

Wimblington & Stonea

Housing Needs Assessment (HNA)

March 2023

Quality information

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Revision History

Revision	Revision date	Details	Authorized	Name	Position
1	January 2023	First Draft	OC	Olivia Carr	Housing Consultant
2	January 2023	Internal Review	KP	Kerry Parr	Associate Director
3	February 2023	Group Review	AJ	Angela Johnson	Steering Group Member
4	March 2023	Locality Review	AO	Annabel Osborne	Neighbourhood Planning Officer
5	March 2023	Final Report	OC	Olivia Carr	Housing Consultant

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List of acronyms used in the text:

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

1. Executive Summary

1. Wimblington & Stonea is a Neighbourhood Area located in the local authority area of Fenland. The Neighbourhood Area boundary covers the areas administered by Wimblington & Stonea Parish Council.
2. The Office for National Statistics mid-2020 population estimate for Wimblington & Stonea is 2,226 individuals, showing an increase of 15 individuals since the 2011 Census.
3. There has been development in Wimblington & Stonea since 2012, with Fenland District Council providing completions data from 2012 to 2022 which showed the development of 139 dwellings (net). None of these were delivered as Affordable Housing. The total quantity of dwellings in the NA is therefore estimated to be 1,118¹. As of April 2022, outstanding commitments total 140 dwellings². In addition, in August 2022 permission was granted for 67 holiday lodges in the NA.
4. This Executive Summary details the conclusions of each chapter of the report, addressing the three research questions formulated at the outset of the research.
5. Data from the 2021 Census is being released throughout 2023. At present, the available data covers population (although not at the most localised level), households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level, including parishes, will not be available until later in 2023, as well as data comparing numerous variables. As such, neighbourhood level HNAs will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections to build up evidence at the neighbourhood level.

Conclusions- Tenure and Affordability

Current dwelling stock

6. In 2011, the vast majority of households in Wimblington & Stonea owned their own home, at 77.4% of households. This was significantly above the proportion across both Fenland and England. There were notably fewer households in the NA living in both the private rented sector and social rented sector than the comparator areas. Completion data provided by Fenland District Council shows that there has been no delivery of Affordable Housing since 2011.
7. Between 2012 and 2021, house prices in the NA rose relatively steadily, with some fluctuation year on year. The median house price in Wimblington & Stonea grew by 98.0%, peaking in 2021 at £297,000. The lower quartile house price also peaked in 2021, at £225,000, increasing by 87.6% over the last decade. The greatest house price growth was in semi-detached properties, at 90.5% growth between 2012 and 2021. There were

¹ It is unknown how much development took place between 2011 and 2012.

² 120 outline permission, 10 under construction, 10 unimplemented

no flat transactions in the NA in the last decade, indicative of a lack of flats within the housing stock.

Affordability

8. Local households on average incomes are unable to access even entry-level homes in Wimblington & Stonea unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. Private renting is generally only affordable to average earners. Households made up of two lower quartile earners can afford the given entry-level rental thresholds and may be able to marginally afford the average rental thresholds.
9. Turning to affordable home ownership, it is recommended that First Homes are delivered at a 30% discount in Wimblington & Stonea as this makes the product affordable to households on mean incomes. Although a 50% discount makes the product affordable to households with two lower quartile earners, it is likely that this level of discount would cause challenges with viability and may impact the ability to deliver social/affordable rented housing. Shared ownership appears to be slightly more affordable than First Homes. Shared ownership at a 25% equity share and lower may allow lower earning households to get a foot on the housing ladder, while Rent to Buy is helpful to those with little or no savings for a deposit, and First Homes may provide a better long-term investment to those who can afford to access it.
10. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). Households with a single lower earner appear able to marginally afford socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.

Affordable Housing need

11. This study estimates that Wimblington & Stonea requires roughly 119.6 units of affordable rented housing and 82.4 units of affordable home ownership over the Plan period (2022-2040). Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.
12. The indicative mix is chiefly a response to the expectation that the delivery of Affordable Housing will be lower than the needs identified. In addition, the need for social/affordable rented housing is identified as being greater than the potential demand for affordable home ownership products. Due to this, it is recommended that the national requirement of 10% of all housing being delivered as affordable home ownership products is not met in Wimblington & Stonea.
13. It is AECOM's suggestion that 70% of Affordable Housing is delivered as social/affordable rented housing in Wimblington & Stonea, with the remaining 30% delivered as affordable home ownership products. Within this it is recommended that the national requirement of 25% First Homes is met (at a 30% discount) in the NA and that 5% of Affordable Housing is delivered as shared ownership (at 25% to 10% equity). In order to prioritise social/affordable rent, Rent to Buy does not feature in this indicative mix.

14. Where the neighbourhood planning 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 Fenland District Council to gather more detailed income and viability information, and to ensure that departures from the local policy context have their support.
15. The expected level of delivery does not meet the quantity of demand identified in estimates of the need for Affordable Housing. It is therefore recommended that the policy requirement be met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) to be explored. If the group considered exceeding the Local Plan policy requirement in the neighbourhood plan then it must be noted that an extremely high standard of justification is required which goes beyond the scope of this HNA, in particular around the issue of what level of Affordable Housing delivery can be financially viable in the NA. Raising the percentage of Affordable Housing required could have the effect of discouraging new building from coming forward altogether. Should the group wish to consider such an option, it is advisable to discuss this with the LPA in the first instance.
16. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

Conclusions- Type and Size

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

Current dwelling stock

18. In both 2011 and 2021 the majority of households in Wimblington & Stonea lived in detached dwellings, with the proportion decreasing very slightly in this time. The proportion of semi-detached dwellings remained the same in both years, with a slight decrease in the proportion of terraced dwellings. VOA data shows in 2021 approximately 38.3% of dwellings were bungalows, well above the proportion of bungalows in Fenland (25.2%), and England (9.2%). The proportion of semi-detached and terraced dwellings in the NA was below district and national levels in 2021, with the proportion of flats considerably lower than England especially.
19. Turning to dwellings size, the greatest proportion of dwellings in 2011 and 2021 were 3-bedroom, with the prevalence decreasing slightly between 2011 and 2021. In 2011 this

was followed by 2-bedroom dwellings but in 2021 this was followed by 4+ bedroom dwellings, showing growth in the proportion of larger dwellings over the last decade. The proportion of 1-bedroom dwellings increased slightly but remained low, at 4.8% of dwellings. The NA had a smaller proportion of 1-bedroom and 2-bedroom dwellings than Fenland and England and a greater proportion of larger (4+ bedroom) dwellings than the comparator areas.

Demographics

20. In 2011 the greatest proportion of the population in NA was aged 45-64, at 28.8% of the population. This age category grew slightly between 2011 and 2020, with the greatest proportion of the population still falling into this category in 2020. There were notable increases in the older population between 2011 and 2020, with the proportion of people aged 65-84 increasing by 16.9%, whilst the proportion aged 85+ increased by 22.4%. There were decreases in the proportion of the population in the younger age groups.
21. Looking at household composition, Wimblington & Stonea had a smaller proportion of single person households in 2021 than both Fenland and England. Despite this, the proportion of single person households aged 66+ in the NA was slightly above national levels, indicating an older skew to Wimblington & Stonea. When looking at family households, the greatest proportion in Wimblington & Stonea had no children, at 23.2% of total households, above both the levels for Fenland and England.
22. In 2011 under-occupancy was relatively common in the NA, with 86.1% of households living in a home with at least one extra bedroom compared to the household size. This was most common in two household types: families aged 65+, and families aged under 65 with no children. This indicates that the largest dwellings in the NA may not be occupied by households with the most family members, but by households with the most wealth or older households that have been unable or unwilling to downsize into smaller dwellings. In 2021 83.2% of households lived in a dwelling with at least one extra bedroom, a smaller proportion than in 2011. However, in 2021 a greater proportion under-occupied by at least 2-bedrooms. Between 2011 and 2021 there was a clear increase in the proportion of households living in a dwelling with a suitable number of bedrooms, potentially due to the 2021 Census being conducted during the Covid-19 pandemic, with it not uncommon for single person households to 'bubble' with larger households.
23. Population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over expected to increase by 70%. This would increase the proportion of households in this age category from 36.2% in 2011 to 46.9% in 2040.

Future size mix

24. AECOM modelling suggests that by 2040 there should be a greater proportion of smaller 1- and 2-bedroom dwellings and a smaller proportion of mid-sized and larger dwellings in Wimblington & Stonea. In order to reach the indicative mix by the end of the plan period it is suggested that the greatest proportion of dwellings are delivered as 2-bedroom dwellings, at 53.5% of development, with the development of 1-bedroom and 3-bedroom dwellings also encouraged.

25. Generally, it would be unwise for any new housing that does come forward to be delivered in an unbalanced way. Those wishing to move within or relocate to the area will have a range of circumstances and preferences, and they should be offered a range of choices. As such, it is recommended that priority is given to smaller homes but that this is done to a degree that aligns with the wider objectives of the community and does not limit choice or threaten viability. The evidence in this section represents a starting point for further thought and consultation.

Conclusions- Specialist Housing for Older People

26. There are currently up to 22 units of specialist accommodation for older persons in the NA, all available for social rent.
27. It is expected that during the plan period, 201 individuals will join the 75+ age group in Wimblington & Stonea. They are estimated to be formed into around 145 households. It is projected that by the end of the plan period there will be 416 individuals in the 75+ age category in Wimblington & Stonea.
28. 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.
29. These two methods of estimating the future need in Wimblington & Stonea produce a range of 50 to 78 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
30. It is important to take into consideration the breakdown in levels of care and tenure within the need for specialist housing for older persons. When considering the AECOM calculations outlined in Table 6-6, the majority of the need, at 78.6%, is identified for specialist market housing. Slightly more need is identified for sheltered housing, at 56.4% compared to 43.6% extra-care. The greatest sub-category of need was identified for market sheltered housing at 44.9% of the total need. However, this need is for individuals with less severe limitations and at least some of this need could be met through adaptations or through ensuring that all new housing is adaptable and accessible for people with lower support needs. Note that Neighbourhood Plans can't set the proportion that should be affordable – that usually has to be in line with Local Plan policy for all housing.
31. Given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another avenue open to the Neighbourhood Planning groups is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with the LPA. The local level evidence supplied in this report could be used to influence district level policies. Groups may also be able to encourage the adaptation of existing properties through grant schemes and other means (though it is acknowledged that Neighbourhood Plans may have limited influence over changes to the existing stock).

32. Emerging Local Plan policy LP12 (Meeting Housing Needs) provides explicit encouragement for development to accommodate specific groups such as older people. It outlines that at least 25% of new dwellings on any site should meet building regulation M4(2), the national standards for accessibility and adaptability. It also specified that on any scheme delivering 10 or more affordable rented dwellings, at least 10% of the affordable rented dwellings should meet building regulation M4(3), for wheelchair users. It is worth noting that Government is considering mandating M4(2) on newly erected dwellings³, although changes to Building Regulations have not yet been made. The evidence gathered here would appear to justify the Steering Group approaching the LPA to discuss setting further requirements on accessibility and adaptability at a district level.
33. While it is important to maximise the accessibility of all new housing, it is particularly important for specialist housing for older people to be provided in sustainable, accessible locations, for a number of reasons, as follows:
- so that residents, who often lack cars of their own, are able to access local services and facilities, such as shops and doctor's surgeries, on foot;
 - so that any staff working there have the choice to access their workplace by more sustainable transport modes; and
 - so that family members and other visitors have the choice to access relatives and friends living in specialist accommodation by more sustainable transport modes.
34. 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).
35. It is considered that Wimblington & Stonea is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, there is potential for such accommodation to be provided within the Neighbourhood Area (while noting there is no specific requirement or obligation to do so if there is potential to meet need arising from Wimblington & Stonea in other suitable locations near to but outside the Plan area boundaries). Where it is considered for any reason desirable to meet some of the specialist need outside the Neighbourhood Area boundaries, there will be a degree of overlap between the number of specialist dwellings to be provided and the overall dwellings target for the Neighbourhood Area itself.
36. Wherever specialist housing is to be accommodated, partnership working with specialist developers is recommended, so as to introduce a greater degree of choice into the housing options for older people who wish to move in later life.

³ See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes) (www.gov.uk)

2. Context

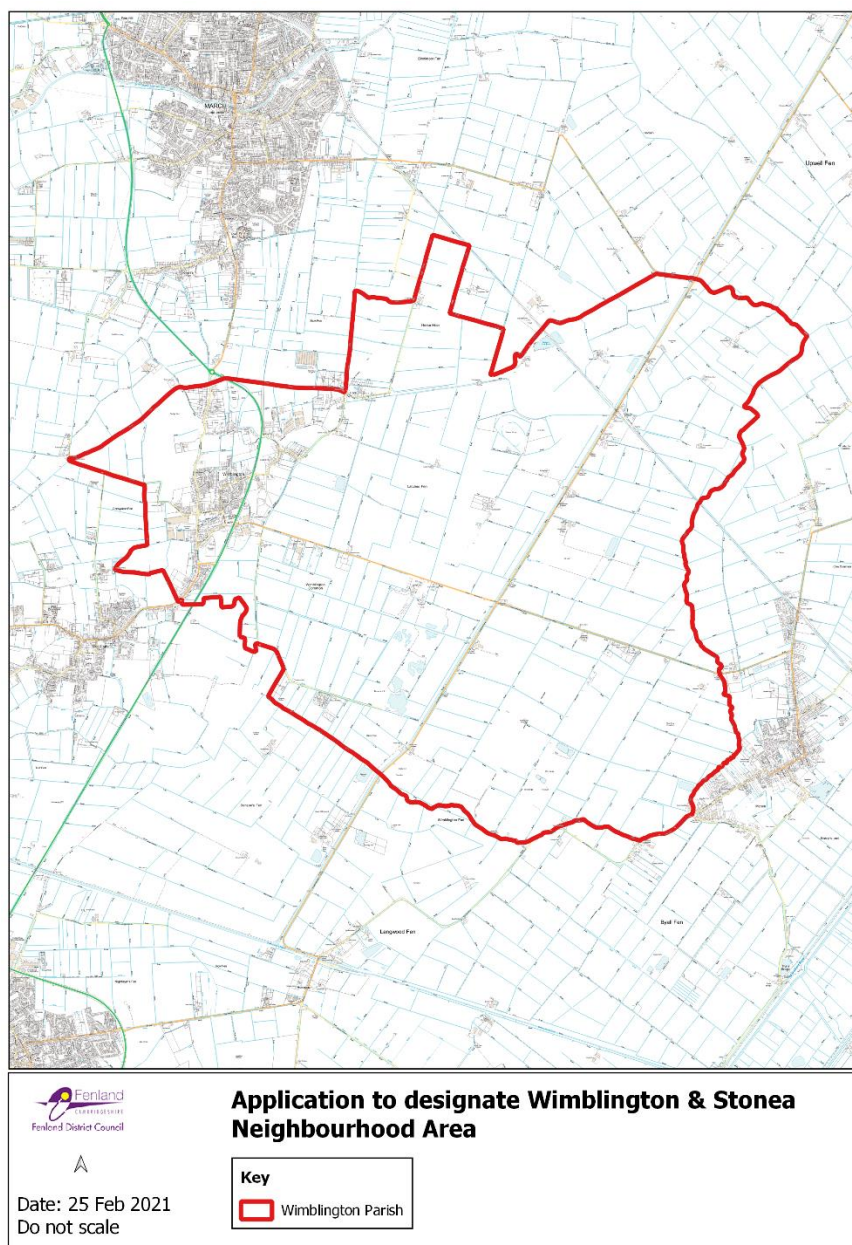
Local context

37. Wimblington & Stonea is a Neighbourhood Area located in Fenland, Cambridgeshire. The Neighbourhood Area (NA) boundary aligns with the parish boundary and was designated in March 2021.
38. The proposed Neighbourhood Plan period starts in 2022 and extends to 2040, therefore comprising a planning period of 18 years. The evidence supplied in this report will look forward to the Plan end date of 2040, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.
39. Wimblington & Stonea is an NA comprised of the larger village of Wimblington and the hamlet of Stonea. The NA is located approximately 3.5 miles south of March, the administrative centre of Fenland. In terms of amenities, the NA has a GP surgery, primary school, church, and a local shop. The A141 runs north/south through the NA, one of the main roads in the Fens, connecting Guyhirn (nr. Wisbech) to Brampton (nr. Huntingdon). The closest train station is March, providing rail connection to local centres such as Cambridge and Peterborough, as well as further afield locations such as Birmingham, Ipswich, Liverpool, Manchester, Norwich, Bristol, and Stanstead Airport. There were local bus services in the NA although these are currently at risk across Fenland.
40. For Census purposes, the Neighbourhood Plan area is made up, like the rest of England, of statistical units called Output Areas (OAs). These make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs). The plan area equates to the following LSOA, which has been used throughout as a statistical proxy for the NA boundary and which can be interrogated for data from both the 2001 and 2011 Censuses:
- LSOA E01018111
41. The statistics show that in the 2011 Census the NA had a total of 2,211 residents, formed into 941 households and occupying 979 dwellings. The Office for National Statistics (ONS) produces mid-year population estimates for parishes and wards throughout the country. The mid-2020 population estimate for Wimblington & Stonea is 2,226 – indicating population growth of around 15 individuals since 2011. It is worth noting that this figure is an estimate only, based on data which is mostly available at local authority level such as administrative registers of births and deaths, data on moves between local authorities, small-area population estimates and official population projections, and not based on a survey count.
42. The 2021 Census shows that there were 1,022 households in Wimblington & Stonea in March 2021, an increase of 81 households since 2011. This level of increase is significantly higher than expected based on population projections, perhaps indicating that the latter are an underestimate, or that there has been formation of households without increasing population (e.g. ageing, divorce, adult children leaving home and staying within the NA).

43. According to completions data provided by Fenland District Council, there were 139 net dwellings delivered in Wimblington & Stonea between 2012 and 2022, significantly more than would be expected based on the increase in households above, potentially due to second homes or holiday lets. The majority of this development has taken place in the last four years, with 122 of these dwellings delivered between 2019 and 2022.

44. A map of the Plan area appears below in Figure 2-1.

Figure 2-1: Map of the Wimblington & Stonea Neighbourhood Area⁴



Source: Fenland District Council

The Housing Market Area Context

45. Whilst this HNA focuses on Wimblington & Stonea neighbourhood area it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing

⁴ Provided by Fenland District Council via email

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. In the case of Wimblington & Stonea, the NA sits within a housing market area which covers Cambridge, East Cambridgeshire, Fenland, Huntingdonshire, South Cambridgeshire, and West Suffolk. This means that when households who live in these authorities move home, the vast majority move within this geography. It should be noted that Fenland also has close links to King's Lynn & West Norfolk.

46. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Wimblington & Stonea, are closely linked to other areas. In the case of Wimblington & Stonea, changes in need or demand in settlements nearby (such as March) is likely to impact on the neighbourhood.
47. In summary, Wimblington & Stonea functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Fenland 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.

Planning policy context

48. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies⁵. In the case of Wimblington & Stonea, the relevant adopted Local Plan for Fenland consists of the Fenland Local Plan⁶, adopted in May 2014. It covers the period up to 2031.
49. The emerging Local Plan is the Fenland Local Plan 2021-2040 Draft Local Plan Consultation⁷, published in August 2022. This is the most up to date published version of the plan and was consulted on between August and October 2022. A proposed submission version of the emerging Local Plan is due to be published in summer 2023. After consultation this version of the plan will then be submitted to the Inspector.

Policies in the adopted local plan

50. Table 2-1 below summarises adopted Local Plan policies that are relevant to housing need and delivery in Wimblington & Stonea.

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>

⁶ Available at: https://fenland.gov.uk/media/10010/Fenland-Local-Plan-May-2014/pdf/Fenland_Local_Plan1.pdf?m=637261883246530000

⁷ Available at: https://fenland.gov.uk/media/18814/Draft-Local-Plan-August-2022/pdf/Draft_Local_Plan_for_Consultation_Aug_2022.pdf?m=637967739565370000

Table 2-1: Summary of relevant adopted policies in the Fenland Local Plan⁸

Policy	Provisions
LP3 – Spatial Strategy, the Settlement Hierarchy, and the Countryside	The focus for the majority of growth is in and around the four market towns. Development should provide the scale and mix of housing types that will meet the identified need for Fenland (as informed by an up-to-date Cambridge Sub Region Housing Market Assessment). The Settlement Hierarchy is as follows: • Primary Market Towns – March and Wisbech; • Other Market Towns – Chatteris and Whittlesey; • Growth Villages – including Wimblington; • Limited Growth Villages; • Small Villages; • Other Villages; and • Elsewhere. In growth villages development and new service provision either within the existing urban area or as small village extensions will be appropriate albeit of a considerably more limited scale than that appropriate to the Market Towns.
LP4 – Housing	The Local Plan enables the development of 11,000 new homes to be built in the district between 2011 and 2031, plus a further 550 on the edge of Wisbech in the King's Lynn & West Norfolk Borough Council Area. Locations outside of the Market Towns will deliver approximately 1,200 new homes in total.
LP5 – Meeting Housing Need	On all housing development sites of 5 dwellings or more, the Council will seek the provision of the following: • On sites of 5-9 dwellings, 20% of dwellings to be Affordable Housing. Further detail on the split between on-site and financial contribution is outlined in the policy. • On sites of 10 or more dwellings, 25% of the dwellings should be delivered as Affordable Housing (rounded to the nearest whole dwelling). Of the affordable dwellings provided, the exact tenure mix should be informed by and be compatible with the latest government guidance and up-to-date SHMA.

⁸ Available at: https://fenland.gov.uk/media/10010/Fenland-Local-Plan-May-2014/pdf/Fenland_Local_Plan1.pdf?m=637261883246530000

Policy	Provisions
LP12 – Rural Areas Development Policy	For villages, new development will be supported where it contributes to the sustainability of that settlement and does not harm the wide open character of the countryside. Full criteria are outlined in the policy.

Source: Fenland District Council

Policies in the emerging local plan

51. Table 2-2 below summarises emerging Local Plan policies that are relevant to housing need and delivery in Wimblington & Stonea.

Table 2-2: Summary of relevant emerging policies in the Fenland Local Plan Draft Local Plan Consultation, August 2022⁹

Policy	Provisions
LP1: Settlement Hierarchy	The Settlement Hierarchy is as follows: • Market Towns; • Large Villages (including Wimblington); • Medium Villages; • Small Villages A; and • Small Villages B.
LP2: Spatial Strategy for the Location of Residential Development	Fenland has a housing requirement of 10,525 new dwellings between 1st April 2021 and 31st March 2040. The Local Plan focuses the majority of new residential development in and around Fenland's four Market Towns of Wisbech, March, Whittlesey, and Chatteris. Through the site allocations, windfall development, and existing sites with planning permission, it is estimated that the Local Plan makes provision for 10,828 dwellings over the plan period. Approximately 798 new dwellings are to be delivered across the Large Villages (8% of the total housing requirement), with a further 144 in the Open Countryside (outside the settlement boundary) and 1,500 windfall. The Local Plan meets its housing requirement in full. There is no additional identified housing need to be met through Neighbourhood Plans or Neighbourhood Development Orders. For the purposes of setting a housing requirement for designated Neighbourhood Areas, the requirement figure is equal to the sum total

⁹ Available at: https://fenland.gov.uk/media/10010/Fenland-Local-Plan-May-2014/pdf/Fenland_Local_Plan1.pdf?m=637261883246530000

Policy	Provisions
	of the estimated dwelling supply from all site allocations within the Neighbourhood Area. Neighbourhood Plans which identify additional sites and opportunities for housing development will generally be welcomed.
LP12: Meeting Housing Needs	Development proposals for housing will be supported where they provide a mix of high quality homes of varying sizes, types, and tenures to meet current need, including homes for market rent, plots for self-build, and older persons accommodation. Development proposals should, through negotiation, provide the following amounts of Affordable Housing: • For sites in the south of the district (including Wimblington), development proposals of 10 or more dwellings on greenfield sites should provide 20% Affordable Housing. • All brownfield sites across the district of 10 or more dwellings should meet the NPPF requirement for 10% affordable home ownership. Of the affordable dwellings provided, the exact tenure mix should be identified through discussions with the local authority and informed by the latest Government guidance and up to date SHMA. The starting point for discussions will be based on delivery of 25% of all Affordable Housing delivered through planning obligations as First Homes, after which priority will be for the delivery of affordable rent, subject to satisfying national policy requirements for 10% of all housing being for affordable home ownership. Proposals for residential development on unallocated greenfield sites immediately adjacent to the defined settlement boundary will only be supported where this is either a First Homes exception site or a rural exception site. To help meet the demands of an aging population in Fenland proposals will be supported, in principle, which incorporate measures which are likely to be beneficial to older people. Housing should be adaptable to meet the changing needs of people over time. Proposals which deliver housing at the higher access standards of Building Regulations will be viewed favourably. At least 25% of all new dwellings on any site should meet building regulation M4(2). On any scheme delivering 10 or more affordable rented dwellings, at least 10% of the affordable rented dwellings should meet building regulation M4(3).

Policy	Provisions
LP50: Residential Site Allocations in Wimblington	The following sites are allocated for housing development: • Land east of March Road (LP50.01) – 97 dwellings; and • Land north of King Street (LP50.02) – 46 dwellings. The following sites had extant planning permission at the time of preparing the Local Plan. These sites are allocated for the purpose of providing clarity on the nature and scale of development, and to secure the principle of development over the plan period. No specific policy requirements are set as it is expected that the sites will be developed in accordance with their planning permission. • Land east of 38 March Road (LP50.03) – 5 dwellings; • Land north of 37-45 King Street (LP50.04) – 25 dwellings; • Land north of 3A-9 Bridge Lane (LP50.05) – 7 dwellings; and • Land north of Stoneleigh 22A Easton Estate (LP50.06) – 30 dwellings.

Source: Fenland District Council

Quantity of housing to provide

52. The NPPF 2021 (paragraphs 66 and 67) requires Local Authorities to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
53. Fenland District Council has fulfilled that requirement by providing Wimblington & Stonea with an indicative figure of 143 dwellings through the allocation of sites in the emerging Fenland Local Plan. In addition, there are a further 67 dwellings to be accommodated within the Neighbourhood Area by the end of the Plan period which are not allocated but sites with extant planning permission. This totals 210 dwellings. The emerging Local Plan outlines that for the purpose of setting a housing requirement figure for designated Neighbourhood Areas, the requirement figure is equal to the sum total of the estimated dwelling supply from all site allocations.

3. Approach

Research Questions

54. The following research questions were formulated at the outset of the research through discussion with the Wimblington & Stonea Neighbourhood Plan Steering Group. They serve to direct the research and provide the structure for the HNA.

Tenure and Affordability

55. The Steering Group would like to understand the needs of the community for housing of varying tenures, as well as the relative affordability of those tenures that should be provided to meet local need now and into the future.
56. This evidence will allow Wimblington & Stonea to establish the right conditions for new development to come forward that is affordable, both in the broader sense of market housing attainable for first-time buyers, and as Affordable Housing for those who may be currently priced out of the market.

RQ 1: What Affordable Housing (e.g. social housing, affordable rented, shared ownership, discounted market sale, intermediate rented) and other market tenures should be planned for in the housing mix over the Neighbourhood Plan period?

Type and Size

57. The Steering Group is seeking to determine what size and type of housing would be best suited to the local community. The Steering Group are specifically concerned with the adult children of residents being unable to afford to remain in the NA.
58. The aim of this research question is to provide the Steering Group with evidence on the types and sizes needed by the local community. This will help to shape future development so that it better reflects what residents need.
59. While this study is not able to advise on space standards or home configurations, it may reveal imbalances between the available stock and demographic trends.
60. Note, however, that the evidence gathered here takes the current population as its starting point and projects forward trends that exist today. It therefore risks embedding features of the housing stock and occupation patterns that the community may actually wish to change. In that sense, the findings in this report might be viewed as the baseline scenario on top of which the community's objectives and primary evidence should be layered to create a more complete picture and vision for the future.

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

Specialist Housing for Older People

61. This chapter supplements the demographic evidence relating to Type and Size, including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care.

RQ 3: What provision should be made for specialist housing for older people over the Neighbourhood Plan period?

Relevant Data

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

- Census 2011 and Census 2021 (the latter only available at the local authority level at present)
- Other Office of National Statistics (ONS) datasets providing more up-to-date demographic information at the neighbourhood level;
- 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.co.uk;
- Local Authority housing waiting list data; and
- Housing Needs of Specific Groups, Cambridgeshire & West Suffolk, October 2021¹⁰.

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

¹⁰ Available at: <https://cambridgeshireinsight.org.uk/wp-content/uploads/2021/10/CWS-Housing-Needs-of-Specific-Groups-Oct21.pdf>

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

RQ 1: What Affordable Housing (eg social housing, affordable rented, shared ownership, discounted market sale, intermediate rented) and other market tenures should be planned for in the housing mix over the Neighbourhood Plan period?

Introduction

64. This section approaches the question of affordability from two perspectives. First, it examines what tenure options are currently available in the parish and which of them might be most appropriate going forward, based on the relationship between how much they cost and local incomes. Second, it estimates the quantity of Affordable Housing that might be required during the Neighbourhood Plan period. The scale of need for these homes can justify planning policies to guide new development.
65. Tenure refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership). We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the current NPPF. A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
66. The definition of Affordable Housing set out in the NPPF 2021 makes clear the Government's commitment to home ownership by broadening the definition to include a range of low-cost housing opportunities for those aspiring to own a home. The NPPF defines Affordable Housing as *'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'¹¹*. The full document further outlines the tenures included in this definition. Those outlined in Table 4-1 would fall under this NPPF definition of Affordable Housing.

¹¹ Available here - https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1005759/NPPF_July_2021.pdf

Table 4-1: Breakdown of Affordable Housing tenures

Tenure	Rent/Ownership	Brief Description
Social Rent	Rent	This tenure is owned by local authorities (what used to be called Council housing) and private registered providers (also known as housing associations). Guideline target rents are determined through the national rent regime and are typically the lowest-cost form of housing available. Households must be eligible on the basis of incomes and other circumstances, and there are usually waiting lists.
Affordable Rent	Rent	This is similar to Social Rent (above). Affordable Rent is not subject to the national rent regime but must have a rent of no more than 80% of the local market. Households must be eligible on the basis of incomes and other circumstances, and there are usually waiting lists.
Rent to Buy	Combination	Rent to Buy is a relatively uncommon tenure. Subsidy allows the occupant to save a portion of their rent to be used to build up a deposit to eventually purchase the home.
Shared Ownership	Ownership	An affordable home ownership product where a purchaser buys part (generally between 25% and 75%, but can be as little at 10%) of the value of the property. The remaining (un-owned part) is rented from a housing association or local authority. This Generally applies to new build properties, but re-sales occasionally become available.
First Homes	Ownership	First Homes are an affordable home ownership product introduced in 2021. Discounts on the market price can be set at 30%, 40%, or 50%. New developments will be required to provide 25% of the Affordable Housing as First Homes. This product is discussed in more detail in the commentary following this table.

67. As part of the effort to expand home ownership, the Government introduced the First Homes product in 2021.¹² Because the First Homes product is new and expected to be an important part of the strategy for improving access to home ownership, it is worth summarising its key features and implications:

¹² The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

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

Current tenure profile

68. 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.
69. Table 4-2 presents data on tenure in Wimblington & Stonea compared with Fenland and England from the 2021 Census, which is the most recent available source of this information. It shows that the vast majority of households in Wimblington & Stonea own their own home, at 77.4% of households. This was significantly above the proportion across both Fenland and the country as a whole. Because of the dominance of this tenure in the NA, there are lower proportions of other tenures in relation to the comparator areas. This is notable in both the private rented sector and social rented sector, with significantly fewer households living in these tenures than nationally.
70. It is also helpful to compare the change in tenure in Wimblington between the 2011 and 2021 Census. In this time the number of households living in shared ownership dwellings increased by 100% (from 1 household to 2 households) whilst the number of households only grew by 15.1% across Fenland as a whole. The number of households living in the

private rented sector also increased at a greater rate in the NA, by 61.3% between 2011 and 2021 compared to 38.7% across the district.

Table 4-2: Tenure (households) in Wimblington & Stonea, 2021

Tenure	Wimblington & Stonea	Fenland	England
Owned	77.4%	66.8%	61.3%
Shared ownership	0.2%	0.5%	1.0%
Social rented	9.7%	12.7%	17.1%
Private rented	12.7%	20.0%	20.6%

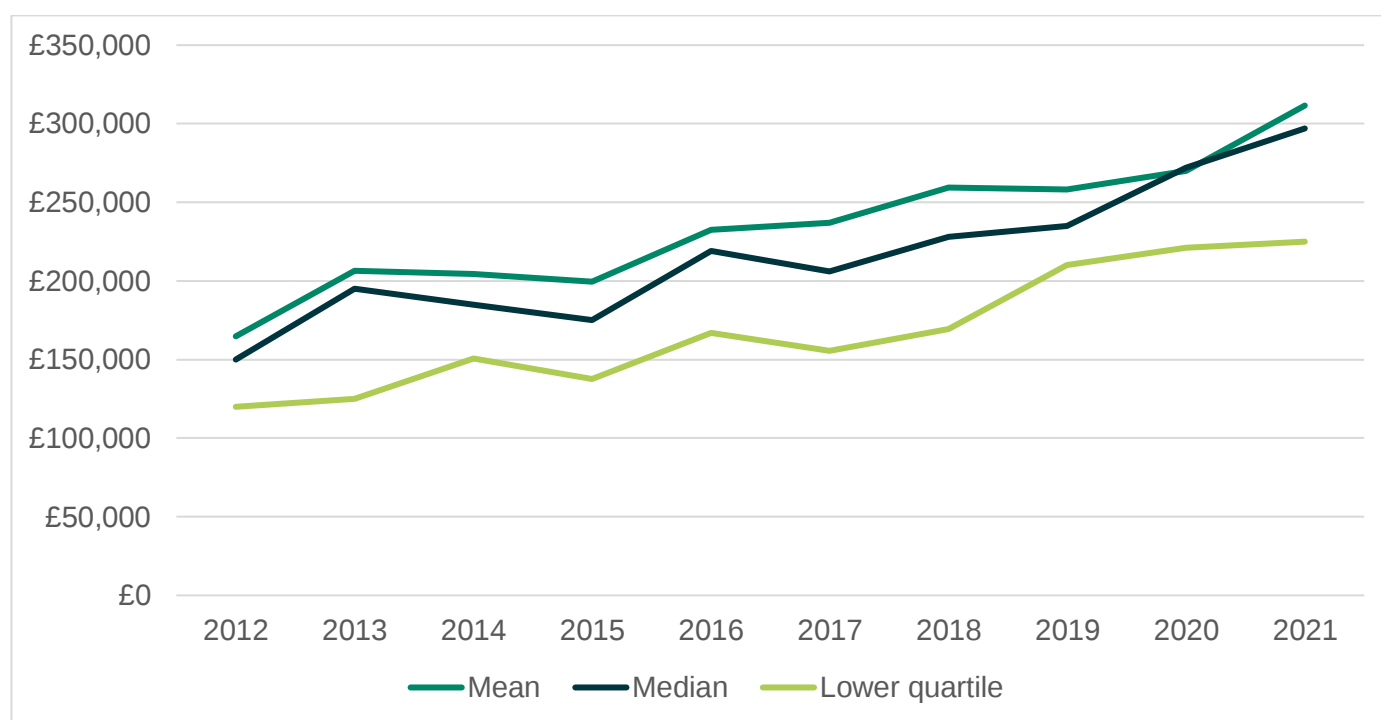
Sources: Census 2021, AECOM Calculations

Affordability

House prices

71. 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.
72. Figure 4-1 looks at the average and lower quartile house prices in Wimblington & Stonea based on sales price data published by the Land Registry. It shows that between 2012 and 2021, house prices in the NA rose relatively steadily, with some fluctuation year on year. The mean house price, which captures the average of all prices high and low, generally remains above the median, which is the middle number when the data is sorted from smallest to largest. The median house price in Wimblington & Stonea grew significantly between 2012 and 2021, by 98.0%, peaking in 2021 at £297,000. The lower quartile house price also peaked in 2021, at £225,000, increasing by 87.6% over the last decade.
73. Median house prices across Fenland in 2021 were approximately 29.3% lower than the median NA house price in the same year. Lower quartile house prices were 28.9% lower than Wimblington & Stonea. This indicates that housing in the NA for purchase is slightly less affordable than across the local authority area as a whole.

Figure 4-1: House prices by quartile in Wimblington & Stonea, 2012-2021



Source: Land Registry PPD

74. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that the greatest house price growth was in semi-detached properties, at 90.5% growth between 2012 and 2021. The greatest house prices were for detached properties, peaking in 2018 at £330,000. There was some fluctuation in house prices, likely due to relatively small sample sizes, with factors such as the size, condition, and location of the dwellings having an impact on house prices. There were no flat transactions in the NA in the last decade, indicative of a lack of flats within the housing stock.

Table 4-3: Median house prices by type in Wimblington & Stonea, 2012-2021

Type	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Growth
Detached	£182,000	£209,500	£219,250	£232,750	£255,000	£268,000	£330,000	£300,000	£300,000	£322,500	77.2%
Semi-detached	£105,000	£121,500	£125,000	£135,000	£141,000	£150,000	£158,000	£210,000	£200,000	£200,000	90.5%
Terraced	£131,500	£124,950	£117,500	£148,475	£188,750	£155,500	£180,000	£182,500	£197,500	£216,250	64.4%
Flats	-	-	-	-	-	-	-	-	-	-	-
All Types	£150,000	£195,000	£185,000	£175,000	£219,000	£206,000	£228,000	£235,000	£272,000	£297,000	98.0%

Source: Land Registry PPD

Income

75. Household incomes determine the ability of households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.

76. 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 £43,900 in 2018. A map of the area to which this data applies is provided in Appendix A.

77. 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. Fenland's gross individual lower quartile annual earnings were £15,653 in 2020. To estimate the income of households with two lower quartile earners, this figure is doubled to £31,306.
78. It is immediately clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.

Affordability Thresholds

79. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
80. AECOM has determined thresholds for the income required in Wimblington & Stonea to buy a home in the open market (average and entry-level prices), and the income required to afford private rent and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix A.
81. 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.
82. The mortgage multiplier is particularly variable, with 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.
83. The percentage of income to be spent on rent also 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.
84. While larger mortgages and higher rents may be feasible for individuals, this creates vulnerability to changing economic circumstances and may not be a possibility for many people with the most acute housing needs. Different assumptions would, however, alter

the picture of affordability that emerges here. This is another reason to interpret the findings with a degree of flexibility.

85. 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.

86. The same information is presented as a graph in Figure 4-2 on a subsequent page, with selected measures from the table presented for clarity.

Table 4-4: Affordability thresholds in Wimblington & Stonea (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £43,900	Affordable on LQ earnings (single earner)? £15,653	Affordable on LQ earnings (2 earners)? £31,306
Market Housing						
Median House Price	£267,300	-	£76,371	No	No	No
NA New Build House Price (2021)	£218,250		£62,357	No	No	No
LQ/Entry-level House Price	£202,500	-	£57,857	No	No	No
LA New Build Median House Price	£213,300	-	£60,943	No	No	No
Average Market Rent	-	£9,679	£32,263	Yes	No	Marginal
Entry-level Market Rent	-	£8,967	£29,889	Yes	No	Yes
Affordable Home Ownership						
First Homes (-30%)	£152,775	-	£43,650	Yes	No	No
First Homes (-40%)	£130,950	-	£37,414	Yes	No	No
First Homes (-50%)	£109,125	-	£31,179	Yes	No	Yes
Shared Ownership (50%)	£109,125	£3,031	£41,283	Yes	No	No
Shared Ownership (25%)	£54,563	£4,547	£30,746	Yes	No	Yes
Shared Ownership (10%)	£21,825	£5,456	£24,423	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£5,608	£18,675	Yes	No	Yes
Social Rent	-	£4,712	£15,692	Yes	Marginal	Yes

Source: AECOM Calculations

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

and other factors of specific properties in each category have a large impact. These conclusions should therefore be interpreted flexibly.

Market housing for purchase and rent

88. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income 74.0% higher than the current average.
89. Private renting is generally only affordable to average earners. Households made up of two lower quartile earners can afford the given entry-level rental thresholds and may be able to marginally afford the average 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

90. There is a relatively large group of households in Wimblington & Stonea who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £29,889 per year (at which point entry-level rents become affordable) and £57,857 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.
91. First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
92. This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. It is recommended that First Homes are delivered at a 30% discount in Wimblington & Stonea as this makes the product affordable to households on mean incomes. Although a 50% discount makes the product affordable to households with two lower quartile earners, it is likely that this level of discount would cause challenges with viability and may impact the ability to deliver social/affordable rented housing.
93. Table 4-5 shows the discount required for First Homes to be affordable to the three income groups. The cost of a typical First Home is calculated using the 2021 new build house price in the NA, as outlined in the Appendix. It is also worth considering the discounts required for some additional price benchmarks. The table above uses the NA new build house price as the best estimate for the cost of a newly built entry-level home in the area, because this reflects the local market and accounts for the price premium usually associated with newly built housing. However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

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

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA Median House Price	43%	80%	59%
NA Entry-Level House Price	24%	73%	46%
LA Median New Build House Price	28%	74%	49%

Source: Land Registry PPD; ONS MSOA total household income

94. Shared ownership appears to be slightly more affordable than First Homes. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.¹³ If this is delivered in the NA, it will make shared ownership easier to access for more people. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.
95. The transition from 10% to 100% ownership would be long, and during this period the rent on the 90% unsold value would not be subsidised, meaning that monthly costs for occupants will remain relatively high and the build-up of equity will be relatively slow. This product would therefore only be a realistic route to full ownership for households prepared to take a long-term view.
96. The income required to access Rent to Buy, a product designed to allow residents to transition from renting to ownership by allowing a discount on the market rent to be used to save a deposit, is assumed to be the same as that required to afford market rents. On that basis, First Homes (and 30% and 40% discount) is a less affordable option whilst shared ownership (at 25% and 10% equity) is a more affordable option.
97. These three products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not.
 - First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
 - Shared ownership at high equity shares performs a similar function to First Homes, but there are additional costs associated with the rented portion.
 - Shared ownership at low equity shares can usually be accessed by lower earning households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.

¹³ 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>.

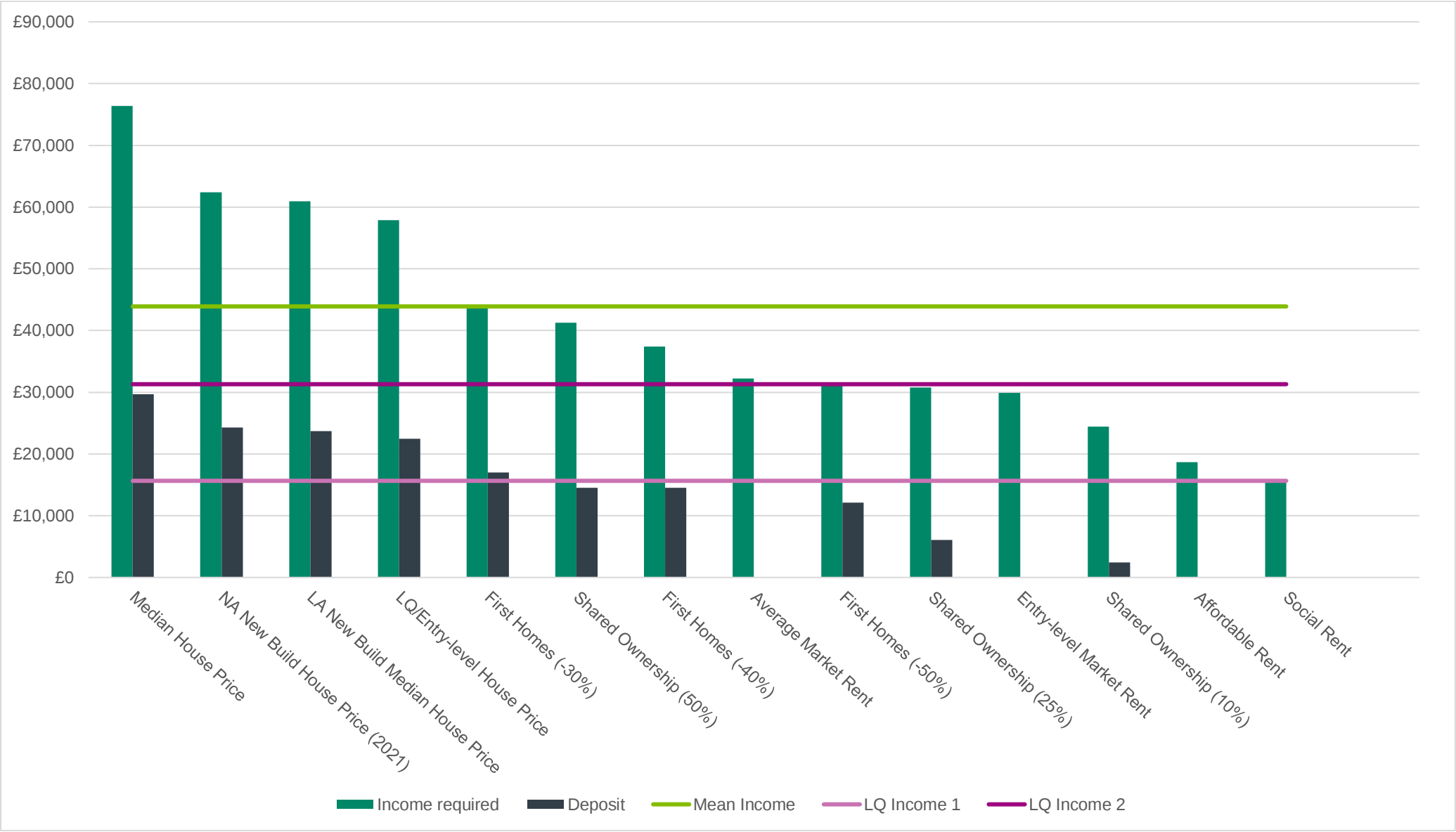
- Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

98. In conclusion, all of these products would provide value to different segments of the local population, with shared ownership at a 25% equity share and lower potentially allowing lower earning households to get a foot on the housing ladder, while Rent to Buy is helpful to those with little or no savings for a deposit, and First Homes may provide a better long-term investment to those who can afford to access it.

Affordable rented housing

99. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). Households with a single lower earner appear able to marginally afford socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.
100. The evidence in this chapter suggests that the affordable rented sector performs a vital function in Wimblington & Stonea as the only option for a large segment of those in the greatest need. Social rents are cheaper and would therefore leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. Where households are supported by housing benefit the difference in the cost of affordable and social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that households supported by housing benefit may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.

Figure 4-2: Affordability thresholds in Wimblington & Stonea, income required (additional cost of deposit in black)



Source: AECOM Calculations

Affordable housing- quantity needed

101. The starting point for understanding the need for affordable housing in Wimblington & Stonea is the latest local authority (or housing market area) housing study. A Housing Needs of Specific Groups study was undertaken in October 2021 for Cambridgeshire & West Suffolk¹⁴. This study estimates the need for affordable housing in the district based on analysis of the Council's housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time. The Housing Needs of Specific Groups study identified the net need for 289 additional affordable homes for social/affordable rent each year in Fenland specifically. Pro-rated to the population of Wimblington & Stonea (2.3% of Fenland's population based on 2011 Census figures) this gives an estimated need for 6.6 social/affordable rented homes in the NA per annum, or 119.6 over the plan period 2022-2040.
102. Turning to the demand for affordable home ownership, the report identifies need has been met for affordable home ownership dwellings across Fenland, with a surplus of 58 dwellings per annum. Pro-rated as above to the Wimblington & Stonea population gives an excess of 1.3 dwellings per annum for the NA, or an excess of 24.0 over the plan period.
103. The Housing Needs of Specific Groups study by GL Hearn makes the assumption in the estimate for affordable home ownership that around half the homes priced at the lower quartile level may be affordable and available to meet the needs of households with an income gap between buying and renting. however, AECOM expect that the extent of this is limited for the following reasons:
- a) the majority of these households have insufficient deposits and deposit requirements are not reduced substantially enough at the cheaper end of the market;
 - b) properties priced below lower quartile levels tend to be small and will not be suitable for all households (e.g. families); and
 - c) the lowest priced properties may be in poor condition and/or requiring substantial investment to ensure they are habitable.
104. Because of the assumptions made regarding affordable home ownership, AECOM have calculated a figure for Wimblington & Stonea in Table 4-6. This model aims to estimate the number of households that might wish to own their own home but cannot afford to – the 'can rent, can't buy' group described in the previous section. 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.
105. 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

¹⁴ Available at: <https://cambridgeshireinsight.org.uk/wp-content/uploads/2021/10/CWS-Housing-Needs-of-Specific-Groups-Oct21.pdf>

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.¹⁵ No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

106. The result of the calculation is 4.6 households per annum who may be interested in affordable home ownership (or 82.4 for the entirety of the Plan period).
107. Again, this assumes a rate of turnover in the existing stock will satisfy some need, though this is extremely minimal because of the lack of shared ownership in the NA currently.
108. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

¹⁵ <http://www.ipsos-mori-generations.com/housing.html>

Table 4-6: Estimate of the potential demand for affordable housing for sale in Wimblington & Stonea

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in parish	129.0	Census 2021 number of renters
1.2 Percentage renters on housing benefit in LA	29.3%	% of renters in 2018 on housing benefit.
1.3 Number of renters on housing benefits in parish	37.8	Step 1.1 x Step 1.2.
1.4 Current need (households)	68.4	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. ¹⁶
1.5 Per annum	3.8	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	169.4	LA household projections for plan period (2018 based) pro-rated to NA.
2.2 % of households unable to buy but able to rent	6.7%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	11.4	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	0.9	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 parish (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	4.6	(Step 1.5 + Step 2.4) - Step 3.2.
Overall shortfall over the plan period	82.4	(Step 1.4 + Step 2.3) – Step 3.2 * number of years to end of plan period

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

109. In addition, it is useful to look at the number of households on the Housing Register in the NA, waiting for social/affordable rented housing. Fenland District Council provided data showing that as of 3rd November 2022, there were 393 households on the Housing Register in the district with a preference for living in Wimblington & Stonea. It is estimated that there were 58 households on the Housing Register with a local connection to Wimblington & Stonea, although it

¹⁶ The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

should be noted that the claims that these households have a local connection have not yet been tested by Fenland District Council.

110. 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).
111. 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 guidance

112. Fenland District Council's emerging policy on this subject Policy LP12 (Meeting Housing Needs) requires 20% of all new housing to be affordable in the south of the district (including Wimblington) on greenfield sites. It is assumed for the purposes of this HNA that the majority of development in the plan period will take place on greenfield land. This requirement applied to development proposals of 10 or more dwellings. Given that no Affordable Housing has been delivered in Wimblington & Stonea in the last decade according to Fenland District Council completions figures, it is understood that this target is not usually met on sites in the NA. Data provided by the Council suggests the loss of 4 affordable dwellings in this time.
113. 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 emphasising 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.
114. It is also important to note the outcome of community consultation undertaken by Wimblington & Stonea in winter 2022/23. When asked 'what type of occupation of housing should be encouraged', the majority (83.0%) of respondents answered that housing should be privately owned. However, it is also important to note that 45.4% of respondents answered in favour of shared ownership (either with a housing association or a developer) and 31.7% selected social rent¹⁷. There is therefore an identifiable want/need for Affordable Housing in the NA from residents.
115. 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 outlined in the emerging Local Plan. This specifies that the starting point for discussions on Affordable Housing tenure split would be 25% First Homes, with the priority then for social/affordable rented housing, subject to 10% of all housing being

¹⁷ Respondents were asked to tick 'all that apply' and so selected multiple answers. Therefore, these percentages do not add up to 100%.

delivered as affordable home ownership. The HNA can supply more localised evidence, and this section summarises the factors that might be taken into account before proposing a suggested Affordable Housing tenure mix that might be suitable for Wimblington & Stonea specifically.

116. The following evidence and considerations may be used as a starting point in the development of policy concerning the Affordable Housing mix:

A. **Evidence of need for Affordable Housing:** This study estimates that Wimblington & Stonea requires roughly 119.6 units of affordable rented housing and 82.4 units of affordable home ownership over the Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.

The relationship between these figures suggests that 59% of Affordable Housing should be rented and 41% should offer a route to ownership. However, as noted above, these figures are not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.

B. **Can Affordable Housing needs be met in full?** How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.

If the emerging Local Plan target of 20% were achieved on every site, up to around 39.6 affordable homes might be expected in the NA. This is based on the number of dwellings expected to be delivered over the threshold of 10 dwellings (198 of the 210 dwellings outlined in the emerging Local Plan) in the plan period. This is not sufficient to satisfy the total potential demand for Affordable Housing identified here.

As a result, affordable rented housing should have a higher weighting in the tenure mix to ensure that the most acute needs are met as a priority.

It is worth noting that planning permission was granted in February 2022 for the delivery of 22 affordable dwellings, 15 for affordable rent, and 7 shared ownership. This delivery will go some way to meet the needs identified above.

Rural exception sites are a route to developing additional Affordable Housing to the Local Plan requirements on market sites. According to the Steering Group, there is the potential for a rural exception site of c.14 shared ownership dwellings in the NA currently. This would increase the delivery of Affordable Housing without the need for large volumes of additional market housing.

C. **Government policy (e.g. NPPF) requirements:** current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. For 10% of all housing to be affordable ownership in Fenland, where 20%

of all housing should be affordable (in this circumstance), 50% of Affordable Housing should be for affordable ownership.

There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing. Based on the findings of this HNA, the delivery of 10% or more of homes as affordable home ownership would impact on the ability to deliver social/affordable rented homes.

- D. **Local Plan policy:** The emerging Local Plan does not seek a specific tenure split but does outline that the starting point for discussions should be based on the delivery of 25% First Homes. Priority would then be given to affordable rent once national requirements for 10% of all housing to be for affordable home ownership are met. This indicates that a suitable split for Wimblington & Stonea would be 50% affordable home ownership (with at least 25% First Homes) and 50% affordable rent.

- E. **First Homes policy:** the Government recently concluded a consultation on the introduction of First Homes (to provide at least 30% discount on new build home prices). The proposals have now been enacted through a ministerial statement. A minimum of 25% of all Affordable Housing secured through developer contributions are now required to be First Homes.

This new minimum requirement may have the effect of displacing other products in any established tenure mix and will reduce the amount of social or affordable rent if this was proposed to be more than 75% of Affordable Housing. This would not appear to be an issue in Fenland.

National policy dictates that after the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the relevant Local Plan, with any remaining units allocated to other tenure products in the relative proportions set out in the Local Plan.

AECOM is aware that some Local Planning Authorities are considering 'top slicing' their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. If this approach is taken, all other things being equal, it would reduce the provision of rented forms of affordable housing since it would effectively protect the provision of other forms of affordable home ownership alongside First Homes. Some LPAs are considering this approach because of the existing business models of registered providers which have relied on shared ownership to cross subsidise affordable rented housing and uncertainty over whether First Homes could replace this model.

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

- F. **Viability:** HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this

may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.

G. **Funding:** the availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site. The neighbourhood planning group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.

H. **Existing tenure mix in Wimblington & Stonea:** As of 2021, 0.2% of households in Wimblington & Stonea lived in shared ownership dwellings, with 9.7% living in social rented dwellings, with 9.9% in total living in Affordable Housing. This is compared to 13.2% of households in Fenland living in Affordable Housing and 18.1% across England.

This suggests that some provision of Affordable Housing would offer a wider choice of homes for local residents and, importantly, may allow those on lower incomes including newly forming households and younger families to remain in or move to the area.

I. **Views of registered providers:** it is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in the parish. The funding arrangements available to housing associations will determine rent levels.

J. **Wider policy objectives:** the neighbourhood planning group may wish to take account of broader policy objectives for Wimblington & Stonea 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.

117. On the basis of the considerations above, Table 4-7 proposes an indicative Affordable Housing tenure mix that might be sought through Neighbourhood Plan policy.

118. This indicative mix is chiefly a response to the expectation that the delivery of Affordable Housing will be lower than the needs identified here. In addition, the need for social/affordable rented housing is identified as being greater than the potential demand for affordable home ownership products. The former need is also more acute. Due to this, it is recommended that the national requirement of 10% of all housing being delivered as affordable home ownership products is not met in Wimblington & Stonea as this would require 50% of Affordable Housing to be delivered as affordable home ownership products.

119. It is AECOM's suggestion that 70% of Affordable Housing is delivered as social/affordable rented housing in Wimblington & Stonea, with the remaining 30% delivered as affordable home ownership products. Within this it is recommended that the national requirement of 25% First Homes is met, at a 30% discount in the NA, making the product affordable to households on mean

incomes. It is also recommended that 5% of Affordable Housing is delivered as shared ownership, with 25% and 10% equity allowing households with two lower quartile earners to access the product. In order to prioritise social/affordable rent, Rent to Buy does not feature in this indicative mix, with shared ownership at the recommended equity levels also more affordable.

120. This mix should be viewed as a starting point, based primarily on secondary evidence, which should be reconsidered in light of considerations F to J above, and in particular the views and objectives of the community.
121. Where the neighbourhood planning 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 Fenland District Council to gather more detailed income and viability information, and to ensure that departures from the local policy context have their support.
122. Another option when developing Neighbourhood Plan policies on tenure splits is to add caveats to the policy in question, to the effect that the precise mix of affordable housing will be considered on the basis of site-by-site circumstances in addition to this evidence.

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

Tenure	Indicative mix	Considerations and uncertainties
Routes to home ownership, of which	30%	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	5%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	0%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
Affordable Housing for rent, of which	70%	
Social rent	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area. Uncertain whether RPs willing to own/manage stock in this area.
Affordable rent	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area.

Source: AECOM calculations

Conclusions- Tenure and Affordability

Current dwelling stock

123. In 2011, the vast majority of households in Wimblington & Stonea owned their own home, at 77.4% of households. This was significantly above the proportion across both Fenland and England. There were notably fewer households in the NA living in both the private rented sector and social rented sector than the comparator areas. Completion data provided by Fenland District Council shows that there has been no delivery of Affordable Housing since 2011.
124. Between 2012 and 2021, house prices in the NA rose relatively steadily, with some fluctuation year on year. The median house price in Wimblington & Stonea grew by 98.0%, peaking in 2021 at £297,000. The lower quartile house price also peaked in 2021, at £225,000, increasing by 87.6% over the last decade. The greatest house price growth was in semi-detached properties, at 90.5% growth between 2012 and 2021. There were no flat transactions in the NA in the last decade, indicative of a lack of flats within the housing stock.

Affordability

125. Local households on average incomes are unable to access even entry-level homes in Wimblington & Stonea unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. Private renting is generally only affordable to average earners. Households made up of two lower quartile earners can afford the given entry-level rental thresholds and may be able to marginally afford the average rental thresholds.
126. Turning to affordable home ownership, it is recommended that First Homes are delivered at a 30% discount in Wimblington & Stonea as this makes the product affordable to households on mean incomes. Although a 50% discount makes the product affordable to households with two lower quartile earners, it is likely that this level of discount would cause challenges with viability and may impact the ability to deliver social/affordable rented housing. Shared ownership appears to be slightly more affordable than First Homes. Shared ownership at a 25% equity share and lower may allow lower earning households to get a foot on the housing ladder, while Rent to Buy is helpful to those with little or no savings for a deposit, and First Homes may provide a better long-term investment to those who can afford to access it.
127. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). Households with a single lower earner appear able to marginally afford socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.

Affordable Housing need

128. This study estimates that Wimblington & Stonea requires roughly 119.6 units of affordable rented housing and 82.4 units of affordable home ownership over the Plan period (2022-2040). Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.
129. The indicative mix is chiefly a response to the expectation that the delivery of Affordable Housing will be lower than the needs identified. In addition, the need for social/affordable rented housing is identified as being greater than the potential demand for affordable home ownership products. Due to this, it is recommended that the national requirement of 10% of all housing being delivered as affordable home ownership products is not met in Wimblington & Stonea.
130. It is AECOM's suggestion that 70% of Affordable Housing is delivered as social/affordable rented housing in Wimblington & Stonea, with the remaining 30% delivered as affordable home ownership products. Within this it is recommended that the national requirement of 25% First Homes is met (at a 30% discount) in the NA and that 5% of Affordable Housing is delivered as shared ownership (at 25% to 10% equity). In order to prioritise social/affordable rent, Rent to Buy does not feature in this indicative mix.

131. Where the neighbourhood planning 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 Fenland District Council to gather more detailed income and viability information, and to ensure that departures from the local policy context have their support.
132. Table 4-8 summarises Wimblington & Stonea's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.

Table 4-8: Estimated delivery of Affordable Housing in Wimblington & Stonea

	Step in Estimation	Expected delivery
A	Sum of emerging Local Plan allocations and commitments on sites over 10 dwellings	198
B	Affordable housing quota (%) in LPA's Local Plan	20%
C	Potential total Affordable Housing in NA (A x B)	39.6
D	Rented % (e.g. social/ affordable rented)	70%
E	Rented number (C x D)	27.7
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	30%
G	Affordable home ownership number (C x F)	11.9

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

133. This expected level of delivery does not meet the quantity of demand identified in estimates of the need for Affordable Housing. It is therefore recommended that the policy requirement be met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing (such as exception sites) to be explored. If the group considered exceeding the Local Plan policy requirement in the neighbourhood plan then it must be noted that an extremely high standard of justification is required which goes beyond the scope of this HNA, in particular around the issue of what level of Affordable Housing delivery can be financially viable in the NA. Raising the percentage of Affordable Housing required could

have the effect of discouraging new building from coming forward altogether. Should the group wish to consider such an option, it is advisable to discuss this with the LPA in the first instance.

134. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

5. RQ 2: Type and Size

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

Introduction

135. The evidence in this chapter is intended to give a snapshot of the existing dwelling stock in Wimblington & Stonea in terms of type and size, as well as some of the population characteristics that tend to influence housing needs. From this, it is possible to develop an understanding of what sort of housing would be appropriate going forward.
136. It is worth emphasising that this evidence assumes that existing demographic and occupation patterns will persist into the future. It can therefore be thought of as the baseline or default scenario, into which the community may wish to intervene – for example to attract a different or more balanced demographic. The evidence in this section, particularly the indicative size mix, are a starting point that may be adjusted in light of other community objectives and primary evidence.

Existing types and sizes

Background and definitions

137. Before beginning to explore issues of dwelling type and size, it is important to note that the demand for housing by size and type tends to be determined primarily by wealth – with those having more buying power choosing to occupy larger homes, and often preferring detached properties to denser types, such as flats.
138. This study is concerned primarily with need rather than demand. Need for homes of different sizes is chiefly determined by the number of people occupying the home. In the strict sense, there is no ‘need’ for dwellings of any particular type, other than the specific needs of those with certain disabilities for level access properties, for example.
139. The best proxy for the number of people in a household is age or ‘life stage’, with younger and then older households tending to have one or two people, and those in between these poles more likely to have larger families including children. Life stage is therefore a main indicator considered here for the size of housing needed. But it is worth pointing out that wealth is also correlated with age, so it is not possible to attain a pure view of what is needed from the secondary data alone.
140. It is also useful to clarify the terminology around dwellings and households. Dwellings are counted in the Census by combining address information with Census returns on whether people’s accommodation is self-contained. As such,

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

141. As noted in the Context section of this report, there is no perfect data source for the current mix of dwellings in the NA. 2011 and 2021 Census data is used to understand the current dwelling stock and changes over time. Valuation Office Agency (VOA) data is also used in places, such as when determining the proportion of bungalows in the NA.

Dwelling type

142. Table 5-1 shows that in both 2011 and 2021 the majority of households lived in detached dwellings, with the proportion decreasing very slightly in this time from 59.1% to 58.7%. The proportion of semi-detached dwellings remained the same in both years, with a slight decrease in the proportion of terraced dwellings. The proportion of flats was stable, and very low, between 2011 and 2021.
143. Census data does not count bungalows independently, but instead within each of the other categories (generally detached and semi-detached dwellings). VOA data does count bungalows in a separate category and the geography of the dataset used aligns with the NA. VOA data shows in 2021 approximately 38.3% of dwellings were bungalows, with this reducing the proportion of other detached and semi-detached dwellings in the NA significantly. This was above the proportion of bungalows in Fenland (25.2%), and well above national levels (9.2%). The survey undertaken by the Steering Group identified numerous comments from respondents regarding a need for bungalows in the NA. However, the Steering Group note that they are aware, as the VOA data shows, that there is already a significant provision of bungalows in Wimblington & Stonea.

Table 5-1: Accommodation type, Wimblington & Stonea, 2011 and 2021

Dwelling type	2011	2021
Bungalow	-	-
Flat	1.7%	1.7%
Terrace	11.6%	11.0%
Semi-detached	26.9%	26.9%
Detached	59.1%	58.7%
Unknown/other	-	1.8%

Source: ONS 2011, ONS 2021, AECOM Calculations

144. It is helpful to compare the dwelling mix with the wider district and country. Table 5-2 shows that Wimblington & Stonea has a significantly higher proportion of detached dwellings than both Fenland and England, with the greatest proportion of the NA stock falling within this category. This is likely in part due

to the prevalence of bungalows in the NA compared to the district and country, as discussed above. The proportion of semi-detached and terraced dwellings was below district and national levels, with the proportion of flats considerably lower than England especially. This is not unusual in rural areas.

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

Dwelling type	Wimblington & Stonea	Fenland	England
Bungalow	-	-	-
Flat	1.7%	8.4%	21.4%
Terrace	11.0%	14.3%	23.0%
Semi-detached	26.9%	29.9%	31.5%
Detached	58.7%	45.7%	22.9%
Unknown/other	1.8%	1.7%	1.3%

Source: ONS 2021, AECOM Calculations

Dwelling size

145. Turning to dwellings size, Table 5-3 shows that the greatest proportion of dwellings in both time periods were 3-bedroom, with the prevalence decreasing slightly between 2011 and 2021. In 2011 this was followed by 2-bedroom dwellings but in 2021 this was followed by 4+ bedroom dwellings, showing growth in the proportion of larger dwellings over the last decade. This could be both due to new development and extensions of previously smaller dwellings (e.g. 3-bedroom to 4-bedroom). In 2021 27.7% of dwellings had 4 or more bedrooms, with 23.6% 2-bedroom. The proportion of 1-bedroom dwellings increased slightly but remained low, at 4.8% of dwellings.

Table 5-3: Dwelling size (bedrooms), Wimblington & Stonea, 2011 and 2021

Number of bedrooms	2011	2021
Studio	0.1%	-
1	3.8%	4.8%
2	26.8%	23.6%
3	45.2%	43.9%
4+	24.2%	27.7%

Source: ONS 2011, ONS 2021, AECOM Calculations

146. As with dwelling type, it is useful to consider the size mix of the NA alongside Fenland and England. Table 5-4 shows that the NA had a smaller proportion of 1-bedroom and 2-bedroom dwellings than the comparator areas in 2021. The proportion of mid-sized 3-bedroom dwellings was slightly above the proportion across Fenland at 43.9% and 42.0% of the stock respectively. Wimblington & Stonea had a greater proportion of larger dwellings than both Fenland and England, with the district having the lowest proportion of the three areas.

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

Number of bedrooms	Wimblington & Stonea	Fenland	England
1	4.8%	8.8%	11.6%
2	23.6%	30.3%	27.3%
3	43.9%	42.0%	40.0%
4+	27.7%	18.9%	21.1%

Source: ONS 2021, AECOM Calculations

Age and household composition

147. Having established the current stock profile of Wimblington & Stonea and identified recent changes to it, the evidence gathered below examines the composition and age structure of households living in the NA. Many of these indicators have a bearing on what housing might be needed in future years.

Age structure

148. Table 5-5 shows the most recent estimated age structure of the NA population, alongside 2011 Census figures. It shows that in 2011, the greatest proportion of the population were aged 45-64, at 28.8% of the population. This age category grew slightly, by 2.7%, between 2011 and 2020, with the greatest proportion of the population still falling into this category in 2020. There were notable increases in the older population between 2011 and 2020, with the proportion of people aged 65-84 increasing by 16.9%, whilst the proportion aged 85+ increased by 22.4%. There were decreases in the proportion of the population in the younger age groups.

149. Note that ONS advises exercising caution with population estimates by single year of age (from which this 2020 data has been derived), as patterns of variance and bias make it relatively less accurate compared to Census data.

150. It is also worth noting that only the age structure of the population (individuals) can be brought up to date in this way. The life stage of households, which forms the basis of the subsequent analysis of future dwelling size needs, is not estimated each year. The 2011 Census therefore remains the most accurate basis to use in those areas, and the brief comparison here demonstrates that the change from 2011-2020 has not been so significant as to invalidate the 2011 household data used in modelling later in this chapter.

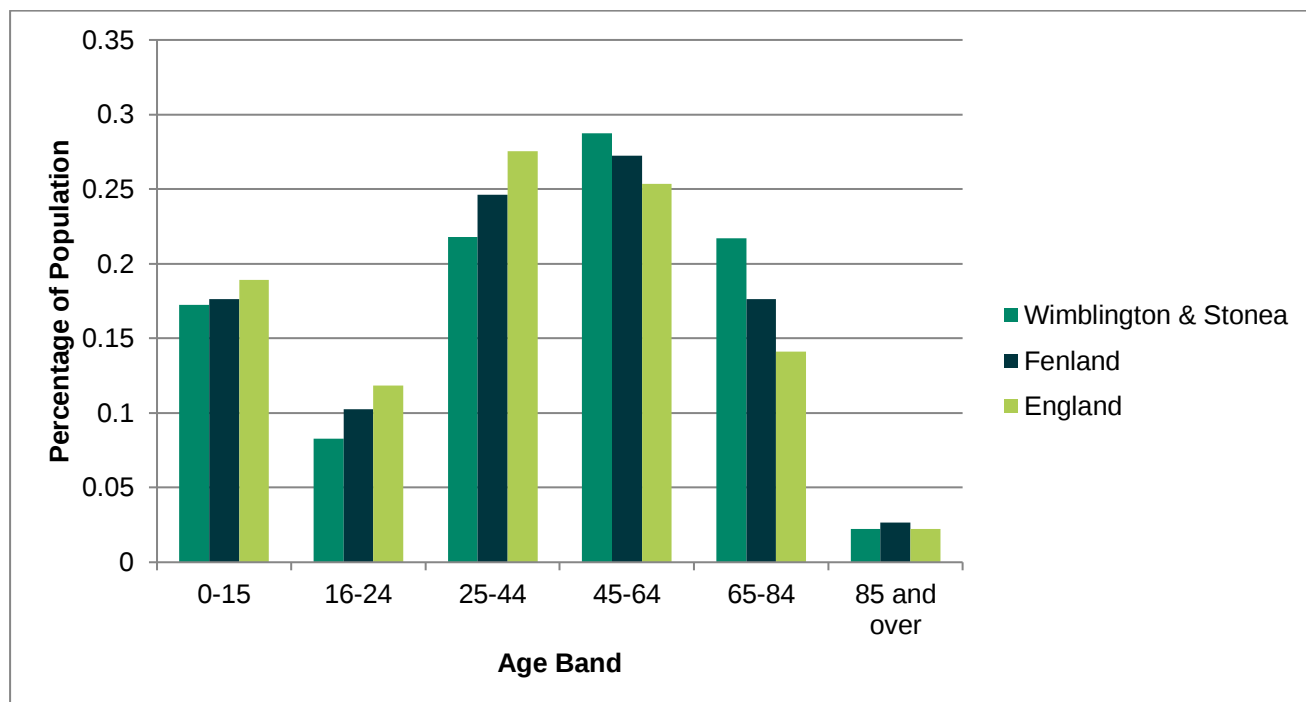
Table 5-5: Age structure of Wimblington & Stonea population, 2011 and 2020

Age group	2011 (Census)		2020 (ONS, estimated)		% Change
0-15	381	17.2%	363	16.3%	-4.7%
16-24	183	8.3%	183	8.2%	0.0%
25-44	482	21.8%	406	18.2%	-15.8%
45-64	636	28.8%	653	29.3%	2.7%
65-84	480	21.7%	561	25.2%	16.9%
85 and over	49	2.2%	60	2.7%	22.4%
Total	2,211	-	2,226	-	0.7%

Source: ONS 2011, ONS mid-2020 population estimates, AECOM Calculations

151. 2021 Census data has begun to be released, with current information limited to population statistics at national and local authority level. It is currently not expected that this data at a parish level will be released until 2023. However, the local authority level data can provide some insight into how Wimblington & Stonea has changed over the last decade. The mid-2020 population estimates for Wimblington & Stonea show that the population in the NA is expected to grow by 0.7% between 2011 and 2020 whilst 2021 Census data shows that the Fenland population grew by 7.6% between 2011 and 2021. This indicates that the population of Wimblington & Stonea is projected to have grown at a slower rate than the district, or that the population estimates underestimated growth.
152. For context, it is useful to look at the parish population structure alongside that of the district and country. Figure 5-1 (using 2011 Census data) shows that Wimblington & Stonea had an older population than Fenland and England, with the NA having a greater proportion of the population aged 45-84 than the comparator areas. The proportion of the population aged 0-44 was below levels for both the district and the country. The proportion of the oldest population (aged 85 and over) in the NA was in line with nationally, although slightly below levels across Fenland.

Figure 5-1: Age structure in Wimblington & Stonea, 2011



Source: ONS 2011, AECOM Calculations

Household composition

153. Household composition (i.e. the combination and relationships of adults and children in a dwelling) is an important factor in the size (and to an extent, the type) of housing needed over the Neighbourhood Plan period. Table 5-6 shows that Wimblington & Stonea had a smaller proportion of single person households in 2021 than both Fenland and England. Despite this, the proportion of single person households aged 66+ in the NA was slightly above national levels, indicating an older skew to the Wimblington & Stonea population. Because of the smaller proportion of single person households, the NA had a greater proportion of family households than the comparator areas.
154. When looking at family households, the greatest proportion in Wimblington & Stonea had no children, at 23.2% of total households, above both the levels for Fenland and England. Across both the district and the country, the greatest proportion of family households had dependent children, at slightly higher levels than the NA.
155. It is also interesting to note the changes in household composition between 2011 and 2021. In this time the proportion of households aged 65/66¹⁸ and over grew by 18.4% in Wimblington & Stonea, compared to 9.5% growth across Fenland. Also of note is the proportion of non-dependent children in the NA growing by 27.1% between 2011 and 2021 compared to 21.3% across Fenland and 16.7% nationally. This indicates that more adult children remain living at home, potentially indicative of affordability challenges in the NA at a greater extent than the wider district and country. It is also possible that this data was affected by the Covid 19 pandemic. Census 2021 was undertaken during the

¹⁸ 2011 Census refers to households aged 65 and over whilst the 2021 Census refers to households aged 66 and over

second full national lockdown. In some cases, students and younger single people will have moved back in with their parents to avoid isolation. It is difficult to separate out this effect from more general trends.

Table 5-6: Household composition, Wimblington & Stonea, 2021

Household composition		Wimblington & Stonea	Fenland	England
One person household	Total	23.0%	29.0%	30.1%
	Aged 66 and over	14.5%	14.4%	12.8%
	Other	8.5%	14.6%	17.3%
One family only	Total	71.8%	64.8%	63.0%
	All aged 66 and over	16.5%	11.8%	9.2%
	With no children	23.2%	19.2%	16.8%
	With dependent children	22.8%	23.2%	25.8%
	With non-dependent children ¹⁹	8.7%	9.9%	10.5%
	Other	0.6%	0.6%	0.8%
Other household types	Total	5.2%	6.2%	6.9%

Source: ONS 2011, AECOM Calculations

Occupancy ratings

156. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A person is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few.
157. Table 5-7 shows that in 2011, under-occupancy was relatively common, with 86.1% of households living in a home with at least one extra bedroom compared to the household size. This was most common in two household types: families aged 65+ (98.6% under-occupancy), and families aged under 65 with no children (98.3% under-occupancy). This indicates that the largest dwellings in the NA may not be occupied by households with the most family members, but by households with the most wealth or older households that have been unable or unwilling to downsize into smaller dwellings.
158. There were also some households over-occupying their home in 2011, with this most common in families with adult children, at 4.3% over-occupancy. This also

¹⁹ Refers to households containing children who are older than 18 e.g students or young working people living at home.

occurs in families with dependent children. Overall, approximately 11.8% of households lived in a dwelling with the correct number of bedrooms in relation to household size.

Table 5-7: Occupancy rating by age in Wimblington & Stonea, 2011

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 65+	61.3%	37.3%	1.4%	0.0%
Single person 65+	37.6%	45.6%	16.8%	0.0%
Family under 65 - no children	75.2%	23.1%	1.7%	0.0%
Family under 65 - dependent children	28.4%	47.6%	21.4%	2.6%
Family under 65 - adult children	25.7%	44.3%	25.7%	4.3%
Single person under 65	54.3%	34.8%	10.9%	0.0%
All households	48.6%	37.5%	11.8%	2.1%

Source: ONS 2011, AECOM Calculations

159. 2021 Census data has been released at a localised level for occupancy but it is not yet possible to compare this to household types. Table 5-8 shows how households as a whole occupy their homes in both 2011 and 2021. This shows that in 2021 83.2% of households lived in a dwelling with at least one extra bedroom, a smaller proportion than in 2011 (86.1%). However, in 2021 a greater proportion under-occupied by at least 2-bedrooms. Between 2011 and 2021 there was a clear increase in the proportion of households living in a dwelling with a suitable number of bedrooms compared to household size, from 11.8% to 15.1%. This may be in part due to the 2021 Census being conducted during the Covid-19 pandemic, with it not uncommon for single person households to 'bubble' with larger households (e.g. single people moving in with parents or adult children) if they had space.

Table 5-8: Occupancy rating in Wimblington & Stonea, 2011-2021

Year	+2 rating	+1 rating	0 rating	-1 rating
2011	48.6%	37.5%	11.8%	2.1%
2021	50.7%	32.5%	15.1%	1.7%

Source: ONS 2011, ONS 2021, AECOM Calculations

Dwelling mix determined by life-stage modelling

Indicative future dwelling size mix

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

- The starting point is the age distribution of Wimblington & Stonea households in 2011.

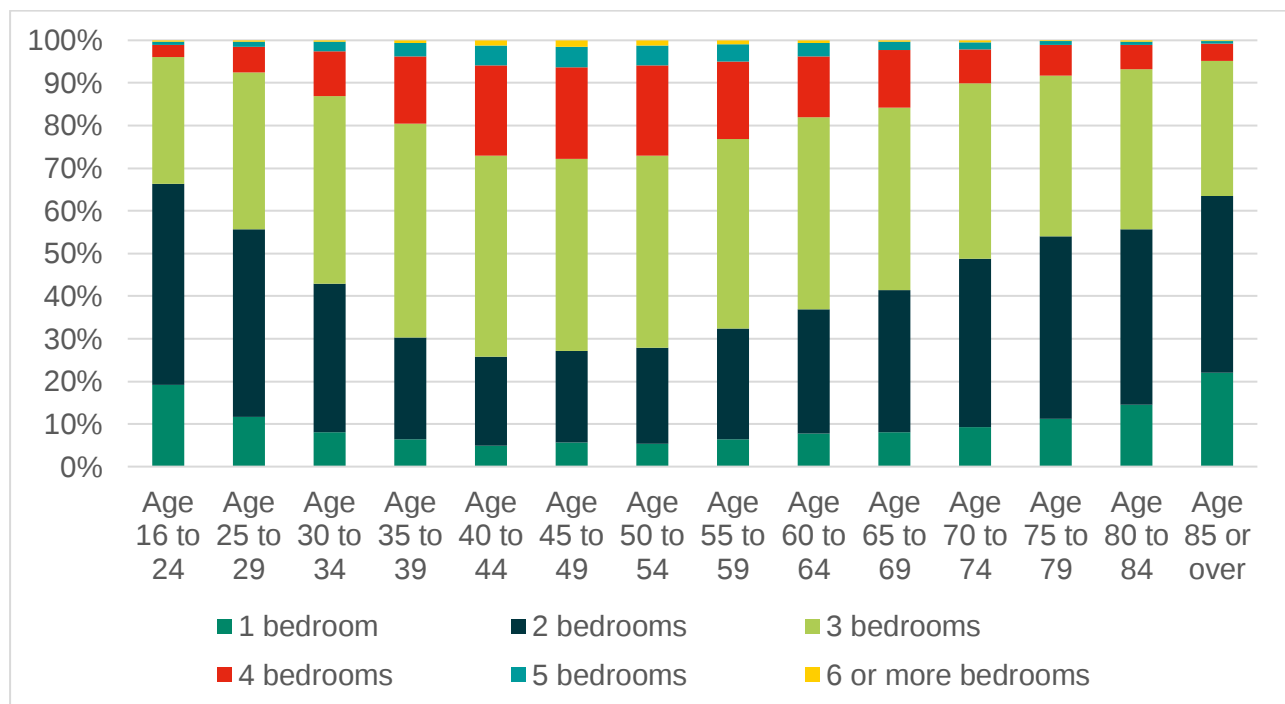
- The life stage of a household is determined by the age of the household reference person (HRP), a more modern term for the head of household.
 - As noted above, household life stages are not estimated annually, so the older Census data must be used.
 - This life stage data is then projected forward to the end of the Plan period by applying the growth rates for each household age group as suggested by the latest household projections. This allows for an estimate of how the parish population might evolve in future.
 - ONS household projections are produced every two years but are only available at Local Authority level. The growth rates are therefore applied to the 2011 starting household age profile of the NA.
 - Next, we turn to a Census dataset that shows the occupation patterns or preferences of each household life stage (e.g. what proportion of households aged under 24 tend to live in 1 bedroom homes as opposed to 2, 3 or 4 bedroom homes). This data is mapped to the distribution of the projected NA population for each life stage and each dwelling size category to form a picture of what mix of homes might be appropriate in future.
 - This occupation data is again only available at Local Authority scale, so it does risk embedding any unusual characteristics present in the area.
 - The model also assumes that today's occupation patterns persist into the future, which is not a given, particularly with the change in preferences for home working space and other features arising from the Covid-19 pandemic. However, there is no better indication of what those patterns might look like. It is considered more appropriate to adjust the end mix that results from this model to reflect such trends than to build further speculative assumptions into the model.
 - Finally, this 'ideal' future mix of dwelling sizes can be compared to the current stock of housing in the NA. From this we can identify how future development might best fill the gaps.
161. It is important to keep in mind that housing need is not an exact science and this exercise provides an estimate based on demographic trends and occupancy patterns alone. It does not take into account income and wealth, other than in an indirect way through the tendency of households to occupy more or less space than they 'need'. It also does not anticipate changes in how people may wish to occupy their homes in response to social and technological change.
162. The approach therefore embeds existing patterns of occupancy which may or may not be desirable. As such, it is appropriate for the result of this model to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the

indicative picture provided by this model is considered entirely appropriate for the purpose of drafting neighbourhood plan policy.

163. Before presenting the results of this exercise, it may be interesting to review two of the inputs described above.

164. The first, given as Figure 5-2, sets out the relationship between household life stage and dwelling size for Fenland in 2011. This shows how the youngest households occupy the smallest dwellings, before rapidly taking up larger homes as their families expand, and then more gradually downsizing to smaller homes again as they age.

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



Source: ONS 2011, AECOM Calculations

165. The second dataset of note is the result of applying Local Authority level household projections to the age profile of Wimblington & Stonea households in 2011 and the updated estimates of household numbers described in the bullets above. Table 5-9 makes clear that population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over expected to increase by 70%. This would increase the proportion of households in this age category from 36.2% in 2011 to 46.9% in 2040. There are also expected to be increases in the other age categories, although to a much lesser extent, with the exception of households with a household reference person aged 24 and under.

Table 5-9: Projected distribution of households by age of HRP, Wimblington & Stonea

Year	Age of HRP 24 and under	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	14	77	339	170	341
2040	12	88	357	201	581
% change 2011-2040	-11%	15%	5%	18%	70%

Source: AECOM Calculations

166. The final result of this exercise is presented in Table 5-10. The model suggests that by 2040 there should be a greater proportion of smaller 1- and 2-bedroom dwellings and a smaller proportion of mid-sized and larger dwellings in Wimblington & Stonea. In order to reach the indicative mix by the end of the plan period it is suggested that the greatest proportion of dwellings are delivered as 2-bedroom dwellings, at 53.5% of development, with the development of 1-bedroom and 3-bedroom dwellings also encouraged. The modelling suggests that there should be no further delivery of larger dwellings during the plan period, but this is not necessarily appropriate or desired, as discussed further below.

Table 5-10: Indicative dwelling size mix to 2040, Wimblington & Stonea

Number of bedrooms	Current mix (2021)	Indicative mix (2040)	Balance of new housing to reach indicative mix
1 bedroom	4.8%	9.3%	22.1%
2 bedrooms	23.6%	32.5%	53.5%
3 bedrooms	43.9%	42.1%	24.4%
4+ bedrooms	27.7%	16.1%	0.0%

Source: AECOM Calculations

167. It is never advisable to restrict future housing delivery to selected size categories only. The result of this model is a relatively blunt measure of what could be beneficial given population change and existing imbalances in housing options. It is a starting point for thinking about how best to address the more nuanced needs of the future population.

168. The preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets. Continuing to provide smaller homes with fewer bedrooms would help to address this situation.

169. The modelling in Table 5-10 suggests a size mix for all housing, both market and affordable. It is however worth considering the potential need for different sized homes for Affordable Housing specifically. The best way of doing this for social/affordable rented dwellings is using the Housing Register. The

information provided by Fenland District Council shows that of the households on the Housing Register with a local connection to Wimblington & Stonea, the following sized dwellings were needed:

- 44.8% 1-bedroom;
- 36.2% 2-bedroom;
- 15.5% 3-bedroom;
- 1.7% 4-bedroom; and
- 1.7% 5+ bedroom.

This shows that the vast majority of households in need of social/affordable rented housing in the NA are in need of smaller 1-bedroom and 2-bedroom dwellings. However, there is some need identified for mid-sized and larger homes which should not be disregarded as there is often a smaller stock of larger social/affordable rented dwellings and therefore less turnover. This could be a reason not to restrict the delivery of larger homes completely in the NA.

170. It is also worth taking into consideration community opinion. The survey undertaken in 2022/23 by the Wimblington & Stonea Neighbourhood Plan Steering Group identified that 36.5% of respondents wanted to see family homes (3-4 bedroom) delivered, with 31.3% responding in favour of starter homes (1-2 bedroom). This is among the reasons not to completely restrict the delivery of larger dwellings in the NA during the plan period, and also identifies a clear demand within the key categories recommended to be delivered in Tab1 5-10.
171. Variety should be sought within the mid-sized homes that come forward in future to attract both newly forming households on lower budgets and older households with substantial equity from their existing larger homes. Facilitating downsizing among older households may release those larger homes for use by families who need more bedrooms. That said, it may not be realistic to expect growing families to be able to afford the larger detached homes that are currently under-occupied in the parish. There may therefore be a strong justification to continue supplying larger homes despite their abundance because a different kind of larger home is needed to accommodate growing families with less buying power. This is too speculative to quantify in a percentage size mix but is among the good reasons not to inhibit any size of dwelling entirely.
172. More generally, it would be unwise for any new housing that does come forward to be delivered in an unbalanced way. Those wishing to move within or relocate to the area will have a range of circumstances and preferences, and they should be offered a range of choices. As such, it is recommended that priority is given to smaller homes but that this is done to a degree that aligns with the wider objectives of the community and does not limit choice or threaten viability. The evidence in this section represents a starting point for further thought and consultation.

Conclusions- Type and Size

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

Current dwelling stock

174. In both 2011 and 2021 the majority of households in Wimblington & Stonea lived in detached dwellings, with the proportion decreasing very slightly in this time. The proportion of semi-detached dwellings remained the same in both years, with a slight decrease in the proportion of terraced dwellings. VOA data shows in 2021 approximately 38.3% of dwellings were bungalows, well above the proportion of bungalows in Fenland (25.2%), and England (9.2%). The proportion of semi-detached and terraced dwellings in the NA was below district and national levels in 2021, with the proportion of flats considerably lower than England especially.
175. Turning to dwellings size, the greatest proportion of dwellings in 2011 and 2021 were 3-bedroom, with the prevalence decreasing slightly between 2011 and 2021. In 2011 this was followed by 2-bedroom dwellings but in 2021 this was followed by 4+ bedroom dwellings, showing growth in the proportion of larger dwellings over the last decade. The proportion of 1-bedroom dwellings increased slightly but remained low, at 4.8% of dwellings. The NA had a smaller proportion of 1-bedroom and 2-bedroom dwellings than Fenland and England and a greater proportion of larger (4+ bedroom) dwellings than the comparator areas.

Demographics

176. In 2011 the greatest proportion of the population in NA was aged 45-64, at 28.8% of the population. This age category grew slightly between 2011 and 2020, with the greatest proportion of the population still falling into this category in 2020. There were notable increases in the older population between 2011 and 2020, with the proportion of people aged 65-84 increasing by 16.9%, whilst the proportion aged 85+ increased by 22.4%. There were decreases in the proportion of the population in the younger age groups.
177. Looking at household composition, Wimblington & Stonea had a smaller proportion of single person households in 2021 than both Fenland and England. Despite this, the proportion of single person households aged 66+ in the NA was slightly above national levels, indicating an older skew to Wimblington & Stonea. When looking at family households, the greatest proportion in Wimblington & Stonea had no children, at 23.2% of total households, above both the levels for Fenland and England.

178. In 2011 under-occupancy was relatively common in the NA, with 86.1% of households living in a home with at least one extra bedroom compared to the household size. This was most common in two household types: families aged 65+, and families aged under 65 with no children. This indicates that the largest dwellings in the NA may not be occupied by households with the most family members, but by households with the most wealth or older households that have been unable or unwilling to downsize into smaller dwellings. In 2021 83.2% of households lived in a dwelling with at least one extra bedroom, a smaller proportion than in 2011. However, in 2021 a greater proportion under-occupied by at least 2-bedrooms. Between 2011 and 2021 there was a clear increase in the proportion of households living in a dwelling with a suitable number of bedrooms, potentially due to the 2021 Census being conducted during the Covid-19 pandemic, with it not uncommon for single person households to 'bubble' with larger households.
179. Population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over expected to increase by 70%. This would increase the proportion of households in this age category from 36.2% in 2011 to 46.9% in 2040.

Future size mix

180. AECOM modelling suggests that by 2040 there should be a greater proportion of smaller 1- and 2-bedroom dwellings and a smaller proportion of mid-sized and larger dwellings in Wimblington & Stonea. In order to reach the indicative mix by the end of the plan period it is suggested that the greatest proportion of dwellings are delivered as 2-bedroom dwellings, at 53.5% of development, with the development of 1-bedroom and 3-bedroom dwellings also encouraged.
181. Generally, it would be unwise for any new housing that does come forward to be delivered in an unbalanced way. Those wishing to move within or relocate to the area will have a range of circumstances and preferences, and they should be offered a range of choices. As such, it is recommended that priority is given to smaller homes but that this is done to a degree that aligns with the wider objectives of the community and does not limit choice or threaten viability. The evidence in this section represents a starting point for further thought and consultation.

6. RQ 3: Specialist housing for older people

RQ 3: What provision should be made for specialist housing for older people over the Neighbourhood Plan period?

Introduction

182. This chapter considers in detail the specialist housing needs of older people in Wimblington & Stonea. The level of care associated with specialist housing products can vary widely, and is broadly categorised, in descending order from highest to lowest care level, as follows:

- Specialist schemes that have 24-hour onsite care and support, typically including onsite catering (e.g. extra care, flexicare, and enhanced care);
- Specialist housing that is designed with the relevant group in mind. This may be suitable for receiving care or support, but this is not typically provided onsite or at all times of day (e.g. sheltered housing); and
- Mainstream housing that is adapted or capable of adaptation so that the inhabitant can live independently and care or support can be provided in the home.

183. People experience ageing differently. Much depends on their health, lifestyle and relationship with work. Some people live healthy and active lives into advanced old age while others may need support and care much earlier in their lives. Some will be interested in moving to a suitable home closer to services while for others ageing independently in place will be key to their wellbeing.

184. 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.

185. The specialist housing needs of older people (75+) are assessed below using two methods. The first is a tenure-led projection, based on rates of mobility limitation among this age group and the tenure of housing they currently occupy. The second, included for the purposes of comparison, is based on the Housing Learning and Improvement Network (HLIN) Strategic Housing for Older People (SHOP) tool,²⁰ which is based on best practice nationally and sets a recommended level of provision per 1,000 head of population.

186. 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 a baseline

²⁰ Available at <https://www.housinglin.org.uk/Topics/browse/HousingExtraCare/ExtraCareStrategy/SHOP/SHOPv2/>

as opposed to the projected new households which form the baseline for estimating housing need overall.²¹

187. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).²² Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are not within the scope of this research. Unfortunately, however, the dividing line 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.

Current supply of specialist housing for older people

188. When determining a final target for the need for specialist dwellings, it is necessary first to take account of current supply. Information on the current stock is collated manually using the search function on the Elderly Accommodation Counsel's Website: <http://www.housingcare.org>.
189. Table 6-1 counts a total of 22 units of specialist accommodation in the NA at present, all of which are available for social rent for those in financial need. It is worth noting that the Steering Group believe that there are fewer of these dwellings remaining at present.

Table 6-1: Existing specialist housing for Older People in Wimblington & Stonea

	Name	Description	Dwellings	Tenure	Type
1	North Witchford Lodge	Variety of 1-bedroom and 2-bedroom flats and bungalows.	22	Rent (social landlord)	Retirement housing

Source: <http://www.housingcare.org>

Tenure-led projections

190. Turning to determining future need for specialist housing, the first step is to review data on the tenure of households aged 55-75 across Fenland, as this is the most recent and smallest geography for which tenure by age bracket data is available.
191. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Plan period to 2040. 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.

²¹ See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

²² For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

192. According to Table 6-2, the vast majority of households aged 55-75 in Fenland owned their own home in 2011, at 80.6% of households. The remaining 19.4% of households rented their home. The greatest proportion of rented households were socially renting, at 10.4% of all households. It may be surmised that the existing stock of specialist older persons housing in the NA does not cater enough for the owner occupied sector. However, this is before taking into consideration mobility limitations specific to the NA and the fact that home adaptations may be more suitable for households that own their own home than those living in the social rented or private rented sector.

Table 6-2: Tenure of households aged 55-75 in Fenland, 2011

All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
80.6%	57.8%	22.8%	19.4%	10.4%	7.7%	1.3%

Source: Census 2011

193. The next step is to project how the overall number of older people in Wimblington & Stonea is likely to change in future, by extrapolating from the ONS Sub-National Population Projections for Fenland at the end of the Plan period. The figure must be extrapolated from the Local Authority level data because such projections are not available at neighbourhood level. The results are set out in Table 6-3. It shows that the proportion of the population aged 75+ in Wimblington & Stonea and Fenland are in line with each other in both 2011 and 2040. The proportion of those in this age category is expected to increase from 9.7% to 15.3% in the NA in this time. This is an increase of 201 individuals.

Table 6-3: Modelled projection of older population in Wimblington & Stonea by end of Plan period

Age group	2011		2040	
	Wimblington & Stonea	Fenland	Wimblington & Stonea	Fenland
All ages	2,211	95,262	2,725	117,392
75+	215	9,224	416	17,854
%	9.7%	9.7%	15.3%	15.2%

Source: ONS SNPP 2020, AECOM Calculations

194. A key assumption for the next stages of the calculation 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).

195. The people whose needs are the focus of the subsequent analysis are therefore the additional 201 individuals expected to join the 75+ age group by the end of

the Plan period. This figure should also be converted into households with reference to the average number of people per household with a life stage of 75+ in Fenland in 2011 (the smallest and most recent dataset to capture households). In 2011 there were 9,224 individuals aged 75+ and 6,664 households headed by a person in that age group. The average household size is therefore 1.38, and the projected growth of 201 people in Wimblington & Stonea can be estimated to be formed into around 145 households.

196. The next step is to multiply this figure by the percentages of 55-75 year olds occupying each tenure (shown in the table above). This is set out in Table 6-4. This provides a breakdown of which tenures those households are likely to need.

Table 6-4: Projected tenure of households aged 75+ in Wimblington & Stonea to the end of the Plan period

Owned	Owned outright	Owned (mortgage) or shared ownership	All rented	Social rented	Private rented	Living rent free
117	84	33	28	15	11	2

Source: Census 2011, ONS SNPP 2020, AECOM Calculations

197. Next, rates of disability by tenure are considered. The tendency for people in rented housing to have higher disability levels is well established. It arises partly because people with more limiting disabilities tend to have lower incomes. It also reflects the fact that as people develop support and care needs they may find that the only suitable and affordable option to them is available in the social rented sector. Table 6-5 presents this data for Wimblington & Stonea from the 2011 Census. Note that the closest proxy for the 75+ age group in the Census is the 65+ age group.

Table 6-5: Tenure and mobility limitations of those aged 65+ in Wimblington & Stonea, 2011

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories	120	22.7%	160	30.2%	249	47.1%
<i>Owned Total</i>	96	20.9%	137	29.8%	226	49.2%
Owned outright	85	20.8%	125	30.6%	198	48.5%
Owned (mortgage) or shared ownership	11	21.6%	12	23.5%	28	54.9%
<i>Rented Total</i>	24	34.3%	23	32.9%	23	32.9%
Social rented	13	30.2%	15	34.9%	15	34.9%
Private rented or living rent free	11	40.7%	8	29.6%	8	29.6%

Source: DC3408EW Health status

198. It is now possible to multiply the projected number of 75+ households occupying each tenure by the rates of mobility limitation for that tenure to arrive at the final tenure-led estimate for specialist housing needs. The number of households falling into potential need for specialist accommodation over the Plan period is 145.
199. These findings are set out in the table, based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.

Table 6-6: AECOM estimate of specialist housing need in Wimblington & Stonea by the end of the Plan period

Type	Affordable	Market	Total (rounded)
Housing with care (e.g. extra care)	Multiply the number of people across all rented tenures (not just social rent as those aged 65+ who need to rent are overwhelmingly likely to need Affordable Housing) by the percent of occupiers in that tenure who have day to day activity limitations limited a lot	Multiply the number of people across all owner-occupied housing by the percent of occupiers in that tenure who have day to day activity limitations limited a lot	34
	10	24	
Adaptations, sheltered, or retirement living	Multiply the number of people across all rented housing by the percent of occupiers in that tenure who have day to day activity limitations limited a little	Multiply the number of people across all owned housing by the percent of occupiers in that tenure who have day to day activity limitations limited a little	44
	9	35	
Total	19	59	78

Source: Census 2011, AECOM Calculations

Housing LIN-recommended provision

200. 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. Table 6-7 reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. The table serves as a guide to the numbers of specialist dwellings for older people that should be provided given the increase in their numbers over the Plan period, and how these should be split into the different tenures.
201. It is worth highlighting that the HLIN model suggests that the level of unmet demand for specialist housing for older people of all kinds is approximately 251 units per 1,000 of the population aged 75+.

Table 6-7: Recommended provision of specialist housing for older people from the 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

202. As Table 6-3 shows, Wimblington & Stonea is forecast to see an increase of 201 individuals aged 75+ by the end of the Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = $60 \times 0.201 = 12$
- Leasehold sheltered housing = $120 \times 0.201 = 24$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = $20 \times 0.201 = 4$
- Extra care housing for rent = $15 \times 0.201 = 3$
- Extra care housing for sale = $30 \times 0.201 = 6$
- Housing based provision for dementia = $6 \times 0.201 = 1$

203. This produces an overall total of 50 specialist dwellings which might be required by the end of the plan period.

204. Table 6-8 sets out the HLIN recommendations in the same format as Table 6-6. It is important to stress that the SHOP toolkit embeds assumptions that uplift the provision of specialist accommodation compared to current rates.

Table 6-8: HLIN estimate of specialist housing need in Wimblington & Stonea by the end of the Plan period

Type	Affordable	Market	Total
Housing with care (e.g. extra care)	Includes: enhanced sheltered housing for rent + extra care housing for rent + housing based provision for dementia	Includes: enhanced sheltered housing for sale + extra care housing for sale	14
	6	8	
Sheltered housing	Conventional sheltered housing for rent	Leasehold sheltered housing	36
	12	24	
Total	18	32	50

Source: Housing LIN, AECOM calculations

SHMA findings

205. The 2021 Housing Needs of Specific Groups study found that the greatest proportion of need for specialist housing for older people was identified in Fenland (21%), with the smallest proportion in Cambridge City (6%).
206. Whilst this Housing Needs Assessment does not assess the potential need for residential care bed-spaces (care homes) at a local level, the Housing Needs of Specific Groups assesses the need across the local authority as a whole. It identifies that between 2020 and 2040, Fenland has an estimated shortfall of 1,200 care bed spaces. If this was pro-rated to the NA, it suggests a shortfall of 27.6 care beds between 2020 and 2040, or 1.4 per annum. The NA does not currently have a care home but there is provision in nearby settlements of Doddington (2 miles), Chatteris (6 miles), and March (3 miles).

Conclusions- Specialist Housing for Older People

207. There are currently up to 22 units of specialist accommodation for older persons in the NA, all available for social rent.
208. It is expected that during the plan period, 201 individuals will join the 75+ age group in Wimblington & Stonea. They are estimated to be formed into around 145 households. It is projected that by the end of the plan period there will be 416 individuals in the 75+ age category in Wimblington & Stonea.
209. 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.

210. These two methods of estimating the future need in Wimblington & Stonea produce a range of 50 to 78 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
211. It is important to take into consideration the breakdown in levels of care and tenure within the need for specialist housing for older persons. When considering the AECOM calculations outlined in Table 6-6, the majority of the need, at 78.6%, is identified for specialist market housing. Slightly more need is identified for sheltered housing, at 56.4% compared to 43.6% extra-care. The greatest sub-category of need was identified for market sheltered housing at 44.9% of the total need. However, this need is for individuals with less severe limitations and at least some of this need could be met through adaptations or through ensuring that all new housing is adaptable and accessible for people with lower support needs. Note that Neighbourhood Plans can't set the proportion that should be affordable – that usually has to be in line with Local Plan policy for all housing.
212. Given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another avenue open to the Neighbourhood Planning groups is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with the LPA. The local level evidence supplied in this report could be used to influence district level policies. Groups may also be able to encourage the adaptation of existing properties through grant schemes and other means (though it is acknowledged that Neighbourhood Plans may have limited influence over changes to the existing stock).
213. Emerging Local Plan policy LP12 (Meeting Housing Needs) provides explicit encouragement for development to accommodate specific groups such as older people. It outlines that at least 25% of new dwellings on any site should meet building regulation M4(2), the national standards for accessibility and adaptability. It also specified that on any scheme delivering 10 or more affordable rented dwellings, at least 10% of the affordable rented dwellings should meet building regulation M4(3), for wheelchair users. It is worth noting that Government is considering mandating M4(2) on newly erected dwellings²³, although changes to Building Regulations have not yet been made. The evidence gathered here would appear to justify the Steering Group approaching the LPA to discuss setting further requirements on accessibility and adaptability at a district level.
214. While it is important to maximise the accessibility of all new housing, it is particularly important for specialist housing for older people to be provided in sustainable, accessible locations, for a number of reasons, as follows:

²³ 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)

- so that residents, who often lack cars of their own, are able to access local services and facilities, such as shops and doctor's surgeries, on foot;
- so that any staff working there have the choice to access their workplace by more sustainable transport modes; and
- so that family members and other visitors have the choice to access relatives and friends living in specialist accommodation by more sustainable transport modes.

215. 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).

216. It is considered that Wimblington & Stonea is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, there is potential for such accommodation to be provided within the Neighbourhood Area (while noting there is no specific requirement or obligation to do so if there is potential to meet need arising from Wimblington & Stonea in other suitable locations near to but outside the Plan area boundaries). Where it is considered for any reason desirable to meet some of the specialist need outside the Neighbourhood Area boundaries, there will be a degree of overlap between the number of specialist dwellings to be provided and the overall dwellings target for the Neighbourhood Area itself.

217. Wherever specialist housing is to be accommodated, partnership working with specialist developers is recommended, so as to introduce a greater degree of choice into the housing options for older people who wish to move in later life.

7. Next Steps

Recommendations for next steps

218. This Neighbourhood Plan housing needs assessment aims to provide Wimblington & Stonea 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 Fenland 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 Fenland 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 Fenland District Council.
219. 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.
220. Bearing this in mind, it is recommended that the Neighbourhood Plan steering group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Fenland District Council or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
221. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

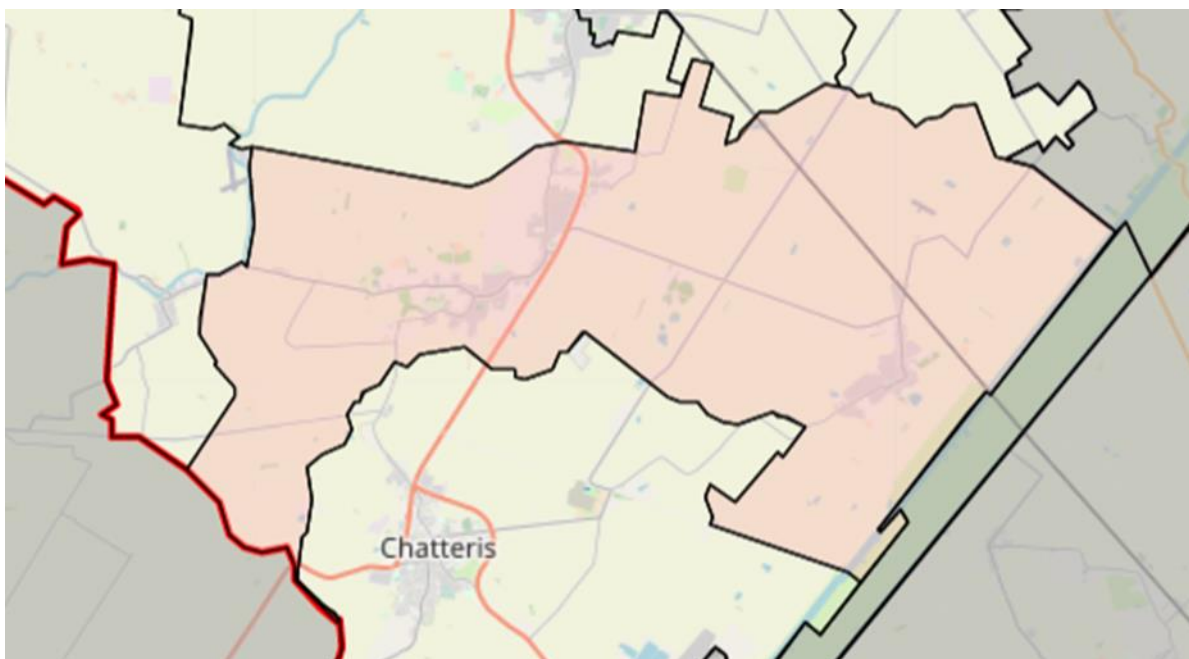
Appendix A : Calculation of Affordability Thresholds

A.1 Assessment geography

222. As noted in the Tenure and Affordability chapter above, affordability thresholds can only be calculated on the basis of data on incomes across the Neighbourhood Area. Such data is available at MSOA level but not at the level of Neighbourhood Areas.

223. As such, when calculating affordability thresholds, an MSOA needs to be selected that is a best-fit proxy for the Neighbourhood Area. In the case of Wimblington & Stonea, it is considered that MSOA E02003751 is the closest realistic proxy for the Neighbourhood Area boundary when looking at income data, and as such, this is the assessment geography that has been selected. A map of the MSOA appears in Figure A-1.

Figure A-1: MSOA E02003751 used as a best-fit geographical proxy for the Neighbourhood Area



Source: ONS

A.2 Market housing

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

225. To determine affordability in market housing, this assessment considers two primary indicators: income thresholds, which denote the maximum share of a family's income that should be spent on accommodation costs, and purchase thresholds, which denote the standard household income required to access mortgage products.

i) Market sales

226. The starting point for calculating the affordability of a dwelling for sale (i.e. the purchase threshold) from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5.
227. 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 Wimblington & Stonea, 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.
228. The calculation for the purchase threshold for market housing is as follows:
- Value of a median NA house price (2021) = £297,000;
 - Purchase deposit at 10% of value = £29,700;
 - Value of dwelling for mortgage purposes = £267,300;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £76,371.
229. 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 2021 was £225,000, and the purchase threshold is therefore £57,857.
230. 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 recorded 16 sales of new build properties in the NA in 2021, giving an estimated NA new build house price of £242,500 and purchase threshold of £62,357.
231. 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 Fenland in 2021. The median cost of new build dwellings in Fenland was £237,000, with a purchase threshold of £60,943. This is slightly below the cost of new build housing in Wimblington & Stonea.

ii) Private Rented Sector (PRS)

232. Income thresholds are used to calculate the affordability of rented and affordable housing tenures. It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income.

233. 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.
234. The property website 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 wider area, containing the settlements of Wimblington, Doddington, Manea, Benwick, and Chatteris. March was excluded from this area as a significantly larger settlement that may have skewed the rental price data. The area used is a reasonable proxy for the NA. 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.
235. According to Rightmove.co.uk, there were 19 properties for rent at the time of search in October 2022, with an average monthly rent of £807. There were 9 two-bed properties listed, with an average price of £747 per calendar month.
236. The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:
- Annual rent = £747 x 12 = £8,967;
 - Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £29,889.
237. The calculation is repeated for the overall average to give an income threshold of £32,263.

A.3 Affordable Housing

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

i) Social rent

239. 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.
240. To determine social rent levels, data and statistical return from Homes England is used. This data is only available at the LPA level so must act as a proxy for

Wimblington & Stonea. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for Fenland in the Table A-1.

241. 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 A-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£80.54	£89.78	£97.66	£107.63	£90.62
Annual average	£4,188	£4,669	£5,078	£5,597	£4,712
Income needed	£13,946	£15,546	£16,911	£18,637	£15,692

Source: Homes England, AECOM Calculations

ii) Affordable rent

242. Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000).
243. Even an 80% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
244. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Fenland. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
245. Comparing this result with the average 2-bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 60% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table A-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£84.93	£103.83	£119.32	£140.94	£107.85
Annual average	£4,416	£5,399	£6,205	£7,329	£5,608
Income needed	£14,706	£17,979	£20,661	£24,405	£18,675

Source: Homes England, AECOM Calculations

iii) Affordable home ownership

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

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

First Homes

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

249. The starting point for these calculations is therefore the estimated cost of new build housing in the NA noted above of £242,500.

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

- Value of a new home (NA new build) = £242,500;
- Discounted by 30% = £169,750;
- Purchase deposit at 10% of value = £16,975;
- Value of dwelling for mortgage purposes = £152,775;
- Divided by loan to income ratio of 3.5 = purchase threshold of £43,650.

251. The income thresholds analysis in the Tenure and Affordability chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £37,414 and £31,179 respectively.

252. All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible. All of the discounted prices are also below the cap of £250,000. .
253. 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. m²⁴) would be around £122,500. This cost excludes any land value or developer profit. This may be an issue in Wimblington & Stonea with First Homes at a 50% discount.

Shared ownership

254. Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
255. 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.
256. 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).
257. The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £242,500 is £60,625;
 - A 10% deposit of £6,063 is deducted, leaving a mortgage value of £54,563;
 - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £15,589;
 - Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £181,875;

²⁴ It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

- The estimated annual rent at 2.5% of the unsold value is £4,547;
- This requires an income of £15,156 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £30,746 (£15,589 plus £15,156).

258. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £24,423 and £41,283 respectively.

259. All of the income thresholds are below the £80,000 cap for eligible households.

Rent to Buy

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

Help to Buy (Equity Loan)

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

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

Appendix B : Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

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

Affordable Housing (NPPF Definition)

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

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

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

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

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

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods²⁵.

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 Standard²⁶

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

²⁵ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

²⁶ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

Co-living

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

Community Led Housing/Community Land Trusts

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

Community Right to Build Order²⁷

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

Concealed Families (Census definition)²⁸

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

Equity Loans/Shared Equity

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

²⁷ See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

²⁸ See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

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

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

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

Housing Needs

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

Housing Needs Assessment

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

Housing Products

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

Housing Size (Census Definition)

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

Housing Type (Census Definition)

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

Housing Tenure (Census Definition)

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

Income Threshold

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

Intercensal Period

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

Intermediate Housing

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

Life Stage modelling

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

Life-time Homes

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

Life-time Neighbourhoods

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

Local Development Order

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

Local Enterprise Partnership

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

Local housing need (NPPF definition)

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

Local Planning Authority

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

Local Plan

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

Lower Quartile

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

Lower Quartile Affordability Ratio

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

Market Housing

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

Mean (Average)

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

Median

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

Median Affordability Ratio

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

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years²⁹, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

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

Neighbourhood plan

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

Older People

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

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

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

Overcrowding

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

²⁹ See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

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

Retirement Living or Sheltered Housing

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

Residential Care Homes and Nursing Homes

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

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

Rightsizing

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

Rural Exception Sites

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

Shared Ownership

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

Sheltered Housing³⁰

Sheltered housing (also known as retirement housing) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. There are many different types of scheme, both to rent and to buy. They usually contain between 15 and 40 properties, and range in size from studio flats (or 'bedsits') through to 2 and 3 bedroomed. Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents need. Managed schemes will also

³⁰ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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

Strategic Housing Land Availability Assessment

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

Strategic Housing Market Assessment (NPPF Definition)

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

Specialist Housing for Older People

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.³¹

³¹ See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

