Uttoxeter

Housing Needs Assessment (HNA)

September 2024

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Quality information

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Revision History

Revision	Date	Authorized	Position
1. First Draft	June 2024	Kerry Parr	Associate Director
2. Internal Review	July 2024	Paul Avery	Principal Housing Consultant
3. Group Review	August 2024	Tina Jeffery	Town Clerk
4. Locality Review	August 2024	Samantha Banks	Neighbourhood Planning Programme Manager
5. Final Report	September 2024	Paul Avery	Principal Housing Consultant

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List of acronyms used in the text:

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

Executive Summary

Uttoxeter is a Neighbourhood Area (NA) located in the Borough of East Staffordshire. The NA boundary covers the areas administered by Uttoxeter Town Council.

The 2021 Census recorded 14,021 individuals in Uttoxeter, indicating an increase of 932 people since the 2011 Census.

There has been some development in Uttoxeter in recent years, with the 2021 Census suggesting 632 new dwellings were built since 2011. The current total is 6,285 dwellings based on the 2021 Census, although it is likely further additional homes have been delivered since 2021.

This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with Uttoxeter Town Council at the outset of the research.

Data from the 2021 Census is continuing to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level is not yet available, as well as some data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections where necessary to build up evidence at the neighbourhood level.

Conclusions- Tenure and Affordability

Current tenure profile

Home ownership is the dominant tenure in Uttoxeter, representing a slightly higher share of the total (71%) than the wider Borough (67%) and national average (61%). Besides home ownership there is a relatively large shared ownership sector – at 1.4% of all homes, compared to 0.7% for East Staffordshire and 1.0% across England – and a modest private rented sector (15% of homes – below wider averages). The latter has grown markedly over the past decade.

In Uttoxeter 13% of homes are socially rented, in line with East Staffordshire but lower than England (21%). This tenure category has seen negligible growth over the past decade, with new development balanced against the likely loss of some properties through the Right to Buy scheme.

Housing costs

Home values in the NA have followed a general upward trajectory despite some year-on-year fluctuations. The current median house price is £215,000, the current mean is £255,207, and the current lower quartile (the middle value of the cheapest 50% of properties sold) is £169,500.

These current average prices reflect significant price appreciation over the past ten years. All measures have grown by more than 40% since 2014. Median and lower quartile house prices in Uttoxeter appear to be slightly more expensive than those of East Staffordshire as a whole, though the Borough has a higher mean due to the presence of some very large and desirable properties raising the average.

AECOM has estimated the annual income required to afford various tenures of housing in Uttoxeter – each of which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA area was £43,900 in 2020 and the lower quartile household income for East Staffordshire was £20,836 in 2023.

It was found that local households on average incomes are able to access entry-level homes but median average prices remain out of reach for those lacking additional savings for a deposit. The median house price would require an annual income 26% above the current average. Private renting is more affordable, but is generally only accessible to average and dual earning households.

Subsidised routes to home ownership like First Homes and Shared Ownership are intended to target people who can afford to rent but not to buy. On the basis of their incomes, there is unlikely to be a large group of households in Uttoxeter who may be able to afford to rent privately but cannot afford home ownership. However, there may be other barriers to home ownership for those currently living in the private rented sector such as access to a sufficient deposit, or the availability of properties that are suitably sized which they can afford. As such, there may be a role for affordable home ownership products to households with more limited deposits and/or households needing family sized accommodation.

The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. In Uttoxeter the minimum 30% discount appears affordable to households on average incomes. Given that these households can already afford lower quartile priced properties on the open market, First Homes which offer the same type of properties (eg flats and smaller houses) will not serve to extend home ownership in the NA. However, First Homes may provide a route to more affordable family sized accommodation for those currently priced out of the market.

Shared ownership appears to be more affordable than First Homes but is broadly accessible to the same groups (ie average income households and those with two lower quartile earners).

The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. In Uttoxeter, if this product was offered, it is likely to be accessible to those with incomes of £32,000-£42,000 (the income required to afford entry and average market rents). For some households, however, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership.

The affordable rented sector performs a vital function in Uttoxeter as the only option for a segment of those in the most acute need – primarily those with a single lower earner.

The need for Affordable Housing

This HNA estimates the need for 24 affordable rented homes per annum in Uttoxeter, equating to a total of 336 over the new Neighbourhood Plan period (assumed to be 2024-

2038). This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.

In addition, this HNA estimates potential demand for 38 affordable home ownership dwellings per annum in Uttoxeter, equating to a total of 532 over the Neighbourhood Plan period. The households eligible for such homes do not necessarily lack their own housing but would prefer to buy rather than rent. The calculations and assumptions for both estimates are detailed in Appendix D.

Affordable Housing policy

East Staffordshire's adopted policy on this subject (Strategic Policy 17) requires 25-33% of all new housing to be affordable, depending on whether the site in question is on brownfield or greenfield land. The Local Plan does not seek a specific tenure mix within Affordable Housing, leaving this as a matter to be informed by the latest evidence.

AECOM recommends that the tenure mix of Affordable Housing secured in future years gives priority to affordable rented provision (60%) over affordable home ownership options (40%). This is chiefly due to the large backlog of need for the former and the fact that Uttoxeter's annualised housing requirement is unlikely to allow the scale of Affordable Housing need and demand identified here to be met in full. Allowing for 40% affordable routes to ownership complies with national requirements (including for the new First Homes product).

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

Conclusions- Type and Size

The current housing mix

The current dwelling mix in Uttoxeter is dominated by detached and semi-detached housing, which together make up nearly three-quarters of the stock – a greater combined share than East Staffordshire. There are correspondingly smaller proportions of terraces and flats in Uttoxeter. Other than this more limited offering of smaller and more affordable options, which tend to be suitable for newly forming households, Uttoxeter's dwelling mix is not drastically different from that of wider East Staffordshire overall. Both the NA and Borough mixes are, however, more strongly weighted toward less dense types than the national average. Uttoxeter has a similar proportion of bungalows (8%) to the Borough and England (both 9%).

In terms of size, Uttoxeter has a similar housing mix to wider East Staffordshire. At both scales over 40% of homes have 3 bedrooms, there are slightly more 2 bedroom properties than those with 4+ bedrooms, and very few dwellings have only 1 bedroom (in line with the lack of flats noted above). Again, when compared to the national average, both the NA and Borough have higher shares of larger homes.

Population characteristics

The NA population, which, generally speaking, is slightly older than that of the Borough and England, has experienced clear if gradual ageing in the decade since 2011. The 65-84 and 85+ age groups have expanded at significantly faster rates than other age groups. This data indicates that the NA may have had limited success in attracting or retaining a replacement population of young families despite moderate levels of new development.

This evidence would appear to support the potential for any future development to specifically attract and retain these groups if that is the community's wish, alongside an imperative to accommodate the growing population of older people – who may be seeking to downsize or experiencing changing mobility and support needs.

Applying ONS household projections for East Staffordshire to the Uttoxeter population in 2011 suggests that population growth can be expected to be driven by the oldest households, with the 65+ age group expected to increase by 71% to become the largest cohort (at 38% of the total). Growth in younger age groups is expected to be much more modest.

The composition of Uttoxeter's households (in terms of the number of people, their age, and their relationships to one another) is broadly similar to East Staffordshire as a whole. Key points of departure include the NA's higher proportions of single person households and older couples, alongside its smaller share of 'other' households (where more than one family unit or unrelated individual shares a dwelling). The NA has higher proportions of families with dependent children than East Staffordshire and England, but also higher proportions of families with no children. The proportion of households with older children living at home (non-dependent children) is similar to wider averages, although this category appears to have risen over the past decade – possibly due in part to the timing of the Census during a national lockdown.

As of the 2021 Census, around 79% of households in the NA had at least one more bedroom than they would be expected to need, and 42% had at least two extra bedrooms. Under-occupancy was most common among two distinct groups: couples with no children and older households. While not uncommon across the country, this might suggest that Uttoxeter's larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to downsize to smaller properties.

Future population and size needs

It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that future housing delivery offers a range of dwelling sizes but focuses particularly on 2-3 bedroom homes. These size categories tend variously to appeal to young people, starter families and some downsizing older households, and are usually more affordable than larger homes.

The model recommends a fairly high proportion of 1 bedroom dwellings because they are underrepresented in the current stock compared to wider averages. They also tend to be the most affordable dwelling size. However, the present lack of 1 bedroom homes may be the case for good reasons, such as the existing patterns of housing density that reflect the character of the town. If smaller flats are not a preferred proposition locally, the Neighbourhood Plan might blend the suggested proportions of 1 and 2 bedroom homes into a combined 1-2 bedroom category, allowing for greater flexibility.

The model also suggests that few further properties with 4 or more bedrooms are needed, chiefly because they are fairly abundant at present. In theory, if sufficient smaller homes (and more accessible housing for older people – see subsequent chapter) are built, some of the households currently under-occupying larger homes may be able to downsize and thereby release larger homes for growing families. However, if a small proportion of 4+ bedroom homes is seen as overly restrictive or not able to serve the needs of people looking for larger new housing, this share could be increased by a moderate amount (for example, at the expense of the large share allocated to 1 bedroom homes noted above).

It is important to remember that other factors should be considered in determining the dwelling mix that is desirable 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.

Conclusions- Specialist Housing for Older People

The existing stock

According to the Elderly Accommodation Counsel search tool, there is a total of 184 units of specialist accommodation in the NA at present across 8 schemes, all of which are classified as retirement or age exclusive housing (as opposed to extra-care accommodation, of which there is none). Around one third of these units (62) are offered for leasehold purchase. The remaining two-thirds are offered for rent from a social landlord.

In addition there are 139 care home bedspaces (at least 60 of which accept local authority rates in addition to private funding) across 5 schemes. An additional scheme with 59 bedspaces is targeted at people with mental and physical disabilities of all ages.

Characteristics of the current older population

There are currently around 1,270 individuals aged 75 or over in Uttoxeter, representing around 9% of the population. This suggests that current provision of specialist accommodation (not including care home bedspaces) is in the region of 144 units per 1,000 of the 75+ population (a common measure of specialist housing supply). It is relevant to note that the national average for England is 136 units per 1,000 of the 75+ population, so provision in the NA is slightly above average.

A clear majority (81%) of East Staffordshire households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2038) are owner occupiers, and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent will need to rely on subsidised rented housing because they are unlikely to have the funds to buy. Rates of disability in Uttoxeter are also higher among social tenants than owner-occupiers.

Projected demographic change and need for specialist housing

The 75+ population of the NA is projected to increase to 2,012 people over the Plan period, to become nearly 14% of the population in 2038.

The growth in the existing older population, which, rather than the total, is the focus of the estimates of need here, should be converted into households because some older people will be cohabiting in old age. The projected household growth to 2038 among those aged 75+ in Uttoxeter is 541.

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.

These two Uttoxeter specific estimates suggest a range of 186 to 280 specialist accommodation units might be required during the Plan period. These estimates are also broken down by tenure and level of support required. Broadly, 60-80% of the need is for accommodation offered for market purchase. This chimes with the higher propensity of older households to be homeowners. Around 50-75% of the need is found to be for sheltered housing with limited support rather than additional care arrangements.

Within the specialist housing need identified here it may be prudent to prioritise market accommodation (usually leasehold purchase) due to its high representation in the relevant estimates and the fact that it constitutes only a third of the current stock. It appears that there is also a large potential gap in the Uttoxeter market for extra-care accommodation, given the need identified here and the context of its complete absence in the existing stock. There is a robust stock of care homes, which shares a target market with extra-care accommodation to some extent. However, care homes do not offer independent living in old age, so despite the availability of bedspaces, demand is likely to remain for extra-care specialist accommodation.

The potential (total rather than additional) need for care and nursing home beds in Uttoxeter to 2038 can be roughly estimated at 81 bedspaces. Turnover in the current stock of 139 units may be able to satisfy a share of this future need, although the existing care homes are likely to be servicing the needs of a wider area than Uttoxeter alone.

These estimates are fairly large relative to the scale of recent and expected future development. It may not therefore be necessary or advantageous considered to prioritise the potential demand from older people to the exclusion of other groups, such as those in need of Affordable Housing, young families, and others important to maintaining a balanced and vibrant community.

Accessibility and adaptability

Depending on whether there is likely to be a large volume of additional specialist supply during the Plan period, an alternative or additional avenue to the provision of additional specialist homes is to discuss the standards of accessibility and adaptability required of new development with East Staffordshire District Council. There is a particularly high degree of overlap between the groups served by sheltered specialist housing and adapted mainstream housing, so the unmet need for such homes identified here can be reduced through this avenue.

The current adopted Local Plan provides explicit encouragement for development to accommodate specific groups and seeks all new homes with ground level living space to meet Category M4(2) accessibility standards. The Local Plan does not set an equivalent target for M4(3) wheelchair user standards. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing, so discussions with ESDC are advised if action on this point is a key priority.

1. Context

1.1. Local context

1.1.1. Uttoxeter is a Neighbourhood Area (NA) located in the borough of East Staffordshire in the West Midlands of England. The NA boundary conforms to the Uttoxeter Town Parish boundary, which covers a larger area than the built up area of the town, and was designated in 2012.

1.1.2. The Uttoxeter Neighbourhood Plan (2012-2031) was made (formally adopted) in 2017. The new Neighbourhood Plan is envisaged to start in 2024 and extend to 2038, therefore covering a period of 14 years. The evidence supplied in this report will look forward to the Plan end date of 2038, but where possible will also provide annualised figures which can be extrapolated to a different term if the Neighbourhood Plan period changes.

1.1.3. Uttoxeter sits broadly equidistant between the cities of Stoke on Trent to the north west and Derby directly east (both around 16 miles, 26km from the town) with the A50 running to the north of Uttoxeter and providing connection to both cities. The towns of Stafford and Burton on Trent are closer (around 10 miles, 16km from Uttoxeter). The A518 connects to the A50 north east of Uttoxeter town with the A518 providing a link to Stafford and onward connection to the M6.

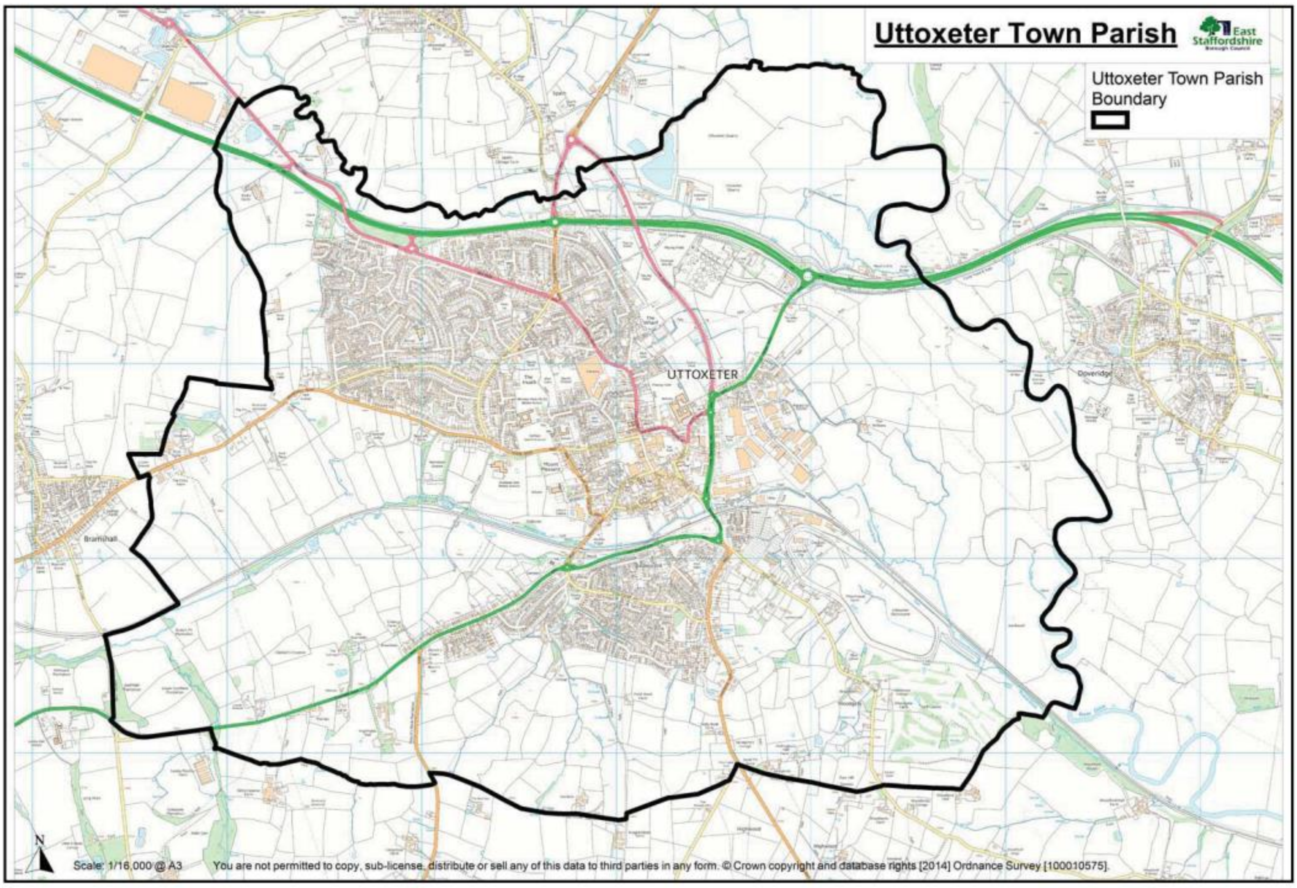
1.1.4. Uttoxeter railway station is situated to the south east of the town and provides direct services to and from Derby and Nottingham to the east and to Stoke on Trent and Crewe to the north west.

1.1.5. Uttoxeter town has a range of services and amenities including schools, medical practices, shops, restaurants, hotels and a leisure centre which serve the surrounding rural areas within the parish as well as the town itself. Uttoxeter racecourse is a key visitor destination within the town. The edge of the Peak District National Park is also just 10 miles to the north of Uttoxeter.

1.2. The NA boundary and key statistics

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

Figure 1-1: Map of the Uttoxeter Neighbourhood Area



Source: Uttoxeter Neighbourhood Plan (2012-2031)[1]

1.2.2. In 2021 Census recorded:

- a population of 14,021 individuals in Uttoxeter
- 6,002 households, with an average household size of 2.3.
- 6,285 dwellings.

1.2.3. In 2011, the Census recorded a total of 13,089 residents and 5,477 households indicating an increase of 932 people and 525 households over the 10 year period. Household size fell slightly over the period (from 2.38 to 2.33).

1.2.4. There were 5,653 dwellings recorded in the Census 2011 which suggests growth in the dwelling stock of 632 dwellings over the 10 year period.

1.3. The housing market area context

1.3.1. Whilst this Housing Needs Assessment (HNA) focuses on Uttoxeter NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.

[1] Available at: http://eaststaffsbc.gov.uk/uttoxeter-neighbourhood-plan

1.3.2. In the case of Uttoxeter, the NA sits at the meeting point of two housing market areas, one oriented toward Derby (which is geographically nearer), and another oriented toward Birmingham (with which East Staffordshire has stronger economic links). The East Staffordshire Strategic Housing Market Assessment (SHMA) emphasises that the Borough is affected by both markets but does not belong to either one.[2] It also notes that the closest local housing market relationship crossing the Borough's borders is that between the towns of Burton Upon Trent (in East Staffordshire) and Swadlincote (in South Derbyshire).

1.3.3. The SHMA analysis suggests that when households who live in East Staffordshire move home, they are likely to remain within the Borough or move within a range of linked geographies including South Derbyshire, Lichfield, Derbyshire Dales, Staffordshire Moorlands, Derby and Birmingham.

1.3.4. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Uttoxeter, are closely linked to other areas. In the case of Uttoxeter, changes in need or demand in settlements nearby may impact on the neighbourhood. The NA is, however, a relatively self-contained settlement that provides services to a wide rural hinterland. The main settlements where development patterns may influence Uttoxeter are Burton Upon Trent to the south east and Stafford to the west.

1.3.5. In summary, Uttoxeter functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (East Staffordshire), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

1.4. Planning policy context

1.4.1. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.[3] In the case of East Staffordshire, the relevant adopted Development Plan is the Local Plan (2012-2031), adopted in 2015.[4]

1.4.2. East Staffordshire Borough Council (ESBC) formally reviewed the Local Plan in October 2020 and decided to delay updating it by a further five years. The Local Plan was also reviewed in 2023 and found to be up to date for the purpose of decision making. There is no emerging updated or replacement Local Plan currently in production.

1.4.3. The adopted Local Plan is supported by minerals and waste plans and a number of adopted neighborhood plans. A Housing Choice Supplementary Planning Document

[2] Available at: http://eaststaffsbc.gov.uk/sites/default/files/docs/planning/planningpolicy/examination/c/C1SHMAApril2014.pdf
[3] 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
[4] Available at: http://eaststaffsbc.gov.uk/planning/planning-policy/local-plan-2012-2031

(SPD) was also adopted in 2019 and is in the process of being revised. The latest draft document was consulted on in 2022.[5] The SPD is intended to set out how existing Local Plan policies should be interpreted in the light of changing national policy, and the revised version covers the new topics of First Homes and Houses in Multiple Occupation (HMOs).

1.4.4. A detailed breakdown of the Local Plan policies relevant to housing need is provided in Appendix B. Here, it is worth summarising the most important points of the adopted Local Plan:

- The settlement hierarchy for East Staffordshire comprises (in order of descending suitability for development): main towns, strategic villages, local service villages, and small villages & other settlements. Uttoxeter is identified as a main town, along with Burton upon Trent.
- Provision is made for 11,648 new dwellings across East Staffordshire in the period 2012-2031. Uttoxeter is expected to accommodate 17.7% of new dwellings during the period.
- Land is allocated for 1,497 new homes in the NA. This is composed of two brownfield and two greenfield sites (the latter, for 750 and 400 dwellings, are considered sustainable urban extensions).
- Affordable Housing is expected to make up 25% of homes on previously developed land and 33% on greenfield sites in Uttoxeter. (Elsewhere in the Borough's rural areas this is raised to 40%). The tenure mix within Affordable Housing is to be determined with reference to the latest evidence.
- All new housing providing ground floor living accommodation is expected to meet M4(2) Building Regulations standards. 10% of new housing should address the needs of downsizing older people, and extra-care and retirement accommodation is encouraged but not mandated at specific thresholds.

1.5. Quantity of housing to provide

1.5.1. The NPPF 2023 (paragraphs 67 and 68) requires LPAs to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.

1.5.2. East Staffordshire has fulfilled that requirement by providing Uttoxeter with a figure of 1,497 dwellings to be accommodated within the NA by the end of the Local Plan period (by 2031). This figure equates to 79 dwellings per annum over the 19 year plan period. Two key strategic sites have been delivered (400 dwellings at Haxelwalls) or partially completed (750 dwellings at Uttoxeter West which are either completed or with consent).

1.5.3. There is currently no requirement beyond 2031 and this is likely to emerge from the East Staffordshire Local Plan review.

[5] Available at: http://eaststaffsbc.gov.uk/planning/planning-policy/planning-policy-consultations

2. Objectives and approach

2.1. Objectives

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

Affordability and Affordable Housing

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

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

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

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

Type and Size

2.1.5. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local people need.

2.1.6. The focus of this chapter is to identify relevant trends and potential gaps in the market that can be used to justify planning policies. It has three aims, each given its own sub-section:

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

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

Specialist Housing for Older People

2.1.8. It may be appropriate for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older persons.

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

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

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

2.2. Approach

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

- ONS population and household projections for future years;
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from Home.co.uk;
- Local Authority housing waiting list data; and
- The East Staffordshire Strategic Housing Market Assessment (SHMA), produced in October 2013 and updated in April 2014. Given the age of this document, its findings are now considered relatively dated and therefore drawn on to a lesser degree in this HNA.

2.2.2. Data from the 2021 Census continues to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including parishes, will not be available until later in 2024, 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.

3. Affordability and Affordable Housing

3.1. Introduction

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

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

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

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

3.2. Definitions

3.2.1. This section uses a range of technical terms which are useful to define at the outset:

- **Tenure** refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership).
- **Affordability** refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.
- The definition of **Affordable Housing** is set out in the NPPF 2023 (Annex 2) as 'Housing for sale or rent, for those whose needs are not met by the market…' We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the current NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
- A range of affordable home ownership opportunities are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring to own a home. As part of this, the Government has introduced a new

product called First Homes, although this is not yet reflected in Annex 2 of the NPPF.[6]

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

3.3. Current tenure profile

3.3.1. The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.

3.3.2. Table 3-1 presents data on tenure in Uttoxeter compared with East Staffordshire and England from the 2021 Census. The majority of Uttoxeter's households own their home (70.5%) which is higher than the rate in the district (66.8%) and England (61.3%) as a whole.

3.3.3. An additional 1.4% of households are shared owners, compared to 0.7% in East Staffordshire and 1% in England. The higher rate in the NA is likely to reflect relatively substantial recent development in Uttoxeter which has delivered a wider range of Affordable Housing.

3.3.4. The Social Rented sector accounts for 13.1% of households in Uttoxeter, similar to the proportion in East Staffordshire but lower than in England as a whole. The private rented sector is slightly larger at 15.1% of households but represents a lower share of households than both the district and England as a whole (around 20%).

Table 3-1: Tenure (households) in Uttoxeter, 2021

Tenure	Uttoxeter	East Staffordshire	England
Owned	70.5%	66.8%	61.3%
Shared ownership	1.4%	0.7%	1.0%
Social rented	13.1%	12.9%	17.1%
Private rented	15.1%	19.5%	20.6%

Sources: Census 2021, AECOM Calculations

3.3.5. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 3-2). Although the private rented sector is small compared to the district and England, it has grown substantially in the last 10 years (+43.5%). The number of home owners has increased over 10 years by 7%. Whilst the growth in the shared ownership sector appears large in percentage terms (35.5%) this relates to the addition of 22 homes since 2011.

3.3.6. There has been negligible growth in the number of Social Rented homes over 2011-2021. It is likely that some of these properties have been sold through Right to Buy

[6] 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.

over this period, meaning that new properties delivered through new developments have maintained the size of the stock rather than grown it.

Table 3-2: Tenure change (households) in Uttoxeter, 2011-2021

Tenure	2011	2021	% change
Owned	3,953	4,230	7.0%
Shared ownership	62	84	35.5%
Social rented	781	784	0.4%
Private rented	630	904	43.5%

Sources: Census 2021 and 2011, AECOM Calculations

3.4. Affordability

House prices

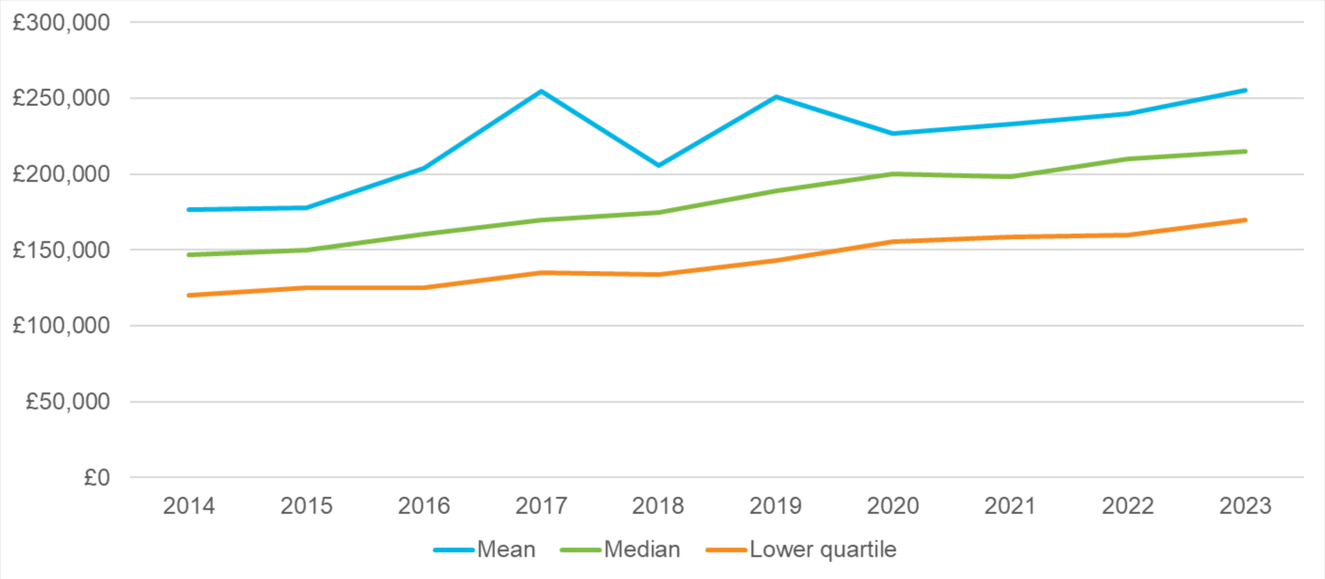
3.4.1. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.

3.4.2. Figure 3-1 looks at the average and lower quartile house prices in Uttoxeter based on sales price data published by the Land Registry. It shows that there has been a steady increase in prices over the last 10 years (2014-2023):

- The median price, which is the middle number when you sort the data from smallest to largest, is £215,000 in 2023 having increased from £147,000 in 2014 – by 46%.
- The mean average price was higher at £255,207 in 2023, an increase of 44.7% since 2014 (£176,342). The mean captures the average of all the house prices, both high and low, with the few outlying data points on the high end causing the mean to increase, making it higher than the median.
- The lower quartile price is the middle figure of the lowest 50% of prices and a good representation of entry-level housing. The LQ price in 2023 was £169,500, an increase of 41.3% since 2014 when the LQ price was £120,000.

3.4.3. Median prices in Uttoxeter (£215,000) appear slightly higher than in East Staffordshire as a whole (£205,000). Lower quartile prices are also higher in the NA (£169,500) compared to the district (£149,000). Mean average prices in the district are 12% higher than in Uttoxeter in 2023 which may reflect high priced sales of very large and desirable properties in the wider district which has boosted the mean average.

Figure 3-1: Average and Lower Quartile House prices in Uttoxeter, 2014-2023



Source: Land Registry PPD

3.4.4. Table 3-3 breaks down house prices by type, presenting the median within each type. It shows that detached houses experienced the highest rate of growth over the last 10 years (74.9%), followed by semi detached dwellings (56.1%), terraces (40.2%) and flats (11.9%).

3.4.5. It is relevant to note that this data should be approached with caution: the annual average by type is derived from a smaller sample size within each category that can mean that variation in the homes that happen to be sold in a given year (and their characteristics in terms of size, location and condition) can have a notable impact on the average.

Table 3-3: Median house prices by type in Uttoxeter, 2014-2023

Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Growth
Detached	£221,500	£226,500	£251,000	£259,975	£280,000	£300,000	£287,000	£292,495	£323,000	£387,500	74.9%
Semi-detached	£134,500	£145,000	£153,250	£156,500	£170,000	£179,750	£178,000	£182,000	£197,000	£210,000	56.1%
Terraced	£120,500	£125,000	£123,500	£132,500	£140,000	£142,000	£147,000	£157,000	£166,000	£169,000	40.2%
Flats	£105,000	£85,000	£84,475	£110,000	£124,375	£117,250	£115,995	£107,500	£105,100	£117,500	11.9%
All Types	£147,000	£150,000	£160,500	£170,000	£175,000	£189,248	£200,000	£198,500	£210,000	£215,000	46.3%

Source: Land Registry PPD

Income

3.4.6. 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.

3.4.7. 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 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

3.4.8. 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. East Staffordshire's gross individual lower quartile annual earnings were £20,836 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £41,672.

3.4.9. There is little difference between average household incomes and the sum of two lower quartile earners.

Affordability Thresholds

3.4.10. 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.

3.4.11. AECOM has determined thresholds for the income required in Uttoxeter to buy a home in the open market (average and entry-level prices), and the income required to afford private rent and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.

3.4.12. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.

3.4.13. Table 3-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

Table 3-4: Affordability thresholds in Uttoxeter (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £43,900	Affordable on LQ earnings (single earner)? £20,836	Affordable on LQ earnings (2 earners)? £41,672
Market Housing						
Median House Price	£193,500	-	£55,286	No	No	No
Estimated NA New Build Entry-Level House Price	£178,200		£50,914	No	No	No
LQ/Entry-level House Price	£152,550	-	£43,586	Yes	No	No
LA New Build Median House Price	£234,270	-	£66,934	No	No	No
Average Market Rent	-	£12,600	£42,000	Yes	No	No
Entry-level Market Rent	-	£9,840	£32,800	Yes	No	Yes
Affordable Home Ownership						
First Homes (-30%)	£124,740	-	£35,640	Yes	No	Yes
First Homes (-40%)	£106,920	-	£30,549	Yes	No	Yes
First Homes (-50%)	£89,100	-	£25,457	Yes	No	Yes
Shared Ownership (50%)	£89,100	£2,475	£33,707	Yes	No	Yes
Shared Ownership (25%)	£44,550	£3,713	£25,104	Yes	No	Yes
Shared Ownership (10%)	£17,820	£4,455	£19,941	Yes	Yes	Yes
Affordable Rented Housing						
Affordable Rent	-	£5,096	£16,970	Yes	Yes	Yes
Social Rent	-	£4,316	£14,372	Yes	Yes	Yes

Source: AECOM Calculations

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

Market housing for purchase and rent

3.4.15. Local households on average incomes are able to access entry-level (LQ priced) homes in Uttoxeter. Median average prices are likely to be out of reach for average income households unless they have access to a large deposit or equity within their existing home (if they are already home owners). The median house price would require an annual income 26% higher than the current average household income.

3.4.16. Private renting is generally affordable to average income households and to those with two lower quartile earners. Households made up of one lower quartile earner cannot afford average or entry level private rents in Uttoxeter. These households may be eligible for Housing Benefit to support private rental costs if they are unable to access Social/Affordable Rented housing.

Affordable home ownership

3.4.17. There is effectively no gap between the income required to buy a lower quartile priced property and the income required to rent an average priced private rented home in Uttoxeter. On the basis of their incomes, there is unlikely to be a large group of households in Uttoxeter who may be able to afford to rent privately but cannot afford home ownership. However, there may be other barriers to home ownership for those currently living in the private rented sector such as access to a sufficient deposit, or the availability of properties that are suitably sized which they can afford. Whilst average income households may be able to purchase a lower quartile priced property, many of these will be small flats and may be unsuitable for some households, particularly families. As such, there may be a role for affordable home ownership products to households with more limited deposits and/or households needing family sized accommodation.

3.4.18. 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.

3.4.19. This report has estimated the income required to afford First Homes in Uttoxeter based on entry level new build prices (lower quartile new build price of £198,000 in 2023) and tested the implications of 30%, 40% and 50% discount levels. New build entry level prices are not affordable to households on average incomes but discounts of 30% and above would allow these households to afford them (assuming they have a 10% deposit). A 30% discount is sufficient to extend affordability to average income households and those with two lower quartile earnings. Given that these households can already afford lower quartile priced properties on the open market, First Homes which offer the same type of properties (eg flats and smaller houses) will not serve to extend home ownership in the NA.

3.4.20. However, it is possible that new build semi detached homes (likely to be 3 bedroom), priced at £238,000 in 2023 would be affordable to households on average incomes under the First Homes discount of 30%. First Homes may provide a route to more affordable family sized accommodation for those currently priced out of the market.

3.4.21. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding higher discount levels on First Homes will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased. This could effectively sacrifice the provision of affordable rented housing to provide a more attractive First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that are outside the scope of this assessment. If the Town Council intend to set a higher First Homes discount level than that set at district level, further discussions with the LPA are advised.

3.4.22. Shared ownership appears to be more affordable than First Homes but is broadly accessible to the same groups (ie average income households and those with two lower quartile earners). Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.[7] If this is delivered in the NA, it may allow some single lower quartile earners to access this route to ownership. 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.

3.4.23. Rent to Buy provides households with the option to rent at a discount whilst saving for a deposit to buy their property within a set period (usually within 7 years). The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. In Uttoxeter, if this product was offered, it is likely to be accessible to those with incomes of £32,000-£42,000 (the income required to afford entry and average market rents). For some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.

3.4.24. These three affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:

- First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
- Shared ownership at high equity shares performs a similar function to First Homes, but there are additional costs associated with the rented portion.
- Shared ownership at low equity shares can usually be accessed by lower earning households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
- Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

[7] 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.

Affordable rented housing

3.4.25. Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This appears to be the case in Uttoxeter.

3.4.26. Affordable rented housing is generally affordable to households with one or two lower earners depending on their household size. This may mean that these lower income households do not need to access Housing Benefit to afford private rented housing in Uttoxeter. However, eligibility for benefits, including Housing Benefit, is complex and it is likely that households on low incomes receive some additional support which is not factored in to Table 3-4.

3.4.27. For those on the lowest earnings and incomes, particularly those households needing larger accommodation, the social/affordable rented sector is likely to provide a vital function in Uttoxeter as the only option for a segment of those in the greatest need.

3.4.28. Social Rents are cheaper than Affordable Rents and in some cases, therefore, leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. In practice, the interaction of benefits with earnings and the application of benefit caps means that this is not always straightforward. For some households 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 some 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.

3.5. Estimates of the need for Affordable Housing

3.5.1. This section seeks to quantify the long-term potential need for Affordable Housing, which should be considered separately for affordable rented housing and affordable routes to ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale. The East Staffordshire SHMA was undertaken in 2014 and is now very dated. As such, AECOM has produced estimates of the current need for Affordable Housing in Uttoxeter based on available data at the local level.

AECOM Estimates

3.5.2. AECOM estimates the need for 24 affordable rented homes per annum in Uttoxeter, equating to a total of 336 over the new Neighbourhood Plan period (assumed to be 2024-2038). The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-4 below. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.

Table 3-5: Estimate of need for Affordable Housing for rent in Uttoxeter

Component of need or supply in the AECOM estimate	Per annum
Current need	50
Newly arising need	13
Supply	39
Net shortfall	**24**

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

3.5.3. AECOM estimate potential demand for 38 affordable home ownership dwellings per annum in Uttoxeter, equating to a total of 532 over the Neighbourhood Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-5 below.

3.5.4. 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 may 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. In Uttoxeter, the affordability analysis suggests that most households who are able rent in the open market (at average rents) would also be able to afford to buy an entry level home. This raises the question: why do they continue to live in the private rented sector? The most likely answer is that they lack a sufficient sized deposit to be able to secure a mortgage. Some households may be able to afford an entry level property but this may not be suitable for their needs eg if they are a family requiring larger accommodation.

Table 3-6: Estimate of Need or Potential Demand for Affordable Housing for sale in Uttoxeter

Component of need or supply in the AECOM estimate	Per annum
Current need/potential demand	37
Newly arising need/potential demand	5
Supply	4
Net shortfall	**38**

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

3.6. Affordable Housing policies in Neighbourhood Plans

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

Application of Local Plan policies

3.6.2. East Staffordshire's adopted policy on this subject (Strategic Policy 17) requires 25-33% of all new housing to be affordable, depending on whether the site in question is on brownfield or greenfield land. In the absence of East Staffordshire completions figures, it is not possible to determine whether this target is usually met on sites in the NA.

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

3.6.4. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is left in the Local Plan as a matter to be informed by the latest evidence.

Affordable Housing at Neighbourhood level

3.6.5. The HNA can provide more localised evidence and this may be used to support Neighbourhood Plan policies. This section suggests an Affordable Housing tenure mix that might be suitable for Uttoxeter on the basis of identified housing need and a range of other considerations detailed in Appendix D.

- AECOM's modelling estimates a robust need for both social/affordable rented housing and affordable routes to home ownership in the NA, amounting to a need for 24 units of the former per year and potential demand for 38 units of the latter per year.

- Given the moderate affordability challenges being experienced in the NA, the large backlog of need on the waiting list, and the lack of alternative options for lower earning households (particularly those with a single earner), this HNA would recommend a tenure mix weighted in favour of expanding the supply of social/affordable homes for those in the most acute need. This is particularly important in the context of Uttoxeter's annualized housing requirement of 79 homes, which is insufficient to meet the full demand for Affordable Housing identified here.

- There is, however, also likely to be significant ongoing demand for affordable routes to home ownership, which this HNA finds to be meaningfully affordable to households on average incomes and those composed of two lower earners – neither of which can afford to own anything on the mainstream market (except for existing entry-level homes in the case of households on average incomes). As such, affordable routes to ownership should form a more than minimal share of the Affordable Housing tenure mix.

- A split of 60% rented to 40% ownership tenures is proposed to balance these factors. This specific split has also been selected so that brownfield sites (expected to deliver 25% rather than 33% Affordable Housing) can still comply with national requirements for 10% of all homes to be for affordable home ownership. Dedicating 40% of Affordable Housing to ownership tenures also allows for more variety in the specific options offered beyond the 25% that is earmarked for First Homes per national requirements. Here a further 10% shared ownership and 5% rent to buy is proposed.
- There may be further justification to amend this mix above, for example due to viability constraints, or particular site-specific factors. However, this is left as a matter for discussion between the Town Council and ESBC, who may have access to more detailed local data and are able to comment with more authority on issues of viability.

3.6.6. Where the Town Council 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 East Staffordshire to determine what additional evidence (notably about development viability) may be needed, and to ensure that departures from the local policy context have their support.

Table 3-7: Indicative tenure split (Affordable Housing)

Tenure	Indicative mix	Considerations and uncertainties
Routes to home ownership, of which	**40%**	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	10%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	5%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
Affordable Housing for rent, of which	**60%**	
Social rent	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area. Uncertain whether RPs willing to own/manage stock in this area.
Affordable rent	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area.

Source: AECOM calculations

3.7. Conclusions- Tenure and Affordability

Current tenure profile

3.7.1. Home ownership is the dominant tenure in Uttoxeter, representing a slightly higher share of the total (71%) than the wider Borough (67%) and national average (61%). Besides home ownership there is a relatively large shared ownership sector – at 1.4% of all homes, compared to 0.7% for East Staffordshire and 1.0% across England – and a modest private rented sector (15% of homes – below wider averages). The latter has grown markedly over the past decade.

3.7.2. In Uttoxeter 13% of homes are socially rented, in line with East Staffordshire but lower than England (21%). This tenure category has seen negligible growth over the past decade, with new development balanced against the likely loss of some properties through the Right to Buy scheme.

Housing costs

3.7.3. Home values in the NA have followed a general upward trajectory despite some year-on-year fluctuations. The current median house price is £215,000, the current mean is £255,207, and the current lower quartile (the middle value of the cheapest 50% of properties sold) is £169,500.

3.7.4. These current average prices reflect significant price appreciation over the past ten years. All measures have grown by more than 40% since 2014. Median and lower quartile house prices in Uttoxeter appear to be slightly more expensive than those of East Staffordshire as a whole, though the Borough has a higher mean due to the presence of some very large and desirable properties raising the average.

3.7.5. AECOM has estimated the annual income required to afford various tenures of housing in Uttoxeter – each of which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA area was £43,900 in 2020 and the lower quartile household income for East Staffordshire was £20,836 in 2023.

3.7.6. It was found that local households on average incomes are able to access entry-level homes but median average prices remain out of reach for those lacking additional savings for a deposit. The median house price would require an annual income 26% above the current average. Private renting is more affordable, but is generally only accessible to average and dual earning households.

3.7.7. Subsidised routes to home ownership like First Homes and Shared Ownership are intended to target people who can afford to rent but not to buy. On the basis of their incomes, there is unlikely to be a large group of households in Uttoxeter who may be able to afford to rent privately but cannot afford home ownership. However, there may be other barriers to home ownership for those currently living in the private rented sector such as access to a sufficient deposit, or the availability of properties that are suitably sized which they can afford. As such, there may be a role for affordable home ownership products to households with more limited deposits and/or households needing family sized accommodation.

3.7.8. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. In Uttoxeter the minimum 30% discount appears affordable to households on average incomes. Given that these households can already afford lower quartile priced properties on the open market, First Homes which offer the same type of properties (eg flats and smaller houses) will not serve to extend home ownership in the NA. However, First Homes may provide a route to more affordable family sized accommodation for those currently priced out of the market.

3.7.9. Shared ownership appears to be more affordable than First Homes but is broadly accessible to the same groups (ie average income households and those with two lower quartile earners).

3.7.10. The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. In Uttoxeter, if this product was offered, it is likely to be accessible to those with incomes of £32,000-£42,000 (the income required to afford entry and average market rents). For some households, however, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership.

3.7.11. The affordable rented sector performs a vital function in Uttoxeter as the only option for a segment of those in the most acute need – primarily those with a single lower earner.

The need for Affordable Housing

3.7.12. This HNA estimates the need for 24 affordable rented homes per annum in Uttoxeter, equating to a total of 336 over the new Neighbourhood Plan period (assumed to be 2024-2038). This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.

3.7.13. In addition, this HNA estimates potential demand for 38 affordable home ownership dwellings per annum in Uttoxeter, equating to a total of 532 over the Neighbourhood Plan period. The households eligible for such homes do not necessarily lack their own housing but would prefer to buy rather than rent. The calculations and assumptions for both estimates are detailed in Appendix D.

Affordable Housing policy

3.7.14. East Staffordshire's adopted policy on this subject (Strategic Policy 17) requires 25-33% of all new housing to be affordable, depending on whether the site in question is on brownfield or greenfield land. The Local Plan does not seek a specific tenure mix within Affordable Housing, leaving this as a matter to be informed by the latest evidence.

3.7.15. AECOM recommends that the tenure mix of Affordable Housing secured in future years gives priority to affordable rented provision (60%) over affordable home ownership options (40%). This is chiefly due to the large backlog of need for the former and the fact that Uttoxeter's annualised housing requirement is unlikely to allow the scale of Affordable Housing need and demand identified here to be met in full. Allowing for 40% affordable routes to ownership complies with national requirements (including for the new First Homes product).

3.7.16. 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 neighbourhood development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

4. Type and Size

4.1. Introduction

4.1.1. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local people need.

4.1.2. This can be done using statistics to identify relevant trends and potential gaps in the market. That is the focus of this chapter of the HNA. The evidence gathered here can be used to justify planning policies either on its own or in combination with survey results expressing the specific wants and concerns of local residents. It will also build up a picture of the population and existing range of homes that may provide useful context for the neighbourhood plan.

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

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

4.1.4. It is important to keep in mind that housing need is not an exact science. To get from a set of facts about the population to an ideal mix of homes requires making assumptions. For example, there are clear patterns about what size of home families tend to live in at different stages of life. However, a variety of other reasons sit behind people's housing choices that are less easy to predict, including wealth, accessibility requirements and personal preference. Some trends can also change rapidly over time, such as the increasing preference for home working.

4.1.5. The conclusions and recommendations given here are therefore not definitive. Rather, they are what the statistics suggest future needs will look like based on current trends. This is sufficient for justifying planning policies, but it is also appropriate to take into account other factors and evidence if desired.

Definitions

- **Dwelling type**: whether a home is detached, semi-detached, terraced, a flat, bungalow or other type. Which a household chooses to occupy tends to be more about wealth and preference than a specific need.
- **Dwelling size**: how many rooms or bedrooms a home contains. While this could also mean floor area or number of storeys, the number of bedrooms is most reliably recorded in housing statistics. Bedroom numbers are also closely linked to family size and life stage.
- **Household**: a unit of people who live together, commonly a family, couple or single person. Not all dwellings contain a household, including properties that

are vacant and second homes, so the number of dwellings and the number of households in an area is usually different.

- **Household composition**: the specific combination of adults and children who form a household. The Census offers a number of categories, for example distinguishing between families with children who are dependent or non-dependent (i.e. adults). 'Other' households in the Census include house-sharers, groups of students, and multi-family households.
- **Household life stage**: the age of the lead member of a household – usually the oldest adult, or what used to be called the 'head of household'. Life stage is correlated with dwelling size as well as wealth.
- **Housing mix**: the range of home sizes and types in an area.
- **Over- and under-occupancy**: the degree to which the size and composition of a household lines up with the number of bedrooms in their home. If there are more bedrooms than the household would be expected to need, the home is considered under-occupied, and vice versa.

4.2. The current housing mix

4.2.1. This section establishes the current housing mix of Uttoxeter, highlighting recent changes to it and comparing the mix to wider averages.

Dwelling type

4.2.2. Table 4-1 below shows that detached and semi-detached homes together make up nearly three-quarters of Uttoxeter's dwelling mix – a greater combined share than either East Staffordshire or England, although the former does have a slightly higher proportion of detached homes than the NA. Uttoxeter has correspondingly fewer terraces or flats than either wider geography, suggesting a more limited offering of smaller and more affordable options that tend to be suitable for newly forming households. Overall, Uttoxeter's dwelling mix is not drastically different from that of wider East Staffordshire. Its strong weighting toward less dense types is more apparent when compared to national averages.

4.2.3. The Census divides dwellings into a standard set of categories that does not include bungalows: a detached bungalow will be counted only as a detached house, and so forth. It is therefore useful to refer to Valuation Office Agency (VOA) data, which is based on council tax reporting and is in other respects less precise, but which does separate out bungalows as a separate category. VOA counts 520 bungalows in Uttoxeter in 2023, which is 8% of all homes. This is a slightly lower proportion than wider East Staffordshire and England (both 9%). Bungalows tend to appeal to older households and those with mobility limitations.

Table 4-1: Accommodation type, various geographies, 2021

Type	Uttoxeter	East Staffordshire	England
Detached	31.6%	32.9%	22.9%
Semi-detached	41.3%	32.5%	31.5%
Terrace	17.3%	22.5%	23.0%
Flat	9.7%	11.8%	22.2%

Source: Census 2021, AECOM Calculations

4.2.4. Table 4-2 looks at how the dwelling type mix has changed between the 2011 and 2021 Censuses. The overall addition of 352 new homes during this time, representing a 6.2% increase on the 2011 total, has produced some notable changes. Generally speaking, recent construction has had the effect of further embedding existing characteristics or imbalances in Uttoxeter's housing stock – most notably the strong representation of detached and semi-detached housing noted above. Detached homes have seen the greatest actual and proportional increase, at 213 additional homes (growth of 12.6%).

4.2.5. In contrast, the number of terraced homes appears to have decreased. This may be due to demolition and replacement, but could also reflect changes in how this Census dataset is presented in 2021: the total now aligns with the number of households rather than dwellings (as was the case in 2011), leading to underestimates in some cases. In Uttoxeter there has also been a modest injection of new flats, amounting to 24 additional properties, even though flats now represent a smaller proportion of the total.

Table 4-2: Accommodation type, Uttoxeter, 2011-2021

Type	2011	%	2021	%
Detached	1,687	29.8%	1,900	31.6%
Semi-detached	2,329	41.2%	2,481	41.3%
Terrace	1,078	19.1%	1,040	17.3%
Flat	558	9.9%	582	9.7%
Total	5,653		6,005	

Source: ONS 2021 and 2011, AECOM Calculations

Dwelling size

4.2.6. Table 4-3 below presents the current housing mix in terms of size compared to the wider local authority and country. It shows that Uttoxeter has a broadly similar size mix to East Staffordshire: over 40% of homes have 3 bedrooms, there are slightly more 2 bedroom properties than those with 4+ bedrooms, and very few dwellings have only 1 bedroom (in line with the lack of flats noted above). In comparison with the national average, the housing stocks of both the NA and District are skewed toward larger dwellings.

Table 4-3: Dwelling size (bedrooms), various geographies, 2021

Number of bedrooms	Uttoxeter	East Staffordshire	England
1	6.8%	7.8%	11.6%
2	25.4%	25.4%	27.3%
3	44.8%	42.6%	40.0%
4+	23.0%	24.2%	21.1%

Source: Census 2021, AECOM Calculations

4.2.7. In terms of recent changes to Uttoxeter's dwelling profile, Table 4-4 below shows that all categories have grown at least slightly. However, 4+ bedroom homes make up more than half of new completions and 3 bedroom homes make up a further 31%, leaving 1-2 bedroom homes constituting only 17% of new completions. Recent development has therefore further exaggerated the larger skew to the NA's stock.

4.2.8. It should be emphasised that this data shows changes to the existing stock of housing rather than simply the addition of newly built properties. (It was not possible to isolate new construction from changes to existing homes without sufficiently detailed completions data from ESBC.)

Table 4-4: Dwelling size (bedrooms), Uttoxeter, 2011-2021

Number of bedrooms	2011	%	2021	%
1	392	7.2%	410	6.8%
2	1,452	26.5%	1,523	25.4%
3	2,524	46.1%	2,687	44.8%
4+	1,109	20.2%	1,381	23.0%
Total	5,477		6,001	

Source: ONS 2021 and 2011, AECOM Calculations

4.3. Population characteristics

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

Age

4.3.2. Table 4-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. This reveals the clear (if fairly gradual) trend towards ageing in Uttoxeter, with the oldest two age cohorts expanding at the highest rates while all other age groups grow more modestly or (in the case of the 15-24 group) decline slightly. This data indicates that the NA may have had limited success in attracting or retaining a replacement population of young families despite moderate levels of new development. This may be due to the disproportionate provision of larger and low density housing noted above, which is less likely to be affordable to households at younger life stages. Intervening in the mix of new homes to be provided in future may provide a route to counteracting these demographic trends, if that is the community's wish.

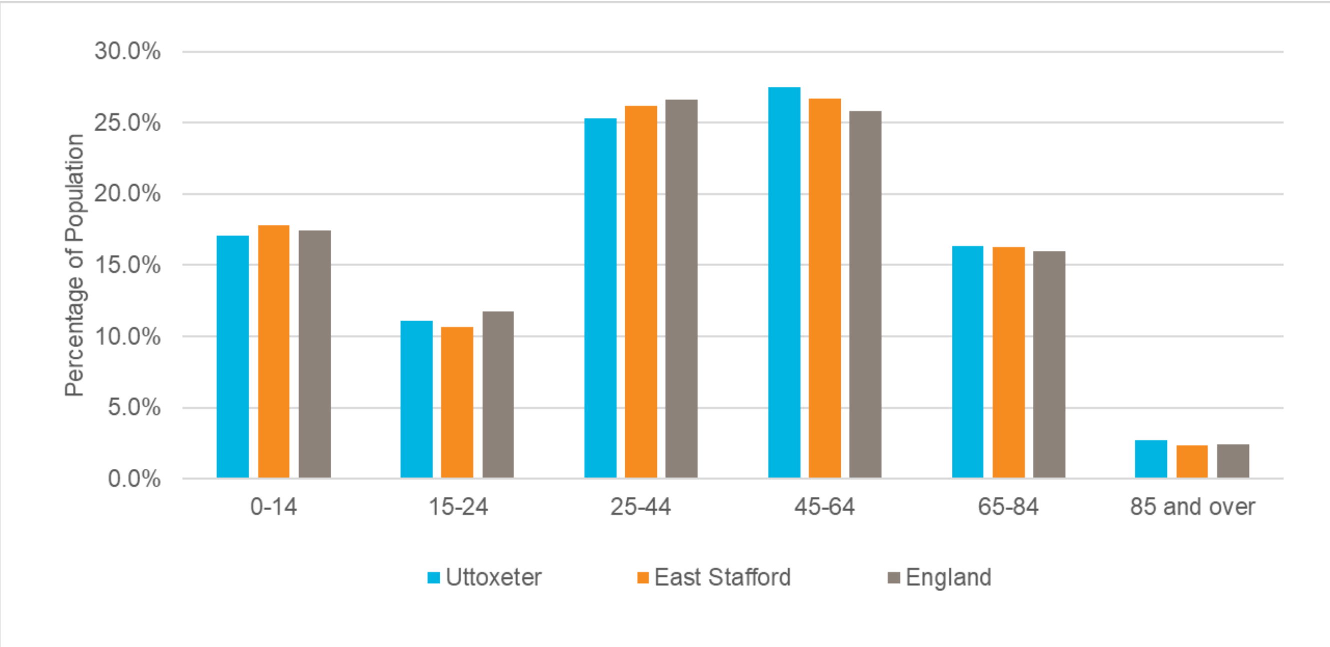
Table 4-5: Age structure of Uttoxeter, 2011 and 2021

Age group	2011 (Census)		2021 (Census)		Change
0-14	2,344	17.9%	2,391	17.1%	2.0%
15-24	1,643	12.6%	1,555	11.1%	-5.4%
25-44	3,390	25.9%	3,550	25.3%	4.7%
45-64	3,509	26.8%	3,855	27.5%	9.9%
65-84	1,882	14.4%	2,288	16.3%	21.6%
85 and over	321	2.5%	382	2.7%	19.0%
Total	13089	100.0%	14,021	100.0%	7.1%

Source: ONS 2011, ONS 2021, AECOM Calculations

4.3.3. For context, it is useful to look at the NA population structure alongside that of the District and country. Figure 4-1 (using 2021 Census data) shows that Uttoxeter's population is slightly older than East Staffordshire's and England's, with marginally higher proportions of the population in the groups above age 45 and marginally lower shares in younger groups (except for the 15-24 cohort). Although the NA is not particularly old at present, it is likely to experience similar demographic challenges as the wider country as the population evolves to 2038. For instance, over the coming decades the robust current population of people aged 65-84 is likely to translate into notable growth in the 85+ age cohort, at which point people's housing needs tend to change – for example, requiring accessibility adaptations or additional support.

Figure 4-1: Age structure in Uttoxeter compared to East Staffordshire and England, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

4.3.4. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 4-6 shows that Uttoxeter has a slightly higher proportion of single person households than the wider District (though fewer than the national average), and a smaller share of 'other' households (where more than one family unit or unrelated individual shares a dwelling). However, the vast majority of households are families, of which an unusually high proportion are aged 66 and over compared to wider averages. The NA has higher proportions of families with dependent children than East Staffordshire and England, but also higher proportions of families with no children. The share of households with non-dependent children (households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university) is consistent across all three geographies.

4.3.5. A marked increase in this latter category can be taken to indicate the relative unaffordability of entry-level homes, where young people are financially unable to move out and form their own households. It is interesting to observe that this category grew by 16% between 2011 and 2021 in the NA – in line with the Borough average (16%) and notably faster than the national rate (4%). Other notable changes between 2011 and 2021 in Uttoxeter include 91% growth in the number of families aged 65+ and a contrast between the growth of families with dependent children (4%) and those without children (13%).

Table 4-6: Household composition, Uttoxeter, 2021

Household composition		Uttoxeter	East Staffordshire	England
One person household	**Total**	29.5%	28.8%	30.1%
	Aged 66 and over	13.9%	12.8%	12.8%
	Other	15.6%	16.0%	17.3%
One family only	**Total**	66.9%	65.8%	63.1%
	All aged 66 and over	13.9%	9.8%	9.2%
	With no children	19.7%	18.8%	16.8%
	With dependent children	27.4%	26.4%	25.8%
	With non-dependent children[8]	10.3%	10.2%	10.5%
Other household types	**Total**	3.6%	5.4%	6.9%

Source: ONS 2021, AECOM Calculations

4.3.6. 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.

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

4.3.7. The 2021 Census data in Table 4-7 below shows that around 79% of Uttoxeter households have at least one more bedroom than they would be expected to need based on their household size and composition, and 42% have two more bedrooms. This is particularly the case for couples aged over 65 and families without children. While not uncommon, this might suggest that the larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties.

4.3.8. There are very few households with too few bedrooms than they would be expected to need, but this circumstance is most common among those with dependent or adult children – suggesting that affordability difficulties are driving a small number of families to live in overcrowded or otherwise unsuitable accommodation.

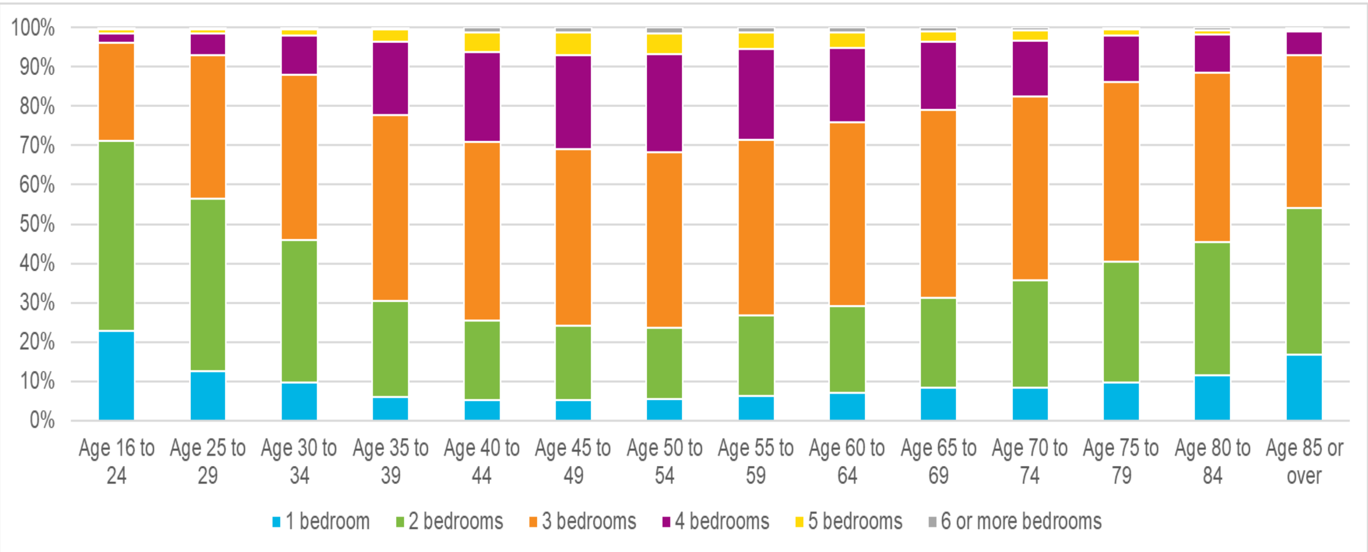
Table 4-7: Occupancy rating by age in Uttoxeter, 2021

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	72.7%	23.8%	3.3%	0.2%
Single person 66+	49.3%	34.4%	16.3%	0.0%
Family under 66 - no children	69.7%	26.6%	3.7%	0.0%
Family under 66 - dependent children	21.5%	41.8%	33.7%	3.0%
Family under 66 - adult children	24.3%	49.0%	24.1%	2.6%
Single person under 66	38.2%	40.1%	21.7%	0.0%
All households	42.1%	36.5%	19.9%	1.5%

Source: ONS 2021, AECOM Calculations

4.3.9. As noted in the introduction to this chapter, the life stage of households is strongly correlated with the size of home they tend to occupy. Figure 4-2 sets out this relationship for East Staffordshire in 2011 (because this data is not available at smaller scales). The graph shows how the youngest households tend to occupy the smallest dwellings, before rapidly taking up larger homes as their families expand, and then more gradually downsizing to smaller homes again as they age.

Figure 4-2: Age of household reference person by dwelling size, East Staffordshire, 2011



Source: ONS 2011, AECOM Calculations

4.4. Future population and size needs

4.4.1. This section projects the future age profile of the population in Uttoxeter at the end of the Neighbourhood Plan period and then estimates the mix of dwelling sizes they may need.

Age

4.4.2. The result of applying Local Authority level household projections to the age profile of Uttoxeter households in 2011 is shown in Table 4-8. This makes clear that population growth can be expected to be driven by the oldest households, with the 65+ cohort nearly doubling to become the largest single age group (at 38% of the total) while all younger age groups either grow much more slowly or, in the case of the youngest cohort, experience a decline.

Table 4-8: Projected age of households, Uttoxeter, 2011 - 2038

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	156	707	2,255	876	1,483
2038	130	719	2,309	1,052	2,532
% change 2011-2038	-17%	2%	2%	20%	71%

Source: AECOM Calculations

4.4.3. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 4-2) onto the projected age profile for the NA in Table 4-8 immediately above. The resulting ‘ideal’ future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.

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

4.4.5. The result of this exercise is presented in Table 4-9. It suggests that future housing delivery offers a range of dwelling sizes but focuses particularly on 2-3 bedroom homes. These size categories tend variously to appeal to young people, starter families and some downsizing older households, and are usually more affordable than larger homes.

Table 4-9: Suggested dwelling size mix to 2038, Uttoxeter

Number of bedrooms	Mix (2011)	Current Mix (2021)	Suggested mix (2038)	Balance of new housing to reach suggested mix
1	6.8%	6.8%	8.3%	20.2%
2	26.5%	25.4%	26.4%	35.0%
3	46.1%	44.8%	44.4%	41.8%
4	20.3%	23.0%	20.9%	3.1%

Source: AECOM Calculations

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

- The preceding chapter found that affordability is a serious and worsening challenge for lower earning households 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.
- The model recommends a fairly high proportion of 1 bedroom dwellings because they are underrepresented in the current stock compared to wider averages. They also tend to be the most affordable dwelling size. However, the present lack of 1 bedroom homes may be the case for good reasons, such as the existing patterns of housing density that reflect the character of the town. If smaller flats are not a preferred proposition locally, the Neighbourhood Plan might blend the suggested proportions of 1 and 2 bedroom homes into a combined 1-2 bedroom category, allowing for greater flexibility.
- The model also suggests that few further properties with 4 or more bedrooms are needed, chiefly because they are fairly abundant at present. In theory, if sufficient smaller homes (and more accessible housing for older people – see subsequent chapter) are built, some of the households currently under-occupying larger homes may be able to downsize and thereby release larger homes for growing families. However, if a small proportion of 4+ bedroom homes is seen as overly restrictive or not able to serve the needs of people looking for larger new housing, this share could be increased by a moderate amount (for example, at the expense of the large share allocated to 1 bedroom homes noted above).
- To best meet the needs of the growing cohort of older households expected to be present by the end of the Neighbourhood Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.
- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could

be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if they existing stock of larger homes is sufficiently affordable.

- The 2014 SHMA for East Staffordshire proposes the following mix for market housing across the Borough. This lends weight to the points above, should the community wish for fewer 1 bedroom and more 4+ bedroom homes than the HNA model suggests. However, given the SHMA's age it may not be prudent to overly rely on its conclusions when drafting policy.
- 1 bedroom: 3.1%;
- 2 bedroom: 36.8%;
- 3 bedroom: 30.2%;
- 4 bedroom: 30.0%.

Tenure

4.4.7. The recommendation discussed immediately above applies to all housing in the NA over the Neighbourhood Plan period. This is considered proportionate for devising policy at neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policy, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.

4.4.8. Generally speaking, the size mix needed within affordable tenures, particularly affordable and social rent, is smaller than the size mix of market housing. This is because there tend to be higher proportions of single people and couples in need of affordable rented housing, and they are likely to be eligible only for 1 or 2 bedroom properties. In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.

4.4.9. There are three key sources of information for thinking through the size needs of different categories. These are:

- The relevant SHMA or LHNA for the Local Authority, which will (usually) set out the projected need by size within each tenure over the long-term. In this case, the 2014 SHMA size mix for affordable housing proposes 75% of affordable rented homes and 100% of affordable routes to homes ownership have 1-2 bedrooms, which represents a significantly smaller mix than for market housing (referenced in the final bullet point above).
- The waiting list for affordable rented housing, kept by the Local Authority. This provides a more current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs. In this case relevant data was not available.

- Any relevant household survey or consultation work in the NA to be conducted in future could also highlight any specific gaps in the market within particular segments of the population.

4.4.10. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes while market homes focus on mid-sized homes and some larger options. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

Type

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

4.4.12. The key distinctions when it comes to dwelling type are between flats and houses and, to a lesser extent, bungalows, each of which tend to appeal to occupants with different life circumstances. However, it remains difficult to generalise about this, particularly when drawing on demographic evidence.

4.4.13. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is established as an issue in Uttoxeter, and which favours more dense options (e.g. terraces and flats). This imperative to improve affordability is often in conflict with matters of character, which in less urban areas tend to favour lower density options that blend in with the existing built environment. This is particularly relevant in the case of flats, which do exist in Uttoxeter but may not be supported in large quantities. That said, it is possible to deliver flats in the form of low-rise maisonettes that resemble terraces from street level, which can counter this issue.

4.4.14. In summary, there is a balance to be struck between, on the one hand, improving affordability and choice in the market by encouraging flats and terraces, and, on the other hand, preserving the distinctive character and other features that residents like about the NA today. How far the Neighbourhood Plan should guide on this issue, and in what direction, is a policy decision for the Town Council and community to consider.

4.5. Conclusions- Type and Size

The current housing mix

4.5.1. The current dwelling mix in Uttoxeter is dominated by detached and semi-detached housing, which together make up nearly three-quarters of the stock – a greater combined share than East Staffordshire. There are correspondingly smaller proportions of terraces and flats in Uttoxeter. Other than this more limited offering of smaller and more affordable options, which tend to be suitable for newly forming households, Uttoxeter's dwelling mix is not drastically different from that of wider East Staffordshire overall. Both the NA and Borough mixes are, however, more strongly weighted toward less dense types than the national average. Uttoxeter has a similar proportion of bungalows (8%) to the Borough and England (both 9%).

4.5.2. In terms of size, Uttoxeter has a similar housing mix to wider East Staffordshire. At both scales over 40% of homes have 3 bedrooms, there are slightly more 2 bedroom properties than those with 4+ bedrooms, and very few dwellings have only 1 bedroom (in line with the lack of flats noted above). Again, when compared to the national average, both the NA and Borough have higher shares of larger homes.

Population characteristics

4.5.3. The NA population, which, generally speaking, is slightly older than that of the Borough and England, has experienced clear if gradual ageing in the decade since 2011. The 65-84 and 85+ age groups have expanded at significantly faster rates than other age groups. This data indicates that the NA may have had limited success in attracting or retaining a replacement population of young families despite moderate levels of new development.

4.5.4. This evidence would appear to support the potential for any future development to specifically attract and retain these groups if that is the community's wish, alongside an imperative to accommodate the growing population of older people – who may be seeking to downsize or experiencing changing mobility and support needs.

4.5.5. Applying ONS household projections for East Staffordshire to the Uttoxeter population in 2011 suggests that population growth can be expected to be driven by the oldest households, with the 65+ age group expected to increase by 71% to become the largest cohort (at 38% of the total). Growth in younger age groups is expected to be much more modest.

4.5.6. The composition of Uttoxeter's households (in terms of the number of people, their age, and their relationships to one another) is broadly similar to East Staffordshire as a whole. Key points of departure include the NA's higher proportions of single person households and older couples, alongside its smaller share of 'other' households (where more than one family unit or unrelated individual shares a dwelling). The NA has higher proportions of families with dependent children than East Staffordshire and England, but also higher proportions of families with no children. The proportion of households with older children living at home (non-dependent children) is similar to wider averages, although this category appears to have risen over the past decade – possibly due in part to the timing of the Census during a national lockdown.

4.5.7. As of the 2021 Census, around 79% of households in the NA had at least one more bedroom than they would be expected to need, and 42% had at least two extra bedrooms. Under-occupancy was most common among two distinct groups: couples with no children and older households. While not uncommon across the country, this might suggest that Uttoxeter's larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to downsize to smaller properties.

Future population and size needs

4.5.8. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that future housing delivery offers a range of dwelling sizes but focuses particularly on 2-3 bedroom homes. These size categories tend variously to appeal to young people, starter families and some downsizing older households, and are usually more affordable than larger homes.

4.5.9. The model recommends a fairly high proportion of 1 bedroom dwellings because they are underrepresented in the current stock compared to wider averages. They also tend to be the most affordable dwelling size. However, the present lack of 1 bedroom homes may be the case for good reasons, such as the existing patterns of housing density that reflect the character of the town. If smaller flats are not a preferred proposition locally, the Neighbourhood Plan might blend the suggested proportions of 1 and 2 bedroom homes into a combined 1-2 bedroom category, allowing for greater flexibility.

4.5.10. The model also suggests that few further properties with 4 or more bedrooms are needed, chiefly because they are fairly abundant at present. In theory, if sufficient smaller homes (and more accessible housing for older people – see subsequent chapter) are built, some of the households currently under-occupying larger homes may be able to downsize and thereby release larger homes for growing families. However, if a small proportion of 4+ bedroom homes is seen as overly restrictive or not able to serve the needs of people looking for larger new housing, this share could be increased by a moderate amount (for example, at the expense of the large share allocated to 1 bedroom homes noted above).

4.5.11. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable 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.

5. Specialist housing for older people

5.1. Introduction

5.1.1. It is relatively common for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older people. This chapter considers in detail the specialist housing needs of older people in Uttoxeter. It focuses on specialist forms of provision but recognises that the majority of older people will live in the mainstream housing stock. The approach is as follows:

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

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

5.1.3. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.[9]

5.1.4. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).[10] Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

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

[9] See Paragraph: 017 Reference ID: 2a-017-20190220, at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments)
[10] For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing[11]:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings.
- **Category M4(3):** wheelchair user dwellings.

5.2. Specialist housing for older people

5.2.1. There is a total of 184 units of specialist accommodation in the NA at present across 8 schemes, all of which are classified as retirement or age exclusive housing (as opposed to extra-care accommodation, of which there is none). Around one third of these units (62) are offered for leasehold purchase. The remaining two-thirds are offered for rent from a social landlord.

5.2.2. In addition there are 139 care home bedspaces (at least 60 of which accept local authority rates in addition to private funding) across 5 schemes. An additional scheme with 59 bedspaces is targeted at people with mental and physical disabilities of all ages. Details are provided in Appendix E.

[11] See http://www.housingcare.org/jargon-sheltered-housing.aspx

5.2.3. The 2021 Census indicates that at this time there were 1,270 individuals aged 75 or over in Uttoxeter. This suggests that current provision of specialist accommodation (not including care home bedspaces) is in the region of 144 units per 1,000 of the 75+ population (a common measure of specialist housing supply). It is relevant to note that the national average for England is 136 units per 1,000 of the 75+ population[12], so provision in the NA is slightly above average.

Demographic characteristics

5.2.4. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Uttoxeter is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for East Staffordshire. The results are set out in Table 5-1. Currently, around 9% of the population of Uttoxeter is aged 75+, which is a slightly higher proportion than that of wider East Staffordshire. Over the Neighbourhood Plan period this is projected to rise to nearly 14%, equating to an additional 742 individuals in this age group.

5.2.5. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population (742) rather than the total at the end of the Neighbourhood Plan period (2,012) is the key output of this calculation.

Table 5-1: Modelled projection of older population in Uttoxeter by end of Plan period

Age group	2021 Uttoxeter (Census)	East Staffordshire (Census)	2038 Uttoxeter (AECOM Calculation)	East Staffordshire (ONS SNPP 2018)
All ages	14,021	124,019	14,853	131,378
75+	1,270	10,694	2,012	16,938
%	9.1%	8.6%	13.5%	12.9%

Source: ONS SNPP 2020, AECOM Calculations

5.2.6. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.

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

5.2.7. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Neighbourhood Plan period to 2038. The top row in Table 5-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the vast majority of older households are homeowners and that, of the remainder, most are in social rather than private rented accommodation.

5.2.8. The expected growth in the 75+ population in the NA is 742 additional individuals by the end of the plan period. This can be converted into 541 households based on the average number of people per household aged 75+ at Local Authority scale. Multiplying this figure by the percentages of 55-75 year olds occupying each tenure gives a breakdown of which tenures Uttoxeter households are likely to need in 2038, and is shown in the bottom row of Table 5-2.

Table 5-2: Tenure of households aged 55-75 in East Staffordshire (2011) and projected aged 75+ in Uttoxeter (2038)

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
East Staffordshire (2011 mix)	**80.8%**	61.5%	19.3%	**19.2%**	11.6%	6.6%	1.0%
Uttoxeter (2038 projection)	**437**	333	104	**104**	63	36	5

Source: Census 2011

5.2.9. It is also important to consider rates of disability by tenure. The tendency for people in rented housing to have higher disability levels is well established. It arises partly because people with more limiting disabilities tend to have lower incomes. It also reflects the fact that as people develop support and care needs they may find that the only suitable and affordable option to them is available in the social rented sector. Table E-2 in Appendix E presents this data for Uttoxeter from the 2011 Census.

Future needs for specialist accommodation and adaptations

5.2.10. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Neighbourhood Plan period is calculated to be 280.

5.2.11. AECOM's modelling, summarised in Table 5-3, is based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with the explicit aim to reduce the need to commission increasing numbers of care home beds.

5.2.12. These estimates suggest that the greatest need is for market (as opposed to subsidised) specialist housing, which is unsurprising given that most older households are already homeowners and are unlikely to qualify for subsidised housing. The need is relatively balanced between options with additional care and less specialised options – for which adaptations to market housing represent a viable alternative.

Table 5-3: AECOM estimate of specialist housing for older people need in Uttoxeter by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total
Housing with care	37	98	**135**
Adaptations, sheltered, or retirement living	31	115	**145**
Total	**68**	**212**	**280**

Source: Census 2011, AECOM Calculations

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

5.2.14. Ta in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Uttoxeter results in a total of 186 specialist dwellings that might be required to the end of the Neighbourhood Plan period. This is set out in Table 5-4.

5.2.15. Again, the majority of need is for market options, but the HLIN estimates suggest there is more limited need for extra-care accommodation compared to sheltered or retirement housing, or adaptations to mainstream homes.

Table 5-4: HLIN estimate of specialist housing for older people need in Uttoxeter by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total
Housing with care	23	30	**53**
Adaptations, sheltered, or retirement living	44	89	**133**
Total	**67**	**119**	**186**

Source: Housing LIN, AECOM calculations

Further considerations

5.2.16. The above estimates suggest that potential need for specialist accommodation could be in the range of 186-280 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall scale of housing delivery that might be expected in the NA, and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing, young families, and others important to maintaining a balanced and vibrant community.

5.2.17. Within the specialist housing need identified here it may be prudent to prioritise market accommodation (usually leasehold purchase) due to its high representation in the above calculations and the fact that it constitutes only a third of the current stock. It appears that there is also a large potential gap in the Uttoxeter market for extra-care accommodation, given the need identified here and the context of its complete absence in the existing stock. There is a robust stock of care homes, which shares a target market with extra-care accommodation to some extent. However, care homes do not offer independent living in old age, so despite the availability of bedspaces, demand is likely to remain for extra-care specialist accommodation.

5.2.18. Generally speaking, specialist housing for older people should only be provided in sustainable, accessible locations that offer services and facilities, public transport options, and the necessary workforce of carers and others.

5.2.19. 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).

5.2.20. It is considered that Uttoxeter is, in broad terms, a suitable location for specialist accommodation on the basis of its position in the settlement hierarchy, the accessibility criteria and considerations of cost-effectiveness above, and relatively large existing stock of specialist housing. 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 Uttoxeter in other suitable locations near to but outside the Plan area boundaries).

5.2.21. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

5.3. Care homes

5.3.1. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.

5.3.2. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.

5.3.3. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.

5.3.4. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. For nursing care beds this is an extra 45 care beds per 1,000 people aged 75+. Based on these rates, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2038 there would be a need for 48 residential care beds and 33 nursing care beds in the NA, an increase of 58% from present levels (not including the care home for mental and physical disabilities of all ages).

5.3.5. It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the need for care home beds might be met by independent housing accommodation and vice versa.

The Role of Mainstream Housing

5.3.6. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock (of both specialist housing and care homes, assuming one resident per unit) in Appendix E, around 75% of the Uttoxeter population aged 75 and over is likely to live in the mainstream housing stock[13].

5.3.7. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation in suitable to their needs and whether adequate care or support is provided within the home when they need.

5.3.8. However, given that there is unlikely to be a large volume of additional specialist housing supply during the Neighbourhood Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with East Staffordshire.

5.3.9. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings[14], although changes to Building Regulations have not yet been made. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.

5.3.10. The current adopted Local Plan (Strategic Policy 16) provides explicit encouragement for development to accommodate specific groups such as older people. It requires all new housing offering ground floor living accommodation to meet M4(2) standards for accessibility and adaptability. The evidence gathered here justifies the application of this policy approach in Uttoxeter specifically.

5.3.11. The proportion of new housing that might accommodate those using wheelchairs is not defined in the adopted Local Plan, and is harder to define at small scales. Typically, at Local Authority scale, this might be set with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available. The proportion of people across England as a whole who use a wheelchair all of the time is 0.6%, and the proportion who use one part of the time is 3%.

5.4. Conclusions- Specialist Housing for Older People

The existing stock

5.4.1. According to the Elderly Accommodation Counsel search tool, there is a total of 184 units of specialist accommodation in the NA at present across 8 schemes, all of which are classified as retirement or age exclusive housing (as opposed to extra-care accommodation, of which there is none). Around one third of these units (62) are offered for leasehold purchase. The remaining two-thirds are offered for rent from a social landlord.

[13] 1,270 over 75s in 2021, of which 184 are accommodated in specialist housing and a further 139 in care homes aimed at older people, leaving 947 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.
[14] See Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK (www.gov.uk)

5.4.2. In addition there are 139 care home bedspaces (at least 60 of which accept local authority rates in addition to private funding) across 5 schemes. An additional scheme with 59 bedspaces is targeted at people with mental and physical disabilities of all ages.

Characteristics of the current older population

5.4.3. There are currently around 1,270 individuals aged 75 or over in Uttoxeter, representing around 9% of the population. This suggests that current provision of specialist accommodation (not including care home bedspaces) is in the region of 144 units per 1,000 of the 75+ population (a common measure of specialist housing supply). It is relevant to note that the national average for England is 136 units per 1,000 of the 75+ population , so provision in the NA is slightly above average.

5.4.4. A clear majority (81%) of East Staffordshire households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2038) are owner occupiers, and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent will need to rely on subsidised rented housing because they are unlikely to have the funds to buy. Rates of disability in Uttoxeter are also higher among social tenants than owner-occupiers.

Projected demographic change and need for specialist housing

5.4.5. The 75+ population of the NA is projected to increase to 2,012 people over the Plan period, to become nearly 14% of the population in 2038.

5.4.6. The growth in the existing older population, which, rather than the total, is the focus of the estimates of need here, should be converted into households because some older people will be cohabiting in old age. The projected household growth to 2038 among those aged 75+ in Uttoxeter is 541.

5.4.7. 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.

5.4.8. These two Uttoxeter specific estimates suggest a range of 186 to 280 specialist accommodation units might be required during the Plan period. These estimates are also broken down by tenure and level of support required. Broadly, 60-80% of the need is for accommodation offered for market purchase. This chimes with the higher propensity of older households to be homeowners. Around 50-75% of the need is found to be for sheltered housing with limited support rather than additional care arrangements.

5.4.9. Within the specialist housing need identified here it may be prudent to prioritise market accommodation (usually leasehold purchase) due to its high representation in the relevant estimates and the fact that it constitutes only a third of the current stock. It appears that there is also a large potential gap in the Uttoxeter market for extra-care accommodation, given the need identified here and the context of its complete absence in the existing stock. There is a robust stock of care homes, which shares a target market with extra-care accommodation to some extent. However, care homes do not offer independent living in old age, so despite the availability of bedspaces, demand is likely to remain for extra-care specialist accommodation.

5.4.10. The potential (total rather than additional) need for care and nursing home beds in Uttoxeter to 2038 can be roughly estimated at 81 bedspaces. Turnover in the current stock of 139 units may be able to satisfy a share of this future need, although the existing care homes are likely to be servicing the needs of a wider area than Uttoxeter alone.

5.4.11. These estimates are fairly large relative to the scale of recent and expected future development. It may not therefore be necessary or advantageous considered to prioritise the potential demand from older people to the exclusion of other groups, such as those in need of Affordable Housing, young families, and others important to maintaining a balanced and vibrant community.

Accessibility and adaptability

5.4.12. Depending on whether there is likely to be a large volume of additional specialist supply during the Plan period, an alternative or additional avenue to the provision of additional specialist homes is to discuss the standards of accessibility and adaptability required of new development with East Staffordshire District Council. There is a particularly high degree of overlap between the groups served by sheltered specialist housing and adapted mainstream housing, so the unmet need for such homes identified here can be reduced through this avenue.

5.4.13. The current adopted Local Plan provides explicit encouragement for development to accommodate specific groups and seeks all new homes with ground level living space to meet Category M4(2) accessibility standards. The Local Plan does not set an equivalent target for M4(3) wheelchair user standards. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing, so discussions with ESDC are advised if action on this point is a key priority.

6. Next Steps

6.1. Recommendations for next steps

6.1.1. This Neighbourhood Plan housing needs assessment aims to provide Uttoxeter Town Council 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 East Staffordshire Borough Council (ESBC) 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 ESBC;
- 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 ESBC.

6.1.2. This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.

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

6.1.4. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

Appendix A : Assessment geography

A.1 For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs). The NA equates to the following combination of OAs:

- MSOA E02006132; and
- MSOA E02006133.

A.2 Many other datasets besides the Census itself make use of OAs, but not necessarily down to the same level of detail. For example, Valuation Office Agency (VOA) data, which can be used to understand the type and size mix of housing, is only available down to the scale of LSOAs. In this case, however, the most relevant combination of MSOAs is that noted above, which exactly represents the NA.

A.3 Finally, as noted in the analysis of affordability in the main body of the report, household income data for small areas is only provided down to the scale of MSOAs. The relevant combination of MSOAs is again the same.

Appendix B : Local Plan context

Policies in the adopted local plan

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

Table B-1: Summary of relevant adopted policies in the adopted East Staffordshire Local Plan (2012-2031) and guidance in the draft Housing Choice SPD

Policy	Provisions
Strategic Policy 2: Settlement Hierarchy	The settlement hierarchy directs development to places with the greatest range of community facilities, employment sites and public transport links. Uttoxeter is identified as a Main Town, along with Burton upon Trent. Main Towns represent the highest tier of the hierarchy. The two settlements currently accommodate a majority of the Borough's population and are envisaged to accommodate the majority of its future growth. The other tiers of the settlement hierarchy (in descending order) are: Strategic Villages, Local Service Villages and Small Villages & Other Settlements. The proportion of East Staffordshire's new development earmarked for Uttoxeter is 17.7%. This compares to 73.5% for Burton upon Trent, 6.3% for Strategic Villages, and a combined 2.5% for Local Service Villages and Small Villages. The supporting text notes that a significant amount of development should be directed to sites in and around Uttoxeter. To support the town's future success in the context of its relatively remote location, regeneration and economic growth are prioritised. Additional housing will serve the economic base without requiring commuting.
Strategic Policy 3: Provision of Homes and Jobs	East Staffordshire Borough Council (ESBC) makes provision for 11,648 dwellings to be delivered during the Local Plan period, along with 40 hectares of employment land (20 hectares of which will be in Uttoxeter according to Strategic Policy 5: Distribution of Employment Growth).
Strategic Policy 4: Distribution of Housing Growth	Land is allocated for 1,497 new dwellings in and around Uttoxeter. This is made up of two brownfield sites (Brookside Industrial Estate – 90 dwellings; JCB at Pinfold Road – 257 dwellings) and two greenfield sites (Uttoxeter West – 750 dwellings; Hazelwalls Farm – 400 dwellings). Allocations for other tiers of the settlement hierarchy and requirements for specific settlements are also summarised in the policy – amounting to a total of 10,384 new dwellings.

Policy	Provisions
Strategic Policy 7: Sustainable Urban Extensions (SUEs)	Four major SUEs are allocated, one of which being on land West of Uttoxeter. In addition, two smaller allocations are made, one of which being Hazelwalls Farm, Uttoxeter. These are the two greenfield sites referenced in Strategic Policy 4 (see above). SUEs are to deliver a broad range of housing choices, including Affordable Housing and extra-care housing, in addition to employment, education and other services.
Strategic Policy 16: Meeting Housing Needs	Residential development in Uttoxeter and elsewhere is to provide an appropriate mix of dwellings reflecting the latest evidence. All new hosing with ground floor living accommodation is required to meet M4(2) Building Regulations standards for accessible and adaptable dwellings. Proposals for extra-care and retirement housing are welcomed, along with appropriate numbers of self-build plots.
Strategic Policy 17: Affordable Housing	Market-led developments providing 4 or more dwellings (or on sites larger than 0.14 hectares) are expected to provide up to 40% of those dwellings as Affordable Housing. This threshold may be revised during the lifetime of the Local Plan, and may be flexed in response to viability evidence. This is reduced to 25% for sites on previously developed land within the built-up area of Uttoxeter and Burton upon Trent. Greenfield sites in or adjoining Uttoxeter and Burton upon Trent are expected to contribute 33% Affordable Housing. Elsewhere the requirement remains 40%. In Uttoxeter the minimum level of onsite provision is 13% of all dwellings. The remainder may be commuted off site subject to negotiations.
Housing Choice SPD (2022 Draft)	In Uttoxeter 10% of new dwellings are expected to be targeted at older people. This is defined as freehold mainstream market houses designed with older downsizers in mind, for example offering downstairs bathrooms, level access or a low threshold shower. These should be a mix of 2 and 3 bedroom homes. The overall mix expected on market sites is as follows:

Policy	**Provisions**

	Burton			**Uttoxeter**	**Strategic Villages**
	Branston Burton Eton Park Outwoods	Anglesey Horninglow Shobnall Stretton	Brizlincote Stapenhill Winshill		
Housing for Older People**	12%	20%	50%	10%	35%
1-bedroom homes (flats, houses or bungalows)	3%	3%	3%	3%	2%
2-bedroom houses	16%	15%	10%	28%	26%
3-bedroom houses	32%	29%	17%	30%	23%
4-bedroom houses	26%	23%	14%	20%	10%
5-bedroom houses	11%	10%	6%	9%	4%

To reflect national policy guidance the Local Plan Affordable Housing threhold (sites of 4 or more dwellings) is amended. ESBC will not seek Affordable Housing contributions for applications that are not considered major development. In designated rural areas a 5 dwelling threshold will apply.

The tenure mix within Affordable Housing will be advised by the Council on request, taking the latest evidence into account.

The SPD acknowledges national policy changes requiring 10% of all homes to offer an affordable route to home ownership, and for 25% of all Affordable Housing to take the form of First Homes. In some locations the latter requirement will not satisfy the former, leaving a balance of affordable ownership that must be met through other tenures such as shared ownership. When taking decisions around this ESBC will refer to exceptions to the relevant NPPF paragraph.

Entry level and First Homes exception sites will be considered in specific locations (including Uttoxeter).

Source: East Staffordshire Local Plan (2012-2031), Housing Choice SPD (2022 Draft)

Appendix C : Affordability calculations

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

Market housing

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

Market sales

C.3 The starting point for calculating the affordability of a dwelling for sale from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5. In practice this can be highly variable. Multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.

C.4 To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in Uttoxeter, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.

C.5 The calculation for the purchase threshold for market housing is as follows:

- Value of a median NA house price (2023) = £215,000;
- Purchase deposit at 10% of value = £21,500;
- Value of dwelling for mortgage purposes = £193,500;
- Divided by loan to income ratio of 3.5 = purchase threshold of £55,286.

C.6 The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2023 was £169,500, and the purchase threshold is therefore £43,586.

C.7 It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records no sales of new build properties in the NA in 2024 but there were 21 such transactions in 2023, which is a large and recent enough sample to provide an estimate of the cost of new build housing in Uttoxeter. It is important to understand the likely cost of new housing because new housing is where the Neighbourhood Plan has most influence, and is the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below).

C.8 The estimated NA new build entry-level house price, to be used for these calculations, is £198,000. This is the lower quartile price of the new build transactions in Uttoxeter in 2023. The overall median new build price within the sample was £238,000. The full range of prices was £154,396 to £489,995.

C.9 In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across East Staffordshire in 2023. The median cost of new build dwellings in East Staffordshire was £260,000, with a purchase threshold of £66,934.

Private Rented Sector (PRS)

C.10 It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.

C.11 This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.

C.12 The property website Home.co.uk shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within the ST14 postcode area, which covers a larger area than the Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.

C.13 According to home.co.uk, there were 18 properties for rent at the time of search in July 2024 with an average monthly rent of £1,050. There were 8 two-bed properties listed, with an average price of £820 per calendar month.

C.14 The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:

- Annual rent = £820 x 12 = £9,840;

- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £32,800.

C.15 The calculation is repeated for the overall average to give an income threshold of £42,000.

Affordable Housing

C.16 There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2023: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. The new First Homes was introduced in 2021 but is not yet included in the NPPF. Each of the affordable housing tenures are considered below.

Social rent

C.17 Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.

C.18 To determine social rent levels, 2021 data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Uttoxeter. This data provides information about rents and the size and type of stock owned and managed by private registered providers and local authorities and is presented for East Staffordshire in Table C-1.

C.19 To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

Table C-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£73.00	£83.00	£91.00	£103.00	£83.00
Annual average	£3,796	£4,316	£4,732	£5,356	£4,316
Income needed	£12,641	£14,372	£15,758	£17,835	£14,372

Source: Homes England, AECOM Calculations

Affordable rent

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

C.21 Even a 20% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.

C.22 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for East Staffordshire. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.

C.23 Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 50% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table C-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£81.00	£97.00	£110.00	£136.00	£98.00
Annual average	£4,212	£5,044	£5,720	£7,072	£5,096
Income needed	£14,026	£16,797	£19,048	£23,550	£16,970

Source: Homes England, AECOM Calculations

Affordable home ownership

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

C.25 In paragraph 66 of the NPPF 2023, the Government introduces a recommendation that “where major development involving the provision of housing is proposed, planning policies and decisions should expect at least 10% of the total number of homes to be available for affordable home ownership.” There are exemptions to this requirement, including where:

- The provision would exceed the level of affordable housing required in an area;
- The provision would significantly prejudice the ability to meet the identified affordable housing needs of specific groups;
- A proposed development provides solely Build to Rent homes;
- A proposed development provides specialist accommodation for a group of people with specific needs (such as purpose built accommodation for students or the elderly);
- The development is proposed to be developed by people who wish to build or commission their own homes; or

- The proposed development is exclusively for affordable housing, a community-led development exception site, or a rural exception site.

First Homes

C.26 Because First Homes are a new tenure product, it is worth explaining some of their key features:

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

C.27 The starting point for considering whether First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £198,000.

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

- Value of a new home (lower quartile 2023 new build price) = £198,000;
- Discounted by 30% = £138,600;
- Purchase deposit at 10% of value = £13,860;
- Value of dwelling for mortgage purposes = £124,740;
- Divided by loan to income ratio of 3.5 = purchase threshold of £35,640.

C.29 The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £30,549 and £25,457 respectively.

C.30 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.

C.31 Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m15) would be around £122,500. This cost excludes any land value or developer profit. This could be a potential issue in at higher discount levels (implying values of £118,800 at 40% and £99,000 at 50% discount).

C.32 Table C-3 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 an estimate for new build entry-level housing in the NA. However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below. Generally speaking, the alternative benchmarks suggest 30% discounts are more than sufficient for mean and dual lower earners, with First Homes remaining inaccessible to single lower earners even at a 50% discount.

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

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	21%	62%	25%
NA lower quartile 2024 new build house price	14%	59%	18%
NA entry-level house price	-1%	52%	4%
LA median new build house price	34%	69%	38%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

C.33 Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.

C.34 In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared

[15] 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/

owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.

C.35 To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).

C.36 The affordability threshold for a 25% equity share is calculated as follows:

- A 25% equity share of £198,000 is £49,500;
- A 10% deposit of £4,950 is deducted, leaving a mortgage value of £44,550;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £12,729;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £148,500;
- The estimated annual rent at 2.5% of the unsold value is £3,713;
- This requires an income of £12,375 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £25,104 (£12,729 plus £12,375).

C.37 The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £19,941 and £33,707 respectively. These are again below the £80,000 cap for eligible households.

Rent to Buy

C.38 Rent to Buy is a relatively new and less common tenure, which through subsidy allows the occupant to save a portion of their rent, which is intended to be used to build up a deposit to eventually purchase the home. It is therefore estimated to cost the same as private rents – the difference being that the occupant builds up savings with a portion of the rent.

Appendix D : Affordable Housing need and policy

Affordable Housing estimates

D.1 In Table D-1 AECOM has calculated, using PPG as a starting point,[16] an estimate of the total need for affordable rented housing in Uttoxeter over the Neighbourhood Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.

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

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

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	701.2	Latest waiting list data available from MHCLG Local authority housing statistics data return (households in priority need). Pro rata for the NA.
1.2 Per annum	**50.1**	Step 1.1 divided by the plan period to produce an annualised figure.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	657.3	MHCLG 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	27.8%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in NA	784.0	2021 Census social rented occupancy
2.2.2 Number of private renters on housing benefits	208.8	Housing benefit caseload May 2018. Pro rata for NA.
2.3 New households unable to rent	182.7	Step 2.1 x Step 2.2.
2.4 Per annum	**13.1**	Step 2.3 divided by plan period.
STAGE 3: TURNOVER OF AFFORDABLE HOUSING		
3.1 Supply of social/affordable re-lets (including transfers) %	5%	Assumed proportion of stock re-let each year.
3.2 Supply of social/affordable re-lets (including transfers)	**39.2**	Step 3.1 x NA social rented stock (2.2.1).
NET SHORTFALL OF RENTED UNITS PER ANNUM		
Overall shortfall per annum	**23.9**	Step 1.2 + Step 2.4 - Step 3.2

Source: AECOM model, using Census 2011, English Housing Survey 2018, MHCLG 2018 based household projections and net additions to affordable housing stock. 2018 is the latest reliable data for some datasets so is used throughout for consistency. Figures may not sum due to rounding.

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

D.3 There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.[17] No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

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

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in NA	904.0	Census 2021 private rented occupancy.
1.2 Percentage renters on housing benefit in LA	23.1%	% of renters in 2021 on Housing Benefit / Universal Credit with housing entitlement
1.3 Number of renters on housing benefits in the NA	208.8	Step 1.1 x Step 1.2.
1.4 Current need (households)	521.4	Current renters minus those on housing benefit and minus 25% assumed to rent by choice.[18]
1.5 Per annum	**37.2**	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	657.3	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	9.9%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	65.3	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	**5.0**	Step 2.3 divided by plan period.
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	84.0	Number of shared ownership homes in the NA (Census 2021).
3.2 Supply - intermediate resales	**4.2**	Step 3.1 x 5% (assumed rate of re-sale).
NET SHORTFALL PER ANNUM		
Overall shortfall per annum	**38.1**	(Step 1.5 + Step 2.4) - Step 3.2.

Source: AECOM model, using Census 2011, English Housing Survey 2018, MHCLG 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.

D.4 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

[17] http://www.ipsos-mori-generations.com/housing.html

[18] 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.

available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).

D.5 It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

Affordable housing policy

D.6 The following table reviews the relevant factors in developing a policy on the Affordable Housing tenure mix, which inform the recommendation given in the main body of the report.

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

Consideration	Local Evidence
A. **Evidence of need for Affordable Housing**: The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.	This HNA suggests that the NA requires around 24 units of affordable rented housing and 38 units of affordable home ownership homes per annum over the Neighbourhood Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes. The relationship between these figures suggests that the tenure mix within Affordable Housing should be weighted moderately in favour of affordable home 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 Local Plan target of 25-33% Affordable Housing (depending on brownfield or greenfield land) were achieved on every site, assuming the delivery of the NA's housing requirement for 79 homes per year, up to around 20-26 affordable homes might be expected each year. This level of potential affordable housing delivery would not be sufficient to meet all of the need identified. In this context of limited supply, it may be prudent to prioritise the more acutely and urgently needed affordable rented housing over opportunities for ownership.

C. **Government policy (eg NPPF) requirements**: Current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing.	For 10% of all housing to be affordable ownership in Uttoxeter, where 25-33% of all housing should be affordable, 30-40% of Affordable Housing should be for affordable ownership. The Local Plan does not seek a specific tenure split within Affordable Housing but the 2022 draft of the Housing Choice SPD acknowledges this national requirement and suggests that it will be observed when negotiating contributions on sites.
D. **Local Plan policy**:	The Local Plan does not seek a specific tenure split within Affordable Housing, leaving this open to be informed by relevant evidence.
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. After the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the Local Plan. The remaining units should then be allocated to other tenure products in the relative proportions set out in the Local Plan. AECOM is aware that some Local Planning Authorities are considering 'top slicing' their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. Some LPAs are considering this approach because of the existing business models of registered providers which have relied on shared ownership to cross subsidise affordable rented housing and uncertainty	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. Again this cannot be tested against any fixed target tenure mix, but the 2022 draft of the Housing Choice SPD again acknowledges this national requirement and the potential for it to conflict with the requirement noted in box C above. The SPD states that negotiations will have regard to both requirements.

over whether First Homes could replace this model.	
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.	Uttoxeter Town Council 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 Uttoxeter**: The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.	The NA has slightly higher shares of both social rent and shared ownership accommodation than the wider Borough. While Uttoxeter's rate of shared ownership also exceeds the national average, the NA's rate of social renting is 4 percentage points lower, suggesting this tenure category has the greatest scope for further growth.
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 NA. The funding arrangements available to housing associations will determine rent levels.
J. Wider policy objectives:	The Town Council may wish to take account of broader policy objectives for Uttoxeter and/or the wider Borough. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing and care home supply, Uttoxeter

	Name	Description	Dwellings	Tenure	Type
Specialist Housing					
1	Mellor Lodge	1 and 2 bedroom flats	48	Leasehold	Retirement housing
2	Leighton Close	1 and 2 bedroom bungalows	15	Social rent	Retirement housing
3	Chartley Court	1 and 2 bedroom flats	14	Leasehold	Retirement housing
4	Smithfield Road & Short Street	1 and 2 bedroom bungalows	16	Social rent	Retirement housing
5	Highwood Court	1 bedroom flats	38	Social rent	Retirement housing
6	Manor Close	1 bedroom bungalows	21	Social rent	Retirement housing
7	Greenway	1 and 2 bedroom bungalows (including to wheelchair standards)	20	Social rent	Retirement housing
8	Primrose Way	1 bedroom bungalows	12	Social rent	Retirement housing
Care Homes					
1	Kirk House	For older people and those with disabilities	35		Care home with nursing
2	St Mary's Mount	For older people and those with dementia	30	Local authority rates accepted	Care home
3	The Hermitage	For older people, those with disabilities and/or dementia	30	Local authority rates accepted	Care home
4	Eversley Rest Home	For older people and those with dementia	22		Care home
5	Highbarrow	For older people, those with disabilities and/or dementia	22		Care home

6	Highfield Court	For people with learning difficulties, physical and mental disabilities	59		Care home

Source: http://www.housingcare.org

Table E-2: Tenure and mobility limitations of those aged 65+ in Uttoxeter, 2011 (65+ is the closest proxy for 75+ in this data)

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories	**522**	**24.9%**	**562**	**26.9%**	**1,009**	**48.2%**
Owned Total	**376**	**22.4%**	**441**	**26.2%**	**865**	**51.4%**
Owned outright	347	22.5%	401	26.0%	792	51.4%
Owned (mortgage) or shared ownership	29	20.4%	40	28.2%	73	51.4%
Rented Total	**146**	**35.5%**	**121**	**29.4%**	**144**	**35.0%**
Social rented	108	35.2%	93	30.3%	106	34.5%
Private rented or living rent free	38	36.5%	28	26.9%	38	36.5%

Source: DC3408EW Health status

HLIN calculations

Table E-3: Recommended provision of specialist housing for older people from the HLIN SHOP toolkit

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

Source: Housing LIN SHOP Toolkit

E.1 As Table 5-1 in the main report shows, Uttoxeter is forecast to see an increase of 742 individuals aged 75+ by the end of the Neighbourhood Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = 60 x .742 = 45
- Leasehold sheltered housing = 120 x .742 = 89
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = 20 x .742 = 15
- Extra care housing for rent = 15 x .742 = 11
- Extra care housing for sale = 30 x .742 = 22
- Housing based provision for dementia = 6 x .742 = 4

Appendix F : Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

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

Affordable Housing (NPPF Definition)

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

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

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

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

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods[19].

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 Standard[20]

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.

[19] The Tenant Services Authority has issued an explanatory note on these methods at http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf
[20] 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 developments (NPPF definition)

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

Community Right to Build Order[21]

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)[22]

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.

[21] See https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary
[22] 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 Neighbourhood Plan period on the basis of changes in the distribution of household types and key age brackets (life stages) within the NA. Given the shared behavioural patterns associated with these metrics, they provide a helpful way of understanding and predicting future community need. This data is not available at neighbourhood level so LPA level data is employed on the basis of the NA falling within its defined Housing Market Area.

Life-time Homes

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

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 years[23], 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 living room and one kitchen would be deemed overcrowded if three adults were living there.

[23] See https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/

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 Housing[24]

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

[24] See http://www.housingcare.org/jargon-sheltered-housing.aspx

Strategic Housing Land Availability Assessment

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

Strategic Housing Market Assessment (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 Neighbourhood Plan period. Sometimes SHMAs are combined with Economic Development Needs Assessments to create documents known as HEDNAs (Housing and Economic Development Needs Assessments).

Specialist Housing for Older People

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.[25]

[25] See http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing

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