

Swinderby

Housing Needs Assessment (HNA)

May 2023

Quality information

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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
LA	Local Authority
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
LSOA	Lower Layer Super Output Area
MSOA	Middle Layer Super Output Area
NA	Neighbourhood (Plan) Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
OA	Output Area
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SSG	Swinderby Steering Group
LHNA	Local Housing Needs Assessment
VOA	Valuation Office Agency

1. Executive Summary

1. Swinderby is a Neighbourhood Area located in the local authority area of North Kesteven. The Neighbourhood Area boundary covers the areas administered by Swinderby Parish Council.
2. The Office for National Statistics mid-2020 population estimate for Swinderby is 704 individuals, showing an increase of 56 individuals since the 2011 Census.
3. There has potentially been a considerable amount of development in Swinderby since 2011, with North Kesteven providing information on planning applications from 2011 to 2021 which totalled 273 residential units (including change of use to residential, and conversions). However, it is not known how many of these have actually been developed and completed. AECOM cannot therefore determine the current number of dwellings in the NA.
4. This Executive Summary details the conclusions of each chapter of the report, addressing the three research questions formulated at the outset of the research.
5. Data from the Census 2021 is being released throughout 2023. At present, the available data only covers population (although not at a localised level), households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level, including parishes, will not be available until later in 2023, as well as data comparing numerous variables. As such, neighbourhood level HNAs will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including Census 2011 and ONS parish projections to build up evidence of demographics at the neighbourhood level.

Conclusions- Tenure and Affordability

6. In 2021 the majority of Swinderby's households owned their own home (78.8%), a greater proportion than North Kesteven (72.8%), and the country (61.3%). There were notably no households living in shared ownership dwellings in the NA and a significantly smaller proportion of households socially renting than nationally. The proportion of households private renting was also below district and national levels.
7. Over the last decade house prices displayed an overall increase, with a fairly high level of fluctuation, especially since 2017. There was a clear drop in house prices between 2018 and 2019, before rapidly increasing to 2021. The median house price in Swinderby peaked in 2021 at £385,000, an increase of 71.1% since 2012. Growth was slightly greater in lower quartile house prices, with an increase of 78.9% to £340,000.
8. There is a relatively large group of households in Swinderby who may be able to afford to rent privately but cannot afford home ownership. The delivery of some Affordable Housing would be beneficial to households in the NA. The report estimates the income required to afford First Homes in the NA and it is recommended that the product is delivered at a 50% discount (subject to viability), making it affordable to households on mean incomes. Shared ownership appears to be slightly more affordable than First Homes but is broadly

accessible to the same groups (although shared ownership at 10% equity may be marginally accessible to households with two lower quartile earners). Rent to Buy would be helpful for households with little or no savings for a deposit.

9. This study estimates that Swinderby requires roughly 2.6 units of affordable rented housing and 28.2 units of affordable home ownership over the Plan period. Based on a variety of factors, discussed in the full Chapter, it is recommended that there is a 50/50 split between the delivery of social/affordable rented housing and affordable home ownership products.
10. Looking specifically at affordable home ownership, it is recommended that First Homes are delivered in line with national policy at 25% of the mix. It is suggested that in Swinderby they are delivered at a 50% discount but discussions with North Kesteven District Council are advised. It is recommended that 15% of Affordable Housing is delivered as shared ownership (between 10% and 25% equity), and the remaining 10% delivered as Rent to Buy, the most affordable tenure locally.
11. The expected level of delivery meets the need identified for social/affordable rent over the plan period but does not meet the demand for affordable home ownership identified. However, the latter is a less acute need as these households are generally considered adequately housed in the private rented sector.

Conclusions- Type and Size

12. 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.
13. In both 2011 and 2021 detached dwellings were the most common type of dwelling in the NA. There was also a relatively high proportion of bungalows in 2021. There was a notable lack of flats in the NA, with 3.1% in 2011, decreasing to 1.0% in 2021.
14. Turning to dwelling size, between 2011 and 2021 the proportion of 1, 2, and 4+ bedroom dwellings increased or remained stable in the NA, whilst the proportion of 3-bedroom dwellings decreased. In both years the greatest proportion of dwellings were 3-bedroom, followed by 4+ bedroom dwellings, with little provision of the smallest 1-bedroom dwellings. In 2021 the NA had a significantly lower 1-bedroom dwellings than England, with significantly higher 4+ bedrooms when compared to North Kesteven and England.
15. The mid-2020 population estimates for Swinderby show that the population in the NA is expected to have grown by 8.6% since 2011, whilst 2021 Census data shows that the North Kesteven population grew by 9.5% between 2011 and 2021. This indicates that the rate of growth in Swinderby's is slightly lower than the wider local authority area. Between 2011 and 2020 there was a notable increase in the proportion of residents aged 65-84, and also a slight decline in this time period of people aged 0-24, indicative of an aging

population. Moreover, the NA's high proportion of individuals in the 45-64 and 65-84 category was significantly higher than the national and district in 2011.

16. Occupancy ratings suggest significant levels of under-occupancy in the NA in 2011, with that the larger housing in Swinderby potentially occupied by households with the most wealth or by older households unable or unwilling to downsize into smaller dwellings. There was also a small proportion of households over-occupying their homes, namely households with dependent children.
17. AECOM modelling suggests that the majority of new development during the plan period is delivered as 2-bedroom and 3-bedroom dwellings, at 49.8% and 42.4% respectively. It recommends that there is no further delivery of 4 and 5+ bedroom dwellings but this is not entirely necessary or appropriate, as discussed further in the Chapter.
18. 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 smaller and 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.

Conclusions- Specialist Housing for Older People

19. There is currently no provision of specialist accommodation in the NA. The Steering Group highlighted the lack of specialist supply of housing for older people in the NA and noted that residents travel to larger settlements such as Collingham to access such facilities.
20. ONS 2020 population estimates suggest that there are currently around 61 individuals aged 75 or over in Swinderby. It is expected that over the plan period this will increase to 134 individuals, 16.8% of the population.
21. In 2011 83.5% of households aged 55-75 owned their own home and the remaining 16.5% rented in North Kesteven.
22. 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.
23. These two methods of estimating the future need in Swinderby produce a range of 18 to 29 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
24. Given that 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 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).

25. Emerging Local Plan policy S23 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)). Government is considering mandating M4(2) on newly erected dwellings¹, although changes to Building Regulations have not yet been made. The evidence gathered here would appear to justify the Steering Group approaching the LPA to discuss setting requirements on accessibility and adaptability at a district 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.
26. 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 falling into this category.
27. 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 (although there is a lack of services available in the village at the moment);
 - 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.
28. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).
29. It is considered that Swinderby's position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. The emerging Local Plan policy S23 outlines that residential care accommodation (designed to accommodate those who need some form of on-site assistance) should be located in a settlement in level 1 to 4 of the

¹ See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes) (www.gov.uk)

Settlement Hierarchy, with Swinderby in level 6. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Swinderby entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model. In the case of Swinderby, Collingham and Lincoln are considered to have potential to accommodate the specialist housing need arising from the Neighbourhood Area (i.e. to be the hub in the hub-and-spoke model). If this were to take place, then the number of specialist dwellings to be provided and the overall dwellings target for the Neighbourhood Area itself would not overlap.

30. 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.

Key Points:

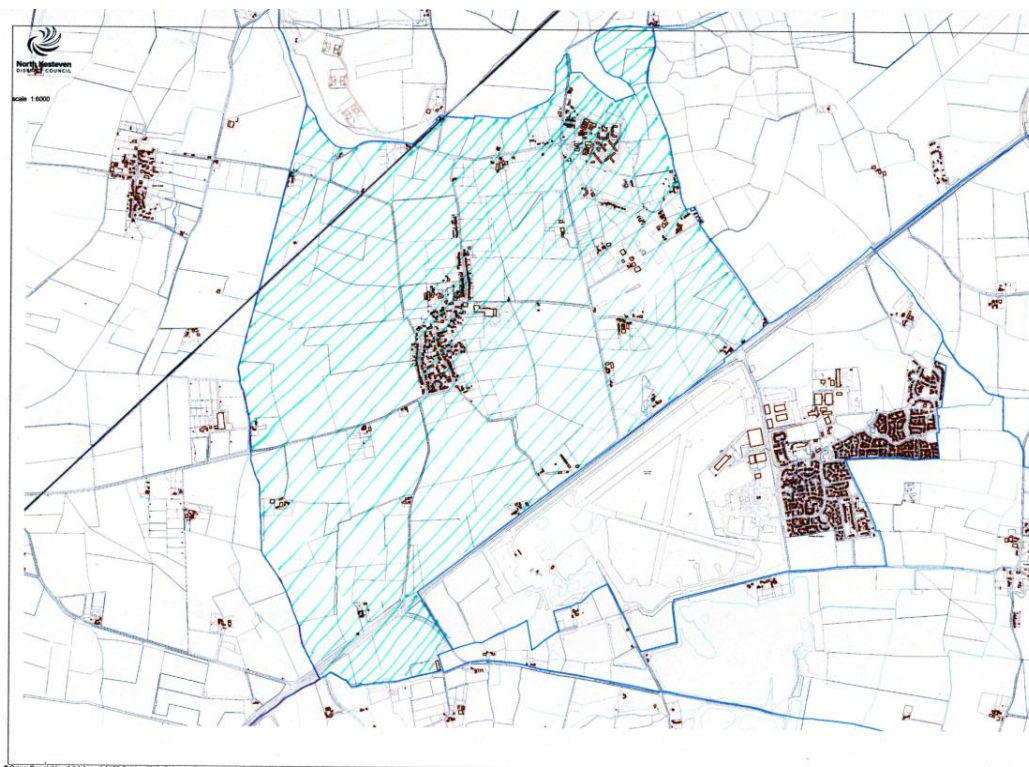
- A greater proportion of households in Swinderby owned their own home in 2021 when compared to North Kesteven and England.
- The median house price in Swinderby peaked in 2021 at £385,000, an increase of 71.1% since 2012.
- There is a relatively large group of households in Swinderby who may be able to afford to rent privately but cannot afford home ownership and the delivery of some Affordable Housing would be beneficial to households in the NA.
- This study estimates that Swinderby requires roughly 2.6 units of affordable rented housing and 28.2 units of affordable home ownership over the Plan period.
- There is a notable lack of flats in the NA, with 3.1% in 2011, decreasing to 1.0% in 2021.
- Occupancy ratings suggest significant levels of under-occupancy in the NA, with that the larger housing in Swinderby potentially occupied by households with the most wealth.
- There is also no provision of specialist accommodation in the NA. The Steering Group highlighted the lack of specialist supply of housing for older people in the NA and noted that residents travel to larger settlements such as Collingham to access such facilities.

2. Context

Local context

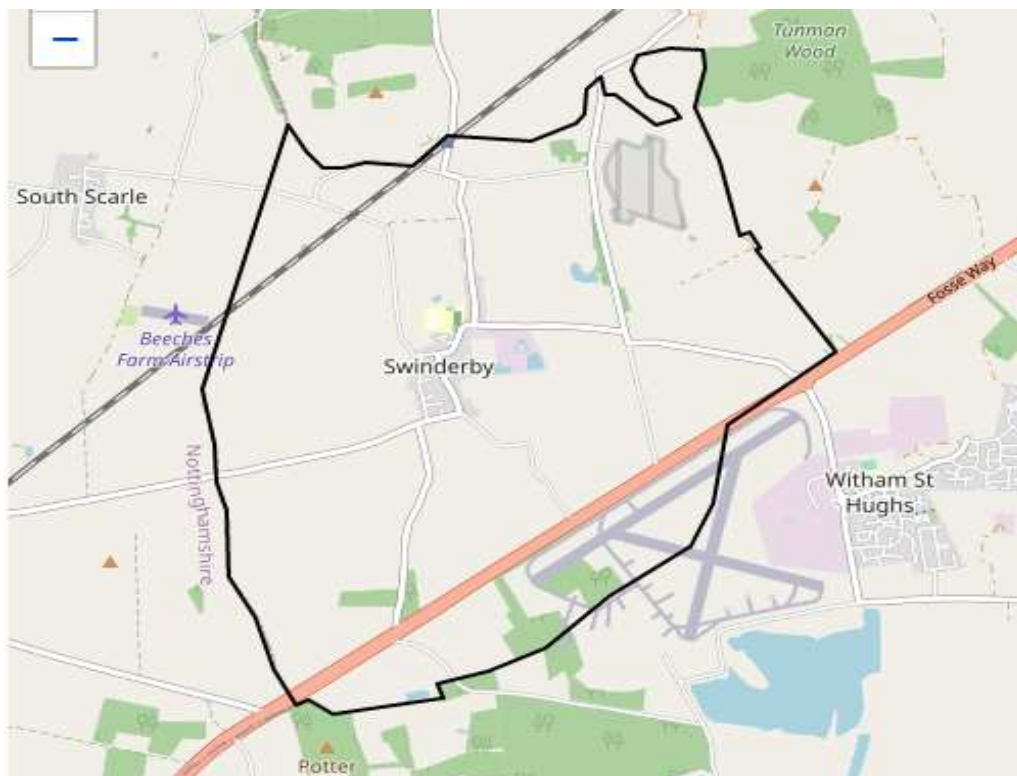
31. Swinderby is a Neighbourhood Area (NA) located in North Kesteven, Central Lincolnshire. The NA boundary was designated on the 5th August 2022. North Kesteven District Council resolved to designate the whole of Swinderby Parish as a Neighbourhood Area.
32. The proposed Neighbourhood Plan period starts in 2023 and extends to 2040, therefore comprising a planning period of 17 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.
33. Swinderby is a village and civil parish just north of the A46 road, 8 miles (13 km) south-west of Lincoln and 6 miles (10 km) north-east of Newark. It covers an area of 2,200 acres (8.9 km²). Swinderby is close to the now closed RAF Swinderby, with part of this developed as the new village of Witham St Hughs. Swinderby has a public house, a church, a village hall, two playing fields, and a primary school with nursery.
34. 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:
 - OA E00132998; and
 - OA E00132997
35. It should be noted that the NA boundary as designated by North Kesteven (Figure 2-1) differs slightly to the 2011 parish boundary in the 2011 Census (Figure 2-2) and the OAs outlined above, which have been used as the best proxy for the NA, but also includes a small area west of Witham St Hughs.
36. The statistics show that in the 2011 Census the NA had a total of 648 residents, formed into 278 households and occupying 289 dwellings. The Office for National Statistics (ONS) produces mid-year population estimates for parishes and wards throughout the country. The mid-2020 population estimate for Swinderby is 704 – indicating population growth of around 56 individuals since 2011. 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. 2021 Census data shows that there were 302 households at the time of data collection, an increase of 24 households. Based on 2011 household size this indicates that the estimated population growth is in line with the increase in households.

Figure 2-1: Map of the Swinderby Neighbourhood Area²



Source: North Kesteven District Council

Figure 2-2: Census Proxy Area for Swinderby NA



Source: Nomis

² North Kesteven District Council (2022) NAs Available at [Swinderby Neighbourhood Plan | North Kesteven District Council \(n-kesteven.gov.uk\)](https://www.n-kesteven.gov.uk)

The Housing Market Area Context

37. Whilst this HNA focuses on Swinderby 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 Swinderby, the parish sits within a housing market area which covers Central Lincolnshire, including the districts of North Kesteven and West Lindsey alongside Lincoln. This means that when households who live in these authorities move home, the vast majority move within this geography. The housing market area also has links to other neighbouring areas including South Kesteven, North Lincolnshire, and East Lindsey.
38. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Swinderby, are closely linked to other areas. In the case of Swinderby, changes in need or demand in settlements nearby is likely to impact on the neighbourhood. For example there are neighbouring towns with expansion planned, or regeneration strategies which might meet some of the needs or demand of the NA, which corresponds to a similar labour market and area to travel to work such as in Lincoln and Newark.
39. In summary, Swinderby functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (North Kesteven), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

Planning policy context

40. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.³ In the case of Swinderby, the relevant adopted Local Plan for North Kesteven consists of the following documents
41. The Central Lincolnshire Local Plan was adopted by the Central Lincolnshire Joint Strategic Planning Committee on 24 April 2017, replacing the Local Plans of the City of Lincoln, West Lindsey, and North Kesteven District Councils.⁴
42. A review of the Local Plan is currently being undertaken. It addresses a range of issues such as climate change, housing, employment, shopping and more. The emerging Local Plan was submitted to the Planning Inspectorate for examination in July 2022.⁵ The latest

¹ Central Lincolnshire (2020) Local Housing Needs Assessment (LHNA) Available at: [HOU001 Housing Needs Assessment.pdf](#)

³ 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>

⁴ Central Lincolnshire Council (2017) (adopted) Local Plan Available at: [Adopted Local Plan for website 22.5.17.pdf](#)

⁵ Central Lincolnshire Council (2022) Local Plan Review Available at: [Proposed Submission Local Plan for Reg 19 Consultation - FINAL March 2022.pdf](#)

publicly available version of the plan is the Central Lincolnshire Local Plan Review Proposed Submission document, published in March 2022. Whilst in the adopted Local Plan Swinderby is identified as a ‘Medium Village’, the emerging Local Plan moves it to a ‘Small Village’.

Policies in the adopted local plan

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

Table 2-1: Summary of relevant adopted policies in the adopted (2017) Central Lincolnshire Local Plan

Policy	Provisions
Policy LP2: The Spatial Strategy and Settlement Hierarchy	<p>The hierarchy is as follows:</p> <ol style="list-style-type: none"> 1. Lincoln Urban Area; 2. Main Towns; 3. Market Towns; 4. Large Villages; 5. Medium Villages (including Swinderby); 6. Small Villages; 7. Hamlets; and 8. Countryside. <p>Unless otherwise promoted via a neighbourhood plan or through the demonstration of clear local community support, the following applied in Medium Villages such as Swinderby:</p> <ul style="list-style-type: none"> • They will accommodate a limited amount of development in order to support their function and/or sustainability; • No sites are allocated in this plan for development, except for Helmswell Cliff and Lea; • Typically, and only in appropriate locations, development proposals will be on sites of up to 9 dwellings. However, in exceptional circumstances proposals may come forward at a larger scale on sites of up to 25 dwellings where this can be justified by local circumstances.
Policy LP3: Level and Distribution of Growth	<p>The Local Plan’s strategic aim is to facilitate the delivery of 36,960 new dwellings over the plan period 2012–2036.</p> <p>Around 12% (4,435) of the total homes and employment land needed will come from ‘Elsewhere’, which includes Swinderby and</p>

Policy	Provisions
	<p>all settlements outside of the Lincoln Strategy Area, Gainsborough, and Sleaford.</p>
<p>Policy LP4: Growth in Villages</p>	<p>Settlements within categories 5-6 of the settlement hierarchy will be permitted to grow by 10% in the number of dwellings over the plan period except for those settlements allocated with an alternative level of growth such as Swinderby.</p> <p>Swinderby will be permitted to grow by 15% due to SEA and key facilities.</p> <p>Local communities can, through Neighbourhood Plans or other means, deliver additional growth over the levels proposed by this Policy.</p>
<p>Policy Meeting Accommodation Needs</p>	<p>LP10: New residential development should maintain, provide, or contribute to a mix of housing tenures, types, and sizes to help support the creation of mixed, balanced, and inclusive communities. It should cater for the needs of less mobile occupants, including older people and disabled people, and to deliver dwellings which are capable of meeting peoples' changing circumstances over their lifetime.</p> <p>Proposals for 6 or more dwellings must deliver housing which meets the higher access standards of Part M Building Regulations (Access to and use of buildings) by delivering 30% of dwellings to M4(2) of the Building Regulations. Proposals which voluntarily deliver more than 30% or deliver the 30% requirement to the higher M4(3) standard will be supported.</p> <p>Residential care accommodation, which is designed to accommodate those who need some form of on-site assistance, should be located in settlement levels 1 to 4 of the settlement hierarchy. If a demonstratable need is identified away from these settlements then the proposal must demonstrate that access to a range of services and facilities is possible, taking account of the likely occupants of such accommodation.</p>
<p>Policy LP11: Affordable Housing</p>	<p>The strategic aim will be to deliver the 17,400 affordable dwellings that are needed to meet the needs of residents unable to compete on the open market. To maximise what the planning system can contribute to meeting affordable housing need affordable housing will be sought on all qualifying development sites of 11 dwellings or more.</p> <p>The percentage of affordable housing sought 'Elsewhere' (including Swinderby) will be 20%.</p>

Policy	Provisions
	<p>Of the affordable dwellings provided, the exact tenure mix should be informed by and be compatible with the latest government guidance and SHMA and be informed by discussed with the local authority.</p> <p>Where specialise housing for older people is provided as private provision an affordable housing contribution will be sought in line with the requirements set out above.</p>

Source: North Kesteven District Council

Policies in the emerging local plan:

44. Table 2-2 below summarises the emerging Local Plan policies that are relevant to housing need and delivery in Swinderby.

Table 2-2: Summary of relevant submission draft policies in the Central Lincolnshire Local Plan Proposed Submission Draft (2022)

Policy	Provisions
Policy S1: The Spatial Strategy and Settlement Hierarchy	<p>The Settlement Hierarchy will assist decisions on investment in services and facilities, and on the location and scale of development. It is as follows:</p> <ol style="list-style-type: none"> 1. Lincoln Urban Area; 2. Main Towns; 3. Market Towns; 4. Large Villages; 5. Medium Villages; 6. Small Villages (including Swinderby); 7. Hamlets; and 8. Countryside. <p>Small Villages have between 50 and 249 dwellings on 1 April 2018. Well-connected or well served small villages may receive some limited growth, primarily through allocations in this plan in order to achieve a balance between ensuring the vitality of the village and the rural character.</p>
Policy S2: Growth Levels and Distribution	<p>The housing requirement for Central Lincolnshire is a range of 1,060-1,325 dwellings per year during the plan period of 2018-2040.</p>

Policy

Provisions

	<p>'Elsewhere' (which includes Swinderby and all settlements outside of the Lincoln Strategy Area, Gainsborough, and Sleaford) will deliver around 12% (3,498) of the total homes and employment land needed, primarily located at the Market Towns and in well-connected villages and/or with a good range of services.</p>
<p>Policy S4: Housing Development in or Adjacent to Villages</p>	<p>Large, Medium, and Small Villages (including Swinderby) will experience limited growth to support their role and function through allocated sites of 10 or more dwellings in the Local Plan, sites allocated in neighbourhood plans, or on unallocated sites in appropriate locations within the developed footprint of the village that are typically up to 5 dwellings in Small Villages.</p> <p>Proposals on unallocated sites not meeting these criteria will not generally be supported unless there are clear material planning considerations that indicate otherwise.</p> <p>Proposals for residential development on unallocated land immediately adjacent to the developed footprint will only be supported where this is:</p> <ol style="list-style-type: none">A First Homes exception site in accordance with the NPPF and provided it is outside of the Lincolnshire Wolds AONB and not within a Designated Rural Area; orExclusively for a rural affordable housing exception site.
<p>Policy S22: Affordable Housing</p>	<p>The strategic aim is to deliver the c.12,000 affordable dwellings that are needed during the plan period to meet the needs of residents unable to meet their own housing need through the open market, though it is recognised that for viability reasons not all this need will be met through the planning system alone. The affordable housing needs of the most vulnerable groups will be prioritised wherever possible.</p> <p>To help maximise what the planning system can contribute to meeting affordable housing need, affordable housing will be sought on all qualifying housing development sites of 10 or more dwellings or within a designated rural area within North Kesteven District, of 5 or more dwellings.</p> <p>Swinderby falls under Value Zone B, meaning that 20% of housing should be delivered as affordable housing.</p> <p>Of the affordable dwellings provided, the exact tenure mix should be identified through discussions with the local authority and informed by the latest Government guidance and up to date</p>

Policy

Provisions

HNA. The starting point for discussions will be based on delivery of 25% of all affordable housing delivered through planning obligations as First Homes, after which priority will be for the delivery of affordable rent, subject to satisfying national policy requirements for 10% of all housing being for affordable home ownership.

First Homes are homes priced at least 30% below full market value at a maximum value of £140,000 after the discount has been applied.

Where specialist housing for older people is provided as private provision, including within a residential care home setting and including dwellings falling within Use Class C2, an affordable housing contribution will be sought in line with the requirements set out above.

Additional affordable housing in rural areas can be delivered through site allocations in neighbourhood plans.

Policy S23: Meeting Accommodation Needs

Developers are expected to provide housing solutions that contribute to meeting the housing needs of the housing market area, as identified in the latest Central Lincolnshire Housing Needs Assessment and in any other appropriate local evidence. This means new residential development should maintain, provide or contribute to a mix of housing tenures, types and sizes to help support the creation of mixed, balanced and inclusive communities.

Proposals which deliver housing at the higher access standards of Part M Building Regulations (Access to and use of buildings) to M4(3) standard will be encouraged.

Residential care accommodation, which is designed to accommodate those who need some form of on-site assistance, should be located in a settlement in level 1 to 4 of the Settlement Hierarchy. If a demonstrable need is identified away from these settlements then the proposal must demonstrate that access to a range of services and facilities is possible, taking account of the likely occupants of such accommodation.

Policy S82: Housing Sites in Small Villages

Swinderby is allocated 140 indicative dwellings during plan period (2018-2040).

This is expected to be brought forward through one allocation at Produce World Ltd, Moor Lane, Swinderby. The proposed development had planning permission at the time of the

Policy

Provisions

emerging Local Plan drafting for a mixed use scheme of up to 120 dwellings, 20 units of senior retirement accommodation, and related commercial and community space.

Source: North Kesteven District Council

Quantity of housing to provide

45. 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.
46. North Kesteven has fulfilled that requirement by providing Swinderby with a figure of 149 dwellings over the between 2018 and 2040, as set out in the emerging Local Plan⁶. Of these 149 dwellings, 4 were delivered between 2018 and 2021, with the remaining 145 already having planning permission (140 of which are outlined in Policy S82 above). This figure is potentially subject to change due to the emerging Local Plan not yet being adopted but is a suitable figure for the purposes of the HNA. It should also be noted that the planning permission was largely supported due to benefits assigned to elderly housing. Namely, North Kesteven District Council have indicated clearly that they will be affordable housing (25%) on this site as well as accommodation for Swinderby's ageing population.

⁶ Appendix 1 Table A1.1 outlines a requirement of 149 dwellings from the plan.

3. Approach

Research Questions

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

Tenure and Affordability

48. The Steering 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. The Swinderby Steering Group has expressed that there may be a need to increase the amount of younger people in the community, who may be attracted via Affordable Housing schemes.
49. This evidence will allow Swinderby to establish the right conditions for new development to come forward that is affordable, both in the broader sense of market housing attainable for first-time buyers, and as Affordable Housing for those who may be currently priced out of the market.

RQ 1: What Affordable Housing (e.g. 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

50. The Steering Group is seeking to determine what size and type of housing would be best suited to the local community. They have identified that older people downsizing to larger local settlements in recent years, may have freed-up some larger housing within the NA.
51. The aim of this research question is to provide the Steering Group 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.
52. 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.
53. 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.

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

Specialist Housing for Older People

54. 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.
55. The Swinderby Steering Group has highlighted that there is no current specialist supply of housing for older people in the NA and that residents may have to travel to larger settlements such as Lincoln (and Collingham) to access such facilities.

RQ 3: What provision should be made for specialist housing for older people over the Neighbourhood Plan period?

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 a range of other data sources, including:
 - Census 2011 and Census 2021 (the latter only available at the local authority level at present)
 - Other Office of National Statistics (ONS) datasets providing more up-to-date demographic information at the neighbourhood level;
 - ONS population and household projections for future years;
 - Valuation Office Agency (VOA) data on the current stock of housing;
 - Land Registry data on prices paid for housing within the local market;
 - Rental prices from Home.co.uk;
 - Local Authority housing waiting list data; and
 - Central Lincolnshire Housing Needs Assessment, April 2020⁷
57. Data from the Census 2021 is being released throughout 2023. At present, the available data only covers population (although not at a localised level), households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level, including parishes, will not be available until later in 2023, as well as data comparing numerous variables. As such, neighbourhood level HNAs will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including Census 2011 and ONS parish projections to build up evidence of demographics at the neighbourhood level.

⁷ Available at: https://www.n-kesteven.gov.uk/_resources/assets/attachment/full/0/121867.pdf

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'*⁸. 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.

⁸ Available here -

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

Tenure	Rent/Ownership	Brief Description
Social Rent	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>
Affordable Rent	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>
Rent to Buy	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>
Shared Ownership	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>
First Homes	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 2021.⁹ 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:

⁹ 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 Swinderby compared with North Kesteven and England from the 2021 Census, which is the most recent available source of this information. It shows that the majority of households in the NA (78.8%) owned their own home, significantly higher than both North Kesteven (72.8%) and England as a whole. Whilst the larger geographies had approximately 1% of households living in shared ownership dwellings, there was no provision in Swinderby in 2021. The NA had a significantly lower proportion of households living in private rented housing (13.2%) than both North Kesteven (16.0%) and England (20.5%). Swinderby and North Kesteven both had significantly lower proportions of social rented housing than that exhibited nationally.
64. It is interesting to observe the change recorded between the 2011 and 2021 Census. In Swinderby the private rented sector grew by 100% in this time period, from 20 households living in private rented dwellings in 2011 to 40 in 2021. This level of growth

that is significantly higher than the growth across North Kesteven of 32.0%. Also of note is the district level of growth in households living in shared ownership dwellings of 142.5% between 2011 and 2021. None of this growth took place in Swinderby, with no households living in shared ownership dwellings in both years.

Table 4-2: Tenure (households) in Swinderby, 2021

Tenure	Swinderby	North Kesteven	England
Owned	78.8%	72.8%	61.3%
Shared ownership	0.0%	1.1%	1.0%
Social rented	7.9%	10.0%	17.1%
Private rented	13.2%	16.0%	20.5%

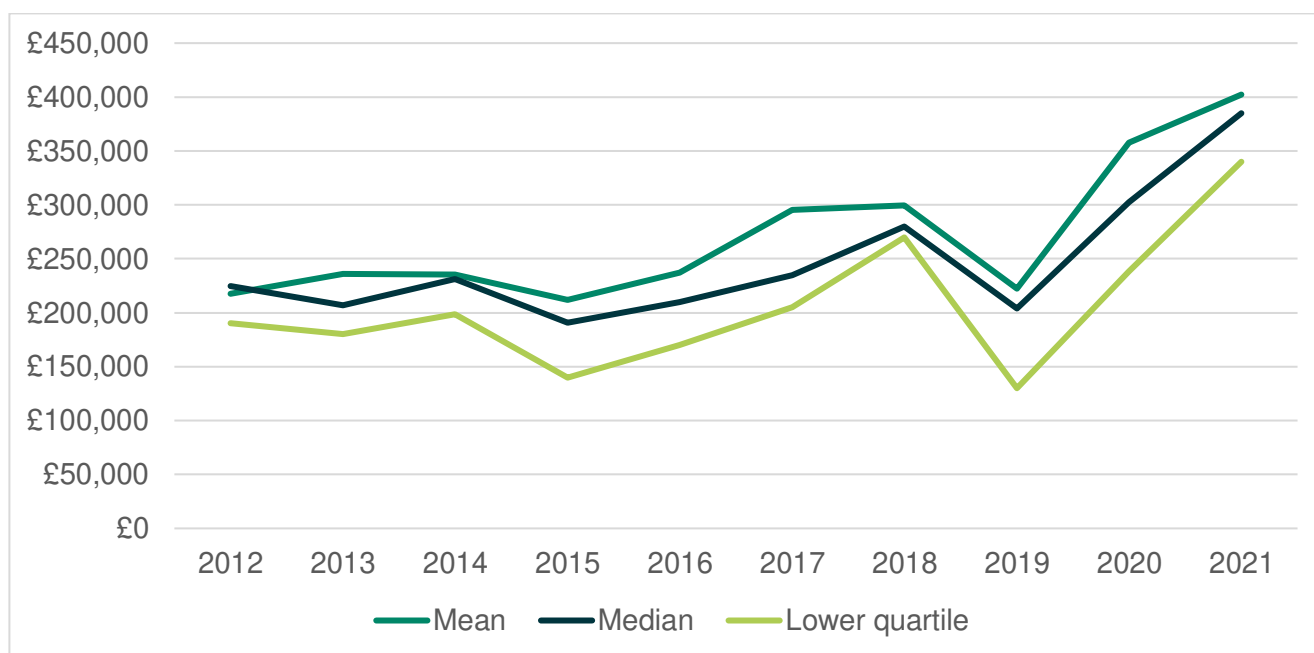
Sources: Census 2021, AECOM Calculations

Affordability

House prices

65. 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.
66. Figure 4-1 shows the mean (the value when all of the transactions are added together and then divided by the number of transactions in that period), the median (which is the middle number when you sort the data from smallest to largest), and lower quartile house prices in Swinderby based on sales price data published by the Land Registry. It shows that over the last decade house prices across all featured measures displayed an overall increase, with a fairly high level of fluctuation, especially since 2017. There was a clear drop in house prices between 2018 and 2019, with lower quartile prices falling by £140,000, before rapidly increasing 2021 to £340,000. The median house price in Swinderby peaked in 2021 at £385,000, an increase of 71.1% since 2012. Growth was slightly greater in lower quartile house prices, with an increase of 78.9%.

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



Source: Land Registry PPD

67. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that the median house price growth was not equal across house types. Between 2012 and 2020 semi-detached housing saw the most growth, at 71.8%. Detached housing also grew, but at comparatively slower rate of around 63.8% between 2012 and 2021 (or 38.3% between 2012 and 2020). Although there was overall house price growth, there was some year-on-year fluctuation (e.g. 2019 detached and semi-detached house prices), indicating that dwelling type is not the only factor affecting price. In small samples factors such as the size, condition, and location of dwelling will also have a greater impact on price.

68. There were no sales of flats between 2012 and 2021 and only one year recording terraced transactions so rates of growth cannot be determined. This clearly demonstrates a lack of these housing types in the NA.

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

Type	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Growth
Detached	£235,000	£240,000	£225,000	£234,000	£245,000	£270,000	£335,000	£210,000	£325,000	£385,000	63.8%
Semi-detached	£195,000	£168,000	£237,000	£137,475	£166,000	£203,500	£275,000	£130,000	£335,000	-	71.8%
Terraced	-	-	-	-	-	-	-	-	£194,500	-	-
Flats	-	-	-	-	-	-	-	-	-	-	-
All Types	£225,000	£207,000	£231,000	£190,750	£210,000	£235,000	£280,000	£204,000	£302,500	£385,000	71.1%

Source: Land Registry PPD

Income

69. 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.

70. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £49,300 in 2020. A map of the area to which this data applies is provided in Appendix A.
71. 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. North Kesteven's gross individual lower quartile annual earnings were £17,926 in 2020. To estimate the income of households with two lower quartile earners, this figure is doubled to £35,852.
72. 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

73. 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.
74. AECOM has determined thresholds for the income required in Swinderby to buy a home in the open market (average and entry-level prices), and the income required to afford private rent and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix A.
75. 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.
76. The mortgage multiplier is particularly variable, with multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.
77. 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.

78. 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 to interpret the findings with a degree of flexibility.

79. Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

80. 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 4-4: Affordability thresholds in Swinderby (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £49,300	Affordable on LQ earnings (single earner)? £17,926	Affordable on LQ earnings (2 earners)? £35,852
Market Housing						
Median House Price	£346,500	-	£99,000	No	No	No
Estimated NA New Build Entry-Level House Price	£326,400	-	£93,257	No	No	No
LQ/Entry-level House Price	£306,000	-	£87,429	No	No	No
LA New Build Median House Price	£216,000	-	£61,714	No	No	No
Average Market Rent	-	£10,704	£35,680	Yes	No	Yes
Entry-level Market Rent	-	£9,156	£30,520	Yes	No	Yes
Affordable Homeownership						
First Homes (-30%)	£228,480	-	£65,280	No	No	No
First Homes (-40%)	£195,840	-	£55,954	No	No	No
First Homes (-50%)	£163,200	-	£46,629	Yes	No	No
Shared Ownership (50%)	£163,200	£4,533	£61,740	No	No	No
Shared Ownership (25%)	£81,600	£6,800	£45,981	Yes	No	No
Shared Ownership (10%)	£32,640	£8,160	£36,526	Yes	No	Marginal
Affordable Rented Housing						
Affordable Rent	-	£5,094	£16,963	Yes	Yes	Yes
Social Rent	-	£4,721	£15,719	Yes	Yes	Yes

Source: AECOM Calculations

81. 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.

Market housing for purchase and rent

82. 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 double the current average.
83. Private renting is generally only affordable to average and two lower quartile earners. Households made up of one lower quartile earner cannot afford the given rental thresholds. Affordability is improved if households are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

Affordable home ownership

84. There is a relatively large group of households in Swinderby who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £30,520 per year (at which point entry-level rents become affordable) and £87,429 (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.
85. 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.
86. This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. Only a 50% discount would reduce house prices to within affordable levels for households on average incomes in the NA and so, subject to viability (which is outside the scope of an HNA), it is recommended that First Homes are delivered at this discount level. The emerging Local Plan outlines that First Homes in Central Lincolnshire should have a discount of at least 30% below full market value and a maximum value of £140,000 after the discount has been applied. However, even at a 50% discount in Swinderby, based on AECOM's calculations the discounted value would be above this figure, at £181,333. Further discussions may therefore be required with North Kesteven District Council regarding the delivery of First Homes in the NA.
87. Table 4-4 shows the discount required for First Homes to be affordable to the four income groups. The cost of a typical First Home is calculated using an estimate for new build entry-level housing in the NA, as outlined in the Appendix. It is also worth considering the discounts required for some additional price benchmarks. The table above uses the

calculated NA new build entry-level house price as the best estimate 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. However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

Table 4-5: Discount on sale price required for households to afford First Homes

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA Median House Price	50%	82%	64%
NA Estimated New Build Entry-Level House Price	47%	81%	62%
NA Entry-Level House Price	44%	79%	59%
LA Median New Build House Price	20%	71%	42%

Source: Land Registry PPD; ONS MSOA total household income

88. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to the same groups (although shared ownership at 10% equity may be marginally accessible to households with two lower quartile earners). Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.¹⁰ 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.
89. 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.
90. 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 less affordable options, although marginally so when looking at shared ownership at 10% equity.
91. 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.

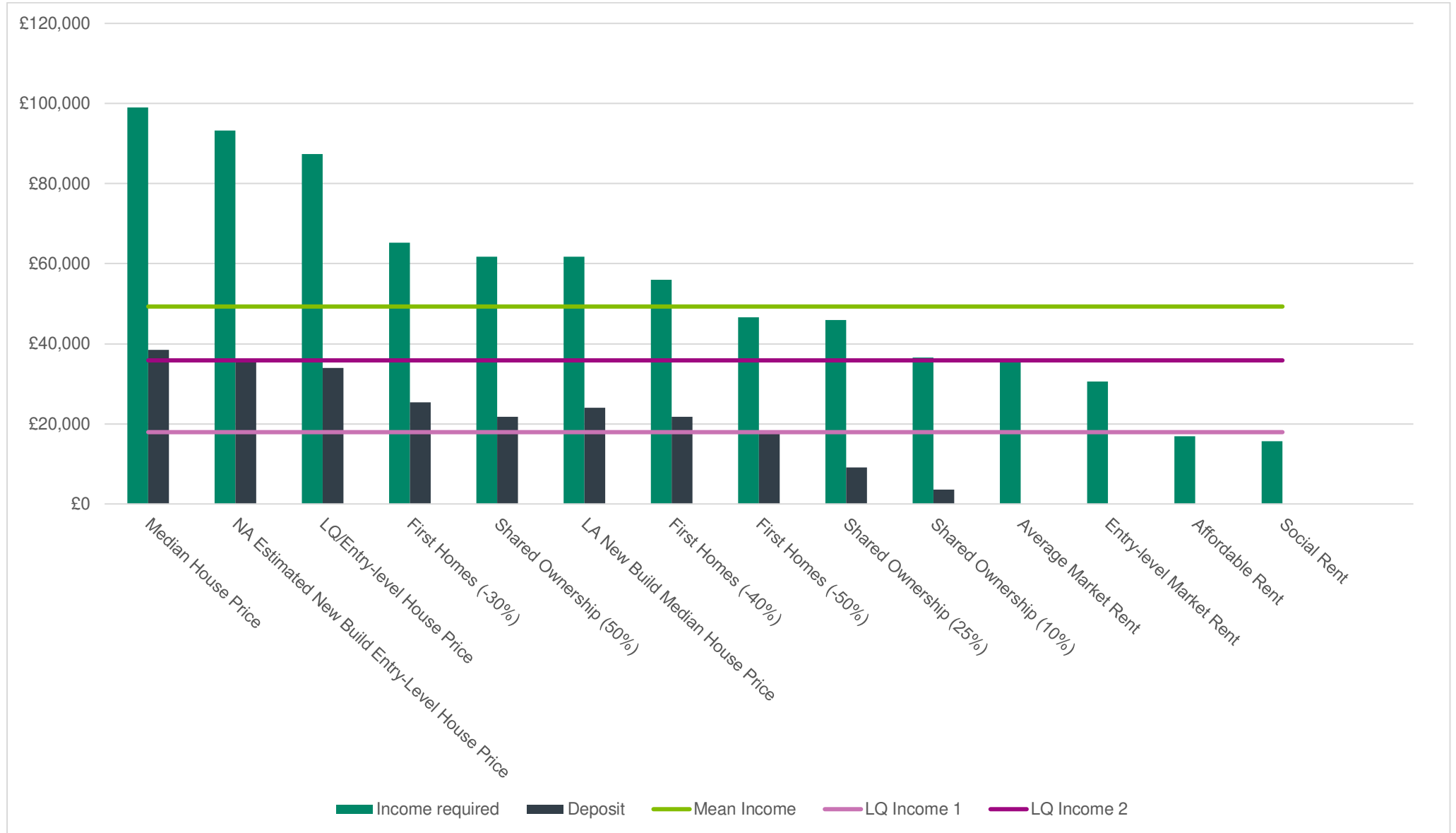
¹⁰ The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hws48>.

- 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.
92. In conclusion, all of these products would provide value to different segments of the local population, with shared ownership at 10% 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 50% discount) may provide a better long-term investment to those who can afford to access it. The Steering Group expressed the potential need for younger people to contribute more to the community, with this group potentially attracted through affordable housing schemes.

Affordable rented housing

93. 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). Moreover, households with a single lower earner appear to be able to afford any of the affordable rented tenures considered. If unable to secure a social or affordable rented dwelling, individuals may require additional subsidy through Housing Benefit to access housing.
94. The evidence in this chapter suggests that the affordable rented sector performs a vital function in Swinderby as the only option for a large segment of those in the greatest need. Social rents are cheaper and would therefore leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. Where households are supported by housing benefit the difference in the cost of affordable and social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that households supported by housing benefit may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.

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



Source: AECOM Calculations

Affordable housing- quantity needed

95. The starting point for understanding the need for affordable housing in Swinderby is the relevant local authority level Housing Needs Assessment. A HNA was undertaken for Central Lincolnshire in 2020. This study estimates the need for affordable housing in the District based on analysis of the Council's housing waiting list and analysis of other data sets in line with Planning Practice Guidance at the time. The HNA identifies the net need for 207 additional affordable homes each year in North Kesteven as a whole. When the Central Lincolnshire HNA figures are pro-rated to Swinderby NA based on its fair share of the population (0.6% of the LPA's population in 2011), this equates to 1.2 homes per annum (predominately for social/affordable rent) or approximately 20 homes over the Neighbourhood Plan period 2023-2040.
96. However, pro-rating District level estimates of affordable housing need to rural areas presents problems in practice. The District level figures are likely to represent higher needs in the urban areas of the District where there is a large social housing stock and larger numbers of households living in the PRS on housing benefit. Both of these factors tend to generate higher needs. By contrast, in rural villages like Swinderby, the lack of social housing means there is no need generated from households already living in the sector. Similarly, households who may need social housing often move away to areas where their needs are more likely to be met (either because there is social housing available or more private rented housing). This means it is difficult to identify need for social/affordable rented housing within the NA.
97. This need is largely for affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents. The study identifies that 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%. Because the Central Lincolnshire HNA does not provide separate calculations (rather breaking down the established need into tenures based on affordability) for the need for affordable rented housing and the demand for affordable home ownership products, AECOM have also undertaken calculations which are outlined in Table 4-6 and Table 4-7.
98. In Table 4-6 we have calculated, using PPG as a starting point,¹¹ an estimate of the total need for affordable rented housing in Swinderby over the Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence we have available to us. For example, Census 2011 data is increasingly out-of-date. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.

¹¹ Paragraphs 024-026 Reference ID: 2a-026-20140306, at <https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment>

99. North Kesteven District Council provided bidding data from their Choice Based Lettings system in the last two years as a measure of demand for social and affordable rented housing. This shows that in 2021 and 2022 6 dwellings became available for relet, with a total of 55 bids, suggesting a high demand in the area. The greatest demand, at 33 bids, was for a 3-bedroom house in 2021.

100. Table shows that there are currently approximately 10 households in the NA unable to access affordable rented homes suitable to their needs. The table also suggests that, each year, 0.3 additional households in the Neighbourhood Area will fall into need, producing an annual need for affordable rented homes of 0.2, or 2.6 over the plan period.

Table 4-6: Estimate of need for Affordable Housing for rent in Swinderby

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	10.0	Latest waiting list data available from DLUHC Local authority housing statistics data return (households in priority need). Pro rata for the NA.
1.2 Per annum	0.6	Step 1.1 divided by the plan period to produce an annualised figure.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	39.8	DLUHC 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	12.2%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in parish	24.0	2021 Census number of social renters
2.2.2 Number of private renters on housing benefits	4.7	Housing benefit caseload May 2018. Pro rata for NA.
2.3 New households unable to rent	4.8	Step 2.1 x Step 2.2.
2.4 Per annum	0.3	Step 2.3 divided by plan period.
STAGE 3: TURNOVER OF AFFORDABLE HOUSING		
3.1 Supply of social/affordable re-lets (including transfers) %	3.0%	Assumed proportion of stock re-let each year.
3.2 Supply of social/affordable re-lets (including transfers)	0.7	Step 3.1 x NA social rented stock (2.2.1).
NET SHORTFALL (OR SURPLUS) OF RENTED UNITS PER ANNUM		
Overall shortfall (or surplus) per annum	0.2	Step 1.2 + Step 2.4 - Step 3.2
Overall shortfall (or surplus) over the plan period	2.6	(Step 1.1 + Step 2.3) - Step 3.2 * plan period

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

101. Turning now to Affordable Housing providing a route to home ownership, Table 4-7 estimates the potential demand in Swinderby. This model aims to estimate the number of households that 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 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.
102. 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.¹² No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.
103. The result of the calculation is 1.7 households per annum who may be interested in affordable home ownership, (or 28.2 for the entirety of the Plan period).
104. There is no turnover of stock noted here as there are currently no shared ownership dwellings in the NA. However, if shared ownership dwellings are delivered in Swinderby in the future then the turnover in this stock may meet some of the need identified.
105. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing.

¹² <http://www.ipsos-mori-generations.com/housing.html>

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

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in parish	40.0	Census 2021 number of renters
1.2 Percentage renters on housing benefit in LA	19.2%	% of renters in 2018 on housing benefit.
1.3 Number of renters on housing benefits in parish	7.7	Step 1.1 x Step 1.2.
1.4 Current need (households)	24.2	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. ¹³
1.5 Per annum	1.4	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	39.8	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	7.6%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	3.0	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	0.2	Step 2.3 divided by plan period.
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	0.0	Number of shared ownership homes in parish (Census 2021)
3.2 Supply - intermediate resales	-	Step 3.1 x 5% (assumed rate of re-sale).
NET SHORTFALL (OR SURPLUS) PER ANNUM		
Overall shortfall (or surplus) per annum	1.7	(Step 1.5 + Step 2.4) - Step 3.2.
Overall shortfall (or surplus) over the plan period	28.2	(Step 1.1 + Step 2.3) - Step 3.2 * 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.

106. A further caveat worth emphasising is that one unit of Affordable Housing does not necessarily service one household worth of need, since the unit might have 2 bedrooms while the applicant household might require 4 bedrooms, may be located in an inappropriate location, or be otherwise unsuitable.

107. 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

¹³ The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).

108. 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.
109. Additional Central Lincolnshire HNA findings The Central Lincolnshire HNA breaks down the affordable housing need into the size of dwellings needed (by bedroom size) for the housing market area as a whole. Figure 4-2, taken from the Central Lincolnshire HNA, shows the potential need for different sizes of affordable dwelling. It shows the greatest net annual need is for 2-bedroom dwellings, at 37% of delivery, closely followed by 3-bedroom dwellings at 34%. There is little identified need for larger dwellings although often the turnover in these properties is lower and so competition may be significant for larger dwellings.

Figure 4-2: Total Affordable Housing Need by Number of Bedrooms Required (Table 7.12 of Central Lincolnshire HNA)

	1 bed	2 beds	3 beds	4+ beds	Total
7.1 Shortfall in affordable housing to meet current backlog over remainder of plan period	691 120%	29 5%	-188 -33%	43 7%	575 100%
7.2 Newly arising future need (annual and total over remaining 21 years of plan period)	103	219	212	31	565
	2,167 18%	4,602 39%	4,443 37%	652 5%	11,864 100%
7.3 Net affordable housing need over plan period	2,858	4,631	4,256	695	12,439
7.4 Net annual affordable housing need	136 23%	221 37%	203 34%	33 6%	592 100%

Source: Central Lincolnshire Housing Needs Assessment

Affordable Housing policy guidance

110. North Kesteven’s emerging policy on this subject S22 requires 20% of all new housing to be affordable. The Steering Group understood that this target is not usually met on sites in the NA whilst North Kesteven’s completions figures did not identify the breakdown of Affordable Housing in Swinderby over the last decade.
111. 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 emphasising

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.

112. 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. The HNA can supply more localised 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 Swinderby specifically.
113. 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 Swinderby requires approximately 2.6 units of affordable rented housing and 28.2 units of affordable home ownership over the Plan period. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.

The relationship between these figures suggests that 8.4% of Affordable Housing delivered should be social/affordable rented, and 91.6% for affordable home ownership. However, 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.

If the quantity of new housing overall were unlimited, 8.4% to 91.65% may be an appropriate affordable tenure mix. However, this is not likely and also not strictly necessary.

The Central Lincolnshire HNA identifies an approximate need for 20 affordable homes in the NA during the plan period (based on pro-rating district figures). This is below the overall need identified in AECOM's calculations. This is in part due to AECOM undertaking separate calculations for social/affordable rented housing and affordable housing for sale. In addition, pro-rating district level figures to rural areas can cause problems, as discussed above. For the purposes of the Swinderby HNA AECOM's calculation figures are taken forward.

- 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 emerging Local Plan target of 20% was achieved on every site, up to around 30 affordable homes might be expected in the NA. The majority of Swinderby's HRF is expected to come forward in the form of a large allocation in the emerging Local Plan which would be over the threshold for delivering affordable housing. This is almost sufficient to satisfy the total

potential demand for Affordable Housing identified here (of 30.8 dwellings). However, if development was to come forward in the form of small infill developments, those schemes are unlikely to be large enough to meet the threshold of 10 dwellings (this is 5 dwellings in designated rural areas), above which the Affordable Housing policy applies. If that is the case, the potential delivery of Affordable Housing is likely to be lower.

As a result, affordable rented housing should have a higher weighting in the tenure mix to ensure that the most acute needs are met as a priority. The emerging Local Plan states that, of the affordable dwellings provided, the exact tenure mix should be identified through discussions with the local authority and informed by the latest Government guidance and up-to-date local Housing Need Assessment. It does outline that 25% of all affordable housing delivered through planning obligations should be delivered as First Homes, after which priority will be for the delivery of affordable rent, subject to satisfying national policy requirements for 10% of all housing being for affordable home ownership.

- C. **Government policy (e.g. NPPF) requirements:** current NPPF policy requires 10% of all homes to be delivered for affordable home ownership. For 10% of all housing to be affordable ownership in North Kesteven, where 20% of all housing should be affordable, 50% of Affordable Housing should be for affordable ownership. This does comply with the guidance in the emerging Local Plan.

There can be exceptions to this requirement if it would prevent the delivery of other forms of Affordable Housing. Based on the findings of this HNA, the delivery of 10% of all dwellings as affordable home ownership in Swinderby will not prejudice the provision of much needed affordable rented homes.

- D. **Local Plan policy:** As noted above, the emerging Local Plan does not seek a definitive tenure split but encourages compliance with national policy outlined above.
- 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 emerging Local Plan recommends that 25% of affordable housing is delivered as First Homes in the first instance.

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.

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 Swinderby:** According to the 2021 Census data, approximately 78.8% of households in the NA owned their own home in Swinderby. Social renting, private renting, and affordable home ownership accounted for approximately 7.9%, 13.2%, and 0% of tenures, respectively. This suggests that some provision of Affordable Housing would offer a wider choice of homes for local residents 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 Swinderby and/or the wider district. These could include, but are not restricted to, policies to attract younger households, families or working aged people to the NA. These wider considerations may influence the mix of Affordable Housing provided.
114. 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.
115. This indicative mix for Swinderby takes into account a number of factors. iThe emerging Local Plan guideline mix is based on delivery of 25% of Affordable Housing delivered as First Homes, after which priority will be for delivery of affordable rent, subject to satisfying national policy requirements for 10% all housing being for affordable home ownership (which for Swinderby means that 50% of Affordable Housing delivery should be for affordable home ownership).

This complies with the various minimum requirements mandated nationally and appears to offer a suitable benchmark.

116. Although this HNA identifies a greater demand for affordable home ownership than the need for social/affordable rented housing, the latter is a much more acute need, with many of the former households adequately housed in the private rented sector. In addition, there is clearly a demand for social/affordable rented dwellings in the NA with 55 bids on 6 properties in the last two years. This HNA therefore recommends a 50/50 split between the delivery of social/affordable rented housing and affordable home ownership products.
117. Looking specifically at affordable home ownership, it is recommended that First Homes are delivered in line with national policy at 25% of the mix. It is suggested that in Swinderby they are delivered at a 50% discount but discussions with North Kesteven District Council are advised.
118. It is recommended that 15% of Affordable Housing is delivered as shared ownership (between 10% and 25% equity), and the remaining 10% delivered as Rent to Buy, the most affordable tenure locally.
119. 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.
120. 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 North Kesteven District Council to gather more detailed income and viability information, and to ensure that departures from the local policy context have their support.
121. 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
Routes to home ownership, of which	50%	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	15%	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	10%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
Affordable Housing for rent, of which	50%	
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

122. In 2021 the majority of Swinderby's households owned their own home (78.8%), a greater proportion than North Kesteven (72.8%), and the country (61.3%). There were notably no households living in shared ownership dwellings in the NA and a significantly smaller proportion of households socially renting than nationally. The proportion of households private renting was also below district and national levels.

123. Over the last decade house prices displayed an overall increase, with a fairly high level of fluctuation, especially since 2017. There was a clear drop in house prices between 2018 and 2019, before rapidly increasing to 2021. The median house price in Swinderby peaked in 2021 at £385,000, an increase of 71.1% since 2012. Growth was slightly greater in lower quartile house prices, with an increase of 78.9% to £340,000.

124. There is a relatively large group of households in Swinderby who may be able to afford to rent privately but cannot afford home ownership. The delivery of

- some Affordable Housing would be beneficial to households in the NA. The report estimates the income required to afford First Homes in the NA and it is recommended that the product is delivered at a 50% discount (subject to viability), making it affordable to households on mean incomes.
125. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to the same groups (although shared ownership at 10% equity may be marginally accessible to households with two lower quartile earners). Rent to Buy would be helpful for households with little or no savings for a deposit.
 126. This study estimates that Swinderby requires roughly 2.6 units of affordable rented housing and 28.2 units of affordable home ownership over the Plan period. Based on a variety of factors, discussed in the full Chapter, it is recommended that there is a 50/50 split between the delivery of social/affordable rented housing and affordable home ownership products.
 127. Looking specifically at affordable home ownership, it is recommended that First Homes are delivered in line with national policy at 25% of the mix. It is suggested that in Swinderby they are delivered at a 50% discount but discussions with North Kesteven District Council are advised. It is recommended that 15% of Affordable Housing is delivered as shared ownership (between 10% and 25% equity), and the remaining 10% delivered as Rent to Buy, the most affordable tenure locally.
 128. Table 4-9 summarises Swinderby'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.
 129. This exercise simply applies the housing requirement figure for the area to the Local Plan policy expectation, and shows the quantities of affordable housing for rent and sale that would be delivered if the tenure mix proposed in this HNA were to be rigidly enforced. In this sense it is hypothetical, and the outcomes in practice may differ, either as a result of measures taken in the neighbourhood plan (e.g. if the group plans for more housing (and therefore more affordable housing) than the local plan, or if the group decides to influence the tenure mix in other ways), or as a result of site-specific constraints.

Table 4-9: Estimated delivery of Affordable Housing in Swinderby

	Step in Estimation	Expected delivery
A	Emerging Local Plan delivery figure	(up to) 149
B	Affordable housing quota (%) in LPA's Local Plan	20%
C	Potential total Affordable Housing in NA (A x B)	29.8
D	Rented % (e.g. social/ affordable rented)	50%
E	Rented number (C x D)	14.9
F	Affordable home ownership % (e.g. First Homes, Rent to Buy)	50%
G	Affordable home ownership number (C x F)	14.9

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

130. This expected level of delivery meets the need identified for social/affordable rent over the plan period but does not meet the demand for affordable home ownership identified. However, the latter is a less acute need as these households are generally considered adequately housed in the private rented sector.
131. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using neighbourhood development orders, identifying exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

5. RQ 2: Type and Size

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

Introduction

132. The evidence in this chapter is intended to give a snapshot of the existing dwelling stock in Swinderby 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.
133. 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 evidence in this section, particularly the indicative 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

134. 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.
135. 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. The Steering Group identified that a large number of older people have moved into smaller housing in larger local settlements in recent years, potentially making some larger housing available.
136. 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.

137. 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.
138. As noted in the Context section of this report, there is no perfect data source for the current mix of dwellings in the NA. 2011 and 2021 Census data is used below to determine the current type and size mix of dwellings and the change over time. For some aspects, such as the proportion of bungalows, Valuation Office Agency (VOA) data must be used. VOA data is available at LSOA level at the smallest scale, which is a slightly wider area than the NA but can be used as a suitable proxy. For Swinderby the appropriate LSOA is E01026193. The most appropriate combination of approaches is used in this section.

Dwelling type

139. Table 5-1 shows the breakdown of dwelling types in Swinderby in both 2011 and 2021. Detached dwellings are the most common type in both 2011 and 2021, clearly representing the majority of housing in the NA. There was an increase in the proportion of semi-detached dwellings over the last decade, with a decrease in the proportion of flats and terraced dwellings which were notably very low.
140. Unfortunately Census data cannot be used to fully understand the changes between 2011 and 2021 because it counts bungalows within each of the other categories rather than independently (generally within the detached and semi-detached categories). VOA data shows that approximately 29.0% of dwellings in the NA were bungalows in 2021, compared to 25.8% across North Kesteven and a whole, and 9.2% nationally. . The Steering Group highlighted that the NA has a large number of bungalows, which is reflected in the data. In addition, the Steering Group noted that a site in Collingham Nottinghamshire, close to the NA, is due to supply a number of apartments and bungalows.

Table 5-1 Accommodation type, Swinderby, 2011 and 2021

Dwelling type	2011	2021
Bungalow	-	-
Flat	3.1%	1.0%
Terrace	3.5%	2.3%
Semi-detached	22.5%	24.9%
Detached	70.6%	69.8%
Unknown/other	-	2.0%

Source: ONS 2011, ONS 2021, AECOM Calculations

141. To understand the mix further, it is useful to look at the breakdown of accommodation types in the NA compared to the wider district and country, as shown in **Error! Reference source not found.** This shows that the NA had a significantly higher proportion of detached dwellings than England (69.8% and 22.9% respectively). However, this is likely in part due to a greater proportion of bungalows in the NA than nationally, as discussed above. The heavy weighting of detached housing in Swinderby means that the proportions of all other housing types are lower than the district and country. This is particularly evident for the proportion of flats, although this is not unusual in rural parishes.

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

Dwelling type	Swinderby	North Kesteven	England
Bungalow	-	-	-
Flat	1.0%	3.8%	21.4%
Terrace	2.3%	10.4%	23.0%
Semi-detached	24.9%	30.4%	31.5%
Detached	69.8%	54.0%	22.9%
Unknown/other	2.0%	1.3%	1.3%

Source: ONS 2021, AECOM Calculations

Dwelling size

142. Table 5-3 presents the dwelling size mix in the NA using 2011 and 2021 Census data. It shows that the proportion of 1-, 2- and 4+ bedroom dwellings increased or stayed relatively stable in this time period whilst the proportion of 3-bedroom dwellings decreased. In both years the greatest proportion of dwellings were 3-bedroom, followed by 4+ bedroom dwellings, with little provision of the smallest 1-bedroom dwellings.

Table 5-3 Dwelling size (bedrooms), Swinderby, 2011 and 2021

Number of bedrooms	2011 (Census)	2021
1	2.2%	4.0%
2	17.6%	21.5%
3	45.3%	40.1%
4+	34.9%	34.4%

Source: ONS 2011, ONS 2021, AECOM Calculations

143. Again, it is useful to look at the percentage breakdown of dwelling sizes in comparison with the wider district and country. **Error! Reference source not found.** shows that in all three geographies 3-bedroom dwellings were the most common dwelling size, with Swinderby in line with England. The proportion of 2-bedroom dwellings in the NA (21.5%) was below the proportion across North Kesteven (24.6%) and England (27.3%). The NA had a significantly lower proportion of 1-bedroom dwellings than England, with significantly higher 4+ bedrooms when compared to North Kesteven and England.

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

Number of bedrooms	Swinderby	North Kesteven	England
1	4.0%	3.4%	11.6%
2	21.5%	24.6%	27.3%
3	40.1%	44.7%	40.0%
4+	34.4%	27.4%	21.1%

Source: ONS 2021, AECOM Calculations

Age and household composition

144. Having established the current stock profile of Swinderby 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

145. Table 5-5 shows the most recent estimated age structure of the NA population, alongside 2011 Census figures. Between 2011 and 2020, Swinderby's total population increased by 8.6%. It shows that in 2011, the greatest proportion of the population was aged 45-64 in Swinderby, at 35.3% of the population, followed by those aged 65-84 at 19.9%. Looking to 2020, whilst the greatest proportion of the population remained aged 45-64, this is to a lesser extent than in 2011. There was a notable increase in the proportion of residents aged 65-84, and also a slight decline in this time period of people aged 0-24, indicative of an aging population. 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.

146. 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.

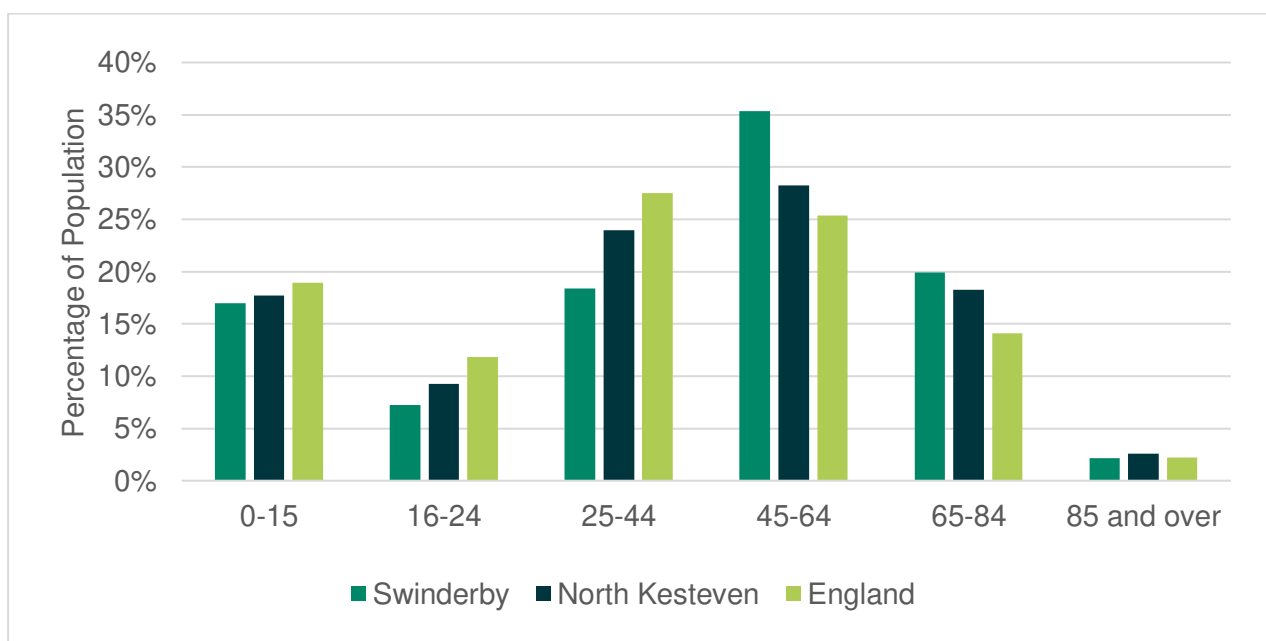
Table 5-5: Age structure of Swinderby population, 2011 and 2020

Age group	2011 (Census)		2020 (ONS, estimated)		% Change
0-15	110	17.0%	93	13.2%	-15.5%
16-24	47	7.3%	45	6.4%	-4.3%
25-44	119	18.4%	156	22.2%	+31.1%
45-64	229	35.3%	215	30.5%	-6.1%
65-84	129	19.9%	185	26.3%	+43.4%
85 and over	14	2.2%	10	1.4%	-28.6%
Total	648	-	704	-	+8.6%

147. 2021 Census data has begun to be released, with current information limited to population statistics at national and local authority level. It is currently not expected that this data at a parish level will be released until 2023. However, the local authority level data can provide some insight into how Swinderby has changed over the last decade. The mid-2020 population estimates for Swinderby show that the population in the NA is expected to have grown by 8.6% since 2011, whilst 2021 Census data shows that the North Kesteven population grew by 9.5% between 2011 and 2021. This indicates that the rate of Swinderby’s growing population is slightly lower than the wider local authority area, or that the population projections have under-estimated growth.

148. 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 the proportion of people aged 85 and over in the NA was marginally lower than the district and country. The NA had a higher proportion of individuals in the 45-64 and 65-84 age categories than both the district and country, indicative of an aging population. On the other hand, the proportion of the population aged 44 and under was lower in Swinderby than in North Kesteven and England.

Figure 5-1: Age structure in Swinderby, 2011



Source: ONS 2011, AECOM Calculations

Household composition

149. 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 presents household composition data for the NA, the district, and England from the 2021 Census. It shows that approximately three quarters of the NA’s households are families, a higher rate than across the district and the country. Consequently, Swinderby’s proportion of single person households is significantly lower when making the same comparisons.

150. 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. A marked increase in this category 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. It is interesting to observe that this category grew by 200% between 2011 and 2021 in the NA, a significantly faster rate than nationally (16.7%).

151. According to the Steering Group, Swinderby previously had a large number of families, but that this has declined, with an increase in retirees and commuters. This is reinforced by the 2021 Census data which shows that families with dependent children have decreased since 2011 by 8.1%.

Table 5-6: Household composition, Swinderby, 2021

Household composition		Swinderby	North Kesteven	England
One person household	Total	19.9%	27.4%	30.1%
	Aged 66 and over	11.6%	14.2%	12.8%
	Other	8.3%	13.2%	17.3%
One family only	Total	75.2%	69.1%	63.0%
	All aged 66 and over	14.6%	13.4%	9.2%
	With no children	27.5%	21.2%	16.8%
	With dependent children	18.9%	24.9%	25.8%
	With non-dependent children ¹⁴	13.9%	9.1%	10.5%
	Other	0.3%	0.3%	0.8%
Other household types	Total	5.0%	3.5%	6.9%

Source: ONS 2021, AECOM Calculations

Occupancy ratings

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

¹⁴ Refers to households containing children who are older than 18 e.g students or young working people living at home.

153. Table 5-7 shows an overall trend of under-occupancy in Swinderby, with 92.5% of households living in a dwelling with at least one extra bedroom compared to their household size. This is most common in families aged 65+, families under 65 with no children, and single persons aged under 65. This may suggest that larger housing within Swinderby is being occupied by households with the most wealth rather than the largest households. It may also suggest that older people have remained within family homes due to being unable or unwilling to downsize into smaller dwellings. There is also some over-occupancy in the NA, with 1.6% of family households (with dependent children) living in a dwelling with too few bedrooms for their household size in 2011.

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

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 65+	58.3%	38.9%	2.8%	0.0%
Single person 65+	63.2%	26.3%	10.5%	0.0%
Family under 65 - no children	85.7%	13.1%	1.2%	0.0%
Family under 65 - dependent children	37.1%	46.8%	14.5%	1.6%
Family under 65 - adult children	42.9%	42.9%	14.3%	0.0%
Single person under 65	67.7%	32.3%	0.0%	0.0%
All households	61.9%	30.6%	6.8%	0.7%

Source: ONS 2011, AECOM Calculations

Dwelling mix determined by life-stage modelling

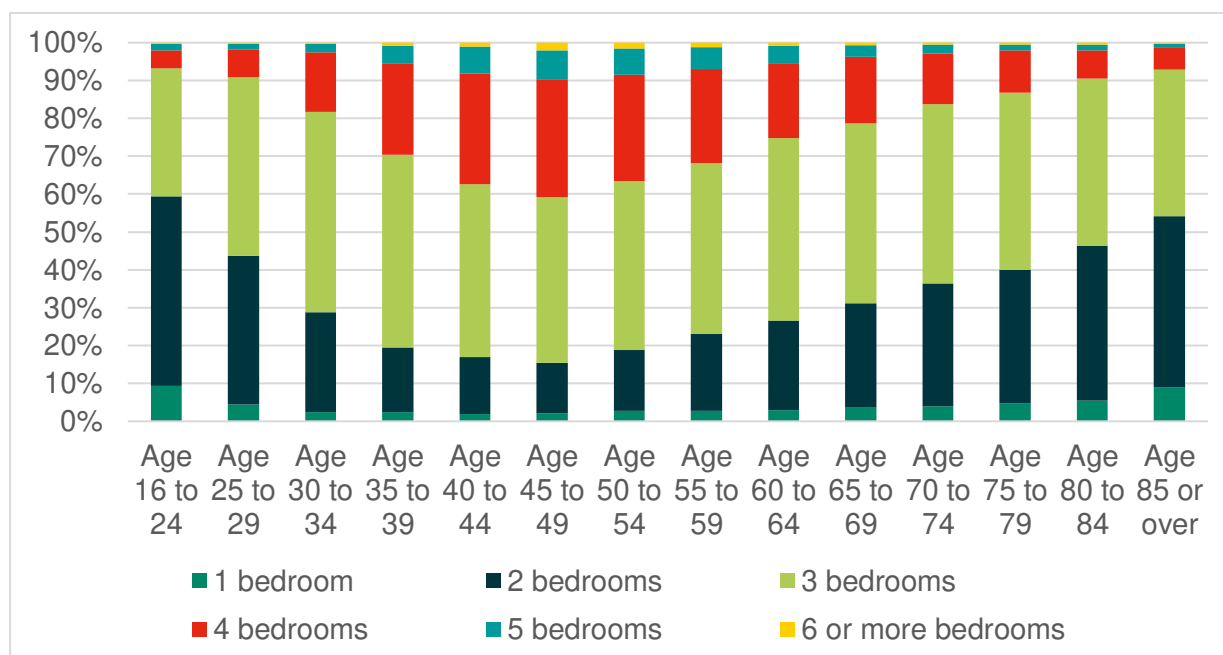
Indicative future dwelling size mix

154. 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 Swinderby 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.
155. 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.
156. 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.
157. Before presenting the results of this exercise, it may be interesting to review two of the inputs described above.
158. The first, given as Figure 5-2, sets out the relationship between household life stage and dwelling size for North Kesteven 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 North Kesteven, 2011



Source: ONS 2011, AECOM Calculations

159. The second dataset of note is the result of applying Local Authority level household projections to the age profile of Swinderby households in 2011 and the updated estimates of household numbers described in the bullets above. Table 5-8 makes clear that population growth can be expected to be driven by the oldest households, with households with a household reference person aged 65 and over expected to increase by 70% between 2011 and 2040. Growth (27%) is also expected in younger households aged 25 to 34. The smallest growth is expected in households with a household reference person aged 35-54, at 3% growth. No age categories are expected to decline over the plan period in the NA.

Table 5-8: Projected distribution of households by age of HRP, Swinderby

Year	Age of HRP 24 and under	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	2	12	95	72	97
2040	2	15	98	81	165
% change 2011-2040	6%	27%	3%	12%	70%

Source: AECOM Calculations

160. The final result of this exercise is presented in Table. The model suggests that Swinderby would benefit from an increase in the proportion of smaller and mid-sized dwellings in the area, with it suggested that 49.8% of new development is 2-bedroom and 42.4% 3-bedroom. The modelling suggests that no further provision of large 4+ bedroom dwellings is required, although this is not necessarily appropriate, as discussed further below. It is suggested that the remaining housing delivery (7.9%) is for 1-bedroom dwellings.

Table 5-9: Indicative dwelling size mix to 2040, Swinderby

Number of bedrooms	Current mix (2011)	Indicative mix 2040	Balance of new housing to reach indicative mix
1 bedroom	2.2%	3.7%	7.9%
2 bedrooms	17.6%	26.7%	49.8%
3 bedrooms	45.3%	46.0%	42.4%
4 bedrooms	24.8%	18.7%	0.0%
5 or more bedrooms	10.1%	4.9%	0.0%

Source: AECOM Calculations

161. 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.
162. The preceding chapter found that affordability is a serious challenge in the NA. While the provision of Affordable Housing is one way to combat this, another is to ensure that homes come forward which are of an appropriate size, type and density for local residents' budgets. Continuing to provide smaller homes with fewer bedrooms as the model suggests for Swinderby would help to address this situation.
163. 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. However, 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 NA. There may therefore 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 (e.g. not excluding the provision of 4+ bedroom dwellings entirely).
164. 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 smaller and 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

165. 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.
166. In both 2011 and 2021 detached dwellings were the most common type of dwelling in the NA. There was also a relatively high proportion of bungalows in 2021. There was a notable lack of flats in the NA, with 3.1% in 2011, decreasing to 1.0% in 2021.
167. Turning to dwelling size, between 2011 and 2021 the proportion of 1, 2, and 4+ bedroom dwellings increased in the NA whilst the proportion of 3-bedroom dwellings decreased. In both years the greatest proportion of dwellings were 3-bedroom, followed by 4+ bedroom dwellings, with little provision of the smallest 1-bedroom dwellings. In 2021 the NA had a significantly lower 1-bedroom dwellings than England, with significantly higher 4+ bedrooms when compared to North Kesteven and England.
168. The mid-2020 population estimates for Swinderby show that the population in the NA is expected to have grown by 8.6% since 2011. , whilst 2021 Census data shows that the North Kesteven population grew by 9.5% between 2011 and 2021. This indicates that the rate of growth in Swinderby's is slightly lower than the wider local authority area. Between 2011 and 2020 there was a notable increase in the proportion of residents aged 65-84, and also a slight decline in this time period of people aged 0-24, indicative of an aging population. Moreover, the NA's high proportion of individuals in the 45-64 and 65-84 category was significantly higher than the national and district in 2011.
169. Occupancy ratings suggest significant levels of under-occupancy in the NA in 2011, with that the larger housing in Swinderby potentially occupied by households with the most wealth or by older households unable or unwilling to downsize into smaller dwellings. There was also a small proportion of households over-occupying their homes, namely households with dependent children.
170. AECOM modelling suggests that the majority of new development during the plan period is delivered as 2-bedroom and 3-bedroom dwellings, at 49.8% and 42.4% respectively. It recommends that there is no further delivery of 4 and 5+ bedroom dwellings but this is not entirely necessary or appropriate, as discussed further in the Chapter.
171. 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 smaller and 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.

6. RQ 3: Specialist housing for older people

RQ 3: What provision should be made for specialist housing for older people over the Neighbourhood Plan period?

Introduction

172. This chapter considers in detail the specialist housing needs of older people in Swinderby. 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.

173. 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.

174. 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.

175. 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,¹⁵ which is based on best practice nationally and sets a recommended level of provision per 1,000 head of population.

176. 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

¹⁵ 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.¹⁶

177. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).¹⁷ Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) 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

178. When determining a final target 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>.
179. There is currently no provision of specialist accommodation in the NA. The closest specialist housing is located at William Bailey House Retirement Housing at Windsor Close, Collingham, 2.6km east of the NA. There are also apartments and one and two bedroomed bungalows now available in Collingham.
180. ONS 2020 population estimates suggest that there are currently around 61 individuals aged 75 or over in Swinderby and 87 per 1,000 of the population.

Tenure-led projections

181. Turning to determining future need for specialist housing, the first step is to review data on the tenure of households aged 55-75 across North Kesteven, as this is the most recent and smallest geography for which tenure by age bracket data is available.
182. 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.
183. According to Table 6-1, most households within the 55-75 age bracket owned their own home, at 83.5% of households. The remaining 16.5% rented their home, with the greatest proportion socially renting at 9.3% of all households.

¹⁶ See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

¹⁷ For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

Table 6-1: Tenure of households aged 55-75 in North Kesteven, 2011

All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
83.5%	60.7%	22.8%	16.5%	9.3%	6.0%	1.2%

Source: Census 2011

184. The next step is to project how the overall number of older people in Swinderby is likely to change in future, by extrapolating from the ONS Sub-National Population Projections for North Kesteven 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 are set out in Table 6-2.

185. The data in Table 6-2 reinforces conclusions made throughout this report suggesting that the future population of Swinderby will continue to age towards the end of the NP period. This is demonstrated by the number of individuals aged 75+ expecting to increase by 70 individuals between 2011 and 2040 and account for a larger share of the population mix, increasing by approximately 7.4 percentage points. It is expected that individuals aged 75+ will account for 16.8% of the population in 2040 compared to 9.9% in 2011. The proportion of the population in this age category in the NA is expected to be slightly above the proportion across the district as a whole.

Table 6-2: Modelled projection of older population in Swinderby by end of Plan period

Age group	2011		2040	
	Swinderby	North Kesteven	Swinderby	North Kesteven
All ages	648	107,766	795	132,221
75+	64	10,084	134	21,080
%	9.9%	9.4%	16.8%	15.9%

Source: ONS SNPP 2020, AECOM Calculations

186. 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).

187. The people whose needs are the focus of the subsequent analysis are therefore the additional 70 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 North Kesteven in 2011 (the smallest and most recent dataset to capture

households). In 2011 there were 10,084 individuals aged 75+ and 7,213 households headed by a person in that age group. The average household size is therefore 1.4, and the projected growth of 70 people in Swinderby can be estimated to be formed into around 50 households.

188. 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 6-3. This provides a breakdown of which tenures those households are likely to need.

Table 6-3: Projected tenure of households aged 75+ in Swinderby to the end of the Plan period

Owned	Owned outright	Owned (mortgage) or shared ownership	All rented	Social rented	Private rented	Living rent free
42	30	11	8	5	3	1

Source: Census 2011, ONS SNPP 2020, AECOM Calculations

189. 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 6-4 presents this data for Swinderby from the 2011 Census. Note that the closest proxy for the 75+ age group in the Census is the 65+ age group.

Table 6-4: Tenure and mobility limitations of those aged 65+ in Swinderby, 2011

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
	Count	Percentage	Count	Percentage	Count	Percentage
All categories	33	23.1%	50	35.0%	60	42.0%
Owned Total	24	20.9%	39	33.9%	52	45.2%
Owned outright	23	21.3%	38	35.2%	47	43.5%
Owned (mortgage) or shared ownership	1	14.3%	1	14.3%	5	71.4%
Rented Total	9	32.1%	11	39.3%	8	28.6%
Social rented	8	33.3%	9	37.5%	7	29.2%
Private rented or living rent free	1	25.0%	2	50.0%	1	25.0%

Source: DC3408EW Health status

190. 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 29.

191. These findings are set out in the table, 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 6-5: AECOM estimate of specialist housing need in Swinderby 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	12
	3	9	
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	17
	3	14	
Total	6	23	29

Source: Census 2011, AECOM Calculations

Housing LIN-recommended provision

192. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. Table 6-6 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.

193. 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 6-6: 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) ³⁶	20
Extra care housing for rent	15
Extra care housing for sale	30
Housing based provision for dementia	6

Source: Housing LIN SHOP Toolkit

194. As Table 6-2 shows, Swinderby is forecast to see an increase of 70 individuals aged 75+ by the end of the Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = $60 \times 0.07 = 4$
- Leasehold sheltered housing = $120 \times 0.07 = 8$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = $20 \times 0.07 = 1.4$
- Extra care housing for rent = $15 \times 0.07 = 1.1$
- Extra care housing for sale = $30 \times 0.07 = 2.1$
- Housing based provision for dementia = $6 \times 0.07 = 0.4$

195. This produces an overall total of 18 specialist dwellings which might be required by the end of the plan period.

196. Table 6-7 sets out the HLIN recommendations in the same format as Table 6-5. It is important to stress that the SHOP toolkit embeds assumptions that uplift the provision of specialist accommodation compared to current rates.

Table 6-7: HLIN estimate of specialist housing need in Swinderby 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	5
	2	3	
Sheltered housing	Conventional sheltered housing for rent	Leasehold sheltered housing	13
	4	8	
Total	6	11	18

Source: Housing LIN, AECOM calculations

Central Lincolnshire HNA findings

197. The Central Lincolnshire HNA found that the communal population of Central Lincolnshire as a whole is expected to grow by 87-91 persons per annum over the emerging plan period, with these individuals assumed to require bedspaces in institutional accommodation, such as care homes. They are therefore not included in overall dwelling requirements.

Conclusions- Specialist Housing for Older People

198. There is currently no provision of specialist accommodation in the NA. The Steering Group highlighted the lack of specialist supply of housing for older people in the NA and noted that residents travel to larger settlements such as Lincoln to access such facilities.

199. ONS 2020 population estimates suggest that there are currently around 61 individuals aged 75 or over in Swinderby. It is expected that over the plan period this will increase to 134 individuals, 16.8% of the population.

200. In 2011 83.5% of households aged 55-75 owned their own home and the remaining 16.5% rented in North Kesteven.

201. 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.

202. These two methods of estimating the future need in Swinderby produce a range of 18 to 29 specialist accommodation units that might be required during the Plan period. These estimates are based on the projected growth of the older

- population, thereby assuming that today's older households are already well accommodated. If this is found not to be the case, it would justify aspiring to exceed the range identified here.
203. Given that 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 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).
204. Emerging Local Plan policy S23 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)). Government is considering mandating M4(2) on newly erected dwellings¹⁸, although changes to Building Regulations have not yet been made. The evidence gathered here would appear to justify the Steering Group approaching the LPA to discuss setting requirements on accessibility and adaptability at a district 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.
205. 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 falling into this category.
206. 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.
207. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale.

¹⁸ See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes)

This can be achieved by serving the specialist older persons housing needs arising from a number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).

208. It is considered that Swinderby's position in the settlement hierarchy makes it a relatively less suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. The emerging Local Plan policy S23 outlines that residential care accommodation (designed to accommodate those who need some form of on-site assistance) should be located in a settlement in level 1 to 4 of the Settlement Hierarchy, with Swinderby in level 6. As such, noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Swinderby entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model. In the case of Swinderby, Collingham and Lincoln are considered to have potential to accommodate the specialist housing need arising from the Neighbourhood Area (i.e. to be the hub in the hub-and-spoke model). If this were to take place, then the number of specialist dwellings to be provided and the overall dwellings target for the Neighbourhood Area itself would not overlap.
209. 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

210. This Neighbourhood Plan housing needs assessment aims to provide Swinderby 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 North Kesteven District Council with a view to agreeing and formulating draft housing policies, bearing the following in mind:

- All Neighbourhood Planning Basic Conditions, but in particular Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
- The views of North Kesteven 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 North Kesteven District Council.

211. 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.

212. 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, North Kesteven District Council, or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.

213. 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.

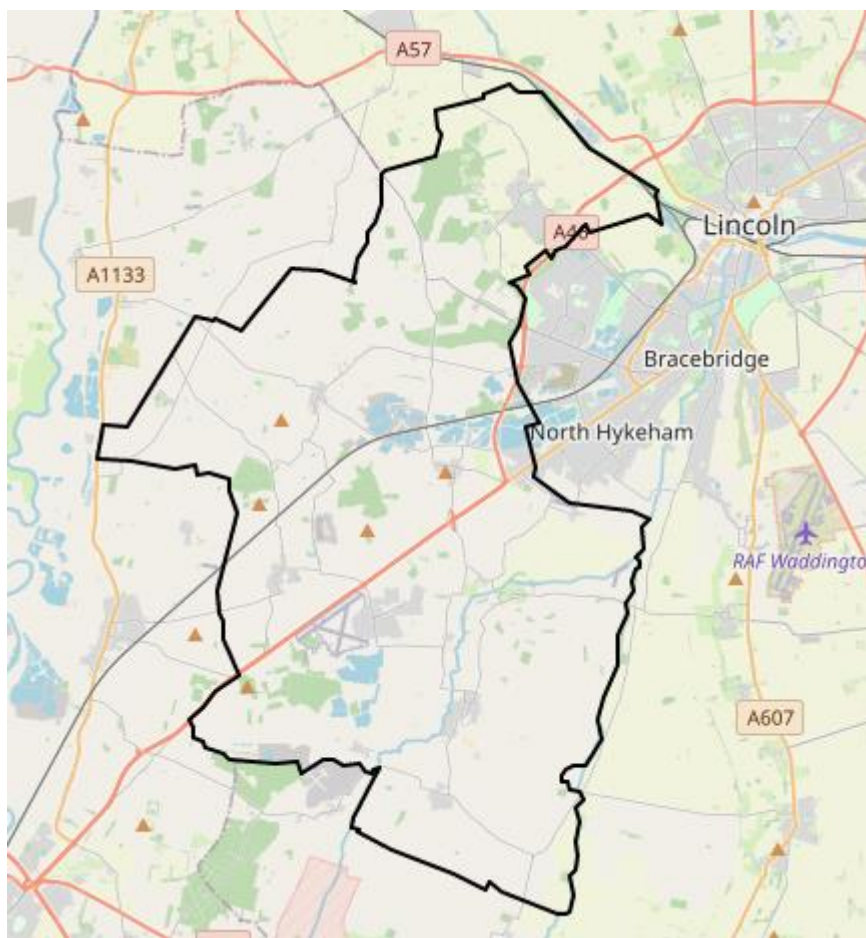
Appendix A : Calculation of Affordability Thresholds

A.1 Assessment geography

214. 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.

215. 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 Swinderby, it is considered that MSOA E02005455 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 MSOA E02005455 appears in Figure A-1. This MSOA contains the entirety of the Arena but also incorporates Witham St Hughs to the east and Eagle to the north.

Figure A-1: MSOA E02005455 used as a best-fit geographical proxy for the Neighbourhood Area



Source: ONS

A.2 Market housing

216. Market housing is not subsidised and tends to be primarily accessible to people on higher incomes.
217. 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

218. 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.
219. 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 Swinderby, 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.
220. The calculation for the purchase threshold for market housing is as follows:
- Value of a median NA house price (2021) = £385,000;
 - Purchase deposit at 10% of value = £38,500
 - Value of dwelling for mortgage purposes = £346,500;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £99,000.
221. 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 £340,000, and the purchase threshold is therefore £87,429.
222. It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records no sales of new build properties in the NA in 2021. AECOM has therefore calculated an estimate for the cost of new build entry-level housing in the NA in 2021. This is important as it is the expected lower end of the market for new housing in the near future, and it is also the benchmark used for the likely cost of affordable home ownership products

(calculated later in the Appendix). The estimated NA new build entry-level house price is calculated by determining the uplift between all house prices in 2021 across North Kesteven and new build house prices in 2021 in the same area. This percentage uplift is then applied to the 2021 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £362,667 and purchase threshold of £93,257.

223. In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across North Kesteven in 2021. The median cost of new build dwellings in North Kesteven was £240,000, with a purchase threshold of 61,714. This is significantly lower than the estimated NA new build despite the latter looking at lower quartile prices. This indicates that house prices in Swinderby are much more expensive than the surrounding district.

ii) Private Rented Sector (PRS)

224. 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.

225. 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.

226. The property website [Home.co.uk](https://www.home.co.uk) shows rental values for property in the Neighbourhood Area. The best available data is derived from properties available for rent within the LN6 9 postcode area, which covers a larger area than the Plan area itself but can be used as a reasonable proxy for it. Moreover, because it forms a larger geography with a greater number of rental properties offered, the larger sample size is likely to generate more robust findings.

227. According to [home.co.uk](https://www.home.co.uk), there were 50 properties for rent at the time of search in November 2022, with an average monthly rent of £892. There were 16 two-bed properties listed, with an average price of £763 per calendar month.

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

- Annual rent = £763 x 12 = £9,156;
- Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £30,520.

229. The calculation is repeated for the overall average to give an income threshold of £35,680.

A.3 Affordable Housing

230. 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

231. 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.

232. 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 Swinderby. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for North Kesteven in the Table A-1.

233. 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	£80.53	£89.23	£95.70	£110.83	£90.78
Annual average	£4,188	£4,640	£4,976	£5,763	£4,721
Income needed	£13,945	£15,451	£16,571	£19,191	£15,719

Source: Homes England, AECOM Calculations

ii) Affordable rent

234. 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).

235. 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%.

236. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for North Kesteven. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.

237. Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 55% 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	£81.43	£96.14	£108.61	£129.29	£97.96
Annual average	£4,234	£4,999	£5,648	£6,723	£5,094
Income needed	£14,100	£16,648	£18,807	£22,388	£16,963

Source: Homes England, AECOM Calculations

iii) Affordable home ownership

238. 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.

239. In paragraph 65 of the NPPF 2021, the Government introduces a recommendation that “where major development involving the provision of housing is proposed, planning policies and decisions should expect at least 10% of the total number of homes to be available for affordable home ownership.” The recently issued Ministerial Statement and updates to PPG state that 25% of all Affordable Housing should be First Homes – the Government’s new flagship discounted market sale product. When the NPPF is next updated, it is expected that the 10% affordable home ownership requirement referenced above may be replaced by the First Homes requirement.

First Homes

240. 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.

241. The starting point for these calculations is therefore the estimated cost of new build entry-level housing in the NA noted above of £362,667.

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

- Value of a new home (estimated NA new build entry-level) = £362,667;
- Discounted by 30% = £253,867;
- Purchase deposit at 10% of value = £25,387;
- Value of dwelling for mortgage purposes = £228,480;
- Divided by loan to income ratio of 3.5 = purchase threshold of £65,280.

243. 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 £55,954 and £46,629 respectively.

244. All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible. The discounted price of a First Home at a 30% discount in Swinderby is over the cap of £250,000. First Homes in Swinderby would have to be delivered at a greater than 30% discount.

245. 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. m¹⁹) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in Swinderby.

Shared ownership

246. 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'.

247. 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.

248. 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

¹⁹ 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/>

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).

249. The affordability threshold for a 25% equity share is calculated as follows:

- A 25% equity share of £362,667 is £90,667;
- A 10% deposit of £9,067 is deducted, leaving a mortgage value of £81,600;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £23,314;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £272,000;
- The estimated annual rent at 2.5% of the unsold value is £6,800
- This requires an income of £22,667 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £45,981 (23,314 plus £22,667).

250. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £36,526 and £61,740 respectively. All income thresholds are below the £80,000 cap for eligible households.

Rent to Buy

251. 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)

252. 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.

253. 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 methods²⁰.

Age-Restricted General Market Housing

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

Annual Monitoring Report

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

Basic Conditions

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

Backlog need

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

Bedroom Standard²¹

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.

²⁰ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

²¹ 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 Order²²

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)²³

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

Equity Loans/Shared Equity

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

²² See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

²³ See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

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

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

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

Housing Needs

There is no official definition of housing need in either the National Planning Policy Framework or the National Planning Practice Guidance. Clearly, individuals have their own housing needs. The process of understanding housing needs at a population scale is undertaken via the preparation of a Local Housing Needs 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 years²⁴, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

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

Neighbourhood plan

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

Older People

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

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

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

Overcrowding

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

²⁴ 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 Housing²⁵

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

²⁵ 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.

Local Housing Needs Assessment (NPPF Definition)

A Local Housing Needs Assessment (LHNA) 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 LHNAs 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 LHNAs are combined with Economic Development Needs Assessments to create documents known as HEDNAs (Housing and Economic Development Needs Assessments).

Specialist Housing for Older People

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.²⁶

²⁶ See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

