

Burton & Winkton parish Housing Needs Assessment (HNA)

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Quality information

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List of acronyms used in the text:

| | |
|-------------|--|
| AH | Affordable Housing (NPPF definition) |
| AMH | Affordable Market Housing |
| BCPUA | Bournemouth, Christchurch and Poole Unitary Authority |
| BCPLP | Bournemouth, Christchurch and Poole Local Plan |
| BWP | Burton & Winkton parish |
| BWNP | Burton & Winkton parish Neighbourhood Plan |
| CBC | Christchurch Borough Council |
| CEDLP | Christchurch and East Dorset Local Plan |
| HNA | Housing Needs Assessment |
| HNF | Housing Need Figure |
| Housing LIN | Housing Learning and Improvement Network |
| HRP | Household Reference Person |
| LHN | Local Housing Need |
| LPA | Local Planning Authority |
| LQAR | Lower Quartile Affordability Ratio |
| LTHPD | Long-Term Health Problem or Disability |
| MAR | Median Affordability Ratio |
| MH | Market Housing |
| MHCLG | Ministry for Housing, Communities and Local Government (formerly DCLG) |
| NA | Neighbourhood (Plan) Area |
| NDO | Neighbourhood Development Order |
| NDP | Neighbourhood Development Plan |
| NP | Neighbourhood Plan |
| NPPF | National Planning Policy Framework |
| ONS | Office for National Statistics |
| PPG | Planning Practice Guidance |
| PRS | Private Rented Sector |
| RQ | Research Question |
| SHLAA | Strategic Housing Land Availability Assessment |
| SHMA | Strategic Housing Market Assessment |
| VOA | Valuation Office Agency |

1. Executive Summary

1.1 Conclusions- Tenure and Affordability

1. The rate of home ownership in Burton & Winkton is slightly higher than the Christchurch average, but substantially above that which would be expected across England. Over three quarters of properties are owner occupied in Burton & Winkton compared to under two thirds in England.
2. Furthermore, the proportion of owner occupied households has grown strongly over the intercensal period, illustrated by a notable 25% increase in owner occupied households, in sharp contrast with local and national trends where there was a slight fall. There has been rapid growth in private rented household at 137%, This is likely due to the declining affordability of home ownership.
3. The average total household income is £41,300, while the gross lower quartile income was £13,895 or £27,790 for dual income households.
4. In terms of the quantity of affordable housing, the SHMA assessment of the need for affordable housing for rent equates to 258 homes over the plan period. AECOM analysis of the need for affordable owned housing suggests total need of 107 dwellings over the plan period.
5. Housing affordability is a considerable issue in this area. Among market tenures, the income required to buy an average market home for sale is higher than those on mean household incomes. Turning to properties for purchase through affordable routes to home ownership tenures, the purchase threshold is insufficient to meet the needs of single lower quartile earners in all tenures. Social rent is affordable only for households with two lower quartile earners.
6. If Burton & Winkton's adopted policy target of 45 dwellings is delivered, approximately 18-23 affordable units can be expected to be provided. This is subject to replacement by a new housing requirement figure (HRF) in the emerging Local Plan. This quantity of affordable housing is insufficient to meet the need identified above for 258 affordable rented dwellings and 107 affordable home ownership dwellings.
7. Taking these affordability and supply concerns into account, along with local and national planning policy, the guideline tenure split within Affordable Housing for Burton & Winkton is proposed to be 70% affordable housing for rent (split between social and rented tenures to be confirmed by emerging Local Plan) and 30% affordable housing for sale (split between 5% discounted market sale and 25% shared ownership).

1.2 Conclusions- Type and Size

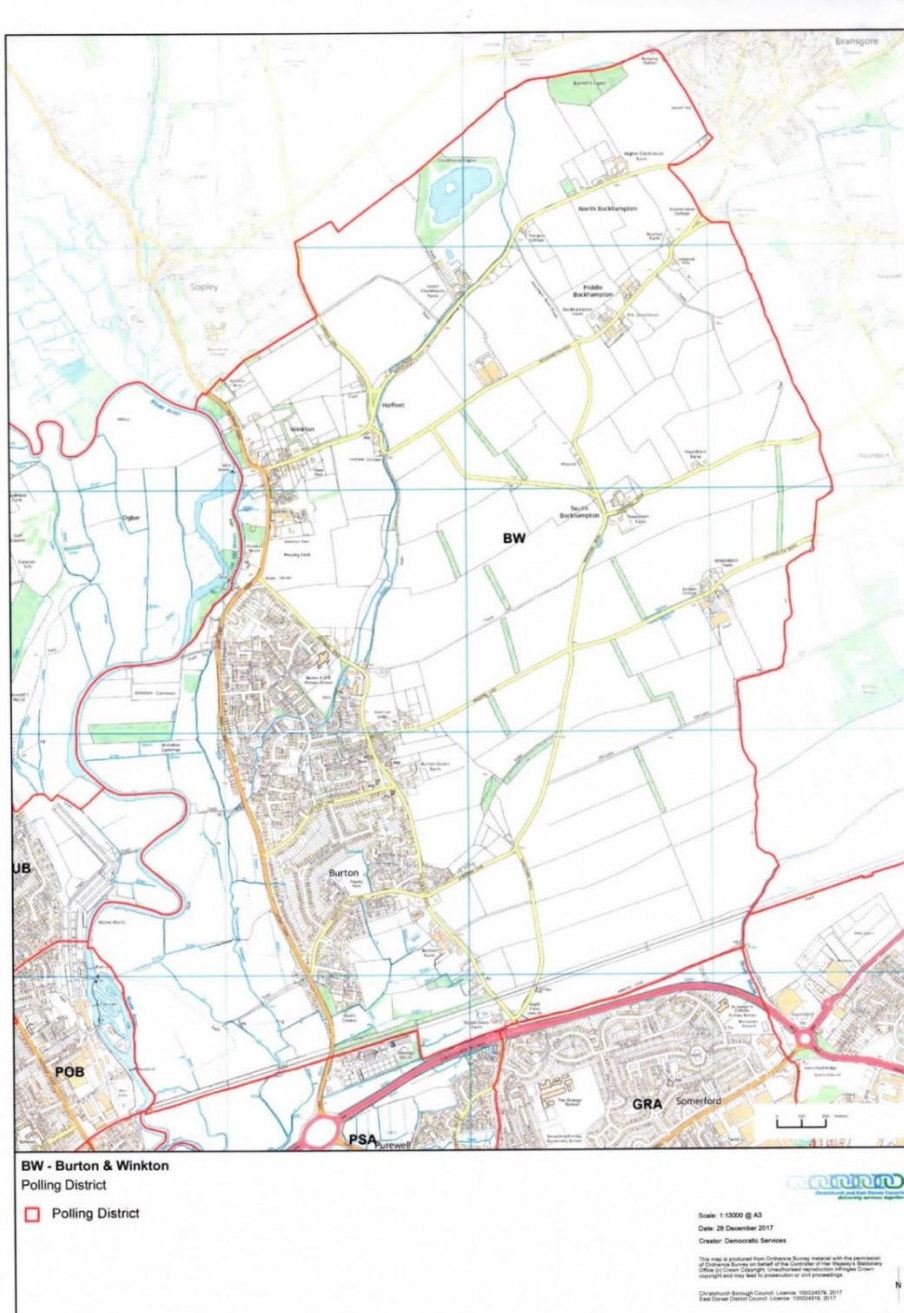
8. Burton & Winkton tends to be characterised by a higher proportion of detached and terraced houses than would be expected.
9. In terms of dwelling size, medium sized dwellings of 5-7 rooms tend to predominate. Over the intercensal period medium and larger dwellings have increased in popularity, with a fall in the number of smallest dwellings.
10. Burton & Winkton has a significantly younger profile than the Borough of Christchurch. Burton & Winkton has a large proportion of 45-64 year olds, which make up just over 30% of the population. The parish also has a considerably higher proportion of 16-24 and 25-44 year olds than typical of Christchurch. Burton has fewer residents aged 65 and over than locally, at approximately 20% compared to nearer 30% across Christchurch. Over the intercensal period, Burton & Winkton has seen an atypical change in its age structure, with well above average growth among 16-24 year olds, 45-64 and 65-84 year olds but below average growth among those 85 and over.
11. The area has a greater proportion of one family only households than locally or nationally, and consequently fewer one person households than typical. Over the intercensal period, Burton & Winkton saw consistently higher growth in all categories but particularly notable increases in one person households and one family households with no children or all children non-dependent.
12. Taking into account both these projections and dwelling patterns within the area gives an indication of what size of homes will be needed by the end of the plan period.
13. Life-stage modelling indicates that, by 2039, the size distribution of new dwellings should be as follows: 40.7% as one bedroom, 40.0% as two bedrooms, 0% as three bedrooms, 15.3% as four bedrooms and 4.0% as five or more bedrooms.

14. This emphasis on smaller dwellings should also help to satisfy the demand for affordable housing and suitable housing for older people, while continuing to provide adequately sized homes for families in the area. Much of the projected growth of households falls in the over age 65 category and therefore a significant proportion of dwellings should be designed around the specific needs of this age type.
15. However, this recommendation should be applied with a degree of flexibility because it may not be reasonable in practice strictly to limit the provision of mid-sized dwellings, which tend to offer a significant degree of flexibility in the stock, suitable for families and for older households downsizing slightly from larger dwellings. Such a restriction may have the potential to negatively impact the viability of sites that could help to deliver Affordable Housing or other community priorities. It should also be noted that this report is concerned with demand in the sense of need rather than in the sense of the preferences of potential occupants, which will likely include demand for mid-sized homes. There may also be good reasons to continue to deliver these properties in the NA as part of a housing mix strategy in the Borough as a whole.

2. Context

2.1 Local context

17. Burton & Winkton parish is a Neighbourhood Plan area located in the Bournemouth, Christchurch and Poole Unitary Authority, Dorset. The Neighbourhood Area (NA) boundary comprises the large village of Burton, the smaller village of Winkton, and the hamlets of Holfleet, North Bockhampton, Middle Bockhampton, South Bockhampton. The Neighbourhood Plan area was designated in December 2018.
18. The proposed Neighbourhood Plan period has not yet been decided, but may well coincide with the emerging Local Plan which is projected to be adopted in 2024 and extend to 2039, therefore comprising a planning period of 15 years.
19. The Parish of Burton & Winkton parish is located in the Bournemouth, Christchurch and Poole Unitary Authority and was formerly in the Borough of Christchurch which was abolished in 2019. It is in the County of Dorset and borders Hampshire to the east and is located 4km north of the English Channel coast. It is located 2km north east of the town centre of Christchurch and is separated from the South East Dorset conurbation by the River Avon floodplain.
20. The parish is situated in the River Avon valley with a flat topography. The largest settlement, Burton, is a suburbanised village which has seen substantial post-war housing development. The smaller and older village of Winkton lies 1km north of modern-day Burton. The rest of the parish is rural with intensive arable cultivation to the east including a large solar plant, and extensive wetlands along the River Avon to the west. The smaller hamlets of Holfleet and the Bockhamptons are located to the east in the agricultural part of the parish where there are also a number of scattered farmhouses.
21. The River Avon valley has a number of statutory environmental designations including the Avon Valley Ramsar site, the Avon Valley (Bickton to Christchurch) and River Avon System Sites of Special Scientific Interest, the River Avon Special Area of Conservation and the Avon Valley Special Area of Protection. Just beyond the parish, further east in the area around St Catherines Hill, there are heathland-related sites such as the Dorset Heathlands SPA, Dorset Heaths SAC and Dorset Heathlands Ramsar sites based on Town Common SSSI. To the east (in the adjoining parish of Bransgore) there is also the Burton Common Site of Special Scientific Interest. The eastern periphery of the parish borders the New Forest National Park. To the south (in Christchurch parish) lies Purewell Meadows SSSI, immediately south of the A35.
22. In terms of transport, the nearest railway station is in Christchurch, just outside the parish boundary (and about 3km away by road from the centre of Burton village), offering regular services to Bournemouth, London, Poole, Southampton and Weymouth. The parish is served by the 24 bus which has intermittent service from Burton to Christchurch, the 21 bus which has three daily services to Bransgore and Christchurch, and the 125 bus which has a twice daily service to Christchurch and Ringwood. Burton & Winkton parish is connected to the national highway network by the B3347, which runs north-south between Christchurch and Ringwood and connects to the A31 trunk road, the A35 which offers connections to Bournemouth and Poole and the A338 trunk road.
23. The area used for data gathering is Burton & Winkton parish which is identical to the Burton & Winkton parish Neighbourhood Plan Area.
24. The statistics show that in the 2011 Census the Neighbourhood Plan area had a total of 4,177 residents, and 1,806 household spaces.
25. A map of the Plan area appears below in Figure 2.1.

Figure 2-1: Map of the Burton & Winkton parish Neighbourhood Plan area¹

Source: Bournemouth, Christchurch and Poole Council

26. The neighbourhood planners are interested in exploring the need for Affordable Housing for sale (also known as affordable home ownership) and are therefore eligible for support under the Affordable Housing for sale element of the Neighbourhood Planning Technical Support programme. Analysis and commentary on this issue has been provided where relevant and possible in the HNA.

¹ Available at <https://www.christchurch.gov.uk/your-community/support-for-voluntary-and-community-organisations/localism/neighbourhood-area-designations---christchurch.aspx>

2.2 Planning policy context

27. In line with the Basic Conditions² of neighbourhood planning, Neighbourhood Development Plans (NDPs) are required to be in general conformity with adopted strategic local policies.³ Consequently, the relevant elements of the Local Plan are reviewed as part of this Housing Needs Assessment (HNA). Note that the Bournemouth, Christchurch and Poole Unitary Authority (BCPUA), formed in 2019, and will be preparing a new Local Plan but is at the early issues and options consultation stage of its preparation without a published draft plan or housing requirement figure (HRF). The Christchurch Local Plan underwent issues and options consultation in 2018, but as the Local Authority has been abolished, this is no longer emerging planning policy.
28. In the case of Burton & Winkton parish, the relevant local planning context is established in the Christchurch and East Dorset Local Plan (CEDLP) (2014)⁴

2.2.1 Policies in the adopted local plan⁵

Table 2-2: Summary of the Christchurch and East Dorset adopted policies having relevance to Burton & Winkton parish Neighbourhood Plan Housing Needs Assessment

| Policy | Source | Provisions |
|--|--------------|---|
| KS2: Settlement Hierarchy | CEDLP (2014) | Burton is designated as a 'Village' Settlement Type where only very limited development will be allowed that supports the role of the settlement as a provider of services to its home community. All other settlements in the parish are designated as 'Hamlets' where development would not be allowed unless it was functionally required to be in a rural area. |
| KS3: Green Belt | CEDLP (2014) | The Green Belt will protect the separate physical identity of individual settlements and maintain an area of open land around the conurbation. |
| KS4: Housing Provision in Christchurch and East Dorset | CEDLP (2014) | New neighbourhoods in a range of locations, including Burton, will help to provide 45 dwellings in strategic allocations. 5,000 further dwellings will be provided in existing urban areas. |
| CN2: Land South of Burton village | CEDLP (2014) | Burton's New Neighbourhood comprises 45 houses to be delivered on allocated site, up to 50% affordable, with associated open space and recreation. This limited development will contribute to the market and affordable housing requirements of Burton Village while maintaining its status as a village within the Core Strategy Settlement Hierarchy. |
| LN1: The Size and Type of New Dwellings | CEDLP (2014) | The size and type of new market and affordable dwellings will reflect current and projected local housing needs identified in the latest Strategic Housing Market Assessment. |
| LN3: Provision of Affordable Housing | CEDLP (2014) | All net residential developments of over 10 dwellings or 1,000 sqm should provide up to 50% affordable housing on greenfield sites and 40% affordable housing on other sites. The split within affordable tenures should normally allow for 30% intermediate housing, with the remainder being affordable rented or social rented. |
| LN4: Affordable Housing Exception Sites | CEDLP (2014) | Exceptionally, land adjoining or very close to defined rural settlements may be developed to facilitate affordable housing. This policy may be applicable to Burton and Winkton as well as land adjoining the built-up area of Christchurch. |

Source: Christchurch and East Dorset Local Plan (CEDLP)

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

³ However, this does not affect the potential for the evidence base underpinning the emerging local plan to inform or form part of the evidence base for the neighbourhood plan.

⁴ Available at <https://www.christchurch.gov.uk/planning-buildings-land/planning-policy/christchurch/local-development-framework/local-plan-part-1/christchurch-and-east-dorset-local-plan-part-1-core-strategy.aspx>

⁵ Note that only those policies considered relevant to this Housing Needs Assessment have been reviewed, and that the policies reviewed may have been edited for relevance and/or clarity. As such, this summary of relevant policies should not be considered a full summary of the Local Plan in question.

3. Approach

3.1 Research Questions

29. Research Questions, abbreviated to 'RQs,' are formulated at the start of the project through discussion with the neighbourhood group. They serve to direct the research and provide the structure for the HNA.
30. The RQs relevant to this study, as discussed and agreed with Burton & Winkton parish, are set out below.

3.1.1 Tenure and Affordability

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

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

3.1.2 Type and Size

33. The neighbourhood planning group is seeking to determine what size and type of housing would be best suited to the local community.
34. The aim of this research question is to provide neighbourhood planners with evidence on the types and sizes needed by the local community. This will help to shape future development so that it better reflects what residents need.

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

3.2 Relevant Data

3.2.1 LPA evidence base

35. It is appropriate for neighbourhood planners to refer to existing needs assessments prepared by the Local Planning Authority (LPA) as a starting point. As Burton & Winkton parish Neighbourhood Area is located within the BCPUA planning area, we therefore turned to the latest relevant Strategic Housing Market Assessment (SHMA), which is known as the Eastern Dorset SHMA (2015). Whilst a new SHMA is being prepared for the BCPUA planning area, this had not been produced in time to be taken into account for this report.
36. For the purpose of this HNA, data from Christchurch Borough Council (CBC)'s own evidence base to support their housing policies has been considered applicable and relevant unless it conflicts with more locally specific and/or more recently-produced evidence. The housing market evidence draws upon a range of data including population and demographic projections, housing market transactions, and employment scenarios. As such, it contains a number of points of relevance when determining housing need within the Neighbourhood Plan area and has been referenced as appropriate.

3.2.2 Other relevant data

37. In addition to the BCPUA and CBC evidence base, we have assessed other evidence to ensure our study is robust for the purposes of developing policy at the NP level and is locally specific. This includes data from both Census 2001 and 2011, as well as from a wide range of other data sources, including:
 - Land Registry data on prices paid for housing within the local market;
 - Population and household projections produced by the Office of National Statistics (ONS);
 - Information on current property asking prices, for housing for sale or rent, from home.co.uk;
 - Valuation Office Agency (VOA) data on local housing stock by dwelling type; and
 - Burton & Winkton Neighbourhood Plan consultation Summer 2019, including Household Survey results.

3.2.3 Quantity of housing to provide

38. The NPPF 2019 requires, through paragraphs 65 and 66, LPAs to provide neighbourhood groups with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
39. As a result of the fact that the BCPUA only recently merged and remains at the early issues and options stage of preparing the new Local Plan, it has been unable to fulfill this requirement at the time of writing. However, the 2014 Christchurch and East Dorset Local Plan (CEDLP) allocated a single site of 45 dwellings to Burton & Winkton, which is understood not to have yet completed. As such, 45 dwellings is used as a minimum benchmark for the scale of need for housing in Burton & Winkton in this HNA, and the question of how many houses to plan for is therefore outside the scope of this HNA; for this reason, the issue of quantity has been excluded from the RQs (see Chapter 3 below).

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

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

4.1 Introduction

40. This section examines the tenure of dwellings in the current stock and recent supply. It then considers the affordability of housing within the area to local households. Drawing on existing evidence and AECOM's estimates, this section quantifies the need for affordable housing within the NA. This includes Affordable Housing for rent (typically social or affordable rents) and Affordable Housing to buy. The scale of need for these homes can justify policies that guide new developments to provide Affordable Housing.⁶

4.2 Definitions

41. Tenure refers to the legal arrangements in place that enable a household to live in their home; it determines householder rights and influences the level of payments to be made in return for these rights. Broadly speaking, tenure falls into two categories, Affordable Housing and Market Housing, depending on whether the household benefits from a subsidy of some sort to enable them to live in their home.
42. It is necessary at this stage of the study to make clear the distinction between Affordable Housing as planning terminology and the colloquial meaning of the phrase. In the course of this study, we refer to Affordable Housing, abbreviated to 'AH'. AH comprises those forms of housing tenure that fall within the definition of Affordable Housing set out in the current NPPF: social rent, affordable rent, affordable private rent (brought forward by build to rent schemes), and forms of AH designed to offer affordable routes to home ownership.⁷
43. The definition of Affordable Housing set out in the NPPF makes clear the Government's commitment to home ownership (broadening the definition of AH which had previously referred only to social and intermediate housing to include a range of low-cost housing opportunities for those aspiring to own a home). The Government has proposed to introduce First Homes to provide at least a 30% discount on new market housing for sale⁸. However, the NPPF and Homes England funding for Affordable Housing recognises the important role of affordable rent tenures for those unable to afford home ownership.

4.3 Current tenure profile

44. The current tenure pattern is a key characteristic of the local neighbourhood area. 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. Table 4-4-1 below presents Census data from 2011; this table shows the distribution of how households occupy their homes within Burton & Winkton parish, compared to the rest of the BCPUA and England.
45. Burton & Winkton has a slightly higher share of owner occupied households than the LPA average, but substantially above that which would be expected across England. Over three quarters of properties are owner occupied in Burton & Winkton compared to under two thirds in England. Shared ownership properties are somewhat more common in Burton & Winkton than the local or national average. The proportion of social rented households is slightly under the LPA figure but roughly two thirds of the average across England. The number of private rented households is only slightly below the LPA average but almost half that of the average across England. Burton & Winkton therefore has a notable underrepresentation of both social and private rented households and is a parish with predominantly owner occupied homes. The Burton & Winkton NP Household Survey recorded 85% of respondents as owning their own home, which is a slight overrepresentation likely owing to the skew of respondents towards older residents. The proportion of those owning their own home was lower in younger age brackets. Of younger adults (18-34 years) with no children only just over half of those respondents were homeowners.

⁶ PPG Paragraph: 021 Reference ID: 2a-021-20160401, available at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

⁷ NPPF 2019.

⁸ https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/864267/Guide_to_First_Homes.pdf

Table 4-4-1: Tenure (households) in Burton & Winkton parish, 2011

| Tenure | Burton | Christchurch | England |
|-----------------------|--------|--------------|---------|
| Owned; total | 76.8% | 74.4% | 63.3% |
| Shared ownership | 1.2% | 0.8% | 0.8% |
| Social rented; total | 11.3% | 13.0% | 17.7% |
| Private rented; total | 9.6% | 10.8% | 16.8% |

Sources: ONS 2011, AECOM Calculations

46. In Table 4-4-2, we note the changes in tenure during the intercensal period. Burton & Winkton parish has seen considerably more household growth than both the LPA and England between 2001 and 2011, illustrated by a notable 25% increase in owner occupied households, in sharp contrast with local and national trends where there was a slight fall. The proportion of shared ownership households has gone down 16% roughly in line with local trends, but at odds with the national increase of 30% in shared ownership households. The 20% growth in social rented properties also bucks national trends of near stasis and is over double the growth rate of the LPA. There has been rapid growth in private rented household at 137%, near 45% above the LPA growth rate and around 55% above the growth rate in England. This is likely due to the declining affordability of home ownership, as will be explored in the section below. Overall, Burton & Winkton has seen notably stronger than average growth in all tenures except shared ownership, with particularly rapid growth in private rented households.

Table 4-4-2: Rates of tenure change in Burton & Winkton parish, 2001-2011

| Tenure | Burton | Christchurch | England |
|-----------------------|--------|--------------|---------|
| Owned; total | 25.0% | -1.5% | -0.6% |
| Shared ownership | -16.0% | -21.9% | 30.0% |
| Social rented; total | 20.2% | 8.8% | -0.9% |
| Private rented; total | 137.1% | 93.1% | 82.4% |

Sources: ONS 2001-2011, AECOM Calculations

4.4 Affordability

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

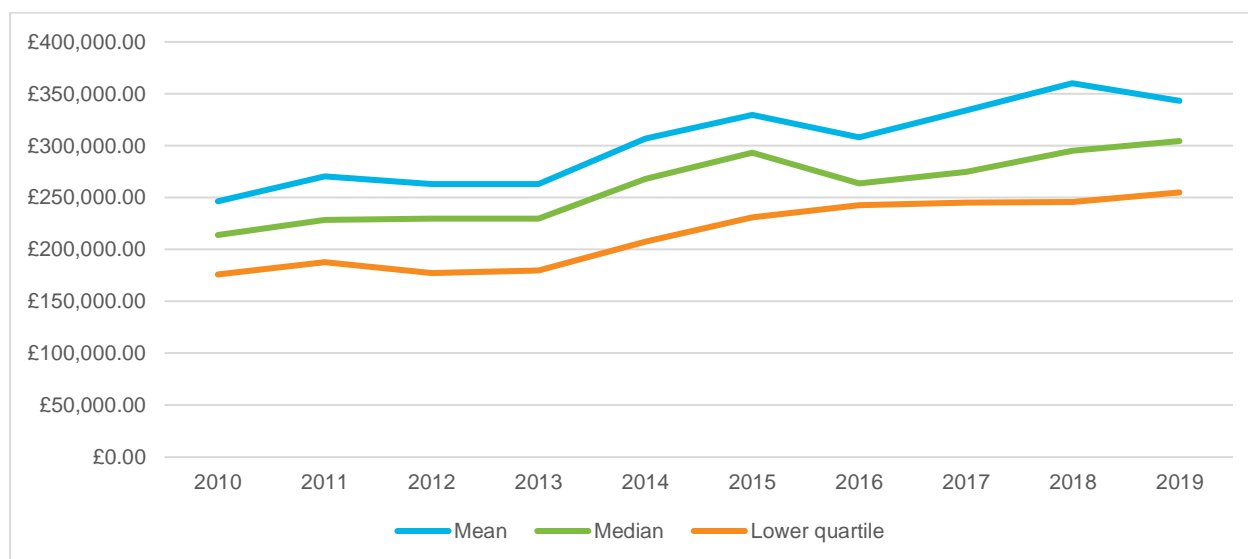
4.4.1 House prices

49. 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.
50. PPG makes clear that lower-quartile house prices may be used as a benchmark for entry-level home prices.⁹ Entry-level properties are typically those with one or two bedrooms – either flats or houses.
51. Figure 4-1 below looks at selected measures of house prices in Burton & Winkton parish. It shows that house price growth has been considerable and relatively sustained. The median house price has risen from just over £200,000 in 2010 to close to £300,000 in 2019, and the mean house price has risen from £246,000 to £343,000. There were periods of price stagnation or fall, including 2011 to 2013 when house prices plateaued and 2015-2016 when there was a

⁹ See Paragraph: 021 Reference ID: 2a-021-20190220, available at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

substantial fall in house prices.

Figure 4-1: House prices by quartile in Burton & Winkton parish between 2010 and 2019



Source: Land Registry PPD

52. Table 4-4-3 below breaks down house prices by type of house, as recorded by Land Registry Price Paid Data (PPD). It shows that on average house prices have risen by a considerable 39.3% between 2010 and 2019 in Burton & Winkton. However, there have been wide variations in house price growth by type. Detached house prices have grown a moderate 20.3% from £347,000 to £418,000. Semi-detached house prices have climbed more steeply, rising from £220,000 to £374,000 over the same period, a high growth rate of 69.6%. Terraced houses have grown robustly, at 44.4%, from £186,000 to £269,000. Flats have had a similar growth rate of 48% from £154,000 to £228,000. The 2019 price data may be anomalous as there was a considerable drop in detached house prices from 2018 and large rise in semi-detached house prices from 2018. As a result, growth figures from 2010 to 2018 have also been provided for reference. In summary, there has been growth in all types, but the gap between detached houses and other types has narrowed.

Table 4-4-3: House prices by type in Burton & Winkton parish, 2010-2019 (£1,000s)

| Type | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | % | 2019 | % |
|------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|-------------|--------------|
| Detached | £347 | £368 | £350 | £362 | £418 | £419 | £405 | £496 | £516 | 48.8% | £418 | 20.3% |
| Semi-detached | £220 | £229 | £224 | £259 | £284 | £335 | £296 | £292 | £293 | 33.2% | £374 | 69.6% |
| Terraced | £186 | £198 | £211 | £188 | £221 | £257 | £252 | £264 | £259 | 39.2% | £269 | 44.4% |
| Flats | £154 | £210 | £163 | £185 | £168 | £277 | £263 | £209 | £188 | 22.1% | £228 | 48.0% |
| All Types | £246 | £270 | £263 | £263 | £306 | £329 | £307 | £333 | £360 | 46.3% | £343 | 39.3% |

Source: Land Registry PPD – NB the annual data for flats (and to a lesser extent, semi-detached homes) is based on a relatively small sample size and therefore greater variation is possible

4.4.2 Income

53. 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.
54. The first source is locally specific but limited to the average total household income and the median net annual household income before housing costs (or take-home pay). This is the average household income estimates

published by ONS¹⁰ at the level of the Middle-layer Super Output Area (MSOA)¹¹. In the case of Burton & Winkton parish the MSOA most suitable for use as a proxy for the Neighbourhood Plan area boundary is E02004236. Further details on the extent of this MSOA, including a map, and why it was selected as a proxy for the Neighbourhood Plan area, are set out in Appendix A.1.

55. The average total household income before housing costs (equalised) across E02004236 in 2017 was £41,300. The latter figure is typically used by mortgage lenders to assess a household's ability to afford to borrow.¹²
56. The second source of data is Lower Quartile (LQ) average earnings. This is helpful for understanding affordability challenges among those with lower than average earnings. However, this data relates to individual earnings and whilst this is an accurate representation of household incomes where households have one earner, it does not represent household income where there are two people earning. It is also only available at the District level.
57. It is derived from ONS annual estimates of paid hours worked and earnings for UK employees to LPA level. Although 2018 provisional data has been published, the revised 2017 data is considered more robust and is therefore used here.
58. Christchurch's gross LQ weekly earnings for 2017 was £267, or approximately £13,895 per year. This is the LQ income before taxes (or benefits) for individual earners and so only correlates with the measure of household incomes above for single-person households. To estimate the income of LQ-earning households with two earners, the annual income is doubled, to £27,790.

4.4.3 Affordability Thresholds

59. In order to gain a clearer understanding of local affordability, it is also useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds.' Purchase thresholds denote the standard household income needed to access mortgage products, and income thresholds denote the maximum share of a family's income that should be spent on accommodation costs.
60. AECOM has determined thresholds for the income required to buy a home in the open market (average and entry-level prices), and the income required to afford private rent and the range of Affordable Housing tenures as set out in NPPF. These calculations are detailed in Appendix A.2. 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.
61. Table 4-4-4 shows the cost of different tenures and the annual income required to support these costs within Burton & Winkton parish. The income required column is the annual income needed to support ongoing housing costs, but does not reflect the cost of a deposit (which we have assumed to be 10% of the value to be purchased) or the possibility that households able to access market housing for purchase may already hold equity from an existing property.

¹⁰Available at

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

¹¹ An MSOA is a statistical area defined for Census purposes. For further information on MSOAs, see

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

¹² Total annual household income is the sum of the gross income of every member of the household plus any income from benefits such as Working Families Tax Credit.

Table 4-4-4: Affordability thresholds in Burton & Winkton parish (income required, £)

| Tenure | Mortgage Value | Rent | Income required | Affordable on mean incomes? £41,300 | Affordable on LQ 1 incomes? £13,895 | Affordable on LQ 2 incomes? £27,790 |
|----------------------------------|----------------|---------|-----------------|--|--|--|
| Market Housing | | | | | | |
| Median House Price | £274,050 | - | £78,300 | No | No | No |
| LA New Build Mean House Price | £297,649 | | £85,042 | No | No | No |
| LQ/Entry-level House Price | £229,500 | - | £65,571 | No | No | No |
| Average Market Rent | - | £13,356 | £44,520 | Marginal | No | No |
| Entry-level Market Rent | - | £11,040 | £36,800 | Yes | No | No |
| Affordable Home Ownership | | | | | | |
| Discounted Market Sale (-20%) | £219,240 | - | £62,640 | No | No | No |
| Discounted Market Sale (-30%) | £191,835 | - | £54,810 | No | No | No |
| Discounted Market Sale (-40%) | £164,430 | - | £46,980 | No | No | No |
| Discounted Market Sale (-50%) | £137,025 | - | £39,150 | Yes | No | No |
| Shared Ownership (50%) | £137,025 | £3,806 | £51,838 | No | No | No |
| Shared Ownership (25%) | £68,513 | £5,709 | £38,606 | Yes | No | No |
| Affordable Rented Housing | | | | | | |
| Affordable Rent | - | £9,912 | £33,006 | Yes | No | No |
| Social Rent | - | £5,589 | £18,611 | Yes | No | Yes |

Source: AECOM Calculations

62. Taking into consideration the affordability thresholds set out above, it is apparent that the income required to buy an average entry-level home for sale is higher than what is likely to be affordable for both those on mean incomes and on lower quartile household incomes. Households with incomes between £36,800 and £65,571 are able to afford to rent in the market but not to buy in the market. These households may require tenures that provide an affordable route to home ownership.
63. These tenures are similarly unaffordable to the income groups assessed, with the exception of shared ownership at 25% equity and 50% discounted market sale, which are accessible to households on mean incomes. The following further observations can be made in relation to discounting:
- The discount on the median market sale price required to enable households on mean incomes to afford to buy is around 47%.
 - Whether discounted market sale is affordable will depend on whether properties are priced in relation to average, new build, or entry level homes so developers will view discounts differently. New build homes are often more expensive than properties for sale in the second-hand stock. It is understood in this case that the average new build home across the wider district is in fact very similar to the average sales price of existing stock in Burton and Winkton. Discounts on either would still be more expensive than entry-level homes in the second-hand stock.
 - Discounts on existing entry-level prices would make such products much more affordable, but it should be noted that this may still be unachievable and depends on the local development industry, issues of viability and other factors. For example, 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 £1,500 per sq m) would be around £105,000.¹³ This cost excludes any land value or developer profit.
 - The income required to access Rent to Buy is the same as that required to afford market rents - £44,520 in this case. Compared to the (generally higher) costs of shared ownership and discounted market housing, Rent to

¹³ This estimate is included for illustration purposes. £1,500 build cost per sq m is a reasonable estimate of current costs (mid 2020); 70 sq m for a 2 bedroom property is consistent with the Government's Nationally Described Space Standards

Buy is likely to represent one of the more affordable routes to home ownership (though shared ownership at a 25% equity share and discounted market sale at 50% discount remain marginally more affordable).

- The Government's proposed First Homes product would provide a minimum discount of 30% on new homes (with the potential for discounts of 30%, 40%, or 50%). New build prices are not available at the neighbourhood level because the number of transactions is too low. Median average prices provide a reasonable proxy for the price of new homes, however, this should be caveated because Burton & Winkton currently has an underrepresentation of smaller homes with under 5 rooms. In Burton & Winkton a 30% discount on average prices would not be sufficient to extend home ownership to households on mean incomes. A 50% discount may be required in order to make affordable home ownership products accessible to those on mean incomes, as indicated in Table 4-5 below.
- It is important to caveat that the Neighbourhood Plan is limited in its ability to control or influence the level of discount achieved on market sale properties. The LPA should have a role here, and it may be useful for the neighbourhood group to discuss this issue with them, given that extremely high discounts appear to be necessary to make relevant products meaningfully affordable to local people.

Table 4-5: % Discount on Sale Price Required for Households on Mean Incomes to Afford

| | |
|---|----------------------------------|
| Mean household income in NA: | £41,300 |
| Tenure/ product: | Discount on sale price required: |
| - <i>Market sale (median)</i> | 47.2% |
| - <i>New build market sale (Average for LA)</i> | 51.4% |
| - <i>Entry level sale (LQ)</i> | 37.0% |

Source: Land Registry PPD; ONS MSOA total household income

64. The inability of those on lower quartile earnings to afford all entry-level market rents, affordable rents and social rent in the case of single earners, suggests that these tenures are not currently sufficiently accessible. Social rent is affordable only for households with two lower quartile earners.
65. Government policy aimed at tackling the housing crisis continues to attach high priority to helping those on modest incomes and others who are unable to afford market housing for purchase, such as younger buyers, to access affordable routes towards homeownership.¹⁴ In the case of Burton & Winkton parish, the figure below suggests that the most appropriate tenures to help implement this policy goal locally are shared ownership at a 25% equity share, Rent to Buy (the costs of which are assumed to be broadly equivalent to average market rents) and discounted market sale, if discounts of 50% can be achieved.

4.5 Affordable housing- quantity needed

66. The starting point for understanding the need for affordable housing in Burton & Winkton parish is the relevant Strategic Housing Market Assessment (SHMA). A SHMA was undertaken for Eastern Dorset in 2015. This study estimates the need for affordable housing in the District based on analysis of the Council's waiting list and analysis of other data sets in line with Planning Practice Guidance at the time. The SHMA identifies the need for 1,823 additional affordable homes each year in Eastern Dorset as a whole and 154 for Christchurch. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents. A small proportion of these households may be able to afford shared ownership because in some cases it is more affordable than market rents, especially when available at a share of 25%.
67. When the SHMA figures are pro-rated to Burton & Winkton parish based on its fair share of the population (8.8% of Christchurch), this equates to 13.6 homes per annum (predominately for social/affordable rent) or 258 homes over the Neighbourhood Plan period (2020-2039). However, pro-rating District level estimates of affordable housing need to rural areas presents problems in practice. The District level figures are likely to represent higher needs in the urban areas of the District where there is a large social housing stock and larger numbers of households living in the PRS on housing benefit. Both of these factors tend to generate higher needs. By contrast, in rural villages like Burton & Winkton parish the lack of social housing means there is no need generated from households already living in the sector. Similarly, households who may need social housing often move away to areas where their needs are more likely to be met (either

¹⁴ See the White Paper 'Fixing Our Broken Housing Market', at

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/590464/Fixing_our_broken_housing_market_-_print_ready_version.pdf

because there is social housing available or more private rented housing). This means it is difficult to identify need for social/affordable rented housing within Burton & Winkton parish.

68. To complement the indication of affordable rented housing need in the SHMA, in Table 4-5 below we have calculated potential demand for affordable home ownership products within Burton & Winkton parish. This estimate broadly counts households living in the private rented sector (PRS) who are not on housing benefit and new households likely to form over the plan period who are likely to enter the private rented sector (but not require housing benefit). The model aims to estimate the number of households who can rent but can't buy on the basis of their incomes. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model discounts 25% of these households, assuming a proportion will be renting out of choice.
69. The table shows that there are currently about 100 households in Burton & Winkton parish unable to access affordable rented homes suitable to their needs. The table also suggests that, over the Plan period, 29.8 additional households in the Neighbourhood Plan area will fall into need, producing total need for affordable owned homes of 107, after accounting for supply.
70. It is important to keep in mind that the households identified in the estimate in Table 4-5 are, by and large, adequately housed in the private rented sector. They do not lack their own housing but would prefer to buy rather than rent.
71. The Burton & Winkton NP Household Survey recorded 105 responses from people currently renting in the parish. 51 respondents stated a need for more rental properties in the parish. A very compelling 417, or 49% of, respondents stated a need for both more affordable housing and starter homes in the parish.
72. There is no policy or legal obligation on the part either of the LPA or neighbourhood planners to meet affordable housing needs in full, either within or outside the Neighbourhood Plan area, though there are tools available to neighbourhood planners that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).
73. It is also important to remember that even after the Burton & Winkton parish, or indeed any other, Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need and the management of the housing waiting list all remain the responsibility of the LPA rather than neighbourhood planners.
74. In this sense, it must be acknowledged that neighbourhood plans are by their nature relatively constrained in terms of the extent to which they can meet affordable housing need, unless there is a specific policy on the housing supply-side (e.g. the identification of one or more housing exception sites over and above those required by the Local Plan).

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

| Stage and Step in Calculation | Total | Description |
|--|------------|--|
| STAGE 1: CURRENT NEED | | |
| 1.1 Current number of renters in NA | 202.4 | Census 2011 number of renters x national % increase to 2018 |
| 1.2 Percentage renters on housing benefit in LA | 34.1% | % of renters in 2018 on housing benefit (based on LA proportion) |
| 1.3 Number of renters on housing benefits in NA | 69 | 1.1 x 1.2 |
| 1.4 Current need (households) | 100.0 | Current renters (1.1) minus those on HB (1.3) and then minus 25% assumed to rent by choice |
| 1.5 Per annum | 6.7 | 1.4/ plan period |
| STAGE 2: NEWLY ARISING NEED | | |
| 2.1 New household formation | 332.9 | LA household projections for plan period (2014 based) pro rated to NA |
| 2.2 % of households unable to buy but able to rent | 8.9% | Current % of households in PRS |
| 2.3 Total newly arising need | 29.8 | 2.1 x 2.2 |
| 2.4 Total newly arising need per annum | 2 | 2.3/ plan period |
| STAGE 3: SUPPLY OF AFFORDABLE HOUSING | | |
| 3.1 Supply of affordable housing | 31.2 | Number of shared ownership homes in NA (Census 2011 + new build to 2018/19) |
| 3.2 Supply - intermediate resales | 1.6 | 3.1 x 5% (assume rate of re-sale) |
| NET SHORTFALL (OR SURPLUS) PER ANNUM | | |
| Shortfall (per annum) | 7.1 | Shortfall = (Step 1.5 + Step 2.4) – 3.2 |

Source: AECOM model, using ONS 2011 data, English Housing Survey 2018, MHCLG 2014 based household projections and net additions to affordable housing stock. Figures may not sum due to rounding.

4.5.1 Affordable Housing Policies in Burton & Winkton parish

75. The Neighbourhood Plan may wish to develop policies in relation to the delivery of Affordable Housing within Burton & Winkton parish.
76. Christchurch and East Dorset Local Plan policy in relation to Affordable Housing delivery requires 50% of all new homes on greenfield sites of 10 dwellings / 1,000 sqm or more to be delivered as Affordable Housing and 40% on other sites (Policy LN3). This policy would apply to all development sites of 10 or more dwellings (or more than 1000sqm floorspace) in Burton & Winkton parish, subject to viability.
77. The same policy puts forward a target split between the various tenures of Affordable Housing, suggesting that 30% of Affordable Housing should provide routes to ownership, with the remaining 70% reserved for affordable rented tenures. The Local plan also includes the potential for sites to be brought forward as Affordable Housing Exception Sites.
78. It is not the role of the HNA to develop policy, as there are a wider set of factors which apply and need to be considered by the neighbourhood planners. However, the following evidence and considerations may be used as a starting point in the development of policy, with the most common option being to seek a different split or balance between the Affordable Housing tenures. On the balance of the evidence in this HNA, AECOM set out a judgement on the starting point for an appropriate tenure mix in Burton & Winkton parish.
 - A. **Evidence of need for Affordable Housing:** AECOM's estimate of the potential demand for affordable home ownership options suggest there may be a need for these homes in Burton & Winkton parish to address the aspirations of households who can rent but can't buy. AECOM's estimate identified the potential demand for 7.1 homes per annum over the plan period. If Burton & Winkton parish was to meet its share of Christchurch's need for social/affordable rented housing this would imply 258 homes over the plan period. As a proportion of the total these two figures represent, 71% is formed of affordable rented housing need and 29% of affordable home ownership. This is almost exactly the same tenure split already sought in Christchurch policy. This piece of evidence therefore would not justify departing from the policy context already in place.

- B. **Can Affordable Housing needs be met in full?** In the absence of a formal Housing Requirement Figure (HRF) for Burton & Winkton, the likely provision of Affordable Housing in the near future is calculated with reference to the 45-dwelling site allocated in the adopted Local Plan. On the basis of the policy described above, this site can be expected to bring forward 50% Affordable Housing, or 23 affordable units (rounded). Actual delivery over the Plan period may be much higher, particularly if an HRF for Burton & Winkton is determined and further sites allocated in the Unitary Authority's emerging Local Plan. However, it is not possible to speculate exactly what level of delivery will come forward, and whether this would be able to meet this level of need. If the full need cannot be met, some form of prioritisation will be required – in this case the priority may well be to boost affordable rented housing provision in order to ensure that the most urgent needs will be met. However, considerations can differ in rural areas.
- C. **Government policy (e.g. NPPF) requirements:** current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing. 10% of all housing represents 20% of Affordable Housing, since Affordable Housing on most sites in Christchurch is required at 50% of all housing. Local Plan policy exceeds this figure, recommending 30% rather than 20% affordable ownership options, and there is therefore room to reduce this to 20% for Burton & Winkton in order to help prioritise the delivery of the acute need for affordable rented housing.
- D. **Emerging policy:** the Government is currently consulting on the introduction of First Homes (to provide at least 30% discount on new build home prices). Proposals include the requirement to provide 40, 60 or 80% of Affordable Housing as First Homes.¹⁵ The outcome of this consultation and the policy which emerges may shape the provision of different forms of Affordable Housing on new development sites, prioritising the provision of discounted market sale homes. The neighbourhood group will need to keep this emerging policy in mind when developing its Neighbourhood Plan policies.
- If Government requires 40-80% of all affordable housing delivered through new market led developments as First Homes this would impact on the ability of Burton & Winkton to accommodate those with acute needs within the area (including those in need of affordable housing for rent). Therefore, it is recommended that consideration is also given to alternative mechanisms capable of helping to meet local need, where appropriate (i.e. rural/entry-level exception sites or community led housing etc.). However, the group should note that the First Homes product has not been formally implemented and should monitor the outcomes of the Government consultation closely.
- E. **Viability:** HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site specific level. Viability issues are recognised in the Council's adopted/emerging Local Plan and it is acknowledged that this may affect the provision of affordable housing and/or the mix of tenures provided.
- F. **Funding:** the availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site. The neighbourhood group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
- G. **Existing tenure mix in Burton & Winkton parish:** As there has been relatively strong growth in social rented provision between the 2001 and 2011 Censuses, and social rented provision is close (if slightly below) borough-wide rates, this suggests that no adjustments are required on the basis of the existing tenure mix. However, Burton & Winkton has seen a decline in shared ownership accommodation over the same period, so this could justify boosting the share of affordable home ownership options in the tenure mix.
- H. **Views of registered providers:** it is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in this area. Some housing associations may be reluctant to take on small numbers of homes in rural areas because of the extra cost involved in managing this stock. However, there may be specialist providers who are willing to provide this housing and so the delivery of social/affordable rented homes should not be ruled out if it is an objective of the neighbourhood group and supported by the Council.
- I. **Wider policy objectives:** the neighbourhood group may wish to take account of broader policy objectives for Burton & Winkton parish and/or the wider District. These could include, but are not restricted to, policies

¹⁵https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/864265/First_Homes_consultation_document.pdf

to attract younger households, families or working age people to the Neighbourhood Area. These wider considerations may influence the mix of Affordable Housing provided.

79. Table 4-6 provides an indicative tenure split which could be delivered within the NA based on the considerations above. On balance it is considered that the evidence – elements of which can be cited to support higher levels of affordable rent or affordable home ownership tenures – does not justify diverging from the existing tenure split proposed in the adopted Local Plan of 70% affordable rent and 30% affordable home ownership.
80. Where the neighbourhood planners wish to develop policy that requires a different mix to that set out in the Local Plan, it is important that they liaise with the LPA to gather more detailed income and viability information, and to ensure that departures from the district-level policy context have the LPA's support. Another option is to add caveats to the policy in question, to the effect that the precise mix of affordable housing will be considered on the basis of site-by-size circumstances in addition to this evidence.
81. Table 4-6 provides a broad split, based on the evidence in this report and AECOM's judgement on the balance of wider factors. Evidence on the affordability of different affordable home ownership products suggests that discounted market homes (including proposed First Homes at a 30% discount) would only extend home ownership in this area if 40% or over discounts are applied.¹⁶, whereas shared ownership products shares of 25% would be more likely to provide genuine assistance to such households. The extent to which different products are prioritised will depend on the wider considerations (e.g. viability) and emerging Government requirements.
82. AECOM cannot provide guidance on the appropriate share of social/affordable rented homes as this will depend on the level of funding available to housing associations which will determine at what level rents can be set. Registered providers (e.g. housing associations) may be reluctant to deliver small numbers of homes where there are ongoing management costs involved. For this reason, the proportion of rented homes which can be secured may depend on the willingness of local housing association to maintain and manage small numbers of homes.

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

| Routes to home ownership, of which | 30% |
|--|--|
| Discounted market sale | 5% |
| Shared ownership | 25% |
| Affordable Housing for rent, of which | 70% |
| Social rent | To be confirmed by RPs, but would expect social rented to be a significant proportion unless affordable rents are shown to be genuinely affordable to those in local need. |
| Affordable rent | To be confirmed by RPs |

Source: AECOM calculations

4.6 Conclusions- Tenure and Affordability

83. As of the 2011 census, Burton & Winkton has a slightly higher share of owner occupied households than the LPA average, but substantially above that which would be expected across England. Over three quarters of properties are owner occupied in Burton & Winkton compared to under two thirds in England.
84. Furthermore, the proportion of owner occupied households has grown strongly over the intercensal period, illustrated by a notable 25% increase in owner occupied households, in sharp contrast with local and national trends where there was a slight fall. However, other categories have also seen above average growth. The 20% growth in social rented properties also bucks national trends of near stasis and is over double the growth rate of the LPA. There has been rapid growth in private rented household at 137%, near 45% above the LPA growth rate and around 55% above the growth rate in England. This is likely due to the declining affordability of home ownership. The proportion of shared ownership households has gone down 16% - roughly in line with local trends, but at odds with the national increase of 30% in

¹⁶ It should be noted that a discount of 53% is theoretically required to make such products affordable to median earners. However as noted elsewhere this would likely be a rate of discount that would be unrealistic to expect developers to be able to achieve, and discounts of 40% or over (if viable) would at least go some way to bridge the affordability gap.

shared ownership households. Overall, Burton & Winkton has seen notably stronger than average growth in all tenures except shared ownership, with particularly rapid growth in private rented households.

85. House price growth has been considerable and relatively sustained. The median house price has risen from just over £200,000 in 2010 to close to £300,000 in 2019, and the mean house price has risen from £246,000 to £343,000 (or by 39.3%). However, there have been wide variations in house price growth by type. Detached house prices have grown a moderate 20.3% whereas semi-detached house prices have climbed more steeply, rising from £220,000 to £374,000 over the same period, a high growth rate of 69.6%. Terraced houses have grown robustly, at 44.4%, and flats have had a similar growth rate of 48% from £154,000 to £228,000. The 2019 price data may be anomalous as there was a considerable drop in detached house prices from 2018 and large rise in semi-detached house prices from 2018. As a result, growth figures from 2010 to 2018 have been provided for reference in Table 4-3. In summary, there has been growth in all types, but the gap between detached houses and other types has narrowed, with semi-detached houses seeing most price growth.
86. With regards to affordability thresholds within Burton & Winkton, the average total household income is £41,300, while the gross lower quartile income was £13,895 or £27,790 for dual lower quartile income households.
87. Comparing these thresholds with the prices of all tenures within Burton & Winkton, indicates that housing affordability is a considerable issue in this area. Among market tenures, the income required to buy an average market home for sale is higher than what would be available to those on mean household incomes. The income required to buy an average entry-level home for sale is higher than what is likely to be affordable for both those on mean incomes and on lower quartile household incomes.
88. Turning to properties for purchase through affordable routes to home ownership tenures, the purchase threshold is insufficient to meet the needs of single lower quartile earners in all tenures. The inability of single lower quartile earners to afford all entry-level market rents, affordable rents and social rent suggests that these tenures are not currently sufficiently accessible. Social rent is affordable only for households with two lower quartile earners. In Burton & Winkton parish, the most appropriate tenures to promote affordability are entry-level market rented housing, affordable home ownership products at discounted market sale of greater than 40%, affordable rented housing and social rented housing.
89. For context, the Burton & Winkton NP Household Survey suggested that approximately 52 households would need an additional home due to a new household forming, and 97 households new of family members who are likely to want to move into the parish in the next 10-15 years. This would suggest a figure of at least 150 homes from people with a local connection. It is difficult to assess the accuracy of this figure and the survey concluded that a reasonable estimate may be a need for 250-300 homes. Our findings of the need for considerable numbers of affordable homes for rent and sale are supported by the Household Survey. 417 respondents, or 49%, stated a need for starter homes (soon to be replaced by First Homes) and affordable housing and these two categories led other housing types by a substantial margin. The survey recorded 105 responses from people currently renting in the parish and 51 respondents stated a need for more rental properties in the parish. Our analysis suggests a total need for 258 affordable homes for rent and 107 affordable homes for sale.
90. The starting point for understanding the need for affordable housing in Burton & Winkton parish is the relevant Strategic Housing Market Assessment (SHMA). When the SHMA figures are pro-rated to Burton & Winkton parish based on its fair share of the population (8.8% of Christchurch), this equates to 13.6 homes per annum (predominantly for social/affordable rent) or 258 homes over the Neighbourhood Plan period (2020-2039).
91. To complement the indication of affordable rented housing need in the SHMA, we have calculated potential demand for affordable home ownership products within Burton & Winkton parish. There are currently about 100 households in Burton & Winkton parish unable to access affordable rented homes suitable to their needs. Our analysis suggests that, over the Plan period, 29.8 additional households in the Neighbourhood Plan area will fall into need, producing total need for affordable owned homes of 107, after accounting for supply. While this may be the case, it is clear there are affordability issues for those on smaller incomes and therefore cheaper tenures (such as social or affordable rented) must be prioritised. It is also noted that the SHMA calculates a higher need for affordable rented dwellings (even once supply has been factored in), thereby giving more support to this theory.
92. Table 4-8 below summarises Burton and Winkton's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation, and shows the precise quantities of affordable housing for rent and sale that would be delivered if the tenure split proposed in this HNA were rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighborhood plan (e.g. if the group plan for more housing (and therefore more affordable

housing) than the local plan, or if the group decide to influence the tenure mix in other ways), or as a result of site-specific constraints.

Table 4-8: Estimated delivery of Affordable Housing in Burton & Winkton parish

| | | |
|---|---|--------|
| A | Adopted Local Plan allocation (subject to be replaced by a new HRF) | 45 |
| B | Affordable housing quota (%) in LPA's Local Plan | 40-50% |
| C | Potential total Affordable Housing in NA (A x B) | 18-23 |
| D | Rented % (e.g. social/ affordable rented) | 70% |
| E | Rented number (C x D) | 13-16 |
| F | Discounted market homes % (e.g. First Homes) | 30% |
| G | Discounted market homes number (C x F) | 5-7 |

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

93. If Burton & Winkton's adopted policy target of 45 dwellings is delivered¹⁷, approximately 18-23 affordable units can be expected to be provided. This is subject to replacement by a new housing requirement figure (HRF) in the emerging Local Plan. This quantity of affordable housing is insufficient to meet the need identified above for 258 affordable rented dwellings and 107 affordable home ownership dwellings.
94. Taking these affordability and supply concerns into account, along with local and national planning policy, the guideline tenure split within Affordable Housing for Burton & Winkton is proposed to be 70% affordable housing for rent (split between social and rented tenures to be confirmed by emerging Local Plan) and 30% affordable housing for sale (split between 5% discounted market sale and 25% shared ownership).
95. In summary, the expected level of delivery does not meet the quantity of demand identified in estimates of the need for affordable housing. The policy requirement should be met wherever possible, and further avenues for delivering greater quantities of Affordable Housing (such as exception sites) should be explored. It is not normally recommended that the Local Plan policy requirement be exceeded in the neighbourhood plan because such steps are rarely accepted by planning inspectors on the grounds that an extremely high standard of justification is required which goes beyond the scope of this HNA, in particular around the issue of what level of Affordable Housing delivery can be financially viable in the NA. Raising the percentage of Affordable Housing required could, furthermore, have the effect of discouraging new building from coming forward altogether. Should the group wish to consider such an option, it is advisable to discuss this with the LPA in the first instance. However, in this instance, Burton & Winkton's current HRF from the CEDLP will be superseded in BCPUA's emerging Local Plan. There can be productive future discussions with BCPUA about the new HRF and affordable housing need in Burton & Winkton in emerging planning policy in the light of this HNA's findings.
96. The findings of this chapter on the potential for providing affordable and low-cost tenures across the Neighbourhood Plan area complement those of the SHMA by additionally calculating the need for affordable housing for sale.
97. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy, and implemented by the LPA. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites or developing community land trusts are all tried and tested ways of boosting the supply of affordable housing above the minima indicated by Local Plan policy.

¹⁷ Note: This policy target was established by the Christchurch and East Dorset Core Strategy (2014). However, emerging planning policy in the Christchurch Local Plan Review issues and options consultation (2018) cited further potential site allocations including a further 1,143 dwellings. Christchurch Borough has since been abolished and amalgamated into BCPUA, so this is no longer emerging planning policy. However, it is likely that the HRF will change in the new Local Plan being prepared by BCPUA.

5. RQ 2: Type and Size

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

5.1 Introduction

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

5.2 Existing types and sizes

5.2.1 Background and definitions

100. Before beginning our consideration of dwelling type and size, it is important to understand how different types of households occupy their homes. Crucially, and unsurprisingly, household 'consumption' of housing (in terms of housing size) tends to increase alongside wages, with the highest earning households consuming relatively more (i.e. larger) housing than those on lower incomes. Similarly, housing consumption tends to increase, alongside wealth, income, and age, such that older households tend to have larger homes than younger households, often as a result of cost and affordability.
101. In this context, even smaller households (those with fewer than three inhabitants) may be able to choose to live in larger homes than they require, and would be defined in Census terms as under-occupying their homes. This is a natural feature of the housing market, and can distort considerations of future housing needs, with market dynamics and signals giving a very different picture to demographics, household type and size. This feature of the housing market was also reflected in the Burton & Winkton NP Housing Survey results, which recorded that most households had one or more spare bedrooms.
102. In order to understand the terminology surrounding dwelling size analysis, it is important to note that the number of rooms recorded in Census data excludes some rooms such as bathrooms, toilets and halls. Dwelling size data is collected by determining the number of rooms being occupied by each household. In the section that follows, 'dwelling sizes' can be translated as follows¹⁸:
 - 1 room = bedsit
 - 2 rooms = flat/house with one bedroom and a reception room/kitchen
 - 3 rooms = flat/house 1-2 bedrooms and one reception room and/or kitchen
 - 4 rooms = flat/house with 2 bedrooms, one reception room and one kitchen
 - 5 rooms = flat/house with 3 bedrooms, one reception room and one kitchen
 - 6 rooms = house with 3 bedrooms and 2 reception rooms and a kitchen, or 4 bedrooms and one reception room and a kitchen
 - 7+ rooms = house with 4 or more bedrooms
103. It is also useful to clarify the Census terminology around dwellings and households spaces. These can be confusing where different terminologies such as flats, apartments, shared and communal dwellings, and houses in multiple occupation, are used. Dwellings are counted in the Census by combining address information with Census returns on whether people's accommodation is self-contained.¹⁹ As such, all dwellings are classified into either "shared" or

¹⁸ At <https://www.nomisweb.co.uk/census/2011/qs407ew>

¹⁹ At <https://www.gov.uk/guidance/dwelling-stock-data-notes-and-definitions-includes-hfr-full-guidance-notes-and-returns-form>

“unshared” dwellings. Household spaces make up the individual accommodation units forming part of a shared dwelling.

104. The key measure of whether a dwelling is shared or unshared relates to the Census' definition of a household. A household is defined as *“One person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area.”*²⁰ On this basis, where unrelated residents of a dwelling share rooms other than a kitchen, this would be considered a single household in an unshared dwelling, whilst where only a kitchen is shared, each resident would be considered their own household, and the dwelling would be considered shared.

5.2.2 Dwelling type

105. The 2011 Census shows that there were 1,806 households in Burton & Winkton parish, living in 626 detached houses, 417 semi-detached, 606 terraced houses, and 149 flats. Compared with Christchurch, Burton & Winkton parish is characterised by more detached and terraced houses than would be expected across England. Detached houses form just over a third of the housing stock, slightly below the local average of over 40%, but significantly above the national average at 22%. Semi-detached houses are a relatively small proportion of the housing stock at 23%, but slightly above the comparatively low local average of 19%. However, there are fewer semi-detached houses than the average across England which is 31%. Semi-detached houses form the largest proportion of dwelling type in England, but they are third largest in Burton & Winkton.
106. There is a notably high overrepresentation of terraced dwellings in the parish, which is quite unexpected for a rural or suburban parish. At 34% terraced dwellings, this is roughly double of the local average of 18% and substantially above the national average of 25%. Burton & Winkton has a very low proportion of flats at only 6%, approximately a third of that expected both locally and nationally. In summary, the parish's housing stock is predominantly detached or terraced, with a small amount of semi-detached housing and a very low proportion of flats (see Table 5-5-1 below).
107. The Burton & Winkton NP Household Survey recorded 26% bungalows, 22% detached homes, 21% semi-detached homes, 26% terraced properties and 4% flats. The different proportions show an underrepresentation of terraced homes and flats particularly. This is likely owing to the skew in the survey's respondents towards the older population in the parish. 40% of responses were from residents aged 65 or over, which helps to explain the difference between census data and the household survey findings. Interestingly, the survey revealed that terraced properties are particularly popular with those aged 18-44, with approximately 50% of residents in this age group living in terraced houses. Flats are most popular among those aged 18-34, with roughly 12% living in flats. This shows that younger people tend to prefer more affordable, smaller properties. Bungalows, detached and semi-detached houses were found to become more popular with age, with nearly 50% of those aged 75 or over living in bungalows.

Table 5-5-1: Accommodation type (households), Burton & Winkton parish 2011

| Dwelling type | | Burton | Christchurch | England |
|-------------------------------|--|--------|--------------|---------|
| Whole house or bungalow | Detached | 34.7% | 40.6% | 22.4% |
| | Semi-detached | 23.1% | 18.9% | 31.2% |
| | Terraced | 33.6% | 17.6% | 24.5% |
| Flat, maisonette or apartment | Purpose-built block of flats or tenement | 6.2% | 18.3% | 16.4% |
| | Parts of a converted or shared house | 1.7% | 2.7% | 3.8% |
| | In commercial building | 0.3% | 1.4% | 1.0% |

Source: ONS 2011, AECOM Calculations

5.2.3 Dwelling size

108. Table 5-2 below sets out the distribution of the number of rooms by household space. The housing stock in Burton & Winkton parish is characterised by more dwellings with 5 to 7 rooms than are present in the wider borough. There are fewer households with one to 4 rooms, with the difference between the parish and local averages especially notable among 2 and 3 room dwellings. The relative lack of households with few rooms follows from the substantially lower

²⁰ Ibid.

proportion of flats in the parish compared to the Borough of Christchurch. Burton & Winkton has a slightly smaller proportion of the largest dwellings with 8 rooms or more than Christchurch. Therefore, it can be concluded that Burton & Winkton has predominantly medium to large homes with 5 to 7 rooms and a notable underrepresentation of small homes, particularly flats.

109. The Burton & Winkton NP Household Survey asked residents about the number of bedrooms in their home. The data show that the average number of bedrooms in each dwelling was 3 bedrooms. This agrees with census findings that the average number of rooms per household was 5 rooms (flat/house with 3 bedrooms, one reception room and one kitchen). Only 2% of responses were from one bedroom homes. This is likely not a considerable underrepresentation as census data show Burton & Winkton has very few properties with 3 rooms or under. The survey revealed that occupancy increases steadily by number of bedrooms as would be expected. However, there is notable under-occupancy in many households. 18% of responses were from one-person households. Of these one-person households less than 10% had one bedroom, a further 40% had two bedrooms, and nearly 50% had three bedrooms. This suggests there is a considerable number of older residents living in larger family-sized properties, a trend which is reflected nationally. On the other hand, there are intensively occupied homes by larger household groups, for example, over 60% of 4 or more person households only have 3 bedrooms. This accounts for the substantial population of families with children in the parish where children may often share bedrooms.

Table 5-2: Number of rooms per household in Burton & Winkton parish, 2011

| Number of Rooms | 2011 Burton | 2011 Christchurch |
|-----------------|----------------|----------------------|
| 1 Room | 0.1% | 0.4% |
| 2 Rooms | 0.3% | 3.0% |
| 3 Rooms | 3.5% | 8.3% |
| 4 Rooms | 17.4% | 20.4% |
| 5 Rooms | 33.4% | 26.1% |
| 6 Rooms | 25.3% | 21.1% |
| 7 Rooms | 11.0% | 10.8% |
| 8 Rooms or more | 5.0% | 5.8% |
| 9 Rooms or more | 3.9% | 4.1% |

Source: ONS 2011, AECOM Calculations

110. It is also relevant to consider how the number of rooms occupied by households changed between the 2001 and 2011 Censuses. The main change from the 2001 Census findings is that there has been growth in dwellings with 3 rooms or more, zero change in dwellings with 2 rooms and a two thirds fall in the number of households with one room. The very large fall in one room households suggests that there has been a significant reduction in the very smallest households, considerably greater than the 19% local fall or 5% national reduction. Households with just two rooms have flatlined in Burton & Winkton, whereas they have grown substantially in Christchurch and England.
111. There has been below average growth in 3 room properties at 11%, compared to a 19% local average and 20% national average. The growth in 4 to 6 room households has been moderately above that seen locally or nationally, with growth in 7 room households much higher at a notable 80%. In addition, the growth in 8 rooms or more households has been rapid, approximately double that expected locally and nationally. In summary, Burton & Winkton has seen more substantial growth in medium to large households than would typically be expected, with especially high growth in the largest households. This suggests that houses between 2001 and 2011 were generally larger than average.

Table 5-3: Rates of change in number of rooms per household in Burton & Winkton parish, 2001-2011

| Number of Rooms | Burton | Christchurch | England |
|-----------------|--------|--------------|---------|
| 1 Room | -66.7% | -17.8% | -5.2% |
| 2 Rooms | 0.0% | 14.3% | 24.2% |
| 3 Rooms | 10.9% | 17.8% | 20.4% |
| 4 Rooms | 7.9% | -13.9% | 3.5% |
| 5 Rooms | 19.9% | -6.8% | -1.8% |
| 6 Rooms | 31.5% | 13.2% | 2.1% |
| 7 Rooms | 80.2% | 33.2% | 17.9% |
| 8 Rooms or more | 62.1% | 33.8% | 29.8% |

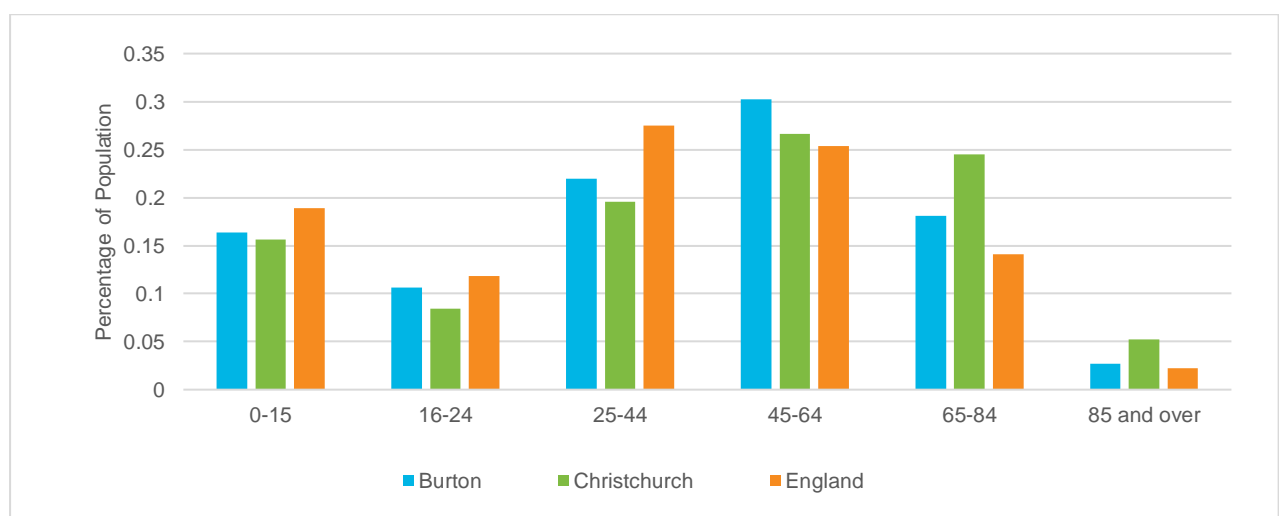
Source: ONS 2001-2011, AECOM Calculations

5.3 Household composition and age structure

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

5.3.1 Age structure

113. The 2011 Census data reveals that Burton & Winkton has a significantly younger population profile than the wider Borough of Christchurch. This is especially marked in the higher proportion of 16-24 and 25-44 year olds living in Burton & Winkton than in Christchurch. Of note, just over 30% of Burton & Winkton's population is aged 45-64. Burton therefore has more middle-aged people than would typically be expected locally or nationally. Burton has fewer residents aged 65 or over than Christchurch by a significant margin. Approximately 20% of the population is aged 65 or over in the parish, compared to around 30% in Christchurch, an authority with one of the oldest population profiles in the country. However, Burton & Winkton has a slightly older age profile than England, with a smaller proportion of residents aged under 44 than would be expected and considerably more residents aged 45-64 or 65 and over.
114. In summary, Burton & Winkton has a much younger population than the Borough of Christchurch, with a high representation of middle-aged people and fewer older residents. However, the population profile is slightly older than that of England (see Figure below).

Figure 5-1: Age structure in Burton & Winkton parish, 2011

Source: ONS 2011, AECOM Calculations

115. In terms of the changing age structure of the Neighbourhood Plan area population, Census data shows that since 2001 the NA population has seen above average population growth in all age brackets. However, this growth has been skewed towards those in the 16-24, 45-64 and 65-84 age brackets. Meanwhile, there has been moderate growth in 0-15 year old residents, slightly below the local average but above the national average. There has also been low growth in 25 to 44 year-olds but still well above locally, where there was a fall, and nationally, where there was near stasis. There was rapid growth in 45-64 and 65-84 residents, with both age brackets seeing around 40% growth. This is in comparison to much lower growth rates locally and nationally. Burton & Winkton has therefore seen much faster growth in middle-aged and older residents than would be expected. Interestingly, this growth pattern does not extend to those 85 and over, with only 13% growth in comparison to the local area which saw considerable growth of 35% and England's growth of 24%.
116. In summary, Burton & Winkton has seen an atypical change in its age structure, with well above average growth among 16-24 year olds, 45-64 and 65-84 year olds but below average growth among those 85 and over (see Table 5-4 below).

Table 5-4: Rate of change in the age structure of Burton & Winkton parish population, 2001-2011

| Age group | Burton | Christchurch | England |
|-------------|--------|--------------|---------|
| 0-15 | 5.1% | 5.5% | 1.2% |
| 16-24 | 58.0% | 27.1% | 17.2% |
| 25-44 | 6.9% | -5.4% | 1.4% |
| 45-64 | 44.8% | 11.0% | 15.2% |
| 65-84 | 39.3% | 2.3% | 9.1% |
| 85 and over | 13.1% | 35.3% | 23.7% |

Source: ONS 2001-2011, AECOM Calculations

5.3.2 Household composition

117. Household composition (i.e the mix of adults and children in a dwelling) is a critical factor in driving the size (and to an extent, the type) of housing needed over the Neighbourhood Plan period.
118. In assessing Census data on household composition, we see that Burton & Winkton parish differs in that there is a slightly greater proportion of one family only households than locally or nationally, and consequently fewer one person households. Burton & Winkton has a higher proportion of one family only households either with no children or where the children are non-dependent. Note that non-dependent children refer to households in which adult children are living at home, or students still call their primary residence despite living for most of the year near to university. This category can often indicate the relative unaffordability of entry-level homes in an area as many such young people may wish to move out and form their own households if they were financially able. Whilst the proportion of one family households aged 65 and over is higher than the national average, it is significantly below that of Christchurch's proportion of one family households aged 65 and over, which is double the national average, for context.
119. In terms of one person households, this pattern is continued with Burton & Winkton having fewer one person households aged 65 and over than Christchurch, but close to the national average. Burton & Winkton has the same proportion of other one person households as locally, well under the national average.
120. In summary, Burton & Winkton has an overrepresentation of one family households, but notably fewer families aged 65 and over than Christchurch (Table 5-5).

Table 5-5: Household composition (by household), Burton & Winkton parish, 2011

| Household composition | | Burton | Christchurch | England |
|------------------------------|--|--------|--------------|---------|
| One person household | Total | 24.8% | 31.9% | 30.2% |
| | Aged 65 and over | 13.2% | 20.3% | 12.4% |
| | Other | 11.6% | 11.6% | 17.9% |
| One family only | Total | 68.3% | 62.3% | 61.8% |
| | All aged 65 and over | 10.9% | 16.0% | 8.1% |
| | With no children | 21.4% | 17.1% | 17.6% |
| | With dependent children | 24.2% | 20.4% | 26.5% |
| | All children Non-Dependent ²¹ | 11.7% | 8.8% | 9.6% |
| Other household types | Total | 6.9% | 5.7% | 8.0% |

Source: ONS 2011, AECOM Calculations

121. Again, it is relevant to consider rates of change in this indicator during the period between Censuses. Between 2001 and 2011, the main changes in household composition were strong growth in one family households with no children and all children non-dependent. Burton & Winkton saw faster household growth in all categories than both locally and nationally, which follows from its strong overall population growth. However, there was only moderate growth in one family households aged 65 and over, and among those with dependent children. There was substantially faster growth in one person households than seen locally or nationally, particularly those with residents aged under 65. In summary, Burton & Winkton saw consistently higher growth in all categories but particularly notable increases in one person households and one family households with no children or all children non-dependent (see Table 5-6).

Table 5-6: Rates of change in household composition, Burton & Winkton parish, 2001-2011

| Household type | | Percentage change, 2001-2011 | | |
|------------------------------|----------------------------|------------------------------|--------------|---------|
| | | Burton | Christchurch | England |
| One person household | Total | 23.3% | 4.8% | 8.4% |
| | Aged 65 and over | 10.1% | -2.4% | -7.3% |
| | Other | 42.9% | 20.4% | 22.7% |
| One family only | Total | 22.5% | 1.7% | 5.4% |
| | All aged 65 and over | 4.4% | -8.2% | -2.0% |
| | With no children | 44.4% | 2.2% | 7.1% |
| | With dependent children | 9.4% | 5.1% | 5.0% |
| | All children non-dependent | 41.0% | 14.9% | 10.6% |
| Other household types | Total | 126.4% | 34.3% | 28.9% |

Source: ONS 2001-2011, AECOM Calculations

5.4 Dwelling mix determined by life-stage modelling

122. Recognising the fact that households of different ages may have different housing needs, the housing mix needed to meet demographic change by the end of the Plan period is estimated by an approach based on current occupation patterns – that is, the propensity of households of different ages to occupy different types of accommodation – will persist into the future. For example, projected growth in households aged under 24 will lead to an increase in the need for the type of housing currently occupied by households of that age. It is important to keep in mind that this exercise

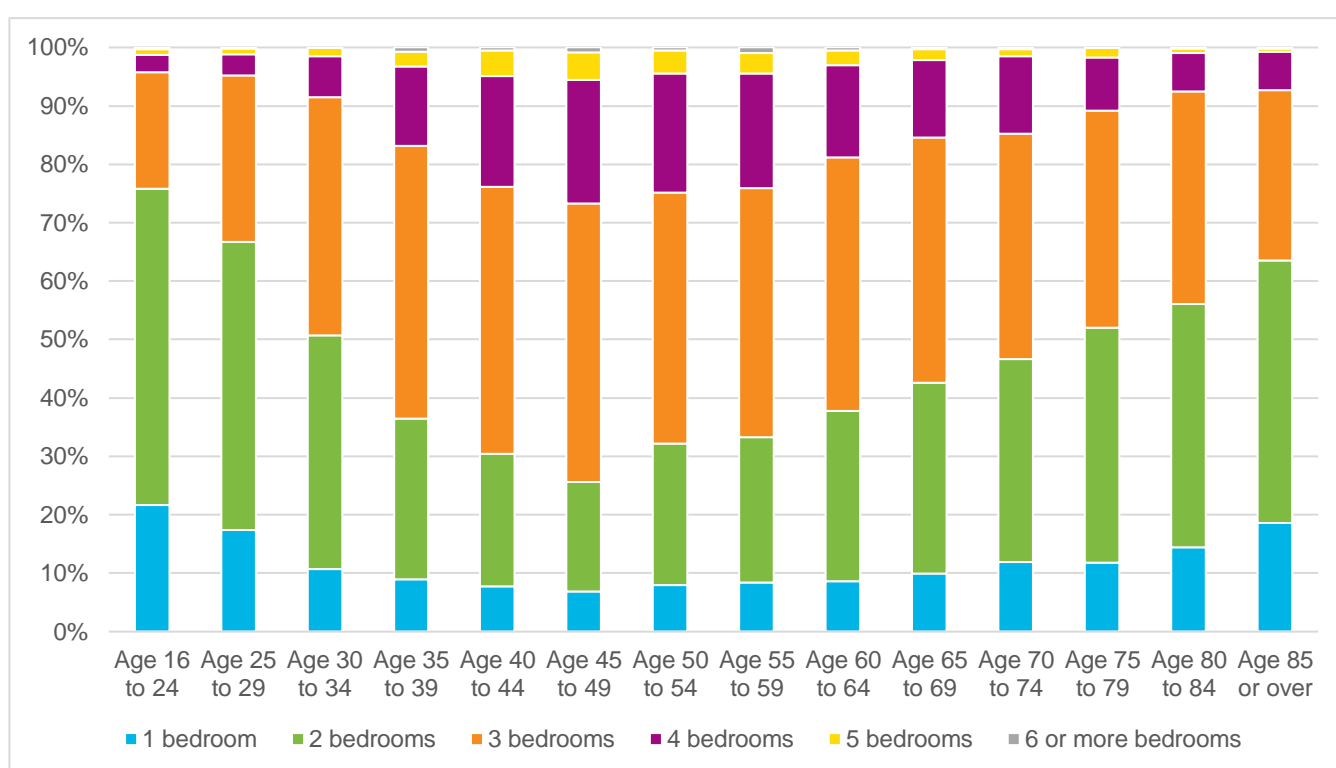
²¹ Refers to households containing children who are older than 18 e.g students or young working people living at home.

provides an estimate based on demographic trends and occupancy patterns alone. It does not take into account income and wealth, other than in an indirect way through the propensity of households to occupy more or less space than they 'need'. This approach also embeds existing patterns of occupancy which may or may not be desirable. This is particularly important to keep in mind in areas where housing affordability has worsened because it means that many households are forced to occupy less space than they need or want. In addition, a lack of certain housing types such as terraced homes or flats may result in households occupying more space in larger semi-detached or detached homes than they need or want, or in some cases can afford.

123. However, no data on housing size occupation by age of the Household Reference Person (HRP- a more modern term for 'head of household') is available at neighbourhood level. For this reason, LPA-level data needs to be used as the closest proxy.

124. Figure below sets out the relationship in the 2011 Census at LPA level between the age of the HRP and the size of dwelling occupied. This provides the starting point for determining the most appropriate dwelling size mix by the end of the Neighbourhood Plan period. The data shows that young people tend to live in smaller dwellings, with size increasing with age, until households begin to downsize from the age of around 60. Christchurch shows a clear pattern of people moving into the largest properties during early adulthood or middle age, before downsizing towards retirement.

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



Source: ONS 2011, AECOM Calculations

125. Household projections provided by MHCLG are then used to understand the future distribution of households by the age of the HRP. The data is presented in Table 5-7 below.

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

| Year | Age of HRP 24 and under | Age of HRP 25 to 34 | Age of HRP 35 to 54 | Age of HRP 55 to 64 | Age of HRP 65 and over |
|------|-------------------------|---------------------|---------------------|---------------------|------------------------|
| 2011 | 311 | 1,513 | 6,534 | 3,760 | 9,357 |
| 2018 | 291 | 1,475 | 6,527 | 3,751 | 10,287 |
| 2039 | 263 | 1,493 | 5,992 | 4,094 | 13,545 |

Source(s): MHCLG 2018-based household projections, ONS 2011, AECOM Calculations

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

Table 5-8: Projected distribution of households by age of HRP, Burton & Winkton parish

| Year | Age of HRP 24 and under | Age of HRP 25 to 34 | Age of HRP 35 to 54 | Age of HRP 55 to 64 | Age of HRP 65 and over |
|--------------------|-------------------------|---------------------|---------------------|---------------------|------------------------|
| 2011 | 31 | 151 | 598 | 390 | 561 |
| 2018 | 29 | 147 | 597 | 389 | 617 |
| 2039 | 26 | 149 | 548 | 425 | 812 |
| % change 2011-2039 | -15% | -1% | -8% | 9% | 45% |

Source: AECOM Calculations

127. To complement the two stages in Table 5-9 below sets out the distribution of dwellings of different sizes according to the age of the HRP as they appeared in Census 2011. This provides the basis for a modelled estimate of the proportion of dwelling sizes that will be occupied by each age band across the Bournemouth, Christchurch and Poole Unitary Authority by the end of the plan period.

Table 5-9: Age of household reference person to size, grouped, Borough of Christchurch, Census 2011

| Size | Age of HRP 16 to 24 | Age of HRP 25 to 34 | Age of HRP 35 to 54 | Age of HRP 55 to 64 | Age of HRP 65 and over |
|-------------|---------------------|---------------------|---------------------|---------------------|------------------------|
| 1 bedroom | 21.6% | 13.3% | 7.8% | 8.5% | 13.3% |
| 2 bedrooms | 54.2% | 43.6% | 22.9% | 27.3% | 38.8% |
| 3 bedrooms | 20.0% | 36.1% | 45.7% | 43.1% | 36.7% |
| 4 bedrooms | 2.9% | 5.7% | 19.0% | 17.4% | 9.8% |
| 5+ bedrooms | 1.3% | 1.4% | 4.7% | 3.7% | 1.4% |

Source(s): MHCLG 2018-based household projections, ONS 2011, AECOM Calculations

128. Finally, having established the likelihood shown by households at different life-stages towards dwellings of different sizes, and the approximate number of households in the Bournemouth, Christchurch and Poole Unitary Authority and Burton & Winkton parish falling into each of these stages by the end of the Plan period in 2039, it is possible to estimate how the housing stock might evolve in terms of size over the Neighbourhood Plan period in response to demographic change (see Table 5-10 below).
129. The table takes in turn each projected age group in 2039, estimating how many of the households in that age bracket will want or need to occupy each size of dwelling. This is repeated for each age bracket and added together to arrive at an estimation of what proportion of each size of dwelling will be required overall.

Table 5-10: Likely dwelling size distribution in Burton & Winkton parish by the end of the Plan period, based on modelled household life-stages (totals may not sum due to rounding)

| Size | Age of HRP 16 to 24 | Age of HRP under 35 | Age of HRP 35 to 54 | Age of HRP 55 to 64 | Age of HRP 65 and over | Total households requiring dwelling sizes |
|-------------|------------------------|------------------------|------------------------|------------------------|---------------------------|--|
| Total | 26 | 149 | 548 | 425 | 812 | - |
| 1 bedroom | 6 | 20 | 43 | 36 | 108 | 212 |
| 2 bedrooms | 14 | 65 | 126 | 116 | 315 | 636 |
| 3 bedrooms | 5 | 54 | 250 | 183 | 298 | 791 |
| 4 bedrooms | 1 | 8 | 104 | 74 | 80 | 267 |
| 5+ bedrooms | 0 | 2 | 26 | 16 | 12 | 55 |

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

130. It is now possible to compare the 2011 housing mix in terms of size with the projected requirement based on the estimates set out in Table 5-10 above modelling the change in the age structure of the population in Burton & Winkton parish.
131. Table 5-11 below indicates that, by 2039, the size distribution of dwellings should be as follows: a considerable increase in 1-bedroom properties from 3.4% to 10.8%, over double the proportion. Two-bedroom properties should also increase from 28.0% to 32.4%. The proportion of 3-bedroom properties should decrease, falling from 54.1% to 40.3%. There should be slight increases in the proportion of 4-bedroom properties, from 12.1% to 13.6%, and dwellings with 5 or more bedrooms, from 2.3% to 2.8%. In summary, Burton & Winkton should see a transition towards smaller properties over the Plan period, with some continued delivery of larger dwellings.
132. The Burton & Winkton NP Household Survey supports our findings as it recorded that under 10% of respondents expressed a need for larger (5 or more bedrooms). Whereas 35% of respondents expressed a need for 3-4 bedroom homes, and 50% of respondents expressed a need for 1-2 bedroom starter homes. This suggests that an increase in the proportion of 1-3 bedrooms is suitable for the needs of the area.

Table 5-11: 2011 housing sizes compared to likely distribution at end of Plan period, Burton & Winkton parish

| Number of bedrooms | 2011 | | 2039 | Direction | |
|--------------------|--------------|---------------|--------------|-----------|---------------|
| 1 bedroom | 58 | 3.4% | 212 | ↑↑ | 10.8% |
| 2 bedrooms | 484 | 28.0% | 636 | ↑↑ | 32.4% |
| 3 bedrooms | 937 | 54.1% | 791 | ↓ | 40.3% |
| 4 bedrooms | 209 | 12.1% | 267 | ↑ | 13.6% |
| 5 or more bedrooms | 40 | 2.3% | 55 | ↑ | 2.8% |
| Total households | 1,731 | 100.0% | 1,960 | ↑ | 100.0% |

Source: ONS 2011, AECOM Calculations

133. Table 5-12 below sets out the estimated misalignment between future demand for housing, based on the modelled preferences of households at different life-stages, and the current stock available in the Neighbourhood Plan area.

Table 5-12: Future potential misalignments of supply and demand for housing, Burton & Winkton parish

| Number of bedrooms | 2011 | 2039 | Change to housing mix | Recommended split |
|--------------------|------|------|-----------------------|-------------------|
| 1 bedroom | 58 | 212 | 154 | 40.7% |
| 2 bedrooms | 484 | 636 | 152 | 40.0% |
| 3 bedrooms | 937 | 791 | -146 | 0.0% |
| 4 bedrooms | 209 | 267 | 58 | 15.3% |
| 5 or more bedrooms | 40 | 55 | 15 | 4.0% |

Source: AECOM Calculations

134. The changes to the housing mix given above for three-bedroom dwellings would result in negative numbers. Because in light of the national and local housing shortage, it is rarely advisable or practicable to remove dwellings from the available stock, as would otherwise be suggested here for dwellings with three bedrooms, we have instead set the recommended split at 0% rather than a negative number, and rebalanced the other sizes as percentages of the additional dwellings they represent in total. However, neighbourhood planners could consider whether encouraging the redevelopment or sub-division of mid-sized to create additional smaller homes might be an appropriate response.
135. Note also that only the percentage mix in the right-hand column is relevant to the purposes of this HNA and the neighbourhood planning process. The actual numbers of dwellings required to adjust the size mix do not reflect that actual quantity of housing needed in the NA and are simply a step in the calculation necessary to produce a percentage split. As a general point, this dwelling mix in percentage terms stands alone from the overall quantity of housing needed or allocated over the Plan period, and could equally apply to windfall development, allocations beyond the plan period, or any other source of housing supply.
136. The result of the life-stage modelling exercise is therefore that, in terms of demographic change, new development might involve the following share of dwelling sizes: 40.7% as one bedroom, 40.0% as two bedrooms, 0% as three bedrooms, 15.3% as four bedrooms and 4.0% as five or more bedrooms.
137. However, this recommendation should be applied with a degree of flexibility because it may not be reasonable in practice strictly to limit the provision of mid-sized dwellings, which tend to offer a significant degree of flexibility in the stock, suitable for families and for older households downsizing slightly from larger dwellings. Such a restriction may have the potential to negatively impact the viability of sites that could help to deliver Affordable Housing or other community priorities. It should also be noted that this report is concerned with demand in the sense of need rather than in the sense of the preferences of potential occupants, which will likely include demand for mid-sized homes. There may also be good reasons to continue to deliver these properties in the NA as part of a housing mix strategy in the Borough as a whole.

5.5 Conclusions- Type and Size

138. This analysis provides an indication of the likely need for different types and sizes of homes based on demographic change. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the NA or on any particular site. These include the characteristics of the existing stock of housing, the role of the NA or site within the wider housing market area (linked to any LA strategies or plans) and site specific factors which may justify a particular dwelling mix.
139. With regards to housing typology, Burton & Winkton tends to be characterised by a higher proportion of detached and terraced houses than would be expected. Detached houses and terraced houses both form over a third of the housing stock, with lower representation of semi-detached houses and a very low proportion of flats.
140. In terms of dwelling size, medium sized dwellings of 5-7 rooms tend to predominate. There are notably few smaller dwellings with 1 to 4 rooms and a slightly lower proportion of larger dwellings with over 8 rooms or more than locally. Over the intercensal period medium and larger dwellings have increased in popularity, with a fall in the number of smallest dwellings. Growth in dwellings with over 7 rooms has been notably rapid, at double the rate expected locally or nationally. In summary, Burton & Winkton has seen more substantial growth in medium to large properties, with especially high growth in the largest households.

141. In terms of demographic change, the analysis suggests that Burton & Winkton has a significantly younger profile than the Borough of Christchurch. Burton & Winkton has a large proportion of 45-64 year olds, which make up just over 30% of the population. The parish also has a considerably higher proportion of 16-24 and 25-44 year olds than typical of Christchurch. Burton has fewer residents aged 65 and over than locally, at approximately 20% compared to nearer 30% across Christchurch. In summary, Burton & Winkton has a much younger population than the Borough of Christchurch, with a high representation of middle-aged people and fewer older residents. However, the population profile is still slightly older than that of England. Over the intercensal period, Burton & Winkton has seen an atypical change in its age structure, with well above average growth among 16-24 year olds, 45-64 and 65-84 year olds but below average growth among those 85 and over.
142. The area has a greater proportion of one family only households than locally or nationally, and consequently fewer one person households than typical. In comparison to local data, Burton & Winkton has notably more one family households with no children, dependent children and all children non-dependent, but almost half the proportion of one family households aged 65 and over. In summary, Burton & Winkton has an overrepresentation of one family households, but notably fewer families aged 65 and over than Christchurch (Table a significant 5-5). Over the intercensal period, Burton & Winkton saw consistently higher growth in all categories but particularly notable increases in one person households and one family households with no children or all children non-dependent.
143. Life-stage modelling indicates that, by 2039, the size distribution of new dwellings should be as follows: 40.7% as one bedroom, 40.0% as two bedrooms, 0% as three bedrooms, 15.3% as four bedrooms and 4.0% as five or more bedrooms. This emphasis on smaller dwellings should help to satisfy the demand for affordable housing and suitable housing for older people, while continuing to provide adequately sized homes for smaller families in the area. Much of the projected growth of households falls in the over age 65 category (Table 5-8) and therefore a significant proportion of dwellings should be designed around the specific needs of this age type, for example by referring to HAPPI principles for age-ready homes.²²

²² <https://www.housinglin.org.uk/Topics/type/The-Housing-our-Ageing-Population-Panel-for-Innovation-HAPPI-Report-2009/>

6. Conclusions

6.1 Overview

144. Table 6-1 below sets out in full the conclusions and recommendations of this Neighbourhood Plan housing needs assessment, based on the evidence reviewed and analysed.

Table 6-1: Summary of study findings specific to Burton & Winkton parish with a potential impact on Neighbourhood Plan housing policies

| Issue | Source(s) (see Chapter 3) | Summary of evidence and data assessed | Conclusions and recommendations |
|----------------------------------|---|--|--|
| Housing tenure and affordability | ONS 2001-2011 English Housing Survey 2018 Land Registry PPD AECOM calculations | <p>The rate of ownership is slightly higher than the LPA average, but substantially above that which would be expected across England. Over three quarters of properties are owner occupied in Burton & Winkton compared to under two thirds in England.</p> <p>Furthermore, the proportion of owner occupied households has grown strongly over the intercensal period, illustrated by a notable 25% increase in owner occupied households, in sharp contrast with local and national trends where there was a slight fall. There has been rapid growth in private rented household at 137%, This is likely due to the declining affordability of home ownership.</p> <p>The average total household income is £41,300, while the gross lower quartile income was £13,895 or £27,790 for dual income households.</p> <p>In terms of the quantity of affordable housing, the SHMA assessment of the need for affordable housing for rent equates to 258 homes over the plan period. AECOM analysis of the need for affordable owned housing suggests total need of 107 dwellings over the plan period.</p> | <p>Housing affordability is a considerable issue in this area. Among market tenures, the income required to buy an average market home for sale is higher than those on mean household incomes. Turning to properties for purchase through affordable routes to home ownership tenures, the purchase threshold is insufficient to meet the needs of single lower quartile earners in all tenures. Social rent is affordable only for households with two lower quartile earners.</p> <p>If Burton & Winkton's adopted policy target of 45 dwellings is delivered, approximately 18-23 affordable units can be expected to be provided. This is subject to replacement by a new housing requirement figure (HRF) in the emerging Local Plan. This quantity of affordable housing is insufficient to meet the need identified above for 258 affordable rented dwellings and 107 affordable home ownership dwellings.</p> <p>Taking these affordability and supply concerns into account, along with local and national planning policy, the guideline tenure split within Affordable Housing for Burton & Winkton is proposed to be 70% affordable housing for rent (split between social and rented tenures to be confirmed by emerging Local Plan) and 30% affordable housing for sale (split between 5% discounted market sale and 25% shared ownership).</p> |

| | | | |
|-----------------------|---|--|---|
| Housing type and size | <p>ONS 2001-2011</p> <p>MHCLG 2018-based household projections,</p> <p>AECOM calculations</p> | <p>Burton & Winkton tends to be characterised by a higher proportion of detached and terraced houses than would be expected.</p> <p>In terms of dwelling size, medium sized dwellings of 5-7 rooms tend to predominate. Over the intercensal period medium and larger dwellings have increased in popularity, with a fall in the number of smallest dwellings.</p> <p>Burton & Winkton has a significantly younger profile than the Borough of Christchurch. Burton & Winkton has a large proportion of 45-64 year olds, which make up just over 30% of the population. The parish also has a considerably higher proportion of 16-24 and 25-44 year olds than typical of Christchurch. Burton has fewer residents aged 65 or over than locally, at approximately 20% compared to nearer 30% across Christchurch. Over the intercensal period, Burton & Winkton has seen an atypical change in its age structure, with well above average growth among 16-24 year olds, 45-64 and 65-84 year olds but below average growth among those 85 and over.</p> <p>The area has a greater proportion of one family only households than locally or nationally, and consequently fewer one person households than typical. Over the intercensal period, Burton & Winkton saw consistently higher growth in all categories but particularly notable increases in one person households and one family households with no children or all children non-dependent.</p> | <p>Taking into account both these projections and dwelling patterns within the area gives an indication of what size of homes will be needed by the end of the plan period.</p> <p>Life-stage modelling indicates that, by 2039, the size distribution of new dwellings should be as follows: 40.7% as one bedroom, 40.0% as two bedrooms, 0% as three bedrooms, 15.3% as four bedrooms and 4.0% as 5 or more bedrooms.</p> <p>This emphasis on smaller dwellings should also help to satisfy the demand for affordable housing and suitable housing for older people, while continuing to provide adequately sized homes for families in the area. Much of the projected growth of households falls in the over age 65 category and therefore a significant proportion of dwellings should be designed around the specific needs of this age type.</p> <p>However, this recommendation should be applied with a degree of flexibility because it may not be reasonable in practice strictly to limit the provision of mid-sized dwellings, which tend to offer a significant degree of flexibility in the stock, suitable for families and for older households downsizing slightly from larger dwellings. Such a restriction may have the potential to negatively impact the viability of sites that could help to deliver Affordable Housing or other community priorities. It should also be noted that this report is concerned with demand in the sense of need rather than in the sense of the preferences of potential occupants, which will likely include demand for mid-sized homes. There may also be good reasons to continue to deliver these properties in the NA as part of a housing mix strategy in the Borough as a whole.</p> |
|-----------------------|---|--|---|

6.2 Recommendations for next steps

145. This Neighbourhood Plan housing needs assessment aims to provide Burton & Winkton parish 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 the Bournemouth, Christchurch and Poole Unitary Authority with a view to agreeing and formulating draft housing policies, bearing the following in mind:
- All Neighbourhood Planning Basic Conditions, but in particular the following: Condition A, namely that the Neighbourhood Plan has regard to national policies and advice contained in guidance issued by the Secretary of State; Condition D, that the making of the Neighbourhood Plan contributes to the achievement of sustainable development; and Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
 - The views of the Bournemouth, Christchurch and Poole Unitary Authority – in particular in relation to the quantity of housing that should be planned for;
 - The views of local residents;
 - The views of other relevant local stakeholders, including housing developers and estate agents;
 - The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by the Bournemouth, Christchurch and Poole Unitary Authority, including but not limited to the Strategic Housing Land Availability Assessment (SHLAA);
 - The recommendations and findings of this study; and
 - The impact of the Government's Standard Methodology on calculating housing need for the Bournemouth, Christchurch and Poole Unitary Authority and the neighbourhood plan areas within it.
146. 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.
147. Bearing this in mind, it is recommended that the Neighbourhood Plan steering group should monitor carefully strategies and documents with an impact on housing policy produced by the Government, the Bournemouth, Christchurch and Poole Unitary Authority or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
148. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

Appendix A : Calculation of Affordability Thresholds

A.1 Assessment geography

149. As noted in the Tenure and Affordability chapter above, affordability thresholds can only be calculated on the basis of data on incomes across the Neighbourhood Plan area. Such data is available at MSOA level but not at the level of neighbourhood plan areas.
150. As such, when calculating affordability thresholds, an MSOA needs to be selected that is a best-fit proxy for the Neighbourhood Plan area. In the case of Burton & Winkton parish, it is considered that MSOA E02004236 is the closest realistic proxy for the Neighbourhood Plan area boundary, and as such, this is the assessment geography that has been selected. A map of E02004236 appears below in Figure A-1.

Figure A-1: MSOA E02004236 used as a best-fit geographical proxy for the Neighbourhood Plan area



Source: House of Commons Library

A.2 Market housing

151. Market dwellings are accessible to people on higher incomes. Choices in the housing market are driven principally by spending power, life stage, and personal taste.
152. The operation of the housing market is, in most circumstances, the best means of addressing the demand for different types of housing for sale. For this reason, it is important that planning policy does not place unnecessary burdens on the market preventing its ability to respond to demand, because this is the principal way equilibrium is achieved in the market and thus house price growth kept in check.
153. In this sense, the notion of development viability is essential. It is important not to deter development in the context of clear housing need; to do so will not only frustrate the delivery of new housing but also may deprive the community of resources for infrastructure improvements.
154. To determine affordability in market housing, the assessment considers two primary indicators: income thresholds,

which denote the maximum share of a family's income that should be spent on accommodation costs, and purchase thresholds, which denote the standard household income required to access mortgage products.

i) Market sales

155. The starting point for calculating the affordability of a dwelling for sale (i.e. the purchase threshold) from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5.
156. To produce a more accurate assessment of affordability, both the savings available for a deposit and the equity in the home from which the buyer is moving (if not a first-time buyer) should be taken into account. However, this data is not available for Burton & Winkton parish. As such, a reasonable assumption is therefore made that a 10% purchase deposit is available to the prospective buyer.
157. The value of an entry-level dwelling is considered the best representation of the segment of market housing most likely to be accessible to those on lower incomes.²³ The value of an entry level dwelling used here is the lower quartile average house price from sales data from Land Registry over the year 2018.
158. The calculation is therefore:
- Value of an 'entry level dwelling' = £255,000;
 - Purchase deposit = £25,500 @ 10% of value;
 - Value of dwelling for mortgage purposes = £229,500;
 - Loan to income ratio = value of dwelling for mortgage purposes divided by 3.5;
 - **Purchase threshold = £65,571.**

Table A-1: Market Housing income thresholds (£)

| Factor | Median House Price | Entry-Level House Price | LA New Build Mean House Price |
|--------------------------------|--------------------|-------------------------|-------------------------------|
| Average price | £304,500 | £255,000 | £330,721 |
| 10% Purchase deposit | £30,450 | £25,500 | £33,072 |
| Value for mortgage | £274,050 | £229,500 | £297,649 |
| Loan to value ratio | 3.5 | | |
| Purchase threshold (PT) | £78,300 | £65,571 | £85,042 |

ii) Private Rented Sector (PRS)

159. Income thresholds are used to calculate the affordability of rented and affordable housing tenures. Households are deemed able to afford a private rented property if the lower quartile private rent does not exceed 30% of gross household income.
160. It is assumed that lower quartile private rent equates to the average rent paid in the Neighbourhood Plan area for a two-bedroom dwelling (enough living space for two or three individuals). In order to be in conformity with the Government guidance on overcrowding,²⁴ such a home would require three habitable rooms (a flat or house with two bedrooms).
161. The property website home.co.uk shows rental values for property in the Neighbourhood Plan area. The best available data is derived from properties available for rent within the BH23 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.

²³ 'Entry-level dwelling' can be understood to comprise a property that costs the average value of dwellings falling into the lower quartile of house prices in the Neighbourhood Plan area, as set out in the Tenure and Affordability chapter above.

²⁴ This is based on the concept of the 'room standard', which indicates a dwelling is legally overcrowded if two people of the opposite sex have to share a room to sleep in (this does not apply when couples share a room). See: http://england.shelter.org.uk/housing_advice/repairs/overcrowding

162. According to [home.co.uk](https://www.home.co.uk), there are 20 two-bed properties currently listed for rent across BH23, with an average price of £920 per calendar month.

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

- Annual rent = £920 x 12 = £11,040;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = £36,763
- **Income threshold (private rental sector) = £36,763.**

164. The NPPF 2018 acknowledges that build-to-rent dwellings have a role to play in providing affordable market homes and may meet affordable housing need where they include a component of affordable private rent.

Table A-2: Market Rent income thresholds (£)

| Factor | Average Market Rent | Entry-level Market Rent |
|-------------------------------|---------------------|-------------------------|
| Number of properties for rent | 56 | 20 |
| Average price per month | £1,113 | £920 |
| Average price per year | £13,356 | £11,040 |
| Income Threshold (IT) | £44,520 | £36,800 |

A.3 Affordable Housing

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

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

167. We consider each of the affordable housing tenures in turn.

i) Social rent

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

169. To determine social rent levels, data and statistical return from Homes England is used. This data is only available at the LPA level so must act as a proxy for Burton & Winkton parish. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for the Bournemouth, Christchurch and Poole Unitary Authority in the table below.

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

Table A-3: Social Rent income thresholds (£)

| Size | 1 bed | 2 beds | 3 beds | 4 beds | All |
|-------------------------|----------------|----------------|----------------|----------------|----------------|
| Average social rent PCM | £378.44 | £419.44 | £479.48 | £378.44 | £419.44 |
| Annual average | £4,920 | £5,453 | £6,233 | £6,972 | £5,589 |
| Income needed | £16,383 | £18,158 | £20,757 | £23,217 | £18,611 |

Source: Homes England, AECOM Calculations

ii) Affordable rent

171. Affordable rent is controlled at no more than 80% of the local market rent. As demonstrated in this report, the annual entry-level rent in Burton & Winkton parish is £11,040. Using HCA data by LPA to gather data on properties for affordable rent, the income threshold for a two-bed property falls to £24,620. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000). Even an 80% discount on the market rent may not be sufficient to ensure that households can afford it, particularly when they are dependent on benefits. RPs 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%.

Table A-4: Affordable Rent income thresholds (£)

| Affordable Rent | 1 bed | 2 beds | 3 beds | 4 beds | All |
|----------------------|----------------|----------------|----------------|------------|----------------|
| Gross Rent | £110.97 | £142.18 | £174.47 | N/A | £190.61 |
| Unit Count | 32 | 88 | 23 | 0 | 143 |
| Annual average | £5,770 | £7,393 | £9,072 | N/A | £9,912 |
| Income needed | £19,216 | £24,620 | £30,211 | N/A | £33,006 |

Source: HCA, AECOM Calculations

iii) Intermediate tenures

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

Discounted Market Homes

173. In paragraph 64 of the NPPF 2019, the Government introduces a recommendation that “*where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership*”.
174. Whether to treat discounted market sale homes as affordable housing or not depends on whether discounting the asking price of new build homes of a size and type suitable to first time buyers would bring them within reach of people currently unable to access market housing for purchase.
175. Applying a discount of 20% provides an approximate selling price of £243,600 (20% discount on median prices of £304,500). Allowing for a 10% deposit further reduces the value of the property to £219,240. The income threshold at a loan to income ratio of 3.5 is £62,640.
176. In practice, developers are likely to price these homes in relation to new build prices, particularly in locations where discounting in relation to entry level prices may not make these homes viable to develop in relation to build costs. When new build prices are discounted by 20% they may not offer any discount on entry level prices. However, the median existing house price in these calculations can be used to represent the likely cost of new build entry-level housing in the NA due to the price premium associated with new build properties.
177. The Government is consulting on proposals to introduce First Homes which would provide a minimum discount of 30% on new market homes for eligible households.

Table A-3: Discounted Market Homes income thresholds (£)

| Discount | 20% | 30% | 40% | 50% |
|---------------------------|----------------|----------------|----------------|----------------|
| Median house price | £304,500 | £304,500 | £304,500 | £304,500 |
| Discounted value | £243,600 | £213,150 | £182,700 | £152,250 |
| 10% Purchase deposit | £24,360 | £21,315 | £18,270 | £15,225 |
| Value for mortgage | £219,240 | £191,835 | £164,430 | £137,025 |
| Purchase Threshold | £62,640 | £54,810 | £46,980 | £39,150 |

Shared ownership

178. Shared ownership involves the purchaser buying an initial share in a property typically of between 25% and 75% and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable. The share owned by the leaseholder can be varied by 'staircasing'. Generally, staircasing will be upward, thereby increasing the share owned over time.
179. In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.
180. To determine the affordability of shared ownership, calculations are based on the median house price of £304,500. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
181. A 25% equity share of £304,500 is £76,125, from which a 10% deposit of £7,613 is deducted. The mortgage value of £68,513 is then divided by 3.5. To secure a mortgage of £68,513, an annual income of £19,575 is therefore needed. In addition to mortgage costs, rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £228,375. An ongoing annual rent equivalent to 2.5% of the value of the unsold equity is assumed, which is £5,709 and requires an income of £19,031. Therefore, an income of around **£38,606** (£19,575 + £19,031) is required to afford a 25% shared equity purchase of an entry-level home. The same calculations were undertaken for equity shares of 50% and 75%, producing income thresholds of **£51,838** and **£65,069** respectively.

Table A-4: Shared Ownership income thresholds (£)

| Shared Ownership | 25% | 50% | 75% |
|---------------------------------|----------------|----------------|----------------|
| Median House Price | £304,500 | £304,500 | £304,500 |
| Equity | £76,125 | £152,250 | £228,375 |
| 10% deposit | £7,613 | £15,225 | £22,838 |
| Mortgage value | £68,513 | £137,025 | £205,538 |
| Purchase income required | £19,575 | £39,150 | £58,725 |
| Unsold value | £228,375 | £152,250 | £76,125 |
| 2.5% rent | £5,709 | £3,806 | £1,903 |
| Rental income required | £19,031 | £12,688 | £6,344 |
| Total income required | £38,606 | £51,838 | £65,069 |

Appendix B : Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

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

Affordable Housing (NPPF Definition)

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

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

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

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

Affordable rented housing

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

Age-Restricted General Market Housing

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

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

Annual Monitoring Report

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

Basic Conditions

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

Backlog need

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

Bedroom Standard²⁶

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

Co-living

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

Community Led Housing/Community Land Trusts

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

Community Right to Build Order²⁷

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

Concealed Families (Census definition)²⁸

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

Equity Loans/Shared Equity

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

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

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

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

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

The Government is consulting on the introduction of First Homes as a new form of discounted market homes which will be provided at least 30% discount on new homes. The intention is that these homes are available to first time buyers as a priority but other households will be eligible depending on agreed criteria. New developments may be required to provide a proportion of Affordable Housing as First Homes (40-80%).

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

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

Housing Needs

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

Housing Needs Assessment

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

Housing Products

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

Housing Size (Census Definition)

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

Housing Type (Census Definition)

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

Housing Tenure (Census Definition)

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

Income Threshold

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

Intercensal Period

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

Intermediate Housing

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

Life Stage modelling

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

Life-time Homes

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

Life-time Neighbourhoods

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

Local Development Order

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

Local Enterprise Partnership

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

Local housing need (NPPF definition)

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

Local Planning Authority

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

Local Plan

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

Lower Quartile

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

Lower Quartile Affordability Ratio

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

Market Housing

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

Mean (Average)

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

Median

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

Median Affordability Ratio

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

Mortgage Ratio

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

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

Neighbourhood Development Order (NDO)

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

Neighbourhood plan

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

Older People

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

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

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

Overcrowding

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

Proportionate and robust evidence is evidence which is deemed appropriate in scale, scope and depth for the purposes of neighbourhood planning, sufficient so as to meet the Basic Conditions, as well as robust enough to withstand legal challenge. 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 LPA'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 LPA. Typical purchase share is between 25% and 75%, and buyers are encouraged to buy the largest share they can afford. Generally applies to new build properties, but re-sales occasionally become available. There may be an opportunity to rent at intermediate rent level before purchasing a share in order to save/increase the deposit level

Sheltered Housing³⁰

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

Strategic Housing Land Availability Assessment

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

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

(Housing and Economic Land Availability Assessments) so as to integrate the need to balance assessed housing and economic needs as described below.

Strategic Housing Market Assessment (NPPF Definition)

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

Specialist Housing for the Elderly

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

Social Rented Housing

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

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

