

Stoke Hammond

Housing Needs Assessment (HNA)

December 2022

Quality information

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Revision History

Revision	Revision date	Details	Authorized	Name	Position
1	November 2022	First Draft	FY	Fraser Young	Environmental Consultant
2	November 2022	Internal Review	KP	Kerry Parr	Associate Director
3	January 2023	Group Review	MN	Malcolm Newing	Stoke Hammond Parish Council Chairperson
4	January 2023	Locality Review	MG	Madeline Gohin	Locality Planning Officer
5	January 2023	Final Report	KP	Kerry Parr	Associate Director

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List of acronyms used in the text:

BC	Buckinghamshire Council
DLUHC	Department for Levelling Up, Housing and Communities (formerly MHCLG)
HLIN	Housing Learning and Improvement Network
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)
HRP	Household Reference Person
LA	Local Authority
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
NA	Neighbourhood (Plan) Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SHMA	Strategic Housing Market Assessment
SHPC	Stoke Hammond Parish Council
VOA	Valuation Office Agency

1. Executive Summary

1. Stoke Hammond is a Neighbourhood Area (NA) located in the local authority area of Buckinghamshire. The Neighbourhood Area boundary covers the areas administered by Stoke Hammond Parish. The entity leading the Neighbourhood Plan is the Steering Group. The Office for National Statistics mid-2020 population estimate for Stoke Hammond is 1,603 individuals, showing an increase of 728 individuals since the 2011 Census – this is (in part) due to significant housing development and population growth in Newton Leys in the north of the NA.
2. Data from the Census 2021 is being released at the local authority level throughout 2022. At present, only population and household data is available, with data on the dwelling stock expected by the end of the year. Data from the Census 2021 at the localised level, including parishes, will not be available until 2023 at the earliest. As such, neighbourhood level HNAs will draw on the latest available data at the local authority level and continue to use other data sets, including Census 2011 and ONS parish projections to build up evidence of demographics at the neighbourhood level. Up to date data is available at the neighbourhood level on the dwelling stock, prices and rents from other sources (including the Valuation Office Agency and Land Registry). As such, most of the data the HNA draws on is not reliant on the Census.
3. There has been significant development in Stoke Hammond since 2011, with Buckinghamshire Council providing completions data from 2011 to 2021 which showed the development of 399 dwellings. Of these, 126 were delivered as Affordable Housing. Again, this is predominantly at Newton Leys. The total quantity of dwellings in the NA is therefore estimated to be 777. As of December 2022, outstanding commitments total 122 dwellings (of which 29 will be offered as Affordable Housing).

Tenure and Affordability

4. This chapter finds that ownership is the most common tenure in Stoke Hammond NA at 73.6% - a percentage that is marginally higher than the Aylesbury Vale mix (71.6%), and significantly higher than the national mix (63.3%).
5. Homes in the Stoke Hammond NA have experienced a high rate of price growth: the median house price has risen by approximately 55.3% between 2012 – 2021. Average earnings in Stoke Hammond Village and in Newton Leys are now generally insufficient for accessing home ownership, making the parish a challenging area for local people to get onto the property ladder. In addition to these challenging conditions around market housing, the Stoke Hammond Neighbourhood Plan Steering Group have received feedback from some residents that their children could not afford housing in the village.
6. The exact level of housing delivery in Stoke Hammond in the future is uncertain. Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying

exception sites or developing community land trusts are all ways of boosting the supply of affordable housing.

7. There is a substantial group of households who can theoretically afford to rent (if sufficient rented homes are available) but not to buy in Stoke Hammond village.
8. A range of affordable home ownership products, as well as affordable rented housing for those in acute need, are likely to be needed in the NA to extend home ownership to households on average incomes:
 - First Homes tenures at discount levels of 50% appear to be on the margins of affordability for households on average incomes in Stoke Hammond Village. With median and lower quartile prices in Newton Leys even more unaffordable than Stoke Hammond Village, high discount levels will be needed throughout the parish.
 - Shared ownership at a lower than 25% equity share would potentially allow average income households to get a foot on the housing ladder.
 - Rent to Buy is helpful to those with little or no savings for a deposit.
9. When the HEDNA figures regarding the quantity of need for affordable rented housing are pro-rated to Stoke Hammond NA based on its fair share of the population (0.5% of the Aylesbury Vale's population), this equates to approximately one home per annum or 18 homes over the Neighbourhood Plan period (2022 -2040). In addition the AECOM model included in the chapter estimates the number of households might wish to own their own home but cannot afford to – the 'can rent, can't buy' group. The result of the calculation is approximately one (1.3) household per annum who may be interested in affordable home ownership (or 23 for the entirety of the NP period).
10. This HNA suggests a 65% rented to 35% ownership tenure split for new Affordable Housing in Stoke Hammond. In Stoke Hammond, Shared Ownership and Rent to Buy may offer more affordable routes to home ownership than First Homes. For this reason, it would be useful to enable delivery of other forms of affordable home ownership within the tenure mix beyond the 25% minimum allocation of First Homes in national policy.

Type and Size

11. 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.
12. This section of the HNA illustrates that Stoke Hammond NA's housing type mix is heavily weighted towards less dense housing types. Detached dwellings are the most common type in both 2011 and 2021, accounting for over two-times more units than the next most common house type in 2021. It should be noted that there has been large population

growth within the north of the NA from 2011, due to (mostly detached housing) development at Newton Leys, which accounted for substantive changes in the 2021 data.

13. Nevertheless, the NA's mix of detached houses is over two times the proportion of England (regardless of whether Newton Leys is separated from the data). The heavy weighting of detached housing in Stoke Hammond NA means that the proportions of all other housing types are lower than the district and nation. This is particularly evident for the proportion of flats – all flat types have significantly lower proportions than the district and nation in this regard. This maybe a problem for the NA which – according to the Steering Group – has concerns for younger residents, to whom accommodation such as flats tend to be more appealing and affordable.
14. With regard to dwelling size, Stoke Hammond NA has a significantly lower proportion of 1-bedroom dwellings, and a significantly higher proportion of 4 and 5+ bedroom homes when compared to AV and England. This results in the NA displaying a 'larger-sized' housing stock than both the district and the country as a whole and adds further pressure on younger residents attempting to purchase smaller dwellings in the NA.
15. Using 2011 Census data, the NA's proportion of individuals in the 45-64 and 65-84 age categories is significantly higher than the borough and national picture. The proportion of people aged 85 and over is also marginally higher than wider averages. This indicates an aging population which may wish to downsize or need specialist housing requirements in future.
16. However, development at Newton Leys appears to have shifted the age profile in the NA as a whole, with a recent increase in younger people.
17. Lastly the HNA analysis suggests that the NA would benefit from a range of different dwelling sizes to maintain choice within the new housing that comes forward, including a particular increase in the proportion of modest sized dwellings to accommodate older and younger age groups and hopefully to improve affordability.
18. If it is considered appropriate for future development in the village to reflect the change in housing options created by Newton Leys, only slight adjustments would be required: primarily to de-emphasise 4-bedroom homes (which were 45% of the mix at Newton Leys) increase the proportion of 3 bedroom homes slightly, and further protect 1-bedroom homes (although these may not be suitable to the historic character of the village if brought forward as flats).

Conclusions - Specialist Housing for Older People

19. There appear to be no units of specialist accommodation in the NA at present. The nearest retirement housing can be found at Wantage Crescent in Wing (Buckinghamshire, LU7 0NH) to the south of the NA, or at Beaverbrook House to the north of the NA in Bletchley. This suggests there may be a case for some specialist provision which is more accessible to residents within the NA, particularly in Stoke Hammond Village itself (although given its strategic size and proximity, Newton Leys may be a more realistic location while also being able to serve any unmet needs arising in the village).

20. Two methods of estimating the future need in Stoke Hammond produce a range of 10 to 22 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 could justify further provision. It should be highlighted that there is no concrete future supply of specialist housing through local plan allocations within the NA.
21. With regards to the breakdown in range between levels of care and tenure, this HNA illustrates that the main unmet need for specialist housing for older people is leasehold sheltered housing, with 13 units estimated to be needed over the plan period. Some of this need may be addressed by ensuring new dwellings are accessible and adaptable rather than through a new specialist scheme. There may be some scope for the Stoke Hammond Neighbourhood Plan to influence accessibility requirements on mainstream housing sites.
22. Local Plan policy H6b 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.
23. 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/borough level. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.
24. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide, and the localised evidence gathered here would further justify this. The proportion of new housing that might accommodate those using wheelchairs might be set with reference to the proportion of affordable housing applicants in the district/borough falling into this category.
25. 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.

¹ 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)

26. 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).
27. Although there is no allocation through the Local Plan, Stoke Hammond is classified as a medium village in the Settlement Hierarchy and falls into the 'Land northeast Aylesbury Vale' category within Policy S2.
28. It is considered that Stoke Hammond is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, there is potential for such accommodation to be provided within the Neighbourhood Area (while noting there is no specific requirement or obligation to do so if there is potential to meet need arising from Stoke Hammond in other suitable locations near to but outside the Plan area boundaries).
29. As noted above, the volume of development at Newton Leys may also make it an appropriate location for such development, if this is not already planned, and this would have the potential to meet the needs of the village without long-distance moves.
30. Where it is considered for any reason desirable to meet some of the specialist need outside the Neighbourhood Area boundaries, there will be a degree of overlap between the number of specialist dwellings to be provided and the overall dwellings target for the Neighbourhood Area itself.

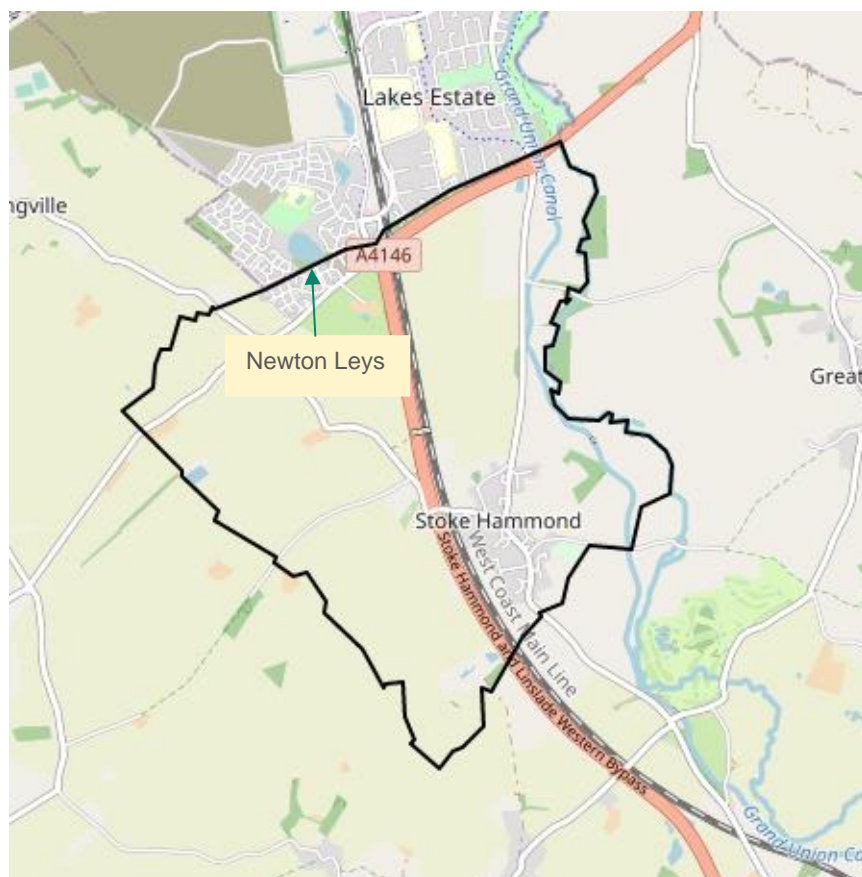
2. Context

Local context

- 2.1 Stoke Hammond is a NA located in Buckinghamshire. The boundary aligns with the civil parish of Stoke Hammond and was designated in 2022.
- 2.2 The proposed Neighbourhood Plan period starts in 2022 and extends to 2040, therefore comprising a planning period of 18 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.
- 2.3 Stoke Hammond is a village and also a civil parish situated in the north of the unitary authority area of Buckinghamshire, England, approximately two and a half miles south of Milton Keynes. Formerly, the A4146 passed through the village until a bypass was constructed in 2007. The village is close to the West Coast Railway line, although there is no station in the village. The nearest stations are Bletchley and Leighton Buzzard.
- 2.4 Stoke Hammond could be defined as a commuter village, with many residents travelling to London on a daily basis. However, new housing development at Newton Leys on the edge of the NA, which includes a football club (as part of its provision of community facilities), has expanded the population of the NA. However, Newton Leys remains geographically distinct from the village – as noted by the Steering Group.
- 2.5 A major attraction of the NA is the parish church which is dedicated to St Luke. There is also a Methodist Chapel, built in 1927. The Grand Union Canal passes close by the NA, although does not intersect the Village itself. The information provided above was informed by the Stoke Hammond Parish Council website² in addition to Nomis which is a service provided by the Office for National Statistics (ONS), the UK's largest independent producer of official statistics.
- 2.6 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:
 - E00089194
 - E00089193
 - E00089192
- 2.7 It should be noted that the OAs change for most recent 2021 census: OA E00089193 and OA E00089192 remain the same but OA E00089194 has now been split into OA E00178340, OA E00178370, and OA E00178450.

² Stoke Hammond Parish Council (2022) Village History available at: [Stoke Hammond Buckinghamshire \(stokehammondpc.com\)](https://www.stokehammondpc.com)

- 2.8 The statistics show that in the 2011 Census the NA had a total of 875 residents, formed into 368 households and occupying 349 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 the Stoke Hammond NA is 1,603 – indicating population growth of around 278 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. It is also worth noting that this figure may not be representative of the population change in Stoke Hammond village alone because of the large development in the north of the NA, which is discussed throughout the HNA.
- 2.9 Indeed, according to VOA data there has been considerable amount of new development that has taken place in the NA since the 2011 Census. This totals 428 dwellings, with the number of terraced and detached homes (with a predominance of detached houses in Newton Leys) in particular growing significantly over the ten-year period. This estimate is relatively high for a parish of this size but does broadly align with the expansion at Newton Leys, illustrated in Figure 2-1.
- 2.10 A map of the Plan area appears below in Figure 2-1.

Figure 2-1: Map of the Stoke Hammond Neighbourhood Area³

Source: Nomis

The Housing Market Area Context

2.11 Whilst this HNA focuses on Stoke Hammond 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 Stoke Hammond, the parish sits within a housing market area which covers Buckinghamshire.¹ 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 however, including but not limited to, Milton Keynes and Great Brickhill.

2.12 At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods, including Stoke Hammond, are closely linked to other areas. In the case of Stoke Hammond, changes in need or demand in settlements nearby is likely to impact on the neighbourhood. There are also neighbouring towns with expansion planned, which might meet some of the needs and demand of the NA. For

³ Available at [Key Statistics - 2011 Census - Census of Population - Data Sources - home - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/)

example, a sub-section of the NA (in the north) incorporates part of Newton Leys, which includes a large development of detached housing (the Milton Keynes major housing extension).

- 2.13 Within the NA, Brook farm forms a newly proposed development scheme of 40 houses (to replace an already agreed 33 house Scheme) which has caused some concern from local residents according to the Steering Group due its failure to incorporate green space and with regards to the type and size of housing which is being delivered. Lastly, there is also a development of 54 houses underway along Fenny Road consisting entirely of affordable housing.
- 2.14 In summary, Stoke Hammond functions within a wider strategic area. As well as fostering good working relationships with the local planning authority Buckinghamshire Council, 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.
- 2.15 The Buckinghamshire Housing and Economic Development Needs Assessment (HEDNA) Addendum Report⁴ (2017) takes account of more up to date property market analysis and provides additional forecasts on the area. Although there are earlier versions, this report provides updates and corrections to the Buckinghamshire HEDNA Update (December 2016) and has been used to inform this HNA.

Table 2-2: Summary of relevant HEDNA Housing Need

Figure 4: Market and affordable housing need by LA covering the relevant Local Plan periods (Source: ORS Housing Model.
Note: Figures relate to individual Local Authority Plan periods which differ across the HMA)

	Aylesbury Vale	Chiltern	South Bucks	Wycombe	TOTAL
	<i>Plan period 2013-33</i>	<i>Plan period 2014-36</i>	<i>Plan period 2014-36</i>	<i>Plan period 2013-33</i>	<i>20-year period 2013-33</i>
Market Housing	15,100	6,300	5,900	9,800	36,000
Affordable Housing	4,200	1,000	1,500	3,100	9,600
Total	19,300	7,300	7,400	12,900	45,600

⁴ Buckinghamshire Housing and Economic Development Needs Assessment (2017) Available at: [Buckinghamshire HEDNA Update Addendum Report \(September 2017\).pdf \(aylesburyvaledc.gov.uk\)](#)

Planning policy context

2.16 Neighbourhood Plans are required to be in general conformity with adopted strategic local policies.⁵ In the case of Stoke Hammond, the relevant Local Plan for Buckinghamshire consists of:

- The emerging Buckinghamshire Local Plan
- The adopted Vale of Aylesbury Local Plan 2013-2033

2.17 From April 2020, Buckinghamshire Council (the unitary authority) replaced four previous districts and one county council: Wycombe, South Bucks, Chiltern and Aylesbury Vale and Buckinghamshire County Council. Officially, these Councils no longer exist but their previous policy still informs local decision making and planning processes (see Table 2-2).

2.18 The emerging Buckinghamshire Local Plan is estimated to be in place by 2025. Given the large amount of Green Belt in Buckinghamshire, this new Local Plan is likely to take an approach influenced by the principles outlined in the Levelling Up and Regeneration Bill, which sets new guidance that local authorities are not required to review Green Belt to deliver homes.

2.19 The Vale of Aylesbury Local Plan, also known as “the VALP”, was submitted for examination in February 2018 and was adopted in September 2021. This document forms the previous stage in the preparation of the Vale of Aylesbury Local Plan (VALP), which sets out the long-term vision and strategic context for managing and accommodating growth within the (former) district until 2033.

Policies in the adopted local plan

2.20 Table 2-2 below summarises adopted Local Plan policies that are relevant to housing need and delivery in Stoke Hammond.

⁵ A description of the Basic Conditions of Neighbourhood Planning is available at <https://www.gov.uk/guidance/neighbourhood-planning--2#basic-conditions-for-neighbourhood-plan-to-referendum>

Table 2-2: Summary of relevant adopted policies in the adopted Vale of Aylesbury Local Plan 2013-2033

Policy	Provisions
S2 Spatial strategy for growth	Policy S2 sets out the magnitude of growth and the spatial strategy for the district. AVDC is working actively to meet the Government's objective of significantly boosting supply and increasing the affordability of new housing. The spatial strategy and policy S2 meet the existing and future housing needs of people in the district, whilst also meeting some unmet needs originating from neighbouring authorities.
S2 Spatial strategy for growth	Stoke Hammond is classified as a medium village in the settlement Hierarchy and falls into the land northeast Aylesbury Vale category within Policy S2. The VALP focuses the majority of growth in Aylesbury, Buckingham, Winslow, Wendover and Haddenham and adjacent to Milton Keynes. Development at these strategic settlements will maintain and enhance their respective roles in the Vale's settlement hierarchy (Policy S3), minimising the need to travel, and optimising sustainable modes of travel. It will also help to deliver facilities and services needed and enable an integrated and balanced approach to the provision of homes, jobs and leisure.
D3 Proposals for non-allocated sites at strategic settlements, larger villages and medium village	Sites allocated in the Plan or committed by planning permission will normally be deliver the district's required level of growth in full. Proposals for development in other locations such as Stoke Hammond , will be determined on the basis of the policies within this Plan and made Neighbourhood Plans. Development proposals in strategic settlements, larger and medium villages that are not allocated in this plan or in a made neighbourhood plan will be restricted to small scale areas of land within the built-up areas of settlements. Permission will be granted for development comprising of a) infilling of small gaps in developed frontages in keeping with the scale and spacing of nearby dwellings and the character of the surroundings, or b) development that consolidates existing settlement patterns without harming important settlement characteristics and does not comprise partial development of a larger site.
H1 Affordable housing	Policy H1 states that affordable housing will be sought on developments of 11 or more dwellings or, to prevent the development of sites with large houses at very low densities simply to avoid the threshold, sites of 0.3 hectares or larger. This reflects the recently introduced Government threshold of 10 dwellings or fewer under which Section 106 planning obligations for affordable housing should not be sought.
H6b Housing for older people	In order to show how older persons' units requirement for 2023 - 2033 will be delivered, broad locations for growth have been identified in policy H6 b. Areas identified have been assessed as having the basic capacity to support C2 development for older persons. However, there is currently insufficient technical evidence and/or supporting infrastructure to make specific allocations.

Source: Vale of Aylesbury Local Plan 2013-2033

Quantity of housing to provide

2.21 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.

2.22 Aylesbury Vale has fulfilled that requirement by providing Stoke Hammond with an indicative figure of dwellings to be accommodated within the Neighbourhood Area by the

end of the Plan period.⁶ According to Policy S2 in the adopted Aylesbury Vale Local Plan: at medium villages, listed in Policy S3 (which includes Stoke Hammond), there will be housing growth of 1,282 at a scale in keeping with the local character and setting. It should be noted that this figure applies to all medium villages and as such, Stoke Hamond will only deliver a proportion of this value. This growth will be encouraged to help meet local housing and employment needs and to support the provision of services to the wider area. Stoke Hammond Neighbourhood Area is also included in 'Land within in the northeast of Aylesbury Vale' which will make provision for 3,362 homes on a number of sites, however the Neighbourhood Area itself does not have any allocations.

31. Buckinghamshire Council have not released any indicative figures in their emerging local plan; however the Steering Group expect that more housing in this neighbourhood area will likely be desired (since it is not part of Green Belt which covers much of Buckinghamshire).

⁶ As confirmed in a phone conversation with/in an e-mail from Stoke Hammond Steering Group member, October 2022.

3. Approach

Research Questions

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

Tenure and Affordability

- 3.2 The neighbourhood planning group would like to understand the needs of the community for housing of varying tenures, as well as the relative affordability of those tenures that should be provided to meet local need now and into the future.
- 3.3 This evidence will allow Stoke Hammond 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.
- 3.4 The neighbourhood planners are interested in exploring the need for Affordable Housing for sale (also known as affordable home ownership) and are therefore eligible for support under the Affordable Housing for sale element of the Neighbourhood Planning Technical Support programme. Analysis and commentary on this issue has been provided where relevant and possible in the HNA.

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

- 3.5 The neighbourhood planning group is seeking to determine what size and type of housing would be best suited to the local community. Stoke Hammond Neighbourhood Plan Steering Group perceive that the area might need additional affordable housing to prevent younger residents leaving the village.
- 3.6 The aim of this research question is to provide neighbourhood planners with evidence on the types and sizes needed by the local community. This will help to shape future development so that it better reflects what residents need.
- 3.7 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.
- 3.8 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

3.9 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.

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

Relevant Data

3.10 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 comprehensively 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
- Aylesbury Vale District Council Strategic Housing Market Assessment (2013). It should be noted that this document is considered relatively dated and therefore drawn on to a lesser degree.
- Buckinghamshire Housing and Economic Development Needs Assessment Addendum Report September (2017). This covers the period up to 2033 and will be relied upon for context throughout this HNA.

3.11 Data from the Census 2021 is being released at the local authority level throughout 2022. At present, only population and household data is available, with data on the dwelling stock expected by the end of the year. Comprehensive data from the Census 2021 at the localised level, including parishes, will not be available until 2023 at the earliest. As such, neighbourhood level HNAs will draw on the latest available data at the local authority level and continue to use other data sets, including Census 2011 and ONS

parish projections to build up evidence of demographics at the neighbourhood level. Up to date data is available at the neighbourhood level on the dwelling stock, prices and rents from other sources (including the Valuation Office Agency and Land Registry). As such, most of the data the HNA draws on is not reliant on the Census.

- 3.12 A distinction is made between Stoke Hammond NA and Stoke Hammond Village, which is referred to separately against Newton Leys for comparison. Stoke Hammond is typically MK17; Newton Leys is typically MK3, and they are located in separate LSOAs.
- 3.13 Comparisons have also been made against the relative affordability levels in Newton Leys throughout this HNA to give more context, which has been reflected in table headings.

4. RQ 1: Tenure, Affordability and the Need for Affordable Housing

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?

Introduction

- 4.1 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.
- 4.2 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.
- 4.3 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'*⁷. 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.
- 4.4 Aylesbury Vale's adopted policy on this subject (Policy H1) requires a minimum of 25% of all new housing to be affordable. Given that Affordable Housing made up 32% of new housing in Stoke Hammond over the last decade according to the former Aylesbury Vale Council completions figures, it is understood that this target has been met on sites in the NA in recent years.

⁷ NPPF Guidance (2021) 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 as 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>

4.5 As part of the effort to expand home ownership, the Government introduced the First Homes product in 2021.⁸ Because the First Homes product is new and expected to be

⁸ 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>.

an important part of the strategy for improving access to home ownership, it is worth summarising its key features and implications:

- 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

- 4.6 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.
- 4.7 Table 4-2 presents data on tenure in Stoke Hammond compared with (the former) Aylesbury Vale district and England from the 2011 Census, which is the most recent available source of this information.
- 4.8 The data in 4-2 illustrates that the majority of the Neighbourhood Area's dwellings are owned (73.6%) - a percentage that is marginally higher than the Aylesbury Vale mix (71.6%), and over 10 percentage points higher than the national mix (63.3%).
- 4.9 Whilst all three geographies have around 0.8% - 0.9% of their dwellings as shared ownership tenures, a higher degree of variance is exhibited when looking at the rates of

social/affordable rented housing and private renting. The Stoke Hammond Neighbourhood Area has a significantly lower proportion of private renting (7.9%) compared to Aylesbury Vale (13.3%) and England (16.8%), and a higher proportion of social/affordable rent (16%) compared to Aylesbury Vale (13.3%).

4.10 Updated tenure data is not yet available from the 2021 Census. In addition, there is no current data on the proportion of housing that is privately rented because the choice to let out a property does not require planning permission or other changes that would be recorded centrally, however completions data from Aylesbury Vale did include a breakdown of tenure among the new homes recently built. The 2021 Census will provide the most robust and up-to-date picture of this when the results are released in the coming months. However, it is interesting to observe the change recorded between the 2001 and 2011 Census: in Stoke Hammond NA the private rented sector expanded by 262.5% in that period, a rate of growth that is almost double the national average (which could be a function of Newton Leys property being bought up by private renters).

Table 4-2: Tenure (households) in Stoke Hammond NA, 2011

Tenure	Stoke Hammond	Aylesbury Vale	England
Owned	73.6%	71.6%	63.3%
Shared ownership	0.8%	0.9%	0.8%
Social rented	16.0%	12.9%	17.7%
Private rented	7.9%	13.3%	16.8%

Sources: Census 2011, AECOM Calculations

Affordability

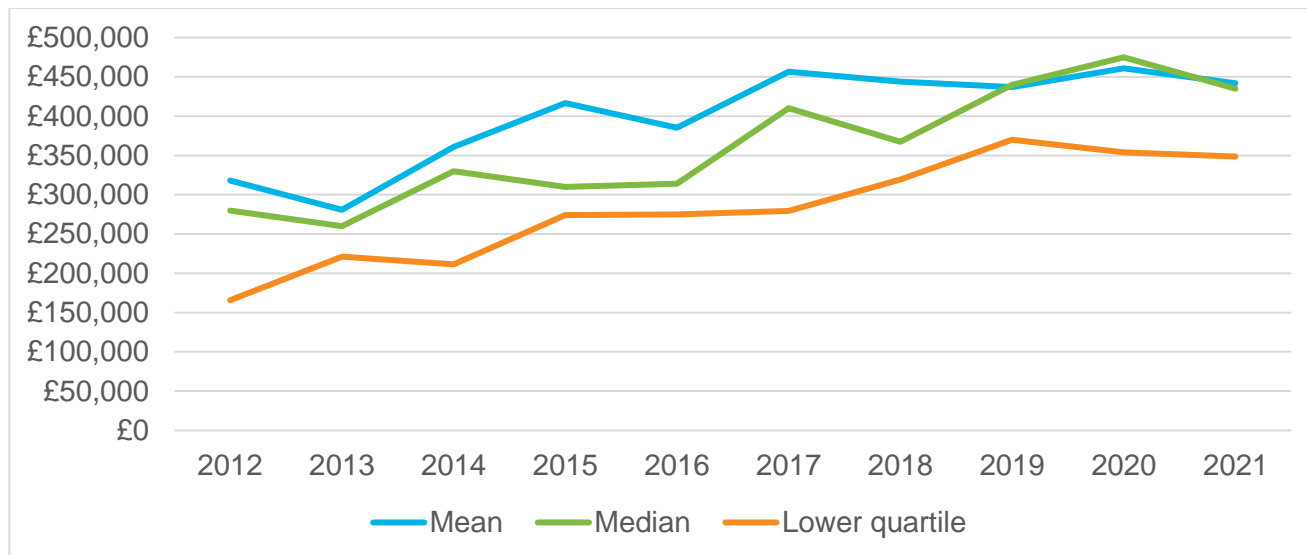
House prices

4.11 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 these reveal about the local housing market.

4.12 Figure 4-1 looks at the average, the median (which is the middle number when you sort the data from smallest to largest) and lower quartile house prices in Stoke Hammond NA based on sales price data published by the Land Registry. It shows that over the 10-year period examined in the graph house prices across all featured measures display an overall positive trajectory, but also reveal a fairly high level of fluctuation, especially for the period of 2017 - 2021. Namely, it is interesting to note that the average, median and lower quartile house prices have all exhibited a steady decrease between 2020 and 2021, with lower quartile prices falling by £43,750. The median house price in Stoke Hammond NA in 2021 was £434,875 – a notable increase from 2012 whereby the value

was £280,000. Since the mean captures the average of all the house prices, both high and low, the few outlying data points on the high end cause the mean to increase, making it higher than the median as illustrated in Figure 4-1 below.

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



Source: Land Registry PPD

4.13 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. Looking closer at specific housing types reveals that terraced housing saw the most growth, at 78.8%. Detached housing also grew, but at comparatively modest rates of around 9%. There were no sales of flats between 2012-2013, 2015-2016 and in 2018-2020 – therefore, this housing type has no growth figure.

4.14 It should be noted that the same caveats discussed in relation to Figure 4-1 still apply when interpreting Table 4-3, with dwelling size and other characteristics specific to individual dwellings potentially influencing the growth rates of housing types.

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

Type	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Growth
Detached	£435,000	£330,000	£355,000	£386,495	£444,995	£515,000	£526,250	£456,500	£485,000	£473,500	8.9%
Semi-detached	-	£249,995	£210,000	£299,995	£265,000	£267,500	£337,500	£323,188	£336,500	£347,500	N/A
Terraced	£165,000	£218,995	£187,750	£235,000	£289,995	£277,500	£273,500	£287,500	£299,975	£295,000	78.8%
Flats	-	-	£120,100	-	-	£149,025	-	-	£157,000	£455,000	N/A
All Types	£280,000	£259,995	£329,998	£309,998	£313,998	£409,998	£367,500	£440,000	£474,950	£434,875	55.3%

Source: Land Registry PPD

4.15 The above information has also been replicated with the Newton Leys prices separated out. When comparing the two sets of data sets it is apparent that the median and mean Newton Leys prices are more similar, illustrating fewer outlying points in this data set. However, there is a higher degree of fluctuation in house prices between the years 2014 – 2019 when compared to Stoke Hammond Village.

4.16 It should be noted that the median and mean house prices in Newton Leys are marginally lower in 2021 (at £432,250 and £418,668, respectively), when compared to Stoke Hammond Village, while the lower quarter value is significantly higher at £382,500 the same year. Moreover, detached housing types exhibited the most growth at 52.2% between 2012 and 2021 in Newton Leys, which may reflect the large housing development of this type discussed in Section 2.

Income

4.17 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.

4.18 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 £53,200 in 2018. A map of the area to which this data applies is provided in Appendix A.

4.19 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. Aylesbury Vale's gross individual lower quartile annual earnings were £17,847 in 2020. To estimate the income of households with two lower quartile earners, this figure is doubled to £35,694.

4.20 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

4.21 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. For this section Stoke Hammond village has been separated from Newton Leys, as recommended by the Steering Group, however comparisons have been made against the relative affordability levels in Newton Leys throughout this HNA to give a degree of context. This method has been employed to prevent any new development data distorting affordability figures, which may not be representative of Stoke Hammond or indeed the NA as whole.

4.22 AECOM has determined thresholds for the income required in Stoke Hammond village 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.

- 4.23 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.
- 4.24 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.
- 4.25 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.
- 4.26 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.
- 4.27 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.
- 4.28 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 Stoke Hammond Village (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £53,200	Affordable on LQ earnings (single earner)? £17,847	Affordable on LQ earnings (2 earners)? £35,694
Market Housing						
Median House Price	£315,000	-	£90,000	No	No	No
Estimated NA New Build Entry-Level House Price	£379,125	-	£108,321	No	No	No
LQ/Entry-level House Price	£265,500	-	£75,857	No	No	No
LA New Build Median House Price	£368,955	-	£105,416	No	No	No
Average Market Rent	-	£23,280	£77,600	No	No	No
Entry-level Market Rent	-	£14,520	£48,400	Yes	No	No
Affordable Home Ownership						
First Homes (-30%)	£265,388	-	£75,825	No	No	No
First Homes (-40%)	£227,475	-	£64,993	No	No	No
First Homes (-50%)	£189,563	-	£54,161	Marginal	No	No
Shared Ownership (50%)	£189,563	£5,266	£71,713	No	No	No
Shared Ownership (25%)	£94,781	£7,898	£53,408	Marginal	No	No
Shared Ownership (10%)	£37,913	£9,478	£42,426	Yes	No	No
Affordable Rented Housing						
Affordable Rent	-	£7,931	£26,410	Yes	No	Yes
Social Rent	-	£5,576	£18,568	Yes	Marginal	Yes

Source: AECOM Calculations

4.29 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

- 4.30 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 69% higher than the current average.
- 4.31 Private renting (at entry level prices) is generally only affordable to average (and above) earners. Households made up of two lower quartile earners cannot afford entry level rents 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

- 4.32 There is a relatively large group of households in Stoke Hammond village of average earners who may be able to afford to rent privately but cannot afford home ownership including estimated NA new build entry-level house prices and lower quartile entry-level house prices. They are typically earning above £48,400 per year (at which point entry-level rents become affordable) but below £75,857 (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.
- 4.33 Although not presented in Table 4-4 above, this pattern of poor affordability is also exhibited throughout the Newton Leys. However median house prices and lower quartile entry-level house prices in this subsection of the NA are even more unaffordable, with the incomes required estimated at £111,150 and £98,357, respectively.
- 4.34 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.
- 4.35 This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. Whilst these discounts would extend home ownership to some extent, the data suggests that even 50% discount would fail to reduce house prices to within affordable levels for average income households in the area.
- 4.36 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 the (2021) average cost of 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 2021 NA new build entry-level house price. 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 earner	LQ	Dual earning household	LQ
NA Median House Price	41%	80%		60%	
NA 2021 New Build Entry-Level House Price	51%	84%		67%	
NA Entry-Level House Price	30%	76%		53%	
LA Median New Build House Price	50%	83%		66%	

Source: Land Registry PPD; ONS MSOA total household income

4.37 Shared ownership appears to be more affordable than First Homes and is broadly accessible to more households. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.⁹ 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.

4.38 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.

4.39 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 are equally unaffordable and shared ownership at 10% is a more affordable option.

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

- First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
- Shared ownership at high equity shares performs a similar function to First Homes, but there are additional costs associated with the rented portion.

⁹The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>.

- 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.

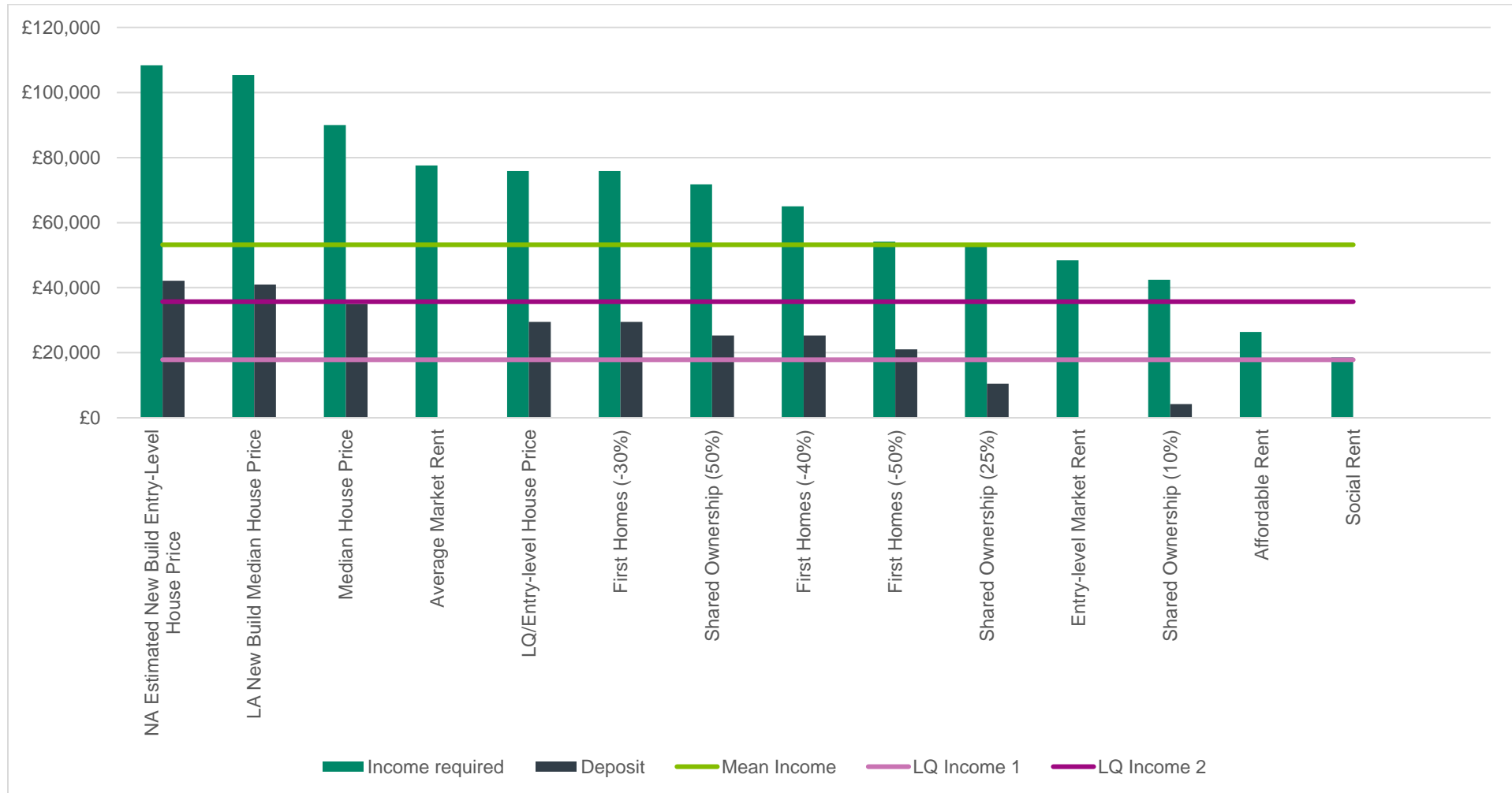
4.41 In conclusion, all of these products could provide value to different segments of the local population, with shared ownership at a lower than 25% equity share potentially allowing average income households to get a foot on the housing ladder. Rent to Buy is helpful to those with little or no savings for a deposit and could also provide a more affordable route than First Homes. First Homes (even at 50% discount) would not extend home ownership to households on average incomes on the basis of this analysis.

Affordable rented housing

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

4.43 The evidence in this chapter suggests that the affordable rented sector performs a vital function in Stoke Hammond 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 Stoke Hammond, income required (additional cost of deposit in black)



Source: AECOM Calculations

Affordable housing- quantity needed

- 4.44 The starting point for understanding the need for affordable housing in Stoke Hammond is the relevant Housing and Economic Development Needs Assessment (HEDNA). An Addendum Report for the HEDNA was undertaken for Buckinghamshire in 2017 where updates and corrections were made to projected figures. 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 HEDNA identifies the need for 9,600 additional affordable homes over the 20-year Plan period in Buckinghamshire as a whole, which is further broken down into 4,200 for Aylesbury Vale (or affordable homes 210 per year). Overall the HEDNA identifies a need for 22% affordable housing across Aylesbury Vale. This need is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents. A small proportion of these households may be able to afford shared ownership because in some cases it is more affordable than market rents, especially when available at a share of 25%.
- 4.45 When the HEDNA figures are pro-rated to Stoke Hammond NA based on its fair share of the population (0.5% of the Aylesbury Vale's population), this equates to approximately one home per annum or 18 homes over the Neighbourhood Plan period (2022 -2040). This is predominately for social/affordable rent (15 homes) with 3 homes projected to be needed for affordable home ownership.
- 4.46 It should be noted that there has been a large population growth within the north of the NA from 2011, due to a substantial development at Newton Leys. Accordingly, the Stoke Hammond NA is likely to have grown in relation to the LPA population and as such affordable housing needs may also have grown.
- 4.47 However, pro-rating District level estimates of affordable housing need to rural areas and villages 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 Stoke Hammond the relative lack of social housing means there is more limited need generated from households already living in the sector.
- 4.48 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). However, there is a reasonably sized social/affordable rented sector in the NA which is likely to generate some need. The PRS is small which will limit the level of need generated from households in this sector, particularly those on housing benefit. On balance, AECOM would suggest the HEDNA results, pro rated to the NA are likely to provide a reasonable estimate of the need for affordable rented homes in Stoke Hammond. However, there is scope to estimate the potential demand

for affordable home ownership in addition to the figure above, and this is undertaken below.

- 4.49 Table 4-6 estimates the potential demand in the NA. This model aims to estimate the number of households might wish to own their own home but cannot afford to – the ‘can rent, can’t buy’ group described in the previous section. The model is consistent with 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.
- 4.50 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. No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.
- 4.51 The result of the calculation is approximately one (1.3) household per annum who may be interested in affordable home ownership (or 23 for the entirety of the NP period). The AECOM calculations listed above appear reasonable and at a similar scale to the HEDNA estimate for affordable rent.
- 4.52 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.
- 4.53 There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).
- 4.54 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.

Table 4-6: Estimate of the potential demand for affordable housing for sale in the NA.

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in NA	35.4	Census 2011 number of renters * national % increase to 2018
1.2 Percentage renters on housing benefit in LA	16.5%	% of renters in 2018 on housing benefit
1.3 Number of renters on housing benefits in NA	5.8	Step 1.1 * Step 1.2
1.4 Current need (households)	22.1	Current renters minus those on HB and minus 25% assumed to rent by choice
1.5 Per annum	1.2	Step 1.4 divided by plan period
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	84.0	LA household projections for plan period (2018 based) pro rated to NA
2.2 % of households unable to buy but able to rent	6.8%	(Step 1.4 + Step 3.1) divided by number of households in NA estimated in 2020
2.3 Total newly arising need	5.7	Step 2.1 * Step 2.2
2.4 Total newly arising need per annum	0.4	Step 2.3 divided by plan period
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	8.0	Number of shared ownership homes in NA (Census 2011 + LA new build to 2018/19 pro rated to NA)
3.2 Supply - intermediate resales	0.4	Step 3.1 * 5% (assume rate of re-sale)
NET SHORTFALL (OR SURPLUS) PER ANNUM		
Overall shortfall (or surplus) per annum	1.3	(Step 1.5 + Step 2.4) - Step 3.2
Overall shortfall (or surplus) over the plan period	22.9	(Step 1.4 + Step 2.3) - Step 3.2 * number of years to end of plan period

Source: AECOM model, using Census 2011, English Housing Survey 2018, 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.

Additional HEDNA findings

4.55 According to the HEDNA, across Aylesbury Vale, approximately 17% of the affordable housing need is a need for flats with the majority (83%) required for affordable houses. Whilst the need for affordable housing with four or more bedrooms accounts for only 10% of the overall need, this still represents a need for around 1,050 large affordable homes that need to be provided over the 20-year period 2013-2033 in the authority as a whole. Much of this need will be from existing households living in overcrowded accommodation.

4.56 When considering the need by affordable housing tenure, 83% of households in need of affordable housing need affordable rented housing (or social rented housing), and many would need housing benefit to pay their rent. Affordable rented housing should ideally be dominated by 2- and 3-bedroom housing at 36% and 38% respectively. Table 4-7 illustrates that up to 17% of affordable housing should be intermediate affordable housing products, such as shared equity or other forms of low-cost home ownership. This should again be dominated by 2- or 3-bedroom intermediate housing accounting for 40% and 46% respectively.

Table 4-7: Affordable housing mix by LA (Buckinghamshire HEDNA)

Amended Figure 123: Market and affordable housing mix by LA (Source: ORS Housing Model. Note: Figures relate to individual Local Authority Plan periods which differ across the HMA)

		Aylesbury Vale	Chiltern	South Bucks	Wycombe	TOTAL
		Plan period 2013-33	Plan period 2014-36	Plan period 2014-36	Plan period 2013-33	20-year period 2013-33
MARKET HOUSING						
Flat	1 bedroom	560	80	60	300	1,000
	2+ bedrooms	530	180	260	350	1,200
House	2 bedrooms	1,940	300	230	760	3,200
	3 bedrooms	7,920	2,770	2,420	5,770	18,400
	4 bedrooms	3,200	2,010	1,790	2,330	9,000
	5+ bedrooms	1,050	1,060	1,240	590	3,800
Total Market Housing		15,200	6,400	6,000	10,100	36,600
AFFORDABLE HOUSING						
Flat	1 bedroom	360	10	270	390	1,000
	2+ bedrooms	250	170	290	530	1,200
House	2 bedrooms	1,530	300	290	640	2,700
	3 bedrooms	1,650	380	520	1,130	3,600
	4+ bedrooms	410	140	130	410	1,100
Total Affordable Housing		4,200	1,000	1,500	3,100	9,600
TOTAL		19,400	7,400	7,500	13,200	46,200
AFFORDABLE RENT						
Flat	1 bedroom	330	10	250	330	900
	2+ bedrooms	200	130	210	420	1,000
House	2 bedrooms	1,250	220	210	520	2,200
	3 bedrooms	1,330	320	420	950	3,000
	4+ bedrooms	390	120	110	380	1,000
Total Affordable Rent		3,500	800	1,200	2,600	8,100
% of affordable housing		83%	80%	80%	84%	84%
INTERMEDIATE HOUSING						
Flat	1 bedroom	30	-	20	60	100
	2+ bedrooms	50	40	80	110	200
House	2 bedrooms	280	80	80	120	500
	3 bedrooms	320	60	100	180	600
	4+ bedrooms	20	20	20	30	100
Total Intermediate Housing		700	200	300	500	1,500
% of affordable housing		17%	20%	20%	16%	16%

Affordable Housing policy guidance

4.57 Aylesbury Vale's adopted policy on this subject (Policy H1) requires a minimum of 25% of all new housing to be affordable. Given that Affordable Housing made up 32% of new housing in Stoke Hammond over the last decade according to the former Aylesbury Vale Council completions figures, it is understood that this target has been met on sites in the NA in recent years.

4.58 The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be robust evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable.

4.59 How the Affordable Housing that comes forward through mainstream development sites is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is specified in the Local Plan. The HNA can supply more localized evidence, and this section summarises the factors that might be taken into account before proposing a suggested Affordable Housing tenure mix that might be suitable for Stoke Hammond specifically.

4.60 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:** Applying the HEDNA estimates suggests that Stoke Hammond requires roughly 15 units of affordable rented housing and 3 units of affordable home ownership over the Plan period according to the HEDNA. However, AECOM's estimate of the need for affordable home ownership suggests the potential demand for this housing is around 23 homes over the 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 both affordable rent and affordable home ownership are needed in this NA, in relatively equal proportions. 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.

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.

Stoke Hammond Neighbourhood Area is included in 'Land within in the northeast of Aylesbury Vale' which will make provision for 3,362 homes on a number of sites, however the Neighbourhood Area itself has not been given any allocations.

Buckinghamshire Council have not released any indicative figures in their emerging local plan; however the steering group expect that more housing in this neighbourhood area will likely be desired (since it is not part of green belt which covers much of Buckinghamshire).

As such, there is uncertainty about how much affordable housing will be delivered through new market development. Given the scale of development at land in the north east of Aylesbury Vale, this could yield a significant volume of affordable housing locally with the potential to meet the identified local needs. However, as yet, there are no allocations identified for Stoke Hammond which suggests that delivery, in the short term at least, will be limited.

It should be noted that the type, size, tenure and location of the affordable homes will be negotiated on a site-by-site basis, with reference to the stipulations of Policy H6 within the Local Plan.

- 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 Aylesbury Vale, where 25% of all housing should be affordable, 40% of Affordable Housing should be for affordable ownership. This does not comply with the guideline tenure split sought in the Local Plan.

4.61 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 there is no evidence that meeting the 10% threshold in Stoke Hammond would prejudice the provision of much needed affordable rented homes.

- D. **Local Plan policy:** As noted above, the adopted Local Plan seeks a tenure split of the affordable homes will be negotiated on a site-by-site basis, with reference to the stipulations of Policy H6. However a tenure mix of 75% rented and 25% shared ownership for the affordable dwellings is typically required for each site listed within the Local Plan.

- 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.

4.62 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. Based on adopted Local Plan's recommended site specific tenure splits, this will not have an impact on the delivery of new homes in the Stoke Hammond NA.

4.63 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.

4.64 AECOM is aware that some Local Planning Authorities are considering 'top slicing' their affordable housing quota to provide 25% First Homes and then allocating the remaining proportion according to their existing policy tenure split. If this was done in the adopted Local Plan, the remaining 75% of the affordable housing provision would then be apportioned 70% to affordable rent and 30% to affordable home ownership. If this approach is taken, all other things being equal, it would reduce the provision of rented forms of affordable housing since it would effectively protect the provision of other forms of affordable home ownership alongside First Homes. Some LPAs are considering this approach because of the existing business models of registered providers which have relied on shared ownership to cross subsidise affordable rented housing and uncertainty over whether First Homes could replace this model.

4.65 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 Stoke Hammond:** According to the 2011 Census data, approximately 74% all dwellings in the NA are owned - the most common tenure type within the civil parish. Social rent, private rent, and shared ownership accounted for approximately 16%, 8%, and 1% of tenures, respectively. Comparing Affordable Housing tenures to the national rates, the NA has an equivalent proportion of Shared Ownership tenures, but a lower rate of Social Rent tenures.

4.66 This suggests that some provision of Affordable Housing, including affordable home ownership, 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 Stoke Hammond and/or the wider district. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.
- 4.67 On the basis of the considerations above, Table 4-7 proposes an indicative Affordable Housing tenure mix that might be sought through Neighbourhood Plan policy.
- 4.68 This indicative mix is chiefly a response to the expectation that the delivery of Affordable Housing will be lower than the needs identified here. In this context, affordable rented tenures are likely to continue to be prioritised, in line with the current Local Plan guideline mix (75% rented, 25% ownership). However, whilst this guideline mix complies with national policy which requires 25% of Affordable Housing to be delivered as First Homes, it does not allow scope to deliver other forms of affordable home ownership. In Stoke Hammond, the analysis in this HNA suggests Shared Ownership and Rent to Buy may offer more affordable routes to home ownership than First Homes. For this reason, it would be useful to enable delivery of other forms of affordable home ownership within the tenure mix. This HNA therefore suggests a 65% rented to 35% ownership tenure split for new Affordable Housing in Stoke Hammond.
- 4.69 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.
- 4.70 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 Buckingham Council to gather more detailed income and viability information, and to ensure that departures from the local policy context have their support.
- 4.71 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 4-7: Indicative tenure split (Affordable Housing)

Tenure	Indicative mix	Considerations and uncertainties
Routes to home ownership, of which	35%	
First Homes	25%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	5%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	5%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
Affordable Housing for rent, of which	65%	
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

4.72 This chapter finds that ownership is the most common tenure in Stoke Hammond NA at 73.6% - a percentage that is marginally higher than the Aylesbury Vale mix (71.6%), and significantly higher than the national mix (63.3%).

4.73 Whilst houses in the Stoke Hammond NA have experienced a high rate of price growth (the median house price has risen by approximately 55.3% between 2012 – 2021), a high rate of ownership tenures and insufficient average earnings in Stoke Hammond Village and in Newton Leys has resulted in the parish becoming

a challenging area to get onto the property ladder. In an area where the total housing stock is already limited, these factors mean that options are scarce, and that if any units become available on the market, they are out of reach for many. As noted, the Stoke Hammond Neighbourhood Plan Steering Group perceive that the area might need additional affordable housing to prevent younger residents leaving the village.

- 4.74 The level of housing delivery in Stoke Hammond in the future is uncertain.
- 4.75 Affordable housing is typically provided and made financially viable by its inclusion as a proportion of larger market developments, as guided by Local Plan policy. However, if the community wishes to boost the supply of affordable housing, there are other, more proactive routes available for its provision. For example, using community development orders, identifying exception sites (which may include Newton Leys in the north of the NA) or developing community land trusts are all ways of boosting the supply of affordable housing.
- 4.76 A range of affordable home ownership products, as well as affordable rented housing for those in acute need, are likely to be needed in the NA to extend home ownership to households on average incomes:
- First Homes tenures at discount levels of 50% appear to be on the margins of affordability for households on average incomes in Stoke Hammond Village.
 - Shared ownership at a lower than 25% equity share would potentially allow average income households to get a foot on the housing ladder.
 - Rent to Buy is helpful to those with little or no savings for a deposit.
- 4.77 There is a substantial group of households who ‘can rent, can’t buy’ in Stoke Hammond village. With median and lower quartile prices in Newton Leys even more unaffordable than Stoke Hammond Village, suggesting similar discount levels will be needed.
- 4.78 In Stoke Hammond, the analysis in this HNA suggests Shared Ownership and Rent to Buy may offer more affordable routes to home ownership than First Homes. For this reason, it would be useful to enable delivery of other forms of affordable home ownership within the tenure mix. This HNA therefore suggests a 65% rented to 35% ownership tenure split for new Affordable Housing in Stoke Hammond.
- 4.79 When the HEDNA figures are pro-rated to Stoke Hammond NA based on its fair share of the population (0.5% of the Aylesbury Vale’s population), this equates to approximately one home per annum or 18 homes over the Neighbourhood Plan period (2022 -2040). This is predominately for social/affordable rent (15 homes) with 3 homes projected to be needed for affordable home ownership.
- 4.80 In addition the AECOM model aims to estimate the number of households might wish to own their own home but cannot afford to – the ‘can rent, can’t buy’ group. The result of the calculation is approximately one (1.3) household per annum who may be interested in affordable home ownership (or 23 for the entirety of the NP period).

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

- 5.1 The evidence in this chapter is intended to give a snapshot of the existing dwelling stock in Stoke Hammond 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.
- 5.2 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

- 5.3 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.
- 5.4 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.
- 5.5 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.
- 5.6 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.

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

Dwelling type

- 5.8 The data in Table 5-1 illustrates that Stoke Hammond NA's housing type mix is heavily weighted towards less dense housing types. Detached dwellings are the most common type in both 2011 and 2021, accounting for over twice as many units than the next most common house type in 2021. There are a similar number of terrace and semi-detached homes in the NA – with the number of terraced homes growing significantly over the ten-year period. Finally, there is a notable absence of flats in the NA, with only nine units recorded in the 2011 Census, though the VOA data suggests this grew to 30 by 2021. These trends are unsurprising for an NA of Stoke on Hammond's size, population, and rural profile.
- 5.9 Census 2011 data is also presented, but this unfortunately cannot be used to fully understand the changes between 2011 and 2020 because Census data counts bungalows within each of the other categories rather than independently. Note also that VOA data is rounded to the nearest 10 in each dwelling category.

Table 5-1: Accommodation type, Stoke Hammond NA, 2011 and 2021

Dwelling type	2011 (Census)	2021 (VOA)
Bungalow	-	150
Flat	9	30
Terrace	89	130
Semi-detached	116	140
Detached	144	330
Unknown/other	4	10
Total	362	790

Source: ONS 2011, VOA 2021, AECOM Calculations

5.10 To understand the mix further, it is useful to look at the percentage breakdown of accommodation types, and compare these to the wider district and country, provided in **Error! Reference source not found.** Since VOA data is derived from 2021 statistics, comparisons have been made against Buckinghamshire UA instead of the former Aylesbury Vale district.

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

Dwelling type	Stoke Hammond NA	Buckinghamshire UA	England
Bungalow	19.0%	8.9%	9.2%
Flat	3.8%	17.7%	23.7%
Terrace	16.5%	20.4%	26.1%
Semi-detached	17.7%	24.1%	23.7%
Detached	41.8%	27.5%	15.8%
Unknown/other	1.3%	1.3%	1.4%

Source: VOA 2021, AECOM Calculations

5.11 It should be noted that there has been large population growth within the north of the NA from 2011, due to (mostly detached housing) development at Newton Leys, which is reflected in the 2021 data. Accordingly, the types of accommodation for Stoke Hammond Village have been examined separately (since each settlement occupies a different LSOA). Specifically, LSOA E01017669 has been excluded from the Stoke Hammond Village data on accommodation types, as it predominantly includes the Newton Leys section of the NA and parts of Great Brickhill. Removing this LSOA revealed that Newton Leys (LSOA E01017669) is disproportionately weighted towards detached housing (100% detached) and that Stoke Hammond Village has relatively higher percentages of bungalows, terraced homes, and semi-detached housing, with less detached housing (41.0%).

5.12 The data in **Error! Reference source not found.** shows that the NA's housing type profile in **Error! Reference source not found.** is different to Buckinghamshire UA and England. For example, the NA's mix of detached houses is over two times the proportion of England (regardless of whether Newton Leys has been excluded from the data). The heavy weighting of detached housing in Stoke Hammond NA means that the proportions of all other housing types are lower than both Buckinghamshire and England as a whole. This is particularly evident for the proportion of flats – all flat types have significantly lower proportions than the district and nation in this regard.

Dwelling size

5.13 Table 5-3 presents the recorded bedroom size mix in the NA using 2011 Census data, completions data provided by Aylesbury Vale, and with reference to VOA data for consistency with the tables above.

5.14 Table 5-3 highlights that the proportion of 4-bedroom dwellings has increased rapidly, while the proportion of 5+ bedrooms has experienced a reduction between 2011 and 2021 (relative to the overall total rather than a real-terms decrease). Generally it can be observed that recent development at Newton Leys has put greater emphasis on 3-4 bedroom homes, with a modest but helpful increase in smaller homes. While the share of the largest homes is lower, the share with 4 or more bedrooms is now much higher.

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

Number of bedrooms	2011 (Census)	Completions 2011-2021 Buckinghamshire UA (and Aylesbury Vale)	2021 total (Census + completions)	2021 (VOA)
1	8.7%	6.3%	7.4%	5.1%
2	25.5%	14.0%	19.6%	25.6%
3	36.4%	34.8%	35.6%	32.1%
4	14.9%	44.9%	30.5%	23.1%
5+	14.4%	0%	6.9%	12.9%
Unknown	-	-	-	1.3%
Total	100%	100%	100%	100%

Source: ONS 2011, VOA 2021, AECOM Calculations

5.15 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 all three geographies share a common trait: the proportion of 3-bedroom dwellings are the most common dwelling size. This being said, 3-bedroom dwellings in the NA (32.1%) do not dominate to the same extent as Buckinghamshire (41.0%) or England (43.0%) – both of which exhibit values 10 percentage points higher than Stoke Hammond. When comparing the proportion of 2-bedrooms, the values remain relatively similar between all three geographies (at around 24% to 28%), with the NA's 2-bedroom value situated in the middle of this range (~26%). Conversely, Stoke Hammond NA presents a significantly lower proportion of 1-bedroom dwellings, with significantly higher 4 and 5+ bedrooms when compared to Buckinghamshire and England. This results in the NA displaying a 'larger-sized' housing stock than both the county and England as a whole. It is worth nothing that this size mix impacts on average

prices within the NA and contributes to poor affordability as demonstrated in Section 4.

Table 5-1: Dwelling size (bedrooms), various geographies, 2021

Number of bedrooms	Stoke Hammond NA	Buckinghamshire	England
1	5.1%	10.0%	12.6%
2	25.6%	24.2%	28.4%
3	32.1%	41.0%	43.0%
4	23.1%	17.7%	12.1%
5+	12.9%	6.4%	3.3%

Source: VOA 2021, AECOM Calculations

Age and household composition

5.16 Having established the current stock profile of Stoke Hammond 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

5.17 Table 5-5 shows the most recent estimated age structure of the NA population, alongside 2011 Census figures. Between 2011 and 2020, Stoke Hammond's total population appears to have increased by 83%. As noted in the introductory chapter, this is unlikely to be a true reflection of the population change in Stoke Hammond Village itself, given the rise in the number of homes in the north of the NA at Newton Leys. The population age distribution, however, remains a useful indicator of demographic change based on factors like ageing and migration.

5.18 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.

5.19 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 Stoke Hammond NA population, 2011 and 2020

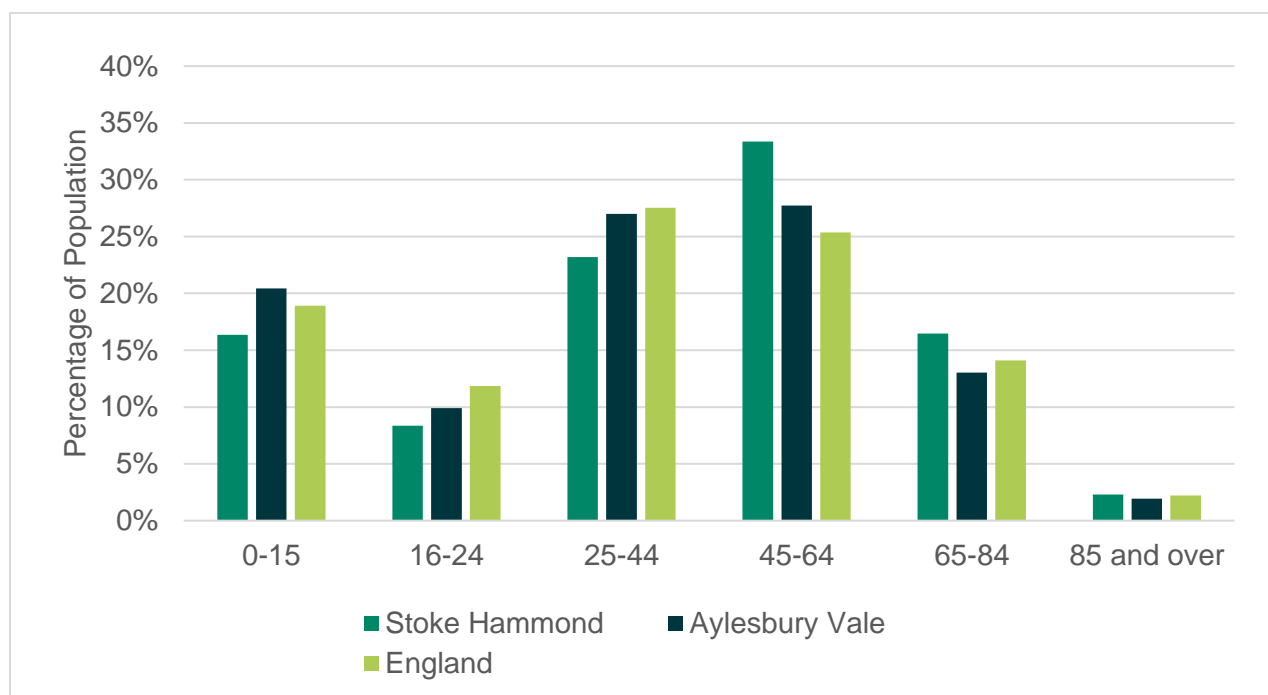
Age group	2011 (Census)		2020 (ONS, estimated)	
	Count	Percentage	Count	Percentage
0-15	143	16%	422	26%
16-24	73	8%	100	6%
25-44	203	23%	408	26%
45-64	292	33%	416	26%
65-84	144	16%	198	12%
85 and over	20	2%	59	4%
Total	875	100%	1603	100%

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

5.20 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 NA's high proportion of individuals in the 45-64 and 65-84 category is significantly higher than the national and district equivalent. The proportion of people aged 85 and over is also marginally higher than the district and country. An inverse trend can be observed in the age bands below 45-64, with the proportion of each band lower in Stoke Hammond NA compared to Buckinghamshire and England.

5.21 Based on the 2020 population estimates, it is likely that any significant changes in the profile identified in Figure 5-5 since 2011 have been impacted by the development at Newton Leys. A substantial increase in the proportion of 0-15 is noted, consistent with the delivery of family sized homes. The share of people in the 85 and over age band has also increased over the 10 year period, which is consistent with national trends though the share of people in other older age groups (e.g. 65-84) has fallen (albeit the number in this group has increased in absolute terms). Again, this is likely to be driven by the Newton Leys development which may have been occupied by relatively younger households and therefore impacting on the NA's population profile.

5.22 These recent changes in the age profile of the NA as a whole are likely to have shifted its position in relation to the district and England as a whole. However, it is worth noting the profile of Stoke Hammond Village may have changed very little and may still reflect the pattern in Figure 5-1.

Figure 5-1: Age structure in Stoke Hammond NA, Aylesbury and England 2011

Source: ONS 2011, AECOM Calculations

Household composition

5.23 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, Buckinghamshire, and England from the 2021 Census. It displays that over three quarters of the NA's households are families, a higher rate than across the country and Buckinghamshire. Consequently, the Stoke Hammond NA's proportion of single person households is significantly lower when making the same comparisons against Buckinghamshire and England.

5.24 Looking at the household type sub-categories illustrates that, according to the 2021 census, the NA's household composition is not older than Buckinghamshire and England with a lower proportion of single persons and families aged 66 and over.

5.25 Note that non-dependent children refer to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. 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 increased by 165.5% between 2011 and 2021 in the parish – not in line with a lower rate of growth in England of only 16.7%. However, the number of households in all categories has increased dramatically due to the volume of development at Newton Leys. It should be noted that comparisons between 2011-2021 data cannot be made with Buckinghamshire as it is a relatively new LPA, as discussed in section 2.

Table 5-6: Household composition, Stoke Hammond NA, 2011

Household composition		Stoke Hammond NA	Aylesbury Vale	England
One person household	Total	17.3%	26.3%	30.1%
	Aged 66 and over	7.4%	12.3%	12.8%
	Other	9.9%	14.0%	17.3%
One family only	Total	78.3%	67.8%	63.0%
	All aged 66 and over	7.7%	10.4%	9.2%
	With no children	22.1%	17.1%	16.8%
	With dependent children	37.7%	29.1%	25.8%
	With non-dependent children ¹⁰	10.3%	10.6%	10.5%
	Other	0.4%	0.6%	0.8%
Other household types	Total	4.4%	5.9%	6.9%

Source: ONS 2011, AECOM Calculations

Occupancy ratings

5.26 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.

5.27 Table 5-7 shows an overall pattern of under-occupancy in Stoke Hammond NA, with approximately 80.0% of households having at least one extra bedroom compared to their household size. This is most common in families aged 65+ and families under 65 with no children. This may suggest that larger housing within Stoke Hammond NA is being occupied by the people with the most wealth and/or by older people who have remained within family homes due to being unable or unwilling to downsize into smaller dwellings. This may impact on other

¹⁰ Refers to households containing children who are older than 18 e.g students or young working people living at home.

households in in the NA: as noted, the Stoke Hammond Neighbourhood Plan Steering Group is seeking to prevent younger residents leaving the village. It is relevant to note that the development at Newton Leys appears to have altered the age profile of the population in the NA as a whole, with the growth of younger age groups notable between 2011 and 2020. It is not possible to conclude whether this new housing has provided affordable options for younger households who form in Stoke Hammond village. However, the new development does appear to have increased the proportion of younger people in the NA as a whole.

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

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 65+	64.5%	32.3%	3.2%	0.0%
Single person 65+	32.0%	46.0%	22.0%	0.0%
Family under 65 - no children	64.6%	21.9%	13.5%	0.0%
Family under 65 - dependent children	35.5%	36.6%	25.8%	2.2%
Family under 65 - adult children	27.6%	34.5%	31.0%	6.9%
Single person under 65	40.4%	46.8%	12.8%	0.0%
All households	46%	34%	18%	1%

Source: ONS 2011, AECOM Calculations

Dwelling mix determined by life-stage modelling

Indicative future dwelling size mix

5.28 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 Stoke Hammond 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.

5.29 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.

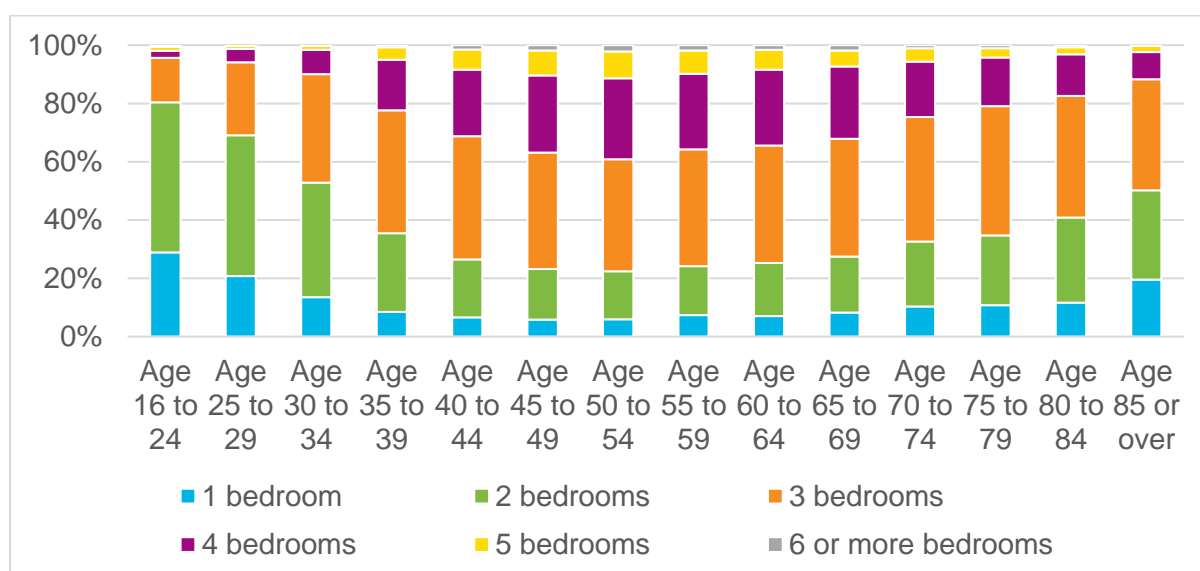
5.30 The approach therefore embeds existing patterns of occupancy which may or may not be desirable. As such, it is appropriate for the result of this model to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives.

5.31 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.

5.32 Before presenting the results of this exercise, it may be interesting to review two of the inputs described above.

5.33 The first, Figure 5-2, sets out the relationship between household life stage and dwelling size for Aylesbury Vale 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. This is particularly apparent when examining changes to the 4-bedroom mix with age.

Figure 5-2: Age of household reference person by dwelling size in Aylesbury Vale 2011



Source: ONS 2011, AECOM Calculations

5.34 The second dataset of note is the result of applying Local Authority level household projections to the age profile of Stoke Hammond households in 2011 and the updated estimates of household numbers described in the bullets above.

5.35 Table 5-8 makes clear that population growth can be expected to be driven by the oldest households especially the ‘65 and over’ age band, which is expected to increase by approximately 101% by 2040. However, all age band are expected to grow over the same period, with the middle age bands expected to show comparatively smaller changes such as age 35-54, at around 17%.

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

Year	Age of HRP and under 24	Age of HRP 25 to 34	Age of HRP 35 to 54	Age of HRP 55 to 64	Age of HRP 65 and over
2011	5	27	156	77	103
End of Plan period (2040)	6	32	183	108	207
% change 2011-2040	+11.9	+20.3	+17.4	+40.0	+100.8

Source: AECOM Calculations

5.36 The final result of this exercise is presented in Table 5-9. The model suggests that the NA is likely to need a range of dwelling sizes (1-4 bedrooms) but may benefit from an increase in the proportion of middle sizes dwellings (3 bedrooms) in the area. It is important to note that this modelling does not take account of delivery of new homes at Newton Leys since 2011, which has changed the balance of homes in the NA as noted above. However, the mix delivered at Newton Leys is not dissimilar to the recommendation below.

5.37 If it is considered appropriate for future development in the village to reflect the change in housing options created by Newton Leys, only slight adjustments would be required: primarily to de-emphasise 4-bedroom homes (which were 45% of the mix at Newton Leys) increase the proportion of 3 bedroom homes slightly, and further protect 1-bedroom homes (although these may not be suitable to the historic character of the village if brought forward as flats).

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

Number of bedrooms	Current mix (2011)	Indicative mix (2040)	Balance of new housing to reach indicative mix
1 bedroom	8.7%	9.4%	10.0%
2 bedrooms	25.5%	22.7%	15.0%
3 bedrooms	36.4%	40.2%	44.2%
4 bedrooms	14.9%	20.8%	30.8%
5 or more bedrooms	14.4%	6.9%	0.0%

Source: AECOM Calculations

5.38 It is never advisable to restrict future housing delivery to selected size categories only. The result of this model is a relatively blunt measure of what could be beneficial given population change and existing imbalances in housing options.

It is a starting point for thinking about how best to address the more nuanced needs of the future population.

- 5.39 For example, the young starter families and downsizing older households mentioned above may both need 'mid-sized' homes, but are likely to have extremely different requirements and degrees of purchasing power. There is limited scope for Neighbourhood Planning policy to influence the more detailed characteristics of new housing, but additional guidance and prioritisation could be informed by further primary research.
- 5.40 The preceding chapter found that affordability is a serious and worsening challenge in the NA. While the provision of Affordable Housing (subsidised tenure products) is one way to combat this, another is to ensure that homes come forward which are of an appropriate size and type for local residents. Providing some smaller homes with fewer bedrooms could help to provide some more affordable options for new or younger households.
- 5.41 To best meet the needs of the large cohort of older households expected to be present by the end of the Plan period, it should be considered whether the existing options are well tailored to older people's requirements in terms of space, flexibility, quality, location and accessibility. Variety should be sought within the mid-sized homes that come forward in future to attract both newly forming households on lower budgets and older households with substantial equity from their existing larger homes. Facilitating downsizing among older households may release those larger homes for use by families who need more bedrooms.
- 5.42 That said, it may not be realistic to expect growing families to be able to afford the larger detached homes that are currently under-occupied in the parish. Reducing the issue of dwelling size to a number of bedrooms is potentially unhelpful in this case. There may be a strong justification to continue supplying larger homes despite their abundance because a different kind of larger home is needed to accommodate growing families with less buying power. This is too speculative to quantify in a percentage size mix, but is among the good reasons not to inhibit any size of dwelling entirely.
- 5.43 More generally, it would be unwise for any new housing that does come forward to be delivered in an unbalanced way. Those wishing to move within or relocate to the area will have a range of circumstances and preferences, and they should be offered a range of choices. As such, it is recommended that priority is given to mid-sized homes but that this is done to a degree that aligns with the wider objectives of the community and does not limit choice or threaten viability. The evidence in this section represents a starting point for further thought and consultation.

The HEDNA findings

- 5.44 The Buckinghamshire HEDNA Addendum Report September 2017 gives findings of the most recent data relevant to the Neighbourhood Area on type and size of housing. This report provides updates and corrections to the Buckinghamshire HEDNA Update (December 2016) and has been used to inform HNA.

5.45 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.

Table 5-10 HEDNA Housing Type Projections

Amended Figure 123: Market and affordable housing mix by LA (Source: ORS Housing Model. Note: Figures relate to individual Local Authority Plan periods which differ across the HMA)

		Aylesbury Vale	Chiltern	South Bucks	Wycombe	TOTAL
		Plan period 2013-33	Plan period 2014-36	Plan period 2014-36	Plan period 2013-33	20-year period 2013-33
MARKET HOUSING						
Flat	1 bedroom	560	80	60	300	1,000
	2+ bedrooms	530	180	260	350	1,200
House	2 bedrooms	1,940	300	230	760	3,200
	3 bedrooms	7,920	2,770	2,420	5,770	18,400
	4 bedrooms	3,200	2,010	1,790	2,330	9,000
	5+ bedrooms	1,050	1,060	1,240	590	3,800
Total Market Housing		15,200	6,400	6,000	10,100	36,600

5.46 The SHMA identifies the need for market housing and affordable housing of different types and sizes for Aylesbury Vale. Overall, this study suggest that most of the market housing need is for housing 92%, with the need for flats accounting for just under 8%.

5.47 The Buckinghamshire HEDNA identifies the proportion of dwellings in new developments that should comply with categories two and three above, based on the likely future need for housing for older and disabled people (including wheelchair user dwellings). It recommends that all dwellings should be built to at least category 2 standards and that 10% of general housing and 15% of affordable housing should be built to category 3 standards. However it is currently Government guidance that wheelchair accessible (category 3) homes should only be applied to dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling so local plan policies should not require market housing to be wheelchair accessible. Moreover Government guidance advises that category 2 and 3 dwellings (which require step free access) should not apply to developments (in particular low rise flatted developments) if it is not viable to do so.

Conclusions- Type and Size

5.48 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.

- 5.49 This section of the HNA illustrates that Stoke Hammond NA's housing type mix is heavily weighted towards less dense housing types. Detached dwellings are the most common type in both 2011 and 2021, accounting for over two-times more units than the next most common house type in 2021. It should be noted that there has been a large population growth within the north of the NA from 2011, due to (mostly detached housing) development at Newton Leys, which accounted for substantive changes in the 2021 data.
- 5.50 Nevertheless, the NA's mix of detached houses is over two times the proportion of England (regardless of whether Newton Leys has been removed from the data). The heavy weighting of detached housing in Stoke Hammond NA means that the proportions of all other housing types are lower than the district and nation.
- 5.51 This is particularly evident for the proportion of flats – all flat types have significantly lower proportions than the district and nation in this regard. This is a particular problem for the NA which—according to the Steering Group—wants to promote younger residents, since accommodation such as flats are often more appealing or affordable to younger first-time buyers.
- 5.52 With regard to dwelling size, Stoke Hammond NA presents significantly lower 1-bedroom dwellings, with significantly higher 4 and 5+ bedrooms when compared to AV and England. This results in the NA displaying a 'larger-sized' housing stock than both the district and the country as a whole and adds further pressure on younger residents attempting to purchase smaller dwellings in the NA.
- 5.53 Using 2011 Census data, the NA's proportion of individuals in the 45-64 and 65-84 category is significantly higher than the national and county equivalent. The proportion of people aged 85 and over is also marginally higher than the borough and country. This indicates an aging population which may need specialist housing requirements in future. However, development at Newton Leys appears to have shifted the age profile in the NA as a whole, with an increase in younger people.
- 5.54 Lastly this section suggested that the NA would benefit from a range of different dwelling sizes and an increase in the proportion of modest sizes dwellings in the area. If it is considered appropriate for future development in the village to reflect the change in housing options created by Newton Leys, only slight adjustments would be required: primarily to de-emphasise 4-bedroom homes (which were 45% of the mix at Newton Leys) increase the proportion of 3-bedroom homes slightly, and further protect 1-bedroom homes (although these may not be suitable to the historic character of the village if brought forward as flats).

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

6.1 This chapter considers in detail the specialist housing needs of older people in Stoke Hammond. 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.

6.2 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.

6.3 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.

6.4 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,¹¹ which is based on best practice nationally and sets a recommended level of provision per 1,000 head of population.

6.5 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

¹¹ Available at <https://www.housinglin.org.uk/Topics/browse/HousingExtraCare/ExtraCareStrategy/SHOP/SHOPv2/>

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 as opposed to the projected new households which form the baseline for estimating housing need overall.¹²

- 6.6 This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).¹³ 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

- 6.7 When determining an estimate of 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>.
- 6.8 According to the website there are no units of specialist accommodation in the NA at present.
- 6.9 ONS 2020 population estimates suggest that there are currently around 127 individuals aged 75 or over in Stoke Hammond and 79 per 1,000 of population.

Tenure-led projections

- 6.10 Turning to determining future need for specialist housing, the first step is to review data on the tenure of households aged 55-75 across Aylesbury Vale, as this is the most recent and smallest geography for which tenure by age bracket data is available.
- 6.11 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.

¹²See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

¹³For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

6.12 According to Table 6-1, most households within the 55-75 age bracket owned their own home, at 81.7% of households. The remaining 18.3% rented their home, with the greatest proportion socially renting at 11.7% of all households.

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

All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
81.7%	55.3%	26.4%	18.3%	11.7%	5.4%	1.2%

Source: Census 2011

6.13 The next step is to project how the overall number of older people in Stoke Hammond is likely to change in future, by extrapolating from the ONS Sub-National Population Projections for Aylesbury Vale 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.

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

Age group	2011		2040	
	Stoke Hammond NA	Aylesbury Vale	Stoke Hammond NA	Aylesbury Vale
All ages	875	174,137	1,200	238,728
75+	80	11,827	186	27,571
%	9.1%	6.8%	15.5%	11.5%

Source: ONS SNPP 2020, AECOM Calculations

6.14 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).

6.15 The people whose needs are the focus of the subsequent analysis are therefore the additional 106 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 Aylesbury Vale in 2011 (the smallest and most recent dataset to capture households). In 2011 there were 11,827 individuals aged 75+ and 8,247 households headed by a person in that age group. The average household size

is therefore 1.4, and the projected growth of 106 people in Stoke Hammond can be estimated to be formed into around 74 households.

6.16 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 Stoke Hammond NA to the end of the Plan period

Owned	Owned outright	Owned (mortgage) or shared ownership	All rented	Social rented	Private rented	Living rent free
41	20	14	9	4	1	41

Source: Census 2011, ONS SNPP 2020, AECOM Calculations

6.17 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.

6.18 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 Stoke Hammond NA 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 Stoke Hammond, 2011

Tenure	Day-to-day activities limited a lot		Day-to-day activities limited a little		Day-to-day activities not limited	
All categories	858	46	5.4%	74	8.6%	738
Owned Total	672	19	2.8%	59	8.8%	594
Owned outright	275	14	5.1%	41	14.9%	220
Owned (mortgage) or shared ownership	397	5	1.3%	18	4.5%	374
Rented Total	186	27	14.5%	15	8.1%	144
Social rented	107	22	20.6%	13	12.1%	72
Private rented or living rent free	79	5	6.3%	2	2.5%	72

6.19 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 ten (Table 6-5).

6.20 These findings are set out in the Table 6-5, 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 for older people in Stoke Hammond 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 (not just social rent as those aged 65+ who need to rent are overwhelmingly likely to need Affordable Housing) housing by the percent in that tenure who have day to day activity limitations limited a lot.	Multiply the number of people across all owned housing by the percent in that tenure who have day to day activity limitations limited a lot.	4
	2	2	
Adaptations, sheltered, or retirement living	Multiply the number of people across all rented housing by the percent who have day to day activity limitations limited a little.	Multiply the number of people across all owned housing by the percent in that tenure who have day to day activity limitations limited a little.	6
	1	5	
Total	3	7	10

Source: Census 2011, AECOM Calculations

Housing LIN-recommended provision

6.21 It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the most simple and widely

used models estimating for the housing needs of older people. Ta6 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.

6.22 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

6.23 As Table 6-2 (above) shows, Stoke Hammond is forecast to see an increase of 106 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 = $60 \times 0.106 = 6$
- Leasehold sheltered housing = $120 \times 0.106 = 13$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = $20 \times 0.106 = 2.13$
- Extra care housing for rent = $15 \times 0.106 = 1.60$
- Extra care housing for sale = $30 \times 0.106 = 3.19$
- Housing based provision for dementia = $6 \times 0.106 = 0.64$

6.24 This produces an overall total of 27 specialist dwellings which might be required by the end of the plan period.

6.25 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 Stoke Hammond 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	8
	3.30	4.26	
Sheltered housing	Conventional sheltered housing for rent	Leasehold sheltered housing	19
	6	13	
Total	10	17	27

Source: Housing LIN, AECOM calculations

The HEDNA findings

6.26 The demographic projections in the HEDNA's housing needs assessment (2017) show that the population of Buckinghamshire is likely to increase by between 64,700 and 73,700 people over the 20-year period 2013-2033. The number of people aged 75 or over is projected to increase by around 32,100. It follows that there is likely to be a significant need for housing which will be able to meet the needs of older people.

Conclusions - Specialist Housing for Older People

6.27 There appear to be no units of specialist accommodation in the NA at present. The nearest retirement housing can be found at Wantage Crescent in Wing (Buckinghamshire, LU7 0NH) to the south of the NA, or at Beaverbrook House to the north of the NA in Bletchley. This suggest there may be a case for some specialist provision which is more accessible to residents within the NA, particularly in Stoke Hammond Village itself.

6.28 Two methods of estimating the future need in Stoke Hammond produce a range of 10 to 22 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 could justify further provision. It should be highlighted that there is no concrete future supply of specialist housing through local plan allocations within the NA.

6.29 With regards to the breakdown in range between levels of care and tenure. This HNA illustrates that the main unmet need of specialist housing for older people is for leasehold sheltered housing, with 13 units estimate to be needed over the

end of the plan period. Some of this need may be addressed by ensure new dwellings are accessible and adaptable. There may be some scope for the Stoke Hammond Neighbourhood Plan to influence these requirements.

32. 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. The local level evidence supplied in this report could be used to influence county 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).
33. Local Plan policy H6b 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 dwellings¹⁴, 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/borough level. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing and so discussions with the LPA are advised if this is a key priority.
34. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide, and the localised evidence gathered here would further justify this. The proportion of new housing that might accommodate those using wheelchairs might be set with reference to the proportion of affordable housing applicants in the district/borough falling into this category.
35. 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.

¹⁴ 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)

36. 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).
37. Although there is no allocation though the Local Plan, Stoke Hammond is classified as a medium village in the Settlement Hierarchy and falls into the 'Land northeast Aylesbury Vale' category within Policy S2.
38. It is considered that Stoke Hammond is, in broad terms, a suitable location for specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above. As such, there is potential for such accommodation to be provided within the Neighbourhood Area (while noting there is no specific requirement or obligation to do so if there is potential to meet need arising from Stoke Hammond in other suitable locations near to but outside the Plan area boundaries). Where it is considered for any reason desirable to meet some of the specialist need outside the Neighbourhood Area boundaries, there will be a degree of overlap between the number of specialist dwellings to be provided and the overall dwellings target for the Neighbourhood Area itself.
39. 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

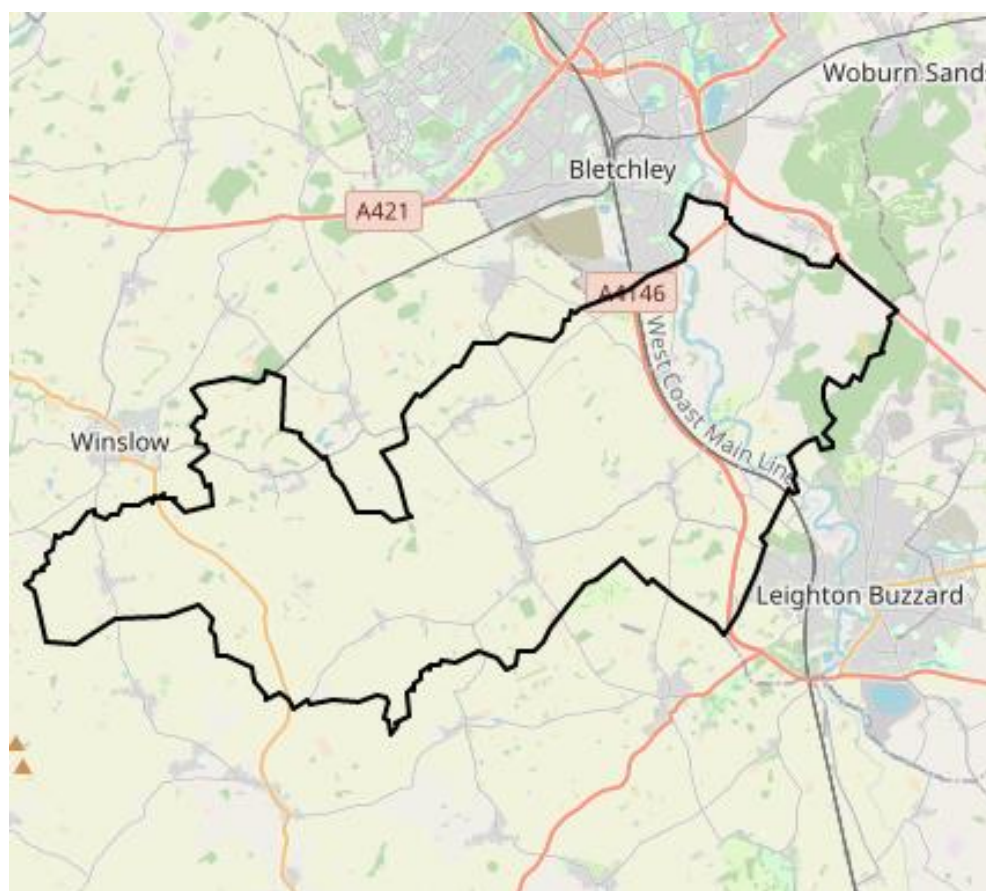
40. This Neighbourhood Plan housing needs assessment aims to provide Stoke Hammond with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with Buckinghamshire Council 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 Buckinghamshire 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 Buckinghamshire Council.
41. 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.
42. 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, Buckinghamshire Council or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
43. 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

44. 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.
45. 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 Stoke Hammond, it is considered that MSOA E02003657 : Aylesbury Vale 006 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. This MSOA overlaps to the greatest extent with the Neighbourhood Area and contains the entirety of the Neighbourhood Area population. A map of Aylesbury Vale 006 appears in Figure A-1.

Figure A-1: MSOA E02003657 used as a best-fit geographical proxy for the Neighbourhood Area



Source: ONS

A.2 Market housing

46. Market housing is not subsidised and tends to be primarily accessible to people on higher incomes.
47. 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

48. 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.
49. 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 Stoke Hammond, 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.
50. The calculation for the purchase threshold for market housing is as follows:
 - Value of a median NA house price (2021) = £434,875;
 - Purchase deposit at 10% of value = £43,487;
 - Value of dwelling for mortgage purposes = £391,388;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £111,825.
51. 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 £348,750, and the purchase threshold is therefore £89,679.
52. 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 16 sales of new build properties in the NA in 2021. There were sufficient sales in the NA in 2021 specifically to determine an accurate average for the cost of new build housing in Stoke Hammond of

£421,250. This is important as it is the expected lower end of the market for new housing in the near future.

53. 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 Buckinghamshire in 2021. The median cost of new build dwellings in Buckinghamshire Council was £409,950, with a purchase threshold of £105,415.

ii) Private Rented Sector (PRS)

54. 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.
55. 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.
56. 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 MK17 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.
57. According to [home.co.uk](https://www.home.co.uk), there were 22 properties for rent at the time of search in October 2022, with an average monthly rent of £1,921. There were two two-bed properties listed, with an average price of £1,210 per calendar month.
58. The calculation for the private rent income threshold for entry-level (2 bedroom) dwellings is as follows:
- Annual rent = £1,210 x 12 = £14,520;
 - Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £48,400.
59. The calculation is repeated for the overall average to give an income threshold of £77,600.

A.3 Affordable Housing

60. 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

61. 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.
62. 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 Stoke Hammond. This data provides information about rents and the size and type of stock owned and managed by private registered providers and is presented for Aylesbury Vale in the Table A-1.
63. 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	£95.53	£106.30	£114.88	£133.43	£107.23
Annual average	£4,968	£5,528	£5,974	£6,938	£5,576
Income needed	£16,542	£18,407	£19,893	£23,105	£18,568

Source: Homes England, AECOM Calculations

ii) Affordable rent

64. 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).
65. 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%.

66. Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Aylesbury Vale. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
67. Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 70% 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	£120.89	£146.71	£172.33	£214.05	£152.52
Annual average	£6,286	£7,629	£8,961	£11,131	£7,931
Income needed	£20,933	£25,404	£29,841	£37,065	£26,410

Source: Homes England, AECOM Calculations

iii) Affordable home ownership

68. 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.
69. In paragraph 65 of the NPPF 2021, the Government introduces a recommendation that “where major housing development is proposed, planning policies and decisions should expect at least 10% of the homes to be available for affordable home ownership.” The recently issued Ministerial Statement and updates to PPG state that 25% of all Affordable Housing should be First Homes – the Government’s new flagship discounted market sale product. When the NPPF is next updated, it is expected that the 10% affordable home ownership requirement referenced above may be replaced by the First Homes requirement.

First Homes

70. 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.

71. The starting point for these calculations is therefore the estimated cost of new build entry-level housing in the NA noted above of £42,1250.
72. For the minimum discount of 30% the purchase threshold can be calculated as follows:
 - Value of a new home (2021 NA new build entry-level) = £42,1250;
 - Discounted by 30% = £294,875;
 - Purchase deposit at 10% of value = £29,488;
 - Value of dwelling for mortgage purposes = £265,388;
 - Divided by loan to income ratio of 3.5 = purchase threshold of **£75,825**.
73. 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 £64,993 and £54,161 respectively.
74. All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible.
75. 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. m¹⁵) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in Stoke Hammond.

Shared ownership

76. 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'.
77. 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.
78. To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit

¹⁵ 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/>

available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).

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

- A 25% equity share of £421,250 is £105,313;
- A 10% deposit of £10,531 is deducted, leaving a mortgage value of £94,781;
- This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £27,080;
- Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £315,938;
- The estimated annual rent at 2.5% of the unsold value is £7,898;
- This requires an income of £26,328 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
- The total income required is £53,408 (£27,080 plus £26,328).

80. The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £42,426 and £71,713 respectively. All income thresholds are below the £80,000 cap for eligible households.

Rent to Buy

81. 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)

82. 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.

83. 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 methods¹⁶.

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.

¹⁶ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

Bedroom Standard¹⁷

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.

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 Order¹⁸

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)¹⁹

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

¹⁷ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

¹⁸ See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

¹⁹ See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

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.

Extra Care Housing or Housing-With-Care

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

Fair Share

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

First Homes

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

Habitable Rooms

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

Household Reference Person (HRP)

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

Housing Market Area

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

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

Housing Needs

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

Housing Needs Assessment

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

Housing Products

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

Housing Size (Census Definition)

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

Housing Type (Census Definition)

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

Housing Tenure (Census Definition)

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

Income Threshold

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

Intercensal Period

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

Intermediate Housing

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

Life Stage modelling

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

Life-time Homes

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

Life-time Neighbourhoods

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

Local Development Order

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

Local Enterprise Partnership

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

Local housing need (NPPF definition)

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

Local Planning Authority

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

Local Plan

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

Lower Quartile

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

Lower Quartile Affordability Ratio

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

Market Housing

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

Mean (Average)

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

Median

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

Median Affordability Ratio

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

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years²⁰, 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

²⁰ See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

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 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. This 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 Housing²¹

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 schemes, 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 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

²¹ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

sometimes also called LAAs (Land Availability Assessments) or HELAAs (Housing and Economic Land Availability Assessments) so as to integrate the need to balance assessed housing and economic needs as described below.

Strategic Housing Market Assessment (NPPF Definition)

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

Specialist Housing for Older People

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

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.²²

²² See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

