

Belton with Browston, Burgh Castle, and Fritton with St Olaves

Housing Needs Assessment (HNA)

May 2023

Quality information

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List of acronyms used in the text:

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

1. Executive Summary

1. Belton with Browston, Burgh Castle, and Fritton with St Olaves (BBBCFSO) is a Neighbourhood Area (NA) located in the borough of Great Yarmouth. The NA boundary covers the areas administered by Belton with Browston Parish Council, Burgh Castle Parish Council, and Fritton with St Olaves Parish Council.
2. The 2021 Census recorded 5,583 individuals in the NA, indicating an increase of 104 people since the 2011 Census.
3. There has been some development in the NA in recent years. Great Yarmouth Borough Council has provided data showing that 37 new homes have been built between 2013/14 and 2021/22. The majority of these (62.2%) were delivered in Burgh Castle, with 24.3% in Belton, 5.4% in Browston, 8.1% in Fritton, and no delivery in St Olaves. Between 2017/18 and 2021/22, 4 units of Affordable Housing were delivered in the NA, 21.1% of development in this time. 2021 Census data shows that at this time there were 2,771 dwellings in the NA, an increase of 285 since 2011.
4. As of April 2022, outstanding commitments (dwellings on sites with planning permission) total 9 homes in addition to the allocated site of 100 dwellings.
5. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the neighbourhood plan group at the outset of the research.
6. Data from the 2021 Census is being released throughout 2023. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level, including parishes, will not be available until later in 2023, as well as data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections where necessary to build up evidence at the neighbourhood level.

Conclusions- Tenure and Affordability

Current tenure profile

7. In 2021 a significantly greater proportion of households in the NA owned their own home (82.3%) compared to the borough (61.8%) and country (61.3%). Therefore, the proportion of other household types in the NA was lower than the comparator areas. This was most notable in the social rented sector, with 4.4% of households in the NA socially renting compared to 16.2% in Great Yarmouth and 17.1% nationally. The private rented sector was also small in the NA.

Affordability

8. Between 2012 and 2021 the median house price in the NA grew by 64.0%, peaking at £214,000 in 2021. The lower quartile price increased by 65.5% in this time, peaking again in 2021 at £182,000. The 2021 median house price for Great Yarmouth as a whole was

£187,500, with a lower quartile price of £127,500. It can therefore be determined that in 2021 the NA house prices were higher than the wider borough.

9. In addition to traditional housing, Land Registry transactions (although caravans and some other forms of temporary/mobile accommodation may not be included here) noted 67 transactions between 2012 and 2021 of chalets and moorings, with a median price of £40,000. These would clearly then offer an alternative, considerably more affordable, option than traditional brick housing in the NA although it may be more challenging to secure finance.
10. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income 40% higher than the current average. Private renting is generally only affordable to average earners. Households made up of one or two lower quartile earners cannot afford the given rental thresholds.
11. Looking specifically at affordable home ownership products, it is recommended that First Homes in the NA are delivered at a 30% discount, making the product affordable to households on mean incomes. Increasing the discount does not make the product accessible to further groups but may cause challenges with viability. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to the same groups, with the exception of shared ownership at 10% equity which is accessible to households with two lower quartile earners. If Rent to Buy is offered at a discount to *entry level* rents or *average* rents, it would be accessible to households on mean incomes in the NA. For some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of these households.
12. Affordable rented housing is generally affordable to households with two lower earners. However, households with a single lower earner appear unable to afford any of the tenures considered including the smallest socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.

The need for Affordable Housing

13. AECOM estimates the need for 0.3 affordable rented homes per annum in the NA, equating to a total of 4.9 over the plan period. AECOM estimates potential demand for 7.5 affordable home ownership dwellings per annum in the NA, equating to a total of 113.0 over the Neighbourhood Plan period.
14. It is important to keep in mind that the households identified in the demand for affordable home ownership are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. Their needs are less acute than those on the waiting list for affordable rented housing.
15. The overall need and demand for Affordable Housing in the NA as calculated by AECOM is 118 dwellings over the plan period, comparable to the pro-rated LHNA figure of 108 dwellings.

Affordable Housing policy

16. This report suggests a split of 70% social/affordable rented housing and 30% affordable home ownership tenures. This would allow the NA to increase the number of social/affordable rented homes which are very limited in the stock at present. This split also complies with First Homes policy but does not meet the national requirement that 10% of all housing is delivered as affordable home ownership products. However, for this to be met in the NA (where 10% of housing delivery has to be affordable according to Local Plan policies), 100% of Affordable Housing delivery would have to be for ownership, which is not appropriate in this circumstance.
17. When looking specifically at affordable home ownership tenures, it is suggested that 25% of Affordable Housing is delivered as First Homes, at a 30% discount. For variety, it is also suggested that 5% of Affordable Housing is delivered as shared ownership, with shared ownership at 10% equity affordable for households with two lower quartile earners.
18. The expected level of delivery does not meet the quantity of demand identified in estimates of the need for Affordable Housing. It is therefore recommended that the policy requirement be met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing to be explored.
19. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using neighbourhood development orders, identifying exception sites, or developing community land trusts (such as Lothingland CLT) are all ways of boosting the supply of affordable housing.

Conclusions- Type and Size

The current housing mix

20. In both 2011 and 2021 the greatest proportion of households lived in detached dwellings in the NA, at 43.4% and 42.9% respectively. This was followed by semi-detached dwellings. Notable in 2021 was the high proportion of households living in caravans/mobile/temporary structures, at 10.4% of all households, or a total of 259 households. This would account for households living permanently in these residences, not short term holiday lets.
21. Valuation Office Agency (VOA) data can be used to understand the proportion of bungalows in the NA in 2021. This shows that in 2021 28.9% of dwellings were bungalows in the NA (mainly counted in the Census in the detached and semi-detached categories as VOA data shows these as 21.9% and 20.3% respectively). This is compared to 24.5% bungalows across Great Yarmouth and 9.2% nationally.
22. The NA had a significantly higher proportion of households living in detached dwellings than both the wider borough and country. The proportion of semi-detached dwellings was greater than Great Yarmouth but below national levels. There were significantly fewer households in the NA living in terraced dwellings and flats in the NA than the comparator

areas, perhaps suggesting a lack of smaller, more dense, more affordable housing options in the NA.

23. Turning to dwelling size, in both 2011 and 2021 there were few 1-bedroom dwellings in the NA. The greatest proportion of households lived in 3-bedroom dwellings, with this decreasing between 2011 and 2021. The proportion of 2-bedroom and 4+ bedroom dwellings remained relatively stable over the decade, at 27.6% and 20.7% respectively in 2021. The proportion of households living in larger 4+ bedroom dwellings in the NA was well above borough levels but slightly below national levels.

Population characteristics

24. In 2011 the greatest proportion of the population was aged 45-64. This is still the case in 2021 but there has been a significant reduction, of 12.4%, in the number of people falling within this age category in the NA. Between 2011 and 2021 there was notably a significant increase in the number of people aged 65-84 and 85+, indicating a rapid aging of the population. Over the last decade there were declines in the number and proportion of children, young people, and younger working age adults.
25. In 2021 NA had a smaller proportion of the population aged 0-44 than both the borough and the country. The NA therefore had a greater proportion of the population aged 45+ than the comparator areas.
26. The NA had a slightly smaller proportion of single person households than Great Yarmouth and England. Despite this, the NA had the greatest proportion of single person households aged 66 and over. The NA had a greater proportion of family households than the comparator areas, with a greater proportion of family households aged 66 and over alongside this. The NA also had a greater proportion of households with no children.
27. Under-occupancy was common in the NA in 2011, with 82.9% of households living in a dwelling with at least one extra bedroom based on their household size. This was most common in families aged 65+ and families under 65 with no children. This suggests that larger housing in the NA is not necessarily occupied by households with the most family members, but by households with the most wealth, or by older households that have been unable or unwilling to downsize into smaller dwellings.

Future population and size needs

28. Population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over expected to increase by 57% between 2011 and 2038. This would increase the proportion of households in this group from 30.2% in 2011 to 41.4% in 2038.
29. AECOM modelling suggests that there should be an increase in the proportion of smaller dwellings and a decrease in the proportion of mid-sized and larger dwellings. In order to reach the suggested mix by 2038 it is suggested that future development focusses primarily on 1-bedroom and 2-bedroom dwellings, with some provision of 3-bedroom dwellings. The modelling suggests no further delivery of larger 4+ bedroom dwellings although it may not be appropriate or necessary to restrict the delivery of larger dwellings entirely.

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

Conclusions- Specialist Housing for Older People

31. At the time of writing this report there were 44 units of specialist accommodation for older people in the NA, all of which are available for social rent for those in financial need. In addition, a care home in the NA has capacity for 33 residents at any time.
32. 2021 Census data suggests that at this time there were 702 individuals aged 75+ in the NA. It is projected by the end of the plan period that this will increase to 1,067, with the 75+ population accounting for 18.1% of the population by 2038.

Specialist housing for older people

33. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
34. These two methods of estimating the future need in NA produce a range of 92 to 131 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
35. It is important to take into consideration the breakdown in levels of care and tenure within the need for specialist housing for older persons. When considering the AECOM calculations outlined in Table 6-3, the majority of the need, at 67.9%, is identified for specialist market housing. Slightly more need is identified for sheltered housing at 50.4% compared to 49.6% extra-care. The greatest sub-category of need was identified for market sheltered housing at 35.1% of the total need. The sheltered need is for individuals with less severe limitations and at least some of this need could be met through adaptations or through ensuring that all new housing is accessible and adaptable for people with lower support needs.
36. It is important for specialist housing for older people to be provided in sustainable, accessible locations, with cost-effectiveness and economies of scale also important factors to consider. It is considered that the NA may be a suitable location for specialist accommodation. Wherever specialist housing is to be accommodated, partnership working with specialist developers is recommended, so as to introduce a greater degree of choice into the housing options for older people who wish to move in later life.

Care homes

37. Care home accommodation is defined as institutional accommodation rather than housing. AECOM has estimated the likely need for care home accommodation over the

plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on this rate and the expected increase of 365 individuals aged 75+ between 2021 and 2030, it is estimated that in 2038 there would be a need for 24 additional care home beds in the NA compared to 2021. It is important to note that some of this need could be met through the turnover of existing care beds (currently provision of 33). Some of the need for care home beds might be met by independent housing accommodation and vice versa.

Adaptable and accessible housing

38. Given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development.
39. The current adopted Great Yarmouth Local Plan policy A2 provides explicit encouragement for development to accommodate specific groups such as older people, outlining that new homes must be built to meet requirement M4(2) (national standard for accessibility and adaptability) where practicable. The Broads Authority Local Plan policy DM41 outlines that proposals for the development or change to elderly or specialist housing will be supported within the development boundary. The evidence gathered here may justify the neighbourhood planning group approaching the LPA to discuss setting firm requirements on accessibility and adaptability (M4(2)) and wheelchair dwellings (M4(3)) at borough level.

Conclusions- Second homes

40. This section of the HNA considers the extent of second home ownership in the NA and related trends.
41. In 2011 the NA contained 2,323 households and 2,486 dwellings, implying that there were 163 dwellings with no usual resident household. This means that 6.6% of dwellings had no usual residents compared to 5.1% across Great Yarmouth and 4.0% nationally.
42. Looking to 2021, the proportion of dwellings with no usual residents in the NA increased to 10.3%, with the proportion across Great Yarmouth and England also increasing, to 9.7% and 6.0% respectively.
43. When looking at holiday lets eligible for business rates specifically, it is estimated that in February 2022 there were 57 commercial holiday lets in the NA. It is not unusual for this figure to be below the number of empty dwellings in an area as this only accounts for commercial holiday lets, not dwellings let for fewer days a year, or second homes solely for personal use.
44. In terms of tourist accommodation generally, in addition to these commercial holiday lets, the search identified a guesthouse in the NA as well as two sites (one in Burgh Castle and one in St Olaves) with moorings, three campsites, and seven holiday/caravan parks. The NA is therefore not solely reliant on holiday lets and second homes in terms of sustaining the tourist industry.

45. The demand for second homes in the NA is likely to have an adverse effect on affordability for local people. There is a clear difference in the potential income for owners between the private rented sector and holiday lets identified in the NA. The calculated average monthly cost of a holiday let in the NA is £5,523 compared to the average monthly cost of a private rented dwellings of £914. If a holiday let was rented back-to-back, as it is assumed it would be in the summer months, the income (exclusive of any related costs) associated with the holiday let could be up to 6x greater than the income from longer term private rentals. This highlights a clear incentive for property owners to rent their properties as holiday lets as opposed to in the private rented sector, even when the additional costs and vacancy periods associated with holiday lets are factored in.
46. The impact on the private rental sector in the NA can also be seen to an extent, with the proportion of households living in the private rental sector in the NA just 13.1% in 2021 compared to 21.7% across Great Yarmouth and 20.6% nationally. This in turn would have a detrimental impact on affordability as demand may outweigh the available supply.
47. It is not possible to establish a precise causal link between second home ownership and declining affordability because rising prices and declining affordability is affected by other factors such as economic growth at the national level. However, given the scale of second home ownership in the NA, AECOM suggest that it is likely that the second homes market is a factor in the rise in prices and declining affordability in the area. In the context where new housing development is limited, all other things being equal, the expansion of second homes and holiday lets will reduce the availability of housing for households wishing to live in the area.

2. Context

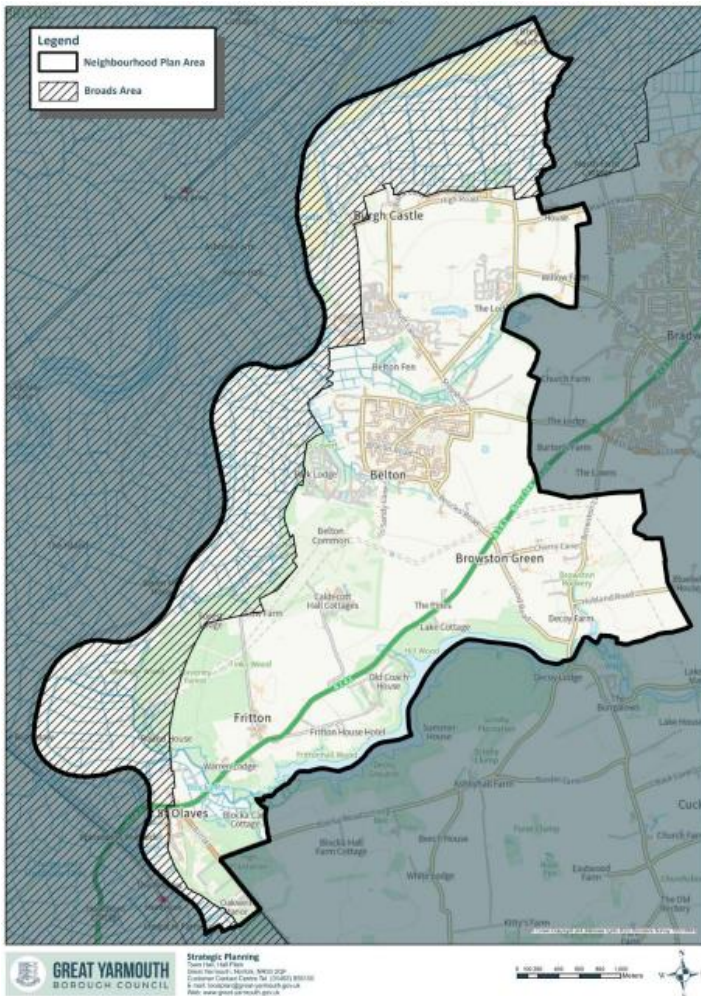
Local context

48. Belton with Browston, Burgh Castle, and Fritton with St Olaves is a Neighbourhood Area (NA) located in the borough of Great Yarmouth in the East of England. The NA boundary aligns with the boundary of the three parishes and was designated by Great Yarmouth Borough Council on 15th December 2022 and the Broads Authority on 9th December 2022.
49. The Neighbourhood Plan is envisaged to start in 2023 and extend to 2038, therefore covering a period of 15 years. The evidence supplied in this report will look forward to the Plan end date of 2038, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.
50. The NA is comprised of a number of settlements including Belton, Browston, Burgh Castle, Fritton, and St Olaves. The NA is located south west of Great Yarmouth, approximately 5.5 miles from Burgh Castle. Haddiscoe train station (approximately 1 to 4 miles from the various settlements) provides connections to Lowestoft and Norwich. Lowestoft is located c.8.5 miles south east of Belton. Around 35% of the NA falls within the Broads Authority Executive Area, with this shaded area shown in Figure 2-1. In terms of amenities, the NA is relatively well served, with churches, pubs, a primary school, shop, and pharmacy.

The NA boundary and key statistics

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

Figure 2-1: Map of the Belton with Browston, Burgh Castle, and Fritton with St Olaves Neighbourhood Area



Source: Great Yarmouth Borough Council¹

52. At the time of the 2011 Census the NA was home to 5,479 residents, formed into 2,323 households and occupying 2,486 dwellings. The 2021 Census indicates population growth of around 104 individuals (or 1.9%) since 2011, recording a total of 5,583 residents and 2,485 households. The average household size fell slightly.
53. Great Yarmouth Borough Council provided completions data from 2013/14 to 2021/22 for the NA, indicating an increase of 37 dwellings in this time. This is significantly lower than the increase of 162 households noted in Census data between 2011/12 and 2021/22. This is likely in part due to the Council not holding completions data for the NA in 2011/12 and 2012/13, with potential development taking place in this time.
54. 2021 Census data shows an increase of 285 dwellings in the NA between 2011 and 2021. This is significantly above the growth in households in the same time period, potentially due to an increase in second home ownership in this time, with no permanent residents of these dwellings. This could also be due to an increase in caravans or other temporary structures which would not be recorded in LPA completions figures.

¹ Available at https://www.great-yarmouth.gov.uk/media/6897/Neighbourhood-area-designation-map/pdf/Neighbourhood_Area_designation_Map.pdf?m=638071284806600000

The housing market area context

55. Whilst this HNA focuses on the NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.
56. In the case of Belton with Browston, Burgh Castle, and Fritton with St Olaves, the NA sits within an area for the LHNA which covers Great Yarmouth Borough Council and the Broads Authority Executive Area (which covers parts of 6 local authorities – Great Yarmouth Borough, Broadland District, South Norfolk District, North Norfolk District, Norwich City, and East Suffolk). This means that when households who live in these authorities move home, the vast majority move within this geography.
57. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including the NA, are closely linked to other areas. In the case of the NA, changes in need or demand in settlements nearby is likely to impact on the neighbourhood.
58. In summary, the NA functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Great Yarmouth), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

Planning policy context

59. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.² In the case of Great Yarmouth and the Broads Authority, the relevant adopted Local Plans consists of:
 - Great Yarmouth Local Plan Core Strategy 2013-2030, adopted 2015;
 - Great Yarmouth Local Plan Part 2, adopted 2021; and
 - Local Plan for the Broads 2015-2036, adopted 2019.
60. Great Yarmouth Borough Council is in the early stages of preparing a new Local Plan to replace the Core Strategy and Local Plan Part 2. The first draft Local Plan consultation (Regulation 18) is expected to take place in summer 2023. The Broads Authority are also in the early stages of preparing a new plan, with issues and options consultation taking place in December 2022. Due to both of these plans being in the very early stages, the adopted Local Plan is relied upon for policy in this HNA. As the timeline progresses on

² A description of the Basic Conditions of Neighbourhood Planning is available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

the Local Plans there may be policy changes the Neighbourhood Plan should align with.

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

- Adopted Great Yarmouth Local Plan (part 2) Policy UCS3 identifies an overall housing target of 5,303 homes over the plan period, with the adopted Broads Authority Local Plan Policy SP15 identifying a need for 66 dwellings within Great Yarmouth Borough HMA;
- In Policy CS2 of the Great Yarmouth Core Strategy Belton is designated as a Primary Village, with Burgh Castle, Fritton, and St Olaves identified as Secondary Villages, and Browston identified as a Tertiary Village. Approximately 30% of development will take place in the Primary Villages, with approximately 5% of development taking place in the Secondary Villages and Tertiary Villages;
- Policies CS4 and UCS4 in the Great Yarmouth Local Plan state that 10% of all new dwellings are expected to be delivered as Affordable Housing on sites larger than 10 homes. The Broads Authority Local Plan further outlines that within the Broads Authority Executive Area, developments of 6-9 dwellings will be required to contribute to a commuted sum towards the provision of Affordable Housing. The suggested tenure mix within Affordable Housing in Great Yarmouth is 90% affordable rent to 10% affordable home ownership;
- Policy A2 in the Great Yarmouth Local Plan sets out an expectation that new homes will be built to Category M4(2) accessibility standards where practicable.

Quantity of housing to provide

62. The NPPF 2021 (paragraphs 66 and 67) requires LPAs to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
63. Great Yarmouth Borough Council (and the Broads Authority) have fulfilled that requirement by providing the NA with an indicative figure of 100 dwellings to be accommodated within the NA by the end of the Plan period. This is a site allocated for residential development of 100 dwellings south of New Road, Belton (see Policy BN1 in Appendix B), with the neighbourhood planning group noting that planning permission has been granted for this site. In addition to the 100 dwellings there is a lapsed approved planning application for 64 dwellings to the north of New Road, Belton. Although this application is lapsed, it is assumed by the group that it would be approved if reapplied for. There is therefore the potential for 164 dwellings to come forward.
64. The indicative housing requirement for designated Neighbourhood Areas is 0 (outside of the Local Plan allocations) due to the provision of housing through existing commitments meeting the overall need of the Borough. There is therefore no requirement for more than the 100 allocated in the Local Plan to come forward.

3. Objectives and approach

Objectives

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

Affordability and Affordable Housing

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

Type and Size

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

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

Specialist Housing for Older People

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

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

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

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

Second Homes

75. This chapter considers the potential scale of second homes ownership, including commercial holiday lets, in the NA. The approach is as follows:

- To estimate the **current level** of second home ownership (including commercial holiday lets);
- To estimate the **financial incentive** for home owners to use their properties for commercial holiday lets as opposed to long term private rentals; and
- To discuss the potential **policy options** relating to second homes in the NA.

Approach

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

- Other Office of National Statistics (ONS) datasets providing more up-to-date demographic information at the neighbourhood level;
- ONS population and household projections for future years;

- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from Rightmove;
- Local Authority housing waiting list data; and
- Great Yarmouth Borough Council and The Broads Authority: Local Housing Needs Assessment 2022 Version 2, September 2022³.

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

³ Available at: https://www.broads-authority.gov.uk/_data/assets/pdf_file/0026/432476/Great-Yarmouth-and-The-Broads-Authority-LHNA_Final-Version-2.pdf

4. Affordability and Affordable Housing

Introduction

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

Definitions

81. This section uses a range of technical terms which are useful to define at the outset:
- **Tenure** refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership).
 - **Affordability** refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.
 - The definition of **Affordable Housing** is set out in the NPPF 2021 (Annex 2) as 'Housing for sale or rent, for those whose needs are not met by the market...' We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the current NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
 - A range of affordable home ownership opportunities are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring

to own a home. As part of this, the Government has introduced a new product called First Homes, although this is not yet reflected in Annex 2 of the NPPF.⁴

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

Current tenure profile

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

83. Table 4-1 presents data on tenure in the NA compared with Great Yarmouth and England from the 2021 Census. It shows that a significantly greater proportion of households in the NA owned their own home in 2021, at 82.3% compared to 61.8% across the borough and 61.3% nationally. Therefore, the proportion of other household types in the NA was lower than the comparator areas. This was most notable in the social rented sector, with 4.4% of households in the NA socially renting compared to 16.2% in Great Yarmouth and 17.1% nationally, indicating a clear lack of affordable rented housing in the NA. The private rented sector was also small.

Table 4-1: Tenure (households), various geographies, 2021

Tenure	NA	Great Yarmouth	England
Owned	82.3%	61.8%	61.3%
Shared ownership	0.2%	0.3%	1.0%
Social rented	4.4%	16.2%	17.1%
Private rented	13.1%	21.7%	20.6%

Sources: Census 2021, AECOM Calculations

84. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). There was a clear increase in the number of households private renting in the NA, with an increase of 78.1%. This increased the proportion from 7.9% in 2011 to 13.1% in 2021. There was a decline in the number of households living in Affordable Housing, both shared ownership dwellings and social rented housing, at -33.3% and -14.1% respectively.

Table 4-2: Tenure change (households) in the NA, 2011-2021

Tenure	2011	2021	% change
Owned	85.2%	82.3%	+3.1%
Shared ownership	0.3%	0.2%	-33.3%
Social rented	5.5%	4.4%	-14.1%
Private rented	7.9%	13.1%	+78.1%

Sources: Census 2021 and 2011, AECOM Calculations

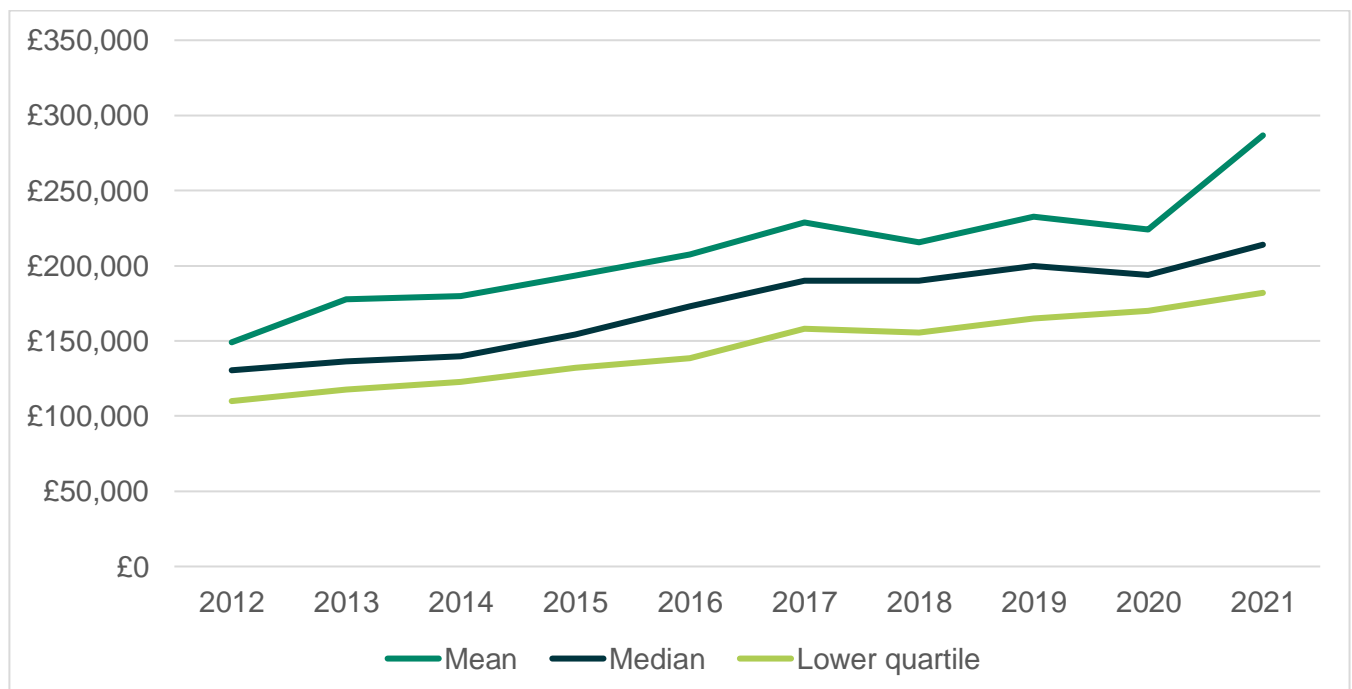
⁴ The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

Affordability

House prices

85. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
86. Figure 4-1 looks at the average and lower quartile house prices in the NA based on sales price data published by the Land Registry. It shows that house prices increased gradually between 2012 and 2021. The median, which is the middle number when you sort the data from smallest to largest, remains below the mean, which captures the average of all house prices (both high and low). Between 2012 and 2021 the median house price grew by 64.0%, peaking at £214,000 in 2021. The lower quartile price, which is the middle figure of the lowest 50% of prices and a good representation of entry-level housing, increased by 65.5% in this time, peaking again in 2021 at £182,000.
87. The 2021 median house price for Great Yarmouth as a whole was £187,500, with a lower quartile price of £127,500. It can therefore be determined that in 2021 the NA house prices were higher than the wider borough.

Figure 4-1: House prices by quartile in the NA, 2012-2021



Source: Land Registry PPD

88. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that detached dwellings experienced the greatest price growth, at 93.3% increase between 2012 and 2021. Detached dwellings also remained the highest price each year.

There was some minor year-on-year price fluctuation in each of the dwelling types, likely due to relatively small sample sizes. This means that characteristics such as the size, location, and condition of dwellings have a greater impact on average prices. There were too few flat transactions to determine price growth, with these only taking place in 2013 and 2014.

Table 4-3: Median house prices by type in the NA, 2012-2021

Type	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Growth
Detached	£163,000	£178,500	£208,000	£218,500	£255,000	£250,000	£237,500	£265,000	£253,750	£315,000	93.3%
Semi-detached	£123,750	£124,998	£127,475	£148,000	£155,475	£164,000	£168,000	£186,250	£187,500	£200,000	61.6%
Terraced	£109,500	£106,500	£123,000	£127,625	£132,250	£142,250	£160,000	£146,000	£161,000	£169,000	54.3%
Flats	-	£210,000	£140,000	-	-	-	-	-	-	-	-
All Types	£130,500	£136,500	£140,000	£154,500	£173,000	£190,000	£189,995	£200,000	£194,000	£214,000	64.0%

Source: Land Registry PPD

89. The neighbourhood planning group noted that there are a number of households living in caravans/mobile homes in the NA, as demonstrated above in Table 4-1. Land Registry transactions (although caravans and some other forms of temporary/mobile accommodation may not be included here) noted 67 transactions between 2012 and 2021 of chalets and moorings, with a median price of £40,000. These were split across Burgh Hall Holiday Park, Fairway Lakes, Waveney Valley, and Riverside Park Moorings. These would clearly then offer an alternative, considerably more affordable, option than traditional brick housing in the NA. However, it may be more challenging to secure finance (e.g. mortgages or other loans). Two holiday parks were also sold in this time, for c.£4 million and c.£8 million. All of these transactions have been removed from the data shown in Figure 4-1 and Table 4-3.

Income

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

91. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £39,200 in 2018 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A.

92. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. Great Yarmouth's gross individual lower quartile annual earnings were £12,015 in 2019. To estimate the income of households with two lower quartile earners, this figure is doubled to £24,030.

93. It is immediately clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.

Affordability Thresholds

94. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
95. AECOM has determined thresholds for the income required in the NA to buy a home in the open market (average and entry-level prices), and the income required to afford private rent and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.
96. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.
97. Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

Table 4-4: Affordability thresholds in the NA (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £39,200	Affordable on LQ earnings (single earner)? £12,015	Affordable on LQ earnings (2 earners)? £24,030
Market Housing						
Median House Price	£192,600	-	£55,029	No	No	No
Estimated NA New Build Entry-Level House Price	£200,928	-	£57,408	No	No	No
LQ/Entry-level House Price	£163,800	-	£46,800	No	No	No
LA New Build Median House Price	£207,000	-	£59,143	No	No	No
Average Market Rent	-	£10,964	£36,546	Yes	No	No
Entry-level Market Rent	-	£9,409	£31,364	Yes	No	No
Affordable Home Ownership						
First Homes (-30%)	£140,650	-	£40,186	Marginal	No	No
First Homes (-40%)	£120,557	-	£34,445	Yes	No	No
First Homes (-50%)	£100,464	-	£28,704	Yes	No	No
Shared Ownership (50%)	£100,464	£2,791	£38,006	Yes	No	No
Shared Ownership (25%)	£50,232	£4,186	£28,305	Yes	No	No
Shared Ownership (10%)	£20,093	£5,023	£22,485	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£5,099	£16,978	Yes	No	Yes
Social Rent	-	£4,686	£15,605	Yes	No	Yes

Source: AECOM Calculations

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

Market housing for purchase and rent

99. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income 40% higher than the current average.
100. Private renting is generally only affordable to average earners. Households made up of one or two lower quartile earners cannot afford the given rental thresholds. Affordability is improved if households are able or willing to dedicate a larger proportion of their

incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

Affordable home ownership

101. There is a relatively large group of households in the NA who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £31,364 per year (at which point entry-level rents become affordable) and £46,800 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.
102. First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
103. This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. It is recommended that First Homes in the NA are delivered at a 30% discount, making the product marginally affordable to households on mean incomes. Increasing the discount does not make the product accessible to further groups but may cause challenges with viability.
104. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding higher discount levels on First Homes will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased. This could effectively sacrifice the provision of affordable rented housing to provide a more attractive First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the NA intend to set a higher First Homes discount level than that set at borough level, further discussions with the LPA are advised.
105. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to the same groups, with the exception of shared ownership at 10% equity which is accessible to households with two lower quartile earners. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.⁵ If this is delivered in the NA, it will make shared ownership easier to access for more people. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.
106. Rent to Buy provides households with the option to rent at a discount whilst saving for a deposit to buy their property within a set period (usually within 7 years). The income

⁵ The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hws48>.

required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents or *average* rents, it would be accessible to households on mean incomes in the NA. This product would be more affordable than First Homes at a 30% discount and shared ownership at 50% equity. For some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of these households.

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

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

Affordable rented housing

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

109. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). However, households with a single lower earner appear unable to afford any of the tenures considered including the smallest socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.

110. The evidence in this chapter suggests that the affordable rented sector performs a vital function in the NA as the only option for a large segment of those in the greatest need.

Social rents are cheaper and would therefore leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. Where households are supported by housing benefit the difference in the cost of affordable and social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that households supported by housing benefit may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.

Estimates of the need for Affordable Housing

111. This sub-section seeks to quantify the long-term potential need for Affordable Housing, which should be considered separately for affordable rented housing and affordable routes to ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale.

Evidence in the LHNA

112. An LHNA was undertaken for Great Yarmouth Borough Council and the Broads Authority in 2022. This study estimates the need for affordable housing in the borough and executive area based on analysis of the Council's housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time.
113. The LHNA identifies 115.6 households unable to afford to rent or own market housing and 19.4 households who aspire to homeownership but who cannot afford to buy each year in Great Yarmouth Borough and the Broads Authority as a whole. This totals a need for 135 units of Affordable Housing per annum.
114. When the LHNA figures are pro-rated to the NA based on its fair share of the population (5.3% of the borough and executive area's population⁶), this equates to 7.2 affordable homes per annum or 108 homes over the Neighbourhood Plan period 2023-2038. This is split into 6.1 households unable to afford to rent or own market housing and 1.0 households who aspire to homeownership but who cannot afford to buy each year in the NA, or 92 and 15 respectively over the plan period.
115. Pro-rating borough level estimates of affordable housing need to rural areas presents problems in practice. The Local Authority level figures are likely to represent higher needs in urban areas where there is a large social housing stock and larger numbers of households living in private rented homes on housing benefit. Both of these factors tend to generate higher needs. By contrast, in rural parishes like the NA the lack of social housing means there is no need generated from households already living in the sector. Similarly, households who may need social housing often move away to areas where their needs are more likely to be met (either because there is social housing available or more private rented housing). This means it is difficult to identify need for social/affordable rented housing within the NA.
116. Although this study is recent, it is not possible to accurately pro-rate the Affordable Housing needs identified here to the NA as we do not know the proportion of the Broads Authority population living in the NA or the proportion of the Great Yarmouth population living in the NA as Census data gives an overall population figure. Therefore, AECOM has undertaken calculations for the specific Affordable Housing need of the NA below, with these figures carried through the report.

⁶ This pro-rating is based on the 2011 Census population figures for the NA (5,479), Great Yarmouth Borough (97,277), and the Broads Authority Executive Area (6,271 according to The Broads Authority)

AECOM Estimates

117. AECOM estimates the need for 0.3 affordable rented homes per annum in the NA, equating to a total of 4.9 over the plan period. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-5 below. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.

Table 4-5: Estimate of need for Affordable Housing for rent in the NA

Component of need or supply in the AECOM estimate	Per annum
Current need	1.7
Newly arising need	1.9
Supply	3.3
Net shortfall	0.3

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

118. AECOM estimate potential demand for 7.5 affordable home ownership dwellings per annum in the NA, equating to a total of 113.0 over the Neighbourhood Plan period. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-6 below.
119. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

Table 4-6: Estimate of need for Affordable Housing for sale in the NA

Component of need or supply in the AECOM estimate	Per annum
Current need	7.0
Newly arising need	0.7
Supply	0.2
Net shortfall	7.5

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

120. The overall need and demand for Affordable Housing in the NA as calculated by AECOM is 118 dwellings over the plan period, comparable to the pro-rated LHNA figure of 108.

Additional evidence of Affordable Housing needs

121. Great Yarmouth Borough Council provided information from the Housing Register for the NA. The Council noted that applicants can state a location preference for their first 3 months on the Housing Register. After this, applications become borough wide. Therefore, the localised data provided only

relates to households in the first 3 months of being on the waiting list and therefore retain the location preference. This is noted to currently be 26 households, with this figure used in the calculation of affordable rented housing need, although it is likely to be higher when considering households that have been on the Housing Register for longer than 3 months.

122. The Neighbourhood Planning Group undertook consultation with residents, landowners, and people working in the NA in January and February 2023. This found that residents are generally supportive of affordable or small-scale housing to help meet community needs. 47.7% of respondents identified a need for more Affordable Housing within the NA. When asked to consider the biggest barriers to buying within the NA, 60.1% of respondents considered acquiring a deposit the greatest barrier, with 28.1% unable to afford mortgage payments, 32.6% unable to afford the general costs of owning a home, and 31.2% noting that the area is too expensive to buy in. This suggests that the provision of some affordable home ownership products in the NA in the plan period would be beneficial.
123. The consultation also found that households on the waiting list noted that there were long wait times for social rented housing.

Affordable Housing policies in Neighbourhood Plans

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

Application of Local Plan policies

125. Great Yarmouth's adopted policy on this subject CS4 requires 10% of all new housing to be affordable. Given that Affordable Housing made up 21.1% of new housing in the NA between 2017/18 and 2021/22 according to Great Yarmouth completions figures, it is understood that this target is usually met on sites in the NA.
126. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. Changing or influencing the overall proportion of housing that must be affordable is uncommon in Neighbourhood Plans and would demand a high standard of evidence to depart from the Local Plan. If this is of interest, it should first be discussed with the LPA to ensure their support and to determine what additional evidence (e.g. about development viability) would be needed.
127. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is specified in the Local Plan as 90% affordable rent and 10% affordable home ownership.

Affordable Housing at Neighbourhood level

128. The HNA can provide more localised evidence and this may be used to support Neighbourhood Plan policies. This section suggests an Affordable Housing tenure mix that might be suitable for the NA on the basis of identified housing need and a range of other considerations detailed in Appendix D.
129. This indicative mix is chiefly a response to the expectation that the delivery of Affordable Housing will be lower than the needs identified here. In this context, affordable rented tenures should be prioritised, especially considering the current lack of stock in the NA, with 4.4% of households in 2021 living in social rented dwelling compared to 16.2% of households across the borough. The Local Plan guideline mix of 90% rented to 10% ownership is not appropriate in this circumstance as it does not comply with the various minimum requirements mandated nationally, such as First Homes.
130. This report suggests a split of 70% social/affordable rented housing and 30% affordable home ownership tenures. This split complies with First Homes policy but does not meet the national requirement that 10% of all housing is delivered as affordable home ownership products. However, for this to be met in the NA (where 10% of housing delivery has to be affordable according to Local Plan policies), 100% of Affordable Housing delivery would have to be for ownership, which is not appropriate in this circumstance.
131. When looking specifically at affordable home ownership tenures, it is suggested that 25% of Affordable Housing is delivered as First Homes, in line with national policy. It is recommended that this product is delivered at a 30% discount in the NA, making the product accessible to households on mean incomes. For variety, it is also suggested that 5% of Affordable Housing is delivered as shared ownership, with shared ownership at 10% equity affordable for households with two lower quartile earners. Rent to Buy does not feature in this tenure mix as shared ownership at lower equity levels is a more affordable option locally. However, the group may wish to consider whether it should feature in the mix available given the resident consultation which identified deposits as a key barrier to accessing affordable home ownership.
132. Where the Neighbourhood Plan Group wish to develop policy that deviates from that outlined in the Local Plan – either by differing from the headline split between renting and ownership or by specifying a greater level of detail around sub-tenures, it is important that they liaise with Great Yarmouth Borough Council to determine what additional evidence (notably about development viability) may be needed, and to ensure that departures from the local policy context have their support.

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

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

Source: AECOM calculations

Conclusions- Tenure and Affordability

Current tenure profile

133. In 2021 a significantly greater proportion of households in the NA owned their own home (82.3%) compared to the borough (61.8%) and country (61.3%). Therefore, the proportion of other household types in the NA was lower than the comparator areas. This was most notable in the social rented sector, with 4.4% of households in the NA socially renting compared to 16.2% in Great Yarmouth and 17.1% nationally. The private rented sector was also small in the NA.

Affordability

134. Between 2012 and 2021 the median house price in the NA grew by 64.0%, peaking at £214,000 in 2021. The lower quartile price increased by 65.5% in this time, peaking again in 2021 at £182,000. The 2021 median house price for Great Yarmouth as a whole was £187,500, with a lower quartile price of £127,500. It can therefore be determined that in 2021 the NA house prices were higher than the wider borough.

135. In addition to traditional housing, Land Registry transactions (although caravans and some other forms of temporary/mobile accommodation may not be included here) noted 67 transactions between 2012 and 2021 of chalets and moorings, with a median price of £40,000. These would clearly then offer an alternative, considerably more affordable, option than traditional brick housing in the NA although it may be more challenging to secure finance.
136. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income 40% higher than the current average. Private renting is generally only affordable to average earners. Households made up of one or two lower quartile earners cannot afford the given rental thresholds.
137. Looking specifically at affordable home ownership products, it is recommended that First Homes in the NA are delivered at a 30% discount, making the product affordable to households on mean incomes. Increasing the discount does not make the product accessible to further groups but may cause challenges with viability. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to the same groups, with the exception of shared ownership at 10% equity which is accessible to households with two lower quartile earners. If Rent to Buy is offered at a discount to *entry level* rents or *average* rents, it would be accessible to households on mean incomes in the NA. For some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of these households.
138. Affordable rented housing is generally affordable to households with two lower earners. However, households with a single lower earner appear unable to afford any of the tenures considered including the smallest socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.

The need for Affordable Housing

139. AECOM estimates the need for 0.3 affordable rented homes per annum in the NA, equating to a total of 4.9 over the plan period. AECOM estimates potential demand for 7.5 affordable home ownership dwellings per annum in the NA, equating to a total of 113.0 over the Neighbourhood Plan period.
140. It is important to keep in mind that the households identified in the demand for affordable home ownership are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. Their needs are less acute than those on the waiting list for affordable rented housing.
141. The overall need and demand for Affordable Housing in the NA as calculated by AECOM is 118 dwellings over the plan period, comparable to the pro-rated LHNA figure of 108 dwellings.

Affordable Housing policy

142. This report suggests a split of 70% social/affordable rented housing and 30% affordable home ownership tenures. This would allow the NA to increase the number of social/affordable rented homes which are very limited in the stock at present. This split also complies with First Homes policy but does not meet the national requirement that 10% of all housing is delivered as affordable home ownership products. However, for this to be met in the NA (where 10% of housing delivery has to be affordable according to Local Plan policies), 100% of Affordable Housing delivery would have to be for ownership, which is not appropriate in this circumstance.
143. When looking specifically at affordable home ownership tenures, it is suggested that 25% of Affordable Housing is delivered as First Homes, at a 30% discount. For variety, it is also suggested that 5% of Affordable Housing is delivered as shared ownership, with shared ownership at 10% equity affordable for households with two lower quartile earners.
144. Table 4-8 summarises the NA's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.

Table 4-8: Estimated delivery of Affordable Housing in the NA

	Step in Estimation	Expected delivery
A	Local plan allocation	100
B	Affordable housing quota (%) in LPA's Local Plan	10%
C	Potential total Affordable Housing in NA (A x B)	10
D	Rented % (e.g. social/affordable rented)	70%
E	Rented number (C x D)	7
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	30%
G	Affordable home ownership number (C x F)	3

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

145. This expected level of delivery does not meet the quantity of demand identified in estimates of the need for Affordable Housing. It is therefore recommended that the policy requirement be met wherever possible, and for further avenues for delivering greater quantities of Affordable Housing to be explored.
146. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using neighbourhood development orders, identifying exception sites, or developing community land trusts (such as Lothingland CLT) are all ways of boosting the supply of affordable housing.

5. Type and Size

Introduction

147. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local people need.
148. This can be done using statistics to identify relevant trends and potential gaps in the market. That is the focus of this chapter of the HNA. The evidence gathered here can be used to justify planning policies either on its own or in combination with survey results expressing the specific wants and concerns of local residents. It will also build up a picture of the population and existing range of homes that may provide useful context for the neighbourhood plan.
149. This chapter has three aims, each given its own sub-section:
- To establish what **mix** of housing exists in the NA at present;
 - To describe characteristics of the local **population** that are relevant to housing need; and
 - To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.
150. It is important to keep in mind that housing need is not an exact science. To get from a set of facts about the population to an ideal mix of homes requires making assumptions. For example, there are clear patterns about what size of home families tend to live in at different stages of life. However, a variety of other reasons sit behind people's housing choices that are less easy to predict, including wealth, accessibility requirements and personal preference. Some trends can also change rapidly over time, such as the increasing preference for home working.
151. The conclusions and recommendations given here are therefore not definitive. Rather, they are what the statistics suggest future needs will look like based on current trends. This is sufficient for justifying planning policies, but it is also appropriate to take into account other factors and evidence if desired.

Definitions

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

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

The current housing mix

152. This section establishes the current housing mix of the NA, highlighting recent changes to it and comparing the mix to wider geographies.

Dwelling type

153. Table 5-1 shows that in both 2011 and 2021 the greatest proportion of households lived in detached dwellings in the NA, at 43.4% and 42.9% respectively. This was followed by semi-detached dwellings. The proportion of both detached, semi-detached, and terraced dwellings in the NA fell over the last decade, with the proportion of flats increasing slightly. Notable in 2021 was the high proportion of households living in caravans/mobile/temporary structures, at 10.4% of all households, or a total of 259 households. This would account for households living permanently in these residences, not short term holiday lets.
154. Census data does not count bungalows as an individual category, with this dwelling type instead counted within the other categories, mainly detached and semi-detached. Valuation Office Agency (VOA) data can be used to understand the proportion of bungalows in the NA in 2021. This shows that in 2021 28.9% of dwellings were bungalows in the NA (mainly counted in the Census in the detached and semi-detached categories as VOA data shows these as 21.9% and 20.3% respectively). This is compared to 24.5% bungalows across Great Yarmouth and 9.2% nationally.

Table 5-1: Accommodation type, NA, 2011-2021

Dwelling type	2011	%	2021	%
Detached	1,080	43.4%	1,065	42.9%
Semi-detached	659	26.5%	681	27.4%
Terrace	491	19.8%	431	17.3%
Flat	43	1.7%	49	2.0%
Caravan or other mobile or temporary structure	Not recorded	Not recorded	259	10.4%
Total	2,486	-	2,485	-

Source: ONS 2021 and 2011, VOA 2021, AECOM Calculations

155. Table 5-2 compares the NA mix to wider benchmarks. It shows that the NA had a significantly higher proportion of households living in detached dwellings than both the wider borough and country. The proportion of semi-detached dwellings was greater than Great Yarmouth but below national levels. There were significantly fewer households in the NA living in terraced dwellings and flats in the NA than the comparator areas, perhaps suggesting a lack of smaller, more dense, more affordable housing options in the NA. Affordability challenges are further exemplified by the high proportion of households living in caravans/mobile/temporary structures compared to the local authority and country. This may be due to a lack of alternative affordable brick housing options.

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

Dwelling type	NA	Great Yarmouth	England
Detached	42.9%	30.3%	22.9%
Semi-detached	27.4%	24.5%	31.5%
Terrace	17.3%	28.3%	23.0%
Flat	2.0%	15.6%	22.2%
Caravan or other mobile or temporary structure	10.4%	1.4%	0.4%

Source: Census 2021, AECOM Calculations

Dwelling size

156. Table 5-3 below presents the current housing mix in terms of size. It shows that in both 2011 and 2021 there were few 1-bedroom dwellings in the NA, although the proportion of households living in the smallest dwellings increased in this time. The greatest proportion of households lived in 3-bedroom dwellings, with this decreasing from 48.4% of households to 46.2% of households between 2011 and 2021. The proportion of 2-bedroom and 4+ bedroom dwellings remained relatively stable over the decade, at 27.6% and 20.7% respectively in 2021.

Table 5-3: Dwelling size (bedrooms), NA, 2011-2021

Number of bedrooms	2011	%	2021	%
1	93	4.0%	135	5.4%
2	635	27.3%	687	27.6%
3	1,125	48.4%	1,149	46.2%
4+	470	20.2%	514	20.7%
Total	2,323	-	2,485	-

Source: ONS 2021 and 2011, AECOM Calculations

157. Again, it is useful to look at the percentage breakdown of dwelling sizes in comparison with the wider borough and country. Table 5-4 shows that there was a significantly smaller proportion of 1-bedroom dwellings in the NA than across Great Yarmouth and England in 2021. The proportion of households living in 2-bedroom dwellings in the NA was in line with national levels but below the proportion in the borough as a whole. Conversely, the proportion of households living in larger 4+ bedroom dwellings in the NA was well above borough levels but slightly below nationally. The NA had the greatest proportion of households living in mid-sized 3-bedroom dwellings.

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

Number of bedrooms	NA	Great Yarmouth	England
1	5.4%	11.2%	11.6%
2	27.6%	31.2%	27.3%
3	46.2%	42.0%	40.0%
4+	20.7%	15.6%	21.1%

Source: Census 2021, AECOM Calculations

Population characteristics

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

Age

159. Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. This shows that in 2011 the greatest proportion of the population was aged 45-64. This is still the case in 2021 but there has been a significant reduction, of 12.4%, in the number of people falling within this age category in the NA. Between 2011 and 2021 there was notably a significant increase in the number of people aged 65-84 (+46.3%) and 85+ (+62.5%), indicating a rapid aging of the population. In 2021, the second most common age group was 65-84, with 25.9% of the population falling within this category compared to 18.0% in 2011. Over the last decade there were declines in the number and proportion of children, young people, and younger working age adults as well as those aged 45-64 mentioned above.

Table 5-5: Age structure of the NA, 2011 and 2021

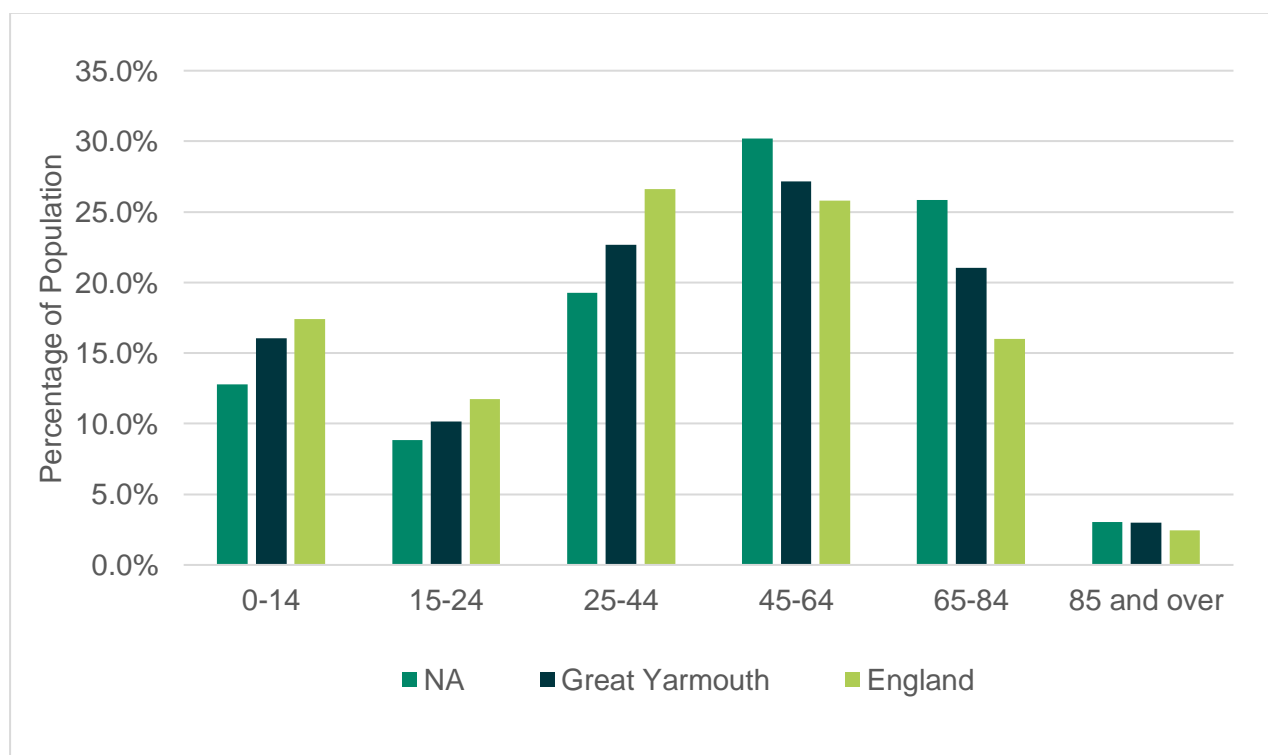
Age group	2011 (Census)		2021 (Census)		Change
0-14	775	14.1%	714	12.8%	-7.9%
15-24	581	10.6%	494	8.8%	-15.0%
25-44	1,109	20.2%	1,077	19.3%	-2.9%
45-64	1,923	35.1%	1,685	30.2%	-12.4%
65-84	987	18.0%	1,444	25.9%	+46.3%
85 and over	104	1.9%	169	3.0%	+62.5%
Total	5,479	-	5,583	-	+1.9%

Source: ONS 2011, ONS 2021, AECOM Calculations

160. Between 2011 and 2021 the population of Great Yarmouth has grown by 2.5%, with the population of the NA increasing by 1.9%. This shows that growth over the last decade has been greater across the borough as a whole than locally in the NA.

161. For context, it is useful to look at the NA population structure alongside that of the borough and country. Figure 5-1 (using 2021 Census data) shows that the NA had a smaller proportion of the population aged 0-44 than both the borough and the country. The NA therefore had a greater proportion of the population aged 45+ than the comparator areas. These differences are most evident when comparing the NA and England in the 25-44 and 65-84 age categories. This further shows that the NA is aging more significantly than Great Yarmouth and the country.

Figure 5-1: Age structure, various geographies, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

162. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-6 shows that in 2021 the NA had a slightly smaller proportion of single person households than Great Yarmouth and England. Despite this, the NA had the greatest proportion of single person households aged 66 and over.
163. The NA had a greater proportion of family households than the comparator areas, with a greater proportion of family households aged 66 and over alongside this. The NA also had a greater proportion of households with no children, at 22.1% compared to c.17% at a borough and national level. This aligns with the skew towards the older population identified in Table 5-5 and Figure 5-1. Due to this, the NA had notably fewer households with dependent children (18.8%) compared to Great Yarmouth (23.0%) and England (25.8%).
164. It is also helpful to look at the changes in household composition between 2011 and 2021. In this time the number of households aged 65/66⁷ and over increased by 49.4% for single person households and 66.3% for family households. This is compared to national increases of 5.8% and 8.4% respectively, further highlighting the rapidly aging population.

Table 5-6: Household composition, various geographies, 2021

Household composition		NA	Great Yarmouth	England
One person household	Total	29.0%	32.5%	30.1%
	Aged 66 and over	16.0%	15.4%	12.8%
	Other	12.9%	17.1%	17.3%
One family only	Total	66.3%	62.3%	63.1%
	All aged 66 and over	16.0%	11.4%	9.2%
	With no children	22.1%	16.9%	16.8%
	With dependent children	18.8%	23.0%	25.8%
	With non-dependent children ⁸	10.1%	10.4%	10.5%
Other household types	Total	4.8%	5.1%	6.9%

Source: ONS 2021, AECOM Calculations

165. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A person is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-

⁷ The 2011 Census data on household composition counts households aged 65 and over whilst the 2021 Census counts households aged 66 and over.

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

occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few (overcrowding).

166. Table 5-7 shows that under-occupancy was common in the NA in 2011, with 82.9% of households living in a dwelling with at least one extra bedroom based on their household size. This was most common in families aged 65+ (95.4% under-occupancy) and families under 65 with no children (97.9% under-occupancy). This suggests that larger housing in the NA is not necessarily occupied by households with the most family members, but by households with the most wealth, or by older households that have been unable or choose not to downsize into smaller dwellings.

167. There was also some over-occupancy in the NA, with 4.3% of families under 65 with dependent children and 1.2% of families under 65 with adult children living in a dwelling with too few bedrooms for their household size. Approximately 15.5% of households were considered to be living in a dwelling with the 'correct' number of dwellings.

Table 5-7: Occupancy rating by age in NA, 2011

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 65+	58.3%	37.1%	4.6%	0.0%
Single person 65+	39.7%	46.1%	14.2%	0.0%
Family under 65 - no children	68.5%	29.4%	2.1%	0.0%
Family under 65 - dependent children	14.4%	51.2%	30.2%	4.3%
Family under 65 - adult children	22.9%	50.2%	25.7%	1.2%
Single person under 65	51.0%	39.9%	9.1%	0.0%
All households	42.0%	40.9%	15.5%	1.6%

Source: ONS 2011, AECOM Calculations

168. Occupancy data has only been released as a single dataset in the 2021 Census at this time and so cannot be cross-referenced with household types. However, it is still interesting to note. Table 5-8 shows that there was very little change in patterns of under- and over-occupancy in the NA between 2011 and 2021. Table 5-8 does show that under-occupancy was more common in the NA than across Great Yarmouth as a whole, with a greater proportion of households in the borough living in a dwelling either of the 'correct' size or too small for their needs. It should also be noted that the 2021 Census was undertaken during national lockdown due to Covid-19. The data may therefore not reflect households' usual living arrangements as single person households were able to 'bubble' with other households (e.g. older people moving in with adult children).

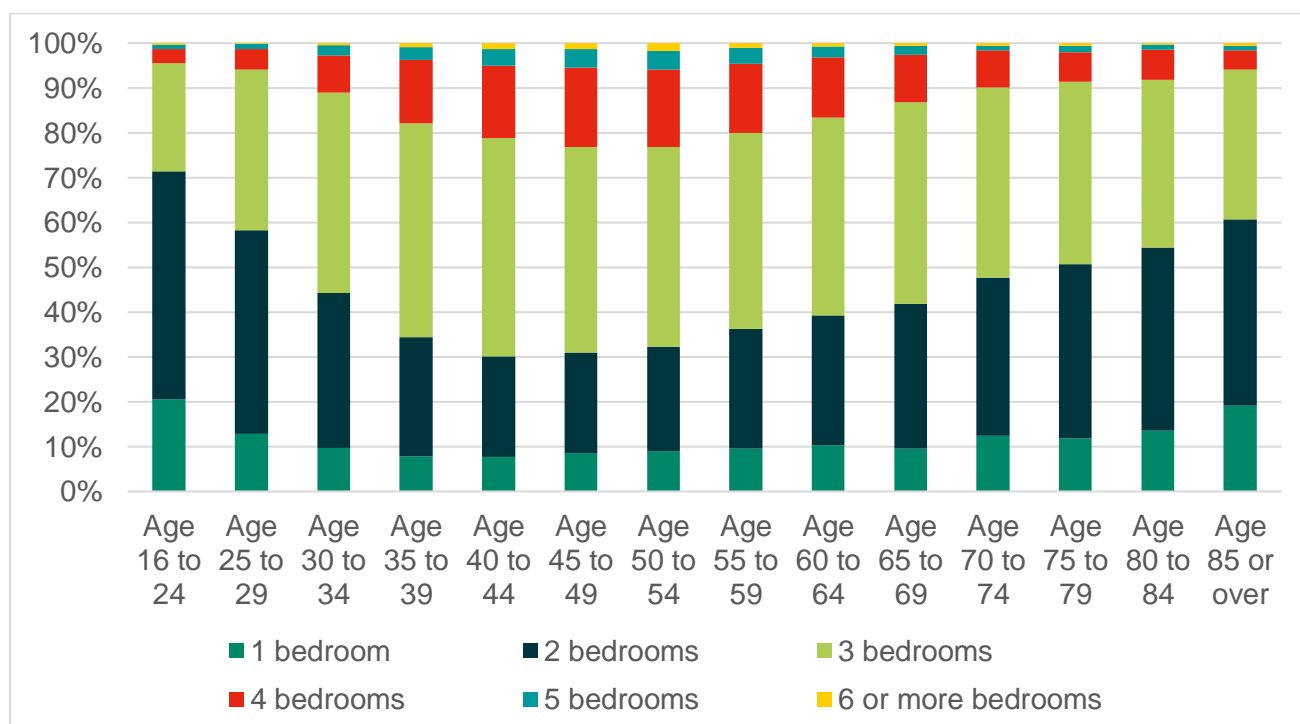
Table 5-8: Occupancy rating in NA and LPA, 2021

Household type	+2 rating	+1 rating	0 rating	-1 rating
NA 2011	42.0%	40.9%	15.5%	1.6%
NA 2021	44.6%	38.2%	16.0%	1.2%
Great Yarmouth 2021	34.4%	35.9%	26.7%	3.1%

Source: ONS 2011, ONS 2021

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

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



Source: ONS 2011, AECOM Calculations

Future population and size needs

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

Age

171. The result of applying Local Authority level household projections to the age profile of the NA households in 2011 is shown in Table 5-9. This makes clear that population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over expected

to increase by 57% between 2011 and 2038. This would increase the proportion of households in this group from 30.2% in 2011 to 41.4% in 2038. There is projected to be a decrease in households with a household reference person aged 54 and under during the plan period.

Table 5-9: Projected age of households, NA, 2011 - 2038

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	21	182	854	564	702
2038	16	177	791	580	1,105
% change 2011-2038	-22%	-3%	-7%	3%	57%

Source: AECOM Calculations

172. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2 onto the projected age profile for the NA in Table 5-9 immediately above. The resulting 'ideal' future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.

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

174. The result of this exercise is presented in Table 5-10. It suggests that by the end of the plan period there should be an increase in the proportion smaller dwellings and a decrease in the proportion of mid-sized and larger dwellings. In order to reach the suggested mix by 2038 it is suggested that future development focusses primarily on 1-bedroom and 2-bedroom dwellings, with some provision of 3-bedroom dwellings. The modelling suggests no further delivery of larger 4+ bedroom dwellings although, as discussed below, this may not be appropriate or necessary to prohibit entirely.

Table 5-10: Suggested dwelling size mix to 2038, NA

Number of bedrooms	Current mix (2011)	Suggested mix (2038)	Balance of new housing to reach suggested mix
1	3.9%	10.8%	46.8%
2	27.3%	31.3%	47.9%
3	48.4%	43.0%	5.3%
4	15.9%	11.6%	0.0%
5+	4.3%	3.3%	0.0%

Source: AECOM Calculations

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

- The preceding chapter found that affordability is a serious and worsening challenge in the parish. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets.
- Continuing to provide smaller homes with fewer bedrooms would help to address this situation, although it should be considered whether large numbers of 1-bedroom homes are suitable given the area's character and current density.
- To best meet the needs of the growing cohort of older households expected to be present by the end of the Plan period, it should also be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility.
- Variety should be sought within the mid-sized homes that are built in future to attract both newly forming households on lower budgets and older households with equity from their existing larger homes. While the number of bedrooms required may be similar, other preferences and levels of purchasing power could be very different. Facilitating downsizing among older households may also release those larger homes for use by families who need more bedrooms if they existing stock of larger homes is sufficiently affordable. However, the larger, likely detached, dwellings released by older households downsizing may not necessarily be affordable for growing families. Despite the abundance of larger dwellings in the NA there may be some future need for more affordable larger housing options (whether this is Affordable Housing or more affordable types such as terraced dwellings) and so it is recommended that they are not entirely prohibited.

Tenure

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

177. Generally speaking, the size mix needed within affordable tenures, particularly affordable and social rent, is smaller than the size mix of market housing. This is because there tend to be higher proportions of single people and couples in need of affordable rented housing, and they are likely to be eligible only for 1 or 2 bedroom properties. In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home

working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.

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

- The LHNA for Great Yarmouth and the Broads Authority indicates that across Great Yarmouth Borough, the greatest need is for mid-sized dwellings, with it recommended that 56.2% of the overall local housing need figure is delivered as 3-bedroom dwellings, followed by 26.2% 2-bedroom dwellings. When looking at the split between market and affordable housing, there was a clearer skew towards the need for smaller affordable dwellings, with a demand for more mid-sized and larger market dwellings. Turning to the Broads Authority, the LHNA identified a greater need for larger dwellings than across Great Yarmouth (15.0% vs 7.4%), with 3-bedroom dwellings still the most prominent at 59.8% of the local housing need figure suggested to be delivered as this size.
- The findings of the LHNA may justify rebalancing the HNA recommendation if this is in line with the objectives of the community, for example seeking fewer 1-bedroom homes, more 2-bedroom and 3-bedroom homes, and not completely restricting the delivery of larger dwellings. One potential approach would be to combine the size categories and allow for greater flexibility between them, rather than specifying percentages for each.
- The waiting list for affordable rented housing, kept by the Local Authority, provides a more current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs. In this case the Housing Register for the NA shows that the greatest proportion of households, as to be expected, are in need of a 1-bedroom dwelling, at 52.8%. This is followed by 23.1% of households in need of 2-bedroom dwellings, 15.4% 3-bedroom, and 7.7% 4-bedroom. Although there is a clear skew towards smaller dwellings, there is still a need identified for larger social/affordable rented dwellings for larger family households. This may be a reason not to completely limit the delivery of larger dwellings in the NA.
- Any relevant household survey or consultation work in the NA can also highlight any specific gaps in the market within particular segments of the population. Community consultation undertaken by the Neighbourhood Planning Group in January/February 2023 found that the community favoured smaller and mid-sized homes for development in the NA. 68.7% of respondents wanted 3-bedroom dwellings developed, with 54.8% 2-bedroom dwellings and 24.9% 1-bedroom dwellings. There was also a clear want for larger 4+ bedroom dwellings, with 26.3% of respondents wanting to see this size dwelling delivered in the NA. The community consultation aligns with the AECOM modelling showing a need for smaller dwellings. However, the consultation also shows a clear demand for mid-sized and larger dwellings which should also be taken into consideration by the group.

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

Type

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

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

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

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

Conclusions- Type and Size

The current housing mix

184. In both 2011 and 2021 the greatest proportion of households lived in detached dwellings in the NA, at 43.4% and 42.9% respectively. This was followed by semi-detached dwellings. Notable in 2021 was the high proportion of

households living in caravans/mobile/temporary structures, at 10.4% of all households, or a total of 259 households. This would account for households living permanently in these residences, not short term holiday lets.

185. Valuation Office Agency (VOA) data can be used to understand the proportion of bungalows in the NA in 2021. This shows that in 2021 28.9% of dwellings were bungalows in the NA (mainly counted in the Census in the detached and semi-detached categories as VOA data shows these as 21.9% and 20.3% respectively). This is compared to 24.5% bungalows across Great Yarmouth and 9.2% nationally.
186. The NA had a significantly higher proportion of households living in detached dwellings than both the wider borough and country. The proportion of semi-detached dwellings was greater than Great Yarmouth but below national levels. There were significantly fewer households in the NA living in terraced dwellings and flats in the NA than the comparator areas, perhaps suggesting a lack of smaller, more dense, more affordable housing options in the NA.
187. Turning to dwelling size, in both 2011 and 2021 there were few 1-bedroom dwellings in the NA. The greatest proportion of households lived in 3-bedroom dwellings, with this decreasing between 2011 and 2021. The proportion of 2-bedroom and 4+ bedroom dwellings remained relatively stable over the decade, at 27.6% and 20.7% respectively in 2021. The proportion of households living in larger 4+ bedroom dwellings in the NA was well above borough levels but slightly below national levels.

Population characteristics

188. In 2011 the greatest proportion of the population was aged 45-64. This is still the case in 2021 but there has been a significant reduction, of 12.4%, in the number of people falling within this age category in the NA. Between 2011 and 2021 there was notably a significant increase in the number of people aged 65-84 and 85+, indicating a rapid aging of the population. Over the last decade there were declines in the number and proportion of children, young people, and younger working age adults.
189. In 2021 NA had a smaller proportion of the population aged 0-44 than both the borough and the country. The NA therefore had a greater proportion of the population aged 45+ than the comparator areas.
190. The NA had a slightly smaller proportion of single person households than Great Yarmouth and England. Despite this, the NA had the greatest proportion of single person households aged 66 and over. The NA had a greater proportion of family households than the comparator areas, with a greater proportion of family households aged 66 and over alongside this. The NA also had a greater proportion of households with no children.
191. Under-occupancy was common in the NA in 2011, with 82.9% of households living in a dwelling with at least one extra bedroom based on their household size. This was most common in families aged 65+ and families under 65 with no children. This suggests that larger housing in the NA is not necessarily

occupied by households with the most family members, but by households with the most wealth, or by older households that have been unable or unwilling to downsize into smaller dwellings.

Future population and size needs

192. Population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over expected to increase by 57% between 2011 and 2038. This would increase the proportion of households in this group from 30.2% in 2011 to 41.4% in 2038.
193. AECOM modelling suggests that there should be an increase in the proportion of smaller dwellings and a decrease in the proportion of mid-sized and larger dwellings. In order to reach the suggested mix by 2038 it is suggested that future development focusses primarily on 1-bedroom and 2-bedroom dwellings, with some provision of 3-bedroom dwellings. The modelling suggests no further delivery of larger 4+ bedroom dwellings although it may not be appropriate or necessary to restrict the delivery of larger dwellings entirely.
194. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the parish or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

6. Specialist housing for older people

Introduction

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

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

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

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

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

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

⁹ See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

¹⁰ For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing¹¹:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings.
- **Category M4(3):** wheelchair user dwellings.

Specialist housing for older people

200. There is a total of 44 units of specialist accommodation in the NA at present, all of which are available for social rent for those in financial need, and all located in Belton. Details are provided in Appendix E. In addition, there is a 33 bed care home located in Burgh Castle.
201. 2021 Census data shows that there are currently 702 individuals aged 75 or over in the NA. This suggests that current provision is in the region of 63 units per 1,000 of the 75+ population (a common measure of specialist housing supply).

¹¹ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

Demographic characteristics

202. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in the NA is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for Great Yarmouth. The results are set out in Table 6-1. This shows that in 2021, individuals aged 75+ accounted for 12.6% of the NA population, a greater proportion than Great Yarmouth at 11.2% of individuals. Looking to the end of the plan period, it is projected that the number of people aged 75+ in the NA will increase by 365, with people in this age category expected to account for 18.1% of the population at this time.
203. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Plan period is the key output of this calculation.

Table 6-1: Modelled projection of older population in the NA by end of Plan period

Age group	2021		2038	
	NA	Great Yarmouth	NA	Great Yarmouth
All ages	5,583	99,748	5,894	105,304
75+	702	11,164	1,067	16,971
%	12.6%	11.2%	18.1%	16.1%

Source: ONS SNPP 2020, AECOM Calculations

204. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.
205. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Plan period to 2038. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the majority of households aged 55-75 owned their own home, at 75.9% of households, with the remaining 24.1% renting. The greatest proportion of renters were households socially renting, at 15.1% of total households.
206. The expected growth in the 75+ population in the NA is 365 additional individuals between 2021 and 2038. This can be converted into 265 households based on the average number of people per household aged 75+ at Local

Authority scale in 2011. Multiplying this figure by the percentages of 55-75 year olds occupying each tenure at this time gives a breakdown of which tenures NA households are likely to need in 2038 and is shown in the bottom row of Table 6-2.

Table 6-2: Tenure of households aged 55-75 in Great Yarmouth (2011) and projected aged 75+ in the NA (2038)

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
Great Yarmouth	75.9%	56.6%	19.4%	24.1%	15.1%	7.8%	1.2%
NA	201	150	51	64	40	21	3

Source: Census 2011

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

Future needs for specialist accommodation and adaptations

208. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Plan period is calculated to be 131.
209. AECOM's modelling, summarised in Table 6-3, is based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.
210. It is important to take into consideration the breakdown in levels of care and tenure within the need for specialist housing for older persons. When considering the AECOM calculations outlined in Table 6-3, the majority of the need, at 67.9%, is identified for specialist market housing. Slightly more need is identified for sheltered housing at 50.4% compared to 49.6% extra-care. The greatest sub-category of need was identified for market sheltered housing at 35.1% of the total need.

211. Community consultation undertaken by the Neighbourhood Planning Group in early 2023 also identified current demand for sheltered and extra-care housing, with 3.9% of respondents looking to move looking for sheltered housing and 3.1% looking for housing with extra-care. There was also a clear demand for bungalows (22.5% of respondents).

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

Type	Affordable	Market	Total
Housing with care	22	43	65
Adaptations, sheltered, or retirement living	20	46	66
Total	42	89	131

Source: Census 2011, AECOM Calculations

212. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. Table E-2 in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of the NA results in a total of 92 specialist dwellings that might be required to the end of the Plan period. This is set out in Table 6-4.

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

Type	Affordable	Market	Total
Housing with care	11	15	26
Adaptations, sheltered, or retirement living	22	44	66
Total	33	58	92

Source: Housing LIN, AECOM calculations

Further considerations

213. The above estimates suggest that potential need for specialist accommodation could be in the range of 92-131 units between 2021 and 2038. However, it may not be possible or appropriate to deliver this scale of new accommodation. It is proportionally high in relation to the overall housing delivery expectation in the NA, and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

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

215. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).
216. It is considered that the NA is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, there is potential for such accommodation to be provided within the Neighbourhood Area (while noting there is no specific requirement or obligation to do so if there is potential to meet need arising from the NA in other suitable locations near to but outside the Plan area boundaries, e.g. Bradwell).
217. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

Care homes

218. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.
219. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.
220. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.
221. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate.

Based on this rate, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2038 there would be a need for an additional 24 care homes beds in the NA in addition to the 33 beds currently available in the NA. It is important to note that some of this need could be met through the turnover of existing care beds.

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

The Role of Mainstream Housing

223. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, around 89% of the NA population aged 75 and over is likely to live in the mainstream housing stock¹².
224. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home when they need.
225. However, given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with Great Yarmouth.
226. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings¹³, although changes to Building Regulations have not yet been made.
227. The current adopted Great Yarmouth Local Plan policy A2 provides explicit encouragement for development to accommodate specific groups such as older people, outlining that new homes must be built to meet requirement M4(2) (national standard for accessibility and adaptability) where practicable. The Broads Authority Local Plan policy DM41 outlines that proposals for the development or change to elderly or specialist housing will be supported within the development boundary. The evidence gathered here may justify the neighbourhood planning group approaching the LPA to discuss setting firm requirements on accessibility and adaptability (M4(2)) and wheelchair dwellings (M4(3)) at borough level. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of

¹² 702 over 75s in 2021, of which 44 are accommodated in specialist housing and a further 33 in care homes, leaving 625 people living in mainstream housing. This is approximate since some people in specialist housing and care homes will be under the age of 75.

¹³ See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes)

adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.

228. The proportion of new housing that might accommodate those using wheelchairs is harder to define at small scales. Typically, at Local Authority scale, this might be set with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available.

229. Table 6-5 sets out the proportion of wheelchair users in England as a whole, either using a wheelchair all of the time (0.6% of the population) or part of the time (3% of the population). As a crude estimate, these percentages are applied to the expected level of housing delivery for the NA to suggest the number that might be encouraged to be wheelchair friendly or adaptable. This would imply a potential need for 0-3 wheelchair accessible dwellings over the Plan period. It is worth noting that these national figures are for all age categories, not just older persons, although it is likely that a significant proportion of households using a wheelchair will be older persons.

Table 6-5: Wheelchair use Nationally Applied to the NA

	Percentage in England	% applied to NA housing requirement figure (100 to end of plan period)
Households using wheelchair all the time	0.6%	0.6
Households using wheelchair either indoors or outdoors	3.0%	3.0

Source: Survey of English Housing 2018/19

Conclusions- Specialist Housing for Older People

230. At the time of writing this report there were 44 units of specialist accommodation for older people in the NA, all of which are available for social rent for those in financial need. In addition, a care home in the NA has capacity for 33 residents at any time.

231. 2021 Census data suggests that at this time there were 702 individuals aged 75+ in the NA. It is projected by the end of the plan period that this will increase to 1,067, with the 75+ population accounting for 18.1% of the population by 2038.

Specialist housing for older people

232. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.

233. These two methods of estimating the future need in NA produce a range of 92 to 131 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older

population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.

234. It is important to take into consideration the breakdown in levels of care and tenure within the need for specialist housing for older persons. When considering the AECOM calculations outlined in Table 6-3, the majority of the need, at 67.9%, is identified for specialist market housing. Slightly more need is identified for sheltered housing at 50.4% compared to 49.6% extra-care. The greatest sub-category of need was identified for market sheltered housing at 35.1% of the total need. The sheltered need is for individuals with less severe limitations and at least some of this need could be met through adaptations or through ensuring that all new housing is accessible and adaptable for people with lower support needs.
235. It is important for specialist housing for older people to be provided in sustainable, accessible locations, with cost-effectiveness and economies of scale also important factors to consider. It is considered that the NA may be a suitable location for specialist accommodation. Wherever specialist housing is to be accommodated, partnership working with specialist developers is recommended, so as to introduce a greater degree of choice into the housing options for older people who wish to move in later life.

Care homes

236. Care home accommodation is defined as institutional accommodation rather than housing. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). Based on this rate and the expected increase of 365 individuals aged 75+ between 2021 and 2030, it is estimated that in 2038 there would be a need for 24 additional care home beds in the NA compared to 2021. It is important to note that some of this need could be met through the turnover of existing care beds (currently provision of 33). Some of the need for care home beds might be met by independent housing accommodation and vice versa.

Adaptable and accessible housing

237. Given that there is unlikely to be a large volume of additional specialist supply during the Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development.
238. The current adopted Great Yarmouth Local Plan policy A2 provides explicit encouragement for development to accommodate specific groups such as older people, outlining that new homes must be built to meet requirement M4(2) (national standard for accessibility and adaptability) where practicable. The Broads Authority Local Plan policy DM41 outlines that proposals for the development or change to elderly or specialist housing will be supported within the development boundary. The evidence gathered here may justify the neighbourhood planning group approaching the LPA to discuss setting firm

requirements on accessibility and adaptability (M4(2)) and wheelchair dwellings (M4(3)) at borough level.

7. Second Homes

Introduction

239. Neighbourhood Plan policies controlling second home ownership are typically evidenced by demonstrating a high or rapidly increasing rate of second home ownership within a context of acute affordability challenges and/or serious constraints in the availability of overall housing.
240. The existence of second or holiday homes is not necessarily a problem in and of itself. It becomes a problem when it creates intense competition for local home buyers (or renters), inflates prices, or reduces the resident population to the extent that local services, employment, and community vitality are impacted.
241. The NA clearly exhibits these wider challenges, with affordability issues, as demonstrated in Chapter 4, a significant proportion of households living in caravans/mobile/temporary structures, and development constraints due to around 35% of the NA falling within the Norfolk & Suffolk Broads.
242. This section of the HNA gathers the limited available data on the rate of second home ownership in the NA that may be used to support policy decisions in this area. The approach is as follows:
- To estimate the **current level** of second home ownership (including commercial holiday lets);
 - To estimate the **financial incentive** for home owners to use their properties for commercial holiday lets as opposed to long term private rentals; and
 - To discuss the potential **policy options** relating to second homes in the NA.

Second and Holiday Homes Data

243. Before looking at second home ownership levels in the NA, it is important to understand the levels of second home ownership, and specifically holiday lets, across the country. According to the English Housing Survey 2018-2019, 2.4 million households in England reported having at least 1 additional residence, with 772,000 of these second homes (including homes primarily used as holiday homes, holiday lets, or working away from home). It was also noted that 57% of second homes were in the UK. Therefore, it could be estimated in 2018/19 that there were at least 440,040 second homes in the UK from households in England, assuming each of 772,000 households above had just 1 additional home.
244. The impact of this nationally is more simply understood as a percentage of all dwellings. There were an estimated 28.9 million dwellings in the UK in 2019¹⁴, meaning that second homes (of which the households that owned them lived in

¹⁴ Collated dwelling stock data from GOV.UK, GOV.WALES, National Records of Scotland, and Northern Ireland Department of Finance.

England) in the UK accounted for around 1.5% of total dwellings. The UK second home ownership levels would of course be higher than this when also taking into account second homes owned by households in Wales, Scotland, and Northern Ireland.

245. Turning to the NA specifically, Belton with Browston, Burgh Castle, and Fritton with St Olaves contained 2,323 households and 2,486 dwellings in 2011, implying that there were 163 dwellings (or 'household spaces') with no usual resident household. 6.6% of dwellings therefore had no usual residents. Looking to 2021, the NA contained 2,485 households, with 2,771 dwellings according to the Census. This implies that there were 286 dwellings (or 'household spaces') with no usual resident, with empty dwellings accounting for 10.3% of all housing.
246. For comparison, the rate of dwellings that had no usual residents across Great Yarmouth as a whole was 5.1% in 2011 and 9.7% in 2021. Although there was a significant increase in the proportion of dwellings with no usual households in Great Yarmouth over the decade, this still remains below the proportion in the NA.
247. For England, the rate was 4.0% in 2011, increasing to 6.0% in 2021. It is worth noting that across the country (or even the local authority area), dwellings will be empty for different reasons (including being uninhabitable), not just second home ownership. Due to the location of the NA it is assumed that the majority of dwellings without usual residents are second homes, either personal or for holiday let.
248. Another way of gauging the number of holiday homes is to look at the number of properties paying business rates (instead of council tax) in that category. This data is correct to the time of writing but has a number of limitations:
- Most importantly, it only gives an indication of the number of commercially rented holiday homes. A holiday let needs to be available for rent 140 days of the year to reach the threshold for business rates. So only the third subcategory of second/holiday homes below would be captured:
 - Second homes that are never rented and only used by the owner;
 - Holiday homes used by the owner primarily, but also available to rent for part of the year (under 140 days) or rented out informally;
 - Holiday homes with a stronger commercial purpose, available to rent more than 140 days per year.
 - In January 2022 the Government tightened the rules on second homes and business rates. This means that as well as being available for rent for at least 140 days a year, from April 2023, second homeowners will have to prove that holiday lets are being rented out for a minimum of 70 days a year to access small business rates relief¹⁵.

¹⁵ Available here: <https://www.gov.uk/government/news/gove-closes-tax-loophole-on-second-homes>

- It is likely that the holiday homes counted in the business rates data would also be captured as dwellings with no usual residents in the Census, since owners of second homes, including those rented out for holiday lets, are obliged to fill in a Census return. This indicator is therefore only useful for context and to show the potential size of the tourist sector as opposed to personal-use second homes.
249. Research was undertaken on the number of properties in the NA registered for business rates, specifically self-catering holiday units. As of February 2022, this gave a figure of 57 commercial holiday lets. As expected, this is below the figure noted above for the number of dwellings with no usual resident, with it likely that the remainder of these dwellings are second homes for personal use or let for fewer than 140 days a year.
250. In terms of tourist accommodation generally, in addition to these commercial holiday lets, the search identified a guesthouse in the NA as well as two sites (one in Burgh Castle and one in St Olaves) with moorings, three campsites, and seven holiday/caravan parks. The NA is therefore not solely reliant on holiday lets and second homes in terms of sustaining the tourist industry.
251. It is clear that with such high levels of second home ownership in the NA, and the demand for second homes, that this has had an adverse effect on affordability for local people. It may be worth assessing here the difference in potential income between private landlords and holiday lets in the NA. In order to undertake this comparison, the number of whole property holiday lets available for a week rental in peak holiday season (July and August) 2023 was established from holiday rental site Airbnb¹⁶. It was then determined the average letting price, which could then be compared to the average rental price of private rented properties in the NA. This process is outlined below:
- Average nightly cost of holiday let (July/August 2023) in the NA from Airbnb properties = 197.24
 - Average weekly cost of above = £197.24 * 7 = £1,380.71
 - Average monthly cost of above = £1,380.71 * 4 = £5,522.84
 - Average monthly cost of private rented dwelling in the NA¹⁷ = £913.64
252. These calculations show that if a holiday let was rented back-to-back, as it is assumed it would be in the summer months, the income (exclusive of any related costs) associated with the holiday let would be 504.5% greater (approximately 6x) than associated with longer term private rental. This may go some way to explain the high number of holiday lets in the NA. The impact on the private rental sector in the NA can also be seen to an extent, with the proportion of households living in the private rental sector in the NA just 13.1% in 2021 compared to 21.7% across Great Yarmouth and 20.6% nationally. This in turn would have a detrimental impact on affordability as demand may outweigh the available supply.

¹⁶ Search of properties as of 14th February 2023

¹⁷ As of February 2023 – covering the private rented sector proxy area discussed in the Appendix.

253. Although the potential income difference is clear to see above, there are other factors to be taken into consideration. These include the fact that holiday lets may not be occupied for the whole year, as well as running and maintenance costs (which would be associated with both holiday lets and private rentals), and the greater amount of work potentially required with holiday lets in terms of weekly cleaning and booking administration.

Policy Considerations

254. It is not only Belton with Browston, Burgh Castle, and Fritton with St Olaves within Great Yarmouth that has housing challenges relating to second home ownership. The Winterton-on-Sea Neighbourhood Plan 2020-2030 (adopted April 2022)¹⁸ acknowledges the challenges associated with second and holiday homes and includes a principal residence policy, 'Policy HO4: Principal Residence Housing'. This policy outlines that *'proposals for all new housing, including new single dwellings, conversions, and replacement dwellings, will only be supported where first and future occupation is restricted in perpetuity to ensure that each new dwelling is occupied only as a Principal Residence.'* However, the Neighbourhood Plan does not prohibit the development of new specific tourist accommodation outside the Broads Authority Executive Area.

255. The affordability evidence establishes a clear context of poor and worsening affordability in the NA that prevents local people from moving to homes better suited to their needs within the neighbourhood and prevents younger households without significant financial help from accessing suitable housing.

256. It is not possible to establish a precise causal link between second home ownership and declining affordability because rising prices and declining affordability is affected by other factors such as economic growth at the national level. However, given the scale of second home ownership in the NA, AECOM suggest that it is likely that the second homes market is a factor in the price in prices and declining affordability in the area. Furthermore, there are substantial financial incentives to let properties to holiday makers rather than long term tenants in the private rented sector. The private rented sector in the NA is small and is likely constrained by the growth of the holiday let and second home market. In the context where new housing development is limited, all other things being equal, the expansion of second homes and holiday lets will reduce the availability of housing for households wishing to live in the area. Reduced availability (or supply) when demand is the same or growing, leads to increased prices and rents.

257. AECOM suggest this may be a reason to apply a Principal Residence Policy or similar in the NA. As this policy is developed, if new data becomes available (e.g. additional data sources quantifying levels of second home ownership), the

¹⁸ Available at: https://www.great-yarmouth.gov.uk/media/6631/Winterton-on-Sea-Neighbourhood-Plan-2020-2030-print-version-this-document-may-not-be-suitable-for-users-of-assistive-technology/pdf/Winterton-on-Sea_Neighbourhood_Plan_2020-30.pdf?m=637868312113730000

group may wish to refine the policy to adapt to any changes in the scale of the market.

Conclusions- Second homes

258. This section of the HNA considers the extent of second home ownership in the NA and related trends.
259. In 2011 the NA contained 2,323 households and 2,486 dwellings, implying that there were 163 dwellings with no usual resident household. This means that 6.6% of dwellings had no usual residents compared to 5.1% across Great Yarmouth and 4.0% nationally.
260. Looking to 2021, the proportion of dwellings with no usual residents in the NA increased to 10.3%, with the proportion across Great Yarmouth and England also increasing, to 9.7% and 6.0% respectively.
261. When looking at holiday lets eligible for business rates specifically, it is estimated that in February 2022 there were 57 commercial holiday lets in the NA. It is not unusual for this figure to be below the number of empty dwellings in an area as this only accounts for commercial holiday lets, not dwellings let for fewer days a year, or second homes solely for personal use.
262. In terms of tourist accommodation generally, in addition to these commercial holiday lets, the search identified a guesthouse in the NA as well as two sites (one in Burgh Castle and one in St Olaves) with moorings, three campsites, and seven holiday/caravan parks. The NA is therefore not solely reliant on holiday lets and second homes in terms of sustaining the tourist industry.
263. The demand for second homes in the NA is likely to have an adverse effect on affordability for local people. There is a clear difference in the potential income for owners between the private rented sector and holiday lets identified in the NA. The calculated average monthly cost of a holiday let in the NA is £5,523 compared to the average monthly cost of a private rented dwellings of £914. If a holiday let was rented back-to-back, as it is assumed it would be in the summer months, the income (exclusive of any related costs) associated with the holiday let could be up to 6x greater than the income from longer term private rentals. This highlights a clear incentive for property owners to rent their properties as holiday lets as opposed to in the private rented sector, even when the additional costs and vacancy periods associated with holiday lets are factored in.
264. The impact on the private rental sector in the NA can also be seen to an extent, with the proportion of households living in the private rental sector in the NA just 13.1% in 2021 compared to 21.7% across Great Yarmouth and 20.6% nationally. This in turn would have a detrimental impact on affordability as demand may outweigh the available supply.
265. It is not possible to establish a precise causal link between second home ownership and declining affordability because rising prices and declining

affordability is affected by other factors such as economic growth at the national level. However, given the scale of second home ownership in the NA, AECOM suggest that it is likely that the second homes market is a factor in the rise in prices and declining affordability in the area. In the context where new housing development is limited, all other things being equal, the expansion of second homes and holiday lets will reduce the availability of housing for households wishing to live in the area.

8. Next Steps

Recommendations for next steps

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

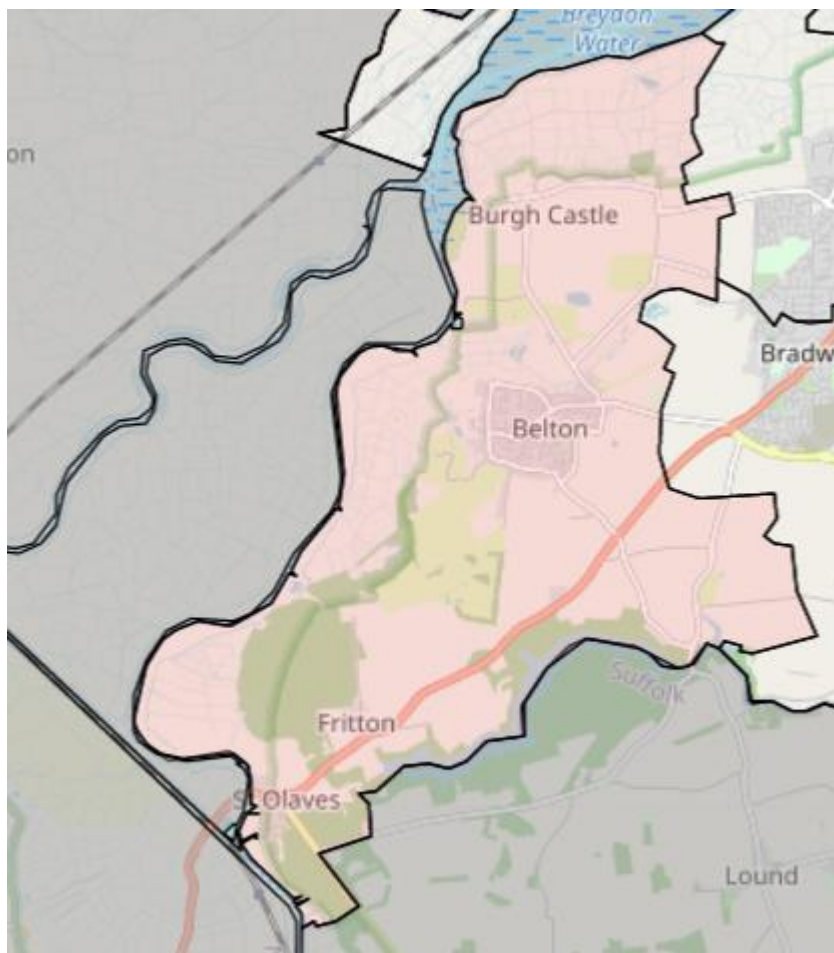
Appendix A : Assessment geography

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

- MSOA E02005549

271. This geography is also used when using Valuation Office Agency (VOA) data, which can be used to understand the type and size mix of housing. It is also used to determine the household income of the NA.

Figure A-1: Map of MSOA aligning with NA



Source: Nomis

Appendix B : Local Plan context

Policies in the adopted local plan

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

Table B-1: Summary of relevant adopted policies in the Great Yarmouth Local Plan – Core Strategy 2013-2030¹⁹

Policy	Provisions
CS2: Achieving Sustainable Growth	<p>To help achieve sustainable growth the Council will ensure that new residential development is distributed according to the following settlement hierarchy:</p> <ul style="list-style-type: none"> • Approximately 35% of new development will take place in the borough’s Main Towns at Gorleston-on-Sea and Great Yarmouth; • Approximately 30% of new development will take place in the borough’s Key Service Centres at Bradwell and Caister-on-Sea; • Approximately 30% of new development will take place in the Primary Villages of Belton, Hemsby, Hopton on Sea, Ormesby St Margaret, Martham, and Winterton-on-Sea; • Approximately 5% of new development will take place in the Secondary and Tertiary Villages named in the settlement hierarchy; • In the countryside, development will be limited to conversions/replacement dwellings/buildings and schemes to help meet rural needs. <p>Outside of the policy Burgh Castle, Fritton, and St Olaves are identified as Secondary Villages. Browston is identified as a Tertiary Village.</p>
CS3: Addressing the Borough’s Housing Need	<p>The Council will seek to make provision for at least 7,140 new homes over the plan period.</p> <p>It will ensure that new housing addresses local housing need by incorporating a range of different tenures, sizes, and types of homes to create mixed and balanced communities. The precise requirements for tenure, size, and type of housing units will be negotiated on a site-by-site basis, having regard to the SHMA, Policy CS4, and the viability of individual sites.</p> <p>It will support the provision of housing for vulnerable people and specialist housing provision, including nursing homes,</p>

¹⁹ Available at https://www.great-yarmouth.gov.uk/media/1884/Adopted-Local-Plan-Core-Strategy-December-2015/pdf/Local_Plan_Core_Strategy_Adopted_2015_NF.pdf?m=637526256978270000

Policy	Provisions
	residential, and extra care facilities in appropriate locations and where there is an identified need.
CS4: Delivering Affordable Housing	<p>The Council will seek to maximise the provision of additional affordable housing within the overall provision of new residential developments.</p> <p>In affordable housing sub-market area 2 (which includes the NA except those areas within the Broads Authority) affordable housing policy applies to sites of 5 or more dwellings, with 10% affordable housing sought on sites.</p> <p>The Council will support proposals for housing on small rural exception sites where there is no conflict with other Local Plan policies and the following criteria are met:</p> <ul style="list-style-type: none"> • The majority of the homes provided are affordable; • The site is within, or adjacent to, the existing settlement; • A housing need has been identified, either in the parish or in one or more of the adjacent parishes, for the type and scale of development proposed; and • The proposed development is considered suitable by virtue of its size and scale in relation to the settlement hierarchy.

Source: Great Yarmouth Borough Council

273. Table B-2 below summarises adopted Local Plan policies in the Local Plan Part 2 that are relevant to housing need and delivery in the NA.

Table 2-2: Summary of relevant adopted policies in the Great Yarmouth Local Plan Part 2²⁰

Policy	Provisions
UCS3: Adjustment to Core Strategy Housing Target	Core Strategy CS3 is amended to make provision for at least 5,303 new homes over the plan period.
UCS4: Amendments to CS4 – Delivering Affordable Housing	Core Strategy CS4 is amended so that in affordable housing sub-market area 2 the threshold is increased to 10 dwellings or a site area of 0.5 hectares or more.

²⁰ Available at https://www.great-yarmouth.gov.uk/media/6579/Adopted-Local-Plan-Part-2-2021/pdf/Adopted_Local_Plan_Part_2_2021.pdf?m=637746476248570000

Policy	Provisions
GSP2: Housing Requirement Figures for Neighbourhood Plan Areas	The indicative housing requirement for designated Neighbourhood Areas is 0. Neighbourhood Plans can allocate land for housing within or outside of the defined Development Limits in addition to the above requirement.
GSP3: Strategic Gaps Between Settlements	The gap between Bradwell and Belton will be protected from development which, individually or cumulatively, significantly reduces either the physical size of the gaps themselves, their general openness, or their rural character.
BN1: Land South of New Road, Belton	Land to the south of New Road (of around 4.1 hectares) is allocated for residential development of approximately 100 dwellings. This development should provide a mix of housing types and sizes, including a minimum of 10% affordable dwellings, to reflect the needs and demand of the local area. Further requirements are outlined in the full policy.
A2: Housing Design Principles	New homes must be built to meet requirement M4(2) of Part M of the Building Regulations for accessible and adaptable dwellings where practicable.
H1: Affordable Housing Tenure Mix	As a starting point, the Borough Council will seek the following split in the affordable housing requirement for a site: 90% Affordable Rent. 10% Affordable Home Ownership. Alternative tenures may be accepted where applicants can adequately demonstrate the demand for other affordable housing products and that they area affordable in a local context.
H11: Housing for the Elderly and Other Vulnerable Users	The provision of accommodation especially suitable for elderly and other vulnerable people will be encouraged. The following types of development will be permitted: <ul style="list-style-type: none"> • Bungalows within Development Limits; • Accessible apartments within Development Limits; • Grouped accommodation with appropriate elements of support, shared facilities, and/or nursing care/wardening.

Source: Great Yarmouth Borough Council

Table B-3: Summary of relevant adopted policies in the Local Plan for the Broads 2015-2036²¹

Policy	Provisions
DM30: Holiday Accommodation – New Provision and Retention	<p>New holiday accommodation will be permitted where:</p> <ul style="list-style-type: none"> a) It complies with the approach to locations for tourism and recreation development as set out in Policy DM29; b) It will be for holiday use for short stay occupation on a rented basis for a substantial period of the year, not occupied on a continuous basis by the same people, and not used as a second home or for the main residence of the occupiers; c) The applicant provides clear evidence that the proposed holiday accommodation has been planned on a sound financial basis and takes into account demand for this type of accommodation in the area it is proposed; and d) A register of bookings is maintained at all times and is made available for inspection. <p>When permitting new holiday accommodation, the Authority will seek to ensure that it remains available for short stay occupation on a rented basis by attaching an occupancy condition to restrict the sale of the property on the open market or use of the property for year-round occupation or as a second home.</p> <p>Existing tourism accommodation will be protected. Change of use to a second home or permanent residence will only be considered in exceptional circumstances where it can be fully and satisfactorily demonstrated that there is no demand for tourism accommodation.</p>
SP15: Residential Development	<p>The Authority will endeavour to enable housing delivery to meet its objectively assessed housing need throughout the plan period which is 286 dwellings. This is 66 for Great Yarmouth Borough HMA.</p> <p>The Authority will allocate land in the Local Plan to provide around 146 net new dwellings. To meet the remaining requirement of 38 dwellings to 2036, which falls within the part of the Broads in the Borough of Great Yarmouth, the Authority will work with Great Yarmouth Borough Council to address housing need.</p> <p>The size and type of homes for each proposal will be based on up-to-date evidence of local needs.</p>

²¹ Available at https://www.broads-authority.gov.uk/_data/assets/pdf_file/0036/259596/Local-Plan-for-the-Broads.pdf

Policy	Provisions
DM34: Affordable Housing	<p>Development of 10 or more dwellings will be required to provide affordable housing in accordance with the requirements of the adopted standards and policies of the relevant District Council, including the proportion (%) of contribution, house types/mix, and tenure and phasing arrangements.</p> <p>Developments of 6-9 dwellings will be required to contribute to a commuted sum towards the provision of affordable housing.</p> <p>Provision outside development boundaries (rural exception sites) will be permitted where:</p> <ul style="list-style-type: none"> • There is an identified local need for affordable housing; • The need cannot be met within the boundaries of the adjoining local authority's part of the Broads settlement; • The location of the proposed development complies with the relevant District Council's criteria for rural exception sites; and • Development will be of a scale that is suitable and appropriate for the size of the site and settlement. Proposals need to avoid over development and reflect the character of the area. <p>A small proportion of the dwellings proposed may be market dwellings if this is fully justified and the market dwellings are the number required to cross subsidise the delivery of the required affordable housing as demonstrated through a site-specific viability assessment to the satisfaction of the Authority and the relevant Council.</p>
DM41: Elderly and Specialist Needs Housing	<p>Proposals for the development or change to elderly or specialist housing will be supported if they are located within the development boundary.</p>

Source: The Broads Authority

Policies in the emerging local plan

274. Great Yarmouth Borough Council is in the early stages of preparing a new Local Plan to replace the Core Strategy and Local Plan Part 2. This plan will look to 2041. Local Plan options consultation took place from 6th January 2023 to 27th February 2023, seeking views on the volume and location of development. The first draft Local Plan consultation (Regulation 18) is expected in summer 2023, with submission of the final draft Local Plan for examination in Spring 2024.
275. The Broads Authority are also reviewing the Local Plan for the Broads. The Issues and Options consultation ended on 9th December 2022. The Local Development scheme initially identified this stage as being undertaken in summer 2022 so there

has been some delay to the timeline. The rough date for adoption was identified as autumn 2024 but this may have shifted.

Appendix C : Affordability calculations

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

C.1 Market housing

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

i) Market sales

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

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

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

- Value of a median NA house price (2021) = £214,000;
- Purchase deposit at 10% of value = £21,400;
- Value of dwelling for mortgage purposes = £192,600;
- Divided by loan to income ratio of 3.5 = purchase threshold of £55,029.

281. The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2021 was £182,000, and the purchase threshold is therefore £46,800.

282. It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry recorded no sales of new build properties in the NA in

2021. It is, however, important to understand the likely cost of new housing because new housing is where the Neighbourhood Plan has most influence and is the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below).

283. Therefore an estimate has been calculated by determining the uplift between all house prices in 2021 across Great Yarmouth and new build house prices in 2021 in the same area. This percentage uplift (or 'new build premium') is then applied to the 2021 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £223,253 and purchase threshold of £57,408.
284. In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across Great Yarmouth in 2021. The median cost of new build dwellings in Great Yarmouth was £230,000, with a purchase threshold of £59,143. This is slightly above both the entry-level new build house price and the median house price in the NA at the time.

ii) Private Rented Sector (PRS)

285. It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.
286. This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.
287. The property website Rightmove.co.uk shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within 3 miles of Belton, which covers a larger area than the Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.
288. According to Rightmove.co.uk, there were 22 properties for rent at the time of search in February 2023, with an average monthly rent of £914. There were 11 two-bed properties listed, with an average price of £784 per calendar month.

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

- Annual rent = £784 x 12 = £9,409;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £31,364.

290. The calculation is repeated for the overall average to give an income threshold of £36,546.

C.2 Affordable Housing

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

i) Social rent

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

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

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

Table C-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£81.85	£88.00	£96.15	£106.31	£90.12
Annual average	£4,256	£4,576	£5,000	£5,528	£4,686
Income needed	£14,173	£15,238	£16,649	£18,409	£15,605

Source: Homes England, AECOM Calculations

ii) Affordable rent

295. Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000).
296. Even an 80% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
297. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Great Yarmouth. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
298. Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 53% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table C-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£84.92	£96.14	£107.89	£136.60	£98.05
Annual average	£4,416	£4,999	£5,610	£7,103	£5,099
Income needed	£14,705	£16,648	£18,682	£23,654	£16,978

Source: Homes England, AECOM Calculations

iii) Affordable home ownership

299. Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the new First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.
300. In paragraph 65 of the NPPF 2021, the Government introduces a recommendation that “where major development involving the provision of housing is proposed, planning policies and decisions should expect at least 10% of the total number of homes to be available for affordable home ownership.” The recently issued Ministerial Statement and updates to PPG state that 25% of all Affordable Housing should be First Homes – the Government’s new flagship discounted market sale product. When the NPPF is next updated, it is expected that the 10% affordable home ownership

requirement referenced above may be replaced by the First Homes requirement.

First Homes

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

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

302. The starting point for considering whether First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £223,253.

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

- Value of a new home (estimated NA new build entry-level) = £223,253;
- Discounted by 30% = £156,277;
- Purchase deposit at 10% of value = £15,628;
- Value of dwelling for mortgage purposes = £140,650;
- Divided by loan to income ratio of 3.5 = purchase threshold of £40,186.

304. The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £34,445 and £28,704 respectively.
305. All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible. The discounted prices are also all below the cap of £250,000.
306. Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m²²) would be around £122,500. This cost excludes any land value or developer profit. This would appear to be an issue in the NA with First Homes at a 50% discount.
307. Table C-3 shows the discount required for First Homes to be affordable to the four income groups. The cost of a typical First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

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

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	29%	78%	56%
NA estimated new build entry-level house price	32%	79%	58%
NA entry-level house price	16%	74%	49%
LA median new build house price	34%	80%	59%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

308. Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
309. In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own.

²² It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.

310. To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
311. The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £223,253 is £55,813;
 - A 10% deposit of £5,581 is deducted, leaving a mortgage value of £50,232;
 - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £14,352;
 - Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £167,440;
 - The estimated annual rent at 2.5% of the unsold value is £4,186;
 - This requires an income of £13,953 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
 - The total income required is £28,305 (£14,352 plus £13,953).
312. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £22,485 and £38,006 respectively.
313. All of the income thresholds are below the £80,000 cap for eligible households.

Rent to Buy

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

Help to Buy (Equity Loan)

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

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

Appendix D : Affordable Housing need and policy

Affordable Housing estimates

317. In Table D-1 AECOM has calculated, using PPG as a starting point,²³ an estimate of the total need for affordable rented housing in the NA over the Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.
318. It should also be noted that figures in Table D-1 are largely dependent on information provided by Great Yarmouth Borough Council in its capacity as manager of the local housing waiting list.

²³ Paragraphs 024-026 Reference ID: 2a-026-20140306, at <https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment>

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

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	26.0	Housing Register applicants with a preference for the NA (within first 3 months of application)
1.2 Per annum	1.7	Step 1.1 divided by the plan period to produce an annualised figure.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	217.5	DLUHC 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	13.1%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in parish	110.0	2021 Census social rented occupancy
2.2.2 Number of private renters on housing benefits	186.1	Housing benefit and universal credit (with housing entitlement) caseload March 2021 ²⁴ . Pro rata for NA.
2.3 New households unable to rent	28.4	Step 2.1 x Step 2.2.
2.4 Per annum	1.9	Step 2.3 divided by plan period.
STAGE 3: TURNOVER OF AFFORDABLE HOUSING		
3.1 Supply of social/affordable re-lets (including transfers) %	3.0%	Assumed proportion of stock re-let each year.
3.2 Supply of social/affordable re-lets (including transfers)	3.3	Step 3.1 x NA social rented stock (2.2.1).
NET SHORTFALL OF RENTED UNITS PER ANNUM		
Overall shortfall per annum	0.3	Step 1.2 + Step 2.4 - Step 3.2
Overall shortfall over the plan period	4.9	Above * plan period

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

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

320. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion

²⁴ Housing Benefit is in the process of being moved across to Universal Credit (with housing entitlement). DWP are aware that there may be some double counting of households (although this is believed to be minimal) and AECOM consider that it is more accurate to use the sum of both than solely the Housing Benefit figure

will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.²⁵ No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

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

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in parish	326.0	Census 2021 private rented occupancy.
1.2 Percentage renters on housing benefit in LA	57.1%	% of renters in 2021 on housing benefit and universal credit (with housing entitlement)
1.3 Number of renters on housing benefits in parish	186.1	Step 1.1 x Step 1.2.
1.4 Current need (households)	104.9	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. ²⁶
1.5 Per annum	7.0	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	217.5	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	4.4%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	9.6	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	0.7	Step 2.3 divided by plan period.
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	4.0	Number of shared ownership homes in parish (Census 2021).
3.2 Supply - intermediate resales	0.2	Step 3.1 x 5% (assumed rate of re-sale).
NET SHORTFALL PER ANNUM		
Overall shortfall per annum	7.5	(Step 1.5 + Step 2.4) - Step 3.2.
Overall shortfall over the plan period	113.0	(Step 1.5 + Step 2.3) – Step 3.2 * plan period

Source: AECOM model, using Census 2021, English Housing Survey 2018, DLUHC 2018 based household projections and net additions to affordable housing stock. 2018 is the latest reliable data for some datasets so is used throughout for consistency.

²⁵ <http://www.ipsos-mori-generations.com/housing.html>

²⁶ The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

321. There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).

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

Affordable housing policy

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

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

Consideration	Local Evidence
<p>A. Evidence of need for Affordable Housing:</p> <p>The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>This HNA suggests that the NA requires around 0.3 units of affordable rented housing and 7.5 units of affordable home ownership homes per annum, or 4.9 and 113.0 respectively over the plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.</p> <p>The relationship between these figures suggests that affordable home ownership should be prioritised over affordable rented housing, although this is not necessarily appropriate as the latter relates to a more acute need.</p>
<p>B. Can Affordable Housing needs be met in full?</p> <p>How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.</p>	<p>If the Local Plan target of 10% were achieved on every site, assuming the delivery of the NA's housing requirement for 100 homes overall, up to 10 affordable homes might be expected in the NA over Plan period.</p> <p>It is worth noting that Lothingland CLT operates in the NA (and a slightly wider area), with CLTs often a vehicle used to increase the delivery of Affordable Housing.</p>

	<p>Whilst the organisation has not yet delivered any schemes, they are looking to deliver several small schemes through the NA.</p> <p>This level of potential affordable housing delivery would not be sufficient to meet all of the need identified.</p>
<p>C. Government policy (eg NPPF) requirements:</p> <p>Current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing.</p>	<p>For 10% of all housing to be affordable ownership in the NA, where 10% of all housing should be affordable, 100% of Affordable Housing would need to be affordable ownership. This does not comply with the guideline tenure split sought in the Local Plan and is not a reasonable expectation.</p>
<p>D. Local Plan policy:</p>	<p>The adopted Great Yarmouth Local Plan seeks a tenure split of 90% affordable rent and 10% affordable home ownership.</p>
<p>E. First Homes policy:</p> <p>The Government recently concluded a consultation on the introduction of First Homes (to provide at least 30% discount on new build home prices). The proposals have now been enacted through a ministerial statement. A minimum of 25% of all Affordable Housing secured through developer contributions are now required to be First Homes.</p> <p>After the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the Local Plan. The remaining units should then be allocated to other tenure products in the relative proportions set out in the Local Plan.</p> <p>AECOM is aware that some Local Planning Authorities are considering ‘top slicing’ their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. Some LPAs are considering this approach because of the</p>	<p>This new minimum requirement may have the effect of displacing other products in any established tenure mix and will reduce the amount of social or affordable rent if this was proposed to be more than 75% of Affordable Housing. This would appear to be the case in Great Yarmouth, with the adopted Local Plan outlining a 90% target for affordable rented housing.</p>

<p>existing business models of registered providers which have relied on shared ownership to cross subsidise affordable rented housing and uncertainty over whether First Homes could replace this model.</p>	
<p>F. Viability:</p>	<p>HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.</p>
<p>G. Funding:</p> <p>The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.</p>	<p>The neighbourhood planning group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.</p>
<p>H. Existing tenure mix in the NA:</p> <p>The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.</p>	<p>In 2021 only 4.6% of households lived in Affordable Housing, 0.2% in shared ownership dwellings and 4.4% in social rented dwellings. This is compared to 16.5% of households living in Affordable Housing in Great Yarmouth as a whole and 18.1% nationally.</p> <p>Due to the clear lack of Affordable Housing provision in the NA, some provision during the plan period would be recommended.</p>
<p>I. Views of registered providers:</p>	<p>It is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in the parish. The funding arrangements available to housing associations will determine rent levels.</p>
<p>J. Wider policy objectives:</p>	<p>The neighbourhood planning group may wish to take account of broader policy objectives for the NA and/or the wider</p>

	<p>borough. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.</p>
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Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, NA

	Name	Description	Dwellings	Tenure	Type	Parish
1	Berry Close	1-bedroom flats and bungalows	20	Rent (social landlord)	Retirement housing	Belton
2	Dashwood Close	1-bedroom and 2-bedroom bungalows	24	Rent (social landlord)	Retirement housing	Belton

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

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

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories	245	22.9%	252	23.6%	571	53.5%
Owned Total	206	21.6%	215	22.6%	531	55.8%
Owned outright	179	21.6%	187	22.6%	463	55.9%
Owned (mortgage) or shared ownership	27	22.0%	28	22.8%	68	55.3%
Rented Total	39	33.6%	37	31.9%	40	34.5%
Social rented	25	39.1%	21	32.8%	18	28.1%
Private rented or living rent free	14	26.9%	16	30.8%	22	42.3%

Source: DC3408EW Health status

HLIN calculations

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

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

Source: *Housing LIN SHOP Toolkit*

324. As Table 6-1 in the main report shows, the NA is forecast to see an increase of 365 individuals aged 75+ between 2021 and 2038. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = $60 \times 0.365 = 22$
- Leasehold sheltered housing = $120 \times 0.365 = 44$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = $20 \times 0.365 = 7$
- Extra care housing for rent = $15 \times 0.365 = 5$
- Extra care housing for sale = $30 \times 0.365 = 11$
- Housing based provision for dementia = $6 \times 0.365 = 2$

Appendix F : Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

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

Affordable Housing (NPPF Definition)

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

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

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

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

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

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods²⁷.

Age-Restricted General Market Housing

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

Annual Monitoring Report

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

Basic Conditions

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

Backlog need

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

Bedroom Standard²⁸

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

²⁷ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

²⁸ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

Co-living

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

Community Led Housing/Community Land Trusts

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

Community Right to Build Order²⁹

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

Concealed Families (Census definition)³⁰

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

Equity Loans/Shared Equity

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

²⁹ See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

³⁰ See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

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

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

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

Housing Needs

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

Housing Needs Assessment

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

Housing Products

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

Housing Size (Census Definition)

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

Housing Type (Census Definition)

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

Housing Tenure (Census Definition)

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

Income Threshold

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

Intercensal Period

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

Intermediate Housing

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

Life Stage modelling

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

Life-time Homes

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

Life-time Neighbourhoods

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

Local Development Order

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

Local Enterprise Partnership

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

Local housing need (NPPF definition)

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

Local Planning Authority

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

Local Plan

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

Lower Quartile

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

Lower Quartile Affordability Ratio

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

Market Housing

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

Mean (Average)

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

Median

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

Median Affordability Ratio

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

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years³¹, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

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

Neighbourhood plan

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

Older People

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

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

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

Overcrowding

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

³¹ See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

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

Retirement Living or Sheltered Housing

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

Residential Care Homes and Nursing Homes

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

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

Rightsizing

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

Rural Exception Sites

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

Shared Ownership

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

Sheltered Housing³²

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 bed roomed. 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

³² See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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

Strategic Housing Land Availability Assessment

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

Strategic Housing Market Assessment (NPPF Definition)

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

Specialist Housing for Older People

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.³³

³³ See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

