

Cuckney, Norton, Holbeck and Welbeck Housing Needs Assessment (HNA)

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Quality information

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Front cover: View of Saint Mary's Church Norton Cuckney (Source: Google Streetview)

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List of acronyms used in the text:

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

1. Executive Summary

1.1 Tenure and Affordability

1. The housing situation in CNHW as regards tenure and affordability is shaped by its very individual housing market characteristics, with
 - reasonable average incomes (£40,200) but quite constrained lower quartile incomes (£14,000 average in households with one LQ income and £27,000 in households with two LQ incomes);
 - average resale house prices in the postcode area affordable on average incomes;
 - average local authority area newbuild market house prices unaffordable on average incomes;
 - a very homogenous housing market with an unusually large proportion of private rental units and a very low supply of social or resale market homes; and
 - some empty homes owned by the estate which are either not fit for purpose in terms of quality, or, once they are refurbished, unaffordable for local people.
2. This results in a high need for Affordable Housing for sale, as well as a reasonable need for Affordable Housing for rent in CNHW (114 units in total, with 97 for units needed for affordable sale and 17 for rent). This is extensively at odds with the tenure and affordability of housing to be delivered.
3. The emerging Local Plan at the time of writing this Housing Needs Assessment was the Bassetlaw Draft Local Plan as published January 2020. As the settlements in CNHW are fairly small, and this emerging Local Plan proposes to limit growth to a maximum 20% of the existing settlement size and wants to discourage growth in those settlements too small to support it, the total expected delivery of housing in CNHW is 52 units maximum. Even in the most favourable scenario, the maximum Affordable Housing yield through planning obligations, in line with emerging Local Plan policy, would be a maximum of 10 dwellings. This would therefore result in a minimum shortfall of 107 affordable units or more. These maximum 10 units would neither meet the most urgent needs for affordable homes for rent (17 dwellings over the plan period), nor would it be likely to deliver any of the 97 units needed for affordable sale, which represent a less urgent but yet a numerically very considerable need. While an HNA does not set policy, which is the prerogative of the neighbourhood planners, the only scenario in which the majority of local Affordable Housing needs could be met would be through a 100% Affordable Housing scheme.
4. 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, and implemented by the LPA through planning obligations. However, in the case of CNHW, this form of Affordable Housing delivery is unlikely to meaningfully meet need.
5. A 100% Affordable Housing scheme could be brought forward by a Register Provider or a community land trust, through rural exception site development or through delivery funded through grant (if available). These are all tried and tested ways of boosting the supply of Affordable Housing above the minimum indicated by Local Plan policy and provided through planning obligations. If, subject to viability, land and funding availability and other factors, such a scheme could bring forward the totality of the housing requirement in line with the tenure split proposed above, it could deliver 52 units of Affordable Housing, of which 17 would be for affordable rented and the remainder of 35 for sale. If such a scheme was not possible and Affordable Housing was brought forward primarily through planning obligations on market-led schemes, it is recommended that 100% (or the maximum possible %) of affordable units are developed for rent rather than for sale, to meet at least some of the most urgent housing needs of CNHW.
6. It is recommended that other avenues for delivering greater quantities of Affordable Housing (such as exception sites) should be explored by CNHW neighbourhood planners, which would enable the application of the more favourable Mix 3 without relying on planning obligations, and which would meet a tenure mix closer to that stipulated in the Local Plan and the government's First Homes proposals.
7. The findings of this chapter on the potential for providing affordable and low-cost tenures across the NA do not exactly align with those of Bassetlaw's SHMA on all levels. This is due to the unusual housing market in CNHW NA.

8. **Please note, that since this Housing Needs Assessment was originally completed at the start of November 2020, Bassetlaw have published a further new Local Plan Draft (dated 25 November 2020)¹, which has limited the growth target in CNWH even further. It states that in Small Rural settlement such as Cuckney, “proposals should not exceed the number of dwellings in the eligible settlement(s) in their Parish, by more than 5% individually or in combination with other housing developments with planning permission (granted since 1 April 2018) or through site allocations in respective neighbourhood plans”. This is a considerable reduction from the previously proposed 20% limit (revised draft policy ST2 Rural Bassetlaw, November 2020 version). However, as the Local Plan retains its support of allocation of sites in Neighbourhood Plans above this level of growth, the figures in this Housing Needs Assessment have not been revised.**
9. **A Housing Needs Assessment can only ever be a snapshot in time. The new Local Plan, while advanced, can still be subject to change as it progresses towards and through Examination in Public. While the draft policy proposal of a 5% growth limit affects the analysis on the quantum of AH that could be delivered as part of market housing proposals (see above) without more significant allocations beyond the 5% in the Neighbourhood Plans, it remains open to the group to allocate further sites and also to explore delivery of some sites for 100% affordable housing. The new draft policy also does not affect the considerable need for affordable housing identified, nor the other evidence on tenure, affordability, type, size and holiday lettings presented in this report. Other than the figures in paragraph 3 above (repeated in more detail at paras 54-57 and 61), all of the evidence in this HNA still provides the most up to date evidence and suggestions for the delivery of AH in the NA that can be used to support the development of NP policies in CNHW.**

1.2 Type and Size

10. This analysis provides an indication of the likely need for different types and sizes of homes based on demographic change. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the characteristics of the existing stock of housing, which in CNHW is rather homogenous in terms of tenure, type and size, the role of the NA or site within the wider housing market area (linked to any LA strategies or plans) and site specific factors which may justify a particular dwelling mix.
11. LPA Annual Monitoring data² shows the number of dwellings developed in CNHW since the 2011 Census. It reveals that only 8 units were permitted in the period since the 2011 Census.
12. In terms of demographic characteristics and change, the analysis suggests that the CNHW population is aging, with a particularly high and increasing proportion of 65 to 74 year olds. This is backed up by the 2013 CNHW Housing Needs Survey.
13. In terms of dwelling type, the 2011 Census shows that there were 259 households in CNHW, with 105 of them living in detached houses, 108 in semi-detached, and 46 in terraced houses. None of the households were living in flats and there were very few smaller units such as studios. Compared with Bassetlaw as a whole, CNHW is characterised by a much more homogenous housing stock.
14. As far as dwelling size is concerned, again the housing stock in CNHW is characterised by homogeneity, with no properties at all in the 1 and 2 room category (likely to be studios or small one bed flats). 5-6 room properties make up about half of the stock (48.8%). 3-4 room properties and 7 or more room properties account for 20% of total stock each. In terms of the number of bedrooms per property, there are some 1 bedroom properties in CNHW, which means that some of the 3 room properties recorded may only have 1 bedroom. The most common property type in CNHW appears to have 3 bedrooms, which is likely to coincide with the 5 and 6 room properties listed above. On average, houses in CNHW appear to roughly have a similar number of bedrooms as across Bassetlaw, although with no representation of studios, which however also only make up 0.2% of the stock across the local authority area.
15. No new households were shown as occupying 1-2 room properties in CNHW in that intercensal period of 2001-2011, while the proportion of households occupying 3 room and 7 room properties increased substantially, by 25% and 19.2% respectively, accompanied by decreases in the proportions of households occupying 6 and 8+ room properties. This is likely to be due to a decrease in population and thus households. When comparing the Census 2001 and Census 2011 household numbers, it looks like there was an overall decrease in households, by 19 households, from

¹ Available at <https://www.bassetlaw.gov.uk/media/6023/draft-bassetlaw-local-plan-2020-full-version.pdf>

² Available at <https://data.bassetlaw.gov.uk/annual-monitoring-reports/>

269 to 250. 6 and 8+ room properties (likely to have more than 4 bedrooms) appear to be less popular or less affordable to the local population.

16. The 2011 Census data reveals that CNHW's population has a lower proportion of the younger age groups of 0-24 and a higher proportion of the older age groups of 25-84. This mirrors the pattern of Bassetlaw and the rest of the country but CNHW has a particularly low proportion of children of 0-15 and young adults (25-44) and a comparatively higher proportion of older adults (45-84 years old), compared to the rest of the local authority area and the country. This indicates that young families may not tend to move to or stay in CNHW. In terms of the changing age structure of the NA population, Census data shows that since 2001 NA population has aged further.
17. Older (single and family) households are slightly more prominent in CNHW than across Bassetlaw and nationally, where there are higher proportions of families with dependent children. This may be due to the area not being attractive or affordable for younger families with dependent children.
18. Households with non-dependent children represent a marginally higher proportion of households in CNHW than in Bassetlaw or England as a whole. This may indicate that some young adults may have trouble finding their own suitable home in CNHW to establish a new household in as they grow up.
19. Between 2001 and 2011, the main changes in household composition reinforced the existing patterns summarized above.
20. The data shows that across Bassetlaw smaller property types (1 and 2 bedroom) decrease as households age, from 16-49, and then increase again from the age of 50-85 and over. Three or more bedroom properties show roughly the opposite pattern, increasing to a larger proportion between 25-74 year old household reference persons and representing a lower proportion for the youngest and oldest households. The largest proportion throughout is represented by three bedroom homes and the smallest by 5 or more bedroom homes.
21. The decline in the local population and in the number of households suggests a combination of a low natural population growth, which would be expected in an area with an aging population and a low proportion of young families, as well as a low rate of in-migration.
22. The HNA data analysis above estimates that by the end of the NP period, i.e. 2037, the most dominant age group is likely to be those aged over 65, followed by those aged 35-54.
23. The Local Authority SHMA update 2017 corroborates an aging population across the Housing Market Area and shows demand for market home developments in Bassetlaw will require a smaller proportion of 1 and 2 beds than for Affordable Housing for rent or for sale. The housing size for which need was greatest was 3-bedroom homes for market housing, followed by 2-bed homes. For Affordable Housing the greatest need was 2-bed, followed by 1-bed properties (the latter particularly in demand for affordable rented housing). On the basis of the aging population in CNHW and the presence of too many larger homes, there is a clear need for smaller properties to allow those households who wish to, to downsize and for young people to start their own households. The 2013 CNHW Housing Needs Survey also found that "the majority of households examined in the survey contained "single people or couples who require smaller, more manageable properties".
24. On the basis of the data and analysis in this HNA, new development in CNHW specifically might involve the following share of dwelling sizes: 19% as 1 bedroom, 18% as two bedrooms, 63% as three bedrooms, and no new dwellings of more than 3 bedrooms. Effectively, medium and smaller sized homes should be prioritised to diversify the stock and meet the needs of the NA's changing demography. However, the supply of larger homes should not necessarily be impeded entirely, as some demand may persist from local residents.

1.3 Holiday Homes in CNHW

25. Some conversions of ordinary dwelling houses to holiday homes do not require planning permission. They are therefore outside of the realm of control through planning.
26. Even when a planning permission is required (usually due to the holiday home being a new development or the conversion to another use class other than a C3 dwelling house), the burden of evidence required to justify a Section 106 agreement, condition or planning policy to control holiday homes is relatively high. Such measures would also have to be pursued and enforced by the local authority, or, if a policy were pursued through a Neighbourhood Plan, it would have to be in general conformity with the adopted and emerging Local Plan for Bassetlaw.

27. Based on the evidence in this HNA on the subject of housing demand and supply and based on the policies in the current and emerging draft Local Plan for Bassetlaw, it appears unlikely that CNHW could successfully control holiday homes through planning.
28. Nevertheless, if the Neighbourhood Group wish to pursue such an avenue, in line with the evidence presented in this HNA and any additional evidence on the subject that they may have, this could be discussed with the local authority.
29. Alternatively, the group could use the evidence in this HNA to have discussions with the country estate who owns the homes in question and who may wish to agree a way forward without the need for planning measures.

2. Context

2.1 Local context

30. The Cuckney, Norton, Holbeck and Welbeck (CNHW) Neighbourhood Plan Area (NA) is a rural community located in the Bassetlaw District of Nottinghamshire, approximately eight miles north of Mansfield. The NA boundary comprises the three parishes of Cuckney, Norton, and Holbeck & Welbeck and was designated in March 2014.
31. The existing Cuckney, Norton, Holbeck and Welbeck Neighbourhood Plan (NP) was formally 'made' by Bassetlaw District Council following a Referendum held on 9 March 2017. Its plan period is from 2016-2031. The Housing Needs Survey supporting the made Neighbourhood Plan was undertaken in 2012 and was published in 2013³. This new AECOM Housing Need Assessment (HNA) is prepared in support of a Neighbourhood Plan review, proposed to cover a period starting in 2020 and extending to 2037. This NP review period of 17 years coincides with the proposed Plan period of Bassetlaw's emerging Local Plan 2020, currently at Regulation 18 Draft Local Plan stage.
32. The NA is entirely within Bassetlaw District but borders with Bolsover District. Development in the NA can have a bearing on both local authorities' (LAs), due to the impacts on local infrastructure, employment and services in both LA areas (for example on health care and education provisions used by residents of the NA) and therefore, employment and housing market areas are shared between the two LAs. Bassetlaw and Bolsover are consequently covered by the same Strategic Housing Market Assessment (SHMA)⁴ covering North Derbyshire as well as Bassetlaw. However, for planning and legislative purposes, the CNHW NA is located solely within Bassetlaw and therefore subject only to the Local Plan policies of this one LA, with any cross-border issues to be addressed at the District level.
33. Within the Plan area, a single large landowner spanning the Bassetlaw Bolsover border, owns the majority of land in the Neighbourhood Plan area. The Welbeck Estate Company Limited is closely involved in the production of the NP.
34. The NA includes the Grade 1 listed Welbeck Abbey at the centre of the estate (now used for business, retail and tourism purposes), as well as a Grade 2 listed Registered Park, the Grade 1 and 2 listed Welbeck Village, as well as land used for forestry and agriculture and a former Colliery (now an area for regeneration). In terms of social and community infrastructure, CNHW has a pub, primary school, two community halls, a cricket ground and clubhouse, a sports hall and a shop.
35. There are three main roads through the area, namely the A632 (towards Bolsover), the A616 (to Creswell and Budby) and the A60 (connecting to Warsop, towards Mansfield and Worksop). Due to its rural nature, the NA has a higher than national average rate of car ownership and dependency on travel by car. The NA is served by a bus to Worksop, Warsop and Edwinstowe. The nearest train station is located at Langwith-Whaley Thorns, just under 3 miles away.

2.2 Data

36. The data used for the purposes of this HNA is an amalgamation of three Output Areas (OAs). For Census purposes, the Neighbourhood Plan area is made up, like the rest of England, of statistical units called Output Areas (OAs). The Plan area equates to the following OAs, which have been used throughout, as a statistical proxy for the NA boundary. These OAs can be interrogated for data from both the 2001 and the 2011 Censuses.

Table 2-1: Output Areas relevant to CNHW

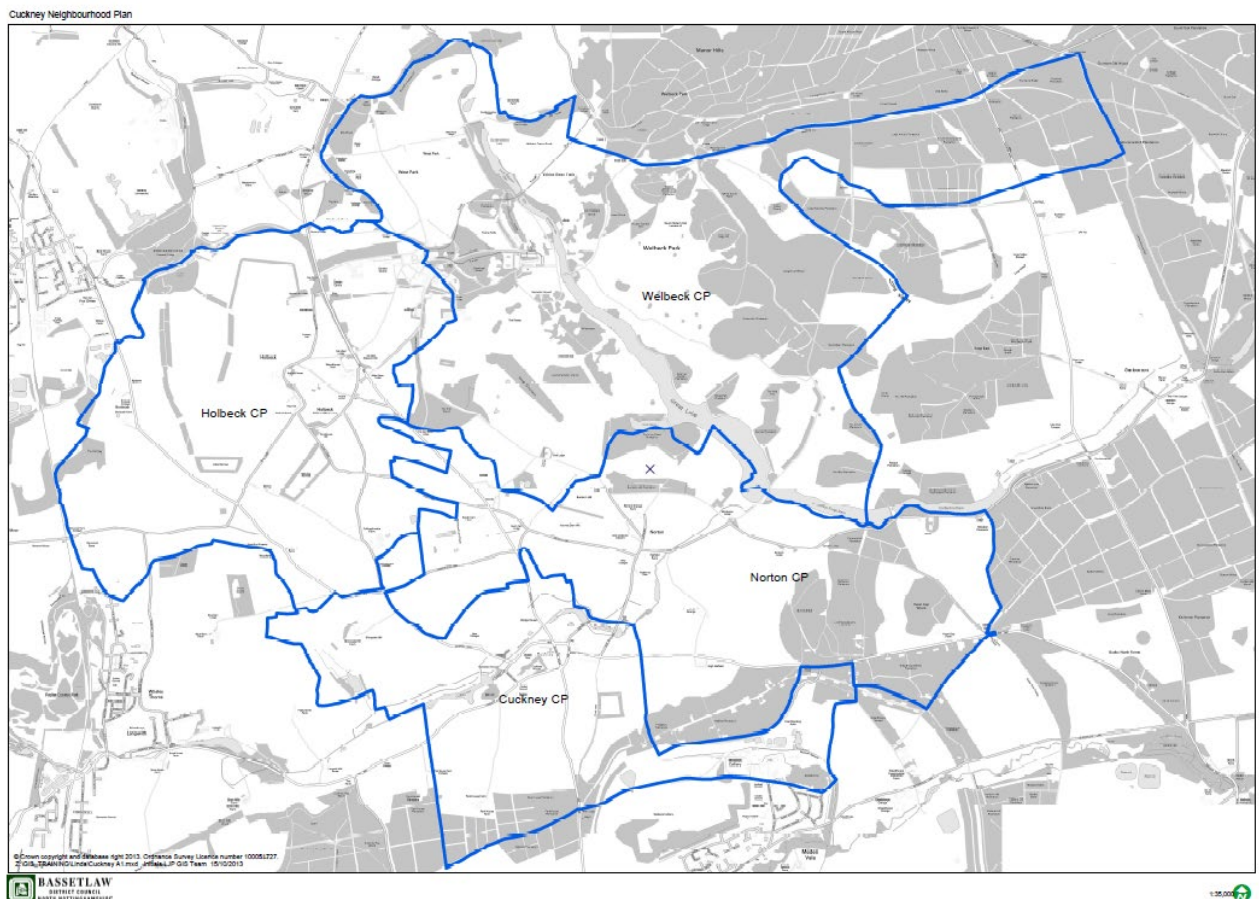
Output Area		2011 Census	2001 Census
Holbeck	E00142877	Nomis: 1254235947	Nomis: 1300294491
Cuckney	E00142873	Nomis: 1254235943	Nomis: 1300294487
Norton	E00142880	Nomis: 1254235950	Nomis: 1300294494

³ Available at <https://cnhwneighbourhoodplan.weebly.com/other-relevant-documents.html>

⁴ Available at: <https://www.bassetlaw.gov.uk/housing-services/strategic-housing-market-assessment/>

37. There is no OA which matches the boundaries of Welbeck CP as per the boundary of the Neighbourhood Area (see Figure 2-1 below). Furthermore, the OA boundary which is the nearest approximation to Welbeck CP has changed considerably between the 2001 and 2011 Census. Therefore, in the interests of accuracy and consistency, any population and household data in the HNA is based on the three OAs listed above only, and therefore excludes Welbeck. AECOM assume that the data for the three other OAs are broadly representative for the entire Neighbourhood Area, as the same proxy was used for the NA in the previous Housing Needs Study (HNS) and in the made Neighbourhood Plan.
38. The statistics show that in the 2011 Census, the three OAs above had a total population of 546 (tallying with the approximate population number quoted in the made Neighbourhood Plan 2016-2031, of 550 persons). The Census 2011 breaks the population down into 208 residents in Cuckney, 143 in Norton and 195 in Holbeck.
39. It is likely that the NA population has since declined. The latest population estimate by parish available from the ONS (from 2018)⁵ estimates a reduced population of 516 for the three OAs (205 in Cuckney, 119 in Norton and 192 in Holbeck).
40. A map of the Plan area appears below in Figure 2-1.

Figure 2-1: Map of the Cuckney Neighbourhood Plan area⁶



Source: Bassetlaw District Council

41. 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

⁵ Dataset reference number: 009305; Available at:

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/adhocs/009305populationestimatesforparishesinenglandandwalesmid2002tomid2017>

⁶ Available at <https://www.bassetlaw.gov.uk/media/3336/cuckney-map.pdf>

Neighbourhood Planning Technical Support programme carried out by AECOM. Analysis and commentary on this issue has been provided where relevant and possible in the HNA.

42. The Neighbourhood Plan Area has an unusual housing market. The majority of homes are privately rented by residents and owned by the Welbeck Country Estate, with certain villages in the NA entirely estate owned and rented out and some others mixed with some limited owner occupation present. This is because historically, housing was provided by the estate for the benefit of estate workers. There is very little private ownership or social housing in the NA. More detail on this matter is explored in Chapter 4 on Tenure. Private sale or affordable properties rarely become available, so opportunities for residents to buy their own home or to access Affordable Housing are extremely limited.
43. As a result of this, and due to being a small community, the tenure data for CNHW NA shows a very different picture from the rest of Bassetlaw and the available NA housing sale data sample is extremely limited. Therefore, much of the analysis of house prices in this HNA has had to rely on a proxy of the entire postcode area beyond the NA, to obtain a sufficiently large statistical sample. However, AECOM has supplemented the analysis with location specific commentary as much as possible.

2.3 Planning policy context

45. In line with the Basic Conditions⁷ of neighbourhood planning, Neighbourhood Development Plans (NDPs) are required to be in general conformity with adopted strategic local policies.⁸ Consequently, the relevant elements of the Local Plan are reviewed as part of this Housing Needs Assessment (HNA).
46. CNHW NA is located entirely within the District of Bassetlaw, the northernmost district of Nottinghamshire. The relevant local planning context is therefore as follows:
47. The **Bassetlaw Core Strategy and Development Management Policies DPD**⁹ (Development Plan Document) is the key document in the district's Local Development Framework. Adopted in 2011, it identifies the settlements to which new development will be directed and the amount of new housing and employment land that will be provided in these areas up to 2028.
48. The Core Strategy DPD is the currently adopted Local Plan, although it is due to be superseded by the new **Bassetlaw Draft Local Plan 2020**¹⁰ (published for consultation in January 2020). The District Council consulted on the first Draft Local Plan in early 2019 and consulted on a second Draft Local Plan (Regulation 18 stage) including proposed site allocations for employment and housing opportunities in early 2020¹¹. Upon adoption, this new Local Plan will replace the Core Strategy and Development Management DPD. However, as the new plan has not yet reached the stage of being submitted for and undergoing Examination in Public, current draft policies and allocations are still subject to potential change. However, the HNA still takes into account the policies of this Draft new Local Plan, as they are the most up to date indication of Local Plan policies, and the plan period of the emerging updated CNHW NP is intended to coincide with the plan period of the emerging District Local Plan to 2037.
49. Finally, the existing 'made' **CNHW Neighbourhood Development Plan 2016-2031**¹² is also currently part of the statutory development plan for CNHW. This currently 'made' Neighbourhood Plan of 2016 was supported by the Housing Needs Survey, which was conducted in 2013.
50. While the NA is bordering Bolsover district, there is no requirement for the Neighbourhood Plan to be in conformity with adopted or emerging Bolsover local planning policies, therefore these were not appropriate to examine in detail, as part of this HNA.

2.3.1 Policies in the adopted Local Plan¹³

51. The Bassetlaw Core Strategy DPD 2011, in its Settlement Classification as part of Policy CS1, designates Cuckney as a "Rural Service Centre", and Norton, Holbeck and Welbeck as a part of the category "All Other Settlements".
52. Cuckney is therefore designated as one of the "suitable locations for limited rural growth" (Policies CS1 and CS8), while the other settlements in the NA are designated as "unsuitable for growth" (Policies CS1 and CS9). Growth in Cuckney will help to meet up to 10% (599 houses) of the District's housing requirement, together with the other 19 Rural Service Centres, with an Affordable Housing target of 15%. The housing requirement figure in the adopted Core Strategy is therefore 10% of dwellings in the parish, and a capped growth figure of 20% of dwellings in the eligible settlements, which for CNHW as a whole results in an **adopted growth requirement of 28 dwellings, and a capped growth figure of 38 dwellings**¹⁴.

⁷ Available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

⁸ However, this does not affect the potential for the evidence base underpinning the emerging Local Plan to inform or form part of the evidence base for the Neighbourhood Plan.

⁹ Available at <https://www.bassetlaw.gov.uk/media/1543/cs1adoptedcorestrategy.pdf>

¹⁰ Available at <https://www.bassetlaw.gov.uk/planning-and-building/the-draft-bassetlaw-local-plan/draft-bassetlaw-local-plan-november-2020/draft-bassetlaw-local-plan-november-2020/> - version at the time of writing was published January 2020

¹¹ Please note that after this report was originally completed in early November 2020, a further Draft Local Plan was published by Bassetlaw on 25 November 2020.

¹² Available at <https://www.bassetlaw.gov.uk/planning-and-building/planning-services/neighbourhood-plans/all-neighbourhood-plans-in-bassetlaw/cuckney-neighbourhood-plan-made/>

¹³ Note that only those policies considered relevant to this Housing Needs Assessment have been reviewed, and that the policies reviewed may have been edited for relevance and/or clarity. As such, this summary of relevant policies should not be considered a full summary of the Local Plan in question.

¹⁴ As per Bassetlaw Core Strategy DPD 2011 and confirmed by the Council per e-mail on 05.10.2020

Table 2-2: Summary of Bassetlaw adopted policies with relevance to CNHW Neighbourhood Plan Housing Needs Assessment

Core Strategy & DM Policies DPD 2011 Policy	Provisions
CS1: Settlement Hierarchy	<p>Distribution of new development will be in accordance with the aims of the settlement hierarchy.</p> <p>Cuckney as a 'Rural Service Centre' is a suitable location for limited rural growth.</p> <p>Norton, Holbeck and Welbeck as 'Other Settlements' are unsuitable for growth.</p>
CS8: Rural Service Centres (<i>applies to Cuckney</i>)	<p>Development within Cuckney as a Rural Service Centre will be of a scale appropriate to the current size and role of the settlement and limited to that which will sustain local employment, community services and facilities.</p> <p>Up to 10% (599 homes) of the District's housing requirement will be delivered in the Rural Service Centres through existing permissions and allocations in the Site Allocations DPD.</p> <p>All housing development resulting in a net gain of one or more units will be required to contribute towards the relevant Affordable Housing target (15% in the case of Cuckney), either through on-site provision (where appropriate) or through a financial contribution.</p>
CS9: All Other Settlements (<i>applies to Norton, Holbeck and Welbeck</i>)	<p>Proposals for the development of housing in Norton, Holbeck and Welbeck (within the category of 'All Other Settlements'), other than for conversions or replacement dwellings in line with Policies DM2 and DM3, will not be supported.</p> <p>All housing development resulting in a net gain of one or more units in Norton, Holbeck and Welbeck will be required to contribute towards the achievement of the District's rural Affordable Housing targets, either through on-site provision (where appropriate) or through a financial contribution.</p>
DM5: Housing Mix and Density	<p><u>Housing Mix:</u></p> <p>Proposals for new housing development will be expected to deliver housing of a size, type and tenure appropriate to the site and locality.</p> <p>Proposals will be informed by the Strategic Housing Market Assessment (SHMA); Sub-Regional Housing Strategy; Council's Housing Strategy; local demographic context and future trends; local assessments of housing need and demand (such as this HNA) and other research into household and dwelling size; and with consideration for local market factors.</p> <p>Proposals for new housing for the elderly, including supported and specialist accommodation, will be supported in suitable locations, in line with the role and size of the settlement;</p> <p><u>Housing Density:</u></p> <p>Development proposals will be expected to deliver housing at densities that reflect the specific characteristics of the site and its surrounding area (in terms of both built form and landscape).</p>

Source: Bassetlaw Core Strategy and Development Management Policies DPD

2.3.2 Policies in the emerging Local Plan¹⁵

53. The new **Draft Bassetlaw Local Plan 2020** (published for consultation in January 2020) designates Cuckney as a "Small Rural Settlement" and the other settlements in the NA as "Countryside".
54. It also proposes to alter the arrangement of giving settlements a base requirement as well as a cap, instead providing all parishes with a single capped growth figure only, based on 20% of the number of dwellings in the parish as of August 2018.
55. Grouping by NP area was also altered to grouping by individual parishes. Hence, the new Draft Local Plan presents two separate housing figures for CNHW, which have to be added together. The change in the baseline for calculating the percentages for the cap from settlement to parish also increases the resultant total housing figure for CNHW.
56. However, it is worth noting that this new draft approach is likely to be subject to further refinement in the upcoming updated draft of the Bassetlaw Plan. Therefore, the current proposed CNHW housing requirement is potentially still subject to change and should be monitored by the CNHW NP group, as the Bassetlaw Plan continues to evolve.

Table 2-3: Summary of Bassetlaw emerging policies with relevance to CNHW Neighbourhood Plan Housing Needs Assessment

Draft Bassetlaw Local Plan Policy	Provisions
ST1: Bassetlaw's Spatial Strategy	<p>Growth will be appropriate to the size of each settlement, meet the evidenced need for new homes and jobs and support regeneration of town centres and improvements to infrastructure, services and facilities.</p> <p>Development will be directed to appropriate locations in the settlement hierarchy:</p> <ul style="list-style-type: none"> - For Cuckney this means: growth by up to 20% of the existing number of dwellings currently in the settlement; and - For the other settlements in the NA this means: development in the "Countryside" necessary to that location, including to support the rural economy. <p>10% of housing growth to 2037 (minimum 9,087 dwellings) will be on sites no larger than 1ha.</p> <p>A minimum of 1,090 dwellings on non-allocated sites or sites are to be allocated in Neighbourhood Plans for the Small Rural Settlements.</p>
ST2: Rural Bassetlaw	<p>Small Rural Settlements will collectively accommodate a minimum of 1,090 dwellings. Maximum growth in Cuckney and Norton will be 32 dwellings and 20 dwellings in Holbeck. Therefore, the emerging total maximum growth target in CMHW is 52 dwellings (as per the January 2020 draft Local Plan), from a base number of dwellings in August 2018 to the end of the plan period in 2037, within the settlement boundary of the Neighbourhood Plan¹⁶.</p> <p>Where the 20% figure has been achieved, further development will be supported if it meets relevant criteria within the policy.</p>
ST26: Affordable Housing	<p>The Council will seek the provision of Affordable Housing from schemes of 10 or more residential units, or housing sites of 0.5ha or more, or housing schemes with a maximum combined floorspace of 1000sqm gross internal floorspace:</p> <ul style="list-style-type: none"> - 10% on brownfield sites (of which 100% affordable home ownership); - 20% on greenfield sites (of which 50% for affordable home ownership and 50% Affordable Housing for rent).

¹⁵ Note that only those policies considered relevant to this Housing Needs Assessment have been reviewed, and that the policies reviewed may have been edited for relevance and/or clarity. As such, this summary of relevant policies should not be considered a full summary of the Local Plan in question.

¹⁶ Please note that in the revised November 2020 version of the Draft Local Plan, published since this report was originally completed, a lower 5% has been proposed, to replace the 20% maximum growth target. However, the policy states that "proposals should not exceed the number of dwellings in the eligible settlement(s) in their Parish, by more than 5% individually or in combination with other housing developments with planning permission (granted since 1 April 2018) or through site allocations in respective neighbourhood plans". Therefore, the CNHW NP is still able to bring forward growth beyond this level, to cater for identified needs.

Draft Bassetlaw Local Plan Policy Provisions

ST27: Housing Mix, Type and Density	<p>Within the Small Rural Settlements, densities should reflect the character of the settlement and local housing needs, unless otherwise promoted through a Neighbourhood Plan.</p> <p>Development should provide a mix of market and Affordable Housing, and specialist housing for older people and disabled persons as identified in the SHMA or by other evidence of local needs as supported by the Council.</p>
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Source: Bassetlaw Draft Local Plan January 2020

57. **Please note, that since this Housing Needs Assessment was originally completed at the start of November 2020, Bassetlaw have published a further new Local Plan Draft (dated 25 November 2020)¹⁷, which has limited the growth target in CNWH even further. It states that in Small Rural settlement such as Cuckney, “proposals should not exceed the number of dwellings in the eligible settlement(s) in their Parish, by more than 5% individually or in combination with other housing developments with planning permission (granted since 1 April 2018) or through site allocations in respective neighbourhood plans”. This is a considerable reduction from the previously proposed 20% limit (revised draft policy ST2 Rural Bassetlaw, November 2020 version). However, as the Local Plan retains its support of allocation of sites in Neighbourhood Plans above this level of growth, the figures in this Housing Needs Assessment have not been revised.**
58. **The new Local Plan, while advanced, can still be subject to change as it progresses towards and through Examination in Public. While the draft policy proposal of a 5% growth limit affects the analysis on the quantum of AH that could be delivered as part of market housing proposals (see above) without more significant allocations beyond the 5% in the Neighbourhood Plans, it remains open to the group to allocate further sites and also to explore delivery of some sites for 100% affordable housing.**

2.3.3 Quantity of housing to provide

59. The NPPF 2019, through paragraphs 65 and 66, requires Local Authorities to provide neighbourhood groups with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
60. Bassetlaw has fulfilled that requirement by confirming that Cuckney and Norton has a draft maximum housing requirement of 32 dwellings to be accommodated within the area to the end of the Plan period from baseline number of dwellings in August 2018, plus an additional 20 dwellings for Holbeck, making a total of 52 dwellings overall for CNHW NA.¹⁸ This equates to a maximum addition of 20% to the existing number of dwellings. No dwelling target has been stated for Welbeck, which is classed as “countryside”. Villages in this category are expected to support development necessary to that location, including those which support the rural economy, but are not required to deliver a certain number of homes. Therefore, 52 dwellings is the total maximum number of housing to be provided in the CNHW from 2018 to 2037 (the end of the plan period), in line with emerging new Local Plan.
61. Given that the NPPF requirement has already been fulfilled, the question of how many houses to plan for has been answered. It is therefore outside the scope of this Housing Needs Assessment. The issue of quantity has thus been excluded from the Research Questions (see Chapter 3 below).
62. Note that the Government’s August 2020 consultation proposals for ‘Changes to the current planning system’ include a temporary measure to lift the small sites threshold. This would mean that on sites of up to 40 or 50 units, developers would not need to contribute to Affordable Housing.¹⁹ The purpose of this time-limited change (its duration is currently unknown) is to support small housebuilders as the economy recovers from the impact of Covid-19.
63. It is important to note here because the housing requirement for CNHW is only marginally higher than the number of dwellings that would need to be delivered on a single site in order for Affordable Housing contributions to be required. It is therefore only likely that Affordable Housing will be built on normal development sites in the NA if more than 40 or 50 dwellings are planned for any single site (while this temporary change applies). Turning to the known housing

¹⁷ Available at <https://www.bassetlaw.gov.uk/media/6023/draft-bassetlaw-local-plan-2020-full-version.pdf>

¹⁸ As per the Bassetlaw Draft Local Plan (January 2020), Policy ST2 Rural Bassetlaw and confirmed by the Council on 05.10.2020.

¹⁹ Available at: <https://www.gov.uk/government/consultations/changes-to-the-current-planning-system>.

allocations for CNHW, this is not likely to be the case if those allocations are built out during the period of this temporary change.

64. When the temporary period ends, the Affordable Housing requirement in the NA will revert to the relevant adopted Local Plan policy, which, in this case, requires Affordable Housing contributions on all sites delivering one or more dwellings, or to the emerging new Local Plan policy, if adopted by this point, which requires Affordable Housing from any development which provides 10 or more dwellings.
65. It is also important to note that this temporary change does not impact sites allocated solely for Affordable Housing, or any Affordable Housing exception sites allocated in the Local or Neighbourhood Plan. Finally, given that the new CNHW Neighbourhood Plan is yet to be made, it is possible that the temporary period will have already elapsed by the time that it comes into force. The neighborhood planners are advised to take note of this proposal as it evolves through the consultation process.

2.3.4 Policies in the current “made” Neighbourhood Plan

66. The CNHW NP ‘made’ in 2017 did not include a housing target. Policies relevant to housing need are summarized below:

Made CNHW NP Policy	Provisions
Policy 3: Housing Mix & Type	Housing mix is required to reflect the needs identified in the latest HNS; This needs to be demonstrated in terms of different house types and bedroom numbers.
Policy 4: Affordable Housing	Affordable Housing will be delivered on allocated sites in line with latest HNS / other appropriate evidence identifying local need.

3. Approach

3.1 Research Questions

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

3.1.1 Tenure and Affordability

- 70. The neighbourhood planning group would like to understand the needs of the community for housing of varying tenures, as well as the relative affordability of those tenures that should be provided to meet local needs now and into the future.
- 71. This evidence will allow CNHW 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.
- 72. In this particular NA, tenure is a particularly pertinent topic. This is because, most unusually for this country, the NA contains an extremely small proportion of private homes for sale or Affordable Housing for rent or sale. The large majority of local residents live in accommodation privately rented from the Welbeck country estate. This currently severely limits the housing choices available for those wishing to remain in or move to the area.

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

3.1.2 Type and Size

- 73. The neighbourhood planning group is seeking to determine what size and type of housing would be best suited to the local community. Issues reported by CNHW with the type and size of current housing stock relate largely to its homogeneity, as much of it was built as estate-owned workers accommodation in the 1860s.
- 74. The aim of this research question is to provide neighbourhood planners with evidence on the types and sizes needed by the local community. This will help to shape future development so that it better reflects what residents need.

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

3.1.3 Holiday Homes

- 75. The mismatch of the supply of housing stock with demand is evident in the NA, due to a number of the former workers' houses now standing empty and residents leaving the area, resulting in a declining population. Issues reported by the Neighbourhood group relate primarily to the age, quality and homogeneity of the local housing stock, with many of the properties affected by cold and damp, high rates of fuel poverty and linked indicators of deprivation, rural broadband issues, and no consistent central heating or phone signal²⁰.
- 76. The Neighbourhood Group report that the estate has tried to address issues of condition through conversion. However, the high cost of this process has resulted in properties which are unaffordable on average local incomes. Houses which were not possible to sell to those residing locally are therefore being converted into holiday homes.

RQ 3: Is there a local housing need for those properties being converted to holiday homes in the NA or do they represent excess capacity which could appropriately be used for holiday homes? What methods of interventions could be used to regulate holiday lettings or sale as holiday homes if this was desired?

²⁰ As related by the group in the inception call for this HNA, held on 03.09.2020

3.2 Relevant Data

3.2.1 Local authority evidence base

77. It is appropriate for neighbourhood planners to refer to existing needs assessments prepared by the Local Planning Authority (LPA) as a starting point. As CNHW NA is located within Bassetlaw's planning area, we therefore turned to the most recent relevant Strategic Housing Market Assessment (SHMA), which is the North Derbyshire and Bassetlaw SHMA – OAN Update 2017²¹.
78. For the purpose of this HNA, data from Bassetlaw's own evidence base to support their housing policies has been considered applicable and relevant unless it conflicts with more locally specific and/or more recently produced evidence. The housing market evidence draws upon a range of data including population and demographic projections, housing market transactions, and employment scenarios. As such, it contains a number of points of relevance when determining housing need within the NA and has been referenced as appropriate.

3.2.2 Other relevant data

79. In addition to the Bassetlaw evidence base, we have assessed other evidence to ensure our study is robust for the purposes of developing policy at the NP level and is locally specific. This includes data from both the Censuses 2001 and 2011, as well as from a wide range of other data sources, including:
- Land Registry data on prices paid for housing within the local market;
 - Population and household projections produced by the Office of National Statistics (ONS);
 - Information on current property asking prices, for housing for sale or rent, from [home.co.uk](https://www.rightmove.co.uk/);
 - The Neighbourhood-level Housing Survey and consultation work which was undertaken in 2012-13 to support the 'made' CNHW Neighbourhood Plan, providing more local detail; and
 - The Use Class Order and commentary available on Planning Portal²², other local authority and neighbourhood plan policy and guidance available on holiday homes²³ and commentary on the use class of holiday homes²⁴.

²¹ Available at <https://www.bassetlaw.gov.uk/media/3241/shma-oan-update-oct-2017.pdf>

²² [Town and Country Planning \(Use Classes\) Order 1987 \(as amended\)](https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use) including Changes to Use Classes from 1 September 2020; see https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use for further explanation and detail

²³ Including London Borough of Islington Preventing Wasted Housing Supply SPD available at <https://democracy.islington.gov.uk/documents/s4988/Appendix%201%20-%20Preventing%20Wasted%20Housing%20Supply%20SPD%20July%202015.pdf>; and Bridport Neighbourhood Plan available at <https://www.dorsetcouncil.gov.uk/planning-buildings-land/planning-policy/dorset-council-planning-policy/neighbourhood-plans-in-dorset/bridport-area-neighbourhood-plan.aspx>

²⁴ Including commentary by Keystone Law available at <https://www.keystonelaw.com/keynotes/holiday-lets-may-be-a-change-of-use>; and commentary on planning resource available at <https://www.planningresource.co.uk/article/1209080/removal-holiday-occupancy-conditions-q---dcp-section-97>

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

RQ1: What Affordable Housing (e.g. social housing, affordable rented, shared ownership, intermediate rented) and other market tenures should be planned for in the housing mix over the Neighbourhood Plan period?

4.1 Introduction

80. This section examines the tenure of dwellings in the current stock and recent supply. It then considers the affordability of housing within the area to local households. Drawing on existing evidence and AECOM's estimates for the NA, this section quantifies the need for Affordable Housing for the NP. This includes Affordable Housing for rent (typically social or affordable rents) and Affordable Housing to buy. The scale of need for these homes can justify policies that guide new developments to provide Affordable Housing.²⁵

4.2 Definitions

81. Tenure refers to the legal arrangements in place that enable a household to live in their home; it determines householder rights and influences the level of payments to be made in return for these rights. Broadly speaking, tenure falls into two categories, Affordable Housing and Market Housing, depending on whether the household benefits from a subsidy of some sort to enable them to live in their home.
82. It is necessary at this stage of the study to make clear the distinction between Affordable Housing as planning terminology and the colloquial meaning of the phrase. In the course of this study, we refer to Affordable Housing, with capital letters, to denote those forms of housing tenure that fall within the definition of Affordable Housing set out in the current NPPF: social rent, affordable rent, affordable private rent (brought forward by build to rent schemes), and forms products designed to offer affordable routes to home ownership.²⁶
83. The definition of Affordable Housing set out in the NPPF makes clear the Government's commitment to home ownership (broadening a definition which had previously referred only to social and intermediate housing to include a range of low-cost housing opportunities for those aspiring to own a home). As part of this effort, the Government has recently proposed to introduce First Homes to provide at least a 30% discount on new market housing for sale.²⁷ However, the NPPF and Homes England funding for Affordable Housing recognise the important role of affordable rent tenures for those unable to afford home ownership.

4.3 Current tenure profile

84. The current tenure pattern is a key characteristic of the local 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. In the case of CNHW, it also reflects the history of the NA as worker accommodation for a large country estate. Table 4-1 below presents Census data from 2011; this table shows the distribution of how households occupy their homes within CNHW, compared to the rest of Bassetlaw and England.
85. CNHW NA has an unusual tenure distribution, due to the historic legacy from the Welbeck country estate, with a very low level of home ownership at 17% (compared to just under 70% in the rest of the local authority and 63% nationally). Levels of social renting are also low at under half the percentage seen across Bassetlaw or England and private renting is unusually high. Over half of CNHW households privately rent their home, while in the rest of the LA area and the rest of England, only 12.5% and 16.8% of households rent, respectively. Shared ownership is only represented in a very minor share of the market, with only 0.4% in CNHW and across Bassetlaw, and 0.8% across the country.

²⁵ PPG Paragraph: 021 Reference ID: 2a-021-20160401, available at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

²⁶ NPPF 2019.

²⁷ The latest consultation proposals, published in August 2020, state that 'The minimum discount for First Homes should be 30% from market price which will be set by an independent registered valuer' and 'Local authorities will have discretion to increase the discount to 40% or 50%. This would need to be evidenced in the local plan making process.'

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

Tenure	Households CNHW
Owned	44
Shared ownership (part owned and part rented)	1
Social rented	19
Private rented	127
Number of households across all tenure	250

Sources: Census 2011, AECOM Calculations

Table 4-2: Tenure (households) in CNHW (%), 2011

Tenure	Cuckney, Norton, Holbeck and Welbeck	Bassetlaw	England
Owned	17.6%	69.5%	63.3%
Shared ownership	0.4%	0.4%	0.8%
Social rented	7.6%	15.9%	17.7%
Private rented	50.8%	12.5%	16.8%

Sources: Census 2011, AECOM Calculations

86. In Table 4-2, we note the changes in tenure during the intercensal period. Ownership in CNHW increased significantly (although post-2011 levels are still comparatively very low). Shared ownership in CNHW has remained low (while levels of this tenure cross Bassetlaw and England rose significantly). Social and private renting in CNHW both increased very slightly at around 4-5 percent, while private renting in the rest of the district and country increased much more significantly, at a rate of between 80 to over 100 percent.

Table 4-3: Rates of tenure change in CNHW, 2001-2011

Tenure	Cuckney, Norton, Holbeck and Welbeck	Bassetlaw	England
Owned; total	37.5%	4.6%	-0.6%
Shared ownership	0.0%	50.9%	30.0%
Social rented; total	5.6%	-13.7%	-0.9%
Private rented; total	4.1%	112.1%	82.4%

Sources: Censuses 2001 and 2011, AECOM Calculations

4.4 Affordability

87. Having reviewed the tenure of the existing housing stock in CNHW, the wider area and the findings of the SHMA, this report assesses the affordability of homes to those living in the Neighbourhood Plan area.
88. The following analysis considers house prices and rents in the area and whether these are affordable to local households on the basis of their incomes or earnings. Poor or worsening affordability for homes to rent or buy can indicate the need to provide Affordable Housing.

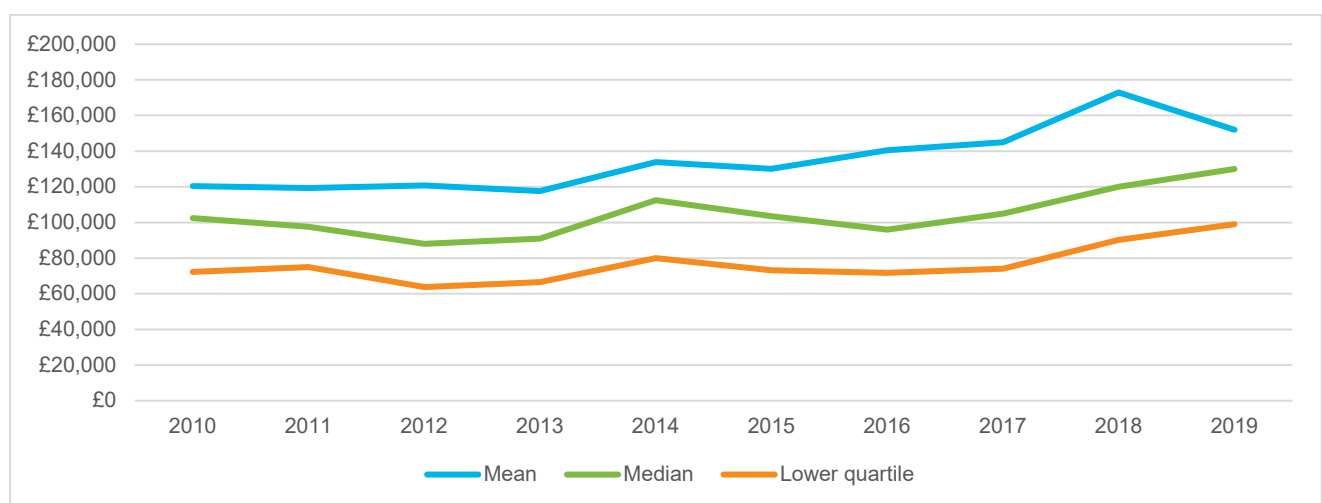
4.4.1 House prices

89. 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.
90. Please note that for all house price data in CNHW, a proxy of the whole post code area has had to be used, due to the unusually small sample of house price data available. Only nine sales were recorded by Land Registry over the past ten year in the NA, all of them having taken place between 2015-2018. Therefore, all of the following tables and analysis examines house prices across the wider postcode area in which CNHW is located, which provides a sample

of 1,593 sales over 10 years, across the whole S80 and NG20 postcodes covering the Worksop and Mansfield areas, in which the NA is located.

91. Across the nine market sales samples which were located directly in the CNHW NA, average house prices were extremely varied, ranging from £128,000 to £583,500, with no clear patterns of growth discernable due to this variety and the small size of the sample.
92. Figure 4-1 below therefore looks at selected measures of house prices for the postcode area in which CNHW is located. It shows that patterns in house prices have generally been mirrored across different levels, with very modest but steady increases across all three house price measures (mean, median and lower quartile) over time, and only a slight widening of the gap between mean and median prices after 2015, which was remedied by a dip in mean prices only, between 2018-2019.
93. PPG makes clear that lower-quartile house prices may be used as a benchmark for entry-level home prices.²⁸ Entry-level properties are typically those with one or two bedrooms – either flats or houses.

Figure 4-1: House prices by quartile in the post code area in which CNHW is located between 2010 and 2019



Source: Land Registry PPD

94. Table 4-4 below breaks down house prices by type of house, as recorded by Land Registry Price Paid Data (PPD). It shows that house prices in the area have been, and continue to be modest, with a growth of 26.2% overall in the previous decade.
95. The housing stock in the area is relatively homogenous, with no prices at all recorded for flats in 2010-11 and a fall in the price of flats overall over the following 8 years, while other property type prices have increased. This indicates lower demand for flats in the area. Only 17 flats were sold in total in the postcode area over the whole ten year period, with many years only recording one sale. This is an extremely small sample, which results in a large variation of prices, depending on the location and quality of the few properties in question, rather than really indicating average price growth in the market overall.

Table 4-4: House prices by type in the post code area in which CNHW is located, 2010-2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	PRICE GROWTH
Detached	£176,825	£187,243	£209,274	£196,651	£201,499	£244,039	£255,061	£247,446	£260,342	£231,910	31.2%
Semi-Detached	£114,368	£93,397	£89,205	£95,696	£110,097	£100,512	£111,816	£110,618	£121,326	£135,120	18.1%

²⁸ See Paragraph: 021 Reference ID: 2a-021-20190220, available at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

Terraced	£85,214	£67,867	£79,614	£64,481	£95,019	£86,341	£75,135	£72,820	£84,351	£96,054	12.7%
Flats	-	-	£63,000	£96,583	£85,000	£63,000	£68,490	£69,750	£156,750	£59,225	-6.0%
All Types*	£120,463	£119,314	£120,708	£117,610	£133,796	£130,144	£140,414	£144,951	£172,915	£152,069	26.2%

Source: Land Registry PPD

4.4.2 Income

96. Household incomes determine the ability of households to exercise choice in the housing market, and consequently the level of need for Affordable Housing products. Two sources of data are used to examine household incomes in the NA.
97. The first source is locally specific but limited to the average total household income and the median net annual household income before housing costs (or take-home pay). This is the average household income estimates published by ONS²⁹ at the level of the Middle-layer Super Output Area (MSOA)³⁰. In the case of CNHW the MSOA most suitable for use as a proxy for the NA boundary is E02005848 Bassetlaw 014. Further details on the extent of this MSOA, including a map, and why it was selected as a proxy for the Neighbourhood Plan area, are set out in Appendix A.
98. The average total household income before housing costs (equalised) across E02005848 Bassetlaw 014 in 2018 was £40,200. This figure is typically used by mortgage lenders to assess a household's ability to afford to borrow.³¹
99. The second source of data is Lower Quartile (LQ) average earnings. This is helpful for understanding affordability challenges among those with lower than average earnings. However, this data relates to individual earnings and whilst this is an accurate representation of household incomes where households have one earner, it does not represent household income where there are two people earning. It is also only available at the District level.
100. It is derived from ONS annual estimates of paid hours worked and earnings for UK employees to local authority level. Although 2019 provisional data has been published, the revised 2018 data is considered more robust and is therefore used here.
101. Bassetlaw's gross LQ weekly earnings for 2018 was £269, or approximately £13,963 per year. This is the LQ income before taxes (or benefits) for individual earners and so only correlates with the measure of household incomes above for single-person households. To estimate the income of LQ-earning households with two earners, the annual income is doubled, to £27,926.

4.4.3 Affordability Thresholds

102. In order to gain a clearer understanding of local affordability, it is also useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds'. Purchase thresholds denote the standard household income needed to access mortgage products, and income thresholds denote the maximum share of a family's income that should be spent on accommodation costs.
103. AECOM has determined thresholds for the income required 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 NPPF. These calculations are detailed in Appendix B. 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.

²⁹Available at

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

³⁰ An MSOA is a statistical area defined for Census purposes. For further information on MSOAs, see

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

³¹ Total annual household income is the sum of the gross income of every member of the household plus any income from benefits such as Working Families Tax Credit.

104. Table 4-5 shows the cost of different tenures and the annual income required to support these costs within CNHW (please note that as explained above, house price and rental averages had to be based on the wider post code area average, due to small sample size in the NA and income averages are based on MSOA data). The income required column is the annual income needed to support ongoing housing costs, but does not reflect the cost of a deposit (which we have assumed to be 10% of the value to be purchased) or the possibility that households able to access market housing for purchase may already hold equity from an existing property.

Table 4-5: Affordability thresholds in CNHW, based on house prices and rents in the wider post code area and MSOA average incomes (income required, £)

Tenure	Mortgage Value	Rent	Income required	Affordable on mean incomes? £40,200	Affordable on LQ 1 incomes? £13,963	Affordable on LQ 2 incomes? £27,926
Market Housing						
Median House Price	£117,000	-	£33,429	Yes	No	No
LA New Build Mean House Price	£202,506	-	£57,859	No	No	No
LQ/Entry-level House Price	£89,100	-	£25,457	Yes	No	Yes
Average Market Rent	-	£6,330	£21,100	Yes	No	Yes
Entry-level Market Rent	-	£6,240	£20,800	Yes	No	Yes
Affordable Home Ownership						
Discounted Market Sale (-20%)	£104,000	-	£26,743	Yes	No	Yes
Discounted Market Sale (-30%)	£91,000	-	£23,400	Yes	No	Yes
Discounted Market Sale (-40%)	£78,000	-	£20,057	Yes	No	Yes
Discounted Market Sale (-50%)	£65,000	-	£16,714	Yes	No	Yes
Shared Ownership (50%)	£16,714	£5,417	£22,131	Yes	No	Yes
Shared Ownership (25%)	£8,357	£8,125	£16,482	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£5,056	£20,224	Yes	No	Yes
Social Rent	-	£4,603	£18,412	Yes	No	Yes

Source: AECOM Calculations

105. The income required to afford the different tenures is then benchmarked in Figure 4-2 against the three measurements of MSOA household income set out above. These are the average total household income for E02005848 Bassetlaw 014 at £40,200, the lower quartile gross earnings for Bassetlaw for single-earners at £13,963, and lower quartile gross earnings for dual-earning households at £27,926.
106. Taking into consideration the affordability thresholds set out above, it is apparent that the income required to buy an average market home for sale is lower than what would be expected to be available to those on average household incomes. This means that an average market home in the postcode area covering CNHW would generally be affordable to those on an average income.
107. The income required to buy an average entry-level home for sale is higher than the average single income of those on lower quartile household incomes, but lower than an average lower quartile household income where there are two earners. This means that an entry-level home in the wider postcode area is affordable to those on the lower income scale, so long as the household has two earners. If a household received two lower quartile incomes, all tenures would become affordable, except median and new build market housing for sale.
108. None of the tenures for rent or for sale represented above, including social rent, would be affordable to a household on a single lower quartile income, unless the household received benefits to help with housing costs.
109. The inability of those households relying on a single lower quartile income to afford entry-level market rents, affordable rent and social rent suggests that such households are likely to rely on benefits to help meet housing costs across all tenures, and may occupy rooms in shared dwellings rather than their own self-contained property. However, as those households on two lower quartile incomes can afford almost all tenures, it appears that CNHW is accessible

as a place to live for a wide range of incomes, including lower income households, even without recourse to Affordable Housing or benefits, when analysis is solely based on prices, rents and incomes. On this basis and taking into account the low existing level of social renting in CNHW, reliance on Affordable Housing in the area would appear to be not very pronounced.

110. However, CNHW is in the unique position of having an extremely low stock of existing market housing. Therefore, new build is likely to represent the only form of market housing available to buy, except for a very small minority in CNHW. New-build market homes (based on new build prices across the LA area) on the other hand are unaffordable to all ranges of local average and lower quartile incomes, suggesting that new build market housing is unlikely to meet much of local housing need in CNHW.
111. Government policy aimed at tackling the housing crisis continues to attach high priority on helping those on modest incomes and others who are unable to afford market housing for purchase, such as younger buyers, to access affordable routes towards homeownership.³² This would be exceptionally pertinent in CNHW, where home ownership is low, not due to high market sale prices of existing properties but rather because of a lack of resale stock and high prices of new build properties.
112. In the case of CNHW, the figure below suggests that the most appropriate tenures to help implement this policy goal of extending home ownership locally are discounted market sale with a discount of at least 31%, as the discount would need to be based on the price of a new build home. For those on the lowest incomes, i.e. households with only a single lower quartile income, the only way to make any of the tenures, including social housing, affordable is through benefits.
113. Table 4-5 shows that households in CNHW with incomes between £20,800 and £25,457 are able to rent in the market but unable to buy. When using the assumption that the majority of homes for sale in CNHW would be new builds, this income bracket extends from £20,800 to as much as £57,859. An unusually large percentage of households may therefore need affordable home ownership options to buy their own home in CNHW, unless they can access one of the few existing market homes for sale or leave the NA. There are a range of affordable routes to home ownership tenures, i.e. those aimed at households unable to afford to buy in the market. With regard to these products and the discounts required, the following observations can be made:
 - There is no discount required on the average market sale price to enable households on average incomes to afford to buy, however very few CNHW residents are likely to be able to find such a home to buy.
 - Whether discounted market sale is affordable will depend on whether properties are priced in relation to average, new build or entry level homes so developers will view discounts differently. New build homes are often more expensive than properties for sale in the second-hand stock, which are rare in CNHW. Unfortunately, due to the small sample size, it is not possible to provide robust new build prices at the NA level so LPA prices have been used.
 - Discounts on new build prices are unlikely to make homes more affordable than entry level properties in the existing stock. However, as there is very limited existing stock, this may well be the only home ownership option available to CNHW residents, unless they leave the NA. Therefore, discounts required are likely to be larger.
 - In the case of CNHW, a minimum discount of 31% on the price of a new build property would enable a household on an average income to access home ownership. An even higher discount would be required to extend this option to households on two lower quartile incomes (52%) or to households on a single lower quartile income (76%).
 - 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 average build cost for a 2-bedroom home (assuming 70 sq. m and a build cost of £1,500 per sq. m) would be around £105,000.³³ This cost excludes any land value or developer profit. This is likely to mean that any of the discounted home ownership products listed above (the highest price of which is 104,000) are likely to be unviable to develop without subsidy.

³² See the White Paper 'Fixing Our Broken Housing Market', at https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/590464/Fixing_our_broken_housing_market_-_print_ready_version.pdf

³³ This estimate is included for illustration purposes. £1,500 build cost per sq m is a reasonable estimate of current costs (mid 2020); 70 sq m for a 2 bedroom property is consistent with the Government's Nationally Described Space Standards

- The Government's proposed First Homes product would provide a minimum discount of 30% on new homes. New build prices are not available at the neighbourhood level because the number of transactions is too low. However, median average prices provide a reasonable proxy for the price of new homes. In Bassetlaw, a 30% discount on average prices would be more than sufficient to extend home ownership to households with average or two lower quartile incomes, and households on average incomes would not require a discount at all to afford home ownership. However, in CNHW, the 30% discount would likely need be to an average new build house price rather than to a median house price, to ensure viability. While more expensive, this would still be broadly affordable for households on average CNHW incomes (only 1% short of the 31% required discount as calculated in this HNA).
- The income required to access Rent To Buy is the same as that required to afford market rents (i.e. an income of £21,100). This would therefore also represent one of the more affordable routes to home ownership for households with average or lower quartile incomes.
- Neighbourhood Plans and Neighbourhood groups have little control or influence level over discounts achieved on market sale properties, but the LPA has a role in this. The LPA already promotes Affordable Housing for rent and for sale through adopted Core Strategy policy CS8 and through Draft Local Plan policy ST26. However, as the rest of the LPA is unlikely to have the same issues with market housing stock for resale, the matter of discounts of Affordable Housing for sale is something that should be discussed by CNHW Neighbourhood group with the LA.

114. Table 4-6 below shows that a 31% discount would be required in order for new build properties to be affordable to households on CNHW average incomes, which is only marginally above the 30% minimum discount envisaged by government for the First Homes product.

115. The latest Government consultation on 'Changes to the current planning system'³⁴ proposes that Local Authorities will have discretion to increase the discount on First Homes to 40% or 50%, but that this would need to be evidenced in the Local Plan making process. Although it is expected that the decision to require a higher discount and the evidence supporting it would be undertaken at district- or borough-wide level, the evidence presented in this HNA may be helpful in advancing that discussion. The evidence gathered here suggests that seeking a discount slightly higher than 30% would be necessary in CNHW to make new build market sale units affordable to local residents on average or lower incomes. As market units for resale are in very short supply, this may be the only way to increase home ownership in CNHW, which is unlikely to be the case in the rest of the LA area, as CNHW's housing supply situation is so unusual.

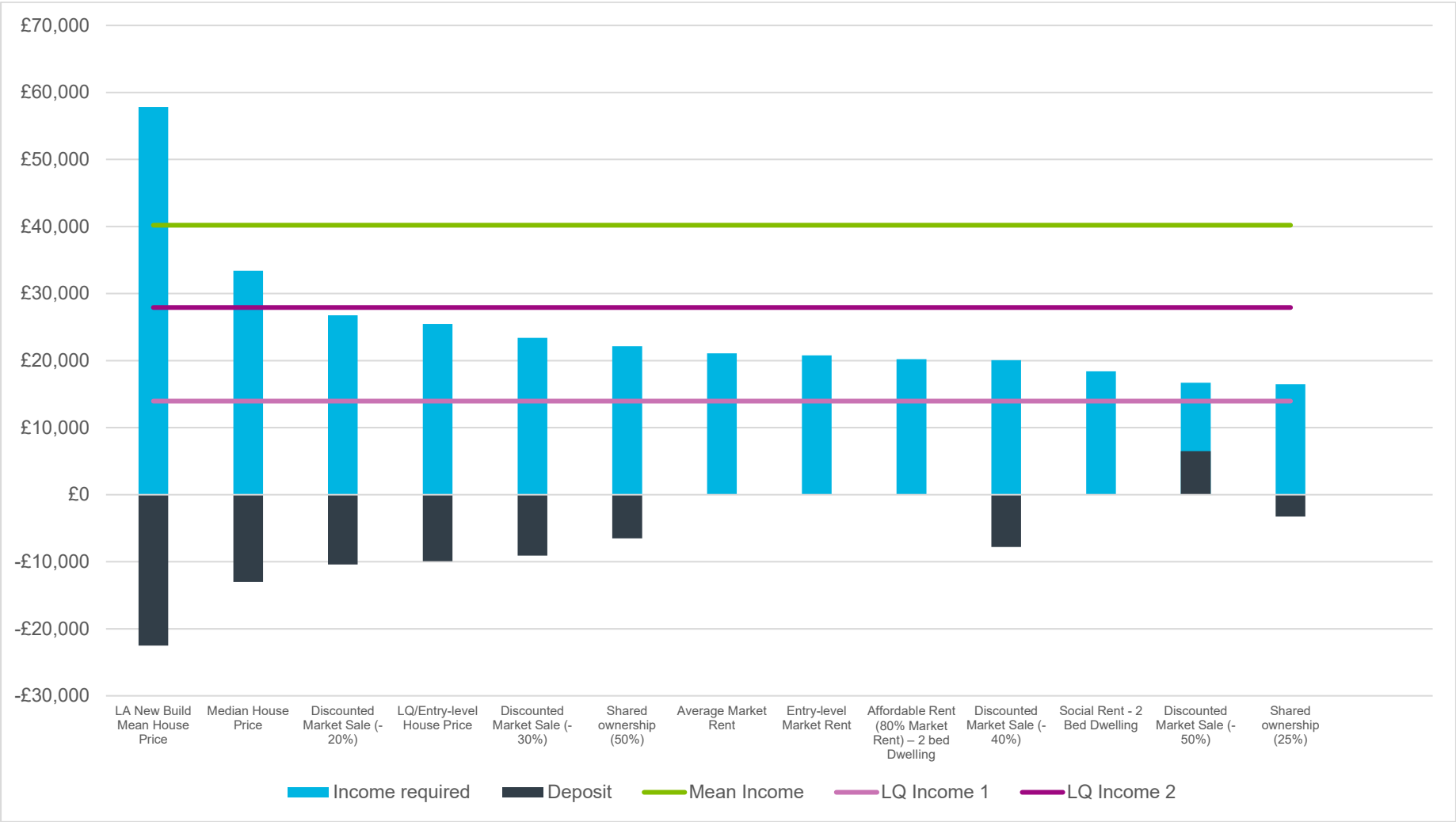
Table 4-6: % Discount on Sale Price Required for Households on Mean Incomes to Afford

Mean household income in NA:	£40,200
LQ individual earnings (on one income)	£ 13,963
LQ individual earnings (on two incomes)	£ 27,926
Tenure/ product:	Discount on sale price required:
- <i>Market sale (Average)</i>	-20%
- <i>New build market sale (Average for LA)</i>	31% (rising to 52% for households on two lower quartile incomes and to 76% for households on a single lower quartile income)
- <i>Entry level sale (LQ)</i>	-58%

Source: Land Registry PPD; ONS MSOA total household income

³⁴ Available at: <https://www.gov.uk/government/consultations/changes-to-the-current-planning-system>.

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



Source: AECOM Calculations

4.5 Affordable housing- quantity needed

116. The starting point for understanding the need for Affordable Housing in CNHW NA is the relevant Strategic Housing Market Assessment (SHMA). A SHMA was undertaken for Bassetlaw in 2013, with an update in 2017. 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 (PPG) at the time. The 2017 SHMA Update table 48 identifies the net need for 134 additional affordable homes each year in Bassetlaw as a whole. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents. A small proportion of these households may be able to afford shared ownership because in some cases it is more affordable than market rents, especially when available at a share of 25%.
117. When the SHMA figures are pro-rated to CNHW NA based on its share of the population (546 people, or 0.74% of the LPA's population of 75,866 as per the 2011 Census), this equates to 1 home per annum or 17 homes over the Neighbourhood Plan period 2020-37 (predominately for social/affordable rent). However, pro-rating District level estimates of Affordable Housing need to rural areas presents problems in practice. The District level figures are likely to represent higher needs in the urban areas of the District where there is a large social housing stock and larger numbers of households living in the PRS on housing benefit. Both of these factors tend to generate higher needs. By contrast, in rural villages like Cuckney the lack of social housing means there is no need generated from households already living in the sector. Similarly, households who may need social housing often move away to areas where their needs are more likely to be met (potentially because there is social housing available). This means it is difficult to identify need for social/affordable rented housing within CNHW.
118. In addition, the local authority has informed AECOM that there are currently about 17 households in Bassetlaw unable to access affordable rented homes suitable to their needs, all of which have a connection to the CNHW Neighbourhood Plan area.
119. Within the 17 applicants on the housing waiting list who have a connection with the NP area there are:
- 7 Single Senior Citizens;
 - 3 Families with 1-2 Children;
 - 2 Single over 40;
 - 2 Single under 40; and
 - 3 Couples with more than 2 Children.
120. Additionally, there are many more applicants who have indicated the CNHW NA as an area they would like to reside in. Of those, there are:
- 52 Couples over 40;
 - 105 Couples Senior Citizens;
 - 580 Families with 1-2 Children;
 - 350 Families with more than 2 Children;
 - 10 Senior Citizens with Dependents;
 - 85 Senior Citizens who are Single;
 - 203 Single under 40's applicants; and
 - 130 Single over 40's applicants.
121. While it is difficult to use this small sample number to calculate a more accurate Affordable Housing for rent need figure for CNHW, this waiting list information would justify delivering the 17 affordable units needed (pro-rated from the SHMA) earlier rather than later in the plan period. If this cannot be achieved, the Neighbourhood Plan group may wish to support boosting Affordable Housing supply in different ways, to address need. Whichever calculation is used to estimate Affordable Housing need for rent in CNHW, the conclusion remains that there is evidence of need, although the numbers needed are not very high. Existing Affordable Housing stock, while limited, is likely to help accommodate some of the emerging need in future years, as 19 people are currently already living in affordable rented

accommodation in CNHW and there should be at least some turnover in this accommodation over the years (with vacated properties satisfying some proportion of newly arising need).

122. To complement the pro-rated SHMA figure of 17 units needed of Affordable Housing for rent over the plan period, Figure 4-3 estimates potential demand for affordable home ownership products within the CNHW NA. This estimate broadly counts households living in the private rented sector (PRS) who are not on housing benefit and new households likely to form over the plan period who are likely to enter the private rented sector (but not require housing benefit). In CNHW this is an unusually high proportion of households. The model aims to estimate the number of households who can rent but can't buy on the basis of their incomes. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The latter is likely to be the most substantial barrier to home ownership in Cuckney, due to the unusually low stock and turnover of existing homes for sale.
123. The model AECOM uses to estimate Affordable Housing for sale need discounts 25% of households renting, assuming a proportion of those renting privately will be renting out of choice. This leaves around 5.7 household per annum who may be interested in affordable home ownership (97 over the plan period).

Figure 4-3: Estimate of the potential demand for Affordable Housing for sale in CNHW

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in NA	154.8	Census 2011 number of renters x national % increase to 2018
1.2 Percentage renters on housing benefit in LA	24.4%	% of renters in 2018 on housing benefit (based on LA proportion)
1.3 Number of renters on housing benefits in NA	37.8	1.1 x 1.2
1.4 Current need (households)	87.8	Current renters minus those on HB and minus 25% assumed to rent by choice
1.5 Per annum	5.2	1.4/ plan period
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	21.0	LA household projections for plan period (2014 based) pro-rated to NA
2.2 % of households unable to buy but able to rent	33.9%	Current % of households in PRS
2.3 Total newly arising need	7.1	2.1 x 2.2
2.4 Total newly arising need per annum	0.5	2.3/ plan period
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of Affordable Housing	1.2	Number of shared ownership homes in NA (Census 2011 + new build to 2018/19)
3.2 Supply - intermediate resales	0.1	3.1 x 5% (assume rate of re-sale)
NET SHORTFALL (OR SURPLUS) PER ANNUM		
Shortfall (per annum)	5.7	Shortfall = (Step 1.5 + Step 2.4) – 3.2

Source: AECOM model, using Census 2011, English Housing Survey 2018, CLG 2014 based household projections and net additions to Affordable Housing stock. Figures may not sum due to rounding.

124. However, a caveat should be added at this point, regarding the potential limitations of this model and the resulting demand figure for affordable housing for sale, in the case of CNHW. The model essentially takes into account the current number of renters and assumes most of them would own if they could afford to. Because the number of renters in CNHW is so unusually high, the result of the AH for sale model is much higher than AECOM would typically expect for a similar sized settlement with a more typical proportion of renters.
125. It is likely to be accurate that demand for affordable home ownership is much higher in CNHW for this exact reason. However, there is also the possibility that some of the renters in CNHW do not rent because they cannot afford to buy,

but simply because there are no properties to buy. So while they may wish to own, they may not necessarily require (or qualify for) subsidised routes to ownership.

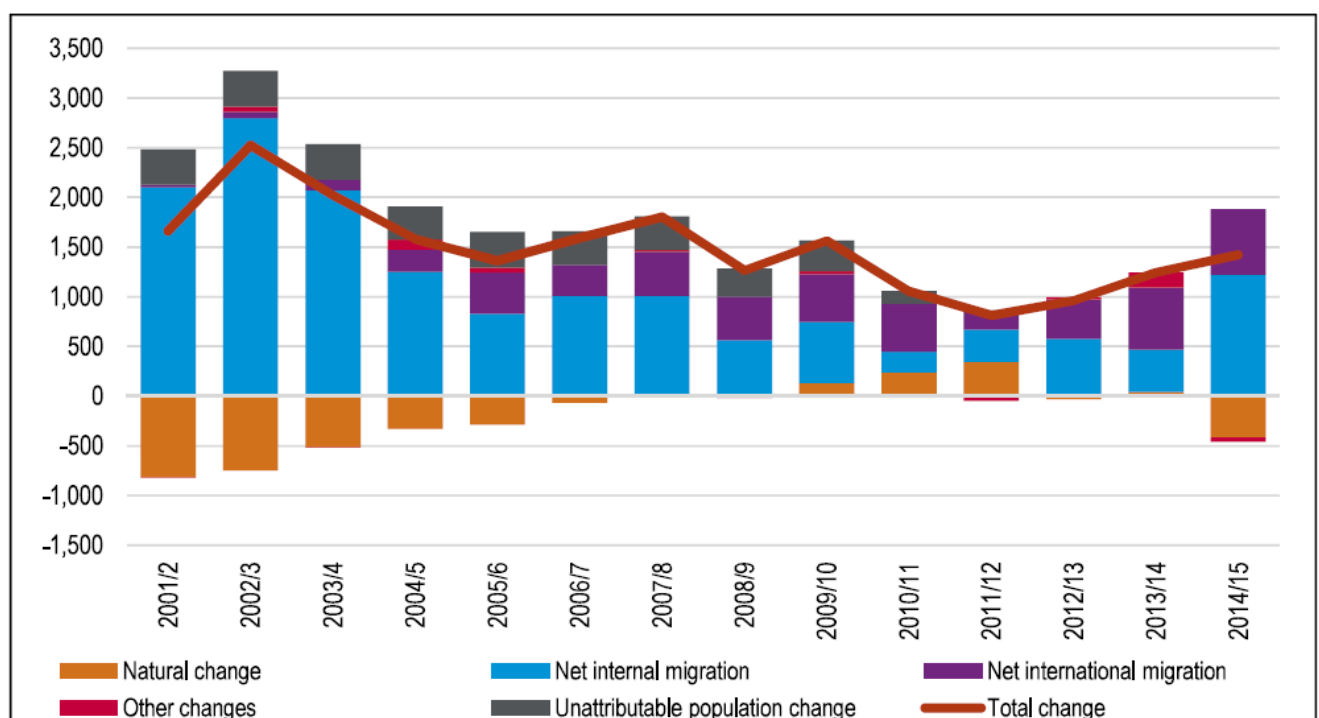
126. It's also possible that people who wish to rent somewhere in the wider area around Worksop tend to cluster in the NA rather than elsewhere because of the relatively high availability of rented options in CNHW. Therefore, it is not certain that an assumption of only 25% of local renters renting by choice is justified in these very unusual local conditions. This is a matter which the group may wish to consider as they formulate their new Neighbourhood Plan.
127. It is also important to keep in mind that the households identified in the estimate in Figure 4-3 are, by and large, adequately housed in the private rented sector. They do not lack their own housing but are likely to prefer to buy rather than rent. Their need is therefore less urgent than that of households requiring affordable rented housing.
128. There is no policy or legal obligation on the part either of the Local Authority or of neighbourhood planners to meet Affordable Housing needs in full, either within or outside the NA, although there are tools available to neighbourhood planners that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for Affordable Housing through a NP).
129. It is also important to remember that even after the new CNHW, or indeed any other, Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the LA rather than the neighbourhood planners.
130. In this sense, it must be acknowledged that NPs are by their nature relatively constrained in terms of the extent to which they can meet Affordable Housing need, unless there is a specific policy on the housing supply-side (e.g. the identification of one or more housing exception sites over and above those required by the Local Plan).

4.5.1 Additional SHMA findings

131. Other relevant SHMA Update 2017 findings include the following:

- The rate of net migration to Bassetlaw and North Derbyshire has been slowing since 2001 (and particularly after 2008, with a renewed increase in 2014/15. Bassetlaw and North Derbyshire have seen a declining population in terms of natural change (i.e. more residents passing away than being born, except for some years in 2008-2014), low levels of net international in migration (people moving to Bassetlaw and North Derbyshire from abroad), and higher but decreasing levels of net internal migration (i.e. people moving to Bassetlaw and North Derbyshire from elsewhere in the country).

Figure 4-4: Bassetlaw SHMA Update 2017, Figure 1



- House prices and rental costs across Bassetlaw were below national and regional averages (which is interesting as AECOM found that CNHW sale price averages, for the very low numbers of homes that did sell there, were on average higher than the postcode area and Bassetlaw averages);
- Low house prices impact residential development viability and this significantly impacts on the degree of Affordable Housing that can be delivered through mixed-tenure developments;
- Long term growth of house prices and rents has been modest and below national average over 10 years in Bassetlaw (this chimes with AECOM findings for the postcode area in which CHNW is located);
- Land values in Bassetlaw were less than half of the regional equivalent and less than a quarter of the national average level, excluding London (no data is available on land values in CNHW specifically);
- In terms of affordability, 2017 Bassetlaw lower quartile house prices were on average 5.4 times 2017 Bassetlaw lower quartile (LQ) earnings (the equivalent ratio for the CNHW postcode area is 3.2 for a double-LQ income household and 6.4 for a single LQ income household);

132. The Bassetlaw estimated level of Affordable Housing need per annum, meeting needs over a five-year period, is as follows (SHMA update table 49, Source: Census/CoRe/Projection Modelling and affordability analysis):

- Current need: 137
- Newly forming households: 343
- Existing households falling into need: 255
- Total need 735
- Supply from existing stock: 496
- Bassetlaw Net Need per annum: 239.

4.6 Affordable Housing Policies in CNHW

133. The emerging new CNHW NP may wish to develop policies in relation to the delivery of Affordable Housing within CNHW. The existing 'made' CNHW NP and associated Housing Needs Survey (HNS) identified a need for 9 Affordable Housing units over the made plan period 2016-31, as well as a need to diversify the housing stock and provide properties for open market sale and rent, particularly for residents looking for a first home or a place to live in retirement (findings which this HNA supports).

134. In line with the evidence of the HNS, the CNHW made Neighbourhood Plan contains a policy on Housing Mix and Type (Policy 3):

Policy 3: Housing Mix & Type

1. Planning applications for housing schemes across the Plan area are required to deliver a housing mix that reflects the demonstrable needs identified in the most recent Housing Needs Survey.
2. The applicant is required to show how the key findings in the most recent Housing Needs Survey and the Rural Area Profiles have been taken into account in the different house types and bedroom numbers proposed.

135. Bassetlaw's Core Strategy adopted policy in relation to Affordable Housing delivery requires 15% of all new homes in CNHW on sites with a net gain of one dwelling or more to be delivered as Affordable Housing, either through on-site provision (where appropriate) or through a financial contribution (policy CS8).

136. The emerging Local Plan policy ST26, once adopted, will seek the provision of Affordable Housing from schemes of 10 or more residential units, or housing sites of 0.5ha or more, or housing schemes with a maximum combined floorspace of 1000sqm gross internal floorspace:

- 10% on brownfield sites (of which 100% affordable home ownership); and
- 20% on greenfield sites (of which 50% for affordable home ownership and 50% Affordable Housing for rent).

137. The above adopted policies currently apply in CNHW, subject to sites coming forward for development with a net gain of 1 or more dwellings, and the emerging local plan policy, with a requirement on 10 or more dwellings will apply once the new Local Plan is adopted.
138. Note, however, that the Government's August 2020 consultation proposals for 'Changes to the current planning system' include a temporary measure to lift the small sites threshold. This would mean that developers would not need to contribute to Affordable Housing on sites of up to 40 or 50 units. This represents a significant increase on the threshold sought in the Local Plan (cited above), and therefore may reduce the delivery of Affordable Housing on normal development sites during the temporary period in which it applies.
139. It is expected that this temporary period will be short and, being introduced to combat the economic impacts of Covid-19 on small builders, may have already elapsed by the time the new CNHW Neighbourhood Plan is made. Nevertheless, it could have an impact on Affordable Housing delivery in the short term and warrants the attention of the neighborhood planners as the Government consultation proceeds. For more detail on this proposal in relation to the overall quantity of housing expected in the NA during the Plan period and a link to the consultation document, see the 'Quantity of housing to provide' section at the start of this report (section 2.2.3).
140. Table 4-4 at the end of this chapter estimates the number of affordable homes likely to come forward based on the overall housing requirement for the NA and the application of relevant Affordable Housing policies.
141. On small scale developments, such as those which would be expected to come forward through the market over the plan period in CNHW, only small numbers of affordable homes are likely to be delivered through the application of this policy. For this reason, the neighbourhood group may wish to consider identifying a larger site (or a small number of medium size sites) specifically for the provision of Affordable Housing. This would enable more substantial provision of Affordable Housing, and could also act as a suitable way forward if the Government's proposal to temporarily lift the small sites Affordable Housing threshold is likely to have a significant impact on provision in the NA.
142. The neighbourhood group may wish to develop policies on the mix of Affordable Housing delivered in CNHW. It is not the role of the HNA to develop policy, as there are a wider set of factors which apply and need to be considered by the neighbourhood planners. However, the following evidence and considerations may be used as a starting point in the development of policy. On the balance of the evidence in this HNA, AECOM set out a judgement on the starting point for an appropriate tenure mix in CNHW.

- A. **Evidence of need for Affordable Housing:** AECOM's estimate of the potential demand for affordable home ownership options suggest there may be a need for these homes in CNHW to address the aspirations of households who can rent but can't buy. AECOM's estimate identified the potential demand for 97 homes over the plan period. If CNHW was to meet its share of Bassetlaw's need for social/affordable rented housing this would imply a need for 17 homes over the plan period. When totaled, this adds up to a need of 114 affordable homes needed over the plan period in CNHW, with 85% need for affordable home ownership products and 15% affordable rented need. The relationship between these two estimates clearly suggests that the majority of affordable homes needed in CNHW are for sale rather than for rent.
- B. **Can Affordable Housing needs be met in full?** The adopted housing requirement figure for CNHW is 28 dwellings, with a capped growth figure of 38 dwellings³⁵. The emerging requirement in the new Local Plan for Bassetlaw is composed of maximum growth in Cuckney of 32 dwellings and 20 dwellings in Holbeck, therefore a total in CMHW of 52 dwellings. This level of housing delivery would not allow Affordable Housing needs to be met in full, based on an Affordable Housing Core Strategy requirement of 15% nor on an emerging Local Plan Affordable Housing requirement of 10% on brownfield and 20% on greenfield land. The Affordable Housing need estimate of 114 units is more than double the total housing requirement of 52 units. Even if each site developed in CNHW was over the threshold where Affordable Housing was required and was a greenfield site developed after the new Local Plan was adopted, this would still only result in a maximum delivery of 10 affordable units, with 5 for rent and 5 for sale (20% of 52 dwellings, with half each for rent and for sale, in line with draft policy ST26). It is therefore highly unlikely that sufficient Affordable Housing will be delivered over the plan period to meet identified needs. Additionally, as the majority of a rural NA's housing requirement would be expected to come forward in the form of small infill developments,

³⁵ As per Bassetlaw Core Strategy DPD 2011 and confirmed by the Council on 05.10.2020

those schemes are unlikely to be large enough to meet the new proposed Local Plan threshold of 10 dwellings, above which the Affordable Housing policy will apply. If that is the case, the potential delivery of Affordable Housing is likely to be lower still. This suggests some form of prioritisation will be required. In most cases, Councils will wish to prioritise the delivery of social/affordable rented homes to meet acute needs. However, considerations can differ in rural areas and subject to other considerations, such as the general lack of housing for sale in CNHW.

- C. **Government policy (e.g. NPPF) requirements:** current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing. Based on the findings of this HNA, delivery of 10% of homes as affordable home ownership would impact on the ability to deliver social/affordable rented homes needed in CNHW. While there appears to be a considerable need for affordable home ownership products in CNHW, affordable need for rent is likely to be more urgent and should take priority if only a maximum of 10 affordable units are likely to be delivered over the plan period.
- D. **Emerging policy:** the Government is currently consulting on the introduction of First Homes (to provide at least 30% discount on new build home prices). The most recent consultation outlines the Government's intention to require that a minimum of 25% of all Affordable Housing secured through developer contributions should be First Homes.³⁶ The outcome of this consultation and the policy which emerges may shape the provision of different forms of Affordable Housing on new development sites, and the neighbourhood group will need to keep this emerging policy in mind when developing its Neighbourhood Plan policies.
- E. **Local Plan policy:** Bassetlaw's emerging/adopted Local Plan requires a tenure mix of 50% rented and 50% intermediate housing on greenfield land and 100% affordable home ownership on brownfield land developments (draft policy ST26). The August 2020 proposals relating to First Homes convey the Government's intention to require that 25% of all Affordable Housing is delivered as First Homes. The 25% First Homes requirement is likely to displace other affordable home ownership products in the first instance. Those affordable home ownership products providing the lowest discount should be displaced first. However, affordable rented products may also be affected depending on the tenure mix sought (i.e. if more than 75% of Affordable Housing is intended as affordable rent, this would need to be reduced to a maximum of 75% affordable rent so that First Homes can constitute 25% of all Affordable Housing). As yet, it is unclear whether there will be any flexibility over this 25% requirement to take account of local circumstances. However, in the case of CNHW being located in Bassetlaw, this is likely to have little or no impact on affordable rented delivery, as the proportion of affordable home ownership products required is already above 25%.
- 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 Council's emerging Local Plan and SHMA update and it is acknowledged that this may affect the provision of Affordable Housing and/or the mix of tenures provided.
- 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 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 CNHW:** evidence suggests that there is currently limited Affordable Housing available in Cuckney, and that most if not all of it is likely to be for rent. According to the 2011 Census, 19 resident households in CNHW lived in affordable rented accommodation and 1 lived in shared ownership accommodation. This suggests that some more 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, especially in light of the lack of market housing for sale.

³⁶The original proposals are available at:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/864265/First_Homes_consultation_document.pdf. The latest proposals are available at: <https://www.gov.uk/government/consultations/changes-to-the-current-planning-system>.

Note that the latest proposals are not final, and could potentially be subject to further change.

- 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 this area. Some housing associations may be reluctant to take on small numbers of homes in rural areas because of the extra cost involved in managing this stock. However, there may be specialist providers who are willing to provide this housing and so the delivery of social/affordable rented homes should not be ruled out if it is an objective of the neighbourhood group and supported by the Council, especially if a single larger site could be secured.
- J. **Wider policy objectives:** the neighbourhood group may wish to take account of broader policy objectives for CNHW and/or the wider District. These could include, but are not restricted to, policies to diversify the housing market and to attract and retain younger households, families or working age people in the Neighbourhood Area (something mentioned also in the 2013 Housing Needs Survey). These wider considerations may influence the mix of Affordable Housing provided.

143. In Table 4-4 below, three alternative scenarios for the tenure mix of Affordable Housing in CNHW are presented. Note that we assume, in accordance with current practice, that most Affordable Housing will be brought forward through developer contributions. Mix 3 reflects an alternative scenario in which the neighbourhood planners could consider delivering Affordable Housing through other means (such as a 100% Affordable Housing scheme led for example by a Registered Provider).
144. The first scenario (Mix 1 – Indicative mix based on local needs) most closely reflects local needs in CNHW as identified in the HNA evidence, and assumes that Affordable Housing will come forward through Section 106 developer contributions or provision only, conforming to the Local Plan requirement of 20% Affordable Housing on greenfield and 10% on brownfield land (emerging Local Plan draft policy ST26) and the housing requirement of 52 units over the plan period (emerging draft policy ST2). In line with these policies, the maximum Affordable Housing that could come forward over the plan period through developer contributions or provision would be 10 units. As Affordable Housing for rent need estimated is 17 units and this is the most urgent need, AECOM would therefore recommend a 100% affordable rent target, which would be needed to deliver towards the most urgent needs over the plan period.
145. However, if the community's objectives include an imperative to increase affordable options for those seeking to own their own homes, this may be lowered to allow a moderate proportion of affordable home ownership. The precise proportion to be sought should be selected based on any indication available in primary (e.g. survey) evidence, or through less formal consultation. This HNA would not recommend exceeding 33% of all Affordable Housing because of the clear unmet (and relatively more urgent) need for affordable rented housing.
146. The second scenario (Mix 2 – Indicative mix with 25% First Homes requirement) is aligned with the direction of travel in the Government's most recent policy proposals, in which it is intended that 25% of all Affordable Housing will be required to be provided as First Homes. This outcome is more likely than the first scenario, because the Government proposals are at an advanced stage of development. However, this is proposed here as one of three alternative scenarios, one of which cover the eventuality that the First Homes policy proposals do not progress. Given that First Homes at a minimum 30% discount on the price of a LA average new build property have been found to be broadly affordable to local people on average incomes in CNHW (31% discount would be required), if the Government proposal requiring 25% First Homes does not come forward as currently proposed, it is a decision open to the neighbourhood planners whether or not to revert to the other indicative mix as their starting point for policy development in this area, to ensure delivery of more urgently needed Affordable Housing for rent.
147. Note also that the Government proposals state that if First Homes are required at 25% of Affordable Housing that comes forward through developer contributions or provisions and this results in displacing other tenures within the affordable mix, the tenure products providing the lowest effective discount should be displaced in the first instance. However, as Mix 1 proposes 100% Affordable Housing to be for rent, other affordable routes to home ownership (rent to buy and shared ownership) would be unaffected.
148. Where the neighbourhood planners wish to develop policy that requires a different mix to that set out in the Local Plan, it is important that they liaise with the LPA to gather more detailed income and viability information, and to ensure that departures from the district-level policy context have the LPA's support. Liaising with the LPA will be particularly important where the Local Plan tenure split can be expected to be adjusted in light of the latest Government proposals, to ensure that the Neighbourhood Plan's approach in reflecting these changes is in line with the LPA approach. Another option when developing Neighbourhood Plan policies on tenure splits is to add caveats to the policy in question, to the effect that the precise mix of Affordable Housing will be considered on the basis of site-by-site circumstances in addition to this evidence.

149. AECOM cannot provide guidance on the appropriate share of social/affordable rented homes as this will depend on the level of funding available to housing associations which will determine at what level rents can be set. Registered providers (e.g. housing associations) may be reluctant to deliver small numbers of homes where there are ongoing management costs involved. For this reason, the proportion of rented homes which can be secured may depend on the willingness of a local housing association to maintain and manage small numbers of homes.
150. Mix 2 put forward below aligns as closely as possible with emerging Government policy as currently proposed. If those proposals do not go forward, the recommended starting point for the tenure mix in the NA will be Mix 1 below. However, the considerations detailed above will remain relevant for determining a more appropriate mix in the light of national policy changes or other unexpected developments.
151. Mix 3 would be recommended if CNHW was successful at accommodating a larger 100% Affordable Housing scheme (preferably delivering the full requirement of 52 units or more, with the agreement of the LPA), which could therefore deliver both the most urgently needed 17 units of Affordable Housing for rent, as well as a considerable number of Affordable Housing for sale (thus also meeting the governments proposed 25% of First Homes), subject to viability and funding considerations.

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

Tenure	Mix 1. Indicative mix based on local needs	Mix 2. Indicative mix with 25% First Homes requirement	Mix 3. Assuming a 100% Affordable Housing site (exception site / community housing project, RP scheme or similar)	Considerations and uncertainties
Routes to home ownership, of which	0%	25%	66%	Government proposing min 25% requirement for First Homes. Uncertainty over extent of requirement until policy finalised.
First Homes ³⁷	0%	25%	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc
Shared ownership	0%	0%	21%	Proposed changes to the model to allow purchases of 10% share ³⁸ - impact on viability unknown RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to buy	0%	0%	20%	Emerging product with popularity and effectiveness as yet unknown Impact of displacement by First Homes unknown
Affordable Housing for rent, of which	100%	75%	34%	

³⁷ In the event that the First Homes product does not go forward at all, the proportion of Affordable Housing allotted to First Homes in Mix 1 could be re-allocated to discounted market sales housing if this is available at broadly equivalent discounts, or to other forms of affordable home ownership also recommended in the table.

³⁸ <https://www.gov.uk/government/news/jenrick-unveils-huge-12-billion-boost-for-affordable-homes>

Social rent	To be set by Registered Providers	To be set by Registered Providers	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area Uncertain whether RPs willing to own/manage stock in this area
Affordable rent	To be set by Registered Providers	To be set by Registered Providers	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area

Source: AECOM calculations

152. Assuming that the Government's proposal that 25% of all affordable Housing should be First Homes is formalised, the neighbourhood group will need to take account of how this could impact on Affordable Housing policies (particularly the tenure mix) in the NP. However, the neighbourhood planners should note that the First Homes product has not been formally implemented and should await the outcome of the Government consultation.
153. The evidence gathered here suggests that this proposal, if it goes ahead, would impact on the ability to accommodate those with the most acute needs in CNHW, unless a 100% Affordable Housing scheme could be brought forward to meet most or all of CNHW's housing requirement.
154. Therefore, it is highly recommended that consideration is given to alternative mechanisms capable of helping to meet local need, where appropriate (i.e. rural/entry-level exception sites or community led housing etc).

4.7 Conclusions- Tenure and Affordability

155. The housing situation in CNHW as regards tenure and affordability is shaped by its very individual housing market characteristics, with
- reasonable average incomes (£40,200) but quite constrained lower quartile incomes (£14,000 average in households with one LQ income and £27,000 in households with two LQ incomes);
 - average resale house prices in the postcode area affordable on average incomes;
 - average local authority area newbuild market house prices unaffordable on average incomes;
 - a very homogenous housing market with an unusually large proportion of private rental units and a very low supply of social or resale market homes; and
 - some empty homes owned by the estate which are either not fit for purpose in terms of quality, or, once they are refurbished, unaffordable for local people.
156. This results in a high need for Affordable Housing for sale, as well as a reasonable need for Affordable Housing for rent in CNHW (114 units in total, with 97 for units needed for affordable sale and 17 for rent). This is extensively at odds with the tenure and affordability of housing to be delivered.
157. As the settlements in CNHW are fairly small, and the emerging Local Plan proposes to limit growth to a maximum 20% of the existing settlement size and wants to discourage growth in those settlements too small to support it, the total expected delivery of housing in CNHW is 52 units maximum. Even in the most favourable scenario, the maximum Affordable Housing yield through planning obligations, in line with emerging Local Plan policy, would be a maximum of 10 dwellings. This would therefore result in a minimum shortfall of 107 affordable units or more. These maximum 10 units would neither meet the most urgent needs for affordable homes for rent (17 dwellings over the plan period), nor would it be likely to deliver any of the 97 units needed for affordable sale, which represent a less urgent but yet a numerically very considerable need.
158. While an HNA does not set policy, which is the prerogative of the neighbourhood planners, the only scenario in which the majority of local Affordable Housing needs could be met would be through a 100% Affordable Housing scheme.
159. 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, and implemented by the LPA through planning obligations. However, in the case of CNHW, this form of Affordable Housing delivery is unlikely to meaningfully meet need.

160. A 100% Affordable Housing scheme could be brought forward by a Register Provider or a community land trust, through rural exception site development or through delivery funded through grant (if available). These are all tried and tested ways of boosting the supply of Affordable Housing above the minimum indicated by Local Plan policy and provided through planning obligations. If, subject to viability, land and funding availability and other factors, such a scheme could bring forward the totality of the housing requirement in line with the tenure split proposed above, it could deliver 52 units of Affordable Housing, of which 17 would be for affordable rented and the remainder of 35 for sale, as shown in the table below. If such a scheme was not possible and Affordable Housing was brought forward primarily through planning obligations on market-led schemes, it is recommended that 100% (or the maximum possible %) of affordable units are developed for rent rather than for sale, to meet at least some of the most urgent housing needs of CNHW.
161. Table 4-5 below summarises CMHW's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the NP period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation and shows the quantities of Affordable Housing for rent and sale that would be delivered if each of the tenure mixes proposed in this HNA were rigidly enforced. In this sense they are all hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the NP (e.g. if the group plan for more housing and therefore more Affordable Housing than the Local Plan, or if the group decide to influence the tenure mix in other ways), or as a result of site-specific constraints. Any of these proposed mixes would need to be discussed with the LPA.
162. Note that this table assumes that most or all of the expected housing delivery in the NA will take place after the Government's proposal to temporarily lift the site size threshold for Affordable Housing has ended. If that period extends beyond the date on which the Neighbourhood Plan is made and also influences the rate of Affordable Housing delivery on relevant development sites, the quantity of Affordable Housing to be provided in the NA during the Plan period may be lower than the estimate below, especially if the full housing requirement cannot be delivered on a single site.

Table 4-5: Estimated delivery of Affordable Housing in CNHW

	Step in Estimation	Mix 1 based on local needs	Mix 2 with 25% First Homes requirement	Mix 3 assuming a 100% Affordable Housing site (exception site / community housing project or similar)
A	Provisional capacity figure	52	52	52
B	Affordable housing quota (%) in LPA's Local Plan	20% on brownfield sites & 10% on greenfield	20% on brownfield sites & 10% on greenfield	100% as a rural exception site
C	Potential total Affordable Housing in NA (A x B)	10 units if on greenfield, 5 if on brownfield, in line with LA target – therefore a maximum of 10 units	10 units if on greenfield, 5 if on brownfield, in line with LA target – therefore a maximum of 10 units	52
D	Rented % (e.g. social/ affordable rented)	100%	75%	34%
E	Rented number (C x D)	10 units max.	7 units max.	17 units
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	0%	25%	66%

G	Affordable home ownership number (C x F)	0 units	3 units max.	35 units
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Source: AECOM estimate based on LPA's Affordable Housing policies, AECOM's indicative tenure mix

163. None of the mixes above would deliver the entirety of Affordable Housing needed. The only mix which would deliver towards the majority of estimated need is Mix 3, which assumes a 100% Affordable Housing scheme delivering the entirety of CNHW's housing requirement on one site. Mix 1 should be pursued for sites where Affordable Housing will come forward primarily through planning obligations, to maximise delivery towards the most urgent housing needs. Under the same circumstances as Mix 1, but if the government implements its First Homes proposals, Mix 2 should be pursued. It is generally not recommended that the Local Plan policy requirement be exceeded in the NP because such steps are rarely accepted by planning inspectors on the grounds that an extremely high standard of justification is required which goes beyond the scope of this HNA, in particular around the issue of what level of Affordable Housing delivery can be financially viable in the NA. Raising the percentage of Affordable Housing required could, furthermore, have the effect of discouraging new building from coming forward altogether. Should the group wish to consider such an option, it is advisable to discuss this with the LPA in the first instance.
164. It is therefore recommended that other avenues for delivering greater quantities of Affordable Housing (such as exception sites) should be explored by CNHW neighbourhood planners, which would enable the application of the more favourable Mix 3 without relying on planning obligations, and which would meet a tenure mix closer to that stipulated in the Local Plan and the government's First Homes proposals.
165. The findings of this chapter on the potential for providing affordable and low-cost tenures across the NA do not exactly align with those of Bassetlaw's SHMA on all levels. This is due to the unusual housing market in CNHW NA.

5. RQ 2 Type and Size

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

5.1 Introduction

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

5.2 Existing types and sizes

5.2.1 Background and definitions

168. Before beginning our consideration of dwelling type and size, it is important to understand how different types of households occupy their homes. Crucially, and unsurprisingly, household 'consumption' of housing (in terms of housing size) tends to increase alongside wages, with the highest earning households consuming relatively more (i.e. larger) housing than those on lower incomes. Similarly, housing consumption tends to increase, alongside wealth, income, and age, such that older households tend to have larger homes than younger households, often as a result of cost and affordability.
169. In this context, even smaller households (those with fewer than three inhabitants) may be able to choose to live in larger homes than they require and would be defined in Census terms as under-occupying their homes. This is a natural feature of the housing market, and can distort considerations of future housing needs, with market dynamics and signals giving a very different picture to demographics, household type and size.
170. In order to understand the terminology surrounding dwelling size analysis, it is important to note that the number of rooms recorded in Census data excludes some rooms such as bathrooms, toilets and halls. Dwelling size data is collected by determining the number of rooms being occupied by each household. In the section that follows, 'dwelling sizes' can be translated as follows³⁹:
- 1 room = bedsit
 - 2 rooms = flat/house with one bedroom and a reception room/kitchen
 - 3 rooms = flat/house 1-2 bedrooms and one reception room and/or kitchen
 - 4 rooms = flat/house with 2 bedrooms, one reception room and one kitchen
 - 5 rooms = flat/house with 3 bedrooms, one reception room and one kitchen
 - 6 rooms = house with 3 bedrooms and 2 reception rooms and a kitchen, or 4 bedrooms and one reception room and a kitchen
 - 7+ rooms = house with 4 or more bedrooms
171. It is also useful to clarify the Census terminology around dwellings and household spaces. These can be confusing where different terminologies such as flats, apartments, shared and communal dwellings, and houses in multiple occupation, are used. Dwellings are counted in the Census by combining address information with Census returns on

³⁹ At <https://www.nomisweb.co.uk/census/2011/qs407ew>

whether people's accommodation is self-contained.⁴⁰ As such, all dwellings are classified into either "shared" or "unshared" dwellings. Household spaces make up the individual accommodation units forming part of a shared dwelling.

172. The key measure of whether a dwelling is shared or unshared relates to the Census' definition of a household. A household is defined as "One person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area."⁴¹ On this basis, where unrelated residents of a dwelling share rooms other than a kitchen, this would be considered a single household in an unshared dwelling, whilst where only a kitchen is shared, each resident would be considered their own household, and the dwelling would be considered shared.

5.2.2 Dwelling type

173. The 2011 Census shows that there were 259 households in CNHW, with 105 of them living in detached houses, 108 in semi-detached, and 46 in terraced houses. None of the households were living in flats. Compared with Bassetlaw as a whole, CNHW is characterised by a much more homogenous housing stock. Across Bassetlaw, houses still make up a comparatively large proportion of total stock (i.e. 92.4% compared to 78.1% nationally), but there is still a percentage of households (7.2%) living in flats. This is illustrated in Table 5-1 below.

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

Dwelling type		Cuckney, Norton, Holbeck and Welbeck	Bassetlaw	England
Whole house or bungalow	Detached	40.5%	34.0%	22.4%
	Semi-detached	41.7%	41.9%	31.2%
	Terraced	17.8%	16.5%	24.5%
Flat, maisonette or apartment	Purpose-built block of flats or tenement	0.0%	5.5%	16.4%
	Parts of a converted or shared house	0.0%	0.9%	3.8%
	In commercial building	0.0%	0.7%	1.0%

Source: ONS 2011, AECOM Calculations

5.2.3 Dwelling size

174. Table 5-2 below sets out the distribution of the number of rooms by household space. In terms of number of rooms, the housing stock in CNHW is again characterised by extensive homogeneity, with no properties at all in the 1 and 2 room category. 5-6 room properties make up about half of the stock (48.8% together). 3-4 room properties and 7 or more room properties account for 20% of total stock each. Bassetlaw as a whole has quite a similar size distribution, with only slightly more representation of the smallest properties with 1-2 rooms (1.6%) and slightly more 5 room properties, but with broadly similar percentages for the remaining size categories.

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

Number of Rooms	2011	2011
	Cuckney, Norton, Holbeck and Welbeck	Bassetlaw
1 Room	0.0%	0.2%
2 Rooms	0.0%	1.4%
3 Rooms	6.0%	5.7%
4 Rooms	14.0%	14.6%
5 Rooms	24.4%	27.3%

⁴⁰ At <https://www.gov.uk/guidance/dwelling-stock-data-notes-and-definitions-includes-hfr-full-guidance-notes-and-returns-form>

⁴¹ Ibid.

6 Rooms	24.4%	23.2%
7 Rooms	12.4%	11.4%
8 Rooms or more	8.4%	8.0%
9 Rooms or more	10.4%	8.0%

Source: ONS 2011, AECOM Calculations

175. It is also relevant to consider how the number of rooms occupied by households changed between the 2001 and 2011 Censuses. The main matter to note is that no new households were shown as occupying 1-2 room properties in CNHW in that intercensal period of 2001-2011, while the proportion of households occupying 3 room and 7 room properties increased substantially, by 25% and 19.2% respectively, accompanied by decreases in the proportions of households occupying 6 and 8+ room properties.

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

Number of Rooms	Cuckney, Norton, Holbeck and Welbeck	Bassetlaw	England
1 Room	0.0%	-18.6%	-5.2%
2 Rooms	0.0%	6.5%	24.2%
3 Rooms	25.0%	13.4%	20.4%
4 Rooms	9.4%	-4.2%	3.5%
5 Rooms	-4.7%	-5.5%	-1.8%
6 Rooms	-21.8%	5.4%	2.1%
7 Rooms	19.2%	22.8%	17.9%
8 Rooms or more	-17.5%	38.5%	29.8%

Source: ONS 2001-2011, AECOM Calculations

176. LPA Annual Monitoring data⁴² shows the number of dwellings developed in CNHW since the 2011 Census. It reveals that only 8 units were permitted in the period since the 2011 Census.
177. No dwellings were reported as permitted or developed in 2016-19, 2014-15, 2011-13. Only two AMRs mentioned permissions for housing developments in CNHW, all of them located outside of the relevant development boundaries:
- the AMR 2015-17 reported 2 units permitted at Cuckney and 5 at Holbeck (the latter was the conversion of an existing barn into 5 self-contained housing units); and
 - the AMR 2013-14 reported 1 dwelling permitted at Holbeck.
178. When comparing the Census 2001 and Census 2011 household numbers, it looks like there was an overall decrease in households by 19 households, from 269 to 250. There may have been some conversions, demolitions and/or homes being vacated and left empty, as the number of households in 3 room, 4 room, 7 room and 9+ room properties increased, and the number of households in 5 room, 6 room and 8 room properties declined. The latter would chime with information from the group, which stated that a number of older properties had been left vacant.
179. Returning to the most recent Census data, it is also useful to compare the figures for number of rooms with figures for the number of bedrooms for each household. Table 5-4 below summarises the proportion of households occupying each size of home in terms of the number of bedrooms. This data again shows that there are fewer smaller properties such as studios. However, there are some 1 bedroom properties, which means that some of the 3 room properties mentioned above only have 1 bedroom. The most common property type in CNHW appears to have 3 bedrooms, which is likely to coincide with the 5 and 6 room properties listed above. On average, houses in CNHW appear to roughly have a similar number of bedrooms as across Bassetlaw, although with no representation of studios, which however also only make up 0.2% of the stock across the LA area. Nationally, there is a slightly greater representation of 1 and 2 bedroom properties and a slightly lower percentage of households in 3 and 4 bedroom homes.

⁴² Available at <https://data.bassetlaw.gov.uk/annual-monitoring-reports/>

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

Bedrooms	Cuckney, Norton and Holbeck		Bassetlaw		England	
All categories: no. of bedrooms	250	100.0%	47,667	100.0%	22,063,368	100.0%
No bedrooms	0	0.0%	94	0.2%	54,938	0.2%
1 bedroom	13	5.2%	3,021	6.3%	2,593,893	11.8%
2 bedrooms	65	26.0%	11,091	23.3%	6,145,083	27.9%
3 bedrooms	113	45.2%	23,606	49.5%	9,088,213	41.2%
4 bedrooms	47	18.8%	7,735	16.2%	3,166,531	14.4%
5 or more bedrooms	12	4.8%	2,120	4.4%	1,014,710	4.6%

Source: ONS 2011, AECOM Calculations

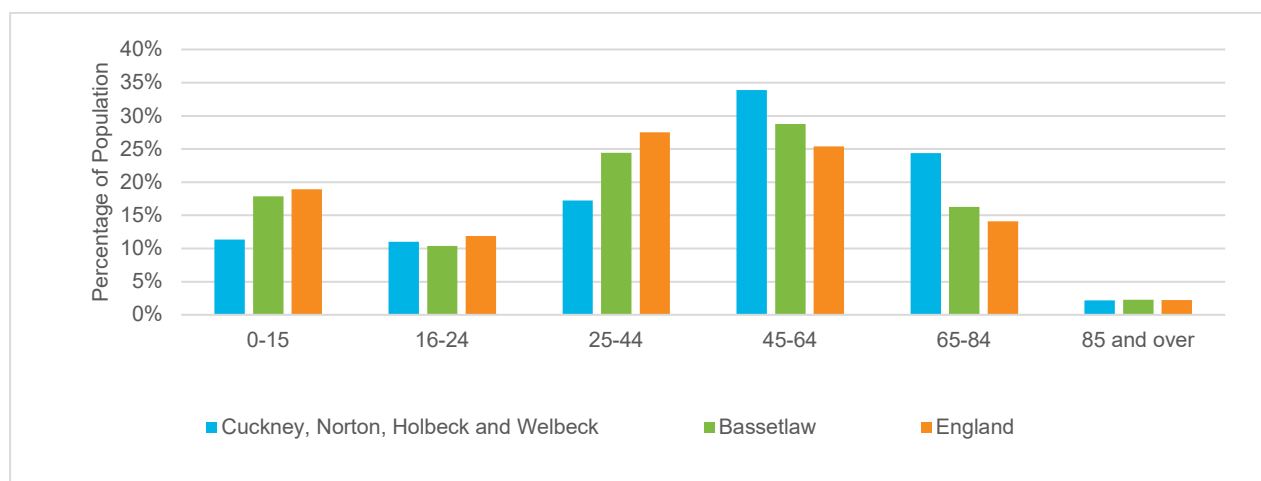
5.3 Household composition and age structure

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

5.3.1 Age structure

181. The 2011 Census data reveals that CNHW's population has a lower proportion of the younger age groups of 0-24 and a higher proportion of the older age groups of 25-84. This mirrors the pattern of Bassetlaw and the rest of the country but CNHW has a particularly low proportion of children of 0-15 and young adults (25-44) and a comparatively higher proportion of older adults (45-84 years old), compared to the rest of the LA area and the country (see Figure 5-1 below). This may indicate that young families do not tend to move to or stay in CNHW.

Figure 5-1: Age structure in CNHW compared to Bassetlaw and England 2011



Source: ONS 2011, AECOM Calculations

182. In terms of the changing age structure of the NA population, Census data shows that since 2001 the CNHW population has aged further, with a particular increase in the 65-84 age group. However, unfortunately this data was not sufficiently robust to allow for more detailed analysis in CNHW, possibly due to population and household data being anonymised for very small areas in 2001.

5.3.2 Household composition

183. Household composition (i.e the mix of adults and children in a dwelling) is an important factor in driving the size (and to an extent, the type) of housing needed over the NP period.
184. In assessing Census data on household composition, we see that CNHW has a very similar proportion of single person households versus single family and other households than Bassetlaw as a whole. Older (single and family) households are slightly more prominent in CNHW while across Bassetlaw, there is a high proportion of families with dependent children. Similar differences can be seen when comparing CNHW to the rest of the country, but with the same differences being more pronounced. Nationally, single households make up a slightly larger proportion of households, while there is a lower proportion of older households and a higher proportion of families with dependent children (Table 5-6).
185. 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 nearer to university. High numbers in this category can often indicate the relative unaffordability of entry-level homes in an area as many such young people may wish to move out and form their own households if they were financially able. This group represents a marginally higher proportion in CNHW than in Bassetlaw or England as a whole.

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

		Cuckney, Norton, Holbeck Welbeck	and Bassetlaw	England
One person household	Total	28.8%	28.0%	30.2%
	Aged 65 and over	15.6%	13.0%	12.4%
	Other	13.2%	15.1%	17.9%
One family only	Total	65.6%	67.1%	61.8%
	All aged 65 and over	14.0%	9.8%	8.1%
	With no children	22.8%	21.2%	17.6%
	With dependent children	18.8%	26.2%	26.5%
	All children Non-Dependent	10.0%	9.9%	9.6%
Other household types	Total	5.6%	4.8%	8.0%

Source: ONS 2011, AECOM Calculations

186. It is also relevant to consider rates of change in this indicator during the period between Censuses. However, the data AECOM was able to analyse from the Censuses in the case of CNHW was unfortunately not sufficiently robust, possibly due to the way that population and household data was anonymised for very small areas in 2001.
187. Generally, it does however appear that between 2001 and 2011, the main changes in household composition reinforced the existing patterns.

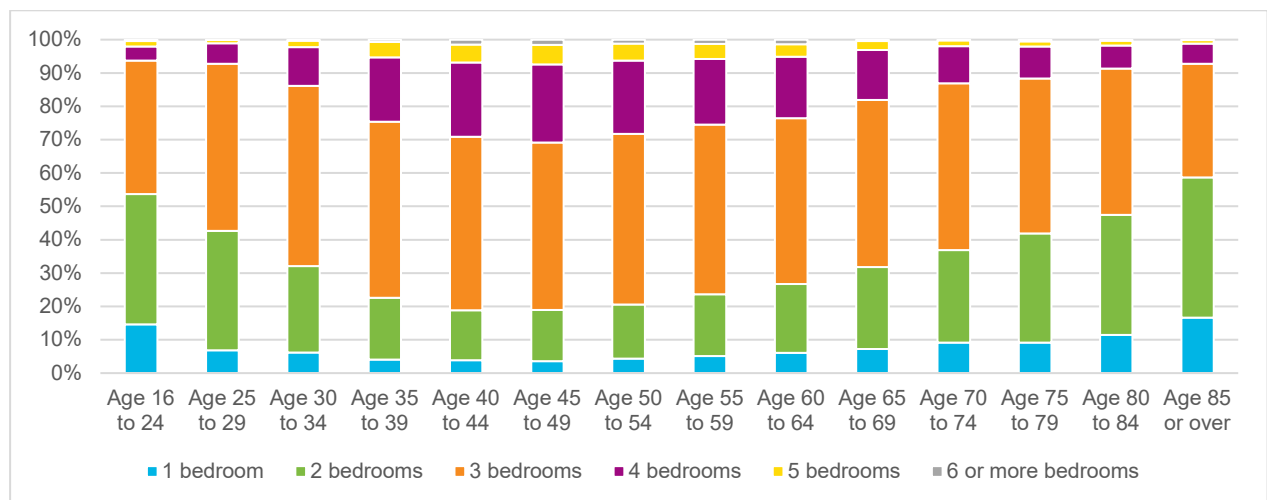
5.4 Dwelling mix determined by life-stage modelling

188. Recognising the fact that households of different ages may have different housing needs, the housing mix needed to meet demographic change by the end of the Plan period is estimated by an approach based on current occupation patterns – that is, the propensity of households of different ages to occupy different types of accommodation – to persist into the future. For example, projected growth in households aged over 65 will lead to an increase in the need for the type of housing currently occupied by households of that age.
189. It is important to keep in mind that this exercise provides an estimate based on demographic trends and occupancy patterns alone. It does not take into account income and wealth, other than in an indirect way through the propensity of households to occupy more or less space than they ‘need’. This approach also embeds existing patterns of occupancy which may or may not be desirable. This is particularly important to keep in mind in areas where housing affordability has worsened because it means that many households are forced to occupy less space than they need or

want. In the case of CNHW however, the data suggests the opposite, that many households may be under-occupying their housing and that some housing may be left vacant.

190. No exact data on housing size occupation by age of the Household Reference Person (HRP- a more modern term for 'head of household') is available at neighbourhood level. For this reason, LA-level data needs to be used as the closest proxy.
191. Figure 5-2 below sets out the relationship in the 2011 Census at LA level between the age of the HRP and the size of dwelling occupied. This provides the starting point for determining the most appropriate dwelling size mix by the end of the NP period. The data shows that smaller property types (1 and 2 bedroom) decrease as households age, from 16-49, and then increase again from the age of 50-85 and over. Three or more bedroom properties show roughly the opposite pattern, increasing to a larger proportion between 25-74 year old household reference persons and representing a lower proportion for the youngest and oldest households. The largest proportion throughout is represented by three bedroom homes and the smallest by 5 or more bedroom homes.

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



Source: ONS 2011, AECOM Calculations

192. Household projections provided by MHCLG are then used to understand the future distribution of households by the age of the HRP. Again, this data is only available at the Local Authority level and for the years 2014 and 2039. Therefore, the distribution of households by the age of the HRP would be in 2037 is estimated, i.e. the end of the NP period (shown in **bold** in Table 5-7 below) shows that the most dominant age group will be those aged over 65, followed by those aged 35-54.

Table 5-6: Projected distribution of households by age of HRP, Bassetlaw

Year	Age of HRP 24 and under	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	1,330	5,226	18,405	9,011	13,695
2014	2,000	5,000	18,000	9,000	15,000
2037	1,080	5,000	16,160	8,080	22,360
2039	1,000	5,000	16,000	8,000	23,000

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

193. It is then necessary to extrapolate from this Local Authority-level data an estimate of the corresponding change in the age structure of the population in CNHW. To do so, the percentage increase expected for each group across Bassetlaw, derived from the data presented above was mapped to the population of CNHW. The results of this calculation are detailed in Table 5-8 below:

Table 5-7: Projected distribution of households by age of HRP, CNHW

Year	Age of HRP 24 and under	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	1	13	89	54	93
2014	2	12	87	54	102
2037	1	12	78	48	152
% change 2011-2014	50.4%	-4.3%	-2.2%	-0.1%	9.5%

Source: AECOM Calculations

194. Finally, having established the likelihood shown by households at different life-stages towards dwellings of different sizes in Figure 5-2, and the approximate number of households in Bassetlaw and CNHW falling into each of these stages by the end of the Plan period in 2037, it is possible to estimate how the housing stock might evolve in terms of size over the Neighbourhood Plan period in response to demographic change (see Table 5-9 below).
195. The table takes in turn each projected age group in 2037, estimating how many of the households in that age bracket will want or need to occupy each size of dwelling. This is repeated for each age bracket and added together to arrive at an estimation of what proportion of each size of dwelling will be required overall.

Table 5-8: Ideal dwelling size distribution in CNHW by the end of the Plan period, based on modelled household life-stages (totals may not sum due to rounding)

Size	Age of HRP 16 to 24	Age of HRP under 35	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over	Total households requiring dwelling sizes
Households CNHW	1	12	78	48	152	-
1 bedroom	0	1	3	3	15	22
2 bedrooms	0	4	13	9	47	73
3 bedrooms	0	6	40	24	70	142
4 bedrooms	0	1	17	9	16	44
5+ bedrooms	0	0	5	3	3	11

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

196. It is now possible to compare the 2011 housing mix in terms of size with the projected requirement based on the estimates set out in Table 5-9 above modelling the change in the age structure of the population in CNHW.
197. Table 5-10 below indicates that, by 2037, the size distribution of dwellings should be as follows:

Table 5-9: 2011 housing sizes compared to ideal distribution at end of Plan period, CNHW

Number of bedrooms	2011		2037	
1 bedroom	13	5.2%	22	7.5%
2 bedrooms	65	26.0%	73	25.1%
3 bedrooms	113	45.2%	142	48.6%
4 bedrooms	47	18.8%	44	15.0%
5 or more bedrooms	12	4.8%	11	3.9%
Total households	250	100.0%	292	100.0%

Source: Census 2011, AECOM Calculations

198. Table 5-11 below sets out the estimated misalignment between future demand for housing, based on the modelled preferences of households at different life-stages, and the current stock available in the Neighbourhood Plan area.

Table 5-10: Future potential misalignments of supply and demand for housing, CNHW

Number of bedrooms	2011	2037	Change to housing mix	Recommended split
1 bedroom	13	22	9	19.1%
2 bedrooms	65	73	8	18.1%
3 bedrooms	113	142	29	62.8%
4 bedrooms	47	44	-3	0.0%
5 or more bedrooms	12	11	-1	0.0%

Source: AECOM Calculations

199. The result of this life-stage modelling exercise is to suggest that, in terms of demographic change, new development might involve the following share of dwelling sizes: 19% as 1 bedroom, 18% as two bedrooms, 63% as three bedrooms, and no new dwellings of more than 3 bedrooms.
200. Note that the changes to the housing mix given above for 4 or more bedroom dwellings are negative numbers. Because in light of the national and local housing shortage, it is rarely advisable or practicable to remove dwellings from the available stock, as would otherwise be suggested here for dwellings with 4 or more bedrooms, we have instead set the recommended split at 0% rather than a negative number, and rebalanced the other sizes as percentages of the additional dwellings they represent in total.
201. In other words, the interim results of the life-stage modelling suggest that there will be no need for further 4 or more bedroom dwellings over the NP period. It is important to stress that there may be other good reasons to provide a particular size or type of dwelling in the NA, for example to improve the mix and choice of homes, or to help meet needs in the wider housing market area. In the case of CNHW, the current housing stock is very homogenous, with no studios and very few 1 bedroom dwellings. The percentage of such smaller dwellings, as well as of 2 bedroom homes, could also be raised further, depending on the size of dwelling seen as most likely to entice older households currently under-occupying to downsize and vacate a 3 bedroom dwelling.
202. Note that only the percentage mix in the right-hand column is relevant to the purposes of this HNA and the neighbourhood planning process. The actual numbers of dwellings required to adjust the size mix do not reflect that actual quantity of housing needed in the NA and are simply a step in the calculation necessary to produce a percentage split. As a general point, this dwelling mix in percentage terms stands alone from the overall quantity of housing needed or allocated over the Plan period, and could equally apply to windfall development, allocations beyond the plan period, or any other source of housing supply.

5.5 SHMA findings

203. Regarding the type and size of properties, the LA SHMA update 2017 states that generally, demand for market home developments in Bassetlaw will require a smaller proportion of 1 and 2 beds than for Affordable Housing for rent or for sale. The housing size for which projected need was greatest was 3-bedroom homes for market housing, followed by 2-bed homes. For Affordable Housing, the greatest need for was 2-bed, followed by 1-bed properties (the latter particularly in demand for affordable rented housing), as shown in SHMA table 94, replicated below:

Table 5-11: Bassetlaw SHMA update 2017, Table 94: Strategic Conclusions on the appropriate mix of different sizes of homes

	1-bed	2-bed	3-bed	4+ bed
Market	0-5%	30%	50%	15-20%
Low-cost home ownership	10-15%	40-45%	35-40%	5-10%
Affordable housing (rented)	25-30%	45%	20%	5-10%

204. The SHMA Update 2017 also found that across the Housing Market Area, there is a high level of disability when compared to other areas across the country and an aging population (45% increase in the population aged 65+ accounting for 100% of total population growth during the period examined by the SHMA), which further increases the number of people with disabilities.

5.6 Conclusions- Type and Size

205. This analysis provides an indication of the likely need for different types and sizes of homes based on demographic change. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the characteristics of the existing stock of housing, which in CNHW is rather homogenous in terms of tenure, type and size, the role of the NA or site within the wider housing market area (linked to any LA strategies or plans) and site specific factors which may justify a particular dwelling mix.
206. LPA Annual Monitoring data⁴³ shows the number of dwellings developed in CNHW since the 2011 Census. It reveals that only 8 units were permitted in the period since the 2011 Census.
207. In terms of demographic characteristics and change, the analysis suggests that the CNHW population is aging, with a particularly high and increasing proportion of 65 to 74 year olds. This is backed up by the 2013 CNHW Housing Needs Survey.
208. In terms of dwelling type, the 2011 Census shows that there were 259 households in CNHW, with 105 of them living in detached houses, 108 in semi-detached, and 46 in terraced houses. None of the households were living in flats and there were very few smaller units such as studios. Compared with Bassetlaw as a whole, CNHW is characterised by a much more homogenous housing stock.
209. As far as dwelling size is concerned, again the housing stock in CNHW is characterised by homogeneity, with no properties at all in the 1 and 2 room category (likely to be studios or small one bed flats). 5-6 room properties make up about half of the stock (48.8%). 3-4 room properties and 7 or more room properties account for 20% of total stock each. In terms of the number of bedrooms per property, there are some 1 bedroom properties in CNHW, which means that some of the 3 room properties recorded may only have 1 bedroom. The most common property type in CNHW appears to have 3 bedrooms, which is likely to coincide with the 5 and 6 room properties listed above. On average, houses in CNHW appear to roughly have a similar number of bedrooms as across Bassetlaw, although with no representation of studios, which however also only make up 0.2% of the stock across the local authority area.
210. No new households were shown as occupying 1-2 room properties in CNHW in that intercensal period of 2001-2011, while the proportion of households occupying 3 room and 7 room properties increased substantially, by 25% and 19.2% respectively, accompanied by decreases in the proportions of households occupying 6 and 8+ room properties. This is likely to be due to a decrease in population and thus households. When comparing the Census 2001 and Census 2011 household numbers, it looks like there was an overall decrease in households, by 19 households, from 269 to 250. 6 and 8+ room properties (likely to have more than 4 bedrooms) appear to be less popular or less affordable to the local population.
211. The 2011 Census data reveals that CNHW's population has a lower proportion of the younger age groups of 0-24 and a higher proportion of the older age groups of 25-84. This mirrors the pattern of Bassetlaw and the rest of the country but CNHW has a particularly low proportion of children of 0-15 and young adults (25-44) and a comparatively higher proportion of older adults (45-84 years old), compared to the rest of the local authority area and the country. This indicates that young families may not tend to move to or stay in CNHW. In terms of the changing age structure of the NA population, Census data shows that since 2001 NA population has aged further.
212. Older (single and family) households are slightly more prominent in CNHW than across Bassetlaw and nationally, where there are higher proportions of families with dependent children. This may be due to the area not being attractive or affordable for younger families with dependent children.
213. Households with non-dependent children represent a marginally higher proportion of households in CNHW than in Bassetlaw or England as a whole. This may indicate that some young adults may have trouble finding their own suitable home in CNHW to establish a new household in as they grow up.

⁴³ Available at <https://data.bassetlaw.gov.uk/annual-monitoring-reports/>

214. Between 2001 and 2011, the main changes in household composition reinforced the existing patterns summarized above.
215. The data shows that across Bassetlaw smaller property types (1 and 2 bedroom) decrease as households age, from 16-49, and then increase again from the age of 50-85 and over. Three or more bedroom properties show roughly the opposite pattern, increasing to a larger proportion between 25-74 year old household reference persons and representing a lower proportion for the youngest and oldest households. The largest proportion throughout is represented by three bedroom homes and the smallest by 5 or more bedroom homes.
216. The decline in the local population and in the number of households suggests a combination of a low natural population growth, which would be expected in an area with an aging population and a low proportion of young families, as well as a low rate of in-migration.
217. The HNA data analysis above estimates that by the end of the NP period, i.e. 2037, the most dominant age group is likely to be those aged over 65, followed by those aged 35-54.
218. The Local Authority SHMA update 2017 corroborates an aging population across the Housing Market Area and shows demand for market home developments in Bassetlaw will require a smaller proportion of 1 and 2 beds than for Affordable Housing for rent or for sale. The housing size for which need was greatest was 3-bedroom homes for market housing, followed by 2-bed homes. For Affordable Housing the greatest need was for 2-bed, followed by 1-bed properties (the latter particularly in demand for affordable rented housing). On the basis of the aging population in CNHW and the presence of too many larger homes, there is a clear need for smaller properties to allow those households who wish to, to downsize and for young people to start their own households. The 2013 CNHW Housing Needs Survey also found that "the majority of households examined in the survey contained "single people or couples who require smaller, more manageable properties".
219. On the basis of the data and analysis in this HNA, new development in CNHW specifically might involve the following share of dwelling sizes: 19% as 1 bedroom, 18% as two bedrooms, 63% as three bedrooms, and no new dwellings of more than 3 bedrooms. Effectively, medium and smaller sized homes should be prioritised to diversify the stock and meet the needs of the NA's changing demography. However, the supply of larger homes should not necessarily be impeded entirely, as some demand may persist from local residents.

6. Q 3: Holiday Homes

RQ3: Is there a local housing need for those properties being converted to holiday homes or do they represent excess capacity which could appropriately be used for this purpose? What methods of interventions could be used to regulate holiday lettings or sale as holiday homes if this was desired?

6.1 Holiday Homes - Summary

220. The evidence in the previous chapters, as well as anecdotal information received from the group, suggest that there are currently some vacant properties in CNHW. Those types of properties that particularly appear to be surplus to requirements are dwellings with more than 3 bedrooms. The greatest need for new properties as primary residences appears to be for three-bedroom dwellings (63% of the total requirements to the end of the plan period), followed by one- and two-bed dwellings (19% and 18% respectively).
221. The local population as well as the local number of households has decreased between the Censuses of 2001 and 2011, and indications are that this trend of decreasing population will continue. This may be to do with the overly homogenous housing stock, some of which does not meet the needs of the population. In particular, the age groups of children and young adults as well as the very elderly appear to be under-represented, in comparison with the rest of Bassetlaw and the rest of the country.
222. According to information received informally from the neighbourhood group, those homes which are currently empty are not of a suitable standard to be attractive to local residents, with many of the properties affected by cold and damp, high rates of fuel poverty and linked indicators of deprivation, rural broadband issues, and no consistent central heating or phone signal.
223. The affordability data shows that new build homes in CNHW are unlikely to be affordable on average incomes, if they are sold at the average new build price for the local authority area. Therefore, re-sale homes are likely to be in demand from local residents, as long as they are affordable after they have been brought up to a decent enough standard of repair and convenience to be a desirable home. On this basis, there should ideally be an aim to restore these dwellings to a decent standard without making them too expensive to afford for average local incomes. This would be a maximum sale price of £140,700 (3.5 times local average income of £40,200, which is what will typically be lent for mortgage purposes). Of course, this can only be encouraged rather than required by the neighbourhood group, as they do not own these properties.
224. If possible, the group should encourage the owners to sell rather than rent out these properties, to increase the number of market sale homes in the area, which is currently very low. If this is not possible or desirable for the owners, the properties should ideally be offered on a rent of under £1,005 per month or £232 per week including any service charge (30% of the average income, which is the maximum that should be spent on housing costs).
225. If the repair costs make neither of these options feasible, or if the estate is not amenable to these suggestions, the properties are unlikely to be affordable for those on local average incomes. While the properties should first be offered up to local residents if possible, if there is no demand for them, they could be sold or let as holiday homes, to prevent them from standing empty, particularly if the properties have more than 3 bedrooms, which is a category less in demand locally.
226. If the group believes that the properties earmarked for sale or letting as holiday homes are in fact well aligned to local demand (i.e. under £140,700 for sale or below a weekly rent of £232, especially if they have 1, 2 or 3 bedrooms) and the estate nevertheless wish to sell or rent them as holiday homes, the main route that the group could use to prevent this would be a Section 106 agreement or conditions, but this would only be possible where new development is proposed that needs planning permission. For existing dwellings, the landowner has freedom to sell or rent as they wish, and in most cases refurbishment does not require planning permission and/or is covered by permitted development rights. In cases where a Section 106 agreement might apply, these would have to be negotiated by the local authority with the developer (in this case, most likely the Welbeck Estate) and could stipulate that the homes should be marketed locally first for a particular period of time.
227. The second possible route could be to add a policy to the Neighbourhood Plan, restricting the change of use from residential use class of dwelling houses (C3) to a holiday home (which could be a hotel use class or most likely sui generis). Again, this is only possible if the change of use of the property requires planning permission and in the vast majority of cases, this is unlikely to be needed, because a change of use application is not as onerous as a full application for a new dwelling. Such a policy would also need agreement from the local authority.

228.

229. Another approach could be to use the evidence in this HNA to informally lobby the estate to market the homes locally first at sale prices and/or rents affordable to those on local average incomes, if such an approach would be viable for the estate.

6.2 Change of use application which would require planning permission

230. An applicant in CNHW will in some cases need planning permission from the local planning authority (Bassetlaw), to materially change the use of their property. If a planning permission is required, it is theoretically possible for Bassetlaw to negotiate and require conditions or obligations, if they can be supported by policy or evidence.

231. The current use class of the dwellings considered for holiday homes in CNHW is likely to be residential, or 'C3' use (dwelling houses). This applies when the property is used as a dwelling house (whether or not as a sole or main residence) by: (a) a single person or by people to be regarded as forming a single household, (b) not more than six residents living together as a single household where care is provided for residents, (c) not more than six residents living together as a single household where no care is provided to residents (other than a use within Class C4 – which covers houses in multiple occupation)⁴⁴.

232. The type of use class a C3 dwelling house would change to for a holiday let would usually be either:

- Use class C1 - which is for use as a hotel or as a boarding or guest house where, in each case, no significant element of care is provided (excludes hostels); or
- Sui generis - a "use of its own kind" – which are uses that do not fall within the specified use classes in the use class order; this can include hostels or also holiday lets where they do not fall in the use class C1, C3 or C4.

233. If the holiday home takes the form of a type of guest house, offering bed and breakfast or some other type of service beyond cleaning before and after the stay, it is likely to fall into the C1 use class.

234. If the holiday let is simply a holiday home to be purchased or lived in without any service (such as an ordinary second home), it is likely to fall under use class C3 or constitute a sui generis use.

235. AECOM has reviewed commentary on past court decisions on this subject, which suggest that each such planning case depends on its own specific circumstances⁴⁵. The review indicates that sometimes holiday homes can be classed as dwelling houses and sometimes as C1 hotels or sui generis. The classification appears to depend on who the holiday let is likely to be occupied by, how and how long for.

236. Holiday homes purchased for sale as second homes are likely to fall under use class C3 and not constitute a change of use. Therefore, it would not be possible to control these through the planning system.

237. Additionally, in the vast majority of cases, holiday homes for rent comprising accommodation which would sleep a size of group likely to constitute a single household (i.e. fewer than 6 or 8 people maximum, and is therefore likely to be occupied by family groups who, during their stay, constitute a single household) will be most likely to fall within Use Class C3.

238. As such, there would be no material change of use from a property previously used as a family home, no planning permission would be required and no obligation or condition could be raised, even by the local authority, as to whom this property is sold or let to.

239. However, if the property is suitable for a larger number of guests than 6-8 people staying in the property together at any one time, then this could constitute a material change of use from a dwelling house to a sui generis use. This is because it is less likely that those staying in the holiday home will always constitute single households such as a family living together.

⁴⁴ As per [Town and Country Planning \(Use Classes\) Order 1987 \(as amended\)](https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use) including Changes to Use Classes from 1 September 2020; see https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use for further explanation and detail;

⁴⁵ Including commentary by Keystone Law available at <https://www.keystonelaw.com/keynotes/holiday-lets-may-be-a-change-of-use>; and commentary on planning resource available at <https://www.planningresource.co.uk/article/1209080/removal-holiday-occupancy-conditions-q---dcp-section-97>

6.3 Controlling a change of use to a holiday home through planning

240. Where the change from a normal dwelling house to a holiday home would constitute a change of use class as described above, either to C1 or sui generis, there are two options to control this change of use through planning:
- Through a section 106 planning obligation or condition on the permission (negotiated by the local authority, Bassetlaw); or
 - Through a policy (either in the Local Plan or the Neighbourhood Plan, underpinned by appropriate evidence which shows that this policy is needed), which restricts the change of use.
241. There are examples of local authorities controlling who lives in a dwelling through a Section 106 agreement, such as the London Borough of Islington. Their Section 106 agreements, in line with their Preventing Wasted Housing Supply Supplementary Planning Guidance Document (SPD)⁴⁶ includes terms such as “In any period of 3 consecutive months the dwelling shall be occupied for at least 14 days”, to prevent new developments from being purchased as investments or second homes and then being left empty for the majority of the time.
242. However, this SPD contains extensive evidence to show that empty new homes are a significant issue in Islington, while local housing demand is extensive and land for new development is extremely constrained (Islington is the most densely populated local authority area in the country). As a means of controlling occupancy, the local authority requires that the developer only sells the new units to people who can, if challenged, prove by means of evidence of council tax, electoral role or GP/school/utilities registration, that they will be residing in the dwelling for more than 14 days in 3 consecutive months. A considerable burden of evidence was required, both for the drafting of this guidance, as well as for its enforcement. Even if such a measure could be justified in CNHW, and if the local authority agreed to require and enforce it, this type of arrangement would still not prevent the home being used as a holiday home, so long as it was occupied within the terms of the agreement.
243. There are other Neighbourhood Areas that have tried to pursue a policy to prevent homes from being used as second homes (including holiday homes) through their Neighbourhood Plan. One example is Bridport in Dorset, who have recently had their Neighbourhood Plan ‘made’ in May 2020⁴⁷.
244. Their Neighbourhood Plan, after initially seeking a policy to control holiday homes in their Neighbourhood Area and after taking planning advice from AECOM, states that: *“The community has raised concerns about the number and the impact of second homes (including holiday homes), particularly when there are local people in need of housing. Homes standing empty for much of the time have a depressing effect on a community’s economic and social well-being. The latest national census (in 2011) showed that across the neighbourhood plan area more than 1 in 10 homes were normally unoccupied, with much higher concentrations in some localities within the Plan area. 1 in 4 property sale transactions across the neighbourhood plan area in 2017-18 were as second homes suggesting a rising trend. Current evidence does not support a policy which says new housing development may be used only as the occupants’ main homes (a ‘Primary Residence restriction’). This is because the current level of second and holiday home ownership has been judged insufficiently intrusive and the consequences of such a policy insufficiently researched. The extent and potential impact of introducing a second and holiday home policy will now be made the subject of a Project, to assess the situation with a view to introducing an appropriate policy, if justified, in a future revision of this neighbourhood plan”.*
245. In line with the above, and taking into account the evidence presented in this HNA on the subject of housing demand and supply, it is considered unlikely that CNHW would be able to amass sufficient evidence to justify a NP policy to restrict the conversion of dwelling houses to holiday homes in the NA, especially if these homes had more than 3 bedrooms, were not affordable on average local incomes or were unfit for permanent occupation.

⁴⁶ Available at <https://democracy.islington.gov.uk/documents/s4988/Appendix%201%20-%20Preventing%20Wasted%20Housing%20Supply%20SPD%20July%202015.pdf>

⁴⁷ Available at <https://www.dorsetcouncil.gov.uk/planning-buildings-land/planning-policy/dorset-council-planning-policy/neighbourhood-plans-in-dorset/bridport-area-neighbourhood-plan.aspx>

6.4 Current and emerging Local Plan policies on Holiday Homes

246. The adopted Bassetlaw Core Strategy and Development Management Policies DPD contains no policies to prevent or regulate holiday homes, second homes or guest houses. Holiday accommodation is discussed as an example of appropriate rural development proposals to support recreational and tourism facilities.
247. The emerging new Bassetlaw Draft Local Plan (January 2020) draft POLICY ST12: Visitor economy supports proposals providing facilities or accommodation which enhance the offer to visitors to the District.
248. Therefore, the local authority is unlikely to support a restriction of change of use to holiday homes through planning.

6.5 Conclusions - Holiday Homes in CNHW

249. Some conversions of ordinary dwelling houses to holiday homes do not require planning permission. They are therefore unable to be controlled through the planning system.
250. Even when a planning permission is required (usually due to the holiday home being a new development or the conversion to another use class other than a C3 dwelling house), the burden of evidence required to justify a Section 106 agreement, condition or planning policy to control holiday homes is relatively high. Such measures would also have to be pursued and enforced by the local authority, or, if a policy were pursued through a Neighbourhood Plan, it would have to be in general conformity with the adopted and emerging Local Plan for Bassetlaw.
251. Based on the evidence in this HNA on the subject of housing demand and supply, and based on the policies in the current and emerging draft Local Plan for Bassetlaw, it appears unlikely that CNHW could successfully control holiday homes through restrictive planning policy.
252. Nevertheless, if the Neighbourhood Group still wish to pursue such an avenue, in line with the evidence presented in this HNA and any additional evidence on the subject that they may have, this could be discussed with the local authority.
253. Alternatively, the group could use the evidence in this HNA to negotiate a way forward with the country estate who owns the homes in question, without the need for planning measures.

7. Conclusions

7.1 Overview

254. 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 CNHW with a potential impact on Neighbourhood Plan housing policies

Issue	Source(s) (see Chapter 3)	Summary of evidence and data assessed	Conclusions and recommendations
Housing tenure and affordability, and the need for Affordable Housing	SHMA Census Land reg ONS projections Property asking prices on home.co.uk CNHW Housing Needs Survey (see Chapter 4 for more detail)	<p>Average incomes (for MSOA; published by ONS) are fairly substantial at £40,200 but lower quartile incomes are quite constrained at £14,000 average in households with one LQ income and £27,000 in households with two LQ incomes.</p> <p>Average resale house prices in the postcode area (from Land Registry; used as proxy for NPA house prices as data was insufficient) are affordable on average incomes.</p> <p>Average local authority area newbuild market house prices unaffordable on average incomes;</p> <p>The local housing market is very homogenous with an unusually large proportion of private rental units and a very low supply of social or resale market homes.</p> <p>Some homes owned by the estate which are either not fit for purpose in terms of quality, or, once they are refurbished, unaffordable for local people, remain empty.</p>	<p>The local housing situation results in a high need for Affordable Housing for sale, as well as a reasonable need for Affordable Housing for rent in CNHW (114 units in total, with 97 for units needed for affordable sale and 17 for rent).</p> <p>This is extensively at odds with the tenure and affordability of housing to be delivered.</p> <p>Due to the small size of the settlement and the Local Plan proposing to limit growth to a maximum 20% of the existing settlement size and discourage growth in those settlements too small to support it, total expected delivery of housing in CNHW is 52 units maximum.</p> <p>Maximum Affordable Housing yield through planning obligations, in line with emerging Local Plan policy, would be 10 dwellings (a minimum shortfall of 107 affordable units compared to need).</p> <p>The only scenario in which the majority of local Affordable Housing needs could be met would be through a 100% Affordable Housing scheme.</p> <p>A 100% Affordable Housing scheme could be brought forward by a Register Provider or a community land trust, through rural exception site development or through delivery funded through grant (if available), subject to viability, land and funding availability and other factors.</p> <p>Such a scheme could bring forward 52 units of Affordable Housing, of which 17 would be for affordable rented and the remainder of 35 for sale.</p> <p>If such a scheme was not possible, it is recommended that 100% (or the maximum possible %) of affordable units are developed for rent rather than for sale, to meet at least some of the most urgent housing needs of CNHW.</p>

Housing type and size	<p>SHMA</p> <p>Census</p> <p>Land reg</p> <p>ONS projections</p> <p>Property asking prices on home.co.uk</p> <p>CNHW Housing Needs Survey</p> <p>See Chapter 5 for more detail</p>	<p>LPA Annual Monitoring data shows that in CNHW since the 2011 Census, only 8 units were permitted.</p> <p>Census data analysis suggests that the CNHW population is aging, with a particularly high and increasing proportion of 65 to 74-year olds (backed up by the 2013 CNHW Housing Needs Survey).</p> <p>2011 Census shows that there were 259 households in CNHW, with 105 of them living in detached houses, 108 in semi-detached, and 46 in terraced houses. None of the households were living in flats and there were very few smaller units such as studios.</p> <p>The stock is also homogenous in terms of dwelling size, with no 1 and 2 room properties; 5-6 room properties making up 48.8% of the stock; and 3-4 room properties and 7 or more room properties accounting for 20% each.</p> <p>There are only few 1-bedroom properties and the most common property type has 3 bedrooms.</p> <p>No new households were occupying 1-2 room properties 2001-2011, while the proportion of households occupying 3 room and 7 room properties increased, and those occupying 6 and 8+ room properties decreased.</p> <p>Household numbers decreased 2001-2011 by 19 households (269 to 250).</p> <p>6 and 8+ room properties appear to be less popular or less affordable to the local population.</p> <p>Census data shows a lower proportion of younger age groups of 0-24 and a higher proportion of the older age groups of 25-84 and an aging population, with a prominence of older (single and family) households</p> <p>Households with non-dependent children represent a marginally higher proportion than regionally or nationally.</p> <p>Occupation of smaller property types (1 and 2 bedroom) decreases as households age to 49, and then increase again. 3+bedroom properties show roughly the opposite pattern.</p> <p>The Local Authority SHMA corroborates an aging population and predicts demand for market homes to require a smaller proportion of 1 and 2 beds than for Affordable Housing for rent or for sale.</p> <p>The housing size for which need was greatest was 3-bedroom homes for market housing, followed by 2-bed</p>	<p>Data analysis suggests a decline in the local population and in the number of households, in combination of a low natural population growth, an aging population and a low proportion of young families, as well as a low rate of in-migration.</p> <p>Young families may not tend to move to or stay in CNHW, possibly due to the area not being attractive or affordable for younger families with dependent children.</p> <p>Data analysis also suggests that some young adults may have trouble finding their own suitable home in CNHW to establish a new household in as they grow up.</p> <p>The HNA estimates that by the end of the NP period, i.e. 2037, the most dominant age group is likely to be those aged over 65, followed by those aged 35-54.</p> <p>On the basis of the aging population in CNHW and the presence of too many larger homes, there is a clear need for smaller properties to allow those households who wish to, to downsize and for young people to start their own households (similar to conclusion of CNHW Housing Needs Survey).</p> <p>On the basis of the data and analysis in this HNA, new development in CNHW specifically might involve the following share of dwelling sizes: 19% as 1 bedroom, 18% as two bedrooms, 63% as three bedrooms, and no new dwellings of more than 3 bedrooms.</p> <p>Effectively, medium and smaller sized homes should be prioritised to diversify the stock and meet the needs of the NA's changing demography.</p> <p>However, the supply of larger homes should not necessarily be impeded entirely, as some demand may persist from local residents.</p>
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Issue	Source(s) (see Chapter 3)	Summary of evidence and data assessed	Conclusions and recommendations
		homes. For Affordable Housing the greatest need was for 2- and 1-beds.	
Holiday Homes	Past planning permissions for holiday homes Legal review online Islington SPD Other made NP (See Chapter 6 for more detail)	Some conversions of ordinary dwelling houses to holiday homes do not require planning permission. They are therefore outside of the realm of control through planning. Even when a planning permission is required (usually due to the holiday home being a new development or the conversion to another use class other than a C3 dwelling house), the burden of evidence required to justify a Section 106 agreement, condition or planning policy to control holiday homes is relatively high. Such measures would also have to be pursued and enforced by the local authority, or, if a policy were pursued through a Neighbourhood Plan, it would have to be in general conformity with the adopted and emerging Local Plan for Bassetlaw.	Based on the evidence in this HNA on the subject of housing demand and supply and based on the policies in the current and emerging draft Local Plan for Bassetlaw, it appears unlikely that CNHW could successfully control holiday homes through planning. Nevertheless, if the Neighbourhood Group wish to pursue such an avenue, in line with the evidence presented in this HNA and any additional evidence on the subject that they may have, this could be discussed with the local authority. Alternatively, the group could use the evidence in this HNA to have discussions with the country estate who owns the homes in question and who may wish to agree a way forward without the need for planning measures.

7.2 Recommendations for next steps

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

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

256. 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.

257. Bearing this in mind, it is recommended that the Neighbourhood Plan steering group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Bassetlaw or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.

258. 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

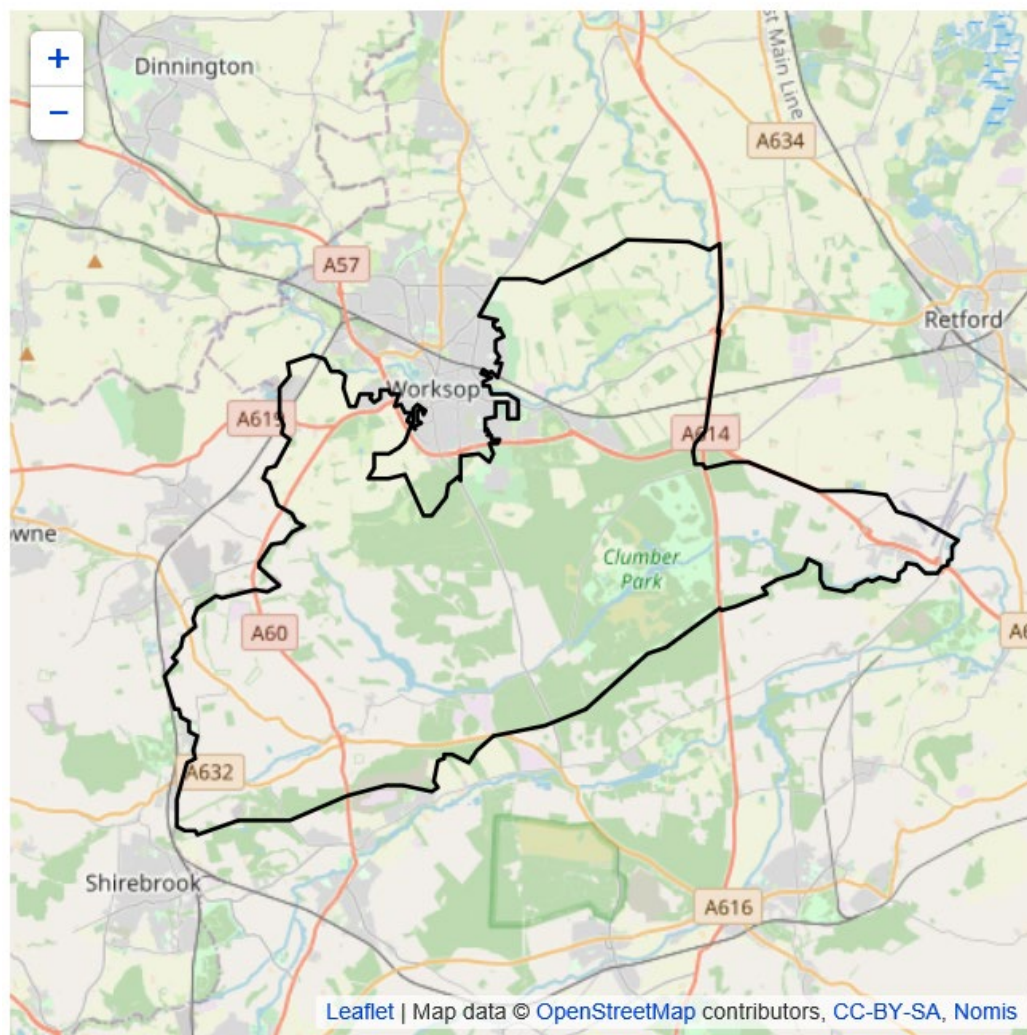
A.1 Assessment geography

259. 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 (NAs).

260. As such, when calculating affordability thresholds, an MSOA needs to be selected that is a best-fit proxy for the NA. In the case of CNHW, it is considered that MSOA Bassetlaw 014 (E02005848) 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 Bassetlaw 014 appears below in Figure 7-1. Please note that this MSOA contains the entirety of the NA but also stretches beyond it to include some of the surrounding areas, including parts of nearby more populous Worksop.

Figure 7-1: MSOA Bassetlaw 014 used as a best-fit geographical proxy for the Neighbourhood Plan area

Map of E02005848 : Bassetlaw 014



Source: ONS⁴⁸

⁴⁸ Available at: <https://www.nomisweb.co.uk/query/construct/components/stdListComponent.asp?menuopt=12&subcomp=100>

A.2 Market housing

261. Market dwellings are accessible to people on higher incomes. Choices in the housing market are driven principally by spending power, life stage, and personal taste.
262. The operation of the housing market is, in most circumstances, the best means of addressing the demand for different types of housing for sale. For this reason, it is important that planning policy does not place unnecessary burdens on the market preventing its ability to respond to demand, because this is the principal way equilibrium is achieved in the market and thus house price growth kept in check.
263. In this sense, the notion of development viability is essential. It is important not to deter development in the context of clear housing need; to do so will not only frustrate the delivery of new housing but also may deprive the community of resources for infrastructure improvements.
264. To determine affordability in market housing, the assessment considers two primary indicators: income thresholds, which denote the maximum share of a family's income that should be spent on accommodation costs, and purchase thresholds, which denote the standard household income required to access mortgage products.

i) Market sales

265. 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.
266. To produce a more accurate assessment of affordability, both the savings available for a deposit and the equity in the home from which the buyer is moving (if not a first-time buyer) should be taken into account. However, this data is not available for CNHW. As such, a reasonable assumption is therefore made that a 10% purchase deposit is available to the prospective buyer.
267. The value of an entry-level dwelling is considered the best representation of the segment of market housing most likely to be accessible to those on lower incomes.⁴⁹ The value of an entry level dwelling used here is the lower quartile average house price from sales data from Land Registry over the year 2019.
268. The calculation is therefore:
- Value of an 'entry level dwelling' = £99,000;
 - Purchase deposit = £9,900 @10% of value;
 - Value of dwelling for mortgage purposes = £89,100;
 - Loan to income ratio = value of dwelling for mortgage purposes divided by 3.5;
 - Purchase threshold = £25,457.

ii) Private Rented Sector (PRS)

269. Income thresholds are used to calculate the affordability of rented and Affordable Housing tenures. Households are deemed able to afford a private rented property if the lower quartile private rent does not exceed 30% of gross household income.
270. It is assumed that lower quartile private rent equates to the average rent paid in the NA for a two-bedroom dwelling (enough living space for two or three individuals). In order to be in conformity with the Government guidance on overcrowding,⁵⁰ such a home would require three habitable rooms (a flat or house with two bedrooms).
271. The property website [Home.co.uk](https://www.home.co.uk) shows rental values for property in the NA. The best available data is derived from properties available for rent within the Mansfield and Worksop postcode area, which covers a larger area than the

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

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

Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings. The only caveat worth keeping in mind is that this sample includes some flats, especially in the 2 bed category, which is not a property type that currently exists in CNHW and is also less likely to be built there in future.

272. According to [home.co.uk](https://www.home.co.uk), there are 26 two-bed properties currently listed for rent across the wider Mansfield and Worksop postcode area, with an average price of £520 per calendar month.

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

- Annual entry level rent = £520 x 12 = £6,240;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = £20,800
- Income threshold (private rental sector) = £20,800.

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

A.3 Affordable Housing

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

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

277. We consider each of the Affordable Housing tenures in turn.

i) Social rent

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

279. 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 CNHW. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for Bassetlaw in the table below.

280. To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This HNA uses two-bedroom homes in the main report tables to illustrate affordability of this tenure. These homes are a good proxy for affordability in this tenure as they are typically the most numerous property size.

Table A-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£74.21	£86.48	£93.24	£109.89	£88.52
Annual average	£3,859	£4,497	£4,848	£5,714	£4,603
Income needed	£15,436	£17,988	£19,394	£22,857	£18,412

Source: Homes England, AECOM Calculations

ii) Affordable rent

281. Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000). Even an

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

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

Table A-2: Affordable rent levels (£)

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

Source: Homes England, AECOM Calculations

iii) Intermediate tenures

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

Discounted Market Homes

284. In paragraph 64 of the NPPF 2019, the Government introduces a recommendation that “where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership”. The most recent proposals for ‘Changes to the current planning system’ suggest that 25% of all Affordable Housing should be First Homes – the Government’s new flagship discounted market sale product. When the NPPF is next updated, it is expected that the 10% requirement referenced above may be replaced by the First Homes requirement.
285. Whether to treat discounted market sale homes as Affordable Housing or not depends on whether discounting the asking price of new build homes of a size and type suitable to first time buyers would bring them within reach of people currently unable to access market housing for purchase.
286. Applying a discount of 30% - as in the Government’s proposed First Homes product – provides an approximate selling price of £91,000 (30% discount on median average prices of £130,000). Allowing for a 10% deposit further reduces the value of the property to £81,900. The income threshold at a loan to income ratio of 3.5 is £23,400. This is affordable for those on local average incomes (which is £40,200).
287. In practice, developers are likely to price these homes in relation to new build prices, particularly in locations where discounting in relation to entry level prices may not make these homes viable to develop in relation to build costs. When new build prices are discounted by 30% they may not offer any discount on entry level prices. Based on average local authority new build prices of £225,007, a 30% discount would be £157,504.90. Allowing for a 10% deposit this would further reduce the value of the property to £141,754.41, requiring an income of at least £40,501.26, which is just marginally over the local median income and therefore a minimum 31% discount would be required to make a newbuild house affordable to the majority of CNHW residents.
288. The income thresholds analysis in the Tenure and Affordability chapter also compares local incomes with the costs of a 20%, 40% and 50% discounted home (however based on median rather than newbuild prices). This would require an income threshold of £26,743, £20,057 and £16,714 respectively.

Shared ownership

289. Shared ownership involves the purchaser buying an initial share in a property typically of between 25% and 75% and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable. The share owned by the leaseholder can be varied by ‘staircasing’. Generally, staircasing will be upward, thereby increasing the share owned over time.

290. 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.
291. To determine the affordability of shared ownership, calculations are based on the median house price of £130,000.⁵¹ The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
292. A 25% equity share of £130,000 is £32,500, from which a 10% deposit of £3,250 is deducted. The mortgage value of £29,250 (equity – 10% deposit) is then divided by 3.5. To secure a mortgage of £29,250, an annual income of £8,375 (mortgage value /3.5) is therefore needed. In addition to mortgage costs, rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £97,500. An ongoing annual rent equivalent to 2.5% of the value of the unsold equity is assumed, which is £2,438 and requires an income of £8,125 (multiplied by 3.33 so that no more than 30% of income is spent on rent). Therefore, an income of around £16,482 (£8,357+ £8,125) is required to afford a 25% shared equity purchase of an entry-level home. The same calculations were undertaken for equity shares of 50% and 75%, producing income thresholds of £22,131 and £27,780 respectively.

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

Appendix B : Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

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

Affordable Housing (NPPF Definition)

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

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

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

c) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative Affordable Housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

Affordable rented housing

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

Age-Restricted General Market Housing

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

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

Bedroom Standard⁵³

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

Co-living

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

Community Led Housing/Community Land Trusts

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

Community Right to Build Order⁵⁴

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

Concealed Families (Census definition)⁵⁵

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

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

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

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

Equity Loans/Shared Equity

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

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

The Government is consulting on the introduction of First Homes as a new form of discounted market homes which will provide a discount of at least 30% on the price of new homes. The intention is that these homes are available to first time buyers as a priority but other households will be eligible depending on agreed criteria. New developments are likely to be required to provide 25% of Affordable Housing as First Homes.

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

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

Housing Needs

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

Housing Needs Assessment

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

Housing Products

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

Housing Size (Census Definition)

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

Housing Type (Census Definition)

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

Housing Tenure (Census Definition)

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

Income Threshold

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

Intercensal Period

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

Intermediate Housing

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

Life Stage modelling

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

Life-time Homes

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

Life-time Neighbourhoods

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

Local Development Order

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

Local Enterprise Partnership

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

Local housing need (NPPF definition)

The number of homes identified as being needed through the application of the standard method set out in national planning guidance (or, in the context of preparing strategic policies only, this may be calculated using a justified alternative approach as provided for in paragraph 60 of this Framework).

Local Planning Authority

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

Local Plan

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

Lower Quartile

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

Lower Quartile Affordability Ratio

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

Market Housing

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

Mean (Average)

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

Median

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

Median Affordability Ratio

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

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years⁵⁶, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

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

Neighbourhood plan

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

Older People

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

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

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

Overcrowding

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

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.

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

It is referred to a number of times in the PPG and its definition and interpretation relies on the judgement of professionals such as Neighbourhood Plan Examiners.

Private Rented

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

Retirement Living or Sheltered Housing

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

Residential Care Homes and Nursing Homes

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

Rightsizing

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

Rural Exception Sites

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

Shared Ownership

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

Sheltered Housing⁵⁷

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

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

Strategic Housing Land Availability Assessment

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

Strategic Housing Market Assessment (NPPF Definition)

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

Specialist Housing for the Elderly

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.⁵⁸

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

