FINAL DRAFT

Hindon Housing Needs Assessment (HNA)

Appendix 5 - Base Evidence

August 2019

Quality information

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Revision History

Revision	Revision date	Details	Authorized	Name	Position
1	April 29th	Draft for internal review	JH	Jesse Honey	Associate Director
2	14th May	Draft for client review	JH	Jesse Honey	Associate Director
3	24th May	Revised draft for client review	JH	Jesse Honey	Associate Director
4	23rd July	Final draft for Locality review	JH	Jesse Honey	Associate Director
5	20th August	Final review	LW	Lucy Wildsmith	Graduate Consultant

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Disclaimer

This document is intended to aid the preparation of the Neighbourhood Plan, and can be used to guide decision making and as evidence to support Plan policies, if the Qualifying Body (i.e. the neighbourhood planning group) so chooses. It is not a neighbourhood plan policy document. It is a 'snapshot' in time and may become superseded by more recent information. The Qualifying Body is not bound to accept its conclusions. If any party can demonstrate that any of the evidence presented herein is inaccurate or out of date, such evidence can be presented to the Qualifying Body at the consultation stage. Where evidence from elsewhere conflicts with this report, the Qualifying Body should decide what policy position to take in the Neighbourhood Plan and that judgement should be documented so that it can be defended at the Examination stage.

Table of Contents

List of acronyms used in the text:

AH	Affordable Housing (NPPF definition)
AMH	Affordable Market Housing
HPC	Hindon Parish Council
HNA	Housing Needs Assessment
HNF	Housing Need Figure
HRP	Household Reference Person
LHN	Local Housing Need
LPA	Local Planning Authority
LQAR	Lower Quartile Affordability Ratio
MAR	Median Affordability Ratio
MH	Market Housing
MHCLG	Ministry for Housing, Communities and Local Government (formerly DCLG)
NA	Neighbourhood Plan Area
NDP	Neighbourhood Development Plan
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
ONS	Office for National Statistics
PPD	Price Paid Data
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SHMA	Strategic Housing Market Assessment
WC	Wiltshire Council

1. Executive Summary

1.1 Introduction

Hindon Parish Council in Wiltshire commissioned from Locality a Housing Needs Assessment (HNA) to inform their emerging Neighbourhood Plan. In consultation with the neighbourhood planning group, we developed three research questions (RQs) for the HNA to answer. The RQs serve to direct our research into the key neighbourhood-level issues and provide the structure for the study.

1.2 Research Questions

Below we set out the research questions relevant to this study, as discussed and agreed with the Hindon Neighbourhood Plan Steering Group. The research questions (abbreviated to 'RQ'), were developed at the start of the project through discussion with Hindon Parish Council. They serve to direct our research and provide the structure for the HNA.

1.2.1 Quantity

The Steering Group wishes to explore the quantity of dwellings needed within the Neighbourhood Area. At the time of writing, Wiltshire Council has not provided a Housing Requirement Figure for Hindon Neighbourhood Plan.

Normally, therefore, AECOM would provide an indicative calculation of quantity for the Steering Group and indeed this is what was agreed for the first draft of this report. However, when the complex disparities between the administrative and statistical boundaries at Hindon became clear (as described in detail within Chapter 2 below), it was decided that it would be more appropriate for Wiltshire Council to work with the parish to provide an indicative Housing Requirement Figure, having appropriate regard to the adopted Wiltshire planning framework.

For this reason, AECOM has not calculated a quantity figure within this report and it has been excluded from the research questions.

1.2.2 Tenure and affordability

The Steering Group has identified a need for affordable market housing, and/or supporting affordable routes to home ownership within the Neighbourhood Area, as there is a lack of opportunity for starter families and younger buyers. It is appropriate to seek to answer this question in order to develop a basis on which planning policy may support the community's intention to attract such families.

RQ1: What Affordable Housing (Social Rented, Affordable Rented, and affordable routes to home ownership) and market tenures should be included in the housing mix?

1.2.3 Type and size

The Steering Group have expressed an interest in the size and type of dwellings needed in the Neighbourhood Area. Although WC has a policy that deals with type and size, the group is interested in developing policy that is more specific to the needs of the Neighbourhood Area through reference to data that relates to it specifically. In particular, the group is interested in providing the opportunity to downsize to smaller dwellings at later stages in life. Hindon has an ageing population and the Parish Council would like to see houses which suit the needs of the older generation, whilst making room for younger families within the NA.

RQ2: What type (terraced, semi, bungalows, flats and detached) and size (number of habitable rooms) of housing is most appropriate to meet local needs?

1.2.4 Specialist housing for the elderly

The neighbourhood planning group wishes to ensure that future housing provision takes into account the needs of the elderly. In terms of housing, the group is particularly interested in how those needs might be met through a variety of solutions – such as smaller units, independent living provision, and so forth. There is significant overlap between this area and the question of housing type and size, but this question will specifically address the need for specialised housing for the elderly through the Plan period.

RQ3: What provision should be made for specialist housing for the elderly over the Neighbourhood Plan

period?

1.3 Findings of RQ1: Tenure and Affordability

Hindon is typical of Wiltshire in the sense that the overwhelming majority of dwellings are owner-occupied. There are, however, a few notable differences. The NA has a higher proportion of owner-occupied, a lower proportion of households living in Social Rented tenures and a slightly lower proportion of private renters.

Between the 2001 and the 2011 Censuses, the number of households owning their homes decreased. Privately rented homes experienced an exceptional increase of 105.6%. The number of socially rented homes decreased in Hindon as well.

For the purposes of this HNA we have used CACI paycheck data to identify mean, median, and lower quartile income bands. The results suggest a median income for Hindon of £36,999 and a lower quartile income of £21,872.

In order to gain a clearer understanding of affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds'.

We have calculated Hindon-specific thresholds for: market purchase; Private Rented Sector (PRS); shared ownership at 25%, 50%, and 75%; starter homes; affordable rent set at 80%; and estimated social rent levels.

The income required to afford the different tenures is benchmarked against two measurements of household income: the median annual household income and the lower quartile household income for Hindon. These are £36,999 and £21,878 respectively.

Taking into consideration the affordability thresholds set out above, it is apparent that those on a lower quartile income (£21,878) are only able to afford Social Rent.

For residents earning the median income (£36,999), only Social Rent and Affordable Rent appear to be attainable, although entry-level market rent and shared ownership at a 25% share may be attainable for households willing or able to spend a greater proportion of their income on rent.

As such, it is recommended that social rent and affordable rent are prioritised as tenures in Hindon if the intention is to improve local affordability to those on lower incomes. However, the approach to take should be verified with Wiltshire Council as they advise that normally a tenure mix of rented and shared ownership for affordable housing is recommended, and the NPPF also requires 10% of all affordable housing to be available for affordable home ownership.

1.4 Findings of RQ2: Type and Size

The housing mix in Hindon, as evidenced by the 2011 Census, is different to that of Wiltshire and England. Hindon has a slightly higher proportion of terraced housing than the national average. The village also has a greater proportion of detached houses but a lower proportion of semi-detached houses when compared to the national average and England.

The data also identifies that converted or shared households for Hindon are more common than in Wiltshire but lower than the rest of England. Purpose-built blocks of flats or tenements are much less common in Hindon than in Wiltshire and England.

Analysis of the housing stock shows that housing in Hindon tends to consist of larger dwellings of 5 or more rooms, with 85.3% of dwellings being of five rooms or more compared to 74.9% across Wiltshire.

Changes between the 2001 and 2011 Censuses include a decline in 1 room dwellings (though absolute numbers are low), and significant increases of dwellings of eight rooms or more.

There appears to be a lower supply than the national average for two or fewer bedrooms, both in Hindon and Wiltshire. However, there is higher supply than the national average of dwellings with three or more bedrooms in Hindon. In particular, the proportion of dwellings with 5 or more bedrooms is almost three times the national average.

Since 2001, there has been a significant decrease in families with children in comparison to the national average and the county. However, there has been an increase in families with no children in Hindon, almost four times the amount seen in the wider district and the national average. Despite the ageing population, there was in fact a decline in single people living alone, including those aged over 65.

By carrying out life-stage modelling, it is possible to determine the 'ideal' future mix of dwelling sizes. What emerges from this exercise is the recommendation that in order to avoid misalignment between supply and demand and to re-calibrate the stock, 15% of new houses should be one bedroom dwellings, 45% should be 2 bedrooms and 40% should be 3 bedrooms. The supply of further larger homes (i.e. 4 and 5 bedroom properties) should be avoided during the Plan period as there appears already to be a sufficient supply of these properties in the Neighbourhood Area.

1.5 Findings of RQ3: Specialist Housing

Two methods were used to model the need for specialist housing for the elderly in Hindon by 2036. The Housing LIN method suggests a total need for 25 specialist housing dwellings, while AECOM's method of tenure-led projections suggests a higher need of 63.

When comparing the two figures, it is more appropriate to consider the tenure-led approach as generating an aspirational number that could be delivered if resources permit. For this reason, our recommendation would be to treat these targets as a range, with at least 25 dwellings available to service the needs of older and elderly people over the Plan period and the tenure-led number of 63 dwellings functioning as an upper, aspirational target.

There appears to be no existing specialist housing for the elderly of this type in the parish and therefore the overall minimum need projection for specialist housing for the elderly remains 25 dwellings. The final minimum recommendation is therefore as set out below:

	Affordable	Market	Total
Extra care housing	3	4	7
Sheltered housing or adaptations	6	12	18
Total	9	16	25

If all 25 dwellings were to be delivered, it is likely that they would not be provided within Hindon itself.

This is because it is particularly important for specialist housing for the elderly to be provided in more sustainable, accessible locations.

It is considered that Hindon's position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Hindon entirely within the Neighbourhood Plan area boundaries, it is recommended it could be provided in a 'hub and spoke' model.

In the case of Hindon, both Tisbury and Warminster (the latter to a much greater extent than the former) are considered to have potential to accommodate the specialist housing need arising from the neighbourhood plan area. If this were to take place, then the number of specialist dwellings to be provided and the overall dwellings target for the neighbourhood plan area itself would not overlap.

Wherever the specialist housing need 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 elderly people who wish to leave their family homes in their old age.

2. Context

2.1 Local context

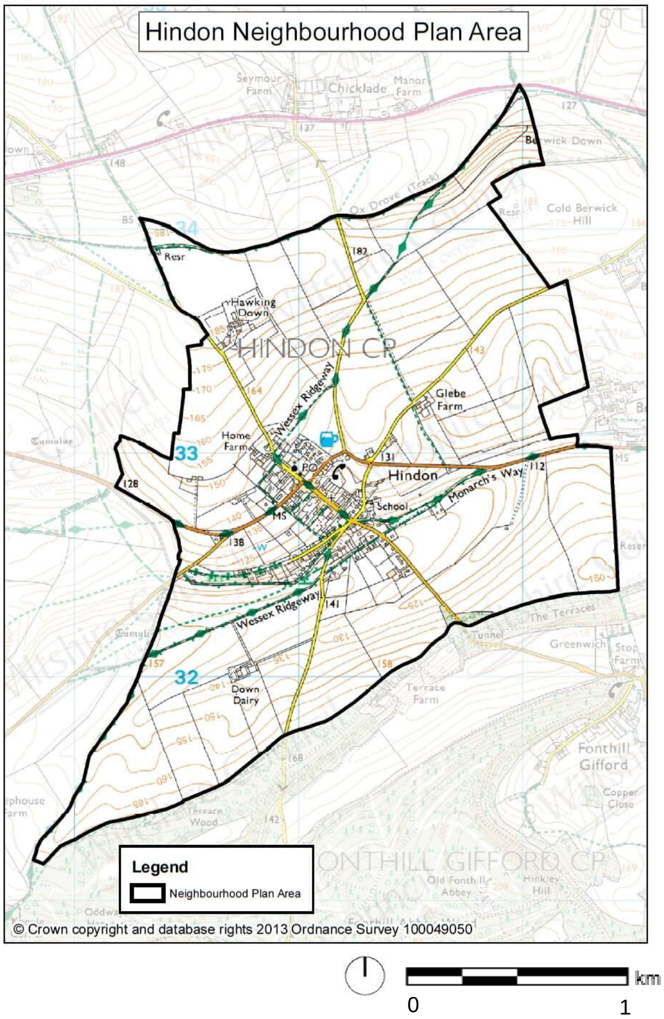
1. Hindon is a village and civil parish in Wiltshire, England, with Wiltshire Council as its local planning authority. The Neighbourhood Area (NA) boundary is shown in Figure 2.1. It lies approximately 27km west of Salisbury, 10km east of Mere and approximately 10km south of Warminster. The village was formerly located at an important junction of routes but it has now been largely bypassed by the A303 to the north and the A350 to the west. East Knoyle borders Hindon to the west, with Chicklade to the North and Berwick St Leonard to the east and Fonthill Gifford to the south.

2. Hindon is located in the Cranborne Chase and West Wiltshire Downs Area of Outstanding Natural Beauty. Hindon has three long-distance footpaths running through it including: the Wessex Ridgeway, Monarch's Way and Orange Way. The village lies mainly on a south-facing slope.

2.2 Assessment boundaries

3. The Neighbourhood Plan area is identical to the boundaries of Hindon parish, and this boundary is illustrated in Figure 2-1 below.

Figure 2-1: Hindon Neighbourhood Area Boundary



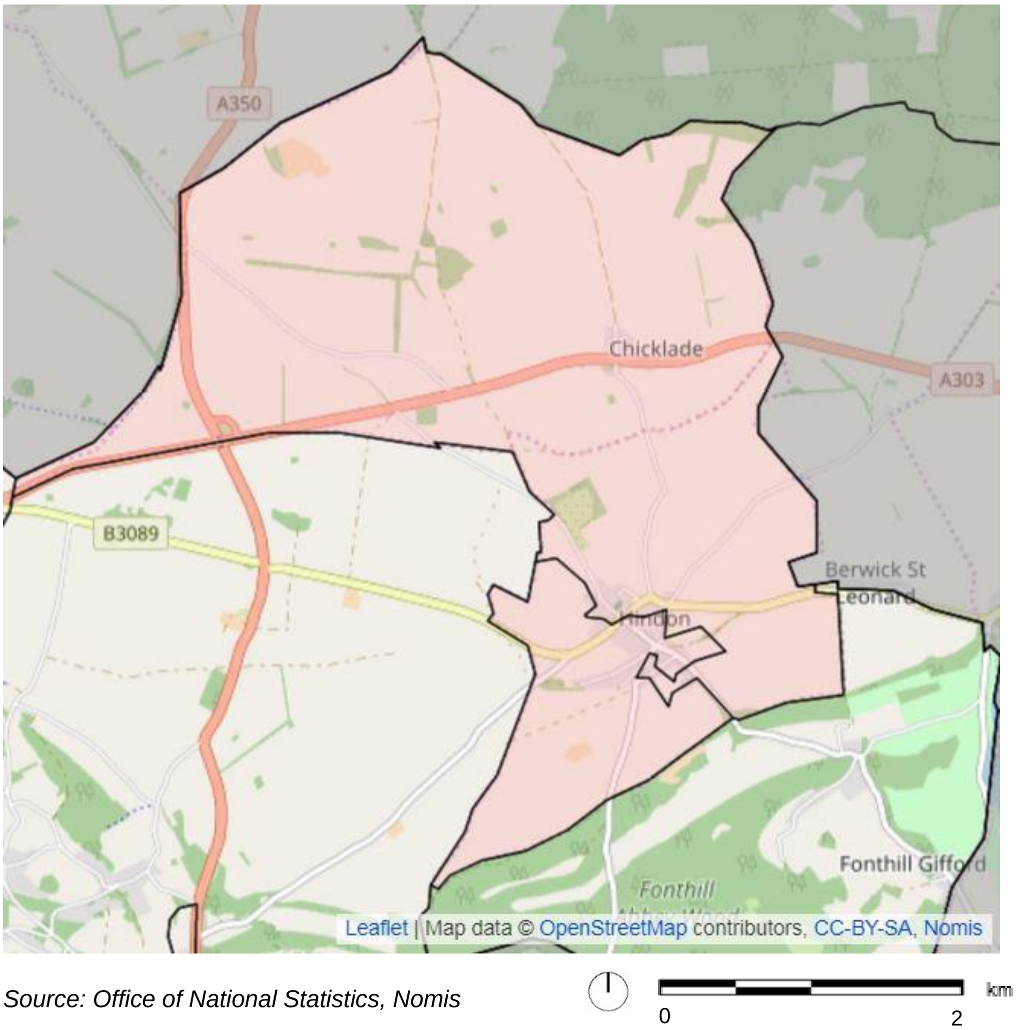
Source: https://www.hindonvillage.org/neighbourhoodplan.htm

4. However, the gathering of neighbourhood-level evidence is significantly complicated in the case of Hindon by the fact that what is, somewhat misleadingly, described as 'Hindon Parish' in government statistics in fact describes a boundary that encompasses not only Hindon parish but also the whole of Chicklade parish to the north as well.

5. The reason why what is described as ‘Hindon Parish’ in statistics differs from the actual boundary of the parish as illustrated in Figure 2-1 above is due to the way that output area boundaries have been drawn locally.

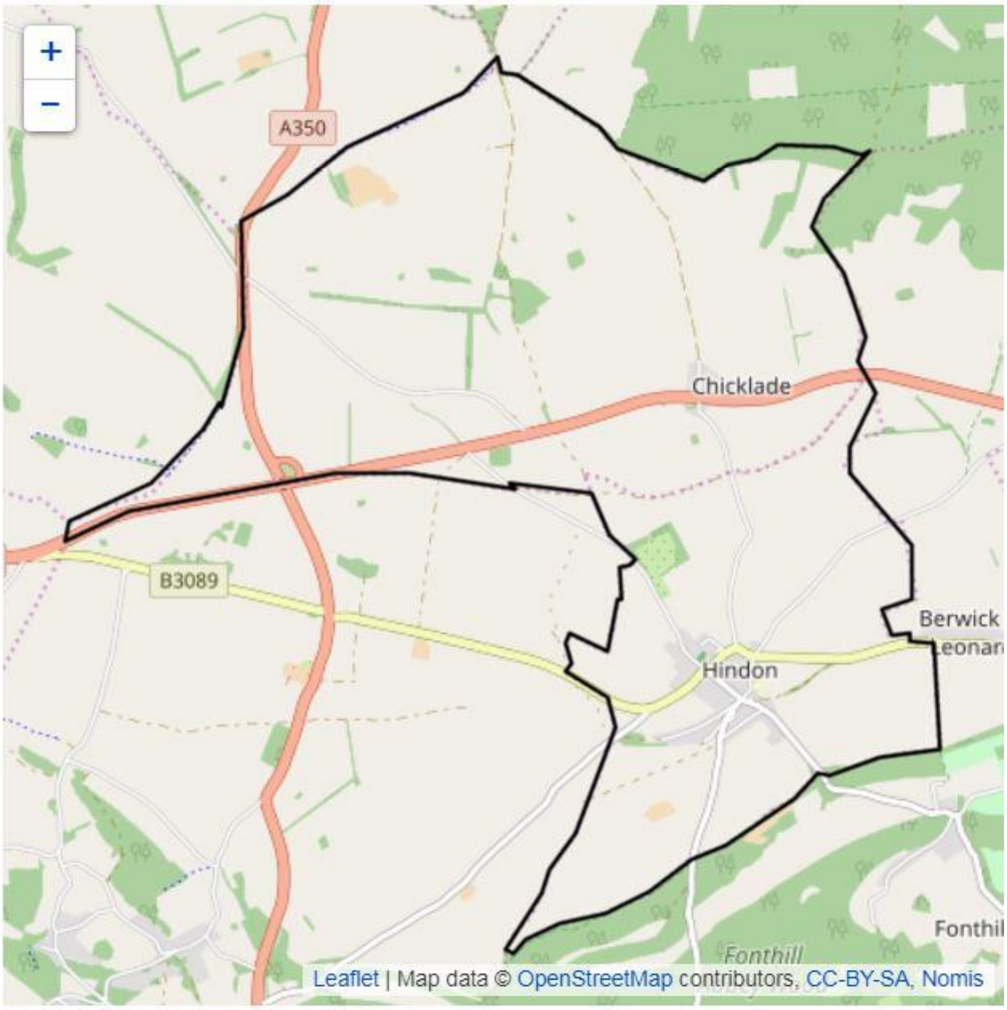
6. Output areas are the smallest subdivision that can be used to assess Census 2001 and 2011 data across England. It is the boundaries of output areas at Hindon that explain why the Office of National Statistics (ONS) took the decision to aggregate Hindon and Chicklade parishes together for statistical purposes, as illustrated in Figures 2-2 and 2-3.

Figure 2.2: The two output areas making up the Neighbourhood Plan area



Source: Office of National Statistics, Nomis

Figure 2-3: Hindon Parish as defined for statistical purposes by Nomis (compare and contrast with the actual parish boundary shown in Figure 2-1)



Source: Office of National Statistics, Nomis

km
0
2

7. Figure 2-2 shows the two output areas within the Neighbourhood Plan area. The smaller, southern one is known as E00163259 and covers the south-western part of the Neighbourhood Plan area. Its boundary encompasses most, but not all, of the built-up area of Hindon.

8. The second output area within the Neighbourhood Plan area is known as E00163258. It covers not only the north and east of Hindon parish but also the whole of Chicklade parish. Figure 2-3 shows the boundary resulting from aggregation of both output areas.

9. As it is not possible to disaggregate output areas down further, and as it would also not be possible to mix and match output area data with data from other sources (such as electoral registers or postcodes) due to the significant potential for over-complexity, there are only two realistic choices in terms of data gathering for the Neighbourhood Plan:[1]

- Gather data only for E00163259 (but this excludes the north-eastern half of the parish, including some dwellings in Hindon); or
- Gather data for both E00163259 and E00163258 (but this includes Chicklade parish as well as Hindon parish).

10. Each of these options has a drawback, therefore, but in consultation with Wiltshire Council, Hindon Parish Council and Locality, AECOM believes that the latter, which is of course also the Nomis-preferred definition of the parish, is the least

[1] This conclusion holds for the gathering of all data to support the Neighbourhood Plan evidence base, not just the Housing Needs Assessment.

worst option.

11. The reason for this is that the population of Chicklade and its parish is very low relative to the much larger settlement of Hindon and as such is likely to have a minimal impact on the data gathered. Added to this is the fact that if the former option were selected, the number of dwellings within the settlement of Hindon that would be excluded far outnumbers the number of dwellings within the whole of Chicklade parish.

12. The purpose of an HNA, as described in more detail below, is to gather data on a) quantity of houses needed over a Plan period and b) the type of houses needed over a plan period. Pragmatically, it has been agreed with the Parish Council that in terms of b), using the 'extended' definition of the parish , i.e. including Chicklade, is acceptable, and is likely to have only a very minor impact on the results.

13. However, the Parish Council is concerned that calculating a) (quantity) on the basis of the 'extended' definition of the parish has the potential to be misleading because it could result in an artificially high figure.

14. As such, it has been agreed that this report will use the Nomis definition of the parish, i.e. including Chicklade, for all conclusions on housing type. For housing quantity, it has been agreed that Wiltshire Council, in line with their national policy obligation to do so, will agree an indicative figure with the Parish Council, with appropriate reference to Wiltshire's own planning framework. As such, AECOM will not perform a quantity calculation within this report.

2.3 Planning policy context

15. In line with the Basic Conditions[2] of neighbourhood planning, Neighbourhood Development Plans (NDPs) are required to be in general conformity with adopted strategic local policies. Consequently, there is a need for the relevant elements of the local plan to be reviewed as part of this Housing Needs Assessment (HNA).

16. Wiltshire Council (WC) is currently working on the preparation of the Local Plan Review[3]. At the time of writing, the document has no status and has currently only been reviewed for scope as only the earlier consultation stage (Regulation 18) has been undertaken, with the later stage of Regulation 19 to take place towards the end of 2019. However, while it is understood that the new Local Plan will incorporate the new 'standard methodology'[4] approach to calculating housing needs, no definitive or indicative Housing Requirement Figure has been provided to Hindon by WC at the time of writing.

17. The emerging Wiltshire Local Plan is projected to be adopted and in place by summer 2021.

18. The main component of the adopted Local Plan includes the Core Strategy, which was formally adopted on the 20th January 2015.

2.3.1 The adopted Core Strategy

19. The Wiltshire Core Strategy Development Plan Document (DPD)[5] was adopted on January 20th 2015, with a planning period between 2006 and 2026.

20. The Wiltshire Core Strategy replaces the four local plans covering Wiltshire. It outlines a spatial strategy for future development in the county and includes:

- Key principles of development;
- The location of strategic sites for new housing and employment development;
- Policies against which planning applications will be assessed; and
- A key diagram displaying the spatial aspects of the core strategy.

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[2] PPG Paragraph: 065 Reference ID: 41-065-20140306

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

[3] *Wiltshire Council, Local Plan Review 2019*

[4] Technical consultation on updates to national planning policy and guidance

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/751810/LHN_Consultation.pdf

[5] Wiltshire Local Development Framework, Wiltshire Core Strategy, Adopted January 2015, at http://www.wiltshire.gov.uk/adopted-local-plan-jan16-low-res.pdf

Core Policies

21. **Core Policy 1: Settlement Strategy**– identifies the settlements where sustainable development will take place to improve the lives of all those who live and work in Wiltshire. This includes Large Villages, including Hindon. However, development of Large and Small Villages will be limited to that needed to help meet the housing needs of settlements and to meet employment opportunities, services and facilities.

22. **Core Policy 2**: **Delivery Strategy** - in line with Core Policy 1, the delivery strategy seeks to deliver development in Wiltshire between 2006 and 2026 in a sustainable manner by making provision for at least 178ha of new employment land and 42,000 dwellings (see Table 2-2).

Table 1-2: Housing delivery at a strategic level across Wiltshire

Location	Minimum Housing Requirement (Dwellings)
East Wiltshire HMA	5,940
North and West Wiltshire HMA	24,740
South Wiltshire HMA *(which includes Hindon)*	10,420
West of Swindon	900
Wiltshire	42,000

Source: Wiltshire Core Strategy, adopted 2015

23. The Core Strategy divides Wiltshire into a number of Community Areas. Hindon is situated in the Tisbury Community Area. Tisbury Community Area is itself divided into Tisbury itself and a 'community area remainder' (i.e. outside of Tisbury). The Tisbury community area remainder has an indicative requirement for 220 net new dwellings over the Plan period.

24. **Core Policy 27**: **Spatial Strategy Tisbury** – Development in the Tisbury Community Area (including Hindon) should be in accordance with the Settlement Strategy set out in **Core Policy 1**. Growth in the Tisbury CA over the Plan period may consist of a range of sites in accordance with **Core Policy 1 and 2**.

Table 2-2: Delivery of Housing 2006-2026 - Tisbury Community Area

Requirement 2006 - 2026		Housing Already Provided for		Housing to be identified	
		Completions	Specific permitted sites	Strategic Sites	Remainder to be identified
Tisbury	200	124	37	0	39
Remainder	220	51	11	0	158
Community Area Total	420	175	48	0	197

Source: Wiltshire Local Development Framework, Wiltshire Core Strategy, Adopted 2015

25. When considering the implications of Core Policy 27 for Hindon, it should be noted that the latest published WC housing land supply statement[6] shows that the indicative requirement to be delivered over the rest of the Plan period for the Tisbury Community Area Remainder at the time of writing (i.e. discounting those dwellings already delivered within the Plan period) is 142.

26. **Core Policy 43: Providing affordable homes**: On sites of five or more dwellings, affordable housing provision of at

[6] Wiltshire Housing Site Allocations Plan, July 2018

least 30% (net) will be provided within the 30% affordable housing zone and at least 40% (net) will be provided on sites within the 40% affordable housing zone. Hindon is located within the 40% affordable housing zone. Only where it can be proven that on-site delivery is not possible, will a cash payment be considered as an alternative. Tenure will also be considered on a site-by-site basis to meet the demands of the local needs set out in **Core Policy 45**.

27. **Core Policy 45: Meeting Wiltshire's housing needs**: Housing size and type, including any distinction between flats and houses, will be expected to reflect that of the demonstrable need for the community within which a site is located. The Wiltshire Strategic Housing Market Assessment (SHMA) identifies the housing needs of Wiltshire.

28. **Core Policy 46**: **Meeting the needs of Wiltshire's vulnerable and older people**: This policy supports housing schemes to assist older people living independently within their communities. Developers will be required to demonstrate how their proposals respond to the needs of an ageing population in future. Proposals for extra care accommodation will be expected to provide an affordable housing contribution in line with **Core Policy 43**. The future provision for older people is considered to include:

    - Nursing accommodation;
    - Residential homes; and
    - Extra-care facilities.

3. Approach

3.1 Research Questions

29. Below we set out the research questions relevant to this study, as discussed and agreed with the Hindon Neighbourhood Plan Steering Group. The research questions (abbreviated to 'RQ'), were developed at the start of the project through discussion with Hindon Parish Council. They serve to direct our research and provide the structure for the HNA.

3.1.1 Quantity

30. The Steering Group wishes to explore the quantity of dwellings needed within the Neighbourhood Area. At the time of writing, Wiltshire Council has not provided a Housing Requirement Figure for Hindon Neighbourhood Plan.

31. Normally, therefore, AECOM would provide an indicative calculation of quantity for the Steering Group and indeed this is what was agreed for the first draft of this report. However, when the complex disparities between the administrative and statistical boundaries at Hindon became clear (as described in detail within Chapter 2 above), it was decided that it would be more appropriate for Wiltshire Council to work with the parish to provide an indicative Housing Requirement Figure, having appropriate regard to the adopted Wiltshire planning framework.

32. For this reason, AECOM has not calculated a quantity figure within this report and it has been excluded from the research questions.

3.1.2 Tenure and affordability

33. The Steering Group has identified a need for affordable market housing, and/or supporting affordable routes to home ownership within the Neighbourhood Area, as there is a lack of opportunity for starter families and younger buyers. It is appropriate to seek to answer this question in order to develop a basis on which planning policy may support the community's intention to attract such families.

RQ1: What Affordable Housing (Social Rented, Affordable Rented, and affordable routes to home ownership) and market tenures should be included in the housing mix?

3.1.3 Type and size

34. The Steering Group have expressed an interest in the size and type of dwellings needed in the Neighbourhood Area. Although WC has a policy that deals with type and size, the group is interested in developing policy that is more specific to the needs of the Neighbourhood Area through reference to data that relates to it specifically. In particular, the group is interested in providing the opportunity to downsize to smaller dwellings at later stages in life. Hindon has an ageing population and the Parish Council would like to see houses which suit the needs of the older generation, whilst making room for younger families within the NA.

RQ2: What type (terraced, semi, bungalows, flats and detached) and size (number of habitable rooms) of housing is most appropriate to meet local needs?

3.1.4 Specialist housing for the elderly

35. The neighbourhood planning group wishes to ensure that future housing provision takes into account the needs of the elderly. In terms of housing, the group is particularly interested in how those needs might be met through a variety of solutions – such as smaller units, independent living provision, and so forth . There is significant overlap between this area and the question of housing type and size, but this question will specifically address the need for specialised housing for the elderly through the Plan period.

RQ3: What provision should be made for specialist housing for the elderly over the Neighbourhood Plan period?

3.2 Relevant Data

3.2.1 Local authority evidence base

36. It is reasonable and appropriate for neighbourhood planners to refer to existing needs assessments prepared by the Local Planning Authority (LPA) as a starting point. In the case of Hindon, this comprises the Swindon & Wiltshire Strategic Housing Market Assessment (SHMA)[7].

37. For the purposes of this HNA, data from the Swindon and Wiltshire SHMA is considered applicable unless it conflicts with more locally-specific material. The SHMA draws upon a range of data including population and demographic projections, housing market transactions, and employment scenarios. As such, it contains a number of points of relevance when determining housing need within the NA.

38. This provides a strong starting point for policy development that aims to build on and add local specificity to those of the LPA by enabling a comparison to be made with NA level data gathered through this study.

3.2.2 Other data sources

39. We have also considered data from the 2001 and 2011 Censuses, from recent and up-to-date population projections and estimates produced by the Office of National Statistics (ONS), and from the Land Registry. Annual completions monitoring data acquired directly from Wiltshire Council was also used in preparing this HNA report. Finally, household income distribution data was purchase from CACI. All of these sources of data have been established as up-to-date, and therefore can form the basis for robust evidence on the housing needs of Hindon.

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[7]Swindon and Wiltshire SHMA (2017): http://www.wiltshire.gov.uk/spp-shma-2017-final.pdf

4. RQ1: Tenure

RQ1: What Affordable Housing (social housing, affordable rented, shared ownership, intermediate rented) and market housing tenures should be included in the housing mix?

40. Tenure refers to the legal arrangements in place that enable a household to live in their home; it determines householder rights and influences the level of payments to be made in return for these rights. Broadly speaking, tenure falls into two categories, Affordable Housing and Market Housing, depending on whether the household benefits from a subsidy of some sort to enable them to live in their home.

41. This section will examine the tenure of dwellings in the current stock and recent supply. Then, looking at affordability, we will make an assessment on whether continuation of these trends would meet future needs. We will also investigate whether there are misalignments between the supply of different tenures of housing and local need. Such misalignments can justify policies that guide new developments to prioritise certain tenures, to bring supply and demand into better alignment.[8]

4.1 Definitions

42. It is necessary at this stage of the study to make clear the distinction between Affordable Housing as planning terminology and the colloquial meaning of the phrase. In the course of this study, we refer to Affordable Housing, abbreviated to 'AH'. AH comprises those forms of housing tenure that fall within the definition of Affordable Housing set out in the current NPPF: social rent, affordable rent, affordable private rent (brought forward by build to rent schemes), and forms of AH designed to offer affordable routes to home ownership.[9] To distinguish this from the colloquial definition, we refer to the latter as Affordable Market Housing (AMH).

43. The definition of Affordable Housing set out in the NPPF makes clear the Government's commitment to home ownership, but recognises the important role of social, affordable, and private rent tenures for those not currently seeking home ownership.

44. The revisions seek to broaden the definition of AH (which had previously referred only to social and intermediate housing) to include a range of low-cost housing opportunities for those aspiring to own a home, including starter homes.

45. In paragraph 64 of the NPPF, the Government introduces a recommendation that "*where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership*". In line with PPG,[10] the assumption should be that a 'major housing development' can be defined as a site of 10 dwellings or more, and that affordable home ownership includes starter homes, shared ownership homes, and homes available for discount market sale.

4.2 Current tenure profile

46. In order to set a baseline for our examination of tenure, it is necessary to present a picture of the Plan area based on the most recent reliable data. Table 4-1 below presents Census data from 2011; this table shows the distribution of how households occupy their homes within Hindon compared to the rest of Wiltshire and England.

47. The data shows a broad alignment with the county in the sense that the overwhelming majority of dwellings are owned. There are, however a few notable differences. In 2011, 72.1% of households owned their homes, which is around 4.6% higher than the average for Wiltshire. The NA has a lower proportion of households living in Social Rented tenures, 11.7% compared to 14.7% in Wiltshire. Private rent represents 14% of households which is lower than in Wiltshire by 1.4%. Finally, it is also worth noting there is little to no Shared Ownership dwellings in the NA; this is in line with the county.

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

[9] NPPF 2019.

[10] PPG 031 Reference ID: 23b-031-20161116, available at https://www.gov.uk/guidance/planning-obligations

Table 4-1: Tenure (households) in the NA, 2011

Tenure	Hindon	Wiltshire	England
Owned; total	72.1%	67.5%	63.3%
Shared ownership	0.4%	0.8%	0.8%
Social rented; total	11.7%	14.7%	17.7%
Private rented; total	14.0%	15.4%	16.8%

Source: Census 2011, AECOM Calculations

48. In Table 4-2, we note the changes in the way households occupy their homes during the inter-Census period. It is important to consider how Hindon's tenure profile has evolved over time. Table 4-2 below shows the evolution from the 2001 to the 2011 Census. The number of households owning their homes has decreased by 6.4% while, over the same period, it was declining in England and growing by no more than 3.7% in the county. Privately rented homes have experienced an exceptional increase of 105.6%. This is just under the growth in this tenure seen at the county and national level by 9.9%. The number of socially rented homes has decreased in the NA by 22.5%, compared to a 12.9% increase in Wiltshire and 0.9% decrease overall in the country over a 10 year period.

Table 4-2: Rates of tenure change in the NA, 2001-2011

Tenure	Hindon	Wiltshire	England
Owned; total	-6.4%	3.7%	-0.6%
Shared ownership	0.0%	77.8%	30.0%
Social rented; total	-22.5%	12.9%	-0.9%
Private rented; total	105.6%	115.5%	82.4%

Source: Census 2001 and 2011, AECOM Calculations

4.3 Affordability

49. Having now reviewed the tenure of the existing housing stock in Hindon, we now turn to assessing future provision over the Neighbourhood Plan period.

4.3.1 House prices

50. PPG makes clear that lower-quartile house prices may be used as a benchmark for entry-level home prices.[11] An entry-level dwelling can also be understood as one suitable for a household comprising two or three individuals. In order to be in conformity with Government guidance on overcrowding, such a home would require three habitable rooms (i.e. comprise a flat or house with one or two bedrooms). Entry-level properties can therefore also be understood as one or two-bedroom flats/houses.

51. Table 4-3 below breaks down house prices by type of house over time, as recorded in the land registry. Unfortunately, due to the small sample size it is difficult to establish clear trends. However, across all types of house within Hindon there appears to have been growth between 2009 and 2018. Note that the 2009 detached house average is an outlier. Where the growth rate calculated on the 2010 average for this type, it would be 41.7%

Table 4-3: House prices by type in Hindon, 2009-2018

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Growth
Detached	£695,000	£352,790	£402,750	£270,400	£353,125	£429,714	£450,625	£378,625	£424,583	£500,000	-28.1%
Semi-Detached	£365,000	£297,500	£233,000		£208,500	£153,000	£186,667	£134,000	£268,125	£525,000	43.8%
Terraced	£277,500	£335,250	£365,000	£280,990	£227,500	£380,000	£241,000	£279,250	£274,200	£450,000	62.2%
*All Types**	£468,929	£340,245	£352,444	£275,695	£326,100	£369,400	£283,219	£322,567	£332,733	£479,545	2.3%

Source: Land Registry PPD

[11] Planning Practice Guidance, Paragraph: 021 Reference ID: 2a-021-20190220, at https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments

4.3.2 Incomes

52. For the purposes of this HNA, given the inaccessibility of household income data at the neighbourhood level, we have used CACI paycheck data to identify mean, median, and lower quartile income bands. This is set out in Table 4-4 below. The results suggest a median income for Hindon of £36,999 and a lower quartile income of £21,878.

Table 4-4: Household Income in the NA 2018

Income	Hindon	Wiltshire
Mean income	£44,612	£44,198
Median income	£36,999	£36,594
Upper quartile income	£58,891	£59,163
Lower quartile income	£21,878	£20,854

Source: CACI Paycheck data

4.4 Affordability Thresholds

53. In order to gain a clearer understanding of affordability, it is also useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds'.

54. We have calculated Hindon-specific thresholds for: entry-level market purchase; Private Rented Sector (PRS); shared ownership at 25%, 50%, and 75%; starter homes; affordable rent set at 80%; and estimated social rent levels. These calculations are detailed in 42Appendix A. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations. Table 4-5 below shows the annual cost of different tenures and the income required (excluding deposits saved) to afford these tenures within Hindon.

Table 4-5: Affordability thresholds (income required, £)

Tenure	Cost of purchase	Annual rent	Income required
Entry-level market sale[12]	£282,500	N/A	£72,643
Shared ownership (75%)	£211,875	£1,766	£61,545
Starter homes	£226,000	N/A	£58,114
Shared ownership (50%)	£141,250	£3,531	£46,007
Shared ownership (25%)	£70,625	£5,297	£39,348
Entry-level market rent	N/A	£9,240	£37,680
Affordable rent	N/A	£7,536	£30,144
Social rent - 3 bed dwelling	N/A	£5,675	£22,699
Social rent - 2 bed dwelling	N/A	£5,029	£20,118

Source: AECOM Calculations

55. The income required to afford the different tenures is then benchmarked against two measurements of household income: the median annual household income and the lower quartile household income for Hindon. These are £36,999 and £21,878 respectively.

56. Taking into consideration the affordability thresholds set out above, it is apparent that those on a lower quartile income (£21,878) are only able to afford Social Rent.

57. For residents earning the median income (£36,999), only Social Rent and Affordable Rent appear to be attainable, although entry-level market rent and shared ownership at a 25% share may be attainable for households willing or able to spend a greater proportion of their income on rent.

[12] 'Entry-level' is defined according to the NPPF definition, i.e. homes suitable for first time buyers (or equivalent, for those looking to rent)

4.5 Conclusions- tenure and affordability

4.5.1 Tenure

58. Hindon is typical of Wiltshire in the sense that the overwhelming majority of dwellings are owner-occupied. There are, however, a few notable differences. The NA has a higher proportion of owner-occupied, a lower proportion of households living in Social Rented tenures and a slightly lower proportion of private renters.

59. Between the 2001 and the 2011 Censuses, the number of households owning their homes decreased. Privately rented homes experienced an exceptional increase of 105.6%. The number of socially rented homes decreased in Hindon as well.

4.5.2 Affordability

60. For the purposes of this HNA we have used CACI paycheck data to identify mean, median, and lower quartile income bands. The results suggest a median income for Hindon of £36,999 and a lower quartile income of £21,872.

61. In order to gain a clearer understanding of affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds'.

62. We have calculated Hindon-specific thresholds for: market purchase; Private Rented Sector (PRS); shared ownership at 25%, 50%, and 75%; starter homes; affordable rent set at 80%; and estimated social rent levels.

63. The income required to afford the different tenures is benchmarked against two measurements of household income: the median annual household income and the lower quartile household income for Hindon. These are £36,999 and £21,878 respectively.

64. Taking into consideration the affordability thresholds set out above, it is apparent that those on a lower quartile income (£21,878) are only able to afford Social Rent.

65. For residents earning the median income (£36,999), only Social Rent and Affordable Rent appear to be attainable, although entry-level market rent and shared ownership at a 25% share may be attainable for households willing or able to spend a greater proportion of their income on rent.

66. As such, it is recommended that social rent and affordable rent are prioritised as tenures in Hindon if the intention is to improve local affordability to those on lower incomes. However, the approach to take should be verified with Wiltshire Council as they advise that normally a tenure mix of rented and shared ownership for affordable housing is recommended, and the NPPF also requires 10% of all affordable housing to be available for affordable home ownership.

5. RQ2: Type and Size

RQ2: What type (terraced semi, bungalows, flats and detached) and size (number of bedrooms) of housing is most appropriate to meet local needs?

68. The PPG recommends a consideration of the existing housing provision and its suitability, having regard to demographic shifts in age and household composition, to address future, as well as current community need. For this reason, we start with a consideration of type and size within the existing housing stock in Hindon. Demographic shifts in age and household composition will then be considered. Finally, the future demand for housing by size and type will be determined by the way different household types currently occupy their dwellings in the LPA.

69. In considering types and sizes of dwellings, it is important to understand how different types of households (groups of people living at the same address) occupy their homes. Crucially, household 'consumption' of housing (in terms of housing size) tends to increase alongside wealth and income, with the highest earning households consuming relatively more (i.e. larger) housing than those on lower incomes.

70. Similarly, housing size tends to increase with age, such that older households tend to have larger homes than younger households, often as a result of accumulated wealth and expanding families.

71. Alternatively, smaller households (those with lower numbers of inhabitants) may also choose to live in larger homes than their needs would suggest, and thus would be defined in Census terms as under-occupying their homes. This is a natural feature of the housing market, but it can distort how future housing need is understood: demographics often present a very different picture from that suggested by market dynamics and signals, and it is helpful to bear in mind that housing need is different from housing choice.

72. In order to understand the terminology used to describe the size of dwellings, it is important to note that the number of rooms recorded in Census data excludes some rooms such as bathrooms, toilets and halls, and to be clear that data on dwelling size is collected on the number of rooms being occupied by each household. In the section that follows, 'dwelling sizes' should be understood as follows:[13]

- One room = bedsit;
- Two rooms = flat/house with one bedroom and a reception room/kitchen;
- Three rooms = flat/house one to two bedrooms and one reception room/kitchen;
- Four rooms = flat/house with two bedrooms, one reception room and one kitchen;
- Five rooms = flat/house with three bedrooms, one reception room and one kitchen;
- Six rooms = house with three bedrooms, two reception rooms and a kitchen, or four bedrooms, one reception room and a kitchen; and
- Seven+ rooms = house with four or more bedrooms.

73. It is also useful to clarify the Census terminology around dwellings and household spaces, which can be confusing in the context of flats, shared or communal dwellings, and houses in multiple occupation (types that typically make up the private rented sector). Dwellings are counted in the Census by combining address information with responses stating whether or not a household's accommodation is self-contained,[14] and as such all dwellings are classified into either shared or unshared dwellings. Household spaces make up the individual accommodation units forming part of a shared dwelling.

74. The key measure of whether a dwelling is shared or unshared relates to the Census definition of a household. A household is defined as "*one person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area*."[15] On this basis, where unrelated residents of a dwelling share rooms other than a kitchen, this would be considered a single household in an unshared dwelling, whilst where only a kitchen is shared, each resident would be considered their own household, and the dwelling would be considered shared.

[13] https://www.nomisweb.co.uk/census/2011/qs407ew

[14] https://www.gov.uk/guidance/dwelling-stock-data-notes-and-definitions-includes-hfr-full-guidance-notes-and-returns-form

[15] Ibid.

5.1 Existing types and sizes

75. The 2011 Census shows that there were 291 households in Hindon, living in 132 (45.4%) detached houses, 67 (23%) semi-detached, 74 (25.4%) terraced houses, and 18 (6.1%) flats. Table 5-1 below shows that the housing mix in Hindon is different to that of Wiltshire and England. Hindon has a slightly higher proportion of terraced housing than the national average. Hindon also has a greater proportion of detached houses but a lower proportion of semi-detached houses when compared to the national average and England.

76. The data also identifies that converted or shared households for Hindon are more common than in Wiltshire but lower than the rest of England. Purpose-built blocks of flats or tenements are much less common in Hindon than in Wiltshire and England.

Table 5-1: Accommodation type (households), 2011

Dwelling type		Hindon	Wiltshire	England
Whole house or bungalow	Detached	45.4%	35.1%	22.4%
	Semi-detached	23.0%	31.0%	31.2%
	Terraced	25.4%	21.9%	24.5%
Flat, maisonette or apartment	Purpose-built block of flats or tenement	3.4%	8.7%	16.4%
	Parts of a converted or shared house	2.4%	1.8%	3.8%
	In commercial building	0.3%	0.9%	1.0%

Source: ONS 2011, AECOM Calculations

77. Table 5-2 below sets out the distribution of the number of rooms by household space in Hindon compared to the wider district. Number of rooms per household is considered the most accurate proxy for size of dwelling for which data is available. The housing stock in Hindon shows that the patterns of occupation of dwellings in Hindon tend to consist of larger dwellings of 5 or more rooms, with 85.3% of dwellings in Hindon being of five rooms or more compared to 74.9% across Wiltshire.

Table 5-2: Number of rooms per household, 2011

	2011	2011
Number of Rooms	Hindon	Wiltshire
1 Room	0.0%	0.3%
2 Rooms	0.4%	1.7%
3 Rooms	1.1%	6.2%
4 Rooms	13.2%	16.9%
5 Rooms	21.5%	21.8%
6 Rooms	23.0%	19.7%
7 Rooms	13.2%	12.5%
8 Rooms or more	12.5%	9.3%
9 Rooms or more	15.1%	11.6%

Source: ONS 2011, AECOM Calculations

78. It is also relevant to consider how the number of rooms occupied by households has changed over time, and Table 5-3 below identifies this rate of change between the 2001 and 2011 Censuses. Changes from the 2001 Census include a decline in 1 room dwellings (though absolute numbers are low, so this equates to an overall drop of only six one-room dwellings), and significant increases of dwellings of eight rooms or more.

Table 5-3: Rates of change in number of rooms per household in the NA, 2001-2011

Number of Rooms	Hindon	Wiltshire	England
1 Room	0.0%	-30.6%	-5.2%
2 Rooms	-66.7%	20.9%	24.2%
3 Rooms	0.0%	21.2%	20.4%
4 Rooms	-16.7%	2.5%	3.5%
5 Rooms	-27.8%	-1.3%	-1.8%
6 Rooms	27.1%	5.2%	2.1%
7 Rooms	-5.4%	17.3%	17.9%
8 Rooms or more	25.9%	30.0%	29.8%

Source: ONS 2001-2011, AECOM Calculations

79. At this point, it is also useful to compare the data on numbers of rooms with census estimates of the number of bedrooms for each household. Table 5-4 below summarises the proportion of households occupying each dwelling size in terms of the number of bedrooms. It is evident from the table below that there is lower supply than the national average for two or fewer bedrooms, both in Hindon and Wiltshire. However, there is higher supply than the national average of dwellings with three or more bedrooms in Hindon; in particular, the proportion of dwellings with 5 or more bedrooms is almost three times the national average.

Table 5-4: Number of bedrooms in household spaces, 2011

Bedrooms	Hindon		Wiltshire		England	
All categories: no. of bedrooms	265	100.0%	194,194	100.0%	22,063,368	100.0%
No. bedrooms	0	0.0%	330	0.2%	54,938	0.2%
1 bedroom	3	1.1%	14,181	7.3%	2,593,893	11.8%
2 bedrooms	64	24.2%	47,905	24.7%	6,145,083	27.9%
3 bedrooms	123	46.4%	79,963	41.2%	9,088,213	41.2%
4 bedrooms	45	17.0%	39,187	20.2%	3,166,531	14.4%
5 or more bedrooms	30	11.3%	12,628	6.5%	1,014,710	4.6%

Source: ONS 2011, AECOM Calculations

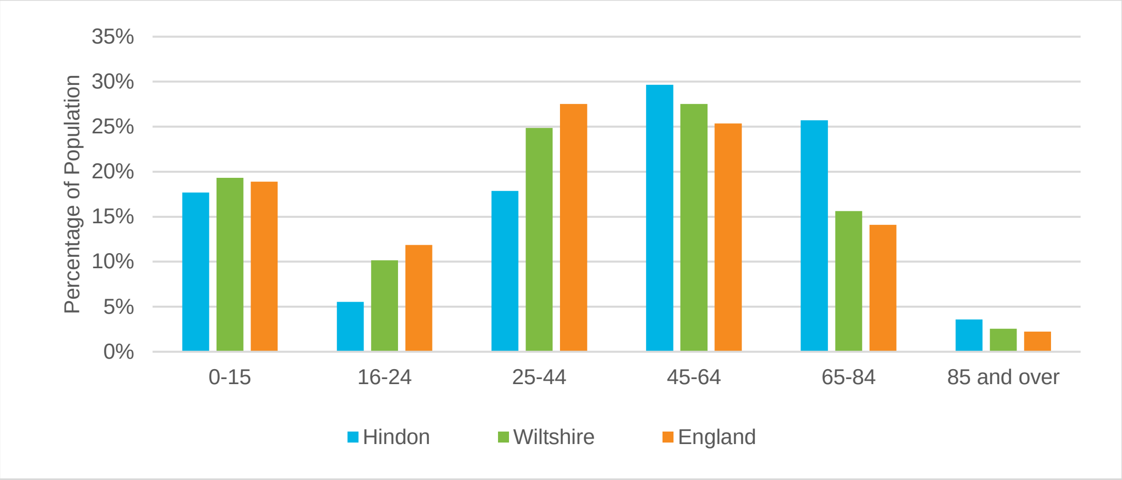
5.2 Household composition and age structure

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

5.2.1 Age structure

81. As highlighted in Table 5-1Figure 5-1 (below), the 2011 Census data reveals that the age band 45-64 is the largest single group in Hindon. The same is true for Wiltshire but both differ from the national average, where the most common age band is younger (25-44). The NA has lower proportions of children and young adults when compared to Wiltshire and England, but has higher proportions of people aged 65 and over.

Figure 5-1: Age structure, 2011



Source: ONS 2011, AECOM Calculations

82. Table 5-5 below identifies the rate of change in the age structure of the population since 2001. The table shows how Hindon has experienced a decline in the proportion of young adults as well as a decline in residents aged 25-44, and a slight decline in residents aged 65-84. The largest growth has been in residents aged 85 and over and aged 45-64, which is also apparent from the age structure illustrated above.

Table 5-5: Rate of change in the age structure of the population, 2001-2011

Age group	Hindon	Wiltshire	England
0-15	0.0%	2.6%	1.2%
16-24	-20.5%	18.4%	17.2%
25-44	-18.0%	-6.4%	1.4%
45-64	5.1%	20.4%	15.2%
65-84	-4.6%	18.2%	9.1%
85 and over	100.0%	32.4%	23.7%

Source: ONS 2001-2011, AECOM Calculations

83. ONS population projections also reveal that by the end of the plan period in 2036 there will be an increase in residents aged 85+ and residents aged 35-54. The former category is likely to attract an increase in the demand for housing related services support. The ageing of these two categories has implications for Hindon over the plan period in terms of the need for specialised housing, and this is explored in much more detail in Chapter 7 below.

5.2.2 Household composition

84. Table 5-6 shows that household composition in Hindon does not differ significantly from that of the county, except for residents aged 65 and over and families with dependent children being lower than the Wiltshire average. The largest group in Hindon appears to be those with dependent children (24.2%).

Table 5-6: Household composition (by household), 2011

Household composition		Hindon	Wiltshire	England
One person household	Total	34.1%	30.9%	30.2%
	Aged 65 and over	18.4%	16.3%	12.4%
	Other	15.7%	14.6%	17.9%
One family only	Total	61.9%	64.3%	61.8%
	All aged 65 and over	10.9%	12.6%	8.1%
	With no children	19.5%	19.4%	17.6%
	With dependent children	24.2%	23.5%	26.5%
	All children Non-Dependent	7.2%	8.9%	9.6%
Other household types	Total	4.1%	4.7%	8.0%

Source: ONS 2011, AECOM Calculations

85. Table 5-7 shows that, since 2001, there has been a significant decrease in family homes with both dependent and non-dependent children in comparison to the national average and the county. However, there has been an increase in families with no children in Hindon, almost four times the amount seen in the wider district and the national average. Despite the ageing population, there was in fact a decline in single people living alone, including those aged over 65.

Table 5-7: Rates of change in household composition, 2001-2011

Household type		Percentage change, 2001-2011		
		Hindon	Wiltshire	England
One person household	**Total**	-14.1%	9.4%	8.4%
	Aged 65 and over	-10.3%	0.6%	-7.3%
	Other	-19.5%	18.7%	22.7%
One family only	**Total**	8.6%	9.3%	5.4%
	All aged 65 and over	-2.1%	6.3%	-2.0%
	With no children	43.2%	10.9%	7.1%
	With dependent children	-1.9%	8.4%	5.0%
	All children non-dependent	-15.8%	11.8%	10.6%
Other household types	**Total**	-63.6%	22.9%	28.9%

Source: ONS 2001-2011, AECOM Calculations

86. It is important to recognise that households of different ages are likely to have different housing needs. This relationship is examined in the following section.

5.3 Dwelling mix determined by life-stage modelling

87. In this section, we provide an estimate of the mix of size of homes needed by the end of the plan period by matching future household composition to current patterns of occupation by age. We are working from the reasonable assumption that the same household types are likely to wish to occupy the same size of homes in 2026 as they did in 2011.

88. Firstly, we use household projections provided by MHCLG to achieve an understanding of the future distribution of households by the age of the Household Reference Person (HRP). This data is only available at the LPA level and for the years 2014 and 2039. Therefore, we have estimated what the distribution of households by the age of the HRP would be in 2036, the end of the Neighbourhood Plan period (red in the table). The data is presented in Table 5-8 below.

Table 5-8: Projected distribution of households by age of HRP (LPA level)

Year	Age of HRP 24 and under	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	4,885	21,376	76,828	35,773	55,332
2014	5,000	24,000	75,000	35,000	64,000
2036	5,880	23, 120	67,960	35,000	102,720
2039	6,000	23,000	67,000	35,000	108,000

Source(s): MHCLG 2014-based household projections, ONS 2011, AECOM Calculations

89. At this point, it is necessary to develop an estimate of the change to the age structure of the population in Hindon. To do so, the percentage of increase expected for each group in Wiltshire derived from the data presented in Table 5-8 was applied onto the population of Hindon. The results of our calculation are detailed in Table 5-9 below:

Table 5-9: Projected distribution of households by age of HRP (NA level)

Year	Age of HRP 24 and under	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	2	12	87	52	112
2014	2	13	85	51	130
2036	2	13	77	51	209

Source: AECOM Calculations

90. In Table 5-10 below, we set out the distribution of dwellings of different sizes according to the age of the HRP as recorded in the 2011 Census.

Table 5-10: Age of household reference person to size, grouped (LPA level)

Size	Age of HRP 16 to 24	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
1 bedroom	23.4%	9.0%	6.8%	7.8%	11.0%
2 bedrooms	41.2%	31.1%	18.8%	24.1%	36.3%
3 bedrooms	31.5%	50.7%	50.6%	47.5%	41.1%
4 bedrooms	2.1%	7.4%	18.7%	16.0%	9.3%
5+ bedrooms	1.7%	1.8%	5.2%	4.5%	2.3%

Source(s): ONS 2011, AECOM Calculations

91. We have now established the preference shown by households at different life-stages towards dwellings of different sizes as recorded by the Census, and the approximate number of households in Wiltshire and Hindon falling into each of these stages at the end of the plan period in 2036. It is now possible to develop recommendations as to how the housing stock should evolve in terms of size over the plan period to overcome any misalignments between supply of dwellings and demand (see Table 5-11 below).

Table 5-11: Ideal size distribution in the NA at the end of the plan period, according to household life-stages

Size	Age of HRP 16 to 24	Age of HRP under 35	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over	Total households requiring dwelling sizes
Pop.	2	13	77	51	209	-
1 bedroom	1	1	5	4	23	**34**
2 bedrooms	1	4	14	12	77	**108**
3 bedrooms	1	7	39	24	86	**157**
4 bedrooms	0	1	14	8	19	**42**
5+ bedrooms	0	0	4	2	5	**11**

Source: Census 2011, AECOM Calculations

92. It is now possible to compare the housing mix in terms of size in 2011 with the projected requirement based on the estimates set out in Table 5-11 above as to the change in the age structure of the population in Wiltshire. It is clear that the supply and the demand of housing diverge as the population of Hindon ages over the Plan Period.

Table 5-12: Size distribution in 2011 compared to ideal distribution at end of plan period (NA)

Number of bedrooms	2011		2036	
1 bedroom	0	0.0%	34	9.4%
2 bedrooms	3	1.1%	108	29.8%
3 bedrooms	64	24.2%	157	44.8%
4 bedrooms	123	46.4%	42	12.6%
5 or more bedrooms	45	17.0%	11	3.4%
Total households	**265**	**100.0%**	**352**	**100.0%**

Source: Census 2011, AECOM Calculations

93. Table 5-13 below sets out the misalignment between demand for housing, based on the preferences expressed by households at different life-stages, and the current stock in the NA.

94. In light of the national housing shortage, it is rarely practicable or beneficial to remove dwellings from the available stock. As such, any negative changes to the housing mix in the table below have been allocated 0% of the overall split, and the recommended split for positive changes have been rebalanced as percentages of the additional dwellings that they represent in total.

Table 5-13: Misalignments of supply and demand for housing

Number of bedrooms	2011	2036	Change to housing mix	Recommended split
1 bedroom	0	34	34	15%
2 bedrooms	3	108	105	45%
3 bedrooms	64	157	93	40%
4 bedrooms	123	42	-81	0.0%
5 or more bedrooms	45	11	-34	0.0%

Source: AECOM Calculations

95. What emerges from this exercise is the recommendation that in order to avoid misalignment between supply and demand and to re-calibrate the stock, 15% of new houses should be one bedroom dwellings, 45% should be 2 bedrooms and 40% should be 3 bedrooms. The supply of further larger homes (i.e. 4 and 5 bedroom properties) should be avoided during the Plan period as there appears already to be a sufficient supply of these properties in the Neighbourhood Area.

5.4 Conclusions- type and size

5.4.1 Housing type

96. The housing mix in Hindon, as evidenced by the 2011 Census, is different to that of Wiltshire and England. Hindon has a slightly higher proportion of terraced housing than the national average. The village also has a greater proportion of detached houses but a lower proportion of semi-detached houses when compared to the national average and England.

97. The data also identifies that converted or shared households for Hindon are more common than in Wiltshire but lower than the rest of England. Purpose-built blocks of flats or tenements are much less common in Hindon than in Wiltshire and England.

5.4.2 Housing size

98. Analysis of the housing stock shows that housing in Hindon tends to consist of larger dwellings of 5 or more rooms, with 85.3% of dwellings being of five rooms or more compared to 74.9% across Wiltshire.

99. It is also relevant to consider how the number of rooms occupied by households has changed over time. Changes between the 2001 and 2011 Censuses include a decline in 1 room dwellings (though absolute numbers are low, so this equates to an overall drop of only six one-room dwellings), and significant increases of dwellings of eight rooms or more.

100. There appears to be lower supply than the national average for two or fewer bedrooms, both in Hindon and Wiltshire. However, there is higher supply than the national average of dwellings with three or more bedrooms in Hindon. In particular, the proportion of dwellings with 5 or more bedrooms is almost three times the national average.

5.4.3 Household composition and age structure

101. Household composition in Hindon does not differ significantly from that of the county, except for residents aged 65 and over and families with dependent children being lower than the Wiltshire average. The largest group in Hindon appears to be those with dependent children (24.2%).

102. Since 2001, there has been a significant decrease in families with children in comparison to the national average and the county. However, there has been an increase in families with no children in Hindon, almost four times the amount seen in the wider district and the national average. Despite the ageing population, there was in fact a decline in single people living alone, including those aged over 65.

103. By carrying out life-stage modelling, it is possible to determine the ‘ideal’ future mix of dwelling sizes. What emerges from this exercise is the recommendation that in order to avoid misalignment between supply and demand and to re-calibrate the stock, 15% of new houses should be one bedroom dwellings, 45% should be 2 bedrooms and 40% should be 3 bedrooms. The supply of further larger homes (i.e. 4 and 5 bedroom properties) should be avoided during the Plan period as there appears already to be a sufficient supply of these properties in the Neighbourhood Area.

6. RQ3: Specialist Housing for the elderly

RQ3: What provision should be made for specialist housing for the elderly over the Neighbourhood Plan period?

6.1 Introduction

104. This section sets out AECOM's estimate of the specialist housing needs of those aged 75+ in Hindon and how needs might change in the future. We do this through two methods. The first projection is based on the tenure of dwellings typically occupied by people in this age group. The second, included for the purposes of comparison, is based on the Housing Learning and Improvement Network's (HLIN) Strategic Housing for Older People (SHOP) tool[16], which is based on best practice nationally and sets a recommended level of provision per 1,000 head of population.

6.2 Housing for older people- background

105. Older people typically occupy a broad range of accommodation types and tenures depending on their individual needs, including both market housing and more specialist accommodation. Two main types of specialist accommodation for older people include sheltered housing and extra care housing (see Appendix for definitions).

106. Between 1974 and 2015, the population aged 65 and over in England grew 47% and the population aged 75 and over grew by 89%.[17] A Demos survey of over 60s conducted in 2013 found a "considerable appetite" amongst this age group to move to a new property, with one quarter of all those surveyed suggesting they would be interested in buying a specialist property, and one quarter considering renting a specialist home.[18]

107. Indeed, 76% of those in homes of three or more bedrooms wished to downsize, and this rose to 99% of those in homes of five or more bedrooms, with two bedrooms the preferred choice for both.[19] However, in spite of evidence of high demand, currently only 5% of elderly people's housing is made up of specialist homes,[20] with Demos suggesting that "the chronic under-supply of appropriate housing for older people is the UK's next housing crisis",[21] and local authorities often "accused of reluctance to approve development plans for specialist housing….out of fear of increased care costs".[22] Indeed, whilst many of those surveyed may consider moving, the percentage that ultimately does is likely to be relatively low, and many who do may move into general needs housing, for example market sale bungalows.

108. In 2014 there were approximately 450,000 units of sheltered social rented and private sector retirement housing in England, with approximately one quarter of these in private sector and the rest provided at social rent levels.[23] This situation reflects the significant constraints on the delivery of such housing in the market sector, as well as the improved health of older people today in comparison with previous generations.

109. Given that the vast majority of people over 75 live in their own homes, but that the current stock is primarily for social rent, AECOM has developed a 'tenure-led' approach to calculating the need for specialist housing, which also takes into account the health and mobility of population of the Neighbourhood Plan area so as to arrive at projections for future need for specialist housing provided with some level of care or other services.

110. The following section applies a three stage process to determine the potential incidence of need for specialist housing for the elderly, based on tenures, projections of the future population of elderly people in the Neighbourhood Plan area, and Census data relating to mobility limitations and overall health. These are then compared with rates of provision that have been recommended by the Housing Learning and Improvement Network (HLIN).

111. Clearly, this calculation represents an assumption, with the actual decision for an elderly person to enter specialist housing highly dependent on individual circumstances. As already noted, the actual proportion of elderly people that

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[16] Available at https://www.housinglin.org.uk/Topics/browse/HousingExtraCare/ExtraCareStrategy/SHOP/SHOPv2/

[17] http://researchbriefings.files.parliament.uk/documents/CBP-7423/CBP-7423.pdf

[18] https://www.demos.co.uk/files/TopoftheLadder-web.pdf?1378922386

[19] Ibid.

[20] https://www.housinglin.org.uk/_assets/Resources/Housing/OtherOrganisation/for-future-living_Oct2014.pdf

[21] https://www.demos.co.uk/files/TopoftheLadder-web.pdf?1378922386

[22] http://researchbriefings.files.parliament.uk/documents/CBP-7423/CBP-7423.pdf

[23] https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/safe-at-home/rb_july14_housing_later_life_report.pdf

can be considered in need of specialist housing is affected both by overall levels of health as well as by individual lifestyle choices, given that the vast majority of elderly people currently choose to continue to live in their homes into their old age.

112. The charity Age UK suggests that "inaccessible housing should not force anyone out of their home or local community against their wishes. It's much better to have 'pull factors' that attract older people towards housing alternatives."[24] By understanding the tenure breakdown of specialist housing need, we are able to better understand the extent to which demand will be a factor in this market segment.

6.2.1 Tenure-led projections

113. Firstly, we review data on the tenure of households aged 55-75 across Wiltshire. We take this cohort approach because it is these households which, over the next 20 years, will be reaching the age of 75+. This is considered the typical threshold age for specialist housing provision, and thus forms the basis for calculations of future housing need and provision within this age group using the HLIN toolkit. We will then use the tenure split within this cohort to project forward the need for specialist housing according to different tenure, based on the premise that those currently occupying their own home will wish to do so in future, even where downsizing or moving into specialist accommodation, and that those who currently rent, either in the private or social sectors, will need affordable rented accommodation of some kind.

Current supply of specialist housing for older people

114. When determining a final target for the need for specialist dwellings, it is necessary first to take account of current supply. Data may be collated manually on the amount of specialist housing within a given area using the search function on the Elderly Accommodation Councils website, at http://www.housingcare.org.

115. It is important to note that bed spaces in communal establishments such as live-in care homes are not included in the calculation below.[25] This is because for the purposes of the UK planning system, such institutions occupy a different land-use class from other housing (use class C2, which comprises residential institutions, versus C3, which comprises private dwellings)[26]. However, all other types of specialist housing for older people fall within use class C3 and, as such, are within the scope of this Housing Needs Assessment. Having said this, we will note the existing provision of such institutional accommodation where it exists in Hindon.

116. However, according to the housingcare.org website, no such specialist provision exists in Hindon, the nearest provision being at nearby Tisbury. As such, there is no existing supply of specialist housing for older people in the village that could be discounted from the overall need figure.

Table 6-1: Tenure of households aged 55-75 in the LPA, 2011

All owned	Owned outright	Owned with a mortgage or loan or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
79.1%	61.0%	18.2%	**20.9%**	11.7%	8.2%	1.0%

Source: Census 2011

117. Having established existing supply (in this case, zero dwellings) and existing tenure as per Table 6-1 above, we now project how the overall number of older people in Hindon is likely to change in future based on the ONS sub-national population projections for the year 2036, the end of the Neighbourhood Plan period.

[24] https://www.ageuk.org.uk/documents/EN-GB/Political/Age%20UK%20ID201813%20Housing%20Later%20Life%20Report%20-%20final.pdf?dtrk=true

[25] Further details on the definition of different types of housing within the English planning system are available at https://www.gov.uk/guidance/definitions-of-general-housing-terms

[26] See Paragraph: 009 Reference ID: 13-009-20140306 at https://www.gov.uk/guidance/when-is-permission-required

Table 6-2: Projections of elderly population in the NA by end of plan period

Age group	2011		2036	
	Hindon (Census)	Wiltshire (Census)	Hindon (AECOM calculations)	Wiltshire (ONS SNPP)
All ages	560	470,981	643	540,700
75+	88	40,418	184	84,300
%	15.7%	8.6%	28.6%	15.6%

Source: ONS SNPP 2016, AECOM Calculations

118. The results of this exercise provide us with a projection of the number of people living in each tenure in the 55-75 cohort in 2011 as shown in the table below. A key assumption here is that, for the purposes of determining the proportion of households aged 75+ falling into different tenures in 2026, and the number of specialist units to be provided, the growth in the overall population of those aged 75 and over may be used. This is justified on the basis that many people over the age of 75 do live alone on account of, for example, the death of a partner.

Table 6-3: Projected tenure by population aged 75+ in the NA by the end of the plan period

Owned	Owned outright	Owned with a mortgage or loan or shared ownership	All rented	Social rented	Private rented	Living rent free
146	112	33	38	22	15	2

Source: Census 2011, ONS SNPP 2013, AECOM Calculations

119. The population figures in Table 6-3 above now need to be translated into households, as set out in Table 6-4 below. The translation factor used was 1.41 persons per household, which was the rate in Wiltshire for people aged over 75 in the Census 2011.

Table 6-4: Projected tenure by household aged 75+ in the NA by the end of the plan period

Owned	Owned outright	Owned with a mortgage or loan or shared ownership	All rented	Social rented	Private rented	Living rent free
103	80	24	27	15	11	1

Source: Census 2011, ONS SNPP 2013, AECOM Calculations

120. Thirdly, we have considered the incidence of mobility limitations, as defined by the Census, within each tenure group for those aged 65+ in Hindon. This allows us to link the levels of need (as defined by the levels of mobility limitations within the population) to tenure (based on the premise that such needs can be deemed a proxy for the need for specialist housing in this age group). The tendency for people in rented housing to have higher dependency levels is well established. It arises partly because people with higher dependency levels tend to have lower incomes and so are less able to afford to buy, even at earlier stages in their lives.

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

Tenure	All categories: Long-term health problem or disability	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories: Tenure	164	35	21.3%	44	26.8%	85	51.8%
Owned or shared ownership: Total	134	25	18.7%	33	24.6%	76	56.7%
Owned: Owned outright	115	21	18.3%	26	22.6%	68	59.1%
Owned: Owned with a mortgage or loan or shared ownership	19	4	21.1%	7	36.8%	8	42.1%
Rented or living rent free: Total	30	10	33.3%	11	36.7%	9	30.0%
Rented: Social rented	20	7	35.0%	8	40.0%	5	25.0%
Rented: Private rented or living rent free	10	3	30.0%	3	30.0%	4	40.0%

Source: Census 2011, DC3408EW Health status

121. If we focus on those whose activities are limited a lot, the calculations suggest that of the 33.3% renters and 18.7% owners in Hindon in this group, there could be a need for 22 specialist homes for owner occupiers (18.7% x 115) and 10 for renters of all kinds (33.3% x 30), or 32 new specialist homes in total.

122. These outputs are shown in the table below, based on the assumption that those whose day-to-day activities are limited a lot will 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 some form of sheltered or retirement living providing some degree of oversight or additional services for older people.

Table 6-6: AECOM estimate of specialist housing need in the NA at the end of the plan period

<table>
<tr><th>Type</th><th>Affordable</th><th>Market</th><th>Total (rounded)</th></tr>
<tr><td rowspan="2">Housing with care (e.g. extra care)</td><td>Multiply the number of people across all rented (not just social rent as those aged 65+ who need to rent are overwhelmingly likely to need Affordable Housing) housing by the percent in that tenure who have day to day activity limitations limited a lot</td><td>Multiply the number of people across all owned housing by the percent in that tenure who have day to day activity limitations limited a lot</td><td rowspan="2">28</td></tr>
<tr><td>19</td><td>9</td></tr>
<tr><td rowspan="2">Adaptations, sheltered, or retirement living</td><td>Multiply the number of people across all rented housing by the percent who have day to day activity limitations limited a little</td><td>Multiply the number of people across all owned housing by the percent in that tenure who have day to day activity limitations limited a little</td><td rowspan="2">35</td></tr>
<tr><td>25</td><td>10</td></tr>
<tr><td>Total</td><td>44</td><td>19</td><td>63</td></tr>
</table>

Source: Census 2011, AECOM Calculations

123. The output of the tenure-based model, therefore are that there will be a need for 63 additional specialist elderly dwellings arising from the Hindon population by 2036, of which 44 are affordable and 19 market tenures.

6.2.2 Housing LIN-recommended provision

124. It is now worth comparing the outputs of the tenure-based model with the recommendations of Housing LIN, an authority on how to plan for the housing needs of the elderly. Table 6-7 below is reproduced from their study 'Strategic Housing for Older People'. This serves as a guide as to the numbers of specialist dwellings needing to be provided for older people, and how these should be split into the different tenures.

Table 6-7: Apportionment of specialist housing for older people

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

125. As we saw in Table 6-2, the NA is forecast to have a population of the over 75s of 184 by the end of the plan period, an estimated increase of 96 people. This should mean there should be an additional need as follows (assuming those in need in 2011 were properly housed at that point):

- Conventional sheltered housing for rent = 60 * (96/1000) = 6
- Leasehold sheltered housing = 120 * (96/1000) = 12
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = 20 x (96/1000) = 2
- Extra care housing for rent = 15 * (96/1000) = 1
- Extra care housing for sale = 30 * (96/1000)= 3
- Housing based provision for dementia = 6 * (96/1000) = 1

126. This produces a total of 25 specialist dwellings (rounded).

127. Below are the equivalent HLIN recommendations. The split for housing with care (e.g. extra care) is 3 dwellings for Affordable and 4 dwellings for Market, giving a total of 7 needed in Hindon. The split for sheltered housing is 6 Affordable and 12 dwellings for Market, giving a total of 18. An overall total of 25 specialist dwellings are needed by the end of the plan period.

Table 6-8: HLIN estimate of specialist housing need in the NA at the end of the plan period

<table>
<tr><th>Type</th><th>Affordable</th><th>Market</th><th>Total</th></tr>
<tr><td rowspan="2">Housing with care (e.g. extra care)</td><td>Includes: enhanced sheltered housing for rent + extra care housing for rent + housing based provision for dementia</td><td>Includes: enhanced sheltered housing for sale + extra care housing for sale</td><td rowspan="2">7</td></tr>
<tr><td>3</td><td>4</td></tr>
<tr><td rowspan="2">Sheltered housing or adaptations</td><td>Conventional sheltered housing for rent</td><td>Leasehold sheltered housing</td><td rowspan="2">18</td></tr>
<tr><td>6</td><td>12</td></tr>
<tr><td>Total</td><td>9</td><td>16</td><td>25</td></tr>
</table>

Source: Housing LIN

6.2.3 Conclusions- specialist housing for the elderly

128. We have used two methods to model the need for specialist housing for the elderly in Hindon by 2036. The Housing LIN method suggests a total need for 25 specialist housing dwellings, while AECOM's method of tenure-led projections suggests a higher need of **63**.

129. When comparing the two figures – that of the tenure-led projection and the HLIN breakdown – it is clear that the tenure-led projection would not be a viable delivery target for Hindon, because it relies on relatively broad assumptions about the connection between mobility impairment and the actual need for different accommodation.

130. It is therefore more appropriate to consider the tenure-led approach as generating an aspirational number that could be delivered if resources permit. For this reason, our recommendation would be to treat these targets as a range, with at least 25 dwellings available to service the needs of older and elderly people over the Plan period and the tenure-led number of 63 dwellings functioning as an upper, aspirational target.

131. As this range relates to the total number of dwellings by the end of the Plan period, the final step would normally be to deduct an estimation of the current supply of specialist housing for older people in Hindon from the overall figure.

132. However, as confirmed earlier in this chapter, there appears to be no specialist housing for the elderly of this type in the parish and therefore the overall minimum need projection for specialist housing for the elderly remains 25 dwellings. Table 6-9 provides the final recommendation.

Table 6-9: Final recommendation for additional specialist housing provision in Hindon to 2036

	Affordable	Market	Total
Extra care housing	3	4	7
Sheltered housing or adaptations	6	12	18
Total	9	16	25

Source: Housing LIN, https://housingcare.org, AECOM Calculations

133. As 9 of 25 units, or 36%, fall into affordable housing tenures, this is deemed feasible, given that the overall requirement for Affordable Housing is 40%. However, specialist housing for the elderly does tend to incur higher build costs, and so this (population-modelled) recommendation should be assessed on the basis of viability.

134. It is also not currently possible to determine the number of households that are already adapted for the specialist needs of older people in the current stock, or those households where the person with limited mobility has their needs met through family or other care rather than requiring adaptations to their living space. It may therefore be that actual need for sheltered or adapted housing is lower than that indicated here.

135. Seen in the context of Hindon's overall housing requirement, 25 specialist housing units for the elderly is relatively high. However, the 25 specialist units should not be thought of as definitely comprising a significant part of that target. Rather, this recommendation should be thought of as an independent calculation providing an indication of the ideal level of specialist housing provision based on the needs of the current population. As such, the extent of the overlap between the 25 specialist dwellings for the elderly and the 34 dwellings overall is at present not clear- it could be extensive or there could be no overlap at all. Such is the nature of theoretical population-based calculations.

136. In any case, even if all 25 dwellings were to be delivered, it is likely that they would not be provided within Hindon itself.

137. This is because while it is important to maximise the accessibility of all new housing, it is particularly important for specialist housing for the elderly to be provided in sustainable, accessible locations, for a number of reasons, as follows:

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

138. 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 elderly housing needs arising from a number of different locations and/or neighbourhood plan areas from a single, centralised point (i.e. what is sometimes referred to as a ‘hub-and-spoke’ model).

139. It is considered that Hindon’s position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above; even though it has a doctor’s surgery it is still a relatively less accessible location and the number of other services and facilities is relatively low. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Hindon entirely within the Neighbourhood Plan area boundaries, it is recommended it could be provided in a ‘hub and spoke’ model.

140. In the case of Hindon, both Tisbury and Warminster (the latter to a much greater extent than the former) are considered to have potential to accommodate the specialist housing need arising from the neighbourhood plan area (i.e. to be the hub in the hub-and-spoke model). If this were to take place, then the number of specialist dwellings to be provided and the overall dwellings target for the neighbourhood plan area itself would not overlap.

141. Wherever the specialist housing need 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 elderly people who wish to leave their family homes in their old age.

7. Conclusions

7.1 Findings and Recommendations

142. Below, in Table 7-1, we summarise issues affecting the type of housing needed in Hindon, and the conclusions and recommendations of this report based on the full range of evidence interrogated in this study.

Table 7-1: Summary of local issues specific to Hindon with a potential impact on neighbourhood plan housing characteristics

Issue	Source(s) (see Chapter 3)	Conclusion
Tenure and affordability	NPPF, PPG, CACI Paycheck, Census 2001, Census 2011, Land Registry PPD, AECOM calculations	Hindon is typical of Wiltshire in the sense that the overwhelming majority of dwellings are owner-occupied. There are, however, a few notable differences. The NA has a higher proportion of owner-occupied, a lower proportion of households living in Social Rented tenures and a slightly lower proportion of private renters. Between the 2001 and the 2011 Censuses, the number of households owning their homes decreased. Privately rented homes experienced an exceptional increase of 105.6%. The number of socially rented homes decreased in Hindon as well. For the purposes of this HNA we have used CACI Paycheck data to identify mean, median, and lower quartile income bands. The results suggest a median income for Hindon of £36,999 and a lower quartile income of £21,872. In order to gain a clearer understanding of affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds'. We have calculated Hindon-specific thresholds for: market purchase; Private Rented Sector (PRS); shared ownership at 25%, 50%, and 75%; starter homes; affordable rent set at 80%; and estimated social rent levels. The income required to afford the different tenures is benchmarked against two measurements of household income: the median annual household income and the lower quartile household income for Hindon. These are £36,999 and £21,878 respectively. Taking into consideration the affordability thresholds set out above, it is apparent that those on a lower quartile income (£21,878) are only able to afford Social Rent. For residents earning the median income (£36,999), only Social Rent and Affordable Rent appear to be attainable, although entry-level market rent and shared ownership at a 25% share may be attainable for households willing or able to spend a greater proportion of their income on rent. As such, it is recommended that social rent and affordable rent are prioritised as tenures in Hindon if the intention is to improve local affordability to those on lower incomes. However, the approach to take should be verified with Wiltshire Council as they advise that normally a tenure mix of rented and shared ownership for affordable housing is recommended, and the NPPF also requires 10% of all affordable housing to be available for affordable home ownership.

Type and Size	Census 2001, Census 2011, AECOM calculations, MHCLG household projections	The housing mix in Hindon, as evidenced by the 2011 Census, is different to that of Wiltshire and England. Hindon has a slightly higher proportion of terraced housing than the national average. The village also has a greater proportion of detached houses but a lower proportion of semi-detached houses when compared to the national average and England. The data also identifies that converted or shared households for Hindon are more common than in Wiltshire but lower than the rest of England. Purpose-built blocks of flats or tenements are much less common in Hindon than in Wiltshire and England. Analysis of the housing stock shows that housing in Hindon tends to consist of larger dwellings of 5 or more rooms, with 85.3% of dwellings being of five rooms or more compared to 74.9% across Wiltshire. Changes between the 2001 and 2011 Censuses include a decline in 1 room dwellings (though absolute numbers are low), and significant increases of dwellings of eight rooms or more. There appears to be lower supply than the national average for two or fewer bedrooms, both in Hindon and Wiltshire. However, there is higher supply than the national average of dwellings with three or more bedrooms in Hindon. In particular, the proportion of dwellings with 5 or more bedrooms is almost three times the national average. Since 2001, there has been a significant decrease in families with children in comparison to the national average and the county. However, there has been an increase in families with no children in Hindon, almost four times the amount seen in the wider district and the national average. Despite the ageing population, there was in fact a decline in single people living alone, including those aged over 65. By carrying out life-stage modelling, it is possible to determine the ‘ideal’ future mix of dwelling sizes. What emerges from this exercise is the recommendation that in order to avoid misalignment between supply and demand and to re-calibrate the stock, 15% of new houses should be one bedroom dwellings, 45% should be 2 bedrooms and 40% should be 3 bedrooms. The supply of further larger homes (i.e. 4 and 5 bedroom properties) should be avoided during the Plan period as there appears already to be a sufficient supply of these properties in the Neighbourhood Area.

<table>
<tr>
<td>Specialist housing for the elderly</td>
<td>Demos, Age UK, Census 2011, Housing LIN SHOP tool, AECOM calculations, housingcare.org, PPG, MHCLG population projections</td>
<td>
Two methods were used to model the need for specialist housing for the elderly in Hindon by 2036. The Housing LIN method suggests a total need for 25 specialist housing dwellings, while AECOM’s method of tenure-led projections suggests a higher need of 63.
When comparing the two figures, it is more appropriate to consider the tenure-led approach as generating an aspirational number that could be delivered if resources permit. For this reason, our recommendation would be to treat these targets as a range, with at least 25 dwellings available to service the needs of older and elderly people over the Plan period and the tenure-led number of 63 dwellings functioning as an upper, aspirational target.
There appears to be no existing specialist housing for the elderly of this type in the parish and therefore the overall minimum need projection for specialist housing for the elderly remains 25 dwellings. The final minimum recommendation is therefore as set out below:
<table>
<tr><th></th><th>Affordable</th><th>Market</th><th>Total</th></tr>
<tr><td>Extra care housing</td><td>3</td><td>4</td><td>7</td></tr>
<tr><td>Sheltered housing or adaptations</td><td>6</td><td>12</td><td>18</td></tr>
<tr><td>Total</td><td>9</td><td>16</td><td>25</td></tr>
</table>
If all 25 dwellings were to be delivered, it is likely that they would not be provided within Hindon itself.
This is because it is particularly important for specialist housing for the elderly to be provided in more sustainable, accessible locations.
It is considered that Hindon’s position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Hindon entirely within the Neighbourhood Plan area boundaries, it is recommended it could be provided in a ‘hub and spoke’ model.
In the case of Hindon, both Tisbury and Warminster (the latter to a much greater extent than the former) are considered to have potential to accommodate the specialist housing need arising from the neighbourhood plan area. If this were to take place, then the number of specialist dwellings to be provided and the overall dwellings target for the neighbourhood plan area itself would not overlap.
Wherever the specialist housing need 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 elderly people who wish to leave their family homes in their old age.
</td>
</tr>
</table>

7.2 Recommendations for next steps

143. This neighbourhood plan housing needs advice has aimed to provide Hindon with evidence on housing trends from a range of sources. We recommend that the NA should, as a next step, discuss the contents and conclusions with Wiltshire Council with a view to agreeing and formulating draft housing policies, in particular the appropriate approach to identifying the level of need for new housing in the NP area, bearing the following in mind:

- Neighbourhood Planning Basic Condition A, that the Neighbourhood Plan has regard to national policies and advice contained in guidance issued by the Secretary of State; Condition D, that the making of the Neighbourhood Plan contributes to the achievement of sustainable development; and Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the adopted strategic development plan;
- The views of Wiltshire Council– in particular in relation to the housing need figure that should be adopted;
- The views of local residents;
- The views of other relevant local stakeholders, including housing developers;
- The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by Wiltshire Council;
- The recommendations and findings of this study; and
- The impact of the new Government proposed standard methodology on calculating housing need on the LPA and its neighbourhoods.

144. This advice note has been provided in good faith by AECOM consultants on the basis of housing data and national guidance current at the time of writing (alongside other relevant and available information).

145. Bearing this in mind, we recommend that the steering group should monitor carefully strategies and documents with an impact on housing policy produced by Wiltshire Council or any other relevant body and review the neighbourhood plan accordingly to ensure that general conformity is maintained.

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

Appendix A: Calculation of Affordability Thresholds

A.1 Market housing

147. Given the limited quantity of Affordable Housing in the NA, the needs of the great majority of people will be served by the market. People on higher incomes will be able to access a variety of market dwellings; their choices will be driven principally by how much they can afford to spend, the extent to which old age is driving their choice of home, as well as personal taste.

148. The operation of the market is the best means of addressing the demand for different types of housing for sale. It is important planning policy does not place unnecessary burdens on the market that prevent its ability to respond to demand; this is after all the principal way equilibrium is achieved in the housing market and house price growth kept in check. In this way, the notion of viability is essential. It is important not to deter development in the context of clear housing need; to do so will not only frustrate the delivery of new housing but also may deprive the community of resources for infrastructure improvements.

149. To determine affordability in market housing, we consider two primary indicators, income thresholds, which denote the maximum share of a family's income that should be spent on accommodation costs, and purchase thresholds, which denote the standard household income requirement to access mortgage products.

i) Market sales

150. The starting point for calculating the affordability of a for sale dwelling (purchase threshold) for a given household is the loan to value ratio to which most mortgage companies are prepared to agree. This is conservatively estimated to be 3.5. We note that to produce a more accurate assessment of affordability, both the savings available for a deposit and the equity in the home from which the buyer is moving (if not a first-time buyer) should be taken into account. However, this data is not available for Hindon, and an assumption is therefore made that a 10% purchase deposit is available to the prospective buyer.

151. The calculation is therefore:

- Value of an 'entry level dwelling'[27] = £282,500
- Purchase deposit = £28,250 @ 10% of value
- Value of dwelling for mortgage purposes = £254,250
- Loan to value ratio = 3.5 of value of mortgage
- **Purchase threshold = £72,643**

ii) Private Rented Sector (PRS)

152. Income thresholds are used to calculate the affordability of other tenures of housing, rented, and AH tenures. Households are deemed able to afford private rent if the lower quartile private rent does not exceed 25% of gross household income for households with incomes of less than £40,000 per annum or 30% for households with incomes of more than £40,000 per annum.

153. For the purposes of developing an understanding of lower quartile private rent, an assumption is made that this equates to the average rent paid for in the NA for a two-bedroom dwelling (enough space for two or three individuals). In order to conform with the Government guidance on overcrowding,[28] such a home would require three habitable rooms (a flat or house with two bedrooms).

[27] Entry-level dwelling can be understood to mean the average value of dwellings falling into the lower quartile of house prices in the NA and therefore suitable for first-time buyers (or equivalent, for those looking to rent). For the purpose of this exercise, we have analysed sales data for Hindon postcodes in 2018, in which there were 11 properties sold. Of these, the third least expensive should be considered the Lower Quartile price. It was a two-bedroom terraced house. Note, however, that there is a difference of only £2,500 between the second and third least expensive properties sold.

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

154. We have used the property website Home.co.uk to establish the rental values for property in the NA. The best available data is derived from properties available for rent within the SP3 postcode area, which covers a larger area than the NA.

155. According to this search there are 6 two-bed properties currently listed for rent in SP3 with an average price of £785 per month.

156. It is possible to derive from this data the estimated income threshold for PRS dwellings in the NA by proxy; the calculation is therefore:

- Annual rent = £785 x 12 = £9,420
- Multiplied by 4 = £37,680
- **Income threshold (PRS) = £37,680**

A.2 Affordable Housing

157. We identified the various different tenures that constitute the new definition of Affordable Housing (AH) within the NPPF 2019: social rent and affordable rent, starter homes, discounted market sales housing, and other affordable routes to home ownership.

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

159. A good example is, in 2012, the introduction of dwellings for affordable rent. Rent for this tenure is set at up to 80% of market rent, with the intention that the additional income is used to help fund the development of new homes. Labelled an 'intermediate' product, this would be suitable for people with an income that precludes them from eligibility for the social rent dwellings (those dwellings where the rent is set in accordance with the Government's rent policy), but who cannot afford to access the private market.

160. The overall aim is to reduce the group who are eligible for social rent dwellings to those who have relatively low household incomes. However, within this segment, market principles also apply, given the link between rents and size of dwelling, with a strong financial incentive for households to only occupy a dwelling deemed suited to their composition, based on an 'occupancy rating' formula set by the Government.

161. We consider each of the AH tenures in turn, before developing a recommendation for how the quota of AH yielded by development should be divided between these tenure types.

i) Social rent

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

163. To determine social rent levels, we used the data and statistical return from Homes England. This data is only available at the LPA level but operates as an acceptable proxy for Hindon given the shared demographic and employment characteristics between the two geographies. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented in the table below.

Table A-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent PCM	£83	£97	£109	£121	£100
Annual average	£4,319	£5,029	£5,675	£6,285	£5,209
Income needed	£17,274	£20,118	£22,699	£25,139	£20,835

Source: Homes England, AECOM calculations

ii) Affordable rent

164. Concerns have repeatedly been raised about affordable rent not constituting a realistic form of AH given that in many areas this reduces rent to levels that are still beyond the means of the target group: those on incomes substantially below the mean.

165. Affordable rent is controlled at no more than 80% of the local market rent; as we have seen, the annual entry-level rent is £9,420. In the event of a 20% reduction in rent to £7,536, the income threshold would reduce to an estimated **£30,144**.

iii) Intermediate tenures

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

Starter homes

167. The Housing and Planning Act 2016 includes provisions to introduce a general duty on planning authorities in England to promote the supply of ‘starter homes’, and a specific duty to require a minimum number or proportion of ‘starter homes’ on certain residential development sites. In paragraph 64 of the NPPF 2019, the Government introduces a recommendation that *“where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership”.*

168. This is a substantial watering-down of the ‘starter home’ requirement as envisaged when policy contained in the Housing and Planning Act was first conceived. In effect, it leaves it to local groups, including neighbourhood plans, to decide an appropriate level of affordable home ownership products, while taking note of the 10% policy expectation.

169. A starter home is a new build home with a value not exceeding £250,000 outside London; they are eligible for first time buyers aged under 40.

170. The decision whether to treat discounted market sale homes as AH should be determined by whether lowering the asking price of new build homes of a size and type suitable to first time buyers by 20% would bring them within reach of people currently unable to access AMH for purchase.

171. To provide a conservative assessment of the suitability of discounted market sale homes, we propose to use the value we have estimated for an entry-level dwelling of £282,500.

172. Applying a discount of 20% gives an approximate selling price of £226,000. Allowing for a 10% deposit further reduces the value of the property to £203,400. The income threshold at a multiple of 3.5 is **£58,114.**

Shared ownership

173. As we have seen, there were no shared ownership dwellings at the time of the last Census (2011). Nevertheless, it is worth considering its future role.

174. Shared ownership involves the purchaser buying an initial share in a property typically of between 25% and 75% and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable.

175. The share owned by the leaseholder can be varied by 'stair casing'. Generally, stair casing will be upward, increasing thereby the share owned. In exceptional circumstances (as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to both first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose household income does not exceed £80,000.

176. To determine the affordability of shared ownership, calculations are based on the lower quartile house price.[29] The amount of the deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to value ratio of 3.5 is used to calculate the income required to obtain a mortgage. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 25% of its income on rent (as for the income threshold for PRS).

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

177. A 25% equity share of £282,500 is £70,625, from which a 10% deposit of £7,063 is deducted. The mortgage value of £63,563 (£70,625 - £7,063) requires an annual income of £18,161 (£63,563 / 3.5). In addition to the mortgage costs, rent is charged on the remaining 75% shared ownership equity, the unsold value of £211,875. An on-going annual rent equivalent to 2.5% of the value of the unsold equity is assumed, which is £5,297 and requires an income of £21,188. Therefore, an income of around **£39,348** (£18,161 + £21,188) is required to afford a 25% shared equity purchase of an entry-level house with annual rent.

178. The calculations are repeated for a 50% equity share, which requires an income of **£46,007**, and a 75% equity share, which requires an income of **£61,545**.

Appendix B : Housing Needs Assessment Glossary

Adoption

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

Affordability

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

Affordability Ratio

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

Affordable Housing (NPPF Definition)

National Planning Policy Framework Annex 2: Glossary, Affordable Housing

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods[30].

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 made at the examination stage of neighbourhood plans. They need to be met before a plan can progress to referendum.

Backlog need

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

Bedroom Standard[31]

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.

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

[31] 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 principle forms of community-led models include cooperatives, co-housing communities, self-help housing, community self-build housing, collective custom-build housing, and community land trusts. By bringing forward development which is owned by the community, the community is able to set rents and/or mortgage payments at a rate that it feels is appropriate. The Government has a range of support programmes for people interested in bringing forward community led housing.

Community Right to Build Order[32]

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

Concealed Families (Census Definition)[33]

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

Equity Loans/Shared Equity

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

Extra Care Housing[34]

New forms of sheltered housing and retirement housing have been pioneered in recent years, to cater for older people who are becoming frailer and less able to manage day-to-day tasks without assistance. Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very or enhanced sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home. In addition to the communal facilities often found in sheltered housing (residents' lounge, guest suite, laundry), Extra Care often includes a restaurant or dining room, health & fitness facilities, hobby rooms and even computer rooms. Domestic support and personal care are available, usually provided by on-site staff. Properties can be rented, owned or part owned/part rented. There is a limited (though increasing) amount of Extra Care Housing in most areas and most providers set eligibility criteria which prospective residents have to meet.

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.

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[32] See https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary

[33] See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

[34] See http://www.housingcare.org/jargon-extra-care-housing.aspx

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

Housing Size (Census Definition)

Housing size can be referred to either in terms of the number of bedrooms in a home (a bedroom is defined as any room that was intended to be used as a bedroom when the property was built, any rooms permanently converted for use as bedrooms); or in terms of the number of rooms, excluding bathrooms, toilets halls or landings, or rooms that can only be used for storage. All other rooms, for example, kitchens, living rooms, bedrooms, utility rooms, studies and conservatories are counted. If two rooms have been converted into one they are counted as one room. Rooms shared between 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 years[35], i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood plan

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

Older People

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

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

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

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

Overcrowding

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

Planning Condition

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

Planning Obligation

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

Purchase Threshold

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

Proportionate and Robust Evidence

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

Private Rented

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

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%, and buyers are encouraged to buy the largest share they can afford. Generally applies to new build properties, but re-sales occasionally become available. There may be an opportunity to rent at intermediate rent level before purchasing a share in order to save/increase the deposit level

Sheltered Housing[36]

Sheltered housing (also known as retirement housing) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. There are many different types of scheme, both to rent and to buy. They usually contain between 15 and 40 properties, and range in size from studio flats (or 'bedsits') through to 2 and 3 bedroomed. Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate

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

wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents need. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden.

Strategic Housing Land Availability Assessment

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

Strategic Housing Market Assessment (NPPF Definition)

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

Specialist Housing for the Elderly

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.[37]

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