

South Leverton

Housing Needs Assessment (HNA)

August 2023

Quality information

Prepared by	Checked by	Approved by
Paul Avery Principal Housing Consultant	Kerry Parr Associate Director	Kerry Parr Associate Director

Revision History

Revision	Date	Authorized	Position
1. First Draft	June 2023	Paul Avery	Principal Consultant
2. Internal Review	June 2023	Kerry Parr	Associate Director
3. Group Review	August 2023	Andy Hardie, Will Wilson	South Leverton community, Bassetlaw District Council
4. Locality Review	August 2023	Annabel Osborne	Neighbourhood Planning Officer
5. Final Report	August 2023	Paul Avery	Principal Consultant

Prepared for: Bassetlaw District Council and the community of South Leverton

Prepared by:

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

© 2023 AECOM Infrastructure & Environment UK Limited. All Rights Reserved.

This document has been prepared by AECOM Infrastructure & Environment UK Limited (“AECOM”) for sole use of our client (the “Client”) in accordance with generally accepted consultancy principles, the budget for fees and the terms of reference agreed between AECOM and the Client. Any information provided by third parties and referred to herein has not been checked or verified by AECOM, unless otherwise expressly stated in the document. No third party may rely upon this document without the prior and express written agreement of AECOM.

Table of Contents

1. Executive Summary.....	6
Conclusions- Tenure and Affordability	6
Conclusions- Type and Size	9
Conclusions- Specialist Housing for Older People	10
Characteristics of the current older population	10
Projected demographic change and need for specialist housing	11
Accessibility and adaptability.....	12
2. Context.....	13
Local context.....	13
The NA boundary and key statistics	13
The housing market area context.....	14
Planning policy context.....	15
Quantity of housing to provide.....	16
3. Objectives and approach.....	17
Objectives	17
Affordability and Affordable Housing	17
Type and Size	17
Specialist Housing for Older People.....	17
Approach.....	18
4. Affordability and Affordable Housing.....	19
Introduction	19
Definitions	19
Current tenure profile	20
Affordability	20
House prices	20
Income	22
Affordability Thresholds	22
Estimates of the need for Affordable Housing	27
Evidence in the HEDNA	27
AECOM Estimates	27
Additional evidence of Affordable Housing needs	29
Affordable Housing policies in Neighbourhood Plans.....	29
Application of Local Plan policies	29
Affordable Housing at Neighbourhood level	30
Conclusions- Tenure and Affordability	31
5. Type and Size.....	35
Introduction	35
Definitions	35
The current housing mix.....	36
Dwelling type.....	36
Dwelling size	37
Population characteristics	38
Age.....	38
Household composition and occupancy	39
Future population and size needs	41

Age.....	41
Tenure	44
Type	44
Conclusions- Type and Size	45
6. Specialist housing for older people.....	48
Introduction	48
Definitions	49
Specialist housing for older people.....	49
Demographic characteristics	49
Future needs for specialist accommodation and adaptations.....	51
Further considerations.....	52
Care homes.....	53
The Role of Mainstream Housing	54
Conclusions- Specialist Housing for Older People	55
Characteristics of the current older population	55
Projected demographic change and need for specialist housing	55
Accessibility and adaptability.....	56
Appendix A : Assessment geography	58
Appendix B : Local Plan context.....	59
Policies in the adopted local plan	59
Policies in the emerging local plan	59
Appendix C : Affordability calculations.....	61
C.1 Market housing	61
i) Market sales	61
ii) Private Rented Sector (PRS).....	62
C.2 Affordable Housing	63
i) Social rent.....	63
ii) Affordable rent.....	64
iii) Affordable home ownership	64
Appendix D : Affordable Housing need and policy.....	68
Affordable Housing estimates	68
Affordable housing policy	70
Appendix E : Specialist housing for older people	74
Background data tables.....	74
HLIN calculations	74
Appendix F : Housing Needs Assessment Glossary	76

List of acronyms used in the text:

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

1. Executive Summary

1. South Leverton is a parish and Neighbourhood Area (NA) located in the district of Bassetlaw.
2. The 2021 Census recorded 522 individuals in South Leverton, indicating an increase of 42 people since the 2011 Census.
3. There has been some development in South Leverton in recent years. Bassetlaw District Council (BDC) has provided data showing that 15 new homes have been built since 2011, a roughly 8% increase on the total at that time, and producing a current estimate of 231. All of the new homes built since 2011 were delivered as market rather than Affordable Housing. As of April 2023, outstanding commitments (dwellings on sites with planning permission) total 7 homes across 2 sites.
4. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with representatives of BDC and the community at the outset of the research.
5. Data from the 2021 Census is being released throughout 2023. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level, including parishes, will not be available until later in 2023, as well as data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections where necessary to build up evidence at the neighbourhood level.

Conclusions- Tenure and Affordability

Current tenure profile

6. Home ownership is by far the dominant tenure in South Leverton, representing a significantly higher share of the total (83%) than the wider District (68%) and national average (61%). Of the remaining households, most live in privately rented accommodation. At 7% of all households, social renting exists at a proportion half the size of wider averages, though it has increased slightly since 2011. This suggests there are comparatively few options in South Leverton for people without the funds needed to buy their own home. That said, there is also likely to be less need for subsidised housing arising from within the community.

Housing costs

7. Home values in the NA have followed an upward but uneven trajectory with some year-on-year fluctuations (particularly in the last few years). The current median house price (middle number when arranged from lowest to highest) is £282,500, which is 39% higher than the 2013 average. The lower quartile price (the lowest 25% of prices, used as a good proxy for entry-level housing) stands at £230,000, and has grown by 67%, thereby adding affordability pressure for those with the least wealth.

8. It is also worth noting that the current median house price in South Leverton is 37% higher than the current median for Bassetlaw as a whole. Although South Leverton is dominated by detached and larger homes and, correspondingly, District averages are influenced by the smaller flatted accommodation that is more plentiful in places like Retford and Worksop, it remains clear that South Leverton is a high-value housing market for the local area. This again presents a barrier to entry for households with lower incomes or wealth.
9. AECOM has estimated the annual income required to afford various tenures of housing in South Leverton – each of which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA area was £44,100 in 2018, and the lower quartile income (per person) for Bassetlaw was £15,379 in 2020.
10. It was found that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. The median house price would require an annual income around 65% above the current average. Private renting is more affordable, but generally only accessible to average and dual lower earning households. Households made up of a single lower earner, however, cannot afford the given rental thresholds. A broader challenge in relation to private renting is that, though potentially cheaper, too few properties are available to make this a reliable option for lower income households. At the time of search in April 2023 there were no rental listings in South Leverton.
11. Subsidised routes to home ownership like First Homes and shared ownership are intended to target people who can afford to rent but not to buy. In South Leverton there is a relatively large gap between the income needed to afford to rent (£29,000) and to buy (£56,000), who may benefit from these products.
12. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. In South Leverton a 40% discount appears sufficient to bring First Homes within the reach of average earners. Since even the maximum 50% discount would not widen access to dual low earning households, 40% appears to be the most suitable discount level. If seeking to take action on this point in the Neighbourhood Plan, the Parish Council is advised to discuss this possibility with BDC, who may be able to supply evidence of development viability that is also relevant to this policy option.
13. Affordable rented housing appears generally affordable to households with two lower earners (average earning households are unlikely to be eligible). Single lower earners can afford average social rents but the lowest earners, if unable to secure a social rented dwelling or additional subsidy, may need to live in a room in a shared house using housing benefits.

The need for Affordable Housing

14. AECOM estimate that there will be limited long-term need for affordable rented housing in South Leverton rather than an unmet need. This amounts to an annual surplus of 0.1 affordable rented homes – effectively an equilibrium. This result suggests that the modest current backlog of 3 households on the waiting list, and any newly arising need, can be met through turnover in the existing stock.

15. However, it is worth noting that the Bassetlaw HEDNA identified an annual need for 60 affordable rented homes in the District's Rural area, of which South Leverton's share would be roughly 0.8 units per year. Given the potential for the parish to meet a small share of the wider area's needs and the near equilibrium between supply and demand identified here, it may be prudent to secure some additional affordable rented housing where available.
16. AECOM estimate potential demand for 0.7 affordable home ownership dwellings per annum in South Leverton. The households eligible for such homes do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing. The Bassetlaw HEDNA found a surplus of such housing in the Rural area, but this depends on the assumption that lower quartile market housing can satisfy the need. On the basis of the affordability analysis summarised above, this assumption does not hold in South Leverton specifically, and there would be value to delivering additional subsidised routes to ownership.

The 2023 residents survey asked respondents who expected to move in the coming decade what tenure would be most suitable to their needs. Of the 33 responses to this question, 31 answered owner occupation. The remaining 2 stated a need to rent from a social landlord. This is a similar number to the 3 households on the waiting list for affordable rented housing. These results show that the vast majority of existing households do not require Affordable Housing, but a small number do rely on affordable rented options. Interestingly, no respondents expressed interest in affordable home ownership.

Affordable Housing policy

17. Affordable Housing is typically provided and made financially viable by District-wide planning policies that require it to be included at a set proportion of market housing developments. Bassetlaw's adopted policy on this subject requires 20-25% of all new housing be affordable. This is a policy area within the remit of the Local Planning Authority, but it is worth considering what the most appropriate mix of Affordable Housing products might be in the NA specifically.
18. AECOM recommends that the tenure mix of Affordable Housing secured in future years follows the emerging Local Plan default, which provides balance between renting and ownership options. This is suitable because of the limited need but clear benefits to each tenure category, both of which are undersupplied at present and help to address the relative unaffordability of market housing locally.
19. However, it may not be realistic to expect any Affordable Housing over the Local Plan period to 2038 because of South Leverton's small housing requirement, much of which is already accounted for, and the fact that Affordable Housing would normally only be required for sites bringing forward 10 or more dwellings. If the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites

or developing community land trusts are all ways of boosting the supply of Affordable Housing.

Conclusions- Type and Size

The current housing mix

20. The current dwelling mix in South Leverton is weighted strongly in favour of larger and less dense home types. In particular, over 70% of homes are detached houses (double the rate across Bassetlaw). The proportion of bungalows, at 23%, is also comfortably higher than the district and national average, and is likely to be linked to the parish's older age profile. The proportion of 4+ bedroom homes in South Leverton is also nearly double that of the district and there is a clear lack of 1 bedroom properties. In summary, South Leverton is characterised by large homes and less dense types that tend to be more expensive, although the parish also offers a large number of bungalows.
21. Since the 2011 Census, the profile of new housing construction has followed the existing patterns noted above, being exclusively detached homes and with more 4 bedroom homes than all other categories combined. However, a parallel process of extensions is both enlarging the existing dwelling stock (in terms of living space, not only bedrooms) yet also adding 1-2 bedroom homes through the creation of 'granny annexes', helping to diversify the housing stock slightly.

Population characteristics

22. The parish population, which is consistently older than that of the district and England, has experienced significant ageing in the decade since 2011. The 65-84 and 85+ age groups have expanded by 20% and 71% respectively, while all other age groups have grown in single-digits. Despite a modest increase in the number of children, these demographic shifts would appear to validate any ambition within the community to attract and retain young people and families through a diversified housing offer. That said, the robust growth in older households may also require a housing mix that has the potential to accommodate changing mobility and support needs.
23. Applying ONS household projections for Bassetlaw to the South Leverton population in 2011 suggests that population growth can be expected to be driven by the oldest households, with the 65+ age group expanding by 67% to become the largest single group (at nearly half of all households) while all other age bands grow more modestly or contract.
24. South Leverton has a lower proportion of single-person households than wider averages, but a higher share of single people aged over 65. Of the single-family households in the parish, slightly more have no children than young children (a dynamic that is the reverse of Bassetlaw and England). However, a significant increase of 64% in the number of households with non-dependent children living at home, far higher than the district and national rate, points to the lack and unaffordability of entry-level homes allowing young people to form their own independent households.
25. As of the 2011 Census, 90% of households in the NA had at least one more bedroom than they would be expected to need, and 62% had at least two extra bedrooms. This is not

surprising given the relatively large skew of the housing stock. Under-occupancy was most common among couples with no children, older households and single people. While not uncommon nationwide, this might suggest that South Leverton's larger housing is not necessarily being occupied by households with the most family members, but by the people with more wealth or older people who have not chosen or been able to move to smaller properties.

Future population and size needs

26. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that new development should be focused on smaller and mid-sized homes, with few larger properties likely to be needed. This could help to achieve three key outcomes: improving affordability, meeting the needs suggested by demographic trends (notably the ageing of older people and attracting younger families), and diversification away from the high proportion of 4+ bedroom homes in the current stock.
27. This recommendation is in line with the evidence for Bassetlaw presented in the 2020 HEDNA. However, this source could also be used to justify retaining a modest proportion of larger homes in the development pipeline to preserve choice in the market if this is desired by the community. That adjustment would be supported by evidence from the 2023 South Leverton residents survey, which found that, while mid-sized homes continue to be popular among those expecting to move, there is a continued preference for larger housing and limited demand for the smallest 1 bedroom properties. In light of these findings, the results of the HNA dwelling size model might reasonably be adjusted to require fewer 1 bedroom homes than is suggested and allow for the continued delivery of 4+ bedroom homes.
28. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the parish or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the area or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.
29. The 2023 residents survey also found a very strong continuing preference for detached homes among those who expect to move in the next decade, suggesting that local people's preferences largely run counter to the imperative to deliver more affordable housing options.

Conclusions- Specialist Housing for Older People

Characteristics of the current older population

30. There are currently around 64 individuals aged 75 or over in South Leverton, representing 12% of the population. There is no specialist accommodation in the parish at present, although at least one care home does exist (for all age groups).
31. A clear majority (78%) of Bassetlaw households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2038) are owner occupiers, and the remainder predominantly

rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent will need to rely on subsidised rented housing because they are unlikely to have the funds to buy. Rates of disability in South Leverton are also higher among social tenants than owner-occupiers.

Projected demographic change and need for specialist housing

32. The 75+ population of the parish is projected to increase to 102 people over the Plan period, to become 18% of the population in 2038. As established in the previous chapter, South Leverton has a significantly older population than the wider district and is likely to age faster than it in the coming years.
33. The growth in the older population, which, rather than the total, is the focus of the estimates of need here, should be converted into households because some older people will be cohabiting in old age. The projected household growth among those aged 75+ in South Leverton is 27.
34. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research.
35. The two estimates suggest a range of 10 to 14 specialist accommodation units might be required in the period to 2038. Broadly, 60-80% of the need is for accommodation offered for market purchase. This chimes with the higher propensity of older households to be homeowners. Around 50-70% of the need is found to be for sheltered housing with limited support rather than additional care arrangements. The potential need for care and nursing home beds in South Leverton to 2038 can be roughly estimated at 2-3 bedspaces.
36. These estimates are large relative to the overall housing requirement of the parish (11 dwellings), most of which has been met through completions and commitments, and none of which provide older people specific accommodation. Despite this and South Leverton's proportionally large older population, it would not be prudent to prioritise the potential demand from older people to the exclusion of other groups, such as those in need of Affordable Housing, young families, and others important to maintaining a balanced and vibrant community.
37. The 2023 South Leverton residents survey found a total of 13 respondents who expect to move within the coming decade and will require a home suited to their changing needs. 8 require a level-access dwelling (usually a bungalow), which can be attained from the large existing stock of bungalows or from newly-built mainstream housing. Of the remaining 5 respondents, however, 4 require an accessible home and 1 requires some form of additional care (which could be achieved through the existing care home, domiciliary care, or a new scheme of extra care housing). This suggests that between 4 and 13 local people could benefit from some form of specialist housing for older people. Again, this should not necessarily take precedence over the needs of other groups. But it does suggest that a proportion of new homes could usefully be designed to accommodate their (or similar) needs.

Accessibility and adaptability

38. Given that there is unlikely to be a large volume of additional specialist supply, if any, in the coming years, an alternative or additional avenue to the provision of additional specialist homes is to discuss the standards of accessibility and adaptability required of new development with BDC. There is a particularly high degree of overlap between the groups served by sheltered specialist housing and adapted mainstream housing, so the unmet need for such homes identified here can be reduced through this avenue. A majority of the need for bungalows or accessible come identified in the residents survey could also be addressed in this way.
39. The current adopted Local Plan provides explicit encouragement for development to accommodate specific groups such as older people. However, it does not set specific targets for the proportion of new housing that might be required to meet national standards for accessibility and adaptability (Category M4(2)), or for wheelchair users (Category M4(3)). The evidence gathered here would support the achievement of high standards of accessibility in the little mainstream housing that does come forward.

2. Context

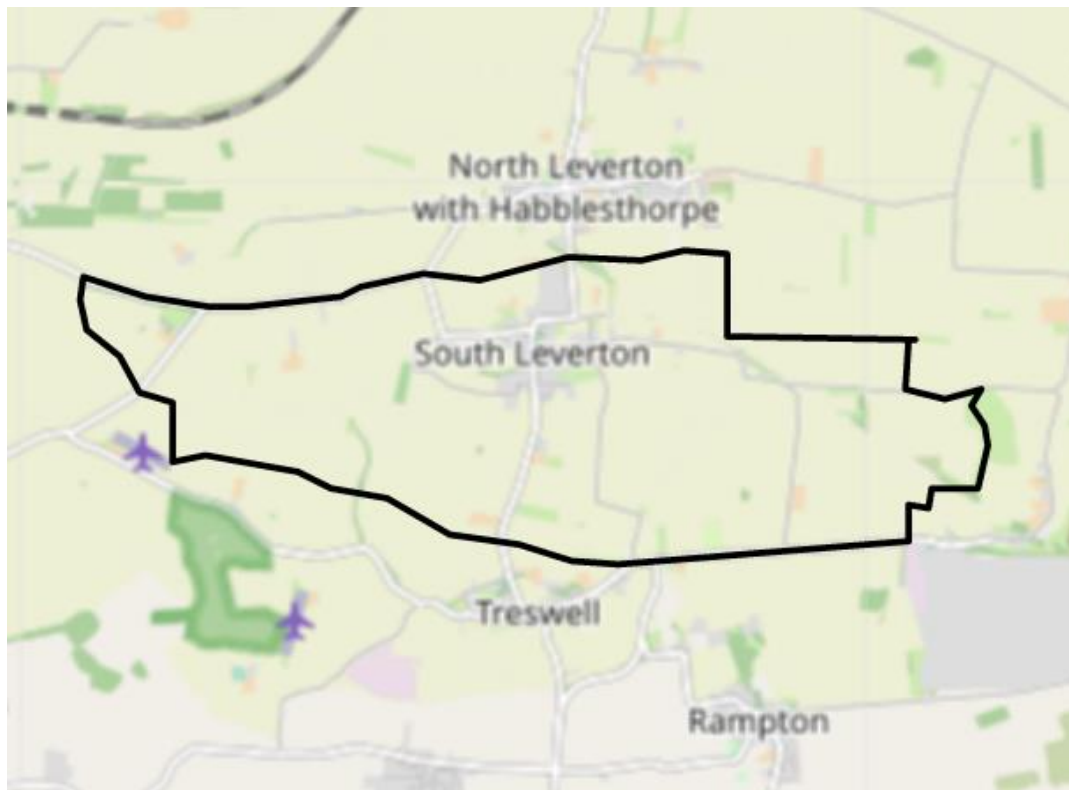
Local context

40. South Leverton is a parish and designated Neighbourhood Area (NA) located in the district of Bassetlaw in the East Midlands.
41. This report is part of a scoping exercise for any potential Neighbourhood Plan for South Leverton and may support planning decisions at district scale. It has been commissioned, and its scope agreed, with Bassetlaw District Council (BDC) and representatives of the community of South Leverton. The evidence will look ahead to the end date of the Bassetlaw Local Plan in 2038.
42. The parish, which is centred on the village of South Leverton but also includes the surrounding agricultural area, sits in the Trent Valley approximately 5 miles east of Retford. The parish has a good range of amenities for its size, including a pub, village hall, private school, garage and two care homes, as well as a number of historic buildings.

The NA boundary and key statistics

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

Figure 2-1: Map of the South Leverton parish and Neighbourhood Area



Source: Nomis

44. At the time of the 2011 Census the NA was home to 480 residents, formed into 199 households and occupying 216 dwellings. The 2021 Census indicates population growth of around 42 individuals (or 9%) since 2011¹, recording a total of 522 residents and 215 households.
45. The 2021 Census does not yet show the number of dwellings in small areas. However, this can be estimated by adding the new homes built since 2011 to the Census total at that time. Completions data provided by BDC shows 15 new homes have been built since 2011, taking the current total to approximately 231. The 8% growth in the number of homes aligns with the 9% increase in the population.
46. As of April 2023, outstanding commitments (dwellings on sites with planning permission) total 7 homes across 2 sites.

The housing market area context

47. Whilst this HNA focuses on South Leverton it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.
48. In the case of Bassetlaw, the 2019 Economic Demand and Needs Assessment emphasises the multiple linkages and influences between the district and its neighbouring local authority areas. While no clearly defined multi-district market area was defined in that study, the Sheffield City Region group of local authority areas is a relevant geographical unit. It is reasonable to assume that when households who live in this region move home, the vast majority move within this geography or within their home district or borough.
49. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including South Leverton, are closely linked to other areas where changes in need or demand are likely to impact on the neighbourhood. The key settlement in this case is Retford.
50. In summary, South Leverton functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Bassetlaw), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

¹ It is worth noting that this figure is an estimate only, based on data which is mostly available at local authority level such as administrative registers of births and deaths, data on moves between local authorities, small-area population estimates and official population projections, and not based on a survey count.

Planning policy context

51. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.²
52. The relevant adopted Local Plan for Bassetlaw consists of the Core Strategy and Development Management Policies Development Plan Document (DPD), adopted in 2011. The Core Strategy identifies the amount of new housing and development up to 2028 as well as key settlements where development will be directed. Alongside the Core Strategy sits the Affordable Housing Supplementary Planning Document (SPD), which was adopted in January 2014.
53. The 2011 Core Strategy is due to be superseded by the Draft Bassetlaw Local Plan, covering the period 2020-2038. The Publication Version of the Local Plan along with its Second Addendum was submitted to the Secretary of State in July 2022, following a number of consultation stages and updates. Hearings for the Examination in Public took place in January 2023, and the Examination process is expected to continue through 2023 following the modifications and areas of ongoing work suggested in the Inspector's post-hearings note.
54. Upon adoption, this emerging Local Plan will replace the Core Strategy and Development Management Policies DPD
55. A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the emerging Local Plan (which warrants more weight given its advanced stage of development):
 - Emerging Local Plan Policy ST1 identifies an overall housing target of 582 homes per year for the district between 2020 and 2038;
 - In the same policy, South Leverton is designated as a Small Rural Settlement, a category which will be supported to deliver modest development to support the role of existing communities. This is a change from the adopted Core Strategy in which South Leverton fell into the category of All Other Settlements, considered unsuitable for growth.
 - Policy ST29 states that 20-25% of all new dwellings are expected to be delivered as Affordable Housing, depending on whether brownfield or greenfield, on sites larger than 10 homes. The suggested tenure mix within Affordable Housing is 25% First Homes, 25% social rent, 25% affordable rent and 25% other affordable home ownership products;
 - Policy ST31 supports the delivery of specialist housing for older people but does not set a specific delivery target or proportion of mainstream new homes to be built to Category M4(2) accessibility standards.

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

Quantity of housing to provide

56. The NPPF 2021 (paragraphs 66 and 67) requires LPAs to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
57. Bassetlaw has fulfilled that requirement by providing South Leverton with a definitive figure of 11 dwellings to be accommodated within the parish within the Local Plan period 2020-2038. 2 dwellings have been completed so far during this period (1 in 2020 and 1 in 2022). There are a further 7 homes across 2 sites with planning permission but not yet started. If these are all completed as planned, South Leverton will have delivered 9 of its 11-home requirement. This does not mean that no further development will be possible, but different conditions apply. These are detailed in emerging Local Plan Policy ST2, summarised in Table 2-2 in Appendix B of this HNA.

3. Objectives and approach

Objectives

58. This Housing Needs Assessment (HNA) is structured according to a number of themes or topics that were agreed at the outset of the research with BDC and the South Leverton community. These themes are broadly aligned with the kinds of housing policy areas available to neighbourhood plans, and each will form a distinct chapter of this report. The sub-sections below give a brief overview of the objectives of each chapter.

Affordability and Affordable Housing

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

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

60. The evidence gathered here can be used to help scope the need for a Neighbourhood Plan or justify future policies, but it is likely that other supporting evidence may be needed, for example on viability.

Type and Size

61. The focus of this chapter is to identify relevant trends and potential gaps in the market that can be used to identify unmet needs for homes of different types and sizes. It has three aims, each given its own sub-section:

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

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

Specialist Housing for Older People

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

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

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

Approach

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

- ONS population and household projections for future years;
- ONS population age estimates for parishes (as 2021 Census data does not yet include age profile at small scales);
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from Rightmove;
- Local Authority housing waiting list data;
- The Bassetlaw Housing and Economic Needs Assessment (HEDNA), produced in 2020; and
- A 2023 online residents survey, conducted by AECOM with the Parish Council. This covered a range of topics, primarily relevant to design issues, as well as specific housing questions devised to support this HNA evidence.

66. Data from the 2021 Census continues to be released throughout 2023. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including parishes, will not be available until later in 2023, as well as data comparing numerous variables. As such, neighbourhood level HNAs will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections to build up evidence at the neighbourhood level.

4. Affordability and Affordable Housing

Introduction

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

Definitions

70. This section uses a range of technical terms which are useful to define at the outset:
- **Tenure** refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership).
 - **Affordability** refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.
 - The definition of **Affordable Housing** is set out in the NPPF 2021 (Annex 2) as 'Housing for sale or rent, for those whose needs are not met by the market...' We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the current NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
 - A range of affordable home ownership opportunities are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring to own a home. As part of this, the Government has introduced a new product called First Homes, although this is not yet reflected in Annex 2 of the NPPF.³

³ The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

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

Current tenure profile

71. The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
72. Table 4-1 presents data on tenure in South Leverton compared with Bassetlaw and England from the 2021 Census. It shows that the vast majority of households in the parish, and a far higher proportion than wider averages, own their own homes. A small proportion of local households rent from a social landlord and a slightly larger proportion rent privately. Rates of both these rented tenures are less than half the national average. This suggests there are comparatively few options in South Leverton for people without the funds needed to buy their own home. That said, there is also likely to be less need for subsidised housing arising from within the community.

Table 4-1: Tenure (households) in South Leverton, 2021

Tenure	South Leverton	Bassetlaw	England
Owned	83.3%	68.2%	61.3%
Shared ownership	0.0%	0.4%	1.0%
Social rented	7.4%	15.0%	17.1%
Private rented	9.3%	16.4%	20.6%

Sources: Census 2021, AECOM Calculations

73. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). It is interesting to observe that the private rented sector has doubled in size, even though it remains a very small proportion of the total. This may be a function of the worsening affordability of home ownership.

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

Tenure	South Leverton	Bassetlaw	England
Owned	4.7%	8.0%	2.8%
Shared ownership	-100.0%	6.0%	-88.7%
Social rented	6.7%	26.2%	2.6%
Private rented	122.2%	1.6%	20.3%

Sources: Census 2021 and 2011, AECOM Calculations

Affordability

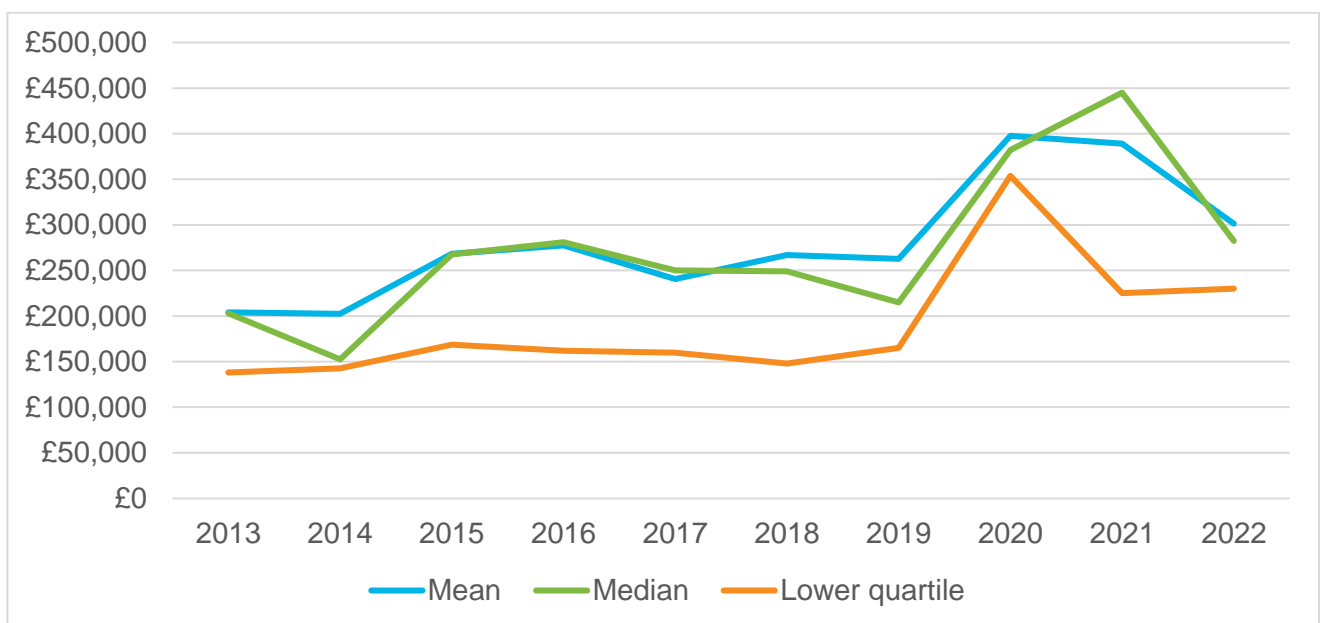
House prices

74. 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.

- 75. Figure 4-1 looks at the average and lower quartile house prices in South Leverton based on sales price data published by the Land Registry. It shows that average prices have followed an uneven trajectory over the past decade: rising very gradually to 2019 before spiking in the following years (coinciding with the high demand for rural homes during COVID-19 and the pause in Stamp Duty) and then falling again to present levels.
- 76. The current median price, which is the middle number when you sort the data from smallest to largest, is 282,500, representing an increase of 39% since 2013 although much lower than the 2021 peak of £445,000. The current mean is £301,250. Because the mean captures the average of all the house prices, both high and low, the few outlying data points on the high end cause the mean to increase, making it higher than the median. The current lower quartile, which is the middle figure of the lowest 50% of prices and a good representation of entry-level housing, sits at £230,000, and has grown by 67% since 2013.
- 77. It is important to emphasise that this data depends on a small sample size of fewer than 10 transactions each year. This means that the particular characteristics of the homes that happen to go on sale in a given year, such as their condition and location, can have a large effect on annual averages. Growth rates over time therefore do not necessarily reflect the changes in value of all homes in the market.
- 78. The median South Leverton property price is 37% higher than the parish median. While this certainly suggests the NA is a particularly high-value area for the District, it may also reflect differences in the housing mix (i.e. the higher proportion of large and detached homes in the NA established in the subsequent Type and Size chapter).

Figure 4-1: House prices by quartile in South Leverton, 2013-2022



Source: Land Registry PPD

79. Table 4-3 breaks down house prices by type, presenting the median within each type. This is a relatively less useful measure of price changes given the dominance of detached homes referenced above. There were too few sales of other types to determine their long-term growth rates.

Table 4-3: Median house prices by type in South Leverton, 2013-2022

Type	2013	2013	2014	2015	2016	2017	2018	2019	2020	2022	Growth
Detached	£213,259	£152,500	£285,000	£298,000	£280,000	£365,000	£194,500	£382,000	£352,500	£282,500	32.5%
Semi-detached	-	-	-	£162,000	£142,500	£140,000	£263,750	£167,000	£220,000	-	-
Terraced	£160,500	£149,750	£144,950	-	-	-	-	-	-	-	-
Flats	-	-	-	-	-	-	-	-	-	-	-
All Types	£213,259	£152,500	£285,000	£298,000	£280,000	£365,000	£194,500	£382,000	£352,500	£282,500	32.5%

Source: Land Registry PPD

Income

80. 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.

81. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £44,100 in 2018 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

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

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

Affordability Thresholds

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

85. AECOM has determined thresholds for the income required in South Leverton to buy a home in the open market (average and entry-level prices), and the income required to

afford private rent and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.

86. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.
87. Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

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

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £44,100	Affordable on LQ earnings (single earner)? £15,379	Affordable on LQ earnings (2 earners)? £30,758
Market Housing						
Median House Price	£254,250	-	£72,643	No	No	No
Estimated NA New Build Entry-Level House Price	£253,808	-	£72,516	No	No	No
LQ/Entry-level House Price	£207,000	-	£59,143	No	No	No
LA New Build Median House Price	£196,425	-	£56,121	No	No	No
3-4 Bed Market Rent	-	£13,200	£44,000	Yes	No	No
1-2 Bed Market Rent	-	£8,700	£29,000	Yes	No	Yes
Affordable Home Ownership						
First Homes (-30%)	£177,665	-	£50,762	No	No	No
First Homes (-40%)	£152,285	-	£43,510	Yes	No	No
First Homes (-50%)	£126,904	-	£36,258	Yes	No	No
Shared Ownership (50%)	£126,904	£3,525	£48,009	No	No	No
Shared Ownership (25%)	£63,452	£5,288	£35,755	Yes	No	No
Shared Ownership (10%)	£25,381	£6,345	£28,402	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£5,056	£16,836	Yes	No	Yes
Social Rent	-	£4,603	£15,328	Yes	Yes	Yes

Source: AECOM Calculations

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

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

Market housing for purchase and rent

89. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income 65% higher than the current average.
90. Private renting is generally only affordable to average earners. Households made up of two lower quartile earners can afford a 1-2 bedroom rental property but only average earning households can afford 3-4 bedrooms. Single lower earners must rely on subsidised housing or housing benefits. Affordability is theoretically improved if households are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.
91. It is also important to emphasise that there is a distinct lack of privately rented housing in the parish. This is indicated in 2021 Census data and corroborated by the search for rental listings conducted as part of this analysis. There were no properties listed for rent in South Leverton at the time of search in April 2023, so even if properties were sufficiently affordable to local people at market rents, a bigger challenge may be the availability of those properties at any point in time.

Affordable home ownership

92. There is a relatively large group of households in South Leverton who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £29,000 per year (at which point entry-level rents become affordable) and £56,000 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.
93. First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
94. This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. In South Leverton a 40% discount appears sufficient to bring First Homes within the reach of average earners. Since even the maximum 50% discount would not widen access to dual low earning households, 40% appears to be the most suitable discount level, if this is supported by BDC.

95. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding higher discount levels on First Homes will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased. This could effectively sacrifice the provision of affordable rented housing to provide a more attractive First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the community intend to set a higher First Homes discount level than that set at District level, further discussions with the LPA are advised.
96. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to the same groups. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.⁴ If this is delivered in the NA, it will make shared ownership easier to access for more people. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.
97. Rent to Buy provides households with the option to rent at a discount whilst saving for a deposit to buy their property within a set period (usually within 7 years). The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *1-2 bedroom* rents, this would expand this route to home ownership quite significantly. However, discounts on *3-4 bedroom* rents would make Rent to Buy affordability, in terms of the household income required, comparable to First Homes and Shared Ownership. However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.
98. These three affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:
- First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
 - Shared ownership at high equity shares performs a similar function to First Homes, but there are additional costs associated with the rented portion.
 - Shared ownership at low equity shares can usually be accessed by lower earning households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings

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

remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.

- Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

Affordable rented housing

99. Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This appears to be the case in South Leverton.
100. Affordable rented housing is therefore generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). However, households with a single lower earner appear unable to afford any of the tenures considered other than smaller socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.
101. The evidence in this chapter suggests that the affordable rented sector performs a vital function in South Leverton as the only option for a large segment of those in the greatest need. Social rents are cheaper and would therefore leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. Where households are supported by housing benefit the difference in the cost of affordable and social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that households supported by housing benefit may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.

Estimates of the need for Affordable Housing

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

Evidence in the HEDNA

103. A HEDNA was undertaken for Bassetlaw in 2020. This study estimates the need for affordable housing in the District based on analysis of the Council's housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time. It also disaggregates the need to a number of sub-areas. The relevant sub-area for South Leverton is the 'Rural' area.
104. The HEDNA identifies the need for 60 additional affordable rented homes each year across the Rural area. The population of that area, given in the HEDNA for 2018, is 36,702. South Leverton's proportion of the Rural population is approximately 1.4% (based on the parish's 2021 population of 522). On this basis, the share of the Rural area's need that might be attributable to South Leverton is therefore 0.8 units of affordable rented housing per year.
105. The HEDNA also estimates a gross need for 37 units of affordable home ownership across the Rural area per year. However, this becomes a surplus of 21 units per year after supply is taken into account – on the assumption that half of the lower quartile homes sold each year effectively accommodates the relevant group. South Leverton's share of these figures is a gross need of 0.5 units of affordable home ownership per year and a net surplus of 0.3 units per year.
106. These estimates provide a reasonable indication of the potential scale of need in the parish, assuming that its needs are in proportion to its share of the Rural area population.

AECOM Estimates

107. However, given the small scale of South Leverton relative to the Rural area considered in the HEDNA it is also useful to calculate equivalent estimates at parish scale using data supplied by BDC and other sources. This is undertaken in Tables 4-5 and 4-6 below, which are expanded upon in Appendix D.
108. AECOM estimates a surplus of 0.1 units of affordable rented housing per year in South Leverton, equating to a total of 1.5 over the Local Plan period to 2038. In effect, the HNA model suggests that need and supply are in equilibrium: there is only a small level of newly arising need from the few households who do not own their own homes, and the small level of supply through vacancies in the existing stock is expected to be able to accommodate that need.
109. This result contrasts with the figure derived for the HEDNA, which suggested an ongoing need for around 1 unit per year. The HNA evidence suggests that South Leverton has a lower share of the wider area's need than pro-rating using

population statistics would suggest, largely due to the small number of current social and private renters.

110. That said, the finely balanced result means that a change of economic circumstances could cause need to exceed supply. In addition, there is a current backlog of 3 households on the waiting list for affordable rented housing (BDC data as of April 2023), and South Leverton may indeed be expected to meet a proportionate share of the wider District’s need for affordable housing. Therefore, it may be appropriate for South Leverton to encourage the delivery of some affordable rented housing, with the understanding even if this would meet all of the localised need, it may also help to meet needs from elsewhere in the district. The NA’s wider strategic role in the delivery of Affordable Housing can be discussed with the LPA.

Table 4-5: Estimate of need for Affordable Housing for rent in South Leverton

Component of need or supply in the AECOM estimate	Per annum
Current need	0.2
Newly arising need	0.2
Supply	0.5
Net surplus	0.1

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

111. AECOM estimate potential demand for 0.7 affordable home ownership dwellings per annum in South Leverton, equating to a total of 10.4 over the Local Plan period to 2038. This again contrasts with the HEDNA net figure, which suggest a surplus rather than a shortfall. The HNA evidence specific to the parish suggests that entry-level home ownership is not accessible to households earning below the average, so the assumption of the HEDNA that such households could make use of lower priced market housing likely does not hold in South Leverton. On that basis, it is considered that the HNA estimate of modest ongoing potential demand for affordable home ownership is valid.
112. However, it is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

Table 4-6: Estimate of need for Affordable Housing for rent in South Leverton

Component of need or supply in the AECOM estimate	Per annum
Current need	0.6
Newly arising need	0.1
Supply	0.0
Net shortfall	0.7

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

Additional evidence of Affordable Housing needs

113. The 2023 South Leverton residents survey asked respondents who expected to move in the coming decade what tenure would be required or most suitable. Of the 33 responses to this question, 31 answered owner occupation (11 with and 20 without a mortgage). The remaining 2 stated a need to rent from a social landlord. This is a similar number to the 3 households on the waiting list for affordable rented housing. These results show that the vast majority of existing households do not need Affordable Housing, but a small number rely on affordable rented properties. Interestingly, no respondents expressed interest in affordable home ownership.

Affordable Housing policies in Neighbourhood Plans

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

Application of Local Plan policies

115. Bassetlaw's adopted policy on this subject (CS2) requires 20-25% of all new housing to be affordable (depending on whether the site is greenfield or brownfield). It is not known whether this target is usually met on sites in the parish because development tends to take the form of small infill plots that are not large enough to meet the threshold at which Affordable Housing policy applies.

116. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with BDC to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.

117. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance

between rented tenures and routes to home ownership – is specified in Policy ST29 of the emerging Local Plan. It seeks the following tenure mix:

- 25% social rent;
- 25% affordable rent;
- 25% First Homes; and
- 25% other forms of affordable ownership.

Affordable Housing at Neighbourhood level

118. The HNA can provide more localised evidence and this may be used to support Neighbourhood Plan policies. This section suggests an Affordable Housing tenure mix that might be suitable for South Leverton on the basis of identified housing need and a range of other considerations detailed in Appendix D.
119. The key factors here are the evidence of need for each form of tenure, the existing stock, and the findings of the affordability analysis presented earlier in this chapter.
120. The evidence of need in South Leverton is mixed: the HNA and HEDNA point in different directions (the former favouring ownership opportunities and the latter favouring renting). Both forms of evidence are valid, suggesting limited long-term need for affordable rented housing arising within the existing community but clear benefits to providing this form of housing in case circumstances change and to meet a share of the wider area's needs if appropriate. There is also clear if modest potential demand for affordable routes to ownership, which is unlikely to be satisfied by lower cost market housing as suggested in the HEDNA. The potential scale of demand for ownership tenures is higher than rented tenures, but this form of need is also less urgent and less acute. Both tenures are undersupplied in the NA relative to wider averages and provide clear benefits to lower earning households with few other options.
121. An important piece of context in South Leverton is the limited expected supply of Affordable Housing in general, due to the low housing requirement, which is already on the way to being met, and the low chance of sites that are large enough to meet Affordable Housing policy thresholds. This is not necessarily a problem: the HNA has not identified a clear unmet need for Affordable Housing, and this rural parish may not be seen as the most sustainable location for it. In addition, the residents survey expressed limited desire for non-market housing. However, additional Affordable Housing would diversify the existing stock and clearly benefit those on the lowest incomes, newly forming young households and others.
122. The evidence does not point firmly in the direction of any specific tenure type. It is therefore recommended that South Leverton maintain compliance with the tenure mix set out in the emerging Local Plan for any sites that would bring forward Affordable Housing. This offers a broad 50/50 split between ownership and renting that allows for balance and flexibility.

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

Table 4-7: Indicative tenure split (Affordable Housing)

Tenure	Indicative mix	Considerations and uncertainties
Routes to home ownership, of which	50%	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	0-25%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	0-25%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
Affordable Housing for rent, of which	50%	
Social rent	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area. Uncertain whether RPs willing to own/manage stock in this area.
Affordable rent	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area.

Source: AECOM calculations

Conclusions- Tenure and Affordability

Current tenure profile

124. Home ownership is by far the dominant tenure in South Leverton, representing a significantly higher share of the total (83%) than the wider District (68%) and national average (61%). Of the remaining households, most live in privately rented accommodation. At 7% of all households, social renting exists at a proportion half the size of wider averages, though it has increased slightly since 2011. This suggests there are comparatively few options in South Leverton for people without the funds needed to buy their own home. That said, there is also likely to be less need for subsidised housing arising from within the community.

Housing costs

125. Home values in the NA have followed an upward but uneven trajectory with some year-on-year fluctuations (particularly in the last few years). The current median house price (middle number when arranged from lowest to highest) is £282,500, which is 39% higher than the 2013 average. The lower quartile price (the lowest 25% of prices, used as a good proxy for entry-level housing) stands at £230,000, and has grown by 67%, thereby adding affordability pressure for those with the least wealth.
126. It is also worth noting that the current median house price in South Leverton is 37% higher than the current median for Bassetlaw as a whole. Although South Leverton is dominated by detached and larger homes and, correspondingly, District averages are influenced by the smaller flatted accommodation that is more plentiful in places like Retford and Worksop, it remains clear that South Leverton is a high-value housing market for the local area. This again presents a barrier to entry for households with lower incomes or wealth.
127. AECOM has estimated the annual income required to afford various tenures of housing in South Leverton – each of which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA area was £44,100 in 2018, and the lower quartile income (per person) for Bassetlaw was £15,379 in 2020.
128. It was found that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. The median house price would require an annual income around 65% above the current average. Private renting is more affordable, but generally only accessible to average and dual lower earning households. Households made up of a single lower earner, however, cannot afford the given rental thresholds. A broader challenge in relation to private renting is that, though potentially cheaper, too few properties are available to make this a reliable option for lower income households. At the time of search in April 2023 there were no rental listings in South Leverton.
129. Subsidised routes to home ownership like First Homes and shared ownership are intended to target people who can afford to rent but not to buy. In South Leverton there is a relatively large gap between the income needed to afford to rent (£29,000) and to buy (£56,000), who may benefit from these products.
130. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. In South Leverton a 40% discount appears sufficient to bring First Homes within the reach of average earners. Since even the maximum 50% discount would not widen access to dual low earning households, 40% appears to be the most suitable discount level. If seeking to take action on this point in the Neighbourhood Plan, the Parish Council is advised to discuss this possibility with BDC, who may be able to supply evidence of development viability that is also relevant to this policy option.

131. Affordable rented housing appears generally affordable to households with two lower earners (average earning households are unlikely to be eligible). Single lower earners can afford average social rents but the lowest earners, if unable to secure a social rented dwelling or additional subsidy, may need to live in a room in a shared house using housing benefits.

The need for Affordable Housing

132. AECOM estimate that there will be limited long-term need for affordable rented housing in South Leverton rather than an unmet need. This amounts to an annual surplus of 0.1 affordable rented homes – effectively an equilibrium. This result suggests that the modest current backlog of 3 households on the waiting list, and any newly arising need, can be met through turnover in the existing stock.
133. However, it is worth noting that the Bassetlaw HEDNA identified an annual need for 60 affordable rented homes in the District's Rural area, of which South Leverton's share would be roughly 0.8 units per year. Given the potential for the parish to meet a small share of the wider area's needs and the near equilibrium between supply and demand identified here, it may be prudent to secure some additional affordable rented housing where available.
134. AECOM estimate potential demand for 0.7 affordable home ownership dwellings per annum in South Leverton. The households eligible for such homes do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing. The Bassetlaw HEDNA found a surplus of such housing in the Rural area, but this depends on the assumption that lower quartile market housing can satisfy the need. On the basis of the affordability analysis summarised above, this assumption does not hold in South Leverton specifically, and there would be value to delivering additional subsidised routes to ownership.

The 2023 residents survey asked respondents who expected to move in the coming decade what tenure would be most suitable to their needs. Of the 33 responses to this question, 31 answered owner occupation. The remaining 2 stated a need to rent from a social landlord. This is a similar number to the 3 households on the waiting list for affordable rented housing. These results show that the vast majority of existing households do not require Affordable Housing, but a small number do rely on affordable rented options. Interestingly, no respondents expressed interest in affordable home ownership.

Affordable Housing policy

135. Affordable Housing is typically provided and made financially viable by District-wide planning policies that require it to be included at a set proportion of market housing developments. Bassetlaw's adopted policy on this subject requires 20-25% of all new housing be affordable. This is a policy area within the remit of the Local Planning Authority, but it is worth considering what the most appropriate mix of Affordable Housing products might be in the NA specifically.

136. AECOM recommends that the tenure mix of Affordable Housing secured in future years follows the emerging Local Plan default, which provides balance between renting and ownership options. This is suitable because of the limited need but clear benefits to each tenure category, both of which are undersupplied at present and help to address the relative unaffordability of market housing locally.
137. Table 4-8 summarises South Leverton’s position with regards to the potential delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation, and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.
138. However, it may not be realistic to expect any Affordable Housing over the Local Plan period to 2038 because of South Leverton’s small housing requirement, much of which is already accounted for, and the fact that Affordable Housing would normally only be required for sites bringing forward 10 or more dwellings. If the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of Affordable Housing.

Table 4-8: Potential delivery of Affordable Housing in South Leverton

	Step in Estimation	Expected delivery
A	Total housing requirement (noting that 2 homes have already been delivered and 7 have planning permission)	11
B	Affordable housing quota (%) in emerging Local Plan	20-25%
C	Potential total Affordable Housing in NA (A x B)	2-3
D	Rented % (e.g. social/ affordable rented)	50%
E	Rented number (C x D)	1-2
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	50%
G	Affordable home ownership number (C x F)	1-2

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

5. Type and Size

Introduction

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

Definitions

- **Dwelling type:** whether a home is detached, semi-detached, terraced, a flat, bungalow or other type. Which a household chooses to occupy tends to be more about wealth and preference than a specific need.
- **Dwelling size:** how many rooms or bedrooms a home contains. While this could also mean floor area or number of storeys, the number of bedrooms is most reliably recorded in housing statistics. Bedroom numbers are also closely linked to family size and life stage.
- **Household:** a unit of people who live together, commonly a family, couple or single person. Not all dwellings contain a household, including properties that are vacant and second homes, so the number of dwellings and the number of households in an area is usually different.
- **Household composition:** the specific combination of adults and children who form a household. The Census offers a number of categories, for example distinguishing between families with children who are dependent or non-dependent (i.e. adults). 'Other' households in the Census include house-sharers, groups of students, and multi-family households.

- **Household life stage:** the age of the lead member of a household – usually the oldest adult, or what used to be called the ‘head of household’. Life stage is correlated with dwelling size as well as wealth.
- **Housing mix:** the range of home sizes and types in an area.
- **Over- and under-occupancy:** the degree to which the size and composition of a household lines up with the number of bedrooms in their home. If there are more bedrooms than the household would be expected to need, the home is considered under-occupied, and vice versa.

The current housing mix

142. This section establishes the current housing mix of South Leverton, highlighting recent changes to it and comparing the mix to wider averages.

Dwelling type

143. Table 5-1 below shows that a far greater proportion of homes are detached in South Leverton than the wider district and national average, a fact reflected in the resident survey responses. There are correspondingly lower proportions of all other dwelling types, with the generally more affordable options of terraced and flats particularly lacking. Although this mix is reflective of the parish’s rural character, it is likely a challenge from the perspective of affordability and the imperative to create a balanced community, since younger and smaller households may struggle to access appropriate properties in the parish.

144. Note that it is not possible to compare the actual numbers of homes of each type between the 2011 and 2021 Censuses because there has been a change in how these are counted: in 2011 the total aligned with the number of dwellings, while in 2021 it aligns with the number of households. Because the number of households is lower than the number of dwellings, Census data suggests that there has been no growth in the number of homes in South Leverton. This is not the case: 15 new homes have been built since 2011. BDC data suggests that all 15 were detached houses, clearly further exaggerating the existing imbalance in the mix of home types.

145. 2021 Valuation Office Agency (VOA) data is useful to consider in addition to the Census because it isolates bungalows as a separate category. In the (slightly larger) proxy area used to represent the parish (see Appendix A), 23% of homes are bungalows, which compares favourably to the Bassetlaw and England averages of 14% and 9% respectively. This may be a factor in the large number of older households in the parish.

Table 5-1: Accommodation type, various geographies, 2021

Type	South Leverton	Bassetlaw	England
Detached	71.4%	35.1%	22.9%
Semi-detached	17.4%	41.4%	31.5%
Terrace	8.9%	15.8%	23.0%
Flat	0.0%	7.2%	22.2%

Source: Census 2021, AECOM Calculations

Dwelling size

146. Table 5-2 below presents the current housing mix in terms of size, compared to wider averages. In line with the data on type above, it shows that the proportion of 4+ bedroom homes in South Leverton is substantially higher than the district and national average. In turn, there are lower shares of homes with 1-3 bedrooms than seen at larger scales, with a particular underrepresentation of 1 bedroom properties that is unsurprising given the complete absence of flats in the parish. These results align with the type mix observed above, and show even more clearly that households with fewer family members or less wealth have more limited options in South Leverton than elsewhere in the district.
147. Because the 2011 and 2021 Censuses both count bedroom numbers in line with the total number of households (meaning that unoccupied dwellings are not counted), it is possible to compare the mix over time. This is shown in Table 5-3, where it is apparent that there has been some useful if modest addition of smaller homes in the last decade. However, the dominant trend is in favour of larger homes. BDC completions data shows that of the new homes built, only 5 had 3 bedrooms or less, with the remaining 9 having 4 bedrooms – in line with the perception of the community that planning proposals tend to deliver executive-style housing.
148. The discrepancy between the Census and BDC data suggests that there may have also been some changes to existing homes, including the sub-division of large homes into smaller 1-2 bedroom units. It was noted by BDC and the community that a trend of extensions of existing homes is also having the effect of raising the average property size in the parish. BDC data shows that in most years since 2011, between 3 and 5 planning permissions were submitted for extensions of properties in South Leverton. While this would appear to conflict with the finding that more 1-2 bedroom units have been added than larger ones, the detailed data shows that many of the extensions provide additional living space (e.g. sunrooms / living rooms) that are not reflected in bedrooms data, and that a number of 'granny annexes' have been created above garages. This may in fact be the primary cause of the increase in 1-2 bedroom properties.

Table 5-2: Dwelling size (bedrooms), various geographies, 2021

Number of bedrooms	South Leverton	Bassetlaw	England
1	1.9%	6.3%	11.6%
2	16.7%	23.0%	27.3%
3	43.7%	48.0%	40.0%
4+	37.7%	22.6%	21.1%

Source: Census 2021, AECOM Calculations

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

Number of bedrooms	2011	2021
1	1	4
2	28	36
3	95	94
4+	75	81
Total	199	215

Source: ONS 2021 and 2011, AECOM Calculations

Population characteristics

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

Age

150. Table 5-4 shows the most recent age structure of the NA population, alongside 2011 Census figures. It attests to the overall growth in the population, with every age category expanding to some degree. However, some segments of the population are growing faster than others. In particular, the highest proportional growth was in the 85+ category, although starting from a low base. The largest actual growth was in the 65-84 category. This is clearly suggestive of an ageing population. However, there has also been a modest rise in the number of children, indicating that young families continue to view South Leverton as an appropriate place to live and are able to find or remain in suitable housing options. If the community holds an objective of creating more demographic balance by attracting more young families and smaller households, improving variety in the housing offer would be one possible avenue to achieve this.

Table 5-4: Age structure of South Leverton, 2011 and 2021

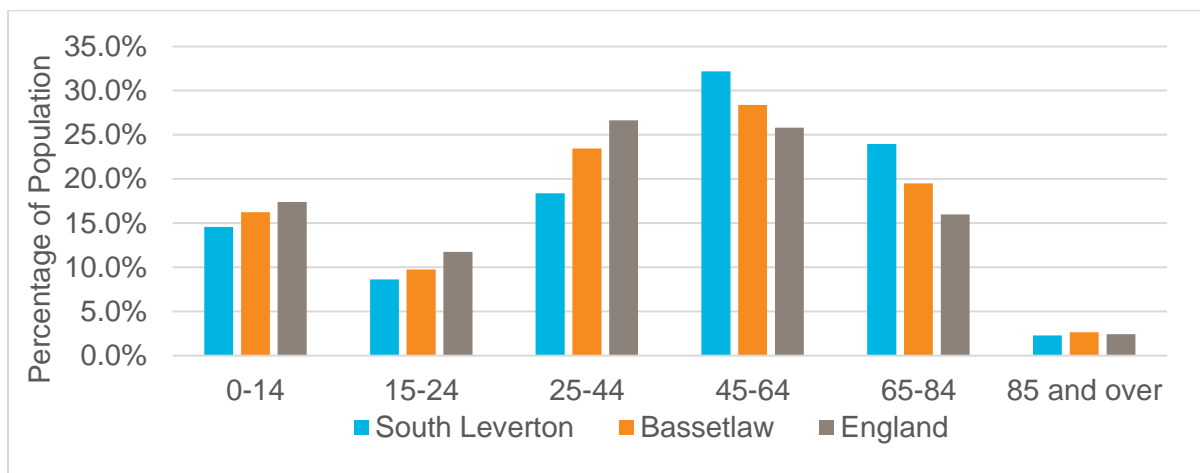
Age group	2011 (Census)		2021 (Census)		Change
0-14	74	14.6%	76	15.4%	+2.7%
15-24	41	8.6%	45	8.5%	+9.8%
25-44	88	18.4%	96	18.3%	+9.1%
45-64	166	32.2%	168	34.6%	+1.2%
65-84	104	23.9%	125	21.7%	+20.2%
85 and over	7	2.3%	12	1.5%	+71.4%
Total	480		522		

Source: ONS 2011, ONS 2021, AECOM Calculations

151. For context, it is useful to look at the NA population structure alongside that of the district and country. Figure 5-1 (using 2021 Census data) shows that South Leverton has an older population profile than the comparison areas, with fewer people in the age groups under 44 and more in the age groups over 45. Although the 85+ age group is actually slightly smaller in South Leverton, the

large 65-84 cohort is likely to flow into a larger older population over the course of the Local Plan period to 2038.

Figure 5-1: Age structure, various geographies, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

152. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-5 shows that South Leverton has a lower proportion of single-person households than wider averages, but a higher share of single people aged over 65. Of the single-family households in the parish, slightly more have no children than young children (a dynamic that is the reverse of Bassetlaw and England).

153. There are also a number of 65+ couples and households with non-dependent children. The latter category means households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. A marked increase in this category can be taken to indicate the relative unaffordability of entry-level homes, where young people are financially unable to move out and form their own households. It is interesting to observe that this category grew by 64% between 2011 and 2021 in the parish – a far faster rate than the 10% seen across Bassetlaw and 4% across England.

Table 5-5: Household composition, South Leverton, 2021

Household composition		South Leverton	Bassetlaw	England
One person household	Total	24.5%	30.1%	30.1%
	Aged 66 and over	17.1%	14.1%	12.8%
	Other	7.4%	16.0%	17.3%
One family only	Total	73.1%	66.1%	63.1%
	All aged 66 and over	17.1%	11.6%	9.2%
	With no children	23.6%	19.7%	16.8%
	With dependent children	22.2%	24.3%	25.8%
	With non-dependent children ⁵	10.6%	10.1%	10.5%
Other household types	Total	2.3%	3.8%	6.9%

Source: ONS 2021, AECOM Calculations

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

155. In South Leverton in 2011 (because 2021 Census data is not yet available for this topic) a combined 90% of households have at least one more bedroom than they might be expected to need, and 62% have two or more. This is particularly the case for families aged 65+ and those with no children. While not uncommon, this might suggest that the NA's larger housing is not necessarily being occupied by households with the most family members, but by people with more wealth or by older people who have not chosen or been able to move to smaller properties. It is apparent from the data that no households in South Leverton are living in overcrowded conditions with fewer bedrooms than they require.

Table 5-6: Occupancy rating by age in South Leverton, 2011

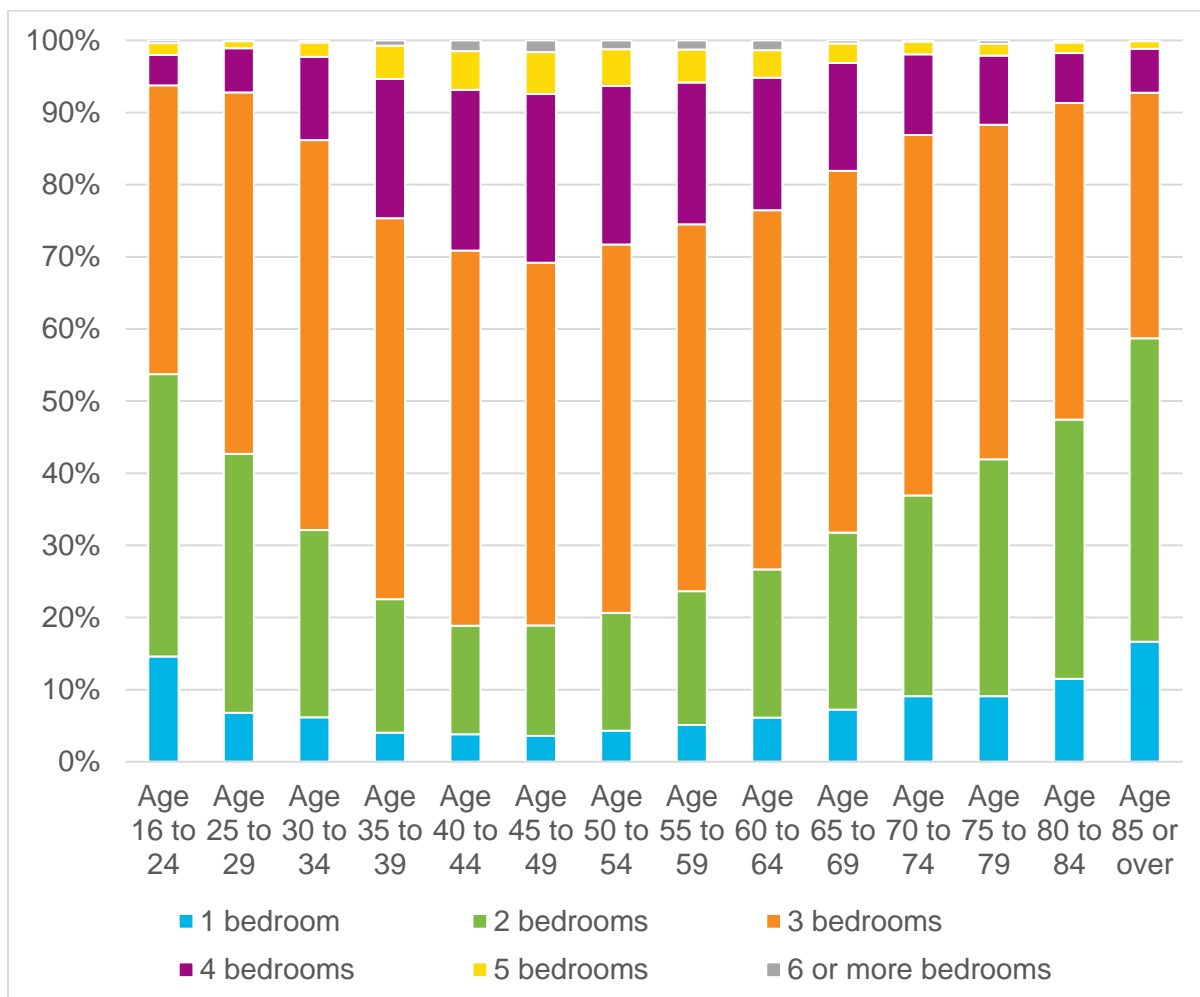
Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 65+	82.4%	17.6%	0.0%	0.0%
Single person 65+	68.4%	31.6%	0.0%	0.0%
Family under 65 - no children	86.3%	13.7%	0.0%	0.0%
Family under 65 - dependent children	33.3%	39.6%	27.1%	0.0%
Family under 65 - adult children	21.4%	64.3%	14.3%	0.0%
Single person under 65	80.0%	15.0%	5.0%	0.0%
All households	61.8%	28.1%	10.1%	0.0%

Source: ONS 2011, AECOM Calculations

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

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

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



Source: ONS 2011, AECOM Calculations

Future population and size needs

157. This section projects the future age profile of the population in South Leverton in 2038 (the end of the Local Plan period) and then estimates the mix of dwelling sizes they may need.

Age

158. The result of applying Local Authority level household projections to the age profile of South Leverton households in 2011 is shown in Table 5-7. This makes clear that population growth can be expected to be driven by the oldest households, with the 65+ age group expanding by 67% to become the largest single group and represent 45% of all households, while the other age groups either slightly increase or even decrease.

Table 5-7: Projected age of households, South Leverton, 2011 - 2038

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	1	14	81	37	66
2038	1	15	78	40	110
% change 2011-2038	-8%	6%	-4%	7%	67%

Source: AECOM Calculations

159. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-7 immediately above. The resulting 'ideal' future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.

160. This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes. As such, it is appropriate for the results to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is appropriate for the purpose of drafting neighbourhood plan policies.

The result of this exercise is presented in Table 5-8. It suggests that an ideal mix of home sizes, purely from the perspective of demographics and housing choice, would include a higher proportion of 1-2 bedroom homes, slightly more 3 bedroom homes and fewer 4+ bedroom homes than exist today. For new development to move the South Leverton stock closer in the direction of this ideal, it should be composed primarily of 2-3 bedroom homes, some 1 bedroom properties, and no further 4+ bedroom homes because of their present abundance.

Table 5-8: Suggested dwelling size mix to 2038, South Leverton

Number of bedrooms	Current mix (2011)	Suggested mix (2038)	Balance of new housing to reach suggested mix
1	2.0%	7.1%	21.5%
2	18.1%	24.4%	37.8%
3	47.2%	48.9%	40.7%
4+	40.7%	19.7%	0.0%

Source: AECOM Calculations

161. The following points sense-check the results of the model against other evidence and suggest ways to interpret them when thinking about policy options:

- The size mix proposed for market housing across the district in the HEDNA includes 15-25% 4+ bedroom homes. The AECOM model for South Leverton finds negligible need for this largest size category. The rationale for this is to provide more balance within the parish itself, which is already dominated by large homes, and to provide opportunities for smaller households and young families. However, to do so also limits choice within the new housing that comes forward, and limits the opportunity across Bassetlaw as a whole to deliver larger homes in locations where this is in line with local character. As such, this district-level evidence could justify departing from the mix proposed above to allow for a modest proportion of larger homes to continue to be built, if this is in line with the community's preferences.
- The community's preference indeed includes the continued provision of relatively larger homes. The 2023 residents survey found that, of the 27 respondents who expect to move within the parish in the next decade, 26% would still seek a home with 4+ bedrooms. Smaller size categories were more popular (in line with the HNA model above): 44% of respondents expect to need 3 bedrooms, and 30% expect to need 2 bedrooms. However, no respondents selected 1 bedroom as their preferred option. This suggests that the 21.5% of new homes that the model suggests should have 1 bedroom, might be more suitably allocated to the 4+ bedroom category, or left flexible to cater to evolving needs and tastes.
- It is also interesting to note that 39 respondents to the survey stated that homeworking space is an important element in a home – something that could require an additional living bedroom space to be used as an office.
- An argument to preserve the delivery of 1 bedroom homes despite the survey findings is that the preceding chapter found that affordability is a serious and worsening challenge in the parish. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.
- Providing larger numbers of smaller homes with fewer bedrooms would help to address this situation, although it should be considered whether 1 bedroom homes are suitable given the area's character and current density patterns (see discussion of type below).
- To best meet the needs of the growing cohort of older households expected to be present by the end of the Plan period, it should also be considered whether the existing downsizing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.
- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required (2-3) may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households

may also release those larger homes for use by families who need more bedrooms if the existing stock of larger homes is sufficiently affordable.

Tenure

162. The recommendation discussed immediately above applies to all housing in the NA over the Plan period. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make at neighbourhood level, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.
163. Generally speaking, the size mix needed within affordable tenures, particularly affordable and social rent, is smaller than the size mix of market housing. This is because there tend to be higher proportions of single people and couples in need of affordable rented housing, and they are likely to be eligible only for 1 or 2 bedroom properties. In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.
164. There are three key sources of information for thinking through the size needs of different categories. These are:
- The HEDNA, which sets out the projected need by size within each tenure over the long-term. It proposes that 1 bedroom homes need only represent up to 10% of market housing but should be 25-35% of affordable rented homes.
 - The waiting list for affordable rented housing, kept by the Local Authority. This provides a more current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs. The data provided by BDC is limited because there are so few households on the waiting list for South Leverton specifically, but broader trends across the district as well as the parish are likely to remain relevant.
165. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes while market homes focus on mid-sized homes and some larger options.

Type

166. Planning policy also tends to be less prescriptive about the mix of dwelling types that are needed than the mix of home sizes. This is because the choice to occupy a terraced rather than a detached home, for example, is primarily a matter of wealth, personal preference, and the amount of outdoor space or other features sought than 'need' in the strict sense. This stands in contrast to the matter of dwelling size, where it can be more clearly established that a

household with a certain number of members, closely correlated with age, requires a particular number of bedrooms.

167. The key distinctions when it comes to dwelling type are between flats and houses and, to a lesser extent, bungalows, each of which tend to appeal to occupants with different life circumstances. However, it remains difficult to generalise about this, particularly when drawing on demographic evidence.
168. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in South Leverton, and which favours more dense options (e.g. terraces and flats). This imperative to improve affordability is often in conflict with matters of character, which in rural areas tend to favour lower density options that blend in with the existing built environment. This is particularly relevant in the case of flats, a large block of which may not be a welcome proposition in the parish. That said, it is possible to deliver flats in the form of low-rise maisonettes that resemble terraces from street level, which can counter this issue.
169. The 2023 residents survey provides an indication of the needs and preferences of those who expect to move in the coming decade. Nearly two-thirds (65%) of the 26 respondents to this question expressed a preference for detached housing. This likely reflects the wealth and preference of respondents as potential occupants, but may also – to some degree – reflect the desire of the local community to preserve current patterns of density in the parish. The next most popular category was bungalows, at 31%, followed by semi-detached homes (4% - just one respondent). This survey evidence clearly points in a direction favouring more detached homes and bungalows rather than dwelling types that tend to be more affordable.
170. In summary, there is a balance to be struck between, on the one hand, improving affordability and choice in the market by encouraging less dense types, and, on the other hand, preserving the distinctive character and other features that residents like about the parish today – notably the dominance of detached houses, which residents continue to prefer.

Conclusions- Type and Size

The current housing mix

171. The current dwelling mix in South Leverton is weighted strongly in favour of larger and less dense home types. In particular, over 70% of homes are detached houses (double the rate across Bassetlaw). The proportion of bungalows, at 23%, is also comfortably higher than the district and national average, and is likely to be linked to the parish's older age profile. The proportion of 4+ bedroom homes in South Leverton is also nearly double that of the district and there is a clear lack of 1 bedroom properties. In summary, South Leverton is characterised by large homes and less dense types that tend to be more expensive, although the parish also offers a large number of bungalows.

172. Since the 2011 Census, the profile of new housing construction has followed the existing patterns noted above, being exclusively detached homes and with more 4 bedroom homes than all other categories combined. However, a parallel process of extensions is both enlarging the existing dwelling stock (in terms of living space, not only bedrooms) yet also adding 1-2 bedroom homes through the creation of 'granny annexes', helping to diversify the housing stock slightly.

Population characteristics

173. The parish population, which is consistently older than that of the district and England, has experienced significant ageing in the decade since 2011. The 65-84 and 85+ age groups have expanded by 20% and 71% respectively, while all other age groups have grown in single-digits. Despite a modest increase in the number of children, these demographic shifts would appear to validate any ambition within the community to attract and retain young people and families through a diversified housing offer. That said, the robust growth in older households may also require a housing mix that has the potential to accommodate changing mobility and support needs.

174. Applying ONS household projections for Bassetlaw to the South Leverton population in 2011 suggests that population growth can be expected to be driven by the oldest households, with the 65+ age group expanding by 67% to become the largest single group (at nearly half of all households) while all other age bands grow more modestly or contract.

175. South Leverton has a lower proportion of single-person households than wider averages, but a higher share of single people aged over 65. Of the single-family households in the parish, slightly more have no children than young children (a dynamic that is the reverse of Bassetlaw and England). However, a significant increase of 64% in the number of households with non-dependent children living at home, far higher than the district and national rate, points to the lack and unaffordability of entry-level homes allowing young people to form their own independent households.

176. As of the 2011 Census, 90% of households in the NA had at least one more bedroom than they would be expected to need, and 62% had at least two extra bedrooms. This is not surprising given the relatively large skew of the housing stock. Under-occupancy was most common among couples with no children, older households and single people. While not uncommon nationwide, this might suggest that South Leverton's larger housing is not necessarily being occupied by households with the most family members, but by the people with more wealth or older people who have not chosen or been able to move to smaller properties.

Future population and size needs

177. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that new development should be focused on smaller and mid-sized homes, with few larger properties likely to be needed. This could help to achieve three key outcomes: improving

affordability, meeting the needs suggested by demographic trends (notably the ageing of older people and attracting younger families), and diversification away from the high proportion of 4+ bedroom homes in the current stock.

178. This recommendation is in line with the evidence for Bassetlaw presented in the 2020 HEDNA. However, this source could also be used to justify retaining a modest proportion of larger homes in the development pipeline to preserve choice in the market if this is desired by the community. That adjustment would be supported by evidence from the 2023 South Leverton residents survey, which found that, while mid-sized homes continue to be popular among those expecting to move, there is a continued preference for larger housing and limited demand for the smallest 1 bedroom properties. In light of these findings, the results of the HNA dwelling size model might reasonably be adjusted to require fewer 1 bedroom homes than is suggested and allow for the continued delivery of 4+ bedroom homes.
179. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the parish or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the area or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.
180. The 2023 residents survey also found a very strong continuing preference for detached homes among those who expect to move in the next decade, suggesting that local people's preferences largely run counter to the imperative to deliver more affordable housing options.

6. Specialist housing for older people

Introduction

181. This chapter considers in detail the specialist housing needs of older people in South Leverton. It focuses on specialist forms of provision but recognises that the majority of older people will live in the mainstream housing stock. The approach is as follows:

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

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

183. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.⁶

184. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).⁷ Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the coming decades.

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

⁶ See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

⁷ For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing⁸:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings.
- **Category M4(3):** wheelchair user dwellings.

Specialist housing for older people

186. There are no units of specialist accommodation in the parish at present. There is a care home, Rebank House, with capacity for 8 service users. However, this is understood to be for all ages rather than an older-people specific provider.

Demographic characteristics

187. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in South Leverton is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for Bassetlaw. The results are set out in Table 6-1. There are currently around 64 people aged 75+ in the parish, which is around 12% of the total. This is projected to rise to 102

⁸ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

individuals, representing 18% of the total. In both 2021 and 2038 the share of older people in South Leverton is higher than wider Bassetlaw.

188. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Plan period is the key output of this calculation.

Table 6-1: Modelled projection of older population in South Leverton by 2038

Age group	2021		2038	
	South Leverton	Bassetlaw	South Leverton	Bassetlaw
All ages	522	117,804	577	130,175
75+	64	12,002	102	19,044
%	12.3%	10.2%	17.6%	14.6%

Source: ONS SNPP 2020, AECOM Calculations

189. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.
190. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation by 2038. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the vast majority of older households own their own homes. Of the 22% who do not, most live in social rented accommodation.
191. The expected growth in the 75+ population in the NA is 38 additional individuals by the end of the plan period. This can be converted into 27 households based on the average number of people per household aged 75+ at Local Authority scale. Multiplying this figure by the percentages of 55-75 year olds occupying each tenure gives a breakdown of which tenures South Leverton households are likely to need in 2038, and is shown in the bottom row of Table 6-2.

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

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
Bassetlaw (2011 mix)	77.9%	57.0%	20.9%	22.1%	15.0%	5.6%	1.5%
South Leverton (2038 projection)	21	15	6	6	4	2	0

Source: Census 2011

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

Future needs for specialist accommodation and adaptations

193. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Plan period is calculated to be 14.
194. AECOM’s modelling, summarised in Table 6-3, is based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.
195. The balance of extra care to sheltered or adapted housing is roughly equal, but there appears to be a far greater need for market housing than Affordable Housing, which is unsurprising given the predominance of home ownership among older people in the area.

Table 6-3: AECOM estimate of specialist housing need in South Leverton by the end of the Plan period

Type	Affordable	Market	Total
Housing with care	3	4	7
Adaptations, sheltered, or retirement living	1	6	7
Total	4	10	14

Source: Census 2011, AECOM Calculations

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

197. **Ta2** in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of South Leverton results in a total of 10 specialist dwellings that might be required to the end of the Plan period. This is set out in Table 6-4. Here the mix again favours market over Affordable Housing, but the model suggests there is a greater potential demand for sheltered housing and adaptations than extra-care housing.

Table 6-4: HLIN estimate of specialist housing need in South Leverton by the end of the Plan period

Type	Affordable	Market	Total
Housing with care	1	2	3
Adaptations, sheltered, or retirement living	2	5	7
Total	3	7	10

Source: Housing LIN, AECOM calculations

Further considerations

198. The above estimates suggest that potential need for specialist accommodation could be in the range of 10-14 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. Indeed, this figure is proportionally high in relation to the overall housing requirement of 11 homes for the parish, and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

199. However, the 2023 residents survey found a total of 13 respondents who expect to move within the coming decade who will require a home suited to their changing needs. 8 require a level-access dwelling (usually a bungalow), which can be attained from the large existing stock of bungalows or from newly-built

mainstream housing. Of the remaining 5 respondents, however, 4 require an accessible home and 1 requires some form of additional care (which could be achieved through the existing care home, domiciliary care, or a new scheme of extra care housing). This suggests that between 4 and 13 local people could benefit from some form of specialist housing for older people. Again, this should not necessarily take precedence over the needs of other groups. But it does suggest that a proportion of new homes could usefully be designed to accommodate their (or similar) needs.

200. That said, specialist housing for older people should only be provided in sustainable, accessible locations that offer services and facilities, public transport options, and the necessary workforce of carers and others. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).
201. It is considered that South Leverton's position in the settlement hierarchy and range of amenities makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from South Leverton entirely within the parish boundary, it is recommended it could be provided in a 'hub and spoke' model. In the case of South Leverton, Retford would be the most likely hub location.
202. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

Care homes

203. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.
204. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.

205. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.
206. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. Based on this rate, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2038 there would be a need for 2-3 older people's care homes beds in the NA. This may or may not be able to be addressed through the existing care facility in the parish depending on individual needs.
207. It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the need for care home beds might be met by independent housing accommodation and vice versa.

The Role of Mainstream Housing

208. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, most if not all of the South Leverton population aged 75+ live in the mainstream housing stock.
209. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home when they need.
210. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings⁹, although changes to Building Regulations have not yet been made.
211. The emerging Local Plan provides explicit encouragement for development to accommodate specific groups such as older people. However, it does not set specific targets for the proportion of new housing that might be required to meet

⁹ See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes)

national standards for accessibility and adaptability (Category M4(2)), or for wheelchair users (Category M4(3)).

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

Conclusions- Specialist Housing for Older People

Characteristics of the current older population

213. There are currently around 64 individuals aged 75 or over in South Leverton, representing 12% of the population. There is no specialist accommodation in the parish at present, although at least one care home does exist (for all age groups).
214. A clear majority (78%) of Bassetlaw households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2038) are owner occupiers, and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent will need to rely on subsidised rented housing because they are unlikely to have the funds to buy. Rates of disability in South Leverton are also higher among social tenants than owner-occupiers.

Projected demographic change and need for specialist housing

215. The 75+ population of the parish is projected to increase to 102 people over the Plan period, to become 18% of the population in 2038. As established in the previous chapter, South Leverton has a significantly older population than the wider district and is likely to age faster than it in the coming years.
216. The growth in the older population, which, rather than the total, is the focus of the estimates of need here, should be converted into households because some older people will be cohabiting in old age. The projected household growth among those aged 75+ in South Leverton is 27.
217. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research.
218. The two estimates suggest a range of 10 to 14 specialist accommodation units might be required in the period to 2038. Broadly, 60-80% of the need is for accommodation offered for market purchase. This chimes with the higher propensity of older households to be homeowners. Around 50-70% of the need is found to be for sheltered housing with limited support rather than additional

care arrangements. The potential need for care and nursing home beds in South Leverton to 2038 can be roughly estimated at 2-3 bedspaces.

219. These estimates are large relative to the overall housing requirement of the parish (11 dwellings), most of which has been met through completions and commitments, and none of which provide older people specific accommodation. Despite this and South Leverton's proportionally large older population, it would not be prudent to prioritise the potential demand from older people to the exclusion of other groups, such as those in need of Affordable Housing, young families, and others important to maintaining a balanced and vibrant community.
220. The 2023 South Leverton residents survey found a total of 13 respondents who expect to move within the coming decade and will require a home suited to their changing needs. 8 require a level-access dwelling (usually a bungalow), which can be attained from the large existing stock of bungalows or from newly-built mainstream housing. Of the remaining 5 respondents, however, 4 require an accessible home and 1 requires some form of additional care (which could be achieved through the existing care home, domiciliary care, or a new scheme of extra care housing). This suggests that between 4 and 13 local people could benefit from some form of specialist housing for older people. Again, this should not necessarily take precedence over the needs of other groups. But it does suggest that a proportion of new homes could usefully be designed to accommodate their (or similar) needs.

Accessibility and adaptability

221. Given that there is unlikely to be a large volume of additional specialist supply, if any, in the coming years, an alternative or additional avenue to the provision of additional specialist homes is to discuss the standards of accessibility and adaptability required of new development with BDC. There is a particularly high degree of overlap between the groups served by sheltered specialist housing and adapted mainstream housing, so the unmet need for such homes identified here can be reduced through this avenue. A majority of the need for bungalows or accessible come identified in the residents survey could also be addressed in this way.
222. The current adopted Local Plan provides explicit encouragement for development to accommodate specific groups such as older people. However, it does not set specific targets for the proportion of new housing that might be required to meet national standards for accessibility and adaptability (Category M4(2)), or for wheelchair users (Category M4(3)). The evidence gathered here would support the achievement of high standards of accessibility in the little mainstream housing that does come forward.

Appendix A : Assessment geography

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

- OA E00142831; and
- OA E00143832.

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

- LSOA E01028033.
- This extends from South Leverton in the north to Stokeham in the South.

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

- MSOA E02005849.
- This extends from South Leverton in the north to Tuxford in the South.

Appendix B : Local Plan context

Policies in the adopted local plan

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

Table B-1: Summary of relevant adopted policies in the Bassetlaw Core Strategy and Development Management Policies DPD and the Affordable Housing SPD

Policy	Provisions
CS1: Settlement Hierarchy	<p>Distribution of new development will be in accordance with the aims of the settlement hierarchy – to ensure that the scale of new development is appropriate in relation to the size, function and regeneration opportunities of each tier.</p> <p>South Leverton is classified in the category of All Other Settlements, defined as rural settlements that have limited or no services and facilities or access to public transport and which are unsuitable for growth.</p> <p>The settlement hierarchy for Bassetlaw is as follows:</p> <ul style="list-style-type: none"> • Sub-regional Centre (Worksop) • Core Service Centre (Retford) • Main Regeneration Settlement (Harworth Bircotes) • Local Service Centres • Rural Service Centres • All Other Settlements
CS9: All Settlements	<p>Other Housing development proposals will not be supported other than for conversions or replacement dwellings. All development resulting in a net gain or one or more units is required to contribute toward the achievement of Bassetlaw’s rural affordable housing targets (see Affordable Housing SPD below), either on site or through a financial contribution.</p>
DM5: Housing and Density	<p>Mix Proposals for new housing development will be expected to deliver housing of a size, type, and tenure appropriate to the site and locality, informed by evidence and council strategies.</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>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>
Affordable SPD (2014)	<p>Housing The trigger for affordable housing provision, or a contribution towards that figure, remains at one dwelling, in line with the Core Strategy.</p> <p>South Leverton falls within the Rural Belt sub-area for the purposes of Affordable Housing negotiations. In this sub-area the target acting as a starting point for negotiations is for 25% of homes to be Affordable Housing.</p>

Policies in the emerging local plan

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

Table 2-2: Summary of relevant emerging policies in the Draft Bassetlaw Local Plan (Publication Version and Second Addendum)

Policy	Provisions
ST1: Bassetlaw's Spatial Strategy	<p>Growth will be appropriate to the size of each settlement to meet the evidenced need for new homes and jobs, regenerate the district's town centres, and support necessary improvements to infrastructure, services, and facilities.</p> <p>A minimum of 10,476 dwellings (582 dwellings per annum) is to be delivered across Bassetlaw in the period 2020-2038 through completed sites, sites with planning permission, new site allocations, site allocations made in neighbourhood plans and windfall.</p> <p>The settlement hierarchy for Bassetlaw is as follows. South Leverton is classified as a Small Rural Settlement. Eligible settlements in this category of the hierarchy will be supported to deliver 1,826 new homes in total.</p> <ul style="list-style-type: none"> • Main Towns (Worksop, Retford, and Harworth & Bircotes) • Large Rural Settlements • Small Rural Settlements • The Countryside
ST2: Residential Growth in Bassetlaw	<p>Small and Large Rural Settlements will experience residential growth to support their role and function. South Leverton is classed as an eligible settlement, and is required to grow by 11 dwellings to 2038, which equates to 5% growth on the present number of dwellings.</p> <p>Proposals for development will be supported where they do not exceed the requirement individually or cumulatively, and do not harm the character and built form of the settlement or the openness and distinctiveness of the surrounding countryside, in addition to other criteria.</p> <p>Where the growth requirement has been achieved, additional development will only be supported where it has the support of the community through a Neighbourhood Plan or through other forms of community consultation. Infill, conversion, exceptional design quality or affordable exceptions sites are among the potentially supported forms of development.</p>
ST29: Affordable Housing	<p>The provision of affordable housing will be sought from housing schemes of 10 or more units (or 0.5ha or more), including conversions and change of use.</p> <p>The amount required is 20% on brownfield land and 25% on greenfield land.</p> <p>The mix of affordable housing tenures sought is 25% First Homes, 25% social rent, 25% affordable rent, and the remainder (25%) as other affordable home ownership products.</p> <p>The supporting text notes that Neighbourhood Plans are enabled to set different affordable housing requirements and tenure mixes where appropriately evidenced.</p>
ST30: Housing Mix	<p>All new residential development should assist in the creation of sustainable and inclusive communities through the provision of an appropriate mix of dwellings in terms of size, type and tenure. The mix should respect the character of the area and be informed by evidence of need.</p>
ST31: Specialist Housing	<p>Proposals for well-designed specialist housing such as homes for older people, people with disabilities, or homes for other specific groups who may require properties that are specifically designed will be supported in appropriate locations and where there are not likely to be negative impacts on the function of the area and its services.</p>

Appendix C : Affordability calculations

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

C.1 Market housing

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

i) Market sales

230. The starting point for calculating the affordability of a dwelling for sale from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5. In practice this can be highly variable. Multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.

231. To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in South Leverton, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.

232. The calculation for the purchase threshold for market housing is as follows:

- Value of a median NA house price (2022) = £282,500;
- Purchase deposit at 10% of value = £28,250;
- Value of dwelling for mortgage purposes = £254,250;
- Divided by loan to income ratio of 3.5 = purchase threshold of £72,643.

233. The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2022 was £230,000, and the purchase threshold is therefore £59,143.

234. It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records no sales of new build properties in the NA in

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

235. Therefore an estimate has been calculated by determining the uplift between all house prices in 2022 across Bassetlaw and new build house prices in 2022 in the same area. This percentage uplift (or 'new build premium'), which was 23%, is then applied to the 2022 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £282,002 and purchase threshold of £72,516. These thresholds are effectively the same as the overall existing median home value in South Leverton, suggesting that a new entry-level home is likely to cost as much as an existing overall average home. This presents a challenge for those relying on new homes to meet the need for lower cost market housing.
236. In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across Bassetlaw in 2022. The median cost of new build dwellings in Bassetlaw was £218,250, with a purchase threshold of £56,121.

ii) Private Rented Sector (PRS)

237. It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.
238. This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.
239. The property website [Rightmove.co.uk](https://www.rightmove.co.uk) shows rental values for property in the Neighbourhood Area. Because there were no rental properties listed in South Leverton at the time of search in April 2023, and expanding the area to a 3-mile radius beyond the parish still returned only three results, a custom boundary has been created, which encircles the whole of Retford – excluding the town itself but encompassing a number of rural parishes around it.

240. According to this data, which returned a sample of 10 rental listings, the average monthly rent locally is around £725 per month for a 1-2 bedroom property and £1,100 for a 3-4 bedroom property.

241. The calculation for the private rent income threshold for entry-level (1-2 bedroom) dwellings is as follows:

- Annual rent = £725 x 12 = £8,700;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £29,000.

242. The calculation is repeated for the larger (3-4 bedroom) average to give an income threshold of £44,000.

C.2 Affordable Housing

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

i) Social rent

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

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

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

Table C-1: Social rent levels (£)

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

Source: Homes England, AECOM Calculations

ii) Affordable rent

247. 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).
248. Even an 80% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
249. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Bassetlaw. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
250. Comparing this result with the average 1-2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 60% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table C-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£78.21	£95.59	£107.73	£90.67	£97.23
Annual average	£4,067	£4,971	£5,602	£4,715	£5,056
Income needed	£13,543	£16,552	£18,655	£15,700	£16,836

Source: Homes England, AECOM Calculations

iii) Affordable home ownership

251. Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the new First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.
252. In paragraph 65 of the NPPF 2021, the Government introduces a recommendation that “where major development involving the provision of housing is proposed, planning policies and decisions should expect at least 10% of the total number of homes to be available for affordable home ownership.” The recently issued Ministerial Statement and updates to PPG state that 25% of all Affordable Housing should be First Homes – the Government’s new flagship discounted market sale product. When the NPPF is next updated, it is expected that the 10% affordable home ownership

requirement referenced above may be replaced by the First Homes requirement.

First Homes

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

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

254. The starting point for considering whether First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £282,008.

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

- Value of a new home (estimated NA new build entry-level) = £282,008;
- Discounted by 30% = £197,406;
- Purchase deposit at 10% of value = £19,741;
- Value of dwelling for mortgage purposes = £177,665;
- Divided by loan to income ratio of 3.5 = purchase threshold of £50,762.

256. The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £43,510 and £36,258 respectively.
257. All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.
258. Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m¹⁰) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in South Leverton.
259. Table C-3 shows the discount required for First Homes to be affordable to the four income groups. The cost of a typical First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

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

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	39%	79%	58%
NA estimated new build entry-level house price	39%	79%	58%
NA entry-level house price	25%	74%	48%
LA median new build house price	21%	73%	45%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

260. Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
261. 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

¹⁰ It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.

262. To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).

263. The affordability threshold for a 25% equity share is calculated as follows:

- A 25% equity share of £282,008 is £70,502;
- A 10% deposit of £7,050 is deducted, leaving a mortgage value of £63,452;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £18,129;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £211,506;
- The estimated annual rent at 2.5% of the unsold value is £5,288;
- This requires an income of £17,626 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £35,755 (£18,129 plus £17,626).

264. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £28,402 and £48,009 respectively.

Rent to Buy

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

Help to Buy (Equity Loan)

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

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

Appendix D : Affordable Housing need and policy

Affordable Housing estimates

268. In Table D-1 AECOM has calculated, using PPG as a starting point,¹¹ an estimate of the total need for affordable rented housing in South Leverton over the Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.

269. It should also be noted that figures in Table D-1 are largely dependent on information provided by Bassetlaw in its capacity as manager of the local housing waiting list.

Table D-1: Estimate of need for Affordable Housing for rent in South Leverton

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	3.0	Number of households on BDC waiting list for affordable rented housing, April 2023.
1.2 Per annum	0.2	Step 1.1 divided by the plan period to produce an annualised figure.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	22.4	DLUHC 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	12.3%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in parish	16.0	2021 Census social rented occupancy
2.2.2 Number of private renters on housing benefits	7.6	Housing Benefit / Universal Credit with housing entitlement caseload March 2021. Pro rata for NA.
2.3 New households unable to rent	2.7	Step 2.1 x Step 2.2.
2.4 Per annum	0.2	Step 2.3 divided by plan period.
STAGE 3: TURNOVER OF AFFORDABLE HOUSING		
3.1 Supply of social/affordable re-lets (including transfers) %	3%	Assumed proportion of stock re-let each year.

¹¹ Paragraphs 024-026 Reference ID: 2a-026-20140306, at <https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment>

3.2 Supply of social/affordable re-lets (including transfers)	0.5	Step 3.1 x NA social rented stock (2.2.1).
NET SURPLUS OF RENTED UNITS PER ANNUM		
Overall surplus per annum	0.1	Step 1.2 + Step 2.4 - Step 3.2

Source: AECOM model, using Census 2021, English Housing Survey 2018, DLUHC 2018 based household projections and net additions to affordable housing stock. 2018 is the latest reliable data for some datasets so is used throughout for consistency. Figures may not sum due to rounding.

270. Turning to Affordable Housing providing a route to home ownership, Table D-2 estimates the potential demand in South Leverton. This model aims to estimate the number of households that might wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.

271. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.¹² No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

Table D-2: Estimate of the potential demand for affordable housing for sale in South Leverton

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in parish	20.0	Census 2021 private rented occupancy.
1.2 Percentage renters on housing benefit in LA	38.2%	% of renters in March 2021 on Housing Benefit / Universal Credit with housing entitlement ¹³ .
1.3 Number of renters on housing benefits in parish	7.6	Step 1.1 x Step 1.2.
1.4 Current need (households)	9.3	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. ¹⁴

¹² <http://www.ipsos-mori-generations.com/housing.html>

¹³ Housing Benefit is in the process of being moved across to Universal Credit (with housing entitlement). DWP are aware that there may be some double counting of households (although this is believed to be minimal) and AECOM consider that it is more accurate to use the sum of both than solely the Housing Benefit figure

¹⁴ The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

1.5 Per annum	0.6	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	22.4	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	4.3%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	1.0	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	0.1	Step 2.3 divided by plan period.
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	0.0	Number of shared ownership homes in parish (Census 2021).
3.2 Supply - intermediate resales	0.0	Step 3.1 x 5% (assumed rate of re-sale).
NET SHORTFALL PER ANNUM		
Overall shortfall per annum	0.7	(Step 1.5 + Step 2.4) - Step 3.2.

Source: AECOM model, using Census 2021, English Housing Survey 2018, DLUHC 2018 based household projections and net additions to affordable housing stock. 2018 is the latest reliable data for some datasets so is used throughout for consistency.

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

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

Affordable housing policy

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

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

Consideration	Local Evidence
<p>A. Evidence of need for Affordable Housing:</p> <p>The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally</p>	<p>This HNA suggests that the parish requires limited further affordable rented housing over the long term but may see potential demand for 0.7 units of affordable home ownership per year going forward.</p> <p>The HNA evidence conflicts with estimates derived from the HEDNA, which suggest an annual need for nearly 1 unit of affordable</p>

<p>adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>rented housing but a long-term surplus of affordable home ownership. The latter conclusion relies on an assumption that may not apply in South Leverton, and the former figure suggests that it may be prudent to continue supplying affordable rented housing in case circumstances change and to meet a share of the needs of a wider area.</p> <p>The combined evidence does not point firmly in favour of either Affordable Housing tenure type. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes, and could be beneficial to provide as a modest share of new housing.</p>
<p>B. Can Affordable Housing needs be met in full?</p> <p>How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.</p>	<p>If the Local Plan target of 20-25% were achieved on every site, assuming the delivery of the NA's housing requirement for 11 homes overall, up to 3 affordable homes might be expected in the NA over the Local Plan period. However, Affordable Housing is only required on sites of more than 10 homes, which is not the form of new supply expected to come forward in South Leverton.</p> <p>This (likely maximum) level of potential affordable housing delivery would not be sufficient to meet all of the need identified here, but could go some way to diversifying the Affordable Housing stock across either owned or rented tenures.</p>
<p>C. Government policy (eg NPPF) requirements:</p> <p>Current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing.</p>	<p>For 10% of all housing to be affordable ownership in Bassetlaw, where 20-25% of all housing should be affordable, 40-50% of Affordable Housing should be for affordable ownership. The tenure split in the emerging Local Plan complies with this.</p>
<p>D. Local Plan policy:</p>	<p>The emerging Local Plan seeks a tenure split of 50% affordable/social rent and 50% affordable home ownership.</p>

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

<p>G. Funding:</p> <p>The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.</p>	<p>The community may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.</p>
<p>H. Existing tenure mix in South Leverton:</p> <p>The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.</p>	<p>There is a limited stock of affordable rented housing in South Leverton at present, which is far below the District average. There are also no shared ownership homes. This suggests that some additional provision of either or both tenure types would benefit local people.</p>
<p>I. Views of registered providers:</p>	<p>It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in the parish. The funding arrangements available to housing associations will determine rent levels.</p>
<p>J. Wider policy objectives:</p>	<p>The community may wish to take account of broader policy objectives for South Leverton and/or the wider District. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.</p>

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Tenure and mobility limitations of those aged 65+ in South Leverton, 2011 (65+ is the closest proxy for 75+ in this data)

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories	111	27	24.3%	32	28.8%	52
Owned Total	94	18	19.1%	29	30.9%	47
Owned outright	84	17	20.2%	25	29.8%	42
Owned (mortgage) or shared ownership	10	1	10.0%	4	40.0%	5
Rented Total	17	9	52.9%	3	17.6%	5
Social rented	15	8	53.3%	3	20.0%	4
Private rented or living rent free	2	1	50.0%	0	0.0%	1

Source: DC3408EW Health status

HLIN calculations

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

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

Source: Housing LIN SHOP Toolkit

275. As Table 6-1 in the main report shows, South Leverton is forecast to see an increase of 38 individuals aged 75+ by 2038. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = $60 \times .038 = 2$
- Leasehold sheltered housing = $120 \times .038 = 5$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = $20 \times .038 = 1$
- Extra care housing for rent = $15 \times .038 = 1$
- Extra care housing for sale = $30 \times .038 = 1$
- Housing based provision for dementia = $6 \times .038 = 0$

Appendix F : Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

Assessing affordability involves comparing housing costs against the ability to pay. The ratio between lower quartile house prices and the lower quartile income or earnings can be used to assess the relative affordability of housing. The Ministry for Housing, Community and Local Governments publishes quarterly the ratio of lower quartile house price to lower quartile earnings by local authority (LQAR) as well as median house price to median earnings by local authority (MAR) e.g. income = £25,000, house price = £200,000. House price: income ratio = £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 methods¹⁵.

Age-Restricted General Market Housing

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

Annual Monitoring Report

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

Basic Conditions

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

Backlog need

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

Bedroom Standard¹⁶

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.

¹⁵ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

¹⁶ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

Co-living

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

Community Led 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 principal 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 Order¹⁷

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)¹⁸

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

Equity Loans/Shared Equity

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

¹⁷ See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

¹⁸ See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

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

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

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

Housing Needs

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

Housing Needs Assessment

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

Housing Products

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

Housing Size (Census Definition)

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

Housing Type (Census Definition)

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

Housing Tenure (Census Definition)

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

Income Threshold

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

Intercensal Period

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

Intermediate Housing

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

Life Stage modelling

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

Life-time Homes

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

Life-time Neighbourhoods

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

Local Development Order

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

Local Enterprise Partnership

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

Local housing need (NPPF definition)

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

Local Planning Authority

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

Local Plan

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

Lower Quartile

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

Lower Quartile Affordability Ratio

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

Market Housing

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

Mean (Average)

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

Median

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

Median Affordability Ratio

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

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years¹⁹, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

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

Neighbourhood plan

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

Older People

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

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

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

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

¹⁹ See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

living room and one kitchen would be deemed overcrowded if three adults were living there.

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

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

Retirement Living or Sheltered Housing

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

Residential Care Homes and Nursing Homes

Housing for older people comprising of individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually

include support services for independent living. This type of housing can also include dementia care homes.

Rightsizing

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

Rural Exception Sites

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

Shared Ownership

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

Sheltered Housing²⁰

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 bed roomed. 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

²⁰ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden.

Strategic Housing Land Availability Assessment

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

Strategic Housing Market Assessment (NPPF Definition)

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

Specialist Housing for Older People

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.²¹

²¹ See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

