

Sutton cum Lound Neighbourhood Plan

Housing Needs Assessment (HNA)

April 2025



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Revision	Date	Authorised	Position
1. Draft Report	12/03/25	Chloe Aiken	Graduate Town Planner
2. Internal Review	13/03/25	Kerry Parr	Associate Director
3. Group Review	27/03/25	Anna Mallinson	Sutton cum Lound Parish Council
4. Locality Review	10/04/25	Bryony Redwood-Turner	Development Officer Locality
5. Final Report	14/04/25	Chloe Aiken	Consultant Town Planner

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List of acronyms used in the text:

DMS	Discounted Market Sales
HEDNA	Housing Economic Development Needs Assessment
HMA	Housing Market Area
HNA	Housing Needs Assessment
HRF	Housing Requirement Figure (the total number of homes the NA is expected to plan for, usually supplied by LPAs)
HLIN	Housing Learning and Improvement Network
HRP	Household Reference Person
LA	Local Authority
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
LSOA	Lower Layer Super Output Area
MHCLG	Ministry of Housing, Communities, and Local Government
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
SHOP	Strategic Housing for Older People
VOA	Valuation Office Agency

1. Executive Summary

- 1.1.1. Sutton cum Lound is a Neighbourhood Area (NA) located in the district of Bassetlaw. The NA boundary covers the areas administered by Sutton cum Lound Neighbourhood Plan Steering Group.
- 1.1.2. The 2021 Census recorded 683 individuals and 328 households in Sutton cum Lound, indicating an increase of 10 people and 16 households since the 2011 Census. There were 345 dwellings in the NA in 2021, compared to 322 in 2011, indicating growth of 23 dwellings over the decade.
- 1.1.3. There has been significant development in Sutton cum Lound in recent years. Bassetlaw District Council has provided data showing that 61 completions have taken place since 2011 – when there were 322 dwellings. This included a net gain of 58 dwellings as 3 were replacement dwellings. Of these, 4 were delivered as Affordable Homes (Discounted Market Sale). Adding the completions data to the 2011 dwelling total suggests that the current total number of dwellings in the NA is estimated to be 380. If completions between 2021-2024 were added to the 2021 Census dwelling total this would give an estimated dwelling total of 383.¹
- 1.1.4. It is worth noting that completions data shows that 39 completions took place from 2021-2024, resulting in a net gain of 38 dwellings. These dwellings were not occupied at the time of the 2021 Census and are therefore not captured within the Census data referenced above (including the increase of only 10 people and 16 households, which is now likely to be an underestimate). Much of the demographic data throughout this report relies on the Census and in that case unfortunately does not reflect the recent injection of new homes in the NA. However, due to data available from Bassetlaw District Council, the dwelling stock profile has been updated to the time of writing.
- 1.1.5. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Sutton cum Lound Neighbourhood Plan Steering Group at the outset of the research.
- 1.1.6. Data from the 2021 Census is continuing to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level is not yet available, as well as some data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections where necessary to build up evidence at the neighbourhood level.
- 1.1.7. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF)² and practice guidance (both published in December 2024).³

¹ When updating the dwelling stock profile in this report, completions data has been added to the 2011 Census data for consistency.

² [National Planning Policy Framework](#) published in December 2024

³ [Housing and economic needs assessment - GOV.UK](#) published in December 2024

1.2. Affordability and Affordable Housing

Current tenure profile

- 1.2.1. Sutton cum Lound has a significantly higher proportion of households who owned their own home (85.7%) compared to Bassetlaw (the LA) (68.2%) and England (61.3%). A greater proportion of households private and social rented across the LA and England compared to the NA. Shared ownership was the least common tenure across all the geographies in 2021. The lack of alternative dwellings to full ownership may present challenges for those on the lowest incomes seeking to remain in Sutton cum Lound.

Affordability

- 1.2.2. House prices in Sutton cum Lound have fluctuated markedly, peaking in 2019 and 2021. All pricing tiers (mean, median and lower quartile) declined between 2021 and 2024, possibly indicating a cooling market following the 2021 peak. The 2023 median house price in the NA (£238,000) was 24% greater than the median house price in Bassetlaw (£191,995). The 2023 lower quartile house price in the NA (£142,500) was slightly greater than Bassetlaw's (£137,004) in the same year. This suggests that house prices in the NA are greater than those in the wider LA. However, it is noted that the dwelling type mix differs in each geography with the NA having a dwelling type mix skewed toward typically more expensive detached properties.
- 1.2.3. AECOM has estimated the annual income required to afford various tenures of housing in Sutton cum Lound – 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 was £45,200 in 2020 and the lower quartile household income for Bassetlaw was £17,996 in 2024.
- 1.2.4. Local households on average incomes (£45,200) and with two lower quartile earners (£35,992) may be unable to access even entry-level homes unless they have an advantage of a very large deposit. Although, it was found that entry-level homes to purchase may be marginally affordable to households on average incomes. Other forms of market housing to purchase are likely to remain out of reach to most, with the median house price requiring an annual income around 35% higher than the current average. Private renting is generally affordable to households on average incomes. Households with two lower earners are able to afford private renting but only for smaller entry-level properties.
- 1.2.5. Subsidised routes to home ownership like Discounted Market Sales/ First Homes and Shared Ownership target people who can afford to rent but not to buy. However, in the case of Sutton cum Lound, there is a small gap between the income needed to afford average market rents (3+ bedroom property) and to buy an entry-level home (2-bedroom property). As such, affordable home ownership products may also appear to reach people who cannot afford to rent as well as those who are currently renting but wish to purchase a larger property.

- 1.2.6. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. These discount levels have been tested in the NA with the 40% and 50% discounts at risk of being unviable to develop with the sale prices being close to or below estimated build costs. Therefore, First Homes should be offered at a 30% discount in Sutton cum Lound.
- 1.2.7. The affordable sector in Sutton cum Lound performs an important role as an option for those in the most acute need.

The need for Affordable Housing

- 1.2.8. AECOM estimates the need for 0.3 social/ affordable rented homes per annum in the NA, equating to a total of 4 (3.7) over the plan period. The need for Social/ Affordable Rent largely relates to households who live in unsuitable housing and who cannot afford to access market rents.
- 1.2.9. AECOM also estimate the potential demand for 1 affordable home ownership dwellings per annum in the NA, equating to a total of 14 (13.5) over the Neighbourhood Plan period.

Affordable Housing policy

- 1.2.10. Bassetlaw's adopted Local Plan Policy ST27 requires 25% of affordable housing to be First Homes, 25% affordable rent and 50% affordable home ownership. Notably, the 25% First Home requirement was in line with the NPPF 2023 which has now been superseded by the NPPF 2024 – where the requirement has now been removed.
- 1.2.11. AECOM suggest that the Bassetlaw Local Plan guideline mix of 75% affordable home ownership to 25% social/ affordable rent is retained in Sutton cum Lound. This suggested mix prioritises the delivery of affordable home ownership products whilst providing scope to meet the acute needs of households, i.e. those on the housing waiting list. However, AECOM suggest that the Local Plan requirement for 25% First Homes is deviated from in Sutton cum Lound with this product potentially be unviable to develop at higher discounts (40% and 50%). The delivery of other affordable home ownership products such as Shared Ownership would also offer genuine choice in the NA.
- 1.2.12. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using neighbourhood development orders, identifying exception sites or developing community land trusts.

1.3. Housing Mix: Type and Size

The current housing mix

- 1.3.1. The current dwelling mix in Sutton cum Lound is heavily skewed towards detached homes (66.9%) compared to Bassetlaw (35.1%) (the LA) and England (22.9%). Semi-detached dwellings represent 23.4% of the dwellings in the NA, a rate lower than the

LA (41.4%) and England (31.5%). It is worth noting that VOA data shows that in 2023, 21.4% of the dwellings within Sutton cum Lound (proxy area) were bungalows, a higher rate than Bassetlaw (13.8%) and England (9.1%). Terraced dwellings account for 7.9% of the mix in the NA, compared to 15.8% in the LA and 23% in England. Fewer households live in flats in the NA at 1.8% in contrast to 7.2% and 22.2% of households living in this tenure in the LA and England. Although it is not unusual for rural areas to have a small proportion of flats and terraced dwellings, the absence of these smaller dwelling types in the NA may be constraining the NA's ability to attract younger family households or may make it challenging for older households to downsize.

- 1.3.2. In terms of dwelling size, the NA, LA and England generally had a similar mix in 2021. A large proportion of households live in mid-sized 3-bedroom dwellings whilst a small proportion of households live in smaller 1-bedroom dwellings.
- 1.3.3. Due to a significant number of residential developments occurring in the NA post-Census, the current (2024) dwelling type and size mix has been estimated using the 2011 Census and completions data from Bassetlaw District Council. Between 2011 and 2024, the type and size profile of the dwelling stock in Sutton cum Lound has changed little.

Population characteristics

- 1.3.4. The population in Sutton cum Lound increased slightly (1.5%) between 2011 and 2021. The number of people aged 0-14 (-18.7%) fell the most over the decade, followed by those aged 85 and over (-16.7%). (Although the latter statistic reflects a low starting point in 2011). Furthermore, the number of people aged 15-24 (-11.4%) and 45-64 (-13%) also fell over this same period. Age groups 65-84 and 25-44 appear to be the only groups experiencing growth, with the former group significantly increasing by 46.5% and the latter only 1.8%. In both years the greatest proportion of the population were aged 45-64, followed by those aged 65-84. The relatively large number of bungalows available in the parish may be a factor attracting this demographic group.
- 1.3.5. Furthermore, when the NA population trends from 2011 to 2021 are compared to the LA, it suggests that the demographic trend in the LA reflects that of a younger population whilst the NA reflects an ageing population. Over the decade the elderly population fell the most in the LA with the young adult and middle aged population increasing the most.
- 1.3.6. The composition of Sutton cum Lound households (in terms of the number of people, their age, and their relationships to one another) data suggests that the NA has more older couples and families with no children, as well as fewer families with dependent children, thus reflecting an ageing population. Families with non-dependent children grew by 30% between 2011 and 2021, a rate faster than the district (10.2%) and national average (3.5%). This increase suggests that there may be affordability challenges in the NA but could also be attributed to the Census being completed during a national lockdown when many students returned home from university.

- 1.3.7. Under-occupancy is very common in the NA. In 2021, 91.2% of households lived in a dwelling with 1 or 2 extra bedrooms compared to their household size. This was particularly the case for families aged 66+, of which 100% are under-occupied. Under-occupancy was also common in 2021 for family households under 66 with no children and single person households under 66. While not uncommon, these results reflect that Sutton cum Lound's housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties. Overcrowding is rare but present in a small number of family households under 66 with dependent children.

Future population and size needs

- 1.3.8. If the natural pattern of ageing continues into the future, households aged 65 and over are projected to increase significantly, by 67%, over the Neighbourhood plan period. In contrast, all other age groups are projected to experience minimal growth or no change.
- 1.3.9. 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 future housing delivery should be particularly focused on mid-sized 3-bedroom dwellings. Although the model suggests that there is a sufficient stock of 4+ bedroom dwellings in the NA, it is not advised to completely prohibit any particular dwelling size. The HEDNA also suggests delivery should be focused on mid-sized dwellings for market housing, however delivery should be focused on 2-bedroom dwellings for Affordable Housing. Furthermore, the HEDNA suggests there should be a lesser focus on 4+ bedroom dwellings for Affordable Housing.
- 1.3.10. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

1.4. Specialist Housing for Older People

- 1.4.1. There are not currently any units of specialist accommodation or care homes for older people in Sutton cum Lound.
- 1.4.2. 2021 Census data indicates that there were 103 people aged 75+ in the NA. It is projected that by the end of the plan period this will increase to 163, with the 75+ population accounting for 21.7% of the population by 2038.

Specialist Housing for Older People

- 1.4.3. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of

disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.

- 1.4.4. These two methods of estimating the future need in Sutton cum Lound produce a range of 15 to 26 specialist accommodation units that might be required during the Neighbourhood Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here. It is worth noting that Neighbourhood Plans cannot set the proportion of specialist accommodation that should be affordable; this usually has to be in line with Local Plan policy for all housing.
- 1.4.5. It is important for specialist housing for older people to be provided in sustainable, accessible locations, with cost-effectiveness and economies of scale also important factors to consider. Therefore, it is considered that the nearby market town of Retford would likely be a more appropriate location for specialist accommodation for older people.

Care Homes

- 1.4.6. Care home accommodation is defined as institutional accommodation rather than housing. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on this rate and the expected increase of 60 individuals aged 75+ between 2021 and 2038, it is estimated that in 2038 there would be a need for 4 (rounded) residential care beds and 3 (rounded) in the NA. However, some of the need for care home beds might be met by independent housing accommodation and vice versa.

Adaptable and Accessible Housing

- 1.4.7. Given that there is unlikely to be a large volume of additional specialist supply during the plan period and the identified need for such, another key avenue to addressing those with relevant needs is to achieve high standards of accessibility and adaptability in new development.
- 1.4.8. The adopted Local Plan Policy ST29 requires proposals for market dwellings in Class C3 to be designed to meet the requirements of Part M4(2) of the Building Regulations. The evidence gathered here for Sutton cum Lound would suggest that this policy approach is appropriate for the NA and should be achieved where possible.

2. Context

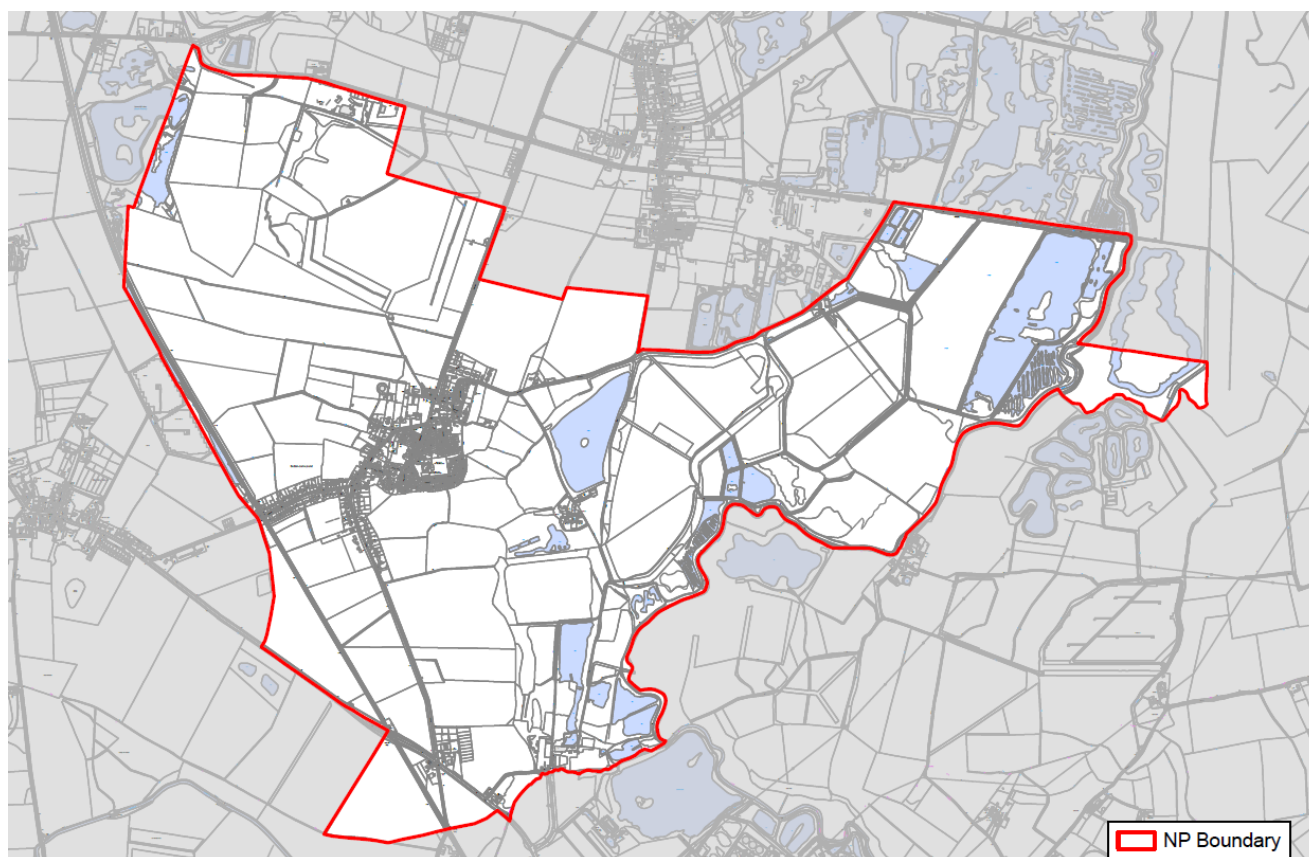
2.1. Local context

- 2.1.1. Sutton cum Lound is a Neighbourhood Area (NA) located in the district of Bassetlaw in Nottinghamshire. The NA boundary aligns with the parish boundary and was designated in 2015.
- 2.1.2. The Sutton cum Lound Neighbourhood Plan was first adopted by Bassetlaw District Council in February 2018. The Plan was subject to a minor material modification to correct an error, with this version of the Plan being adopted in March 2021. The Plan sets out planning policies for the Neighbourhood Plan area from 2016 to 2031, and forms part of the statutory Local Development Plan for Bassetlaw.
- 2.1.3. A review of the Neighbourhood Plan commenced in late 2023 with the new Plan envisaged to start in 2025 and extend to 2038, therefore covering a period of 13 years. The evidence supplied in this report will look forward to the Plan end date of 2038, but where possible will also provide annualised figures which can be extrapolated to a different term if the Neighbourhood Plan period changes.
- 2.1.4. The NA is a village and parish located approximately 30 miles east of Sheffield. The A1 Blyth Road runs adjacent to the west of the NA. The market town of Retford is located approximately 4 miles south east of the NA whilst Worksop is approximately 10 miles south west. There are some services and facilities available in the NA, such as a Church, village hall, nursery and primary school. Daneshill Lakes, a nature reserve and Sutton Lakes, a fish farm are also located in the NA. A train line runs through Sutton cum Lound, this being the East Coast Main Line, a railway between Edinburgh and London. Those living in the NA can access this train line via Retford station. There are a few bus stops in the NA, providing a service between the village of Misson and Retford.

2.2. The NA boundary and key statistics

- 2.2.1. 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 Sutton cum Lound is provided in Appendix A. A map of the Plan area appears below in Figure 2-1.

Figure 2-1: Map of the Sutton cum Lound Neighbourhood Area



Source: Sutton cum Lound Parish Council

- 2.2.2. At the time of the 2021 Census the NA was home to 683 residents, formed into 328 households and occupying 345 dwellings. This data indicates population growth of around 10 people (or 1.5%) since 2011, when the Census 2011 recorded a total of 673 residents and 312 households. Comparing Census 2021 dwellings figures with 2011 suggests growth of 23 in the number of dwellings over the 10 year period.
- 2.2.3. However, completions data provided by Bassetlaw District Council indicates that there have been 61 completions since 2011. These completions resulted in a net gain of 58 dwellings as 3 were replacement dwellings. A total of 4 dwellings were delivered as Affordable Housing (Discounted Market Sales) over this period. Notably, a housing scheme was completed between 2022-2024 at Gate Cottage and land (ref: 20/00497/RES) which included the development of 24 dwellings (including the 4 Discounted Market Sales).
- 2.2.4. However, it is worth noting that completions data shows that 39 completions took place from 2021-2024, resulting in a net gain of 38 dwellings. These dwellings were not occupied at the time of the 2021 Census and are therefore not included within the Census data. Much of the demographic data throughout this report relies on the Census and in that case does not reflect the recent injection of new homes in the NA. However, due to recent data being provided by Bassetlaw District Council, the dwelling stock profile has been updated. Adding the completions data to the 2011 Census dwelling total (322) suggests that the current total number of dwellings in the NA is estimated to be 380. If completions between 2021-2024 were added to the 2021 Census dwelling total (345) this would give an estimated dwelling total of 383.

- 2.2.5. Planning permission was granted for 33 dwellings at Gate Cottage and land. Housing trajectory data within Bassetlaw's Local Plan (2020-2038) anticipates that 11 dwellings are to be completed at this site during the Plan period. However, completions data indicates that 24 of these dwellings have been built, therefore, only 9 dwellings are left to be completed on this site.

2.3. The housing market area context

- 2.3.1. Whilst this Housing Needs Assessment (HNA) focuses on Sutton cum Lound NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.
- 2.3.2. In the case of Sutton cum Lound, the NA sits within a housing market area which covers Bassetlaw District Council, Bolsover District Council, Chesterfield Borough Council and North East Derbyshire District Council.⁴ This means that when households who live in these authorities move home, the vast majority move within this geography. The housing market area also has links to other neighbouring areas however, including Doncaster and Sheffield.
- 2.3.3. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods are closely linked to other areas. In the case of Sutton cum Lound, changes in need or demand in settlements nearby is likely to impact on the neighbourhood. For example, the majority of the housing allocations within the adopted Local Plan are largely focused on market towns nearby the NA. Retford (approximately 4 miles south east by road) has been allocated 910 new homes whilst Worksop (approximately 10 miles south west by road) has been allocated 1,402 new homes. The development of these homes may have an impact on Sutton cum Lound.
- 2.3.4. In summary, Sutton cum Lound functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Bassetlaw District Council), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

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

2.4. Planning policy context

- 2.4.1. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.⁵ In the case of Bassetlaw District Council, the relevant adopted Local Plan is the Bassetlaw Local Plan (2020-2038).
- 2.4.2. The Local Plan was adopted on 29th May 2024 and contains policies which will manage and direct new growth up until 2038, encouraging and enabling sustainable, well designed and high quality new development.
- 2.4.3. 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 adopted Local Plan:
- Local Plan Policy ST1 identifies an overall housing target of 9,720 dwellings (540 per annum) in the district;
 - In Policy ST1 Sutton cum Lound is designated as a Small Rural Settlement.
 - Policy ST2 states that Small Rural Settlements are allocated 5% of the overall housing growth. Sutton cum Lound has been allocated a minimum of 17 dwellings.
 - Policy ST27 requires housing schemes of 10 or more units; or housing sites of 0.5ha or more to have affordable housing. This should be 20% on brownfield sites and 25% on greenfield sites. Of the affordable homes 25% should be First Homes; 25% affordable rent and 50% affordable home ownership.
 - Policy ST28 states that new residential development should be of an appropriate mix of dwellings in terms of size, type and tenure.
 - Neighbourhood Plans will be expected to consider the local need for self-build housing and where appropriate identify allocations for self-build and custom housing in Policy ST28.
 - In Policy ST29 proposals for well-designed specialist housing and residential accommodation within Class C2 will be supported. Proposals for market housing in Class C3 should be designed to meet the requirements of Part M4(2) of the Building Regulations.

2.5. Quantity of housing to provide

- 2.5.1. The NPPF 2024 (paragraphs 69 and 70) requires LPAs to provide designated neighbourhood areas with a housing requirement which reflects the overall strategy for the pattern and scale of development and any relevant allocations. Where it is not possible for the LPA to provide a requirement figure for a neighbourhood area the NPPF states that the LPA should provide an indicative figure, if requested to do so by the neighbourhood planning body.

⁵ 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>

- 2.5.2. Bassetlaw District Council has fulfilled that requirement by allocating a minimum of 17 dwellings as a housing requirement in Sutton cum Lound. This is through the Bassetlaw Local Plan housing allocations where it is stated that housing growth will be in the form of completed sites, sites with planning permission, site allocations in the Local Plan, site allocations in made Neighbourhood Plans or unallocated sites.
- 2.5.3. Policy 4 of the Sutton cum Lound Neighbourhood Plan has an allocation for a total of 11 dwellings without planning permission at land south of Lound Low Road. The Bassetlaw Local Plan suggests that 5 of these dwellings may be completed in 2029-2030 and 6 in 2030-2031.
- 2.5.4. It is worth noting that the Rural Monitoring Framework 2023⁶ indicates that Sutton cum Lound has exceeded their housing growth requirement by 31 dwellings. Recent completions and housing trajectory data would indicate that Sutton cum Lound has now exceeded this by 41 dwellings.

⁶ Available at: <https://www.bassetlaw.gov.uk/planning-and-building/planning-services/planning-policy/monitoring-and-housing-supply/rural-monitoring-information/>

3. Objectives and Approach

3.1. Objectives

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

Affordability and Affordable Housing

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

Housing Mix: Type and Size

- 3.1.5. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local households need.
- 3.1.6. The focus of this section is to identify relevant trends and potential gaps in the market that can be used to justify planning policies. It has three aims, each given its own sub-section:
- To establish what **mix** of housing exists in the NA at present;
 - To describe relevant characteristics of the local **population**; and
 - To look to the **future**, considering how the population is likely to change over time and what mix of homes would be most appropriate to build.

- 3.1.7. In addition to the direction of travel revealed by data, a variety of reasons sit behind the choices that households make that are less easy to predict, including wealth, accessibility requirements and personal preference. The evidence in this section provides a starting point for developing and justifying planning policies but does not provide definitive recommendations as it may be appropriate to take into account other factors and site specific circumstances.

Specialist Housing for Older People

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

3.2. Approach

- 3.2.1. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the neighbourhood plan level. This includes data from the 2021 and 2011 Censuses and a range of other data sources, including:
- ONS population and household projections for future years;
 - Valuation Office Agency (VOA) data on the current stock of housing;
 - Land Registry data on prices paid for housing within the local market;
 - Rental prices from Rightmove;
 - Local Authority housing waiting list data; and

- Bassetlaw Housing and Economic Development Needs Assessment (HEDNA)⁷ ⁸.

3.2.2. Data from the 2021 Census continues to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including for parishes, and some datasets which compare numerous variables, has not yet been made available. As such, this HNA draws on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections to build up evidence at the neighbourhood level.

⁷ Available at: <https://www.bassetlaw.gov.uk/media/6017/bassetlaw-hedna-nov-2020.pdf>

⁸ This report was updated in 2022, however, the update focuses on changes to the employment supply position and any resulting impacts on labour requirements and housing need, alongside any other related matters which arise.

4. Affordability and Affordable Housing

4.1. Introduction

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

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

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

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

4.1.4. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF) and Planning Practice Guidance (PPG) (published 2024).

4.2. Definitions

4.2.1. 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 2024 (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 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 products are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring to own a home. This includes discounted market sales housing and other affordable routes to home ownership (shared ownership, rent to buy etc) which are defined in Annex 2. First Homes are also part of the range of affordable home ownership products,

but the definition of First Homes and policy is covered in a Ministerial Statement (2021) and not defined in Annex 2.⁹

4.3. Current tenure profile

- 4.3.1. The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
- 4.3.2. Table 4-1 presents data on tenure in Sutton cum Lound compared with Bassetlaw and England from the 2021 Census. It shows that home ownership is clearly the most dominant tenure in Sutton cum Lound at 85.7%. This rate far exceeds the Bassetlaw (the LA) (68.2%) and national averages (61.3%). Of the remaining non-owning households, a greater proportion of households were accommodated in either private or social rented homes across the LA and England when compared to the NA. Shared ownership was the least common tenure across the various geographies in 2021. The lack of alternative dwellings to full ownership may present challenges for those on the lowest incomes seeking to move to or remain in the NA.

Table 4-1: Tenure (households) in Sutton cum Lound, 2021

Tenure	Sutton cum Lound	Bassetlaw	England
Owned	85.7%	68.2%	61.3%
Shared ownership	0.6%	0.4%	1.0%
Social rented	4.9%	15.0%	17.1%
Private rented	8.8%	16.4%	20.6%

Sources: Census 2021, AECOM Calculations

- 4.3.3. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). Between 2011 and 2021 there was an increase of 8.1% in the number of households who owned their own home. The NA also appears to have gained two shared ownership dwellings over the decade. In contrast, the number of households who lived in social and private rented dwellings decreased over the decade by 11.1% and 14.7% respectively.
- 4.3.4. It is worth noting that the data in Tables 4-1 and 4-2 do not reflect the new construction that has taken place in the NA post-census, for which we do not have a detailed tenure breakdown. Completions data show that 39 completions took place from 2021-2024, resulting in a net gain of 39 dwellings.

⁹ The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

Table 4-2: Tenure change (households) in Sutton cum Lound, 2011-2021

Tenure	2011	2021	% Change
Owned	260	281	8.1%
Shared ownership	0	2	0.0%
Social rented	18	16	-11.1%
Private rented	34	29	-14.7%

Sources: Census 2021 and 2011, AECOM Calculations

4.4. Affordability

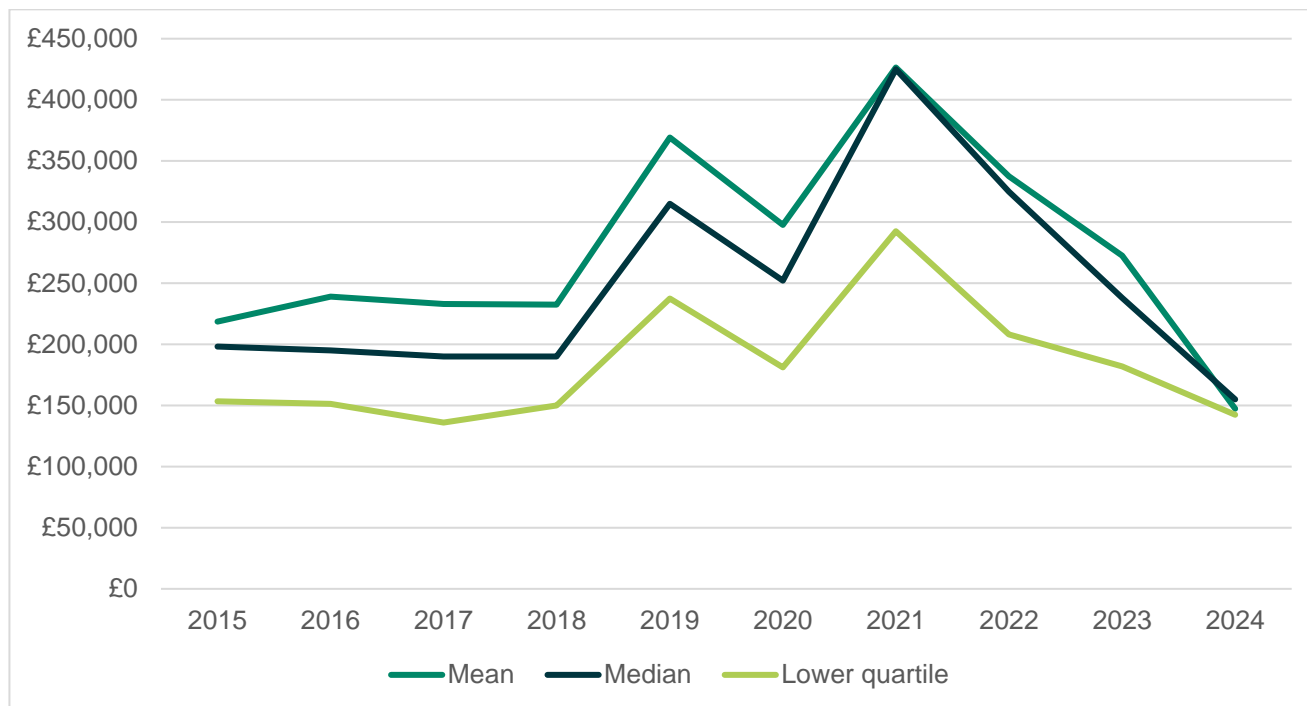
House prices

- 4.4.1. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
- 4.4.2. Figure 4-1 looks at the average and lower quartile house prices in Sutton cum Lound based on sales price data published by the Land Registry. It shows that house prices have fluctuated markedly over the decade with peaks in 2019 and 2021. This is explained in part by the fact that small numbers of transactions can strongly affect the average prices depending on the properties traded in any particular year. In the NA there were 148 transactions between 2015 and 2024, equating to an average of 14.8 transactions per year. The largest number of transactions occurred in 2020 with 27 and the lowest number in 2024 with only 3.¹⁰
- 4.4.3. The mean (which captures the average of all house prices, both high and low) house price in 2023 was £272,667 and median (which is the middle number when the data is sorted from smallest to largest) was £238,000. The lower quartile house price, which is the middle figure of the lowest 50% of prices and a good representation of entry-level housing was £181,875. Notably, a decline in all pricing tiers is observed between 2021 and 2024, possibly indicating a cooling market following a peak in 2021.
- 4.4.4. The median, mean and lower quartile house prices in 2023 are between 18.5% and 24.8% greater than what they were in 2015. This increase is not uncommon with house prices typically increasing over time due to the balance between supply and demand with population growth, increased disposable income and rising building costs being key drivers. Although, as previously noted, fluctuations are also expected.
- 4.4.5. When comparing 2023 average house prices in Sutton cum Lound to Bassetlaw, it appears that house prices are generally more expensive in Sutton cum Lound. The 2023 median house price in Sutton cum Lound (£238,000) was 24% greater than the median house price in Bassetlaw (£191,995) in the same year. Lower quartile house prices in Sutton cum Lound (£142,500) were slightly greater than lower quartile house

¹⁰ Given that there were only 3 transactions in 2024, this report uses 2023 data to reflect current house prices in the area. There were 18 transactions recorded in the NA in 2023.

prices in Bassetlaw (£137,004). This suggests that house prices in the NA appear to be greater than those in the wider LA. However, it is worth noting that the mix of dwelling types across the NA and LA differ (see Chapter 5), therefore, these averages are not equivalent.

Figure 4-1: House prices by quartile in Sutton cum Lound, 2015-2024



Source: Land Registry PPD

- 4.4.6. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that detached house prices were the greatest house price in most years and appear to have the largest stock in the NA (further discussed in Chapter 5), being the only house type to have transactions each year.
- 4.4.7. Despite being generally the most expensive house type, detached house prices appear to have decreased by 21.8% over the decade. However, this is a function of the small sample size: detached properties often vary considerably in terms of plot size, number of bedrooms, parking, etc., with house prices being dependent on the characteristics of properties sold in any single year. Terraced house prices also appear to have decreased by 13.5% over the decade. However, as previously mentioned, this can be attributed to the small sample size in 2024. Notably, there was only one transaction for flats over the decade, this being in 2020. This is not surprising, given the small stock of this dwelling type in the NA as highlighted in Chapter 5.
- 4.4.8. Ultimately, it is clear that there is considerable year-on-year fluctuation in annual average prices by property type, making it difficult to disentangle evidence of rising land/property values from fluctuations due to the variation in characteristics beyond dwelling type, such as the size, location, and condition of the properties sold each year.

Table 4-3: Median house prices by type in Sutton cum Lound, 2015-2024

	Detached	Semi-Detached	Terraced	Flats	All Types*
2015	£198,250	-	£181,500	-	£198,250
2016	£225,000	£130,000	£250,000	-	£195,000
2017	£192,500	£120,000	£186,000	-	£190,000
2018	£205,000	£275,000	£145,750	-	£190,000
2019	£390,000	£200,550	£398,500	-	£315,000
2020	£335,661	£181,250	-	£72,000	£252,000
2021	£455,000	£178,000	£295,000	-	£425,000
2022	£425,000	£208,000	-	-	£325,000
2023	£267,5000	£212,000	£225,000	-	£238,000
2024	£155,000	£130,000	£157,000	-	£155,000
Price Growth	-21.8%	-	-13.5%	-	-21.8%
Price Difference	£-43,250	-	£-24,500	-	£-43,250

Source: Land Registry PPD

Income

- 4.4.9. Household incomes determine the ability of most households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.
- 4.4.10. 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 £45,200 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.
- 4.4.11. 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 £17,996 in 2024. To estimate the income of households with two lower quartile earners, this figure is doubled to £35,992.
- 4.4.12. It is clear from this data that there is a gap between the spending power of average income households and those earning the lowest 25% of earnings, particularly where the household in question has one earner only.

Affordability Thresholds

- 4.4.13. 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 assessed using

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

- 4.4.14. AECOM has determined thresholds for the income required in Sutton cum Lound to buy a home in the open market (average and entry-level prices), and the income required to afford private rents and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.
- 4.4.15. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken, and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.
- 4.4.16. The analysis in Table 4-4 does not take account of wealth (beyond savings sufficient for a 10% deposit) or existing housing equity which may provide substantial additional financial resources for many existing home owners. Wealth and equity resources are difficult to measure, particularly at the localized level. Furthermore, the affordability analysis in HNAs is primarily focused on access to different housing options for those entering the market for the first time, either to rent or buy, and developing policies that support those who have difficulty accessing market housing. Nevertheless, many households will have additional resources that are not factored into this analysis. This is particularly the case for older owner occupiers since many own their homes outright, and/or have built up substantial equity in their existing homes over time.
- 4.4.17. 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 Sutton cum Lound (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £45,200	Affordable on LQ earnings (single earner)? £17,996	Affordable on LQ earnings (2 earners)? £35,992
Market Housing						
Median House Price	£214,200	-	£61,200	No	No	No
Estimated NA New Build Entry-Level House Price	£188,416		£53,833	No	No	No
LQ/Entry-level House Price	£163,688	-	£46,768	Marginal	No	No
LA New Build Median House Price	£198,900	-	£56,829	No	No	No
Average Market Rent (and Rent to Buy)	-	£12,576	£41,920	Yes	No	No
Entry-level Market Rent (and Rent to Buy)	-	£9,156	£30,520	Yes	No	Yes
Affordable Home Ownership						
Discounted Market Sale (-20%)	£150,733	-	£43,067	Yes	No	No
First Homes (-30%)	£131,891	-	£37,683	Yes	No	No
First Homes (-40%)	£113,050	-	£32,300	Yes	No	Yes
First Homes (-50%)	£94,208	-	£26,917	Yes	No	Yes
Shared Ownership (50%)	£94,208	£2,617	£35,640	Yes	No	Yes
Shared Ownership (25%)	£47,104	£3,925	£26,543	Yes	No	Yes
Shared Ownership (10%)	£18,842	£4,710	£21,085	Yes	Yes	Yes
Affordable Rented Housing						
Affordable Rent	-	£5,050	£16,832	Yes	Yes	Yes
Social Rent	-	£3,923	£13,078	Yes	Yes	Yes

Source: AECOM Calculations

4.4.18. Before considering each tenure category in turn, it is important to stress that these affordability thresholds have been calculated to give an indication of the costs of various tenures to inform Neighbourhood Plan policy choices. These figures rely on existing data and assumptions, and it is not possible to estimate every possible permutation. The income figures also disguise a large degree of variation. For simplicity the analysis below speaks in terms of tenure products being 'affordable' or 'not affordable' for different groups, but individual circumstances and the location, condition and other factors of specific properties in each category have a large impact. These conclusions should therefore be interpreted flexibly.

Market housing for purchase and rent

4.4.19. Thinking about housing for purchase on the open market, it appears that local households on average incomes may be unable to access even entry-level homes unless they have an advantage of a very large deposit. Although, local households on average incomes may be in the margins of affordability to be able to purchase an

entry-level home. Other forms of market housing to purchase are likely to remain out of reach to most, with the median house price requiring an annual income around 35% higher than the current average.

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

Affordable home ownership

- 4.4.21. There are a group of households in Sutton cum Lound who may be unable to afford to rent privately but may be able to afford home ownership at a discounted rate. These households may benefit from a range of affordable home ownership products such as Discounted Market Sale, First Homes, Shared Ownership and Rent to Buy. However, it is worth noting that there is under a £5,000 gap in the annual income required to afford average market rents and to purchase an entry-level home. In this case, entry-level homes to purchase refer to smaller properties whilst market rents refer to larger 3+ bedroom properties. Therefore, some households in the NA may be able to afford to rent larger properties but cannot afford to purchase these more spacious homes. Furthermore, some households may be able to afford to buy on the basis of their incomes but may lack sufficient deposits to secure a mortgage. Although, a caveat to this finding is that at the time of this report, there were not many rental properties on the market, so whilst they may appear affordable to those on average incomes there may not be sufficient availability.
- 4.4.22. Discounted Market Sale homes are offered at a discount at least 20% on market prices. First Homes are offered at a discount of at least 30% on market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
- 4.4.23. This report has estimated the income required to afford discounts of 20-50% to cover the range of discounts likely to be available on these different products. It appears that households on average incomes and with two lower quartile earners can afford these discount levels. However, as discussed in Appendix C the discount levels for a 40% and 50% discounted home may be at risk of being unviable to develop with the sale price being close to or below the estimated build cost. Therefore, it is recommended that First Homes are delivered at a 30% discount in Sutton cum Lound. A lower discount level may also make other Affordable Housing products such as social/ affordable rent, more viable to develop as part of the housing mix.
- 4.4.24. 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. In some case, higher discount levels could create a financial burden on a scheme which leads developers to argue either that the discount level is not feasible

or that the total amount of Affordable Housing may need to be reduced. The latter might put at risk the delivery of Social/ Affordable rented housing which may be an unintended consequence. 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 Sutton cum Lound Neighbourhood Plan Steering Group intend to set higher discount levels than that set at district/borough level, further discussions with the LPA are advised.

- 4.4.25. Shared ownership appears to be more affordable than Discounted Market Sale/First Homes and is accessible to more groups. The minimum equity share for shared ownership is 10% of the property value.¹¹ If this is delivered in the NA, it will make shared ownership easier to access for more households. 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 or discounted market sale products) for those who can afford them.
- 4.4.26. Rent to Buy provides households with the option to rent at a discount (an intermediate rent at least 20% lower than the market rent) in order that they can save for a deposit to buy their property within a set period. The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership to households on average incomes and with two lower quartile earners. Rent to Buy set at a discount to *average* rents would be more affordable than Discounted Market Sales but would still be affordable to households on average incomes. However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.
- 4.4.27. The range of 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:
- Discounted Market Sale and 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 DMS/First Homes, but there are additional costs associated with the rented portion.

¹¹ 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>.

- Shared ownership at low equity shares can usually be accessed by lower income households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
- Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is likely to be 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.

Social and Affordable Rented housing

- 4.4.28. Social and Affordable Rented housing performs a critical role in supporting households with the most acute housing needs. These households are likely to be on the lowest incomes and unable to afford market housing without subsidy.
- 4.4.29. 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 Sutton cum Lound.
- 4.4.30. Affordable rented housing is generally affordable to lower earning households (average income households are unlikely to be eligible). However, many households eligible for Social/ Affordable Rented homes will require additional subsidy through Housing Benefit/Universal Credit to access housing.
- 4.4.31. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)¹².
- 4.4.32. Social Rents are cheaper than Affordable Rents and, in theory, would leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. This is particularly the case for households who are supported by Housing Benefit and subject to the overall benefit cap since their benefit income is limited by the cap and they may not be able to claim enough to cover the Affordable Rent.
- 4.4.33. Where households are supported by housing benefit and not affected by benefit caps, 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 these households may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.
- 4.4.34. Households who are not supported by benefits, for example those whose earnings are higher and making them ineligible for benefits, would clearly benefit by the lower

¹² [National Planning Policy Framework](#)

Social Rent levels because it would reduce their outgoings. However, these households are less likely to be in acute need on housing waiting lists. Rather, this scenario might apply to those already living in Social Rented housing where their financial circumstances have improved.

- 4.4.35. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data and more detailed evidence in LHNAs. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.

4.5. Estimates of the need for Affordable Housing

- 4.5.1. This section estimates the need for Affordable Housing which should be considered separately for Social/ Affordable rented housing and affordable home ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale.

AECOM Estimates

The Need for Social/Affordable Rented Homes

- 4.5.2. Bassetlaw District Council has provided data from the Housing Register which indicates that as of March 2025, 7 households who live in Sutton cum Lound are in housing need. The Council provided further data indicating that 2 bids have been recorded in the last 5 years.
- 4.5.3. AECOM estimates the need for 0.3 Social/Affordable rented homes per annum in Sutton cum Lound, equating to a total of 4 (3.7) over the plan period. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-5 below. This need is largely for Social/Affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.

Table 4-5: Estimate of need for Affordable Housing for rent in Sutton cum Lound (rounded)

Component of need or supply in the AECOM estimate	Per annum
Current need	0.5
Newly arising need	0.2
Supply	0.5
Net shortfall	0.3

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

The Need for Affordable Home Ownership Homes

- 4.5.4. Turning to affordable home ownership, AECOM estimate potential demand for 1 such dwelling per annum in Sutton cum Lound, equating to a total of 14 (13.5) over the

Neighbourhood Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-6 below.

- 4.5.5. 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 social/affordable rented housing.

Table 4-6: Estimate of need for Affordable Home Ownership Homes in Sutton cum Lound

Component of need or supply in the AECOM estimate	Per annum
Current need	1.0
Newly arising need	0.1
Supply	0.1
Net shortfall	1.0

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

Evidence in the HEDNA

- 4.5.6. A Housing Economic Development Needs Assessment (HEDNA) study was undertaken for Bassetlaw in 2020. This study estimates the need for affordable housing in the district based on an analysis of homeless households, households in overcrowded housing, concealed households, existing affordable household tenants in need and households from other tenures in need. Data has been derived from a range of sources such as MHCLG, Census and other surveys, in line with Planning Practice Guidance at the time.
- 4.5.7. The HEDNA identifies the need for 214 social/ affordable rented homes per annum in Bassetlaw. When this figure is pro-rated to Sutton cum Lound based on its fair share of the population (0.6% of the authority's population according to the 2021 Census), this equates to 1.28 social/ affordable dwellings per annum. This would suggest that there is a potential need for up to 17 (16.64 rounded) social/ affordable rented homes dwellings over the Neighbourhood Plan period (2025-2038) – that is, if the need (and suitability for meeting it) is distributed evenly across the authority without regard to the appropriateness of rural settlements. Notably, the HEDNA found that there is likely to be a surplus of 117 affordable home ownership dwellings per annum in Bassetlaw with there being no real need for this tenure.
- 4.5.8. Pro-rating district/borough level estimates of affordable housing need to rural areas presents problems in practice. The Local Authority level figures are likely to represent higher needs in urban areas where there is a large social housing stock and larger numbers of households living in private rented homes on housing benefit. Both of these factors tend to generate higher needs. By contrast, in rural parishes like Sutton cum Lound the lack of social housing means there is no need generated from households already living in the sector. Similarly, households who may need social

housing often move away to areas where their needs are more likely to be met (either because there is social housing available or more private rented housing). This means it is difficult to identify need for social/affordable rented housing within Sutton cum Lound in this way (pro-rating from the HEDNA) alone.

Additional evidence of Affordable Housing needs

- 4.5.9. The HEDNA (2020) states that whilst there is a gap between renting and buying, there is a potential supply of homes within the existing stock which can contribute to the identified need. Evidence points to there being a clear and acute need for rented affordable housing from lower income households, and it is important that a supply of rented affordable housing is maintained to meet the needs of this group. This tenure of housing is also notably cheaper than housing available on the open market and is accessible to more households. It is worth noting that social rents enable access to employment for lower income families. Therefore, the HEDNA concludes that on this basis there is no need to provide affordable home ownership dwellings.
- 4.5.10. Furthermore, the HEDNA indicates that owner-occupation is being restricted by access to capital (e.g. deposits, stamp duty, legal costs) as well as potential mortgage restrictions (e.g. where employment is temporary) rather than simply being due to the cost of housing to buy.
- 4.5.11. It is however acknowledged within the HEDNA that low cost home ownership products can be used to support development viability even if the notional need is negligible. Some households will also have insufficient savings to buy on the open market and low cost home ownership properties will therefore continue to play a role in supporting some households in this respect.
- 4.5.12. The HEDNA recommends Shared Ownership as the most appropriate form of affordable home ownership due to the lower deposit requirements and lower overall costs associated (given that the rent would also be subsidised).
- 4.5.13. Prices of various affordable home ownership products were analysed within the HEDNA. The key points are summarised as follows:
- Discounted Market Sales – It is unclear whether a 1 or 2-bedroom DMS home would be affordable in a local context, however a 3-bedroom DMS home would be affordable at a 20% discount. For a 4+ bedroom DMS home to be affordable a 30% discount would be required.
 - Shared Ownership – To make shared ownership affordable, equity shares of about 50% may be required for 2 and 3-bedroom homes but lower shares are likely to be required for larger homes (4+ bedrooms). Analysis suggests that shared ownership for 4-bedroom homes may even be hard to ‘work.’
 - First Homes – 30% discount on open market values is likely to be justified. Higher discounts should be considered carefully given the potential for this to inhibit scheme viability and therefore reduce delivery of other forms of affordable housing.

4.5.14. The HEDNA suggests that First Homes¹³ could be delivered as 25% of affordable housing in Bassetlaw, should this be a policy requirement. Although, given the evidence of a lack of need for affordable home ownership products the Council would be justified to seek a lower proportion (or even none) of this tenure. Given that the total affordable housing need is not likely to be met in full, the HEDNA recommends that the remaining 75% of affordable housing should prioritise delivery of social/affordable rented housing as this will meet the needs of households with fewer housing options, unless there is an existing over-concentration of rented affordable housing in the relevant neighbourhood and therefore a mixed and balanced communities case for an alternative affordable housing mix.

4.6. Affordable Housing policies in Neighbourhood Plans

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

Application of Local Plan policies

4.6.2. Bassetlaw District Council's adopted policy on this subject (Policy ST27) requires housing schemes of 10 or more units or housing sites of 0.5ha or more to have affordable housing. This should be 20% on brownfield sites and 25% on greenfield sites. Given that only 4 affordable homes were completed in Sutton cum Lound over the last decade according to Bassetlaw District Council completions figures, it is understood that this target is not usually met on sites in the NA.

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

4.6.4. 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 within Bassetlaw's adopted Local Plan Policy ST27 which requires 25% of affordable housing to be First Homes, 25% affordable rent and 50% affordable home ownership. However, it is worth noting that this policy requirement is in line with the NPPF 2023 which required 25% First Homes. The NPPF 2024 has now removed this requirement.

¹³ The HEDNA has not analysed First Homes in detail, with this product being briefly considered due to the likelihood of First Homes becoming a new tenure and a policy requirement at the time. First Homes were required in NPPF 2023 with this requirement being removed in NPPF 2024, although they are still a product which can be delivered.

Affordable Housing at Neighbourhood level

- 4.6.5. 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 Sutton cum Lound on the basis of identified housing need and a range of other considerations detailed in Appendix D.
- 4.6.6. AECOM suggest that the Bassetlaw Local Plan guideline mix of 75% affordable home ownership to 25% social/ affordable rent appears to offer a suitable benchmark for Sutton cum Lound. This suggested mix prioritises the delivery of affordable home ownership products (which appear to be within the reach of households on average incomes and households with two lower quartile earners in the NA), whilst providing scope to meet the acute needs of other households, i.e. those on the housing waiting list. However, AECOM suggests that the Local Plan requirement for 25% First Homes may not be appropriate in Sutton cum Lound. Although evidence suggests that this product appears affordable to some households in the NA, the higher discount levels (40% and 50%) may make delivery more challenging due to viability issues. Other affordable home ownership products may also offer genuine choice in the NA. Therefore, priority may be given to these products as discussed immediately below.
- 4.6.7. AECOM suggest priority is given within the mix of affordable home ownership properties to Shared Ownership. This is because Shared Ownership at lower shares is affordable to most households in the NA, therefore, extending home ownership more widely. The HEDNA also found Shared Ownership to be the most appropriate affordable home ownership product in Bassetlaw. Rent to Buy could be offered (at a smaller proportion) within the mix as it offers an option to households who lack savings or deposits, which may be a key barrier in the NA. Furthermore, Rent to Buy properties appear affordable to households on average incomes. Discounted Market Sales/ First Homes could also extend home ownership to some households, with Discounted Market Sales recently being developed in the NA.
- 4.6.8. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)¹⁴.
- 4.6.9. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data, housing benefit data, more detailed evidence in LHNAs and viability assessments. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.
- 4.6.10. In this NA, the delivery of Affordable Housing is likely to be very limited unless it can be provided directly e.g. through an exception site which focuses on the provision of Affordable Housing. If small numbers of Affordable Homes do come forward from

¹⁴ [National Planning Policy Framework](#)

market led sites, the tenure mix discussed above may need to be different in order to reflect the delivery of small numbers of homes and in response to the site specific context.

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

4.7. Conclusions- Affordability and Affordable Housing

Current tenure profile

- 4.7.1. Sutton cum Lound has a significantly higher proportion of households who owned their own home (85.7%) compared to Bassetlaw (the LA) (68.2%) and England (61.3%). A greater proportion of households private and social rented across the LA and England compared to the NA. Shared ownership was the least common tenure across all the geographies in 2021. The lack of alternative dwellings to full ownership may present challenges for those on the lowest incomes seeking to remain in Sutton cum Lound.

Affordability

- 4.7.2. House prices in Sutton cum Lound have fluctuated markedly, peaking in 2019 and 2021. All pricing tiers (mean, median and lower quartile) declined between 2021 and 2024, possibly indicating a cooling market following the 2021 peak. The 2023 median house price in the NA (£238,000) was 24% greater than the median house price in Bassetlaw (£191,995). The 2023 lower quartile house price in the NA (£142,500) was slightly greater than Bassetlaw's (£137,004) in the same year. This suggests that house prices in the NA are greater than those in the wider LA. However, it is noted that the dwelling type mix differs in each geography with the NA having a dwelling type mix skewed toward typically more expensive detached properties.
- 4.7.3. AECOM has estimated the annual income required to afford various tenures of housing in Sutton cum Lound – 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 was £45,200 in 2020 and the lower quartile household income for Bassetlaw was £17,996 in 2024.
- 4.7.4. Local households on average incomes (£45,200) and with two lower quartile earners (£35,992) may be unable to access even entry-level homes unless they have an advantage of a very large deposit. Although, it was found that entry-level homes to purchase may be marginally affordable to households on average incomes. Other forms of market housing to purchase are likely to remain out of reach to most, with the median house price requiring an annual income around 35% higher than the current average. Private renting is generally affordable to households on average

incomes. Households with two lower earners are able to afford private renting but only for smaller entry-level properties.

- 4.7.5. Subsidised routes to home ownership like Discounted Market Sales/ First Homes and Shared Ownership target people who can afford to rent but not to buy. However, in the case of Sutton cum Lound, there is a small gap between the income needed to afford average market rents (3+ bedroom property) and to buy an entry-level home (2-bedroom property). As such, affordable home ownership products may also appear to reach people who cannot afford to rent as well as those who are currently renting but wish to purchase a larger property.
- 4.7.6. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. These discount levels have been tested in the NA with the 40% and 50% discounts at risk of being unviable to develop with the sale prices being close to or below estimated build costs. Therefore, First Homes should be offered at a 30% discount in Sutton cum Lound.
- 4.7.7. The affordable sector in Sutton cum Lound performs an important role as an option for those in the most acute need.

The need for Affordable Housing

- 4.7.8. AECOM estimates the need for 0.3 social/ affordable rented homes per annum in the NA, equating to a total of 4 (3.7) over the plan period. The need for Social/ Affordable Rent largely relates to households who live in unsuitable housing and who cannot afford to access market rents.
- 4.7.9. AECOM also estimate the potential demand for 1 affordable home ownership dwellings per annum in the NA, equating to a total of 14 (13.5) over the Neighbourhood Plan period.

Affordable Housing policy

- 4.7.10. Bassetlaw's adopted Local Plan Policy ST27 requires 25% of affordable housing to be First Homes, 25% affordable rent and 50% affordable home ownership. Notably, the 25% First Home requirement was in line with the NPPF 2023 which has now been superseded by the NPPF 2024 – where the requirement has now been removed.
- 4.7.11. AECOM suggest that the Bassetlaw Local Plan guideline mix of 75% affordable home ownership to 25% social/ affordable rent is retained in Sutton cum Lound. This suggested mix prioritises the delivery of affordable home ownership products whilst providing scope to meet the acute needs of households, i.e. those on the housing waiting list. However, AECOM suggest that the Local Plan requirement for 25% First Homes is deviated from in Sutton cum Lound with this product potentially be unviable to develop at higher discounts (40% and 50%). The delivery of other affordable home ownership products such as Shared Ownership would also offer genuine choice in the NA.
- 4.7.12. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other,

more proactive routes available for its provision. For example, using neighbourhood development orders, identifying exception sites or developing community land trusts.

5. Housing Mix: Type and Size

5.1. Introduction

- 5.1.1. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of the type and size of new homes. This requires evidence of what local households need.
- 5.1.2. This can be done using statistics to identify relevant trends and potential gaps in the market. That is the focus of this section of the HNA. The evidence gathered here can be used to justify planning policies either on its own or in combination with survey results expressing the specific aspirations of local residents. It will also build up a picture of the population and existing range of homes that may provide useful context for the neighbourhood plan.
- 5.1.3. This section has three aims, each given its own sub-section:
- To establish what **mix** of housing exists in the NA at present;
 - To describe characteristics of the local **population** that are relevant to housing need; and
 - To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.
- 5.1.4. It is important to keep in mind that housing need is not an exact science. To move 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 households tend to live in at different stages of life. However, a variety of other reasons sit behind their housing choices that are less easy to predict, including wealth, accessibility requirements and personal preferences. Some trends can also change rapidly over time, such as the increasing preference for home working in some sectors of the economy.
- 5.1.5. The analysis and conclusions provided in this section are therefore not definitive. Rather, they are what the data 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 where appropriate.

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.

5.2. The current housing mix

- 5.2.1. This section establishes the current housing mix of Sutton cum Lound, highlighting recent changes to it and comparing the mix to wider averages.

Dwelling type

- 5.2.2. Table 5-1 below shows that the dwelling type mix in Sutton cum Lound is heavily skewed towards detached homes (66.9%) compared to Bassetlaw (35.1%) (the LA) and England (22.9%). Detached houses may appeal to families or individuals looking for larger homes but their high proportion in the mix may limit options for smaller households, young families, or lower-income groups. Semi-detached dwellings represent 23.4% of the dwellings in the NA, a rate lower than the LA (41.4%) and England (31.5%). There is a notable lack of smaller, affordable housing types (flats and terraces) in the NA which may present challenges for housing younger households, single-person households or elderly persons seeking to downsize. Terraced dwellings account for 7.9% of the mix in the NA, compared to 15.8% in the LA and 23% in England. Fewer households live in flats in the NA at 1.8% in contrast to 7.2% and 22.2% of households living in this tenure in the LA and England. This indicates that these dwelling types are underrepresented in the NA compared to the other geographies.
- 5.2.3. It should be noted that Census data does not capture bungalows as a separate category, instead including this dwelling type within other categories (mainly detached and semi-detached). Valuation Office Agency (VOA) data counts bungalows as a separate category, although at a slightly larger scale than the NA (see Appendix A). In 2023, 21.4% of the dwellings within the area providing a proxy for the NA were bungalows, which was higher than the proportion found across the LA at 13.8% and

England at 9.1%. These are likely to account for the significant number of the detached and semi-detached dwellings noted in Table 5-1 and 5-2, and may be linked to the demographic profile of the area discussed later in this Chapter.

Table 5-1: Accommodation type, Sutton cum Lound and comparator geographies, 2021

Type	Sutton cum Lound	Bassetlaw	England
Detached	66.9%	35.1%	22.9%
Semi-detached	23.4%	41.4%	31.5%
Terrace	7.9%	15.8%	23.0%
Flat	1.8%	7.2%	22.2%

Source: Census 2021, AECOM Calculations

5.2.4. Since 2011 there have been 61 completions in Sutton cum Lound, with 39 of these completions taking place from 2021-2024 (post-Census). Therefore, to give a more accurate dwelling type mix, completions data from Bassetlaw District Council have been added to the 2011 Census data. The result of this exercise can be seen in Table 5-2. The completions data indicates that there has been a net gain of 58 dwellings in Sutton cum Lound since 2011 with 3 completions being for replacement dwellings. Notably, the majority of development since 2011 has been for detached dwellings.

5.2.5. Table 5-2 looks at the change between the dwelling type mix in the NA between 2011 and 2021. It shows that the number of dwellings in Sutton cum Lound has increased over the decade. Although there have been some slight changes in the proportional mix, the overall housing mix has generally remained the same with the existing trends seen in 2011 being maintained. Detached dwellings continue to represent the majority of housing in the NA with flats representing a very small proportion of the mix.

Table 5-2: Accommodation type, Sutton cum Lound, 2011-2024

Type	2011	%	Bassetlaw Completions (2011-2024)	2024 Estimate (Census 2011 + Completions)	%
Detached	218	67.7%	42	260	68.4%
Semi-detached	69	21.4%	12	81	21.3%
Terrace	26	8.1%	4	30	7.9%
Flat	9	2.8%	0	9	2.4%
Total	322		58	380	

Source: ONS 2011, AECOM Calculations and Bassetlaw District Council Completions Data

Dwelling size

5.2.6. Table 5-3 below presents the current housing mix in terms of size compared to the wider local authority and country. It shows that the NA, LA and England generally had a similar size mix in 2021. The table also shows that a large proportion of households live in mid-sized 3-bedroom dwellings across the various geographies, whilst a small proportion of households live in smaller 1-bedroom dwellings.

Table 5-3: Dwelling size (bedrooms), Sutton cum Lound and comparator geographies, 2021

Number of bedrooms	Sutton cum Lound	Bassetlaw	England
1	3.3%	6.3%	11.6%
2	22.2%	23.0%	27.3%
3	41.0%	48.0%	40.0%
4+	33.4%	22.6%	21.1%

Source: Census 2021, AECOM Calculations

- 5.2.7. As with the dwelling type mix, completions data from Bassetlaw District Council has been added to the 2011 Census data to give a more accurate dwelling size mix. The result of this exercise can be seen in Table 5-4 below.
- 5.2.8. From Table 5-4 it can be seen that the proportional mix is relatively similar in 2011 and 2021, despite some increases and decreases in the dwelling size mix. Therefore, the existing trends in 2011 have been maintained in 2021. Households living in 3-bedroom dwellings continue to dominate the dwelling size mix in the NA, followed by 4+ bedroom dwellings. The number of households living in smaller 1-bedroom dwellings continue to account for a very small proportion of the mix.
- 5.2.9. The results in Table 5-3 and 5-4¹⁵ highlight that the NA has a small stock of small 1-bedroom dwellings. the lack of these dwelling sizes in the NA may present affordability challenges. However, it is also important to note that the availability of a variety of dwelling sizes, particularly larger homes may make the NA an attractive destination for families.

Table 5-4: Dwelling size (bedrooms), Sutton cum Lound, 2011-2024

Number of bedrooms	2011	%	Bassetlaw Completions (2011-2024)	2024 Estimate (Census 2011 + Completions)	%
1	14	4.5%	0	14	3.8%
2	65	20.8%	1	66	17.8%
3	146	46.8%	16	162	43.8%
4+	87	27.9%	41	128	34.6%
Total	312		58	370	

Source: ONS 2011, AECOM Calculations and Bassetlaw District Council Completions Data

5.3. Population characteristics

- 5.3.1. 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.

¹⁵ It should be noted that there are some discrepancies in how the Census recorded data in 2011, resulting in the 2011 dwelling totals often being undercounted in some datasets. Hence the different 2011 totals in Table 5-3 and Table 5-4.

Age

5.3.2. Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. It shows that between 2011 and 2021 the overall population in Sutton cum Lound increased slightly by 1.5%. The number of people aged 0-14 (-18.7%) fell the most over the decade, followed by those aged 85 and over (-16.7%). However, the latter statistic reflects a low starting point in 2011. Furthermore, the number of people aged 15-24 (-11.4%) and 45-64 (-13%) also fell over this same period. Age groups 65-84 and 25-44 appear to be the only groups experiencing growth, with the former group significantly increasing by 46.5% and the latter only 1.8%. In both years the greatest proportion of the population were aged 45-64, followed by those aged 65-84. It is important to note that demographic data does not represent the recent development of new homes within the NA, which may have attracted a mixed demographic.

Table 5-5: Age structure of Sutton cum Lound, 2011 and 2021

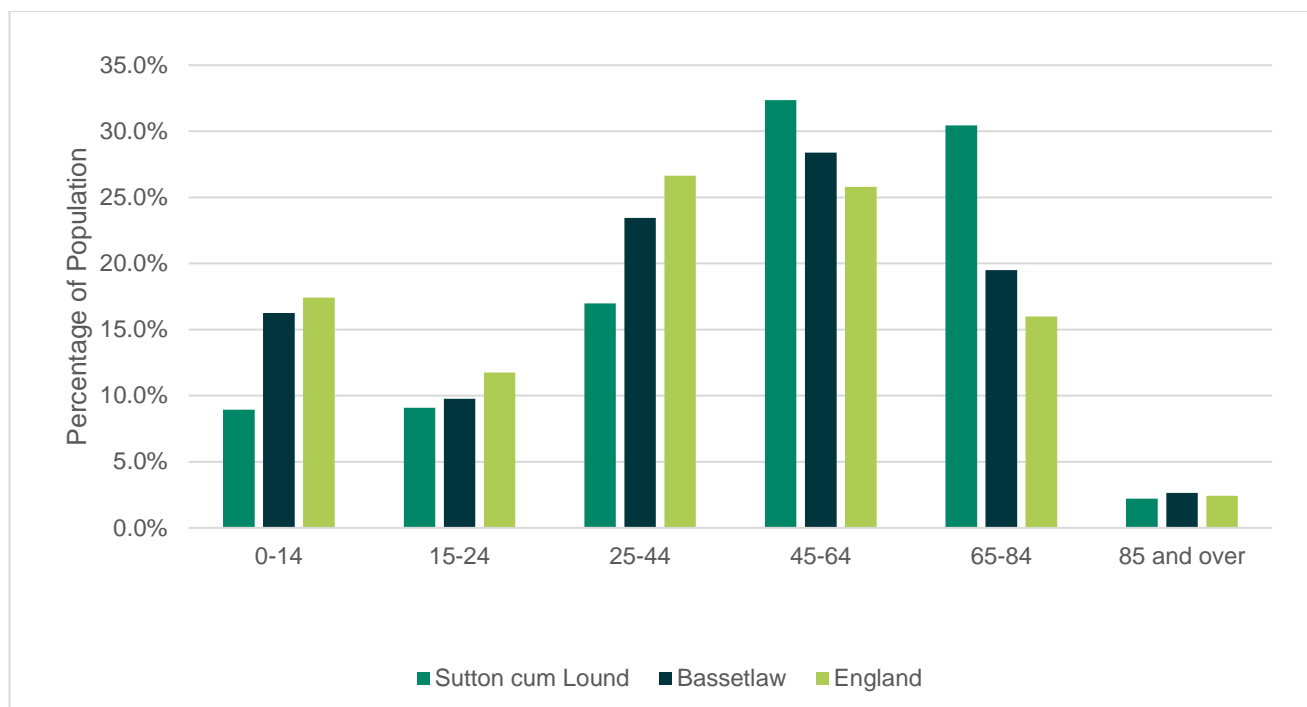
Age group	2011 (Census)		2021 (Census)		Change
0-14	75	11.1%	61	8.9%	-18.7%
15-24	70	10.4%	62	9.1%	-11.4%
25-44	114	16.9%	116	17.0%	1.8%
45-64	254	37.7%	221	32.4%	-13.0%
65-84	142	21.1%	208	30.5%	46.5%
85 and over	18	2.7%	15	2.2%	-16.7%
Total	673	100.0%	683	100.0%	1.5%

Source: ONS 2011, ONS 2021, AECOM Calculations

5.3.3. When comparing the population structure of the NA from 2011 to 2021 to the LA, it is interesting to note that the greatest proportion of the population in the LA in both years were aged 45-64 and 25-44. The number of people aged 65-84 (-19.9%) and 85+ (-18.2%) fell the most over the decade whilst those aged 15-24 (14%) grew the most. This suggests that the demographic trend in the LA points to a younger population, whilst the trend in the NA reflects that of an ageing population.

5.3.4. 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 Sutton cum Lound had a significantly greater proportion of the population aged 45-64 and 65-84 compared to the LA and England. In contrast, the population nationally (and the LA, although to a lesser extent) consisted of more children (0-14) and young adults (15-24 and 25-44). These trends highlight the ageing demographic profile of Sutton cum Lound.

Figure 5-1: Age structure in Sutton cum Lound compared to District and Country, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

- 5.3.5. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-6 shows that across the NA (29.5%), LA (30.1%) and England (30.1%), there was a similar proportion of one person households. When looking at family groups, the NA had a greater proportion of single person and family households aged 66 and over at 17.8% and 16.3% respectively. The NA also had a greater proportion of family households with no children at 26.2% compared to 19.7% in the LA and 16.8% in England. In contrast, the LA and England had a greater proportion of households with dependent children at 24.3% and 25.8%, compared to 12.7% in the NA. This data suggests that Sutton cum Lound has an older population, with fewer young families with children.
- 5.3.6. Between 2011 and 2021 there was a significant increase in the proportion of family households aged 65/66¹⁶ and over in the NA at 63.6%. In comparison, this household group grew by 27.3% across the district and only 8.4% nationally. This again indicates that the population within the NA is ageing at a faster rate than the comparator geographies. The proportion of family households with dependent children decreased in the NA over the decade (-32.3%), with this group remaining static across the LA (0% change) and England (0.9% change).
- 5.3.7. It is important to note that 'non-dependent children' refers to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. A marked increase in this category can

¹⁶ The 2011 Census counts households aged 65 and over whilst the 2021 Census counts households aged 66 and over.

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 group grew by 30% between 2011 and 2021 in the NA – in line with a faster rate than the district (10.2%) and national average (3.5%). However, it is also worth pointing out that another reason for this increase may be due to the timing of the Census when many students returned home from University due to a national lockdown.

Table 5-6: Household composition, Sutton cum Lound, 2021

Household composition		Sutton cum Lound	Bassetlaw	England
One person household	Total	29.5%	30.1%	30.1%
	Aged 66 and over	17.8%	14.1%	12.8%
	Other	11.7%	16.0%	17.3%
One family only	Total	66.9%	66.1%	63.1%
	All aged 66 and over	16.3%	11.6%	9.2%
	With no children	26.2%	19.7%	16.8%
	With dependent children	12.7%	24.3%	25.8%
	With non-dependent children ¹⁷	11.7%	10.1%	10.5%
Other household types	Total	3.6%	3.8%	6.9%

Source: ONS 2021, AECOM Calculations

- 5.3.8. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A household is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few.
- 5.3.9. Under-occupancy is very common in the NA with 91.2% of households living in a dwelling with 1 or 2 extra bedrooms compared to their household size. This is particularly the case for families aged 66+, of which 100% are under-occupied. The proportion of family households under 66 with no children (98.9%) and single person households under 66 (91.5%) also appear to be particularly prone to under-occupation. This is a common pattern across the country and reflects a pattern that larger housing is not necessarily being occupied by the largest households but by households with higher income or wealth, enabling them to afford more space than they need, or by older households who have not chosen or been able to move to smaller properties.

¹⁷ Refers to households containing children who are older than 18 e.g. students or young working people living at home.

5.3.10. A small number of family households under 66 with dependent children (2.4%) are living in overcrowded homes. This is indicated by a rating of -1 in Table 5-7 below. Although this is a small proportion, it still provides an indicator of a potentially acute housing need amongst some households in the NA.

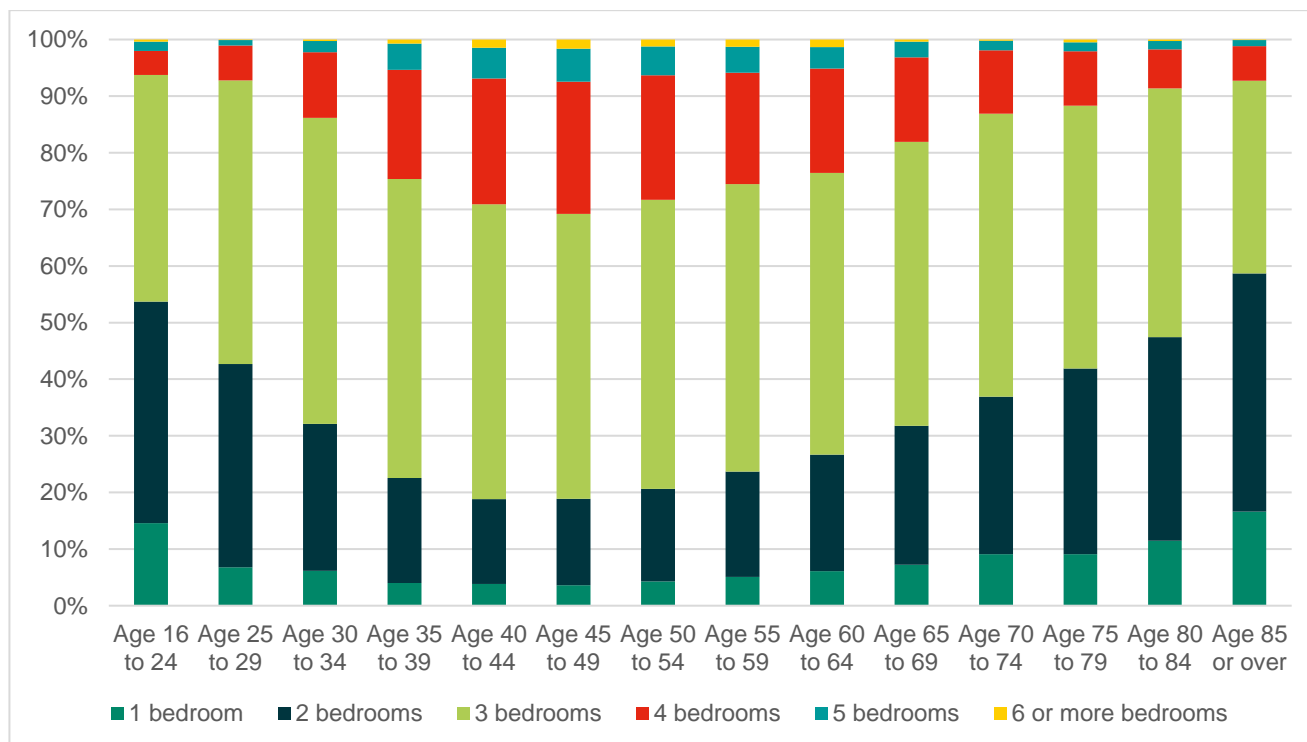
Table 5-7: Occupancy rating by age in Sutton cum Lound, 2021

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	77.8%	22.2%	0.0%	0.0%
Single person 66+	59.3%	32.2%	8.5%	0.0%
Family under 66 - no children	79.8%	19.1%	1.1%	0.0%
Family under 66 - dependent children	46.3%	34.1%	17.1%	2.4%
Family under 66 - adult children	37.8%	45.9%	16.2%	0.0%
Single person under 66	41.0%	48.7%	10.3%	0.0%
All households	60.1%	31.1%	8.5%	0.3%

Source: Census 2021, AECOM Calculations

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

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



Source: ONS 2011, AECOM Calculations

5.4. Future population and size needs

- 5.4.1. This section projects the future age profile of the population in Sutton cum Lound at the end of the Neighbourhood Plan period and then estimates the mix of dwelling sizes they may need.

Age

- 5.4.2. The result of applying Local Authority level household projections to the age profile of Sutton cum Lound households in 2011 is shown in Table 5-8. This makes clear that population growth can be expected to be driven by the oldest households, with a household reference person¹⁸ (what used to be referred to as the head of household) aged 65 and over projected to increase significantly by 67% between 2011 and 2038. This would mean that households with a reference person aged 65 and over would account for 46.8% of the population in 2038 compared to 34.6% in 2011. All other age groups are projected to experience minimal growth or no change. This data highlights the ageing trend within the household composition of Sutton cum Lound which may have implications for housing needs and services. (The needs of older people are discussed in Chapter 6).

Table 5-8: Projected age of households, Sutton cum Lound, 2011 - 2038

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	2	19	107	76	108
2038	2	20	103	81	181
% change 2011-2038	-	6%	-4%	7%	67%

Source: AECOM Calculations

- 5.4.3. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-8 immediately above. The resulting 'ideal' future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.
- 5.4.4. 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.

¹⁸ The Census describes a household reference person as “the individual within a household who owns or is responsible for the accommodation, or, if joint owners/tenants, the person with the highest income (or the older person if incomes are equal).”

- 5.4.5. The result of this exercise is presented in Table 5-9. It suggests that future housing delivery should be focused on mid-sized 3-bedroom dwellings. There also appears to be a continued need for 1 and 2-bedroom dwellings. Notably, the model suggests that there is a sufficient stock of 4+ bedroom dwellings in the NA. In theory, if more smaller and mid-sized properties were built in the NA, some of the households under-occupying the larger homes may be able to downsize and thus release larger homes for growing families. The model does not imply that no larger properties should be provided in the future as there may be other reasons to provide this dwelling size, for example, to provide affordable family sized housing or more accessible new dwellings.
- 5.4.6. The key point to take from this modelling is that demographic trends and the existing stock would point to the prioritisation of smaller and mid-sized homes in new development. This could help to address the changing needs of an ageing population, but also to attract a more diverse mix of demographic groups – particularly young families and newer households looking for smaller and more affordable accommodation. If this is taken forward into a Neighbourhood Plan policy, it might be appropriate to encourage provision within a range which provides sufficient flexibility to meet needs and respond to site specific circumstances (e.g. 15-25% 1-bedroom; 20-30% 2-bedroom; 55-65% 3-bedroom; and 0-10% 4+ bedroom dwellings).

Table 5-9: Suggested dwelling size mix to 2038, Sutton cum Lound

Number of bedrooms	Current mix (2021)	Suggested mix (2038)	Balance of new housing to reach suggested mix	Indicative policy range
1	3.3%	7.2%	18.3%	15-25%
2	22.2%	24.6%	24.0%	20-30%
3	41.0%	48.7%	57.7%	55-65%
4+	33.4%	19.4%	0.0%	0-10%

Source: AECOM Calculations

- 5.4.7. The following points sense-check the results of the model against other evidence and suggest ways to interpret them when thinking about policy options.
- The preceding chapter found that affordability may present challenges in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.
 - Continuing to provide smaller homes with fewer bedrooms would help to address this situation, although it should be considered whether large numbers of 1 bedroom homes are suitable given the area's character, current density and need for mid-sized homes.
 - To best meet the needs of the growing cohort of older households expected to be present by the end of the Neighbourhood Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.

- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if they existing stock of larger homes is sufficiently affordable.

Tenure

- 5.4.8. The recommendation discussed immediately above applies to all housing in the NA over the Neighbourhood Plan period. This is considered proportionate for devising policy at neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policy, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.
- 5.4.9. Generally speaking, the size mix estimated as needed within affordable tenures, particularly Affordable and Social rent, is smaller than the size mix of market housing. This is because under local authority allocation policies, which reflect the shortage of Affordable Housing overall, households are only eligible for the minimum sized home that meets their needs. This means that single people and couples will generally only be entitled to one bedroom properties. Families with two young children are only likely to be eligible for two bedroom properties (with the expectation that children share rooms until a certain age). In contrast, people buying their own homes tend to want more space than they technically ‘need’, such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.
- 5.4.10. There are three key sources of information for thinking through the size needs of different categories. These are:
- Bassetlaw Housing Economic Development Needs Assessment (2020) has suggested a size mix for social/ affordable rented housing, affordable home ownership and market housing. It is recognised that it is unlikely that all affordable housing needs will be met and that it is likely that households with a need for larger homes will have greater priority (as they are more likely to contain children). The HEDNA also takes into account the likelihood that 1-bedroom dwellings see a greater turnover and is less flexible to changing family circumstances. However, there is also recognition that Bassetlaw has a relatively small stock of 1-bedroom social dwellings and that this is the largest category on the Housing Register.
- Table 5-10 shows the suggested mix for Bassetlaw which indicates that the greatest need for affordable housing is for 2-bedroom dwellings, both accounting for 35-45% of the mix. Social/ affordable rented housing has a significant need for 1-bedroom dwellings whilst affordable home ownership and market housing have a lesser need for this dwelling size. The greatest need in market housing is for 3-bedroom dwellings at 45-55% of the mix with this dwelling size also have a

significant need in affordable home ownership (30-40%) and social/ affordable rented housing (20-30%). Market housing for 4-bedroom dwellings has a slightly greater need at 15-25% of the mix compared to social/ affordable rented housing (up to 10%) and affordable home ownership (5-15%).

Table 5-10: Indicative targets for different sizes of properties by tenure across Bassetlaw

Number of bedrooms	Social/ Affordable Rented Housing	Affordable Home Ownership	Market Housing
1	25-35%	10-20%	Up to 10%
2	35-45%	35-45%	20-30%
3	20-30%	30-40%	45-55%
4+	Up to 10%	5-15%	15-25%

Source: *Housing Economic Development Needs, Bassetlaw District Council, 2020*

- The waiting list for affordable rented housing, is 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. There are 7 households on the housing waiting list who reside in Sutton cum Lound as of March 2023. Within the last 5 years a total of 2 bids have also been recorded.
- The pattern of lettings within the existing stock of Social/Affordable Rented housing. Whilst there may be more households eligible for smaller properties, the availability of larger properties is often severely limited which puts pressure on these larger homes and often results in long waits for those needing larger family sized accommodation.

5.4.11. 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 to reflect the eligibility of those on the waiting list, while market homes focus on mid-sized homes and some larger options. That said, there is often acute pressure on larger Social/Affordable Rented homes because their availability through lettings is often limited. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

Type

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

- 5.4.13. The key distinctions when it comes to dwelling type are between flats and houses and, to a lesser extent, bungalows, each of which tend to appeal to occupants with different life circumstances. However, it remains difficult to generalise about this, particularly when drawing on demographic evidence.
- 5.4.14. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Sutton cum Lound, and which favours more dense options (e.g. terraces and flats). This imperative to improve affordability is often in conflict with matters of character, which in rural areas tend to favour lower density options that blend in with the existing built environment. This is particularly relevant in the case of flats, a large block of which may not be a welcome proposition in the NA. That said, it is possible to deliver flats in the form of low-rise maisonettes that resemble terraces from street level, which can counter this issue.
- 5.4.15. In summary, there is a balance to be struck between, on the one hand, improving affordability and choice in the market by encouraging flats and terraces, and, on the other hand, preserving the distinctive character and other features that residents like about the NA today. How far the Neighbourhood Plan should guide on this issue, and in what direction, is a policy decision for the Sutton cum Lound Neighbourhood Plan Steering Group and community to consider.

5.5. Conclusions- Type and Size

The current housing mix

- 5.5.1. The current dwelling mix in Sutton cum Lound is heavily skewed towards detached homes (66.9%) compared to Bassetlaw (35.1%) (the LA) and England (22.9%). Semi-detached dwellings represent 23.4% of the dwellings in the NA, a rate lower than the LA (41.4%) and England (31.5%). It is worth noting that VOA data shows that in 2023, 21.4% of the dwellings within Sutton cum Lound (proxy area) were bungalows, a higher rate than Bassetlaw (13.8%) and England (9.1%). Terraced dwellings account for 7.9% of the mix in the NA, compared to 15.8% in the LA and 23% in England. Fewer households live in flats in the NA at 1.8% in contrast to 7.2% and 22.2% of households living in this tenure in the LA and England. Although it is not unusual for rural areas to have a small proportion of flats and terraced dwellings, the absence of these smaller dwelling types in the NA may be constraining the NA's ability to attract younger family households or may make it challenging for older households to downsize.
- 5.5.2. In terms of dwelling size, the NA, LA and England generally had a similar mix in 2021. A large proportion of households live in mid-sized 3-bedroom dwellings whilst a small proportion of households live in smaller 1-bedroom dwellings.
- 5.5.3. Due to a significant number of residential developments occurring in the NA post-Census, the current (2024) dwelling type and size mix has been estimated using the 2011 Census and completions data from Bassetlaw District Council. Between 2011 and 2024, the type and size profile of the dwelling stock in Sutton cum Lound has changed little.

Population characteristics

- 5.5.4. The population in Sutton cum Lound increased slightly (1.5%) between 2011 and 2021. The number of people aged 0-14 (-18.7%) fell the most over the decade, followed by those aged 85 and over (-16.7%). (Although the latter statistic reflects a low starting point in 2011). Furthermore, the number of people aged 15-24 (-11.4%) and 45-64 (-13%) also fell over this same period. Age groups 65-84 and 25-44 appear to be the only groups experiencing growth, with the former group significantly increasing by 46.5% and the latter only 1.8%. In both years the greatest proportion of the population were aged 45-64, followed by those aged 65-84. The relatively large number of bungalows available in the parish may be a factor attracting this demographic group.
- 5.5.5. Furthermore, when the NA population trends from 2011 to 2021 are compared to the LA, it suggests that the demographic trend in the LA reflects that of a younger population whilst the NA reflects an ageing population. Over the decade the elderly population fell the most in the LA with the young adult and middle aged population increasing the most.
- 5.5.6. The composition of Sutton cum Lound households (in terms of the number of people, their age, and their relationships to one another) data suggests that the NA has more older couples and families with no children, as well as fewer families with dependent children, thus reflecting an ageing population. Families with non-dependent children grew by 30% between 2011 and 2021, a rate faster than the district (10.2%) and national average (3.5%). This increase suggests that there may be affordability challenges in the NA but could also be attributed to the Census being completed during a national lockdown when many students returned home from university.
- 5.5.7. Under-occupancy is very common in the NA. In 2021, 91.2% of households lived in a dwelling with 1 or 2 extra bedrooms compared to their household size. This was particularly the case for families aged 66+, of which 100% are under-occupied. Under-occupancy was also common in 2021 for family households under 66 with no children and single person households under 66. While not uncommon, these results reflect that Sutton cum Lound's housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties. Overcrowding is rare but present in a small number of family households under 66 with dependent children.

Future population and size needs

- 5.5.8. If the natural pattern of ageing continues into the future, households aged 65 and over are projected to increase significantly, by 67%, over the Neighbourhood plan period. In contrast, all other age groups are projected to experience minimal growth or no change.
- 5.5.9. 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 future housing delivery should be particularly focused on mid-sized 3-bedroom dwellings. Although the model suggests that there is a

sufficient stock of 4+ bedroom dwellings in the NA, it is not advised to completely prohibit any particular dwelling size. The HEDNA also suggests delivery should be focused on mid-sized dwellings for market housing, however delivery should be focused on 2-bedroom dwellings for Affordable Housing. Furthermore, the HEDNA suggests there should be a lesser focus on 4+ bedroom dwellings for Affordable Housing.

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

6. Specialist Housing for Older People

6.1. Introduction

- 6.1.1. It is relatively common for neighbourhood plans in areas with ageing populations to include policies relating to specialist housing for older people. This chapter considers in detail the specialist housing needs of older people in Sutton cum Lound. It focuses on specialist forms of provision but recognises that the majority of older people will live in the mainstream housing stock. The approach is as follows:
- To review the **current provision** of specialist housing in the NA;
 - To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
 - To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.
- 6.1.2. Because of the wide variation in the level of support needed, as well as the financial capabilities of those affected, the estimates of need presented here should be viewed with caution – as an idea of the broad scale of potential need rather than an obligatory target that must be met.
- 6.1.3. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.¹⁹
- 6.1.4. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).²⁰ Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.
- 6.1.5. The distinction between care homes for older people that fall into use class C2 and those where accommodation is counted as C3 is blurred. As such, the findings of this chapter may justify the provision of extra-care C3 housing and/or C2 care home units, but it is not possible to state definitively how much of each would be required. C3 specialist accommodation is typically self-contained with its own front door, made available on an individual basis with support provided in the home or not at all if the resident does not require it, and offered for sale or rent on the open market.

¹⁹ See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

²⁰ 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 Housing²¹:** 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. These standards can be applied to mainstream housing as well as in specialist accommodation such as sheltered housing and extra care.
- **Category M4(3):** dwellings which are capable of adaptation for wheelchair users, or are already built for use of wheelchair throughout. These standards can be applied to mainstream housing as well as in specialist accommodation such as sheltered housing and extra care.

6.2. Specialist housing for older people

- 6.2.1. There is understood to be no units of specialist accommodation in the NA at present. Numerous specialist accommodation schemes can however be found nearby in Retford.
- 6.2.2. The 2021 Census indicates that at this time there were 103 individuals aged 75 or over in Sutton cum Lound. As there are no units of specialist accommodation in the

²¹ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

NA, current provision is clearly below the national average of 136 units per 1,000 of the 75+ population.²²

Demographic characteristics

- 6.2.3. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Sutton cum Lound 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. The table shows that between 2021 and 2038, the number of people aged 75+ in the NA is projected to increase from 103 to 163. Therefore, those aged 75+ could account for 21.7% of the population in 2038, higher than the LA's projected rate of 14.6%.
- 6.2.4. 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 Neighbourhood Plan period is the key output of this calculation.

Table 6-1: Modelled projection of older population in Sutton cum Lound by end of Plan period

Age group	2021	2021	2038	2038
	Sutton cum Lound	Bassetlaw	Sutton cum Lound	Bassetlaw
All ages	683	117,804	755	130,175
75+	103	12,002	163	19,044
%	15.1%	10.2%	21.7%	14.6%

Source: ONS SNPP 2020, AECOM Calculations

- 6.2.5. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.
- 6.2.6. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Neighbourhood Plan period to 2038. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the vast majority of households in this age group owned their own home at 77.9%. The remaining 22.1% rented, with most

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

of these households being social renters (15%). Fewer households private rented (5.6%) and lived rent free (1.5%).

- 6.2.7. The expected growth in the 75+ population in the NA is 60 additional individuals by the end of the plan period. This can be converted into 43 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 Sutton cum Lound 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 Sutton cum Lound (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%
Sutton cum Lound (2038)	33	24	9	9	6	2	1

Source: Census 2011

- 6.2.8. 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 Sutton cum Lound from the 2011 Census.

Future needs for specialist accommodation and adaptations

- 6.2.9. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Neighbourhood Plan period is calculated to be 26.
- 6.2.10. AECOM's modelling, summarised in Table 6-3, is based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.
- 6.2.11. It is useful to consider the breakdown in tenure and level of care of specialist housing for older people. Table 6-3 shows that there is a significantly greater need for market accommodation (69.2%) compared to affordable (30.8%) in the NA. There appears to

be a greater need for sheltered housing (57.7%) compared to extra-care housing (42.3%). The greatest sub-category is a combination of these two dominant categories; market sheltered housing at 50% of the total need. It is however worth emphasising that some or potentially all of these needs could be met through home adaptations or through ensuring all future housing is adaptable and accessible.

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

Type	Affordable	Market	Total (rounded)
Housing with care	6 (23.1%)	5 (19.2%)	11 (42.3%)
Adaptations, sheltered, or retirement living	2 (7.7%)	13 (50.0%)	15 (57.7%)
Total	8 (30.8%)	18 (69.2%)	26

Source: Census 2011, AECOM Calculations

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

6.2.13. Ta 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 Sutton cum Lound results in a total of 15 specialist dwellings that might be required to the end of the Neighbourhood Plan period. This is set out in Table 6-4.

Table 6-4: HLIN estimate of specialist housing for older people need in Sutton cum Lound by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total (rounded)
Housing with care	2 (1.87) (13.3%)	2 (2.42) (13.3%)	4 (26.7%)
Adaptations, sheltered, or retirement living	4 (26.7%)	7 (46.7%)	11 (73.3%)
Total	5 (33.3%)	10 (66.7%)	15

Source: Housing LIN, AECOM calculations

6.2.14. The Bassetlaw Housing and Economic Development Needs Assessment (HEDNA) was published in 2020 and assessed the need for specialist accommodation from 2018 to 2037. The HEDNA suggests that there would be a shortfall of 2,018 units of sheltered housing by 2037, with 1,402 of these being market dwellings and 616 affordable. It is also suggested that there would a shortfall of 911 units of housing with care, 525 of these being market dwellings and 386 affordable. When these figures are pro-rated to Sutton cum Lound based on its fair share of the population (0.6% of the

district's population), this equates to 8 (8.28 rounded) units of sheltered housing over the Neighbourhood Plan period. Assuming the same tenure split for the HEDNA, this would result in 6 (5.75 rounded) market dwellings and 2 (2.53 rounded) affordable. In terms of units of housing with care, pro-rated figures suggest a need for 4 (3.74 rounded) units of the Plan period, with 2 (2.15 rounded) of these being market dwellings and 2 (1.59 rounded) affordable. These figures are lower than the need identified in Tables 6-3 and 6-4.

- 6.2.15. The HEDNA follows the HLIN methodology and then makes an adjustment to reflect the relative health of the local older person population. In Bassetlaw, Census data indicates that health for the older person population is slightly worse compared to England. A second adjustment has been made to estimate the tenure split for sheltered housing and housing with care. This adjustment draws on suggestions in the Shop toolkit which suggests that less deprived local authorities could expect a higher proportion of their specialist housing to be in the market sector. Data from the 2019 Index of Multiple Deprivation (IMD), indicates that Bassetlaw is the 108th most deprived local authority in England (out of 317). Therefore, suggesting that there is greater need for affordable homes for older people in Bassetlaw than what would be assumed for an area sitting more in the middle of the deprivation index.

Further considerations

- 6.2.16. The above estimates suggest that potential need for specialist accommodation could be in the range of 15-26 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall housing delivery expectation in the NA and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.
- 6.2.17. In addition, specialist housing for older people should only be provided in sustainable, accessible locations that offer services and facilities, public transport options, and the necessary workforce of carers and others.
- 6.2.18. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).
- 6.2.19. It is considered that Sutton cum Lound's position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Sutton cum Lound entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model. In the case of Sutton cum Lound, Retford is considered to have potential to accommodate the specialist housing need arising from the Neighbourhood Area (i.e. to be the hub in the hub-and-spoke model).

- 6.2.20. 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.

6.3. Care homes

- 6.3.1. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.
- 6.3.2. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.
- 6.3.3. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.
- 6.3.4. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. For nursing care beds this is an extra 45 care beds per 1,000 people aged 75+. Based on these rates, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2038 there would be a need for 4 (rounded) residential care beds and 3 (rounded) nursing care beds in the NA. There are no care facilities in the NA at present, however, there are two care homes in the neighbouring parishes of Lound and Barnby Moor. Several care homes can also be found in Retford.
- 6.3.5. The HEDNA (2020) suggests that between 2018 and 2037 there will be a shortfall of 296 residential care beds and 308 nursing care beds. When these figures are pro-rated to the NA based on its fair share of the population, this equates to 1 residential care bed (1.21 rounded) and 1 nursing care bed (1.26 rounded) over the Neighbourhood Plan period. These figures are slightly lower than the HLIN estimate above.
- 6.3.6. 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.

6.4. The Role of Mainstream Housing

- 6.4.1. 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, 100% of the Sutton cum Lound population aged 75 and over is likely to live in the mainstream housing stock²³.
- 6.4.2. 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.
- 6.4.3. However, given that there is unlikely to be a large volume of additional specialist supply during the Neighbourhood Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with Bassetlaw District Council.
- 6.4.4. 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 dwellings²⁴, although changes to Building Regulations have not yet been made.
- 6.4.5. The current adopted Local Plan Policy ST29 requires proposals for market dwellings in Class C3 to be designed to meet the requirements of Part M4(2) of the Building Regulations. This suggests that Bassetlaw District Council is in conformity with the Government mandates and the Local Plan has specific policies for accessibility standards. The evidence gathered here for Sutton cum Lound would suggest that this policy approach is appropriate for the NA and should be achieved where possible.

6.5. Conclusions- Specialist Housing for Older People

- 6.5.1. There are not currently any units of specialist accommodation or care homes for older people in Sutton cum Lound.
- 6.5.2. 2021 Census data indicates that there were 103 people aged 75+ in the NA. It is projected that by the end of the plan period this will increase to 163, with the 75+ population accounting for 21.7% of the population by 2038.

²³ 103 over 75s in 2021, of which none are accommodated in specialist housing or care homes, leaving 103 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

²⁴ 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)

Specialist Housing for Older People

- 6.5.3. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
- 6.5.4. These two methods of estimating the future need in Sutton cum Lound produce a range of 15 to 26 specialist accommodation units that might be required during the Neighbourhood Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here. It is worth noting that Neighbourhood Plans cannot set the proportion of specialist accommodation that should be affordable; this usually has to be in line with Local Plan policy for all housing.
- 6.5.5. It is important for specialist housing for older people to be provided in sustainable, accessible locations, with cost-effectiveness and economies of scale also important factors to consider. Therefore, it is considered that the nearby market town of Retford would likely be a more appropriate location for specialist accommodation for older people.

Care Homes

- 6.5.6. Care home accommodation is defined as institutional accommodation rather than housing. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on this rate and the expected increase of 60 individuals aged 75+ between 2021 and 2038, it is estimated that in 2038 there would be a need for 4 (rounded) residential care beds and 3 (rounded in the NA. However, some of the need for care home beds might be met by independent housing accommodation and vice versa.

Adaptable and Accessible Housing

- 6.5.7. Given that there is unlikely to be a large volume of additional specialist supply during the plan period and the identified need for such, another key avenue to addressing those with relevant needs is to achieve high standards of accessibility and adaptability in new development.
- 6.5.8. The adopted Local Plan Policy ST29 requires proposals for market dwellings in Class C3 to be designed to meet the requirements of Part M4(2) of the Building Regulations. The evidence gathered here for Sutton cum Lound would suggest that this policy approach is appropriate for the NA and should be achieved where possible.

7. Next Steps

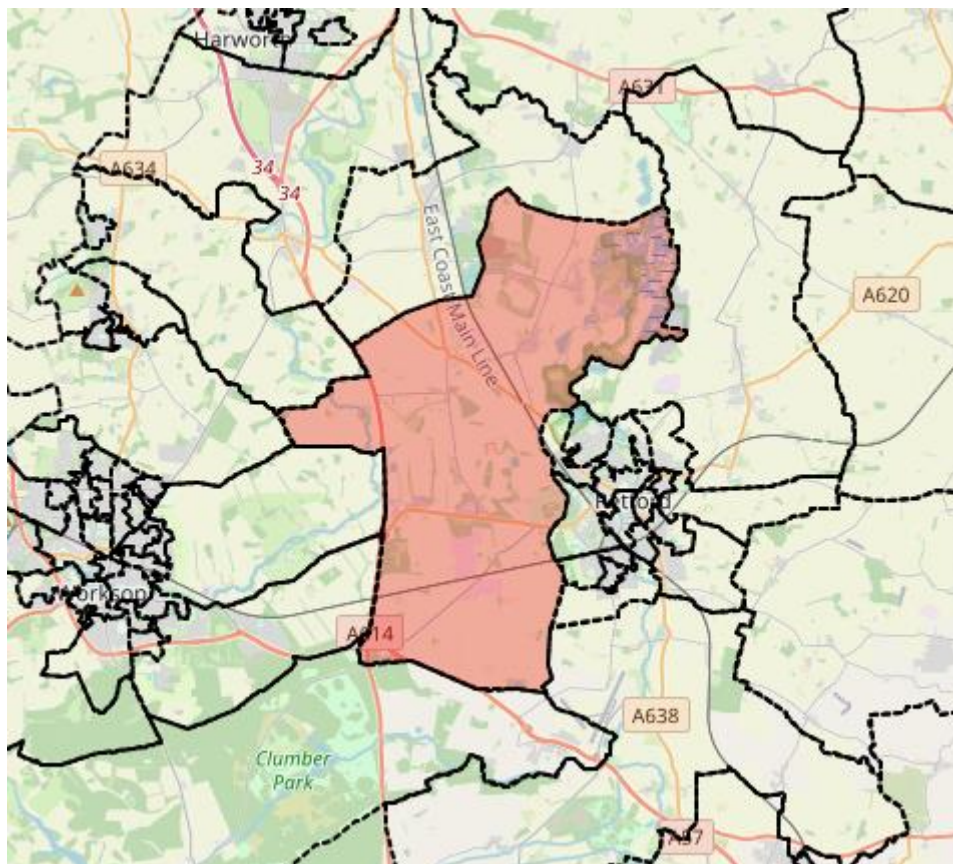
7.1. Recommendations for next steps

- 7.1.1. This Neighbourhood Plan housing needs assessment aims to provide Sutton cum Lound Neighbourhood Plan Steering Group with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with Bassetlaw District Council with a view to agreeing and formulating draft housing policies, bearing the following in mind:
- All Neighbourhood Planning Basic Conditions, but in particular Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
 - The views of Bassetlaw District Council;
 - The views of local residents;
 - The views of other relevant local stakeholders, including housing developers and estate agents; and
 - The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by Bassetlaw District Council.
- 7.1.2. This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.
- 7.1.3. Bearing this in mind, it is recommended that the Sutton cum Lound Neighbourhood Plan Steering Group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Bassetlaw District Council or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
- 7.1.4. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

Appendix A : Assessment geography

- A.1 For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs).
- A.2 The NA equates to the following combination of OAs:
- E00142855; and
 - E00142856.
- A.3 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. For this data, the LSOA in which the parish is located must be used. This is LSOA E01028036, which includes Sutton cum Lound as well as the parishes of Lound, Barnby Moor and Babworth. This can be seen in the map below.

Figure A-1: Map of LSOA for VOA Data

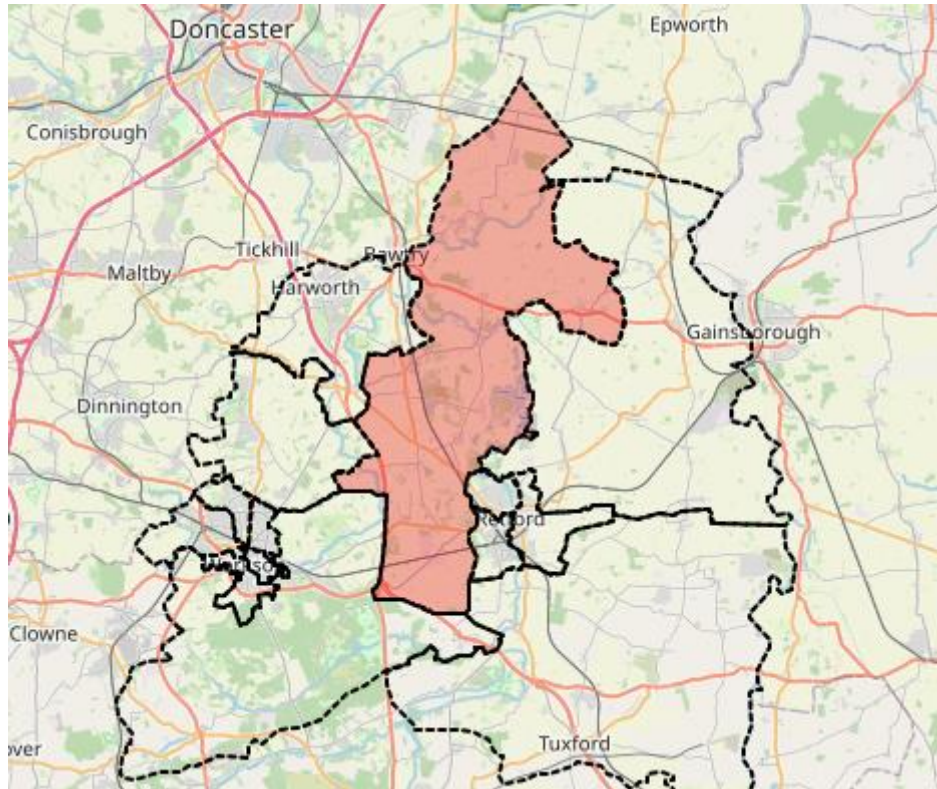


Source: NOMIS

- A.4 Finally, as noted in the analysis of affordability in the main body of the report, household income data for small areas is only provided down to the scale of MSOAs. The relevant MSOA, in which the NA is located, and which will need to serve as a

proxy for it, has the code of E02005837. This MSOA extends from Misson to the north to Ranby in the south, with Sutton cum Lound sitting within the eastern boundary adjacent to Retford. A map of this geography, in the context of the wider area can be seen below.

Figure A-2: Map of MSOA for Income Data



Source: NOMIS

Appendix B : Local Plan context

Policies in the adopted local plan

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

Table B-1: Summary of relevant adopted policies in the adopted Local Plan for Bassetlaw District Council

Policy	Provisions
Policy ST1: Bassetlaw's Spatial Strategy	<p>The provision of housing land will be enabled for a minimum of 9,720 dwellings (540 per annum), through completed sites, sites with planning permission, new site allocations in the Plan, and from site allocations in made Neighbourhood Plans in accordance with the following settlement hierarchy:</p> <ul style="list-style-type: none"> a) at the Main Towns: <ul style="list-style-type: none"> i. approximately 2,322 dwellings in Worksop Outer Area; ii. approximately 238 dwellings in the Worksop Central DPD; iii. approximately 2,331 dwellings in Retford; iv. approximately 2,203 in Harworth & Bircotes; b) by supporting the delivery of approximately 1,412 dwellings in the Large Rural Settlements; c) by supporting the delivery of approximately 1,715 dwellings in the eligible Small Rural Settlements. <p>Sutton cum Lound has been designated as a Small Rural Settlement.</p> <p>Windfall sites are expected to be a reliable source of housing supply, contributing to approximately 912 homes.</p>
Policy ST2: Housing Growth in Rural Bassetlaw	<p>Large Rural Settlements and Small Rural Settlements, as defined in the settlement hierarchy in Policy ST1, will experience residential growth over the plan period to support their role and function through the following minimum housing requirements for each individual settlement.</p> <p>Small Rural Settlements have been designated 5% of the overall growth. Sutton cum Lound has been allocated 17 dwellings (as a minimum).</p>
Policy ST27: Affordable Housing	<p>The provision of affordable housing will be sought from housing schemes of 10 or more units; or housing sites of 0.5ha or more; including conversions and change of use.</p>

Policy

Provisions

The level and type of affordable housing required in residential developments is as follows:

Type of Land	Affordable housing requirement	Tenure split of the affordable housing requirement
Brownfield	20%	Of these affordable homes, 25% should be for First Homes; 25% should be for affordable housing for rent and 50% should be for affordable home ownership.
Greenfield	25%	

All First Homes should be sold at a minimum discount of 30% below local market value. In all other cases, affordable home ownership dwellings will be sold at a discount of at least 20% below local market value.

In determining the type and size of affordable housing to be provided, the Council will have regard to the latest Housing Market Needs Assessment.

Small-scale rural exception sites or First Homes exception sites will be supported adjacent to the main built-up areas of the eligible Large Rural Settlements and Small Rural Settlements.

Policy ST28: Housing Mix

New residential development should assist in the creation of sustainable and inclusive communities through the provision of an appropriate mix of dwellings in terms of size, type and tenure by:

- making efficient use of land, whilst respecting the character of the area;
- providing an appropriate mix and type of market housing, affordable housing and specialist housing for older people and disabled persons;
- supporting proposals for the development of community-led housing schemes.

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

Policy ST29: Specialist Housing

Proposals for well-designed specialist housing such as homes for older people, people with disabilities, or homes for other specific groups who may require properties that are specifically designed will be supported where:

- the location is able to meet the social and housing needs of the intended residents;
- the proposal will not lead to an over concentration of similar uses that would be detrimental to the character and function of an area and/or amenity;

Policy	Provisions
	<ul style="list-style-type: none"> c) it can be demonstrated that the development, where applicable, can be accommodated within the capacity of public services, and has the support of the relevant statutory agencies; d) the site is in close proximity to everyday services, with safe and suitable walking/ cycling routes or public transport connections appropriate for the intended occupier; e) it can be demonstrated that the development will be designed and managed to provide the most appropriate type and level of support to its target resident; and f) it can be evidenced that, where relevant, revenue funding can be secured to maintain the long term viability of the scheme. <p>Proposals for residential market housing in Class C3 should be designed to meet the requirements for accessible and adaptable dwellings under Part M4(2) of the Building Regulations. Exceptional circumstances will be where it can be demonstrated that the requirements will not be feasible or viable.</p> <p>Proposals for residential accommodation within Class C2 will be supported where:</p> <ul style="list-style-type: none"> a) the scheme meets an identified need; b) it can be demonstrated that the development has the support of the relevant statutory agencies; and c) it is located in close proximity to everyday services, with safe and suitable walking/cycling routes or public transport connections.

Source: Bassetlaw District Council

Appendix C : Affordability calculations

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

Market housing

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

Market sales

- C.3 The starting point for calculating the affordability of a dwelling for sale from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5. In practice this can be highly variable. Multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.
- C.4 To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in Sutton cum Lound, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.
- C.5 The calculation for the purchase threshold for market housing is as follows:
- Value of a median NA house price (2023) = £238,000;
 - Purchase deposit at 10% of value = £23,800;
 - Value of dwelling for mortgage purposes = £214,200;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £61,200.
- C.6 The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2023 was £181,875, and the purchase threshold is therefore £46,768.
- C.7 It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records only 2 sales of new build properties in the NA in 2023. Therefore,

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

- C.8 Therefore, an estimate has been calculated by determining the uplift between all house prices in 2023 across Bassetlaw and new build house prices in 2023 in the same area. This percentage uplift (or 'new build premium') is then applied to the 2023 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £209,351 and purchase threshold of £53,833.
- C.9 In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across Bassetlaw in 2023. The median cost of new build dwellings in Bassetlaw was £221,000 with a purchase threshold of £56,828.

Private Rented Sector (PRS)

- C.10 It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.
- C.11 This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.
- C.12 The property website [Rightmove.co.uk](https://www.rightmove.co.uk) shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within a 3 mile radius of Sutton cum Lound (as shown in Figure C-1), which covers a larger area than the Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.

Figure C-1: Map of Rental Properties within the Surrounding Area of the NA



Source: Rightmove

- C.13 According to [Rightmove.co.uk](https://www.rightmove.co.uk), there were 17 properties for rent at the time of search in February 2025. There were 6 two-bed properties listed, with an average (median) price of £763 per calendar month. In terms of 3+ bedroom properties, there were 6 listed.
- C.14 The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:
- Annual rent = £763 x 12 = £9,156;
 - Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £30,520.
- C.15 The calculation is repeated for the 3+ bedroom average to give an income threshold of £41,920.

Affordable Housing

- C.16 There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2024: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. The First Homes product was introduced

in 2021 but is not included in the NPPF Annex 2 definitions. Each of the affordable housing tenures are considered below.

Social rent

- C.17 Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.
- C.18 To determine social rent levels, 2021 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 Sutton cum Lound. This data provides information about rents and the size and type of stock owned and managed by private registered providers and local authorities and is presented for Bassetlaw in Table C-1.
- C.19 To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

Table C-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£65.84	£75.82	£81.68	£89.17	£75.45
Annual average	£3,424	£3,943	£4,247	£4,637	£3,923
Income needed	£11,412	£13,142	£14,158	£15,456	£13,078

Source: Homes England, AECOM Calculations

Affordable rent

- C.20 Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is capped).
- C.21 Even a 20% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
- C.22 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Bassetlaw. Again, it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
- C.23 Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 55% 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	£74.51	£94.31	£104.80	£102.16	£97.11
Annual average	£3,875	£4,904	£5,450	£5,312	£5,050
Income needed	£12,915	£16,347	£18,165	£17,708	£16,832

Source: *Homes England, AECOM Calculations*

Affordable home ownership

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

Discounted Market Sale/ First Homes

C.25 Discounted market sale homes are affordable home ownership products which offer a discount of at least 20% on market values.

C.26 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.

C.27 The starting point for considering whether Discounted Market Sale/First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £209,351.

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

- Value of a new home (estimated NA new build entry-level) = £209,351;
- Discounted by 30% = £146,564;
- Purchase deposit at 10% of value = £14,655;
- Value of dwelling for mortgage purposes = £131,891;
- Divided by loan to income ratio of 3.5 = purchase threshold of £37,683.

- C.29 The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 20%, 40% and 50% discounted home. This would require an income threshold of £43,067, £32,300 and £26,917 respectively.
- C.30 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.
- C.31 Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m²⁵) would be around £122,500. This cost excludes any land value or developer profit. This would appear to be a potential issue in Sutton cum Lound with a 40% and 50% discounted home potentially being unviable to develop (the discount home values would be £125,611 and £104,676 respectively).
- C.32 Table C-3 shows the discount required for market homes to be affordable to the three income groups. The cost of a typical discounted market sale property/First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about these properties 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

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	26%	71%	41%
NA estimated new build entry-level house price	16%	67%	33%
NA entry-level house price	3%	62%	23%
LA median new build house price	20%	68%	37%

Source: Land Registry PPD; ONS MSOA total household income

²⁵ It is estimated that in 2025, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

Shared ownership

- C.33 Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
- C.34 In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.
- C.35 To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
- C.36 The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £209,351 is £52,338;
 - A 10% deposit of £5,234 is deducted, leaving a mortgage value of £47,104;
 - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £13,458;
 - Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £157,013;
 - The estimated annual rent at 2.5% of the unsold value is £3,925;
 - This requires an income of £13,084 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
 - The total income required is £26,543 (£13,458 plus £13,084).
- C.37 The same calculation is repeated for equity shares of 10%, 50% and 75% producing affordability thresholds of £21,085, £35,640 and £44,7361 respectively.
- C.38 The income thresholds are below the £80,000 cap for eligible households.

Rent to Buy

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

Appendix D : Affordable Housing need and policy

Affordable Housing estimates

- D.1 In Table D-1 AECOM has calculated, using PPG as a starting point,²⁶ an estimate of the total need for affordable rented housing in Sutton cum Lound over the Neighbourhood 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.
- D.2 It should also be noted that figures in Table D-1 are largely dependent on information provided by Bassetlaw District Council in its capacity as manager of the local housing waiting list.

Table D-1: Estimate of need for Affordable Housing for rent in Sutton cum Lound

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	7.0	Latest waiting list data available from Bassetlaw District Council, March 2025.
1.2 Per annum	0.5	Step 1.1 divided by the plan period to produce an annualised figure.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	28.9	MHCLG 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	10.1%	(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 NA	16.0	2021 Census social rented households
2.2.2 Number of private renters on housing benefits	11.1	Housing benefit caseload. Pro rata for NA.
2.3 New households unable to rent	2.9	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) %	3.0%	Assumed proportion of stock re-let each year.

²⁶ 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 SHORTFALL OF RENTED UNITS PER ANNUM		
Overall shortfall per annum	0.3	Step 1.2 + Step 2.4 - Step 3.2
Overall shortfall over the plan period	3.7	(Step 1.1 + Step 2.3) - Step 3.2 * plan period

Source: AECOM model, using Census 2021, English Housing Survey 2018, MHCLG 2018 based household projections and net additions to affordable housing stock. Figures may not sum due to rounding.

- D.3 Turning to Affordable Housing providing a route to home ownership, Table D-2 estimates the potential demand in Sutton cum Lound. This model aims to estimate the number of households that might wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.
- D.4 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.²⁷ 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 Sutton cum Lound

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in NA	29.0	Census 2021 private rented households.
1.2 Percentage renters on housing benefit in LA	38.2%	% of renters in 2021 on Housing Benefit / Universal Credit with housing entitlement
1.3 Number of renters on housing benefits in the NA	11.1	Step 1.1 x Step 1.2.
1.4 Current need (households)	13.4	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. ²⁸

²⁷ <http://www.ipsos-mori-generations.com/housing.html>

²⁸ 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 e.g. <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

1.5 Per annum	1.0	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	28.9	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	4.6%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	1.3	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	2.0	Number of shared ownership homes in the NA (Census 2021).
3.2 Supply - intermediate resales	0.1	Step 3.1 x 5% (assumed rate of re-sale).
NET SHORTFALL PER ANNUM		
Overall shortfall per annum	1.0	(Step 1.5 + Step 2.4) - Step 3.2.
Overall shortfall over the plan period	13.5	(Step 1.4 + Step 2.3) - Step 3.2 * number of years to end of plan period

Source: AECOM model, using Census 2021, English Housing Survey 2018, MHCLG 2018 based household projections and net additions to affordable housing stock.

- D.5 There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).
- D.6 It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

Affordable housing policy

- D.7 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.

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.

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 adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>This HNA suggests that the NA requires around 4 units of social/affordable rented housing and 14 units of affordable home ownership homes per annum over the Neighbourhood Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.</p> <p>The relationship between these figures suggests that there is a greater need for Affordable Housing for ownership compared to Affordable Housing for rent.</p> <p>Within Sutton cum Lound, affordable home ownership products appear to be affordable to households on average incomes and households with two lower quartile earners. Therefore, given the need for affordable home ownership products in the NA and the affordability of these products, prioritisation should be given to providing Affordable Housing for ownership. Nevertheless, there should still be scope to provide Affordable Housing for rent in the NA in order to meet the acute need of some households.</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>Bassetlaw District Council Local Plan Policy ST27 requires housing schemes of 10 or more units or housing sites of 0.5ha or more to have affordable housing. This should be 20% on brownfield sites and 25% on greenfield sites. If this was achieved on every site, assuming the delivery of Local Plan's current housing allocation for 17 dwellings in the NA and 11 dwellings (without planning permission) through the current Neighbourhood Plan, 5.6 to 7 (dependent on site) affordable homes might be expected in the NA over the Neighbourhood Plan period.</p>

	This level of potential affordable housing delivery would not be sufficient to meet all of the need identified.
<p>C. Government policy (eg NPPF) requirements:</p> <p>There is no required tenure mix set out in national policy (NPPF 2024) but local authorities are required to set out the minimum proportion of Social Rented housing needed in their areas as part of their Affordable Housing requirements.</p>	Implicit prioritisation of Social Rented homes within Affordable Housing policy at the nation level but local authorities have flexibility to set out the proportion needed in their areas. Local Plan tenure mix provides the starting point.
D. Local Plan policy:	The adopted Local Plan seeks a tenure split of 25% First Homes, 25% affordable rent and 50% affordable home ownership.
E. Viability:	HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on affordable home ownership properties.
<p>F. 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>	The Sutton cum Lound Neighbourhood Plan Steering Group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
<p>G. Existing tenure mix in Sutton cum Lound:</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>	In 2021, only 5.5% of households in Sutton cum Lound lived in Affordable Housing (4.9% social rent and 0.6% shared ownership). This was much lower than district levels of 15.4% (15% social rent and 0.4% shared ownership) and national levels of 18.1% (17.1% social rent and 1% shared ownership). This indicates that the NA has a lower stock of affordable homes. Across the geographies there appears to be significantly higher levels of social rent compared to shared ownership

	indicating that there is limited Affordable Housing for sale.
H. Views of registered providers:	It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage social/affordable rented homes in the NA. The funding arrangements available to housing associations will also influence rent levels.
I. Wider policy objectives:	The Sutton cum Lound Neighbourhood Plan Steering Group may wish to take account of broader policy objectives for Sutton cum Lound 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.

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Tenure and mobility limitations of those aged 65+ in Sutton cum Lound, 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	28	17.5%	58	36.3%	74	46.3%
<i>Owned Total</i>	21	14.2%	56	37.8%	71	48.0%
Owned outright	19	14.6%	53	40.8%	58	44.6%
Owned (mortgage) or shared ownership	2	11.1%	3	16.7%	13	72.2%
<i>Rented Total</i>	7	58.3%	2	16.7%	3	25.0%
Social rented	6	66.7%	2	22.2%	1	11.1%
Private rented or living rent free	1	33.3%	0	0.0%	2	66.7%

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

E.1 As Table 6-1 in the main report shows, Sutton cum Lound is forecast to see an increase of 60 individuals aged 75+ by the end of the Neighbourhood Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = $60 \times 0.06 = 3.6$
- Leasehold sheltered housing = $120 \times 0.06 = 7.2$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale)
= $20 \times 0.06 = 1.2$
- Extra care housing for rent = $15 \times 0.06 = 0.9$
- Extra care housing for sale = $30 \times 0.06 = 1.8$
- Housing based provision for dementia = $6 \times 0.06 = 0.36$

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 = $\text{£}200,000/\text{£}25,000 = 8$, (the house price is 8 times income).

Affordable Housing (NPPF Definition)

Affordable housing: 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) Social Rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent; (b) the landlord is 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.

b) Other affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for 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).

c) 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.

d) 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 methods²⁹.

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 Standard³⁰

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

²⁹ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

³⁰ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

number of rooms not including bathrooms and hallways). This tends to produce higher levels of overcrowding/ under occupation. A detailed definition of the standard is given in the Glossary of the EHS Household Report.

Co-living

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

Community-led developments (NPPF definition)

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

Community Right to Build Order

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. The NPPF 2024 specifically defines it as follows: An Order made by the local planning authority (under the Town and Country Planning Act 1990) that grants planning permission for a sitespecific development proposal or classes of development.

Concealed Families (Census definition)³¹

The 2021 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.

³¹ See

http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp/171776_350282.pdf

Equity Loans/Shared Equity

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

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

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. 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 Need (NPPG 2024 definition)

Housing need is an unconstrained assessment of the minimum number of homes needed in an area. Assessing housing need is the first step in the process of deciding how many homes need to be planned for. It should be undertaken separately from assessing land availability, establishing a housing requirement figure and preparing policies to address this such as site allocations.

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 Requirement (NPPF 2024 Definition)

The housing requirement is the minimum number of homes that a plan seeks to provide during the plan period. Once local housing need has been assessed, as set out in this guidance, authorities should then make an assessment of the amount of new homes that can be provided in their area. This should be justified by evidence on land availability, constraints on development and any other relevant matters.

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 Neighbourhood 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/>. Lifetime Homes standards have been broadly wrapped up into the M4(2) optional building regulations standards which relate to accessibility and adaptability of dwellings.

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 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 years³², 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.

³² See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

Overcrowding

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

The Census tenure private rented includes a range of different living situations in practice, such as private rented/ other including households living "rent free". Around 20% of the private rented sector are in this category. 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 Housing³³

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 range in size from studio flats (or 'bedsits') through to 2 and 3 bedroomed. Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents

³³ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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

Strategic Housing Land Availability Assessment

A Strategic Housing Land Availability Assessment (SHLAA) is a document prepared by one or more local planning authorities to establish realistic assumptions about the availability, suitability and the likely economic viability of land to meet the identified need for housing over the Neighbourhood 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 (former NPPF 2012 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. SHMAs generally identify the scale and mix of housing and the range of tenures the local population likely to be needed over the Neighbourhood 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.

