: Criteria for Considering Sites for Gypsies & Travellers and Travelling Showpeople	When calculating site capacities the following pitch sizes will be used as a guide, 250 sqm for Transit sites; 350 sqm for Permanent sites where there are communal facilities within the overall site; 550 sqm for Permanent sites where pitches are self-contained; 640 sqm for Permanent sites where pitches are self-contained and there is an element of business use.
Core Policy 9: Sustainable Design	New developments should seek to achieve a high standard of sustainable design and layout that is capable of being accessible to all and of an appropriate form and scale.

Source: Newark and Sherwood District Council

Quantity of housing to provide

54. The NPPF 2021 (paragraphs 66 and 67) requires Local Authorities to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
55. Newark and Sherwood have informally fulfilled this requirement by indicating that Winthorpe with Langford is not seen as a location targeted for growth, therefore the indicative housing target is effectively zero. However, there remains an option for the Neighbourhood Plan to allocate sites or plan for growth if desired. In this context, the question of the overall quantity of homes needed is not within the scope of this report.

3. Approach

Research Questions

56. The following research questions were formulated at the outset of the research through discussion with the Winthorpe with Langford Neighbourhood Plan Working Group. They serve to direct the research and provide the structure for the HNA.

Tenure and Affordability

57. The working group would like to understand the needs of the community for housing of varying tenures, as well as the relative affordability of those tenures that should be provided to meet local need now and into the future.

58. This evidence will allow Winthorpe with Langford to establish the right conditions for new development to come forward that is affordable, both in the broader sense of market housing attainable for first-time buyers, and as Affordable Housing for those who may be currently priced out of the market.

59. The neighbourhood planners are interested in exploring the need for Affordable Housing for sale (also known as affordable home ownership) and are therefore eligible for support under the Affordable Housing for sale element of the Neighbourhood Planning Technical Support programme. Analysis and commentary on this issue has been provided where relevant and possible in the HNA.

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

Type and Size

60. The working group is seeking to determine what size and type of housing would be best suited to the local community. There is a perception that people are currently living in unsuitable accommodation which could be addressed by investigating specialist housing which considers accessibility standards.

61. The aim of this research question is to provide neighbourhood planners with evidence on the types and sizes needed by the local community. This will help to shape future development so that it better reflects what residents need. The HNA evidence on this and similar points will provide an indication of what publicly available statistics suggest is needed, which the working group can use as background considerations to help guide the community to a final decision about what forms of new housing may be appropriate.

62. While this study is not able to advise on space standards or home configurations, it may reveal imbalances between the available stock and demographic trends.

63. Note, however, that the evidence gathered here takes the current population as its starting point and projects forward trends that exist today. It therefore risks embedding features of the housing stock and occupation patterns that the community may actually wish to change. In that sense, the findings in this report might be viewed as the baseline scenario

on top of which the community's objectives and primary evidence should be layered to create a more complete picture and vision for the future.

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

Accessible Housing for Older and Disabled People

64. This chapter supplements the demographic evidence relating to Type and Size, including the potential demand for downsizing, the justification for high standards of accessibility and adaptability in new housing to better accommodate people and others with mobility or support needs.

RQ 3: What justification can be made for higher standards for accessible and adaptable housing for older people and those with support needs over the Neighbourhood Plan period?

Relevant Data

65. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the Neighbourhood Plan level and is locally specific. This includes data from the 2011 Census and a range of other data sources, including:

- Other Office of National Statistics (ONS) datasets providing more up-to-date demographic information;
- 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;
- Local Authority housing waiting list data; and
- Newark and Sherwood District Wide Housing Needs Assessment (DWHNA) 2020.

66. More recent data sources for the population and existing housing stock will be used wherever possible in this report. However, Census datasets providing, for example, the breakdown of households (as opposed to individuals) by age and the tenure of dwellings, cannot be accurately be brought up to date in this way. Such patterns are instead generally assumed to persist to the present day.

4. RQ 1: Tenure, Affordability and the Need for Affordable Housing

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

Introduction

67. This section approaches the question of affordability from two perspectives. First, it examines what tenure options are currently available in the parish and which of them might be most appropriate going forward, based on the relationship between how much they cost and local incomes. Second, it estimates the quantity of Affordable Housing that might be required during the Neighbourhood Plan period. The scale of need for these homes can justify planning policies to guide new development.
68. 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). We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the current NPPF. A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
69. The definition of Affordable Housing set out in the NPPF 2021 makes clear the Government's commitment to home ownership by broadening the definition to include a range of low-cost housing opportunities for those aspiring to own a home. As part of this effort, the Government has recently introduced a new product called First Homes.³
70. Because the First Homes product is new and expected to be an important part of the strategy for improving access to home ownership, it is worth summarising its key features and implications:
- 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;

³ 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>.

- 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.

Current tenure profile

71. The current tenure profile is a key feature of the Neighbourhood Plan 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.
72. Table 4-1 below presents data on tenure in Winthorpe with Langford compared with Newark and Sherwood and England from the 2011 Census, which is the most recent available source of this information. The NA has a higher rate of home ownership than Newark and Sherwood, which is significantly above that of the country as a whole. Private renting is more common than social renting in the NA, which is another departure from Newark and Sherwood where social renting is more common.
73. Data from N&SDC and the Working Group indicates that of the four homes were built since 2011, one was for affordable rent and the other three were market housing, thus very slightly improving the balance of affordable to market housing overall.
74. There is no current data on the proportion of housing that is rented because the choice to let out a property does not require planning permission or other changes that would be recorded centrally. The 2021 Census will provide the most robust and up-to-date picture of this when the results are released in the coming months.
75. However, it is interesting to observe the change recorded between the 2001 and 2011 Census: in Winthorpe with Langford the private rented sector expanded by 55% in that period, a rate of growth that is below the national average of 82.4%, while the private rented sector in Newark and Sherwood increased at a rate of 128.3% in the same period.

Table 4-1: Tenure (households) in Winthorpe with Langford, 2011

Tenure	Winthorpe with Langford	Newark and Sherwood	England
Owned; total	85.4%	70.6%	63.3%
Shared ownership	0.0%	0.5%	0.8%
Social rented; total	5.1%	14.5%	17.7%
Private rented; total	7.9%	12.9%	16.8%

Sources: Census 2011, AECOM Calculations

Affordability

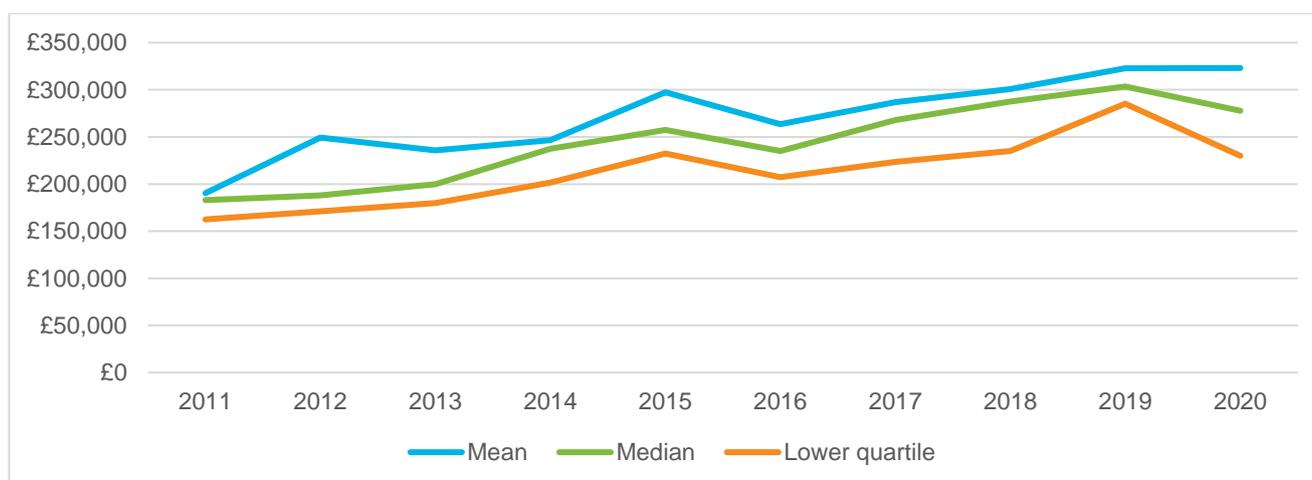
House prices

76. 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.

77. Figure 4-1 below looks at selected measures of house prices in Winthorpe with Langford over the last ten years. Despite a few years where the house prices have decreased namely 2013 and 2016, there is a general upward trajectory. There was a relatively large sample size with 13 properties recorded in 2020 and 16 recorded in 2019, which is larger than the sample recorded in 2011 of 11 properties.

78. It is worth noting that the median and lower quartile prices for Winthorpe with Langford significantly increased over the period. The median increased by 52% from £182,950 in 2011 to £277,750 in 2020 and the lower quartile by 42% from £162,500 in 2011 to £230,000 in 2020.

Figure 4-1: House prices by quartile in Winthorpe with Langford, 2011-2020



Source: Land Registry PPD

79. Table 4-2 below breaks down the house prices in Winthorpe with Langford by type. It shows that the largest price growth can be seen in detached properties, demanding almost double the price of semi-detached properties, which is again almost double that of the

terraced properties. There was no data recorded for flats within the NA.

80. Note that Land Registry only records the type of dwelling sold and not its size (in terms of the number of bedrooms, rooms or any other metric).

Table 4-2: House prices by type in Winthorpe with Langford, 2011-2020

Type	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Detached	£197,595	£261,550	£237,000	£249,867	£301,923	£273,818	£302,643	£310,017	£310,538	£402,571
Semi-detached		£125,000	£283,500	£222,500	£239,950		£203,500	£314,375	£375,667	£232,188
Terraced	£117,500		£74,000			£149,950		£165,000		£154,000
Flats										
All Types	£190,314	£249,136	£235,618	£246,647	£297,496	£263,496	£286,895	£300,904	£322,750	£323,135

Source: Land Registry PPD

Income

81. 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 Winthorpe with Langford.

82. 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 before housing costs locally was £49,200 in 2018 (the latest year for which data is available). This relates to a wider area, around the NA, a map of which is provided in Appendix A.

83. 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. Newark and Sherwood's gross individual lower quartile annual earnings were £14,265 in 2018. To estimate the income of households with two lower quartile earners, this figure is doubled to £28,530.

84. 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

85. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.

86. AECOM has determined thresholds for the income required in Winthorpe with Langford 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 A.
87. 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.
88. Because no data is available on the level of savings or existing equity local households may be able to put toward a deposit on their first or next home, it has been necessary to consider the affordability of different forms of housing on the assumption that people on average income levels can afford only the minimum deposit required. Clearly, households who cannot afford the deposit on market housing or affordable home ownership products will need to consider other tenures. In addition, it is very likely that many local households own equity in their current property or have a greater level of savings, meaning that affordability for people in such a position will be more favourable than is suggested here.
89. Where First Homes costs have been estimated, these are based on the limited data available (median existing house prices, which reflect entry-level plus new build price premium).
90. Table 4-3 summarises the estimated cost of each tenure, the annual income required to support these costs within Winthorpe with Langford, 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.
91. The same information is presented as a graph in Figure 4-2 on a subsequent page.

Table 4-3: Affordability thresholds in Winthorpe with Langford

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £49,200	Affordable on LQ earnings (single earner)? £14,265	Affordable on LQ earnings (2 earners)? £28,530
Market Housing						
Median House Price	£249,975	-	£71,421	No	No	No
LA New Build Mean House Price	£223,179		£63,766	No	No	No
LQ/Entry-level House Price	£207,000	-	£59,143	No	No	No
Average Market Rent	-	£8,904	£29,680	Yes	No	No
Entry-level Market Rent	-	£8,556	£28,520	Yes	No	Yes
Affordable Home Ownership						
First Homes (-30%)	£194,425	-	£49,995	No	No	No
First Homes (-40%)	£166,650	-	£42,853	Yes	No	No
First Homes (-50%)	£138,875	-	£35,711	Yes	No	No
Shared Ownership (50%)	£124,988	£3,472	£47,284	Yes	No	No
Shared Ownership (25%)	£62,494	£5,208	£35,215	Yes	No	No
Shared Ownership (10%)	£24,998	£6,249	£27,973	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£4,847	£19,388	Yes	No	Yes
Social Rent	-	£4,616	£18,462	Yes	No	Yes

Source: AECOM Calculations

92. Before considering each tenure category in turn, it is important to stress that these affordability thresholds have been calculated to give a sufficiently robust 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 home ownership

93. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-large homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income 45% higher than the current average.

Private renting

94. Private renting is generally affordable to average earners. Households made up of lower quartile earners cannot afford the given rental thresholds.

95. Affordability would be improved if households are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other

quality of life aspects and cannot be assumed to suit all individuals' circumstances. Households made up of two lower quartile earners may, for example, be able to access an average rented dwelling (as opposed to entry-level) by spending a slightly higher proportion of their income on rent.

Affordable home ownership

96. There is a relatively large group of households in Winthorpe with Langford who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £28,520 per year (at which point entry-level rents become affordable) and £59,143 (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.
97. 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.
98. This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. The 40% discount level would bring First Homes prices within reach of average earning households, who are likely at the upper end of the range of groups for whom such subsidised ownership products are intended. For this reason, this HNA recommends the 40% discount level for First Homes should be sought in Winthorpe with Langford. While 30% is almost affordable for average earners, increasing the discount to 40% would enable a slightly larger group of people earning slightly below the average to access this product.
99. Table 5-4 below shows the discount required for First Homes to be affordable to the three income groups. Because it is not possible to estimate the cost of a typical First Home due to a lack of data on new build entry-level house prices in the NA, it is worth considering the discounts required for some additional price benchmarks. The table above uses median house prices in the NA as the best proxy for the cost of a newly built entry-level home in the area, because this reflects the local market and accounts for the price premium usually associated with newly built housing (which would bring the price closer to the price of median existing homes than existing entry-level homes). However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, and of entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

Table 5-4: Discount on sale price required for households to afford First Homes

Tenure/product	Mean Income	LQ Income x1	LQ Income x2
NA Median house price	31%	80%	60%
LA New build mean house price	23%	78%	55%
NA Entry-level house price	17%	76%	52%

Source: Land Registry PPD; ONS MSOA total household income

100. Shared ownership at a 25% equity share or lower appears to be slightly more affordable than First Homes at a 50% discount in Winthorpe with Langford. Lower equity shares widen access to more potential occupants and slightly lower earners.
101. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.⁴ If this is delivered in the NA, it will make shared ownership easier to access for more people. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.
102. The transition from 10% to 100% ownership would be long, and during this period the rent on the 90% unsold value would not be subsidised, meaning that monthly costs for occupants will remain relatively high and the build-up of equity will be relatively slow. This product would therefore only be a realistic route to full ownership for households prepared to take a long-term view.
103. The income required to access rent to buy is assumed to be the same as that required to afford market rents – the difference being that a portion of the rent is effectively saved for a deposit rather than paid to a landlord. It therefore appears to be slightly more affordable than First Homes and shared ownership, though there are again other disadvantages when compared to the other options.
104. These three 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.
105. In conclusion, all of these products would provide valuable to different segments of the local population, with shared ownership at a lower than 25% equity share potentially allowing lower earning households to get a foot on the housing ladder, while rent to buy

⁴ The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>.

is helpful to those with little or no savings for a deposit, and First Homes (especially at 40% discount) may provide a better long-term investment to those who can afford to access it.

Affordable rented housing

106. Affordable rented housing appears comfortably affordable to households with two lower earners (average earning households are unlikely to be eligible). However, households with a single lower earner are unable to afford any of the tenures considered including the smallest socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.
107. The evidence in this chapter suggests that the affordable rented sector performs a vital function in Winthorpe with Langford 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 mean 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.

Figure 4-2: Affordability thresholds in Winthorpe with Langford, income required (additional cost of deposit in black)



Source: AECOM Calculations

Affordable housing- quantity needed

108. The starting point for understanding the need for affordable housing in Winthorpe with Langford is the relevant District Wide Housing Market Assessment (DWMA). A recent DWMA was undertaken for Newark and Sherwood in 2020. This study estimates the need for affordable housing in the District based on analysis of the Council's waiting list and analysis of other data sets in line with Planning Practice Guidance at the time.
109. The DWMA identifies the need for 243 additional affordable homes each year in Newark and Sherwood as a whole. This compares with an average of 109 being built over the past 5 years to 2018/19. It is recommended that the current target for 70% market and 30% affordable dwellings is maintained, with the affordable housing split in turn between 60% affordable rented and 40% affordable home ownership tenures.
110. As well as providing an overall Affordable Housing need figure for Newark and Sherwood, the DWHNA also breaks this down into the need in various sub areas, Winthorpe falls within the Rural South sub area and Langford falls within the Collingham sub area.
111. The need for Rural South is 21 and the need for Collingham is 19, producing a total of 40 affordable homes per year. We can prorate these figures to understand the need in Winthorpe with Langford by calculating the proportion of the population of the sub areas who live in the NA.
112. Rural South's 2020 population of 8,522 + Collinghams's population of 6,150 = a total population of 14,672. Winthorpe with Langford's population was estimated as 992 in 2019, which is around 7% of the combined sub area population. Therefore, we can assume the NA has 7% of the Affordable Housing need of the sub areas (40 units per year), which equates to 2.8 homes per annum or 28 (rounded) over the 10-year Neighbourhood Plan period.
113. In line with the Affordable Housing tenure split identified in the DWMA, this would be broken down into 17 affordable rented homes and 11 affordable home ownership dwellings.
114. The DWMA figures for affordable housing need have been used here because of the recent publication of this research and its inclusion of sub-area estimates, making the results relatively more applicable to the NA itself. However, there remains the fact that Winthorpe with Langford is not targeted for growth and therefore for the delivery of Affordable Housing – which even more than mainstream housing tends to be provided in settlements with a sufficient range of services and level of connectivity that affordable occupants might require.
115. Therefore the estimated need for Affordable Housing in Winthorpe with Langford discussed here is an expression of the potential demand unconstrained by the availability of land and the relative suitability of the NA as a location for affordable provision. It is not a minimum target that must be met, but rather an indication of

the potential need should the local community and Newark and Sherwood agree that delivery contributing to this amount would be beneficial and appropriate.

116. Newark and Sherwood were approached for any details from the waiting list for Affordable Housing that might shed light on the current backlog of need among Winthorpe with Langford residents. However, the waiting list does not record which applicants currently live in a given area or have an established local connection to it. Instead, applicants from across the district can express a preference for various areas (or express no preference at all). A total of 344 applicants have listed the NA as among their preferred areas, but it was not possible to determine how many of these currently reside in Winthorpe with Langford. As such, this figure cannot be used to understand the current backlog of need. It does, however, indicate a high level of demand for accommodation in the parish and a likelihood that some current residents are eligible for affordable rented housing.

Affordable Housing policy guidance

117. Newark and Sherwood's adopted policy on this subject (Core Policy 1) requires 30% of all new housing to be affordable. Affordable Housing made up 50% of new housing in Winthorpe with Langford over the last decade according to Newark and Sherwood completions figures. However, this was one out of two new homes, and both were single dwelling developments. This should not be taken to suggest that housing delivery in the future will replicate this high proportion of Affordable Housing. Indeed, because of the size of the parish it is likely that most new development will be on small sites that do not meet the threshold above which Affordable Housing must be provided. Unless a larger site is allocated, or affordable housing exception opportunities are pursued it is likely that future Affordable Housing delivery will be minimal.
118. 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.
119. How the Affordable Housing that comes forward through mainstream development sites across the District is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is set out in the Local Plan. The target tenure split is 60% social rented/ affordable rented and 40% affordable home ownership. The HNA can supply more localized evidence, and this section summarises the factors that might be taken into account before proposing a suggested Affordable Housing tenure mix that might be suitable for Winthorpe with Langford specifically.
120. The following evidence and considerations may be used as a starting point in the development of policy concerning the Affordable Housing mix:
- A. **Evidence of need for Affordable Housing:** Estimates derived from the DWMA suggest that Winthorpe with Langford residents may require roughly 17 units of affordable rented housing and 11 units of affordable

home ownership over the Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.

The relationship between these figures suggests that 60% of Affordable Housing should be rented and 40% should offer a route to ownership. However, as noted above, these figures are 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.

- B. Can Affordable Housing needs be met in full?** How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected. As there is no planned growth in Winthorpe with Langford, the delivery of housing and affordable housing in particular is expected to be limited. Affordable rented housing should have a higher weighting in the tenure mix to ensure that the most acute needs are met as a priority. The 60% rented 40% ownership guideline mix in the Local Plan may offer an appropriate benchmark, though this could be adjusted to further prioritise affordable renting if this is a key objective of the community or affordable provision is expected to be particularly low.
- C. Government policy (eg NPPF) requirements:** current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. This does comply with the guideline tenure split sought in the Local Plan.
- D. Local Plan policy:** As noted above, the adopted Local Plan seeks a tenure split of 60% affordable rented tenures to 40% routes to ownership.
- E. First Homes policy:** The Government recently concluded a consultation on the introduction of First Homes (to provide at least 30% discount on new build home prices). The proposals have now been enacted through a ministerial statement. A minimum of 25% of all Affordable Housing secured through developer contributions are now required to be First Homes.

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 is not the case in Newark and Sherwood.

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.

This guidance generally applies to district-level policy, and there may still be potential for a neighbourhood plan tenure mix to deviate from how the other tenures are rebalanced if appropriate.

- F. **Viability:** HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.
 - G. **Funding:** the availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site. The neighbourhood planning group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
 - H. **Existing tenure mix in Winthorpe with Langford:** There is very little affordable rent compared with the wider area, which suggests a gap in the market that should be filled. There is also little or no shared ownership, so both types appear to be undersupplied, with a particular lack of affordable rent compared with the district. This suggests that some provision of Affordable Housing would offer a wider choice of homes for local residents and, importantly, may allow those on lower incomes including newly forming households and younger families to remain in or move to the area.
 - I. **Views of registered providers:** it is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in the parish. The funding arrangements available to housing associations will determine rent levels.
 - J. **Wider policy objectives:** the neighbourhood planning group may wish to take account of broader policy objectives for Winthorpe with Langford 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.
121. On the basis of the considerations above, Table 5-4 below proposes an indicative Affordable Housing tenure mix that might be sought for mainstream housing developments in the parish. Because the DWMA provides a recent and sufficiently granular estimate of affordable needs, which has here been applied to Winthorpe with Langford, it is considered that the Affordable Housing tenure mix proposed in the DWMA is also generally appropriate for the Parish.
122. That mix is set out in the table below, and the affordable home ownership portion is further broken down into sub-tenures based on AECOM's interpretation of the affordability thresholds analysis from earlier in this chapter.
123. If the community deem this tenure mix broadly acceptable there would be no need to set it out in Neighbourhood Plan policy because it simply echoes the approach proposed to be taken in the emerging Local Plan. However, the neighbourhood planning group may 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. This may be because the community takes a different interpretation of the evidence listed above or because further information comes to light (for instance, around any potential Neighbourhood Plan allocation, or primary survey evidence about the need for Affordable Housing). It is hoped that the list of considerations presented above will provide a useful template and thought process if this is the case.

124. If any deviation from the Local Plan is intended, it is important the community liaise with Newark and Sherwood to gather more detailed income and viability information, and to ensure that departures from the local policy context have their support.
125. Another option when developing Neighbourhood Plan policies on tenure splits is to add caveats to the policy in question, to the effect that the precise mix of affordable housing will be considered on the basis of site-by-site circumstances in addition to this evidence.

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

Tenure	Indicative mix	Considerations and uncertainties
Routes to home ownership, of which	40%	
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.
Affordable Housing for rent, of which	60%	
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

126. It was found that Winthorpe with Langford has a higher rate of home ownership than Newark and Sherwood, which is significantly above that of the country as a whole. Private renting appears to be more common than social renting in the NA, which is another departure from Newark and Sherwood where social renting is more common. The lack of social rented options may present a challenge for local households on the lowest incomes.
127. Data from N&SDC states that only two homes were built since 2011, one of which was for market sale and the other was for affordable rent. While this slightly added to the affordable housing offering of the NA, recent supply of affordable homes has been extremely minimal.
128. The largest house price growth over the last ten years in the parish can be seen in detached properties, which demand almost double the price of semi-detached properties, which in turn cost around double that of terraced properties. Income data suggests 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. The significant rise in home prices is very unlikely to have been matched by growth in incomes, meaning that affordability is an ever-worsening challenge.
129. AECOM has compared various measures of local incomes to the estimated costs of various housing tenures, including private renting and the various forms of Affordable Housing. The picture that emerges is of reasonable affordability across the various options for those on average or higher incomes but a clear lack of suitable choices to those on lower incomes, whether there are one or two earners in a given household. Market housing to purchase is only an option for the highest earners or those with existing equity or substantial savings. While

affordable routes to home ownership do offer benefits, they would primarily serve those earning around the average. This study concludes that at least a 40% discount would be needed to make the new First Homes product affordable locally.

130. Those on lower incomes could potentially access shared ownership at the lowest possible equity share, but will otherwise need to compete for the few available properties available at low rents, or to rely on affordable rented housing.
131. Using figures calculated recently in the DWMA for the relevant district sub-areas, it is estimated that there could be a potential need for around 28 affordable homes in Winthorpe with Langford over the Neighbourhood Plan period, split 60:40 between affordable renting and subsidised routes to ownership. This is relatively large in relation to the overall expected delivery of housing: Newark and Sherwood do not see Winthorpe with Langford as a future growth area. Newark and Sherwood also indicate that over 300 households on the district-wide waiting list for affordable rented housing have identified the parish as a potential location of preference. However, it is not possible to determine how many households have a current address or established local connection to the parish.
132. The estimate of 2.8 affordable units per year does not take into account the relative (un)suitability of the NA as a location for affordable delivery but provides an idea of the scale of potential need which could be met in part by any housing that does come forward in future. What policy directions the Neighbourhood Plan may include around Affordable Housing depend on how much (if any) new housing is planned within the parish in future years. Various factors and considerations are provided in this HNA to help guide the community's thinking around this issue as further information or policy objectives come to light.
133. 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 community development orders, identifying exception sites through neighbourhood plans or developing community land trusts are all ways of boosting the supply of affordable housing.

5. RQ 2: Type and Size

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

Introduction

134. The evidence in this chapter is intended to give a snapshot of the existing dwelling stock in terms of type and size, as well as some of the population characteristics that tend to influence housing needs. From this, it is possible to develop an understanding of what sort of housing would be appropriate going forward.

135. It is worth emphasising that this evidence assumes that existing demographic and occupation patterns will persist into the future. It can therefore be thought of as the baseline or default scenario, into which the community may wish to intervene – for example to attract a different or more balanced demographic. The recommendations in this chapter, particularly the final suggested size mix, are a starting point that may be adjusted in light of other community objectives and primary evidence.

Existing types and sizes

Background and definitions

136. Before beginning to explore issues of dwelling type and size, it is important to note that the demand for housing by size and type tends to be determined primarily by wealth – with those having more buying power choosing to occupy larger homes, and often preferring detached properties to denser types, such as flats.

137. This study is concerned primarily with need rather than demand. Need for homes of different sizes is chiefly determined by the number of people occupying the home. In the strict sense, there is no ‘need’ for dwellings of any particular type, other than the specific needs of those with certain disabilities for level access properties, for example.

138. The best proxy for the number of people in a household is age or ‘life stage’, with younger and then older households tending to have one or two people, and those in between these poles more likely to have larger families including children. Life stage is therefore a main indicator considered here for the size of housing needed. But it is worth pointing out that wealth is also correlated with age, so it is not possible to attain a pure view of what is needed from the secondary data alone.

139. It is also useful to clarify the terminology around dwellings and households. Dwellings are counted in the Census by combining address information with Census returns on whether people’s accommodation is self-contained. As such,

all dwellings are classified as either shared or unshared dwellings. Households are groups of people who live together as a coherent unit (such as a family), and a dwelling is shared where there is more than one household occupying it (e.g. two families or a group of individual students). Hence, there is usually a different number of households and dwellings in any given area. The number of dwellings can also exceed that of households in areas with large numbers of holiday or second homes.

140. As noted in the Context section of this report, there is no perfect data source for the current mix of dwellings in Winthorpe with Langford. Generally, in this case, adding together Census figures and completions data for the intervening period is the most accurate option, where the type and size characteristics of the new homes was known.

Dwelling type

141. The data in Table 5-1 below is from the 2011 Census because there were only 4 new dwellings built in the parish since then, so the mix is assumed to remain very similar, and because the new homes were not recorded by N&SDC as having type classifications that align with those of the Census baseline. The data is compared with wider geographies using the 2011 Census as well for consistency and because updated numbers are available from a data source that classifies types differently.
142. The data shows that Winthorpe with Langford has a mix of dwelling types that is strongly skewed toward detached housing, which is typically less dense and larger than other types. 82.8% of the properties in Winthorpe with Langford are detached, compared with just 22% across England as a whole. As a result, the share of housing falling into other categories is far below wider district and national averages. In particular there are very few terraced homes and only four flats. This is not unusual for a rural village and to diversify the stock towards flats and terraces may not be appropriate in this location.
143. However, terraces and flats (or maisonettes separating houses into smaller units, which tend to be more in keeping with the character of villages) are generally the most affordable home types. That just 6% of homes in Winthorpe with Langford fall into these categories may well have the effect of limiting the options for local people on lower incomes, whether they are able to buy or rent.
144. The Tenure and Affordability chapter identified that the main distinction in the local housing market is between detached and semi-detached homes. The latter are meaningfully more affordable than detached homes and do provide options for those with less buying power. It would be beneficial to increase the supply of the more moderately priced semi-detached options, and terraces and smaller homes would improve affordability further if these are considered in-keeping with the character of the NA. Only around 11% of homes in Winthorpe with Langford are not detached, so this remains a hurdle for younger people and potentially also for downsizing older households.

Table 5-1: Accommodation type, various geographies, 2011

Dwelling type	Winthorpe with Langford	Newark and Sherwood	England
Detached	82.8% (309)	37.7% (19,198)	22.4%
Semi-detached	11.3% (42)	37.0% (18,866)	31.2%
Terraced	4.8% (18)	16.5% (8,394)	24.5%
Flat - Purpose built block of flats	0.5% (2)	6.3% (3,216)	16.4%
Flat - Parts of a converted or shared house	0.3% (1)	1.2% (632)	3.8%
Flat - In a commercial building	0.3% (1)	0.7% (350)	1.0%
Total	373	50,936	-

Source: ONS 2011, AECOM Calculations

Dwelling size

145. Table 5-2 below sets out the current mix of housing by number of bedrooms in Winthorpe with Langford, compared with the wider district and country. Because the 2 new homes identified by N&SDC had their bedroom statistics recorded, it was possible to bring the 2011 baseline up to date. The additional 2 properties noted by the Working Party are detached homes with 4 bedrooms. Statistics for the wider geographical areas are taken from VOA data so that they are also up to date (though note that VOA data only goes up to 4+ bedrooms, rather than 5+ as in the Census).

146. It is important to note that the starting total from the 2011 Census for dwelling sizes is slightly lower than that recorded for dwelling types. This is because type is recorded for all dwellings whether occupied or not, while number of bedrooms is a question answered for occupied dwellings only, meaning that vacant / second homes are not captured for this dataset.

147. The size mix in Winthorpe with Langford aligns with the dominance of detached housing noted above in that larger homes are strongly represented. Around 38% of homes have 4 bedrooms or more, compared with just 23% in Newark and Sherwood and 19% in England.

148. Again, it is useful to look at the percentage breakdown of dwelling sizes in comparison with the wider district and country seen in Table 5-2 below.

Table 5-2: Number of bedrooms in household spaces in Winthorpe with Langford, 2021

Bedrooms	Winthorpe with Langford		Newark and Sherwood		England %
Total	359		53,630		
No. bedrooms	0	0.0%	-	-	-
1 bedroom	9	2.5%	3,260	6.1%	12.2%
2 bedrooms	54	15.0%	12,610	23.5%	28.1%
3 bedrooms	160	44.6%	27,080	50.5%	43.6%
4 or more bedrooms	95	26.5%	10,600	19.8%	15.4%
5 or more bedrooms	41	11.4%	-	-	-

Source: ONS 2011, VOA, AECOM Calculations

Age and household composition

149. Having established the current stock profile of Winthorpe with Langford, the evidence gathered below examines the composition and age structure of households living in the NA. Many of these indicators have a bearing on what housing might be needed in future years.

Age structure

150. Table 5-3 below shows the most recent estimated age structure of the Winthorpe with Langford population, alongside 2011 Census figures. The population profile in percentage terms has stayed relatively the same with slight decreases estimated in the 0-15 age group, as well as the 45-64 and 85 and over groups. However, there were also slight increases mainly in the younger age groups, including the 16-24 and 25-44 cohorts, along with the biggest increase of 4.7% in the 65-84 age group. This signals an ageing trend in Winthorpe with Langford and it is likely to be a major driver of housing need in the NA going forward.

151. ONS advises exercising caution with population estimates by single year of age (from which this 2019 data has been derived), as patterns of variance and bias make it relatively less accurate compared to Census data.

152. It is also worth noting that only the age structure of the population (individuals) can be brought up to date in this way. The life stage of households, which forms the basis of the subsequent analysis of future dwelling size needs, is not estimated each year. The 2011 Census therefore remains the most accurate basis to use in those areas, and the brief comparison here demonstrates that the change from 2011-2019 has not been so significant as to invalidate the 2011 household data used in modelling later in this chapter.

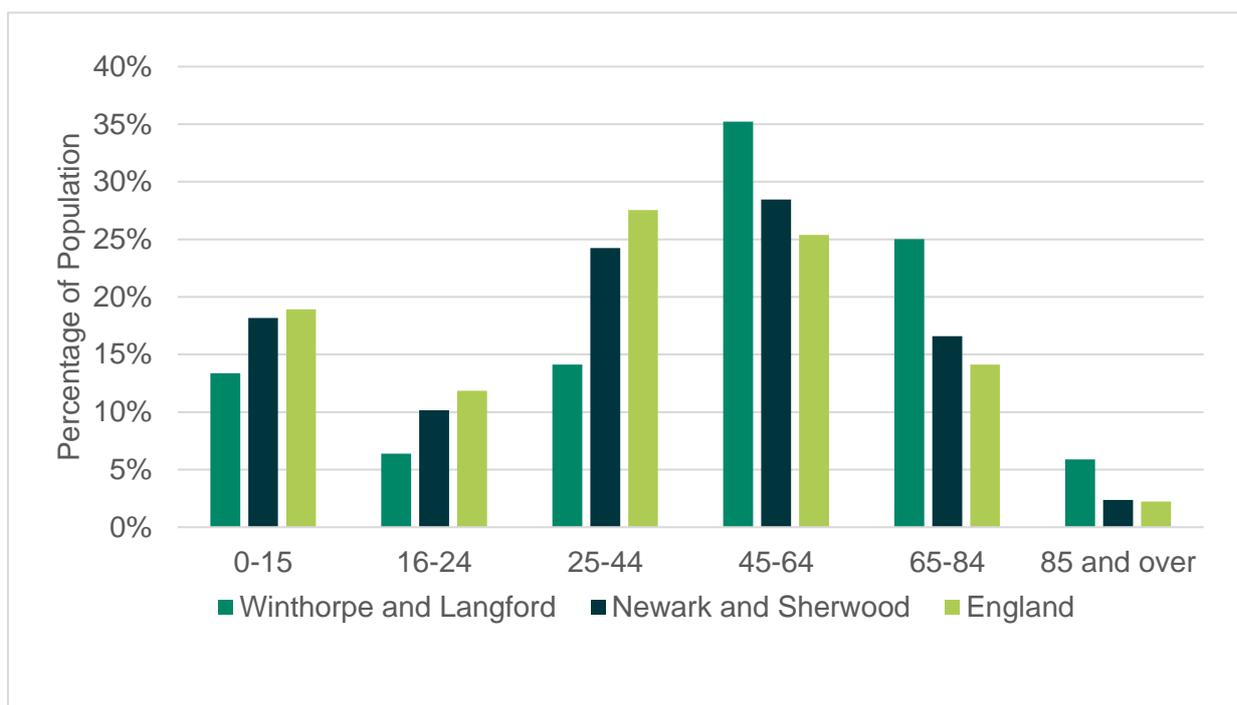
Table 5-3: Age structure of Winthorpe with Langford population, 2011 and 2019

Age group	2011 (Census)		2019 (ONS, estimated)	
0-15	109	13%	120	12.1%
16-24	52	6%	71	7.2%
25-44	115	14%	141	14.2%
45-64	287	35%	325	32.8%
65-84	204	25%	295	29.7%
85 and over	48	6%	40	4.0%
Total	815		992	

Source: ONS 2011, ONS mid-2019 population estimates, AECOM Calculations

153. For context, it is useful to look at the parish population structure alongside that of the district and country. Figure 5-1 below (using 2011 Census data) shows that the NA population was generally older than the Newark and Sherwood average, with a smaller share of the population in the 0-15, 16-24 and 25-44 age groups and a larger share in the 45-64, 65-84 and 85+ age groups.

Figure 5-1: Age structure in Winthorpe with Langford, 2011



Source: ONS 2011, AECOM Calculations

Household composition

154. Household composition (i.e. the combination and relationships of adults and children in a dwelling) is an important factor in the size (and to an extent, the type) of housing needed over the Neighbourhood Plan period.

155. Table 5-4 shows that in 2011 Winthorpe with Langford had a similar proportion of one person households as the district average which was just slightly less than the average in England. Of the NA's family households, the vast majority are younger than 65 and much more of them have no children than have dependent children (a feature that departs from the district trend).

156. Note that non-dependent children refer to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. A marked increase in this category can be taken to indicate the relative unaffordability of entry-level homes, where young people are financially unable to move out and form their own households. While the data is quite old at this point, it is interesting to observe that this category has seen a decline of 14.8% between 2001 and 2011 and has a current proportion lower than the district average, so this does not appear to be a worsening problem in Winthorpe with Langford.

Table 5-4: Household composition, Winthorpe with Langford, 2011

Household composition		Winthorpe with Langford	Newark and Sherwood	England
One person household	Total	25.4%	28.4%	30.2%
	Aged 65 and over	15.2%	13.3%	12.4%
	Other	10.1%	15.1%	17.9%
One family only	Total	70.7%	67.0%	61.8%
	All aged 65 and over	18.0%	10.2%	8.1%
	With no children	27.6%	21.1%	17.6%
	With dependent children	18.6%	26.3%	26.5%
	All children Non-Dependent ⁵	6.5%	9.4%	9.6%
Other household types	Total	3.9%	4.7%	8.0%

Source: ONS 2011, AECOM Calculations

Occupancy ratings

157. 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.
158. Census data on occupancy rating is only provided down to MSOA level. For the purpose of this analysis, the NA is represented by the much larger MSOA of E02005896: Newark and Sherwood 004.
159. Across the closest Newark and Sherwood MSOA, a combined 85% of people lived in a home with at least one extra bedroom in 2011, with 52% of people living in a home with two or more extra bedrooms. The percentage of people living in homes with fewer bedrooms than they might be expected to need is low at 2%, although this does indicate that around some people may have been (or still be) living in inadequate housing conditions.

Table 5-5: Occupancy rating by age in Winthorpe with Langford, 2011

Age group	+2 rating	+1 rating	0 rating	-1 rating
0-15	10.6%	21.8%	28.4%	30.1%
16-49	28.5%	39.6%	46.5%	52.8%
50-64	31.9%	17.2%	11.6%	10.4%
65 and over	29.1%	21.4%	13.5%	14.8%
All ages	52.4%	33.0%	12.4%	2.3%

Source: ONS 2011, ONS mid-2019 population estimates, AECOM Calculations

⁵ Refers to households containing children who are older than 18 e.g students or young working people living at home.

Dwelling mix determined by life-stage modelling

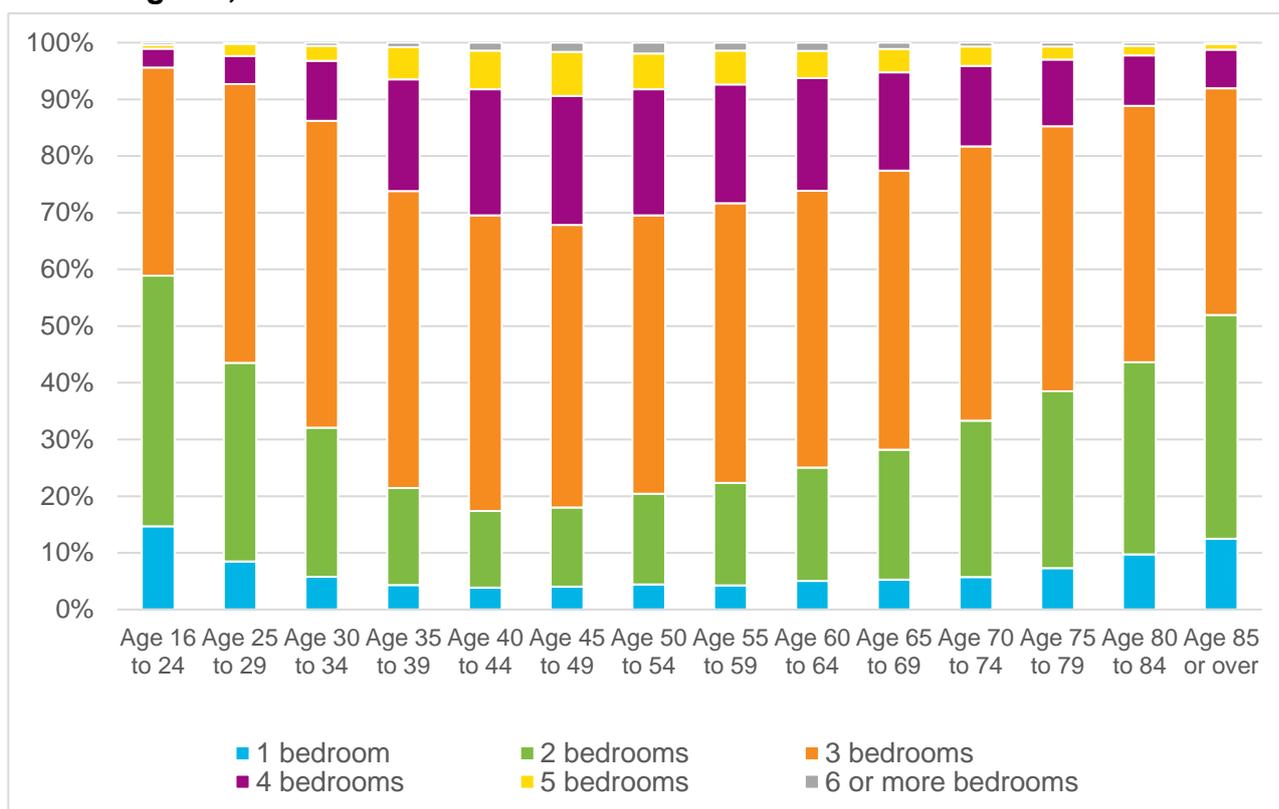
Suggested future dwelling size mix

160. As noted above, there is a strong link between the life stage of a household and the size of dwelling that household can be expected to need. The final part of this chapter presents the results of a model that aims to estimate the dwelling size needs of the parish at the end of the Neighbourhood Plan period. The steps involved in this model are not presented in full, but can be summarised – along with the underpinning assumptions and some limitations – as follows:

- The starting point is the age distribution of Winthorpe with Langford households in 2011.
 - The life stage of a household is determined by the age of the household reference person (HRP), a more modern term for the head of household.
 - As noted above, household life stages are not estimated annually, so the older Census data must be used.
- This life stage data is then projected forward to the end of the Plan period by applying the growth rates for each household age group as suggested by the latest household projections. This allows for an estimate of how the parish population might evolve in future.
 - ONS household projections are produced every two years but are only available at Local Authority level. The growth rates are therefore applied to the 2011 starting household age profile of the NA.
- Next, we turn to a Census dataset that shows the occupation patterns or preferences of each household life stage (e.g. what proportion of households aged under 24 tend to live in 1 bedroom homes as opposed to 2, 3 or 4 bedroom homes). This data is mapped to the distribution of the projected NA population for each life stage and each dwelling size category to form a picture of what mix of homes might be appropriate in future.
 - This occupation data is again only available at Local Authority scale, so it does risk embedding any unusual characteristics present in the area.
 - The model also assumes that today's occupation patterns persist into the future, which is not a given, particularly with the change in preferences for home working space and other features arising from the Covid-19 pandemic. However, there is no better indication of what those patterns might look like. It is considered more appropriate to adjust the end mix that results from this model to reflect such trends than to build further speculative assumptions into the model.

- Finally, this ‘ideal’ future mix of dwelling sizes can be compared to the current stock of housing in the NA (derived from the 2011 Census plus recent completions for which bedroom information was known). From this we can identify how future development might best fill the gaps.
161. It is important to keep in mind that housing need is not an exact science and this exercise provides an estimate based on demographic trends and occupancy patterns alone. It does not take into account income and wealth, other than in an indirect way through the tendency of households to occupy more or less space than they ‘need’. It also does not anticipate changes in how people may wish to occupy their homes in response to social and technological change.
162. The approach therefore embeds existing patterns of occupancy which may or may not be desirable. As such, it is appropriate for the result of this model 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 considered entirely appropriate for the purpose of drafting neighbourhood plan policy.
163. Before presenting the results of this exercise, it may be interesting to review two of the inputs described above.
164. The first, given as Figure 5-2 below, sets out the relationship between household life stage and dwelling size for Winthorpe with Langford in 2011. This shows how the youngest households 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 Winthorpe with Langford, 2011



Source: ONS 2011, AECOM Calculations

165. The second dataset of note is the result of applying Local Authority level household projections to the age profile of Winthorpe with Langford households in 2011 and the updated estimates of household numbers described in the bullets above. Table 5-6 below makes clear that population growth can be expected to be driven by the oldest households, with the 65 and over group increasing by 56%, while the younger age groups remain the same or increase at a much lower rate.

Table 5-6: Projected distribution of households by age of HRP, Winthorpe with Langford, 2011 - 2033

Year	Age of HRP 24 and under	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	3	7	124	81	140
2033	3	8	123	88	219
% change 2011-2033	0%	17%	-1%	8%	56%

Source: AECOM Calculations

166. The final result of this exercise is presented in Table 5-7 below. The model suggests that new development should be focused on medium and smaller homes. 3-bedroom properties, while already the most common, will continue to be needed as generally the most popular, suitable to many groups, and existing at lower proportions in the parish than across the district and country. The other clear direction is to boost the supply of smaller homes from the current low base, while avoiding too many additional large homes because there are already more than the population is expected to need.

Table 5-7: Suggested dwelling size mix to 2033, Winthorpe with Langford

Number of bedrooms	Current mix (2021)	Target mix (2033)	Balance of new housing to reach target mix
1 bedroom	2.5%	6.0%	16.0%
2 bedrooms	15.1%	23.6%	40.8%
3 bedrooms	44.8%	48.3%	43.2%
4 bedrooms	26.1%	16.7%	0.0%
5 or more bedrooms	11.5%	5.4%	0.0%

Source: AECOM Calculations

167. However, it is never advisable to restrict future housing delivery to selected size categories only – as is suggested here for 4+ bedroom homes. The result of this model is a relatively blunt measure of what could be beneficial given population change and existing imbalances in housing options. It is a starting point for thinking about how best to address the more nuanced needs of the future population.
168. For example, there may well be a need for more affordable larger homes than those that exist currently to accommodate growing families with less buying power. Furthermore, the young starter families and downsizing older households considered in this chapter may both need ‘mid-sized’ homes but are likely to have extremely different requirements and degrees of purchasing power. There is limited scope for Neighbourhood Planning policy to influence the more detailed characteristics of new housing, but additional guidance and prioritisation could be informed by primary research.
169. Further considerations that would justify departing from this relatively imbalanced recommended mix are summarised in the conclusion below.

The DWHNA findings

170. The DWMA has indicated the likely change in demand for dwelling type and size across Newark and Sherwood, which broadly aligns with the findings of this report, though given the different baseline housing mix for the wider district the DWMA found a higher continued need for larger homes than the HNA model finds for Winthorpe with Langford.
171. Based on the demographic model, the future need will be for 3-bedroom dwellings (46.7%) followed by 2- bedroom (30.2%), 4-bedroom (14.8%) and 1- bedroom (8.3%). Regarding dwelling type, analysis suggests that a broad split of 59.4% houses, 31.3% bungalows, 7.9% flats and 1.4% other properties (for instance older persons specialist accommodation).

Conclusions- Type and Size

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

Local Authority strategies or plans) and site-specific factors which may justify a particular dwelling mix.

The existing housing stock

173. Winthorpe with Langford has a housing mix that is skewed toward typically less dense and larger homes – i.e. a far higher proportion of detached homes than the district and country and fewer other types. This is not unusual for a rural village. That less than 6% of homes in Winthorpe with Langford fall into the categories of terraced houses and flats, it might be expected to limit the options for local people on lower incomes, whether they are able to buy or rent.
174. As of 2021, the size mix of housing locally is dominated by larger homes, with 38% of homes having 4 or more bedrooms, compared with just 23% across Newark and Sherwood and 19% across England. Correspondingly, Winthorpe with Langford has a notable lack of 1-bedroom housing. As there has been limited recent development in Winthorpe with Langford, the housing choice has not meaningfully widened, although the 2 most recent completions were both 1 bedroom homes.

Demographics

175. The age structure of the population is a key indicator of the future need for housing. Winthorpe with Langford had a generally older population profile than Newark and Sherwood and England in 2011. The older age brackets have also grown the fastest between the 2011 Census and the latest ONS estimates for 2019. It is clear that ageing will be a major driver of housing need in Winthorpe with Langford going forward, whether older households intend to occupy the same dwellings they currently live in, or perhaps move within the community to a home better suited to the size of their household or their evolving needs.
176. The NA has a high rate of under-occupancy, with around 85% of people living in a home with at least one bedroom more than they would be expected to need (at the time of the last Census). The percentage of people living in homes with fewer bedrooms than they might be expected to need is small at 2%, although this does indicate that a number of people may have been (or still be) living in inadequate housing conditions.
177. The previous chapter established the high property values in the area, so it would appear that the largest homes are not necessarily occupied by those with the largest families but by those with the financial capacity to do so, irrespective of their household size. Indeed, over-occupancy is strongly correlated with age, with those aged 50 and over the most likely to have more than two additional bedrooms.

The future dwelling mix

178. The results of a modelling exercise, which looks at the sizes of dwelling occupied by households at different life stages and projects the growth and decline of those household age groups over the Plan period, suggests that new development should be focused on medium and smaller homes. 3 bedroom properties, while already the most common, will continue to be needed as generally the most popular, suitable to many groups, and existing at lower proportions in the parish than across the district and country. The other clear direction is to boost the supply of smaller homes from the current low base, while avoiding too many additional large homes because there are already more than the population is expected to need.

179. A further injection of small and mid-sized homes would both improve Winthorpe with Langford's offering for younger households who have few options for their next step on the property ladder and enable older households currently under-occupying larger homes to downsize and in so doing potentially create churn in the market (although it is acknowledged that many of the larger historic properties may be too expensive to be taken up by young local families).
180. The preceding chapter found that affordability is a serious and worsening challenge in Winthorpe with Lanford. 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. Providing smaller homes with fewer bedrooms would help to address this situation.
181. However, it is never advisable to entirely restrict the supply of specific size categories as is suggested here for homes with 4 or more bedrooms. Further considerations that would justify incorporating flexibility into this relatively imbalanced recommended mix are summarised below.

Further considerations

182. To best meet the needs of the large cohort of older households expected to be present by 2033, it should 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 come forward in future to attract both newly forming households on lower budgets and older households with substantial equity from their existing larger homes, whose needs are far from identical. Facilitating downsizing among older households may release those larger homes for use by families who need more bedrooms.
183. That said, it may not be realistic to expect growing families to be able to afford the larger detached homes that are currently under-occupied in the NA. Reducing the issue of dwelling size to a number of bedrooms is potentially unhelpful in this case. There may be a valid justification to continue supplying larger homes despite their abundance because a different kind of larger home is needed to accommodate growing families with less buying power. This is too speculative to quantify in a percentage size mix, but is among the good reasons not to inhibit any size of dwelling entirely (despite the results of the HNA model).
184. More generally, it would be unwise for any new housing that does come forward to be delivered in an unbalanced way. Those wishing to move within or relocate to the area will have a range of circumstances and preferences, and they should be offered a range of choices. As such, it is recommended that priority is given to smaller homes but that this is done to a degree that aligns with the wider objectives of the community and does not limit choice or threaten viability. The evidence in this section represents a starting point for further thought and consultation.

6. RQ 3: Specialist housing for older and disabled people

RQ 3: What justification can be made for higher standards for accessible and adaptable housing for older people and those with support needs over the Neighbourhood Plan period?

Introduction

185. This short section considers the specialist housing needs of older and disabled people in Winthorpe with Langford.
186. People experience ageing differently. Much depends on their health, lifestyle and relationship with work. Some people live healthy and active lives into advanced old age while others may need support and care much earlier in their lives. Some will be interested in moving to a suitable home closer to services while for others ageing independently in place will be key to their wellbeing.
187. The potential scale of the need for more appropriate housing among older people (75+) is assessed below by considering demographic projections and rates of mobility limitation among this age group. The result is not necessarily a target for how many suitable new homes should be built, but an indication of the potential demand that could be satisfied by enforcing high standards of accessibility and adaptability in all new housing in the parish.
188. It is important to remember that accessible and adaptable or adapted housing will not serve all households in this demographic, some of whom would be better accommodated in specialist housing with some level of on-site care or even a care home. Given Winthorpe with Langford's rural character and relative lack of services, such housing provision within the NA is unlikely to be suitable, with affected households likely better served by accommodation in larger settlements nearby. The need for this kind of additional care housing is not under consideration here.

Approach

189. The first step is to project how the overall number of older people in Winthorpe with Langford is likely to change in future, by extrapolating 2019 population estimates using ONS Sub-National Population Projections for Newark and Sherwood in 2033. The results are set out in Table 6-1 below. It appears that the 75+ population in the parish will increase from 14% of the total currently to 25% in 2033 as the population of older individuals increases by 102 people. Note that there were 135 people in this age bracket at the time of the 2011 Census, showing a slight growth over the last eight years.

Table 6-1: Modelled projection of elderly population in Winthorpe with Langford by end of Plan period

Age group	2019	2033	Rate of growth 2023-2033 (Newark and Sherwood)
All ages	992	945	7%
75+	138	237	43%
%	14%	25%	

Source: ONS SNPP 2016, AECOM Calculations

190. A key assumption for the next stage of the calculation is that the 138 older people living in the NA in 2019 are suitably accommodated at present, either because they already occupy a home appropriate to their needs or do not need to move to a more accessible dwelling. This is unlikely to be the case as the population ages in the coming years, but it is not possible to determine how many existing residents have mobility or support issues without primary survey data. Instead, it is considered appropriate to focus on the growth in this demographic and to see the result of the calculation as the lower end of a range.
191. The people whose needs are the focus of the subsequent analysis are therefore the additional 102 individuals expected to join the 75+ age group between 2019 and 2037. This figure should also be converted into households with reference to the average number of people per household with a life stage of 75+ in Newark and Sherwood in 2011 (the smallest and most recent dataset to capture households). In 2011 there were 9,812 individuals aged 75+ and 7,110 households headed by a person in that age group. The average household size is therefore 1.38, and the projected growth of 102 older people in Winthorpe with Langford can be estimated to be formed into around 74 households.
192. The next step, shown in Table 6-2, is to multiply this figure by the percentages of 55-75 year olds occupying each tenure in the NA in 2011 (the latest year for which this data is available). This is helpful because it gives an indication of how many of the additional older households might be able to continue owning their own home and how many might need Affordable Housing. It is assumed that those in the 55-75 age group in 2011 will be the majority of those entering the 75+ group during the Plan period, and that they will be able to continue occupying the housing tenure they did at that time.
193. The results suggest that the vast majority of older households who might benefit from accessible or adaptable housing will be able to afford to purchase their new home on the open market using the equity they own in their existing home. Those who cannot, will likely need affordable rented housing – around 10% of the total.

Table 6-2: Projected tenure of households aged 75+ in Winthorpe with Langford to the end of the Plan period

Tenure	Owned	Owned outright	Owned with a mortgage or loan or shared ownership	All rented	Social rented	Private rented	Living rent free
Percentage of 55-75 year olds occupying each tenure	85.3%	62.7%	22.7%	14.7%	13.9%	0.7%	0.1%
Number of households in 2033 likely to occupy each tenure	63	46	17	11	10	1	0

Source: Census 2011, ONS SNPP 2013, AECOM Calculations

194. Next, rates of disability by tenure are considered. 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 6-3 below presents this data for Winthorpe with Langford from the 2011 Census. Note that the closest proxy for the 75+ age group in the Census is the 65+ age group.

Table 6-3: Tenure and mobility limitations of those aged 65+ in Winthorpe with Langford, 2011

Tenure	All categories: Long-term health problem or disability	Day-to-day activities limited a lot	Day-to-day activities limited a little	Day-to-day activities not limited			
All categories: Tenure	1,019	105	10.3%	160	15.7%	754	74.0%
Owned or shared ownership: Total	892	90	10.1%	137	15.4%	665	74.6%
Owned: Owned outright	550	80	14.5%	99	18.0%	371	67.5%
Owned: Owned with a mortgage or loan or shared ownership	342	10	2.9%	38	11.1%	294	86.0%
Rented or living rent free: Total	127	15	11.8%	23	18.1%	89	70.1%
Rented: Social rented	43	10	23.3%	11	25.6%	22	51.2%
Rented: Private rented or living rent free	84	5	6.0%	12	14.3%	67	79.8%

Source: Census, 2011

195. It is now possible to multiply the projected number of 75+ households occupying each tenure by the rates of mobility limitation for that tenure to arrive at the final tenure-led estimate for those having need of accessible or adaptable housing. People experiencing no mobility limitation are unlikely to need specially designed housing; those whose activities are limited a little are likely to benefit the most (and are the key group considered here); while those with severe limitations on their mobility are more likely to be better served by extra-care specialist accommodation.

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

Table 6-4: AECOM estimate of specialist housing need in Winthorpe with Langford by the end of the Plan period

Type	Affordable	Market	Total (rounded)
Housing with care (e.g. extra care)	Multiply the number of people across all rented tenures (not just social rent as those aged 65+ who need to rent are overwhelmingly likely to need Affordable Housing) by the percent of occupiers in that tenure who have day to day activity limitations limited a lot	Multiply the number of people across all owner-occupied housing by the percent of occupiers in that tenure who have day to day activity limitations limited a lot	7
	1	6	
Adaptations, sheltered, or retirement living	Multiply the number of people across all rented housing by the percent of occupiers in that tenure who have day to day activity limitations limited a little	Multiply the number of people across all owned housing by the percent of occupiers in that tenure who have day to day activity limitations limited a little	12
	2	10	
Total	3	16	19

Source: Census 2011, AECOM Calculations

DWMA findings

197. While engaging with the community during the DWMA process, stakeholders were asked whether there were any gaps in supply of types of housing in Newark and Sherwood. Among the list, stakeholders identified a lack of housing for older people, in particular specialist housing with better access for people with mobility constraints, which reflects the findings of this report for the NA.

198. It is also worth noting that the household survey conducted as part of the DWMA, found that health problems or the need for housing suitable for an older or disabled person was the main reason from wanting to move by 7.1% of respondents. This rose to 66.2% in the 85 years and over group.

Conclusions- Specialist Housing for Older and Disabled People

199. ONS 2019 population estimates suggest that there are currently around 135 individuals aged 75 or over in Winthorpe with Langford. This is projected to grow to 237 by 2033 (an increase of 102 older people).

200. The potential need for housing with enhanced accessibility features and the potential to be further adapted in future 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.

201. This method of estimating the future need in Winthorpe with Langford produces an estimate of 12 accessible housing units that might be required to accommodate older people with moderate mobility challenges during the Plan period. This would be achieved by requiring a proportion of new housing to be built to Building Regulations Category M4(2) standards for accessibility. Given the low amount of housing that is expected to be delivered over the Plan period, the best outcome would be to require that all new housing is built to these standards if this has the support of N&SDC. The evidence about ageing and mobility limitation gathered here would certainly appear to justify high proportions of accessibility standard new housing.
202. This estimate of 12 accessible/adaptable homes does not include people in younger age brackets with similar needs, nor older people requiring more extensive support (such as the help of a carer, who are counted separately in an estimate that 9 such homes could potentially be needed, although such extra care schemes are unlikely to be suitable in this location). It would be wise to maximise the provision of this type of housing as a way of future proofing the NA for further ageing, and to help accommodate other people who could potentially benefit but were not incorporated into the estimate.
203. Around 17% of the households identified here are expected to require their accessible or adaptable homes to be offered as social or affordable rented tenures, with the majority likely being able to afford to buy their next home on the open market, assuming that it is of a value equivalent to or lower than the home they currently occupy. That said, it is generally desirable to achieve the same rate of Affordable Housing whether the homes in question are accessible or not, and to provide equal access to accessible housing irrespective of a household's financial situation. This point is simply to emphasise that all housing (both market and affordable) would benefit from increased accessibility standards.
204. Newark and Sherwood Core Policy 9: Sustainable Design, suggests the accommodation should be provided with greater flexibility that can meet the changing needs of residents over a lifetime, ensuring that development is accessible to all reducing the need to move. The District Council aim to prepare a Supplementary Planning Document setting out guidance to developers on best practice on issues relating to lifetime homes.
205. Finally there is the question of homes that meet an even higher standard of accessibility, namely Category M4(3) Building Regulations meeting the requirements of wheelchair users. There is no robust data on the number of wheelchair users at the NA level, and this assessment has focused on the group of people whose day-to-day activities are limited 'a little'. This is because it is hard to separate out within the people whose activities are limited 'a lot', those who use a wheelchair and those who require a carer for medical or other reasons.
206. If the stock of housing in the NA is poorly equipped for wheelchair users and/or there are more residents who currently need such housing (which is likely given the age and difficulty in adapting many existing homes), there may well be justification for an additional target for the number of new homes that should be

M4(3) compliant. This is usually much lower than targets set for M4(2) standards – typically around 3-10%.

7. Conclusions

Overview

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

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

Issue	Summary of evidence and data assessed	Conclusions and recommendations
<p>Housing tenure and affordability</p>	<p>It was found that Winthorpe with Langford has a higher rate of home ownership than Newark and Sherwood, which is significantly above that of the country as a whole. Private renting also appears to be more common than social renting in the NA. The lack of social rented options may present a challenge for local households on the lowest incomes.</p> <p>Data from N&SDC states that only two homes were built since 2011, one of which was for market sale and the other was for affordable rent.</p> <p>Income data suggests 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. The significant rise in home prices is very unlikely to have been matched by growth in incomes, meaning that affordability is an ever-worsening challenge.</p> <p>Market housing to purchase is only an option for the highest earners or those with existing equity or substantial savings. While affordable routes to home ownership do offer benefits, they would primarily serve those earning around the average.</p>	<p>Recent supply of affordable homes has been extremely minimal.</p> <p>Those on lower incomes could potentially access shared ownership at the lowest possible equity share, but will otherwise need to compete for the few available properties available at low rents, or to rely on affordable rented housing.</p> <p>It is estimated that there could be a potential need for around 28 affordable homes in Winthorpe with Langford over the Neighbourhood Plan period, split 60:40 between affordable renting and subsidised routes to ownership. This is relatively large in relation to the overall expected delivery of housing: Newark and Sherwood do not see Winthorpe with Langford as a future growth area. Newark and Sherwood also indicate that over 300 households on the district-wide waiting list for affordable rented housing have identified the parish as a potential location of preference.</p> <p>The estimate of 2.8 affordable units per year does not take into account the relative (un)suitability of the NA as a location for affordable delivery but provides an idea of the scale of potential need which could be met in part by any housing that does come forward in future.</p> <p>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 community development orders, identifying exception sites through neighbourhood plans or developing community land trusts are all ways of boosting the supply of affordable housing.</p>

Issue	Summary of evidence and data assessed	Conclusions and recommendations
<p>Housing type and size</p>	<p>Winthorpe with Langford has a housing mix that is skewed toward less dense and larger homes. As of 2021, the size mix of housing locally is dominated by larger homes, with 38% of homes having 4 or more bedrooms and less than 6% of homes falling into the categories of terraced houses and flats. Correspondingly, Winthorpe with Langford has a notable lack of 1-bedroom housing. As there has been limited recent development in Winthorpe with Langford, the housing choice has not meaningfully widened, although the 2 most recent completions were both 1 bedroom homes.</p> <p>It was found that Winthorpe with Langford had a generally older population profile than Newark and Sherwood and England in 2011, with the older age brackets also growing the fastest between the 2011 Census and the latest ONS estimates for 2019. It is clear that ageing will be a major driver of housing need in Winthorpe with Langford going forward, whether older households intend to occupy the same dwellings they currently live in, or perhaps move within the community to a home better suited to their needs.</p> <p>The NA has a high rate of under-occupancy, with around 85% of people living in a home with at least one bedroom more than they would be expected to need. It was also established that the area has high property values, so it would appear that the largest homes are not necessarily occupied by those with the largest families but by those with the financial capacity to do so, irrespective of their household size.</p>	<p>The analysis suggests that new development should be focused on medium and smaller homes. 3 bedroom properties, while already the most common, will continue to be needed as they are generally the most popular, suitable to many groups, and existing at lower proportions in the parish than across the district and country.</p> <p>The other clear direction is to boost the supply of smaller homes from the current low base, while avoiding too many additional large homes because there are already more than the population is expected to need.</p> <p>A further injection of small and mid-sized homes would both improve Winthorpe with Langford's offering for younger households who have few options for their next step on the property ladder and enable older households currently under-occupying larger homes to downsize and in so doing potentially create churn in the market.</p> <p>It was found that affordability is a serious and worsening challenge in Winthorpe with Langford. 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. Providing smaller homes with fewer bedrooms would help to address this situation. However, it is never advisable to entirely restrict the supply of specific size categories as is suggested here for homes with 4 or more bedrooms.</p> <p>To best meet the needs of the large cohort of older households expected to be present by 2033, it should 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 come forward in future to attract both newly forming households on lower budgets and older households with substantial equity from their existing larger homes, whose needs are far from identical. Facilitating downsizing among older households may release those larger homes for use by families who need more bedrooms.</p> <p>More generally, it would be unwise for any new housing that does come forward to be delivered in an unbalanced way. Those wishing to move within or relocate to the area will have a range of circumstances and preferences, and they should be offered a range of choices. As such, it is recommended that priority is given to smaller homes but that this is done to a degree that aligns with the wider objectives of the community and does not limit choice or threaten viability.</p>

Issue	Summary of evidence and data assessed	Conclusions and recommendations
<p>Specialist housing for older people</p>	<p>ONS 2019 population estimates suggest that there are currently around 135 individuals aged 75 or over in Winthorpe with Langford, which is projected to increase by 102 older people to 237 individuals by 2033.</p> <p>The future need calculation for Winthorpe with Langford produced an estimate of 12 accessible housing units that might be required to accommodate older people with moderate mobility challenges during the Plan period. This estimate of 12 accessible/adaptable homes does not include people in younger age brackets with similar needs, nor older people requiring more extensive support.</p> <p>Around 17% of the households identified are expected to require their accessible or adaptable homes to be offered as social or affordable rented tenures. That said, it is generally desirable to achieve the same rate of Affordable Housing whether the homes in question are accessible or not, and to provide equal access to accessible housing irrespective of a household's financial situation.</p>	<p>The accessible housing units could be delivered by requiring a proportion of new housing to be built to Building Regulations Category M4(2) standards for accessibility.</p> <p>It would be wise to maximise the provision of this type of housing as a way of future proofing the NA for further ageing, and to help accommodate other people who could potentially benefit but were not incorporated into the estimate.</p> <p>Given the low amount of housing that is expected to be delivered over the Plan period, the best outcome would be to require that all new housing is built to these standards. The evidence about ageing and mobility limitation gathered here would certainly appear to justify high proportions of accessibility standard new housing.</p> <p>There is the question of homes that meet an even higher standard of accessibility, namely Category M4(3) Building Regulations meeting the requirements of wheelchair users. There is no robust data on the number of wheelchair users at the NA level, however, if the stock of housing in the NA is poorly equipped for wheelchair users and/or there are more residents who currently need such housing, there may well be justification for an additional target for the number of new homes that should be M4(3) compliant. This is usually much lower than targets set for M4(2) standards – typically around 3-10%.</p>

Recommendations for next steps

208. This Neighbourhood Plan housing needs assessment aims to provide Winthorpe with Langford 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 Newark and Sherwood 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 Newark and Sherwood;
- 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 Newark and Sherwood.

209. 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.
210. Bearing this in mind, it is recommended that the Neighbourhood Plan steering group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Newark and Sherwood or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
211. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

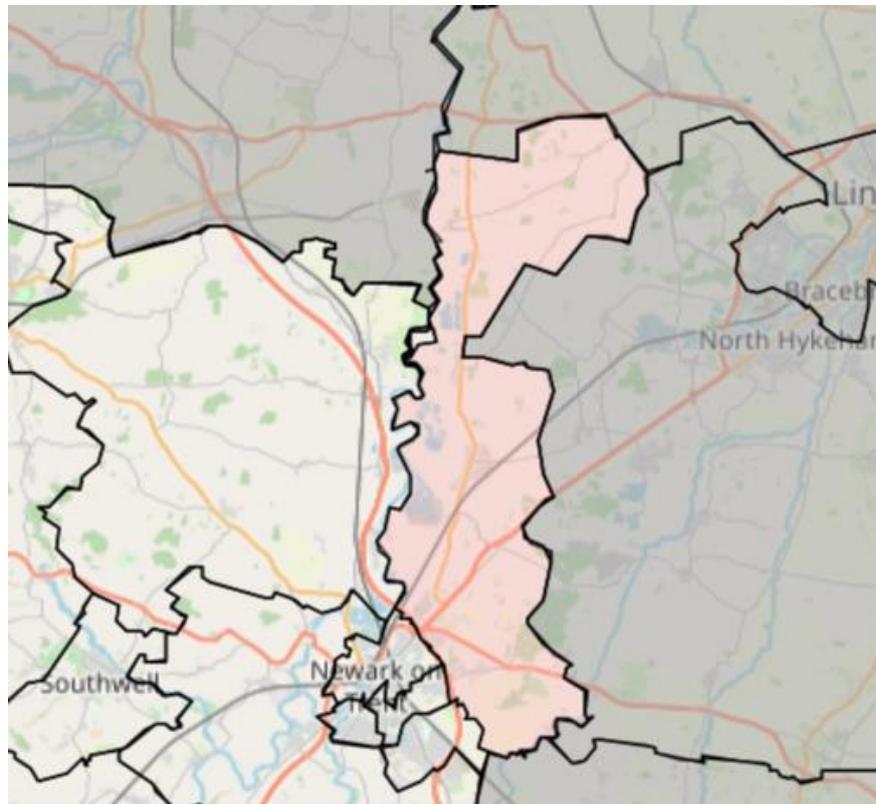
Appendix A : Calculation of Affordability Thresholds

A.1 Assessment geography

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

213. As such, when calculating affordability thresholds, an MSOA needs to be selected that is a best-fit proxy for the Neighbourhood Plan area. In the case of Winthorpe with Langford, it is considered that MSOA Newark and Sherwood 004 (E02005896) is the closest realistic proxy for the Neighbourhood Plan area boundary, and as such, this is the assessment geography that has been selected. A map of Newark and Sherwood 004 appears below in Figure 7-1. The area is clearly much wider than the parish, which tends to be the case in less populated rural areas. However, it is the MSOA that includes Winthorpe with Langford and therefore the best source for data on incomes in the NA.

Figure 7-1: MSOA Newark and Sherwood 004 used as a best-fit geographical proxy for the Neighbourhood Plan area



Source: ONS

A.2 Market housing

214. Market housing is not subsidised, and tends to be primarily accessible to people on higher incomes.
215. To determine affordability in market housing, this assessment considers two primary indicators: income thresholds, which denote the maximum share of a family's income that should be spent on accommodation costs, and purchase thresholds, which denote the standard household income required to access mortgage products.

i) Market sales

216. The starting point for calculating the affordability of a dwelling for sale (i.e. the purchase threshold) from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5.
217. 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 Winthorpe with Langford, 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.
218. The calculation for the purchase threshold for market housing is as follows:
- Value of a median NA house price (2020) = £277,750;
 - Purchase deposit at 10% of value = £27,775;
 - Value of dwelling for mortgage purposes = £249,975;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £71,421.
219. 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 2020 was £230,000, and the purchase threshold is therefore £59,143.
220. Finally, it is 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. There were no newly built properties recorded on Land Registry in 2020 in Winthorpe with Langford, meaning that there is no robust or recent sample for data on new build prices in the NA.
221. There were, however, 241 sales of newly built homes across Newark and Sherwood in 2020. The mean price was £247,977, ranging from £122,000 for an average flat to £298,312 for an average detached house. These figures give a

reasonable indication of how much newly built housing might cost in the NA in future.

ii) Private Rented Sector (PRS)

222. Income thresholds are used to calculate the affordability of rented and affordable housing tenures. It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income.
223. 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.
224. The property website Rightmove gathers rental listing data for Winthorpe with Langford. However, there were no properties listed for rent in the NA at the time of search in September 2021. A wider radius of 5 miles from Winthorpe village was therefore used, which stretches from Besthorpe in the north to Claypole in the south. This produced a sample of 32 rental listings, primarily in surrounding and broadly comparable villages, although it should be noted that these locations may not be perfectly comparable to the NA.
225. Of the 32 rental listings observed (including those with lets agreed), 8 of these were for 1 bedroom properties, 14 were for 2 bedroom properties, 7 were for 3 bedroom properties and 2 of the properties had 4 bedrooms.
226. The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:
- Annual rent = £713x 12 = £8,556;
 - Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £28,520.
227. The calculation is repeated for the overall average to give an income threshold of £29,680.

A.3 Affordable Housing

228. There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2021: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. More recently, a new product called First Homes has been introduced in 2021. Each of the affordable housing tenures are considered below.

i) Social rent

229. 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.
230. To determine social rent levels, data and statistical return from Homes England is used. This data is only available at the LPA level so must act as a proxy for Winthorpe with Langford. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for Newark and Sherwood in the table below.
231. 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 might 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 A-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£79.78	£91.14	£90.80	£100.72	£88.76
Annual average	£4,149	£4,739	£4,722	£5,237	£4,616
Income needed	£16,594	£18,957	£18,886	£20,950	£18,462

Source: Homes England, AECOM Calculations

ii) Affordable rent

232. 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).
233. Even an 80% 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%.
234. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Newark and Sherwood. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
235. Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in Winthorpe with Langford 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 A-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£78.73	£94.24	£103.14	£143.40	£93.21
Annual average	£4,094	£4,900	£5,363	£7,457	£4,847
Income needed	£16,376	£19,602	£21,453	£29,827	£19,388

Source: *Homes England, AECOM Calculations*

iii) Affordable home ownership

236. 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.

237. In paragraph 65 of the NPPF 2021, the Government introduces a recommendation that “where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership.” The recently issued Ministerial Statement and updates to PPG state that 25% of all Affordable Housing should be First Homes – the Government’s new flagship discounted market sale product. When the NPPF is next updated, it is expected that the 10% affordable home ownership requirement referenced above may be replaced by the First Homes requirement.

First Homes

238. Whether to treat discounted market housing as affordable or not depends on whether discounting the asking price of new build homes of a size and type suitable to first time buyers would bring them within reach of people currently unable to buy market housing.

239. The starting point for these calculations is therefore the estimated cost of entry-level new build housing in Winthorpe with Langford, which because there is insufficient data, is estimated to cost the same as median existing housing - £277,750 as noted above.

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

- Value of a new home (LA average) = £277,750;
- Discounted by 30% = £194,425;
- Purchase deposit at 10% of value = £19,443;
- Value of dwelling for mortgage purposes = £174,983;
- Divided by loan to income ratio of 3.5 = purchase threshold of £49,995.

241. The income thresholds analysis in the Tenure and Affordability chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £42,853 and £35,711 respectively.
242. All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.
243. 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 £1,500 per sq m) would be around £105,000. This cost excludes any land value or developer profit. This would not appear to be an issue in Winthorpe with Langford.

Shared ownership

244. 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 rental 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'.
245. 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.
246. 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).
247. The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £277,750 is £69,438;
 - A 10% deposit of £6,944 is deducted, leaving a mortgage value of £62,494;
 - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £17,855;

- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £208,313;
- The estimated annual rent at 2.5% of the unsold value is £5,208;
- This requires an income of £17,359.38 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £35,215 (£17,885 plus £17,359).

248. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £27,973 and £47,284 respectively. All of the income thresholds are below the £80,000 cap for eligible households.

Rent to buy

249. Rent to buy is a relatively new and less common tenure, which through subsidy allows the occupant to save a portion of their rent 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 equity in the property with a portion of the rent, but this portion is still a monthly outgoing for the occupant.

Help to Buy (Equity Loan)

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

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

Appendix B : Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

Assessing affordability involves comparing housing costs against the ability to pay. The ratio between lower quartile house prices and the lower quartile income or earnings can be used to assess the relative affordability of housing. The Ministry for Housing, Community and Local Governments publishes quarterly the ratio of lower quartile house price to lower quartile earnings by local authority (LQAR) as well as median house price to median earnings by local authority (MAR) e.g. income = £25,000, house price = £200,000. House price: income ratio = $\frac{£200,000}{£25,000} = 8$, (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 methods⁶.

Age-Restricted General Market Housing

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

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 Standard⁷

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

Co-living

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

⁶ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

⁷ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

Community Led Housing/Community Land Trusts

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

Community Right to Build Order⁸

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)⁹

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

Equity Loans/Shared Equity

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

Extra Care Housing or Housing-With-Care

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

Fair Share

⁸ See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

⁹ See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

'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

The Government has recently confirmed the introduction of First Homes as a new form of discounted market housing which will provide a discount of at least 30% on the price of new homes. 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 years¹⁰, 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).

¹⁰ See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

Older People

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

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

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

Overcrowding

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

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

Retirement Living or Sheltered Housing

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

Residential Care Homes and Nursing Homes

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

Rightsizing

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

Rural Exception Sites

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

Shared Ownership

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

Sheltered Housing¹¹

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

Strategic Housing Land Availability Assessment

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

Strategic Housing Market Assessment (NPPF Definition)

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

Specialist Housing for the Elderly

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

Social Rented Housing

¹¹ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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.¹²

¹² See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

