

# Tadcaster

Housing Needs Assessment (HNA)

April, 2023

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**List of acronyms used in the text:**

DLUHC	Department for Levelling Up, Housing and Communities (formerly MHCLG)
HMA	Housing Market Area
HNA	Housing Needs Assessment
HRF	Housing Requirement Figure (the total number of homes the NA is expected to plan for, usually supplied by LPAs)
HLIN	Housing Learning and Improvement Network
HRP	Household Reference Person
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
NA	Neighbourhood (Plan) Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SHMA	Strategic Housing Market Assessment
VOA	Valuation Office Agency

# 1. Executive Summary

1. The population of Tadcaster parish is currently estimated to be 5,926, according to Office for Nation Statistics (ONS) mid-2020 population estimates. This represents a decrease of 77 people since the 2011 Census.
2. Since 2011 there has been limited residential development in the parish. According to Selby District Council, a total of 30 new dwellings have been completed since the 2011 Census. By adding this figure to the number of dwellings existing in the parish, it is estimated that there are approximately 2,777 dwellings in the Tadcaster at present.
3. Selby District Council has provided Tadcaster with an indicative housing requirement of 372 new dwellings to be accommodated within the Neighbourhood Area by the end of the plan period.

## Tenure and Affordability

### Current Tenure Profile

4. The 2011 Census tenure profile for Tadcaster shows that the majority (71.6%) of people own their own homes, which is below the average in the LA and above the national average. There is a higher proportion of people in socially rented accommodation than the LA average, and private rental follows a broadly similar to the trend in the LA. However, between 2001 and 2011, the number of households living in private rental accommodation grew by 127% over this time, in comparison to growth of 154% in the LA. This is a significant level of growth when considering that nationally this tenure option grew by 82% over the same period.
5. Tadcaster appears to have a significantly slower rate of house building when compared to other parishes in the LA. Between 2012 and 2021, the parish saw 30 new dwellings completed, which equates to approximately 5 dwellings per 1,000 of the population. In comparison, Brayton and Sherburn in Elmet are parishes of a similar population profile and in this time, period delivered 46 and 132 per 1,000 of the population respectively. Completions data suggests that no new Affordable Housing has been delivered in the parish over this period. The recent pattern of delivery, therefore, is unlikely to have relieved affordability pressures or addressed acute housing needs.

### Affordability

6. Currently, the median house price in Tadcaster is £224,000, having grown by 22.7% since 2012. This is not a considerable growth when considering the same trends across the District and nationally. However, lower quartile prices grew at a faster rate, suggesting pressure on the more affordable homes in the parish.
7. Average household incomes in Tadcaster are estimated to be around £41,300, though many households earn substantially less. The lower quartile (LQ) individual income (that of the lowest earning 25% of people) is £15,728 across Selby, so a household with two lower earners could be expected to earn around £31,456.

8. AECOM has estimated the cost of a variety of tenure options and housing price points in Tadcaster, and then compared these to the measures of local incomes noted above.
9. Those with an average household income would struggle to buy any type of home in Tadcaster. Entry level housing requires an income threshold of £45,739, so it may be possible for households with average incomes and have extra savings to be able to access this type of housing. Affordability is improved slightly in the rental market and should be accessible for those households on mean incomes. However, lower earning households would struggle to rent privately. Moreover, this inaccessibility is further compounded by the lack of availability of private rented accommodation in Tadcaster.
10. Because of the large gap between the affordability of renting and ownership, affordable home ownership products offer good potential to extend home ownership in the parish. For instance, a large segment of the population would benefit from First Homes being offered at a minimum discount of 30% or a Shared Ownership at a 50% equity share in the dwelling.
11. Finally, for those still unable to afford subsidised routes to home ownership or to rent from a private landlord, affordable and social rented housing performs a vital function.

#### **Quantity of affordable housing to plan for**

12. A SHMA was completed for the Selby in 2019, which considers the housing needs of the district, and can be used to estimate the scale of affordable housing required in Tadcaster. The study identified the need for 112 units of affordable housing in the district each year, recommending a split of 66.6% for affordable rental and 33.3% for affordable home ownership. This equates to 95 units for affordable rental and 57 for affordable home ownership in Tadcaster. This would mean a need for 8 units (5 units for affordable rental and 3 units for affordable home ownership) per annum, or 152 over the Neighbourhood Plan period.
13. AECOM's own modelling suggests a potential demand of 31 units per annum (or 582 over the neighbourhood plan period). This larger estimate reflects the substantial potential demand from households in the private rented sector who would prefer to buy. In practice, many of these households have other options in the market and may not take up affordable home ownership if it were available in Tadcaster. This estimate is likely to represent the upper end of potential demand for these products therefore.

#### **Delivery expectations and recommended tenure split**

14. On the basis of Tadcaster's indicative housing requirement figure of 372 additional homes over the Local Plan period, and the maximum requirement that around 40% of these homes might be delivered as affordable, the parish has the potential to deliver 149 affordable homes in the period up to 2040. This figure would satisfy the estimated needs in the SHMA as pro-rated to Tadcaster. In practice, delivery is likely to be lower as not all sites will deliver Affordable Housing e.g., if they are small sites.
15. Finally, affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are

other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

## **Type and Size**

### **Current housing stock and demographic change**

16. This study provides an indication of the likely need for different types and sizes of homes based on demographic change. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the parish or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors which may justify a particular dwelling mix.
17. With regards to the type and size of dwellings on offer in Tadcaster, the parish has an estimated housing stock of 2,777 dwellings. Tadcaster generally has a diverse housing typology. It has a relatively high proportion of bungalows on offer, which is slightly above the average for the LA, but more than double the national average. Otherwise, the NA areas housing typology broadly follows trends that can be found both in the LA and nationally. With the exception of a lower proportion of detached dwellings than can be found across Selby.
18. Tadcaster has an older population, with 2020 (ONS estimates) suggesting that those aged between 45+ account for approximately 54.8% of the overall population. In turn, the same dataset suggests a slight decline of in the population aged 16-24 since 2011. Overall, it can be said that parish population is aging, albeit with a robust population of families remaining.
19. Household projections suggest that Tadcaster will see a significant rise of 89% in its older population (over 65) over the neighbourhood plan period. This is in comparison to younger households (under 25) which are expected to decline.

### **The future housing mix**

20. This study provides an insight into the likely need for different sizes of homes based on projected demographic change and gaps within the existing housing stock. To accommodate the future population of Tadcaster, it is likely that mid-sized homes of 2/3 bedroom dwellings will provide an important component of new housing supply. It should be noted this is an estimate, which does not account for the desire of the population to live in larger dwellings. However, the Neighbourhood Plan and strategies at a district level may take account of wider factors, including aspirations. The mix of homes in Tadcaster could also reflect how planners may wish to shape housing in the parish, and beyond, linked to the local authority's settlement strategy and any policies to support particular segments of the population who need housing.
21. It is important to remember that other factors should be considered in determining the overall dwelling mix that is desirable in the parish or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and



design), the role of the parish or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors which may justify a particular dwelling mix.

## **Specialist Housing for Older People**

22. ONS estimates suggest that there are currently 678 people aged 75+ living in Tadcaster. This has grown from 580 in 2011 and is projected to increase to 1,322 by the end of the neighbourhood plan period in 2040. These figures are indicative of the continued ageing of the population in Tadcaster.
23. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
24. Specialist older people's accommodation is either age restricted or offers some form of additional care. The current stock totals 419 units across 3 developments, 399 of which are offered through social rents – leaving a potential gap in the market for leasehold properties. All of the existing stock is also age-restricted with limited on-site care, meaning that there is little provision for those who require additional support.
25. Two methods for estimating the future potential demand for specialist older people's accommodation in Tadcaster produce a range of 263 to 186 units that might be required by 2040. A majority of projected need is for sheltered (age-restricted) housing as opposed to extra-care, but the scale of need for extra care may justify provision of such a scheme, particularly if it may be advantageous to prioritise extra-care options given the current lack of this type of accommodation. Most of the need is also for market purchase tenures as opposed to affordable rents, given the dominance of social renting in the current stock.
26. These estimates are based on the projected growth of the older population from 2011 Census figures – with the additional 742 people equating to roughly 538 households. It is thereby assumed that the 2011 older population is already well accommodated in the existing stock of specialist accommodation or through adaptations to their own homes. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
27. The scale of potential need identified in Tadcaster is high in the context of the parish's overall housing requirement of 372. It is therefore important to emphasise that the estimates for older people's housing provided here are a representation of the scale of potential demand rather than a minimum target that must be met. The needs of older people cannot be served to the exclusion of all others, may be met in other locations such as larger towns nearby, and can sometimes also be addressed through alternative means than new construction (eg adaptations to existing homes).
28. Given the extent of the specialist accommodation currently on offer in Tadcaster, there is unlikely to be a large volume of additional specialist supply during the Plan period, another avenue open to the Neighbourhood Planning groups is to discuss the standards

of accessibility and adaptability in new development to be met in the Local Plan with the LPA. The local level evidence supplied in this report could be used to influence district/borough level policies. Groups may also be able to encourage the adaptation of existing properties through grant schemes and other means (though it is acknowledged that Neighbourhood Plans may have limited influence over changes to the existing stock).

29. 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 Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).
30. It is considered that Tadcaster is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. There is already an extra care scheme located in Tadcaster, indicating its likely suitability for this kind of specialist provision. However, given that the NA already has quite a high level of provision at present, in addition to a relatively high proportion of bungalows in the mainstream stock, it may be the case that any housing policies in the emerging neighbourhood plan want to focus on diversifying the type of housing available locally.
31. Wherever specialist housing is to be accommodated, partnership working with specialist developers is recommended, so as to introduce a greater degree of choice into the housing options for older people who wish to move in later life.

## 2. Context

### Local context

32. Tadcaster is a Neighbourhood Area located in Selby, in Yorkshire and Humber. The Neighbourhood Area (NA) boundary was designated in May 2020. A Neighbourhood Plan for Tadcaster is currently in production, and once adopted will cover the period up to 2040. Tadcaster is contained within Selby, which is a District council with a population of 92,000 (Census, 2021), which has grown from 83,449 since the 2011 Census. (Census 2021).
33. Selby adopted a local plan in 2013, which covers a period of 2011-2027. In 2022 Selby District Council initiated a Local Development Scheme which will see the adoption of a new local development plan before 2024. Once adopted this plan will be the primary local decision-making framework in the Local authority and will run until 2040.
34. The proposed Neighbourhood Plan period starts in 2021 and extends to 2040, therefore comprising a planning period of 19 years. The evidence supplied in this report will look forward to the Plan end date of 2040, but where possible will also provide annualised figures which can be extrapolated to a different term if the Plan period changes.
35. Tadcaster is an ancient market town located to the northwest of Selby and is designated as a Local Service Centre. It is situated on the River Wharfe and is well connected to Leeds (15 miles to the west) and York (10 miles to the east). It is bypassed by the A64 which connects to the A1. The town is considered an area of historic and architectural significance and was designated a conservation area in 1973. In terms of industry the town has a long association with the Brewing Industry due to the quality of the local water. At present there are three breweries in the town (The Tower Brewery, John Smith's and Samuel Smith's Old Brewery).
36. In terms of services, Tadcaster has a community swimming pool, a number of pubs and restaurants and three primary schools. The Selby Local Plan (2013) suggests Tadcaster faces a number of challenges in terms of the lack of development sites coming forward and in the 10 years before publication the town delivered only 7.8 dwellings on average each year.
37. The Neighbourhood Plan boundary is broadly similar to the parish boundary. For Census purposes, the Neighbourhood Area is made up, like the rest of England, of statistical units called Output Areas (OAs). The Plan area equates to the following OAs, which have been used throughout as a statistical proxy for the NA boundary and which can be interrogated for data from both the 2001 and the 2011 Censuses:

#### **LSOAs**

- E01027918
- E01027119
- E01027120
- E01027121

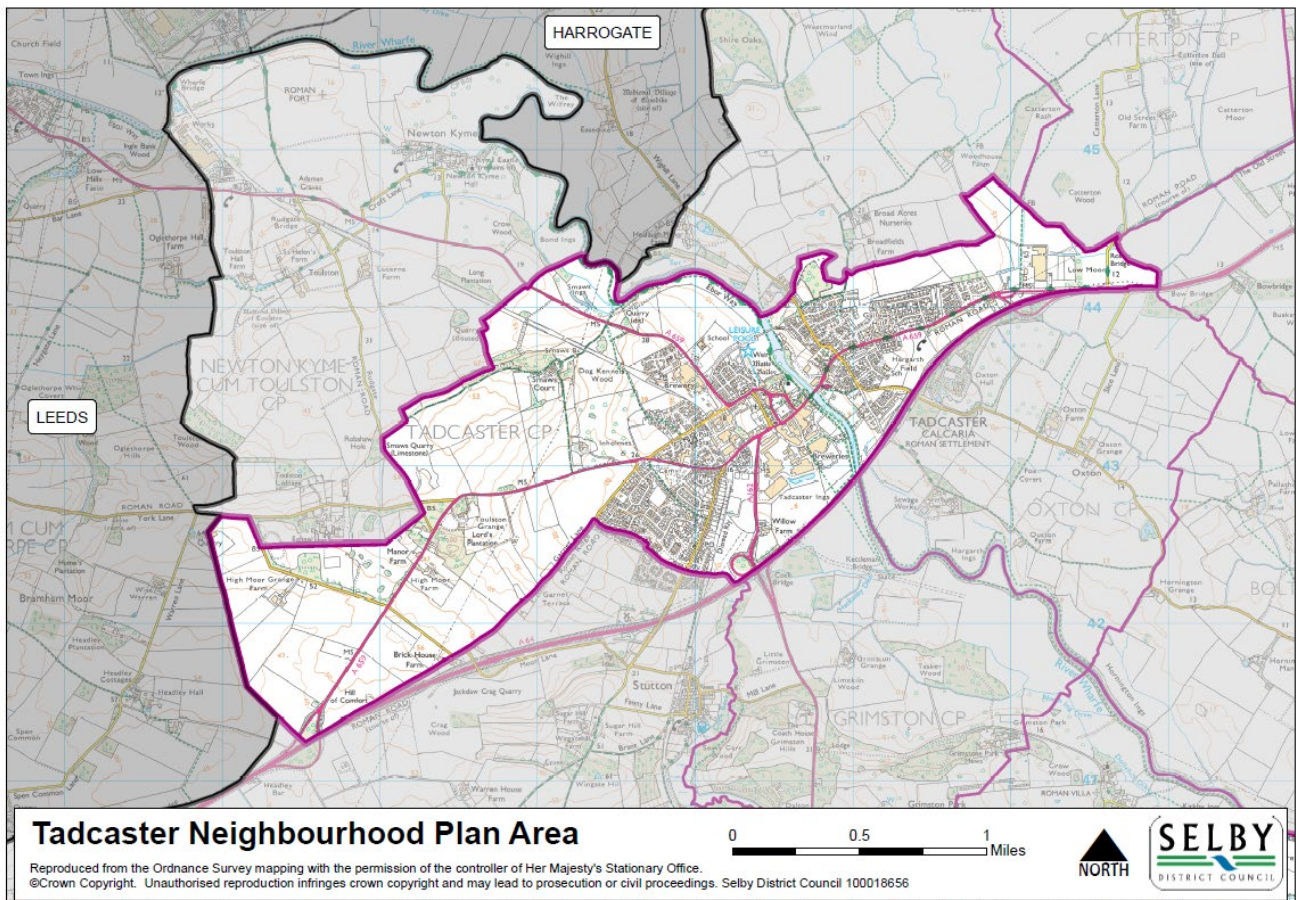
## OAs

- E00142255
- E00142257
- E00142261

38. The statistics show that in the 2011 Census the NA had a total of 6,003 residents, formed into 2,640 households and occupying 2,747 dwellings. Drawing on completions data provided by Selby District Council, in 2021 there were an estimated 2,777 dwellings in Tadcaster, with new 30 new dwellings since 2011. The Office for National Statistics (ONS) produces mid-year population estimates for parishes and wards throughout the country. The mid-2020 population estimate for Tadcaster is 5,926 – indicating population decrease of around 77 individuals since 2011. This appears consistent with the growth in the number of dwellings (30 new dwellings since 2011) with household size averaging 2.3, equating to 34 new dwellings. It is worth noting that this figure is an estimate only, based on data which is mostly available at local authority level such as administrative registers of births and deaths, data on moves between local authorities, small-area population estimates and official population projections, and not based on a survey count.

39. A map of the Plan area appears below in Figure 2-1.

**Figure 2-1: Map of the Tadcaster Neighbourhood Area<sup>1</sup>**



<sup>1</sup> Available at [https://www.selby.gov.uk/sites/default/files/Documents/Tadcaster\\_Neighbourhood\\_Area\\_Plan.pdf](https://www.selby.gov.uk/sites/default/files/Documents/Tadcaster_Neighbourhood_Area_Plan.pdf)

## The Housing Market Area Context

40. Whilst this HNA focuses on Tadcaster neighbourhood area it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas. In the case of Tadcaster, the parish sits within a housing market area which covers the Selby district area. It does however cut across two housing market areas which include the Leeds City region (including Barnsley, Bradford, Calderdale, Craven, Harrogate, Kirklees, Leeds, Selby, Wakefield and York) and Yorkshire and Humber.
41. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Tadcaster, are closely linked to other areas. In the case of Tadcaster changes in need or demand in settlements nearby is likely to impact on the neighbourhood.
42. In summary, Tadcaster functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Selby), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood play within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

## Planning policy context

43. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.<sup>2</sup> In the case of Tadcaster, the relevant adopted Local Plan for Selby consists of:
  - Selby District Core Strategy Local Plan (adopted October 2013)
  - Selby District Council Local Plan – Preferred Options (Consultation 2021)

## Policies in the adopted local plan

44. Table 2-1 below summarises adopted Local Plan policies that are relevant to housing need and delivery in Tadcaster.

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

**Table 2-1: Summary of relevant adopted policies in the Selby District Core Strategy (October 2013)**

<b>Policy</b>	<b>Provisions</b>
Policy SP5 – The Scale and Distribution of Housing	450 dwellings per annum should be delivered per annum in Selby between 2011 and 2027, totalling 5,350 over the plan period. Tadcaster should account for 7% of this allocation, which equates to 360 new dwellings.
Policy SP8 – Housing Mix	Proposals for new housing should contribute to the creation of mixed communities by making sure that the types and sizes of new dwellings reflect the demand and need evidenced in the most recent strategic housing market assessment.
Policy SP9 – Affordable Housing	<p>A. The Councils will seek a ratio of 40/60% affordable/general housing ratio within its overall housing delivery.</p> <p>B. The Council will aim to deliver a maximum of 40% provision of affordable housing on sites of over 10 dwellings.</p> <p>C. On sites that do not meet this threshold, a commuted sum will be sought to deliver housing elsewhere in the District. The target contribution will be equivalent to up to 10% affordable housing.</p> <p>D. The tenure split and type of housing sought will reflect Council’s latest evidence on local need.</p>

## Policies in the emerging local plan

45. Table 2-2 below summarises emerging Local Plan policies that are relevant to housing need and delivery in Tadcaster.

**Table 2-2: Summary of relevant emerging policies in the Selby Preferred Options Stage of their emerging Local Plan**

<b>Policy</b>	<b>Provisions</b>
Preferred Approach SG2 – Spatial Approach	Over the plan period 2020 – 2040, 8,040 new homes should be delivered. This policy supports the allocation of new housing in Tadcaster to support heritage-led approach to the regeneration of the historic brewing centre.
Preferred Approach HG1 – Meeting Local Housing Needs	The council’s preferred approach is to meet its housing requirement over the plan period by: <p>A. the completion of 1,398 dwellings on sites with implemented permissions</p> <p>B. The allocation of sites to deliver 865 new dwellings on unimplemented planning permissions</p> <p>C. The allocation of new sites to provide 6,967 new dwellings. 6 of which are located in Tadcaster, with the potential to deliver 447 new dwellings. Along with existing commitments, Tadcaster has the potential to deliver 611 new dwellings.</p>
Preferred Approach HG4 – Affordable Housing	To meet the council’s desired approach to affordable housing: <p>A.1. A minimum of 20% affordable homes on sites of 11 or more dwellings, or where sites are larger than 0.5 hectares.</p> <p>A.2. Contributions in lieu of onsite provision where it has been demonstrated this would be unviable.</p> <p>C. Affordable housing sites must provide at least 10% home ownership, including First Homes and a mix of social rented/affordable rent/intermediate rent.</p>

## Policy

## Provisions

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### Quantity of housing to provide

46. The NPPF 2021 (paragraphs 66 and 67) requires Local Authorities to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.
47. Selby has fulfilled that requirement by providing Tadcaster with an indicative figure of 372 dwellings to be accommodated within the Neighbourhood Area by the end of the Plan period.<sup>3</sup> This figure was provided to the steering group from Selby District Council and has been reiterated as a preferred approach in the preferred options stage of the emerging local plan.

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<sup>3</sup> As indicated during initial inception call with steering group.

## 3. Approach

### Research Questions

48. The following research questions were formulated at the outset of the research through discussion with the Tadcaster Neighbourhood Plan Steering Group. They serve to direct the research and provide the structure for the HNA.

### Tenure and Affordability

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

***RQ1: What Affordable Housing (eg social housing, affordable rented, shared ownership, discounted market sale, intermediate rented) and other market tenures should be planned for in the housing mix over the Neighbourhood Plan period?***

### Type and Size

51. The neighbourhood planning group is seeking to understand what size and type of housing would be best suited to the local community. The Steering Group raised the concern that there was a high proportion of larger high value dwellings in the parish and this analysis will shed light on this possible trend.
52. The aim of this research question is to provide neighbourhood planners with evidence on the types and sizes needed by the local community. This will help to shape future development so that it better reflects what residents need.
53. While this study is not able to advise on space standards or home configurations, it may reveal imbalances between the available stock and demographic trends.
54. Note, however, that the evidence gathered here takes the current population as its starting point and projects forward trends that exist today. It therefore risks embedding features of the housing stock and occupation patterns that the community may actually wish to change. In that sense, the findings in this report might be viewed as the baseline scenario on top of which the community's objectives and primary evidence should be layered to create a more complete picture and vision for the future.

***RQ2: What type (terrace, semi, bungalows, flats and detached) and size (number of bedrooms) of housing is appropriate for the Plan area over the Neighbourhood Plan period?***



## Specialist Housing for Older People

55. This chapter supplements the demographic evidence relating to Type and Size, including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care.

***RQ3: What provision should be made for specialist housing for older people***

## Relevant Data

56. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the Neighbourhood Plan level and is locally specific. This includes data from the 2011 Census and a range of other data sources, including:

- Other Office of National Statistics (ONS) datasets providing more up-to-date demographic information;
- ONS population and household projections for future years;
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from [rightmove.co.uk](http://rightmove.co.uk);
- Local Authority housing waiting list data; and
- Strategic Housing Market Assessment, Selby District Council (2019)

57. More recent data sources for the population and existing housing stock will be used wherever possible in this report. However, Census datasets providing, for example, the breakdown of households (as opposed to individuals) by age and the tenure of dwellings, cannot be accurately brought up to date in this way. Such patterns are instead generally assumed to persist to the present day.

## 4. RQ1: Tenure, Affordability and the Need for Affordable Housing

***RQ1: What Affordable Housing (eg social housing, affordable rented, shared ownership, discounted market sale, intermediate rented) and other market tenures should be planned for in the housing mix over the Neighbourhood Plan period?***

### Introduction

58. This section approaches the question of affordability from two perspectives. First, it examines what tenure options are currently available in the parish and which of them might be most appropriate going forward, based on the relationship between how much they cost and local incomes. Second, it estimates the quantity of Affordable Housing that might be required during the Neighbourhood Plan period. The scale of need for these homes can justify planning policies to guide new development.
59. Tenure refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership). We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the current NPPF. A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
60. The definition of Affordable Housing set out in the NPPF 2021 makes clear the Government's commitment to home ownership by broadening the definition to include a range of low-cost housing opportunities for those aspiring to own a home. The NPPF defines Affordable Housing as *'housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers; and which complies with one or more of the following definitions'*<sup>4</sup>. The full document further outlines the tenures included in this definition. Those outlined in Table 4-1 would fall under this NPPF definition of Affordable Housing.

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<sup>4</sup> Available here -

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1005759/NPPF\\_July\\_2021.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1005759/NPPF_July_2021.pdf)

**Table 4-1: Breakdown of Affordable Housing tenures**

<b>Tenure</b>	<b>Rent/Ownership</b>	<b>Brief Description</b>
<b>Social Rent</b>	Rent	<p>This tenure is owned by local authorities (what used to be called Council housing) and private registered providers (also known as housing associations).</p> <p>Guideline target rents are determined through the national rent regime and are typically the lowest-cost form of housing available.</p> <p>Households must be eligible on the basis of incomes and other circumstances, and there are usually waiting lists.</p>
<b>Affordable Rent</b>	Rent	<p>This is similar to Social Rent (above). Affordable Rent is not subject to the national rent regime but must have a rent of no more than 80% of the local market.</p> <p>Households must be eligible on the basis of incomes and other circumstances, and there are usually waiting lists.</p>
<b>Rent to Buy</b>	Combination	<p>Rent to Buy is a relatively uncommon tenure. Subsidy allows the occupant to save a portion of their rent to be used to build up a deposit to eventually purchase the home.</p>
<b>Shared Ownership</b>	Ownership	<p>An affordable home ownership product where a purchaser buys part (generally between 25% and 75%, but can be as little at 10%) of the value of the property. The remaining (un-owned part) is rented from a housing association or local authority.</p> <p>This Generally applies to new build properties, but re-sales occasionally become available.</p>
<b>First Homes</b>	Ownership	<p>First Homes are an affordable home ownership product introduced in 2021. Discounts on the market price can be set at 30%, 40%, or 50%.</p> <p>New developments will be required to provide 25% of the Affordable Housing as First Homes. This product is discussed in more detail in the commentary following this table.</p>

61. As part of the effort to expand home ownership, the Government introduced the First Homes product in 2021.<sup>5</sup> Because the First Homes product is new and expected to be an important part of the strategy for improving access to home ownership, it is worth summarising its key features and implications:

<sup>5</sup> The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

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

## Current tenure profile

62. The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.
63. Table 4-2 presents data on tenure in Tadcaster compared with Selby and England from the 2011 Census, which is the most recent available source of this information. The 2021 Census will provide a more robust and reflective picture of the current tenure mix in Tadcaster when the results are released later this year. However, drawing on figures from the 2011 Census, it would appear that a majority of people (71.6%) of people in Tadcaster are living in owner occupied homes. This is approximately 3 percentage points below the proportion of owner occupiers in Selby and 8 percentage points above the national average. In terms of the rental market there are a high percentage of people in Tadcaster (14.8%) occupying socially rented accommodation in comparison to the LA (12%) but is 3 percentage points below national averages. For the private rental market, Tadcaster and Selby have a similar proportion of its population occupying this tenure type (11% of households), which is approximately 6% below the national averages.

64. There is no current data on the proportion of housing that is rented because the choice to let out a property does not require planning permission or other changes that would be recorded centrally. The 2021 Census will provide the most robust and up-to-date picture of this when the results are released in the coming months. However, it is interesting to observe the change recorded between the 2001 and 2011 Census: in Tadcaster the private rented sector expanded by 123% in that period, this is in comparison to a rate of growth of 154% in Selby and national growth of 82.4% over the same period. This is quite a substantial level of growth over a 10-year period, however the rental market was starting at a relatively low base. However, when looking at the raw data for growth, Tadcaster had 145 private rental dwellings in 2001, which grew to 329 in 2011, showing an absolute growth of 184. Whilst this growth may not seem significant relative to total number of dwellings in Tadcaster, growth like this in the private rental market can signal worsening affordability, as households are forced to rely on the rental market where they cannot access home ownership.

**Table 4-2: Tenure (households) in Tadcaster, 2011**

Tenure	Tadcaster	Selby	England
Owned	71.6%	75.0%	63.3%
Shared ownership	0.2%	0.6%	0.8%
Social rented	14.8%	12.0%	17.7%
Private rented	11.2%	11.0%	16.8%

Sources: Census 2011, AECOM Calculations

### Dwelling completions compared to the wider district

65. The steering group expressed a desire to understand dwelling completions in comparison to Tadcaster to understand the level of housing delivered in the context of the wider district. Seven parishes across Selby were chosen for comparison. These were chosen as they had all been designated, alongside Tadcaster, as neighbourhood planning areas in the district. They are as follows:

- Appleton Roebuck and Acaster;
- Brayton;
- Church Fenton;
- Escrick;
- Selby Town;
- Ulleskelf.

66. Further to the six neighbourhood areas chosen, Sherburn in Elmet was also included. This is because alongside Tadcaster this area is designated as a Local Service Centre in the emerging Local Plan. To understand the level of housing development in each of these areas, completions data is set against the total population. The results are presented as a ratio (per 1,000 of the population) to contextualise the rate of housing development in relation to the number of people living in each parish area. This is expressed in Table 4-3 below:

**Table 4-3: Completed dwellings in Neighbouring Parishes (2011-2021).**

Neighbourhood Area	Population	Completions	Completions per 1,000 of population
Tadcaster	6,003	30	5
Appleton Roebuck and Acaster	792	32	40
Brayton	5,299	243	46
Church Fenton	1,392	51	37
Escrick	1,078	12	11
Selby Town	14,731	1,066	72
Ulleskelf	980	107	109
Sherburn in Elmet	6,657	881	132

Source: AECOM Calculations, Completions data from Selby District Council

67. Table 4-3 shows that Tadcaster lags significantly behind the other settlements included in the analysis in terms of housing delivery relative to population size. The only area showing a somewhat similar level of delivery to the NA is Escrick, which is has a much lower population and is still delivering more than double the number of dwellings per 1000 of the population. In terms of parishes that have a similar population size to Tadcaster, Brayton and Sherburn in Elmet appear to have delivered approximately 9x more housing in the case of Brayton, and 26x more housing in Sherburn in Elmet. This data suggests that there are significant issues in terms of delivery of new homes in Tadcaster, when compared to the rate of delivery in other settlements in the district.
68. There are many factors which can influence the rate of housing delivery in an area. In this case the Steering Group have suggested that the presence of some large landowners in the parish may be impacting upon the delivery of new housing. It was suggested that new proposals for housing development have been met with opposition and legal challenge from the Brewery owner. Indeed, in 2015 Samuel Smith Old Brewery challenged the adoption of the Selby development plan, on the grounds that the “duty to co-operate” was engaged but not complied with. Relevant to this study was the contention that Selby should have co-operated with neighbouring planning authorities in Leeds and York to provide housing, instead of providing these in Tadcaster. The appeal case was rejected<sup>6</sup>. Nonetheless, such challenges to new development can delay delivery and may go some way to explaining lower delivery rates in comparison to the other NAs contained in table 4-3. There are other factors which may be restricting delivery in this case, one of significance is that due to its historical significance of much of parish centre is designated as a conservation area. This does not preclude any new

<sup>6</sup> Samuel Smith Old Brewery (Tadcaster) vs Selby District Council [2015], available at: <http://www.bailii.org/ew/cases/EWCA/Civ/2015/1107.html>

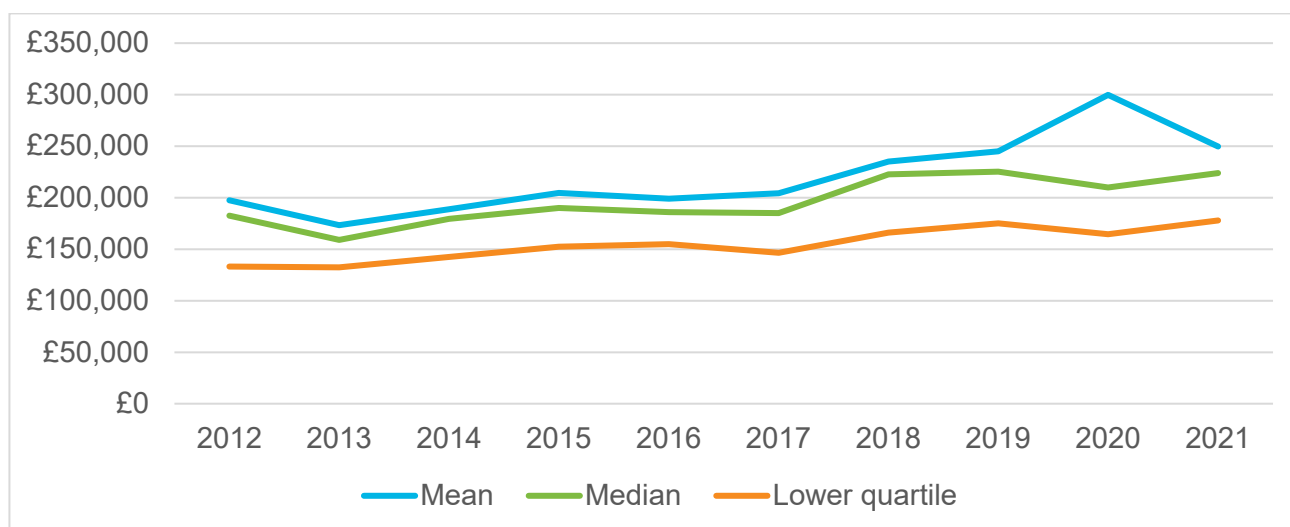
development in the area, but does make delivery more difficult as any planning permission will be required to direct particular attention to the impact on the defining character of the conservation area. Nonetheless, the parish area does appear to have experienced limited new housing development in comparison to other areas in the district. Constraints on supply are likely to have impacted on the ability of the parish population to move within the area and has the potential to sustain high market prices and negatively impact the affordability of the housing stock.

## **Affordability**

### **House prices**

69. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
70. Figure 4-1 looks at the average and lower quartile house prices in Tadcaster based on sales price data published by the Land Registry. It shows a median house price in 2021 of £224,000, which represents a price growth of 22.7% since 2012. Generally, median house prices have seen relatively steady growth year on year with a rise of £37,500 between 2017 and 2018 being the most notable increase. The price growth in median prices is not major, and it is likely that to have started from quite a high base in 2012. Indeed, Figure 4-1 does show a slight dip in median prices between 2012 and 2013, before relatively steady increases until 2021.
71. Another notable trend when considering price growth over this period is the variation in the Lower Quartile (LQ) average, which grew by 33.7%. This is in comparison to 26.2% growth in the mean, and a median increase of 22.7%. It shows that the most affordable homes in the parish have grown at a faster rate than average.

**Figure 4-1: House prices by quartile in Tadcaster, 2012-2021**



Source: Land Registry PPD

72. Table 4-4 breaks down house prices by type, presenting the median price for each type. It shows that there was a general increase of 22.7% across all housing types, which equated to absolute growth of £41,500 over the period.
73. However, when you consider each type individually, all house types other than flats appear to be showing more rapid growth than the overall average would suggest. This is exhibited through the growth in the price of detached dwellings which on average are 50.9% more expensive in 2021 than they were in 2012, absolute growth of £135,000. In turn, there has been a relatively slow level of growth in price of flats in the parish, growing on average by 5.1% over the same time period, representing absolute growth of £5,250. The slow growth in this housing type is impacting the general increase of 22.7% i.e. growth in the price of other housing types would suggest that prices are rising more significantly than the average would suggest.

**Table 4-4: Median house prices by type in Tadcaster, 2012-2021**

Type	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	PRICE GROWTH
Detached	£265,000	£247,500	£240,000	£300,000	£269,950	£299,950	£325,000	£316,750	£374,000	£400,000	50.9%
Semi-detached	£165,000	£165,000	£181,475	£190,000	£200,000	£196,100	£234,975	£226,500	£221,100	£237,500	43.9%
Terraced	£130,250	£136,000	£142,000	£162,500	£157,500	£165,000	£175,000	£175,000	£165,000	£185,000	42.0%
Flats	£103,500	£117,500	£93,600	£99,750	£91,125	£124,000	£119,498	£130,000	£120,000	£108,750	5.1%
<b>All Types</b>	<b>£182,500</b>	<b>£159,000</b>	<b>£179,500</b>	<b>£189,975</b>	<b>£186,000</b>	<b>£185,000</b>	<b>£222,500</b>	<b>£225,250</b>	<b>£210,000</b>	<b>£224,000</b>	<b>22.7%</b>

Source: Land Registry PPD

## Income

74. Household incomes determine the ability of households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.
75. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower



earners). The average household income locally was £41,300 in 2020. A map of the area to which this data applies is provided in Appendix A.

76. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. Selby's gross individual lower quartile annual earnings were £15,728 in 2020. To estimate the income of households with two lower quartile earners, this figure is doubled to £31,456.
77. It is immediately clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.

## **Affordability Thresholds**

78. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
79. AECOM has determined thresholds for the income required in Tadcaster to buy a home in the open market (for average and entry-level prices), and the income required to afford private rent and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix A.
80. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken and a case can be made for alternatives. The mortgage multiplier is particularly variable, with multipliers up to 4.5 or even above 5 times income available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.
81. The percentage of income to be spent on rent also varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption. While larger mortgages and higher rents may be feasible for individuals, this creates vulnerability to changing economic circumstances and may not be a possibility for many people with the most acute housing needs. Different assumptions would, however, alter

the picture of affordability that emerges here. This is another reason interpret the findings with a degree of flexibility.

82. Table 4-5 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.
83. The same information is presented as a graph in Figure 4-2 on a subsequent page, with selected measures from the table presented for clarity.

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

Tenure	Mortgage Value	Rent	Income required	Affordable on mean incomes? £41,300	Affordable on LQ 1 incomes? £15,728	Affordable on LQ 2 incomes? £31,456
<b>Market Housing</b>						
Median House Price	£201,600	-	£57,600	No	No	No
Estimated NA New Build Entry-Level House Price	£201,561		£57,589	No	No	No
LQ/Entry-level House Price	£160,088	-	£45,739	No	No	No
LA New Build Median House Price	£249,296	-	£57,589	No	No	No
Average Market Rent	-	£11,820	£39,400	Yes	No	No
Entry-level Market Rent	-	£10,890	£36,300	Yes	No	No
<b>Affordable Home Ownership</b>						
First Homes (-30%)	£141,093	-	£40,312	Yes	No	No
First Homes (-40%)	£120,937	-	£34,553	Yes	No	No
First Homes (-50%)	£100,781	-	£28,794	Yes	No	Yes
Shared Ownership (50%)	£100,781	£2,799	£38,126	Yes	No	No
Shared Ownership (25%)	£50,390	£4,199	£28,395	Yes	No	Yes
Shared Ownership (10%)	£20,156	£5,039	£22,556	Yes	No	Yes
<b>Affordable Rented Housing</b>						
Affordable Rent	-	£5,466	£18,201	Yes	No	Yes
Social Rent	-	£4,982	£16,590	Yes	No	Yes

Source: AECOM Calculations

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

and other factors of specific properties in each category have a large impact. These conclusions should therefore be interpreted flexibly.

85. The most notable figures from table 4-5 above are that market housing is generally unaffordable for households and earnings on average and lower (Mean/Lower Quartile/2x Lower Quartile) included in the analysis. As such, the Tadcaster housing market displays acute issues of affordability, which will be accentuated in areas of the population where people do not have access to other financial assistance, access to additional savings or access to equity in their existing home.

### **Market housing for purchase and rent**

86. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher-than-average income, is likely to remain out of reach to most. The median house price would require an annual income of £57,600, which is 39.5% higher than the current average in Tadcaster.
87. Private renting is generally only affordable to average earners. Households made up of two lower quartile earners cannot afford either average or entry rental thresholds. Affordability is improved if households are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

### **Affordable home ownership**

88. There is a relatively large group of households in Tadcaster who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £36,300 per year (at which point entry-level rents become affordable) and £45,739 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.
89. First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
90. This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. Discounts of 30% would be sufficient to allow access to home ownership for those on average incomes. However, they would be out of reach for those households with 2x LQ earnings. With some extra savings, it may be possible for those households in this bracket of lower incomes to afford but they would generally be out of reach for those with LQ earnings.
91. Table 4-6 below details the point at which discounts would be make different house sale types affordable, indicating that 28% would be needed for those on mean incomes to access median house prices. A discount of 28% would represent a sale price of approximately £161,280. For those households with 2x LQ earners, a discount of 45%

would be required, representing a sale price of £123,200. Any policy recommendation for discounts at this level would need to be cognisant of viability constraints, and the overall building cost of new build housing.

92. Table 4-6 shows the discount required for First Homes to be affordable to the three income groups. Because it is not possible to estimate the cost of a typical First Home due to a lack of data on new build entry-level house prices in the NA, it is worth considering the discounts required for some additional price benchmarks. The table above uses median house prices in the NA as the best proxy for the cost of a newly built entry-level home in the area, because this reflects the local market and accounts for the price premium usually associated with newly built housing (which would bring the price closer to the price of median existing homes than existing entry-level homes). However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, and of entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

**Table 4-6 Source: Land Registry PPD; ONS MSOA total household income**

<b>Tenure/ product:</b>	<b>Mean Income</b>	<b>LQ Income 1</b>	<b>LQ Income 2</b>
NA Median House Price	<b>28%</b>	<b>73%</b>	<b>45%</b>
NA Estimated New Build Entry-Level House Price	<b>28%</b>	<b>73%</b>	<b>45%</b>
NA Entry-level House Price	<b>10%</b>	<b>66%</b>	<b>31%</b>
LA Median New Build House Price	<b>42%</b>	<b>78%</b>	<b>56%</b>

Source: AECOM calculations

93. Shared ownership appears to be more affordable than First Homes, but is broadly accessible to the same groups. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.<sup>7</sup> If this is delivered in the NA, it will make shared ownership easier to access for more people. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.
94. The transition from 10% to 100% ownership would be long, and during this period the rent on the 90% unsold value would not be subsidised, meaning that monthly costs for occupants will remain relatively high and the build-up of equity will be relatively slow. This product would therefore only be a realistic route to full ownership for households prepared to take a long-term view.
95. The income required to access Rent to Buy, a product designed to allow residents to transition from renting to ownership by allowing a discount on the market rent to be used to save a deposit, is assumed to be the same as that required to afford market rents. On that basis, First Homes and shared ownership are more affordable options.

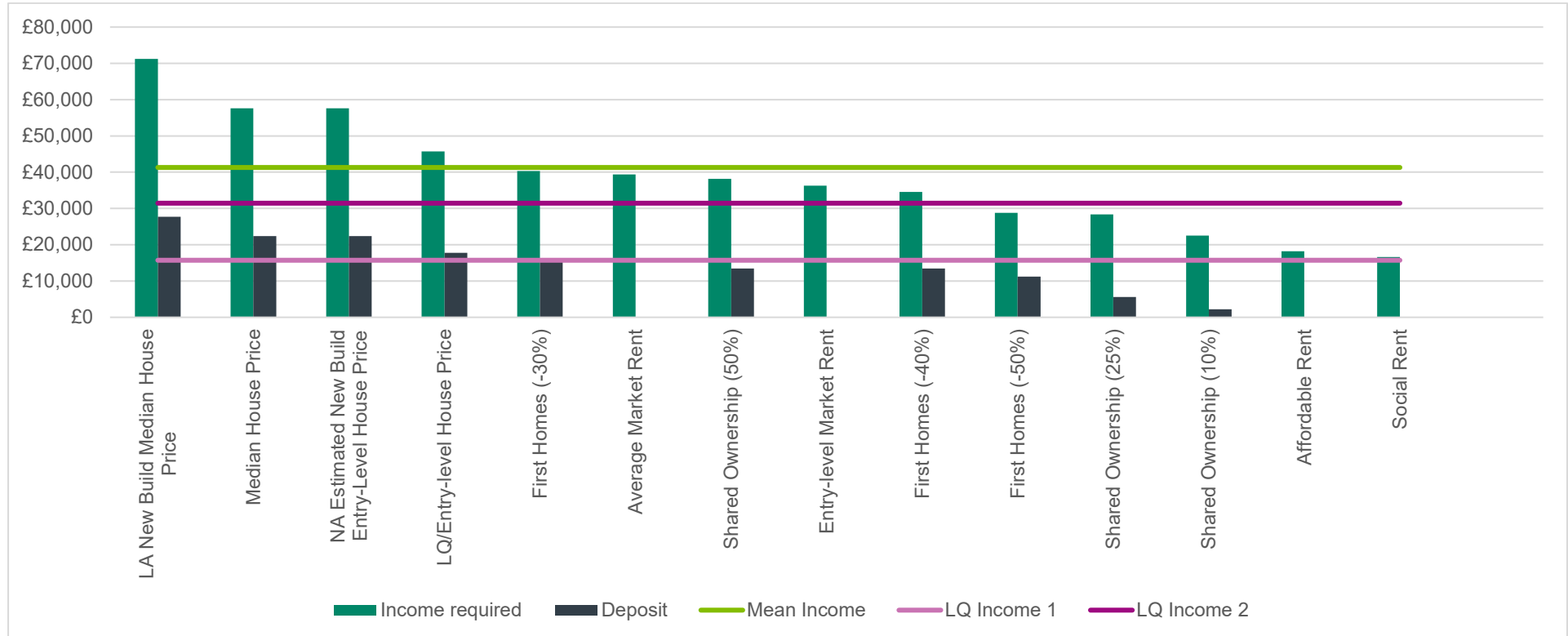
<sup>7</sup> The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>.

96. These three products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not.
- First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
  - Shared ownership at high equity shares performs a similar function to First Homes, but there are additional costs associated with the rented portion.
  - Shared ownership at low equity shares can usually be accessed by lower earning households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
  - Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.
97. In conclusion, all of these products would provide value to different segments of the local population, with shared ownership at a lower than 25% equity share potentially allowing lower earning households to get a foot on the housing ladder, while Rent to Buy is helpful to those with little or no savings for a deposit, and First Homes (especially at higher discounts) may provide a better long-term investment to those who can afford to access it.

### **Affordable rented housing**

98. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). However, households with a single lower earner appear unable to afford any of the tenures considered including the smallest socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.
99. The evidence in this chapter suggests that the affordable rented sector performs a vital function in Tadcaster as the only option for a large segment of those in the greatest need. Social rents are cheaper and would therefore leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. Where households are supported by housing benefit the difference in the cost of affordable and social rents may be irrelevant as the level of housing benefit flexes according to the rent. This mean that households supported by housing benefit may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.

**Figure 4-2: Affordability thresholds in Tadcaster, income required (additional cost of deposit in black)**



Source: AECOM Calculations

## Affordable housing- quantity needed

100. The starting point for understanding the need for affordable housing in Tadcaster is the relevant Strategic Housing Market Assessment (LHNA). A LHNA was undertaken for Selby in 2019. This study estimates the need for affordable housing in the district based on analysis of the Council's waiting list and analysis of other data sets in line with Planning Practice Guidance at the time. The SHMA identifies the need for 112 additional affordable homes each year in Selby as a whole. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents. A small proportion of these households may be able to afford shared ownership because in some cases it is more affordable than market rents, especially when available at a share of 25%.
101. When the LHNA figures are pro-rated based on its fair share of the population (7% of the LPA's population), this equates to 8 homes per annum (predominately for social/affordable rent) or 152 affordable homes over the Neighbourhood Plan period (2021-2040).
102. The same study recommends a tenure split of 66.6% for affordable rental and 33.3% for affordable home ownership. This equates to 95 units for affordable rental and 57 for affordable home ownership. When pro-rated to Tadcaster, this would represent a need for 8 units (5 units for affordable rent and 3 units for affordable home ownership) per annum, or 152 over the Neighbourhood Plan period.
103. In this instance, it is worth considering the role of the affordable rented housing sector in Tadcaster in relation to the wider LPA area, and the extent to which the implication of 5 units per annum (95 over the plan period) would meet potential need.
104. The tenure analysis in this section shows that the social/affordable rented stock in Tadcaster accounts for a greater proportion of homes than in Selby as a whole. It is likely that Tadcaster performs a role in meeting some of the needs for this housing from households in the rest of the authority area therefore. Selby District Council provided lettings data for the last 3 years for the larger geography of Tadcaster and Sutton parishes. An average of 19 social/affordable rented homes are let each year. If half of these were let in Tadcaster, this suggests an average of 9-10 properties available each year. This is only just over 2% of the social/affordable rented stock in the parish (estimated 442 homes in 2011) and suggests that turnover of existing properties is relatively low. It is not possible to examine how far these properties have been let to households living in the parish or from the wider LPA, however the scale of lettings is not large, suggesting that the supply of affordable rented properties is relatively limited in practice.
105. Turning to Affordable Housing providing a route to home ownership, the pro-rated LHNA estimates a need for 3 units per annum for affordable home ownership, equating to 57 over the neighbourhood plan period. As with the estimate of the

need for affordable rented housing, this is based on a simple pro rating of the LHNA at the local authority level.

106. In AECOM's experience, this is likely to represent the minimum potential demand for affordable home ownership. AECOM's modelling (Table 4-7) suggests potential demand for 31 units of affordable home ownership per annum, which equates to 582 over the Neighbourhood Plan period. This figure is likely to represent the maximum potential demand for affordable home ownership. It is different to the estimate of the need for affordable rented housing because households who need or want affordable home ownership often have other choices in the market.
107. AECOM's model estimates the number of households might wish to own their own home but cannot afford to – the 'can rent, can't buy' group described in the previous section. The model is consistent with most methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.
108. It should be noted there is a wide variation between the pro-rated figure from the LHNA and AECOMs modelling. In this instance, the much larger figure estimated by AECOM reflects the assumption that the vast majority of households in the private rented sector would prefer to own their own homes. The households identified in AECOM's model can afford to rent, on the basis of their income, but cannot afford to buy.
109. There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home ownership.<sup>8</sup> No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.
110. Moreover, this assumes a rate of turnover in the existing stock will satisfy some of the need identified. However, the stock of affordable home ownership properties in Tadcaster is small and with limited development in recent years, the supply of these properties appears negligible.
111. It is important to keep in mind that the households identified in these estimates are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing. If the Parish Council wish to develop Affordable Housing policies in their plan.

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<sup>8</sup> <http://www.ipsos-mori-generations.com/housing.html>



**Table 4-7: Estimate of the potential demand for affordable housing for sale in Tadcaster**

Stage and Step in Calculation	Total	Description
<b>STAGE 1: CURRENT NEED</b>		
1.1 Current number of renters in NA	832.6	Census 2011 number of renters * national % increase to 2018
1.2 Percentage renters on housing benefit in LA	23.7%	% of renters in 2018 on housing benefit
1.3 Number of renters on housing benefits in NA	197.4	Step 1.1 * Step 1.2
1.4 Current need (households)	476.4	Current renters minus those on HB and minus 25% assumed to rent by choice
1.5 Per annum	<b>25.1</b>	Step 1.4 divided by plan period
<b>STAGE 2: NEWLY ARISING NEED</b>		
2.1 New household formation	495.1	LA household projections for plan period (2018 based) pro rated to NA
2.2 % of households unable to buy but able to rent	16.8%	(Step 1.4 + Step 3.1) divided by number of households in NA estimated in 2020
2.3 Total newly arising need	83.1	Step 2.1 * Step 2.2
2.4 Total newly arising need per annum	<b>6.4</b>	Step 2.3 divided by plan period
<b>STAGE 3: SUPPLY OF AFFORDABLE HOUSING</b>		
3.1 Supply of affordable housing	16.6	Number of shared ownership homes in NA (Census 2011 + LA new build to 2018/19 pro rated to NA)
3.2 Supply - intermediate resales	<b>0.8</b>	Step 3.1 * 5% (assume rate of re-sale)
<b>NET SHORTFALL (OR SURPLUS) PER ANNUM</b>		
Overall shortfall (or surplus) per annum	<b>30.6</b>	(Step 1.5 + Step 2.4) - Step 3.2
Overall shortfall (or surplus) over the plan period	582.1	(Step 1.4 + Step 2.3) - Step 3.2 * number of years to end of plan period

Source: AECOM model, using Census 2011, English Housing Survey 2018, DLUHC 2018 based household projections and net additions to affordable housing stock. 2018 is the latest reliable data for some datasets so is used throughout for consistency.

112. There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).
113. It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

## Affordable Housing policy guidance

114. Selby's adopted policy on this subject SP9 requires 40% of all new housing to be affordable. According to Selby's completions figures for Tadcaster, no new Affordable Housing was delivered over the last decade. As such, this target is not usually met on sites in the NA.
115. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable. How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is left as a matter to be informed by the latest evidence (see 'D. Local Plan Policy below'). The HNA can supply more localized evidence, and this section summarises the factors that might be taken into account before proposing a suggested Affordable Housing tenure mix that might be suitable for Tadcaster specifically.
116. The following evidence and considerations may be used as a starting point in the development of policy concerning the Affordable Housing mix:
  - A. **Evidence of need for Affordable Housing:** This study estimates that Tadcaster requires 95 units of affordable rented housing and 57 units of affordable home ownership over the Plan period. The potential demand for affordable home ownership properties could be 10x this scale however, if the aspirations of those living in the private rented sector were met in full. Both forms of Affordable Housing are valuable in meeting the needs of people on various incomes.

Whilst the scale of demand for affordable home ownership is likely to be large, it is likely that the need for affordable rented housing should be prioritised. As noted above, these figures are not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.
  - B. **Can Affordable Housing needs be met in full?** How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.

If the Local Plan target of 40% were achieved on every site, up to around 149 affordable homes might be expected in the NA (based on the requirement of 372 homes delivering 40% Affordable Housing). In theory, this level of Affordable Housing would be sufficient to meet the pro-rated SHMA estimate of affordable housing need in Tadcaster, albeit not the full scale of potential demand for affordable home ownership as outlined by AECOM.

Selby District Council's preferred options identifies the Central Area Car Park as a site with the potential to deliver a significant proportion of the NA's housing requirement. Otherwise, if most of Tadcaster's new housing comes forward in the form of small infill, those schemes are unlikely to be large enough to meet the threshold of 10 dwellings, above which the Affordable Housing policy applies. If that is the case, the potential delivery of Affordable Housing is unlikely to be sufficient to meet estimated needs.

As a result, affordable rented housing is likely to have a higher weighting in the tenure mix to ensure that the most acute needs are met as a priority. Given the delivery expectations outlined above, it is reasonable to assume that if the allocated site is delivered there would be a supply of Affordable Housing. Due to the historic lack of delivery and the particularly acute issues of affordability, affordable rental accommodation is likely to be prioritised. The 66.6% rented 33.3% ownership guideline mix in the Local Plan may offer an appropriate benchmark (see 'D. Local Plan Policy below').

C. **Government policy (eg NPPF) requirements:** current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. The adopted Selby Local plan reiterates this commitment and as such can be considered policy compliant.

D. **Local Plan policy:** As noted above, the adopted Local Plan recommends that the appropriate tenure split will be determined by the latest evidence base. The Selby District Local Plan (2013) states that the council will seek to achieve a 40/60% ratio between Affordable Housing and general market housing for total housing delivery. For the 40% target for affordable housing the plan recommends a tenure split of between 30-50% Affordable ownership and 50-70% Affordable Rented, drawing on evidence from their SHMA. However, in the time since publication an update SHMA has been published (2019). The Local Plan states that the tenure split is subject to the latest evidence, as such the tenure split from the most up to date SHMA is carried forward in this report. the Selby SHMA recommends a tenure split of total housing delivery as:

- 70% Market
- 10% affordable home ownership
- 20% social/affordable rented

In turn, when understanding the fully extent of affordable ownership products, this equates to 66.6% social/affordable rented and 33.3% affordable home ownership. In the absence of a new adopted policy for Affordable Housing as part of current review of Selby's local plan review, the latest evidence on tenure split from the 2019 SHMA will be applied to adopted target of 40%.

E. **First Homes policy:** the Government recently concluded a consultation on the introduction of First Homes (to provide at least 30% discount on new build home prices). The proposals have now been enacted through a

ministerial statement. A minimum of 25% of all Affordable Housing secured through developer contributions are now required to be First Homes.

This new minimum requirement may have the effect of displacing other products in any established tenure mix, and will reduce the amount of social or affordable rent if this was proposed to be more than 75% of Affordable Housing, the figures presented in relation to point D. above would mean Selby is policy compliant.

National policy dictates that after the 25% First Homes requirement has been met, the remaining 75% of Affordable Housing units should as a first priority protect the provision for social rent set out in the relevant Local Plan, with any remaining units allocated to other tenure products in the relative proportions set out in the Local Plan.

AECOM is aware that some Local Planning Authorities are considering 'top slicing' their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. If this was done in Selby, the remaining 75% of the affordable housing provision would then be apportioned 66% to affordable rent and 33% to affordable home ownership. Expressed in another way, if 40% affordable housing was delivered, this would mean 10% of housing delivered as First Homes, 20% as Affordable Rent and the remaining 10% as other forms of affordable home ownership. If this approach is taken, all other things being equal, it would reduce the provision of rented forms of affordable housing since it would effectively protect the provision of other forms of affordable home ownership alongside First Homes. Some LPAs are considering this approach because of the existing business models of registered providers which have relied on shared ownership to cross subsidise affordable rented housing and uncertainty over whether First Homes could replace this model.

This guidance generally applies to district-level policy, and there may still be potential for a neighbourhood plan tenure mix to deviate from how the other tenures are rebalanced if appropriate.

- F. **Viability:** HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.
- G. **Funding:** the availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site. The neighbourhood planning group may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
- H. **Existing tenure mix in Selby:** The socially rented sector in Tadcaster is larger than the district as a whole in terms of the proportion of the stock, but still smaller than the national average. Again, the number of shared

ownerships is relatively low, but this follows trends in both the district and across the nation. However, it should be noted that there has been no new affordable housing delivered in recent years. As such, delivery of new Affordable Housing in the parish would offer a wider choice of homes for local resident and, importantly, may allow those on lower incomes including newly forming households and younger families to remain in or move to the area.

- I. **Views of registered providers:** it is not within the scope of this HNA to investigate whether it would be viable for housing associations (registered providers) to deliver and manage affordable rented homes in the parish. The funding arrangements available to housing associations will determine rent levels.
  - J. **Wider policy objectives:** the neighbourhood planning group may wish to take account of broader policy objectives for Tadcaster and/or the wider district. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.
117. On the basis of the considerations above, Table 4-8 proposes an indicative Affordable Housing tenure mix that might be sought through Neighbourhood Plan policy. As expressed in section D. above, the SHMA recommends a tenure split of 66.6% affordable/social rental and 33.3% affordable ownership. AECOM would recommend a slight variation of 40% home ownership and 60% rental as a suitable mix. This would meet the new government requirements for 25% of affordable housing to be provided as First homes, whilst also proving scope to develop other forms of affordable home ownership. In the interests of diversity and maximizing choice, allowing for 10% shared ownership and a further 5% being allocated to Rent to Buy.
118. This mix should be viewed as a starting point, based primarily on secondary evidence, which should be reconsidered in light of considerations F to J above, and in particular the views and objectives of the community.
119. Where the neighbourhood planning group wish to develop policy that deviates from that outlined in the Local Plan – either by differing from the headline split between renting and ownership or by specifying a greater level of detail around sub-tenures, it is important that they liaise with Selby to gather more detailed income and viability information, and to ensure that departures from the local policy context have their support.
120. Another option when developing Neighbourhood Plan policies on tenure splits is to add caveats to the policy in question, to the effect that the precise mix of affordable housing will be considered on the basis of site-by-site circumstances in addition to this evidence.

**Table 4-8: Indicative tenure split (Affordable Housing)**

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

Source: AECOM calculations

## Conclusions- Tenure and Affordability

### Current Tenure Profile

121. The 2011 Census tenure profile for Tadcaster shows that the majority (71.6%) of people own their own homes, which is below the average in the LA and above the national average. There is a higher proportion of people in socially rented accommodation than the LA average, and private rental follows a broadly similar to the trend in the LA. However, between 2001 and 2011, the number of households living in private rental accommodation grew by 127% over this time, in comparison to growth of 154% in the LA. This is a significant level of growth when considering that nationally this tenure option grew by 82% over the same period.
122. Tadcaster appears to have a significantly slower rate of house building when compared to other parishes in the LA. Between 2012 and 2021, the parish saw 30 new dwellings completed, which equates to approximately 5 dwellings per 1,000 of the population. In comparison, Brayton and Sherburn in Elmet are

parishes of a similar population profile and in the same time period delivered 46 and 132 per 1,000 of the population respectively. Completions data suggests that no new Affordable Housing has been delivered in the parish over this period. The recent pattern of delivery, therefore, is unlikely to have relieved affordability pressures or addressed acute housing needs.

### **Affordability**

123. Currently, the median house price in Tadcaster is £224,000, having grown by 22.7% since 2012. This is not a considerable growth when considering the same trends across the district and nationally. However, lower quartile prices grew at a faster rate, suggesting pressure on the more affordable homes in the parish.
124. Average household incomes in Tadcaster are estimated to be around £41,300, though many households earn substantially less. The lower quartile (LQ) individual income (that of the lowest earning 25% of people) is £15,728 across Selby, so a household with two lower earners could be expected to earn around £31,456.
125. AECOM has estimated the cost of a variety of tenure options and housing price points in Tadcaster, and then compared these to the measures of local incomes noted above.
126. Those with an average household income would struggle to buy any type of home in Tadcaster. Entry level housing requires an income threshold of £45,739, so it may be possible for households with average incomes and have extra savings to be able to access this type of housing. Affordability is improved slightly in the rental market and should be accessible for those households on mean incomes. However, lower earning households would struggle to rent privately. Moreover, this inaccessibility is further compounded by the lack of availability of private rented accommodation in Tadcaster.
127. Because of the large gap between the affordability of renting and ownership, affordable home ownership products offer good potential to extend home ownership in the parish. For instance, a large segment of the population would benefit from First Homes being offered at a minimum discount of 30% or a Shared Ownership at a 50% equity share in the dwelling.
128. Finally, for those still unable to afford subsidised routes to home ownership or to rent from a private landlord, affordable and social rented housing performs a vital function.

### **Quantity of affordable housing to plan for**

129. A SHMA was completed for the Selby in 2019, which considers the housing needs of the district, and can be used to estimate the scale of affordable housing required in Tadcaster. The study identified the need for 112 units of affordable housing in the district each year, recommending a split of 66.6% for affordable rental and 33.3% for affordable home ownership. This equates to 95 units for affordable rental and 57 for affordable home ownership in Tadcaster. This would mean a need for 8 units (5 units for affordable rental and 3 units for affordable home ownership) per annum, or 152 over the Neighbourhood Plan period.

130. AECOM's own modelling suggests a potential demand of 31 units per annum (or 582 over the plan period). This larger estimate reflects the substantial potential demand from households in the private rented sector who would prefer to buy. In practice, many of these households have other options in the market and may not take up affordable home ownership if it were available in Tadcaster. This estimate is likely to represent the upper end of potential demand for these products therefore.

### **Delivery expectations and recommended tenure split**

131. On the basis of Tadcaster's indicative housing requirement figure of 372 additional homes over the Local Plan period, and the maximum requirement that around 40% of these homes might be delivered as affordable, the parish has the potential to deliver 179 affordable homes in the period up to 2040. This figure would satisfy the estimated needs in the SHMA as pro-rated to Tadcaster. In practice, delivery is likely to be lower as not all sites will deliver Affordable Housing e.g., if they are small sites.

132. Table 4-9 summarises Tadcaster's position with regards to the expected delivery of Affordable Housing, and how this might ideally be apportioned among sub-categories of tenure to meet local needs over the Plan period. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plan for more housing (and therefore more affordable housing) than the local plan, or if the group decide to influence the tenure mix in other ways), or as a result of site-specific constraints.

**Table 4-9: Estimated delivery of Affordable Housing in Tadcaster**

	<b>Step in Estimation</b>	<b>Expected delivery</b>
A	Provisional capacity figure	372
B	Affordable housing quota (%) in LPA's Local Plan	40%
C	Potential total Affordable Housing in NA (A x B)	149
D	Rented % (e.g. social/ affordable rented)	60%
E	Rented number (C x D)	89
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	10%
G	Affordable home ownership number (C x F)	60

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



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

## 5. RQ2: Type and Size

***RQ2: What type (terrace, semi, bungalows, flats and detached) and size (number of bedrooms) of housing is appropriate for the Plan area over the Neighbourhood Plan period?***

### Introduction

134. The evidence in this chapter is intended to give a snapshot of the existing dwelling stock in Tadcaster in terms of type and size, as well as some of the population characteristics that tend to influence housing needs. From this, it is possible to develop an understanding of what sort of housing would be appropriate going forward.
135. It is worth emphasising that this evidence assumes that existing demographic and occupation patterns will persist into the future. It can therefore be thought of as the baseline or default scenario, into which the community may wish to intervene – for example to attract a different or more balanced demographic. The recommendations in this chapter, particularly the final suggested size mix, are a starting point that may be adjusted in light of other community objectives and primary evidence.

### Existing types and sizes

#### Background and definitions

136. Before beginning to explore issues of dwelling type and size, it is important to note that the demand for housing by size and type tends to be determined primarily by wealth – with those having more buying power choosing to occupy larger homes, and often preferring detached properties to denser types, such as flats.
137. This study is concerned primarily with need rather than demand. Need for homes of different sizes is chiefly determined by the number of people occupying the home. In the strict sense, there is no ‘need’ for dwellings of any particular type, other than the specific needs of those with certain disabilities for level access properties, for example.
138. The best proxy for the number of people in a household is age or ‘life stage’, with younger and then older households tending to have one or two people, and those in between these poles more likely to have larger families including children. Life stage is therefore a main indicator considered here for the size of housing needed. But it is worth pointing out that wealth is also correlated with age, so it is not possible to attain a pure view of what is needed from the secondary data alone.
139. It is also useful to clarify the terminology around dwellings and households. Dwellings are counted in the Census by combining address information with Census returns on whether people’s accommodation is self-contained. As such,

all dwellings are classified as either shared or unshared dwellings. Households are groups of people who live together as a coherent unit (such as a family), and a dwelling is shared where there is more than one household occupying it (e.g. two families or a group of individual students). Hence, there is usually a different number of households and dwellings in any given area. The number of dwellings can also exceed that of households in areas with large numbers of holiday or second homes.

140. As noted in the Context section of this report, there is no perfect data source for the current mix of dwellings in the NA. For some aspects, such as the size mix of homes, adding together Census figures and completions data for the intervening period is highly accurate. For others, such as the type mix of homes, this method is not available and Valuation Office Agency (VOA) must be used. The most appropriate combination of approaches is used in this section.

## Dwelling type

141. There were 2,747 dwellings within Tadcaster at the time of the 2011 Census, with 30 new dwellings completed since, taking the total housing stock to 2,777 (estimated). Table 5-1 shows that the largest proportion of dwellings in Tadcaster were semi-detached (40.8%), followed by detached (24.6%) and terraced (22.6%).
142. VOA 2021 data allows for a more up to date understanding of the current housing typology in Tadcaster. It does however consider a slightly larger spatial scale than the NA, and includes figures for bungalows, so the sources cannot be directly compared. This will likely explain the drop off between detached and semi-detached dwellings between the two datasets, as these are likely to be considered bungalows in the VOA 2021 dataset. Considering the low number of completions in comparison to the overall housing stock, it is unlikely the profile will have changed dramatically between 2011 and 2021.
143. Census 2011 data is also presented, but this unfortunately cannot be used to fully understand the changes between 2011 and 2020 because Census data counts bungalows within each of the other categories rather than independently (hence the apparent decline in the number of semi-detached properties), and because the Census data relates to a slightly larger proxy area. Note also that VOA data is rounded to the nearest 10 in each dwelling category.

**Table 5-1: Accommodation type, Tadcaster, 2011 and 2021**

Dwelling type	2011 (Census)	2021 (VOA)
Bungalow	-	18.8%
Flat	11.9%	12.3%
Terrace	22.6%	22.5%
Semi-detached	40.8%	27.4%
Detached	24.6%	18.2%
Unknown/other	-	0.9%
Total	100%	100%

Source: ONS 2011, VOA 2021, AECOM Calculations

144. The VOA data for the NA can however be compared to the mix in the wider district and country, which is expressed in Table 5-2 below. It would appear that Tadcaster has a varied housing typology, with no real dominant housing type. It does have a higher proportion of bungalows than the national average, however it this is likely to reflect the character of the district when compared to the figures for Selby. The NA has a relatively low proportion of flats which is approximately half the national average, but is over 5 percentage points more than what is typically on offer across LA. Otherwise, Tadcaster and Selby have a fairly similar housing profile, other than a lower proportion of detached dwellings in the NA than can be found across the district.

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

Dwelling type	Tadcaster	Selby	England
Bungalow	18.8%	16.4%	9.2%
Flat	12.3%	7.1%	23.7%
Terrace	22.5%	18.5%	26.1%
Semi-detached	27.4%	26.2%	23.7%
Detached	18.2%	30.4%	15.8%
Unknown/other	0.9%	1.4%	1.4%

Source: VOA 2021, AECOM Calculations

## Dwelling size

145. Similar to above, Table 5-3 below presents data on the size mix of housing in Tadcaster in terms of the number of bedrooms on offer. The Census 2011 can be supplemented by completions data for the years since it was undertaken to create an up-to-date total (although this data does not reflect any demolitions that may have occurred during this period). It is then set against VOA data as this will likely reflect any other changes than cannot be picked up by the two other datasets.
146. Both datasets show that over 40% if the housing stock is populated by 3-bedroom dwellings. Following that, 2-bedroom dwellings appear to be the next most common dwelling size, comprising approximately 26% of the overall housing stock. Completions, data shows that new development has generally delivered 1-3 bedroom dwellings, with a smaller number of 4 bed dwellings. However, considering the relatively low number of completions in comparison to the overall housing stock, it is unlikely that the overall profile in terms of size will not have changed noticeably since the 2011 Census.
147. The data does suggest that a majority of people in Tadcaster are living in dwellings that are between 1-4 bedrooms in size, and it would appear that there are very few larger homes on offer in the parish (5 bed plus), which account for only 2.6% of the total housing stock.

**Table 5-3: Dwelling size (bedrooms), Tadcaster, 2011 and 2021**

Number of bedrooms	2011 (Census)	Completions 2011-2021 (Selby)	2021 (Census + completions)	total 2021 (VOA)
Studio	0.3%	X	0.3%	X
1	10.7%	23.3%	10.8%	10.0%
2	25.9%	40.0%	26.0%	26.3%
3	42.1%	26.7%	42.0%	43.7%
4	17.1%	10.0%	17.1%	16.6%
5+	4.0%	X	4.0%	2.6%
Unknown	X	X	X	0.9%
Total	100%	100%	100%	100%

Source: ONS 2011, VOA 2021, AECOM Calculations

148. In turn, it is useful to look at how the percentage breakdown of dwelling sizes compares to the wider district and country. Table 5-4 presents this data, and suggests that Tadcaster has a higher proportion of 1 bedroom dwellings than there are in Selby, by approximately 5 percentage points, and small proportion of larger dwellings than Selby as a whole. Otherwise, the housing profile in terms of size does not deviate significantly from the LA and national averages, and generally appears to follow trends at these larger spatial scales.

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

Number of bedrooms	Tadcaster	Selby	England
1	10.0%	5.5%	12.6%
2	26.3%	24.0%	28.4%
3	43.7%	46.2%	43.0%
4	16.6%	19.9%	12.1%
5+	2.6%	4%	3.3%

Source: VOA 2021, AECOM Calculations

## Age and household composition

149. Having established the current stock profile of Tadcaster and identified recent changes to it, the evidence gathered below examines the composition and age structure of households living in the NA. Many of these indicators have a bearing on what housing might be needed in future years.

### Age structure

150. Table 5-5 shows the most recent estimated age structure of the NA population, alongside 2011 Census figures. The largest cohort of the population are those aged 45-64 (31%), followed by those aged 25-44 (22%), with both groups cumulatively accounting for 53% of the total population.

151. When the two datasets are compared, it shows slight variations in the 16-24 and 65-84 cohorts, both by around 3 percentage points. These shifts generally suggest that the parish is beginning to see a decline in its younger population

and a growth in the older population, as individuals begin to move between the cohorts over the period of the two datasets.

152. Note that ONS advises exercising caution with population estimates by single year of age (from which this 2020 data has been derived), as patterns of variance and bias make it relatively less accurate compared to Census data.
153. It is also worth noting that only the age structure of the population (individuals) can be brought up to date in this way. The life stage of households, which forms the basis of the subsequent analysis of future dwelling size needs, is not estimated each year. The 2011 Census therefore remains the most accurate basis to use in those areas, and the brief comparison here demonstrates that the change from 2011-2020 has not been so significant as to invalidate the 2011 household data used in modelling later in this chapter.

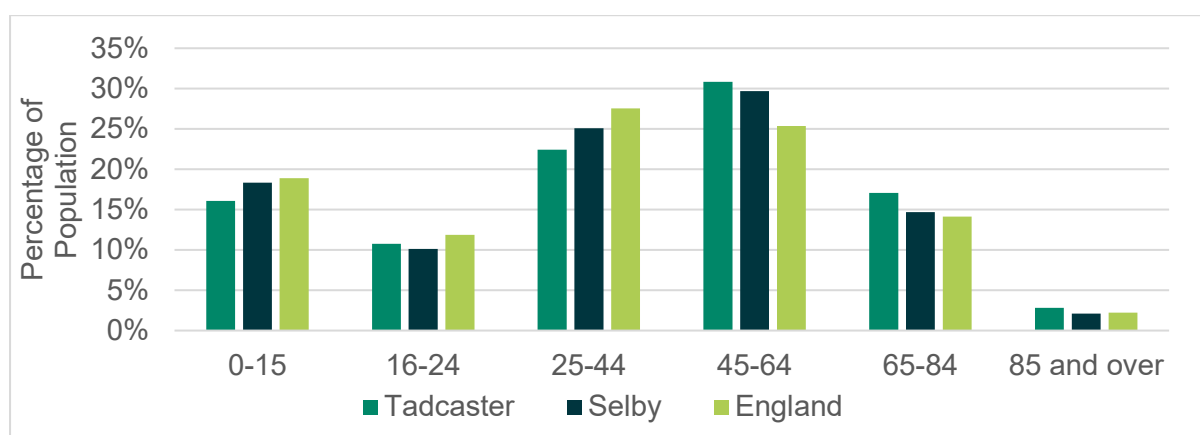
**Table 5-5: Age structure of Tadcaster population, 2011 and 2020**

Age group	2011 (Census)		2020 (ONS, estimated)	
0-15	965	16.1%	981	16.6%
16-24	646	10.8%	440	7.4%
25-44	1,346	22.4%	1,255	21.2%
45-64	1,851	30.8%	1,836	31.0%
65-84	1,025	17.1%	1,210	20.4%
85 and over	170	2.8%	204	3.4%
Total	6,003	100%	5,926	100%

Source: ONS 2011, ONS mid-2020 population estimates, AECOM Calculations

154. For context, it is useful to look at the parish population structure alongside that of the district and country. Figure 5-1 (using 2011 Census data) shows that Tadcaster has a slightly older bias in its population profile, this is somewhat similar to Selby, but appears lower than the national average. In turn, it would appear that there is a lower proportion of people aged 25-44 (younger working age people) than at the national level. Furthermore, another point worthy of note is the slight fall in overall population between the 2011 Census and the 2020 population projections. This is not uncommon in parishes across England but cannot be verified until the Census 2021 results are published at the localised level.

**Figure 5-1: Age structure in Tadcaster, 2011**



Source: ONS 2011, AECOM Calculations

## Household composition

155. Household composition (i.e. the combination and relationships of adults and children in a dwelling) is an important factor in the size (and to an extent, the type) of housing needed over the Neighbourhood Plan period. Table 5-6 shows that generally Tadcaster follows the national trend in terms of composition of its households. It does however have a higher proportion of one person households than in Selby -both in terms of single older people and single people under the age of 65.
156. Families with dependent children are the largest group of households, in common with Selby and England, though the proportion in Tadcaster is below both benchmark areas. Note that non-dependent children refer to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. Table 5-6 shows that Tadcaster has a slightly high proportion of family households with non-dependent children that the district and national averages. These figures can be taken to indicate the relative unaffordability of entry-level homes, where young people are financially unable to move out and form their own households.

**Table 5-6: Household composition, Tadcaster, 2011**

Household composition		Tadcaster	Selby	England
<b>One person household</b>	<b>Total</b>	30.6%	24.7%	30.2%
	Aged 65 and over	15.4%	11.3%	12.4%
	Other	15.2%	13.4%	17.9%
<b>One family only</b>	<b>Total</b>	65.9%	70.5%	61.8%
	All aged 65 and over	9.6%	9.3%	8.1%
	With no children	19.2%	23.5%	17.6%
	With dependent children	25.3%	27.5%	26.5%
	With non-dependent children <sup>9</sup>	11.8%	10.1%	9.6%
<b>Other household types</b>	<b>Total</b>	3.4%	4.8%	8.0%

Source: ONS 2011, AECOM Calculations

## Occupancy of homes in Tadcaster

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

<sup>9</sup> Refers to households containing children who are older than 18 e.g students or young working people living at home.

bedroom or at least two surplus bedrooms (respectively). Over-occupancy (or over crowding) works in the same way, with a rating of -1 indicating at least one bedroom too few.

158. In terms of household occupancy, the table below indicates that across Tadcaster only 2% of the stock is over-occupied or over crowded. However, the data shows that there are a significant number of households under occupying their homes, particularly older persons and families with no children. However, this is not uncommon for these population cohorts, particularly for families with no children who, considering the age of the data, may likely have moved into a different population cohort.

159. Rates of overcrowding are higher for families with dependent children and most of these households are likely to live in the rented sectors. Their overcrowding reflects an inability to afford appropriately sized housing.

**Table 5-8: Occupancy rating by age in Tadcaster, 2011**

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 65+	59.4%	33.1%	7.5%	0.0%
Single person 65+	36.1%	39.1%	24.8%	0.0%
Family under 65 - no children	69.2%	26.0%	4.7%	0.0%
Family under 65 - dependent children	23.5%	44.8%	28.0%	3.7%
Family under 65 - adult children	22.5%	47.6%	27.3%	2.6%
Single person under 65	37.3%	36.8%	25.9%	0.0%
All households	39%	38%	21%	2%

Source: ONS 2011, AECOM Calculations

## Dwelling mix determined by life-stage modelling

### Suggested future dwelling size mix

160. As noted above, there is a strong link between the life stage of a household and the size of dwelling that household can be expected to need. The final part of this chapter presents the results of a model that aims to estimate the dwelling size needs of the parish at the end of the Neighbourhood Plan period. The steps involved in this model are not presented in full, but can be summarised – along with the underpinning assumptions and some limitations – as follows:

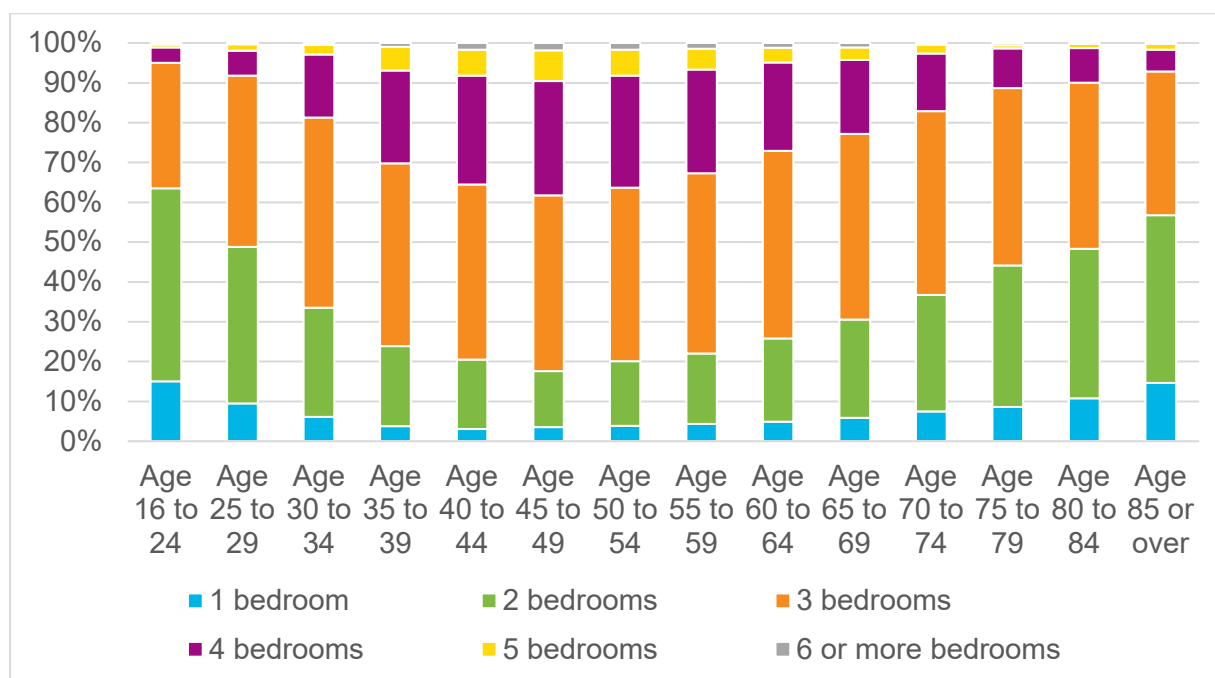
- The starting point is the age distribution of Tadcaster households in 2011.
  - The life stage of a household is determined by the age of the household reference person (HRP), a more modern term for the head of household.
  - As noted above, household life stages are not estimated annually, so the older Census data must be used.
- This life stage data is then projected forward to the end of the Plan period by applying the growth rates for each household age group as suggested by the latest household projections. This allows for an estimate of how the parish population might evolve in future.



- ONS household projections are produced every two years but are only available at Local Authority level. The growth rates are therefore applied to the 2011 starting household age profile of the NA.
  - Next, we turn to a Census dataset that shows the occupation patterns or preferences of each household life stage (e.g. what proportion of households aged under 24 tend to live in 1 bedroom homes as opposed to 2, 3 or 4 bedroom homes). This data is mapped to the distribution of the projected NA population for each life stage and each dwelling size category to form a picture of what mix of homes might be appropriate in future.
    - This occupation data is again only available at Local Authority scale, so it does risk embedding any unusual characteristics present in the area.
    - The model also assumes that today's occupation patterns persist into the future, which is not a given, particularly with the change in preferences for home working space and other features arising from the Covid-19 pandemic. However, there is no better indication of what those patterns might look like. It is considered more appropriate to adjust the end mix that results from this model to reflect such trends than to build further speculative assumptions into the model.
  - Finally, this 'ideal' future mix of dwelling sizes can be compared to the current stock of housing in the NA. From this we can identify how future development might best fill the gaps.
    - The 2011 dwelling size mix is used for consistency, so any imbalances in new development since then may justify adjustments to the final results.
161. It is important to keep in mind that housing need is not an exact science and this exercise provides an estimate based on demographic trends and occupancy patterns alone. It does not take into account income and wealth, other than in an indirect way through the tendency of households to occupy more or less space than they 'need'. It also does not anticipate changes in how people may wish to occupy their homes in response to social and technological change.
162. The approach therefore embeds existing patterns of occupancy which may or may not be desirable. As such, it is appropriate for the result of this model to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is considered entirely appropriate for the purpose of drafting neighbourhood plan policy.
163. Before presenting the results of this exercise, it may be interesting to review two of the inputs described above.
164. The first, given as Figure 5-2, sets out the relationship between household life stage and dwelling size for Selby in 2011. This shows how the youngest households occupy the smallest dwellings, before rapidly taking up larger homes

as their families expand, and then more gradually downsizing to smaller homes again as they age.

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



Source: ONS 2011, AECOM Calculations

165. The second dataset of note is the result of applying Local Authority level household projections to the age profile of Tadcaster households in 2011 and the updated estimates of household numbers described in the bullets above. Table 5-9 makes clear that population growth can be expected to be driven by the oldest households, with a projected growth of 89% in older households between 2021-2040. Another point worth noting is that the proportion of households aged 25-35 are expected to see a growth of 20%. Growth in both these segments of the population is likely to have a specific impact on the housing market in Tadcaster. The younger population would typically be seeking to access the housing market and some households in the older population may be considering downsizing.

**Table 5-9: Projected distribution of households by age of HRP, Tadcaster**

Year	Age of HRP and under 24	Age of HRP 24 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	48	1,085	522	954	954
2040	45	1,298	546	1,054	1,801
% change 2011-2040	-6%	20%	5%	10%	89%

Source: AECOM Calculations

166. The final result of this exercise is presented in Table 5-10. The model suggests that to accommodate a more diverse housing offer in Tadcaster, there should be a focus on the delivery of mid-sized 2/3 bed housing to meet the needs of a changing population. It should be noted that these are crude figures based on

demographic trends, and people often desire to live in larger homes. However, the mix recommended below would go in some way to meeting the needs of the population segments which are expected to see growth, referenced in Table 5-9 above. How far to balance diversifying the existing housing offer and providing for plenty of choice in the mix of new housing is a policy decision for the Steering Group to consider.

**Table 5-10: Indicative dwelling size mix to 2040, Tadcaster**

Number of bedrooms	Current mix (2011)	Likely mix required (2040)	Balance of new housing to reach target mix
1 bedroom	9.7%	7.0%	3.6%
2 bedrooms	25.8%	27.9%	30.5%
3 bedrooms	43.1%	44.8%	46.6%
4 bedrooms	17.2%	16.4%	15.4%
5 or more bedrooms	3.8%	3.8%	3.9%

Source: AECOM Calculations

167. It is never advisable to restrict future housing delivery to selected size categories only. The result of this model is a relatively blunt measure of what could be beneficial given population change and existing imbalances in housing options. It is a starting point for thinking about how best to address the more nuanced needs of the future population.
168. For example, the young starter families and downsizing older households mentioned above may both need 'mid-sized' homes, but are likely to have different requirements and degrees of purchasing power. There is limited scope for Neighbourhood Planning policy to influence the more detailed characteristics of new housing, but additional guidance and prioritisation could be informed by further primary research.
169. The preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets. Continuing to provide some smaller homes with fewer bedrooms could help to address this situation.
170. To best meet the needs of the large cohort of older households expected to be present by the end of the Plan period, it should be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility. Variety should be sought within the mid-sized homes that come forward in future to attract both newly forming households on lower budgets and older households with substantial equity from their existing larger homes. Facilitating downsizing among older households may release those larger homes for use by families who need more bedrooms.
171. That said, it may not be realistic to expect growing families to be able to afford the larger detached homes that are currently under-occupied in the parish.

Reducing the issue of dwelling size to a number of bedrooms is potentially unhelpful in this case. There may be a strong justification to continue supplying larger homes despite their abundance because a different kind of larger home is needed to accommodate growing families with less buying power. This is too speculative to quantify in a percentage size mix, but is among the good reasons not to inhibit any size of dwelling entirely.

172. More generally, it would be unwise for any new housing that does come forward to be delivered in an unbalanced way. Those wishing to move within or relocate to the area will have a range of circumstances and preferences, and they should be offered a range of choices. As such, it is recommended that priority is given to mid sized homes but that this is done to a degree that aligns with the wider objectives of the community and does not limit choice or threaten viability. The evidence in this section represents a starting point for further thought and consultation.

## **Conclusions- Type and Size**

### **Current housing stock and demographic change**

173. This study provides an indication of the likely need for different types and sizes of homes based on demographic change. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable in the parish or on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors which may justify a particular dwelling mix.
174. With regards to the type and size of dwellings on offer in Tadcaster, the parish has an estimated housing stock of 2,777 dwellings. Tadcaster generally has a diverse housing typology. It has a relatively high proportion of bungalows on offer, which is slightly above the average for the LA, but more than double the national average. Otherwise, the NA areas housing typology broadly follows trends that can be found both in the LA and nationally. With the exception of a lower proportion of detached dwellings than can be found across Selby.
175. Tadcaster has an older population, with 2020 (ONS estimates) suggesting that those aged between 45+ account for approximately 54.8% of the overall population. In turn, the same dataset suggests a slight decline of approximately 4 percentage points in those aged 16-24. Overall, it can be said that parish population is aging, albeit with a robust population of families remaining.
176. Household projections suggest that Tadcaster will see a significant rise of 89% in its older population (over 65) over the neighbourhood plan period. This is in comparison to younger households (under 25) which are expected to decline.

### **The future housing mix**

177. This study provides an insight into the likely need for different sizes of homes based on projected demographic change and gaps within the existing housing

stock. To accommodate the future population of Tadcaster, it is likely that mid sized homes of 2/3 bedroom dwellings will provide an important component of new housing supply. It should be noted this is an estimate, which does not account for the desire of the population to live in larger dwellings. However, the Neighbourhood Plan and strategies at a district level may take account of wider factors, including aspirations. The mix of homes in Tadcaster could also reflect how planners may wish to shape housing in the parish, and beyond, linked to the local authority's settlement strategy and any policies to support particular segments of the population who need housing.

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

## 6. RQ3: Specialist housing for older people

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

### Introduction

179. This chapter considers the specialist housing needs of older people in Tadcaster. The level of care associated with specialist housing products can vary widely, and is broadly categorised, in descending order from highest to lowest care level, as follows

- Specialist schemes that have 24-hour onsite care and support, typically including onsite catering (e.g. extra care, flexicare, and enhanced care);
- Specialist housing that is designed with the relevant group in mind. This may be suitable for receiving care or support, but this is not typically provided onsite or at all times of day (e.g. sheltered housing); and
- Mainstream housing that is adapted or capable of adaptation so that the inhabitant can live independently and care or support can be provided in the home.

180. People experience ageing differently. Much depends on their health, lifestyle and relationship with work. Some people live healthy and active lives into advanced old age while others may need support and care much earlier in their lives. Some will be interested in moving to a suitable home closer to services while for others ageing independently in place will be key to their wellbeing.

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

182. The specialist housing needs of older people (75+) are assessed below using two methods. The first is a tenure-led projection, based on rates of mobility limitation among this age group and the tenure of housing they currently occupy. The second, included for the purposes of comparison, is based on the Housing Learning and Improvement Network (HLIN) Strategic Housing for Older People (SHOP) tool,<sup>10</sup> which is based on best practice nationally and sets a recommended level of provision per 1,000 head of population.

183. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high, in relation to the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as a baseline

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<sup>10</sup> Available at <https://www.housinglin.org.uk/Topics/browse/HousingExtraCare/ExtraCareStrategy/SHOP/SHOPv2/>

as opposed to the projected new households which form the baseline for estimating housing need overall.<sup>11</sup>

184. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).<sup>12</sup> Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for the elderly) are not within the scope of this research. Unfortunately, however, the dividing line between care homes for older people that fall into use class C2 and those where accommodation is counted as C3 is blurred. As such, the findings of this chapter may justify the provision of extra-care C3 housing and/or C2 care home units, but it is not possible to state definitively how much of each would be required.

## Current supply of specialist housing for older people

185. When determining an estimate for the need for specialist dwellings, it is necessary first to take account of current supply. Information on the current stock is collated manually using the search function on the Elderly Accommodation Counsel's Website: <http://www.housingcare.org>.
186. Table 6-1 counts a total of 419 units of specialist accommodation in the NA at present. There is relatively large scale specialist accommodation on offer in Tadcaster, offering both rental and sale options. However, the vast majority if age exclusive social rented accommodation in the form of 1 and 2 bed flats and bungalows, with only 20 units available for leasehold (market) purchase. In addition, there is an extra care scheme of 51 units, again in the form of social/affordable rented housing.

**Table 6-1: Existing specialist housing for the elderly in Tadcaster**

	Name	Description	Dwellings	Tenure	Type
1	Tadcaster	Age Exclusive Housing	348 units	Social Rent	Bungalows (Studios, 1/2Beds)
2	Kelcbar Court	Age Exclusive Housing	20 units	Leasehold	1/2 Beds
3	Popple Well Springs	Extra Care Housing	51 units	Social Landlord	1/2 Beds

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

187. ONS 2020 population estimates suggest that there are currently around 678 individuals aged 75 or over in Tadcaster. This suggests that current provision is in the region of 620 units per 1,000 of the 75+ population (a common measure of specialist housing supply).

<sup>11</sup> See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

<sup>12</sup> For a full description of Planning Use Classes, please refer to [https://www.planningportal.co.uk/info/200130/common\\_projects/9/change\\_of\\_use](https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use)

## Tenure-led projections of the need for specialist housing

188. Turning to estimating the future need for specialist housing, the first step is to review data on the tenure of households aged 55-75 across Selby, as this is the most recent and smallest geography for which tenure by age bracket data is available.
189. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Plan period to 2040. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.
190. According to Table 6-2, the vast majority of older households in Tadcaster own their own homes (82.5%). This is compared to the 17.5% that make up the rental market, with 10.9% of these living in socially rented accommodation and 5.4% in private rented homes. There are a number of reasons why the older population may not be as active in the housing market as other population segments, but a key reason is the high likelihood they are already in home ownership. The social rented sector is also an important tenure for some older people, including those who have lived in social housing all of their lives as well as older households on low incomes who need to move from other tenures. The PRS has a limited role in housing older people in Tadcaster but trends at the national level this is becoming more significant over time as more households are unable to access home ownership than in previous generations.

**Table 6-2: Tenure of households aged 55-75 in Selby, 2011**

All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
<b>82.5%</b>	58.7%	23.8%	<b>17.5%</b>	10.9	5.4%	1.2%

Source: Census 2011

The next step is to project how the overall number of older people in Tadcaster is likely to change in future, by extrapolating from the ONS Sub-National Population Projections for Selby at the end of the Plan period. The figure must be extrapolated from the Local Authority level data because such projections are not available at neighbourhood level. The results set out in Table 6-3 below project that by 2040, Tadcaster can expect that older people will account for 17.7% of total population in the parish. This is in comparison to 9.7% in 2011, and it would represent a proportion that is approximately 4 percentage points higher than the district.

**Table 6-3: Modelled projection of the older population in Tadcaster by end of Plan period**

Age group	2011	2040
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	Tadcaster	Selby	Tadcaster	Selby
All ages	6,003	83,449	7,455	103,631
75+	580	6,304	1,322	14,374
%	9.7%	7.6%	17.7%	13.9%

Source: ONS SNPP 2020, AECOM Calculations

191. A key assumption for the next stages of the calculation is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture).
192. The people whose needs are the focus of the subsequent analysis are therefore the additional 742 individuals expected to join the 75+ age group by the end of the Plan period. This figure should also be converted into households with reference to the average number of people per household with a life stage of 75+ in Selby in 2011 (the smallest and most recent dataset to capture households). In Selby in 2011 there were 6,304 individuals aged 75+ and 4,553 households headed by a person in that age group. The average household size is therefore 1.38, so the projected growth of 742 people in Tadcaster can be estimated to be formed into around 538 households.
193. The next step is to multiply this figure by the percentages of 55-75 year olds occupying each tenure (shown in the table above). This is set out in Table 6-4. This provides a breakdown of which tenures those households are likely to need.

**Table 6-4: Projected tenure of households aged 75+ in Tadcaster to 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
444	316	128	94	59	29	6

Source: Census 2011, ONS SNPP 2020, AECOM Calculations

194. Next, rates of disability by tenure are considered. The tendency for people in rented housing to have higher disability levels is well established. It arises partly because people with more limiting disabilities tend to have lower incomes. It also reflects the fact that as people develop support and care needs, they may find that the only suitable and affordable option to them is available in the social rented sector. Table 6-5 presents this data for Tadcaster from the 2011 Census. Note that the closest proxy for the 75+ age group in the Census is the 65+ age group.

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

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
<b>All categories</b>	<b>272</b>	<b>22.9%</b>	<b>332</b>	<b>28.0%</b>	<b>582</b>	<b>49.1%</b>
<b><i>Owned Total</i></b>	<b>156</b>	<b>18.0%</b>	<b>233</b>	<b>26.9%</b>	<b>476</b>	<b>55.0%</b>
Owned outright	<b>135</b>	17.5%	<b>204</b>	26.4%	<b>434</b>	56.1%
Owned (mortgage) or shared ownership	<b>21</b>	22.8%	<b>29</b>	31.5%	<b>42</b>	45.7%
<b><i>Rented Total</i></b>	<b>116</b>	<b>36.1%</b>	<b>99</b>	<b>30.8%</b>	<b>106</b>	<b>33.0%</b>
Social rented	<b>91</b>	40.1%	<b>63</b>	27.8%	<b>73</b>	32.2%
Private rented or living rent free	<b>25</b>	26.6%	<b>36</b>	38.3%	<b>33</b>	35.1%

Source: DC3408EW Health status

195. It is now possible to multiply the projected number of 75+ households occupying each tenure by the rates of mobility limitation for that tenure to arrive at the final tenure-led estimate for specialist housing needs. The number of households falling into potential need for specialist accommodation over the Plan period is 263.
196. These findings are set out in Table 6-6, based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.

**Table 6-6: AECOM estimate of specialist housing need in Tadcaster by the end of the Plan period**

Type	Affordable	Market	Total (rounded)
Housing with care (e.g. extra care)	Multiply the number of people across all rented tenures (not just social rent as those aged 65+ who need to rent are overwhelmingly likely to need Affordable Housing) by the percent of occupiers in that tenure who have day to day activity limitations limited a lot	Multiply the number of people across all owner-occupied housing by the percent of occupiers in that tenure who have day to day activity limitations limited a lot	114
	34	80	
Adaptations, sheltered, or retirement living	Multiply the number of people across all rented housing by the percent of occupiers in that tenure who have day to day activity limitations limited a little	Multiply the number of people across all owned housing by the percent of occupiers in that tenure who have day to day activity limitations limited a little	149
	29	120	
<b>Total</b>	<b>63</b>	<b>200</b>	<b>263</b>

Source: Census 2011, AECOM Calculations

## Housing LIN-recommended provision

197. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the most simple and widely used models estimating for the housing needs of older people. Table 6-7 reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. The table serves as a guide to the numbers of specialist dwellings for older people that should be provided given the increase in their numbers over the Plan period, and how these should be split into the different tenures.

198. It is worth highlighting that the HLIN model suggests that the level of unmet demand for specialist housing for older people of all kinds is approximately 251 units per 1,000 of the population aged 75+.

**Table 6-7: Recommended provision of specialist housing for older people from the SHOP toolkit**

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

Source: Housing LIN SHOP Toolkit

199. As Table 6-7 shows, Tadcaster is forecast to see an increase of 742 individuals aged 75+ between 2011 and the end of the Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent =  $60 \times 0.742 = 45$
- Leasehold sheltered housing =  $120 \times 0.742 = 89$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) =  $20 \times 0.742 = 15$
- Extra care housing for rent =  $15 \times 0.742 = 11$
- Extra care housing for sale =  $30 \times 0.742 = 22$
- Housing based provision for dementia =  $6 \times 0.742 = 4$

200. This produces an overall total of 186 specialist dwellings which might be required between 2011 and the end of the plan period. Given that only 30 dwellings have been delivered since 2011, it is unlikely that much if any new specialist housing has been provided, although some of these dwellings may have been occupied by older households and may be suitable for receiving limited care or support in the home, as with other mainstream housing.

201. Table 6-8 sets out the HLIN recommendations in the same format as Table 6-6. It is important to stress that the SHOP toolkit embeds assumptions that uplift the provision of specialist accommodation compared to current rates.

**Table 6-8: HLIN estimate of specialist housing need in Tadcaster by the end of the Plan period**

Type	Affordable	Market	Total
Housing with care (e.g. extra care)	Includes: enhanced sheltered housing for rent + extra care housing for rent + housing based provision for dementia	Includes: enhanced sheltered housing for sale + extra care housing for sale	53
	23	30	
Sheltered housing	Conventional sheltered housing for rent	Leasehold sheltered housing	134
	45	89	
<b>Total</b>	<b>68</b>	<b>119</b>	<b>186</b>

Source: Housing LIN, AECOM calculations

## Conclusions- Specialist Housing for Older People

202. ONS estimates suggest that there are currently 678 people aged 75+ living in Tadcaster. This has grown from 580 in 2011 and is projected to increase to 1,322 by the end of the neighbourhood plan period in 2040. These figures are indicative of the continued ageing of the population in Tadcaster.
203. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research and assumptions.
204. Specialist older people's accommodation is either age restricted or offers some form of additional care. The current stock totals 419 units across 3 developments, 399 of which are offered through social rents – leaving a potential gap in the market for leasehold properties. All of the existing stock is also age-restricted with limited on-site care, meaning that there is little provision for those who require additional support.
205. Two methods for estimating the future potential demand for specialist older people's accommodation in Tadcaster produce a range of 263 to 186 units that might be required by 2040. A majority of projected need is for sheltered (age-restricted) housing as opposed to extra-care, but the scale of need for extra care may justify provision of such a scheme, particularly if it may be advantageous to prioritise extra-care options given the current lack of this type of accommodation. Most of the need is also for market purchase tenures as opposed to affordable rents, given the dominance of social renting in the current stock.
206. These estimates are based on the projected growth of the older population from 2011 Census figures – with the additional 742 people equating to roughly 538

households. It is thereby assumed that the 2011 older population is already well accommodated in the existing stock of specialist accommodation or through adaptations to their own homes. If this is found not to be the case, it would justify aspiring to exceed the range identified here.

207. The scale of potential need identified in Tadcaster is high in the context of the parish's overall housing requirement of 372. It is therefore important to emphasise that the estimates for older people's housing provided here are a representation of the scale of potential demand rather than a minimum target that must be met. The needs of older people cannot be served to the exclusion of all others, may be met in other locations such as larger towns nearby, and can sometimes also be addressed through alternative means than new construction (eg adaptations to existing homes).
208. Given the extent of the specialist accommodation currently on offer in Tadcaster, there is unlikely to be a large volume of additional specialist supply during the Plan period, another avenue open to the Neighbourhood Planning groups is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with the LPA. The local level evidence supplied in this report could be used to influence district/borough level policies. Groups may also be able to encourage the adaptation of existing properties through grant schemes and other means (though it is acknowledged that Neighbourhood Plans may have limited influence over changes to the existing stock).
209. Local Plan Preferred Approach HG8 (Older Persons and Specialist Housing) outlines Selby's approach to housing for older persons. If adopted, it provides explicit encouragement for development to accommodate specific groups such as older people. However, it does not set specific targets for the proportion of new housing that might be required to meet national standards for accessibility and adaptability (Category M4(2)), or for wheelchair users (Category M4(3)). The evidence gathered here would appear to justify Tadcaster Steering Group approaching the LPA to discuss setting requirements on accessibility and adaptability at a district/borough level. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.
210. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide, and the localised evidence gathered here would further justify this. The proportion of new housing that might accommodate those using wheelchairs might be set with reference to the proportion of affordable housing applicants in the district/borough falling into this category.
211. While it is important to maximise the accessibility of all new housing, it is particularly important for specialist housing for older people 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.
212. 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 Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).
213. It is considered that Tadcaster is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. There is already an extra care scheme located in Tadcaster, indicating its likely suitability for this kind of specialist provision. However, given that the NA already has quite a high level of provision at present, in addition to a relatively high proportion of bungalows in the mainstream stock, it may be the case that any housing policies in the emerging neighbourhood plan want to focus on diversifying the type of housing available locally.
214. Wherever specialist housing is to be accommodated, partnership working with specialist developers is recommended, so as to introduce a greater degree of choice into the housing options for older people who wish to move in later life.

## 7. Next Steps

### Recommendations for next steps

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



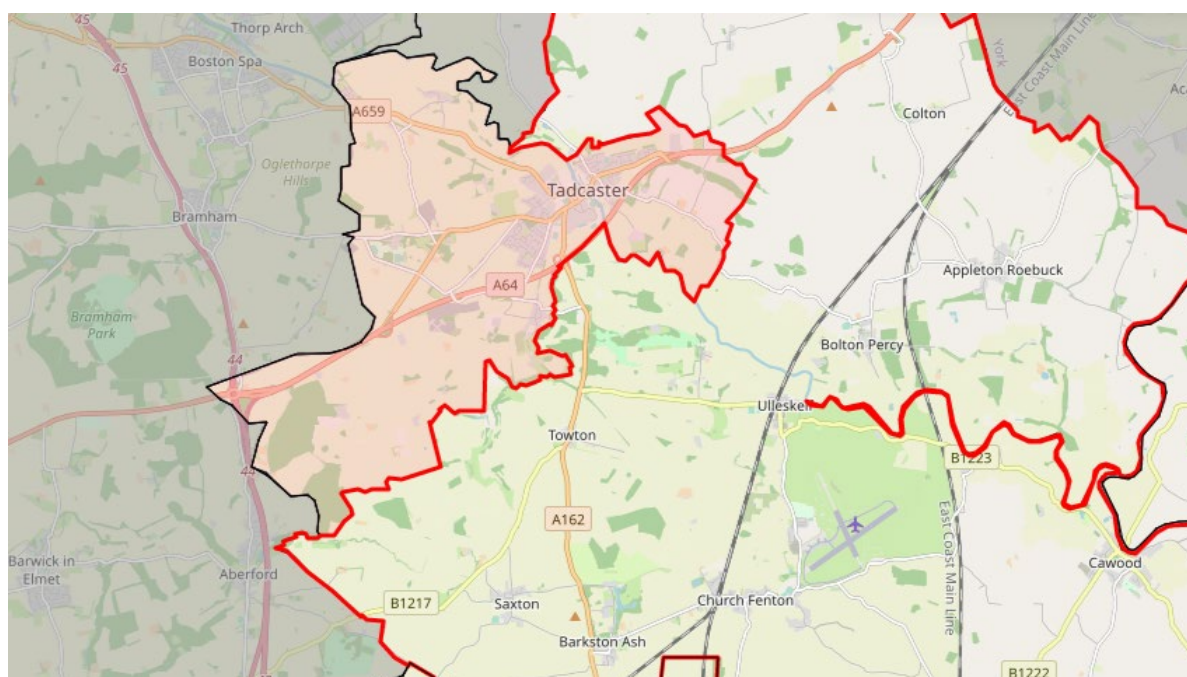
# Appendix A : Calculation of Affordability Thresholds

## A.1 Assessment geography

219. As noted in the Tenure and Affordability chapter above, affordability thresholds can only be calculated on the basis of data on incomes across the Neighbourhood Area. Such data is available at MSOA level but not at the level of Neighbourhood Areas.

220. As such, when calculating affordability thresholds, an MSOA needs to be selected that is a best-fit proxy for the Neighbourhood Area. In the case of Tadcaster, it is considered that MSOA: E02005809 is the closest realistic proxy for the Neighbourhood Area boundary when looking at income data, and as such, this is the assessment geography that has been selected. A map of E02005809 appears in Figure A-1.

**Figure A-1: MSOA E02005809 used as a best-fit geographical proxy for the Neighbourhood Area**



Source: ONS

## A.2 Market housing

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

222. To determine affordability in market housing, this assessment considers two primary indicators: income thresholds, which denote the maximum share of a family's income that should be spent on accommodation costs, and purchase

thresholds, which denote the standard household income required to access mortgage products.

## **i) Market sales**

223. The starting point for calculating the affordability of a dwelling for sale (i.e. the purchase threshold) from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5.
224. To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in Tadcaster, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.
225. The calculation for the purchase threshold for market housing is as follows:
- Value of a median NA house price (2021) = £224,000 ;
  - Purchase deposit at 10% of value = £24,000;
  - Value of dwelling for mortgage purposes = £200,000;
  - Divided by loan to income ratio of 3.5 = purchase threshold of £57,143.
226. The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2021 was £160,088, and the purchase threshold is therefore £45,739.
227. Finally, it is worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records show insufficient sales of new build properties in the Neighbourhood Area in 2021 and recent years to generate a robust sample. As such, the new build prices for the district as a whole are used. The average new build property in West Suffolk was £223,957, which would require a purchase threshold of £57,589.

## **ii) Private Rented Sector (PRS)**

228. Income thresholds are used to calculate the affordability of rented and affordable housing tenures. It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income.
229. This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are

willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.

230. The property website [Rightmove.co.uk](https://www.rightmove.co.uk) shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within a 3 mile radius of the NA. This is due to the small number of properties available for rental in Tadcaster, extending the search area allows for a greater sample size that can act as a reasonable proxy to rental prices in the NA. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.
231. According to [rightmove.co.uk](https://www.rightmove.co.uk), there were 11 properties for rent at the time of search in July, 2022, with an average monthly rent of £985. There were 6 two-bed properties listed, with an average price of £907.50 per calendar month.
232. The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:
- Annual rent = £907.50 x 12 = £10,890;
  - Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £36,264.
233. The calculation is repeated for the overall average to give an income threshold of £39,361.

## A.3 Affordable Housing

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

### i) Social rent

235. Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.
236. To determine social rent levels, data and statistical return from Homes England is used. This data is only available at the LPA level so must act as a proxy for Tadcaster. This data provides information about rents and the size and type of

stock owned and managed by private registered providers and is presented for Selby in the Table A-1.

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

**Table A-1: Social rent levels (£)**

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£84.07	£97.39	£99.85	£104.49	£95.81
Annual average	<b>£4,372</b>	<b>£5,064</b>	<b>£5,192</b>	<b>£5,433</b>	<b>£4,982</b>
Income needed	<b>£14,558</b>	<b>£16,864</b>	<b>£17,290</b>	<b>£18,093</b>	<b>£16,590</b>

Source: Homes England, AECOM Calculations

## ii) Affordable rent

238. Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000).
239. Even an 80% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.
240. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Selby. Again, it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
241. Comparing this result with the average 2-bedroom annual private rent above indicates that affordable rents in Tadcaster are actually closer to 49% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

**Table A-2: Affordable rent levels (£)**

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£83.72	£102.31	£119.20	£145.38	£105.11
Annual average	<b>£4,353</b>	<b>£5,320</b>	<b>£6,198</b>	<b>£7,560</b>	<b>£5,466</b>
Income needed	<b>£14,497</b>	<b>£17,716</b>	<b>£20,641</b>	<b>£25,174</b>	<b>£18,201</b>

Source: Homes England, AECOM Calculations

### **iii) Affordable home ownership**

242. Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the new First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.
243. In paragraph 65 of the NPPF 2021, 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.” The recently issued Ministerial Statement and updates to PPG state that 25% of all Affordable Housing should be First Homes – the Government’s new flagship discounted market sale product. When the NPPF is next updated, it is expected that the 10% affordable home ownership requirement referenced above may be replaced by the First Homes requirement.

#### **First Homes**

244. Whether to treat discounted market housing as affordable or not depends on whether discounting the asking price of new build homes of a size and type suitable to first time buyers would bring them within reach of people currently unable to buy market housing.
245. The starting point for these calculations is therefore the estimated cost of new build housing in Selby which is £223,957
246. For the minimum discount of 30% the purchase threshold can be calculated as follows:
- Value of a new home (Selby average) = £223,957;
  - Discounted by 30% = £67,187;
  - Purchase deposit at 10% of value = £22,396;
  - Value of dwelling for mortgage purposes = £134,374;
  - Divided by loan to income ratio of 3.5 = purchase threshold of £38,393.
247. The income thresholds analysis in the Tenure and Affordability chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £32,279 and £25,595 respectively.
248. All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.
249. Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70

sq. m and a build cost of £1,750 per sq. m<sup>13</sup>) would be around £122,500<sup>14</sup>. This cost excludes any land value or developer profit. This may prove an issue in Selby for those seeking to access higher discounted First Homes.

### Shared ownership

250. Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rental payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
251. In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.
252. To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
253. The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £223,957 is £55,989;
  - A 10% deposit of £5,598 is deducted, leaving a mortgage value of £50,391;
  - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £14,397;
  - Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £173,566;
  - The estimated annual rent at 2.5% of the unsold value is £4,339;
  - This requires an income of £14,449 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
  - The total income required is £28,846 (£14,397 plus £14,449).

<sup>13</sup> It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

<sup>14</sup> This is a guideline estimate and will likely vary based on the dwelling size, whether a single house or flats is being built, and the location, among other factors. It is simply used to illustrate that viability must also be a consideration when looking at discounted market housing.

254. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £22,556 and £38,126 respectively.
255. From the calculations above it can be concluded that shared ownership arrangements at all levels of equity share would be within the income threshold of £80,000, after which individuals would become ineligible.

### **Rent to Buy**

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

### **Help to Buy (Equity Loan)**

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

# Appendix B : Housing Needs Assessment Glossary

## **Adoption**

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

## **Affordability**

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

## **Affordability Ratio**

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

## **Affordable Housing (NPPF Definition)**

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

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

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

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



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

### **Affordable rented housing**

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods<sup>15</sup>.

### **Age-Restricted General Market Housing**

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

### **Annual Monitoring Report**

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

### **Basic Conditions**

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

### **Backlog need**

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

### **Bedroom Standard<sup>16</sup>**

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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<sup>15</sup> The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

<sup>16</sup> See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

## **Co-living**

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

## **Community Led Housing/Community Land Trusts**

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

## **Community Right to Build Order<sup>17</sup>**

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

## **Concealed Families (Census definition)<sup>18</sup>**

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.

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<sup>17</sup> See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

<sup>18</sup> See [http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776\\_350282.pdf](http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf)

## **Extra Care Housing or Housing-With-Care**

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

## **Fair Share**

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

## **First Homes**

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

## **Habitable Rooms**

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

## **Household Reference Person (HRP)**

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

## **Housing Market Area**

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

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

## **Housing Needs**

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

## **Housing Needs Assessment**

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

## **Housing Products**

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

## **Housing Size (Census Definition)**

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

## **Housing Type (Census Definition)**

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

## **Housing Tenure (Census Definition)**

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

## **Income Threshold**

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

## **Intercensal Period**

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

## **Intermediate Housing**

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

## **Life Stage modelling**

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

## **Life-time Homes**

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

## **Life-time Neighbourhoods**

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

## **Local Development Order**

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

## **Local Enterprise Partnership**

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

## **Local housing need (NPPF definition)**

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

## **Local Planning Authority**

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

## **Local Plan**

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

## **Lower Quartile**

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

## **Lower Quartile Affordability Ratio**

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

## **Market Housing**

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

## **Mean (Average)**

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

## **Median**

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

## **Median Affordability Ratio**

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

## **Mortgage Ratio**

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years<sup>19</sup>, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

## **Neighbourhood Development Order (NDO)**

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

## **Neighbourhood plan**

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

## **Older People**

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

## **Output Area/Lower Super Output Area/Middle Super Output Area**

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

## **Overcrowding**

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

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<sup>19</sup> See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

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

### **Planning Condition**

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

### **Planning Obligation**

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

### **Purchase Threshold**

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

### **Proportionate and Robust Evidence**

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

### **Private Rented**

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

### **Retirement Living or Sheltered Housing**

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

### **Residential Care Homes and Nursing Homes**

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



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

### **Rightsizing**

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

### **Rural Exception Sites**

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

### **Shared Ownership**

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

### **Sheltered Housing<sup>20</sup>**

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

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<sup>20</sup> See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

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

### **Strategic Housing Land Availability Assessment**

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

### **Strategic Housing Market Assessment (NPPF Definition)**

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

### **Specialist Housing for 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.<sup>21</sup>

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<sup>21</sup> See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

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