



Eye Town Housing Needs Assessment (HNA)

August 2018

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Table of Contents

Executive Summary	7
1. Introduction	8
1.1 Background	8
1.2 Local Context.....	8
1.3 Planning Policy Context.....	9
2. Approach	13
2.1 Methodology	13
2.2 Research Questions	13
2.3 Study Objectives.....	14
2.4 Relevant data	14
3. RQ 1 Quantity	16
3.1 Introduction.....	16
3.2 Core Strategy (2008, reviewed in 2012).....	16
3.3 Babergh & Mid Suffolk Joint Local Plan: Consultation Draft – August 2017	16
3.4 Ipswich and Waveney Housing Market Areas Strategic Housing Market Assessment Part 1 & 2 (2017).....	17
3.5 MHCLG household projections.....	17
3.6 Home growth 2001 – 2017	18
3.7 Provisional housing target	18
4. Market Signals	20
4.1 Introduction.....	20
4.2 Employment and Commuting	20
4.3 Housing Market (Prices)	22
4.4 Housing Market (Transactions).....	25
4.5 Overcrowding and Concealment	25
4.6 Rate of Development.....	26
4.7 Market signals adjustment	27
5. RQ 2 Tenure and Affordability	29
5.1 Introduction.....	29
5.2 Definitional issues.....	29
5.3 Current tenure profile.....	29
5.4 Affordability.....	31
5.5 Newly forming households.....	34
5.6 Tenure mix required.....	36
6. RQ 3 House Type and Size	37
6.1 Introduction.....	37
6.2 Existing types and sizes	37
6.3 Household composition and age structure.....	39
6.4 Current patterns of occupation	42
6.5 Implications for future needs.....	44
6.6 Household preferences for type and size of housing, findings from the Housing Needs Survey	44
6.7 Dwelling mix required	45
7. RQ 4 Specialist Housing	47
7.1 Introduction.....	47
7.2 Current supply of specialist housing for the elderly in Eye.....	47
7.3 Retirement/sheltered housing in the Housing Needs Survey.....	47
7.4 Future needs for specialist housing for the elderly	47
8. Conclusions	51

AECOM	5
8.1 Findings and Recommendations	51
8.2 Recommendations for next steps	54
Appendix A : Affordability of tenure options	56
A.1 Income.....	56
A.2 Affordability of Market housing	56
A.3 Affordable Housing	58
Appendix B : Housing Needs Assessment Glossary	60

List of acronyms used in the text:

AH	Affordable Housing (NPPF definition)
AMH	Affordable Market Housing
eJLP	emerging Joint Local Plan
DSR	Data and Statistical Return
ETC	Eye Town Council
HCA	Homes and Communities Agency
HNA	Housing Needs Assessment
HNF	Housing Needs Figure
HRP	Household Reference Person
LA	Local Authority
LPA	Local Planning Authority
LQ	Lower Quartile
LQAR	Lower Quartile Affordability Ratio
MHCLG	Ministry for Housing, Communities and Local Government (formerly DCLG)
MSDC	Mid Suffolk District Council
NA	Neighbourhood Area
NDP	Neighbourhood Development Plan
NP	Neighbourhood Plan
NPG	Neighbourhood Planning Group
NPPF	National Planning Policy Framework
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
QB	Qualifying Body
SHLAA	Strategic Housing Land Availability Assessment
SHMA	Strategic Housing Market Assessment

Executive Summary

1. This report provides the Eye Neighbourhood Planning Group (NPG) with information about the mix of housing they should plan for going forward. This information can be used to inform debate within the group, local understanding of the course of action to be taken and justification for any site allocation and site mix policies. The information is produced using reputable sources of the most recent data available and tested ways of analysing such data.
2. The report looks at:
 - ***What quantity of housing in the Neighbourhood Area (NA) is appropriate over the Plan period?***
 - ***What Affordable Housing¹ (Social Rent, Affordable Rent, Shared Ownership, intermediate rented) and market tenures should be included in the housing mix in new development so as to enable newly forming households to remain in the area?***
 - ***What type (terrace, semi, bungalows, flats and detached) and size (number of habitable rooms) of housing is appropriate?***
 - ***What provision should be made for specialist housing within the NA?***
3. The appropriate quantity of new housing to be delivered in the NA, also called Housing Needs Figure (HNF), is **164** dwellings by 2036.
4. The evidence we have gathered shows that people below 35 have difficulty forming their own households. Despite higher levels of Social Rented accommodation in Eye relative to the District, there is lack of Affordable Housing tenures suited to younger households. Those below 24 are overwhelmingly renting in the private and social sector. In fact, 70% of them live in the Social Rent accommodation. Increasing the stock of private and Affordable Housing tenures of housing will be crucial to meet their needs.
5. On the other hand, there is a need to facilitate access to home ownership for younger households aged over 30 (after 30, less households live in the rented sector and more are looking to buy their own home). Intermediate ownership products² and smaller properties for sale are particularly suited. To satisfy the requirements of increasingly smaller and older households, but also to enable younger households to remain in the area, we recommend that 50% of new houses have less than three bedrooms. It is our view that flats, bungalows and three-bedroom family houses are appropriate to meet future needs.
6. We have estimated an increase of **258** residents aged 75+ between 2011 and 2036. In addition, a total of eight household members were identified as wishing to move into retirement/sheltered housing in the next five to ten years. Therefore, there is a need for additional specialist housing for the elderly in the NA. We estimated this need to total **65** additional bed spaces in specialist accommodation.

¹ See glossary

² See glossary

1. Introduction

1.1 Background

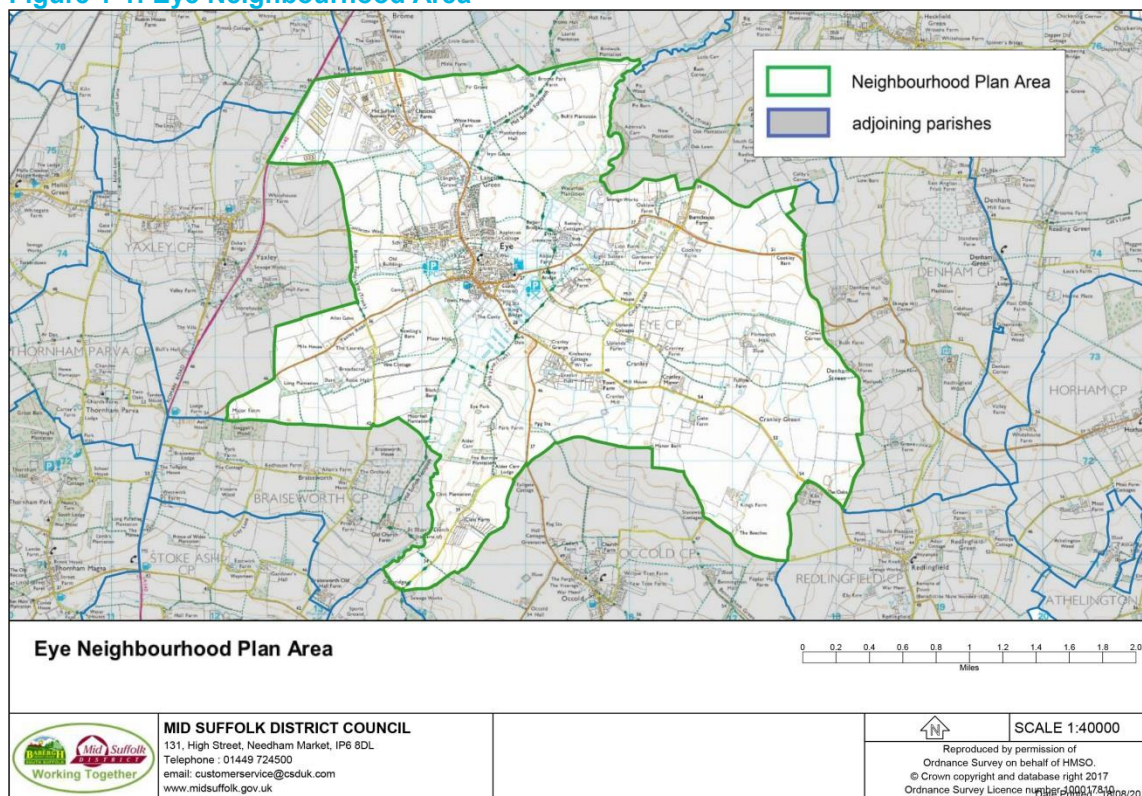
7. The 2011 Localism Act introduced neighbourhood planning, allowing parishes, town councils or neighbourhood forums across England to develop and adopt legally binding development plans for their neighbourhood area. Eye Town Council (ETC) is designated as a Qualifying Body (QB) for the purposes of neighbourhood planning and has decided to prepare a Neighbourhood Plan (NP) for Eye, referred to here as the Neighbourhood Area (NA). We have been asked to prepare a Housing Needs Assessment (HNA) by ETC, based on a robust methodology, local data, and focussed on a number of research questions agreed with the QB.
8. As more and more towns, parish councils and forums seek to address housing growth, including tenure and type of new housing, it has become evident that developing policies need to be underpinned by robust, objectively assessed housing data.
9. In the words of the national Planning Practice Guidance (PPG), establishing future need for housing is not an exact science, and no single approach will provide a definitive answer³. The process involves making balanced judgements based on the qualitative and statistical evidence gathered as well as having regard to relevant national and Local Planning policies and guidance.
10. At a neighbourhood planning level, one important consideration is determining the extent to which the neighbourhood diverges from the local authority average, reflecting the fact that a single town, village, or neighbourhood almost never constitutes a housing market area on its own and must therefore be assessed in its wider context.
11. Our brief was to advise on data at this more local level to help ETC understand the quantity, tenure, type, and size of housing needed to inform neighbourhood plan policies.

1.2 Local Context

12. Eye is a historic small market town in the north of the county of Suffolk, in the District of Mid Suffolk. It lies close to the River Waveney which forms the border with Norfolk and is crossed by the River Dove.
13. Eye is located about five miles from Diss in neighbouring Norfolk, around 17 miles north of Ipswich and 23 miles southwest of Norwich. It is about two miles from the A140 which links Norwich and Ipswich. Public transport links the town to the centres of Diss (where there is a mainline train connection between Norwich and London), Ipswich, and Bury St Edmunds.
14. There is a large employment area at the Mid Suffolk Business Park on the former Eye Airfield, which the District Council has promoted as a means of improving employment opportunities for the northern part of the District. The scale of housing development in Eye has been closely related to the growth of local employment. The town of Eye has historically been constrained from expanding to the east, south and west by low lying land liable to flooding from the River Dove and its tributaries. These areas of countryside have been designated as Special Landscape Areas in the Mid Suffolk Local Plan. Most development has taken place on higher ground to the north of the attractive historic core of the town.
15. On 25 September 2017, ETC submitted an application to define the boundary of their NP. Under the Neighbourhood Planning (General) Regulations 2012, Mid Suffolk District Council (MSDC) confirmed the designated NA on 18 October 2017. A copy of the map identifying the NA can be viewed in Figure 1-1 below. The area follows the Parish boundary.

³ PPG Paragraph: 014 Reference ID: 2a-014-20140306 Revision date: 06 03 2014

Figure 1-1: Eye Neighbourhood Area



Source: <http://www.midsuffolk.gov.uk/assets/Neighbourhood-Planning/Eye-NP-Map.pdf>

1.3 Planning Policy Context

16. In line with the Basic Conditions⁴ of Neighbourhood Planning, Neighbourhood Development Plans (NDPs) are required to be in general conformity with adopted strategic local policies. Consequently, there is a need for the relevant elements of the Local Plan to be reviewed as part of this Housing Needs Assessment (HNA).
17. The current Development Plan comprises the saved policies of the Mid Suffolk District Local Plan (1998), the First Alteration to the Mid Suffolk Local Plan (2006), the Mid Suffolk District Core Strategy Development Plan Document (adopted December 2008), and the Mid Suffolk District Core Strategy Focused Review (2012), an update of the Core Strategy published in December 2012.
18. The MSDC is in the process of producing a Joint Local Plan (JLP) with Babergh District Council. A Consultation Document was published in August 2017 in accordance with Regulation 18 of the Town and Country Planning Regulations (2012) following which the 'Regulation 18' consultation closed in November 2017.
19. The emerging Joint Local Plan (JLP) is due for adoption in Spring 2019 and proposed to run up to 2036. The document currently available is the Babergh and Mid Suffolk Joint Local Plan consultation document; all policies and proposals are in draft form and should not be regarded as final. Nevertheless, for the purpose of this exercise, it is appropriate for a review of both the current local plan and the proposed policies in the emerging JLP document to be conducted.
20. The JLP consultation document is formed of three key parts: strategic, delivery and places. The delivery section includes four priority areas for the plan which includes Housing, Economy, Environment and Healthy Communities & Infrastructure. Here we review the housing chapters and the relevant policies that are outlined.

Babergh & Mid Suffolk Joint Local Plan: Consultation Draft – August 2017

21. Any new Neighbourhood Development Plan (NDP) will be considered alongside the Joint Local Plan when determining applications.

⁴ PPG Paragraph: 065 Reference ID: 41-065-20140306

"The basic conditions are set out in paragraph 8(2) of Schedule 4B to the Town and Country Planning Act 1990 as applied to neighbourhood plans by section 38A of the Planning and Compulsory Purchase Act 2004"

Housing Targets

22. **Policy CS1 Settlement Hierarchy** - The core strategy 2008 Settlement Hierarchy designates Eye as a Town which is where the main focus for development in the district will be located.

Figure 1-2: Settlement Hierarchy

Towns	
Stowmarket	Needham Market
Eye	

Source: *Mid Suffolk Core Strategy 2008 p, 24.*

23. **Policy FC 2 Provision and Distribution of Housing** – This policy is found in the Core Strategy Focused Review 2012 and it replaces the housing figures found in the 2008 Core Strategy Policy CS 8. Policy FC 2 indicates 15 years of housing supply from the date of the Core Strategy adoption, as is required by the Planning Policy Statement 3, from 2010 to 2025. For Eye there is a total housing requirement of 230 homes, of which 200 should be built on greenfield land and a further 30 on previously developed land. This is a reduction to the 80 homes to be built on previously developed land as was stated in Policy FC2 in the 2008 Core Strategy that this policy supersedes.
24. **Option SET2 Key & Supporting Services** - The Joint Local plan also uses the 2017 Babergh & Mid Suffolk Settlement Hierarchy review which replaces the Policy CS1 Settlement Hierarchy found in the 2008 Core Strategy. The Joint Local Plan suggests that settlements that were defined as towns or urban areas in the existing adopted plans remain defined as 'urban areas and market towns'. Therefore, Eye is classified as a Urban area and Market Town.

Figure 1-3: Settlement Hierarchy

Urban areas & Market towns	Eye Hadleigh Needham Market Pinewood* Stowmarket Sudbury (including part of Chilton and part of Great Cornard)
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Source: *Babergh & Mid Suffolk Joint Local Plan: Consultation Draft – August 2017, p.25*

25. **Option HR1: Objectively Assessed Need (OAN)** (Level Housing Requirement) – The Joint Local Plan uses the OAN figure between 2014 and 2036, which is how much housing is needed in each council area. This figure is derived from the SHMA and Mid Suffolk requires at least 9,951 homes within this period, which equates to an annual OAN of 452 homes. In addition to the OAN, the Joint Local Plan has reviewed the overall requirement for each District. The housing requirement for Mid Suffolk is being kept at the same level as the OAN suggestion, as the council believes this is a sufficient amount to achieve its wider objectives of its local plan, such as Affordable Housing and economic growth.
26. **Spatial Distribution:** The Council is consulting on four different options to take in relation to spatial distribution. These are described in Table 1-1 below.

Table 1-1: Spatial Distributions Options

Option description	Percentage of district growth for all Urban Areas & Market Towns
Option MHD1 – County Town focused growth. This will see most development occur in the Ipswich fringe area and larger towns and provide opportunities for these areas to regenerate, whilst other areas will benefit from these improved centres.	30%
Option MHD2 – Market Town/rural area balance. A mix of urban and rural development is seen as most sustainable, and has historically been the growth pattern in the district.	25 – 30%
Option MHD3 – Transport Corridor focused – Sustainable development should be achieved by exploiting existing transport connections that enable access to facilities and services across the district and beyond.	35%
Option MHD4 – New Settlement focused – Rather than to expand existing settlements, this option would be to create new, stand-alone settlements.	20%

Source: Babergh & Mid Suffolk Joint Local Plan: Consultation Draft – August 2017, p.29-32

Housing Density and Mix

Policy CS 9 – Density and Mix: New housing development should provide a mix of house types, sizes and affordability to cater for different accommodation needs. Developments should seek to achieve an average of at least 30 dwellings per hectare, but densities of over 40 dwellings per hectare may be more suited to sustainable locations in towns such as Eye.

Housing Size and Tenure

27. The JLP consultation document recognises that across the Mid Suffolk district, 17.4% of the OAN should be allocated as affordable housing (12.3% for social rent/affordable rent and 5.1% shared ownership), as the SHMA also suggests.
28. The greatest need for housing is for owner-occupied market housing, but there is also a distinct need for private rented accommodation. In response to the increase in private rented accommodation, 1,474 are required in Mid Suffolk. Just below two thirds of the total OAN is needed for 2-4 bedroom owner-occupied accommodation.
29. **Altered Policy H4 - A proportion of Affordable Housing in New Housing Developments** – Affordable Housing of up to 35% of the total provision of housing on appropriate sites will be negotiated on sites of 5 dwellings or 0.17 hectare and above in Mid Suffolk (excluding Stowmarket and Needham Market)
30. **Option AH1 - Affordable Housing Requirement:** Affordable housing is still required on all developments that are over ten dwellings or over 1,000sqm floor space. The proportion of affordable housing is not defined in the local plan and specific requirements will be considered alongside viability testing, the spatial strategy and the approach to rural exception sites, with an overall goal of achieving the total target for affordable housing.

Specialist Accommodation

31. In addition to the OAN, older persons who will be housed in nursing and care homes are accounted for separately in an 'institutional population' figure, which is 1,004 spaces for the Mid Suffolk district. Furthermore, additional specialist homes are also needed. In Mid Suffolk, there is a need for 755 sheltered units, 73 enhanced sheltered units and 176 extra care units. However, these figures may be subject to change as these more traditional sheltered units and types of care are under review by Suffolk County Council. Accessible dwellings and bungalows are the preferred option for delivering homes for the elderly. This is in addition to more specialist and nursing homes. This is still subject to viability testing throughout the development of the local plan.
32. **Option HM2 - Requirement for Specific Housing Types:**
 - a) On sites of over 10 dwellings a proportion should be accessible and adaptable; and
 - b) On sites of over 10 dwellings a proportion should be bungalows.

33. **Policy Option HM3 - Residential and Nursing Homes and Specialist Housing:** The development of residential and nursing homes and specialist housing should be supported and developed near, within or connected to urban areas and large villages such as Eye. This is on the basis that they are also employment sites as well as housing.

2. Approach

2.1 Methodology

34. HNAs at NP level can be focused either on the quantity of housing needed, type of housing needed, or both. In most cases, there is a need to focus on the quantity where the housing target for the settlement being assessed is unclear, for example where the local authority has not set a specific target for the settlement, or where there is no Local Plan in place.
35. The rationale for this approach is that NP need to meet the basic conditions, the fulfilment of which is tested through an independent examination. One of these, Basic Condition E, requires the NP to be in 'general conformity with the strategic policies' of the Local Plan. The Government's PPG indicates that the level of housing development is likely to count as a strategic policy.⁵ As such, this HNA investigates specific local needs that are relevant to the neighbourhood whilst supporting the strategic development needs set out in the emerging Local Plan. This means a NP can propose more housing where there is a demonstrable need, but not less than the Local Plan.
36. Regarding the types of housing needed, there is generally more flexibility on what NP can cover. In order to understand the types of housing needed in Eye we have gathered a wide range of local evidence and summarised it into policy recommendations designed to inform decisions on housing characteristics.
37. This objective and independent HNA follows the PPG approach where relevant. This ensures our findings are appropriately evidenced. The PPG advises that assessment of development needs should be thorough but proportionate and does not require planners to consider purely hypothetical future scenarios, only future scenarios that could be reasonably expected to occur.
38. Our approach is to provide advice on the housing required based on need and/or demand rather than supply. This is in line with the PPG, which states that "*the assessment of development needs should be an objective assessment of need based on facts and unbiased evidence. Plan makers should not apply constraints to the overall assessment of need, such as limitations imposed by the supply of land for new development, historic under performance, viability, infrastructure or environmental constraints.*"⁶
39. For this reason, we advise that the conclusions of this report should be assessed against supply-side considerations (including, for example, factors such as transport infrastructure, landscape constraints, flood risk and so on) as a separate and follow-on exercise.⁷

2.2 Research Questions

40. Below we set out the research questions (RQ) relevant to this study, as discussed and agreed with ETC at the start of the project. They serve to direct our research, as well as providing the structure for the HNA.

Quantity

41. The group have conducted their own assessment of the number of dwellings the designated area could support based on sites they believe to be available for development; this amounts to around 600 dwellings.
42. The housing targets that appear in Mid Suffolk District Council's (MSDC) current adopted Core Strategy, Core Strategy Development Plan Document (adopted September 2008 and subject to an update in December 2012) are based on the Regional Spatial Strategy (RSS) produced by the East of England Regional Assembly. RSSs have now been abolished and housing targets based on them are not considered reliable for plan-making purposes. The housing target in the Core Strategy can therefore be considered out of date.
43. The MSDC is in the process of producing a Joint Local Plan (JLP) with Babergh District Council. 'Regulation 18' consultation closed in November 2017, but at the time of writing, no publication draft of the JLP exists. Therefore, it is not possible to identify a clear Housing Needs Figure (HNF) for Eye derived from MSDC policy. It is therefore appropriate for this HNA to consider:

RQ1: What quantity of Housing in the Neighbourhood Area (NA) is appropriate over the Plan period?

⁵ PPG Paragraph: 006 Reference ID: 2a-006-20140306

⁶ See Planning Practice Guidance, Paragraph: 004 Reference ID: 2a-004-20140306 Revision date: 06 03 2014

⁷ Such an approach, clearly separating housing need assessment from dwelling capacity assessment, was endorsed by the Government for calculating housing need at local authority level in the ministerial statement and press release 'Councils must protect our precious green belt land' (MHCLG, 4 October 2014, available at <https://www.gov.uk/government/news/councils-must-protect-our-precious-green-belt-land>)

Tenure

44. There is a perception within Eye that many residents are unable to afford market housing. As a result, many younger people born in the NA have had no choice but to move away.

RQ2: What affordable housing (social housing, affordable rented, shared ownership, intermediate rented) and market tenures should be included in the housing mix in new development so as to enable newly forming households to remain in the area?

Type and size

45. Given the link between size of home and price, ETC believe a greater diversity of dwelling sizes are appropriate if the needs of those on lower incomes is to be addressed. The HNA should therefore consider what type and size of dwellings is appropriate in future years.
46. ***RQ3: What type (terrace, semi, bungalows, flats and detached) and size (number of habitable rooms) of housing is appropriate?***

Housing for specialist groups

47. Eye has a significant number of older people living in the area. The following question is therefore appropriate:

RQ4: What provision should be made for specialist housing within the NA?

2.3 Study Objectives

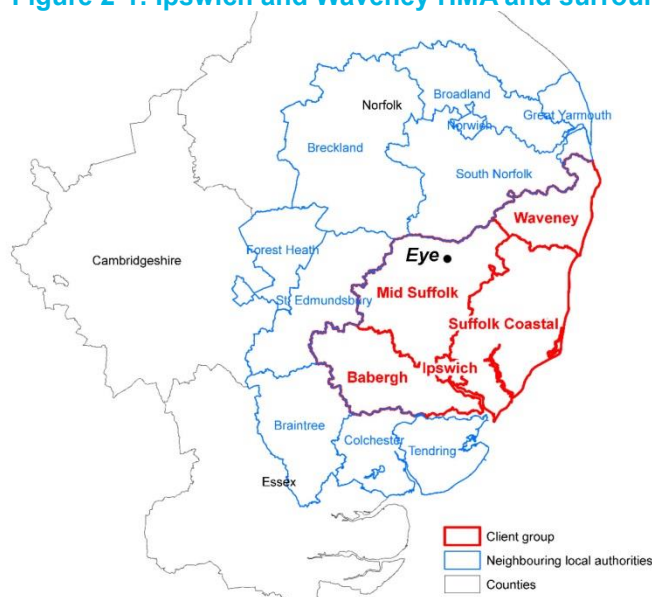
48. The objectives of this report can be summarised as:
- Collation of a range of data with relevance to housing need in Eye;
 - Analysis of that data to determine patterns of housing need and demand;
 - Setting out recommendations based on our data analysis that can be used to inform the Neighbourhood Plan's housing policies.
49. The remainder of this report is structured around the RQs set out above.
50. Chapter 8 sets out our conclusions and recommendations that can be used to inform the Neighbourhood Plan's housing policies.

2.4 Relevant data

2.4.1 SHMA

51. The PPG states that neighbourhood planners can refer to existing needs assessment prepared by the Local Planning authority as a starting point. As Eye is located within Mid Suffolk, we therefore turned to the Strategic Housing Market Assessment (SHMA) which covers the District and informs emerging housing policies at the local authority level, including affordable housing policy.
52. Mid Suffolk is covered by the Ipswich and Waveney Housing Market Areas SHMA, jointly commissioned by Ipswich Borough Council (IBC), Babergh District Council (BDC), Mid Suffolk District Council (MSDC), Suffolk Coastal District Council (SCDC) and Waveney District Council (WDC), prepared by Peter Brett Associates and published in May 2017. It consists of two volumes:
- Volume 1 of the SHMA (SHMA1) deals with the market geography of the study area and the objectively assessed housing need.
 - Volume 2 (SHMA2) deals with housing mix, tenure and affordable housing.
53. The SHMA has been compiled to inform planning and housing policy over a twenty-two-year plan period between 2014 and 2036.
54. The analysis of the SHMA finds that the study area contains five local authorities forming the Ipswich HMA and the Waveney HMA, illustrated below in Figure 2-1.

Figure 2-1: Ipswich and Waveney HMA and surrounding Authorities



Source: SHMA1

55. For the purpose of this HNA we have considered that Eye forms part of the Ipswich and Waveney HMA; the data from SHMA1 and SHMA2 has been treated as applicable to it unless it conflicts with locally-specific material.
56. The SHMA 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 NA.
57. This provides a strong starting point for policy development that aims to build on and add local specificity to those of the LPA by enabling a comparison to be made with parish-level data (gathered as part of the preparation of this study), given that such an exercise reveals contrasts as well as similarities.

2.4.2 Other relevant data

58. In addition to the SHMA, we have gathered a range of other data sources to ensure our study is robust for the purposes of developing policy at the neighbourhood plan level, and is locally specific. These include Census data providing data into demographic shifts.
59. Furthermore, to assess the housing in Eye, data from the Land Registry was analysed. This data provides prices paid, housing types and date of transaction information which allows housing market trends to be identified.
60. The material was collected for the IP23 postcodes that are contained within the NA boundary to create a database including all housing transactions registered with the Land Registry between January 1st 2008 and December 31st 2017. A similar exercise was carried out for the whole postcode area and for the whole of Mid Suffolk. These datasets were mainly used to inform our response to RQ1 and RQ2.
61. Market rental data was collected from a range of sources including www.home.co.uk and www.rightmove.com. Social rent data was obtained from Data and Statistical Return (DSR) published by the Homes and Communities Agency (HCA).
62. Finally, we also reviewed the Local Housing Needs Survey (AECOM, 2018) which captured views on current and future housing needs in the area.

3. RQ 1 Quantity

RQ1: What quantity of Housing in the Neighbourhood Area is appropriate over the Plan period?

3.1 Introduction

63. We have estimated the quantity of housing needed in the NA according to a number of different sources, including;
- Core Strategy
 - Emerging Joint Local Plan
 - SHMA
 - MHCLG household projections
 - Dwelling growth between 2001 and 2018
 - Standard Methodology
64. The calculations are set out below.

3.2 Core Strategy (2008, reviewed in 2012)

65. The Core Strategy puts forward an annual housing requirement of 430 for the District or a total housing requirement of 6,450, between 2012 and 2027. The proportional share may be calculated for the NA based on the proportion of homes in the Local Authority (LA). At the time of the last Census there were 1,018 dwellings in the NA, or 2% of all homes in the District. Therefore, 10 homes (2% of 430) should be allocated annually as the 'fair share' of the District's target (or a total of 251 homes between 2012 and 2036, up to end of the NP Plan period).
66. In arriving at a final total for Eye, it is important to take into consideration that 127 dwellings were built between 2012 and 2018 in the NA. Allowing for these completed dwellings, a housing target that is in conformity with the Core Strategy generates **124 outstanding dwellings needed between 2018 and 2036 or 7 homes per year (rounded)**.

3.3 Babergh & Mid Suffolk Joint Local Plan: Consultation Draft – August 2017

67. The emerging Joint Local Plan (eJLP) expects Mid Suffolk to deliver 9,951 dwellings over the Plan period, in accordance with the settlement hierarchy set out in **Option SET2 Key & Supporting Services**.
68. Eye Town is classified as a 'Market Town'. The eJLP is still in consultation and proposes four different growth options for Market Towns (row 1 in Table 3-1). We need to calculate the 'fair share' of these 9,951 dwellings for Eye Town in accordance with the growth options proposed by the settlement hierarchy. To do so, we have calculated the number of dwellings that would need to be built in all Market Towns according to the different growth options (row 2 in Table 3-1). We then calculated the 'fair share' of that number for Eye. This was done using the proportional share of dwellings in Eye in the settlements that come under the 'Market Town' category (row 3 in Table 3-1). The result of this calculation is presented below.

Table 3-1: Growth options for Core Villages

	Option 1	Option 2	Option 3	Option 4
1	30%	30%	35%	20%
2	1,746	1,746	2,037	1,164
3	145	145	169	97

Source: AECOM Calculations

69. For the purpose of arriving at a housing needs figure (HNF) for Eye, we averaged the different outcomes of the growth options. **A HNF that is in conformity with the eJLP generates 139 dwellings over the Plan period or 8 dwellings per annum.**

3.4 Ipswich and Waveney Housing Market Areas Strategic Housing Market Assessment Part 1 & 2 (2017)

70. First, it is important to remember that the SHMA presents a demand-side only, or 'unconstrained' assessment of need (often identified as Objectively Assessed Need, or OAN), as opposed to a final housing target. The final housing target will take into account other factors, including for example the availability of land, the viability of development, planned infrastructure, environmental constraints and consultation findings.
71. The SHMA presents an appropriate starting point for deriving need at the NA level, because it is the most up-to-date evidence available, and importantly, because it takes into account the latest population and household projections, as set out in the 2014 Sub-National Population Projections on which the Household Projections are based - the PPG guidance also suggests that the projections should be taken as a 'starting point' in determining need at the local authority level.
72. In the case of Eye, the relevant SHMA (Ipswich and Waveney Housing Market Areas Strategic Housing Market Assessment Part 1 & 2 (2017)) proposes an annual requirement of 452 dwellings per annum, which is the OAN figure, between 2014 and 2036 (the SHMA Plan period).
73. To calculate the NA's 'fair share' of this target, it is again possible to use Eye's proportion of all housing in the District (2%). This produces a figure of 11 dwellings per annum (rounded) or a final target of 241 between 2014 and 2036.
74. Furthermore, it is necessary to take into consideration homes built in the NA in recent years; since 2014, the beginning of the SHMA Plan period, 71 dwellings have been built; producing a final target of **170 dwellings between 2018 and 2036, or 9 per year** (rounded).

3.5 MHCLG household projections

75. MHCLG publishes household projections every two years. The PPG recommends that these household projections should form the starting point for the assessment of housing need.
76. The most recent (2014-based) household projections were published in July 2016⁸, and extend to 2039. Although population projections are only available at a local authority level, a calculation of the share for the NA is nevertheless possible for the household projections based on the NA's household numbers in the 2011 Census.
77. According to the 2011 Census, Eye had 969 households and the LA 40,306 households, or 2% of the total (rounded).
78. In the 2014-based household projections, the projection for Mid Suffolk is for 50,765 households in 2036. Assuming it continues to form 2% of the district total, the NA's new total number of households would be 1,220 (rounded); therefore 251 new households will form in the NA between 2011 and 2036.
79. The number of households does not, however, equate precisely to number of homes needed, with the latter slightly higher in most places. The NA is no exception; in the 2011 Census, there were 969 households but 1,018 homes. This gives a ratio of 0.95 households per home. In the case of NA, then, a projection of 251 new households translates into a need for 264 homes or 11 homes per annum.
80. These figures are based on the assumption that the 2014-based projections as to household growth at the Local Authority level are accurate. As the annual mid-year population estimates have now been released for 2016, the 2016-based household projections may need to be 'rebased' for accuracy. The mid-2016 population estimates give the actual number of people in the NA at that point, meaning the difference between the estimated and the previously projected number of households can be taken into account in future projections.
81. The 2014-based household projections were based on the 2014-based Sub-National Population Projections, which estimated that by 2016 there would be 100,300 people in Mid Suffolk. The 2016 estimates show that based on the latest information there were estimated to be 100,720 people, which is higher than the projections by 420 people. Assuming average household sizes remain constant (in 2011

⁸ See 2014-based MHCLG Household Projections live tables at <https://www.gov.uk/government/statistical-data-sets/live-tables-on-household-projections>. 2016-based Household Projections are scheduled to be released in September 2018.

there were an average of 2.40 people per household, obtained by dividing population by number of households) this equates to 175 additional households across Mid Suffolk.

82. Taking 50,940 as our revised household number in 2036, this equates to 1,225 households in the NA (rounded), producing a revised growth in the number of households between 2011 and 2036 of 256.
83. Taking into account the disparity between household numbers and dwelling numbers, a projection of 256 new households between 2011 and 2036 translates into a need for 269 homes. Subtracting the 140 dwellings completed since 2011, we arrive at **a re-based household projections-derived dwelling of 129 dwellings (rounded) over the Plan period or 7 dwellings per annum.**
84. This projection is an entirely unconstrained, theoretical figure comprising a relative proportion of the overall projected increase, and thus does not take into account political, economic, demographic or any other factors that might have influenced, or may influence in the future, the Local Plan distribution of housing across the District.

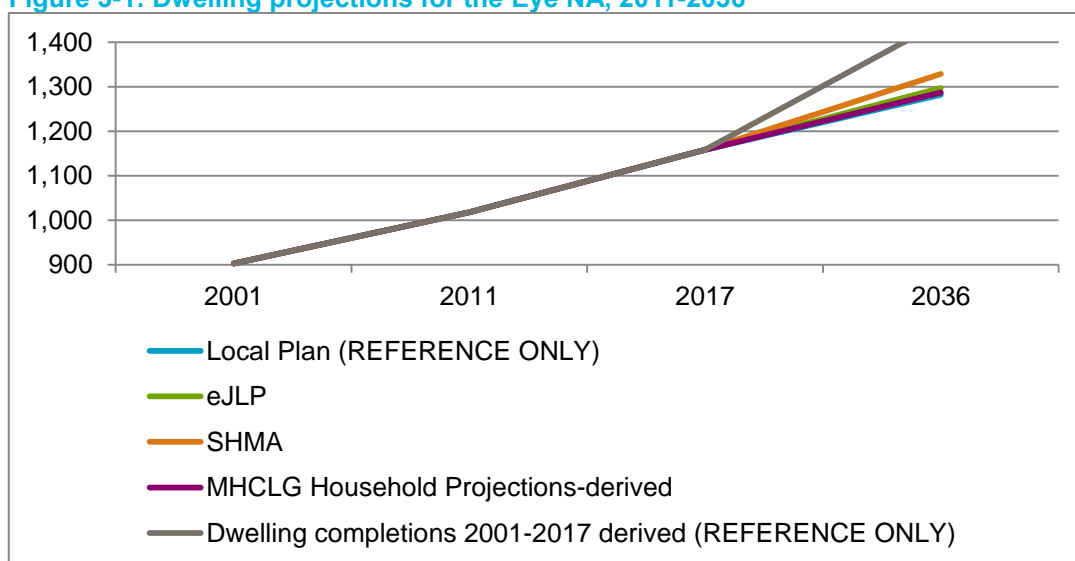
3.6 Home growth 2001 – 2017

85. Consideration of home growth between 2001 and 2011 provides a projection based on the rate of delivery of net new homes between the two Censuses. There was an increase of 115 homes in the NA between these two dates, or an average annual rate of increase of 12 homes (rounded). Multiplying this annual figure by the number of years remaining of the Plan period from 2036 **would produce 207 homes.**
86. It is also helpful to consider a projection based on the rate of delivery of net new homes since the last Census (2011), using data gathered and monitored by the LPA. As we have seen, between 2011 and 2018, 140 new dwellings were completed. This equates to an annual rate of delivery of 20 homes. If this rate of delivery was continued to 2036, this would equate to **a projection of 360 homes over the Plan Period.**
87. It is important to note the disparity between the two 'home growth' figures; this reflects the susceptibility of the development industry to fluctuations in demand and costs of development, among other factors. To allow for these peaks and troughs, and provide a more realistic picture of the quantum of development that could be delivered over the Plan period, we have taken the aggregate of the homes growth between 2001 and 2017; this comes to 255 (115 + 140) dwellings. Expressed as an annual average rate, this is 16 dwellings/year. This produces a **projection derived from homes growth between 2018 and 2036 of 287 homes.**

3.7 Provisional housing target

88. Figure 3-1 below compares the total number of homes under each of the projections we have identified for Eye starting from 2001 and ending at the end of the Plan period, in 2036.

Figure 3-1: Dwelling projections for the Eye NA, 2011-2036



Source: Local Plan, eJLP, SHMA, MHCLG, MSDC, AECOM Calculations

89. To arrive at an overall projection for the quantity of housing to be delivered in the NA over the Plan period, we have averaged the projections set out above. However, the following should be noted:

- The dwelling completions 2001-2017-derived projection is based to a significant extent on the supply side. To reflect the fact that HNAs should not be constrained by supply-side considerations, this projection has not been used for the purpose of arriving at an overall projection.
 - Although the Local Plan-derived projection represents a balance between demand and supply, it has been included in the overall calculation to reflect its importance with regard to Basic Condition E. We depart from this approach if we have reason to believe a given projection should be awarded more weight than others, or should be excluded-for example, if the Local Plan was out-of-date in planning terms, or another projection was a clear outlier. In this case, we have not included the Core Strategy as it is out-of-date.
90. The table below shows these projections and the average of the projections used to arrive at a provisional housing needs figure.

Table 3-2: Projections summary

	Projection	Total housing need in Eye
1	Core Strategy	124
2	eJLP	147
3	SHMA	170
4	MHCLG	129
5	Home growth	287
	Average	181
	Average of 2, 3 and 4	149

Source: AECOM Calculations

91. **The projections outlined above produce a provisional HNF of 149 dwellings in Eye by 2036.**
92. Following the presentation and comparison of the quantitative projections and the derivation of an interim housing target, the next step, in line with the PPG approach, is to assess the interim target (or range) against market signals which may raise or lower them as appropriate.

4. Market Signals

4.1 Introduction

93. The PPG highlights the importance of taking market signals into account when assessing housing need, given they provide an indication of the balance between demand and supply. This is particularly important to consider given the significant and well-documented changes in the housing market over recent years, which were exacerbated by the economic downturn and subsequent issues in obtaining mortgage finance.
94. The PPG states:
- “The housing need number suggested by household projections (the starting point) should be adjusted to reflect appropriate market signals, as well as other market indicators of the balance between the demand for and supply of dwellings. Prices rising faster than the national/local average may well indicate particular market undersupply relative to demand”.⁹
95. These market signals relate to trends observable within the housing market, and broader economic trends that have an impact on the housing market.
96. The PPG goes on to assert that where there is evidence of an imbalance in supply and demand, an uplift in planned housing numbers – compared to those derived solely from household projections – is required in order to increase the supply of housing to meet demand and tackle affordability issues:
- “This includes comparison with longer term trends (both in absolute levels and rates of change) in the: housing market area; similar demographic and economic areas; and nationally. A worsening trend in any of these indicators will require upward adjustment to planned housing numbers compared to ones based solely on household projections.”
- “In areas where an upward adjustment is required, plan makers should set this adjustment at a level that is reasonable. The more significant the affordability constraints (as reflected in rising prices and rents, and worsening affordability ratio) and the stronger other indicators of high demand (e.g. the differential between land prices), the larger the improvement in affordability needed and, therefore, the larger the additional supply response should be.”¹⁰
97. In discussions with MSDC and ETC as to the appropriate levels of market dwellings in the NA it will necessary to consider factors that suggest either an uplift or reduction. This study considers the following market signals:
- Employment and commuting trends;
 - Migration;
 - Housing Market (Prices);
 - Housing Market (Volume);
 - Overcrowding and concealment; and
 - Rate of Development.

4.2 Employment and Commuting

98. Eye is a town with a population of 2,154 in 2011. Of these 2,154, 479 are full-time employees, 229 are part-time and 209 are self-employed.
99. Local employment trends can greatly influence housing needs. Indeed, employment opportunities stimulate demand in NAs. Thus, it is important to establish the employment sphere of influence experienced by the residents of Eye.
100. We first examined commuting patterns in the NA. Table 4-1 shows that commuting patterns in Eye reflect that of the District. However, there are more residents working locally or from home and also more commuting further away (17.2% commute more than 30km compared to 11.8% in the District). This suggests Eye is mainly influenced by local employment, but also to a lesser extent coming from across the District and in neighbouring Districts.

⁹ PPG Paragraph: 019 Reference ID: 2a-019-20140306

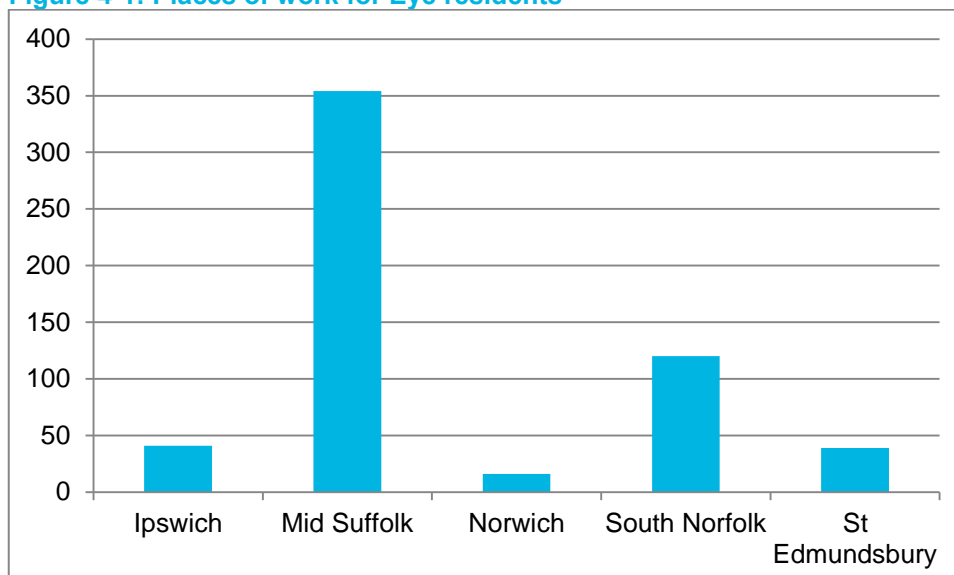
¹⁰ PPG Paragraph: 020 Reference ID: 2a-020-20140306

Table 4-1: Distance to work, 2011

Location of work	Eye	Mid Suffolk	England
Less than 10km	37.7%	35.4%	52.3%
10km to less than 30km	18.6%	29.1%	21.0%
30km and over	17.2%	11.8%	8.0%
Work mainly at or from home	17.4%	15.0%	10.3%
Other	9.1%	8.8%	8.5%
Average distance travelled to work	23.6km	20km	14.9km

Source: ONS 2011

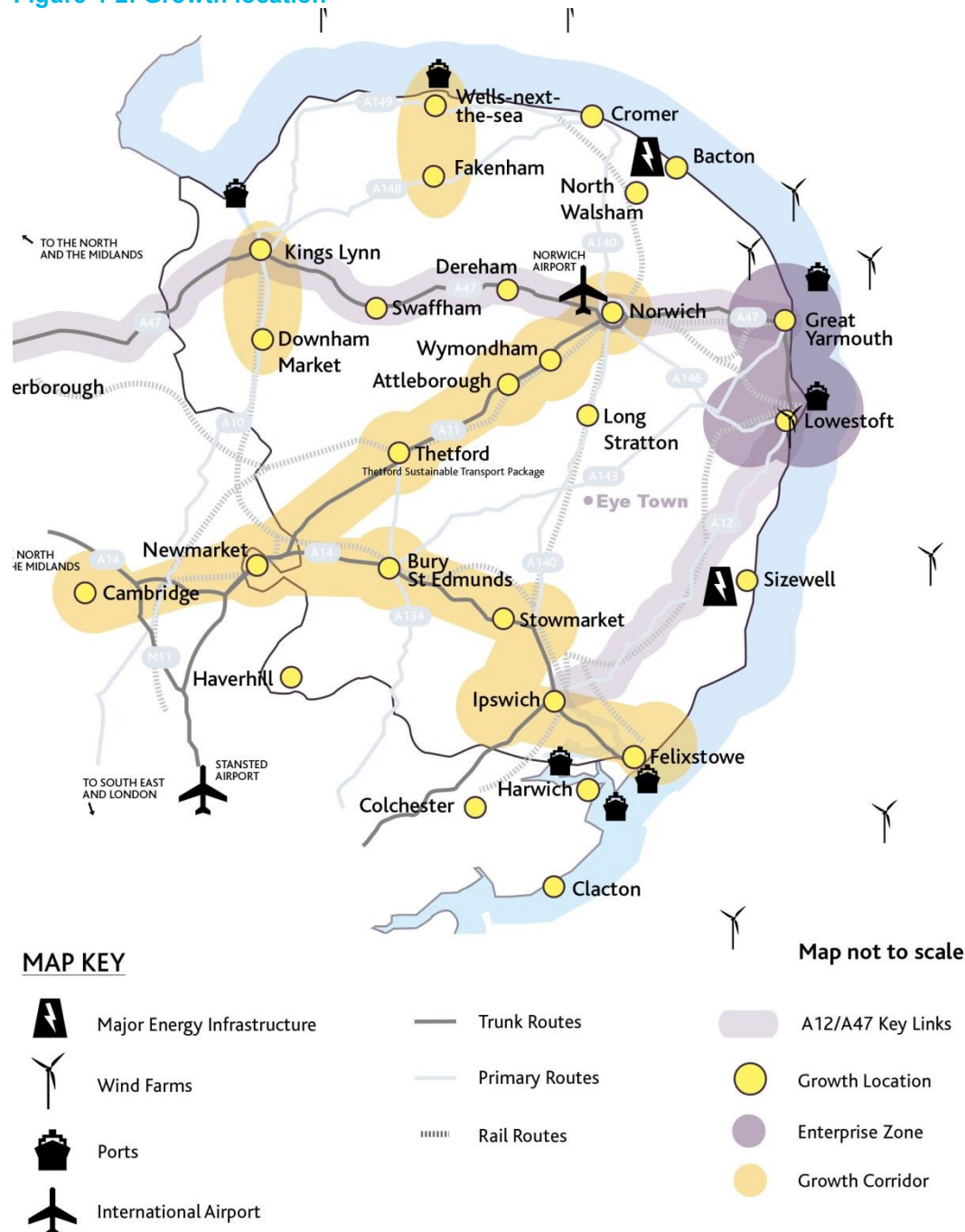
101. Additional ONS data about places of work can provide a more detailed account of where Eye residents work. As is shown by Figure 4-1 below, 354 residents work in Mid Suffolk. This number includes 166 working in the Parish and 57 in the Mid Suffolk Business Park specifically. This data confirms that people tend to work locally. Furthermore, there are 120 residents working in South Norfolk, including 75 in Diss. Therefore, Eye will not only be influenced by growth in the District, but also in neighbouring South Norfolk.

Figure 4-1: Places of work for Eye residents

Source: ONS 2011 (WF01BEW)

102. We have reviewed the New Anglia Strategic Economic Plan (SEP) to understand whether growth is expected in the employment sphere of influence linked to Eye. SEPs are aspirational documents aimed at maximising inward investment. They provide an indication of what kinds of jobs are expected in the neighbourhood's Local Enterprise Partnership (LEP) area, and where those jobs will be created.
103. Figure 4-2 below shows the location of future growth in the LEP area. Eye is relatively close to Long Stratton (20km), which is a 'growth location' and was allocated 1,800 new homes and around 15 hectares of employment land. The Parish is also located near a biomass station and a wind farm. Although Mid Suffolk is not expected to grow as much as neighbouring Districts, its proximity to North Suffolk and the existence of local employment opportunities might reinforce housing demand.

Figure 4-2: Growth location



Source: *New Anglia Strategic Economic Plan*

104. Eye benefits from its location in between two 'corridors for growth', as well as from local employment opportunities such as the Mid Suffolk Business Park. Growth prospects may influence housing need in the future, although the Parish lacks connectivity and easy access to the areas (long commuting distances) where most of the growth is occurring or predicted to occur.

4.3 Housing Market (Prices)

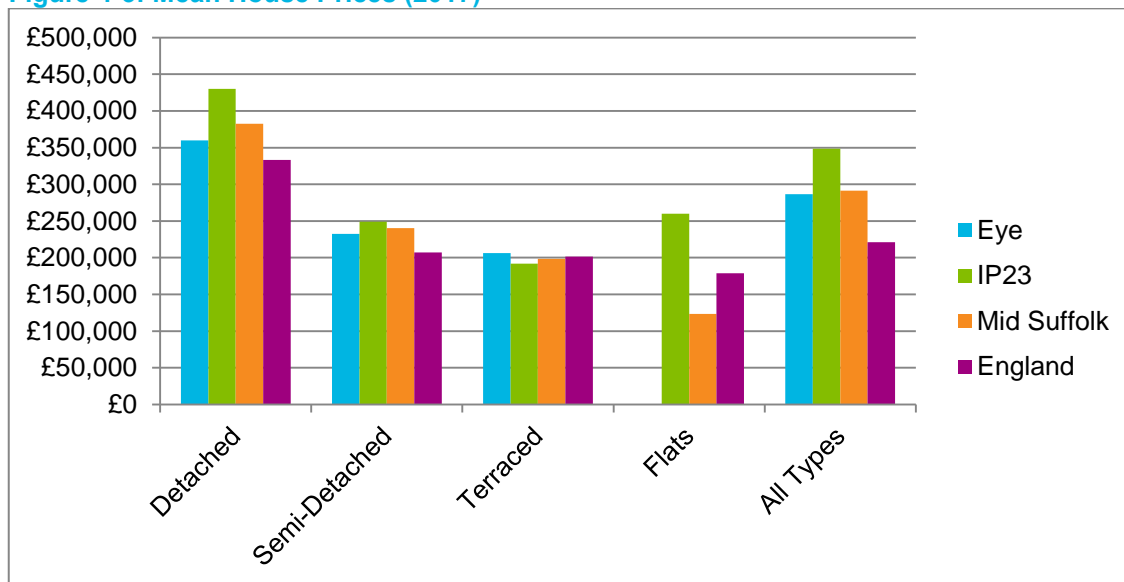
105. The PPG advises that house prices should be used as a sign of the strength of demand for housing, and adequacy of supply to meet demand:¹¹ "[this ensures] the identification of areas which have clearly different price levels compared to surrounding areas. The findings provide information about differences across the area in terms of the price people pay for similar housing, market 'hotspots', low demand areas and volatility." This is then used as a signal to increase demographically-based housing projections.

¹¹ PPG Paragraph: 010 Reference ID: 2a-010-20140306

106. We start by identifying recent average house price paid for different property types. In Figure 4-3 below, we have analysed house prices achieved in 2017 in Eye, the wider postcode area, Mid Suffolk and England.

Prices in the Parish are generally aligned to those in the District, although lower. Terraces are an exception. Their average price is more expensive than in both the District and the wider postcode area. For other housing types, prices are higher in IP23. For example, detached houses respectively cost 20% and 10% more than in the Parish and the District.

Figure 4-3: Mean House Prices (2017)

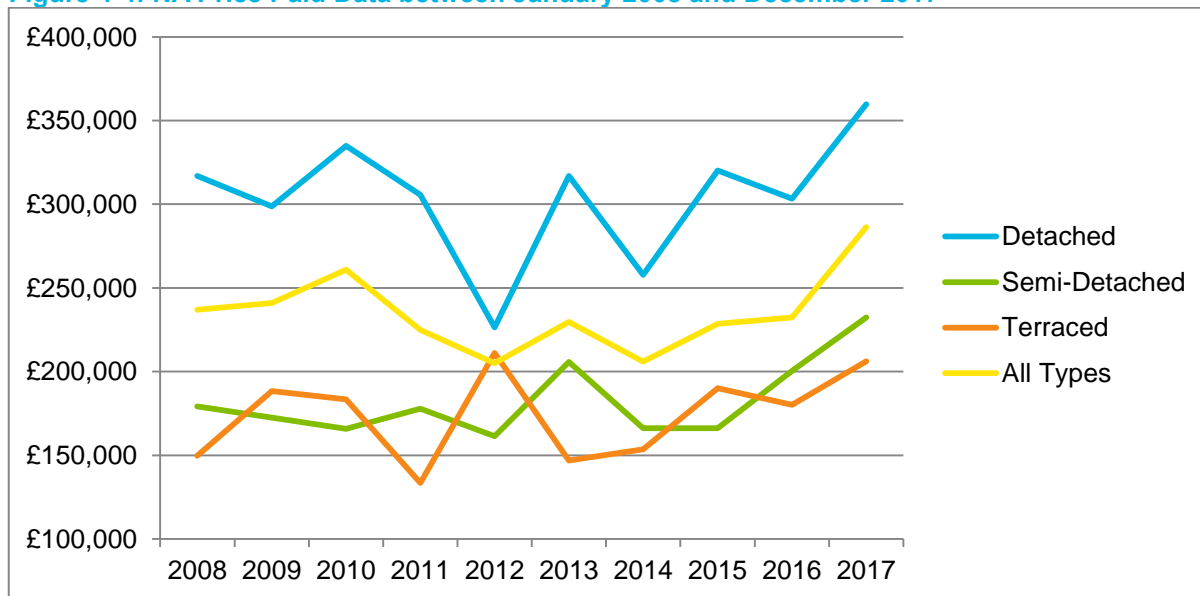


Source: Land Registry, AECOM Calculations

107. We are now assessing change in the housing market for different property types in Eye. To do so, we have analysed data from the Land Registry for the period of January 2008 to December 2017 (totalling 399 transactions and presented in Figure 4-4). Data shows that house prices have increased for all property types. They grew beyond their pre-recession level, with significant fluctuations.

108. The average price went up by 20.9% between 2008 and 2017. A similar level of growth occurred in the wider postcode area and the District. Finally, we note a significant price increase of 38% for terraced dwellings.

Figure 4-4: NA Price Paid Data between January 2008 and December 2017



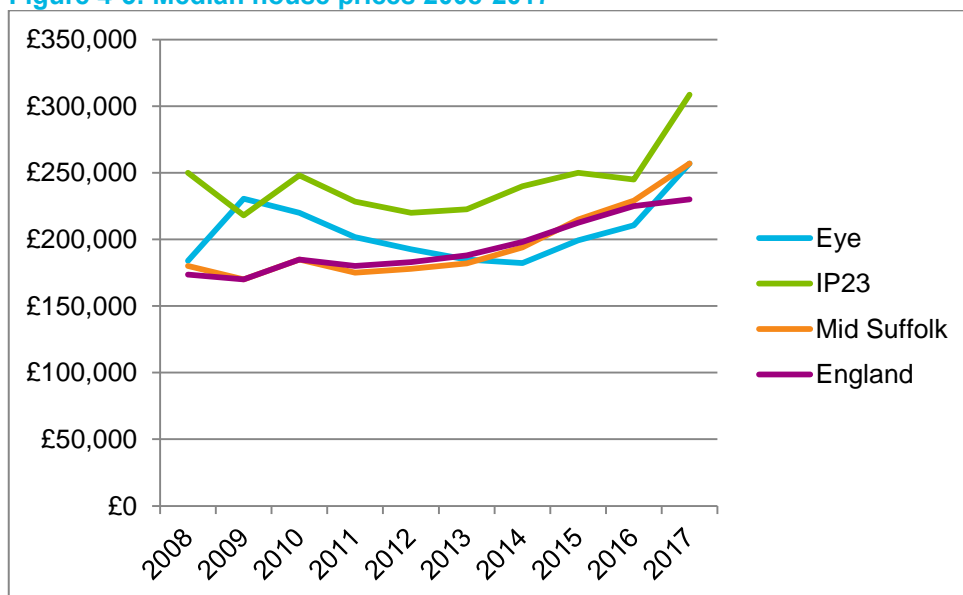
Source: Land Registry

109. We are now comparing median house price data for the NA, the wider postcode area, the District and England. According to the SHMA, "house prices in Mid Suffolk have always been relatively close to the

national median¹² as shown by Figure 4-5 below. Eye prices became more closely aligned to Mid Suffolk in recent years. However, they were lower than in both the District and England between 2013 and 2016.

110. IP23 prices have consistently been higher. Data from 2015 shows a median house price of £257,000 for both Eye and the District, £308,500 for IP23, and £230,000 for England.

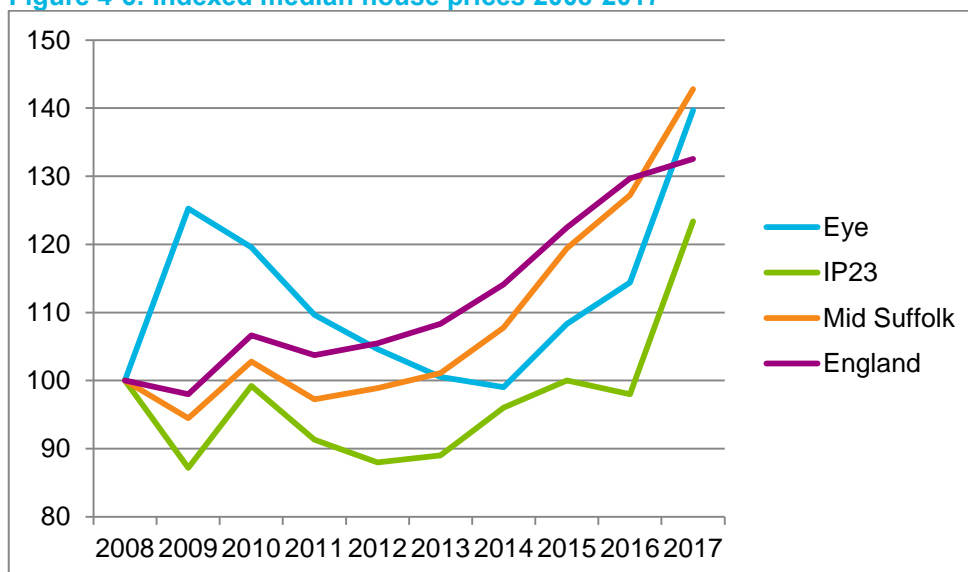
Figure 4-5: Median house prices 2008-2017



Source: Land Registry, ONS (HPSSA dataset 9, 26 April 2018), AECOM Calculations

111. Figure 4-6 shows the indexed median house prices for Eye, the wider postcode area, the District and England. Index numbers are used to make comparisons over time. An index starts in a given year, the base year, at an index number of 100. In subsequent years, percentage increases push the index number above 100, and percentage decreases push the figure below 100. An index number of 102 means a 2% rise from the base year, and an index number of 98 means a 2% fall. Here, we took 2008 as the base year. Prices have been growing at an increasingly faster rate everywhere since 2013. In that sense, Eye does not differ from the District. Yet, the data indicates that prices went up by 25% between 2016 and 2017, against 16% for IP23 and 12% for Mid Suffolk. Although Eye prices are not the highest in the District, their rapid growth could demonstrate imbalance in the market.

Figure 4-6: Indexed median house prices 2008-2017



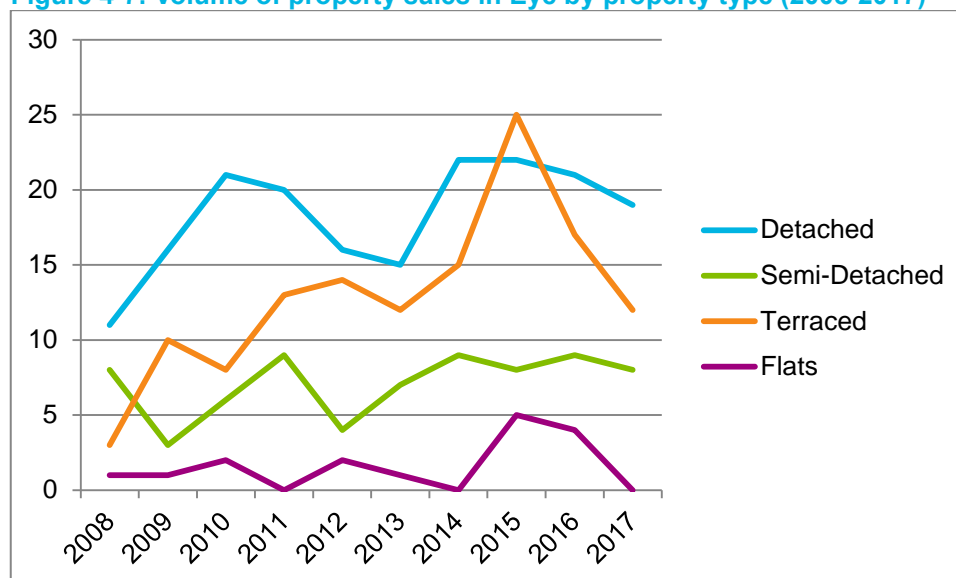
Source: Land Registry, ONS (HPSSA dataset 9, 26 April 2018), AECOM Calculations

¹² Ipswich and Waveney Housing Market Areas Strategic Housing Market Assessment Part 1, p. 56

4.4 Housing Market (Transactions)

112. Sales volumes represent a market signal indicating inflated or depressed demand across different housing types. Figure 4-7 below presents Land Registry data for sales of different dwelling types in Eye. Detached houses have consistently formed the bulk of the sales over the period. Terraced dwellings have experienced stronger demand between 2013 and 2015¹³. This demand has plummeted since then, whilst the number of detached and semi-detached properties sold has remained constant.

Figure 4-7: Volume of property sales in Eye by property type (2008-2017)



Source: Land Registry

113. Another approach is to benchmark the proportion of sales of each housing type against the existing housing stock. This shows whether there is unmet demand. This comparison is presented in Table 4-2 below, with figures for the housing stock in Mid Suffolk added alongside for reference.

114. The sales of detached homes and flats are occurring proportionally to their availability in the stock. Thus, the comparison does not indicate unmet demand. On the other hand, the comparison for terraces does suggest unmet demand, whilst the one for semi-detached houses shows deflated demand.

Table 4-2: Sales volumes versus stock of different housing types in Eye and Mid Suffolk

SALES (PPD) VS STOCK (ONS) BY TYPE	SALES (PPD)	STOCK (ONS)	STOCK(ONS)
	Eye	Eye	Mid Suffolk
	Detached	46%	41%
Semi-Detached	18%	31%	33%
Terraced	32%	22%	14%
Flats	4%	3%	4%

ONS 2001/2011, Land Registry PPD, AECOM Calculations

115. We have demonstrated that sales volumes across types are consistent. However, this is not the case for terraced dwellings. The data for this type represent a market signal for inflated demand.

4.5 Overcrowding and Concealment

116. The PPG suggests that another indicator of demand in the housing market is the prevalence of overcrowding in the NA. This is because demand for housing in the area can manifest itself in the over-occupation of housing stock.

117. One of the most reliable indicators of overcrowding is the 'persons per room' data collected at the household level during the Census, and is shown in Table 4-3 below. More than one person per room indicates overcrowding. While the number of over 1.5 persons per room households has decreased at the District level, it went up in the NA. While not significant in itself, it should be treated as an 'early warning' of

¹³ This could explain higher prices for that type compared to other areas as identified in 4.3

incipient pressure building in the local housing market, and should be monitored over the course of the Plan period.

Table 4-3: Number of persons per room in Eye, 2001-2011

	2001	2001	2011	2011
	Eye	Mid Suffolk	Eye	Mid Suffolk
Up to 0.5 persons per room	689	27042	771	31857
Over 0.5 and up to 1.0 persons per room	179	8141	192	8180
Over 1.0 and up to 1.5 persons per room	3	175	5	234
Over 1.5 persons per room	0	38	1	35

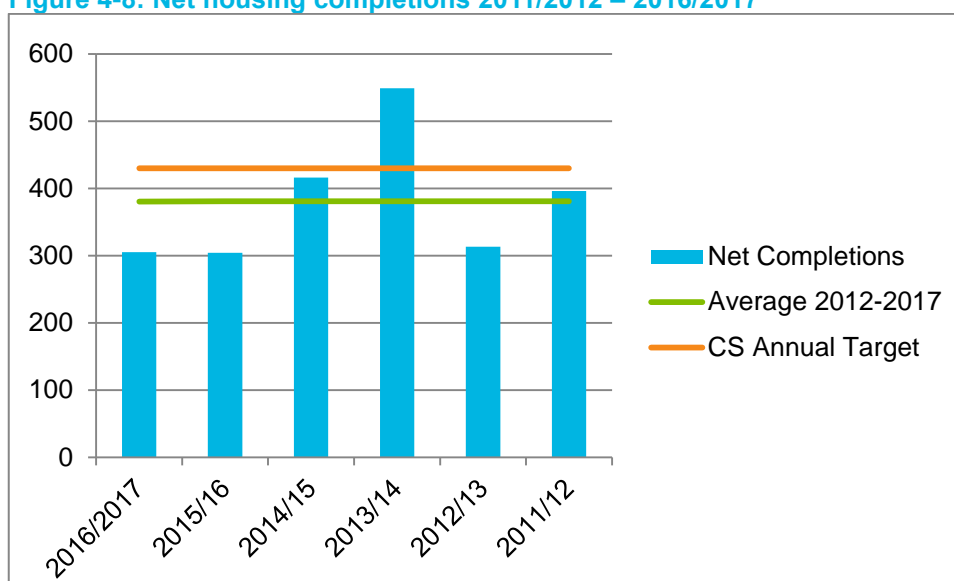
Source: ONS, Census

118. A further indicator of increased housing demand is the presence of concealed families in the NA. A concealed family is one living in a multi-family household in addition to the primary family, such as a young couple living with parents¹⁴. In 2011, 6 households (or 0.9% of the total number of households) were concealed. The proportion being the same at the District level, this indicator does not represent a market signal of suppressed demand at Eye.

4.6 Rate of Development

119. Planning Practice Guidance suggests that “If the historic rate of development shows that actual supply falls below planned supply, future supply should be increased to reflect the likelihood of under-delivery of a plan”.¹⁵
120. Housing completions at the District level, since the start of the Core Strategy Plan period, have been slightly under target. Figure 4-8 below uses data from the Babergh & Mid-Suffolk Joint Annual Monitoring Report to benchmark housing completions against the Core Strategy annual target of 430 dwellings. The figure indicates that the net additions to the dwelling stock has been some 2,283 dwellings which amounts to an annual average supply of 381 dwellings, below the annual dwelling requirement of 430, and creating a shortfall of 297 dwellings. Consequently, there is evidence to demonstrate under delivery since 2011/2012. Therefore, this shortfall could have a knock on effect for the NA; as additional pressure could be put on Eye to address the housing shortfall, which in turn could increase the housing needs figure across the Plan period.

Figure 4-8: Net housing completions 2011/2012 – 2016/2017



Source: Babergh & Mid-Suffolk Joint Annual Monitoring Report 2016 – 2017, AECOM Calculations





¹⁴ <http://webarchive.nationalarchives.gov.uk/20160105222245/http://www.ons.gov.uk/ons/rel/census/2011-census-analysis/what-does-the-2011-census-tell-us-about-concealed-families-living-in-multi-family-households-in-england-and-wales/sty-what-does-the-2011-census-tell-us-about-concealed-families.html> (visited 01/09/17)


¹⁵ PPG Paragraph: 019 Reference ID: 2a-019-20140306

4.7 Market signals adjustment

121. In the table below, we have applied our professional judgment on the scales of increase and decrease associated with each factor on a scale from one to three, where one arrow indicates 'some impact', two arrows 'stronger impact' and three arrows indicates an even stronger impact. Factors are set out in the table below in alphabetical but no other order.

Table 4-4: Summary of market signals with a possible impact on future housing need

Factor	Source(s)	Possible impact on future housing need	Rationale for judgement
Employment and Commuting	ONS Census Data, New Anglia Strategic Economic Plan		Eye has the potential to benefit from its close location to two 'corridors for growth'. The NA also benefits from local employment opportunities such as the Mid Suffolk Business Park. Growth prospects may influence housing need in the future. However, the Parish lacks connectivity and easy access to the areas where most of the growth is occurring or predicted to occur.
Housing Sales (Prices)	Land Registry Price Paid Data for 2007-2016, UK House Price Index, ONS, ONS (HPSSA dataset 9, 26 April 2018),		House prices in the NA are not more expensive than in the District, except for terraces. Terraced dwelling is also the housing type that experienced the most significant growth between 2008 and 2017 (38%). Although Eye prices are not the highest in the District, their rapid growth suggests imbalance in the market. Thus, this represents a market signal to increase housing projections.
Housing Sales (Volume)	Land Registry Price Paid Data for 2007-2016, Census 2001/2011 data,		The sales volumes across different housing types do not indicate an imbalance between demand and supply. However, there has been a significant increase in the number of terraces sold between 2013 and 2015. Besides, the proportional comparison of sales to stock revealed an unmet demand for that type. Therefore, we have decided to apply one up arrow to account for the inflated demand for terraced dwellings.
Overcrowding and Concealment	Census Data 2001, 2011		Overcrowding and concealment are not pressing issues in the NA relatively to England. Nonetheless, there has been an increase in the number of such households between 2001 and 2011. According to the PPG " <i>longer term increase in the number of such households may be a signal to consider increasing planned housing numbers</i> ". To take account of that, a market signals uplift of one up arrow was deemed appropriate.

Rate of development	Babergh & Mid-Suffolk Joint Annual Monitoring Report 2016 – 2017		There is evidence to demonstrate under delivery since 2011/2012. Therefore, this shortfall could have a knock on effect for the NA. More pressure could be put on Eye to address the housing shortfall, which in turn could increase the housing needs figure across the Plan period.
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Application of market signals

Above we have summarised our conclusions regarding the impact of market signals on the quantity of housing needed in Eye. On this basis, we recommend that a 10% uplift should be applied to the provisional housing needs figure calculated in the Quantity section.

This creates a final HNF of 164.

Although there is no definitive guidance on what level of uplift is appropriate, evidence from the Inspector examining the Eastleigh Local Plan (Hampshire) and from the Planning Advisory Service (PAS) indicate that 20% uplift is applied when market signals are very substantial and 10% when they are modest. The PAS Objectively Assessed Need and Housing Targets Technical Advice Note (July 2015) supports this approach as a method to estimate the uplift and says that *“where the evidence suggest moderate under-provision...the projected housing need might be increased by 10%”*.

5. RQ 2 Tenure and Affordability

RQ2: What affordable housing (social housing, affordable rented, shared ownership, intermediate rented) and market tenures should be included in the housing mix in new development so as to enable newly forming households to remain in the area?

5.1 Introduction

122. Tenure refers to the legal arrangements in place that enable a household to live in their home; it determines their rights and influences the cost of housing. 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.
123. We will address the section by examining the tenure of dwellings in the current stock and recent supply, and make an assessment, based on a reasonable interpretation of the evidence gathered, whether continuation of these trends would meet future needs; or, alternatively, whether there exist misalignments between the supply of different tenures of housing and local need. Such misalignments can justify policies that guide new development to prioritise certain tenures, so as to bring supply and demand into better alignment¹⁶.
124. The research question relates to the housing needs of newly forming households in Eye. For the purpose of this HNA, we define newly forming households as the younger population aged between 18 and 35, who are looking to form their own households.

5.2 Definitional issues

125. 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'. We mean by this those forms of housing tenure that fall within the definition of Affordable Housing set out in the current National Planning Policy Framework (NPPF): Social Rent, Affordable Rent, Affordable Private Rent (brought forward by Build to Rent schemes) and forms of Affordable Housing (AH) designed to offer affordable routes to home ownership¹⁷. To distinguish this from the colloquial definition, we refer to the latter as Affordable Market Housing (AMH).
126. The definition of Affordable Housing set out in the NPPF make clear the government's commitment to home ownership but recognise the important role of Social, Affordable and Private Rent tenures for those not currently seeking home ownership.
127. It is important to note however that the 2012 version of the NPPF refers to the 'national rent regime' not 'Government's rent policy'. It has been suggested that this change in wording may give central Government, and by extension local authorities, wider flexibility in arriving at rents. It may also lead to the abolition of Social Rent as it has been understood in recent years.¹⁸
128. The revisions seek to broaden the definition of affordable housing to include a range of low cost housing opportunities for those aspiring to own a home, including Starter Homes.
129. In paragraph 64 of the new NPPF, 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*'. In line with PPG¹⁹, the assumption should be that 'major housing development' can be defined as sites of more than 10 units, and that affordable home ownership includes Starter Homes, shared ownership homes and homes available for discount market sale.

5.3 Current tenure profile

130. First, we provide a picture of tenure in the NA based on the most recent reliable data in Figure 5-1. The current tenure profile in the NA differs from the District. Indeed, there are higher levels of Social Rents and lower levels of home ownership in Eye.
131. The percentage of households living in the private rented sector (PRS) in the NA and in the District (11%) is lower than the national average (17%). However, almost 20% of households live in Social Rented

¹⁶ PPG Paragraph: 021 Reference ID: 2a-021-20160401

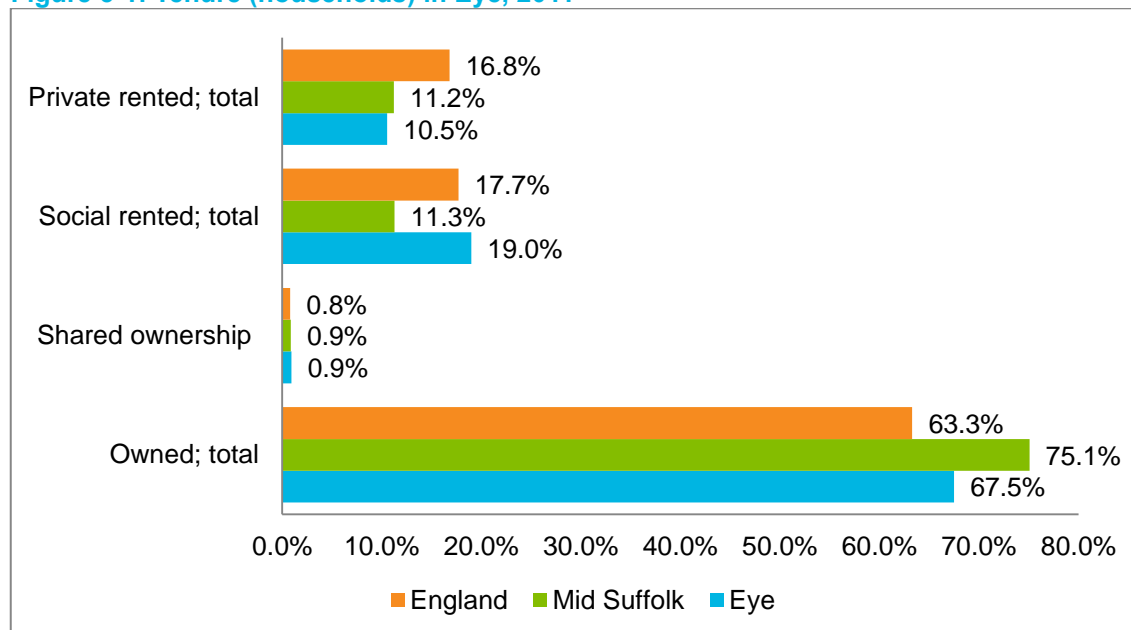
¹⁷ NPPF, July 2018

¹⁸ McGready, B, Affordable Housing and Planning, MBL seminars, April 2018

¹⁹ PPG 031 Reference ID: 23b-031-20161116

accommodation in Eye, which is higher than the national average by just over 1%. It is also significantly above the District average. For all three geographies, the proportion of Shared Ownership tenure is very low. Home ownership remains the dominant tenure across all geographies, and is more significant in both the NA and the District, despite lower levels of home ownership in Eye.

Figure 5-1: Tenure (households) in Eye, 2011



Source: ONS 2011, AECOM Calculations

132. In Table 5-1 below, we compared the results of the Housing Needs Survey with Census data. The HNS suggests there are less households in the private rented sector, however this is probably due to the fact that younger age groups are slightly underrepresented in the sample with the over 65s being over represented. Households over 65 are more likely to be home owners.

Table 5-1: Comparison of tenure in Housing survey and Census

Tenures	Housing survey	Census
Owned outright	63.60%	42.36%
Owned with a mortgage/loan	22.80%	26.55%
Shared ownership (part owned/part rented)	0.40%	0.95%
Rented from a Housing Association	2.40%	5.58%
Rented from the Local Authority	6.00%	13.80%
Rented from a private landlord	4.80%	10.75%

Source: ONS 2011, Eye Local Housing Needs Survey

133. Table 5-2 and Table 5-3 on the following page allow us to take a longitudinal perspective. They identify how the tenure profile of the NA has changed between the last two censuses. Home ownership has increased more in the NA than in the District between 2001 and 2011, despite a national decline. The most significant change registered in Eye and Mid Suffolk was the increase of Shared Ownership. In 2001 in Eye, four households lived in a Shared Ownership home. Five additional households moved into this tenure between 2001 and 2011. In the District, the proportion of households living in Shared Ownership Homes increased by 220.6% (from 107 to 343). Social rent tenures have not increased much in the NA, a 2.2% growth compared to 7.3% in the District. The PRS is one of the tenures that has grown the most. However, this growth was not as significant in the NA as it was elsewhere, in part due to a limited supply (for example, Land Registry data shows that only 4 flats were sold between 2008 and 2011).

Table 5-2: Rate of tenure change in Eye, 2001-2011

Tenure	Eye	Mid Suffolk	England
Owned; total	14.7%	11.6%	-0.6%
Shared ownership	125.0%	220.6%	30.0%
Social rented; total	2.2%	7.3%	-0.9%
Private rented; total	29.1%	92.5%	82.4%

Source: ONS 2001-2011, AECOM Calculations

134. Finally, the data shows an increased demand for the PRS and Shared Ownership, in other words, a shift towards more affordable tenures, both AH and Affordable Market Housing. The data also suggests a relative alignment of the tenure split between Eye and the District, with an increase of home ownership and proportionally less Social Rent.

Table 5-3: Tenure change in Eye, 2001-2011

	2001 Eye	2001 Mid Suffolk	2011 Eye	2011 Mid Suffolk
All categories: Tenure	872	35396	969	40306
Owned: Total	570	27112	654	30262
Shared ownership (part owned and part rented)	4	107	9	343
Social rented: Total	180	4234	184	4544
Private rented: Total	79	2345	102	4515

Source: ONS 2001-2011, AECOM Calculations

5.4 Affordability

135. This section compares the cost of market rent, market purchase, Starter Homes, Shared Ownership at 25%, 50% and 75% and Affordable Rent set at 80% across Eye, and the level of income needed to afford these tenure options. The calculations are detailed in Appendix A and definitions of the different tenures in Appendix C. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations.
136. The evaluation of affordability detailed in Appendix A allows us to explore the relationship between local housing costs and local incomes, and to understand how different types of housing suit newly-forming households. Table 5-4 below shows the annual cost of different tenures and the income required to support these costs.

Table 5-4: Annual cost by tenure and income required to afford it

Category	Price	Annual Rent	Deposit	Income Required
Market Rent - Entry-level	-	£7,956	-	£24,109
Shared ownership (25%)	£51,126	£3,834	-£5,113	£24,650
Market Sale - 1 Bed Dwelling	£100,000		-£10,000	£31,429
Shared ownership (50%)	£102,253	£2,556	-£10,225	£33,962
Affordable rent	-	£13,555	-	£41,076
Starter Homes	£163,604	-	-£16,360	£42,070
Shared ownership (75%)	£153,379	£1,278	-£15,338	£43,275
Market Sale - 2 Bed Dwelling	£174,500	-	-£17,450	£44,871
Market Rent - Average	-	£16,944	-	£51,345
Market Sale - Lower Quartile	£204,505	-	-£20,451	£52,587
Market Sale - Average	£286,385	-	-£28,639	£73,642
Market Sale - 3 Bed Dwelling	£331,381	-	-£33,138	£85,212
Market Sale - 4 Bed Dwelling	£464,947	-	-£46,495	£119,558

Source: AECOM Calculations

137. The income required to afford the different tenures is then benchmarked against the average net annual household income which is **£35,300**. Figure 5-2 shows that households earning around the average household income can only afford Market Rent - Entry-level, Shared ownership (25%), Market Sale - 1 Bed Dwelling and Shared ownership (50%).

Figure 5-2: Eye household income and housing costs



Source: AECOM Calculations

138. The income data (presented in Appendix A) for residents aged between 18 and 35 from the Local Housing Needs Survey in Eye is helpful to determine the tenures people in this age group can afford. However, in this HNA, occupation trends of different tenures appear to be a better indicator of the tenures needed for newly forming households. This is because the income data available is per individual and not per households. Nevertheless, this data can give us an indication of the tenures one-person households can afford. We explore this data in Table 5-5 below. We can assume that most one-person households are aged under 25. Therefore, the income data would be relevant to understand what younger one-person households can afford.

Table 5-5: Tenures needed according to income available

Income band	%	Tenure needed for each group
No income	33%	The majority of newly forming households have no reported sources of income. A portion of those would need social housing, while the majority will probably be able to move once they earn an income.
Under £12,000	14%	Theoretically can only afford Social Rented
£15,500	20%	Theoretically can only afford Social Rented
£22,500	16%	Can afford entry-level market rent and might be able to afford 25% shared ownership
£29,000	2%	Can afford market rent, shared ownership and market sale for one-bedroom properties.
£32,000-£47,999	14%	Can afford market-rent, shared ownership and up to two-bedroom properties at market price.

Source: AECOM Calculations

139. According to Table 5-5, 67% of individuals aged under 25 and looking to form a single-person household can only afford Social Rent. This can be compared to the findings in Table 5-7 where 69.4% of households where the Household Reference Person is aged below 24 live in social housing. We have estimated that between 82 and 86 households could be formed by individuals living in the Parish and are aged below 35. The majority of those below 24 are likely to need Social Rent.

5.5 Newly forming households

140. The research question relates to the housing needs of newly forming households in Eye. For the purpose of this HNA, we define newly forming households as those where the Household Reference Person²⁰ (HRP) is aged between 18 and 35, and are looking to form their own independent household.

141. We start by looking at the ONS 'Age by single year' dataset. This reveals that there were 337 individuals aged between 18 and 35 in the NA in 2011. This represents 16% of the population. These individuals may or may not have formed their own households.

142. Table 5-6 below (Household lifestage) shows that there is a total of 100 households with a HRP aged below 35, or around 10% of all 969 households in Eye. To estimate the number of individuals aged between 18 and 35 residents this represents, we use the following approach:

- i. We multiply the number of households under 35 by the average household size in the Parish (2.2 individuals per household), which results in 220 individuals. ($100 * 2.2 = 220$)
- ii. We then discount the number of individuals below 18. As 54 households live with at least one dependent child, we estimated there were about 54 children among these households. ($220 - 54 = 166$)
- iii. Therefore, among the 337 individuals who are between 18 and 35, 166 have formed their own household and 177 have not. ($337 - 166 = 177$)
- iv. This represents 86 households that could potentially be formed (177 is divided by 2.2).

143. We assume these households are still living with their parents. They will have not formed their own household for several reasons, including the absence of suitable affordable tenures.

144. Census data about household composition shows that 82 households have non-dependent children living in them. This figure of 82 corroborates the number found above.

145. Therefore, 82 to 86 households in Eye have the potential to form their own household (8% of the total number of households). This represents the number of newly forming households in 2011.

²⁰ See glossary

Table 5-6: Household where age of HRP under 35

Household composition	Number
Age of HRP under 35: One person household	25
Age of HRP under 35: Two or more person household: No dependent children	21
Age of HRP under 35: Two or more person household: With dependent children	54
Age of HRP under 35: Total	100

Source: ONS, 2011

146. Now that we have identified the number of newly forming households in need, we need to find out the type of tenures they are most likely to occupy. To do so, we look at tenure occupied by households aged 24 and under, and 25 to 49 in the NA. This is presented in Table 5-7 below.
147. An overwhelming majority of households below 24 are renting their home, the majority in Social Rent. Between 25 and 49, the split between tenures is more balanced. Half of these households own their homes via a mortgage or Shared Ownership. By contrast, only 9.5% of them own their homes outright. There is an almost equal split between social and private rent, 20% and 21% respectively. In Eye, households below the age of 25 are overwhelmingly likely to rely on social housing to meet their needs.

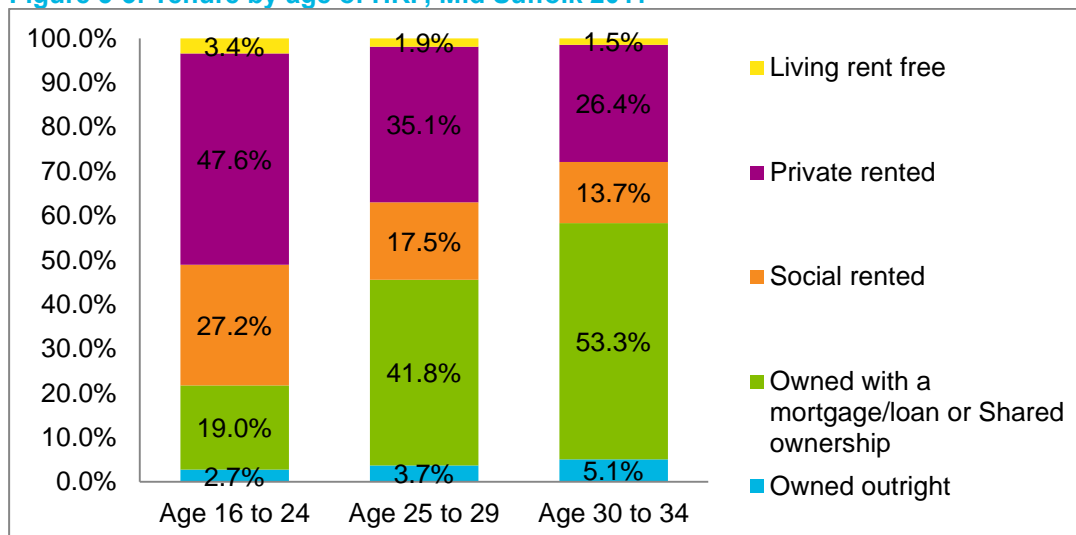
Table 5-7: Tenure by age of HRP, Eye 2011

Tenure	Age 24 and under		Age 25 to 49	
	Number	Percent	Number	Percent
All categories: Tenure	36		283	
Owned or shared ownership: Total	2	5.6%	168	59.4%
Owned: Owned outright	1	2.8%	27	9.5%
Owned: Owned with a mortgage or loan or shared ownership	1	2.8%	141	49.8%
Rented or living rent free: Total	34	94.4%	115	40.6%
Rented: Social rented	25	69.4%	56	19.8%
Rented: Private rented or living rent free	9	25.0%	59	20.8%

Source: ONS, 2011

148. This data we have just examined considers the tenure of HRP aged between 25 and 49 in one single group. However, the tenures occupied by different households can vary significantly between the ages of 25 and 49. This data does not capture the tenures occupied specifically by households where the HRP is aged below 35.
149. Therefore, we turned to data at the District level, as it provides the level of precision we are seeking. The data presented in Figure 5-3 below reveals that the age profile of first time buyers has been largely consistent over time, with the majority of first time buyers in the 25 to 34 age group.

Figure 5-3: Tenure by age of HRP, Mid Suffolk 2011



Source: ONS, 2011

150. Data on the tenures occupied by HRP aged between 16 and 24 is available at both the NA and the District level. When comparing them, we see that trends differ significantly between the NA and the District. In both areas, HRP aged between 16 and 24 overwhelmingly rent. However, in the NA they are much more likely to be socially renting (social housing is more available in the NA relatively to the District). Households below 24 are also much more likely to own their home in the District (19% against 2.8% in the NA).

5.6 Tenure mix required

151. Based on ONS Census data 2011, we have estimated that about 177 individuals below 35 have not formed their own household by that year. This represents 82 to 86 households with the potential to be formed. 67% of individuals aged below 24 and looking to form a single-person household can only afford social housing. This can be compared to the fact that 69.4% of households where the HRP is aged below 25 live in social housing. The majority of those below 25 are therefore likely to need Social Rent.
152. Based on tenure occupancy rates for Eye and Mid Suffolk combined, we recommend the following tenure split in new built to accommodate the needs of newly forming household.

Table 5-8: Recommended tenures in Eye to meet the needs of newly forming households

Tenure	Recommended proportion
Home ownership	5%
Entry-level market sales/intermediate ownership product	45%
Social rent	20%
Private rent	30%

Source: AECOM calculations

6. RQ 3 House Type and Size

RQ3: What type (terrace, semi, bungalows, flats and detached) and size (number of habitable rooms) of housing is appropriate?

6.1 Introduction

153. The 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 start with a consideration of type and size within the existing housing stock in Eye. Demographic shifts in age and household composition will then be considered. Finally, the future demand for housing by size and type will be determined by the way different household types currently occupy their dwellings in the District. It will also be determined by the preferences expressed by Eye residents in the Local Housing Needs Survey.

6.2 Existing types and sizes

Type

154. Table 6-1 below shows that the housing mix in the NA is relatively aligned with the District. However, we note a higher proportion of flats (7.2% against 5.5%) and a lower proportion of detached and semi-detached houses. Terraces represent 21.6% of the stock against 13.7% in Mid Suffolk. The higher proportion of dwelling types that are typically smaller (terraces and flats) is likely to influence the size of houses found in Eye.

Table 6-1: Accommodation type (households), 2011

Dwelling type	Eye	Mid Suffolk	England
<i>Whole house or bungalow</i>	93.1%	93.8%	78.1%
Detached	40.6%	47.5%	22.4%
Semi-detached	30.9%	32.6%	31.2%
Terraced	21.6%	13.7%	24.5%
<i>Flat, maisonette or apartment</i>	7.2%	5.5%	21.2%
Purpose-built block of flats or tenement	3.3%	4.2%	16.4%
Parts of a converted or shared house	2.6%	0.8%	3.8%
In commercial building	1.3%	0.5%	1.0%

Source: ONS 2011, AECOM Calculations

155. Table 6-2 replicates Table 3.3 from Eye Local Housing Needs Survey, and corroborates the findings above. Indeed, the majority of respondents (88%) stated they live in a house, compared to a similarly high rate of 93% in the ONS Census data. The survey also provides more detailed information about the types of houses found in the NA. For example, we learn that 9% of the respondents live in bungalows.

Table 6-2: Accommodation type in Eye, 2018²¹

Dwellings type	Frequency	Percent
House	219	88.0%
Bungalow	22	8.8%
Flat/apartment	3	1.2%
Retirement/sheltered housing	4	1.6%
Other	1	0.4%
Total	249	100%

Source: Eye Local Housing Needs Survey, 2018

²¹ Answer to the following question: "Please indicate which of the following best describes your home in Eye"

Size

156. Table 6-3 below indicates that households and houses are slightly smaller in the NA than in the District. In the following paragraphs, we further investigate the size of dwellings in the NA.

Table 6-3: Occupancy summary table

	Eye	Mid Suffolk
All categories:	969	40,306
Average household size	2.2	2.4
Average number of rooms per household	6.0	6.2
Average number of bedrooms per household	2.9	3.0

Source: ONS 2011, AECOM Calculations

157. Table 6-4 below sets out the distribution of the number of rooms by household space. It shows the similarity between the NA and the District, both being dominated by large properties. However, 29% of dwellings in the NA have up to four rooms, against 22% across the District. Moreover, there are proportionally fewer large properties in the NA; 71% of dwellings have five rooms or more, while that proportion is 78% in the District.

Table 6-4: Number of rooms per household space, 2011

	Eye 2011		Mid Suffolk 2011	
	Frequency	%	Frequency	%
1 Room	6	0.62%	46	0.11%
2 Rooms	18	1.86%	450	1.12%
3 Rooms	59	6.09%	2,082	5.17%
4 Rooms	194	20.02%	6,296	15.62%
5 Rooms	211	21.78%	8,955	22.22%
6 Rooms	161	16.62%	7,539	18.70%
7 Rooms	88	9.08%	5,096	12.64%
8 Rooms or more	83	8.57%	4,201	10.42%
9 Rooms or more	149	15.38%	5,641	14.00%
Total	969	-	40,306	-

Source: ONS 2011, AECOM Calculations

158. It is then particularly useful to compare this data with Census estimates of the number of bedrooms for each household in Eye and Mid Suffolk. Table 6-5 below summarises the proportion of households occupying each size of home in terms of the number of bedrooms. This data confirms the findings from Table 6-4. In both geographies, the majority of dwellings have three bedrooms or more. However, that proportion is slightly lower in the NA where 59% of properties three bedrooms or more against 69% in the District. 41% of the dwellings in Eye have one to two bedrooms, while that number is 31% in the District.

Table 6-5: Number of bedrooms in household spaces, 2011

Bedrooms	Eye		Mid Suffolk	
	Frequency	Percent	Frequency	Percent
All categories: Number of bedrooms	969		40,306	
No bedrooms	0	0	42	0.1%
1 bedroom	87	9.0%	2,419	6.0%
2 bedrooms	310	32.0%	10,093	25.0%
3 bedrooms	324	33.4%	16,298	40.4%
4 bedrooms	166	17.1%	8,547	21.2%
5 or more bedrooms	82	8.5%	2,907	7.2%

Source: ONS 2011, AECOM Calculations

159. In conclusion, the dwelling size mix in the NA is relatively aligned with the District. However, Eye is relatively more inclined towards smaller properties. Its stock has about 10% more 'small properties' (dwellings of up to two bedrooms

and up to four rooms) than observed across the District. This is perhaps not surprising given the largely rural character of the district.

6.3 Household composition and age structure

160. We have established the current stock profile of Eye, and identified recent changes in its composition. The evidence assembled below examines the composition and age structure of households both now and in future years. Through a consideration of the types of households forming and the mix of age groups, it is possible to consider the type and size of housing needed in Eye.

Current Household Composition

161. Household composition is a fundamental factor driving the size of housing that will be needed in Eye in the future. As of 2011, the NA had 969 households, representing 2.4% of the District's total.

162. In Table 6-6 below, we present data relating to household composition drawn from Census 2011. The main finding is the higher proportion of one person households in the NA (32% in Eye, 24% in Mid Suffolk). This has an influence on the average household size. Indeed, data from Table 6-3 indicated that Eye has 2.2 people in each household on average, while the District has 2.4. This might be one of the reasons why houses are smaller in the NA.

163. Another characteristic of Eye is the relatively high number of older households. 17.8% of households are occupied by a single member aged over 65, while only 12.9% of Mid Suffolk's households have this characteristic. Additionally, there are more families where all members are aged over 65 in the NA. Finally, Eye has a lower proportion of families with children, below and above 18.

Table 6-6: Household composition (by household), 2011

		Eye	Mid Suffolk	England
One person household	Total	32.0%	25.4%	30.2%
	Aged 65 and over	17.8%	12.9%	12.4%
	Other	14.2%	12.4%	17.9%
One family only	Total	64.0%	70.6%	61.8%
	All aged 65 and over	12.6%	11.6%	8.1%
	With no children	19.1%	23.3%	17.6%
	With dependent children	23.8%	26.6%	26.5%
	All children Non-Dependent	8.5%	9.1%	9.6%
Other household types	Total	4.0%	4.1%	8.0%

Source: ONS 2011, AECOM Calculations

164. In addition to household composition, it is useful to investigate household size. Table 6-7 reproduces Table 3.7 from the Eye Local Housing Needs Survey. It indicates that just over three quarter of households (76%) comprise no more than two people. This table also shows the household size from the 2011 Census for Eye which reports that a similar number of households (71%), have no more than two residents.

165. The fact that 59% of households live in dwellings that have more than three bedrooms (Table 6-5) indicates that the majority of households live in houses larger than their composition would suggest. It is important to note, household 'consumption' of housing (in terms of housing size) tends to increase alongside wages. The highest earning households consume relatively more (i.e. larger) housing than those on lower incomes. Similarly, housing consumption tends to increase, alongside wealth and income, with age. Older households tend to have larger homes than younger households. In this context, even smaller households (those with one or two people) may be able to choose to live in larger homes than their needs would suggest. This natural feature of the housing market must be taken into account when considering type and size.

Table 6-7: Number of people per household²², Eye

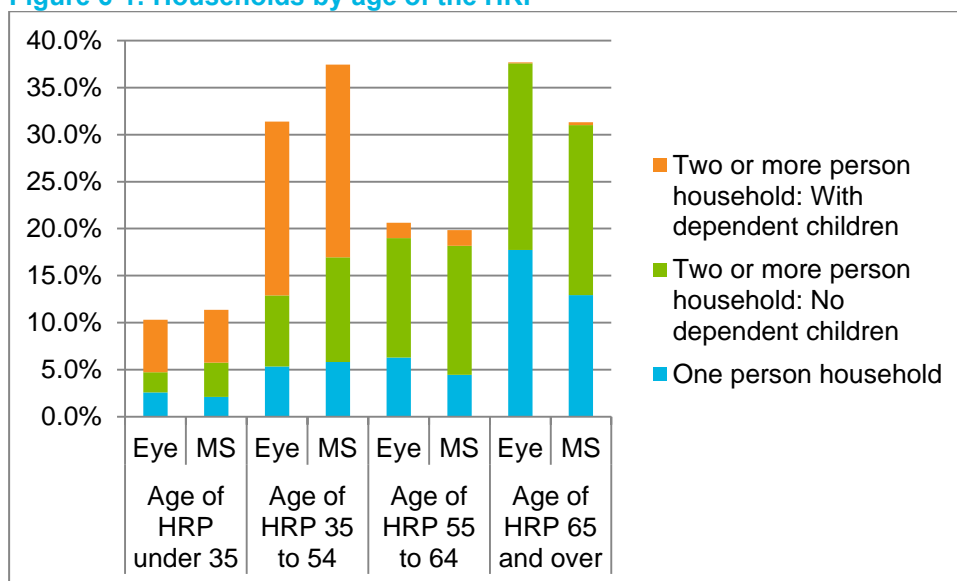
	Local Housing Needs Survey		Household size Census 2011	
	Frequency	Percent	Frequency	Percent
1 person in household	58	23.3%	310	32.0%
2 people in household	132	53.0%	378	39.0%
3 people in household	26	10.4%	125	12.9%
4 people in household	26	10.4%	106	10.9%
5 people in household	6	2.4%	36	3.7%
6 people in household	1	0.4%	10	1.0%
7 people in household			4	0.4%
8 or more people in household			0	0.0%
Total	249		969	

Source: ONS 2011, Eye Local Housing Needs Survey, 2018

Consideration of age

166. The data presented below in Figure 6-1 classifies households in Eye and Mid Suffolk according to the age of the Household Reference Person (HRP). Size and type of housing are not only influenced by household composition, but also by the age of the HRP. In the NA, there are more households aged over 65 (38%) than households aged between 35 and 54 (31%), while the opposite is true in the District. Almost 60% of households in the NA are 55 and over.

Figure 6-1: Households by age of the HRP



Source: ONS 2011, AECOM Calculations

Future household composition and age mix

167. We are now considering how household composition has shifted over the 2001-11 inter-census period, before examining how it is expected to evolve towards the end of the Plan period.
168. Table 6-8 below shows that household size is shrinking faster in the District than in the NA. The number of one person households in the District went up by 17% (against 9.9% in the NA) between 2001 and 2011. The number of families increased by about 12% in both areas. Another finding is that the greatest increase registered in the NA is that of families with non-dependent children. As we have seen, this could suggest that younger members of the households remain in the family home. Indeed, the limited offer of adequate accommodation in the area prevents them from forming their own households.

²² Answer to the following question: "How many people lived at your property?"

Table 6-8: Rates of change in household composition, 2001-2011

Household type	Percentage change, 2001-2011		
	Eye	Mid Suffolk	England
One person household: Total	9.9%	17.1%	8.4%
Aged 65 and over	4.2%	8.2%	-7.3%
Other	17.9%	28.1%	22.7%
One family only: Total	12.5%	12.2%	5.4%
All aged 65 and over	4.3%	12.9%	-2.0%
With no children	11.4%	17.1%	7.1%
With dependent children	9.5%	6.8%	5.0%
All children non-dependent	43.9%	16.0%	10.6%
Other household types: Total	0.0%	24.3%	28.9%

Source: ONS 2001-2011, AECOM Calculations

169. It would be helpful to consider how households in Eye are projected to change in the future and whether the trends observed in the inter-censal period will continue. Unfortunately, detailed projections of future populations are not available for individual towns or parishes, so it is necessary to turn to projections for Mid Suffolk as a whole.
170. MHCLG publishes bi-annual household projections for all local authorities in England and Wales, broken down by household type, and also provides projections of the average household size and age.
171. Table 6-9 below considers increases in each type of households up to 2039. One and two person households are likely to increase to the greatest extent.

Table 6-9: MHCLG Household projections for Mid Suffolk by household type

	One person	Couple and no other adult	Couple and one or more other adult	Households with dependent children
2011	10,219	14,066	3,654	10,716
2014	10,808	14,973	3,086	11,295
2039	14,224	19,903	3,456	11,531
%	39.2%	41.5%	-5.4%	7.6%

Source: MHCLG 2014-based household projections, ONS 2011

172. Table 6-10 below considers increases in each household according to the age of the HRP up to 2039. The number of households where the HRP is aged over 65 will increase by 107.3% while all other younger households will decline.

Table 6-10: MHCLG Household projections for Mid Suffolk by household age

	Age of HRP under 35	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	4,591	15,094	8,003	12,618
2014	4,787	14,597	7,669	14,881
2039	4,191	13,478	7,778	26,158
Increase %	-8.7%	-10.7%	-2.8%	107.3%

Source: MHCLG 2014-based household projections, ONS 2011

Conclusion

173. The NA has more smaller and older households than the wider District. 71% of households have less than two members, and 38% of households have a HRP aged over 65. However, Eye residents tend to consume larger dwellings than their size suggests. Indeed, 69% of households live in dwellings that have three bedrooms or more, whereas their household composition would indicate a need for smaller properties.
174. Forecasts indicate a significant increase in older and smaller households across the District. In Eye, some of these households tend to live in large properties. Despite this feature, both current household composition in Eye and demographic forecasts for the whole District highlight the need to build more one and two bedroom properties.

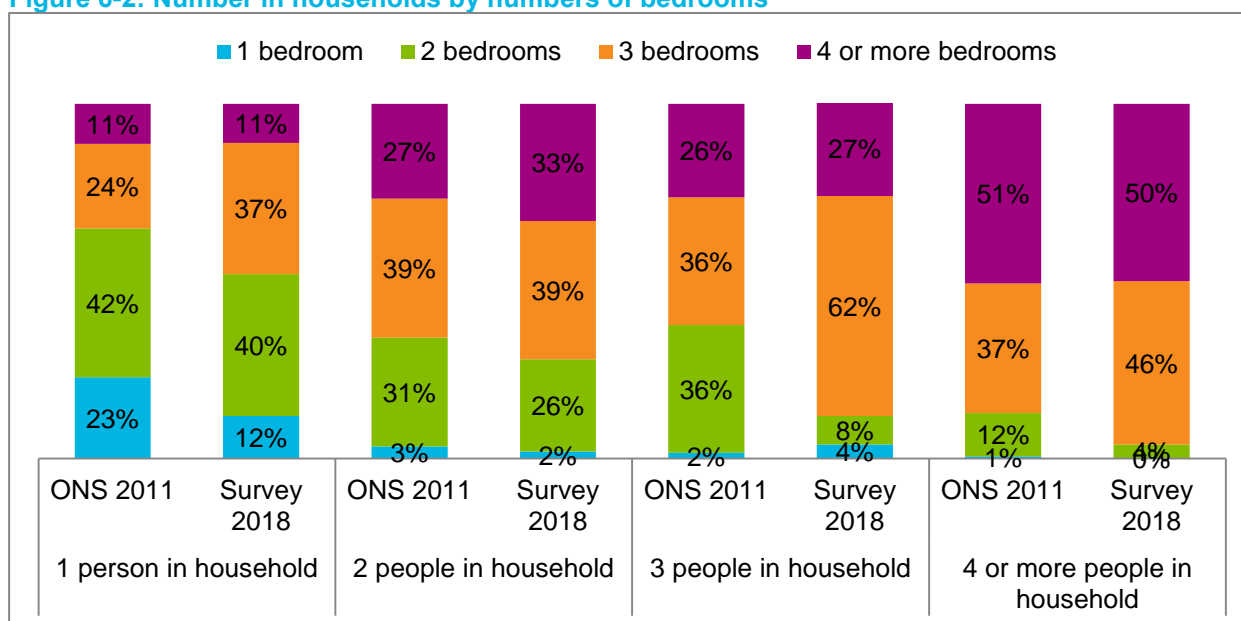
6.4 Current patterns of occupation

175. To estimate the housing mix needed by the end of the Plan period we adopt an approach which assumes that the housing mix needed by households will reflect current occupation patterns. We estimated the housing likely to be required in the future based on the current propensity of households of different ages to occupy different types of accommodation. For example, a growth in single person households aged 65-74 will lead to an increase in the need for the type of housing currently occupied by single person households of this age.

Size

176. Figure 6-2 shows the number of people living in the households cross tabulated against the number of bedrooms in their property. It reproduces data from Fig 3.2 of the Eye Local Housing Needs Survey and compares it against household size by number of bedrooms in the Census 2011. Where the household has three or more residents, the property has generally at least three bedrooms. Among households with fewer members, the number of spare bedrooms increases. Of the 132 households which have two residents, 96 properties (73%) have three or more bedrooms and of the 57 single person households, 50 properties (88%) have two or more bedrooms. As we showed before, smaller households occupy larger dwellings than their size suggest.

Figure 6-2: Number in households by numbers of bedrooms

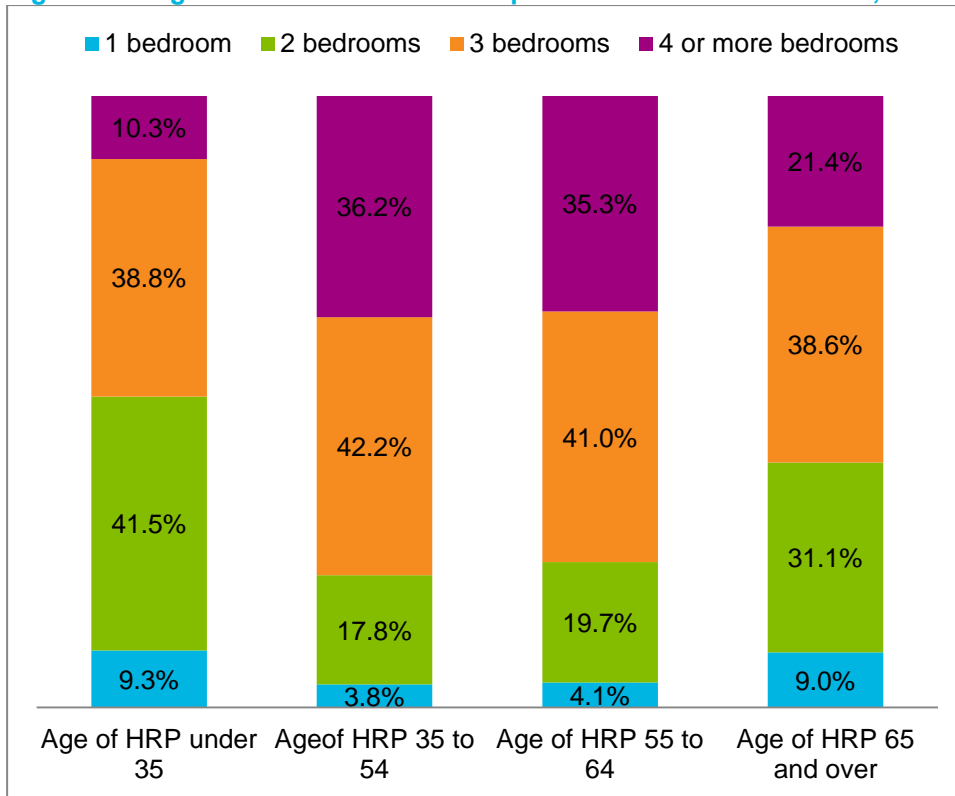


Source: ONS 2011, Eye Local Housing Needs Survey, 2018

177. The housing mix is also influenced by the household life stage. However, no data is available at the Parish level providing housing size occupation by age of the HRP. Nonetheless, this data is available at the District level and can be used as a proxy for Eye. That data is presented in Figure 6-3 below and shows the size of property occupied by different age groups.

In Mid Suffolk, younger households where the HRP is aged under 35 and older households where the HRP is aged over 65 are more likely to live in smaller properties. The majority of younger households live in two-bedroom properties, while older households live in three bedrooms.

Figure 6-3: Age of household reference person to size in Mid Suffolk, 2011

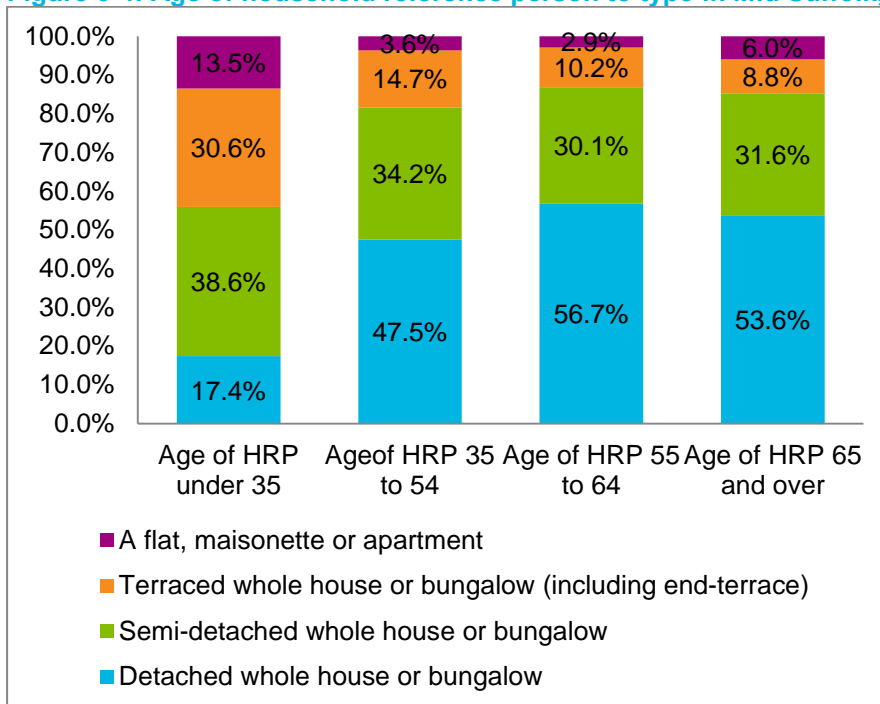


Source: ONS 2011, AECOM Calculations

Type

178. Census data also shows the type of housing occupied by HRPs in different age groups at the District level, and this is summarised below in Figure 6-4. Age seems to influence the type of housing less than household composition. This is not case for younger households under 35, who are more likely to live in flats or terraces.

Figure 6-4: Age of household reference person to type in Mid Suffolk, 2011



Source: ONS 2011, AECOM Calculations

6.5 Implications for future needs

179. We are now in a position to estimate housing mix needed by the end of the Plan period by matching future household composition to current patterns of occupation by age.
180. To do so, we have first used household projections to estimate the future distribution of household by the age of the HRP. The percentage of increase expected for each group in Mid Suffolk, derived from the data presented in Table 6-10, was applied onto the population of Eye. The results of our calculation are detailed in Table 6-11 below:

Table 6-11: Estimated future household lifestage distribution in Eye

	Age of HRP under 35	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	100	304	200	365
Rate of Increase 2011-2014	4.3%	-3.3%	-4.2%	17.9%
2014	104	294	192	430
Rate of Increase 2014-2036	-5.7%	-7.5%	-2.0%	61.7%
2036	98	272	188	696
Rate of increase 2014-2039	-12.5%	-7.7%	1.4%	75.8%
2039	91	271	194	757

Source: AECOM Calculations

181. Secondly, the propensities identified in Figure 6-3 were applied onto the projected household lifestage distribution in 2036. The results presented in Table 6-12 below highlight the different dwelling sizes needed within the NA based on Census 2011 occupancy patterns at the District level.

Table 6-12: Required number of bedrooms in Eye by 2036

Number of bedrooms	2011		2036	
1 bedroom	87	9%	90	7%
2 bedrooms	310	32%	343	27%
3 bedrooms	324	33.4%	498	40%
4 or more bedrooms	248	25.6%	323	26%

Source: ONS 2011, AECOM Calculations

182. Finally, we have calculated the dwelling mix for new homes needed between 2011 and 2036 to get closer to size of accommodation required in Eye in 2036 presented in Table 6-12. It is based on current trends at the District level which gives an indication of the sizes needed, although as households shift into older age groups, they may decide to remain in their current properties or their preferences might change. This approach identified an important need for three-bedroom homes.

Table 6-13: Dwelling mix needed for new homes

Number of bedrooms	2011	2036	dwelling mix needed for new homes	%
1 bedroom	87	90	3	1%
2 bedrooms	310	343	33	11%
3 bedrooms	324	498	174	61%
4 bedrooms	248	323	75	26%

Source: ONS 2011, AECOM Calculations

6.6 Household preferences for type and size of housing, findings from the Housing Needs Survey

183. According to the Housing Needs Survey, 10 respondents stated that a person originally in their household had moved away but would move back to Eye if their housing needs were met ('unmet needs'). Respondents also indicated that 80 current Eye residents would be looking for alternative housing in the future, in either five or ten years ('future

needs'). Table 6-14 below shows the size of housing needed by these households, while Table 6-14 focuses on the type of housing needed. The percentages represent the needs for different sizes.

Size

Table 6-14: Size of housing needed

Bedrooms	Future needs	Unmet needs	Total	Percent
One	21	0	21	23.9%
Two	40	5	45	51.1%
Three	17	2	19	21.6%
Four or more	0	3	3	3.4%
Total	78	10	88	-

Source: Eye Local Housing Needs Survey, 2018

We have also selected comments made by residents regarding type and size in the Local Housing Needs Survey. Many residents feel there is no need for large properties. They believe these are not appropriate for the older population who can no longer manage their own homes. They also believe it is not affordable for younger residents who wish to form their own households. All these comments are available in Table 6-15

Type

Table 6-15: Type of housing needed

	Future needs	Unmet needs	Total	Percent
House	33	9	42	48.3%
Bungalow	24	1	25	28.7%
Flat or apartment	12	0	12	13.8%
Retirement/sheltered housing	8	0	8	9.2%
Total	77	10	87	-

Source: Eye Local Housing Needs Survey, 2018

6.7 Dwelling mix required

184. In order to estimate the dwelling mix required by the end of the Plan period, we averaged the dwelling mix based on occupancy rates and household preferences expressed in the survey. For example, the occupancy rates indicate a very small need for one-bedroom properties (1%), while more households have expressed a need for that size in the Household Survey (23.9%). The average of these two percentages is 12%.
185. Furthermore, it can be argued that, despite the demand identified for larger dwellings based on occupancy rates in the District, there is no need to include dwellings containing four bedrooms and above in the future housing mix. Indeed, downsizing households will free up larger dwellings, thereby meeting the demand for that type, without needing to build more large properties. Downsizing households will also allow the increase of smaller properties necessary to retain a younger population, and is more in line with the residents' comments expressed in the Local Housing Needs Survey. The dwelling mix required is in the column 'Adjusted average'.

Table 6-16: Dwelling sizes required

	Census 2011 – Occupancy rates based	Household preferences	Average	Adjusted Average
1 bedroom	1%	23.9%	12%	22%
2 bedrooms	11%	51.1%	31%	31%
3 bedrooms	61%	21.6%	41%	41%
4 bedrooms	26%	3.4%	15%	5%

Source: AECOM Calculations

186. For the types needed we recommend to follow the survey results, as type is more influenced by preferences than by objective need. The dwelling mix in terms of housing type for new build properties is presented below in Table 6-17.

Table 6-17: Dwelling types required

	Total	Percent
House	42	48.3%
Bungalow	25	28.7%
Flat or apartment	12	13.8%
Retirement/sheltered housing	8	9.2%
Total	87	-

Source: AECOM Calculations

7. RQ 4 Specialist Housing

RQ3: What provision should be made for specialist housing within the NA?

7.1 Introduction

187. The following section considers the specific needs associated with older people in Eye and makes projections of how needs might change in the future. To do so, we are drawing upon available secondary data on existing provision rates, the outputs of demographic modelling and the subsequent use of a tool recommended by the Housing Learning and Improvement Network (HLIN).
188. Older people typically occupy a broad range of accommodation, including market housing and more specialist accommodation. Two main types of specialist accommodation for older people include sheltered housing and extra care housing (see Appendix B for definitions).

7.2 Current supply of specialist housing for the elderly in Eye

189. The 2011 Census highlights the number of residents living in communal establishments²³, broken down by age group. It indicates that 38% of residents living in communal establishments in Mid Suffolk are aged 65 and over, against 100% in the NA. This suggests there are no specialist groups living in communal housing besides older people. However, we are not considering the 'communal population' and focus on 'private households' in our estimation of future needs.
190. Looking at specialist housing that is not classified as a communal establishment, there are two specialist accommodation residences in Eye, comprising:
- i. Hartismere Place, with 60 residents in 60 single rooms²⁴. (Extra care housing)
 - ii. Elizabeth Court, with 21 one to two-bedroom flats which are socially-rented²⁵. (Sheltered housing)
191. There are a total of **81** specialist dwellings for the elderly, for a 2011 population aged 75+ of **243**. This suggests the actual rate of provision in the NA is close to 333 dwellings per 1000 population aged 75+.

7.3 Retirement/sheltered housing in the Housing Needs Survey

192. In the Eye Local Housing Needs Survey, respondents were asked whether anyone in their current households would need a property in Eye in the next five to ten years. A total of eight household members were identified as wishing to move into retirement/sheltered housing in the next five to ten years.

7.4 Future needs for specialist housing for the elderly

Modelling change in the population over 75 by the end of the Plan period

193. Table 7-1 below identifies the growth in the population of residents over 75 between 2011 and 2036 and shows an estimate of the number of residents aged 75+ in 2036 (**501**).

²³ "Communal establishments, i.e. establishments providing managed residential accommodation, are not counted in overall housing supply statistics (however, all student accommodation, whether it consists of communal halls of residence or self-contained dwellings, and whether or not it is on campus, can be included towards the housing provision in local development plans). These cover university and college student, hospital staff accommodation, hostels/homes, hotels/holiday complexes, defence establishments (not married quarters) and prisons. However, purpose-built (separate) homes (e.g. self-contained flats clustered into units with 4 to 6 bedrooms for students) should be included. Each self-contained unit should be counted as a dwelling." <https://www.gov.uk/guidance/definitions-of-general-housing-terms>

²⁴ <http://www.housingcare.org/housing-care/facility-info-161258-hartismere-place-eye-england.aspx>

²⁵ <http://www.housingcare.org/housing-care/facility-info-311-elizabeth-court-eye-england.aspx>

Table 7-1: Modelled change in the population over 75 between 2011 and 2036

Year	2011		% Eye population in MS	2036 Projection	
	Eye	MS		Eye	MS
All ages	2,154	96,731	2%	2,448	109,934
75+	243	8,834	3%	501	18,214
% of 75+	11%	9%	-	20%	17%

Source: 2014-based Sub-national population projections, MHCLG and Census 2011 (ONS), AECOM calculations

194. The method we use to arrive at this number can only be an estimate given that MHCLG population projections do not provide data at the NA level. AECOM uses the following four-step method to arrive at the estimate:
- i. Using MHCLG population projections, we take the size of the total population (109,934) and population aged 75+ (18,214) at the end of the Plan period for the local authority.
 - ii. Using Census data 2011, we take the population size for Eye and Mid Suffolk (MS) together with the number of those aged 75+.
 - iii. We arrive at an estimate of the size of the total population in Eye at the end of the Plan period by assuming it is the same proportion of the MS population as in 2011, which produces a number of **2,448**;
 - iv. To arrive at an estimate of the 75+ population in Eye at the end of the Plan period, we assume it is the same proportion of the MS population aged 75+ as in 2011, which produces a number of **501**.
195. In both the NA and the District, the proportion of people aged 75+ is expected to increase by 2036. It is forecasted to form 20% of the total population in Eye and 17% in the District. In Eye, this results in **an increase of 258 people aged 75+** between 2011 and 2036.

Quantity of housing needed for older people

196. We first take into account backlog need (i.e. the provision required across the additional and existing elderly population to raise levels to meet the amount of need). Here, there is no backlog identified, as the provision in Eye is well above the national average and the HLIN recommendation (251 specialist bed spaces for an elderly population of 75+). The future needs of the eight households for retirement/sheltered housing identified in the Housing Needs Survey are not included to avoid double-counting.
197. Using the estimation of **258** residents aged 75+ expected, we would recommend that Eye plan for an average of the figures shown below, i.e. **65 additional specialist dwellings**, or approximately 3 per annum until the end of the Plan period.

Table 7-2: Range of specialist housing need projections based on different rates of provision

	Provision at current rate	Need based on national average	Need based on HLIN recommendation
Rates	(333/1000 population 75+)	(170/1000 population 75+)	(251/1000 population 75+)
2011	81	41	61
Backlog	-	-	-
2036	86	44	65
Additional Provision Required (including backlog)	86	44	65
Average	65		

Source: AECOM Calculations

Type of housing needed for older people

198. In arriving at an appropriate type of housing for older people, we have applied the Housing Learning and Improvement Network's Strategic Housing for Older People Analysis (SHOP@) tool and its suggested numbers per 1,000 of the

75+ population²⁶. This tool was published to show the prevalence rates for different types of specialist housing for persons aged 75 and over, and is reproduced in Figure 7-1 below.

Figure 7-1: Older persons prevalence rate

FORM OF PROVISION	ESTIMATE OF DEMAND PER THOUSAND OF THE RELEVANT 75+ POPULATION
Conventional sheltered housing to rent	60
Leasehold sheltered housing	120
Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) ²⁶	20
Extra care housing for rent	15
Extra care housing for sale	30
Housing based provision for dementia	6

Source: *Housing LIN (2011)*

199. Table 7-2 showed an estimate of the increase in the numbers of older people aged 75+ of **258**.

200. According to our calculations, this will result, over the Plan period, in a need for an additional **65** bed spaces in specialist accommodation broken down between:

- additional conventional sheltered housing units = **15** (rounded)
- additional leasehold sheltered housing units = **31** (rounded)
- additional 'enhanced' sheltered units, split 50:50 between those for rent and those for sale = **5** (rounded)
- additional extra care housing units for rent = **4** (rounded)
- additional extra care housing units for sale = **8** (rounded)
- additional specialist dementia care homes²⁷ = **2** (rounded)

201. We note that there is no obligation for these all to be provided within the NA itself and clearly in some cases, such as providing a single specialist dementia care dwelling, it would not be economically feasible to do so. As such, these 65 specialist dwellings need not be thought of as all needing to be provided within the neighbourhood plan housing target - rather, there will be some overlap between these dwellings and the target, depending on the number that could be provided within the NA itself.

202. This specialist dwelling need is likely, therefore, to be split between the NA and the rest of the District, which will enable the elderly to live either within or as close to the NA as possible, taking account of the fact that Eye is unlikely to be able to provide many of the specialist housing types needed within its own boundaries.

7.4.1 Other housing options for the elderly

203. Retirement villages are developments that involve the delivery of multiple homes to satisfy the desire on the part of many older people to live in an environment with people facing similar challenges; retirement villages are often a cost-effective means of delivering sheltered and extra care housing together with the facilities and services these settlements imply. Given the numbers of units that result from the analysis above, it would be appropriate to consider this approach to the delivery of housing for the elderly in Eye.

204. **Senior co-housing** has been identified as being particularly suited to the needs of older residents. It offers a way for a group of people with similar interests and needs to come together to create an environment suited specifically to their requirements. Moreover, it can be designed to help address one of the most important issues for older people: isolation and loneliness. A number of successful case studies exist of projects developed specifically with the needs of older people in mind; including the creation of public areas that encourage social interaction between members of the community (see <https://cohousing.org.uk>).

205. **Multi-generational homes** have been identified as a possible solution not only for older people, but all generations where it makes financial sense to share accommodation, particularly younger people who are struggling to set up their

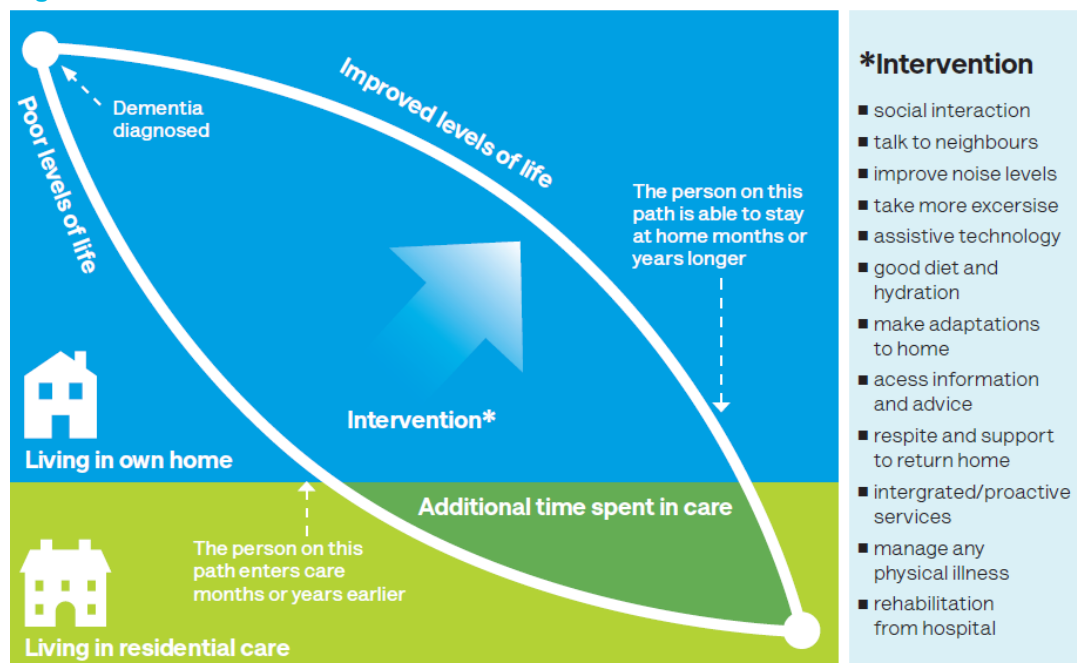
²⁶ Housing LIN (2011) Strategic Housing for Older People: Planning, designing and delivering housing that older people want, available online at: <http://www.housinglin.org.uk/library/Resources/Housing/SHOP/SHOPResourcePack.pdf>

²⁷ See below 'Housing for people with dementia'

own households. This gives rise not only to designs for new homes, but conversions to existing dwellings, introducing internal subdivisions and peripheral extensions to create internal layouts that balance the private needs of different generations with the benefits of over-lapping, shared communal spaces.

- 206. **Lifetime homes** are created via LPA policies in Local Plans that a proportion of new homes should be built according to 'lifetime homes' principles; these are ordinary homes incorporating a number of design criteria that can be universally applied to new homes at minimal cost, for example parking that makes getting in and out of the car as simple and convenient as possible and ensuring movement in hallways and through doorways should be as convenient to the widest range of people, including those using mobility aids or wheelchairs, and those moving furniture or other objects.²⁸
- 207. **Right sized dwellings** are dwellings that may be specifically built for older people in mind, but are not necessarily marketed as such. It is important to note, this does not necessarily imply moving to a smaller home. Many older people have the wealth (and the choice that comes with it) to create a home suited to having visitors and accommodating care staff, who may need to make over-night stays. For this reason, it is important to recognise that different ages have different needs, thus in the provision of housing, choice is critical, catering for those with relatively modest requirements, to those who are more dependent on help. The provision of choice that responds to need is part of creating a smoothly operating local housing market in which older people are able move out of family homes when they wish, thus freeing up these properties for others.²⁹
- 208. **Housing for people with dementia** may consist of specialist housing, but needs, like the housing needs older people, can be met within their own home. Enabling people with dementia to live in their own homes for longer is critical to their quality of life as a result of the familiarity of surroundings and the help with retaining memories this facilitates³⁰. The challenge with this is two-fold; firstly the lack of appropriate adaptations in properties and, secondly, the support required to ensure a home is safe and suitable. In Figure 7-2 on the following page we reproduce a chart showing the impact that early and appropriate intervention can have on the prospect of people with dementia remaining in their own home for longer.

Figure 7-2: Dementia care chart



Source: Dementia Services Development Centre, 2013

- 209. As suggested above, it is appropriate for the neighbourhood group to work closely with the LPA and other bodies to develop policy and approaches to addressing the need for housing for elderly people in the area. The LPA is under an obligation through national policy to address the needs of older people,³¹ it is therefore appropriate they should play a strategic role in co-ordinating new efforts by housing providers, adult care services, primary care and health trusts, private and third sector organisations to meet the housing needs of older people across the district.

²⁸ <http://www.lifetimehomes.org.uk/pages/about-us.html>
²⁹ Housing LIN, New Approaches to Housing for Older People, June 2014, page 6
³⁰ Alzheimer's Society, Dementia-friendly housing charter, page 13
³¹ NPPF, para 50

8. Conclusions

8.1 Findings and Recommendations

210. Below we summarise factors affecting the type of housing needed in Eye, and our recommendations:

Table 8-1: Summary of local factors specific to Eye with a potential impact on neighbourhood plan housing characteristics

Factor	Source(s)	Evidence	Recommendation
<p>Tenure and Affordability</p>	<p>ONS, Eye Local Housing Needs Survey 2018, VOA, www.rightmove.com, www.home.co.uk, Land Registry, HCA</p>	<p>Data reveals that there are 337 individuals aged between 18 and 35 in Eye. About 177 individuals in that age range have not formed their own household. We estimate this represents 82 to 86 households who have the potential to be formed in Eye.</p> <p>69% of households where the HRP is aged below 24 in Eye live in Social Rent.</p> <p>67% of individuals aged below 24 and looking to form a single-person household can only afford Social Rent.</p>	<p>An ideal tenure mix was derived from current occupation trends in the NA and the District.</p> <p>We recommend that the following tenure mix should be applied to about half of the HNF to specifically meet the needs of younger households:</p> <ul style="list-style-type: none"> • Home ownership: 5% • Entry-level market sales/intermediate ownership product: 45% • Social rent: 20% • Private rent: 30%

Factor	Source(s)	Evidence	Recommendation
<p>Housing Size</p>	<p>ONS, MHCLG 2014-based household projections, ONS Sub-National Population Projections 2014, Eye Local Housing Needs Survey 2018, SHMA</p>	<p>71% of households have five rooms or more, while 29% live in smaller dwellings of up to four rooms.</p> <p>The dwelling size mix in the NA is relatively aligned with the District. However, the dwelling stock in Eye is slightly more inclined towards smaller properties (its stock has about 10% more small properties than the whole District).</p> <p>The average number of rooms per household is 6 in Eye and 6.2 in Mid Suffolk, and the average number of bedrooms is 2.9 in Eye and 3 in Mid Suffolk.</p> <p>Demographic evidence shows the need for smaller dwellings given how property is occupied by households expected to form by the end of the Plan period:</p> <ul style="list-style-type: none"> • One person households expected to increase by 39.2% between 2011 and 2039 in Mid Suffolk. • Households where the HRP is aged over 65 will increase by 107.3% while other categories will all decline. <p>Households preferences expressed in the 2017 Housing Survey also revealed a need for smaller dwellings:</p> <ul style="list-style-type: none"> • 24% of respondents would like to have one bedroom. • 51% would have two. • 22% expressed there was a need for three-bedroom properties. • Only 3.4% expressed a need for properties larger than four bedrooms. 	<p>The future demand for housing by size according to current patterns of occupation in the District suggests there will be a stronger need for three to four-bedroom dwellings. We believe more weight should be given to the survey responses, which clearly evidenced the need for smaller properties.</p> <p>Although larger properties will still be needed and families with dependent children will continue to increase, building smaller dwellings will allow older households to downsize, freeing up the larger properties they occupied for families with children. The need for one to three-bedroom properties is not only for older, downsizing households but also to allow newly forming households to remain in Eye.</p> <p>Based on our research, we recommend that future developments should achieve the following size distribution:</p> <ul style="list-style-type: none"> • 1 bedroom: 20% • 2 bedrooms: 30% • 3 bedrooms: 40% • 4 bedrooms: 5%

Factor	Source(s)	Evidence	Recommendation
<p>Housing Type</p>	<p>ONS, MHCLG 2014-based household projections, ONS Sub-National Population Projections 2014, Eye Local Housing Needs Survey 2018, SHMA</p>	<p>Eye, in line with other rural areas, is dominated by detached and semi-detached properties (72%). However, this is less than the District's average (80%). While 22% of Eye residents live in terraces and 7% in flats, across Mid Suffolk only 14% live in terraces and 5% in flats.</p> <p>A proportion of detached and semi-detached properties are bungalows.</p> <p>The Local Housing Needs Survey 2018 gives an indication of the types of homes preferred by residents and it appears that 48% of residents are looking for houses, 29% are seeking bungalows, and 14% flats.</p> <p>The House Price and House Volume Market Signals indicated a strong demand for terraced properties.</p>	<p>The considerable projected growth in older households will generate a particular demand for smaller properties.</p> <p>The identified need for smaller properties of two to three bedrooms could be met by a mix of accommodation types, including bungalows and flats.</p> <p>Terraced properties could be an ideal entry-level type to meet the need of newly-forming households, and should be part of the housing mix.</p>

Factor	Source(s)	Evidence	Recommendation
<p>Specialist Housing for Older People</p>	<p>Eye Local Housing Needs Survey 2018, 2014-based Sub-national population projections, ONS 2011, Housing LIN</p>	<p>There are currently a total of 81 bed spaces in specialist accommodation for the elderly, for a 2011 population aged 75+ of 243. This suggests the actual rate of provision in the NA is close to 333 dwellings per 1000 population aged 75+, a rate well above the Housing LIN recommendation of 251 dwellings per 1000 population aged 75+.</p> <p>In the Eye Local Housing Needs Survey, a total of eight household members were identified as wishing to move into retirement/sheltered housing in the next five to ten years.</p> <p>Projections, using our four-step method to arrive at the estimate, suggest an increase of 258 residents aged 75+ between 2011 and 2036.</p>	<p>This will result, over the Plan period, in a need for an additional 65 bed spaces in specialist accommodation broken down between:</p> <ul style="list-style-type: none"> • additional conventional sheltered housing units = 15 (rounded) • additional leasehold sheltered housing units = 31 (rounded) • additional 'enhanced' sheltered units, split 50:50 between those for rent and those for sale = 5 (rounded) • additional extra care housing units for rent = 4 (rounded from 4.47) • additional extra care housing units for sale = 8 (rounded) • additional specialist dementia care bed space = 2 (rounded from 2.19) <p>We would recommend that Eye plans for an average of 65 additional specialist dwellings, or approximately 3 per annum until the end of the Plan period. We also recommended that Eye prioritises the provision for 8 additional bed spaces in specialist accommodation. This will meet the needs of the current households in need of specialist housing identified in the survey.</p> <p>There is no obligation for these all to be provided within the NA itself and clearly in some cases it would not be economically feasible to do so. there will thus be some overlap between these dwellings and the target, depending on the number that could be provided within the NA itself.</p>

8.2 Recommendations for next steps

211. This neighbourhood plan housing needs advice has aimed to provide Eye with evidence on housing trends from a range of sources. We recommend that Eye Town Council (ETC) should, as a next step, discuss the contents and conclusions of this report with the Mid Suffolk District Council (MSDC) with a view to reaching a shared understanding on the implications and way forward for the neighbourhood plan, bearing the following in mind:

- the recommendations and findings of this study;

- the Neighbourhood Planning Basic Conditions;
- the views of MSDC – in particular in relation to the housing need figure that they think appropriate;
- the views of local residents;
- the views of other relevant local stakeholders, including housing developers;
- the numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by the MSDC, including but not limited to the SHLAA; and
- The impact of the new Government proposed standard methodology on calculating housing need on the District and its neighbourhoods.

212. Recent changes to the planning system, including changes to the NPPF, as well as the implementation of the Housing and Planning Act (2016), will continue to affect housing policies at a local authority and, by extension, at neighbourhood level.
213. This advice note has been provided in good faith by AECOM consultants on the basis of housing data and national guidance current at the time of writing (alongside other relevant and available information).
214. Bearing this in mind, we recommend that the steering group should monitor carefully strategies and documents with an impact on housing policy produced by the District or any other relevant body and review the neighbourhood plan accordingly to ensure that general conformity is maintained.
215. At the same time, monitoring on-going demographic or other trends over the period in which the neighbourhood plan is being developed would help maintain the relevance and credibility of its policies.

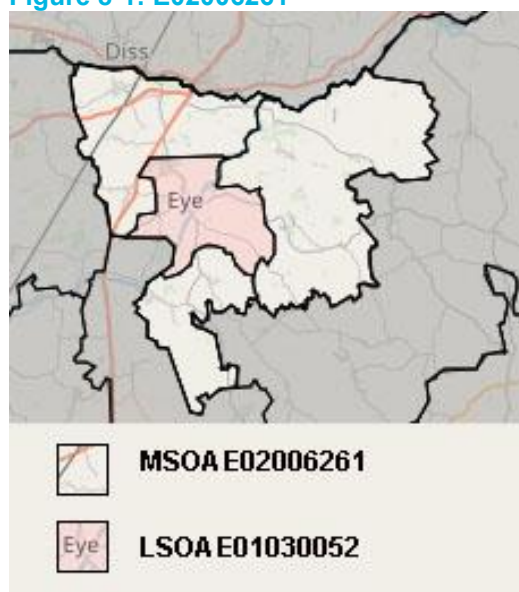
Appendix A : Affordability of tenure options

A.1 Income

216. Incomes are considered first, as they have an important relationship with the ability of households to exercise choice in the housing market and the level of need for affordable housing products. Different sources were used to estimate the income levels in Eye.

217. As household income data at the Parish level is not available, we have used estimates of average household incomes for 2015/16, published by the ONS at the Middle-layer Super Output Area. One must be aware that the selected area used to obtain estimates of household average income is larger than the NA. However, we believe this data is a robust proxy, giving a more accurate picture than given by estimates of incomes at the District level. The geography used to retrieve the data is shown in Figure 8-1 below and compared to the LSOA E01030052, which is the exact boundary of the Parish. The net annual household income before housing costs (equalised) in 2015/2016 was **£ 35,300**.

Figure 8-1: E02006261



Source: ONS 2011

218. Another source of income data is available in the Eye Local Housing Needs Survey Report published by AECOM in 2018. We had access to the raw data and identified individual income distribution of residents aged between 19 and 35 in Table 8-2 below.

Table 8-2: Income distribution of residents aged between 18 and 34

No income	17	33%
Under £12,000	7	14%
£12,000-£18,999	10	20%
£19,000-£25,999	8	16%
£26,000-£31,999	1	2%
£32,000-£47,999	7	14%
£48,000-£63,999	1	2%
	51	100%

Source: Eye Local Housing Needs Survey

A.2 Affordability of Market housing

219. To determine affordability in market housing, we consider two primary indicators, 'Income Thresholds' (IT), which denotes the maximum share of a family's income that should be spent on accommodation costs, and secondly 'Purchase Thresholds' (PT), which denotes the standard household income requirement to access mortgage products.

Market sales

220. The PT examines affordability for sale market homes. In this sub-section, we consider two measures of housing price: the average (mean) house price, and the lower quartile (LQ) house price. The LQ house price is the price below which the cheapest 25% of houses may be bought and is a **measure of 'entry-level' property in the area** (cheaper, more affordable housing)³². The data for these measures come from the Land Registry and reflects house prices in 2017 in Eye.
221. The PT is calculated by discounting 10% of the house price to reflect a mortgage deposit. The resulting cost is then divided by 3.5³³.
222. The PT for the LQ property price in 2017 is £204,505³⁴ X 10% = £20,451; £204,505 – 20,451= £184,055; Dividing this figure by 3.5 produces a threshold of £58,913. A single person would need to be earning **£58,913 annually to afford an entry-level property**.
223. The PT for the mean property price in 2017 is £286,385³⁵ X 10% = £28,639; £286,385 – £28,639 = £257,747; Dividing this figure by 3.5 produces a threshold of £73,642. A single person would need to be earning **£73,642 annually to afford a property around the average price**.
224. Dwellings of different sizes have different prices and to reflect that, we estimated the price for different sizes of accommodation. As Land Registry data does not register the number of bedrooms, we collected data from www.home.co.uk, which provides the average asking price for different property sizes. As that information is not available for Eye, we used the wider postcode area it sits in instead.

Table 8-3: Market price by size in IP23

Size	Geography	Source	Price	Deposit
1 bed	IP23	www.home.co.uk	£100,000	£10,000
2 beds	IP23	www.home.co.uk	£174,500	£17,450
3 beds	IP23	www.home.co.uk	£331,381	£33,138
4 beds	IP23	www.home.co.uk	£464,947	£46,495

Source: www.home.co.uk

Private rented sector (PRS)

225. The IT examines affordability for rent market homes. Again, we consider two measures of price: the average rent price and the LQ rent price. However, data is not available for long-term trends at the NA scale, making it impossible to calculate LQ rent price using a similar approach as in paragraph 222. Nonetheless, an entry-level dwelling can also be understood as one suitable for a household comprising two or three individuals. In order to conform with the Government guidance on overcrowding³⁶, such a home would require three habitable rooms (a flat or house with two bedrooms). Entry-level rented properties can therefore also be understood as two-bedroom flats/houses and is used instead of LQ rent prices.
226. A search for properties available for private rent in Eye was made on www.rightmove.com. However, only two properties were available on the 6th of July 2018. Consequently, we have considered rent prices for the postcode district encompassing Eye (IP23), on www.home.co.uk. The result of this research is presented below in Table 8-4.

Table 8-4: Rent prices

Average rent PCM	Source	Room	Studio	1 bed	2 beds	3 beds	4 beds	5 beds	All
Eye	www.rightmove.com	-	-	-	£663	-	-	-	-
IP23	www.rightmove.com	-	-	-	£663	-	£1800	£1600	-
IP23	www.home.co.uk	-	-	-	£650	-	£1,666	-	£1,412

³² Definition of 'entry-level' taken from <https://www.ons.gov.uk/visualisations/dvc393/affordabilitycalculator/content.html>

³³ Lending criteria: How much a mortgage provider is prepared to lend you (how many times income).

³⁴ Land Registry

³⁵ Ibid.

³⁶ This is based in the notion of the 'room standard'. This 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).

http://england.shelter.org.uk/housing_advice/repairs/overcrowding

227. We now determine the income needed to afford market rents. The IT is derived through the annualisation of the monthly rental cost. For the purpose of this exercise and in line with the SHMA, affordability is defined as spending a third of income on housing costs³⁷.
228. The average rent for IP23 used as a proxy for Eye is £1,412 PCM. The annualisation of this figure is £16,944. The income threshold is therefore **£51,345**.
229. The average entry-level rent in Bury St Edmunds is £663 PCM. The annualisation of this figure is £7,956. The income threshold is therefore **£24,109**.

A.3 Affordable Housing

230. We identified the various different tenures that constitute the new definition of Affordable Housing (AH) within the NPPF18: Social Rent, Affordable Rent, Starter homes, discounted market sales housing, and other affordable routes to home ownership.
231. This variety of AH tenures reflects an ambition by the Government to provide a pathway to home ownership to those who seek it, as well as introducing market principles into the provision of subsidised housing for rent. The aim is to divide AH 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.
232. We consider each of the AH tenures in turn, before arriving at a recommendation for how the quota of AH yielded by development should be divided between these tenure types.

Affordable Rent

233. Commentators have repeatedly raised concerns about affordable rent not constituting a realistic form of AH given that in many areas this reduces rent to levels that are still beyond the means of the target group: those on incomes substantially below the mean.
234. Affordable rent is controlled at no more than 80% of the local market rent; as we have seen the annual entry-level rent is £7,956 and the mean rent is £16,944. In the event of a 20% reduction in rent, the IT would come down to **£41,076**, bringing rents within closer reach to those on lower incomes.

Intermediate rented housing

235. 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. They can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.
- Starter Homes
236. The decision whether to treat Discounted Market Sale Homes (DMSH) as affordable housing should be determined by whether lowering the asking price of new build homes of a size and type suitable to first time buyers by 20% would bring them within reach of people currently unable to access Affordable Market Housing for purchase.
237. So as to provide a conservative assessment of suitability of DMSH, we propose to use the value we have estimated for an entry-level dwelling of £204,505.

Applying a discount of 20% arrives at the approximate selling price of £ 163,604. Allowing for a 10% deposit further reduces the value of the property to £147,244. The IT at a multiple of 3.5 is **£42,070**. The income required is lower than the average income (£35,300).

- Shared Ownership

238. As we have seen, there are very few shared ownership dwellings in Eye (9 at the time of the last Census). Nevertheless, it is worth considering its future role.
239. 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 'stair-casing'. Generally, stair-casing will be upward, thereby increasing the share owned. In exceptional circumstances (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

³⁷ Cambridge sub-region SHMA 2013, Chapter 10 Incomes and affordability, p.3

they own. Shared equity is available to both first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose household income does not exceed £60,000.

240. To determine the affordability of Shared Ownership, calculations are based on the lower quartile house price for Eye in 2017³⁸ - which is £204,505 – on a deposit amount³⁹ of 10%, and on lending criteria⁴⁰ of 3.5. The assumption is that a household spends no more than 33% of the income on rent is retained.

A 25% equity share of £204,505 is £51,126, to which we are netting off a 10% deposit of £5,113. The mortgage cost of £46,014 (£51,126 - £5,113) is then divided by 3.5 to reflect the standard household income requirement to access mortgage product. To secure a mortgage of £46,014, an annual income of £13,147 (£46,014 / 3.5) is therefore needed. In addition to the mortgage costs, rent is charged on the remaining 75% shared ownership equity, the unsold value of £3,834.47. An ongoing annual rent equivalent to 2.5% of the value of the unsold equity is assumed, which is £3,834 and requires an income of £11,503. Therefore, an income of around **£24,650** (£13,147+ £11,503) is required to afford a 25% shared equity purchase of an entry-level house with annual rent.

The same calculation was done for 50% and 75% Shared Ownership, which produces the following results:

- An annual income of around **£33,962** is required to afford a 50% shared equity purchase of an entry-level house with annual rent.
- An annual income of around **£43,275** is required to afford a 75% shared equity purchase of an entry-level house with annual rent.

³⁸ It is important to note that this is based on new build sales only. The current shared ownership models are only available for new build homes, with the assumed cost therefore differing from the cost of open market housing, which also include resale properties.

³⁹ The amount of the house you want to pay for right away.

⁴⁰ How much a mortgage provider is prepared to lend you (how many times income).

Appendix B : Housing Needs Assessment Glossary

Adoption

The final confirmation of a local plan by a local planning authority.

Affordability⁴¹

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.

Affordable Housing (NPPF Definition)/Intermediate Housing⁴²

Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision. Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England. Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). 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.

Affordable rented housing

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

Bedroom Standard⁴³

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

Communal establishments

"Communal establishments, i.e. establishments providing managed residential accommodation, are not counted in overall housing supply statistics (however, all student accommodation, whether it consists of communal halls of residence or self-contained dwellings, and whether or not it is on campus, can be included towards the housing provision in local development plans). These cover university and college student, hospital staff accommodation, hostels/homes, hotels/holiday complexes, defence establishments (not married quarters) and prisons. However, purpose-built (separate) homes (e.g. self-contained flats clustered into units with 4 to 6 bedrooms for students) should be included. Each self-contained unit should be counted as a dwelling." <https://www.gov.uk/guidance/definitions-of-general-housing-terms>

Community Right to Build Order⁴⁴

⁴¹ <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

⁴² <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

⁴³ <https://www.gov.uk/government/publications/english-housing-survey-2011-to-2012-headline-report>

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

Concealed Families (Census Definition)⁴⁵

The 2011 Census defined a concealed family as a couple or single parent family, living in a multi-family household, where the Family Reference Person (FRP) is not the Household Reference Person (HRP). Each family living in a household includes a FRP identified on the basis of economic activity and age characteristics (lone parents are automatically the FRP). In a one-family household the FRP is also the HRP. In households where there is more than one family, the HRP is selected from the FRPs based on economic activity, age and then order on the census form. Concealed families will include: 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

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.

Enhanced Sheltered Housing

Provides residents with the independence of having their own front door and self-contained flat whilst also having access to some on-site support service. Most developments will have scheme manager and alarm systems in the property, there may also be some personal care and home help services that can be arranged by the management.

Extra Care Housing⁴⁶

New forms of sheltered housing and retirement housing have been pioneered in recent years, to cater for older people who are becoming more frail and less able to do everything for themselves. Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very or enhanced sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home. In addition to the communal facilities often found in sheltered housing (residents' lounge, guest suite, laundry), Extra Care often includes a restaurant or dining room, health & fitness facilities, hobby rooms and even computer rooms. Domestic support and personal care are available, usually provided by on-site staff. Properties can be rented, owned or part owned/part rented. There is a limited (though increasing) amount of Extra Care Housing in most areas and most providers set eligibility criteria which prospective residents have to meet. <http://www.housingcare.org/jargon-extra-care-housing.aspx> (accessed 11/04/17)

Fair Share

'Fair share' denotes the exercise of identifying a housing needs projection based on the proportion of dwellings in the reference geography represented by the subject geography, for example dwellings in the Neighbourhood Area as a proportion of all dwellings in the Borough.

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 (PPG Definition)⁴⁷

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.

⁴⁴ <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

⁴⁵ http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

⁴⁶ <http://www.housingcare.org/jargon-extra-care-housing.aspx>

⁴⁷ <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

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, such as Starter Homes, the Government's flagship 'housing product'.

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 a number of households, 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, including 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.

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/>.

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 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 CoW council, London borough council, county council, Broads Authority, National Park Authority and the Greater London Authority, to the extent appropriate to their responsibilities.

Local Plan

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, which under the regulations would be considered to be development plan documents, form part of the Local Plan. The term includes old policies which have been saved under the 2004 Act.

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.

Market Housing (PPG Definition)

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. It is the opposite of affordable housing.

Mean (Average)

The sum of all values divided by the number of values. 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.

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 years⁴⁸, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Plan

A plan prepared by a Parish 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 one 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.

⁴⁸ <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

Proportionate and Robust Evidence (PPG Definition)

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. More guidance can be obtained from Planning Aid England: https://www.ourneighbourhoodplanning.org.uk/storage/resources/documents/How_to_gather_and_use_evidence.pdf.

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.

Rural Exception Sites

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

Shared Ownership

Housing where a purchaser part buys and part rents from a housing association or local authority. Typical purchase share is between 25% and 75%, 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 Housing⁴⁹

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 (NPPF Definition)

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

Strategic Housing Market Assessment (NPPF Definition)

A Strategic Housing Market Assessment (SHMA) is a document prepared by one or more local planning authorities to assess their housing needs, 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

⁴⁹ <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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).

Sheltered housing

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. <http://www.housingcare.org/jargon-sheltered-housing.aspx> (accessed 11/04/17)

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.) for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.⁵⁰

⁵⁰ <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

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